



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANK

September 2021  
9M-21

Indonesia Deposit Insurance Corporation  
Insurance Premium Settlement Group



**2021 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 Eksekutif	4	Executive Summary	4
Ringkasan Pertumbuhan Simpanan	5	Deposit Growth Highlights	5
Ringkasan Distribusi Nominal Simpanan	6	Deposits Distribution Highlights (Nominal)	6
Ringkasan Distribusi Rekening Simpanan	7	Deposit Accounts Distribution Highlights	7
Peta Musiman Nominal Simpanan	8	Deposits Seasonality Heatmap	8
Grafik <i>Pie</i> Nominal Simpanan	9	Deposits Pie Chart (Nominal)	9
Grafik <i>Pie</i> Rekening Simpanan	10	Deposit Account Pie Chart	10
Simpanan Berdasarkan Kepemilikan Simpanan, Jenis Simpanan dan Valuta	11	Deposits by Ownership of Deposits, Type of Deposits and Currency	11
Simpanan Berdasarkan Kepemilikan Simpanan, Tiering Nominal dan Valuta	12	Deposits by Ownership of Deposits, Nominal Tiering and Currency	12
Simpanan Berdasarkan Kepemilikan Simpanan, Besaran Nilai Simpanan dan Valuta	13	Deposits by Ownership of Deposits, Nominal of Deposits and Currency	13
Simpanan Berdasarkan Kepemilikan Simpanan, Simpanan yang Dijamin dan Valuta	13	Deposits by Ownership of Deposits, Insured Deposits and Currency	13
Simpanan Berdasarkan Provinsi	14	Deposits by Province	14

## Informasi Umum

### 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.

### 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.

Kotak Masukan dan Saran:



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

## General Information

### 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.

### 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.

Feedback and Suggestion Box:

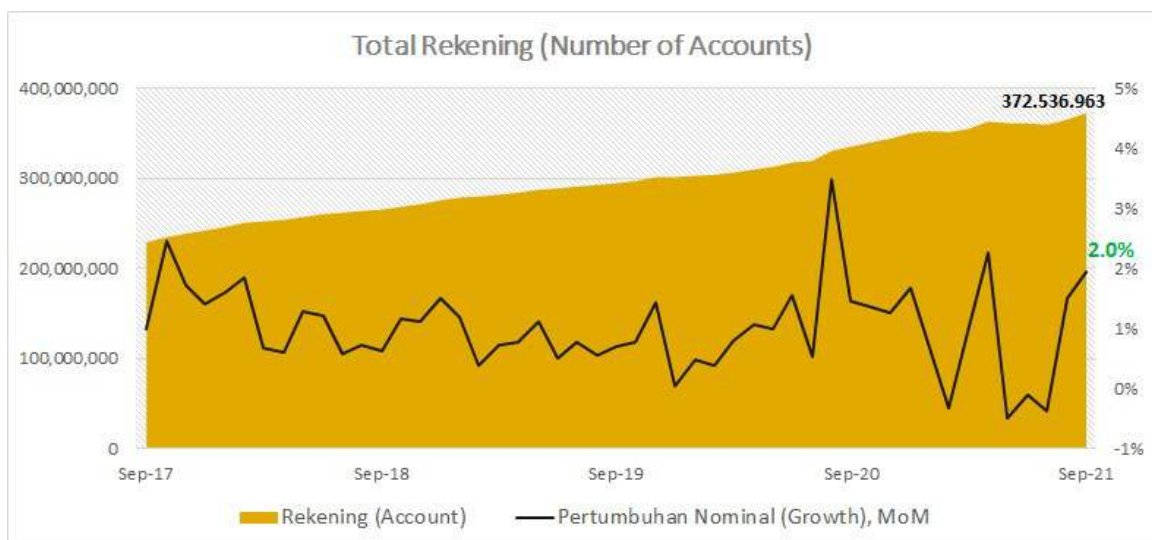
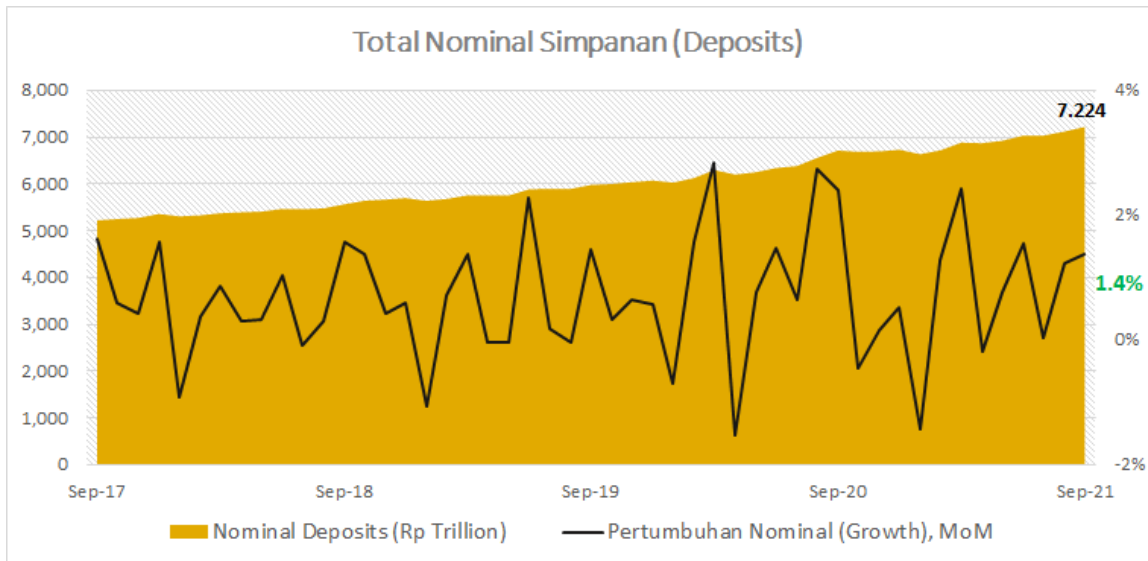


[informasi@lps.go.id](mailto:informasi@lps.go.id)

## 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							
<b>A. Simpanan</b>										<b>A. Deposits</b>						
1	Nominal	7,224	100.0	▲	1.4	▲	2.7	▲	4.9	▲	7.2	▲	7.5	▲	29.7	Nominal
<b>B. Jenis Simpanan</b>										<b>B. Type of Deposits</b>						
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
<b>C. Kepemilikan Simpanan</b>										<b>C. Source of Fund</b>						
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
<b>D. Jenis Usaha</b>										<b>D. Principal of Business</b>						
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
<b>E. Tiering Nominal</b>										<b>E. Tiering of Nominal</b>						
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
<b>F. Kepemilikan Bank</b>										<b>F. Ownership</b>						
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
<b>G. Valuta Simpanan</b>										<b>G. Currency</b>						
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
<b>H. BUKU Bank</b>										<b>H. Deposits by BUKU</b>						
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
<b>I. Cakupan Penjaminan (Rp2 M)</b>										<b>I. Insurance Coverage (Rp 2 b)</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							
<b>A. Deposits</b>																
1	Jumlah Rekening	372,536,963	100.0	▲	2.0	▲	3.1	▲	4.9	▲	6.3	▲	11.0	▲	40.2	<b>A. Deposits</b> Accounts
<b>B. Jenis Simpanan</b>																
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
<b>C. Kepemilikan Simpanan</b>																
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
<b>D. Jenis Usaha</b>																
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
<b>E. Tiering Nominal</b>																
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
<b>F. Kepemilikan Bank</b>																
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
<b>G. Valuta Simpanan</b>																
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
<b>H. BUKU Bank</b>																
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
<b>I. Cakupan Penjaminan (Rp2 M)</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

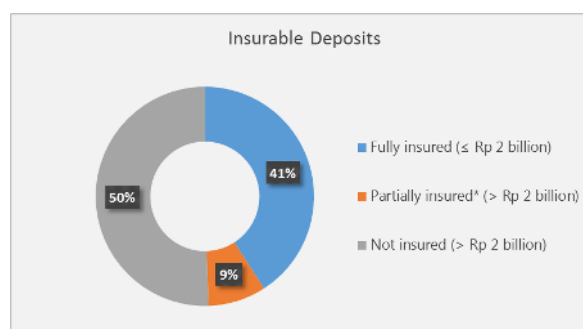
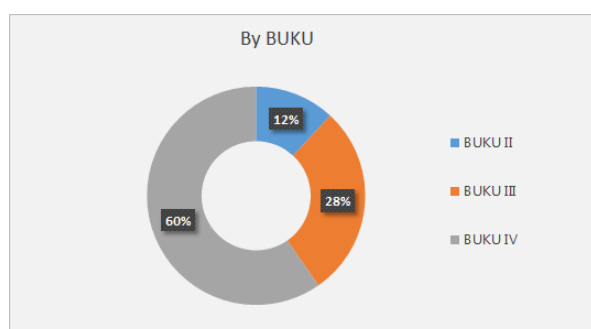
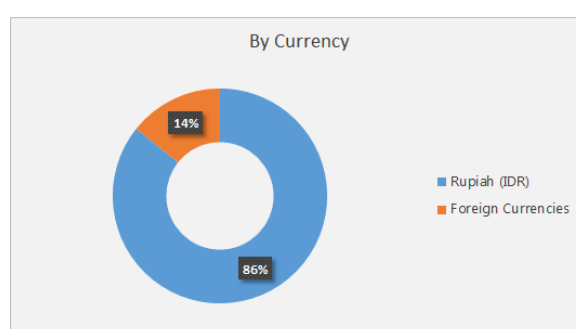
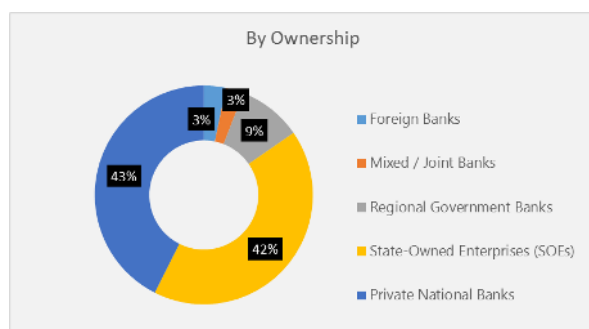
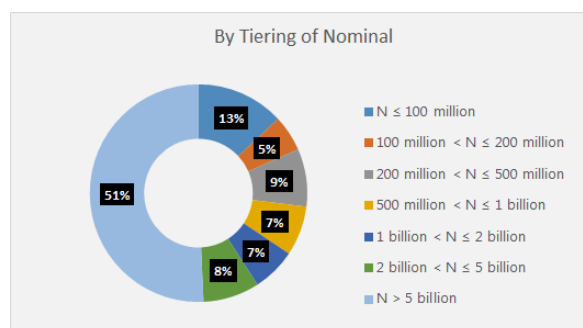
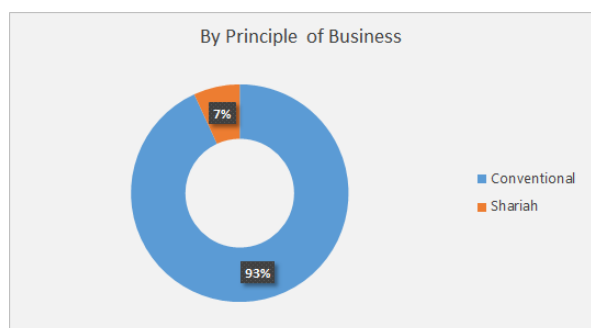
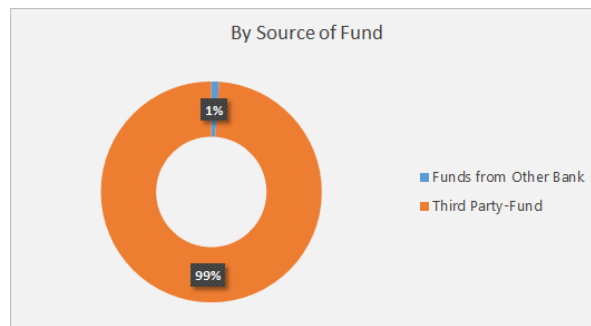
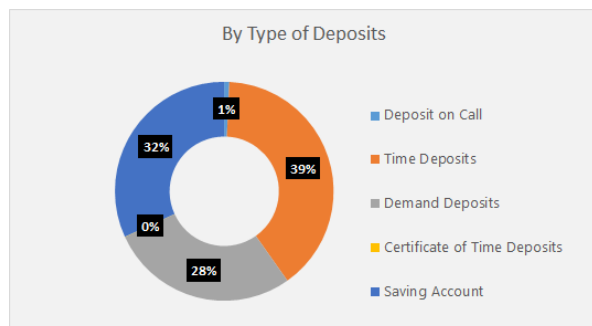
\*Only insured max Rp2 billion

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

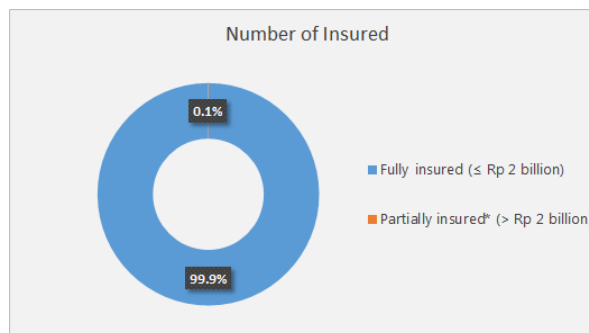
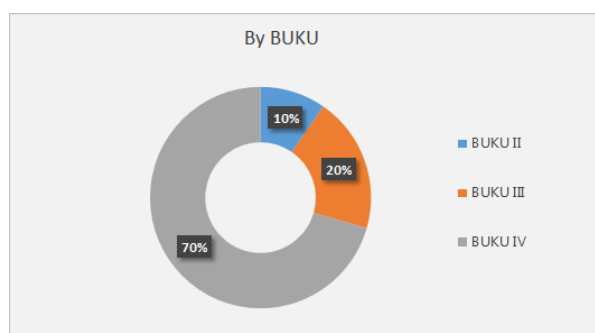
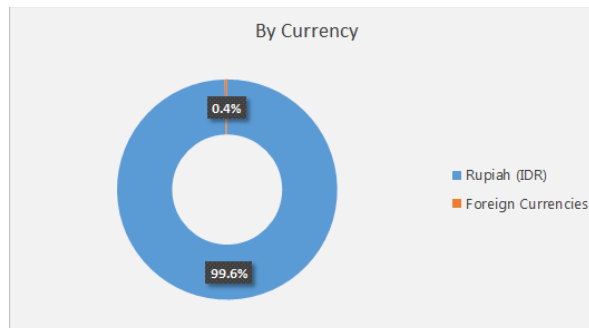
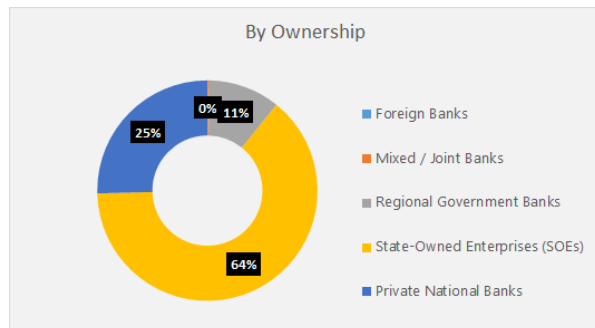
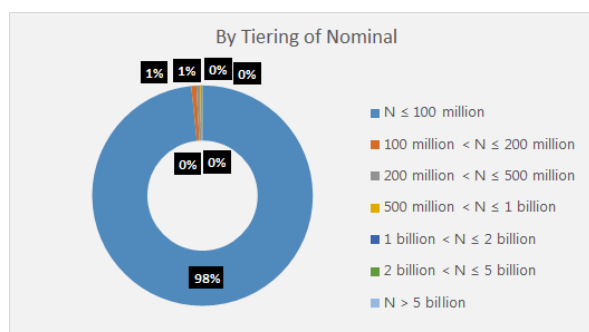
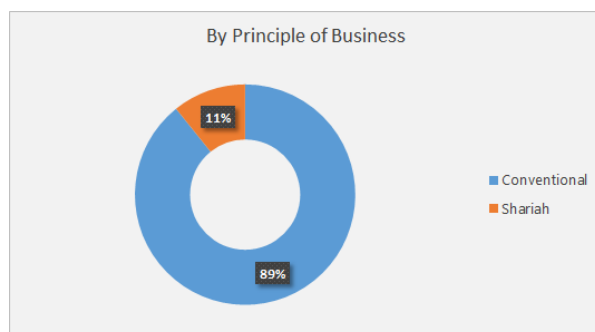
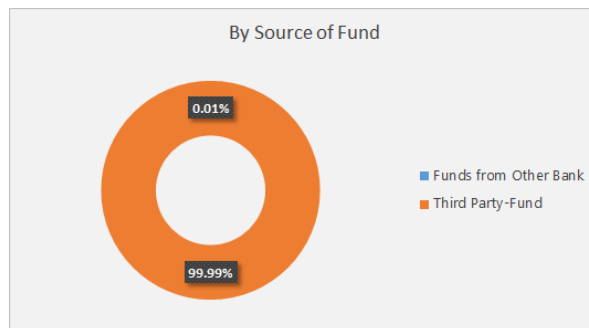
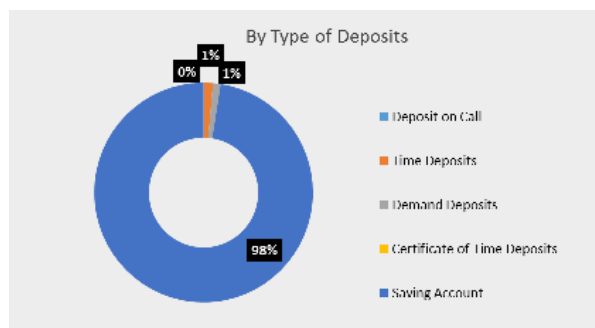
SEASONALITY HEATMAP (MoM)												
I. Nominal Simpanan												
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2021	-1.4%	1.3%	2.4%	-0.2%	0.8%	1.6%	0.0%	1.2%	1.4%	-	-	-
2020	-0.7%	1.6%	2.8%	-1.5%	0.8%	1.5%	0.6%	2.7%	2.4%	-0.4%	0.2%	0.5%
2019	-1.1%	0.7%	1.4%	0.0%	0.0%	2.3%	0.2%	-0.05%	1.5%	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)	
<b>Giro</b>	<b>4,222,379</b>	<b>1,969</b>	<b>10,806</b>	<b>49</b>	<b>4,233,185</b>	<b>2,018</b>	<b>Demand Deposits</b>
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
<b>Tabungan</b>	<b>363,182,582</b>	<b>2,292</b>	<b>7,192</b>	<b>7</b>	<b>363,189,774</b>	<b>2,299</b>	<b>Saving Account</b>
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
<b>Deposito on Call</b>	<b>2,800</b>	<b>53</b>	<b>66</b>	<b>2</b>	<b>2,866</b>	<b>54</b>	<b>Deposit on Call</b>
Rupiah (IDR)	2,675	45	66	2	2,741	47	Rupiah (IDR)
Valuta Asing	125	7	-	-	125	7	Foreign Currencies
<b>Deposito</b>	<b>5,102,680</b>	<b>2,829</b>	<b>8,386</b>	<b>21</b>	<b>5,111,066</b>	<b>2,850</b>	<b>Time Deposits</b>
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
<b>Sertifikat Deposito</b>	<b>16</b>	<b>0</b>	<b>56</b>	<b>3</b>	<b>72</b>	<b>3</b>	<b>Certificate of Time Deposits</b>
Rupiah (IDR)	16	0	56	3	72	3	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
<b>TOTAL</b>	<b>372,510,457</b>	<b>7,143</b>	<b>26,506</b>	<b>81</b>	<b>372,536,963</b>	<b>7,224</b>	<b>TOTAL</b>
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)	
<b>N ≤ 100 Jt</b>	<b>366,425,631</b>	<b>942</b>	<b>9,600</b>	<b>0</b>	<b>366,435,231</b>	<b>942</b>	<b>N ≤ 100 M</b>
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
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2,770,942</b>	<b>388</b>	<b>2,065</b>	<b>0</b>	<b>2,773,007</b>	<b>388</b>	<b>100 M &lt; N ≤ 200 M</b>
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
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>1,937,641</b>	<b>617</b>	<b>4,420</b>	<b>2</b>	<b>1,942,061</b>	<b>619</b>	<b>200 M &lt; N ≤ 500 M</b>
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
<b>500 Jt &lt; N ≤ 1 M</b>	<b>739,317</b>	<b>531</b>	<b>3,786</b>	<b>3</b>	<b>743,103</b>	<b>534</b>	<b>500 M &lt; N ≤ 1 B</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
<b>1 M &lt; N ≤ 2 M</b>	<b>330,111</b>	<b>465</b>	<b>3,023</b>	<b>5</b>	<b>333,134</b>	<b>470</b>	<b>1 B &lt; N ≤ 2 B</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
<b>2 M &lt; N ≤ 5 M</b>	<b>192,176</b>	<b>600</b>	<b>2,049</b>	<b>7</b>	<b>194,225</b>	<b>606</b>	<b>2 B &lt; N ≤ 5 B</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
<b>N &gt; 5 M</b>	<b>114,639</b>	<b>3,600</b>	<b>1,563</b>	<b>64</b>	<b>116,202</b>	<b>3,664</b>	<b>N &gt; 5 B</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
<b>TOTAL</b>	<b>372,510,457</b>	<b>7,143</b>	<b>26,506</b>	<b>81</b>	<b>372,536,963</b>	<b>7,224</b>	<b>TOTAL</b>
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)	
<b>N ≤ 2 M</b>	<b>372,203,642</b>	<b>2,943</b>	<b>22,894</b>	<b>10</b>	<b>372,226,536</b>	<b>2,953</b>	<b>N ≤ IDR 2 B</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
<b>N &gt; 2 M</b>	<b>306,815</b>	<b>4,199</b>	<b>3,612</b>	<b>71</b>	<b>310,427</b>	<b>4,271</b>	<b>N &gt; IDR 2 B</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
<b>TOTAL</b>	<b>372,510,457</b>	<b>7,143</b>	<b>26,506</b>	<b>81</b>	<b>372,536,963</b>	<b>7,224</b>	<b>TOTAL</b>
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)	
<b>N ≤ 2 M (Dijamin Seluruh)</b>	<b>372,203,642</b>	<b>2,943</b>	<b>22,894</b>	<b>10</b>	<b>372,226,536</b>	<b>2,953</b>	<b>N ≤ IDR 2 B (Fully insured)</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
<b>N &gt; 2 M (Dijamin Sebagian)</b>	<b>306,815</b>	<b>614</b>	<b>3,612</b>	<b>7</b>	<b>310,427</b>	<b>621</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
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
<b>TOTAL</b>	<b>372,510,457</b>	<b>3,557</b>	<b>26,506</b>	<b>17</b>	<b>372,536,963</b>	<b>3,574</b>	<b>TOTAL</b>
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)

<b>No</b>	<b>Provinsi (Province)</b>	<b>Jumlah Rekening (Number of Account)*</b>	<b>Nominal* (Rp Trillion)</b>
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
	<b>TOTAL</b>	<b>372,536,963</b>	<b>7,224</b>

\*) Based on head office in provinces.