



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

# November 2022

## 11M-22

Indonesia Deposit Insurance Corporation  
Insurance Premium Settlement Group



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## Informasi Umum

### Sumber Data

Data bersumber dari Laporan Bank Umum Terintegrasi (LBUT) yang disampaikan oleh bank umum kepada Bank Indonesia.

### Definisi

- 1) Simpanan meliputi dana pihak ketiga dan simpanan dari bank lain.
- 2) Simpanan Yang Dijamin meliputi:
  - a) Seluruh simpanan dengan nominal sampai dengan Rp2 miliar.
  - b) Dijamin sebagian (s.d. Rp2 miliar) dari seluruh simpanan dengan nominal di atas Rp2 miliar.
- 3) Besaran Nilai Simpanan yang Dijamin adalah Rp2 miliar per nasabah per bank, sebagaimana diatur dalam Peraturan Pemerintah No. 66 Tahun 2008.
- 4) Simpanan yang disajikan tidak termasuk simpanan luar negeri.
- 5) Rekening yang disajikan termasuk rekening nasabah yang memiliki saldo sama dengan 0 (nol).

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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:

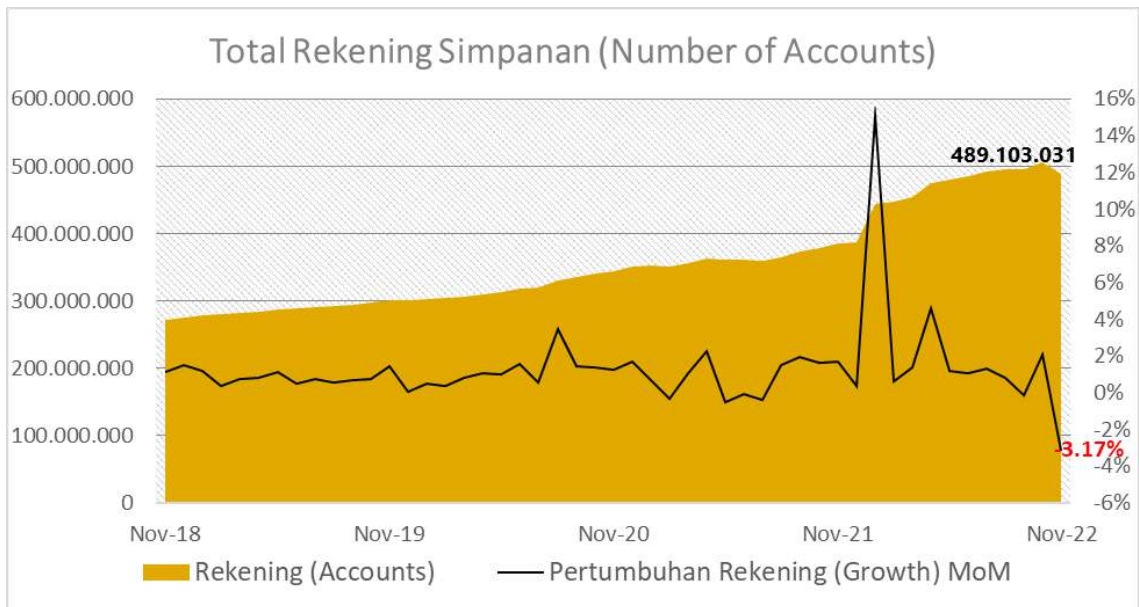
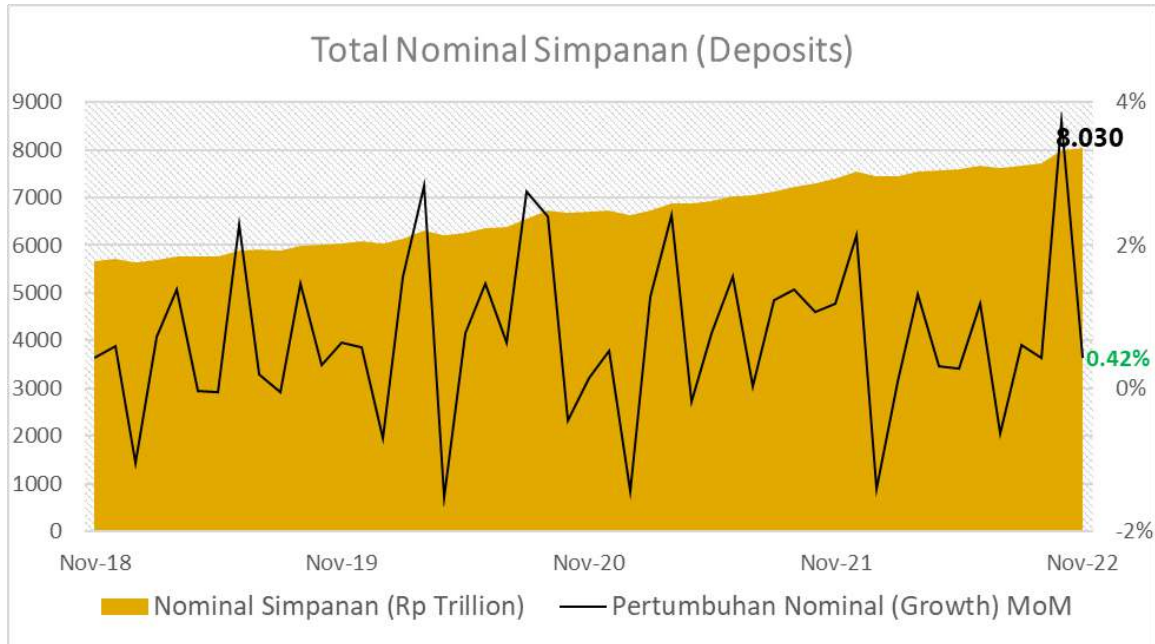


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## RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 106 Bank Umum, yang telah diimplementasikan secara penuh sejak data Januari 2022.
- 2) Simpanan yang disajikan dalam laporan ini meliputi dana pihak ketiga dan simpanan dari bank lain, **tidak termasuk simpanan cabang luar negeri.**
- 3) **Total nominal simpanan BU** bulan November 2022 mencapai **Rp8.030 triliun**, naik 0,42% MoM.
  - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 36,5% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan Deposito sebesar 1,7% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Sertifikat Deposito sebesar -7,7% MoM.
  - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 53,5% total simpanan. Seluruh *tiering* simpanan mengalami kenaikan dengan kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 1,4% MoM.
- 4) **Total rekening simpanan BU** bulan November 2022 mencapai **489,1 juta rekening**, turun -3,2% MoM.
  - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,9% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening Sertifikat Deposito sebesar 120,5% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *Deposit On Call* sebesar -9,9% MoM.
  - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ 100 juta yang mencakup 98,7% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan N > 5 Miliar sebesar 1,2%, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* N ≤ 100 juta sebesar -3,2% MoM.
- 5) Penjaminan simpanan LPS mencakup **488,8 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 330,68 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)
Nov-22	2022*	8.030	8,7%	489.103.031	27,1%
Dec-21	2021	7.546	12,0%	386.319.094	10,3%
Dec-20	2020	6.737	10,9%	350.324.950	16,1%
Dec-19	2019	6.077	6,5%	301.697.958	9,4%
Dec-18	2018	5.704	6,4%	275.764.037	13,8%

\*Year on Year (YoY) as of 30 Nov 2022

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### Nominal Deposits

No	Distribusi Simpanan	Nov-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Simpanan</b>										<b>A. Deposits</b>
1	Nominal	8.030	100,0	▲ 0,4	▲ 4,6	▲ 5,8	▲ 6,4	▲ 8,7	▲ 32,9	Nominal
<b>B. Jenis Simpanan</b>										<b>B. Type of Deposits</b>
2	Giro	2.491	31,0	▼ (1,8)	▲ 9,8	▲ 11,9	▲ 14,3	▲ 18,0	▲ 67,0	Demand Deposits
3	Tabungan	2.550	31,8	▲ 1,2	▲ 1,2	▲ 1,8	▲ 4,6	▲ 8,0	▲ 36,4	Saving Accounts
4	Deposito	2.933	36,5	▲ 1,7	▲ 3,7	▲ 4,4	▲ 2,6	▲ 2,5	▲ 13,8	Time Deposits
5	Deposit On Call	54	0,7	▼ (2,1)	▼ (4,4)	▲ 18,8	▼ (20,7)	▲ 1,7	▼ (37,2)	Deposit on Call
6	Sertifikat Deposito	2	0,0	▼ (7,7)	▼ (49,2)	▼ (51,8)	▼ (53,8)	▼ (32,3)	▼ (91,0)	Certificate of Time Deposits
<b>C. Kepemilikan Simpanan</b>										<b>C. Source of Funds</b>
7	Simpanan dari Bank Lain	75	0,9	▼ (9,8)	▼ (11,7)	▼ (17,0)	▼ (12,3)	▼ (1,3)	▼ (29,5)	Funds from Other Banks
8	DPK	7.954	99,1	▲ 0,5	▲ 4,8	▲ 6,1	▲ 6,6	▲ 8,8	▲ 34,0	Third-Party Funds
<b>D. Prinsip Usaha</b>										<b>D. Principle of Business</b>
9	Konvensional	7.444	92,7	▲ 0,3	▲ 5,0	▲ 5,7	▲ 6,3	▲ 8,3	▲ 32,2	Conventional
10	Syariah (Termasuk UUS)	586	7,3	▲ 1,5	▲ 0,4	▲ 7,3	▲ 8,2	▲ 13,4	▲ 42,1	Sharia
<b>E. Tiering Nominal</b>										<b>E. Nominal Tiering</b>
11	N ≤ 100 juta	986	12,3	▲ 1,4	▲ 1,7	▲ 1,2	▼ (0,5)	▲ 3,0	▲ 15,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	411	5,1	▲ 0,2	▲ 0,1	▲ 0,5	▲ 1,5	▲ 4,4	▲ 20,2	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	657	8,2	▲ 1,1	▲ 0,8	▲ 1,6	▲ 2,2	▲ 4,7	▲ 21,4	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	552	6,9	▲ 0,2	▼ (0,6)	▼ (0,3)	▼ (0,7)	▲ 2,3	▲ 17,4	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	485	6,0	▲ 0,0	▲ 0,1	▲ 0,1	▲ 0,8	▲ 2,0	▲ 17,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	640	8,0	▲ 1,0	▲ 1,8	▲ 3,0	▲ 2,5	▲ 4,4	▲ 15,3	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.299	53,5	▲ 0,1	▲ 8,2	▲ 10,3	▲ 11,8	▲ 13,7	▲ 49,9	N > 5 billion
<b>F. Kepemilikan Bank</b>										<b>F. Ownership</b>
18	Asing	276	3,4	▲ 1,3	▲ 8,4	▲ 10,9	▲ 26,8	▲ 25,6	▲ 43,0	Foreign Banks
19	Campuran	231	2,9	▼ (1,2)	▼ (1,4)	▲ 2,5	▲ 3,3	▲ 4,0	▲ 18,9	Mixed / Joint Banks
20	BPD	757	9,4	▼ (2,1)	▲ 5,5	▲ 5,0	▲ 9,4	▲ 6,5	▲ 25,9	Regional Government Banks
21	BUMN	3.422	42,6	▲ 0,6	▲ 8,7	▲ 10,6	▲ 7,7	▲ 11,0	▲ 34,5	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.343	41,6	▲ 0,9	▲ 0,7	▲ 1,4	▲ 3,4	▲ 6,1	▲ 33,2	Private National Banks
<b>G. Valuta Simpanan</b>										<b>G. Currency</b>
23	Rupiah (IDR)	6.809	84,8	▼ (0,4)	▲ 3,6	▲ 3,6	▲ 4,5	▲ 7,3	▲ 30,3	Rupiah (IDR)
24	Valas	1.221	15,2	▲ 5,6	▲ 10,6	▲ 20,5	▲ 18,4	▲ 17,4	▲ 49,4	Foreign Currencies
<b>H. KBMI Bank</b>										<b>H. Deposits by KBMI</b>
25	KBMI 1	1.013	12,6	▼ (1,6)	▲ 1,9	▲ 2,2	▲ 6,2	▲ 5,7	▲ 19,3	KBMI 1
26	KBMI 2	921	11,5	▲ 0,8	▲ 4,4	▲ 7,0	▲ 12,4	▲ 13,4	▲ 36,9	KBMI 2
27	KBMI 3	1.966	24,5	▲ 1,7	▲ 1,3	▲ 2,7	▲ 2,8	▲ 4,8	▲ 29,2	KBMI 3
28	KBMI 4	4.129	51,4	▲ 0,2	▲ 7,1	▲ 8,1	▲ 7,0	▲ 10,4	▲ 37,7	KBMI 4
<b>I. Cakupan Penjaminan (Rp2 M)</b>										<b>I. Insurance Coverage (Rp 2 b)</b>
29	Dijamin penuh (≤ Rp 2 miliar)	3.091	38,5	▲ 0,8	▲ 0,6	▲ 0,8	▲ 0,5	▲ 3,3	▲ 18,0	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	661	8,2	▲ 0,7	▲ 1,8	▲ 3,2	▲ 3,2	▲ 4,9	▲ 18,4	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.277	53,3	▲ 0,1	▲ 8,2	▲ 10,3	▲ 11,7	▲ 13,6	▲ 49,3	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	Nov-22	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
<b>A. Simpanan</b>										<b>A. Deposits</b>
1	Jumlah Rekening	489.103.031	100,0	▼ (3,2)	▼ (1,3)	▲ 1,9	▲ 26,6	▲ 27,1	▲ 62,2	Accounts
<b>B. Jenis Simpanan</b>										<b>B. Type of Deposits</b>
2	Giro	5.445.034	1,1	▲ 0,3	▲ 1,5	▼ (5,5)	▲ 24,2	▲ 24,8	▲ 49,4	Demand Deposits
3	Tabungan	478.755.984	97,9	▼ (3,2)	▼ (1,3)	▲ 2,0	▲ 27,1	▲ 27,5	▲ 63,3	Saving Accounts
4	Deposito	4.892.471	1,0	▼ (0,1)	▼ (1,3)	▲ 1,0	▼ (6,9)	▼ (5,1)	▲ 1,9	Time Deposits
5	Deposit On Call	9.198	0,0	▼ (9,9)	▲ 22,1	▼ (88,3)	▲ 40,3	▲ 79,2	▲ 61,5	Deposit on Call
6	Sertifikat Deposito	344	0,0	▲ 120,5	▲ 117,7	▲ 175,2	▲ 112,3	▲ 437,5	▲ 19,0	Certificate of Time Deposits
<b>C. Kepemilikan Simpanan</b>										<b>C. Source of Funds</b>
7	Simpanan dari Bank Lain	27.363	0,0	▲ 1,1	▲ 0,6	▲ 1,5	▲ 1,0	▲ 2,3	▲ 6,4	Funds from Other Banks
8	DPK	489.075.668	100,0	▼ (3,2)	▼ (1,3)	▲ 1,9	▲ 26,6	▲ 27,1	▲ 62,2	Third-Party Funds
<b>D. Prinsip Usaha</b>										<b>D. Principle of Business</b>
9	Konvensional	437.743.041	89,5	▼ (3,7)	▼ (1,9)	▲ 0,7	▲ 27,1	▲ 27,4	▲ 62,5	Conventional
10	Syariah (Termasuk UUS)	51.359.990	10,5	▲ 1,4	▲ 4,4	▲ 13,2	▲ 22,8	▲ 24,5	▲ 59,6	Sharia
<b>E. Tiering Nominal</b>										<b>E. Nominal Tiering</b>
11	N ≤ 100 juta	482.681.724	98,7	▼ (3,2)	▼ (1,3)	▲ 1,9	▲ 27,0	▲ 27,4	▲ 62,9	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.929.662	0,6	▼ (0,1)	▼ (0,2)	▲ 0,1	▲ 1,2	▲ 4,0	▲ 20,1	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.054.851	0,4	▲ 0,6	▲ 0,3	▲ 1,2	▲ 1,8	▲ 4,3	▲ 21,7	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	764.380	0,2	▼ (0,5)	▼ (1,3)	▼ (0,9)	▼ (1,1)	▲ 1,6	▲ 17,5	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	341.737	0,1	▼ (0,5)	▼ (0,5)	▼ (0,5)	▲ 0,5	▲ 1,4	▲ 17,9	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	201.662	0,0	▲ 0,3	▲ 1,0	▲ 1,9	▲ 1,4	▲ 2,8	▲ 13,7	2 billion < N ≤ 5 billion
17	N > 5 miliar	129.015	0,0	▲ 1,2	▲ 3,0	▲ 5,2	▲ 6,2	▲ 8,2	▲ 26,5	N > 5 billion
<b>F. Kepemilikan Bank</b>										<b>F. Ownership</b>
18	Asing	224.026	0,0	▲ 0,5	▲ 3,3	▲ 2,9	▼ (2,5)	▼ (2,2)	▼ (1,1)	Foreign Banks
19	Campuran	4.479.985	0,9	▲ 6,4	▲ 19,0	▲ 37,7	▲ 174,9	▲ 179,7	▲ 214,1	Mixed / Joint Banks
20	BPD	42.835.922	8,8	▲ 1,0	▲ 1,0	▲ 2,2	▲ 8,5	▲ 10,4	▲ 22,1	Regional Government Banks
21	BUMN	310.481.966	63,5	▲ 0,6	▲ 2,2	▲ 4,2	▲ 28,8	▲ 27,6	▲ 62,4	State-Owned Enterprises (SOEs)
22	Swasta Nasional	131.081.132	26,8	▼ (12,3)	▼ (9,7)	▼ (3,9)	▲ 26,1	▲ 29,9	▲ 77,9	Private National Banks
<b>G. Valuta Simpanan</b>										<b>G. Currency</b>
23	Rupiah (IDR)	486.516.786	99,5	▼ (3,2)	▼ (1,3)	▲ 1,9	▲ 26,4	▲ 26,8	▲ 61,9	Rupiah (IDR)
24	Valas	2.586.245	0,5	▲ 1,5	▲ 4,5	▲ 7,7	▲ 90,7	▲ 90,9	▲ 123,5	Foreign Currencies
<b>H. KBMI Bank</b>										<b>H. Deposits by KBMI</b>
25	KBMI 1	52.642.543	10,8	▼ (26,5)	▼ (23,8)	▼ (19,3)	▲ 29,8	▲ 34,9	▲ 93,9	KBMI 1
26	KBMI 2	40.194.666	8,2	▲ 1,8	▲ 3,9	▲ 13,3	▲ 27,5	▲ 32,5	▲ 63,1	KBMI 2
27	KBMI 3	64.695.982	13,2	▲ 0,5	▲ 2,3	▲ 4,8	▲ 18,8	▲ 19,9	▲ 38,4	KBMI 3
28	KBMI 4	331.569.840	67,8	▲ 0,6	▲ 2,2	▲ 4,5	▲ 27,6	▲ 26,7	▲ 63,3	KBMI 4
<b>I. Cakupan Penjaminan (Rp2 M)</b>										<b>I. Insurance Coverage (Rp 2 b)</b>
29	Dijamin penuh (≤ Rp 2 miliar)	488.772.354	99,9	▼ (3,2)	▼ (1,3)	▲ 1,9	▲ 26,6	▲ 27,1	▲ 62,2	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	330.677	0,1	▲ 0,7	▲ 1,8	▲ 3,2	▲ 3,2	▲ 4,9	▲ 18,4	Partially insured* (> Rp 2 billion)

\*Hanya dijamin sebagian maksimal Rp2 Miliar

\*Partially insured only 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%	0,09%	1,31%	0,31%	0,27%	1,18%	-0,63%	0,61%	0,43%	3,73%	0,42%	
2021	-1,43%	1,29%	2,43%	-0,18%	0,77%	1,56%	0,02%	1,23%	1,38%	1,07%	1,19%	2,14%
2020	-0,69%	1,57%	2,83%	-1,53%	0,77%	1,47%	0,64%	2,75%	2,41%	-0,44%	0,15%	0,53%
2019	-1,05%	0,72%	1,37%	-0,03%	-0,05%	2,28%	0,19%	-0,05%	1,46%	0,33%	0,64%	0,58%

### II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-4,25%	-0,11%	0,63%	7,02%	-4,60%	0,12%	0,29%	-0,85%	0,51%	-0,26%	1,44%	
2021	-3,65%	-1,33%	0,40%	4,09%	-0,52%	0,30%	-0,11%	-0,71%	0,45%	0,48%	1,09%	3,58%
2020	-2,60%	-0,37%	-0,01%	1,04%	3,72%	-1,10%	-0,26%	0,99%	2,11%	0,50%	1,14%	2,76%
2019	-2,10%	-0,71%	-0,31%	0,46%	7,75%	-4,10%	0,74%	-0,83%	-0,14%	0,61%	0,97%	3,43%

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

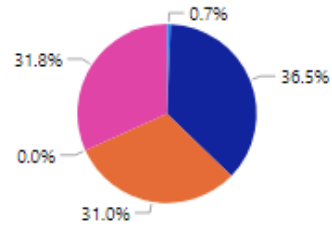
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-0,99%	0,24%	2,27%	-1,68%	1,55%	2,17%	-1,63%	1,44%	1,07%	6,90%	0,10%	
2021	-1,13%	3,55%	4,96%	-1,82%	0,63%	2,50%	-0,02%	2,51%	2,47%	1,48%	1,70%	1,71%
2020	0,41%	2,88%	5,65%	-3,75%	-0,32%	2,44%	1,02%	4,70%	3,87%	-1,12%	-0,70%	-1,32%
2019	-0,35%	1,70%	2,88%	-0,10%	-3,19%	4,61%	-0,49%	-0,10%	2,81%	0,22%	0,62%	-2,08%



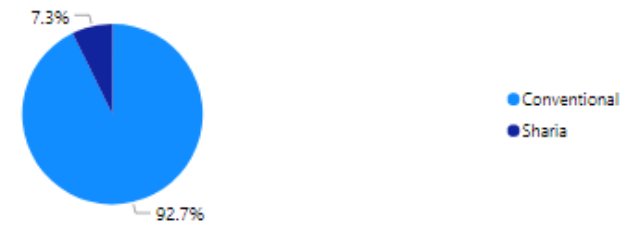
## RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of November 2022)

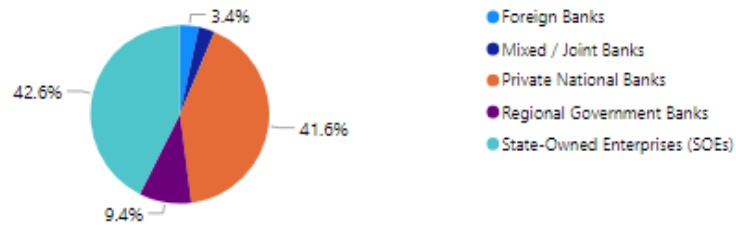
By Type of Deposit



By Principle of Business



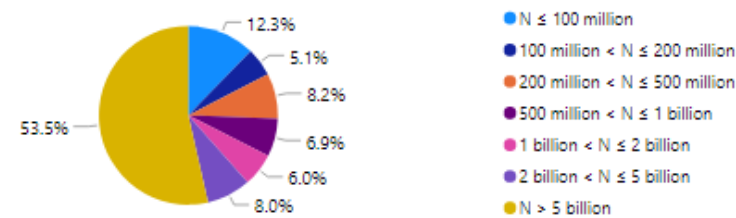
By Ownership



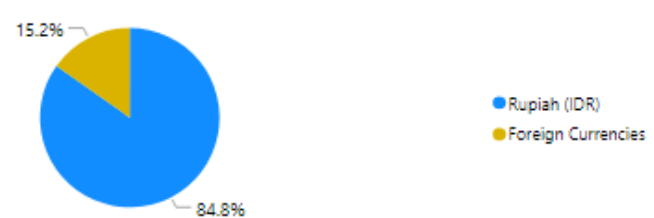
By Source of Fund



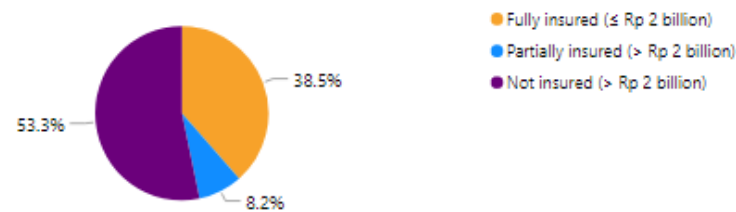
By Nominal Tiering



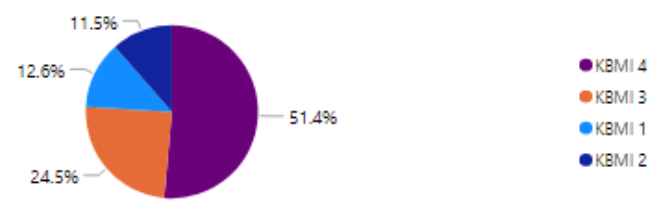
By Currency



By Insurable Deposit



By KBMI



## RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN (as of November 2022)

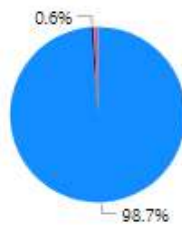
By Type of Deposit



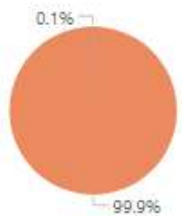
By Ownership



By Nominal Tiering

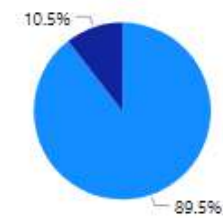


By Insurable Deposit



By Principle of Business

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



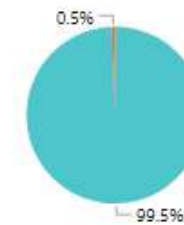
By Source of Fund

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



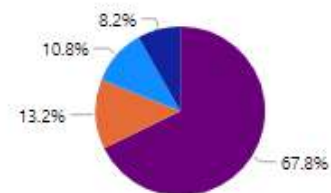
By Currency

- 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 KBMI

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



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

(as of November 2022)

Jenis Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Type of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
<b>Giro</b>	<b>5.432.556</b>	<b>2.445</b>	<b>12.478</b>	<b>45</b>	<b>5.445.034</b>	<b>2.491</b>	<b>Demand Deposits</b>
Rupiah (IDR)	5.226.689	1.771	12.036	37	5.238.725	1.808	Rupiah (IDR)
Valuta Asing	205.867	675	442	8	206.309	683	Foreign Currencies
<b>Tabungan</b>	<b>478.747.973</b>	<b>2.542</b>	<b>8.011</b>	<b>8</b>	<b>478.755.984</b>	<b>2.550</b>	<b>Saving Accounts</b>
Rupiah (IDR)	476.487.248	2.345	8.004	8	476.495.252	2.352	Rupiah (IDR)
Valuta Asing	2.260.725	197	7	0	2.260.732	197	Foreign Currencies
<b>Deposito on Call</b>	<b>9.084</b>	<b>48</b>	<b>114</b>	<b>6</b>	<b>9.198</b>	<b>54</b>	<b>Deposits on Call</b>
Rupiah (IDR)	8.681	44	114	6	8.795	50	Rupiah (IDR)
Valuta Asing	403	4	-	-	403	4	Foreign Currencies
<b>Deposito</b>	<b>4.885.722</b>	<b>2.919</b>	<b>6.749</b>	<b>15</b>	<b>4.892.471</b>	<b>2.933</b>	<b>Time Deposits</b>
Rupiah (IDR)	4.766.937	2.583	6.733	14	4.773.670	2.596	Rupiah (IDR)
Valuta Asing	118.785	336	16	1	118.801	337	Foreign Currencies
<b>Sertifikat Deposito</b>	<b>333</b>	<b>1</b>	<b>11</b>	<b>1</b>	<b>344</b>	<b>2</b>	<b>Certificate of Time Deposits</b>
Rupiah (IDR)	333	1	11	1	344	2	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
<b>TOTAL</b>	<b>489.075.668</b>	<b>7.954</b>	<b>27.363</b>	<b>75</b>	<b>489.103.031</b>	<b>8.030</b>	<b>TOTAL</b>
Rupiah (IDR)	486.489.888	6.743	26.898	66	486.516.786	6.809	Rupiah (IDR)
Valuta Asing	2.585.780	1.212	465	9	2.586.245	1.221	Foreign Currencies

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

(as of November 2022)

Tiering Nominal	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal Tiering
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
<b>N ≤ 100 Jt</b>	<b>482.670.360</b>	<b>986</b>	<b>11.364</b>	<b>0</b>	<b>482.681.724</b>	<b>986</b>	<b>N ≤ 100 M</b>
Rupiah (IDR)	480.391.761	972	11.231	0	480.402.992	973	Rupiah (IDR)
Valuta Asing	2.278.599	14	133	0	2.278.732	14	Foreign Currencies
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.927.614</b>	<b>411</b>	<b>2.048</b>	<b>0</b>	<b>2.929.662</b>	<b>411</b>	<b>100 M &lt; N ≤ 200 M</b>
Rupiah (IDR)	2.824.636	396	2.029	0	2.826.665	397	Rupiah (IDR)
Valuta Asing	102.978	15	19	0	102.997	15	Foreign Currencies
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>2.050.887</b>	<b>655</b>	<b>3.964</b>	<b>1</b>	<b>2.054.851</b>	<b>657</b>	<b>200 M &lt; N ≤ 500 M</b>
Rupiah (IDR)	1.954.698	624	3.928	1	1.958.626	626	Rupiah (IDR)
Valuta Asing	96.189	31	36	0	96.225	31	Foreign Currencies
<b>500 Jt &lt; N ≤ 1 M</b>	<b>760.963</b>	<b>549</b>	<b>3.417</b>	<b>3</b>	<b>764.380</b>	<b>552</b>	<b>500 M &lt; N ≤ 1 B</b>
Rupiah (IDR)	715.320	517	3.387	3	718.707	520	Rupiah (IDR)
Valuta Asing	45.643	32	30	0	45.673	32	Foreign Currencies
<b>1 M &lt; N ≤ 2 M</b>	<b>338.877</b>	<b>480</b>	<b>2.860</b>	<b>4</b>	<b>341.737</b>	<b>485</b>	<b>1 B &lt; N ≤ 2 B</b>
Rupiah (IDR)	311.739	442	2.829	4	314.568	446	Rupiah (IDR)
Valuta Asing	27.138	38	31	0	27.169	38	Foreign Currencies
<b>2 M &lt; N ≤ 5 M</b>	<b>199.551</b>	<b>633</b>	<b>2.111</b>	<b>7</b>	<b>201.662</b>	<b>640</b>	<b>2 B &lt; N ≤ 5 B</b>
Rupiah (IDR)	182.315	579	2.067	7	184.382	586	Rupiah (IDR)
Valuta Asing	17.236	54	44	0	17.280	54	Foreign Currencies
<b>N &gt; 5 M</b>	<b>127.416</b>	<b>4.240</b>	<b>1.599</b>	<b>59</b>	<b>129.015</b>	<b>4.299</b>	<b>N &gt; 5 B</b>
Rupiah (IDR)	109.419	3.212	1.427	50	110.846	3.262	Rupiah (IDR)
Valuta Asing	17.997	1.028	172	9	18.169	1.037	Foreign Currencies
<b>TOTAL</b>	<b>489.075.668</b>	<b>7.954</b>	<b>27.363</b>	<b>75</b>	<b>489.103.031</b>	<b>8.030</b>	<b>TOTAL</b>
Rupiah (IDR)	486.489.888	6.743	26.898	66	486.516.786	6.809	Rupiah (IDR)
Valuta Asing	2.585.780	1.212	465	9	2.586.245	1.221	Foreign Currencies

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

(as of November 2022)

Besaran Nilai Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
<b>N ≤ 2 M</b>	<b>488.748.701</b>	<b>3.082</b>	<b>23.653</b>	<b>9</b>	<b>488.772.354</b>	<b>3.091</b>	<b>N ≤ IDR 2 B</b>
Rupiah (IDR)	486.198.154	2.952	23.404	9	486.221.558	2.961	Rupiah (IDR)
Valuta Asing	2.550.547	130	249	0	2.550.796	131	Foreign Currencies
<b>N &gt; 2 M</b>	<b>326.967</b>	<b>4.872</b>	<b>3.710</b>	<b>66</b>	<b>330.677</b>	<b>4.938</b>	<b>N &gt; IDR 2 B</b>
Rupiah (IDR)	291.734	3.791	3.494	57	295.228	3.848	Rupiah (IDR)
Valuta Asing	35.233	1.082	216	9	35.449	1.091	Foreign Currencies
<b>TOTAL</b>	<b>489.075.668</b>	<b>7.954</b>	<b>27.363</b>	<b>75</b>	<b>489.103.031</b>	<b>8.030</b>	<b>TOTAL</b>
Rupiah (IDR)	486.489.888	6.743	26.898	66	486.516.786	6.809	Rupiah (IDR)
Valuta Asing	2.585.780	1.212	465	9	2.586.245	1.221	Foreign Currencies

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

(as of November 2022)

Simpanan Dijamin	Third-Party Funds		Funds from Other Banks		TOTAL		Insured Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
<b>N ≤ 2 M (Dijamin Penuh)</b>	<b>488.748.701</b>	<b>3.082</b>	<b>23.653</b>	<b>9</b>	<b>488.772.354</b>	<b>3.091</b>	<b>N ≤ IDR 2 B (Fully insured)</b>
Rupiah (IDR)	486.198.154	2.952	23.404	9	486.221.558	2.961	Rupiah (IDR)
Valuta Asing	2.550.547	130	249	0	2.550.796	131	Foreign Currencies
<b>N &gt; 2 M (Dijamin Sebagian)</b>	<b>326.967</b>	<b>654</b>	<b>3.710</b>	<b>7</b>	<b>330.677</b>	<b>661</b>	<b>N &gt; IDR 2 B (Partially insured)</b>
Rupiah (IDR)	291.734	583	3.494	7	295.228	590	Rupiah (IDR)
Valuta Asing	35.233	70	216	0	35.449	71	Foreign Currencies
<b>TOTAL</b>	<b>489.075.668</b>	<b>3.736</b>	<b>27.363</b>	<b>17</b>	<b>489.103.031</b>	<b>3.753</b>	<b>TOTAL</b>
Rupiah (IDR)	486.489.888	3.535	26.898	16	486.516.786	3.551	Rupiah (IDR)
Valuta Asing	2.585.780	201	465	1	2.586.245	201	Foreign Currencies

**SIMPANAN BERDASARKAN PROVINSI**  
**DEPOSITS BY PROVINCE**  
(as of November 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	87.502.181	4.216
2	Provinsi Jawa Timur	64.153.544	713
3	Provinsi Jawa Barat	72.400.374	649
4	Provinsi Jawa Tengah	56.975.990	385
5	Provinsi Sumatera Utara	25.352.472	311
6	Provinsi Banten	17.142.402	275
7	Provinsi Kalimantan Timur	7.277.932	148
8	Provinsi Bali	7.191.706	125
9	Provinsi Riau	9.559.447	118
10	Provinsi Sulawesi Selatan	15.810.217	114
11	Provinsi Sumatera Selatan	11.248.355	109
12	Provinsi Daerah Istimewa Yogyakarta	8.326.118	77
13	Provinsi Kalimantan Selatan	6.501.735	75
14	Provinsi Kalimantan Barat	7.889.025	74
15	Provinsi Kep. Riau	3.847.176	72
16	Provinsi Lampung	11.556.392	55
17	Provinsi Sumatera Barat	9.121.017	53
18	Provinsi Papua	3.826.388	51
19	Provinsi Nusa Tenggara Barat	8.717.575	45
20	Provinsi Jambi	5.475.035	42
21	Provinsi Nanggroe Aceh Darussalam	7.054.353	42
22	Provinsi Kalimantan Tengah	3.966.592	37
23	Provinsi Nusa Tenggara Timur	8.690.705	33
24	Provinsi Sulawesi Tengah	4.695.209	32
25	Provinsi Sulawesi Tenggara	4.323.998	30
26	Provinsi Sulawesi Utara	4.061.928	27
27	Provinsi Kep. Bangka Belitung	1.929.682	27
28	Provinsi Papua Barat	1.880.786	19
29	Provinsi Bengkulu	3.264.779	18
30	Kalimantan Utara	1.327.411	17
31	Provinsi Maluku	2.500.873	14
32	Provinsi Maluku Utara	1.540.744	10
33	Provinsi Sulawesi Barat	1.850.371	7
34	Provinsi Gorontalo	2.140.519	6
<b>TOTAL</b>		<b>489.103.031</b>	<b>8.030</b>

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