



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Mei 2023

05M-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).

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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:

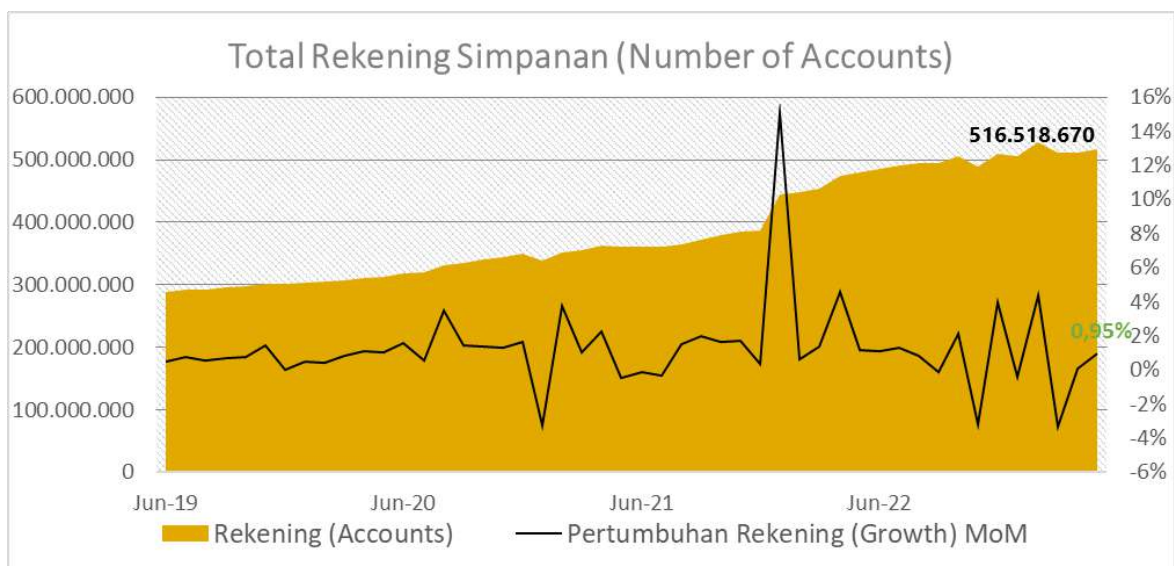
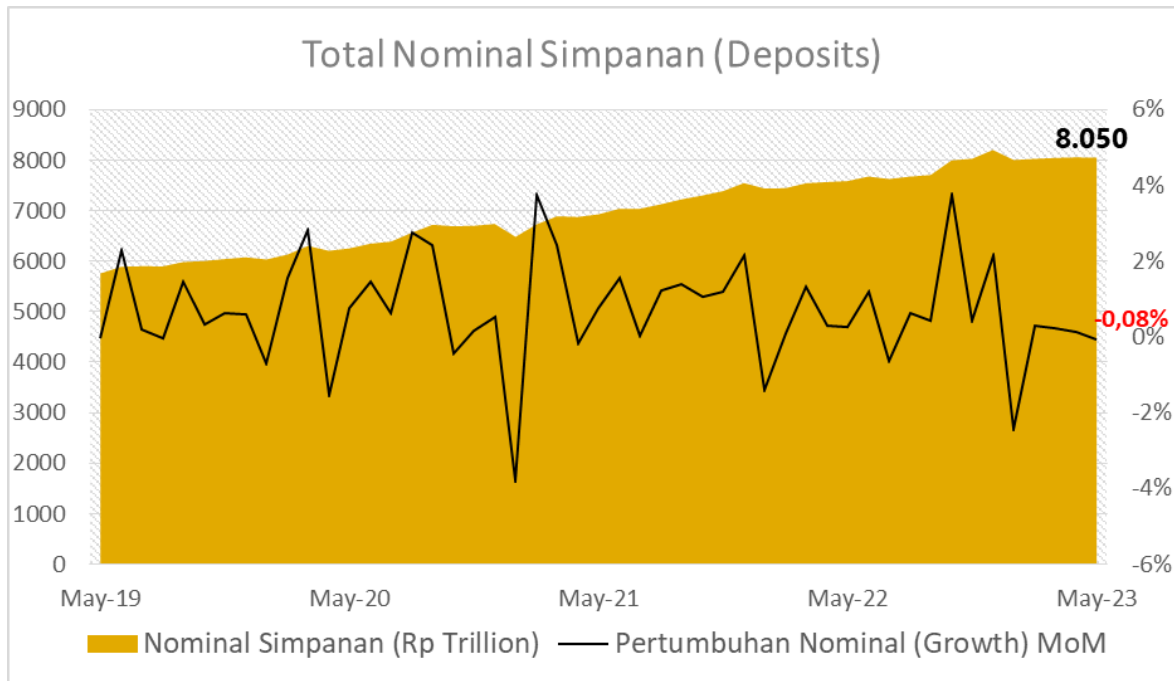


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## RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 105 Bank Umum untuk data periode Mei 2023.
- 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 Mei 2023 mencapai **Rp8.050 triliun**, turun **0,08%** MoM.
  - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,3% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis simpanan Sertifikat Deposito sebesar 9,8% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan giro sebesar 1,7% 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  $2M < N \leq 5 M$  sebesar 0,7% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* simpanan  $N \leq 100$  jt sebesar 0,5% MoM.
- 4) **Total rekening simpanan BU** bulan Mei 2023 mencapai **516,52 juta rekening**, naik **0,95%** MoM.
  - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,9% total rekening simpanan. Jumlah rekening pada seluruh jenis simpanan mengalami kenaikan dengan kenaikan jumlah rekening terbesar terdapat pada Sertifikat Deposito sebesar 27,1% 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  $N \leq 100$  juta sebesar 1,0% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* simpanan  $100 \text{ jt} < N \leq 200 \text{ jt}$  sebesar 0,5% MoM.
- 5) Penjaminan simpanan LPS mencakup **516,18 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 334,37 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)
May-23	2023	8.050	6,1%	516.518.670	7,6%
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%

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### NOMINAL DEPOSITS

No	Distribusi Simpanan	May-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Simpanan</b>										
1	Nominal	8.050	100,0	▼ (0,1)	▲ 0,3	▲ 0,3	▼ (1,9)	▲ 6,1	▲ 28,7	<b>A. Deposits</b> Nominal
<b>B. Jenis Simpanan</b>										
2	Giro	2.400	29,8	▼ (1,7)	▼ (2,7)	▼ (3,7)	▼ (7,0)	▲ 7,8	▲ 52,6	Demand Deposits
3	Tabungan	2.577	32,0	▼ (0,6)	▲ 1,6	▲ 1,1	▼ (1,6)	▲ 2,9	▲ 30,4	Saving Accounts
4	Deposito	3.001	37,3	▲ 1,5	▲ 0,7	▲ 2,3	▲ 2,1	▲ 6,8	▲ 14,8	Time Deposits
5	Deposits on Call	68	0,8	▲ 9,2	▲ 68,5	▲ 25,6	▲ 11,5	▲ 49,2	▼ (12,0)	Deposits on Call
6	Sertifikat Deposito	4	0,1	▲ 9,8	▲ 13,2	▲ 181,6	▲ 17,8	▲ 35,8	▼ (69,8)	Certificate of Time Deposits
<b>C. Kepemilikan Simpanan</b>										
7	Simpanan dari Bank Lain	75	0,9	▼ (7,4)	▲ 19,4	▼ (0,3)	▲ 1,7	▼ (17,3)	▼ (23,4)	Funds from Other Banks
8	DPK	7.975	99,1	▼ (0,0)	▲ 0,1	▲ 0,3	▼ (1,9)	▲ 6,4	▲ 29,5	Third-Party Funds
<b>D. Prinsip Usaha</b>										
9	Konvensional	7.422	92,2	▼ (0,1)	▲ 0,1	▼ (0,3)	▼ (2,2)	▲ 5,4	▲ 27,0	Conventional
10	Syariah (Termasuk UUS)	628	7,8	▼ (0,2)	▲ 2,0	▲ 7,2	▲ 2,8	▲ 15,0	▲ 52,4	Sharia
<b>E. Tiering Nominal</b>										
11	N ≤ 100 juta	1.007	12,5	▼ (0,5)	▲ 3,1	▲ 2,1	▼ (1,2)	▲ 3,4	▲ 12,2	N ≤ 100 million
12	100 juta < N ≤ 200 juta	418	5,2	▼ (0,4)	▲ 1,4	▲ 1,7	▼ (1,0)	▲ 2,1	▲ 16,5	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	678	8,4	▼ (0,1)	▲ 1,9	▲ 3,2	▲ 1,1	▲ 4,8	▲ 18,5	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	566	7,0	▲ 0,2	▲ 1,4	▲ 2,5	▲ 0,3	▲ 2,2	▲ 14,4	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	497	6,2	▲ 0,6	▲ 1,3	▲ 2,7	▲ 0,9	▲ 2,8	▲ 15,3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	652	8,1	▲ 0,7	▲ 0,6	▲ 1,9	▼ (0,2)	▲ 4,9	▲ 16,5	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.232	52,6	▼ (0,2)	▼ (1,0)	▼ (1,6)	▼ (3,4)	▲ 8,6	▲ 43,9	N > 5 billion
<b>F. Kepemilikan Bank</b>										
18	Asing	258	3,2	▼ (4,4)	▼ (6,6)	▼ (6,8)	▼ (3,9)	▲ 3,3	▲ 18,4	Foreign Banks
19	Campuran	239	3,0	▲ 2,7	▲ 0,4	▲ 3,1	▲ 2,0	▲ 5,8	▲ 15,1	Mixed / Joint Banks
20	BPD	737	9,2	▼ (0,4)	▼ 2,3	▼ (2,7)	▲ 0,6	▲ 2,1	▲ 31,7	Regional Government Banks
21	BUMN	3.396	42,2	▲ 0,9	▼ (0,1)	▼ (0,8)	▼ (4,9)	▲ 9,8	▲ 28,7	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.421	42,5	▼ (0,9)	▲ 0,8	▲ 2,4	▲ 0,7	▲ 3,7	▲ 30,0	Private National Banks
<b>G. Valuta Simpanan</b>										
23	Rupiah (IDR)	6.891	85,6	▲ 0,7	▲ 1,9	▲ 1,2	▼ (1,1)	▲ 4,8	▲ 28,5	Rupiah (IDR)
24	Valas	1.159	14,4	▼ (4,3)	▼ (8,4)	▼ (5,1)	▼ (6,4)	▲ 14,4	▲ 30,0	Foreign Currencies
<b>H. KBMI Bank</b>										
25	KBMI 1	1.032	12,8	▼ (0,4)	▲ 2,5	▲ 1,9	▲ 2,2	▲ 4,1	▲ 26,7	KBMI 1
26	KBMI 2	897	11,1	▼ (0,1)	▼ (2,3)	▼ (2,7)	▼ (0,9)	▲ 4,2	▲ 33,7	KBMI 2
27	KBMI 3	2.003	24,9	▼ (1,2)	▲ 0,5	▲ 1,9	▼ (0,3)	▲ 4,6	▲ 26,1	KBMI 3
28	KBMI 4	4.118	51,2	▲ 0,6	▲ 0,2	▼ (0,3)	▼ (3,8)	▲ 7,8	▲ 29,5	KBMI 4
<b>I. Cakupan Penjaminan (Rp2 M)</b>										
29	Dijamin penuh (≤ Rp 2 miliar)	3.167	39,3	▼ (0,1)	▲ 2,0	▲ 2,4	▼ (0,1)	▲ 3,2	▲ 14,9	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	669	8,3	▲ 0,6	▲ 0,2	▲ 1,1	▼ (0,7)	▲ 4,3	▲ 18,4	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.215	52,4	▼ (0,2)	▼ (1,0)	▼ (1,5)	▼ (3,3)	▲ 8,7	▲ 43,6	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														
		Deposits Distribution														
No	Distribusi Simpanan	May-23	%	Perubahan (Change) (%)								Deposits Distribution				
				1M	3M	6M	YTD	1Y	3Y							
<b>A. Simpanan</b>											<b>A. Deposits</b>					
1	Jumlah Rekening	516.518.670	100,0	▲	0,9	▼	(2,3)	▲	5,6	▲	1,6	▲	7,6	▲	65,0	Accounts
<b>B. Jenis Simpanan</b>											<b>B. Type of Deposits</b>					
2	Giro	5.731.285	1,1	▲	2,4	▲	3,4	▲	5,3	▲	5,2	▼	(0,6)	▲	53,6	Demand Deposits
3	Tabungan	505.565.952	97,9	▲	0,9	▼	(2,4)	▲	5,6	▲	1,5	▲	7,8	▲	66,1	Saving Accounts
4	Deposito	5.199.042	1,0	▲	0,9	▲	3,9	▲	6,3	▲	4,6	▲	7,3	▲	2,4	Time Deposits
5	Deposits on Call	21.687	0,0	▲	3,8	▲	31,4	▲	135,8	▲	12,9	▼	(72,3)	▲	321,0	Deposits on Call
6	Sertifikat Deposito	704	0,0	▲	27,1	▲	33,8	▲	104,7	▲	66,0	▲	463,2	▲	224,4	Certificate of Time Deposits
<b>C. Kepemilikan Simpanan</b>											<b>C. Source of Funds</b>					
7	Simpanan dari Bank Lain	27.190	0,0	▼	(0,2)	▼	(1,6)	▼	(0,6)	▼	(1,9)	▲	0,8	▲	13,3	Funds from Other Banks
8	DPK	516.491.480	100,0	▲	0,9	▼	(2,3)	▲	5,6	▲	1,6	▲	7,6	▲	65,0	Third-Party Funds
<b>D. Prinsip Usaha</b>											<b>D. Principle of Business</b>					
9	Konvensional	463.157.996	89,7	▲	1,0	▼	(2,8)	▲	5,8	▲	1,4	▲	6,6	▲	65,6	Conventional
10	Syariah (Termasuk UUS)	53.360.674	10,3	▲	0,9	▲	1,8	▲	3,9	▲	3,0	▲	17,6	▲	59,3	Sharia
<b>E. Tiering Nominal</b>											<b>E. Nominal Tiering</b>					
11	N ≤ 100 juta	509.955.433	98,7	▲	1,0	▼	(2,4)	▲	5,7	▲	1,6	▲	7,7	▲	65,8	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.976.439	0,6	▼	(0,5)	▲	1,4	▲	1,6	▼	(1,1)	▲	1,7	▲	16,3	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.118.587	0,4	▼	(0,2)	▲	2,0	▲	3,1	▲	1,0	▲	4,3	▲	18,8	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	783.334	0,2	▲	0,1	▲	1,3	▲	2,5	▲	0,3	▲	1,5	▲	14,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	350.505	0,1	▲	0,4	▲	1,2	▲	2,6	▲	0,9	▲	2,1	▲	15,7	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	205.460	0,0	▲	0,5	▲	0,4	▲	1,9	▼	(0,2)	▲	3,8	▲	14,7	2 billion < N ≤ 5 billion
17	N > 5 miliar	128.912	0,0	▲	0,8	▼	(0,1)	▼	(0,1)	▼	(1,4)	▲	5,1	▲	24,8	N > 5 billion
<b>F. Kepemilikan Bank</b>											<b>F. Ownership</b>					
18	Asing	272.956	0,1	▲	3,8	▲	13,0	▲	21,8	▲	13,2	▲	25,4	▲	19,1	Foreign Banks
19	Campuran	5.879.580	1,1	▲	2,6	▲	9,5	▲	31,2	▲	22,6	▲	80,8	▲	294,6	Mixed / Joint Banks
20	BPD	42.941.969	8,3	▲	0,6	▲	1,5	▲	0,2	▲	0,7	▲	2,4	▲	19,2	Regional Government Banks
21	BUMN	314.449.751	60,9	▲	0,7	▲	0,5	▲	1,3	▲	0,9	▲	5,5	▲	58,0	State-Owned Enterprises (SOEs)
22	Swasta Nasional	152.974.414	29,6	▲	1,5	▼	(8,9)	▲	16,7	▲	2,5	▲	12,1	▲	100,1	Private National Banks
<b>G. Valuta Simpanan</b>											<b>G. Currency</b>					
23	Rupiah (IDR)	513.763.965	99,5	▲	0,9	▼	(2,4)	▲	5,6	▲	1,6	▲	7,6	▲	64,7	Rupiah (IDR)
24	Valas	2.754.705	0,5	▲	2,0	▲	6,0	▲	6,5	▲	4,9	▲	14,7	▲	124,4	Foreign Currencies
<b>H. KBMI Bank</b>											<b>H. Deposits by KBMI</b>					
25	KBMI 1	79.499.657	15,4	▲	1,4	▼	(18,5)	▲	51,0	▲	7,8	▲	21,8	▲	191,0	KBMI 1
26	KBMI 2	42.006.412	8,1	▲	1,9	▲	3,5	▲	4,5	▲	2,6	▲	18,4	▲	62,9	KBMI 2
27	KBMI 3	57.986.351	11,2	▲	0,7	▲	3,5	▼	(10,4)	▼	(4,7)	▼	(6,1)	▲	19,6	KBMI 3
28	KBMI 4	337.026.250	65,2	▲	0,8	▲	0,7	▲	1,6	▲	1,2	▲	6,2	▲	59,3	KBMI 4
<b>I. Cakupan Penjaminan (Rp2 M)</b>											<b>I. Insurance Coverage (Rp 2 b)</b>					
29	Dijamin penuh (≤ Rp 2 miliar)	516.184.298	99,9	▲	1,0	▼	(2,3)	▲	5,6	▲	1,6	▲	7,6	▲	65,0	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	334.372	0,1	▲	0,6	▲	0,2	▲	1,1	▼	(0,7)	▲	4,3	▲	18,4	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%	-0.08%							
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 (≤ Rp100 juta)**

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-4.31%	0.12%	1.19%	2.41%	-0.52%							
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)**

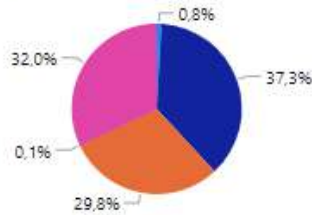
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2.87%	0.49%	0.13%	-0.96%	-0.18%							
2022	-0.99%	0.24%	2.27%	-1.68%	1.55%	2.17%	-1.63%	1.44%	1.07%	6.90%	0.10%	1.88%
2021	-2.50%	5.00%	4.96%	-1.82%	0.63%	2.50%	-0.02%	2.51%	2.47%	1.48%	1.70%	1.71%
2020	0.41%	2.88%	5.65%	-3.75%	-0.32%	2.44%	1.02%	4.70%	3.87%	-1.12%	-0.70%	-1.32%



## RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of May 2023)

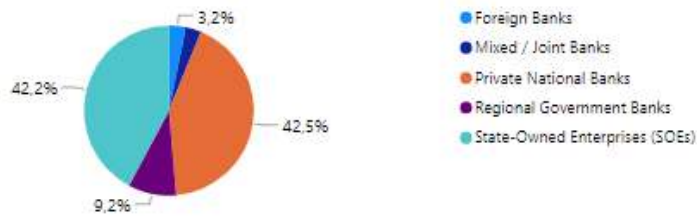
By Type of Deposit



By Principle of Business



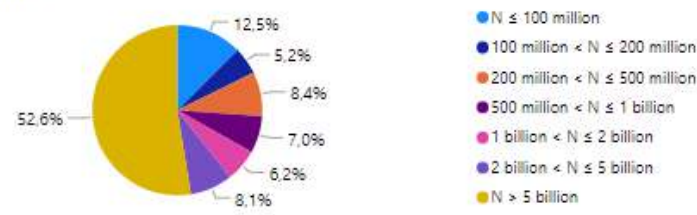
By Ownership



By Source of Fund



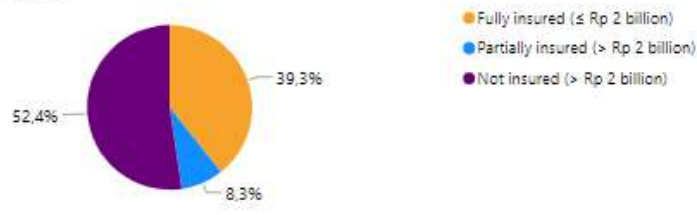
By Nominal Tiering



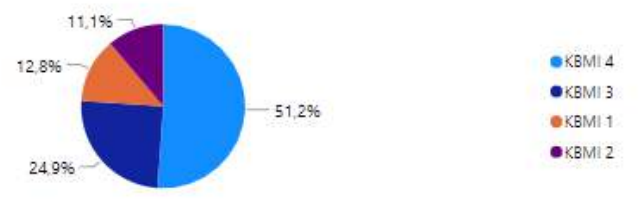
By Currency



By Insurable Deposit

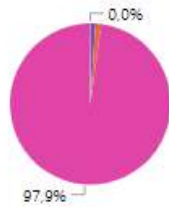


By KBMI



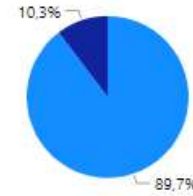
## RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN (as of May 2023)

By Type of Deposit



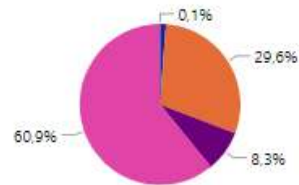
By Principle of Business

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



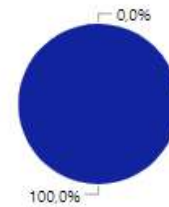
- Conventional
- Sharia

By Ownership



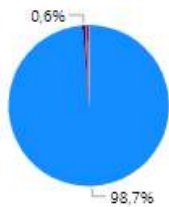
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



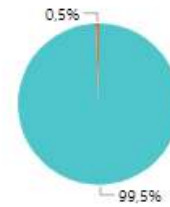
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



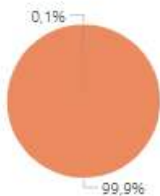
- N ≤ 100 million
- 100 million < N ≤ 200 million
- 200 million < N ≤ 500 million
- 500 million < N ≤ 1 billion
- 1 billion < N ≤ 2 billion
- 2 billion < N ≤ 5 billion
- N > 5 billion

By Currency



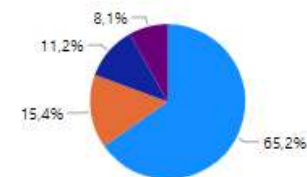
- Rupiah (IDR)
- Foreign Currencies

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 May 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)	
<b>Giro</b>	<b>5,718,446</b>	<b>2,350</b>	<b>12,839</b>	<b>50</b>	<b>5,731,285</b>	<b>2,400</b>	<b>Demand Deposits</b>
Rupiah (IDR)	5,500,188	1,697	12,394	41	5,512,582	1,738	Rupiah (IDR)
Valuta Asing	218,258	652	445	10	218,703	662	Foreign Currencies
<b>Tabungan</b>	<b>505,557,677</b>	<b>2,570</b>	<b>8,275</b>	<b>8</b>	<b>505,565,952</b>	<b>2,577</b>	<b>Saving Accounts</b>
Rupiah (IDR)	503,148,842	2,387	8,267	8	503,157,109	2,395	Rupiah (IDR)
Valuta Asing	2,408,835	183	8	0	2,408,843	183	Foreign Currencies
<b>Deposito on Call</b>	<b>21,555</b>	<b>63</b>	<b>132</b>	<b>5</b>	<b>21,687</b>	<b>68</b>	<b>Deposits on Call</b>
Rupiah (IDR)	21,129	53	132	5	21,261	58	Rupiah (IDR)
Valuta Asing	426	11	-	-	426	11	Foreign Currencies
<b>Deposito</b>	<b>5,193,121</b>	<b>2,989</b>	<b>5,921</b>	<b>12</b>	<b>5,199,042</b>	<b>3,001</b>	<b>Time Deposits</b>
Rupiah (IDR)	5,066,403	2,686	5,912	11	5,072,315	2,697	Rupiah (IDR)
Valuta Asing	126,718	303	9	1	126,727	304	Foreign Currencies
<b>Sertifikat Deposito</b>	<b>681</b>	<b>4</b>	<b>23</b>	<b>1</b>	<b>704</b>	<b>4</b>	<b>Certificate of Time Deposits</b>
Rupiah (IDR)	677	3	21	1	698	4	Rupiah (IDR)
Valuta Asing	4	0	2	0	6	0	Foreign Currencies
<b>TOTAL</b>	<b>516,491,480</b>	<b>7,975</b>	<b>27,190</b>	<b>75</b>	<b>516,518,670</b>	<b>8,050</b>	<b>TOTAL</b>
Rupiah (IDR)	513,737,239	6,827	26,726	64	513,763,965	6,891	Rupiah (IDR)
Valuta Asing	2,754,241	1,148	464	11	2,754,705	1,159	Foreign Currencies

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES**  
(as of May 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)	
<b>N ≤ 100 Jt</b>	<b>509,943,736</b>	<b>1,007</b>	<b>11,697</b>	<b>0</b>	<b>509,955,433</b>	<b>1,007</b>	<b>N ≤ 100 M</b>
Rupiah (IDR)	507,506,157	992	11,557	0	507,517,714	992	Rupiah (IDR)
Valuta Asing	2,437,579	15	140	0	2,437,719	15	Foreign Currencies
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2,974,446</b>	<b>418</b>	<b>1,993</b>	<b>0</b>	<b>2,976,439</b>	<b>418</b>	<b>100 M &lt; N ≤ 200 M</b>
Rupiah (IDR)	2,866,928	403	1,973	0	2,868,901	403	Rupiah (IDR)
Valuta Asing	107,518	15	20	0	107,538	15	Foreign Currencies
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>2,114,685</b>	<b>676</b>	<b>3,902</b>	<b>1</b>	<b>2,118,587</b>	<b>678</b>	<b>200 M &lt; N ≤ 500 M</b>
Rupiah (IDR)	2,015,447	644	3,872	1	2,019,319	646	Rupiah (IDR)
Valuta Asing	99,238	32	30	0	99,268	32	Foreign Currencies
<b>500 Jt &lt; N ≤ 1 M</b>	<b>780,074</b>	<b>563</b>	<b>3,260</b>	<b>3</b>	<b>783,334</b>	<b>566</b>	<b>500 M &lt; N ≤ 1 B</b>
Rupiah (IDR)	733,235	530	3,227	3	736,462	533	Rupiah (IDR)
Valuta Asing	46,839	33	33	0	46,872	33	Foreign Currencies
<b>1 M &lt; N ≤ 2 M</b>	<b>347,760</b>	<b>493</b>	<b>2,745</b>	<b>4</b>	<b>350,505</b>	<b>497</b>	<b>1 B &lt; N ≤ 2 B</b>
Rupiah (IDR)	319,937	454	2,713	4	322,650	458	Rupiah (IDR)
Valuta Asing	27,823	39	32	0	27,855	39	Foreign Currencies
<b>2 M &lt; N ≤ 5 M</b>	<b>203,399</b>	<b>645</b>	<b>2,061</b>	<b>7</b>	<b>205,460</b>	<b>652</b>	<b>2 B &lt; N ≤ 5 B</b>
Rupiah (IDR)	185,845	590	2,017	7	187,862	597	Rupiah (IDR)
Valuta Asing	17,554	55	44	0	17,598	55	Foreign Currencies
<b>N &gt; 5 M</b>	<b>127,380</b>	<b>4,172</b>	<b>1,532</b>	<b>59</b>	<b>128,912</b>	<b>4,232</b>	<b>N &gt; 5 B</b>
Rupiah (IDR)	109,690	3,213	1,367	49	111,057	3,262	Rupiah (IDR)
Valuta Asing	17,690	959	165	11	17,855	970	Foreign Currencies
<b>TOTAL</b>	<b>516,491,480</b>	<b>7,975</b>	<b>27,190</b>	<b>75</b>	<b>516,518,670</b>	<b>8,050</b>	<b>TOTAL</b>
Rupiah (IDR)	513,737,239	6,827	26,726	64	513,763,965	6,891	Rupiah (IDR)
Valuta Asing	2,754,241	1,148	464	11	2,754,705	1,159	Foreign Currencies

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

(as of May 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)	
<b>N ≤ 2 M</b>	<b>516,160,701</b>	<b>3,158</b>	<b>23,597</b>	<b>9</b>	<b>516,184,298</b>	<b>3,167</b>	<b>N ≤ IDR 2 B</b>
Rupiah (IDR)	513,441,704	3,023	23,342	9	513,465,046	3,032	Rupiah (IDR)
Valuta Asing	2,718,997	134	255	0	2,719,252	134	Foreign Currencies
<b>N &gt; 2 M</b>	<b>330,779</b>	<b>4,817</b>	<b>3,593</b>	<b>66</b>	<b>334,372</b>	<b>4,884</b>	<b>N &gt; IDR 2 B</b>
Rupiah (IDR)	295,535	3,804	3,384	55	298,919	3,859	Rupiah (IDR)
Valuta Asing	35,244	1,014	209	11	35,453	1,025	Foreign Currencies
<b>TOTAL</b>	<b>516,491,480</b>	<b>7,975</b>	<b>27,190</b>	<b>75</b>	<b>516,518,670</b>	<b>8,050</b>	<b>TOTAL</b>
Rupiah (IDR)	513,737,239	6,827	26,726	64	513,763,965	6,891	Rupiah (IDR)
Valuta Asing	2,754,241	1,148	464	11	2,754,705	1,159	Foreign Currencies

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

(as of May 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)	
<b>N ≤ 2 M (Dijamin Penuh)</b>	<b>516,160,701</b>	<b>3,158</b>	<b>23,597</b>	<b>9</b>	<b>516,184,298</b>	<b>3,167</b>	<b>N ≤ IDR 2 B (Fully insured)</b>
Rupiah (IDR)	513,441,704	3,023	23,342	9	513,465,046	3,032	Rupiah (IDR)
Valuta Asing	2,718,997	134	255	0	2,719,252	134	Foreign Currencies
<b>N &gt; 2 M (Dijamin Sebagian)</b>	<b>330,779</b>	<b>662</b>	<b>3,593</b>	<b>7</b>	<b>334,372</b>	<b>669</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
Rupiah (IDR)	295,535	591	3,384	7	298,919	598	Rupiah (IDR)
Valuta Asing	35,244	70	209	0	35,453	71	Foreign Currencies
<b>TOTAL</b>	<b>516,491,480</b>	<b>3,819</b>	<b>27,190</b>	<b>16</b>	<b>516,518,670</b>	<b>3,835</b>	<b>TOTAL</b>
Rupiah (IDR)	513,737,239	3,614	26,726	16	513,763,965	3,630	Rupiah (IDR)
Valuta Asing	2,754,241	205	464	1	2,754,705	205	Foreign Currencies

**SIMPANAN BERDASARKAN PROVINSI**  
**DEPOSITS BY PROVINCE**

(as of May 2023)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	108,631,473	4,248
2	Provinsi Jawa Timur	65,381,781	702
3	Provinsi Jawa Barat	71,767,299	650
4	Provinsi Jawa Tengah	58,132,096	395
5	Provinsi Sumatera Utara	24,963,796	300
6	Provinsi Banten	17,236,896	275
7	Provinsi Kalimantan Timur	7,505,803	153
8	Provinsi Bali	7,748,455	136
9	Provinsi Riau	9,749,796	116
10	Provinsi Sulawesi Selatan	16,143,598	115
11	Provinsi Sumatera Selatan	11,962,996	107
12	Provinsi Daerah Istimewa Yogyakarta	8,434,243	78
13	Provinsi Kalimantan Selatan	6,603,385	77
14	Provinsi Kep. Riau	4,058,885	75
15	Provinsi Kalimantan Barat	7,958,194	73
16	Provinsi Lampung	11,985,503	54
17	Provinsi Sumatera Barat	9,331,477	50
18	Provinsi Papua	3,848,767	49
19	Provinsi Jambi	5,608,586	40
20	Provinsi Nusa Tenggara Barat	8,385,927	40
21	Provinsi Nanggroe Aceh Darussalam	7,747,128	39
22	Provinsi Kalimantan Tengah	4,223,659	37
23	Provinsi Nusa Tenggara Timur	8,602,869	33
24	Provinsi Sulawesi Tengah	4,897,489	31
25	Provinsi Sulawesi Tenggara	4,512,663	31
26	Provinsi Sulawesi Utara	4,309,523	28
27	Provinsi Kep. Bangka Belitung	1,998,741	26
28	Provinsi Papua Barat	1,929,836	19
29	Kalimantan Utara	1,230,158	18
30	Provinsi Bengkulu	3,422,838	16
31	Provinsi Maluku	2,499,739	14
32	Provinsi Maluku Utara	1,568,222	11
33	Provinsi Gorontalo	2,221,609	7
34	Provinsi Sulawesi Barat	1,915,240	6
<b>TOTAL</b>		<b>516,518,670</b>	<b>8,050</b>

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