



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Oktober 2022

10M-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).

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:

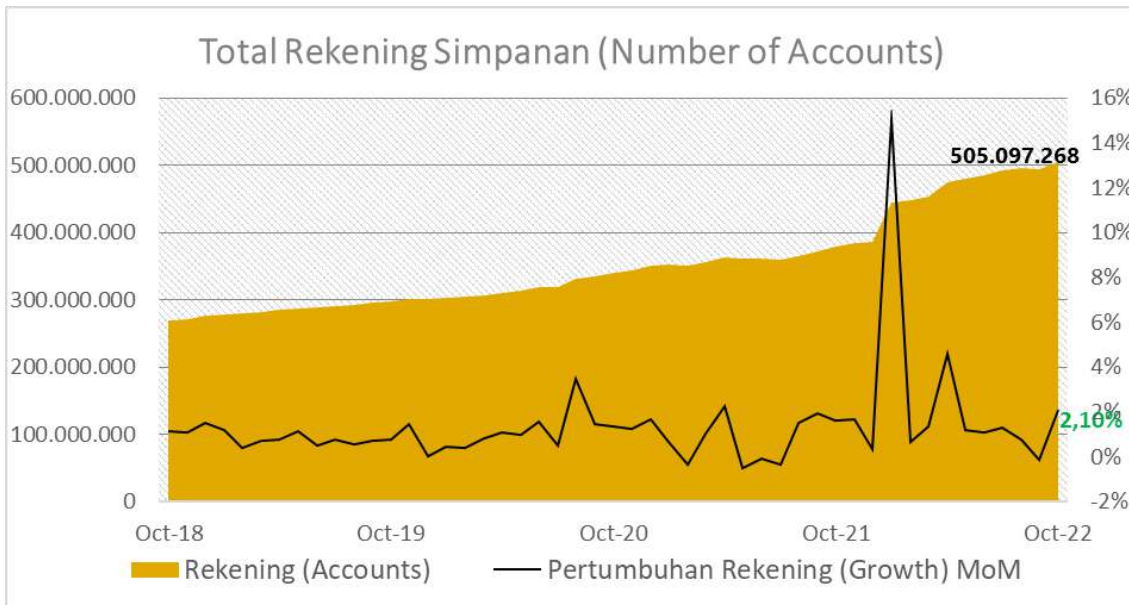
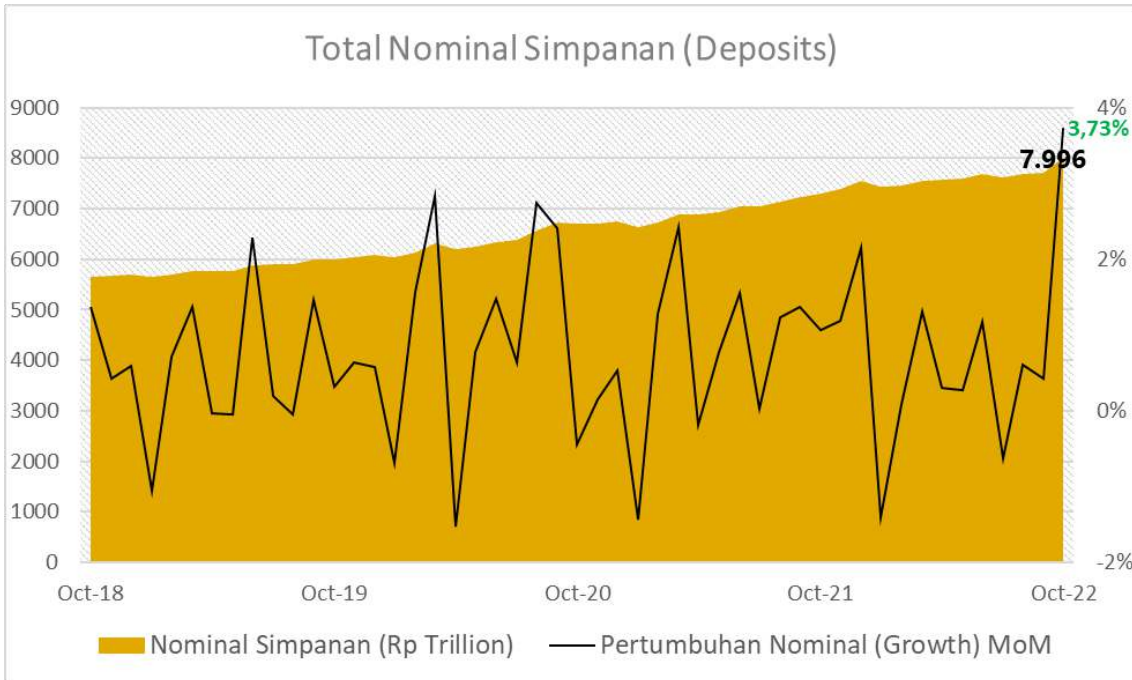


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 107 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 Oktober 2022 mencapai **Rp7.996 triliun**, naik **3,7%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 36,1% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan *Deposit on Call* sebesar 19,4% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Sertifikat Deposito sebesar -3,4% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 53,7% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 Miliar sebesar 6,9% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* N ≤ 100 juta sebesar -0,3% MoM.
- 4) **Total rekening simpanan BU** bulan Oktober 2022 mencapai **505,1 juta rekening**, naik **2,1%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 98,0% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening *Deposit On Call* sebesar 21,1% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada Sertifikat Deposito sebesar -0,64% 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 ≤ 100 juta sebesar 2,1%, tidak terdapat *tiering* simpanan yang mengalami penurunan MoM.
- 5) Penjaminan simpanan LPS mencakup **504,76 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 328,41 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)
Oct-22	2022*	7.996	9,5%	505.097.268	33,4%
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 31 Okt 2022

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Okt-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	7.996	100,0	▲	3,7	▲	4,8	▲	5,7	▲	6,0	▲	9,5	▲	33,2	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	2.536	31,7	▲	10,6	▲	14,1	▲	17,3	▲	16,4	▲	22,6	▲	77,3	Demand Deposits
3	Tabungan	2.520	31,5	▼	(0,4)	▼	(0,1)	▼	(0,3)	▲	3,4	▲	8,5	▲	36,7	Saving Accounts
4	Deposito	2.883	36,1	▲	1,6	▲	1,7	▲	2,2	▲	0,9	▲	0,9	▲	10,1	Time Deposits
5	Deposit On Call	55	0,7	▲	19,4	▲	23,5	▲	0,2	▼	(19,0)	▲	11,7	▼	(41,6)	Deposits on Call
6	Sertifikat Deposito	2	0,0	▼	(3,4)	▼	(46,2)	▼	(49,6)	▼	(50,0)	▼	(25,4)	▼	(89,8)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	83	1,0	▲	10,5	▲	1,4	▼	(16,7)	▼	(2,7)	▲	10,1	▼	(25,2)	Funds from Other Banks
8	DPK	7.913	99,0	▲	3,7	▲	4,9	▲	6,0	▲	6,1	▲	9,5	▲	34,3	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	7.419	92,8	▲	4,0	▲	5,0	▲	5,6	▲	5,9	▲	9,1	▲	32,5	Conventional
10	Syariah (Termasuk UUS)	577	7,2	▲	0,4	▲	2,5	▲	7,1	▲	6,7	▲	15,3	▲	42,3	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	972	12,2	▼	(0,3)	▼	(0,6)	▼	(4,8)	▼	(1,9)	▲	2,7	▲	15,0	N ≤ 100 million
12	100 juta < N ≤ 200 juta	411	5,1	▲	0,2	▼	(0,6)	▼	(0,5)	▲	1,3	▲	4,8	▲	20,6	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	650	8,1	▲	0,4	▼	(0,6)	▲	0,4	▲	1,1	▲	4,2	▲	21,2	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	551	6,9	▲	0,3	▼	(0,7)	▼	(0,3)	▼	(0,9)	▲	2,6	▲	17,9	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	484	6,1	▲	0,6	▼	(0,0)	▲	0,7	▲	0,8	▲	2,1	▲	17,4	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	633	7,9	▲	0,9	▲	1,2	▲	3,2	▲	1,6	▲	3,9	▲	14,7	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.295	53,7	▲	6,9	▲	9,6	▲	11,9	▲	11,7	▲	15,5	▲	50,7	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	273	3,4	▼	(0,8)	▲	12,1	▲	16,7	▲	25,3	▲	25,7	▲	36,8	Foreign Banks
19	Campuran	234	2,9	▼	(0,1)	▼	(0,7)	▲	5,7	▲	4,6	▲	7,4	▲	18,9	Mixed / Joint Banks
20	BPD	774	9,7	▲	7,4	▲	8,3	▲	8,0	▲	11,8	▲	7,1	▲	27,5	Regional Government Banks
21	BUMN	3.402	42,5	▲	6,1	▲	8,8	▲	8,8	▲	7,0	▲	11,4	▲	36,4	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.313	41,4	▲	1,3	▲	0,1	▲	1,3	▲	2,5	▲	7,3	▲	32,2	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	6.839	85,5	▲	3,8	▲	3,7	▲	4,3	▲	5,0	▲	9,2	▲	32,2	Rupiah (IDR)
24	Valas	1.157	14,5	▲	3,6	▲	11,8	▲	14,6	▲	12,1	▲	11,5	▲	39,2	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	1.035	12,9	▲	3,0	▲	4,4	▲	5,2	▲	7,8	▲	7,1	▲	20,8	KBMI 1
26	KBMI 2	909	11,4	▲	1,4	▲	4,6	▲	8,5	▲	11,7	▲	13,6	▲	34,3	KBMI 2
27	KBMI 3	1.932	24,2	▲	2,0	▲	0,0	▲	2,4	▲	1,0	▲	4,7	▲	26,5	KBMI 3
28	KBMI 4	4.120	51,5	▲	5,3	▲	7,4	▲	6,8	▲	6,7	▲	11,7	▲	40,0	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.068	38,4	▲	0,2	▼	(0,5)	▼	(1,5)	▼	(0,3)	▲	3,2	▲	17,9	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	657	8,2	▲	0,8	▲	1,7	▲	3,9	▲	2,5	▲	5,1	▲	18,5	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.271	53,4	▲	7,0	▲	9,6	▲	11,8	▲	11,5	▲	15,3	▲	50,0	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	Okt-22	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										
1	Jumlah Rekening	505.097.268	100,0	▲ 2,1	▲ 2,8	▲ 6,5	▲ 30,7	▲ 33,4	▲ 69,9	A. Deposits Accounts
B. Jenis Simpanan										
2	Giro	5.431.335	1,1	▲ 0,6	▼ (7,3)	▼ (4,9)	▲ 23,9	▲ 26,6	▲ 49,9	Demand Deposits
3	Tabungan	494.760.086	98,0	▲ 2,1	▲ 2,9	▲ 6,7	▲ 31,3	▲ 34,0	▲ 71,3	Saving Accounts
4	Deposito	4.895.480	1,0	▼ (0,6)	▼ (1,2)	▼ (1,8)	▼ (6,8)	▼ (4,4)	▲ 2,1	Time Deposits
5	Deposit On Call	10.211	0,0	▲ 21,1	▲ 63,3	▲ 51,0	▲ 55,8	▲ 265,7	▲ 78,5	Deposits on Call
6	Sertifikat Deposito	156	0,0	▼ (0,6)	▲ 3,3	▼ (44,9)	▼ (3,7)	▲ 160,0	▼ (45,1)	Certificate of Time Deposits
C. Kepemilikan Simpanan										
7	Simpanan dari Bank Lain	27.066	0,0	▼ (0,6)	▼ (0,4)	▼ (0,7)	▼ (0,1)	▲ 1,3	▲ 6,3	Funds from Other Banks
8	DPK	505.070.202	100,0	▲ 2,1	▲ 2,8	▲ 6,5	▲ 30,7	▲ 33,4	▲ 69,9	Third-Party Funds
D. Prinsip Usaha										
9	Konvensional	454.454.777	90,0	▲ 2,2	▲ 2,4	▲ 5,9	▲ 31,9	▲ 34,5	▲ 71,3	Conventional
10	Syariah (Termasuk UUS)	50.642.491	10,0	▲ 1,4	▲ 6,3	▲ 12,3	▲ 21,1	▲ 24,4	▲ 58,6	Sharia
E. Tiering Nominal										
11	N ≤ 100 juta	498.682.399	98,7	▲ 2,1	▲ 2,8	▲ 6,6	▲ 31,2	▲ 33,9	▲ 70,8	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.931.907	0,6	▲ 0,2	▼ (0,6)	▼ (0,7)	▲ 1,3	▲ 4,8	▲ 20,9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.042.407	0,4	▲ 0,4	▼ (0,6)	▲ 0,4	▲ 1,2	▲ 4,3	▲ 22,3	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	768.565	0,2	▲ 0,3	▼ (0,7)	▼ (0,1)	▼ (0,6)	▲ 2,7	▲ 19,0	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	343.579	0,1	▲ 0,6	▲ 0,0	▲ 0,7	▲ 1,0	▲ 2,0	▲ 18,6	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	200.961	0,0	▲ 0,9	▲ 1,1	▲ 2,8	▲ 1,0	▲ 3,0	▲ 14,0	2 billion < N ≤ 5 billion
17	N > 5 miliar	127.450	0,0	▲ 0,6	▲ 2,7	▲ 5,8	▲ 4,9	▲ 8,7	▲ 26,3	N > 5 billion
F. Kepemilikan Bank										
18	Asing	222.906	0,0	▲ 1,7	▲ 3,3	▼ (0,7)	▼ (3,0)	▼ (2,9)	▼ (0,9)	Foreign Banks
19	Campuran	4.212.429	0,8	▲ 5,6	▲ 18,5	▲ 33,6	▲ 158,5	▲ 166,6	▲ 197,4	Mixed / Joint Banks
20	BPD	42.393.621	8,4	▼ (0,7)	▲ 0,8	▲ 1,8	▲ 7,4	▲ 8,2	▲ 21,7	Regional Government Banks
21	BUMN	308.721.778	61,1	▲ 1,4	▲ 1,9	▲ 4,6	▲ 28,1	▲ 28,6	▲ 64,4	State-Owned Enterprises (SOEs)
22	Swasta Nasional	149.546.534	29,6	▲ 4,4	▲ 4,8	▲ 11,5	▲ 43,9	▲ 53,2	▲ 104,8	Private National Banks
G. Valuta Simpanan										
23	Rupiah (IDR)	502.549.776	99,5	▲ 2,1	▲ 2,8	▲ 6,5	▲ 30,5	▲ 33,2	▲ 69,7	Rupiah (IDR)
24	Valas	2.547.492	0,5	▲ 1,5	▲ 4,1	▲ 6,9	▲ 87,8	▲ 88,4	▲ 121,9	Foreign Currencies
H. KBMI Bank										
25	KBMI 1	71.653.519	14,2	▲ 8,1	▲ 5,6	▲ 12,5	▲ 76,6	▲ 90,0	▲ 165,6	KBMI 1
26	KBMI 2	39.463.267	7,8	▲ 0,3	▲ 4,3	▲ 12,8	▲ 25,2	▲ 33,7	▲ 61,9	KBMI 2
27	KBMI 3	64.381.503	12,7	▲ 0,8	▲ 2,7	▲ 4,8	▲ 18,3	▲ 19,9	▲ 38,8	KBMI 3
28	KBMI 4	329.598.979	65,3	▲ 1,3	▲ 2,0	▲ 4,9	▲ 26,9	▲ 27,9	▲ 65,2	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										
29	Dijamin penuh (≤ Rp 2 miliar)	504.768.857	99,9	▲ 2,1	▲ 2,8	▲ 6,5	▲ 30,8	▲ 33,4	▲ 70,0	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	328.411	0,1	▲ 0,8	▲ 1,7	▲ 3,9	▲ 2,5	▲ 5,1	▲ 18,5	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%	0,09%	1,31%	0,31%	0,27%	1,18%	-0,63%	0,61%	0,43%	3,73%		
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%		
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%

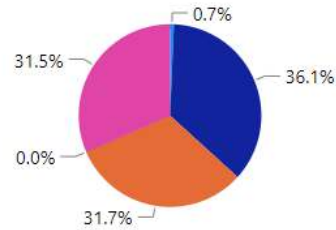
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

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%		
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 October 2022)

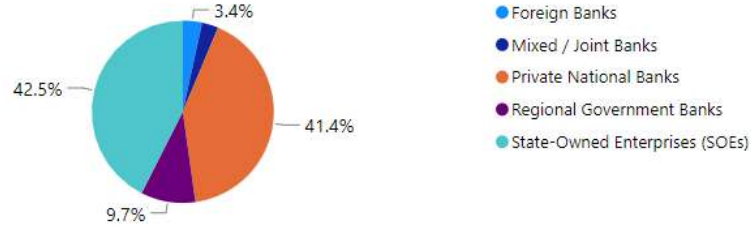
By Type of Deposit



By Principle of Business



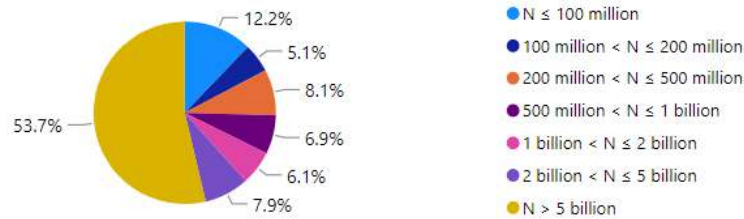
By Ownership



By Source of Fund



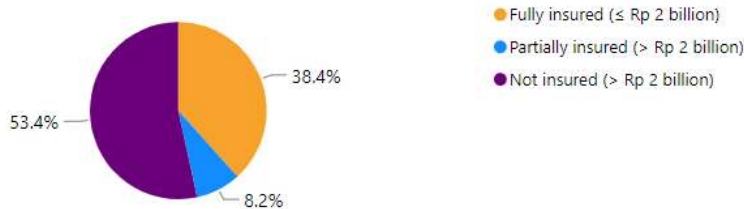
By Nominal Tiering



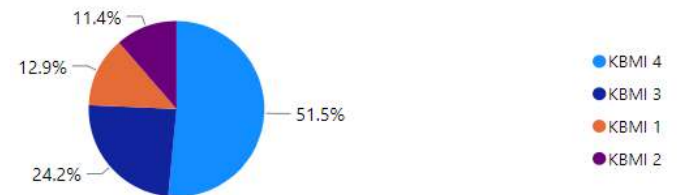
By Currency



By Insurable Deposit

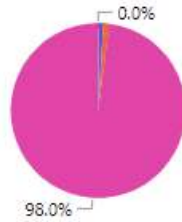


By KBMI

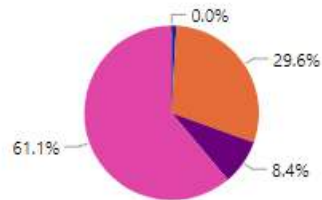


RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN (as of October 2022)

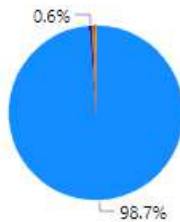
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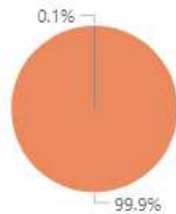
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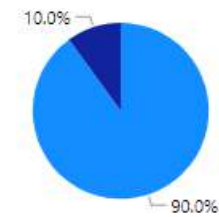
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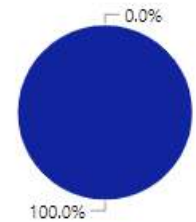
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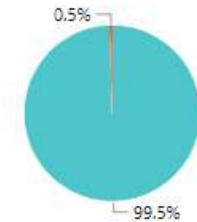
By Principle of Business



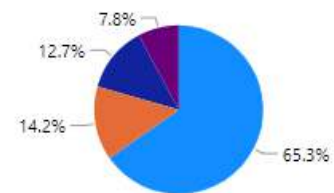
By Source of Fund



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 October 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)	
Giro	5.419.003	2.487	12.332	49	5.431.335	2.536	Demand Deposits
Rupiah (IDR)	5.213.832	1.878	11.894	40	5.225.726	1.919	Rupiah (IDR)
Valuta Asing	205.171	609	438	8	205.609	617	Foreign Currencies
Tabungan	494.752.319	2.512	7.767	7	494.760.086	2.520	Saving Accounts
Rupiah (IDR)	492.529.440	2.314	7.760	7	492.537.200	2.321	Rupiah (IDR)
Valuta Asing	2.222.879	198	7	0	2.222.886	198	Foreign Currencies
Deposito on Call	10.094	44	117	11	10.211	55	Deposits on Call
Rupiah (IDR)	9.208	40	117	11	9.325	51	Rupiah (IDR)
Valuta Asing	886	4	-	-	886	4	Foreign Currencies
Deposito	4.888.652	2.869	6.828	15	4.895.480	2.883	Time Deposits
Rupiah (IDR)	4.770.556	2.533	6.813	14	4.777.369	2.546	Rupiah (IDR)
Valuta Asing	118.096	336	15	1	118.111	337	Foreign Currencies
Sertifikat Deposito	134	0	22	1	156	2	Certificate of Time Deposits
Rupiah (IDR)	134	0	22	1	156	2	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	505.070.202	7.913	27.066	83	505.097.268	7.996	TOTAL
Rupiah (IDR)	502.523.170	6.765	26.606	74	502.549.776	6.839	Rupiah (IDR)
Valuta Asing	2.547.032	1.147	460	10	2.547.492	1.157	Foreign Currencies

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

(as of October 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)	
N ≤ 100 Jt	498.671.479	972	10.920	0	498.682.399	972	N ≤ 100 M
Rupiah (IDR)	496.431.831	958	10.796	0	496.442.627	958	Rupiah (IDR)
Valuta Asing	2.239.648	14	124	0	2.239.772	14	Foreign Currencies
100 Jt < N ≤ 200 Jt	2.929.812	410	2.095	0	2.931.907	411	100 M < N ≤ 200 M
Rupiah (IDR)	2.826.405	395	2.071	0	2.828.476	396	Rupiah (IDR)
Valuta Asing	103.407	15	24	0	103.431	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2.038.331	648	4.076	2	2.042.407	650	200 M < N ≤ 500 M
Rupiah (IDR)	1.941.671	617	4.044	1	1.945.715	618	Rupiah (IDR)
Valuta Asing	96.660	31	32	0	96.692	31	Foreign Currencies
500 Jt < N ≤ 1 M	765.163	548	3.402	3	768.565	551	500 M < N ≤ 1 B
Rupiah (IDR)	719.664	516	3.369	3	723.033	519	Rupiah (IDR)
Valuta Asing	45.499	32	33	0	45.532	32	Foreign Currencies
1 M < N ≤ 2 M	340.699	480	2.880	4	343.579	484	1 B < N ≤ 2 B
Rupiah (IDR)	313.536	442	2.848	4	316.384	446	Rupiah (IDR)
Valuta Asing	27.163	38	32	0	27.195	38	Foreign Currencies
2 M < N ≤ 5 M	198.865	627	2.096	7	200.961	633	2 B < N ≤ 5 B
Rupiah (IDR)	181.982	574	2.048	7	184.030	581	Rupiah (IDR)
Valuta Asing	16.883	53	48	0	16.931	53	Foreign Currencies
N > 5 M	125.853	4.227	1.597	67	127.450	4.295	N > 5 B
Rupiah (IDR)	108.081	3.263	1.430	58	109.511	3.321	Rupiah (IDR)
Valuta Asing	17.772	964	167	9	17.939	974	Foreign Currencies
TOTAL	505.070.202	7.913	27.066	83	505.097.268	7.996	TOTAL
Rupiah (IDR)	502.523.170	6.765	26.606	74	502.549.776	6.839	Rupiah (IDR)
Valuta Asing	2.547.032	1.147	460	10	2.547.492	1.157	Foreign Currencies

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

(as of October 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)	
N ≤ 2 M	504.745.484	3.058	23.373	9	504.768.857	3.068	N ≤ IDR 2 B
Rupiah (IDR)	502.233.107	2.928	23.128	9	502.256.235	2.937	Rupiah (IDR)
Valuta Asing	2.512.377	130	245	0	2.512.622	131	Foreign Currencies
N > 2 M	324.718	4.854	3.693	74	328.411	4.928	N > IDR 2 B
Rupiah (IDR)	290.063	3.837	3.478	64	293.541	3.902	Rupiah (IDR)
Valuta Asing	34.655	1.017	215	10	34.870	1.026	Foreign Currencies
TOTAL	505.070.202	7.913	27.066	83	505.097.268	7.996	TOTAL
Rupiah (IDR)	502.523.170	6.765	26.606	74	502.549.776	6.839	Rupiah (IDR)
Valuta Asing	2.547.032	1.147	460	10	2.547.492	1.157	Foreign Currencies

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

(as of October 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)	
N ≤ 2 M (Dijamin Penuh)	504.745.484	3.058	23.373	9	504.768.857	3.068	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	502.233.107	2.928	23.128	9	502.256.235	2.937	Rupiah (IDR)
Valuta Asing	2.512.377	130	245	0	2.512.622	131	Foreign Currencies
N > 2 M (Dijamin Sebagian)	324.718	649	3.693	7	328.411	657	N > IDR 2 B (Partially insured)
Rupiah (IDR)	290.063	580	3.478	7	293.541	587	Rupiah (IDR)
Valuta Asing	34.655	69	215	0	34.870	70	Foreign Currencies
TOTAL	505.070.202	3.708	27.066	17	505.097.268	3.725	TOTAL
Rupiah (IDR)	502.523.170	3.508	26.606	16	502.549.776	3.524	Rupiah (IDR)
Valuta Asing	2.547.032	200	460	1	2.547.492	200	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE

(as of October 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	106.052.689	4.214
2	Provinsi Jawa Timur	63.779.466	712
3	Provinsi Jawa Barat	72.047.656	640
4	Provinsi Jawa Tengah	56.645.373	384
5	Provinsi Sumatera Utara	25.240.402	303
6	Provinsi Banten	17.067.699	274
7	Provinsi Kalimantan Timur	7.213.176	147
8	Provinsi Bali	7.131.322	124
9	Provinsi Riau	9.498.552	118
10	Provinsi Sulawesi Selatan	15.710.915	114
11	Provinsi Sumatera Selatan	11.132.180	109
12	Provinsi Daerah Istimewa Yogyakarta	8.278.825	77
13	Provinsi Kalimantan Selatan	6.466.094	75
14	Provinsi Kalimantan Barat	7.810.648	74
15	Provinsi Kep. Riau	3.818.694	71
16	Provinsi Lampung	11.472.145	55
17	Provinsi Sumatera Barat	9.049.118	53
18	Provinsi Papua	3.802.927	49
19	Provinsi Nanggroe Aceh Darussalam	6.964.118	43
20	Provinsi Jambi	5.444.905	42
21	Provinsi Nusa Tenggara Barat	8.646.811	41
22	Provinsi Kalimantan Tengah	3.933.765	37
23	Provinsi Nusa Tenggara Timur	8.617.447	33
24	Provinsi Sulawesi Tenggara	4.290.748	31
25	Provinsi Sulawesi Tengah	4.632.952	31
26	Provinsi Sulawesi Utara	4.038.361	28
27	Provinsi Kep. Bangka Belitung	1.907.177	28
28	Provinsi Papua Barat	1.859.697	19
29	Provinsi Bengkulu	3.244.614	18
30	Kalimantan Utara	1.327.910	16
31	Provinsi Maluku	2.490.996	15
32	Provinsi Maluku Utara	1.527.832	11
33	Provinsi Sulawesi Barat	1.821.361	7
34	Provinsi Gorontalo	2.130.693	6
TOTAL		505.097.268	7.996

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