



# DISTRIBUSI SIMPANAN BANK UMUM

## DEPOSITS DISTRIBUTION OF COMMERCIAL BANK

November 2020  
11M-20

Indonesia Deposit Insurance Corporation  
Insurance Premium Settlement Group



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## Informasi Umum

### Sumber Data

Data bersumber dari Laporan Posisi Simpanan yang disampaikan oleh 110 bank umum kepada Lembaga Penjamin Simpanan, yang terdiri dari 96 Bank Umum Konvensional dan 14 Bank Umum Syariah.

### 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 (Rp2 miliar) dari seluruh 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 dan pinjaman bersaldo kredit.

Kotak Masukan dan Saran:



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## General Information

### Source of Data

The data are based on The Deposits Position Report which submitted by 110 commercial banks to Indonesia Deposit Insurance Corporation, comprised of 96 conventional banks and 14 shariah banks.

### Definition

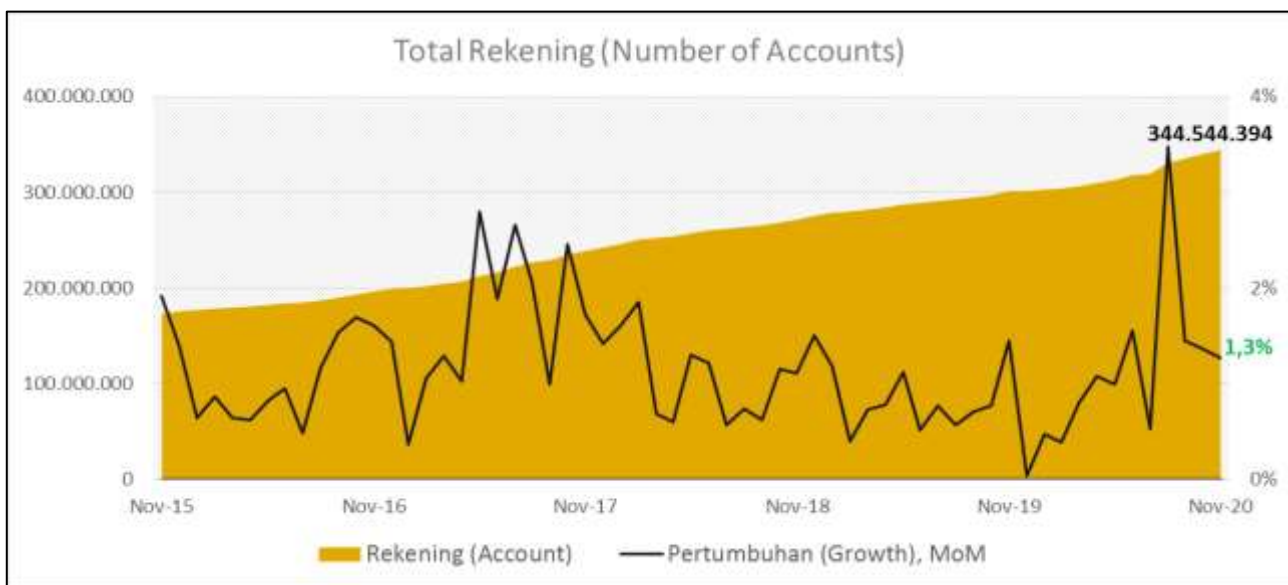
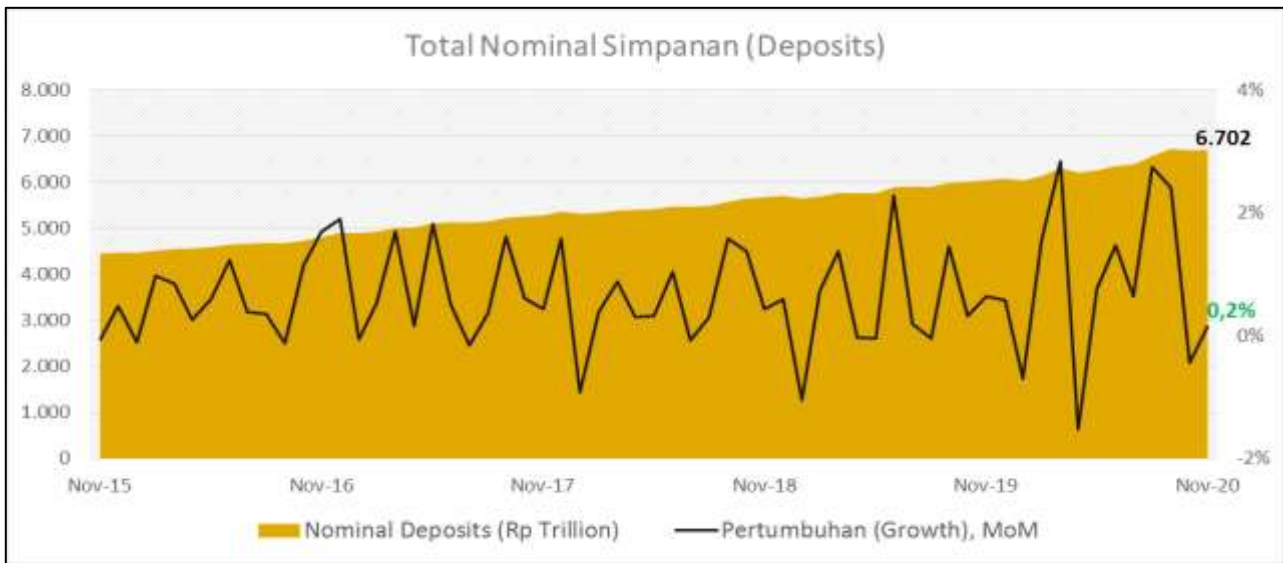
- 1) The deposits comprised of third party-fund and funds from other bank.
- 2) Insured deposits consist of:
  - a) Fully insured deposits with nominal under Rp 2 billion.
  - b) Partially insured deposits with nominal above Rp 2 billion.
- 3) The maximum amount of deposit insured is Rp 2 billion per depositor per bank as stipulated under Government Regulation Number 66 Year 2008.
- 4) The deposits presented does not include overseas deposits and credit loan balance.

Feedback and Suggestion Box:



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## RINGKASAN PERTUMBUHAN SIMPANAN DEPOSITS GROWTH HIGHLIGHT



| Tahun<br>Year | Nominal<br>(Rp Trillion) | Pertumbuhan<br>Growth (YoY) | Rekening<br>Accounts | Pertumbuhan<br>Growth (YoY) |
|---------------|--------------------------|-----------------------------|----------------------|-----------------------------|
| 2020*         | 6.702                    | 10,3%                       | 344.544.394          | 14,2%                       |
| 2019          | 6.077                    | 6,5%                        | 301.697.958          | 9,4%                        |
| 2018          | 5.704                    | 6,4%                        | 275.764.037          | 13,8%                       |
| 2017          | 5.363                    | 9,5%                        | 242.396.164          | 21,6%                       |
| 2016          | 4.900                    | 9,5%                        | 199.301.222          | 13,2%                       |
| 2015          | 4.474                    | 7,3%                        | 175.994.476          | 9,4%                        |

\*Year to Date (Ytd) as of 30 November 2020

## RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

### I. NOMINAL SIMPANAN

### Nominal Deposits

| No                                    | Distribusi Simpanan               | November-20<br>(Rp Trillion) | %     | Perubahan (Change) (%) |        |    |        |    |        | Deposits Distribution |        |   |        |   |        |                                     |
|---------------------------------------|-----------------------------------|------------------------------|-------|------------------------|--------|----|--------|----|--------|-----------------------|--------|---|--------|---|--------|-------------------------------------|
|                                       |                                   |                              |       | 1M                     | 3M     | 6M | YTD    | 1Y | 3Y     |                       |        |   |        |   |        |                                     |
| <b>A. Simpanan</b>                    |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 1                                     | Nominal                           | 6.702                        | 100,0 | ▲                      | 0,2    | ▲  | 2,1    | ▲  | 7,1    | ▲                     | 10,3   | ▲ | 10,9   | ▲ | 26,9   | A. Deposits                         |
| <b>B. Jenis Simpanan</b>              |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 2                                     | Deposit on Call                   | 52                           | 0,8   | ▼                      | (10,3) | ▼  | (14,4) | ▼  | (32,3) | ▼                     | (27,1) | ▼ | (39,4) | ▼ | (36,1) | Deposit on Call                     |
| 3                                     | Deposito                          | 2.767                        | 41,3  | ▼                      | (2,2)  | ▲  | 0,3    | ▲  | 5,9    | ▲                     | 8,9    | ▲ | 7,4    | ▲ | 19,5   | Time Deposits                       |
| 4                                     | Giro                              | 1.772                        | 26,4  | ▲                      | 1,9    | ▲  | 3,4    | ▲  | 12,6   | ▲                     | 18,7   | ▲ | 18,8   | ▲ | 42,4   | Demand Deposits                     |
| 5                                     | Sertifikat Deposito               | 8                            | 0,1   | ▼                      | (30,4) | ▼  | (46,2) | ▼  | (45,9) | ▼                     | (57,0) | ▼ | (54,8) | ▼ | (61,9) | Certificate of Time Deposits        |
| 6                                     | Tabungan                          | 2.102                        | 31,4  | ▲                      | 2,3    | ▲  | 4,3    | ▲  | 6,4    | ▲                     | 7,7    | ▲ | 12,5   | ▲ | 30,1   | Saving Account                      |
| <b>C. Kepemilikan Simpanan</b>        |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 7                                     | Simpanan dari Bank Lain           | 88                           | 1,3   | ▼                      | (5,7)  | ▼  | (10,6) | ▼  | (10,3) | ▼                     | (8,1)  | ▼ | (17,7) | ▼ | (10,1) | Funds from Other Bank               |
| 8                                     | DPK                               | 6.614                        | 98,7  | ▲                      | 0,2    | ▲  | 2,3    | ▲  | 7,4    | ▲                     | 10,6   | ▲ | 11,4   | ▲ | 27,6   | Third Party-Fund                    |
| <b>D. Jenis Usaha</b>                 |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 9                                     | Konvensional                      | 6.234                        | 93,0  | ▲                      | 0,1    | ▲  | 1,6    | ▲  | 6,7    | ▲                     | 10,2   | ▲ | 10,7   | ▲ | 25,9   | Conventional                        |
| 10                                    | Syariah (Termasuk UUS)            | 467                          | 7,0   | ▲                      | 1,2    | ▲  | 8,7    | ▲  | 13,5   | ▲                     | 11,0   | ▲ | 13,4   | ▲ | 41,9   | Shariah                             |
| <b>E. Tiering Nominal</b>             |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 11                                    | N ≤ 100 juta                      | 929                          | 13,9  | ▲                      | 1,1    | ▲  | 3,8    | ▲  | 3,4    | ▲                     | 5,2    | ▲ | 8,8    | ▲ | 24,9   | N ≤ 100 million                     |
| 12                                    | 100 juta < N ≤ 200 juta           | 371                          | 5,5   | ▲                      | 0,9    | ▲  | 2,5    | ▲  | 3,3    | ▲                     | 5,3    | ▲ | 8,3    | ▲ | 27,1   | 100 million < N ≤ 200 million       |
| 13                                    | 200 juta < N ≤ 500 juta           | 595                          | 8,9   | ▲                      | 0,9    | ▲  | 1,8    | ▲  | 4,1    | ▲                     | 6,7    | ▲ | 10,0   | ▲ | 31,5   | 200 million < N ≤ 500 million       |
| 14                                    | 500 juta < N ≤ 1 miliar           | 516                          | 7,7   | ▲                      | 0,9    | ▲  | 1,4    | ▲  | 4,4    | ▲                     | 5,3    | ▲ | 9,8    | ▲ | 26,7   | 500 million < N ≤ 1 billion         |
| 15                                    | 1 miliar < N ≤ 2 miliar           | 455                          | 6,8   | ▲                      | 0,7    | ▲  | 1,4    | ▲  | 5,5    | ▲                     | 7,7    | ▲ | 10,4   | ▲ | 22,9   | 1 billion < N ≤ 2 billion           |
| 16                                    | 2 miliar < N ≤ 5 miliar           | 586                          | 8,7   | ▲                      | 1,1    | ▲  | 1,3    | ▲  | 4,7    | ▲                     | 3,9    | ▲ | 5,6    | ▲ | 18,1   | 2 billion < N ≤ 5 billion           |
| 17                                    | N > 5 miliar                      | 3.249                        | 48,5  | ▼                      | (0,7)  | ▲  | 2,0    | ▲  | 10,5   | ▲                     | 15,7   | ▲ | 13,3   | ▲ | 29,0   | N > 5 billion                       |
| <b>F. Kepemilikan Bank</b>            |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 18                                    | Asing                             | 219                          | 3,3   | ▲                      | 5,2    | ▼  | (0,1)  | ▲  | 0,5    | ▲                     | 10,6   | ▲ | 13,2   | ▲ | 27,5   | Foreign Banks                       |
| 19                                    | Campuran                          | 180                          | 2,7   | ▼                      | (2,7)  | ▼  | (2,2)  | ▼  | (4,7)  | ▼                     | (0,1)  | ▲ | 4,6    | ▼ | (3,2)  | Mixed / Joint Banks                 |
| 20                                    | BPD                               | 662                          | 9,9   | ▼                      | (3,4)  | ▲  | 4,6    | ▲  | 18,4   | ▲                     | 21,8   | ▲ | 10,0   | ▲ | 24,7   | Regional Government Banks           |
| 21                                    | BUMN                              | 2.809                        | 41,9  | ▼                      | (0,7)  | ▼  | (0,5)  | ▲  | 6,5    | ▲                     | 8,2    | ▲ | 10,4   | ▲ | 34,6   | State-Owned Enterprises (SOEs)      |
| 22                                    | Swasta Nasional                   | 2.832                        | 42,3  | ▲                      | 1,7    | ▲  | 4,8    | ▲  | 6,8    | ▲                     | 10,7   | ▲ | 11,9   | ▲ | 22,9   | Private National Banks              |
| <b>G. Valuta Simpanan</b>             |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 23                                    | Rupiah (IDR)                      | 5.780                        | 86,2  | ▲                      | 0,4    | ▲  | 2,6    | ▲  | 7,8    | ▲                     | 10,1   | ▲ | 10,6   | ▲ | 27,0   | Rupiah (IDR)                        |
| 24                                    | Valas                             | 922                          | 13,8  | ▼                      | (1,6)  | ▼  | (0,9)  | ▲  | 3,4    | ▲                     | 11,1   | ▲ | 12,8   | ▲ | 26,6   | Foreign Currencies                  |
| <b>H. BUKU Bank</b>                   |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 25                                    | BUKU I                            | 39                           | 0,6   | ▼                      | (6,0)  | ▼  | (5,4)  | ▼  | (1,9)  | ▼                     | (8,3)  | ▼ | (18,7) | ▼ | (14,5) | BUKU I                              |
| 26                                    | BUKU II                           | 871                          | 13,0  | ▼                      | (1,5)  | ▲  | 2,2    | ▲  | 10,7   | ▲                     | 12,8   | ▲ | 9,9    | ▲ | 23,3   | BUKU II                             |
| 27                                    | BUKU III                          | 1.963                        | 29,3  | ▲                      | 0,6    | ▲  | 6,3    | ▲  | 9,5    | ▲                     | 11,8   | ▲ | 11,6   | ▲ | 22,4   | BUKU III                            |
| 28                                    | BUKU IV                           | 3.829                        | 57,1  | ▲                      | 0,4    | ▲  | 0,1    | ▲  | 5,3    | ▲                     | 9,2    | ▲ | 11,2   | ▲ | 31,0   | BUKU IV                             |
| <b>I. Cakupan Penjaminan (Rp 2 m)</b> |                                   |                              |       |                        |        |    |        |    |        |                       |        |   |        |   |        |                                     |
| 29                                    | Dijamin penuh (≤ Rp 2 miliar)     | 2.866                        | 42,8  | ▲                      | 0,9    | ▲  | 2,4    | ▲  | 4,0    | ▲                     | 5,9    | ▲ | 9,4    | ▲ | 26,5   | Fully insured (≤ Rp 2 billion)      |
| 30                                    | Dijamin sebagian* (> Rp 2 miliar) | 595                          | 8,9   | ▲                      | 1,2    | ▲  | 1,8    | ▲  | 5,3    | ▲                     | 5,0    | ▲ | 6,5    | ▲ | 19,3   | Partially insured* (> Rp 2 billion) |
| 31                                    | Tidak dijamin (> Rp 2 miliar)     | 3.240                        | 48,4  | ▼                      | (0,7)  | ▲  | 1,9    | ▲  | 10,4   | ▲                     | 15,5   | ▲ | 13,1   | ▲ | 28,8   | Not insured (> Rp 2 billion)        |

\*Hanya dijamin sebagian maksimal Rp2 Miliar

\*Partially insured only max Rp2 billion

## RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSITS ACCOUNT DISTRIBUTION HIGHLIGHTS

| II. REKENING                          |                                   |             |       |                        |          |          |          |          |          | NUMBER OF ACCOUNT                     |
|---------------------------------------|-----------------------------------|-------------|-------|------------------------|----------|----------|----------|----------|----------|---------------------------------------|
| No                                    | Distribusi Simpanan               | November-20 | %     | Perubahan (Change) (%) |          |          |          |          |          | Deposits Distribution                 |
|                                       |                                   |             |       | 1M                     | 3M       | 6M       | YTD      | 1Y       | 3Y       |                                       |
| <b>A. Deposits</b>                    |                                   |             |       |                        |          |          |          |          |          | <b>A. Deposits</b>                    |
| 1                                     | Jumlah Rekening                   | 344.544.394 | 100,0 | ▲ 1,3                  | ▲ 4,2    | ▲ 10,0   | ▲ 14,2   | ▲ 14,2   | ▲ 44,2   | Accounts                              |
| <b>B. Jenis Simpanan</b>              |                                   |             |       |                        |          |          |          |          |          | <b>B. Type of Deposits</b>            |
| 2                                     | Deposit on Call                   | 3.637       | 0,0   | ▼ (3,9)                | ▼ (14,6) | ▼ (29,4) | ▼ (45,2) | ▼ (36,2) | ▼ (40,2) | Deposit on Call                       |
| 3                                     | Deposito                          | 5.136.011   | 1,5   | ▼ (0,6)                | ▼ (0,3)  | ▲ 1,2    | ▲ 6,3    | ▲ 7,0    | ▲ 28,8   | Time Deposits                         |
| 4                                     | Giro                              | 4.078.029   | 1,2   | ▲ 2,4                  | ▲ 6,0    | ▲ 9,3    | ▲ 12,6   | ▲ 11,9   | ▲ 33,4   | Demand Deposits                       |
| 5                                     | Sertifikat Deposito               | 109         | 0,0   | ▼ (24,3)               | ▼ (41,1) | ▼ (49,8) | ▼ (67,8) | ▼ (62,3) | ▼ (70,1) | Certificate of Time Deposits          |
| 6                                     | Tabungan                          | 335.326.608 | 97,3  | ▲ 1,3                  | ▲ 4,2    | ▲ 10,2   | ▲ 14,4   | ▲ 14,4   | ▲ 44,6   | Saving Account                        |
| <b>C. Kepemilikan Simpanan</b>        |                                   |             |       |                        |          |          |          |          |          | <b>C. Source of Fund</b>              |
| 7                                     | Simpanan dari Bank Lain           | 25.756      | 0,0   | ▲ 1,3                  | ▲ 4,5    | ▲ 7,3    | ▼ (0,1)  | ▲ 0,2    | ▼ (2,9)  | Funds from Other Bank                 |
| 8                                     | DPK                               | 344.518.638 | 100,0 | ▲ 1,3                  | ▲ 4,2    | ▲ 10,0   | ▲ 14,2   | ▲ 14,2   | ▲ 44,2   | Third Party-Fund                      |
| <b>D. Jenis Usaha</b>                 |                                   |             |       |                        |          |          |          |          |          | <b>D. Principal of Business</b>       |
| 9                                     | Konvensional                      | 308.668.784 | 89,6  | ▲ 1,3                  | ▲ 4,2    | ▲ 10,4   | ▲ 14,5   | ▲ 14,6   | ▲ 44,6   | Conventional                          |
| 10                                    | Syariah (Termasuk UUS)            | 35.875.610  | 10,4  | ▲ 1,2                  | ▲ 3,5    | ▲ 7,1    | ▲ 11,4   | ▲ 11,5   | ▲ 40,6   | Shariah                               |
| <b>E. Tiering Nominal</b>             |                                   |             |       |                        |          |          |          |          |          | <b>E. Tiering of Nominal</b>          |
| 11                                    | N ≤ 100 juta                      | 338.709.048 | 98,3  | ▲ 1,3                  | ▲ 4,2    | ▲ 10,1   | ▲ 14,4   | ▲ 14,3   | ▲ 44,5   | N ≤ 100 million                       |
| 12                                    | 100 juta < N ≤ 200 juta           | 2.645.317   | 0,8   | ▲ 0,8                  | ▲ 2,6    | ▲ 3,3    | ▲ 5,4    | ▲ 8,4    | ▲ 27,3   | 100 million < N ≤ 200 million         |
| 13                                    | 200 juta < N ≤ 500 juta           | 1.857.403   | 0,5   | ▲ 0,9                  | ▲ 2,0    | ▲ 4,1    | ▲ 6,7    | ▲ 10,0   | ▲ 32,5   | 200 million < N ≤ 500 million         |
| 14                                    | 500 juta < N ≤ 1 miliar           | 715.292     | 0,2   | ▲ 0,9                  | ▲ 1,5    | ▲ 4,3    | ▲ 5,5    | ▲ 9,9    | ▲ 28,4   | 500 million < N ≤ 1 billion           |
| 15                                    | 1 miliar < N ≤ 2 miliar           | 319.902     | 0,1   | ▲ 0,7                  | ▲ 1,6    | ▲ 5,6    | ▲ 7,7    | ▲ 10,3   | ▲ 23,3   | 1 billion < N ≤ 2 billion             |
| 16                                    | 2 miliar < N ≤ 5 miliar           | 187.486     | 0,1   | ▲ 1,2                  | ▲ 1,3    | ▲ 4,6    | ▲ 3,9    | ▲ 5,7    | ▲ 18,4   | 2 billion < N ≤ 5 billion             |
| 17                                    | N > 5 miliar                      | 109.946     | 0,0   | ▲ 1,3                  | ▲ 2,7    | ▲ 6,4    | ▲ 6,9    | ▲ 7,8    | ▲ 21,0   | N > 5 billion                         |
| <b>F. Kepemilikan Bank</b>            |                                   |             |       |                        |          |          |          |          |          | <b>F. Ownership</b>                   |
| 18                                    | Asing                             | 229.680     | 0,1   | ▲ 0,2                  | ▲ 0,4    | ▲ 0,2    | ▲ 0,7    | ▲ 1,4    | ▼ (7,0)  | Foreign Banks                         |
| 19                                    | Campuran                          | 871.890     | 0,3   | ▲ 0,8                  | ▲ 0,3    | ▼ (0,6)  | ▲ 1,7    | ▲ 2,7    | ▲ 36,4   | Mixed / Joint Banks                   |
| 20                                    | BPD                               | 36.918.967  | 10,7  | ▲ 0,7                  | ▲ 1,4    | ▲ 2,5    | ▲ 5,3    | ▲ 5,2    | ▲ 21,6   | Regional Government Banks             |
| 21                                    | BUMN                              | 225.410.540 | 65,4  | ▲ 1,4                  | ▲ 5,2    | ▲ 13,3   | ▲ 18,2   | ▲ 17,9   | ▲ 52,4   | State-Owned Enterprises (SOEs)        |
| 22                                    | Swasta Nasional                   | 81.113.317  | 23,5  | ▲ 1,1                  | ▲ 2,7    | ▲ 5,3    | ▲ 8,4    | ▲ 9,2    | ▲ 35,5   | Private National Banks                |
| <b>G. Valuta Simpanan</b>             |                                   |             |       |                        |          |          |          |          |          | <b>G. Currency</b>                    |
| 23                                    | Rupiah (IDR)                      | 343.265.136 | 99,6  | ▲ 1,3                  | ▲ 4,2    | ▲ 10,1   | ▲ 14,3   | ▲ 14,3   | ▲ 44,2   | Rupiah (IDR)                          |
| 24                                    | Valas                             | 1.279.258   | 0,4   | ▲ 1,3                  | ▲ 2,2    | ▲ 4,2    | ▼ (3,9)  | ▲ 10,6   | ▲ 26,2   | Foreign Currencies                    |
| <b>H. BUKU Bank</b>                   |                                   |             |       |                        |          |          |          |          |          | <b>H. Deposits by BUKU</b>            |
| 25                                    | BUKU I                            | 2.189.842   | 0,6   | ▲ 0,7                  | ▼ (0,1)  | ▲ 1,9    | ▲ 6,0    | ▲ 7,0    | ▲ 1,6    | BUKU I                                |
| 26                                    | BUKU II                           | 30.888.099  | 9,0   | ▲ 1,0                  | ▲ 2,1    | ▲ 5,5    | ▲ 7,7    | ▲ 7,4    | ▲ 26,0   | BUKU II                               |
| 27                                    | BUKU III                          | 65.873.065  | 19,1  | ▲ 1,0                  | ▲ 2,7    | ▲ 4,7    | ▲ 8,7    | ▲ 9,5    | ▲ 38,4   | BUKU III                              |
| 28                                    | BUKU IV                           | 245.593.388 | 71,3  | ▲ 1,4                  | ▲ 4,9    | ▲ 12,3   | ▲ 16,8   | ▲ 16,6   | ▲ 49,1   | BUKU IV                               |
| <b>I. Cakupan Penjaminan (Rp 2 m)</b> |                                   |             |       |                        |          |          |          |          |          | <b>I. Insurance Coverage (Rp 2 b)</b> |
| 29                                    | Dijamin penuh (≤ Rp 2 miliar)     | 344.246.962 | 99,9  | ▲ 1,3                  | ▲ 4,2    | ▲ 10,0   | ▲ 14,2   | ▲ 14,3   | ▲ 44,2   | Fully insured (≤ Rp 2 billion)        |
| 30                                    | Dijamin sebagian* (> Rp 2 miliar) | 297.432     | 0,1   | ▲ 1,2                  | ▲ 1,8    | ▲ 5,3    | ▲ 5,0    | ▲ 6,5    | ▲ 19,3   | Partially insured* (> Rp 2 billion)   |

\*Hanya dijamin maksimal Rp2 Miliar

\*Only insured max Rp2 billion

**PETA MUSIMAN NOMINAL SIMPANAN (BULANAN)**  
**DEPOSITS SEASONALITY HEATMAP (MoM)**

**SEASONALITY HEATMAP (MoM)**

**I. Nominal Simpanan**

| Year | Jan   | Feb  | Mar  | Apr   | Mei   | Jun  | Jul   | Ags  | Sep   | Okt   | Nov  | Des  |
|------|-------|------|------|-------|-------|------|-------|------|-------|-------|------|------|
| 2020 | -0,6% | 1,5% | 2,7% | -1,5% | 0,7%  | 1,5% | 0,6%  | 2,8% | 2,5%  | -0,4% | 0,2% | -    |
| 2019 | -1,0% | 0,7% | 1,4% | 0,0%  | -0,1% | 2,3% | 0,2%  | 0,0% | 1,6%  | 0,4%  | 0,7% | 0,5% |
| 2018 | -0,9% | 0,3% | 0,9% | 0,3%  | 0,3%  | 1,0% | -0,1% | 0,3% | 1,6%  | 1,4%  | 0,5% | 0,8% |
| 2017 | -0,1% | 0,5% | 1,6% | 0,2%  | 1,8%  | 0,5% | -0,1% | 0,4% | 1,6%  | 0,7%  | 0,5% | 1,7% |
| 2016 | -0,1% | 1,0% | 0,8% | 0,3%  | 0,7%  | 1,2% | 0,4%  | 0,4% | -0,1% | 1,2%  | 1,7% | 2,0% |
| 2015 | 0,0%  | 1,3% | 1,4% | 0,6%  | 0,6%  | 1,9% | 0,1%  | 0,8% | 2,1%  | -1,9% | 0,0% | 0,5% |

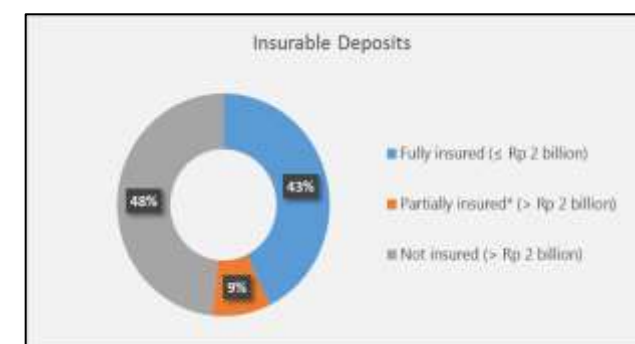
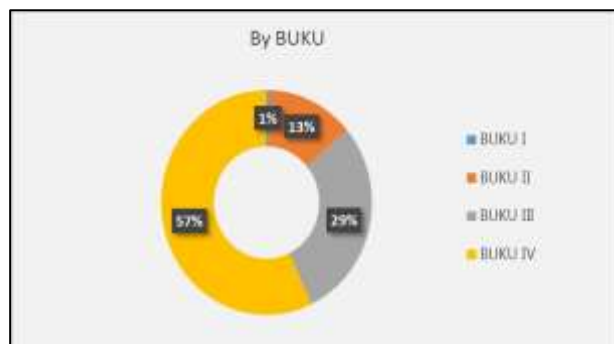
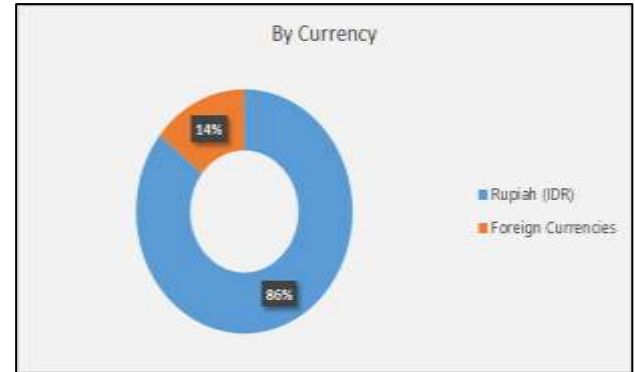
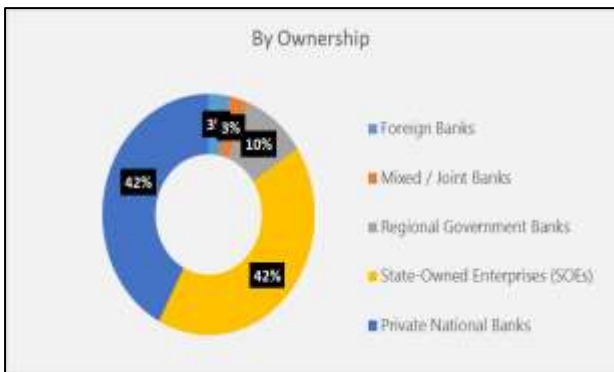
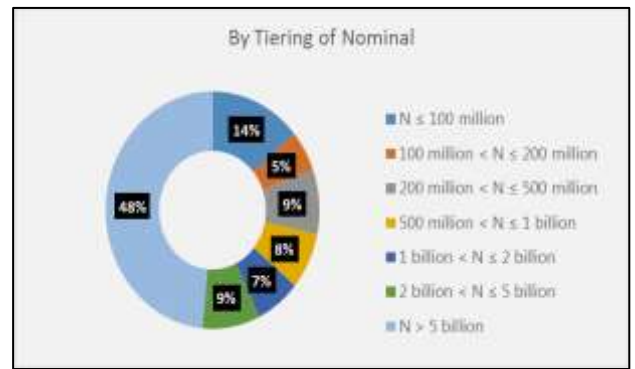
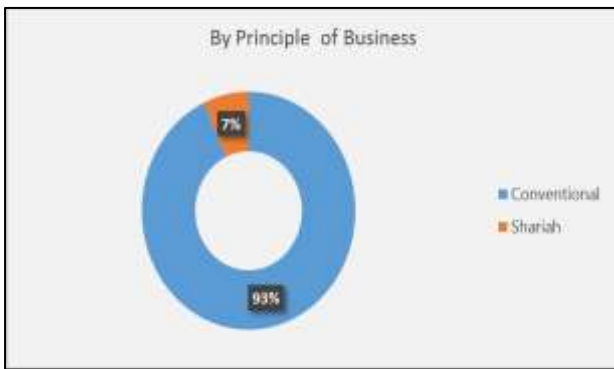
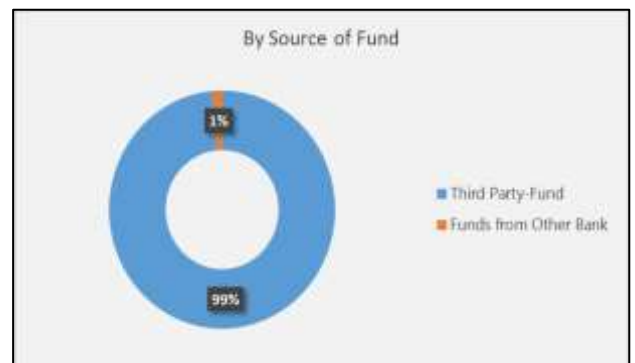
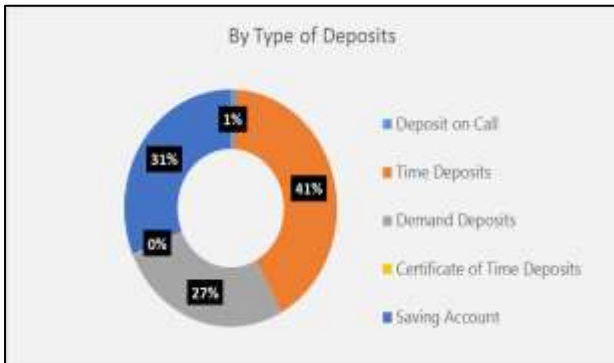
**II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)**

| Year | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt  | Nov  | Des  |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|
| 2020 | -2,6% | -0,4% | 0,0%  | 1,0%  | 3,7%  | -1,1% | -0,3% | 1,0%  | 2,1%  | 0,5% | 1,1% | -    |
| 2019 | -2,1% | -0,7% | -0,3% | 0,5%  | 7,7%  | -4,1% | 0,7%  | -0,8% | -0,1% | 0,6% | 1,0% | 3,4% |
| 2018 | -2,6% | 0,6%  | -0,1% | 0,9%  | 4,0%  | -0,2% | 0,8%  | 0,1%  | -0,1% | 0,2% | 1,3% | 3,6% |
| 2017 | -4,3% | 0,0%  | 0,4%  | -0,3% | 0,6%  | 4,1%  | -0,3% | 0,5%  | -0,3% | 0,4% | 2,4% | 3,6% |
| 2016 | -2,9% | -0,1% | -0,5% | 1,6%  | -0,9% | 7,3%  | -3,5% | 0,1%  | 0,0%  | 0,1% | 2,1% | 5,0% |
| 2015 | -3,0% | 0,0%  | -0,2% | 1,8%  | -1,0% | 1,1%  | 3,2%  | -1,5% | 0,2%  | 1,6% | 0,9% | 4,8% |

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

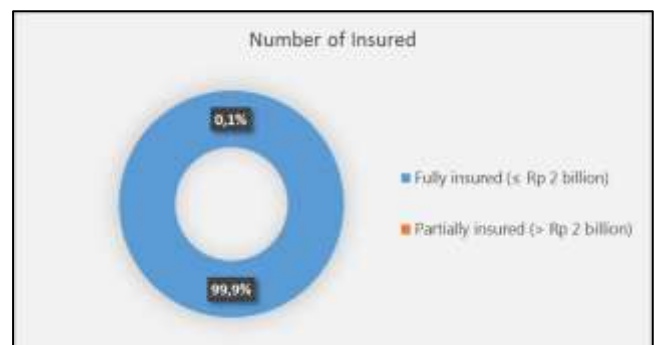
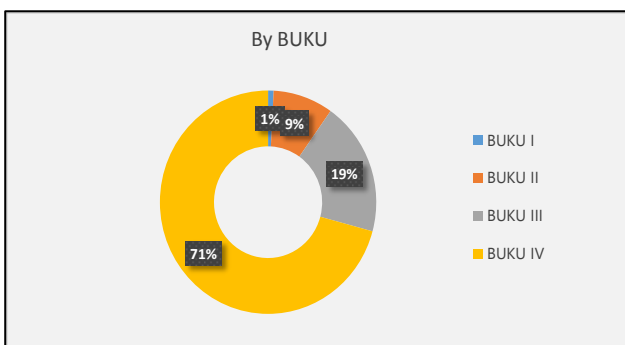
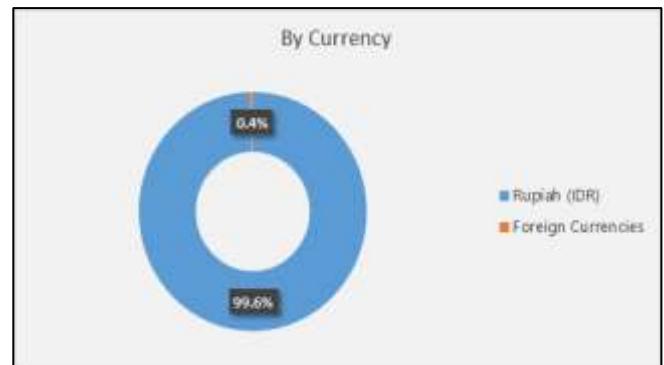
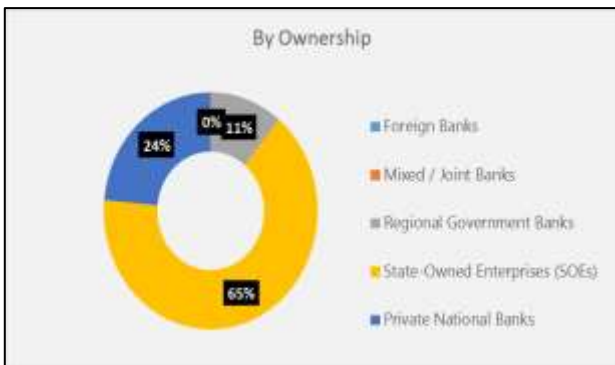
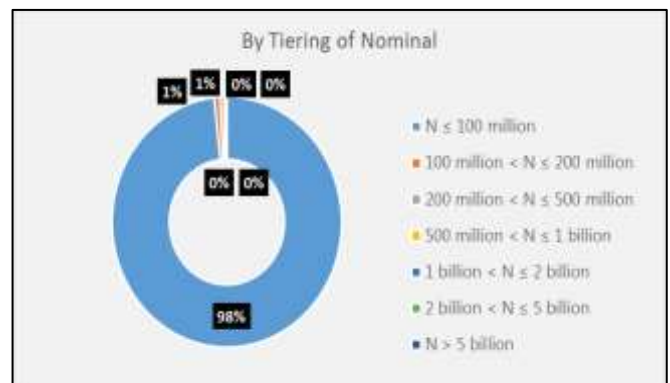
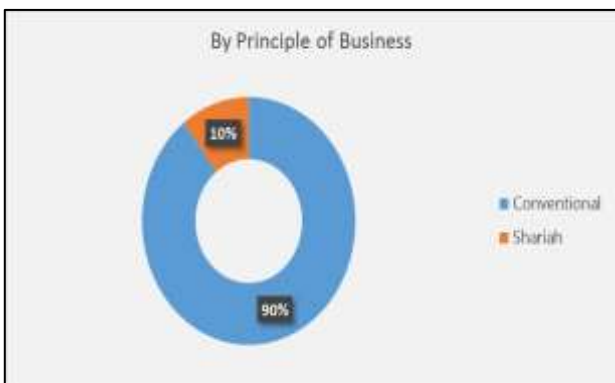
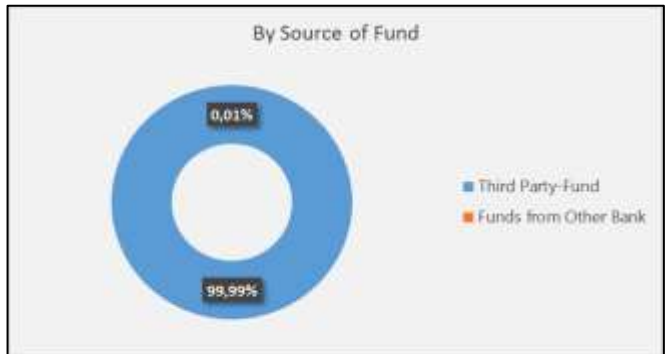
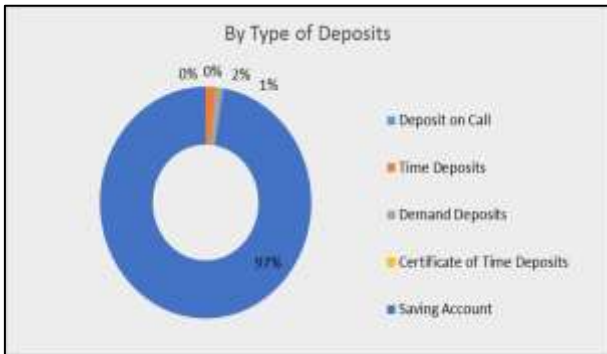
| Year | Jan   | Feb  | Mar  | Apr   | Mei   | Jun   | Jul   | Ags   | Sep  | Okt   | Nov   | Des   |
|------|-------|------|------|-------|-------|-------|-------|-------|------|-------|-------|-------|
| 2020 | 0,4%  | 2,9% | 5,7% | -3,7% | -0,3% | 2,4%  | 1,0%  | 4,7%  | 3,9% | -1,1% | -0,7% | -     |
| 2019 | -0,3% | 1,7% | 2,9% | -0,1% | -3,2% | 4,6%  | -0,5% | -0,1% | 2,9% | 0,2%  | 0,6%  | -2,1% |
| 2018 | -0,2% | 0,8% | 2,1% | 0,3%  | -1,1% | 1,1%  | -1,3% | 0,5%  | 3,1% | 2,4%  | 0,3%  | -2,7% |
| 2017 | 2,6%  | 1,2% | 3,9% | 0,2%  | 3,0%  | -1,4% | -0,8% | 0,5%  | 2,9% | 0,8%  | -0,2% | -0,3% |
| 2016 | 2,5%  | 2,5% | 2,6% | -0,2% | 0,9%  | -0,7% | 0,9%  | 0,2%  | 0,8% | 2,4%  | 1,9%  | -0,9% |
| 2015 | 2,3%  | 2,9% | 3,3% | 0,5%  | 1,0%  | 3,1%  | -1,7% | 1,8%  | 3,4% | -3,8% | -1,3% | -4,9% |

## RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN (as of November 2020)





## RINCIAN REKENING SIMPANAN ACCOUNT BREAKDOWN (as of November 2020)



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

(as of November 2020)

| Jenis Simpanan             | Third Party-Fund   |                          | Funds from Other Bank |                          | TOTAL              |                          | Type of Deposits                    |
|----------------------------|--------------------|--------------------------|-----------------------|--------------------------|--------------------|--------------------------|-------------------------------------|
|                            | Account            | Nominal<br>(Rp Trillion) | Account               | Nominal<br>(Rp Trillion) | Account            | Nominal<br>(Rp Trillion) |                                     |
| <b>Giro</b>                | <b>4.067.589</b>   | <b>1.721</b>             | <b>10.440</b>         | <b>51</b>                | <b>4.078.029</b>   | <b>1.772</b>             | <b>Demand Deposits</b>              |
| Rupiah (IDR)               | 3.887.093          | 1.296                    | 10.039                | 38                       | 3.897.132          | 1.335                    | Rupiah (IDR)                        |
| Valuta Asing               | 180.496            | 424                      | 401                   | 13                       | 180.897            | 437                      | Foreign Currencies                  |
| <b>Tabungan</b>            | <b>335.319.465</b> | <b>2.096</b>             | <b>7.143</b>          | <b>6</b>                 | <b>335.326.608</b> | <b>2.102</b>             | <b>Saving Account</b>               |
| Rupiah (IDR)               | 334.374.892        | 1.939                    | 7.137                 | 6                        | 334.382.029        | 1.946                    | Rupiah (IDR)                        |
| Valuta Asing               | 944.573            | 157                      | 6                     | 0                        | 944.579            | 157                      | Foreign Currencies                  |
| <b>Deposito on Call</b>    | <b>3.546</b>       | <b>49</b>                | <b>91</b>             | <b>3</b>                 | <b>3.637</b>       | <b>52</b>                | <b>Deposit on Call</b>              |
| Rupiah (IDR)               | 3.358              | 42                       | 91                    | 3                        | 3.449              | 45                       | Rupiah (IDR)                        |
| Valuta Asing               | 188                | 7                        | -                     | -                        | 188                | 7                        | Foreign Currencies                  |
| <b>Deposito</b>            | <b>5.128.025</b>   | <b>2.748</b>             | <b>7.986</b>          | <b>19</b>                | <b>5.136.011</b>   | <b>2.767</b>             | <b>Time Deposits</b>                |
| Rupiah (IDR)               | 4.974.442          | 2.431                    | 7.975                 | 16                       | 4.982.417          | 2.447                    | Rupiah (IDR)                        |
| Valuta Asing               | 153.583            | 317                      | 11                    | 3                        | 153.594            | 321                      | Foreign Currencies                  |
| <b>Sertifikat Deposito</b> | <b>13</b>          | <b>0</b>                 | <b>96</b>             | <b>8</b>                 | <b>109</b>         | <b>8</b>                 | <b>Certificate of Time Deposits</b> |
| Rupiah (IDR)               | 13                 | 0                        | 96                    | 8                        | 109                | 8                        | Rupiah (IDR)                        |
| Valuta Asing               | -                  | -                        | -                     | -                        | -                  | -                        | Foreign Currencies                  |
| <b>TOTAL</b>               | <b>344.518.638</b> | <b>6.614</b>             | <b>25.756</b>         | <b>88</b>                | <b>344.544.394</b> | <b>6.702</b>             | <b>TOTAL</b>                        |
| Rupiah (IDR)               | 343.239.798        | 5.708                    | 25.338                | 72                       | 343.265.136        | 5.780                    | Rupiah (IDR)                        |
| Valuta Asing               | 1.278.840          | 906                      | 418                   | 16                       | 1.279.258          | 922                      | Foreign Currencies                  |

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

(as of November 2020)

| Jenis Simpanan                | Third Party-Fund   |                          | Funds from Other Bank |                          | TOTAL              |                          | Type of Deposits            |
|-------------------------------|--------------------|--------------------------|-----------------------|--------------------------|--------------------|--------------------------|-----------------------------|
|                               | Account            | Nominal<br>(Rp Trillion) | Account               | Nominal<br>(Rp Trillion) | Account            | Nominal<br>(Rp Trillion) |                             |
| <b>N ≤ 100 Jt</b>             | <b>338.699.375</b> | <b>928</b>               | <b>9.673</b>          | <b>0</b>                 | <b>338.709.048</b> | <b>929</b>               | <b>N ≤ 100 M</b>            |
| Rupiah (IDR)                  | 337.737.796        | 914                      | 9.579                 | 0                        | 337.747.375        | 914                      | Rupiah (IDR)                |
| Valuta Asing                  | 961.579            | 14                       | 94                    | 0                        | 961.673            | 14                       | Foreign Currencies          |
| <b>100 Jt &lt; N ≤ 200 Jt</b> | <b>2.643.266</b>   | <b>371</b>               | <b>2.051</b>          | <b>0</b>                 | <b>2.645.317</b>   | <b>371</b>               | <b>100 M &lt; N ≤ 200 M</b> |
| Rupiah (IDR)                  | 2.537.466          | 356                      | 2.026                 | 0                        | 2.539.492          | 356                      | Rupiah (IDR)                |
| Valuta Asing                  | 105.800            | 15                       | 25                    | 0                        | 105.825            | 15                       | Foreign Currencies          |
| <b>200 Jt &lt; N ≤ 500 Jt</b> | <b>1.852.937</b>   | <b>593</b>               | <b>4.466</b>          | <b>2</b>                 | <b>1.857.403</b>   | <b>595</b>               | <b>200 M &lt; N ≤ 500 M</b> |
| Rupiah (IDR)                  | 1.749.603          | 560                      | 4.434                 | 2                        | 1.754.037          | 562                      | Rupiah (IDR)                |
| Valuta Asing                  | 103.334            | 33                       | 32                    | 0                        | 103.366            | 33                       | Foreign Currencies          |
| <b>500 Jt &lt; N ≤ 1 M</b>    | <b>711.692</b>     | <b>513</b>               | <b>3.600</b>          | <b>3</b>                 | <b>715.292</b>     | <b>516</b>               | <b>500 M &lt; N ≤ 1 B</b>   |
| Rupiah (IDR)                  | 664.941            | 481                      | 3.564                 | 3                        | 668.505            | 484                      | Rupiah (IDR)                |
| Valuta Asing                  | 46.751             | 33                       | 36                    | 0                        | 46.787             | 33                       | Foreign Currencies          |
| <b>1 M &lt; N ≤ 2 M</b>       | <b>317.222</b>     | <b>451</b>               | <b>2.680</b>          | <b>4</b>                 | <b>319.902</b>     | <b>455</b>               | <b>1 B &lt; N ≤ 2 B</b>     |
| Rupiah (IDR)                  | 289.843            | 413                      | 2.653                 | 4                        | 292.496            | 417                      | Rupiah (IDR)                |
| Valuta Asing                  | 27.379             | 38                       | 27                    | 0                        | 27.406             | 38                       | Foreign Currencies          |
| <b>2 M &lt; N ≤ 5 M</b>       | <b>185.623</b>     | <b>580</b>               | <b>1.863</b>          | <b>6</b>                 | <b>187.486</b>     | <b>586</b>               | <b>2 B &lt; N ≤ 5 B</b>     |
| Rupiah (IDR)                  | 168.369            | 526                      | 1.818                 | 6                        | 170.187            | 532                      | Rupiah (IDR)                |
| Valuta Asing                  | 17.254             | 54                       | 45                    | 0                        | 17.299             | 54                       | Foreign Currencies          |
| <b>N &gt; 5 M</b>             | <b>108.523</b>     | <b>3.177</b>             | <b>1.423</b>          | <b>72</b>                | <b>109.946</b>     | <b>3.249</b>             | <b>N &gt; 5 B</b>           |
| Rupiah (IDR)                  | 91.780             | 2.458                    | 1.264                 | 56                       | 93.044             | 2.515                    | Rupiah (IDR)                |
| Valuta Asing                  | 16.743             | 719                      | 159                   | 16                       | 16.902             | 735                      | Foreign Currencies          |
| <b>TOTAL</b>                  | <b>344.518.638</b> | <b>6.614</b>             | <b>25.756</b>         | <b>88</b>                | <b>344.544.394</b> | <b>6.702</b>             | <b>TOTAL</b>                |
| Rupiah (IDR)                  | 343.239.798        | 5.708                    | 25.338                | 72                       | 343.265.136        | 5.780                    | Rupiah (IDR)                |
| Valuta Asing                  | 1.278.840          | 906                      | 418                   | 16                       | 1.279.258          | 922                      | Foreign Currencies          |

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, NOMINAL OF DEPOSITS AND CURRENCY** (as of November 2020)

| Jenis Simpanan    | Third Party-Fund   |                          | Funds from Other Bank |                          | TOTAL              |                          | Type of Deposits      |
|-------------------|--------------------|--------------------------|-----------------------|--------------------------|--------------------|--------------------------|-----------------------|
|                   | Account            | Nominal<br>(Rp Trillion) | Account               | Nominal<br>(Rp Trillion) | Account            | Nominal<br>(Rp Trillion) |                       |
| <b>N ≤ 2 M</b>    | <b>344.224.492</b> | <b>2.857</b>             | <b>22.470</b>         | <b>9</b>                 | <b>344.246.962</b> | <b>2.866</b>             | <b>N ≤ IDR 2 B</b>    |
| Rupiah (IDR)      | 342.979.649        | 2.724                    | 22.256                | 9                        | 343.001.905        | 2.733                    | Rupiah (IDR)          |
| Valuta Asing      | 1.244.843          | 133                      | 214                   | 0                        | 1.245.057          | 133                      | Foreign Currencies    |
| <b>N &gt; 2 M</b> | <b>294.146</b>     | <b>3.757</b>             | <b>3.286</b>          | <b>78</b>                | <b>297.432</b>     | <b>3.835</b>             | <b>N &gt; IDR 2 B</b> |
| Rupiah (IDR)      | 260.149            | 2.984                    | 3.082                 | 62                       | 263.231            | 3.047                    | Rupiah (IDR)          |
| Valuta Asing      | 33.997             | 773                      | 204                   | 16                       | 34.201             | 789                      | Foreign Currencies    |
| <b>TOTAL</b>      | <b>344.518.638</b> | <b>6.614</b>             | <b>25.756</b>         | <b>88</b>                | <b>344.544.394</b> | <b>6.702</b>             | <b>TOTAL</b>          |
| Rupiah (IDR)      | 343.239.798        | 5.708                    | 25.338                | 72                       | 343.265.136        | 5.780                    | Rupiah (IDR)          |
| Valuta Asing      | 1.278.840          | 906                      | 418                   | 16                       | 1.279.258          | 922                      | Foreign Currencies    |

**SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN DAN MATA UANG**  
**DEPOSITS BY OWNERSHIP OF DEPOSITS, INSURED DEPOSITS AND CURRENCY** (as of November 2020)

| Jenis Simpanan                       | Third Party-Fund   |                          | Funds from Other Bank |                          | TOTAL              |                          | Type of Deposits                          |
|--------------------------------------|--------------------|--------------------------|-----------------------|--------------------------|--------------------|--------------------------|---|
|                                      | Account            | Nominal<br>(Rp Trillion) | Account               | Nominal<br>(Rp Trillion) | Account            | Nominal<br>(Rp Trillion) |   |
| <b>N ≤ 2 M (Dijamin Seluruh)</b>     | <b>344.224.492</b> | <b>2.857</b>             | <b>22.470</b>         | <b>9</b>                 | <b>344.246.962</b> | <b>2.866</b>             | <b>N ≤ IDR 2 B (Fully insured)</b>        |
| Rupiah (IDR)                         | 342.979.649        | 2.724                    | 22.256                | 9                        | 343.001.905        | 2.733                    | Rupiah (IDR)                              |
| Valuta Asing                         | 1.244.843          | 133                      | 214                   | 0                        | 1.245.057          | 133                      | Foreign Currencies                        |
| <b>N &gt; 2 M (Dijamin Sebagian)</b> | <b>294.146</b>     | <b>588</b>               | <b>3.286</b>          | <b>7</b>                 | <b>297.432</b>     | <b>595</b>               | <b>N &gt; IDR 2 B (Partially insured)</b> |
| Rupiah (IDR)                         | 260.149            | 520                      | 3.082                 | 6                        | 263.231            | 526                      | Rupiah (IDR)                              |
| Valuta Asing                         | 33.997             | 68                       | 204                   | 0                        | 34.201             | 68                       | Foreign Currencies                        |
| <b>TOTAL</b>                         | <b>344.518.638</b> | <b>3.445</b>             | <b>25.756</b>         | <b>16</b>                | <b>344.544.394</b> | <b>3.461</b>             | <b>TOTAL</b>                              |
| Rupiah (IDR)                         | 343.239.798        | 3.244                    | 25.338                | 16                       | 343.265.136        | 3.260                    | Rupiah (IDR)                              |
| Valuta Asing                         | 1.278.840          | 201                      | 418                   | 0                        | 1.279.258          | 201                      | Foreign Currencies                        |

**SIMPANAN BERDASARKAN PROVINSI**  
**DEPOSITS BY PROVINCES**

(as of November 2020)

| No | Provinsi<br>(Province)        | Jumlah Rekening<br>(Number of Account)* | Nominal*<br>(Rp Trillion) |
|----|-------------------------------|---|---------------------------|
| 1  | Aceh                          | 1.809.876                               | 22                        |
| 2  | Bali                          | 672.738                                 | 23                        |
| 3  | Banten                        | 183.280                                 | 3                         |
| 4  | Bengkulu                      | 392.760                                 | 7                         |
| 5  | Daerah Istimewa Yogyakarta    | 891.010                                 | 13                        |
| 6  | Daerah Khusus Ibukota Jakarta | 309.596.787                             | 6.052                     |
| 7  | Jambi                         | 358.234                                 | 10                        |
| 8  | Jawa Barat                    | 6.000.256                               | 123                       |
| 9  | Jawa Tengah                   | 2.600.425                               | 71                        |
| 10 | Jawa Timur                    | 5.822.261                               | 88                        |
| 11 | Kalimantan Barat              | 1.886.553                               | 16                        |
| 12 | Kalimantan Selatan            | 411.897                                 | 12                        |
| 13 | Kalimantan Tengah             | 387.983                                 | 8                         |
| 14 | Kalimantan Timur              | 1.001.095                               | 27                        |
| 15 | Lampung                       | 524.381                                 | 7                         |
| 16 | Maluku                        | 338.379                                 | 7                         |
| 17 | Nusa Tenggara Barat           | 917.921                                 | 9                         |
| 18 | Nusa Tenggara Timur           | 1.537.135                               | 13                        |
| 19 | Papua                         | 1.507.930                               | 28                        |
| 20 | Riau                          | 753.108                                 | 24                        |
| 21 | Sulawesi Selatan              | 741.531                                 | 20                        |
| 22 | Sulawesi Tengah               | 390.950                                 | 6                         |
| 23 | Sulawesi Tenggara             | 477.817                                 | 8                         |
| 24 | Sulawesi Utara                | 474.410                                 | 15                        |
| 25 | Sumatera Barat                | 1.966.284                               | 22                        |
| 26 | Sumatera Selatan              | 1.230.695                               | 25                        |
| 27 | Sumatera Utara                | 1.668.698                               | 42                        |
|    | <b>TOTAL</b>                  | <b>344.544.394</b>                      | <b>6.702</b>              |

\*) Based on head office in provinces.