



LEMBAGA
PENJAMIN
SIMPANAN

Indonesia
Deposit
Insurance
Corporation

Distribusi Simpanan Bank Umum

Agustus 2012

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KETERANGAN

Sumber Data

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

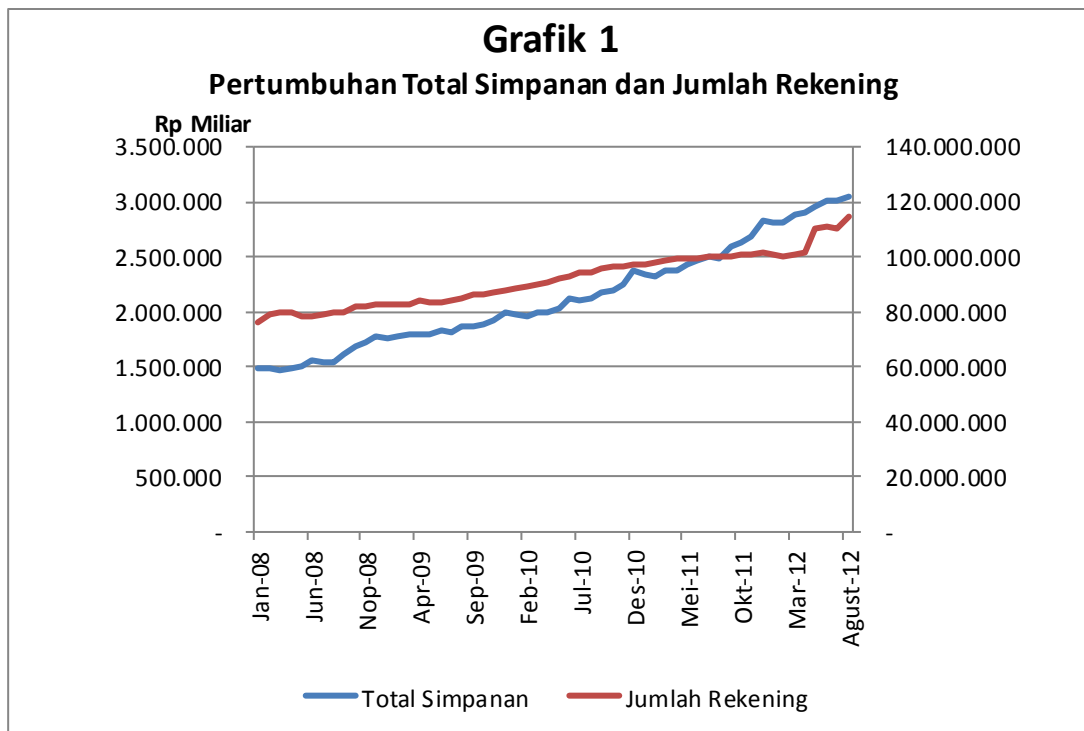
Definisi

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.

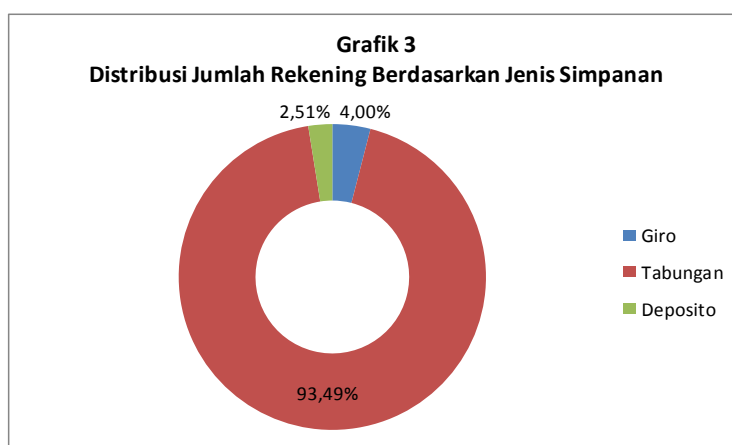
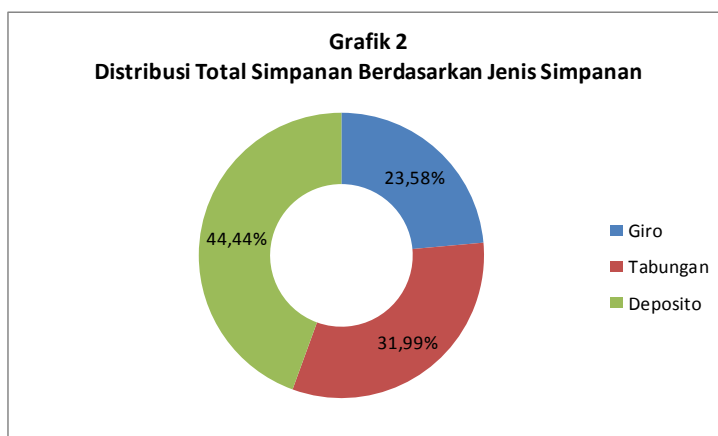
I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

Tabel 1 Total Simpanan dan Jumlah Rekening										
Bulan	2008		2009		2010		2011		2012	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	76.216.654	1.477.608,16	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
Februari	79.256.070	1.481.430,12	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	79.554.793	1.473.142,53	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	79.879.927	1.488.202,65	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	78.033.850	1.511.028,94	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	78.168.653	1.562.197,73	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	79.208.538	1.542.725,41	84.011.868	1.820.084,23	93.937.955	2.104.264,85	99.992.834	2.494.705,98	110.466.047	3.011.850,23
Agustus	79.688.885	1.532.559,66	84.913.166	1.860.209,93	94.540.213	2.113.793,52	100.162.979	2.492.507,44	114.420.603	3.037.802,64
September	79.485.531	1.609.823,15	86.454.361	1.870.941,16	95.595.059	2.170.410,30	100.324.722	2.586.979,78		
Oktober	81.826.867	1.682.898,73	86.011.880	1.877.601,44	96.115.812	2.201.834,15	100.681.831	2.625.158,05		
Nopember	82.275.642	1.715.800,59	87.092.871	1.913.654,40	96.615.824	2.241.793,63	101.115.423	2.684.747,23		
Desember	82.725.930	1.768.615,33	88.086.017	1.995.789,56	97.204.863	2.370.982,77	101.503.564	2.830.322,74		



II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

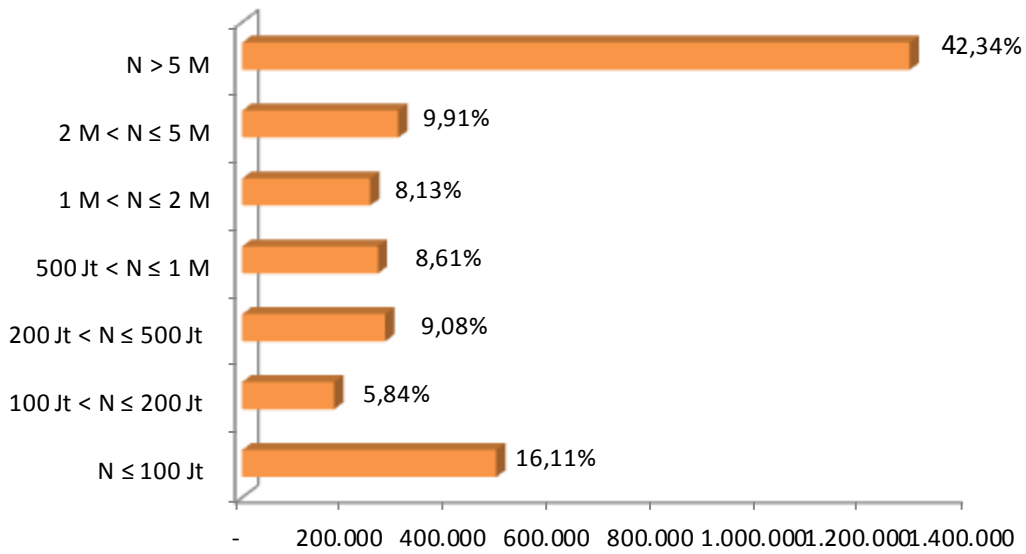
Tabel 2 Simpanan Berdasarkan Jenis Simpanan												
Jenis Simpanan	Jul-12				Agust-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
Giro	2.766.066	100,00%	726.691,24	100,00%	4.574.628	100,00%	716.220,85	100,00%	1.808.562	65,38%	(10.470,39)	-1,44%
Rupiah	2.436.510	88,09%	535.873,28	73,74%	4.254.856	93,01%	519.317,00	72,51%	1.818.346	74,63%	(16.556,28)	-3,09%
Valas	329.556	11,91%	190.817,97	26,26%	319.772	6,99%	196.903,85	27,49%	(9.784)	-2,97%	6.085,88	3,19%
Tabungan	104.822.625	100,00%	949.074,26	100,00%	106.971.183	100,00%	971.723,75	100,00%	2.148.558	2,05%	22.649,49	2,39%
Rupiah	104.283.221	99,49%	883.149,29	93,05%	106.459.680	99,52%	907.750,58	93,42%	2.176.459	2,09%	24.601,29	2,79%
Valas	539.404	0,51%	65.924,97	6,95%	511.503	0,48%	63.973,17	6,58%	(27.901)	-5,17%	(1.951,80)	-2,96%
Deposito	2.877.356	100,00%	1.336.084,72	100,00%	2.874.959	100,00%	1.349.858,04	100,00%	(2.397)	-0,08%	13.773,32	1,03%
Rupiah	2.710.269	94,19%	1.141.832,25	85,46%	2.710.545	94,28%	1.155.595,08	85,61%	276	0,01%	13.762,82	1,21%
Valas	167.087	5,81%	194.252,47	14,54%	164.414	5,72%	194.262,96	14,39%	(2.673)	-1,60%	10,50	0,01%
Total	110.466.047	100,00%	3.011.850,23	100,00%	114.420.770	100,00%	3.037.802,64	100,00%	3.954.723	3,58%	25.952,42	0,86%
Rupiah	109.430.000	99,06%	2.560.854,82	85,03%	113.425.081	93,01%	2.582.662,66	85,02%	3.995.081	3,65%	21.807,83	0,85%
Valas	1.036.047	0,94%	450.995,40	14,97%	995.689	6,99%	455.139,99	14,98%	(40.358)	-3,90%	4.144,58	0,92%



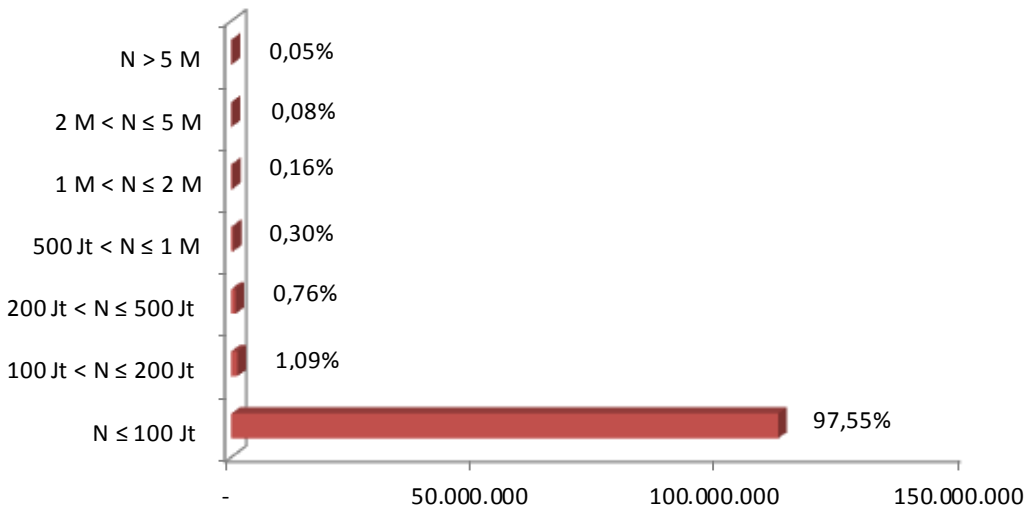
III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 3 Simpanan Berdasarkan Segmen Nominal												
Nominal Simpanan	Jul-12				Agust-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 100 Jt	107.647.301	100,00%	483.739,43	100,00%	111.621.773	100,00%	489.388,00	100,00%	3.974.472	3,69%	5.648,57	1,17%
Rupiah	106.879.851	99,29%	467.878,19	96,72%	110.874.345	99,33%	473.149,57	96,68%	3.994.494	3,74%	5.271,38	1,13%
Valas	767.450	0,71%	15.861,24	3,28%	747.428	0,67%	16.238,43	3,32%	(20.022)	-2,61%	377,19	2,38%
100 Jt < N ≤ 200 Jt	1.234.385	100,00%	174.093,39	100,00%	1.250.724	100,00%	177.337,52	100,00%	16.339	1,32%	3.244,13	1,86%
Rupiah	1.144.690	92,73%	161.469,98	92,75%	1.165.542	93,19%	164.811,64	92,94%	20.852	1,82%	3.341,66	2,07%
Valas	89.695	7,27%	12.623,42	7,25%	85.182	6,81%	12.525,88	7,06%	(4.513)	-5,03%	(97,53)	-0,77%
200 Jt < N ≤ 500 Jt	867.654	100,00%	270.854,21	100,00%	864.392	100,00%	275.707,61	100,00%	(3.262)	-0,38%	4.853,40	1,79%
Rupiah	779.425	89,83%	244.336,84	90,21%	783.197	90,61%	249.252,65	90,40%	3.772	0,48%	4.915,81	2,01%
Valas	88.229	10,17%	26.517,37	9,79%	81.195	9,39%	26.454,96	9,60%	(7.034)	-7,97%	(62,41)	-0,24%
500 Jt < N ≤ 1 M	355.986	100,00%	256.983,38	100,00%	348.829	100,00%	261.528,91	100,00%	(7.157)	-2,01%	4.545,54	1,77%
Rupiah	313.553	88,08%	228.607,93	88,96%	310.300	88,95%	233.009,69	89,10%	(3.253)	-1,04%	4.401,76	1,93%
Valas	42.433	11,92%	28.375,44	11,04%	38.529	11,05%	28.519,22	10,90%	(3.904)	-9,20%	143,78	0,51%
1 M < N ≤ 2 M	193.414	100,00%	241.770,42	100,00%	187.543	100,00%	246.829,72	100,00%	(5.871)	-3,04%	5.059,31	2,09%
Rupiah	172.011	88,93%	213.739,24	88,41%	167.257	89,18%	218.467,65	88,51%	(4.754)	-2,76%	4.728,41	2,21%
Valas	21.403	11,07%	28.031,18	11,59%	20.286	10,82%	28.362,08	11,49%	(1.117)	-5,22%	330,90	1,18%
2 M < N ≤ 5 M	99.650	100,00%	296.380,12	100,00%	90.151	100,00%	300.918,34	100,00%	(9.499)	-9,53%	4.538,22	1,53%
Rupiah	83.140	83,43%	253.561,01	85,55%	77.091	85,51%	257.650,87	85,62%	(6.049)	-7,28%	4.089,86	1,61%
Valas	16.510	16,57%	42.819,11	14,45%	13.060	14,49%	43.267,46	14,38%	(3.450)	-20,90%	448,36	1,05%
N > 5 M	67.657	100,00%	1.288.029,29	100,00%	57.358	100,00%	1.286.092,54	100,00%	(10.299)	-15,22%	(1.936,75)	-0,15%
Rupiah	57.330	84,74%	991.261,64	76,96%	47.349	82,55%	986.320,59	76,69%	(9.981)	-17,41%	(4.941,05)	-0,50%
Valas	10.327	15,26%	296.767,65	23,04%	10.009	17,45%	299.771,95	23,31%	(318)	-3,08%	3.004,30	1,01%
Total	110.466.047	100,00%	3.011.850,23	100,00%	114.420.770	100,00%	3.037.802,64	100,00%	3.954.723	3,58%	25.952,42	0,86%
Rupiah	109.430.000	99,06%	2.560.854,82	85,03%	113.425.081	99,13%	2.582.662,66	85,02%	3.995.081	3,65%	21.807,83	0,85%
Valas	1.036.047	0,94%	450.995,40	14,97%	995.689	0,87%	455.139,99	14,98%	(40.358)	-3,90%	4.144,58	0,92%

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	Jul-12				Agust-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 2 M	110.298.740	100,00%	1.427.441	100,00%	114.273.261	100,00%	1.450.792	100,00%	3.974.521	3,60%	23.350,94	1,64%
Rupiah	109.289.530	99,09%	1.316.032	92,20%	113.300.641	99,09%	1.338.691	99,09%	4.011.111	3,67%	22.659,02	1,72%
Valas	1.009.210	0,91%	111.409	7,80%	972.620	0,91%	112.101	0,91%	(36.590)	-3,63%	691,92	0,62%
N > 2 M	167.307	100,00%	1.584.409	100,00%	147.509	100,00%	1.587.011	100,00%	(19.798)	-11,83%	2.601,47	0,16%
Rupiah	140.470	83,96%	1.244.823	78,57%	124.440	99,09%	1.243.971	78,38%	(16.030)	-11,41%	(851,19)	-0,07%
Valas	26.837	16,04%	339.587	21,43%	23.069	0,91%	343.039	21,62%	(3.768)	-14,04%	3.452,66	1,02%
Total	110.466.047	100,00%	3.011.850	100,00%	114.420.770	100,00%	3.037.803	100,00%	3.954.723	3,58%	25.952,42	0,86%
Rupiah	109.430.000	99,06%	2.560.855	85,03%	113.425.081	99,13%	2.582.663	85,02%	3.995.081	3,65%	21.807,83	0,85%
Valas	1.036.047	0,94%	450.995	14,97%	995.689	0,87%	455.140	14,98%	(40.358)	-3,90%	4.144,58	0,92%

V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5 Simpanan Berdasarkan Simpanan Yang Dijamin												
Nominal Simpanan	Jul-12				Agust-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 2 M	110.298.740	100,00%	1.427.441	100,00%	114.273.261	100,00%	1.450.792	100,00%	3.974.521	100,00%	23.350,94	100,00%
Rupiah	109.289.530	99,09%	1.316.032	92,20%	113.300.641	99,15%	1.338.691	92,27%	4.011.111	100,92%	22.659,02	97,04%
Valas	1.009.210	0,91%	111.409	7,80%	972.620	0,85%	112.101	7,73%	(36.590)	-0,92%	691,92	2,96%
N > 2 M	167.307	100,00%	334.614	100,00%	147.509	100,00%	295.018	100,00%	(19.798)	100,00%	(39.596,00)	100,00%
Rupiah	140.470	83,96%	280.940	83,96%	124.440	84,36%	248.880	84,36%	(16.030)	80,97%	(32.060,00)	80,97%
Valas	26.837	16,04%	53.674	16,04%	23.069	15,64%	46.138	15,64%	(3.768)	19,03%	(7.536,00)	19,03%
Total	110.466.047	100,00%	1.762.055	100,00%	114.420.770	100,00%	1.745.810	100,00%	3.954.723	100,00%	(16.245,06)	100,00%
Rupiah	109.430.000	99,06%	1.596.972	90,63%	113.425.081	99,13%	1.587.571	90,94%	3.995.081	101,02%	(9.400,98)	57,87%
Valas	1.036.047	0,94%	165.083	9,37%	995.689	0,87%	158.239	9,06%	(40.358)	-1,02%	(6.844,08)	42,13%

