



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Oktober 2023
10M-23

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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Informasi Umum

Sumber Data

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

Definisi

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

Kotak Masukan dan Saran:



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General Information

Source of Data

The data are based on The Laporan Bank Umum Terintegrasi (LBUT) which submitted by commercial banks to Bank Indonesia.

Definition

- 1) The deposits comprise of third-party funds and funds from other banks.
- 2) Insured deposits consist of:
 - a) Fully insured deposits with nominal under Rp2 billion.
 - b) Partially insured deposits (max. Rp2 billion) for nominal above Rp2 billion.
- 3) The maximum amount of deposit insured is Rp2 billion per depositor per bank as stipulated by Government Regulation Number 66 Year 2008.
- 4) The deposits presented do not include overseas deposits.
- 5) The accounts presented consist of customer accounts with 0 (zero) balance.

Feedback and Suggestion Box:

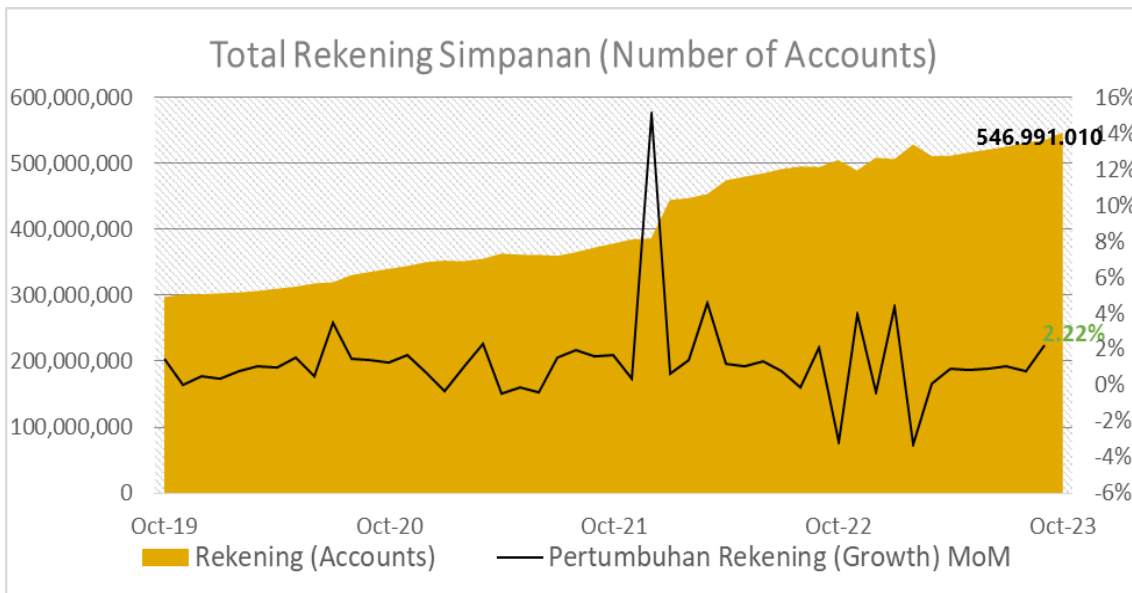
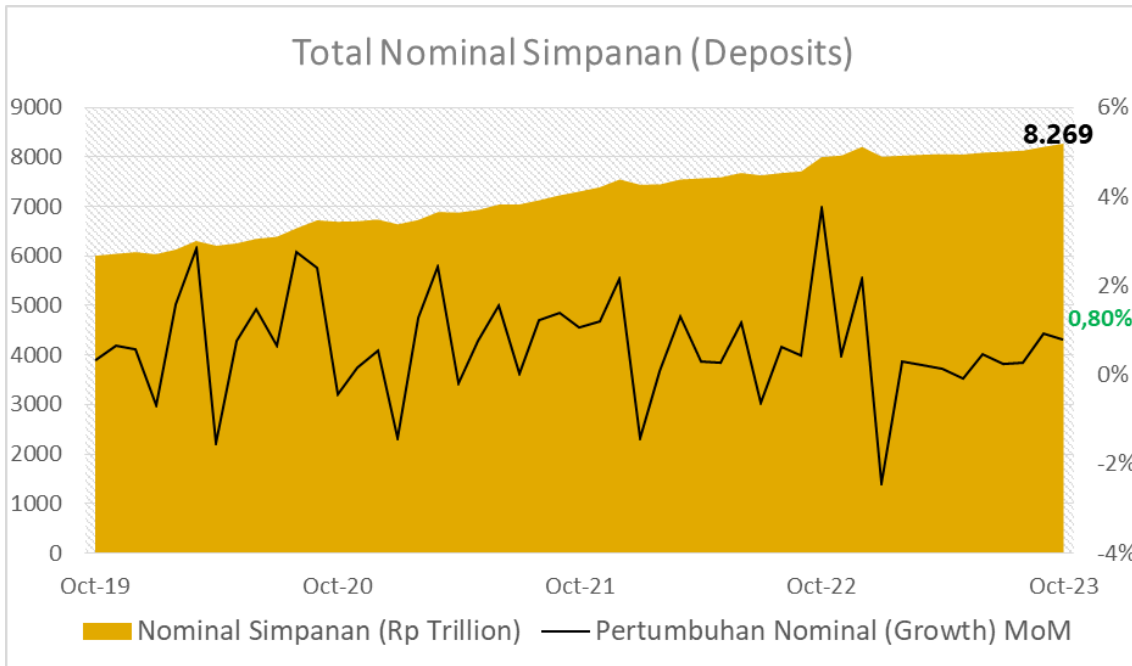


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 105 Bank Umum untuk data periode Oktober 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 Oktober 2023 mencapai **Rp8.269 triliun**, naik **0,80%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 36,8% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis Sertifikat Deposito sebesar 49,3% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Deposito sebesar 0,3% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 53,0% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada *tiering* simpanan N>5 miliar sebesar 1,2%, sedangkan penurunan pertumbuhan nominal simpanan terdalam pada *tiering* 200 juta<N≤500 juta sebesar 0,1% MoM.
- 4) **Total rekening simpanan BU** bulan Oktober 2023 mencapai **546,99 juta rekening**, naik **2,22%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada Tabungan yang mencakup 98,0% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada Sertifikat Deposito sebesar 43,0% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *Deposit on Call* sebesar 23,1% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N≤100 juta yang mencakup 98,8% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada *tiering* N≤100 juta sebesar 2,2% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* 200 juta<N≤500 juta sebesar 0,2% MoM.
- 5) Penjaminan simpanan LPS mencakup **546,64 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 348 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-23	2023	8,269	3.4%	546,991,010	8.3%
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	Oct-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Nominal	8.269	100,0	▲	0,8	▲	2,0	▲	2,6	▲	0,8	▲	3,4	▲	23,6	Nominal
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	2.580	31,2	▲	2,6	▲	5,2	▲	5,6	▲	0,0	▲	1,7	▲	48,4	Demand Deposits
3	Tabungan	2.586	31,3	▲	0,2	▼	(0,5)	▼	(0,2)	▼	(1,3)	▲	2,6	▲	25,8	Saving Accounts
4	Deposito	3.045	36,8	▼	(0,3)	▲	1,7	▲	3,0	▲	3,6	▲	5,6	▲	7,7	Time Deposits
5	Deposits on Call	53	0,6	▲	8,5	▼	(8,2)	▼	(15,1)	▼	(13,4)	▼	(4,5)	▼	(9,3)	Deposits on Call
6	Sertifikat Deposito	5	0,1	▲	49,3	▲	80,4	▲	26,0	▲	35,2	▲	198,5	▼	(55,4)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	94	1,1	▲	20,7	▲	32,9	▲	16,3	▲	27,7	▲	13,0	▲	1,3	Funds from Other Banks
8	DPK	8.175	98,9	▲	0,6	▲	1,7	▲	2,5	▲	0,6	▲	3,3	▲	23,9	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	7.641	92,4	▲	0,8	▲	2,1	▲	2,9	▲	0,6	▲	3,0	▲	22,7	Conventional
10	Syariah (Termasuk UUS)	628	7,6	▲	0,3	▲	0,9	▼	(0,2)	▲	2,8	▲	8,8	▲	36,0	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	1.007	12,2	▲	0,2	▼	(0,1)	▼	(0,5)	▼	(1,2)	▲	3,6	▲	9,7	N ≤ 100 million
12	100 juta < N ≤ 200 juta	421	5,1	▲	0,1	▼	(0,6)	▼	0,3	▼	(0,3)	▲	2,7	▲	14,6	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	686	8,3	▼	(0,1)	▼	(0,7)	▲	1,1	▲	2,4	▲	5,6	▲	16,3	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	578	7,0	▲	0,5	▼	(0,1)	▲	2,3	▲	2,4	▲	4,9	▲	12,8	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	512	6,2	▲	0,5	▲	0,8	▲	3,5	▲	3,8	▲	5,6	▲	13,2	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	681	8,2	▲	0,9	▲	2,2	▲	5,2	▲	4,2	▲	7,5	▲	17,5	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.384	53,0	▲	1,2	▲	3,6	▲	3,4	▲	0,1	▲	2,1	▲	34,0	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	267	3,2	▼	(0,6)	▲	4,8	▼	(0,9)	▼	(0,3)	▼	(2,1)	▲	28,4	Foreign Banks
19	Campuran	247	3,0	▲	0,7	▲	2,7	▲	7,0	▲	6,0	▲	5,9	▲	20,6	Mixed / Joint Banks
20	BPD	784	9,5	▲	5,6	▲	4,7	▲	6,0	▲	7,0	▲	1,3	▲	14,3	Regional Government Banks
21	BUMN	3.512	42,5	▲	0,4	▲	3,0	▲	4,4	▼	(1,6)	▲	3,3	▲	24,2	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.459	41,8	▲	0,3	▲	0,2	▲	0,2	▲	1,8	▲	4,4	▲	25,1	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	7.019	84,9	▲	0,3	▲	1,3	▲	2,5	▲	0,8	▲	2,6	▲	22,0	Rupiah (IDR)
24	Valas	1.250	15,1	▲	3,8	▲	6,3	▲	3,3	▲	1,0	▲	8,1	▲	33,4	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	1.047	12,7	▲	3,6	▲	4,1	▲	5,7	▲	8,8	▲	6,3	▲	24,8	KBMI 1
26	KBMI 2	952	11,5	▲	1,0	▲	1,6	▲	0,9	▲	0,0	▼	(0,7)	▲	22,9	KBMI 2
27	KBMI 3	2.013	24,3	▲	0,4	▼	(0,1)	▼	(0,7)	▲	0,2	▲	4,2	▲	15,7	KBMI 3
28	KBMI 4	4.257	51,5	▲	0,3	▲	2,6	▲	3,9	▼	(0,5)	▲	3,3	▲	27,5	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	3.204	38,7	▲	0,2	▼	(0,2)	▲	1,1	▲	1,1	▲	4,4	▲	12,8	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	697	8,4	▲	0,8	▲	2,2	▲	4,9	▲	3,5	▲	6,1	▲	18,6	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.368	52,8	▲	1,2	▲	3,6	▲	3,5	▲	0,2	▲	2,3	▲	33,8	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	Oct-23	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Jumlah Rekening	546.991.010	100,0	▲	2,2	▲	4,1	▲	6,9	▲	7,6	▲	8,3	▲	60,8	A. Deposits
B. Jenis Simpanan																
2	Giro	5.641.365	1,0	▼	(1,1)	▼	(1,7)	▲	0,8	▲	3,6	▲	3,9	▲	41,7	Demand Deposits
3	Tabungan	536.011.359	98,0	▲	2,3	▲	4,2	▲	7,0	▲	7,6	▲	8,3	▲	61,9	Saving Accounts
4	Deposito	5.329.167	1,0	▲	0,6	▲	1,8	▲	3,4	▲	7,3	▲	8,9	▲	3,2	Time Deposits
5	Deposits on Call	8.357	0,0	▼	(23,1)	▼	(36,2)	▼	(60,0)	▼	(56,5)	▼	(18,2)	▲	120,8	Deposits on Call
6	Sertifikat Deposito	762	0,0	▲	43,0	▲	42,2	▲	37,5	▲	79,7	▲	388,5	▲	429,2	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	28.439	0,0	▲	1,1	▲	3,0	▲	4,4	▲	2,6	▲	5,1	▲	11,9	Funds from Other Banks
8	DPK	546.962.571	100,0	▲	2,2	▲	4,1	▲	6,9	▲	7,6	▲	8,3	▲	60,8	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	490.835.059	89,7	▲	2,4	▲	4,2	▲	7,0	▲	7,5	▲	8,0	▲	61,1	Conventional
10	Syariah (Termasuk UUS)	56.155.951	10,3	▲	0,9	▲	3,1	▲	6,2	▲	8,4	▲	10,9	▲	58,5	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	540.347.322	98,8	▲	2,2	▲	4,1	▲	7,0	▲	7,6	▲	8,4	▲	61,6	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.994.529	0,5	▲	0,1	▼	(0,7)	▲	0,1	▼	(0,5)	▲	2,1	▲	14,1	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.141.283	0,4	▼	(0,2)	▼	(0,7)	▲	0,9	▲	2,1	▲	4,8	▲	16,4	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	799.650	0,1	▲	0,4	▼	(0,3)	▲	2,2	▲	2,4	▲	4,0	▲	12,7	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	359.690	0,1	▲	0,5	▲	0,5	▲	3,1	▲	3,5	▲	4,7	▲	13,2	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	214.057	0,0	▲	0,7	▲	1,9	▲	4,7	▲	3,9	▲	6,5	▲	15,5	2 billion < N ≤ 5 billion
17	N > 5 miliar	134.479	0,0	▲	0,8	▲	2,6	▲	5,1	▲	2,8	▲	5,5	▲	23,9	N > 5 billion
F. Kepemilikan Bank																
18	Asing	272.381	0,0	▲	0,2	▲	0,9	▲	3,6	▲	13,0	▲	22,2	▲	18,8	Foreign Banks
19	Campuran	3.146.792	0,6	▲	0,9	▲	2,2	▲	5,5	▲	9,1	▲	11,5	▲	106,8	Mixed / Joint Banks
20	BPD	43.923.991	8,0	▲	0,8	▲	2,5	▲	2,9	▲	3,0	▲	3,6	▲	19,8	Regional Government Banks
21	BUMN	326.033.491	59,6	▲	0,7	▲	2,2	▲	4,4	▲	4,6	▲	5,6	▲	46,7	State-Owned Enterprises (SOEs)
22	Swasta Nasional	173.614.355	31,7	▲	5,5	▲	8,4	▲	13,1	▲	14,9	▲	15,0	▲	118,2	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	543.851.164	99,4	▲	2,2	▲	4,0	▲	6,9	▲	7,5	▲	8,2	▲	60,5	Rupiah (IDR)
24	Valas	3.139.846	0,6	▲	6,7	▲	10,6	▲	16,3	▲	19,6	▲	23,3	▲	148,6	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	83.844.409	15,3	▲	1,3	▲	4,3	▲	8,6	▲	16,6	▲	20,0	▲	218,4	KBMI 1
26	KBMI 2	45.955.038	8,4	▲	2,1	▲	4,5	▲	8,4	▲	7,6	▲	11,4	▲	65,9	KBMI 2
27	KBMI 3	67.390.114	12,3	▲	12,0	▲	14,1	▲	17,1	▲	10,8	▲	4,7	▲	32,9	KBMI 3
28	KBMI 4	349.801.449	64,0	▲	0,8	▲	2,2	▲	4,6	▲	5,0	▲	6,1	▲	48,6	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	546.642.474	99,9	▲	2,2	▲	4,1	▲	6,9	▲	7,6	▲	8,3	▲	60,8	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	348.536	0,1	▲	0,8	▲	2,2	▲	4,9	▲	3,5	▲	6,1	▲	18,6	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%	-0,06%	0,45%	0,23%	0,27%	0,93%	0,80%		
2022	-1,41%	0,09%	1,31%	0,31%	0,27%	1,18%	-0,63%	0,61%	0,43%	3,74%	0,42%	2,16%
2021	-3,79%	3,76%	2,43%	-0,19%	0,77%	1,56%	0,02%	1,23%	1,38%	1,07%	1,19%	2,15%
2020	-0,69%	1,57%	7,00%	-1,53%	0,78%	1,47%	0,64%	2,75%	2,41%	-0,44%	0,15%	0,53%

II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)

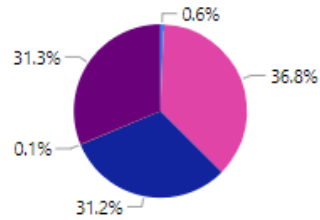
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-4,31%	0,12%	1,19%	2,41%	-0,52%	0,46%	-0,34%	-0,11%	-0,21%	0,19%		
2022	-4,25%	-0,11%	0,63%	7,02%	-4,60%	0,12%	0,29%	-0,85%	0,51%	-0,26%	1,44%	3,40%
2021	-7,92%	3,24%	0,40%	4,09%	-0,52%	0,30%	-0,11%	-0,71%	0,45%	0,48%	1,09%	3,58%
2020	-2,60%	-0,37%	-0,01%	1,04%	3,72%	-1,10%	-0,26%	0,99%	2,11%	0,50%	1,14%	2,76%

III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2,87%	0,49%	0,13%	-0,96%	-0,16%	0,24%	-0,27%	0,34%	2,05%	1,22%		
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	-2,51%	5,00%	4,96%	-1,82%	0,63%	2,50%	-0,02%	2,51%	2,47%	1,48%	1,70%	1,71%
2020	0,40%	2,88%	5,65%	-3,75%	-0,32%	2,44%	1,02%	4,70%	3,87%	-1,12%	-0,70%	-1,32%

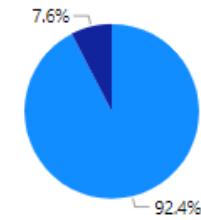
RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN (as of October 2023)

By Type of Deposit



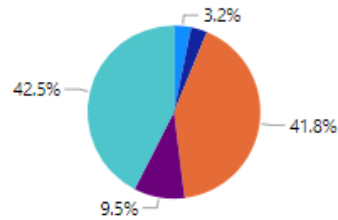
By Principle of Business

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



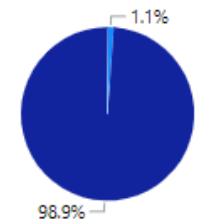
- Conventional
- Sharia

By Ownership



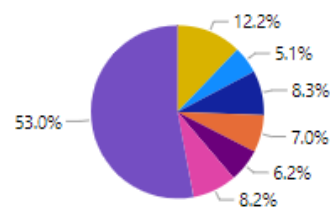
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



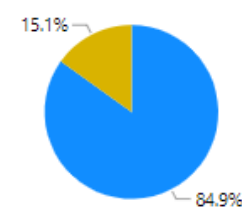
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



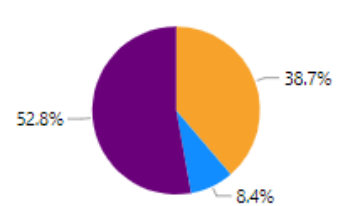
- N <= 100 million
- 100 million < N <= 200 million
- 200 million < N <= 500 million
- 500 million < N <= 1 billion
- 1 billion < N <= 2 billion
- 2 billion < N <= 5 billion
- N > 5 billion

By Currency



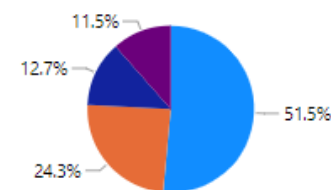
- Rupiah (IDR)
- Foreign Currencies

By Insurable Deposit



- Fully insured (<= Rp 2 billion)
- Partially insured (> Rp 2 billion)
- Not insured (> Rp 2 billion)

By KBMI

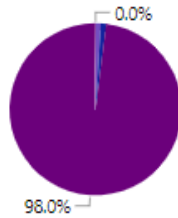


- KBMI 4
- KBMI 3
- KBMI 1
- KBMI 2

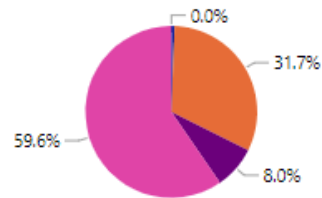
RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of October 2023)

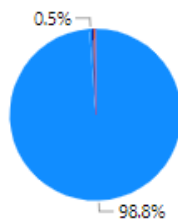
By Type of Deposit



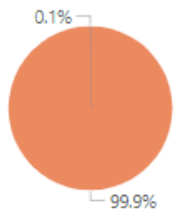
By Ownership



By Nominal Tiering

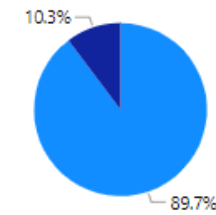


By Insurable Deposit



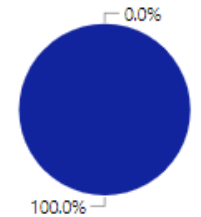
By Principle of Business

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



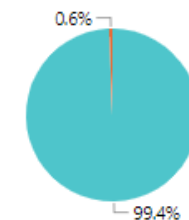
By Source of Fund

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



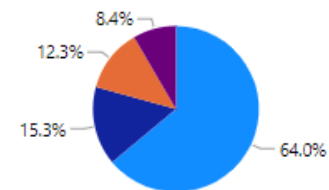
By Currency

- 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 October 2023)

Jenis Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Type of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
Giro	5,627,954	2,523	13,411	57	5,641,365	2,580	Demand Deposits
Rupiah (IDR)	5,402,987	1,794	12,949	35	5,415,936	1,829	Rupiah (IDR)
Valuta Asing	224,967	729	462	22	225,429	751	Foreign Currencies
Tabungan	536,002,965	2,578	8,394	8	536,011,359	2,586	Saving Accounts
Rupiah (IDR)	533,217,314	2,402	8,386	8	533,225,700	2,410	Rupiah (IDR)
Valuta Asing	2,785,651	176	8	0	2,785,659	176	Foreign Currencies
Deposito on Call	8,127	39	230	14	8,357	53	Deposits on Call
Rupiah (IDR)	7,648	34	230	14	7,878	48	Rupiah (IDR)
Valuta Asing	479	5	-	-	479	5	Foreign Currencies
Deposito	5,322,806	3,032	6,361	14	5,329,167	3,045	Time Deposits
Rupiah (IDR)	5,194,532	2,714	6,356	13	5,200,888	2,727	Rupiah (IDR)
Valuta Asing	128,274	318	5	1	128,279	319	Foreign Currencies
Sertifikat Deposito	719	4	43	1	762	5	Certificate of Time Deposits
Rupiah (IDR)	719	4	43	1	762	5	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	546,962,571	8,175	28,439	94	546,991,010	8,269	TOTAL
Rupiah (IDR)	543,823,200	6,947	27,964	71	543,851,164	7,019	Rupiah (IDR)
Valuta Asing	3,139,371	1,228	475	23	3,139,846	1,250	Foreign Currencies

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

(as of October 2023)

Tiering Nominal	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal Tiering
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 100 Jt	540,335,444	1,007	11,878	0	540,347,322	1,007	N ≤ 100 M
Rupiah (IDR)	537,509,728	992	11,732	0	537,521,460	992	Rupiah (IDR)
Valuta Asing	2,825,716	15	146	0	2,825,862	15	Foreign Currencies
100 Jt < N ≤ 200 Jt	2,992,478	421	2,051	0	2,994,529	421	100 M < N ≤ 200 M
Rupiah (IDR)	2,885,452	406	2,029	0	2,887,481	406	Rupiah (IDR)
Valuta Asing	107,026	15	22	0	107,048	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,137,416	684	3,867	1	2,141,283	686	200 M < N ≤ 500 M
Rupiah (IDR)	2,040,614	653	3,830	1	2,044,444	655	Rupiah (IDR)
Valuta Asing	96,802	31	37	0	96,839	31	Foreign Currencies
500 Jt < N ≤ 1 M	796,158	575	3,492	3	799,650	578	500 M < N ≤ 1 B
Rupiah (IDR)	750,137	542	3,463	3	753,600	545	Rupiah (IDR)
Valuta Asing	46,021	33	29	0	46,050	33	Foreign Currencies
1 M < N ≤ 2 M	356,622	507	3,068	5	359,690	512	1 B < N ≤ 2 B
Rupiah (IDR)	328,917	468	3,036	5	331,953	472	Rupiah (IDR)
Valuta Asing	27,705	39	32	0	27,737	39	Foreign Currencies
2 M < N ≤ 5 M	211,718	673	2,339	8	214,057	681	2 B < N ≤ 5 B
Rupiah (IDR)	194,095	618	2,285	7	196,380	625	Rupiah (IDR)
Valuta Asing	17,623	55	54	0	17,677	55	Foreign Currencies
N > 5 M	132,735	4,307	1,744	77	134,479	4,384	N > 5 B
Rupiah (IDR)	114,257	3,268	1,589	54	115,846	3,323	Rupiah (IDR)
Valuta Asing	18,478	1,039	155	22	18,633	1,061	Foreign Currencies
TOTAL	546,962,571	8,175	28,439	94	546,991,010	8,269	TOTAL
Rupiah (IDR)	543,823,200	6,947	27,964	71	543,851,164	7,019	Rupiah (IDR)
Valuta Asing	3,139,371	1,228	475	23	3,139,846	1,250	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 2023)

Besaran Nilai Simpanan	Third-Party Funds		Funds from Other Banks		TOTAL		Nominal of Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 2 M	546,618,118	3,194	24,356	10	546,642,474	3,204	N ≤ IDR 2 B
Rupiah (IDR)	543,514,848	3,061	24,090	10	543,538,938	3,070	Rupiah (IDR)
Valuta Asing	3,103,270	133	266	0	3,103,536	134	Foreign Currencies
N > 2 M	344,453	4,980	4,083	85	348,536	5,065	N > IDR 2 B
Rupiah (IDR)	308,352	3,886	3,874	62	312,226	3,948	Rupiah (IDR)
Valuta Asing	36,101	1,094	209	23	36,310	1,117	Foreign Currencies
TOTAL	546,962,571	8,175	28,439	94	546,991,010	8,269	TOTAL
Rupiah (IDR)	543,823,200	6,947	27,964	71	543,851,164	7,019	Rupiah (IDR)
Valuta Asing	3,139,371	1,228	475	23	3,139,846	1,250	Foreign Currencies

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

(as of October 2023)

Simpanan Dijamin	Third-Party Funds		Funds from Other Banks		TOTAL		Insured Deposits
	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	Accounts	Nominal (Rp Trillion)	
N ≤ 2 M (Dijamin Penuh)	546,618,118	3,194	24,356	10	546,642,474	3,204	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	543,514,848	3,061	24,090	10	543,538,938	3,070	Rupiah (IDR)
Valuta Asing	3,103,270	133	266	0	3,103,536	134	Foreign Currencies
N > 2 M (Dijamin Sebagian)	344,453	689	4,083	8	348,536	697	N > IDR 2 B (Partially insured)
Rupiah (IDR)	308,352	617	3,874	8	312,226	624	Rupiah (IDR)
Valuta Asing	36,101	72	209	0	36,310	73	Foreign Currencies
TOTAL	546,962,571	3,883	28,439	18	546,991,010	3,901	TOTAL
Rupiah (IDR)	543,823,200	3,678	27,964	17	543,851,164	3,695	Rupiah (IDR)
Valuta Asing	3,139,371	206	475	1	3,139,846	206	Foreign Currencies

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

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	124.120.405	4.304
2	Provinsi Jawa Timur	67.778.939	735
3	Provinsi Jawa Barat	74.169.440	656
4	Provinsi Jawa Tengah	60.177.533	400
5	Provinsi Sumatera Utara	25.714.469	319
6	Provinsi Banten	17.763.258	285
7	Provinsi Kalimantan Timur	7.873.995	165
8	Provinsi Bali	8.160.023	152
9	Provinsi Sulawesi Selatan	16.817.958	121
10	Provinsi Riau	10.174.878	119
11	Provinsi Sumatera Selatan	12.502.764	102
12	Provinsi Kep. Riau	4.155.646	82
13	Provinsi Kalimantan Selatan	6.844.870	82
14	Provinsi Daerah Istimewa Yogyakarta	8.698.968	80
15	Provinsi Kalimantan Barat	8.332.110	77
16	Provinsi Lampung	12.433.093	57
17	Provinsi Papua	3.952.593	56
18	Provinsi Sumatera Barat	9.762.001	52
19	Provinsi Nusa Tenggara Barat	8.745.363	43
20	Provinsi Kalimantan Tengah	4.388.298	42
21	Provinsi Nanggroe Aceh Darussalam	8.090.237	42
22	Provinsi Jambi	5.820.796	41
23	Provinsi Sulawesi Tenggara	4.595.473	36
24	Provinsi Nusa Tenggara Timur	8.933.656	35
25	Provinsi Sulawesi Tengah	5.127.163	31
26	Provinsi Sulawesi Utara	4.431.942	29
27	Provinsi Kep. Bangka Belitung	2.146.811	27
28	Provinsi Papua Barat	1.961.624	20
29	Kalimantan Utara	1.287.424	19
30	Provinsi Bengkulu	3.506.041	17
31	Provinsi Maluku	2.586.559	15
32	Provinsi Maluku Utara	1.623.637	12
33	Provinsi Sulawesi Barat	1.993.626	7
34	Provinsi Gorontalo	2.319.417	7
TOTAL		546.991.010	8.269

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