



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Agustus 2023
08M-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:

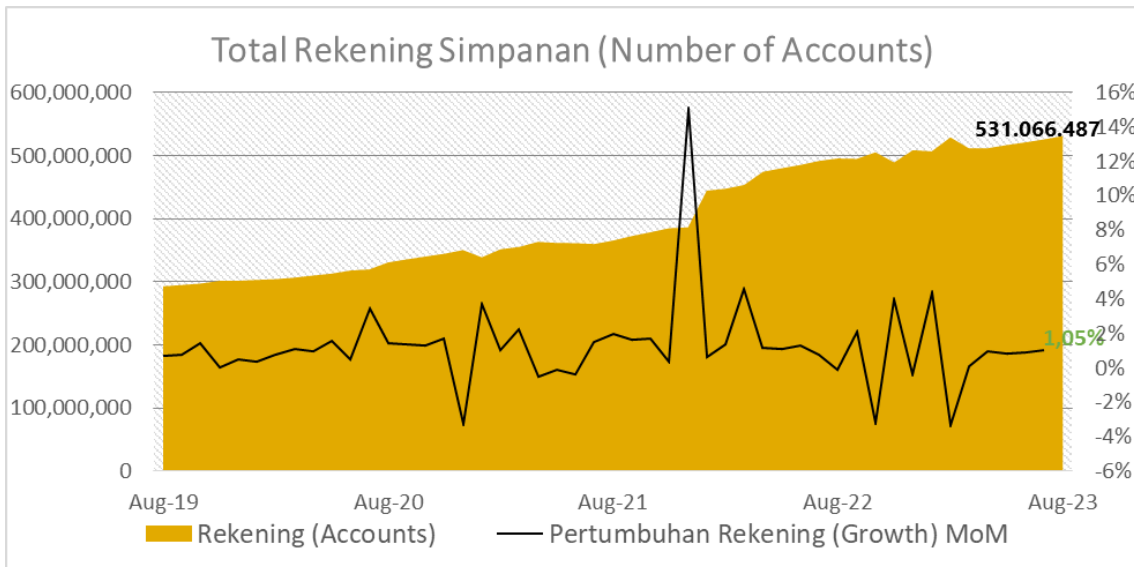
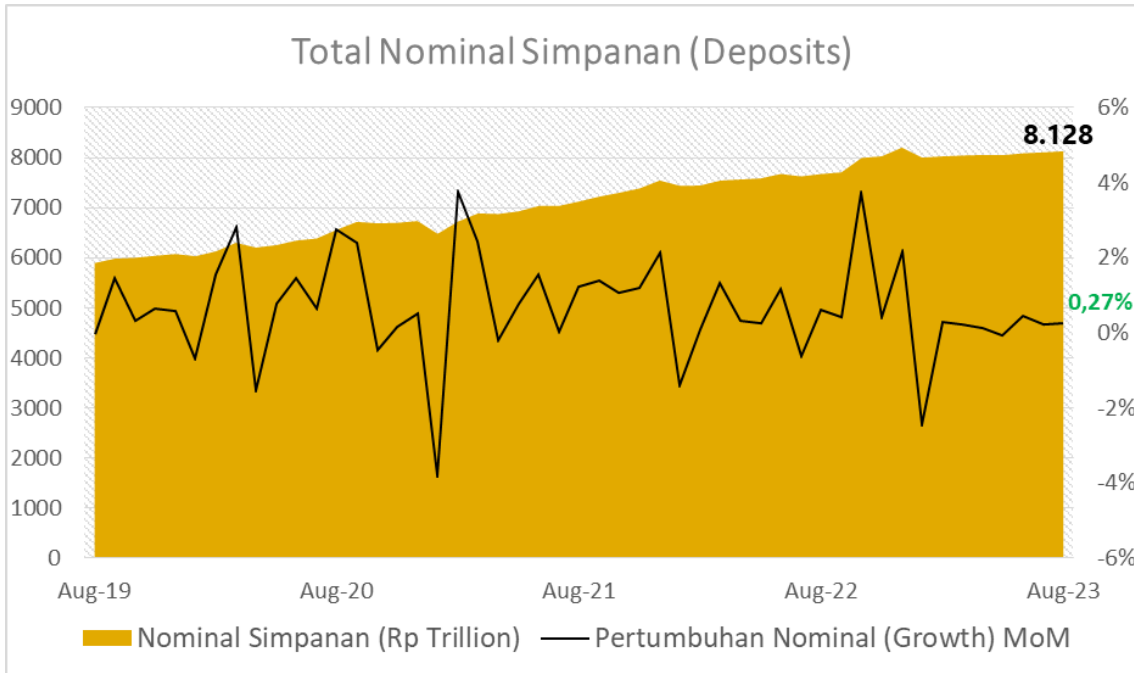


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RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 105 Bank Umum untuk data periode Agustus 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 Agustus 2023 mencapai **Rp8.128 triliun**, naik **0,27%** MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,5% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada jenis Deposito sebesar 1,7% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan *Deposits on call* sebesar 6,5% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan $N > 5$ miliar yang mencakup 52,2% total simpanan. Kenaikan nominal simpanan tertinggi terdapat pada *tiering* simpanan $2M < N \leq 5M$ sebesar 1,0%, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* simpanan $100 \text{ juta} < N \leq 200 \text{ juta}$ sebesar 0,3% MoM.
- 4) **Total rekening simpanan BU** bulan Agustus 2023 mencapai **531,07 juta rekening**, naik **1,05%** MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada Tabungan yang mencakup 97,9% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada Tabungan sebesar 1,1% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada Sertifikat Deposito sebesar 16,8% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan $N \leq 100$ juta yang mencakup 98,7% total rekening simpanan. Kenaikan jumlah rekening tertinggi terdapat pada *tiering* $N \leq 100$ juta sebesar 1,1% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada *tiering* $100 \text{ juta} < N \leq 200 \text{ juta}$ sebesar 0,4% MoM.
- 5) Penjaminan simpanan LPS mencakup **530,72 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 344 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)
Aug-23	2023	8.128	5,9%	531.066.487	7,2%
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	Aug-23 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										
1	Nominal	8,128	100.0	▲ 0.3	▲ 1.0	▲ 1.3	▼ (0.9)	▲ 5.9	▲ 23.9	A. Deposits Nominal
B. Jenis Simpanan										
2	Giro	2,440	30.0	▼ (0.5)	▲ 1.7	▼ (1.1)	▼ (5.4)	▲ 7.6	▲ 42.4	B. Type of Deposits Demand Deposits
3	Tabungan	2,587	31.8	▼ (0.4)	▲ 0.4	▲ 2.0	▼ (1.3)	▲ 2.7	▲ 28.3	Saving Accounts
4	Deposito	3,044	37.5	▲ 1.7	▲ 1.5	▲ 2.2	▲ 3.6	▲ 7.7	▲ 10.4	Time Deposits
5	Deposits on Call	54	0.7	▼ (6.5)	▼ (20.9)	▲ 33.3	▼ (11.8)	▼ (5.0)	▼ (11.9)	Deposits on Call
6	Sertifikat Deposito	3	0.0	▼ (5.1)	▼ (39.6)	▼ (31.6)	▼ (28.8)	▼ (13.5)	▼ (81.8)	Certificate of Time Deposits
C. Kepemilikan Simpanan										
7	Simpanan dari Bank Lain	74	0.9	▲ 3.9	▼ (1.7)	▲ 17.4	▼ (0.1)	▼ (13.5)	▼ (24.9)	C. Source of Funds Funds from Other Banks
8	DPK	8,054	99.1	▲ 0.2	▲ 1.0	▲ 1.1	▼ (0.9)	▲ 6.1	▲ 24.6	Third-Party Funds
D. Prinsip Usaha										
9	Konvensional	7,505	92.3	▲ 0.3	▲ 1.1	▲ 1.3	▼ (1.1)	▲ 5.8	▲ 22.4	D. Principle of Business Conventional
10	Syariah (Termasuk UUS)	622	7.7	▲ 0.0	▼ (0.9)	▲ 1.2	▲ 1.9	▲ 6.7	▲ 44.7	Sharia
E. Tiering Nominal										
11	N ≤ 100 juta	1,008	12.4	▼ (0.1)	▲ 0.0	▲ 3.1	▼ (1.2)	▲ 3.9	▲ 12.6	E. Nominal Tiering N ≤ 100 million
12	100 juta < N ≤ 200 juta	423	5.2	▼ (0.3)	▲ 1.1	▲ 2.5	▲ 0.0	▲ 2.9	▲ 16.8	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	691	8.5	▲ 0.0	▲ 1.9	▲ 3.9	▲ 3.1	▲ 6.0	▲ 18.1	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	580	7.1	▲ 0.2	▲ 2.4	▲ 3.8	▲ 2.7	▲ 4.4	▲ 13.8	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	510	6.3	▲ 0.5	▲ 2.5	▲ 3.8	▲ 3.4	▲ 5.4	▲ 13.6	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	673	8.3	▲ 1.0	▲ 3.2	▲ 3.8	▲ 3.0	▲ 7.0	▲ 16.4	2 billion < N ≤ 5 billion
17	N > 5 miliar	4,245	52.2	▲ 0.3	▲ 0.3	▼ (0.7)	▼ (3.1)	▲ 6.8	▲ 33.2	N > 5 billion
F. Kepemilikan Bank										
18	Asing	260	3.2	▲ 1.9	▲ 0.8	▼ (5.8)	▼ (3.1)	▲ 1.9	▲ 18.5	F. Ownership Foreign Banks
19	Campuran	244	3.0	▲ 1.3	▲ 2.9	▲ 3.2	▲ 4.7	▲ 4.3	▲ 20.8	Mixed / Joint Banks
20	BPD	743	9.1	▼ (0.8)	▲ 0.8	▲ 3.1	▲ 1.4	▲ 3.4	▲ 17.2	Regional Government Banks
21	BUMN	3,438	42.3	▲ 0.8	▲ 1.2	▲ 1.2	▼ (3.7)	▲ 9.2	▲ 21.7	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3,444	42.4	▼ (0.3)	▲ 0.6	▲ 1.4	▲ 1.3	▲ 3.8	▲ 28.3	Private National Banks
G. Valuta Simpanan										
23	Rupiah (IDR)	6,942	85.4	▲ 0.2	▲ 0.7	▲ 2.7	▼ (0.3)	▲ 5.6	▲ 23.2	G. Currency Rupiah (IDR)
24	Valas	1,186	14.6	▲ 0.8	▲ 2.3	▼ (6.2)	▼ (4.2)	▲ 7.4	▲ 27.6	Foreign Currencies
H. KBMI Bank										
25	KBMI 1	1,003	12.3	▼ (0.2)	▲ 1.6	▲ 4.5	▲ 4.2	▲ 5.7	▲ 24.3	H. Deposits by KBMI KBMI 1
26	KBMI 2	935	11.5	▼ (0.2)	▼ (0.6)	▼ (3.0)	▼ (1.8)	▲ 0.8	▲ 24.6	KBMI 2
27	KBMI 3	2,014	24.8	▼ (0.1)	▲ 0.5	▲ 1.1	▲ 0.2	▲ 3.7	▲ 21.8	KBMI 3
28	KBMI 4	4,176	51.4	▲ 0.7	▲ 1.4	▲ 1.6	▼ (2.4)	▲ 8.3	▲ 24.6	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										
29	Dijamin penuh (≤ Rp 2 miliar)	3,210	39.5	▲ 0.0	▲ 1.4	▲ 3.4	▲ 1.3	▲ 4.5	▲ 14.7	I. Insurance Coverage (Rp 2 b) Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	688	8.5	▲ 0.9	▲ 2.9	▲ 3.1	▲ 2.2	▲ 5.9	▲ 17.8	Partially insured* (> Rp 2 billion)
31	Tidak djamin (> Rp 2 miliar)	4,229	52.0	▲ 0.4	▲ 0.3	▼ (0.6)	▼ (3.0)	▲ 7.0	▲ 33.0	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	Aug-23	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan										A. Deposits						
1	Jumlah Rekening	531,066,487	100.0	▲	1.1	▲	2.8	▲	0.4	▲	4.4	▲	7.2	▲	60.5	Accounts
B. Jenis Simpanan										B. Type of Deposits						
2	Giro	5,762,668	1.1	▲	0.4	▲	0.5	▲	4.0	▲	5.8	▲	7.4	▲	49.8	Demand Deposits
3	Tabungan	520,017,365	97.9	▲	1.1	▲	2.9	▲	0.4	▲	4.4	▲	7.2	▲	61.6	Saving Accounts
4	Deposito	5,273,437	1.0	▲	0.8	▲	1.4	▲	5.4	▲	6.1	▲	6.4	▲	2.4	Time Deposits
5	Deposits on Call	12,571	0.0	▼	(4.0)	▼	(42.0)	▼	(23.8)	▼	(34.5)	▲	66.9	▲	195.0	Deposits on Call
6	Sertifikat Deposito	446	0.0	▼	(16.8)	▼	(36.6)	▼	(15.2)	▲	5.2	▲	182.3	▲	141.1	Certificate of Time Deposits
C. Kepemilikan Simpanan										C. Source of Funds						
7	Simpanan dari Bank Lain	27,848	0.0	▲	0.9	▲	2.4	▲	0.7	▲	0.4	▲	2.4	▲	13.0	Funds from Other Banks
8	DPK	531,038,639	100.0	▲	1.1	▲	2.8	▲	0.4	▲	4.4	▲	7.2	▲	60.5	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business						
9	Konvensional	475,893,252	89.6	▲	1.0	▲	2.7	▼	(0.1)	▲	4.2	▲	6.7	▲	60.7	Conventional
10	Syariah (Termasuk UUS)	55,173,235	10.4	▲	1.3	▲	3.4	▲	5.3	▲	6.5	▲	12.2	▲	59.1	Sharia
E. Tiering Nominal										E. Nominal Tiering						
11	N ≤ 100 juta	524,399,669	98.7	▲	1.1	▲	2.8	▲	0.4	▲	4.5	▲	7.2	▲	61.3	N ≤ 100 million
12	100 juta < N ≤ 200 juta	3,005,365	0.6	▼	(0.4)	▲	1.0	▲	2.4	▼	(0.1)	▲	2.4	▲	16.5	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2,155,959	0.4	▼	(0.0)	▲	1.8	▲	3.8	▲	2.8	▲	5.2	▲	18.4	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	802,534	0.2	▲	0.0	▲	2.5	▲	3.8	▲	2.7	▲	3.7	▲	13.9	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	358,867	0.1	▲	0.3	▲	2.4	▲	3.6	▲	3.3	▲	4.5	▲	13.9	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	211,712	0.0	▲	0.8	▲	3.0	▲	3.5	▲	2.8	▲	6.0	▲	14.4	2 billion < N ≤ 5 billion
17	N > 5 miliar	132,381	0.0	▲	1.0	▲	2.7	▲	2.6	▲	1.2	▲	5.7	▲	23.7	N > 5 billion
F. Kepemilikan Bank										F. Ownership						
18	Asing	270,068	0.1	▲	0.0	▼	(1.1)	▲	11.8	▲	12.0	▲	24.5	▲	18.1	Foreign Banks
19	Campuran	3,094,970	0.6	▲	0.5	▲	2.6	▲	5.4	▲	7.3	▲	12.4	▲	105.3	Mixed / Joint Banks
20	BPD	43,357,548	8.2	▲	1.2	▲	1.0	▲	2.4	▲	1.7	▲	2.2	▲	19.1	Regional Government Banks
21	BUMN	321,816,872	60.6	▲	0.9	▲	2.3	▲	2.9	▲	3.2	▲	5.9	▲	50.1	State-Owned Enterprises (SOEs)
22	Swasta Nasional	162,527,029	30.6	▲	1.4	▲	4.3	▼	(4.6)	▲	7.6	▲	11.2	▲	107.5	Private National Banks
G. Valuta Simpanan										G. Currency						
23	Rupiah (IDR)	528,179,190	99.5	▲	1.1	▲	2.8	▲	0.4	▲	4.4	▲	7.2	▲	60.3	Rupiah (IDR)
24	Valas	2,887,297	0.5	▲	1.7	▲	4.8	▲	11.1	▲	10.0	▲	16.7	▲	130.6	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI						
25	KBMI 1	81,736,587	15.4	▲	1.7	▲	4.3	▼	(14.6)	▲	13.6	▲	21.4	▲	211.9	KBMI 1
26	KBMI 2	44,548,415	8.4	▲	1.3	▲	3.3	▲	5.2	▲	4.3	▲	10.1	▲	62.2	KBMI 2
27	KBMI 3	59,624,777	11.2	▲	1.0	▲	2.8	▲	6.4	▼	(2.0)	▼	(5.7)	▲	19.7	KBMI 3
28	KBMI 4	345,156,708	65.0	▲	0.9	▲	2.4	▲	3.1	▲	3.6	▲	6.4	▲	51.8	KBMI 4
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)						
29	Dijamin penuh (≤ Rp 2 miliar)	530,722,394	99.9	▲	1.1	▲	2.8	▲	0.4	▲	4.4	▲	7.2	▲	60.6	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	344,093	0.1	▲	0.9	▲	2.9	▲	3.1	▲	2.2	▲	5.9	▲	17.8	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%				
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 (\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%	-0,11%				
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%

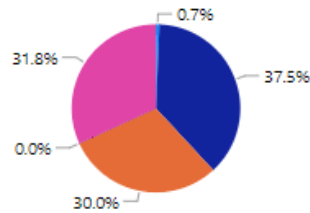
III. Nominal Simpanan Berdasarkan Tingkatan ($>$ Rp5 miliar)

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%				
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%

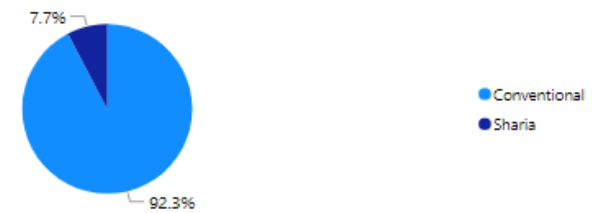
RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of August 2023)

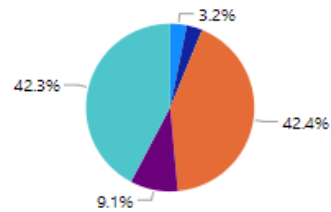
By Type of Deposit



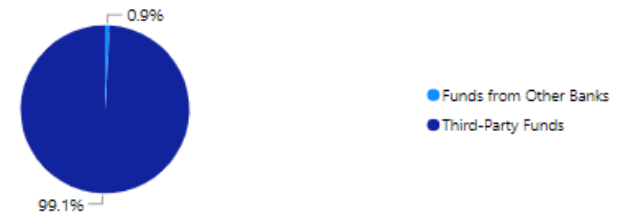
By Principle of Business



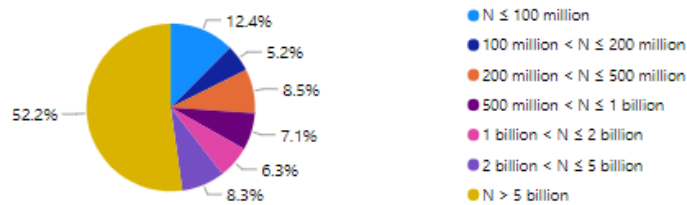
By Ownership



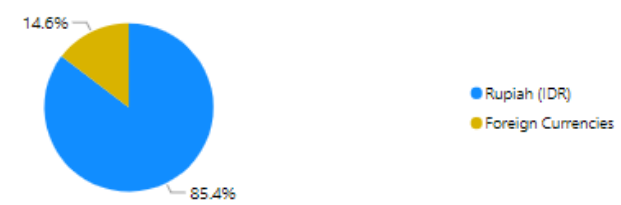
By Source of Fund



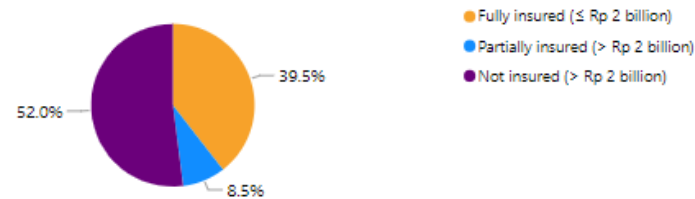
By Nominal Tiering



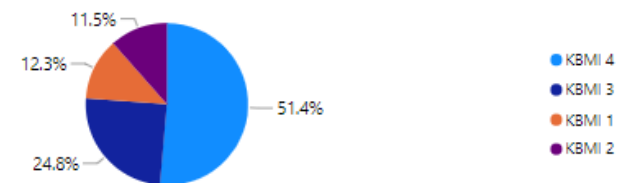
By Currency



By Insurable Deposit



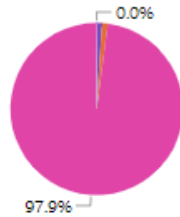
By KBMI



RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

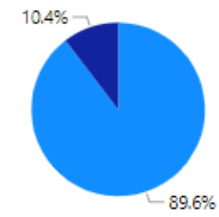
(as of August 2023)

By Type of Deposit



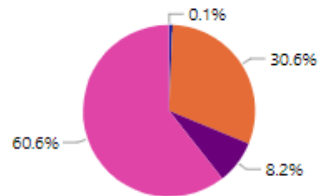
By Principle of Business

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



- Conventional
- Sharia

By Ownership



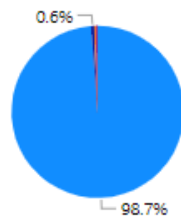
- Foreign Banks
- Mixed / Joint Banks
- Private National Banks
- Regional Government Banks
- State-Owned Enterprises (SOEs)

By Source of Fund



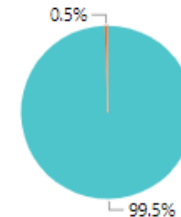
- Funds from Other Banks
- Third-Party Funds

By Nominal Tiering



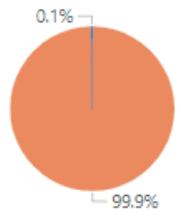
- N ≤ 100 million
- 100 million < N ≤ 200 million
- 200 million < N ≤ 500 million
- 500 million < N ≤ 1 billion
- 1 billion < N ≤ 2 billion
- 2 billion < N ≤ 5 billion
- N > 5 billion

By Currency



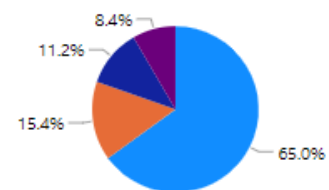
- Rupiah (IDR)
- Foreign Currencies

By Insurable Deposit



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

By KBMI



- 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 August 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	5,749,526	2,396	13,142	44	5,762,668	2,440	Demand Deposits
Rupiah (IDR)	5,526,243	1,710	12,697	35	5,538,940	1,745	Rupiah (IDR)
Valuta Asing	223,283	685	445	10	223,728	695	Foreign Currencies
Tabungan	520,008,967	2,579	8,398	8	520,017,365	2,587	Saving Accounts
Rupiah (IDR)	517,473,740	2,404	8,390	8	517,482,130	2,412	Rupiah (IDR)
Valuta Asing	2,535,227	175	8	0	2,535,235	175	Foreign Currencies
Deposito on Call	12,370	46	201	8	12,571	54	Deposits on Call
Rupiah (IDR)	12,033	42	201	8	12,234	50	Rupiah (IDR)
Valuta Asing	337	4	-	-	337	4	Foreign Currencies
Deposito	5,267,348	3,031	6,089	13	5,273,437	3,044	Time Deposits
Rupiah (IDR)	5,139,355	2,719	6,085	12	5,145,440	2,731	Rupiah (IDR)
Valuta Asing	127,993	312	4	1	127,997	313	Foreign Currencies
Sertifikat Deposito	428	2	18	0	446	3	Certificate of Time Deposits
Rupiah (IDR)	428	2	18	0	446	3	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	531,038,639	8,054	27,848	74	531,066,487	8,128	TOTAL
Rupiah (IDR)	528,151,799	6,878	27,391	63	528,179,190	6,942	Rupiah (IDR)
Valuta Asing	2,886,840	1,176	457	10	2,887,297	1,186	Foreign Currencies

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

(as of August 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	524,387,939	1,007	11,730	0	524,399,669	1,008	N ≤ 100 M
Rupiah (IDR)	521,814,773	992	11,597	0	521,826,370	992	Rupiah (IDR)
Valuta Asing	2,573,166	15	133	0	2,573,299	15	Foreign Currencies
100 Jt < N ≤ 200 Jt	3,003,376	422	1,989	0	3,005,365	423	100 M < N ≤ 200 M
Rupiah (IDR)	2,895,910	407	1,968	0	2,897,878	407	Rupiah (IDR)
Valuta Asing	107,466	15	21	0	107,487	15	Foreign Currencies
200 Jt < N ≤ 500 Jt	2,152,059	689	3,900	1	2,155,959	691	200 M < N ≤ 500 M
Rupiah (IDR)	2,054,401	658	3,862	1	2,058,263	659	Rupiah (IDR)
Valuta Asing	97,658	31	38	0	97,696	31	Foreign Currencies
500 Jt < N ≤ 1 M	799,159	577	3,375	3	802,534	580	500 M < N ≤ 1 B
Rupiah (IDR)	753,008	544	3,346	3	756,354	547	Rupiah (IDR)
Valuta Asing	46,151	33	29	0	46,180	33	Foreign Currencies
1 M < N ≤ 2 M	355,842	505	3,025	5	358,867	510	1 B < N ≤ 2 B
Rupiah (IDR)	328,617	467	2,987	5	331,604	472	Rupiah (IDR)
Valuta Asing	27,225	38	38	0	27,263	38	Foreign Currencies
2 M < N ≤ 5 M	209,481	665	2,231	7	211,712	673	2 B < N ≤ 5 B
Rupiah (IDR)	192,212	611	2,189	7	194,401	619	Rupiah (IDR)
Valuta Asing	17,269	54	42	0	17,311	54	Foreign Currencies
N > 5 M	130,783	4,188	1,598	57	132,381	4,245	N > 5 B
Rupiah (IDR)	112,878	3,199	1,442	47	114,320	3,246	Rupiah (IDR)
Valuta Asing	17,905	989	156	10	18,061	999	Foreign Currencies
TOTAL	531,038,639	8,054	27,848	74	531,066,487	8,128	TOTAL
Rupiah (IDR)	528,151,799	6,878	27,391	63	528,179,190	6,942	Rupiah (IDR)
Valuta Asing	2,886,840	1,176	457	10	2,887,297	1,186	Foreign Currencies

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

(as of August 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	530,698,375	3,201	24,019	9	530,722,394	3,210	N ≤ IDR 2 B
Rupiah (IDR)	527,846,709	3,068	23,760	9	527,870,469	3,077	Rupiah (IDR)
Valuta Asing	2,851,666	133	259	0	2,851,925	133	Foreign Currencies
N > 2 M	340,264	4,853	3,829	64	344,093	4,917	N > IDR 2 B
Rupiah (IDR)	305,090	3,810	3,631	54	308,721	3,864	Rupiah (IDR)
Valuta Asing	35,174	1,043	198	10	35,372	1,053	Foreign Currencies
TOTAL	531,038,639	8,054	27,848	74	531,066,487	8,128	TOTAL
Rupiah (IDR)	528,151,799	6,878	27,391	63	528,179,190	6,942	Rupiah (IDR)
Valuta Asing	2,886,840	1,176	457	10	2,887,297	1,186	Foreign Currencies

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

(as of August 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)	530,698,375	3,201	24,019	9	530,722,394	3,210	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	527,846,709	3,068	23,760	9	527,870,469	3,077	Rupiah (IDR)
Valuta Asing	2,851,666	133	259	0	2,851,925	133	Foreign Currencies
N > 2 M (Dijamin Sebagian)	340,264	681	3,829	8	344,093	688	N > IDR 2 B (Partially insured)
Rupiah (IDR)	305,090	610	3,631	7	308,721	617	Rupiah (IDR)
Valuta Asing	35,174	70	198	0	35,372	71	Foreign Currencies
TOTAL	531,038,639	3,882	27,848	17	531,066,487	3,899	TOTAL
Rupiah (IDR)	528,151,799	3,678	27,391	17	528,179,190	3,695	Rupiah (IDR)
Valuta Asing	2,886,840	203	457	0	2,887,297	204	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE

(as of August 2023)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	114,131,373	4,249
2	Provinsi Jawa Timur	66,759,117	725
3	Provinsi Jawa Barat	73,250,224	647
4	Provinsi Jawa Tengah	59,378,088	403
5	Provinsi Sumatera Utara	25,420,864	309
6	Provinsi Banten	17,598,657	284
7	Provinsi Kalimantan Timur	7,696,013	153
8	Provinsi Bali	7,997,791	147
9	Provinsi Sulawesi Selatan	16,507,482	119
10	Provinsi Riau	10,054,741	116
11	Provinsi Sumatera Selatan	12,308,480	99
12	Provinsi Daerah Istimewa Yogyakarta	8,602,155	80
13	Provinsi Kep. Riau	4,098,386	78
14	Provinsi Kalimantan Selatan	6,768,225	78
15	Provinsi Kalimantan Barat	8,185,984	75
16	Provinsi Lampung	12,274,379	56
17	Provinsi Sumatera Barat	9,595,950	51
18	Provinsi Papua	3,924,046	51
19	Provinsi Nusa Tenggara Barat	8,573,860	43
20	Provinsi Jambi	5,742,833	41
21	Provinsi Nanggroe Aceh Darussalam	7,983,872	40
22	Provinsi Kalimantan Tengah	4,338,120	38
23	Provinsi Nusa Tenggara Timur	8,791,042	35
24	Provinsi Sulawesi Tenggara	4,519,343	33
25	Provinsi Sulawesi Tengah	5,012,089	31
26	Provinsi Sulawesi Utara	4,373,873	29
27	Provinsi Kep. Bangka Belitung	2,114,844	26
28	Provinsi Papua Barat	1,952,034	19
29	Kalimantan Utara	1,265,970	18
30	Provinsi Bengkulu	3,453,158	17
31	Provinsi Maluku	2,555,628	14
32	Provinsi Maluku Utara	1,603,880	11
33	Provinsi Gorontalo	2,272,522	7
34	Provinsi Sulawesi Barat	1,961,464	7
	TOTAL	531,066,487	8,128

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