



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**Oktober 2012**

## DAFTAR ISI

Keterangan		2
Total Simpanan dan Jumlah Rekening	Tabel 1	3
Pertumbuhan Total Simpanan dan Jumlah Rekening	Grafik 1	3
Simpanan Berdasarkan Jenis Simpanan	Tabel 2	4
Distribusi Total Simpanan Berdasarkan Jenis Simpanan	Grafik 2	4
Distribusi Total Rekening Berdasarkan Jenis Simpanan	Grafik 3	4
Simpanan Berdasarkan segmen Nominal	Tabel 3	5
Distribusi Total Simpanan Berdasarkan Segmen Nominal	Grafik 4	6
Distribusi Jumlah Rekening Berdasarkan Segmen Nominal	Grafik 5	6
Distribusi Simpanan Berdasarkan Nominal Yang Dijamin	Tabel 4	7
Distribusi Simpanan Yang Dijamin	Tabel 5	7

## KETERANGAN

### Sumber Data

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

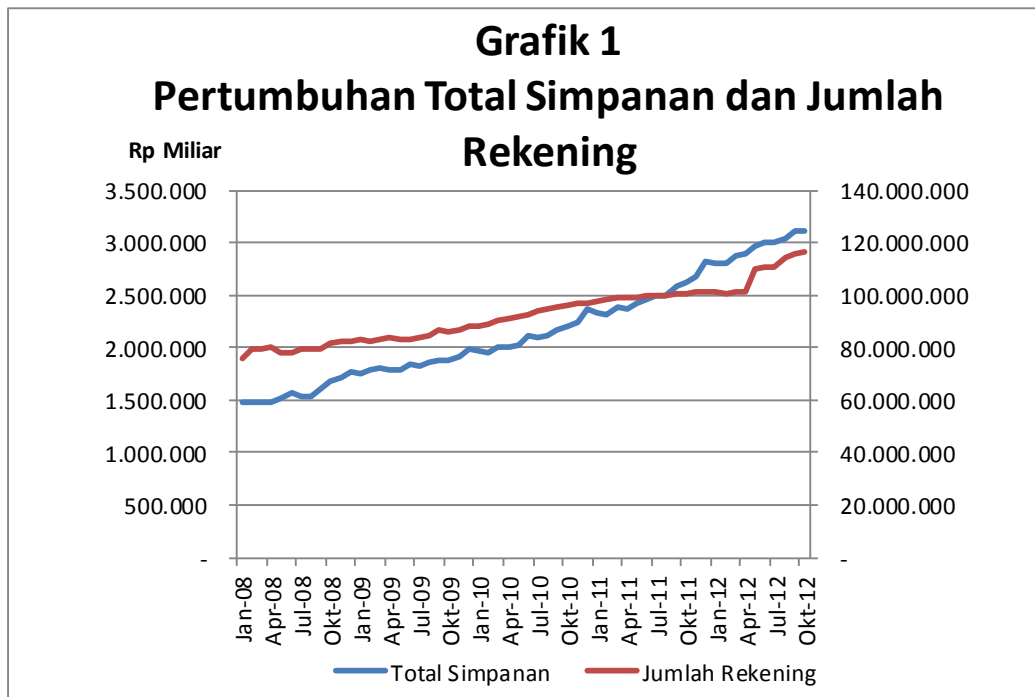
### Definisi

*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.

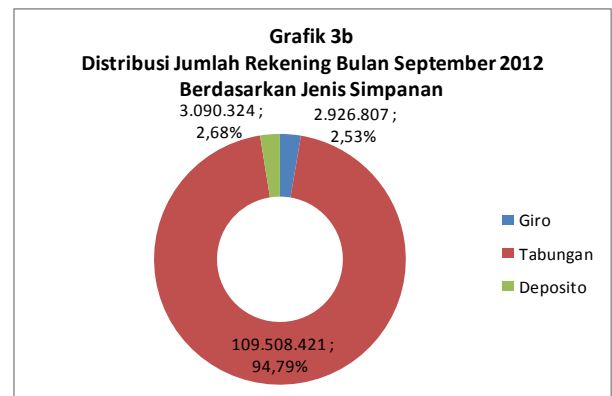
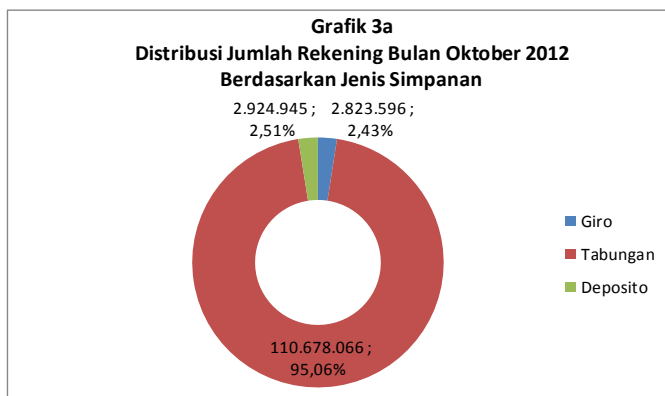
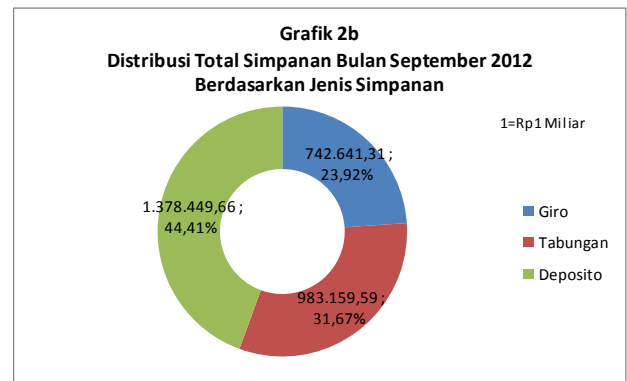
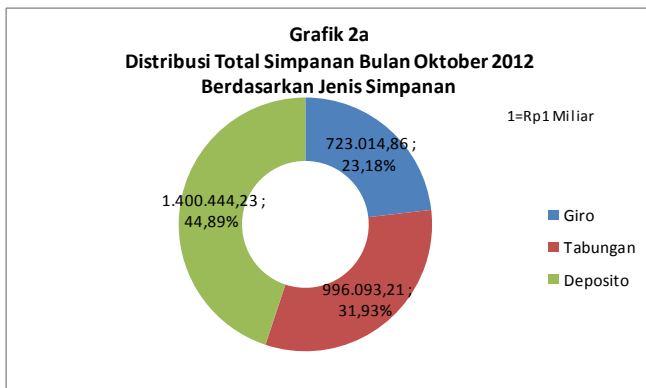
# I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

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	112.124.718	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	113.534.001	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	115.525.552	3.104.250,57
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	116.426.607	3.119.552,30
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

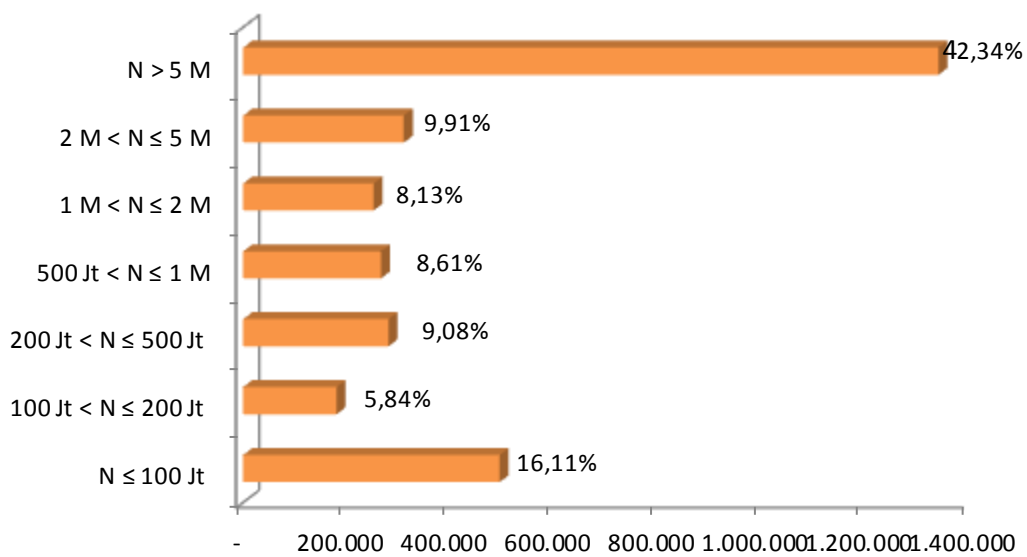
Tabel 2												
Simpanan Berdasarkan Jenis Simpanan												
Jenis Simpanan	Sep-12				Okt-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>Giro</b>	<b>3.090.324</b>	<b>100,00%</b>	<b>742.641,31</b>	<b>100,00%</b>	<b>2.823.596</b>	<b>100,00%</b>	<b>723.014,86</b>	<b>100,00%</b>	<b>(266.728)</b>	<b>-8,63%</b>	<b>(19.626,45)</b>	<b>-2,64%</b>
Rupiah	2.741.504	88,71%	553.468,50	74,53%	2.493.470	88,31%	526.666,83	72,84%	(248.034)	-9,05%	(26.801,67)	-4,84%
Valas	348.820	11,29%	189.172,81	25,47%	330.126	11,69%	196.348,03	27,16%	(18.694)	-5,36%	7.175,22	3,79%
<b>Tabungan</b>	<b>109.508.421</b>	<b>100,00%</b>	<b>983.159,59</b>	<b>100,00%</b>	<b>110.678.066</b>	<b>100,00%</b>	<b>996.093,21</b>	<b>100,00%</b>	<b>1.169.645</b>	<b>1,07%</b>	<b>12.933,62</b>	<b>1,32%</b>
Rupiah	108.965.799	99,50%	920.426,57	93,62%	110.134.714	99,51%	931.770,71	93,54%	1.168.915	1,07%	11.344,14	1,23%
Valas	542.622	0,50%	62.733,02	6,38%	543.352	0,49%	64.322,50	6,46%	730	0,13%	1.589,48	2,53%
<b>Deposito</b>	<b>2.926.807</b>	<b>100,00%</b>	<b>1.378.449,66</b>	<b>100,00%</b>	<b>2.924.945</b>	<b>100,00%</b>	<b>1.400.444,23</b>	<b>100,00%</b>	<b>(1.862)</b>	<b>-0,06%</b>	<b>21.994,57</b>	<b>1,60%</b>
Rupiah	2.759.698	94,29%	1.172.310,74	85,05%	2.758.056	94,29%	1.189.614,75	84,95%	(1.642)	-0,06%	17.304,02	1,48%
Valas	167.109	5,71%	206.138,93	14,95%	166.889	5,71%	210.829,48	15,05%	(220)	-0,13%	4.690,55	2,28%
<b>Total</b>	<b>115.525.552</b>	<b>100,00%</b>	<b>3.104.250,57</b>	<b>100,00%</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>3.119.552,30</b>	<b>100,00%</b>	<b>901.055</b>	<b>0,78%</b>	<b>15.301,73</b>	<b>0,49%</b>
Rupiah	114.467.001	93,01%	2.646.205,81	85,24%	115.386.240	93,01%	2.648.052,30	84,89%	919.239	0,80%	1.846,49	0,07%
Valas	1.058.551	6,99%	458.044,76	14,76%	1.040.367	6,99%	471.500,00	15,11%	(18.184)	-1,72%	13.455,24	2,94%



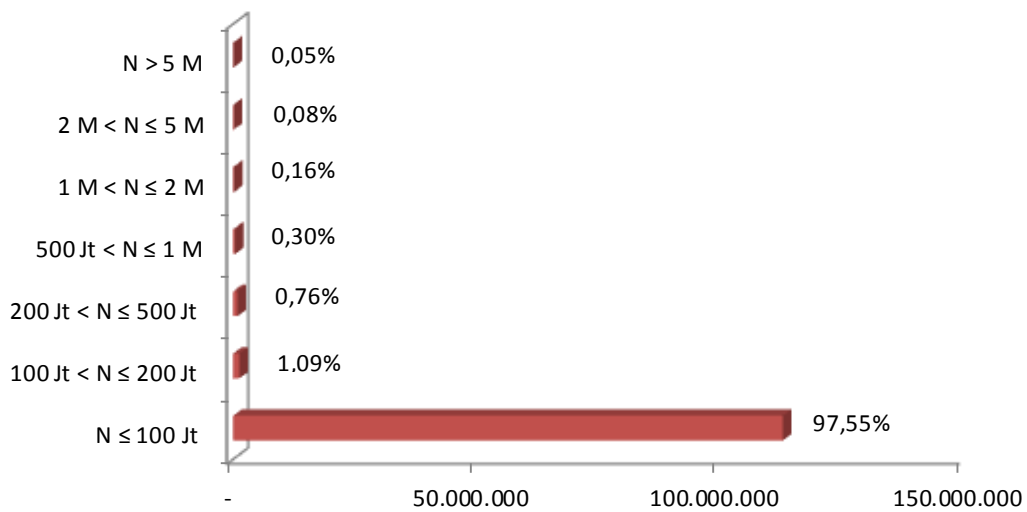
### III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 3												
Simpanan Berdasarkan Segmen Nominal												
Nominal Simpanan	Sep-12				Okt-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 100 Jt	<b>112.594.549</b>	<b>100,00%</b>	<b>486.822,55</b>	<b>100,00%</b>	<b>113.504.197</b>	<b>100,00%</b>	<b>493.891,86</b>	<b>100,00%</b>	<b>909.648</b>	<b>0,81%</b>	<b>7.069,31</b>	<b>1,45%</b>
Rupiah	111.805.035	99,30%	470.870,56	96,72%	112.734.404	99,32%	477.936,88	96,77%	929.369	0,83%	7.066,32	1,50%
Valas	789.514	0,70%	15.951,99	3,28%	769.793	0,68%	15.954,98	3,23%	(19.721)	-2,50%	2,99	0,02%
100 Jt < N ≤ 200 Jt	<b>1.271.901</b>	<b>100,00%</b>	<b>178.147,63</b>	<b>100,00%</b>	<b>1.282.984</b>	<b>100,00%</b>	<b>180.083,95</b>	<b>100,00%</b>	<b>11.083</b>	<b>0,87%</b>	<b>1.936,32</b>	<b>1,09%</b>
Rupiah	1.182.420	92,96%	165.632,11	92,97%	1.192.545	92,95%	167.428,30	92,97%	10.125	0,86%	1.796,19	1,08%
Valas	89.481	7,04%	12.515,53	7,03%	90.439	7,05%	12.655,65	7,03%	958	1,07%	140,13	1,12%
200 Jt < N ≤ 500 Jt	<b>901.174</b>	<b>100,00%</b>	<b>278.541,63</b>	<b>100,00%</b>	<b>899.016</b>	<b>100,00%</b>	<b>279.992,54</b>	<b>100,00%</b>	<b>(2.158)</b>	<b>-0,24%</b>	<b>1.450,91</b>	<b>0,52%</b>
Rupiah	811.720	90,07%	252.109,83	90,51%	809.631	90,06%	253.313,83	90,47%	(2.089)	-0,26%	1.204,00	0,48%
Valas	89.454	9,93%	26.431,80	9,49%	89.385	9,94%	26.678,71	9,53%	(69)	-0,08%	246,91	0,93%
500 Jt < N ≤ 1 M	<b>375.006</b>	<b>100,00%</b>	<b>265.070,71</b>	<b>100,00%</b>	<b>367.211</b>	<b>100,00%</b>	<b>265.512,83</b>	<b>100,00%</b>	<b>(7.795)</b>	<b>-2,08%</b>	<b>442,11</b>	<b>0,17%</b>
Rupiah	333.330	88,89%	236.443,93	89,20%	325.198	88,56%	236.733,98	89,16%	(8.132)	-2,44%	290,05	0,12%
Valas	41.676	11,11%	28.626,78	10,80%	42.013	11,44%	28.778,85	10,84%	337	0,81%	152,07	0,53%
1 M < N ≤ 2 M	<b>200.655</b>	<b>100,00%</b>	<b>251.648,93</b>	<b>100,00%</b>	<b>199.543</b>	<b>100,00%</b>	<b>251.225,02</b>	<b>100,00%</b>	<b>(1.112)</b>	<b>-0,55%</b>	<b>(423,91)</b>	<b>-0,17%</b>
Rupiah	179.104	89,26%	223.465,25	88,80%	177.951	89,18%	222.985,30	88,76%	(1.153)	-0,64%	(479,95)	-0,21%
Valas	21.551	10,74%	28.183,68	11,20%	21.592	10,82%	28.239,71	11,24%	41	0,19%	56,04	0,20%
2 M < N ≤ 5 M	<b>112.871</b>	<b>100,00%</b>	<b>306.406,24</b>	<b>100,00%</b>	<b>103.102</b>	<b>100,00%</b>	<b>309.472,84</b>	<b>100,00%</b>	<b>(9.769)</b>	<b>-8,66%</b>	<b>3.066,60</b>	<b>1,00%</b>
Rupiah	96.548	85,54%	263.768,30	86,08%	86.491	83,89%	265.552,96	85,81%	(10.057)	-10,42%	1.784,66	0,68%
Valas	16.323	14,46%	42.637,94	13,92%	16.611	16,11%	43.919,88	14,19%	288	1,76%	1.281,94	3,01%
N > 5 M	<b>69.396</b>	<b>100,00%</b>	<b>1.337.612,88</b>	<b>100,00%</b>	<b>70.554</b>	<b>100,00%</b>	<b>1.339.373,27</b>	<b>100,00%</b>	<b>1.158</b>	<b>1,67%</b>	<b>1.760,39</b>	<b>0,13%</b>
Rupiah	58.844	84,79%	1.033.915,83	77,30%	60.020	85,07%	1.024.101,04	76,46%	1.176	2,00%	(9.814,78)	-0,95%
Valas	10.552	15,21%	303.697,05	22,70%	10.534	14,93%	315.272,22	23,54%	(18)	-0,17%	11.575,17	3,81%
Total	<b>115.525.552</b>	<b>100,00%</b>	<b>3.104.250,57</b>	<b>100,00%</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>3.119.552,30</b>	<b>100,00%</b>	<b>901.055</b>	<b>0,78%</b>	<b>15.301,73</b>	<b>0,49%</b>
Rupiah	114.467.001	99,08%	2.646.205,81	85,24%	115.386.240	99,11%	2.648.052,30	84,89%	919.239	0,80%	1.846,49	0,07%
Valas	1.058.551	0,92%	458.044,76	14,76%	1.040.367	0,89%	471.500,00	15,11%	(18.184)	-1,72%	13.455,24	2,94%

**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	Sep-12				Okt-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>N ≤ 2 M</b>	<b>115.343.285</b>	<b>100,00%</b>	<b>1.460.231</b>	<b>100,00%</b>	<b>116.252.951</b>	<b>100,00%</b>	<b>1.470.706</b>	<b>100,00%</b>	<b>909.666</b>	<b>0,79%</b>	<b>10.474,74</b>	<b>0,72%</b>
Rupiah	114.311.609	99,11%	1.348.522	92,35%	115.239.729	99,09%	1.358.398	99,09%	928.120	0,81%	9.876,61	0,73%
Valas	1.031.676	0,89%	111.710	7,65%	1.013.222	0,91%	112.308	0,91%	(18.454)	-1,79%	598,13	0,54%
<b>N &gt; 2 M</b>	<b>182.267</b>	<b>100,00%</b>	<b>1.644.019</b>	<b>100,00%</b>	<b>173.656</b>	<b>100,00%</b>	<b>1.648.846</b>	<b>100,00%</b>	<b>(8.611)</b>	<b>-4,72%</b>	<b>4.826,99</b>	<b>0,29%</b>
Rupiah	155.392	85,26%	1.297.684	78,93%	146.511	99,09%	1.289.654	78,22%	(8.881)	-5,72%	(8.030,12)	-0,62%
Valas	26.875	14,74%	346.335	21,07%	27.145	0,91%	359.192	21,78%	270	1,00%	12.857,11	3,71%
<b>Total</b>	<b>115.525.552</b>	<b>100,00%</b>	<b>3.104.251</b>	<b>100,00%</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>3.119.552</b>	<b>100,00%</b>	<b>901.055</b>	<b>0,78%</b>	<b>15.301,73</b>	<b>0,49%</b>
Rupiah	114.467.001	99,08%	2.646.206	85,24%	115.386.240	99,11%	2.648.052	84,89%	919.239	0,80%	1.846,49	0,07%
Valas	1.058.551	0,92%	458.045	14,76%	1.040.367	0,89%	471.500	15,11%	(18.184)	-1,72%	13.455,24	2,94%

## V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5												
Simpanan Berdasarkan Simpanan Yang Dijamin												
Nominal Simpanan	Sep-12				Okt-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>N ≤ 2 M</b>	<b>115.343.285</b>	<b>100,00%</b>	<b>1.460.231</b>	<b>100,00%</b>	<b>116.252.951</b>	<b>100,00%</b>	<b>1.470.706</b>	<b>100,00%</b>	<b>909.666</b>	<b>100,00%</b>	<b>10.474,74</b>	<b>100,00%</b>
Rupiah	114.311.609	99,11%	1.348.522	92,35%	115.239.729	99,13%	1.358.398	92,36%	928.120	102,03%	9.876,61	94,29%
Valas	1.031.676	0,89%	111.710	7,65%	1.013.222	0,87%	112.308	7,64%	(18.454)	-2,03%	598,13	5,71%
<b>N &gt; 2 M</b>	<b>182.267</b>	<b>100,00%</b>	<b>364.534</b>	<b>100,00%</b>	<b>173.656</b>	<b>100,00%</b>	<b>347.312</b>	<b>100,00%</b>	<b>(8.611)</b>	<b>100,00%</b>	<b>(17.222,00)</b>	<b>100,00%</b>
Rupiah	155.392	85,26%	310.784	85,26%	146.511	84,37%	293.022	84,37%	(8.881)	103,14%	(17.762,00)	103,14%
Valas	26.875	14,74%	53.750	14,74%	27.145	15,63%	54.290	15,63%	270	-3,14%	540,00	-3,14%
<b>Total</b>	<b>115.525.552</b>	<b>100,00%</b>	<b>1.824.765</b>	<b>100,00%</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>1.818.018</b>	<b>100,00%</b>	<b>901.055</b>	<b>100,00%</b>	<b>(6.747,26)</b>	<b>100,00%</b>
Rupiah	114.467.001	99,08%	1.659.306	90,93%	115.386.240	99,11%	1.651.420	90,84%	919.239	102,02%	(7.885,39)	116,87%
Valas	1.058.551	0,92%	165.460	9,07%	1.040.367	0,89%	166.598	9,16%	(18.184)	-2,02%	1.138,13	-16,87%

