



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Mei 2022

05M-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

### 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).

Kotak Masukan dan Saran:



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

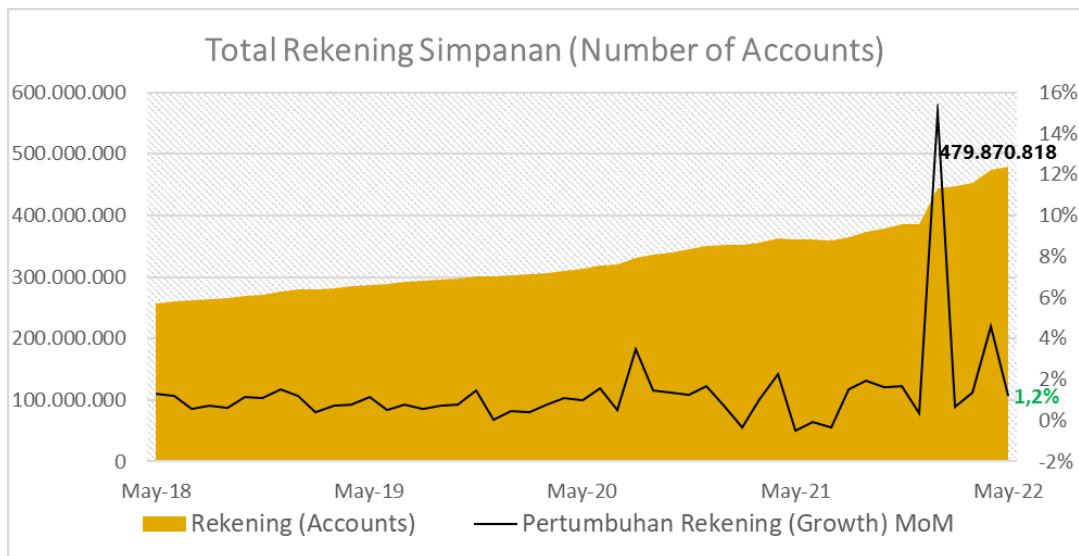
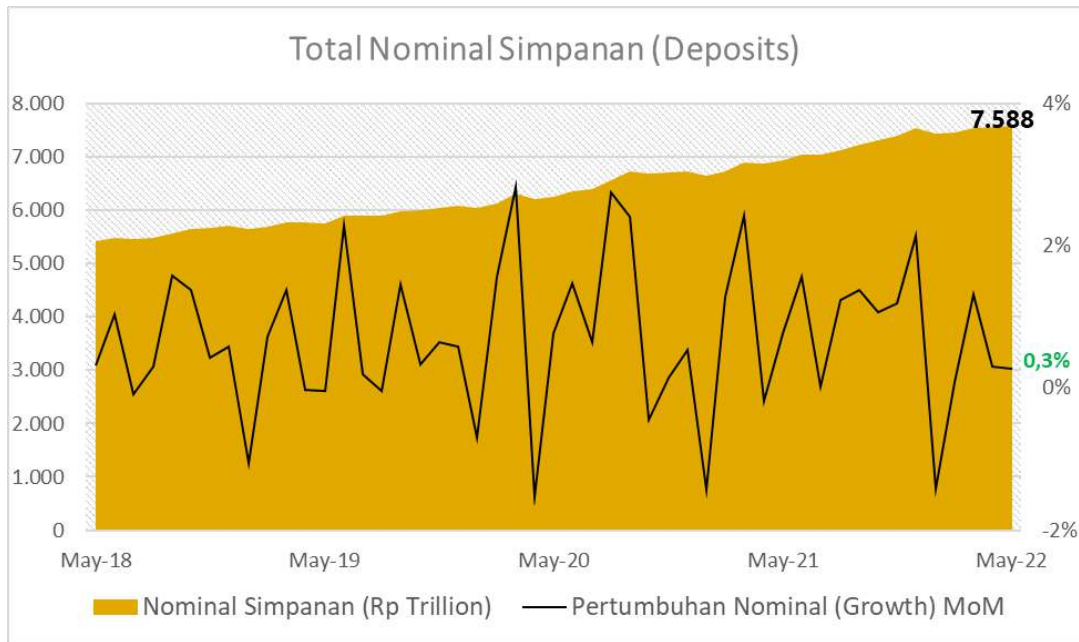


[informasi@lps.go.id](mailto:informasi@lps.go.id)

## 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 Mei 2022 mencapai **Rp7.588 triliun**, naik 0,3% MoM.
  - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,0% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan giro sebesar 3,0% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan *deposit on call* sebesar -17,4% MoM.
  - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 51,4% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar sebesar 1,5% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* N ≤ 100 juta sebesar -4,6% MoM.
- 4) **Total rekening simpanan BU** bulan Mei 2022 mencapai **479,9 juta rekening**, naik 1,2% MoM.
  - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,8% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening *deposit on call* sebesar 1.058,7% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada jenis sertifikat deposito sebesar -55,8% 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 1,8%, sedangkan penurunan terdalam terdapat pada *tiering* simpanan 100 juta < N ≤ 200 juta sebesar -0,9%.
- 5) Penjaminan simpanan LPS mencakup **479,6 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) |
|--------|------------|-----------------------|--------------------------|-------------------|--------------------------|
| May-22 | 2022*      | 7.588                 | 9,5%                     | 479.870.818       | 32,7%                    |
| 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 31 May 2022

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### Nominal Deposits

| No                                   | Distribusi Simpanan               | May-22<br>(Rp Trillion) | %     | Perubahan (Change) (%) |        |    |        |    |        | Deposits Distribution |        |   |        |   |        |                                     |
|--------------------------------------|-----------------------------------|-------------------------|-------|------------------------|--------|----|--------|----|--------|-----------------------|--------|---|--------|---|--------|-------------------------------------|
|                                      |                                   |                         |       | 1M                     | 3M     | 6M | YTD    | 1Y | 3Y     |                       |        |   |        |   |        |                                     |
| <b>A. Simpanan</b>                   |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 1                                    | Nominal                           | 7.588                   | 100,0 | ▲                      | 0,3    | ▲  | 1,9    | ▲  | 2,7    | ▲                     | 0,5    | ▲ | 9,5    | ▲ | 31,8   | <b>A. Deposits</b><br>Nominal       |
| <b>B. Jenis Simpanan</b>             |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 2                                    | Deposit on Call                   | 46                      | 0,6   | ▼                      | (17,4) | ▲  | 0,7    | ▼  | (14,4) | ▼                     | (33,2) | ▼ | (37,4) | ▼ | (52,6) | Deposits on Call                    |
| 3                                    | Deposito                          | 2.809                   | 37,0  | ▼                      | (0,4)  | ▼  | (1,4)  | ▼  | (1,8)  | ▼                     | (1,7)  | ▲ | 0,1    | ▲ | 12,2   | Time Deposits                       |
| 4                                    | Giro                              | 2.225                   | 29,3  | ▲                      | 3,0    | ▲  | 4,3    | ▲  | 5,4    | ▲                     | 2,1    | ▲ | 21,1   | ▲ | 67,7   | Demand Deposits                     |
| 5                                    | Sertifikat Deposito               | 3                       | 0,0   | ▼                      | (3,4)  | ▼  | (54,4) | ▲  | 40,5   | ▼                     | (4,2)  | ▲ | 24,4   | ▼ | (77,5) | Certificate of Time Deposits        |
| 6                                    | Tabungan                          | 2.504                   | 33,0  | ▼                      | (0,9)  | ▲  | 3,8    | ▲  | 6,1    | ▲                     | 2,8    | ▲ | 13,3   | ▲ | 37,8   | Saving Accounts                     |
| <b>C. Kepemilikan Simpanan</b>       |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 7                                    | Simpanan dari Bank Lain           | 91                      | 1,2   | ▼                      | (9,5)  | ▲  | 12,4   | ▲  | 19,0   | ▲                     | 5,7    | ▼ | (17,3) | ▼ | (8,0)  | Funds from Other Banks              |
| 8                                    | DPK                               | 7.497                   | 98,8  | ▲                      | 0,4    | ▲  | 1,8    | ▲  | 2,5    | ▲                     | 0,5    | ▲ | 9,9    | ▲ | 32,5   | Third-Party Funds                   |
| <b>D. Jenis Usaha</b>                |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 9                                    | Konvensional                      | 7.042                   | 92,8  | ▲                      | 0,2    | ▲  | 1,9    | ▲  | 2,5    | ▲                     | 0,5    | ▲ | 9,3    | ▲ | 30,9   | Conventional                        |
| 10                                   | Syariah (Termasuk UUS)            | 546                     | 7,2   | ▲                      | 1,2    | ▲  | 2,4    | ▲  | 5,7    | ▲                     | 0,9    | ▲ | 12,3   | ▲ | 44,2   | Sharia                              |
| <b>E. Tiering Nominal</b>            |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 11                                   | N ≤ 100 juta                      | 974                     | 12,8  | ▼                      | (4,6)  | ▲  | 2,7    | ▲  | 1,8    | ▼                     | (1,7)  | ▲ | 3,3    | ▲ | 10,9   | N ≤ 100 million                     |
| 12                                   | 100 juta < N ≤ 200 juta           | 410                     | 5,4   | ▼                      | (0,8)  | ▲  | 1,9    | ▲  | 3,9    | ▲                     | 1,0    | ▲ | 6,4    | ▲ | 22,4   | 100 million < N ≤ 200 million       |
| 13                                   | 200 juta < N ≤ 500 juta           | 646                     | 8,5   | ▼                      | (0,0)  | ▲  | 2,4    | ▲  | 3,1    | ▲                     | 0,6    | ▲ | 5,0    | ▲ | 23,8   | 200 million < N ≤ 500 million       |
| 14                                   | 500 juta < N ≤ 1 miliar           | 554                     | 7,3   | ▲                      | 0,2    | ▲  | 1,1    | ▲  | 2,6    | ▼                     | (0,4)  | ▲ | 4,6    | ▲ | 23,5   | 500 million < N ≤ 1 billion         |
| 15                                   | 1 miliar < N ≤ 2 miliar           | 484                     | 6,4   | ▲                      | 0,6    | ▲  | 0,8    | ▲  | 1,9    | ▲                     | 0,7    | ▲ | 4,7    | ▲ | 23,6   | 1 billion < N ≤ 2 billion           |
| 16                                   | 2 miliar < N ≤ 5 miliar           | 621                     | 8,2   | ▲                      | 1,2    | ▲  | 0,3    | ▲  | 1,4    | ▼                     | (0,4)  | ▲ | 5,3    | ▲ | 18,7   | 2 billion < N ≤ 5 billion           |
| 17                                   | N > 5 miliar                      | 3.899                   | 51,4  | ▲                      | 1,5    | ▲  | 2,1    | ▲  | 3,1    | ▲                     | 1,4    | ▲ | 14,5   | ▲ | 46,6   | N > 5 billion                       |
| <b>F. Kepemilikan Bank</b>           |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 18                                   | Asing                             | 249                     | 3,3   | ▲                      | 6,6    | ▲  | 12,1   | ▲  | 13,3   | ▲                     | 14,4   | ▲ | 11,8   | ▲ | 32,7   | Foreign Banks                       |
| 19                                   | Campuran                          | 198                     | 2,6   | ▲                      | 2,5    | ▲  | 0,3    | ▼  | (0,1)  | ▼                     | (0,4)  | ▲ | 6,5    | ▲ | 13,5   | Mixed / Joint Banks                 |
| 20                                   | BPD                               | 721                     | 9,5   | ▲                      | 0,7    | ▲  | 1,9    | ▲  | 1,5    | ▲                     | 4,2    | ▲ | 10,0   | ▲ | 36,3   | Regional Government Banks           |
| 21                                   | BUMN                              | 3.093                   | 40,8  | ▼                      | (1,0)  | ▲  | 1,1    | ▲  | 0,3    | ▼                     | (2,7)  | ▲ | 7,2    | ▲ | 29,7   | State-Owned Enterprises (SOEs)      |
| 22                                   | Swasta Nasional                   | 3.325                   | 43,8  | ▲                      | 0,8    | ▲  | 2,1    | ▲  | 4,7    | ▲                     | 2,0    | ▲ | 11,6   | ▲ | 34,0   | Private National Banks              |
| <b>G. Valuta Simpanan</b>            |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 23                                   | Rupiah (IDR)                      | 6.574                   | 86,6  | ▲                      | 0,2    | ▲  | 2,1    | ▲  | 3,6    | ▲                     | 0,9    | ▲ | 9,9    | ▲ | 31,7   | Rupiah (IDR)                        |
| 24                                   | Valas                             | 1.014                   | 13,4  | ▲                      | 0,4    | ▲  | 0,4    | ▼  | (2,5)  | ▼                     | (1,8)  | ▲ | 6,7    | ▲ | 32,4   | Foreign Currencies                  |
| <b>H. KBMI Bank</b>                  |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 25                                   | KBMI 1                            | 998                     | 13,2  | ▲                      | 1,6    | ▲  | 2,4    | ▲  | 4,9    | ▲                     | 4,9    | ▲ | 12,1   | ▲ | 34,2   | KBMI 1                              |
| 26                                   | KBMI 2                            | 853                     | 11,2  | ▲                      | 1,6    | ▲  | 2,9    | ▲  | 4,3    | ▲                     | 3,8    | ▲ | 10,7   | ▲ | 26,0   | KBMI 2                              |
| 27                                   | KBMI 3                            | 1.914                   | 25,2  | ▲                      | 1,5    | ▲  | 1,5    | ▲  | 2,0    | ▲                     | 0,1    | ▲ | 7,9    | ▲ | 27,1   | KBMI 3                              |
| 28                                   | KBMI 4                            | 3.821                   | 50,4  | ▼                      | (1,0)  | ▲  | 1,8    | ▲  | 2,2    | ▼                     | (1,0)  | ▲ | 9,4    | ▲ | 35,0   | KBMI 4                              |
| <b>I. Cakupan Penjaminan (Rp2 M)</b> |                                   |                         |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 29                                   | Dijamin penuh (≤ Rp 2 miliar)     | 3.068                   | 40,4  | ▼                      | (1,5)  | ▲  | 1,9    | ▲  | 2,5    | ▼                     | (0,3)  | ▲ | 4,5    | ▲ | 19,1   | Fully insured (≤ Rp 2 billion)      |
| 30                                   | Dijamin sebagian* (> Rp 2 miliar) | 641                     | 8,4   | ▲                      | 1,4    | ▲  | 0,6    | ▲  | 1,6    | ▲                     | 0,0    | ▲ | 6,6    | ▲ | 22,3   | Partially insured* (> Rp 2 billion) |
| 31                                   | Tidak dijamin (> Rp 2 miliar)     | 3.879                   | 51,1  | ▲                      | 1,5    | ▲  | 2,1    | ▲  | 3,1    | ▲                     | 1,3    | ▲ | 14,3   | ▲ | 45,9   | 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               | May-22      | %     | Perubahan (Change) (%) |           |           |           |           |           | Deposits Distribution                 |
|--------------------------------------|-----------------------------------|-------------|-------|------------------------|-----------|-----------|-----------|-----------|-----------|---------------------------------------|
|                                      |                                   |             |       | 1M                     | 3M        | 6M        | YTD       | 1Y        | 3Y        |                                       |
| <b>A. Simpanan</b>                   |                                   |             |       |                        |           |           |           |           |           | <b>A. Deposits</b>                    |
| 1                                    | Jumlah Rekening                   | 479.870.818 | 100,0 | ▲ 1,2                  | ▲ 7,3     | ▲ 24,7    | ▲ 24,2    | ▲ 32,7    | ▲ 66,8    | Accounts                              |
| <b>B. Jenis Simpanan</b>             |                                   |             |       |                        |           |           |           |           |           | <b>B. Type of Deposits</b>            |
| 2                                    | Deposit On Call                   | 78.349      | 0,0   | ▲ 1.058,7              | ▲ 1.115,5 | ▲ 1.426,7 | ▲ 1.095,4 | ▲ 2.352,2 | ▲ 1.138,7 | Deposits on Call                      |
| 3                                    | Deposito                          | 4.843.734   | 1,0   | ▼ (2,8)                | ▼ (2,8)   | ▼ (6,0)   | ▼ (7,8)   | ▼ (4,9)   | ▲ 4,0     | Time Deposits                         |
| 4                                    | Giro                              | 5.763.883   | 1,2   | ▲ 0,9                  | ▲ 7,1     | ▲ 32,1    | ▲ 31,5    | ▲ 37,9    | ▲ 63,3    | Demand Deposits                       |
| 5                                    | Sertifikat Deposito               | 125         | 0,0   | ▼ (55,8)               | ▼ (92,5)  | ▲ 95,3    | ▼ (22,8)  | ▲ 267,6   | ▼ (55,5)  | Certificate of Time Deposits          |
| 6                                    | Tabungan                          | 469.184.727 | 97,8  | ▲ 1,2                  | ▲ 7,4     | ▲ 25,0    | ▲ 24,6    | ▲ 33,2    | ▲ 67,9    | Saving Accounts                       |
| <b>C. Kepemilikan Simpanan</b>       |                                   |             |       |                        |           |           |           |           |           | <b>C. Source of Funds</b>             |
| 7                                    | Simpanan dari Bank Lain           | 26.967      | 0,0   | ▼ (1,0)                | ▼ (2,9)   | ▲ 0,8     | ▼ (0,4)   | ▲ 3,5     | ▲ 10,0    | Funds from Other Banks                |
| 8                                    | DPK                               | 479.843.851 | 100,0 | ▲ 1,2                  | ▲ 7,3     | ▲ 24,7    | ▲ 24,2    | ▲ 32,7    | ▲ 66,9    | Third-Party Funds                     |
| <b>D. Jenis Usaha</b>                |                                   |             |       |                        |           |           |           |           |           | <b>D. Principle of Business</b>       |
| 9                                    | Konvensional                      | 434.515.335 | 90,5  | ▲ 1,3                  | ▲ 7,8     | ▲ 26,4    | ▲ 26,1    | ▲ 35,6    | ▲ 69,1    | Conventional                          |
| 10                                   | Syariah (Termasuk UUS)            | 45.355.483  | 9,5   | ▲ 0,6                  | ▲ 2,4     | ▲ 10,0    | ▲ 8,4     | ▲ 10,2    | ▲ 47,7    | Sharia                                |
| <b>E. Tiering Nominal</b>            |                                   |             |       |                        |           |           |           |           |           | <b>E. Nominal Tiering</b>             |
| 11                                   | N ≤ 100 juta                      | 473.477.761 | 98,7  | ▲ 1,2                  | ▲ 7,3     | ▲ 25,0    | ▲ 24,6    | ▲ 33,2    | ▲ 67,6    | N ≤ 100 million                       |
| 12                                   | 100 juta < N ≤ 200 juta           | 2.926.363   | 0,6   | ▼ (0,9)                | ▲ 1,9     | ▲ 3,9     | ▲ 1,1     | ▲ 6,4     | ▲ 22,8    | 100 million < N ≤ 200 million         |
| 13                                   | 200 juta < N ≤ 500 juta           | 2.031.371   | 0,4   | ▼ (0,1)                | ▲ 2,6     | ▲ 3,1     | ▲ 0,7     | ▲ 5,4     | ▲ 24,8    | 200 million < N ≤ 500 million         |
| 14                                   | 500 juta < N ≤ 1 miliar           | 771.391     | 0,2   | ▲ 0,3                  | ▲ 1,2     | ▲ 2,5     | ▼ (0,2)   | ▲ 4,9     | ▲ 24,6    | 500 million < N ≤ 1 billion           |
| 15                                   | 1 miliar < N ≤ 2 miliar           | 343.455     | 0,1   | ▲ 0,7                  | ▲ 0,8     | ▲ 1,9     | ▲ 1,0     | ▲ 5,2     | ▲ 25,2    | 1 billion < N ≤ 2 billion             |
| 16                                   | 2 miliar < N ≤ 5 miliar           | 197.862     | 0,0   | ▲ 1,2                  | ▲ 0,2     | ▲ 0,9     | ▼ (0,5)   | ▲ 4,7     | ▲ 18,5    | 2 billion < N ≤ 5 billion             |
| 17                                   | N > 5 miliar                      | 122.615     | 0,0   | ▲ 1,8                  | ▲ 1,2     | ▲ 2,8     | ▲ 0,9     | ▲ 9,9     | ▲ 29,0    | N > 5 billion                         |
| <b>F. Kepemilikan Bank</b>           |                                   |             |       |                        |           |           |           |           |           | <b>F. Ownership</b>                   |
| 18                                   | Asing                             | 217.617     | 0,0   | ▼ (3,0)                | ▼ (7,5)   | ▼ (5,0)   | ▼ (5,3)   | ▼ (5,3)   | ▼ (1,8)   | Foreign Banks                         |
| 19                                   | Campuran                          | 2.474.544   | 0,5   | ▲ 3,8                  | ▲ 15,5    | ▲ 187,0   | ▲ 182,3   | ▲ 175,9   | ▲ 201,2   | Mixed / Joint Banks                   |
| 20                                   | BPD                               | 41.915.087  | 8,7   | ▲ 0,7                  | ▲ 3,0     | ▲ 8,0     | ▲ 6,2     | ▲ 9,4     | ▲ 22,6    | Regional Government Banks             |
| 21                                   | BUMN                              | 298.045.931 | 62,1  | ▲ 1,0                  | ▲ 2,7     | ▲ 22,5    | ▲ 23,6    | ▲ 27,6    | ▲ 63,5    | State-Owned Enterprises (SOEs)        |
| 22                                   | Swasta Nasional                   | 137.217.639 | 28,6  | ▲ 1,7                  | ▲ 20,4    | ▲ 35,0    | ▲ 31,1    | ▲ 55,0    | ▲ 95,9    | Private National Banks                |
| <b>G. Valuta Simpanan</b>            |                                   |             |       |                        |           |           |           |           |           | <b>G. Currency</b>                    |
| 23                                   | Rupiah (IDR)                      | 477.469.403 | 99,5  | ▲ 1,2                  | ▲ 7,3     | ▲ 24,5    | ▲ 24,0    | ▲ 32,5    | ▲ 66,7    | Rupiah (IDR)                          |
| 24                                   | Valas                             | 2.401.415   | 0,5   | ▲ 0,8                  | ▲ 2,5     | ▲ 77,3    | ▲ 77,0    | ▲ 82,8    | ▲ 117,7   | Foreign Currencies                    |
| <b>H. KBMI Bank</b>                  |                                   |             |       |                        |           |           |           |           |           | <b>H. Deposits by KBMI</b>            |
| 25                                   | KBMI 1                            | 63.578.995  | 13,2  | ▲ 2,5                  | ▲ 52,1    | ▲ 70,3    | ▲ 63,5    | ▲ 129,8   | ▲ 158,2   | KBMI 1                                |
| 25                                   | KBMI 2                            | 37.139.731  | 7,7   | ▲ 1,2                  | ▲ 3,0     | ▲ 16,0    | ▲ 11,9    | ▲ 27,8    | ▲ 46,5    | KBMI 2                                |
| 26                                   | KBMI 3                            | 61.746.442  | 12,9  | ▲ 0,5                  | ▲ 1,3     | ▲ 14,4    | ▲ 13,4    | ▲ 10,0    | ▲ 37,4    | KBMI 3                                |
| 27                                   | KBMI 4                            | 317.405.650 | 66,1  | ▲ 1,1                  | ▲ 2,9     | ▲ 21,3    | ▲ 22,2    | ▲ 27,6    | ▲ 64,7    | KBMI 4                                |
| <b>I. Cakupan Penjaminan (Rp2 M)</b> |                                   |             |       |                        |           |           |           |           |           | <b>I. Insurance Coverage (Rp 2 b)</b> |
| 29                                   | Dijamin penuh (≤ Rp 2 miliar)     | 479.550.341 | 99,9  | ▲ 1,2                  | ▲ 7,3     | ▲ 24,7    | ▲ 24,2    | ▲ 32,7    | ▲ 66,9    | Fully insured (≤ Rp 2 billion)        |
| 30                                   | Dijamin sebagian* (> Rp 2 miliar) | 320.477     | 0,1   | ▲ 1,4                  | ▲ 0,6     | ▲ 1,6     | ▲ 0,0     | ▲ 6,6     | ▲ 22,3    | 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%  |       |       |        |       |        |       |       |
| 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% |        |        |        |        |       |       |       |
| 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)**

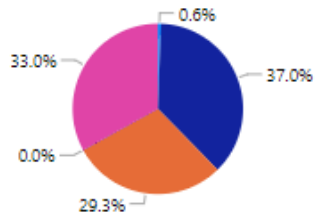
| Year | Jan    | Feb   | Mar   | Apr    | Mei    | Jun   | Jul    | Ags    | Sep   | Okt    | Nov    | Des    |
|------|--------|-------|-------|--------|--------|-------|--------|--------|-------|--------|--------|--------|
| 2022 | -0,99% | 0,24% | 2,27% | -1,68% | 1,55%  |       |        |        |       |        |        |        |
| 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% |



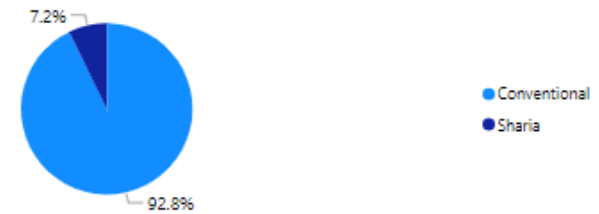
## RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of May 2022)

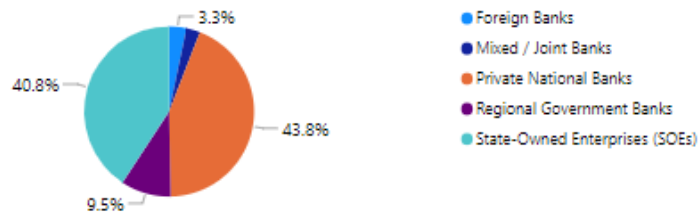
By Type of Deposit



By Principle of Business



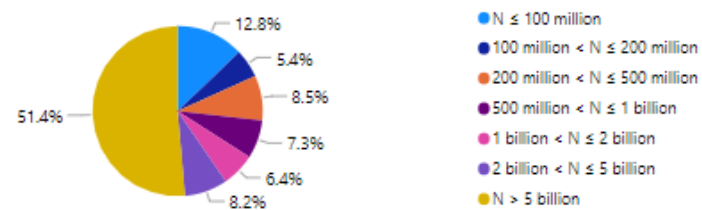
By Ownership



By Source of Fund



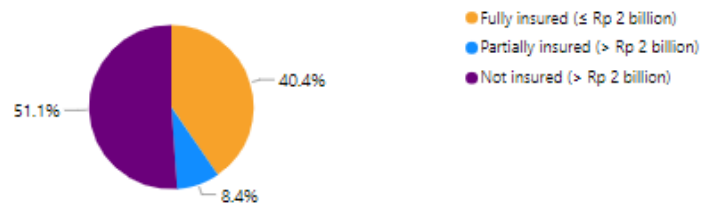
By Nominal Tiering



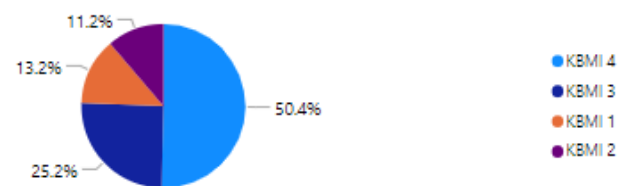
By Currency



By Insurable Deposit



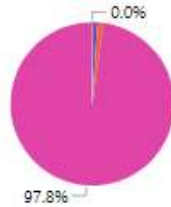
By KBMI



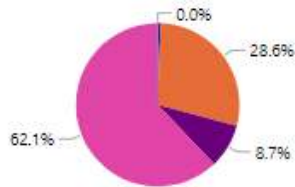
## RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of May 2022)

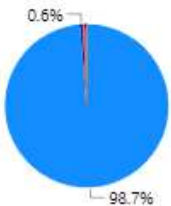
By Type of Deposit



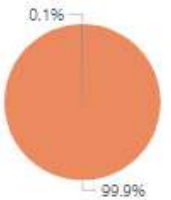
By Ownership



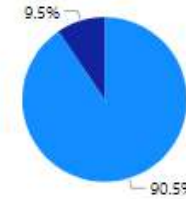
By Nominal Tiering



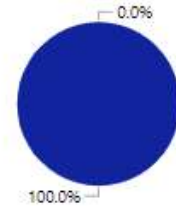
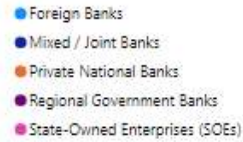
By Insurable Deposit



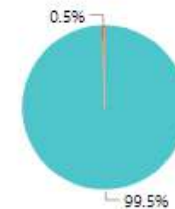
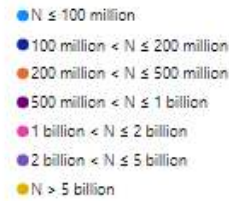
By Principle of Business



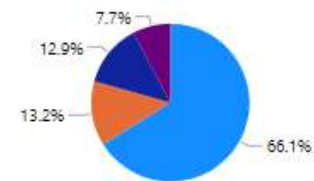
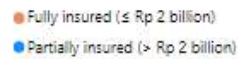
By Source of Fund



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 May 2022)

| Jenis Simpanan             | Third-Party Funds  |                          | Funds from Other Banks |                          | TOTAL              |                          | Type of Deposits                    |
|----------------------------|--------------------|--------------------------|------------------------|--------------------------|--------------------|--------------------------|-------------------------------------|
|                            | Accounts           | Nominal<br>(Rp Trillion) | Accounts               | Nominal<br>(Rp Trillion) | Accounts           | Nominal<br>(Rp Trillion) |                                     |
| <b>Giro</b>                | <b>5.751.746</b>   | <b>2.168</b>             | <b>12.137</b>          | <b>57</b>                | <b>5.763.883</b>   | <b>2.225</b>             | <b>Demand Deposits</b>              |
| Rupiah (IDR)               | 5.549.720          | 1.626                    | 11.687                 | 47                       | 5.561.407          | 1.673                    | Rupiah (IDR)                        |
| Valuta Asing               | 202.026            | 542                      | 450                    | 10                       | 202.476            | 552                      | Foreign Currencies                  |
| <b>Tabungan</b>            | <b>469.177.142</b> | <b>2.497</b>             | <b>7.585</b>           | <b>7</b>                 | <b>469.184.727</b> | <b>2.504</b>             | <b>Saving Accounts</b>              |
| Rupiah (IDR)               | 467.099.762        | 2.318                    | 7.580                  | 7                        | 467.107.342        | 2.325                    | Rupiah (IDR)                        |
| Valuta Asing               | 2.077.380          | 179                      | 5                      | 0                        | 2.077.385          | 179                      | Foreign Currencies                  |
| <b>Deposito on Call</b>    | <b>78.303</b>      | <b>44</b>                | <b>46</b>              | <b>2</b>                 | <b>78.349</b>      | <b>46</b>                | <b>Deposits on Call</b>             |
| Rupiah (IDR)               | 77.196             | 40                       | 46                     | 2                        | 77.242             | 42                       | Rupiah (IDR)                        |
| Valuta Asing               | 1.107              | 4                        | -                      | -                        | 1.107              | 4                        | Foreign Currencies                  |
| <b>Deposito</b>            | <b>4.836.592</b>   | <b>2.787</b>             | <b>7.142</b>           | <b>22</b>                | <b>4.843.734</b>   | <b>2.809</b>             | <b>Time Deposits</b>                |
| Rupiah (IDR)               | 4.716.157          | 2.515                    | 7.130                  | 16                       | 4.723.287          | 2.531                    | Rupiah (IDR)                        |
| Valuta Asing               | 120.435            | 273                      | 12                     | 6                        | 120.447            | 278                      | Foreign Currencies                  |
| <b>Sertifikat Deposito</b> | <b>68</b>          | <b>1</b>                 | <b>57</b>              | <b>3</b>                 | <b>125</b>         | <b>3</b>                 | <b>Certificate of Time Deposits</b> |
| Rupiah (IDR)               | 68                 | 1                        | 57                     | 3                        | 125                | 3                        | Rupiah (IDR)                        |
| Valuta Asing               | -                  | -                        | -                      | -                        | -                  | -                        | Foreign Currencies                  |
| <b>TOTAL</b>               | <b>479.843.851</b> | <b>7.497</b>             | <b>26.967</b>          | <b>91</b>                | <b>479.870.818</b> | <b>7.588</b>             | <b>TOTAL</b>                        |
| Rupiah (IDR)               | 477.442.903        | 6.499                    | 26.500                 | 75                       | 477.469.403        | 6.574                    | Rupiah (IDR)                        |
| Valuta Asing               | 2.400.948          | 998                      | 467                    | 16                       | 2.401.415          | 1.014                    | Foreign Currencies                  |

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

(as of May 2022)

| Tiering Simpanan              | Third-Party Funds  |                          | Funds from Other Banks |                          | TOTAL              |                          | Nominal Tiering             |
|-------------------------------|--------------------|--------------------------|------------------------|--------------------------|--------------------|--------------------------|-----------------------------|
|                               | Accounts           | Nominal<br>(Rp Trillion) | Accounts               | Nominal<br>(Rp Trillion) | Accounts           | Nominal<br>(Rp Trillion) |                             |
| <b>N ≤ 100 Jt</b>             | <b>473.466.868</b> | <b>974</b>               | <b>10.893</b>          | <b>0</b>                 | <b>473.477.761</b> | <b>974</b>               | <b>N ≤ 100 M</b>            |
| Rupiah (IDR)                  | 471.365.801        | 961                      | 10.762                 | 0                        | 471.376.563        | 961                      | Rupiah (IDR)                |
| Valuta Asing                  | 2.101.067          | 13                       | 131                    | 0                        | 2.101.198          | 13                       | Foreign Currencies          |
| <b>100 Jt &lt; N ≤ 200 Jt</b> | <b>2.924.268</b>   | <b>409</b>               | <b>2.095</b>           | <b>0</b>                 | <b>2.926.363</b>   | <b>410</b>               | <b>100 M &lt; N ≤ 200 M</b> |
| Rupiah (IDR)                  | 2.822.566          | 395                      | 2.070                  | 0                        | 2.824.636          | 395                      | Rupiah (IDR)                |
| Valuta Asing                  | 101.702            | 14                       | 25                     | 0                        | 101.727            | 14                       | Foreign Currencies          |
| <b>200 Jt &lt; N ≤ 500 Jt</b> | <b>2.027.317</b>   | <b>645</b>               | <b>4.054</b>           | <b>2</b>                 | <b>2.031.371</b>   | <b>646</b>               | <b>200 M &lt; N ≤ 500 M</b> |
| Rupiah (IDR)                  | 1.931.697          | 614                      | 4.031                  | 1                        | 1.935.728          | 616                      | Rupiah (IDR)                |
| Valuta Asing                  | 95.620             | 30                       | 23                     | 0                        | 95.643             | 30                       | Foreign Currencies          |
| <b>500 Jt &lt; N ≤ 1 M</b>    | <b>767.947</b>     | <b>551</b>               | <b>3.444</b>           | <b>3</b>                 | <b>771.391</b>     | <b>554</b>               | <b>500 M &lt; N ≤ 1 B</b>   |
| Rupiah (IDR)                  | 723.821            | 520                      | 3.421                  | 3                        | 727.242            | 523                      | Rupiah (IDR)                |
| Valuta Asing                  | 44.126             | 31                       | 23                     | 0                        | 44.149             | 31                       | Foreign Currencies          |
| <b>1 M &lt; N ≤ 2 M</b>       | <b>340.611</b>     | <b>479</b>               | <b>2.844</b>           | <b>4</b>                 | <b>343.455</b>     | <b>484</b>               | <b>1 B &lt; N ≤ 2 B</b>     |
| Rupiah (IDR)                  | 314.902            | 444                      | 2.803                  | 4                        | 317.705            | 448                      | Rupiah (IDR)                |
| Valuta Asing                  | 25.709             | 36                       | 41                     | 0                        | 25.750             | 36                       | Foreign Currencies          |
| <b>2 M &lt; N ≤ 5 M</b>       | <b>195.840</b>     | <b>615</b>               | <b>2.022</b>           | <b>7</b>                 | <b>197.862</b>     | <b>621</b>               | <b>2 B &lt; N ≤ 5 B</b>     |
| Rupiah (IDR)                  | 179.835            | 565                      | 1.985                  | 6                        | 181.820            | 572                      | Rupiah (IDR)                |
| Valuta Asing                  | 16.005             | 50                       | 37                     | 0                        | 16.042             | 50                       | Foreign Currencies          |
| <b>N &gt; 5 M</b>             | <b>121.000</b>     | <b>3.824</b>             | <b>1.615</b>           | <b>75</b>                | <b>122.615</b>     | <b>3.899</b>             | <b>N &gt; 5 B</b>           |
| Rupiah (IDR)                  | 104.281            | 3.000                    | 1.428                  | 59                       | 105.709            | 3.060                    | Rupiah (IDR)                |
| Valuta Asing                  | 16.719             | 823                      | 187                    | 16                       | 16.906             | 839                      | Foreign Currencies          |
| <b>TOTAL</b>                  | <b>479.843.851</b> | <b>7.497</b>             | <b>26.967</b>          | <b>91</b>                | <b>479.870.818</b> | <b>7.588</b>             | <b>TOTAL</b>                |
| Rupiah (IDR)                  | 477.442.903        | 6.499                    | 26.500                 | 75                       | 477.469.403        | 6.574                    | Rupiah (IDR)                |
| Valuta Asing                  | 2.400.948          | 998                      | 467                    | 16                       | 2.401.415          | 1.014                    | Foreign Currencies          |

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

(as of May 2022)

| Besaran Nilai Simpanan | Third-Party Funds  |                          | Funds from Other Banks |                          | TOTAL              |                          | Nominal of Deposits   |
|------------------------|--------------------|--------------------------|------------------------|--------------------------|--------------------|--------------------------|-----------------------|
|                        | Accounts           | Nominal<br>(Rp Trillion) | Accounts               | Nominal<br>(Rp Trillion) | Accounts           | Nominal<br>(Rp Trillion) |                       |
| <b>N ≤ 2 M</b>         | <b>479.527.011</b> | <b>3.059</b>             | <b>23.330</b>          | <b>9</b>                 | <b>479.550.341</b> | <b>3.068</b>             | <b>N ≤ IDR 2 B</b>    |
| Rupiah (IDR)           | 477.158.787        | 2.934                    | 23.087                 | 9                        | 477.181.874        | 2.943                    | Rupiah (IDR)          |
| Valuta Asing           | 2.368.224          | 125                      | 243                    | 0                        | 2.368.467          | 125                      | Foreign Currencies    |
| <b>N &gt; 2 M</b>      | <b>316.840</b>     | <b>4.438</b>             | <b>3.637</b>           | <b>81</b>                | <b>320.477</b>     | <b>4.520</b>             | <b>N &gt; IDR 2 B</b> |
| Rupiah (IDR)           | 284.116            | 3.566                    | 3.413                  | 66                       | 287.529            | 3.631                    | Rupiah (IDR)          |
| Valuta Asing           | 32.724             | 873                      | 224                    | 16                       | 32.948             | 888                      | Foreign Currencies    |
| <b>TOTAL</b>           | <b>479.843.851</b> | <b>7.497</b>             | <b>26.967</b>          | <b>91</b>                | <b>479.870.818</b> | <b>7.588</b>             | <b>TOTAL</b>          |
| Rupiah (IDR)           | 477.442.903        | 6.499                    | 26.500                 | 75                       | 477.469.403        | 6.574                    | Rupiah (IDR)          |
| Valuta Asing           | 2.400.948          | 998                      | 467                    | 16                       | 2.401.415          | 1.014                    | Foreign Currencies    |

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

(as of May 2022)

| Simpanan Dijamin                     | Third-Party Funds  |                          | Funds from Other Banks |                          | TOTAL              |                          | Insured Deposits                          |
|--------------------------------------|--------------------|--------------------------|------------------------|--------------------------|--------------------|--------------------------|---|
|                                      | Accounts           | Nominal<br>(Rp Trillion) | Accounts               | Nominal<br>(Rp Trillion) | Accounts           | Nominal<br>(Rp Trillion) |   |
| <b>N ≤ 2 M (Dijamin Penuh)</b>       | <b>479.527.011</b> | <b>3.059</b>             | <b>23.330</b>          | <b>9</b>                 | <b>479.550.341</b> | <b>3.068</b>             | <b>N ≤ IDR 2 B (Fully insured)</b>        |
| Rupiah (IDR)                         | 477.158.787        | 2.934                    | 23.087                 | 9                        | 477.181.874        | 2.943                    | Rupiah (IDR)                              |
| Valuta Asing                         | 2.368.224          | 125                      | 243                    | 0                        | 2.368.467          | 125                      | Foreign Currencies                        |
| <b>N &gt; 2 M (Dijamin Sebagian)</b> | <b>316.840</b>     | <b>634</b>               | <b>3.637</b>           | <b>7</b>                 | <b>320.477</b>     | <b>641</b>               | <b>N &gt; IDR 2 B (Partially insured)</b> |
| Rupiah (IDR)                         | 284.116            | 568                      | 3.413                  | 7                        | 287.529            | 575                      | Rupiah (IDR)                              |
| Valuta Asing                         | 32.724             | 65                       | 224                    | 0                        | 32.948             | 66                       | Foreign Currencies                        |
| <b>TOTAL</b>                         | <b>479.843.851</b> | <b>3.692</b>             | <b>26.967</b>          | <b>17</b>                | <b>479.870.818</b> | <b>3.709</b>             | <b>TOTAL</b>                              |
| Rupiah (IDR)                         | 477.442.903        | 3.502                    | 26.500                 | 16                       | 477.469.403        | 3.518                    | Rupiah (IDR)                              |
| Valuta Asing                         | 2.400.948          | 190                      | 467                    | 1                        | 2.401.415          | 191                      | Foreign Currencies                        |

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

(as of May 2022)

| No           | Provinsi<br>(Province)              | Jumlah Rekening*<br>(Number of Accounts) | Nominal*<br>(Rp Trillion) |
|--------------|-------------------------------------|--|---------------------------|
| 1            | Provinsi DKI Jakarta                | 94.781.434                               | 3.929                     |
| 2            | Provinsi Jawa Timur                 | 62.106.375                               | 689                       |
| 3            | Provinsi Jawa Barat                 | 70.445.167                               | 645                       |
| 4            | Provinsi Jawa Tengah                | 54.928.450                               | 374                       |
| 5            | Provinsi Sumatera Utara             | 24.425.502                               | 293                       |
| 6            | Provinsi Banten                     | 16.605.759                               | 269                       |
| 7            | Provinsi Kalimantan Timur           | 6.969.516                                | 125                       |
| 8            | Provinsi Riau                       | 9.089.202                                | 114                       |
| 9            | Provinsi Sulawesi Selatan           | 14.671.890                               | 112                       |
| 10           | Provinsi Bali                       | 6.871.981                                | 108                       |
| 11           | Provinsi Sumatera Selatan           | 10.387.357                               | 103                       |
| 12           | Provinsi Daerah Istimewa Yogyakarta | 8.055.936                                | 75                        |
| 13           | Provinsi Kalimantan Barat           | 7.490.880                                | 73                        |
| 14           | Provinsi Kep. Riau                  | 3.686.848                                | 68                        |
| 15           | Provinsi Kalimantan Selatan         | 6.223.439                                | 67                        |
| 16           | Provinsi Lampung                    | 10.969.131                               | 54                        |
| 17           | Provinsi Sumatera Barat             | 8.589.258                                | 52                        |
| 18           | Provinsi Papua                      | 3.725.084                                | 48                        |
| 19           | Provinsi Nanggroe Aceh Darussalam   | 6.458.500                                | 41                        |
| 20           | Provinsi Jambi                      | 5.159.619                                | 41                        |
| 21           | Provinsi Nusa Tenggara Barat        | 8.329.248                                | 38                        |
| 22           | Provinsi Kalimantan Tengah          | 3.785.262                                | 35                        |
| 23           | Provinsi Nusa Tenggara Timur        | 8.248.749                                | 33                        |
| 24           | Provinsi Sulawesi Tengah            | 4.468.372                                | 32                        |
| 25           | Provinsi Sulawesi Tenggara          | 4.079.541                                | 28                        |
| 26           | Provinsi Kep. Bangka Belitung       | 1.831.540                                | 28                        |
| 27           | Provinsi Sulawesi Utara             | 3.748.747                                | 27                        |
| 28           | Provinsi Bengkulu                   | 3.110.679                                | 18                        |
| 29           | Provinsi Papua Barat                | 1.788.342                                | 17                        |
| 30           | Kalimantan Utara                    | 1.266.768                                | 15                        |
| 31           | Provinsi Maluku                     | 2.408.825                                | 14                        |
| 32           | Provinsi Maluku Utara               | 1.528.434                                | 10                        |
| 33           | Provinsi Sulawesi Barat             | 1.729.789                                | 7                         |
| 34           | Provinsi Gorontalo                  | 1.905.194                                | 6                         |
| <b>TOTAL</b> |                                     | <b>479.870.818</b>                       | <b>7.588</b>              |

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