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BCBS UPDATES

BCBS issued various publications in Third Quarter 2019, such as: Margin requirements for non-centrally cleared derivatives, Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard and Large Exposures Framework in several countries.

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IADI UPDATES – Third Quarter 2019

The International Association of Deposit Insurers Holds its 18th Annual General Meeting and Conference in Istanbul, Turkey

18 October 2019

The International Association of Deposit Insurers (IADI) held its 18th Annual General Meeting and Conference on 10 - 11 October 2019 in Istanbul, Turkey, hosted by the Savings Deposit Insurance Fund of Turkey (SDIF). Two hundred and eighty (280) participants from approximately 70 jurisdictions worldwide attended the events.

The IADI Annual General Meeting

During the IADI Annual General Meeting (AGM) held on 11 October 2019, IADI announced the election results for the position of the Executive Council members, effective 11 October 2019. The 15 new Councilmembers elected are: Mohamud Ahmed (Kenya Deposit Insurance Corporation), Nikolay Evstratenko (Deposit Insurance Agency, Russian Federation), Zaher Hammouz (Palestine Deposit Insurance Corporation), Mu'taz Ibrahim Barbour (Jordan Deposit Insurance Corporation), Giuseppe Boccuzzi (Interbank Deposit Protection Fund, Italy), Michel Cadelano (Fonds de Garantie des Dépôts et de Résolution, France), Patrick Déry (Autorité des marchés financiers, Quebec, Canada), Daniel Dominioni (Corporación de Protección del Ahorro Bancario, Uruguay), Yvonne Fan (Central Deposit Insurance Corporation, Chinese Taipei), Mariano Herrera (Fondo de Garantía de Depósitos de Entidades de Crédito, Spain), Daniel Lima (Fundo Garantidor de Créditos, Brazil), Gabriel Limón González (Instituto para la Protección al Ahorro Bancario, Mexico), Sonja Lill Flo Myklebust (The Norwegian Banks' Guarantee Fund), Mirosław Panek (Bank Guarantee Fund, Poland), and Seongbak Wi (Korea Deposit Insurance Corporation). They shall act in the best interests of the Association, and will all serve for a three-year term.

The IADI Annual Conference

The IADI Annual Conference, titled "Realizing Reforms: What has Changed in Deposit Insurance Systems since the Crisis?", featured presentations and panel discussions by top policymakers, deposit insurers and prominent academics on key issues affecting the global economy, financial stability, deposit insurance and bank resolution. Mr Muhiddin Güral, SDIF Chairman and President, welcomed the participants and emphasised that after the global financial crisis, the global financial system has changed significantly and the importance of a deposit insurance system in maintaining financial stability has increased. In this regard, deposit insurers are expected to be more involved in early detection and timely intervention processes and continue with their efforts to adapt the resolution framework to the newly introduced international standards. He also mentioned that crossborder issues have become crucial because of globalization and noted that rapid change in financial technologies should be addressed adequately by the deposit insurers in order to avoid risks and seize opportunities.

In his opening remarks, Mr Katsunori Mikuniya, IADI President and Governor of the Deposit Insurance Corporation of Japan, highlighted that the national financial safety nets, including deposit insurance systems, have been developed and strengthened through the experience of various kinds of financial difficulties in the past, reflecting each jurisdiction's idiosyncratic factors as well as global agreements. He also emphasised that the global financial crisis reaffirmed the importance of financial stability and the role of deposit insurers, stating that deposit insurance systems would minimise the likelihood of the emergence of future crises, mitigate the impact of financial difficulties and help the economy recover resiliently.

Keynote speaker Ms Jelena McWilliams, Chairman of the Federal Deposit Insurance Corporation (FDIC), United States, spoke about deposit insurance fund management and pricing. One of the most fundamental questions deposit insurers face is how large the deposit insurance fund should be, in other words, how do deposit insurers determine the optimal fund size and the appropriate target for the fund reserve ratio. She discussed different types of analysis that can inform decisions on the target for the fund reserve ratio, referring to the history of, and efforts made by FDIC economists to analyse how the FDIC's fund had performed over time. Chairman McWilliams also highlighted work currently underway at the FDIC regarding the factors that determine loss rates. She con-

cluded her speech by emphasising the limits of analytics and stated that the most analysis can do is to clarify the choices available in statistical terms, identifying the level of confidence that a fund of a given size will be sufficient for its obligations. Ultimately, setting an appropriate target for the size of the insurance fund is a policy choice and a matter of judgment.

Mr Juan Carlos Izaguirre, Senior Financial Sector Specialist, Consultative Group to Assist the Poor (CGAP), the World Bank, stressed in his keynote speech that e-money's role in expanding financial inclusion in developing economies calls for reflection on whether and how it should be covered by a country's deposit insurance system. He emphasised that policy makers should balance financial inclusion with protection, stability, and integrity objectives when deciding on a deposit insurance approach to e-money. He ended his presentation by noting that it is important for IADI and deposit insurers to continue exploring the best way to protect e-money funds, as failures in the system would affect the very vulnerable customers we care the most about.

Mr Fabio Natalucci, Deputy Director, Monetary and Capital Markets Department, the International Monetary Fund (IMF), delivered a presentation on the global financial markets development. Responsible for the IMF's Global Financial Stability Report, he discussed the issues of financial conditioning, drawing attention to financial vulnerability and risk that affect advanced and emerging economies. He covered some recent issues including the trade tensions among major economies, and concluded his speech by mentioning the future outlook for the global financial markets.

Mr Dominique Laboureix, Member of the Board and Director of Resolution Planning and Decisions, Single Resolution Board (SRB), stressed the increasing importance of the resolution authorities. He outlined the European Union's approach on managing bank failures through the SRB from three perspectives, namely, what has been done to date, what the situation is at present, and where to go for tomorrow. He noted the need to establish a common deposit insurance scheme, and to also include the essentials of harmonisation in insolvency rules. It is necessary to continue reinforcing the crisis preparedness as the more resolvable the banks are, the more remote the possibility of a crisis will be.

In his closing remarks, Mr David Walker, IADI Secretary General, stressed that much has been accomplished in terms of enhancing early warning and intervention tools, resolution regimes (particularly regarding more loss absorbency and new tools such as bail-in) and cross-border information and coordination. However, he also emphasised that financial systems continue to evolve and we face emerging new risks and challenges. The reform process since the crisis still has unfinished business in areas such as ensuring adequate funding and liquidity available to support resolution. Finally, FinTech and its implications for financial stability and deposit insurance – both positive and negative – is an issue we are facing and trying to harness for our mutual benefit.

Sources: IADI website

BCBS UPDATES – Third Quarter 2019

BCBS issued various publications in Third Quarter 2019. List of publications during this period are as follows:

Table 1: BCBS Publication

Dates	Type of Publication	Titles
04 Jul 2019	Implementation reports	Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard - Australia
04 Jul 2019	Implementation reports	Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's large exposures framework - India
04 Jul 2019	Implementation reports	Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's large exposures framework - Canada
04 Jul 2019	Implementation reports	Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's large exposures framework - Australia
04 Jul 2019	Implementation reports	Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard - India
04 Jul 2019	Implementation reports	Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard - Canada
23 Jul 2019	Standards	Margin requirements for non-centrally cleared derivatives
14 Aug 2019	FAQ	Frequently asked questions on the Basel III standardised approach for operational risk

Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard - Australia

04 Jul 2019

Through its Regulatory Consistency Assessment Programme (RCAP), the Basel Committee monitors the timely adoption of regulations by its members, assesses the regulations' consistency with the Basel framework and examines the consistency of banks' calculation of the prudential ratios across jurisdictions. The RCAP also helps member jurisdictions to identify and assess the materiality of any deviations from the Basel framework.

This report describes the Committee's assessment of Australia's implementation of the Basel Committee's Net Stable Funding Ratio (NSFR) standard. The Australian NSFR has been assessed as compliant, which is the highest possible grade.

Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's large exposures framework – India

04 July 2019

Through its Regulatory Consistency Assessment Programme (RCAP), the Basel Committee monitors the timely adoption of regulations by its members, assesses the regulations' consistency with the Basel framework and examines the consistency of banks' calculation of the prudential ratios across jurisdictions. The RCAP also helps member jurisdictions to identify and assess the materiality of any deviations from the Basel framework.

This report describes the Committee's assessment of India's implementation of the Basel Committee's large exposures framework. India's large exposures framework has been assessed as compliant, which is the highest possible grade.

Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's large exposures framework – Canada

04 July 2019

Through its Regulatory Consistency Assessment Programme (RCAP), the Basel Committee monitors the timely adoption of regulations by its members, assesses the regulations' consistency with the Basel framework and examines the consistency of banks' calculation of the prudential ratios across jurisdictions. The RCAP also helps member jurisdictions to identify and assess the materiality of any deviations from the Basel framework.

This report describes the Committee's assessment of Canada's implementation of the Basel Committee's large exposures framework. Canada's large exposures framework has been assessed as compliant, which is the highest possible grade.

Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's large exposures framework – Australia

04 July 2019

Through its Regulatory Consistency Assessment Programme (RCAP), the Basel Committee monitors the timely adoption of regulations by its members, assesses the regulations' consistency with the Basel framework and examines the consistency of banks' calculation of the prudential ratios across jurisdictions. The RCAP also helps member jurisdictions to identify and assess the materiality of any deviations from the Basel framework.

This report describes the Committee's assessment of Australia's implementation of the Basel Committee's large exposures framework. Australia's large exposures framework has been assessed as compliant, which is the highest possible grade.

Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard – India

04 July 2019

Through its Regulatory Consistency Assessment Programme (RCAP), the Basel Committee monitors the timely adoption of regulations by its members, assesses the regulations' consistency with the Basel framework and examines the consistency of banks' calculation of the prudential ratios across jurisdictions. The RCAP also helps member jurisdictions to identify and assess the materiality of any deviations from the Basel framework.

This report describes the Committee's assessment of India's implementation of the Basel Committee's Net Stable Funding Ratio (NSFR) standard. The Indian NSFR has been assessed as compliant, which is the highest possible grade.

Regulatory Consistency Assessment Programme (RCAP): Assessment of the Basel Committee's Net Stable Funding Ratio standard – Canada

04 July 2019

Through its Regulatory Consistency Assessment Programme (RCAP), the Basel Committee monitors the timely adoption of regulations by its members, assesses the regulations' consistency with the Basel framework and examines the consistency of banks' calculation of the prudential ratios across jurisdictions. The RCAP also helps member jurisdictions to identify and assess the materiality of any deviations from the Basel framework.

This report describes the Committee's assessment of Canada's implementation of the Basel Committee's Net Stable Funding Ratio (NSFR) standard. The Canadian NSFR has been assessed as compliant, which is the highest possible grade.

Margin requirements for non-centrally cleared derivatives

23 July 2019

The Basel Committee on Banking Supervision and the International Organization of Securities Commissions (IOSCO) have revised the framework for margin requirements for non-centrally cleared derivatives.

Relative to the 2015 framework, the revisions extend by one year the final implementation of the margin requirements. With this extension, the final implementation phase will take place on 1 September 2021. To facilitate this extension, the Basel Committee and IOSCO have also introduced an additional implementation phase that begins on 1 September 2020.

The Basel Committee and IOSCO will continue to monitor progress in implementation to ensure consistent implementation across products, jurisdictions and market participants.

Frequently asked questions on the Basel III standardised approach for operational risk

14 August 2019

The Basel Committee on Banking Supervision finalised the new standardised approach (SA) for operational risk capital, as published in the final Basel III standards in December 2017. To promote consistent global implementation of those requirements, the Committee has agreed to periodically review frequently asked questions (FAQs) and publish answers along with any technical elaboration of the standards text and interpretative guidance that may be necessary.

Sources: BIS website

FSB UPDATES – Third Quarter 2019

FSB publishes review of TLAC Standard

2 July 2019

The Financial Stability Board (FSB) today published a technical review of the implementation of the Total Loss-Absorbing Capacity (TLAC) Standard for Global Systemically Important Banks (G-SIBs) in resolution. When fully implemented, the TLAC Standard will promote financial stability by providing confidence that G-SIBs have appropriate capacity to absorb losses and, if necessary, to achieve an orderly resolution and to maintain the continuity of critical functions.

The review concludes that progress has been steady and significant in both the setting of external TLAC requirements by authorities and the issuance of TLAC by G-SIBs. All relevant G-SIBs meet or exceed the TLAC target ratios of at least 16% of risk-weighted assets and 6% of the Basel III leverage ratio denominator. Estimates of G-SIB issuances of TLAC range between USD 350 and 400bn per year for the past three years, in a variety of market conditions. As of 2018, most TLAC had been issued in USD (about 67%) and EUR (about 19%).

The FSB sees no need to modify the TLAC Standard at this time. However, as implementation is ongoing, further efforts are needed to implement the TLAC Standard fully and effectively and to determine the appropriate group-internal distribution of TLAC resources across home and host jurisdictions.

Mark Branson, Chair of the FSB Resolution Steering Group and CEO of the Swiss Financial Market Supervisory Authority FINMA, said: “The successful build-up of loss-absorbing capacity has enhanced the resolvability of G-SIBs and strengthened market belief that too-big-to-fail risks have been reduced. However, the job is not complete. Important challenges remain, particularly in ensuring that, in a crisis, TLAC will be available in the right amounts at all locations within a group.”

The FSB will continue to monitor implementation of the TLAC Standard and issuance of TLAC instruments and report at least annually on progress. To support the effective implementation of the TLAC Standard it will take stock of the range of practices of authorities and Crisis Management Groups in implementing the TLAC Standard, particularly with respect to internal TLAC pre-positioning, the management of non-pre-positioned TLAC and authorities’ approaches as regards the review of the TLAC-eligibility of instruments and their subordination.

FSB adjusts implementation timelines for its policy recommendations to address financial stability risks in securities financing transactions

19 July 2019

The Financial Stability Board (FSB) today announced adjustments to the implementation timelines for its recommendations on securities financing transactions (SFTs), specifically those related to minimum haircut standards for non-centrally cleared SFTs.

SFTs such as securities lending and repurchase agreements (repos) play a crucial role in supporting price discovery and secondary market liquidity for a wide variety of securities. However, such transactions can also be used to take on leverage as well as maturity and liquidity mismatched exposures, and therefore can pose risks to financial stability.

As part of its work to enhance the resilience of non-bank financial intermediation, the FSB developed 18 policy recommendations to address financial stability risks that arise from SFTs such as repos and securities lending. These recommendations are published in the August 2013 report Policy Framework for Addressing Shadow

Banking Risks in Securities Lending and Repos and updated in the November 2015 report Regulatory framework for haircuts on non-centrally cleared securities financing transactions.

Although FSB member jurisdictions are making progress in implementing these policy recommendations, their implementation has seen significant delays in some jurisdictions, especially for the recommendations related to minimum haircuts standards for non-centrally cleared SFTs used by banks to provide financing to non-banks. These delays stem mainly from the new date for implementing the minimum haircut standards on bank-to-non-bank SFTs into banking regulation as part of the Basel III framework, which is now January 2022.

The FSB has therefore decided to adjust the implementation timelines for its recommendations related to minimum haircuts standards for non-centrally cleared SFTs, including those related to quantitative standards, i.e. the framework of numerical haircut floors (Recommendations 14-18: see updated Annexes 1, 3 and 4 of the November 2015 report for details). For example, the implementation timelines for the policy recommendations related to the framework of numerical haircut floors will be extended to January 2022 (instead of end-2018) for bank-to-non-bank transactions and to January 2024 (instead of end-2019) for non-bank-to-non-bank transactions. The implementation timelines for other recommendations remain unchanged.

Going forward, the FSB will continue to monitor implementation of its policy recommendations for SFTs so as to both address financial stability risks in the SFT markets as well as enhance the resilience of non-bank financial intermediation.

Ryozo Himino appointed Chair of the FSB's Standing Committee on Supervisory and Regulatory Cooperation

2 September 2019

The Financial Stability Board (FSB) has appointed Ryozo Himino, Vice Minister for International Affairs at the Japanese Financial Services Agency, as Chair of the FSB's Standing Committee on Supervisory and Regulatory Cooperation (SRC), for a two-year term starting on 1 September 2019.

Mr. Himino succeeds Norman Chan, Chief Executive of the Hong Kong Monetary Authority, who has served as SRC Chair since April 2017.

The SRC's mandate includes addressing key financial stability issues relating to the development of supervisory and regulatory policies; assisting in managing the coordination issues that arise among supervisors and regulators on issues that have cross-sector implications; setting guidelines for and overseeing the establishment and effective functioning of supervisory colleges; and advising on and monitoring best practice in meeting regulatory standards.

Randal K. Quarles, FSB Chair, welcomed Mr Himino's appointment, noting his long and distinguished career in public service and his deep experience in international supervisory and regulatory policy matters. He also expressed the FSB's appreciation for Norman Chan's effective chairmanship of the SRC and his commitment to the FSB since he became a member in October 2009.

Sources: FSB website

IDIC UPDATES – Third Quarter 2019

A. Banking Growth and Stability

Table 1: Indicators of Banking Industry (Trillion IDR)

Indicator	Jun-18	May-19	Jun-19	YoY	MtM
Asset	7,773.1	8,240.7	8,333.4	↑ 7.2%	↑ 1.1%
Conventional	7,467.7	7,919.2	8,008.4	↑ 7.2%	↑ 1.1%
Islamic	305.4	312.7	315.7	↑ 3.4%	↑ 1.0%
Credit	5,175.0	5,526.3	5,580.1	↑ 7.84%	↑ 1.0%
Conventional	4,976.0	5,312.3	5,362.2	↑ 7.8%	↑ 0.9%
Islamic	199.0	214.1	218.5	↑ 9.8%	↑ 2.1%
Third Parties Fund	5,482.4	5,812.2	5,891.9	↑ 7.47%	↑ 1.4%
Conventional	5,230.9	5,548.0	5,624.6	↑ 7.5%	↑ 1.4%
Islamic	251.5	264.2	267.3	↑ 6.3%	↑ 1.2%
Tier 1	1,172.3	1,281.0	1,296.7	↑ 10.6%	↑ 1.2%
Conventional	1,139.2	1,245.1	1,257.4	↑ 10.4%	↑ 1.0%
Islamic	33.1	35.8	39.3	↑ 18.8%	↑ 9.6%
Profit/Loss	108.7	103.7	117.0	↑ 7.7%	↑ 12.9%
Conventional	107.3	101.7	114.8	↑ 7.1%	↑ 12.9%
Islamic	1.4	2.0	2.2	↑ 53.8%	↑ 12.6%

NOTE:

YoY : Year-on-Year growth

MtM : Month-to-Month growth

↑ : Favorable

↓ : Unfavorable

Table 2: Financial Ratio of Banking Industry

Ratio	Jun-18	May-19	Jun-19	YoY	MtM
CAR	22.42%	22.57%	22.69%	↑ 27bps	↑ 12bps
Asset Quality	1.82%	1.85%	1.89%	↑ -7bps	↓ 5bps
Gross NPL	2.63%	2.52%	2.50%	↑ 14bps	↑ 2bps
NNPL	0.41%	0.39%	0.34%	↑ 8bps	↑ 5bps
ROA	2.35%	2.46%	2.46%	↑ 11bps	↑ 0bps
ROE	12.93%	13.71%	12.85%	↓ -8bps	↓ -87bps
OC/OR	81.16%	79.99%	79.99%	↑ 117bps	↑ 0bps
NIM	4.65%	4.41%	4.42%	↓ -22bps	↑ 1bps
LDR	94.39%	95.08%	94.72%	↓ -32bps	↑ 36bps
Interbank Liabilities	3.00%	2.84%	3.00%	↑ 0bps	↓ -17bps
CL/CA	18.18%	17.96%	17.96%	↓ -22bps	↑ 0bps

Financial Ratio of Banking Industry

NOTE:

YoY : Year-on-Year growth

MtM : Month-to-Month growth

↑ : Favorable

↓ : Unfavorable

B. Deposit Insurance Updates

Figure 2: Distribution of Deposits in Banking Industry

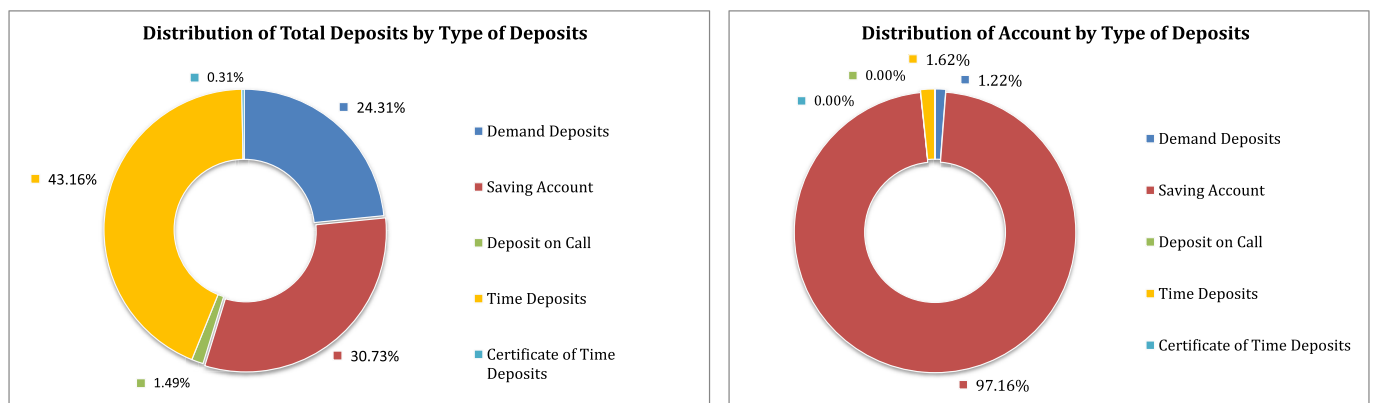


Table 3: Distribution of Deposit Based on Type of Deposit

Total Deposits by Type of Deposits (Nominal in Million USD)												
Type of Deposits	August 2019				September 2019				Δ MoM			
	Account	%	Nominal	%	Account	%	Nominal	%	Δ Account	%	Δ Nominal	%
Demand Deposits	3,686,911	1.27	97.754	23.53	3,601,751	1.22	102.497	24.31	(85,160)	-2.31	4.743	4.85
Saving Account	284,501,419	97.10	128.840	31.00	286,650,663	97.16	129.561	30.73	2,149,244	0.76	0.721	0.56
Deposit on Call	5,564	0.00	6.016	1.45	5,692	0.00	6.299	1.49	128	2.30	0.284	4.71
Time Deposits	4,766,455	1.63	181.838	43.76	4,766,209	1.62	181.949	43.16	(246)	-0.01	0.111	0.06
Certificate of Time Deposits	275	0.00	1.080	0.26	313	0.00	1.280	0.31	38	13.82	0.201	18.57
Total	292,960,624	100.00	415.528	100.00	295,024,628	100.00	421.587	100.00	2,064,004	0.70	6.059	1.46

Note: The percentage of deposits in each type of deposit is the percentage of total deposits

Table 4: Distribution of Deposit Based on Ownership of Deposit

Total Deposits by Ownership of Deposits (Nominal in Million USD)												
Ownership of Deposits	August 2019				September 2019				Δ MoM			
	Account	%	Nominal	%	Account	%	Nominal	%	Δ Account	%	Δ Nominal	%
Third Party-Fund	292,935,686	99.99	408.566	98.32	294,999,518	99.99	414.219	98.25	2,063,832	0.70	5.653	1.38
Funds From Other Bank	24,938	0.01	6.962	1.68	25,110	0.01	7.368	1.75	172	0.69	0.406	5.83
Total	292,960,624	100.00	415.528	100.00	295,024,628	100.00	421.587	100.00	2,064,004	0.70	6.059	1.46

Note: The percentage of deposits in each type of deposit is the percentage of total deposits

Table 5: Distribution of Deposit Based on Type of Bank

Total Deposits by Type of Business Banks (Nominal in Million USD)												
Type of Business Banks	August 2019				September 2019				Δ MoM			
	Account	%	Nominal	%	Account	%	Nominal	%	Δ Account	%	Δ Nominal	%
Conventional	266,745,553	91.05	396.820	95.50	268,564,227	91.03	402.645	95.51	1,818,674	0.68	5.825	1.46
Islamic	26,215,071	8.95	18.708	4.50	26,460,401	8.97	18.942	4.49	245,330	0.94	0.233	1.25
Total	292,960,624	100.00	415.528	100.00	295,024,628	100.00	421.587	100.00	2,064,004	0.70	6.059	1.46

Note: The percentage of deposits in each type of deposit is the percentage of total deposits

Table 6: Distribution of Deposit Based on Tiering of Nominal (in IDR)

Total Deposits by Tiering of Nominal (Nominal in Million USD)												
Deposit Tiering (IDR)	August 2019				September 2019				Δ MoM			
	Account	%	Nominal	%	Account	%	Nominal	%	Δ Account	%	Δ Nominal	%
N ≤ 100 Mio	287,687,880	98.20	59.288	14.28	289,744,120	98.21	59.207	14.05	2,056,240	0.71	(-0.082)	-0.14
100 Mio < N ≤ 200 Mio	2,409,444	0.82	23.830	5.73	2,411,194	0.82	23.847	5.66	1,750	0.07	0.018	0.07
200 Mio < N ≤ 500 Mio	1,662,848	0.57	37.595	9.05	1,662,975	0.56	37.610	8.92	127	0.01	0.015	0.04
500 Mio < N ≤ 1 Bio	638,898	0.22	32.589	7.84	640,979	0.22	32.688	7.75	2,081	0.33	0.098	0.30
1 Bio < N ≤ 2 Bio	287,401	0.10	28.844	6.94	288,350	0.10	28.925	6.86	949	0.33	0.081	0.28
2 Bio < N ≤ 5 Bio	174,420	0.06	38.534	9.27	176,657	0.06	38.989	9.25	2,237	1.28	0.455	1.18
N > 5 Bio	99,733	0.03	194.849	46.89	100,353	0.03	200.322	47.52	620	0.62	5.473	2.81
Total	292,960,624	100.00	415.528	100.00	295,024,628	100.00	421.587	100.00	2,064,004	0.70	6.058	1.46

Note: The percentage of deposits in each type of deposit is the percentage of total deposits

Table 7: Distribution of Insured Deposit Based on Accounts

Distribution of Account by Insured Accounts September 2019			
Item	Deposit Tiering (IDR)	Number of Accounts	%
Account for Fully Insured Deposits	≤ 2 Billion	294,747,618	99.91%
Account for Partially Insured Deposits	> 2 Billion	277,010	0.09%
Total Account		295,024,628	100.00%

Table 8: Distribution of Deposit Based on Nominal

Distribution of Deposits by Insured Deposits (Billion IDR) September 2019			
Item	Deposit Tiering (IDR)	Nominal Account	%
Fully Insured Deposits	≤ 2 Billion	2,587,409	43.23%
Partially Insured Deposits	> 2 Billion	554,020	9.26%
Subtotal - Insured Deposits		3,141,429	52.49%
Uninsured Deposit	> 2 Billion	2,842,996	47.50%
Subtotal - Uninsured Deposit		2,842,996	100%
Total Account		5,984,425	

C. National Financial Supervisory Commission (NFSC)

A delegation of the National Financial Supervisory Commission (NFSC) of Viet Nam, headed by Dr. Nguyen van Khach (Vice Chairman of NFSC), was visiting Indonesia on November 25 – 26, 2019 with a purpose to enhance cooperation opportunities between the NFSC and Indonesia’s relevant authorities, exchanging information and experience in financial conglomerate supervision, financial market integrated supervision and macro prudential supervision.

This meeting aims to discuss the following topics:

1. The role of IDIC in detecting risks of credit institutions system;
2. The role of IDIC in Indonesia’s financial safety net.

The List of Delegation are as follows :

1. Mr. Nguyen Van Khach, Vice Chairman, National Financial Supervisory Commission of Viet Nam.
2. Mr. Nguyen Van Thuy, Deputy General Director, Research & Supervisory Policy Coordination Department.
3. Ms. Duong Thu Phuong, Director, International Cooperation Division, Interpreter of English - Vietnamese and vice versa for the delegation
4. Ms. Pham Thanh Huong, Deputy Director, National Financial Supervisory Information Center.
5. Mr. Duong Hong Ha, Deputy Director, Integrated Supervision Department, NFSC
6. Ms. Le Thi Ngoc Tu, Deputy Director, Research & Supervisory Policy Coordination Department.
7. Mr. Ngo Tuan Anh, Official, Financial Conglomerates Supervision Department.



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