



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

February 2023

02M-23

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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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) atas 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:



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Feedback and Suggestion Box:

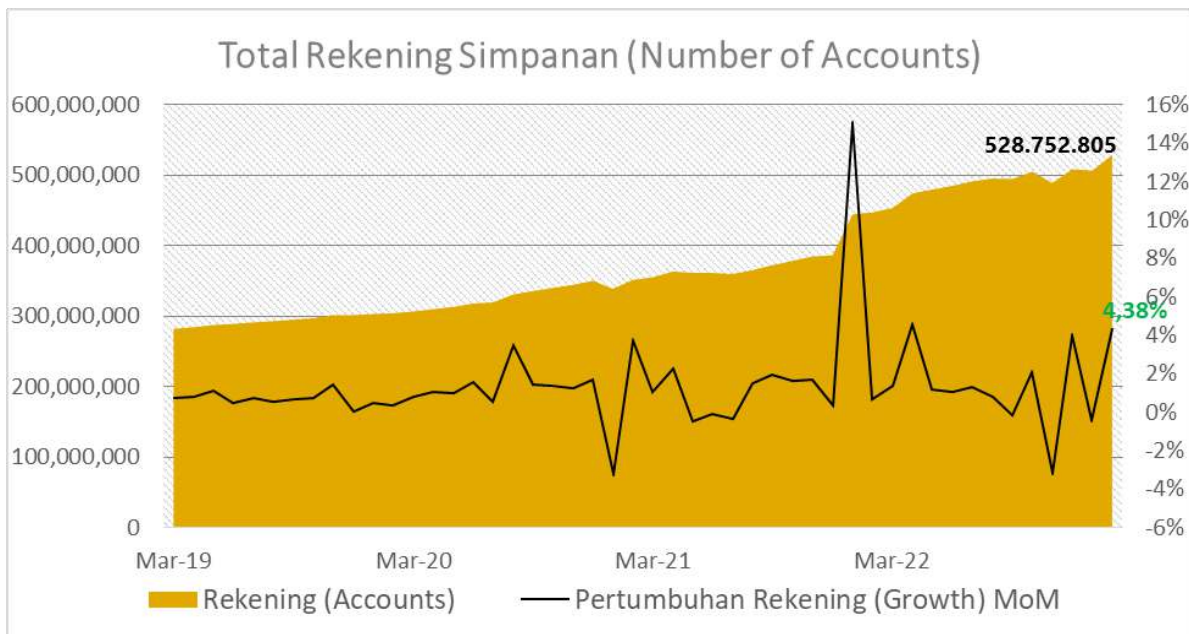
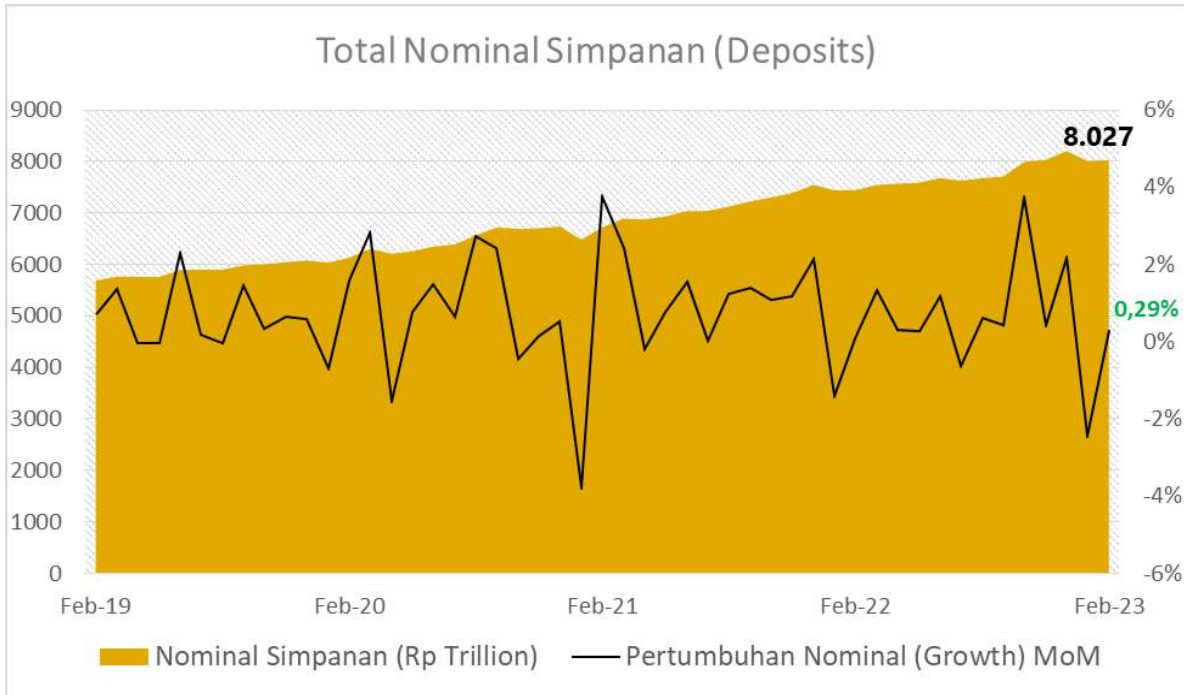


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 106 Bank Umum.
- 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 Februari 2023 mencapai **Rp8.027 triliun**, naik **0,3% MoM**.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,1% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan deposito sebesar 0,6% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan *Deposit on Call* sebesar 6,8% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 53,3% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan $200 \text{ juta} < N \leq 500 \text{ juta}$ sebesar 0,5% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* simpanan $2 \text{ miliar} < N \leq 5 \text{ miliar}$ sebesar 0,3% MoM.
- 4) **Total rekening simpanan BU** bulan Februari 2023 mencapai **528,75 juta rekening**, naik **4,4% MoM**.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 98,0% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening Sertifikat Deposito sebesar 20,9% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *Deposit On Call* sebesar 6,5% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan $N \leq 100 \text{ juta}$ yang mencakup 98,8% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan $N \leq 100 \text{ juta}$ sebesar 4,4% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* simpanan $1\text{M} < N \leq 2\text{M}$ sebesar 0,3% MoM.
- 5) Penjaminan simpanan LPS mencakup **528,42 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 333,64 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)
Feb-23	2023*	8,027	7.8%	528,752,805	18.2%
Dec-22	2022	8,203	8.7%	508,546,341	31.6%
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%

*Year on Year (YoY) as of 28 Feb 2023

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Feb-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Nominal	8,027	100.0	▲	0.3	▼	(0.0)	▲	4.6	▼	(2.1)	▲	7.8	▲	31.0	A. Deposits Nominal
B. Jenis Simpanan																
2	Giro	2,466	30.7	▲	0.6	▼	(1.0)	▲	8.7	▼	(4.4)	▲	15.6	▲	65.4	B. Type of Deposits Demand Deposits
3	Tabungan	2,537	31.6	▼	(0.3)	▼	(0.5)	▲	0.7	▼	(3.2)	▲	5.2	▲	33.9	Saving Accounts
4	Deposito	2,979	37.1	▲	0.6	▲	1.6	▲	5.4	▲	1.4	▲	4.6	▲	12.5	Time Deposits
5	Deposits on Call	40	0.5	▼	(6.8)	▼	(25.5)	▼	(28.7)	▼	(33.8)	▼	(10.9)	▼	(48.2)	Deposits on Call
6	Sertifikat Deposito	4	0.0	▼	(0.2)	▲	148.8	▲	26.4	▲	4.1	▼	(45.3)	▼	(77.9)	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	63	0.8	▼	(13.8)	▼	(16.5)	▼	(26.3)	▼	(14.9)	▼	(22.2)	▼	(43.1)	C. Source of Funds Funds from Other Banks
8	DPK	7,964	99.2	▲	0.4	▲	0.1	▲	4.9	▼	(2.0)	▲	8.1	▲	32.3	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	7,412	92.3	▲	0.2	▼	(0.4)	▲	4.5	▼	(2.4)	▲	7.2	▲	29.9	D. Principle of Business Conventional
10	Syariah (Termasuk UUS)	615	7.7	▲	1.4	▲	5.1	▲	5.5	▲	0.7	▲	15.4	▲	44.9	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	977	12.2	▲	0.1	▼	(0.9)	▲	0.7	▼	(4.2)	▲	3.0	▲	14.0	E. Nominal Tiering N ≤ 100 million
12	100 juta < N ≤ 200 juta	413	5.1	▲	0.0	▲	0.3	▲	0.4	▼	(2.4)	▲	2.7	▲	18.9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	665	8.3	▲	0.5	▲	1.2	▲	2.0	▼	(0.8)	▲	5.3	▲	20.1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	558	7.0	▲	0.1	▲	1.1	▲	0.5	▼	(1.1)	▲	1.9	▲	15.1	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	491	6.1	▼	(0.2)	▲	1.4	▲	1.5	▼	(0.4)	▲	2.3	▲	15.8	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	648	8.1	▼	(0.3)	▲	1.3	▲	3.1	▼	(0.8)	▲	4.6	▲	15.1	2 billion < N ≤ 5 billion
17	N > 5 miliar	4,275	53.3	▲	0.5	▼	(0.6)	▲	7.6	▼	(2.4)	▲	12.0	▲	47.4	N > 5 billion
F. Kepemilikan Bank																
18	Asing	276	3.4	▲	1.2	▼	(0.2)	▲	8.2	▲	2.9	▲	24.0	▲	36.3	F. Ownership Foreign Banks
19	Campuran	238	3.0	▲	2.3	▲	2.7	▲	1.3	▲	1.5	▲	5.2	▲	18.9	Mixed / Joint Banks
20	BPD	720	9.0	▲	0.1	▼	(4.9)	▲	0.3	▼	(1.7)	▲	1.7	▲	30.1	Regional Government Banks
21	BUMN	3,398	42.3	▼	(0.5)	▼	(0.7)	▲	7.9	▼	(4.8)	▲	11.1	▲	31.9	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3,395	42.3	▲	1.0	▲	1.6	▲	2.3	▼	(0.1)	▲	5.1	▲	30.7	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	6,762	84.2	▼	(0.2)	▼	(0.7)	▲	2.9	▼	(2.9)	▲	5.0	▲	28.2	G. Currency Rupiah (IDR)
24	Valas	1,265	15.8	▲	3.0	▲	3.6	▲	14.6	▲	2.2	▲	25.3	▲	48.3	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	1,006	12.5	▼	(0.3)	▼	(0.7)	▲	1.2	▼	(0.3)	▲	3.4	▲	21.7	H. Deposits by KBMI KBMI 1
26	KBMI 2	918	11.4	▲	2.0	▼	(0.4)	▲	4.0	▲	1.4	▲	10.5	▲	38.6	KBMI 2
27	KBMI 3	1,993	24.8	▲	1.3	▲	1.4	▲	2.6	▼	(0.8)	▲	5.6	▲	26.2	KBMI 3
28	KBMI 4	4,110	51.2	▼	(0.4)	▼	(0.5)	▲	6.6	▼	(3.9)	▲	9.5	▲	34.2	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	3,104	38.7	▲	0.1	▲	0.4	▲	1.0	▼	(2.1)	▲	3.1	▲	16.4	I. Insurance Coverage (Rp 2 b) Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	667	8.3	▼	(0.2)	▲	0.9	▲	2.7	▼	(0.9)	▲	4.7	▲	17.8	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4,256	53.0	▲	0.5	▼	(0.5)	▲	7.7	▼	(2.4)	▲	12.0	▲	46.9	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	Feb-23	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Jumlah Rekening	528.752.805	100,0	▲	4,4	▲	8,1	▲	6,7	▲	4,0	▲	18,2	▲	73,8	A. Deposits Accounts
B. Jenis Simpanan																
2	Giro	5.540.531	1,0	▲	1,2	▲	1,8	▲	3,2	▲	1,7	▲	2,9	▲	49,9	B. Type of Deposits Demand Deposits
3	Tabungan	518.192.706	98,0	▲	4,5	▲	8,2	▲	6,8	▲	4,0	▲	18,6	▲	75,3	Saving Accounts
4	Deposito	5.002.542	0,9	▼	(0,2)	▲	2,2	▲	1,0	▲	0,7	▲	0,4	▲	1,5	Time Deposits
5	Deposits on Call	16.500	0,0	▼	(6,5)	▲	79,4	▲	119,0	▼	(14,1)	▲	156,0	▲	200,9	Deposits on Call
6	Sertifikat Deposito	526	0,0	▲	20,9	▲	52,9	▲	232,9	▲	24,1	▼	(68,5)	▲	74,8	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	27.644	0,0	▼	(0,4)	▲	1,0	▲	1,7	▼	(0,3)	▼	(0,4)	▲	5,9	Funds from Other Banks
8	DPK	528.725.161	100,0	▲	4,4	▲	8,1	▲	6,7	▲	4,0	▲	18,2	▲	73,8	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	476.346.540	90,1	▲	4,9	▲	8,8	▲	6,8	▲	4,3	▲	18,2	▲	75,4	Conventional
10	Syariah (Termasuk UUS)	52.406.265	9,9	▼	(0,2)	▲	2,0	▲	6,6	▲	1,1	▲	18,4	▲	59,9	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	522.285.915	98,8	▲	4,4	▲	8,2	▲	6,8	▲	4,0	▲	18,4	▲	74,8	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.935.916	0,6	▼	(0,0)	▲	0,2	▼	(0,0)	▼	(2,4)	▲	2,2	▲	18,7	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.077.898	0,4	▲	0,5	▲	1,1	▲	1,4	▼	(0,9)	▲	5,0	▲	20,5	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	773.088	0,1	▲	0,1	▲	1,1	▼	(0,2)	▼	(1,0)	▲	1,4	▲	15,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	346.348	0,1	▼	(0,3)	▲	1,3	▲	0,9	▼	(0,3)	▲	1,7	▲	16,3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	204.590	0,0	▼	(0,3)	▲	1,5	▲	2,5	▼	(0,7)	▲	3,6	▲	13,7	2 billion < N ≤ 5 billion
17	N > 5 miliar	129.050	0,0	▲	0,0	▲	0,0	▲	3,0	▼	(1,3)	▲	6,5	▲	24,8	N > 5 billion
F. Kepemilikan Bank																
18	Asing	241.561	0,0	▲	0,2	▲	7,8	▲	11,4	▲	0,2	▲	2,7	▲	5,9	Foreign Banks
19	Campuran	5.370.471	1,0	▲	5,4	▲	19,9	▲	42,7	▲	12,0	▲	84,2	▲	267,8	Mixed / Joint Banks
20	BPD	42.325.576	8,0	▲	0,6	▼	(1,2)	▼	(0,2)	▼	(0,7)	▲	4,0	▲	19,9	Regional Government Banks
21	BUMN	312.852.750	59,2	▼	(0,3)	▲	0,8	▲	3,0	▲	0,4	▲	7,8	▲	63,1	State-Owned Enterprises (SOEs)
22	Swasta Nasional	167.962.447	31,8	▲	15,6	▲	28,1	▲	15,7	▲	12,6	▲	48,4	▲	122,5	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	526.153.186	99,5	▲	4,4	▲	8,1	▲	6,7	▲	4,0	▲	18,2	▲	73,6	Rupiah (IDR)
24	Valas	2.599.619	0,5	▲	1,7	▲	0,5	▲	5,0	▼	(1,0)	▲	10,9	▲	114,0	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	97.508.161	18,4	▲	30,1	▲	85,2	▲	41,1	▲	32,3	▲	124,3	▲	258,7	KBMI 1
26	KBMI 2	40.575.965	7,7	▼	(0,5)	▲	0,9	▲	4,9	▼	(0,9)	▲	18,0	▲	61,3	KBMI 2
27	KBMI 3	56.047.451	10,6	▲	1,3	▼	(13,4)	▼	(11,3)	▼	(7,9)	▼	(8,1)	▲	17,4	KBMI 3
28	KBMI 4	334.621.228	63,3	▼	(0,3)	▲	0,9	▲	3,2	▲	0,5	▲	8,5	▲	63,9	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	528.419.165	99,9	▲	4,4	▲	8,1	▲	6,7	▲	4,0	▲	18,2	▲	73,8	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	333.640	0,1	▼	(0,2)	▲	0,9	▲	2,7	▼	(0,9)	▲	4,7	▲	17,8	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
2023	-2.43%	0.29%										
2022	-1.41%	0.09%	1.31%	0.31%	0.27%	1.18%	-0.63%	0.61%	0.43%	3.73%	0.42%	2.16%
2021	-3.79%	3.76%	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%

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

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-4.31%	0.12%										
2022	-4.25%	-0.11%	0.63%	7.02%	-4.60%	0.12%	0.29%	-0.85%	0.51%	-0.26%	1.44%	3.40%
2021	-7.92%	3.24%	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%

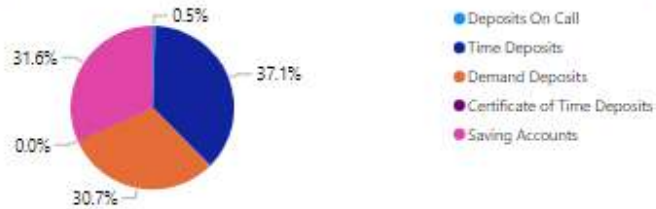
III. Nominal Simpanan Berdasarkan Tingkatan ($>$ Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2.87%	0.49%										
2022	-0.99%	0.24%	2.27%	-1.68%	1.55%	2.17%	-1.63%	1.44%	1.07%	6.90%	0.10%	1.88%
2021	-2.50%	5.00%	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%

RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of February 2023)

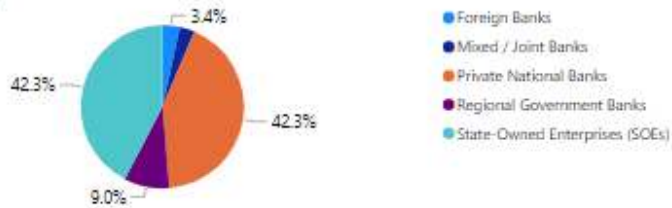
By Type of Deposit



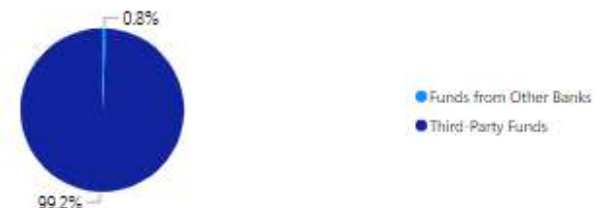
By Principle of Business



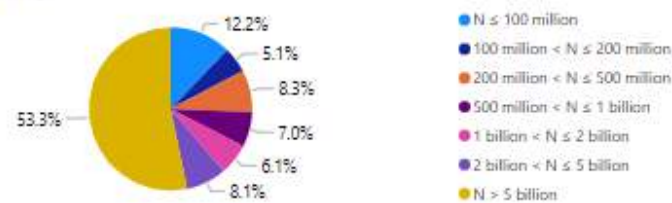
By Ownership



By Source of Fund



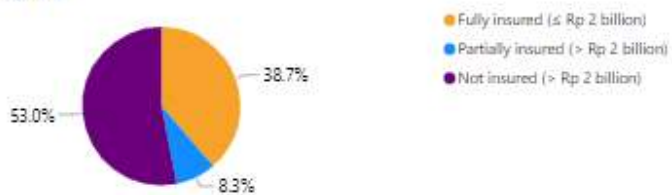
By Nominal Tiering



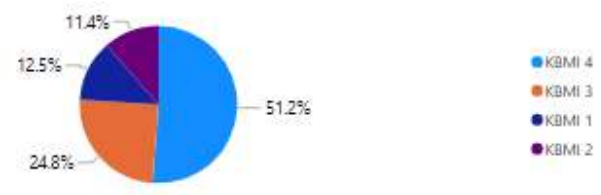
By Currency



By Insurable Deposit

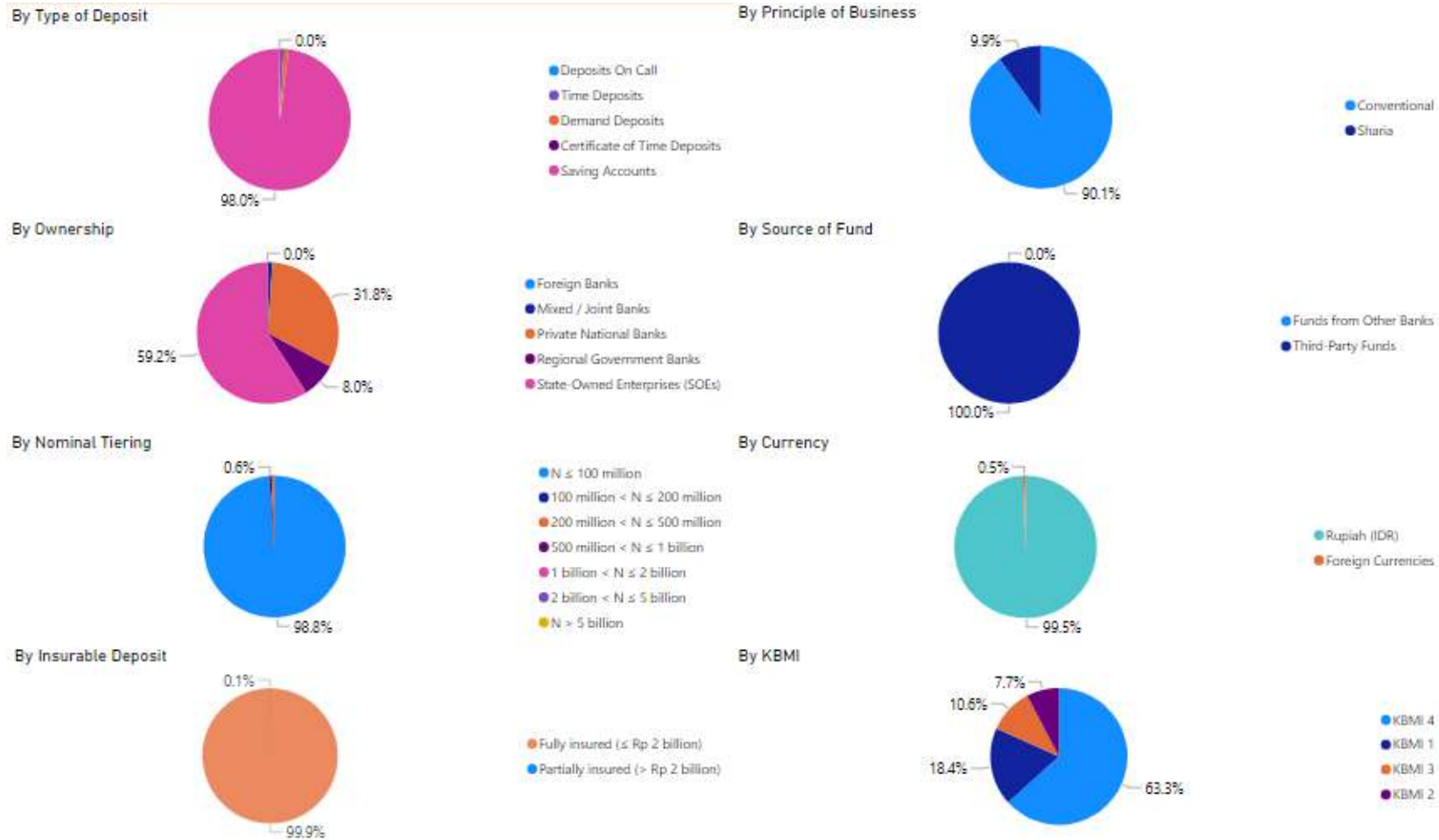


By KBMI



RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of February 2023)



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

(as of February 2023)

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	5,527,828	2,426	12,703	41	5,540,531	2,466	Demand Deposits
Rupiah (IDR)	5,317,923	1,718	12,261	32	5,330,184	1,750	Rupiah (IDR)
Valuta Asing	209,905	708	442	9	210,347	717	Foreign Currencies
Tabungan	518,184,590	2,529	8,116	8	518,192,706	2,537	Saving Accounts
Rupiah (IDR)	515,918,111	2,341	8,109	8	515,926,220	2,349	Rupiah (IDR)
Valuta Asing	2,266,479	188	7	0	2,266,486	188	Foreign Currencies
Deposito on Call	16,452	40	48	0	16,500	40	Deposits on Call
Rupiah (IDR)	16,023	35	48	0	16,071	35	Rupiah (IDR)
Valuta Asing	429	5	-	-	429	5	Foreign Currencies
Deposito	4,995,788	2,966	6,754	13	5,002,542	2,979	Time Deposits
Rupiah (IDR)	4,873,448	2,612	6,743	13	4,880,191	2,625	Rupiah (IDR)
Valuta Asing	122,340	354	11	0	122,351	355	Foreign Currencies
Sertifikat Deposito	503	3	23	1	526	4	Certificate of Time Deposits
Rupiah (IDR)	499	3	21	0	520	3	Rupiah (IDR)
Valuta Asing	4	0	2	0	6	0	Foreign Currencies
TOTAL	528,725,161	7,964	27,644	63	528,752,805	8,027	TOTAL
Rupiah (IDR)	526,126,004	6,709	27,182	53	526,153,186	6,762	Rupiah (IDR)
Valuta Asing	2,599,157	1,255	462	10	2,599,619	1,265	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES
(as of February 2023)

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	522,274,343	977	11,572	0	522,285,915	977	N ≤ 100 M
Rupiah (IDR)	519,986,008	963	11,430	0	519,997,438	963	Rupiah (IDR)
Valuta Asing	2,288,335	14	142	0	2,288,477	14	Foreign Currencies
100 Jt < N ≤ 200 Jt	2,933,841	412	2,075	0	2,935,916	413	100 M < N ≤ 200 M
Rupiah (IDR)	2,828,422	397	2,058	0	2,830,480	397	Rupiah (IDR)
Valuta Asing	105,419	15	17	0	105,436	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,073,823	663	4,075	1	2,077,898	665	200 M < N ≤ 500 M
Rupiah (IDR)	1,977,124	632	4,041	1	1,981,165	634	Rupiah (IDR)
Valuta Asing	96,699	31	34	0	96,733	31	Foreign Currencies
500 Jt < N ≤ 1 M	769,628	555	3,460	3	773,088	558	500 M < N ≤ 1 B
Rupiah (IDR)	723,534	523	3,429	3	726,963	526	Rupiah (IDR)
Valuta Asing	46,094	32	31	0	46,125	32	Foreign Currencies
1 M < N ≤ 2 M	343,496	487	2,852	4	346,348	491	1 B < N ≤ 2 B
Rupiah (IDR)	316,183	448	2,826	4	319,009	453	Rupiah (IDR)
Valuta Asing	27,313	38	26	0	27,339	38	Foreign Currencies
2 M < N ≤ 5 M	202,531	641	2,059	7	204,590	648	2 B < N ≤ 5 B
Rupiah (IDR)	185,335	588	2,020	7	187,355	594	Rupiah (IDR)
Valuta Asing	17,196	53	39	0	17,235	54	Foreign Currencies
N > 5 M	127,499	4,228	1,551	47	129,050	4,275	N > 5 B
Rupiah (IDR)	109,398	3,158	1,378	37	110,776	3,195	Rupiah (IDR)
Valuta Asing	18,101	1,071	173	10	18,274	1,080	Foreign Currencies
TOTAL	528,725,161	7,964	27,644	63	528,752,805	8,027	TOTAL
Rupiah (IDR)	526,126,004	6,709	27,182	53	526,153,186	6,762	Rupiah (IDR)
Valuta Asing	2,599,157	1,255	462	10	2,599,619	1,265	Foreign Currencies

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

(as of February 2023)

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	528,395,131	3,095	24,034	9	528,419,165	3,104	N ≤ IDR 2 B
Rupiah (IDR)	525,831,271	2,963	23,784	9	525,855,055	2,972	Rupiah (IDR)
Valuta Asing	2,563,860	131	250	0	2,564,110	131	Foreign Currencies
N > 2 M	330,030	4,870	3,610	53	333,640	4,923	N > IDR 2 B
Rupiah (IDR)	294,733	3,746	3,398	44	298,131	3,789	Rupiah (IDR)
Valuta Asing	35,297	1,124	212	10	35,509	1,134	Foreign Currencies
TOTAL	528,725,161	7,964	27,644	63	528,752,805	8,027	TOTAL
Rupiah (IDR)	526,126,004	6,709	27,182	53	526,153,186	6,762	Rupiah (IDR)
Valuta Asing	2,599,157	1,255	462	10	2,599,619	1,265	Foreign Currencies

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

(as of February 2023)

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)	528,395,131	3,095	24,034	9	528,419,165	3,104	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	525,831,271	2,963	23,784	9	525,855,055	2,972	Rupiah (IDR)
Valuta Asing	2,563,860	131	250	0	2,564,110	131	Foreign Currencies
N > 2 M (Dijamin Sebagian)	330,030	660	3,610	7	333,640	667	N > IDR 2 B (Partially insured)
Rupiah (IDR)	294,733	589	3,398	7	298,131	596	Rupiah (IDR)
Valuta Asing	35,297	71	212	0	35,509	71	Foreign Currencies
TOTAL	528,725,161	3,755	27,644	17	528,752,805	3,771	TOTAL
Rupiah (IDR)	526,126,004	3,553	27,182	16	526,153,186	3,569	Rupiah (IDR)
Valuta Asing	2,599,157	202	462	1	2,599,619	202	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE
(as of February 2023)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	123,874,471	4,275
2	Provinsi Jawa Timur	65,091,197	699
3	Provinsi Jawa Barat	71,420,743	644
4	Provinsi Jawa Tengah	57,712,053	375
5	Provinsi Sumatera Utara	25,014,118	301
6	Provinsi Banten	17,099,484	281
7	Provinsi Kalimantan Timur	7,370,517	149
8	Provinsi Bali	7,620,336	129
9	Provinsi Riau	9,668,406	115
10	Provinsi Sulawesi Selatan	15,989,411	113
11	Provinsi Sumatera Selatan	11,869,487	105
12	Provinsi Daerah Istimewa Yogyakarta	8,357,364	78
13	Provinsi Kalimantan Selatan	6,569,076	77
14	Provinsi Kep. Riau	4,023,990	73
15	Provinsi Kalimantan Barat	7,847,297	73
16	Provinsi Lampung	11,835,432	53
17	Provinsi Sumatera Barat	9,269,471	49
18	Provinsi Papua	3,815,217	46
19	Provinsi Nusa Tenggara Barat	8,417,226	41
20	Provinsi Jambi	5,574,658	41
21	Provinsi Nanggroe Aceh Darussalam	7,559,640	38
22	Provinsi Kalimantan Tengah	4,194,417	35
23	Provinsi Nusa Tenggara Timur	8,465,448	33
24	Provinsi Sulawesi Tenggara	4,382,497	32
25	Provinsi Sulawesi Tengah	4,880,919	30
26	Provinsi Sulawesi Utara	4,256,599	27
27	Provinsi Kep. Bangka Belitung	1,967,386	26
28	Provinsi Papua Barat	1,899,619	18
29	Kalimantan Utara	1,208,981	17
30	Provinsi Bengkulu	3,357,749	16
31	Provinsi Maluku	2,506,167	14
32	Provinsi Maluku Utara	1,556,430	11
33	Provinsi Gorontalo	2,208,660	7
34	Provinsi Sulawesi Barat	1,868,339	6
TOTAL		528,752,805	8,027

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