



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSIT DISTRIBUTION OF COMMERCIAL BANK

Januari 2020

1M-20

Indonesia Deposit Insurance Corporation  
Insurance Premium Settlement Group



**2019 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 within 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 Pertumbuhan Simpanan	4	Deposit Growth Highlights	4
Ringkasan Distribusi Nominal Simpanan	5	Nominal Deposit Distribution Highlights	5
Ringkasan Distribusi Rekening Simpanan	6	Deposit Account Distribution Highlights	6
Peta Musiman Nominal Simpanan	7	Deposit Seasonality Heatmap	7
Grafik <i>Pie</i> Nominal Simpanan	8	Deposit Pie Chart (Nominal)	9
Grafik <i>Pie</i> Rekening Simpanan	9	Deposit Account Pie Chart	10
Simpanan Berdasarkan Kepemilikan Simpanan, Jenis Simpanan dan Valuta	10	Deposit by Ownership, Type of Deposits and Currency	10
Simpanan Berdasarkan Kepemilikan Simpanan, Tiering Nominal dan Valuta	11	Deposit by Ownership, Nominal Tiering and Currency	11
Simpanan Berdasarkan Kepemilikan Simpanan, Besaran Nilai Simpanan dan Valuta	12	Deposit by Ownership, Nominal of Deposits and Currency	12
Simpanan Berdasarkan Kepemilikan Simpanan, Simpanan yang Dijamin dan Valuta	12	Deposit by Ownership, Insured Deposits and Currency	12
Simpanan Berdasarkan Provinsi	13	Deposit by Province	13

## Informasi Umum

## General Information

### Sumber Data

Data bersumber dari Laporan Posisi Simpanan yang disampaikan oleh 110 bank umum kepada Lembaga Penjamin Simpanan, yang terdiri dari 96 Bank Umum Konvensional dan 14 Bank Umum Syariah.

### Source of Data

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

### Definition

- 1) The deposit comprised of third party-fund and funds from other bank.
- 2) Insured deposit 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.

Kotak Masukan dan Saran:



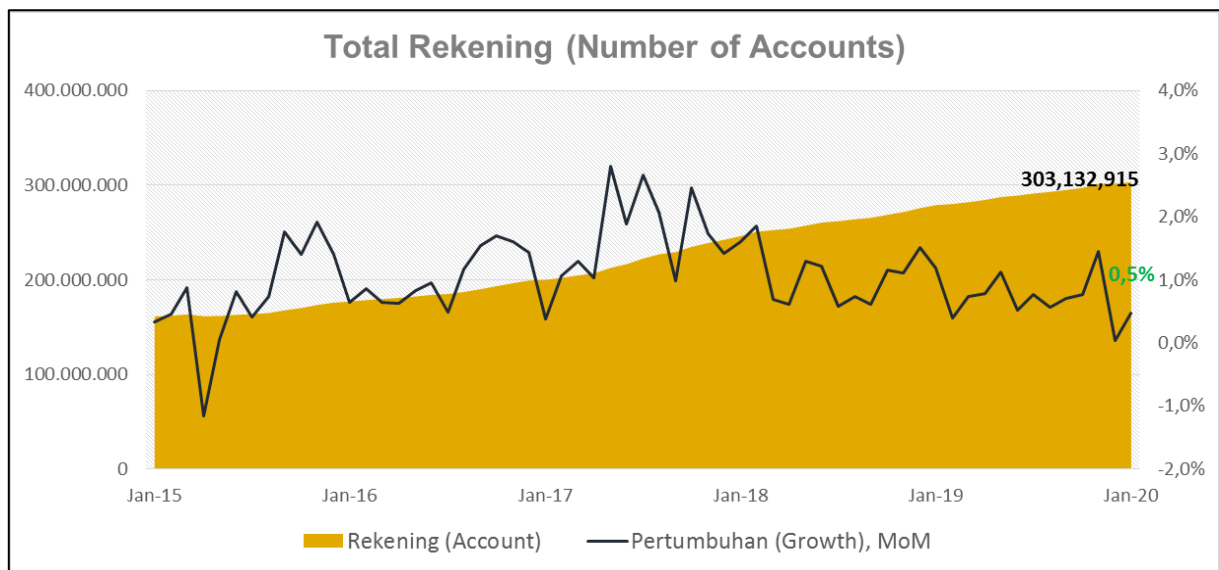
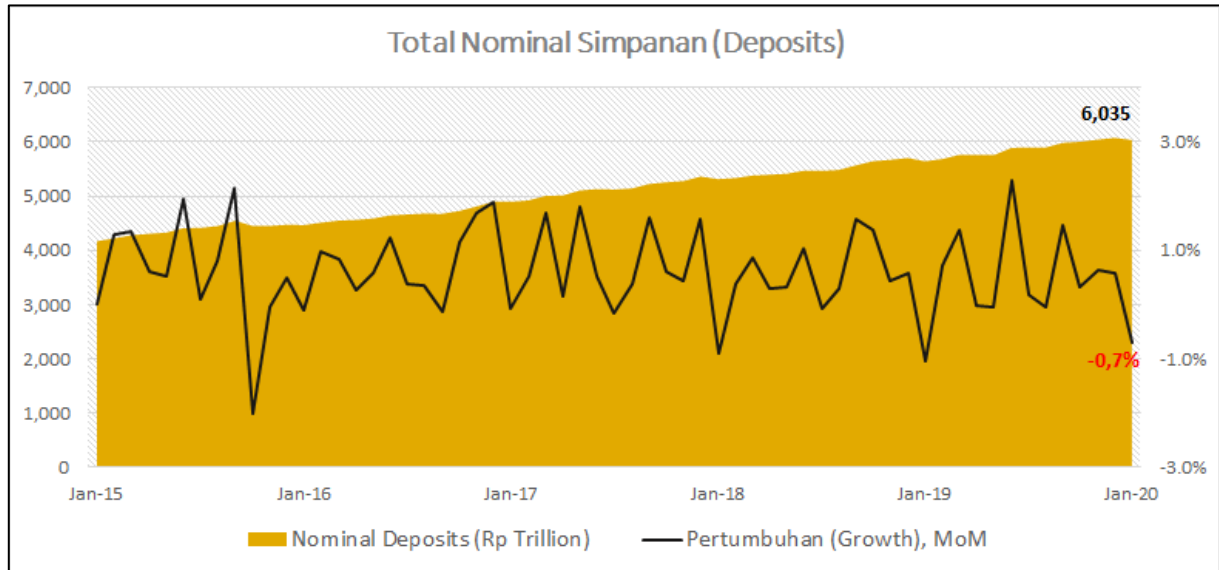
[humas@lps.go.id](mailto:humas@lps.go.id)

Feedback and Suggestion Box:



[humas@lps.go.id](mailto:humas@lps.go.id)

## RINGKASAN PERTUMBUHAN SIMPANAN DEPOSIT GROWTH HIGHLIGHT



Tahun Year	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
2015	4.474	7,3%	175.994.476	9,4%
2016	4.900	9,5%	199.301.222	13,2%
2017	5.363	9,5%	242.396.164	21,6%
2019	6.077	6,5%	301.697.955	9,4%
2020	6.035	-0,7%	303.132.915	0,5%

\*Year to Date (Ytd) as of 31 January 2020

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSIT DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### Nominal Deposit

No	Distribusi Simpanan	January-20 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Simpanan</b>										<b>A. Deposits</b>
1	Nominal	6.035	100,0	▼ (0,7)	▲ 0,5	▲ 2,3	▲ 5,8	▲ 6,9	▲ 23,2	Nominal
<b>B. Jenis Simpanan</b>										<b>B. Type of Deposits</b>
2	Giro	1.455	24,1	▼ (2,5)	▲ 1,8	▲ 2,7	▲ 7,8	▲ 11,6	▲ 26,2	Demand Deposits
3	Tabungan	1.896	31,4	▼ (2,9)	▲ 2,8	▲ 3,6	▲ 3,8	▲ 7,4	▲ 26,6	Saving Account
4	Deposit on Call	79	1,3	▲ 10,6	▼ (16,3)	▼ (7,4)	▼ (2,0)	▲ 5,2	▲ 28,3	Deposit on Call
5	Deposito	2.585	42,8	▲ 1,7	▼ (1,3)	▲ 1,2	▲ 6,3	▲ 4,0	▲ 19,2	Time Deposits
6	Sertifikat Deposito	19	0,3	▲ 1,2	▲ 12,1	▲ 31,4	▲ 31,7	▲ 37,3	▲ 17,7	Certificate of Time Deposits
<b>C. Kepemilikan Simpanan</b>										<b>C. Ownership of Deposits</b>
7	DPK	5.928	98,2	▼ (0,9)	▲ 0,6	▲ 2,2	▲ 5,5	▲ 6,8	▲ 23,2	Third Party-Fund
8	Simpanan dari Bank Lain	107	1,8	▲ 11,6	▼ (4,4)	▲ 5,0	▲ 22,7	▲ 14,0	▲ 23,6	Funds from Other Bank
<b>D. Jenis Usaha</b>										<b>D. Type of Business</b>
9	Konvensional	5.746	95,2	▼ (0,7)	▲ 0,4	▲ 2,0	▲ 5,5	▲ 6,7	▲ 22,7	Conventional
10	Syariah	289	4,8	▼ (0,9)	▲ 3,9	▲ 8,0	▲ 11,1	▲ 11,5	▲ 34,0	Shariah
<b>E. Tiering Nominal</b>										<b>E. Tiering of Nominal</b>
11	N ≤ 100 juta	860	14,3	▼ (2,6)	▲ 1,7	▲ 1,3	▲ 2,7	▲ 4,9	▲ 24,4	N ≤ 100 million
12	100 juta < N ≤ 200 juta	347	5,7	▼ (1,5)	▲ 1,9	▲ 3,1	▲ 4,7	▲ 6,5	▲ 28,4	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	551	9,1	▼ (1,2)	▲ 2,8	▲ 3,6	▲ 6,6	▲ 8,1	▲ 32,1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	483	8,0	▼ (1,6)	▲ 3,3	▲ 4,4	▲ 6,6	▲ 8,9	▲ 26,1	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	419	6,9	▼ (0,8)	▲ 1,6	▲ 2,8	▲ 6,1	▲ 7,2	▲ 14,3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	556	9,2	▼ (1,3)	▲ 0,7	▲ 2,0	▲ 4,2	▲ 5,6	▲ 15,2	2 billion < N ≤ 5 billion
17	N > 5 miliar	2.819	46,7	▲ 0,4	▼ (1,1)	▲ 1,8	▲ 6,9	▲ 7,3	▲ 23,3	N > 5 billion
<b>F. Kepemilikan Bank</b>										<b>F. Group of Banks</b>
18	BUMN	2.541	42,1	▼ (2,1)	▲ 1,9	▲ 3,7	▲ 4,9	▲ 8,7	▲ 31,0	State-Owned Enterprises (SOEs)
19	BPD	534	8,8	▼ (0,7)	▼ (11,0)	▼ (4,7)	▲ 11,2	▲ 7,5	▲ 29,2	Regional Government Banks
20	Swasta Nasional	2.587	42,9	▲ 0,8	▲ 1,9	▲ 2,1	▲ 7,6	▲ 7,2	▲ 20,2	Private National Banks
21	Campuran	175	2,9	▼ (2,5)	▲ 1,5	▲ 3,2	▼ (15,7)	▼ (14,6)	▼ (0,1)	Mixed / Joint Banks
22	Asing	199	3,3	▲ 0,3	▼ (0,5)	▲ 5,7	▲ 5,0	▲ 2,7	▼ (9,1)	Foreign Banks
<b>G. Valuta Simpanan</b>										<b>G. Currency</b>
23	Rupiah (IDR)	5.213	86,4	▼ (0,7)	▲ 0,8	▲ 2,5	▲ 6,4	▲ 7,3	▲ 25,5	Rupiah (IDR)
24	Valas	822	13,6	▼ (0,9)	▼ (1,1)	▲ 1,0	▲ 2,3	▲ 4,8	▲ 10,8	Foreign Currencies
<b>H. BUKU Bank</b>										<b>G. Deposits by BUKU</b>
25	BUKU I (22 bank)	64	1,1	▲ 0,9	▼ (11,8)	▼ (6,3)	▲ 11,1	▲ 3,7	▲ 19,0	BUKU I (22 bank)
26	BUKU II (57 bank)	806	13,4	▲ 0,0	▼ (1,6)	▲ 1,3	▲ 10,2	▲ 9,3	▲ 29,6	BUKU II (57 bank)
27	BUKU III (27 bank)	1.823	30,2	▲ 0,5	▼ (1,1)	▲ 0,8	▲ 3,1	▲ 2,8	▲ 14,7	BUKU III (27 bank)
28	BUKU IV (5 bank)	3.342	55,4	▼ (1,5)	▲ 2,3	▲ 3,5	▲ 6,2	▲ 8,9	▲ 27,0	BUKU IV (5 bank)
<b>I. Cakupan Penjaminan (Rp 2 m)</b>										<b>H. Insurance Coverage (Rp 2 b)</b>
29	Dijamin penuh (≤ Rp 2 miliar)	2.660	44,1	▼ (1,7)	▲ 2,2	▲ 2,8	▲ 5,0	▲ 6,8	▲ 25,0	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	559	9,3	▼ (1,3)	▲ 0,8	▲ 2,3	▲ 5,1	▲ 6,2	▲ 17,0	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	2.816	46,7	▲ 0,4	▼ (1,1)	▲ 1,8	▲ 6,7	▲ 7,1	▲ 22,9	Not insured (> Rp 2 billion)

\*Hanya dijamin sebagian maksimal Rp2 Miliar

\*Partially insured only max Rp2 billion

## RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSIT ACCOUNT DISTRIBUTION HIGHLIGHTS

I. REKENING										NUMBER OF ACCOUNT
No	Distribusi Simpanan	January-20	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Deposits</b>										<b>A. Deposits</b>
1	Jumlah Rekening	303.132.915	100,0	▲ 0,5	▲ 2,0	▲ 4,1	▲ 9,9	▲ 8,6	▲ 51,5	Accounts
<b>B. Jenis Simpanan</b>										<b>B. Type of Deposits</b>
2	Giro	3.662.865	1,2	▲ 1,1	▲ 1,1	▲ 2,9	▲ 9,5	▲ 10,1	▲ 24,5	Demand Deposits
3	Tabungan	294.559.272	97,2	▲ 0,5	▲ 2,0	▲ 4,1	▲ 10,0	▲ 8,7	▲ 52,4	Saving Account
4	Deposit on Call	5.606	0,0	▼ (15,5)	▼ (2,0)	▲ 3,3	▼ (14,0)	▲ 5,2	▲ 18,7	Deposit on Call
5	Deposito	4.904.840	1,6	▲ 1,5	▲ 2,3	▲ 3,2	▲ 7,6	▲ 6,6	▲ 27,4	Time Deposits
6	Sertifikat Deposito	332	0,0	▼ (1,8)	▲ 16,9	▲ 19,4	▲ 22,5	▲ 28,2	▲ 36,6	Certificate of Time Deposits
<b>C. Kepemilikan Simpanan</b>										<b>C. Ownership of Deposits</b>
7	DPK	303.107.081	100,0	▲ 0,5	▲ 2,0	▲ 4,1	▲ 9,9	▲ 8,6	▲ 51,6	Third Party-Fund
8	Simpanan dari Bank Lain	25.834	0,0	▲ 0,2	▲ 1,5	▲ 3,8	▲ 0,2	▼ (0,6)	▼ (45,8)	Funds from Other Bank
<b>D. Jenis Usaha</b>										<b>D. Type of Business</b>
9	Konvensional	276.027.492	91,1	▲ 0,4	▲ 2,0	▲ 4,0	▲ 9,8	▲ 8,5	▲ 52,9	Conventional
10	Syariah	27.105.423	8,9	▲ 1,0	▲ 2,0	▲ 4,7	▲ 11,2	▲ 10,2	▲ 38,7	Shariah
<b>E. Tiering Nominal</b>										<b>E. Tiering of Nominal</b>
11	N ≤ 100 juta	297.699.630	98,2	▲ 0,5	▲ 2,0	▲ 4,1	▲ 10,0	▲ 8,7	▲ 52,0	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.473.151	0,8	▼ (1,5)	▲ 2,0	▲ 3,1	▲ 4,8	▲ 6,4	▲ 28,4	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	1.718.473	0,6	▼ (1,3)	▲ 2,9	▲ 3,7	▲ 6,9	▲ 8,4	▲ 32,8	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	667.585	0,2	▼ (1,6)	▲ 3,4	▲ 4,6	▲ 7,2	▲ 9,3	▲ 28,3	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	294.511	0,1	▼ (0,8)	▲ 1,6	▲ 3,0	▲ 6,8	▲ 7,5	▲ 14,3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	177.951	0,1	▼ (1,3)	▲ 0,9	▲ 2,1	▲ 4,4	▲ 5,5	▲ 14,9	2 billion < N ≤ 5 billion
17	N > 5 miliar	101.614	0,0	▼ (1,2)	▲ 0,7	▲ 2,7	▲ 6,4	▲ 7,4	▲ 20,9	N > 5 billion
<b>F. Kepemilikan Bank</b>										<b>F. Group of Banks</b>
18	BUMN	191.321.724	63,1	▲ 0,3	▲ 1,9	▲ 3,5	▲ 9,8	▲ 8,3	▲ 66,9	State-Owned Enterprises (SOEs)
19	BPD	35.009.379	11,5	▲ 0,3	▲ 1,1	▲ 3,0	▲ 6,1	▲ 5,6	▲ 12,8	Regional Government Banks
20	Swasta Nasional	75.718.979	25,0	▲ 1,0	▲ 2,6	▲ 5,9	▲ 12,0	▲ 11,1	▲ 41,8	Private National Banks
21	Campuran	855.648	0,3	▼ (0,2)	▲ 0,9	▲ 2,3	▲ 8,9	▲ 7,4	▲ 46,0	Mixed / Joint Banks
22	Asing	227.185	0,1	▼ (0,4)	▲ 1,0	▲ 3,4	▼ (2,8)	▼ (2,3)	▼ (41,2)	Foreign Banks
<b>G. Valuta Simpanan</b>										<b>G. Currency</b>
23	Rupiah (IDR)	301.937.169	99,6	▲ 0,5	▲ 2,0	▲ 4,1	▲ 9,9	▲ 8,6	▲ 51,7	Rupiah (IDR)
24	Valas	1.195.746	0,4	▼ (10,2)	▲ 4,2	▲ 5,4	▲ 10,7	▲ 10,8	▲ 13,4	Foreign Currencies
<b>H. BUKU Bank</b>										<b>G. Deposits by BUKU</b>
25	BUKU I (22 bank)	2.552.962	0,8	▼ (0,2)	▲ 1,3	▲ 2,0	▼ (9,7)	▼ (8,6)	▼ (1,0)	BUKU I (22 bank)
26	BUKU II (57 bank)	37.664.102	12,4	▲ 0,7	▲ 1,5	▲ 4,5	▲ 10,3	▲ 9,5	▲ 34,8	BUKU II (57 bank)
27	BUKU III (27 bank)	53.590.895	17,7	▲ 0,9	▲ 2,5	▲ 4,9	▲ 11,1	▲ 10,2	▲ 29,1	BUKU III (27 bank)
28	BUKU IV (5 bank)	209.324.956	69,1	▲ 0,3	▲ 1,9	▲ 3,8	▲ 9,8	▲ 8,3	▲ 63,5	BUKU IV (5 bank)
<b>I. Cakupan Penjaminan (Rp 2 m)</b>										<b>H. Insurance Coverage (Rp 2 b)</b>
29	Dijamin penuh (≤ Rp 2 miliar)	302.853.350	99,9	▲ 0,5	▲ 2,0	▲ 4,1	▲ 9,9	▲ 8,6	▲ 51,6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	279.565	0,1	▼ (1,3)	▲ 0,8	▲ 2,3	▲ 5,1	▲ 6,2	▲ 17,0	Partially insured* (> Rp 2 billion)

\*Hanya dijamin maksimal Rp2 Miliar

\*Only insured max Rp2 billion

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

**I. Nominal Simpanan**  
**Nominal Deposits**

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2020	-0.7%	-	-	-	-	-	-	-	-	-	-	-
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%
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%

**II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)**  
**Tiered Nominal Deposits (≤ Rp100 million)**

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2020	-2.6%	-	-	-	-	-	-	-	-	-	-	-
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%

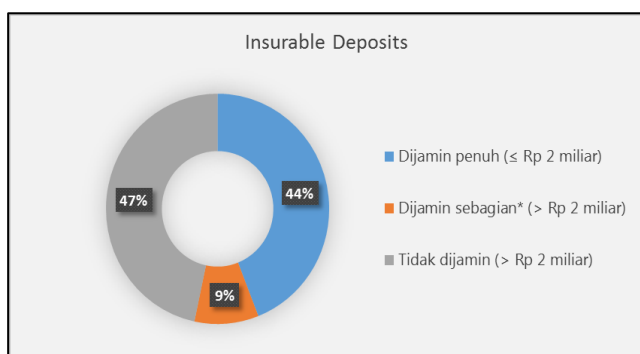
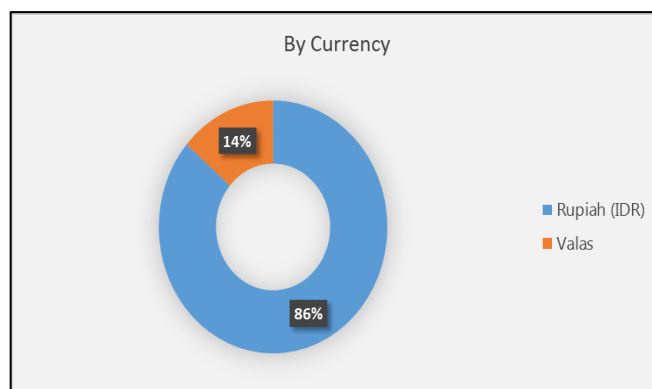
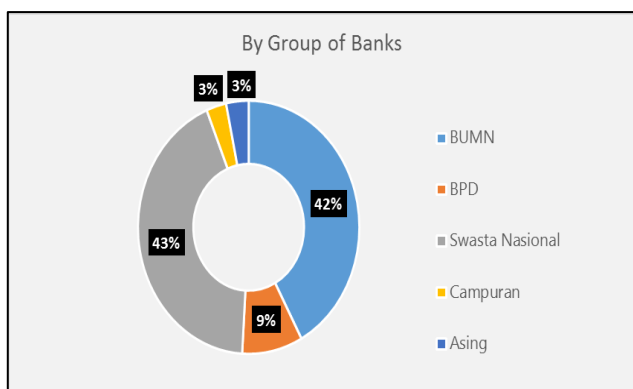
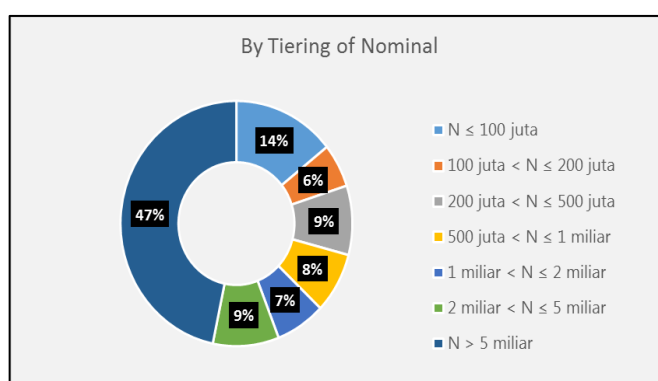
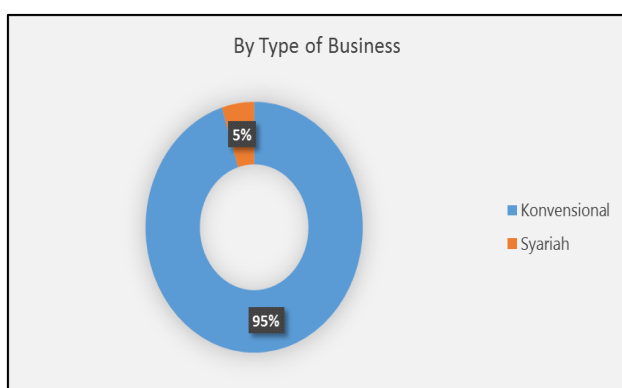
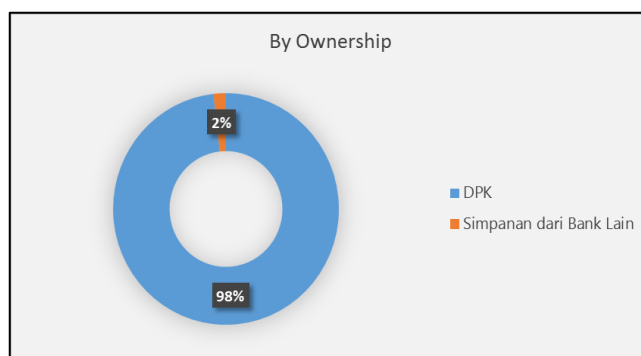
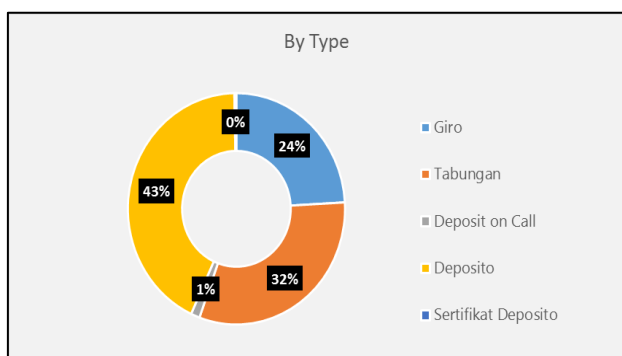
**III. Nominal Simpanan Berdasarkan Tingkatan (Rp100 juta - Rp 200 juta)**  
**Tiered Nominal Deposits (Rp100 m - Rp 200 m)**

Tahun	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2020	-1.5%	-	-	-	-	-	-	-	-	-	-	-
2019	-1.6%	-0.2%	0.3%	-0.3%	2.8%	0.1%	0.5%	0.5%	0.2%	0.5%	0.6%	2.8%
2018	-1.4%	0.2%	0.4%	0.0%	1.4%	1.4%	0.5%	0.8%	0.4%	0.3%	0.7%	3.3%
2017	-1.4%	0.0%	0.0%	0.2%	0.3%	3.4%	0.9%	0.2%	0.6%	0.9%	1.3%	4.6%
2016	-1.4%	-0.6%	-0.2%	1.1%	-0.2%	2.7%	1.1%	0.1%	0.0%	0.4%	1.4%	3.3%
2015	-1.2%	0.0%	-0.1%	1.0%	0.2%	0.9%	2.8%	-0.1%	0.8%	0.8%	0.6%	4.5%

**IV. Nominal Simpanan Berdasarkan Tingkatan (> Rp 5 Miliar)**  
**Tiered Nominal Deposits (> Rp 5 b)**

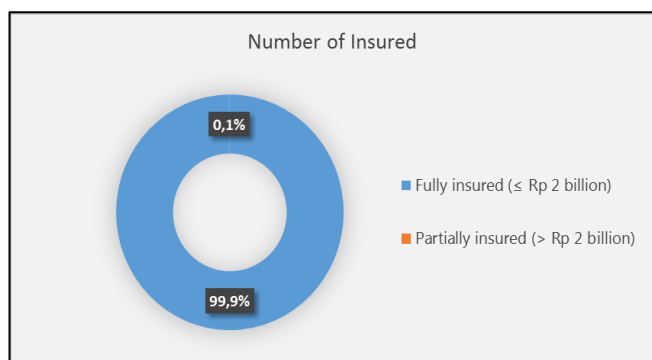
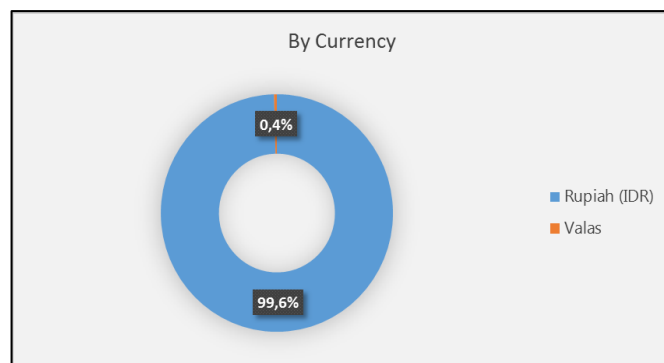
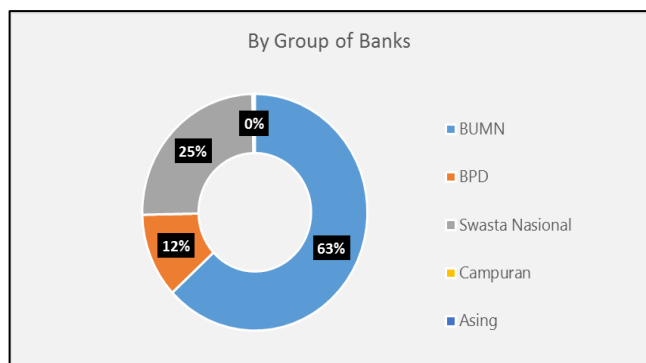
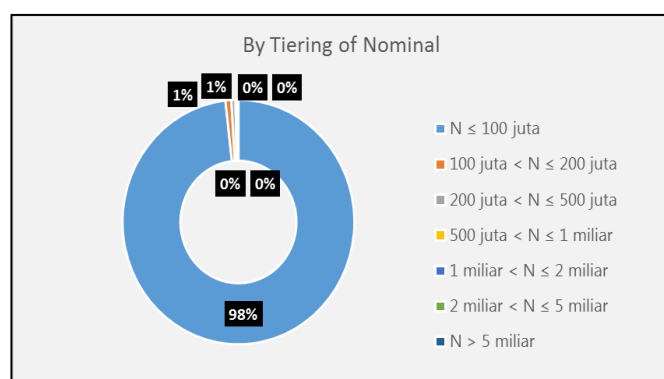
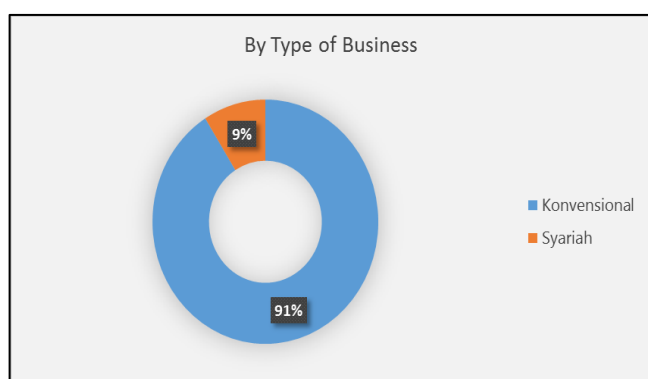
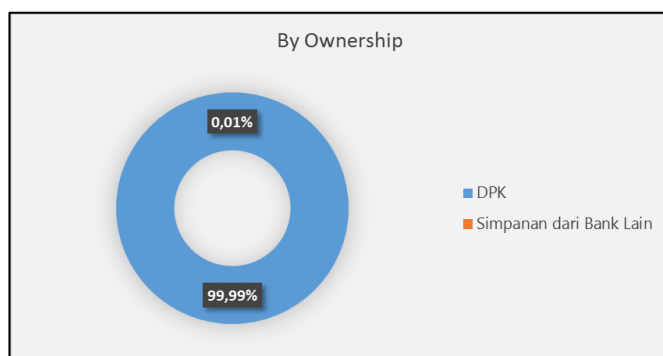
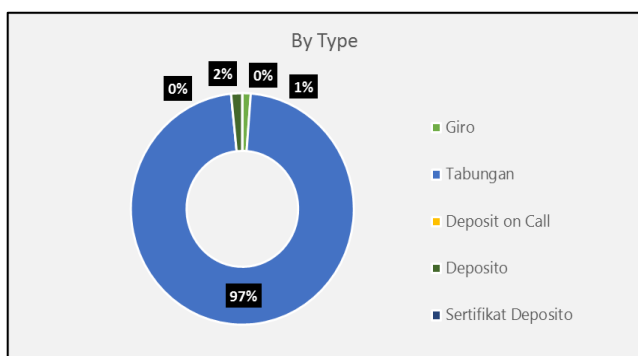
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2020	0.4%	-	-	-	-	-	-	-	-	-	-	-
2019	-0.3%	1.7%	2.9%	-0.1%	-3.2%	4.6%	-0.5%	-0.1%	2.9%	0.2%	0.6%	-2.1%
2018	-0.2%	0.8%	2.1%	0.3%	-1.1%	1.1%	-1.3%	0.5%	3.1%	2.4%	0.3%	-2.7%
2017	2.6%	1.2%	3.9%	0.2%	3.0%	-1.4%	-0.8%	0.5%	2.9%	0.8%	-0.2%	-0.3%
2016	2.5%	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%

## RINCIAN NOMINAL SIMPANAN NOMINAL DEPOSIT BREAKDOWN (as of January 2020)





## RINCIAN REKENING SIMPANAN DEPOSIT ACCOUNT BREAKDOWN (as of January 2020)



**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG**  
**DEPOSIT BY OWNERSHIP OF DEPOSIT, TYPE OF DEPOSIT AND CURRENCY**  
(as of January 2020)

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)	
<b>Giro</b>	<b>3.652.640</b>	<b>1.414</b>	<b>10.225</b>	<b>42</b>	<b>3.662.865</b>	<b>1.455</b>	<b>Demand Deposits</b>
Rupiah (IDR)	3.474.479	1.057	9.834	29	3.484.313	1.087	Rupiah (IDR)
Valuta Asing	178.161	356	391	12	178.552	369	Foreign Currencies
<b>Tabungan</b>	<b>294.552.335</b>	<b>1.891</b>	<b>6.937</b>	<b>6</b>	<b>294.559.272</b>	<b>1.896</b>	<b>Saving Account</b>
Rupiah (IDR)	293.702.786	1.759	6.930	6	293.709.716	1.765	Rupiah (IDR)
Valuta Asing	849.549	132	7	0	849.556	132	Foreign Currencies
<b>Deposito on Call</b>	<b>5.364</b>	<b>54</b>	<b>242</b>	<b>25</b>	<b>5.606</b>	<b>79</b>	<b>Deposit on Call</b>
Rupiah (IDR)	5.127	46	242	25	5.369	72	Rupiah (IDR)
Valuta Asing	237	8	-	-	237	8	Foreign Currencies
<b>Deposito</b>	<b>4.896.702</b>	<b>2.570</b>	<b>8.138</b>	<b>16</b>	<b>4.904.840</b>	<b>2.585</b>	<b>Time Deposits</b>
Rupiah (IDR)	4.729.307	2.256	8.132	15	4.737.439	2.271	Rupiah (IDR)
Valuta Asing	167.395	314	6	1	167.401	314	Foreign Currencies
<b>Sertifikat Deposito</b>	<b>40</b>	<b>1</b>	<b>292</b>	<b>18</b>	<b>332</b>	<b>19</b>	<b>Certificate of Time Deposits</b>
Rupiah (IDR)	40	1	292	18	332	19	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
<b>TOTAL</b>	<b>303.107.081</b>	<b>5.928</b>	<b>25.834</b>	<b>107</b>	<b>303.132.915</b>	<b>6.035</b>	<b>TOTAL</b>
Rupiah (IDR)	301.911.739	5.119	25.430	94	301.937.169	5.213	Rupiah (IDR)
Valuta Asing	1.195.342	809	404	13	1.195.746	822	Foreign Currencies

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL DAN MATA UANG**  
**DEPOSIT BY OWNERSHIP, NOMINAL TIERING AND CURRENCY**  
(as of January 2020)

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)	
<b>N ≤ 100 Jt</b>	<b>297.690.044</b>	<b>860</b>	<b>9.586</b>	<b>0</b>	<b>297.699.630</b>	<b>860</b>	<b>N ≤ 100 Mio</b>
Rupiah (IDR)	296.804.274	845	9.488	0	296.813.762	845	Rupiah (IDR)
Valuta Asing	885.770	15	98	0	885.868	15	Foreign Currencies
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.471.024</b>	<b>347</b>	<b>2.127</b>	<b>0</b>	<b>2.473.151</b>	<b>347</b>	<b>100 Mio &lt; N ≤ 200 Mio</b>
Rupiah (IDR)	2.365.855	332	2.100	0	2.367.955	332	Rupiah (IDR)
Valuta Asing	105.169	15	27	0	105.196	15	Foreign Currencies
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>1.714.302</b>	<b>549</b>	<b>4.171</b>	<b>2</b>	<b>1.718.473</b>	<b>551</b>	<b>200 Mio &lt; N ≤ 500 Mio</b>
Rupiah (IDR)	1.612.690	517	4.143	2	1.616.833	519	Rupiah (IDR)
Valuta Asing	101.612	32	28	0	101.640	32	Foreign Currencies
<b>500 Jt &lt; N ≤ 1 M</b>	<b>663.827</b>	<b>479</b>	<b>3.758</b>	<b>3</b>	<b>667.585</b>	<b>483</b>	<b>500 Mio &lt; N ≤ 1 Bio</b>
Rupiah (IDR)	618.767	448	3.721	3	622.488	451	Rupiah (IDR)
Valuta Asing	45.060	31	37	0	45.097	31	Foreign Currencies
<b>1 M &lt; N ≤ 2 M</b>	<b>291.997</b>	<b>415</b>	<b>2.514</b>	<b>4</b>	<b>294.511</b>	<b>419</b>	<b>1 Bio &lt; N ≤ 2 Bio</b>
Rupiah (IDR)	266.540	380	2.483	4	269.023	384	Rupiah (IDR)
Valuta Asing	25.457	35	31	0	25.488	35	Foreign Currencies
<b>2 M &lt; N ≤ 5 M</b>	<b>175.986</b>	<b>550</b>	<b>1.965</b>	<b>6</b>	<b>177.951</b>	<b>556</b>	<b>2 Bio &lt; N ≤ 5 Bio</b>
Rupiah (IDR)	159.702	500	1.920	6	161.622	506	Rupiah (IDR)
Valuta Asing	16.284	50	45	0	16.329	50	Foreign Currencies
<b>N &gt; 5 M</b>	<b>99.901</b>	<b>2.728</b>	<b>1.713</b>	<b>91</b>	<b>101.614</b>	<b>2.819</b>	<b>Bio &gt; 5 Bio</b>
Rupiah (IDR)	83.911	2.097	1.575	78	85.486	2.175	Rupiah (IDR)
Valuta Asing	15.990	631	138	13	16.128	644	Foreign Currencies
<b>TOTAL</b>	<b>303.107.081</b>	<b>5.928</b>	<b>25.834</b>	<b>107</b>	<b>303.132.915</b>	<b>6.035</b>	<b>TOTAL</b>
Rupiah (IDR)	301.911.739	5.119	25.430	94	301.937.169	5.213	Rupiah (IDR)
Valuta Asing	1.195.342	809	404	13	1.195.746	822	Foreign Currencies

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG**  
**DEPOSIT BY OWNERSHIP, NOMINAL OF DEPOSITS AND CURRENCY**

(as of January 2020)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL		Type of Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
<b>N ≤ IDR 2 billion</b>	<b>302.831.194</b>	<b>2.650</b>	<b>22.156</b>	<b>9</b>	<b>302.853.350</b>	<b>2.660</b>	<b>N ≤ IDR 2 billion</b>
Rupiah (IDR)	301.668.126	2.522	21.935	9	301.690.061	2.531	Rupiah (IDR)
Valuta Asing	1.163.068	128	221	0	1.163.289	128	Foreign Currencies
<b>N &gt; IDR 2 billion</b>	<b>275.887</b>	<b>3.278</b>	<b>3.678</b>	<b>97</b>	<b>279.565</b>	<b>3.375</b>	<b>N &gt; IDR 2 billion</b>
Rupiah (IDR)	243.613	2.597	3.495	85	247.108	2.681	Rupiah (IDR)
Valuta Asing	32.274	681	183	13	32.457	694	Foreign Currencies
<b>TOTAL</b>	<b>303.107.081</b>	<b>5.928</b>	<b>25.834</b>	<b>107</b>	<b>303.132.915</b>	<b>6.035</b>	<b>TOTAL</b>
Rupiah (IDR)	301.911.739	5.119	25.430	94	301.937.169	5.213	Rupiah (IDR)
Valuta Asing	1.195.342	809	404	13	1.195.746	822	Foreign Currencies

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG**  
**DEPOSIT BY OWNERSHIP, INSURED DEPOSITS AND CURRENCY**

(as of January 2020)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL		Type of Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
<b>N ≤ IDR 2 B (Fully insured)</b>	<b>302.831.194</b>	<b>2.697</b>	<b>22.156</b>	<b>9</b>	<b>302.853.350</b>	<b>2.706</b>	<b>N ≤ IDR 2 B (Fully insured)</b>
Rupiah (IDR)	301.668.126	2.568	21.935	9	301.690.061	2.577	Rupiah (IDR)
Valuta Asing	1.163.068	128	221	0	1.163.289	129	Foreign Currencies
<b>N &gt; IDR 2 B (Partially insured)</b>	<b>275.887</b>	<b>564</b>	<b>3.678</b>	<b>4</b>	<b>279.565</b>	<b>568</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
Rupiah (IDR)	243.613	499	3.495	3	247.108	502	Rupiah (IDR)
Valuta Asing	32.274	65	183	0	32.457	65	Foreign Currencies
<b>TOTAL</b>	<b>303.107.081</b>	<b>3.261</b>	<b>25.834</b>	<b>13</b>	<b>303.132.915</b>	<b>3.273</b>	<b>TOTAL</b>
Rupiah (IDR)	301.911.739	3.067	25.430	12	301.937.169	3.079	Rupiah (IDR)
Valuta Asing	1.195.342	193	404	0	1.195.746	194	Foreign Currencies

**SIMPANAN BERDASARKAN PROVINSI**  
**DEPOSIT BY PROVINCES**  
(as of January 2020)

No	Provinsi (Province)	Jumlah Rekening (Number of Account)*	Nominal* (Rp Trillion)
1	Aceh	1.678.173	19
2	Bali	578.844	21
3	Banten	185.755	6
4	Bengkulu	367.019	6
5	Daerah Istimewa Yogyakarta	835.663	10
6	Daerah Khusus Ibukota Jakarta	269.879.276	5.504
7	Jambi	369.606	8
8	Jawa Barat	5.210.384	95
9	Jawa Tengah	2.872.263	56
10	Jawa Timur	5.557.376	68
11	Kalimantan Barat	1.714.030	14
12	Kalimantan Selatan	497.018	12
13	Kalimantan Tengah	344.558	7
14	Kalimantan Timur	896.454	22
15	Lampung	519.710	6
16	Maluku	336.984	6
17	Nusa Tenggara Barat	897.802	7
18	Nusa Tenggara Timur	1.377.729	12
19	Papua	1.457.497	22
20	Riau	1.018.524	21
21	Sulawesi Selatan	691.187	17
22	Sulawesi Tengah	351.194	5
23	Sulawesi Tenggara	447.653	7
24	Sulawesi Utara	456.848	14
25	Sumatera Barat	1.828.433	20
26	Sumatera Selatan	1.097.983	19
27	Sumatera Utara	1.664.952	32
<b>TOTAL</b>		<b>303.132.915</b>	<b>6.035</b>

\*) Based on head office in provinces.