



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**November 2015**

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## KETERANGAN

### Sumber Data

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

Jumlah bank umum:

- a. Bank Umum Konvensional : 106
- b. Bank Umum Syariah : 12

### Definisi

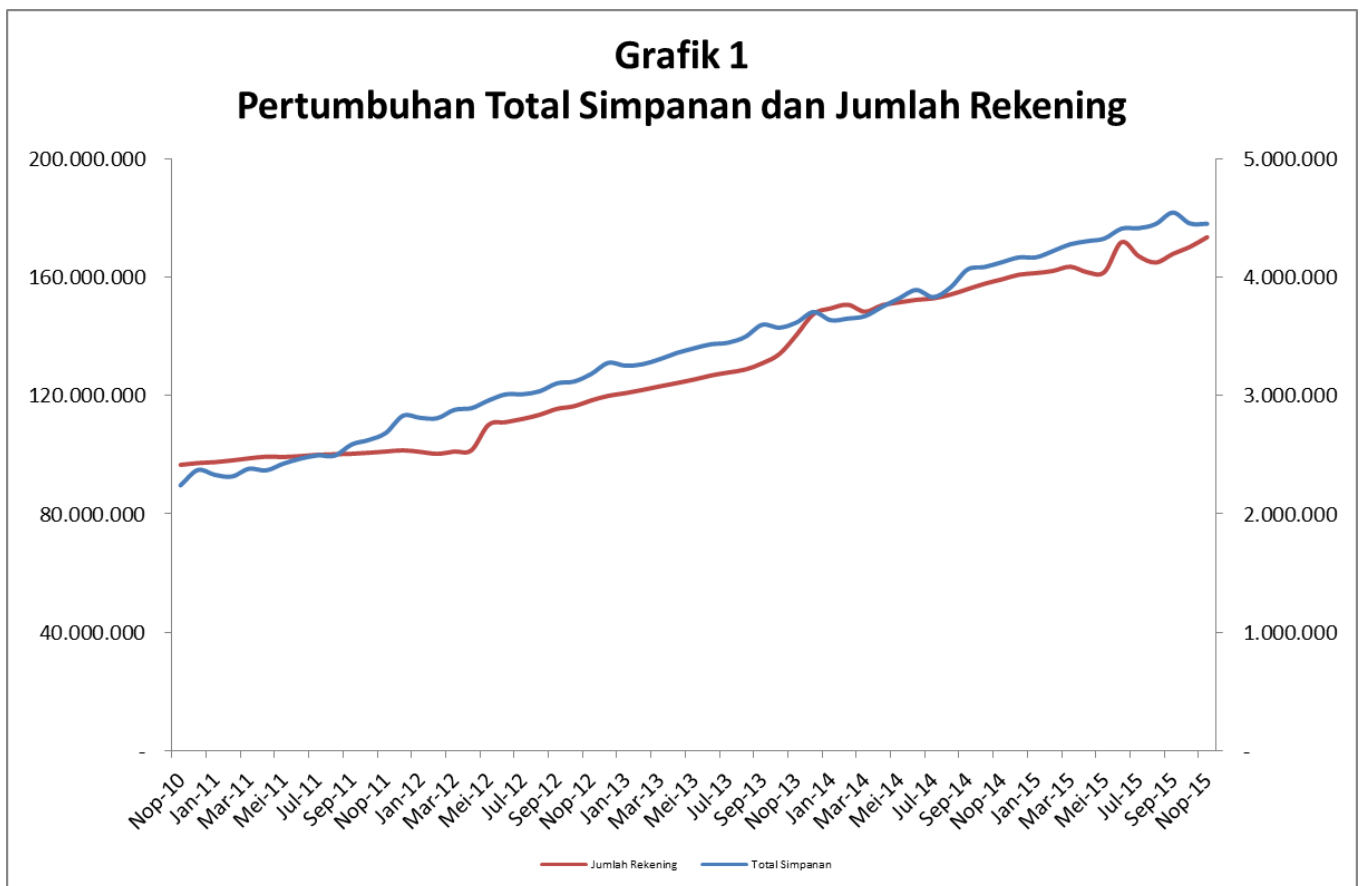
*Simpanan* meliputi Dana Pihak Ketiga dan simpanan dari bank lain.

*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.

*Besaran Nilai Simpanan Yang Dijamin* adalah Rp2 Milyar per nasabah per bank sebagaimana diatur dalam Peraturan Pemerintah No. 66 Tahun 2008.

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

Tabel 1										
Total Simpanan dan Jumlah Rekening										
Bulan	2011		2012		2013		2014		2015	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	97.500.965	2.330.580	100.995.991	2.812.389	120.846.777	3.253.000	149.497.368	3.637.382	161.428.538	4.168.959
Februari	98.091.890	2.316.085	100.339.507	2.809.349	121.930.266	3.265.247	150.736.549	3.651.574	162.168.103	4.222.462
Maret	98.809.698	2.381.978	101.097.601	2.879.534	123.124.821	3.307.495	148.368.993	3.671.553	163.591.483	4.279.063
April	99.360.056	2.368.030	101.531.209	2.894.013	124.229.263	3.360.138	150.569.712	3.749.915	161.703.786	4.305.688
Mei	99.237.439	2.424.450	110.120.237	2.958.972	125.424.329	3.399.580	151.524.433	3.822.525	161.794.457	4.328.166
Juni	99.553.678	2.467.294	111.011.366	3.010.181	126.795.614	3.434.159	152.393.227	3.893.057	171.905.609	4.411.686
Juli	99.992.834	2.494.706	112.124.718	3.011.850	127.809.412	3.447.375	152.873.517	3.832.573	167.163.773	4.415.367
Agustus	100.162.979	2.492.507	113.534.001	3.037.803	128.817.609	3.496.756	154.154.607	3.913.842	165.008.233	4.450.892
September	100.324.722	2.586.980	115.525.552	3.104.251	130.943.737	3.599.133	155.988.838	4.066.085	167.924.829	4.546.949
Oktober	100.681.831	2.625.158	116.426.607	3.119.552	134.082.846	3.574.573	157.844.204	4.087.348	170.285.832	4.454.912
Nopember	101.115.423	2.684.747	118.364.092	3.182.867	140.527.064	3.617.855	159.287.812	4.127.436	173.560.679	4.452.229
Desember	101.503.564	2.830.323	119.917.930	3.277.154	147.626.510	3.706.609	160.881.757	4.168.558		



Tabel 1.1 Pertumbuhan Total Simpanan dan Jumlah Rekening Year On Year						
Tahun	Rekening	Nominal (Rp Miliar)	Rekening		Nominal	
			$\Delta$	% $\Delta$	$\Delta$ (Rp Milyar)	% $\Delta$
2010	97.204.863	2.370.983	14.478.933	17,50%	602.367	34,06%
2011	101.503.564	2.830.323	4.298.701	4,42%	459.340	19,37%
2012	119.917.930	3.277.154	18.414.366	18,14%	446.832	15,79%
2013	147.626.510	3.706.609	27.708.580	23,11%	429.455	13,10%
2014	160.881.757	4.168.558	13.255.247	8,98%	461.949	12,46%
2015*)	173.560.679	4.452.229	12.678.922	7,88%	283.670	6,81%

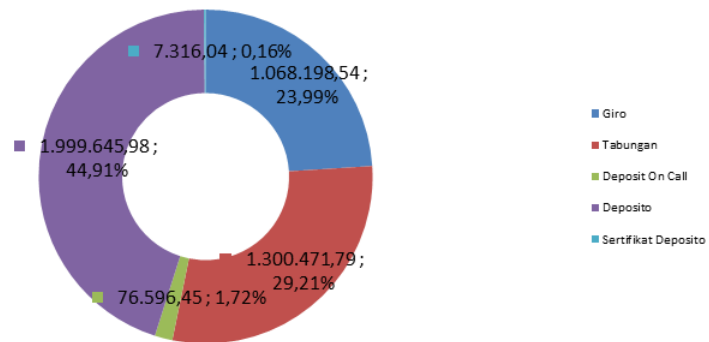
\*) Data sampai dengan November 2015

## II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

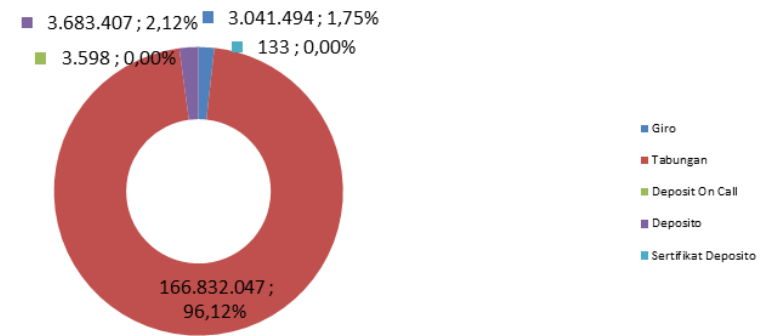
Tabel 2 Total Simpanan Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>3.029.730</b>	<b>1,78%</b>	<b>1.060.971</b>	<b>23,82%</b>	<b>3.041.494</b>	<b>1,75%</b>	<b>1.068.199</b>	<b>23,99%</b>	<b>11.764</b>	<b>0,39%</b>	<b>7.228</b>	<b>0,68%</b>
Rupiah	2.817.556	93,00%	714.173	67,31%	2.830.316	93,06%	733.740	68,69%	12.760	0,45%	19.566	2,74%
Valas	212.174	7,00%	346.797	32,69%	211.178	6,94%	334.459	31,31%	(996)	-0,47%	(12.339)	-3,56%
<b>Tabungan</b>	<b>163.544.292</b>	<b>96,04%</b>	<b>1.274.849</b>	<b>28,62%</b>	<b>166.832.047</b>	<b>96,12%</b>	<b>1.300.472</b>	<b>29,21%</b>	<b>3.287.755</b>	<b>2,01%</b>	<b>25.623</b>	<b>2,01%</b>
Rupiah	162.821.427	99,56%	1.155.974	90,68%	166.108.688	99,57%	1.179.907	90,73%	3.287.261	2,02%	23.933	2,07%
Valas	722.865	0,44%	118.875	9,32%	723.359	0,43%	120.565	9,27%	494	0,07%	1.690	1,42%
<b>Deposit on Call</b>	<b>3.623</b>	<b>0,00%</b>	<b>84.236</b>	<b>1,89%</b>	<b>3.598</b>	<b>0,00%</b>	<b>76.596</b>	<b>1,72%</b>	<b>(25)</b>	<b>-0,69%</b>	<b>(7.639)</b>	<b>-9,07%</b>
Rupiah	3.222	88,93%	73.066	86,74%	3.234	89,88%	68.522	89,46%	12	0,37%	(4.545)	-6,22%
Valas	401	11,07%	11.169	13,26%	364	10,12%	8.075	10,54%	(37)	-9,23%	(3.094)	-27,70%
<b>Deposito</b>	<b>3.708.047</b>	<b>2,18%</b>	<b>2.026.605</b>	<b>45,49%</b>	<b>3.683.407</b>	<b>2,12%</b>	<b>1.999.646</b>	<b>44,91%</b>	<b>(24.640)</b>	<b>-0,66%</b>	<b>(26.959)</b>	<b>-1,33%</b>
Rupiah	3.543.618	95,57%	1.733.317	85,53%	3.521.813	95,61%	1.706.149	85,32%	(21.805)	-0,62%	(27.168)	-1,57%
Valas	164.429	4,43%	293.287	14,47%	161.594	4,39%	293.497	14,68%	(2.835)	-1,72%	210	0,07%
<b>Sertifikat Deposito</b>	<b>140</b>	<b>0,00%</b>	<b>8.253</b>	<b>0,19%</b>	<b>133</b>	<b>0,00%</b>	<b>7.316</b>	<b>0,16%</b>	<b>(7)</b>	<b>-5,00%</b>	<b>(937)</b>	<b>-11,35%</b>
Rupiah	140	0,00%	8.253	100,00%	133	0,00%	7.316	100,00%	(7)	-5,00%	(937)	-11,35%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>170.285.832</b>	<b>100,00%</b>	<b>4.454.912</b>	<b>100,00%</b>	<b>173.560.679</b>	<b>100,00%</b>	<b>4.452.229</b>	<b>100,00%</b>	<b>3.274.847</b>	<b>1,92%</b>	<b>(2.684)</b>	<b>-0,06%</b>
Rupiah	169.185.963	99,35%	3.684.784	82,71%	172.464.184	99,37%	3.695.634	83,01%	3.278.221	1,94%	10.850	0,29%
Valas	1.099.869	0,65%	770.129	17,29%	1.096.495	0,63%	756.595	16,99%	(3.374)	-0,31%	(13.533)	-1,76%

Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan

**Grafik 2a**  
**Distribusi Total Simpanan Berdasarkan Jenis Simpanan**



**Grafik 2b**  
**Distribusi Jumlah Rekening Berdasarkan Jenis Simpanan**

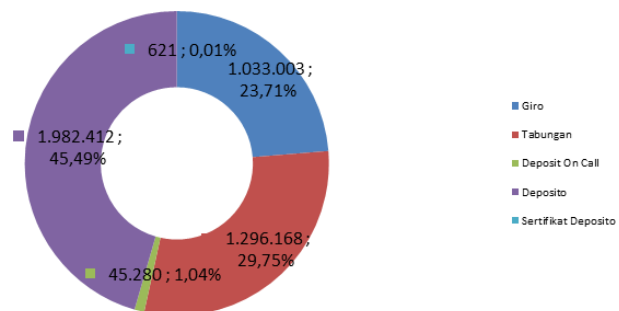


Tabel 3												
DPK Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>3.019.080</b>	<b>1,77%</b>	<b>1.026.741</b>	<b>23,55%</b>	<b>3.030.947</b>	<b>1,75%</b>	<b>1.033.003</b>	<b>23,71%</b>	<b>11.867</b>	<b>0,39%</b>	<b>6.262</b>	<b>0,61%</b>
Rupiah	2.807.299	92,99%	694.111	67,60%	2.820.163	93,05%	712.747	69,00%	12.864	0,46%	18.636	2,68%
Valas	211.781	7,01%	332.629	32,40%	210.784	6,95%	320.256	31,00%	(997)	-0,47%	(12.374)	-3,72%
<b>Tabungan</b>	<b>163.537.994</b>	<b>96,05%</b>	<b>1.270.386</b>	<b>29,13%</b>	<b>166.825.698</b>	<b>96,13%</b>	<b>1.296.168</b>	<b>29,75%</b>	<b>3.287.704</b>	<b>2,01%</b>	<b>25.782</b>	<b>2,03%</b>
Rupiah	162.815.143	99,56%	1.151.613	90,65%	166.102.353	99,57%	1.175.692	90,71%	3.287.210	2,02%	24.080	2,09%
Valas	722.851	0,44%	118.773	9,35%	723.345	0,43%	120.475	9,29%	494	0,07%	1.702	1,43%
<b>Deposit on Call</b>	<b>3.337</b>	<b>0,00%</b>	<b>52.161</b>	<b>1,20%</b>	<b>3.311</b>	<b>0,00%</b>	<b>45.280</b>	<b>1,04%</b>	<b>(26)</b>	<b>-0,78%</b>	<b>(6.881)</b>	<b>-13,19%</b>
Rupiah	2.946	88,28%	42.285	81,07%	2.956	89,28%	38.350	84,70%	10	0,34%	(3.934)	-9,30%
Valas	391	11,72%	9.876	18,93%	355	10,72%	6.929	15,30%	(36)	-9,21%	(2.946)	-29,83%
<b>Deposito</b>	<b>3.699.802</b>	<b>2,17%</b>	<b>2.009.655</b>	<b>46,09%</b>	<b>3.674.703</b>	<b>2,12%</b>	<b>1.982.412</b>	<b>45,49%</b>	<b>(25.099)</b>	<b>-0,68%</b>	<b>(27.243)</b>	<b>-1,36%</b>
Rupiah	3.535.383	95,56%	1.717.734	85,47%	3.513.120	95,60%	1.690.324	85,27%	(22.263)	-0,63%	(27.410)	-1,60%
Valas	164.419	4,44%	291.921	14,53%	161.583	4,40%	292.088	14,73%	(2.836)	-1,72%	167	0,06%
<b>Sertifikat Deposito</b>	<b>55</b>	<b>0,00%</b>	<b>1.642</b>	<b>0,04%</b>	<b>41</b>	<b>0,00%</b>	<b>621</b>	<b>0,01%</b>	<b>(14)</b>	<b>-25,45%</b>	<b>(1.021)</b>	<b>-62,18%</b>
Rupiah	55	100,00%	1.642	100,00%	41	100,00%	621	100,00%	(14)	-25,45%	(1.021)	-62,18%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>170.260.268</b>	<b>100,00%</b>	<b>4.360.585</b>	<b>100,00%</b>	<b>173.534.700</b>	<b>100,00%</b>	<b>4.357.484</b>	<b>100,00%</b>	<b>3.274.432</b>	<b>1,92%</b>	<b>(3.101)</b>	<b>-0,07%</b>
Rupiah	169.160.826	99,35%	3.607.386	82,73%	172.438.633	99,37%	3.617.735	83,02%	3.277.807	1,94%	10.350	0,29%
Valas	1.099.442	0,65%	753.200	17,27%	1.096.067	0,63%	739.749	16,98%	(3.375)	-0,31%	(13.451)	-1,79%

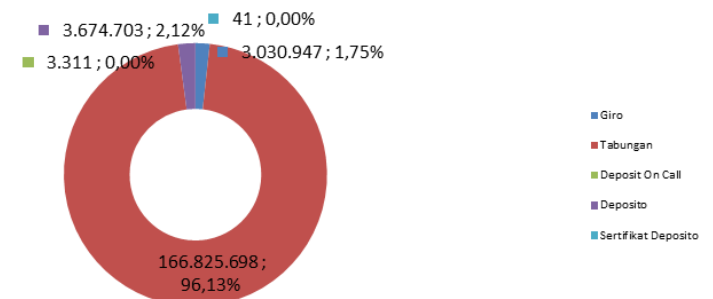
Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan



**Grafik 3a**  
Distribusi Nominal DPK Berdasarkan Jenis Simpanan



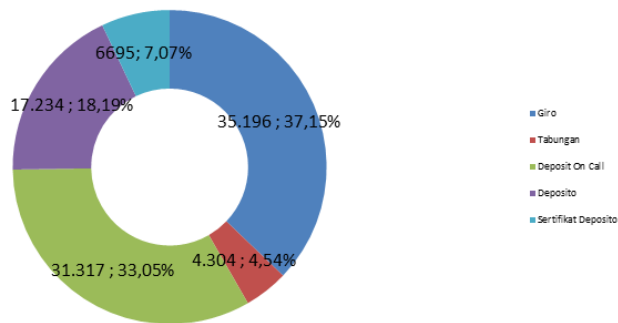
**Grafik 3b**  
Distribusi Rekening DPK Berdasarkan Jenis Simpanan



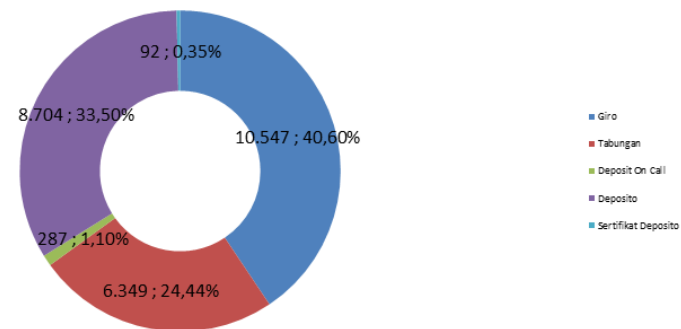
Tabel 4												
Simpanan Dari Bank Lain Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>10.650</b>	<b>41,66%</b>	<b>34.230</b>	<b>36,29%</b>	<b>10.547</b>	<b>40,60%</b>	<b>35.196</b>	<b>37,15%</b>	<b>(103)</b>	<b>-0,97%</b>	<b>966</b>	<b>2,82%</b>
Rupiah	10.257	96,31%	20.062	58,61%	10.153	96,26%	20.992	59,65%	(104)	-1,01%	931	4,64%
Valas	393	3,69%	14.168	41,39%	394	3,74%	14.203	40,35%	1	0,25%	35	0,25%
<b>Tabungan</b>	<b>6.298</b>	<b>24,64%</b>	<b>4.462</b>	<b>4,73%</b>	<b>6.349</b>	<b>24,44%</b>	<b>4.304</b>	<b>4,54%</b>	<b>51</b>	<b>0,81%</b>	<b>(158)</b>	<b>-3,55%</b>
Rupiah	6.284	99,78%	4.361	97,73%	6.335	99,78%	4.215	97,93%	51	0,81%	(146)	-3,35%
Valas	14	0,22%	101	2,27%	14	0,22%	89	2,07%	0	0,00%	(12)	-11,89%
<b>Deposit on Call</b>	<b>286</b>	<b>1,12%</b>	<b>32.075</b>	<b>34,00%</b>	<b>287</b>	<b>1,10%</b>	<b>31.317</b>	<b>33,05%</b>	<b>1</b>	<b>0,35%</b>	<b>(758)</b>	<b>-2,36%</b>
Rupiah	276	96,50%	30.781	95,97%	278	96,86%	30.171	96,34%	2	0,72%	(610)	-1,98%
Valas	10	3,50%	1.293	4,03%	9	3,14%	1.146	3,66%	(1)	-100,00%	(148)	19,51%
<b>Deposito</b>	<b>8.245</b>	<b>32,25%</b>	<b>16.949</b>	<b>17,97%</b>	<b>8.704</b>	<b>33,50%</b>	<b>17.234</b>	<b>18,19%</b>	<b>459</b>	<b>5,57%</b>	<b>284</b>	<b>1,68%</b>
Rupiah	8.235	99,88%	15.583	91,94%	8.693	99,87%	15.825	91,83%	458	5,56%	242	1,55%
Valas	10	0,12%	1.366	8,06%	11	0,13%	1.409	8,17%	1	10,00%	42	3,10%
<b>Sertifikat Deposito</b>	<b>85</b>	<b>0,33%</b>	<b>6.611</b>	<b>7,01%</b>	<b>92</b>	<b>0,35%</b>	<b>6.695</b>	<b>7,07%</b>	<b>7</b>	<b>0,01%</b>	<b>84</b>	<b>1,28%</b>
Rupiah	85	0,00%	6.611	0,00%	92	100,00%	6.695	0,00%	7	0,00%	84	1,28%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>25.564</b>	<b>100,00%</b>	<b>94.327</b>	<b>100,00%</b>	<b>25.979</b>	<b>100,00%</b>	<b>94.745</b>	<b>100,00%</b>	<b>415</b>	<b>1,62%</b>	<b>418</b>	<b>0,44%</b>
Rupiah	25.137	98,33%	77.398	82,05%	25.551	98,35%	77.898	82,22%	414	1,65%	500	0,65%
Valas	427	1,67%	16.929	17,95%	428	1,65%	16.846	17,78%	1	0,23%	(83)	-0,49%

Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan

**Grafik 4a**  
**Distribusi Nominal Simpanan dari Bank Lain**  
**Berdasarkan Jenis Simpanan**



**Grafik 4b**  
**Distribusi Rekening Simpanan dari Bank Lain**  
**Berdasarkan Jenis Simpanan**



### III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMENT NOMINAL SIMPANAN

Tabel 5 Total Simpanan Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	<b>166.483.416</b>	<b>97,77%</b>	<b>631.793</b>	<b>14,18%</b>	<b>169.719.719</b>	<b>97,79%</b>	<b>637.367</b>	<b>14,32%</b>	<b>3.236.303</b>	<b>1,94%</b>	<b>5.574</b>	<b>0,88%</b>
Rupiah	165.707.063	99,53%	617.255	97,70%	168.945.480	99,54%	622.881	97,73%	3.238.417	1,95%	5.626	0,91%
Valas	776.353	0,47%	14.538	2,30%	774.239	0,46%	14.485	2,27%	(2.114)	-0,27%	(52)	-0,36%
100 Jt < N ≤ 200 Jt	<b>1.721.554</b>	<b>1,01%</b>	<b>241.707</b>	<b>5,43%</b>	<b>1.741.447</b>	<b>1,00%</b>	<b>243.098</b>	<b>5,46%</b>	<b>19.893</b>	<b>1,16%</b>	<b>1.391</b>	<b>0,58%</b>
Rupiah	1.614.030	93,75%	226.438	93,68%	1.633.884	93,82%	227.820	93,72%	19.854	1,23%	1.381	0,61%
Valas	107.524	6,25%	15.269	6,32%	107.563	6,18%	15.279	6,28%	39	0,04%	10	0,06%
200 Jt < N ≤ 500 Jt	<b>1.157.530</b>	<b>0,68%</b>	<b>373.484</b>	<b>8,38%</b>	<b>1.165.282</b>	<b>0,67%</b>	<b>375.938</b>	<b>8,44%</b>	<b>7.752</b>	<b>0,67%</b>	<b>2.454</b>	<b>0,66%</b>
Rupiah	1.056.045	91,23%	341.351	91,40%	1.064.160	91,32%	343.920	91,48%	8.115	0,77%	2.569	0,75%
Valas	101.485	8,77%	32.132	8,60%	101.122	8,68%	32.018	8,52%	(363)	-0,36%	(115)	-0,36%
500 Jt < N ≤ 1 M	<b>470.249</b>	<b>0,28%</b>	<b>348.487</b>	<b>7,82%</b>	<b>475.295</b>	<b>0,27%</b>	<b>351.887</b>	<b>7,90%</b>	<b>5.046</b>	<b>1,07%</b>	<b>3.400</b>	<b>0,98%</b>
Rupiah	421.623	89,66%	314.341	90,20%	426.648	89,76%	317.721	90,29%	5.025	1,19%	3.379	1,08%
Valas	48.626	10,34%	34.146	9,80%	48.647	10,24%	34.166	9,71%	21	0,04%	20	0,06%
1 M < N ≤ 2 M	<b>235.212</b>	<b>0,14%</b>	<b>335.159</b>	<b>7,52%</b>	<b>238.328</b>	<b>0,14%</b>	<b>340.120</b>	<b>7,64%</b>	<b>3.116</b>	<b>1,32%</b>	<b>4.961</b>	<b>1,48%</b>
Rupiah	205.251	87,26%	293.611	87,60%	208.714	87,57%	298.985	87,91%	3.463	1,69%	5.375	1,83%
Valas	29.961	12,74%	41.549	12,40%	29.614	12,43%	41.135	12,09%	(347)	-1,16%	(414)	-1,00%
2 M < N ≤ 5 M	<b>140.077</b>	<b>0,08%</b>	<b>436.921</b>	<b>9,81%</b>	<b>141.978</b>	<b>0,08%</b>	<b>443.117</b>	<b>9,95%</b>	<b>1.901</b>	<b>1,36%</b>	<b>6.196</b>	<b>1,42%</b>
Rupiah	121.033	86,40%	378.673	86,67%	123.237	86,80%	385.542	87,01%	2.204	1,82%	6.870	1,81%
Valas	19.044	13,60%	58.249	13,33%	18.741	13,20%	57.575	12,99%	(303)	-1,59%	(673)	-1,16%
N > 5 M	<b>77.794</b>	<b>0,05%</b>	<b>2.087.361</b>	<b>46,86%</b>	<b>78.630</b>	<b>0,05%</b>	<b>2.060.702</b>	<b>46,28%</b>	<b>836</b>	<b>1,07%</b>	<b>(26.659)</b>	<b>-1,28%</b>
Rupiah	60.918	78,31%	1.513.114	72,49%	62.061	78,93%	1.498.765	72,73%	1.143	1,88%	(14.350)	-0,95%
Valas	16.876	21,69%	574.247	27,51%	16.569	21,07%	561.937	27,27%	(307)	-1,82%	(12.310)	-2,14%
Total	<b>170.285.832</b>	<b>100,00%</b>	<b>4.454.912</b>	<b>100,00%</b>	<b>173.560.679</b>	<b>100,00%</b>	<b>4.452.229</b>	<b>100,00%</b>	<b>3.274.847</b>	<b>1,92%</b>	<b>(2.684)</b>	<b>-0,06%</b>
Rupiah	169.185.963	99,35%	3.684.784	82,71%	172.464.184	99,37%	3.695.634	83,01%	3.278.221	1,94%	10.850	0,29%
Valas	1.099.869	0,65%	770.129	17,29%	1.096.495	0,63%	756.595	16,99%	(3.374)	-0,31%	(13.533)	-1,76%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

Tabel 6												
DPK Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>166.472.209</b>	<b>97,78%</b>	<b>631.498</b>	<b>14,48%</b>	<b>169.708.557</b>	<b>97,80%</b>	<b>637.073</b>	<b>14,62%</b>	<b>3.236.348</b>	<b>1,94%</b>	<b>5.575</b>	<b>0,88%</b>
Rupiah	165.695.970	99,53%	616.963	97,70%	168.934.430	99,54%	622.590	97,73%	3.238.460	1,95%	5.627	0,91%
Valas	776.239	0,47%	14.535	2,30%	774.127	0,46%	14.483	2,27%	(2.112)	-0,27%	(52)	-0,36%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>1.718.793</b>	<b>1,01%</b>	<b>241.296</b>	<b>5,53%</b>	<b>1.738.743</b>	<b>1,00%</b>	<b>242.694</b>	<b>5,57%</b>	<b>19.950</b>	<b>1,16%</b>	<b>1.397</b>	<b>0,58%</b>
Rupiah	1.611.301	93,75%	226.032	93,67%	1.631.212	93,82%	227.420	93,71%	19.911	1,24%	1.388	0,61%
Valas	107.492	6,25%	15.264	6,33%	107.531	6,18%	15.274	6,29%	39	0,04%	10	0,06%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>1.153.632</b>	<b>0,68%</b>	<b>372.110</b>	<b>8,53%</b>	<b>1.161.171</b>	<b>0,67%</b>	<b>374.472</b>	<b>8,59%</b>	<b>7.539</b>	<b>0,65%</b>	<b>2.362</b>	<b>0,63%</b>
Rupiah	1.052.188	91,21%	339.990	91,37%	1.060.084	91,29%	342.464	91,45%	7.896	0,75%	2.474	0,73%
Valas	101.444	8,79%	32.120	8,63%	101.087	8,71%	32.007	8,55%	(357)	-0,35%	(112)	-0,35%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>467.105</b>	<b>0,27%</b>	<b>345.884</b>	<b>7,93%</b>	<b>471.983</b>	<b>0,27%</b>	<b>349.126</b>	<b>8,01%</b>	<b>4.878</b>	<b>1,04%</b>	<b>3.242</b>	<b>0,94%</b>
Rupiah	418.500	89,59%	311.753	90,13%	423.360	89,70%	314.977	90,22%	4.860	1,16%	3.224	1,03%
Valas	48.605	10,41%	34.131	9,87%	48.623	10,30%	34.148	9,78%	18	0,04%	18	0,05%
<b>1 M &lt; N ≤ 2 M</b>	<b>233.461</b>	<b>0,14%</b>	<b>332.525</b>	<b>7,63%</b>	<b>236.486</b>	<b>0,14%</b>	<b>337.326</b>	<b>7,74%</b>	<b>3.025</b>	<b>1,30%</b>	<b>4.802</b>	<b>1,44%</b>
Rupiah	203.525	87,18%	291.010	87,52%	206.907	87,49%	296.239	87,82%	3.382	1,66%	5.230	1,80%
Valas	29.936	12,82%	41.515	12,48%	29.579	12,51%	41.087	12,18%	(357)	-1,19%	(428)	-1,03%
<b>2 M &lt; N ≤ 5 M</b>	<b>138.651</b>	<b>0,08%</b>	<b>432.157</b>	<b>9,91%</b>	<b>140.527</b>	<b>0,08%</b>	<b>438.227</b>	<b>10,06%</b>	<b>1.876</b>	<b>1,35%</b>	<b>6.071</b>	<b>1,40%</b>
Rupiah	119.644	86,29%	374.025	86,55%	121.814	86,68%	380.745	86,88%	2.170	1,81%	6.720	1,80%
Valas	19.007	13,71%	58.132	13,45%	18.713	13,32%	57.482	13,12%	(294)	-1,55%	(650)	-1,12%
<b>N &gt; 5 M</b>	<b>76.417</b>	<b>0,04%</b>	<b>2.005.116</b>	<b>45,98%</b>	<b>77.233</b>	<b>0,04%</b>	<b>1.978.566</b>	<b>45,41%</b>	<b>816</b>	<b>1,07%</b>	<b>(26.550)</b>	<b>-1,32%</b>
Rupiah	59.698	78,12%	1.447.613	72,20%	60.826	78,76%	1.433.299	72,44%	1.128	1,89%	(14.314)	-0,99%
Valas	16.719	21,88%	557.504	27,80%	16.407	21,24%	545.267	27,56%	(312)	-1,87%	(12.236)	-2,19%
<b>Total</b>	<b>170.260.268</b>	<b>100,00%</b>	<b>4.360.585</b>	<b>100,00%</b>	<b>173.534.700</b>	<b>100,00%</b>	<b>4.357.484</b>	<b>100,00%</b>	<b>3.274.432</b>	<b>1,92%</b>	<b>(3.101)</b>	<b>-0,07%</b>
Rupiah	169.160.826	99,35%	3.607.386	82,73%	172.438.633	99,37%	3.617.735	83,02%	3.277.807	1,94%	10.350	0,29%
Valas	1.099.442	0,65%	753.200	17,27%	1.096.067	0,63%	739.749	16,98%	(3.375)	-0,31%	(13.451)	-1,79%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

Tabel 7												
Simpanan Dari Bank Lain Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>11.207</b>	<b>43,84%</b>	<b>295</b>	<b>0,31%</b>	<b>11.162</b>	<b>42,97%</b>	<b>294</b>	<b>0,31%</b>	<b>(45)</b>	<b>-0,40%</b>	<b>(1)</b>	<b>-0,40%</b>
Rupiah	11.093	98,98%	292	99,13%	11.050	99,00%	291	99,16%	(43)	-0,39%	(1)	-0,37%
Valas	114	1,02%	3	0,87%	112	1,00%	2	0,84%	(2)	-1,75%	(0)	-3,65%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.761</b>	<b>10,80%</b>	<b>411</b>	<b>0,44%</b>	<b>2.704</b>	<b>10,41%</b>	<b>404</b>	<b>0,43%</b>	<b>(57)</b>	<b>-2,06%</b>	<b>(6)</b>	<b>-1,50%</b>
Rupiah	2.729	98,84%	406	98,88%	2.672	98,82%	400	98,84%	(57)	-2,09%	(6)	-1,54%
Valas	32	1,16%	5	1,12%	32	1,18%	5	1,16%	0	0,00%	0	2,66%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>3.898</b>	<b>15,25%</b>	<b>1.374</b>	<b>1,46%</b>	<b>4.111</b>	<b>15,82%</b>	<b>1.466</b>	<b>1,55%</b>	<b>213</b>	<b>5,46%</b>	<b>92</b>	<b>6,69%</b>
Rupiah	3.857	98,95%	1.361	99,07%	4.076	99,15%	1.456	99,28%	219	5,68%	94	6,92%
Valas	41	1,05%	13	0,93%	35	0,85%	11	0,72%	(6)	-14,63%	(2)	-17,95%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>3.144</b>	<b>12,30%</b>	<b>2.603</b>	<b>2,76%</b>	<b>3.312</b>	<b>12,75%</b>	<b>2.761</b>	<b>2,91%</b>	<b>168</b>	<b>5,34%</b>	<b>158</b>	<b>6,06%</b>
Rupiah	3.123	99,33%	2.588	99,42%	3.288	99,28%	2.743	99,36%	165	5,28%	155	6,00%
Valas	21	0,67%	15	0,58%	24	0,72%	18	0,64%	3	14,29%	3	17,95%
<b>1 M &lt; N ≤ 2 M</b>	<b>1.751</b>	<b>6,85%</b>	<b>2.635</b>	<b>2,79%</b>	<b>1.842</b>	<b>7,09%</b>	<b>2.794</b>	<b>2,95%</b>	<b>91</b>	<b>5,20%</b>	<b>159</b>	<b>6,03%</b>
Rupiah	1.726	98,57%	2.601	98,71%	1.807	98,10%	2.746	98,28%	81	4,69%	145	5,57%
Valas	25	1,43%	34	1,29%	35	1,90%	48	1,72%	10	40,00%	14	41,40%
<b>2 M &lt; N ≤ 5 M</b>	<b>1.426</b>	<b>5,58%</b>	<b>4.765</b>	<b>5,05%</b>	<b>1.451</b>	<b>5,59%</b>	<b>4.890</b>	<b>5,16%</b>	<b>25</b>	<b>1,75%</b>	<b>126</b>	<b>2,64%</b>
Rupiah	1.389	97,41%	4.648	97,54%	1.423	98,07%	4.797	98,10%	34	2,45%	150	3,22%
Valas	37	2,59%	117	2,46%	28	1,93%	93	1,90%	(9)	-24,32%	(24)	-20,39%
<b>N &gt; 5 M</b>	<b>1.377</b>	<b>5,39%</b>	<b>82.245</b>	<b>87,19%</b>	<b>1.397</b>	<b>5,38%</b>	<b>82.135</b>	<b>86,69%</b>	<b>20</b>	<b>1,45%</b>	<b>(109)</b>	<b>-0,13%</b>
Rupiah	1.220	88,60%	65.502	79,64%	1.235	88,40%	65.465	79,70%	15	1,23%	(36)	-0,06%
Valas	157	11,40%	16.743	20,36%	162	11,60%	16.670	20,30%	5	3,18%	(73)	-0,44%
<b>Total</b>	<b>25.564</b>	<b>100,00%</b>	<b>94.327</b>	<b>100,00%</b>	<b>25.979</b>	<b>100,00%</b>	<b>94.745</b>	<b>100,00%</b>	<b>415</b>	<b>1,62%</b>	<b>418</b>	<b>0,44%</b>
Rupiah	25.137	98,33%	77.398	82,05%	25.551	98,35%	77.898	82,22%	414	1,65%	500	0,65%
Valas	427	1,67%	16.929	17,95%	428	1,65%	16.846	17,78%	1	0,23%	(83)	-0,49%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

#### IV. DISTRIBUSI SIMPANAN BERDASARKAN BESARAN NILAI SIMPANAN YANG DIJAMIN

Tabel 8 Total Simpanan Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>170.067.961</b>	<b>99,87%</b>	<b>1.930.630</b>	<b>43,34%</b>	<b>173.340.071</b>	<b>99,87%</b>	<b>1.948.410</b>	<b>43,76%</b>	<b>3.272.110</b>	<b>1,92%</b>	<b>17.780</b>	<b>0,92%</b>
Rupiah	169.004.012	99,37%	1.792.997	92,87%	172.278.886	99,39%	1.811.327	92,96%	3.274.874	1,94%	18.330	1,02%
Valas	1.063.949	0,63%	137.633	7,13%	1.061.185	0,61%	137.083	7,04%	(2.764)	-0,26%	(551)	-0,40%
<b>N &gt; 2 M</b>	<b>217.871</b>	<b>0,13%</b>	<b>2.524.282</b>	<b>56,66%</b>	<b>220.608</b>	<b>0,13%</b>	<b>2.503.819</b>	<b>56,24%</b>	<b>2.737</b>	<b>1,26%</b>	<b>(20.463)</b>	<b>-0,81%</b>
Rupiah	181.951	83,51%	1.891.787	74,94%	185.298	83,99%	1.884.307	75,26%	3.347	1,84%	(7.480)	-0,40%
Valas	35.920	16,49%	632.495	25,06%	35.310	16,01%	619.512	24,74%	(610)	-1,70%	(12.983)	-2,05%
<b>Total</b>	<b>170.285.832</b>	<b>100,00%</b>	<b>4.454.912</b>	<b>100,00%</b>	<b>173.560.679</b>	<b>100,00%</b>	<b>4.452.229</b>	<b>100,00%</b>	<b>3.274.847</b>	<b>1,92%</b>	<b>(2.684)</b>	<b>-0,06%</b>
Rupiah	169.185.963	99,35%	3.684.784	82,71%	172.464.184	99,37%	3.695.634	83,01%	3.278.221	1,94%	10.850	0,29%
Valas	1.099.869	0,65%	770.129	17,29%	1.096.495	0,63%	756.595	16,99%	(3.374)	-0,31%	(13.533)	-1,76%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

Tabel 9												
DPK Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>170.045.200</b>	<b>99,87%</b>	<b>1.923.312</b>	<b>44,11%</b>	<b>173.316.940</b>	<b>99,87%</b>	<b>1.940.690</b>	<b>44,54%</b>	<b>3.271.740</b>	<b>1,92%</b>	<b>17.378</b>	<b>0,90%</b>
Rupiah	168.981.484	99,37%	1.785.748	92,85%	172.255.993	99,39%	1.803.691	92,94%	3.274.509	1,94%	17.943	1,00%
Valas	1.063.716	0,63%	137.564	7,15%	1.060.947	0,61%	136.999	7,06%	(2.769)	-0,26%	(565)	-0,41%
<b>N &gt; 2 M</b>	<b>215.068</b>	<b>0,13%</b>	<b>2.437.273</b>	<b>55,89%</b>	<b>217.760</b>	<b>0,13%</b>	<b>2.416.794</b>	<b>55,46%</b>	<b>2.692</b>	<b>1,25%</b>	<b>(20.479)</b>	<b>-0,84%</b>
Rupiah	179.342	83,39%	1.821.638	74,74%	182.640	83,87%	1.814.044	75,06%	3.298	1,84%	(7.594)	-0,42%
Valas	35.726	16,61%	615.635	25,26%	35.120	16,13%	602.749	24,94%	(606)	-1,70%	(12.886)	-2,09%
<b>Total</b>	<b>170.260.268</b>	<b>100,00%</b>	<b>4.360.585</b>	<b>100,00%</b>	<b>173.534.700</b>	<b>100,00%</b>	<b>4.357.484</b>	<b>100,00%</b>	<b>3.274.432</b>	<b>1,92%</b>	<b>(3.101)</b>	<b>-0,07%</b>
Rupiah	169.160.826	99,35%	3.607.386	82,73%	172.438.633	99,37%	3.617.735	83,02%	3.277.807	1,94%	10.350	0,29%
Valas	1.099.442	0,65%	753.200	17,27%	1.096.067	0,63%	739.749	16,98%	(3.375)	-0,31%	(13.451)	-1,79%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan



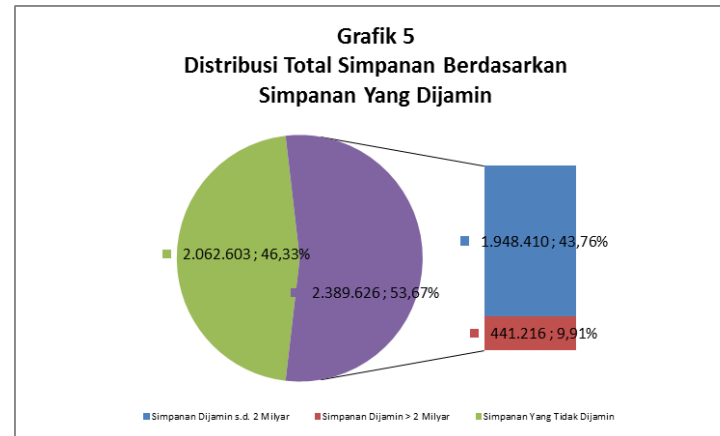
Tabel 10												
Simpanan Dari Bank Lain Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>22.761</b>	<b>89,04%</b>	<b>7.318</b>	<b>7,76%</b>	<b>23.131</b>	<b>89,04%</b>	<b>7.719</b>	<b>8,15%</b>	<b>370</b>	<b>1,63%</b>	<b>401</b>	<b>5,49%</b>
Rupiah	22.528	98,98%	7.249	99,06%	22.893	98,97%	7.636	98,92%	365	1,62%	387	5,34%
Valas	233	1,02%	69	0,94%	238	1,03%	83	1,08%	5	2,15%	14	21,01%
<b>N &gt; 2 M</b>	<b>2.803</b>	<b>10,96%</b>	<b>87.009</b>	<b>92,24%</b>	<b>2.848</b>	<b>10,96%</b>	<b>87.026</b>	<b>91,85%</b>	<b>45</b>	<b>1,61%</b>	<b>16</b>	<b>0,02%</b>
Rupiah	2.609	93,08%	70.149	80,62%	2.658	93,33%	70.263	80,74%	49	1,88%	113	0,16%
Valas	194	6,92%	16.860	19,38%	190	6,67%	16.763	19,26%	(4)	-2,06%	(97)	-0,58%
<b>Total</b>	<b>25.564</b>	<b>100,00%</b>	<b>94.327</b>	<b>100,00%</b>	<b>25.979</b>	<b>100,00%</b>	<b>94.745</b>	<b>100,00%</b>	<b>415</b>	<b>1,62%</b>	<b>418</b>	<b>0,44%</b>
Rupiah	25.137	98,33%	77.398	82,05%	25.551	98,35%	77.898	82,22%	414	1,65%	500	0,65%
Valas	427	1,67%	16.929	17,95%	428	1,65%	16.846	17,78%	1	0,23%	(83)	-0,49%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

## V. DISTRIBUSI SIMPANAN YANG DIJAMIN

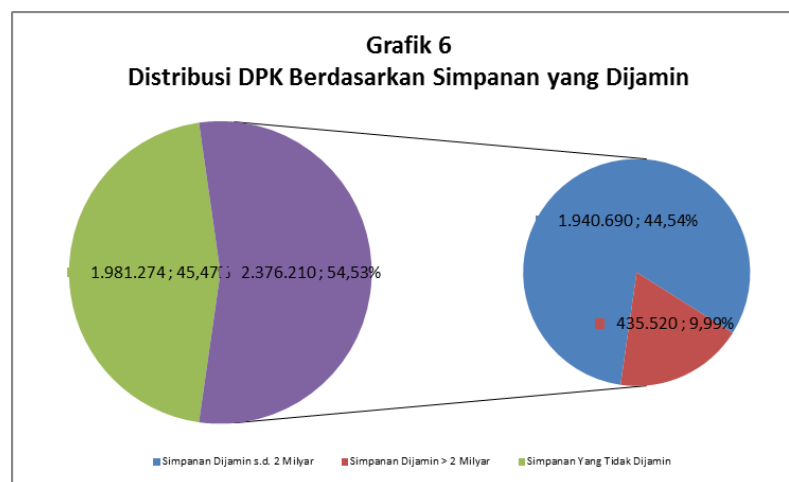
Tabel 11 Total Simpanan Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>170.067.961</b>	<b>99,87%</b>	<b>1.930.630</b>	<b>81,59%</b>	<b>173.340.071</b>	<b>99,87%</b>	<b>1.948.410</b>	<b>81,54%</b>	<b>3.272.110</b>	<b>1,92%</b>	<b>17.780</b>	<b>0,92%</b>
Rupiah	169.004.012	99,37%	1.792.997	92,87%	172.278.886	99,39%	1.811.327	92,96%	3.274.874	1,94%	18.330	1,02%
Valas	1.063.949	0,63%	137.633	7,13%	1.061.185	0,61%	137.083	7,04%	(2.764)	-0,26%	(551)	-0,40%
<b>N &gt; 2 M</b>	<b>217.871</b>	<b>0,13%</b>	<b>435.742</b>	<b>18,41%</b>	<b>220.608</b>	<b>0,13%</b>	<b>441.216</b>	<b>18,46%</b>	<b>2.737</b>	<b>1,26%</b>	<b>5.474</b>	<b>1,26%</b>
Rupiah	181.951	83,51%	363.902	83,51%	185.298	83,99%	370.596	83,99%	3.347	1,84%	6.694	1,84%
Valas	35.920	16,49%	71.840	16,49%	35.310	16,01%	70.620	16,01%	(610)	-1,70%	(1.220)	-1,70%
<b>Total</b>	<b>170.285.832</b>	<b>100,00%</b>	<b>2.366.372</b>	<b>100,00%</b>	<b>173.560.679</b>	<b>100,00%</b>	<b>2.389.626</b>	<b>100,00%</b>	<b>3.274.847</b>	<b>1,92%</b>	<b>23.254</b>	<b>0,98%</b>
Rupiah	169.185.963	99,35%	2.156.899	91,15%	172.464.184	99,37%	2.181.923	91,31%	3.278.221	1,94%	25.024	1,16%
Valas	1.099.869	0,65%	209.473	8,85%	1.096.495	0,63%	207.703	8,69%	(3.374)	-0,31%	(1.771)	-0,85%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan



Tabel 12												
DPK berdasarkan Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>170.045.200</b>	<b>99,87%</b>	<b>1.923.312</b>	<b>81,72%</b>	<b>173.316.940</b>	<b>99,87%</b>	<b>1.940.690</b>	<b>81,67%</b>	<b>3.271.740</b>	<b>1,92%</b>	<b>17.378</b>	<b>0,90%</b>
Rupiah	168.981.484	99,37%	1.785.748	92,85%	172.255.993	99,39%	1.803.691	92,94%	3.274.509	1,94%	17.943	1,00%
Valas	1.063.716	0,63%	137.564	7,15%	1.060.947	0,61%	136.999	7,06%	(2.769)	-0,26%	(565)	-0,41%
<b>N &gt; 2 M</b>	<b>215.068</b>	<b>0,13%</b>	<b>430.136</b>	<b>18,28%</b>	<b>217.760</b>	<b>0,13%</b>	<b>435.520</b>	<b>18,33%</b>	<b>2.692</b>	<b>1,25%</b>	<b>5.384</b>	<b>1,25%</b>
Rupiah	179.342	83,39%	358.684	83,39%	182.640	83,87%	365.280	83,87%	3.298	1,84%	6.596	1,84%
Valas	35.726	16,61%	71.452	16,61%	35.120	16,13%	70.240	16,13%	(606)	-1,70%	(1.212)	-1,70%
<b>Total</b>	<b>170.260.268</b>	<b>100,00%</b>	<b>2.353.448</b>	<b>100,00%</b>	<b>173.534.700</b>	<b>100,00%</b>	<b>2.376.210</b>	<b>100,00%</b>	<b>3.274.432</b>	<b>1,92%</b>	<b>22.762</b>	<b>0,97%</b>
Rupiah	169.160.826	99,35%	2.144.432	91,12%	172.438.633	99,37%	2.168.971	91,28%	3.277.807	1,94%	24.539	1,14%
Valas	1.099.442	0,65%	209.016	8,88%	1.096.067	0,63%	207.239	8,72%	(3.375)	-0,31%	(1.777)	-0,85%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan



Tabel 13												
Simpanan Dari Bank Lain Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Okt-15				Nop-15				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>22.761</b>	<b>89,04%</b>	<b>7.318</b>	<b>56,62%</b>	<b>23.131</b>	<b>89,04%</b>	<b>7.719</b>	<b>57,54%</b>	<b>370</b>	<b>1,63%</b>	<b>401</b>	<b>5,49%</b>
Rupiah	22.528	98,98%	7.249	99,06%	22.893	98,97%	7.636	98,92%	365	1,62%	387	5,34%
Valas	233	1,02%	69	0,94%	238	1,03%	83	1,08%	5	2,15%	14	21,01%
<b>N &gt; 2 M</b>	<b>2.803</b>	<b>10,96%</b>	<b>5.606</b>	<b>43,38%</b>	<b>2.848</b>	<b>10,96%</b>	<b>5.696</b>	<b>42,46%</b>	<b>45</b>	<b>1,61%</b>	<b>90</b>	<b>1,61%</b>
Rupiah	2.609	93,08%	5.218	93,08%	2.658	93,33%	5.316	93,33%	49	1,88%	98	1,88%
Valas	194	6,92%	388	6,92%	190	6,67%	380	6,67%	(4)	-2,06%	(8)	-2,06%
<b>Total</b>	<b>25.564</b>	<b>100,00%</b>	<b>12.924</b>	<b>100,00%</b>	<b>25.979</b>	<b>100,00%</b>	<b>13.415</b>	<b>100,00%</b>	<b>415</b>	<b>1,62%</b>	<b>491</b>	<b>3,80%</b>
Rupiah	25.137	98,33%	12.467	96,46%	25.551	98,35%	12.952	96,55%	414	1,65%	485	3,89%
Valas	427	1,67%	457	3,54%	428	1,65%	463	3,45%	1	0,23%	6	1,42%

Keterangan: Prosentase simpanan pada masing-masing segmen nominal simpanan merupakan prosentase terhadap total simpanan

