



LEMBAGA  
PENJAMIN  
SIMPANAN

Indonesia  
Deposit  
Insurance  
Corporation

# Distribusi Simpanan Bank Umum

**Februari 2016**

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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

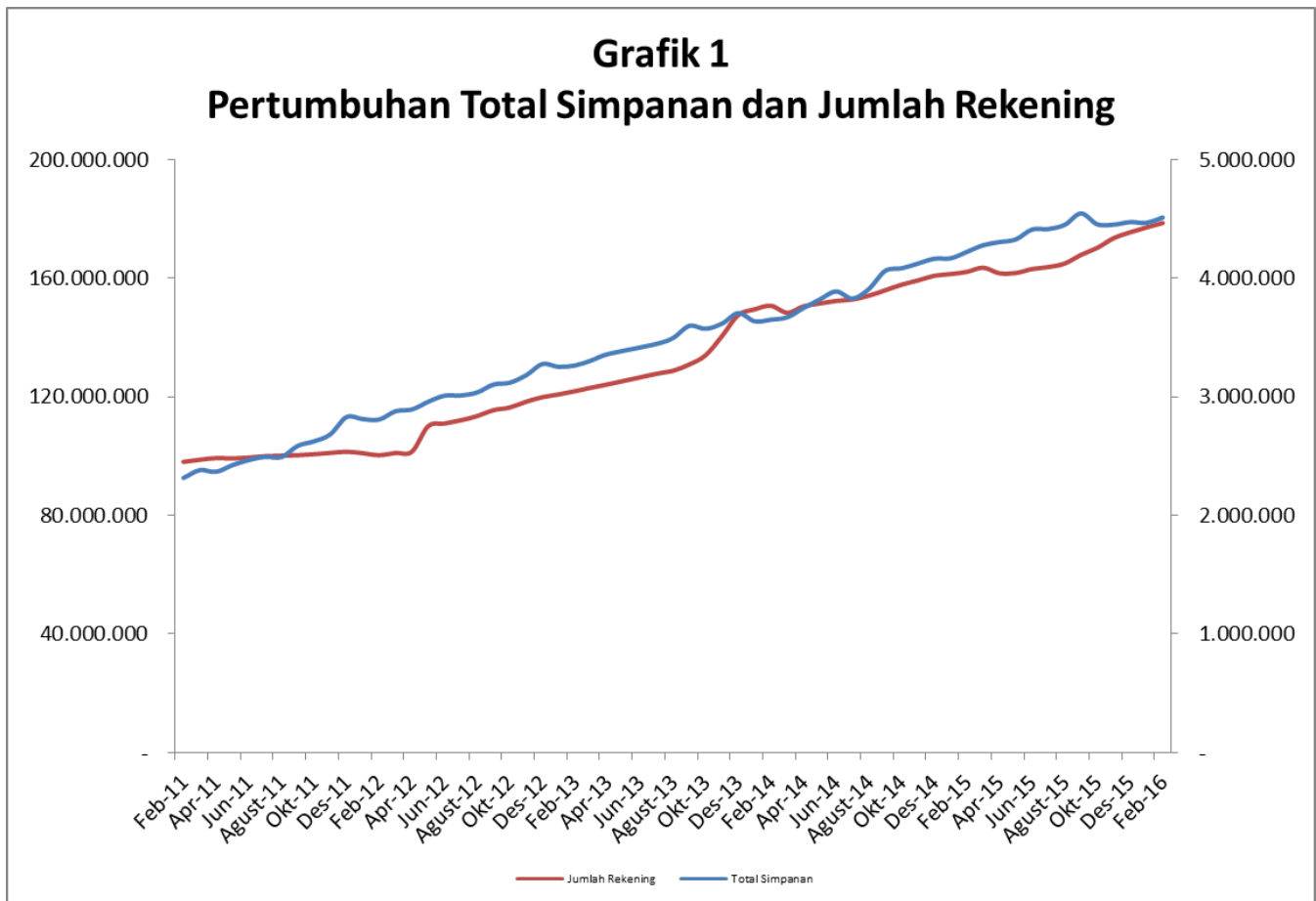
*Simpanan* meliputi Dana Pihak Ketiga dan simpanan dari bank lain.

*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	2012		2013		2014		2015		2016	
	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)	Rekening	Nominal (Rp Miliar)
Januari	100.995.991	2.812.389	120.846.777	3.253.000	149.530.751	3.637.382	161.428.538	4.168.841	177.136.780	4.468.860
Februari	100.339.507	2.809.349	121.930.266	3.265.247	150.736.550	3.651.574	162.168.106	4.222.482	178.672.201	4.512.757
Maret	101.097.601	2.879.534	123.124.821	3.307.495	148.368.994	3.671.553	163.591.483	4.279.063		
April	101.531.209	2.894.013	124.229.263	3.360.138	150.569.713	3.749.915	161.703.787	4.305.689		
Mei	110.120.237	2.958.972	125.424.329	3.399.580	151.524.434	3.822.525	161.794.457	4.327.966		
Juni	111.011.366	3.010.181	126.795.614	3.434.159	152.378.966	3.889.318	163.120.385	4.411.687		
Juli	112.124.718	3.011.850	127.809.412	3.447.375	152.859.205	3.828.767	163.802.232	4.415.367		
Agustus	113.534.001	3.037.803	128.817.609	3.496.756	154.140.288	3.910.281	165.008.829	4.451.403		
September	115.525.552	3.104.251	130.943.737	3.599.133	155.974.513	4.062.918	167.924.825	4.546.948		
Oktober	116.426.607	3.119.552	134.082.846	3.574.573	157.829.886	4.084.023	170.285.831	4.454.912		
Nopember	118.364.092	3.182.867	140.527.064	3.617.855	159.273.484	4.124.111	173.560.667	4.452.224		
Desember	119.917.930	3.277.154	147.626.510	3.706.609	160.867.462	4.165.300	175.501.916	4.473.772		



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
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	160.867.462	4.165.300	13.240.952	8,97%	458.691	12,37%
2015	175.501.916	4.473.772	14.634.454	9,10%	308.472	7,41%
2016	178.672.201	4.512.757	3.170.285	1,81%	38.984	0,87%

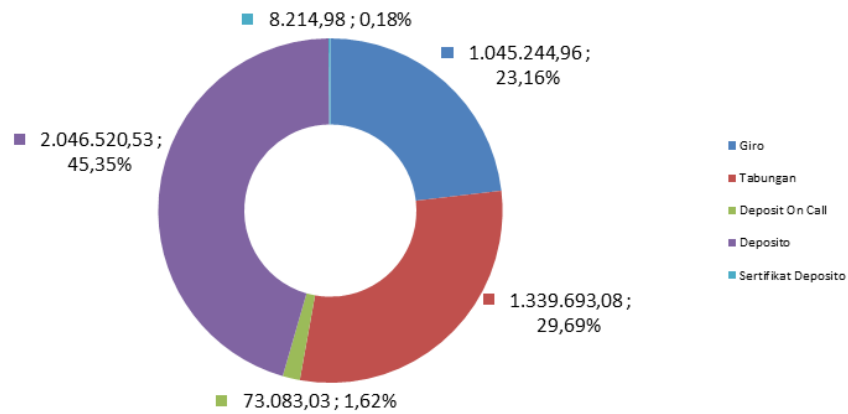
\*) Data sampai dengan Februari 2016

## II. DISTRIBUSI SIMPANAN BERDASARKAN JENIS SIMPANAN

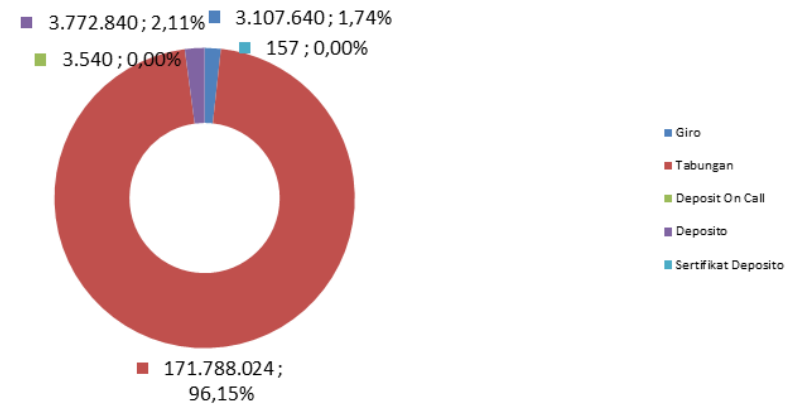
Tabel 2												
Total Simpanan Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>3.093.585</b>	<b>1,75%</b>	<b>1.032.685</b>	<b>23,11%</b>	<b>3.107.640</b>	<b>1,74%</b>	<b>1.045.245</b>	<b>23,16%</b>	<b>14.055</b>	<b>0,45%</b>	<b>12.560</b>	<b>1,22%</b>
Rupiah	2.884.590	93,24%	713.532	69,09%	2.899.140	93,29%	726.213	69,48%	14.550	0,50%	12.681	1,78%
Valas	208.995	6,76%	319.153	30,91%	208.500	6,71%	319.032	30,52%	(495)	-0,24%	(121)	-0,04%
<b>Tabungan</b>	<b>170.266.126</b>	<b>96,12%</b>	<b>1.340.155</b>	<b>29,99%</b>	<b>171.788.024</b>	<b>96,15%</b>	<b>1.339.693</b>	<b>29,69%</b>	<b>1.521.898</b>	<b>0,89%</b>	<b>(462)</b>	<b>-0,03%</b>
Rupiah	169.541.852	99,57%	1.222.724	91,24%	171.073.983	99,58%	1.222.577	91,26%	1.532.131	0,90%	(147)	-0,01%
Valas	724.274	0,43%	117.431	8,76%	714.041	0,42%	117.116	8,74%	(10.233)	-1,41%	(315)	-0,27%
<b>Deposit on Call</b>	<b>3.542</b>	<b>0,00%</b>	<b>82.012</b>	<b>1,84%</b>	<b>3.540</b>	<b>0,00%</b>	<b>73.083</b>	<b>1,62%</b>	<b>(2)</b>	<b>-0,06%</b>	<b>(8.929)</b>	<b>-10,89%</b>
Rupiah	3.206	90,51%	71.174	86,78%	3.216	90,85%	62.861	86,01%	10	0,31%	(8.312)	-11,68%
Valas	336	9,49%	10.838	13,22%	324	9,15%	10.222	13,99%	(12)	-3,57%	(616)	-5,69%
<b>Deposito</b>	<b>3.773.381</b>	<b>2,13%</b>	<b>2.005.982</b>	<b>44,89%</b>	<b>3.772.840</b>	<b>2,11%</b>	<b>2.046.521</b>	<b>45,35%</b>	<b>(541)</b>	<b>-0,01%</b>	<b>40.538</b>	<b>2,02%</b>
Rupiah	3.615.569	95,82%	1.717.082	85,60%	3.614.878	95,81%	1.775.159	86,74%	(691)	-0,02%	58.077	3,38%
Valas	157.812	4,18%	288.900	14,40%	157.962	4,19%	271.362	13,26%	150	0,10%	(17.538)	-6,07%
<b>Sertifikat Deposito</b>	<b>146</b>	<b>0,00%</b>	<b>8.026</b>	<b>0,18%</b>	<b>157</b>	<b>0,00%</b>	<b>8.215</b>	<b>0,18%</b>	<b>11</b>	<b>7,53%</b>	<b>189</b>	<b>2,36%</b>
Rupiah	146	0,00%	8.026	100,00%	157	0,00%	8.215	100,00%	11	7,53%	189	2,36%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>177.136.780</b>	<b>100,00%</b>	<b>4.468.860</b>	<b>100,00%</b>	<b>178.672.201</b>	<b>100,00%</b>	<b>4.512.757</b>	<b>100,00%</b>	<b>1.535.421</b>	<b>0,87%</b>	<b>43.897</b>	<b>0,98%</b>
Rupiah	176.045.363	99,38%	3.732.538	83,52%	177.591.374	99,40%	3.795.025	84,10%	1.546.011	0,88%	62.487	1,67%
Valas	1.091.417	0,62%	736.322	16,48%	1.080.827	0,60%	717.732	15,90%	(10.590)	-0,97%	(18.590)	-2,52%

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

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



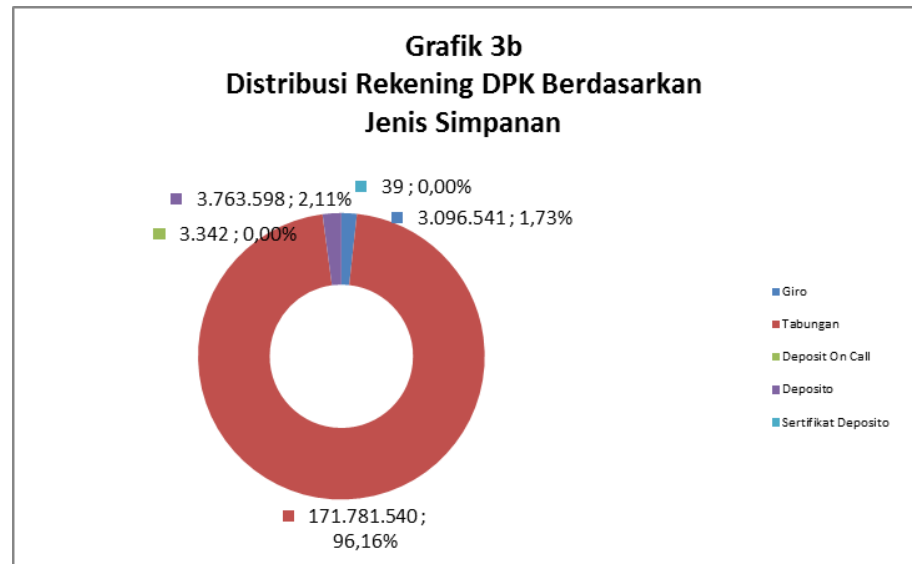
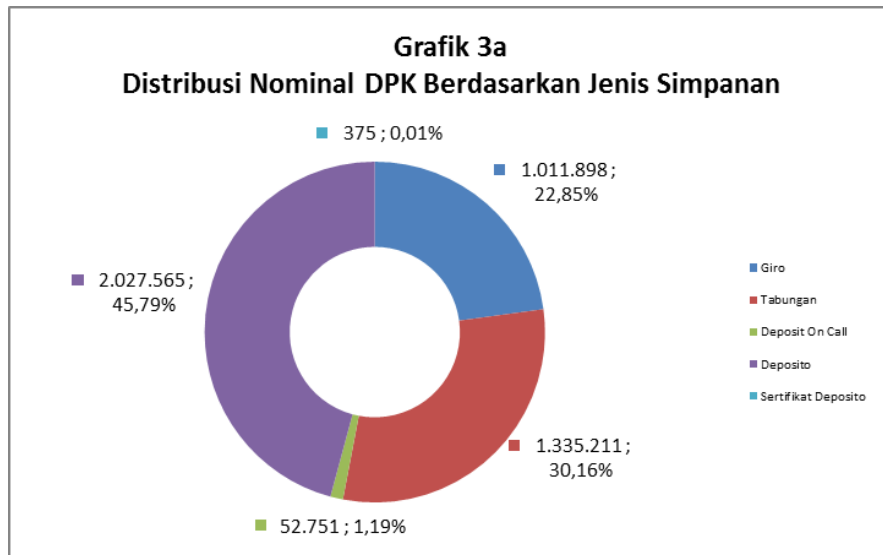
**Grafik 2b**  
**Distribusi Jumlah Rekening Berdasarkan Jenis Simpanan**



Tabel 3												
DPK Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>3.082.520</b>	<b>1,74%</b>	<b>999.399</b>	<b>22,84%</b>	<b>3.096.541</b>	<b>1,73%</b>	<b>1.011.898</b>	<b>22,85%</b>	<b>14.021</b>	<b>0,45%</b>	<b>12.499</b>	<b>1,25%</b>
Rupiah	2.873.950	93,23%	692.523	69,29%	2.888.472	93,28%	702.483	69,42%	14.522	0,51%	9.960	1,44%
Valas	208.570	6,77%	306.876	30,71%	208.069	6,72%	309.415	30,58%	(501)	-0,24%	2.539	0,83%
<b>Tabungan</b>	<b>170.259.652</b>	<b>96,13%</b>	<b>1.335.361</b>	<b>30,52%</b>	<b>171.781.540</b>	<b>96,16%</b>	<b>1.335.211</b>	<b>30,16%</b>	<b>1.521.888</b>	<b>0,89%</b>	<b>(150)</b>	<b>-0,01%</b>
Rupiah	169.535.392	99,57%	1.218.036	91,21%	171.067.513	99,58%	1.218.204	91,24%	1.532.121	0,90%	168	0,01%
Valas	724.260	0,43%	117.325	8,79%	714.027	0,42%	117.007	8,76%	(10.233)	-1,41%	(318)	-0,27%
<b>Deposit on Call</b>	<b>3.261</b>	<b>0,00%</b>	<b>51.563</b>	<b>1,18%</b>	<b>3.342</b>	<b>0,00%</b>	<b>52.751</b>	<b>1,19%</b>	<b>81</b>	<b>2,48%</b>	<b>1.188</b>	<b>2,30%</b>
Rupiah	2.925	89,70%	40.725	78,98%	3.018	90,31%	42.529	80,62%	93	3,18%	1.805	4,43%
Valas	336	10,30%	10.838	21,02%	324	9,69%	10.222	19,38%	(12)	-3,57%	(616)	-5,69%
<b>Deposito</b>	<b>3.764.146</b>	<b>2,13%</b>	<b>1.988.071</b>	<b>45,44%</b>	<b>3.763.598</b>	<b>2,11%</b>	<b>2.027.565</b>	<b>45,79%</b>	<b>(548)</b>	<b>-0,01%</b>	<b>39.494</b>	<b>1,99%</b>
Rupiah	3.606.346	95,81%	1.700.697	85,55%	3.605.646	95,80%	1.757.572	86,68%	(700)	-0,02%	56.875	3,34%
Valas	157.800	4,19%	287.374	14,45%	157.952	4,20%	269.993	13,32%	152	0,10%	(17.380)	-6,05%
<b>Sertifikat Deposito</b>	<b>46</b>	<b>0,00%</b>	<b>630</b>	<b>0,01%</b>	<b>39</b>	<b>0,00%</b>	<b>375</b>	<b>0,01%</b>	<b>(7)</b>	<b>-15,22%</b>	<b>(256)</b>	<b>-40,55%</b>
Rupiah	46	100,00%	630	100,00%	39	100,00%	375	100,00%	(7)	-15,22%	(256)	-40,55%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>177.109.625</b>	<b>100,00%</b>	<b>4.375.023</b>	<b>100,00%</b>	<b>178.645.060</b>	<b>100,00%</b>	<b>4.427.799</b>	<b>100,00%</b>	<b>1.535.435</b>	<b>0,87%</b>	<b>52.776</b>	<b>1,21%</b>
Rupiah	176.018.659	99,38%	3.652.610	83,49%	177.564.688	99,40%	3.721.162	84,04%	1.546.029	0,88%	68.552	1,88%
Valas	1.090.966	0,62%	722.413	16,51%	1.080.372	0,60%	706.637	15,96%	(10.594)	-0,97%	(15.776)	-2,18%

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

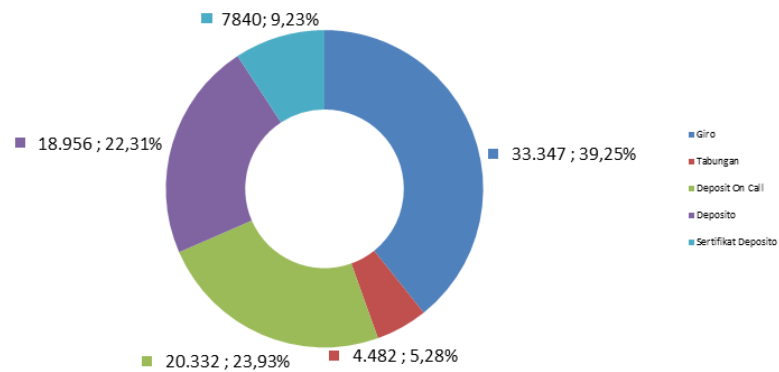




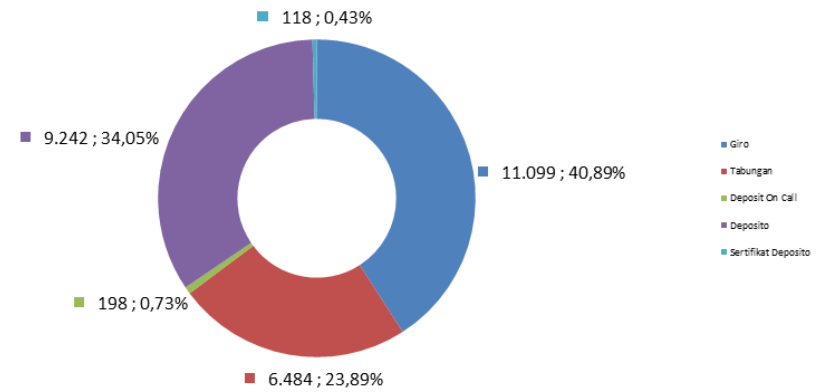
Tabel 4												
Simpanan Dari Bank Lain Berdasarkan Jenis Simpanan dan Valuta												
Jenis Simpanan	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>Giro</b>	<b>11.065</b>	<b>40,75%</b>	<b>33.286</b>	<b>35,47%</b>	<b>11.099</b>	<b>40,89%</b>	<b>33.347</b>	<b>39,25%</b>	<b>34</b>	<b>0,31%</b>	<b>61</b>	<b>0,18%</b>
Rupiah	10.640	96,16%	21.009	63,12%	10.668	96,12%	23.730	71,16%	28	0,26%	2.721	12,95%
Valas	425	3,84%	12.277	36,88%	431	3,88%	9.617	28,84%	6	1,41%	(2.660)	-21,67%
<b>Tabungan</b>	<b>6.474</b>	<b>23,84%</b>	<b>4.794</b>	<b>5,11%</b>	<b>6.484</b>	<b>23,89%</b>	<b>4.482</b>	<b>5,28%</b>	<b>10</b>	<b>0,15%</b>	<b>(312)</b>	<b>-6,51%</b>
Rupiah	6.460	99,78%	4.688	97,79%	6.470	99,78%	4.373	97,56%	10	0,15%	(316)	-6,73%
Valas	14	0,22%	106	2,21%	14	0,22%	109	2,44%	0	0,00%	3	3,19%
<b>Deposit on Call</b>	<b>281</b>	<b>1,03%</b>	<b>30.449</b>	<b>32,45%</b>	<b>198</b>	<b>0,73%</b>	<b>20.332</b>	<b>23,93%</b>	<b>(83)</b>	<b>-29,54%</b>	<b>(10.117)</b>	<b>-33,23%</b>
Rupiah	281	100,00%	30.449	100,00%	198	100,00%	20.332	100,00%	(83)	-29,54%	(10.117)	-33,23%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Deposito</b>	<b>9.235</b>	<b>34,01%</b>	<b>17.912</b>	<b>19,09%</b>	<b>9.242</b>	<b>34,05%</b>	<b>18.956</b>	<b>22,31%</b>	<b>7</b>	<b>0,08%</b>	<b>1.044</b>	<b>5,83%</b>
Rupiah	9.223	99,87%	16.385	91,48%	9.232	99,89%	17.587	92,78%	9	0,10%	1.202	7,33%
Valas	12	0,13%	1.526	8,52%	10	0,11%	1.369	7,22%	(2)	-16,67%	(158)	-10,34%
<b>Sertifikat Deposito</b>	<b>100</b>	<b>0,37%</b>	<b>7.396</b>	<b>7,88%</b>	<b>118</b>	<b>0,43%</b>	<b>7.840</b>	<b>9,23%</b>	<b>18</b>	<b>0,02%</b>	<b>445</b>	<b>6,01%</b>
Rupiah	100	0,00%	7.396	0,00%	118	100,00%	7.840	0,00%	18	0,00%	445	6,01%
Valas	-	0,00%	-	0,00%	-	0,00%	-	0,00%	0	0,00%	0	0,00%
<b>Total</b>	<b>27.155</b>	<b>100,00%</b>	<b>93.837</b>	<b>100,00%</b>	<b>27.141</b>	<b>100,00%</b>	<b>84.957</b>	<b>100,00%</b>	<b>(14)</b>	<b>-0,05%</b>	<b>(8.880)</b>	<b>-9,46%</b>
Rupiah	26.704	98,34%	79.927	85,18%	26.686	98,32%	73.863	86,94%	(18)	-0,07%	(6.065)	-7,59%
Valas	451	1,66%	13.909	14,82%	455	1,68%	11.095	13,06%	4	0,89%	(2.815)	-20,24%

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	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
N ≤ 100 Jt	<b>173.188.236</b>	<b>97,77%</b>	<b>648.680</b>	<b>14,52%</b>	<b>174.734.139</b>	<b>97,80%</b>	<b>647.731</b>	<b>14,35%</b>	<b>1.545.903</b>	<b>0,89%</b>	<b>(949)</b>	<b>-0,15%</b>
Rupiah	172.412.288	99,55%	634.412	97,80%	173.966.531	99,56%	632.048	97,58%	1.554.243	0,90%	(2.364)	-0,37%
Valas	775.948	0,45%	14.268	2,20%	767.608	0,44%	15.683	2,42%	(8.340)	-1,07%	1.415	9,92%
100 Jt < N ≤ 200 Jt	<b>1.783.284</b>	<b>1,01%</b>	<b>250.531</b>	<b>5,61%</b>	<b>1.775.116</b>	<b>0,99%</b>	<b>249.100</b>	<b>5,52%</b>	<b>(8.168)</b>	<b>-0,46%</b>	<b>(1.431)</b>	<b>-0,57%</b>
Rupiah	1.677.330	94,06%	235.463	93,99%	1.670.059	94,08%	234.263	94,04%	(7.271)	-0,43%	(1.200)	-0,51%
Valas	105.954	5,94%	15.068	6,01%	105.057	5,92%	14.837	5,96%	(897)	-0,85%	(231)	-1,53%
200 Jt < N ≤ 500 Jt	<b>1.203.123</b>	<b>0,68%</b>	<b>388.409</b>	<b>8,69%</b>	<b>1.199.513</b>	<b>0,67%</b>	<b>386.921</b>	<b>8,57%</b>	<b>(3.610)</b>	<b>-0,30%</b>	<b>(1.488)</b>	<b>-0,38%</b>
Rupiah	1.103.850	91,75%	356.965	91,90%	1.100.233	91,72%	355.680	91,93%	(3.617)	-0,33%	(1.285)	-0,36%
Valas	99.273	8,25%	31.445	8,10%	99.280	8,28%	31.241	8,07%	7	0,01%	(203)	-0,65%
500 Jt < N ≤ 1 M	<b>492.263</b>	<b>0,28%</b>	<b>365.078</b>	<b>8,17%</b>	<b>493.430</b>	<b>0,28%</b>	<b>364.417</b>	<b>8,08%</b>	<b>1.167</b>	<b>0,24%</b>	<b>(662)</b>	<b>-0,18%</b>
Rupiah	444.703	90,34%	331.662	90,85%	446.422	90,47%	331.602	91,00%	1.719	0,39%	(61)	-0,02%
Valas	47.560	9,66%	33.416	9,15%	47.008	9,53%	32.815	9,00%	(552)	-1,16%	(601)	-1,80%
1 M < N ≤ 2 M	<b>245.615</b>	<b>0,14%</b>	<b>351.360</b>	<b>7,86%</b>	<b>245.576</b>	<b>0,14%</b>	<b>349.990</b>	<b>7,76%</b>	<b>(39)</b>	<b>-0,02%</b>	<b>(1.370)</b>	<b>-0,39%</b>
Rupiah	217.114	88,40%	311.784	88,74%	217.409	88,53%	311.229	88,93%	295	0,14%	(554)	-0,18%
Valas	28.501	11,60%	39.576	11,26%	28.167	11,47%	38.761	11,07%	(334)	-1,17%	(816)	-2,06%
2 M < N ≤ 5 M	<b>145.838</b>	<b>0,08%</b>	<b>454.266</b>	<b>10,17%</b>	<b>146.143</b>	<b>0,08%</b>	<b>453.905</b>	<b>10,06%</b>	<b>305</b>	<b>0,21%</b>	<b>(361)</b>	<b>-0,08%</b>
Rupiah	127.557	87,46%	398.170	87,65%	128.140	87,68%	399.177	87,94%	583	0,46%	1.007	0,25%
Valas	18.281	12,54%	56.096	12,35%	18.003	12,32%	54.728	12,06%	(278)	-1,52%	(1.368)	-2,44%
N > 5 M	<b>78.421</b>	<b>0,04%</b>	<b>2.010.535</b>	<b>44,99%</b>	<b>78.284</b>	<b>0,04%</b>	<b>2.060.693</b>	<b>45,66%</b>	<b>(137)</b>	<b>-0,17%</b>	<b>50.158</b>	<b>2,49%</b>
Rupiah	62.521	79,72%	1.464.083	72,82%	62.580	79,94%	1.531.026	74,30%	59	0,09%	66.944	4,57%
Valas	15.900	20,28%	546.452	27,18%	15.704	20,06%	529.666	25,70%	(196)	-1,23%	(16.786)	-3,07%
Total	<b>177.136.780</b>	<b>100,00%</b>	<b>4.468.860</b>	<b>100,00%</b>	<b>178.672.201</b>	<b>100,00%</b>	<b>4.512.757</b>	<b>100,00%</b>	<b>1.535.421</b>	<b>0,87%</b>	<b>43.897</b>	<b>0,98%</b>
Rupiah	176.045.363	99,38%	3.732.538	83,52%	177.591.374	99,40%	3.795.025	84,10%	1.546.011	0,88%	62.487	1,67%
Valas	1.091.417	0,62%	736.322	16,48%	1.080.827	0,60%	717.732	15,90%	(10.590)	-0,97%	(18.590)	-2,52%

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

Tabel 6												
DPK Berdasarkan Segmen Nominal dan Valuta												
Nominal Simpanan	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>173.176.533</b>	<b>97,78%</b>	<b>648.388</b>	<b>14,82%</b>	<b>174.722.376</b>	<b>97,80%</b>	<b>647.433</b>	<b>14,62%</b>	<b>1.545.843</b>	<b>0,89%</b>	<b>(954)</b>	<b>-0,15%</b>
Rupiah	172.400.725	99,55%	634.122	97,80%	173.954.912	99,56%	631.753	97,58%	1.554.187	0,90%	(2.369)	-0,37%
Valas	775.808	0,45%	14.266	2,20%	767.464	0,44%	15.681	2,42%	(8.344)	-1,08%	1.415	9,92%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>1.780.531</b>	<b>1,01%</b>	<b>250.123</b>	<b>5,72%</b>	<b>1.772.376</b>	<b>0,99%</b>	<b>248.692</b>	<b>5,62%</b>	<b>(8.155)</b>	<b>-0,46%</b>	<b>(1.431)</b>	<b>-0,57%</b>
Rupiah	1.674.609	94,05%	235.059	93,98%	1.667.350	94,07%	233.860	94,04%	(7.259)	-0,43%	(1.200)	-0,51%
Valas	105.922	5,95%	15.064	6,02%	105.026	5,93%	14.833	5,96%	(896)	-0,85%	(231)	-1,53%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>1.198.911</b>	<b>0,68%</b>	<b>386.895</b>	<b>8,84%</b>	<b>1.195.341</b>	<b>0,67%</b>	<b>385.416</b>	<b>8,70%</b>	<b>(3.570)</b>	<b>-0,30%</b>	<b>(1.479)</b>	<b>-0,38%</b>
Rupiah	1.099.670	91,72%	355.461	91,88%	1.096.095	91,70%	354.185	91,90%	(3.575)	-0,33%	(1.276)	-0,36%
Valas	99.241	8,28%	31.434	8,12%	99.246	8,30%	31.231	8,10%	5	0,01%	(204)	-0,65%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>488.710</b>	<b>0,28%</b>	<b>362.073</b>	<b>8,28%</b>	<b>489.797</b>	<b>0,27%</b>	<b>361.383</b>	<b>8,16%</b>	<b>1.087</b>	<b>0,22%</b>	<b>(690)</b>	<b>-0,19%</b>
Rupiah	441.177	90,27%	328.677	90,78%	442.819	90,41%	328.591	90,93%	1.642	0,37%	(86)	-0,03%
Valas	47.533	9,73%	33.396	9,22%	46.978	9,59%	32.792	9,07%	(555)	-1,17%	(604)	-1,81%
<b>1 M &lt; N ≤ 2 M</b>	<b>243.656</b>	<b>0,14%</b>	<b>348.403</b>	<b>7,96%</b>	<b>243.632</b>	<b>0,14%</b>	<b>347.033</b>	<b>7,84%</b>	<b>(24)</b>	<b>-0,01%</b>	<b>(1.370)</b>	<b>-0,39%</b>
Rupiah	215.189	88,32%	308.870	88,65%	215.497	88,45%	308.317	88,84%	308	0,14%	(553)	-0,18%
Valas	28.467	11,68%	39.533	11,35%	28.135	11,55%	38.716	11,16%	(332)	-1,17%	(817)	-2,07%
<b>2 M &lt; N ≤ 5 M</b>	<b>144.300</b>	<b>0,08%</b>	<b>449.117</b>	<b>10,27%</b>	<b>144.616</b>	<b>0,08%</b>	<b>448.778</b>	<b>10,14%</b>	<b>316</b>	<b>0,22%</b>	<b>(339)</b>	<b>-0,08%</b>
Rupiah	126.061	87,36%	393.153	87,54%	126.652	87,58%	394.176	87,83%	591	0,47%	1.023	0,26%
Valas	18.239	12,64%	55.965	12,46%	17.964	12,42%	54.602	12,17%	(275)	-1,51%	(1.362)	-2,43%
<b>N &gt; 5 M</b>	<b>76.984</b>	<b>0,04%</b>	<b>1.930.024</b>	<b>44,11%</b>	<b>76.922</b>	<b>0,04%</b>	<b>1.989.064</b>	<b>44,92%</b>	<b>(62)</b>	<b>-0,08%</b>	<b>59.040</b>	<b>3,06%</b>
Rupiah	61.228	79,53%	1.397.269	72,40%	61.363	79,77%	1.470.282	73,92%	135	0,22%	73.013	5,23%
Valas	15.756	20,47%	532.755	27,60%	15.559	20,23%	518.782	26,08%	(197)	-1,25%	(13.973)	-2,62%
<b>Total</b>	<b>177.109.625</b>	<b>100,00%</b>	<b>4.375.023</b>	<b>100,00%</b>	<b>178.645.060</b>	<b>100,00%</b>	<b>4.427.799</b>	<b>100,00%</b>	<b>1.535.435</b>	<b>0,87%</b>	<b>52.776</b>	<b>1,21%</b>
Rupiah	176.018.659	99,38%	3.652.610	83,49%	177.564.688	99,40%	3.721.162	84,04%	1.546.029	0,88%	68.552	1,88%
Valas	1.090.966	0,62%	722.413	16,51%	1.080.372	0,60%	706.637	15,96%	(10.594)	-0,97%	(15.776)	-2,18%

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	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 100 Jt</b>	<b>11.703</b>	<b>43,10%</b>	<b>292</b>	<b>0,31%</b>	<b>11.763</b>	<b>43,34%</b>	<b>297</b>	<b>0,35%</b>	<b>60</b>	<b>0,51%</b>	<b>5</b>	<b>1,84%</b>
Rupiah	11.563	98,80%	290	99,18%	11.619	98,78%	295	99,20%	56	0,48%	5	1,86%
Valas	140	1,20%	2	0,82%	144	1,22%	2	0,80%	4	2,86%	(0)	-0,34%
<b>100 Jt &lt; N ≤ 200 Jt</b>	<b>2.753</b>	<b>10,14%</b>	<b>409</b>	<b>0,44%</b>	<b>2.740</b>	<b>10,10%</b>	<b>408</b>	<b>0,48%</b>	<b>(13)</b>	<b>-0,47%</b>	<b>(1)</b>	<b>-0,18%</b>
Rupiah	2.721	98,84%	404	98,86%	2.709	98,87%	403	98,91%	(12)	-0,44%	(1)	-0,13%
Valas	32	1,16%	5	1,14%	31	1,13%	4	1,09%	(1)	-3,13%	(0)	-4,52%
<b>200 Jt &lt; N ≤ 500 Jt</b>	<b>4.212</b>	<b>15,51%</b>	<b>1.514</b>	<b>1,61%</b>	<b>4.172</b>	<b>15,37%</b>	<b>1.506</b>	<b>1,77%</b>	<b>(40)</b>	<b>-0,95%</b>	<b>(9)</b>	<b>-0,57%</b>
Rupiah	4.180	99,24%	1.504	99,33%	4.138	99,19%	1.495	99,30%	(42)	-1,00%	(9)	-0,60%
Valas	32	0,76%	10	0,67%	34	0,81%	10	0,70%	2	6,25%	0	3,24%
<b>500 Jt &lt; N ≤ 1 M</b>	<b>3.553</b>	<b>13,08%</b>	<b>3.006</b>	<b>3,20%</b>	<b>3.633</b>	<b>13,39%</b>	<b>3.034</b>	<b>3,57%</b>	<b>80</b>	<b>2,25%</b>	<b>28</b>	<b>0,93%</b>
Rupiah	3.526	99,24%	2.986	99,33%	3.603	99,17%	3.011	99,25%	77	2,18%	25	0,85%
Valas	27	0,76%	20	0,67%	30	0,83%	23	0,75%	3	11,11%	3	12,97%
<b>1 M &lt; N ≤ 2 M</b>	<b>1.959</b>	<b>7,21%</b>	<b>2.957</b>	<b>3,15%</b>	<b>1.944</b>	<b>7,16%</b>	<b>2.957</b>	<b>3,48%</b>	<b>(15)</b>	<b>-0,77%</b>	<b>0</b>	<b>0,01%</b>
Rupiah	1.925	98,26%	2.914	98,54%	1.912	98,35%	2.913	98,49%	(13)	-0,68%	(1)	-0,04%
Valas	34	1,74%	43	1,46%	32	1,65%	45	1,51%	(2)	-5,88%	1	3,47%
<b>2 M &lt; N ≤ 5 M</b>	<b>1.538</b>	<b>5,66%</b>	<b>5.148</b>	<b>5,49%</b>	<b>1.527</b>	<b>5,63%</b>	<b>5.127</b>	<b>6,03%</b>	<b>(11)</b>	<b>-0,72%</b>	<b>(22)</b>	<b>-0,42%</b>
Rupiah	1.496	97,27%	5.017	97,45%	1.488	97,45%	5.001	97,55%	(8)	-0,53%	(16)	-0,32%
Valas	42	2,73%	131	2,55%	39	2,55%	126	2,45%	(3)	-7,14%	(6)	-4,30%
<b>N &gt; 5 M</b>	<b>1.437</b>	<b>5,29%</b>	<b>80.511</b>	<b>85,80%</b>	<b>1.362</b>	<b>5,02%</b>	<b>71.628</b>	<b>84,31%</b>	<b>(75)</b>	<b>-5,22%</b>	<b>(8.882)</b>	<b>-11,03%</b>
Rupiah	1.293	89,98%	66.814	82,99%	1.217	89,35%	60.744	84,80%	(76)	-5,88%	(6.069)	-9,08%
Valas	144	10,02%	13.697	17,01%	145	10,65%	10.884	15,20%	1	0,69%	(2.813)	-20,54%
<b>Total</b>	<b>27.155</b>	<b>100,00%</b>	<b>93.837</b>	<b>100,00%</b>	<b>27.141</b>	<b>100,00%</b>	<b>84.957</b>	<b>100,00%</b>	<b>(14)</b>	<b>-0,05%</b>	<b>(8.880)</b>	<b>-9,46%</b>
Rupiah	26.704	98,34%	79.927	85,18%	26.686	98,32%	73.863	86,94%	(18)	-0,07%	(6.065)	-7,59%
Valas	451	1,66%	13.909	14,82%	455	1,68%	11.095	13,06%	4	0,89%	(2.815)	-20,24%

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	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>176.912.521</b>	<b>99,87%</b>	<b>2.004.059</b>	<b>44,84%</b>	<b>178.447.774</b>	<b>99,87%</b>	<b>1.998.159</b>	<b>44,28%</b>	<b>1.535.253</b>	<b>0,87%</b>	<b>(5.900)</b>	<b>-0,29%</b>
Rupiah	175.855.285	99,40%	1.870.286	93,32%	177.400.654	99,41%	1.864.822	93,33%	1.545.369	0,88%	(5.464)	-0,29%
Valas	1.057.236	0,60%	133.774	6,68%	1.047.120	0,59%	133.337	6,67%	(10.116)	-0,96%	(436)	-0,33%
<b>N &gt; 2 M</b>	<b>224.259</b>	<b>0,13%</b>	<b>2.464.801</b>	<b>55,16%</b>	<b>224.427</b>	<b>0,13%</b>	<b>2.514.598</b>	<b>55,72%</b>	<b>168</b>	<b>0,07%</b>	<b>49.797</b>	<b>2,02%</b>
Rupiah	190.078	84,76%	1.862.252	75,55%	190.720	84,98%	1.930.203	76,76%	642	0,34%	67.951	3,65%
Valas	34.181	15,24%	602.548	24,45%	33.707	15,02%	584.395	23,24%	(474)	-1,39%	(18.154)	-3,01%
<b>Total</b>	<b>177.136.780</b>	<b>100,00%</b>	<b>4.468.860</b>	<b>100,00%</b>	<b>178.672.201</b>	<b>100,00%</b>	<b>4.512.757</b>	<b>100,00%</b>	<b>1.535.421</b>	<b>0,87%</b>	<b>43.897</b>	<b>0,98%</b>
Rupiah	176.045.363	99,38%	3.732.538	83,52%	177.591.374	99,40%	3.795.025	84,10%	1.546.011	0,88%	62.487	1,67%
Valas	1.091.417	0,62%	736.322	16,48%	1.080.827	0,60%	717.732	15,90%	(10.590)	-0,97%	(18.590)	-2,52%

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	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>176.888.341</b>	<b>99,88%</b>	<b>1.995.882</b>	<b>45,62%</b>	<b>178.423.522</b>	<b>99,88%</b>	<b>1.989.957</b>	<b>44,94%</b>	<b>1.535.181</b>	<b>0,87%</b>	<b>(5.925)</b>	<b>-0,30%</b>
Rupiah	175.831.370	99,40%	1.862.189	93,30%	177.376.673	99,41%	1.856.705	93,30%	1.545.303	0,88%	(5.484)	-0,29%
Valas	1.056.971	0,60%	133.693	6,70%	1.046.849	0,59%	133.252	6,70%	(10.122)	-0,96%	(441)	-0,33%
<b>N &gt; 2 M</b>	<b>221.284</b>	<b>0,12%</b>	<b>2.379.141</b>	<b>54,38%</b>	<b>221.538</b>	<b>0,12%</b>	<b>2.437.843</b>	<b>55,06%</b>	<b>254</b>	<b>0,11%</b>	<b>58.701</b>	<b>2,47%</b>
Rupiah	187.289	84,64%	1.790.422	75,25%	188.015	84,87%	1.864.458	76,48%	726	0,39%	74.036	4,14%
Valas	33.995	15,36%	588.720	24,75%	33.523	15,13%	573.385	23,52%	(472)	-1,39%	(15.335)	-2,60%
<b>Total</b>	<b>177.109.625</b>	<b>100,00%</b>	<b>4.375.023</b>	<b>100,00%</b>	<b>178.645.060</b>	<b>100,00%</b>	<b>4.427.799</b>	<b>100,00%</b>	<b>1.535.435</b>	<b>0,87%</b>	<b>52.776</b>	<b>1,21%</b>
Rupiah	176.018.659	99,38%	3.652.610	83,49%	177.564.688	99,40%	3.721.162	84,04%	1.546.029	0,88%	68.552	1,88%
Valas	1.090.966	0,62%	722.413	16,51%	1.080.372	0,60%	706.637	15,96%	(10.594)	-0,97%	(15.776)	-2,18%

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



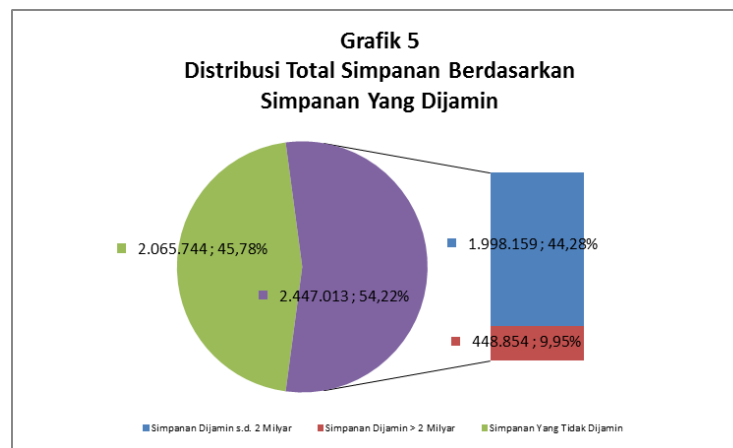
Tabel 10												
Simpanan Dari Bank Lain Berdasarkan Besaran Nilai Simpanan yang Dijamin dan Valuta												
Nominal Simpanan	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>24.180</b>	<b>89,04%</b>	<b>8.178</b>	<b>8,71%</b>	<b>24.252</b>	<b>89,36%</b>	<b>8.202</b>	<b>9,65%</b>	<b>72</b>	<b>0,30%</b>	<b>24</b>	<b>0,30%</b>
Rupiah	23.915	98,90%	8.097	99,01%	23.981	98,88%	8.117	98,97%	66	0,28%	20	0,25%
Valas	265	1,10%	81	0,99%	271	1,12%	85	1,03%	6	2,26%	4	5,24%
<b>N &gt; 2 M</b>	<b>2.975</b>	<b>10,96%</b>	<b>85.659</b>	<b>91,29%</b>	<b>2.889</b>	<b>10,64%</b>	<b>76.755</b>	<b>90,35%</b>	<b>(86)</b>	<b>-2,89%</b>	<b>(8.904)</b>	<b>-10,39%</b>
Rupiah	2.789	93,75%	71.831	83,86%	2.705	93,63%	65.746	85,66%	(84)	-3,01%	(6.085)	-8,47%
Valas	186	6,25%	13.829	16,14%	184	6,37%	11.010	14,34%	(2)	-1,08%	(2.819)	-20,38%
<b>Total</b>	<b>27.155</b>	<b>100,00%</b>	<b>93.837</b>	<b>100,00%</b>	<b>27.141</b>	<b>100,00%</b>	<b>84.957</b>	<b>100,00%</b>	<b>(14)</b>	<b>-0,05%</b>	<b>(8.880)</b>	<b>-9,46%</b>
Rupiah	26.704	98,34%	79.927	85,18%	26.686	98,32%	73.863	86,94%	(18)	-0,07%	(6.065)	-7,59%
Valas	451	1,66%	13.909	14,82%	455	1,68%	11.095	13,06%	4	0,89%	(2.815)	-20,24%

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

## V. DISTRIBUSI SIMPANAN YANG DIJAMIN

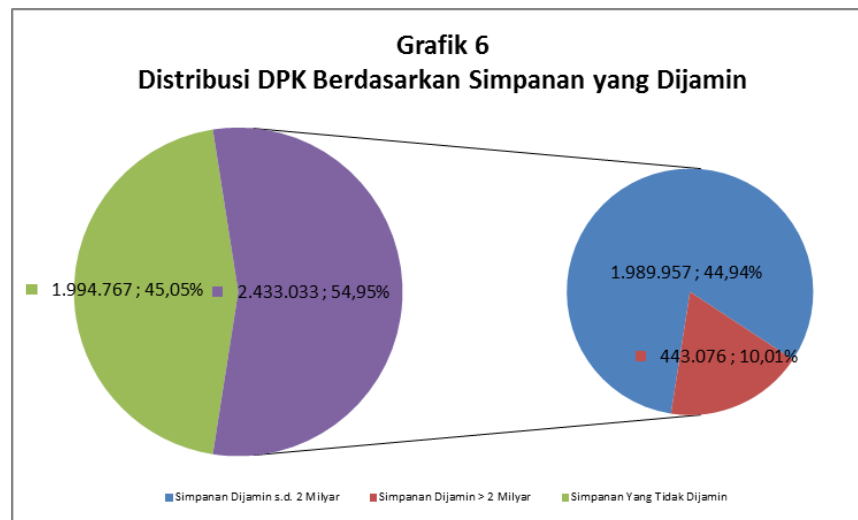
Tabel 11 Total Simpanan Berdasarkan Simpanan Yang Dijamin dan Valuta												
Nominal Simpanan	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>176.912.521</b>	<b>99,87%</b>	<b>2.004.059</b>	<b>81,71%</b>	<b>178.447.774</b>	<b>99,87%</b>	<b>1.998.159</b>	<b>81,66%</b>	<b>1.535.253</b>	<b>0,87%</b>	<b>(5.900)</b>	<b>-0,29%</b>
Rupiah	175.855.285	99,40%	1.870.286	93,32%	177.400.654	99,41%	1.864.822	93,33%	1.545.369	0,88%	(5.464)	-0,29%
Valas	1.057.236	0,60%	133.774	6,68%	1.047.120	0,59%	133.337	6,67%	(10.116)	-0,96%	(436)	-0,33%
<b>N &gt; 2 M</b>	<b>224.259</b>	<b>0,13%</b>	<b>448.518</b>	<b>18,29%</b>	<b>224.427</b>	<b>0,13%</b>	<b>448.854</b>	<b>18,34%</b>	<b>168</b>	<b>0,07%</b>	<b>336</b>	<b>0,07%</b>
Rupiah	190.078	84,76%	380.156	84,76%	190.720	84,98%	381.440	84,98%	642	0,34%	1.284	0,34%
Valas	34.181	15,24%	68.362	15,24%	33.707	15,02%	67.414	15,02%	(474)	-1,39%	(948)	-1,39%
<b>Total</b>	<b>177.136.780</b>	<b>100,00%</b>	<b>2.452.577</b>	<b>100,00%</b>	<b>178.672.201</b>	<b>100,00%</b>	<b>2.447.013</b>	<b>100,00%</b>	<b>1.535.421</b>	<b>0,87%</b>	<b>(5.564)</b>	<b>-0,23%</b>
Rupiah	176.045.363	99,38%	2.250.442	91,76%	177.591.374	99,40%	2.246.262	91,80%	1.546.011	0,88%	(4.180)	-0,19%
Valas	1.091.417	0,62%	202.136	8,24%	1.080.827	0,60%	200.751	8,20%	(10.590)	-0,97%	(1.384)	-0,68%

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	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>176.888.341</b>	<b>99,88%</b>	<b>1.995.882</b>	<b>81,85%</b>	<b>178.423.522</b>	<b>99,88%</b>	<b>1.989.957</b>	<b>81,79%</b>	<b>1.535.181</b>	<b>0,87%</b>	<b>(5.925)</b>	<b>-0,30%</b>
Rupiah	175.831.370	99,40%	1.862.189	93,30%	177.376.673	99,41%	1.856.705	93,30%	1.545.303	0,88%	(5.484)	-0,29%
Valas	1.056.971	0,60%	133.693	6,70%	1.046.849	0,59%	133.252	6,70%	(10.122)	-0,96%	(441)	-0,33%
<b>N &gt; 2 M</b>	<b>221.284</b>	<b>0,12%</b>	<b>442.568</b>	<b>18,15%</b>	<b>221.538</b>	<b>0,12%</b>	<b>443.076</b>	<b>18,21%</b>	<b>254</b>	<b>0,11%</b>	<b>508</b>	<b>0,11%</b>
Rupiah	187.289	84,64%	374.578	84,64%	188.015	84,87%	376.030	84,87%	726	0,39%	1.452	0,39%
Valas	33.995	15,36%	67.990	15,36%	33.523	15,13%	67.046	15,13%	(472)	-1,39%	(944)	-1,39%
<b>Total</b>	<b>177.109.625</b>	<b>100,00%</b>	<b>2.438.450</b>	<b>100,00%</b>	<b>178.645.060</b>	<b>100,00%</b>	<b>2.433.033</b>	<b>100,00%</b>	<b>1.535.435</b>	<b>0,87%</b>	<b>(5.417)</b>	<b>-0,22%</b>
Rupiah	176.018.659	99,38%	2.236.767	91,73%	177.564.688	99,40%	2.232.735	91,77%	1.546.029	0,88%	(4.032)	-0,18%
Valas	1.090.966	0,62%	201.683	8,27%	1.080.372	0,60%	200.298	8,23%	(10.594)	-0,97%	(1.385)	-0,69%

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	Jan-16				Feb-16				Δ			
	Rekening	%	Nominal (Rp Miliar)	%	Rekening	%	Nominal (Rp Miliar)	%	Δ Rekening	%	Δ Nominal (Rp Miliar)	%
<b>N ≤ 2 M</b>	<b>24.180</b>	<b>89,04%</b>	<b>8.178</b>	<b>57,88%</b>	<b>24.252</b>	<b>89,36%</b>	<b>8.202</b>	<b>58,67%</b>	<b>72</b>	<b>0,30%</b>	<b>24</b>	<b>0,30%</b>
Rupiah	23.915	98,90%	8.097	99,01%	23.981	98,88%	8.117	98,97%	66	0,28%	20	0,25%
Valas	265	1,10%	81	0,99%	271	1,12%	85	1,03%	6	2,26%	4	5,24%
<b>N &gt; 2 M</b>	<b>2.975</b>	<b>10,96%</b>	<b>5.950</b>	<b>42,12%</b>	<b>2.889</b>	<b>10,64%</b>	<b>5.778</b>	<b>41,33%</b>	<b>(86)</b>	<b>-2,89%</b>	<b>(172)</b>	<b>-2,89%</b>
Rupiah	2.789	93,75%	5.578	93,75%	2.705	93,63%	5.410	93,63%	(84)	-3,01%	(168)	-3,01%
Valas	186	6,25%	372	6,25%	184	6,37%	368	6,37%	(2)	-1,08%	(4)	-1,08%
<b>Total</b>	<b>27.155</b>	<b>100,00%</b>	<b>14.128</b>	<b>100,00%</b>	<b>27.141</b>	<b>100,00%</b>	<b>13.980</b>	<b>100,00%</b>	<b>(14)</b>	<b>-0,05%</b>	<b>(148)</b>	<b>-1,05%</b>
Rupiah	26.704	98,34%	13.675	96,80%	26.686	98,32%	13.527	96,76%	(18)	-0,07%	(148)	-1,08%
Valas	451	1,66%	453	3,20%	455	1,68%	453	3,24%	4	0,89%	0	0,05%

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

