



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANK

September 2021

9M-21

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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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.

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.

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.

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:



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Feedback and Suggestion Box:

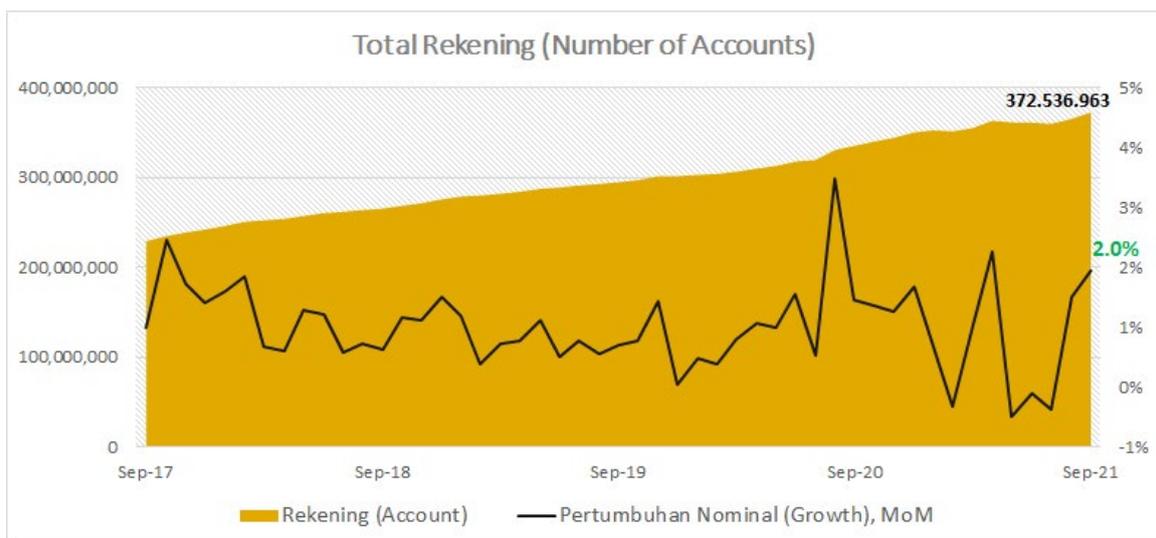
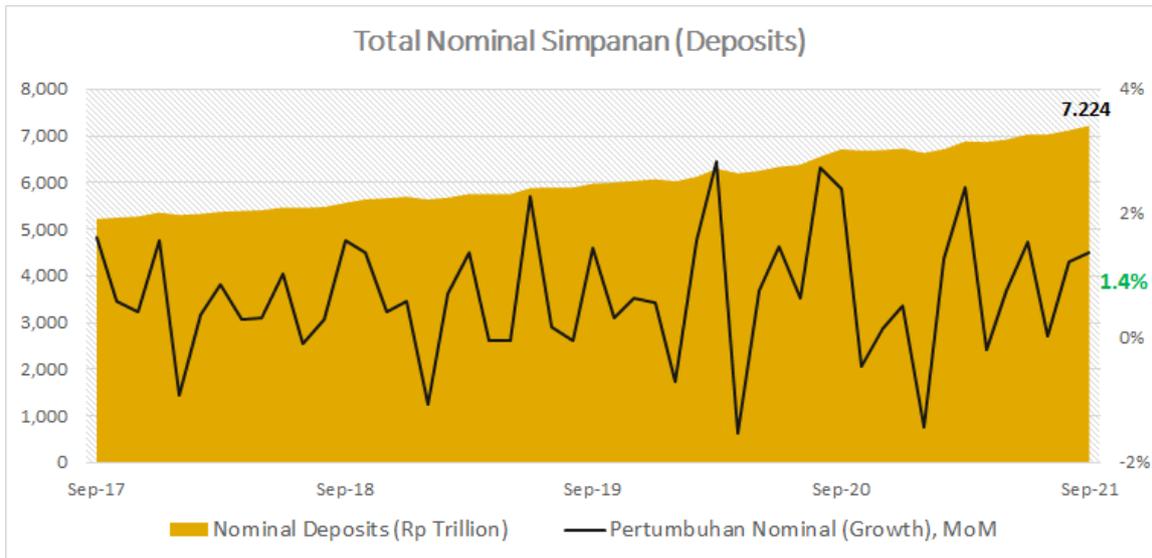


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RINGKASAN EKSEKUTIF

- 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 September 2021 mencapai **Rp7.224 triliun**, naik 1,4% MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 39,4% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan sertifikat deposito sebesar 191,9% MoM sedangkan penurunan pertumbuhan nominal simpanan terbesar terdapat pada jenis simpanan *deposit on call* sebesar -2,7%.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > Rp5 miliar yang mencakup 50,7% total simpanan. Kenaikan nominal terbesar terdapat pada *tiering* simpanan N > Rp5 miliar sebesar 2,5% MoM sedangkan penurunan nominal terbesar terdapat pada *tiering* simpanan Rp1 miliar < N ≤ Rp2 miliar sebesar -0,01% MoM.
- 4) **Total rekening simpanan BU** bulan September 2021 mencapai **372,5 juta rekening**, naik 2,0% MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada simpanan tabungan yang mencakup 97,5% total rekening simpanan. Seluruh rekening pada kategori ini mengalami kenaikan, dengan kenaikan terbesar terdapat pada sertifikat deposito sebesar 140,0% 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 ≤ Rp100 juta sebesar 2,0% MoM.
- 5) Penjaminan simpanan LPS mencakup **372,2 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 310.427 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) |
|--------|-----------------------|--------------------------|-------------------|--------------------------|
| Sep-21 | 7,224 | 7.5% | 372,536,963 | 11.0% |
| 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 September 2021

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

| No | Distribusi Simpanan | September-21 (Rp Trillion) | % | Perubahan (Change) (%) | | | | | | Deposits Distribution | | | | | | |
|--------------------------------------|-----------------------------------|-------------------------------|-------|------------------------|-------|----|--------|----|--------|---------------------------------------|--------|---|--------|---|--------|-------------------------------------|
| | | | | 1M | 3M | 6M | YTD | 1Y | 3Y | | | | | | | |
| A. Simpanan | | | | | | | | | | A. Deposits | | | | | | |
| 1 | Nominal | 7,224 | 100.0 | ▲ | 1.4 | ▲ | 2.7 | ▲ | 4.9 | ▲ | 7.2 | ▲ | 7.5 | ▲ | 29.7 | Nominal |
| B. Jenis Simpanan | | | | | | | | | | B. Type of Deposits | | | | | | |
| 2 | Deposit on Call | 54 | 0.8 | ▼ | (2.7) | ▼ | (28.2) | ▼ | (27.1) | ▼ | (29.1) | ▼ | (18.3) | ▼ | (32.1) | Deposit on Call |
| 3 | Deposito | 2,850 | 39.4 | ▼ | (0.2) | ▲ | 1.3 | ▲ | 2.5 | ▲ | 3.5 | ▲ | 2.5 | ▲ | 18.9 | Time Deposits |
| 4 | Giro | 2,018 | 27.9 | ▲ | 4.2 | ▲ | 6.2 | ▲ | 6.5 | ▲ | 17.0 | ▲ | 11.6 | ▲ | 49.2 | Demand Deposits |
| 5 | Sertifikat Deposito | 3 | 0.0 | ▲ | 191.9 | ▲ | 67.7 | ▼ | (23.3) | ▼ | (52.5) | ▼ | (76.1) | ▼ | (78.7) | Certificate of Time Deposits |
| 6 | Tabungan | 2,299 | 31.8 | ▲ | 1.0 | ▲ | 2.4 | ▲ | 7.6 | ▲ | 5.6 | ▲ | 11.9 | ▲ | 33.1 | Saving Account |
| C. Kepemilikan Simpanan | | | | | | | | | | C. Source of Fund | | | | | | |
| 7 | Simpanan dari Bank Lain | 81 | 1.1 | ▼ | (2.2) | ▼ | (8.8) | ▼ | (20.4) | ▼ | (12.6) | ▼ | (12.5) | ▼ | (19.6) | Funds from Other Bank |
| 8 | DPK | 7,143 | 98.9 | ▲ | 1.4 | ▲ | 2.8 | ▲ | 5.2 | ▲ | 7.5 | ▲ | 7.8 | ▲ | 30.6 | Third Party-Fund |
| D. Jenis Usaha | | | | | | | | | | D. Principal of Business | | | | | | |
| 9 | Konvensional | 6,727 | 93.1 | ▲ | 1.4 | ▲ | 2.8 | ▲ | 4.8 | ▲ | 7.3 | ▲ | 7.3 | ▲ | 29.1 | Conventional |
| 10 | Syariah (Termasuk UUS) | 497 | 6.9 | ▲ | 0.5 | ▲ | 0.5 | ▲ | 6.2 | ▲ | 5.8 | ▲ | 9.5 | ▲ | 38.2 | Shariah |
| E. Tiering Nominal | | | | | | | | | | E. Tiering of Nominal | | | | | | |
| 11 | N ≤ 100 juta | 942 | 13.0 | ▲ | 0.5 | ▼ | (0.4) | ▲ | 3.5 | ▼ | (1.2) | ▲ | 3.2 | ▲ | 18.3 | N ≤ 100 million |
| 12 | 100 juta < N ≤ 200 juta | 388 | 5.4 | ▲ | 0.1 | ▲ | 0.4 | ▲ | 3.7 | ▲ | 2.3 | ▲ | 5.9 | ▲ | 22.3 | 100 million < N ≤ 200 million |
| 13 | 200 juta < N ≤ 500 juta | 619 | 8.6 | ▲ | 0.2 | ▲ | 0.5 | ▲ | 3.5 | ▲ | 2.0 | ▲ | 5.3 | ▲ | 25.2 | 200 million < N ≤ 500 million |
| 14 | 500 juta < N ≤ 1 miliar | 534 | 7.4 | ▲ | 0.0 | ▲ | 0.3 | ▲ | 2.8 | ▲ | 0.3 | ▲ | 4.1 | ▲ | 23.4 | 500 million < N ≤ 1 billion |
| 15 | 1 miliar < N ≤ 2 miliar | 470 | 6.5 | ▼ | (0.0) | ▲ | 0.7 | ▲ | 3.6 | ▲ | 1.8 | ▲ | 4.0 | ▲ | 23.8 | 1 billion < N ≤ 2 billion |
| 16 | 2 miliar < N ≤ 5 miliar | 606 | 8.4 | ▲ | 0.6 | ▲ | 0.9 | ▲ | 3.1 | ▲ | 1.7 | ▲ | 4.5 | ▲ | 19.1 | 2 billion < N ≤ 5 billion |
| 17 | N > 5 miliar | 3,664 | 50.7 | ▲ | 2.5 | ▲ | 5.0 | ▲ | 6.4 | ▲ | 14.3 | ▲ | 10.7 | ▲ | 38.8 | N > 5 billion |
| F. Kepemilikan Bank | | | | | | | | | | F. Ownership | | | | | | |
| 18 | Asing | 235 | 3.3 | ▲ | 5.2 | ▲ | 7.9 | ▲ | 4.2 | ▲ | 18.3 | ▲ | 4.6 | ▲ | 21.4 | Foreign Banks |
| 19 | Campuran | 192 | 2.7 | ▼ | (0.5) | ▲ | 0.8 | ▲ | 6.1 | ▲ | 4.9 | ▲ | 4.4 | ▼ | (8.3) | Mixed / Joint Banks |
| 20 | BPD | 684 | 9.5 | ▲ | 4.3 | ▲ | 1.8 | ▲ | 6.9 | ▲ | 14.2 | ▲ | 3.6 | ▲ | 30.9 | Regional Government Banks |
| 21 | BUMN | 3,038 | 42.1 | ▲ | 1.2 | ▲ | 2.8 | ▲ | 3.8 | ▲ | 5.6 | ▲ | 4.9 | ▲ | 32.1 | State-Owned Enterprises (SOEs) |
| 22 | Swasta Nasional | 3,075 | 42.6 | ▲ | 0.8 | ▲ | 2.5 | ▲ | 5.5 | ▲ | 6.8 | ▲ | 11.6 | ▲ | 31.2 | Private National Banks |
| G. Valuta Simpanan | | | | | | | | | | G. Currency | | | | | | |
| 23 | Rupiah (IDR) | 6,194 | 85.7 | ▲ | 0.9 | ▲ | 2.1 | ▲ | 5.1 | ▲ | 6.2 | ▲ | 7.4 | ▲ | 30.5 | Rupiah (IDR) |
| 24 | Valas | 1,030 | 14.3 | ▲ | 4.2 | ▲ | 5.8 | ▲ | 3.6 | ▲ | 13.8 | ▲ | 7.8 | ▲ | 25.0 | Foreign Currencies |
| H. BUKU Bank | | | | | | | | | | H. Deposits by BUKU | | | | | | |
| 25 | BUKU II | 858 | 11.9 | ▲ | 3.6 | ▲ | 3.2 | ▲ | 7.5 | ▲ | 13.6 | ▲ | 8.8 | ▲ | 27.1 | BUKU II |
| 26 | BUKU III | 2,055 | 28.4 | ▲ | 0.9 | ▲ | 1.7 | ▲ | 2.7 | ▲ | 7.2 | ▲ | 7.2 | ▲ | 25.7 | BUKU III |
| 27 | BUKU IV | 4,312 | 59.7 | ▲ | 1.2 | ▲ | 3.0 | ▲ | 5.4 | ▲ | 6.1 | ▲ | 7.4 | ▲ | 32.2 | BUKU IV |
| I. Cakupan Penjaminan (Rp2 M) | | | | | | | | | | I. Insurance Coverage (Rp 2 b) | | | | | | |
| 28 | Dijamin penuh (≤ Rp 2 miliar) | 2,953 | 40.9 | ▲ | 0.2 | ▲ | 0.2 | ▲ | 3.4 | ▲ | 0.6 | ▲ | 4.3 | ▲ | 22.0 | Fully insured (≤ Rp 2 billion) |
| 29 | Dijamin sebagian* (> Rp 2 miliar) | 621 | 8.6 | ▲ | 0.7 | ▲ | 1.3 | ▲ | 3.7 | ▲ | 3.1 | ▲ | 5.8 | ▲ | 22.0 | Partially insured* (> Rp 2 billion) |
| 30 | Tidak dijamin (> Rp 2 miliar) | 3,650 | 50.5 | ▲ | 2.5 | ▲ | 5.0 | ▲ | 6.3 | ▲ | 14.0 | ▲ | 10.5 | ▲ | 38.2 | Not insured (> Rp 2 billion) |

*Hanya dijamin sebagian maksimal Rp2 Miliar

*Partially insured only max Rp2 billion

RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSITS ACCOUNT DISTRIBUTION HIGHLIGHTS

II. REKENING

NUMBER OF ACCOUNT

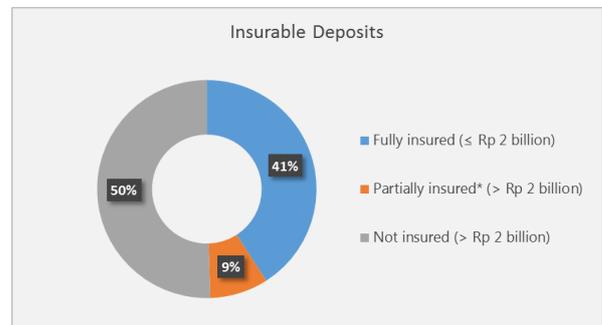
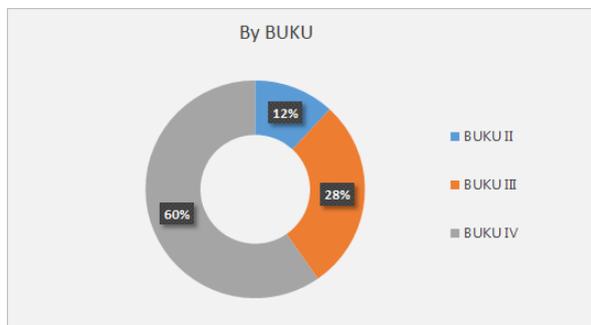
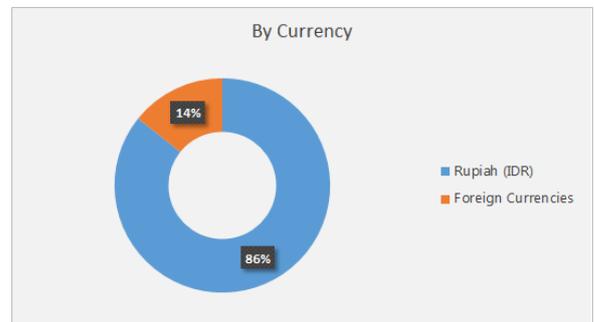
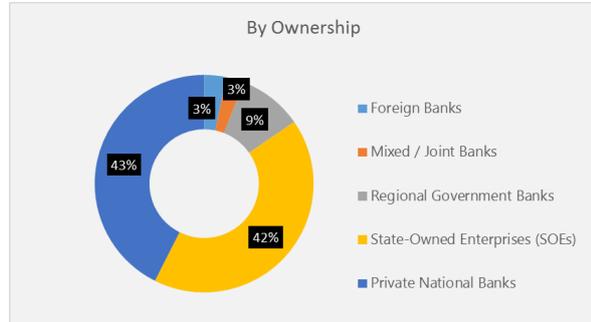
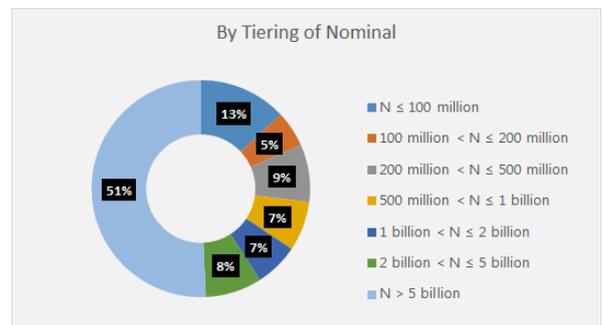
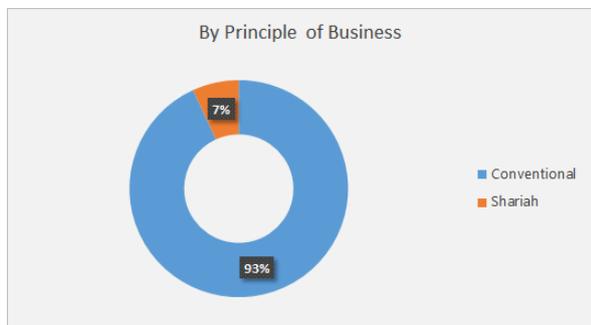
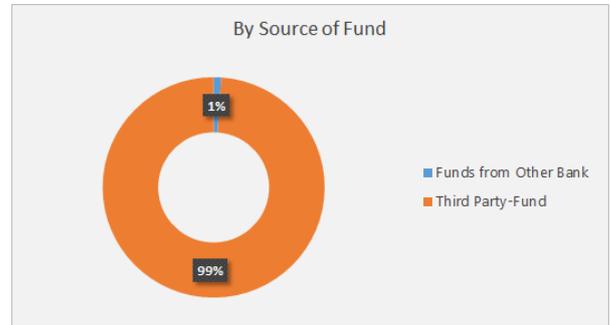
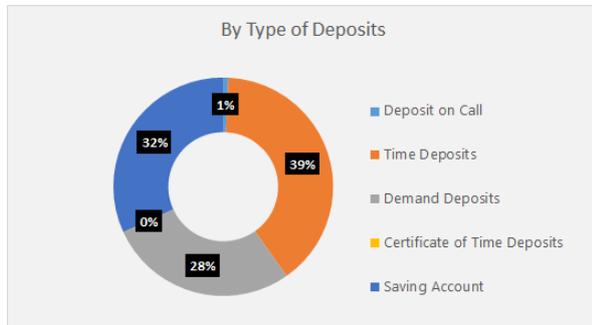
| No | Distribusi Simpanan | September-21 | % | Perubahan (Change) (%) | | | | | | Deposits Distribution | | | | | | |
|--------------------------------------|-----------------------------------|--------------|-------|------------------------|-------|----|-------|----|--------|---------------------------------------|--------|---|--------|---|--------|-------------------------------------|
| | | | | 1M | 3M | 6M | YTD | 1Y | 3Y | | | | | | | |
| A. Deposits | | | | | | | | | | A. Deposits | | | | | | |
| 1 | Jumlah Rekening | 372,536,963 | 100.0 | ▲ | 2.0 | ▲ | 3.1 | ▲ | 4.9 | ▲ | 6.3 | ▲ | 11.0 | ▲ | 40.2 | Accounts |
| B. Jenis Simpanan | | | | | | | | | | B. Type of Deposits | | | | | | |
| 2 | Deposit on Call | 2,866 | 0.0 | ▲ | 5.4 | ▼ | (6.9) | ▼ | (18.2) | ▼ | (39.9) | ▼ | (28.7) | ▼ | (47.8) | Deposit on Call |
| 3 | Deposito | 5,111,066 | 1.4 | ▲ | 0.9 | ▲ | 0.6 | ▲ | 0.8 | ▼ | (0.8) | ▼ | (0.9) | ▲ | 14.0 | Time Deposits |
| 4 | Giro | 4,233,185 | 1.1 | ▲ | 0.6 | ▲ | 1.0 | ▲ | 0.2 | ▲ | 3.2 | ▲ | 8.6 | ▲ | 28.3 | Demand Deposits |
| 5 | Sertifikat Deposito | 72 | 0.0 | ▲ | 140.0 | ▲ | 118.2 | ▲ | 44.0 | ▼ | (16.3) | ▼ | (53.2) | ▼ | (65.7) | Certificate of Time Deposits |
| 6 | Tabungan | 363,189,774 | 97.5 | ▲ | 2.0 | ▲ | 3.2 | ▲ | 5.0 | ▲ | 6.5 | ▲ | 11.2 | ▲ | 40.9 | Saving Account |
| C. Kepemilikan Simpanan | | | | | | | | | | C. Source of Fund | | | | | | |
| 7 | Simpanan dari Bank Lain | 26,506 | 0.0 | ▲ | 0.7 | ▲ | 0.9 | ▲ | 1.1 | ▲ | 1.6 | ▲ | 5.5 | ▲ | 3.6 | Funds from Other Bank |
| 8 | DPK | 372,510,457 | 100.0 | ▲ | 2.0 | ▲ | 3.1 | ▲ | 4.9 | ▲ | 6.3 | ▲ | 11.0 | ▲ | 40.3 | Third Party-Fund |
| D. Jenis Usaha | | | | | | | | | | D. Principal of Business | | | | | | |
| 9 | Konvensional | 332,370,583 | 89.2 | ▲ | 2.0 | ▲ | 4.5 | ▲ | 4.5 | ▲ | 5.8 | ▲ | 10.6 | ▲ | 40.0 | Conventional |
| 10 | Syariah (Termasuk UUS) | 40,166,380 | 10.8 | ▲ | 1.7 | ▼ | (7.2) | ▲ | 7.7 | ▲ | 10.9 | ▲ | 14.4 | ▲ | 42.4 | Shariah |
| E. Tiering Nominal | | | | | | | | | | E. Tiering of Nominal | | | | | | |
| 11 | N ≤ 100 juta | 366,435,231 | 98.4 | ▲ | 2.0 | ▲ | 3.2 | ▲ | 4.9 | ▲ | 6.4 | ▲ | 11.1 | ▲ | 40.5 | N ≤ 100 million |
| 12 | 100 juta < N ≤ 200 juta | 2,773,007 | 0.7 | ▲ | 0.1 | ▲ | 0.4 | ▲ | 3.9 | ▲ | 2.4 | ▲ | 6.1 | ▲ | 22.8 | 100 million < N ≤ 200 million |
| 13 | 200 juta < N ≤ 500 juta | 1,942,061 | 0.5 | ▲ | 0.3 | ▲ | 0.6 | ▲ | 3.8 | ▲ | 2.4 | ▲ | 6.0 | ▲ | 26.3 | 200 million < N ≤ 500 million |
| 14 | 500 juta < N ≤ 1 miliar | 743,103 | 0.2 | ▲ | 0.0 | ▲ | 0.4 | ▲ | 3.2 | ▲ | 0.8 | ▲ | 4.9 | ▲ | 25.1 | 500 million < N ≤ 1 billion |
| 15 | 1 miliar < N ≤ 2 miliar | 333,134 | 0.1 | ▲ | 0.1 | ▲ | 0.9 | ▲ | 4.3 | ▲ | 2.6 | ▲ | 5.1 | ▲ | 25.3 | 1 billion < N ≤ 2 billion |
| 16 | 2 miliar < N ≤ 5 miliar | 194,225 | 0.1 | ▲ | 0.6 | ▲ | 0.9 | ▲ | 3.3 | ▲ | 1.8 | ▲ | 4.7 | ▲ | 19.7 | 2 billion < N ≤ 5 billion |
| 17 | N > 5 miliar | 116,202 | 0.0 | ▲ | 0.8 | ▲ | 2.1 | ▲ | 4.3 | ▲ | 5.4 | ▲ | 7.6 | ▲ | 26.0 | N > 5 billion |
| F. Kepemilikan Bank | | | | | | | | | | F. Ownership | | | | | | |
| 18 | Asing | 228,939 | 0.1 | ▲ | 0.0 | ▼ | (0.6) | ▼ | (0.6) | ▼ | (0.1) | ▲ | 0.1 | ▼ | (1.9) | Foreign Banks |
| 19 | Campuran | 880,443 | 0.2 | ▼ | (2.3) | ▼ | (2.1) | ▲ | 0.4 | ▲ | 0.5 | ▲ | 2.0 | ▲ | 19.6 | Mixed / Joint Banks |
| 20 | BPD | 39,075,419 | 10.5 | ▼ | (0.8) | ▲ | 1.4 | ▲ | 3.6 | ▲ | 5.1 | ▲ | 6.8 | ▲ | 19.5 | Regional Government Banks |
| 21 | BUMN | 237,730,116 | 63.8 | ▲ | 2.1 | ▲ | 3.8 | ▲ | 2.2 | ▲ | 3.3 | ▲ | 9.0 | ▲ | 42.7 | State-Owned Enterprises (SOEs) |
| 22 | Swasta Nasional | 94,622,046 | 25.4 | ▲ | 2.9 | ▲ | 2.2 | ▲ | 12.9 | ▲ | 15.6 | ▲ | 18.7 | ▲ | 44.6 | Private National Banks |
| G. Valuta Simpanan | | | | | | | | | | G. Currency | | | | | | |
| 23 | Rupiah (IDR) | 371,189,693 | 99.6 | ▲ | 2.0 | ▲ | 3.1 | ▲ | 4.9 | ▲ | 6.3 | ▲ | 11.0 | ▲ | 40.3 | Rupiah (IDR) |
| 24 | Valas | 1,347,270 | 0.4 | ▲ | 1.6 | ▲ | 1.9 | ▲ | 3.0 | ▲ | 4.9 | ▲ | 7.2 | ▲ | 25.3 | Foreign Currencies |
| H. BUKU Bank | | | | | | | | | | H. Deposits by BUKU | | | | | | |
| 25 | BUKU II | 35,854,315 | 9.6 | ▲ | 4.1 | ▲ | 15.3 | ▲ | 25.6 | ▲ | 26.4 | ▲ | 28.2 | ▲ | 43.5 | BUKU II |
| 26 | BUKU III | 73,892,580 | 19.8 | ▲ | 1.0 | ▼ | (3.7) | ▲ | 4.3 | ▲ | 6.5 | ▲ | 9.5 | ▲ | 36.9 | BUKU III |
| 27 | BUKU IV | 262,790,068 | 70.5 | ▲ | 1.9 | ▲ | 3.7 | ▲ | 2.7 | ▲ | 4.0 | ▲ | 9.4 | ▲ | 40.8 | BUKU IV |
| I. Cakupan Penjaminan (Rp2 M) | | | | | | | | | | I. Insurance Coverage (Rp 2 b) | | | | | | |
| 28 | Dijamin penuh (≤ Rp 2 miliar) | 372,226,536 | 99.9 | ▲ | 2.0 | ▲ | 3.1 | ▲ | 4.9 | ▲ | 6.3 | ▲ | 11.0 | ▲ | 40.3 | Fully insured (≤ Rp 2 billion) |
| 29 | Dijamin sebagian* (> Rp 2 miliar) | 310,427 | 0.1 | ▲ | 0.7 | ▲ | 1.3 | ▲ | 3.7 | ▲ | 3.1 | ▲ | 5.8 | ▲ | 22.0 | Partially insured* (> Rp 2 billion) |
| *Hanya dijamin maksimal Rp2 Miliar | | | | | | | | | | *Only insured max Rp2 billion | | | | | | |

**PETA MUSIMAN NOMINAL SIMPANAN (BULANAN)
DEPOSITS SEASONALITY HEATMAP (MoM)**

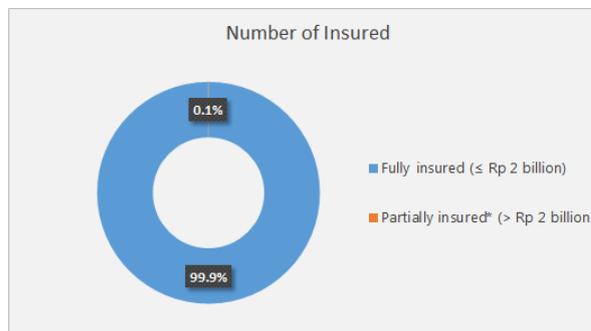
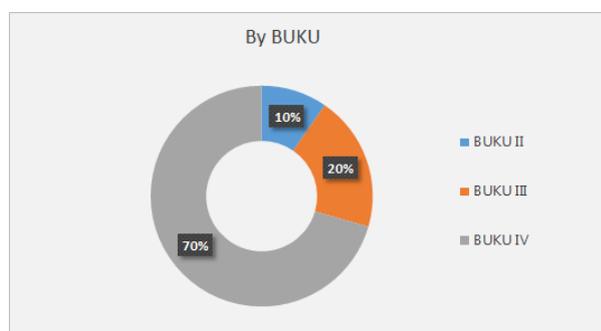
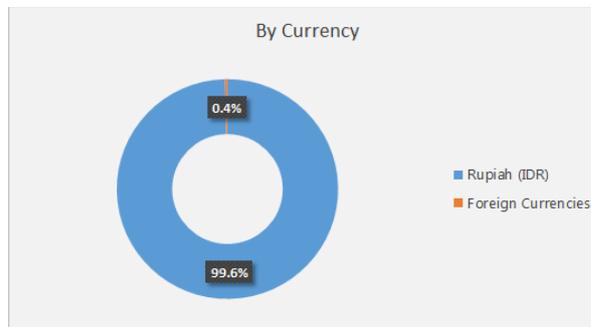
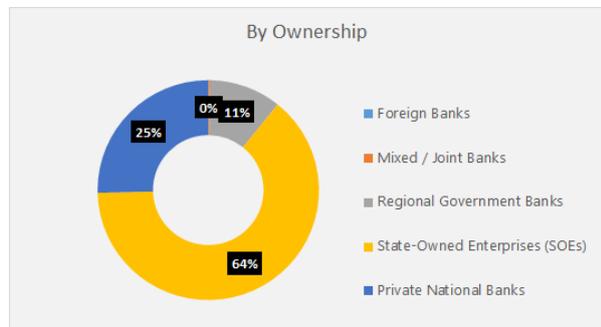
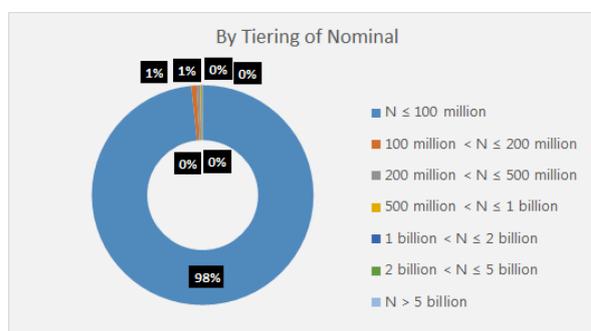
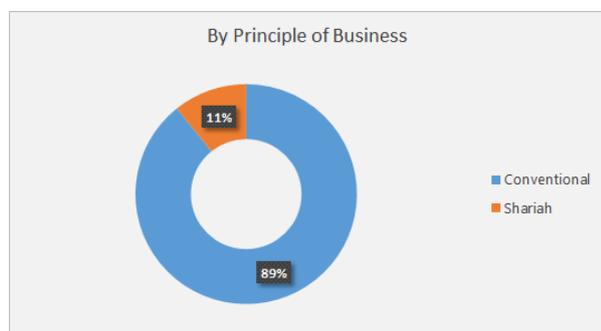
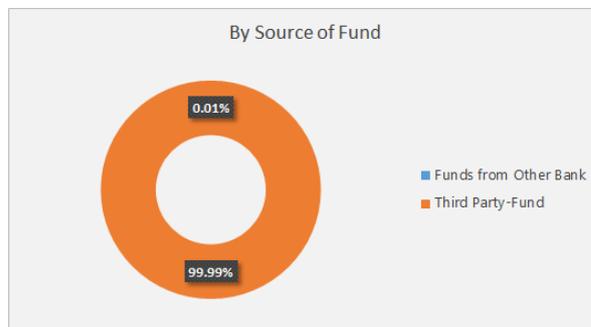
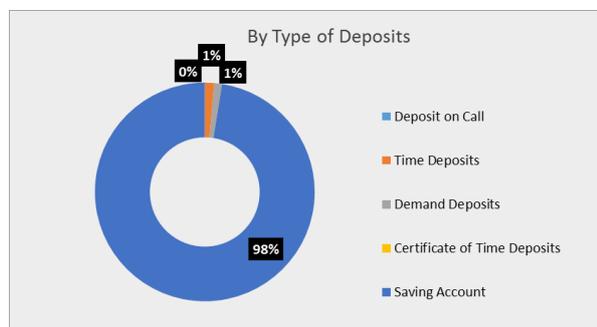
| SEASONALITY HEATMAP (MoM) | | | | | | | | | | | | |
|--|-------|--------|--------|-------|-------|-------|--------|--------|-------|-------|-------|-------|
| I. Nominal Simpanan | | | | | | | | | | | | |
| Year | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des |
| 2021 | -1.4% | 1.3% | 2.4% | -0.2% | 0.8% | 1.6% | 0.0% | 1.2% | 1.4% | - | - | - |
| 2020 | -0.7% | 1.6% | 2.8% | -1.5% | 0.8% | 1.5% | 0.6% | 2.7% | 2.4% | -0.4% | 0.2% | 0.5% |
| 2019 | -1.1% | 0.7% | 1.4% | 0.0% | 0.0% | 2.3% | 0.2% | -0.05% | 1.5% | 0.3% | 0.6% | 0.6% |
| 2018 | -0.9% | 0.4% | 0.9% | 0.3% | 0.3% | 1.0% | -0.1% | 0.3% | 1.6% | 1.4% | 0.4% | 0.6% |
| 2017 | -0.1% | 0.5% | 1.7% | 0.2% | 1.8% | 0.5% | -0.2% | 0.4% | 1.6% | 0.6% | 0.4% | 1.6% |
| 2016 | -0.1% | 1.0% | 0.8% | 0.3% | 0.6% | 1.2% | 0.4% | 0.4% | -0.1% | 1.1% | 1.7% | 1.9% |
| II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta) | | | | | | | | | | | | |
| Year | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des |
| 2021 | -3.7% | -1.3% | 0.4% | 4.1% | -0.5% | 0.3% | -0.1% | -0.7% | 0.5% | - | - | - |
| 2020 | -2.6% | -0.4% | -0.01% | 1.0% | 3.7% | -1.1% | -0.3% | 1.0% | 2.1% | 0.5% | 1.1% | 2.8% |
| 2019 | -2.1% | -0.7% | -0.3% | 0.5% | 7.7% | -4.1% | 0.7% | -0.8% | -0.1% | 0.6% | 1.0% | 3.4% |
| 2018 | -2.6% | 0.6% | -0.1% | 0.9% | 4.0% | -0.2% | 0.8% | 0.1% | -0.1% | 0.2% | 1.3% | 3.6% |
| 2017 | -4.3% | -0.03% | 0.4% | -0.3% | 0.6% | 4.1% | -0.3% | 0.5% | -0.3% | 0.4% | 2.4% | 3.6% |
| 2016 | -2.9% | -0.1% | -0.5% | 1.6% | -0.9% | 7.3% | -3.5% | 0.1% | 0.0% | 0.1% | 2.1% | 5.0% |
| III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar) | | | | | | | | | | | | |
| Year | Jan | Feb | Mar | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des |
| 2021 | -1.1% | 3.5% | 5.0% | -1.8% | 0.6% | 2.5% | -0.02% | 2.5% | 2.5% | - | - | - |
| 2020 | 0.4% | 2.9% | 5.7% | -3.7% | -0.3% | 2.4% | 1.0% | 4.7% | 3.9% | -1.1% | -0.7% | -1.3% |
| 2019 | -0.3% | 1.7% | 2.9% | -0.1% | -3.2% | 4.6% | -0.5% | -0.1% | 2.8% | 0.2% | 0.6% | -2.1% |
| 2018 | -0.2% | 0.8% | 2.1% | 0.3% | -1.1% | 1.1% | -1.3% | 0.5% | 3.1% | 2.4% | 0.3% | -2.7% |
| 2017 | 2.6% | 1.2% | 3.9% | 0.2% | 3.0% | -1.4% | -0.8% | 0.5% | 2.9% | 0.8% | -0.2% | -0.3% |
| 2016 | 2.5% | 2.5% | 2.6% | -0.2% | 0.9% | -0.7% | 0.9% | 0.2% | 0.8% | 2.4% | 1.9% | -0.9% |

RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of September 2021)



RINCIAN REKENING SIMPANAN ACCOUNT BREAKDOWN (as of September 2021)



SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS AND CURRENCY
(as of September 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 | 4,222,379 | 1,969 | 10,806 | 49 | 4,233,185 | 2,018 | Demand Deposits |
| Rupiah (IDR) | 4,038,902 | 1,443 | 10,416 | 36 | 4,049,318 | 1,479 | Rupiah (IDR) |
| Valuta Asing | 183,477 | 526 | 390 | 13 | 183,867 | 539 | Foreign Currencies |
| Tabungan | 363,182,582 | 2,292 | 7,192 | 7 | 363,189,774 | 2,299 | Saving Account |
| Rupiah (IDR) | 362,170,889 | 2,126 | 7,188 | 7 | 362,178,077 | 2,133 | Rupiah (IDR) |
| Valuta Asing | 1,011,693 | 166 | 4 | 0 | 1,011,697 | 166 | Foreign Currencies |
| Deposito on Call | 2,800 | 53 | 66 | 2 | 2,866 | 54 | Deposit on Call |
| Rupiah (IDR) | 2,675 | 45 | 66 | 2 | 2,741 | 47 | Rupiah (IDR) |
| Valuta Asing | 125 | 7 | - | - | 125 | 7 | Foreign Currencies |
| Deposito | 5,102,680 | 2,829 | 8,386 | 21 | 5,111,066 | 2,850 | Time Deposits |
| Rupiah (IDR) | 4,951,111 | 2,514 | 8,374 | 17 | 4,959,485 | 2,532 | Rupiah (IDR) |
| Valuta Asing | 151,569 | 314 | 12 | 3 | 151,581 | 318 | Foreign Currencies |
| Sertifikat Deposito | 16 | 0 | 56 | 3 | 72 | 3 | Certificate of Time Deposits |
| Rupiah (IDR) | 16 | 0 | 56 | 3 | 72 | 3 | Rupiah (IDR) |
| Valuta Asing | - | - | - | - | - | - | Foreign Currencies |
| TOTAL | 372,510,457 | 7,143 | 26,506 | 81 | 372,536,963 | 7,224 | TOTAL |
| Rupiah (IDR) | 371,163,593 | 6,129 | 26,100 | 65 | 371,189,693 | 6,194 | Rupiah (IDR) |
| Valuta Asing | 1,346,864 | 1,014 | 406 | 16 | 1,347,270 | 1,030 | Foreign Currencies |

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL DAN MATA UANG

DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING AND CURRENCY

(as of September 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 | 366,425,631 | 942 | 9,600 | 0 | 366,435,231 | 942 | N ≤ 100 M |
| Rupiah (IDR) | 365,386,150 | 928 | 9,514 | 0 | 365,395,664 | 928 | Rupiah (IDR) |
| Valuta Asing | 1,039,481 | 15 | 86 | 0 | 1,039,567 | 15 | Foreign Currencies |
| 100 Jt < N ≤ 200 Jt | 2,770,942 | 388 | 2,065 | 0 | 2,773,007 | 388 | 100 M < N ≤ 200 M |
| Rupiah (IDR) | 2,666,158 | 373 | 2,044 | 0 | 2,668,202 | 373 | Rupiah (IDR) |
| Valuta Asing | 104,784 | 15 | 21 | 0 | 104,805 | 15 | Foreign Currencies |
| 200 Jt < N ≤ 500 Jt | 1,937,641 | 617 | 4,420 | 2 | 1,942,061 | 619 | 200 M < N ≤ 500 M |
| Rupiah (IDR) | 1,838,834 | 586 | 4,390 | 2 | 1,843,224 | 588 | Rupiah (IDR) |
| Valuta Asing | 98,807 | 31 | 30 | 0 | 98,837 | 31 | Foreign Currencies |
| 500 Jt < N ≤ 1 M | 739,317 | 531 | 3,786 | 3 | 743,103 | 534 | 500 M < N ≤ 1 B |
| Rupiah (IDR) | 694,392 | 499 | 3,756 | 3 | 698,148 | 503 | Rupiah (IDR) |
| Valuta Asing | 44,925 | 31 | 30 | 0 | 44,955 | 31 | Foreign Currencies |
| 1 M < N ≤ 2 M | 330,111 | 465 | 3,023 | 5 | 333,134 | 470 | 1 B < N ≤ 2 B |
| Rupiah (IDR) | 304,394 | 430 | 2,986 | 5 | 307,380 | 434 | Rupiah (IDR) |
| Valuta Asing | 25,717 | 36 | 37 | 0 | 25,754 | 36 | Foreign Currencies |
| 2 M < N ≤ 5 M | 192,176 | 600 | 2,049 | 7 | 194,225 | 606 | 2 B < N ≤ 5 B |
| Rupiah (IDR) | 176,080 | 550 | 2,020 | 7 | 178,100 | 557 | Rupiah (IDR) |
| Valuta Asing | 16,096 | 50 | 29 | 0 | 16,125 | 50 | Foreign Currencies |
| N > 5 M | 114,639 | 3,600 | 1,563 | 64 | 116,202 | 3,664 | N > 5 B |
| Rupiah (IDR) | 97,585 | 2,764 | 1,390 | 48 | 98,975 | 2,812 | Rupiah (IDR) |
| Valuta Asing | 17,054 | 836 | 173 | 16 | 17,227 | 852 | Foreign Currencies |
| TOTAL | 372,510,457 | 7,143 | 26,506 | 81 | 372,536,963 | 7,224 | TOTAL |
| Rupiah (IDR) | 371,163,593 | 6,129 | 26,100 | 65 | 371,189,693 | 6,194 | Rupiah (IDR) |
| Valuta Asing | 1,346,864 | 1,014 | 406 | 16 | 1,347,270 | 1,030 | Foreign Currencies |

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, BESARAN NILAI SIMPANAN DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL OF DEPOSITS AND CURRENCY (as of September 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 | 372,203,642 | 2,943 | 22,894 | 10 | 372,226,536 | 2,953 | N ≤ IDR 2 B |
| Rupiah (IDR) | 370,889,928 | 2,815 | 22,690 | 10 | 370,912,618 | 2,826 | Rupiah (IDR) |
| Valuta Asing | 1,313,714 | 128 | 204 | 0 | 1,313,918 | 128 | Foreign Currencies |
| N > 2 M | 306,815 | 4,199 | 3,612 | 71 | 310,427 | 4,271 | N > IDR 2 B |
| Rupiah (IDR) | 273,665 | 3,314 | 3,410 | 55 | 277,075 | 3,369 | Rupiah (IDR) |
| Valuta Asing | 33,150 | 886 | 202 | 16 | 33,352 | 902 | Foreign Currencies |
| TOTAL | 372,510,457 | 7,143 | 26,506 | 81 | 372,536,963 | 7,224 | TOTAL |
| Rupiah (IDR) | 371,163,593 | 6,129 | 26,100 | 65 | 371,189,693 | 6,194 | Rupiah (IDR) |
| Valuta Asing | 1,346,864 | 1,014 | 406 | 16 | 1,347,270 | 1,030 | Foreign Currencies |

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, SIMPANAN DIJAMIN DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, INSURED DEPOSITS AND CURRENCY (as of September 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) | 372,203,642 | 2,943 | 22,894 | 10 | 372,226,536 | 2,953 | N ≤ IDR 2 B (Fully insured) |
| Rupiah (IDR) | 370,889,928 | 2,815 | 22,690 | 10 | 370,912,618 | 2,826 | Rupiah (IDR) |
| Valuta Asing | 1,313,714 | 128 | 204 | 0 | 1,313,918 | 128 | Foreign Currencies |
| N > 2 M (Dijamin Sebagian) | 306,815 | 614 | 3,612 | 7 | 310,427 | 621 | N > IDR 2 B (Partially insured) |
| Rupiah (IDR) | 273,665 | 547 | 3,410 | 7 | 277,075 | 554 | Rupiah (IDR) |
| Valuta Asing | 33,150 | 66 | 202 | 0 | 33,352 | 67 | Foreign Currencies |
| TOTAL | 372,510,457 | 3,557 | 26,506 | 17 | 372,536,963 | 3,574 | TOTAL |
| Rupiah (IDR) | 371,163,593 | 3,363 | 26,100 | 17 | 371,189,693 | 3,380 | Rupiah (IDR) |
| Valuta Asing | 1,346,864 | 194 | 406 | 0 | 1,347,270 | 195 | Foreign Currencies |

SIMPANAN BERDASARKAN PROVINSI**DEPOSITS BY PROVINCES**

(as of September 2021)

| No | Provinsi (Province) | Jumlah Rekening (Number of Account)* | Nominal* (Rp Trillion) |
|-----------|--------------------------------|---|-----------------------------------|
| 1 | Aceh | 2,349,128 | 22 |
| 2 | Bali | 694,823 | 24 |
| 3 | Banten | 193,871 | 6 |
| 4 | Bengkulu | 379,692 | 7 |
| 5 | Daerah Istimewa Yogyakarta | 955,297 | 13 |
| 6 | Daerah Khusus Ibukota Jakarta | 336,301,383 | 6,552 |
| 7 | Jambi | 354,263 | 11 |
| 8 | Jawa Barat | 6,168,056 | 126 |
| 9 | Jawa Tengah | 2,472,896 | 63 |
| 10 | Jawa Timur | 6,098,710 | 105 |
| 11 | Kalimantan Barat | 2,016,728 | 18 |
| 12 | Kalimantan Selatan | 428,646 | 13 |
| 13 | Kalimantan Tengah | 400,186 | 8 |
| 14 | Kalimantan Timur | 974,557 | 26 |
| 15 | Lampung | 537,455 | 8 |
| 16 | Maluku | 340,986 | 8 |
| 17 | Nusa Tenggara Barat | 939,554 | 9 |
| 18 | Nusa Tenggara Timur | 1,644,281 | 14 |
| 19 | Papua | 959,606 | 21 |
| 20 | Riau | 1,134,467 | 25 |
| 21 | Sulawesi Selatan | 784,517 | 20 |
| 22 | Sulawesi Tengah | 410,344 | 7 |
| 23 | Sulawesi Tenggara | 483,914 | 8 |
| 24 | Sulawesi Utara | 532,583 | 17 |
| 25 | Sumatera Barat | 2,089,705 | 23 |
| 26 | Sumatera Selatan | 1,255,944 | 27 |
| 27 | Sumatera Utara | 1,635,371 | 44 |
| | TOTAL | 372,536,963 | 7,224 |

*) Based on head office in provinces.