

Deposits Monthly Statistics

(Commercial Bank)

December 2019

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



 Transform
to Excellence

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General Information

Source of Data

The data are based on The Deposits Report as of December 2019 which submitted by 110 commercial banks, comprised of 96 conventional banks and 14 shariah banks, to Indonesia Deposit Insurance Corporation.

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 by IDIC is Rp 2 billion per depositor per bank as of 13 October 2008, stipulated under Government Regulation Number 66 Year 2008.

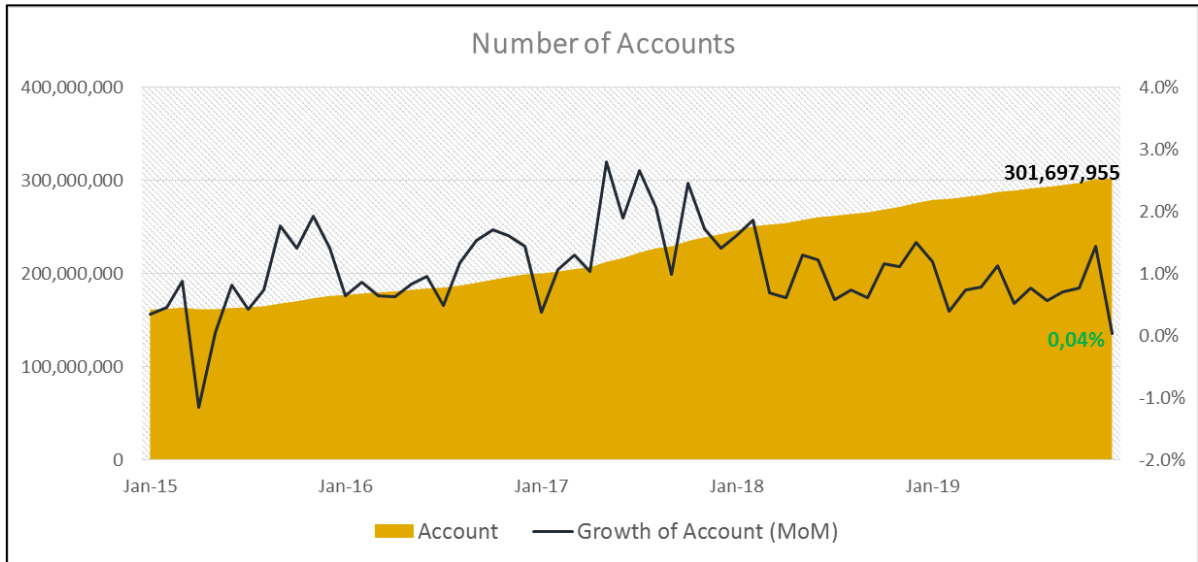
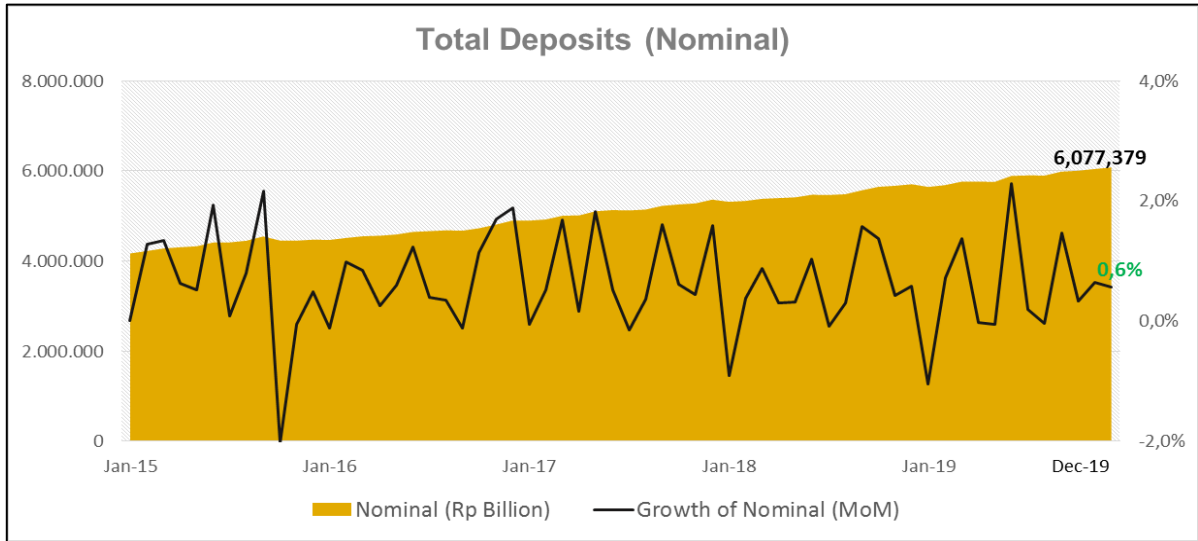
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DEPOSITS IN COMMERCIAL BANKS

(Jan 2015 – December 2019)



GROWTH OF NOMINAL AND NUMBER OF ACCOUNT

Year	Accounts	Growth (YoY)	Nominal (Rp billion)	Growth (YoY)
2014	160.881.757	9,0%	4.168.558	12,5%
2015	175.994.476	9,4%	4.473.772	7,3%
2016	199.301.222	13,2%	4.900.193	9,5%
2017	242.396.164	21,6%	5.363.316	9,5%
2018	275.764.037	13,8%	5.704.429	6,4%
2019*	301.697.955	9,4%	6.077.379	6,5%

*Year to Date (Ytd) as of 31 December 2019

DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL (Rp Billion)

No	Deposits Distribution	December-19	%	Change (%)							
				1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	
A. Deposits											
1	Nominal	6,077,379	100.0	▲ 0.6	▲ 1.6	▲ 3.2	▲ 6.5	▲ 6.5	▲ 24.0	▲ 45.8	
B. Type of Deposits											
2	Demand Deposits	1,493,117	24.6	▲ 0.1	▲ 2.6	▲ 3.9	▲ 10.6	▲ 10.6	▲ 29.8	▲ 63.6	
3	Saving Account	1,952,728	32.1	▲ 4.5	▲ 6.2	▲ 6.8	▲ 6.8	▲ 6.8	▲ 25.6	▲ 51.7	
4	Deposit on Call	71,816	1.2	▼ (16.9)	▼ (19.7)	▼ (27.7)	▼ (11.4)	▼ (11.4)	▲ 5.8	▲ 2.8	
5	Time Deposits	2,541,174	41.8	▼ (1.4)	▼ (1.6)	▲ 1.2	▲ 4.5	▲ 4.5	▲ 20.4	▲ 34.1	
6	Certificate of Time Deposits	18,543	0.3	▲ 5.1	▲ 2.0	▲ 26.8	▲ 30.1	▲ 30.1	▲ 5.9	▲ 478.8	
C. Ownership of Deposits											
7	Third Party-Fund	5,981,803	98.4	▲ 0.8	▲ 1.7	▲ 3.5	▲ 6.5	▲ 6.5	▲ 24.0	▲ 45.7	
8	Funds from Other Bank	95,576	1.6	▼ (10.4)	▼ (8.6)	▼ (11.4)	▲ 10.0	▲ 10.0	▲ 26.0	▲ 49.7	
D. Deposits by Type of Business											
9	Conventional	5,786,283	95.2	▲ 0.4	▲ 1.2	▲ 2.9	▲ 6.3	▲ 6.3	▲ 23.6	▲ 45.4	
10	Shariah	291,096	4.8	▲ 5.1	▲ 8.3	▲ 8.8	▲ 12.1	▲ 12.1	▲ 34.0	▲ 53.0	
E. Deposits by Tiering of Nominal											
11	N ≤ 100 million	883,047	14.5	▲ 3.4	▲ 5.1	▲ 4.8	▲ 5.4	▲ 5.4	▲ 22.2	▲ 42.9	
12	100 million < N ≤ 200 million	352,149	5.8	▲ 2.8	▲ 4.0	▲ 5.2	▲ 6.3	▲ 6.3	▲ 28.5	▲ 53.0	
13	200 million < N ≤ 500 million	557,631	9.2	▲ 3.1	▲ 4.5	▲ 5.9	▲ 7.9	▲ 7.9	▲ 31.9	▲ 56.7	
14	500 million < N ≤ 1 billion	490,298	8.1	▲ 4.2	▲ 5.7	▲ 7.0	▲ 8.3	▲ 8.3	▲ 26.5	▲ 41.3	
15	1 billion < N ≤ 2 billion	422,459	7.0	▲ 2.4	▲ 2.9	▲ 4.6	▲ 7.0	▲ 7.0	▲ 13.0	▲ 24.8	
16	2 billion < N ≤ 5 billion	563,772	9.3	▲ 1.6	▲ 1.9	▲ 4.2	▲ 5.6	▲ 5.6	▲ 14.9	▲ 29.9	
17	N > 5 billion	2,808,023	46.2	▼ (2.1)	▼ (1.2)	▲ 0.9	▲ 6.5	▲ 6.5	▲ 26.0	▲ 52.2	
F. Deposits by Group of Banks											
18	State Banks	2,596,337	42.7	▲ 2.1	▲ 3.7	▲ 6.2	▲ 7.2	▲ 7.2	▲ 30.3	▲ 62.5	
19	Regional Government Banks	537,464	8.8	▼ (9.6)	▼ (6.8)	▼ (4.0)	▲ 12.0	▲ 12.0	▲ 38.8	▲ 58.5	
20	Private National Banks	2,565,784	42.2	▲ 1.0	▲ 1.5	▲ 1.9	▲ 6.7	▲ 6.7	▲ 20.5	▲ 36.7	
21	Mixed / Joint Banks	179,951	3.0	▲ 4.6	▼ (0.4)	▲ 1.1	▼ (13.5)	▼ (13.5)	▼ (0.1)	▲ 7.1	
22	Foreign Banks	197,842	3.3	▲ 2.4	▲ 1.2	▲ 4.1	▲ 4.7	▲ 4.7	▼ (6.4)	▲ 5.4	
G. Deposits by Currency											
23	Rupiah (IDR)	5,247,466	86.3	▲ 0.4	▲ 2.0	▲ 3.1	▲ 7.1	▲ 7.1	▲ 26.2	▲ 50.4	
24	Foreign Currencies	829,913	13.7	▲ 1.5	▼ (1.0)	▲ 3.6	▲ 3.3	▲ 3.3	▲ 11.8	▲ 22.2	
H. Insured Deposits											
25	Fully insured (≤ Rp 2 billion)	2,705,584	44.5	▲ 3.3	▲ 4.6	▲ 5.4	▲ 6.8	▲ 6.8	▲ 24.1	▲ 43.2	
26	Partially insured* (> Rp 2 billion)	566,526	9.3	▲ 1.4	▲ 2.3	▲ 4.6	▲ 6.5	▲ 6.5	▲ 16.6	▲ 30.0	
27	Not insured (> Rp 2 billion)	2,805,270	46.2	▼ (2.1)	▼ (1.3)	▲ 0.8	▲ 6.3	▲ 6.3	▲ 25.6	▲ 52.2	

*Partially insured Rp 2 billion for deposits above Rp 2 billion

II. NUMBER OF ACCOUNT

No	Deposits Distribution	December-19	%	Change (%)							
				1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	
A. Deposits											
1	Accounts	301,697,955	100.0	▲ 0.0	▲ 2.3	▲ 4.4	▲ 9.4	▲ 9.4	▲ 51.4	▲ 87.5	
B. Type of Deposits											
2	Demand Deposits	3,621,507	1.2	▼ (0.6)	▲ 0.5	▲ 2.3	▲ 8.3	▲ 8.3	▲ 23.1	▲ 17.5	
3	Saving Account	293,235,696	97.2	▲ 0.0	▲ 2.3	▲ 4.4	▲ 9.5	▲ 9.5	▲ 52.3	▲ 90.0	
4	Deposit on Call	6,637	0.0	▲ 16.5	▲ 16.6	▲ 16.4	▲ 1.8	▲ 1.8	▲ 12.2	▲ 32.6	
5	Time Deposits	4,833,777	1.6	▲ 0.7	▲ 1.4	▲ 2.9	▲ 6.0	▲ 6.0	▲ 26.8	▲ 40.9	
6	Certificate of Time Deposits	338	0.0	▲ 17.0	▲ 8.0	▲ 17.0	▲ 24.7	▲ 24.7	▲ 14.2	▲ 25.7	
C. Ownership of Deposits											
7	Third Party-Fund	301,672,166	100.0	▲ 0.0	▲ 2.3	▲ 4.4	▲ 9.4	▲ 9.4	▲ 51.4	▲ 87.5	
8	Funds from Other Bank	25,789	0.0	▲ 0.3	▲ 2.7	▲ 4.2	▲ 0.1	▲ 0.1	▼ (1.9)	▼ (2.7)	
D. Deposits by Type of Business											
9	Conventional	274,852,192	91.1	▲ 0.0	▲ 2.3	▲ 4.3	▲ 9.3	▲ 9.3	▲ 53.1	▲ 90.5	
10	Shariah	26,845,763	8.9	▲ 0.3	▲ 1.5	▲ 5.0	▲ 10.2	▲ 10.2	▲ 35.9	▲ 61.7	
E. Deposits by Tiering of Nominal											
11	N ≤ 100 million	296,187,788	98.2	▼ (0.0)	▲ 2.2	▲ 4.3	▲ 9.4	▲ 9.4	▲ 51.9	▲ 88.4	
12	100 million < N ≤ 200 million	2,510,518	0.8	▲ 2.9	▲ 4.1	▲ 5.2	▲ 6.4	▲ 6.4	▲ 28.6	▲ 52.4	
13	200 million < N ≤ 500 million	1,741,319	0.6	▲ 3.2	▲ 4.7	▲ 5.9	▲ 8.3	▲ 8.3	▲ 32.6	▲ 57.7	
14	500 million < N ≤ 1 billion	678,100	0.2	▲ 4.2	▲ 5.8	▲ 7.0	▲ 8.9	▲ 8.9	▲ 28.6	▲ 43.7	
15	1 billion < N ≤ 2 billion	296,967	0.1	▲ 2.4	▲ 3.0	▲ 4.7	▲ 7.7	▲ 7.7	▲ 13.0	▲ 23.3	
16	2 billion < N ≤ 5 billion	180,380	0.1	▲ 1.7	▲ 2.1	▲ 4.2	▲ 5.8	▲ 5.8	▲ 14.4	▲ 29.3	
17	N > 5 billion	102,883	0.0	▲ 0.9	▲ 2.5	▲ 5.2	▲ 7.8	▲ 7.8	▲ 20.6	▲ 31.2	
F. Deposits by Group of Banks											
18	State Banks	190,733,241	63.2	▼ (0.2)	▲ 2.3	▲ 3.8	▲ 9.5	▲ 9.5	▲ 67.7	▲ 121.6	
19	Regional Government Banks	34,891,319	11.6	▼ (0.0)	▲ 1.4	▲ 3.2	▲ 5.8	▲ 5.8	▲ 11.9	▲ 24.7	
20	Private National Banks	74,988,324	24.9	▲ 0.7	▲ 2.6	▲ 6.4	▲ 11.0	▲ 11.0	▲ 40.4	▲ 64.4	
21	Mixed / Joint Banks	857,044	0.3	▲ 0.9	▲ 1.7	▲ 3.5	▲ 9.1	▲ 9.1	▲ 46.2	▲ 32.3	
22	Foreign Banks	228,027	0.1	▲ 0.6	▲ 2.7	▲ 3.5	▼ (2.4)	▼ (2.4)	▼ (41.1)	▼ (59.1)	
G. Deposits by Currency											
23	Rupiah (IDR)	300,366,492	99.6	▼ (0.0)	▲ 2.2	▲ 4.3	▲ 9.3	▲ 9.3	▲ 51.5	▲ 88.0	
24	Foreign Currencies	1,331,463	0.4	▲ 15.1	▲ 17.5	▲ 19.7	▲ 23.3	▲ 23.3	▲ 26.1	▲ 23.1	
H. Insured Accounts											
25	Fully insured (≤ Rp 2 billion)	301,414,692	99.9	▲ 0.0	▲ 2.3	▲ 4.4	▲ 9.4	▲ 9.4	▲ 51.4	▲ 87.6	
26	Partially insured* (> Rp 2 billion)	283,263	0.1	▲ 1.4	▲ 2.3	▲ 4.6	▲ 6.5	▲ 6.5	▲ 16.6	▲ 30.0	

*Partially insured Rp 2 billion for deposits above Rp 2 billion

DEPOSITS SEASONALITY HEATMAP (MoM)

(as of December 2019)

I. Nominal Deposits

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-1,1%	0,7%	1,4%	0,0%	0,0%	2,3%	0,2%	0,0%	1,6%	0,3%	0,6%	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%
2015	0,0%	1,3%	1,3%	0,6%	0,5%	1,9%	0,1%	0,8%	2,2%	-2,0%	-0,1%	0,5%
2014	-1,9%	0,4%	0,5%	2,1%	1,9%	1,8%	-1,6%	2,1%	3,9%	0,5%	1,0%	1,0%

II. Nominal Deposits by Tearing (\leq Rp 100 million)

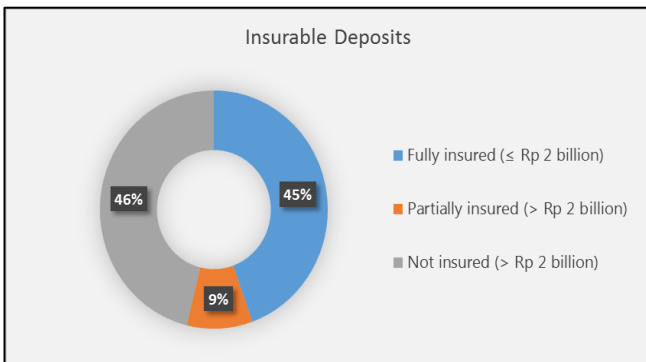
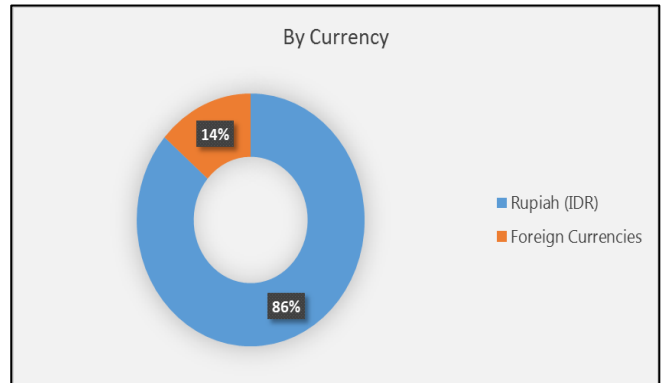
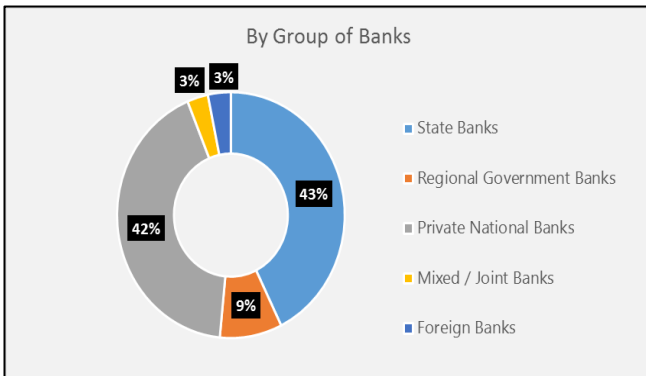
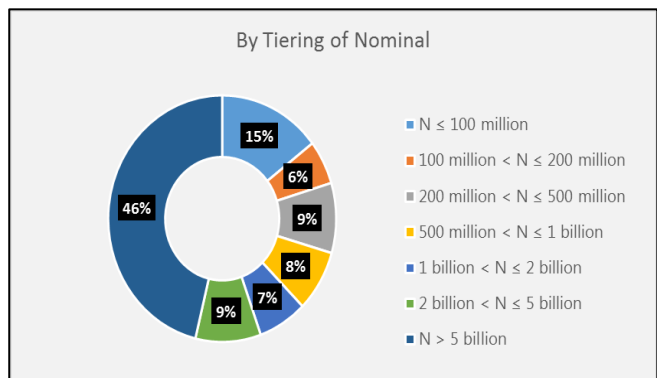
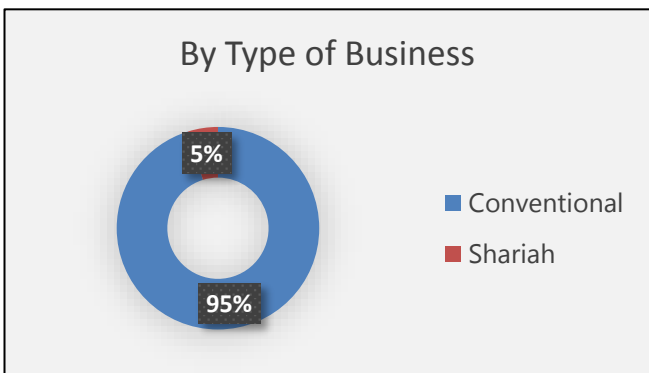
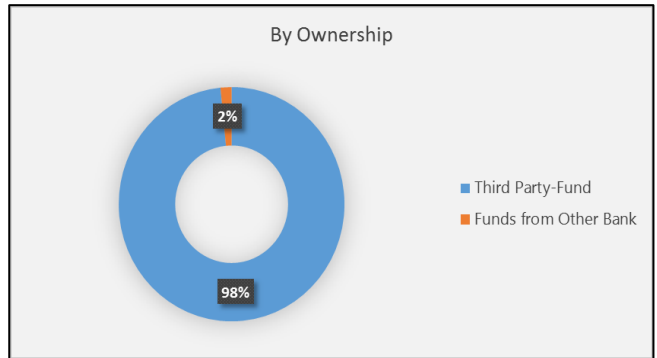
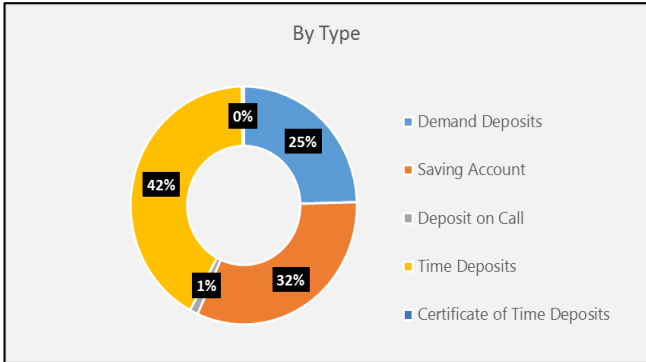
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-2,1%	-0,7%	-0,3%	0,5%	7,7%	-4,1%	0,7%	-0,8%	-0,1%	0,6%	1,0%	3,4%
2018	-2,6%	0,6%	-0,1%	0,9%	4,0%	-0,2%	0,8%	0,1%	-0,1%	0,2%	1,3%	3,6%
2017	-4,3%	0,0%	0,4%	-0,3%	0,6%	4,1%	-0,3%	0,5%	-0,3%	0,4%	2,4%	3,6%
2016	-2,9%	-0,1%	-0,5%	1,6%	-0,9%	7,3%	-3,5%	0,1%	0,0%	0,1%	2,1%	5,0%
2015	-3,0%	0,0%	-0,2%	1,8%	-1,0%	1,1%	3,2%	-1,5%	0,2%	1,6%	0,9%	4,8%
2014	-1,4%	0,1%	-0,9%	1,5%	-0,9%	-0,4%	6,7%	-3,0%	0,3%	0,8%	0,2%	4,4%

III. Nominal Deposits by Tearing ($>$ Rp 5 billion)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-0,3%	1,7%	2,9%	-0,1%	-3,2%	4,6%	-0,5%	-0,1%	2,9%	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%
2015	2,3%	2,9%	3,3%	0,5%	1,0%	3,1%	-1,7%	1,8%	3,4%	-3,8%	-1,3%	-4,9%
2014	-1,6%	0,8%	2,1%	3,4%	4,0%	2,5%	-6,4%	4,8%	7,5%	1,0%	0,6%	-3,4%

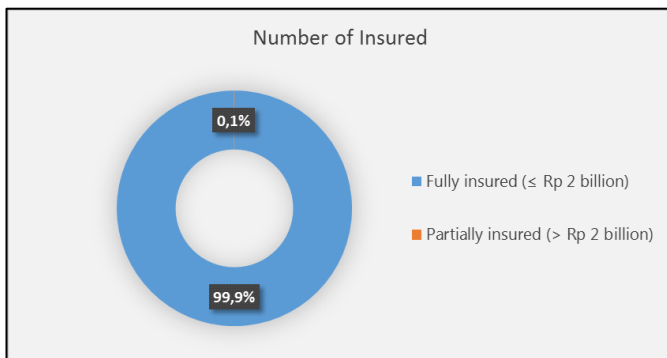
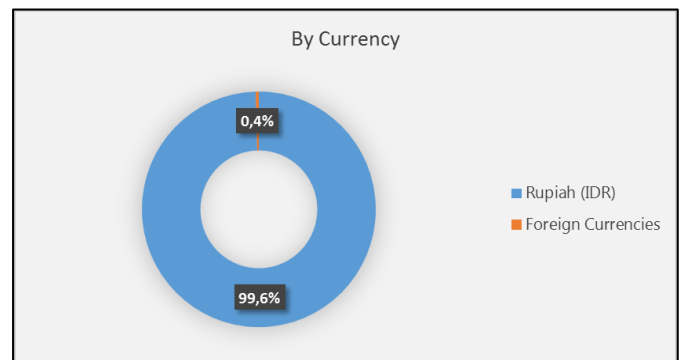
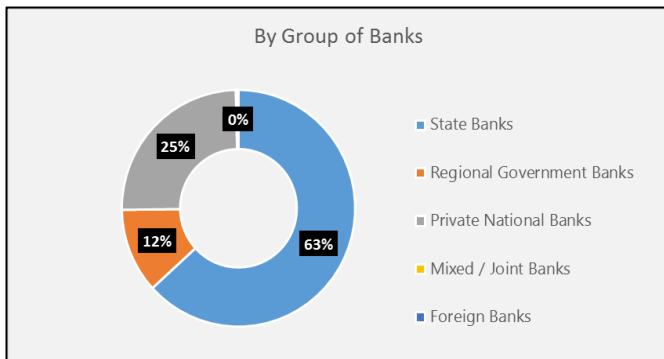
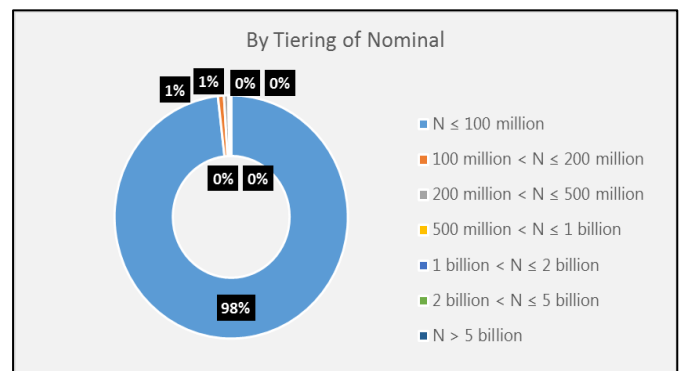
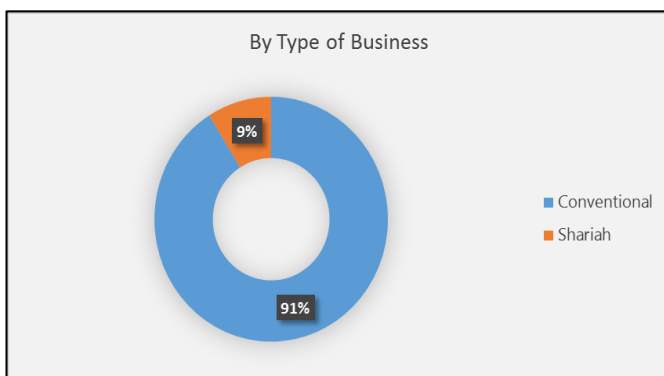
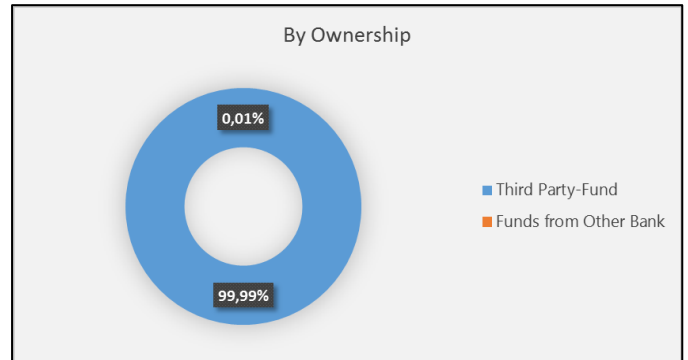
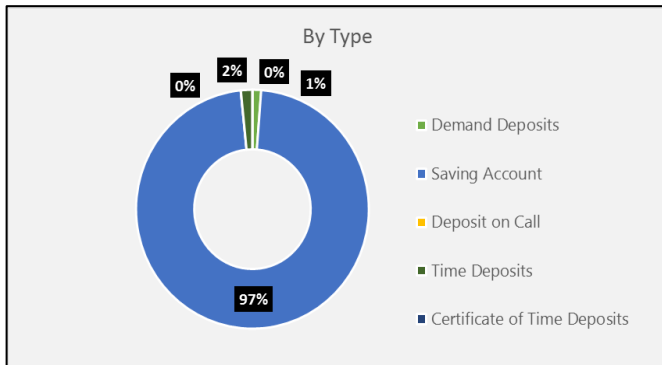
NOMINAL BREAKDOWN

(as of December 2019)



ACCOUNT BREAKDOWN

(as of December 2019)



DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS AND CURRENCY

(as of December 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
Demand Deposits	3.611.064	1.457.226	10.443	35.891	3.621.507	1.493.117
Rupiah (IDR)	3.432.537	1.098.936	10.056	27.954	3.442.593	1.126.891
Foreign Currencies	178.527	358.290	387	7.937	178.914	366.227
Saving Account	293.228.757	1.942.684	6.939	10.044	293.235.696	1.952.728
Rupiah (IDR)	292.244.447	1.813.658	6.932	10.029	292.251.379	1.823.687
Foreign Currencies	984.310	129.026	7	15	984.317	129.041
Deposit on Call	6.455	56.082	182	15.734	6.637	71.816
Rupiah (IDR)	6.173	45.882	182	15.734	6.355	61.616
Foreign Currencies	282	10.200	-	-	282	10.200
Time Deposits	4.825.850	2.525.161	7.927	16.014	4.833.777	2.541.174
Rupiah (IDR)	4.657.906	2.201.364	7.921	15.366	4.665.827	2.216.729
Foreign Currencies	167.944	323.797	6	648	167.950	324.445
Certificate of Time Deposits	40	650	298	17.893	338	18.543
Rupiah (IDR)	40	650	298	17.893	338	18.543
Foreign Currencies	-	-	-	-	-	-
TOTAL	301.672.166	5.981.803	25.789	95.576	301.697.955	6.077.379
Rupiah (IDR)	300.341.103	5.160.490	25.389	86.976	300.366.492	5.247.466
Foreign Currencies	1.331.063	821.313	400	8.600	1.331.463	829.913

DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING AND CURRENCY

(as of December 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ 100 Jt	296.177.909	882.783	9.879	264	296.187.788	883.047
Rupiah (IDR)	295.154.590	868.147	9.783	261	295.164.373	868.408
Foreign Currencies	1.023.319	14.636	96	3	1.023.415	14.639
100 Jt < N ≤ 200 Jt	2.508.471	351.843	2.047	305	2.510.518	352.149
Rupiah (IDR)	2.404.226	337.023	2.027	302	2.406.253	337.325
Foreign Currencies	104.245	14.821	20	3	104.265	14.824
200 Jt < N ≤ 500 Jt	1.737.209	556.126	4.110	1.505	1.741.319	557.631
Rupiah (IDR)	1.637.184	524.432	4.070	1.492	1.641.254	525.923
Foreign Currencies	100.025	31.694	40	14	100.065	31.708
500 Jt < N ≤ 1 M	674.466	487.265	3.634	3.033	678.100	490.298
Rupiah (IDR)	629.184	455.626	3.600	3.008	632.784	458.635
Foreign Currencies	45.282	31.638	34	25	45.316	31.663
1 M < N ≤ 2 M	294.463	418.564	2.504	3.895	296.967	422.459
Rupiah (IDR)	268.810	382.944	2.477	3.858	271.287	386.802
Foreign Currencies	25.653	35.621	27	37	25.680	35.658
2 M < N ≤ 5 M	178.484	557.562	1.896	6.210	180.380	563.772
Rupiah (IDR)	162.045	506.722	1.856	6.078	163.901	512.800
Foreign Currencies	16.439	50.840	40	132	16.479	50.972
N > 5 M	101.164	2.727.660	1.719	80.363	102.883	2.808.023
Rupiah (IDR)	85.064	2.085.596	1.576	71.977	86.640	2.157.573
Foreign Currencies	16.100	642.064	143	8.386	16.243	650.450
TOTAL	301.672.166	5.981.803	25.789	95.576	301.697.955	6.077.379
Rupiah (IDR)	300.341.103	5.160.490	25.389	86.976	300.366.492	5.247.466
Foreign Currencies	1.331.063	821.313	400	8.600	1.331.463	829.913

DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, NOMINAL OF DEPOSITS AND CURRENCY

(as of December 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ IDR 2 billion	301.392.518	2.696.581	22.174	9.003	301.414.692	2.705.584
Rupiah (IDR)	300.093.994	2.568.172	21.957	8.921	300.115.951	2.577.093
Foreign Currencies	1.298.524	128.410	217	82	1.298.741	128.491
N > IDR 2 billion	279.648	3.285.222	3.615	86.573	283.263	3.371.795
Rupiah (IDR)	247.109	2.592.318	3.432	78.055	250.541	2.670.373
Foreign Currencies	32.539	692.904	183	8.518	32.722	701.422
TOTAL	301.672.166	5.981.803	25.789	95.576	301.697.955	6.077.379
Rupiah (IDR)	300.341.103	5.160.490	25.389	86.976	300.366.492	5.247.466
Foreign Currencies	1.331.063	821.313	400	8.600	1.331.463	829.913

DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, INSURED DEPOSITS AND CURRENCY

(as of December 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ IDR 2 B (Fully insured)	301.392.518	2.696.581	22.174	9.138	301.414.692	2.705.719
Rupiah (IDR)	300.093.994	2.568.172	21.957	8.921	300.115.951	2.577.093
Foreign Currencies	1.298.524	128.410	217	217	1.298.741	128.627
N > IDR 2 B (Partially insured)	279.648	3.285.222	3.615	3.615	283.263	3.288.837
Rupiah (IDR)	247.109	2.592.318	3.432	3.432	250.541	2.595.750
Foreign Currencies	32.539	692.904	183	183	32.722	693.087
TOTAL	301.672.166	5.981.803	25.789	12.753	301.697.955	5.994.556
Rupiah (IDR)	300.341.103	5.160.490	25.389	12.353	300.366.492	5.172.843
Foreign Currencies	1.331.063	821.313	400	400	1.331.463	821.713

DEPOSITS AND NUMBER OF ACCOUNT BY PROVINCES

(as of December 2019)

No	Province	Number of Account*	Nominal* (Rp Billion)
1	Aceh	1.675.706	20.948
2	Bali	578.185	20.532
3	Banten	184.931	6.292
4	Bengkulu	365.427	5.570
5	Daerah Istimewa Yogyakarta	832.035	10.135
6	Daerah Khusus Ibukota Jakarta	268.567.615	5.545.387
7	Jambi	407.370	7.720
8	Jawa Barat	5.145.570	92.350
9	Jawa Tengah	2.840.710	52.945
10	Jawa Timur	5.536.838	71.812
11	Kalimantan Barat	1.709.313	14.905
12	Kalimantan Selatan	495.234	11.110
13	Kalimantan Tengah	336.031	6.554
14	Kalimantan Timur	893.009	22.130
15	Lampung	514.608	5.814
16	Maluku	346.134	5.174
17	Nusa Tenggara Barat	898.949	6.909
18	Nusa Tenggara Timur	1.377.620	11.876
19	Papua	1.450.427	22.961
20	Riau	1.010.180	20.207
21	Sulawesi Selatan	689.887	15.889
22	Sulawesi Tengah	350.089	5.782
23	Sulawesi Tenggara	446.595	6.835
24	Sulawesi Utara	456.869	12.032
25	Sumatera Barat	1.819.087	19.623
26	Sumatera Selatan	1.098.546	21.790
27	Sumatera Utara	1.670.990	34.096
	TOTAL	301.697.955	6.077.379

*) Based on head office in provinces.