



DISTRIBUSI SIMPANAN BANK UMUM

DEPOSITS DISTRIBUTION OF COMMERCIAL BANKS

Juli 2022

07M-22

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



2022 Indonesia Deposit Insurance Corporation. All rights reserved.

The facts and opinions stated or expressed in this publication are for information purposes only and are not necessarily and must not be relied upon as being those of the publisher or of the institutions for which the contributing authors work. Although every care has been taken to ensure the accuracy of the information contained within the publication, it should not be by any person relied upon as the basis for taking any action or making any decision. The Indonesia Deposit Insurance Corporation cannot be held liable or otherwise responsible in any way for any advice, action taken or decision made on the basis of the facts and opinions stated or expressed or stated within this publication.

DAFTAR ISI

TABLE OF CONTENT

Informasi Umum	3	General Information	3
Ringkasan Eksekutif	4	Executive Summary	4
Ringkasan Pertumbuhan Simpanan	5	Deposits Growth Highlights	5
Ringkasan Distribusi Nominal Simpanan	6	Nominal Deposits Distribution Highlights	6
Ringkasan Distribusi Rekening Simpanan	7	Deposit Accounts Distribution Highlights	7
Peta Musiman Nominal Simpanan (Bulanan)	8	Deposits Seasonality Heatmap (MoM)	8
Rincian Nominal Simpanan	9	Nominal Breakdown	9
Rincian Rekening Simpanan	10	Accounts Breakdown	10
Simpanan Berdasarkan Kepemilikan Simpanan, Jenis Simpanan, dan Mata Uang	11	Deposits by Ownership of Deposits, Type of Deposits, and Currencies	11
Simpanan Berdasarkan Kepemilikan Simpanan, <i>Tiering</i> Nominal, dan Mata Uang	12	Deposits by Ownership of Deposits, Nominal Tiering, and Currencies	12
Simpanan Berdasarkan Kepemilikan Simpanan, Besaran Nilai Simpanan, dan Mata Uang	13	Deposits by Ownership of Deposits, Nominal of Deposits, and Currencies	13
Simpanan Berdasarkan Kepemilikan Simpanan, Simpanan yang Dijamin, dan Mata Uang	13	Deposits by Ownership of Deposits, Insured Deposits, and Currencies	13
Simpanan Berdasarkan Provinsi	14	Deposits by Province	14

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) 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.
- 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:



informasi@lps.go.id

Feedback and Suggestion Box:

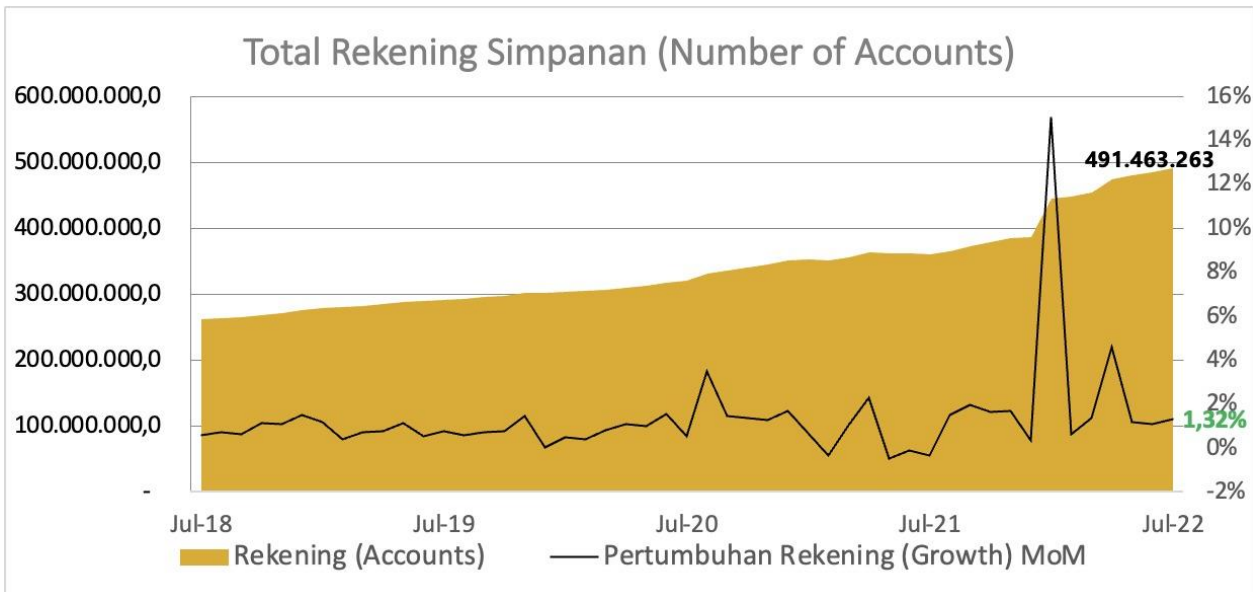
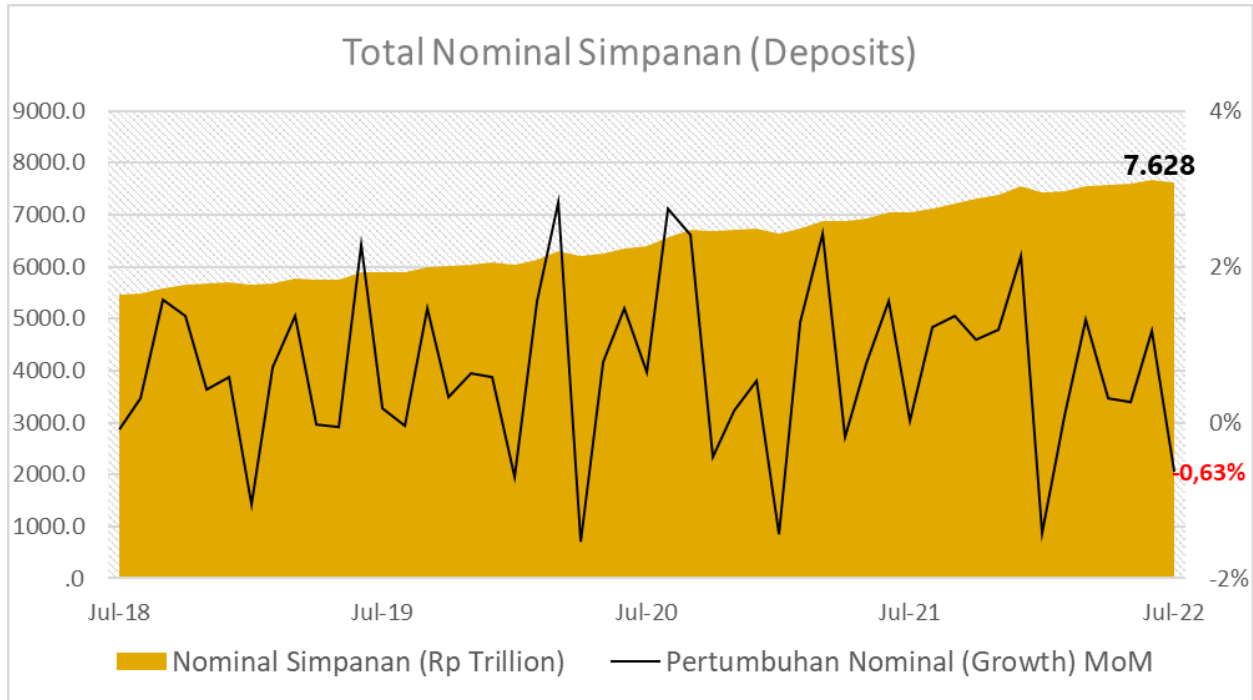


informasi@lps.go.id

RINGKASAN EKSEKUTIF

- 1) **Sumber data Distribusi Simpanan Bank Umum (BU) berasal dari Laporan Bank Umum Terintegrasi** yang disampaikan 107 Bank Umum, yang telah diimplementasikan secara penuh sejak data Januari 2022.
- 2) Simpanan yang disajikan dalam laporan ini meliputi dana pihak ketiga dan simpanan dari bank lain, **tidak termasuk simpanan cabang luar negeri.**
- 3) **Total nominal simpanan BU** bulan Juli 2022 mencapai **Rp7.628 triliun**, turun 0,6% MoM.
 - Berdasarkan jenis simpanan, simpanan dengan nominal terbesar terdapat pada simpanan deposito yang mencakup 37,2% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada jenis simpanan Deposito sebesar 0,1% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada jenis simpanan *Deposit On Call* sebesar -13,5% MoM.
 - Berdasarkan *tiering* simpanan, nominal simpanan terbesar terdapat pada *tiering* simpanan N > 5 miliar yang mencakup 51,4% total simpanan. Kenaikan nominal simpanan terbesar terdapat pada *tiering* simpanan 200 juta < N <= 500 juta sebesar 0,7% MoM, sedangkan penurunan pertumbuhan nominal simpanan terdalam terdapat pada *tiering* N > 5 miliar sebesar -1,6% MoM.
- 4) **Total rekening simpanan BU** bulan Juli 2022 mencapai **491,5 juta rekening**, naik 1,3% MoM.
 - Berdasarkan jenis simpanan, jumlah rekening simpanan terbanyak terdapat pada tabungan yang mencakup 97,8% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada rekening Deposito sebesar 3,1% MoM, sedangkan penurunan jumlah rekening terdalam terdapat pada jenis *Deposit On Call* sebesar -93,1% MoM.
 - Berdasarkan *tiering* simpanan, jumlah rekening simpanan terbanyak terdapat pada *tiering* simpanan N ≤ 100 juta yang mencakup 98,7% total rekening simpanan. Kenaikan jumlah rekening terbesar terdapat pada *tiering* simpanan N ≤ 100 juta sebesar 1,3%, sedangkan penurunan terdalam terdapat pada *tiering* simpanan N > 5 miliar sebesar -0,1%.
- 5) Penjaminan simpanan LPS mencakup **491,1 juta rekening atau sebesar 99,9% total rekening dijamin penuh**, sedangkan 322,9 ribu rekening atau sebesar 0,1% total rekening dijamin sebagian sampai dengan Rp2 miliar.

RINGKASAN PERTUMBUHAN SIMPANAN DEPOSITS GROWTH HIGHLIGHTS



Year	Tahun Year	Nominal (Rp Trillion)	Pertumbuhan Growth (YoY)	Rekening Accounts	Pertumbuhan Growth (YoY)
Jul-22	2022*	7.628	8,4%	491.463.263	36,5%
Dec-21	2021	7.546	12,0%	386.319.082	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%
Dec-18	2018	5.704	6,4%	275.764.037	13,8%

*Year on Year (YoY) as of 29 Jul 2022

RINGKASAN DISTRIBUSI NOMINAL SIMPANAN NOMINAL DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL SIMPANAN

Nominal Deposits

No	Distribusi Simpanan	Jul-22 (Rp Trillion)	%	Perubahan (Change) (%)						Deposits Distribution
				1M	3M	6M	YTD	1Y	3Y	
A. Simpanan										A. Deposits
1	Nominal	7.628	100,0	▼ (0,6)	▲ 0,8	▲ 2,5	▲ 1,1	▲ 8,4	▲ 29,3	Nominal
B. Jenis Simpanan										B. Type of Deposits
2	Deposito	2.835	37,2	▲ 0,1	▲ 0,5	▼ (0,3)	▼ (0,8)	▲ 0,3	▲ 11,0	Deposits on Call
3	Tabungan	2.523	33,1	▲ 0,0	▼ (0,1)	▲ 4,7	▲ 3,5	▲ 12,0	▲ 37,9	Time Deposits
4	Giro	2.222	29,1	▼ (2,1)	▲ 2,8	▲ 5,1	▲ 2,0	▲ 17,5	▲ 56,8	Demand Deposits
5	Deposit On Call	45	0,6	▼ (13,5)	▼ (18,8)	▼ (3,1)	▼ (34,4)	▼ (32,7)	▼ (47,7)	Certificate of Time Deposits
6	Sertifikat Deposito	3	0,0	▼ (1,7)	▼ (6,3)	▼ (88,6)	▼ (7,1)	▲ 110,9	▼ (77,7)	Saving Accounts
C. Kepemilikan Simpanan										C. Source of Funds
7	Simpanan dari Bank Lain	82	1,1	▼ (11,3)	▼ (17,9)	▼ (12,1)	▼ (4,1)	▼ (8,2)	▼ (19,0)	Funds from Other Banks
8	DPK	7.546	98,9	▼ (0,5)	▲ 1,1	▲ 2,7	▲ 1,1	▲ 8,6	▲ 30,1	Third-Party Funds
D. Prinsip Usaha										D. Principle of Business
9	Konvensional	7.065	92,6	▼ (0,8)	▲ 0,5	▲ 2,1	▲ 0,8	▲ 8,0	▲ 28,1	Conventional
10	Syariah (Termasuk UUS)	563	7,4	▲ 0,9	▲ 4,5	▲ 8,4	▲ 4,1	▲ 13,3	▲ 45,2	Sharia
E. Tiering Nominal										E. Nominal Tiering
11	N ≤ 100 juta	978	12,8	▲ 0,3	▼ (4,2)	▲ 3,0	▼ (1,3)	▲ 3,5	▲ 15,3	N ≤ 100 million
12	100 juta < N ≤ 200 juta	413	5,4	▲ 0,6	▲ 0,1	▲ 3,2	▲ 1,9	▲ 6,3	▲ 22,7	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	653	8,6	▲ 0,7	▲ 1,0	▲ 3,8	▲ 1,7	▲ 5,7	▲ 22,9	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	555	7,3	▲ 0,4	▲ 0,5	▲ 0,7	▼ (0,2)	▲ 4,1	▲ 20,0	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	484	6,4	▲ 0,3	▲ 0,7	▲ 0,9	▲ 0,8	▲ 3,6	▲ 18,8	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	626	8,2	▲ 0,4	▲ 1,9	▲ 0,8	▲ 0,3	▲ 4,5	▲ 14,7	2 billion < N ≤ 5 billion
17	N > 5 miliar	3.918	51,4	▼ (1,6)	▲ 2,1	▲ 2,9	▲ 1,9	▲ 12,3	▲ 41,5	N > 5 billion
F. Kepemilikan Bank										F. Ownership
18	Asing	243	3,2	▼ (1,4)	▲ 4,1	▲ 9,2	▲ 11,7	▲ 12,4	▲ 29,5	Foreign Banks
19	Campuran	208	2,7	▲ 0,8	▲ 7,5	▲ 4,3	▲ 4,4	▲ 10,0	▲ 22,4	Mixed / Joint Banks
20	BPD	714	9,4	▼ (3,9)	▼ (0,3)	▲ 4,7	▲ 3,2	▲ 9,2	▲ 25,7	Regional Government Banks
21	BUMN	3.125	41,0	▼ (1,2)	▼ (0,0)	▲ 2,1	▼ (1,7)	▲ 5,2	▲ 27,6	State-Owned Enterprises (SOEs)
22	Swasta Nasional	3.337	43,7	▲ 0,6	▲ 1,2	▲ 1,9	▲ 2,4	▲ 10,9	▲ 32,1	Private National Banks
G. Valuta Simpanan										G. Currency
23	Rupiah (IDR)	6.593	86,4	▼ (0,6)	▲ 0,5	▲ 2,5	▲ 1,2	▲ 8,5	▲ 29,6	Rupiah (IDR)
24	Valas	1.035	13,6	▼ (1,0)	▲ 2,5	▲ 2,5	▲ 0,3	▲ 7,4	▲ 27,0	Foreign Currencies
H. KBMI Bank										H. Deposits by KBMI
25	KBMI 4	3.836	50,3	▼ (0,7)	▼ (0,6)	▲ 2,3	▼ (0,6)	▲ 6,8	▲ 32,4	KBMI 4
26	KBMI 3	1.932	25,3	▲ 0,3	▲ 2,4	▲ 1,1	▲ 1,0	▲ 8,6	▲ 26,3	KBMI 3
27	KBMI 2	859	11,3	▼ (1,7)	▲ 2,3	▲ 4,3	▲ 4,5	▲ 11,7	▲ 23,9	KBMI 2
28	KBMI 1	1.002	13,1	▼ (1,3)	▲ 2,0	▲ 5,1	▲ 5,3	▲ 11,4	▲ 28,2	KBMI 1
I. Cakupan Penjaminan (Rp2 M)										I. Insurance Coverage (Rp 2 b)
29	Dijamin penuh (≤ Rp 2 miliar)	3.084	40,4	▲ 0,5	▼ (1,0)	▲ 2,4	▲ 0,3	▲ 4,5	▲ 19,2	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	646	8,5	▲ 0,1	▲ 2,2	▲ 1,5	▲ 0,8	▲ 5,6	▲ 18,2	Partially insured* (> Rp 2 billion)
31	Tidak dijamin (> Rp 2 miliar)	3.898	51,1	▼ (1,6)	▲ 2,0	▲ 2,8	▲ 1,8	▲ 12,2	▲ 40,8	Not insured (> Rp 2 billion)

*Hanya dijamin sebagian maksimal Rp2 Miliar

*Partially insured only max Rp2 billion

RINGKASAN DISTRIBUSI REKENING SIMPANAN DEPOSIT ACCOUNTS DISTRIBUTION HIGHLIGHTS

II. REKENING

NUMBER OF ACCOUNTS

No	Distribusi Simpanan	Jul-22	%	Perubahan (Change) (%)						Deposits Distribution						
				1M	3M	6M	YTD	1Y	3Y							
A. Simpanan																
1	Jumlah Rekening	491.463.263	100,0	▲	1,3	▲	3,6	▲	10,6	▲	27,2	▲	36,5	▲	68,7	A. Deposits Accounts
B. Jenis Simpanan																
2	Deposit On Call	6.253	0,0	▼	(93,1)	▼	(7,5)	▼	(97,4)	▼	(4,6)	▲	119,2	▲	15,2	B. Type of Deposits Deposits on Call
3	Deposito	4.952.672	1,0	▲	3,1	▼	(0,6)	▲	2,8	▼	(5,7)	▼	(2,5)	▲	4,2	Time Deposits
4	Giro	5.860.027	1,2	▲	0,8	▲	2,6	▲	9,8	▲	33,7	▲	40,3	▲	64,6	Demand Deposits
5	Sertifikat Deposito	151	0,0	▲	0,7	▼	(46,6)	▼	(99,4)	▼	(6,8)	▲	387,1	▼	(45,7)	Certificate of Time Deposits
6	Tabungan	480.644.160	97,8	▲	1,3	▲	3,7	▲	10,7	▲	27,6	▲	37,1	▲	69,8	Saving Accounts
C. Kepemilikan Simpanan																
7	Simpanan dari Bank Lain	27.167	0,0	▲	0,5	▼	(0,3)	▼	(2,9)	▲	0,3	▲	3,3	▲	9,2	Funds from Other Banks
8	DPK	491.436.096	100,0	▲	1,3	▲	3,6	▲	10,6	▲	27,2	▲	36,5	▲	68,7	Third-Party Funds
D. Prinsip Usaha																
9	Konvensional	443.831.081	90,3	▲	1,1	▲	3,4	▲	10,6	▲	28,8	▲	38,7	▲	70,6	Conventional
10	Syariah (Termasuk UUS)	47.632.182	9,7	▲	3,8	▲	5,6	▲	10,0	▲	13,9	▲	19,1	▲	52,7	Sharia
E. Tiering Nominal																
11	N ≤ 100 juta	485.018.447	98,7	▲	1,3	▲	3,7	▲	10,7	▲	27,6	▲	37,1	▲	69,6	N ≤ 100 million
12	100 juta < N ≤ 200 juta	2.950.610	0,6	▲	0,6	▼	(0,0)	▲	3,2	▲	1,9	▲	6,3	▲	23,0	100 million < N ≤ 200 million
13	200 juta < N ≤ 500 juta	2.053.997	0,4	▲	0,8	▲	1,0	▲	4,2	▲	1,8	▲	5,9	▲	23,9	200 million < N ≤ 500 million
14	500 juta < N ≤ 1 miliar	773.781	0,2	▲	0,5	▲	0,6	▲	1,1	▲	0,1	▲	4,4	▲	21,2	500 million < N ≤ 1 billion
15	1 miliar < N ≤ 2 miliar	343.526	0,1	▲	0,3	▲	0,7	▲	1,0	▲	1,0	▲	3,9	▲	20,1	1 billion < N ≤ 2 billion
16	2 miliar < N ≤ 5 miliar	198.842	0,0	▲	0,2	▲	1,7	▲	0,5	▼	(0,0)	▲	3,6	▲	14,1	2 billion < N ≤ 5 billion
17	N > 5 miliar	124.060	0,0	▼	(0,1)	▲	3,0	▲	3,2	▲	2,1	▲	8,9	▲	25,4	N > 5 billion
F. Kepemilikan Bank																
18	Asing	215.852	0,0	▼	(0,5)	▼	(3,8)	▼	(10,4)	▼	(6,1)	▼	(5,7)	▼	(1,8)	Foreign Banks
19	Campuran	2.753.894	0,6	▲	5,6	▲	15,5	▲	35,6	▲	214,2	▲	206,0	▲	229,2	Mixed / Joint Banks
20	BPD	42.055.332	8,6	▼	(0,3)	▲	1,0	▲	3,5	▲	6,6	▲	8,3	▲	23,1	Regional Government Banks
21	BUMN	302.966.798	61,6	▲	0,9	▲	2,7	▲	4,7	▲	25,7	▲	32,2	▲	64,0	State-Owned Enterprises (SOEs)
22	Swasta Nasional	143.471.387	29,2	▲	2,6	▲	6,3	▲	28,0	▲	37,0	▲	58,0	▲	101,2	Private National Banks
G. Valuta Simpanan																
23	Rupiah (IDR)	489.015.593	99,5	▲	1,3	▲	3,6	▲	10,6	▲	27,0	▲	36,4	▲	68,5	Rupiah (IDR)
24	Valas	2.447.670	0,5	▲	1,0	▲	2,7	▲	4,9	▲	80,5	▲	85,3	▲	115,8	Foreign Currencies
H. KBMI Bank																
25	KBMI 4	323.148.517	65,8	▲	1,9	▲	6,6	▲	62,4	▲	70,1	▲	115,0	▲	167,9	KBMI 4
25	KBMI 3	62.669.414	12,8	▲	4,3	▲	7,7	▲	11,1	▲	19,0	▲	32,0	▲	55,1	KBMI 3
26	KBMI 2	39.516.258	8,0	▲	0,7	▲	2,0	▲	3,1	▲	15,1	▲	15,1	▲	38,4	KBMI 2
27	KBMI 1	66.129.074	13,5	▲	1,0	▲	2,9	▲	5,1	▲	24,4	▲	32,0	▲	65,0	KBMI 1
I. Cakupan Penjaminan (Rp2 M)																
29	Dijamin penuh (≤ Rp 2 miliar)	491.140.361	99,9	▲	1,3	▲	3,6	▲	10,6	▲	27,2	▲	36,6	▲	68,8	Fully insured (≤ Rp 2 billion)
30	Dijamin sebagian* (> Rp 2 miliar)	322.902	0,1	▲	0,1	▲	2,2	▲	1,5	▲	0,8	▲	5,6	▲	18,2	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
2022	-1,41%	0,09%	1,31%	0,31%	0,27%	1,18%	-0,63%					
2021	-1,43%	1,29%	2,43%	-0,18%	0,77%	1,56%	0,02%	1,23%	1,38%	1,07%	1,19%	2,14%
2020	-0,69%	1,57%	2,83%	-1,53%	0,77%	1,47%	0,64%	2,75%	2,41%	-0,44%	0,15%	0,53%
2019	-1,05%	0,72%	1,37%	-0,03%	-0,05%	2,28%	0,19%	-0,05%	1,46%	0,33%	0,64%	0,58%

II. Nominal Simpanan Berdasarkan Tingkatan (≤ Rp100 juta)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-4,25%	-0,11%	0,63%	7,02%	-4,60%	0,12%	0,29%					
2021	-3,65%	-1,33%	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%
2019	-2,10%	-0,71%	-0,31%	0,46%	7,75%	-4,10%	0,74%	-0,83%	-0,14%	0,61%	0,97%	3,43%

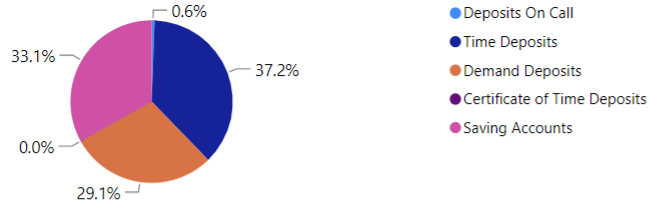
III. Nominal Simpanan Berdasarkan Tingkatan (> Rp5 miliar)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2022	-0,99%	0,24%	2,27%	-1,68%	1,55%	2,17%	-1,63%					
2021	-1,13%	3,55%	4,96%	-1,82%	0,63%	2,50%	-0,02%	2,51%	2,47%	1,48%	1,70%	1,71%
2020	0,41%	2,88%	5,65%	-3,75%	-0,32%	2,44%	1,02%	4,70%	3,87%	-1,12%	-0,70%	-1,32%
2019	-0,35%	1,70%	2,88%	-0,10%	-3,19%	4,61%	-0,49%	-0,10%	2,81%	0,22%	0,62%	-2,08%

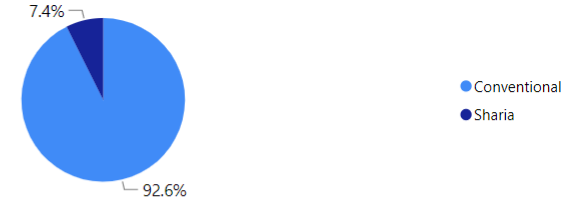
RINCIAN NOMINAL SIMPANAN NOMINAL BREAKDOWN

(as of July 2022)

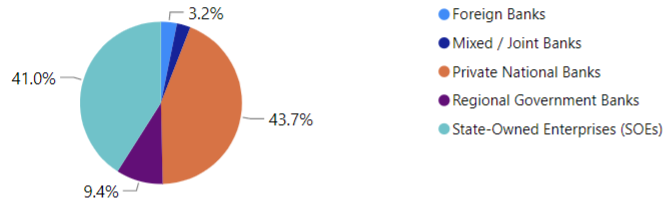
By Type of Deposit



By Principle of Business



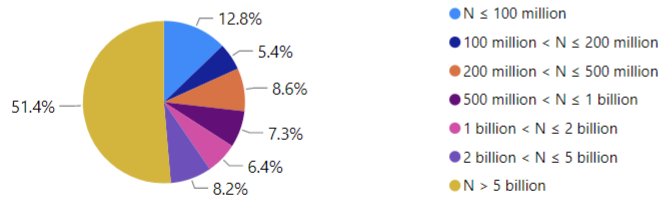
By Ownership



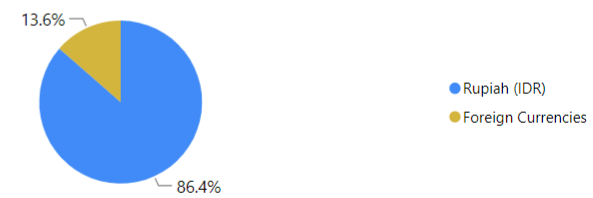
By Source of Fund



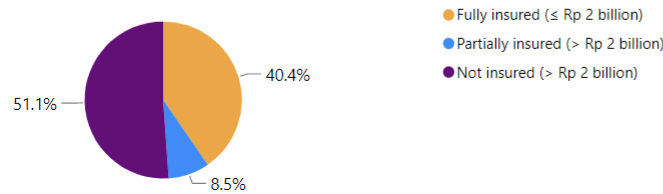
By Nominal Tiering



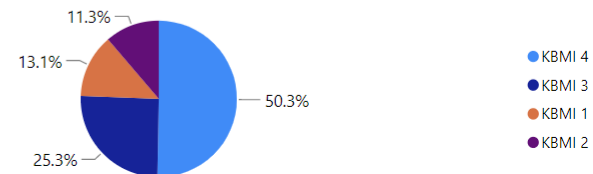
By Currency



By Insurable Deposit



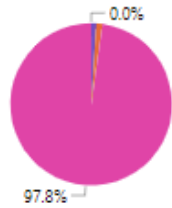
By KBMI



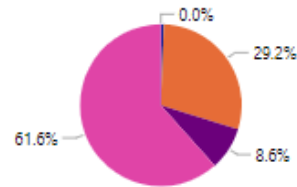
RINCIAN REKENING SIMPANAN ACCOUNTS BREAKDOWN

(as of July 2022)

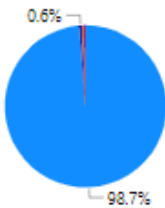
By Type of Deposit



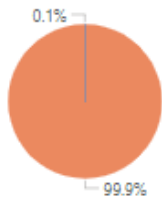
By Ownership



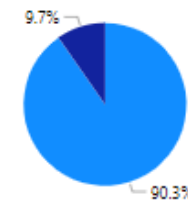
By Nominal Tiering



By Insurable Deposit



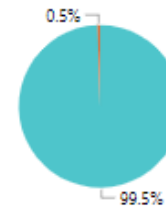
By Principle of Business



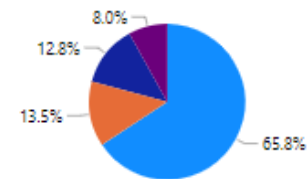
By Source of Fund



By Currency



By KBMI



SIMPANAN BERDASARKAN KEPEMILIKAN SIMPANAN, JENIS SIMPANAN, DAN MATA UANG
DEPOSITS BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS, AND CURRENCIES
(as of July 2022)

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	5.847.693	2.172	12.334	50	5.860.027	2.222	Demand Deposits
Rupiah (IDR)	5.643.562	1.628	11.901	38	5.655.463	1.666	Rupiah (IDR)
Valuta Asing	204.131	544	433	12	204.564	556	Foreign Currencies
Tabungan	480.636.515	2.516	7.645	7	480.644.160	2.523	Saving Accounts
Rupiah (IDR)	478.512.960	2.329	7.635	7	478.520.595	2.337	Rupiah (IDR)
Valuta Asing	2.123.555	186	10	0	2.123.565	186	Foreign Currencies
Deposito on Call	6.186	39	67	6	6.253	45	Deposits on Call
Rupiah (IDR)	5.238	35	67	6	5.305	42	Rupiah (IDR)
Valuta Asing	948	3	-	-	948	3	Foreign Currencies
Deposito	4.945.611	2.819	7.061	16	4.952.672	2.835	Time Deposits
Rupiah (IDR)	4.827.035	2.531	7.044	15	4.834.079	2.546	Rupiah (IDR)
Valuta Asing	118.576	288	17	1	118.593	289	Foreign Currencies
Sertifikat Deposito	91	0	60	3	151	3	Certificate of Time Deposits
Rupiah (IDR)	91	0	60	3	151	3	Rupiah (IDR)
Valuta Asing	-	-	-	-	-	-	Foreign Currencies
TOTAL	491.436.096	7.546	27.167	82	491.463.263	7.628	TOTAL
Rupiah (IDR)	488.988.886	6.524	26.707	69	489.015.593	6.593	Rupiah (IDR)
Valuta Asing	2.447.210	1.022	460	13	2.447.670	1.035	Foreign Currencies

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

(as of July 2022)

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	485.007.343	978	11.104	0	485.018.447	978	N ≤ 100 M
Rupiah (IDR)	482.859.303	965	10.976	0	482.870.279	965	Rupiah (IDR)
Valuta Asing	2.148.040	13	128	0	2.148.168	13	Foreign Currencies
100 Jt < N ≤ 200 Jt	2.948.553	413	2.057	0	2.950.610	413	100 M < N ≤ 200 M
Rupiah (IDR)	2.847.318	398	2.035	0	2.849.353	399	Rupiah (IDR)
Valuta Asing	101.235	14	22	0	101.257	14	Foreign Currencies
200 Jt < N ≤ 500 Jt	2.049.967	652	4.030	1	2.053.997	653	200 M < N ≤ 500 M
Rupiah (IDR)	1.955.179	622	4.002	1	1.959.181	623	Rupiah (IDR)
Valuta Asing	94.788	30	28	0	94.816	30	Foreign Currencies
500 Jt < N ≤ 1 M	770.314	552	3.467	3	773.781	555	500 M < N ≤ 1 B
Rupiah (IDR)	726.181	521	3.441	3	729.622	524	Rupiah (IDR)
Valuta Asing	44.133	31	26	0	44.159	31	Foreign Currencies
1 M < N ≤ 2 M	340.674	480	2.852	4	343.526	484	1 B < N ≤ 2 B
Rupiah (IDR)	314.920	444	2.812	4	317.732	448	Rupiah (IDR)
Valuta Asing	25.754	36	40	0	25.794	36	Foreign Currencies
2 M < N ≤ 5 M	196.751	619	2.091	7	198.842	626	2 B < N ≤ 5 B
Rupiah (IDR)	180.562	569	2.043	7	182.605	575	Rupiah (IDR)
Valuta Asing	16.189	50	48	0	16.237	50	Foreign Currencies
N > 5 M	122.494	3.852	1.566	66	124.060	3.918	N > 5 B
Rupiah (IDR)	105.423	3.006	1.398	53	106.821	3.059	Rupiah (IDR)
Valuta Asing	17.071	846	168	13	17.239	859	Foreign Currencies
TOTAL	491.436.096	7.546	27.167	82	491.463.263	7.628	TOTAL
Rupiah (IDR)	488.988.886	6.524	26.707	69	489.015.593	6.593	Rupiah (IDR)
Valuta Asing	2.447.210	1.022	460	13	2.447.670	1.035	Foreign Currencies

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

(as of July 2022)

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	491.116.851	3.075	23.510	9	491.140.361	3.084	N ≤ IDR 2 B
Rupiah (IDR)	488.702.901	2.949	23.266	9	488.726.167	2.959	Rupiah (IDR)
Valuta Asing	2.413.950	125	244	0	2.414.194	125	Foreign Currencies
N > 2 M	319.245	4.471	3.657	73	322.902	4.544	N > IDR 2 B
Rupiah (IDR)	285.985	3.575	3.441	60	289.426	3.635	Rupiah (IDR)
Valuta Asing	33.260	897	216	13	33.476	909	Foreign Currencies
TOTAL	491.436.096	7.546	27.167	82	491.463.263	7.628	TOTAL
Rupiah (IDR)	488.988.886	6.524	26.707	69	489.015.593	6.593	Rupiah (IDR)
Valuta Asing	2.447.210	1.022	460	13	2.447.670	1.035	Foreign Currencies

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

(as of July 2022)

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)	491.116.851	3.075	23.510	9	491.140.361	3.084	N ≤ IDR 2 B (Fully insured)
Rupiah (IDR)	488.702.901	2.949	23.266	9	488.726.167	2.959	Rupiah (IDR)
Valuta Asing	2.413.950	125	244	0	2.414.194	125	Foreign Currencies
N > 2 M (Dijamin Sebagian)	319.245	638	3.657	7	322.902	646	N > IDR 2 B (Partially insured)
Rupiah (IDR)	285.985	572	3.441	7	289.426	579	Rupiah (IDR)
Valuta Asing	33.260	67	216	0	33.476	67	Foreign Currencies
TOTAL	491.436.096	3.713	27.167	17	491.463.263	3.730	TOTAL
Rupiah (IDR)	488.988.886	3.521	26.707	16	489.015.593	3.538	Rupiah (IDR)
Valuta Asing	2.447.210	192	460	1	2.447.670	192	Foreign Currencies

SIMPANAN BERDASARKAN PROVINSI
DEPOSITS BY PROVINCE
(as of July 2022)

No	Provinsi (Province)	Jumlah Rekening* (Number of Accounts)	Nominal* (Rp Trillion)
1	Provinsi DKI Jakarta	100.322.459	3.957
2	Provinsi Jawa Timur	62.568.035	702
3	Provinsi Jawa Barat	71.063.788	633
4	Provinsi Jawa Tengah	55.432.927	376
5	Provinsi Sumatera Utara	24.892.980	294
6	Provinsi Banten	16.753.256	270
7	Provinsi Kalimantan Timur	7.006.235	126
8	Provinsi Riau	9.284.645	116
9	Provinsi Bali	6.930.735	114
10	Provinsi Sulawesi Selatan	15.361.040	112
11	Provinsi Sumatera Selatan	10.820.428	101
12	Provinsi Daerah Istimewa Yogyakarta	8.136.232	77
13	Provinsi Kalimantan Barat	7.583.784	72
14	Provinsi Kalimantan Selatan	6.382.973	69
15	Provinsi Kep. Riau	3.730.044	69
16	Provinsi Lampung	11.264.385	54
17	Provinsi Sumatera Barat	8.882.390	53
18	Provinsi Papua	3.717.253	46
19	Provinsi Nanggroe Aceh Darussalam	6.609.113	41
20	Provinsi Jambi	5.345.275	40
21	Provinsi Nusa Tenggara Barat	8.521.953	40
22	Provinsi Kalimantan Tengah	3.820.454	34
23	Provinsi Nusa Tenggara Timur	8.404.973	33
24	Provinsi Sulawesi Tengah	4.507.470	30
25	Provinsi Sulawesi Tenggara	4.194.683	29
26	Provinsi Kep. Bangka Belitung	1.856.481	28
27	Provinsi Sulawesi Utara	3.984.009	27
28	Provinsi Bengkulu	3.179.137	18
29	Provinsi Papua Barat	1.813.935	16
30	Kalimantan Utara	1.290.624	15
31	Provinsi Maluku	2.436.011	14
32	Provinsi Maluku Utara	1.492.343	10
33	Provinsi Sulawesi Barat	1.771.811	7
34	Provinsi Gorontalo	2.101.402	6
TOTAL		491.463.263	7.628

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