



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

March 2023

03M-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:

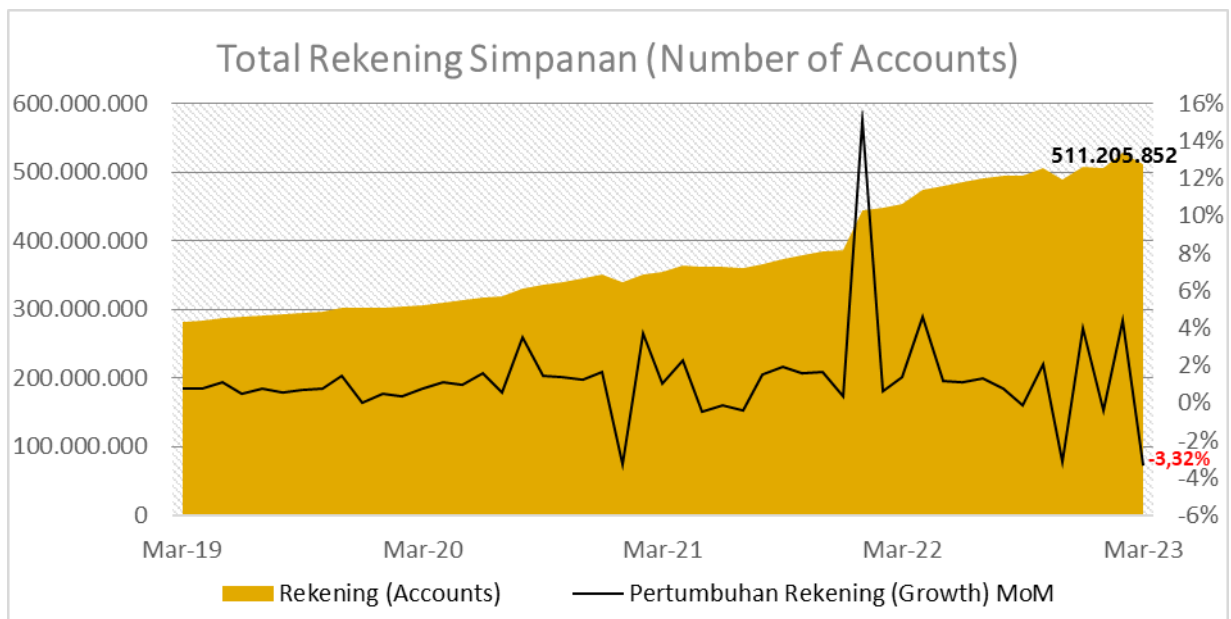
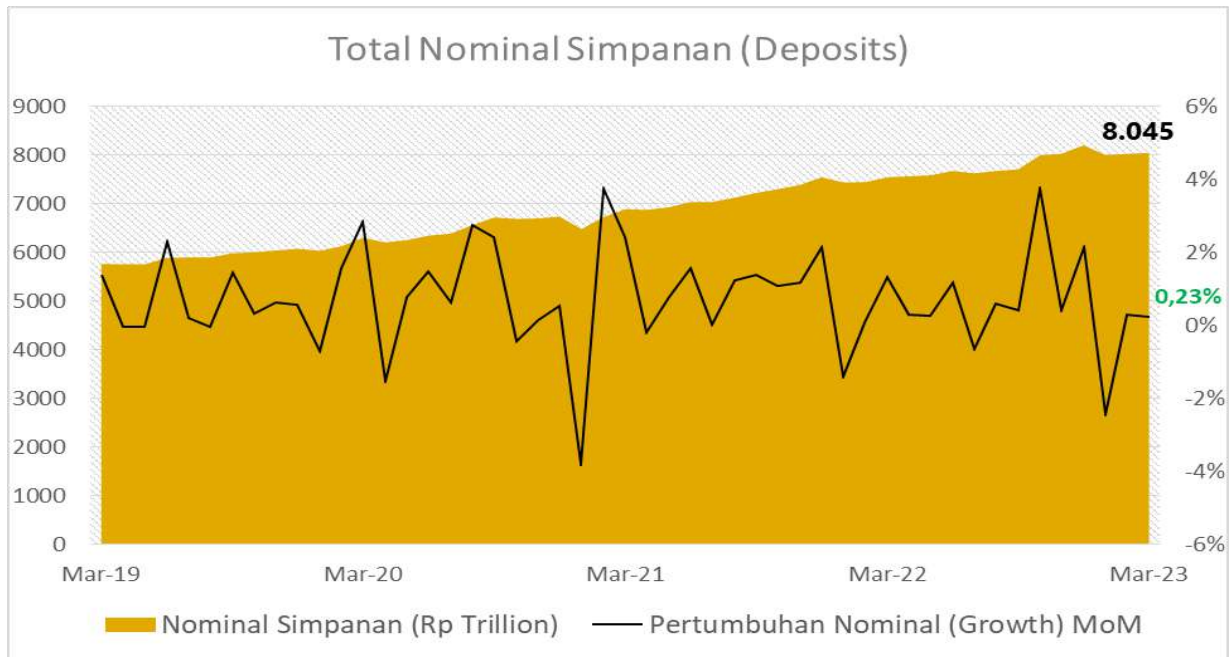


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RINGKASAN EKSEKUTIF

- 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 Maret 2023 mencapai **Rp8.045 triliun**, naik **0,2% MoM**.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan Deposito yang mencakup 37,0% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis simpanan *Deposit On Call* sebesar 45,4% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Giro sebesar 0,2% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 53,2% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada *tiering* simpanan $N \leq 100$ juta sebesar 1,2% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* simpanan $1 \text{ miliar} < N \leq 2 \text{ miliar}$ sebesar 0,2% MoM.
- 4) **Total rekening simpanan BU** bulan Maret 2023 mencapai **511,20 juta rekening**, turun **3,3% 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 *Deposit On Call* sebesar 25,9% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada Tabungan sebesar 3,4% 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 $200 \text{ juta} < N \leq 500 \text{ juta}$ sebesar 0,7% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* simpanan $N \leq 100$ juta sebesar 3,4% MoM.
- 5) Penjaminan simpanan LPS mencakup **510,87 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 333,01 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)
Mar-23	2023*	8.045	6,6%	511.205.852	12,7%
Dec-22	2022	8.203	8,7%	508.546.341	31,6%
Dec-21	2021	7.546	12,0%	386.319.094	10,3%
Dec-20	2020	6.737	10,9%	350.324.950	16,1%
Dec-19	2019	6.077	6,5%	301.697.958	9,4%

*Year on Year (YoY) as of 31 Mar 2023

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Mar-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	8.045	100,0	▲	0,2	▼	(1,9)	▲	4,4	▼	(1,9)	▲	6,6	▲	27,6	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	2.462	30,6	▼	(0,2)	▼	(4,5)	▲	7,4	▼	(4,5)	▲	10,7	▲	49,0	Demand Deposits
3	Tabungan	2.545	31,6	▲	0,3	▼	(2,9)	▲	0,6	▼	(2,9)	▲	4,4	▲	31,6	Saving Accounts
4	Deposito	2.975	37,0	▼	(0,2)	▲	1,2	▲	4,9	▲	1,2	▲	5,3	▲	13,2	Time Deposits
5	Deposits on Call	59	0,7	▲	45,4	▼	(3,8)	▲	26,7	▼	(3,8)	▲	11,8	▼	(19,9)	Deposits on Call
6	Sertifikat Deposito	4	0,0	▲	2,2	▲	6,4	▲	126,9	▲	6,4	▼	(13,2)	▼	(74,9)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	65	0,8	▲	3,7	▼	(11,7)	▼	(13,7)	▼	(11,7)	▼	(18,3)	▼	(39,7)	Funds from Other Banks
8	DPK	7.980	99,2	▲	0,2	▼	(1,8)	▲	4,6	▼	(1,8)	▲	6,9	▲	28,8	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	7.413	92,1	▲	0,0	▼	(2,4)	▲	3,9	▼	(2,4)	▲	5,8	▲	25,9	Conventional
10	Syariah (Termasuk UUS)	632	7,9	▲	2,7	▲	3,5	▲	10,0	▲	3,5	▲	18,0	▲	51,5	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	989	12,3	▲	1,2	▼	(3,1)	▲	1,4	▼	(3,1)	▲	3,6	▲	15,4	N ≤ 100 million
12	100 juta < N ≤ 200 juta	413	5,1	▲	0,1	▼	(2,3)	▲	0,8	▼	(2,3)	▲	3,1	▲	19,1	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	668	8,3	▲	0,5	▼	(0,2)	▲	3,3	▼	(0,2)	▲	5,7	▲	20,2	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	558	6,9	▼	(0,1)	▼	(1,2)	▲	1,5	▼	(1,2)	▲	1,7	▲	14,4	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	490	6,1	▼	(0,2)	▼	(0,6)	▲	1,8	▼	(0,6)	▲	2,1	▲	14,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	646	8,0	▼	(0,2)	▼	(1,0)	▲	3,0	▼	(1,0)	▲	3,6	▲	14,6	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.281	53,2	▲	0,1	▼	(2,3)	▲	6,6	▼	(2,3)	▲	9,6	▲	39,7	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	271	3,4	▼	(1,6)	▲	1,2	▼	(1,4)	▲	1,2	▲	8,1	▲	7,2	Foreign Banks
19	Campuran	239	3,0	▲	0,5	▲	2,0	▲	1,9	▲	2,0	▲	3,9	▲	12,8	Mixed / Joint Banks
20	BPD	734	9,1	▲	1,8	▲	0,1	▲	1,8	▲	0,1	▲	2,8	▲	33,4	Regional Government Banks
21	BUMN	3.379	42,0	▼	(0,5)	▼	(5,3)	▲	5,4	▼	(5,3)	▲	9,0	▲	28,5	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.422	42,5	▲	0,8	▲	0,7	▲	4,6	▲	0,7	▲	5,3	▲	28,7	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	6.778	84,3	▲	0,2	▼	(2,7)	▲	2,8	▼	(2,7)	▲	4,6	▲	26,9	Rupiah (IDR)
24	Valas	1.267	15,7	▲	0,2	▲	2,3	▲	13,4	▲	2,3	▲	19,0	▲	32,0	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	1.025	12,7	▲	1,9	▲	1,6	▲	2,6	▲	1,6	▲	5,0	▲	21,7	KBMI 1
26	KBMI 2	914	11,4	▼	(0,4)	▲	1,0	▲	1,3	▲	1,0	▲	6,7	▲	29,2	KBMI 2
27	KBMI 3	2.018	25,1	▲	1,3	▲	0,4	▲	6,5	▲	0,4	▲	5,8	▲	25,4	KBMI 3
28	KBMI 4	4.087	50,8	▼	(0,6)	▼	(4,5)	▲	4,5	▼	(4,5)	▲	7,4	▲	30,0	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.118	38,8	▲	0,5	▼	(1,6)	▲	1,8	▼	(1,6)	▲	3,4	▲	16,6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	666	8,3	▼	(0,2)	▼	(1,1)	▲	2,2	▼	(1,1)	▲	3,7	▲	16,9	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.261	53,0	▲	0,1	▼	(2,3)	▲	6,7	▼	(2,3)	▲	9,6	▲	39,3	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	Mar-23	%	Perubahan (Change) (%)					Deposits Distribution	
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										A. Deposits
1	Jumlah Rekening	511.205.852	100,0	▼ (3,3)	▲ 0,5	▲ 3,3	▲ 0,5	▲ 12,7	▲ 66,7	Accounts
B. Jenis Simpanan										B. Type of Deposits
2	Giro	5.602.700	1,1	▲ 1,1	▲ 2,8	▲ 3,8	▲ 2,8	▼ (1,3)	▲ 50,2	Demand Deposits
3	Tabungan	500.498.928	97,9	▼ (3,4)	▲ 0,5	▲ 3,3	▲ 0,5	▲ 13,0	▲ 67,9	Saving Accounts
4	Deposito	5.082.917	1,0	▲ 1,6	▲ 2,3	▲ 3,2	▲ 2,3	▲ 4,4	▲ 4,8	Time Deposits
5	Deposits on Call	20.775	0,0	▲ 25,9	▲ 8,2	▲ 146,4	▲ 8,2	▼ (76,5)	▲ 307,5	Deposits on Call
6	Sertifikat Deposito	532	0,0	▲ 1,1	▲ 25,5	▲ 238,9	▲ 25,5	▼ (22,8)	▲ 115,4	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds
7	Simpanan dari Bank Lain	27.380	0,0	▼ (1,0)	▼ (1,2)	▲ 0,5	▼ (1,2)	▼ (1,2)	▲ 7,5	Funds from Other Banks
8	DPK	511.178.472	100,0	▼ (3,3)	▲ 0,5	▲ 3,3	▲ 0,5	▲ 12,7	▲ 66,7	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business
9	Konvensional	458.692.453	89,7	▼ (3,7)	▲ 0,4	▲ 3,1	▲ 0,4	▲ 12,3	▲ 67,6	Conventional
10	Syariah (Termasuk UUS)	52.513.399	10,3	▲ 0,2	▲ 1,3	▲ 5,2	▲ 1,3	▲ 16,3	▲ 58,6	Sharia
E. Tiering Nominal										E. Nominal Tiering
11	N ≤ 100 juta	504.724.899	98,7	▼ (3,4)	▲ 0,5	▲ 3,4	▲ 0,5	▲ 12,9	▲ 67,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.938.375	0,6	▲ 0,1	▼ (2,4)	▲ 0,4	▼ (2,4)	▲ 2,6	▲ 19,1	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.091.543	0,4	▲ 0,7	▼ (0,2)	▲ 2,8	▼ (0,2)	▲ 5,4	▲ 20,9	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	772.452	0,2	▼ (0,1)	▼ (1,1)	▲ 0,8	▼ (1,1)	▲ 1,3	▲ 14,6	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	345.577	0,1	▼ (0,2)	▼ (0,5)	▲ 1,2	▼ (0,5)	▲ 1,6	▲ 15,3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	203.999	0,0	▼ (0,3)	▼ (0,9)	▲ 2,5	▼ (0,9)	▲ 2,8	▲ 13,3	2 billion < N ≤ 5 billion
17	N > 5 miliar	129.007	0,0	▼ (0,0)	▼ (1,4)	▲ 1,8	▼ (1,4)	▲ 5,3	▲ 23,1	N > 5 billion
F. Kepemilikan Bank										F. Ownership
18	Asing	253.244	0,0	▲ 4,8	▲ 5,1	▲ 15,6	▲ 5,1	▲ 12,3	▲ 10,6	Foreign Banks
19	Campuran	5.613.163	1,1	▲ 4,5	▲ 17,1	▲ 40,8	▲ 17,1	▲ 82,8	▲ 278,9	Mixed / Joint Banks
20	BPD	42.514.627	8,3	▲ 0,4	▼ (0,3)	▼ (0,4)	▼ (0,3)	▲ 2,1	▲ 19,8	Regional Government Banks
21	BUMN	314.547.072	61,5	▲ 0,5	▲ 0,9	▲ 3,3	▲ 0,9	▲ 7,4	▲ 62,6	State-Owned Enterprises (SOEs)
22	Swasta Nasional	148.277.746	29,0	▼ (11,7)	▼ (0,6)	▲ 3,5	▼ (0,6)	▲ 28,3	▲ 95,0	Private National Banks
G. Valuta Simpanan										G. Currency
23	Rupiah (IDR)	508.556.066	99,5	▼ (3,3)	▲ 0,5	▲ 3,3	▲ 0,5	▲ 12,7	▲ 66,5	Rupiah (IDR)
24	Valas	2.649.786	0,5	▲ 1,9	▲ 0,9	▲ 5,6	▲ 0,9	▲ 12,2	▲ 117,6	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI
25	KBMI 1	76.622.977	15,0	▼ (21,4)	▲ 3,9	▲ 15,7	▲ 3,9	▲ 69,1	▲ 180,9	KBMI 1
26	KBMI 2	40.615.638	7,9	▲ 0,1	▼ (0,8)	▲ 3,2	▼ (0,8)	▲ 15,2	▲ 60,5	KBMI 2
27	KBMI 3	57.389.662	11,2	▲ 2,4	▼ (5,7)	▼ (10,1)	▼ (5,7)	▼ (6,5)	▲ 19,4	KBMI 3
28	KBMI 4	336.577.575	65,8	▲ 0,6	▲ 1,1	▲ 3,5	▲ 1,1	▲ 8,0	▲ 63,3	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)
29	Dijamin penuh (≤ Rp 2 miliar)	510.872.846	99,9	▼ (3,3)	▲ 0,5	▲ 3,3	▲ 0,5	▲ 12,7	▲ 66,7	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	333.006	0,1	▼ (0,2)	▼ (1,1)	▲ 2,2	▼ (1,1)	▲ 3,7	▲ 16,9	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
2023	-2.43%	0.29%	0.23%									
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)

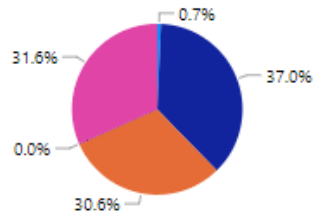
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-4.31%	0.12%	1.19%									
2022	-4.25%	-0.11%	0.63%	7.02%	-4.60%	0.12%	0.29%	-0.85%	0.51%	-0.26%	1.44%	3.40%
2021	-7.92%	3.24%	0.40%	4.09%	-0.52%	0.30%	-0.11%	-0.71%	0.45%	0.48%	1.09%	3.58%
2020	-2.60%	-0.37%	-0.01%	1.04%	3.72%	-1.10%	-0.26%	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%									
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 March 2023)

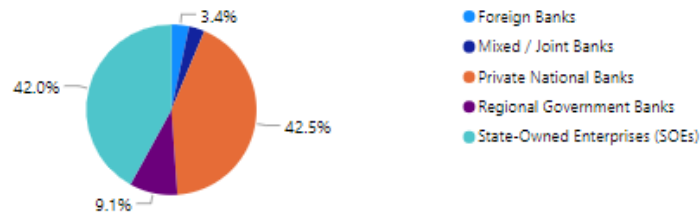
By Type of Deposit



By Principle of Business



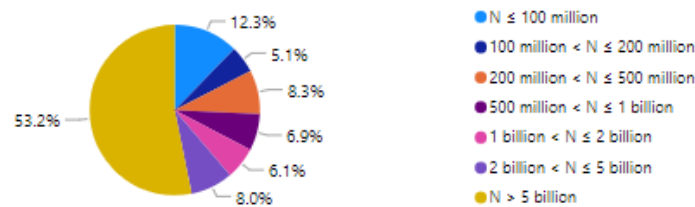
By Ownership



By Source of Fund



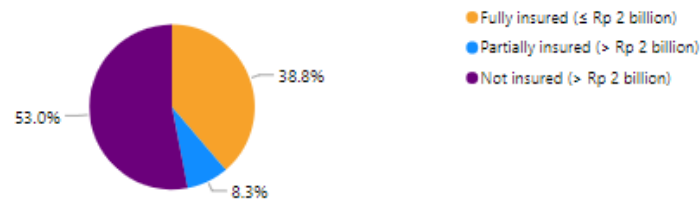
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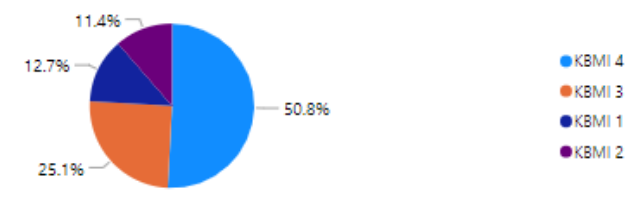
By Currency



By Insurable Deposit

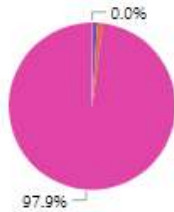


By KBMI

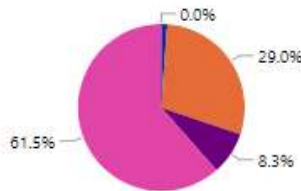


RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN (as of March 2023)

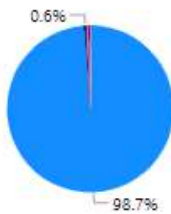
By Type of Deposit



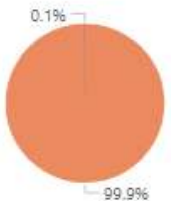
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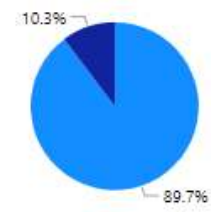
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By Insurable Deposit



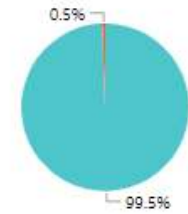
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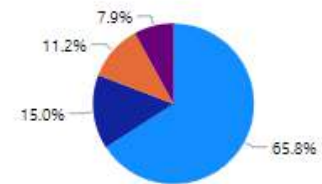
By Source of Fund



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 March 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	5,589,846	2,421	12,854	41	5,602,700	2,462	Demand Deposits
Rupiah (IDR)	5,377,126	1,707	12,413	33	5,389,539	1,740	Rupiah (IDR)
Valuta Asing	212,720	714	441	8	213,161	722	Foreign Currencies
Tabungan	500,490,758	2,538	8,170	7	500,498,928	2,545	Saving Accounts
Rupiah (IDR)	498,178,655	2,346	8,162	7	498,186,817	2,353	Rupiah (IDR)
Valuta Asing	2,312,103	192	8	0	2,312,111	192	Foreign Currencies
Deposito on Call	20,667	54	108	4	20,775	59	Deposits on Call
Rupiah (IDR)	20,223	46	108	4	20,331	50	Rupiah (IDR)
Valuta Asing	444	9	-	-	444	9	Foreign Currencies
Deposito	5,076,692	2,963	6,225	12	5,082,917	2,975	Time Deposits
Rupiah (IDR)	4,952,638	2,621	6,215	11	4,958,853	2,632	Rupiah (IDR)
Valuta Asing	124,054	342	10	1	124,064	343	Foreign Currencies
Sertifikat Deposito	509	3	23	1	532	4	Certificate of Time Deposits
Rupiah (IDR)	505	3	21	0	526	4	Rupiah (IDR)
Valuta Asing	4	0	2	0	6	0	Foreign Currencies
TOTAL	511,178,472	7,980	27,380	65	511,205,852	8,045	TOTAL
Rupiah (IDR)	508,529,147	6,722	26,919	56	508,556,066	6,778	Rupiah (IDR)
Valuta Asing	2,649,325	1,258	461	9	2,649,786	1,267	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES
(as of March 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	504,713,146	989	11,753	0	504,724,899	989	N ≤ 100 M
Rupiah (IDR)	502,377,330	974	11,621	0	502,388,951	974	Rupiah (IDR)
Valuta Asing	2,335,816	14	132	0	2,335,948	14	Foreign Currencies
100 Jt < N ≤ 200 Jt	2,936,280	413	2,095	0	2,938,375	413	100 M < N ≤ 200 M
Rupiah (IDR)	2,830,013	397	2,073	0	2,832,086	398	Rupiah (IDR)
Valuta Asing	106,267	15	22	0	106,289	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,087,564	667	3,979	1	2,091,543	668	200 M < N ≤ 500 M
Rupiah (IDR)	1,989,974	636	3,948	1	1,993,922	637	Rupiah (IDR)
Valuta Asing	97,590	31	31	0	97,621	31	Foreign Currencies
500 Jt < N ≤ 1 M	769,069	555	3,383	3	772,452	558	500 M < N ≤ 1 B
Rupiah (IDR)	722,625	522	3,351	3	725,976	525	Rupiah (IDR)
Valuta Asing	46,444	33	32	0	46,476	33	Foreign Currencies
1 M < N ≤ 2 M	342,807	486	2,770	4	345,577	490	1 B < N ≤ 2 B
Rupiah (IDR)	315,344	447	2,739	4	318,083	451	Rupiah (IDR)
Valuta Asing	27,463	39	31	0	27,494	39	Foreign Currencies
2 M < N ≤ 5 M	202,074	640	1,925	6	203,999	646	2 B < N ≤ 5 B
Rupiah (IDR)	184,652	586	1,880	6	186,532	592	Rupiah (IDR)
Valuta Asing	17,422	54	45	0	17,467	54	Foreign Currencies
N > 5 M	127,532	4,231	1,475	50	129,007	4,281	N > 5 B
Rupiah (IDR)	109,209	3,159	1,307	41	110,516	3,200	Rupiah (IDR)
Valuta Asing	18,323	1,072	168	9	18,491	1,081	Foreign Currencies
TOTAL	511,178,472	7,980	27,380	65	511,205,852	8,045	TOTAL
Rupiah (IDR)	508,529,147	6,722	26,919	56	508,556,066	6,778	Rupiah (IDR)
Valuta Asing	2,649,325	1,258	461	9	2,649,786	1,267	Foreign Currencies

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

(as of March 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	510,848,866	3,109	23,980	9	510,872,846	3,118	N ≤ IDR 2 B
Rupiah (IDR)	508,235,286	2,977	23,732	9	508,259,018	2,986	Rupiah (IDR)
Valuta Asing	2,613,580	132	248	0	2,613,828	132	Foreign Currencies
N > 2 M	329,606	4,871	3,400	56	333,006	4,927	N > IDR 2 B
Rupiah (IDR)	293,861	3,745	3,187	47	297,048	3,792	Rupiah (IDR)
Valuta Asing	35,745	1,126	213	9	35,958	1,135	Foreign Currencies
TOTAL	511,178,472	7,980	27,380	65	511,205,852	8,045	TOTAL
Rupiah (IDR)	508,529,147	6,722	26,919	56	508,556,066	6,778	Rupiah (IDR)
Valuta Asing	2,649,325	1,258	461	9	2,649,786	1,267	Foreign Currencies

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

(as of March 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)	510,848,866	3,109	23,980	9	510,872,846	3,118	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	508,235,286	2,977	23,732	9	508,259,018	2,986	Rupiah (IDR)
Valuta Asing	2,613,580	132	248	0	2,613,828	132	Foreign Currencies
N > 2 M (Dijamin Sebagian)	329,606	659	3,400	7	333,006	666	N > IDR 2 B (Partially insured)
Rupiah (IDR)	293,861	588	3,187	6	297,048	594	Rupiah (IDR)
Valuta Asing	35,745	71	213	0	35,958	72	Foreign Currencies
TOTAL	511,178,472	3,768	27,380	16	511,205,852	3,784	TOTAL
Rupiah (IDR)	508,529,147	3,565	26,919	15	508,556,066	3,580	Rupiah (IDR)
Valuta Asing	2,649,325	204	461	1	2,649,786	204	Foreign Currencies

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

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	104,002,438	4,268
2	Provinsi Jawa Timur	65,471,735	701
3	Provinsi Jawa Barat	71,763,272	649
4	Provinsi Jawa Tengah	58,035,402	384
5	Provinsi Sumatera Utara	25,088,347	303
6	Provinsi Banten	17,165,337	279
7	Provinsi Kalimantan Timur	7,415,801	148
8	Provinsi Bali	7,676,646	132
9	Provinsi Sulawesi Selatan	16,097,186	116
10	Provinsi Riau	9,738,218	115
11	Provinsi Sumatera Selatan	11,950,955	104
12	Provinsi Daerah Istimewa Yogyakarta	8,414,775	78
13	Provinsi Kalimantan Selatan	6,601,341	76
14	Provinsi Kep. Riau	4,043,177	74
15	Provinsi Kalimantan Barat	7,909,108	73
16	Provinsi Lampung	11,939,627	55
17	Provinsi Sumatera Barat	9,327,500	50
18	Provinsi Papua	3,820,135	45
19	Provinsi Nusa Tenggara Barat	8,463,834	42
20	Provinsi Jambi	5,611,493	40
21	Provinsi Nanggroe Aceh Darussalam	7,637,070	39
22	Provinsi Kalimantan Tengah	4,220,068	35
23	Provinsi Nusa Tenggara Timur	8,515,247	34
24	Provinsi Sulawesi Tengah	4,911,921	30
25	Provinsi Sulawesi Tenggara	4,419,489	30
26	Provinsi Sulawesi Utara	4,283,718	28
27	Provinsi Kep. Bangka Belitung	1,987,074	25
28	Provinsi Papua Barat	1,912,777	18
29	Kalimantan Utara	1,220,691	17
30	Provinsi Bengkulu	3,387,819	16
31	Provinsi Maluku	2,503,659	15
32	Provinsi Maluku Utara	1,565,126	11
33	Provinsi Gorontalo	2,222,353	7
34	Provinsi Sulawesi Barat	1,882,513	6
TOTAL		511,205,852	8,045

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