

# **Deposits Monthly Statistics**

(Commercial Bank)

# August 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 August 2019 which submitted by 112 commercial banks, comprised of 98 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.

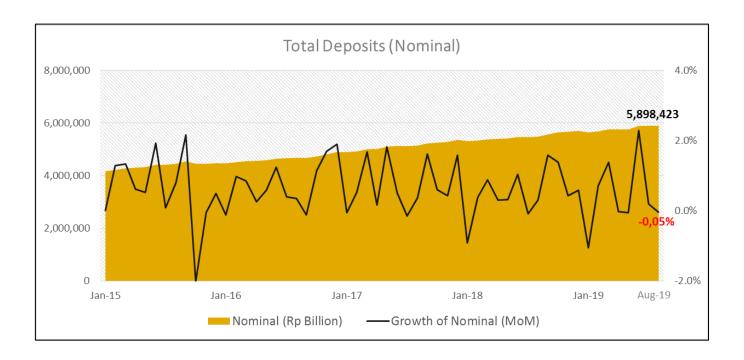
Feedback and Suggestion Box:

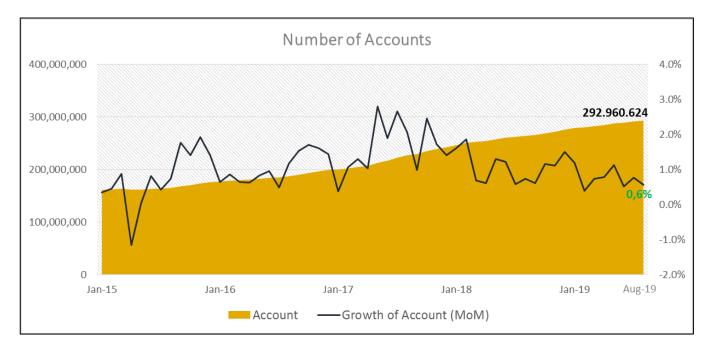


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#### **DEPOSITS IN COMMERCIAL BANKS**

(Jan 2015 - August 2019)





## **Deposits Distribution Highlights**

I. NOMINAL (Rp billion)

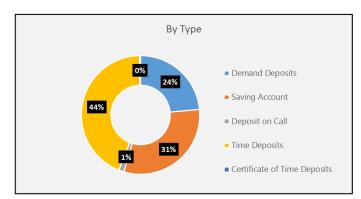
No	Deposits Distribution	August-19						Cł	nange (%)						
	Deposits Distribution	August-19	1 Month		3 Month		6 Month		YTD		1 Year		3 Year		5 Year
4. D	eposits														
1	Nominal	5,898,423	▼ (0.0)	)	2.4		3.8		3.4	_	7.6		26.0	4	50.7
3. Ty	pe of Deposits														
2	Demand Deposits	1,387,621	▼ (2.1)	)	4.6	_	5.8		2.8	_	8.0		28.0		60.0
3	Saving Account	1,828,887	▼ (0.1)	)	0.7	_	4.5		0.1	_	6.5		28.2	_	53.1
4	Deposit on Call	85,394	<b>(0.5)</b>	) 🗢	(11.3)	_	5.5		5.4	_	15.2		23.5	_	41.3
5	Time Deposits	2,581,193	<b>1.1</b>		3.1	_	2.1		6.2	_	7.9		23.4	_	44.3
6	Certificate of Time Deposits	15,328	7.3		4.9		0.0		7.6	$\overline{}$	(1.6)		59.6	_	579.6
C. O	wnership of Deposits														
7	Third Party-Fund	5,799,596	0.0		2.5	_	3.8		3.2	_	7.7		26.1	_	50.8
8	Funds From Other Bank	98,827	<b>(2.7)</b>	)	0.3		0.8		13.7	_	1.6		19.8		45.8
C. D	eposits by Type of Business														
7	Conventional	5,632,858	▼ (0.0)	)	2.4	_	3.9		3.5	_	7.6		25.9	_	50.9
8	Shariah	265,565	<b>(0.6)</b>	)	3.1		1.7		2.2	_	6.6		27.5		47.4
). D	eposits by Tiering of Nominal														
9	N ≤ 100 Jt	841,596	▼ (0.8)	)	(4.2)	_	3.4		0.5	_	5.5		25.1	_	44.1
10	100 Jt < N ≤ 200 Jt	338,261	<b>a</b> 0.5		1.1	_	4.0		2.1	_	7.1		29.8		55.4
11	200 Jt < N ≤ 500 Jt	533,655	<b>0.4</b>		2.2	_	4.7		3.3	_	8.2		32.1		58.6
12	500 Jt < N ≤ 1 M	462,606	0.1		3.1	_	4.3		2.2	_	7.2		23.3	_	40.5
13	1 M < N ≤ 2 M	409,435	<b>0.4</b>		4.5		4.5		3.7	_	8.1		13.4		29.2
14	2 M < N ≤ 5 M	546,987	<b>a</b> 0.3		4.5	_	3.7		2.5	_	8.4		17.0	_	44.3
15	N > 5 M	2,765,882	<b>(0.1)</b>	)	4.0		3.5		4.9	_	8.0		29.3	_	58.0
E. D	eposits by Group of Banks														
16	State Banks	2,449,155	▼ (0.0)	)	2.7	_	3.9		1.1	_	8.9		38.3	_	68.7
17	Regional Government Banks	558,216	<b>(0.3</b> )	)	6.9		10.0		16.3	_	13.3		25.1		57.6
18	Private National Banks	2,528,051	<b>(0.2)</b>	)	1.6		3.1		5.1	_	7.5		22.6		41.9
19	Mixed / Joint Banks	176,972	4.1		1.2	~	(1.2)	$\overline{}$	(14.9)	$\overline{}$	(11.9)		1.4	_	22.0
20	Foreign Banks	186,029	▼ (1.0)	) 🗢	(1.0)	$\overline{}$	(0.9)	$\overline{}$	(1.6)	$\overline{}$	(1.4)	$\overline{}$	(18.4)		2.6
F. De	eposits by Currency														
17	Rupiah (IDR)	5,084,921	▼ (0.0)	)	1.8	_	4.1		3.8		8.2		27.0	_	54.9
18	Foreign Currencies	813,502	▼ (0.1)	) 📤	6.3	_	1.8		1.2		3.8		19.9	_	28.8
G. In	sured Deposits														
23	Fully insured (≤ Rp 2 billion)	2,585,554	▼ (0.1)	)	0.4	_	4.1		2.1	_	7.0		24.7	_	44.9
24	Partially insured (> Rp 2 billion)	548,306	0.4		4.6	_	3.6		3.1	_	8.6		18.8	_	43.6
25	Not insured (> Rp 2 billion)	2,764,563	▼ (0.1)	) 🔼	4.0		3.5		4.7	_	7.9		28.9	_	58.2

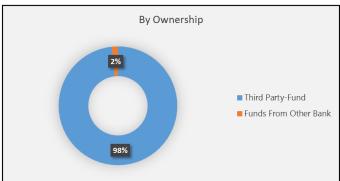
#### **II. NUMBER OF ACCOUNT**

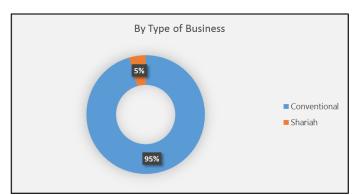
No	Deposits Distribution	August-19						Cł	nange (%)						
INO	Deposits Distribution	August-19	1 Month		3 Month		6 Month		YTD		1 Year		3 Year		5 Year
A. D	eposits														
1	Accounts	292,960,624	0.6		1.9		4.6		6.2		11.0		56.5		90.0
В. Ту	pe of Deposits														
2	Demand Deposits	3,686,911	<b>3.5</b>		4.5		7.4		10.2		12.7		15.5		22.3
3	Saving Account	284,501,419	<u> </u>		1.8	_	4.6		6.2	_	11.0		57.8	_	92.4
4	Deposit on Call	5,564	<u> </u>		(12.0)	_	5.5	$\overline{}$	(14.6)	_	4.0		68.4	_	63.5
5	Time Deposits	4,766,455	<b>a</b> 0.3		2.3	_	3.8		4.6	_	7.8		25.5	_	45.6
6	Certificate of Time Deposits	275	<b>▽</b> (1.1	.)	(2.1)	$\overline{}$	(12.1)		1.5	_	20.6		64.7		54.5
C. O	wnership of Deposits														
7	Third Party-Fund	292,935,686	<b>a</b> 0.6		1.9		4.6		6.2		11.0		56.5	_	90.1
8	Funds From Other Bank	24,938	<b>a</b> 0.2		1.8	$\overline{}$	(4.3)	$\overline{}$	(3.2)	$\overline{}$	(2.3)	$\overline{}$	(3.4)		1.4
C. De	eposits by Type of Business														
7	Conventional	266,745,553	<u> </u>		1.7		4.5		6.1		11.0		57.4		92.4
8	Shariah	26,215,071	<b>1.2</b>		3.1	_	5.7		7.6	_	10.8		47.2		68.9
D. D	eposits by Tiering of Nominal														
9	N ≤ 100 Jt	287,687,880	<b>a</b> 0.6		1.9		4.6		6.3		11.0		57.1		90.9
10	100 Jt < N ≤ 200 Jt	2,409,444	<u> </u>		1.1	_	3.9		2.1	_	7.1		29.8	_	54.6
11	200 Jt < N ≤ 500 Jt	1,662,848	<b>a</b> 0.3		2.2	_	4.8		3.4	_	8.4		32.7	_	59.5
12	500 Jt < N ≤ 1 M	638,898	0.1	. 🔼	3.2	_	4.5		2.6	_	7.8		25.5		44.0
13	1 M < N ≤ 2 M	287,401	<u> </u>		4.8	_	4.7		4.2	_	8.5		13.5		27.0
14	2 M < N ≤ 5 M	174,420	<u> </u>	. 🔼	4.4	_	3.3		2.3	_	8.3		16.3		45.0
15	N > 5 M	99,733	0.8		4.9	_	4.1		4.5	_	9.2		23.3	_	41.1
E. De	eposits by Group of Banks														
16	State Banks	185,299,178	<b>a</b> 0.3		1.6		4.6		6.4		12.2		74.0		128.3
17	Regional Government Banks	34,240,791	<b>a</b> 0.7	'   <u>~</u>	0.7	_	3.3		3.8	_	5.9		14.9		24.2
18	Private National Banks	72,359,821	<b>1.2</b>		3.0	_	5.2		7.1	_	10.4		44.7		64.0
19	Mixed / Joint Banks	839,426	<b>a</b> 0.3		2.2	_	4.1		6.8	_	16.3		42.0		18.7
20	Foreign Banks	221,408	0.8		(0.0)	$\overline{}$	(3.8)	$\overline{}$	(5.2)	$\overline{}$	(4.6)	$\overline{}$	(43.5)	$\overline{}$	(61.4)
F. De	eposits by Currency														
17	Rupiah (IDR)	291,814,542	<b>a</b> 0.6	5	1.9		4.6		6.2		11.0		56.7		90.6
18	Foreign Currencies	1,146,082	<b>1.</b> 0		3.9		5.6		6.1		10.3		7.1		6.0
G. In	G. Insured Accounts														
23	Fully insured (≤ Rp 2 billion)	292,686,471	<b>a</b> 0.6		1.9		4.6	_	6.2	_	11.0	_	56.5	_	90.1
24	Partially insured (> Rp 2 billion)	274,153	<b>a</b> 0.4		4.6		3.6		3.1		8.6		18.8		43.6

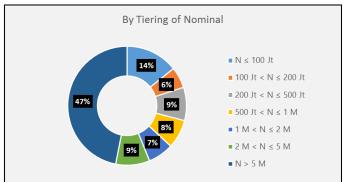
#### **NOMINAL BREAKDOWN**

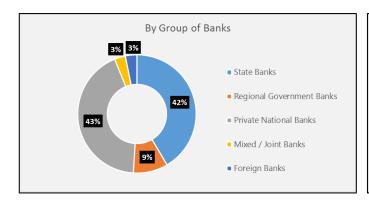
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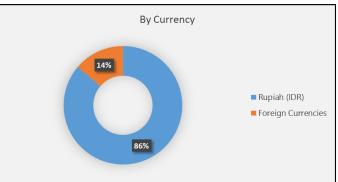


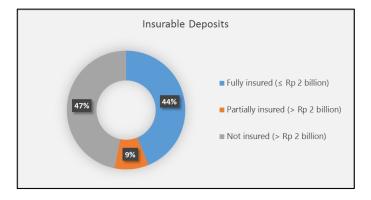






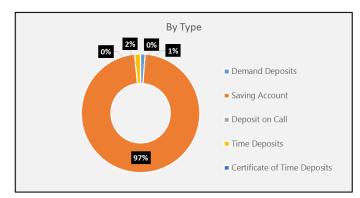


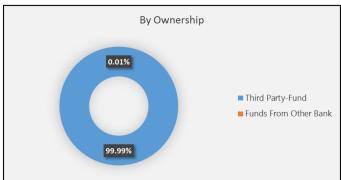


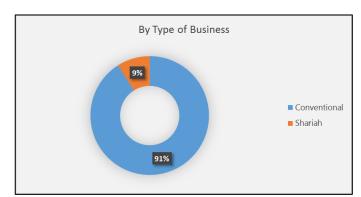


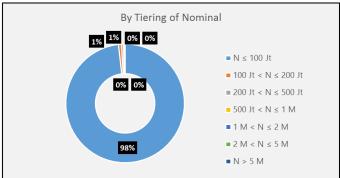
#### **ACCOUNT BREAKDOWN**

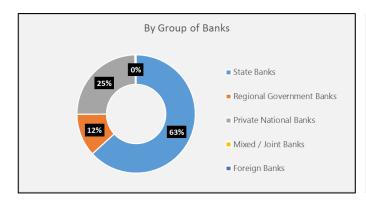
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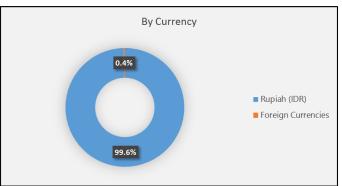


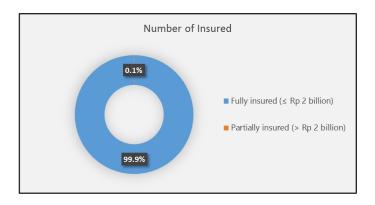












## **DEPOSITS: GROWTH OF NOMINAL AND ACCOUNT (5Y)**

Year	Accounts	Nominal	Acc	ounts	Nominal				
1001	1100011100	(Rp Billion)	Δ	%∆	Δ (Rp Billion)	%∆			
2015*	175,501,915	4,473,772	14,620,158	9.09%	305,214	7.32%			
2016*	199,301,222	4,900,193	23,799,307	13.56%	426,421	9.53%			
2017*	242,396,164	5,363,316	43,094,942	21.62%	463,123	9.45%			
2018*	275,764,037	5,704,429	33,367,873	13.77%	341,113	6.36%			
2019**	292,960,624	5,898,423	17,196,587	6.24%	193,994	3.40%			

<sup>\*)</sup> Year on Year (YoY)

<sup>\*\*)</sup> Year to Date (Ytd) as of 31 August 2019

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

		Third Part	y-Fund		F	unds From (	Other Bank		Total					
Type of Deposits	Account	%	Nominal	%	Account	%	Nominal	%	Account	%	Nominal	%		
Giro (Demand Deposit )	3,676,597	1.26%	1,351,976	23.31%	10,314	41.37%	35,645	36.07%	3,686,911	1.27%	1,387,621	23.53%		
Rupiah (IDR)	3,499,746	95.19%	1,031,117	76.27%	9,936	96.34%	26,623	74.69%	3,509,682	95.19%	1,057,740	76.23%		
Valas (Currency)	176,851	4.81%	320,859	23.73%	378	3.66%	9,022	25.31%	177,229	4.81%	329,881	23.77%		
Tabungan (Saving Account)	284,494,744	97.12%	1,824,226	31.45%	6,675	26.77%	4,660	4.72%	284,501,419	97.11%	1,828,887	31.00%		
Rupiah (IDR)	283,719,123	99.73%	1,693,105	92.81%	6,661	99.79%	4,633	99.40%	283,725,784	99.73%	1,697,739	92.83%		
Valas (Currency)	775,621	0.27%	131,121	7.19%	14	0.21%	27	0.58%	775,635	0.27%	131,148	7.17%		
Deposit on Call	5,284	0.00%	56,453	0.97%	280	1.12%	28,941	29.28%	5,564	0.00%	85,394	1.45%		
Rupiah (IDR)	5,014	94.89%	46,107	81.67%	280	100.00%	28,941	100.00%	5,294	95.15%	75,048	87.88%		
Valas (Currency)	270	5.11%	10,346	18.33%	0	0.00%	0	0.00%	270	4.85%	10,346	12.12%		
Deposito (Time Deposits )	4,759,013	1.62%	2,565,947	44.24%	7,442	29.84%	15,246	15.43%	4,766,455	1.63%	2,581,193	43.76%		
Rupiah (IDR)	4,566,071	95.95%	2,224,480	86.69%	7,436	99.92%	14,587	95.68%	4,573,507	95.95%	2,239,067	86.75%		
Valas (Currency)	192,942	4.05%	341,467	13.31%	6	0.08%	659	4.33%	192,948	4.05%	342,126	13.25%		
Sertifikat Deposito (Certificate of Time Deposits)	48	0.00%	993	0.02%	227	0.91%	14,335	14.50%	275	0.00%	15,328	0.26%		
Rupiah (IDR)	48	100.00%	993	100.00%	227	100.00%	14,335	100.00%	275	100.00%	15,328	100.00%		
Valas (Currency)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%		
Total	292,935,686	100.00%	5,799,595	100.00%	24,938	100.00%	98,827	100.00%	292,960,624	100.02%	5,898,423	100.00%		
Rupiah (IDR)	291,790,002	99.61%	4,995,803	86.14%	24,540	98.40%	89,119	90.18%	291,814,542	99.61%	5,084,922	86.21%		
Valas (Currency)	1,145,684	0.39%	803,792	13.86%	398	1.60%	9,708	9.82%	1,146,082	0.39%	813,501	13.79%		

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

		Third Par	ty-Fund			Funds Fro	n Other Bank		Total					
Nominal of Deposits	Account	%	Nominal	%	Account	%	Nominal	%	Account	%	Nominal	%		
N ≤ 100 Jt	287,678,004	98.21%	841,323	14.51%	9,876	39.60%	273	0.28%	287,687,880	98.20%	841,596	14.28%		
Rupiah (IDR)	286,839,231	99.71%	827,103	98.31%	9,794	99.17%	271	99.18%	286,849,025	99.71%	827,373	98.31%		
Valas (Currency)	838,773	0.29%	14,220	1.69%	82	0.83%	2	0.82%	838,855	0.29%	14,223	1.69%		
100 Jt < N ≤ 200 Jt	2,407,254	0.82%	337,933	5.83%	2,190	8.78%	327	0.33%	2,409,444	0.82%	338,260	5.73%		
Rupiah ( <i>IDR</i> )	2,303,006	95.67%	323,065	95.60%	2,167	98.95%	324	98.94%	2,305,173	95.67%	323,389	95.60%		
Valas (Currency)	104,248	4.33%	14,869	4.40%	23	1.05%	3	1.06%	104,271	4.33%	14,872	4.40%		
200 Jt < N ≤ 500 Jt	1,658,754	0.57%	532,150	9.18%	4,094	16.42%	1,506	1.52%	1,662,848	0.57%	533,655	9.05%		
Rupiah ( <i>IDR</i> )	1,560,521	94.08%	500,914	94.13%	4,066	99.32%	1,497	99.37%	1,564,587	94.09%	502,411	94.15%		
Valas (Currency)	98,233	5.92%	31,235	5.87%	28	0.68%	9	0.57%	98,261	5.91%	31,244	5.85%		
500 Jt < N ≤ 1 M	635,621	0.22%	459,896	7.93%	3,277	13.14%	2,710	2.74%	638,898	0.22%	462,606	7.84%		
Rupiah ( <i>IDR</i> )	590,023	92.83%	427,951	93.05%	3,242	98.93%	2,685	99.07%	593,265	92.86%	430,636	93.09%		
Valas (Currency )	45,598	7.17%	31,945	6.95%	35	1.07%	25	0.93%	45,633	7.14%	31,969	6.91%		
1 M < N ≤ 2 M	285,351	0.10%	406,305	7.01%	2,050	8.22%	3,131	3.17%	287,401	0.10%	409,436	6.94%		
Rupiah ( <i>IDR</i> )	259,186	90.83%	369,868	91.03%	2,027	98.88%	3,098	98.94%	261,213	90.89%	372,967	91.09%		
Valas (Currency)	26,165	9.17%	36,437	8.97%	23	1.12%	32	1.03%	26,188	9.11%	36,469	8.91%		
2 M < N ≤ 5 M	172,657	0.06%	541,146	9.33%	1,763	7.07%	5,841	5.91%	174,420	0.06%	546,987	9.27%		
Rupiah ( <i>IDR</i> )	156,106	90.41%	489,944	90.54%	1,710	96.99%	5,663	96.94%	157,816	90.48%	495,608	90.61%		
Valas (Currency )	16,551	9.59%	51,202	9.46%	53	3.01%	178	3.05%	16,604	9.52%	51,380	9.39%		
N > 5 M	98,045	0.03%	2,680,843	46.21%	1,688	6.77%	85,039	86.05%	99,733	0.03%	2,765,882	46.89%		
Rupiah ( <i>IDR</i> )	81,929	83.56%	2,056,958	76.73%	1,534	90.88%	75,581	88.88%	83,463	83.69%	2,132,540	77.10%		
Valas (Currency )	16,116	16.44%	623,885	23.27%	154	9.12%	9,458	11.12%	16,270	16.31%	633,342	22.90%		
Total	292,935,686	100.01%	5,799,596	100.00%	24,938	100.00%	98,828	100.00%	292,960,624	100.01%	5,898,423	100.00%		
Rupiah ( <i>IDR</i> )	291,790,002	99.61%	4,995,803	86.14%	24,540	98.40%	89,119	90.18%	291,814,542	99.61%	5,084,921	86.21%		
Valas (Currency )	1,145,684	0.39%	803,793	13.86%	398	1.60%	9,707	9.82%	1,146,082	0.39%	813,501	13.79%		

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

Nominal of Deposits		ty-Fund		Funds From	Other Bank		Total					
Nominal of Deposits	Account	%	Nominal	%	Account	%	Nominal	%	Account	%	Nominal	%
N ≤ 2 M	292,664,984	99.91%	2,577,608	44.44%	21,487	86.16%	7,947	8.04%	292,686,471	99.91%	2,585,555	43.83%
Rupiah ( <i>IDR</i> )	291,551,967	99.62%	2,448,902	95.01%	21,296	99.11%	7,875	99.09%	291,573,263	99.62%	2,456,777	95.02%
Valas (Currency)	1,113,017	0.38%	128,706	4.99%	191	0.89%	72	0.91%	1,113,208	0.38%	128,777	4.98%
N > 2 M	270,702	0.09%	3,221,989	55.56%	3,451	13.84%	90,881	91.96%	274,153	0.09%	3,312,870	56.17%
Rupiah ( <i>IDR</i> )	238,035	87.93%	2,546,902	79.05%	3,244	94.00%	81,245	89.40%	241,279	88.01%	2,628,147	79.33%
Valas (Currency)	32,667	12.07%	675,087	20.95%	207	6.00%	9,636	10.60%	32,874	11.99%	684,724	20.67%
Total	292,935,686	100.00%	5,799,596	100.00%	24,938	100.00%	98,828	100.00%	292,960,624	100.00%	5,898,425	100.00%
Rupiah (IDR)	291,790,002	99.61%	4,995,804	86.14%	24,540	98.40%	89,120	90.18%	291,814,542	99.61%	5,084,924	86.21%
Valas (Currency)	1,145,684	0.39%	803,793	13.86%	398	1.60%	9,708	9.82%	1,146,082	0.39%	813,501	13.79%

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

Nominal of Deposits		Third Par	ty-Fund			Interbank	Deposits		Total				
Homand of Deposits	Account	%	Nominal	%	Account	%	Nominal	%	Account	%	Nominal	%	
N ≤ 2 M (Fully Insured)	292,664,984	99.91%	2,577,608	82.64%	21,487	86.16%	7,946	53.52%	292,686,471	99.91%	2,585,554	82.50%	
Rupiah ( <i>IDR</i> )	291,551,967	99.62%	2,448,902	95.01%	21,296	99.11%	7,875	99.11%	291,573,263	99.62%	2,456,777	95.02%	
Valas (Currency )	1,113,017	0.38%	128,706	4.99%	191	0.89%	72	0.91%	1,113,208	0.38%	128,777	4.98%	
N > 2 M (Partially Insured)	270,702	0.09%	541,404	17.36%	3,451	13.84%	6,902	46.48%	274,153	0.09%	548,306	17.50%	
Rupiah ( <i>IDR</i> )	238,035	87.93%	476,070	87.93%	3,244	94.00%	6,488	94.00%	241,279	88.01%	482,558	88.01%	
Valas (Currency )	32,667	12.07%	65,334	12.07%	207	6.00%	414	6.00%	32,874	11.99%	65,748	11.99%	
Total	292,935,686	100.00%	3,119,012	100.00%	24,938	100.00%	14,848	100.00%	292,960,624	100.00%	3,133,860	100.00%	
Rupiah ( <i>IDR</i> )	291,790,002	99.61%	2,924,972	93.78%	24,540	98.40%	14,363	96.73%	291,814,542	99.61%	2,939,335	93.79%	
Valas (Currency )	1,145,684	0.39%	194,040	6.22%	398	1.60%	486	3.27%	1,146,082	0.39%	194,525	6.21%	

## **DEPOSITS AND NUMBER OF ACCOUNT BY PROVINCES**

No	Province	Number of Account*)	Nominal *) (Rp Billion)
1	Bali	848,607	40,883
2	Bengkulu	357,066	6,031
3	D.I. Aceh	1,624,284	19,655
4	D.I. Yogyakarta	825,039	9,671
5	DKI Jakarta	260,305,297	5,326,113
6	Jambi	611,335	8,979
7	Jawa Barat	5,081,820	101,994
8	Jawa Tengah	2,761,017	62,447
9	Jawa Timur	5,401,640	68,318
10	Kalimantan Barat	1,643,117	14,855
11	Kalimantan Selatan	498,217	14,054
12	Kalimantan Tengah	317,339	6,812
13	Kalimantan Timur	867,937	23,854
14	Lampung	501,381	7,316
15	Maluku	353,543	6,529
16	Nusa Tenggara Barat	881,260	7,074
17	Nusa Tenggara Timur	1,344,870	12,235
18	Papua	1,392,986	21,144
19	Riau	978,003	21,634
20	Sulawesi Selatan	670,327	17,876
21	Sulawesi Tengah	338,650	4,794
22	Sulawesi Tenggara	430,884	6,921
23	Sulawesi Utara	451,163	13,502
24	Sumatera Barat	1,742,486	19,664
25	Sumatera Selatan	1,072,509	20,502
26	Sumatera Utara	1,659,847	35,569
	Total	292,960,624	5,898,423

 $<sup>\</sup>ensuremath{^*}\xspace$  ) Based on head office in provinces.