



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Agustus 2022  
08M-22

Indonesia Deposit Insurance Corporation  
Insurance Premium Settlement Group



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## Informasi Umum

### Sumber Data

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

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## General Information

### Source of Data

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

### 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.

Feedback and Suggestion Box:

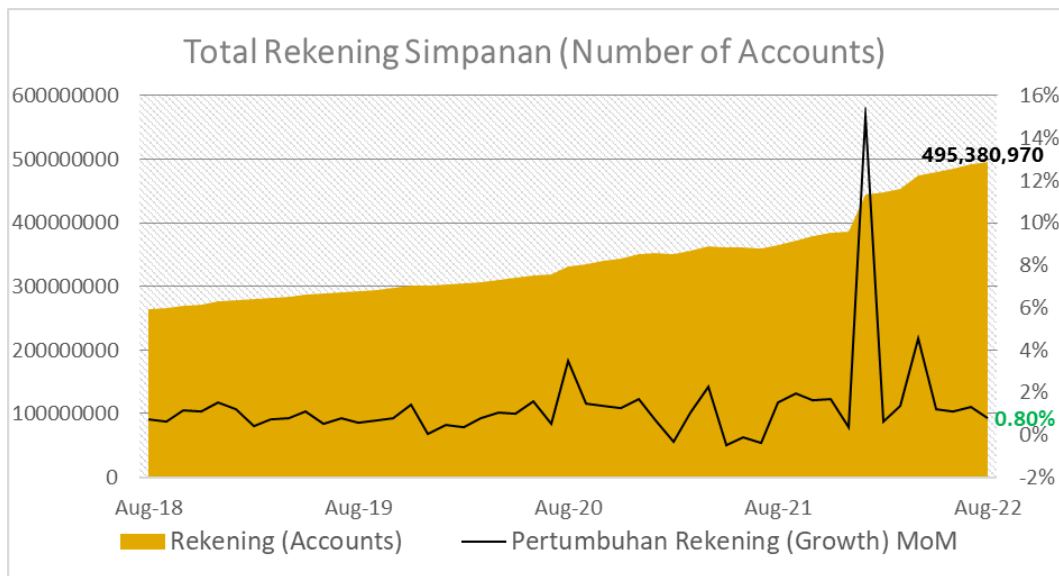
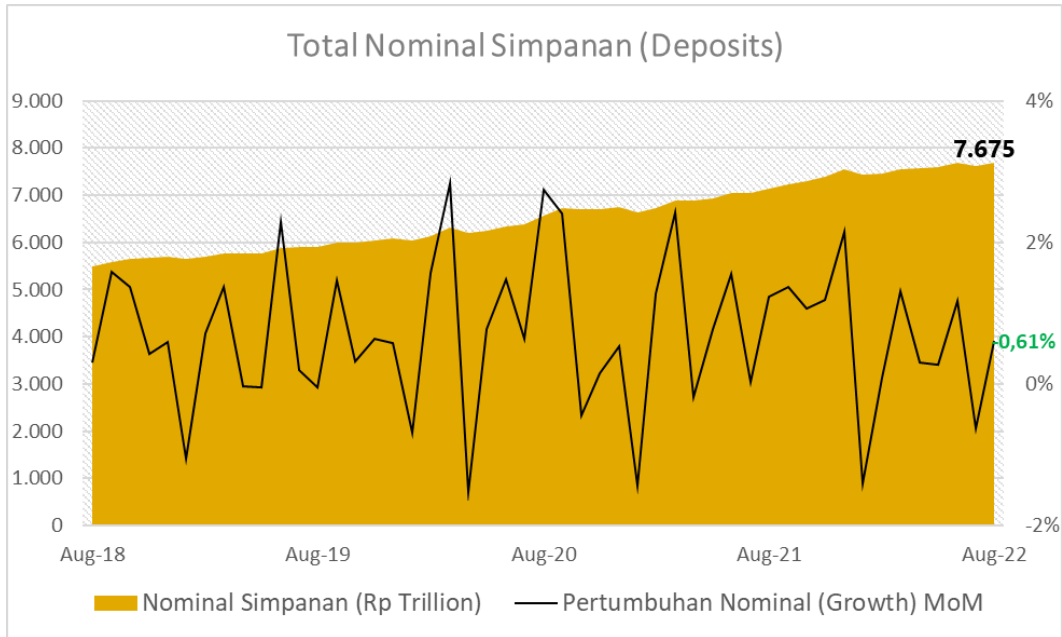


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## RINGKASAN EKSEKUTIF

- 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 Agustus 2022 mencapai **Rp7.675 triliun**, naik 0,6% MoM.
  - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 36,8% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan *Deposito On Call* sebesar 26,5% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Sertifikat Deposito sebesar -2,2% MoM.
  - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 51,8% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 Miliar sebesar 1,4% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* N ≤ 100 Juta sebesar -0,9% MoM.
- 4) **Total rekening simpanan BU** bulan Agustus 2022 mencapai **495,4 juta rekening**, naik 0,8% MoM.
  - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,9% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening *Deposit On Call* sebesar 20,5% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada jenis Giro sebesar -8,4% MoM.
  - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ 100 juta yang mencakup 98,7% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan N > 5 miliar sebesar 1,0%, sedangkan penurunan terdalam pada *tiering* simpanan 100 juta < N ≤ 200 juta miliar sebesar -0,5%.
- 5) Penjaminan simpanan LPS mencakup **495,06 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 324,96 ribu 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)
Aug-22	2022*	7.675	7,7%	495.380.970	35,6%
Dec-21	2021	7.546	12,0%	386.319.094	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 31 Aug 2022

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### Nominal Deposits

No	Distribusi Simpanan	Aug-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
<b>A. Simpanan</b>										<b>A. Deposits</b>						
1	Nominal	7.675	100,0	▲	0,6	▲	1,2	▲	3,1	▲	1,7	▲	7,7	▲	30,1	Nominal
<b>B. Jenis Simpanan</b>										<b>B. Type of Deposits</b>						
2	Deposito	2.827	36,8	▼	(0,3)	▲	0,6	▼	(0,8)	▼	(1,1)	▼	(0,9)	▲	9,5	Deposits on Call
3	Tabungan	2.519	32,8	▼	(0,1)	▲	0,6	▲	4,5	▲	3,4	▲	10,6	▲	37,8	Time Deposits
4	Giro	2.268	29,6	▲	2,1	▲	1,9	▲	6,3	▲	4,1	▲	17,1	▲	63,5	Demand Deposits
5	Deposit On Call	57	0,7	▲	26,5	▲	24,2	▲	25,1	▼	(17,1)	▲	1,3	▼	(33,6)	Certificate of Time Deposits
6	Sertifikat Deposito	3	0,0	▼	(2,2)	▼	(5,1)	▼	(56,7)	▼	(9,2)	▲	200,9	▼	(79,7)	Saving Accounts
<b>C. Kepemilikan Simpanan</b>										<b>C. Source of Funds</b>						
7	Simpanan dari Bank Lain	85	1,1	▲	3,6	▼	(6,0)	▲	5,6	▼	(0,6)	▲	2,3	▼	(13,8)	Funds from Other Banks
8	DPK	7.590	98,9	▲	0,6	▲	1,2	▲	3,0	▲	1,7	▲	7,8	▲	30,9	Third-Party Funds
<b>D. Prinsip Usaha</b>										<b>D. Principle of Business</b>						
9	Konvensional	7.092	92,4	▲	0,4	▲	0,7	▲	2,6	▲	1,2	▲	6,9	▲	28,7	Conventional
10	Syariah (Termasuk UUS)	583	7,6	▲	3,5	▲	6,9	▲	9,4	▲	7,8	▲	17,9	▲	50,8	Sharia
<b>E. Tiering Nominal</b>										<b>E. Nominal Tiering</b>						
11	N ≤ 100 juta	970	12,6	▼	(0,9)	▼	(0,5)	▲	2,3	▼	(2,2)	▲	3,4	▲	15,3	N ≤ 100 million
12	100 juta < N ≤ 200 juta	411	5,4	▼	(0,5)	▲	0,4	▲	2,3	▲	1,4	▲	6,0	▲	21,5	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	652	8,5	▼	(0,2)	▲	0,8	▲	3,2	▲	1,4	▲	5,5	▲	22,1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	555	7,2	▲	0,1	▲	0,3	▲	1,4	▼	(0,1)	▲	4,0	▲	20,0	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	484	6,3	▼	(0,1)	▼	(0,0)	▲	0,8	▲	0,7	▲	2,9	▲	18,2	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	628	8,2	▲	0,4	▲	1,2	▲	1,5	▲	0,8	▲	4,3	▲	14,9	2 billion < N ≤ 5 billion
17	N > 5 miliar	3.975	51,8	▲	1,4	▲	2,0	▲	4,1	▲	3,3	▲	11,2	▲	43,7	N > 5 billion
<b>F. Kepemilikan Bank</b>										<b>F. Ownership</b>						
18	Asing	255	3,3	▲	4,7	▲	2,2	▲	14,6	▲	17,0	▲	14,0	▲	37,0	Foreign Banks
19	Campuran	235	3,1	▼	(0,5)	▲	4,0	▲	3,8	▲	4,7	▲	8,4	▲	18,4	Mixed / Joint Banks
20	BPD	718	9,4	▲	0,5	▼	(0,5)	▲	1,4	▲	3,7	▲	9,5	▲	27,0	Regional Government Banks
21	BUMN	3.149	41,0	▲	0,8	▲	1,8	▲	2,9	▼	(0,9)	▲	4,9	▲	28,6	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.318	43,2	▲	0,3	▲	0,6	▲	2,7	▲	2,6	▲	9,6	▲	32,7	Private National Banks
<b>G. Valuta Simpanan</b>										<b>G. Currency</b>						
23	Rupiah (IDR)	6.571	85,6	▼	(0,3)	▼	(0,1)	▲	2,1	▲	0,9	▲	7,1	▲	29,2	Rupiah (IDR)
24	Valas	1.104	14,4	▲	6,7	▲	9,0	▲	9,4	▲	7,0	▲	11,7	▲	35,7	Foreign Currencies
<b>H. KBMI Bank</b>										<b>H. Deposits by KBMI</b>						
25	KBMI 4	3.856	50,2	▲	0,5	▲	0,9	▲	2,7	▼	(0,1)	▲	6,7	▲	33,2	KBMI 4
26	KBMI 3	1.942	25,3	▲	0,5	▲	1,4	▲	2,9	▲	1,5	▲	6,8	▲	26,6	KBMI 3
27	KBMI 2	878	11,4	▲	0,9	▲	2,5	▲	6,3	▲	7,8	▲	13,7	▲	34,9	KBMI 2
28	KBMI 1	999	13,0	▲	0,8	▲	0,4	▲	2,1	▲	4,2	▲	8,3	▲	22,0	KBMI 1
<b>I. Cakupan Penjaminan (Rp2 M)</b>										<b>I. Insurance Coverage (Rp 2 b)</b>						
29	Dijamin penuh (≤ Rp 2 miliar)	3.072	40,0	▼	(0,4)	▲	0,1	▲	2,1	▼	(0,1)	▲	4,2	▲	18,8	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	650	8,5	▲	0,6	▲	1,4	▲	2,0	▲	1,4	▲	5,4	▲	18,5	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	3.953	51,5	▲	1,4	▲	1,9	▲	4,0	▲	3,2	▲	11,0	▲	43,0	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	Aug-22	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
<b>A. Simpanan</b>																
1	Jumlah Rekening	495.380.970	100,0	▲	0,8	▲	3,2	▲	10,7	▲	28,2	▲	35,6	▲	69,1	<b>A. Deposits</b>
<b>B. Jenis Simpanan</b>																
2	Deposit On Call	7.533	0,0	▲	20,5	▼	(90,4)	▲	16,9	▲	14,9	▲	176,9	▲	35,4	Deposits on Call
3	Deposito	4.954.428	1,0	▲	0,0	▲	2,3	▼	(0,6)	▼	(5,7)	▼	(2,2)	▲	3,9	Time Deposits
4	Giro	5.366.197	1,1	▼	(8,4)	▼	(6,9)	▼	(0,3)	▲	22,4	▲	27,5	▲	45,5	Demand Deposits
5	Sertifikat Deposito	158	0,0	▲	4,6	▲	26,4	▼	(90,6)	▼	(2,5)	▲	426,7	▼	(42,5)	Certificate of Time Deposits
6	Tabungan	485.052.654	97,9	▲	0,9	▲	3,4	▲	11,0	▲	28,8	▲	36,2	▲	70,5	Saving Accounts
<b>C. Kepemilikan Simpanan</b>																
7	Simpanan dari Bank Lain	27.187	0,0	▲	0,1	▲	0,8	▼	(2,1)	▲	0,4	▲	3,3	▲	9,0	Funds from Other Banks
8	DPK	495.353.783	100,0	▲	0,8	▲	3,2	▲	10,7	▲	28,2	▲	35,6	▲	69,1	Third-Party Funds
<b>D. Prinsip Usaha</b>																
9	Konvensional	446.201.425	90,1	▲	0,5	▲	2,7	▲	10,7	▲	29,5	▲	36,9	▲	70,7	Conventional
10	Syariah (Termasuk UUS)	49.179.545	9,9	▲	3,2	▲	8,4	▲	11,1	▲	17,6	▲	24,6	▲	55,8	Sharia
<b>E. Tiering Nominal</b>																
11	N ≤ 100 juta	488.952.980	98,7	▲	0,8	▲	3,3	▲	10,9	▲	28,7	▲	36,1	▲	70,0	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.936.120	0,6	▼	(0,5)	▲	0,3	▲	2,2	▲	1,4	▲	6,0	▲	21,9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.049.241	0,4	▼	(0,2)	▲	0,9	▲	3,5	▲	1,5	▲	5,8	▲	23,2	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	774.272	0,2	▲	0,1	▲	0,4	▲	1,5	▲	0,2	▲	4,2	▲	21,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	343.400	0,1	▼	(0,0)	▼	(0,0)	▲	0,8	▲	1,0	▲	3,2	▲	19,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	199.697	0,0	▲	0,4	▲	0,9	▲	1,1	▲	0,4	▲	3,4	▲	14,5	2 billion < N ≤ 5 billion
17	N > 5 miliar	125.260	0,0	▲	1,0	▲	2,2	▲	3,4	▲	3,1	▲	8,7	▲	25,6	N > 5 billion
<b>F. Kepemilikan Bank</b>																
18	Asing	216.891	0,0	▲	0,5	▼	(0,3)	▼	(7,8)	▼	(5,6)	▼	(5,2)	▼	(2,0)	Foreign Banks
19	Campuran	3.763.591	0,8	▲	5,8	▲	15,7	▲	29,1	▲	131,0	▲	126,8	▲	171,0	Mixed / Joint Banks
20	BPD	42.414.905	8,6	▲	0,9	▲	1,2	▲	4,2	▲	7,5	▲	7,7	▲	23,2	Regional Government Banks
21	BUMN	303.818.850	61,3	▲	0,3	▲	1,9	▲	4,6	▲	26,0	▲	30,5	▲	64,0	State-Owned Enterprises (SOEs)
22	Swasta Nasional	145.166.733	29,3	▲	1,8	▲	6,4	▲	28,3	▲	39,7	▲	59,1	▲	102,6	Private National Banks
<b>G. Valuta Simpanan</b>																
23	Rupiah (IDR)	492.906.160	99,5	▲	0,8	▲	3,2	▲	10,8	▲	28,0	▲	35,4	▲	68,9	Rupiah (IDR)
24	Valas	2.474.810	0,5	▲	1,1	▲	3,1	▲	5,6	▲	82,5	▲	86,7	▲	115,9	Foreign Currencies
<b>H. KBMI Bank</b>																
25	KBMI 4	324.357.544	65,5	▲	0,4	▲	2,2	▲	5,1	▲	24,9	▲	30,4	▲	65,0	KBMI 4
25	KBMI 3	63.221.988	12,8	▲	0,9	▲	2,4	▲	3,7	▲	16,1	▲	17,3	▲	38,1	KBMI 3
26	KBMI 2	38.673.621	7,8	▲	2,2	▲	9,1	▲	12,5	▲	22,7	▲	34,6	▲	60,9	KBMI 2
27	KBMI 1	69.127.817	14,0	▲	1,9	▲	5,9	▲	58,9	▲	70,3	▲	103,6	▲	160,5	KBMI 1
<b>I. Cakupan Penjaminan (Rp2 M)</b>																
29	Dijamin penuh (≤ Rp 2 miliar)	495.056.013	99,9	▲	0,8	▲	3,2	▲	10,7	▲	28,3	▲	35,6	▲	69,1	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	324.957	0,1	▲	0,6	▲	1,4	▲	2,0	▲	1,4	▲	5,4	▲	18,5	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%	0,27%	1,18%	-0,63%	0,61%				
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 (≤ Rp100 juta)**

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-4,25%	-0,11%	0,63%	7,02%	-4,60%	0,12%	0,29%	-0,85%				
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)**

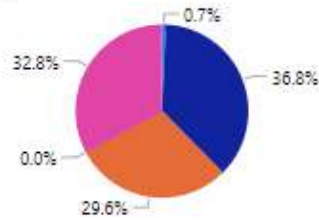
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-0,99%	0,24%	2,27%	-1,68%	1,55%	2,17%	-1,63%	1,44%				
2021	-1,13%	3,55%	4,96%	-1,82%	0,63%	2,50%	-0,02%	2,51%	2,47%	1,48%	1,70%	1,71%
2020	0,41%	2,88%	5,65%	-3,75%	-0,32%	2,44%	1,02%	4,70%	3,87%	-1,12%	-0,70%	-1,32%
2019	-0,35%	1,70%	2,88%	-0,10%	-3,19%	4,61%	-0,49%	-0,10%	2,81%	0,22%	0,62%	-2,08%



## RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

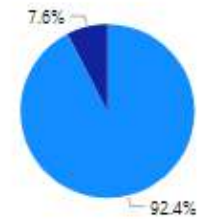
(as of August 2022)

By Type of Deposit



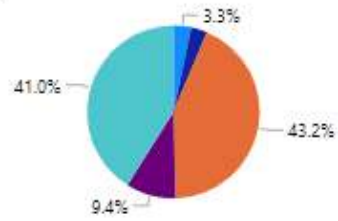
- Deposits On Call
- Time Deposits
- Demand Deposits
- Certificate of Time Deposits
- Saving Accounts

By Principle of Business



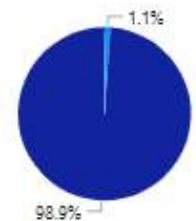
- Conventional
- Sharia

By Ownership



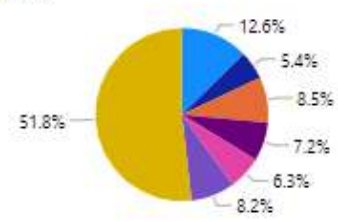
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



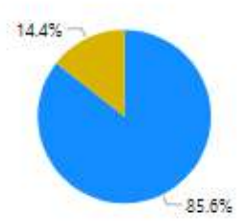
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



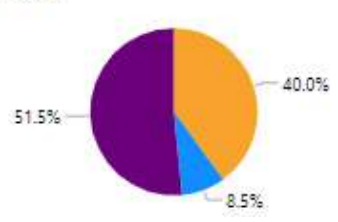
- N ≤ 100 million
- 100 million < N ≤ 200 million
- 200 million < N ≤ 500 million
- 500 million < N ≤ 1 billion
- 1 billion < N ≤ 2 billion
- 2 billion < N ≤ 5 billion
- N > 5 billion

By Currency



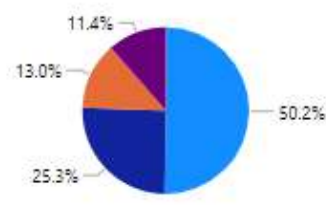
- Rupiah (IDR)
- Foreign Currencies

By Insurable Deposit



- Fully insured (≤ Rp 2 billion)
- Partially insured (> Rp 2 billion)
- Not insured (> Rp 2 billion)

By KBMI

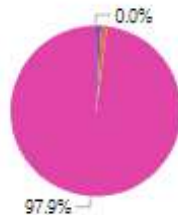


- KBMI 4
- KBMI 1
- KBMI 1
- KBMI 2

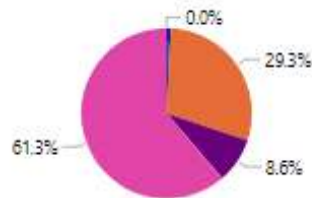
## RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of August 2022)

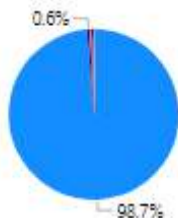
By Type of Deposit



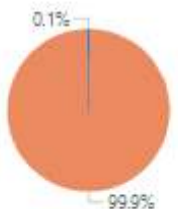
By Ownership



By Nominal Tiering



By Insurable Deposit



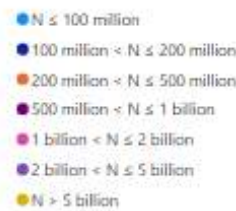
By Principle of Business



By Source of Fund



By Currency



By KBMI



**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN, DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS, AND CURRENCIES**

(as of August 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)	
<b>Giro</b>	<b>5.353.834</b>	<b>2.219</b>	<b>12.363</b>	<b>50</b>	<b>5.366.197</b>	<b>2.268</b>	<b>Demand Deposits</b>
Rupiah (IDR)	5.150.942	1.625	11.930	37	5.162.872	1.662	Rupiah (IDR)
Valuta Asing	202.892	594	433	13	203.325	606	Foreign Currencies
<b>Tabungan</b>	<b>485.044.966</b>	<b>2.512</b>	<b>7.688</b>	<b>7</b>	<b>485.052.654</b>	<b>2.519</b>	<b>Saving Accounts</b>
Rupiah (IDR)	482.892.965	2.322	7.681	7	482.900.646	2.329	Rupiah (IDR)
Valuta Asing	2.152.001	190	7	0	2.152.008	190	Foreign Currencies
<b>Deposito on Call</b>	<b>7.431</b>	<b>47</b>	<b>102</b>	<b>10</b>	<b>7.533</b>	<b>57</b>	<b>Deposits on Call</b>
Rupiah (IDR)	6.658	43	102	10	6.760	53	Rupiah (IDR)
Valuta Asing	773	4	-	-	773	4	Foreign Currencies
<b>Deposito</b>	<b>4.947.453</b>	<b>2.812</b>	<b>6.975</b>	<b>16</b>	<b>4.954.428</b>	<b>2.827</b>	<b>Time Deposits</b>
Rupiah (IDR)	4.828.763	2.509	6.961	14	4.835.724	2.523	Rupiah (IDR)
Valuta Asing	118.690	303	14	1	118.704	304	Foreign Currencies
<b>Sertifikat Deposito</b>	<b>99</b>	<b>0</b>	<b>59</b>	<b>3</b>	<b>158</b>	<b>3</b>	<b>Certificate of Time Deposits</b>
Rupiah (IDR)	99	0	59	3	158	3	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
<b>TOTAL</b>	<b>495.353.783</b>	<b>7.590</b>	<b>27.187</b>	<b>85</b>	<b>495.380.970</b>	<b>7.675</b>	<b>TOTAL</b>
Rupiah (IDR)	492.879.427	6.499	26.733	71	492.906.160	6.571	Rupiah (IDR)
Valuta Asing	2.474.356	1.090	454	14	2.474.810	1.104	Foreign Currencies

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES**  
(as of August 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)	
<b>N ≤ 100 Jt</b>	<b>488.941.913</b>	<b>970</b>	<b>11.067</b>	<b>0</b>	<b>488.952.980</b>	<b>970</b>	<b>N ≤ 100 M</b>
Rupiah (IDR)	486.769.321	956	10.938	0	486.780.259	956	Rupiah (IDR)
Valuta Asing	2.172.592	14	129	0	2.172.721	14	Foreign Currencies
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.934.060</b>	<b>411</b>	<b>2.060</b>	<b>0</b>	<b>2.936.120</b>	<b>411</b>	<b>100 M &lt; N ≤ 200 M</b>
Rupiah (IDR)	2.831.667	396	2.038	0	2.833.705	396	Rupiah (IDR)
Valuta Asing	102.393	15	22	0	102.415	15	Foreign Currencies
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>2.045.183</b>	<b>650</b>	<b>4.058</b>	<b>2</b>	<b>2.049.241</b>	<b>652</b>	<b>200 M &lt; N ≤ 500 M</b>
Rupiah (IDR)	1.949.936	620	4.035	2	1.953.971	621	Rupiah (IDR)
Valuta Asing	95.247	30	23	0	95.270	30	Foreign Currencies
<b>500 Jt &lt; N ≤ 1 M</b>	<b>770.815</b>	<b>552</b>	<b>3.457</b>	<b>3</b>	<b>774.272</b>	<b>555</b>	<b>500 M &lt; N ≤ 1 B</b>
Rupiah (IDR)	726.421	521	3.426	3	729.847	524	Rupiah (IDR)
Valuta Asing	44.394	31	31	0	44.425	31	Foreign Currencies
<b>1 M &lt; N ≤ 2 M</b>	<b>340.564</b>	<b>479</b>	<b>2.836</b>	<b>4</b>	<b>343.400</b>	<b>484</b>	<b>1 B &lt; N ≤ 2 B</b>
Rupiah (IDR)	314.613	443	2.803	4	317.416	447	Rupiah (IDR)
Valuta Asing	25.951	36	33	0	25.984	36	Foreign Currencies
<b>2 M &lt; N ≤ 5 M</b>	<b>197.603</b>	<b>622</b>	<b>2.094</b>	<b>7</b>	<b>199.697</b>	<b>628</b>	<b>2 B &lt; N ≤ 5 B</b>
Rupiah (IDR)	181.294	571	2.046	7	183.340	578	Rupiah (IDR)
Valuta Asing	16.309	50	48	0	16.357	51	Foreign Currencies
<b>N &gt; 5 M</b>	<b>123.645</b>	<b>3.906</b>	<b>1.615</b>	<b>69</b>	<b>125.260</b>	<b>3.975</b>	<b>N &gt; 5 B</b>
Rupiah (IDR)	106.175	2.992	1.447	56	107.622	3.047	Rupiah (IDR)
Valuta Asing	17.470	914	168	14	17.638	927	Foreign Currencies
<b>TOTAL</b>	<b>495.353.783</b>	<b>7.590</b>	<b>27.187</b>	<b>85</b>	<b>495.380.970</b>	<b>7.675</b>	<b>TOTAL</b>
Rupiah (IDR)	492.879.427	6.499	26.733	71	492.906.160	6.571	Rupiah (IDR)
Valuta Asing	2.474.356	1.090	454	14	2.474.810	1.104	Foreign Currencies

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

(as of August 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)	
<b>N ≤ 2 M</b>	<b>495.032.535</b>	<b>3.062</b>	<b>23.478</b>	<b>9</b>	<b>495.056.013</b>	<b>3.072</b>	<b>N ≤ IDR 2 B</b>
Rupiah (IDR)	492.591.958	2.936	23.240	9	492.615.198	2.946	Rupiah (IDR)
Valuta Asing	2.440.577	126	238	0	2.440.815	126	Foreign Currencies
<b>N &gt; 2 M</b>	<b>321.248</b>	<b>4.527</b>	<b>3.709</b>	<b>76</b>	<b>324.957</b>	<b>4.603</b>	<b>N &gt; IDR 2 B</b>
Rupiah (IDR)	287.469	3.563	3.493	62	290.962	3.625	Rupiah (IDR)
Valuta Asing	33.779	964	216	14	33.995	978	Foreign Currencies
<b>TOTAL</b>	<b>495.353.783</b>	<b>7.590</b>	<b>27.187</b>	<b>85</b>	<b>495.380.970</b>	<b>7.675</b>	<b>TOTAL</b>
Rupiah (IDR)	492.879.427	6.499	26.733	71	492.906.160	6.571	Rupiah (IDR)
Valuta Asing	2.474.356	1.090	454	14	2.474.810	1.104	Foreign Currencies

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

(as of August 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)	
<b>N ≤ 2 M (Dijamin Penuh)</b>	<b>495.032.535</b>	<b>3.062</b>	<b>23.478</b>	<b>9</b>	<b>495.056.013</b>	<b>3.072</b>	<b>N ≤ IDR 2 B (Fully insured)</b>
Rupiah (IDR)	492.591.958	2.936	23.240	9	492.615.198	2.946	Rupiah (IDR)
Valuta Asing	2.440.577	126	238	0	2.440.815	126	Foreign Currencies
<b>N &gt; 2 M (Dijamin Sebagian)</b>	<b>321.248</b>	<b>642</b>	<b>3.709</b>	<b>7</b>	<b>324.957</b>	<b>650</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
Rupiah (IDR)	287.469	575	3.493	7	290.962	582	Rupiah (IDR)
Valuta Asing	33.779	68	216	0	33.995	68	Foreign Currencies
<b>TOTAL</b>	<b>495.353.783</b>	<b>3.705</b>	<b>27.187</b>	<b>17</b>	<b>495.380.970</b>	<b>3.722</b>	<b>TOTAL</b>
Rupiah (IDR)	492.879.427	3.511	26.733	16	492.906.160	3.528	Rupiah (IDR)
Valuta Asing	2.474.356	194	454	1	2.474.810	194	Foreign Currencies

**SIMPANAN BERDASARKAN PROVINSI**  
**DEPOSITS BY PROVINCE**

(as of August 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	101.939.764	3.977
2	Provinsi Jawa Timur	62.941.428	703
3	Provinsi Jawa Barat	71.231.801	639
4	Provinsi Jawa Tengah	55.838.610	377
5	Provinsi Sumatera Utara	24.944.693	297
6	Provinsi Banten	16.848.752	271
7	Provinsi Kalimantan Timur	7.054.505	129
8	Provinsi Bali	7.011.971	118
9	Provinsi Riau	9.337.085	116
10	Provinsi Sulawesi Selatan	15.451.992	112
11	Provinsi Sumatera Selatan	10.916.380	102
12	Provinsi Daerah Istimewa Yogyakarta	8.181.433	77
13	Provinsi Kalimantan Barat	7.627.754	73
14	Provinsi Kalimantan Selatan	6.400.948	70
15	Provinsi Kep. Riau	3.754.610	69
16	Provinsi Lampung	11.319.630	54
17	Provinsi Sumatera Barat	8.956.639	53
18	Provinsi Papua	3.749.812	47
19	Provinsi Nusa Tenggara Barat	8.580.180	41
20	Provinsi Jambi	5.372.231	40
21	Provinsi Nanggroe Aceh Darussalam	6.779.324	40
22	Provinsi Kalimantan Tengah	3.845.207	35
23	Provinsi Nusa Tenggara Timur	8.492.383	34
24	Provinsi Sulawesi Tengah	4.543.798	30
25	Provinsi Sulawesi Tenggara	4.231.808	30
26	Provinsi Kep. Bangka Belitung	1.867.631	28
27	Provinsi Sulawesi Utara	3.988.975	27
28	Provinsi Bengkulu	3.191.164	18
29	Provinsi Papua Barat	1.827.424	17
30	Kalimantan Utara	1.296.951	15
31	Provinsi Maluku	2.455.769	15
32	Provinsi Maluku Utara	1.504.561	10
33	Provinsi Sulawesi Barat	1.786.979	7
34	Provinsi Gorontalo	2.108.778	6
	<b>TOTAL</b>	<b>495.380.970</b>	<b>7.675</b>

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