



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

September 2022

09M-22

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:

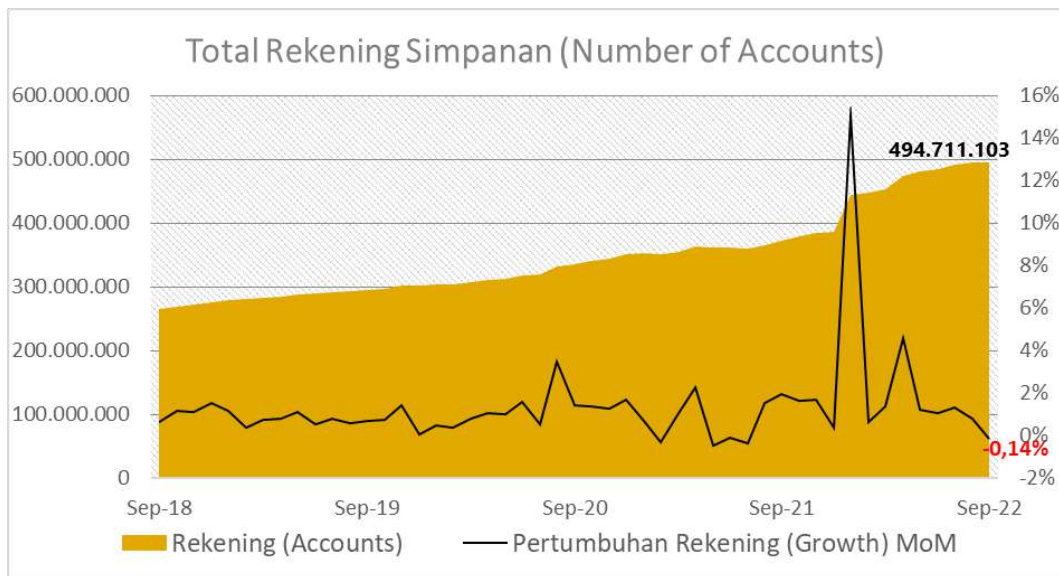
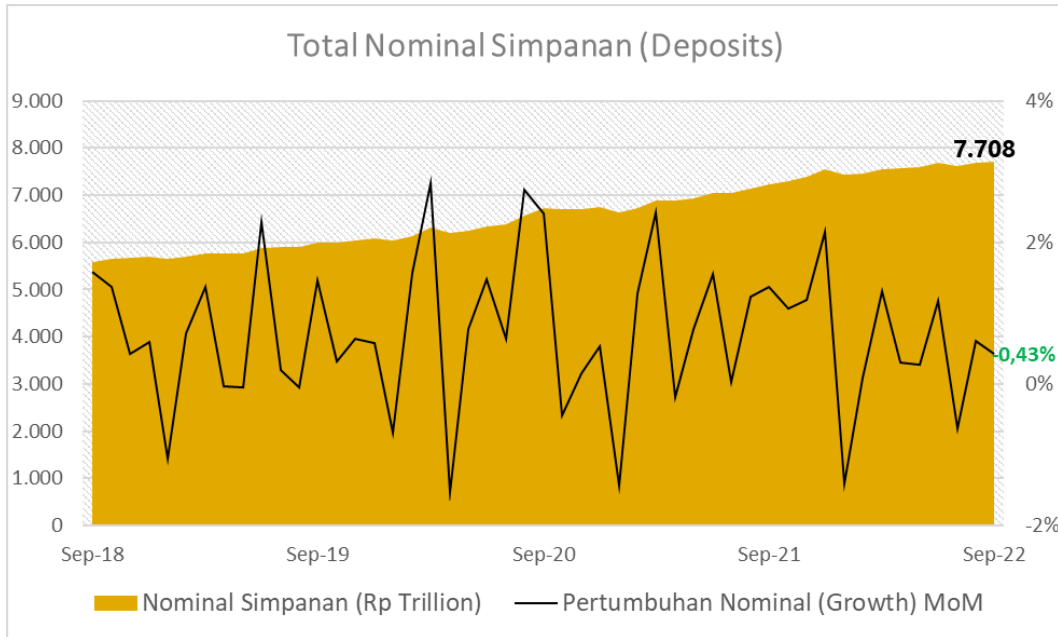


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 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 September 2022 mencapai **Rp7.708 triliun**, naik 0,43% MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 36,8% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan Giro sebesar 1,1% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Sertifikat Deposito sebesar -43,0% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 52,1% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ Miliar sebesar 1,1% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* 500 juta $< N \leq 1$ miliar sebesar -1,0% MoM.
- 4) **Total rekening simpanan BU** bulan September 2022 mencapai **494,7 juta rekening**, turun **-0,14%** 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 *Deposit On Call* sebesar 11,9% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada jenis Deposito dan Sertifikat Deposito sebesar -0,6% 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 terbesar terdapat pada *tiering* simpanan $N > 5$ miliar sebesar 1,1%, sedangkan penurunan terdalam pada *tiering* simpanan 500 juta $< N \leq 1$ miliar sebesar -1,0%.
- 5) Penjaminan simpanan LPS mencakup **494,39 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 325,77 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) |
|--------|------------|-----------------------|--------------------------|-------------------|--------------------------|
| Sep-22 | 2022* | 7.708 | 6,7% | 494.711.103 | 32,8% |
| 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% |

*Year on Year (YoY) as of 30 Sep 2022

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

| No | Distribusi Simpanan | Sep-22 (Rp Trillion) | % | Perubahan (Change) (%) | | | | | | Deposits Distribution |
|--------------------------------------|-----------------------------------|-------------------------|-------|------------------------|----------|----------|----------|----------|----------|---------------------------------------|
| | | | | 1M | 3M | 6M | YTD | 1Y | 3Y | |
| A. Simpanan | | | | | | | | | | A. Deposits |
| 1 | Nominal | 7.708 | 100,0 | ▲ 0,4 | ▲ 0,4 | ▲ 2,2 | ▲ 2,1 | ▲ 6,7 | ▲ 28,8 | Nominal |
| B. Jenis Simpanan | | | | | | | | | | B. Type of Deposits |
| 2 | Deposito | 2.837 | 36,8 | ▲ 0,3 | ▲ 0,2 | ▲ 0,4 | ▼ (0,8) | ▼ (0,4) | ▲ 9,8 | Deposits on Call |
| 3 | Tabungan | 2.530 | 32,8 | ▲ 0,4 | ▲ 0,3 | ▲ 3,8 | ▲ 3,8 | ▲ 10,1 | ▲ 37,6 | Time Deposits |
| 4 | Giro | 2.292 | 29,7 | ▲ 1,1 | ▲ 1,0 | ▲ 3,1 | ▲ 5,2 | ▲ 13,6 | ▲ 57,6 | Demand Deposits |
| 5 | Deposit On Call | 46 | 0,6 | ▼ (18,2) | ▼ (10,5) | ▼ (11,7) | ▼ (32,2) | ▼ (14,8) | ▼ (48,1) | Certificate of Time Deposits |
| 6 | Sertifikat Deposito | 2 | 0,0 | ▼ (43,0) | ▼ (45,2) | ▼ (61,7) | ▼ (48,3) | ▼ (41,3) | ▼ (90,2) | Saving Accounts |
| C. Kepemilikan Simpanan | | | | | | | | | | C. Source of Funds |
| 7 | Simpanan dari Bank Lain | 75 | 1,0 | ▼ (11,4) | ▼ (18,6) | ▼ (5,3) | ▼ (12,0) | ▼ (7,3) | ▼ (27,8) | Funds from Other Banks |
| 8 | DPK | 7.633 | 99,0 | ▲ 0,6 | ▲ 0,6 | ▲ 2,3 | ▲ 2,3 | ▲ 6,9 | ▲ 29,8 | Third-Party Funds |
| D. Prinsip Usaha | | | | | | | | | | D. Principle of Business |
| 9 | Konvensional | 7.133 | 92,5 | ▲ 0,6 | ▲ 0,2 | ▲ 1,8 | ▲ 1,8 | ▲ 6,0 | ▲ 27,6 | Conventional |
| 10 | Syariah (Termasuk UUS) | 575 | 7,5 | ▼ (1,5) | ▲ 3,0 | ▲ 7,3 | ▲ 6,2 | ▲ 15,7 | ▲ 46,2 | Sharia |
| E. Tiering Nominal | | | | | | | | | | E. Nominal Tiering |
| 11 | N ≤ 100 juta | 975 | 12,6 | ▲ 0,5 | ▼ (0,1) | ▲ 2,1 | ▼ (1,7) | ▲ 3,4 | ▲ 16,0 | N ≤ 100 million |
| 12 | 100 juta < N ≤ 200 juta | 410 | 5,3 | ▼ (0,3) | ▼ (0,2) | ▲ 2,3 | ▲ 1,1 | ▲ 5,5 | ▲ 21,0 | 100 million < N ≤ 200 million |
| 13 | 200 juta < N ≤ 500 juta | 647 | 8,4 | ▼ (0,7) | ▼ (0,2) | ▲ 2,3 | ▲ 0,7 | ▲ 4,6 | ▲ 21,2 | 200 million < N ≤ 500 million |
| 14 | 500 juta < N ≤ 1 miliar | 550 | 7,1 | ▼ (1,0) | ▼ (0,6) | ▲ 0,2 | ▼ (1,1) | ▲ 3,0 | ▲ 18,5 | 500 million < N ≤ 1 billion |
| 15 | 1 miliar < N ≤ 2 miliar | 481 | 6,2 | ▼ (0,5) | ▼ (0,3) | ▲ 0,3 | ▲ 0,2 | ▲ 2,4 | ▲ 17,3 | 1 billion < N ≤ 2 billion |
| 16 | 2 miliar < N ≤ 5 miliar | 628 | 8,1 | ▼ (0,1) | ▲ 0,7 | ▲ 0,6 | ▲ 0,6 | ▲ 3,5 | ▲ 13,4 | 2 billion < N ≤ 5 billion |
| 17 | N > 5 miliar | 4.017 | 52,1 | ▲ 1,1 | ▲ 0,9 | ▲ 2,9 | ▲ 4,4 | ▲ 9,6 | ▲ 41,3 | N > 5 billion |
| F. Kepemilikan Bank | | | | | | | | | | F. Ownership |
| 18 | Asing | 275 | 3,6 | ▲ 7,9 | ▲ 11,4 | ▲ 9,6 | ▲ 26,3 | ▲ 17,0 | ▲ 40,7 | Foreign Banks |
| 19 | Campuran | 234 | 3,0 | ▼ (0,1) | ▲ 0,0 | ▲ 2,0 | ▲ 4,7 | ▲ 9,0 | ▲ 15,8 | Mixed / Joint Banks |
| 20 | BPD | 720 | 9,3 | ▲ 0,3 | ▼ (3,1) | ▲ 1,0 | ▲ 4,1 | ▲ 5,4 | ▲ 23,4 | Regional Government Banks |
| 21 | BUMN | 3.207 | 41,6 | ▲ 1,8 | ▲ 1,3 | ▲ 3,5 | ▲ 0,9 | ▲ 5,6 | ▲ 28,1 | State-Owned Enterprises (SOEs) |
| 22 | Swasta Nasional | 3.272 | 42,4 | ▼ (1,4) | ▼ (0,5) | ▲ 0,6 | ▲ 1,2 | ▲ 7,2 | ▲ 30,9 | Private National Banks |
| G. Valuta Simpanan | | | | | | | | | | G. Currency |
| 23 | Rupiah (IDR) | 6.591 | 85,5 | ▲ 0,3 | ▼ (0,6) | ▲ 1,7 | ▲ 1,2 | ▲ 6,4 | ▲ 28,1 | Rupiah (IDR) |
| 24 | Valas | 1.117 | 14,5 | ▲ 1,2 | ▲ 6,9 | ▲ 4,9 | ▲ 8,3 | ▲ 8,5 | ▲ 33,3 | Foreign Currencies |
| H. KBMI Bank | | | | | | | | | | H. Deposits by KBMI |
| 25 | KBMI 4 | 3.912 | 50,7 | ▲ 1,4 | ▲ 1,3 | ▲ 2,8 | ▲ 1,4 | ▲ 6,6 | ▲ 32,4 | KBMI 4 |
| 26 | KBMI 3 | 1.895 | 24,6 | ▼ (2,4) | ▼ (1,6) | ▼ (0,6) | ▼ (1,0) | ▲ 4,2 | ▲ 23,8 | KBMI 3 |
| 27 | KBMI 2 | 897 | 11,6 | ▲ 2,2 | ▲ 2,7 | ▲ 5,3 | ▲ 10,1 | ▲ 13,7 | ▲ 33,8 | KBMI 2 |
| 28 | KBMI 1 | 1.005 | 13,0 | ▲ 0,5 | ▼ (1,1) | ▲ 2,4 | ▲ 4,7 | ▲ 6,0 | ▲ 21,0 | KBMI 1 |
| I. Cakupan Penjaminan (Rp2 M) | | | | | | | | | | I. Insurance Coverage (Rp 2 b) |
| 29 | Dijamin penuh (≤ Rp 2 miliar) | 3.063 | 39,7 | ▼ (0,3) | ▼ (0,2) | ▲ 1,6 | ▼ (0,4) | ▲ 3,7 | ▲ 18,4 | Fully insured (≤ Rp 2 billion) |
| 30 | Dijamin sebagian* (> Rp 2 miliar) | 652 | 8,5 | ▲ 0,2 | ▲ 1,0 | ▲ 1,5 | ▲ 1,7 | ▲ 4,9 | ▲ 17,6 | Partially insured* (> Rp 2 billion) |
| 31 | Tidak dijamin (> Rp 2 miliar) | 3.994 | 51,8 | ▲ 1,0 | ▲ 0,8 | ▲ 2,8 | ▲ 4,3 | ▲ 9,4 | ▲ 40,5 | Not insured (> Rp 2 billion) |

RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSIT ACCOUNTS DISTRIBUTION HIGHLIGHTS

II. REKENING

NUMBER OF ACCOUNTS

| No | Distribusi Simpanan | Sep-22 | % | Perubahan (Change) (%) | | | | | | Deposits Distribution |
|--------------------------------------|-----------------------------------|-------------|-------|------------------------|----------|----------|---------|---------|----------|---------------------------------------|
| | | | | 1M | 3M | 6M | YTD | 1Y | 3Y | |
| A. Simpanan | | | | | | | | | | A. Deposits |
| 1 | Jumlah Rekening | 494.711.103 | 100,0 | ▼ (0,1) | ▲ 2,0 | ▲ 9,1 | ▲ 28,1 | ▲ 32,8 | ▲ 67,7 | Accounts |
| B. Jenis Simpanan | | | | | | | | | | B. Type of Deposits |
| 2 | Deposit On Call | 8.431 | 0,0 | ▲ 11,9 | ▼ (90,7) | ▼ (90,5) | ▲ 28,6 | ▲ 194,2 | ▲ 48,1 | Deposits on Call |
| 3 | Deposito | 4.926.470 | 1,0 | ▼ (0,564) | ▲ 2,6 | ▼ (3,6) | ▼ (6,2) | ▼ (3,6) | ▲ 3,4 | Time Deposits |
| 4 | Giro | 5.399.845 | 1,1 | ▲ 0,627 | ▼ (7,1) | ▼ (4,9) | ▲ 23,2 | ▲ 27,6 | ▲ 49,9 | Demand Deposits |
| 5 | Sertifikat Deposito | 157 | 0,0 | ▼ (0,633) | ▲ 4,7 | ▼ (77,2) | ▼ (3,1) | ▲ 118,1 | ▼ (49,8) | Certificate of Time Deposits |
| 6 | Tabungan | 484.376.200 | 97,9 | ▼ (0,1) | ▲ 2,1 | ▲ 9,4 | ▲ 28,6 | ▲ 33,4 | ▲ 69,0 | Saving Accounts |
| C. Kepemilikan Simpanan | | | | | | | | | | C. Source of Funds |
| 7 | Simpanan dari Bank Lain | 27.238 | 0,0 | ▲ 0,2 | ▲ 0,7 | ▼ (1,7) | ▲ 0,6 | ▲ 2,8 | ▲ 8,5 | Funds from Other Banks |
| 8 | DPK | 494.683.865 | 100,0 | ▼ (0,1) | ▲ 2,0 | ▲ 9,1 | ▲ 28,1 | ▲ 32,8 | ▲ 67,7 | Third-Party Funds |
| D. Prinsip Usaha | | | | | | | | | | D. Principle of Business |
| 9 | Konvensional | 444.784.063 | 89,9 | ▼ (0,3) | ▲ 1,3 | ▲ 8,9 | ▲ 29,1 | ▲ 33,8 | ▲ 69,0 | Conventional |
| 10 | Syariah (Termasuk UUS) | 49.927.040 | 10,1 | ▲ 1,5 | ▲ 8,8 | ▲ 10,6 | ▲ 19,4 | ▲ 24,3 | ▲ 57,1 | Sharia |
| E. Tiering Nominal | | | | | | | | | | E. Nominal Tiering |
| 11 | N ≤ 100 juta | 488.316.214 | 98,7 | ▼ (0,1) | ▲ 2,0 | ▲ 9,2 | ▲ 28,5 | ▲ 33,3 | ▲ 68,5 | N ≤ 100 million |
| 12 | 100 juta < N ≤ 200 juta | 2.926.226 | 0,6 | ▼ (0,3) | ▼ (0,2) | ▲ 2,2 | ▲ 1,1 | ▲ 5,5 | ▲ 21,4 | 100 million < N ≤ 200 million |
| 13 | 200 juta < N ≤ 500 juta | 2.035.033 | 0,4 | ▼ (0,7) | ▼ (0,2) | ▲ 2,6 | ▲ 0,8 | ▲ 4,8 | ▲ 22,4 | 200 million < N ≤ 500 million |
| 14 | 500 juta < N ≤ 1 miliar | 766.298 | 0,2 | ▼ (1,0) | ▼ (0,5) | ▼ (0,9) | ▲ 3,1 | ▲ 19,6 | ▲ 19,6 | 500 million < N ≤ 1 billion |
| 15 | 1 miliar < N ≤ 2 miliar | 341.566 | 0,1 | ▼ (0,5) | ▼ (0,2) | ▲ 0,4 | ▲ 0,4 | ▲ 2,5 | ▲ 18,5 | 1 billion < N ≤ 2 billion |
| 16 | 2 miliar < N ≤ 5 miliar | 199.101 | 0,0 | ▼ (0,3) | ▲ 0,4 | ▲ 0,3 | ▲ 0,1 | ▲ 2,5 | ▲ 12,7 | 2 billion < N ≤ 5 billion |
| 17 | N > 5 miliar | 126.665 | 0,0 | ▲ 1,1 | ▲ 2,0 | ▲ 3,4 | ▲ 4,3 | ▲ 9,0 | ▲ 26,2 | N > 5 billion |
| F. Kepemilikan Bank | | | | | | | | | | F. Ownership |
| 18 | Asing | 219.128 | 0,0 | ▲ 1,0 | ▲ 1,0 | ▼ (2,8) | ▼ (4,7) | ▼ (4,3) | ▼ (1,3) | Foreign Banks |
| 19 | Campuran | 3.987.974 | 0,8 | ▲ 6,0 | ▲ 17,4 | ▲ 29,9 | ▲ 144,8 | ▲ 141,5 | ▲ 184,5 | Mixed / Joint Banks |
| 20 | BPD | 42.682.143 | 8,6 | ▲ 0,6 | ▲ 1,2 | ▲ 2,5 | ▲ 8,1 | ▲ 9,2 | ▲ 23,4 | Regional Government Banks |
| 21 | BUMN | 304.527.020 | 61,6 | ▲ 0,2 | ▲ 1,4 | ▲ 4,0 | ▲ 26,3 | ▲ 28,1 | ▲ 63,3 | State-Owned Enterprises (SOEs) |
| 22 | Swasta Nasional | 143.294.838 | 29,0 | ▼ (1,3) | ▲ 3,1 | ▲ 24,0 | ▲ 37,9 | ▲ 52,7 | ▲ 98,1 | Private National Banks |
| G. Valuta Simpanan | | | | | | | | | | G. Currency |
| 23 | Rupiah (IDR) | 492.201.826 | 99,5 | ▼ (0,1) | ▲ 2,0 | ▲ 9,1 | ▲ 27,9 | ▲ 32,6 | ▲ 67,5 | Rupiah (IDR) |
| 24 | Valas | 2.509.277 | 0,5 | ▲ 1,4 | ▲ 3,5 | ▲ 6,2 | ▲ 85,0 | ▲ 86,2 | ▲ 121,4 | Foreign Currencies |
| H. KBMI Bank | | | | | | | | | | H. Deposits by KBMI |
| 25 | KBMI 4 | 325.244.333 | 65,7 | ▲ 0,3 | ▲ 1,6 | ▲ 4,4 | ▲ 25,2 | ▲ 28,2 | ▲ 64,3 | KBMI 4 |
| 26 | KBMI 3 | 63.871.452 | 12,9 | ▲ 1,0 | ▲ 2,7 | ▲ 4,0 | ▲ 17,3 | ▲ 16,7 | ▲ 38,4 | KBMI 3 |
| 27 | KBMI 2 | 39.326.272 | 7,9 | ▲ 1,7 | ▲ 8,6 | ▲ 11,7 | ▲ 24,8 | ▲ 35,4 | ▲ 62,6 | KBMI 2 |
| 28 | KBMI 1 | 66.269.046 | 13,4 | ▼ (4,1) | ▼ (0,5) | ▲ 46,1 | ▲ 63,3 | ▲ 88,8 | ▲ 148,0 | KBMI 1 |
| I. Cakupan Penjaminan (Rp2 M) | | | | | | | | | | I. Insurance Coverage (Rp 2 b) |
| 29 | Dijamin penuh (≤ Rp 2 miliar) | 494.385.337 | 99,9 | ▼ (0,1) | ▲ 2,0 | ▲ 9,1 | ▲ 28,1 | ▲ 32,8 | ▲ 67,7 | Fully insured (≤ Rp 2 billion) |
| 30 | Dijamin sebagian* (> Rp 2 miliar) | 325.766 | 0,1 | ▲ 0,2 | ▲ 1,0 | ▲ 1,5 | ▲ 1,7 | ▲ 4,9 | ▲ 17,6 | Partially insured* (> Rp 2 billion) |

*Hanya dijamin maksimal Rp2 Miliar

*Only insured max Rp2 billion

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

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% | | | |
| 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% | | | |
| 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% |

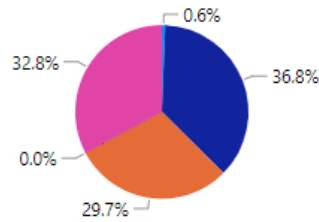
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

| 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% | | | |
| 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 September 2022)

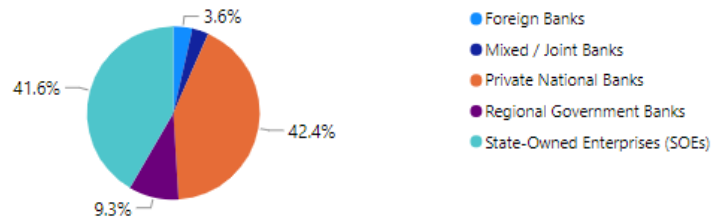
By Type of Deposit



By Principle of Business



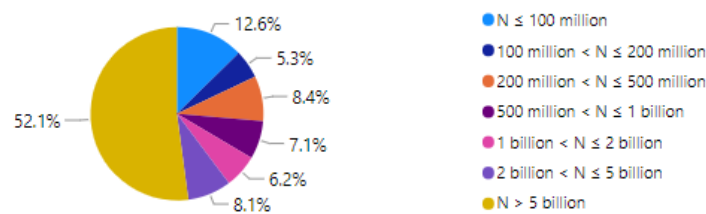
By Ownership



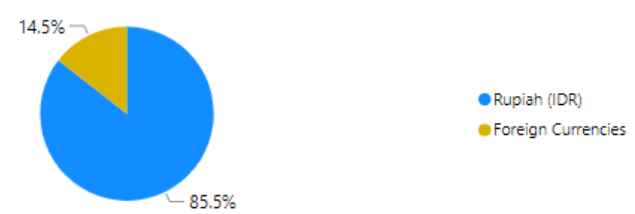
By Source of Fund



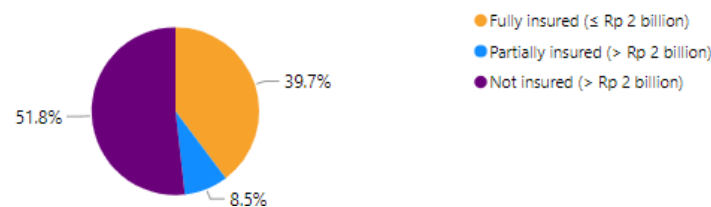
By Nominal Tiering



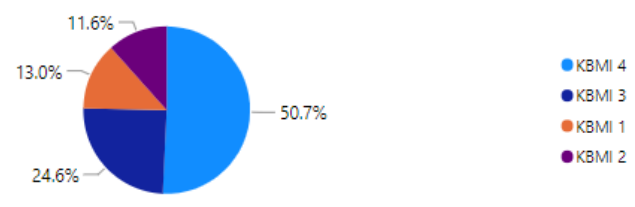
By Currency



By Insurable Deposit



By KBMI



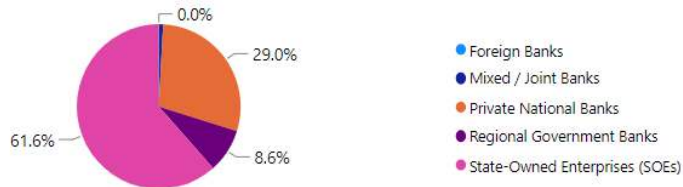
RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of September 2022)

By Type of Deposit



By Ownership



By Nominal Tiering



By Insurable Deposit



By Principle of Business



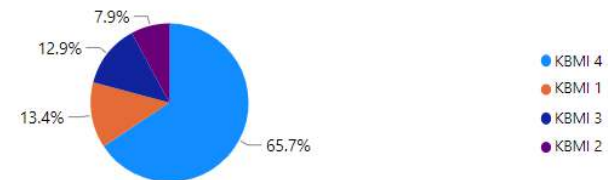
By Source of Fund



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 September 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 | 5.387.293 | 2.243 | 12.552 | 49 | 5.399.845 | 2.292 | Demand Deposits |
| Rupiah (IDR) | 5.182.333 | 1.660 | 12.116 | 39 | 5.194.449 | 1.699 | Rupiah (IDR) |
| Valuta Asing | 204.960 | 583 | 436 | 11 | 205.396 | 594 | Foreign Currencies |
| Tabungan | 484.368.448 | 2.522 | 7.752 | 8 | 484.376.200 | 2.530 | Saving Accounts |
| Rupiah (IDR) | 482.183.505 | 2.328 | 7.745 | 8 | 482.191.250 | 2.336 | Rupiah (IDR) |
| Valuta Asing | 2.184.943 | 195 | 7 | 0 | 2.184.950 | 195 | Foreign Currencies |
| Deposito on Call | 8.371 | 44 | 60 | 2 | 8.431 | 46 | Deposits on Call |
| Rupiah (IDR) | 7.454 | 41 | 60 | 2 | 7.514 | 43 | Rupiah (IDR) |
| Valuta Asing | 917 | 3 | - | - | 917 | 3 | Foreign Currencies |
| Deposito | 4.919.620 | 2.822 | 6.850 | 15 | 4.926.470 | 2.837 | Time Deposits |
| Rupiah (IDR) | 4.801.620 | 2.498 | 6.836 | 13 | 4.808.456 | 2.512 | Rupiah (IDR) |
| Valuta Asing | 118.000 | 324 | 14 | 1 | 118.014 | 325 | Foreign Currencies |
| Sertifikat Deposito | 133 | 0 | 24 | 1 | 157 | 2 | Certificate of Time Deposits |
| Rupiah (IDR) | 133 | 0 | 24 | 1 | 157 | 2 | Rupiah (IDR) |
| Valuta Asing | - | - | - | - | - | - | Foreign Currencies |
| TOTAL | 494.683.865 | 7.633 | 27.238 | 75 | 494.711.103 | 7.708 | TOTAL |
| Rupiah (IDR) | 492.175.045 | 6.528 | 26.781 | 63 | 492.201.826 | 6.591 | Rupiah (IDR) |
| Valuta Asing | 2.508.820 | 1.105 | 457 | 12 | 2.509.277 | 1.117 | Foreign Currencies |

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

(as of September 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 | 488.304.958 | 975 | 11.256 | 0 | 488.316.214 | 975 | N ≤ 100 M |
| Rupiah (IDR) | 486.100.310 | 961 | 11.129 | 0 | 486.111.439 | 961 | Rupiah (IDR) |
| Valuta Asing | 2.204.648 | 14 | 127 | 0 | 2.204.775 | 14 | Foreign Currencies |
| 100 Jt < N ≤ 200 Jt | 2.924.096 | 409 | 2.130 | 0 | 2.926.226 | 410 | 100 M < N ≤ 200 M |
| Rupiah (IDR) | 2.820.876 | 395 | 2.108 | 0 | 2.822.984 | 395 | Rupiah (IDR) |
| Valuta Asing | 103.220 | 15 | 22 | 0 | 103.242 | 15 | Foreign Currencies |
| 200 Jt < N ≤ 500 Jt | 2.031.048 | 646 | 3.985 | 1 | 2.035.033 | 647 | 200 M < N ≤ 500 M |
| Rupiah (IDR) | 1.935.277 | 615 | 3.958 | 1 | 1.939.235 | 617 | Rupiah (IDR) |
| Valuta Asing | 95.771 | 31 | 27 | 0 | 95.798 | 31 | Foreign Currencies |
| 500 Jt < N ≤ 1 M | 762.861 | 547 | 3.437 | 3 | 766.298 | 550 | 500 M < N ≤ 1 B |
| Rupiah (IDR) | 717.790 | 515 | 3.408 | 3 | 721.198 | 518 | Rupiah (IDR) |
| Valuta Asing | 45.071 | 32 | 29 | 0 | 45.100 | 32 | Foreign Currencies |
| 1 M < N ≤ 2 M | 338.764 | 477 | 2.802 | 4 | 341.566 | 481 | 1 B < N ≤ 2 B |
| Rupiah (IDR) | 312.505 | 440 | 2.770 | 4 | 315.275 | 445 | Rupiah (IDR) |
| Valuta Asing | 26.259 | 37 | 32 | 0 | 26.291 | 37 | Foreign Currencies |
| 2 M < N ≤ 5 M | 197.031 | 621 | 2.070 | 7 | 199.101 | 628 | 2 B < N ≤ 5 B |
| Rupiah (IDR) | 180.571 | 570 | 2.017 | 7 | 182.588 | 576 | Rupiah (IDR) |
| Valuta Asing | 16.460 | 51 | 53 | 0 | 16.513 | 51 | Foreign Currencies |
| N > 5 M | 125.107 | 3.958 | 1.558 | 59 | 126.665 | 4.017 | N > 5 B |
| Rupiah (IDR) | 107.716 | 3.032 | 1.391 | 48 | 109.107 | 3.080 | Rupiah (IDR) |
| Valuta Asing | 17.391 | 926 | 167 | 12 | 17.558 | 937 | Foreign Currencies |
| TOTAL | 494.683.865 | 7.633 | 27.238 | 75 | 494.711.103 | 7.708 | TOTAL |
| Rupiah (IDR) | 492.175.045 | 6.528 | 26.781 | 63 | 492.201.826 | 6.591 | Rupiah (IDR) |
| Valuta Asing | 2.508.820 | 1.105 | 457 | 12 | 2.509.277 | 1.117 | Foreign Currencies |

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

(as of September 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 | 494.361.727 | 3.054 | 23.610 | 9 | 494.385.337 | 3.063 | N ≤ IDR 2 B |
| Rupiah (IDR) | 491.886.758 | 2.926 | 23.373 | 9 | 491.910.131 | 2.935 | Rupiah (IDR) |
| Valuta Asing | 2.474.969 | 128 | 237 | 0 | 2.475.206 | 128 | Foreign Currencies |
| N > 2 M | 322.138 | 4.579 | 3.628 | 66 | 325.766 | 4.645 | N > IDR 2 B |
| Rupiah (IDR) | 288.287 | 3.602 | 3.408 | 54 | 291.695 | 3.656 | Rupiah (IDR) |
| Valuta Asing | 33.851 | 977 | 220 | 12 | 34.071 | 989 | Foreign Currencies |
| TOTAL | 494.683.865 | 7.633 | 27.238 | 75 | 494.711.103 | 7.708 | TOTAL |
| Rupiah (IDR) | 492.175.045 | 6.528 | 26.781 | 63 | 492.201.826 | 6.591 | Rupiah (IDR) |
| Valuta Asing | 2.508.820 | 1.105 | 457 | 12 | 2.509.277 | 1.117 | Foreign Currencies |

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

(as of September 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) | 494.361.727 | 3.054 | 23.610 | 9 | 494.385.337 | 3.063 | N ≤ IDR 2 B (Fully insured) |
| Rupiah (IDR) | 491.886.758 | 2.926 | 23.373 | 9 | 491.910.131 | 2.935 | Rupiah (IDR) |
| Valuta Asing | 2.474.969 | 128 | 237 | 0 | 2.475.206 | 128 | Foreign Currencies |
| N > 2 M (Dijamin Sebagian) | 322.138 | 644 | 3.628 | 7 | 325.766 | 652 | N > IDR 2 B (Partially insured) |
| Rupiah (IDR) | 288.287 | 577 | 3.408 | 7 | 291.695 | 583 | Rupiah (IDR) |
| Valuta Asing | 33.851 | 68 | 220 | 0 | 34.071 | 68 | Foreign Currencies |
| TOTAL | 494.683.865 | 3.698 | 27.238 | 17 | 494.711.103 | 3.715 | TOTAL |
| Rupiah (IDR) | 492.175.045 | 3.502 | 26.781 | 16 | 492.201.826 | 3.518 | Rupiah (IDR) |
| Valuta Asing | 2.508.820 | 196 | 457 | 1 | 2.509.277 | 196 | Foreign Currencies |

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE

(as of September 2022)

| No | Provinsi (Province) | Jumlah Rekening* (Number of Accounts) | Nominal* (Rp Trillion) |
|--------------|-------------------------------------|------------------------------------------|---------------------------|
| 1 | Provinsi DKI Jakarta | 99.786.634 | 3.976 |
| 2 | Provinsi Jawa Timur | 63.070.020 | 708 |
| 3 | Provinsi Jawa Barat | 71.543.540 | 638 |
| 4 | Provinsi Jawa Tengah | 55.990.261 | 376 |
| 5 | Provinsi Sumatera Utara | 24.995.725 | 307 |
| 6 | Provinsi Banten | 16.941.266 | 273 |
| 7 | Provinsi Kalimantan Timur | 7.084.854 | 134 |
| 8 | Provinsi Bali | 7.034.468 | 121 |
| 9 | Provinsi Riau | 9.383.688 | 117 |
| 10 | Provinsi Sulawesi Selatan | 15.510.009 | 113 |
| 11 | Provinsi Sumatera Selatan | 10.989.151 | 104 |
| 12 | Provinsi Daerah Istimewa Yogyakarta | 8.219.193 | 77 |
| 13 | Provinsi Kalimantan Barat | 7.674.237 | 73 |
| 14 | Provinsi Kalimantan Selatan | 6.417.891 | 73 |
| 15 | Provinsi Kep. Riau | 3.779.532 | 69 |
| 16 | Provinsi Lampung | 11.354.894 | 54 |
| 17 | Provinsi Sumatera Barat | 8.996.765 | 53 |
| 18 | Provinsi Papua | 3.773.707 | 46 |
| 19 | Provinsi Nusa Tenggara Barat | 8.589.117 | 41 |
| 20 | Provinsi Jambi | 5.382.987 | 41 |
| 21 | Provinsi Nanggroe Aceh Darussalam | 6.893.644 | 40 |
| 22 | Provinsi Kalimantan Tengah | 3.873.804 | 36 |
| 23 | Provinsi Nusa Tenggara Timur | 8.529.442 | 33 |
| 24 | Provinsi Sulawesi Tengah | 4.562.553 | 31 |
| 25 | Provinsi Sulawesi Tenggara | 4.240.063 | 31 |
| 26 | Provinsi Sulawesi Utara | 4.002.233 | 27 |
| 27 | Provinsi Kep. Bangka Belitung | 1.880.843 | 27 |
| 28 | Provinsi Bengkulu | 3.193.085 | 18 |
| 29 | Provinsi Papua Barat | 1.832.045 | 17 |
| 30 | Kalimantan Utara | 1.307.524 | 16 |
| 31 | Provinsi Maluku | 2.464.971 | 14 |
| 32 | Provinsi Maluku Utara | 1.507.396 | 10 |
| 33 | Provinsi Sulawesi Barat | 1.795.662 | 7 |
| 34 | Provinsi Gorontalo | 2.109.899 | 6 |
| TOTAL | | 494.711.103 | 7.708 |

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