

CIRCULAR LETTER

To

ALL BANKS

IN INDONESIA

Subject: Commercial Bank Head Office Reports

With the enactment of Bank Indonesia Regulation Number 14/12/PBI/2012 concerning Commercial Bank Head Office Reports (State Gazette of the Republic of Indonesia Number 190 of 2012, Supplement to the State Gazette of the Republic of Indonesia Number 5349) and in the framework of realizing uniformity in the preparation and submission of Commercial Bank Head Office Reports, hereinafter referred to as Reports, it is deemed necessary to stipulate implementing provisions in a Circular Letter which covers the following matters:

I. REPORTING BANK

Reporting bank includes:

1. Head office of a Bank that is an Indonesian legal entity, namely:
  - a. head office of a Bank that conducts business activities in conventional manner;
  - b. head office of a Bank that conducts business activities based on sharia principles;
2. Branch office of a bank domiciling overseas; and
3. Islamic Business Unit

II. SCOPE OF REPORTS

- A. Report that is prepared weekly is the cash flow projection report.
- B. Reports that are prepared monthly comprise of the following reports:
  1. custodial activities;

2. Surat Kredit Berdokumen Dalam Negeri/SKBDN (Domestic Document-Based Letter of Credit);
  3. execution of activities of Card-Based Payment Instruments and electronic money monthly;
  4. remittances from Indonesian Workers (TKI) overseas and Foreign Workers (TKA) in Indonesia;
  5. movements of government accounts;
  6. activities of Bank as selling agent of non-Bank products comprising offshore financial products;
  7. banking transactions through e-banking delivery channel;
  8. structured products comprising data of:
    - a. structured product outstanding transactions;
    - b. structured product problem transactions;
  9. executive officers;
  10. office network; and
  11. monthly published financial reports.
- C. Reports that are prepared quarterly comprise of the following reports:
1. execution of activities of Card-Based Payment Instruments and electronic money quarterly;
  2. activities of Bank as selling agent of non-Bank products comprising data of:
    - a. bancassurance;
    - b. mutual funds;
  3. quarterly published financial reports; and
  4. handling and resolution of customer complaints.
- D. Report that is prepared annually is the bank human resource report.

### III. REPORT FORMATS

#### A. Formats of Reports Submitted to Bank Indonesia

Reports shall refer to the Guideline for Preparation of Commercial Bank Head Office Reports, hereinafter referred to as Guideline, as attached in Attachment 1 and the Technical Instruction on Commercial Bank Head Office Report Application, hereinafter referred to as Technical Instruction, as attached in

Attachment 2, which constitute a united and inseparable parts of this Circular Letter, by using the following formats:

1. Report that is prepared weekly, which is the cash flow projection report, shall use Form 707.
2. Reports that are prepared monthly are reports on:
  - a. custodial activities shall use Form 101;
  - b. Surat Kredit Berdokumen Dalam Negeri (SKBDN):
    - 1) SKBDN transactions shall use Form 201;
    - 2) purchases of SKBDN drafts shall use Form 202;
    - 3) sales of SKBDN drafts shall use Form 203;
  - c. execution of activities of Card-Based Payment Instruments and electronic money monthly:
    - 1) credit card issuers shall use Form 301;
    - 2) other than credit card issuers shall use Form 302;
    - 3) acquirers shall use Form 303;
    - 4) infrastructures shall use Form 304;
    - 5) frauds on activities of Card-Based Payment Instruments and electronic money shall use Form 306;
  - d. remittances:
    - 1) remittances from Indonesian Workers (TKI) overseas shall use Form 401;
    - 2) remittances from Foreign Workers (TKA) in Indonesia shall use Form 402;
  - e. movements of government accounts shall use Form 501;
  - f. agency activities on offshore financial products shall use Form 703;
  - g. banking transactions through e-banking delivery channel shall use Form 704;
  - h. structured products comprising data of:
    - 1) structured product outstanding transactions shall use Form 705;
    - 2) structured product problem transactions shall use Form 706;
  - i. executive officers:
    - 1) appointment, replacement, and discharge of executive officers shall use Form 801;
    - 2) work history of individual executive officer shall use Form 802;

- j. office network shall use Form 807;
  - k. monthly published financial reports shall use Form 901.
3. Reports that are prepared quarterly:
- a. execution of activities of Card-Based Payment Instruments and electronic moneyquarterly in the forms as clearing operator and/or settlements shall use Form 305;
  - b. activities of Bank as selling agent of non-Bank products comprising data of:
    - 1) bancassurance shall use Form 701;
    - 2) mutual funds shall use Form 702;
  - c. quarterly published financial reports shall use Form 902;
  - d. handling and resolution of customer complaints:
    - 1) types of products and problems complained shall use Form 601;
    - 2) complaints resolved during reporting period shall use Form 602;
    - 3) reasons of complaints shall use Form 603;
    - 4) negative publications shall use Form 604;
    - 5) settlements of disputes shall use Form 605.
4. Report that is prepared annually, which is the bank human resource report, covers:
- a. structure of human resources by education level information, status of human resource, gender, age, education, and position shall use Form 803;
  - b. development of number of human resources who retire, take early retirement, and are discharged shall use Form 804;
  - c. prediction of number of employee need based on type of job and qualification shall use Form 805;
  - d. number of employee trainings shall use Form 806.

**B. Formats of Reports Submitted by Reporting Bank**

1. Head Office of Bank that conducts business activities in conventional manner is obliged to submit reports with the following formats:  
 Form 101, Form 201, Form 202, Form 203, Form 301, Form 302, Form 303, Form 304, Form 305, Form 306, Form 401, Form 402, Form 501, Form 601, Form 602, Form 603, Form 604, Form 605, Form 701, Form 702, Form 703,

Form 704, Form 705, Form 706, Form 707, Form 801, form 802, Form 803, Form 804, Form 805, Form 806, Form 807, Form 901, and Form 902.

2. Head Office of Bank that conducts business activities based on sharia principles is obliged to submit reports with the following formats:

Form 101, Form 201, Form 202, Form 203, Form 301, Form 302, Form 303, Form 304, Form 305, Form 306, Form 401, Form 402, Form 501, Form 601, Form 602, Form 603, Form 604, Form 605, Form 701, Form 702, Form 704, Form 707, Form 801, form 802, Form 803, Form 804, Form 805, Form 806, Form 807, Form 901, and Form 902.

3. Branch office of bank domiciling overseas that conducts business activities in conventional manner is obliged to submit reports with the following formats:

Form 101, Form 201, Form 202, Form 203, Form 301, Form 302, Form 303, Form 304, Form 305, Form 306, Form 401, Form 402, Form 501, Form 601, Form 602, Form 603, Form 604, Form 605, Form 701, Form 702, Form 703, Form 704, Form 705, Form 706, Form 707, Form 801, form 802, Form 803, Form 804, Form 805, Form 806, Form 807, Form 901, and Form 902.

4. Islamic Business Unit is obliged to submit reports with the following formats: Form 301, Form 302, Form 303, Form 304, Form 305, Form 306, and Form 902.

C. Reporting Bank that Is Not Required To Submit Report Formats on Certain Activities

1. Reporting Bank, which does not conduct custodial activities, shall not submit Form 101.
2. Reporting Bank, which does not conduct activities of Card-Based Payment Instruments and electronic money, shall not submit Form 301, Form 302, Form 303, Form 304, Form 305, and Form 306.
3. Reporting Bank, which does not conduct bancassurance activities, shall not submit Form 701.
4. Reporting Bank, which does not conduct activities of mutual fund security selling agent, shall not submit Form 702.
5. Reporting Bank, which does not conduct agency activities for offshore financial products, shall not submit Form 703.

6. Reporting Bank, which does not conduct banking transactions through e-banking delivery channel, shall not submit Form 704
7. Reporting Bank, which does not conduct structured product activities, shall not submit Form 705 and Form 706.

#### IV. SUBMISSION AND CORRECTION OF LKPBU

##### A. Deadlines for Submission and Correction of LKPBU

###### 1. Deadline for Report That is Prepared Weekly

- a. Reporting Bank is obliged to submit the report, header form, and/or report correction as referred to in point III.A.1 each Friday.

For example:

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

- b. In the event Friday is a holiday, the report, header form, and/or report correction as referred to in point III.A.1 shall be submitted to Bank Indonesia on the previous Working Day.

For example:

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

###### 2. Deadlines for Reports That are Prepared Monthly

- a. Reporting Bank is obliged to submit reports, header forms, and/or report corections as referred to in point III.A.2.a, point III.A.2.b, point III.A.2.d, point III.A.2.e, point III.A.2.g, point III.A.2.h, point III.A.2.i, and point III.A.2.j no later than during 5 (five) Working Days in the beginning of the next reporting month.

For example:

Report, header form, and/or report correction for October 2012 custodial activities shall be submitted no later than on Wednesday, 7 November 2012.

- b. Reporting Bank is obliged to submit report, header form, and/or report corection as referred to in point III.A.2.k no later than during 5 (five) Working Days in the beginning of the second following reporting month.

For example:

Report, header form, and/or report correction of October 2012 bank published financial report shall be submitted no later than Friday, 7 December 2012.

- c. Reporting Bank is obliged to submit reports, header forms, and/or report corrections as referred to in point III.A.2.c and point III.A.2.f no later than on the 15<sup>th</sup> of the next reporting month.

For example:

Report, header form, and/or report correction for December 2012 credit card issuers shall be submitted no later than on Tuesday, 15 January 2013.

- d. In the event the 15<sup>th</sup> falls on Saturday, Sunday, or a holiday, the report, header form, and/or report correction shall be submitted to Bank Indonesia on the next Working Day.

For example:

Report, header form, and/or report correction for October 2012 credit card issuers shall be submitted no later than on Friday, 16 November 2012, because 15 November 2012 is a holiday.

### 3. Deadlines for Reports That are Prepared Quarterly

- a. Reporting Bank is obliged to submit report, header form, and/or report correction as referred to in point III.A.3.d no later than during 5 (five) Working Days in the beginning of April for quarter I, during 5 (five) Working Days in the beginning of July for quarter II, during 5 (five) Working Days in the beginning of October for quarter III, during 5 (five) Working Days in the beginning of January for quarter IV.

For example:

Report on the handling and resolution of customer complaints for quarter III 2012 shall be submitted no later than on 5 October 2012. Data reported shall be accumulated data for the period of 1 July 2012 upto 30 September 2012.

- b. Reporting Bank is obliged to submit reports, header forms, and/or report corrections as referred to in point III.A.3.a and point III.A.3.b no later than on the 15<sup>th</sup> of April for quarter I, 15<sup>th</sup> of July for quarter II, 15<sup>th</sup> October for quarter III, and 15<sup>th</sup> January for quarter IV.

For example:

Report on clearing operation and/or settlements for quarter III 2012 shall be submitted no later than on 15 October 2012.

- c. Reporting Bank is obliged to submit report, header form, and/or report correction as referred to in point III.A.3.c no later than on the 15<sup>th</sup> of May for quarter I, 15<sup>th</sup> of August for quarter II, 15<sup>th</sup> November for quarter III, and 15<sup>th</sup> April for quarter IV.

For example:

- 1) Bank quarter III published financial reports for the position of end of September 2012 shall be submitted no later than on 15 November 2012.
  - 2) Bank quarter IV published financial reports for the position of end of December 2012 shall be submitted no later than on 15 April 2013.
- d. In the event the 15<sup>th</sup> falls on Saturday, Sunday, or a holiday, the reports, header forms, and/or report corrections referred to in letter b and letter c shall be submitted to Bank Indonesia on the following next Working Day.

For example:

Report, header form, and/or report correction for quarter II 2012 report on clearing operation and/or settlements shall be submitted to Bank Indonesia no later than on 15 July 2012. However, because 15 July 2012 falls on Sunday, the report shall be submitted no later than on Monday, 16 July 2012.

- 4. Deadlines for Reports That are Prepared Annually

Reporting Bank is obliged to submit reports, header forms, and/or report corrections referred to in point III.A.4 no later than on 15 February of the next year.

For example:

Reports, header forms, and/or report corrections for year 2012 human resource report shall be submitted to Bank Indonesia no later than on 15 February 2013.



In the event 15 February falls on Saturday, Sunday, or holiday, the reports, header forms, and/or report corrections referred to in point III.A.4 shall be submitted to Bank Indonesia on the next Working Day.

- B. Procedure for Submission of Reports, Header Forms, and/or Report Corrections
1. Prior to report submission, Reporting Bank performs technical validation in accordance with specifications set in the Technical Instruction referred to in Attachment 2.
  2. Reporting Bank is obliged to submit the forms in accordance with the types of Reports as referred to in point III.A.
  3. In the event Reporting Bank does not have Report data, which as referred to in point III.A should be submitted during Reporting period, the Reporting Bank should still submit the Report by submitting the header form.
  4. The obligation to submit header forms as referred to in number 3 is not applicable on Reporting Bank that does not conduct custodial activity, activity of Card-Based Payment Instruments and electronic money, bancassurance activity, activity as sales agent of mutual fund, agency activity of offshore financial products, banking transaction through e-banking delivery channel and structured product activity.
  5. In the event Reporting Bank undertakes merger or consolidation with another Reporting Bank which operationally has not come into effect, each Reporting Bank is still obliged to submit Reports before the merger or consolidation becomes operational.

For example:

If on 22 July 2013 Reporting Bank X has operationally undertaken a merger or consolidation with Reporting Bank Y, each Reporting Bank is obliged to submit June 2013 Reports. Meanwhile, July 2013 Reports shall be consolidated or merged Reports that shall be reported by the Reporting Bank that is the result of the merger or consolidation.

For example:

If on 22 July 2013 Reporting Bank X has operationally undertaken a merger or consolidation with Reporting Bank Y, quarter III 2013 Reports shall be consolidated or merged Reports that shall be reported by the Reporting Bank that is the result of the merger or consolidation.

C. On-Line Submission of Reports, Header Forms, and/or Report Corrections

1. On-line LKPBU system is used for submission of Reports, header forms, and/or Report corrections until the month end of the Report submission period.

For example:

- a. Reporting Bank is obliged to submit report, header form, and/or report correction for September 2012 custodial activities on-line no later than during 5 (five) working days in the beginning of October 2012. The On-Line LKPBU system can only be used for submission of the report, header form, and/or report correction for custodial activities until end of October 2012.
  - b. Reporting Bank shall submit report, header form, and/or report correction for quarter III 2012 bancassurance On-Line no later than on 15 October 2012. The On-Line LKPBU system can only be used for submission of the report, header form, and/or report correction for bancassurance until end of October 2012.
  - c. Reporting Bank shall submit report, header form, and/or report correction for 2012 bank human resources On-Line no later than on 15 February 2013. The On-Line LKPBU system can only be used for submission of the report, header form, and/or report correction for bank human resources until end of February 2013.
2. Specifically for the cash flow projection report referred to in point III.A.1, the On-Line LKPBU system can only be used until 2 (two) Working Days after Friday.

For example:

Reporting Bank should submit the report, header form, and/or report correction for cash flow projection for the period of 8-12 October 2012 On-Line on Friday, 5 October 2012. The On-Line LKPBU system can only be used for submission of the report, header form, and/or report correction for cash flow projection upto 9 October 2012.

D. Off-Line submission of Reports, Header Forms, and/or Report Corrections

1. Off-Line Submission Exceeding The Deadline for On-Line Submission

of Reports, header forms, and/or Report corrections undertaken exceeding the deadline as referred to in letter C shall be undertaken Off-Line.

2. Off-Line Submission Due To Technical Disruption

- a. In the event Reporting Bank experiences technical disruption on the deadline for Report submission, the Reporting Bank should submit a written notification concerning the technical disruption being experienced on the day the technical disruption occurs.
- b. The written notification as referred to in letter a shall be signed by a Reporting Bank authorized officer and submitted to:
  - 1) Department of Information System Management, Jl. M.H. Thamrin No. 2 Jakarta 10350, for Reporting Bank domiciling within the work area of Bank Indonesia Head Office; or
  - 2) Department of Information System Management, Jl. M.H. Thamrin No. 2 Jakarta 10350, with a copy to local Bank Indonesia Representative Office, for Reporting Bank domiciling outside the work area of Bank Indonesia Head Office
- c. Reporting Bank that does not submit Reports, header forms, and/or Report corrections On-Line due to technical disruption as referred to in letter a should submit the Reports, header forms, and/or Report corrections Off-Line to Bank Indonesia at the following addresses:
  - 1) Department of Information System Management, Jl. M.H. Thamrin No. 2 Jakarta 10350, for Reporting Bank domiciling within the work area of Bank Indonesia Head Office, no later than 10:00 a.m. Western Indonesian Time on the next Working Day; or
  - 2) Department of Information System Management, Jl. M.H. Thamrin No. 2 Jakarta 10350, with a copy to local Bank Indonesia Representative Office, for Reporting Bank domiciling outside the work area of Bank Indonesia Head Office, no later than 10:00 a.m. local time on the next Working Day.

For example:

On 5 November 2012, Reporting Bank X experiences technical disruption sothat it cannot submit Reports, header forms, and/or Report corrections On-Line. As such, Reporting Bank X is obliged to submit

Reports, header forms, and/or Report corrections Off-Line no later than on 6 November 2012 at 10:00 local time.

- d. In the event the technical disruption occurs at Bank Indonesia, Bank Indonesia shall give notification in writing and/or by using another facility to Reporting Banks.
- e. When technical disruption on the deadline for the submission of Reports, header forms, and/or Report corrections as referred to in point IV.A.1.a, point IV.A.1.b, point IV.A.2.a, point IV.A.2.b, point IV.A.2.c, point IV.A.2.d, point IV.A.3.a, point IV.A.3.b, point IV.A.3.c, point IV.A.3.d, and point IV.A.4, the Reporting Bank is obliged to submit Reports, header forms, and/or Report corrections Off-Line on the next Working Day.
- f. Reporting Bank that does not submit Reports, header forms, and/or Report corrections due to force majeure is obliged to immediately give written notification supplemented with the reason for the force majeure signed by an authorized officer of the Reporting Bank to Bank Indonesia at the following address:
  - 1) Department of Information System Management, Jl. M.H. Thamrin No. 2 Jakarta 10350, for Reporting Bank domiciling within the work area of Bank Indonesia Head Office; or
  - 2) Department of Information System Management, Jl. M.H. Thamrin No. 2 Jakarta 10350, with a copy to local Bank Indonesia Representative Office, for Reporting Bank domiciling outside the work area of Bank Indonesia Head Office.

## V. SUBMISSION OF QUERIES

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.

## VI. SANCTIONS

Bank Indonesia shall give written notification to Reporting Bank concerning violations committed by Reporting Bank and the amount of the sanction of obligation to make payment that is imposed.

## VII. CONCLUDING PROVISIONS

With the enactment of Bank Indonesia Circular Letter:

1. Bank Indonesia Circular Letter Number 10/3/UKMI dated 8 February 2008 concerning Commercial Bank Head Office Reports; and
  2. Bank Indonesia Circular Letter Number 11/18/DPNP dated 16 July 2009 concerning Structured Product Reporting,
- are hereby revoked and declared no longer valid.

The provisions in this Circular Letter shall come into effect on 1 November 2012.

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

Please be informed.

BANK INDONESIA,  
MULYA E. SIREGAR  
HEAD OF DEPARTMENT OF BANKING  
RESEARCH AND REGULATION

DPNP/DASP/DSM/DInt