



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**Juni 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.

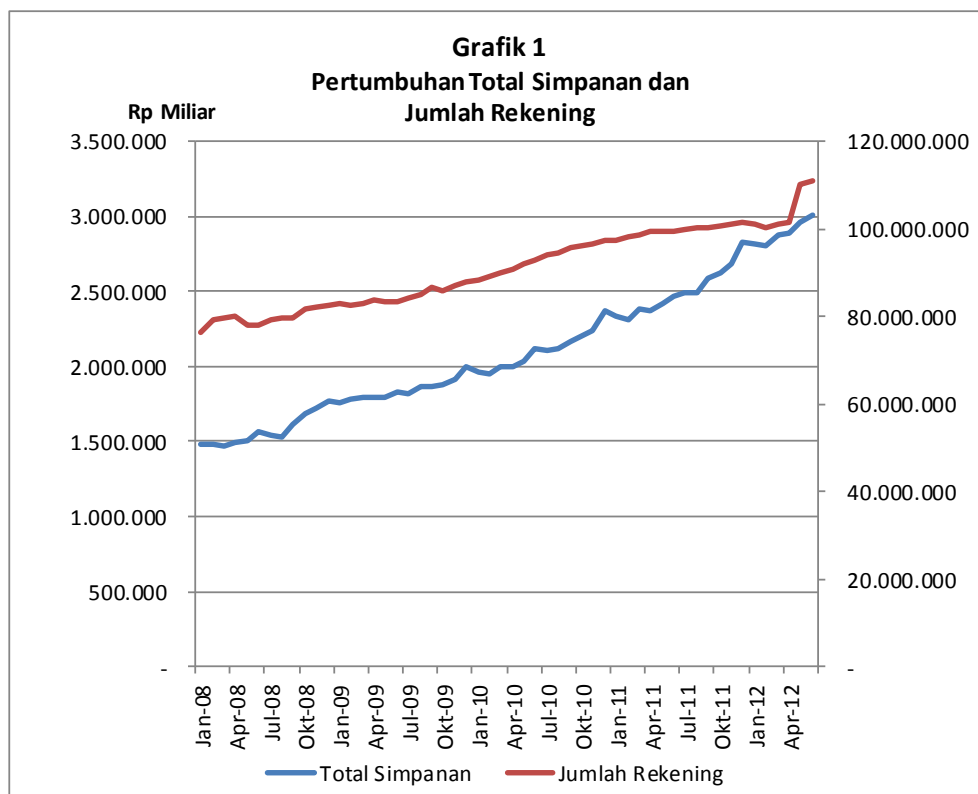
### Definisi

*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.

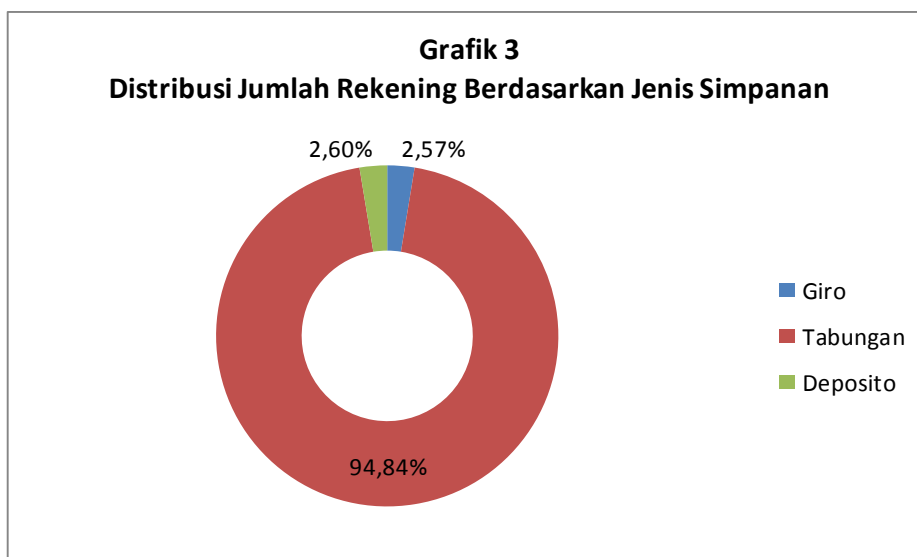
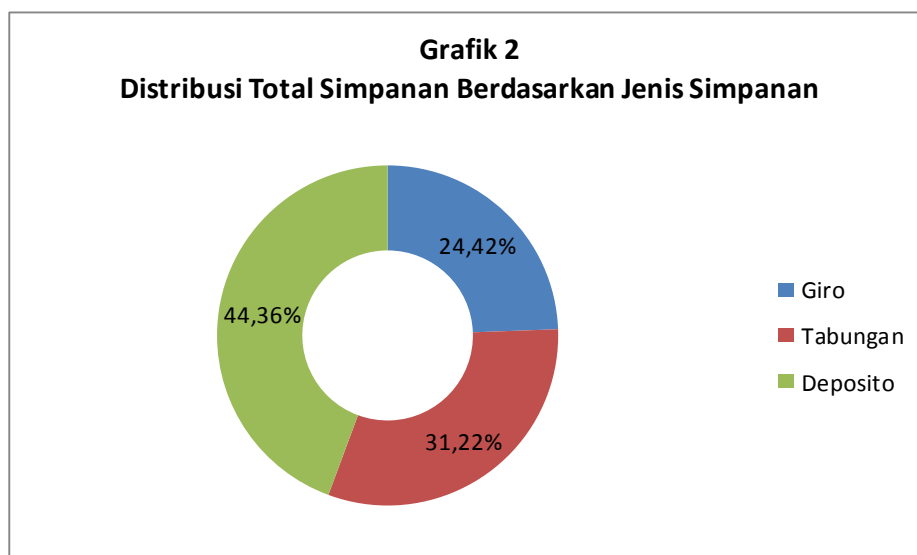
# I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

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		
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

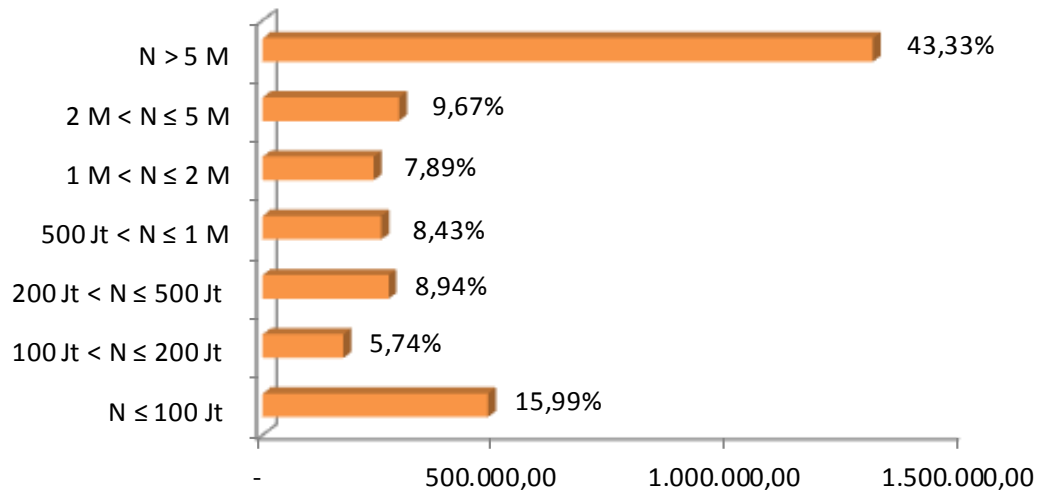
Tabel 2												
Simpanan Berdasarkan Jenis Simpanan												
Jenis Simpanan	Mei-12				Jun-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%
<b>Giro</b>	<b>2.824.797</b>	<b>100,00%</b>	<b>715.849,27</b>	<b>100,00%</b>	<b>2.848.650</b>	<b>100,00%</b>	<b>735.006,11</b>	<b>100,00%</b>	<b>23.853</b>	<b>0,84%</b>	<b>19.156,84</b>	<b>2,68%</b>
Rupiah	2.496.318	88,37%	529.719,77	74,00%	2.519.931	88,46%	545.039,71	74,15%	23.613	0,95%	15.319,94	2,89%
Valas	328.479	11,63%	186.129,50	26,00%	328.719	11,54%	189.966,39	25,85%	240	0,07%	3.836,90	2,06%
<b>Tabungan</b>	<b>104.393.558</b>	<b>100,00%</b>	<b>914.649,80</b>	<b>100,00%</b>	<b>105.281.014</b>	<b>100,00%</b>	<b>939.914,49</b>	<b>100,00%</b>	<b>887.456</b>	<b>0,85%</b>	<b>25.264,69</b>	<b>2,76%</b>
Rupiah	103.850.377	99,48%	855.001,23	93,48%	104.735.512	99,48%	876.988,25	93,31%	885.135	0,85%	21.987,02	2,57%
Valas	543.181	0,52%	59.648,57	6,52%	545.502	0,52%	62.926,25	6,69%	2.321	0,43%	3.277,67	5,49%
<b>Deposito</b>	<b>2.901.882</b>	<b>100,00%</b>	<b>1.328.473,32</b>	<b>100,00%</b>	<b>2.881.702</b>	<b>100,00%</b>	<b>1.335.260,38</b>	<b>100,00%</b>	<b>(20.180)</b>	<b>-0,70%</b>	<b>6.787,06</b>	<b>0,51%</b>
Rupiah	2.732.275	94,16%	1.144.856,88	86,18%	2.713.140	94,15%	1.146.263,74	85,85%	(19.135)	-0,70%	1.406,86	0,12%
Valas	169.607	5,84%	183.616,44	13,82%	168.562	5,85%	188.996,64	14,15%	(1.045)	-0,62%	5.380,20	2,93%
<b>Total</b>	<b>110.120.237</b>	<b>100,00%</b>	<b>2.958.972,39</b>	<b>100,00%</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>3.010.180,98</b>	<b>100,00%</b>	<b>891.129</b>	<b>0,81%</b>	<b>51.208,60</b>	<b>1,73%</b>
Rupiah	109.078.970	99,05%	2.529.577,88	85,49%	109.968.583	99,06%	2.568.291,70	85,32%	889.613	0,82%	38.713,82	1,53%
Valas	1.041.267	0,95%	429.394,51	14,51%	1.042.783	0,94%	441.889,28	14,68%	1.516	0,15%	12.494,77	2,91%



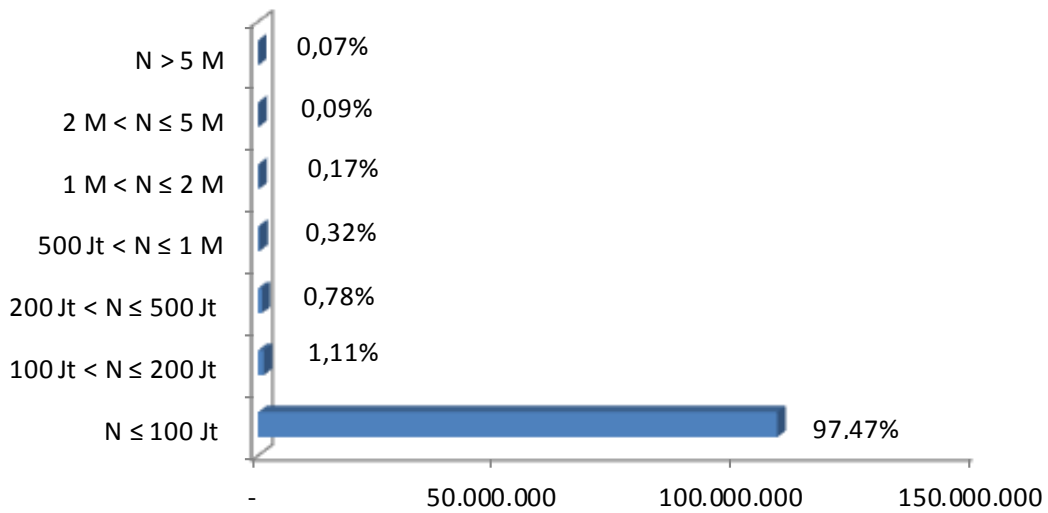
### III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 3 Simpanan Berdasarkan Segmen Nominal												
Nominal Simpanan	Mei-12				Jun-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>107.340.509</b>	<b>100,00%</b>	<b>471.907,97</b>	<b>100,00%</b>	<b>108.204.072</b>	<b>100,00%</b>	<b>481.330,60</b>	<b>100,00%</b>	<b>863.563</b>	<b>0,80%</b>	<b>9.422,64</b>	<b>2,00%</b>
Rupiah	106.581.899	99,29%	455.788,42	96,58%	107.428.649	99,28%	465.358,81	96,68%	846.750	0,79%	9.570,39	2,10%
Valas	758.610	0,71%	16.119,55	3,42%	775.423	0,72%	15.971,80	3,32%	16.813	2,22%	(147,75)	-0,92%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>1.209.298</b>	<b>100,00%</b>	<b>171.669,67</b>	<b>100,00%</b>	<b>1.228.434</b>	<b>100,00%</b>	<b>172.753,48</b>	<b>100,00%</b>	<b>19.136</b>	<b>1,58%</b>	<b>1.083,81</b>	<b>0,63%</b>
Rupiah	1.118.567	92,50%	158.926,66	92,58%	1.138.617	92,69%	160.049,74	92,65%	20.050	1,79%	1.123,08	0,71%
Valas	90.731	7,50%	12.743,01	7,42%	89.817	7,31%	12.703,74	7,35%	(914)	-1,01%	(39,27)	-0,31%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>846.858</b>	<b>100,00%</b>	<b>268.683,73</b>	<b>100,00%</b>	<b>862.698</b>	<b>100,00%</b>	<b>269.083,90</b>	<b>100,00%</b>	<b>15.840</b>	<b>1,87%</b>	<b>400,18</b>	<b>0,15%</b>
Rupiah	761.160	89,88%	242.491,97	90,25%	773.465	89,66%	242.452,90	90,10%	12.305	1,62%	(39,06)	-0,02%
Valas	85.698	10,12%	26.191,76	9,75%	89.233	10,34%	26.631,00	9,90%	3.535	4,12%	439,24	1,68%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>360.155</b>	<b>100,00%</b>	<b>253.002,60</b>	<b>100,00%</b>	<b>351.645</b>	<b>100,00%</b>	<b>253.875,33</b>	<b>100,00%</b>	<b>(8.510)</b>	<b>-2,36%</b>	<b>872,73</b>	<b>0,34%</b>
Rupiah	308.995	85,80%	225.374,82	89,08%	311.791	88,67%	226.153,75	89,08%	2.796	0,90%	778,92	0,35%
Valas	51.160	14,20%	27.627,77	10,92%	39.854	11,33%	27.721,58	10,92%	(11.306)	-22,10%	93,81	0,34%
<b>1 M &lt; N ≤ 2 M</b>	<b>193.696</b>	<b>100,00%</b>	<b>235.689,28</b>	<b>100,00%</b>	<b>190.983</b>	<b>100,00%</b>	<b>237.536,10</b>	<b>100,00%</b>	<b>(2.713)</b>	<b>-1,40%</b>	<b>1.846,82</b>	<b>0,78%</b>
Rupiah	169.412	87,46%	209.432,61	88,86%	169.641	88,83%	210.818,16	88,75%	229	0,14%	1.385,55	0,66%
Valas	24.284	12,54%	26.256,67	11,14%	21.342	11,17%	26.717,94	11,25%	(2.942)	-12,11%	461,27	1,76%
<b>2 M &lt; N ≤ 5 M</b>	<b>102.239</b>	<b>100,00%</b>	<b>288.005,63</b>	<b>100,00%</b>	<b>97.748</b>	<b>100,00%</b>	<b>291.181,85</b>	<b>100,00%</b>	<b>(4.491)</b>	<b>-4,39%</b>	<b>3.176,22</b>	<b>1,10%</b>
Rupiah	82.906	81,09%	246.698,21	85,66%	81.874	83,76%	250.066,28	85,88%	(1.032)	-1,24%	3.368,07	1,37%
Valas	19.333	18,91%	41.307,42	14,34%	15.874	16,24%	41.115,57	14,12%	(3.459)	-17,89%	(191,85)	-0,46%
<b>N &gt; 5 M</b>	<b>67.482</b>	<b>100,00%</b>	<b>1.269.967,79</b>	<b>100,00%</b>	<b>75.786</b>	<b>100,00%</b>	<b>1.304.419,71</b>	<b>100,00%</b>	<b>8.304</b>	<b>12,31%</b>	<b>34.451,92</b>	<b>2,71%</b>
Rupiah	56.031	83,03%	990.960,46	78,03%	64.546	85,17%	1.013.392,06	77,69%	8.515	15,20%	22.431,60	2,26%
Valas	11.451	16,97%	279.007,33	21,97%	11.240	14,83%	291.027,65	22,31%	(211)	-1,84%	12.020,31	4,31%
<b>Total</b>	<b>110.120.237</b>	<b>100,00%</b>	<b>2.958.926,67</b>	<b>100,00%</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>3.010.180,98</b>	<b>100,00%</b>	<b>891.129</b>	<b>0,81%</b>	<b>51.254,32</b>	<b>1,73%</b>
Rupiah	109.078.970	99,05%	2.529.673,16	85,49%	109.968.583	99,06%	2.568.291,70	85,32%	889.613	0,82%	38.618,55	1,53%
Valas	1.041.267	0,95%	429.253,51	14,51%	1.042.783	0,94%	441.889,28	14,68%	1.516	0,15%	12.635,77	2,94%

**Grafik 4**  
**Distribusi Total Simpanan Berdasarkan Segmen Nominal**



**Grafik 5**  
**Distribusi Total Simpanan Berdasarkan Segmen Nominal**



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

Tabel 4												
Simpanan Berdasarkan Maksimum Simpanan Yang Dijamin												
Nominal Simpanan	Mei-12				Jun-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>109.950.516</b>	<b>100,00%</b>	<b>1.400.953,24</b>	<b>100,00%</b>	<b>110.837.832</b>	<b>100,00%</b>	<b>1.414.579,42</b>	<b>100,00%</b>	<b>887.316</b>	<b>0,81%</b>	<b>13.626,18</b>	<b>0,97%</b>
Rupiah	108.940.033	99,08%	1.292.014,48	92,22%	109.822.163	99,08%	1.304.833,36	92,24%	882.130	0,81%	12.818,87	0,99%
Valas	1.010.483	0,92%	108.938,76	7,78%	1.015.669	0,92%	109.746,06	7,76%	5.186	0,51%	807,30	0,74%
<b>N &gt; 2 M</b>	<b>169.721</b>	<b>100,00%</b>	<b>1.557.973,43</b>	<b>100,00%</b>	<b>173.534</b>	<b>100,00%</b>	<b>1.595.601,56</b>	<b>100,00%</b>	<b>3.813</b>	<b>2,25%</b>	<b>37.628,14</b>	<b>2,42%</b>
Rupiah	138.937	81,86%	1.237.658,67	79,44%	146.420	84,38%	1.263.458,35	79,18%	7.483	5,39%	25.799,67	2,08%
Valas	30.784	18,14%	320.314,75	20,56%	27.114	15,62%	332.143,22	20,82%	(3.670)	-11,92%	11.828,47	3,69%
<b>Total</b>	<b>110.120.237</b>	<b>100,00%</b>	<b>2.958.926,67</b>	<b>100,00%</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>3.010.180,98</b>	<b>100,00%</b>	<b>891.129</b>	<b>0,81%</b>	<b>51.254,32</b>	<b>1,73%</b>
Rupiah	109.078.970	99,05%	2.529.673,16	85,49%	109.968.583	99,06%	2.568.291,70	85,32%	889.613	0,82%	38.618,55	1,53%
Valas	1.041.267	0,95%	429.253,51	14,51%	1.042.783	0,94%	441.889,28	14,68%	1.516	0,15%	12.635,77	2,94%

## V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5												
Simpanan Berdasarkan Nominal Yang Dijamin												
Nominal Simpanan	Mei-12				Jun-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>109.950.516</b>	<b>100,00%</b>	<b>1.400.953,24</b>	<b>100,00%</b>	<b>110.837.832</b>	<b>100,00%</b>	<b>1.414.579,42</b>	<b>100,00%</b>	<b>887.316</b>	<b>0,81%</b>	<b>13.626,18</b>	<b>0,97%</b>
Rupiah	108.940.033	99,08%	1.292.014,48	92,22%	109.822.163	99,08%	1.304.833,36	92,24%	882.130	0,81%	12.818,87	0,99%
Valas	1.010.483	0,92%	108.938,76	7,78%	1.015.669	0,92%	109.746,06	7,76%	5.186	0,51%	807,30	0,74%
<b>N &gt; 2 M</b>	<b>169.721</b>	<b>100,00%</b>	<b>339.442,00</b>	<b>100,00%</b>	<b>173.534</b>	<b>100,00%</b>	<b>347.068,00</b>	<b>100,00%</b>	<b>3.813</b>	<b>2,25%</b>	<b>7.626,00</b>	<b>2,25%</b>
Rupiah	138.937	81,86%	277.874,00	81,86%	146.420	84,38%	292.840,00	84,38%	7.483	5,39%	14.966,00	5,39%
Valas	30.784	18,14%	61.568,00	18,14%	27.114	15,62%	54.228,00	15,62%	(3.670)	-11,92%	(7.340,00)	-11,92%
<b>Total</b>	<b>110.120.237</b>	<b>100,00%</b>	<b>1.740.395,24</b>	<b>100,00%</b>	<b>111.011.366</b>	<b>100,00%</b>	<b>1.761.647,42</b>	<b>100,00%</b>	<b>891.129</b>	<b>0,81%</b>	<b>21.252,18</b>	<b>1,22%</b>
Rupiah	109.078.970	99,05%	1.569.888,48	90,20%	109.968.583	99,06%	1.597.673,36	90,69%	889.613	0,82%	27.784,87	1,77%
Valas	1.041.267	0,95%	170.506,76	9,80%	1.042.783	0,94%	163.974,06	9,31%	1.516	0,15%	(6.532,70)	-3,83%

