



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANK

February 2022

02M-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 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 Provinces	14

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 (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).

Kotak Masukan dan Saran:



informasi@lps.go.id

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 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.
- 5) The accounts presented consist of customer accounts with 0 (zero) balance.

Feedback and Suggestion Box:

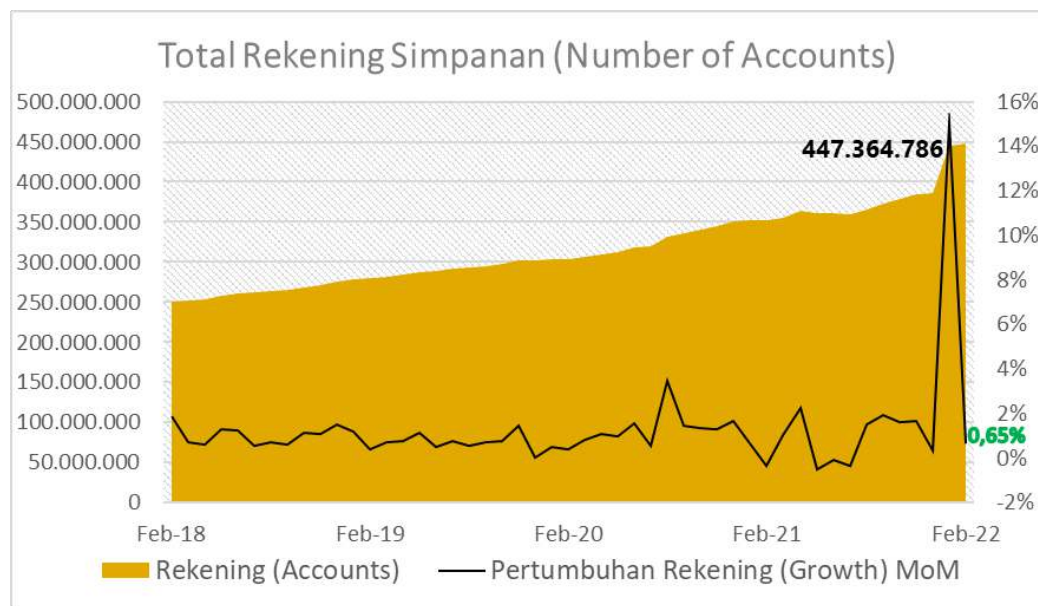
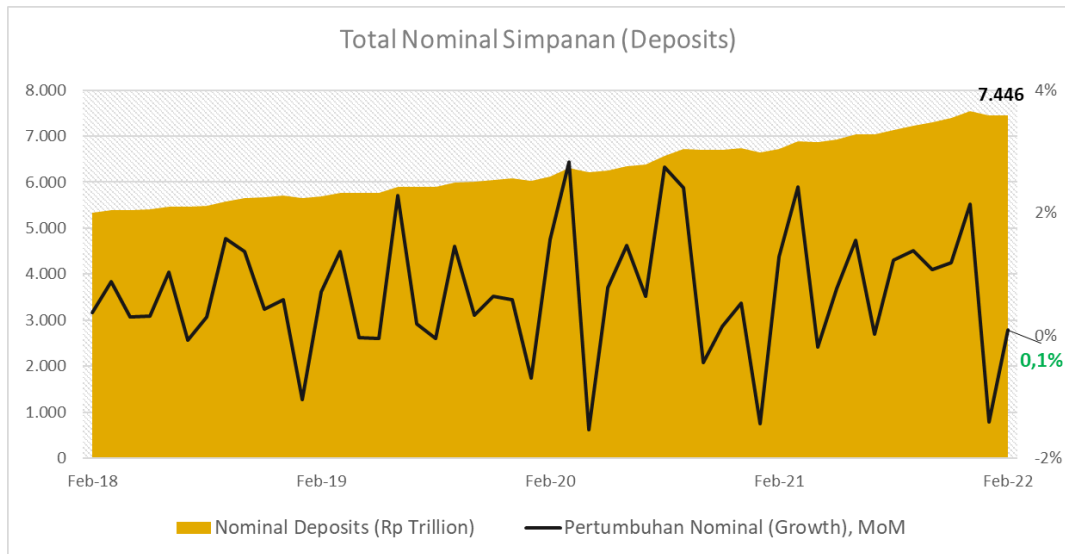


informasi@lps.go.id

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 Februari 2022 mencapai **Rp7.446 triliun**, naik 0,1% MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 38,3% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan Giro sebesar 0,9% MoM sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Sertifikat Deposito sebesar -74,2% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > \text{Rp}5$ miliar yang mencakup 51,3% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan $100 \text{ juta} < N \leq 200 \text{ juta}$ sebesar 0,3% MoM sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* $500 \text{ juta} < N \leq 1 \text{ miliar}$ sebesar -0,6% MoM.
- 4) **Total rekening simpanan BU** bulan Februari 2022 mencapai **447,4 juta rekening**, naik 0,6% 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 deposito sebesar 3,4% MoM, sedangkan penurunan terdalam terdapat pada rekening *deposit on call* sebesar -97,3% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan $N \leq \text{Rp}100 \text{ juta}$ yang mencakup 98,6% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan $N > \text{Rp}5 \text{ miliar}$ sebesar 0,7%, sedangkan penurunan terbesar terdapat pada *tiering* simpanan $500 \text{ juta} < N \leq 1 \text{ miliar}$ sebesar -0,4%.
- 5) Penjaminan simpanan LPS mencakup **447,1 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 HIGHLIGHT



Year	Tahun Year	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
Feb-22	2022*	7.446	10,7%	447.364.786	27,2%
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 28 February 2022

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Feb-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	7.446	100,0	▲	0,1	▲	0,8	▲	4,5	▼	(1,3)	▲	10,7	▲	31,0	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Deposit on Call	45	0,6	▼	(2,0)	▼	(15,0)	▼	(19,0)	▼	(33,7)	▼	(36,6)	▼	(44,0)	Deposit on Call
3	Deposito	2.849	38,3	▲	0,2	▼	(0,4)	▼	(0,2)	▼	(0,3)	▲	3,7	▲	12,7	Time Deposits
4	Giro	2.133	28,6	▲	0,9	▲	1,0	▲	10,1	▼	(2,1)	▲	19,4	▲	62,7	Demand Deposits
5	Sertifikat Deposito	7	0,1	▼	(74,2)	▲	208,0	▲	595,5	▲	110,0	▲	78,6	▼	(53,0)	Certificate of Time Deposits
6	Tabungan	2.411	32,4	▲	0,1	▲	2,2	▲	5,9	▼	(1,0)	▲	14,0	▲	37,8	Saving Account
C. Kepemilikan Simpanan										C. Source of Fund						
7	Simpanan dari Bank Lain	81	1,1	▼	(13,8)	▲	5,9	▼	(3,1)	▼	(5,9)	▼	(18,0)	▼	(17,8)	Funds from Other Bank
8	DPK	7.366	98,9	▲	0,3	▲	0,7	▲	4,6	▼	(1,3)	▲	11,1	▲	31,8	Third Party-Fund
D. Jenis Usaha										D. Principal of Business						
9	Konvensional	6.913	92,8	▼	(0,1)	▲	0,6	▲	4,3	▼	(1,3)	▲	10,4	▲	30,3	Conventional
10	Syariah (Termasuk UUS)	533	7,2	▲	2,6	▲	3,2	▲	7,7	▼	(1,5)	▲	14,3	▲	41,0	Sharia
E. Tiering Nominal										E. Tiering of Nominal						
11	N ≤ 100 juta	948	12,7	▼	(0,1)	▼	(0,9)	▲	1,1	▼	(4,4)	▲	4,5	▲	16,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	402	5,4	▲	0,3	▲	1,9	▲	3,6	▼	(0,9)	▲	7,7	▲	23,5	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	631	8,5	▲	0,3	▲	0,6	▲	2,2	▼	(1,8)	▲	5,4	▲	23,8	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	548	7,4	▼	(0,6)	▲	1,5	▲	2,7	▼	(1,4)	▲	5,2	▲	23,6	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	480	6,4	▲	0,0	▲	1,1	▲	2,1	▼	(0,1)	▲	5,4	▲	22,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	619	8,3	▼	(0,3)	▲	1,1	▲	2,8	▼	(0,7)	▲	5,3	▲	17,3	2 billion < N ≤ 5 billion
17	N > 5 miliar	3.818	51,3	▲	0,2	▲	1,0	▲	6,8	▼	(0,7)	▲	16,3	▲	42,8	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	222	3,0	▼	(0,2)	▲	1,1	▼	(0,5)	▲	2,1	▲	1,8	▲	18,4	Foreign Banks
19	Campuran	198	2,7	▼	(0,8)	▼	(0,4)	▲	2,4	▼	(0,7)	▲	6,8	▲	10,5	Mixed / Joint Banks
20	BPD	708	9,5	▲	3,8	▼	(0,4)	▲	8,0	▲	2,3	▲	13,7	▲	37,6	Regional Government Banks
21	BUMN	3.060	41,1	▼	(0,0)	▼	(0,8)	▲	1,9	▼	(3,7)	▲	8,6	▲	29,8	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.258	43,8	▼	(0,5)	▲	2,6	▲	6,8	▼	(0,0)	▲	13,0	▲	33,2	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	6.437	86,4	▲	0,1	▲	1,4	▲	4,9	▼	(1,2)	▲	11,1	▲	31,8	Rupiah (IDR)
24	Valas	1.009	13,6	▲	0,0	▼	(2,9)	▲	2,1	▼	(2,2)	▲	8,5	▲	26,3	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	1.016	13,6	▲	1,8	▲	2,4	▲	6,7	▲	2,4	▲	12,9	▲	31,0	KBMI 1
26	KBMI 2	817	11,0	▲	1,1	▲	1,5	▲	6,6	▲	0,9	▲	12,3	▲	25,6	KBMI 2
27	KBMI 3	1.858	24,9	▼	(1,3)	▲	0,4	▲	3,6	▼	(1,4)	▲	8,0	▲	24,3	KBMI 3
28	KBMI 4	3.755	50,4	▲	0,1	▲	0,4	▲	3,9	▼	(2,7)	▲	11,2	▲	35,9	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.009	40,4	▼	(0,0)	▲	0,5	▲	2,1	▼	(2,2)	▲	5,4	▲	21,1	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	637	8,6	▲	0,2	▲	1,0	▲	3,3	▼	(0,6)	▲	6,6	▲	20,4	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	3.800	51,0	▲	0,2	▲	1,0	▲	6,7	▼	(0,8)	▲	16,1	▲	42,2	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	Feb-22	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Deposits																
1	Jumlah Rekening	447.364.786	100,0	▲	0,6	▲	16,2	▲	22,4	▲	15,8	▲	27,2	▲	59,7	A. Deposits Accounts
B. Jenis Simpanan																
2	Deposit on Call	6.446	0,0	▼	(97,3)	▲	25,6	▲	137,0	▼	(1,6)	▲	86,5	▲	22,2	Deposit on Call
3	Deposito	4.982.929	1,1	▲	3,4	▼	(3,3)	▼	(1,6)	▼	(5,2)	▼	(2,4)	▲	8,5	Time Deposits
4	Giro	5.382.271	1,2	▲	0,9	▲	23,3	▲	27,9	▲	22,8	▲	29,3	▲	56,7	Demand Deposits
5	Sertifikat Deposito	1.672	0,0	▼	(93,3)	▲	2.512,5	▲	5.473,3	▲	932,1	▲	3.115,4	▲	434,2	Certificate of Time Deposits
6	Tabungan	436.991.468	97,7	▲	0,7	▲	16,4	▲	22,7	▲	16,0	▲	27,7	▲	60,6	Saving Account
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	27.763	0,0	▼	(0,8)	▲	3,8	▲	5,5	▲	2,5	▲	4,9	▲	6,5	Funds from Other Bank
8	DPK	447.337.023	100,0	▲	0,6	▲	16,2	▲	22,4	▲	15,8	▲	27,2	▲	59,7	Third Party-Fund
D. Jenis Usaha																
9	Konvensional	403.086.679	90,1	▲	0,5	▲	17,3	▲	23,7	▲	17,0	▲	28,0	▲	61,1	Conventional
10	Syariah (Termasuk UUS)	44.278.107	9,9	▲	2,2	▲	7,4	▲	12,2	▲	5,8	▲	21,0	▲	48,1	Shariah
E. Tiering Nominal																
11	N ≤ 100 juta	441.092.124	98,6	▲	0,7	▲	16,5	▲	22,8	▲	16,1	▲	27,6	▲	60,3	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.871.557	0,6	▲	0,4	▲	2,0	▲	3,7	▼	(0,8)	▲	7,9	▲	23,8	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	1.979.438	0,4	▲	0,4	▲	0,4	▲	2,2	▼	(1,9)	▲	5,7	▲	24,7	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	762.455	0,2	▼	(0,4)	▲	1,3	▲	2,7	▼	(1,4)	▲	5,6	▲	24,7	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	340.599	0,1	▲	0,1	▲	1,0	▲	2,4	▲	0,2	▲	6,1	▲	24,1	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	197.486	0,0	▼	(0,1)	▲	0,7	▲	2,3	▼	(0,7)	▲	4,7	▲	17,0	2 billion < N ≤ 5 billion
17	N > 5 miliar	121.127	0,0	▲	0,7	▲	1,6	▲	5,1	▼	(0,3)	▲	9,7	▲	26,5	N > 5 billion
F. Kepemilikan Bank																
18	Asing	235.220	0,1	▼	(2,3)	▲	2,7	▲	2,8	▲	2,4	▲	2,5	▲	2,2	Foreign Banks
19	Campuran	2.143.350	0,5	▲	5,5	▲	148,6	▲	137,8	▲	144,5	▲	140,2	▲	165,8	Mixed / Joint Banks
20	BPD	40.705.493	9,1	▲	0,1	▲	4,9	▲	3,3	▲	3,1	▲	8,2	▲	22,1	Regional Government Banks
21	BUMN	290.329.797	64,9	▲	0,3	▲	19,3	▲	24,7	▲	20,4	▲	26,2	▲	63,9	State-Owned Enterprises (SOEs)
22	Swasta Nasional	113.950.926	25,5	▲	1,7	▲	12,1	▲	23,9	▲	8,8	▲	37,7	▲	66,0	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	445.021.683	99,5	▲	0,6	▲	16,0	▲	22,2	▲	15,6	▲	27,0	▲	59,5	Rupiah (IDR)
24	Valas	2.343.103	0,5	▲	0,5	▲	73,0	▲	76,8	▲	72,8	▲	80,9	▲	115,9	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	41.856.457	9,4	▲	2,7	▲	12,0	▲	29,6	▲	7,5	▲	55,0	▲	72,5	KBMI 1
25	KBMI 2	36.018.109	8,1	▲	1,4	▲	12,6	▲	18,6	▲	8,6	▲	25,9	▲	47,1	KBMI 2
26	KBMI 3	60.970.110	13,6	▲	0,3	▲	13,0	▲	13,1	▲	12,0	▲	18,0	▲	36,9	KBMI 3
27	KBMI 4	308.520.110	69,0	▲	0,4	▲	17,9	▲	24,0	▲	18,8	▲	26,3	▲	65,1	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	447.046.173	99,9	▲	0,6	▲	16,2	▲	22,5	▲	15,8	▲	27,3	▲	59,7	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	318.613	0,1	▲	0,2	▲	1,0	▲	3,3	▼	(0,6)	▲	6,6	▲	20,4	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%										
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)

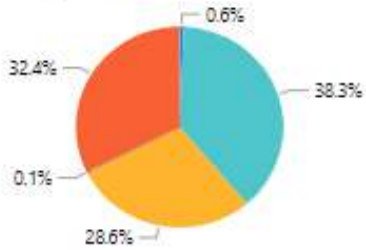
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-4,25%	-0,11%										
2021	-3,65%	-1,33%	0,40%	4,09%	-0,52%	0,30%	-0,11%	-0,71%	0,45%	0,48%	1,09%	3,58%
2020	-2,60%	-0,37%	-0,01%	1,04%	3,72%	-1,10%	-0,26%	0,99%	2,11%	0,50%	1,14%	2,76%
2019	-2,10%	-0,71%	-0,31%	0,46%	7,75%	-4,10%	0,74%	-0,83%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

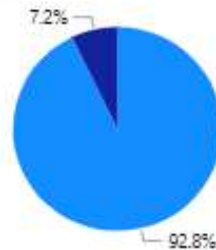
RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN (as of February 2022)

Jenis Simpanan



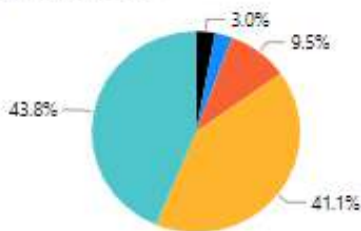
- Deposit On Call
- Deposito
- Giro
- Sertifikat Deposito
- Tabungan

Jenis Usaha



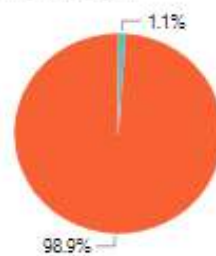
- Konvensional
- Syariah (Termasuk UUS)

Kepemilikan Bank



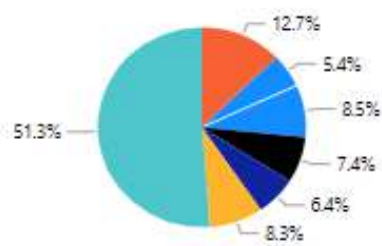
- Asing
- Campuran
- Pemda
- Pemerintah
- Swasta Nasional

Kepemilikan Simpanan



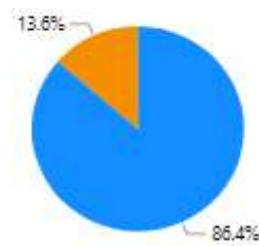
- Simpanan Dari Bank Lain
- Simpanan Pihak Ketiga

Tiering Nominal



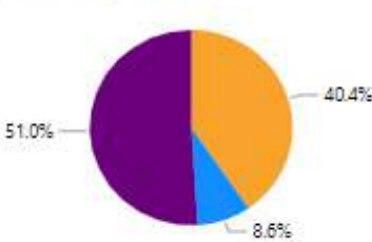
- N <= 100 Jt
- 100 Jt < N <= 2M
- 200 Jt < N <= 5M
- 500 Jt < N <= 1M
- 1M < N <= 2M
- 2M < N <= 5M
- N > 5M

Mata Uang



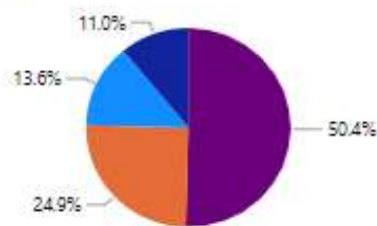
- IDR
- Valas

Penjaminan Rp 2 Miliar



- Dijamin Penuh
- Dijamin Sebagian
- Tidak Dijamin

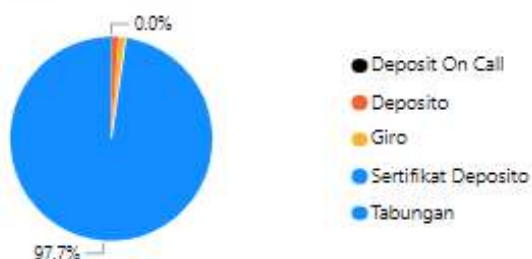
Buku Bank



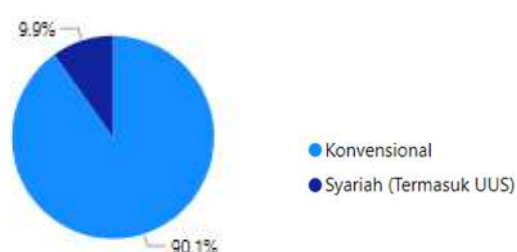
- KBMI 4
- KBMI 3
- KBMI 1
- KBMI 2

RINCIAN REKENING SIMPANAN ACCOUNT BREAKDOWN (as of February 2022)

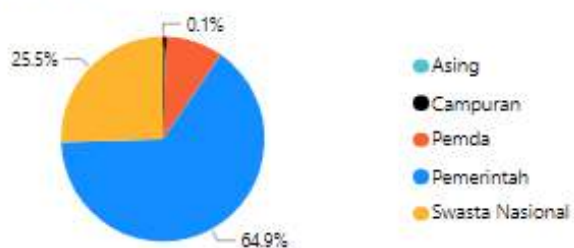
Jenis Simpanan



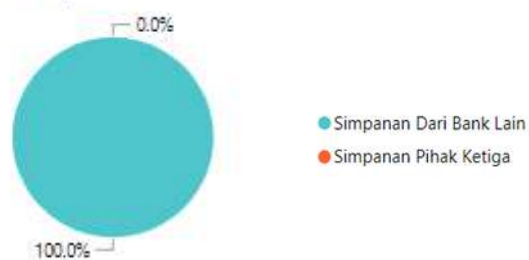
Jenis Usaha



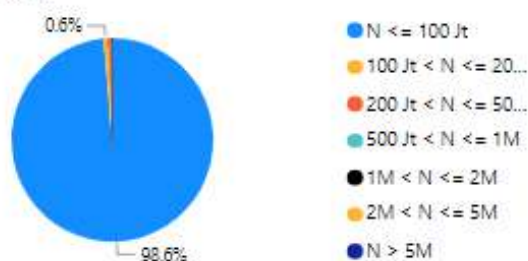
Kepemilikan Bank



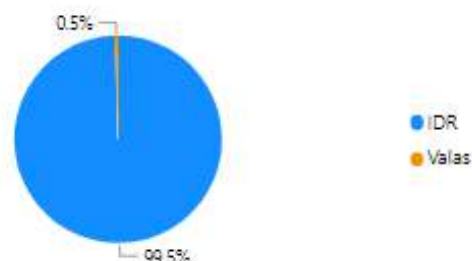
Kepemilikan Simpanan



Tiering Nominal



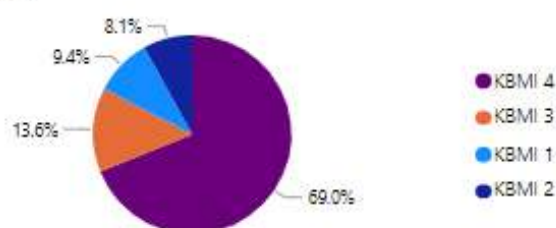
Mata Uang



Penjaminan Rp 2 Miliar



Buku Bank



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

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)	
Giro	5.370.468	2.085	11.803	48	5.382.271	2.133	Demand Deposits
Rupiah (IDR)	5.170.060	1.563	11.392	36	5.181.452	1.598	Rupiah (IDR)
Valuta Asing	200.408	523	411	12	200.819	535	Foreign Currencies
Tabungan	436.984.006	2.405	7.462	7	436.991.468	2.411	Saving Account
Rupiah (IDR)	434.966.085	2.228	7.457	7	434.973.542	2.234	Rupiah (IDR)
Valuta Asing	2.017.921	177	5	0	2.017.926	177	Foreign Currencies
Deposito on Call	6.336	41	110	4	6.446	45	Deposit on Call
Rupiah (IDR)	5.399	37	110	4	5.509	41	Rupiah (IDR)
Valuta Asing	937	4	-	-	937	4	Foreign Currencies
Deposito	4.975.542	2.832	7.387	17	4.982.929	2.849	Time Deposits
Rupiah (IDR)	4.852.131	2.539	7.377	17	4.859.508	2.556	Rupiah (IDR)
Valuta Asing	123.411	293	10	0	123.421	294	Foreign Currencies
Sertifikat Deposito	671	2	1.001	5	1.672	7	Certificate of Time Deposits
Rupiah (IDR)	671	2	1.001	5	1.672	7	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	447.337.023	7.366	27.763	81	447.364.786	7.446	TOTAL
Rupiah (IDR)	444.994.346	6.368	27.337	69	445.021.683	6.437	Rupiah (IDR)
Valuta Asing	2.342.677	997	426	12	2.343.103	1.009	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING AND CURRENCY
(as of February 2022)

Tiering Simpanan	Third Party-Fund		Funds from Other Bank		TOTAL		Nominal Tiering
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
N ≤ 100 Jt	441.081.598	948	10.526	0	441.092.124	948	N ≤ 100 M
Rupiah (IDR)	439.040.588	935	10.436	0	439.051.024	935	Rupiah (IDR)
Valuta Asing	2.041.010	13	90	0	2.041.100	13	Foreign Currencies
100 Jt < N ≤ 200 Jt	2.869.501	401	2.056	0	2.871.557	402	100 M < N ≤ 200 M
Rupiah (IDR)	2.766.584	387	2.036	0	2.768.620	387	Rupiah (IDR)
Valuta Asing	102.917	15	20	0	102.937	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	1.974.866	629	4.572	2	1.979.438	631	200 M < N ≤ 500 M
Rupiah (IDR)	1.878.824	599	4.541	2	1.883.365	601	Rupiah (IDR)
Valuta Asing	96.042	31	31	0	96.073	31	Foreign Currencies
500 Jt < N ≤ 1 M	758.667	545	3.788	3	762.455	548	500 M < N ≤ 1 B
Rupiah (IDR)	714.332	514	3.753	3	718.085	517	Rupiah (IDR)
Valuta Asing	44.335	31	35	0	44.370	31	Foreign Currencies
1 M < N ≤ 2 M	337.659	475	2.940	5	340.599	480	1 B < N ≤ 2 B
Rupiah (IDR)	312.199	440	2.904	5	315.103	445	Rupiah (IDR)
Valuta Asing	25.460	35	36	0	25.496	35	Foreign Currencies
2 M < N ≤ 5 M	195.260	612	2.226	7	197.486	619	2 B < N ≤ 5 B
Rupiah (IDR)	179.144	562	2.186	7	181.330	569	Rupiah (IDR)
Valuta Asing	16.116	50	40	0	16.156	50	Foreign Currencies
N > 5 M	119.472	3.755	1.655	63	121.127	3.818	N > 5 B
Rupiah (IDR)	102.675	2.932	1.481	51	104.156	2.983	Rupiah (IDR)
Valuta Asing	16.797	823	174	12	16.971	835	Foreign Currencies
TOTAL	447.337.023	7.366	27.763	81	447.364.786	7.446	TOTAL
Rupiah (IDR)	444.994.346	6.368	27.337	69	445.021.683	6.437	Rupiah (IDR)
Valuta Asing	2.342.677	997	426	12	2.343.103	1.009	Foreign Currencies

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

(as of February 2022)

Simpanan Dijamin	Third Party-Fund		Funds from Other Bank		TOTAL		Insured Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
N ≤ 2 M	447.022.291	2.999	23.882	10	447.046.173	3.009	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	444.712.527	2.875	23.670	10	444.736.197	2.885	Rupiah (IDR)
Valuta Asing	2.309.764	125	212	0	2.309.976	125	Foreign Currencies
N > 2 M	314.732	4.366	3.881	71	318.613	4.437	N > IDR 2 B (Partially insured)
Rupiah (IDR)	281.819	3.494	3.667	58	285.486	3.552	Rupiah (IDR)
Valuta Asing	32.913	873	214	12	33.127	885	Foreign Currencies
TOTAL	447.337.023	7.366	27.763	81	447.364.786	7.446	TOTAL
Rupiah (IDR)	444.994.346	6.368	27.337	69	445.021.683	6.437	Rupiah (IDR)
Valuta Asing	2.342.677	997	426	12	2.343.103	1.009	Foreign Currencies

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

(as of February 2022)

Simpanan Dijamin	Third Party-Fund		Funds from Other Bank		TOTAL		Insured Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
N ≤ 2 M (Dijamin Seluruh)	447.022.291	2.999	23.882	10	447.046.173	3.009	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	444.712.527	2.875	23.670	10	444.736.197	2.885	Rupiah (IDR)
Valuta Asing	2.309.764	125	212	0	2.309.976	125	Foreign Currencies
N > 2 M (Dijamin Sebagian)	314.732	629	3.881	8	318.613	637	N > IDR 2 B (Partially insured)
Rupiah (IDR)	281.819	564	3.667	7	285.486	571	Rupiah (IDR)
Valuta Asing	32.913	66	214	0	33.127	66	Foreign Currencies
TOTAL	447.337.023	3.629	27.763	18	447.364.786	3.647	TOTAL
Rupiah (IDR)	444.994.346	3.438	27.337	17	445.021.683	3.456	Rupiah (IDR)
Valuta Asing	2.342.677	190	426	1	2.343.103	191	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCES
(as of February 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Account)	Nominal* (Rp Trillion)
1	DKI Jakarta	72.310.217	3.877
2	Jawa Timur	59.711.667	684
3	Jawa Barat	68.483.765	628
4	Jawa Tengah	53.323.283	369
5	Sumatera Utara	23.404.447	292
6	Banten	16.338.096	258
7	Kalimantan Timur	6.881.266	114
8	Riau	9.021.581	110
9	Sulawesi Selatan	14.499.288	109
10	Bali	6.804.390	103
11	Sumatera Selatan	10.198.141	100
12	Daerah Istimewa Yogyakarta	7.912.287	75
13	Kalimantan Barat	7.372.983	71
14	Kep. Riau	3.646.892	67
15	Kalimantan Selatan	6.081.642	62
16	Lampung	10.789.178	52
17	Sumatera Barat	8.439.762	50
18	Papua	3.677.946	45
19	Jambi	5.100.514	42
20	Nanggroe Aceh Darussalam	6.165.602	39
21	Nusa Tenggara Barat	8.101.231	36
22	Kalimantan Tengah	3.726.195	34
23	Nusa Tenggara Timur	8.097.728	33
24	Sulawesi Tengah	4.395.291	30
25	Sulawesi Tenggara	3.963.883	29
26	Sulawesi Utara	3.747.676	27
27	Kep. Bangka Belitung	1.794.924	25
28	Bengkulu	3.083.714	17
29	Papua Barat	1.760.221	17
30	Kalimantan Utara	1.257.587	15
31	Maluku	2.365.906	14
32	Maluku Utara	1.488.628	10
33	Sulawesi Barat	1.551.306	7
34	Gorontalo	1.867.549	6
TOTAL		447.364.786	7.446

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