



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

April 2023

04M-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) atas 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:

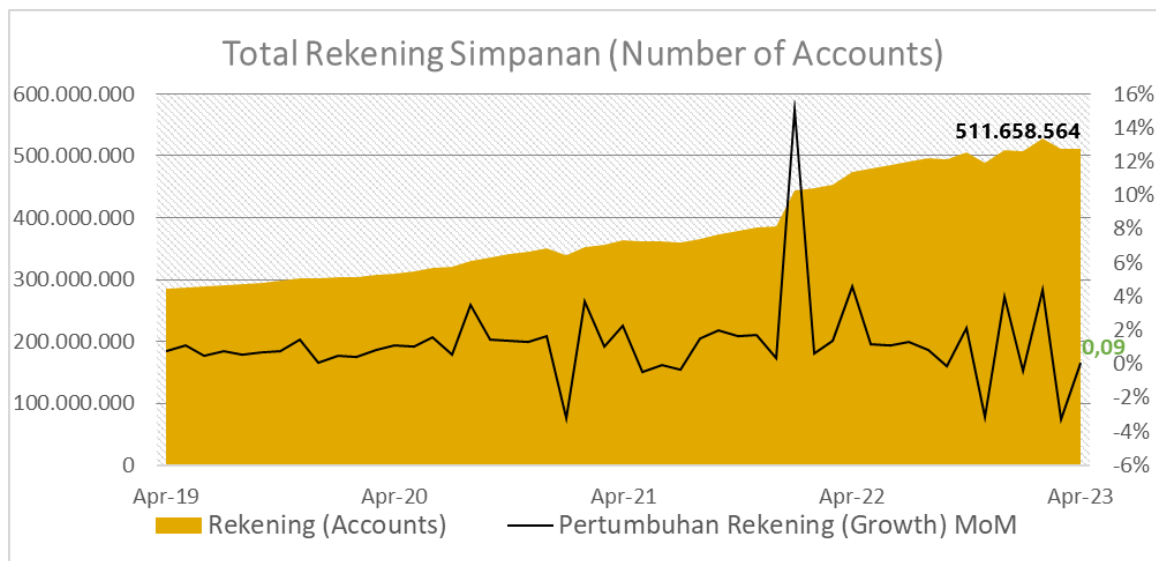
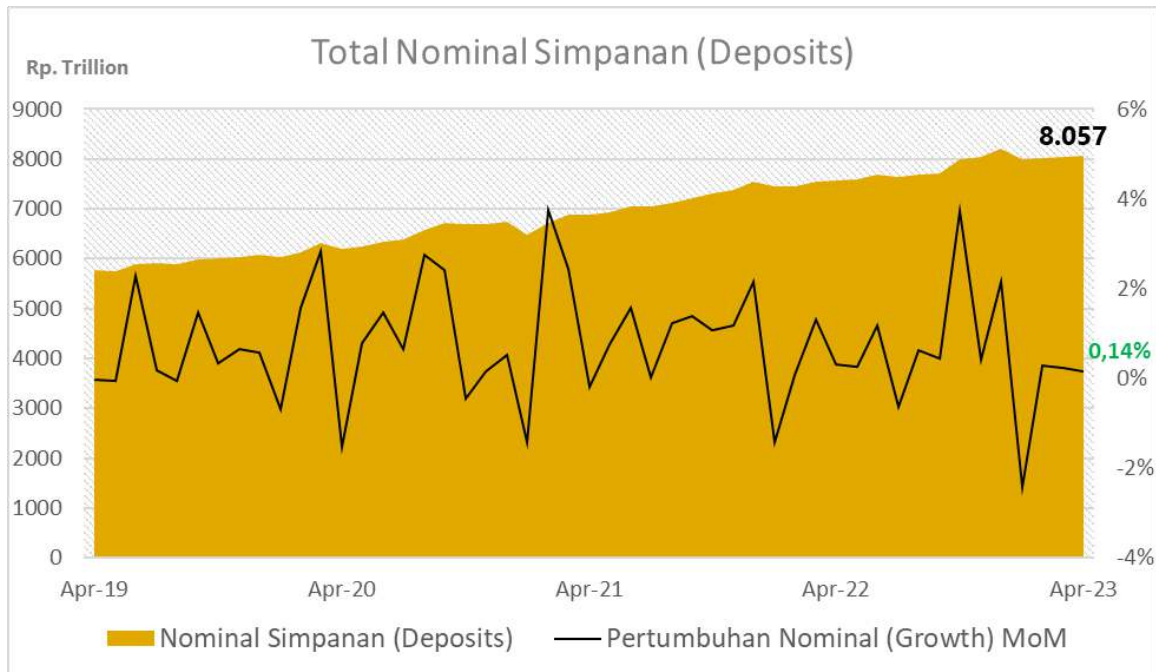


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 106 Bank Umum.
- 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 April 2023 mencapai **Rp8.057 triliun**, naik **0,1%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan Deposito yang mencakup 36,7% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis simpanan *Deposit On Call* sebesar 6,1% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Giro sebesar 0,8% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 52,6% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan $N \leq 100$ juta sebesar 2,4% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* simpanan $N > 5$ miliar sebesar 1,0% MoM.
- 4) **Total rekening simpanan BU** bulan April 2023 mencapai **511,66 juta rekening**, naik **0,1%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada Tabungan yang mencakup 97,9% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada rekening Sertifikat Deposito sebesar 4,1% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada rekening Giro sebesar 0,1% 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 tertinggi terdapat pada *tiering* simpanan $100 \text{ juta} < N \leq 200 \text{ juta}$ sebesar 1,8% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* simpanan $N > 5$ miliar sebesar 0,9% MoM.
- 5) Penjaminan simpanan LPS mencakup **511,33 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 332,31 ribu rekening atau sebesar 0,1% total rekening dijamin sebagian sampai dengan Rp2 miliar.

RINGKASAN PERTUMBUHAN SIMPANAN DEPOSITS GROWTH HIGHLIGHTS



Bulan Month	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
Apr-23	8.057	6,5%	511.658.564	7,9%
Dec-22	8.203	8,7%	508.546.341	31,6%
Dec-21	7.546	12,0%	386.319.094	10,3%
Dec-20	6.737	10,9%	350.324.950	16,1%
Dec-19	6.077	6,5%	301.697.958	9,4%

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Apr-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	8.057	100,0	▲	0,1	▲	0,7	▲	0,8	▼	(1,8)	▲	6,5	▲	29,8	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	2.442	30,3	▼	(0,8)	▼	(0,4)	▼	(3,7)	▼	(5,3)	▲	13,0	▲	54,8	Demand Deposits
3	Tabungan	2.592	32,2	▲	1,8	▲	1,9	▲	2,9	▼	(1,1)	▲	2,6	▲	34,4	Saving Accounts
4	Deposito	2.956	36,7	▼	(0,6)	▼	(0,1)	▲	2,5	▲	0,6	▲	4,8	▲	14,0	Time Deposits
5	Deposits on Call	62	0,8	▲	6,1	▲	43,8	▲	12,6	▲	2,1	▲	12,9	▼	(32,6)	Deposits on Call
6	Sertifikat Deposito	4	0,1	▲	0,9	▲	2,9	▲	136,8	▲	7,3	▲	19,5	▼	(72,8)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	81	1,0	▲	24,4	▲	11,2	▼	(2,8)	▲	9,8	▼	(19,1)	▼	(17,3)	Funds from Other Banks
8	DPK	7.976	99,0	▼	(0,1)	▲	0,6	▲	0,8	▼	(1,9)	▲	6,8	▲	30,6	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	7.427	92,2	▲	0,2	▲	0,4	▲	0,1	▼	(2,2)	▲	5,7	▲	28,3	Conventional
10	Syariah (Termasuk UUS)	629	7,8	▼	(0,5)	▲	3,7	▲	9,0	▲	3,0	▲	16,7	▲	50,8	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	1.013	12,6	▲	2,4	▲	3,8	▲	4,1	▼	(0,7)	▼	(0,9)	▲	17,0	N ≤ 100 million
12	100 juta < N ≤ 200 juta	420	5,2	▲	1,7	▲	1,8	▲	2,3	▼	(0,6)	▲	1,8	▲	20,4	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	678	8,4	▲	1,5	▲	2,5	▲	4,4	▲	1,2	▲	4,8	▲	20,5	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	565	7,0	▲	1,3	▲	1,3	▲	2,5	▲	0,1	▲	2,3	▲	15,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	494	6,1	▲	0,9	▲	0,4	▲	2,0	▲	0,3	▲	2,7	▲	15,6	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	647	8,0	▲	0,1	▼	(0,4)	▲	2,1	▼	(1,0)	▲	5,4	▲	15,1	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.240	52,6	▼	(1,0)	▼	(0,3)	▼	(1,3)	▼	(3,2)	▲	10,4	▲	43,7	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	269	3,3	▼	(0,7)	▼	(1,1)	▼	(1,3)	▲	0,6	▲	15,3	▲	19,4	Foreign Banks
19	Campuran	232	2,9	▼	(2,7)	▲	0,0	▼	(0,8)	▼	(0,7)	▲	4,9	▲	16,1	Mixed / Joint Banks
20	BPD	739	9,2	▲	0,8	▲	2,7	▼	(4,4)	▲	0,9	▲	3,2	▲	29,6	Regional Government Banks
21	BUMN	3.365	41,8	▼	(0,4)	▼	(1,5)	▼	(1,1)	▼	(5,8)	▲	7,7	▲	30,0	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.451	42,8	▲	0,8	▲	2,6	▲	4,1	▲	1,5	▲	5,5	▲	31,6	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	6.846	85,0	▲	1,0	▲	1,0	▲	0,1	▼	(1,7)	▲	4,4	▲	28,3	Rupiah (IDR)
24	Valas	1.211	15,0	▼	(4,5)	▼	(1,5)	▲	4,6	▼	(2,2)	▲	19,9	▲	38,9	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	1.036	12,9	▲	1,1	▲	2,7	▲	0,6	▲	2,7	▲	5,9	▲	25,9	KBMI 1
26	KBMI 2	897	11,1	▼	(1,9)	▼	(0,2)	▼	(1,8)	▼	(0,8)	▲	6,4	▲	29,6	KBMI 2
27	KBMI 3	2.027	25,2	▲	0,5	▲	3,0	▲	4,9	▲	0,9	▲	7,4	▲	28,1	KBMI 3
28	KBMI 4	4.096	50,8	▲	0,2	▼	(0,8)	▼	(0,6)	▼	(4,3)	▲	6,1	▲	31,7	KBMI 4
I. Cakupan Penjaminan (Rp 2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.170	39,3	▲	1,7	▲	2,3	▲	3,3	▲	0,0	▲	1,8	▲	17,6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	665	8,2	▼	(0,2)	▼	(0,6)	▲	1,2	▼	(1,3)	▲	5,2	▲	17,6	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.222	52,4	▼	(0,9)	▼	(0,3)	▼	(1,2)	▼	(3,2)	▲	10,5	▲	43,3	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	Apr-23	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Jumlah Rekening	511.658.564	100,0	▲	0,1	▲	1,0	▲	1,3	▲	0,6	▲	7,9	▲	65,0	A. Deposits Accounts
B. Jenis Simpanan																
2	Giro	5.598.177	1,1	▼	(0,1)	▲	2,2	▲	3,1	▲	2,8	▼	(2,0)	▲	49,8	Demand Deposits
3	Tabungan	500.884.973	97,9	▲	0,1	▲	1,0	▲	1,2	▲	0,6	▲	8,1	▲	66,3	Saving Accounts
4	Deposito	5.153.973	1,0	▲	1,4	▲	2,8	▲	5,3	▲	3,7	▲	3,4	▲	2,8	Time Deposits
5	Deposits on Call	20.887	0,0	▲	0,5	▲	18,4	▲	104,6	▲	8,8	▲	208,9	▲	283,2	Deposits on Call
6	Sertifikat Deposito	554	0,0	▲	4,1	▲	27,4	▲	255,1	▲	30,7	▲	95,8	▲	154,1	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	27.239	0,0	▼	(0,5)	▼	(1,9)	▲	0,6	▼	(1,8)	▼	(0,0)	▲	11,5	Funds from Other Banks
8	DPK	511.631.325	100,0	▲	0,1	▲	1,0	▲	1,3	▲	0,6	▲	7,9	▲	65,0	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	458.797.755	89,7	▲	0,0	▲	1,0	▲	1,0	▲	0,5	▲	6,9	▲	65,7	Conventional
10	Syariah (Termasuk UUS)	52.860.809	10,3	▲	0,7	▲	0,7	▲	4,4	▲	2,0	▲	17,2	▲	59,2	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	505.081.545	98,7	▲	0,1	▲	1,0	▲	1,3	▲	0,6	▲	8,0	▲	65,9	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.991.108	0,6	▲	1,8	▲	1,9	▲	2,0	▼	(0,6)	▲	1,3	▲	20,3	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.121.988	0,4	▲	1,5	▲	2,6	▲	3,9	▲	1,2	▲	4,3	▲	21,1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	782.665	0,2	▲	1,3	▲	1,4	▲	1,8	▲	0,2	▲	1,8	▲	15,3	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	348.945	0,1	▲	1,0	▲	0,4	▲	1,6	▲	0,4	▲	2,3	▲	16,4	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	204.415	0,0	▲	0,2	▼	(0,4)	▲	1,7	▼	(0,7)	▲	4,6	▲	13,9	2 billion < N ≤ 5 billion
17	N > 5 miliar	127.898	0,0	▼	(0,9)	▼	(0,9)	▲	0,4	▼	(2,2)	▲	6,2	▲	23,9	N > 5 billion
F. Kepemilikan Bank																
18	Asing	263.038	0,1	▲	3,9	▲	9,1	▲	18,0	▲	9,1	▲	17,2	▲	15,0	Foreign Banks
19	Campuran	5.730.514	1,1	▲	2,1	▲	12,5	▲	36,0	▲	19,5	▲	81,7	▲	286,5	Mixed / Joint Banks
20	BPD	42.686.486	8,3	▲	0,4	▲	1,5	▲	0,7	▲	0,1	▲	2,5	▲	19,4	Regional Government Banks
21	BUMN	312.241.505	61,0	▼	(0,7)	▼	(0,5)	▲	1,1	▲	0,2	▲	5,8	▲	59,0	State-Owned Enterprises (SOEs)
22	Swasta Nasional	150.737.021	29,5	▲	1,7	▲	3,8	▲	0,8	▲	1,0	▲	12,4	▲	98,0	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	508.958.530	99,5	▲	0,1	▲	1,0	▲	1,3	▲	0,6	▲	7,9	▲	64,8	Rupiah (IDR)
24	Valas	2.700.034	0,5	▲	1,9	▲	5,7	▲	6,0	▲	2,9	▲	13,3	▲	120,9	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	78.383.280	15,3	▲	2,3	▲	4,6	▲	9,4	▲	6,3	▲	23,1	▲	187,3	KBMI 1
26	KBMI 2	41.227.933	8,1	▲	1,5	▲	1,1	▲	4,4	▲	0,7	▲	17,7	▲	61,7	KBMI 2
27	KBMI 3	57.563.857	11,3	▲	0,3	▲	4,0	▼	(10,6)	▼	(5,4)	▼	(6,3)	▲	19,3	KBMI 3
28	KBMI 4	334.483.494	65,4	▼	(0,6)	▼	(0,3)	▲	1,5	▲	0,4	▲	6,5	▲	60,0	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	511.326.251	99,9	▲	0,1	▲	1,0	▲	1,3	▲	0,6	▲	7,9	▲	65,1	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	332.313	0,1	▼	(0,2)	▼	(0,6)	▲	1,2	▼	(1,3)	▲	5,2	▲	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)

I. Nominal Simpanan

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2.43%	0.29%	0.23%	0.14%								
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	-3.79%	3.76%	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 (\leq Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-4.31%	0.12%	1.19%	2.41%								
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	-7.92%	3.24%	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%

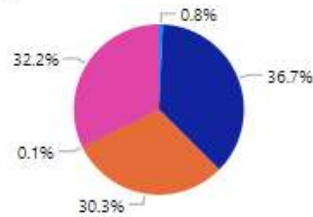
III. Nominal Simpanan Berdasarkan Tingkatan ($>$ Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2.87%	0.49%	0.13%	-0.96%								
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	-2.50%	5.00%	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 April 2023)

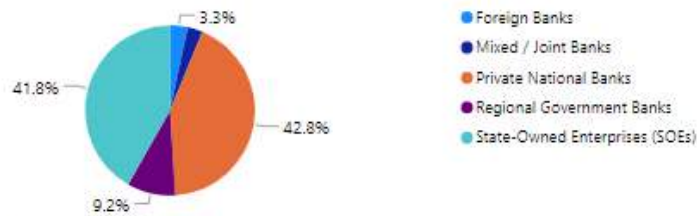
By Type of Deposit



By Principle of Business



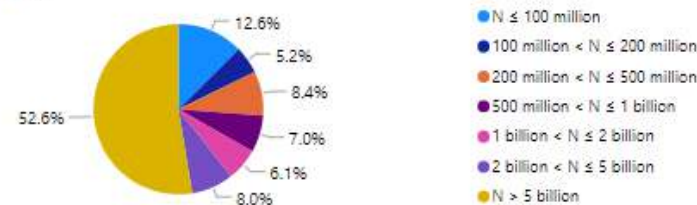
By Ownership



By Source of Fund



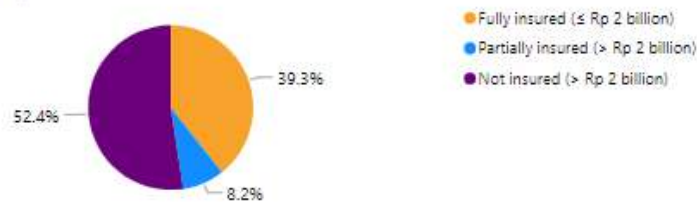
By Nominal Tiering



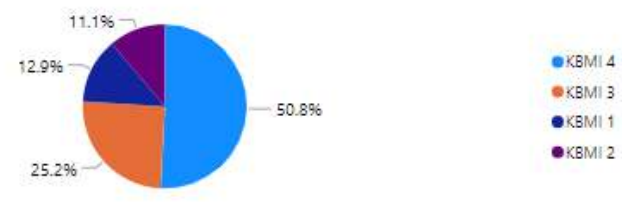
By Currency



By Insurable Deposit



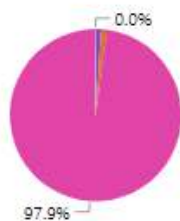
By KBMI



RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

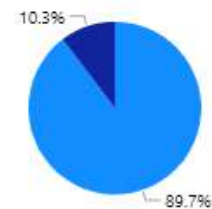
(as of April 2023)

By Type of Deposit



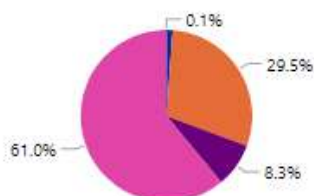
By Principle of Business

- Deposits On Call
- Time Deposits
- Demand Deposits
- Certificate of Time Deposits
- Saving Accounts



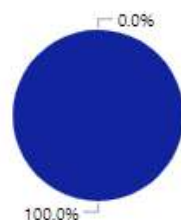
- Conventional
- Sharia

By Ownership



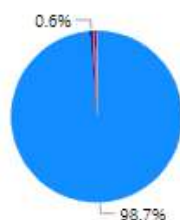
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



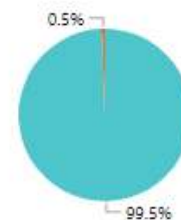
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



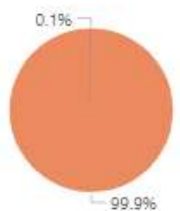
- N ≤ 100 million
- 100 million < N ≤ 200 million
- 200 million < N ≤ 500 million
- 500 million < N ≤ 1 billion
- 1 billion < N ≤ 2 billion
- 2 billion < N ≤ 5 billion
- N > 5 billion

By Currency



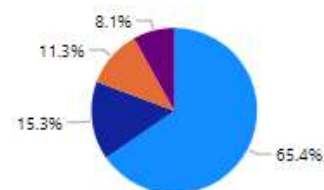
- Rupiah (IDR)
- Foreign Currencies

By Insurable Deposit



- Fully insured (≤ Rp 2 billion)
- Partially insured (> Rp 2 billion)

By KBMI



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

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS, AND CURRENCIES

(as of April 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	5,585,231	2,389	12,946	53	5,598,177	2,442	Demand Deposits
Rupiah (IDR)	5,371,058	1,715	12,500	39	5,383,558	1,754	Rupiah (IDR)
Valuta Asing	214,173	673	446	15	214,619	688	Foreign Currencies
Tabungan	500,876,762	2,585	8,211	7	500,884,973	2,592	Saving Accounts
Rupiah (IDR)	498,517,196	2,390	8,203	7	498,525,399	2,397	Rupiah (IDR)
Valuta Asing	2,359,566	195	8	0	2,359,574	195	Foreign Currencies
Deposito on Call	20,736	54	151	9	20,887	62	Deposits on Call
Rupiah (IDR)	20,358	48	151	9	20,509	57	Rupiah (IDR)
Valuta Asing	378	5	-	-	378	5	Foreign Currencies
Deposito	5,148,065	2,945	5,908	11	5,153,973	2,956	Time Deposits
Rupiah (IDR)	5,022,618	2,624	5,898	10	5,028,516	2,634	Rupiah (IDR)
Valuta Asing	125,447	321	10	1	125,457	322	Foreign Currencies
Sertifikat Deposito	531	3	23	1	554	4	Certificate of Time Deposits
Rupiah (IDR)	527	3	21	1	548	4	Rupiah (IDR)
Valuta Asing	4	0	2	0	6	0	Foreign Currencies
TOTAL	511,631,325	7,976	27,239	81	511,658,564	8,057	TOTAL
Rupiah (IDR)	508,931,757	6,781	26,773	65	508,958,530	6,846	Rupiah (IDR)
Valuta Asing	2,699,568	1,195	466	16	2,700,034	1,211	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES
(as of April 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	505,069,831	1,013	11,714	0	505,081,545	1,013	N ≤ 100 M
Rupiah (IDR)	502,687,822	998	11,574	0	502,699,396	998	Rupiah (IDR)
Valuta Asing	2,382,009	15	140	0	2,382,149	15	Foreign Currencies
100 Jt < N ≤ 200 Jt	2,988,999	420	2,109	0	2,991,108	420	100 M < N ≤ 200 M
Rupiah (IDR)	2,881,717	404	2,091	0	2,883,808	405	Rupiah (IDR)
Valuta Asing	107,282	15	18	0	107,300	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,118,024	677	3,964	1	2,121,988	678	200 M < N ≤ 500 M
Rupiah (IDR)	2,018,737	645	3,936	1	2,022,673	646	Rupiah (IDR)
Valuta Asing	99,287	32	28	0	99,315	32	Foreign Currencies
500 Jt < N ≤ 1 M	779,367	562	3,298	3	782,665	565	500 M < N ≤ 1 B
Rupiah (IDR)	732,545	529	3,269	3	735,814	532	Rupiah (IDR)
Valuta Asing	46,822	33	29	0	46,851	33	Foreign Currencies
1 M < N ≤ 2 M	346,266	490	2,679	4	348,945	494	1 B < N ≤ 2 B
Rupiah (IDR)	318,196	451	2,645	4	320,841	455	Rupiah (IDR)
Valuta Asing	28,070	39	34	0	28,104	39	Foreign Currencies
2 M < N ≤ 5 M	202,467	641	1,948	6	204,415	647	2 B < N ≤ 5 B
Rupiah (IDR)	184,609	585	1,901	6	186,510	591	Rupiah (IDR)
Valuta Asing	17,858	55	47	0	17,905	56	Foreign Currencies
N > 5 M	126,371	4,174	1,527	66	127,898	4,240	N > 5 B
Rupiah (IDR)	108,131	3,168	1,357	50	109,488	3,219	Rupiah (IDR)
Valuta Asing	18,240	1,005	170	16	18,410	1,021	Foreign Currencies
TOTAL	511,631,325	7,976	27,239	81	511,658,564	8,057	TOTAL
Rupiah (IDR)	508,931,757	6,781	26,773	65	508,958,530	6,846	Rupiah (IDR)
Valuta Asing	2,699,568	1,195	466	16	2,700,034	1,211	Foreign Currencies

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

(as of April 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	511,302,487	3,161	23,764	9	511,326,251	3,170	N ≤ IDR 2 B
Rupiah (IDR)	508,639,017	3,027	23,515	9	508,662,532	3,036	Rupiah (IDR)
Valuta Asing	2,663,470	134	249	0	2,663,719	134	Foreign Currencies
N > 2 M	328,838	4,814	3,475	72	332,313	4,886	N > IDR 2 B
Rupiah (IDR)	292,740	3,754	3,258	56	295,998	3,810	Rupiah (IDR)
Valuta Asing	36,098	1,061	217	16	36,315	1,076	Foreign Currencies
TOTAL	511,631,325	7,976	27,239	81	511,658,564	8,057	TOTAL
Rupiah (IDR)	508,931,757	6,781	26,773	65	508,958,530	6,846	Rupiah (IDR)
Valuta Asing	2,699,568	1,195	466	16	2,700,034	1,211	Foreign Currencies

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

(as of April 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)	511,302,487	3,161	23,764	9	511,326,251	3,170	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	508,639,017	3,027	23,515	9	508,662,532	3,036	Rupiah (IDR)
Valuta Asing	2,663,470	134	249	0	2,663,719	134	Foreign Currencies
N > 2 M (Dijamin Sebagian)	328,838	658	3,475	7	332,313	665	N > IDR 2 B (Partially insured)
Rupiah (IDR)	292,740	585	3,258	7	295,998	592	Rupiah (IDR)
Valuta Asing	36,098	72	217	0	36,315	73	Foreign Currencies
TOTAL	511,631,325	3,819	27,239	16	511,658,564	3,835	TOTAL
Rupiah (IDR)	508,931,757	3,613	26,773	15	508,958,530	3,628	Rupiah (IDR)
Valuta Asing	2,699,568	206	466	1	2,700,034	207	Foreign Currencies

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

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	106,678,769	4,255
2	Provinsi Jawa Timur	65,081,365	700
3	Provinsi Jawa Barat	71,295,159	655
4	Provinsi Jawa Tengah	57,663,679	395
5	Provinsi Sumatera Utara	24,855,246	301
6	Provinsi Banten	17,055,529	277
7	Provinsi Kalimantan Timur	7,410,361	152
8	Provinsi Bali	7,669,774	134
9	Provinsi Riau	9,679,614	115
10	Provinsi Sulawesi Selatan	16,006,703	115
11	Provinsi Sumatera Selatan	11,880,372	107
12	Provinsi Kalimantan Selatan	6,570,494	78
13	Provinsi Daerah Istimewa Yogyakarta	8,380,456	77
14	Provinsi Kep. Riau	4,027,179	74
15	Provinsi Kalimantan Barat	7,910,007	74
16	Provinsi Lampung	11,865,535	55
17	Provinsi Sumatera Barat	9,265,823	51
18	Provinsi Papua	3,823,666	47
19	Provinsi Nanggroe Aceh Darussalam	7,692,669	41
20	Provinsi Jambi	5,590,791	41
21	Provinsi Nusa Tenggara Barat	8,363,969	39
22	Provinsi Kalimantan Tengah	4,209,694	37
23	Provinsi Nusa Tenggara Timur	8,510,131	34
24	Provinsi Sulawesi Tenggara	4,392,087	31
25	Provinsi Sulawesi Tengah	4,856,272	30
26	Provinsi Sulawesi Utara	4,278,495	28
27	Provinsi Kep. Bangka Belitung	1,986,551	25
28	Kalimantan Utara	1,221,842	18
29	Provinsi Papua Barat	1,911,154	17
30	Provinsi Bengkulu	3,375,175	16
31	Provinsi Maluku	2,494,292	14
32	Provinsi Maluku Utara	1,562,906	11
33	Provinsi Gorontalo	2,206,846	7
34	Provinsi Sulawesi Barat	1,885,959	7
TOTAL		511,658,564	8,057

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