



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**Juli 2012**

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## KETERANGAN

### Sumber Data

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

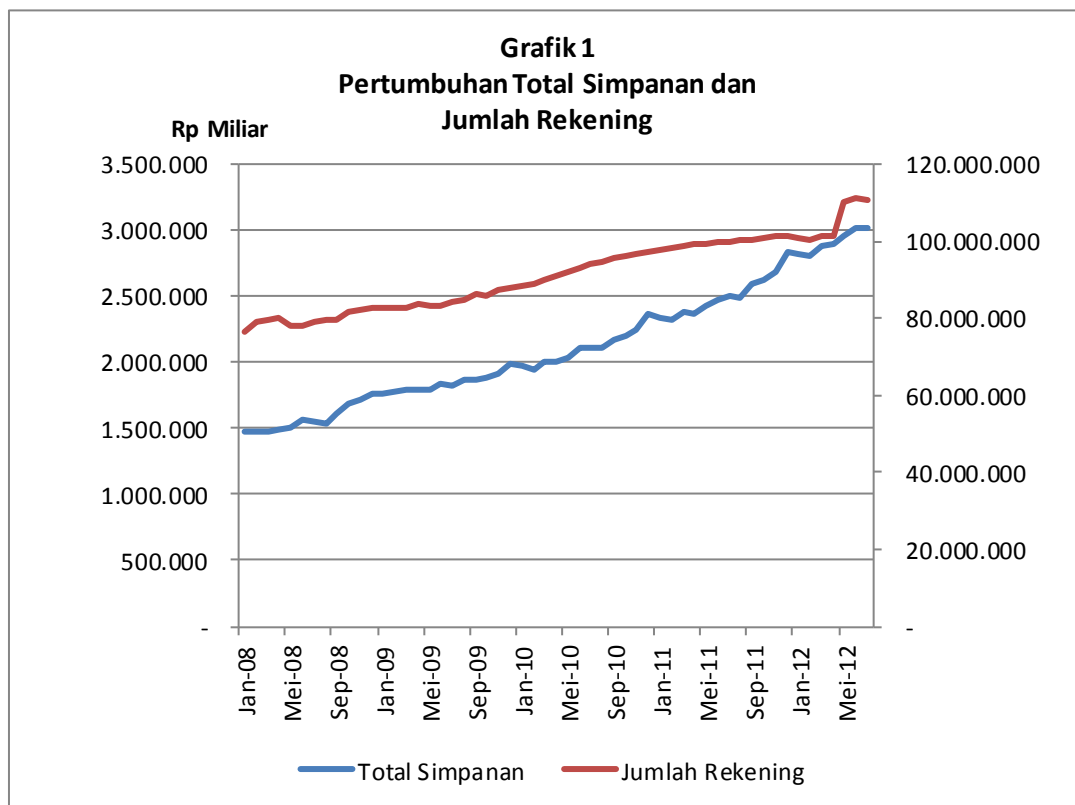
### Definisi

*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.

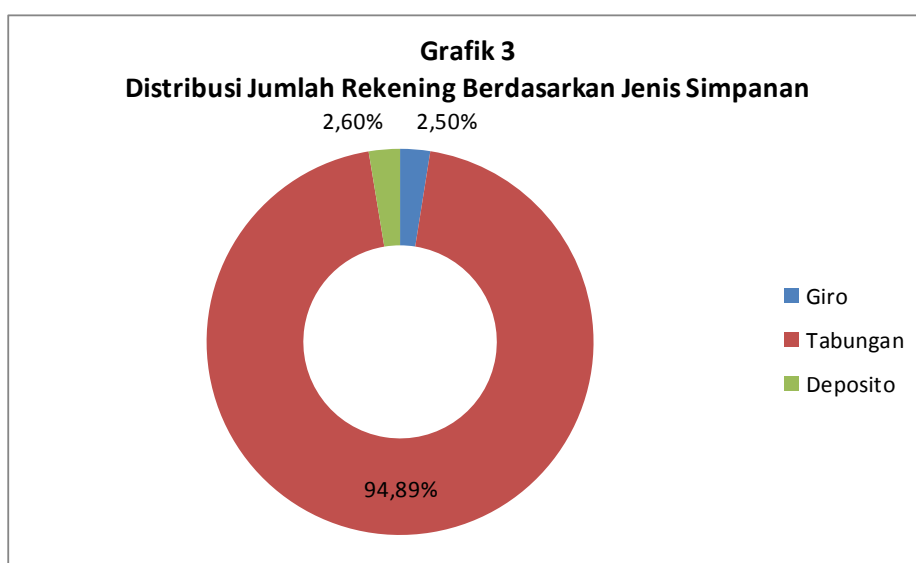
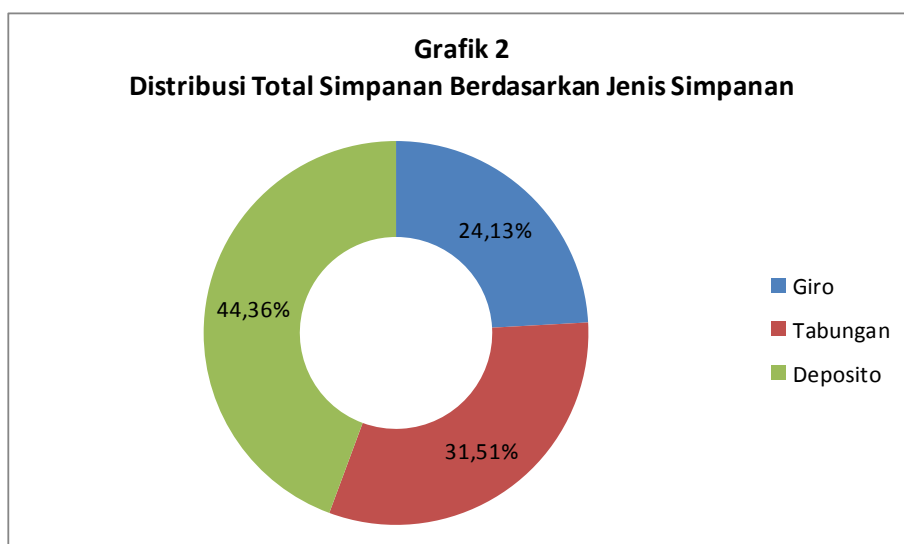
# I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

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		
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		



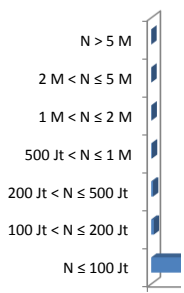
## II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

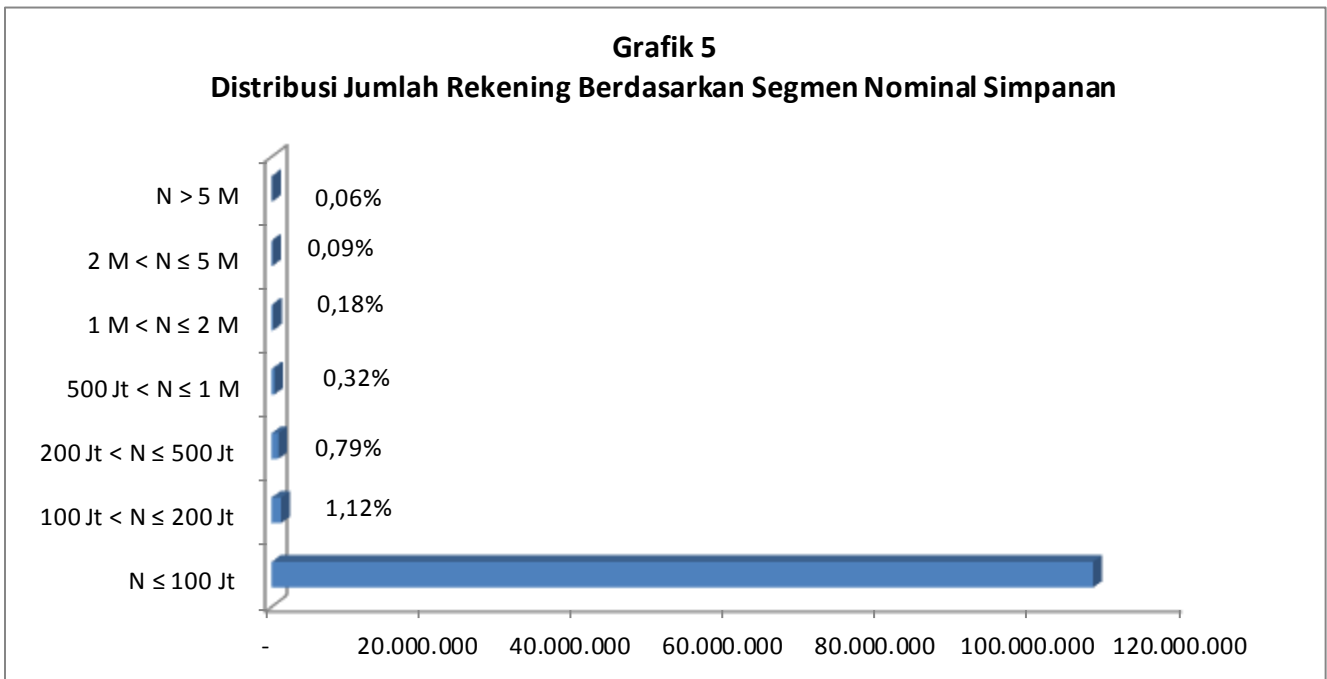
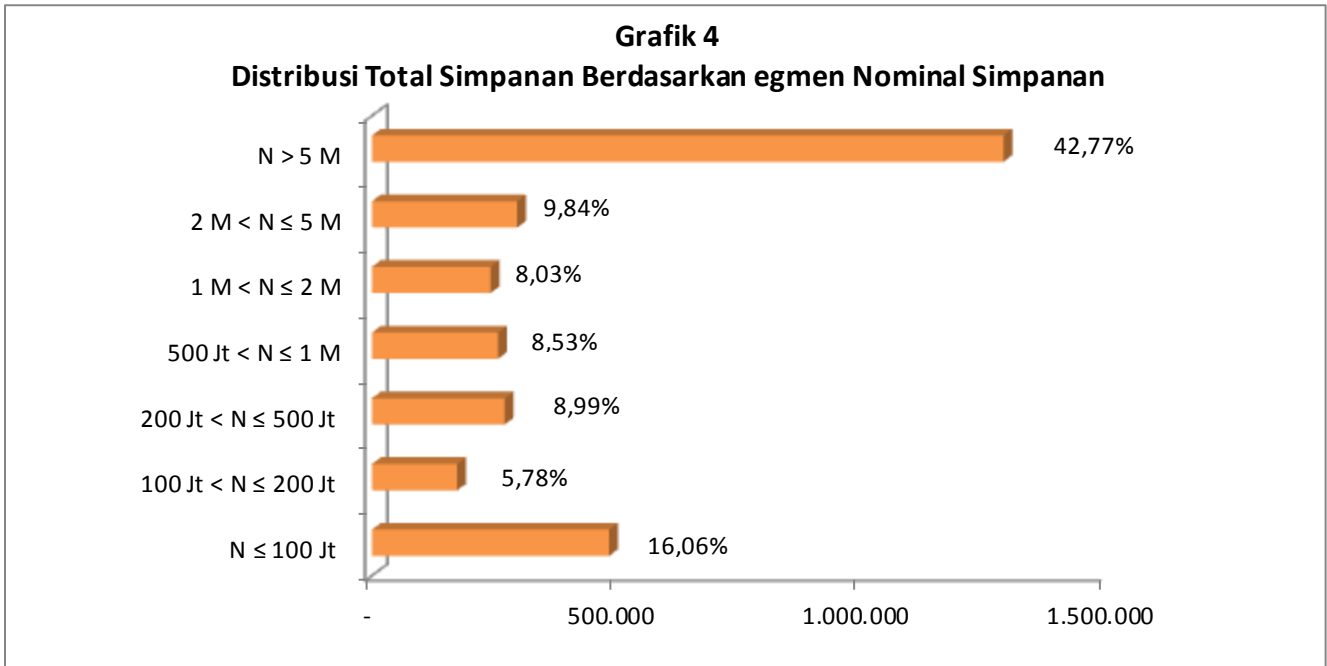
Tabel 2												
Simpanan Berdasarkan Jenis Simpanan												
Jenis Simpanan	Jun-12				Jul-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%
<b>Giro</b>	<b>2.848.650</b>	<b>100,00%</b>	<b>735.006,11</b>	<b>100,00%</b>	<b>2.766.066</b>	<b>100,00%</b>	<b>726.691,24</b>	<b>100,00%</b>	<b>(82.584)</b>	<b>-2,90%</b>	<b>(8.314,86)</b>	<b>-1,13%</b>
Rupiah	2.519.931	88,46%	545.039,71	74,15%	2.436.510	88,09%	535.873,28	73,74%	(83.421)	-3,31%	(9.166,43)	-1,68%
Valas	328.719	11,54%	189.966,39	25,85%	329.556	11,91%	190.817,97	26,26%	837	0,25%	851,57	0,45%
<b>Tabungan</b>	<b>105.281.014</b>	<b>100,00%</b>	<b>939.914,49</b>	<b>100,00%</b>	<b>104.822.625</b>	<b>100,00%</b>	<b>949.074,26</b>	<b>100,00%</b>	<b>(458.389)</b>	<b>-0,44%</b>	<b>9.159,77</b>	<b>0,97%</b>
Rupiah	104.735.512	99,48%	876.988,25	93,31%	104.283.221	99,49%	883.149,29	93,05%	(452.291)	-0,43%	6.161,05	0,70%
Valas	545.502	0,52%	62.926,25	6,69%	539.404	0,51%	65.924,97	6,95%	(6.098)	-1,12%	2.998,72	4,77%
<b>Deposito</b>	<b>2.881.702</b>	<b>100,00%</b>	<b>1.335.260,38</b>	<b>100,00%</b>	<b>2.877.356</b>	<b>100,00%</b>	<b>1.336.084,72</b>	<b>100,00%</b>	<b>(4.346)</b>	<b>-0,15%</b>	<b>824,34</b>	<b>0,06%</b>
Rupiah	2.713.140	94,15%	1.146.263,74	85,85%	2.710.269	94,19%	1.141.832,25	85,46%	(2.871)	-0,11%	(4.431,49)	-0,39%
Valas	168.562	5,85%	188.996,64	14,15%	167.087	5,81%	194.252,47	14,54%	(1.475)	-0,88%	5.255,83	2,78%
<b>Total</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>3.010.180,98</b>	<b>100,00%</b>	<b>110.466.047</b>	<b>100,00%</b>	<b>3.011.850,23</b>	<b>100,00%</b>	<b>(545.319)</b>	<b>-0,49%</b>	<b>1.669,24</b>	<b>0,06%</b>
Rupiah	109.968.583	99,06%	2.568.291,70	85,32%	109.430.000	99,06%	2.560.854,82	85,03%	(538.583)	-0,49%	(7.436,88)	-0,29%
Valas	1.042.783	0,94%	441.889,28	14,68%	1.036.047	0,94%	450.995,40	14,97%	(6.736)	-0,65%	9.106,12	2,06%



### III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 3												
Simpanan Berdasarkan Segmen Nominal												
Nominal Simpanan	Jun-12				Jul-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 100 Jt	<b>108.204.072</b>	<b>100,00%</b>	<b>481.330,60</b>	<b>100,00%</b>	<b>107.647.301</b>	<b>100,00%</b>	<b>483.739,43</b>	<b>100,00%</b>	<b>(556.771)</b>	<b>-0,51%</b>	<b>2.408,82</b>	<b>0,50%</b>
Rupiah	107.428.649	99,28%	465.358,81	96,68%	106.879.851	99,29%	467.878,19	96,72%	(548.798)	-0,51%	2.519,38	0,54%
Valas	775.423	0,72%	15.971,80	3,32%	767.450	0,71%	15.861,24	3,28%	(7.973)	-1,03%	(110,56)	-0,69%
100 Jt < N ≤ 200 Jt	<b>1.228.434</b>	<b>100,00%</b>	<b>172.753,48</b>	<b>100,00%</b>	<b>1.234.385</b>	<b>100,00%</b>	<b>174.093,39</b>	<b>100,00%</b>	<b>5.951</b>	<b>0,48%</b>	<b>1.339,91</b>	<b>0,78%</b>
Rupiah	1.138.617	92,69%	160.049,74	92,65%	1.144.690	92,73%	161.469,98	92,75%	6.073	0,53%	1.420,23	0,89%
Valas	89.817	7,31%	12.703,74	7,35%	89.695	7,27%	12.623,42	7,25%	(122)	-0,14%	(80,32)	-0,63%
200 Jt < N ≤ 500 Jt	<b>862.698</b>	<b>100,00%</b>	<b>269.083,90</b>	<b>100,00%</b>	<b>867.654</b>	<b>100,00%</b>	<b>270.854,21</b>	<b>100,00%</b>	<b>4.956</b>	<b>0,57%</b>	<b>1.770,30</b>	<b>0,66%</b>
Rupiah	773.465	89,66%	242.452,90	90,10%	779.425	89,83%	244.336,84	90,21%	5.960	0,77%		
Valas	89.233	10,34%	26.631,00	9,90%	88.229	10,17%	26.517,37	9,79%	(1.004)	-1,13%		
500 Jt < N ≤ 1 M	<b>351.645</b>	<b>100,00%</b>	<b>253.875,33</b>	<b>100,00%</b>	<b>355.986</b>	<b>100,00%</b>	<b>256.983,38</b>	<b>100,00%</b>	<b>4.341</b>	<b>1,23%</b>		
Rupiah	311.791	88,67%	226.153,75	89,08%	313.553	88,08%	228.607,93	88,96%	1.762	0,57%		
Valas	39.854	11,33%	27.721,58	10,92%	42.433	11,92%	28.375,44	11,04%	2.579	6,47%		
1 M < N ≤ 2 M	<b>190.983</b>	<b>100,00%</b>	<b>237.536,10</b>	<b>100,00%</b>	<b>193.414</b>	<b>100,00%</b>	<b>241.770,42</b>	<b>100,00%</b>	<b>2.431</b>	<b>1,27%</b>		
Rupiah	169.641	88,83%	210.818,16	88,75%	172.011	88,93%	213.739,24	88,41%	2.370	1,40%		
Valas	21.342	11,17%	26.717,94	11,25%	21.403	11,07%	28.031,18	11,59%	61	0,29%		
2 M < N ≤ 5 M	<b>97.748</b>	<b>100,00%</b>	<b>291.181,85</b>	<b>100,00%</b>	<b>99.650</b>	<b>100,00%</b>	<b>296.380,12</b>	<b>100,00%</b>	<b>1.902</b>	<b>1,95%</b>		
Rupiah	81.874	83,76%	250.066,28	85,88%	83.140	83,43%	253.561,01	85,55%	1.266	1,55%	3.494,73	1,40%
Valas	15.874	16,24%	41.115,57	14,12%	16.510	16,57%	42.819,11	14,45%	636	4,01%	1.703,53	4,14%
N > 5 M	<b>75.786</b>	<b>100,00%</b>	<b>1.304.419,71</b>	<b>100,00%</b>	<b>67.657</b>	<b>100,00%</b>	<b>1.288.029,29</b>	<b>100,00%</b>	<b>(8.129)</b>	<b>-10,73%</b>	<b>(16.390,42)</b>	<b>-1,26%</b>
Rupiah	64.546	85,17%	1.013.392,06	77,69%	57.330	84,74%	991.261,64	76,96%	(7.216)	-11,18%	(22.130,42)	-2,18%
Valas	11.240	14,83%	291.027,65	22,31%	10.327	15,26%	296.767,65	23,04%	(913)	-8,12%	5.740,00	1,97%
Total	<b>111.011.366</b>	<b>100,00%</b>	<b>3.010.180,98</b>	<b>100,00%</b>	<b>110.466.047</b>	<b>100,00%</b>	<b>3.011.850,23</b>	<b>100,00%</b>	<b>(545.319)</b>	<b>-0,49%</b>	<b>1.669,24</b>	<b>0,06%</b>
Rupiah	109.968.583	99,06%	2.568.291,70	85,32%	109.430.000	99,06%	2.560.854,82	85,03%	(538.583)	-0,49%	(7.436,88)	-0,29%
Valas	1.042.783	0,94%	441.889,28	14,68%	1.036.047	0,94%	450.995,40	14,97%	(6.736)	-0,65%	9.106,12	2,06%





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

Tabel 4												
Simpanan Berdasarkan Nominal Yang Dijamin												
Nominal Simpanan	Jun-12				Jul-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>N ≤ 2 M</b>	<b>110.837.832</b>	<b>100,00%</b>	<b>1.414.579,42</b>	<b>100,00%</b>	<b>110.298.740</b>	<b>100,00%</b>	<b>1.427.440,82</b>	<b>100,00%</b>	<b>(539.092)</b>	<b>-0,49%</b>	<b>12.861,40</b>	<b>0,91%</b>
Rupiah	109.822.163	99,08%	1.304.833,36	92,24%	109.289.530	99,09%	1.316.032,17	92,20%	(532.633)	-0,48%	11.198,82	0,86%
Valas	1.015.669	0,92%	109.746,06	7,76%	1.009.210	0,91%	111.408,65	7,80%	(6.459)	-0,64%	1.662,59	1,51%
<b>N &gt; 2 M</b>	<b>173.534</b>	<b>100,00%</b>	<b>1.595.602</b>	<b>100,00%</b>	<b>167.307</b>	<b>100,00%</b>	<b>1.584.409</b>	<b>100,00%</b>	<b>(6.227)</b>	<b>-3,59%</b>	<b>(11.192,16)</b>	<b>-0,70%</b>
Rupiah	146.420	84,38%	1.263.458	79,18%	140.470	83,96%	1.244.823	78,57%	(5.950)	-4,06%	(18.635,70)	-1,47%
Valas	27.114	15,62%	332.143	20,82%	26.837	16,04%	339.587	21,43%	(277)	-1,02%	7.443,54	2,24%
<b>Total</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>3.010.181</b>	<b>100,00%</b>	<b>110.466.047</b>	<b>100,00%</b>	<b>3.011.850</b>	<b>100,00%</b>	<b>(545.319)</b>	<b>-0,49%</b>	<b>1.669,24</b>	<b>0,06%</b>
Rupiah	109.968.583	99,06%	2.568.292	85,32%	109.430.000	99,06%	2.560.855	85,03%	(538.583)	-0,49%	(7.436,88)	-0,29%
Valas	1.042.783	0,94%	441.889	14,68%	1.036.047	0,94%	450.995	14,97%	(6.736)	-0,65%	9.106,12	2,06%

#### V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5												
Simpanan Berdasarkan Nominal Yang Dijamin												
Nominal Simpanan	Jun-12				Jul-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>N ≤ 2 M</b>	<b>110.837.832</b>	<b>100,00%</b>	<b>1.414.579,42</b>	<b>100,00%</b>	<b>110.298.740</b>	<b>100,00%</b>	<b>1.427.440,82</b>	<b>100,00%</b>	<b>(539.092)</b>	<b>-0,49%</b>	<b>12.861,40</b>	<b>0,91%</b>
Rupiah	109.822.163	99,08%	1.304.833,36	92,24%	109.289.530	99,09%	1.316.032,17	92,20%	(532.633)	-0,48%	11.198,82	0,86%
Valas	1.015.669	0,92%	109.746,06	7,76%	1.009.210	0,91%	111.408,65	7,80%	(6.459)	-0,64%	1.662,59	1,51%
<b>N &gt; 2 M</b>	<b>173.534</b>	<b>100,00%</b>	<b>347.068,00</b>	<b>100,00%</b>	<b>167.307</b>	<b>100,00%</b>	<b>334.614,00</b>	<b>100,00%</b>	<b>(6.227)</b>	<b>-3,59%</b>	<b>(12.454,00)</b>	<b>-3,59%</b>
Rupiah	146.420	84,38%	292.840,00	84,38%	140.470	83,96%	280.940,00	83,96%	(5.950)	-4,06%	(11.900,00)	-4,06%
Valas	27.114	15,62%	54.228,00	15,62%	26.837	16,04%	53.674,00	16,04%	(277)	-1,02%	(554,00)	-1,02%
<b>Total</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>1.761.647,42</b>	<b>100,00%</b>	<b>110.466.047</b>	<b>100,00%</b>	<b>1.762.054,00</b>	<b>100,00%</b>	<b>(407,369)</b>	<b>-0,02%</b>	<b>(406,576)</b>	<b>-0,02%</b>
Rupiah	109.968.583	99,06%	1.597.673,36	90,69%	109.430.000	99,06%	1.597.673,36	90,69%	(0,000)	0,00%	(0,000)	0,00%
Valas	1.042.783	0,94%	163.974,06	9,31%	1.036.047	0,94%	164.340,64	9,31%	(366,577)	-0,22%	(366,576)	-0,22%

