

Deposits Monthly Statistics

(Commercial Bank)

September 2019

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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General Information

Source of Data

The data are based on The Deposits Report as of September 2019 which submitted by 111 commercial banks, comprised of 97 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.

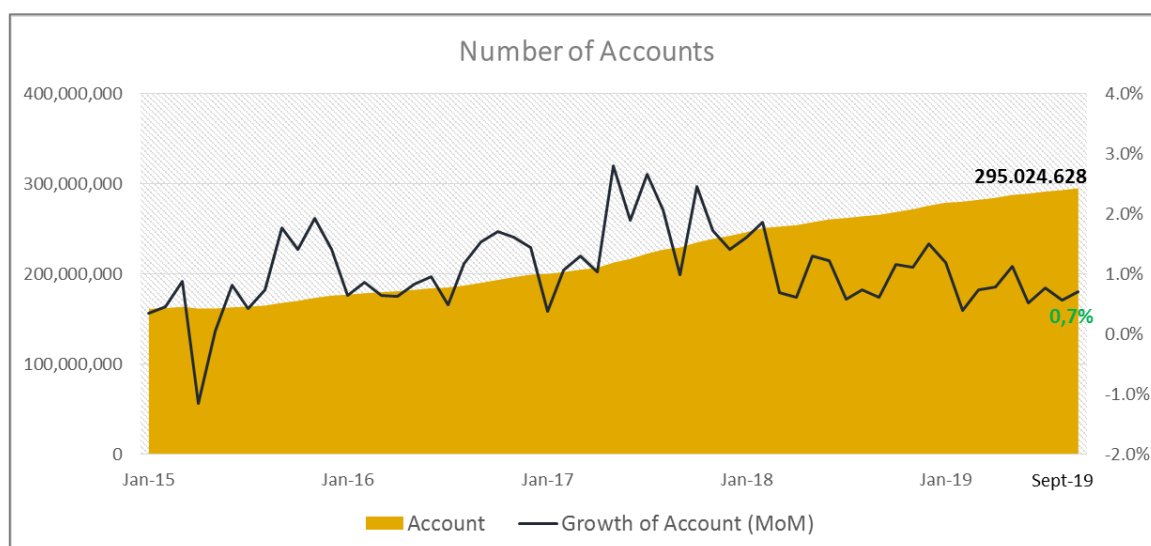
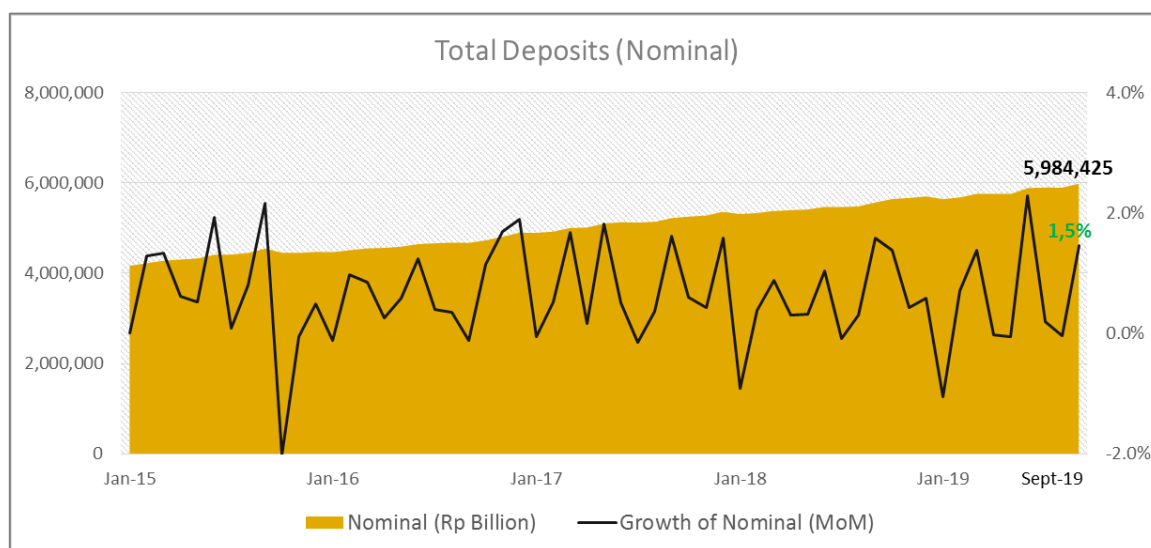
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DEPOSITS IN COMMERCIAL BANKS

(Jan 2015 – September 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*	295,024,628	7.0%	5,984,425	4.9%

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

DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL (Rp Billion)

No	Deposits Distribution	September-19	Change (%)													
			1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year							
A. Deposits																
1	Nominal	5,984,425	▲	1.5	▲	1.6	▲	3.8	▲	4.9	▲	7.4	▲	28.0	▲	47.1
B. Type of Deposits																
2	Demand Deposits	1,454,948	▲	4.9	▲	1.3	▲	7.8	▲	7.8	▲	7.6	▲	33.0	▲	54.9
3	Saving Account	1,839,118	▲	0.6	▲	0.6	▲	5.0	▲	0.6	▲	6.5	▲	28.3	▲	52.3
4	Deposit on Call	89,421	▲	4.7	▼	(10.0)	▼	(11.5)	▲	10.3	▲	11.5	▲	25.2	▲	13.7
5	Time Deposits	2,582,763	▲	0.1	▲	2.8	▲	1.5	▲	6.2	▲	7.8	▲	25.0	▲	40.5
6	Certificate of Time Deposits	18,175	▲	18.6	▲	24.3	▲	10.3	▲	27.5	▲	28.3	▲	57.6	▲	680.9
C. Ownership of Deposits																
7	Third Party-Fund	5,879,840	▲	1.4	▲	1.7	▲	3.9	▲	4.7	▲	7.5	▲	28.1	▲	47.5
8	Funds from Other Bank	104,585	▲	5.8	▼	(3.1)	▲	2.6	▲	20.3	▲	3.3	▲	24.9	▲	30.2
D. Deposits by Type of Business																
9	Conventional	5,715,547	▲	1.5	▲	1.7	▲	3.9	▲	5.0	▲	7.5	▲	28.0	▲	47.2
10	Shariah	268,878	▲	1.2	▲	0.5	▲	2.0	▲	3.5	▲	6.1	▲	28.0	▲	46.1
E. Deposits by Tiering of Nominal																
11	N ≤ 100 million	840,437	▼	(0.1)	▼	(0.2)	▲	3.6	▲	0.3	▲	5.5	▲	24.9	▲	43.4
12	100 million < N ≤ 200 million	338,511	▲	0.1	▲	1.1	▲	3.7	▲	2.2	▲	6.7	▲	29.9	▲	55.3
13	200 million < N ≤ 500 million	533,868	▲	0.0	▲	1.4	▲	4.6	▲	3.3	▲	8.0	▲	32.9	▲	57.8
14	500 million < N ≤ 1 billion	464,003	▲	0.3	▲	1.2	▲	4.6	▲	2.5	▲	7.3	▲	25.3	▲	39.2
15	1 billion < N ≤ 2 billion	410,590	▲	0.3	▲	1.6	▲	4.9	▲	4.0	▲	8.2	▲	15.6	▲	27.3
16	2 billion < N ≤ 5 billion	553,451	▲	1.2	▲	2.3	▲	4.5	▲	3.7	▲	8.7	▲	20.8	▲	42.9
17	N > 5 billion	2,843,566	▲	2.8	▲	2.2	▲	3.4	▲	7.8	▲	7.7	▲	31.8	▲	51.1
F. Deposits by Group of Banks																
18	State Banks	2,503,586	▲	2.2	▲	2.4	▲	4.3	▲	3.3	▲	8.9	▲	36.8	▲	66.0
19	Regional Government Banks	576,652	▲	3.3	▲	3.0	▲	10.1	▲	20.1	▲	11.9	▲	31.0	▲	43.0
20	Private National Banks	2,527,986	▼	(0.0)	▲	0.4	▲	2.5	▲	5.1	▲	7.5	▲	25.1	▲	38.9
21	Mixed / Joint Banks	180,649	▲	2.1	▲	1.5	▼	(1.1)	▼	(13.1)	▼	(13.8)	▲	10.6	▲	19.8
22	Foreign Banks	195,552	▲	5.1	▲	2.9	▲	3.1	▲	3.4	▲	1.0	▼	(11.1)	▲	6.0
G. Deposits by Currency																
23	Rupiah (IDR)	5,146,281	▲	1.2	▲	1.1	▲	4.3	▲	5.0	▲	8.4	▲	29.4	▲	51.1
24	Foreign Currencies	838,144	▲	3.0	▲	4.7	▲	0.9	▲	4.3	▲	1.7	▲	20.2	▲	27.0
H. Insured Deposits																
25	Fully insured (≤ Rp 2 billion)	2,587,409	▲	0.1	▲	0.8	▲	4.2	▲	2.1	▲	6.9	▲	25.6	▲	43.9
26	Partially insured (> Rp 2 billion)	554,020	▲	1.0	▲	2.3	▲	4.4	▲	4.2	▲	8.8	▲	22.0	▲	41.5
27	Not insured (> Rp 2 billion)	2,842,996	▲	2.8	▲	2.2	▲	3.4	▲	7.7	▲	7.7	▲	31.6	▲	51.4

II. NUMBER OF ACCOUNT

No	Deposits Distribution	September-19	Change (%)													
			1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year							
A. Deposits																
1	Accounts	295,024,628	▲	0.7	▲	2.1	▲	4.5	▲	7.0	▲	11.1	▲	55.2	▲	89.1
B. Type of Deposits																
2	Demand Deposits	3,601,751	▼	(2.3)	▲	1.7	▲	3.9	▲	7.7	▲	9.1	▲	13.8	▲	18.8
3	Saving Account	286,650,663	▲	0.8	▲	2.1	▲	4.6	▲	7.0	▲	11.2	▲	56.5	▲	91.5
4	Deposit on Call	5,692	▲	2.3	▼	(0.1)	▲	0.1	▼	(12.7)	▲	3.7	▲	44.1	▲	44.9
5	Time Deposits	4,766,209	▼	(0.0)	▲	1.4	▲	3.0	▲	4.6	▲	6.3	▲	26.2	▲	44.4
6	Certificate of Time Deposits	313	▲	13.8	▲	8.3	▼	(12.8)	▲	15.5	▲	49.0	▲	58.1	▲	88.6
C. Ownership of Deposits																
7	Third Party-Fund	294,999,518	▲	0.7	▲	2.1	▲	4.5	▲	7.0	▲	11.1	▲	55.2	▲	89.1
8	Funds from Other Bank	25,110	▲	0.7	▲	1.4	▼	(2.4)	▼	(2.6)	▼	(1.9)	▼	(2.4)	▲	1.3
D. Deposits by Type of Business																
9	Conventional	268,564,227	▲	0.7	▲	1.9	▲	4.4	▲	6.8	▲	10.8	▲	56.4	▲	91.5
10	Shariah	26,460,401	▲	0.9	▲	3.5	▲	5.8	▲	8.6	▲	13.4	▲	44.2	▲	68.4
E. Deposits by Tiering of Nominal																
11	N ≤ 100 million	289,744,120	▲	0.7	▲	2.1	▲	4.6	▲	7.1	▲	11.1	▲	55.7	▲	90.0
12	100 million < N ≤ 200 million	2,411,194	▲	0.1	▲	1.1	▲	3.8	▲	2.2	▲	6.8	▲	29.9	▲	53.8
13	200 million < N ≤ 500 million	1,662,975	▲	0.0	▲	1.2	▲	4.6	▲	3.4	▲	8.2	▲	33.5	▲	58.9
14	500 million < N ≤ 1 billion	640,979	▲	0.3	▲	1.1	▲	4.7	▲	3.0	▲	7.9	▲	27.3	▲	43.0
15	1 billion < N ≤ 2 billion	288,350	▲	0.3	▲	1.6	▲	5.1	▲	4.5	▲	8.5	▲	15.7	▲	25.4
16	2 billion < N ≤ 5 billion	176,657	▲	1.3	▲	2.1	▲	4.5	▲	3.6	▲	8.8	▲	20.2	▲	44.1
17	N > 5 billion	100,353	▲	0.6	▲	2.6	▲	4.2	▲	5.1	▲	8.8	▲	25.4	▲	37.1
F. Deposits by Group of Banks																
18	State Banks	186,467,583	▲	0.6	▲	1.5	▲	4.8	▲	7.1	▲	12.0	▲	72.5	▲	126.1
19	Regional Government Banks	34,414,744	▲	0.5	▲	1.8	▲	2.3	▲	4.3	▲	5.8	▲	14.5	▲	23.9
20	Private National Banks	73,077,356	▲	1.0	▲	3.7	▲	5.1	▲	8.1	▲	11.4	▲	43.3	▲	64.1
21	Mixed / Joint Banks	842,941	▲	0.4	▲	1.8	▲	4.2	▲	7.3	▲	14.6	▲	43.8	▲	32.3
22	Foreign Banks	222,004	▲	0.3	▲	0.8	▼	(2.4)	▼	(5.0)	▼	(4.8)	▼	(43.0)	▼	(61.6)
G. Deposits by Currency																
23	Rupiah (IDR)	293,891,142	▲	0.7	▲	2.1	▲	4.5	▲	7.0	▲	11.1	▲	55.5	▲	89.7
24	Foreign Currencies	1,133,486	▼	(1.1)	▲	1.9	▲	4.0	▲	4.9	▲	5.4	▲	6.4	▲	4.8
H. Insured Accounts																
25	Fully insured (≤ Rp 2 billion)	294,747,618	▲	0.7	▲	2.1	▲	4.5	▲	7.0	▲	11.1	▲	55.2	▲	89.2
26	Partially insured (> Rp 2 billion)	277,010	▲	1.0	▲	2.3	▲	4.4	▲	4.2	▲	8.8	▲	22.0	▲	41.5

DEPOSITS SEASONALITY HEATMAP (MoM)

(as of September 2019)

I. Nominal Deposits

Tahun	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%	1.5%	-	-	-
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%
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%

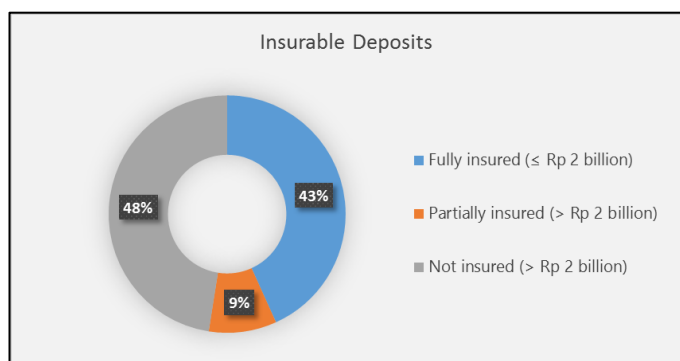
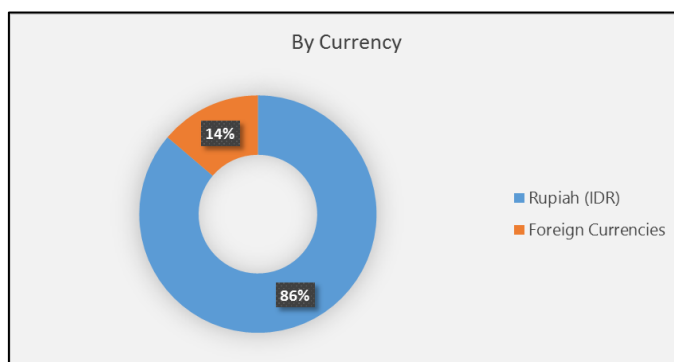
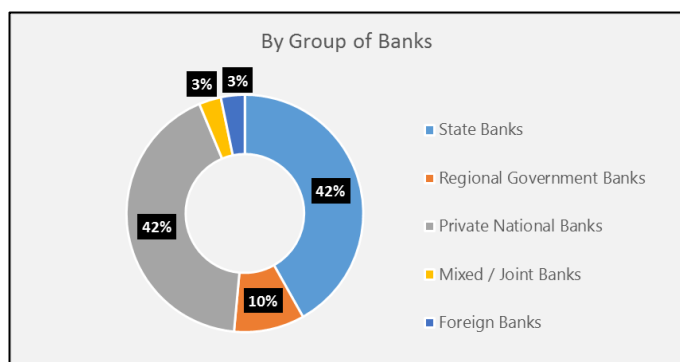
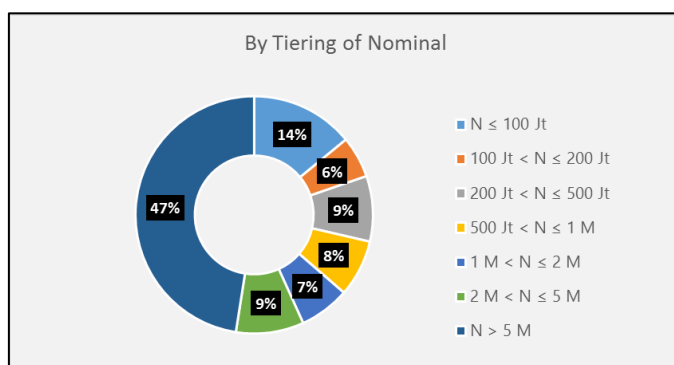
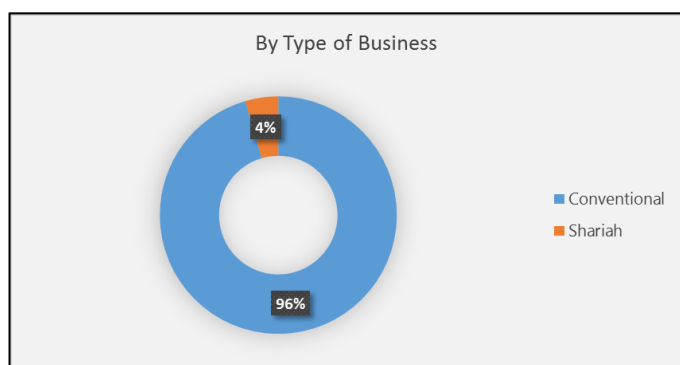
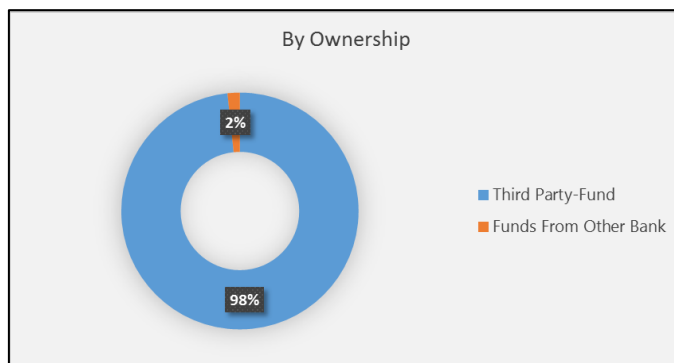
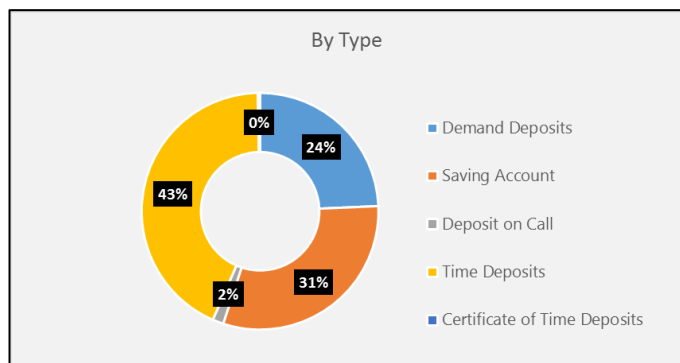
II. Nominal Deposits by Tiering (≤ Rp 100 million)

Tahun	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%	-0.2%	-	-	-
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 Tiering (> Rp 5 billion)

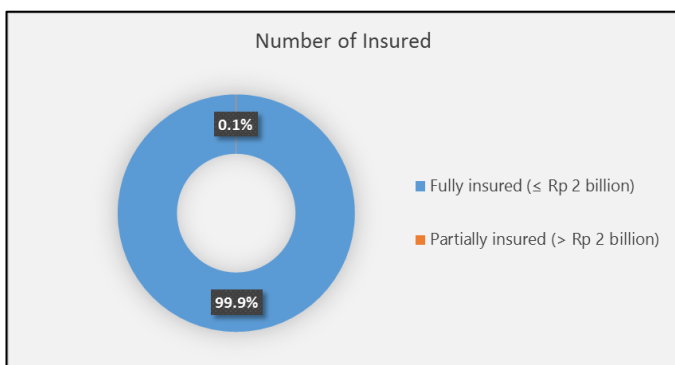
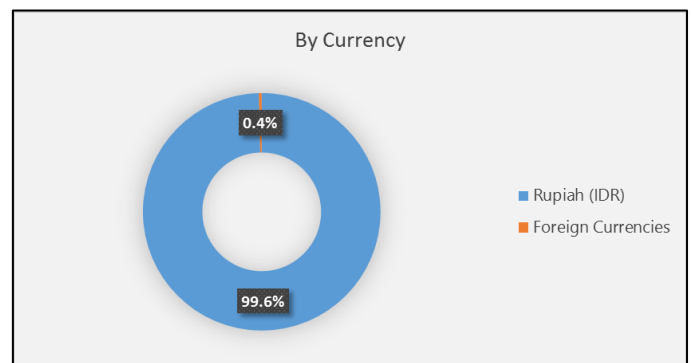
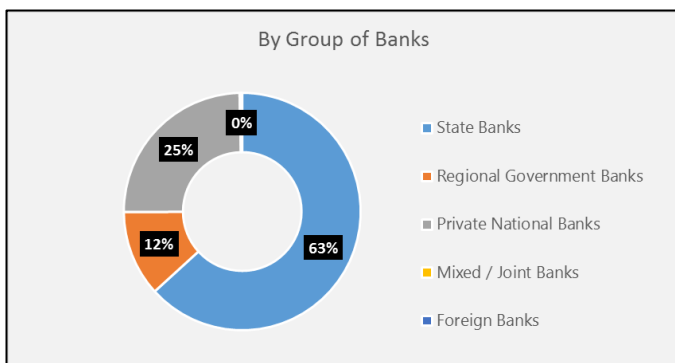
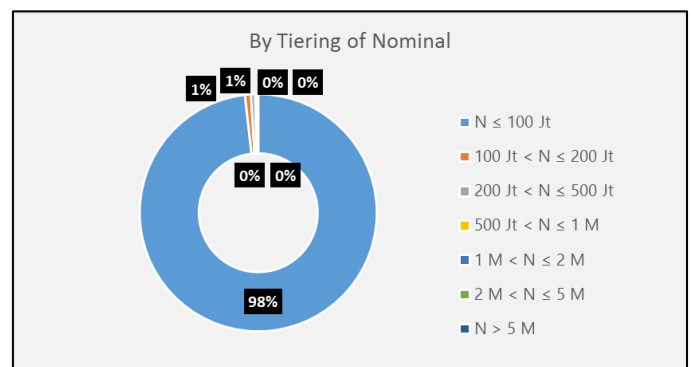
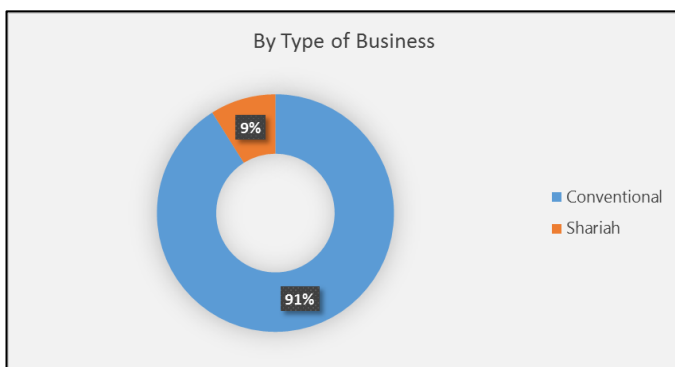
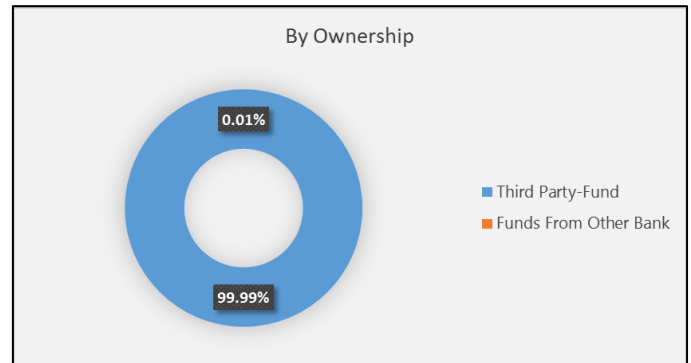
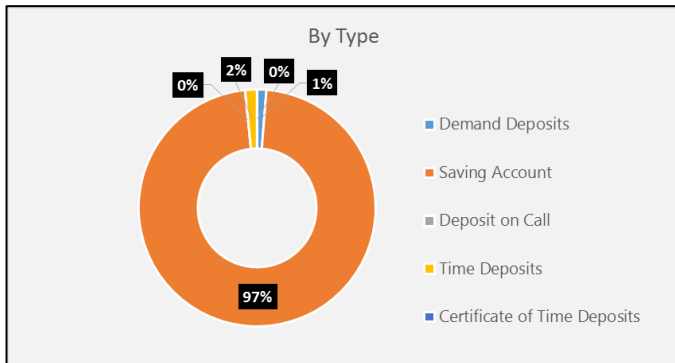
Tahun	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-0.3%	1.7%	2.9%	-0.1%	-3.2%	4.6%	-0.5%	-0.1%	2.7%	-	-	-
2018	-0.2%	0.8%	2.1%	0.3%	-1.1%	1.1%	-1.3%	0.5%	3.1%	2.4%	0.3%	-2.7%
2017	2.6%	1.2%	3.9%	0.2%	3.0%	-1.4%	-0.8%	0.5%	2.9%	0.8%	-0.2%	-0.3%
2016	2.5%	2.5%	2.6%	-0.2%	0.9%	-0.7%	0.9%	0.2%	0.8%	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 September 2019)



ACCOUNT BREAKDOWN

(as of September 2019)



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

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
Demand Deposits	3,591,445	1,419,193	10,306	35,755	3,601,751	1,454,948
Rupiah (IDR)	3,414,177	1,078,763	9,924	28,514	3,424,101	1,107,277
Foreign Currencies	177,268	340,430	382	7,241	177,650	347,671
Saving Account	286,643,997	1,834,379	6,666	4,740	286,650,663	1,839,118
Rupiah (IDR)	285,854,723	1,699,751	6,652	4,716	285,861,375	1,704,466
Foreign Currencies	789,274	134,628	14	24	789,288	134,652
Deposit on Call	5,387	58,018	305	31,403	5,692	89,421
Rupiah (IDR)	5,106	47,680	305	31,403	5,411	79,083
Foreign Currencies	281	10,337	-	-	281	10,337
Time Deposits	4,758,634	2,567,269	7,575	15,494	4,766,209	2,582,763
Rupiah (IDR)	4,592,372	2,222,444	7,570	14,834	4,599,942	2,237,279
Foreign Currencies	166,262	344,824	5	660	166,267	345,484
Certificate of Time Deposits	55	982	258	17,193	313	18,175
Rupiah (IDR)	55	982	258	17,193	313	18,175
Foreign Currencies	-	-	-	-	-	-
TOTAL	294,999,518	5,879,840	25,110	104,585	295,024,628	5,984,425
Rupiah (IDR)	293,866,433	5,049,621	24,709	96,660	293,891,142	5,146,281
Foreign Currencies	1,133,085	830,219	401	7,925	1,133,486	838,144

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

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ 100 Jt	289,734,303	840,167	9,817	270	289,744,120	840,437
Rupiah (IDR)	288,911,369	825,880	9,727	268	288,921,096	826,148
Foreign Currencies	822,934	14,287	90	2	823,024	14,289
100 Jt < N ≤ 200 Jt	2,409,083	338,197	2,111	314	2,411,194	338,511
Rupiah (IDR)	2,303,120	323,091	2,086	310	2,305,206	323,401
Foreign Currencies	105,963	15,106	25	4	105,988	15,110
200 Jt < N ≤ 500 Jt	1,658,845	532,366	4,130	1,502	1,662,975	533,868
Rupiah (IDR)	1,559,569	500,795	4,095	1,491	1,563,664	502,286
Foreign Currencies	99,276	31,571	35	11	99,311	31,582
500 Jt < N ≤ 1 M	637,607	461,213	3,372	2,790	640,979	464,003
Rupiah (IDR)	591,889	429,189	3,336	2,763	595,225	431,952
Foreign Currencies	45,718	32,024	36	27	45,754	32,050
1 M < N ≤ 2 M	286,216	407,311	2,134	3,279	288,350	410,590
Rupiah (IDR)	259,829	370,549	2,107	3,241	261,936	373,789
Foreign Currencies	26,387	36,763	27	38	26,414	36,801
2 M < N ≤ 5 M	174,879	547,513	1,778	5,937	176,657	553,451
Rupiah (IDR)	158,209	495,766	1,738	5,809	159,947	501,574
Foreign Currencies	16,670	51,748	40	129	16,710	51,876
N > 5 M	98,585	2,753,073	1,768	90,493	100,353	2,843,566
Rupiah (IDR)	82,448	2,104,352	1,620	82,779	84,068	2,187,130
Foreign Currencies	16,137	648,722	148	7,714	16,285	656,435
TOTAL	294,999,518	5,879,840	25,110	104,585	295,024,628	5,984,425
Rupiah (IDR)	293,866,433	5,049,621	24,709	96,660	293,891,142	5,146,281
Foreign Currencies	1,133,085	830,219	401	7,925	1,133,486	838,144

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

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ IDR 2 billion	294,726,054	2,579,254	21,564	8,155	294,747,618	2,587,409
Rupiah (IDR)	293,625,776	2,449,503	21,351	8,073	293,647,127	2,457,577
Foreign Currencies	1,100,278	129,750	213	82	1,100,491	129,832
N > IDR 2 billion	273,464	3,300,586	3,546	96,430	277,010	3,397,016
Rupiah (IDR)	240,657	2,600,117	3,358	88,587	244,015	2,688,704
Foreign Currencies	32,807	700,469	188	7,843	32,995	708,312
TOTAL	294,999,518	5,879,840	25,110	104,585	295,024,628	5,984,425
Rupiah (IDR)	293,866,433	5,049,621	24,709	96,660	293,891,142	5,146,281
Foreign Currencies	1,133,085	830,219	401	7,925	1,133,486	838,144

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

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ IDR 2 B (Fully insured)	294,726,054	2,579,254	21,564	8,155	294,747,618	2,587,409
Rupiah (IDR)	293,625,776	2,449,503	21,351	8,073	293,647,127	2,457,577
Foreign Currencies	1,100,278	129,750	213	82	1,100,491	129,832
N > IDR 2 B (Partially insured)	273,464	546,928	3,546	7,092	277,010	554,020
Rupiah (IDR)	240,657	481,314	3,358	6,716	244,015	488,030
Foreign Currencies	32,807	65,614	188	376	32,995	65,990
TOTAL	294,999,518	3,126,182	25,110	15,247	295,024,628	3,141,429
Rupiah (IDR)	293,866,433	2,930,817	24,709	14,789	293,891,142	2,945,607
Foreign Currencies	1,133,085	195,364	401	458	1,133,486	195,822

DEPOSITS AND NUMBER OF ACCOUNT BY PROVINCES

No	Province	Number of Account*	Nominal* (Rp Billion)
1	Aceh	1,639,379	19,106
2	Bali	579,324	22,525
3	Banten	178,937	7,257
4	Bengkulu	358,779	5,980
5	Daerah Istimewa Yogyakarta	826,523	9,787
6	Daerah Khusus Ibukota Jakarta	262,345,435	5,412,997
7	Jambi	617,043	8,992
8	Jawa Barat	5,037,290	101,451
9	Jawa Tengah	2,777,907	64,156
10	Jawa Timur	5,426,504	71,549
11	Kalimantan Barat	1,664,226	15,210
12	Kalimantan Selatan	488,944	14,590
13	Kalimantan Tengah	318,502	7,010
14	Kalimantan Timur	875,011	23,484
15	Lampung	500,820	7,467
16	Maluku	347,801	6,537
17	Nusa Tenggara Barat	881,400	7,636
18	Nusa Tenggara Timur	1,351,622	12,595
19	Papua	1,412,505	21,087
20	Riau	987,102	24,008
21	Sulawesi Selatan	674,428	18,337
22	Sulawesi Tengah	342,171	4,897
23	Sulawesi Tenggara	428,149	7,758
24	Sulawesi Utara	453,891	13,366
25	Sumatera Barat	1,766,641	19,712
26	Sumatera Selatan	1,080,427	20,307
27	Sumatera Utara	1,663,867	36,624
TOTAL		295,024,628	5,984,425

*) Based on head office in provinces.