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Member's Duties

As a member of the deposit insurance program, all banks that operate in Indonesia are obliged to:

- a. Submit the following documents:
 - i. Copy of the respective bank's Articles of Association and/or Deed of Establishment;
 - ii. Copy of bank licenses;
 - iii. A statement on the bank's financial soundness rating; and
 - iv. Statement Letter from the bank's Boards of Directors, Commissioners and Shareholders
- b. Payment of membership contribution.
- c. Payment of insurance premium.
- d. Submit Insurance Premium Calculation covering:
 - i. Insurance Premium Calculation of conventional and Sharia Banks;
 - ii. Insurance Premium Calculation of Rural Banks;
 - iii. Insurance Premium Calculation of Islamic Rural Banks.
- e. Submit reports periodically covering:
 - i. Monthly deposit report;
 - ii. Monthly financial statements;
 - iii. Audited annual report, or annual financial statements submitted to Banking Supervisory Institution by rural banks who are not obliged to submit audited annual financial statements;
 - iv. Report on the shareholders composition, controllers for banks with a cooperative legal entity, boards of directors and commissioners, each time there are changes to its composition.

- f. Submit the notification on change of address
- g. Prominently display the Bank's membership in IDIC within the premises of the bank that can be easily seen by public.

A. MEMBERSHIP DOCUMENTS

1. Banks are required to provide documentary proof of establishment to IDIC in the form of a copy of the bank's Articles of Association and/or the bank's Deed of Establishment that details the current directors, commissioners, and shareholders structure as well as shareholder composition.
2. Bank Licenses that are required to be submitted comprise of a copy of the Banking Supervisory Institution's decree concerning the granting of the bank's license.
3. The Bank's establishment documents and license, as stated in the above-mentioned points 1 and 2, must be submitted to the Indonesia Deposit Insurance Corporation (IDIC) no later than 30 (thirty) calendar days upon the date in which the license is obtained.
4. The statement of the bank's financial soundness rating that is required to be submitted involves the statement letter from the Bank Supervisory Institution regarding the bank's financial soundness rating that includes key financial ratios and the status of the bank's supervision.
5. The statement on the bank's financial soundness rating as referred to in point 4 must be submitted to IDIC no later than 4 (four) months upon date of approval for the bank's license is obtained.
6. The Statement Letter that are required to be submitted from the bank's Directors, Commissioners and shareholders is in the form of a statement letter from the shareholders, controllers (for banks that are deemed a cooperative legal entity), head offices of branches of foreign banks, Directors and Commissioners whose format and content are established and specified within the Appendices of IDIC's regulation No. 2/PLPS/2010:

Appendix 1 (/documents/604798/0/Lampiran+1.doc/3bdf953-56d5-4832-aad7-d3cfe05d6989): Statement Letter of Individual Shareholder;

Appendix 2 (/documents/604798/0/Lampiran+2.docx/a9894ce6-406f-434d-a4b1-6b9db3ebcb2d): Statement Letter from Shareholder that is a Legal Entity;

Appendix 3 (/c/document_library/get_file?uuid=6f487728-376e-4e7a-8c25-19916ad91af4&groupId=10157): Statement Letter from a Controller (for Bank's that are deemed as a Cooperative Legal Entity);

Appendix 4 (/c/document_library/get_file?uuid=0a22a85d-00e6-42de-a6b2-0d233d8897ef&groupId=10157): Statement Letter from a foreign bank branch's Head Office;

Appendix 5 (/documents/604798/0/Lampiran+5.docx/21b34022-c826-4512-b733-458ba100c058): Statement Letter from Directors; and

Appendix 6 (/documents/604798/0/Lampiran+6.docx/b7f62907-1d14-4895-b06d-5f09e9df84dc): Statement Letter from Commissioners.

7. The Statement Letters of Directors, Commissioners, Shareholders and Controllers (for banks that are deemed to be a cooperative legal entity) must be submitted to IDIC no later than 30 (thirty) calendar days after the appointment of such Directors, Commissioners, Shareholders or Controllers in accordance with the Bank Supervisory Institution's regulations.
8. The Statement Letter from the head office of a foreign bank branch must be submitted to IDIC no later than 30 (thirty) calendar days upon the said bank's receipt of the license to open branches from the Bank Supervisory Institution.

B. MEMBERSHIP CONTRIBUTION

1. Every bank is required to pay a membership contribution upon acceptance as a deposit insurance member.
2. The membership contribution is determined to be 0.1% (one over a thousand) of paid-up capital and must be paid to IDIC's account no later than 3 (three) months upon approval of the said bank's license from the Bank Supervisory Institution.
3. The paid-up capital for a branch of a bank domiciled abroad is determined to be the bank's capital as stipulated within the capital adequacy requirement requirements established by the Bank Supervisory Institution.

C. PREMIUM CALCULATION AND PAYMENT

1. The insurance premium is paid 2 (two) times a year for:
 - a. The period 1st of January and up to 30th of June
 - b. The period 1st of July and up to 31st of December
2. The premium for each period is determined to be 0.1% (one over a thousand) from the average monthly balance of total deposits within each period.
3. The total deposit also includes deposits from other banks.
4. Premium payment for each period is carried out through the following stages:
 - a. Premium payment at the beginning of a period is 0.1% (one over a thousand) from the average of monthly balance of total deposits within the previous period; and
 - b. Premium adjustment at the end of a period is based on the average of actual monthly balance of total deposits for the specified period.
5. The premium for each period shall be paid no later than:
 - a. The 31st of January for the period of 1st of January through 30th of June
 - b. The 31st of July for the period of 1st of July through 31st of December
6. The premium adjustment is carried out through the following stages:
 - a. Calculating the premium to be paid based on the average of actual monthly balance of total deposits for the respective period.
 - b. Calculating premium surplus or deficit paid at the beginning of a period with the amount of premium which should have been paid; and
 - c. Calculating the surplus or deficit of premium paid which shall be accounted for in the payment for the next period, with following conditions:
 - i. In the event that there is a premium surplus, the surplus shall be subtracted from the premium amount to be paid at the beginning of the next period; or
 - ii. In the event of a premium deficit, the deficit shall be added to the premium to be paid at the beginning of the next period.
7. Surplus derived from a premium payment shall be used for subsequent premium payment, unless the respective member bank requests that the surplus is used for payment of any outstanding fine owed to IDIC.
8. The first premium payment for a bank that has just obtained a banking license is as follows:
 - a. The first premium payment for a bank that has just obtained a banking license is calculated based on the average monthly balance of total deposit for the period at the time the bank's license is obtained.
 - b. The premium is calculated proportionally using the total days from the date in which the bank obtains its license until to the end period of the license, and is paid simultaneously with the premium payable at the beginning of the next period.
9. In the event that the banks are merged prior to the end of a period, therefore:

- a. the total of all premium paid at the beginning of a period by each bank prior to merging shall automatically be considered as premium paid at the beginning of a period by the merged bank.
 - b. For the purpose of premium adjustment after end of a period, the total monthly balance of all deposits from each bank prior to its merger is noted as the total monthly balance of all deposits of a merged bank for the period prior to the banks merger.
10. To calculate the average monthly balance of all deposits, bank liabilities that are denominated in foreign currencies shall be converted first into Rupiah by using the rate that the bank used when submitting the monthly report to Bank Supervisory Institution in accordance with the provisions established by the Bank Supervisory Institution.
11. In the case of commercial bank, premium shall be paid to IDIC's account at Bank of Indonesia:
- Account name: Lembaga Penjamin Simpanan
 - Account number: 552.000117980
12. In the case of rural bank, premium shall be paid to IDIC's account at Bank Rakyat Indonesia:
- Account name: Lembaga Penjamin Simpanan-Premi
 - Account number: 0206-01-002299-30-0
13. The Bank submits the premium to IDIC by using the format as per Appendix of IDIC's regulation and shall attach a copy of proof of transfer (transfer advice).
14. Premium calculation for either premium at the beginning of a period or premium adjustment is carried out by the bank itself (self assessment).

Example of Insurance Premium Calculation (<http://lps.go.id/v2/data/peraturan/contoh%20perhitungan%20premi.xls>)

D. SUBMISSION OF PERIODIC REPORTS:

1. Deposits Status Report,

- a. must be submitted no later than the 15th of the following month for commercial banks, in accordance with the form stipulated within Appendix 1A and Appendix 1B (/c/document_library/get_file?uuid=46dbbac0-e7b5-40ae-abea-951e8f15e835&groupId=10157) of IDIC's CEO's Decree No. KEP-023/LPS/III/2006;
- b. Must be submitted every 6 (six) months in the case of rural banks and its format must be in accordance with Appendix 1A and Appendix 1B (/c/document_library/get_file?uuid=41a3855e-a8de-4b6b-8878-61e2ba199d63&groupId=10157) of IDIC's CEO's Decree No. KEP-024/LPS/III/2006

2. Monthly Financial Report,

- a. The report must be submitted, in the case of commercial banks, no later than the end of the following month and in a format that is in accordance with the monthly financial report format that rural banks submit to the Bank Supervisory Institution which includes, at the very least, the following:
 - Balance Sheet;
 - Profit and Loss Statement;
 - administrative account; and
 - list of liabilities owed to other banks.
- b. In the case of rural banks, the report must be submitted once every 6 (six) months and its format must be in accordance with the monthly financial report format that rural banks submit to the Bank Supervisory Institution which includes, at least, the following:
 - Balance Sheet;
 - Profit and Loss Statement;
 - list of liabilities owed to other banks; and
 - list of credits extended.

3. An audited Annual Report or financial statements submitted annually to the Bank Supervisory Institution by rural banks who are not required to submit an audited Annual Report, should be submitted no later than 31 May of the following year.
4. Report on structure of bank directors and commissioners, each time there is an amendment on the structure, must be submitted to IDIC at the latest 1 (one) month after the structure amendment by the General Shareholders Meeting or others equivalent to that.
5. A Report on the bank's shareholder structure must be submitted to IDIC at any time when there are changes to the controlling shareholding of the bank. The report should be submitted no later than 1 (one) month after the changes in shareholder structure has been approved by the bank's General Meeting of Shareholders or its equivalent.
6. Report on the controlling structure of a bank that is legally deemed to be a cooperative, in the event that there are changes to the structure. The report must be submitted to IDIC no later than 1 (one) month after the amended structure is approved by the General Meeting of Shareholders or others equivalent.
7. Report on changes to the bank's address must be submitted to IDIC at the latest 1 (one) month after the amendment by the General Shareholders Meeting or others equivalent to that.

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