

**I.23 POSISI SIMPANAN BERJANGKA RUPIAH DAN VALAS BANK UMUM DAN BPR
MENURUT GOLONGAN PEMILIK
(Miliar Rp)**

GOLONGAN PEMILIK	2014	2015	2016	2017	2018	2019			
						Dec*	Jan*	Feb*	Mar*
1 Rupiah	1,594,970	1,704,567	1,826,845	1,961,492	2,064,072	2,162,510	2,210,193	2,235,530	2,206,496
2 Lembaga Keuangan Lainnya:	231,301	241,780	220,837	265,734	259,757	314,495	318,576	314,147	296,269
3 BUMN dan BUMD	92,033	107,644	88,195	115,613	101,873	140,968	140,360	136,605	127,738
4 Perusahaan Asuransi	67,766	82,682	64,809	81,922	75,003	100,895	98,755	96,526	89,863
5 Lembaga Pembiayaan 1)	2,157	1,137	1,814	2,421	463	2,784	2,693	3,090	3,045
6 Perusahaan Sekuritas dan Reksadana	4,159	2,486	3,080	4,472	4,041	5,559	5,688	6,267	4,745
7 Lainnya	17,951	21,338	18,491	26,798	22,366	31,730	33,224	30,721	30,085
8 Swasta	139,268	134,136	132,642	150,121	157,885	173,527	178,216	177,542	168,531
9 Perusahaan Asuransi	49,782	49,576	42,898	41,688	43,565	41,689	40,790	42,002	42,122
10 Dana Pensiun	42,441	41,602	41,070	46,706	53,031	56,607	56,800	57,206	56,423
11 Perusahaan Pembiayaan	5,062	5,991	5,518	5,459	4,732	8,322	7,420	8,096	7,861
12 Modal Ventura	119	193	458	636	555	1,391	1,359	1,163	1,160
13 Perusahaan Sekuritas	5,877	5,729	7,192	7,993	8,394	10,848	11,928	12,642	12,902
14 Perusahaan Reksadana	23,014	20,080	20,639	30,555	30,867	37,543	41,279	40,232	33,194
15 Lainnya	12,973	10,965	14,867	17,084	16,740	17,126	18,640	16,201	14,870
16 Pemerintah Daerah	38,382	41,518	27,637	38,630	35,394	14,798	29,699	43,991	46,800
17 Provinsi	15,790	17,319	14,643	15,931	18,452	8,069	12,473	17,933	17,680
18 Kotamadya/Kabupaten	22,592	24,199	12,994	22,699	16,943	6,729	17,227	26,058	29,120
19 Badan Usaha Bukan Keuangan Milik Negara	32,972	43,118	76,765	73,104	81,564	54,088	55,598	55,214	54,798
20 BUMN	29,534	38,555	72,027	68,566	75,805	47,846	49,699	48,676	48,164
21 BUMD	3,438	4,563	4,738	4,538	5,759	6,241	5,899	6,538	6,634
22 Badan Usaha Bukan-Keuangan Milik Swasta	315,642	313,413	383,239	419,183	428,834	457,394	468,611	473,672	463,091
23 Sektor Swasta Lainnya	976,674	1,064,738	1,118,368	1,164,841	1,258,522	1,321,735	1,337,708	1,348,507	1,345,538
24 Yayasan, Badan Sosial, & Org. Kemasyarakatan	36,108	52,920	58,269	46,081	57,475	52,148	46,082	48,471	46,805
25 Koperasi	1,267	1,839	1,495	1,668	1,740	2,010	2,055	2,132	2,147
26 Perseorangan	924,076	993,146	1,031,760	1,078,381	1,146,011	1,228,263	1,250,720	1,260,560	1,259,504
27 Lainnya	15,223	16,832	26,843	38,711	53,296	39,315	38,851	37,345	37,082
28 Valas	274,853	281,994	287,540	306,807	331,342	321,849	311,494	337,783	349,496
29 Lembaga Keuangan Lainnya:	23,347	25,109	30,239	21,247	14,094	17,220	16,735	18,399	10,735
30 BUMN dan BUMD	3,128	6,516	5,917	4,491	6,347	8,282	8,919	7,284	3,246
31 Perusahaan Asuransi	247	13	714	501	844	875	951	979	862
32 Lembaga Pembiayaan 1)	468	139	593	616	36	875	860	904	0
33 Perusahaan Sekuritas dan Reksadana	207	192	1,756	3,148	2,581	1,185	1,897	1,767	1,872
34 Lainnya	2,207	6,171	2,853	226	2,886	5,347	5,210	3,635	511
35 Swasta	20,218	18,593	24,322	16,756	7,747	8,938	7,817	11,115	7,489
36 Perusahaan Asuransi	4,502	3,992	3,082	2,513	3,205	3,860	3,637	4,244	3,500
37 Dana Pensiun	698	498	119	82	87	96	95	99	111
38 Perusahaan Pembiayaan	1,681	2,157	2,053	953	928	765	395	352	567
39 Modal Ventura	1	90	65	64	236	58	57	96	106
40 Perusahaan Sekuritas	7,322	3,161	4,149	2,276	802	1,180	1,151	1,171	1,092
41 Perusahaan Reksadana	1,699	3,008	1,195	539	375	1,398	1,034	1,076	717
42 Lainnya	4,315	5,687	13,659	10,330	2,113	1,581	1,447	4,077	1,395
43 Pemerintah Daerah	10	82	92	140	203	181	180	189	161
44 Provinsi	0	0	0	28	53	56	57	60	69
45 Kotamadya/kabupaten	10	82	92	112	150	125	124	130	92
46 Badan Usaha Bukan Keuangan Milik Negara	11,076	23,858	16,598	19,840	22,227	27,646	24,740	27,502	32,012
47 BUMN	11,061	23,857	16,597	19,839	22,226	27,646	24,740	27,500	32,010
48 BUMD	16	1	1	1	1	0	0	2	2
49 Badan Usaha Bukan-Keuangan Milik Swasta	120,430	126,359	114,798	131,283	163,449	128,595	126,313	139,149	141,622
50 Sektor Swasta Lainnya	119,991	106,586	125,813	134,298	131,369	148,208	143,526	152,543	164,966
51 Yayasan, Badan Sosial, & Org. Kemasyarakatan	11,159	13,301	13,781	7,267	8,936	8,722	8,502	8,496	9,222
52 Koperasi	5	25	6	1	1	1	1	1	0
53 Perseorangan	108,049	93,057	108,449	119,875	119,828	136,751	132,275	141,599	153,580
54 Lainnya	778	202	3,578	7,155	2,604	2,734	2,748	2,447	2,163

1) Lembaga Pembiayaan terdiri dari Perusahaan Pembiayaan dan Modal Ventura

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

**I.23 OUTSTANDING OF TIME DEPOSITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL
AND RURAL BANKS BY GROUP OF OWNERSHIP
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020	GROUP OF OWNERSHIP	
								Dec*		
2,228,395	2,240,066	2,265,099	2,308,812	2,343,680	2,366,937	2,408,677	2,400,790	2,379,623	Rupiah	1
306,565	305,272	311,641	321,930	329,156	326,114	340,354	347,527	353,041	Other Financial Corporations:	2
133,161	131,698	142,143	140,667	140,948	142,350	153,105	159,485	156,305	Public Owned	3
93,583	91,577	94,990	104,512	103,751	106,676	113,456	121,159	110,750	Insurance Companies	4
3,341	3,475	3,560	3,449	3,487	2,520	2,537	2,703	4,780	Finance Institutions 1)	5
5,577	5,589	5,052	4,931	5,464	5,457	6,887	7,311	8,200	Securites and Mutual Funds	6
30,660	31,057	38,541	27,775	28,246	27,697	30,225	28,312	32,575	Others	7
173,403	173,573	169,498	181,262	188,208	183,764	187,249	188,042	196,736	Private Owned	8
41,748	43,316	40,737	40,680	40,726	41,019	39,937	40,699	43,231	Insurance Companies	9
57,764	56,493	56,236	58,201	60,721	61,047	59,411	59,955	61,332	Pension Funds	10
11,890	12,067	13,566	14,839	15,614	15,993	16,111	14,267	16,168	Finance Companies	11
1,120	1,661	1,349	2,082	2,214	2,291	2,378	940	748	Venture Capital	12
12,670	11,796	11,680	10,637	10,479	8,893	10,499	11,207	12,145	Securities Companies	13
34,737	35,181	34,029	41,637	42,767	40,173	44,933	47,280	48,604	Mutual Funds	14
13,474	13,059	11,901	13,185	15,687	14,348	13,980	13,694	14,508	Others	15
51,631	48,305	55,038	62,002	66,835	76,171	85,739	73,757	17,815	State and Local Governments	16
21,773	21,950	21,164	25,972	28,710	29,180	35,142	30,060	6,716	Provinces	17
29,859	26,355	33,874	36,030	38,125	46,990	50,596	43,697	11,099	Municipalities	18
49,508	50,475	53,797	59,320	60,827	55,456	58,406	59,216	56,800	Public Non-Financial Corporations	19
43,625	44,947	47,667	53,154	54,614	48,314	50,693	51,882	49,529	Government Enterprises	20
5,883	5,528	6,130	6,166	6,213	7,142	7,713	7,335	7,271	State Enterprises	21
459,247	465,292	456,371	469,532	492,051	497,610	508,472	518,943	529,499	National Private Non-Financial Corporation	22
1,361,444	1,370,722	1,388,252	1,396,029	1,394,812	1,411,586	1,415,707	1,401,347	1,422,469	Other Private Sectors	23
46,352	44,927	45,721	46,913	48,393	50,312	51,735	50,099	49,967	Social Foundations	24
1,974	1,859	1,856	1,807	1,816	1,877	1,920	1,901	1,934	Cooperatives	25
1,279,077	1,292,952	1,307,892	1,312,004	1,307,761	1,319,107	1,312,368	1,302,169	1,321,005	Individuals	26
34,040	30,985	32,783	35,306	36,842	40,290	49,684	47,178	49,563	Others	27
312,668	309,985	314,619	337,487	340,836	341,462	349,948	312,926	304,886	Foreign Currency	28
10,302	11,136	12,389	13,049	12,699	12,347	12,540	12,776	12,473	Other Financial Corporations:	29
2,918	3,764	4,673	4,502	4,356	3,706	3,528	3,257	3,806	Public Owned	30
873	1,151	636	903	790	718	779	611	697	Insurance Companies	31
0	0	143	0	0	0	0	0	0	Finance Institutions 1)	32
1,465	1,449	1,133	1,224	1,389	1,270	1,266	1,214	1,467	Securites and Mutual Funds	33
580	1,164	2,762	2,375	2,177	1,717	1,483	1,432	1,643	Others	34
7,384	7,372	7,716	8,547	8,343	8,641	9,012	9,519	8,667	Private Owned	35
2,848	2,997	2,857	3,239	3,014	3,197	2,955	3,251	3,434	Insurance Companies	36
99	93	105	110	106	108	112	97	89	Pension Funds	37
950	760	486	811	866	381	340	255	375	Finance Companies	38
97	95	28	8	0	0	0	0	0	Venture Capital	39
1,475	1,440	1,775	1,703	1,784	1,417	1,168	1,262	1,485	Securities Companies	40
670	752	1,065	1,022	1,008	796	984	1,223	1,850	Mutual Funds	41
1,244	1,235	1,399	1,654	1,565	2,741	3,453	3,432	1,434	Others	42
147	144	140	144	144	145	143	138	140	State and Local Governments	43
63	62	60	62	61	63	62	60	63	Provinces	44
84	82	80	82	82	83	81	78	78	Municipalities	45
25,106	24,801	27,225	37,945	42,055	47,594	54,938	39,500	30,116	Public Non-Financial Corporations	46
25,104	24,799	27,223	37,943	42,053	47,593	54,936	39,499	30,115	Government Enterprises	47
2	2	2	2	2	2	2	2	2	State Enterprises	48
126,280	123,581	126,452	131,324	131,288	125,901	125,668	116,999	115,257	Private Non-Financial Corporations	49
150,833	150,323	148,413	155,024	154,651	155,475	156,660	143,512	146,898	Other Private Sectors	50
8,370	8,119	7,694	7,710	7,478	7,520	7,843	7,638	8,050	Social Foundations	51
0	0	0	0	0	0	0	0	0	Cooperatives	52
140,557	140,231	139,323	146,039	145,783	146,540	147,395	133,788	136,537	Individuals	53
1,906	1,973	1,396	1,276	1,390	1,415	1,421	2,086	2,311	Others	54

1) Finance Institutions consists of Finance Companies and Venture Capital

-Since May 2014, data coverage and classification has been enhanced related to the implementation of Islamic Banking Monthly Report (LBUS) based on Monetary and Financial System Stability Report (LSMK). For further explanation please refer to Metadata

**I.23 POSISI SIMPANAN BERJANGKA RUPIAH DAN VALAS BANK UMUM DAN BPR
MENURUT GOLONGAN PEMILIK
(Miliar Rp)**

GOLONGAN PEMILIK	2014	2015	2016	2017	2018	2019				
							Dec*	Jan*	Feb*	Mar*
55 Rupiah dan Valas	1,869,823	1,986,560	2,114,385	2,268,299	2,395,414	2,484,360	2,521,686	2,573,313	2,555,992	
56 Lembaga Keuangan Lainnya:	254,648	266,889	251,076	286,981	273,851	331,715	335,312	332,546	307,004	
57 BUMN dan BUMD	95,161	114,160	94,112	120,103	108,220	149,250	149,279	143,889	130,984	
58 Perusahaan Asuransi	68,013	82,695	65,523	82,423	75,847	101,770	99,705	97,505	90,725	
59 Lembaga Pembiayaan 1)	2,625	1,276	2,407	3,037	499	3,659	3,554	3,994	3,045	
60 Perusahaan Sekuritas dan Reksadana	4,366	2,678	4,836	7,620	6,622	6,744	7,585	8,033	6,617	
61 Lainnya	20,158	27,510	21,345	27,024	25,252	37,077	38,435	34,356	30,597	
62 Swasta	159,486	152,730	156,964	166,877	165,632	182,465	186,033	188,657	176,020	
63 Perusahaan Asuransi	54,285	53,568	45,981	44,200	46,770	45,550	44,427	46,246	45,622	
64 Dana Pensiun	43,139	42,100	41,189	46,788	53,119	56,703	56,895	57,305	56,534	
65 Perusahaan Pembiayaan	6,743	8,149	7,571	6,412	5,660	9,087	7,816	8,448	8,428	
66 Modal Ventura	119	283	522	700	791	1,449	1,416	1,258	1,266	
67 Perusahaan Sekuritas	13,199	8,890	11,341	10,269	9,196	12,028	13,079	13,813	13,994	
68 Perusahaan Reksadana	24,713	23,089	21,834	31,094	31,243	38,942	42,313	41,308	33,911	
69 Lainnya	17,288	16,652	28,526	27,414	18,853	18,706	20,087	20,278	16,265	
70 Pemerintah Daerah	38,391	41,600	27,729	38,770	35,597	14,979	29,879	44,180	46,961	
71 Provinsi	15,790	17,319	14,643	15,959	18,505	8,124	12,529	17,992	17,749	
72 Kotamadya/Kabupaten	22,601	24,280	13,086	22,811	17,092	6,855	17,350	26,188	29,213	
73 Badan Usaha Bukan Keuangan Milik Negara	44,048	66,976	93,362	92,944	103,791	81,734	80,338	82,716	86,809	
74 BUMN	40,594	62,412	88,623	88,405	98,031	75,492	74,439	76,176	80,174	
75 BUMD	3,454	4,564	4,739	4,539	5,760	6,241	5,899	6,540	6,635	
76 Badan Usaha Bukan-Keuangan Milik Swasta	436,072	439,772	498,037	550,466	592,284	585,989	594,924	612,822	604,714	
77 Sektor Swasta Lainnya	1,096,664	1,171,323	1,244,181	1,299,139	1,389,891	1,469,943	1,481,234	1,501,050	1,510,504	
78 Yayasan, Badan Sosial, & Org. Kemasyarakatan	47,267	66,222	72,050	53,348	66,411	60,870	54,584	56,966	56,027	
79 Koperasi	1,272	1,864	1,501	1,669	1,741	2,010	2,056	2,133	2,147	
80 Perseorangan	1,032,125	1,086,203	1,140,209	1,198,256	1,265,839	1,365,014	1,382,995	1,402,159	1,413,085	
81 Lainnya	16,001	17,034	30,421	45,866	55,900	42,049	41,599	39,792	39,245	
82 Memo Items										
83 Pemerintah Pusat										
84 Rupiah	84,636	63,826	80,913	131,280	136,368	157,429	162,358	163,907	166,058	
85 Valas	4,073	3,402	3,496	6,169	12,969	8,128	7,929	11,597	9,757	
86 Rupiah dan Valas	88,708	67,228	84,409	137,449	149,337	165,558	170,287	175,504	175,815	
87 Bukan Penduduk										
88 Rupiah	4,491	4,359	4,368	5,053	5,185	6,474	5,694	5,225	6,233	
89 Valas	15,044	15,861	8,782	2,293	4,922	1,421	2,198	1,372	1,459	
90 Rupiah dan Valas	19,535	20,220	13,150	7,347	10,107	7,896	7,892	6,597	7,693	

1) Lembaga Pembiayaan terdiri dari Perusahaan Pembiayaan dan Modal Ventura

-Sejak Mei 2014 terdapat perubahan cakupan dan klarifikasi data Dana dan Kredit berkaitan dengan implementasi Laporan Bulanan Bank Umum Syariah (LBUS) berdasarkan Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Penjelasan lebih lanjut terdapat di Metadata

**I.23 OUTSTANDING OF TIME DEPOSITS IN RUPIAH AND FOREIGN CURRENCY OF COMMERCIAL
AND RURAL BANKS BY GROUP OF OWNERSHIP
(Billions of Rp)**

Apr*	May*	Jun*	Jul*	Aug*	Sep*	Oct*	Nov*	2020 Dec*	GROUP OF OWNERSHIP	
2,541,063	2,550,051	2,579,718	2,646,298	2,684,517	2,708,399	2,758,625	2,713,716	2,684,509	Rupiah and Foreign Currency	55
316,867	316,408	324,030	334,978	341,855	338,461	352,894	360,304	365,514	<i>Other Financial Corporations:</i>	56
136,079	135,462	146,816	145,170	145,304	146,057	156,632	162,742	160,111	<i>Public Owned</i>	57
94,456	92,728	95,626	105,415	104,542	107,395	114,235	121,770	111,447	<i>Insurance Companies</i>	58
3,341	3,475	3,702	3,449	3,487	2,520	2,537	2,703	4,780	<i>Finance Institutions 1)</i>	59
7,041	7,038	6,185	6,156	6,853	6,727	8,152	8,525	9,666	<i>Securites and Mutual Funds</i>	60
31,241	32,221	41,303	30,150	30,423	29,414	31,708	29,744	34,218	<i>Others</i>	61
180,788	180,945	177,214	189,809	196,551	192,404	196,261	197,562	205,403	<i>Private Owned</i>	62
44,595	46,313	43,594	43,919	43,740	44,216	42,892	43,950	46,665	<i>Insurance Companies</i>	63
57,864	56,586	56,341	58,311	60,827	61,155	59,523	60,052	61,421	<i>Pension Funds</i>	64
12,840	12,827	14,053	15,651	16,480	16,374	16,452	14,522	16,543	<i>Finance Companies</i>	65
1,218	1,757	1,377	2,090	2,214	2,291	2,378	940	748	<i>Venture Capital</i>	66
14,144	13,236	13,455	12,340	12,263	10,310	11,666	12,469	13,630	<i>Securities Companies</i>	67
35,408	35,932	35,094	42,659	43,775	40,969	45,917	48,503	50,454	<i>Mutual Funds</i>	68
14,719	14,295	13,300	14,839	17,253	17,089	17,433	17,125	15,942	<i>Others</i>	69
51,778	48,449	55,179	62,146	66,978	76,316	85,881	73,895	17,955	<i>State and Local Governments</i>	70
21,835	22,011	21,224	26,034	28,771	29,243	35,204	30,120	6,778	<i>Provinces</i>	71
29,942	26,438	33,954	36,112	38,207	47,073	50,677	43,775	11,177	<i>Municipalities</i>	72
74,614	75,276	81,021	97,265	102,882	103,050	113,343	98,717	86,916	<i>Government/State Enterprises</i>	73
68,729	69,746	74,890	91,097	96,667	95,906	105,629	91,381	79,644	<i>Government Enterprises</i>	74
5,884	5,529	6,131	6,167	6,215	7,144	7,714	7,336	7,272	<i>State Enterprises</i>	75
585,527	588,874	582,824	600,856	623,339	623,511	634,140	635,941	644,756	<i>Public Non-Financial Corporations</i>	76
1,512,278	1,521,045	1,536,665	1,551,054	1,549,463	1,567,061	1,572,367	1,544,859	1,569,368	<i>Other Private Sectors</i>	77
54,723	53,046	53,415	54,623	55,871	57,832	59,578	57,737	58,016	<i>Social Foundations</i>	78
1,974	1,859	1,856	1,807	1,816	1,877	1,920	1,901	1,934	<i>Cooperatives</i>	79
1,419,635	1,433,182	1,447,215	1,458,043	1,453,544	1,465,647	1,459,763	1,435,957	1,457,542	<i>Individuals</i>	80
35,946	32,958	34,179	36,581	38,232	41,705	51,105	49,264	51,875	<i>Others</i>	81
									Memo Items	82
									Central Government	83
161,574	162,791	158,868	158,487	159,898	162,024	155,200	140,222	167,540	<i>Rupiah</i>	84
8,910	8,863	9,467	9,714	9,700	10,009	9,860	9,563	10,524	<i>Foreign Currency</i>	85
170,483	171,654	168,335	168,201	169,597	172,033	165,060	149,785	178,064	<i>Rupiah dan Foreign Currency</i>	86
									Non Resident	87
5,588	6,582	5,954	5,427	5,750	5,882	7,130	7,020	7,078	<i>Rupiah</i>	88
3,137	2,857	2,741	2,809	3,583	3,624	2,189	2,122	2,015	<i>Foreign Currency</i>	89
8,726	9,439	8,695	8,236	9,333	9,506	9,319	9,142	9,093	<i>Rupiah dan Foreign Currency</i>	90

1) Finance Institutions consists of Finance Companies and Venture Capital

-Since May 2014, data coverage and classification has been enhanced related to the implementation of Islamic Banking Monthly Report (LBUS) based on Monetary and Financial System Stability Report (LSMK). For further explanation please refer to Metadata