



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**Oktober 2014**

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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 : 107
- b. Bank Umum Syariah : 12

### Definisi

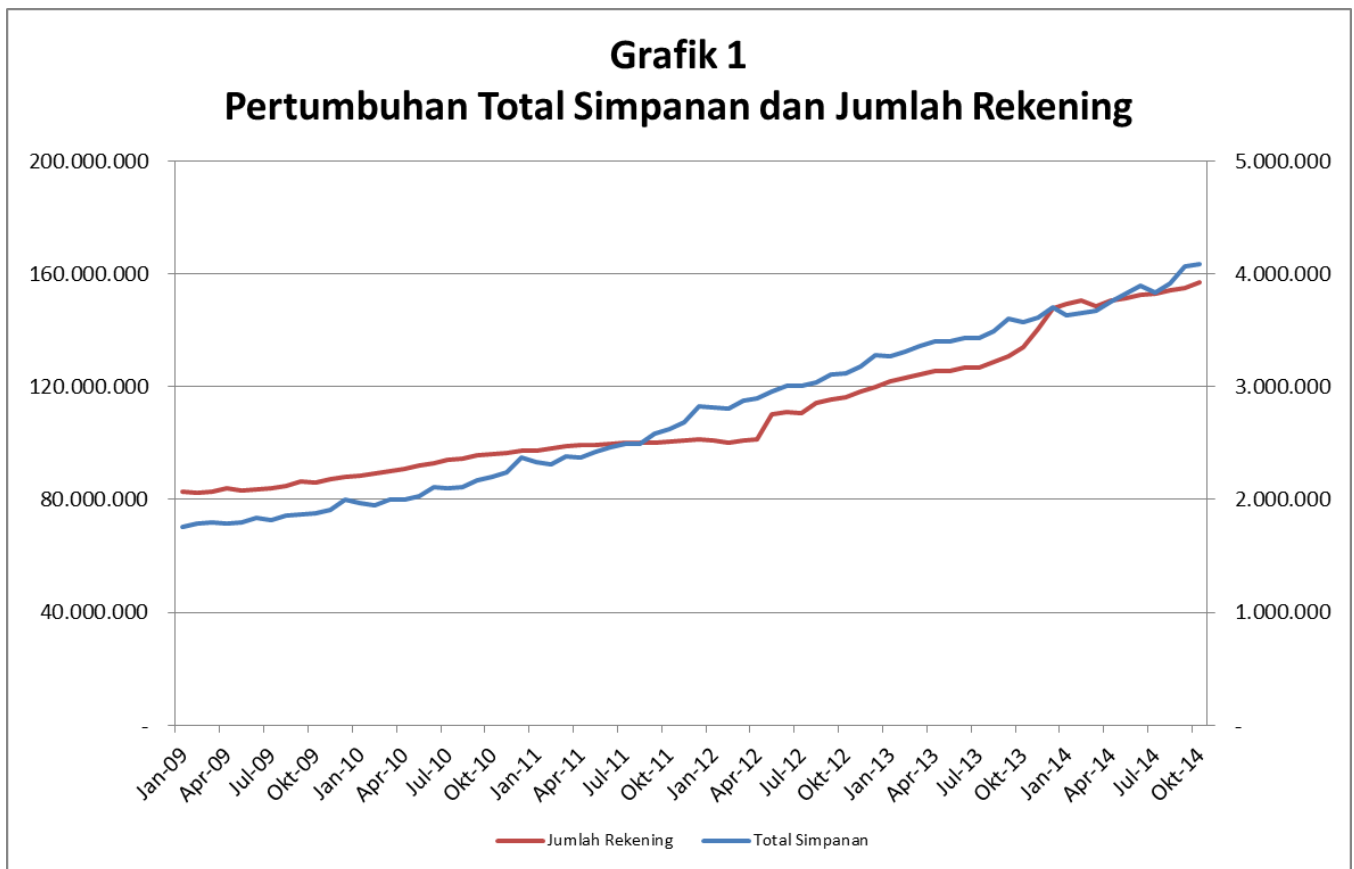
*Simpanan* meliputi Dana Pihak Ketiga dan simpanan dari bank lain.

*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	2010		2011		2012		2013		2014	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	88.480.348	1.966.836	97.500.965	2.330.580	100.995.991	2.812.389	120.846.777	3.253.000	149.497.368	3.637.382
Februari	89.097.749	1.948.441	98.091.890	2.316.085	100.339.507	2.809.349	121.930.266	3.265.247	150.736.549	3.651.574
Maret	90.108.129	2.000.609	98.809.698	2.381.978	101.097.601	2.879.534	123.124.821	3.307.495	148.368.993	3.671.553
April	90.838.036	1.999.163	99.360.056	2.368.030	101.531.209	2.894.013	124.229.263	3.360.138	150.569.712	3.749.915
Mei	91.956.415	2.029.220	99.237.439	2.424.450	110.120.237	2.958.972	125.424.329	3.399.580	151.524.433	3.822.525
Juni	92.907.696	2.113.484	99.553.678	2.467.294	111.011.366	3.010.181	126.795.614	3.434.159	152.393.227	3.893.057
Juli	93.937.955	2.104.265	99.992.834	2.494.706	112.124.718	3.011.850	127.809.412	3.447.375	152.873.517	3.832.573
Agustus	94.540.213	2.113.794	100.162.979	2.492.507	113.534.001	3.037.803	128.817.609	3.496.756	154.154.607	3.913.842
September	95.595.059	2.170.410	100.324.722	2.586.980	115.525.552	3.104.251	130.943.737	3.599.133	154.988.844	4.066.486
Oktober	96.115.812	2.201.834	100.681.831	2.625.158	116.426.607	3.119.552	134.082.846	3.574.573	156.844.209	4.087.348
Nopember	96.615.824	2.241.794	101.115.423	2.684.747	118.364.092	3.182.867	140.527.064	3.617.855		
Desember	97.204.863	2.370.983	101.503.564	2.830.323	119.917.930	3.277.154	147.626.510	3.706.609		



**Tabel 1.1**  
**Pertumbuhan Total Simpanan dan Jumlah Rekening**  
**Year On Year**

Tahun	Rekening	Nominal (Rp Miliar)	Rekening		Nominal	
			Δ	%Δ	Δ (Rp Milyar)	%Δ
2009	88.086.017	1.995.790	5.360.087	6,48%	227.174	12,84%
2010	97.204.863	2.370.983	9.118.846	10,35%	375.193	18,80%
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*)	156.844.209	4.087.348	9.217.699	6,24%	380.739	10,27%

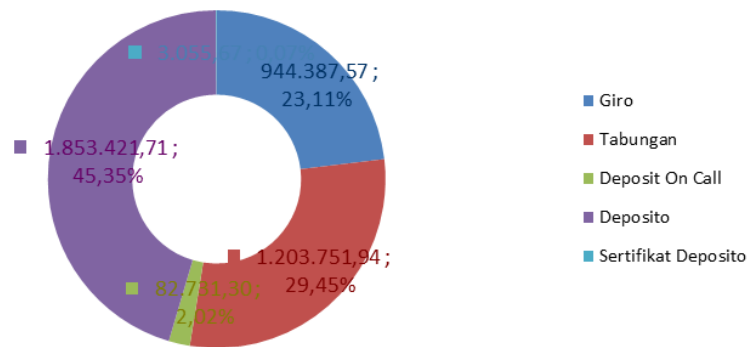
\*) Data sampai dengan Oktober 2014

## II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

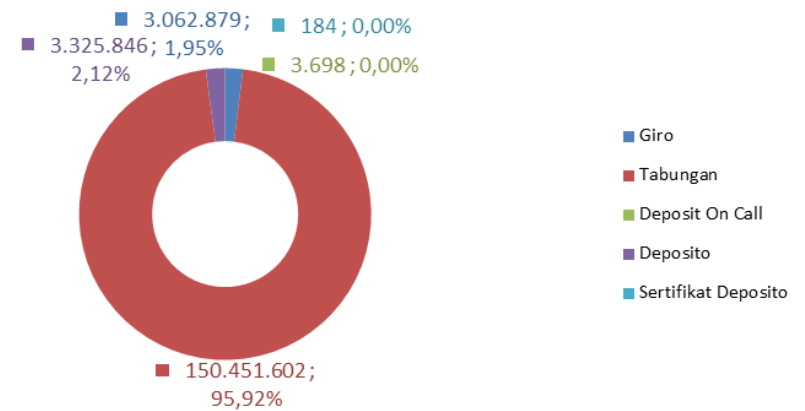
Tabel 2 Total Simpanan Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>3.032.081</b>	<b>1,96%</b>	<b>939.651</b>	<b>23,11%</b>	<b>3.062.879</b>	<b>1,95%</b>	<b>944.388</b>	<b>23,11%</b>	<b>30.798</b>	<b>1,02%</b>	<b>4.737</b>	<b>0,50%</b>
Rupiah	2.767.887	91,29%	662.256	70,48%	2.798.286	91,36%	652.603	69,10%	30.399	1,10%	(9.653)	-1,46%
Valas	264.194	8,71%	277.395	29,52%	264.593	8,64%	291.784	30,90%	399	0,15%	14.389	5,19%
<b>Tabungan</b>	<b>148.651.122</b>	<b>95,91%</b>	<b>1.207.884</b>	<b>29,70%</b>	<b>150.451.602</b>	<b>95,92%</b>	<b>1.203.752</b>	<b>29,45%</b>	<b>1.800.480</b>	<b>1,21%</b>	<b>(4.132)</b>	<b>-0,34%</b>
Rupiah	147.995.065	99,56%	1.115.642	92,36%	149.794.204	99,56%	1.114.202	92,56%	1.799.139	1,22%	(1.440)	-0,13%
Valas	656.057	0,44%	92.242	7,64%	657.398	0,44%	89.550	7,44%	1.341	0,20%	(2.692)	-2,92%
<b>Deposit on Call</b>	<b>3.927</b>	<b>0,00%</b>	<b>78.636</b>	<b>1,93%</b>	<b>3.698</b>	<b>0,00%</b>	<b>82.731</b>	<b>2,02%</b>	<b>(229)</b>	<b>-5,83%</b>	<b>4.095</b>	<b>5,21%</b>
Rupiah	3.589	91,39%	68.696	87,36%	3.362	90,91%	74.466	90,01%	(227)	-6,32%	5.770	8,40%
Valas	338	8,61%	9.940	12,64%	336	9,09%	8.265	9,99%	(2)	-0,59%	(1.675)	-16,85%
<b>Deposito</b>	<b>3.301.548</b>	<b>2,13%</b>	<b>1.837.987</b>	<b>45,20%</b>	<b>3.325.846</b>	<b>2,12%</b>	<b>1.853.422</b>	<b>45,35%</b>	<b>24.298</b>	<b>0,74%</b>	<b>15.435</b>	<b>0,84%</b>
Rupiah	3.141.020	95,14%	1.558.334	84,78%	3.166.249	95,20%	1.584.695	85,50%	25.229	0,80%	26.360	1,69%
Valas	160.528	4,86%	279.652	15,22%	159.597	4,80%	268.727	14,50%	(931)	-0,58%	(10.925)	-3,91%
<b>Sertifikat Deposito</b>	<b>166</b>	<b>0,00%</b>	<b>2.328</b>	<b>0,06%</b>	<b>184</b>	<b>0,00%</b>	<b>3.056</b>	<b>0,07%</b>	<b>18</b>	<b>10,84%</b>	<b>728</b>	<b>31,28%</b>
Rupiah	166	100,00%	2.328	100,00%	184	0,00%	3.056	100,00%	18	10,84%	728	31,28%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>154.988.844</b>	<b>100,00%</b>	<b>4.066.486</b>	<b>100,00%</b>	<b>156.844.209</b>	<b>100,00%</b>	<b>4.087.348</b>	<b>100,00%</b>	<b>1.855.365</b>	<b>1,20%</b>	<b>20.863</b>	<b>0,51%</b>
Rupiah	153.907.727	99,30%	3.407.256	83,79%	155.762.285	99,31%	3.429.022	83,89%	1.854.558	1,20%	21.766	0,64%
Valas	1.081.117	0,70%	659.229	16,21%	1.081.924	0,69%	658.326	16,11%	807	0,07%	(903)	-0,14%

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**



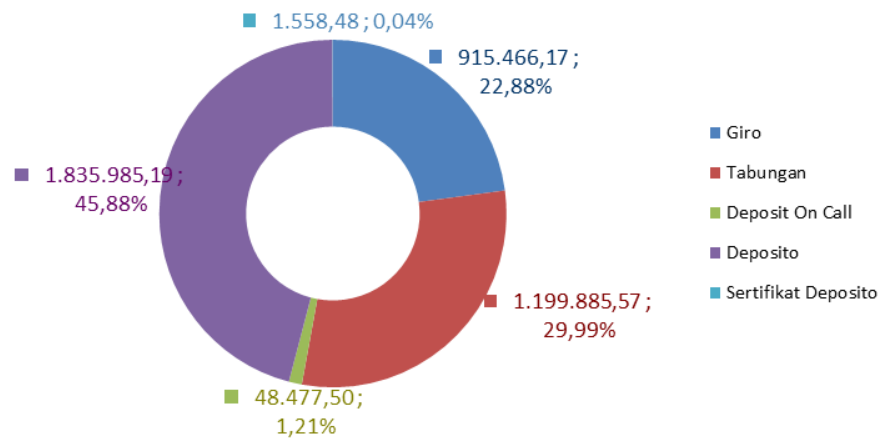
**Tabel 3**  
**DPK Berdasarkan Jenis Simpanan dan Valuta**

Jenis Simpanan	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>3.022.452</b>	<b>1,95%</b>	<b>914.122</b>	<b>22,93%</b>	<b>3.052.370</b>	<b>1,95%</b>	<b>915.466</b>	<b>22,88%</b>	<b>29.918</b>	<b>0,99%</b>	<b>1.344</b>	<b>0,15%</b>
Rupiah	2.758.646	91,27%	644.185	70,47%	2.788.165	91,34%	632.879	69,13%	29.519	1,07%	(11.306)	-1,76%
Valas	263.806	8,73%	269.937	29,53%	264.205	8,66%	282.587	30,87%	399	0,15%	12.650	4,69%
<b>Tabungan</b>	<b>148.643.829</b>	<b>95,92%</b>	<b>1.204.475</b>	<b>30,21%</b>	<b>150.444.128</b>	<b>95,94%</b>	<b>1.199.886</b>	<b>29,99%</b>	<b>1.800.299</b>	<b>1,21%</b>	<b>(4.590)</b>	<b>-0,38%</b>
Rupiah	147.987.782	99,56%	1.112.248	92,34%	149.786.740	99,56%	1.110.348	92,54%	1.798.958	1,22%	(1.900)	-0,17%
Valas	656.047	0,44%	92.228	7,66%	657.388	0,44%	89.537	7,46%	1.341	0,20%	(2.690)	-2,92%
<b>Deposit on Call</b>	<b>3.571</b>	<b>0,00%</b>	<b>47.106</b>	<b>1,18%</b>	<b>3.301</b>	<b>0,00%</b>	<b>48.477</b>	<b>1,21%</b>	<b>(270)</b>	<b>-7,56%</b>	<b>1.372</b>	<b>2,91%</b>
Rupiah	3.233	90,53%	37.165	78,90%	2.965	89,82%	40.212	82,95%	(268)	-8,29%	3.047	8,20%
Valas	338	9,47%	9.940	21,10%	336	10,18%	8.265	17,05%	(2)	-0,59%	(1.675)	-16,85%
<b>Deposito</b>	<b>3.294.049</b>	<b>2,13%</b>	<b>1.819.316</b>	<b>45,64%</b>	<b>3.318.034</b>	<b>2,12%</b>	<b>1.835.985</b>	<b>45,88%</b>	<b>23.985</b>	<b>0,73%</b>	<b>16.669</b>	<b>0,92%</b>
Rupiah	3.133.537	95,13%	1.540.186	84,66%	3.158.452	95,19%	1.568.194	85,41%	24.915	0,80%	28.008	1,82%
Valas	160.512	4,87%	279.130	15,34%	159.582	4,81%	267.792	14,59%	(930)	-0,58%	(11.339)	-4,06%
<b>Sertifikat Deposito</b>	<b>142</b>	<b>0,00%</b>	<b>1.550</b>	<b>0,04%</b>	<b>148</b>	<b>0,00%</b>	<b>1.558</b>	<b>0,04%</b>	<b>6</b>	<b>4,23%</b>	<b>8</b>	<b>0,53%</b>
Rupiah	142	100,00%	1.550	100,00%	148	100,00%	1.558	100,00%	6	4,23%	8	0,53%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>154.964.043</b>	<b>100,00%</b>	<b>3.986.569</b>	<b>100,00%</b>	<b>156.817.981</b>	<b>100,00%</b>	<b>4.001.373</b>	<b>100,00%</b>	<b>1.853.938</b>	<b>1,20%</b>	<b>14.804</b>	<b>0,37%</b>
Rupiah	153.883.340	99,30%	3.335.334	83,66%	155.736.470	99,31%	3.353.191	83,80%	1.853.130	1,20%	17.857	0,54%
Valas	1.080.703	0,70%	651.235	16,34%	1.081.511	0,69%	648.181	16,20%	808	0,07%	(3.054)	-0,47%

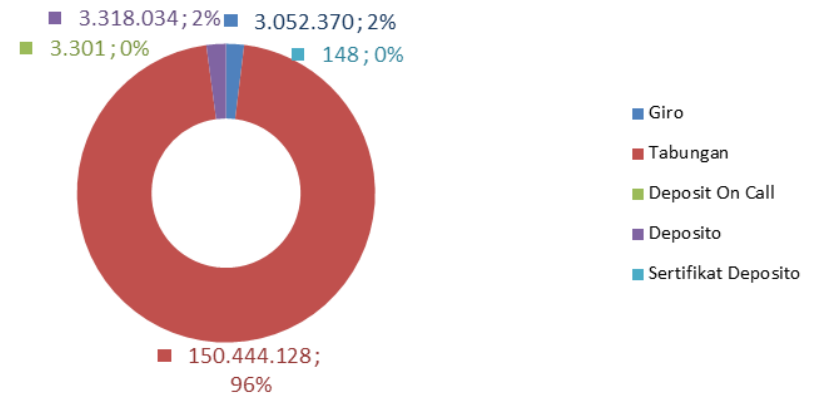
Keterangan: Prosentase simpanan pada masing-masing jenis simpanan merupakan prosentase terhadap total simpanan



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



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

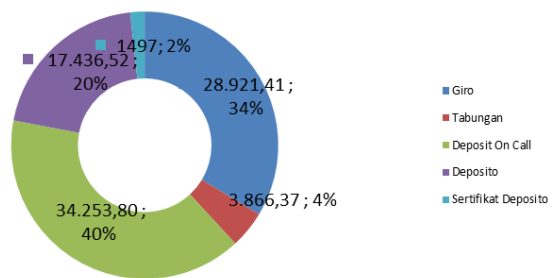


**Tabel 4**  
**Simpanan Dari Bank Lain Berdasarkan Jenis Simpanan dan Valuta**

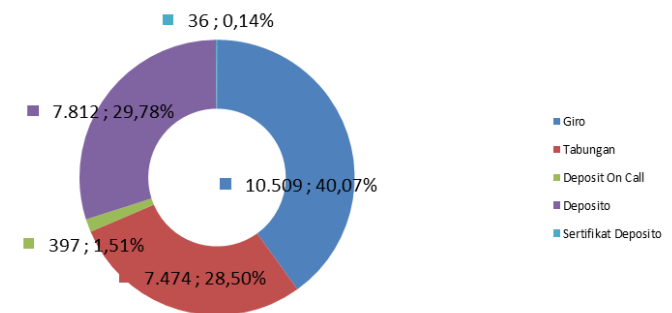
Jenis Simpanan	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>9.629</b>	<b>38,83%</b>	<b>25.529</b>	<b>31,94%</b>	<b>10.509</b>	<b>40,07%</b>	<b>28.921</b>	<b>33,64%</b>	<b>880</b>	<b>9,14%</b>	<b>3.392</b>	<b>13,29%</b>
Rupiah	9.241	95,97%	18.071	70,78%	10.121	96,31%	19.724	68,20%	880	9,52%	1.654	9,15%
Valas	388	4,03%	7.459	29,22%	388	3,69%	9.197	31,80%	0	0,00%	1.739	23,31%
<b>Tabungan</b>	<b>7.293</b>	<b>29,41%</b>	<b>3.409</b>	<b>4,27%</b>	<b>7.474</b>	<b>28,50%</b>	<b>3.866</b>	<b>4,50%</b>	<b>181</b>	<b>2,48%</b>	<b>458</b>	<b>13,43%</b>
Rupiah	7.283	99,86%	3.395	99,59%	7.464	99,87%	3.854	99,68%	181	2,49%	459	13,53%
Valas	10	0,14%	14	0,41%	10	0,13%	12	0,32%	0	0,00%	(2)	-11,34%
<b>Deposit on Call</b>	<b>356</b>	<b>1,44%</b>	<b>31.531</b>	<b>39,45%</b>	<b>397</b>	<b>1,51%</b>	<b>34.254</b>	<b>39,84%</b>	<b>41</b>	<b>11,52%</b>	<b>2.723</b>	<b>8,64%</b>
Rupiah	356	100,00%	31.531	100,00%	397	100,00%	34.254	100,00%	41	11,52%	2.723	8,64%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Deposito</b>	<b>7.499</b>	<b>30,24%</b>	<b>18.670</b>	<b>23,36%</b>	<b>7.812</b>	<b>29,78%</b>	<b>17.437</b>	<b>20,28%</b>	<b>313</b>	<b>4,17%</b>	<b>(1.234)</b>	<b>-6,61%</b>
Rupiah	7.483	99,79%	18.149	97,21%	7.797	99,81%	16.501	94,64%	314	4,20%	(1.647)	-9,08%
Valas	16	0,21%	522	2,79%	15	0,19%	935	5,36%	(1)	-6,25%	414	79,25%
<b>Sertifikat Deposito</b>	<b>24</b>	<b>0,10%</b>	<b>777</b>	<b>0,97%</b>	<b>36</b>	<b>0,14%</b>	<b>1.497</b>	<b>1,74%</b>	<b>12</b>	<b>0,01%</b>	<b>720</b>	<b>92,63%</b>
Rupiah	24	100,00%	777	100,00%	36	0,00%	1.497	0,00%	12	0,00%	720	92,63%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>24.801</b>	<b>100,00%</b>	<b>79.916</b>	<b>100,00%</b>	<b>26.228</b>	<b>100,00%</b>	<b>85.975</b>	<b>100,00%</b>	<b>1.427</b>	<b>5,75%</b>	<b>6.059</b>	<b>7,58%</b>
Rupiah	24.387	98,33%	71.922	90,00%	25.815	98,43%	75.830	88,20%	1.428	5,86%	3.908	5,43%
Valas	414	1,67%	7.994	10,00%	413	1,57%	10.145	11,80%	(1)	-0,24%	2.151	26,90%

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	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	<b>151.500.911</b>	<b>97,75%</b>	<b>585.941</b>	<b>14,41%</b>	<b>153.348.496</b>	<b>97,77%</b>	<b>590.828</b>	<b>14,46%</b>	<b>1.847.585</b>	<b>1,22%</b>	<b>4.887</b>	<b>0,83%</b>
Rupiah	150.727.194	99,49%	571.734	97,58%	152.571.180	99,49%	576.712	97,61%	1.843.986	1,22%	4.978	0,87%
Valas	773.717	0,51%	14.207	2,42%	777.316	0,51%	14.117	2,39%	3.599	0,47%	(91)	-0,64%
100 Jt < N ≤ 200 Jt	<b>1.567.434</b>	<b>1,01%</b>	<b>217.903</b>	<b>5,36%</b>	<b>1.571.999</b>	<b>1,00%</b>	<b>219.540</b>	<b>5,37%</b>	<b>4.565</b>	<b>0,29%</b>	<b>1.638</b>	<b>0,75%</b>
Rupiah	1.459.654	93,12%	202.896	93,11%	1.464.917	93,19%	204.649	93,22%	5.263	0,36%	1.754	0,86%
Valas	107.780	6,88%	15.007	6,89%	107.082	6,81%	14.891	6,78%	(698)	-0,65%	(116)	-0,77%
200 Jt < N ≤ 500 Jt	<b>1.046.494</b>	<b>0,68%</b>	<b>338.316</b>	<b>8,32%</b>	<b>1.050.703</b>	<b>0,67%</b>	<b>338.504</b>	<b>8,28%</b>	<b>4.209</b>	<b>0,40%</b>	<b>188</b>	<b>0,06%</b>
Rupiah	954.397	91,20%	309.182	91,39%	959.840	91,35%	309.783	91,52%	5.443	0,57%	600	0,19%
Valas	92.097	8,80%	29.134	8,61%	90.863	8,65%	28.721	8,48%	(1.234)	-1,34%	(413)	-1,42%
500 Jt < N ≤ 1 M	<b>448.298</b>	<b>0,29%</b>	<b>333.333</b>	<b>8,20%</b>	<b>445.599</b>	<b>0,28%</b>	<b>328.905</b>	<b>8,05%</b>	<b>(2.699)</b>	<b>-0,60%</b>	<b>(4.428)</b>	<b>-1,33%</b>
Rupiah	401.900	89,65%	301.199	90,36%	399.880	89,74%	297.272	90,38%	(2.020)	-0,50%	(3.927)	-1,30%
Valas	46.398	10,35%	32.134	9,64%	45.719	10,26%	31.633	9,62%	(679)	-1,46%	(501)	-1,56%
1 M < N ≤ 2 M	<b>229.883</b>	<b>0,15%</b>	<b>322.568</b>	<b>7,93%</b>	<b>228.692</b>	<b>0,15%</b>	<b>318.150</b>	<b>7,78%</b>	<b>(1.191)</b>	<b>-0,52%</b>	<b>(4.418)</b>	<b>-1,37%</b>
Rupiah	201.092	87,48%	283.183	87,79%	200.180	87,53%	279.241	87,77%	(912)	-0,45%	(3.943)	-1,39%
Valas	28.791	12,52%	39.384	12,21%	28.512	12,47%	38.909	12,23%	(279)	-0,97%	(475)	-1,21%
2 M < N ≤ 5 M	<b>122.616</b>	<b>0,08%</b>	<b>387.336</b>	<b>9,53%</b>	<b>124.764</b>	<b>0,08%</b>	<b>391.953</b>	<b>9,59%</b>	<b>2.148</b>	<b>1,75%</b>	<b>4.617</b>	<b>1,19%</b>
Rupiah	105.225	85,82%	333.623	86,13%	107.403	86,08%	338.532	86,37%	2.178	2,07%	4.909	1,47%
Valas	17.391	14,18%	53.713	13,87%	17.361	13,92%	53.422	13,63%	(30)	-0,17%	(292)	-0,54%
N > 5 M	<b>73.208</b>	<b>0,05%</b>	<b>1.881.088</b>	<b>46,26%</b>	<b>73.956</b>	<b>0,05%</b>	<b>1.899.468</b>	<b>46,47%</b>	<b>748</b>	<b>1,02%</b>	<b>18.380</b>	<b>0,98%</b>
Rupiah	58.265	79,59%	1.405.439	74,71%	58.885	79,62%	1.422.834	74,91%	620	1,06%	17.395	1,24%
Valas	14.943	20,41%	475.649	25,29%	15.071	20,38%	476.634	25,09%	128	0,86%	985	0,21%
Total	<b>154.988.844</b>	<b>100,00%</b>	<b>4.066.486</b>	<b>100,00%</b>	<b>156.844.209</b>	<b>100,00%</b>	<b>4.087.348</b>	<b>100,00%</b>	<b>1.855.365</b>	<b>1,20%</b>	<b>20.863</b>	<b>0,51%</b>
Rupiah	153.907.727	99,30%	3.407.256	83,79%	155.762.285	99,31%	3.429.022	83,89%	1.854.558	1,20%	21.766	0,64%
Valas	1.081.117	0,70%	659.229	16,21%	1.081.924	0,69%	658.326	16,11%	807	0,07%	(903)	-0,14%

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

Tabel 6												
DPK Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>151.488.484</b>	<b>97,76%</b>	<b>585.621</b>	<b>14,69%</b>	<b>153.335.268</b>	<b>97,78%</b>	<b>590.508</b>	<b>14,76%</b>	<b>1.846.784</b>	<b>1,22%</b>	<b>4.887</b>	<b>0,83%</b>
Rupiah	150.714.892	99,49%	571.416	97,57%	152.558.073	99,49%	576.394	97,61%	1.843.181	1,22%	4.978	0,87%
Valas	773.592	0,51%	14.205	2,43%	777.195	0,51%	14.114	2,39%	3.603	0,47%	(90)	-0,64%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>1.564.667</b>	<b>1,01%</b>	<b>217.493</b>	<b>5,46%</b>	<b>1.569.227</b>	<b>1,00%</b>	<b>219.130</b>	<b>5,48%</b>	<b>4.560</b>	<b>0,29%</b>	<b>1.637</b>	<b>0,75%</b>
Rupiah	1.456.916	93,11%	202.490	93,10%	1.462.172	93,18%	204.244	93,21%	5.256	0,36%	1.753	0,87%
Valas	107.751	6,89%	15.003	6,90%	107.055	6,82%	14.887	6,79%	(696)	-0,65%	(116)	-0,77%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>1.043.096</b>	<b>0,67%</b>	<b>337.125</b>	<b>8,46%</b>	<b>1.047.097</b>	<b>0,67%</b>	<b>337.232</b>	<b>8,43%</b>	<b>4.001</b>	<b>0,38%</b>	<b>107</b>	<b>0,03%</b>
Rupiah	951.031	91,17%	308.002	91,36%	956.269	91,33%	308.521	91,49%	5.238	0,55%	520	0,17%
Valas	92.065	8,83%	29.123	8,64%	90.828	8,67%	28.710	8,51%	(1.237)	-1,34%	(413)	-1,42%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>445.738</b>	<b>0,29%</b>	<b>331.240</b>	<b>8,31%</b>	<b>442.863</b>	<b>0,28%</b>	<b>326.694</b>	<b>8,16%</b>	<b>(2.875)</b>	<b>-0,64%</b>	<b>(4.546)</b>	<b>-1,37%</b>
Rupiah	399.370	89,60%	299.127	90,31%	397.171	89,68%	295.080	90,32%	(2.199)	-0,55%	(4.048)	-1,35%
Valas	46.368	10,40%	32.113	9,69%	45.692	10,32%	31.615	9,68%	(676)	-1,46%	(498)	-1,55%
<b>1 M &lt; N ≤ 2 M</b>	<b>228.535</b>	<b>0,15%</b>	<b>320.567</b>	<b>8,04%</b>	<b>227.235</b>	<b>0,14%</b>	<b>315.988</b>	<b>7,90%</b>	<b>(1.300)</b>	<b>-0,57%</b>	<b>(4.579)</b>	<b>-1,43%</b>
Rupiah	199.770	87,41%	281.219	87,73%	198.754	87,47%	277.121	87,70%	(1.016)	-0,51%	(4.098)	-1,46%
Valas	28.765	12,59%	39.348	12,27%	28.481	12,53%	38.866	12,30%	(284)	-0,99%	(482)	-1,22%
<b>2 M &lt; N ≤ 5 M</b>	<b>121.578</b>	<b>0,08%</b>	<b>383.763</b>	<b>9,63%</b>	<b>123.628</b>	<b>0,08%</b>	<b>388.053</b>	<b>9,70%</b>	<b>2.050</b>	<b>1,69%</b>	<b>4.289</b>	<b>1,12%</b>
Rupiah	104.220	85,72%	330.154	86,03%	106.305	85,99%	334.756	86,27%	2.085	2,00%	4.602	1,39%
Valas	17.358	14,28%	53.609	13,97%	17.323	14,01%	53.296	13,73%	(35)	-0,20%	(313)	-0,58%
<b>N &gt; 5 M</b>	<b>71.945</b>	<b>0,05%</b>	<b>1.810.760</b>	<b>45,42%</b>	<b>72.663</b>	<b>0,05%</b>	<b>1.823.768</b>	<b>45,58%</b>	<b>718</b>	<b>1,00%</b>	<b>13.008</b>	<b>0,72%</b>
Rupiah	57.141	79,42%	1.342.926	74,16%	57.726	79,44%	1.357.075	74,41%	585	1,02%	14.150	1,05%
Valas	14.804	20,58%	467.834	25,84%	14.937	20,56%	466.693	25,59%	133	0,90%	(1.141)	-0,24%
<b>Total</b>	<b>154.964.043</b>	<b>100,00%</b>	<b>3.986.569</b>	<b>100,00%</b>	<b>156.817.981</b>	<b>100,00%</b>	<b>4.001.373</b>	<b>100,00%</b>	<b>1.853.938</b>	<b>1,20%</b>	<b>14.804</b>	<b>0,37%</b>
Rupiah	153.883.340	99,30%	3.335.334	83,66%	155.736.470	99,31%	3.353.191	83,80%	1.853.130	1,20%	17.857	0,54%
Valas	1.080.703	0,70%	651.235	16,34%	1.081.511	0,69%	648.181	16,20%	808	0,07%	(3.054)	-0,47%

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	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>12.427</b>	<b>50,11%</b>	<b>320</b>	<b>0,40%</b>	<b>13.228</b>	<b>50,43%</b>	<b>320</b>	<b>0,37%</b>	<b>801</b>	<b>6,45%</b>	<b>(0)</b>	<b>-0,04%</b>
Rupiah	12.302	98,99%	317	99,13%	13.107	99,09%	318	99,22%	805	6,54%	0	0,05%
Valas	125	1,01%	3	0,87%	121	0,91%	3	0,78%	(4)	-3,20%	(0)	-10,21%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.767</b>	<b>11,16%</b>	<b>410</b>	<b>0,51%</b>	<b>2.772</b>	<b>10,57%</b>	<b>410</b>	<b>0,48%</b>	<b>5</b>	<b>0,18%</b>	<b>0</b>	<b>0,08%</b>
Rupiah	2.738	98,95%	405	98,97%	2.745	99,03%	406	98,99%	7	0,26%	0	0,11%
Valas	29	1,05%	4	1,03%	27	0,97%	4	1,01%	(2)	-6,90%	(0)	-2,42%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>3.398</b>	<b>13,70%</b>	<b>1.192</b>	<b>1,49%</b>	<b>3.606</b>	<b>13,75%</b>	<b>1.272</b>	<b>1,48%</b>	<b>208</b>	<b>6,12%</b>	<b>81</b>	<b>6,79%</b>
Rupiah	3.366	99,06%	1.181	99,10%	3.571	99,03%	1.261	99,14%	205	6,09%	81	6,83%
Valas	32	0,94%	11	0,90%	35	0,97%	11	0,86%	3	9,38%	0	1,95%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>2.560</b>	<b>10,32%</b>	<b>2.093</b>	<b>2,62%</b>	<b>2.736</b>	<b>10,43%</b>	<b>2.211</b>	<b>2,57%</b>	<b>176</b>	<b>6,88%</b>	<b>118</b>	<b>5,62%</b>
Rupiah	2.530	98,83%	2.072	98,97%	2.709	99,01%	2.192	99,17%	179	7,08%	121	5,83%
Valas	30	1,17%	21	1,03%	27	0,99%	18	0,83%	(3)	-10,00%	(3)	-14,74%
<b>1 M &lt; N ≤ 2 M</b>	<b>1.348</b>	<b>5,44%</b>	<b>2.001</b>	<b>2,50%</b>	<b>1.457</b>	<b>5,56%</b>	<b>2.162</b>	<b>2,51%</b>	<b>109</b>	<b>8,09%</b>	<b>161</b>	<b>8,05%</b>
Rupiah	1.322	98,07%	1.964	98,19%	1.426	97,87%	2.119	98,04%	104	7,87%	155	7,88%
Valas	26	1,93%	36	1,81%	31	2,13%	42	1,96%	5	19,23%	6	17,11%
<b>2 M &lt; N ≤ 5 M</b>	<b>1.038</b>	<b>4,19%</b>	<b>3.573</b>	<b>4,47%</b>	<b>1.136</b>	<b>4,33%</b>	<b>3.901</b>	<b>4,54%</b>	<b>98</b>	<b>9,44%</b>	<b>328</b>	<b>9,18%</b>
Rupiah	1.005	96,82%	3.469	97,10%	1.098	96,65%	3.775	96,79%	93	9,25%	306	8,83%
Valas	33	3,18%	104	2,90%	38	3,35%	125	3,21%	5	15,15%	22	20,87%
<b>N &gt; 5 M</b>	<b>1.263</b>	<b>5,09%</b>	<b>70.328</b>	<b>88,00%</b>	<b>1.293</b>	<b>4,93%</b>	<b>75.700</b>	<b>88,05%</b>	<b>30</b>	<b>2,38%</b>	<b>5.371</b>	<b>7,64%</b>
Rupiah	1.124	88,99%	62.513	88,89%	1.159	89,64%	65.758	86,87%	35	3,11%	3.245	5,19%
Valas	139	11,01%	7.815	11,11%	134	10,36%	9.941	13,13%	(5)	-3,60%	2.126	27,21%
<b>Total</b>	<b>24.801</b>	<b>100,00%</b>	<b>79.916</b>	<b>100,00%</b>	<b>26.228</b>	<b>100,00%</b>	<b>85.975</b>	<b>100,00%</b>	<b>1.427</b>	<b>5,75%</b>	<b>6.059</b>	<b>7,58%</b>
Rupiah	24.387	98,33%	71.922	90,00%	25.815	98,43%	75.830	88,20%	1.428	5,86%	3.908	5,43%
Valas	414	1,67%	7.994	10,00%	413	1,57%	10.145	11,80%	(1)	-0,24%	2.151	26,90%

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	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>154.793.020</b>	<b>99,87%</b>	<b>1.798.061</b>	<b>44,22%</b>	<b>156.645.489</b>	<b>99,87%</b>	<b>1.795.927</b>	<b>43,94%</b>	<b>1.852.469</b>	<b>1,20%</b>	<b>(2.134)</b>	<b>-0,12%</b>
Rupiah	153.744.237	99,32%	1.668.194	92,78%	155.595.997	99,33%	1.667.656	92,86%	1.851.760	1,20%	(538)	-0,03%
Valas	1.048.783	0,68%	129.867	7,22%	1.049.492	0,67%	128.271	7,14%	709	0,07%	(1.596)	-1,23%
<b>N &gt; 2 M</b>	<b>195.824</b>	<b>0,13%</b>	<b>2.268.424</b>	<b>55,78%</b>	<b>198.720</b>	<b>0,13%</b>	<b>2.291.421</b>	<b>56,06%</b>	<b>2.896</b>	<b>1,48%</b>	<b>22.997</b>	<b>1,01%</b>
Rupiah	163.490	83,49%	1.739.062	76,66%	166.288	83,68%	1.761.365	76,87%	2.798	1,71%	22.304	1,28%
Valas	32.334	16,51%	529.362	23,34%	32.432	16,32%	530.056	23,13%	98	0,30%	693	0,13%
<b>Total</b>	<b>154.988.844</b>	<b>100,00%</b>	<b>4.066.486</b>	<b>100,00%</b>	<b>156.844.209</b>	<b>100,00%</b>	<b>4.087.348</b>	<b>100,00%</b>	<b>1.855.365</b>	<b>1,20%</b>	<b>20.863</b>	<b>0,51%</b>
Rupiah	153.907.727	99,30%	3.407.256	83,79%	155.762.285	99,31%	3.429.022	83,89%	1.854.558	1,20%	21.766	0,64%
Valas	1.081.117	0,70%	659.229	16,21%	1.081.924	0,69%	658.326	16,11%	807	0,07%	(903)	-0,14%

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	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>154.770.520</b>	<b>99,88%</b>	<b>1.792.046</b>	<b>44,95%</b>	<b>156.621.690</b>	<b>99,87%</b>	<b>1.789.552</b>	<b>44,72%</b>	<b>1.851.170</b>	<b>1,20%</b>	<b>(2.494)</b>	<b>-0,14%</b>
Rupiah	153.721.979	99,32%	1.662.255	92,76%	155.572.439	99,33%	1.661.360	92,84%	1.850.460	1,20%	(895)	-0,05%
Valas	1.048.541	0,68%	129.791	7,24%	1.049.251	0,67%	128.193	7,16%	710	0,07%	(1.599)	-1,23%
<b>N &gt; 2 M</b>	<b>193.523</b>	<b>0,12%</b>	<b>2.194.523</b>	<b>55,05%</b>	<b>196.291</b>	<b>0,13%</b>	<b>2.211.821</b>	<b>55,28%</b>	<b>2.768</b>	<b>1,43%</b>	<b>17.297</b>	<b>0,79%</b>
Rupiah	161.361	83,38%	1.673.080	76,24%	164.031	83,57%	1.691.832	76,49%	2.670	1,65%	18.752	1,12%
Valas	32.162	16,62%	521.444	23,76%	32.260	16,43%	519.989	23,51%	98	0,30%	(1.455)	-0,28%
<b>Total</b>	<b>154.964.043</b>	<b>100,00%</b>	<b>3.986.569</b>	<b>100,00%</b>	<b>156.817.981</b>	<b>100,00%</b>	<b>4.001.373</b>	<b>100,00%</b>	<b>1.853.938</b>	<b>1,20%</b>	<b>14.804</b>	<b>0,37%</b>
Rupiah	153.883.340	99,30%	3.335.334	83,66%	155.736.470	99,31%	3.353.191	83,80%	1.853.130	1,20%	17.857	0,54%
Valas	1.080.703	0,70%	651.235	16,34%	1.081.511	0,69%	648.181	16,20%	808	0,07%	(3.054)	-0,47%

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



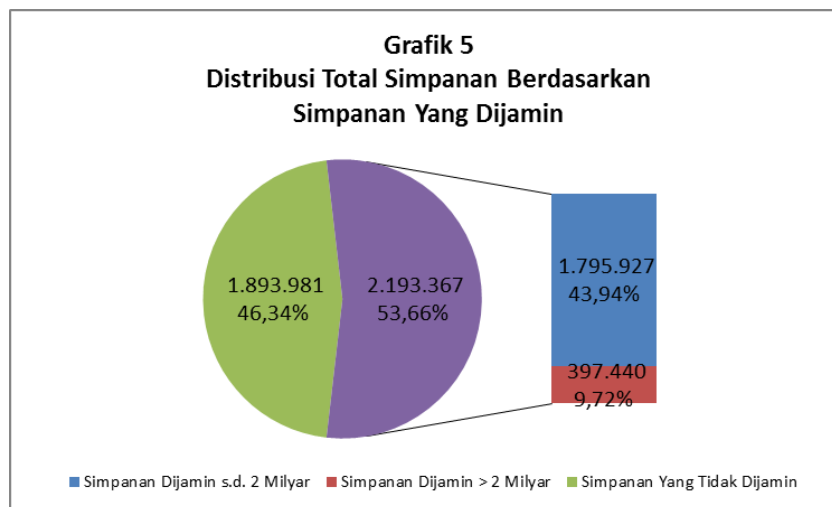
Tabel 10												
Simpanan Dari Bank Lain Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>22.500</b>	<b>90,72%</b>	<b>6.015</b>	<b>7,53%</b>	<b>23.799</b>	<b>90,74%</b>	<b>6.375</b>	<b>7,41%</b>	<b>1.299</b>	<b>5,77%</b>	<b>360</b>	<b>5,98%</b>
Rupiah	22.258	98,92%	5.940	98,75%	23.558	98,99%	6.297	98,77%	1.300	5,84%	357	6,01%
Valas	242	1,08%	75	1,25%	241	1,01%	78	1,23%	(1)	-0,41%	3	3,79%
<b>N &gt; 2 M</b>	<b>2.301</b>	<b>9,28%</b>	<b>73.901</b>	<b>92,47%</b>	<b>2.429</b>	<b>9,26%</b>	<b>79.600</b>	<b>92,59%</b>	<b>128</b>	<b>5,56%</b>	<b>5.699</b>	<b>7,71%</b>
Rupiah	2.129	92,52%	65.982	89,28%	2.257	92,92%	69.534	87,35%	128	6,01%	3.551	5,38%
Valas	172	7,48%	7.919	10,72%	172	7,08%	10.067	12,65%	0	0,00%	2.148	27,12%
<b>Total</b>	<b>24.801</b>	<b>100,00%</b>	<b>79.916</b>	<b>100,00%</b>	<b>26.228</b>	<b>100,00%</b>	<b>85.975</b>	<b>100,00%</b>	<b>1.427</b>	<b>5,75%</b>	<b>6.059</b>	<b>7,58%</b>
Rupiah	24.387	98,33%	71.922	90,00%	25.815	98,43%	75.830	88,20%	1.428	5,86%	3.908	5,43%
Valas	414	1,67%	7.994	10,00%	413	1,57%	10.145	11,80%	(1)	-0,24%	2.151	26,90%

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

## V. DISTRIBUSI SIMPANAN YANG DIJAMIN

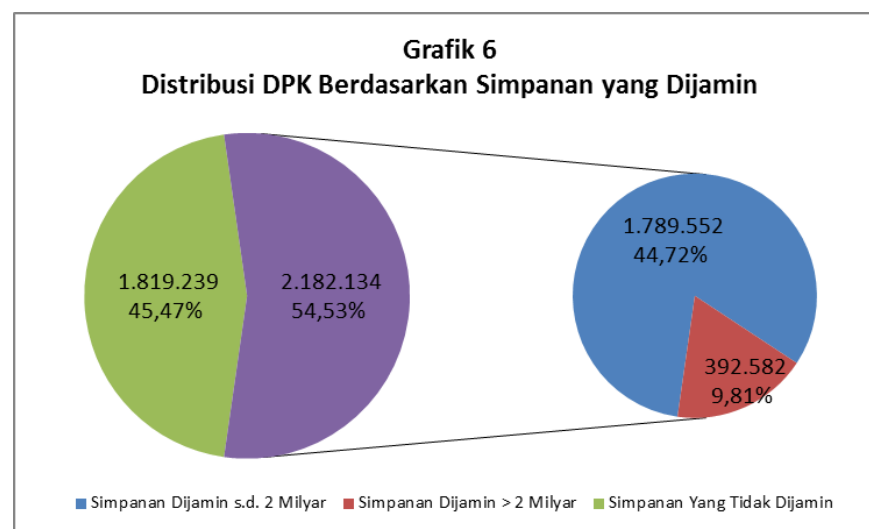
Tabel 11 Total Simpanan Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>154.793.020</b>	<b>99,87%</b>	<b>1.798.061</b>	<b>82,11%</b>	<b>156.645.489</b>	<b>99,87%</b>	<b>1.795.927</b>	<b>81,88%</b>	<b>1.852.469</b>	<b>1,20%</b>	<b>(2.134)</b>	<b>-0,12%</b>
Rupiah	153.744.237	99,32%	1.668.194	92,78%	155.595.997	99,33%	1.667.656	92,86%	1.851.760	1,20%	(538)	-0,03%
Valas	1.048.783	0,68%	129.867	7,22%	1.049.492	0,67%	128.271	7,14%	709	0,07%	(1.596)	-1,23%
<b>N &gt; 2 M</b>	<b>195.824</b>	<b>0,13%</b>	<b>391.648</b>	<b>17,89%</b>	<b>198.720</b>	<b>0,13%</b>	<b>397.440</b>	<b>18,12%</b>	<b>2.896</b>	<b>1,48%</b>	<b>5.792</b>	<b>1,48%</b>
Rupiah	163.490	83,49%	326.980	83,49%	166.288	83,68%	332.576	83,68%	2.798	1,71%	5.596	1,71%
Valas	32.334	16,51%	64.668	16,51%	32.432	16,32%	64.864	16,32%	98	0,30%	196	0,30%
<b>Total</b>	<b>154.988.844</b>	<b>100,00%</b>	<b>2.189.709</b>	<b>100,00%</b>	<b>156.844.209</b>	<b>100,00%</b>	<b>2.193.367</b>	<b>100,00%</b>	<b>1.855.365</b>	<b>1,20%</b>	<b>3.658</b>	<b>0,17%</b>
Rupiah	153.907.727	99,30%	1.995.174	91,12%	155.762.285	99,31%	2.000.232	91,19%	1.854.558	1,20%	5.058	0,25%
Valas	1.081.117	0,70%	194.535	8,88%	1.081.924	0,69%	193.135	8,81%	807	0,07%	(1.400)	-0,72%

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	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>154.770.520</b>	<b>99,88%</b>	<b>1.792.046</b>	<b>82,24%</b>	<b>156.621.690</b>	<b>99,87%</b>	<b>1.789.552</b>	<b>82,01%</b>	<b>1.851.170</b>	<b>1,20%</b>	<b>(2.494)</b>	<b>-0,14%</b>
Rupiah	153.721.979	99,32%	1.662.255	92,76%	155.572.439	99,33%	1.661.360	92,84%	1.850.460	1,20%	(895)	-0,05%
Valas	1.048.541	0,68%	129.791	7,24%	1.049.251	0,67%	128.193	7,16%	710	0,07%	(1.599)	-1,23%
<b>N &gt; 2 M</b>	<b>193.523</b>	<b>0,12%</b>	<b>387.046</b>	<b>17,76%</b>	<b>196.291</b>	<b>0,13%</b>	<b>392.582</b>	<b>17,99%</b>	<b>2.768</b>	<b>1,43%</b>	<b>5.536</b>	<b>1,43%</b>
Rupiah	161.361	83,38%	322.722	83,38%	164.031	83,57%	328.062	83,57%	2.670	1,65%	5.340	1,65%
Valas	32.162	16,62%	64.324	16,62%	32.260	16,43%	64.520	16,43%	98	0,30%	196	0,30%
<b>Total</b>	<b>154.964.043</b>	<b>100,00%</b>	<b>2.179.092</b>	<b>100,00%</b>	<b>156.817.981</b>	<b>100,00%</b>	<b>2.182.134</b>	<b>100,00%</b>	<b>1.853.938</b>	<b>1,20%</b>	<b>3.042</b>	<b>0,14%</b>
Rupiah	153.883.340	99,30%	1.984.977	91,09%	155.736.470	99,31%	1.989.422	91,17%	1.853.130	1,20%	4.445	0,22%
Valas	1.080.703	0,70%	194.115	8,91%	1.081.511	0,69%	192.713	8,83%	808	0,07%	(1.403)	-0,72%

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	Sep-14				Okt-14				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>22.500</b>	<b>90,72%</b>	<b>6.015</b>	<b>56,66%</b>	<b>23.799</b>	<b>90,74%</b>	<b>6.375</b>	<b>56,75%</b>	<b>1.299</b>	<b>5,77%</b>	<b>360</b>	<b>5,98%</b>
Rupiah	22.258	98,92%	5.940	98,75%	23.558	98,99%	6.297	98,77%	1.300	5,84%	357	6,01%
Valas	242	1,08%	75	1,25%	241	1,01%	78	1,23%	(1)	-0,41%	3	3,79%
<b>N &gt; 2 M</b>	<b>2.301</b>	<b>9,28%</b>	<b>4.602</b>	<b>43,34%</b>	<b>2.429</b>	<b>9,26%</b>	<b>4.858</b>	<b>43,25%</b>	<b>128</b>	<b>5,56%</b>	<b>256</b>	<b>5,56%</b>
Rupiah	2.129	92,52%	4.258	92,52%	2.257	92,92%	4.514	92,92%	128	6,01%	256	6,01%
Valas	172	7,48%	344	7,48%	172	7,08%	344	7,08%	0	0,00%	0	0,00%
<b>Total</b>	<b>24.801</b>	<b>100,00%</b>	<b>10.617</b>	<b>100,00%</b>	<b>26.228</b>	<b>100,00%</b>	<b>11.233</b>	<b>100,00%</b>	<b>1.427</b>	<b>5,75%</b>	<b>616</b>	<b>5,80%</b>
Rupiah	24.387	98,33%	10.198	96,05%	25.815	98,43%	10.811	96,24%	1.428	5,86%	613	6,01%
Valas	414	1,67%	419	3,95%	413	1,57%	422	3,76%	(1)	-0,24%	3	0,68%

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

