



LEMBAGA
PENJAMIN
SIMPANAN

Indonesia
Deposit
Insurance
Corporation

Distribusi Simpanan Bank Umum

Desember 2015

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KETERANGAN

Sumber Data

Data yang digunakan bersumber dari Laporan Posisi Simpanan yang disampaikan oleh bank umum kepada Lembaga Penjamin Simpanan.

Jumlah bank umum:

- a. Bank Umum Konvensional : 106
- b. Bank Umum Syariah : 12

Definisi

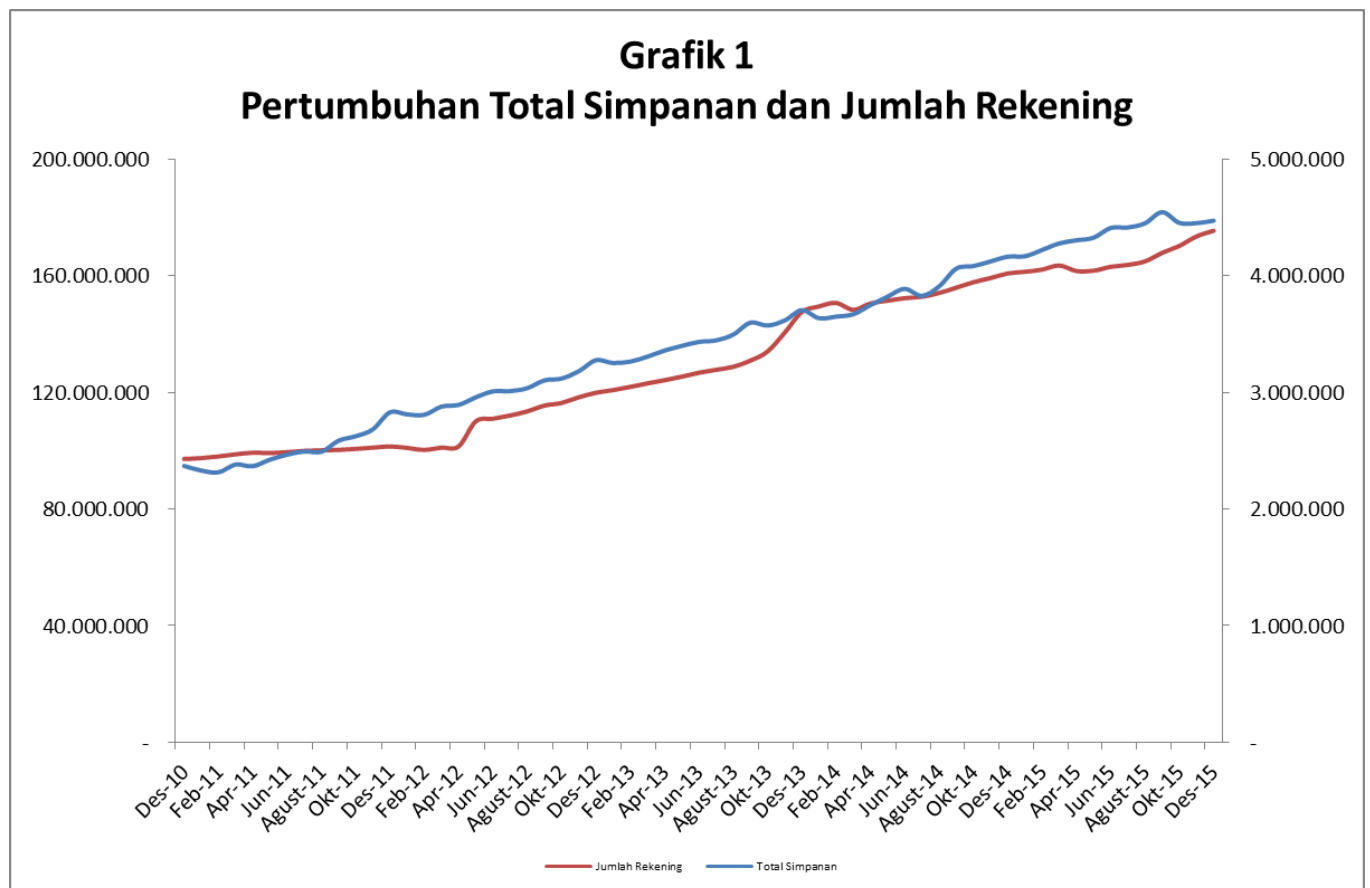
Simpanan meliputi Dana Pihak Ketiga dan simpanan dari bank lain.

Simpanan Yang Dijamin meliputi: a. seluruh simpanan yang nominalnya \leq Rp2 Miliar; b. proporsi simpanan yang dijamin (Rp2 Miliar) dari seluruh simpanan dengan nominal di atas Rp2 Miliar.

Besaran Nilai Simpanan Yang Dijamin adalah Rp2 Milyar per nasabah per bank sebagaimana diatur dalam Peraturan Pemerintah No. 66 Tahun 2008.

I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

Tabel 1										
Total Simpanan dan Jumlah Rekening										
Bulan	2011		2012		2013		2014		2015	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	97.500.965	2.330.580	100.995.991	2.812.389	120.846.777	3.253.000	149.530.751	3.637.382	161.428.538	4.168.841
Februari	98.091.890	2.316.085	100.339.507	2.809.349	121.930.266	3.265.247	150.736.550	3.651.574	162.168.106	4.222.482
Maret	98.809.698	2.381.978	101.097.601	2.879.534	123.124.821	3.307.495	148.368.994	3.671.553	163.591.483	4.279.063
April	99.360.056	2.368.030	101.531.209	2.894.013	124.229.263	3.360.138	150.569.713	3.749.915	161.703.787	4.305.689
Mei	99.237.439	2.424.450	110.120.237	2.958.972	125.424.329	3.399.580	151.524.434	3.822.525	161.794.457	4.327.966
Juni	99.553.678	2.467.294	111.011.366	3.010.181	126.795.614	3.434.159	152.378.966	3.889.318	163.120.385	4.411.687
Juli	99.992.834	2.494.706	112.124.718	3.011.850	127.809.412	3.447.375	152.859.205	3.828.767	163.802.232	4.415.367
Agustus	100.162.979	2.492.507	113.534.001	3.037.803	128.817.609	3.496.756	154.140.288	3.910.281	165.008.829	4.451.403
September	100.324.722	2.586.980	115.525.552	3.104.251	130.943.737	3.599.133	155.974.513	4.062.918	167.924.825	4.546.948
Oktober	100.681.831	2.625.158	116.426.607	3.119.552	134.082.846	3.574.573	157.829.886	4.084.023	170.285.831	4.454.912
Nopember	101.115.423	2.684.747	118.364.092	3.182.867	140.527.064	3.617.855	159.273.484	4.124.111	173.560.667	4.452.224
Desember	101.503.564	2.830.323	119.917.930	3.277.154	147.626.510	3.706.609	160.867.462	4.165.300	175.501.916	4.473.772



Tabel 1.1 Pertumbuhan Total Simpanan dan Jumlah Rekening Year On Year						
Tahun	Rekening	Nominal (Rp Miliar)	Rekening		Nominal	
			Δ	% Δ	Δ (Rp Milyar)	% Δ
2010	97.204.863	2.370.983	14.478.933	17,50%	602.367	34,06%
2011	101.503.564	2.830.323	4.298.701	4,42%	459.340	19,37%
2012	119.917.930	3.277.154	18.414.366	18,14%	446.832	15,79%
2013	147.626.510	3.706.609	27.708.580	23,11%	429.455	13,10%
2014	160.867.462	4.165.300	13.240.952	8,97%	458.691	12,37%
2015*)	175.501.916	4.473.772	14.634.454	9,10%	308.472	7,41%

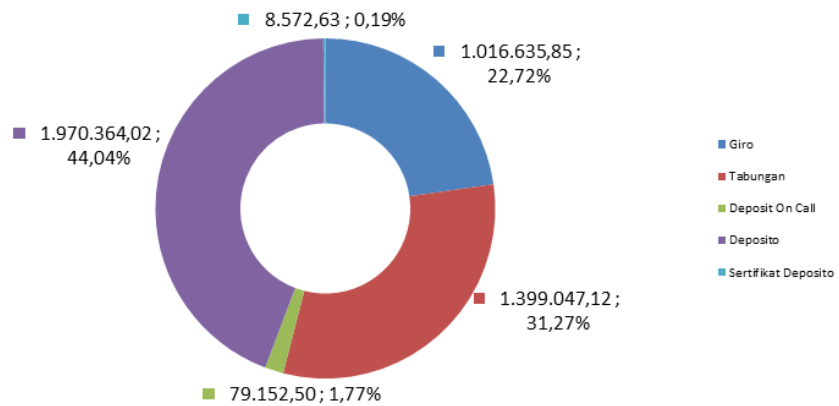
*) Data sampai dengan Desember 2015

II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

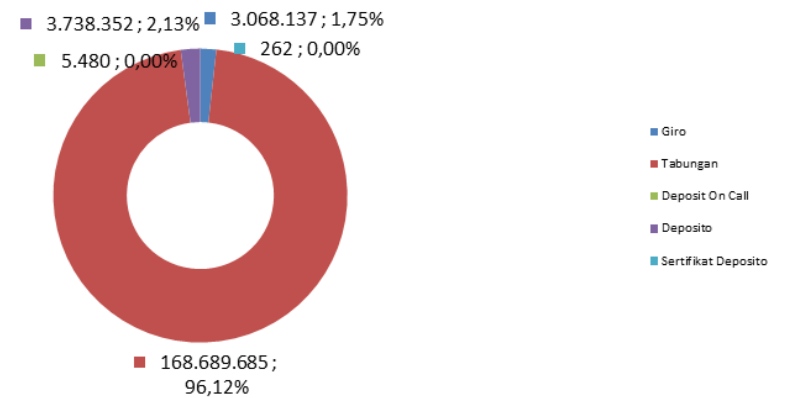
Tabel 2 Total Simpanan Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
Giro	3.041.489	1,75%	1.068.194	23,99%	3.068.137	1,75%	1.016.636	22,72%	26.648	0,88%	(51.558)	-4,83%
Rupiah	2.830.311	93,06%	733.735	68,69%	2.857.924	93,15%	689.015	67,77%	27.613	0,98%	(44.721)	-6,09%
Valas	211.178	6,94%	334.459	31,31%	210.213	6,85%	327.621	32,23%	(965)	-0,46%	(6.838)	-2,04%
Tabungan	166.832.047	96,12%	1.300.472	29,21%	168.689.685	96,12%	1.399.047	31,27%	1.857.638	1,11%	98.575	7,58%
Rupiah	166.108.688	99,57%	1.179.907	90,73%	167.965.209	99,57%	1.279.093	91,43%	1.856.521	1,12%	99.186	8,41%
Valas	723.359	0,43%	120.565	9,27%	724.476	0,43%	119.954	8,57%	1.117	0,15%	(610)	-0,51%
Deposit on Call	3.598	0,00%	76.596	1,72%	5.480	0,00%	79.152	1,77%	1.882	52,31%	2.556	3,34%
Rupiah	3.234	89,88%	68.522	89,46%	5.069	92,50%	66.613	84,16%	1.835	56,74%	(1.909)	-2,79%
Valas	364	10,12%	8.075	10,54%	411	7,50%	12.540	15,84%	47	12,91%	4.465	55,29%
Deposito	3.683.400	2,12%	1.999.646	44,91%	3.738.352	2,13%	1.970.364	44,04%	54.952	1,49%	(29.282)	-1,46%
Rupiah	3.521.806	95,61%	1.706.149	85,32%	3.578.701	95,73%	1.679.665	85,25%	56.895	1,62%	(26.484)	-1,55%
Valas	161.594	4,39%	293.497	14,68%	159.651	4,27%	290.699	14,75%	(1.943)	-1,20%	(2.798)	-0,95%
Sertifikat Deposito	133	0,00%	7.316	0,16%	262	0,00%	8.573	0,19%	129	96,99%	1.257	17,18%
Rupiah	133	0,00%	7.316	100,00%	262	0,00%	8.573	100,00%	129	96,99%	1.257	17,18%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
Total	173.560.667	100,00%	4.452.224	100,00%	175.501.916	100,00%	4.473.772	100,00%	1.941.249	1,12%	21.548	0,48%
Rupiah	172.464.172	99,37%	3.695.629	83,01%	174.407.165	99,38%	3.722.958	83,22%	1.942.993	1,13%	27.329	0,74%
Valas	1.096.495	0,63%	756.595	16,99%	1.094.751	0,62%	750.814	16,78%	(1.744)	-0,16%	(5.782)	-0,76%

Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan

Grafik 2a
Distribusi Total Simpanan Berdasarkan Jenis Simpanan

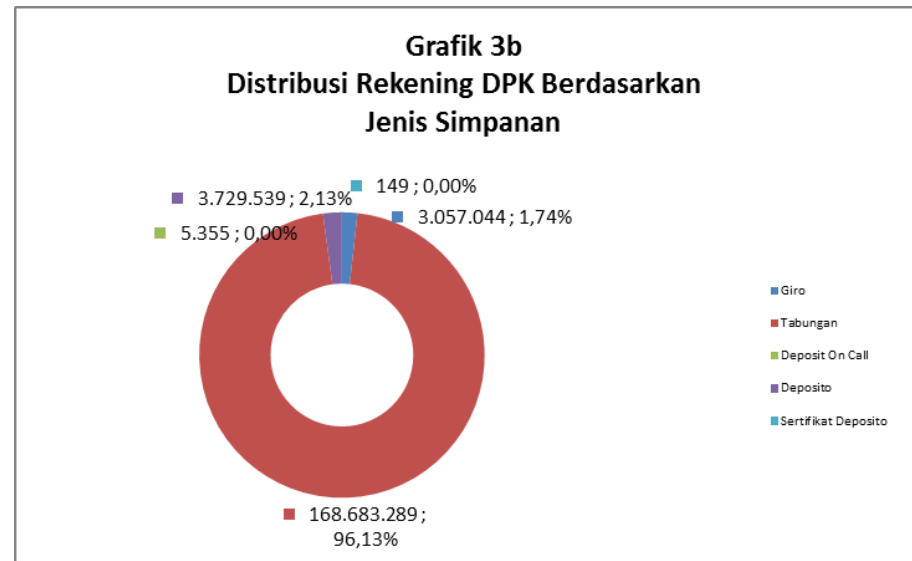
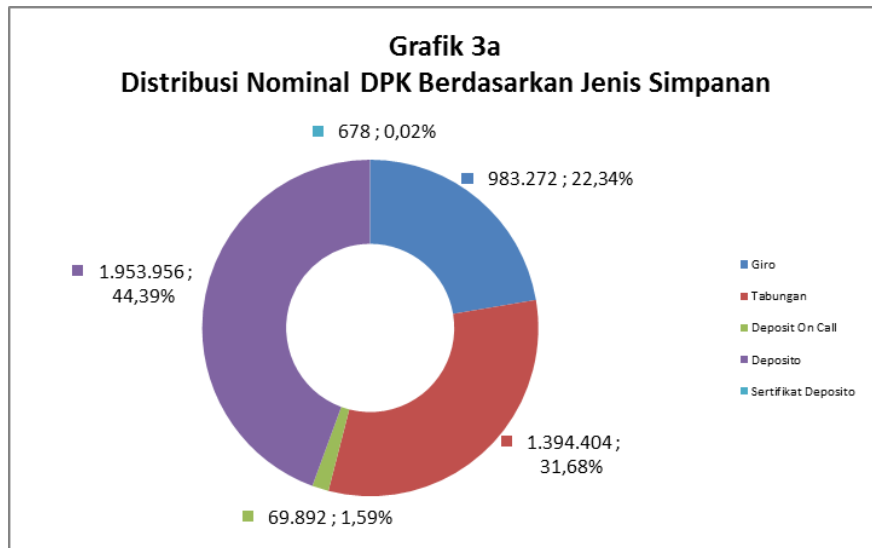


Grafik 2b
Distribusi Jumlah Rekening Berdasarkan Jenis Simpanan



Tabel 3												
DPK Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
Giro	3.030.942	1,75%	1.032.998	23,71%	3.057.044	1,74%	983.272	22,34%	26.102	0,86%	(49.727)	-4,81%
Rupiah	2.820.158	93,05%	712.743	69,00%	2.847.262	93,14%	667.113	67,85%	27.104	0,96%	(45.630)	-6,40%
Valas	210.784	6,95%	320.256	31,00%	209.782	6,86%	316.159	32,15%	(1.002)	-0,48%	(4.097)	-1,28%
Tabungan	166.825.698	96,13%	1.296.168	29,75%	168.683.289	96,13%	1.394.404	31,68%	1.857.591	1,11%	98.236	7,58%
Rupiah	166.102.353	99,57%	1.175.692	90,71%	167.958.828	99,57%	1.274.543	91,40%	1.856.475	1,12%	98.851	8,41%
Valas	723.345	0,43%	120.475	9,29%	724.461	0,43%	119.861	8,60%	1.116	0,15%	(614)	-0,51%
Deposit on Call	3.311	0,00%	45.280	1,04%	5.355	0,00%	69.892	1,59%	2.044	61,73%	24.613	54,36%
Rupiah	2.956	89,28%	38.350	84,70%	4.948	92,40%	57.759	82,64%	1.992	67,39%	19.409	50,61%
Valas	355	10,72%	6.929	15,30%	407	7,60%	12.133	17,36%	52	14,65%	5.204	75,10%
Deposito	3.674.696	2,12%	1.982.412	45,49%	3.729.539	2,13%	1.953.956	44,39%	54.843	1,49%	(28.457)	-1,44%
Rupiah	3.513.113	95,60%	1.690.324	85,27%	3.569.902	95,72%	1.664.833	85,20%	56.789	1,62%	(25.491)	-1,51%
Valas	161.583	4,40%	292.088	14,73%	159.637	4,28%	289.123	14,80%	(1.946)	-1,20%	(2.966)	-1,02%
Sertifikat Deposito	41	0,00%	621	0,01%	149	0,00%	678	0,02%	108	263,41%	56	9,08%
Rupiah	41	100,00%	621	100,00%	149	100,00%	678	100,00%	108	263,41%	56	9,08%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
Total	173.534.688	100,00%	4.357.480	100,00%	175.475.376	100,00%	4.402.202	100,00%	1.940.688	1,12%	44.722	1,03%
Rupiah	172.438.621	99,37%	3.617.731	83,02%	174.381.089	99,38%	3.664.925	83,25%	1.942.468	1,13%	47.195	1,30%
Valas	1.096.067	0,63%	739.749	16,98%	1.094.287	0,62%	737.276	16,75%	(1.780)	-0,16%	(2.473)	-0,33%

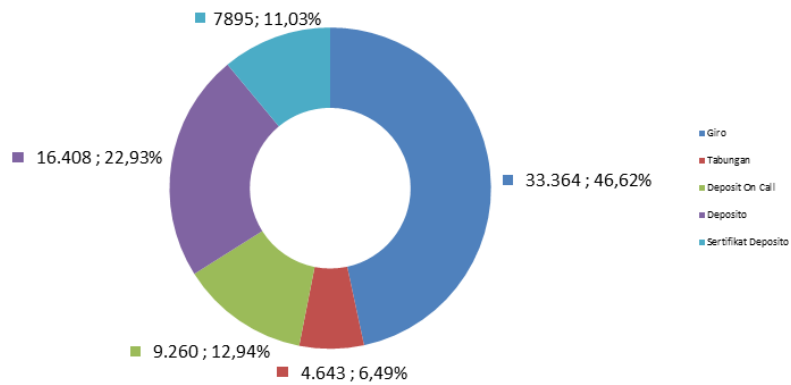
Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan



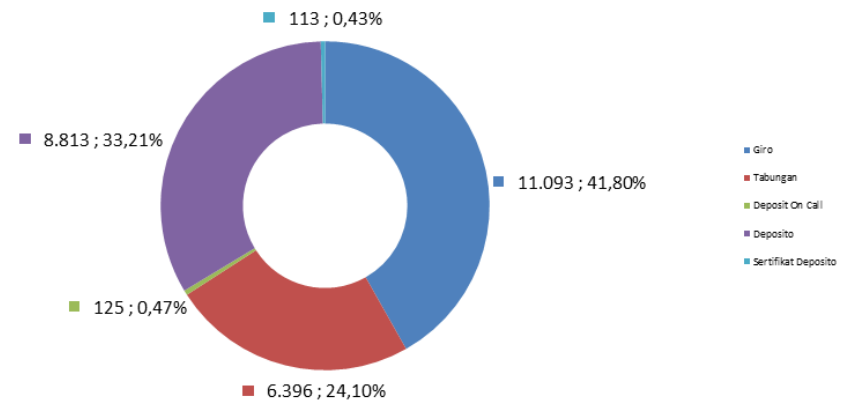
Tabel 4												
Simpanan Dari Bank Lain Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
Giro	10.547	40,60%	35.196	37,15%	11.093	41,80%	33.364	46,62%	546	5,18%	(1.832)	-5,20%
Rupiah	10.153	96,26%	20.992	59,65%	10.662	96,11%	21.902	65,65%	509	5,01%	909	4,33%
Valas	394	3,74%	14.203	40,35%	431	3,89%	11.462	34,35%	37	9,39%	(2.741)	-19,30%
Tabungan	6.349	24,44%	4.304	4,54%	6.396	24,10%	4.643	6,49%	47	0,74%	339	7,88%
Rupiah	6.335	99,78%	4.215	97,93%	6.381	99,77%	4.550	97,99%	46	0,73%	335	7,95%
Valas	14	0,22%	89	2,07%	15	0,23%	93	2,01%	1	7,14%	4	4,40%
Deposit on Call	287	1,10%	31.317	33,05%	125	0,47%	9.260	12,94%	(162)	-56,45%	(22.057)	-70,43%
Rupiah	278	96,86%	30.171	96,34%	121	96,80%	8.853	95,61%	(157)	-56,47%	(21.318)	-70,66%
Valas	9	3,14%	1.146	3,66%	4	3,20%	407	4,39%	(5)	3,09%	(739)	3,35%
Deposito	8.704	33,50%	17.234	18,19%	8.813	33,21%	16.408	22,93%	109	1,25%	(825)	-4,79%
Rupiah	8.693	99,87%	15.825	91,83%	8.799	99,84%	14.833	90,40%	106	1,22%	(992)	-6,27%
Valas	11	0,13%	1.409	8,17%	14	0,16%	1.576	9,60%	3	27,27%	167	11,87%
Sertifikat Deposito	92	0,35%	6.695	7,07%	113	0,43%	7.895	11,03%	21	0,03%	1.200	17,93%
Rupiah	92	0,00%	6.695	0,00%	113	100,00%	7.895	0,00%	21	0,00%	1.200	17,93%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
Total	25.979	100,00%	94.745	100,00%	26.540	100,00%	71.571	100,00%	561	2,16%	(23.174)	-24,46%
Rupiah	25.551	98,35%	77.898	82,22%	26.076	98,25%	58.033	81,08%	525	2,05%	(19.865)	-25,50%
Valas	428	1,65%	16.846	17,78%	464	1,75%	13.538	18,92%	36	8,41%	(3.309)	-19,64%

Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan

Grafik 4a
Distribusi Nominal Simpanan dari Bank Lain
Berdasarkan Jenis Simpanan



Grafik 4b
Distribusi Rekening Simpanan dari Bank Lain
Berdasarkan Jenis Simpanan



III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 5 Total Simpanan Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	169.719.707	97,79%	637.352	14,32%	171.486.517	97,71%	668.156	14,93%	1.766.810	1,04%	30.805	4,83%
Rupiah	168.945.468	99,54%	622.866	97,73%	170.709.942	99,55%	653.932	97,87%	1.764.474	1,04%	31.066	4,99%
Valas	774.239	0,46%	14.485	2,27%	776.575	0,45%	14.224	2,13%	2.336	0,30%	(261)	-1,80%
100 Jt < N ≤ 200 Jt	1.741.447	1,00%	243.098	5,46%	1.809.429	1,03%	253.976	5,68%	67.982	3,90%	10.878	4,47%
Rupiah	1.633.884	93,82%	227.820	93,72%	1.702.475	94,09%	238.852	94,05%	68.591	4,20%	11.032	4,84%
Valas	107.563	6,18%	15.279	6,28%	106.954	5,91%	15.124	5,95%	(609)	-0,57%	(155)	-1,01%
200 Jt < N ≤ 500 Jt	1.165.281	0,67%	375.937	8,44%	1.221.578	0,70%	393.938	8,81%	56.297	4,83%	18.001	4,79%
Rupiah	1.064.159	91,32%	343.920	91,48%	1.122.248	91,87%	362.556	92,03%	58.089	5,46%	18.637	5,42%
Valas	101.122	8,68%	32.018	8,52%	99.330	8,13%	31.382	7,97%	(1.792)	-1,77%	(636)	-1,99%
500 Jt < N ≤ 1 M	475.295	0,27%	351.887	7,90%	500.738	0,29%	369.847	8,27%	25.443	5,35%	17.960	5,10%
Rupiah	426.648	89,76%	317.721	90,29%	452.816	90,43%	336.297	90,93%	26.168	6,13%	18.577	5,85%
Valas	48.647	10,24%	34.166	9,71%	47.922	9,57%	33.549	9,07%	(725)	-1,49%	(617)	-1,81%
1 M < N ≤ 2 M	238.328	0,14%	340.120	7,64%	252.082	0,14%	359.355	8,03%	13.754	5,77%	19.235	5,66%
Rupiah	208.714	87,57%	298.985	87,91%	222.889	88,42%	318.883	88,74%	14.175	6,79%	19.898	6,66%
Valas	29.614	12,43%	41.135	12,09%	29.193	11,58%	40.472	11,26%	(421)	-1,42%	(663)	-1,61%
2 M < N ≤ 5 M	141.978	0,08%	443.118	9,95%	150.446	0,09%	467.865	10,46%	8.468	5,96%	24.746	5,58%
Rupiah	123.237	86,80%	385.543	87,01%	131.831	87,63%	410.702	87,78%	8.594	6,97%	25.158	6,53%
Valas	18.741	13,20%	57.575	12,99%	18.615	12,37%	57.163	12,22%	(126)	-0,67%	(412)	-0,72%
N > 5 M	78.631	0,05%	2.060.712	46,28%	81.126	0,05%	1.960.635	43,83%	2.495	3,17%	(100.077)	-4,86%
Rupiah	62.062	78,93%	1.498.775	72,73%	64.964	80,08%	1.401.736	71,49%	2.902	4,68%	(97.039)	-6,47%
Valas	16.569	21,07%	561.937	27,27%	16.162	19,92%	558.899	28,51%	(407)	-2,46%	(3.038)	-0,54%
Total	173.560.667	100,00%	4.452.224	100,00%	175.501.916	100,00%	4.473.772	100,00%	1.941.249	1,12%	21.548	0,48%
Rupiah	172.464.172	99,37%	3.695.629	83,01%	174.407.165	99,38%	3.722.958	83,22%	1.942.993	1,13%	27.329	0,74%
Valas	1.096.495	0,63%	756.595	16,99%	1.094.751	0,62%	750.814	16,78%	(1.744)	-0,16%	(5.782)	-0,76%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

DPK Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	169.708.545	97,80%	637.058	14,62%	171.474.850	97,72%	667.792	15,17%	1.766.305	1,04%	30.734	4,82%
Rupiah	168.934.418	99,54%	622.575	97,73%	170.698.429	99,55%	653.571	97,87%	1.764.011	1,04%	30.995	4,98%
Valas	774.127	0,46%	14.483	2,27%	776.421	0,45%	14.221	2,13%	2.294	0,30%	(261)	-1,81%
100 Jt < N ≤ 200 Jt	1.738.743	1,00%	242.694	5,57%	1.806.713	1,03%	253.569	5,76%	67.970	3,91%	10.875	4,48%
Rupiah	1.631.212	93,82%	227.420	93,71%	1.699.787	94,08%	238.449	94,04%	68.575	4,20%	11.029	4,85%
Valas	107.531	6,18%	15.274	6,29%	106.926	5,92%	15.120	5,96%	(605)	-0,56%	(154)	-1,01%
200 Jt < N ≤ 500 Jt	1.161.170	0,67%	374.471	8,59%	1.217.492	0,69%	392.471	8,92%	56.322	4,85%	18.000	4,81%
Rupiah	1.060.083	91,29%	342.464	91,45%	1.118.198	91,84%	361.099	92,01%	58.115	5,48%	18.635	5,44%
Valas	101.087	8,71%	32.007	8,55%	99.294	8,16%	31.372	7,99%	(1.793)	-1,77%	(636)	-1,99%
500 Jt < N ≤ 1 M	471.983	0,27%	349.126	8,01%	497.317	0,28%	366.986	8,34%	25.334	5,37%	17.860	5,12%
Rupiah	423.360	89,70%	314.977	90,22%	449.418	90,37%	333.453	90,86%	26.058	6,16%	18.476	5,87%
Valas	48.623	10,30%	34.148	9,78%	47.899	9,63%	33.533	9,14%	(724)	-1,49%	(616)	-1,80%
1 M < N ≤ 2 M	236.486	0,14%	337.326	7,74%	250.219	0,14%	356.565	8,10%	13.733	5,81%	19.238	5,70%
Rupiah	206.907	87,49%	296.239	87,82%	221.059	88,35%	316.138	88,66%	14.152	6,84%	19.898	6,72%
Valas	29.579	12,51%	41.087	12,18%	29.160	11,65%	40.427	11,34%	(419)	-1,42%	(660)	-1,61%
2 M < N ≤ 5 M	140.527	0,08%	438.228	10,06%	148.957	0,08%	462.929	10,52%	8.430	6,00%	24.701	5,64%
Rupiah	121.814	86,68%	380.746	86,88%	130.374	87,52%	405.881	87,68%	8.560	7,03%	25.135	6,60%
Valas	18.713	13,32%	57.482	13,12%	18.583	12,48%	57.048	12,32%	(130)	-0,69%	(434)	-0,76%
N > 5 M	77.234	0,04%	1.978.576	45,41%	79.828	0,05%	1.901.890	43,20%	2.594	3,36%	(76.686)	-3,88%
Rupiah	60.827	78,76%	1.433.309	72,44%	63.824	79,95%	1.356.335	71,32%	2.997	4,93%	(76.974)	-5,37%
Valas	16.407	21,24%	545.267	27,56%	16.004	20,05%	545.555	28,68%	(403)	-2,46%	288	0,05%
Total	173.534.688	100,00%	4.357.480	100,00%	175.475.376	100,00%	4.402.202	100,00%	1.940.688	1,12%	44.722	1,03%
Rupiah	172.438.621	99,37%	3.617.731	83,02%	174.381.089	99,38%	3.664.925	83,25%	1.942.468	1,13%	47.195	1,30%
Valas	1.096.067	0,63%	739.749	16,98%	1.094.287	0,62%	737.276	16,75%	(1.780)	-0,16%	(2.473)	-0,33%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

Tabel 7												
Simpanan Dari Bank Lain Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	11.162	42,97%	294	0,31%	11.667	43,96%	364	0,51%	505	4,52%	71	24,09%
Rupiah	11.050	99,00%	291	99,16%	11.513	98,68%	361	99,23%	463	4,19%	70	24,18%
Valas	112	1,00%	2	0,84%	154	1,32%	3	0,77%	42	37,50%	0	13,02%
100 Jt < N ≤ 200 Jt	2.704	10,41%	404	0,43%	2.716	10,23%	407	0,57%	12	0,44%	3	0,74%
Rupiah	2.672	98,82%	400	98,84%	2.688	98,97%	403	98,96%	16	0,60%	3	0,86%
Valas	32	1,18%	5	1,16%	28	1,03%	4	1,04%	(4)	-12,50%	(0)	-9,69%
200 Jt < N ≤ 500 Jt	4.111	15,82%	1.466	1,55%	4.086	15,40%	1.467	2,05%	(25)	-0,61%	1	0,07%
Rupiah	4.076	99,15%	1.456	99,28%	4.050	99,12%	1.457	99,29%	(26)	-0,64%	1	0,08%
Valas	35	0,85%	11	0,72%	36	0,88%	10	0,71%	1	2,86%	(0)	-1,06%
500 Jt < N ≤ 1 M	3.312	12,75%	2.761	2,91%	3.421	12,89%	2.861	4,00%	109	3,29%	100	3,61%
Rupiah	3.288	99,28%	2.743	99,36%	3.398	99,33%	2.844	99,43%	110	3,35%	101	3,68%
Valas	24	0,72%	18	0,64%	23	0,67%	16	0,57%	(1)	-4,17%	(1)	-7,73%
1 M < N ≤ 2 M	1.842	7,09%	2.794	2,95%	1.863	7,02%	2.790	3,90%	21	1,14%	(3)	-0,12%
Rupiah	1.807	98,10%	2.746	98,28%	1.830	98,23%	2.746	98,40%	23	1,27%	(0)	0,00%
Valas	35	1,90%	48	1,72%	33	1,77%	45	1,60%	(2)	-5,71%	(3)	-7,10%
2 M < N ≤ 5 M	1.451	5,59%	4.890	5,16%	1.489	5,61%	4.936	6,90%	38	2,62%	45	0,93%
Rupiah	1.423	98,07%	4.797	98,10%	1.457	97,85%	4.821	97,67%	34	2,39%	23	0,49%
Valas	28	1,93%	93	1,90%	32	2,15%	115	2,33%	4	14,29%	22	23,54%
N > 5 M	1.397	5,38%	82.135	86,69%	1.298	4,89%	58.745	82,08%	(99)	-7,09%	(23.390)	-28,48%
Rupiah	1.235	88,40%	65.465	79,70%	1.140	87,83%	45.401	77,28%	(95)	-7,69%	(20.065)	-30,65%
Valas	162	11,60%	16.670	20,30%	158	12,17%	13.344	22,72%	(4)	-2,47%	(3.326)	-19,95%
Total	25.979	100,00%	94.745	100,00%	26.540	100,00%	71.571	100,00%	561	2,16%	(23.174)	-24,46%
Rupiah	25.551	98,35%	77.898	82,22%	26.076	98,25%	58.033	81,08%	525	2,05%	(19.865)	-25,50%
Valas	428	1,65%	16.846	17,78%	464	1,75%	13.538	18,92%	36	8,41%	(3.309)	-19,64%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

IV. DISTRIBUSI SIMPANAN BERDASARKAN BESARAN NILAI SIMPANAN YANG DIJAMIN

Tabel 8 Total Simpanan Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	173.340.058	99,87%	1.948.394	43,76%	175.270.344	99,87%	2.045.272	45,72%	1.930.286	1,11%	96.878	4,97%
Rupiah	172.278.873	99,39%	1.811.311	92,96%	174.210.370	99,40%	1.910.521	93,41%	1.931.497	1,12%	99.210	5,48%
Valas	1.061.185	0,61%	137.083	7,04%	1.059.974	0,60%	134.751	6,59%	(1.211)	-0,11%	(2.331)	-1,70%
N > 2 M	220.609	0,13%	2.503.830	56,24%	231.572	0,13%	2.428.500	54,28%	10.963	4,97%	(75.330)	-3,01%
Rupiah	185.299	83,99%	1.884.318	75,26%	196.795	84,98%	1.812.438	74,63%	11.496	6,20%	(71.880)	-3,81%
Valas	35.310	16,01%	619.512	24,74%	34.777	15,02%	616.062	25,37%	(533)	-1,51%	(3.450)	-0,56%
Total	173.560.667	100,00%	4.452.224	100,00%	175.501.916	100,00%	4.473.772	100,00%	1.941.249	1,12%	21.548	0,48%
Rupiah	172.464.172	99,37%	3.695.629	83,01%	174.407.165	99,38%	3.722.958	83,22%	1.942.993	1,13%	27.329	0,74%
Valas	1.096.495	0,63%	756.595	16,99%	1.094.751	0,62%	750.814	16,78%	(1.744)	-0,16%	(5.782)	-0,76%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

Tabel 9												
DPK Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	173.316.927	99,87%	1.940.675	44,54%	175.246.591	99,87%	2.037.382	46,28%	1.929.664	1,11%	96.707	4,98%
Rupiah	172.255.980	99,39%	1.803.676	92,94%	174.186.891	99,40%	1.902.709	93,39%	1.930.911	1,12%	99.034	5,49%
Valas	1.060.947	0,61%	136.999	7,06%	1.059.700	0,60%	134.673	6,61%	(1.247)	-0,12%	(2.326)	-1,70%
N > 2 M	217.761	0,13%	2.416.805	55,46%	228.785	0,13%	2.364.819	53,72%	11.024	5,06%	(51.985)	-2,15%
Rupiah	182.641	83,87%	1.814.055	75,06%	194.198	84,88%	1.762.216	74,52%	11.557	6,33%	(51.839)	-2,86%
Valas	35.120	16,13%	602.749	24,94%	34.587	15,12%	602.603	25,48%	(533)	-1,52%	(146)	-0,02%
Total	173.534.688	100,00%	4.357.480	100,00%	175.475.376	100,00%	4.402.202	100,00%	1.940.688	1,12%	44.722	1,03%
Rupiah	172.438.621	99,37%	3.617.731	83,02%	174.381.089	99,38%	3.664.925	83,25%	1.942.468	1,13%	47.195	1,30%
Valas	1.096.067	0,63%	739.749	16,98%	1.094.287	0,62%	737.276	16,75%	(1.780)	-0,16%	(2.473)	-0,33%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

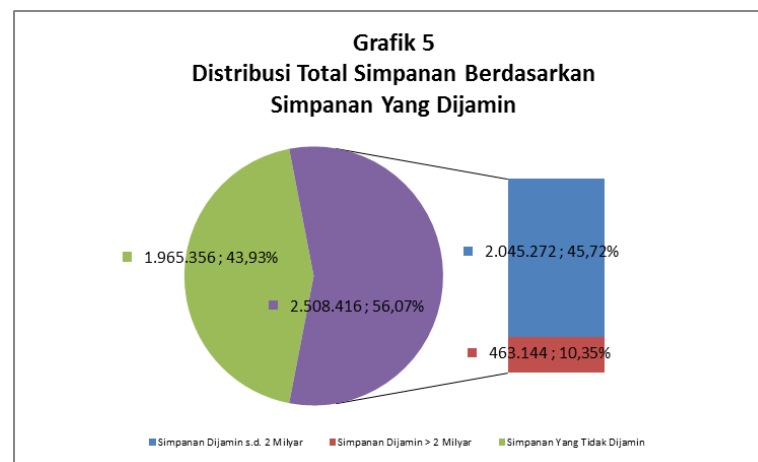
Tabel 10												
Simpanan Dari Bank Lain Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	23.131	89,04%	7.719	8,15%	23.753	89,50%	7.890	11,02%	622	2,69%	171	2,21%
Rupiah	22.893	98,97%	7.636	98,92%	23.479	98,85%	7.812	99,01%	586	2,56%	176	2,30%
Valas	238	1,03%	83	1,08%	274	1,15%	78	0,99%	36	15,13%	(5)	-6,02%
N > 2 M	2.848	10,96%	87.026	91,85%	2.787	10,50%	63.681	88,98%	(61)	-2,14%	(23.345)	-26,83%
Rupiah	2.658	93,33%	70.263	80,74%	2.597	93,18%	50.221	78,86%	(61)	-2,29%	(20.041)	-28,52%
Valas	190	6,67%	16.763	19,26%	190	6,82%	13.459	21,14%	0	0,00%	(3.304)	-19,71%
Total	25.979	100,00%	94.745	100,00%	26.540	100,00%	71.571	100,00%	561	2,16%	(23.174)	-24,46%
Rupiah	25.551	98,35%	77.898	82,22%	26.076	98,25%	58.033	81,08%	525	2,05%	(19.865)	-25,50%
Valas	428	1,65%	16.846	17,78%	464	1,75%	13.538	18,92%	36	8,41%	(3.309)	-19,64%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

V. DISTRIBUSI SIMPANAN YANG DIJAMIN

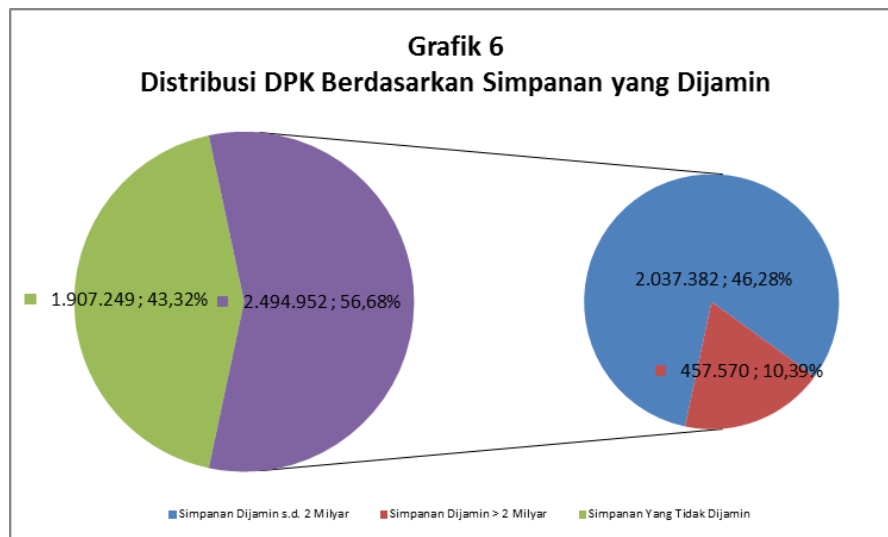
Tabel 11 Total Simpanan Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	173.340.058	99,87%	1.948.394	81,54%	175.270.344	99,87%	2.045.272	81,54%	1.930.286	1,11%	96.878	4,97%
Rupiah	172.278.873	99,39%	1.811.311	92,96%	174.210.370	99,40%	1.910.521	93,41%	1.931.497	1,12%	99.210	5,48%
Valas	1.061.185	0,61%	137.083	7,04%	1.059.974	0,60%	134.751	6,59%	(1.211)	-0,11%	(2.331)	-1,70%
N > 2 M	220.609	0,13%	441.218	18,46%	231.572	0,13%	463.144	18,46%	10.963	4,97%	21.926	4,97%
Rupiah	185.299	83,99%	370.598	83,99%	196.795	84,98%	393.590	84,98%	11.496	6,20%	22.992	6,20%
Valas	35.310	16,01%	70.620	16,01%	34.777	15,02%	69.554	15,02%	(533)	-1,51%	(1.066)	-1,51%
Total	173.560.667	100,00%	2.389.612	100,00%	175.501.916	100,00%	2.508.416	100,00%	1.941.249	1,12%	118.804	4,97%
Rupiah	172.464.172	99,37%	2.181.909	91,31%	174.407.165	99,38%	2.304.111	91,86%	1.942.993	1,13%	122.202	5,60%
Valas	1.096.495	0,63%	207.703	8,69%	1.094.751	0,62%	204.305	8,14%	(1.744)	-0,16%	(3.397)	-1,64%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan



Tabel 12												
DPK berdasarkan Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	173.316.927	99,87%	1.940.675	81,67%	175.246.591	99,87%	2.037.382	81,66%	1.929.664	1,11%	96.707	4,98%
Rupiah	172.255.980	99,39%	1.803.676	92,94%	174.186.891	99,40%	1.902.709	93,39%	1.930.911	1,12%	99.034	5,49%
Valas	1.060.947	0,61%	136.999	7,06%	1.059.700	0,60%	134.673	6,61%	(1.247)	-0,12%	(2.326)	-1,70%
N > 2 M	217.761	0,13%	435.522	18,33%	228.785	0,13%	457.570	18,34%	11.024	5,06%	22.048	5,06%
Rupiah	182.641	83,87%	365.282	83,87%	194.198	84,88%	388.396	84,88%	11.557	6,33%	23.114	6,33%
Valas	35.120	16,13%	70.240	16,13%	34.587	15,12%	69.174	15,12%	(533)	-1,52%	(1.066)	-1,52%
Total	173.534.688	100,00%	2.376.197	100,00%	175.475.376	100,00%	2.494.952	100,00%	1.940.688	1,12%	118.755	5,00%
Rupiah	172.438.621	99,37%	2.168.958	91,28%	174.381.089	99,38%	2.291.105	91,83%	1.942.468	1,13%	122.148	5,63%
Valas	1.096.067	0,63%	207.239	8,72%	1.094.287	0,62%	203.847	8,17%	(1.780)	-0,16%	(3.392)	-1,64%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan



Tabel 13												
Simpanan Dari Bank Lain Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Nop-15				Des-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	23.131	89,04%	7.719	57,54%	23.753	89,50%	7.890	58,60%	622	2,69%	171	2,21%
Rupiah	22.893	98,97%	7.636	98,92%	23.479	98,85%	7.812	99,01%	586	2,56%	176	2,30%
Valas	238	1,03%	83	1,08%	274	1,15%	78	0,99%	36	15,13%	(5)	-6,02%
N > 2 M	2.848	10,96%	5.696	42,46%	2.787	10,50%	5.574	41,40%	(61)	-2,14%	(122)	-2,14%
Rupiah	2.658	93,33%	5.316	93,33%	2.597	93,18%	5.194	93,18%	(61)	-2,29%	(122)	-2,29%
Valas	190	6,67%	380	6,67%	190	6,82%	380	6,82%	0	0,00%	0	0,00%
Total	25.979	100,00%	13.415	100,00%	26.540	100,00%	13.464	100,00%	561	2,16%	49	0,36%
Rupiah	25.551	98,35%	12.952	96,55%	26.076	98,25%	13.006	96,60%	525	2,05%	54	0,42%
Valas	428	1,65%	463	3,45%	464	1,75%	458	3,40%	36	8,41%	(5)	-1,08%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

