

Deposits Monthly Statistics

(Commercial Bank)

November 2019

Indonesia Deposit Insurance Corporation
Insurance Premium Settlement Group



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General Information

Source of Data

The data are based on The Deposits Report as of September 2019 which submitted by 111 commercial banks, comprised of 97 conventional banks and 14 shariah banks, to Indonesia Deposit Insurance Corporation.

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 by IDIC is Rp 2 billion per depositor per bank as of 13 October 2008, stipulated under Government Regulation Number 66 Year 2008.

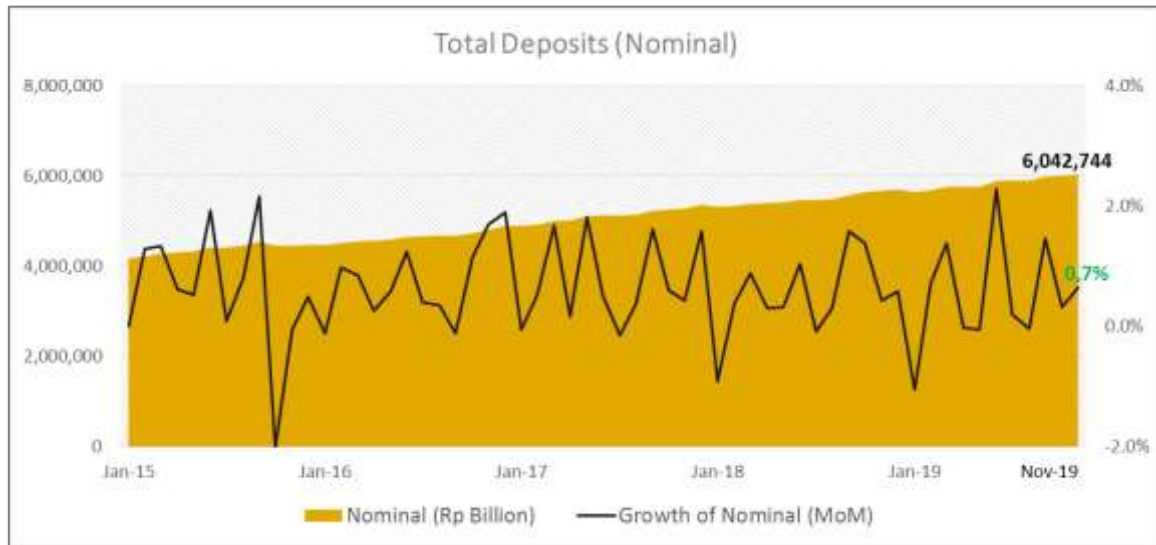
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DEPOSITS IN COMMERCIAL BANKS

(Jan 2015 – November 2019)



GROWTH OF NOMINAL AND NUMBER OF ACCOUNT

Year	Accounts	Growth (YoY)	Nominal (Rp billion)	Growth (YoY)
2014	160,881,757	9.0%	4,168,558	12.5%
2015	175,994,476	9.4%	4,473,772	7.3%
2016	199,301,222	13.2%	4,900,193	9.5%
2017	242,396,164	21.6%	5,363,316	9.5%
2018	275,764,037	13.8%	5,704,429	6.4%
2019*	301,586,727	9.4%	6,042,744	5.9%

*Year to Date (Ytd) as of 30 November 2019

DEPOSITS DISTRIBUTION HIGHLIGHTS

I. NOMINAL (Rp Billion)

No	Deposits Distribution	November-19	Change (%)								
			1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year		
A. Deposits											
1	Nominal	6,042,744	▲ 0.6	▲ 2.4	▲ 4.9	▲ 5.9	▲ 6.6	▲ 25.6	▲ 46.4		
B. Type of Deposits											
2	Demand Deposits	1,491,398	▲ 4.3	▲ 7.5	▲ 12.4	▲ 10.5	▲ 6.2	▲ 29.8	▲ 55.6		
3	Saving Account	1,869,472	▲ 1.4	▲ 2.2	▲ 2.9	▲ 2.3	▲ 7.3	▲ 27.8	▲ 53.2		
4	Deposit on Call	86,373	▼ (9.0)	▲ 1.1	▼ (10.3)	▲ 6.6	▼ (7.0)	▲ 31.3	▲ 15.5		
5	Time Deposits	2,577,860	▼ (1.5)	▼ (0.1)	▲ 2.9	▲ 6.0	▲ 6.6	▲ 21.8	▲ 37.8		
6	Certificate of Time Deposits	17,641	▲ 5.4	▲ 15.1	▲ 20.7	▲ 23.8	▲ 23.4	▲ 15.9	▲ 457.2		
C. Ownership of Deposits											
7	Third Party-Fund	5,936,022	▲ 0.7	▲ 2.4	▲ 4.9	▲ 5.7	▲ 6.8	▲ 25.7	▲ 46.8		
8	Funds from Other Bank	106,722	▼ (4.3)	▲ 8.0	▲ 8.3	▲ 22.8	▼ (3.9)	▲ 23.1	▲ 28.9		
D. Deposits by Type of Business											
9	Conventional	5,765,858	▲ 0.7	▲ 2.4	▲ 4.8	▲ 5.9	▲ 6.4	▲ 25.4	▲ 46.4		
10	Shariah	276,886	▼ (0.3)	▲ 4.3	▲ 7.5	▲ 6.6	▲ 9.6	▲ 30.1	▲ 47.2		
E. Deposits by Tiering of Nominal											
11	N ≤ 100 million	853,767	▲ 1.0	▲ 1.4	▼ (2.8)	▲ 1.9	▲ 5.6	▲ 24.0	▲ 44.2		
12	100 million < N ≤ 200 million	342,437	▲ 0.6	▲ 1.2	▲ 2.3	▲ 3.4	▲ 6.8	▲ 29.1	▲ 54.9		
13	200 million < N ≤ 500 million	541,035	▲ 1.0	▲ 1.4	▲ 3.6	▲ 4.7	▲ 8.1	▲ 32.7	▲ 58.3		
14	500 million < N ≤ 1 billion	470,324	▲ 0.7	▲ 1.7	▲ 4.9	▲ 3.9	▲ 8.4	▲ 25.9	▲ 41.2		
15	1 billion < N ≤ 2 billion	412,362	▼ (0.0)	▲ 0.7	▲ 5.3	▲ 4.5	▲ 7.9	▲ 15.4	▲ 27.5		
16	2 billion < N ≤ 5 billion	554,856	▲ 0.4	▲ 1.4	▲ 6.0	▲ 4.0	▲ 8.0	▲ 18.5	▲ 37.1		
17	N > 5 billion	2,867,963	▲ 0.6	▲ 3.7	▲ 7.8	▲ 8.7	▲ 5.8	▲ 27.5	▲ 50.1		
F. Deposits by Group of Banks											
18	State Banks	2,543,477	▲ 2.0	▲ 3.9	▲ 6.6	▲ 5.0	▲ 7.4	▲ 34.2	▲ 66.0		
19	Regional Government Banks	594,278	▼ (0.9)	▲ 6.5	▲ 13.8	▲ 23.8	▲ 10.7	▲ 37.4	▲ 50.1		
20	Private National Banks	2,539,769	▲ 0.1	▲ 0.5	▲ 2.1	▲ 5.6	▲ 7.5	▲ 21.8	▲ 38.0		
21	Mixed / Joint Banks	172,025	▼ (0.4)	▼ (2.8)	▼ (1.6)	▼ (17.3)	▼ (15.0)	▼ (3.6)	▲ 4.8		
22	Foreign Banks	193,195	▼ (3.2)	▲ 3.9	▲ 2.8	▲ 2.2	▼ (3.5)	▼ (11.4)	▼ (0.7)		
G. Deposits by Currency											
23	Rupiah (IDR)	5,225,299	▲ 1.0	▲ 2.8	▲ 4.7	▲ 6.6	▲ 8.7	▲ 28.0	▲ 50.8		
24	Foreign Currencies	817,445	▼ (1.7)	▲ 0.5	▲ 6.8	▲ 1.7	▼ (5.2)	▲ 12.5	▲ 23.4		
H. Insured Deposits											
25	Fully insured (≤ Rp 2 billion)	2,619,925	▲ 0.7	▲ 1.3	▲ 1.7	▲ 3.4	▲ 7.1	▲ 25.2	▲ 44.6		
26	Partially insured (> Rp 2 billion)	558,504	▲ 0.7	▲ 1.9	▲ 6.5	▲ 5.0	▲ 8.5	▲ 20.1	▲ 36.3		
27	Not insured (> Rp 2 billion)	2,864,316	▲ 0.6	▲ 3.6	▲ 7.7	▲ 8.5	▲ 5.7	▲ 27.2	▲ 50.3		

II. NUMBER OF ACCOUNT

No	Deposits Distribution	November-19	Change (%)							
			1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	
A. Deposits										
1	Accounts	301,586,727	▲ 1.4	▲ 2.9	▲ 4.9	▲ 9.4	▲ 11.0	▲ 53.5	▲ 89.3	
B. Type of Deposits										
2	Demand Deposits	3,644,718	▲ 0.6	▼ (1.1)	▲ 3.3	▲ 9.0	▲ 8.5	▲ 23.8	▲ 18.5	
3	Saving Account	293,134,179	▲ 1.5	▲ 3.0	▲ 4.9	▲ 9.4	▲ 11.1	▲ 54.5	▲ 91.8	
4	Deposit on Call	5,697	▼ (0.4)	▲ 2.4	▼ (9.9)	▼ (12.6)	▲ 3.9	▲ 22.0	▲ 53.6	
5	Time Deposits	4,801,844	▲ 0.1	▲ 0.7	▲ 3.1	▲ 5.3	▲ 6.3	▲ 27.0	▲ 42.8	
6	Certificate of Time Deposits	289	▲ 1.8	▲ 5.1	▲ 2.8	▲ 6.6	▲ 12.0	▲ 17.0	▲ 73.1	
C. Ownership of Deposits										
7	Third Party-Fund	301,561,017	▲ 1.4	▲ 2.9	▲ 4.9	▲ 9.4	▲ 11.0	▲ 53.5	▲ 89.3	
8	Funds from Other Bank	25,710	▲ 1.0	▲ 3.1	▲ 4.9	▼ (0.2)	▼ (0.2)	▼ (2.4)	▼ (2.6)	
D. Deposits by Type of Business										
9	Conventional	274,815,736	▲ 1.5	▲ 3.0	▲ 4.8	▲ 9.3	▲ 11.0	▲ 55.2	▲ 92.3	
10	Shariah	26,770,991	▲ 0.7	▲ 2.1	▲ 5.3	▲ 9.9	▲ 11.1	▲ 38.2	▲ 63.4	
E. Deposits by Tiering of Nominal										
11	N ≤ 100 million	296,238,946	▲ 1.5	▲ 3.0	▲ 4.9	▲ 9.5	▲ 11.1	▲ 54.0	▲ 90.2	
12	100 million < N ≤ 200 million	2,440,045	▲ 0.6	▲ 1.3	▲ 2.4	▲ 3.4	▲ 6.9	▲ 29.2	▲ 54.4	
13	200 million < N ≤ 500 million	1,687,856	▲ 1.1	▲ 1.5	▲ 3.7	▲ 5.0	▲ 8.4	▲ 33.2	▲ 59.0	
14	500 million < N ≤ 1 billion	650,649	▲ 0.8	▲ 1.8	▲ 5.1	▲ 4.5	▲ 9.0	▲ 28.1	▲ 44.6	
15	1 billion < N ≤ 2 billion	289,979	▲ 0.1	▲ 0.9	▲ 5.7	▲ 5.1	▲ 8.5	▲ 15.4	▲ 24.7	
16	2 billion < N ≤ 5 billion	177,287	▲ 0.5	▲ 1.6	▲ 6.1	▲ 4.0	▲ 8.2	▲ 17.9	▲ 37.0	
17	N > 5 billion	101,965	▲ 1.1	▲ 2.2	▲ 7.2	▲ 6.8	▲ 9.1	▲ 24.2	▲ 35.1	
F. Deposits by Group of Banks										
18	State Banks	191,158,832	▲ 1.8	▲ 3.2	▲ 4.9	▲ 9.8	▲ 12.1	▲ 70.7	▲ 125.2	
19	Regional Government Banks	34,899,045	▲ 0.7	▲ 1.9	▲ 2.6	▲ 5.8	▲ 7.1	▲ 12.9	▲ 25.3	
20	Private National Banks	74,453,169	▲ 0.9	▲ 2.9	▲ 6.0	▲ 10.2	▲ 10.3	▲ 41.6	▲ 64.2	
21	Mixed / Joint Banks	849,093	▲ 0.2	▲ 1.2	▲ 3.3	▲ 8.1	▲ 10.8	▲ 44.9	▲ 31.9	
22	Foreign Banks	226,588	▲ 0.7	▲ 2.3	▲ 2.3	▼ (3.0)	▼ (2.8)	▼ (41.6)	▼ (60.0)	
G. Deposits by Currency										
23	Rupiah (IDR)	300,429,590	▲ 1.4	▲ 3.0	▲ 4.9	▲ 9.4	▲ 11.0	▲ 53.7	▲ 89.9	
24	Foreign Currencies	1,157,137	▲ 0.8	▲ 1.0	▲ 4.9	▲ 7.1	▲ 7.4	▲ 9.7	▲ 6.6	
H. Insured Accounts										
25	Fully insured (≤ Rp 2 billion)	301,307,475	▲ 1.4	▲ 2.9	▲ 4.9	▲ 9.4	▲ 11.0	▲ 53.5	▲ 89.4	
26	Partially insured (> Rp 2 billion)	279,252	▲ 0.7	▲ 1.9	▲ 6.5	▲ 5.0	▲ 8.5	▲ 20.1	▲ 36.3	

DEPOSITS SEASONALITY HEATMAP (MoM)

(as of November 2019)

I. Nominal Deposits

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-1.1%	0.7%	1.4%	0.0%	0.0%	2.3%	0.2%	0.0%	1.6%	0.3%	0.6%	-
2018	-0.9%	0.4%	0.9%	0.3%	0.3%	1.0%	-0.1%	0.3%	1.6%	1.4%	0.4%	0.6%
2017	-0.1%	0.5%	1.7%	0.2%	1.8%	0.5%	-0.2%	0.4%	1.6%	0.6%	0.4%	1.6%
2016	-0.1%	1.0%	0.8%	0.3%	0.6%	1.2%	0.4%	0.4%	-0.1%	1.1%	1.7%	1.9%
2015	0.0%	1.3%	1.3%	0.6%	0.5%	1.9%	0.1%	0.8%	2.2%	-2.0%	-0.1%	0.5%
2014	-1.9%	0.4%	0.5%	2.1%	1.9%	1.8%	-1.6%	2.1%	3.9%	0.5%	1.0%	1.0%

II. Nominal Deposits by Tearing (≤ Rp 100 million)

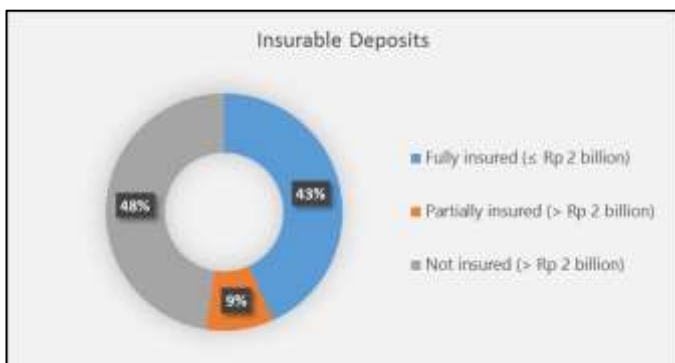
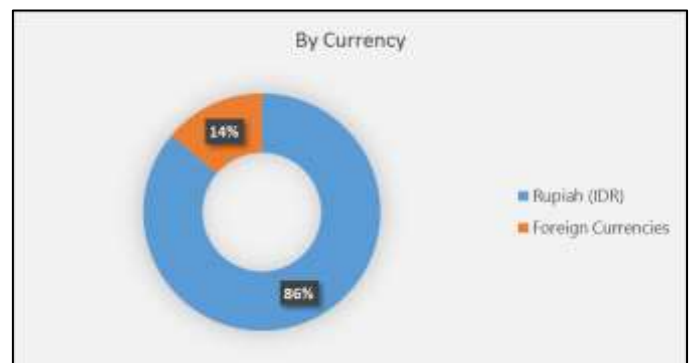
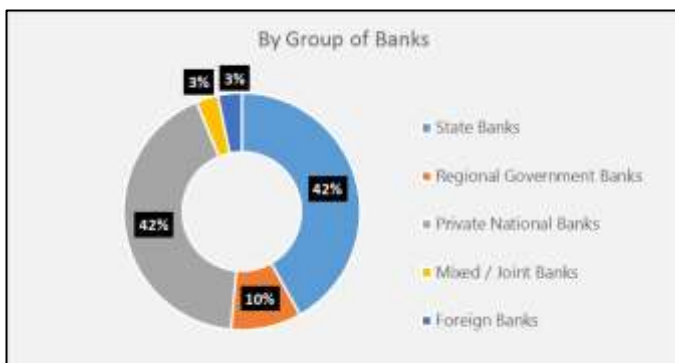
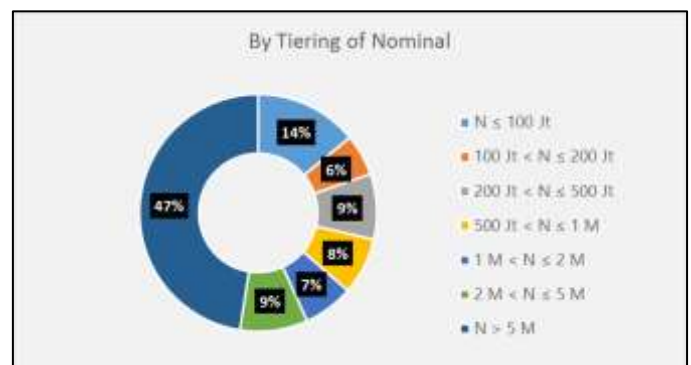
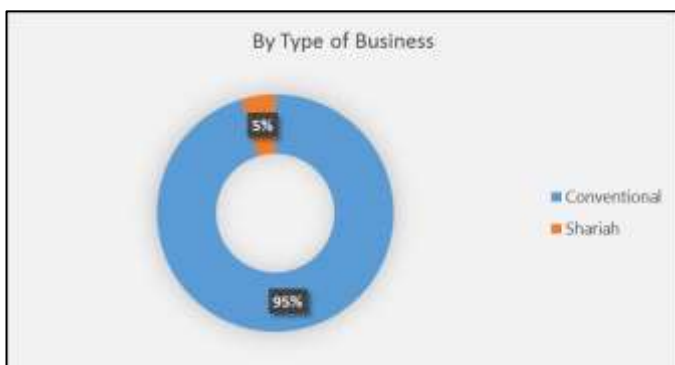
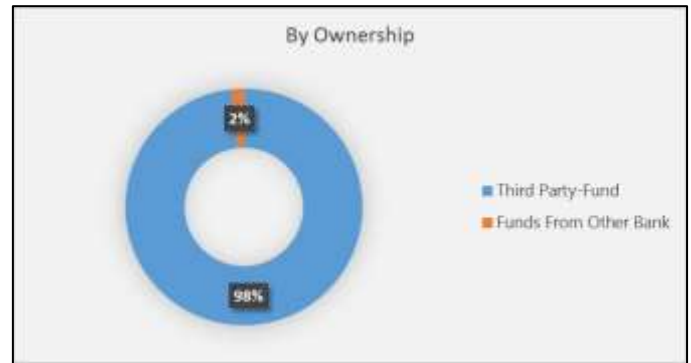
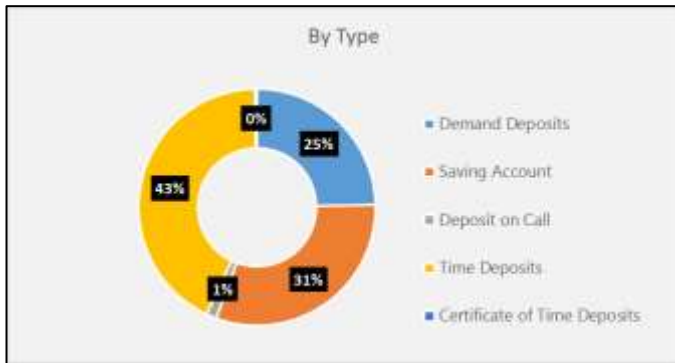
Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-2.1%	-0.7%	-0.3%	0.5%	7.7%	-4.1%	0.7%	-0.8%	-0.1%	0.6%	1.0%	-
2018	-2.6%	0.6%	-0.1%	0.9%	4.0%	-0.2%	0.8%	0.1%	-0.1%	0.2%	1.3%	3.6%
2017	-4.3%	0.0%	0.4%	-0.3%	0.6%	4.1%	-0.3%	0.5%	-0.3%	0.4%	2.4%	3.6%
2016	-2.9%	-0.1%	-0.5%	1.6%	-0.9%	7.3%	-3.5%	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%
2014	-1.4%	0.1%	-0.9%	1.5%	-0.9%	-0.4%	6.7%	-3.0%	0.3%	0.8%	0.2%	4.4%

III. Nominal Deposits by Tearing (> Rp 5 billion)

Year	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des
2019	-0.3%	1.7%	2.9%	-0.1%	-3.2%	4.6%	-0.5%	-0.1%	2.9%	0.2%	0.6%	-
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%
2014	-1.6%	0.8%	2.1%	3.4%	4.0%	2.5%	-6.4%	4.8%	7.5%	1.0%	0.6%	-3.4%

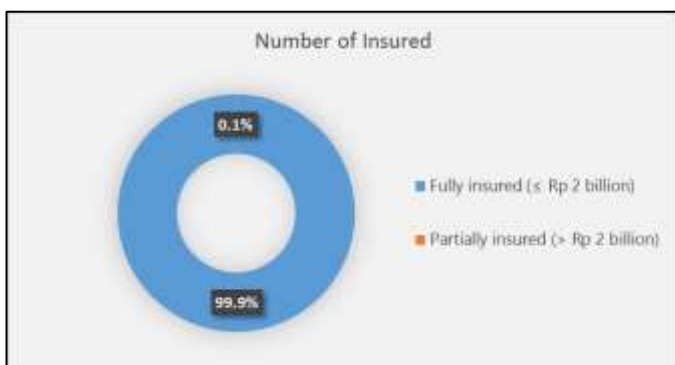
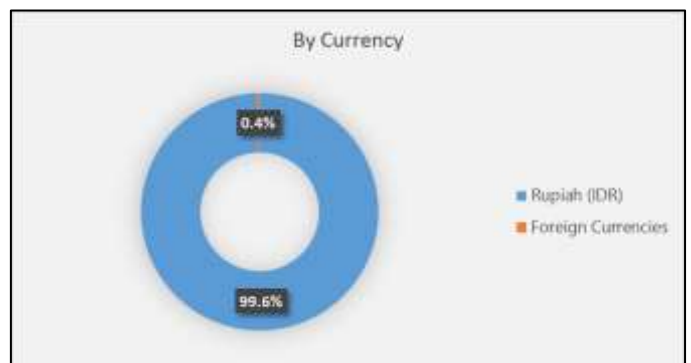
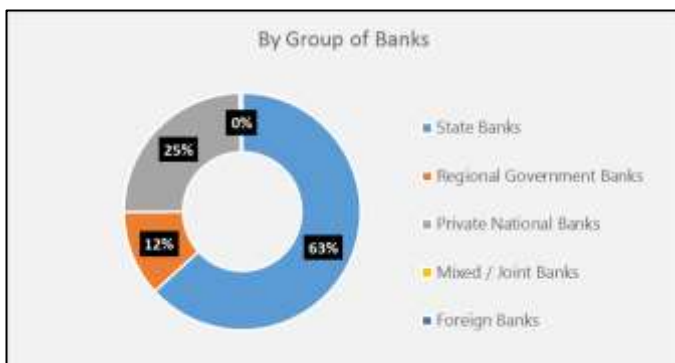
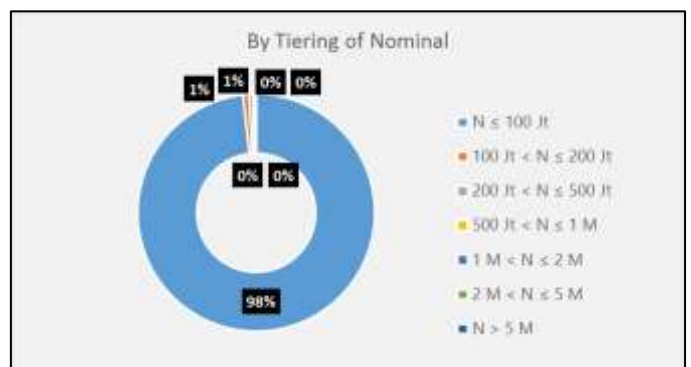
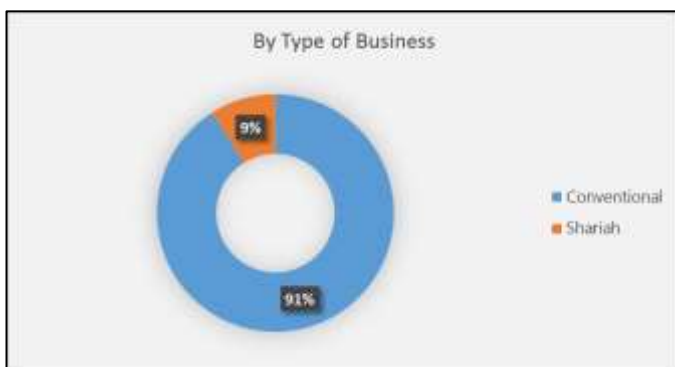
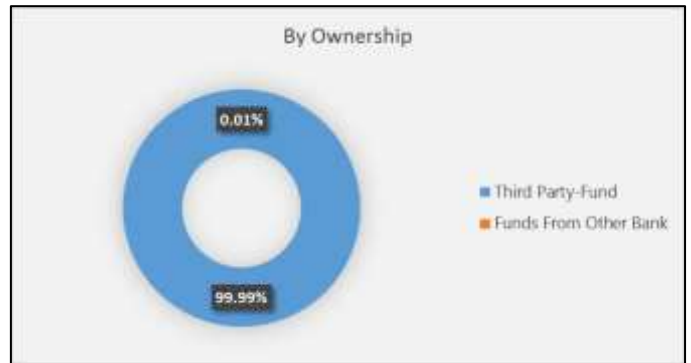
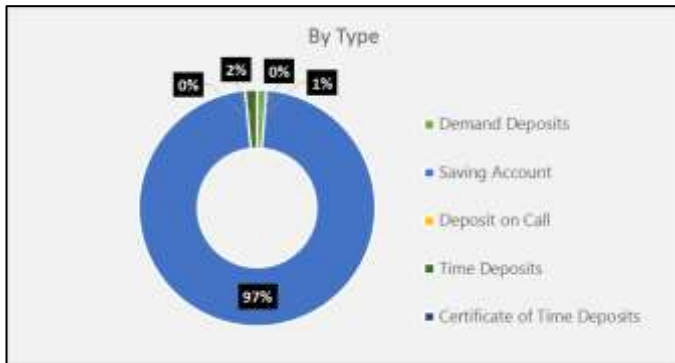
NOMINAL BREAKDOWN

(as of November 2019)



ACCOUNT BREAKDOWN

(as of November 2019)



DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, TYPE OF DEPOSITS AND CURRENCY

(as of November 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
Demand Deposits	3,634,250	1,451,760	10,468	39,638	3,644,718	1,491,398
Rupiah (IDR)	3,456,679	1,112,697	10,077	30,897	3,466,756	1,143,594
Foreign Currencies	177,571	339,063	391	8,740	177,962	347,803
Saving Account	293,127,288	1,864,209	6,891	5,262	293,134,179	1,869,472
Rupiah (IDR)	292,314,023	1,734,663	6,883	5,244	292,320,906	1,739,907
Foreign Currencies	813,265	129,547	8	18	813,273	129,565
Deposit on Call	5,391	56,243	306	30,130	5,697	86,373
Rupiah (IDR)	5,130	47,710	306	30,130	5,436	77,841
Foreign Currencies	261	8,533	-	-	261	8,533
Time Deposits	4,794,045	2,562,806	7,799	15,054	4,801,844	2,577,860
Rupiah (IDR)	4,628,410	2,231,920	7,793	14,396	4,636,203	2,246,316
Foreign Currencies	165,635	330,886	6	658	165,641	331,544
Certificate of Time Deposits	43	1,004	246	16,637	289	17,641
Rupiah (IDR)	43	1,004	246	16,637	289	17,641
Foreign Currencies	-	-	-	-	-	-
TOTAL	301,561,017	5,936,022	25,710	106,722	301,586,727	6,042,744
Rupiah (IDR)	300,404,285	5,127,994	25,305	97,305	300,429,590	5,225,299
Foreign Currencies	1,156,732	808,028	405	9,416	1,157,137	817,445

DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, NOMINAL TIERING AND CURRENCY

(as of November 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ 100 Jt	296,228,996	853,497	9,950	270	296,238,946	853,767
Rupiah (IDR)	295,379,378	839,123	9,862	268	295,389,240	839,391
Foreign Currencies	849,618	14,373	88	2	849,706	14,376
100 Jt < N ≤ 200 Jt	2,437,910	342,119	2,135	318	2,440,045	342,437
Rupiah (IDR)	2,332,856	327,148	2,111	314	2,334,967	327,462
Foreign Currencies	105,054	14,971	24	4	105,078	14,975
200 Jt < N ≤ 500 Jt	1,683,649	539,497	4,207	1,538	1,687,856	541,035
Rupiah (IDR)	1,584,212	507,955	4,177	1,529	1,588,389	509,483
Foreign Currencies	99,437	31,542	30	9	99,467	31,551
500 Jt < N ≤ 1 M	647,127	467,403	3,522	2,921	650,649	470,324
Rupiah (IDR)	602,388	436,117	3,486	2,895	605,874	439,012
Foreign Currencies	44,739	31,286	36	26	44,775	31,313
1 M < N ≤ 2 M	287,753	408,931	2,226	3,431	289,979	412,362
Rupiah (IDR)	262,053	373,195	2,194	3,388	264,247	376,582
Foreign Currencies	25,700	35,737	32	43	25,732	35,780
2 M < N ≤ 5 M	175,385	548,598	1,902	6,258	177,287	554,856
Rupiah (IDR)	159,068	498,132	1,853	6,099	160,921	504,231
Foreign Currencies	16,317	50,466	49	159	16,366	50,625
N > 5 M	100,197	2,775,978	1,768	91,985	101,965	2,867,963
Rupiah (IDR)	84,330	2,146,325	1,622	82,813	85,952	2,229,138
Foreign Currencies	15,867	629,653	146	9,173	16,013	638,825
TOTAL	301,561,017	5,936,022	25,710	106,722	301,586,727	6,042,744
Rupiah (IDR)	300,404,285	5,127,994	25,305	97,305	300,429,590	5,225,299
Foreign Currencies	1,156,732	808,028	405	9,416	1,157,137	817,445

DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, NOMINAL OF DEPOSITS AND CURRENCY

(as of November 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ IDR 2 billion	301,285,435	2,611,447	22,040	8,478	301,307,475	2,619,925
Rupiah (IDR)	300,160,887	2,483,537	21,830	8,394	300,182,717	2,491,931
Foreign Currencies	1,124,548	127,910	210	85	1,124,758	127,994
N > IDR 2 billion	275,582	3,324,576	3,670	98,243	279,252	3,422,819
Rupiah (IDR)	243,398	2,644,457	3,475	88,912	246,873	2,733,369
Foreign Currencies	32,184	680,119	195	9,332	32,379	689,450
TOTAL	301,561,017	5,936,022	25,710	106,722	301,586,727	6,042,744
Rupiah (IDR)	300,404,285	5,127,994	25,305	97,305	300,429,590	5,225,299
Foreign Currencies	1,156,732	808,028	405	9,416	1,157,137	817,445

DEPOSITS AND NUMBER OF ACCOUNT BY OWNERSHIP OF DEPOSITS, INSURED DEPOSITS AND CURRENCY

(as of November 2019)

Type of Deposits	Third Party-Fund		Funds from Other Bank		TOTAL	
	Account	Nominal	Account	Nominal	Account	Nominal
N ≤ IDR 2 B (Fully insured)	301,285,435	2,611,447	22,040	8,478	301,307,475	2,619,925
Rupiah (IDR)	300,160,887	2,483,537	21,830	8,394	300,182,717	2,491,931
Foreign Currencies	1,124,548	127,910	210	85	1,124,758	127,994
N > IDR 2 B (Partially insured)	275,582	551,164	3,670	7,340	279,252	558,504
Rupiah (IDR)	243,398	486,796	3,475	6,950	246,873	493,746
Foreign Currencies	32,184	64,368	195	390	32,379	64,758
TOTAL	301,561,017	3,162,611	25,710	15,818	301,586,727	3,178,429
Rupiah (IDR)	300,404,285	2,970,333	25,305	15,344	300,429,590	2,985,677
Foreign Currencies	1,156,732	192,278	405	475	1,157,137	192,752

DEPOSITS AND NUMBER OF ACCOUNT BY PROVINCES

(as of November 2019)

No	Province	Number of Account*	Nominal* (Rp Billion)
1	Aceh	1,670,618	21,804
2	Bali	581,336	22,670
3	Banten	181,826	7,529
4	Bengkulu	361,638	6,035
5	Daerah Istimewa Yogyakarta	830,118	9,973
6	Daerah Khusus Ibukota Jakarta	268,447,299	5,451,554
7	Jambi	623,497	9,195
8	Jawa Barat	5,114,092	103,650
9	Jawa Tengah	2,819,063	62,952
10	Jawa Timur	5,499,846	73,802
11	Kalimantan Barat	1,701,675	16,471
12	Kalimantan Selatan	492,588	11,646
13	Kalimantan Tengah	329,584	7,554
14	Kalimantan Timur	890,153	22,716
15	Lampung	504,011	7,535
16	Maluku	347,001	6,748
17	Nusa Tenggara Barat	888,583	8,765
18	Nusa Tenggara Timur	1,370,318	14,350
19	Papua	1,436,112	25,851
20	Riau	1,003,925	22,828
21	Sulawesi Selatan	686,083	19,410
22	Sulawesi Tengah	346,443	5,694
23	Sulawesi Tenggara	442,181	8,125
24	Sulawesi Utara	456,353	14,260
25	Sumatera Barat	1,804,662	21,428
26	Sumatera Selatan	1,089,043	21,866
27	Sumatera Utara	1,668,679	38,332
TOTAL		301,586,727	6,042,744

*) Based on head office in provinces.