



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Juli 2023

07M-23

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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Informasi Umum

General Information

Sumber Data

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

Source of Data

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

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.

Kotak Masukan dan Saran:



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Feedback and Suggestion Box:

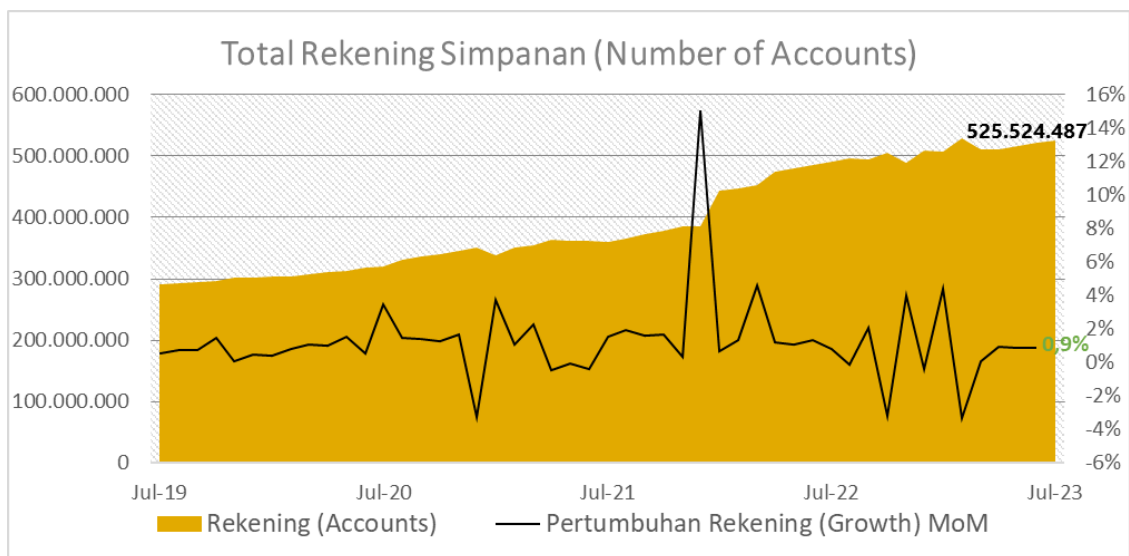
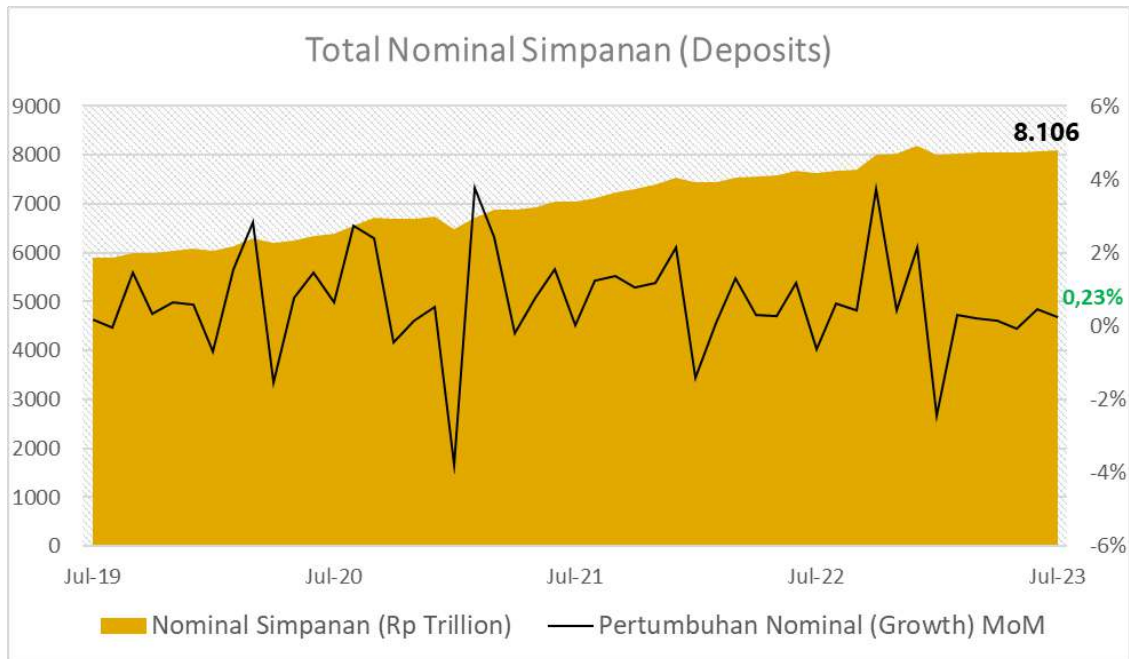


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 105 Bank Umum untuk data periode Juli 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 Juli 2023 mencapai **Rp8.106 triliun**, naik **0,23%** 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 simpanan Sertifikat Deposito sebesar 3,1% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan *Deposits on Call* sebesar 9,3% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 52,2% total simpanan. Nominal simpanan dengan kenaikan nominal simpanan tertinggi terdapat pada *tiering* simpanan 200 juta $< N \leq 500$ juta sebesar 1,4% MoM.
- 4) **Total rekening simpanan BU** bulan Juli 2023 mencapai **525,52 juta rekening**, naik **0,89%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada Tabungan yang mencakup 97,9% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada jenis simpanan Sertifikat Deposito sebesar 2,5% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *Deposits on Call* sebesar 21,6% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan $N \leq 100$ juta yang mencakup 98,7% total rekening simpanan. Jumlah rekening pada seluruh *tiering* simpanan mengalami kenaikan dengan kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan 500 juta $< N \leq 1$ miliar sebesar 1,4% MoM.
- 5) Penjaminan simpanan LPS mencakup **525,18 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 341 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)
Jul-23	2023	8.106	6,3%	525.524.487	6,9%
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	Jul-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Nominal	8.106	100,0	▲	0,2	▲	0,6	▲	1,3	▼	(1,2)	▲	6,3	▲	26,9	Nominal
B. Jenis Simpanan																
2	Giro	2.452	30,3	▲	0,2	▲	0,4	▲	0,0	▼	(4,9)	▲	10,3	▲	52,4	Demand Deposits
3	Tabungan	2.598	32,1	▲	0,0	▲	0,2	▲	2,1	▼	(0,8)	▲	3,0	▲	31,1	Saving Accounts
4	Deposito	2.995	36,9	▲	0,7	▲	1,3	▲	1,2	▲	1,9	▲	5,6	▲	10,4	Time Deposits
5	Deposits on Call	58	0,7	▼	(9,3)	▼	(7,5)	▲	32,9	▼	(5,6)	▲	28,6	▼	(13,3)	Deposits on Call
6	Sertifikat Deposito	3	0,0	▲	3,1	▼	(30,1)	▼	(28,1)	▼	(25,0)	▼	(10,9)	▼	(82,7)	Certificate of Time Deposits
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	71	0,9	▼	(6,0)	▼	(12,5)	▼	(2,6)	▼	(3,9)	▼	(13,8)	▼	(30,3)	Funds from Other Banks
8	DPK	8.035	99,1	▲	0,3	▲	0,7	▲	1,3	▼	(1,2)	▲	6,5	▲	27,8	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	7.483	92,3	▲	0,2	▲	0,8	▲	1,2	▼	(1,4)	▲	5,9	▲	25,4	Conventional
10	Syariah (Termasuk UUS)	622	7,7	▲	1,2	▼	(1,1)	▲	2,6	▲	1,9	▲	10,4	▲	48,0	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	1.009	12,4	▼	(0,3)	▼	(0,4)	▲	3,3	▼	(1,1)	▲	3,1	▲	13,9	N ≤ 100 million
12	100 juta < N ≤ 200 juta	424	5,2	▲	0,7	▲	0,9	▲	2,8	▲	0,3	▲	2,7	▲	17,7	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	690	8,5	▲	1,4	▲	1,8	▲	4,4	▲	3,1	▲	5,7	▲	18,7	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	579	7,1	▲	1,3	▲	2,4	▲	3,8	▲	2,5	▲	4,3	▲	14,9	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	508	6,3	▲	1,1	▲	2,7	▲	3,1	▲	3,0	▲	4,8	▲	14,3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	666	8,2	▲	1,3	▲	2,9	▲	2,5	▲	1,9	▲	6,4	▲	16,9	2 billion < N ≤ 5 billion
17	N > 5 miliar	4.230	52,2	▼	(0,3)	▼	(0,2)	▼	(0,6)	▼	(3,4)	▲	8,0	▲	39,0	N > 5 billion
F. Kepemilikan Bank																
18	Asing	255	3,1	▼	(1,5)	▼	(5,5)	▼	(6,5)	▼	(4,9)	▲	4,7	▲	21,1	Foreign Banks
19	Campuran	241	3,0	▲	0,8	▲	4,2	▲	4,2	▲	3,3	▲	2,4	▲	24,9	Mixed / Joint Banks
20	BPD	748	9,2	▲	1,7	▲	1,2	▲	4,0	▲	2,1	▲	4,7	▲	30,0	Regional Government Banks
21	BUMN	3.409	42,1	▼	(1,0)	▲	1,3	▼	(0,2)	▼	(4,5)	▲	9,1	▲	23,6	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.453	42,6	▲	1,3	▲	0,0	▲	2,6	▲	1,6	▲	4,3	▲	30,2	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	6.929	85,5	▼	(0,1)	▲	1,2	▲	2,3	▼	(0,5)	▲	5,1	▲	26,3	Rupiah (IDR)
24	Valas	1.177	14,5	▲	2,3	▼	(2,8)	▼	(4,2)	▼	(5,0)	▲	13,7	▲	30,2	Foreign Currencies
H. KBMI Bank																
25	KBMI 1	1.005	12,4	▲	1,9	▲	1,5	▲	4,4	▲	4,4	▲	6,8	▲	32,2	KBMI 1
26	KBMI 2	937	11,6	▲	0,1	▼	(0,7)	▼	(0,9)	▼	(1,5)	▲	2,0	▲	30,9	KBMI 2
27	KBMI 3	2.015	24,9	▲	1,9	▼	(0,6)	▲	2,4	▲	0,3	▲	4,3	▲	23,9	KBMI 3
28	KBMI 4	4.148	51,2	▼	(0,9)	▲	1,3	▲	0,5	▼	(3,1)	▲	8,1	▲	26,3	KBMI 4
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	3.209	39,6	▲	0,7	▲	1,2	▲	3,5	▲	1,2	▲	4,1	▲	15,6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	682	8,4	▲	1,3	▲	2,6	▲	2,0	▲	1,3	▲	5,6	▲	18,6	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	4.214	52,0	▼	(0,3)	▼	(0,2)	▼	(0,5)	▼	(3,3)	▲	8,1	▲	38,7	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	Jul-23	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Jumlah Rekening	525.524.487	100,0	▲	0,9	▲	2,7	▲	3,7	▲	3,3	▲	6,9	▲	64,4	Accounts
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	5.741.719	1,1	▲	1,2	▲	2,6	▲	4,9	▼	5,4	▼	(2,0)	▲	52,9	Demand Deposits
3	Tabungan	514.536.098	97,9	▲	0,9	▲	2,7	▲	3,7	▲	3,3	▲	7,1	▲	65,6	Saving Accounts
4	Deposito	5.233.036	1,0	▲	0,6	▲	1,5	▲	4,4	▲	5,3	▲	5,7	▲	1,8	Time Deposits
5	Deposits on Call	13.098	0,0	▼	(21,6)	▼	(37,3)	▼	(25,8)	▼	(31,8)	▲	109,5	▲	177,4	Deposits on Call
6	Sertifikat Deposito	536	0,0	▲	2,5	▼	(3,2)	▲	23,2	▲	26,4	▲	255,0	▲	164,0	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	27.603	0,0	▲	0,2	▲	1,3	▼	(0,5)	▼	(0,4)	▲	1,6	▲	13,4	Funds from Other Banks
8	DPK	525.496.884	100,0	▲	0,9	▲	2,7	▲	3,7	▲	3,3	▲	6,9	▲	64,4	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	471.063.428	89,6	▲	0,9	▲	2,7	▲	3,7	▲	3,1	▲	6,1	▲	64,9	Conventional
10	Syariah (Termasuk UUS)	54.461.059	10,4	▲	1,0	▲	3,0	▲	3,7	▲	5,1	▲	14,3	▲	59,7	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	518.850.809	98,7	▲	0,9	▲	2,7	▲	3,7	▲	3,4	▲	7,0	▲	65,2	N ≤ 100 million
12	100 juta < N ≤ 200 juta	3.016.073	0,6	▲	0,6	▲	0,8	▲	2,7	▲	0,2	▲	2,2	▲	17,5	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.156.513	0,4	▲	1,2	▲	1,6	▲	4,3	▲	2,8	▲	5,0	▲	19,1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	802.144	0,2	▲	1,4	▲	2,5	▲	3,9	▲	2,7	▲	3,7	▲	15,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	357.943	0,1	▲	1,0	▲	2,6	▲	3,0	▲	3,0	▲	4,2	▲	14,9	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	209.979	0,0	▲	1,2	▲	2,7	▲	2,3	▲	2,0	▲	5,6	▲	15,2	2 billion < N ≤ 5 billion
17	N > 5 miliar	131.026	0,0	▲	1,3	▲	2,4	▲	1,5	▲	0,2	▲	5,6	▲	24,6	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	270.026	0,1	▲	0,0	▲	2,7	▲	12,0	▲	12,0	▲	25,1	▲	18,2	Foreign Banks
19	Campuran	3.080.220	0,6	▲	1,1	▲	3,3	▲	5,7	▲	6,8	▲	13,3	▲	108,4	Mixed / Joint Banks
20	BPD	42.853.795	8,2	▲	0,4	▲	0,4	▲	1,9	▲	0,5	▲	1,9	▲	17,0	Regional Government Banks
21	BUMN	319.096.736	60,7	▲	0,7	▲	2,2	▲	1,7	▲	2,4	▲	5,3	▲	56,5	State-Owned Enterprises (SOEs)
22	Swasta Nasional	160.223.710	30,5	▲	1,4	▲	4,4	▲	8,7	▲	6,0	▲	11,6	▲	106,8	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	522.685.335	99,5	▲	0,9	▲	2,7	▲	3,7	▲	3,3	▲	6,9	▲	64,1	Rupiah (IDR)
24	Valas	2.839.152	0,5	▲	1,7	▲	5,2	▲	11,1	▲	8,2	▲	16,0	▲	127,5	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	80.356.987	15,3	▲	1,3	▲	4,1	▲	9,8	▲	11,7	▲	21,7	▲	209,2	KBMI 1
26	KBMI 2	43.967.975	8,4	▲	1,2	▲	3,7	▲	3,3	▲	2,9	▲	11,0	▲	58,2	KBMI 2
27	KBMI 3	59.042.999	11,2	▲	1,0	▲	2,6	▲	6,7	▼	(3,0)	▼	(5,8)	▲	20,3	KBMI 3
28	KBMI 4	342.156.526	65,1	▲	0,7	▲	2,3	▲	2,0	▲	2,7	▲	5,9	▲	57,8	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	525.183.482	99,9	▲	0,9	▲	2,7	▲	3,7	▲	3,3	▲	6,9	▲	64,4	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	341.005	0,1	▲	1,3	▲	2,6	▲	2,0	▲	1,3	▲	5,6	▲	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%	-0,08%	0,45%	0,23%					
2022	-1,41%	0,09%	1,31%	0,31%	0,27%	1,18%	-0,63%	0,61%	0,43%	3,73%	0,42%	2,16%
2021	-3,79%	3,76%	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%

II. Nominal Simpanan Berdasarkan Tingkatan (\leq 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%					
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%

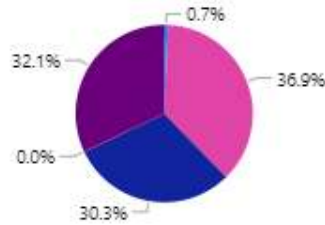
III. Nominal Simpanan Berdasarkan Tingkatan ($>$ Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2023	-2,87%	0,49%	0,13%	-0,96%	-0,18%	0,24%	-0,27%					
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	-2,50%	5,00%	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%

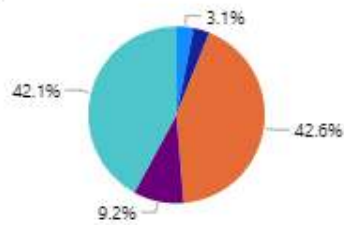
RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of July 2023)

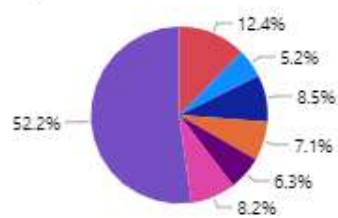
By Type of Deposit



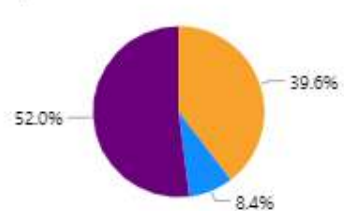
By Ownership



By Nominal Tiering

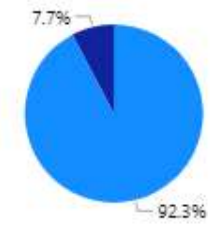


By Insurable Deposit



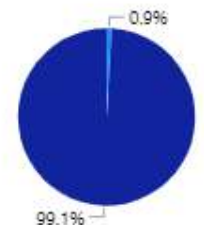
By Principle of Business

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

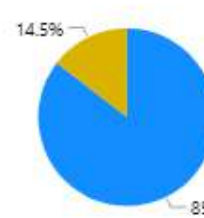


By Source of Fund

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

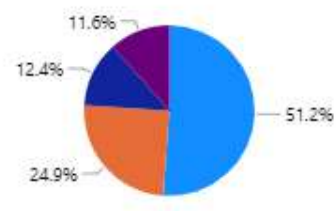


By Currency



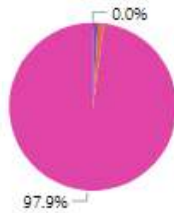
By KBMI

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

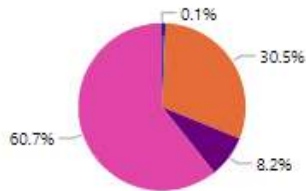


RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN (as of July 2023)

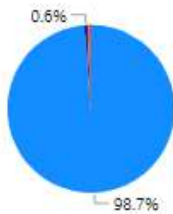
By Type of Deposit



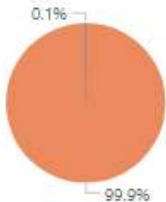
By Ownership



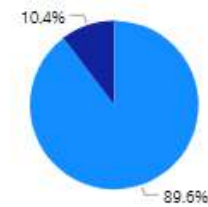
By Nominal Tiering



By Insurable Deposit



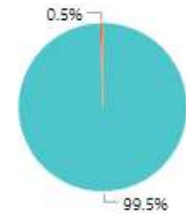
By Principle of Business



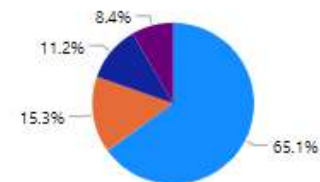
By Source of Fund



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 July 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	5.728.615	2.409	13.104	44	5.741.719	2.452	Demand Deposits
Rupiah (IDR)	5.507.459	1.731	12.652	33	5.520.111	1.764	Rupiah (IDR)
Valuta Asing	221.156	678	452	11	221.608	688	Foreign Currencies
Tabungan	514.527.748	2.590	8.350	8	514.536.098	2.598	Saving Accounts
Rupiah (IDR)	512.038.319	2.415	8.342	8	512.046.661	2.422	Rupiah (IDR)
Valuta Asing	2.489.429	176	8	0	2.489.437	176	Foreign Currencies
Deposito on Call	12.971	51	127	7	13.098	58	Deposits on Call
Rupiah (IDR)	12.732	45	127	7	12.859	52	Rupiah (IDR)
Valuta Asing	239	6	-	-	239	6	Foreign Currencies
Deposito	5.227.032	2.982	6.004	13	5.233.036	2.995	Time Deposits
Rupiah (IDR)	5.099.171	2.676	5.997	12	5.105.168	2.688	Rupiah (IDR)
Valuta Asing	127.861	306	7	1	127.868	307	Foreign Currencies
Sertifikat Deposito	518	3	18	0	536	3	Certificate of Time Deposits
Rupiah (IDR)	518	3	18	0	536	3	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	525.496.884	8.035	27.603	71	525.524.487	8.106	TOTAL
Rupiah (IDR)	522.658.199	6.870	27.136	59	522.685.335	6.929	Rupiah (IDR)
Valuta Asing	2.838.685	1.165	467	12	2.839.152	1.177	Foreign Currencies

SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, TIERING NOMINAL, DAN MATA UANG

DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING, AND CURRENCIES

(as of July 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	518.839.094	1.008	11.715	0	518.850.809	1.009	N ≤ 100 M
Rupiah (IDR)	516.314.690	993	11.573	0	516.326.263	994	Rupiah (IDR)
Valuta Asing	2.524.404	15	142	0	2.524.546	15	Foreign Currencies
100 Jt < N ≤ 200 Jt	3.014.035	424	2.038	0	3.016.073	424	100 M < N ≤ 200 M
Rupiah (IDR)	2.906.373	408	2.018	0	2.908.391	409	Rupiah (IDR)
Valuta Asing	107.662	15	20	0	107.682	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2.152.620	689	3.893	1	2.156.513	690	200 M < N ≤ 500 M
Rupiah (IDR)	2.054.632	658	3.858	1	2.058.490	659	Rupiah (IDR)
Valuta Asing	97.988	31	35	0	98.023	31	Foreign Currencies
500 Jt < N ≤ 1 M	798.856	576	3.289	3	802.145	579	500 M < N ≤ 1 B
Rupiah (IDR)	752.384	543	3.258	3	755.642	546	Rupiah (IDR)
Valuta Asing	46.472	33	31	0	46.503	33	Foreign Currencies
1 M < N ≤ 2 M	355.010	503	2.933	5	357.943	508	1 B < N ≤ 2 B
Rupiah (IDR)	327.589	464	2.896	5	330.485	469	Rupiah (IDR)
Valuta Asing	27.421	39	37	0	27.458	39	Foreign Currencies
2 M < N ≤ 5 M	207.811	659	2.168	7	209.979	666	2 B < N ≤ 5 B
Rupiah (IDR)	190.564	605	2.124	7	192.688	612	Rupiah (IDR)
Valuta Asing	17.247	54	44	0	17.291	54	Foreign Currencies
N > 5 M	129.458	4.176	1.567	55	131.025	4.230	N > 5 B
Rupiah (IDR)	111.967	3.197	1.409	43	113.376	3.241	Rupiah (IDR)
Valuta Asing	17.491	978	158	11	17.649	990	Foreign Currencies
TOTAL	525.496.884	8.035	27.603	71	525.524.487	8.106	TOTAL
Rupiah (IDR)	522.658.199	6.870	27.136	59	522.685.335	6.929	Rupiah (IDR)
Valuta Asing	2.838.685	1.165	467	12	2.839.152	1.177	Foreign Currencies

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

(as of July 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	525.159.615	3.200	23.868	9	525.183.483	3.209	N ≤ IDR 2 B
Rupiah (IDR)	522.355.668	3.067	23.603	9	522.379.271	3.076	Rupiah (IDR)
Valuta Asing	2.803.947	133	265	0	2.804.212	133	Foreign Currencies
N > 2 M	337.269	4.835	3.735	62	341.004	4.896	N > IDR 2 B
Rupiah (IDR)	302.531	3.802	3.533	50	306.064	3.853	Rupiah (IDR)
Valuta Asing	34.738	1.032	202	12	34.940	1.044	Foreign Currencies
TOTAL	525.496.884	8.035	27.603	71	525.524.487	8.106	TOTAL
Rupiah (IDR)	522.658.199	6.870	27.136	59	522.685.335	6.929	Rupiah (IDR)
Valuta Asing	2.838.685	1.165	467	12	2.839.152	1.177	Foreign Currencies

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

(as of July 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)	525.159.615	3.200	23.868	9	525.183.483	3.209	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	522.355.668	3.067	23.603	9	522.379.271	3.076	Rupiah (IDR)
Valuta Asing	2.803.947	133	265	0	2.804.212	133	Foreign Currencies
N > 2 M (Dijamin Sebagian)	337.269	675	3.735	7	341.004	682	N > IDR 2 B (Partially insured)
Rupiah (IDR)	302.531	605	3.533	7	306.064	612	Rupiah (IDR)
Valuta Asing	34.738	69	202	0	34.940	70	Foreign Currencies
TOTAL	525.496.884	3.875	27.603	17	525.524.487	3.891	TOTAL
Rupiah (IDR)	522.658.199	3.672	27.136	16	522.685.335	3.689	Rupiah (IDR)
Valuta Asing	2.838.685	202	467	0	2.839.152	203	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE

(as of July 2023)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi Sumatera Utara	25.249.726	310
2	Provinsi Sumatera Selatan	12.178.815	99
3	Provinsi Sumatera Barat	9.515.334	52
4	Provinsi Sulawesi Utara	4.346.414	29
5	Provinsi Sulawesi Tenggara	4.476.903	31
6	Provinsi Sulawesi Tengah	4.961.885	32
7	Provinsi Sulawesi Selatan	16.370.305	119
8	Provinsi Sulawesi Barat	1.945.534	7
9	Provinsi Riau	9.929.552	116
10	Provinsi Papua Barat	1.945.648	19
11	Provinsi Papua	3.899.792	50
12	Provinsi Nusa Tenggara Timur	8.723.744	35
13	Provinsi Nusa Tenggara Barat	8.475.943	40
14	Provinsi Nanggroe Aceh Darussalam	7.920.052	39
15	Provinsi Maluku Utara	1.588.603	11
16	Provinsi Maluku	2.535.060	15
17	Provinsi Lampung	12.166.416	57
18	Provinsi Kep. Riau	4.129.889	78
19	Provinsi Kep. Bangka Belitung	2.029.161	26
20	Provinsi Kalimantan Timur	7.617.740	149
21	Provinsi Kalimantan Tengah	4.298.755	37
22	Provinsi Kalimantan Selatan	6.700.223	78
23	Provinsi Kalimantan Barat	8.083.840	75
24	Provinsi Jawa Timur	66.164.802	719
25	Provinsi Jawa Tengah	58.939.719	401
26	Provinsi Jawa Barat	72.587.589	646
27	Provinsi Jambi	5.691.327	41
28	Provinsi Gorontalo	2.252.129	7
29	Provinsi DKI Jakarta	112.184.578	4.250
30	Provinsi Daerah Istimewa Yogyakarta	8.527.248	79
31	Provinsi Bengkulu	3.481.517	17
32	Provinsi Banten	17.432.726	282
33	Provinsi Bali	7.920.660	143
34	Kalimantan Utara	1.252.858	18
TOTAL		525.524.487	8.106

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