

BANK INDONESIA REGULATION

NUMBER 13/ 19 /PBI/2011

CONCERNING

THE AMENDMENT TO BANK INDONESIA REGULATION

NUMBER 8/12/PBI/2006 CONCERNING THE PERIODIC REPORT OF COMMERCIAL  
BANK

BY THE GRACE OF ALMIGHTY GOD

THE GOVERNOR OF BANK INDONESIA,

- Considering:
- a. whereas in order of designation and accomplishing the monetary policy, the monitoring and controlling of the financial system stability, as well as the more effective monitoring of the bank condition in applying bank observation based on the risk, a more accurate, complete and timely of bank data and information is required;
  - b. whereas in obtaining timely and complete information, an adaptation of submission period and addition of several reports is required;
  - c. whereas based on the consideration as referred to in point a and point b, It is deemed necessary to make the amendment to Bank Indonesia Regulation concerning the periodic reports for commercial banks;

- In view of:
1. Act Number 7 Year 1992 concerning Banking (State Gazette of Republic of Indonesia Year 1992 Number 31, Supplement to State Gazette of the Republic of Indonesia Number 3472) as amended by Act Number 10 Year 1998 (State Gazette of the Republic of Indonesia Year 1998 Number 182, Supplement to State Gazette of the Republic of Indonesia Number 3790);

2. Act Number 23 Year 1999 concerning Bank Indonesia (State Gazette of the Republic of Indonesia Year 1999 Number 66, Supplement to State Gazette of the Republic of Indonesia Number 3843) as most recently amended by Act Number 6 Year 2009 concerning the Stipulation of Government Regulation In Lieu of Law Number 2 Year 2008 concerning the Second Amendment to Act Number 23 Year 1999 concerning Bank Indonesia into Act (State Gazette of the Republic of Indonesia Year 2009 Number 7, Supplement to State Gazette of the Republic of Indonesia Number 4962);
3. Act Number 21 Year 2008 concerning Sharia Banking (State Gazette of the Republic of Indonesia Year 2008 Number 94, Supplement to State Gazette of the Republic of Indonesia Number 4867);

HAS DECREED:

To stipulate: BANK INDONESIA REGULATION CONCERNING THE AMENDMENT TO BANK INDONESIA REGULATION NUMBER 8/12/PBI/2006 CONCERNING THE PERIODIC REPORTS OF COMMERCIAL BANKS.

Article I

Several provisions in Bank Indonesia Regulation Number 8/12/PBI/2006 concerning the Periodic Report (State Gazette of Republic of Indonesia Year 2006 Number 57, Supplement to State Gazette of the Republic of Indonesia Number 4629), shall be amended as follows:

1. The provisions of Article 1 shall read as follows:

Article 1

1. Bank shall be a Commercial Bank as referred to in Act Number 7 Year 1992 concerning Banking as amended by Act Number 10 Year 1998 which do conventional business activities, which from this point forward called as Conventional Commercial Banks, including the foreign bank branch offices, and

Islamic Commercial Banks as referred to Act Number 21 Year 2008 concerning Islamic Banking.

2. Foreign Bank Branch Office is the branch office of the bank that is located abroad, that is directly or indirectly responsible to the related bank main office and possesses address and locations in Indonesia.
  3. Islamic Business Unit which from this point forward called as UUS is the business unit from the Conventional Commercial Banks that functions as the parent office of the office, or unit that does business activities on the basis of a bank that is located abroad that does business activities conventionally that functions as the parent office of the Islamic sub-branches office and/or Islamic unit.
  4. Periodic Report of Commercial Banks which from this point forward called as LBBU is the statement that is compiled and submitted by the Bank periodically to Bank Indonesia.
  5. *Online* statement submission is the statement submission by the Bank that is done by sending or transferring recorded data directly through Bank Indonesia extranet or through a dedicated phone line to Bank Indonesia *Remote Access Server* (RAS).
  6. *Offline* statement submission is the statement submission by the Bank that is done by submitting the recorded data in diskette form or other electronic data recording media to Bank Indonesia.
2. The provisions of Article 2 paragraph (3) paragraph (4), paragraph (5) shall be amended and added 1 (one) paragraph which is paragraph (6), so that Article 2 shall read as follows:

#### Article 2

- (1) Banks and UUSs are required to compile and submit LBBU to Bank Indonesia accurately, completely, and timely.

- (2) The compiling and submission of the LBBU as referred to in paragraph (1) is done by the Bank main office and UUSs.
- (3) For Commercial Conventional Banks, the LBBU compiling as referred to in paragraph (1) including data of:
- a. third party fund;
  - b. weekly balance sheet items;
  - c. government owned third party fund;
  - d. maturity profile;
  - e. legal lending limit, that consists of:
    1. violation of the legal lending limit;
    2. excess of the legal lending limit; and
    3. the provision of funds;
  - f. debt restructuring;
  - g. minimum capital adequacy requirement after calculating market risk;
  - h. core depositors and debtors;
  - i. sensitivity to market risk;
  - j. risk-weighted assets for credit risk; and
  - k. prime lending rate.
- (4) For Islamic Commercial Banks, the LBBU compiling as referred to in paragraph (1) including data of:
- a. third party fund;
  - b. weekly balance sheet items;
  - c. government owned third party fund;
  - d. maturity profile;
  - e. legal lending limit, that consists of:
    1. violation of the legal lending limit;
    2. excess of the legal lending limit; and
    3. the provision of funds;
  - f. mudharabah investment time deposits;
  - g. financing restructuring;
  - h. core depositors and debtors; and
  - i. sensitivity to market risk – exchange rates.

- (5) For UUSs, the LBBU compiling as referred to in paragraph (1) including data of:
    - a. third party fund;
    - b. weekly balance sheet items;
    - c. government owned third party fund;
    - d. maturity profile;
    - e. mudharabah investment time deposits;
    - f. financing restructuring; and
    - g. core depositors and debtors;
  
  - (6) For Conventional Commercial Banks that accomplish Controlling to Subsidiaries, the LBBU compiling as referred to in paragraph (3) in addition to including data as referred to in paragraph (3) also including data consolidated with Subsidiaries on:
    - a. legal lending limit;
    - b. minimum capital adequacy requirement after calculating market risk; and
    - c. risk-weighted assets for credit risk.
3. The provisions of Article 6 shall be amended so they shall read as follows:

#### Article 6

- (1) LBBU data in the form of maturity profile, legal lending limit, debt restructuring, minimum capital adequacy requirement by calculating market risk, core depositors and debtors, risk-weighted assets for credit risk and prime lending rate, for Conventional Commercial Banks as referred to in Article 2 paragraph (3) point d, point e, point f, point g, point h, point j, and point k is compiled for statement position of date of end of month in every month.
  
- (2) LBBU data in the form of maturity profile, legal lending limit, mudharabah investment time deposits, financing restructuring, as well as the core depositors and debtors for Islamic Commercial Banks as referred to in Article 2 paragraph (4) point d, point e, point f, point g, and point h is compiled for statement position of date of end of month in every month.

(3) LBBU data in the form of maturity profile, mudharabah investment time deposits, financing restructuring, as well as the core depositors and debtors for UUSs as referred to in Article 2 paragraph (5) point d, point e, point f, and point g is compiled for statement position of date of end of month in every month.

4. The provisions of Article 7 shall be amended so they shall read as follows:

#### Article 7

LBBU data in the form of sensitivity to market risk, legal lending limit in consolidation, minimum capital adequacy requirement after calculating market risk in consolidation as referred to in Article 2 paragraph (3) point i and paragraph (4) point i, paragraph (6) point a, point b, and point c, is compiled for statement position of date of end of month at every end of quarter.

5. The provisions of Article 9 shall be amended so that they shall read as follows:

#### Article 9

The LBBU data which is mandatorily submitted for each submission period as intended in Article 8 for Conventional Commercial Banks shall be appointed as follows:

- a. submission period I, including data of:
  1. statement data of third party funds in period of the fourth week of the previous month;
  2. statement data of weekly balance sheet items in period of the fourth week of the previous month;
  3. statement data of government owned third party funds in period of the fourth week of the previous month;
  4. statement positions of maturity profile at the date of end of the previous month;
  5. statement positions of individual legal lending limit for Banks at the date of end of the previous month;

6. statement positions of debt restructuring at the date of end of the previous month;
  7. statement positions of individual minimum capital adequacy requirement after calculating market risk for Banks at the date of end of the previous month;
  8. statement positions of core depositors and debtors at the date of end of the month;
  9. statement positions of sensitivity to market risk at the end of month at every end of quarter;
  10. statement positions of individual risk-weighted assets for credit risk for Banks at the date of end of the previous month; and
  11. statement positions of prime lending rate at the date of end of the previous month.
- b. submission period II, including data of:
1. statement data of third party funds in period of the first week of the related month;
  2. statement data of weekly balance sheet items in period of the first week of the related month; and
  3. statement data of government owned third party funds in period of the first week of the related month.
- c. submission of period III, including data of:
1. statement data of third party funds in period of the second week of the related month;
  2. statement data of weekly balance sheet items in period of the second week of the related month;
  3. statement data of government owned third party funds in period of the second week of the related month;
  4. statement positions of the legal lending limit for Banks in consolidation at the date of end of month at every end of quarter;
  5. statement positions of the minimum capital adequacy requirement after calculating market risk for Banks at the date of end of month at every end of quarter; and

6. statement positions of the risk-weighted assets based on the risk for Banks in consolidation at the date of end of month at every end of quarter.
- d. submission period IV, including data of:
    1. statement data of third party funds in period of the third week of the related month;
    2. statement data of weekly balance sheet items in period of the third week of the related month; and
    3. statement data of government owned third party funds in period of the third week of the related month.
6. The provisions of Article 10 shall be amended so that they shall read as follows:

#### Article 10

The LBBU data is mandatorily submitted for each submission period as referred to in Article 8 for Islamic Commercial Banks shall be appointed as follows:

- a. submission period I, including data of:
  1. statement data of third party funds in period of the fourth week of the previous month;
  2. statement data of weekly balance sheet items in period of the fourth week of the previous month;
  3. statement data of government owned third party funds in period of the fourth week of the previous month;
  4. statement positions of maturity profile at the date of end of the previous month;
  5. statement positions of legal lending limit at the date of end of the previous month;
  6. statement positions of mudharabah investment time deposits at the date of end of the previous month;
  7. statement positions of financing restructuring at the date of end of the previous month;

8. statement positions of core depositors and debtors at the date of end of the month; and
  9. statement positions of sensitivity to market risk at the end of month at every end of quarter.
- b. submission period II, including data of:
1. statement data of third party funds in period of the first week of the related month;
  2. statement data of weekly balance sheet items in period of the first week of the related month; and
  3. statement data of government owned third party funds in period of the first week of the related month.
- c. submission period III, including data of:
1. statement data of third party funds in period of the second week of the related month;
  2. statement data of weekly balance sheet items in period of the second week of the related month; and
  3. statement data of government owned third party funds in period of the second week of the related month.
- d. submission period IV, including data of:
1. statement data of third party funds in period of the third week of the related month;
  2. statement data of weekly balance sheet items in period of the third week of the related month; and
  3. statement data of government owned third party funds in period of the third week of the related month.
7. The provisions of Article 11 shall be amended so they shall read as follows:

#### Article 11

The LBBU data is mandatorily submitted for each submission period as referred to in Article 8 for UUSs shall be appointed as follows:

- a. submission period I, including data of:
  - 1. statement data of third party funds in period of the fourth week of the previous month;
  - 2. statement data of weekly balance sheet items in period of the fourth week of the previous month;
  - 3. statement data of government owned third party funds in period of the fourth week of the previous month;
  - 4. statement positions of maturity profile at the date of end of the previous month;
  - 5. statement positions of mudharabah investment time deposits at the date of end of the previous month;
  - 6. statement positions of financing restructuring at the date of end of the previous month;
  - 7. statement positions of core depositors and debtors at the date of end of the month;
  
- b. submission period II, including data of:
  - 1. statement data of third party funds in period of the first week of the related month;
  - 2. statement data of weekly balance sheet items in period of the first week of the related month; and
  - 3. statement data of government owned third party funds in period of the first week of the related month.
  
- c. submission period III, including data of:
  - 1. statement data of third party funds in period of the second week of the related month;
  - 2. statement data of weekly balance sheet items in period of the second week of the related month; and
  - 3. statement data of government owned third party funds in period of the second week of the related month.
  
- d. submission period IV, including data of:
  - 1. statement data of third party funds in period of the third week of the related month;

2. statement data of weekly balance sheet items in period of the third week of the related month; and
3. statement data of government owned third party funds in period of the third week of the related month.

8. The provisions of Article 13 shall be amended so they shall read as follows:

#### Article 13

- (1) In terms of the deadline period of the submission of the LBBU as referred to in Article 8 and/or the LBBU correction as referred to in Article 12 falls on Saturday, Sunday, and/or the holiday, then the LBBU submission and/or the LBBU correction through online as referred to in Article 16 paragraph (1) shall be done on the same day.
- (2) In terms of any consideration, the LBBU submission time and/or the LBBU correction can be adjusted by Bank Indonesia.

9. The provisions of Article 14 shall be amended so they shall read as follows:

#### Article 14

- (1) Banks and UUSs are stated late in submitting the LBBU for one submission period if the LBBU is received by Bank Indonesia after the deadline of submission period as referred to in Article 8, until 7 (seven) days after the certain deadline of the submission period.
- (2) Banks and UUSs are stated late in submitting the LBBU correction for one submission period if the LBBU correction is received by Bank Indonesia after the deadline of submission period as referred to in Article 8, until 7 (seven) days after the certain deadline of the submission period.

10. The provisions of Article 15 shall be amended so they shall read as follows:

#### Article 15

- (1) Banks and UUSs are stated not submitting the LBBU for one submission period if the LBBU has not been received by Bank Indonesia until the deadline of submission period as referred to in Article 14 paragraph (1).
- (2) Banks and UUSs that are stated not submitting the LBBU as referred to in paragraph (1) are still obliged to submit the LBBU to Bank Indonesia.

11. The provisions of Article 16 shall be amended so they shall read as follows:

#### Article 16

- (1) Banks and UUSs must submit the LBBU and/or the LBBU correction through online in the submission period as referred to in Article 8 and Article 12 to Bank Indonesia.
- (2) The obligation of online submission as referred to in paragraph (1) is excluded for:
  - a. Banks and UUSs that are located in the area where communication facility is not yet available so that it does not allow to submit the LBBU and/or the LBBU correction through online.
  - b. Banks and UUSs that are recently opened in the time limit of 2 (two) months after doing the operational activities.
  - c. Banks and UUSs that have technical interference in sending the LBBU and/or the LBBU correction through online.
- (3) Banks and UUSs that are excluded for submitting the LBBU and/or the LBBU correction through online as referred to in paragraph (2) point c, must submit a written notification that is signed by one of the Bank directors or the head of the Foreign Bank Branch Office or the head of UUS at the time of the LBBU submission to Bank Indonesia.
- (4) Banks and UUSs that are excluded for submitting the LBBU and/or the LBBU correction through online as referred to in paragraph (2), must submit the LBBU and/or the LBBU correction through offline the latest of 1 (one) working day after the certain submission period.

12. The provisions of Article 17 shall be amended so they shall read as follows:

Article 17

Banks and UUSs that are stated late in submitting the LBBU and/or the LBBU correction as referred to in Article 14 or stated not submitting the LBBU as referred to in Article 15 must submit the LBBU and/or the LBBU correction through offline.

13. The provisions of Article shall be amended so they shall read as follows:

Article 20

- (1) Banks and UUSs that are stated late in submitting the LBBU as referred to in Article 14 paragraph (1) shall be liable to a financial sanction of Rp1.000.000,00 (one million rupiah) per working day of the delay.
- (2) Banks and UUSs that are stated not submitting the LBBU as referred to in Article 15 paragraph (1) shall be liable to a financial sanction of Rp50.000.000,00 (fifty million rupiah).
- (3) In the event that the Bank is under financial sanction for not submitting LBBU as referred to in paragraph (2), then the financial sanction because of stated as late in submitting the LBBU as referred to in paragraph (1) is not enforced.
- (4) Banks and UUSs that are stated late in submitting the LBBU correction as referred to in Article 14 paragraph (2) shall be liable to a financial sanction imposed of Rp100.000,00 (one hundred thousand rupiah) per working day of delay.
- (5) Banks and UUSs that submit the LBBU correction on Banks and UUSs initiative after exceeding the delay deadline of the LBBU correction submission as referred to in Article 14 paragraph (2) shall be liable of financial sanction of Rp50.000,00

(fifty thousand rupiah) per correction item with the maximum total of Rp5.000.000,00 (five million rupiah) per statement.

- (6) The LBBU data errors found by Bank Indonesia after exceeding the delay deadline of the LBBU correction submission as referred to in Article 14 paragraph (2), shall be liable of financial sanction imposed of Rp100.000,00 (one hundred thousand rupiah) per correction item with the maximum total of Rp10.000.000,00 (ten million rupiah) per statement.

14. 1 (one) article is inserted between Article 26 and Article 27 which is Article 26A that reads as follows:

#### Article 26A

- (1) The LBBU data submission as referred to in Article 9 point a point 5, point 6, point 7, point 8, and point 9 for statement positions from date of end of September 2011 until the statement positions date of end of March 2012 for Conventional Commercial Banks must be done in submission period II.
- (2) The LBBU data submission as referred to in Article 10 point a point 5, point 7, point 8, and point 9 for statement positions from date of end of September 2011 until the statement positions date of end of March 2012 for Islamic Commercial Banks must be done in submission period II.
- (3) The LBBU data submission as referred to in Article 11 point a point 6 and point 7 for statement positions from date of end of September 2011 until the statement positions from date of end of March 2012 for UUSs must be done in submission period II.

15. 1 (one) article is inserted between Article 27 and Article 28 which is Article 27A that reads as follows:

#### Article 27A

- (1) Requirement to report LBBU data as referred to in Article 9 point a point 10, point 11, and point c point 6 through online shall be effective since the availability of the referred data stating system in the LBBU, appropriate notification from Bank Indonesia.
  - (2) In terms of the LBBU data submission as referred to in Article 9 point a point 10 and point 11 for statement positions until the date of end of March 2012 has been able to be done through online, the referred data must be submitted in submission period II.
16. 1 (one) article is inserted between Article 28 and Article 29 which is Article 28A that reads as follows:

#### Article 28A

The provisions related to the prime lending rate that are appointed in Bank Indonesia Regulation Number 13/8/PBI/2011 about Daily Report of Commercial Bank are declared not valid since the data of the prime lending rate as referred to in Article 9 point a point 11 has been submitted mandatorily through online as referred to in Article 27A paragraph (1).

#### Article II

This Bank Indonesia Regulation shall be effective on September 30, 2011.

For the purpose public cognizance, it is ordered that this Bank Indonesia Regulation be promulgated in the State Gazette of the Republic of Indonesia.

Enacted in Jakarta

On September 30, 2011

GOVERNOR OF BANK INDONESIA

DARMIN NASUTION

Promulgated in Jakarta

On September 30, 2011

MINISTER OF LAW AND HUMAN RIGHTS OF THE  
REPUBLIC OF INDONESIA

PATRIALIS AKBAR

STATE GAZETTE OF THE REPUBLIC OF INDONESIA YEAR 2011 NUMBER 91  
DPNP/DPbS/DSM

ELUCIDATION  
ON  
BANK INDONESIA REGULATION  
NUMBER: 13/ 19/PBI/2011  
CONCERNING  
THE AMENDMENT OF BANK INDONESIA REGULATION  
NUMBER 8/12/PBI/2006 CONCERNING THE PERIODIC REPORT OF COMMERCIAL  
BANK

I. GENERAL

In order to support the purpose of reaching and maintaining the stability of the value of the rupiah, Bank Indonesia stipulates the monetary policy. The stipulation of the monetary policy may run effectively when supported by the monitoring and controlling of the financial system stability as well as the more effective monitoring of bank condition in order to apply bank observation based on risk. This needs accurate, complete and timely data and information of the banks.

So that the data and information retrieved timely and complete, then an adjustment to accelerate the time of submission and addition of several statements is required.

With the presence of the time acceleration of submission and addition of several statements to support the timely and complete information retrieval, there needed to rearrange the provisions of the periodic report of commercial banks in a Bank Indonesia Regulation.

## II. ARTICLE BY ARTICLE

### Article I

#### Point 1

##### Article 1

Self-explanatory.

#### Point 2

##### Article 2

###### Paragraph (1)

Self-explanatory.

###### Paragraph (2)

For Foreign Bank Branch Office, the compiling and submission is done by the certain Foreign Bank Branch Office.

###### Paragraph (3)

###### Letter a

“Third party funds” is Third Party funds in rupiah and foreign currency as referred to in Bank Indonesia provisions concerning the statutory reserve of commercial banks at Bank Indonesia in rupiah and foreign currency.

###### Letter b

“Weekly balance sheet items” is the balance sheet that is compiled weekly that contains the details of certain balance sheet items.

###### Letter c

“Government owned third party funds” is demand deposits, savings accounts, and time deposits that are

owned either by the central government, provincial government, and/or districts/municipality whose financial budget is a part of State Budget (APBN) or District Budget (APBD).

Letter d

“Maturity profile” is the image of asset and liability items in balance sheet as well as off balance sheet that will become due according to the contracts or other assumptions as referred to in Bank Indonesia provisions concerning application of risk management for liquidity risk.

Letter e

“Legal lending limit” is the maximum percentage of provision of funds that is allowed by Banks capital as referred to in Bank provisions concerning commercial banks legal lending limit.

Letter f

“Debt restructuring” is the improvement efforts done by Banks in credit activities to debtors who are having difficulties in fulfilling their obligation as referred to in Bank Indonesia provisions concerning the assessment of commercial banks asset quality.

Letter g

“Minimum capital adequacy requirement after calculating market risk” is the requirement of capital by calculating the loss at balance sheet position and off balance sheet as well as derivative transactions due to the change of the whole market condition, including risk of change of option price as referred to in Bank Indonesia provisions concerning minimum capital

adequacy requirement for commercial banks after calculating market risk.

Letter h

“Core depositors” is 10 (ten), 25 (twenty five), or 50 (fifty) biggest depositors from demand deposits, savings accounts and time deposits based on Banks total assets, as follows:

- 1) Banks that have total assets until Rp1.000.000.000.000,00 (one trillion rupiah) including 10 (ten) biggest depositors.
- 2) Banks that have total assets bigger than Rp1.000.000.000.000,00 (one trillion rupiah) until Rp10.000.000.000.000,00 (ten trillion rupiah) including 25 (twenty five) biggest depositors.
- 3) Banks that have total assets bigger than Rp10.000.000.000.000,00 including 50 (fifty) biggest depositors.

“Core debtors” is core individual debtors or groups excluded from the related party with the criteria as follows:

- 1) Banks that have total assets until Rp1.000.000.000.000,00 (one trillion rupiah) including 10 (ten) biggest debtors/groups.
- 2) Banks that have total assets bigger than Rp1.000.000.000.000,00 (one trillion rupiah) until Rp10.000.000.000.000,00 (ten trillion rupiah) including 15 (fifteen) biggest debtors/groups.

- 3) Banks that have total assets bigger than Rp10.000.000.000.000,00 including 25 (twenty five) biggest debtors/groups.

Letter i

“Sensitivity to market risk” is the sensitivity level towards market risk that is caused by the risk of exchange rate and risk of interest rate.

Letter j

“Prime lending rate” is the calculation of base rate loans based on Bank Indonesia provisions concerning transparency of prime lending rate information.

Paragraph (4)

Letter a

“Third party funds” is Third Party funds in rupiah and foreign currency as referred to in Bank Indonesia provisions concerning the statutory reserve for Islamic Commercial Banks at Bank Indonesia in rupiah and foreign currency.

Letter b

What referred to as “weekly balance sheet items” is the balance sheet that is compiled weekly based on the details of certain balance sheet items as referred to in Bank Indonesia concerning the monthly statements of Islamic commercial banks.

Letter c

“Government owned third party funds” is wadiah deposits and unbound investments, that are owned either by the central government, provincial

government, and/or districts/municipality whose financial budget is a part of State Budget (APBN) or District Budget (APBD).

Letter d

“Maturity profile” is asset and liability items in balance sheet as well as off balance sheet that will become due according to the contracts or other assumptions as referred to in Bank Indonesia provisions concerning application of risk management for liquidity risk.

Letter e

“Legal lending limit” is the maximum percentage of provision of funds that is allowed by Banks capital as referred to in Bank provisions concerning commercial banks legal lending limit. The term of legal lending limit in Islamic banking context is the maximum fund distribution.

Letter f

“Mudharabah investment time deposits” is the position value of the mudharabah investment time deposit transactions that are recorded on the date of statement presented based on their time period.

Letter g

“Debt restructuring” is the improvement efforts done by Banks in financing activities, receivables, and or ijarah to debtors who are having difficulties in fulfilling their obligation as referred to in Bank Indonesia provisions concerning the assessment of commercial banks asset quality.

#### Letter h

“Core depositors” is 10 (ten), 25 (twenty five), or 50 (fifty) biggest depositors from demand deposits, savings accounts and time deposits based on Banks total assets, as follows:

- 1) Banks that have total assets until Rp1.000.000.000.000,00 (one trillion rupiah) including 10 (ten) biggest depositors.
- 2) Banks that have total assets bigger than Rp1.000.000.000.000,00 (one trillion rupiah) until Rp10.000.000.000.000,00 (ten trillion rupiah) including 25 (twenty five) biggest depositors.
- 3) Banks that have total assets bigger than Rp10.000.000.000.000,00 including 50 (fifty) biggest depositors.

“Core debtors” is core individual debtors or groups excluded from the related party with the criteria as follows:

- 1) Banks that have total assets until Rp1.000.000.000.000,00 (one trillion rupiah) including 10 (ten) biggest debtors/groups.
- 2) Banks that have total assets bigger than Rp1.000.000.000.000,00 (one trillion rupiah) until Rp10.000.000.000.000,00 (ten trillion rupiah) including 15 (fifteen) biggest debtors/groups.
- 3) Banks that have total assets bigger than Rp10.000.000.000.000,00 including 25 (twenty five) biggest debtors/groups.

#### Letter i

“Sensitivity to market risk” is the sensitivity level towards market risk that is caused by the risk of exchange rate.

Paragraph (5)

Letter a

“Third party funds” is Third Party funds in rupiah and foreign currency as referred to in Bank Indonesia provisions concerning the minimum statutory reserve for UUSs in rupiah and foreign currency.

Letter b

“Weekly balance sheet items” is the balance sheet that is compiled weekly that based on the details of certain balance sheet items as referred to in Bank Indonesia concerning the monthly statements of Islamic commercial banks.

Letter c

“Government owned thirdparty funds” is wadiah deposits and unbound investments, that are owned either by the central government, provincial government, and/or districts/municipality whose financial budget is a part of State Budget (APBN) or District Budget (APBD).

Letter d

“Maturity profile” is asset and liability items in balance sheet as well as off balance sheet that will become due according to the contracts or other assumptions as referred to in Bank Indonesia provisions concerning application of risk management for liquidity risk.

#### Letter e

“Mudharabah investment deposits” is the position value of the mudharabah investment deposit transactions that are recorded on the date of statement presented based on their time period.

#### Letter f

“Debt restructuring” is the improvement efforts done by Banks in financing activities, receivables, and or ijarah to debtors who are having difficulties in fulfilling their obligation as referred to in Bank Indonesia provisions concerning the assessment of commercial banks asset quality.

#### Letter g

“Core depositors” is 10 (ten), 25 (twenty five), or 50 (fifty) biggest depositors from demand deposits, savings accounts and time deposits based on Banks total assets, as follows:

- 1) Banks that have total assets until Rp1.000.000.000.000,00 (one trillion rupiah) including 10 (ten) biggest depositors.
- 2) Banks that have total assets bigger than Rp1.000.000.000.000,00 (one trillion rupiah) until Rp10.000.000.000.000,00 (ten trillion rupiah) including 25 (twenty five) biggest depositors.
- 3) Banks that have total assets bigger than Rp10.000.000.000.000,00 including 50 (fifty) biggest depositors.

“Core debtors” is core individual debtors or groups excluded from the related party with the criteria as follows:

- 1) Banks that have total assets until Rp1.000.000.000.000,00 (one trillion rupiah) including 10 (ten) biggest debtors/groups.
- 2) Banks that have total assets bigger thanRp1.000.000.000.000,00 (one trillionrupiah) until Rp10.000.000.000.000,00(ten trillion rupiah) including 15 (fifteen)biggest debtors/groups.
- 3) Banks that have total assets bigger thanRp10.000.000.000.000,00 including 25(twenty five) biggest debtors/groups.

Paragraph (6)

“Controlling” is Controlling as referred to as in Bank Indonesia provisions concerningthe transparency of Banks financial condition.

“Subsidiaries” is Subsidiaries as referred to as in Bank Indonesia provisions concerning application of consolidated risk management for Bank performing control on subsidiary company.

Point 3

Article 6

Self-explanatory.

Point 4

Article 7

The statement positions at the date of end of month at every end of quarter is the data at the position of end of March, June,September, and December.

Point 5

## Article 9

### Letter a

#### Point 1

Self-explanatory.

#### Point 2

Self-explanatory.

#### Point 3

Self-explanatory.

#### Point 4

Self-explanatory.

#### Point 5

Self-explanatory.

#### Point 6

Self-explanatory.

#### Point 7

Self-explanatory.

#### Point 8

Self-explanatory.

#### Point 9

The data consists of the data of sensitivity to market risk of interest rate and sensitivity to market risk of exchange rate.

#### Point 10

Self-explanatory.

#### Point 11

Self-explanatory.

Letter b

Self-explanatory.

Letter c

Point 1

Self-explanatory.

Point 2

Self-explanatory.

Point 3

Self-explanatory.

Point 4

The statement is only submitted at submission period III in January, April, July, and October each for statement positions of end of month of December, March, June, and September.

Point 5

The statement is only submitted at submission period III in January, April, July and October each for statement positions of end of month of December, March, June, and September.

Point 6

The statement is only submitted at submission period III in January, April, July and October each for statement positions of end of month of December, March, June, and September.

Letter d

Self-explanatory.

Point 6

Article 10

Letter a

Point 1

Self-explanatory.

Point 2

Self-explanatory.

Point 3

Self-explanatory.

Point 4

Self-explanatory.

Point 5

Self-explanatory.

Point 6

Self-explanatory.

Point 7

Self-explanatory.

Point 8

Self-explanatory.

Point 9

The data is the data of sensitivity to market risk of exchange rate.

The statement is only submitted at submission period I in January, April, July, and October each for the statement positions of end of month of December, March, June, and September

Letter b

Self-explanatory.

Letter c

Self-explanatory.

Letter d

Self-explanatory.

Point 7

Article 11

Self-explanatory.

Point 8

Article 13

Paragraph (1)

“Holiday” is the national holiday and/or the local holiday that is set by the local government including shared leave that is set by the government.

Point 9

Article 14

Self-explanatory.

Point 10

Article 15

Self-explanatory.

Point 11

Article 16

Paragraph (1)

Self-explanatory.

Paragraph (2)

Letter a

Self-explanatory.

Letter b

The deadline for UUSs is 2 (two) months after the first Islamic branch office or Islamic unit does the operational activities.

Letter c

Technical interference is interference that causes Banks and UUSs not able to submit the LBBU and/or the LBBU correction through online, which are interference to telecommunication network, interference to the system in the Banks and in Bank Indonesia, the building on fire and/or power outage.

Paragraph (3)

Self-explanatory.

Paragraph (4)

Self-explanatory.

Point 12

Article 17

Self-explanatory.

Point 13

Article 20

Paragraph (1)

Self-explanatory.

Paragraph (2)

Self-explanatory.

Paragraph (3)

Self-explanatory.

Paragraph (4)

Self-explanatory.

Paragraph (5)

“Per statement” is the LBBU that consists of several statements based on the submission period of the LBBU.

“Per correction item” is the data correction per data field.

Example:

Bank A submitted a correction on Form 8 – Credit Report that is restructured for position of September 2011, on November 3, 2011. The correction done is the correction of

debtor X data which is collateral value, interest rate, and arrear interest.

The financial sanction charged to Bank A is as much as 3 (three) item x Rp50.000,00 (fifty thousand rupiah)Rp150.000,00 (one hundred and fifty thousand rupiah).

Paragraph (6)

Self-explanatory.

Paragraph (7)

Self-explanatory.

#### Point 14

##### Article 26A

Paragraph (1)

The LBBU data submission after the statement position of the date of end of March 2012 is done by referring to the provisions as referred to in Article 9.

Paragraph (2)

The LBBU data submission after the statement position of the date of end of March 2012 is done by referring to the provisions as referred to in Article 10.

Paragraph (3)

The LBBU data submission after the statement position of the date of end of March 2012 is done by referring to the provisions as referred to in Article 11.

#### Point 15

##### Article 27A

Paragraph (1)

The notification from Bank Indonesia can be done written or through any other media such as Bank Indonesia website and e-mail.

Paragraph (2)

Self-explanatory.

Point 16

Article 28A

Self-explanatory.

Article II

Self-explanatory.

SUPPLEMENT TO STATE GAZETTE OF REPUBLIC OF INDONESIA NUMBER 5240