



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Desember 2022
12M-22

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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Informasi Umum

General Information

Sumber Data

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

Source of Data

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

Definisi

- 1) Simpanan meliputi dana pihak ketiga dan simpanan dari bank lain.
- 2) Simpanan Yang Dijamin meliputi:
 - a) Seluruh simpanan dengan nominal sampai dengan Rp2 miliar.
 - b) Dijamin sebagian (s.d. Rp2 miliar) 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).

Definition

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

Kotak Masukan dan Saran:



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Feedback and Suggestion Box:

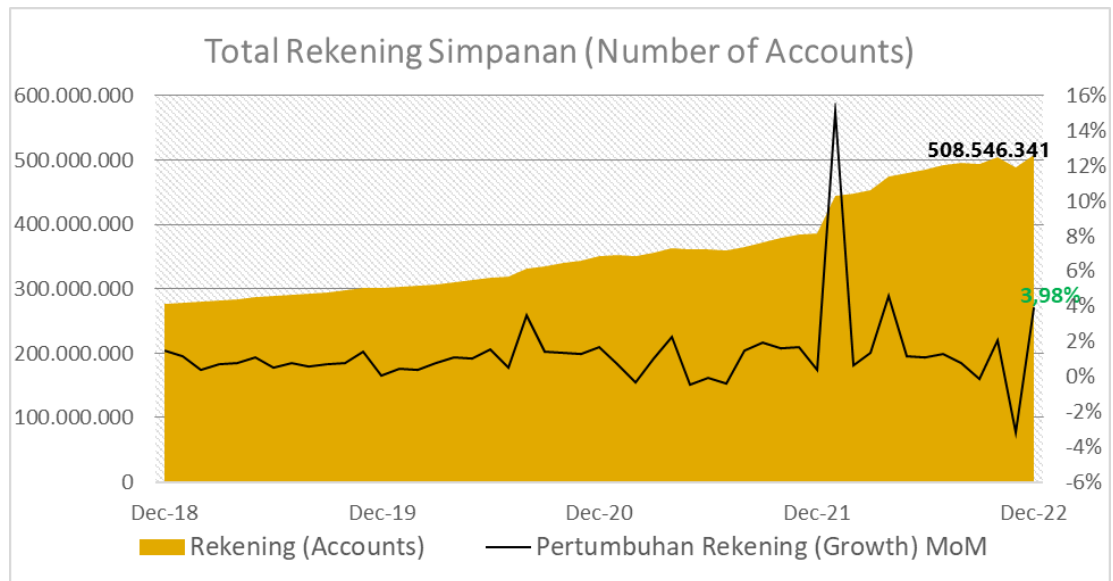
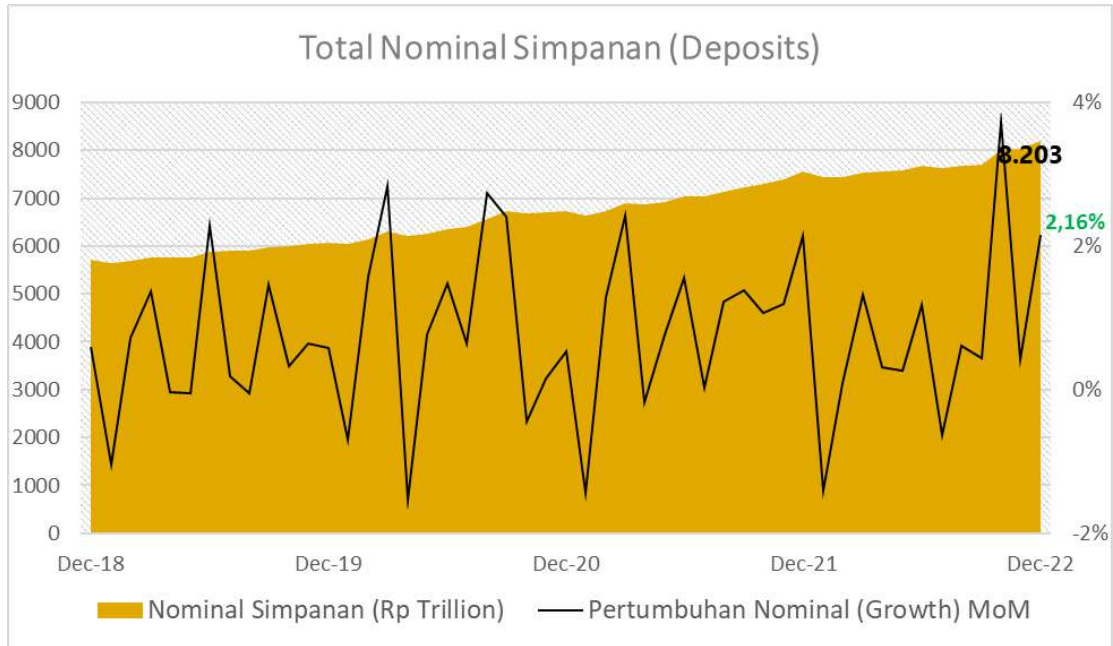


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 106 Bank Umum, 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 Desember 2022 mencapai **Rp8.203 triliun**, naik **2,16%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 35,8% total simpanan. Seluruh jenis simpanan mengalami kenaikan dengan kenaikan nominal simpanan terbesar terdapat pada jenis simpanan Sertifikat Deposito sebesar 139,0% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 53,4% total simpanan. Seluruh *tiering* simpanan mengalami kenaikan dengan kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 3,4% MoM.
- 4) **Total rekening simpanan BU** bulan Desember 2022 mencapai **508,5 juta rekening**, naik **3,98%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,9% total rekening simpanan. Seluruh jenis simpanan mengalami kenaikan dengan kenaikan jumlah rekening terbesar terdapat pada rekening *Deposit On Call* sebesar 108,8% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ 100 juta yang mencakup 98,7% total rekening simpanan. Seluruh jenis simpanan mengalami kenaikan dengan kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 4,0%.
- 5) Penjaminan simpanan LPS mencakup **508,21 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 336,70 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)
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%
Dec-18	2018	5.704	6,4%	275.764.037	13,8%

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Des-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	8.203	100,0	▲	2,2	▲	6,4	▲	6,9	▲	8,7	▲	8,7	▲	35,0	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	2.579	31,4	▲	3,6	▲	12,5	▲	13,7	▲	18,4	▲	18,4	▲	72,8	Demand Deposits
3	Tabungan	2.620	31,9	▲	2,8	▲	3,5	▲	3,9	▲	7,5	▲	7,5	▲	34,2	Saving Accounts
4	Deposito	2.939	35,8	▲	0,2	▲	3,6	▲	3,8	▲	2,8	▲	2,8	▲	15,6	Time Deposits
5	Deposits on Call	61	0,7	▲	12,6	▲	31,7	▲	17,9	▼	(10,7)	▼	(10,7)	▼	(14,9)	Deposits on Call
6	Sertifikat Deposito	4	0,0	▲	139,0	▲	113,3	▲	16,8	▲	10,3	▲	10,3	▼	(79,6)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	74	0,9	▼	(1,9)	▼	(2,3)	▼	(20,5)	▼	(14,0)	▼	(14,0)	▼	(22,8)	Funds from Other Banks
8	DPK	8.129	99,1	▲	2,2	▲	6,5	▲	7,2	▲	9,0	▲	9,0	▲	35,9	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	7.592	92,6	▲	2,0	▲	6,4	▲	6,7	▲	8,4	▲	8,4	▲	34,2	Conventional
10	Syariah (Termasuk UUS)	611	7,4	▲	4,3	▲	6,3	▲	9,4	▲	12,9	▲	12,9	▲	45,1	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	1.020	12,4	▲	3,4	▲	4,6	▲	4,6	▲	2,9	▲	2,9	▲	15,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	423	5,2	▲	2,7	▲	3,2	▲	3,0	▲	4,2	▲	4,2	▲	20,0	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	670	8,2	▲	2,0	▲	3,5	▲	3,3	▲	4,3	▲	4,3	▲	20,1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	564	6,9	▲	2,2	▲	2,7	▲	2,1	▲	1,5	▲	1,5	▲	15,1	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	493	6,0	▲	1,7	▲	2,4	▲	2,1	▲	2,6	▲	2,6	▲	16,7	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	653	8,0	▲	2,1	▲	4,1	▲	4,8	▲	4,7	▲	4,7	▲	15,9	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.380	53,4	▲	1,9	▲	9,0	▲	10,0	▲	13,9	▲	13,9	▲	56,0	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	268	3,3	▼	(3,0)	▼	(2,6)	▲	8,5	▲	23,0	▲	23,0	▲	35,4	Foreign Banks
19	Campuran	234	2,9	▲	1,2	▼	(0,2)	▲	(0,1)	▲	4,5	▲	4,5	▲	16,8	Mixed / Joint Banks
20	BPD	733	8,9	▼	(3,3)	▲	1,7	▼	(1,5)	▲	5,8	▲	5,8	▲	34,7	Regional Government Banks
21	BUMN	3.570	43,5	▲	4,3	▲	11,3	▲	12,8	▲	12,3	▲	12,3	▲	37,5	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.398	41,4	▲	1,7	▲	3,9	▲	3,4	▲	5,1	▲	5,1	▲	33,8	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	6.965	84,9	▲	2,3	▲	5,7	▲	5,0	▲	6,9	▲	6,9	▲	32,7	Rupiah (IDR)
24	Valas	1.238	15,1	▲	1,4	▲	10,9	▲	18,5	▲	20,0	▲	20,0	▲	49,2	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	1.009	12,3	▼	(0,4)	▲	1,0	▼	(0,1)	▲	5,8	▲	5,8	▲	23,7	KBMI 1
26	KBMI 2	905	11,0	▼	(1,8)	▲	0,3	▲	3,1	▲	10,4	▲	10,4	▲	38,8	KBMI 2
27	KBMI 3	2.009	24,5	▲	2,2	▲	6,1	▲	4,3	▲	5,0	▲	5,0	▲	30,8	KBMI 3
28	KBMI 4	4.279	52,2	▲	3,6	▲	9,4	▲	10,8	▲	10,9	▲	10,9	▲	39,3	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.170	38,6	▲	2,5	▲	3,5	▲	3,3	▲	3,0	▲	3,0	▲	17,2	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	673	8,2	▲	1,8	▲	3,4	▲	4,4	▲	5,1	▲	5,1	▲	18,9	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.360	53,1	▲	1,9	▲	9,2	▲	10,0	▲	13,8	▲	13,8	▲	55,4	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	Des-22	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										
1	Jumlah Rekening	508.546.341	100,0	▲ 4,0	▲ 2,8	▲ 4,8	▲ 31,6	▲ 31,6	▲ 68,6	A. Deposits Accounts
B. Jenis Simpanan										
2	Giro	5.447.788	1,1	▲ 0,1	▲ 0,9	▼ (6,3)	▲ 24,3	▲ 24,3	▲ 50,4	Demand Deposits
3	Tabungan	498.110.461	97,9	▲ 4,0	▲ 2,8	▲ 5,0	▲ 32,2	▲ 32,2	▲ 69,9	Saving Accounts
4	Deposito	4.968.465	1,0	▲ 1,6	▲ 0,9	▲ 3,4	▼ (5,4)	▼ (5,4)	▲ 2,8	Time Deposits
5	Deposits on Call	19.203	0,0	▲ 108,8	▲ 127,8	▼ (78,8)	▲ 193,0	▲ 193,0	▲ 189,3	Deposits on Call
6	Sertifikat Deposito	424	0,0	▲ 23,3	▲ 170,1	▲ 182,7	▲ 161,7	▲ 161,7	▲ 25,4	Certificate of Time Deposits
C. Kepemilikan Simpanan										
7	Simpanan dari Bank Lain	27.726	0,0	▲ 1,3	▲ 1,8	▲ 2,5	▲ 2,4	▲ 2,4	▲ 7,5	Funds from Other Banks
8	DPK	508.518.615	100,0	▲ 4,0	▲ 2,8	▲ 4,8	▲ 31,6	▲ 31,6	▲ 68,6	Third-Party Funds
D. Prinsip Usaha										
9	Konvensional	456.725.904	89,8	▲ 4,3	▲ 2,7	▲ 4,0	▲ 32,6	▲ 32,6	▲ 69,5	Conventional
10	Syariah (Termasuk UUS)	51.820.437	10,2	▲ 0,9	▲ 3,8	▲ 12,9	▲ 23,9	▲ 23,9	▲ 60,9	Sharia
E. Tiering Nominal										
11	N ≤ 100 juta	501.975.037	98,7	▲ 4,0	▲ 2,8	▲ 4,9	▲ 32,1	▲ 32,1	▲ 69,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	3.009.229	0,6	▲ 2,7	▲ 2,8	▲ 2,6	▲ 3,9	▲ 3,9	▲ 19,9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.096.771	0,4	▲ 2,0	▲ 3,0	▲ 2,9	▲ 3,9	▲ 3,9	▲ 20,4	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	781.142	0,2	▲ 2,2	▲ 1,9	▲ 1,4	▲ 1,0	▲ 1,0	▲ 15,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	347.459	0,1	▲ 1,7	▲ 1,7	▲ 1,5	▲ 2,2	▲ 2,2	▲ 17,0	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	205.930	0,0	▲ 2,1	▲ 3,4	▲ 3,8	▲ 3,5	▲ 3,5	▲ 14,2	2 billion < N ≤ 5 billion
17	N > 5 miliar	130.773	0,0	▲ 1,4	▲ 3,2	▲ 5,3	▲ 7,6	▲ 7,6	▲ 27,1	N > 5 billion
F. Kepemilikan Bank										
18	Asing	241.052	0,0	▲ 7,6	▲ 10,0	▲ 11,1	▲ 4,9	▲ 4,9	▲ 5,7	Foreign Banks
19	Campuran	4.794.219	0,9	▲ 7,0	▲ 20,2	▲ 41,1	▲ 194,2	▲ 194,2	▲ 232,7	Mixed / Joint Banks
20	BPD	42.640.020	8,4	▼ (0,5)	▼ (0,1)	▲ 1,1	▲ 8,0	▲ 8,0	▲ 21,6	Regional Government Banks
21	BUMN	311.689.115	61,3	▲ 0,4	▲ 2,4	▲ 3,8	▲ 29,3	▲ 29,3	▲ 63,4	State-Owned Enterprises (SOEs)
22	Swasta Nasional	149.181.935	29,3	▲ 13,8	▲ 4,1	▲ 7,3	▲ 43,5	▲ 43,5	▲ 101,0	Private National Banks
G. Valuta Simpanan										
23	Rupiah (IDR)	505.921.166	99,5	▲ 4,0	▲ 2,8	▲ 4,8	▲ 31,4	▲ 31,4	▲ 68,4	Rupiah (IDR)
24	Valas	2.625.175	0,5	▲ 1,5	▲ 4,6	▲ 8,3	▲ 93,5	▲ 93,5	▲ 97,2	Foreign Currencies
H. KBMI Bank										
25	KBMI 1	73.715.462	14,5	▲ 40,0	▲ 11,3	▲ 10,7	▲ 81,8	▲ 81,8	▲ 173,0	KBMI 1
26	KBMI 2	40.951.040	8,1	▲ 1,9	▲ 4,1	▲ 13,0	▲ 29,9	▲ 29,9	▲ 65,0	KBMI 2
27	KBMI 3	60.846.256	12,0	▼ (6,0)	▼ (4,7)	▲ (2,2)	▲ 11,8	▲ 11,8	▲ 29,3	KBMI 3
28	KBMI 4	333.033.583	65,5	▲ 0,4	▲ 2,4	▲ 4,1	▲ 28,2	▲ 28,2	▲ 64,2	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										
29	Dijamin penuh (≤ Rp 2 miliar)	508.209.638	99,9	▲ 4,0	▲ 2,8	▲ 4,8	▲ 31,7	▲ 31,7	▲ 68,6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	336.703	0,1	▲ 1,8	▲ 3,4	▲ 4,4	▲ 5,1	▲ 5,1	▲ 18,9	Partially insured* (> Rp 2 billion)

*Hanya dijamin maksimal Rp2 Miliar

*Only insured max Rp2 billion

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

I. Nominal Simpanan

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-1,41%	0,09%	1,31%	0,31%	0,27%	1,18%	-0,63%	0,61%	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%
2019	-1,05%	0,72%	1,37%	-0,03%	-0,05%	2,28%	0,19%	-0,05%	1,46%	0,33%	0,64%	0,58%

II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-4,25%	-0,11%	0,63%	7,02%	-4,60%	0,12%	0,29%	-0,85%	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%
2019	-2,10%	-0,71%	-0,31%	0,46%	7,75%	-4,10%	0,74%	-0,83%	-0,14%	0,61%	0,97%	3,43%

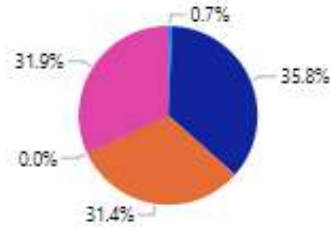
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-0,99%	0,24%	2,27%	-1,68%	1,55%	2,17%	-1,63%	1,44%	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%
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 December 2022)

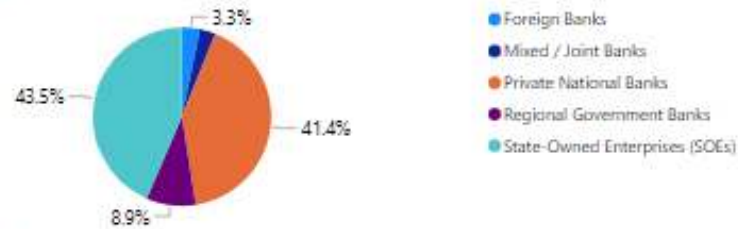
By Type of Deposit



By Principle of Business



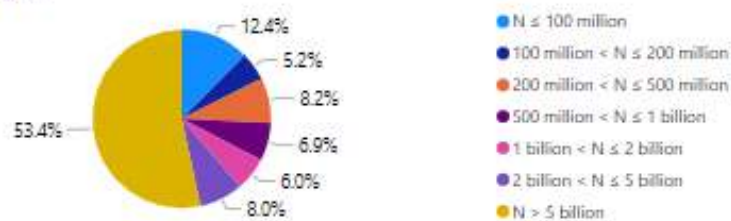
By Ownership



By Source of Fund



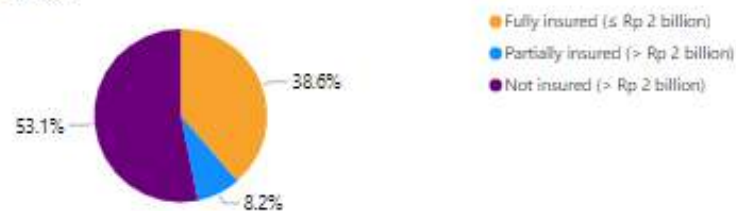
By Nominal Tiering



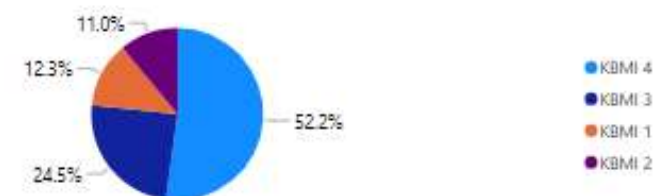
By Currency



By Insurable Deposit

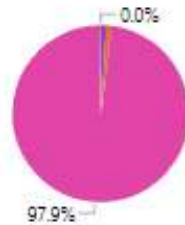


By KBMI



RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN (as of December 2022)

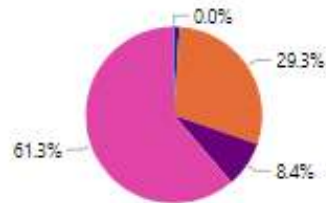
By Type of Deposit



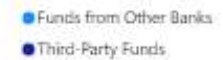
By Principle of Business



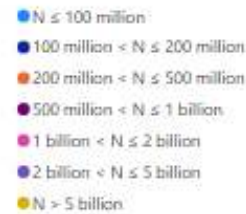
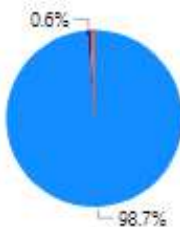
By Ownership



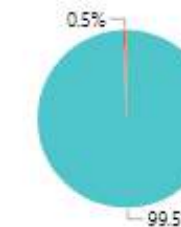
By Source of Fund



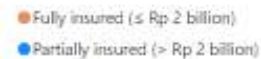
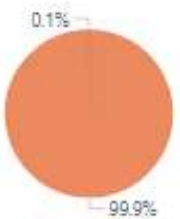
By Nominal Tiering



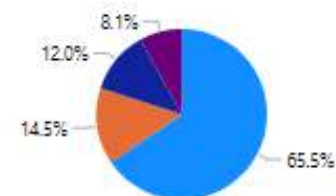
By Currency



By Insurable Deposit



By KBMI



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

Jenis Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Type of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
Giro	5.435.220	2.533	12.568	47	5.447.788	2.579	Demand Deposits
Rupiah (IDR)	5.228.596	1.838	12.125	39	5.240.721	1.877	Rupiah (IDR)
Valuta Asing	206.624	695	443	8	207.067	703	Foreign Currencies
Tabungan	498.102.426	2.612	8.035	8	498.110.461	2.620	Saving Accounts
Rupiah (IDR)	495.804.930	2.423	8.028	8	495.812.958	2.431	Rupiah (IDR)
Valuta Asing	2.297.496	189	7	0	2.297.503	189	Foreign Currencies
Deposito on Call	19.081	58	122	3	19.203	61	Deposits on Call
Rupiah (IDR)	18.541	52	122	3	18.663	55	Rupiah (IDR)
Valuta Asing	540	6	-	-	540	6	Foreign Currencies
Deposito	4.961.487	2.924	6.978	15	4.968.465	2.939	Time Deposits
Rupiah (IDR)	4.841.441	2.585	6.965	14	4.848.406	2.598	Rupiah (IDR)
Valuta Asing	120.046	339	13	1	120.059	340	Foreign Currencies
Sertifikat Deposito	401	3	23	1	424	4	Certificate of Time Deposits
Rupiah (IDR)	397	3	21	0	418	3	Rupiah (IDR)
Valuta Asing	4	0	2	0	6	0	Foreign Currencies
TOTAL	508.518.615	8.129	27.726	74	508.546.341	8.203	TOTAL
Rupiah (IDR)	505.893.905	6.900	27.261	64	505.921.166	6.965	Rupiah (IDR)
Valuta Asing	2.624.710	1.229	465	9	2.625.175	1.238	Foreign Currencies

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

(as of December 2022)

Tiering Nominal	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal Tiering
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 100 Jt	501.963.781	1.020	11.256	0	501.975.037	1.020	N ≤ 100 M
Rupiah (IDR)	499.643.866	1.006	11.121	0	499.654.987	1.006	Rupiah (IDR)
Valuta Asing	2.319.915	14	135	0	2.320.050	14	Foreign Currencies
100 Jt < N ≤ 200 Jt	3.007.206	422	2.023	0	3.009.229	423	100 M < N ≤ 200 M
Rupiah (IDR)	2.904.441	407	2.006	0	2.906.447	408	Rupiah (IDR)
Valuta Asing	102.765	15	17	0	102.782	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2.092.733	668	4.038	1	2.096.771	670	200 M < N ≤ 500 M
Rupiah (IDR)	1.997.820	638	4.006	1	2.001.826	639	Rupiah (IDR)
Valuta Asing	94.913	31	32	0	94.945	31	Foreign Currencies
500 Jt < N ≤ 1 M	777.617	561	3.525	3	781.142	564	500 M < N ≤ 1 B
Rupiah (IDR)	732.562	530	3.499	3	736.061	533	Rupiah (IDR)
Valuta Asing	45.055	32	26	0	45.081	32	Foreign Currencies
1 M < N ≤ 2 M	344.467	488	2.992	5	347.459	493	1 B < N ≤ 2 B
Rupiah (IDR)	317.647	450	2.958	5	320.605	455	Rupiah (IDR)
Valuta Asing	26.820	38	34	0	26.854	38	Foreign Currencies
2 M < N ≤ 5 M	203.706	646	2.224	7	205.930	653	2 B < N ≤ 5 B
Rupiah (IDR)	186.578	593	2.181	7	188.759	600	Rupiah (IDR)
Valuta Asing	17.128	53	43	0	17.171	54	Foreign Currencies
N > 5 M	129.105	4.323	1.668	57	130.773	4.380	N > 5 B
Rupiah (IDR)	110.991	3.276	1.490	48	112.481	3.324	Rupiah (IDR)
Valuta Asing	18.114	1.046	178	9	18.292	1.056	Foreign Currencies
TOTAL	508.518.615	8.129	27.726	74	508.546.341	8.203	TOTAL
Rupiah (IDR)	505.893.905	6.900	27.261	64	505.921.166	6.965	Rupiah (IDR)
Valuta Asing	2.624.710	1.229	465	9	2.625.175	1.238	Foreign Currencies

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

(as of December 2022)

Besaran Nilai Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 2 M	508.185.804	3.160	23.834	10	508.209.638	3.170	N ≤ IDR 2 B
Rupiah (IDR)	505.596.336	3.031	23.590	10	505.619.926	3.041	Rupiah (IDR)
Valuta Asing	2.589.468	129	244	0	2.589.712	129	Foreign Currencies
N > 2 M	332.811	4.969	3.892	64	336.703	5.033	N > IDR 2 B
Rupiah (IDR)	297.569	3.869	3.671	55	301.240	3.924	Rupiah (IDR)
Valuta Asing	35.242	1.100	221	9	35.463	1.109	Foreign Currencies
TOTAL	508.518.615	8.129	27.726	74	508.546.341	8.203	TOTAL
Rupiah (IDR)	505.893.905	6.900	27.261	64	505.921.166	6.965	Rupiah (IDR)
Valuta Asing	2.624.710	1.229	465	9	2.625.175	1.238	Foreign Currencies

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

(as of December 2022)

Simpanan Dijamin	Third-Party Funds		Funds from Other Banks		TOTAL		Insured Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 2 M (Dijamin Penuh)	508.185.804	3.160	23.834	10	508.209.638	3.170	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	505.596.336	3.031	23.590	10	505.619.926	3.041	Rupiah (IDR)
Valuta Asing	2.589.468	129	244	0	2.589.712	129	Foreign Currencies
N > 2 M (Dijamin Sebagian)	332.811	666	3.892	8	336.703	673	N > IDR 2 B (Partially insured)
Rupiah (IDR)	297.569	595	3.671	7	301.240	602	Rupiah (IDR)
Valuta Asing	35.242	70	221	0	35.463	71	Foreign Currencies
TOTAL	508.518.615	3.826	27.726	17	508.546.341	3.843	TOTAL
Rupiah (IDR)	505.893.905	3.626	27.261	17	505.921.166	3.643	Rupiah (IDR)
Valuta Asing	2.624.710	200	465	1	2.625.175	200	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE
(as of December 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	105.981.917	4.385
2	Provinsi Jawa Timur	64.323.861	709
3	Provinsi Jawa Barat	72.672.220	663
4	Provinsi Jawa Tengah	57.127.426	387
5	Provinsi Sumatera Utara	24.793.687	305
6	Provinsi Banten	17.237.259	281
7	Provinsi Kalimantan Timur	7.325.313	146
8	Provinsi Bali	7.237.258	127
9	Provinsi Riau	9.607.311	118
10	Provinsi Sulawesi Selatan	15.880.530	114
11	Provinsi Sumatera Selatan	11.316.977	109
12	Provinsi Daerah Istimewa Yogyakarta	8.348.296	79
13	Provinsi Kalimantan Selatan	6.533.031	76
14	Provinsi Kalimantan Barat	7.916.564	75
15	Provinsi Kep. Riau	3.862.115	74
16	Provinsi Lampung	11.585.708	54
17	Provinsi Sumatera Barat	9.194.149	52
18	Provinsi Papua	3.852.167	49
19	Provinsi Jambi	5.509.914	42
20	Provinsi Nusa Tenggara Barat	8.738.868	42
21	Provinsi Nanggroe Aceh Darussalam	7.149.547	40
22	Provinsi Kalimantan Tengah	3.990.726	37
23	Provinsi Sulawesi Tengah	4.717.488	33
24	Provinsi Nusa Tenggara Timur	8.718.530	33
25	Provinsi Sulawesi Tenggara	4.351.801	31
26	Provinsi Sulawesi Utara	4.037.363	26
27	Provinsi Kep. Bangka Belitung	1.943.424	26
28	Provinsi Papua Barat	1.890.534	19
29	Provinsi Bengkulu	3.280.410	17
30	Kalimantan Utara	1.335.084	17
31	Provinsi Maluku	2.505.017	14
32	Provinsi Maluku Utara	1.544.767	11
33	Provinsi Gorontalo	2.184.041	7
34	Provinsi Sulawesi Barat	1.853.038	7
TOTAL		508.546.341	8.203

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