



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANK

November 2021
11M-21

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



2021 Indonesia Deposit Insurance Corporation. All rights reserved.

The facts and opinions stated or expressed in this publication are for information purposes only and are not necessarily and must not be relied upon as being those of the publisher or of the institutions for which the contributing authors work. Although every care has been taken to ensure the accuracy of the information contained with in the publication, it should not be by any person relied upon as the basis for taking any action or making any decision. The Indonesia Deposit Insurance Corporation cannot be held liable or otherwise responsible in anyway for any advice, action taken or decision made on the basis of the facts and opinions stated or expressed or stated within this publication.

DAFTAR ISI

TABLE OF CONTENT

Informasi Umum	3	General Information	3
Ringkasan Eksekutif	4	Executive Summary	4
Ringkasan Pertumbuhan Simpanan	5	Deposit Growth Highlights	5
Ringkasan Distribusi Nominal Simpanan	6	Deposits Distribution Highlights (Nominal)	6
Ringkasan Distribusi Rekening Simpanan	7	Deposit Accounts Distribution Highlights	7
Peta Musiman Nominal Simpanan	8	Deposits Seasonality Heatmap	8
Grafik <i>Pie</i> Nominal Simpanan	9	Deposits Pie Chart (Nominal)	9
Grafik <i>Pie</i> Rekening Simpanan	10	Deposit Account Pie Chart	10
Simpanan Berdasarkan Kepemilikan Simpanan, Jenis Simpanan dan Valuta	11	Deposits by Ownership of Deposits, Type of Deposits and Currency	11
Simpanan Berdasarkan Kepemilikan Simpanan, Tiering Nominal dan Valuta	12	Deposits by Ownership of Deposits, Nominal Tiering and Currency	12
Simpanan Berdasarkan Kepemilikan Simpanan, Besaran Nilai Simpanan dan Valuta	13	Deposits by Ownership of Deposits, Nominal of Deposits and Currency	13
Simpanan Berdasarkan Kepemilikan Simpanan, Simpanan yang Dijamin dan Valuta	13	Deposits by Ownership of Deposits, Insured Deposits and Currency	13
Simpanan Berdasarkan Provinsi	14	Deposits by Province	14

Informasi Umum

General Information

Sumber Data

Data bersumber dari Laporan Posisi Simpanan yang disampaikan oleh 107 bank umum kepada Lembaga Penjamin Simpanan, yang terdiri dari 95 Bank Umum Konvensional dan 12 Bank Umum Syariah.

Definisi

- 1) Simpanan meliputi dana pihak ketiga dan simpanan dari bank lain.
- 2) Simpanan Yang Dijamin meliputi:
 - a) Seluruh simpanan dengan nominal sampai dengan Rp2 miliar.
 - b) Dijamin sebagian (Rp2 miliar) dari seluruh simpanan dengan nominal di atas Rp2 miliar.
- 3) Besaran Nilai Simpanan yang Dijamin adalah Rp2 miliar per nasabah per bank, sebagaimana diatur dalam Peraturan Pemerintah No. 66 Tahun 2008.
- 4) Simpanan yang disajikan tidak termasuk simpanan luar negeri dan pinjaman bersaldo kredit.

Source of Data

The data are based on The Deposits Position Report which submitted by 107 commercial banks to Indonesia Deposit Insurance Corporation, comprised of 95 conventional banks and 12 shariah banks.

Definition

- 1) The deposits comprised of third party-fund and funds from other bank.
- 2) Insured deposits consist of:
 - a) Fully insured deposits with nominal under Rp 2 billion.
 - b) Partially insured deposits with nominal above Rp 2 billion.
- 3) The maximum amount of deposit insured is Rp 2 billion per depositor per bank as stipulated under Government Regulation Number 66 Year 2008.
- 4) The deposits presented does not include overseas deposits and credit loan balance.

Kotak Masukan dan Saran:



informasi@lps.go.id.

Feedback and Suggestion Box:

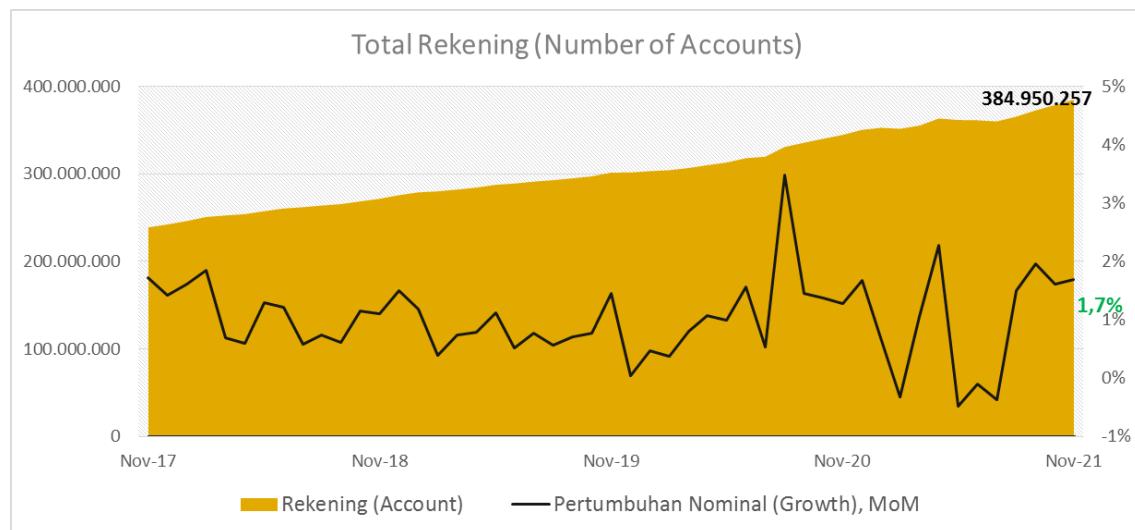
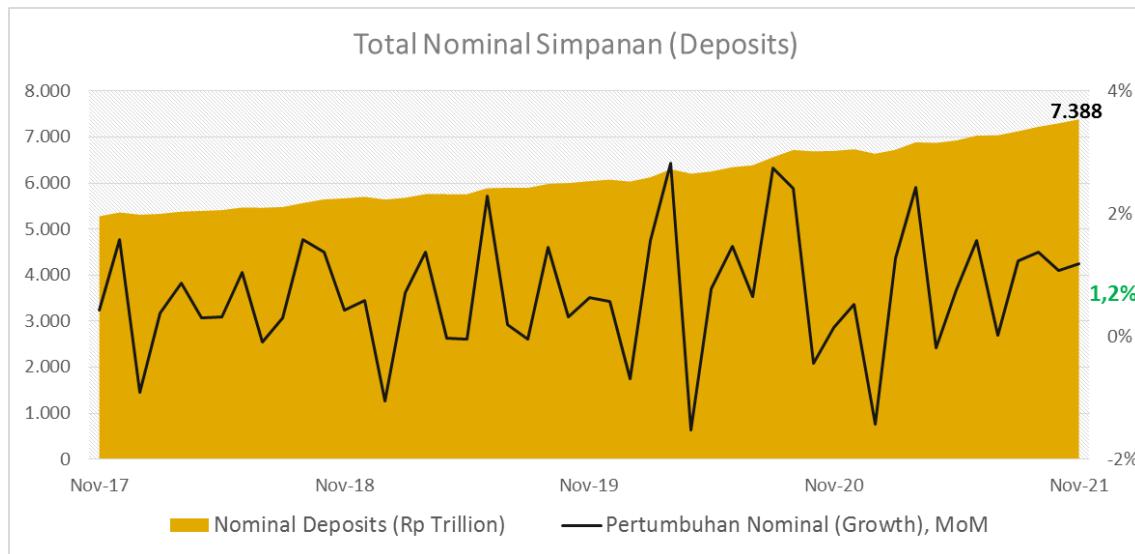


informasi@lps.go.id.

RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Posisi Simpanan** yang disampaikan 107 Bank Umum kepada LPS setiap bulan sesuai ketentuan pasal 2 PLPS nomor 1 tahun 2016 tentang Laporan Bank Umum Peserta Penjaminan Simpanan.
- 2) Simpanan yang disajikan dalam laporan ini meliputi dana pihak ketiga dan simpanan dari bank lain, **tidak termasuk simpanan cabang luar negeri dan pinjaman bersaldo kredit.**
- 3) **Total nominal simpanan BU** bulan November 2021 mencapai **Rp7.388 triliun**, naik 1,2% MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 38,7% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan *deposit on call* sebesar 7,6% MoM sedangkan penurunan pertumbuhan nominal simpanan terbesar terdapat pada jenis simpanan sertifikat deposito sebesar -10,8%.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > Rp5 miliar yang mencakup 51,2% total simpanan. Seluruh simpanan berdasarkan tiering nominal mengalami kenaikan, dengan kenaikan nominal terbesar terdapat pada *tiering* simpanan N > Rp5 miliar sebesar 1,7% MoM .
- 4) **Total rekening simpanan BU** bulan November 2021 mencapai **385,0 juta rekening**, naik 1,7% MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,5% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening *deposit on call* sebesar 83,8% MoM, sedangkan penurunan terbesar terdapat pada rekening sertifikat deposito sebesar -15,0% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ Rp100 juta yang mencakup 98,4% total rekening simpanan. Seluruh rekening pada kategori ini mengalami kenaikan, dengan kenaikan terbesar terdapat pada *tiering* simpanan N > Rp5 miliar sebesar 1,7% MoM.
- 5) Penjaminan simpanan LPS mencakup **384,6 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 0,3 juta rekening atau sebesar 0,1% total rekening dijamin sebagian sampai dengan Rp2 miliar.

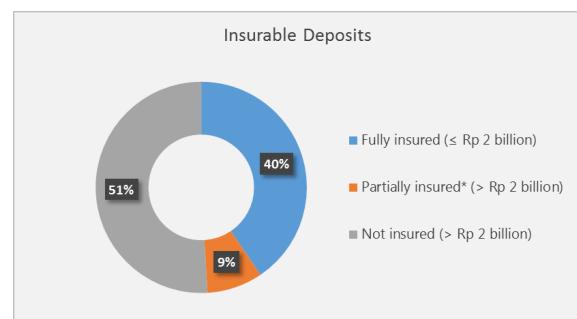
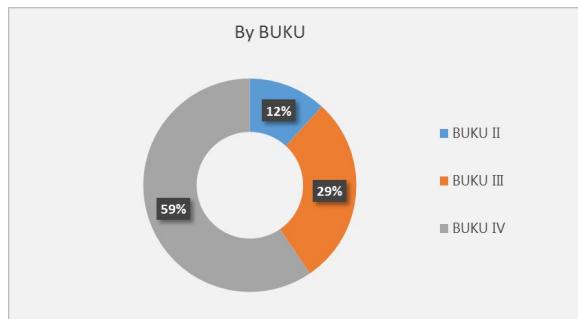
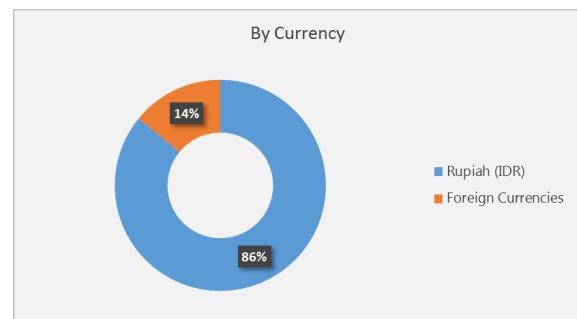
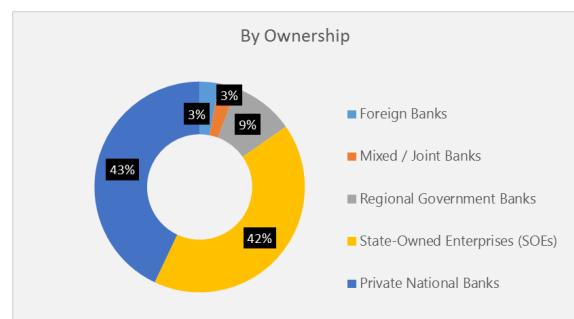
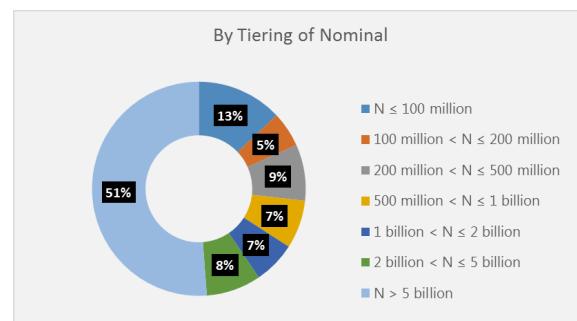
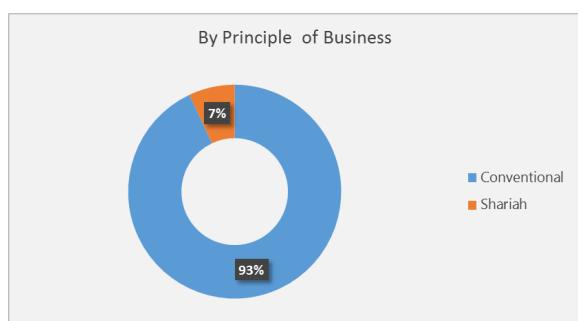
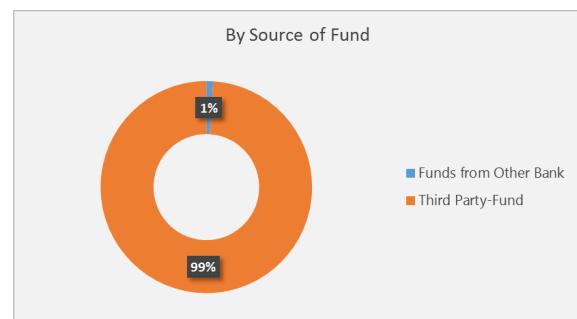
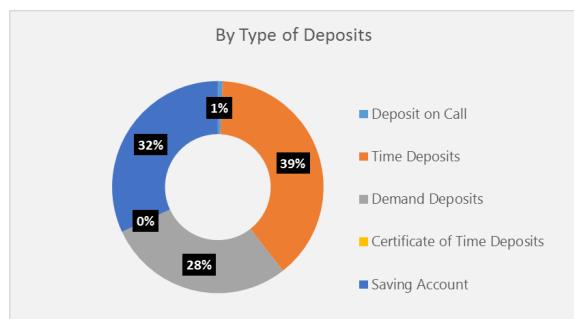
RINGKASAN PERTUMBUHAN SIMPANAN DEPOSITS GROWTH HIGHLIGHT



Year	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
Nov-21	7.388	10,2%	384.950.257	11,7%
Dec-20	6.737	10,9%	350.324.950	16,1%
Dec-19	6.077	6,5%	301.697.958	9,4%
Dec-18	5.704	6,4%	275.764.037	13,8%
Dec-17	5.363	9,5%	242.396.164	21,6%

Year on Year (YoY) as of 30 November 2021

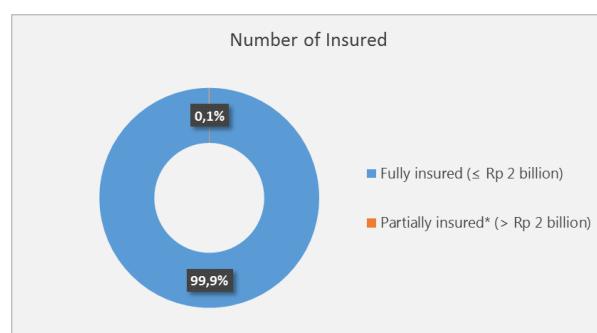
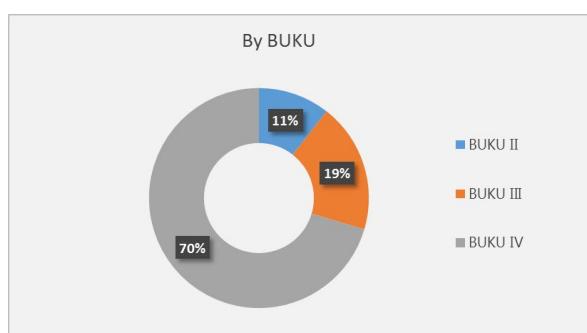
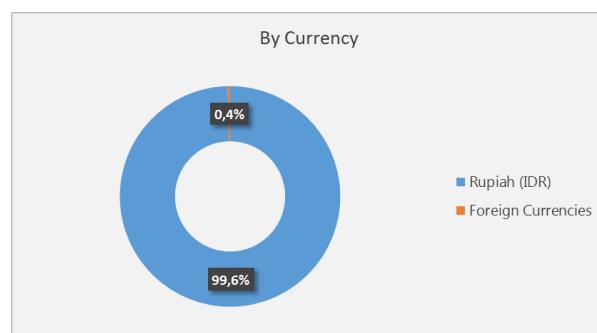
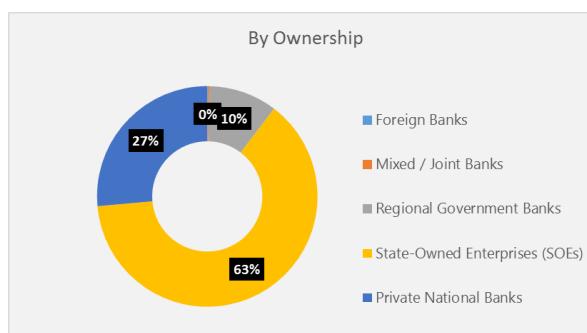
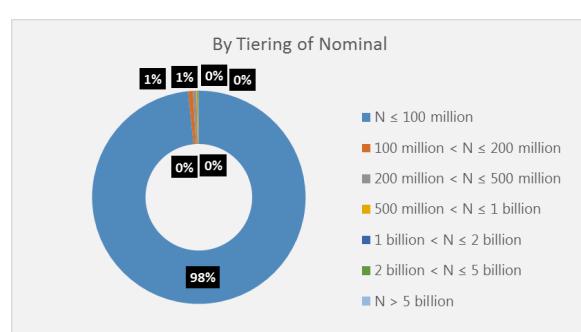
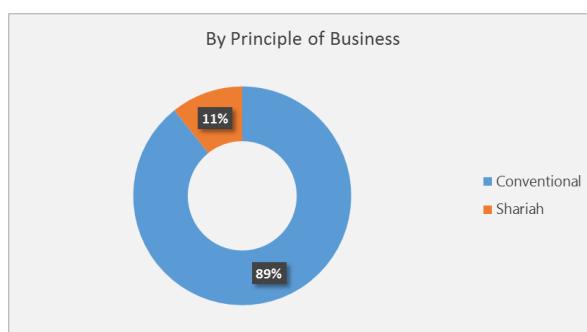
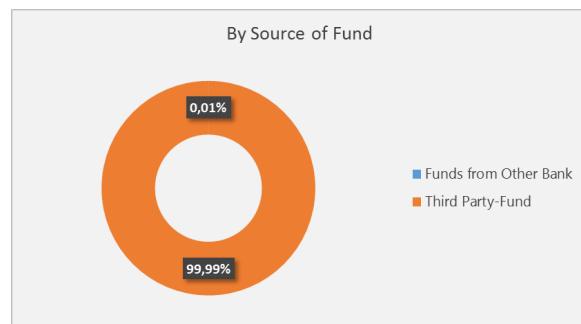
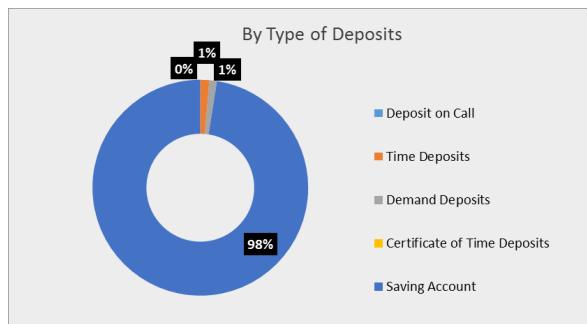
RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN (as of November 2021)



RINCIAN REKENING SIMPANAN

ACCOUNT BREAKDOWN

(as of November 2021)



SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS AND CURRENCY
(as of November 2021)

Jenis Simpanan	Third Party-Fund		Funds from Other Bank		TOTAL		Type of Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
Giro	4.353.068	2.066	10.953	46	4.364.021	2.112	Demand Deposits
Rupiah (IDR)	4.168.209	1.519	10.575	35	4.178.784	1.554	Rupiah (IDR)
Valuta Asing	184.859	547	378	11	185.237	558	Foreign Currencies
Tabungan	375.418.835	2.353	7.186	7	375.426.021	2.360	Saving Account
Rupiah (IDR)	374.399.437	2.183	7.181	7	374.406.618	2.191	Rupiah (IDR)
Valuta Asing	1.019.398	169	5	0	1.019.403	169	Foreign Currencies
Deposito on Call	5.076	53	56	0	5.132	53	Deposit on Call
Rupiah (IDR)	4.361	49	56	0	4.417	49	Rupiah (IDR)
Valuta Asing	715	4	-	-	715	4	Foreign Currencies
Deposito	5.146.529	2.840	8.503	21	5.155.032	2.861	Time Deposits
Rupiah (IDR)	4.997.310	2.534	8.491	17	5.005.801	2.552	Rupiah (IDR)
Valuta Asing	149.219	306	12	3	149.231	309	Foreign Currencies
Sertifikat Deposito	13	0	38	2	51	2	Certificate of Time Deposits
Rupiah (IDR)	13	0	38	2	51	2	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	384.923.521	7.312	26.736	76	384.950.257	7.388	TOTAL
Rupiah (IDR)	383.569.330	6.286	26.341	62	383.595.671	6.348	Rupiah (IDR)
Valuta Asing	1.354.191	1.026	395	14	1.354.586	1.040	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING AND CURRENCY
(as of November 2021)

Tiering Simpanan	Third Party-Fund		Funds from Other Bank		TOTAL		Nominal Tiering
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
N ≤ 100 Jt	378.748.779	957	9.580	0	378.758.359	957	N ≤ 100 M
Rupiah (IDR)	377.701.344	942	9.493	0	377.710.837	943	Rupiah (IDR)
Valuta Asing	1.047.435	15	87	0	1.047.522	15	Foreign Currencies
100 Jt < N ≤ 200 Jt	2.814.028	394	2.073	0	2.816.101	394	100 M < N ≤ 200 M
Rupiah (IDR)	2.709.608	379	2.051	0	2.711.659	379	Rupiah (IDR)
Valuta Asing	104.420	15	22	0	104.442	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	1.966.161	625	4.511	2	1.970.672	627	200 M < N ≤ 500 M
Rupiah (IDR)	1.867.283	594	4.483	2	1.871.766	596	Rupiah (IDR)
Valuta Asing	98.878	31	28	0	98.906	31	Foreign Currencies
500 Jt < N ≤ 1 M	748.805	537	3.836	3	752.641	540	500 M < N ≤ 1 B
Rupiah (IDR)	703.976	506	3.814	3	707.790	509	Rupiah (IDR)
Valuta Asing	44.829	31	22	0	44.851	31	Foreign Currencies
1 M < N ≤ 2 M	334.190	470	2.969	5	337.159	475	1 B < N ≤ 2 B
Rupiah (IDR)	308.500	435	2.937	5	311.437	439	Rupiah (IDR)
Valuta Asing	25.690	36	32	0	25.722	36	Foreign Currencies
2 M < N ≤ 5 M	193.940	606	2.166	7	196.106	613	2 B < N ≤ 5 B
Rupiah (IDR)	177.930	556	2.127	7	180.057	563	Rupiah (IDR)
Valuta Asing	16.010	49	39	0	16.049	49	Foreign Currencies
N > 5 M	117.618	3.723	1.601	59	119.219	3.781	N > 5 B
Rupiah (IDR)	100.689	2.874	1.436	45	102.125	2.919	Rupiah (IDR)
Valuta Asing	16.929	849	165	14	17.094	863	Foreign Currencies
TOTAL	384.923.521	7.312	26.736	76	384.950.257	7.388	TOTAL
Rupiah (IDR)	383.569.330	6.286	26.341	62	383.595.671	6.348	Rupiah (IDR)
Valuta Asing	1.354.191	1.026	395	14	1.354.586	1.040	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, BESARAN NILAI SIMPANAN DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL OF DEPOSITS AND CURRENCY (as of November 2021)

Besaran Nilai Simpanan	Third Party-Fund		Funds from Other Bank		TOTAL		Nominal of Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
N ≤ 2 M	384.611.963	2.983	22.969	10	384.634.932	2.994	N ≤ IDR 2 B
Rupiah (IDR) Valuta Asing	383.290.711 1.321.252	2.856 128	22.778 191	10 0	383.313.489 1.321.443	2.866 128	Rupiah (IDR) Foreign Currencies
N > 2 M	311.558	4.328	3.767	66	315.325	4.394	N > IDR 2 B
Rupiah (IDR) Valuta Asing	278.619 32.939	3.430 898	3.563 204	52 14	282.182 33.143	3.482 912	Rupiah (IDR) Foreign Currencies
TOTAL	384.923.521	7.312	26.736	76	384.950.257	7.388	TOTAL
Rupiah (IDR) Valuta Asing	383.569.330 1.354.191	6.286 1.026	26.341 395	62 14	383.595.671 1.354.586	6.348 1.040	Rupiah (IDR) Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, SIMPANAN DIJAMIN DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, INSURED DEPOSITS AND CURRENCY (as of November 2021)

Simpanan Dijamin	Third Party-Fund		Funds from Other Bank		TOTAL		Insured Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
N ≤ 2 M (Dijamin Seluruh)	384.611.963	2.983	22.969	10	384.634.932	2.994	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR) Valuta Asing	383.290.711 1.321.252	2.856 128	22.778 191	10 0	383.313.489 1.321.443	2.866 128	Rupiah (IDR) Foreign Currencies
N > 2 M (Dijamin Sebagian)	311.558	623	3.767	8	315.325	631	N > IDR 2 B (Partially insured)
Rupiah (IDR) Valuta Asing	278.619 32.939	557 66	3.563 204	7 0	282.182 33.143	564 66	Rupiah (IDR) Foreign Currencies
TOTAL	384.923.521	3.606	26.736	18	384.950.257	3.624	TOTAL
Rupiah (IDR) Valuta Asing	383.569.330 1.354.191	3.413 193	26.341 395	17 0	383.595.671 1.354.586	3.430 194	Rupiah (IDR) Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCES
(as of November 2021)

No	Provinsi (Province)	Jumlah Rekening (Number of Account)*	Nominal* (Rp Trillion)
1	Aceh	2.276.481	25
2	Bali	729.223	24
3	Banten	202.037	6
4	Bengkulu	382.319	7
5	Daerah Istimewa Yogyakarta	948.950	13
6	Daerah Khusus Ibukota Jakarta	348.965.250	6.690
7	Jambi	358.679	11
8	Jawa Barat	6.386.475	127
9	Jawa Tengah	2.527.429	67
10	Jawa Timur	6.173.540	107
11	Kalimantan Barat	2.032.040	18
12	Kalimantan Selatan	458.427	13
13	Kalimantan Tengah	402.826	9
14	Kalimantan Timur	980.993	27
15	Lampung	542.550	9
16	Maluku	334.041	8
17	Nusa Tenggara Barat	949.940	10
18	Nusa Tenggara Timur	1.667.112	14
19	Papua	971.602	25
20	Riau	1.148.760	26
21	Sulawesi Selatan	784.890	21
22	Sulawesi Tengah	412.774	7
23	Sulawesi Tenggara	484.948	10
24	Sulawesi Utara	537.121	17
25	Sumatera Barat	1.382.373	24
26	Sumatera Selatan	1.269.194	26
27	Sumatera Utara	1.640.283	46
TOTAL		384.950.257	7.388

*) Based on head office in provinces.