

COMPLEMENTARITY BETWEEN PUBLIC CREDIT REGISTRY (PCR) AND PRIVATE CREDIT BUREAU

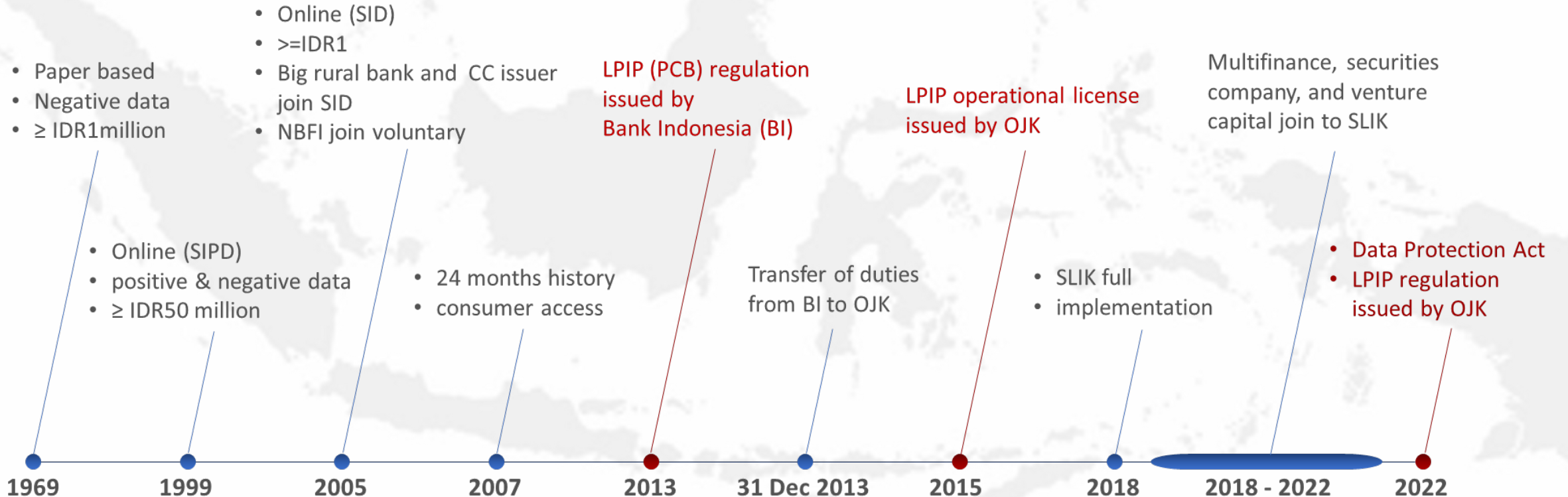


9 June 2023

BANKING LICENSING AND CRISIS MANAGEMENT DEPARTMENT
INDONESIA FINANCIAL SERVICE AUTHORITY / OTORITAS JASA KEUANGAN (OJK)

Evolution of Credit Reporting Ecosystem in Indonesia

Key Milestones in the Indonesian Credit Reporting Ecosystem



Public Credit Registry

- Strong capabilities to collect credit data from financial institution
- Only provide basic information (without credit score)
- Additional free service form OJK to financial institutions as recycling of levy

Private Credit Bureau

- State of the art technology
- Innovative product including value added service such as credit score , portfolio monitoring, alert, etc
- Possibility to collect additional data from other party in commercial way

synergy

Comprehensive CRS for better risk management in financial sector and foster financial inclusion

Overview of PCR and PCB in Indonesia CRE

Public Credit Registry

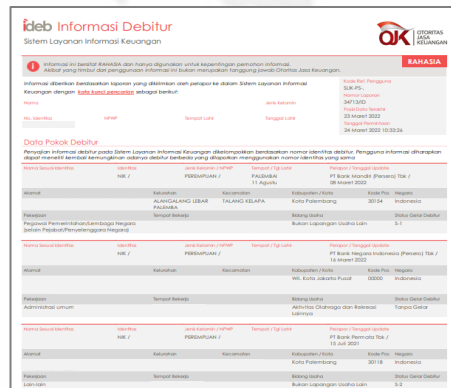
The Public Credit Registry (PCR) in Indonesia, **Sistem Layanan Informasi Keuangan (SLIK)**, is owned and operated by the **Otoritas Jasa Keuangan (OJK)**

The enactment of regulation regarding SLIK (POJK No. 64 /POJK.03/2020 and SEOJK No. 3/SEOJK.03/2021) empower OJK to collect and disclose customer's credit information in SLIK (Article 4 and article 14)

SLIK processes both positive and negative credit data received from participating financial institutions, and turns them into credit reports

SLIK credit reports are then made available to financial institutions, borrowers (upon request), private credit bureau, and related stakeholder (Bank Indonesia, Lembaga Penjamin Simpanan, etc)

SLIK
credit report
sample



Instansi	Kategori	Status	Saldo	Tanggal	Periode	Detail
PT Bank Indonesia (PBI)	Kredit	Normal	10.000.000,00	15 Jul 2021	15 Jul 2021	Normal
PT Bank Mandiri (PBM)	Kredit	Normal	5.000.000,00	15 Jul 2021	15 Jul 2021	Normal
PT Bank Negara Indonesia (PBN)	Kredit	Normal	3.000.000,00	15 Jul 2021	15 Jul 2021	Normal
PT Bank Central Asia (BCA)	Kredit	Normal	2.000.000,00	15 Jul 2021	15 Jul 2021	Normal
PT Bank Permata (PBR)	Kredit	Normal	1.000.000,00	15 Jul 2021	15 Jul 2021	Normal

Private Credit Bureau

The Private Credit Bureau (PCB) in Indonesia, also known as Lembaga Pengelola Informasi Perkreditan (LPIP), are regulated by OJK.

PCB operates within the provisions under the LPIP regulations (POJK No. 5/POJK.03/2022 and SEOJK No.27/SEOJK.03/2022), which provides for the registration and regulation of credit reporting business

There are three registered PCB in Indonesia: PT Pefindo Biro Kredit, PT Credit Biro Indojesia Jaya, PT CRIF Lembaga Informasi Keuangan

PCBs collect and maintain customers' credit information from various sources, including SLIK, telecommunications providers, e-commerce. The information collected includes customers' credit history, payment patterns, and outstanding balances.

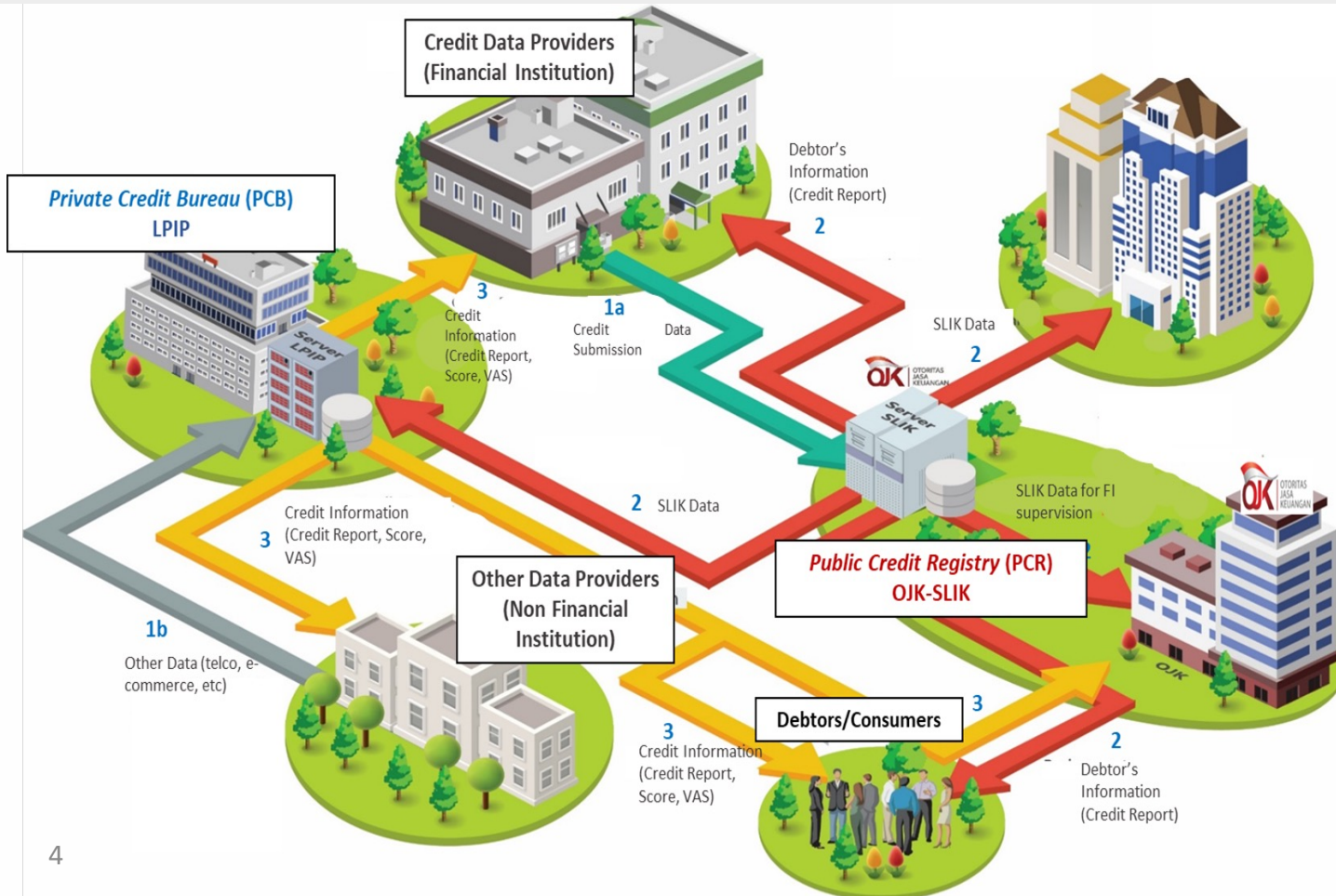
PCBs provide additional source of information to facilitate credit assessments by financial institutions and lenders

Registered PCB in Indonesia



PCR and PCB roles

- SLIK supports (i) lenders' credit risk management and (ii) the Financial Institution's regulatory and supervisory needs
- PCB play complementarity role by collecting other datasets and offering value-added services to lenders and other users



Public Credit Registry (OJK-SLIK)

- 1a: Credit Data Providers submits Credit Report to SLIK system managed by OJK as the Public Credit Registry (PCR).
- 2: SLIK processed the Credit Report into credit information that can be accessed by the Financial Institution, Debtor/Consumers, PCB, and related stakeholders (BI, LPS, etc). For OJK's internal needs, this data can be processed as information to support supervisory duties, research, etc.

Private Credit Bureau

- 1b: To complement data obtained from SLIK, PCB also collect data from non-financial institutions (telco, e-commerce) such as telephone bills, etc.
- 3: PCB produce comprehensive credit information, and added value which can then be used by Financial Institution, and Non-Financial Institution, Debtor/Consumer, as additional information for credit analysis, checking credit history, etc.

Mandate of OJK Act (2011) and P2SK Act (2023)

OJK Regulation No.5/POJK.03/2022
OJK Circular Letter No. 27/SEOJK.03/2022



Strengthen governance and data security



Encouraging PCBs to collect other data (non SLIK).



Change the access mechanism to SLIK from bulk database to one by one based on inquiry.



PCBs have to pay fee for SLIK data



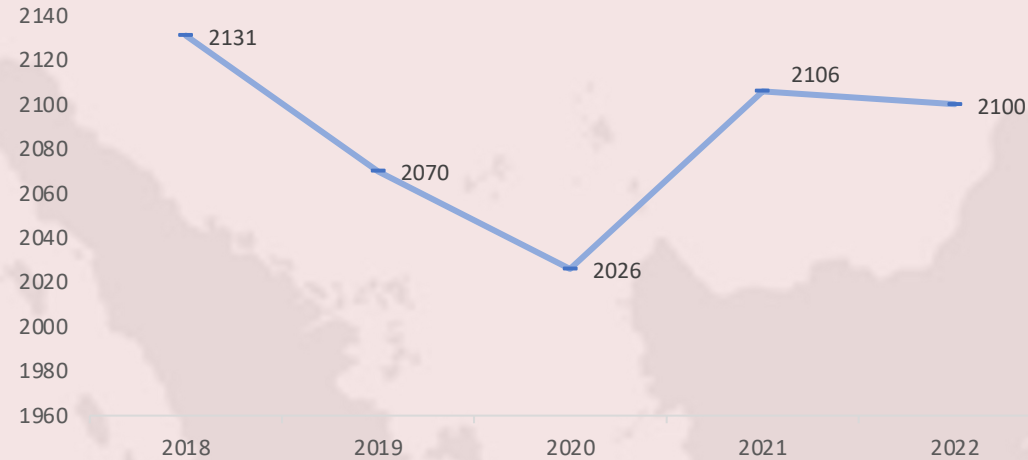
Increase the minimum paid-up capital (from IDR 50 billion to IDR 200 billion)



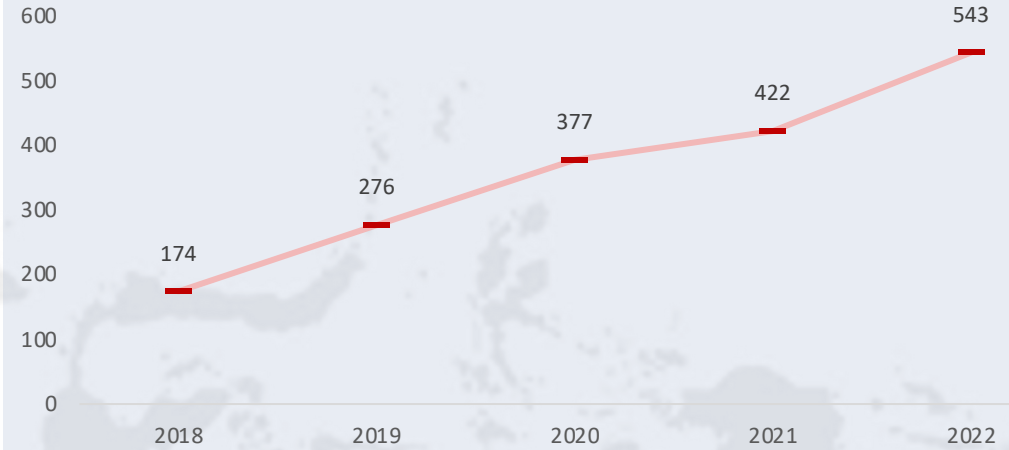
Consent and underlying document administration by PCB

SLIK and PCB Performance

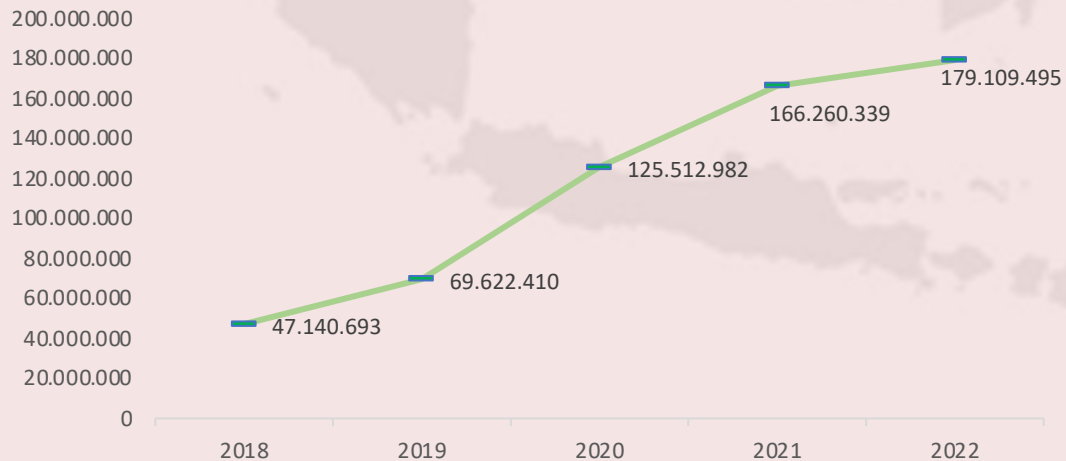
Total SLIK Reporter



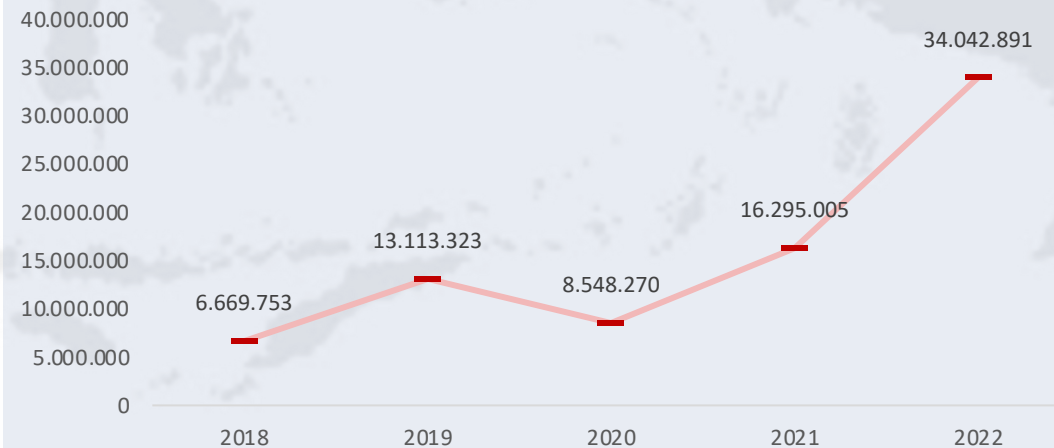
Total PCBs Members (Financial and Non Financial Institution)



Total SLIK Inquiries



Total PCBs Credit Information Inquiries





APPENDIX

Education and Awareness about CRS



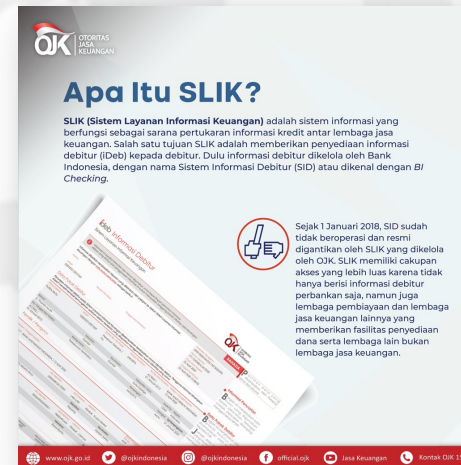
Roadshow



Social media



Seminar



Debtor Information example

ideb Informasi Debitur

OTORITAS
JASA
KEUANGAN

i Informasi ini bersifat RAHASIA dan hanya digunakan untuk kepentingan pemahan informasi. Akibat yang timbul dari penggunaan informasi ini bukan merupakan tanggung jawab Otoritas Jasa Keuangan.

RAHASIA

Informasi dibagikan berdasarkan laporan yang dikirimi oleh pelapor ke dalam Sistem Layanan Informasi Keuangan dengan [kata kunci pencarian](#) sebagai berikut:

Nama Jenis Kelamin

No. Identitas NPWP Tempat Lahir Tanggal Lahir

Kode Ref. Pengguna
SLIK-PS-
Nomor Laporan
34713/ID
Posisi Data Terakhir
23 Maret 2022
Tanggal Permintaan
24 Maret 2022 10:33:26

Data Pokok Debitur

Penyajian informasi debitur pada Sistem Layanan Informasi Keuangan dikelompokkan berdasarkan nomor identitas debitur. Pengguna informasi diharapkan dapat meneliti kembali kemungkinan adanya debitur berbeda yang dilaporkan menggunakan nomor identitas yang sama

Nama Sesuai Identitas	Identitas	Jenis Kelamin / NPWP	Tempat / Tgl Lahir	Pelapor / Tanggal Update
	NIK /	PEREMPUAN /	PALEMBAI 11 Agustus	PT Bank Mandiri (Persero) Tbk / 08 Maret 2022
Alamat		Kelurahan	Kecamatan	Kabupaten / Kota Kode Pos Negara
		ALANGALANG LEBAR PALEMBA	TALANG KELAPA	Kota Palembang 30154 Indonesia
Pekerjaan		Tempat Bekerja		Bidang Usaha Status Gelar Debitur
Pegawai Pemerintahan/Lembaga Negara (selain Pejabat/Penyelenggara Negara)				Bukan Lapangan Usaha Lain S-1

Nama Sesuai Identitas	Identitas	Jenis Kelamin / NPWP	Tempat / Tgl Lahir	Pelapor / Tanggal Update
	NIK /	PEREMPUAN /		PT Bank Negara Indonesia (Persero) Tbk / 16 Maret 2022
Alamat		Kelurahan	Kecamatan	Kabupaten / Kota Kode Pos Negara
				Wil. Kota Jakarta Pusat 00000 Indonesia
Pekerjaan		Tempat Bekerja		Bidang Usaha Status Gelar Debitur
Administrasi umum				Aktivitas Olahraga dan Rekreasi Tanpa Gelar Lainnya

Nama Sesuai Identitas	Identitas	Jenis Kelamin / NPWP	Tempat / Tgl Lahir	Pelapor / Tanggal Update
	NIK /	PEREMPUAN /		PT Bank Permata Tbk / 15 Juli 2021
Alamat		Kelurahan	Kecamatan	Kabupaten / Kota Kode Pos Negara
				Kota Palembang 30118 Indonesia
Pekerjaan		Tempat Bekerja		Bidang Usaha Status Gelar Debitur
Lain-lain				Bukan Lapangan Usaha Lain S-2

This section describes the keywords used in the search. Searches can be carried out by several methods, for example by using an identity number or tax ID.

This section describes the debtor data submitted by the SLIK reporter. The number of debtor data that appears is in accordance with the number of reporters who provide facilities.

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Restricted and Limited Use Only

Debtor Information example

Kredit/Pembiayaan												
Pelapor		Cabang				Baki Debet Rp 35.029.751,00		Tanggal Update 08 Maret 2022				
Kualitas / Jumlah Hari Tunggakan	Mar 20	Apr 20	Mei 20	Jun 20	Jul 20	Agt 20	Sep 20	Okt 20	Nov 20	Des 20	Jan 21	Feb 21
		1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0
	Mar 21	Apr 21	Mei 21	Jun 21	Jul 21	Agt 21	Sep 21	Okt 21	Nov 21	Des 21	Jan 22	Feb 22
	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0	1 0
No Rekening						Kualitas	1 - Lancar					
Sifat Kredit/Pembiayaan	Lainnya					Jumlah Hari Tunggakan	0					
Jenis Kredit/Pembiayaan	Lainnya (Dengan Perjanjian)					Nilai Proyek						
Akad Kredit/Pembiayaan	Konvensional					Plafon Awal	Rp 35.029.751,00					
Frekuensi Perpanjangan Kredit/Pembiayaan	0					Plafon	Rp 35.029.751,00					
No Akad Awal						Realisasi/Pencairan Bulan Berjalan	Rp 0,00					
Tanggal Akad Awal	12 Juli 2019					Nilai dalam Mata Uang Asal						
No Akad Akhir						Sebab Macet						
Tanggal Akad Akhir	12 Juli 2019					Tanggal Macet						
Tanggal Awal Kredit	12 Juli 2019					Tunggakan Pokok	Rp 0,00					
Tanggal Mulai	12 Juli 2019					Tunggakan Bunga	Rp 0,00					
Tanggal Jatuh Tempo	25 Maret 2024					Frekuensi Tunggakan	0					
Kategori Debitur	Bukan Debitur Usaha Mikro, Kecil, dan Menengah					Denda	Rp 0,00					
Jenis Penggunaan	Konsumsi					Frekuensi Restrukturisasi	0					
Sektor Ekonomi	Rumah Tangga Untuk Keperluan Multifungsi Lainnya					Tanggal Restrukturisasi Akhir						
Kredit Program Pemerintah	Kredit yang bukan merupakan kredit/pembiayaan dalam rangka program pemerintah					Cara Restrukturisasi						
Kab/Kota Lokasi Proyek	Kota Palembang					Kondisi	Fasilitas Aktif					
Valuta	IDR					Tanggal Kondisi						
Suku Bunga/Imbalan	11.5 %					Jenis Suku Bunga/Imbalan	Suku Bunga Floating					
Keterangan												
Agunan												

This section describes the details of the facilities provided by each reporter.

This section describes the quality of the debtor's facility along with the number of days of late payment in the last 12 months. Collectibility such as Current, Under Special Mention, Doubtful, Substandard, Loss

Example: in July 2017 the Debtor has collectability 2- Under Special Mention with 1 day late of payment.

This section describes the details of the collateral submitted by the Debtor to the Complainant in the context of providing facilities