

BANK INDONESIA REGULATION
NUMBER 14/12/PBI/2012
CONCERNING
COMMERCIAL BANK HEAD OFFICE REPORTS

WITH THE BLESSINGS OF GOD ALMIGHTY

THE GOVERNOR OF BANK INDONESIA,

Considering:

- a. whereas for effective implementation of Bank Indonesia's duties in the monetary, banking, and payment system fields, weekly, monthly, quarterly and annual information support that is timely, accurate, and comprehensive is required;
- b. whereas in order to obtain information that is timely and accurate, there is a need to make adjustment to the deadline for report submission and reporting periods, as well as add several reports;
- c. whereas based on considerations as referred to in letter a and letter b, it is deemed necessary to revise provisions concerning commercial bank head office reports in a Bank Indonesia Regulation.

In view of:

1. Act Number 7 of 1992 concerning Banking (State Gazette of the Republic of Indonesia Number 31 of 1992, Supplement to the State Gazette of the Republic of Indonesia Number 3472) as amended by Act Number 10 of 1998 (State Gazette of the Republic of Indonesia Number 182 of 1998, Supplement to the State Gazette of the Republic of Indonesia Number 3790);
2. Act Number 23 of 1999 concerning Bank Indonesia (State Gazette of the Republic of Indonesia Number 66 of 1999, Supplement to the State Gazette of the Republic of Indonesia Number 3843) as already amended a few times, the latest by Act Number 6 of 2009 concerning Stipulation of Government Regulation In Lieu of Law Number 2 of 2008 concerning Second Amendment of Act Number

23 of 1999 concerning Bank Indonesia to become Law (State Gazette of the Republic of Indonesia Number 7 of 2009, Supplement to the State Gazette of the Republic of Indonesia Number 4962);

3. Act Number 21 of 2008 concerning Islamic Banking (State Gazette of the Republic of Indonesia Number 94 of 2008, Supplement to the State Gazette of the Republic of Indonesia Number 4867);

HAS DECREED:

To enact: BANK INDONESIA REGULATION CONCERNING
COMMERCIAL BANK HEAD OFFICE REPORTS

CHAPTER I
GENERAL PROVISIONS

Article 1

The terminologies used in this Bank Indonesia Regulation have the following meanings:

1. Bank is a Commercial Bank as defined in Act Number 7 of 1992 concerning Banking as amended by Act Number 10 of 1998, including a branch office of a bank domiciling overseas and Islamic Commercial Bank as referred to in Act Number 21 of 2008 concerning Islamic Banking.
2. Islamic Business Unit, hereinafter referred to as UUS, is UUS as referred to in Act Number 21 of 2008 concerning Islamic Banking.
3. Reporting Bank is Bank office covering Bank head office, branch offices of banks domiciling overseas, and UUSs.
4. Commercial Bank Head Office Reports, hereinafter referred to as Reports, are reports prepared for and submitted weekly, monthly, quarterly and/or annually by Reporting Bank to Bank Indonesia through the commercial bank head office reporting system.
5. Commercial Bank Head Office Reporting System, hereinafter referred to as LKPBU System, is a web-based Report capturing system through extranet network;
6. On-Line Report Submission, hereinafter referred to as On-line, is submission of data directly through data communication network to Bank Indonesia.

7. Off-line Report Submission, hereinafter referred to as Off-line, is submission of recorded data in electronic data recording media to Bank Indonesia.
8. Working Day is the working day of Bank Indonesia office which administers the Reporting Bank within its work area.

Article 2

Reporting Bank is obliged to prepare and submit Reports to Bank Indonesia in a timely, accurate, and comprehensive manner.

Article 3

- (1) Reporting Bank must appoint Person In-Charge (PIC) of Reports.
- (2) Appointment of PIC as referred to in paragraph (1) should be reported to Bank Indonesia On-Line.
- (3) Appointment of PIC as referred to in paragraph (1) does not reduce and/or eliminate the responsibility of the Board of Directors or head of branch office of bank domiciling overseas or Head of UUS.
- (4) In the event there is a change of PIC, as referred to in paragraph (1), Reporting Bank should report the said change On-Line.

Article 4

The Reports referred to in Article 2 comprises:

- a. cash flow projection;
- b. custodial activities;
- c. Surat Kredit Berdokumen Dalam Negeri/SKBDN (Domestic Document-Based Letter of Credit);
- d. execution of activities of Card-Based Payment Instruments and electronic money, comprising:
 1. monthly report on execution of activities of Card-Based Payment Instruments and electronic money;
 2. quarterly report on execution of activities of Card-Based Payment Instruments and electronic money;
- e. remittances from Indonesian Workers (TKI) overseas and Foreign Human Resources in Indonesia;
- f. movements of government accounts;

- g. activities of Bank as selling agent of non-Bank products, comprising
 - 1. bancassurance;
 - 2. mutual funds;
 - 3. offshore financial products;
- h. banking transactions through e-banking delivery channel;
- i. structured products;
- j. executive officers;
- k. office network;
- l. bank published financial reports, comprising:
 - 1. monthly published financial reports;
 - 2. quarterly published financial reports;
- m. handling and resolution of customer complaints;
- n. bank human resources.

CHAPTER II REPORT PREPARATION

Article 5

Preparation of Reports referred to in Article 2 shall be done:

- a. weekly;
- b. monthly;
- c. quarterly;
- d. annually.

Article 6

Report that is prepared weekly as referred to in Article 5 letter a is the cash flow projection report.

Article 7

Reports that are prepared monthly as referred to in Article 5 letter b consist of:

- a. custodial activities;
- b. Surat Kredit Berdokumen Dalam Negeri (SKBDN);
- c. execution of activities of Card-Based Payment Instruments and electronic money as referred to in Article 4 letter d number 1;
- d. remittances from Indonesian Workers (TKI) overseas and Foreign Human Resources in

Indonesia;

- e. movements of government accounts;
- f. activities of Bank as selling agent of non-Bank products in the form of offshore financial products as referred to in Article 4 letter g number 3;
- g. banking transactions through e-banking delivery channel;
- h. structured products in the form of data of :
 - 1) structured product outstanding transactions;
 - 2) structured product problem transactions;
- i. executive officers;
- j. office network; and
- k. bank published financial reports as referred to in Article 4 letter l number 1.

Article 8

Reports that are prepared quarterly as referred to in Article 5 letter c consist of:

- a. execution of activities of Card-Based Payment Instruments and electronic money as referred to in Article 4 letter d number 2;
- b. activities of Bank as selling agent of non-Bank products as referred to in Article 4 letter g number 1 and number 2;
- c. bank published financial reports as referred to in Article 4 letter l number 2; and
- d. handling and resolution of customer complaints;

Article 9

Report that is prepared annually as referred to in Article 5 letter d is the bank human resource report.

CHAPTER III

REPORT SUBMISSION AND REPORT CORRECTIONS

Article 10

Reporting Bank should submit Report that is prepared weekly as referred to in Article 6 on Friday every week.

Article 11

Reporting Bank should submit:

- a. Reports that are prepared monthly as referred to in Article 7 letter a, letter b, letter d,

letter e, letter g, letter h, letter i, and letter j, no later than 5 (five) Working Days in the beginning of next Reporting month.

- b. Reports that are prepared monthly as referred to in Article 7 letter c and letter f, no later than the 15th (fifteenth) of the next Reporting month.
- c. Reports that are prepared monthly as referred to in Article 7 letter k, no later than 5 (five) Working Days in the beginning of the next 2nd (second) months.

Article 12

Reporting Bank should submit:

- a. Reports that are prepared quarterly as referred to in Article 8 letter d, no later than 5 (five) Working Days in the beginning of January, April, July, and October.
- b. Reports that are prepared quarterly as referred to in Article 8 letter a and letter b, no later than the 15th of January, April, July, and October.
- c. Reports that are prepared quarterly as referred to in Article 8 letter c for the positions of end of March, June, September, and December each no later than the 15th of May, August, November, and April.

Article 13

Reporting Bank should submit Report that is prepared annually as referred to in Article 9 no later than the 15th of February of the next year.

Article 14

(1) Reporting Bank that does not have data as referred to in Article 4 should still submit header form no later than the deadlines as referred to in Article 10, Article 11, Article 12, and Article 13.

(2) Reporting Bank that does not undertake:

- a. custodial activities;
- b. activities of Card-Based Payment Instruments and electronic money;
- c. bancassurance activities;
- d. activities as sales agent of mutual fund ;
- e. agency activities for offshore financial products;
- f. banking transactions through e-banking delivery channel;
- g. structured product activities,

is not obliged to submit header form for activities referred to in the above letter a, letter

b, letter c, letter d, letter e, letter f, and/or letter g.

Article 15

Reporting Bank is deemed to have submitted the Reports when proven by receipts from the LKPBU System.

Article 16

- (1) In the event errors are found in the data of Reports that have already been submitted to Bank Indonesia, Reporting Bank should make corrections to those errors.
- (2) Reporting Bank should submit Report corrections as referred to in paragraph (1) no later than the deadlines as referred to in Article 10, Article 11, Article 12, and Article 13.
- (3) Reporting Bank is deemed to have submitted Report corrections when proven by receipts from the LKPBU System.

Article 17

- (1) In the event the deadlines for submission of Reports, header form, and/or Report corrections as referred to in Article 11 letter b, Article 12 letter b, Article 12 letter c, and Article 13 fall on Saturday, Sunday, or a holiday, the Reports, header form, and/or Report corrections shall be submitted on the next Working Day.
- (2) In the event the deadlines for submission of Reports, header form, and/or Report corrections as referred to in Article 10 fall on a holiday, the Reports, header form, and/or Report corrections shall be submitted on the next Working Day.

Article 18

- (1) Reporting Bank shall be deemed late in submitting Reports, header form, and/or Report corrections when Bank Indonesia receives the Reports, header form, and/or Report corrections exceeding the deadlines as referred to in Article 10, Article 11, Article 12, and Article 13.
- (2) Reporting Bank that is declared late in submitting Reports, header form, and/or Report corrections as referred to in paragraph (1) is still obliged to submit the Reports, header form, and/or Report corrections that have not been submitted.

CHAPTER IV

PROCEDURE FOR SUBMISSION REPORTS AND REPORT CORRECTIONS

Article 19

- (1) Reporting Bank should submit Reports, header form, and/or Report corrections through the LKPBU System On-Line.
- (2) The On-Line LKPBU System as referred to in paragraph (1) shall be used for submission of Reports, header form, and/or Report corrections upto the end of the month of Report submission period.
- (3) Specifically for cash flow projection Report as referred to in Article 4 letter a, the On-Line LKPBU System as referred to in paragraph (1) shall be used for submission of Reports, header form, and/or Report corrections upto 2 (two) Working Days after Friday.
- (4) In the event submission of Reports, header form, and/or Report corrections exceeds the deadline as referred to in paragraph (2) and paragraph (3), submission of Reports, header form, and/or Report corrections shall be done Off-Line.

Article 20

- (1) In the event the Reporting Bank or Bank Indonesia experiences technical disruption on the deadline for submission of Reports, header form, and/or Report corrections, the Reporting Bank should submit the Reports, header form, and/or Report corrections Off-Line.
- (2) In the event the Reporting Bank experiences technical disruption as referred to in paragraph (1), the Reporting Bank should immediately submit a written notification to Bank Indonesia signed by an authorized Officer in the same day after the technical disruption occurs.
- (3) In the event Bank Indonesia experiences technical disruption as referred to in paragraph (1), Bank Indonesia shall notify the Reporting Bank of the technical disruption occurrence in writing and/or by using another mean.
- (4) In the event the technical disruption as referred to in paragraph (1) occurs on the deadline for submission of Reports, header form, and/or Report corrections, the Reporting Bank should submit the Reports, header form, and/or Report corrections Off-Line no later than the next Working Day.
- (5) Further provisions concerning the procedure for submission of Reports or Report corrections Off-Line as referred to in paragraph (1) shall be stipulated in a Bank Indonesia Circular Letter.

Article 21

- (1) Submission of Reports, header form, and/or Report corrections as referred to in Article 19 paragraph (1) and Article 20 paragraph (1) shall not apply on any Reporting Bank that experiences force majeure.
- (2) Reporting Bank that cannot submit Reports, header form, and/or Report corrections as referred to in paragraph (1) should immediately notify Bank Indonesia in writing supplemented with explanations of the reason for the occurrence of the force majeure signed by an authorized Officer of the Reporting Bank.
- (3) The Reporting Bank shall submit the Reports, header form, and/or Report corrections as referred to in paragraph (1) after the force majeure has been resolved.

CHAPTER V SANCTIONS

Article 22

- (1) Reporting Bank that is late in submitting Reports or header form until after the deadline for submission of Reports or header form as referred to in Article 10 and Article 11 shall be imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 (five hundred thousand rupiah) for each form per Working Day of delay and at the highest Rp7,500.000.00 (seven million five hundred thousand rupiah) for each form.
- (2) Reporting Bank that is late in submitting Reports or header form until after the deadline for submission of Reports or header form as referred to in Article 12 and Article 13 shall be imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 (five hundred thousand rupiah) for each form per Working Day of delay and at the highest Rp15,000.000.00 (fifteen million rupiah) for each form.

Article 23

Reporting Bank that is late in submitting Report corrections until after the deadline for submission of Report corrections as referred to in Article 16 paragraph (2) but still in the On-Line period as referred to in Article 19 shall be imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 (fifty thousand rupiah) for each form per Working Day of delay and at the highest Rp750,000.00 (seven hundred fifty thousand rupiah) for each form.

Article 24

Reporting Bank that submits Report corrections exceeding the On-Line period as referred to in Article 19 shall be imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 (fifty thousand rupiah) for each data item and at the highest Rp1,000,000.00 (one million rupiah) for each form.

Article 25

In addition to imposition of sanctions as referred to in Article 22, Article 23, and/or Article 24, the Reporting Bank shall also be imposed with the sanction of written warning in the event the Reporting Bank has not submitted Reports, header form, and/or Report corrections as referred to in Article 10, Article 11, Article 12, Article 13, and Article 16 paragraph (2) until the next period of Report submission.

Article 26

Reporting Bank that does not submit written notification concerning the technical disruption and/or concerning the force majeure as referred to in Article 20 paragraph (2) and Article 21 paragraph (2) shall be imposed with the sanction of written warning.

Article 27

Imposition of the sanction of obligation to make payment as referred to in Article 22, Article 23, and Article 24 shall be executed by Bank Indonesia by debiting the rupiah demand deposit account of the Reporting Bank at Bank Indonesia.

CHAPTER VI CONCLUDING PROVISIONS

Article 28

Further provisions of this Bank Indonesia Regulation shall be stipulated in a Bank Indonesia Circular Letter.

Article 29

With the enforcement of this Bank Indonesia Regulation:

- a. Bank Indonesia Regulation Number 10/3/PBI/2008 concerning Commercial Bank Head Office Reports;
- b. Article 40 paragraph (1) dan paragraph (2), Article 44 paragraph (2), Article 47

paragraph (4), Article 49 paragraph (2), Article 52 paragraph (2) dan paragraph (3), Article 54 paragraph (1) dan paragraph (2), Article 57 paragraph (3), Article 59 paragraph (3), paragraph (4), dan paragraph (5), Article 63 paragraph (2) dan paragraph (3), Article 64 paragraph (2) dan paragraph (3), Article 65 paragraph (1) dan paragraph (2) of Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Islamic Commercial Banks;

- c. Article 15 paragraph (2), Article 20 paragraph (2), Article 22 paragraph (2), Article 24 paragraph (2) dan paragraph (3), Article 26 paragraph (1) dan paragraph (2), Article 28 paragraph (1), Article 30, Article 32 paragraph (2), Article 34 paragraph (2), Article 35, Article 37 paragraph (2), Article 38, Article 39 of Bank Indonesia Regulation Number 11/10/PBI/2009 concerning Islamic Business Unit;
- d. Article 31, Article 32, Article 33, and Article 36 of Bank Indonesia Regulation Number 11/26/PBI/2009 concerning Prudential Principles in Executing Structured Product Activities by Commercial Banks; and
- e. Article 19 of Bank Indonesia Regulation Number 12/9/PBI/2010 concerning Prudential Principles in Executing Offshore Financial Product Agency Activities by Commercial Banks,

are hereby revoked and declared to be no longer valid.

Article 30

This Bank Indonesia Regulation shall come into effect on 1 November 2012.

For public information, orders this Bank Indonesia Regulation be published in the State Gazette of the Republic of Indonesia.

Ratified in Jakarta

On 15 October 2012

BANK INDONESIA GOVERNOR

DARMIN NASUTION

Enacted in Jakarta

On 15 October 2012

MINISTER OF LAW AND HUMAN RIGHT
REPUBLIC OF INDONESIA

AMIR SYAMSUDIN

STATE GAZETTE OF THE REPUBLIC OF INDONESIA NUMBER 190 OF 2012
DPNP/DASP/DSM/DInt

ELUCIDATION
TO
BANK INDONESIA REGULATION
NUMBER 14/12/PBI/2012
CONCERNING
COMMERCIAL BANK HEAD OFFICE REPORTS

I. GENERAL REVIEW

In the framework of supporting the objective of realizing and maintaining rupiah value stability, Bank Indonesia determines policies in the monetary, banking, and payment system fields. Determination of policies in the monetary, banking, and payment system fields will run more effectively when it is supported by monitoring and control of financial system stability as well as more effective monitoring of banking activities. In turn, these need to be supported by weekly, monthly, quarterly, and annual data and information that are timely, comprehensive, and accurate.

In order to obtain data and information that are timely and comprehensive, there is a need to make adjustments to the deadline for report submission and reporting periods, as well as add several reports

Adjustments to the deadline for report submission and reporting periods as well as determination of a few more reports in order to obtain information that is timely and comprehensive require revision to provisions concerning commercial bank head office reports in a Bank Indonesia Regulation.

II. ARTICLE BY ARTICLE

Article 1

Self-explanatory

Article 2

Self-explanatory.

Article 3

Paragraph (1)

PICof Reports means the officer appointed by Reporting Bank to perform communication with Bank Indonesia in relation to the Reports.

Paragraph (2)

On-Line submission is performed through the Reporting Party Core Information form in the LKPBU system.

Paragraph (3)

“Does not reduce and/or eliminate the responsibility” means that the Reporting responsibility is still attached to Bank Board of Directors or head of branch office of bank domiciling overseas or Head of UUS.

Paragraph (4)

On-Line submission on a change of PIC is performed by adjusting the information in the Reporting Party Core Information form in the LKPBU system.

Article 4

Letter a

Cash flow projection means cash flow projection in the framework of maintaining liquidity position and daily liquidity risk as referred to in Bank Indonesia stipulation concerning implementation of risk management for commercial banks.

Letter b

“Custodial activities” are activities related to the safekeeping of marketable securities for the interest of customers based on contracts.

Letter c

SKBDN (Domestic Document-Based Letter of Credit) is every written agreement based on a written request from applicant that binds the issuing bank to:

1. make payment to beneficiary/its order to or accept and pay draft drawn by the beneficiary;
2. give authority to another bank to make payment to the beneficiary or its order to, or accept and pay the draft drawn by the beneficiary; or
3. give authority to another bank to negotiate the draft drawn by the beneficiary,

upon delivery of documents, as long as the requirements and conditions of the SKBDN are met.

Letter d

“Execution of activities of Card-Based Payment Instruments” means execution of activities of Card-Based Payment Instruments as referred to in Bank

Indonesia stipulation concerning execution of activities of Card-Based Payment Instruments.

“Electronic money” means electronic money as referred to in Bank Indonesia stipulation concerning electronic money.

Letter e

“Remittances from Indonesian Workers (TKI) overseas” are receipts of money from Indonesian Workers (TKI) working overseas through Reporting Bank.

“Remittances from Foreign Human Resources in Indonesia” mean transfers of money overseas by Foreign Human Resources working in Indonesia through Reporting Bank.

Letter f

“Movements of government accounts” are movements that have occurred in accounts owned by central government as well as district governments where Reporting Bank is located. In the case of Reporting Bank that does not administer government accounts, movements in government accounts come from transitional accounts or similar accounts used as tax pooling accounts.

Letter g

Number 1

“Bancassurance” is bancassurance as referred to in Bank Indonesia stipulation concerning implementation of risk management at banks that conduct marketing cooperation activities with insurance companies.

Number 2

“Mutual Funds” are mutual funds as stipulated in legislations concerning the capital market in Indonesia.

Number 3

“Offshore financial products” are offshore financial products as referred to in Bank Indonesia stipulation concerning prudential principles in conducting agency activities on offshore financial products by commercial banks.

Letter h

“E-banking” means electronic banking as referred to in Bank Indonesia stipulation concerning implementation of risk management in the use of information technology by commercial banks.

Letter i

“Structured products” are structured products as referred to in Bank Indonesia stipulation concerning prudential principles in conducting structured product activities for commercial banks.

Letter j

“Executive” officers are executive officers as referred to in Bank Indonesia stipulation concerning commercial banks and Bank Indonesia stipulation concerning Islamic commercial banks.

Letter k

“Office network” means Bank office network as referred to in Bank Indonesia stipulation concerning commercial banks and Bank Indonesia stipulation concerning Islamic commercial banks.

Letter l

Number 1

“Monthly published financial report” is monthly published financial report as referred to in Bank Indonesia stipulation concerning transparency and publication of bank reports.

Number 2

“Quarterly published financial report” is quarterly published financial report as referred to in Bank Indonesia stipulation concerning transparency and publication of bank reports.

Letter m

“Complaints” mean disclosures of customer dissatisfactions caused by the existence of potential financial losses for the customers that are suspected to be due to Bank’s errors or negligence.

Letter n

“Human resources” are human resources as referred to in the act concerning human resources.

Article 5

Self-explanatory.

Article 6

Self-explanatory.

Article 7

Self-explanatory.

Article 8

Self-explanatory.

Article 9

Self-explanatory.

Article 10

Example:

Cash flow projection report for the period of 8-12 October 2012 shall be submitted on Friday, 5 October 2012.

Article 11

Letter a

The reports referred to in Article 7 letter a, letter g, letter h, letter i, and letter j are for data at the position of end of the previous month.

The reports referred to in Article 7 letter b and letter d are for cumulative data of the previous month.

The reports referred to in Article 7 letter e is for daily movement data of the previous month.

Example:

September 2012 report shall be submitted no later than on 5 October 2012.

Letter b

Reports referred to in Article 7 letter c and letter f are for data at the position of end of the previous month.

Example:

September 2012 report shall be submitted no later than on 15 October 2012.

Letter c

Example:

Bank monthly published financial report for the position of end of September 2012 shall be submitted no later than on 7 November 2012

Article 12

Letter a

Example:

Quarter III-2012 report shall be submitted no later than on 5 October 2012.

Data reported shall be accumulated data from 1 July 2012 upto 30 September 2012.

Letter b

Report referred to in Article 8 letter a shall be for data at the position of end of the previous quarter.

Report referred to in Article 8 letter b shall be for data at the position of the end of each month in the previous quarter.

Example:

Quarter III- 2012 report shall be submitted no later than on 15 October 2012.

Letter c

Example:

- a. Bank quarterly published financial reports for the position of September 2012 shall be submitted no later than on 15 November 2012.
- b. Bank quarterly published financial reports for the position of December 2012 shall be submitted no later than on 15 April 2013.

Article 13

Human resource report for the position of end of the year 2012 shall be submitted no later than on 15 February 2013.

Article 14

Paragraph (1)

“Does not own data” is a condition when Reporting Bank, based on its status are allowed to conduct activities that should be reported through the LKPBU system, however upto the end of the reporting month, does not have data to be reported.

“Header form” means the LKPBU form that contains information at least concerning bank code, report date, form number, and number of filled records.

Paragraph (2)

Self-explanatory.

Article 15

“Receipt from LKPBU system” is computer monitor display or computer print out that states the Reports have been received by Bank Indonesia.

Article 16

Paragraph (1)

Report corrections can be due to incomplete data and/or incorrect data, either found out by Reporting Bank or Bank Indonesia.

Paragraph (2)

Self-explanatory.

Paragraph (3)

“Receipt from LKPBU system” is computer monitor display or computer print out that states the Reports have been received by Bank Indonesia.

Article 17

Paragraph (1)

“Holiday” means public holiday that follows the decisions of Central Government or local District Government.

Example:

Monthly report on the conduct of activities of Card-Based Payment Instruments and electronic money for the month of November 2012 should have been submitted no later than on 15 December 2012. However, actually it shall be submitted no later than Monday, 17 December 2012, considering that 15 December 2012 falls on Saturday.

Paragraph (2)

Example:

Weekly report of cash flow projection that should be submitted on Friday, 26 October 2012, shall be submitted on Thursday, 25 October 2012, considering that 26 October 2012 is a holiday.

Article 18

Self-explanatory.

Article 19

Paragraph (1)

Self-explanatory.

Paragraph (2)

Example of monthly report:

Reporting Bank submits Reports, header forms, and/or Report corrections for custodial activities of the month of September 2012 On-Line from the beginning upto the end of October 2012.

Example of quarterly report:

Reporting Bank submits Reports, header forms, and/or Report corrections for Quarter III-2012 Reports On-Line from the beginning upto the end of October 2012.

Example of annual report:

Reporting Bank submits Reports, header forms, and/or Report corrections that are prepared annually for year 2012 data On-Line from the beginning of January upto the end of February 2013.

Paragraph (3)

Example:

Reporting Bank submits Reports, header forms, and/or Report corrections for cash flow projection for the period of 8-12 October 2012 On-Line on Friday, 5 October 2012 upto 9 October 2012.

Paragraph (4)

Self-explanatory.

Article 20

Paragraph (1)

“Technical disruption at Reporting Bank” means among others disruption in Reporting Bank’s internal system that cause Reporting Bank not be able to submit Reports, header forms, and/or Report corrections On-Line to Bank Indonesia.

Paragraph (2)

Self-explanatory.

Paragraph (3)

“Technical disruption at Bank Indonesia” means among others disruption at the telecommunication network and/or another reason that causes Bank Indonesia not be able to receive the submission of Reports, header forms, and/or Report corrections On-Line from Reporting Bank.

“Another mean” means among others e-mail, telephone, facsimile.

Paragraph (4)

Self-explanatory.

Paragraph (5)

Self-explanatory.

Article 21

Paragraph (1)

“Force majeure” means real situation that causes Reporting Bank not be able to submit Reports, header forms, and/or Report corrections which is due to fire, public unrest, war, sabotage, as well as natural disaster such as earthquake

and flood, which is acknowledged by the authority or officer of a related institution in the local area.

Paragraph (2)

Self-explanatory.

Paragraph (3)

“The force majeure situation has been resolved” means a situation where Reporting Bank is able to resume conduct of normal operational activities and therefore can prepare and submit Reports, header forms, and/or Report corrections to Bank Indonesia.

Article 22

Paragraph (1)

Example:

Reporting Bank submits cash flow projection report for the period of 8-12 October 2012, which should have been received by Bank Indonesia on Friday, 5 October 2012, but is actually received on Tuesday, 9 October 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

Reporting Bank submits monthly report on custodial activities for the month of September 2012, which should have been received by Bank Indonesia on Friday, 5 October 2012, but is actually received on Tuesday, 9 October 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

Reporting Bank submits monthly report on offshore financial products for the month of September 2012, which should have been received by Bank Indonesia on Monday, 15 October 2012, but is actually received on Wednesday, 17 October 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

The Reporting Bank submits monthly report of SKBDN for SKBDN transaction form of the month of September 2012, which should have been

received by Bank Indonesia on Friday, 5 October 2012, but are actually received on Monday, 12 November 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 25 Working Days or equal to Rp12,500,000.00. However, the Reporting Bank is only imposed with the sanction of maximum obligation to make payment in the amount of Rp7,500,000.00.

Reporting Bank submits monthly published financial reports for the month of October 2012, which should have been received by Bank Indonesia on Friday, 7 December 2012, but are actually received on Tuesday, 11 December 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

Paragraph (2)

Example:

Reporting Bank submits the forms for Types of Products and Problems Complained, Complaints Resolved During Reporting Period, and Reasons for Complaints for the Quarter III-2012 report on handling and settlementsof customer complaints, which should have been received by Bank Indonesia on Friday, 5 October 2012, but are actually received on Tuesday, 9 October 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 3 forms x 2 Working Days or equal to Rp3,000,000.00.

Reporting Bank submits the form for Clearing Operation and/or Settlement for quarter III-2012 report on activities of Card-Based Payment Instruments and electronic money, which should have been received by Bank Indonesia on Monday, 15 October 2012, but are actually received on Wednesday, 17 October 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

Reporting Bank submits quarterly published financial reports for quarter III-2012, which should have been received by Bank Indonesia on Friday, 16 November 2012 (because Thursday, 15 November 2012, is a holiday), but are

actually received on Tuesday, 20 November 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

Reporting Bank submits the forms for Types of Products and Problems Complained, Complaints Resolved During Reporting Period, and Reasons for Complaints for the Quarter III-2012 report on handling and settlements of customer complaints, which should have been received by Bank Indonesia on Friday, 5 October 2012, but are actually received on Tuesday, 4 December 2012. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 3 forms x 40 Working Days or equal to Rp60,000,000.00. However, the Reporting Bank is only imposed with the sanction of maximum obligation to make payment in the amount of Rp15,000,000.00 x 3 forms or equal to Rp45,000,000.00.

Reporting Bank submits the form for Report on Development of Number of Human Resources That Have Been Released Due to Retirement, Early Retirement, and Discharged Human Resources for the bank human resource report of 2012, which should have been received by Bank Indonesia on Friday, 15 February 2013, but is actually received on Tuesday, 19 February 2013. For this delay the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp500,000.00 x 1 form x 2 Working Days or equal to Rp1,000,000.00.

Article 23

Report corrections are submitted by Reporting Bank because Reporting Bank has submitted incomplete and incorrect reports.

For example:

Reporting Bank submits the correction of cash flow projection report for the period of 8-12 October 2012, which should have been received by Bank Indonesia on Friday, 5 October 2012, but is actually received on Tuesday, 9 October 2012. For this delay on the correction, the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 x 1 form x 2 Working Days or equal to Rp100,000.00.

Reporting Bank submits correction to report of remittances from TKI overseas for the month of September 2012, which should have been received by Bank Indonesia on Friday, 5 October 2012, but is actually received on Wednesday, 10 October 2012. For this delay on the correction, the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 x 1 form x 3 Working Days or equal to Rp150,000.00.

Reporting Bank submits correction form for Credit Card Issuers for report on Card-Based Payment Instruments and electronic money for the month of September 2012, which should have been received by Bank Indonesia on Monday, 15 October 2012, but is actually received on Wednesday, 17 October 2012. For this delay on the correction, the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 x 1 form x 2 Working Days or equal to Rp100,000.00.

Reporting Bank submits the correction forms for Types of Products and Problems Complained, Complaints Resolved during Reporting Period, and Reasons for Complaints for the Quarter III-2012 report on handling and settlementsof customer complaints, which should have been received by Bank Indonesia on Friday, 5 October 2012, but are actually received on Wednesday, 31 October 2012. For this delay on the correction, the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 x 3 forms x 17 Working Days or equal to Rp2,550,000.00. However, the Reporting Bank is only imposed with the sanction of maximum obligation to make payment in the amount of Rp750,000.00 x 3 forms or equal to Rp2,250,000.00.

Reporting Bank submits the correction form for Report on Development of Number of Human Resources That Have Been Released Due to Retirement, Early Retirement, and Discharged Human Resources for the bank human resource report of 2012, which should have been received by Bank Indonesia on Friday, 15 February 2013, but are actually received on Tuesday, 19 February 2013. For this delay on the correction, the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 x 1 form x 2 Working Days or equal to Rp100,000.00.

Report corrections are submitted by Reporting Bank because Reporting Bank has submitted incomplete and incorrect reports.

“Item” means fields in each record in each form.

For Example:

Reporting Bank submits correction of report on custodial activities for the month of September 2012, which contains corrections to 10 (ten) erroneous items. Submission of the report correction are made after the On-Line period, where the Reporting Bank should have submitted it to Bank Indonesia on Friday, 5 October 2012, however it is submitted on Friday, 9 November 2012. Based on this violation, the Reporting Bank is imposed with the sanction of obligation to make payment in the amount of Rp50,000.00 x 10 items or equal to Rp500,000.00. On this violation, it is not necessary to impose the Reporting Bank with the sanction of obligation to make payment for the delay in submission of Report correction as referred to in Article 23.

Article 25

Self-explanatory.

Article 26

Self-explanatory.

Article 27

Self-explanatory.

Article 28

Self-explanatory.

Article 29

Self-explanatory.

Article 30

Self-explanatory.