



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

January 2023

01M-23

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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Informasi Umum

Sumber Data

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

Definisi

- 1) Simpanan meliputi dana pihak ketiga dan simpanan dari bank lain.
- 2) Simpanan Yang Dijamin meliputi:
 - a) Seluruh simpanan dengan nominal sampai dengan Rp2 miliar.
 - b) Dijamin sebagian (s.d. Rp2 miliar) dari seluruh simpanan dengan nominal di atas Rp2 miliar.
- 3) Besaran Nilai Simpanan yang Dijamin adalah Rp2 miliar per nasabah per bank, sebagaimana diatur dalam Peraturan Pemerintah No. 66 Tahun 2008.
- 4) Simpanan yang disajikan tidak termasuk simpanan luar negeri.
- 5) Rekening yang disajikan termasuk rekening nasabah yang memiliki saldo sama dengan 0 (nol).

Kotak Masukan dan Saran:



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General Information

Source of Data

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

Definition

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

Feedback and Suggestion Box:

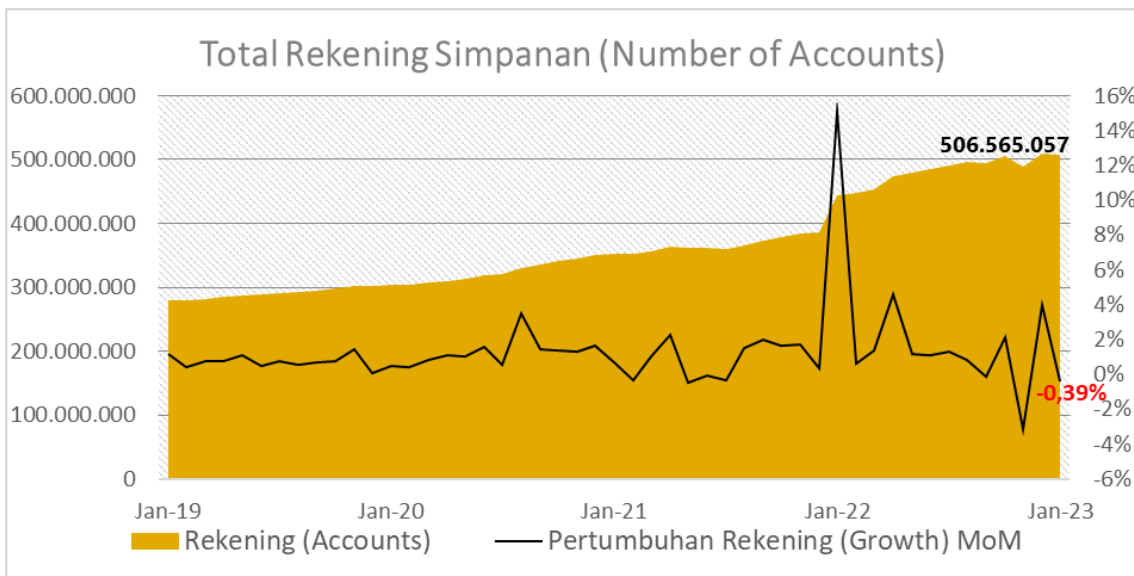
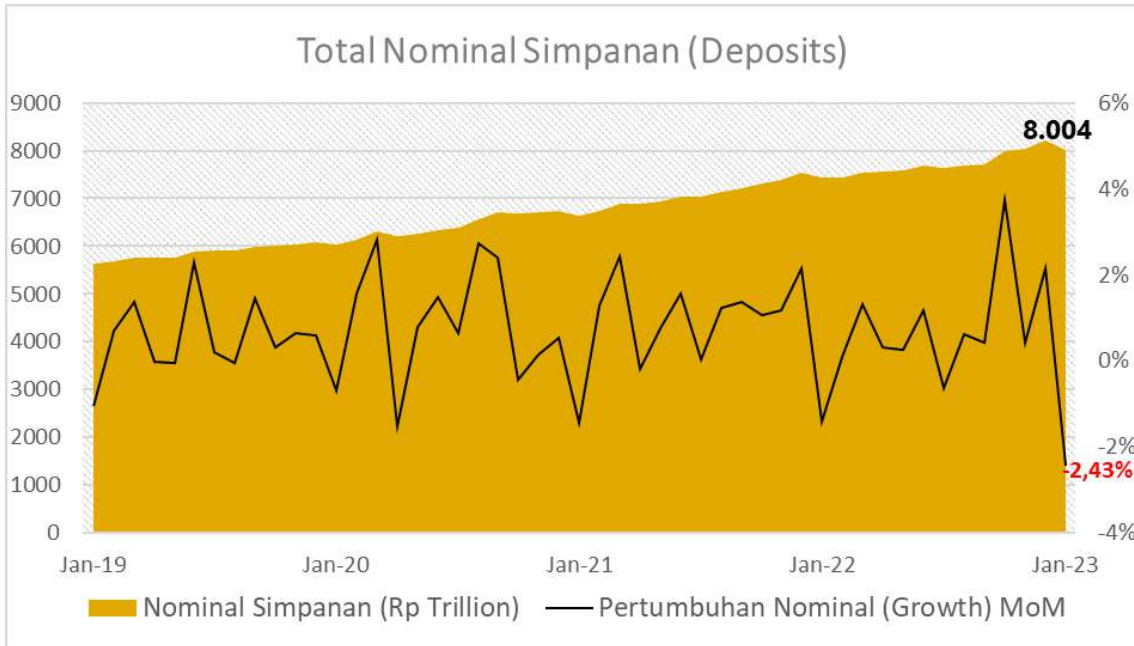


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 106 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 Januari 2023 mencapai **Rp8.004 triliun**, turun **-2,43%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,0% total simpanan. Kenaikan nominal simpanan terdapat pada jenis simpanan sertifikat deposito sebesar 4,3% MoM, sedangkan penurunan nominal simpanan terdapat pada jenis simpanan *deposit on call* sebesar -29,0% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 53,2% total simpanan. Seluruh *tiering* simpanan mengalami penurunan, dengan penurunan terdalam terdapat pada *tiering* nominal $N \leq 100$ jt sebesar -4,3% MoM.
- 4) **Total rekening simpanan BU** bulan Januari 2023 mencapai **506,56 juta rekening**, turun **-0,4%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,9% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening sertifikat deposito sebesar 2,6% MoM, sedangkan penurunan jumlah rekening terdapat pada *deposit on call* sebesar -8,1% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan $N \leq 100$ juta yang mencakup 98,7% total rekening simpanan. Kenaikan jumlah rekening hanya terjadi pada *tiering* simpanan $1M < N \leq 2M$ sebesar 0,003%, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* $100 \text{ juta} < N \leq 200 \text{ juta}$ sebesar -2,4% MoM.
- 5) Penjaminan simpanan LPS mencakup **506,23 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 334,20 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)
Jan-23	2023*	8.004	7,6%	506.565.057	14,0%
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 31 Jan 2023

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Jan-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										A. Deposits
1	Nominal	8.004	100,0	▼ (2,4)	▲ 0,1	▲ 4,9	▼ (2,4)	▲ 7,6	▲ 32,6	Nominal
B. Jenis Simpanan										B. Type of Deposits
2	Giro	2.451	30,6	▼ (5,0)	▼ (3,3)	▲ 10,3	▼ (5,0)	▲ 15,9	▲ 68,4	Demand Deposits
3	Tabungan	2.545	31,8	▼ (2,9)	▲ 1,0	▲ 0,9	▼ (2,9)	▲ 5,6	▲ 34,2	Saving Accounts
4	Deposito	2.960	37,0	▲ 0,7	▲ 2,7	▲ 4,4	▲ 0,7	▲ 4,2	▲ 14,5	Time Deposits
5	Deposits on Call	43	0,5	▼ (29,0)	▼ (21,7)	▼ (3,3)	▼ (29,0)	▼ (6,3)	▼ (45,4)	Deposits on Call
6	Sertifikat Deposito	4	0,0	▲ 4,3	▲ 130,2	▲ 23,9	▼ 4,3	▼ (85,9)	▼ (79,0)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds
7	Simpanan dari Bank Lain	73	0,9	▼ (1,3)	▼ (12,7)	▼ (11,5)	▼ (1,3)	▼ (22,1)	▼ (31,8)	Funds from Other Banks
8	DPK	7.931	99,1	▼ (2,4)	▲ 0,2	▲ 5,1	▼ (2,4)	▲ 8,0	▲ 33,8	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business
9	Konvensional	7.397	92,4	▼ (2,6)	▼ (0,3)	▲ 4,7	▼ (2,6)	▲ 6,9	▲ 31,7	Conventional
10	Syariah (Termasuk UUS)	607	7,6	▼ (0,7)	▲ 5,1	▲ 7,7	▼ (0,7)	▲ 16,7	▲ 44,7	Sharia
E. Tiering Nominal										E. Nominal Tiering
11	N ≤ 100 juta	976	12,2	▼ (4,3)	▲ 0,4	▼ (0,2)	▼ (4,3)	▲ 2,8	▲ 13,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	412	5,2	▼ (2,4)	▲ 0,5	▼ (0,1)	▼ (2,4)	▲ 3,0	▲ 18,9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	661	8,3	▼ (1,3)	▲ 1,8	▲ 1,2	▼ (1,3)	▲ 5,1	▲ 20,0	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	558	7,0	▼ (1,2)	▲ 1,2	▼ 0,5	▼ (1,2)	▲ 1,2	▲ 15,5	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	492	6,2	▼ (0,1)	▲ 1,7	▲ 1,6	▼ (0,1)	▲ 2,6	▲ 17,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	650	8,1	▼ (0,5)	▲ 2,6	▲ 3,8	▼ (0,5)	▲ 4,7	▲ 16,8	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.254	53,2	▼ (2,9)	▼ (0,9)	▲ 8,6	▼ (2,9)	▲ 11,7	▲ 50,9	N > 5 billion
F. Kepemilikan Bank										F. Ownership
18	Asing	272	3,4	▲ 1,7	▼ (0,1)	▲ 12,0	▲ 1,7	▲ 22,3	▲ 37,3	Foreign Banks
19	Campuran	232	2,9	▼ (0,8)	▼ (0,8)	▼ (1,5)	▼ (0,8)	▲ 2,7	▲ 18,2	Mixed / Joint Banks
20	BPD	720	9,0	▼ (1,7)	▼ (7,0)	▲ 0,8	▼ (1,7)	▲ 5,5	▲ 33,2	Regional Government Banks
21	BUMN	3.416	42,7	▼ (4,3)	▲ 0,4	▲ 9,3	▼ (4,3)	▲ 11,6	▲ 34,5	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.363	42,0	▼ (1,0)	▲ 1,5	▲ 1,6	▼ (1,0)	▲ 3,5	▲ 31,4	Private National Banks
G. Valuta Simpanan										G. Currency
23	Rupiah (IDR)	6.775	84,6	▼ (2,7)	▼ (0,9)	▲ 2,8	▼ (2,7)	▲ 5,4	▲ 30,0	Rupiah (IDR)
24	Valas	1.229	15,4	▼ (0,8)	▲ 6,2	▲ 18,7	▼ (0,8)	▲ 21,7	▲ 49,4	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI
25	KBMI 1	1.009	12,6	▼ (0,0)	▼ (2,0)	▲ 2,3	▼ (0,0)	▲ 5,2	▲ 23,3	KBMI 1
26	KBMI 2	900	11,2	▼ (0,6)	▼ (1,6)	▲ 2,9	▼ (0,6)	▲ 10,0	▲ 38,3	KBMI 2
27	KBMI 3	1.968	24,6	▼ (2,1)	▲ 1,8	▲ 1,9	▼ (2,1)	▲ 3,0	▲ 26,8	KBMI 3
28	KBMI 4	4.127	51,6	▼ (3,5)	▲ 0,2	▲ 7,6	▼ (3,5)	▲ 10,0	▲ 36,9	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)
29	Dijamin penuh (≤ Rp 2 miliar)	3.100	38,7	▼ (2,2)	▲ 1,0	▲ 0,5	▼ (2,2)	▲ 3,0	▲ 16,6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	668	8,4	▼ (0,7)	▲ 1,8	▲ 3,5	▼ (0,7)	▲ 5,1	▲ 19,5	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.235	52,9	▼ (2,8)	▼ (0,8)	▲ 8,6	▼ (2,8)	▲ 11,7	▲ 50,4	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	Jan-23	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										A. Deposits
1	Jumlah Rekening	506.565.057	100,0	▼ (0,4)	▲ 0,3	▲ 3,1	▼ (0,4)	▲ 14,0	▲ 67,1	Accounts
B. Jenis Simpanan										B. Type of Deposits
2	Giro	5.475.523	1,1	▲ 0,5	▲ 0,8	▼ (6,6)	▲ 0,5	▲ 2,6	▲ 49,5	Demand Deposits
3	Tabungan	496.057.553	97,9	▼ (0,4)	▲ 0,3	▲ 3,2	▼ (0,4)	▲ 14,3	▲ 68,4	Saving Accounts
4	Deposito	5.013.902	1,0	▲ 0,9	▲ 2,4	▲ 1,2	▲ 0,9	▲ 4,1	▲ 2,2	Time Deposits
5	Deposits on Call	17.644	0,0	▼ (8,1)	▲ 72,8	▲ 182,2	▼ (8,1)	▼ (92,7)	▲ 214,7	Deposits on Call
6	Sertifikat Deposito	435	0,0	▲ 2,6	▲ 178,8	▲ 188,1	▲ 2,6	▼ (98,3)	▲ 31,0	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds
7	Simpanan dari Bank Lain	27.755	0,0	▲ 0,1	▲ 2,5	▲ 2,2	▲ 0,1	▼ (0,8)	▲ 7,4	Funds from Other Banks
8	DPK	506.537.302	100,0	▼ (0,4)	▲ 0,3	▲ 3,1	▼ (0,4)	▲ 14,0	▲ 67,1	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business
9	Konvensional	454.071.965	89,6	▼ (0,6)	▼ (0,1)	▲ 2,3	▼ (0,6)	▲ 13,2	▲ 67,8	Conventional
10	Syariah (Termasuk UUS)	52.493.092	10,4	▲ 1,3	▲ 3,7	▲ 10,2	▲ 1,3	▲ 21,2	▲ 61,5	Sharia
E. Tiering Nominal										E. Nominal Tiering
11	N ≤ 100 juta	500.107.476	98,7	▼ (0,4)	▲ 0,3	▲ 3,1	▼ (0,4)	▲ 14,1	▲ 68,0	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.936.223	0,6	▼ (2,4)	▲ 0,1	▼ (0,5)	▼ (2,4)	▲ 2,7	▲ 18,7	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.067.643	0,4	▼ (1,4)	▲ 1,2	▲ 0,7	▼ (1,4)	▲ 4,9	▲ 20,3	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	772.040	0,2	▼ (1,2)	▲ 0,5	▼ (0,2)	▼ (1,2)	▲ 0,9	▲ 15,6	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	347.470	0,1	▲ 0,0	▲ 1,1	▲ 1,1	▲ 0,0	▲ 2,2	▲ 18,0	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	205.172	0,0	▼ (0,4)	▲ 2,1	▲ 3,2	▼ (0,4)	▲ 3,7	▲ 15,3	2 billion < N ≤ 5 billion
17	N > 5 miliar	129.033	0,0	▼ (1,3)	▲ 1,2	▲ 4,0	▼ (1,3)	▲ 7,3	▲ 27,0	N > 5 billion
F. Kepemilikan Bank										F. Ownership
18	Asing	240.990	0,0	▼ (0,0)	▲ 8,1	▲ 11,6	▼ (0,0)	▲ 0,1	▲ 6,1	Foreign Banks
19	Campuran	5.095.486	1,0	▲ 6,3	▲ 21,0	▲ 43,3	▲ 6,3	▲ 82,4	▲ 252,6	Mixed / Joint Banks
20	BPD	42.055.521	8,3	▼ (1,4)	▼ (0,8)	▲ 0,0	▼ (1,4)	▲ 3,5	▲ 19,5	Regional Government Banks
21	BUMN	313.891.955	62,0	▲ 0,7	▲ 1,7	▲ 3,6	▲ 0,7	▲ 8,4	▲ 64,1	State-Owned Enterprises (SOEs)
22	Swasta Nasional	145.281.105	28,7	▼ (2,6)	▼ (2,9)	▲ 1,8	▼ (2,6)	▲ 30,5	▲ 93,9	Private National Banks
G. Valuta Simpanan										G. Currency
23	Rupiah (IDR)	504.009.919	99,5	▼ (0,4)	▲ 0,3	▲ 3,1	▼ (0,4)	▲ 14,0	▲ 66,9	Rupiah (IDR)
24	Valas	2.555.138	0,5	▼ (2,7)	▲ 0,3	▲ 4,4	▼ (2,7)	▲ 9,6	▲ 113,7	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI
25	KBMI 1	74.954.792	14,8	▲ 1,7	▲ 4,6	▲ 10,6	▲ 1,7	▲ 76,9	▲ 176,9	KBMI 1
26	KBMI 2	40.794.803	8,1	▼ (0,4)	▲ 3,3	▲ 7,8	▼ (0,4)	▲ 20,4	▲ 62,9	KBMI 2
27	KBMI 3	55.327.032	10,9	▼ (9,1)	▼ (14,1)	▼ (11,7)	▼ (9,1)	▼ (9,0)	▲ 16,6	KBMI 3
28	KBMI 4	335.488.430	66,2	▲ 0,7	▲ 1,8	▲ 3,8	▲ 0,7	▲ 9,1	▲ 64,8	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)
29	Dijamin penuh (≤ Rp 2 miliar)	506.230.852	99,9	▼ (0,4)	▲ 0,3	▲ 3,1	▼ (0,4)	▲ 14,0	▲ 67,2	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	334.205	0,1	▼ (0,7)	▲ 1,8	▲ 3,5	▼ (0,7)	▲ 5,1	▲ 19,5	Partially insured* (> Rp 2 billion)

*Hanya dijamin maksimal Rp2 Miliar

*Only insured max Rp2 billion

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

I. Nominal Simpanan

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2,43%											
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	-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%

II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-4,31%											
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	-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%

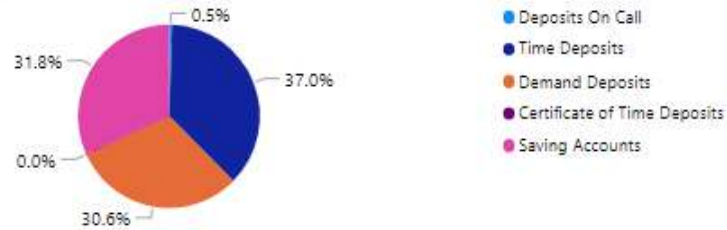
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2,87%											
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	-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%

RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of January 2023)

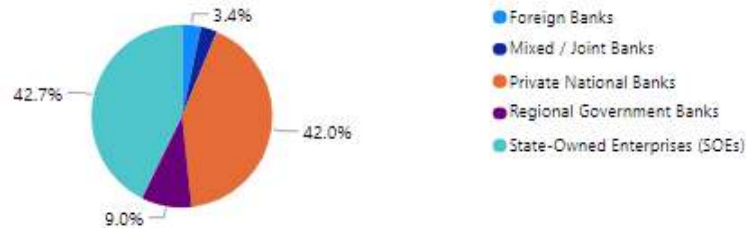
By Type of Deposit



By Principle of Business



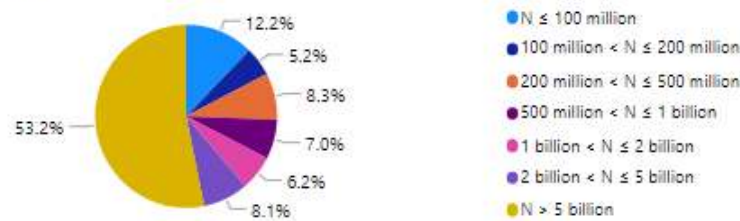
By Ownership



By Source of Fund



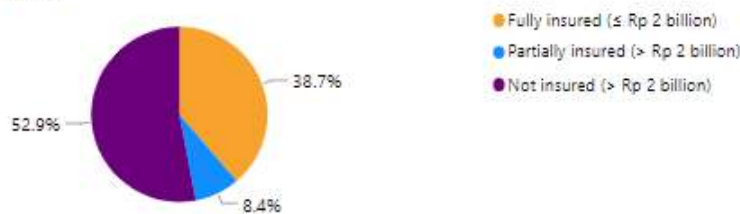
By Nominal Tiering



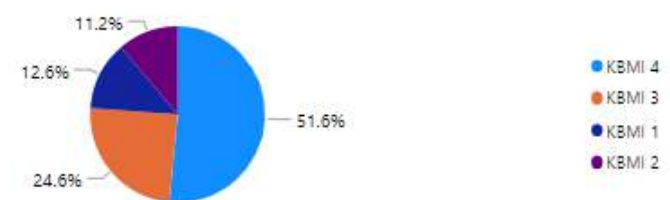
By Currency



By Insurable Deposit



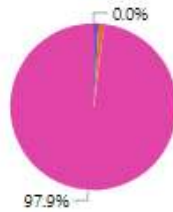
By KBMI



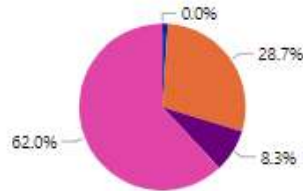
RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of January 2023)

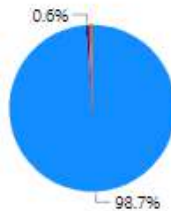
By Type of Deposit



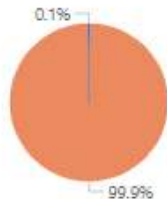
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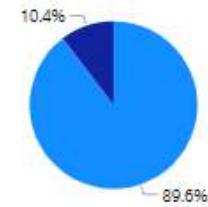
By Nominal Tiering



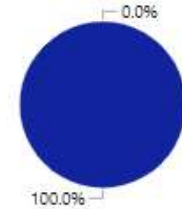
By Insurable Deposit



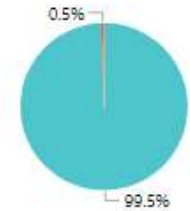
By Principle of Business



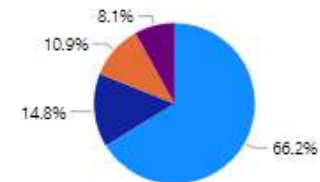
By Source of Fund



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 January 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	5.462.863	2.405	12.660	47	5.475.523	2.451	Demand Deposits
Rupiah (IDR)	5.254.966	1.718	12.216	36	5.267.182	1.754	Rupiah (IDR)
Valuta Asing	207.897	686	444	11	208.341	697	Foreign Currencies
Tabungan	496.049.490	2.537	8.063	8	496.057.553	2.545	Saving Accounts
Rupiah (IDR)	493.824.529	2.349	8.056	8	493.832.585	2.357	Rupiah (IDR)
Valuta Asing	2.224.961	187	7	0	2.224.968	187	Foreign Currencies
Deposito on Call	17.567	40	77	3	17.644	43	Deposits on Call
Rupiah (IDR)	17.122	38	77	3	17.199	41	Rupiah (IDR)
Valuta Asing	445	2	-	-	445	2	Foreign Currencies
Deposito	5.006.970	2.946	6.932	14	5.013.902	2.960	Time Deposits
Rupiah (IDR)	4.885.604	2.606	6.920	13	4.892.524	2.619	Rupiah (IDR)
Valuta Asing	121.366	341	12	0	121.378	341	Foreign Currencies
Sertifikat Deposito	412	3	23	1	435	4	Certificate of Time Deposits
Rupiah (IDR)	408	3	21	0	429	3	Rupiah (IDR)
Valuta Asing	4	0	2	0	6	0	Foreign Currencies
TOTAL	506.537.302	7.931	27.755	73	506.565.057	8.004	TOTAL
Rupiah (IDR)	503.982.629	6.714	27.290	61	504.009.919	6.775	Rupiah (IDR)
Valuta Asing	2.554.673	1.217	465	12	2.555.138	1.229	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES
(as of January 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	500.096.074	976	11.402	0	500.107.476	976	N ≤ 100 M
Rupiah (IDR)	497.851.211	962	11.264	0	497.862.475	962	Rupiah (IDR)
Valuta Asing	2.244.863	14	138	0	2.245.001	14	Foreign Currencies
100 Jt < N ≤ 200 Jt	2.934.151	412	2.072	0	2.936.223	412	100 M < N ≤ 200 M
Rupiah (IDR)	2.829.196	397	2.050	0	2.831.246	397	Rupiah (IDR)
Valuta Asing	104.955	15	22	0	104.977	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2.063.555	660	4.088	2	2.067.643	661	200 M < N ≤ 500 M
Rupiah (IDR)	1.967.271	629	4.056	1	1.971.327	631	Rupiah (IDR)
Valuta Asing	96.284	31	32	0	96.316	31	Foreign Currencies
500 Jt < N ≤ 1 M	768.533	555	3.507	3	772.040	558	500 M < N ≤ 1 B
Rupiah (IDR)	722.641	522	3.477	3	726.118	525	Rupiah (IDR)
Valuta Asing	45.892	32	30	0	45.922	32	Foreign Currencies
1 M < N ≤ 2 M	344.540	488	2.930	5	347.470	492	1 B < N ≤ 2 B
Rupiah (IDR)	317.280	449	2.895	5	320.175	454	Rupiah (IDR)
Valuta Asing	27.260	38	35	0	27.295	38	Foreign Currencies
2 M < N ≤ 5 M	203.004	643	2.168	7	205.172	650	2 B < N ≤ 5 B
Rupiah (IDR)	185.804	589	2.129	7	187.933	596	Rupiah (IDR)
Valuta Asing	17.200	53	39	0	17.239	54	Foreign Currencies
N > 5 M	127.445	4.198	1.588	56	129.033	4.254	N > 5 B
Rupiah (IDR)	109.226	3.165	1.419	45	110.645	3.210	Rupiah (IDR)
Valuta Asing	18.219	1.033	169	12	18.388	1.044	Foreign Currencies
TOTAL	506.537.302	7.931	27.755	73	506.565.057	8.004	TOTAL
Rupiah (IDR)	503.982.629	6.714	27.290	61	504.009.919	6.775	Rupiah (IDR)
Valuta Asing	2.554.673	1.217	465	12	2.555.138	1.229	Foreign Currencies

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

(as of January 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	506.206.853	3.090	23.999	10	506.230.852	3.100	N ≤ IDR 2 B
Rupiah (IDR)	503.687.599	2.960	23.742	9	503.711.341	2.969	Rupiah (IDR)
Valuta Asing	2.519.254	131	257	0	2.519.511	131	Foreign Currencies
N > 2 M	330.449	4.841	3.756	63	334.205	4.904	N > IDR 2 B
Rupiah (IDR)	295.030	3.754	3.548	52	298.578	3.806	Rupiah (IDR)
Valuta Asing	35.419	1.086	208	12	35.627	1.098	Foreign Currencies
TOTAL	506.537.302	7.931	27.755	73	506.565.057	8.004	TOTAL
Rupiah (IDR)	503.982.629	6.714	27.290	61	504.009.919	6.775	Rupiah (IDR)
Valuta Asing	2.554.673	1.217	465	12	2.555.138	1.229	Foreign Currencies

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

(as of January 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)	506.206.853	3.090	23.999	10	506.230.852	3.100	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	503.687.599	2.960	23.742	9	503.711.341	2.969	Rupiah (IDR)
Valuta Asing	2.519.254	131	257	0	2.519.511	131	Foreign Currencies
N > 2 M (Dijamin Sebagian)	330.449	661	3.756	8	334.205	668	N > IDR 2 B (Partially insured)
Rupiah (IDR)	295.030	590	3.548	7	298.578	597	Rupiah (IDR)
Valuta Asing	35.419	71	208	0	35.627	71	Foreign Currencies
TOTAL	506.537.302	3.751	27.755	17	506.565.057	3.768	TOTAL
Rupiah (IDR)	503.982.629	3.550	27.290	17	504.009.919	3.566	Rupiah (IDR)
Valuta Asing	2.554.673	201	465	1	2.555.138	202	Foreign Currencies

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

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	101.965.519	4.252
2	Provinsi Jawa Timur	65.022.798	698
3	Provinsi Jawa Barat	72.233.153	646
4	Provinsi Jawa Tengah	57.266.705	376
5	Provinsi Sumatera Utara	25.653.823	299
6	Provinsi Banten	17.201.781	282
7	Provinsi Kalimantan Timur	7.335.913	148
8	Provinsi Bali	7.233.819	127
9	Provinsi Riau	9.785.604	115
10	Provinsi Sulawesi Selatan	15.946.442	112
11	Provinsi Sumatera Selatan	11.381.097	105
12	Provinsi Daerah Istimewa Yogyakarta	8.391.596	78
13	Provinsi Kalimantan Selatan	6.541.132	76
14	Provinsi Kalimantan Barat	7.955.283	73
15	Provinsi Kep. Riau	3.917.089	73
16	Provinsi Lampung	11.591.219	53
17	Provinsi Sumatera Barat	9.230.778	50
18	Provinsi Papua	3.867.805	47
19	Provinsi Nusa Tenggara Barat	8.774.517	44
20	Provinsi Jambi	5.513.417	40
21	Provinsi Nanggroe Aceh Darussalam	7.179.344	39
22	Provinsi Kalimantan Tengah	4.008.202	37
23	Provinsi Nusa Tenggara Timur	8.869.587	33
24	Provinsi Sulawesi Tengah	4.725.230	31
25	Provinsi Sulawesi Tenggara	4.359.738	30
26	Provinsi Sulawesi Utara	4.035.122	26
27	Provinsi Kep. Bangka Belitung	1.946.133	26
28	Provinsi Papua Barat	1.895.498	18
29	Kalimantan Utara	1.342.275	17
30	Provinsi Bengkulu	3.283.140	16
31	Provinsi Maluku	2.502.110	14
32	Provinsi Maluku Utara	1.548.729	11
33	Provinsi Gorontalo	2.199.077	6
34	Provinsi Sulawesi Barat	1.861.382	6
TOTAL		506.565.057	8.004

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