



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

November 2023
11M-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:

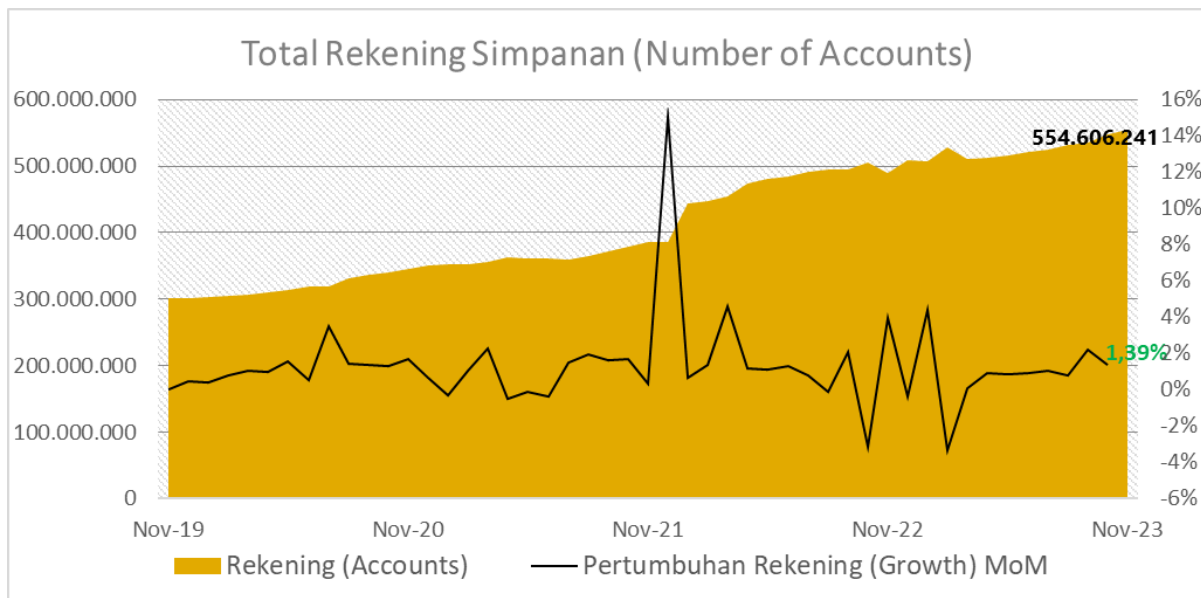
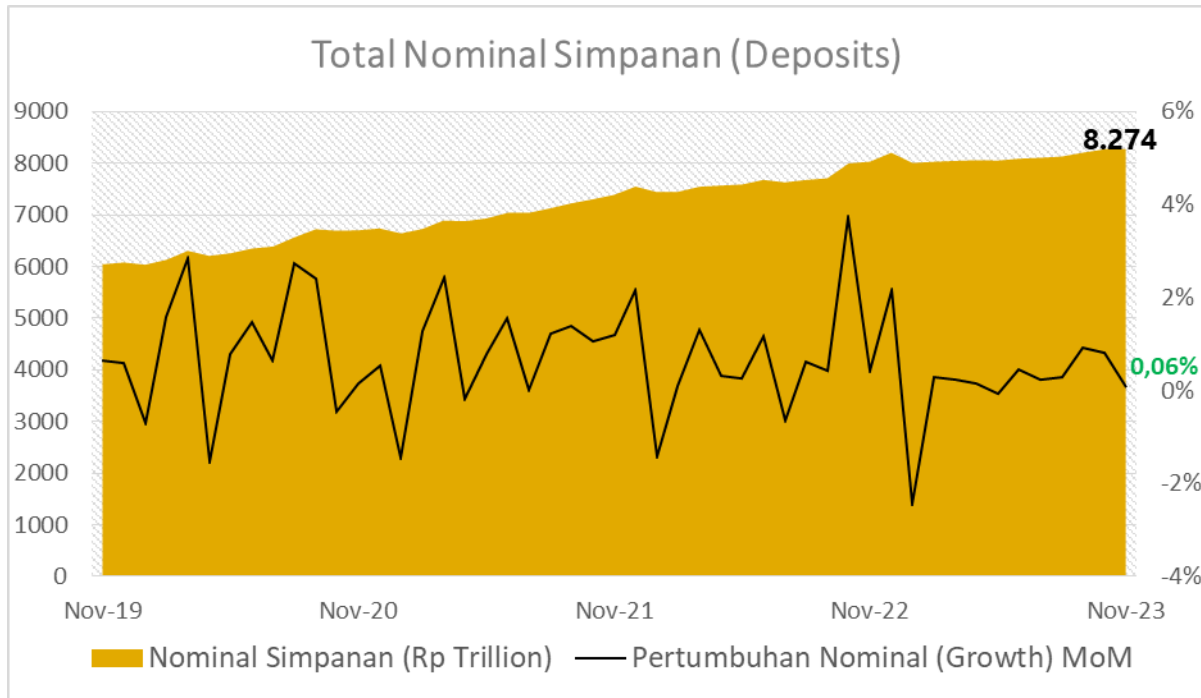


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 105 Bank Umum untuk data periode November 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 November 2023 mencapai **Rp8.274 triliun**, naik **0,06%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 36,6% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis *Deposit On Call* sebesar 11,2% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan Giro sebesar 0,6% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 52,8% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 1,4%, sedangkan penurunan pertumbuhan nominal simpanan terdalam pada *tiering* N > 5 miliar sebesar 0,3% MoM.
- 4) **Total rekening simpanan BU** bulan November 2023 mencapai **554,60 juta rekening**, naik **1,4%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada Tabungan yang mencakup 98,0% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada *Deposit On Call* sebesar 23,0% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada jenis simpanan Giro sebesar 1,3% 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 1,4% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* 1 miliar < N ≤ 2 miliar sebesar 0,1% MoM.
- 5) Penjaminan simpanan LPS mencakup **554,25 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 349 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)
Nov-23	2023	8,274	3.0%	554,606,241	13.4%
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	Nov-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										A. Deposits
1	Nominal	8,274	100.0	▲ 0.1	▲ 1.8	▲ 2.8	▲ 0.9	▲ 3.0	▲ 23.5	Nominal
B. Jenis Simpanan										B. Type of Deposits
2	Giro	2,564	31.0	▼ (0.6)	▲ 5.1	▲ 6.9	▼ (0.6)	▲ 3.0	▲ 44.8	Demand Deposits
3	Tabungan	2,615	31.6	▲ 1.2	▲ 1.1	▲ 1.5	▼ (0.2)	▲ 2.6	▲ 24.4	Saving Accounts
4	Deposito	3,030	36.6	▼ (0.5)	▼ (0.5)	▲ 1.0	▲ 3.1	▲ 3.3	▲ 9.5	Time Deposits
5	Deposits on Call	59	0.7	▲ 11.2	▲ 9.1	▼ (13.6)	▼ (3.7)	▲ 8.4	▲ 12.3	Deposits on Call
6	Sertifikat Deposito	5	0.1	▲ 6.1	▲ 101.7	▲ 21.8	▲ 43.5	▲ 243.0	▼ (32.0)	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds
7	Simpanan dari Bank Lain	80	1.0	▼ (15.2)	▲ 8.5	▲ 6.6	▲ 8.4	▲ 6.3	▼ (8.9)	Funds from Other Banks
8	DPK	8,194	99.0	▲ 0.2	▲ 1.7	▲ 2.7	▲ 0.8	▲ 3.0	▲ 23.9	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business
9	Konvensional	7,646	92.4	▲ 0.1	▲ 1.9	▲ 3.0	▲ 0.7	▲ 2.7	▲ 22.6	Conventional
10	Syariah (Termasuk UUS)	628	7.6	▲ 0.0	▲ 0.9	▲ 0.0	▲ 2.8	▲ 7.2	▲ 34.4	Sharia
E. Tiering Nominal										E. Nominal Tiering
11	N ≤ 100 juta	1,021	12.3	▲ 1.4	▲ 1.4	▲ 1.4	▲ 0.1	▲ 3.5	▲ 10.0	N ≤ 100 million
12	100 juta < N ≤ 200 juta	423	5.1	▲ 0.5	▲ 0.2	▲ 1.2	▲ 0.2	▲ 2.9	▲ 14.1	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	688	8.3	▲ 0.3	▼ (0.4)	▲ 1.5	▲ 2.7	▲ 4.8	▲ 15.6	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	580	7.0	▲ 0.4	▲ 0.1	▲ 2.5	▲ 2.8	▲ 5.1	▲ 12.4	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	511	6.2	▼ (0.2)	▲ 0.2	▲ 2.7	▲ 3.6	▲ 5.4	▲ 12.2	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	681	8.2	▲ 0.0	▲ 1.2	▲ 4.5	▲ 4.2	▲ 6.5	▲ 16.2	2 billion < N ≤ 5 billion
17	N > 5 miliar	4,369	52.8	▼ (0.3)	▲ 2.9	▲ 3.2	▼ (0.2)	▲ 1.6	▲ 34.5	N > 5 billion
F. Kepemilikan Bank										F. Ownership
18	Asing	259	3.1	▼ (3.0)	▼ (0.2)	▲ 0.5	▼ (3.3)	▼ (6.3)	▲ 18.4	Foreign Banks
19	Campuran	248	3.0	▲ 0.1	▲ 1.5	▲ 4.4	▲ 6.2	▲ 7.3	▲ 24.0	Mixed / Joint Banks
20	BPD	758	9.2	▼ (3.2)	▲ 2.1	▲ 2.9	▲ 3.5	▲ 0.1	▲ 14.5	Regional Government Banks
21	BUMN	3,557	43.0	▲ 1.3	▲ 3.5	▲ 4.8	▼ (0.4)	▲ 4.0	▲ 26.7	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3,452	41.7	▼ (0.2)	▲ 0.2	▲ 0.8	▲ 1.6	▲ 3.2	▲ 22.7	Private National Banks
G. Valuta Simpanan										G. Currency
23	Rupiah (IDR)	7,021	84.9	▲ 0.0	▲ 1.1	▲ 1.9	▲ 0.8	▲ 3.1	▲ 21.5	Rupiah (IDR)
24	Valas	1,253	15.1	▲ 0.2	▲ 5.6	▲ 8.1	▲ 1.2	▲ 2.6	▲ 36.0	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI
25	KBMI 1	1,012	12.2	▼ (3.3)	▲ 0.9	▲ 2.5	▲ 5.1	▲ 4.7	▲ 22.2	KBMI 1
26	KBMI 2	949	11.5	▼ (0.4)	▲ 1.5	▲ 0.8	▼ (0.3)	▼ (2.0)	▲ 21.8	KBMI 2
27	KBMI 3	2,017	24.4	▲ 0.2	▲ 0.1	▲ 0.7	▲ 0.4	▲ 2.6	▲ 14.8	KBMI 3
28	KBMI 4	4,296	51.9	▲ 0.9	▲ 2.9	▲ 4.3	▲ 0.4	▲ 4.0	▲ 28.7	KBMI 4
I. Cakupan Penjaminan (Rp 2 M)										I. Insurance Coverage (Rp 2 b)
29	Dijamin penuh (≤ Rp 2 miliar)	3,224	39.0	▲ 0.6	▲ 0.4	▲ 1.8	▲ 1.7	▲ 4.3	▲ 12.5	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	698	8.4	▲ 0.2	▲ 1.5	▲ 4.4	▲ 3.7	▲ 5.6	▲ 17.4	Partially insured* (> Rp 2 billion)
31	Tidak djamin (> Rp 2 miliar)	4,352	52.6	▼ (0.4)	▲ 2.9	▲ 3.2	▼ (0.2)	▲ 1.7	▲ 34.3	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	Nov-23	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Jumlah Rekening	554,606,241	100.0	▲	1.4	▲	4.4	▲	7.4	▲	9.1	▲	13.4	▲	61.0	Accounts
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	5,567,851	1.0	▼	(1.3)	▼	(3.4)	▼	(2.9)	▲	2.2	▲	2.3	▲	36.5	Demand Deposits
3	Tabungan	543,708,358	98.0	▲	1.4	▲	4.6	▲	7.5	▲	9.2	▲	13.6	▲	62.1	Saving Accounts
4	Deposito	5,318,962	1.0	▼	(0.2)	▲	0.9	▲	2.3	▲	7.1	▲	8.7	▲	3.6	Time Deposits
5	Deposits on Call	10,276	0.0	▲	23.0	▼	(18.3)	▼	(52.6)	▼	(46.5)	▲	11.7	▲	182.5	Deposits on Call
6	Sertifikat Deposito	794	0.0	▲	4.2	▲	78.0	▲	12.8	▲	87.3	▲	130.8	▲	628.4	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	28,826	0.0	▲	1.4	▲	3.5	▲	6.0	▲	4.0	▲	5.3	▲	11.9	Funds from Other Banks
8	DPK	554,577,415	100.0	▲	1.4	▲	4.4	▲	7.4	▲	9.1	▲	13.4	▲	61.0	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	497,860,115	89.8	▲	1.4	▲	4.6	▲	7.5	▲	9.0	▲	13.7	▲	61.3	Conventional
10	Syariah (Termasuk UUS)	56,746,126	10.2	▲	1.1	▲	2.9	▲	6.3	▲	9.5	▲	10.5	▲	58.2	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	547,933,672	98.8	▲	1.4	▲	4.5	▲	7.4	▲	9.2	▲	13.5	▲	61.8	N ≤ 100 million
12	100 juta < N ≤ 200 juta	3,010,463	0.5	▲	0.5	▲	0.2	▲	1.1	▲	0.0	▲	2.8	▲	13.8	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2,149,939	0.4	▲	0.4	▼	(0.3)	▲	1.5	▲	2.5	▲	4.6	▲	15.7	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	803,550	0.1	▲	0.5	▲	0.1	▲	2.6	▲	2.9	▲	5.1	▲	12.3	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	359,381	0.1	▼	(0.1)	▲	0.1	▲	2.5	▲	3.4	▲	5.2	▲	12.3	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	214,089	0.0	▲	0.0	▲	1.1	▲	4.2	▲	4.0	▲	6.2	▲	14.2	2 billion < N ≤ 5 billion
17	N > 5 miliar	135,147	0.0	▲	0.5	▲	2.1	▲	4.8	▲	3.3	▲	4.8	▲	22.9	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	200,842	0.0	▼	(26.3)	▼	(25.6)	▼	(26.4)	▼	(16.7)	▼	(10.3)	▼	(12.6)	Foreign Banks
19	Campuran	3,172,057	0.6	▲	0.8	▲	2.5	▲	5.1	▲	9.9	▲	11.3	▲	106.1	Mixed / Joint Banks
20	BPD	44,156,505	8.0	▲	0.5	▲	1.8	▲	2.8	▲	3.6	▲	3.1	▲	19.6	Regional Government Banks
21	BUMN	330,785,161	59.6	▲	1.5	▲	2.8	▲	5.2	▲	6.1	▲	6.5	▲	46.7	State-Owned Enterprises (SOEs)
22	Swasta Nasional	176,291,676	31.8	▲	1.5	▲	8.5	▲	13.1	▲	16.7	▲	32.8	▲	119.1	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	551,402,258	99.4	▲	1.4	▲	4.4	▲	7.3	▲	9.0	▲	13.3	▲	60.6	Rupiah (IDR)
24	Valas	3,203,983	0.6	▲	2.0	▲	11.0	▲	16.3	▲	22.0	▲	23.9	▲	150.5	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	85,086,561	15.3	▲	1.5	▲	4.1	▲	8.6	▲	18.3	▲	67.3	▲	220.1	KBMI 1
26	KBMI 2	46,543,204	8.4	▲	1.3	▲	4.5	▲	7.9	▲	8.9	▲	10.9	▲	66.3	KBMI 2
27	KBMI 3	68,277,859	12.3	▲	1.3	▲	14.5	▲	17.7	▲	12.2	▲	5.5	▲	33.7	KBMI 3
28	KBMI 4	354,698,617	64.0	▲	1.4	▲	2.8	▲	5.2	▲	6.5	▲	7.0	▲	48.5	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	554,257,005	99.9	▲	1.4	▲	4.4	▲	7.4	▲	9.1	▲	13.4	▲	61.0	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	349,236	0.1	▲	0.2	▲	1.5	▲	4.4	▲	3.7	▲	5.6	▲	17.4	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%	0.06%	
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%	1.38%	
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%

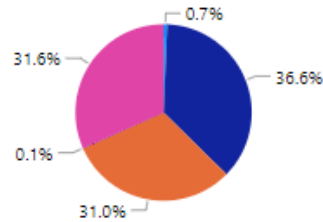
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

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%	-0.34%	
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

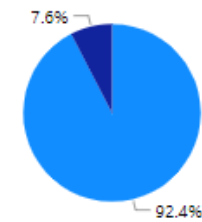
(as of November 2023)

By Type of Deposit



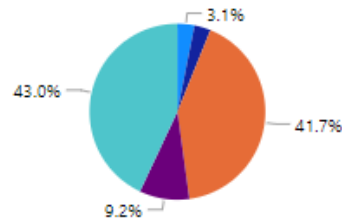
By Principle of Business

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



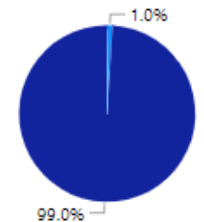
- Conventional
- Sharia

By Ownership



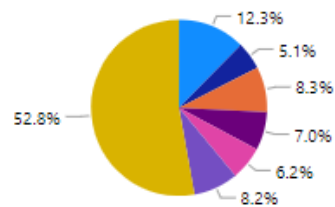
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



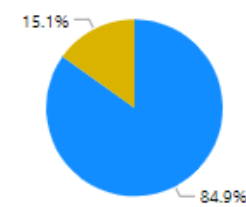
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



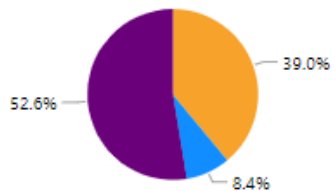
- N ≤ 100 million
- 100 million < N ≤ 200 million
- 200 million < N ≤ 500 million
- 500 million < N ≤ 1 billion
- 1 billion < N ≤ 2 billion
- 2 billion < N ≤ 5 billion
- N > 5 billion

By Currency



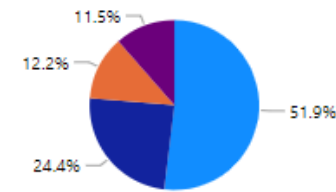
- Rupiah (IDR)
- Foreign Currencies

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

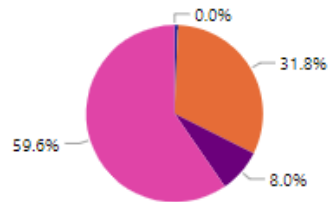
RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of November 2023)

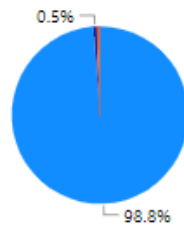
By Type of Deposit



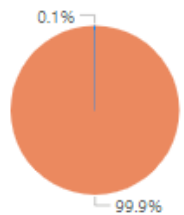
By Ownership



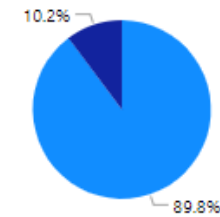
By Nominal Tiering



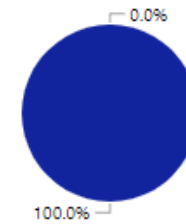
By Insurable Deposit



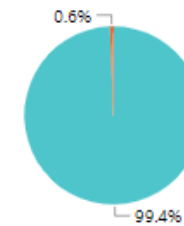
By Principle of Business



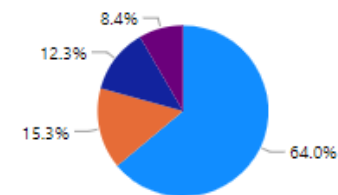
By Source of Fund



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 November 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	5,554,179	2,519	13,672	46	5,567,851	2,564	Demand Deposits
Rupiah (IDR)	5,328,758	1,772	13,206	35	5,341,964	1,808	Rupiah (IDR)
Valuta Asing	225,421	746	466	11	225,887	757	Foreign Currencies
Tabungan	543,699,937	2,607	8,421	8	543,708,358	2,615	Saving Accounts
Rupiah (IDR)	540,850,755	2,430	8,413	8	540,859,168	2,438	Rupiah (IDR)
Valuta Asing	2,849,182	177	8	0	2,849,190	177	Foreign Currencies
Deposito on Call	10,071	49	205	10	10,276	59	Deposits on Call
Rupiah (IDR)	9,594	45	205	10	9,799	55	Rupiah (IDR)
Valuta Asing	477	4	-	-	477	4	Foreign Currencies
Deposito	5,312,478	3,016	6,484	14	5,318,962	3,030	Time Deposits
Rupiah (IDR)	5,184,053	2,701	6,480	14	5,190,533	2,714	Rupiah (IDR)
Valuta Asing	128,425	315	4	1	128,429	316	Foreign Currencies
Sertifikat Deposito	750	4	44	1	794	5	Certificate of Time Deposits
Rupiah (IDR)	750	4	44	1	794	5	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	554,577,415	8,194	28,826	80	554,606,241	8,274	TOTAL
Rupiah (IDR)	551,373,910	6,952	28,348	69	551,402,258	7,021	Rupiah (IDR)
Valuta Asing	3,203,505	1,242	478	11	3,203,983	1,253	Foreign Currencies

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

(as of November 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	547,921,493	1,021	12,179	0	547,933,672	1,021	N ≤ 100 M
Rupiah (IDR)	545,032,246	1,006	12,029	0	545,044,275	1,006	Rupiah (IDR)
Valuta Asing	2,889,247	15	150	0	2,889,397	15	Foreign Currencies
100 Jt < N ≤ 200 Jt	3,008,447	423	2,016	0	3,010,463	423	100 M < N ≤ 200 M
Rupiah (IDR)	2,901,458	408	1,990	0	2,903,448	408	Rupiah (IDR)
Valuta Asing	106,989	15	26	0	107,015	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,146,092	687	3,847	1	2,149,939	688	200 M < N ≤ 500 M
Rupiah (IDR)	2,049,577	656	3,812	1	2,053,389	657	Rupiah (IDR)
Valuta Asing	96,515	31	35	0	96,550	31	Foreign Currencies
500 Jt < N ≤ 1 M	800,026	577	3,524	3	803,550	580	500 M < N ≤ 1 B
Rupiah (IDR)	754,187	545	3,493	3	757,680	548	Rupiah (IDR)
Valuta Asing	45,839	32	31	0	45,870	32	Foreign Currencies
1 M < N ≤ 2 M	356,220	506	3,161	5	359,381	511	1 B < N ≤ 2 B
Rupiah (IDR)	328,290	467	3,122	5	331,412	471	Rupiah (IDR)
Valuta Asing	27,930	39	39	0	27,969	39	Foreign Currencies
2 M < N ≤ 5 M	211,703	673	2,386	8	214,089	681	2 B < N ≤ 5 B
Rupiah (IDR)	193,708	617	2,341	8	196,049	624	Rupiah (IDR)
Valuta Asing	17,995	56	45	0	18,040	56	Foreign Currencies
N > 5 M	133,434	4,307	1,713	62	135,147	4,369	N > 5 B
Rupiah (IDR)	114,444	3,254	1,561	51	116,005	3,306	Rupiah (IDR)
Valuta Asing	18,990	1,053	152	11	19,142	1,064	Foreign Currencies
TOTAL	554,577,415	8,194	28,826	80	554,606,241	8,274	TOTAL
Rupiah (IDR)	551,373,910	6,952	28,348	69	551,402,258	7,021	Rupiah (IDR)
Valuta Asing	3,203,505	1,242	478	11	3,203,983	1,253	Foreign Currencies

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

(as of November 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	554,232,278	3,214	24,727	10	554,257,005	3,224	N ≤ IDR 2 B
Rupiah (IDR)	551,065,758	3,081	24,446	10	551,090,204	3,091	Rupiah (IDR)
Valuta Asing	3,166,520	133	281	0	3,166,801	133	Foreign Currencies
N > 2 M	345,137	4,980	4,099	70	349,236	5,050	N > IDR 2 B
Rupiah (IDR)	308,152	3,871	3,902	59	312,054	3,930	Rupiah (IDR)
Valuta Asing	36,985	1,109	197	11	37,182	1,120	Foreign Currencies
TOTAL	554,577,415	8,194	28,826	80	554,606,241	8,274	TOTAL
Rupiah (IDR)	551,373,910	6,952	28,348	69	551,402,258	7,021	Rupiah (IDR)
Valuta Asing	3,203,505	1,242	478	11	3,203,983	1,253	Foreign Currencies

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

(as of November 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)	554,232,278	3,214	24,727	10	554,257,005	3,224	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	551,065,758	3,081	24,446	10	551,090,204	3,091	Rupiah (IDR)
Valuta Asing	3,166,520	133	281	0	3,166,801	133	Foreign Currencies
N > 2 M (Dijamin Sebagian)	345,137	690	4,099	8	349,236	698	N > IDR 2 B (Partially insured)
Rupiah (IDR)	308,152	616	3,902	8	312,054	624	Rupiah (IDR)
Valuta Asing	36,985	74	197	0	37,182	74	Foreign Currencies
TOTAL	554,577,415	3,904	28,826	18	554,606,241	3,922	TOTAL
Rupiah (IDR)	551,373,910	3,697	28,348	17	551,402,258	3,715	Rupiah (IDR)
Valuta Asing	3,203,505	207	478	0	3,203,983	207	Foreign Currencies

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

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	126,395,144	4,300
2	Provinsi Jawa Barat	75,196,522	662
3	Provinsi Jawa Timur	68,567,033	739
4	Provinsi Jawa Tengah	60,869,254	400
5	Provinsi Sumatera Utara	26,078,045	325
6	Provinsi Banten	17,966,954	284
7	Provinsi Sulawesi Selatan	17,000,907	120
8	Provinsi Sumatera Selatan	12,697,086	101
9	Provinsi Lampung	12,581,096	57
10	Provinsi Riau	10,306,934	120
11	Provinsi Sumatera Barat	9,861,127	52
12	Provinsi Nusa Tenggara Timur	9,107,318	36
13	Provinsi Nusa Tenggara Barat	8,804,814	42
14	Provinsi Daerah Istimewa Yogyakarta	8,773,659	80
15	Provinsi Kalimantan Barat	8,421,887	77
16	Provinsi Bali	8,270,635	152
17	Provinsi Nanggroe Aceh Darussalam	8,248,275	43
18	Provinsi Kalimantan Timur	7,951,950	158
19	Provinsi Kalimantan Selatan	6,914,406	82
20	Provinsi Jambi	5,917,876	41
21	Provinsi Sulawesi Tengah	5,229,380	33
22	Provinsi Sulawesi Tenggara	4,672,861	33
23	Provinsi Sulawesi Utara	4,464,430	29
24	Provinsi Kalimantan Tengah	4,454,791	43
25	Provinsi Kep. Riau	4,190,603	82
26	Provinsi Papua	4,013,856	55
27	Provinsi Bengkulu	3,547,062	17
28	Provinsi Maluku	2,637,834	15
29	Provinsi Gorontalo	2,350,383	7
30	Provinsi Kep. Bangka Belitung	2,162,525	27
31	Provinsi Sulawesi Barat	2,012,666	7
32	Provinsi Papua Barat	1,985,896	21
33	Provinsi Maluku Utara	1,648,257	12
34	Kalimantan Utara	1,304,775	19
TOTAL		554,606,241	8,274

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