LEMBAGA PENJAMIN SIMPANAN
Indonesia Deposit Insurance Corporation

Distribusi Simpanan Bank Umum

Desember 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.

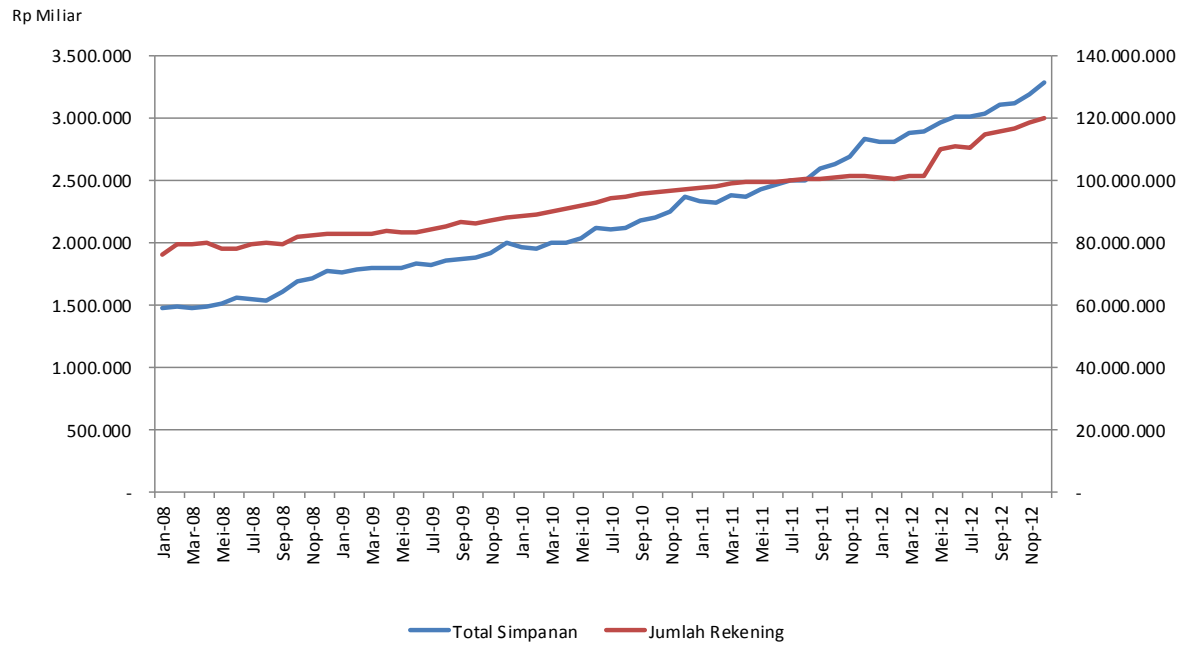
Simpanan Yang Dijamin meliputi: a. seluruh simpanan yang nominalnya ≤ Rp2 Miliar; b. proporsi simpanan yang dijamin (Rp2 Miliar) dari seluruh simpanan dengan nominal di atas Rp2 Miliar.

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	119.917.930	3.277.154,16

Grafik 1
Pertumbuhan Total Simpanan dan Jumlah Rekening

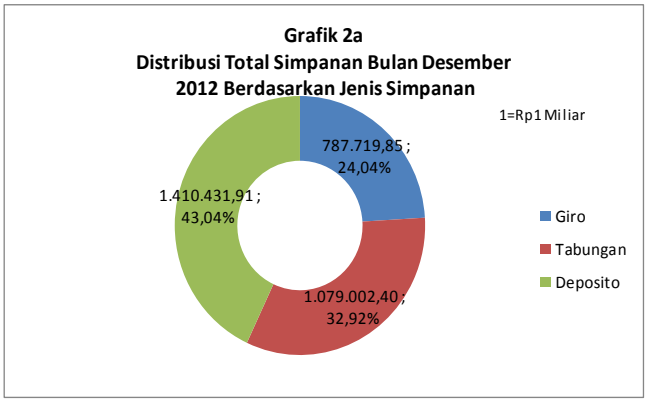


II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

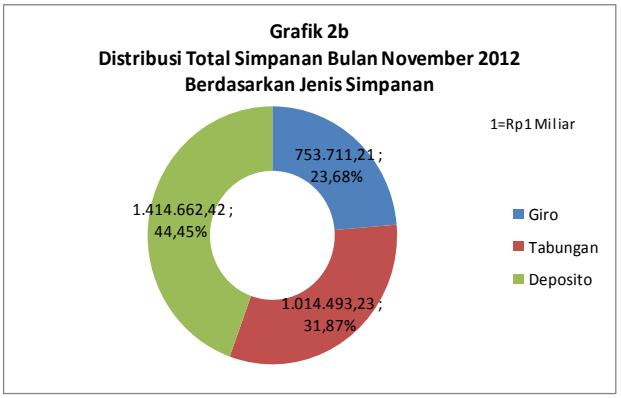
Tabel 2
Simpanan Berdasarkan Jenis Simpanan

Jenis Simpanan	Nop-12				Des-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
Giro	**3.559.954**	**100,00%**	**753.711,21**	**100,00%**	**2.838.041**	**100,00%**	**787.719,85**	**100,00%**	**(721.913)**	**-20,28%**	**34.008,64**	**4,51%**
Rupiah	2.516.330	70,68%	552.961,47	73,37%	2.507.255	88,34%	585.771,31	74,36%	(9.075)	-0,36%	32.809,84	5,93%
Valas	1.043.624	29,32%	200.749,73	26,63%	330.786	11,66%	201.948,54	25,64%	(712.838)	-68,30%	1.198,80	0,60%
Tabungan	**112.587.985**	**100,00%**	**1.014.493,23**	**100,00%**	**114.121.516**	**100,00%**	**1.079.002,40**	**100,00%**	**1.533.531**	**1,36%**	**64.509,17**	**6,36%**
Rupiah	112.041.436	99,51%	951.009,67	93,74%	113.587.466	99,53%	1.013.880,02	93,96%	1.546.030	1,38%	62.870,35	6,61%
Valas	546.549	0,49%	63.483,56	6,26%	534.050	0,47%	65.122,39	6,04%	(12.499)	-2,29%	1.638,82	2,58%
Deposito	**2.929.298**	**100,00%**	**1.414.662,42**	**100,00%**	**2.958.373**	**100,00%**	**1.410.431,91**	**100,00%**	**29.075**	**0,99%**	**(4.230,51)**	**-0,30%**
Rupiah	2.762.931	94,32%	1.201.946,98	84,96%	2.791.252	94,35%	1.209.893,74	85,78%	28.321	1,03%	7.946,76	0,66%
Valas	166.367	5,68%	212.715,44	15,04%	167.121	5,65%	200.538,17	14,22%	754	0,45%	(12.177,27)	-5,72%
Total	**119.077.237**	**100,00%**	**3.182.866,86**	**100,00%**	**119.917.930**	**100,00%**	**3.277.154,16**	**100,00%**	**840.693**	**0,71%**	**94.287,30**	**2,96%**
Rupiah	117.320.697	93,01%	2.705.918,13	85,02%	118.885.973	99,14%	2.809.545,07	85,73%	1.565.276	1,33%	103.626,94	3,83%
Valas	1.756.540	6,99%	476.948,74	14,98%	1.031.957	0,86%	467.609,09	14,27%	(724.583)	-41,25%	(9.339,64)	-1,96%

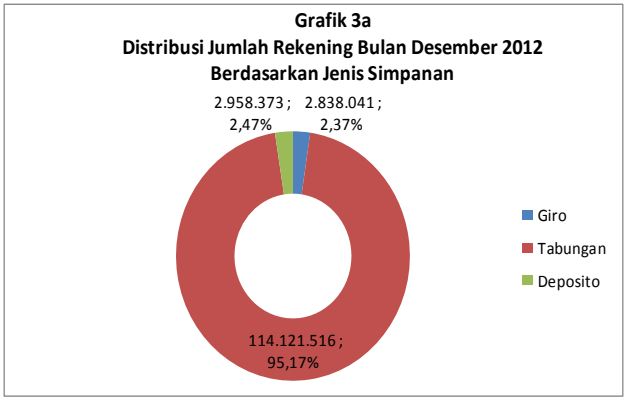
Grafik 2a
Distribusi Total Simpanan Bulan Desember 2012 Berdasarkan Jenis Simpanan



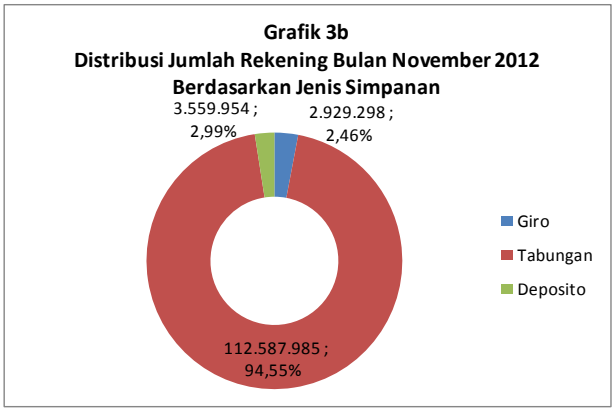
Grafik 2b
Distribusi Total Simpanan Bulan November 2012 Berdasarkan Jenis Simpanan



Grafik 3a
Distribusi Jumlah Rekening Bulan Desember 2012 Berdasarkan Jenis Simpanan



Grafik 3b
Distribusi Jumlah Rekening Bulan November 2012 Berdasarkan Jenis Simpanan

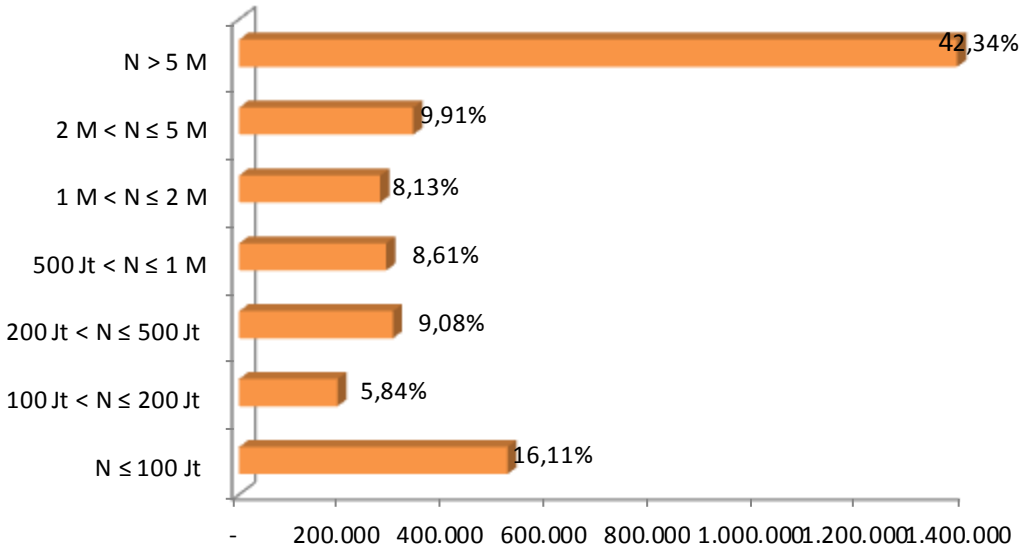


III. DISTRIBUSI SIMPANAN BERDASARKAN SEGMEN NOMINAL SIMPANAN

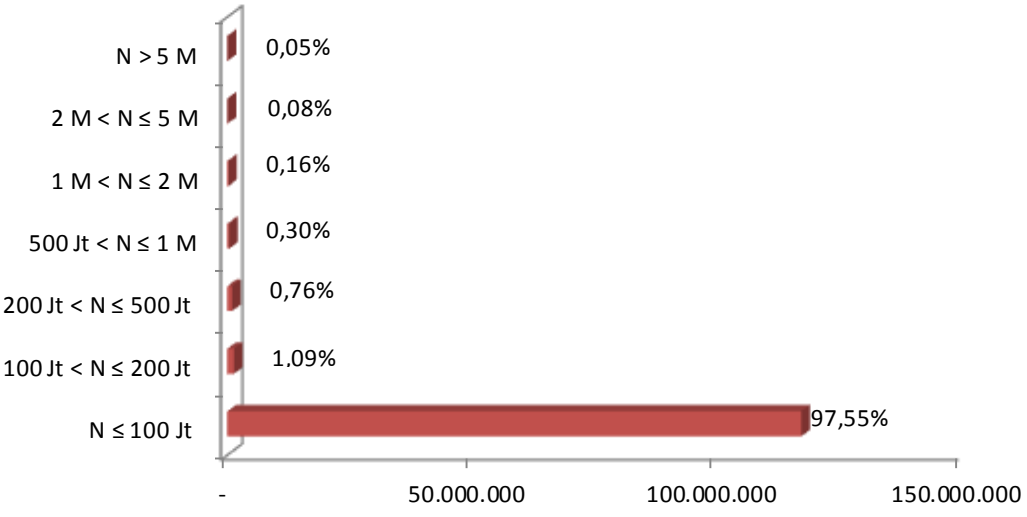
Tabel 3
Simpanan Berdasarkan Segmen Nominal

Nominal Simpanan	Nop-12				Des-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 100 Jt	**115.416.073**	**100,00%**	**500.004,01**	**100,00%**	**116.826.208**	**100,00%**	**516.862,54**	**100,00%**	**1.410.135**	**1,22%**	**16.858,54**	**3,37%**
Rupiah	114.643.326	99,33%	483.965,80	96,79%	116.066.059	99,35%	501.476,69	97,02%	1.422.733	1,24%	17.510,89	3,62%
Valas	772.747	0,67%	16.038,20	3,21%	760.149	0,65%	15.385,85	2,98%	(12.598)	-1,63%	(652,35)	-4,07%
100 Jt < N ≤ 200 Jt	**1.292.304**	**100,00%**	**181.353,03**	**100,00%**	**1.349.479**	**100,00%**	**189.491,20**	**100,00%**	**57.175**	**4,42%**	**8.138,17**	**4,49%**
Rupiah	1.201.978	93,01%	168.700,64	93,02%	1.258.535	93,26%	176.867,24	93,34%	56.557	4,71%	8.166,59	4,84%
Valas	90.326	6,99%	12.652,39	6,98%	90.944	6,74%	12.623,97	6,66%	618	0,68%	(28,43)	-0,22%
200 Jt < N ≤ 500 Jt	**907.137**	**100,00%**	**282.108,68**	**100,00%**	**951.873**	**100,00%**	**296.365,36**	**100,00%**	**44.736**	**4,93%**	**14.256,68**	**5,05%**
Rupiah	817.073	90,07%	255.424,28	90,54%	862.462	90,61%	269.668,08	90,99%	45.389	5,56%	14.243,80	5,58%
Valas	90.064	9,93%	26.684,40	9,46%	89.411	9,39%	26.697,28	9,01%	(653)	-0,73%	12,88	0,05%
500 Jt < N ≤ 1 M	**370.210**	**100,00%**	**268.275,64**	**100,00%**	**390.797**	**100,00%**	**283.427,42**	**100,00%**	**20.587**	**5,56%**	**15.151,78**	**5,65%**
Rupiah	328.825	88,82%	239.453,32	89,26%	349.530	89,44%	254.580,13	89,82%	20.705	6,30%	15.126,82	6,32%
Valas	41.385	11,18%	28.822,32	10,74%	41.267	10,56%	28.847,28	10,18%	(118)	-0,29%	24,96	0,09%
1 M < N ≤ 2 M	**203.045**	**100,00%**	**255.846,00**	**100,00%**	**214.399**	**100,00%**	**272.098,08**	**100,00%**	**11.354**	**5,59%**	**16.252,08**	**6,35%**
Rupiah	181.367	89,32%	227.437,52	88,90%	191.767	89,44%	243.775,34	89,59%	10.400	5,73%	16.337,81	7,18%
Valas	21.678	10,68%	28.408,47	11,10%	22.632	10,56%	28.322,74	10,41%	954	4,40%	(85,73)	-0,30%
2 M < N ≤ 5 M	**104.634**	**100,00%**	**314.398,46**	**100,00%**	**111.184**	**100,00%**	**335.424,85**	**100,00%**	**6.550**	**6,26%**	**21.026,39**	**6,69%**
Rupiah	87.931	84,04%	270.504,05	86,04%	94.376	84,88%	291.427,68	86,88%	6.445	7,33%	20.923,63	7,74%
Valas	16.703	15,96%	43.894,41	13,96%	16.808	15,12%	43.997,17	13,12%	105	0,63%	102,76	0,23%
N > 5 M	**70.918**	**100,00%**	**1.380.881,05**	**100,00%**	**73.990**	**100,00%**	**1.383.484,71**	**100,00%**	**3.072**	**4,33%**	**2.603,66**	**0,19%**
Rupiah	60.197	84,88%	1.060.432,51	76,79%	63.244	85,48%	1.071.749,91	77,47%	3.047	5,06%	11.317,40	1,07%
Valas	10.721	15,12%	320.448,54	23,21%	10.746	14,52%	311.734,80	22,53%	25	0,23%	(8.713,73)	-2,72%
Total	**118.364.321**	**100,00%**	**3.182.866,86**	**100,00%**	**119.917.930**	**100,00%**	**3.277.154,16**	**100,00%**	**1.553.609**	**1,31%**	**94.287,30**	**2,96%**
Rupiah	117.320.697	99,12%	2.705.918,13	85,02%	118.885.973	99,14%	2.809.545,07	85,73%	1.565.276	1,33%	103.626,94	3,83%
Valas	1.043.624	0,88%	476.948,74	14,98%	1.031.957	0,86%	467.609,09	14,27%	(11.667)	-1,12%	(9.339,64)	-1,96%

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	Nop-12				Des-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 2 M	**118.188.769**	**100,00%**	**1.487.587**	**100,00%**	**119.732.756**	**100,00%**	**1.558.245**	**100,00%**	**1.543.987**	**1,31%**	**70.657,24**	**4,75%**
Rupiah	117.172.569	99,14%	1.374.982	92,43%	118.728.353	99,09%	1.446.367	99,09%	1.555.784	1,33%	71.385,91	5,19%
Valas	1.016.200	0,86%	112.606	7,57%	1.004.403	0,91%	111.877	0,91%	(11.797)	-1,16%	(728,67)	-0,65%
N > 2 M	**175.552**	**100,00%**	**1.695.280**	**100,00%**	**185.174**	**100,00%**	**1.718.910**	**100,00%**	**9.622**	**5,48%**	**23.630,05**	**1,39%**
Rupiah	148.128	84,38%	1.330.937	78,51%	157.620	99,09%	1.363.178	79,30%	9.492	6,41%	32.241,03	2,42%
Valas	27.424	15,62%	364.343	21,49%	27.554	0,91%	355.732	20,70%	130	0,47%	(8.610,97)	-2,36%
Total	**118.364.321**	**100,00%**	**3.182.867**	**100,00%**	**119.917.930**	**100,00%**	**3.277.154**	**100,00%**	**1.553.609**	**1,31%**	**94.287,30**	**2,96%**
Rupiah	117.320.697	99,12%	2.705.918	85,02%	118.885.973	99,14%	2.809.545	85,73%	1.565.276	1,33%	103.626,94	3,83%
Valas	1.043.624	0,88%	476.949	14,98%	1.031.957	0,86%	467.609	14,27%	(11.667)	-1,12%	(9.339,64)	-1,96%

V. DISTRIBUSI SIMPANAN YANG DIJAMIN

Tabel 5
Simpanan Berdasarkan Simpanan Yang Dijamin

Nominal Simpanan	Nop-12				Des-12				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal	%
N ≤ 2 M	**118.188.769**	**100,00%**	**1.487.587**	**100,00%**	**119.732.756**	**100,00%**	**1.558.245**	**100,00%**	**1.543.987**	**100,00%**	**70.657,24**	**100,00%**
Rupiah	117.172.569	99,14%	1.374.982	92,43%	118.728.353	99,16%	1.446.367	92,82%	1.555.784	100,76%	71.385,91	101,03%
Valas	1.016.200	0,86%	112.606	7,57%	1.004.403	0,84%	111.877	7,18%	(11.797)	-0,76%	(728,67)	-1,03%
											-	
N > 2 M	**175.552**	**100,00%**	**351.104**	**100,00%**	**185.174**	**100,00%**	**370.348**	**100,00%**	**9.622**	**100,00%**	**19.244,00**	**100,00%**
Rupiah	148.128	84,38%	296.256	84,38%	157.620	85,12%	315.240	85,12%	9.492	98,65%	18.984,00	98,65%
Valas	27.424	15,62%	54.848	15,62%	27.554	14,88%	55.108	14,88%	130	1,35%	260,00	1,35%
											-	
Total	**118.364.321**	**100,00%**	**1.838.691**	**100,00%**	**119.917.930**	**100,00%**	**1.928.593**	**100,00%**	**1.553.609**	**100,00%**	**89.901,24**	**100,00%**
Rupiah	117.320.697	99,12%	1.671.238	90,89%	118.885.973	99,14%	1.761.607	91,34%	1.565.276	100,75%	90.369,91	100,52%
Valas	1.043.624	0,88%	167.454	9,11%	1.031.957	0,86%	166.985	8,66%	(11.667)	-0,75%	(468,67)	-0,52%

Grafik 6
Distribusi Simpanan Berdasarkan Simpanan Yang Dijamin

