



JASA KEUANGAN : INSTITUSI PENYIMPANAN

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2022



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STATISTIK PERBANKAN INDONESIA

<https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/default.aspx>



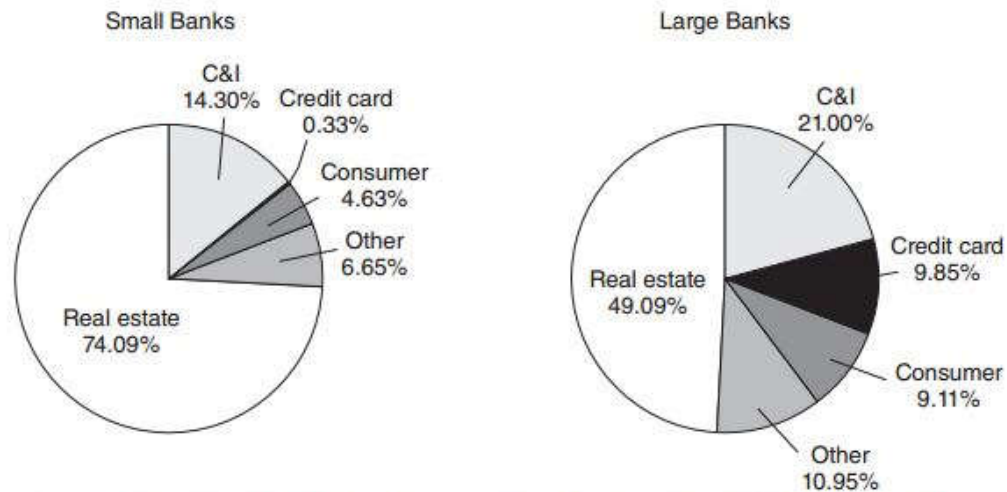
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COMMERCIAL BANKS

Commercial banks make up the largest group of depository institutions measured by asset size. They perform functions similar to those of savings institutions and credit unions. That is, they accept deposits (liabilities) and make loans (assets).



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Note: Small banks are defined as banks with assets less than \$1 billion. Large banks are defined as banks with assets of \$1 billion or more.

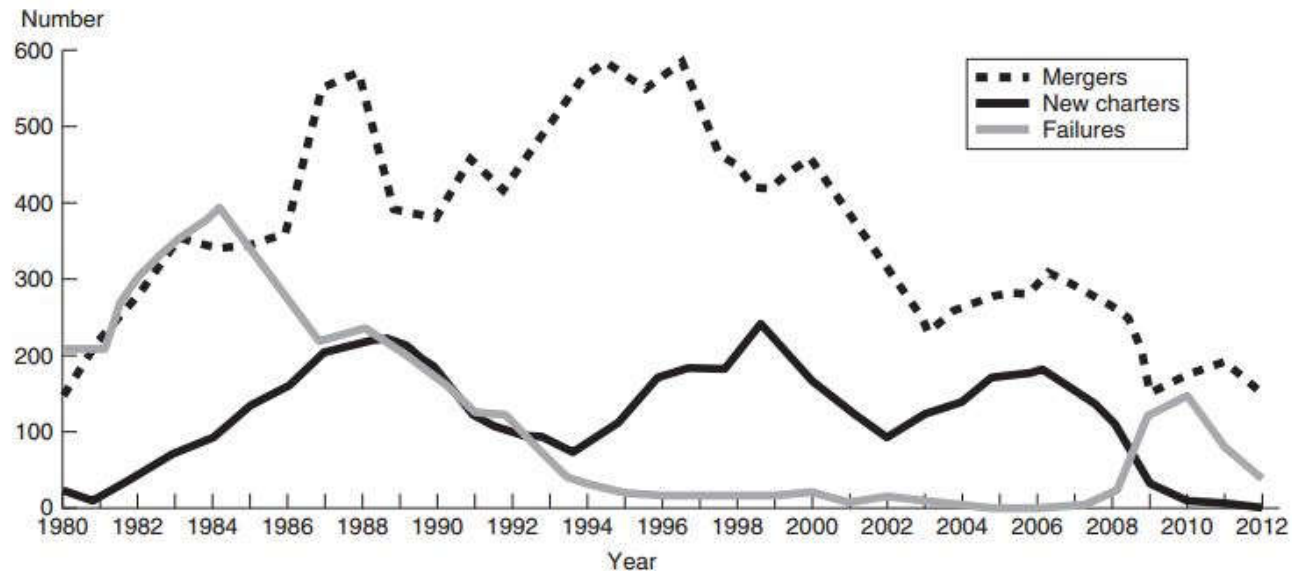


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Size, Structure, and Composition of the Industry

FIGURE 2-3 Structural Changes in the Number of Commercial Banks, 1980-2012

Source: Federal Deposit Insurance Corporation, *Quarterly Banking Profile*, various issues. www.fdic.gov





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Balance Sheet and Recent Trends

Assets

earning asset areas of commercial banks: business loans (or C&I loans), securities, mortgages, and consumer loans.

Equity

consists mainly of common and preferred stock (listed at par value), surplus or additional paid-in capital, and retained earnings.



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Other Fee-Generating Activities

Trust Services

The trust department of a commercial bank holds and manages assets for individuals or corporations. Only the largest banks have sufficient staff to offer trust services. Individual trusts represent about one-half of all trust assets managed by commercial banks.

Correspondent Banking

Correspondent banking is the provision of banking services to other banks that do not have the staff resources to perform the service themselves. These services include check clearing and collection, foreign exchange trading, hedging services, and participation in large loan and security issuances.



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SAVINGS INSTITUTIONS

Savings institutions comprise two different groups of FIs: savings associations (SAs) and savings banks (SBs). They usually are grouped together because they not only provide important mortgage and/or lending services to households but also are important recipients of household savings. Historically, savings associations have concentrated more on residential mortgages, while savings banks have operated as relatively diversified savings institutions that have a large concentration of residential mortgage assets but hold some commercial loans, corporate bonds, and corporate stock as well. In this section, we review these two groups.



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Case

<https://insight.kontan.co.id/news/kinerja-bank-mentereng-di-masa-pandemi>



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