



LEMBAGA
PENJAMIN
SIMPANAN

Indonesia
Deposit
Insurance
Corporation

Distribusi Simpanan Bank Umum

Desember 2016

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KETERANGAN

Sumber Data

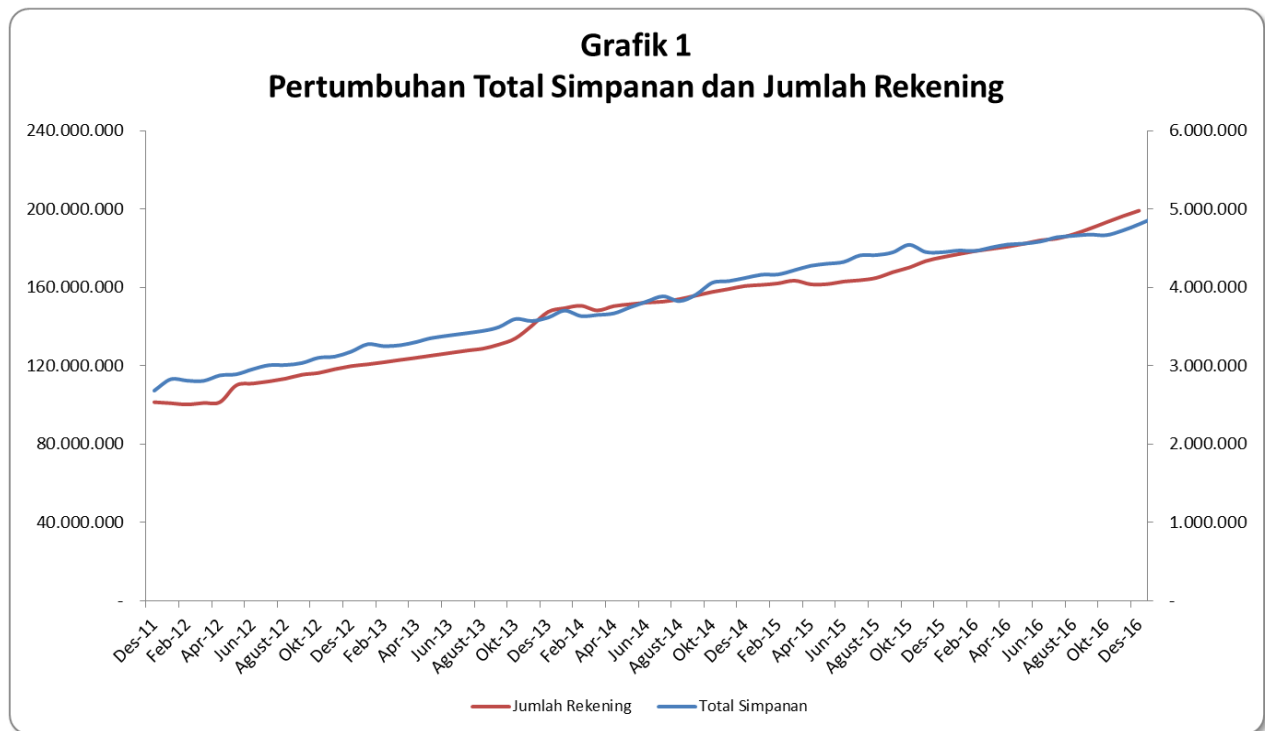
- Data yang digunakan bersumber dari Laporan Posisi Simpanan yang disampaikan oleh bank umum kepada Lembaga Penjamin Simpanan.
- Jumlah bank umum:
 - a. Bank Umum Konvensional : 104
 - b. Bank Umum Syariah : 13
- Terdapat 1 bank umum yang telah mendapatkan izin usaha merger oleh OJK sesuai salinan keputusan Dewan Komisiner OJK Nomor KEP-99/D.03/2016 tentang Pemberian Izin Penggabungan Usaha (*Merger*) PT Bank Antardaerah ke dalam PT Bank Windu Kentjana International Tbk pada tanggal 30 November 2016.
- PT Bank Windu Kentjana International Tbk mendapatkan izin penggunaan perubahan nama oleh OJK sesuai salinan keputusan Dewan Komisiner OJK Nomor KEP-17/KDK.03/2016 tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Windu Kentjana International Tbk menjadi Izin Usaha Atas Nama PT Bank China Construction Bank Indonesia.
Dengan demikian jumlah bank umum berkurang 1 bank menjadi 104 bank dan bank umum syariah tetap 13 bank, sehingga jumlah bank umum menjadi 117 bank.

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.

1. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

Tabel 1										
Total Simpanan dan Jumlah Rekening										
Bulan	2012		2013		2014		2015		2016	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	100.995.991	2.812.389	120.846.777	3.253.000	149.530.751	3.637.382	161.428.538	4.168.841	177.136.780	4.468.860
Februari	100.339.507	2.809.349	121.930.266	3.265.247	150.736.550	3.651.574	162.168.106	4.222.482	178.672.201	4.512.757
Maret	101.097.601	2.879.534	123.124.821	3.307.495	148.368.994	3.671.553	163.591.483	4.279.063	179.821.600	4.550.907
April	101.531.209	2.894.013	124.229.263	3.360.138	150.569.713	3.749.915	161.703.787	4.305.689	180.940.127	4.562.449
Mei	110.120.237	2.958.972	125.424.329	3.399.580	151.524.434	3.822.525	161.794.457	4.327.966	182.436.133	4.589.453
Juni	111.011.366	3.010.181	126.795.614	3.434.159	152.378.966	3.889.318	163.120.385	4.411.687	184.178.717	4.643.511
Juli	112.124.718	3.011.850	127.809.412	3.447.375	152.859.205	3.828.767	163.802.232	4.415.367	185.076.206	4.661.705
Agustus	113.534.001	3.037.803	128.817.609	3.496.756	154.140.288	3.910.281	165.008.829	4.451.403	187.238.920	4.678.284
September	115.525.552	3.104.251	130.943.737	3.599.133	155.974.513	4.062.918	167.924.825	4.546.948	190.121.579	4.669.888
Oktober	116.426.607	3.119.552	134.082.846	3.574.573	157.829.886	4.084.023	170.285.831	4.454.912	193.352.209	4.728.935
Nopember	118.364.092	3.182.867	140.527.064	3.617.855	159.273.484	4.124.111	173.560.667	4.452.224	196.468.148	4.809.306 *)
Desember	119.917.930	3.277.154	147.626.510	3.706.609	160.867.462	4.165.300	175.501.916	4.473.772	199.301.502	4.900.314



*) Terdapat perubahan total simpanan dan total rekening periode November 2016 dari Rp4.809.305.634.090.340 (196.468.194 rekening) menjadi Rp4.809.305.633.880.340 (196.468.148 rekening). Perubahan tersebut dikarenakan adanya koreksi pada 5 bank terhadap laporan bulan November 2016 yang telah disampaikan sebelumnya.

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
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%
2016	199.301.502	4.900.314	23.799.586	13,56%	426.542	9,53%

*) Data sampai dengan Desember 2016

2. DISTRIBUSI TOTAL SIMPANAN DAN JUMLAH REKUNING BERDASARKAN JENIS SIMPANAN

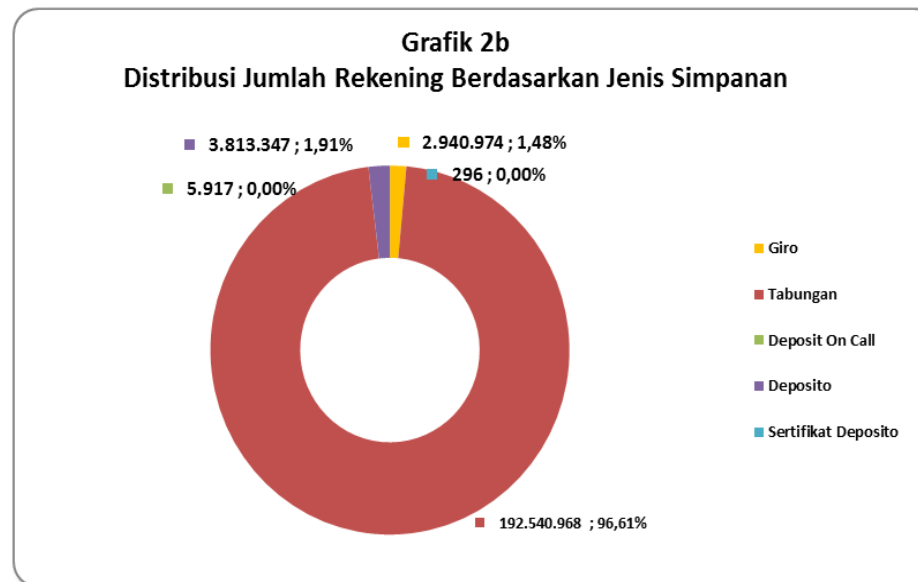
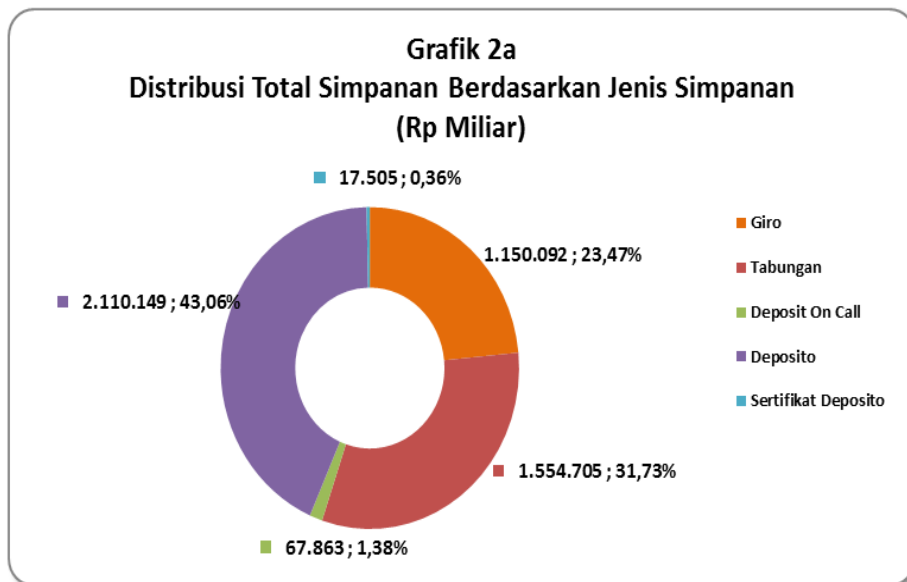
2.1. Total Simpanan dan Jumlah Rekening Berdasarkan Jenis Simpanan dan Valuta

Tabel 2												
Total Simpanan Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
Giro	2.945.347	1,50%	1.148.752	23,89%	2.940.974	1,48%	1.150.092	23,47%	(4.373)	-0,15%	1.340	0,12%
Rupiah	2.752.890	93,47%	837.929	72,94%	2.748.931	93,47%	845.498	73,52%	(3.959)	-0,14%	7.569	0,90%
Valas	192.457	6,53%	310.823	27,06%	192.043	6,53%	304.594	26,48%	(414)	-0,22%	(6.229)	-2,00%
Tabungan	189.735.907	96,57%	1.462.934	30,42%	192.540.968	96,61%	1.554.705	31,73%	2.805.061	1,48%	91.771	6,27%
Rupiah	189.016.661	99,62%	1.332.832	91,11%	191.819.985	99,63%	1.417.969	91,20%	2.803.324	1,48%	85.137	6,39%
Valas	719.246	0,38%	130.102	8,89%	720.983	0,37%	136.736	8,80%	1.737	0,24%	6.634	5,10%
Deposit on Call	4.628	0,00%	65.779	1,37%	5.917	0,00%	67.863	1,38%	1.289	27,85%	2.084	3,17%
Rupiah	4.339	93,76%	57.405	87,27%	5.656	95,59%	58.720	86,53%	1.317	30,35%	1.315	2,29%
Valas	289	6,24%	8.374	12,73%	261	4,41%	9.143	13,47%	(28)	-9,69%	769	9,19%
Deposito	3.782.019	1,93%	2.116.614	44,01%	3.813.347	1,91%	2.110.149	43,06%	31.328	0,83%	(6.465)	-0,31%
Rupiah	3.639.658	96,24%	1.839.814	86,92%	3.670.948	96,27%	1.818.568	86,18%	31.290	0,86%	(21.246)	-1,15%
Valas	142.361	3,76%	276.800	13,08%	142.399	3,73%	291.581	13,82%	38	0,03%	14.781	5,34%
Sertifikat Deposito	247	0,00%	15.227	0,32%	296	0,00%	17.505	0,36%	49	19,84%	2.278	14,96%
Rupiah	242	0,00%	14.969	98,31%	296	100,00%	17.505	100,00%	54	22,31%	2.536	16,94%
Valas	5	0,00%	258	1,70%	-	0,00%	-	0,00%	(5)	0,00%	(258)	0,00%
Total	196.468.148	100,00%	4.809.306	100,00%	199.301.502	100,00%	4.900.314	100,00%	2.833.354	1,44%	91.008	1,89%
Rupiah	195.413.790	99,46%	4.082.949	84,90%	198.245.816	99,47%	4.158.259	84,86%	2.832.026	1,45%	75.310	1,84%
Valas	1.054.358	0,54%	726.357	15,10%	1.055.686	0,53%	742.055	15,14%	1.328	0,13%	15.698	2,16%

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

*) Terdapat perubahan total simpanan dan total rekening periode November 2016 dari Rp4.809.305.634.090.340 (196.468.194 rekening) menjadi Rp4.809.305.633.880.340 (196.468.148 rekening). Perubahan tersebut dikarenakan adanya koreksi pada 5 bank terhadap laporan bulan November 2016 yang telah disampaikan sebelumnya.

2.2. Total Simpanan dan Jumlah Rekening Berdasarkan Jenis Simpanan dan Valuta Desember 2016

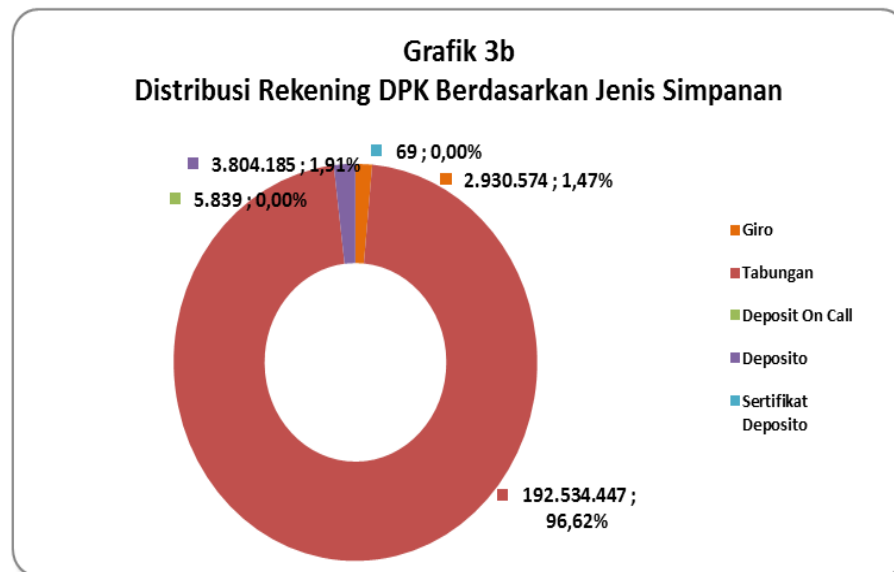
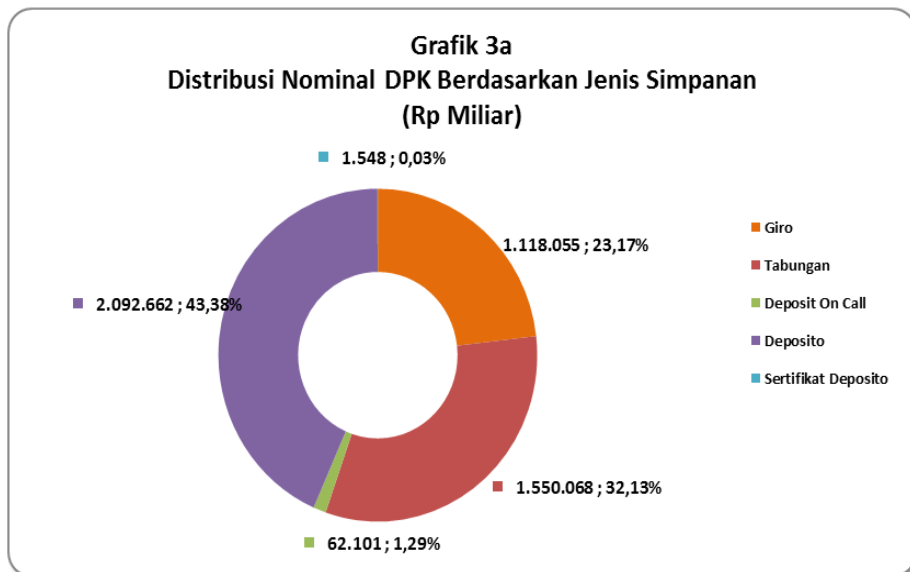


2.3. Dana Pihak Ketiga Berdasarkan Jenis Simpanan dan Valuta

Tabel 3												
DPK Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
Giro	2.934.613	1,49%	1.117.059	23,65%	2.930.574	1,47%	1.118.054	23,17%	(4.039)	-0,14%	995	0,09%
Rupiah	2.742.581	93,46%	814.752	72,94%	2.738.950	93,46%	821.125	73,44%	(3.631)	-0,13%	6.374	0,78%
Valas	192.032	6,54%	302.307	27,06%	191.624	6,54%	296.929	26,56%	(408)	-0,21%	(5.378)	-1,78%
Tabungan	189.729.499	96,58%	1.458.055	30,87%	192.534.447	96,62%	1.550.068	32,13%	2.804.948	1,48%	92.013	6,31%
Rupiah	189.010.268	99,62%	1.328.101	91,09%	191.813.479	99,63%	1.413.350	91,18%	2.803.211	1,48%	85.249	6,42%
Valas	719.231	0,38%	129.954	8,91%	720.968	0,37%	136.718	8,82%	1.737	0,24%	6.764	5,21%
Deposit on Call	4.460	0,00%	47.950	1,02%	5.839	0,00%	62.101	1,29%	1.379	30,92%	14.151	29,51%
Rupiah	4.175	93,61%	39.888	83,19%	5.580	95,56%	53.065	85,45%	1.405	33,65%	13.177	33,04%
Valas	285	6,39%	8.062	16,81%	259	4,44%	9.036	14,55%	(26)	-9,12%	974	12,08%
Deposito	3.773.199	1,92%	2.098.385	44,43%	3.804.185	1,91%	2.092.662	43,38%	30.986	0,82%	(5.724)	-0,27%
Rupiah	3.630.846	96,23%	1.822.243	86,84%	3.661.796	96,26%	1.801.870	86,10%	30.950	0,85%	(20.374)	-1,12%
Valas	142.353	3,77%	276.142	13,16%	142.389	3,74%	290.792	13,90%	36	0,03%	14.650	5,31%
Sertifikat Deposito	46	0,00%	1.187	0,03%	69	0,00%	1.548	0,03%	23	50,00%	361	30,40%
Rupiah	41	89,13%	929	78,25%	69	100,00%	1.548	100,00%	28	68,29%	619	66,65%
Valas	5	10,87%	258	21,75%	-	0,00%	-	0,00%	(5)	0,00%	(258)	0,00%
Total	196.441.817	100,00%	4.722.636	100,00%	199.275.114	100,00%	4.824.433	100,00%	2.833.297	1,44%	101.797	2,16%
Rupiah	195.387.911	99,46%	4.005.913	84,82%	198.219.874	99,47%	4.090.958	84,80%	2.831.963	1,45%	85.045	2,12%
Valas	1.053.906	0,54%	716.723	15,18%	1.055.240	0,53%	733.475	15,20%	1.334	0,13%	16.752	2,34%

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

2.4. Distribusi Nominal dan Rekening Dana Pihak Ketiga Berdasarkan Jenis Simpanan Desember 2016



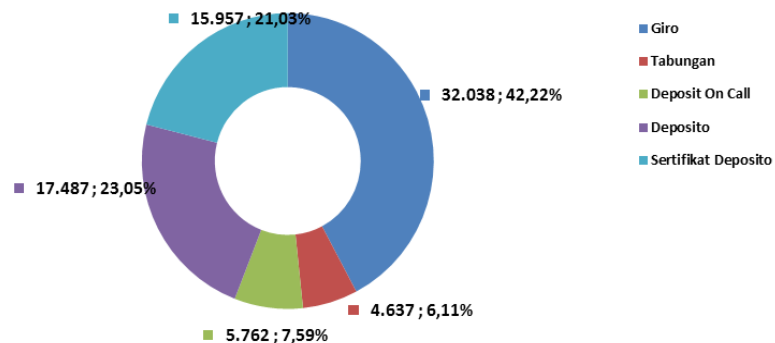
2.5. Simpanan Dari Bank Lain Berdasarkan Jenis Simpanan dan Valuta

Tabel 4 Simpanan Dari Bank Lain Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
Giro	10.734	40,77%	31.693	36,57%	10.400	39,41%	32.038	42,22%	(334)	-3,11%	345	1,09%
Rupiah	10.309	96,04%	23.177	73,13%	9.981	95,97%	24.373	76,08%	(328)	-3,18%	1.196	5,16%
Valas	425	3,96%	8.516	26,87%	419	4,03%	7.665	23,92%	(6)	-1,41%	(851)	-9,99%
Tabungan	6.408	24,34%	4.879	5,63%	6.521	24,71%	4.637	6,11%	113	1,76%	(242)	-4,96%
Rupiah	6.393	99,77%	4.731	96,97%	6.506	99,77%	4.619	99,60%	113	1,77%	(113)	-2,38%
Valas	15	0,23%	148	3,03%	15	0,23%	18	0,40%	0	0,00%	(130)	-87,61%
Deposit on Call	168	0,64%	17.829	20,57%	78	0,30%	5.762	7,59%	(90)	-53,57%	(12.067)	-67,68%
Rupiah	164	97,62%	17.517	98,25%	76	97,44%	5.654	98,13%	(88)	-53,66%	(11.863)	-67,72%
Valas	4	2,38%	312	1,75%	2	2,56%	108	1,87%	(2)	2,22%	(204)	1,69%
Deposito	8.820	33,50%	18.229	21,03%	9.162	34,72%	17.487	23,05%	342	3,88%	(742)	-4,07%
Rupiah	8.812	99,91%	17.571	96,39%	9.152	99,89%	16.698	95,49%	340	3,86%	(873)	-4,97%
Valas	8	0,09%	658	3,61%	10	0,11%	789	4,51%	2	25,00%	131	19,85%
Sertifikat Deposito	201	0,76%	14.040	16,20%	227	0,86%	15.957	21,03%	26	0,03%	1.917	13,65%
Rupiah	201	100,00%	14.040	100,00%	227	100,00%	15.957	0,00%	26	0,00%	1.917	13,65%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
Total	26.331	100,00%	86.670	100,00%	26.388	100,00%	75.881	100,00%	57	0,22%	(10.789)	-12,45%
Rupiah	25.879	98,28%	77.036	88,88%	25.942	98,31%	67.301	88,69%	63	0,24%	(9.735)	-12,64%
Valas	452	1,72%	9.634	11,12%	446	1,69%	8.580	11,31%	(6)	-1,33%	(1.054)	-10,94%

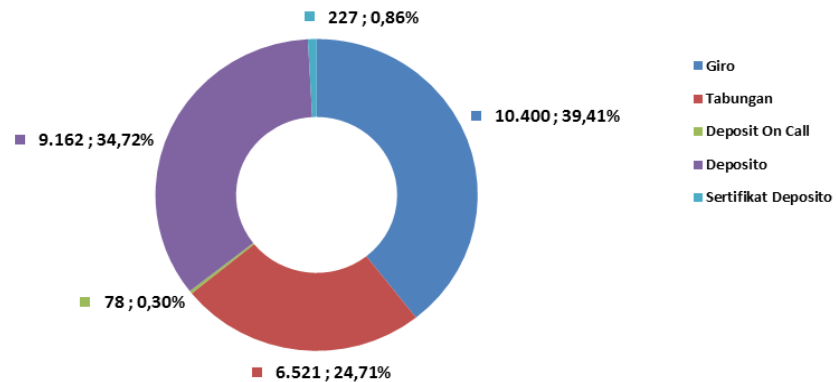
Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan

2.6. Distribusi Nominal dan Rekening Simpanan dari Bank Lain Berdasarkan Jenis Simpanan Desember 2016

Grafik 4a
Distribusi Nominal Simpanan dari Bank Lain
Berdasarkan Jenis Simpanan
(Rp Miliar)



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



3. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

3.1. Total Simpanan Berdasarkan Segment Nominal dan Valuta

Tabel 5 Total Simpanan Berdasarkan Segment Nominal dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	192.320.104	97,89%	688.257	14,31%	195.002.534	97,84%	722.355	14,74%	2.682.430	1,39%	34.098	4,95%
Rupiah	191.560.183	99,60%	674.692	98,03%	194.238.783	99,61%	707.832	97,99%	2.678.600	1,40%	33.140	4,91%
Valas	759.921	0,40%	13.565	1,97%	763.751	0,39%	14.523	2,01%	3.830	0,50%	958	7,06%
100 Jt < N ≤ 200 Jt	1.889.041	0,96%	265.336	5,52%	1.952.583	0,98%	274.016	5,59%	63.542	3,36%	8.680	3,27%
Rupiah	1.788.242	94,66%	250.813	94,53%	1.853.513	94,93%	259.816	94,82%	65.271	3,65%	9.003	3,59%
Valas	100.799	5,34%	14.523	5,47%	99.070	5,07%	14.200	5,18%	(1.729)	-1,72%	(323)	-2,23%
200 Jt < N ≤ 500 Jt	1.267.112	0,64%	407.818	8,48%	1.313.266	0,66%	422.787	8,63%	46.154	3,64%	14.969	3,67%
Rupiah	1.175.193	92,75%	378.841	92,89%	1.221.896	93,04%	393.947	93,18%	46.703	3,97%	15.106	3,99%
Valas	91.919	7,25%	28.977	7,11%	91.370	6,96%	28.840	6,82%	(549)	-0,60%	(137)	-0,47%
500 Jt < N ≤ 1 M	508.098	0,26%	373.653	7,77%	527.268	0,26%	387.583	7,91%	19.170	3,77%	13.930	3,73%
Rupiah	464.136	91,35%	343.006	91,80%	483.987	91,79%	357.323	92,19%	19.851	4,28%	14.317	4,17%
Valas	43.962	8,65%	30.647	8,20%	43.281	8,21%	30.260	7,81%	(681)	-1,55%	(387)	-1,26%
1 M < N ≤ 2 M	251.290	0,13%	357.378	7,43%	262.911	0,13%	373.972	7,63%	11.621	4,62%	16.594	4,64%
Rupiah	224.985	89,53%	321.073	89,84%	236.923	90,12%	337.991	90,38%	11.938	5,31%	16.918	5,27%
Valas	26.305	10,47%	36.305	10,16%	25.988	9,88%	35.981	9,62%	(317)	-1,21%	(324)	-0,89%
2 M < N ≤ 5 M	150.411	0,08%	468.062	9,73%	157.655	0,08%	490.816	10,02%	7.244	4,82%	22.754	4,86%
Rupiah	133.921	89,04%	417.451	89,19%	141.182	89,55%	440.089	89,66%	7.261	5,42%	22.637	5,42%
Valas	16.490	10,96%	50.611	10,81%	16.473	10,45%	50.727	10,34%	(17)	-0,10%	116	0,23%
N > 5 M	82.092	0,04%	2.248.802	46,76%	85.285	0,04%	2.228.785	45,48%	3.193	3,89%	(20.017)	-0,89%
Rupiah	67.130	81,77%	1.697.073	75,47%	69.532	81,53%	1.661.261	74,54%	2.402	3,58%	(35.812)	-2,11%
Valas	14.962	18,23%	551.729	24,53%	15.753	18,47%	567.524	25,46%	791	5,29%	15.795	2,86%
Total	196.468.148	100,00%	4.809.306	100,00%	199.301.502	100,00%	4.900.314	100,00%	2.833.354	1,44%	91.007	1,89%
Rupiah	195.413.790	99,46%	4.082.949	84,90%	198.245.816	99,47%	4.158.259	84,86%	2.832.026	1,45%	75.310	1,84%
Valas	1.054.358	0,54%	726.357	15,10%	1.055.686	0,53%	742.055	15,14%	1.328	0,13%	15.697	2,16%

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

*) Terdapat perubahan total simpanan dan total rekening periode November 2016 dari Rp4.809.305.634.090.340 (196.468.194 rekening) menjadi Rp4.809.305.633.880.340 (196.468.148 rekening). Perubahan tersebut dikarenakan adanya koreksi pada 5 bank terhadap laporan bulan November 2016 yang telah disampaikan sebelumnya.

3.2. Dana Pihak Ketiga Berdasarkan Segmen Nominal dan Valuta

Tabel 6 DPK Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	192.309.134	97,90%	687.975	14,57%	194.991.767	97,85%	722.071	14,97%	2.682.633	1,39%	34.096	4,96%
Rupiah	191.549.343	99,60%	674.413	98,03%	194.228.132	99,61%	707.550	97,99%	2.678.789	1,40%	33.137	4,91%
Valas	759.791	0,40%	13.562	1,97%	763.635	0,39%	14.521	2,01%	3.844	0,51%	959	7,07%
100 Jt < N ≤ 200 Jt	1.886.355	0,96%	264.670	5,60%	1.949.941	0,98%	273.472	5,67%	63.586	3,37%	8.802	3,33%
Rupiah	1.785.592	94,66%	250.426	94,62%	1.850.908	94,92%	259.434	94,87%	65.316	3,66%	9.008	3,60%
Valas	100.763	5,34%	14.244	5,38%	99.033	5,08%	14.038	5,13%	(1.730)	-1,72%	(206)	-1,45%
200 Jt < N ≤ 500 Jt	1.263.016	0,64%	406.325	8,60%	1.309.081	0,66%	420.760	8,72%	46.065	3,65%	14.435	3,55%
Rupiah	1.171.131	92,72%	377.360	92,87%	1.217.757	93,02%	391.935	93,15%	46.626	3,98%	14.575	3,86%
Valas	91.885	7,28%	28.965	7,13%	91.324	6,98%	28.825	6,85%	(561)	-0,61%	(140)	-0,48%
500 Jt < N ≤ 1 M	504.742	0,26%	370.880	7,85%	523.745	0,26%	384.645	7,97%	19.003	3,76%	13.765	3,71%
Rupiah	460.812	91,30%	340.256	91,74%	480.490	91,74%	354.405	92,14%	19.678	4,27%	14.149	4,16%
Valas	43.930	8,70%	30.624	8,26%	43.255	8,26%	30.240	7,86%	(675)	-1,54%	(384)	-1,25%
1 M < N ≤ 2 M	249.178	0,13%	354.148	7,50%	260.734	0,13%	370.636	7,68%	11.556	4,64%	16.488	4,66%
Rupiah	222.907	89,46%	317.891	89,76%	234.775	90,04%	334.696	90,30%	11.868	5,32%	16.805	5,29%
Valas	26.271	10,54%	36.257	10,24%	25.959	9,96%	35.940	9,70%	(312)	-1,19%	(317)	-0,88%
2 M < N ≤ 5 M	148.816	0,08%	462.760	9,80%	156.020	0,08%	485.388	10,06%	7.204	4,84%	22.627	4,89%
Rupiah	132.364	88,94%	412.269	89,09%	139.592	89,47%	434.799	89,58%	7.228	5,46%	22.529	5,46%
Valas	16.452	11,06%	50.491	10,91%	16.428	10,53%	50.589	10,42%	(24)	-0,15%	98	0,19%
N > 5 M	80.576	0,04%	2.175.878	46,07%	83.826	0,04%	2.167.461	44,93%	3.250	4,03%	(8.417)	-0,39%
Rupiah	65.762	81,61%	1.633.298	75,06%	68.220	81,38%	1.608.139	74,19%	2.458	3,74%	(25.159)	-1,54%
Valas	14.814	18,39%	542.580	24,94%	15.606	18,62%	559.322	25,81%	792	5,35%	16.742	3,09%
Total	196.441.817	100,00%	4.722.636	100,00%	199.275.114	100,00%	4.824.433	100,00%	2.833.297	1,44%	101.797	2,16%
Rupiah	195.387.911	99,46%	4.005.913	84,82%	198.219.874	99,47%	4.090.958	84,80%	2.831.963	1,45%	85.045	2,12%
Valas	1.053.906	0,54%	716.723	15,18%	1.055.240	0,53%	733.475	15,20%	1.334	0,13%	16.752	2,34%

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

3.3. Simpanan dari Bank Lain Berdasarkan Segmen Nominal dan Valuta

Tabel 7 Simpanan Dari Bank Lain Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	10.970	41,66%	282	0,33%	10.767	40,80%	284	0,37%	(203)	-1,85%	2	0,69%
Rupiah	10.840	98,81%	279	98,94%	10.651	98,92%	282	99,30%	(189)	-1,74%	3	1,06%
Valas	130	1,19%	3	1,06%	116	1,08%	2	0,70%	(14)	-10,77%	(1)	-33,33%
100 Jt < N ≤ 200 Jt	2.686	10,20%	666	0,77%	2.642	10,01%	544	0,72%	(44)	-1,64%	(122)	-18,37%
Rupiah	2.650	98,66%	387	58,11%	2.605	98,60%	382	70,24%	(45)	-1,70%	(5)	-1,32%
Valas	36	1,34%	279	41,89%	37	1,40%	162	29,76%	1	2,78%	(117)	-42,02%
200 Jt < N ≤ 500 Jt	4.096	15,56%	1.493	1,72%	4.185	15,86%	2.027	2,67%	89	2,17%	534	35,74%
Rupiah	4.062	99,17%	1.481	99,20%	4.139	98,90%	2.012	99,28%	77	1,90%	531	35,85%
Valas	34	0,83%	12	0,80%	46	1,10%	15	0,72%	12	35,29%	3	22,20%
500 Jt < N ≤ 1 M	3.356	12,75%	2.773	3,20%	3.523	13,35%	2.938	3,87%	167	4,98%	165	5,94%
Rupiah	3.324	99,05%	2.750	99,17%	3.497	99,26%	2.918	99,32%	173	5,20%	168	6,09%
Valas	32	0,95%	23	0,83%	26	0,74%	20	0,68%	(6)	-18,75%	(3)	-12,59%
1 M < N ≤ 2 M	2.112	8,02%	3.230	3,73%	2.177	8,25%	3.336	4,40%	65	3,08%	106	3,28%
Rupiah	2.078	98,39%	3.182	98,50%	2.148	98,67%	3.295	98,78%	70	3,37%	113	3,56%
Valas	34	1,61%	48	1,50%	29	1,33%	41	1,22%	(5)	-14,71%	(7)	-14,48%
2 M < N ≤ 5 M	1.595	6,06%	5.302	6,12%	1.635	6,20%	5.428	7,15%	40	2,51%	126	2,37%
Rupiah	1.557	97,62%	5.182	97,73%	1.590	97,25%	5.290	97,46%	33	2,12%	108	2,08%
Valas	38	2,38%	120	2,27%	45	2,75%	138	2,54%	7	18,42%	18	14,91%
N > 5 M	1.516	5,76%	72.924	84,14%	1.459	5,53%	61.324	80,82%	(57)	-3,76%	(11.600)	-15,91%
Rupiah	1.368	90,24%	63.775	87,45%	1.312	89,92%	53.122	86,63%	(56)	-4,09%	(10.653)	-16,70%
Valas	148	9,76%	9.149	12,55%	147	10,08%	8.202	13,37%	(1)	-0,68%	(947)	-10,35%
Total	26.331	100,00%	86.670	100,00%	26.388	100,00%	75.881	100,00%	57	0,22%	(10.789)	-12,45%
Rupiah	25.879	98,28%	77.036	88,88%	25.942	98,31%	67.301	88,69%	63	0,24%	(9.735)	-12,64%
Valas	452	1,72%	9.634	11,12%	446	1,69%	8.580	11,31%	(6)	-1,33%	(1.054)	-10,94%

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

4. DISTRIBUSI SIMPANAN BERDASARKAN BESARAN NILAI SIMPANAN DAN VALUTA

4.1. Total Simpanan Berdasarkan Besaran Nilai Simpanan dan Valuta

Tabel 8												
Total Simpanan Berdasarkan Besaran Nilai Simpanan dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	196.235.645	99,88%	2.092.442	43,51%	199.058.562	99,88%	2.180.713	44,50%	2.822.917	1,44%	88.271	4,22%
Rupiah	195.212.739	99,48%	1.968.425	94,07%	198.035.102	99,49%	2.056.909	94,32%	2.822.363	1,45%	88.484	4,50%
Valas	1.022.906	0,52%	124.017	5,93%	1.023.460	0,51%	123.804	5,68%	554	0,05%	(213)	-0,17%
N > 2 M	232.503	0,12%	2.716.864	56,49%	242.940	0,12%	2.719.601	55,50%	10.437	4,49%	2.737	0,10%
Rupiah	201.051	86,47%	2.114.524	77,83%	210.714	86,73%	2.101.350	77,27%	9.663	4,81%	(13.174)	-0,62%
Valas	31.452	13,53%	602.340	22,17%	32.226	13,27%	618.251	22,73%	774	2,46%	15.911	2,64%
Total	196.468.148	100,00%	4.809.306	100,00%	199.301.502	100,00%	4.900.314	100,00%	2.833.354	1,44%	91.008	1,89%
Rupiah	195.413.790	99,46%	4.082.949	84,90%	198.245.816	99,47%	4.158.259	84,86%	2.832.026	1,45%	75.310	1,84%
Valas	1.054.358	0,54%	726.357	15,10%	1.055.686	0,53%	742.055	15,14%	1.328	0,13%	15.698	2,16%

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

*) Terdapat perubahan total simpanan dan total rekening periode November 2016 dari Rp4.809.305.634.090.340 (196.468.194 rekening) menjadi Rp4.809.305.633.880.340 (196.468.148 rekening). Perubahan tersebut dikarenakan adanya koreksi pada 5 bank terhadap laporan bulan November 2016 yang telah disampaikan sebelumnya.

4.2. Dana Pihak Ketiga Berdasarkan Besaran Nilai Simpanan dan Valuta

Tabel 9 DPK Berdasarkan Besaran Nilai Simpanan dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	196.212.425	99,88%	2.083.998	44,13%	199.035.268	99,88%	2.171.584	45,01%	2.822.843	1,44%	87.586	4,20%
Rupiah	195.189.785	99,48%	1.960.346	94,07%	198.012.062	99,49%	2.048.020	94,31%	2.822.277	1,45%	87.674	4,47%
Valas	1.022.640	0,52%	123.652	5,93%	1.023.206	0,51%	123.564	5,69%	566	0,06%	(88)	-0,07%
N > 2 M	229.392	0,12%	2.638.638	55,87%	239.846	0,12%	2.652.850	54,99%	10.454	4,56%	14.211	0,54%
Rupiah	198.126	86,37%	2.045.567	77,52%	207.812	86,64%	2.042.938	77,01%	9.686	4,89%	(2.629)	-0,13%
Valas	31.266	13,63%	593.071	22,48%	32.034	13,36%	609.911	22,99%	768	2,46%	16.840	2,84%
Total	196.441.817	100,00%	4.722.636	100,00%	199.275.114	100,00%	4.824.433	100,00%	2.833.297	1,44%	101.797	2,16%
Rupiah	195.387.911	99,46%	4.005.913	84,82%	198.219.874	99,47%	4.090.958	84,80%	2.831.963	1,45%	85.045	2,12%
Valas	1.053.906	0,54%	716.723	15,18%	1.055.240	0,53%	733.475	15,20%	1.334	0,13%	16.752	2,34%

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

4.3. Dana Pihak Ketiga Berdasarkan Besaran Nilai Simpanan dan Valuta

Tabel 10												
Simpanan Dari Bank Lain Berdasarkan Besaran Nilai Simpanan dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	23.220	88,19%	8.444	9,74%	23.294	88,27%	9.129	12,03%	74	0,32%	685	8,11%
Rupiah	22.954	98,85%	8.080	95,69%	23.040	98,91%	8.890	97,38%	86	0,37%	810	10,02%
Valas	266	1,15%	364	4,31%	254	1,09%	240	2,63%	(12)	-4,51%	(125)	-34,34%
N > 2 M	3.111	11,81%	78.226	90,26%	3.094	11,73%	66.752	87,97%	(17)	-0,55%	(11.474)	-14,67%
Rupiah	2.925	94,02%	68.957	88,15%	2.902	93,79%	58.412	87,51%	(23)	-0,79%	(10.545)	-15,29%
Valas	186	5,98%	9.269	11,85%	192	6,21%	8.340	12,49%	6	3,23%	(929)	-10,02%
Total	26.331	100,00%	86.670	100,00%	26.388	100,00%	75.881	100,00%	57	0,22%	(10.789)	-12,45%
Rupiah	25.879	98,28%	77.036	88,88%	25.942	98,31%	67.301	88,69%	63	0,24%	(9.735)	-12,64%
Valas	452	1,72%	9.634	11,12%	446	1,69%	8.580	11,31%	(6)	-1,33%	(1.054)	-10,94%

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

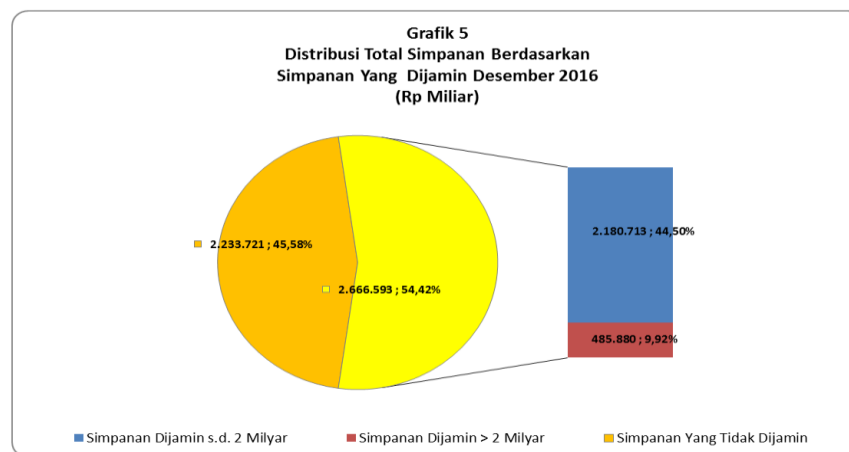
5. DISTRIBUSI DANA PIHAK KETIGA DAN SIMPANAN DARI BANK LAIN YANG DIJAMIN

5.1. Total Simpanan dan Distribusi Total Simpanan Berdasarkan Simpanan yang Dijamin dan Valuta

Tabel 11 Total Simpanan Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	196.235.645	99,88%	2.092.442	81,82%	199.058.562	99,88%	2.180.713	81,78%	2.822.917	1,44%	88.271	4,22%
Rupiah	195.212.739	99,48%	1.968.425	94,07%	198.035.102	99,49%	2.056.909	94,32%	2.822.363	1,45%	88.484	4,50%
Valas	1.022.906	0,52%	124.017	5,93%	1.023.460	0,51%	123.804	5,68%	554	0,05%	(213)	-0,17%
N > 2 M	232.503	0,12%	465.006	18,18%	242.940	0,12%	485.880	18,22%	10.437	4,49%	20.874	4,49%
Rupiah	201.051	86,47%	402.102	86,47%	210.714	86,73%	421.428	86,73%	9.663	4,81%	19.326	4,81%
Valas	31.452	13,53%	62.904	13,53%	32.226	13,27%	64.452	13,27%	774	2,46%	1.548	2,46%
Total	196.468.148	100,00%	2.557.448	100,00%	199.301.502	100,00%	2.666.593	100,00%	2.833.354	1,44%	109.145	4,27%
Rupiah	195.413.790	99,46%	2.370.527	92,69%	198.245.816	99,47%	2.478.337	92,94%	2.832.026	1,45%	107.810	4,55%
Valas	1.054.358	0,54%	186.921	7,31%	1.055.686	0,53%	1.882.556	70,60%	1.328	0,13%	1.695.635	907,14%

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

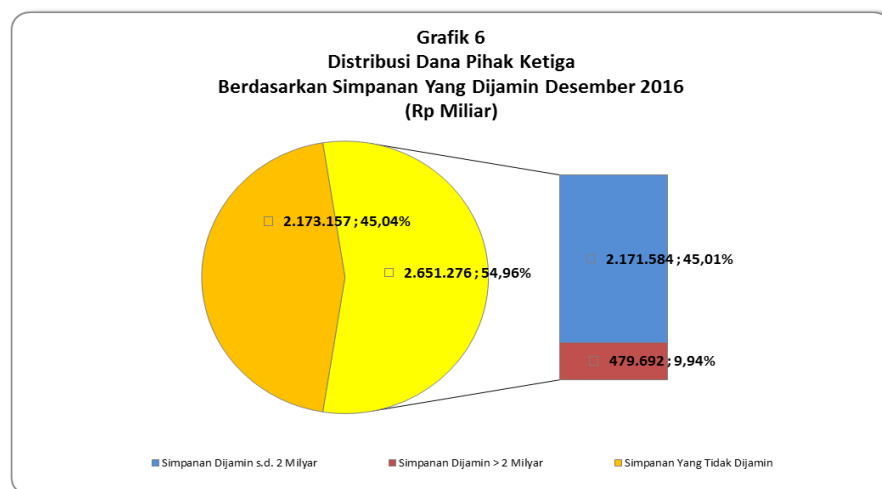
*) Terdapat perubahan total simpanan yang dijamin dan total rekening yang dijamin periode November 2016 dari Rp2.557.444 Miliar (196.468.194 rekening) menjadi Rp2.557.448 Miliar (196.468.148 rekening). Perubahan tersebut dikarenakan adanya koreksi pada 5 bank terhadap laporan bulanan November 2016 yang telah disampaikan sebelumnya.



5.2. Dana Pihak Ketiga Berdasarkan Simpanan yang Dijamin dan Valuta

Tabel 12												
DPK berdasarkan Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	196.212.425	99,88%	2.083.998	81,96%	199.035.268	99,88%	2.171.584	81,91%	2.822.843	1,44%	87.586	4,20%
Rupiah	195.189.785	99,48%	1.960.346	94,07%	198.012.062	99,49%	2.048.020	94,31%	2.822.277	1,45%	87.674	4,47%
Valas	1.022.640	0,52%	123.652	5,93%	1.023.206	0,51%	123.564	5,69%	566	0,06%	(88)	-0,07%
N > 2 M	229.392	0,12%	458.784	18,04%	239.846	0,12%	479.692	18,09%	10.454	4,56%	20.908	4,56%
Rupiah	198.126	86,37%	396.252	86,37%	207.812	86,64%	415.624	86,64%	9.686	4,89%	19.372	4,89%
Valas	31.266	13,63%	62.532	13,63%	32.034	13,36%	64.068	13,36%	768	2,46%	1.536	2,46%
Total	196.441.817	100,00%	2.542.782	100,00%	199.275.114	100,00%	2.651.276	100,00%	2.833.297	1,44%	108.494	4,27%
Rupiah	195.387.911	99,46%	2.356.598	92,68%	198.219.874	99,47%	2.463.644	92,92%	2.831.963	1,45%	107.046	4,54%
Valas	1.053.906	0,54%	186.144	7,32%	1.055.240	0,53%	187.632	7,08%	1.334	0,13%	1.488	0,80%

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



5.3. Simpanan dari Bank Lain Berdasarkan Simpanan yang Dijamin dan Valuta

Tabel 13 Simpanan Dari Bank Lain Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Nop-16*)				Des-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 2 M	23.220	88,19%	8.444	57,58%	23.294	88,27%	9.129	59,60%	74	0,32%	685	8,11%
Rupiah	22.954	98,85%	8.079	95,68%	23.040	98,91%	8.890	97,38%	86	0,37%	811	10,04%
Valas	266	1,15%	365	4,32%	254	1,09%	240	2,63%	(12)	-4,51%	(125)	-34,25%
N > 2 M	3.111	11,81%	6.222	42,42%	3.094	11,73%	6.188	40,40%	(17)	-0,55%	(34)	-0,55%
Rupiah	2.925	94,02%	5.850	94,02%	2.902	93,79%	5.804	93,79%	(23)	-0,79%	(46)	-0,79%
Valas	186	5,98%	372	5,98%	192	6,21%	384	6,21%	6	3,23%	12	3,23%
Total	26.331	100,00%	14.666	100,00%	26.388	100,00%	15.317	100,00%	57	0,22%	651	4,44%
Rupiah	25.879	98,28%	13.929	94,97%	25.942	98,31%	14.693	95,93%	63	0,24%	764	5,48%
Valas	452	1,72%	737	5,03%	446	1,69%	624	4,07%	(6)	-1,33%	(113)	-15,33%

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

