



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Februari 2024
02M-24

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



 Transform
to Excellence

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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:

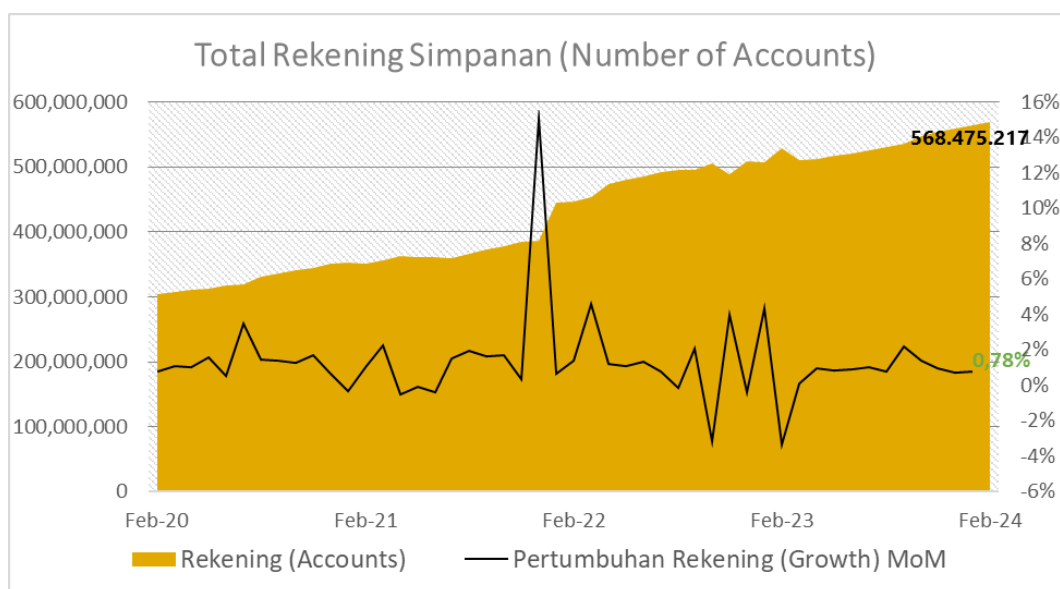
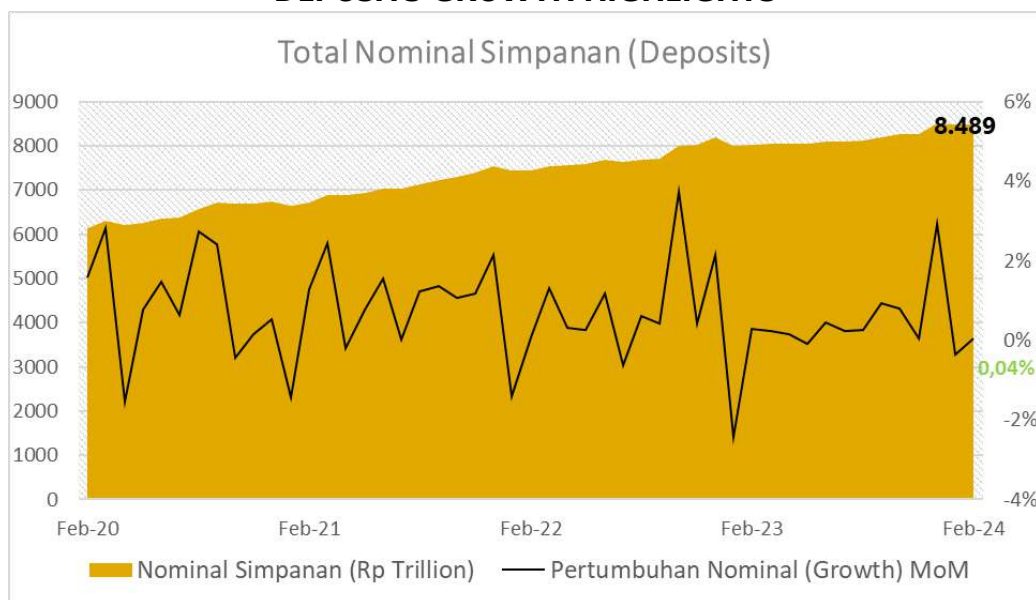


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 106 Bank Umum untuk data periode Februari 2024.
- 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 Februari 2024 mencapai **Rp8.489 triliun**, naik **0,04% MoM**.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan Deposito yang mencakup 36,9% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis *Deposit on Call* sebesar 13,7% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Giro sebesar 0,9% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 53,4% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada *tiering* simpanan N > 5 miliar sebesar 0,3 % MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* simpanan 500 juta < N ≤ 1 miliar sebesar 0,5% MoM.
- 4) **Total rekening simpanan BU** bulan Februari 2024 mencapai **568,47 juta rekening**, naik **0,8% MoM**.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada Tabungan yang mencakup 98,1% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada Sertifikat Deposito sebesar 120,7% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *Deposit on Call* sebesar 5,8% 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 0,8% MoM, sedangkan penurunan pertumbuhan rekening simpanan terdalam terdapat pada *tiering* simpanan 2 miliar < N ≤ 5 miliar sebesar 0,6% MoM.
- 5) Penjaminan simpanan LPS mencakup **568,12 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 353,6 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)
Feb-24	2024	8.489	5,8%	568.475.217	7,5%
Des-23	2023	8.515	3,8%	559.914.590	10,1%
Des-22	2022	8.203	8,7%	508.546.341	31,6%
Des-21	2021	7.546	12,0%	386.319.094	10,3%
Des-20	2020	6.737	10,9%	350.324.950	16,1%

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Feb-24 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Nominal	8.489	100,0	▲	0,0	▲	2,6	▲	4,4	▼	(0,3)	▲	5,8	▲	26,2	A. Deposits Nominal
B. Jenis Simpanan																
2	Giro	2.651	31,2	▼	(0,9)	▲	3,4	▲	8,7	▼	(2,1)	▲	7,5	▲	48,4	B. Type of Deposits Demand Deposits
3	Tabungan	2.649	31,2	▼	(0,3)	▲	1,3	▲	2,4	▼	(1,0)	▲	4,4	▲	25,3	Saving Accounts
4	Deposito	3.132	36,9	▲	0,9	▲	3,4	▲	2,9	▲	2,1	▲	5,1	▲	13,9	Time Deposits
5	Deposits on Call	52	0,6	▲	13,7	▼	(11,9)	▼	(3,8)	▼	(17,6)	▲	28,2	▼	(27,5)	Deposits on Call
6	Sertifikat Deposito	5	0,1	▲	5,4	▼	(4,7)	▲	92,1	▲	12,8	▲	31,4	▲	28,4	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	75	0,9	▼	(19,6)	▼	(6,6)	▲	1,3	▼	(7,8)	▲	18,9	▼	(24,1)	C. Source of Funds Funds from Other Banks
8	DPK	8.415	99,1	▲	0,3	▲	2,7	▲	4,5	▼	(0,2)	▲	5,7	▲	27,0	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	7.828	92,2	▼	(0,0)	▲	2,4	▲	4,3	▼	(0,2)	▲	5,6	▲	25,0	D. Principle of Business Conventional
10	Syariah (Termasuk UUS)	662	7,8	▲	0,6	▲	5,4	▲	6,3	▼	(1,4)	▲	7,5	▲	41,9	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	1.028	12,1	▼	(0,1)	▲	0,6	▲	2,0	▼	(2,4)	▲	5,2	▲	13,3	E. Nominal Tiering N ≤ 100 million
12	100 juta < N ≤ 200 juta	430	5,1	▼	(0,4)	▲	1,6	▲	1,7	▼	(0,9)	▲	4,2	▲	15,3	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	698	8,2	▼	(0,4)	▲	1,4	▲	1,0	▼	(0,4)	▲	4,9	▲	16,5	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	593	7,0	▼	(0,5)	▲	2,1	▲	2,2	▼	(0,5)	▲	6,2	▲	13,8	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	518	6,1	▲	0,0	▲	1,5	▲	1,6	▲	1,2	▲	5,5	▲	13,8	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	687	8,1	▼	(0,5)	▲	0,9	▲	2,1	▲	0,1	▲	6,0	▲	16,8	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.536	53,4	▲	0,3	▲	3,8	▲	6,9	▲	0,1	▲	6,1	▲	38,2	N > 5 billion
F. Kepemilikan Bank																
18	Asing	259	3,1	▲	1,7	▲	0,1	▼	(0,1)	▲	4,1	▼	(5,9)	▲	18,7	F. Ownership Foreign Banks
19	Campuran	261	3,1	▼	(0,3)	▲	5,5	▲	7,0	▲	3,5	▲	10,4	▲	26,8	Mixed / Joint Banks
20	BPD	734	8,6	▲	2,0	▼	(3,2)	▼	(1,1)	▲	(0,5)	▲	1,9	▲	17,9	Regional Government Banks
21	BUMN	3.715	43,8	▲	0,1	▲	4,4	▲	8,1	▼	(0,9)	▲	9,3	▲	31,9	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.519	41,5	▼	(0,5)	▲	2,0	▲	2,2	▼	(0,2)	▲	3,6	▲	23,0	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	7.161	84,4	▲	0,3	▲	2,0	▲	3,2	▼	(0,7)	▲	5,9	▲	23,5	G. Currency Rupiah (IDR)
24	Valas	1.328	15,6	▼	(1,4)	▲	6,0	▲	12,0	▲	2,0	▲	5,0	▲	42,8	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	929	10,9	▲	1,1	▲	0,1	▲	1,0	▲	1,5	▲	4,7	▲	21,7	H. Deposits by KBMI KBMI 1
26	KBMI 2	1.031	12,1	▲	0,6	▼	(0,2)	▲	1,3	▲	0,3	▼	(0,6)	▲	23,1	KBMI 2
27	KBMI 3	2.090	24,6	▼	(0,4)	▲	3,6	▲	3,8	▼	(0,0)	▲	4,9	▲	19,6	KBMI 3
28	KBMI 4	4.440	52,3	▼	(0,1)	▲	3,3	▲	6,3	▼	(0,9)	▲	8,0	▲	31,4	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	3.266	38,5	▼	(0,3)	▲	1,3	▲	1,7	▼	(0,9)	▲	5,2	▲	14,4	I. Insurance Coverage (Rp 2 b) Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	707	8,3	▼	(0,1)	▲	1,3	▲	2,8	▲	0,2	▲	6,0	▲	18,3	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.516	53,2	▲	0,3	▲	3,8	▲	6,8	▲	0,0	▲	6,1	▲	38,0	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	Feb-24	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Jumlah Rekening	568.475.217	100,0	▲	0,8	▲	2,5	▲	7,0	▲	1,5	▲	7,5	▲	61,7	A. Deposits Accounts
B. Jenis Simpanan																
2	Giro	5.712.528	1,0	▲	0,2	▲	2,6	▼	(0,9)	▲	1,2	▲	3,1	▲	37,2	Demand Deposits
3	Tabungan	557.415.918	98,1	▲	0,8	▲	2,5	▲	7,2	▲	1,5	▲	7,6	▲	62,8	Saving Accounts
4	Deposito	5.330.225	0,9	▼	(0,2)	▲	0,2	▲	1,1	▲	0,4	▲	6,6	▲	4,4	Time Deposits
5	Deposits on Call	14.705	0,0	▼	(5,8)	▲	43,1	▲	17,0	▼	(7,9)	▼	(10,9)	▲	325,5	Deposits on Call
6	Sertifikat Deposito	1.841	0,0	▲	120,7	▲	131,9	▲	312,8	▲	142,2	▲	250,0	▲	3.440,4	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	29.079	0,0	▼	(0,6)	▲	0,9	▲	4,4	▼	(0,7)	▲	5,2	▲	9,9	Funds from Other Banks
8	DPK	568.446.138	100,0	▲	0,8	▲	2,5	▲	7,0	▲	1,5	▲	7,5	▲	61,7	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	510.429.724	89,8	▲	0,8	▲	2,5	▲	7,3	▲	1,5	▲	7,2	▲	62,0	Conventional
10	Syariah (Termasuk UUS)	58.045.493	10,2	▲	0,7	▲	2,3	▲	5,2	▲	1,7	▲	10,8	▲	58,6	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	561.697.668	98,8	▲	0,8	▲	2,5	▲	7,1	▲	1,6	▲	7,5	▲	62,5	N ≤ 100 million
12	100 juta < N ≤ 200 juta	3.059.319	0,5	▼	(0,4)	▲	1,6	▲	1,8	▼	(1,0)	▲	4,2	▲	14,9	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.179.185	0,4	▼	(0,4)	▲	1,4	▲	1,1	▼	(0,5)	▲	4,9	▲	16,4	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	820.939	0,1	▼	(0,4)	▲	2,2	▲	2,3	▼	(0,4)	▲	6,2	▲	13,6	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	364.451	0,1	▲	0,0	▲	1,4	▲	1,6	▲	1,3	▲	5,2	▲	13,5	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	215.383	0,0	▼	(0,6)	▲	0,6	▲	1,7	▼	(0,1)	▲	5,3	▲	14,2	2 billion < N ≤ 5 billion
17	N > 5 miliar	138.272	0,0	▲	0,5	▲	2,3	▲	4,5	▲	0,7	▲	7,1	▲	25,3	N > 5 billion
F. Kepemilikan Bank																
18	Asing	205.755	0,0	▼	(2,2)	▲	2,4	▼	(23,8)	▼	(1,3)	▼	(14,8)	▼	(10,4)	Foreign Banks
19	Campuran	3.238.597	0,6	▲	0,8	▲	2,1	▲	4,6	▲	1,5	▲	10,3	▲	103,9	Mixed / Joint Banks
20	BPD	44.935.124	7,9	▲	0,5	▲	1,8	▲	3,6	▲	1,1	▲	6,2	▲	19,5	Regional Government Banks
21	BUMN	334.986.287	58,9	▲	0,5	▲	1,3	▲	4,1	▲	0,7	▲	7,1	▲	45,6	State-Owned Enterprises (SOEs)
22	Swasta Nasional	185.109.454	32,6	▲	1,4	▲	5,0	▲	13,9	▲	3,2	▲	8,6	▲	125,7	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	565.055.353	99,4	▲	0,8	▲	2,5	▲	7,0	▲	1,5	▲	7,4	▲	61,3	Rupiah (IDR)
24	Valas	3.419.864	0,6	▲	2,2	▲	6,7	▲	18,4	▲	4,7	▲	31,6	▲	164,1	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	87.849.089	15,5	▲	1,2	▲	5,0	▲	9,3	▲	3,1	▼	(7,0)	▲	241,3	KBMI 1
26	KBMI 2	51.214.905	9,0	▲	2,4	▲	6,9	▲	11,6	▲	4,6	▲	17,3	▲	71,5	KBMI 2
27	KBMI 3	69.067.084	12,1	▲	0,9	▲	1,2	▲	15,8	▲	0,0	▲	23,2	▲	33,7	KBMI 3
28	KBMI 4	360.344.139	63,4	▲	0,4	▲	1,6	▲	4,4	▲	1,0	▲	7,7	▲	47,5	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	568.121.562	99,9	▲	0,8	▲	2,5	▲	7,0	▲	1,5	▲	7,5	▲	61,7	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	353.655	0,1	▼	(0,1)	▲	1,3	▲	2,8	▲	0,2	▲	6,0	▲	18,3	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
2024	-0.35%	0.04%										
2023	-2.43%	0.29%	0.23%	0.14%	-0.06%	0.45%	0.23%	0.27%	0.93%	0.80%	0.06%	2.91%
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%	7.00%	-0.19%	0.77%	1.56%	0.02%	1.23%	1.38%	1.07%	1.19%	2.15%

II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2024	-2.33%	-0.09%										
2023	-4.31%	0.12%	1.19%	2.41%	-0.52%	0.46%	-0.34%	-0.11%	-0.21%	0.19%	1.38%	3.12%
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%

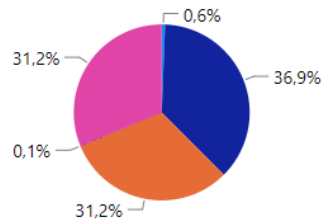
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2024	-0.28%	0.34%										
2023	-2.87%	0.49%	0.13%	-0.96%	-0.16%	0.24%	-0.27%	0.34%	2.05%	1.22%	-0.34%	3.76%
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%

RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

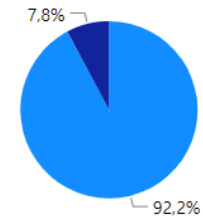
(as of February 2024)

By Type of Deposit



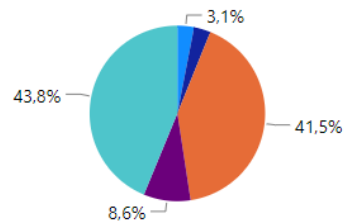
By Principle of Business

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



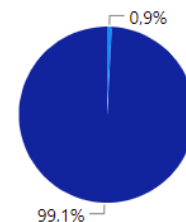
- Conventional
- Sharia

By Ownership



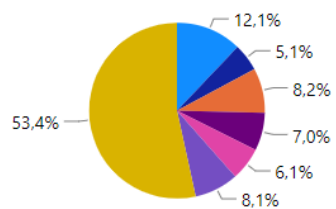
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



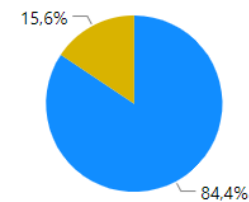
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



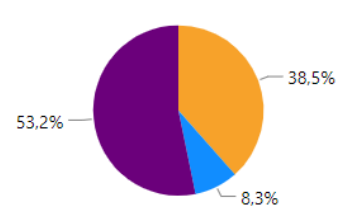
- N ≤ 100 million
- 100 million < N ≤ 200 million
- 200 million < N ≤ 500 million
- 500 million < N ≤ 1 billion
- 1 billion < N ≤ 2 billion
- 2 billion < N ≤ 5 billion
- N > 5 billion

By Currency



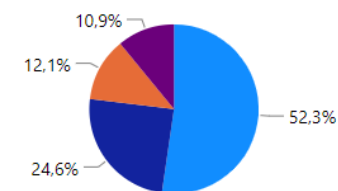
- Rupiah (IDR)
- Foreign Currencies

By Insurable Deposit



- Fully insured (≤ Rp 2 billion)
- Partially insured (> Rp 2 billion)
- Not insured (> Rp 2 billion)

By KBMI



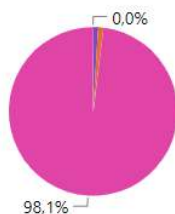
- KBMI 4
- KBMI 3
- KBMI 2
- KBMI 1

RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

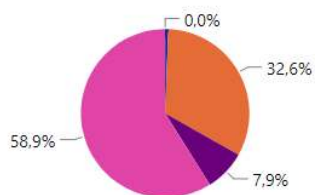
(as of February 2024)

By Principle of Business

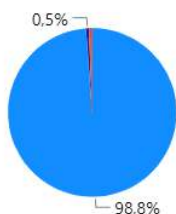
By Type of Deposit



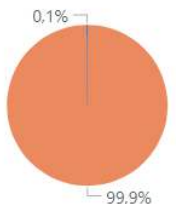
By Ownership



By Nominal Tiering



By Insurable Deposit

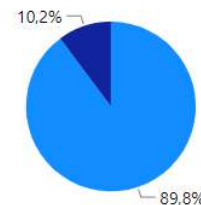


- Deposits On Call
- Time Deposits
- Demand Deposits
- Certificate of Time Deposits
- Saving Accounts

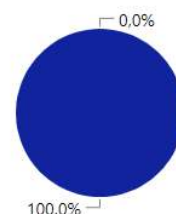
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

- 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

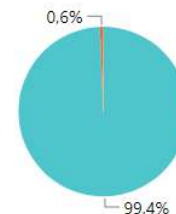
- Fully insured (≤ Rp 2 billion)
- Partially insured (> Rp 2 billion)



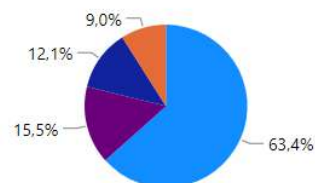
By Source of Fund



By Currency



By KBMI



- Conventional
- Sharia

- Funds from Other Banks
- Third-Party Funds

- Rupiah (IDR)
- Foreign Currencies

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

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

(as of February 2024)

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	5,698,763	2,607	13,765	44	5,712,528	2,651	Demand Deposits
Rupiah (IDR)	5,470,307	1,812	13,294	33	5,483,601	1,845	Rupiah (IDR)
Valuta Asing	228,456	795	471	11	228,927	806	Foreign Currencies
Tabungan	557,407,348	2,641	8,570	8	557,415,918	2,649	Saving Accounts
Rupiah (IDR)	554,346,765	2,460	8,559	8	554,355,324	2,467	Rupiah (IDR)
Valuta Asing	3,060,583	181	11	0	3,060,594	181	Foreign Currencies
Deposito on Call	14,560	45	145	7	14,705	52	Deposits on Call
Rupiah (IDR)	14,069	43	145	7	14,214	50	Rupiah (IDR)
Valuta Asing	491	2	-	-	491	2	Foreign Currencies
Deposito	5,323,657	3,118	6,568	14	5,330,225	3,132	Time Deposits
Rupiah (IDR)	5,193,810	2,780	6,563	14	5,200,373	2,794	Rupiah (IDR)
Valuta Asing	129,847	338	5	1	129,852	338	Foreign Currencies
Sertifikat Deposito	1,810	4	31	1	1,841	5	Certificate of Time Deposits
Rupiah (IDR)	1,810	4	31	1	1,841	5	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	568,446,138	8,415	29,079	75	568,475,217	8,489	TOTAL
Rupiah (IDR)	565,026,761	7,098	28,592	63	565,055,353	7,161	Rupiah (IDR)
Valuta Asing	3,419,377	1,317	487	12	3,419,864	1,328	Foreign Currencies

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

(as of February 2024)

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	561,685,241	1,028	12,427	0	561,697,668	1,028	N ≤ 100 M
Rupiah (IDR)	558,581,686	1,012	12,275	0	558,593,961	1,012	Rupiah (IDR)
Valuta Asing	3,103,555	16	152	0	3,103,707	16	Foreign Currencies
100 Jt < N ≤ 200 Jt	3,057,203	430	2,116	0	3,059,319	430	100 M < N ≤ 200 M
Rupiah (IDR)	2,949,887	414	2,090	0	2,951,977	415	Rupiah (IDR)
Valuta Asing	107,316	15	26	0	107,342	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,175,253	696	3,932	1	2,179,185	698	200 M < N ≤ 500 M
Rupiah (IDR)	2,079,346	665	3,897	1	2,083,243	667	Rupiah (IDR)
Valuta Asing	95,907	31	35	0	95,942	31	Foreign Currencies
500 Jt < N ≤ 1 M	817,413	590	3,526	3	820,939	593	500 M < N ≤ 1 B
Rupiah (IDR)	771,270	557	3,489	3	774,759	560	Rupiah (IDR)
Valuta Asing	46,143	33	37	0	46,180	33	Foreign Currencies
1 M < N ≤ 2 M	361,393	513	3,058	5	364,451	518	1 B < N ≤ 2 B
Rupiah (IDR)	332,716	473	3,023	5	335,739	478	Rupiah (IDR)
Valuta Asing	28,677	40	35	0	28,712	41	Foreign Currencies
2 M < N ≤ 5 M	213,045	679	2,338	8	215,383	687	2 B < N ≤ 5 B
Rupiah (IDR)	194,677	622	2,291	8	196,968	629	Rupiah (IDR)
Valuta Asing	18,368	58	47	0	18,415	58	Foreign Currencies
N > 5 M	136,590	4,479	1,682	57	138,272	4,536	N > 5 B
Rupiah (IDR)	117,179	3,355	1,527	46	118,706	3,401	Rupiah (IDR)
Valuta Asing	19,411	1,124	155	12	19,566	1,136	Foreign Currencies
TOTAL	568,446,138	8,415	29,079	75	568,475,217	8,489	TOTAL
Rupiah (IDR)	565,026,761	7,098	28,592	63	565,055,353	7,161	Rupiah (IDR)
Valuta Asing	3,419,377	1,317	487	12	3,419,864	1,328	Foreign Currencies

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

(as of February 2024)

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	568,096,503	3,256	25,059	10	568,121,562	3,266	N ≤ IDR 2 B
Rupiah (IDR)	564,714,905	3,122	24,774	10	564,739,679	3,131	Rupiah (IDR)
Valuta Asing	3,381,598	135	285	0	3,381,883	135	Foreign Currencies
N > 2 M	349,635	5,158	4,020	65	353,655	5,223	N > IDR 2 B
Rupiah (IDR)	311,856	3,977	3,818	53	315,674	4,030	Rupiah (IDR)
Valuta Asing	37,779	1,182	202	12	37,981	1,193	Foreign Currencies
TOTAL	568,446,138	8,415	29,079	75	568,475,217	8,489	TOTAL
Rupiah (IDR)	565,026,761	7,098	28,592	63	565,055,353	7,161	Rupiah (IDR)
Valuta Asing	3,419,377	1,317	487	12	3,419,864	1,328	Foreign Currencies

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

(as of February 2024)

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)	568,096,503	3,256	25,059	10	568,121,562	3,266	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	564,714,905	3,122	24,774	10	564,739,679	3,131	Rupiah (IDR)
Valuta Asing	3,381,598	135	285	0	3,381,883	135	Foreign Currencies
N > 2 M (Dijamin Sebagian)	349,635	699	4,020	8	353,655	707	N > IDR 2 B (Partially insured)
Rupiah (IDR)	311,856	624	3,818	8	315,674	631	Rupiah (IDR)
Valuta Asing	37,779	76	202	0	37,981	76	Foreign Currencies
TOTAL	568,446,138	3,956	29,079	18	568,475,217	3,974	TOTAL
Rupiah (IDR)	565,026,761	3,745	28,592	17	565,055,353	3,762	Rupiah (IDR)
Valuta Asing	3,419,377	211	487	1	3,419,864	211	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE
(as of February 2024)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	134,381,454	4,498
2	Provinsi Jawa Barat	76,237,874	672
3	Provinsi Jawa Timur	69,600,629	746
4	Provinsi Jawa Tengah	61,568,375	405
5	Provinsi Sumatera Utara	26,331,556	330
6	Provinsi Banten	18,122,238	290
7	Provinsi Sulawesi Selatan	17,223,199	123
8	Provinsi Sumatera Selatan	12,928,714	99
9	Provinsi Lampung	12,766,231	56
10	Provinsi Riau	10,434,801	119
11	Provinsi Sumatera Barat	10,034,257	52
12	Provinsi Nusa Tenggara Timur	9,270,430	35
13	Provinsi Nusa Tenggara Barat	8,970,372	44
14	Provinsi Daerah Istimewa Yogyakarta	8,852,175	81
15	Provinsi Kalimantan Barat	8,538,644	79
16	Provinsi Nanggroe Aceh Darussalam	8,465,084	40
17	Provinsi Bali	8,357,714	157
18	Provinsi Kalimantan Timur	8,089,001	157
19	Provinsi Kalimantan Selatan	7,023,955	83
20	Provinsi Jambi	6,014,431	40
21	Provinsi Sulawesi Tengah	5,316,285	32
22	Provinsi Sulawesi Tenggara	4,729,036	30
23	Provinsi Sulawesi Utara	4,520,938	29
24	Provinsi Kalimantan Tengah	4,500,415	42
25	Provinsi Kep. Riau	4,242,672	85
26	Provinsi Papua	4,039,905	46
27	Provinsi Bengkulu	3,597,481	17
28	Provinsi Maluku	2,661,446	15
29	Provinsi Gorontalo	2,395,328	7
30	Provinsi Kep. Bangka Belitung	2,201,107	24
31	Provinsi Sulawesi Barat	2,040,609	7
32	Provinsi Papua Barat	2,011,716	18
33	Provinsi Maluku Utara	1,668,513	13
34	Kalimantan Utara	1,338,632	18
TOTAL		568,475,217	8,489

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