



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**Nopember 2012**

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## KETERANGAN

### Sumber Data

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

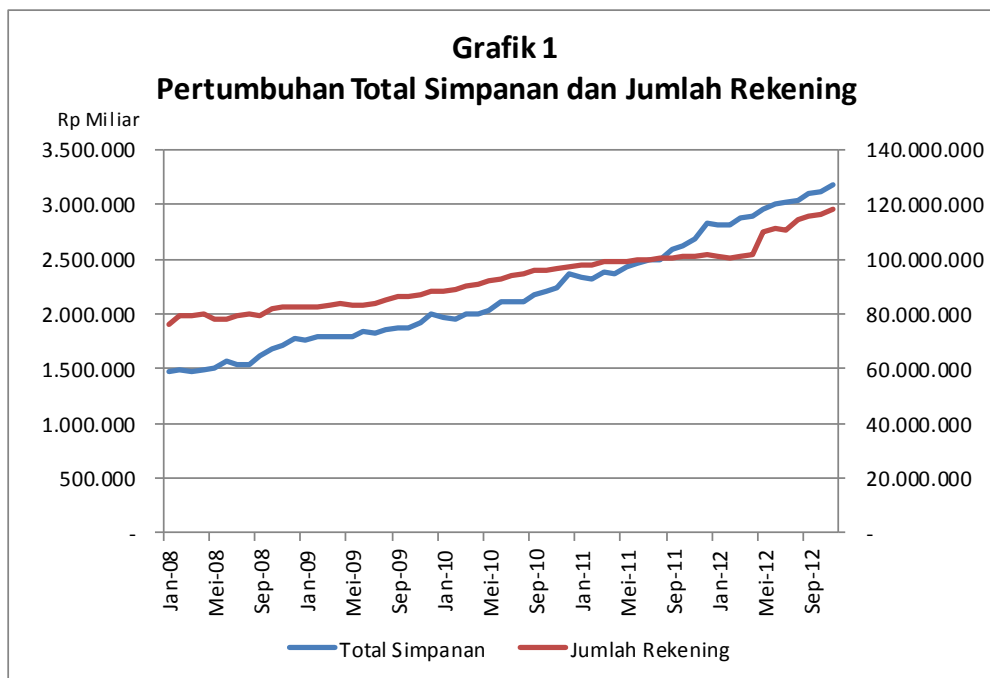
### Definisi

*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.

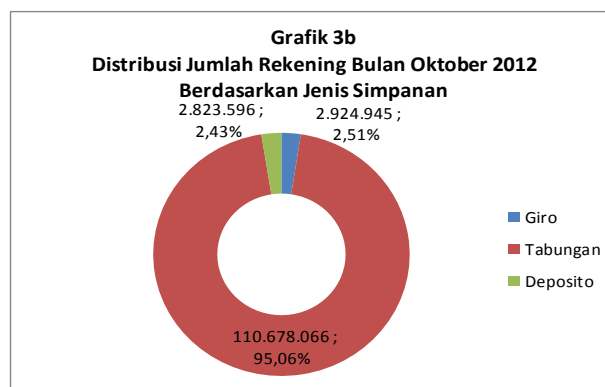
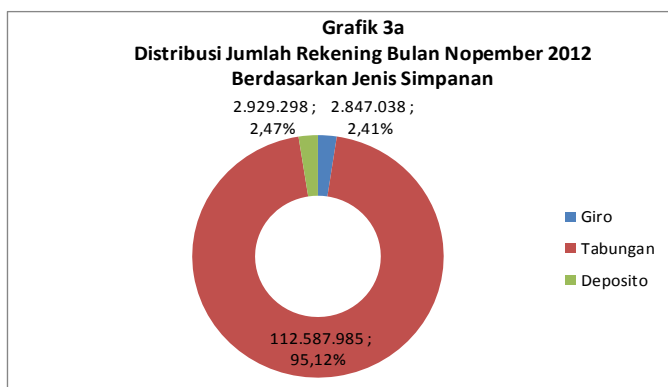
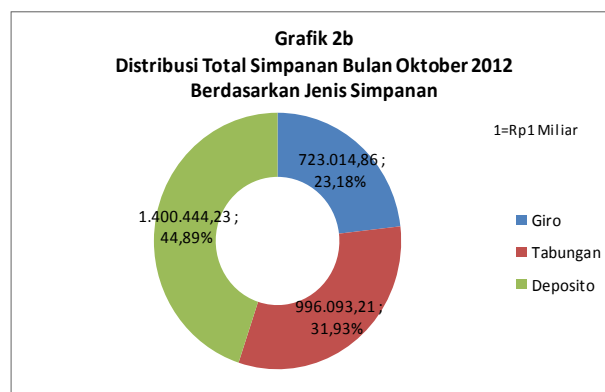
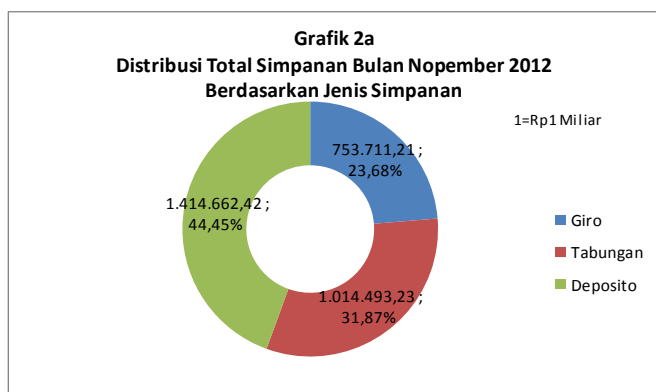
# I. PERTUMBUHAN TOTAL SIMPANAN DAN JUMLAH REKENING PADA BANK UMUM

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	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	118.364.092	3.182.866,86
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

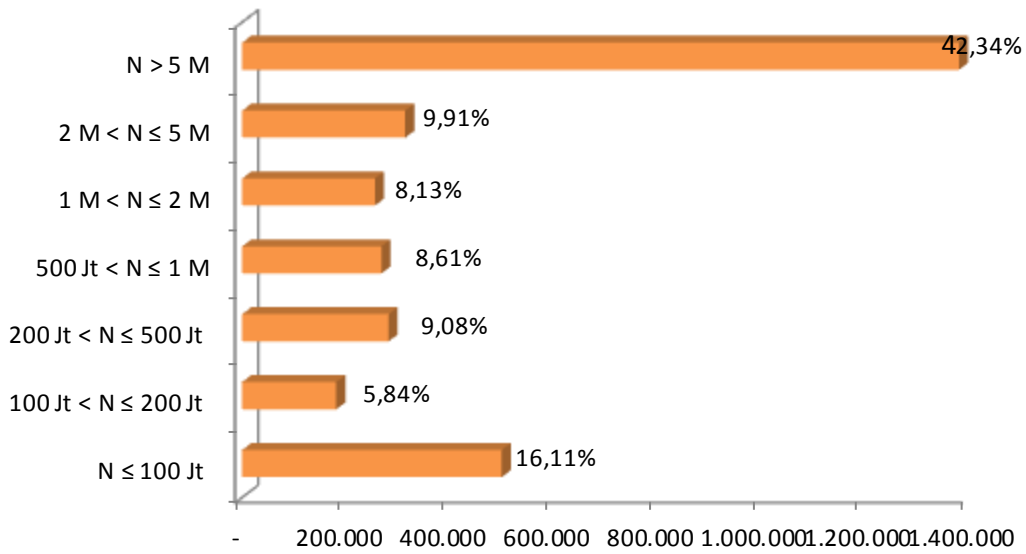
Tabel 2												
Simpanan Berdasarkan Jenis Simpanan												
Jenis Simpanan	Okt-12				Nop-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>Giro</b>	<b>2.823.596</b>	<b>100,00%</b>	<b>723.014,86</b>	<b>100,00%</b>	<b>2.847.038</b>	<b>100,00%</b>	<b>753.711,21</b>	<b>100,00%</b>	<b>23.442</b>	<b>0,83%</b>	<b>30.696,35</b>	<b>4,25%</b>
Rupiah	2.493.470	88,31%	526.666,83	72,84%	2.516.330	88,38%	552.961,47	73,37%	22.860	0,92%	26.294,64	4,99%
Valas	330.126	11,69%	196.348,03	27,16%	330.708	11,62%	200.749,73	26,63%	582	0,18%	4.401,71	2,24%
<b>Tabungan</b>	<b>110.678.066</b>	<b>100,00%</b>	<b>996.093,21</b>	<b>100,00%</b>	<b>112.587.985</b>	<b>100,00%</b>	<b>1.014.493,23</b>	<b>100,00%</b>	<b>1.909.919</b>	<b>1,73%</b>	<b>18.400,02</b>	<b>1,85%</b>
Rupiah	110.134.714	99,51%	931.770,71	93,54%	112.041.436	99,51%	951.009,67	93,74%	1.906.722	1,73%	19.238,95	2,06%
Valas	543.352	0,49%	64.322,50	6,46%	546.549	0,49%	63.483,56	6,26%	3.197	0,59%	(838,93)	-1,30%
<b>Deposito</b>	<b>2.924.945</b>	<b>100,00%</b>	<b>1.400.444,23</b>	<b>100,00%</b>	<b>2.929.298</b>	<b>100,00%</b>	<b>1.414.662,42</b>	<b>100,00%</b>	<b>4.353</b>	<b>0,15%</b>	<b>14.218,19</b>	<b>1,02%</b>
Rupiah	2.758.056	94,29%	1.189.614,75	84,95%	2.762.931	94,32%	1.201.946,98	84,96%	4.875	0,18%	12.332,23	1,04%
Valas	166.889	5,71%	210.829,48	15,05%	166.367	5,68%	212.715,44	15,04%	(522)	-0,31%	1.885,96	0,89%
<b>Total</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>3.119.552,30</b>	<b>100,00%</b>	<b>118.364.321</b>	<b>100,00%</b>	<b>3.182.866,86</b>	<b>100,00%</b>	<b>1.937.714</b>	<b>1,66%</b>	<b>63.314,56</b>	<b>2,03%</b>
Rupiah	115.386.240	99,01%	2.648.052,30	84,89%	117.320.697	99,15%	2.705.918,13	85,02%	1.934.457	1,68%	57.865,83	2,19%
Valas	1.040.367	0,9%	471.500,00	15,11%	1.043.624	0,9%	476.948,74	14,98%	3.257	0,31%	5.448,74	1,16%



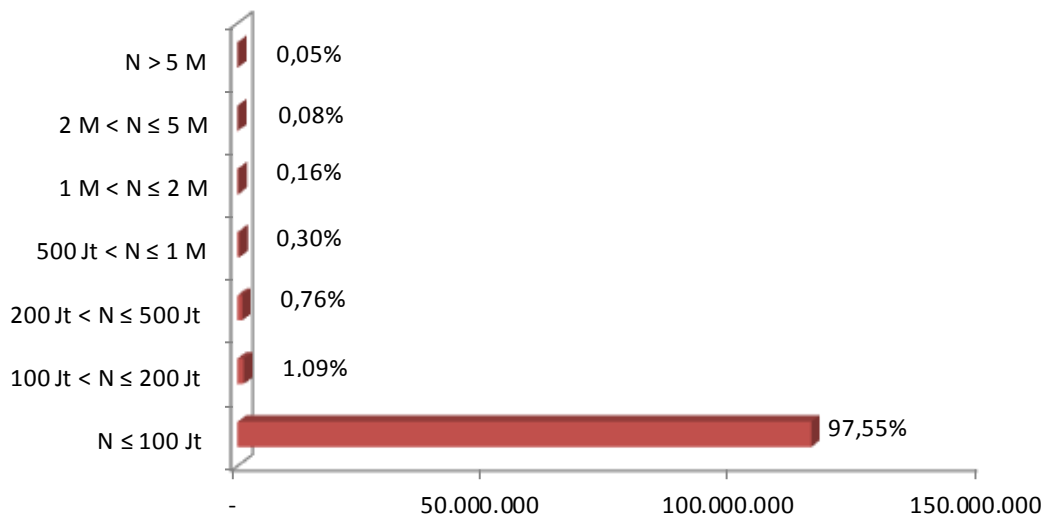
### III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 3												
Simpanan Berdasarkan Segmen Nominal												
Nominal Simpanan	Okt-12				Nop-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 100 Jt	<b>113.504.197</b>	<b>100,00%</b>	<b>493.891,86</b>	<b>100,00%</b>	<b>115.416.073</b>	<b>100,00%</b>	<b>500.004,01</b>	<b>100,00%</b>	<b>1.911.876</b>	<b>1,68%</b>	<b>6.112,15</b>	<b>1,24%</b>
Rupiah	112.734.404	99,32%	477.936,88	96,77%	114.643.326	99,33%	483.965,80	96,79%	1.908.922	1,69%	6.028,92	1,26%
Valas	769.793	0,68%	15.954,98	3,23%	772.747	0,67%	16.038,20	3,21%	2.954	0,38%	83,23	0,52%
100 Jt < N ≤ 200 Jt	<b>1.282.984</b>	<b>100,00%</b>	<b>180.083,95</b>	<b>100,00%</b>	<b>1.292.304</b>	<b>100,00%</b>	<b>181.353,03</b>	<b>100,00%</b>	<b>9.320</b>	<b>0,73%</b>	<b>1.269,08</b>	<b>0,70%</b>
Rupiah	1.192.545	92,95%	167.428,30	92,97%	1.201.978	93,01%	168.700,64	93,02%	9.433	0,79%	1.272,35	0,76%
Valas	90.439	7,05%	12.655,65	7,03%	90.326	6,99%	12.652,39	6,98%	(113)	-0,12%	(3,26)	-0,03%
200 Jt < N ≤ 500 Jt	<b>899.016</b>	<b>100,00%</b>	<b>279.992,54</b>	<b>100,00%</b>	<b>907.137</b>	<b>100,00%</b>	<b>282.108,68</b>	<b>100,00%</b>	<b>8.121</b>	<b>0,90%</b>	<b>2.116,14</b>	<b>0,76%</b>
Rupiah	809.631	90,06%	253.313,83	90,47%	817.073	90,07%	255.424,28	90,54%	7.442	0,92%	2.110,44	0,83%
Valas	89.385	9,94%	26.678,71	9,53%	90.064	9,93%	26.684,40	9,46%	679	0,76%	5,69	0,02%
500 Jt < N ≤ 1 M	<b>367.211</b>	<b>100,00%</b>	<b>265.512,83</b>	<b>100,00%</b>	<b>370.210</b>	<b>100,00%</b>	<b>268.275,64</b>	<b>100,00%</b>	<b>2.999</b>	<b>0,82%</b>	<b>2.762,81</b>	<b>1,04%</b>
Rupiah	325.198	88,56%	236.733,98	89,16%	328.825	88,82%	239.453,32	89,26%	3.627	1,12%	2.719,34	1,15%
Valas	42.013	11,44%	28.778,85	10,84%	41.385	11,18%	28.822,32	10,74%	(628)	-1,49%	43,48	0,15%
1 M < N ≤ 2 M	<b>199.543</b>	<b>100,00%</b>	<b>251.225,02</b>	<b>100,00%</b>	<b>203.045</b>	<b>100,00%</b>	<b>255.846,00</b>	<b>100,00%</b>	<b>3.502</b>	<b>1,76%</b>	<b>4.620,98</b>	<b>1,84%</b>
Rupiah	177.951	89,18%	222.985,30	88,76%	181.367	89,32%	227.437,52	88,90%	3.416	1,92%	4.452,22	2,00%
Valas	21.592	10,82%	28.239,71	11,24%	21.678	10,68%	28.408,47	11,10%	86	0,40%	168,76	0,60%
2 M < N ≤ 5 M	<b>103.102</b>	<b>100,00%</b>	<b>309.472,84</b>	<b>100,00%</b>	<b>104.634</b>	<b>100,00%</b>	<b>314.398,46</b>	<b>100,00%</b>	<b>1.532</b>	<b>1,49%</b>	<b>4.925,62</b>	<b>1,59%</b>
Rupiah	86.491	83,89%	265.552,96	85,81%	87.931	84,04%	270.504,05	86,04%	1.440	1,66%	4.951,09	1,86%
Valas	16.611	16,11%	43.919,88	14,19%	16.703	15,96%	43.894,41	13,96%	92	0,55%	(25,47)	-0,06%
N > 5 M	<b>70.554</b>	<b>100,00%</b>	<b>1.339.373,27</b>	<b>100,00%</b>	<b>70.918</b>	<b>100,00%</b>	<b>1.380.881,05</b>	<b>100,00%</b>	<b>364</b>	<b>0,52%</b>	<b>41.507,78</b>	<b>3,10%</b>
Rupiah	60.020	85,07%	1.024.101,04	76,46%	60.197	84,88%	1.060.432,51	76,79%	177	0,29%	36.331,47	3,55%
Valas	10.534	14,93%	315.272,22	23,54%	10.721	15,12%	320.448,54	23,21%	187	1,78%	5.176,32	1,64%
Total	<b>116.426.607</b>	<b>100,00%</b>	<b>3.119.552,30</b>	<b>100,00%</b>	<b>118.364.321</b>	<b>100,00%</b>	<b>3.182.866,86</b>	<b>100,00%</b>	<b>1.937.714</b>	<b>1,66%</b>	<b>63.314,56</b>	<b>2,03%</b>
Rupiah	115.386.240	99,11%	2.648.052,30	84,89%	117.320.697	99,12%	2.705.918,13	85,02%	1.934.457	1,68%	57.865,83	2,19%
Valas	1.040.367	0,89%	471.500,00	15,11%	1.043.624	0,88%	476.948,74	14,98%	3.257	0,31%	5.448,74	1,16%

**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	Okt-12				Nop-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>N ≤ 2 M</b>	<b>116.252.951</b>	<b>100,00%</b>	<b>1.470.706</b>	<b>100,00%</b>	<b>118.188.769</b>	<b>100,00%</b>	<b>1.487.587</b>	<b>100,00%</b>	<b>1.935.818</b>	<b>1,67%</b>	<b>16.881,16</b>	<b>1,15%</b>
Rupiah	115.239.729	99,13%	1.358.398	92,36%	117.172.569	99,09%	1.374.982	99,09%	1.932.840	1,68%	16.583,27	1,22%
Valas	1.013.222	0,87%	112.308	7,64%	1.016.200	0,91%	112.606	0,91%	2.978	0,29%	297,89	0,27%
<b>N &gt; 2 M</b>	<b>173.656</b>	<b>100,00%</b>	<b>1.648.846</b>	<b>100,00%</b>	<b>175.552</b>	<b>100,00%</b>	<b>1.695.280</b>	<b>100,00%</b>	<b>1.896</b>	<b>1,09%</b>	<b>46.433,40</b>	<b>2,82%</b>
Rupiah	146.511	84,37%	1.289.654	78,22%	148.128	99,09%	1.330.937	78,51%	1.617	1,10%	41.282,56	3,20%
Valas	27.145	15,63%	359.192	21,78%	27.424	0,91%	364.343	21,49%	279	1,03%	5.150,85	1,43%
<b>Total</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>3.119.552</b>	<b>100,00%</b>	<b>118.364.321</b>	<b>100,00%</b>	<b>3.182.867</b>	<b>100,00%</b>	<b>1.937.714</b>	<b>1,66%</b>	<b>63.314,56</b>	<b>2,03%</b>
Rupiah	115.386.240	99,11%	2.648.052	84,89%	117.320.697	99,12%	2.705.918	85,02%	1.934.457	1,68%	57.865,83	2,19%
Valas	1.040.367	0,89%	471.500	15,11%	1.043.624	0,88%	476.949	14,98%	3.257	0,31%	5.448,74	1,16%

#### V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5 Simpanan Berdasarkan Simpanan Yang Dijamin												
Nominal Simpanan	Okt-12				Nop-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
<b>N ≤ 2 M</b>	<b>116.252.951</b>	<b>100,00%</b>	<b>1.470.706</b>	<b>100,00%</b>	<b>118.188.769</b>	<b>100,00%</b>	<b>1.487.587</b>	<b>100,00%</b>	<b>1.935.818</b>	<b>100,00%</b>	<b>16.881,16</b>	<b>100,00%</b>
Rupiah	115.239.729	99,13%	1.358.398	92,36%	117.172.569	99,14%	1.374.982	92,43%	1.932.840	99,85%	16.583,27	98,24%
Valas	1.013.222	0,87%	112.308	7,64%	1.016.200	0,86%	112.606	7,57%	2.978	0,15%	297,89	1,76%
<b>N &gt; 2 M</b>	<b>173.656</b>	<b>100,00%</b>	<b>347.312</b>	<b>100,00%</b>	<b>175.552</b>	<b>100,00%</b>	<b>351.104</b>	<b>100,00%</b>	<b>1.896</b>	<b>100,00%</b>	<b>3.792,00</b>	<b>100,00%</b>
Rupiah	146.511	84,37%	293.022	84,37%	148.128	84,38%	296.256	84,38%	1.617	85,28%	3.234,00	85,28%
Valas	27.145	15,63%	54.290	15,63%	27.424	15,62%	54.848	15,62%	279	14,72%	558,00	14,72%
<b>Total</b>	<b>116.426.607</b>	<b>100,00%</b>	<b>1.818.018</b>	<b>100,00%</b>	<b>118.364.321</b>	<b>100,00%</b>	<b>1.838.691</b>	<b>100,00%</b>	<b>1.937.714</b>	<b>100,00%</b>	<b>20.673,16</b>	<b>100,00%</b>
Rupiah	115.386.240	99,11%	1.651.420	90,84%	117.320.697	99,12%	1.671.238	90,89%	1.934.457	99,83%	19.817,27	95,86%
Valas	1.040.367	0,89%	166.598	9,16%	1.043.624	0,88%	167.454	9,11%	3.257	0,17%	855,89	4,14%

