



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

April 2022

04M-22

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



2022 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 any way 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	Deposits Growth Highlights	5
Ringkasan Distribusi Nominal Simpanan	6	Nominal Deposits Distribution Highlights	6
Ringkasan Distribusi Rekening Simpanan	7	Deposit Accounts Distribution Highlights	7
Peta Musiman Nominal Simpanan (Bulanan)	8	Deposits Seasonality Heatmap (MoM)	8
Rincian Nominal Simpanan	9	Nominal Breakdown	9
Rincian Rekening Simpanan	10	Accounts Breakdown	10
Simpanan Berdasarkan Kepemilikan Simpanan, Jenis Simpanan, dan Mata Uang	11	Deposits by Ownership of Deposits, Type of Deposits, and Currencies	11
Simpanan Berdasarkan Kepemilikan Simpanan, <i>Tiering</i> Nominal, dan Mata Uang	12	Deposits by Ownership of Deposits, Nominal Tiering, and Currencies	12
Simpanan Berdasarkan Kepemilikan Simpanan, Besaran Nilai Simpanan, dan Mata Uang	13	Deposits by Ownership of Deposits, Nominal of Deposits, and Currencies	13
Simpanan Berdasarkan Kepemilikan Simpanan, Simpanan yang Dijamin, dan Mata Uang	13	Deposits by Ownership of Deposits, Insured Deposits, and Currencies	13
Simpanan Berdasarkan Provinsi	14	Deposits by Province	14

Informasi Umum

General Information

Sumber Data

Data bersumber dari Laporan Bank Umum Terintegrasi (LBUT) yang disampaikan oleh bank umum kepada Bank Indonesia.

Source of Data

The data are based on The Laporan Bank Umum Terintegrasi (LBUT) which submitted by commercial banks to Bank Indonesia.

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 (s.d. 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.
- 5) Rekening yang disajikan termasuk rekening nasabah yang memiliki saldo sama dengan 0 (nol).

Definition

- 1) The deposits comprise of third-party funds and funds from other banks.
- 2) Insured deposits consist of:
 - a) Fully insured deposits with nominal under Rp2 billion.
 - b) Partially insured deposits (max. Rp2 billion) for nominal above Rp2 billion.
- 3) The maximum amount of deposit insured is Rp2 billion per depositor per bank as stipulated by Government Regulation Number 66 Year 2008.
- 4) The deposits presented do not include overseas deposits.
- 5) The accounts presented consist of customer accounts with 0 (zero) balance.

Kotak Masukan dan Saran:



informasi@lps.go.id

Feedback and Suggestion Box:

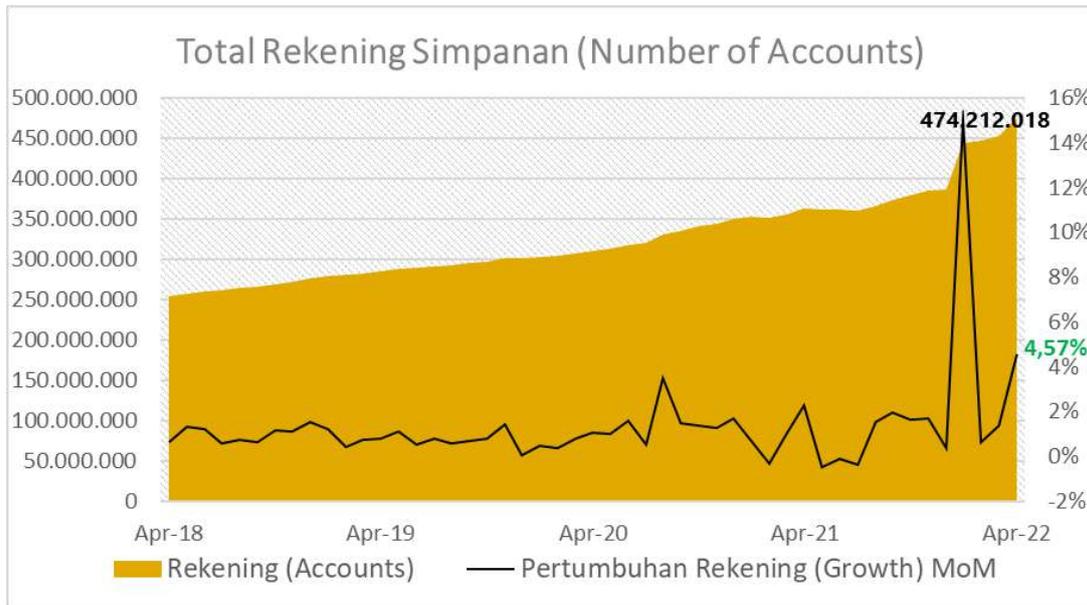
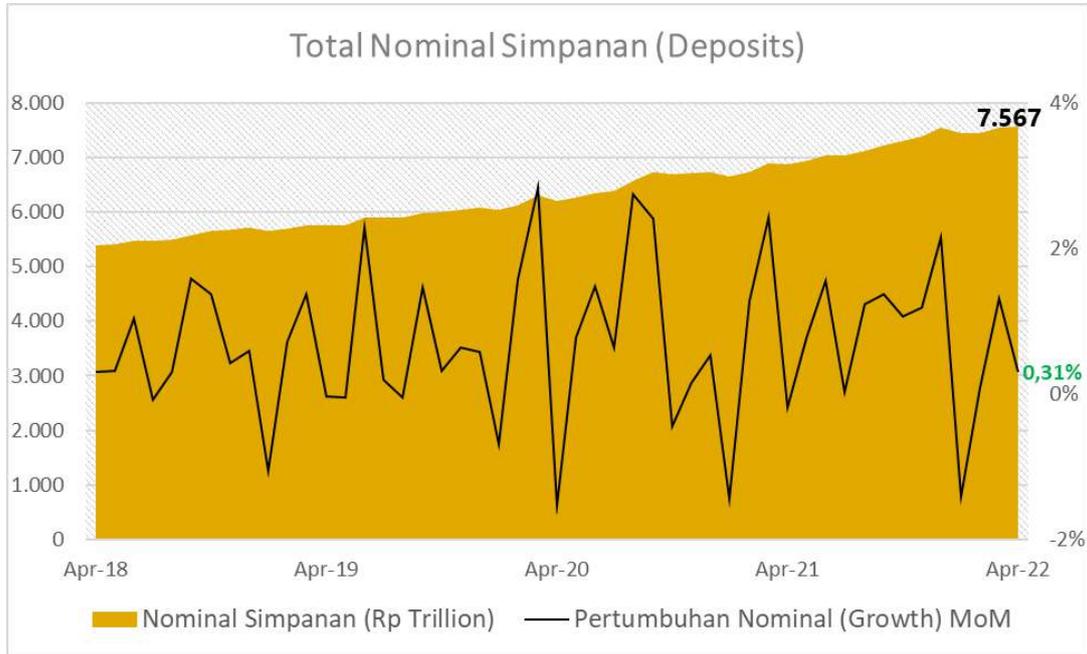


informasi@lps.go.id

RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 107 Bank Umum, yang telah diimplementasikan secara penuh sejak data Januari 2022.
- 2) Simpanan yang disajikan dalam laporan ini meliputi dana pihak ketiga dan simpanan dari bank lain, **tidak termasuk simpanan cabang luar negeri.**
- 3) **Total nominal simpanan BU** bulan April 2022 mencapai **Rp7.567 triliun**, naik 0,31% MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,3% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan *deposit on call* sebesar 5,1% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Sertifikat Deposito sebesar -26,7% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 50,7% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 7,0% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* N > 5 miliar sebesar -1,7% MoM.
- 4) **Total rekening simpanan BU** bulan April 2022 mencapai **474,2 juta rekening**, naik 4,6% MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,7% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening tabungan sebesar 4,7% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada jenis *deposit on call* sebesar -92,4% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ 100 juta yang mencakup 98,6% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 4,6%, sedangkan penurunan terdalam terdapat pada *tiering* simpanan N > 5 miliar sebesar -1,7%.
- 5) Penjaminan simpanan LPS mencakup **473,9 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 0,3 juta rekening atau sebesar 0,1% total rekening dijamin sebagian sampai dengan Rp2 miliar.

RINGKASAN PERTUMBUHAN SIMPANAN DEPOSITS GROWTH HIGHLIGHTS



Year	Tahun Year	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
Apr-22	2022*	7.567	10,0%	474.212.018	30,5%
Dec-21	2021	7.546	12,0%	386.319.082	10,3%
Dec-20	2020	6.737	10,9%	350.324.950	16,1%
Dec-19	2019	6.077	6,5%	301.697.958	9,4%
Dec-18	2018	5.704	6,4%	275.764.037	13,8%

*Year on Year (YoY) as of 30 April 2022

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Apr-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	7.567	100,0	▲	0,3	▲	1,7	▲	3,6	▲	0,3	▲	10,0	▲	31,3	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Deposito	2.821	37,3	▼	(0,1)	▼	(0,8)	▼	(1,3)	▲	(1,3)	▲	1,0	▲	11,0	Deposits on Call
3	Tabungan	2.527	33,4	▲	3,6	▲	4,9	▲	8,8	▲	3,7	▲	15,9	▲	44,5	Time Deposits
4	Giro	2.161	28,6	▼	(2,8)	▲	2,2	▲	4,4	▼	(0,8)	▲	18,4	▲	57,8	Demand Deposits
5	Deposit On Call	55	0,7	▲	5,1	▲	19,4	▲	11,4	▼	(19,2)	▼	(24,9)	▼	(36,8)	Certificate of Time Deposits
6	Sertifikat Deposito	3	0,0	▼	(26,7)	▼	(87,8)	▲	47,8	▼	(0,9)	▲	1,8	▼	(77,5)	Saving Accounts
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	100	1,3	▲	25,7	▲	7,1	▲	32,2	▲	16,8	▲	0,8	▼	(3,6)	Funds from Other Banks
8	DPK	7.467	98,7	▲	0,0	▲	1,6	▲	3,3	▲	0,1	▲	10,2	▲	32,0	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	7.028	92,9	▲	0,3	▲	1,6	▲	3,3	▲	0,3	▲	9,8	▲	30,7	Conventional
10	Syariah (Termasuk UUS)	539	7,1	▲	0,6	▲	3,8	▲	7,7	▼	(0,4)	▲	13,0	▲	40,3	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	1.021	13,5	▲	7,0	▲	7,6	▲	7,9	▲	3,0	▲	7,7	▲	25,3	N ≤ 100 million
12	100 juta < N ≤ 200 juta	413	5,5	▲	3,0	▲	3,1	▲	5,4	▲	1,8	▲	9,1	▲	26,8	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	647	8,5	▲	2,3	▲	2,7	▲	3,8	▲	0,7	▲	7,2	▲	26,7	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	552	7,3	▲	0,7	▲	0,2	▲	2,9	▼	(0,6)	▲	6,0	▲	24,3	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	481	6,4	▲	0,2	▲	0,2	▲	1,4	▲	0,1	▲	5,3	▲	23,0	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	614	8,1	▼	(1,6)	▼	(1,1)	▲	0,7	▼	(1,6)	▲	4,7	▲	16,4	2 billion < N ≤ 5 billion
17	N > 5 miliar	3.839	50,7	▼	(1,7)	▲	0,8	▲	3,2	▼	(0,2)	▲	13,5	▲	39,7	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	234	3,1	▼	(6,8)	▲	4,9	▲	7,7	▲	7,3	▲	9,1	▲	20,3	Foreign Banks
19	Campuran	194	2,6	▼	(3,8)	▼	(3,0)	▼	(0,7)	▼	(2,9)	▲	5,6	▲	8,5	Mixed / Joint Banks
20	BPD	717	9,5	▲	0,5	▲	5,1	▼	(0,8)	▲	3,5	▲	8,2	▲	28,5	Regional Government Banks
21	BUMN	3.125	41,3	▲	0,8	▲	2,1	▲	2,3	▼	(1,7)	▲	7,9	▲	31,7	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.298	43,6	▲	0,6	▲	0,7	▲	6,0	▲	1,2	▲	12,9	▲	34,2	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	6.558	86,7	▲	1,2	▲	2,0	▲	4,7	▲	0,7	▲	10,7	▲	32,1	Rupiah (IDR)
24	Valas	1.009	13,3	▼	(5,2)	▲	0,0	▼	(2,7)	▼	(2,2)	▲	5,7	▲	26,5	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 4	3.859	51,0	▲	1,4	▲	2,9	▲	4,6	▼	(0,0)	▲	11,1	▲	38,2	KBMI 4
26	KBMI 3	1.861	24,6	▼	(0,8)	▼	(1,1)	▲	2,3	▼	(1,2)	▲	7,7	▲	24,5	KBMI 3
27	KBMI 2	865	11,4	▼	(0,5)	▲	1,5	▲	2,8	▲	1,7	▲	9,6	▲	21,7	KBMI 2
28	KBMI 1	982	13,0	▼	(1,2)	▲	3,0	▲	3,2	▲	3,3	▲	11,0	▲	28,5	KBMI 1
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.114	41,2	▲	3,3	▲	3,4	▲	4,7	▲	1,2	▲	7,1	▲	25,2	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	632	8,4	▼	(1,6)	▼	(0,6)	▲	1,2	▼	(1,4)	▲	5,9	▲	19,5	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	3.821	50,5	▼	(1,7)	▲	0,7	▲	3,2	▼	(0,2)	▲	13,3	▲	39,2	Not insured (> Rp 2 billion)

*Hanya dijamin sebagian maksimal Rp2 Miliar

*Partially insured only max Rp2 billion

RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSIT ACCOUNTS DISTRIBUTION HIGHLIGHTS

II. REKENING

NUMBER OF ACCOUNTS

No	Distribusi Simpanan	Apr-22	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Jumlah Rekening	474.212.018	100,0	▲	4,6	▲	6,7	▲	25,3	▲	22,8	▲	30,5	▲	66,7	Accounts
B. Jenis Simpanan										B. Type of Deposits						
2	Deposit On Call	6.762	0,0	▼	(92,4)	▼	(97,2)	▲	142,2	▲	3,2	▲	95,7	▲	30,0	Deposits on Call
3	Deposito	4.983.613	1,1	▲	2,4	▲	3,4	▼	(2,7)	▼	(5,1)	▼	(1,5)	▲	7,8	Time Deposits
4	Giro	5.711.012	1,2	▲	0,6	▲	7,0	▲	33,2	▲	30,3	▲	33,2	▲	63,1	Demand Deposits
5	Sertifikat Deposito	283	0,0	▼	(58,9)	▼	(98,9)	▲	371,7	▲	74,7	▲	543,2	▼	(4,7)	Certificate of Time Deposits
6	Tabungan	463.510.348	97,7	▲	4,7	▲	6,8	▲	25,6	▲	23,1	▲	30,9	▲	67,8	Saving Accounts
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	27.252	0,0	▼	(1,6)	▼	(2,6)	▲	2,0	▲	0,6	▲	5,5	▲	7,9	Funds from Other Banks
8	DPK	474.184.766	100,0	▲	4,6	▲	6,7	▲	25,3	▲	22,8	▲	30,5	▲	66,7	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	429.113.201	90,5	▲	5,1	▲	7,0	▲	27,0	▲	24,6	▲	32,0	▲	69,1	Conventional
10	Syariah (Termasuk UUS)	45.098.817	9,5	▼	(0,1)	▲	4,1	▲	10,8	▲	7,8	▲	17,7	▲	47,2	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	467.799.803	98,6	▲	4,6	▲	6,7	▲	25,6	▲	23,1	▲	30,9	▲	67,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.952.002	0,6	▲	3,1	▲	3,2	▲	5,5	▲	1,9	▲	9,3	▲	27,4	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.034.024	0,4	▲	2,5	▲	3,2	▲	3,9	▲	0,8	▲	7,7	▲	28,0	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	769.086	0,2	▲	0,9	▲	0,5	▲	2,8	▼	(0,5)	▲	6,3	▲	25,4	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	341.101	0,1	▲	0,3	▲	0,3	▲	1,2	▲	0,3	▲	5,9	▲	24,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	195.515	0,0	▼	(1,5)	▼	(1,1)	▲	0,2	▼	(1,7)	▲	4,2	▲	16,1	2 billion < N ≤ 5 billion
17	N > 5 miliar	120.487	0,0	▼	(1,7)	▲	0,2	▲	2,8	▼	(0,8)	▲	8,8	▲	25,4	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	224.387	0,0	▼	(0,5)	▼	(6,8)	▼	(2,2)	▼	(2,4)	▼	(2,5)	▲	0,9	Foreign Banks
19	Campuran	2.384.070	0,5	▲	3,8	▲	17,4	▲	179,8	▲	172,0	▲	166,2	▲	193,6	Mixed / Joint Banks
20	BPD	41.631.987	8,8	▼	(0,1)	▲	2,4	▲	6,3	▲	5,5	▲	7,4	▲	22,9	Regional Government Banks
21	BUMN	295.064.799	62,2	▲	0,7	▲	1,9	▲	22,9	▲	22,4	▲	23,9	▲	64,5	State-Owned Enterprises (SOEs)
22	Swasta Nasional	134.906.775	28,4	▲	15,9	▲	20,4	▲	37,2	▲	28,9	▲	58,2	▲	92,3	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	471.829.090	99,5	▲	4,6	▲	6,7	▲	25,1	▲	22,6	▲	30,3	▲	66,5	Rupiah (IDR)
24	Valas	2.382.928	0,5	▲	0,9	▲	2,2	▲	76,3	▲	75,7	▲	82,1	▲	117,6	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 4	314.059.337	66,2	▲	0,8	▲	2,2	▲	21,9	▲	20,9	▲	24,1	▲	65,8	KBMI 4
25	KBMI 3	61.436.098	13,0	▲	0,1	▲	1,0	▲	14,5	▲	12,9	▲	14,9	▲	35,4	KBMI 3
26	KBMI 2	36.687.285	7,7	▼	(0,6)	▲	3,2	▲	17,6	▲	10,5	▲	23,8	▲	46,0	KBMI 2
27	KBMI 1	62.029.298	13,1	▲	42,1	▲	52,3	▲	72,2	▲	59,5	▲	127,3	▲	153,2	KBMI 1
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	473.896.016	99,9	▲	4,6	▲	6,7	▲	25,3	▲	22,8	▲	30,5	▲	66,8	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	316.002	0,1	▼	(1,6)	▼	(0,6)	▲	1,2	▼	(1,4)	▲	5,9	▲	19,5	Partially insured* (> Rp 2 billion)

*Hanya dijamin maksimal Rp2 Miliar

*Only insured max Rp2 billion

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

I. Nominal Simpanan

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-1,41%	0,09%	1,31%	0,31%								
2021	-1,43%	1,29%	2,43%	-0,18%	0,77%	1,56%	0,02%	1,23%	1,38%	1,07%	1,19%	2,14%
2020	-0,69%	1,57%	2,83%	-1,53%	0,77%	1,47%	0,64%	2,75%	2,41%	-0,44%	0,15%	0,53%
2019	-1,05%	0,72%	1,37%	-0,03%	-0,05%	2,28%	0,19%	-0,05%	1,46%	0,33%	0,64%	0,58%

II. Nominal Simpanan Berdasarkan Tingkatan (\leq Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-4,25%	-0,11%	0,63%	7,02%								
2021	-3,65%	-1,33%	0,40%	4,09%	-0,52%	0,30%	-0,11%	-0,71%	0,45%	0,48%	1,09%	3,58%
2020	-2,60%	-0,37%	-0,01%	1,04%	3,72%	-1,10%	-0,26%	0,99%	2,11%	0,50%	1,14%	2,76%
2019	-2,10%	-0,71%	-0,31%	0,46%	7,75%	-4,10%	0,74%	-0,83%	-0,14%	0,61%	0,97%	3,43%

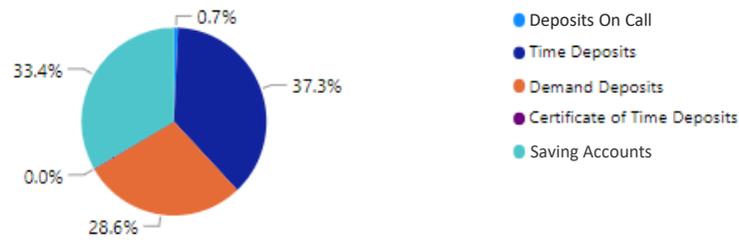
III. Nominal Simpanan Berdasarkan Tingkatan ($>$ Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-0,99%	0,24%	2,27%	-1,68%								
2021	-1,13%	3,55%	4,96%	-1,82%	0,63%	2,50%	-0,02%	2,51%	2,47%	1,48%	1,70%	1,71%
2020	0,41%	2,88%	5,65%	-3,75%	-0,32%	2,44%	1,02%	4,70%	3,87%	-1,12%	-0,70%	-1,32%
2019	-0,35%	1,70%	2,88%	-0,10%	-3,19%	4,61%	-0,49%	-0,10%	2,81%	0,22%	0,62%	-2,08%

RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of April 2022)

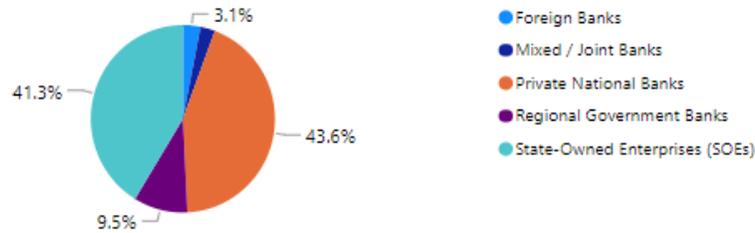
By Type of Deposit



By Principle of Business



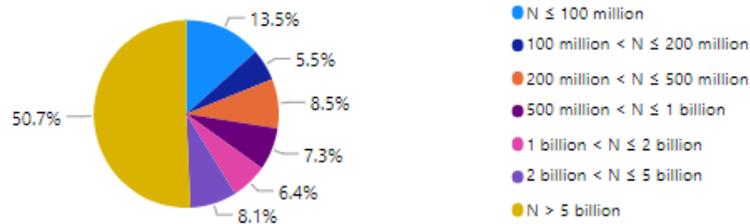
By Ownership



By Source of Fund



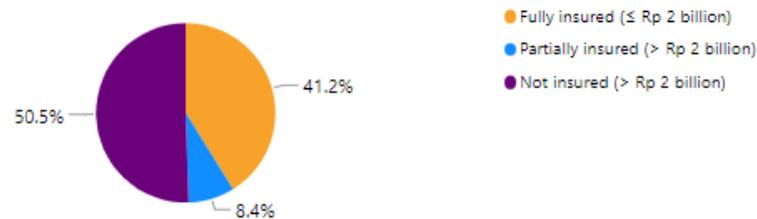
By Nominal Tiering



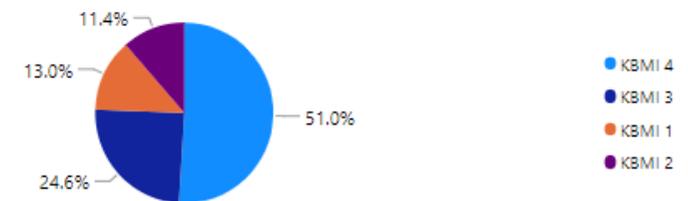
By Currency



By Insurable Deposit



By KBMI



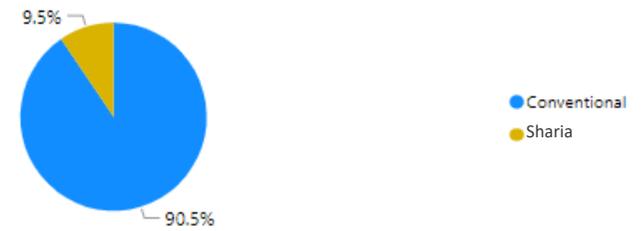
RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of April 2022)

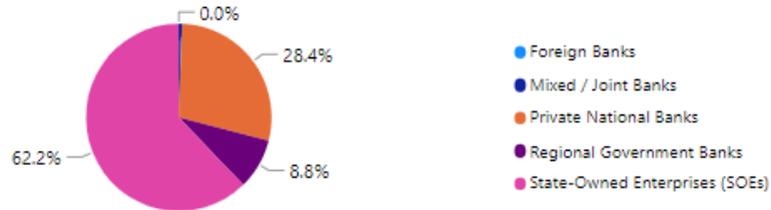
By Type of Deposit



By Principle of Business



By Ownership



By Source of Fund



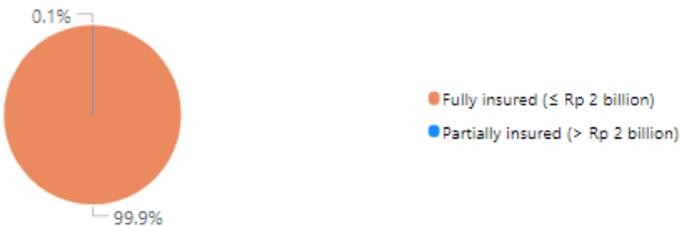
By Nominal Tiering



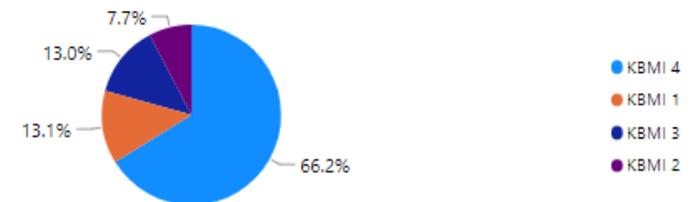
By Currency



By Insurable Deposit



By KBMI



SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS, AND CURRENCIES
(as of April 2022)

Jenis Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Type of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
Giro	5.698.624	2.101	12.388	61	5.711.012	2.161	Demand Deposits
Rupiah (IDR)	5.497.254	1.578	11.906	50	5.509.160	1.628	Rupiah (IDR)
Valuta Asing	201.370	522	482	11	201.852	533	Foreign Currencies
Tabungan	463.502.776	2.521	7.572	6	463.510.348	2.527	Saving Accounts
Rupiah (IDR)	461.444.637	2.340	7.567	6	461.452.204	2.346	Rupiah (IDR)
Valuta Asing	2.058.139	181	5	0	2.058.144	181	Foreign Currencies
Deposito on Call	6.664	46	98	9	6.762	55	Deposits on Call
Rupiah (IDR)	5.779	42	98	9	5.877	52	Rupiah (IDR)
Valuta Asing	885	4	-	-	885	4	Foreign Currencies
Deposito	4.976.478	2.799	7.135	22	4.983.613	2.821	Time Deposits
Rupiah (IDR)	4.854.443	2.513	7.123	16	4.861.566	2.529	Rupiah (IDR)
Valuta Asing	122.035	286	12	5	122.047	292	Foreign Currencies
Sertifikat Deposito	224	1	59	3	283	3	Certificate of Time Deposits
Rupiah (IDR)	224	1	59	3	283	3	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	474.184.766	7.467	27.252	100	474.212.018	7.567	TOTAL
Rupiah (IDR)	471.802.337	6.474	26.753	84	471.829.090	6.558	Rupiah (IDR)
Valuta Asing	2.382.429	993	499	16	2.382.928	1.009	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES

(as of April 2022)

Tiering Nominal	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal Tiering
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 100 Jt	467.788.421	1.021	11.382	0	467.799.803	1.021	N ≤ 100 M
Rupiah (IDR)	465.706.375	1.008	11.208	0	465.717.583	1.008	Rupiah (IDR)
Valuta Asing	2.082.046	13	174	0	2.082.220	13	Foreign Currencies
100 Jt < N ≤ 200 Jt	2.949.867	412	2.135	0	2.952.002	413	100 M < N ≤ 200 M
Rupiah (IDR)	2.847.649	398	2.115	0	2.849.764	398	Rupiah (IDR)
Valuta Asing	102.218	15	20	0	102.238	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2.029.872	645	4.152	2	2.034.024	647	200 M < N ≤ 500 M
Rupiah (IDR)	1.933.975	615	4.122	2	1.938.097	616	Rupiah (IDR)
Valuta Asing	95.897	30	30	0	95.927	30	Foreign Currencies
500 Jt < N ≤ 1 M	765.685	550	3.401	3	769.086	552	500 M < N ≤ 1 B
Rupiah (IDR)	721.324	519	3.375	3	724.699	522	Rupiah (IDR)
Valuta Asing	44.361	31	26	0	44.387	31	Foreign Currencies
1 M < N ≤ 2 M	338.409	477	2.692	4	341.101	481	1 B < N ≤ 2 B
Rupiah (IDR)	313.001	441	2.654	4	315.655	446	Rupiah (IDR)
Valuta Asing	25.408	35	38	0	25.446	35	Foreign Currencies
2 M < N ≤ 5 M	193.622	608	1.893	6	195.515	614	2 B < N ≤ 5 B
Rupiah (IDR)	177.722	559	1.851	6	179.573	565	Rupiah (IDR)
Valuta Asing	15.900	49	42	0	15.942	49	Foreign Currencies
N > 5 M	118.890	3.754	1.597	85	120.487	3.839	N > 5 B
Rupiah (IDR)	102.291	2.935	1.428	69	103.719	3.004	Rupiah (IDR)
Valuta Asing	16.599	819	169	16	16.768	835	Foreign Currencies
TOTAL	474.184.766	7.467	27.252	100	474.212.018	7.567	TOTAL
Rupiah (IDR)	471.802.337	6.474	26.753	84	471.829.090	6.558	Rupiah (IDR)
Valuta Asing	2.382.429	993	499	16	2.382.928	1.009	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, BESARAN NILAI SIMPANAN, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL OF DEPOSITS, AND CURRENCIES

(as of April 2022)

Besaran Nilai Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 2 M	473.872.254	3.105	23.762	9	473.896.016	3.114	N ≤ IDR 2 B
Rupiah (IDR)	471.522.324	2.980	23.474	9	471.545.798	2.990	Rupiah (IDR)
Valuta Asing	2.349.930	125	288	0	2.350.218	125	Foreign Currencies
N > 2 M	312.512	4.362	3.490	91	316.002	4.453	N > IDR 2 B
Rupiah (IDR)	280.013	3.493	3.279	75	283.292	3.568	Rupiah (IDR)
Valuta Asing	32.499	869	211	16	32.710	885	Foreign Currencies
TOTAL	474.184.766	7.467	27.252	100	474.212.018	7.567	TOTAL
Rupiah (IDR)	471.802.337	6.474	26.753	84	471.829.090	6.558	Rupiah (IDR)
Valuta Asing	2.382.429	993	499	16	2.382.928	1.009	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, SIMPANAN DIJAMIN, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, INSURED DEPOSITS, AND CURRENCIES

(as of April 2022)

Simpanan Dijamin	Third-Party Funds		Funds from Other Banks		TOTAL		Insured Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 2 M (Dijamin Penuh)	473.872.254	3.105	23.762	9	473.896.016	3.114	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	471.522.324	2.980	23.474	9	471.545.798	2.990	Rupiah (IDR)
Valuta Asing	2.349.930	125	288	0	2.350.218	125	Foreign Currencies
N > 2 M (Dijamin Sebagian)	312.512	625	3.490	7	316.002	632	N > IDR 2 B (Partially insured)
Rupiah (IDR)	280.013	560	3.279	7	283.292	567	Rupiah (IDR)
Valuta Asing	32.499	65	211	0	32.710	65	Foreign Currencies
TOTAL	474.184.766	3.730	27.252	16	474.212.018	3.746	TOTAL
Rupiah (IDR)	471.802.337	3.540	26.753	16	471.829.090	3.556	Rupiah (IDR)
Valuta Asing	2.382.429	190	499	1	2.382.928	190	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE
(as of April 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	92.782.704	3.910
2	Provinsi Jawa Timur	60.366.103	684
3	Provinsi Jawa Barat	70.174.291	642
4	Provinsi Jawa Tengah	54.200.101	375
5	Provinsi Sumatera Utara	24.253.098	301
6	Provinsi Banten	16.372.253	268
7	Provinsi Kalimantan Timur	6.956.878	121
8	Provinsi Riau	9.086.362	116
9	Provinsi Sulawesi Selatan	14.664.387	111
10	Provinsi Bali	6.847.568	106
11	Provinsi Sumatera Selatan	10.346.235	105
12	Provinsi Daerah Istimewa Yogyakarta	8.048.947	75
13	Provinsi Kalimantan Barat	7.480.985	73
14	Provinsi Kep. Riau	3.681.406	67
15	Provinsi Kalimantan Selatan	6.139.866	67
16	Provinsi Lampung	10.942.233	53
17	Provinsi Sumatera Barat	8.564.310	52
18	Provinsi Papua	3.723.685	49
19	Provinsi Jambi	5.148.616	41
20	Provinsi Nanggroe Aceh Darussalam	6.350.328	41
21	Provinsi Nusa Tenggara Barat	8.248.124	38
22	Provinsi Kalimantan Tengah	3.775.470	35
23	Provinsi Nusa Tenggara Timur	8.242.513	34
24	Provinsi Sulawesi Tengah	4.474.757	32
25	Provinsi Sulawesi Tenggara	4.030.383	29
26	Provinsi Kep. Bangka Belitung	1.825.021	27
27	Provinsi Sulawesi Utara	3.772.034	27
28	Provinsi Bengkulu	3.109.482	18
29	Provinsi Papua Barat	1.784.862	17
30	Kalimantan Utara	1.265.845	15
31	Provinsi Maluku	2.406.830	14
32	Provinsi Maluku Utara	1.520.874	10
33	Provinsi Sulawesi Barat	1.732.673	7
34	Provinsi Gorontalo	1.892.794	6
TOTAL		474.212.018	7.567

*) Dana Pihak Ketiga dilaporkan sesuai lokasi Kantor Cabang Bank, sedangkan Simpanan Bank Lain dilaporkan oleh Kantor Pusat Bank.