



LEMBAGA
PENJAMIN
SIMPANAN

Indonesia
Deposit
Insurance
Corporation

Distribusi Simpanan Bank Umum

Januari 2013

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KETERANGAN

Sumber Data

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

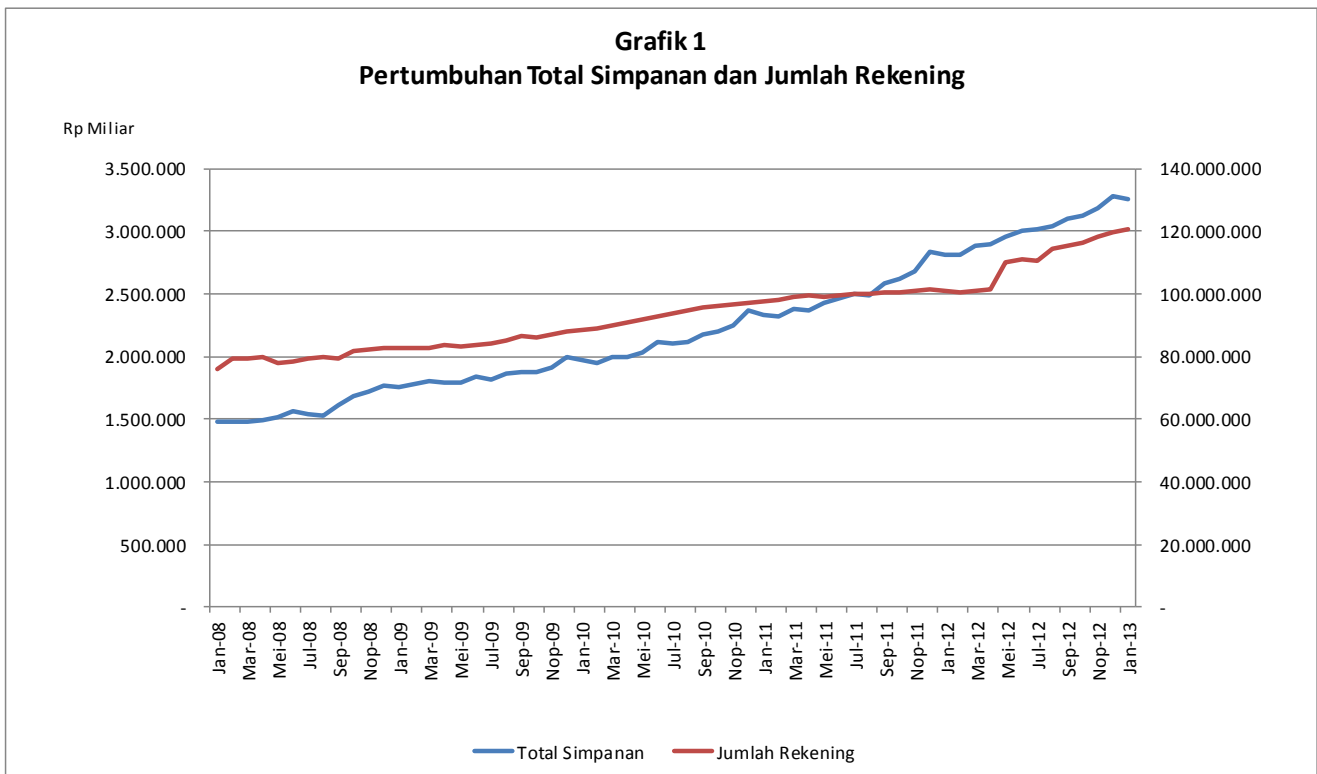
Definisi

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.

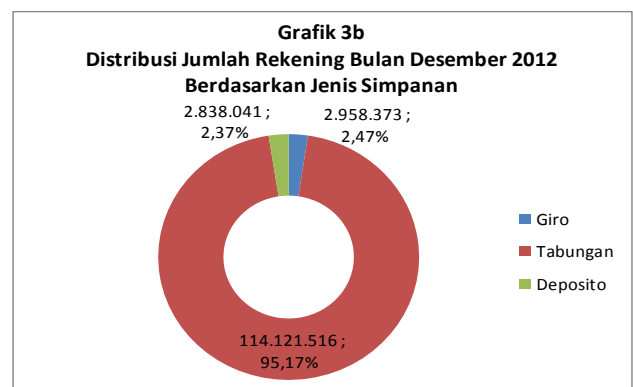
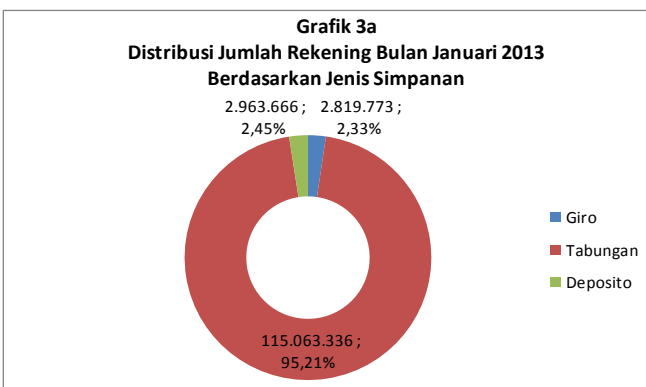
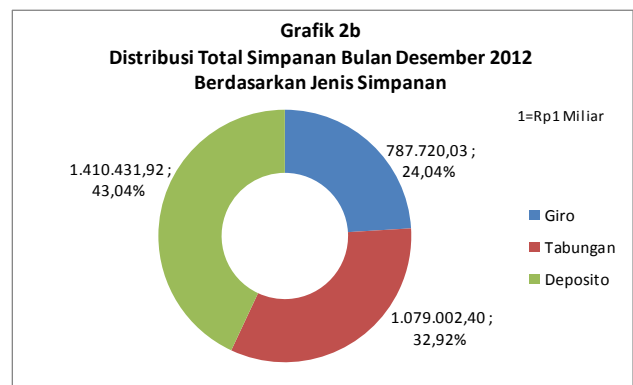
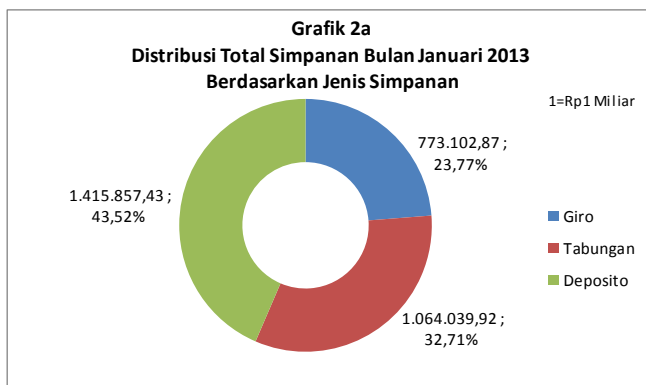
I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

Tabel 1										
Total Simpanan dan Jumlah Rekening										
Bulan	2009		2010		2011		2012		2013	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	82.796.506	1.760.227,18	88.480.348	1.966.836,06	97.500.965	2.330.579,53	100.995.991	2.812.388,54	120.846.775	3.253.000,21
Februari	82.558.402	1.783.743,21	89.097.749	1.948.440,83	98.091.890	2.316.084,58	100.339.507	2.809.349,44		
Maret	82.864.439	1.798.126,33	90.108.129	2.000.608,70	98.809.698	2.381.977,94	101.097.601	2.879.533,85		
April	83.816.417	1.791.613,78	90.838.036	1.999.163,25	99.360.056	2.368.030,02	101.531.209	2.894.012,62		
Mei	83.191.216	1.796.570,84	91.956.415	2.029.219,63	99.237.439	2.424.450,11	110.120.237	2.958.972,39		
Juni	83.428.901	1.834.702,38	92.907.696	2.113.484,33	99.553.678	2.467.293,90	111.011.366	3.010.180,98		
Juli	84.011.868	1.820.084,23	93.937.955	2.104.264,85	99.992.834	2.494.705,98	112.124.718	3.011.850,23		
Agustus	84.913.166	1.860.209,93	94.540.213	2.113.793,52	100.162.979	2.492.507,44	113.534.001	3.037.802,64		
September	86.454.361	1.870.941,16	95.595.059	2.170.410,30	100.324.722	2.586.979,78	115.525.552	3.104.250,57		
Oktober	86.011.880	1.877.601,44	96.115.812	2.201.834,15	100.681.831	2.625.158,05	116.426.607	3.119.552,30		
Nopember	87.092.871	1.913.654,40	96.615.824	2.241.793,63	101.115.423	2.684.747,23	118.364.092	3.182.866,86		
Desember	88.086.017	1.995.789,56	97.204.863	2.370.982,77	101.503.564	2.830.322,74	119.917.930	3.277.154,34		



II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

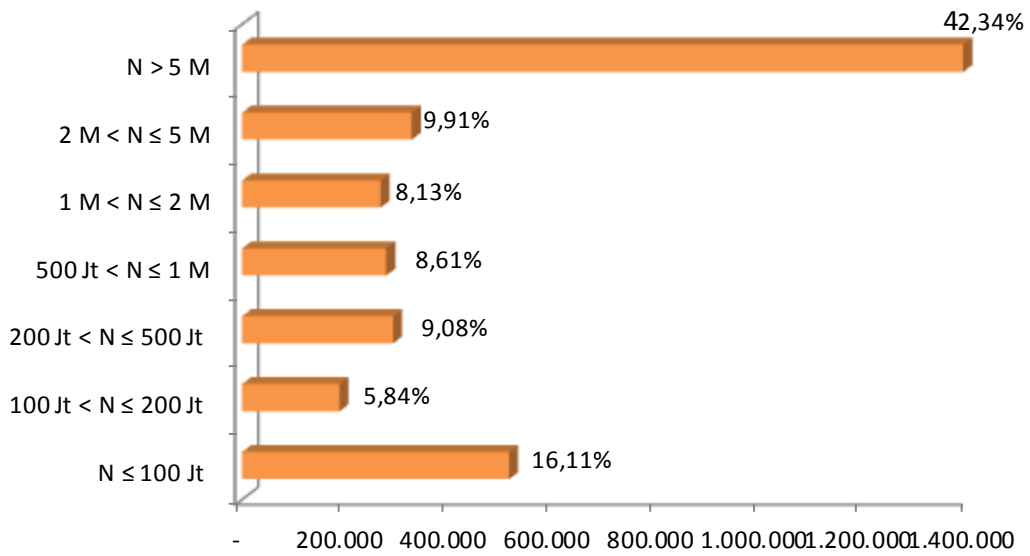
Tabel 2												
Simpanan Berdasarkan Jenis Simpanan												
Jenis Simpanan	Des-12				Jan-13				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
Giro	2.838.041	100,00%	787.720,03	100,00%	2.819.773	100,00%	773.102,87	100,00%	(18.268)	-0,64%	(14.617,16)	-1,86%
Rupiah	2.507.255	88,34%	585.771,16	74,36%	2.517.384	89,28%	554.962,98	71,78%	10.129	0,40%	(30.808,18)	-5,26%
Valas	330.786	11,66%	201.948,86	25,64%	302.389	10,72%	218.139,88	28,22%	(28.397)	-8,58%	16.191,02	8,02%
Tabungan	114.121.516	100,00%	1.079.002,40	100,00%	115.063.336	100,00%	1.064.039,92	100,00%	941.820	0,83%	(14.962,48)	-1,39%
Rupiah	113.587.466	99,53%	1.013.880,01	93,96%	114.498.895	99,51%	993.875,57	93,41%	911.429	0,80%	(20.004,44)	-1,97%
Valas	534.050	0,47%	65.122,39	6,04%	564.441	0,49%	70.164,34	6,59%	30.391	5,69%	5.041,96	7,74%
Deposito	2.958.373	100,00%	1.410.431,92	100,00%	2.963.666	100,00%	1.415.857,43	100,00%	5.293	0,18%	5.425,51	0,38%
Rupiah	2.791.252	94,35%	1.209.893,75	85,78%	2.796.427	94,36%	1.219.903,68	86,16%	5.175	0,19%	10.009,93	0,83%
Valas	167.121	5,65%	200.538,17	14,22%	167.239	5,64%	195.953,75	13,84%	118	0,07%	(4.584,42)	-2,29%
Total	119.917.930	100,00%	3.277.154,34	100,00%	120.846.775	100,00%	3.253.000,21	100,00%	928.845	0,77%	(24.154,13)	-0,74%
Rupiah	118.885.973	99,14%	2.809.544,92	85,73%	119.812.706	99,14%	2.768.742,24	85,11%	926.733	0,78%	(40.802,68)	-1,45%
Valas	1.031.957	0,86%	467.609,42	14,27%	1.034.069	0,86%	484.257,98	14,89%	2.112	0,20%	16.648,55	3,56%



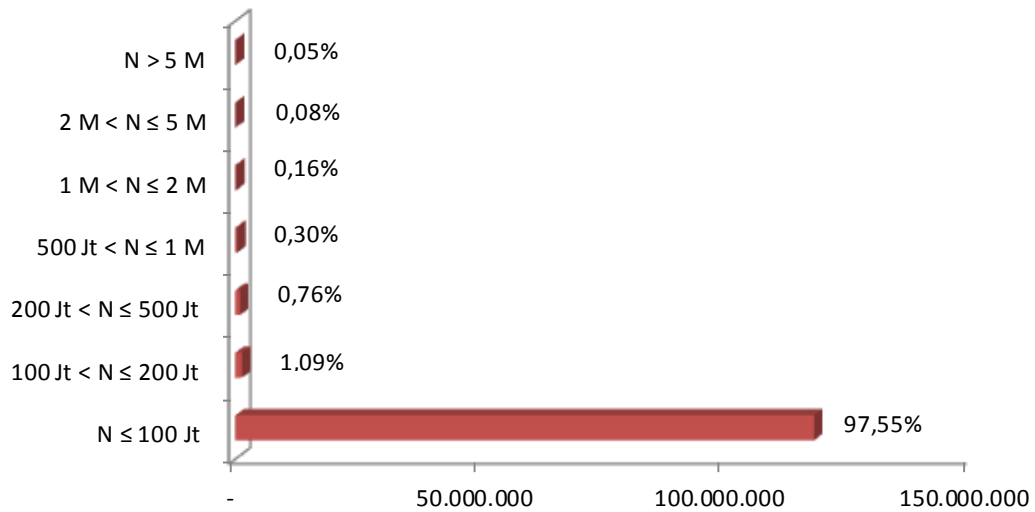
III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 3 Simpanan Berdasarkan Segmen Nominal												
Nominal Simpanan	Des-12				Jan-13				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 100 Jt	116.826.208	100,00%	516.862,54	100,00%	117.798.704	100,00%	514.220,16	100,00%	972.496	0,83%	(2.642,38)	-0,51%
Rupiah	116.066.059	99,35%	501.476,69	97,02%	117.041.069	99,36%	498.680,16	96,98%	975.010	0,84%	(2.796,54)	-0,56%
Valas	760.149	0,65%	15.385,85	2,98%	757.635	0,64%	15.540,01	3,02%	(2.514)	-0,33%	154,16	1,00%
100 Jt < N ≤ 200 Jt	1.349.479	100,00%	189.491,05	100,00%	1.339.791	100,00%	187.600,82	100,00%	(9.688)	-0,72%	(1.890,23)	-1,00%
Rupiah	1.258.535	93,26%	176.867,09	93,34%	1.247.926	93,14%	174.794,54	93,17%	(10.609)	-0,84%	(2.072,55)	-1,17%
Valas	90.944	6,74%	12.623,97	6,66%	91.865	6,86%	12.806,28	6,83%	921	1,01%	182,31	1,44%
200 Jt < N ≤ 500 Jt	951.873	100,00%	296.365,69	100,00%	933.969	100,00%	290.735,71	100,00%	(17.904)	-1,88%	(5.629,97)	-1,90%
Rupiah	862.462	90,61%	269.668,08	90,99%	843.355	90,30%	263.464,24	90,62%	(19.107)	-2,22%	(6.203,84)	-2,30%
Valas	89.411	9,39%	26.697,61	9,01%	90.614	9,70%	27.271,47	9,38%	1.203	1,35%	573,87	2,15%
500 Jt < N ≤ 1 M	390.797	100,00%	283.427,42	100,00%	383.909	100,00%	277.792,61	100,00%	(6.888)	-1,76%	(5.634,80)	-1,99%
Rupiah	349.530	89,44%	254.580,13	89,82%	340.881	88,79%	248.410,45	89,42%	(8.649)	-2,47%	(6.169,68)	-2,42%
Valas	41.267	10,56%	28.847,28	10,18%	43.028	11,21%	29.382,16	10,58%	1.761	4,27%	534,88	1,85%
1 M < N ≤ 2 M	214.399	100,00%	272.098,08	100,00%	209.910	100,00%	266.688,50	100,00%	(4.489)	-2,09%	(5.409,58)	-1,99%
Rupiah	191.767	89,44%	243.775,34	89,59%	187.361	89,26%	237.309,60	88,98%	(4.406)	-2,30%	(6.465,74)	-2,65%
Valas	22.632	10,56%	28.322,74	10,41%	22.549	10,74%	29.378,90	11,02%	(83)	-0,37%	1.056,16	3,73%
2 M < N ≤ 5 M	111.184	100,00%	335.424,85	100,00%	107.887	100,00%	326.689,00	100,00%	(3.297)	-2,97%	(8.735,85)	-2,60%
Rupiah	94.376	84,88%	291.427,68	86,88%	90.702	84,07%	281.567,35	86,19%	(3.674)	-3,89%	(9.860,33)	-3,38%
Valas	16.808	15,12%	43.997,17	13,12%	17.185	15,93%	45.121,65	13,81%	377	2,24%	1.124,48	2,56%
N > 5 M	73.990	100,00%	1.383.484,71	100,00%	72.605	100,00%	1.389.273,41	100,00%	(1.385)	-1,87%	5.788,69	0,42%
Rupiah	63.244	85,48%	1.071.749,91	77,47%	61.412	84,58%	1.064.515,91	76,62%	(1.832)	-2,90%	(7.234,01)	-0,67%
Valas	10.746	14,52%	311.734,80	22,53%	11.193	15,42%	324.757,50	23,38%	447	4,16%	13.022,70	4,18%
Total	119.917.930	100,00%	3.277.154,34	100,00%	120.846.775	100,00%	3.253.000,21	100,00%	928.845	0,77%	(24.154,13)	-0,74%
Rupiah	118.885.973	99,14%	2.809.544,92	85,73%	119.812.706	99,14%	2.768.742,24	85,11%	926.733	0,78%	(40.802,68)	-1,45%
Valas	1.031.957	0,86%	467.609,42	14,27%	1.034.069	0,86%	484.257,98	14,89%	2.112	0,20%	16.648,55	3,56%

Grafik 4
Distribusi Total Simpanan Berdasarkan Segmen Nominal



Grafik 5
Distribusi Jumlah Rekening Berdasarkan Segmen Nominal



IV. DISTRIBUSI SIMPANAN BERDASARKAN NOMINAL SIMPANAN YANG DIJAMIN (Rp2 MILIAR)

Tabel 4												
Simpanan Berdasarkan Nominal Yang Dijamin												
Nominal Simpanan	Des-12				Jan-13				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 2 M	119.732.756	100,00%	1.558.245	100,00%	120.666.283	100,00%	1.537.038	100,00%	933.527	0,78%	(21.206,97)	-1,36%
Rupiah	118.728.353	99,16%	1.446.367	92,82%	119.660.592	99,09%	1.422.659	99,09%	932.239	0,79%	(23.708,34)	-1,64%
Valas	1.004.403	0,84%	111.877	7,18%	1.005.691	0,91%	114.379	0,91%	1.288	0,13%	2.501,37	2,24%
N > 2 M	185.174	100,00%	1.718.910	100,00%	180.492	100,00%	1.715.962	100,00%	(4.682)	-2,53%	(2.947,16)	-0,17%
Rupiah	157.620	85,12%	1.363.178	79,30%	152.114	99,09%	1.346.083	78,44%	(5.506)	-3,49%	(17.094,34)	-1,25%
Valas	27.554	14,88%	355.732	20,70%	28.378	0,91%	369.879	21,56%	824	2,99%	14.147,18	3,98%
Total	119.917.930	100,00%	3.277.154	100,00%	120.846.775	100,00%	3.253.000	100,00%	928.845	0,77%	(24.154,13)	-0,74%
Rupiah	118.885.973	99,14%	2.809.545	85,73%	119.812.706	99,14%	2.768.742	85,11%	926.733	0,78%	(40.802,68)	-1,45%
Valas	1.031.957	0,86%	467.609	14,27%	1.034.069	0,86%	484.258	14,89%	2.112	0,20%	16.648,55	3,56%

V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5												
Simpanan Berdasarkan Simpanan Yang Dijamin												
Nominal Simpanan	Des-12				Jan-13				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 2 M	119.732.756	100,00%	1.558.245	100,00%	120.666.283	100,00%	1.537.038	100,00%	933.527	100,00%	(21.206,97)	100,00%
Rupiah	118.728.353	99,16%	1.446.367	92,82%	119.660.592	99,17%	1.422.659	92,56%	932.239	99,86%	(23.708,34)	111,80%
Valas	1.004.403	0,84%	111.877	7,18%	1.005.691	0,83%	114.379	7,44%	1.288	0,14%	2.501,37	-11,80%
N > 2 M	185.174	100,00%	370.348	100,00%	180.492	100,00%	360.984	100,00%	(4.682)	100,00%	(9.364,00)	100,00%
Rupiah	157.620	85,12%	315.240	85,12%	152.114	84,28%	304.228	84,28%	(5.506)	117,60%	(11.012,00)	117,60%
Valas	27.554	14,88%	55.108	14,88%	28.378	15,72%	56.756	15,72%	824	-17,60%	1.648,00	-17,60%
Total	119.917.930	100,00%	1.928.593	100,00%	120.846.775	100,00%	1.898.022	100,00%	928.845	100,00%	(30.570,97)	100,00%
Rupiah	118.885.973	99,14%	1.761.607	91,34%	119.812.706	99,14%	1.726.887	90,98%	926.733	99,77%	(34.720,34)	113,57%
Valas	1.031.957	0,86%	166.985	8,66%	1.034.069	0,86%	171.135	9,02%	2.112	0,23%	4.149,37	-13,57%

Grafik 6
Distribusi Simpanan Berdasarkan
Simpanan Yang Dijamin

