



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANK

January 2022  
01M-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 (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 dan pinjaman bersaldo kredit.
- 5) Rekening yang disajikan termasuk rekening nasabah yang memiliki saldo sama dengan 0 (nol).

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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 comprised of third party-fund and funds from other bank.
- 2) Insured deposits consist of:
  - a) Fully insured deposits with nominal under Rp 2 billion.
  - b) Partially insured deposits with nominal above Rp 2 billion.
- 3) The maximum amount of deposit insured is Rp 2 billion per depositor per bank as stipulated under Government Regulation Number 66 Year 2008.
- 4) The deposits presented does not include overseas deposits and credit loan balance.
- 5) The accounts presented consist of customer accounts with 0 (zero) balance.

Feedback and Suggestion Box

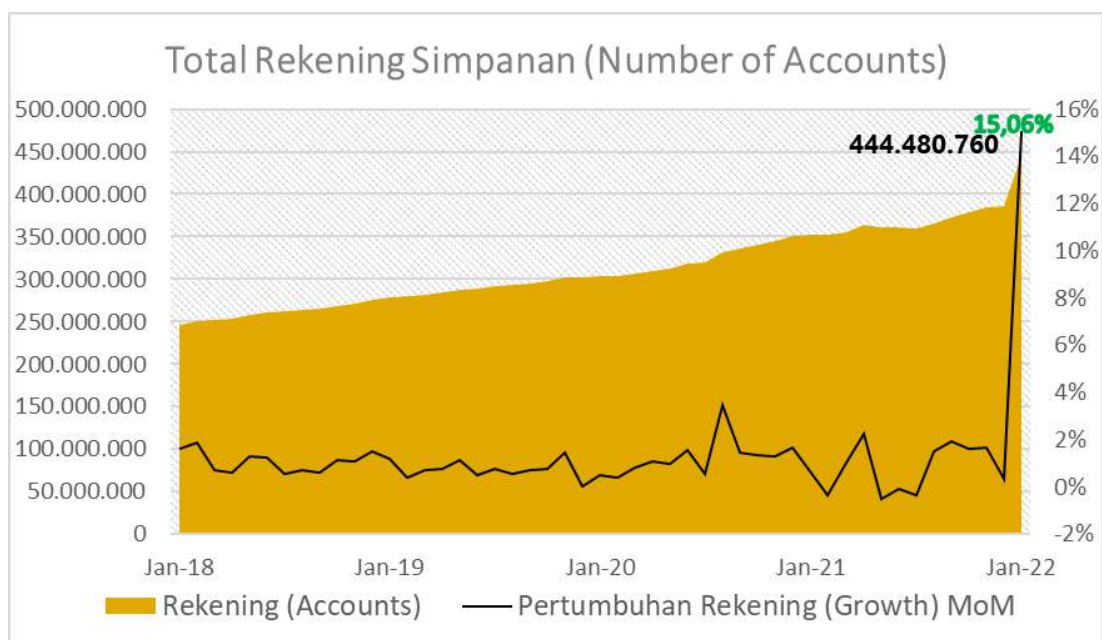
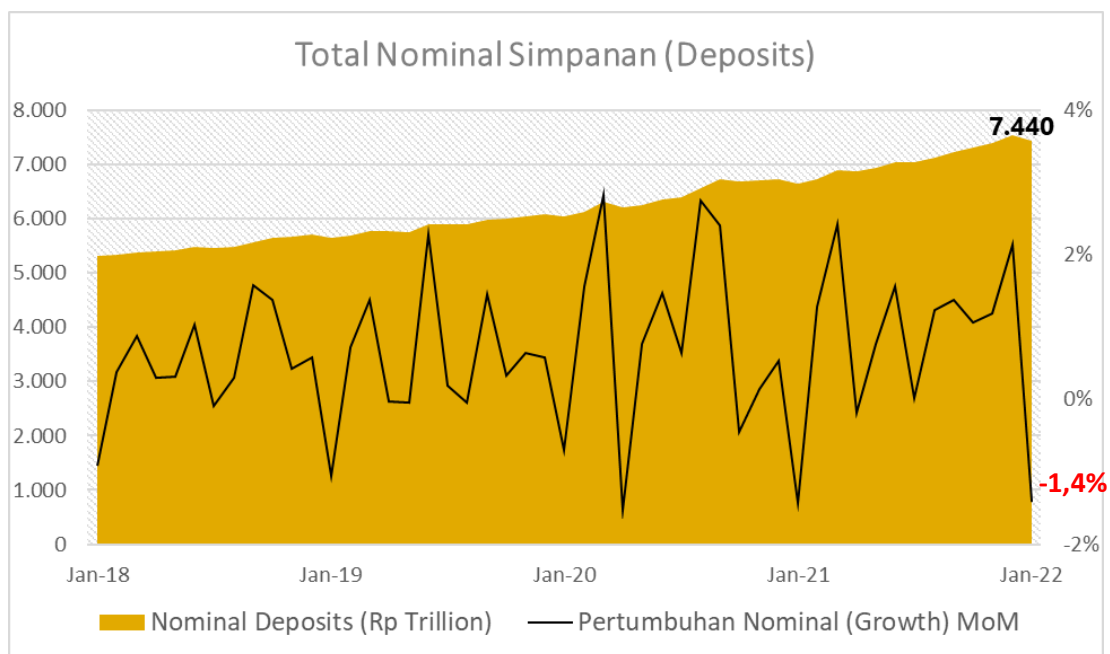


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## RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan oleh 107 Bank Umum dan 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 dan pinjaman bersaldo kredit.**
- 3) **Total nominal simpanan BU** bulan Januari 2022 mencapai **Rp7.440 triliun**, turun 1,4% MoM.
  - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 38,2% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan Sertifikat Deposito sebesar 714,5% MoM sedangkan penurunan pertumbuhan nominal simpanan terbesar terdapat pada jenis simpanan *Deposit on Call* sebesar -32,3% MoM.
  - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > Rp5 miliar yang mencakup 51,2% total simpanan. Seluruh simpanan berdasarkan *tiering* nominal mengalami penurunan, dengan penurunan nominal terdalam terdapat pada *tiering* simpanan N ≤ Rp100juta sebesar -4,2% MoM .
- 4) **Total rekening simpanan BU** bulan Januari 2022 mencapai **444,5 juta rekening**, naik 15,1% MoM. Kenaikan tersebut utamanya disebabkan karena perhitungan rekening pada laporan saat ini mengikutsertakan rekening dengan saldo 0 (nol).
  - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,7% dari total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening sertifikat deposito sebesar 15.251,9% MoM, sedangkan penurunan terbesar terdapat pada rekening deposito sebesar -8,3% MoM.
  - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ Rp100 juta yang mencakup 98,6% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan N ≤ Rp100 juta sebesar 15,3%, sedangkan penurunan terbesar terdapat pada *tiering* simpanan Rp200 juta < N ≤ Rp500 juta sebesar -2,3%.
- 5) Penjaminan simpanan LPS mencakup **444,2 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 0,3 juta rekening atau sebesar 0,1% total rekening dijamin sebagian sampai dengan Rp2 miliar.

## RINGKASAN PERTUMBUHAN SIMPANAN DEPOSITS GROWTH HIGHLIGHT



Year	Tahun Year	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
Jan-22	2022*	7.440	12,0%	444.480.760	26,0%
Dec-21	2021	7.546	12,0%	386.319.082	10,3%
Dec-20	2020	6.737	10,9%	350.324.950	16,1%
Dec-19	2019	6.077	6,5%	301.697.958	9,4%
Dec-18	2018	5.704	6,4%	275.764.037	13,8%

\*Year on Year (YoY) as of 31 January 2022

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### Nominal Deposits

No	Distribusi Simpanan	Jan-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Simpanan</b>										
1	Nominal	7.440	100,0	▼ (1,4)	▲ 1,9	▲ 5,7	▼ (1,4)	▲ 12,0	▲ 31,8	<b>A. Deposits</b> Nominal
<b>B. Jenis Simpanan</b>										
2	Deposit on Call	46	0,6	▼ (32,3)	▼ (6,7)	▼ (30,6)	▼ (32,3)	▼ (27,1)	▼ (38,7)	Deposit on Call
3	Deposito	2.842	38,2	▼ (0,6)	▼ (0,5)	▲ 0,6	▼ (0,6)	▲ 3,4	▲ 14,3	Time Deposits
4	Giro	2.115	28,4	▼ (3,0)	▲ 2,2	▲ 11,7	▼ (3,0)	▲ 24,7	▲ 62,1	Demand Deposits
5	Sertifikat Deposito	28	0,4	▲ 714,5	▲ 1.115,0	▲ 1.749,7	▲ 714,5	▲ 415,8	▲ 104,2	Certificate of Time Deposits
6	Tabungan	2.409	32,4	▼ (1,1)	▲ 3,7	▲ 6,9	▼ (1,1)	▲ 13,3	▲ 36,5	Saving Account
<b>C. Kepemilikan Simpanan</b>										
7	Simpanan dari Bank Lain	94	1,3	▲ 9,1	▲ 23,5	▲ 4,4	▲ 9,1	▲ 3,1	▲ 0,0	Funds from Other Bank
8	DPK	7.346	98,7	▼ (1,5)	▲ 1,7	▲ 5,7	▼ (1,5)	▲ 12,2	▲ 32,3	Third Party-Fund
<b>D. Jenis Usaha</b>										
9	Konvensional	6.920	93,0	▼ (1,2)	▲ 1,8	▲ 5,8	▼ (1,2)	▲ 12,1	▲ 31,4	Conventional
10	Syariah (Termasuk UUS)	520	7,0	▼ (4,0)	▲ 3,8	▲ 4,5	▼ (4,0)	▲ 11,1	▲ 38,0	Sharia
<b>E. Tiering Nominal</b>										
11	N ≤ 100 juta	950	12,8	▼ (4,2)	▲ 0,3	▲ 0,5	▼ (4,2)	▲ 3,3	▲ 15,8	N ≤ 100 million
12	100 juta < N ≤ 200 juta	400	5,4	▼ (1,2)	▲ 2,3	▲ 3,1	▼ (1,2)	▲ 6,8	▲ 22,9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	629	8,5	▼ (2,0)	▲ 1,0	▲ 1,8	▼ (2,0)	▲ 4,6	▲ 23,6	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	551	7,4	▼ (0,9)	▲ 2,7	▲ 3,4	▼ (0,9)	▲ 5,0	▲ 24,3	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	480	6,5	▼ (0,1)	▲ 1,1	▲ 2,7	▼ (0,1)	▲ 4,5	▲ 22,8	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	621	8,3	▼ (0,5)	▲ 1,9	▲ 3,7	▼ (0,5)	▲ 5,2	▲ 17,9	2 billion < N ≤ 5 billion
17	N > 5 miliar	3.809	51,2	▼ (1,0)	▲ 2,4	▲ 9,2	▼ (1,0)	▲ 20,1	▲ 44,9	N > 5 billion
<b>F. Kepemilikan Bank</b>										
18	Asing	223	3,0	▲ 2,3	▲ 2,7	▲ 3,0	▲ 2,3	▲ 6,3	▲ 15,3	Foreign Banks
19	Campuran	199	2,7	▲ 0,1	▲ 2,4	▲ 5,5	▲ 0,1	▲ 10,0	▼ (2,9)	Mixed / Joint Banks
20	BPD	682	9,2	▼ (1,4)	▲ (5,6)	▲ 4,3	▼ (1,4)	▲ 13,2	▲ 35,0	Regional Government Banks
21	BUMN	3.061	41,1	▼ (3,7)	▲ 0,2	▲ 3,1	▼ (3,7)	▲ 10,9	▲ 31,0	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.275	44,0	▲ 0,5	▲ 5,2	▲ 8,8	▲ 0,5	▲ 13,4	▲ 36,2	Private National Banks
<b>G. Valuta Simpanan</b>										
23	Rupiah (IDR)	6.431	86,4	▼ (1,3)	▲ 2,7	▲ 5,8	▼ (1,3)	▲ 12,0	▲ 32,3	Rupiah (IDR)
24	Valas	1.009	13,6	▼ (2,2)	▼ (2,7)	▲ 4,8	▼ (2,2)	▲ 12,2	▲ 28,6	Foreign Currencies
<b>H. KBMI Bank</b>										
25	KBMI 1	999	13,4	▲ 0,5	▲ 0,5	▲ 6,0	▲ 0,5	▲ 14,5	▲ 29,5	KBMI 1
26	KBMI 2	807	10,8	▼ (0,1)	▲ 1,0	▲ 7,5	▼ (0,1)	▲ 13,1	▲ 26,2	KBMI 2
27	KBMI 3	1.883	25,3	▼ (0,1)	▲ 3,4	▲ 7,4	▼ (0,1)	▲ 8,8	▲ 26,4	KBMI 3
28	KBMI 4	3.751	50,4	▼ (2,8)	▲ 1,7	▲ 4,4	▼ (2,8)	▲ 12,9	▲ 36,7	KBMI 4
<b>I. Cakupan Penjaminan (Rp2 M)</b>										
29	Dijamin penuh (≤ Rp 2 miliar)	3.011	40,5	▼ (2,1)	▲ 1,3	▲ 2,0	▼ (2,1)	▲ 4,5	▲ 20,9	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	636	8,5	▼ (0,7)	▲ 1,8	▲ 4,0	▼ (0,7)	▲ 6,4	▲ 20,8	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	3.793	51,0	▼ (0,9)	▲ 2,4	▲ 9,1	▼ (0,9)	▲ 20,0	▲ 44,3	Not insured (> Rp 2 billion)

\*Hanya dijamin sebagian maksimal Rp2 Miliar

\*Partially insured only max Rp2 billion

## RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSITS ACCOUNT DISTRIBUTION HIGHLIGHTS

### II. REKENING

### NUMBER OF ACCOUNT

No	Distribusi Simpanan	Jan-22	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Deposits</b>										
1	Jumlah Rekening	444.480.760	100,0	▲ 15,1	▲ 17,4	▲ 23,5	▲ 15,1	▲ 26,0	▲ 59,3	Accounts
<b>B. Jenis Simpanan</b>										
2	Deposit on Call	242.964	0,1	▲ 3.607,1	▲ 8.602,1	▲ 8.416,1	▲ 3.607,1	▲ 6.751,8	▲ 4.457,6	Deposit on Call
3	Deposito	4.817.781	1,1	▼ (8,3)	▼ (5,9)	▼ (5,2)	▼ (8,3)	▼ (6,2)	▲ 4,7	Time Deposits
4	Giro	5.335.948	1,2	▲ 21,7	▲ 24,4	▲ 27,7	▲ 21,7	▲ 29,4	▲ 60,4	Demand Deposits
5	Sertifikat Deposito	24.870	0,0	▲ 15.251,9	▲ 41.350,0	▲ 80.125,8	▲ 15.251,9	▲ 37.019,4	▲ 9.502,3	Certificate of Time Deposits
6	Tabungan	434.059.197	97,7	▲ 15,2	▲ 17,6	▲ 23,8	▲ 15,2	▲ 26,4	▲ 60,1	Saving Account
<b>C. Kepemilikan Simpanan</b>										
7	Simpanan dari Bank Lain	27.991	0,0	▲ 3,4	▲ 4,7	▲ 6,4	▲ 3,4	▲ 6,4	▲ 7,7	Funds from Other Bank
8	DPK	444.452.769	100,0	▲ 15,1	▲ 17,4	▲ 23,5	▲ 15,1	▲ 26,0	▲ 59,3	Third Party-Fund
<b>D. Jenis Usaha</b>										
9	Konvensional	401.174.360	90,3	▲ 16,5	▲ 18,7	▲ 25,4	▲ 16,5	▲ 26,8	▲ 60,8	Conventional
10	Syariah (Termasuk UUS)	43.306.400	9,7	▲ 3,5	▲ 6,4	▲ 8,3	▲ 3,5	▲ 18,8	▲ 46,3	Shariah
<b>E. Tiering Nominal</b>										
11	N ≤ 100 juta	438.225.974	98,6	▲ 15,3	▲ 17,7	▲ 23,8	▲ 15,3	▲ 26,4	▲ 59,9	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.859.597	0,6	▼ (1,2)	▲ 2,2	▲ 3,0	▼ (1,2)	▲ 6,9	▲ 23,1	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	1.971.863	0,4	▼ (2,3)	▲ 0,7	▲ 1,7	▼ (2,3)	▲ 4,8	▲ 24,4	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	765.195	0,2	▼ (1,0)	▲ 2,3	▲ 3,2	▼ (1,0)	▲ 5,2	▲ 25,3	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	340.098	0,1	▲ 0,0	▲ 0,9	▲ 2,9	▲ 0,0	▲ 5,1	▲ 24,2	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	197.766	0,0	▼ (0,6)	▲ 1,3	▲ 3,1	▼ (0,6)	▲ 4,5	▲ 17,3	2 billion < N ≤ 5 billion
17	N > 5 miliar	120.267	0,0	▼ (1,0)	▲ 2,6	▲ 5,6	▼ (1,0)	▲ 9,6	▲ 27,1	N > 5 billion
<b>F. Kepemilikan Bank</b>										
18	Asing	240.832	0,1	▲ 4,8	▲ 5,0	▲ 5,2	▲ 4,8	▲ 5,0	▲ 3,6	Foreign Banks
19	Campuran	2.031.241	0,5	▲ 131,7	▲ 138,4	▲ 125,7	▲ 131,7	▲ 131,5	▲ 155,1	Mixed / Joint Banks
20	BPD	40.652.320	9,1	▲ 3,0	▲ 3,8	▲ 4,7	▲ 3,0	▲ 7,8	▲ 22,0	Regional Government Banks
21	BUMN	289.487.363	65,1	▲ 20,1	▲ 20,6	▲ 26,3	▲ 20,1	▲ 25,1	▲ 63,9	State-Owned Enterprises (SOEs)
22	Swasta Nasional	112.069.004	25,2	▲ 7,0	▲ 14,0	▲ 23,4	▲ 7,0	▲ 35,8	▲ 64,8	Private National Banks
<b>G. Valuta Simpanan</b>										
23	Rupiah (IDR)	442.148.497	99,5	▲ 14,9	▲ 17,2	▲ 23,3	▲ 14,9	▲ 25,8	▲ 59,1	Rupiah (IDR)
24	Valas	2.332.263	0,5	▲ 72,0	▲ 72,5	▲ 76,6	▲ 72,0	▲ 80,7	▲ 116,1	Foreign Currencies
<b>H. KBMI Bank</b>										
25	KBMI 1	40.802.441	9,2	▲ 4,7	▲ 13,1	▲ 32,4	▲ 4,7	▲ 51,7	▲ 68,8	KBMI 1
25	KBMI 2	35.473.096	8,0	▲ 7,1	▲ 13,8	▲ 18,6	▲ 7,1	▲ 23,6	▲ 44,8	KBMI 2
26	KBMI 3	60.800.912	13,7	▲ 11,7	▲ 13,3	▲ 11,6	▲ 11,7	▲ 17,4	▲ 37,8	KBMI 3
27	KBMI 4	307.404.311	69,2	▲ 18,3	▲ 19,3	▲ 25,6	▲ 18,3	▲ 25,3	▲ 65,0	KBMI 4
<b>I. Cakupan Penjaminan (Rp2 M)</b>										
29	Dijamin penuh (≤ Rp 2 miliar)	444.162.727	99,9	▲ 15,1	▲ 17,4	▲ 23,5	▲ 15,1	▲ 26,0	▲ 59,3	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	318.033	0,1	▼ (0,7)	▲ 1,8	▲ 4,0	▼ (0,7)	▲ 6,4	▲ 20,8	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%											
2021	-1,43%	1,29%	2,43%	-0,18%	0,77%	1,56%	0,02%	1,23%	1,38%	1,07%	1,18%	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%											
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)**

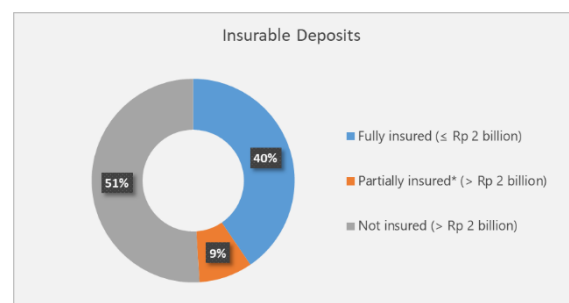
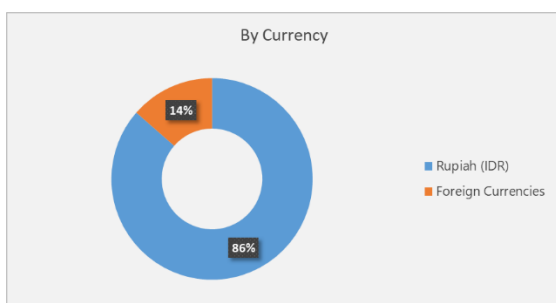
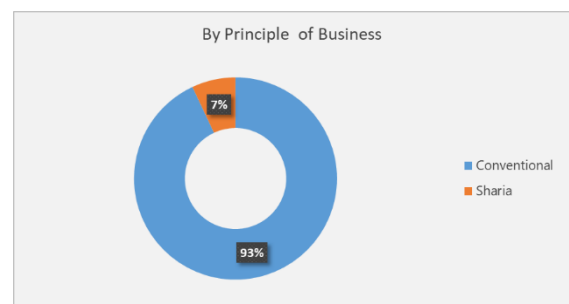
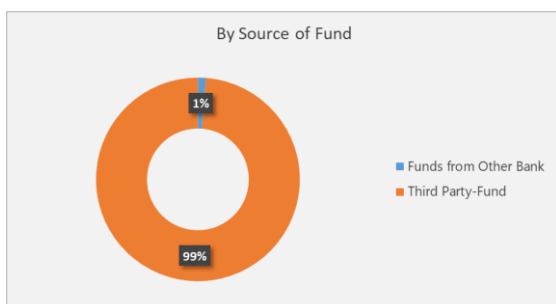
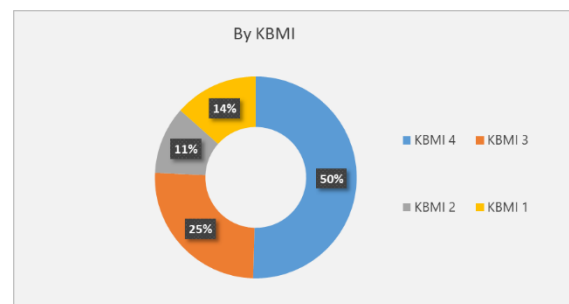
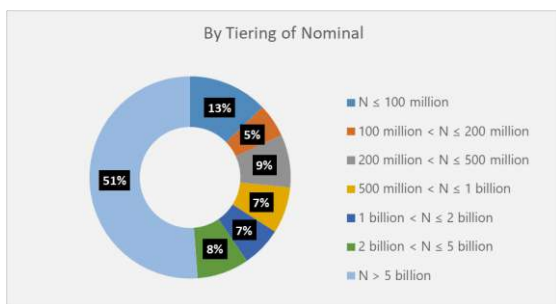
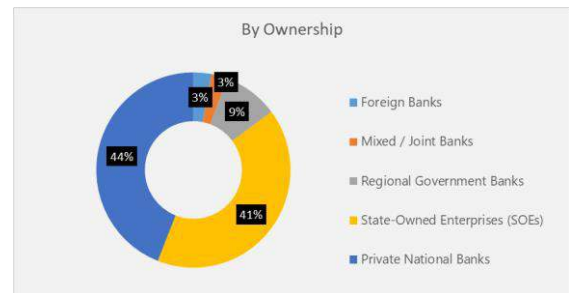
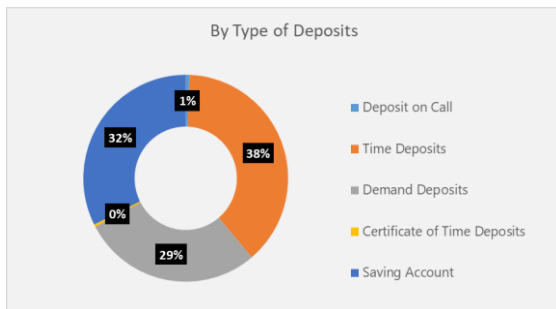
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-0,99%											
2021	-1,13%	3,55%	4,96%	-1,82%	0,63%	2,50%	-0,02%	2,51%	2,47%	1,48%	1,70%	1,71%
2020	0,41%	2,88%	5,65%	-3,75%	-0,32%	2,44%	1,02%	4,70%	3,87%	-1,12%	-0,70%	-1,32%
2019	-0,35%	1,70%	2,88%	-0,10%	-3,19%	4,61%	-0,49%	-0,10%	2,81%	0,22%	0,62%	-2,08%



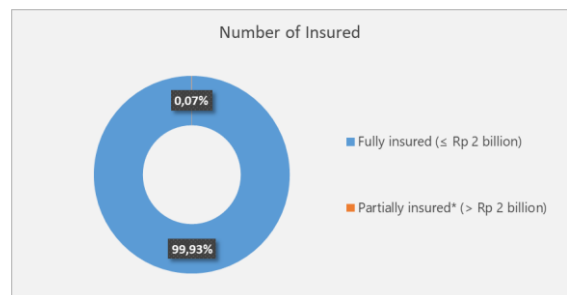
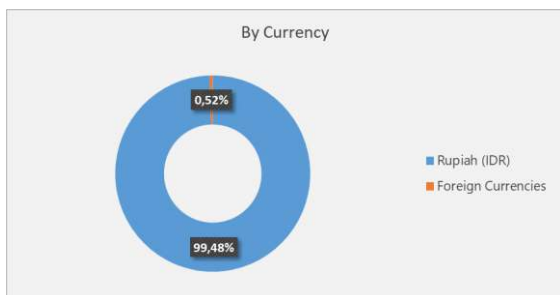
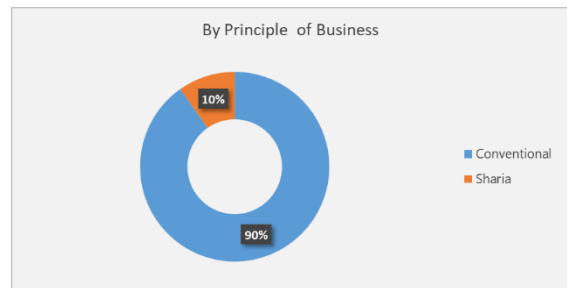
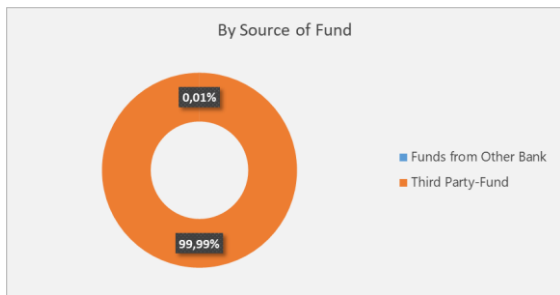
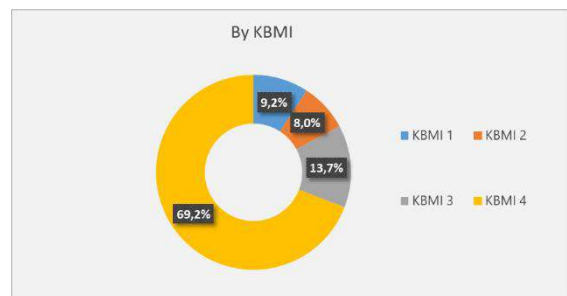
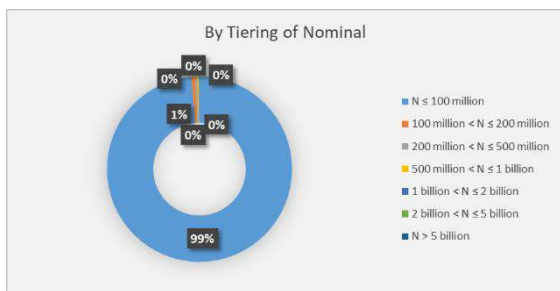
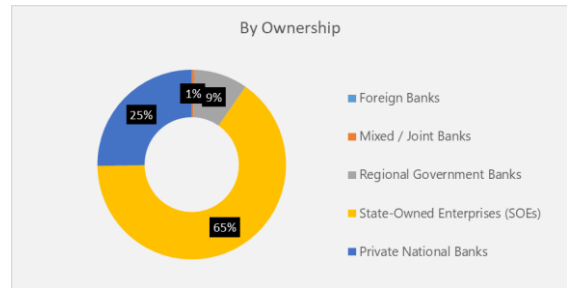
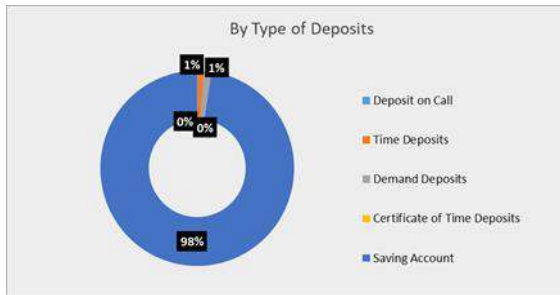
# RINCIAN NOMINAL SIMPANAN

## NOMINAL BREAKDOWN

(as of January 2022)



# RINCIAN REKENING SIMPANAN ACCOUNT BREAKDOWN (as of January 2022)



**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS AND CURRENCY**  
(as of January 2022)

Jenis Simpanan	Third Party-Fund		Funds from Other Bank		TOTAL		Type of Deposits
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
<b>Giro</b>	<b>5.324.111</b>	<b>2.058</b>	<b>11.837</b>	<b>57</b>	<b>5.335.948</b>	<b>2.115</b>	<b>Demand Deposits</b>
Rupiah (IDR)	5.124.073	1.544	11.440	41	5.135.513	1.584	Rupiah (IDR)
Valuta Asing	200.038	514	397	16	200.435	530	Foreign Currencies
<b>Tabungan</b>	<b>434.051.822</b>	<b>2.402</b>	<b>7.375</b>	<b>7</b>	<b>434.059.197</b>	<b>2.409</b>	<b>Saving Account</b>
Rupiah (IDR)	432.045.550	2.228	7.370	7	432.052.920	2.235	Rupiah (IDR)
Valuta Asing	2.006.272	173	5	0	2.006.277	173	Foreign Currencies
<b>Deposito on Call</b>	<b>242.623</b>	<b>39</b>	<b>341</b>	<b>7</b>	<b>242.964</b>	<b>46</b>	<b>Deposit on Call</b>
Rupiah (IDR)	241.632	36	340	7	241.972	43	Rupiah (IDR)
Valuta Asing	991	3	1	0	992	3	Foreign Currencies
<b>Deposito</b>	<b>4.810.390</b>	<b>2.826</b>	<b>7.391</b>	<b>16</b>	<b>4.817.781</b>	<b>2.842</b>	<b>Time Deposits</b>
Rupiah (IDR)	4.686.228	2.527	7.381	16	4.693.609	2.543	Rupiah (IDR)
Valuta Asing	124.162	299	10	0	124.172	299	Foreign Currencies
<b>Sertifikat Deposito</b>	<b>23.823</b>	<b>22</b>	<b>1.047</b>	<b>6</b>	<b>24.870</b>	<b>28</b>	<b>Certificate of Time Deposits</b>
Rupiah (IDR)	23.436	18	1.047	6	24.483	25	Rupiah (IDR)
Valuta Asing	387	3	-	-	387	3	Foreign Currencies
<b>TOTAL</b>	<b>444.452.769</b>	<b>7.346</b>	<b>27.991</b>	<b>94</b>	<b>444.480.760</b>	<b>7.440</b>	<b>TOTAL</b>
Rupiah (IDR)	442.120.919	6.353	27.578	77	442.148.497	6.431	Rupiah (IDR)
Valuta Asing	2.331.850	993	413	16	2.332.263	1.009	Foreign Currencies

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING AND CURRENCY**  
(as of January 2022)

Tiering Simpanan	Third Party-Fund		Funds from Other Bank		TOTAL		Nominal Tiering
	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	Account	Nominal (Rp Trillion)	
<b>N ≤ 100 Jt</b>	<b>438.215.415</b>	<b>949</b>	<b>10.559</b>	<b>0</b>	<b>438.225.974</b>	<b>950</b>	<b>N ≤ 100 M</b>
Rupiah (IDR)	436.186.471	936	10.472	0	436.196.943	936	Rupiah (IDR)
Valuta Asing	2.028.944	13	87	0	2.029.031	13	Foreign Currencies
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.857.530</b>	<b>400</b>	<b>2.067</b>	<b>0</b>	<b>2.859.597</b>	<b>400</b>	<b>100 M &lt; N ≤ 200 M</b>
Rupiah (IDR)	2.753.555	385	2.049	0	2.755.604	386	Rupiah (IDR)
Valuta Asing	103.975	15	18	0	103.993	15	Foreign Currencies
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>1.967.372</b>	<b>628</b>	<b>4.491</b>	<b>2</b>	<b>1.971.863</b>	<b>629</b>	<b>200 M &lt; N ≤ 500 M</b>
Rupiah (IDR)	1.871.079	597	4.462	2	1.875.541	599	Rupiah (IDR)
Valuta Asing	96.293	31	29	0	96.322	31	Foreign Currencies
<b>500 Jt &lt; N ≤ 1 M</b>	<b>761.403</b>	<b>548</b>	<b>3.792</b>	<b>3</b>	<b>765.195</b>	<b>551</b>	<b>500 M &lt; N ≤ 1 B</b>
Rupiah (IDR)	716.964	517	3.762	3	720.726	520	Rupiah (IDR)
Valuta Asing	44.439	31	30	0	44.469	31	Foreign Currencies
<b>1 M &lt; N ≤ 2 M</b>	<b>336.977</b>	<b>475</b>	<b>3.121</b>	<b>5</b>	<b>340.098</b>	<b>480</b>	<b>1 B &lt; N ≤ 2 B</b>
Rupiah (IDR)	311.541	440	3.086	5	314.627	445	Rupiah (IDR)
Valuta Asing	25.436	35	35	0	25.471	35	Foreign Currencies
<b>2 M &lt; N ≤ 5 M</b>	<b>195.530</b>	<b>613</b>	<b>2.236</b>	<b>7</b>	<b>197.766</b>	<b>621</b>	<b>2 B &lt; N ≤ 5 B</b>
Rupiah (IDR)	179.475	564	2.192	7	181.667	571	Rupiah (IDR)
Valuta Asing	16.055	50	44	0	16.099	50	Foreign Currencies
<b>N &gt; 5 M</b>	<b>118.542</b>	<b>3.733</b>	<b>1.725</b>	<b>76</b>	<b>120.267</b>	<b>3.809</b>	<b>N &gt; 5 B</b>
Rupiah (IDR)	101.834	2.914	1.555	59	103.389	2.974	Rupiah (IDR)
Valuta Asing	16.708	818	170	16	16.878	835	Foreign Currencies
<b>TOTAL</b>	<b>444.452.769</b>	<b>7.346</b>	<b>27.991</b>	<b>94</b>	<b>444.480.760</b>	<b>7.440</b>	<b>TOTAL</b>
Rupiah (IDR)	442.120.919	6.353	27.578	77	442.148.497	6.431	Rupiah (IDR)
Valuta Asing	2.331.850	993	413	16	2.332.263	1.009	Foreign Currencies

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

(as of January 2022)

Simpanan Dijamin	Third Party-Fund	Nominal (Rp Trillion)	Funds from Other Bank		TOTAL	Nominal (Rp Trillion)	Insured Deposits
	Account		Account	Nominal (Rp Trillion)	Account		
<b>N ≤ 2 M</b>	<b>444.138.697</b>	<b>3.000</b>	<b>24.030</b>	<b>10</b>	<b>444.162.727</b>	<b>3.011</b>	<b>N ≤ IDR 2 B (Fully insured)</b>
Rupiah (IDR)	441.839.610	2.875	23.831	10	441.863.441	2.886	Rupiah (IDR)
Valuta Asing	2.299.087	125	199	0	2.299.286	125	Foreign Currencies
<b>N &gt; 2 M</b>	<b>314.072</b>	<b>4.346</b>	<b>3.961</b>	<b>83</b>	<b>318.033</b>	<b>4.429</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
Rupiah (IDR)	281.309	3.478	3.747	67	285.056	3.545	Rupiah (IDR)
Valuta Asing	32.763	868	214	16	32.977	884	Foreign Currencies
<b>TOTAL</b>	<b>444.452.769</b>	<b>7.346</b>	<b>27.991</b>	<b>94</b>	<b>444.480.760</b>	<b>7.440</b>	<b>TOTAL</b>
Rupiah (IDR)	442.120.919	6.353	27.578	77	442.148.497	6.431	Rupiah (IDR)
Valuta Asing	2.331.850	993	413	16	2.332.263	1.009	Foreign Currencies

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

(as of January 2022)

Simpanan Dijamin	Third Party-Fund	Nominal (Rp Trillion)	Funds from Other Bank		TOTAL	Nominal (Rp Trillion)	Insured Deposits
	Account		Account	Nominal (Rp Trillion)	Account		
<b>N ≤ 2 M (Dijamin Seluruh)</b>	<b>444.138.697</b>	<b>3.000</b>	<b>24.030</b>	<b>10</b>	<b>444.162.727</b>	<b>3.011</b>	<b>N ≤ IDR 2 B (Fully insured)</b>
Rupiah (IDR)	441.839.610	2.875	23.831	10	441.863.441	2.886	Rupiah (IDR)
Valuta Asing	2.299.087	125	199	0	2.299.286	125	Foreign Currencies
<b>N &gt; 2 M (Dijamin Sebagian)</b>	<b>314.072</b>	<b>628</b>	<b>3.961</b>	<b>8</b>	<b>318.033</b>	<b>636</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
Rupiah (IDR)	281.309	563	3.747	7	285.056	570	Rupiah (IDR)
Valuta Asing	32.763	66	214	0	32.977	66	Foreign Currencies
<b>TOTAL</b>	<b>444.452.769</b>	<b>3.628</b>	<b>27.991</b>	<b>18</b>	<b>444.480.760</b>	<b>3.647</b>	<b>TOTAL</b>
Rupiah (IDR)	442.120.919	3.438	27.578	18	442.148.497	3.456	Rupiah (IDR)
Valuta Asing	2.331.850	190	413	1	2.332.263	191	Foreign Currencies

**SIMPANAN BERDASARKAN PROVINSI**  
**DEPOSITS BY PROVINCES**  
(as of as of January 2022)

No	Provinsi (Province)	Jumlah Rekening	Nominal* (Rp Trillion)
1	Daerah Khusus Ibukota Jakarta	407.812.261	6.776
2	Jawa Barat	6.506.578	121
3	Jawa Timur	6.276.982	105
4	Jawa Tengah	2.536.738	66
5	Sumatera Utara	1.639.424	43
6	Riau	1.162.272	25
7	Sumatera Selatan	1.432.359	25
8	Kalimantan Timur	1.030.768	24
9	Bali	723.752	24
10	Sumatera Barat	1.419.509	23
11	Aceh	2.427.465	23
12	Sulawesi Selatan	789.910	19
13	Papua	979.338	19
14	Kalimantan Barat	2.051.750	17
15	Sulawesi Utara	541.090	16
16	Kalimantan Selatan	479.296	14
17	Daerah Istimewa Yogyakarta	921.467	13
18	Nusa Tenggara Timur	1.692.709	12
19	Jambi	357.669	10
20	Nusa Tenggara Barat	960.077	9
21	Lampung	536.684	9
22	Kalimantan Tengah	401.134	9
23	Sulawesi Tenggara	489.026	8
24	Sulawesi Tengah	398.914	8
25	Maluku	375.826	7
26	Bengkulu	415.437	7
27	Banten	122.325	7
	<b>TOTAL</b>	<b>444.480.760</b>	<b>7.440</b>

\*Based on head office in Provinces