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STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS
2016

KATA PENGANTAR FOREWARD

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyajikan data mengenai perbankan syariah di Indonesia. SPS diterbitkan secara bulanan oleh Departemen Perizinan dan Informasi Perbankan untuk memberikan gambaran perkembangan perbankan di Indonesia.

Mulai bulan Mei 2014, data SPS yang merupakan kumpulan data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) disusun bersumber dari laporan BUS-UUS sesuai dengan PBI No.15/4/PBI/2013 tentang Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

Sebelumnya laporan dari BUS-UUS disusun berdasarkan PBI No. 5/26/PBI/2003 tentang Laporan Bulanan Bank Umum Syariah.

Pada SPS edisi Desember 2015 ini terdapat perubahan format data BUS-UUS. Perubahan ini untuk menyesuaikan sumber data sebelumnya Laporan Bulanan Bank Umum Syariah (LBUS) menjadi Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Untuk membantu pembaca dalam memahami perubahan ini, maka pada edisi Desember 2015 telah dilengkapi dengan matrikulasi perubahan tabel dan metadata. Di samping perubahan format, juga terdapat perubahan susunan tabel sehingga tabel BUS-UUS di tabel 1 – 25. Sedangkan tabel BPRS di tabel 26-47. Semoga perubahan ini dapat memberikan informasi yang lebih menyeluruh kepada *stakeholder*.

The Sharia Indonesia Banking Statistic is a publication media that provides data regarding the Sharia banking industry in Indonesia. The SPS is published by Banking Licensing and Information Department monthly to give an overview of banking development in Indonesia.

Start in May 2014, data of the SPS which is a collection of data Sharia Commercial Bank (BUS) and Sharia Business Unit (UUS) compiled sourced from the report of BUS-UUS based on PBI No. 15/4/PBI/2013 about Monthly Report on Monetary and Financial System Stability of Sharia Commercial Banks and Sharia Business Unit.

Previously report from BUS-UUS compiled based on PBI No. 26/5/PBI/2003 about Monthly Report of Sharia Commercial Banks.

In the December 2015, edition of the SPS, there are changes BUS-UUS data format. These changes to customize the data source previously Sharia Commercial Bank Monthly Report (LBUS) became Monetary Stability Report and Financial System (LSMK). To assist the reader in understanding this change, then the December 2015 edition has been equipped with matriculation of changes tables and metadata. Besides the change of format, there is also a change in the composition of the table so that the table BUS-UUS in tables 1 - 25. The BPRS table in table 26-47. Hopefully this change will provide more comprehensive information for stakeholders.

Jakarta, Oktober 2016
Jakarta, October 2016

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Perizinan dan Informasi Perbankan
*Financial Services Authority, Republic of Indonesia
Banking Licensing and Information Department*

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi September 2016 akan diterbitkan pada minggu ke III bulan November 2016.

Tanda-tanda, dan Sumber Data

Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

- r Angka-angka diperbaiki
- () Sebagian dari suatu jumlah
- * Angka-angka sementara
- ** Angka-angka sangat sementara
- *** Angka-angka sangat-sangat sementara
- Tidak ada
- ... Angka belum tersedia
- Nol atau lebih kecil daripada *digit* terakhir
- \$ Dolar Amerika Serikat

Tanda koma pada angka-angka harap dibaca sebagai titik dan sebaliknya tanda titik harap dibaca sebagai koma.

Sumber Data : Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPS bersumber dari Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK), dan Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.
2. Proses *download* data; Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) dan Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) yang disampaikan dari bank pelapor kepada Bank Indonesia diproses pada server web LBUS dan Lapbul BPRS. Perbedaan waktu proses data LBUS dan lapbul BPRS dapat menyebabkan perbedaan antara data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu proses data. Misalnya pemrosesan data bulan laporan Mei 2015 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 Juli s/d tanggal 15 Juli 2015.
3. Nominal data Bank Umum Syariah dan Unit Usaha Syariah disajikan dalam milyar rupiah sedangkan data Bank Pembiayaan Rakyat Syariah disajikan dalam jutaan rupiah.

Departemen Perizinan dan Informasi Perbankan
Deputi Direktur Publikasi dan Administrasi (IDAP)
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 1500 655
Fax: (021) 386 6032

Advance Release Calender (ARC)

September 2016 edition will be released on the 3rd week of November 2016.

Notes, Symbols and Sources of Data

Totals do not necessarily agree with the sum of items shown because of roundings.

- r Revised figures
- () Subset of data
- * Provisional figures
- ** Very provisional figures
- *** Estimated figures
- Not available
- ... Figures are not available yet
- Nil or less than the last digit
- \$ US Dollar

Commas in the numbers please read as point and vice versa, please read the point as a comma

Data Source : Bank Indonesia and Financial Services Authority unless mentioned otherwise.

1. The data used in the Sharia Banking Statistics is sourced from Stability Report Monetary and Financial System (LSMK), and the Sharia Rural Bank Periodic Reports unless mentioned otherwise.
2. Data downloading process; Data from Sharia Bank and Sharia Rural Bank Periodic Reports which submitted by the reporting banks to Bank Indonesia, is processed on the web server LSMK and LBBPRS. The difference in the processing time may result in variations of the data published compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the May 2015 monthly reports for this period of the Sharia Banking Statistics was done from 10 July until 15 July 2015.
3. The amount of Sharia Commercial Bank and Sharia Business Unit data represents in billion rupiah while Sharia Rural Bank data represents in million rupiah.

Bank Licensing and Banking Information Department
Administration and Publication Deputy Director (IDAP)
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, Central Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21— 1500 655
Fax: +62-21-386 6032

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DAFTAR SINGKATAN LIST OF ABBREVIATION

UUS	: Unit Usaha Syariah	UUS	: Sharia Business Unit of a Conventional Bank
BUS	: Bank Umum Syariah	BUS	: Sharia Commercial Bank
BPRS	: Bank Pembiayaan Rakyat Syariah	BPRS	: Sharia Rural Bank
PT	: Perseroan Terbatas	PT	: Limited Liabilities Company
BPD	: Bank Pembangunan Daerah	BPD	: Regional Government Bank
SWBI	: Sertifikat Wadiah Bank Indonesia	SWBI	: Wadiah Sharia Certificate of Bank Indonesia
SBIS	: Sertifikat Bank Indonesia Syariah	SBIS	: Sharia Certificate of Bank Indonesia
UKM	: Usaha Kecil dan Menengah	UKM	: Small and Medium Scale Enterprise
PPAP	: Penyisihan Penghapusan Aktiva Produktif	PPAP	: Allowances for Earning Assets Losses
PUAS	: Pasar Uang Antar Bank berdasarkan prinsip Syariah	PUAS	: Interbank Sharia Money Market
FDR	: Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga	FDR	: Financing to Deposit Ratio
NPF	: Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan	NPF	: Non Performing Financing
ROA	: Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata	ROA	: Return on Assets, that is the ratio of annualized earnings before taxes to average assets
ROE	: Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata	ROE	: Return on Equity, that is the ratio of annualized earnings after taxes to average equity
BOPO	: Rasio Biaya Operasional terhadap Pendapatan Operasional	BOPO	: The ratio of Operational Expenses to Operational Revenue
DPK	: Dana Pihak Ketiga	DPK	: Depositor Funds
PYD	: Pembiayaan yang Diberikan	PYD	: Financing
		IDR	: Indonesian Rupiah

DAFTAR ISTILAH GLOSSARY

Akad Wadiah <i>Wadiah Contract</i>	: Perjanjian penitipan dana atau barang dari pemilik kepada penyimpan dana atau barang dengan kewajiban bagi pihak yang menyimpan untuk mengembalikan dana atau barang titipan sewaktu-waktu. <i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i>
Akad Mudharabah <i>Mudharaba Contract</i>	: Perjanjian pembiayaan/ penanaman dana dari pemilik dana (<i>shahibul maal</i>) kepada pengelola dana (<i>mudharib</i>) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya. <i>A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.</i>
Akad Musyarakah <i>Musharaka Contract</i>	: Perjanjian pembiayaan/ penanaman dana dari dua atau lebih pemilik dana dan/atau barang untuk menjalankan usaha tertentu sesuai syariah dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang disepakati, sedangkan pembagian kerugian berdasarkan proporsi modal masing-masing. <i>A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.</i>
Akad Murabahah <i>Murabaha Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli suatu barang sebesar harga perolehan barang ditambah dengan margin yang disepakati oleh para pihak, dimana penjual menginformasikan terlebih dahulu harga perolehan kepada pembeli. <i>The sale of goods at a price, which includes a profit margin agreed to by both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.</i>
Akad Salam <i>Salam Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh. <i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.</i>
Akad Istishna' <i>Istishna' Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan. <i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.</i>

Akad Ijarah <i>Ijara Contract</i>	: Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan. <i>The selling of benefit or use or service for a fixed price or wage.</i>
Akad Qardh <i>Qardh Contract</i>	: Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu. <i>A loan in which the debtor is only required to repay the amount borrowed.</i>
Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus <i>Equivalent rate of return/profit sharing/fee/bonus</i>	Indikasi tingkat imbalan dari suatu penanaman dana atau : penghimpunan dana bank pelapor. <i>Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.</i>

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Mulai diterbitkan pada Edisi Juni 2015 berisi Statistik Perbankan Syariah Bulanan Juni 2014 s.d. Juni 2015

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Financial Ratios of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.13 Kinerja Bank Umum Syariah	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada
			Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio		Tidak ditampilkan lagi
2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	Islamic Banking Network	Tabel 2.4. Perkembangan Aset Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
			Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 5. Tenaga Kerja Perbankan Syariah	
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region	N/A	N/A	Tabel baru
5	Tabel 5. Layanan Syariah (Office Channeling)		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	Islamic Commercial Bank and Islamic Business Unit Operations	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	Islamic Commercial Bank Operations	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	Islamic Business Unit Operations	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	Off Balance Sheet Account - Islamic Commercial Bank			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	Off Balance Sheet Account - Islamic Business Unit			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	Condensed Income Statement - Islamic Commercial Bank		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	Condensed Income Statement - Islamic Business Unit			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	Earning Assets based on Collectibility of Islamic Commercial Bank			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	Earning Assets based on Collectibility of Islamic Business Unit			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank		Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan	
	Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
				Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan	
15	Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit	Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi	Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi	Penggabungan tabel Jenis Penggunaan dan lokasi Tambahan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank		Tabel 49. Pembiayaan BUS dan UUS berdasarkan Golongan Debitur dan Propinsi	
	Tabel 15b. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	Financing and Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units	2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah	36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Penggabungan tabel Tambahan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Business Unit			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Business Unit			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	Depositor Funds Composition of Islamic Commercial Bank			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	Depositor Funds Composition of Islamic Business Unit			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District			

Miliar Rupiah (in Billion IDR)

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah															Sharia Commercial Bank
CAR (%)	15,66¹⁾	15,74	15,15	14,96	15,31	15,02	15,11	15,44	14,90	15,43	14,78	14,72	14,86	14,87	CAR (%)
- Modal	19.521	19.585	22.666	22.616	23.494	23.409	23.130	22.962	23.065	23.150	22.412	23.321	23.328	23.348	- Capital
- Aktiva Tetap Menurut Risiko	124.626	124.405	149.628	151.204	153.446	155.894	153.054	148.756	154.778	150.014	151.637	158.392	156.957	157.030	- Risk Weighted Assets
ROA (%)	0,49	0,41	0,49	0,51	0,52	0,49	1,01	0,81	0,88	0,80	0,16	0,73	0,63	0,48	ROA (%)
- Laba	972	822	986	1.015	1.039	977	2.113	1.712	1.853	1.698	343	1.549	1.335	1.034	- Profit
- Rata-Rata Total Aset	197.281	198.248	199.720	199.891	200.250	201.348	209.613	210.103	211.089	211.391	211.384	212.173	212.931	213.411	- Average Assets
NPF (%)	5,55	4,95	5,14	5,16	5,13	4,84	5,46	5,59	5,35	5,48	6,17	5,68	5,32	5,55	NPF (%)
NPF Net (%)	3,55	3,38	3,40	3,33	3,40	3,19	3,67	3,76	3,62	3,67	3,59	3,73	3,21	3,19	NPF Net %
- Non Performing Financing	8.232	7.320	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	9.605	8.990	8.333	8.693	- Non Performing Financing
- Non Performing Financing Net	5.270	4.997	5.141	5.006	5.136	4.915	5.581	5.705	5.543	5.627	5.589	5.894	5.019	4.999	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	156.573	156.623	- Total Financing to Non Bank
FDR (%)	89,91	86,66	90,82	90,67	90,26	88,03	87,86	87,30	87,52	88,11	89,31	89,32	87,58	87,53	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	156.573	156.623	- Total Financing to Non Bank
- Dana Pihak Ketiga	165.050	170.723	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	178.768	178.934	- Total Third Party Funds
BOPO (%)	96,34¹⁾	96,97¹⁾	96,94	96,71	96,75	97,01	95,28	94,49	94,40	94,71	99,04	95,61	96,15	96,96	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	26.073 ¹⁾	29.285 ¹⁾	22.285	24.389	28.021	30.945	3.822	5.122	8.032	10.424	13.909	16.395	19.309	22.001	- Operations Expenses
- Pendapatan Operasional	27.063 ¹⁾	30.201 ¹⁾	22.989	25.219	28.962	31.901	4.011	5.421	8.509	11.007	14.044	17.147	20.082	22.691	- Operations Income
Rentabilitas															Profitability
NOM (%)	0,62¹⁾	0,52¹⁾	0,52	0,55	0,57	0,52	1,20	0,94	1,00	1,00	0,17	0,78	0,69	0,53	NOM (%)
- Pendapatan Operasional	1.081 ¹⁾	916 ¹⁾	938	997	1.027	955	2.271	1.793	1.908	1.747	323	1.505	1.326	1.035	- Net Operations Income
- Rata-rata Aset Produktif	174.028 ¹⁾	175.548 ¹⁾	180.765	181.001	181.361	182.301	189.360	190.246	191.187	191.444	191.681	192.246	192.998	193.525	- Average Earning Assets
KAP															Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,47¹⁾	4,78¹⁾	5,94	6,05	5,93	5,19	5,96	6,13	5,91	5,90	6,14	5,49	5,43	5,64	Classified Earning assets to Earning assets (%)
- APYD	10.180	10.055	11.222	11.338	11.263	10.228	11.512	11.972	11.677	11.599	12.107	10.949	10.967	11.370	- Classified Earning Assets
- Total Aset Produktif	186.032	210.371	189.050	187.260	189.856	197.100	193.273	195.167	197.590	196.541	197.083	199.387	202.017	201.694	- Total Earning assets
Likuiditas															Liquidity
Short Term Mismatch (%)	21,54	18,22	27,65	21,61	26,09	20,04	22,91	23,67	23,40	23,25	20,32	19,47	19,41	19,92	Short Term Mismatch (%)
- Aktiva Jangka Pendek	31.497	27.833	42.866	32.976	33.982	32.610	36.462	37.443	37.820	37.252	32.704	32.025	32.064	32.896	- Short-Term Assets
- Kewajiban Jangka Pendek	146.255	152.758	155.035	152.563	130.237	162.749	159.142	158.214	161.650	160.192	160.954	164.455	165.171	165.174	- Short-Term Liabilities
Imbal Hasil															Yield Proportion
Non Core Deposit terhadap Total DPK (%)	52,82	52,91	50,81	50,18	50,00	50,35	49,87	50,19	50,81	50,54	50,90	50,98	50,95	51,14	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	87.172	90.333	84.563	83.221	83.572	88.053	86.392	87.243	88.812	88.000	88.743	90.267	91.087	91.509	- Non Core Deposits
- Total DPK	165.050	170.723	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	178.768	178.934	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	198,01	203,48	183,99	184,47	183,95	180,50	187,21	183,67	179,40	179,05	178,03	180,17	182,95	182,23	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	98.682	99.199	97.650	97.214	97.380	98.641	99.562	98.606	98.558	98.789	100.063	102.112	101.647	101.479	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	49.837	48.753	53.074	52.698	52.938	54.650	53.181	53.687	54.937	55.174	56.206	56.675	55.561	55.688	- Floating-rate Yield Portfolios
Investasi															Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	33,40	32,85	35,27	35,23	35,33	35,81	35,30	35,74	36,32	36,37	36,47	36,35	35,98	36,20	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	49.729	48.753	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	56.561	56.900	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.903	148.425	151.722	150.973	151.425	154.527	152.744	152.293	153.495	153.963	156.269	158.787	157.207	157.167	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,90	2,56	2,74	2,88	3,03	2,81	3,07	2,79	2,82	3,03	3,43	2,95	3,09	3,09	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.938	1.250	1.468	1.534	1.622	1.557	1.655	1.518	1.572	1.696	1.955	1.702	1.750	1.760	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	49.729	48.753	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	56.561	56.900	- Total Mudharabah and Musyarakah

Miliar Rupiah (in Billion IDR)

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Unit Usaha Syariah															Sharia Business Unit
ROA (%)	2,03	1,97	2,15	2,22	2,15	1,81	2,08	2,08	2,27	1,87	2,06	2,09	2,16	2,22	ROA (%)
- Laba	1.249	1.227	1.529	1.581	1.551	1.324	1.616	1.857	1.837	1.519	1.701	1.749	1.821	1.883	- Profit
- Rata-Rata Total Aset	61.486	62.223	71.122	71.873	72.159	73.049	77.827	78.832	80.792	81.363	82.406	83.690	84.314	84.840	- Average Assets
NPF (%)	2,82	2,55	3,65^{r)}	3,66	3,46	3,03	3,32	3,33	3,73	3,58	3,97	3,49	3,54	3,46	NPF (%)
NPF Net (%)	1,83	1,66	2,35^{r)}	2,36	2,12	1,65	1,93	1,92	2,11	1,89	2,26	2,16	2,12	2,07	NPF Net %
- Non Performing Financing	1.410	1.312	2.088 ^{r)}	2.098	2.015	1.791	1.960	1.993	2.260	2.181	2.466	2.237	2.247	2.206	- Non Performing Financing
- Non Performing Financing Net	915	856	1.337	1.354	1.236	975	1.137	1.147	1.280	1.152	1.404	1.382	1.349	1.320	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	56.986 ^{r)}	57.379	58.257	59.028	59.021	59.819	60.515	60.889	62.136	64.031	63.570	63.830	- Total Financing to Non Bank
FDR (%)	112,06	109,02	107,71	107,01	108,92	104,88	105,65	103,16	104,56	102,04	97,07	99,60	98,69	96,84	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	56.986 ^{r)}	57.379	58.257	59.028	59.021	59.819	60.515	60.889	62.136	64.031	63.570	63.830	- Total Financing to Non Bank
- Dana Pihak Ketiga	44.595	47.136	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	64.416	65.909	- Total Third Party Funds
BOPO (%)	79,31	80,19	80,06	79,96	79,99	83,41	81,78	77,05	78,32	81,93	80,14	79,53	79,29	79,01	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	4.401	4.866	4.482	5.053	5.577	6.356	600	1.057	1.677	2.330	2.869	3.453	3.970	4.546	- Operations Expenses
- Pendapatan Operasional	5.550	6.068	5.598	6.320	6.972	7.621	733	1.372	2.141	2.843	3.580	4.342	5.007	5.753	- Operations Income
Rentabilitas															Profitability
NOM (%)	2,16	2,05	2,22	2,24	2,24	1,83	2,20	2,55	2,44	2,01	2,19	2,26	2,24	2,27	NOM (%)
- Pendapatan Operasional	1.253	1.202	1.489	1.520	1.522	1.264	1.603	1.889	1.856	1.541	1.706	1.778	1.778	1.811	- Net Operations Income
- Rata-rata Aset Produktif	58.080	58.748	67.122	67.814	68.067	68.937	73.000	73.986	76.004	76.604	77.771	78.840	79.328	79.768	- Average Earning Assets
KAP															
APYD terhadap Aset Produktif (%)	3,25	2,90	4,18	4,32	4,47	3,96	4,39	4,46	4,24	4,25	4,16	3,97	3,97	3,64	Classified Earning assets to Earning assets (%)
- APYD	2.020	1.873	3.079	3.094	3.213	3.124	3.236	3.378	3.419	3.354	3.461	3.370	3.450	3.043	- Classified Earning Assets
- Total Aset Produktif	62.209	64.488	73.620	71.675	71.920	78.893	73.683	75.674	80.621	79.004	83.122	84.992	83.098	83.518	- Total Earning assets
Likuiditas															Liquidity
Short Term Mismatch (%)	28,09	26,69	35,53	32,56	34,27	35,56	35,05	33,12	33,89	33,85	36,26	34,27	36,79	37,55	Short Term Mismatch (%)
- Aktiva Jangka Pendek	14.670	14.800	23.007	21.243	23.025	24.616	24.561	23.983	24.529	24.958	28.303	26.929	28.817	29.943	- Short-Term Assets
- Kewajiban Jangka Pendek	52.226	55.446	64.754	65.235	67.182	69.227	70.069	72.405	72.387	73.734	78.063	78.571	78.335	79.733	- Short-Term Liabilities
Imbal Hasil															Yield Proportion
Non Core Deposit terhadap Total DPK (%)	57,95	56,65	58,25	58,85	58,09	56,94	57,54	58,04	57,95	57,95	59,96	58,31	58,00	57,98	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	25.843	26.700	30.648	31.557	31.070	32.044	32.144	33.655	33.538	34.442	38.383	37.487	37.364	38.211	- Non Core Deposits
- Total DPK	44.595	47.136	52.613	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	64.416	65.909	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	291,76	294,21	254,65	252,09^{r)}	250,99	244,71	276,97	274,20	269,43	270,29	267,62	254,16	254,76	254,15	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	35.391	36.399	37.973	38.217	38.683	38.833	43.675	44.153	44.474	44.783	45.579	46.306	45.986	46.130	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.130	12.372	14.912	15.160	15.412	15.869	15.769	16.103	16.506	16.568	17.031	18.219	18.051	18.151	- Floating-rate Yield Portfolios
Investasi															Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,97	28,96	32,74	33,14	33,36	33,97	33,97	34,33	34,86	35,15	35,75	37,04	37,39	37,89	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	14.583	14.988	18.701	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	23.941	24.357	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	50.337	51.752	57.112	57.819	58.687	59.462	59.444	60.256	60.980	61.351	62.809	64.525	64.036	64.282	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,80	1,84	2,34	2,50	2,57	2,75	2,81	2,79	2,77	2,76	2,68	2,48	2,66	2,70	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	262	276	438	479	502	556	568	576	588	594	600	592	636	658	- Potential Loss from Profit Sharing Financing
- Potensi Kerugian Investasi Mudharabah dan Musyarakah	14.583	14.988	18.701	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	23.941	24.357	- Total Mudharabah and Musyarakah

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2016
(Sharia Banking Network)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah															Sharia Commercial Bank
- Total Aset	197.539	204.961	204.025	201.427	203.848	213.423	209.613	210.592	213.061	212.298	211.358	216.118	217.479	216.766	- Total Assets
- Jumlah Bank	12	12	12	12	12	12	12	12	12	12	12	12	12	12	- Number of Banks
- Jumlah Kantor	2.159	2.163	2.043	2.018	2.000	1.990	1.970	1.926	1.918	1.869	1.844	1.807	1.799	1.776	- Number of Offices
- KC	439	447	448	449	450	450	452 ^{r)}	453	450	452	452	455	456	451	Branch Offices
- KCP	1.514	1.511	1.392	1.364	1.347	1.340	1.320	1.275	1.269	1.222	1.202	1.167	1.161	1.149	Sub Branch Offices
- KK	206	205	203	205	203	200	199	198	199	195	190	185	182	176	Cash Offices
- ATM	3.311	3.350	3.525	3.537	3.545	3.571	3.574	3.575	3.568	3.577	3.577	3.583	2.965	2.922	ATMs/ADMs
- Jumlah Tenaga Kerja	40.590	41.393	48.861	51.466	51.864	51.413	51.087	50.768	50.372	50.287	50.383	50.488	49.855	49.553	- Number of Employees
Unit Usaha Syariah															Sharia Business Unit
- Total Aset	64.389	67.383	78.137	75.169	74.976	82.839	77.827	79.838	84.710	83.079	86.577	90.107	88.063	88.521	- Total Assets
- Jumlah Bank Umum Konvensional yang	22	22	22	22	22	22	22	22	22	22	22	22	22	22	- Number of Conventional Banks that
- Jumlah Kantor UUS	354	320	324	312	316	311	312	312	312	314	313	322	328	328	- Number of Offices
- KC	138	138	142	143	145	138	138	138	137	139	139	147	149	149	Branch Offices
- KCP	174	140	136	123	125	129	129	130	130	130	132	132	135	135	Sub Branch Offices
- KK	42	42	46	46	46	44	45	45	45	45	42	43	44	44	Cash Offices
- ATM	130	132	138	137	138	145	145	145	145	145	147	151	151	152	ATMs/ADMs
- Jumlah Tenaga Kerja	4.419	4.425	4.494	4.519	4.481	4.403	4.355	4.338	4.357	4.387	4.408	4.435	4.748	4.776	- Number of Employees
Total Aset BUS dan UUS	261.928	272.343	282.162	276.596	278.824	296.262	287.440	290.430	297.772	295.377	297.935	306.225	305.542	305.287	Total Assets
Total Kantor BUS dan UUS	2.513	2.483	2.367	2.330	2.316	2.301	2.282	2.238	2.230	2.183	2.157	2.129	2.127	34	Total Number of Offices
Total ATM BUS dan UUS	3.441	3.482	3.663	3.674	3.683	3.716	3.719	3.720	3.713	3.722	3.724	3.734	3.116	2.104	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	45.009	45.818	53.355	55.985	56.345	55.816	55.442	55.106	54.729	54.674	54.791	54.923	54.603	54.329	Total Number of Employees
Bank Pembiayaan Rakyat Syariah															Sharia Rural Bank
- Jumlah Bank	163	163	162	163	163	163	163	164	165	165	166	165	165	165	- Number of Banks
- Jumlah Kantor	438	439	443	443	445	446	449	448	454	425	427	428	435	436	- Number of Offices
- Jumlah Tenaga Kerja	4.727	4.704	4.894	5.052	5.084	5.102	5.058	5.070	5.143	4.531	4.523	4.495	4.566	4.584	- Number of Employees

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Agustus 2016
(Individual Sharia Banking Network)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	451	1.149	176	Sharia Commercial Bank
1 PT. Bank Muamalat Indonesia	83	212	83	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	9	5	-	2 PT. Bank Victoria Syariah
3 PT. Bank BRISyariah	53	204	12	3 PT. Bank BRISyariah
4 PT. Bank Jabar Banten Syariah	9	56	1	4 PT. Bank Jabar Banten Syariah
5 PT. Bank BNI Syariah	68	168	18	5 PT. Bank BNI Syariah
6 PT. Bank Syariah Mandiri	131	438	54	6 PT. Bank Syariah Mandiri
7 PT. Bank Mega Syariah	35	45	-	7 PT. Bank Mega Syariah
8 PT. Bank Panin Syariah	14	5	1	8 PT. Bank Panin Syariah
9 PT. Bank Syariah Bukopin	12	7	4	9 PT. Bank Syariah Bukopin
10 PT. BCA Syariah	10	6	3	10 PT. BCA Syariah
11 PT. Maybank Syariah Indonesia	1	-	-	11 PT. Maybank Syariah Indonesia
12 PT. Bank Tabungan Pensiunan Nasional Syariah	26	3	-	12 PT. Bank Tabungan Pensiunan Nasional Syariah
Unit Usaha Syariah	149	135	44	Sharia Business Unit
13 PT Bank Danamon Indonesia, Tbk	12	2	-	13 PT Bank Danamon Indonesia, Tbk
14 PT Bank Permata, Tbk	11	2	1	14 PT Bank Permata, Tbk
15 PT Bank Internasional Indonesia, Tbk	7	1	-	15 PT Bank Internasional Indonesia, Tbk
16 PT Bank CIMB Niaga, Tbk	11	-	-	16 PT Bank CIMB Niaga, Tbk
17 PT Bank OCBC NISP, Tbk	10	-	-	17 PT Bank OCBC NISP, Tbk
18 PT Bank Sinarmas	34	2	10	33 PT Bank Sinarmas
19 PT Bank Tabungan Negara (Persero), Tbk.	22	24	3	34 PT Bank Tabungan Negara (Persero), Tbk.
20 PT BPD DKI	3	12	6	18 PT BPD DKI
21 PT BPD Daerah Istimewa Yogyakarta	1	3	5	19 PT BPD Daerah Istimewa Yogyakarta
22 PT BPD Jawa Tengah	4	6	6	20 PT BPD Jawa Tengah
23 PT BPD Jawa Timur, Tbk	6	8	-	21 PT BPD Jawa Timur, Tbk
24 PT Bank Aceh	3	15	-	23 PT Bank Aceh
25 PT BPD Sumatera Utara	5	17	-	22 PT BPD Sumatera Utara
26 PT BPD Jambi	1	-	-	24 PT BPD Jambi
27 PT BPD Sumatera Barat	3	6	-	25 PT BPD Sumatera Barat
28 PT BPD Riau dan Kepulauan Riau	2	3	1	26 PT BPD Riau dan Kepulauan Riau
29 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	3	27 PT BPD Sumatera Selatan dan Bangka Belitung
30 PT BPD Kalimantan Selatan	2	9	1	28 PT BPD Kalimantan Selatan
31 PT BPD Kalimantan Barat	1	3	4	29 PT BPD Kalimantan Barat
32 PD BPD Kalimantan Timur	2	13	2	30 PD BPD Kalimantan Timur
33 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	31 PT BPD Sulawesi Selatan dan Sulawesi Barat
34 PT BPD Nusa Tenggara Barat	2	7	1	32 PT BPD Nusa Tenggara Barat
Bank Pembiayaan Rakyat Syariah	97	-	174	Sharia Rural Bank
TOTAL	697	1.284	394	TOTAL
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Agustus 2016
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)

Kelompok Bank		KPO/KC	KCP/UPS	KK	Group of Banks
		HOO/BO	SBO/SSU	CO	
Bank Umum Syariah		451	1.149	176	Sharia Commercial Bank
1 Jawa Barat		61	222	28	1 West Java
2 Banten		19	67	8	2 Banten
3 DKI Jakarta		75	162	38	3 DKI Jakarta
4 Yogyakarta		10	24	13	4 DI Yogyakarta
5 Jawa Tengah		39	90	20	5 Central Java
6 Jawa Timur		44	136	18	6 East Java
7 Bengkulu		6	12	-	7 Bengkulu
8 Jambi		7	20	1	8 Jambi
9 Nanggroe Aceh Darussalam		13	22	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara		23	58	4	10 North Sumatera
11 Sumatera Barat		10	32	4	11 West Sumatera
12 Riau		11	37	10	12 Riau
13 Sumatera Selatan		15	37	1	13 South Sumatera
14 Bangka Belitung		3	8	-	14 Bangka Belitung
15 Kepulauan Riau		6	16	3	15 Riau Islands
16 Lampung		10	32	2	16 Lampung
17 Kalimantan Selatan		9	19	5	17 South Kalimantan
18 Kalimantan Barat		9	13	1	18 West Kalimantan
19 Kalimantan Timur		14	33	4	19 East Kalimantan
20 Kalimantan Tengah		7	5	-	20 Central Kalimantan
21 Sulawesi Tengah		6	10	-	21 Central Sulawesi
22 Sulawesi Selatan		12	32	9	22 South Sulawesi
23 Sulawesi Utara		4	4	-	23 North Sulawesi
24 Gorontalo		2	4	1	24 Gorontalo
25 Sulawesi Barat		2	1	-	25 West Sulawesi
26 Sulawesi Tenggara		7	9	2	26 South East Sulawesi
27 Nusa Tenggara Barat		7	19	2	27 West Nusa Tenggara
28 Bali		7	11	-	28 Bali
29 Nusa Tenggara Timur		3	1	-	29 East Nusa Tenggara
30 Maluku		2	3	-	30 Maluku
31 Papua		2	5	-	31 Papua
32 Maluku Utara		3	3	-	32 North Maluku
33 Papua Barat		2	2	-	33 West Papua
34 Luar Indonesia		1	-	-	34 Outside Indonesia
Keterangan:					Note:
- KP = Kantor Pusat					- HO = Head Office
- UUS = Unit Usaha Syariah					- IBU = Sharia Banking Unit
- KPO = Kantor Pusat Operasional					- HOO = Head Operational Office
- KC = Kantor Cabang					- BO = Branch Office
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah					- SBO/SSU = Sub Branch Office/Sharia Services Unit
- KK = Kantor Kas					- CO = Cash Office
- Tidak termasuk Layanan Syariah					- Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Agustus 2016
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	149	135	44	Sharia Business Unit
1 Jawa Barat	18	11	7	1 West Java
2 Banten	3	6	-	2 Banten
3 DKI Jakarta	10	15	7	3 DKI Jakarta
4 Yogyakarta	3	4	5	4 DI Yogyakarta
5 Jawa Tengah	18	7	7	5 Central Java
6 Jawa Timur	22	15	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	6	15	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	13	17	-	10 North Sumatera
11 Sumatera Barat	5	6	-	11 West Sumatera
12 Riau	3	1	2	12 Riau
13 Sumatera Selatan	6	1	3	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	3	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	6	9	1	17 South Kalimantan
18 Kalimantan Barat	4	3	4	18 West Kalimantan
19 Kalimantan Timur	6	13	2	19 East Kalimantan
20 Kalimantan Tengah				20 Central Kalimantan
21 Sulawesi Tengah				21 Central Sulawesi
22 Sulawesi Selatan	9	-	1	22 South Sulawesi
23 Sulawesi Utara				23 North Sulawesi
24 Gorontalo				24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara				26 South East Sulawesi
27 Nusa Tenggara Barat	5	7	1	27 West Nusa Tenggara
28 Bali	3	1	-	28 Bali
29 Nusa Tenggara Timur				29 East Nusa Tenggara
30 Maluku				30 Maluku
31 Papua				31 Papua
32 Maluku Utara				32 North Maluku
33 Papua Barat				33 West Papua
34 Luar Indonesia				34 Outside Indonesia
Total BUS dan UUS	600	1.284	220	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2016
(Office Channeling)**

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 PT. Bank Danamon Indonesia, Tbk	145	145	128	128	118	118	118	118	127	144	148	147	156	480	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	279	297	297	297	297	297	292	292	292	292	292	292	292	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	444	444	460	460	413	412	412	412	412	404	396	391	391	391	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	38	181	181	181	172	172	169	169	164	138	138	136	134	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	239	239	253	253	256	261	261	261	260	264	270	270	270	269	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	5	39	39	39	39	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas 2)
7 PT. Bank Tabungan Negara (Persero), Tbk	-	-	-	-	-	45	45	45	45	45	45	45	45	45	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	62	64	70	70	72	72	72	72	72	72	72	72	72	175	9 PT BPD DKI
10 PT. BPD DIY	3	3	5	5	8	10	10	10	10	10	10	10	11	31	10 PT. BPD DIY
11 PT BPD Jateng	131	131	131	131	131	131	131	131	131	131	131	131	145	145	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	47	97	97	97	97	97	97	97	97	97	97	97	97	97	12 PT BPD Jatim, Tbk
13 PT Bank Aceh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	-	3	7	7	7	7	7	7	7	7	7	7	7	7	15 PT BPD Jambi
16 PT BPD Sumbar	35	35	35	35	34	34	34	34	34	34	34	34	34	34	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	51	51	52	52	52	52	52	52	51	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	1	5	5	5	5	5	5	7	7	7	7	7	10	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	42	45	45	45	46	46	47	47	47	47	47	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	57	57	57	57	58	58	58	58	59	62	62	63	63	63	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	6	6	6	6	6	6	23 PT BPD Nusa Tenggara Barat
JUMLAH	1.732	1.787	2.015	2.015	1.966	2.009	2.009	2.002	2.012	2.024	2.000	1.995	2.018	2.465	TOTAL

¹⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS

r) Angka-angka diperbaiki

1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

1) "-" = data not available since office channelling was spinoff become Sharia Banking

r) Revised figures

1. "Revision of data BUS-UUS began in June 2014 based on LSMK"

Miliar Rupiah (in Billion IDR)

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Komponen Aset															ASSETS
1 Kas	3.157	3.636	3.649	3.273	3.377	3.905	3.469	3.347	3.214	2.934	3.270	3.885	3.564	3.166	1. Cash
2 Penempatan pada Bank Indonesia	35.699	42.715	37.341	32.095	31.901	41.051	32.725	35.761	40.094	36.490	38.037	38.946	42.230	41.463	2. Deposit in Bank Indonesia
a. Giro	10.588	10.903	11.374	11.467	11.506	12.001	12.108	12.106	11.688	12.200	12.215	13.421	12.861	13.055	a. Deposit
b. SBIS	6.530	8.130	7.720	7.192	6.495	6.280	6.275	7.188	6.994	7.683	7.225	7.470	8.130	8.947	b. Bank Indonesia Certificates Syariah
c. FASBIS	17.010	21.294	14.685	11.553	12.188	19.218	12.538	13.361	18.649	14.701	16.785	16.101	18.572	17.569	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	1.571	2.388	3.562	1.883	1.712	3.551	1.804	3.108	2.764	1.907	1.812	1.953	2.667	1.893	d. Others
3 Penempatan pada Bank Lain	5.214	5.567	6.333	5.965	6.166	7.241	6.755	5.736	6.746	6.503	6.564	7.271	6.847	6.449	3. Placement in Other Banks
a. Giro	2.222	2.149	2.632	2.115	2.206	2.460	2.559	1.977	2.605	2.772	2.001	2.480	2.557	2.501	a. Demand Deposits
b. Tabungan	13	44	29	41	37	58	43	20	40	21	11	11	25	23	b. Saving Deposits
c. Deposito	2.953	3.234	3.781	3.802	3.898	4.676	4.145	3.678	4.097	3.686	3.623	4.759	4.263	3.838	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	25	139	18	6	24	46	8	60	3	22	18	19	0	33	f. Others
4 Surat Berharga yang Dimiliki	11.684	12.046	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	23.673	22.940	21.683	23.030	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.399	11.466	16.217	18.179	19.143	20.524	21.868	22.148	23.142	23.194	22.856	21.554	20.514	21.759	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	285	580	694	554	545	725	666	699	951	789	817	1.386	1.169	1.271	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	65.167	64.578	73.268	73.361	74.049	76.515	75.063	76.080	77.994	78.547	80.385	82.715	81.571	82.223	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	64.313	63.741	72.271	72.347	73.072	75.533	74.107	75.112	77.011	77.561	79.372	81.610	80.502	81.257	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.307	14.354	15.144	14.925	14.680	14.820	14.469	14.268	14.273	14.239	14.856	15.298	14.789	14.577	1. Mudharabah
2. Musyarakah	49.946	49.336	57.128	57.422	58.391	60.713	59.638	60.845	62.737	63.322	64.516	66.313	65.713	66.680	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	854	837	997	1.013	977	982	956	968	983	986	1.013	1.105	1.069	966	b. Profit sharing Financing to Other Banks
1. Mudharabah	707	695	876	896	867	878	854	881	881	890	903	969	933	898	1. Mudharabah
2. Musyarakah	147	142	121	118	110	103	102	104	102	95	110	136	136	68	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	122.609	123.977	124.557	124.392	125.114	126.839	126.768	126.357	126.509	127.230	128.874	131.058	130.380	130.100	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	122.599	123.968	124.551	124.386	125.107	126.832	126.761	126.352	126.503	127.227	128.871	131.030	130.353	130.073	a. Receivables from Non Banks
1. Murabahah	115.602	117.371	119.396	119.456	120.333	122.111	122.287	122.042	122.168	122.981	124.339	126.179	125.635	125.478	1. Murabahah
2. Qardh	5.965	5.965	4.433	4.202	4.028	3.951	3.706	3.534	3.556	3.467	3.752	4.057	3.912	3.774	2. Qardh
3. Istishna'	618	633	722	728	746	770	769	775	780	779	780	794	805	821	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	10	9	6	6	7	7	7	6	6	3	3	28	28	27	b. Receivables from Other Banks
1. Murabahah	9	9	6	6	7	7	7	6	6	3	3	28	28	27	1. Murabahah
2. Qardh	0	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.464	11.621	11.325	11.039	10.949	10.635	10.357	10.111	9.972	9.538	9.619	9.539	9.292	9.126	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.464	11.620	11.321	11.035	10.945	10.631	10.353	10.107	9.968	9.534	9.616	9.535	9.289	9.122	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	5	5	4	4	4	4	4	4	4	4	4	4	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas)	2.379	2.104	2.341	1.685	1.685	1.587	2.717	3.221	1.955	3.205	2.845	2.655	3.114	3.018	8. Other claims
9 Penyertaan	100	100	79	79	79	79	79	79	79	79	79	79	79	79	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	5.676	5.025	5.846	6.052	6.086	6.363	6.597	6.682	6.487	6.637	7.969	6.817	7.193	7.510	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	14	15	16	12	10	6	6	6	6	4	6	6	4	4	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	3.038	3.795	3.935	3.937	4.020	4.622	4.637	4.644	4.641	4.666	4.705	4.788	4.752	4.698	13. Fixed Assets and Equipment
14 Persediaan	1	1	2	7	1	0	0	0	0	1	0	0	1	0	14. Inventories
15 Rupa-rupa Aset	7.077	7.213	8.253	8.070	7.871	8.898	8.927	8.923	8.955	8.835	8.755	9.159	9.218	9.440	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	209.644	217.858	219.313	219.478	220.635	231.175	229.094	231.820	232.657	233.808	238.366	241.336	243.184	244.843	1. Third Party Funds
a. Dana Simpanan Wadiah	26.845	29.073	31.050	29.400	30.314	32.532	30.399	31.244	31.406	31.947	33.907	35.427	35.425	34.894	a. iB Wadiah
1. Giro	15.360	16.512	16.996	15.762	16.261	17.327	15.726	15.982	15.889	16.120	18.515	19.197	19.235	18.556	1. iB Demand Deposits Wadiah
2. Tabungan	11.485	12.561	14.053	13.638	14.053	15.206	14.672	15.262	15.517	15.826	15.392	16.230	16.190	16.338	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	181.660	187.638	187.254	189.097	189.212	197.475	198.656	200.536	201.151	201.861	204.459	205.910	207.759	209.949	b. Non Profit Sharing Investment Fund
1. Giro	1.644	2.132	3.675	3.844	3.504	3.859	3.635	3.385	3.822	3.987	4.970	4.643	4.602	4.337	1. Demand Deposits
2. Tabungan	47.591	50.949	49.822	49.918	50.247	53.388	52.948	53.798	52.538	53.143	52.643	54.013	55.311	55.929	2. Saving Deposits
3. Deposito	132.425	134.556	133.757	135.336	135.461	140.228	142.074	143.352	144.790	144.731	146.845	147.254	147.846	149.683	3. Time Deposits
c. Dana Investasi Profit Sharing	1.140	1.148	1.010	980	1.109	1.168	39	39	100	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	7	6	8	8	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	117	71	53	50	49	60	8	9	11	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.022	1.072	950	924	1.052	1.101	31	31	89	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	6.671	7.632	8.342	7.638	7.734	8.468	8.139	7.603	8.825	8.059	8.004	9.869	8.902	7.861	3. Liabilities to other Banks
a. Giro	480	552	844	735	621	784	732	680	800	693	826	1.387	919	994	a. Demand Deposits
b. Tabungan	775	886	1.011	1.161	1.104	1.215	1.212	1.099	1.068	923	800	660	1.103	1.138	b. Saving Deposits
c. Deposito	5.008	5.562	6.358	5.648	5.671	6.380	6.047	5.602	6.869	6.293	6.145	7.476	6.548	5.487	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	0	0	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	633	130	94	339	89	148	223	88	151	234	346	332	56	f. Others

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep ^{r)}	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
4 Surat Berharga yang Diterbitkan	3.290	3.937	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	1.908	3.188	3.541	3.394	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.066	2.076	2.391	2.391	2.391	2.391	2.391	594	594	594	494	924	953	953	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.224	1.861	2.821	1.414	1.451	1.955	897	699	1.266	1.569	1.414	2.264	2.588	2.441	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.256	2.256	2.272	2.295	2.350	2.281	2.280	2.333	2.330	2.328	2.341	2.328	2.383	2.587	5. Received Borrowing
6 Liabilitas Lainnya	951	934	639	801	827	892	831	768	609	642	666	703	596	536	6. Other Liabilities
7 Rupa-Rupa Liabilitas	19.832 ^{r)}	19.945 ^{r)}	24.482 ^{r)}	20.429 ^{r)}	20.601 ^{r)}	26.390 ^{r)}	21.465 ^{r)}	22.304 ^{r)}	26.858	23.673	22.793	24.157	22.056	20.897	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	19	26	23	22	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	19	26	23	22	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	9. Loan Capital
10 Modal Disetor	10.643	10.644	11.696	11.696	12.198	12.413	12.376	12.376	12.358	12.359	12.759	12.759	12.759	12.809	10. Paid-in capital
11 Tambahan Modal Disetor	1.898	1.894	2.374	2.376	2.376	2.258	2.242	2.247	2.250	2.246	1.898	1.887	1.966	2.164	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	670	670	670	1.014	1.112	1.112	1.125	1.125	1.054	1.054	1.054	1.054	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.145	2.145	2.145	2.145	2.145	2.145	2.146	2.276	2.398	2.406	2.417	2.417	13. Reserves
a. Cadangan Umum	996	996	2.129	2.129	2.129	2.129	2.129	2.129	2.131	2.260	2.383	2.390	2.390	2.390	a. General Reserves
b. Cadangan Tujuan	1	1	16	16	16	16	16	16	16	16	16	16	26	26	b. Special Purpose Reserves
14 Laba	5.633	5.539	4.997	5.236	5.422	4.858	4.467	4.430	4.754	4.700	3.746	4.537	4.684	4.725	14. Net Income
a. Tahun-tahun lalu	3.739	3.752	3.315	3.315	3.315	3.072	4.183	3.885	3.932	3.760	3.061	3.111	3.100	3.100	a. Previous years
b. Tahun berjalan	1.894	1.786	1.682	1.921	2.107	1.786	284	545	822	939	686	1.426	1.584	1.625	b. Current year

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
*) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2016
(Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Komponen Aset															ASSETS
1 Kas	2.868	3.301	3.307	2.968	3.049	3.495	3.110	2.984	2.866	2.593	2.928	3.434	3.161	2.785	1. Cash
2 Penempatan pada Bank Indonesia	26.667	32.428	24.352	22.300	22.590	25.797	22.565	24.952	25.252	23.618	23.441	23.850	28.931	28.201	2. Deposit in Bank Indonesia
a. Giro	8.083	8.270	8.261	8.335	8.420	8.761	8.731	8.668	8.284	8.661	8.797	9.380	8.996	9.098	a. Deposit
b. SBIS	3.580	4.720	4.525	3.997	3.680	3.385	3.500	4.008	3.908	4.553	3.955	3.850	4.530	5.075	b. Bank Indonesia Certificates Syariah
c. FASBIS	14.013	17.738	8.020	8.101	8.797	10.120	8.537	9.172	10.302	8.505	8.885	8.678	12.746	12.144	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	991	1.700	3.546	1.866	1.693	3.531	1.797	3.104	2.758	1.899	1.803	1.942	2.659	1.884	d. Others
3 Penempatan pada Bank Lain	3.155	3.287	2.817	3.103	3.103	3.598	3.794	3.034	3.540	3.476	2.634	3.525	2.992	2.909	3. Placement in Other Banks
a. Giro	2.204	2.130	1.883	2.098	2.191	2.447	2.548	1.965	2.530	2.462	1.813	2.445	2.329	2.228	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	946	1.017	914	914	887	1.104	1.238	1.008	1.006	1.005	801	1.061	661	595	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	5	139	18	6	24	46	8	60	3	7	18	19	0	33	f. Others
4 Surat Berharga yang Dimiliki	9.850	10.208	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	19.228	18.881	17.689	18.875	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.665	9.728	13.488	15.325	16.284	17.665	18.488	18.353	19.266	19.154	18.471	17.505	16.546	17.730	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	185	480	567	554	545	605	656	689	841	779	757	1.376	1.143	1.145	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	50.221	49.225	54.072	53.759	54.044	55.886	54.446	54.963	56.271	56.523	57.531	58.326	57.166	57.416	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	49.729	48.753	53.184	53.495	53.336	55.336	53.911	54.430	55.752	55.997	56.989	57.712	56.561	56.900	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.608	8.424	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	8.103	8.422	8.094	7.912	1. Mudharabah
2. Musyarakah	41.061	40.278	45.149	44.970	45.492	47.357	46.105	46.816	48.200	48.435	48.885	49.290	48.467	48.988	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	492	472	556	575	549	550	535	533	520	526	542	614	605	516	b. Profit sharing Financing to Other Banks
1. Mudharabah	345	330	441	463	445	452	438	438	426	438	440	485	476	455	1. Mudharabah
2. Musyarakah	147	142	115	112	105	98	97	95	94	88	102	129	129	61	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	96.787	97.283	96.095	95.695	95.806	97.076	96.763	95.833	95.661	95.930	97.142	98.815	98.443	98.244	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	96.779	97.276	96.090	95.691	95.801	97.071	96.757	95.829	95.657	95.928	97.140	98.788	98.417	98.218	a. Receivables from Non Banks
1. Murabahah	90.989	91.867	92.146	91.992	92.289	93.642	93.561	92.815	92.630	93.017	93.982	95.341	95.114	95.084	1. Murabahah
2. Qardh	5.636	5.256	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2.799	3.048	3.340	3.196	3.030	2. Qardh
3. Istishna'	154	153	136	126	124	120	117	116	114	112	110	108	107	105	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	8	7	5	5	6	5	5	4	4	2	2	27	26	26	b. Receivables from Other Banks
1. Murabahah	8	7	5	5	6	5	5	4	4	2	2	27	26	26	1. Murabahah
2. Qardh	0	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	5	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.895	1.917	1.555	1.519	1.574	1.564	1.535	1.497	1.562	1.511	1.596	1.646	1.598	1.507	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.895	1.916	1.551	1.515	1.571	1.561	1.532	1.494	1.559	1.508	1.593	1.643	1.595	1.504	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	4	4	3	3	3	3	3	3	3	3	3	3	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.183	2.104	2.267	1.289	1.537	1.587	2.292	2.380	1.349	2.232	1.555	1.744	1.836	1.319	8. Other claims
9 Penyertaan	100	100	79	79	79	79	79	79	79	79	79	79	79	79	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	4.680	4.070	4.563	4.708	4.691	4.896	5.065	5.128	4.802	4.890	6.186	5.246	5.557	5.855	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	2	2	0	0	0	0	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	2.878	3.632	3.741	3.745	3.824	4.419	4.434	4.442	4.441	4.466	4.505	4.569	4.533	4.480	13. Fixed Assets and Equipment
14 Persediaan	0	0	0	0	1	0	0	0	0	0	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	5.613	5.545	6.247	5.884	6.102	6.546	7.396	6.516	6.734	6.828	6.904	6.492	6.607	6.805	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	165.050	170.723	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	178.768	178.934	1. Third Party Funds
a. Dana Simpanan Wadiah	20.956	22.705	23.877	22.452	23.274	24.915	23.398	23.760	24.208	24.625	26.451	27.524	27.632	27.036	a. IB Wadia
1. Giro	12.033	12.867	12.856	11.821	12.277	12.991	11.818	11.823	11.933	12.205	14.522	15.024	15.070	14.362	1. IB Demand Deposits Wadia
2. Tabungan	8.922	9.838	11.021	10.631	10.996	11.924	11.580	11.937	12.275	12.419	11.929	12.500	12.562	12.674	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	142.982	146.901	141.585	142.463	142.806	148.896	149.832	150.074	150.571	149.511	147.903	149.527	151.137	151.898	b. Non Profit Sharing Investment Fund
1. Giro	567	935	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1.759	1.939	1.822	1.839	1.839	1. Demand Deposits
2. Tabungan	38.078	40.515	38.154	38.414	38.646	40.758	40.445	40.729	39.833	39.868	39.051	39.537	40.460	40.511	2. Saving Deposits
3. Deposito	104.338	105.451	101.664	102.575	102.693	106.266	107.475	107.738	109.003	107.884	106.913	108.072	108.855	109.548	3. Time Deposits
c. Dana Investasi Profit Sharing	1.112	1.117	972	942	1.070	1.083	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	7	6	8	8	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	111	65	44	41	40	50	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.001	1.047	921	895	1.022	1.025	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	4.896	5.282	5.962	5.094	5.372	6.122	5.161	5.256	6.344	5.718	5.835	6.692	6.021	5.130	3. Liabilities to other Banks
a. Giro	378	358	684	555	358	404	415	351	441	340	507	609	501	668	a. Demand Deposits
b. Tabungan	525	626	564	640	628	799	802	683	657	579	525	378	633	635	b. Saving Deposits
c. Deposito	3.586	3.760	4.635	3.806	4.050	4.832	3.808	4.001	5.160	4.651	4.705	5.589	4.757	3.588	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	0	0	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	537	79	93	337	88	136	221	86	149	98	115	130	54	f. Others

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2016
(Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indikator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
4 Surat Berharga yang Diterbitkan	2.790	3.437	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	1.508	1.988	2.391	2.244	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.787	1.797	2.112	2.112	2.112	2.112	2.112	315	315	315	315	315	315	315	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.003	1.640	2.600	1.193	1.230	1.679	676	478	1.045	1.348	1.193	1.673	2.076	1.929	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.022	2.252	2.100	2.100	2.100	1.950	1.950	1.950	1.950	1.950	1.950	1.950	1.950	2.150	5. Received Borrowing
6 Liabilitas Lainnya	947	930	637	796	825	888	821	765	603	638	664	701	590	525	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4.029	3.926	3.725	3.726	3.928	4.522 ^{r)}	4.415 ^{r)}	4.683 ^{r)}	4.490	4.581	4.483	4.552	4.537	4.465	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	19	26	23	22	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	19	26	23	22	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	9. Loan Capital
10 Modal Disetor	10.643	10.644	11.696	11.696	12.198	12.413	12.376	12.376	12.358	12.359	12.759	12.759	12.759	12.809	10. Paid-in capital
11 Tambahan Modal Disetor	1.798	1.794	2.375	2.376	2.377	2.258	2.240	2.244	2.239	2.231	1.883	1.871	1.935	2.131	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	670	670	670	1.014	1.112	1.112	1.125	1.125	1.054	1.054	1.054	1.054	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.145	2.145	2.145	2.145	2.145	2.145	2.146	2.276	2.398	2.406	2.417	2.417	13. Reserves
a. Cadangan Umum	996	996	2.129	2.129	2.129	2.129	2.129	2.129	2.131	2.260	2.383	2.390	2.390	2.390	a. General Reserves
b. Cadangan Tujuan	1	1	16	16	16	16	16	16	16	16	16	16	26	26	b. Special Purpose Reserves
14 Laba	4.254	4.268	3.551	3.635	3.719	3.402	3.375	3.435	3.667	3.624	2.469	3.096	3.057	2.908	14. Net Income
a. Tahun-tahun lalu	3.553	3.566	3.022	3.022	3.022	2.767	3.224	3.198	3.299	3.182	2.483	2.533	2.522	2.522	a. Previous years
b. Tahun berjalan	701	702	528	613	697	635	151	238	368	441	(14)	563	535	385	b. Current year

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
*) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 6.b. Kegiatan Unit Usaha Syariah - SPS 2016
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indikator
	Nov	Des	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Komponen Aset															ASSETS
1 Kas	289	335	342	306	328	410	358	363	348	341	342	451	403	382	1. Cash
2 Penempatan pada Bank Indonesia	9.032	10.287	12.989	9.795	9.312	15.254	10.160	10.810	14.842	12.872	14.597	15.095	13.299	13.262	2. Deposit in Bank Indonesia
a. Giro	2.505	2.633	3.112	3.132	3.085	3.241	3.377	3.437	3.405	3.539	3.418	4.041	3.865	3.956	a. Deposit
b. SBIS	2.950	3.410	3.195	3.195	2.815	2.895	2.775	3.180	3.086	3.130	3.270	3.600	3.600	3.872	b. Bank Indonesia Certificates Syariah
c. FASBIS	2.997	3.556	6.665	3.452	3.392	9.098	4.001	4.189	8.346	6.195	7.900	7.423	5.826	5.425	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	580	688	16	17	20	20	7	4	5	7	9	11	8	9	d. Others
3 Penempatan pada Bank Lain	2.059	2.281	3.516	2.946	3.063	3.642	2.961	2.702	3.205	3.027	3.020	3.746	3.855	3.539	3. Placement in Other Banks
a. Giro	18	19	749	17	15	12	11	11	74	310	188	36	228	273	a. Demand Deposits
b. Tabungan	13	44	29	41	37	58	43	20	40	21	11	11	25	23	b. Saving Deposits
c. Deposito	2.008	2.218	2.867	2.889	3.011	3.572	2.907	2.671	3.091	2.681	2.822	3.699	3.602	3.243	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	20	-	-	-	-	-	-	-	-	15	-	-	-	-	f. Others
4 Surat Berharga yang Dimiliki	1.834	1.837	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4.446	4.059	3.994	4.155	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	1.734	1.737	2.730	2.854	2.859	2.978	3.380	3.796	3.876	4.040	4.486	4.049	3.968	4.029	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	100	100	126	-	-	120	10	10	110	10	60	10	26	126	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	14.946	15.353	19.196	19.602	20.005	20.629	20.617	21.118	21.722	22.024	22.854	24.390	24.405	24.807	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.583	14.988	18.755	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	23.941	24.357	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.699	5.930	6.776	6.711	6.678	6.841	6.663	6.654	6.722	6.678	6.753	6.876	6.695	6.665	1. Mudharabah
2. Musyarakah	8.884	9.058	11.979	12.452	12.899	13.356	13.533	14.028	14.537	14.886	15.631	17.022	17.246	17.692	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	362	365	441	438	428	431	421	435	463	460	471	491	464	450	b. Profit sharing Financing to Other Banks
1. Mudharabah	362	365	435	433	423	426	416	426	455	452	463	484	457	443	1. Mudharabah
2. Musyarakah	-	-	6	5	5	5	5	9	8	8	7	7	7	7	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	25.822	26.695	28.462	28.696	29.308	29.763	30.005	30.524	30.848	31.301	31.732	32.243	31.937	31.856	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	25.820	26.693	28.461	28.695	29.307	29.762	30.004	30.523	30.847	31.299	31.731	32.241	31.936	31.855	a. Receivables from Non Banks
1. Murabahah	24.612	25.504	27.250	27.464	28.044	28.469	28.727	29.227	29.538	29.964	30.358	30.838	30.522	30.394	1. Murabahah
2. Qardh	744	708	625	609	640	642	626	637	642	667	704	717	716	745	2. Qardh
3. Istishna'	464	480	586	602	622	650	662	660	667	667	667	686	698	716	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	2	2	1	1	1	1	1	1	1	1	1	1	1	1	b. Receivables from Other Banks
1. Murabahah	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.569	9.705	9.770	9.521	9.375	9.070	8.822	8.614	8.410	8.027	8.023	7.893	7.694	7.619	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.569	9.705	9.769	9.520	9.374	9.069	8.821	8.613	8.409	8.026	8.022	7.892	7.693	7.618	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	1	1	1	1	1	1	1	1	1	1	1	1	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas	197	-	73	396	148	-	425	841	606	974	1.290	910	1.278	1.699	8. Other claims
9 Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	996	955	1.283	1.344	1.394	1.467	1.531	1.554	1.685	1.747	1.783	1.572	1.636	1.656	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	6	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	13	14	15	11	10	5	5	5	201	4	6	6	3	4	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	160	163	193	192	196	202	203	202	-	200	200	219	219	218	13. Fixed Assets and Equipment
14 Persediaan	0	1	1	7	0	-	0	0	0	1	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	1.465	1.668	2.006	2.187	1.769	2.352	2.411 ¹⁾	2.408	2.221	2.007	1.851	2.667	2.611	2.635	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	44.595	47.136	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	64.416	65.909	1. Third Party Funds
a. Dana Simpanan Wadiah	5.889	6.368	7.173	6.949	7.040	7.617	7.000	7.485	7.198	7.322	7.456	7.903	7.793	7.858	a. IB Wadia
1. Giro	3.326	3.645	4.141	3.941	3.984	4.335	3.908	4.159	3.956	3.915	3.993	4.173	4.165	4.194	1. IB Demand Deposits Wadia
2. Tabungan	2.563	2.723	3.032	3.007	3.056	3.282	3.092	3.326	3.242	3.407	3.463	3.730	3.628	3.665	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	38.678	40.737	45.669	46.634	46.406	48.578	48.825	50.462	50.579	52.350	56.556	56.382	56.623	58.051	b. Non Profit Sharing Investment Fund
1. Giro	1.077	1.197	1.909	2.370	2.036	1.987	1.723	1.779	2.087	2.228	3.032	2.724	2.780	2.497	1. Demand Deposits
2. Tabungan	9.513	10.434	11.668	11.504	11.601	12.630	12.502	13.069	12.705	13.275	13.592	14.476	14.851	15.418	2. Saving Deposits
3. Deposito	28.088	29.106	32.093	32.761	32.768	33.962	34.599	35.614	35.787	36.847	39.932	39.182	38.991	40.136	3. Time Deposits
c. Dana Investasi Profit Sharing	28	31	38	38	39	85	39	39	100	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	7	6	9	9	10	9	8	9	11	-	-	-	-	-	2. Saving Deposits
3. Deposito	22	25	29	29	30	76	31	31	89	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	1.775	2.350	2.381	2.544	2.362	2.346	2.978	2.347	2.481	2.341	2.169	3.178	2.882	2.731	3. Liabilities to other Banks
a. Giro	102	194	160	180	263	380	317	329	359	353	319	778	418	326	a. Demand Deposits
b. Tabungan	250	259	447	521	476	416	410	416	411	344	275	282	471	503	b. Saving Deposits
c. Deposito	1.422	1.802	1.722	1.842	1.621	1.548	2.239	1.601	1.709	1.642	1.439	1.887	1.790	1.899	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	96	51	1	1	1	12	2	2	2	136	231	202	2	f. Others

Tabel 6.b. Kegiatan Unit Usaha Syariah - SPS 2016
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indikator
	Nov	Des	Sep ^{r)}	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
4 Surat Berharga yang Diterbitkan	500	500	500	500	500	555	500	500	500	500	400	1.200	1.150	1.150	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	279	279	279	279	279	279	279	279	279	179	609	638	638	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	221	221	221	221	221	276	221	221	221	221	221	591	512	512	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	234	4	171	195	250	331	330	383	380	378	391	378	433	437	5. Received Borrowing
6 Liabilitas Lainnya	4	4	2	5	2	3	10	3	6	4	3	3	6	10	6. Other Liabilities
7 Rupa-Rupa Liabilitas	15.803	16.019	20,757 ^{r)}	16.704	16.674	21.868	17,051 ^{r)}	17,621 ^{r)}	22.368	19.093	18.310	19.606	17.519	16.432	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	100	100	(1)	(0)	(0)	(0)	1	3	11	15	15	16	31	33	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1.379	1.271	1.447	1.600	1.704	1.456	1.092	995	1.087	1.076	1.277	1.442	1.627	1.818	14. Net Income
a. Tahun-tahun lalu	187	187	293	293	293	305	959	688	633	578	578	578	578	578	a. Previous years
b. Tahun berjalan	1.193	1.084	1.154	1.308	1.411	1.151	133	307	454	498	700	864	1.049	1.240	b. Current year

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	88	472	1	1	-	-	-	1	8	-	3	9	1	0	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	402	301	165	136	164	126	510	498	501	501	500	-	- Forward purchases
- Lainnya	38	110	26	43	33	33	27	19	-	-	-	5	5	29	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	8.148	25.944	6.671	6.120	5.873	6.518	6.673	6.760	7.578	6.743	6.972	6.094	6.144	6.081	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	180	376	80	75	69	73	71	83	95	54	81	71	58	49	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	460	449	323	368	224	211	312	340	306	245	183	312	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	3	28	24	-	46	12	5	41	8	38	65	57	- Spot sales
- Posisi penjualan forward yang masih berjalan	321	569	395	297	161	132	191	153	662	670	501	501	500	500	- Forward sales
- Lainnya	1.410	1.791	1.516	1.491	1.488	1.299	1.294	1.284	1.894	1.255	1.741	1.240	1.229	1.226	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (Kafalah) yang diterima	24	25	32	718	236	311	237	311	309	307	1.280	223	221	246	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.613	2.417	3.710	3.689	935	947	978	1.006	1.178	1.434	1.463	1.252	1.242	1.279	- Income will be received
- Lainnya	750	715	952	904	295	423	565	542	344	344	366	306	264	254	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (Kafalah) yang diberikan	1.952	1.851	3.201	3.494	4.357	3.367	3.022	3.091	3.170	2.977	3.216	3.190	3.471	3.188	- Guarantees issued
- Lainnya	42	105	222	253	89	127	133	137	53	37	98	90	39	44	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	2.189	4.878	6.402	6.414	6.728	7.238	7.493	7.506	7.797	7.972	8.060	8.300	8.275	8.469	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	2.738	1.523	780	756	756	725	725	725	755	755	755	725	725	713	- Channeling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	88	472	1	1	-	-	-	1	8	-	3	9	1	0	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	402	301	165	136	164	126	510	498	501	501	500		- Forward purchases
- Lainnya	38	110	26	43	33	33	27	19	-	-	-	5	5	29	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-				- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	5.572	23.455	3.764	3.633	3.677	3.997	4.188	4.288	5.171	4.408	4.353	3.501	3.601	3.615	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	79	303	58	51	51	50	50	50	48	21	48	39	30	27	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	460	449	322	358	223	208	311	338	306	240	178	312	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	3	28	24	-	46	12	5	41	8	38	65	57	- Spot sales
- Posisi penjualan forward yang masih berjalan	321	569	395	297	161	132	191	153	662	670	501	501	500	500	- Forward sales
- Lainnya	1.407	1.788	1.514	1.490	1.487	1.297	1.293	1.283	1.893	1.254	1.741	1.239	1.229	1.226	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (Kafalah) yang diterima	24	25	32	718	236	311	237	311	309	307	1.280	223	221	246	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.574	2.383	3.630	3.605	829	852	884	905	987	1.200	1.266	1.047	1.040	1.074	- Income will be received
- Lainnya	12	7	6	7	5	6	8	8	10	9	9	9	9	9	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (Kafalah) yang diberikan	1.414	1.380	2.382	2.704	3.584	2.734	2.458	2.551	2.645	2.462	2.621	2.478	2.722	2.699	- Guarantees issued
- Lainnya	11	11	0	0	0	1	8	1	1	1	1	1	1	1	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	1.632	4.270	5.391	5.366	5.634	5.966	6.196	6.208	6.456	6.500	6.581	6.808	6.786	6.939	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	50	50	50	50	50	50	50	50	50	50	50	50	50	- Channeling of mudharabah muqayyadah

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2.575	2.489	2.907	2.487	2.197	2.521	2.485	2.472	2.407	2.335	2.619	2.593	2.543	2.466	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	101	73	22	24	18	24	21	34	47	32	33	31	29	21	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	-	-	0	0	0	10	1	3	2	2	0	5	5	1	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	4	4	2	2	2	2	1	1	1	0	0	0	0	0	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	39	34	80	84	105	95	94	101	191	234	197	205	202	205	- Income will be received
- Lainnya	738	708	946	897	289	416	558	534	334	335	357	297	255	244	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (Kafalah) yang diberikan	538	470	819	790	773	633	563	540	525	515	596	712	748	489	- Guarantees issued
- Lainnya	32	94	222	253	89	127	125	136	53	37	97	89	38	43	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	557	608	1.011	1.048	1.094	1.272	1.297	1.298	1.340	1.471	1.480	1.492	1.489	1.530	- Written off earning assets
- Penerusan dana mudharabah muqayyadah															- Channeling of mudharabah muqayyadah
	2.688	1.473	730	706	706	675	675	675	705	705	705	675	675	663	

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement) - SPS 2016
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	29.620	32.615	32.104	35.675	39.229	43.042	3.781	6.727	10.173	13.410	16.888	20.217	23.401	26.635	1 Operating Income from:
a. Penempatan pada Bank Indonesia	973	1.105	1.028	1.144	1.270	1.342	97	190	289	387	494	589	676	792	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	187	210	176	196	217	237	23	48	69	89	110	129	150	173	b. Placement in Other Banks
c. Surat Berharga	783	873	817	901	1.020	1.166	220	264	407	541	679	817	954	1.084	c. Investment in Securities
d. Pembiayaan yang Diberikan:	20.076	21.976	18.607	20.700	22.750	24.977	2.447	4.310	6.449	8.539	10.744	12.891	15.084	17.195	d. Financing:
i. Pendapatan Bagi Hasil	5.752	6.381	5.550	6.169	6.802	7.523	885	1.307	1.802	2.495	3.178	3.876	4.518	5.222	i. Profit Sharing
a. Mudharabah	1.576	1.723	1.411	1.572	1.731	1.890	158	310	464	623	775	921	1.086	1.241	a. Mudharabah
b. Musyarakah	4.175	4.657	4.139	4.597	5.071	5.633	726	997	1.338	1.872	2.403	2.954	3.432	3.981	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.228	14.424	12.135	13.503	14.828	16.238	1.459	2.810	4.354	5.657	7.080	8.432	9.881	11.203	ii. Receivables/Acceptables
a. Murabahah	12.958	14.128	11.789	13.119	14.403	15.773	1.418	2.732	4.237	5.496	6.878	8.187	9.596	10.873	a. Murabahah
b. Ujrah	188	205	275	304	336	373	31	60	92	127	160	194	226	262	b. Qardh
c. Istishna'	69	76	67	76	84	92	9	17	26	34	42	51	59	68	c. Istishna'
d. Piutang Lainnya	13	14	4	4	4	0	-	-	-	-	-	-	-	-	d. Other Receivables/
iii. Pendapatan Sewa (Ijarah)	1.096	1.171	922	1.028	1.119	1.217	104	193	293	388	486	584	685	770	iii. Leasing Receivables/
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	7.600	8.452	11.477	12.734	13.973	15.320	995	1.915	2.959	3.853	4.862	5.791	6.536	7.392	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	14.511	16.096	18.489	20.486	22.445	25.529	2.041	3.977	6.027	7.947	9.924	11.807	13.531	15.408	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	13.763	15.110	18.262	20.235	22.169	24.229	2.041	3.976	6.025	7.947	9.924	11.807	13.454	15.407	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	748	986	228	252	276	300	0	1	1	0	0	0	77	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	15.109	16.519	13.615	15.188	16.784	18.513	1.740	2.751	4.147	5.463	6.964	8.409	9.870	11.227	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	6.570	7.715	5.688	6.109	7.918	8.754	1.955	1.979	3.405	4.337	5.652	7.141	8.302	9.310	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	58	69	71	80	90	8	17	25	33	42	50	67	79	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	13	15	5	6	6	7	0	0	0	0	0	1	1	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.700	1.884	1.169	1.298	1.423	1.585	112	215	347	482	600	847	860	983	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.806	5.758	4.446	4.733	6.409	7.073	1.835	1.746	3.033	3.822	5.010	6.243	7.374	8.247	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	21.680	24.235	19.304	21.297	24.703	27.267	3.695	4.729	7.552	9.800	12.616	15.550	18.172	20.537	5 Total of Operating Income
6 Total Beban Operasional	15.732	17.942	15.252	16.717	19.617	22.011	3.372	4.116	6.611	8.704	11.770	13.909	16.361	18.640	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	0	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	374	405	249	277	304	335	24	44	67	92	119	147	171	197	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	23	26	15	16	17	18	1	2	2	3	6	7	9	10	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	23	26	31	34	2	2	3	5	6	8	10	13	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	6.159	7.288	6.486	7.021	8.956	10.235	2.272	2.043	3.553	4.598	6.566	7.601	9.174	10.486	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.075	1.187	820	910	1.020	1.115	95	191	292	392	493	584	682	787	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	9	10	25	25	26	0	0	6	16	18	19	19	19	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	5	4	4	1	1	1	5	5	5	5	7	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.840	5.339	4.569	5.013	5.523	6.087	555	1.089	1.631	2.208	2.753	3.367	3.856	4.317	i. Cost of Human Resources
ii. Biaya Tenaker	4.718	5.220	4.444	4.875	5.370	5.911	546	1.071	1.599	2.173	2.707	3.310	3.789	4.239	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	116	112	119	133	146	167	8	17	29	32	43	53	62	73	iii. Training Cost
iv. Penelitian dan Pengembangan	6	8	6	6	6	9	1	2	3	3	3	4	5	5	iv. Research and Development
j. Beban Operasional Lainnya	3.254	3.684	3.080	3.424	3.737	4.157	422	742	1.054	1.385	1.805	2.170	2.435	2.804	j. Other Operating Costs
i. Promosi	246	300	250	273	302	358	16	31	49	72	94	124	148	175	i. Promotion
ii. Biaya Lainnya	3.008	3.384	2.830	3.151	3.435	3.798	406	711	1.005	1.313	1.711	2.046	2.287	2.629	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.947	6.293	4.051	4.580	5.086	5.256	323	614	941	1.096	1.641	1.811	1.897	1.897	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	639	477	250	269	276	348	15	29	49	62	107	151	203	208	8 Non Operating Income
9 Beban Non Operasional	4.551	4.722	2.400	2.686	2.987	3.303	27	47	68	86	101	143	172	161	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.911)	(4.244)	(2.150)	(2.417)	(2.711)	(2.955)	(12)	(19)	(18)	(24)	6	8	30	47	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.036	2.049	1.901	2.163	2.375	2.301	311	595	923	1.072	851	1.649	1.841	1.944	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	846	-	-	-	1.705	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(205)	(137)	(219)	(243)	(267)	(334)	(27)	(50)	(101)	(133)	(166)	(223)	(257)	(290)	13 Income Tax
14 Laba/Rugi Bersih	1.831	1.733	1.682	1.921	2.107	1.786	284	545	822	939	686	1.426	1.584	1.654	14 Net Profit/Loss

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8a. Laporan Laba Rugi Bank Umum Syariah (Sharia Commercial Bank Condensed Income Statement) - SPS 2016
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	23.352	25.853	25.673	28.522	31.335	34.418	3.021	5.286	7.987	10.489	13.202	15.733	18.088	20.457	1 Operating Income from:
a. Penempatan pada Bank Indonesia	635	727	690	770	862	953	62	128	193	254	323	378	426	500	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	36	42	46	52	57	62	7	14	20	25	31	35	40	44	b. Placement in Other Banks
c. Surat Berharga	695	773	700	767	866	1.016	203	227	353	470	590	705	815	923	c. Investment in Securities
d. Pembiayaan yang Diberikan:	15.645	17.212	14.185	15.760	17.287	18.952	1.893	3.214	4.781	6.326	7.957	9.501	11.121	12.635	d. Financing :
i. Pendapatan Bagi Hasil	4.703	5.204	4.292	4.750	5.222	5.761	710	960	1.272	1.786	2.281	2.784	3.235	3.736	i. Profit Sharing
a. Mudharabah	1.065	1.158	847	938	1.030	1.120	88	173	257	348	429	505	598	681	a. Mudharabah
b. Musyarakah	3.638	4.046	3.445	3.811	4.191	4.641	622	788	1.014	1.438	1.852	2.279	2.637	3.055	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	10.677	11.752	9.734	10.836	11.877	12.991	1.164	2.223	3.464	4.479	5.596	6.627	7.782	8.799	ii. Receivables/Acceptables
a. Murabahah	10.494	11.552	9.457	10.528	11.537	12.620	1.132	2.163	3.373	4.353	5.438	6.436	7.560	8.542	a. Murabahah
b. Ujrah	151	166	259	287	318	353	30	58	87	121	153	184	215	248	b. Qardh
c. Istishna'	19	21	14	16	18	18	2	3	4	5	6	7	8	8	c. Istishna'
d. Piutang Lainnya	13	14	4	4	4	0	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	265	256	159	175	188	200	19	30	46	62	80	89	103	101	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	6.341	7.099	10.052	11.173	12.263	13.435	856	1.704	2.640	3.413	4.301	5.114	5.686	6.356	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	10.992	12.276	14.830	16.435	17.991	19.646	1.637	3.229	4.887	6.425	8.015	9.513	10.783	12.203	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	10.247	11.292	14.606	16.187	17.719	19.350	1.637	3.229	4.887	6.425	8.015	9.513	10.783	12.203	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	746	984	225	248	272	296	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	12.359	13.577	10.843	12.087	13.343	14.772	1.384	2.056	3.100	4.064	5.187	6.220	7.304	8.254	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	6.042	7.057	5.063	5.381	7.131	7.873	1.843	1.837	3.131	3.977	5.199	6.607	7.758	8.710	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	57	68	71	79	89	7	17	24	33	42	50	67	79	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.491	1.640	961	1.068	1.168	1.298	90	182	283	387	480	607	683	783	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.501	5.360	4.034	4.242	5.885	6.486	1.746	1.639	2.824	3.558	4.678	5.950	7.007	7.848	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	18.401	20.634	15.906	17.467	20.474	22.645	3.228	3.894	6.231	8.041	10.386	12.827	15.062	16.964	5 Total of Operating Income
6 Total Beban Operasional	13.602	15.543	12.986	14.154	16.784	18.653	3.039	3.595	5.754	7.459	10.251	12.074	14.288	16.274	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	0	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	319	345	195	216	235	257	21	39	59	81	105	123	142	164	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	21	24	14	15	16	17	1	1	1	2	5	7	9	10	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	0	0	21	24	28	32	2	2	2	4	4	7	8	10	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	5.480	6.506	5.613	6.009	7.831	8.789	2.129	1.852	3.186	4.028	5.898	6.838	8.280	9.504	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	961	1.061	721	800	898	981	84	170	260	349	437	518	604	698	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	8	10	25	25	26	0	0	6	6	8	8	9	8	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	5	4	4	1	1	1	5	5	5	5	7	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.215	4.651	3.974	4.348	4.799	5.289	492	963	1.439	1.943	2.418	2.938	3.353	3.740	i. Cost of Human Resources
ii. Biaya Tenaker	4.106	4.546	3.862	4.224	4.662	5.130	484	947	1.410	1.914	2.378	2.889	3.295	3.672	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	104	98	108	120	133	153	8	15	27	28	37	47	55	65	iii. Training Cost
iii. Penelitian dan Pengembangan	5	7	3	4	4	7	0	0	2	2	2	3	3	3	iii. Research and Development
j. Beban Operasional Lainnya	2.599	2.946	2.438	2.712	2.946	3.258	308	567	800	1.041	1.372	1.630	1.878	2.131	j. Other Operating Costs
i. Promosi	210	256	216	235	258	302	13	25	39	58	75	97	117	136	i. Promotion
ii. Biaya Lainnya	2.389	2.690	2.222	2.477	2.688	2.956	295	542	761	984	1.297	1.533	1.761	1.995	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	4.799	5.091	2.920	3.313	3.691	3.992	189	299	477	583	752	774	690	690	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	177	52	92	78	83	103	2	10	18	21	50	73	69	69	8 Non Operating Income
9 Beban Non Operasional	4.085	4.320	2.273	2.546	2.821	3.118	15	23	32	38	41	50	64	69	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.908)	(4.269)	(2.180)	(2.467)	(2.738)	(3.015)	(13)	(13)	(14)	(16)	8	22	5	(1)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	891	822	740	846	953	977	176	285	463	566	743	775	779	689	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	666	-	-	-	1.544	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(190)	(120)	(211)	(233)	(256)	(322)	(25)	(48)	(95)	(125)	(157)	(212)	(244)	(275)	13 Income Tax
14 Laba/Rugi Bersih	701	702	528	613	697	635	151	238	368	441	(14)	563	535	414	14 Net Profit/Loss

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah
 **: Data not available

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah (Sharia Business Unit Condensed Income Statement) - SPS 2016
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep ^{*)}	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	6.269	6.762	6.431	7.153	7.895	8.624	760	1.442	2.186	2.921	3.686	4.484	5.313	6.177	1 Operating Income from:
a. Penempatan pada Bank Indonesia	339	378	338	374	408	390	35	63	96	133	171	211	251	291	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	151	168	130	144	160	175	16	34	49	65	79	94	110	129	b. Placement in Other Banks
c. Surat Berharga	89	100	117	133	154	150	17	38	54	71	89	112	139	161	c. Investment in Securities
d. Pembiayaan yang Diberikan:	4.431	4.764	4.422	4.940	5.463	6.026	554	1.096	1.668	2.213	2.786	3.390	3.963	4.560	d. Financing:
i. Pendapatan Bagi Hasil	1.049	1.177	1.258	1.420	1.580	1.762	174	346	531	709	897	1.091	1.283	1.486	i. Profit Sharing
a. Mudharabah	512	565	563	634	701	770	70	137	207	275	346	416	488	560	a. Mudharabah
b. Musyarakah	537	612	694	786	879	992	104	209	323	434	551	675	795	926	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.551	2.672	2.400	2.667	2.951	3.247	295	586	890	1.178	1.484	1.804	2.099	2.405	ii. Receivables/Acceptables
a. Murabahah	2.464	2.577	2.332	2.590	2.866	3.153	286	569	864	1.144	1.440	1.751	2.036	2.331	a. Murabahah
b. Ujrah	37	39	15	17	18	19	1	3	4	6	7	9	11	14	b. Qardh
c. Istishna'	50	56	53	60	67	74	7	14	22	29	37	44	52	60	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	832	915	764	853	931	1.017	85	163	247	326	406	495	582	669	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.259	1.353	1.425	1.561	1.710	1.885	138	211	320	440	561	676	850	1.036	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.519	3.820	3.659	4.051	4.454	4.883	405	748	1.140	1.522	1.910	2.294	2.747	3.204	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.517	3.818	3.656	4.048	4.450	4.879	405	747	1.139	1.522	1.909	2.294	2.670	3.204	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	2	3	3	4	5	0	1	1	0	0	0	77	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.750	2.942	2.772	3.102	3.441	3.741	356	694	1.046	1.399	1.777	2.189	2.566	2.973	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	528	659	625	728	787	881	111	142	274	360	453	534	544	600	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	1	1	1	1	1	1	1	1	1	1	1	1	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah	12	15	4	6	6	6	0	0	0	0	0	1	1	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	209	244	208	231	256	287	22	33	64	96	120	240	176	200	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	306	398	412	491	524	587	89	108	209	263	332	292	367	399	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.279	3.601	3.398	4.228	4.622	4.622	467	836	1.320	1.759	2.230	2.724	3.110	3.573	5 Total of Operating Income
6 Total Beban Operasional	2.130	2.399	2.267	2.563	2.833	3.358	333	521	856	1.245	1.519	1.835	2.073	2.366	6 Total of Operating Costs
a. Beban Imbalan kepada BI	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	55	60	54	61	68	78	3	6	9	11	14	24	29	33	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	2	1	1	1	1	-	0	0	0	0	0	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	2	2	2	2	0	1	1	1	1	1	3	3	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	679	782	873	1.012	1.125	1.446	143	191	366	570	668	763	894	982	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	114	126	99	110	121	134	11	21	33	44	56	66	77	88	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	0	0	0	0	0	0	0	0	10	11	11	11	11	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	624	689	595	665	724	798	63	126	193	265	335	429	503	577	i. Cost of Human Resources
ii. Biaya Tenaga Kerja	612	674	582	651	709	781	62	123	189	260	328	422	494	567	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja	12	14	11	12	13	14	0	1	3	4	6	6	7	8	iii. Training Cost
iii. Penelitian dan Pengembangan	1	1	2	2	2	2	1	1	1	1	1	1	2	2	iii. Research and Development
j. Beban Operasional Lainnya	655	738	642	712	791	898	114	175	255	343	433	540	557	672	j. Other Operating Costs
i. Promosi	35	44	34	38	45	56	3	6	10	15	19	27	31	39	i. Promotion
ii. Biaya Lainnya	619	694	608	674	747	842	111	169	245	329	414	513	526	634	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.148	1.202	1.131	1.267	1.395	1.264	134	315	464	514	711	889	1.037	1.207	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	462	426	157	191	193	245	13	19	31	41	58	79	133	140	8 Non Operating Income
9 Beban Non Operasional	466	401	127	140	166	185	12	24	36	48	60	93	108	92	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(4)	24	30	51	26	60	1	(5)	(5)	(7)	(2)	(14)	25	48	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.145	1.227	1.161	1.317	1.422	1.324	135	310	459	506	709	874	1.062	1.255	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	179	-	-	-	161	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(15)	(16)	(7)	(10)	(11)	(12)	(2)	(3)	(6)	(8)	(9)	(11)	(13)	(15)	13 Income Tax
14 Laba/Rugi Bersih	1.130	1.031	1.154	1.308	1.411	1.151	133	307	454	498	700	864	1.049	1.240	14 Net Profit/Loss

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah
 *): Data not available

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Lancar	216.085	227.257	226.236	222.039	223.859	241.755	229.788	231.835	239.520	238.148	242.807	250.330	249.773	249.153	1. Current
2. Dalam Perhatian Khusus	15.532	13.406	21.859	21.638	22.111	19.507	22.039	23.513	22.886	21.606	19.976	17.474	19.189	19.795	2. Special Mention
3. Kurang Lancar	2.611	2.474	2.250	2.224	2.376	2.417	2.984	2.821	2.866	2.858	3.625	3.135	2.379	2.650	3. Sub-Standard
4. Diragukan	1.669	1.702	1.610	1.069	962	924	996	1.217	1.303	1.213	1.400	1.283	1.364	1.552	4. Doubtful
5. Macet	5.620	4.721	6.211	6.825	6.634	6.132	6.553	6.717	6.537	6.789	7.267	7.030	7.058	6.915	5. Lost
Total Aset Produktif	241.517	249.560	258.166	253.796	255.942	270.735	262.360	266.103	273.113	270.614	275.074	279.252	279.763	280.065	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,10	3,57	3,90	3,99	3,90	3,50	4,01	4,04	3,92	4,01	4,47	4,10	3,86	3,97	Percentage of Non Performing Earning Assets

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah
(Earning Assets based on Collectibility of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Lancar	159.855	168.229	159.405	157.245	158.974	169.873	163.272	163.881	166.273	166.559	167.068	172.836	174.447	172.923	1. Current
2. Dalam Perhatian Khusus	12.284	10.357	17.778	17.870	18.046	15.102	17.530	18.504	18.365	16.988	15.753	13.039	14.521	15.395	2. Special Mention
3. Kurang Lancar	2.228	2.106	1.920	1.868	2.092	2.210	2.645	2.460	2.357	2.330	2.878	2.596	1.866	2.205	3. Sub-Standard
4. Diragukan	1.448	1.457	972	855	781	774	812	1.045	1.041	955	1.213	1.061	1.148	1.324	4. Doubtful
5. Macet	4.780	3.990	5.077	5.283	5.070	4.684	5.101	5.240	5.035	5.379	5.720	5.539	5.524	5.369	5. Lost
Total Aset Produktif	180.595	186.138	185.152	183.122	184.962	192.642	189.360	191.131	193.071	192.212	192.632	195.071	197.506	197.216	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,68	4,06	4,30	4,37	4,29	3,98	4,52	4,58	4,37	4,51	5,09	4,71	4,32	4,51	Percentage of Non Performing Earning Assets

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Lancar	56.231	59.028	66.832	64.794	64.885	71.882	66.515	67.954	73.246	71.589	75.738	77.494	75.326	76.230	1. Current
2. Dalam Perhatian Khusus	3.248	3.049	4.081	3.768	4.065	4.405	4.509	5.009	4.521	4.617	4.222	4.435	4.668	4.400	2. Special Mention
3. Kurang Lancar	383	368	330	357	285	207	339	360	509	528	747	539	512	445	3. Sub-Standard
4. Diragukan	221	245	639	214	181	150	184	171	263	258	187	222	216	229	4. Doubtful
5. Macet	839	732	1.133	1.542	1.564	1.448	1.452	1.477	1.502	1.410	1.548	1.491	1.534	1.545	5. Lost
Total Aset Produktif	60.922	63.422	73.015	70.674	70.979	78.093	73.000	74.972	80.042	78.402	82.441	84.181	82.257	82.849	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,37	2,12	2,88	2,99	2,86	2,31	2,71	2,68	2,84	2,80	3,01	2,68	2,75	2,68	Percentage of Non Performing Earning Assets

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Surat Berharga dimiliki berdasarkan Jenis	11.684	12.046	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	23.673	22.940	21.683	23.030	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.307	1.521	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1.743	1.332	2.097	1.577	2.084	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	946	951	959	1.731	2.321	2.285	2.365	2.378	1.807	1.196	644	842	618	1.045	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	165	380	260	60	28	160	30	70	340	148	302	798	600	701	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	231	342	406	443	429	422	382	399	385	457	359	338	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.377	10.525	15.462	16.600	16.933	18.361	19.710	19.976	21.564	22.240	22.341	20.843	20.106	20.946	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.988	8.007	12.582	13.717	14.060	15.242	16.504	16.737	18.354	18.997	18.892	17.340	16.604	17.448	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.525	1.527	1.527	1.527	1.528	1.528	1.530	1.529	1.719	1.712	1.722	1.720	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	30	30	30	30	30	c. Subordinated Sukuk
d. Sukuk Lainnya	1.293	1.054	1.207	1.207	1.197	1.444	1.506	1.539	1.539	1.571	1.588	1.648	1.624	1.622	d. Others Sukuk
e. SBPM Syariah Lainnya	113	111	119	119	119	119	143	143	111	113	113	114	126	126	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	3.290	3.937	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	1.908	3.188	3.541	3.394	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	2.212	805	692	1.221	278	247	860	1.163	1.008	1.588	1.891	1.744	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	2.212	805	692	1.221	278	247	860	1.163	1.008	1.588	1.891	1.744	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.500	2.500	3.000	3.000	3.150	3.125	3.010	1.047	1.000	1.000	900	1.600	1.650	1.650	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.150	2.125	2.010	47	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	900	1.600	1.650	1.650	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	11.684	12.046	16.911	18.733	19.688	21.248	22.534	22.847	24.093	23.983	23.673	22.940	21.683	23.030	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.307	1.521	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1.743	1.332	2.097	1.577	2.084	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	180	328	322	530	613	633	680	570	574	544	595	802	559	506	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	97	243	245	246	296	298	199	187	237	334	286	351	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	225	286	368	387	384	272	375	358	359	468	273	155	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.127	1.193	1.127	1.603	2.142	2.254	2.144	2.301	1.956	1.199	737	1.294	1.018	1.577	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	10.377	10.525	15.462	16.600	16.933	18.361	19.710	19.976	21.564	22.240	22.341	20.843	20.106	20.946	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.397	5.711	7.799	7.816	7.830	7.825	7.815	3.239	3.257	3.583	3.777	3.661	3.611	3.998	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.004	1.009	2.375	2.442	2.446	2.446	2.449	2.223	2.196	2.480	2.473	2.363	2.304	2.283	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.423	5.374	5.383	5.380	5.367	1.016	1.061	1.102	1.304	1.298	1.307	1.715	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.980	4.814	7.663	8.784	9.103	10.536	11.895	16.738	18.307	18.657	18.564	17.183	16.495	16.948	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	3.290	3.937	5.212	3.805	3.842	4.346	3.288	1.293	1.860	2.163	1.908	3.188	3.541	3.394	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	1.437	2.212	805	692	1.221	278	247	860	1.163	1.008	1.588	1.891	1.744	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	90	950	10	-	55	-	-	-	-	-	215	-	193	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	900	-	-	-	-	-	-	-	-	215	-	193	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	50	10	-	55	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	1.262	795	692	1.166	278	247	860	1.163	1.008	1.373	1.891	1.551	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.500	2.500	3.000	3.000	3.150	3.125	3.010	1.047	1.000	1.000	900	1.600	1.650	1.650	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.000	1.000	1.500	1.500	1.500	1.500	1.500	1.000	1.000	1.000	900	1.600	1.650	1.650	b. Measured at Face Value - Held to Maturity

Note: *) Provisional Figures

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2016
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Surat Berharga dimiliki berdasarkan Jenis	9.850	10.208	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	19.228	18.881	17.689	18.875	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	261	470	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1.694	1.083	1.796	1.331	1.673	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	-	-	862	1.488	2.077	2.039	2.069	2.080	1.608	1.147	546	646	472	834	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	65	280	133	60	28	40	30	70	240	148	152	693	500	501	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	231	342	406	443	429	422	382	399	385	457	359	338	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	9.589	9.739	12.830	13.989	14.319	15.749	16.616	16.468	17.877	18.239	18.144	17.085	16.358	17.202	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.421	7.440	10.162	11.319	11.659	12.842	13.632	13.476	14.914	15.274	15.002	13.844	13.095	13.943	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.525	1.527	1.527	1.527	1.528	1.528	1.530	1.529	1.719	1.712	1.722	1.720	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	30	30	30	30	30	c. Subordinated Sukuk
d. Sukuk Lainnya	1.090	850	1.009	1.009	999	1.246	1.298	1.306	1.307	1.308	1.295	1.395	1.395	1.394	d. Others Sukuk
e. SBPM Syariah Lainnya	94	94	104	104	104	104	128	128	96	98	98	103	115	115	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	2.790	3.437	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	1.508	1.988	2.391	2.244	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	2.212	805	692	1.166	278	247	860	1.163	1.008	1.488	1.891	1.744	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	2.212	805	692	1.166	278	247	860	1.163	1.008	1.488	1.891	1.744	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.000	2.000	2.500	2.500	2.650	2.625	2.510	547	500	500	500	500	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.150	2.125	2.010	47	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	-	-	500	500	500	500	500	500	500	500	500	500	500	500	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	9.850	10.208	14.055	15.879	16.829	18.270	19.144	19.041	20.107	19.933	19.228	18.881	17.689	18.875	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	261	470	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1.694	1.083	1.796	1.331	1.673	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	180	328	225	286	368	387	384	272	375	495	497	607	412	296	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	138	138	139	140	140	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	225	286	368	387	384	272	375	358	359	468	273	155	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	81	141	1.001	1.603	2.142	2.134	2.144	2.301	1.856	1.199	587	1.189	918	1.377	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	9.589	9.739	12.830	13.989	14.319	15.749	16.616	16.468	17.877	18.239	18.144	17.085	16.358	17.202	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.955	5.269	7.284	7.305	7.318	7.314	7.303	2.927	2.956	3.109	3.285	2.839	2.787	3.182	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	562	567	1.940	2.011	2.015	2.014	2.017	1.971	1.956	2.144	2.134	1.694	1.635	1.612	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.344	5.294	5.303	5.300	5.287	955	1.000	965	1.151	1.145	1.152	1.571	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.634	4.469	5.546	6.684	7.001	8.434	9.313	13.542	14.921	15.130	14.859	14.246	13.571	14.020	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	2.790	3.437	4.712	3.305	3.342	3.791	2.788	793	1.360	1.663	1.508	1.988	2.391	2.244	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	1.437	2.212	805	692	1.166	278	247	860	1.163	1.008	1.488	1.891	1.744	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	90	950	10	-	-	-	-	-	-	-	115	-	193	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	900	-	-	-	-	-	-	-	-	115	-	193	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	50	10	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	1.262	795	692	1.166	278	247	860	1.163	1.008	1.373	1.891	1.551	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.000	2.000	2.500	2.500	2.650	2.625	2.510	547	500	500	500	500	500	500	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.500	1.500	1.500	1.650	1.625	1.510	47	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	1.000	1.000	1.000	1.000	1.000	500	500	500	500	500	500	500	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara

Note: *) Provisional Figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2016
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Surat Berharga dimiliki berdasarkan Jenis	1.834	1.837	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4.446	4.059	3.994	4.155	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.046	1.051	223	243	245	366	296	298	299	49	248	301	246	411	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	946	951	97	243	245	246	296	298	199	49	98	196	146	211	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	100	100	126	-	-	120	-	-	100	-	150	105	100	200	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	788	786	2.632	2.611	2.614	2.612	3.094	3.508	3.687	4.001	4.197	3.759	3.748	3.744	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	567	567	2.420	2.398	2.402	2.400	2.871	3.261	3.439	3.724	3.890	3.495	3.509	3.505	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
d. Sukuk Lainnya	203	203	198	198	198	198	208	232	232	262	292	252	228	228	d. Others Sukuk
e. SBPM Syariah Lainnya	18	16	14	14	14	14	15	15	15	15	15	11	11	11	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	500	500	500	500	500	555	500	500	500	500	400	1.200	1.150	1.150	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	-	-	-	-	-	55	-	-	-	-	-	100	-	-	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	-	-	-	-	55	-	-	-	-	-	100	-	-	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	500	500	500	500	500	500	500	500	500	400	1.100	1.150	1.150	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	500	500	500	500	500	500	500	400	1.100	1.150	1.150	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	1.834	1.837	2.856	2.854	2.859	2.978	3.390	3.806	3.986	4.050	4.446	4.059	3.994	4.155	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.046	1.051	223	243	245	366	296	298	299	49	248	301	246	411	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	97	243	245	246	296	298	199	49	98	196	146	211	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	97	243	245	246	296	298	199	49	98	196	146	211	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.046	1.051	126	-	-	120	-	-	100	-	150	105	100	200	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	788	786	2.632	2.611	2.614	2.612	3.094	3.508	3.687	4.001	4.197	3.759	3.748	3.744	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	442	442	515	511	512	511	512	312	301	474	492	822	824	815	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	442	442	436	431	432	431	432	251	240	336	339	669	670	671	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	79	80	80	80	80	61	61	137	153	153	154	144	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	346	344	2.117	2.100	2.102	2.101	2.582	3.196	3.386	3.527	3.706	2.936	2.924	2.928	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	500	500	500	500	500	555	500	500	500	500	400	1.200	1.150	1.150	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	-	-	-	-	-	55	-	-	-	-	-	100	-	-	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	55	-	-	-	-	-	100	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	100	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	55	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	500	500	500	500	500	500	500	500	500	500	400	1.100	1.150	1.150	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	500	500	500	500	500	500	500	500	400	1.100	1.150	1.150	b. Measured at Face Value - Held to Maturity

Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	64.313	63.741	72.271	72.347	73.072	75.533	74.107	75.112	77.011	77.561	79.372	81.610	80.502	81.257	1. Profit Sharing Financing
NPF	3.945	3.374	3.353	3.308	3.257	3.414	3.913	3.970	3.775	3.772	4.035	3.761	3.440	3.682	NPF
a. Mudharabah	14.307	14.354	15.144	14.925	14.680	14.820	14.469	14.268	14.273	14.239	14.856	15.298	14.789	14.577	a. Mudharabah
NPF	578	519	378	368	351	323	339	383	360	342	424	298	310	357	NPF
b. Musyarakah	49.946	49.336	57.128	57.422	58.391	60.713	59.638	60.845	62.737	63.322	64.516	66.313	65.713	66.680	b. Musyarakah
NPF	3.359	2.844	2.975	2.940	2.906	3.091	3.574	3.587	3.415	3.430	3.611	3.463	3.130	3.325	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	122.599	123.968	124.551	124.386	125.107	126.832	126.761	126.352	126.503	127.227	128.871	131.030	130.353	130.073	2. Receivables/Acceptables
NPF	5.501	5.092	6.310	6.302	6.302	5.643	6.169	6.326	6.448	6.667	7.704	7.127	6.796	6.876	NPF
a. Murabahah	115.602	117.371	119.396	119.456	120.333	122.111	122.287	122.042	122.168	122.981	124.339	126.179	125.635	125.478	a. Murabahah
NPF	5.218	4.844	5.989	6.001	6.075	5.502	6.014	6.171	6.304	6.533	7.571	6.998	6.672	6.759	NPF
b. Qardh	6.380	5.965	4.433	4.202	4.028	3.951	3.706	3.534	3.556	3.467	3.752	4.057	3.912	3.774	b. Qardh
NPF	258	225	290	280	205	121	136	134	124	115	112	111	105	99	NPF
c. Istishna'	618	633	722	728	746	770	769	775	780	779	780	794	805	821	c. Istishna'
NPF	26	23	31	21	21	20	19	21	20	20	21	18	19	18	NPF
3. Pembiayaan Sewa (Ijarah)	11.464	11.620	11.321	11.035	10.945	10.631	10.353	10.107	9.968	9.534	9.616	9.535	9.289	9.122	3. Ijarah including Leasing receivables
NPF	195	166	188	241	193	191	182	181	216	156	333	339	345	341	NPF
a. Pembiayaan Sindikasi	235	231	175	169	165	160	155	150	145	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	22	22	22	8	22	22	7	7	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	11.209	11.371	11.124	10.843	10.758	10.463	10.176	9.935	9.815	9.527	9.609	9.528	9.282	9.115	d. Other Ijarah
NPF	192	164	188	241	193	191	182	181	216	156	333	339	345	341	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	198.376	199.330	208.143	207.768	209.124	212.996	211.221	211.571	213.482	213.482	217.858	222.175	220.143	220.452	Total Financing
NPF	9.641	8.632	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.439	12.072	11.228	10.580	10.899	Total NPF

Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	49.729	48.753	53.516	53.184	53.495	55.336	53.911	54.430	55.752	55.997	56.989	57.712	56.561	56.900	1. Profit Sharing Financing
NPF	3.590	3.035	2.813	2.764	2.723	2.926	3.298	3.335	3.149	3.121	3.355	3.090	2.772	3.012	NPF
a. Mudharabah	8.608	8.424	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	8.103	8.422	8.094	7.912	a. Mudharabah
NPF	444	383	206	200	184	179	195	228	211	190	268	161	165	198	NPF
b. Musyarakah	41.061	40.278	45.149	44.970	45.492	47.357	46.105	46.816	48.200	48.435	48.885	49.290	48.467	48.988	b. Musyarakah
NPF	3.137	2.640	2.607	2.564	2.539	2.748	3.103	3.107	2.938	2.930	3.087	2.928	2.607	2.814	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	96.779	97.276	96.090	95.691	95.801	97.071	96.757	95.829	95.657	95.928	97.140	98.788	98.417	98.218	2. Receivables/Acceptables
NPF	4.616	4.274	4.939	4.981	5.005	4.520	4.997	5.140	5.021	5.278	6.234	5.884	5.544	5.664	NPF
a. Murabahah	90.989	91.867	92.146	91.992	92.289	93.642	93.561	92.815	92.630	93.017	93.982	95.341	95.114	95.084	a. Murabahah
NPF	4.347	4.040	4.637	4.698	4.798	4.397	4.860	5.007	4.897	5.162	6.121	5.773	5.440	5.566	NPF
b. Qardh	5.636	5.256	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2.799	3.048	3.340	3.196	3.030	b. Qardh
NPF	250	218	280	269	193	111	126	122	115	106	104	103	96	90	NPF
c. Istishna'	154	153	136	126	124	120	117	116	114	112	110	108	107	105	c. Istishna'
NPF	19	17	22	14	14	12	11	11	10	9	9	8	8	8	NPF
3. Pembiayaan Sewa (Ijarah)	1.895	1.916	1.551	1.515	1.571	1.561	1.532	1.494	1.559	1.508	1.593	1.643	1.595	1.504	3. Ijarah including Leasing receivables
NPF	25	11	10	9	9	10	9	9	9	16	16	16	17	16	NPF
a. Pembiayaan Sindikasi	235	231	175	169	165	160	155	150	145	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.659	1.685	1.377	1.346	1.407	1.402	1.377	1.344	1.414	1.508	1.593	1.643	1.595	1.504	d. Other Ijarah
NPF	25	11	10	9	9	10	9	9	9	16	16	16	17	16	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	148.403	147.944	151.157	150.389	150.867	153.968	152.200	151.752	152.967	152.967	155.722	158.143	156.573	156.623	Total Financing
NPF	8.231	7.320	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.179	9.605	8.990	8.333	8.693	Total NPF

Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	14.583	14.988	18.755	19.164	19.577	20.197	20.195	20.683	21.259	21.564	22.384	23.898	23.941	24.357	1. Profit Sharing Financing
NPF	355	339	539	544	534	487	615	635	625	651	680	672	668	670	NPF
a. Mudharabah	5.699	5.930	6.776	6.711	6.678	6.841	6.663	6.654	6.722	6.678	6.753	6.876	6.695	6.665	a. Mudharabah
NPF	133	135	171	168	167	144	143	155	149	152	156	137	145	159	NPF
b. Musyarakah	8.884	9.058	11.979	12.452	12.899	13.356	13.533	14.028	14.537	14.886	15.631	17.022	17.246	17.692	b. Musyarakah
NPF	222	204	368	377	367	343	472	480	477	499	524	535	523	510	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.820	26.693	28.461	28.695	29.307	29.762	30.004	30.523	30.847	31.299	31.731	32.241	31.936	31.855	2. Receivables/Acceptables
NPF	885	817	1.370	1.321	1.297	1.123	1.172	1.186	1.427	1.390	1.469	1.243	1.251	1.211	NPF
a. Murabahah	24.612	25.504	27.250	27.464	28.044	28.469	28.727	29.227	29.538	29.964	30.358	30.838	30.522	30.394	a. Murabahah
NPF	871	804	1.352	1.303	1.278	1.105	1.154	1.164	1.407	1.370	1.449	1.225	1.232	1.193	NPF
b. Qardh	744	708	625	629	640	642	626	637	642	667	704	717	716	745	b. Qardh
NPF	7	7	10	11	12	10	10	13	10	9	8	8	9	9	NPF
c. Istishna'	464	480	586	602	622	650	652	660	667	667	669	686	698	716	c. Istishna'
NPF	7	6	9	8	8	7	8	10	10	10	11	10	11	9	NPF
3. Pembiayaan Sewa (Ijarah)	9.569	9.705	9.769	9.520	9.374	9.069	8.821	8.613	8.409	8.026	8.022	7.892	7.693	7.618	3. Ijarah including Leasing receivables
NPF	170	156	178	232	184	181	173	173	207	140	318	323	328	325	NPF
a. Pembiayaan Sindikasi	-	-	0	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	22	22	22	8	22	22	7	7	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.549	9.686	9.747	9.497	9.352	9.062	8.799	8.591	8.402	8.019	8.015	7.885	7.687	7.611	d. Other Ijarah
NPF	168	154	178	232	184	181	173	173	207	140	318	323	328	325	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	49.972	51.385	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.515	62.136	64.031	63.570	63.830	Total Financing
NPF	1.410	1.312	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.260	2.466	2.237	2.247	2.206	Total NPF

Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indikator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	60.867	60.466	66.622	67.129	67.778	70.146	68.826	69.977	71.810	72.048	73.685	75.763	74.733	75.523	1. Profit Sharing Financing
NPF	3.696	3.176	3.255	3.194	3.230	3.391	3.867	3.925	3.731	3.725	4.006	3.734	3.419	3.530	NPF
a. Mudharabah	13.972	14.094	15.020	14.810	14.675	14.815	14.464	14.264	14.270	14.237	14.854	15.295	14.787	14.574	a. Mudharabah
NPF	578	519	378	368	351	323	339	383	360	342	424	298	310	357	NPF
b. Musyarakah	46.835	46.320	51.602	52.319	53.103	55.331	54.362	55.713	57.539	57.812	58.832	60.468	59.946	60.948	b. Musyarakah
NPF	3.110	2.646	2.877	2.826	2.879	3.068	3.528	3.542	3.370	3.383	3.583	3.435	3.109	3.172	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	116.350	117.481	117.166	117.685	118.534	120.324	120.325	120.239	120.764	121.620	123.018	125.322	124.786	124.918	2. Receivables/Acceptables
NPF	5.395	4.928	5.700	5.733	5.579	4.959	5.529	5.683	5.895	6.118	7.121	6.445	6.127	6.192	NPF
a. Murabahah	109.355	110.885	112.013	112.757	113.762	115.605	115.853	115.932	116.429	117.375	118.588	120.600	120.130	120.325	a. Murabahah
NPF	5.112	4.680	5.379	5.432	5.352	4.818	5.374	5.528	5.752	5.984	6.988	6.316	6.003	6.076	NPF
b. Qardh	6.378	5.963	4.430	4.200	4.026	3.948	3.703	3.532	3.554	3.466	3.651	3.929	3.851	3.772	b. Qardh
NPF	258	225	290	280	205	121	136	134	124	115	112	111	105	99	NPF
c. Istishna'	618	633	722	728	746	770	769	775	780	779	780	794	805	821	c. Istishna'
NPF	26	23	31	21	21	20	19	21	20	20	21	18	19	18	NPF
3. Pembiayaan Sewa (Ijarah)	9.041	9.257	9.259	9.180	9.145	8.972	8.762	8.614	8.490	8.262	8.202	8.240	8.064	7.842	3. Ijarah including Leasing receivables
NPF	105	105	164	223	175	171	162	161	137	154	233	244	252	249	NPF
a. Pembiayaan Sindikasi	228	223	167	162	158	153	148	144	139	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	22	22	22	8	22	22	7	7	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.794	9.016	9.069	8.995	8.965	8.812	8.592	8.448	8.343	8.255	8.195	8.234	8.057	7.836	d. Other Ijarah
NPF	103	103	164	223	175	171	162	161	137	154	233	244	252	249	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	186.259	187.204	193.047	193.994	195.458	199.442	197.913	198.830	201.063	201.931	204.905	209.326	207.583	208.283	Total Financing
NPF	9.196	8.209	9.119	9.151	8.984	8.521	9.557	9.769	9.763	9.998	11.361	10.422	9.798	9.971	Total NPF

Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indikator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	47.772	46.976	50.354	50.323	50.550	52.398	51.075	51.707	52.967	52.915	53.838	54.713	53.615	54.023	1. Profit Sharing Financing
NPF	3.341	2.837	2.715	2.650	2.696	2.903	3.252	3.290	3.105	3.074	3.327	3.062	2.751	2.860	NPF
a. Mudharabah	8.529	8.424	8.367	8.214	8.003	7.979	7.806	7.613	7.552	7.561	8.103	8.422	8.094	7.912	a. Mudharabah
NPF	444	383	206	200	184	179	195	228	211	190	268	161	165	198	NPF
b. Musyarakah	39.183	38.501	41.986	42.110	42.548	44.419	43.269	44.093	45.415	45.354	45.735	46.291	45.521	46.112	b. Musyarakah
NPF	2.888	2.442	2.509	2.450	2.512	2.725	3.057	3.062	2.894	2.884	3.059	2.901	2.586	2.662	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.089	91.479	89.419	89.655	89.938	91.216	90.960	90.319	90.509	90.907	91.902	93.735	93.496	93.740	2. Receivables/Acceptables
NPF	4.542	4.143	4.795	4.846	4.721	4.238	4.758	4.883	4.852	5.109	6.047	5.584	5.254	5.364	NPF
a. Murabahah	85.302	86.072	85.477	85.958	86.428	87.789	87.765	87.308	87.483	87.997	88.845	90.416	90.254	90.608	a. Murabahah
NPF	4.272	3.908	4.492	4.563	4.514	4.115	4.621	4.750	4.727	4.994	5.934	5.473	5.150	5.266	NPF
b. Qardh	5.634	5.254	3.806	3.570	3.386	3.306	3.077	2.895	2.912	2.798	2.947	3.211	3.135	3.027	b. Qardh
NPF	250	218	280	269	193	111	126	122	115	106	104	103	96	90	NPF
c. Istishna'	154	153	136	126	124	120	117	116	114	112	110	108	107	105	c. Istishna'
NPF	19	17	22	14	14	12	11	11	10	9	9	8	8	8	NPF
3. Pembiayaan Sewa (Ijarah)	1.512	1.539	1.367	1.348	1.358	1.368	1.342	1.314	1.384	1.338	1.421	1.476	1.434	1.246	3. Ijarah including Leasing receivables
NPF	25	11	10	9	9	10	9	9	9	16	16	16	17	16	NPF
a. Pembiayaan Sindikasi	228	223	167	162	158	153	148	144	139	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.284	1.316	1.200	1.186	1.200	1.215	1.194	1.170	1.245	1.338	1.421	1.476	1.434	1.246	d. Other Ijarah
NPF	25	11	10	9	9	10	9	9	9	16	16	16	17	16	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	140.373	139.993	141.139	141.326	141.846	144.981	143.377	143.340	144.860	145.160	147.162	149.924	148.544	149.009	Total Financing
NPF	7.908	6.991	7.520	7.505	7.426	7.151	8.019	8.182	7.966	8.199	9.389	8.662	8.022	8.240	Total NPF

Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indikator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	13.095	13.490	16.268	16.806	17.228	17.748	17.751	18.270	18.843	19.133	19.847	21.050	21.117	21.499	1. Profit Sharing Financing
NPF	355	339	539	544	534	487	615	635	625	651	680	672	668	670	NPF
a. Mudharabah	5.443	5.670	6.653	6.596	6.672	6.836	6.651	6.719	6.675	6.750	6.874	6.692	6.663	6.663	a. Mudharabah
NPF	133	135	171	168	167	144	143	155	149	152	156	137	145	159	NPF
b. Musyarakah	7.652	7.820	9.616	10.210	10.555	10.912	11.092	11.619	12.124	12.458	13.096	14.177	14.425	14.836	b. Musyarakah
NPF	222	204	368	377	367	343	472	480	477	499	524	535	523	510	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.261	26.002	27.747	28.030	28.597	29.108	29.365	29.920	30.255	30.713	31.116	31.587	31.291	31.178	2. Receivables/Acceptables
NPF	853	785	906	887	858	721	771	799	1.044	1.009	1.075	861	873	828	NPF
a. Murabahah	24.053	24.813	26.536	26.799	27.334	27.816	28.087	28.624	28.946	29.378	29.743	30.184	29.876	29.718	a. Murabahah
NPF	839	771	887	869	839	704	753	777	1.024	989	1.055	843	854	810	NPF
b. Qardh	744	708	625	629	640	642	626	637	642	667	704	717	716	745	b. Qardh
NPF	7	7	10	11	12	10	10	13	10	9	8	8	9	9	NPF
c. Istishna'	464	480	586	602	622	650	652	660	667	667	669	686	698	716	c. Istishna'
NPF	7	6	9	8	8	7	8	10	10	10	11	10	11	9	NPF
3. Pembiayaan Sewa (Ijarah)	7.530	7.718	7.892	7.832	7.788	7.605	7.420	7.300	7.105	6.925	6.781	6.764	6.630	6.596	3. Ijarah including Leasing receivables
NPF	80	94	154	215	166	161	153	152	128	139	217	228	236	233	NPF
a. Pembiayaan Sindikasi	-	-	0	-	-	0	0	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	22	22	22	8	22	22	7	7	7	7	7	7	b. Financing through Channeling
NPF	2	2	0	0	0	0	0	0	0	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.510	7.700	7.869	7.810	7.765	7.597	7.398	7.278	7.098	6.917	6.774	6.757	6.624	6.590	d. Other Ijarah
NPF	78	92	154	215	166	161	153	152	128	139	217	228	236	233	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	45.886	47.211	51.907	52.668	53.612	54.461	54.535	55.490	56.203	56.771	57.743	59.402	59.039	59.273	Total Financing
NPF	1.289	1.218	1.599	1.646	1.558	1.370	1.538	1.586	1.797	1.799	1.972	1.760	1.776	1.731	Total NPF

Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2014		2015				2016								Type of Usage and Debtor Group
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	78.210	77.935	81.062	80.167	80.108	79.949	78.288	78.186	79.160	78.998	80.224	81.467	79.636	79.060	1. Working Capital
a. UMKM	39.826	40.205	31.359	30.306	30.475	33.382	32.018	31.716	32.346	32.521	33.208	34.077	33.617	33.203	a. Micro, Small and Medium Enterprise
NPF	2.854	2.839	2.809	2.532	2.413	2.275	2.477	2.479	2.339	2.371	2.548	2.459	2.365	2.343	NPF
b. Bukan UMKM	38.385	37.729	49.704	49.861	49.633	46.567	46.270	46.470	46.814	46.477	47.016	47.390	46.019	45.857	b. Non Micro, Small and Medium Enterprise
NPF	2.600	1.904	2.322	2.330	2.366	2.643	3.047	2.981	2.982	3.077	3.212	2.986	2.731	2.857	NPF
2. Investasi	40.348	41.718	47.523	47.331	48.428	51.690	51.845	51.531	51.707	51.370	52.409	55.697	55.423	55.654	2. Investment
a. UMKM	19.323	19.600	15.066	15.751	16.323	16.909	17.101	17.002	17.064	16.987	16.675	17.875	17.708	17.659	a. Micro, Small and Medium Enterprise
NPF	1.128	1.037	1.095	1.168	1.153	1.136	1.287	1.374	1.396	1.553	2.047	1.881	1.605	1.777	NPF
b. Bukan UMKM	21.026	22.118	32.456	31.580	32.105	34.781	34.744	34.529	34.643	34.383	35.734	37.822	37.715	37.995	b. Non Micro, Small and Medium Enterprise
NPF	899	818	1.311	1.517	1.609	1.189	1.248	1.323	1.225	1.065	1.246	1.413	1.310	1.371	NPF
3. Konsumsi (Bukan UMKM)	79.817	79.677	79.558	80.270	80.588	81.357	81.088	81.854	82.615	83.953	85.225	85.011	85.084	85.739	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.161	2.035	2.314	2.304	2.210	2.005	2.204	2.320	2.497	2.530	3.018	2.489	2.570	2.551	NPF
Total Pembiayaan	198.376	199.330	208.143	207.768	209.124	212.996	211.221	211.571	213.482	214.322	217.858	222.175	220.143	220.452	Total Financing
Total NPF	9.642	8.632	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.595	12.072	11.228	10.580	10.899	Total NPF
Ket: r) Angka-angka diperbaiki															Note: r) Revised figures

Tabel 13a. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah
(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2014		2015				2016								Type of Usage and Debtor Group
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	63.446	62.634	64.048	63.011	62.767	63.640	62.233	61.765	62.547	62.383	63.358	65.049	63.882	63.646	1. Working Capital
a. UMKM	33.402	33.904	27.494	26.424	26.560	26.650	25.545	25.290	25.527	26.031	26.616	27.220	26.852	26.542	a. Micro, Small and Medium Enterprise
NPF	2.455	2.446	2.406	2.125	2.000	1.808	2.007	2.002	1.895	1.926	2.086	1.995	1.927	1.914	NPF
b. Bukan UMKM	30.044	28.730	36.554	36.587	36.208	36.990	36.688	36.475	37.020	36.352	36.741	37.829	37.030	37.104	b. Non Micro, Small and Medium Enterprise
NPF	2.432	1.735	1.532	1.566	1.616	2.076	2.385	2.320	2.136	2.157	2.261	2.420	2.168	2.270	NPF
2. Investasi	31.705	32.591	37.162	37.164	38.145	40.239	40.505	40.425	40.546	41.122	41.928	43.630	43.458	43.523	2. Investment
a. UMKM	16.657	16.849	12.791	12.929	14.130	14.228	14.072	14.046	13.910	14.076	13.909	14.983	14.940	14.922	a. Micro, Small and Medium Enterprise
NPF	1.004	946	936	1.001	998	977	1.103	1.180	1.134	1.371	1.848	1.662	1.373	1.548	NPF
b. Bukan UMKM	15.048	15.741	24.370	24.235	24.014	26.011	26.433	26.379	26.636	27.046	28.019	28.647	28.518	28.601	b. Non Micro, Small and Medium Enterprise
NPF	671	584	1.081	1.246	1.396	1.060	1.136	1.210	1.034	998	993	1.053	943	1.038	NPF
3. Konsumsi (Bukan UMKM)	53.252	52.720	49.947	50.214	49.955	50.089	49.462	49.562	49.875	49.928	50.436	49.465	49.233	49.454	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.670	1.609	1.808	1.815	1.726	1.534	1.672	1.772	1.981	1.963	2.418	1.861	1.921	1.923	NPF
Total Pembiayaan	148.403	147.944	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	156.573	156.623	Total Financing
Total NPF	8.231	7.320	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	9.605	8.990	8.333	8.693	Total NPF

Tabel 13b. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Unit Usaha Syariah
(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2014		2015				2016								Type of Usage and Debtor Group
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	14.764	15.301	17.014	17.156	17.341	16.309	16.054	16.421	16.613	16.616	16.866	16.418	15.754	15.414	1. Working Capital
a. UMKM	6.424	6.301	3.864	3.882	3.916	6.732	6.473	6.426	6.820	6.490	6.592	6.858	6.765	6.661	a. Micro, Small and Medium Enterprise
NPF	400	393	403	407	413	466	469	477	444	445	461	464	437	429	NPF
b. Bukan UMKM	8.340	9.000	13.150	13.274	13.425	9.577	9.581	9.995	9.793	10.125	10.275	9.561	8.989	8.753	b. Non Micro, Small and Medium Enterprise
NPF	168	169	790	764	750	567	662	661	846	921	952	566	563	588	NPF
2. Investasi	8.643	9.128	10.361	10.167	10.283	11.452	11.340	11.106	11.161	10.248	10.481	12.067	11.964	12.131	2. Investment
a. UMKM	2.666	2.751	2.275	2.822	2.192	2.682	3.029	2.956	3.154	2.912	2.766	2.892	2.767	2.736	a. Micro, Small and Medium Enterprise
NPF	124	90	158	167	155	159	184	194	262	181	200	219	232	229	NPF
b. Bukan UMKM	5.977	6.377	8.086	7.345	8.091	8.770	8.311	8.150	8.007	7.337	7.715	9.175	9.197	9.395	b. Non Micro, Small and Medium Enterprise
NPF	228	234	230	271	213	129	112	113	192	67	253	360	367	332	NPF
3. Konsumsi (Bukan UMKM)	26.565	26.957	29.611	30.056	30.633	31.268	31.626	32.291	32.740	34.025	34.789	35.546	35.852	36.285	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	491	426	506	489	484	471	532	548	516	567	600	628	649	628	NPF
Total Pembiayaan	49.972	51.385	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.889	62.136	64.031	63.570	63.830	Total Financing
Total NPF	1.411	1.312	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.181	2.466	2.237	2.247	2.206	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan
(Financing and Non Performing Finance of Sharia Commercial Bank and Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014		2015				2016								Financing by Industrial Origin
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pertanian, Perburuan dan Kehutanan	4.794	4.965	7.204	7.020	6.941	7.950	7.912	7.839	7.803	7.636	7.757	7.830	7.832	7.746	Agricultures, Hunting and Forestry
NPF	391	395	488	486	448	431	451	460	444	421	462	431	421	414	NPF
Perikanan	722	714	1.039	1.088	1.146	1.198	1.212	1.242	1.313	1.304	1.287	1.379	1.354	1.299	Fisher
NPF	9	8	26	28	28	24	35	30	29	30	33	45	30	30	NPF
Pertambangan dan Penggalian	4.852	4.597	5.555	5.245	5.255	6.145	6.377	6.289	6.195	5.958	6.053	6.301	6.426	6.454	Mining and Quarrying
NPF	600	439	405	376	444	422	445	447	484	364	483	747	576	545	NPF
Industri Pengolahan	13.567	13.300	16.261	16.081	16.949	17.982	17.808	17.654	17.937	17.721	17.897	18.300	17.839	18.104	Processing Industry
NPF	681	524	632	611	697	876	991	978	959	994	1.104	1.122	1.034	1.000	NPF
Listrik, gas dan air	5.370	5.492	6.448	6.166	6.396	6.427	6.654	6.619	6.896	7.239	7.319	7.204	7.152	7.259	Electricity, Gas and Water
NPF	366	395	876	709	843	835	950	825	815	811	837	953	950	1.060	NPF
Konstruksi	12.007	11.669	11.865	11.918	11.168	11.193	10.816	10.868	11.083	11.131	10.922	10.826	11.046	11.057	Construction
NPF	1.004	854	782	749	845	576	625	650	898	890	907	711	670	638	NPF
Perdagangan Besar dan Eceran	22.479	22.732	25.055	25.458	25.564	25.993	26.264	26.652	26.495	26.632	27.298	28.457	27.777	27.993	Wholesale and Retail Trade
NPF	1.633	1.451	1.940	2.099	1.913	2.135	2.447	2.566	2.255	2.362	2.671	2.411	2.285	2.376	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.336	1.555	2.010	2.030	1.916	2.101	2.178	2.365	2.409	2.399	2.408	2.768	2.723	2.713	Provision of accomodation and the provision of eating and drinking
NPF	57	85	110	103	101	94	75	80	76	76	87	77	102	133	NPF
Transportasi, pergudangan dan komunikasi	11.954	12.192	12.708	12.180	12.283	11.072	10.896	10.934	10.775	10.694	10.765	11.293	10.925	10.766	Transportation, Warehousing and Communications
NPF	934	837	728	840	718	515	648	682	619	660	829	840	759	722	NPF
Perantara Keuangan	16.826	16.828	18.652	18.773	19.124	19.184	18.651	18.266	18.407	18.434	19.191	19.596	19.643	19.024	Financial intermediaries
NPF	541	432	279	285	268	213	220	267	235	218	316	250	277	314	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.544	7.643	8.748	8.963	9.361	9.365	9.237	8.949	9.269	8.763	9.384	10.297	10.051	10.137	Real Estate, Business, Ownership, and Business Services
NPF	390	302	515	596	565	474	496	487	510	539	614	555	407	567	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	24	40	17	266	264	263	263	263	262	263	263	261	Government administration, Defense and Compulsory social security
NPF	2	3	3	13	3	2	2	2	2	2	2	1	1	1	NPF
Jasa Pendidikan	2.243	2.319	2.883	3.002	3.071	3.193	3.149	3.172	3.279	3.315	3.373	3.436	3.468	3.479	Education Services
NPF	15	15	21	38	43	69	61	48	65	89	43	60	57	62	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.759	1.756	2.339	2.411	2.436	2.550	2.527	2.523	2.554	2.598	2.648	2.723	2.684	2.676	Health Services and Social Activities
NPF	50	59	65	63	64	61	64	66	52	52	71	48	31	35	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	6.816	6.757	5.308	4.713	4.515	4.600	4.168	4.134	4.178	4.235	4.245	4.613	4.617	4.472	Community, Sociocultural, Entertainment and Other Individual Services
NPF	531	508	460	346	363	287	321	343	275	333	406	350	294	337	NPF
Jasa Perorangan yang Melayani Rumah Tangga	93	106	238	244	256	274	281	289	300	313	319	338	329	323	Individual Services which Serve Households
NPF	0	1	3	4	6	3	6	4	4	5	6	6	7	8	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	-	0	0	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	0	0	0	0	0	0	-	0	0	-	-	-	NPF
Kegiatan yang belum jelas batasannya	6.112	6.944	2.246	2.167	2.138	2.147	1.738	1.658	1.710	1.733	1.503	1.537	931	952	Business Activities which are not clearly defined
NPF	275	289	204	202	194	224	222	222	219	218	182	128	109	108	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	38.526	39.221	42.526	42.319	42.757	43.413	43.692	44.159	44.703	45.259	45.803	46.556	46.865	47.253	For Home Ownership
NPF	1.162	1.051	1.167	1.150	1.158	1.088	1.163	1.269	1.248	1.269	1.563	1.128	1.205	1.190	NPF
Untuk Pemilikan Flat atau Apartemen	1.186	1.174	1.298	1.486	1.467	1.446	1.336	1.332	1.321	1.301	1.355	1.428	1.418	1.399	For Apartement Ownership
NPF	30	32	22	33	32	30	27	37	37	37	49	33	40	62	NPF
Untuk Pemilikan Ruko atau Rukan	1.918	1.945	2.328	2.206	2.211	2.236	2.302	2.339	2.393	2.985	3.042	2.963	2.962	2.959	For Shop House Ownership
NPF	85	83	112	86	93	72	91	104	112	144	198	134	128	127	NPF
Untuk Pemilikan Kendaraan Bermotor	7.678	6.942	8.060	8.344	8.680	8.971	9.256	7.298	9.665	9.628	9.832	8.623	8.692	8.751	For Vehicles Ownership
NPF	104	97	116	123	130	131	171	89	105	103	173	172	172	163	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.787	21.743	20.304	20.943	20.977	20.974	20.813	20.878	21.100	21.285	21.789	22.110	21.945	22.216	Others
NPF	719	661	730	751	648	536	592	612	813	805	828	772	801	808	NPF
Bukan Lapangan Usaha Lainnya	8.722	8.653	5.041	4.971	4.497	4.318	3.689	5.848	3.433	3.495	3.404	3.330	3.203	3.161	Non Industrial Origin - Others
NPF	60	112	167	161	149	149	161	209	181	172	208	250	224	202	NPF
Total Pembiayaan	198.376	199.330	208.143	207.768	209.124	212.996	211.221	211.571	213.482	214.322	217.858	222.175	220.143	220.452	Total Financing
Total NPF	9.642	8.632	9.851	9.852	9.752	9.248	10.264	10.477	10.439	10.595	12.072	11.228	10.580	10.899	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 14a. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Bank Umum Syariah
(Financing of Sharia Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014		2015				2016								Financing by Industrial Origin
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pertanian, Perburuan dan Kehutanan	4.237	4.210	5.952	5.787	5.665	6.546	6.510	6.478	6.437	6.303	6.424	6.526	6.566	6.268	Agricultures, Hunting and Forestry
NPF	355	360	407	407	364	350	364	369	353	326	366	331	324	317	NPF
Perikanan	452	447	823	885	943	997	1.012	1.048	1.117	1.134	1.111	1.205	1.180	1.127	Fisher
NPF	5	5	17	18	19	16	26	21	20	21	27	38	24	24	NPF
Pertambangan dan Penggalian	4.231	4.032	5.074	4.810	4.839	4.813	4.941	4.886	4.742	4.687	4.745	4.632	4.777	4.801	Mining and Quarrying
NPF	466	330	316	297	364	377	400	401	379	354	453	719	546	515	NPF
Industri Pengolahan	11.049	10.632	13.104	13.050	13.721	14.401	14.304	14.166	14.492	14.272	14.277	14.660	14.383	14.514	Processing Industry
NPF	523	381	509	484	562	767	880	867	847	881	967	976	887	838	NPF
Listrik, gas dan air	4.973	5.091	5.992	5.738	5.964	5.997	6.221	6.201	6.483	6.828	6.896	6.800	6.751	6.854	Electricity, Gas and Water
NPF	359	388	440	300	431	424	540	430	423	421	435	570	570	675	NPF
Konstruksi	8.985	8.607	8.502	8.525	7.705	7.691	7.209	7.256	7.399	7.445	7.260	7.445	7.378	7.299	Construction
NPF	881	737	641	586	697	446	482	505	489	484	479	529	494	498	NPF
Perdagangan Besar dan Eceran	19.143	19.203	21.242	21.521	21.597	22.173	22.529	22.878	22.683	22.909	23.482	24.508	24.156	24.285	Wholesale and Retail Trade
NPF	1.506	1.311	1.682	1.785	1.645	1.915	2.116	2.218	1.896	2.012	2.297	2.015	1.911	1.982	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.052	1.252	1.606	1.619	1.507	1.682	1.710	1.740	1.738	1.733	1.817	1.834	1.796	1.788	Provision of accomodation and the provision of eating and drinking
NPF	38	53	50	52	49	49	49	55	50	51	61	49	57	88	NPF
Transportasi, pergudangan dan komunikasi	9.225	9.399	10.021	9.594	9.675	9.654	9.547	9.396	9.258	9.235	9.311	9.663	9.392	9.110	Transportation, Warehousing and Communications
NPF	826	732	592	704	611	459	598	633	582	629	659	669	597	565	NPF
Perantara Keuangan	11.532	11.372	11.852	11.717	12.003	11.944	11.437	11.067	11.238	11.386	12.065	12.297	12.176	12.199	Financial intermediaries
NPF	496	389	241	239	223	179	187	223	197	177	268	217	220	273	NPF
Real Estate, Usaha Persewaan, dan Jasa Perumahan	5.473	5.440	6.484	6.768	7.260	7.364	7.328	7.150	7.335	7.291	7.787	8.532	8.342	8.603	Real Estate, Business, Ownership, and Business Services
NPF	325	240	428	516	484	390	411	402	429	481	553	499	352	512	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	24	40	17	266	264	263	262	263	261	263	262	260	Government administration, Defense and Compulsory social security
NPF	2	3	3	13	3	2	2	2	2	2	2	1	1	1	NPF
Jasa Pendidikan	1.975	2.055	2.607	2.719	2.761	2.883	2.832	2.861	2.951	2.993	3.054	3.107	3.075	3.096	Education Services
NPF	15	14	19	36	41	68	60	47	64	88	42	59	56	61	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.540	1.533	1.998	2.065	2.091	2.202	2.186	2.185	2.212	2.254	2.306	2.381	2.348	2.344	Health Services and Social Activities
NPF	44	52	55	51	53	50	50	52	38	38	56	41	23	27	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.467	5.434	4.234	3.719	3.557	3.664	3.282	3.262	3.330	3.398	3.406	3.776	3.778	3.629	Community, Sociocultural, Entertainment and Other Individual Services
NPF	454	433	351	249	272	209	246	267	213	272	343	294	236	279	NPF
Jasa Perorangan yang Melayani Rumah Tangga	90	104	236	241	252	271	278	285	295	308	314	334	324	318	Individual Services which Serve Households
NPF	0	1	3	4	6	3	6	4	4	5	6	6	7	8	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	1	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	0	0	0	0	0	0	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	5.640	6.331	1.458	1.378	1.355	1.331	1.148	1.067	1.119	1.066	769	715	656	672	Business Activities which are not clearly defined
NPF	266	282	200	197	187	218	215	214	212	210	174	119	106	106	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	22.383	22.654	24.188	23.615	23.864	24.120	24.179	24.385	24.576	24.671	24.830	24.920	24.915	24.946	For Home Ownership
NPF	798	739	795	787	802	742	781	876	866	859	1.125	687	752	751	NPF
Untuk Pemilikan Flat atau Apartemen	539	536	627	815	809	774	756	752	747	717	756	811	803	772	For Apartment Ownership
NPF	28	30	20	31	30	27	21	31	35	36	46	31	36	59	NPF
Untuk Pemilikan Ruko atau Rukan	1.431	1.440	1.600	1.449	1.449	1.447	1.446	1.442	1.466	1.448	1.418	1.296	1.276	1.268	For Shop House Ownership
NPF	63	65	86	62	68	53	66	72	81	86	141	74	67	61	NPF
Untuk Pemilikan Kendaraan Bermotor	5.598	5.038	3.977	4.167	4.330	4.508	4.626	4.660	4.864	4.788	4.904	3.773	3.817	3.947	For Vehicles Ownership
NPF	87	83	73	83	93	85	114	59	65	65	134	105	107	106	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.674	18.571	16.082	16.747	16.525	16.428	16.219	16.135	16.252	16.265	16.612	16.779	16.629	16.797	Others
NPF	679	626	689	714	607	498	549	571	772	763	784	731	757	762	NPF
Bukan Lapangan Usaha Lainnya	4.625	4.482	3.473	3.421	2.978	2.812	2.235	2.189	1.969	2.040	1.917	1.886	1.792	1.723	Non Industrial Origin - Others
NPF	16	66	145	139	127	128	141	162	162	154	188	232	203	185	NPF
Total Pembiayaan	148.403	147.944	151.157	150.389	150.867	153.968	152.200	151.752	152.967	153.433	155.722	158.143	156.573	156.623	Total Financing
Total NPF	8.231	7.320	7.763	7.754	7.737	7.456	8.304	8.484	8.179	8.414	9.605	8.990	8.333	8.693	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 14b. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Unit Usaha Syariah
(Financing of Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014		2015				2016								Financing by Industrial Origin
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pertanian, Perburuan dan Kehutanan	557	755	1.252	1.233	1.276	1.404	1.402	1.360	1.365	1.332	1.333	1.304	1.266	1.478	Agricultures, Hunting and Forestry
NPF	36	36	81	79	84	81	87	91	92	95	96	100	97	96	NPF
Perikanan	270	267	216	203	203	200	200	195	196	171	177	175	174	172	Fisher
NPF	4	4	9	10	10	8	8	8	9	9	6	7	6	5	NPF
Pertambangan dan Penggalian	620	566	480	435	416	1.332	1.436	1.403	1.452	1.271	1.309	1.669	1.649	1.654	Mining and Quarrying
NPF	135	109	88	79	80	46	45	46	105	10	30	28	30	30	NPF
Industri Pengolahan	2.517	2.668	3.157	3.031	3.228	3.582	3.503	3.488	3.446	3.449	3.620	3.640	3.456	3.590	Processing Industry
NPF	157	143	123	126	134	109	111	111	112	113	137	147	147	162	NPF
Listrik, gas dan air	397	401	457	428	432	430	432	417	413	411	423	405	401	405	Electricity, Gas and Water
NPF	7	7	436	408	413	411	410	395	392	390	403	384	380	385	NPF
Konstruksi	3.022	3.062	3.363	3.393	3.463	3.502	3.607	3.612	3.685	3.686	3.661	3.381	3.669	3.758	Construction
NPF	123	117	140	163	148	130	143	145	409	406	428	183	176	140	NPF
Perdagangan Besar dan Eceran	3.336	3.529	3.813	3.937	3.967	3.820	3.735	3.774	3.812	3.723	3.817	3.949	3.621	3.708	Wholesale and Retail Trade
NPF	127	140	258	314	268	220	331	348	359	350	374	397	374	393	NPF
Penyediaan akomodasi dan penyediaan makan minum	285	303	405	411	409	419	468	625	671	666	590	933	926	924	Provision of accommodation and the provision of eating and drinking
NPF	19	32	60	51	51	44	26	25	26	25	26	28	45	45	NPF
Transportasi, pergudangan dan komunikasi	2.729	2.793	2.686	2.587	2.608	1.418	1.349	1.538	1.517	1.458	1.453	1.630	1.533	1.656	Transportation, Warehousing and Communications
NPF	108	105	136	137	108	56	51	49	37	32	170	171	162	157	NPF
Perantara Keuangan	5.294	5.456	6.800	7.055	7.121	7.240	7.214	7.199	7.169	7.048	7.127	7.299	7.468	6.824	Financial intermediaries
NPF	44	43	38	46	45	34	33	44	38	42	48	33	56	41	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.071	2.203	2.264	2.195	2.101	2.001	1.909	1.799	1.934	1.472	1.597	1.765	1.709	1.534	Real Estate, Business, Ownership, and Business Services
NPF	65	62	87	81	81	85	85	85	81	58	61	57	55	55	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	269	264	276	283	310	310	317	312	328	322	319	329	393	382	Education Services
NPF	0	1	2	2	2	1	1	1	1	1	1	1	1	1	NPF
Jasa Kesehatan dan Kegiatan Sosial	218	223	341	346	345	348	341	338	342	344	342	343	335	331	Health Services and Social Activities
NPF	6	6	11	12	11	11	14	14	14	14	14	8	8	8	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.349	1.323	1.074	994	957	936	886	872	849	837	839	837	838	843	Community, Sociocultural, Entertainment and Other Individual Services
NPF	77	75	108	97	91	79	75	76	62	61	63	56	58	58	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	2	2	3	3	3	4	5	5	5	5	5	5	5	Individual Services which Serve Households
NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	-	-	-	-	1	2	1	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	0	0	-	-	-	NPF
Kegiatan yang belum jelas batasannya	472	613	788	789	783	815	590	591	591	668	734	822	275	280	Business Activities which are not clearly defined
NPF	9	7	5	5	7	6	8	8	7	8	8	10	2	2	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	16.143	16.567	18.338	18.704	18.892	19.292	19.513	19.774	20.127	20.588	20.973	21.637	21.950	22.307	For Home Ownership
NPF	364	312	372	363	356	346	382	393	382	410	438	440	453	439	NPF
Untuk Pemilikan Flat atau Apartemen	646	638	671	671	658	672	580	580	574	584	599	617	614	627	For Apartment Ownership
NPF	3	2	2	2	2	3	6	6	1	1	2	2	5	3	NPF
Untuk Pemilikan Ruko atau Rukan	487	505	728	756	762	789	856	897	927	1.538	1.625	1.668	1.686	1.691	For Shop House Ownership
NPF	22	17	26	24	25	18	25	32	31	58	57	60	62	66	NPF
Untuk Pemilikan Kendaraan Bermotor	2.079	1.904	4.084	4.178	4.350	4.463	4.630	2.638	4.800	4.841	4.928	4.850	4.875	4.804	For Vehicles Ownership
NPF	17	14	43	41	37	46	57	30	40	38	40	67	65	57	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.113	3.172	4.222	4.196	4.452	4.546	4.593	4.743	4.848	5.020	5.177	5.331	5.316	5.419	Others
NPF	40	35	42	37	41	38	43	41	41	42	44	41	44	46	NPF
Bukan Lapangan Usaha Lainnya	4.097	4.171	1.568	1.551	1.519	1.505	1.454	3.660	1.464	1.455	1.487	1.444	1.411	1.437	Non Industrial Origin - Others
NPF	45	45	22	22	22	21	20	46	20	18	19	18	21	17	NPF
Total Pembiayaan	49.972	51.385	56.986	57.379	58.257	59.028	59.021	59.819	60.515	60.889	59.982	64.031	63.570	63.830	Total Financing
Total NPF	1.411	1.312	2.088	2.098	2.015	1.791	1.960	1.993	2.260	2.181	4.621	2.237	2.247	2.206	Total NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2016
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.084	3.735	3.008	2.014	13.729	West Java
NPF	424	124	668	244	569	NPF
Banten	1.056	677	437	389	3.405	Banten
NPF	57	14	16	14	72	NPF
DKI Jakarta	6.832	29.624	4.046	27.607	24.846	DKI Jakarta
NPF	574	2.317	209	803	474	NPF
D.I Yogyakarta	583	279	340	144	1.406	DI Yogyakarta
NPF	18	5	10	-	35	NPF
Jawa Tengah	3.679	2.792	1.534	1.254	4.958	Central Java
NPF	124	96	59	14	153	NPF
Jawa Timur	4.202	4.367	1.549	2.310	7.541	East Java
NPF	245	92	105	41	207	NPF
Bengkulu	189	23	238	2	431	Bengkulu
NPF	18	0	22	0	9	NPF
Jambi	496	207	321	20	1.138	Jambi
NPF	75	3	30	1	48	NPF
Aceh	367	47	151	15	2.415	Nanggroe Aceh Darussalam
NPF	56	15	26	3	28	NPF
Sumatera Utara	1.891	697	1.033	888	3.356	North Sumatera
NPF	267	19	122	11	244	NPF
Sumatera Barat	833	205	342	144	2.088	West Sumatera
NPF	51	6	47	18	45	NPF
Riau	613	121	627	630	2.000	Riau
NPF	28	9	135	4	37	NPF
Sumatera Selatan	870	222	530	379	2.222	South Sumatera
NPF	86	23	103	32	113	NPF
Bangka Belitung	55	0	40	1	202	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	232	114	196	154	2.042	Riau Islands
NPF	4	0	5	0	17	NPF
Lampung	886	80	297	133	773	Lampung
NPF	37	7	20	25	41	NPF
Kalimantan Selatan	542	386	308	639	1.293	South Kalimantan
NPF	61	17	50	68	51	NPF
Kalimantan Barat	635	335	800	211	1.724	West Kalimantan
NPF	22	0	32	0	41	NPF
Kalimantan Timur	730	795	403	423	1.938	East Kalimantan
NPF	50	59	23	25	77	NPF
Kalimantan Tengah	143	7	68	5	529	Central Kalimantan
NPF	11	-	5	0	21	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	155	4	120	2	689	Central Sulawesi
NPF	11	1	6	-	16	NPF
Sulawesi Selatan	835	778	566	417	3.033	South Sulawesi
NPF	28	48	37	59	55	NPF
Sulawesi Utara	80	7	69	3	251	North Sulawesi
NPF	4	1	10	1	22	NPF
Gorontalo	35	2	28	7	223	Gorontalo
NPF	11	0	4	0	30	NPF
Sulawesi Barat	5	3	11	5	138	West Sulawesi
NPF	1	-	1	-	1	NPF
Sulawesi Tenggara	172	6	108	13	532	South East Sulawesi
NPF	22	0	9	0	22	NPF
Nusa Tenggara Barat	551	9	188	28	1.318	West Nusa Tenggara
NPF	41	0	12	5	72	NPF
Bali	210	248	138	85	906	Bali
NPF	6	-	4	1	18	NPF
Nusa Tenggara Timur	54	1	11	0	127	East Nusa Tenggara
NPF	2	-	-	-	7	NPF
Maluku	16	-	13	-	70	Maluku
NPF	2	-	0	-	3	NPF
Papua	97	69	74	64	234	Papua
NPF	3	0	7	0	10	NPF
Maluku Utara	37	11	27	7	104	North Maluku
NPF	1	0	1	0	3	NPF
Papua Barat	39	4	39	3	68	West Papua
NPF	1	0	0	-	3	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	33.203	45.857	17.658	37.995	85.728	Total
NPF	2.343	2.857	1.777	1.371	2.546	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2016
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.292	3.302	2.796	1.709	10.228	West Java
NPF	387	120	658	238	520	NPF
Banten	755	529	394	361	2.580	Banten
NPF	50	14	15	14	67	NPF
DKI Jakarta	5.705	23.802	3.104	21.280	10.387	DKI Jakarta
NPF	537	1.789	137	533	299	NPF
D.I Yogyakarta	418	239	268	64	817	DI Yogyakarta
NPF	11	5	6	-	34	NPF
Jawa Tengah	2.894	2.539	1.098	990	3.030	Central Java
NPF	110	80	52	5	121	NPF
Jawa Timur	3.226	3.744	1.337	1.205	4.319	East Java
NPF	211	77	99	39	146	NPF
Bengkulu	188	4	238	2	430	Bengkulu
NPF	17	0	22	0	9	NPF
Jambi	467	68	318	20	950	Jambi
NPF	74	3	30	1	47	NPF
Aceh	331	24	138	11	665	Nanggroe Aceh Darussalam
NPF	40	10	25	1	24	NPF
Sumatera Utara	896	399	764	435	1.482	North Sumatera
NPF	88	19	100	8	75	NPF
Sumatera Barat	652	32	289	114	1.038	West Sumatera
NPF	33	0	33	1	39	NPF
Riau	425	85	516	310	960	Riau
NPF	20	7	74	1	31	NPF
Sumatera Selatan	568	221	453	311	1.012	South Sumatera
NPF	65	23	98	31	57	NPF
Bangka Belitung	55	0	39	1	145	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	183	108	183	153	1.055	Riau Islands
NPF	4	0	4	0	14	NPF
Lampung	884	80	297	128	724	Lampung
NPF	37	7	20	25	39	NPF
Kalimantan Selatan	392	292	254	443	689	South Kalimantan
NPF	41	15	40	59	34	NPF
Kalimantan Barat	631	215	782	209	1.085	West Kalimantan
NPF	21	0	29	0	40	NPF
Kalimantan Timur	470	423	329	415	1.104	East Kalimantan
NPF	31	51	22	25	53	NPF
Kalimantan Tengah	143	7	68	5	529	Central Kalimantan
NPF	11	-	5	0	21	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	155	4	120	2	689	Central Sulawesi
NPF	11	1	6	-	16	NPF
Sulawesi Selatan	577	652	451	262	1.966	South Sulawesi
NPF	22	48	24	48	39	NPF
Sulawesi Utara	80	7	69	3	251	North Sulawesi
NPF	4	1	10	1	22	NPF
Gorontalo	35	2	28	7	223	Gorontalo
NPF	11	0	4	0	30	NPF
Sulawesi Barat	5	3	11	5	133	West Sulawesi
NPF	1	-	1	-	1	NPF
Sulawesi Tenggara	172	6	108	13	532	South East Sulawesi
NPF	22	0	9	0	22	NPF
Nusa Tenggara Barat	535	4	170	22	950	West Nusa Tenggara
NPF	39	0	10	5	70	NPF
Bali	167	230	138	47	866	Bali
NPF	5	-	4	1	18	NPF
Nusa Tenggara Timur	54	1	11	0	127	East Nusa Tenggara
NPF	2	-	-	-	7	NPF
Maluku	16	-	13	-	70	Maluku
NPF	2	-	0	-	3	NPF
Papua	97	69	74	64	234	Papua
NPF	3	0	7	0	10	NPF
Maluku Utara	37	11	27	7	104	North Maluku
NPF	1	0	1	0	3	NPF
Papua Barat	39	4	39	3	68	West Papua
NPF	1	0	0	-	3	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	26.542	37.104	14.922	28.601	49.443	Total
NPF	1.914	2.270	1.548	1.038	1.917	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	792	433	212	305	3.501	West Java
NPF	38	4	10	6	50	NPF
Banten	301	148	43	28	825	Banten
NPF	7	-	1	-	5	NPF
DKI Jakarta	1.127	5.822	941	6.327	14.459	DKI Jakarta
NPF	38	528	72	270	175	NPF
D.I Yogyakarta	165	40	72	80	590	DI Yogyakarta
NPF	6	0	4	-	1	NPF
Jawa Tengah	785	253	436	264	1.928	Central Java
NPF	13	16	7	9	31	NPF
Jawa Timur	976	623	213	1.105	3.221	East Java
NPF	34	15	6	2	60	NPF
Bengkulu	1	19	0	-	2	Bengkulu
NPF	1	-	-	-	-	NPF
Jambi	29	139	2	-	188	Jambi
NPF	1	-	-	-	2	NPF
Aceh	36	23	13	4	1.750	Nanggroe Aceh Darussalam
NPF	17	5	1	2	4	NPF
Sumatera Utara	994	298	268	453	1.874	North Sumatera
NPF	179	-	22	4	169	NPF
Sumatera Barat	182	173	54	30	1.050	West Sumatera
NPF	18	6	13	16	5	NPF
Riau	188	36	111	320	1.040	Riau
NPF	7	2	61	3	6	NPF
Sumatera Selatan	302	1	77	68	1.209	South Sumatera
NPF	21	-	5	1	56	NPF
Bangka Belitung	1	-	1	-	57	Bangka Belitung
NPF	-	-	-	-	0	NPF
Kepulauan Riau	49	6	13	1	987	Riau Islands
NPF	1	-	0	-	2	NPF
Lampung	2	0	-	5	49	Lampung
NPF	-	-	-	-	2	NPF
Kalimantan Selatan	150	94	54	195	604	South Kalimantan
NPF	20	2	10	9	17	NPF
Kalimantan Barat	4	120	17	2	638	West Kalimantan
NPF	1	-	2	-	1	NPF
Kalimantan Timur	260	372	74	8	834	East Kalimantan
NPF	19	8	1	-	24	NPF
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Agustus 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	257	127	115	155	1.067	South Sulawesi
NPF	7	0	13	10	16	NPF
Sulawesi Utara	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	5	West Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	17	6	19	6	367	West Nusa Tenggara
NPF	3	-	2	-	1	NPF
Bali	44	18	-	38	40	Bali
NPF	1	-	-	-	0	NPF
Nusa Tenggara Timur	-	-	-	-	-	East Nusa Tenggara
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	North Maluku
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	West Papua
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	6.661	8.753	2.736	9.395	36.285	Total
NPF	429	588	229	332	628	NPF

Miliar Rupiah (in Billion IDR)

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Agustus 2016
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	289	139	72	1.371	264	1.921	4.482	463	784	1.290	1.803	0	617	298	818	54	-	176	7.757	144	275	139	4.992	422	28.571	West Java	
NPF	40	7	36	254	3	83	438	34	92	40	267	0	15	6	98	1	-	47	173	3	6	2	360	26	2.030	NPF	
Banten	4	3	21	257	75	375	350	24	234	669	125	3	99	36	233	12	-	39	2.407	22	71	23	854	29	5.964	Banten	
NPF	1	-	0	2	0	18	20	0	44	2	3	0	2	1	4	1	-	0	45	0	3	1	9	14	172	NPF	
DKI Jakarta	4.084	794	5.524	9.291	6.450	4.307	9.538	1.109	6.986	10.923	5.334	251	1.050	738	1.378	31	-	319	12.530	625	819	7.432	2.423	1.017	92.954	DKI Jakarta	
NPF	57	0	404	499	1.055	263	786	26	399	170	154	-	0	9	77	0	-	3	179	35	16	151	68	24	4.377	NPF	
D.I Yogyakarta	52	7	1	55	5	206	295	61	22	392	33	-	81	51	55	12	-	18	965	6	28	20	294	94	2.752	DI Yogyakarta	
NPF	2	5	0	3	-	-	12	0	3	3	1	-	-	-	3	0	-	1	29	-	-	0	4	2	67	NPF	
Jawa Tengah	105	45	17	3.059	54	523	2.415	123	292	972	427	-	469	436	217	54	-	50	3.338	62	170	283	918	186	14.217	Central Java	
NPF	3	2	0	105	0	6	120	5	7	21	2	-	0	0	16	1	-	3	78	1	13	1	46	14	445	NPF	
Jawa Timur	191	67	28	2.659	90	1.306	3.335	160	721	1.674	985	0	290	365	430	58	-	69	5.297	132	355	39	1.256	460	19.969	East Java	
NPF	18	1	1	23	0	66	174	10	60	51	6	-	19	5	39	1	-	10	97	5	25	0	39	40	690	NPF	
Bengkulu	56	2	0	12	1	7	236	14	24	3	20	-	20	13	37	1	-	6	206	8	31	3	175	7	883	Bengkulu	
NPF	2	0	-	1	0	1	31	1	1	-	0	-	-	0	2	-	-	0	1	4	0	1	0	2	49	NPF	
Jambi	284	25	30	90	2	51	249	11	101	62	65	1	7	5	53	4	-	4	362	7	16	8	729	16	2.181	Jambi	
NPF	20	0	28	3	-	13	20	1	0	0	17	0	0	-	7	1	-	0	27	1	2	1	12	6	157	NPF	
Aceh	40	4	0	21	3	33	332	29	10	11	11	0	8	17	41	4	-	16	1.179	85	55	71	869	156	2.995	Nanggroe Aceh	
NPF	8	0	-	1	-	11	56	7	1	0	3	-	0	2	5	0	-	6	10	0	5	0	12	1	128	NPF	
Sumatera Utara	671	39	28	365	7	505	1.242	81	231	549	231	0	104	280	127	21	-	26	2.136	59	246	19	830	66	7.864	North Sumatera	
NPF	62	6	0	19	-	102	153	6	5	5	31	-	3	4	19	0	-	6	183	4	16	0	35	7	664	NPF	
Sumatera Barat	159	7	131	66	1	18	611	33	36	187	34	-	62	78	93	5	-	2	480	30	69	15	1.210	284	3.612	West Sumatera	
NPF	19	1	-	4	-	2	73	2	3	3	2	-	4	2	7	0	-	1	20	2	6	1	14	2	166	NPF	
Riau	491	1	54	21	24	217	424	248	113	18	173	-	53	46	91	3	-	12	1.024	5	48	20	892	12	3.991	Riau	
NPF	84	0	1	2	0	7	37	15	4	1	10	-	1	0	10	0	-	4	20	-	4	0	12	1	213	NPF	
Sumatera Selatan	372	21	107	97	121	244	505	56	48	23	115	1	117	50	82	4	-	37	1.376	16	44	11	762	14	4.223	South Sumatera	
NPF	65	0	30	3	0	24	75	7	5	2	16	0	0	1	5	0	-	11	64	1	3	1	42	1	357	NPF	
Bangka Belitung	11	3	0	2	0	6	32	6	1	23	1	-	-	2	7	0	-	-	47	3	3	1	148	-	297	Bangka Belitung	
NPF	-	0	-	-	-	1	2	1	0	-	-	-	-	-	0	-	-	-	2	-	-	-	2	-	9	NPF	
Kepulauan Riau	1	1	29	80	2	75	181	16	171	15	31	-	28	4	48	3	-	11	1.224	8	44	20	742	4	2.738	Riau Islands	
NPF	0	0	-	1	-	0	0	0	0	0	1	-	-	0	2	-	-	-	9	-	-	1	0	6	11	26	NPF
Lampung	84	18	1	193	1	41	515	20	17	272	29	0	80	64	44	11	-	5	51	12	16	15	207	11	2.169	Lampung	
NPF	8	1	-	15	0	1	29	1	1	5	1	-	17	2	4	0	-	0	25	1	-	0	12	0	129	NPF	
Kalimantan Selatan	155	39	263	36	119	184	357	14	301	75	81	-	38	110	90	3	-	10	1.016	30	51	25	160	10	3.168	South Kalimantan	
NPF	1	3	29	7	-	7	65	3	58	1	14	-	-	0	5	0	-	2	38	2	2	0	7	2	247	NPF	
Kalimantan Barat	604	4	2	13	0	66	268	25	149	733	13	1	2	4	58	4	-	34	504	40	49	31	1.085	13	3.704	West Kalimantan	
NPF	16	0	0	2	-	3	18	1	2	0	2	1	0	1	5	0	-	2	17	1	2	0	19	0	94	NPF	
Kalimantan Timur	22	6	92	159	25	391	428	43	361	426	221	0	44	10	86	6	-	31	1.063	32	47	48	730	18	4.289	East Kalimantan	
NPF	8	1	8	4	-	12	66	4	24	5	18	-	0	-	6	0	-	3	50	1	0	1	25	0	234	NPF	
Kalimantan Tengah	14	0	-	2	0	17	115	3	11	2	15	0	4	2	21	8	-	8	372	9	33	5	103	8	752	Central Kalimantan	
NPF	1	0	-	0	-	0	12	0	0	-	2	-	-	-	1	1	-	0	12	0	-	0	4	5	38	NPF	
Sulawesi Tengah	11	22	2	11	0	26	154	7	6	0	9	-	5	2	19	2	-	4	178	1	33	5	471	1	970	Central Sulawesi	
NPF	1	1	-	0	-	4	10	0	0	-	0	-	-	-	3	-	-	0	11	-	-	0	5	0	34	NPF	
Sulawesi Selatan	13	19	43	177	7	282	564	77	61	623	221	-	226	32	222	4	-	25	1.419	13	277	465	676	184	5.629	South Sulawesi	
NPF	0	0	4	48	1	3	76	3	9	5	12	-	0	0	7	0	-	4	28	0	12	0	12	3	227	NPF	
Sulawesi Utara	10	3	1	7	0	3	93	10	5	0	5	0	1	2	19	0	-	0	66	5	4	3	166	7	410	North Sulawesi	
NPF	0	0	-	1	-	2	11	-	1	0	0	-	-	-	1	1	-	-	7	0	0	1	12	2	39	NPF	
Gorontalo	0	1	-	2	0	10	25	11	-	1	5	-	2	0	13	1	-	1	92	3	5	1	104	17	295	Gorontalo	
NPF	0	-	-	1	-	2	8	2	-	-	-	-	-	-	2	-	-	-	16	0	1	0	3	10	45	NPF	
Sulawesi Barat	2	0	0	1	-	3	5	0	-	-	4	-	0	3	5	-	-	-	90	0	5	2	37	4	162	West Sulawesi	
NPF	-	0	0	-	-	-	0	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	1	-	1	3	NPF
Sulawesi Tenggara	171	6	8	1	35	171	6	8	7	1	16	0	11	2	20	3	-	4	234	4	57	4	206	3	831	South East Sulawesi	
NPF	0	0	2	0	-	2	19	1	1	-	1	-	3	0	3	0	-	2	10	-	6	0	3	3	54	NPF	
Nusa Tenggara Barat	15	11	3	24	2	28	555	26	7	8	11	-	7	14	46												

Miliar Rupiah (in Billion IDR)

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Agustus 2016
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha						TOTAL	Location		
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya			Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5			6	
Jawa Barat	287	139	64	1.219	262	1.311	4.115	453	666	1.154	1.708	0	611	278	663	54	-	116	4.638	108	140	126	4.896	320	23.326	West Java	
NPF	40	7	36	251	1	77	427	27	86	35	264	0	15	6	84	1	-	47	125	3	4	2	359	26	1.922	NPF	
Banten	4	3	21	240	75	207	320	23	226	445	105	3	94	36	210	12	-	14	1.620	17	57	22	840	24	4.619	Banten	
NPF	1	0	0	2	0	13	19	0	44	2	3	0	2	1	3	1	-	0	41	0	3	1	8	14	160	NPF	
DKI Jakarta	3.137	682	4.051	7.075	6.057	3.610	7.915	556	6.159	6.757	4.457	251	977	711	1.230	31	-	236	4.637	228	117	2.823	1.972	609	64.279	DKI Jakarta	
NPF	53	0	380	387	672	257	586	6	263	161	152	-	0	3	72	0	-	3	87	34	0	96	63	0	19	3.295	NPF
D.I Yogyakarta	9	7	1	49	4	84	266	37	8	336	19	-	60	45	45	11	-	8	576	1	5	7	162	67	1.804	DI Yogyakarta	
NPF	2	5	0	2	-	-	10	0	0	-	1	-	-	-	1	0	-	1	28	-	-	-	4	2	56	NPF	
Jawa Tengah	96	42	7	2.882	54	226	2.129	79	204	703	312	-	310	218	180	53	-	25	1.917	56	66	248	678	65	10.550	Central Java	
NPF	2	2	0	83	0	4	107	3	7	18	2	-	0	0	15	1	-	3	57	1	5	1	45	12	367	NPF	
Jawa Timur	181	60	28	1.887	90	826	3.003	150	563	903	918	0	232	337	241	57	-	35	2.742	57	119	36	1.132	232	13.831	East Java	
NPF	14	1	1	18	0	64	167	6	60	36	6	-	19	4	20	1	-	10	58	5	6	0	38	39	573	NPF	
Bengkulu	56	2	0	11	1	7	236	14	6	3	20	-	20	13	37	1	-	6	206	8	31	3	173	7	861	Bengkulu	
NPF	2	0	-	1	0	1	31	0	1	-	0	-	-	0	2	-	-	1	4	0	1	0	2	1	48	NPF	
Jambi	265	25	30	89	2	51	241	9	14	7	65	1	7	5	53	4	-	4	342	7	13	6	571	11	1.823	Jambi	
NPF	20	0	28	3	-	13	20	0	0	0	17	0	0	-	7	1	-	0	27	1	1	1	12	6	155	NPF	
Aceh	39	3	0	18	3	22	279	29	8	11	7	0	7	17	40	4	-	14	246	17	43	8	346	4	1.168	Nanggroe Aceh	
NPF	8	0	-	1	-	5	40	7	1	0	1	-	0	2	5	0	-	5	9	0	3	0	11	1	99	NPF	
Sumatera Utara	390	28	28	203	5	158	797	53	59	174	82	0	93	272	114	19	-	19	686	51	53	12	664	16	3.976	North Sumatera	
NPF	44	1	0	11	-	22	4	90	3	4	5	-	3	4	17	0	-	4	32	4	6	0	32	1	290	NPF	
Sumatera Barat	117	6	6	49	1	16	454	30	29	133	29	-	58	68	85	5	-	2	465	29	63	13	460	8	2.124	West Sumatera	
NPF	4	0	-	3	-	2	40	1	3	1	2	-	4	2	6	0	-	1	20	2	3	1	13	0	108	NPF	
Riau	388	1	54	18	24	40	379	41	71	18	119	-	53	45	73	3	-	9	532	5	28	15	373	6	2.296	Riau	
NPF	35	0	0	2	0	2	27	14	3	1	7	-	1	0	6	0	-	4	17	-	3	0	11	0	133	NPF	
Sumatera Selatan	363	16	106	52	121	44	487	42	24	20	53	1	102	45	43	3	-	32	643	16	34	10	305	4	2.566	South Sumatera	
NPF	64	0	29	3	0	5	74	7	4	2	14	0	0	1	4	0	-	11	35	1	2	1	17	0	275	NPF	
Bangka Belitung	11	3	0	2	0	6	31	6	1	23	1	-	-	-	2	7	0	-	47	3	3	1	91	-	239	Bangka Belitung	
NPF	-	0	-	-	-	1	2	1	0	-	-	-	-	-	0	-	-	-	2	-	-	-	2	-	9	NPF	
Kepulauan Riau	1	1	29	80	2	25	166	16	171	15	30	-	28	3	46	3	-	10	631	6	18	4	395	0	1.682	Riau Islands	
NPF	0	0	-	0	-	0	4	-	0	0	1	-	-	0	2	-	-	-	8	-	1	0	5	-	23	NPF	
Lampung	83	18	1	193	1	41	512	20	17	271	28	0	80	63	44	11	-	5	472	12	13	14	201	11	2.113	Lampung	
NPF	8	1	-	15	0	1	29	1	1	5	3	-	17	2	4	0	-	0	24	1	-	0	12	2	127	NPF	
Kalimantan Selatan	155	22	262	24	119	48	263	11	238	23	47	-	23	107	29	3	-	7	471	13	46	12	139	9	2.070	South Kalimantan	
NPF	1	3	29	1	-	3	49	2	58	1	5	-	-	0	1	0	-	2	24	1	2	0	6	2	190	NPF	
Kalimantan Barat	604	4	2	11	0	56	246	21	148	633	13	1	1	3	56	4	-	34	495	40	38	31	468	13	2.923	West Kalimantan	
NPF	16	0	0	1	-	3	17	0	2	0	2	1	0	1	4	0	-	2	17	1	2	0	18	0	90	NPF	
Kalimantan Timur	13	5	86	157	25	182	377	40	359	62	205	0	41	8	59	5	-	13	625	29	31	46	355	18	2.741	East Kalimantan	
NPF	1	1	8	3	-	10	57	3	24	2	10	-	0	-	6	0	-	3	29	1	-	1	22	0	182	NPF	
Kalimantan Tengah	14	0	-	2	0	17	115	3	11	2	15	0	4	2	21	8	-	8	372	9	33	5	103	8	752	Central Kalimantan	
NPF	1	0	-	0	-	0	12	0	0	-	2	-	-	-	1	1	-	0	12	0	-	0	4	5	38	NPF	
Sulawesi Tengah	11	22	2	11	0	26	154	7	6	0	9	-	5	2	19	2	-	4	178	1	33	5	471	1	970	Central Sulawesi	
NPF	1	1	-	0	-	4	10	0	0	-	0	-	-	-	3	-	-	0	11	-	-	0	5	0	34	NPF	
Sulawesi Selatan	12	8	14	175	2	93	458	70	36	476	211	-	215	32	116	4	-	19	674	9	108	462	569	144	3.908	South Sulawesi	
NPF	0	0	-	48	1	0	67	2	2	5	11	-	-	0	2	0	-	3	16	0	8	0	12	3	181	NPF	
Sulawesi Utara	10	3	1	7	0	3	93	10	5	0	5	0	1	2	19	0	-	0	66	5	4	3	166	7	410	North Sulawesi	
NPF	0	0	-	1	-	2	11	-	1	0	0	-	-	-	1	-	-	-	7	0	0	1	12	2	39	NPF	
Gorontalo	0	1	-	2	0	10	25	11	-	1	5	-	2	0	13	1	-	1	92	3	5	1	104	17	295	Gorontalo	
NPF	0	-	-	1	-	2	8	2	-	-	-	-	-	-	2	-	-	-	16	0	1	0	3	10	45	NPF	
Sulawesi Barat	2	0	0	1	-	3	5	0	-	-	4	-	0	3	5	-	-	-	90	0	5	2	32	4	156	West Sulawesi	
NPF	-	0	0	-	-	-	0	-	0	-	-	-	-	-	1	-	-	-	1	-	-	-	1	-	3	NPF	
Sulawesi Tenggara	1	6	6	8	1	35	171	8	7	1	16	0	11	2	20	3	-	4	234	4	57	4	206	27	831	South East Sulawesi	
NPF	0	0	2	0	-	2	19	1	1	-	1	-	-	-	3	0	-	2	10	-	6	0	3	3	54	NPF	
Nusa Tenggara Barat	14	10	3	23	2	18	532	21	6	8	9	-	6	14	44	8	-	11	400	2	34	6	457	51	1.680	West Nusa Tenggara	
NPF	0	0</																									

Miliar Rupiah (in Billion IDR)

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Agustus 2016
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	2	0	8	152	2	610	367	11	118	136	95	-	5	20	155	-	-	61	3.119	37	135	12	96	103	5.244	West Java
NPF	0	0	-	3	1	7	12	7	6	5	2	-	-	0	14	-	-	-	48	-	1	0	1	0	108	NPF
Banten	-	-	-	17	-	168	29	0	8	224	21	-	5	0	23	-	-	25	787	5	14	1	14	5	1.345	Banten
NPF	-	-	-	-	-	6	1	-	-	-	0	-	-	-	1	-	-	-	4	-	-	0	1	0	12	NPF
DKI Jakarta	947	112	1.473	2.216	393	697	1.623	553	827	4.166	877	-	73	28	147	0	-	83	7.892	397	703	4.610	450	407	28.676	DKI Jakarta
NPF	3	-	24	113	383	6	200	20	137	9	2	-	-	6	5	-	-	-	92	1	16	55	5	6	1.082	NPF
D.I Yogyakarta	43	0	-	6	1	122	29	24	14	56	14	-	21	5	10	0	-	9	390	5	23	13	133	27	948	DI Yogyakarta
NPF	-	-	-	1	-	-	1	-	3	3	0	-	-	-	2	-	-	-	1	-	-	0	0	0	12	NPF
Jawa Tengah	9	4	10	177	-	297	286	45	88	269	115	-	159	217	37	1	-	25	1.421	6	104	35	241	122	3.666	Central Java
NPF	0	-	-	23	-	3	13	3	-	3	1	-	-	0	1	0	-	-	21	-	8	-	0	2	78	NPF
Jawa Timur	10	7	0	771	0	480	332	10	158	771	67	-	58	29	189	1	-	34	2.555	75	236	3	124	228	6.139	East Java
NPF	4	0	-	5	-	2	7	3	0	15	-	-	-	-	1	-	-	-	39	0	19	-	1	0	116	NPF
Bengkulu	-	-	-	1	-	-	0	1	18	-	-	-	-	-	19	-	-	-	-	-	-	0	1	-	22	Bengkulu
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF
Jambi	18	-	-	0	-	1	9	2	86	54	-	-	-	-	0	-	-	-	20	-	3	2	158	5	358	Jambi
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	0	-	1	-	-	-	3	NPF
Aceh	0	1	0	2	0	11	54	0	2	-	4	-	1	0	0	0	-	2	933	68	12	63	523	152	1.826	Nanggroe Aceh
NPF	0	-	-	0	-	6	16	0	-	-	1	-	-	-	0	-	-	0	1	-	2	0	1	0	29	NPF
Sumatera Utara	281	11	0	162	2	347	445	28	171	375	149	0	10	8	14	2	-	7	1.450	8	193	7	166	51	3.888	North Sumatera
NPF	17	4	-	8	-	80	62	3	1	0	26	-	0	-	1	-	-	1	151	-	10	0	2	6	374	NPF
Sumatera Barat	42	2	125	17	0	1	157	4	8	54	5	-	4	11	8	0	-	-	15	0	6	1	751	276	1.488	West Sumatera
NPF	15	1	-	1	-	0	33	0	0	2	0	-	-	0	1	-	-	-	0	-	3	-	1	2	59	NPF
Riau	103	0	1	3	0	178	44	207	41	-	54	-	-	1	19	0	-	3	491	0	19	5	518	6	1.694	Riau
NPF	49	0	0	0	-	5	10	1	1	-	3	-	-	-	4	-	-	-	4	-	0	0	1	1	80	NPF
Sumatera Selatan	9	5	1	45	-	201	19	14	25	3	62	-	15	5	39	0	-	4	733	-	10	0	457	10	1.657	South Sumatera
NPF	1	-	1	-	-	19	1	-	2	-	1	-	0	-	1	-	-	-	29	-	1	-	25	0	83	NPF
Bangka Belitung	0	0	-	0	-	0	1	0	-	-	-	-	-	-	0	-	-	-	1	-	-	0	56	-	58	Bangka Belitung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	NPF
Kepulauan Riau	-	0	-	1	-	50	14	0	0	1	0	-	0	0	2	0	-	1	593	1	26	16	347	4	1.056	Riau Islands
NPF	-	-	-	0	-	0	0	0	-	-	-	-	-	-	0	-	-	-	1	-	0	-	1	0	3	NPF
Lampung	1	-	-	-	-	-	3	-	-	2	0	-	-	1	-	-	-	-	39	0	3	1	6	0	56	Lampung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	NPF
Kalimantan Selatan	0	17	1	11	-	136	94	3	63	52	34	-	15	3	61	-	-	4	545	18	6	13	21	1	1.098	South Kalimantan
NPF	-	-	0	6	-	4	16	1	1	-	9	-	-	-	4	-	-	-	14	2	-	0	1	-	58	NPF
Kalimantan Barat	1	-	-	2	0	10	21	4	1	100	0	-	0	1	2	-	-	-	10	-	11	0	618	-	781	West Kalimantan
NPF	0	-	-	1	-	0	1	0	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1	-	4	NPF
Kalimantan Timur	9	2	6	2	1	209	51	3	2	364	16	-	4	2	27	-	-	18	438	3	16	2	375	0	1.547	East Kalimantan
NPF	7	-	-	0	-	1	9	1	-	3	7	-	-	-	0	-	-	-	21	-	0	0	2	-	52	NPF
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	11	29	3	5	189	106	7	25	146	10	-	11	0	106	0	-	5	745	4	169	3	107	39	1.721	South Sulawesi
NPF	-	-	4	0	-	2	9	1	7	-	1	-	0	-	4	-	-	1	12	-	4	-	0	0	46	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	4	0	5	West Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	1	1	0	1	0	10	23	5	0	-	2	-	1	0	2	0	-	-	92	1	2	18	254	-	414	West Nusa
NPF	0	0	-	0	0	0	1	2	0	-	0	-	-	-	0	0	-	-	0	-	-	1	1	-	6	NPF
Bali	-	-	-	-	-	39	-	2	-	52	7	-	-	-	-	-	-	-	39	-	1	0	0	0	140	Bali
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	1	NPF
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	East Nusa
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-											

Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units)
Dalam Persen (Percentage)

Indikator	2014		2015				2016								Indicator
	Nov ^{r)}	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
I. Dana Pihak Ketiga	6,44	6,72	6,07	5,72	5,74	5,88	5,62	5,44	5,46	5,33	5,00	5,21	4,96	4,90	I. Third Party Fund
1. Giro iB Wadiah	1,29	1,25	1,23	1,27	1,22	1,18	1,23	1,31	1,29	1,28	1,23	1,28	1,43	1,42	1. iB Demand Deposits Wadia
a. Rupiah	1,33	1,29	1,27	1,30	1,24	1,20	1,26	1,34	1,33	1,32	1,27	1,32	1,50	1,46	a. Rupiah
b. Valas	1,00	1,00	1,06	1,03	1,02	1,02	1,00	1,02	1,02	1,02	1,00	1,05	1,03	1,03	b. Valas
2. Tabungan iB Wadiah	4,09	4,81	4,44	3,64	3,70	4,33	3,30	3,38	3,56	3,47	2,96	2,97	2,86	2,90	2. iB Saving Deposits Wadia
a. Rupiah	4,09	4,81	4,44	3,64	3,70	4,33	3,30	3,38	3,56	3,47	2,96	2,97	2,86	2,90	a. Rupiah
b. Valas	2,00	2,00	2,00	2,00	1,77	2,00	2,00	2,00	2,00	2,00	1,00	1,00	1,00	1,00	b. Valas
3. Giro iB Mudharabah	1,59	1,58	1,80	1,74	2,44	2,89	2,80	2,47	2,61	2,36	2,16	2,30	1,98	1,89	3. iB Demand Deposits Mudharabah
a. Rupiah	1,59	1,58	1,80	1,74	2,60	2,96	2,80	2,53	2,67	2,41	2,18	2,32	1,98	1,89	a. Rupiah
b. Valas	1,59	1,58	1,80	1,74	2,44	2,89	2,80	2,47	2,61	2,36	2,16	2,30	1,98	1,89	b. Valas
4. Tabungan iB Mudharabah	4,14	4,37	3,99	3,23	3,46	3,59	3,21	3,46	3,67	3,21	2,84	2,97	2,77	2,75	4. iB Saving Deposits Mudharabah
a. Rupiah	4,18	4,40	3,99	3,23	3,46	3,59	3,21	3,46	3,68	3,22	2,84	2,97	2,77	2,75	a. Rupiah
b. Valas	1,00	1,00	1,32	1,96	1,05	1,05	1,92	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Valas
5. Deposito iB Mudharabah	7,68	8,06	7,35	7,02	6,96	7,17	6,94	6,60	6,53	6,53	6,17	6,52	6,23	6,11	5. iB Time Deposits Mudharabah
a. Rupiah	7,86	8,22	7,56	7,38	7,32	7,48	7,22	6,92	6,83	6,79	6,41	6,76	6,51	6,38	a. Rupiah
i. 1 Bulan	7,84	8,16	7,35	7,19	7,14	7,45	7,09	6,73	6,60	6,56	6,25	6,53	6,22	6,12	1). 1 month
ii. 3 Bulan	8,12	8,43	7,70	7,59	7,52	7,80	7,53	7,02	6,79	6,68	6,38	6,67	6,43	6,29	2). 3 month
iii. 6 Bulan	7,68	8,02	7,02	6,71	6,59	6,82	6,29	6,23	6,29	6,44	6,00	6,38	5,96	5,90	3). 6 month
iv. 12 Bulan	7,03	7,31	6,40	6,38	6,42	6,66	6,45	6,32	6,24	6,28	6,04	6,10	5,74	5,67	4). 12 month
v. > 12 Bulan	12,81	11,02	10,89	6,38	6,01	6,12	6,10	5,05	5,72	5,71	6,37	6,60	5,52	6,69	5). >12 month
b. Valas	3,92	4,07	2,94	2,46	1,96	2,85	2,75	2,11	3,08	3,04	2,69	2,82	2,33	2,25	b. Foreign Currency
i. 1 Bulan	3,64	3,70	2,51	2,46	2,21	3,48	2,80	2,27	4,53	4,24	3,45	3,54	2,94	2,17	1). 1 month
ii. 3 Bulan	3,76	4,32	2,32	2,43	2,25	4,26	2,96	2,34	4,91	4,47	3,47	3,79	3,38	2,44	2). 3 month
iii. 6 Bulan	3,18	3,31	3,94	2,56	2,11	2,61	2,07	1,80	4,10	4,39	3,94	2,80	1,61	1,95	3). 6 month
iv. 12 Bulan	4,02	2,24	3,21	2,40	2,17	2,34	2,39	2,27	2,38	2,40	2,18	2,14	1,69	1,73	4). 12 month
v. > 12 Bulan	-	-	-	-	2,00	-	-	-	2,00	1,00	1,00	1,00	-	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,07	13,07	13,31	12,74	12,71	12,69	12,83	12,80	12,75	12,69	12,29	12,17	12,23	12,33	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	12,85	12,70	11,77	11,43	11,40	11,52	12,00	11,94	11,82	11,80	11,01	10,88	11,13	11,24	1. Profit Sharing Financing
a. Mudharabah	12,74	12,79	11,64	12,10	11,98	12,21	12,32	12,29	12,22	12,25	12,04	12,11	12,82	12,75	a. Mudharabah
i. Rupiah	12,81	12,79	11,64	12,17	11,98	12,21	12,33	12,29	12,22	12,26	12,04	12,11	12,82	12,75	i. Rupiah
ii. Valas	2,00	-	-	3,19	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	-	-	ii. Foreign Currency
b. Musyarakah	12,87	12,66	11,80	11,25	11,26	11,35	11,92	11,86	11,73	11,70	10,78	10,60	10,75	10,91	b. Musyarakah
i. Rupiah	13,00	13,05	12,02	11,74	11,75	11,83	12,39	12,29	12,14	12,10	11,20	11,04	11,21	11,46	i. Rupiah
ii. Valas	9,64	7,18	8,78	6,62	6,64	6,65	7,20	7,33	7,44	7,39	6,57	6,18	5,98	5,64	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	27,60	28,40	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	27,60	28,40	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,18	13,25	14,12	13,48	13,46	13,37	13,32	13,33	13,33	13,25	13,07	12,97	12,92	12,99	2. Receivables/Acceptables
a. Murabahah	13,65	13,68	14,12	13,46	13,44	13,36	13,31	13,34	13,35	13,27	13,09	13,01	12,98	13,01	a. Murabahah
i. Rupiah	13,96	14,00	14,53	13,78	13,75	13,67	13,61	13,61	13,59	13,49	13,33	13,25	13,22	13,26	i. Rupiah
ii. Valas	8,31	8,29	8,36	8,37	8,36	8,27	8,18	8,40	8,38	8,42	8,17	7,72	7,74	7,59	ii. Foreign Currency
b. Qardh	3,85	4,12	14,10	14,16	14,21	13,58	13,79	12,71	12,39	12,32	12,03	10,92	9,43	12,24	b. Qardh
i. Rupiah	3,85	4,12	14,10	14,16	14,21	13,58	13,79	12,71	12,39	12,32	11,99	10,83	9,36	12,24	i. Rupiah
ii. Valas	1,00	1,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00*	13,00	13,00	13,00	13,00	ii. Foreign Currency
c. Istishna'	13,21	13,22	13,08	13,30	13,27	13,26	13,23	13,15	13,23	13,24	13,25	13,21	13,17	13,11	c. Istishna'
i. Rupiah	13,21	13,22	13,08	13,30	13,27	13,26	13,23	13,15	13,23	13,24	13,25	13,21	13,17	13,11	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,75	9,88	10,92	10,44	10,38	10,51	10,51	10,56	10,55	10,58	10,20	10,54	10,56	10,55	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,32	11,31	11,28	11,28	11,27	11,27	11,26	11,27	11,26	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	11,50	11,50	11,50	11,50	11,50	11,50	11,50	11,50	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	18,27	17,76	-	15,16	15,19	16,74	15,18	15,17	16,78	16,80	16,81	16,83	16,84	16,85	b. Financing through Channeling
i. Rupiah	18,27	17,76	-	15,16	15,19	16,74	15,18	15,17	16,78	16,80	16,81	16,83	16,84	16,85	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,71	9,84	10,87	10,42	10,35	10,50	10,49	10,54	10,53	10,58	10,19	10,54	10,55	10,55	d. Other Ijarah
i. Rupiah	10,50	10,63	11,36	11,14	11,07	11,22	11,20	11,23	11,24	11,19	10,82	11,16	11,16	11,20	i. Rupiah
ii. Valas	6,86	6,86	7,96	6,91	6,79	6,62	6,62	6,62	6,60	6,62	6,60	6,60	6,60	6,55	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

Note: r) Revised figures

*) Provisional figures

**Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks)
Dalam Persen (Percentage)**

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
I. Dana Pihak Ketiga	6,54	6,84	6,31	5,83	5,86	5,99	5,77	5,53	5,54	5,41	5,03	5,27	5,00	4,97	I. Third Party Fund
1. Giro IB Wadiah	1,31	1,25	1,25	1,30	1,22	1,18	1,18	1,28	1,27	1,25	1,19	1,25	1,43	1,41	1. iB Demand Deposits Wadia
a. Rupiah	1,36	1,30	1,30	1,34	1,26	1,21	1,22	1,32	1,31	1,31	1,24	1,30	1,52	1,46	a. Rupiah
b. Valas	1,00	1,00	1,06	1,03	1,02	1,02	1,00	1,02	1,02	1,00	1,05	1,03	1,03	1,03	b. Valas
2. Tabungan IB Wadiah	4,40	5,20	4,74	3,83	3,91	4,40	3,95	4,08	4,33	4,21	3,46	3,53	3,30	3,36	2. iB Saving Deposits Wadia
a. Rupiah	4,40	5,20	4,74	3,83	3,91	4,40	3,95	4,08	4,33	4,21	3,46	3,53	3,30	3,36	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	1,00	1,00	1,00	1,00	b. Valas
3. Giro IB Mudharabah	2,02	2,14	1,63	1,49	1,53	1,70	1,52	1,53	1,46	1,58	1,43	1,50	1,68	1,32	3. iB Demand Deposits Mudharabah
a. Rupiah	2,02	2,14	1,63	1,49	1,53	1,70	1,52	1,53	1,46	1,58	1,43	1,50	1,68	1,32	a. Rupiah
b. Valas	2,02	2,14	1,63	1,49	1,53	1,70	1,52	1,53	1,46	1,58	1,43	1,50	1,68	1,32	b. Valas
4. Tabungan IB Mudharabah	4,15	4,44	4,13	3,15	3,45	3,65	3,13	3,48	3,74	3,22	2,70	2,88	2,68	2,66	4. iB Saving Deposits Mudharabah
a. Rupiah	4,15	4,44	4,13	3,15	3,45	3,65	3,13	3,48	3,74	3,22	2,70	2,88	2,68	2,66	a. Rupiah
b. Valas	1,92	1,95	2,00	2,00	2,00	2,00	2,00	2,00	-	-	-	-	-	-	b. Valas
5. Deposito IB Mudharabah	7,80	8,16	7,64	7,18	7,14	7,32	7,11	6,65	6,56	6,60	6,25	6,61	6,29	6,20	5. iB Time Deposits Mudharabah
a. Rupiah	7,95	8,32	7,81	7,56	7,53	7,68	7,43	7,05	6,92	6,92	6,56	6,92	6,64	6,54	a. Rupiah
i. 1 Bulan	7,88	8,16	7,70	7,41	7,52	7,80	7,51	6,93	6,84	6,85	6,41	6,70	6,40	6,32	1). 1 month
ii. 3 Bulan	8,25	8,52	8,17	7,89	8,02	8,21	7,98	7,21	7,06	7,08	6,55	6,91	6,61	6,51	2). 3 month
iii. 6 Bulan	7,65	7,98	7,31	6,94	7,02	7,30	7,10	6,77	6,73	6,68	6,27	6,46	6,21	6,19	3). 6 month
iv. 12 Bulan	6,92	7,17	6,44	6,32	6,37	6,51	6,37	6,25	6,27	6,29	6,05	6,14	5,85	5,72	4). 12 month
v. > 12 Bulan	12,85	11,02	10,92	6,26	6,02	13,46	7,93	8,05	5,66	5,69	6,34	6,10	5,51	5,41	5). >12 month
b. Valas	4,40	4,41	3,75	2,73	2,14	3,04	3,03	2,20	3,21	3,18	2,82	2,92	2,42	2,37	b. Foreign Currency
i. 1 Bulan	4,38	4,17	4,00	2,94	2,41	3,63	2,96	4,92	4,59	3,81	3,87	3,87	3,23	2,82	1). 1 month
ii. 3 Bulan	4,94	4,90	4,00	3,13	2,51	4,57	3,04	2,46	5,19	4,73	3,86	4,10	3,44	2,77	2). 3 month
iii. 6 Bulan	3,42	3,34	4,00	2,59	2,21	2,65	3,02	2,95	5,32	5,25	4,28	3,14	2,26	3,20	3). 6 month
iv. 12 Bulan	4,02	3,91	4,00	2,45	2,17	2,35	2,40	2,27	2,38	2,40	2,35	2,38	1,88	1,87	4). 12 month
v. > 12 Bulan	-	-	-	-	2,00	-	-	-	2,00	1,00	1,00	1,00	-	1,00	5). >12 month
13,44	13,53	13,24	13,24	13,10	13,12	13,36	13,38	13,36	13,32	12,91	12,78	12,91	12,98		
II. Pembiayaan, Piutang dan Salam															II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	13,14	13,23	11,81	11,81	11,46	11,67	12,33	12,26	12,17	12,17	11,28	11,13	11,52	11,66	1. Profit Sharing Financing
a. Mudharabah	12,90	13,00	11,75	11,75	11,29	11,75	11,82	11,74	11,75	11,77	11,46	11,47	12,78	12,65	a. Mudharabah
i. Rupiah	13,02	13,00	11,75	11,75	11,29	11,75	11,82	11,74	11,75	11,77	11,46	11,47	12,78	12,65	i. Rupiah
ii. Valas	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	13,17	13,27	11,82	11,82	11,49	11,65	12,42	12,34	12,24	12,22	11,25	11,08	11,30	11,49	b. Musyarakah
i. Rupiah	13,34	13,45	12,10	12,10	11,72	11,91	12,63	12,54	12,42	12,40	11,47	11,29	11,54	11,86	i. Rupiah
ii. Valas	9,67	9,57	8,30	8,30	8,38	7,97	9,21	9,17	9,39	9,34	7,93	7,60	7,22	6,28	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	27,60	28,40	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	27,60	28,40	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,59	13,67	14,02	14,02	14,00	13,92	13,95	14,04	14,07	14,01	13,87	13,75	13,71	13,73	2. Receivables/Acceptables
a. Murabahah	14,22	14,25	14,02	14,02	13,99	13,93	13,95	14,05	14,08	14,01	13,87	13,78	13,77	13,74	a. Murabahah
i. Rupiah	14,60	14,64	14,47	14,47	14,38	14,32	14,34	14,39	14,39	14,32	14,19	14,11	14,09	14,05	i. Rupiah
ii. Valas	8,52	8,52	8,48	8,48	8,59	8,50	8,40	8,65	8,66	8,71	8,43	7,94	7,96	7,86	ii. Foreign Currency
b. Qardh	3,64	3,92	14,03	14,03	14,28	13,64	13,84	13,74	13,65	14,16	13,64	12,31	10,82	13,55	b. Qardh
i. Rupiah	3,64	3,93	14,03	14,03	14,28	13,64	13,84	13,75	13,65	14,16	13,68	12,28	10,76	13,55	i. Rupiah
ii. Valas	1,00	1,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00*	13,00	13,00	13,00	13,00	ii. Foreign Currency
c. Istishna'	12,84	12,80	13,05	13,05	13,14	13,15	13,22	13,20	13,20	13,18	13,21	13,11	13,10	13,11	c. Istishna'
i. Rupiah	12,84	12,80	13,05	13,05	13,14	13,15	13,22	13,20	13,20	13,18	13,21	13,11	13,10	13,11	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,02	10,27	11,05	11,05	11,03	11,38	11,39	11,40	11,28	11,00	10,95	11,09	10,99	10,81	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,32	11,31	11,27	11,27	11,27	11,27	11,26	11,27	11,26	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	11,50	11,50	11,50	11,50	11,50	11,50	11,50	11,50	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,83	10,12	11,02	11,02	11,00	11,40	11,41	11,41	11,28	11,00	10,95	11,09	10,99	10,81	d. Other Ijarah
i. Rupiah	10,49	10,84	11,45	11,45	11,42	11,84	11,85	11,85	11,68	11,35	11,28	11,42	11,30	11,50	i. Rupiah
ii. Valas	7,70	7,70	8,11	8,11	8,55	8,51	8,51	8,51	8,51	8,42	8,42	8,47	8,47	7,54	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: r) Angka-angka diperbaiki
) Angka-angka sementara

Note: r) Revised figures
) Provisional figures

**Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Business Units)
Dalam Persen (Percentage)**

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
I. Dana Pihak Ketiga	6,06	6,28	5,28	5,39	5,86	5,51	5,19	5,20	5,25	5,09	4,90	5,06	4,86	4,73	I. Third Party Fund
1. Giro iB Wadiah	1,23	1,24	1,18	1,18	1,22	1,17	1,33	1,38	1,36	1,35	1,35	1,36	1,44	1,45	1. iB Demand Deposits Wadia
a. Rupiah	1,23	1,24	1,18	1,19	1,26	1,17	1,33	1,39	1,36	1,36	1,35	1,36	1,44	1,45	a. Rupiah
b. Valas	-	1,00	1,00	1,00	1,02	1,00	1,00	1,00	1,00	1,00	1,00	1,00	-	-	b. Valas
2. Tabungan iB Wadiah	1,31	1,27	2,75	2,56	3,91	3,66	2,14	2,19	2,13	2,19	2,17	2,16	2,19	2,20	2. iB Saving Deposits Wadia
a. Rupiah	1,31	1,27	2,75	2,56	3,91	3,67	2,14	2,19	2,13	2,19	2,17	2,16	2,19	2,20	a. Rupiah
b. Valas	2,00	2,00	2,00	2,00	-	2,00	2,00	2,00	2,00	2,00	-	-	-	-	b. Valas
3. Giro iB Mudharabah	1,53	1,46	1,91	1,83	1,53	3,25	3,29	2,78	2,97	2,60	2,48	2,63	2,11	2,15	3. iB Demand Deposits Mudharabah
a. Rupiah	1,53	1,46	1,91	1,83	1,53	3,36	3,29	2,87	3,06	2,67	2,52	2,66	2,11	2,15	a. Rupiah
b. Valas	1,53	1,46	1,91	1,83	1,53	3,25	3,29	2,78	2,97	2,60	2,48	2,63	2,11	2,15	b. Valas
4. Tabungan iB Mudharabah	4,11	4,10	3,49	3,52	3,45	3,39	3,50	3,38	3,47	3,20	3,26	3,21	3,02	2,99	4. iB Saving Deposits Mudharabah
a. Rupiah	4,28	4,25	3,49	3,52	3,45	3,40	3,50	3,40	3,49	3,22	3,28	3,22	3,02	2,99	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	2,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Valas
5. Deposito iB Mudharabah	7,21	7,67	6,42	6,48	7,14	6,71	6,39	6,44	6,07	6,33	5,97	6,29	6,10	5,87	5. iB Time Deposits Mudharabah
a. Rupiah	7,50	7,87	6,76	6,80	7,53	6,86	6,59	6,55	6,57	6,42	6,05	6,35	6,18	5,98	a. Rupiah
i. 1 Bulan	7,69	8,14	6,50	6,64	7,52	6,64	6,03	6,30	6,13	5,93	5,96	6,24	5,88	5,73	1). 1 month
ii. 3 Bulan	7,67	8,18	6,55	6,83	8,02	6,75	6,32	6,64	6,32	5,82	6,06	6,26	6,07	5,85	2). 3 month
iii. 6 Bulan	7,81	8,29	6,47	6,25	7,02	6,12	5,04	5,30	5,44	6,03	5,69	6,28	5,64	5,50	3). 6 month
iv. 12 Bulan	7,55	7,85	6,29	6,55	6,37	7,08	6,71	6,58	6,16	6,23	5,97	5,99	5,42	5,51	4). 12 month
v. > 12 Bulan	5,00	6,00	6,50	6,97	6,02	6,00	6,00	5,00	6,80	7,88	6,86	8,93	5,99	8,96	5). >12 month
b. Valas	2,72	2,75	1,10	1,26	2,14	1,05	1,01	1,02	1,02	1,02	1,00	1,01	1,00	1,01	b. Foreign Currency
i. 1 Bulan	2,52	2,30	1,07	1,07	2,41	1,15	1,09	1,05	1,06	1,00	1,00	1,02	1,00	1,01	1). 1 month
ii. 3 Bulan	2,60	2,84	1,05	1,05	2,51	1,00	1,00	1,10	1,12	1,00	1,00	1,00	1,00	1,00	2). 3 month
iii. 6 Bulan	1,42	2,64	1,00	1,00	2,21	1,67	1,14	1,00	1,00	1,00	1,00	1,01	1,00	1,00	3). 6 month
iv. 12 Bulan	-	1,32	1,91	1,97	2,17	1,00	1,00	1,00	-	1,00	1,00	1,18	1,00	1,18	4). 12 month
v. > 12 Bulan	-	-	-	-	2,00	-	-	-	-	-	-	-	-	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	11,66	11,45	11,88	11,37	11,53	11,41	11,25	11,16	11,08	11,02	10,68	10,68	10,65	10,60	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,71	10,94	12,32	10,79	11,24	11,13	11,10	11,09	10,92	10,89	10,34	10,35	10,33	10,31	1. Profit Sharing Financing
a. Mudharabah	12,45	12,43	12,62	12,67	12,85	12,77	12,94	12,92	12,75	12,78	12,76	12,80	12,85	12,88	a. Mudharabah
i. Rupiah	12,45	12,43	12,81	12,86	12,86	12,77	12,94	12,92	12,76	12,78	12,76	12,81	12,86	12,88	i. Rupiah
ii. Valas	-	-	3,21	3,19	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	-	ii. Foreign Currency
b. Musyarakah	11,27	10,19	12,06	9,85	10,48	10,34	10,25	10,28	10,12	10,08	9,40	9,42	9,42	9,37	b. Musyarakah
i. Rupiah	11,28	11,22	12,07	11,10	11,86	11,50	11,47	11,35	11,12	11,06	10,30	10,34	10,31	10,29	i. Rupiah
ii. Valas	5,00	4,01	5,00	4,55	4,53	4,98	4,98	5,33	5,32	5,32	5,15	5,00	4,99	4,99	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	11,63	11,71	11,65	11,74	11,72	11,60	11,35	11,20	11,19	11,12	10,91	10,93	10,89	10,81	2. Receivables/Acceptables
a. Murabahah	11,59	11,67	11,60	11,70	11,68	11,56	11,30	11,22	11,22	11,15	10,94	10,96	10,92	10,86	a. Murabahah
i. Rupiah	11,71	11,82	11,62	11,81	11,82	11,69	11,42	11,33	11,32	11,25	11,04	11,07	11,03	10,98	i. Rupiah
ii. Valas	6,30	6,43	9,66	7,48	6,48	6,28	6,23	6,24	6,24	6,24	6,23	6,30	6,30	5,87	ii. Foreign Currency
b. Qardh	14,13	13,62	12,36	12,31	11,72	11,56	11,92	5,31	5,14	4,95	4,82	4,55	4,42	4,28	b. Qardh
i. Rupiah	14,13	13,62	12,36	12,31	11,72	11,56	11,92	5,31	5,14	4,95	4,82	4,55	4,42	4,28	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	13,33	13,35	13,53	13,34	13,30	13,28	13,23	13,14	13,24	13,25	13,25	13,22	13,18	13,11	c. Istishna'
i. Rupiah	13,33	13,35	13,53	13,34	13,30	13,28	13,23	13,14	13,24	13,25	13,25	13,22	13,18	13,11	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,70	9,81	10,23	10,33	10,27	10,36	10,36	10,42	10,42	10,51	10,06	10,44	10,48	10,50	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	15,00	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	15,00	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	18,27	17,76	15,16	15,16	15,19	16,74	15,18	15,17	16,78	16,80	16,81	16,83	16,84	16,85	b. Financing through Channeling
i. Rupiah	18,27	17,76	15,16	15,16	15,19	16,74	15,18	15,17	16,78	16,80	16,81	16,83	16,84	16,85	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,69	9,80	10,22	10,32	10,26	10,36	10,34	10,41	10,42	10,50	10,05	10,43	10,47	10,49	d. Other Ijarah
i. Rupiah	10,50	10,59	11,04	11,08	11,01	11,12	11,09	11,13	11,16	11,16	10,73	11,12	11,14	11,14	i. Rupiah
ii. Valas	6,71	6,71	6,80	6,80	6,56	6,38	6,38	6,37	6,35	6,34	6,35	6,32	6,31	6,30	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)

Indikator	2014		2015				2016								Indicator
	Nov ^{r)}	Des ^{r)}	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	17,69	17,68	14,99	15,06	15,18	15,30	15,52	15,22	14,81	14,74	13,79	13,62	13,76	14,68	1. Working Capital
a. UMKM	20,27	19,95	19,42	18,93	19,65	19,52	19,76	19,62	19,30	19,23	18,78	18,55	18,49	19,37	a. Micro, Small and Medium Enterprise
i. Rupiah	20,70	20,38	19,77	19,21	19,91	19,75	19,96	19,79	19,44	19,36	18,92	18,70	18,63	19,43	i. Rupiah
ii. Valas	11,52	11,14	6,80	6,89	6,86	5,83	5,38	6,57	7,15	7,50	5,40	6,25	5,36	9,21	ii. Valas
b. Bukan UMKM	15,01	15,27	12,19	12,71	12,44	12,27	12,58	12,21	11,71	11,61	10,27	10,08	10,30	11,29	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,75	15,85	13,26	13,36	13,20	12,86	13,18	12,70	12,17	12,04	10,64	10,39	10,63	11,56	i. Rupiah
ii. Valas	8,30	9,97	4,07	7,34	5,80	6,22	6,42	6,87	6,71	6,72	6,13	5,65	5,51	6,87	ii. Valas
2. Investasi	14,21	14,27	12,56	13,05	13,07	13,14	12,97	12,95	12,74	12,56	11,90	11,26	11,19	11,91	2. Investment
a. UMKM	15,16	15,07	15,16	15,47	15,91	16,00	15,88	15,71	15,49	15,14	14,66	14,30	14,13	14,93	a. Micro, Small and Medium Enterprise
i. Rupiah	16,27	16,20	15,56	15,79	16,26	16,22	16,04	15,86	15,64	15,24	14,74	14,34	14,16	14,96	i. Rupiah
ii. Valas	8,83	8,75	8,22	8,13	8,16	8,05	8,57	8,58	6,84	7,30	7,36	7,85	7,86	7,70	ii. Valas
b. Bukan UMKM	13,34	13,56	11,36	11,85	11,63	11,74	11,53	11,59	11,39	11,28	10,62	9,83	9,81	10,51	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,51	14,68	12,37	12,80	12,54	12,62	12,64	12,76	12,51	12,49	11,79	10,94	10,95	11,80	i. Rupiah
ii. Valas	7,56	7,62	8,06	8,57	8,48	9,00	8,02	7,75	7,56	7,26	6,84	6,37	6,26	6,49	ii. Valas
3. Konsumsi (Bukan UMKM)	11,95	11,93	12,15	12,02	12,60	12,56	12,79	12,61	12,45	12,17	11,33	11,16	11,12	11,60	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,95	11,93	12,15	12,02	12,60	12,56	12,79	12,61	12,45	12,17	11,33	11,16	11,12	11,60	i. Rupiah
ii. Valas	2,36	3,10	9,90	10,00	-	-	-	-	-	-	13,00	10,97	10,90	-	ii. Valas

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	18,08	18,14	15,63	15,61	15,48	15,48	15,79	15,67	15,21	15,13	14,43	13,91	14,05	15,26	1. Working Capital
a. UMKM	20,47	20,07	19,85	19,79	19,88	19,96	20,24	20,12	19,86	19,62	19,76	19,58	19,47	20,90	a. Micro, Small and Medium Enterprise
i. Rupiah	20,99	20,59	20,26	20,12	20,18	20,26	20,51	20,34	20,06	19,79	19,96	19,79	19,66	20,98	i. Rupiah
ii. Valas	11,58	11,19	6,84	6,95	6,86	5,83	5,38	6,57	7,15	7,50	5,40	6,25	5,36	9,21	ii. Valas
b. Bukan UMKM	15,43	15,86	12,46	12,59	12,26	12,25	12,70	12,59	12,01	11,92	10,57	9,82	10,12	11,23	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,84	16,21	12,98	12,82	12,65	12,65	13,11	12,95	12,33	12,23	10,84	10,11	10,43	11,45	i. Rupiah
ii. Valas	8,64	9,66	6,79	9,70	7,02	6,95	7,26	7,64	7,40	7,44	6,55	5,48	5,29	7,22	ii. Valas
2. Investasi	14,93	14,94	13,42	13,43	13,29	13,39	13,47	13,42	13,18	12,87	12,24	11,61	11,50	12,48	2. Investment
a. UMKM	15,23	15,16	16,01	16,03	15,95	15,99	15,92	15,72	15,51	15,10	14,91	14,50	14,24	15,28	a. Micro, Small and Medium Enterprise
i. Rupiah	16,33	16,25	16,33	16,27	16,19	16,14	16,07	15,85	15,60	15,19	15,00	14,53	14,27	15,31	i. Rupiah
ii. Valas	9,15	9,12	8,94	8,94	8,89	9,05	9,07	9,09	7,30	7,46	7,43	8,31	8,32	8,15	ii. Valas
b. Bukan UMKM	14,60	14,71	12,05	12,04	11,73	11,97	12,16	12,20	11,96	11,71	10,91	10,10	10,07	11,02	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,49	15,62	12,96	12,83	12,51	12,79	12,94	13,06	12,79	12,63	11,79	10,79	10,80	11,89	i. Rupiah
ii. Valas	8,26	8,27	9,02	9,17	9,07	8,93	9,16	8,75	8,47	7,97	7,42	7,12	6,90	7,30	ii. Valas
3. Konsumsi (Bukan UMKM)	11,89	11,84	12,67	12,73	12,76	12,80	13,26	13,00	12,75	12,50	12,21	11,86	11,75	12,81	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,89	11,84	12,67	12,73	12,76	12,80	13,26	13,00	12,75	12,50	12,21	11,86	11,75	12,81	i. Rupiah
ii. Valas	2,36	3,10	9,90	10,00	-	-	-	-	-	-	13,00	10,97	10,90	-	ii. Valas

Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	16,01	15,81	12,56	13,08	14,09	14,62	14,44	13,50	13,31	13,28	11,40	12,50	12,57	12,29	1. Working Capital
a. UMKM	19,24	19,28	16,38	13,12	18,15	17,79	17,84	17,66	17,18	17,66	14,80	14,43	14,61	13,28	a. Micro, Small and Medium Enterprise
i. Rupiah	19,27	19,31	16,43	13,16	18,15	17,79	17,84	17,66	17,18	17,66	14,80	14,43	14,61	13,28	i. Rupiah
ii. Valas	4,40	4,38	4,16	4,30	7,00	7,00	7,00	7,00	- ^{r)}	-	-	-	-	-	ii. Valas
b. Bukan UMKM	13,53	13,37	11,44	13,06	12,91	12,39	12,15	10,83	10,61	10,48	9,22	11,11	11,04	11,54	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,34	14,41	14,18	15,07	14,93	13,78	13,48	11,73	11,48	11,30	9,86	11,49	11,45	12,05	i. Rupiah
ii. Valas	8,01	10,19	1,09	4,84	4,65	4,96	4,95	5,56	5,54	5,54	5,50	6,23	6,18	5,95	ii. Valas
2. Investasi	11,57	11,87	9,51	11,67	12,24	12,24	11,18	11,23	11,15	11,31	10,55	10,00	10,05	9,88	2. Investment
a. UMKM	14,73	14,54	10,43	12,88	15,66	16,05	15,70	15,69	15,41	15,35	13,41	13,28	13,51	13,03	a. Micro, Small and Medium Enterprise
i. Rupiah	15,86	15,91	10,90	13,44	16,71	16,70	15,93	15,91	15,79	15,49	13,46	13,34	13,58	13,09	i. Rupiah
ii. Valas	6,30	6,36	6,64	6,66	6,66	6,22	6,55	6,54	6,28	6,72	6,88	6,69	6,71	6,71	ii. Valas
b. Bukan UMKM	10,16	10,72	9,25	11,20	11,31	11,08	9,53	9,61	9,47	9,70	9,53	8,96	9,01	8,96	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,50	11,98	10,55	12,67	12,62	12,04	11,49	11,58	11,36	11,86	11,78	11,63	11,59	11,42	i. Rupiah
ii. Valas	6,79	6,80	5,44	6,85	6,64	9,13	5,88	5,86	5,84	5,81	5,69	5,36	5,35	5,33	ii. Valas
3. Konsumsi (Bukan UMKM)	12,08	12,11	11,27	10,82	12,33	12,18	12,05	12,01	11,98	11,68	10,04	10,18	10,26	9,96	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,08	12,11	11,27	10,82	12,33	12,18	12,05	12,01	11,98	11,68	10,04	10,18	10,26	9,96	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Valas

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah
(Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen (Percent)

Indikator	2014						2016										Indikator
	Nov ¹⁾	Des ¹⁾	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags			
Penerima Kredit Lapangan Usaha																	
Pertanian, perburuan dan Kehutanan	18.14	18.33	14.89	15.11	15.49	14.91	14.61	14.42	14.22	14.05	13.74	13.59	13.29	13.77	Loan to Business Sector		
a. Rupiah	18.14	18.33	16.29	16.00	16.46	15.53	15.29	15.06	14.81	14.63	14.28	14.13	13.78	14.77	Agricultures, Hunting and Forestry		
b. Valas	9.00	9.00	7.10	9.88	9.89	9.85	9.83	9.84	9.80	9.81	9.82	9.38	9.40	6.00	a. Foreign Exchange		
Perikanan	14.79	14.86	11.98	9.87	10.70	10.68	12.55	12.40	12.00	12.45	9.87	9.83	9.82	12.37	Fishery		
a. Rupiah	15.45	15.52	12.08	9.92	10.76	10.74	12.64	12.48	12.06	12.52	9.91	9.86	9.85	12.43	a. Rupiah		
b. Valas	5.96	5.97	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	b. Foreign Exchange		
Pertambangan dan Penggalian	12.07	12.26	9.43	9.22	9.39	8.71	10.14	9.71	9.59	9.76	7.70	7.02	6.62	7.49	Mining and Quarrying		
a. Rupiah	15.35	15.39	10.33	9.83	10.08	10.27	12.98	13.02	12.76	12.69	8.99	8.45	7.76	8.04	a. Rupiah		
b. Valas	8.60	8.88	8.48	8.52	8.56	7.36	7.41	6.42	6.34	6.59	6.34	5.66	5.46	6.96	b. Foreign Exchange		
Industri Pengolahan	13.46	13.71	11.96	12.25	11.95	12.24	11.65	11.66	10.92	10.54	10.22	9.75	9.73	11.18	Processing Industry		
a. Rupiah	14.56	14.98	13.45	13.52	13.43	13.21	13.17	13.00	11.99	11.53	11.26	10.67	10.62	12.28	a. Rupiah		
b. Valas	8.13	8.04	5.70	6.55	6.51	8.73	6.18	6.60	6.40	6.38	6.13	5.78	5.64	5.76	b. Foreign Exchange		
Ulistrik, gas dan air	13.22	13.10	10.19	10.60	11.01	11.31	12.18	12.13	11.66	11.06	10.08	8.90	8.95	10.31	Electricity, Gas and Water		
a. Rupiah	14.93	14.84	11.83	11.80	11.95	12.73	13.47	13.20	13.00	12.97	12.23	10.48	10.39	12.17	a. Rupiah		
b. Valas	8.16	8.14	7.42	8.47	8.64	8.04	9.05	9.34	8.55	7.25	5.94	5.60	5.30	6.73	b. Foreign Exchange		
Konstruksi	14.47	14.42	13.14	12.92	13.52	13.45	13.05	12.78	12.40	12.36	11.64	11.21	10.82	11.59	Construction		
a. Rupiah	14.69	14.65	13.37	13.12	13.74	13.65	13.21	12.92	12.53	12.48	11.79	11.49	11.07	11.87	a. Rupiah		
b. Valas	10.64	10.62	5.74	5.62	4.06	3.56	5.33	5.24	5.09	5.03	2.84	3.37	3.33	3.29	b. Foreign Exchange		
Perdagangan Besar dan Eceran	20.96	21.11	18.94	19.32	19.56	19.55	19.57	19.47	19.44	19.57	18.88	18.68	18.70	19.21	Wholesale and Retail Trade		
a. Rupiah	21.06	21.24	19.10	19.45	19.64	19.62	19.64	19.54	19.50	19.62	18.94	18.73	18.75	19.27	a. Rupiah		
b. Valas	10.28	8.86	7.93	8.80	7.81	7.88	7.91	7.93	7.92	7.68	7.41	7.46	7.40	6.97	b. Foreign Exchange		
Penyediaan akomodasi dan penyediaan makan minum	22.22	19.65	16.90	16.51	17.47	16.65	16.17	15.54	15.38	15.12	15.21	15.24	15.34	16.02	Provision of accommodation and the provision of eating and drinking		
a. Rupiah	22.22	19.65	16.99	16.53	17.50	16.67	16.19	15.55	15.40	15.14	15.21	15.24	15.34	16.02	a. Rupiah		
b. Valas	-	-	5.96	7.00	7.00	7.00	7.00	7.00	7.00	7.00	-	-	-	-	b. Foreign Exchange		
Transportasi, pergudangan dan komunikasi	13.33	13.78	10.24	10.92	11.03	11.74	11.98	12.14	12.09	11.88	10.63	10.01	10.10	10.69	Transportation, Warehousing and Communications		
a. Rupiah	16.99	16.80	12.37	12.57	12.69	12.69	12.90	12.98	12.89	12.63	11.19	10.42	10.53	11.05	a. Rupiah		
b. Valas	6.56	5.18	6.63	6.75	7.95	8.02	8.33	8.18	8.17	7.85	7.85	7.85	7.85	8.55	b. Foreign Exchange		
Perantara Keuangan	18.26	17.44	14.99	14.92	14.60	14.66	14.79	13.87	13.17	12.93	11.62	11.79	12.38	13.17	Financial Intermediaries		
a. Rupiah	18.36	17.53	15.02	14.95	14.64	14.68	14.81	13.89	13.20	12.95	11.63	11.81	12.40	13.18	a. Rupiah		
b. Valas	6.99	7.04	9.05	9.13	7.08	8.89	8.90	8.75	5.88	5.92	6.24	6.34	6.47	8.51	b. Foreign Exchange		
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.82	17.07	12.07	12.88	12.52	13.03	12.74	12.61	12.87	12.90	11.43	10.83	11.16	11.80	Real Estate, Business, Ownership, and Business Services		
a. Rupiah	16.09	16.36	12.88	12.70	12.99	13.47	13.21	12.99	13.23	13.24	11.70	11.03	11.34	11.94	a. Rupiah		
b. Valas	24.53	24.66	4.64	14.79	5.35	5.02	4.13	5.13	5.07	4.47	4.18	3.92	4.97	5.48	b. Foreign Exchange		
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	18.05	18.36	16.14	14.89	15.55	17.86	17.85	17.84	17.85	17.84	17.87	17.72	17.80	17.84	Government administration, Defense and Compulsory social security		
Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
a. Rupiah	18.05	18.36	16.14	14.89	15.55	17.86	17.85	17.84	17.85	17.84	17.87	17.72	17.80	17.84	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Jasa Pendidikan	13.82	13.81	13.63	13.61	13.43	13.49	13.43	13.58	13.50	13.26	12.85	12.48	12.47	13.25	Education Services		
a. Rupiah	13.98	14.00	13.80	13.76	13.58	13.64	13.58	13.73	13.63	13.38	12.95	12.58	12.55	13.35	a. Rupiah		
b. Valas	7.19	7.60	7.92	7.93	8.12	8.14	8.15	7.98	7.99	8.21	8.23	8.25	8.27	8.30	b. Foreign Exchange		
Jasa Kesehatan dan Kegiatan Sosial	15.38	15.26	13.58	13.44	13.26	13.20	13.30	13.18	13.05	12.76	13.33	12.47	12.56	13.07	Health Services and Social Activities		
a. Rupiah	15.38	15.26	13.58	13.44	13.26	13.20	13.30	13.18	13.05	12.76	13.33	12.47	12.56	13.07	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	18.25	18.13	16.62	16.65	17.59	16.97	17.87	18.03	17.22	17.05	16.61	14.43	15.14	16.16	Community, Sociocultural, Entertainment and Other Individual		
a. Rupiah	18.41	18.29	17.07	17.07	18.05	17.34	18.19	18.34	17.49	17.41	17.06	14.70	15.51	16.35	a. Rupiah		
b. Valas	8.68	8.72	5.35	5.14	4.85	6.12	9.27	9.48	9.49	9.06	7.01	6.45	6.58	6.05	b. Foreign Exchange		
Jasa Perorangan yang Melayani Rumah Tangga	39.46	36.86	31.46	31.59	31.66	31.75	31.55	30.99	30.83	30.95	31.33	31.50	31.68	32.60	Individual Services which Serve Households		
a. Rupiah	39.46	36.86	31.46	31.59	31.66	31.75	31.55	30.99	30.83	30.95	31.33	31.50	31.68	32.60	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	30.98	10.57	31.16	13.00	20.00	10.00	16.00	56.02	9.78	8.00	-	-	International Agency and Other Extra Agency International		
a. Rupiah	-	-	30.98	10.57	31.16	13.00	20.00	10.00	16.00	56.02	9.78	8.00	-	-	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Kegiatan yang belum jelas batasannya	14.96	14.94	14.59	13.85	13.76	13.76	14.20	14.03	14.15	13.87	13.49	13.57	13.23	12.69	Business Activities which are not clearly defined		
a. Rupiah	14.96	14.94	14.59	13.85	13.76	13.76	14.20	14.03	14.15	13.87	13.49	13.57	13.23	12.69	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Penerima Kredit Bukan Lapangan Usaha																	
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans to Non Industrial Origin		
Untuk Pemilikan Rumah Tinggal	12.87	12.87	12.14	11.82	12.70	12.64	12.58	12.47	12.42	12.22	11.13	11.11	11.15	11.13	House Hold		
a. Rupiah	12.87	12.87	12.14	11.82	12.70	12.64	12.58	12.47	12.42	12.22	11.13	11.11	11.15	11.13	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Untuk Pemilikan Flat atau Apartemen	12.81	12.96	10.74	11.80	11.85	11.59	11.49	11.43	11.42	11.34	11.15	10.67	10.68	10.78	For Apartment Ownership		
a. Rupiah	12.81	12.96	10.74	11.80	11.85	11.59	11.49	11.43	11.42	11.34	11.15	10.67	10.68	10.78	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Untuk Pemilikan Ruko atau Rukan	14.38	14.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	12.35	11.20	10.63	10.79	10.75	For Shop House Ownership		
a. Rupiah	14.38	14.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	12.35	11.20	10.63	10.79	10.75	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Untuk Pemilikan Kendaraan Bermotor	13.88	13.87	12.63	12.64	12.50	12.39	12.34	12.94	12.19	12.10	12.08	11.65	11.77	11.75	For Vehicles Ownership		
a. Rupiah	13.88	13.87	12.63	12.64	12.50	12.39	12.34	12.94	12.19	12.10	12.08	11.65	11.77	11.75	a. Rupiah		
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange		
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.80	10.72	13.42	13.49	13.67	13.67	13.70	13.29	12.78	12.30	12.26	11.89	11.54	13.47	Multipurpose Loans and Others		
a. Rupiah	10.80	10.72	13.42	13.49	13.67	13.67	13.70	13.29	12.78	12.30	12.25	11.90	11.55	13.47	a. Rupiah		
b. Valas	3.16	3.10	9.90	10.00	-	-	-	-	-	-	13.00	10.97	10.90	-	b. Foreign Exchange		
Bukan Lapangan Usaha Lainnya	8.40	8.47	6.88	6.30	6.40	6.36	11.16	10.77	11.18	10.92	6.01	6.38	6.54	6.27	Non Industrial Origin Others		
a. Rupiah	8.40	8.47	6.88	6.30	6.40	6.36	11.16										

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah (Average of Margin Rates of BUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)															
Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan kehutanan	18.19	18.41	15.85	15.83	15.86	15.17	15.15	14.92	14.67	14.58	14.48	14.36	13.96	14.87	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	18.19	18.41	15.31	15.26	15.31	15.48	15.45	15.19	14.90	14.81	14.71	14.56	14.12	15.64	a. Rupiah
b. Valas	9.00	9.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	6.00	b. Foreign Exchange
Perikanan	16.11	16.18	11.72	9.41	10.05	10.07	12.32	12.15	11.69	12.23	9.52	9.50	9.47	12.51	<i>Fishery</i>
a. Rupiah	16.11	16.18	11.72	9.41	10.05	10.07	12.32	12.15	11.69	12.23	9.52	9.50	9.47	12.51	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Pencaharian	12.76	12.94	9.55	9.27	9.43	9.47	11.17	10.58	10.46	10.59	7.99	7.27	6.67	7.90	<i>Mining and Quarrying</i>
a. Rupiah	15.56	15.62	10.30	9.70	9.95	10.16	12.99	13.03	12.74	12.65	9.61	8.00	7.19	7.57	a. Rupiah
b. Valas	9.09	9.41	8.70	8.73	8.76	8.57	8.65	7.11	7.03	7.43	7.05	6.14	5.80	8.40	b. Foreign Exchange
Industri Pengolahan	14.21	14.63	13.20	13.12	12.78	12.60	12.50	12.42	11.50	11.05	10.78	10.13	10.13	11.95	<i>Processing Industry</i>
a. Rupiah	14.77	15.27	13.78	13.67	13.51	13.32	13.27	13.07	11.96	11.47	11.23	10.56	10.52	12.37	a. Rupiah
b. Valas	9.40	9.39	7.30	7.21	7.65	7.51	7.14	7.61	7.32	7.28	6.96	6.14	5.87	6.47	b. Foreign Exchange
Ulistik, gas dan air	13.75	13.62	10.90	10.90	11.32	11.65	12.57	12.50	11.99	11.33	10.30	9.05	8.78	10.55	<i>Electricity, Gas and Water</i>
a. Rupiah	14.93	14.85	11.82	11.78	11.93	12.71	13.47	13.20	13.00	12.97	12.23	10.47	10.38	12.18	a. Rupiah
b. Valas	8.97	8.90	9.03	9.01	9.39	8.57	9.85	10.22	9.13	7.48	5.93	5.53	5.18	6.86	b. Foreign Exchange
Konstruksi	15.22	15.21	13.59	13.48	13.96	13.88	13.48	13.07	12.52	12.44	11.74	11.00	10.31	11.57	<i>Construction</i>
a. Rupiah	15.53	15.55	13.89	13.76	14.27	14.18	13.74	13.29	12.71	12.63	11.98	11.40	10.67	12.00	a. Rupiah
b. Valas	10.88	10.85	15.57	15.44	13.56	13.56	5.33	5.24	5.13	5.09	2.94	3.37	3.33	3.29	b. Foreign Exchange
Perdagangan Besar dan Eceran	21.63	21.84	20.54	20.55	20.47	20.44	20.42	20.33	20.30	20.42	19.97	19.67	19.57	20.18	<i>Wholesale and Retail Trade</i>
a. Rupiah	21.76	21.98	20.73	20.69	20.55	20.51	20.48	20.39	20.36	20.46	20.01	19.70	19.61	20.22	a. Rupiah
b. Valas	10.28	9.62	8.14	9.13	8.35	8.51	8.54	8.58	8.58	8.45	8.46	8.57	8.41	7.68	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	22.44	19.53	18.13	17.32	17.81	16.90	16.66	16.20	16.18	15.96	15.93	16.86	17.00	18.11	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	22.44	19.53	18.19	17.32	17.81	16.90	16.66	16.20	16.18	15.96	15.93	16.86	17.00	18.11	a. Rupiah
b. Valas	-	-	9.00	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	15.20	15.24	11.34	11.71	11.62	11.64	11.87	12.03	11.94	11.68	10.56	9.83	9.96	10.61	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	17.41	17.26	12.38	12.63	12.54	12.52	12.73	12.81	12.68	12.35	11.05	10.14	10.29	10.85	a. Rupiah
b. Valas	9.66	9.85	7.75	8.16	8.28	8.21	8.30	8.63	8.49	8.48	8.18	8.27	8.19	9.17	b. Foreign Exchange
Perantara Keuangan	19.02	18.53	15.33	14.78	14.09	14.33	14.07	13.24	12.79	12.83	12.15	11.50	12.45	13.82	<i>Financial Intermediaries</i>
a. Rupiah	19.19	18.69	15.38	14.83	14.02	14.13	14.37	14.10	13.28	12.83	12.15	11.50	12.45	13.82	a. Rupiah
b. Valas	6.99	7.04	9.05	9.13	7.08	8.89	8.90	8.75	5.88	5.92	6.24	6.34	6.47	8.51	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.86	16.95	12.14	13.05	12.19	12.96	12.92	12.77	13.14	13.03	11.48	10.74	11.16	11.98	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	17.29	17.40	12.89	12.50	12.64	13.39	13.41	13.15	13.51	13.34	11.75	10.94	11.33	12.12	a. Rupiah
b. Valas	8.55	8.62	4.38	19.65	4.85	4.47	3.30	4.64	4.57	3.59	3.21	3.02	4.45	4.12	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	17.99	18.31	15.88	14.92	15.17	17.84	17.83	17.82	17.83	17.82	17.88	17.73	17.81	17.86	<i>Government administration, Defense and Compulsory social security</i>
Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a. Rupiah	17.99	18.31	15.88	14.92	15.17	17.84	17.83	17.82	17.83	17.82	17.88	17.73	17.81	17.86	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	14.10	14.07	13.79	13.77	13.53	13.54	13.55	13.65	13.57	13.25	12.89	12.50	12.51	13.41	<i>Education Services</i>
a. Rupiah	14.30	14.30	13.98	13.93	13.71	13.71	13.72	13.81	13.72	13.39	13.01	12.60	12.61	13.53	a. Rupiah
b. Valas	7.19	7.60	7.92	7.93	8.12	8.14	8.15	7.98	7.99	8.21	8.23	8.25	8.27	8.30	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	15.23	15.07	13.73	13.34	13.10	13.06	13.15	13.02	12.87	12.54	13.36	12.33	12.42	13.05	<i>Health Services and Social Activities</i>
a. Rupiah	15.23	15.07	13.73	13.34	13.10	13.06	13.15	13.02	12.87	12.54	13.36	12.33	12.42	13.05	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.33	16.27	14.85	14.65	15.71	15.05	16.02	16.48	15.40	15.02	14.79	12.67	13.39	14.75	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	16.50	16.43	15.32	15.10	16.22	15.44	16.34	16.81	15.66	15.36	15.24	12.92	13.75	14.94	a. Rupiah
b. Valas	8.73	8.76	5.35	5.14	4.85	6.12	9.27	9.48	9.49	9.06	7.01	6.43	6.58	6.00	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	40.07	37.24	31.60	31.85	31.87	31.94	31.71	31.11	30.94	31.06	31.62	31.77	31.96	33.01	<i>Individual Services which Serve Households</i>
a. Rupiah	40.07	37.24	31.60	31.85	31.87	31.94	31.71	31.11	30.94	31.06	31.62	31.77	31.96	33.01	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	13.00	13.00	14.00	13.00	20.00	10.00	16.00	-	-	-	-	-	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	13.00	13.00	14.00	13.00	20.00	10.00	16.00	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	15.03	14.93	13.81	12.72	12.48	12.48	12.48	12.31	12.45	12.19	11.42	11.71	11.48	11.31	<i>Business Activities which are not clearly defined</i>
a. Rupiah	15.03	14.93	13.81	12.72	12.48	12.48	12.48	12.31	12.45	12.19	11.42	11.71	11.48	11.31	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12.87	12.85	12.38	12.38	12.37	12.39	12.41	12.26	12.18	12.09	12.00	11.74	11.74	12.04	<i>For Home Ownership</i>
a. Rupiah	12.87	12.85	12.38	12.38	12.37	12.39	12.41	12.26	12.18	12.09	12.00	11.74	11.74	12.04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	15.76	15.78	12.47	12.37	12.36	12.28	12.26	12.20	12.22	12.17	12.07	11.18	11.25	11.53	<i>For Apartment Ownership</i>
a. Rupiah	15.76	15.78	12.47	12.37	12.36	12.28	12.26	12.20	12.22	12.17	12.07	11.18	11.25	11.53	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13.40	13.36	13.02	12.89	12.98	12.95	13.11	12.84	12.78	12.72	12.59	11.73	11.79	12.13	<i>For Shop House Ownership</i>
a. Rupiah	13.40	13.36	13.02	12.89	12.98	12.95	13.11	12.84	12.78	12.72	12.59	11.73	11.79	12.13	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	14.41	14.60	14.05	14.04	13.99	13.91	13.91	13.83	13.72	13.66	13.66	13.19	13.49	13.43	<i>For Vehicles Ownership</i>
a. Rupiah	14.41	14.60	14.05	14.04	13.99	13.91	13.91	13.83	13.72	13.66	13.66	13.19	13.49	13.43	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.92	10.79	14.17	14.28	14.32	14.37	14.42	13.92	13.28	12.70	12.85	12.39	11.92	14.53	<i>Multipurpose Loans and Others</i>
a. Rupiah	10.93	10.79	14.17	14.28	14.32	14.37	14.42	13.92	13.28	12.70	12.85	12.40	11.92	14.53	a. Rupiah
b. Valas	3.16	3.10	9.90	10.00	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	7.03	7.11	6.08	5.98	5.43	5.34	13.15	13.22	13.34	13.10	5.53	6.50	6.75	6.84	<i>Non Industrial Origin Others</i>
a. Rupiah	7.03	7.11	6.08	5.98	5.43	5.34	13.15	13.22	13.34	13.10	5.53	6.50	6.75	6.84	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Unit Usah Syariah (Average of Margin Rates of UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)															
Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Penerima Kredit Lapangan Usaha															Loan to Business Sector
Pertanian, perburuan dan Kehutanan	17.81	17.93	10.35	11.76	13.84	13.66	12.10	12.09	12.09	11.53	10.15	9.71	9.86	9.12	Agricultures, Hunting and Forestry
a. Rupiah	17.81	17.93	10.35	11.76	13.84	13.66	12.10	12.09	12.09	11.53	10.15	9.71	9.86	9.12	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perikanan	12.59	12.64	12.96	11.88	13.70	13.72	13.71	13.74	13.76	13.89	12.08	12.13	12.20	11.43	Fishery
a. Rupiah	14.10	14.17	13.60	12.39	14.41	14.43	14.42	14.45	14.40	14.63	12.61	12.64	12.72	11.85	a. Rupiah
b. Valas	5.96	5.97	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	b. Foreign Exchange
Pertambangan dan Penggalian	7.34	7.43	8.14	8.69	8.92	5.99	6.59	6.68	6.75	6.71	6.66	6.33	6.49	6.31	Mining and Quarrying
a. Rupiah	9.85	9.81	10.94	12.40	12.61	12.55	12.86	12.86	13.02	13.15	13.10	13.17	14.11	13.25	a. Rupiah
b. Valas	6.88	6.95	7.01	7.04	7.05	5.23	5.21	5.20	5.23	5.06	5.05	5.02	5.02	5.01	b. Foreign Exchange
Industri Pengolahan	10.16	10.06	6.83	8.49	8.41	10.77	8.18	8.55	8.48	8.41	7.98	8.19	8.08	8.07	Processing Industry
a. Rupiah	12.98	13.05	10.24	12.01	12.72	12.27	12.33	12.41	12.24	12.03	11.57	11.59	11.59	11.46	a. Rupiah
b. Valas	6.85	6.82	4.72	6.16	5.49	9.74	5.35	5.76	5.74	5.73	5.56	5.53	5.50	5.40	b. Foreign Exchange
Listrik, gas dan air	6.54	6.50	0.92	6.54	6.64	6.62	6.53	6.54	6.54	6.54	6.45	6.36	6.35	6.28	Electricity, Gas and Water
a. Rupiah	14.29	14.07	14.02	13.83	15.32	15.20	13.35	13.30	13.35	13.43	12.69	12.29	12.37	11.27	a. Rupiah
b. Valas	6.00	6.00	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	b. Foreign Exchange
Konstruksi	12.25	12.20	12.00	11.50	12.52	12.52	12.18	12.19	12.15	12.19	11.42	11.67	11.83	11.64	Construction
a. Rupiah	12.32	12.27	12.06	11.55	12.58	12.52	12.18	12.19	12.15	12.19	11.42	11.67	11.83	11.64	a. Rupiah
b. Valas	7.00	7.00	7.00	7.00	7.00	7.00	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	17.13	17.09	10.06	12.65	14.58	14.35	14.48	14.30	14.27	14.36	12.17	12.55	12.84	12.88	Wholesale and Retail Trade
a. Rupiah	17.13	17.21	10.10	12.70	14.67	14.44	14.57	14.38	14.35	14.44	12.26	12.64	12.95	12.97	a. Rupiah
b. Valas	-	4.27	5.70	5.73	5.79	5.79	5.79	5.78	5.77	5.77	5.87	5.86	5.86	5.86	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	21.39	20.14	12.03	13.32	16.22	15.65	14.41	13.69	13.31	12.96	12.99	12.07	12.11	11.97	Provision of accommodation and the provision of eating and drinking
a. Rupiah	21.39	20.14	12.19	13.40	16.33	15.75	14.48	13.74	13.35	12.99	12.99	12.07	12.11	11.97	a. Rupiah
b. Valas	-	-	-	7.00	7.00	7.00	7.00	7.00	7.00	7.00	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	7.01	8.87	6.13	8.00	8.83	12.47	12.71	12.83	13.00	13.19	11.08	11.05	10.98	11.11	Transportation, Warehousing and Communications
a. Rupiah	14.58	14.29	12.26	12.18	13.58	13.76	14.08	13.94	14.14	14.37	12.03	12.05	12.01	12.15	a. Rupiah
b. Valas	1.32	4.46	1.31	4.46	4.39	5.61	5.61	5.72	5.59	5.58	5.32	5.85	5.84	5.36	b. Foreign Exchange
Perantara Keuangan	16.60	15.15	14.40	15.15	15.68	15.59	15.51	13.58	13.07	13.15	10.77	12.33	12.31	12.04	Financial Intermediaries
a. Rupiah	16.60	15.15	14.40	15.15	15.68	15.59	15.51	13.58	13.07	13.15	10.77	12.33	12.31	12.04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.71	17.36	11.87	12.35	13.63	13.32	12.06	12.00	11.85	12.30	11.18	11.28	11.19	10.82	Real Estate, Business, Ownership, and Business Services
a. Rupiah	12.40	13.41	12.84	13.33	14.21	13.78	12.43	12.36	12.15	12.72	11.48	11.49	11.40	10.94	a. Rupiah
b. Valas	35.83	36.18	5.14	5.11	6.65	6.57	6.57	6.56	6.56	6.56	6.55	6.52	6.52	8.27	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial	43.82	43.89	44.35	9.28	44.34	46.00	46.00	46.00	46.00	46.00	11.08	4.62	11.07	-	Government administration, Defense and Compulsory social security
a. Rupiah	43.82	43.89	44.35	9.28	44.34	46.00	46.00	46.00	46.00	46.00	11.08	4.62	11.07	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	11.73	11.82	12.17	12.12	12.49	12.98	12.33	12.93	12.84	13.28	12.44	12.35	12.15	11.99	Education Services
a. Rupiah	11.73	11.82	12.17	12.12	12.49	12.98	12.33	12.93	12.84	13.28	12.44	12.35	12.15	11.99	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	16.48	16.57	12.69	14.05	14.20	14.10	14.24	14.19	14.20	14.19	13.12	13.49	13.49	13.21	Health Services and Social Activities
a. Rupiah	16.48	16.57	12.69	14.05	14.20	14.10	14.24	14.19	14.20	14.19	13.12	13.49	13.49	13.21	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25.99	25.76	23.61	24.12	24.57	24.50	24.74	23.81	24.38	25.29	24.01	22.39	23.00	22.25	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	26.04	25.79	23.61	24.12	24.57	24.50	24.74	23.81	24.38	25.29	24.09	22.46	23.08	22.32	a. Rupiah
b. Valas	6.75	6.75	-	-	-	-	-	-	-	-	7.00	7.00	7.00	7.00	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	16.78	17.10	15.10	11.50	16.01	16.23	19.24	23.59	23.55	24.20	13.39	12.54	13.39	6.56	Individual Services which Serve Households
a. Rupiah	16.78	17.10	15.10	11.50	16.01	16.23	19.24	23.59	23.55	24.20	13.39	12.54	13.39	6.56	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	43.00	9.00	41.13	-	-	-	-	-	56.02	9.78	8.00	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	43.00	9.00	41.13	-	-	-	-	-	56.02	9.78	8.00	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14.16	15.05	16.03	15.82	15.96	15.85	17.54	17.13	17.37	16.56	15.66	15.18	17.41	15.99	Business Activities which are not clearly defined
a. Rupiah	14.16	15.05	16.03	15.82	15.96	15.85	17.54	17.13	17.37	16.56	15.66	15.18	17.41	15.99	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha															Loans to Non Industrial Origin House Hold
Rumah Tangga	12.88	12.91	11.83	11.11	13.13	12.94	12.79	12.74	12.71	12.38	10.11	10.38	10.47	10.12	For Home Ownership
a. Rupiah	12.88	12.91	11.83	11.11	13.13	12.94	12.79	12.74	12.71	12.38	10.11	10.38	10.47	10.12	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Rumah Tinggal	10.34	10.60	9.12	11.11	11.22	10.80	10.48	10.43	10.39	10.31	10.00	10.00	9.94	9.86	For Apartment Ownership
a. Rupiah	10.34	10.60	9.12	11.11	11.22	10.80	10.48	10.43	10.39	10.31	10.00	10.00	9.94	9.86	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	17.27	17.48	9.29	11.47	15.54	15.49	14.78	14.58	14.40	12.00	9.99	9.78	10.03	9.72	For Shop House Ownership
a. Rupiah	17.27	17.48	9.29	11.47	15.54	15.49	14.78	14.58	14.40	12.00	9.99	9.78	10.03	9.72	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	12.44	11.92	11.25	11.24	11.01	10.85	10.77	11.36	10.64	10.56	10.51	10.45	10.43	10.37	For Vehicles Ownership
a. Rupiah	12.44	11.92	11.25	11.24	11.01	10.85	10.77	11.36	10.64	10.56	10.51	10.45	10.43	10.37	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.03	10.35	10.54	10.37	11.24	11.16	11.14	11.15	11.11	11.03	10.34	10.32	10.39	10.21	Multipurpose Loans and Others
a. Rupiah	10.03	10.35	10.54	10.37	11.24	11.16	11.14	11.15	11.11	11.03	10.34	10.32	10.39	10.21	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	9.95	9.93	8.66	7.00	8.31	8.28	8.11	9.31	8.28	7.86	6.63	6.22	6.28	5.60	Non Industrial Origin Others
a. Rupiah	9.95	9.93	8.66	7.00	8.31	8.28	8.11	9.31	8.28	7.86	6.63	6.22	6.28	5.60	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

**Tabel 20. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah
(Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)**

Tipe	2014		2015				2016								Type
	Nov ¹⁾	Des ¹⁾	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	14.169.101	14.386.575	15.865.950	16.206.916	18.169.776	18.481.911	18.691.638	18.921.043	18.640.845	18.340.995	18.614.313	18.311.316	18.513.854	18.618.997	Third Party Fund
1. Dana Simpanan Wadiah	7.706.959	7.839.978	8.465.890	8.710.063	8.932.142	9.127.253	9.263.573	9.397.143	9.544.832	9.667.727	9.825.700	9.832.880	9.957.472	10.320.320	1. Demand Deposits Wadia
a. Giro	141.396	142.557	154.385	158.123	168.995	169.801	189.140	191.058	193.266	194.834	198.191	203.806	208.048	211.877	a. Demand Deposits Wadia
b. Tabungan	7.565.563	7.697.421	8.311.505	8.551.940	8.763.147	8.957.452	9.074.433	9.206.085	9.351.566	9.472.893	9.627.509	9.629.074	9.749.424	10.109.119	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	6.452.513	6.537.113	7.391.685	7.488.437	9.229.122	9.346.149	9.425.439	9.521.216	9.093.232	8.673.233	8.788.609	8.478.436	8.556.382	8.298.618	2. Non Profit Sharing Investment Fund
a. Giro	6.310	6.491	8.774	8.964	9.221	9.384	9.424	9.573	9.821	10.007	10.181	10.462	10.533	10.760	a. Demand Deposits
b. Tabungan	6.182.873	6.263.912	7.055.312	7.148.458	8.933.326	9.044.749	9.120.683	9.216.240	8.785.681	8.365.052	8.480.633	8.170.773	8.244.855	7.987.843	b. Saving Deposits
c. Deposito	263.330	266.710	327.599	331.015	286.575	292.016	295.332	295.403	297.730	298.174	297.795	297.201	300.994	300.408	c. Time Deposits
3. Dana Investasi Profit Sharing	9.629	9.484	8.375	8.416	8.512	8.509	2.626	2.684	2.781	35	4	-	-	59	3. Profit Sharing Investment Fund
a. Giro	-	2	3	2	2	-	-	-	-	-	-	-	-	2	a. Demand Deposits
b. Tabungan	8.843	8.737	7.673	7.713	7.786	7.794	2.508	2.559	2.644	34	4	-	-	46	b. Saving Deposits
c. Deposito	786	745	699	701	722	713	118	125	137	1	-	-	-	11	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.756.652	3.769.181	3.715.707	3.737.763	3.741.579	3.746.565	3.747.771	3.736.275	3.726.161	3.761.387	3.772.651	3.836.325	3.861.638	3.924.006	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	116.724	119.592	97.774	97.513	96.860	96.284	95.074	94.759	94.480	94.254	95.082	96.447	95.103	94.261	1. Profit Sharing Financing
a. Mudharabah	42.460	47.191	41.254	41.049	40.488	40.011	39.554	39.269	39.077	38.985	38.715	39.309	38.081	37.805	a. Mudharabah
b. Musyarakah	55.953	55.868	56.520	56.464	56.372	56.273	55.520	55.490	55.402	55.269	56.367	57.137	57.021	56.458	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	-	-	-	-	-	-	1	-	-	1	1	-	c. Others
2. Piutang	3.564.012	3.576.863	3.556.847	3.580.201	3.585.466	3.592.737	3.602.333	3.591.735	3.582.654	3.619.737	3.629.875	3.692.983	3.720.285	3.784.468	2. Receivables/Acceptables
a. Murabahah	3.197.786	3.230.490	3.276.988	3.307.221	3.318.866	3.334.417	3.347.499	3.338.869	3.327.444	3.362.745	3.367.166	3.429.339	3.457.996	3.520.114	a. Murabahah
b. Qardh	363.337	343.402	276.463	269.571	263.134	254.796	251.307	249.314	251.628	253.393	259.092	259.964	258.557	261.262	b. Qardh
c. Istishna'	2.889	2.971	3.396	3.409	3.466	3.524	3.527	3.552	3.592	3.599	3.617	3.680	3.732	3.773	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	75.916	72.726	61.086	60.049	59.253	57.544	50.364	49.781	49.027	47.396	47.694	46.895	46.250	45.414	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	4	3	3	3	3	3	3	3	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	1.655	1.443	248	247	247	222	224	223	219	217	216	214	213	213	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	74.257	71.280	60.834	59.799	59.003	57.319	50.137	49.555	48.805	47.179	47.478	46.681	46.037	45.201	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 20a. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Account of Financing and Third Party Fund Sharia Commercial Bank)															
Tipe	2014		2015				2016								Type
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	11.568.258	11.730.009	12.986.843	13.302.789	15.220.941	15.476.183	15.655.195	15.820.863	15.514.846	15.157.133	15.370.111	14.986.106	15.151.340	15.173.755	Third Party Fund
1. Dana Simpanan Wadiah	6.477.583	6.586.628	7.248.532	7.503.321	7.703.156	7.876.839	7.994.300	8.106.090	8.234.250	8.334.937	8.465.040	8.437.145	8.544.361	8.869.427	1. Demand Deposits Wadiah
a. Giro	118.853	119.928	129.592	133.022	143.677	144.289	163.660	165.502	167.861	169.140	172.025	177.442	181.499	185.152	a. Demand Deposits Wadiah
b. Tabungan	6.358.730	6.466.700	7.118.940	7.370.299	7.559.479	7.732.550	7.830.640	7.940.589	8.066.389	8.165.797	8.293.015	8.259.703	8.363.407	8.684.733	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	5.083.130	5.136.029	5.732.418	5.793.586	7.511.841	7.593.422	7.660.895	7.714.773	7.280.596	6.822.196	6.905.071	6.548.961	6.606.979	6.304.328	2. Non Profit Sharing Investment Fund
a. Giro	1.501	1.535	2.701	2.766	2.880	2.932	2.931	2.963	3.050	3.073	3.107	3.162	3.182	3.269	a. Demand Deposits
b. Tabungan	4.856.981	4.908.717	5.450.762	5.509.137	7.270.830	7.349.403	7.413.021	7.468.275	7.034.516	6.577.122	6.661.105	6.305.304	6.360.574	6.059.807	b. Saving Deposits
c. Deposito	224.648	225.777	278.955	281.683	238.131	241.087	244.943	243.535	243.030	242.001	240.859	240.495	243.372	241.366	c. Time Deposits
3. Dana Investasi Profit Sharing	7.545	7.352	5.893	5.882	5.944	5.922	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	2	3	2	2	2	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	6.833	6.684	5.301	5.294	5.338	5.322	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	712	666	589	586	604	598	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.202.344	3.201.156	3.137.415	3.157.096	3.164.511	3.182.063	3.188.589	3.192.099	3.199.684	3.234.949	3.252.827	3.318.712	3.347.727	3.415.882	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	94.437	92.228	71.126	70.590	69.850	69.169	68.077	67.661	67.086	66.425	66.879	67.103	66.188	64.943	1. Profit Sharing Financing
a. Mudharabah	28.671	28.483	24.583	24.283	23.785	23.313	23.029	22.799	22.569	22.414	22.170	22.191	21.625	21.369	a. Mudharabah
b. Musyarakah	47.455	47.212	46.543	46.307	46.065	45.856	45.048	44.862	44.517	44.011	44.709	44.912	44.565	43.576	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.071.415	3.073.119	3.034.088	3.054.661	3.063.130	3.081.952	3.090.084	3.094.333	3.102.892	3.140.170	3.157.071	3.223.331	3.253.836	3.323.893	2. Receivables/Acceptables
a. Murabahah	2.769.848	2.791.179	2.824.714	2.854.297	2.871.615	2.900.453	2.913.366	2.921.961	2.930.959	2.970.211	2.986.511	3.053.712	3.086.715	3.156.582	a. Murabahah
b. Qardh	301.279	281.657	209.122	200.134	191.289	181.280	176.514	172.177	171.745	169.776	170.378	169.437	167.593	167.806	b. Qardh
c. Istishna'	288	283	252	230	226	219	204	195	188	183	182	182	182	180	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.492	35.809	32.201	31.845	31.531	30.962	30.428	30.105	29.706	28.354	28.877	28.278	27.810	27.168	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	3	3	3	3	3	3	3	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	36.488	35.806	32.198	31.842	31.528	30.959	30.425	30.102	29.703	28.354	28.877	28.278	27.810	27.168	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Tabel 20b. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Account of Financing and Third Party Fund Sharia Business Unit)

Tipe	2014		2015				2016								Type
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	2.600.843	2.656.566	2.889.805	2.915.382	2.969.052	3.026.136	3.058.282	3.122.132	3.125.999	3.183.862	3.244.202	3.325.210	3.361.327	3.445.242	Third Party Fund
1. Dana Simpanan Wadiah	1.229.376	1.253.350	1.220.173	1.210.036	1.232.495	1.254.017	1.272.921	1.294.748	1.310.582	1.332.790	1.360.660	1.395.735	1.412.351	1.450.893	1. Demand Deposits Wadia
a. Giro	22.543	22.629	24.829	25.138	25.349	25.542	25.511	25.588	193.266	25.694	26.166	26.364	26.549	26.725	a. Demand Deposits Wadia
b. Tabungan	1.206.833	1.230.721	1.195.344	1.184.898	1.207.146	1.228.475	1.247.410	1.269.160	1.285.177	1.307.096	1.334.494	1.369.371	1.386.017	1.424.386	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.369.383	1.401.084	1.667.150	1.702.812	1.733.989	1.769.532	1.782.735	1.824.700	1.812.836	1.851.037	1.883.538	1.929.475	1.948.976	1.994.290	2. Non Profit Sharing Investment Fund
a. Giro	4.809	4.956	6.073	6.196	6.341	6.452	6.493	6.610	6.771	6.934	7.074	7.300	7.351	7.491	a. Demand Deposits
b. Tabungan	1.325.892	1.355.195	1.612.426	1.647.275	1.679.196	1.712.143	1.725.785	1.766.156	1.751.165	1.787.930	1.819.528	1.865.469	1.884.281	1.928.036	b. Saving Deposits
c. Deposito	38.682	40.933	48.651	49.339	48.452	50.937	50.457	51.934	54.700	56.173	56.936	56.706	57.622	59.042	c. Time Deposits
3. Dana Investasi Profit Sharing	2.084	2.132	2.482	2.534	2.568	2.587	2.626	2.684	2.781	35	4	-	-	59	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	2	a. Demand Deposits
b. Tabungan	2.010	2.053	2.372	2.419	2.450	2.472	2.508	2.559	2.644	34	4	-	-	46	b. Saving Deposits
c. Deposito	74	79	110	115	118	115	118	125	137	1	-	-	-	11	c. Time Deposits
Pembiayaan, Piutang dan Salam	554.308	568.025	578.304	580.680	577.079	564.498	559.196	544.192	526.477	526.438	519.824	517.613	513.130	508.124	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	22.287	27.364	26.654	26.929	27.013	27.121	27.001	27.102	27.394	27.829	28.203	29.344	28.913	29.318	1. Profit Sharing Financing
a. Mudharabah	13.789	18.708	16.677	16.772	16.706	16.704	16.529	16.474	16.508	16.571	16.545	17.118	16.436	16.436	a. Mudharabah
b. Musyarakah	8.498	8.656	9.977	10.157	10.307	10.417	10.472	10.628	10.885	11.258	11.658	12.225	12.456	12.882	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	1	-	-	1	1	-	c. Others
2. Piutang	492.597	503.744	522.765	525.547	522.344	510.795	512.259	497.414	479.762	479.567	472.804	469.652	465.790	460.575	2. Receivables/Acceptables
a. Murabahah	427.938	439.311	452.280	452.931	447.259	433.974	434.143	416.920	396.485	392.534	380.655	375.627	371.281	363.532	a. Murabahah
b. Qardh	62.058	61.745	67.341	69.437	71.845	73.516	74.793	77.137	79.883	83.617	88.714	90.527	90.964	93.456	b. Qardh
c. Istishna'	2.601	2.688	3.144	3.179	3.240	3.305	3.323	3.357	3.394	3.416	3.435	3.498	3.550	3.593	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	39.424	36.917	28.885	28.204	27.722	26.582	19.936	19.676	19.321	19.042	18.817	18.617	18.440	18.246	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	1	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	1.655	1.443	248	247	247	222	224	223	219	217	216	214	213	213	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	37.769	35.474	28.636	27.957	27.475	26.360	19.712	19.453	19.102	18.825	18.601	18.403	18.227	18.033	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)

Tipe	2014		2015				2016								Type
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	11.274.229	11.444.013	12.555.983	12.759.506	14.499.100	14.761.002	14.962.301	15.158.820	14.911.773	14.354.972	14.994.386	14.804.408	14.975.082	15.092.335	Third Party Fund
Pembiayaan, Piutang dan Salam	3.134.642	3.175.910	3.337.792	3.375.641	3.382.410	3.401.887	3.418.683	3.413.676	3.410.462	3.452.135	3.463.867	3.500.726	3.521.656	3.548.193	Financing, Receivables/Acceptables, Ijarah and Salam

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)

Tipe	2014		2015				2016								Type
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	9.327.445	9.456.882	10.434.649	10.627.911	12.325.570	12.548.747	12.706.419	12.855.698	12.578.249	12.248.029	12.436.340	12.185.860	12.327.001	12.382.443	Third Party Fund
Pembiayaan, Piutang dan Salam	2.655.413	2.684.382	2.824.114	2.845.418	2.855.408	2.886.860	2.906.779	2.918.702	2.931.927	2.972.277	2.987.999	3.027.266	3.049.729	3.081.451	Financing, Receivables/Acceptables, Ijarah and Salam

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Business Unit)

Tipe	2014		2015				2016								Type
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	1.988.154	2.028.329	2.158.233	2.168.082	2.209.873	2.248.147	2.291.464	2.355.306	2.368.719	2.106.943	2.558.046	2.618.548	2.648.081	2.709.892	Third Party Fund
Pembiayaan, Piutang dan Salam	482.517	494.570	517.090	533.431	530.030	518.019	514.533	497.450	480.518	479.858	475.868	473.460	471.927	466.742	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah
(Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Dana Simpanan Wadiah	26.845	29.073	31.050	29.400	30.314	32.532	30.399	31.244	31.406	31.947	33.907	35.427	35.425	34.894	IB Wadiah
a. Giro	15.360	16.512	16.996	15.762	16.261	17.327	15.726	15.982	15.889	16.120	18.515	19.197	19.235	18.556	a. Demand Deposits Wadia
i. Rupiah	12.722	13.613	13.368	12.737	12.632	14.395	12.899	12.948	13.159	13.043	15.166	15.444	15.521	15.629	i. Rupiah
ii. Valas	2.638	2.900	3.629	3.025	3.629	2.931	2.827	3.034	2.730	3.077	3.349	3.753	3.714	2.781	ii. Foreign Currency
b. Tabungan	11.485	12.561	14.053	13.638	14.053	15.206	14.672	15.262	15.517	15.826	15.392	16.230	16.190	16.338	b. IB Saving Deposits Wadia
i. Rupiah	11.362	12.414	13.885	13.485	13.896	15.052	14.524	15.115	15.361	15.663	15.228	16.079	16.031	16.187	i. Rupiah
ii. Valas	123	147	168	153	157	154	148	148	155	163	164	151	159	140	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	181.660	187.638	187.254	189.097	189.212	197.475	198.656	200.536	201.151	201.861	204.459	205.910	207.759	209.949	Non Profit Sharing Investment Fund
a. Giro	1.644	2.132	3.675	3.844	3.504	3.859	3.635	3.385	3.822	3.987	4.970	4.643	4.602	4.337	a. Demand Deposits
i. Rupiah	1.369	1.790	3.143	3.211	2.997	2.997	2.657	2.864	3.401	3.478	4.172	3.807	3.813	3.728	i. Rupiah
ii. Valas	275	342	532	632	677	861	978	521	421	509	798	836	789	618	ii. Foreign Currency
b. Tabungan	47.591	50.949	49.822	49.918	50.247	53.388	52.948	53.798	52.538	53.143	52.643	54.013	55.311	55.929	b. Saving Deposits
i. Rupiah	47.097	50.441	49.096	49.173	49.487	52.623	52.234	52.983	51.668	52.253	51.760	53.155	54.344	54.879	i. Rupiah
ii. Valas	493	508	726	745	760	765	714	816	870	890	883	859	966	1.099	ii. Foreign Currency
c. Deposito	132.425	134.556	133.757	135.336	135.461	140.228	142.074	143.352	144.790	144.731	146.845	147.254	147.846	149.683	c. Time Deposits
i. Rupiah	122.501	124.999	122.938	124.901	125.935	130.749	132.682	133.547	133.008	134.338	136.919	137.738	137.675	139.362	i. Rupiah
a. 1 Bulan	90.877	94.041	92.409	94.840	95.044	95.816	102.656	101.664	98.572	100.538	100.503	98.456	102.021	102.349	a. 1 month
b. 3 Bulan	19.034	19.758	19.543	18.516	19.138	23.383	18.585	19.533	22.048	20.516	23.697	26.371	22.885	24.374	b. 3 month
c. 6 Bulan	7.440	5.905	5.791	6.308	6.332	6.098	5.903	6.961	6.704	7.425	6.915	7.016	6.789	6.424	c. 6 month
d. 12 Bulan	5.132	5.270	5.180	5.225	5.408	5.354	5.438	5.292	5.675	5.840	5.794	5.880	5.969	6.198	d. 12 month
e. >12 Bulan	18	25	15	13	13	96	100	96	10	19	10	15	10	17	e. >12 month
ii. Valas	9.924	9.558	10.819	10.434	9.526	9.479	9.391	9.806	11.782	10.393	9.926	9.516	10.171	10.385	ii. Foreign Currency
a. 1 Bulan	8.123	8.204	8.507	8.277	7.460	7.935	7.662	7.858	9.722	8.745	8.434	7.729	8.425	8.888	a. 1 month
b. 3 Bulan	1.291	780	2.014	1.576	1.481	890	1.321	1.497	1.457	1.031	898	1.382	1.253	692	b. 3 month
c. 6 Bulan	379	381	188	463	456	467	218	272	412	435	405	281	373	681	c. 6 month
d. 12 Bulan	130	192	110	118	130	187	191	179	190	182	189	123	119	124	d. 12 month
e. >12 Bulan	0	1	0	-	0	-	-	-	0	0	0	1	-	-	e. >12 month
3 Dana Investasi Profit Sharing	1.140	1.148	1.010	980	1.109	1.168	39	39	100	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	4	7	6	8	8	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	4	7	6	8	8	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	117	71	53	50	49	60	8	9	11	-	-	-	-	-	b. Saving Deposits
i. Rupiah	117	71	53	50	49	60	8	9	11	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.022	1.072	950	924	1.052	1.101	31	31	89	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.022	1.072	950	924	1.052	1.101	31	31	89	-	-	-	-	-	i. Rupiah
a. 1 Bulan	897	856	747	696	880	890	17	19	78	-	-	-	-	-	a. 1 month
b. 3 Bulan	92	77	190	212	129	82	2	1	9	-	-	-	-	-	b. 3 month
c. 6 Bulan	15	116	10	10	35	119	9	9	0	-	-	-	-	-	c. 6 month
d. 12 Bulan	19	24	3	6	7	11	2	2	2	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 22a. Komposisi DPK - Bank Umum Syariah
(Depositor Funds Composition of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Dana Simpanan Wadiah	20.956	22.705	23.877	22.452	23.274	24.915	23.398	23.760	24.208	24.625	26.451	27.524	27.632	27.036	1B Wadiah
a. Giro	12.033	12.867	12.856	11.821	12.277	12.991	11.818	11.823	11.933	12.205	14.522	15.024	15.070	14.362	a. Demand Deposits Wadia
i. Rupiah	9.546	10.098	9.524	9.088	9.011	10.195	9.125	9.152	9.497	9.371	11.370	11.534	11.646	11.660	i. Rupiah
ii. Valas	2.487	2.770	3.332	2.733	3.266	2.796	2.693	2.672	2.436	2.834	3.151	3.490	3.424	2.557	ii. Foreign Currency
b. Tabungan	8.922	9.838	11.021	10.631	10.996	11.924	11.580	11.937	12.275	12.419	11.929	12.500	12.562	12.674	b. IB Saving Deposits Wadia
i. Rupiah	8.810	9.704	10.877	10.500	10.865	11.802	11.458	11.815	12.149	12.297	11.806	12.385	12.443	12.564	i. Rupiah
ii. Valas	113	134	144	131	131	122	121	122	126	123	124	115	119	98	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	142.982	146.901	141.585	142.463	142.806	148.896	149.832	150.074	150.571	149.511	147.903	149.527	151.137	151.898	Non Profit Sharing Investment Fund
a. Giro	567	935	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1.759	1.939	1.918	1.822	1.839	a. Demand Deposits
i. Rupiah	447	827	1.470	1.139	1.092	1.196	1.211	1.302	1.508	1.455	1.615	1.574	1.567	1.607	i. Rupiah
ii. Valas	120	108	296	335	376	676	700	304	227	304	323	344	255	241	ii. Foreign Currency
b. Tabungan	38.078	40.515	38.154	38.414	38.646	40.758	40.445	40.729	39.833	39.868	39.051	39.537	40.460	40.511	b. Saving Deposits
i. Rupiah	38.060	40.498	38.129	38.396	38.627	40.737	40.422	40.704	39.800	39.838	39.026	39.510	40.432	40.531	i. Rupiah
ii. Valas	18	17	25	19	19	21	23	25	33	30	26	27	28	29	ii. Foreign Currency
c. Deposito	104.338	105.451	101.664	102.575	102.693	106.266	107.475	107.738	109.003	107.884	106.913	108.072	108.855	109.548	c. Time Deposits
i. Rupiah	96.281	97.307	92.758	94.063	94.712	97.874	99.269	98.697	97.972	98.190	97.663	99.081	99.361	100.070	i. Rupiah
a. 1 Bulan	71.469	73.950	71.458	72.937	73.647	73.757	78.324	77.297	75.326	75.049	73.954	74.136	75.868	75.893	a. 1 month
b. 3 Bulan	14.743	14.281	13.660	13.117	13.158	16.548	13.247	12.876	13.975	13.945	15.516	16.669	15.266	16.013	b. 3 month
c. 6 Bulan	5.882	4.891	3.695	4.164	3.940	3.568	3.535	4.406	4.386	4.690	3.706	3.810	3.726	3.646	c. 6 month
d. 12 Bulan	4.169	4.159	3.930	3.835	3.954	3.999	4.157	4.115	4.276	4.488	4.477	4.454	4.490	4.507	d. 12 month
e. >12 Bulan	18	25	14	10	13	2	5	2	9	19	10	12	10	11	e. >12 month
ii. Valas	8.056	8.144	8.906	8.512	7.981	8.393	8.206	9.042	11.032	9.694	9.250	8.991	9.494	9.541	ii. Foreign Currency
a. 1 Bulan	6.866	7.129	7.239	6.906	6.197	6.982	6.608	7.340	9.192	8.203	7.937	7.407	7.971	8.553	a. 1 month
b. 3 Bulan	722	566	1.387	1.046	1.246	811	1.274	1.381	1.339	961	782	1.243	1.220	564	b. 3 month
c. 6 Bulan	339	336	184	454	408	413	134	142	310	349	363	237	205	322	c. 6 month
d. 12 Bulan	130	112	96	106	130	187	190	179	190	181	168	103	99	103	d. 12 month
e. >12 Bulan	0	1	0	-	0	-	-	-	0	0	0	1	-	-	e. >12 month
3 Dana Investasi Profit Sharing	1.112	1.117	972	942	1.070	1.083	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	4	7	6	8	8	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	4	7	6	8	8	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	111	65	44	41	40	50	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	111	65	44	41	40	50	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.001	1.047	921	895	1.022	1.025	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.001	1.047	921	895	1.022	1.025	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	879	847	729	681	852	827	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	90	74	179	201	129	79	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	15	104	10	10	35	109	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	17	22	3	4	5	9	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Miliar Rupiah (in Billion IDR)

Tabel 22b. Komposisi DPK - Unit Usaha Syariah
(Depositor Funds Composition of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Dana Simpanan Wadiah	5.889	6.368	7.173	6.949	7.040	7.617	7.000	7.485	7.198	7.322	7.456	7.903	7.793	7.858	iB Wadia
a. Giro	3.326	3.645	4.141	3.941	3.984	4.335	3.908	4.159	3.956	3.915	3.993	4.173	4.165	4.194	a. Demand Deposits Wadia
i. Rupiah	3.176	3.515	3.844	3.649	3.621	4.200	3.774	3.797	3.662	3.672	3.796	3.910	3.875	3.970	i. Rupiah
ii. Valas	151	130	297	292	362	135	134	362	294	243	198	263	290	224	ii. Foreign Currency
b. Tabungan	2.563	2.723	3.032	3.007	3.056	3.282	3.092	3.326	3.242	3.407	3.463	3.730	3.628	3.665	b. iB Saving Deposits Wadia
i. Rupiah	2.552	2.710	3.008	2.985	3.031	3.250	3.065	3.300	3.212	3.367	3.423	3.693	3.588	3.623	i. Rupiah
ii. Valas	11	13	24	23	25	32	27	26	29	41	40	37	40	42	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	38.678	40.737	45.669	46.634	46.406	48.578	48.825	50.462	50.579	52.350	56.556	56.382	56.623	58.051	Non Profit Sharing Investment Fund
a. Giro	1.077	1.197	1.909	2.370	2.036	1.987	1.723	1.779	2.087	2.228	3.032	2.724	2.780	2.497	a. Demand Deposits
i. Rupiah	922	963	1.672	2.072	1.735	1.802	1.445	1.561	1.893	2.024	2.557	2.232	2.246	2.120	i. Rupiah
ii. Valas	155	234	236	298	301	185	278	217	194	204	475	492	534	377	ii. Foreign Currency
b. Tabungan	9.513	10.434	11.668	11.504	11.601	12.630	12.502	13.069	12.705	13.275	13.592	14.476	14.851	15.418	b. Saving Deposits
i. Rupiah	9.037	9.943	10.967	10.777	10.860	11.886	11.811	12.279	11.868	12.415	12.735	13.644	13.913	14.348	i. Rupiah
ii. Valas	475	491	701	727	741	744	691	790	838	860	858	831	939	1.070	ii. Foreign Currency
c. Deposito	28.088	29.106	32.093	32.761	32.768	33.962	34.599	35.614	35.787	36.847	39.932	39.182	38.991	40.136	c. Time Deposits
i. Rupiah	26.220	27.692	30.180	30.839	31.223	32.875	33.413	34.850	35.037	36.148	39.256	38.657	38.315	39.291	i. Rupiah
a. 1 Bulan	19.408	20.090	20.951	21.903	21.397	22.059	24.331	24.367	23.246	25.489	26.549	24.320	26.153	26.456	a. 1 month
b. 3 Bulan	4.291	5.477	5.883	5.400	5.979	6.835	5.338	6.657	8.073	6.571	8.181	9.702	7.619	8.360	b. 3 month
c. 6 Bulan	1.558	1.014	2.096	2.144	2.392	2.531	2.368	2.555	2.319	2.735	3.209	3.207	3.063	2.778	c. 6 month
d. 12 Bulan	963	1.111	1.249	1.390	1.455	1.355	1.281	1.177	1.398	1.353	1.317	1.426	1.479	1.691	d. 12 month
e. >12 Bulan	0	0	0	2	0	95	95	95	1	0	1	3	0	6	e. >12 month
ii. Valas	1.868	1.413	1.912	1.922	1.545	1.087	1.186	764	750	699	676	525	677	844	ii. Foreign Currency
a. 1 Bulan	1.257	1.075	1.268	1.372	1.263	953	1.053	518	531	542	497	322	454	335	a. 1 month
b. 3 Bulan	570	214	627	530	234	79	47	116	118	70	116	139	34	129	b. 3 month
c. 6 Bulan	41	45	4	8	47	55	84	130	102	86	41	44	168	359	c. 6 month
d. 12 Bulan	-	80	14	12	0	-	1	0	0	1	21	21	20	21	d. 12 month
e. >12 Bulan	-	-	-	-	-	0	-	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	28	31	38	38	39	85	39	39	100	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	7	6	9	9	10	9	8	9	11	-	-	-	-	-	b. Saving Deposits
i. Rupiah	7	6	9	9	10	9	8	9	11	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	22	25	29	29	30	76	31	31	89	-	-	-	-	-	c. Time Deposits
i. Rupiah	22	25	29	29	30	76	31	31	89	-	-	-	-	-	i. Rupiah
a. 1 Bulan	18	8	18	16	27	62	17	19	78	-	-	-	-	-	a. 1 month
b. 3 Bulan	2	3	11	11	0	2	2	1	9	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	12	0	0	0	9	9	9	0	-	-	-	-	-	c. 6 month
d. 12 Bulan	2	2	0	2	2	2	2	2	2	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Total Dana Pihak Ketiga	209.644	217.858	219.313	219.478	220.635	231.175	229.094	231.820	232.657	233.808	238.366	241.336	243.184	244.843	Total Third Party Fund
i. Rupiah	196.191	204.404	203.439	204.487	205.886	216.985	215.035	217.495	216.698	218.775	223.246	226.222	227.385	229.785	i. Rupiah
ii. Valas	13.453	13.454	15.874	14.991	14.749	14.191	14.059	14.324	15.959	15.033	15.121	15.114	15.800	15.023	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	208.525	216.824	218.379	218.518	219.519	230.066	227.895	230.698	231.509	232.656	237.214	239.773	241.622	243.451	1. Residents' Third Party Funds
a. Pemerintah	48.145	46.515	40.301	41.650	41.460	38.077	42.845	41.858	43.036	42.835	44.125	43.031	42.984	44.017	a. Government
i. Rupiah	44.214	42.554	36.879	39.107	39.178	35.153	39.569	39.705	40.128	40.539	41.732	40.687	40.561	41.672	i. Rupiah
ii. Valas	3.931	3.961	3.422	2.543	2.282	2.924	3.276	2.153	2.908	2.296	2.393	2.344	2.423	2.344	ii. Foreign Exchange
b. Swasta	160.380	170.309	178.078	176.867	178.059	191.988	185.050	188.840	188.472	189.821	193.089	196.742	198.638	199.435	b. Private Sector
1. Institusi Keuangan Non Bank	21.965	22.703	24.839	24.607	24.910	25.932	24.199	23.878	24.843	25.083	25.927	26.002	25.780	25.720	1. Non bank Financial Institutions
i. Rupiah	21.445	22.171	24.196	23.846	24.163	25.255	23.458	23.370	24.245	24.815	25.672	25.607	25.384	25.327	i. Rupiah
ii. Valas	521	533	643	761	747	677	741	509	598	268	255	394	396	392	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	46.315	46.111	53.125	52.207	51.358	58.093	53.641	55.113	55.655	55.584	58.172	58.478	58.603	59.074	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	40.565	40.428	44.703	43.735	43.060	50.794	46.831	46.706	46.534	46.585	49.135	49.973	49.787	50.592	i. Rupiah
ii. Valas	5.750	5.683	8.422	8.472	8.298	7.298	6.810	8.407	9.121	8.999	9.037	8.505	8.816	8.482	ii. Foreign Exchange
3. Perseorangan	92.099	101.494	100.114	100.053	101.790	107.963	107.211	109.849	107.974	109.154	108.990	112.262	114.255	114.641	3. Individuals
i. Rupiah	89.725	98.997	97.469	97.578	99.326	105.482	104.787	107.381	105.410	106.447	106.305	109.489	111.198	111.743	i. Rupiah
ii. Valas	2.375	2.497	2.645	2.475	2.464	2.481	2.424	2.467	2.564	2.706	2.684	2.773	3.057	2.898	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.119	1.034	934	960	1.116	1.110	1.199	1.122	1.148	1.152	1.152	1.564	1.562	1.357	2. Non Residents' Third Party Funds
i. Rupiah	243	254	193	220	159	300	391	334	380	389	401	465	455	450	i. Rupiah
ii. Valas	876	780	741	740	957	810	808	787	768	764	751	1.099	1.107	907	ii. Foreign Exchange

Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Total Dana Pihak Ketiga	165.050	170.723	166.433	165.857	167.150	174.895	173.230	173.834	174.779	174.135	174.354	177.051	178.768	178.934	Total Third Party Fund
i. Rupiah	154.256	159.549	153.730	154.128	155.376	162.887	161.487	161.669	160.925	161.150	161.480	164.085	165.448	166.433	i. Rupiah
ii. Valas	10.793	11.173	12.703	11.730	11.774	12.008	11.743	12.165	13.853	12.985	12.874	12.966	13.320	12.466	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	163.970	169.747	165.566	164.973	166.096	173.850	172.229	172.920	173.849	173.209	173.446	175.982	177.728	177.963	1. Residents' Third Party Funds
a. Pemerintah	41.260	40.091	27.847	28.873	29.213	27.761	29.788	30.321	31.102	30.769	31.612	31.277	30.659	31.941	a. Government
i. Rupiah	37.593	36.364	25.211	27.005	27.414	25.324	27.007	28.277	28.374	28.660	29.422	29.135	28.440	29.811	i. Rupiah
ii. Valas	3.668	3.727	2.636	1.868	1.799	2.437	2.781	2.044	2.729	2.109	2.190	2.142	2.219	2.130	ii. Foreign Exchange
b. Swasta	122.710	129.656	137.719	136.099	136.883	146.089	142.441	142.599	142.746	142.440	141.834	144.705	147.069	146.022	b. Private Sector
1. Institusi Keuangan Non Bank	16.326	16.899	16.022	16.081	16.270	17.423	15.738	14.844	15.907	15.573	15.831	16.839	16.440	16.110	1. Non bank Financial Institutions
i. Rupiah	15.940	16.484	15.526	15.484	15.709	16.826	15.129	14.458	15.366	15.354	15.612	16.480	16.079	15.746	i. Rupiah
ii. Valas	386	415	496	597	560	597	609	386	542	219	219	360	361	363	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	33.190	32.909	44.131	42.492	41.984	46.221	43.930	45.063	45.229	45.133	44.896	45.036	46.413	46.132	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	28.764	28.226	36.932	35.430	34.996	39.577	37.914	37.597	36.947	36.868	36.786	37.141	38.406	38.489	i. Rupiah
ii. Valas	4.426	4.683	7.199	7.062	6.988	6.644	6.016	7.466	8.282	8.265	8.110	7.895	8.007	7.643	ii. Foreign Exchange
3. Perseorangan	73.193	79.848	77.566	77.526	78.629	82.446	82.774	82.691	81.610	81.734	81.107	82.830	84.215	83.780	3. Individuals
i. Rupiah	71.743	78.264	75.919	76.047	77.145	80.910	81.228	81.194	80.063	80.086	79.488	81.082	82.300	82.175	i. Rupiah
ii. Valas	1.450	1.584	1.647	1.479	1.485	1.536	1.546	1.497	1.547	1.648	1.619	1.748	1.915	1.605	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.080	976	867	885	1.054	1.045	1.000	914	930	926	908	1.069	1.041	936	2. Non Residents' Third Party Funds
i. Rupiah	217	211	142	161	113	250	209	143	176	183	172	247	223	211	i. Rupiah
ii. Valas	863	764	725	724	941	795	791	771	754	744	736	821	818	725	ii. Foreign Exchange

Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015				2016								Indicator
	Nov	Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Total Dana Pihak Ketiga	44.595	47.136	52.880	53.621	53.485	56.280	55.864	57.986	57.878	59.672	64.013	64.285	64.416	65.909	Total Third Party Fund
i. Rupiah	41.935	44.855	49.709	50.359	50.510	54.098	53.548	55.826	55.772	57.625	61.766	62.137	61.937	63.352	i. Rupiah
ii. Valas	2.660	2.281	3.171	3.261	2.975	2.183	2.316	2.160	2.105	2.047	2.246	2.148	2.480	2.557	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	44.555	47.077	52.813	53.545	53.423	56.216	55.666	57.778	57.660	59.446	63.769	63.790	63.894	65.488	1. Residents' Third Party Funds
a. Pemerintah	6.885	6.424	12.454	12.777	12.247	10.317	13.057	11.537	11.934	12.066	12.513	11.754	12.325	12.075	a. Government
i. Rupiah	6.621	6.190	11.668	12.102	11.765	9.829	12.561	11.428	11.755	11.879	12.310	11.552	12.121	11.861	i. Rupiah
ii. Valas	263	234	786	675	482	487	495	109	179	187	203	202	204	214	ii. Foreign Exchange
b. Swasta	37.670	40.653	40.359	40.768	41.176	45.899	42.609	46.241	45.726	47.381	51.255	52.037	51.569	53.413	b. Private Sector
1. Institusi Keuangan Non Bank	5.639	5.805	8.817	8.526	8.641	8.509	8.461	9.034	8.935	9.510	10.096	9.162	9.340	9.610	1. Non bank Financial Institutions
i. Rupiah	5.505	5.687	8.670	8.362	8.454	8.429	8.329	8.912	8.880	9.461	10.060	9.128	9.305	9.581	i. Rupiah
ii. Valas	135	118	148	164	187	80	133	122	56	49	36	35	35	29	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	13.125	13.202	8.994	9.716	9.374	11.872	9.711	10.050	10.426	10.451	13.276	13.442	12.190	12.942	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.801	12.202	7.771	8.305	8.064	11.218	8.917	9.108	9.587	9.717	12.349	12.833	11.381	12.103	i. Rupiah
ii. Valas	1.324	1.000	1.223	1.410	1.310	654	794	941	839	734	927	609	809	839	ii. Foreign Exchange
3. Perseorangan	18.906	21.646	22.548	22.527	23.161	25.517	24.437	27.157	26.364	27.419	27.883	29.433	30.040	30.861	3. Individuals
i. Rupiah	17.981	20.733	21.550	21.531	22.181	24.572	23.559	26.187	25.347	26.361	26.817	28.408	28.897	29.568	i. Rupiah
ii. Valas	925	914	998	996	979	945	878	971	1.017	1.058	1.065	1.025	1.142	1.293	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	40	59	67	76	62	65	198	208	218	226	244	495	522	421	2. Non Residents' Third Party Funds
i. Rupiah	26	43	51	59	46	49	182	191	204	206	229	218	232	239	i. Rupiah
ii. Valas	13	16	16	16	16	15	16	17	14	20	15	277	290	182	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Agustus 2016
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	42.121	28.571	27.897	102,42%	West Java
Banten	8.586	5.964	6.660	89,55%	Banten
DKI Jakarta	233.386	92.954	124.263	74,80%	DKI Jakarta
DI Yogyakarta	4.761	2.752	4.105	67,04%	DI Yogyakarta
Jawa Tengah	20.801	14.217	12.665	112,25%	Central Java
Jawa Timur	27.576	19.969	18.784	106,31%	East Java
Bengkulu	1.024	883	566	155,93%	Bengkulu
Jambi	2.221	2.181	1.019	214,15%	Jambi
Nanggroe Aceh Darussalam	5.456	2.995	3.753	79,78%	Nanggroe Aceh Darussalam
Sumatera Utara	10.821	7.864	9.097	86,44%	North Sumatera
Sumatera Barat	4.226	3.612	2.989	120,86%	West Sumatera
Riau	8.380	3.991	4.119	96,89%	Riau
Sumatera Selatan	5.801	4.223	4.001	105,54%	South Sumatera
Bangka Belitung	314	297	210	141,81%	Bangka Belitung
Kepulauan Riau	2.945	2.738	1.508	181,57%	Riau Islands
Lampung	2.618	2.169	1.908	113,71%	Lampung
Kalimantan Selatan	4.676	3.168	3.254	97,35%	South Kalimantan
Kalimantan Barat	4.575	3.704	2.033	182,18%	West Kalimantan
Kalimantan Timur	6.038	4.289	4.442	96,55%	East Kalimantan
Kalimantan Tengah	871	752	628	119,75%	Central Kalimantan
Sulawesi Tengah	1.220	970	782	124,00%	Central Sulawesi
Sulawesi Selatan	6.854	5.629	3.941	142,84%	South Sulawesi
Sulawesi Utara	416	410	210	195,53%	North Sulawesi
Gorontalo	303	295	220	134,06%	Gorontalo
Sulawesi Barat	198	162	169	95,56%	West Sulawesi
Sulawesi Tenggara	979	831	637	130,43%	South East Sulawesi
NTB	2.439	2.095	1.242	168,62%	West Nusa Tenggara
Bali	1.789	1.587	822	193,06%	Bali
NTT	205	194	114	170,74%	East Nusa Tenggara
Maluku	465	98	319	30,86%	Maluku
Papua	805	537	578	92,88%	Papua
Maluku Utara	466	186	434	42,77%	North Maluku
Papua Barat	344	153	290	52,85%	West Papua
Luar Indonesia	1.395	11	1.182	0,96%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Agustus 2016
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	34.048	23.326	22.443	103,94%	West Java
Banten	7.024	4.619	5.773	80,00%	Banten
DKI Jakarta	148.908	64.279	90.110	71,33%	DKI Jakarta
DI Yogyakarta	3.511	1.804	3.267	55,23%	DI Yogyakarta
Jawa Tengah	12.441	10.550	8.472	124,52%	Central Java
Jawa Timur	17.504	13.831	13.554	102,04%	East Java
Bengkulu	1.002	861	553	155,87%	Bengkulu
Jambi	1.807	1.823	844	215,99%	Jambi
Nanggroe Aceh Darussalam	2.386	1.168	2.098	55,68%	Nanggroe Aceh Darussalam
Sumatera Utara	5.140	3.976	4.382	90,74%	North Sumatera
Sumatera Barat	2.499	2.124	2.103	101,01%	West Sumatera
Riau	3.753	2.296	2.850	80,58%	Riau
Sumatera Selatan	2.937	2.566	2.305	111,30%	South Sumatera
Bangka Belitung	241	239	165	145,07%	Bangka Belitung
Kepulauan Riau	1.823	1.682	1.089	154,47%	Riau Islands
Lampung	2.506	2.113	1.824	115,84%	Lampung
Kalimantan Selatan	2.876	2.070	2.605	79,45%	South Kalimantan
Kalimantan Barat	2.936	2.923	1.415	206,50%	West Kalimantan
Kalimantan Timur	3.864	2.741	3.281	83,55%	East Kalimantan
Kalimantan Tengah	871	752	628	119,75%	Central Kalimantan
Sulawesi Tengah	1.220	970	782	124,00%	Central Sulawesi
Sulawesi Selatan	4.333	3.908	2.647	147,62%	South Sulawesi
Sulawesi Utara	416	410	210	195,53%	North Sulawesi
Gorontalo	303	295	220	134,06%	Gorontalo
Sulawesi Barat	167	156	137	113,78%	West Sulawesi
Sulawesi Tenggara	979	831	637	130,43%	South East Sulawesi
NTB	1.761	1.680	875	192,07%	West Nusa Tenggara
Bali	1.602	1.447	745	194,22%	Bali
NTT	205	194	114	170,74%	East Nusa Tenggara
Maluku	465	98	319	30,86%	Maluku
Papua	805	537	578	92,88%	Papua
Maluku Utara	466	186	434	42,77%	North Maluku
Papua Barat	344	153	290	52,85%	West Papua
Luar Indonesia	1.395	11	1.182	0,96%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Agustus 2016
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	8.073	5.244	5.454	96,15%	West Java
Banten	1.562	1.345	887	151,70%	Banten
DKI Jakarta	84.479	28.676	34.152	83,96%	DKI Jakarta
DI Yogyakarta	1.250	948	837	113,14%	DI Yogyakarta
Jawa Tengah	8.359	3.666	4.193	87,44%	Central Java
Jawa Timur	10.072	6.139	5.230	117,37%	East Java
Bengkulu	21	22	14	158,23%	Bengkulu
Jambi	415	358	175	205,26%	Jambi
Nanggroe Aceh Darussalam	3.070	1.826	1.656	110,32%	Nanggroe Aceh Darussalam
Sumatera Utara	5.681	3.888	4.715	82,45%	North Sumatera
Sumatera Barat	1.727	1.488	886	167,99%	West Sumatera
Riau	4.627	1.694	1.269	133,50%	Riau
Sumatera Selatan	2.864	1.657	1.696	97,71%	South Sumatera
Bangka Belitung	73	58	45	129,86%	Bangka Belitung
Kepulauan Riau	1.122	1.056	419	251,96%	Riau Islands
Lampung	112	56	83	67,21%	Lampung
Kalimantan Selatan	1.800	1.098	649	169,24%	South Kalimantan
Kalimantan Barat	1.639	781	618	126,47%	West Kalimantan
Kalimantan Timur	2.174	1.547	1.161	133,29%	East Kalimantan
Kalimantan Tengah	-	-	-	-	Central Kalimantan
Sulawesi Tengah	-	-	-	-	Central Sulawesi
Sulawesi Selatan	2.521	1.721	1.294	133,04%	South Sulawesi
Sulawesi Utara	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	Gorontalo
Sulawesi Barat	31	5	32	17,17%	West Sulawesi
Sulawesi Tenggara	-	-	-	-	South East Sulawesi
NTB	678	414	367	112,78%	West Nusa Tenggara
Bali	187	140	77	181,89%	Bali
NTT	-	-	-	-	East Nusa Tenggara
Maluku	-	-	-	-	Maluku
Papua	-	-	-	-	Papua
Maluku Utara	-	-	-	-	North Maluku
Papua Barat	-	-	-	-	West Papua
Luar Indonesia	-	-	-	-	Outside Indonesia

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	982	743	880	84,52%	Kab. Tangerang	Banten
	Kab. Serang	1.955	1.420	1.280	110,95%	Kab. Serang	
	Kota Cilegon	1.349	1.085	775	140,09%	Kota Cilegon	
	Kota Tangerang	3.622	2.280	3.278	69,55%	Kota Tangerang	
	Kota Serang	306	229	91	251,52%	Kota Serang	
	Kota Tangerang Selatan	371	206	356	57,92%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	476	505	378	133,72%	Kab. Bekasi	West Java
	Kab. Purwakarta	418	404	326	123,89%	Kab. Purwakarta	
	Kab. Karawang	310	264	221	119,86%	Kab. Karawang	
	Kab. Sukabumi	187	187	90	208,35%	Kab. Sukabumi	
	Kab. Cianjur	1.008	911	476	191,53%	Kab. Cianjur	
	Kab. Bandung	71	6	71	8,91%	Kab. Bandung	
	Kab. Garut	210	201	183	109,96%	Kab. Garut	
	Kab. Majalengka	16	9	15	60,89%	Kab. Majalengka	
	Kota Bandung	18.321	12.524	9.710	128,99%	Kota Bandung	
	Kota Bogor	4.413	3.027	3.684	82,16%	Kota Bogor	
	Kota Sukabumi	473	336	384	87,44%	Kota Sukabumi	
	Kota Cirebon	3.343	2.678	1.901	140,91%	Kota Cirebon	
	Kota Tasikmalaya	2.200	1.799	976	184,40%	Kota Tasikmalaya	
	Kota Cimahi	210	125	203	61,44%	Kota Cimahi	
	Kota Depok	2.379	1.340	2.176	61,55%	Kota Depok	
	Kota Bekasi	8.085	4.254	7.104	59,88%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	80.223	25.270	56.172	44,99%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.692	2.919	2.752	106,09%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	11.174	7.598	9.108	83,42%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	105.927	53.300	49.279	108,16%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	32.371	3.867	6.953	55,61%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.761	2.752	4.105	67,04%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	569	317	286	110,81%	Kab. Semarang	Central Java
	Kab. Kendal	78	65	63	102,43%	Kab. Kendal	
	Kab. Tegal	203	193	47	414,67%	Kab. Tegal	
	Kab. Pati	119	116	79	147,71%	Kab. Pati	
	Kab. Kudus	585	370	520	71,15%	Kab. Kudus	
	Kab. Banyumas	1.084	875	908	96,34%	Kab. Banyumas	
	Kab. Cilacap	159	99	147	67,46%	Kab. Cilacap	
	Kota Semarang	9.674	5.225	5.500	94,99%	Kota Semarang	
	Kota Salatiga	82	79	46	171,12%	Kota Salatiga	
	Kota Pekalongan	1.009	678	863	78,50%	Kota Pekalongan	
	Kota Tegal	948	876	461	189,89%	Kota Tegal	
	Kota Surakarta	6.291	5.324	3.745	142,17%	Kota Surakarta	
Jawa Timur	Kab. Gresik	561	504	498	101,21%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.797	1.467	1.227	119,51%	Kab. Sidoarjo	
	Kab. Pamekasan	512	187	470	39,89%	Kab. Pamekasan	
	Kab. Banyuwangi	169	169	131	129,39%	Kab. Banyuwangi	
	Kab. Jember	979	719	798	90,06%	Kab. Jember	
	Kab. Madiun	201	175	190	92,55%	Kab. Madiun	
	Kab. Bojonegoro	201	156	197	79,15%	Kab. Bojonegoro	
	Kota Surabaya	17.236	12.359	10.379	119,07%	Kota Surabaya	
	Kota Malang	3.617	2.961	2.762	107,21%	Kota Malang	
	Kota Blitar	127	108	124	87,69%	Kota Blitar	
	Kota Kediri	2.067	1.064	1.944	54,73%	Kota Kediri	
	Kota Madiun	110	100	65	153,17%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.024	883	566	155,93%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.221	2.181	1.019	214,15%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Aceh Barat	61	52	61	86,54%	Kab. Aceh Barat	Nanggroe Aceh Darussalam
	Kab. Simeuleu	136	84	132	63,55%	Kab. Simeuleu	
	Kota Banda Aceh	3.494	1.662	2.382	69,76%	Kota Banda Aceh	
	Kota Lhokseumawe	1.400	1.017	836	121,64%	Kota Lhokseumawe	
	Kota Langsa	365	180	343	52,32%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	303	286	279	102,49%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	172	87	165	52,44%	Kab. Langkat	
	Kab. Karo	39	41	18	227,03%	Kab. Karo	
	Kab. Labuhan Batu	143	149	145	102,87%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	309	388	176	221,12%	Kota Tebing Tinggi	
	Kota Pematang Siantar	826	586	705	83,15%	Kota Pematang Siantar	
	Kota Tanjung Balai	95	67	95	71,25%	Kota Tanjung Balai	
	Kota Sibolga	147	129	73	176,59%	Kota Sibolga	
	Kota Medan	8.064	5.512	6.928	79,56%	Kota Medan	
	Kota Padang Sidempuan	723	618	514	120,29%	Kota Padang Sidempuan	
	Kota Bukittinggi	696	616	624	98,81%	Kota Bukittinggi	
	Kota Padang	2.510	1.978	2.040	96,99%	Kota Padang	
Sumatera Barat	Kota Solok	291	293	53	553,29%	Kota Solok	West Sumatera
	Kota Payakumbuh	729	725	273	265,87%	Kota Payakumbuh	
	Kab. Bengkalis	298	89	292	30,39%	Kab. Bengkalis	
	Kota Pekanbaru	7.734	3.673	3.493	105,16%	Kota Pekanbaru	
Riau	Kota Dumai	348	229	334	68,48%	Kota Dumai	Riau Islands
	Kota Tanjung Pinang	802	678	550	123,43%	Kota Tanjung Pinang	
	Kota Pulau Batam	2.143	2.059	958	214,92%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	317	276	235	117,48%	Kab. Ogan Komering Ulu	South Sumatera
	Kab. Ogan Komering Ulu Timur	31	37	11	323,31%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.085	3.549	3.500	101,42%	Kota Palembang	
	Kota Lubuklinggau	220	236	132	179,53%	Kota Lubuklinggau	
	Kota Prabumulih	147	125	124	100,84%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	314	297	210	141,81%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	315	281	188	149,69%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.109	1.704	1.591	107,07%	Kota Bandar Lampung	
	Kota Metro	194	185	129	143,28%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	303	218	227	96,32%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	246	65	147	44,21%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	119	74	117	63,14%	Kab. Tabalong	
	Kota Banjarmasin	3.717	2.644	2.501	105,69%	Kota Banjarmasin	
	Kota Banjarbaru	290	167	262	63,76%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	118	119	49	243,79%	Kab. Sambas	West Kalimantan
	Kota Pontianak	4.231	3.364	1.919	175,27%	Kota Pontianak	
	Kota Singkawang	226	221	65	339,41%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	250	128	241	52,99%	Kab. Kutai	East Kalimantan
	Kota Samarinda	3.185	1.792	2.419	74,06%	Kota Samarinda	
	Kota Balikpapan	2.388	2.282	1.573	145,13%	Kota Balikpapan	
	Kota Bontang	214	87	209	41,57%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	91	51	87	58,98%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	137	137	69	197,49%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	643	564	472	119,50%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	312	298	206	144,49%	Kab. Morowali	Central Sulawesi
	Kota Palu	907	672	576	116,67%	Kota Palu	
Sulawesi Barat	Kab Mamuju	198	162	169	95,56%	Kab Mamuju	West Sulawesi

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang/Makassar	6.302	5.094	3.631	140,27%	Kota Ujungpandang/Makassar	South Sulawesi
	Kota Pare-Pare	28	24	7	366,09%	Kota Pare-Pare	
	Kab. Bone	302	290	227	127,87%	Kab. Bone	
	Kota Palopo	72	70	14	489,78%	Kota Palopo	
	Kab. Maros	149	152	62	244,19%	Kab. Maros	
Gorontalo	Kota Gorontalo	303	295	220	134,06%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	979	831	637	130,43%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	416	410	210	195,53%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	29	29	3	986,21%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	207	204	167	122,10%	Kab. Lombok Timur	
	Kota Mataram	2.203	1.861	1.072	173,65%	Kota Mataram	
Bali	Kota Denpasar	1.789	1.587	822	193,06%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	205	194	114	170,74%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	-	Kab. Kupang	
Maluku	Kota Ambon	465	98	319	30,86%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	466	186	434	42,77%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	344	153	290	52,85%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	805	537	578	92,88%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.395	11	1.182	0,96%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	621	560	522	107,43%	Kab. Tangerang	Banten
	Kab. Serang	1.955	1.420	1.280	110,95%	Kab. Serang	
	Kota Cilegon	878	617	694	88,86%	Kota Cilegon	
	Kota Tangerang	3.128	1.789	2.860	62,56%	Kota Tangerang	
	Kota Serang	70	26	61	42,42%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	371	206	356	57,92%	Kota Tangerang Selatan	West Java
	Kab. Bekasi	476	505	378	133,72%	Kab. Bekasi	
	Kab. Purwakarta	418	404	326	123,89%	Kab. Purwakarta	
	Kab. Karawang	267	263	178	148,15%	Kab. Karawang	
	Kab. Sukabumi	187	187	90	208,35%	Kab. Sukabumi	
	Kab. Cianjur	1.008	911	476	191,53%	Kab. Cianjur	
	Kab. Bandung	-	-	-	-	Kab. Bandung	
	Kab. Garut	210	201	183	109,96%	Kab. Garut	
	Kab. Majalengka	16	9	15	60,89%	Kab. Majalengka	
	Kota Bandung	14.580	10.272	7.291	140,88%	Kota Bandung	
	Kota Bogor	3.454	2.121	3.086	68,74%	Kota Bogor	
	Kota Sukabumi	391	329	303	108,48%	Kota Sukabumi	
	Kota Cirebon	2.589	2.021	1.674	120,76%	Kota Cirebon	
	Kota Tasikmalaya	1.717	1.326	854	155,27%	Kota Tasikmalaya	
	Kota Cimahi	210	125	203	61,44%	Kota Cimahi	
	Kota Depok	2.379	1.340	2.176	61,55%	Kota Depok	
	Kota Bekasi	6.146	3.312	5.210	63,57%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.179	13.750	41.432	33,19%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.464	2.821	2.522	111,87%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	10.707	7.396	8.664	85,36%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	74.278	38.003	32.676	116,30%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	6.280	2.309	4.816	47,94%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	3.511	1.804	3.267	55,23%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	569	317	286	110,81%	Kab. Semarang	Central Java
	Kab. Kendal	78	65	63	102,43%	Kab. Kendal	
	Kab. Tegal	203	193	47	414,67%	Kab. Tegal	
	Kab. Pati	119	116	79	147,71%	Kab. Pati	
	Kab. Kudus	555	362	490	73,88%	Kab. Kudus	
	Kab. Banyumas	951	754	832	90,67%	Kab. Banyumas	
	Kab. Cilacap	159	99	147	67,46%	Kab. Cilacap	
	Kota Semarang	3.379	3.207	2.421	132,46%	Kota Semarang	
	Kota Salatiga	82	79	46	171,12%	Kota Salatiga	
	Kota Pekalongan	832	620	714	86,85%	Kota Pekalongan	
	Kota Tegal	600	533	390	136,40%	Kota Tegal	
	Kota Surakarta	4.914	4.204	2.957	142,19%	Kota Surakarta	
	Kab. Gresik	487	433	461	93,94%	Kab. Gresik	
	Kab. Sidoarjo	1.302	1.156	1.142	101,25%	Kab. Sidoarjo	
Jawa Timur	Kab. Pamekasan	512	187	470	39,89%	Kab. Pamekasan	East Java
	Kab. Banyuwangi	169	169	131	129,39%	Kab. Banyuwangi	
	Kab. Jember	849	674	697	96,65%	Kab. Jember	
	Kab. Madiun	201	175	190	92,55%	Kab. Madiun	
	Kab. Bojonegoro	201	156	197	79,15%	Kab. Bojonegoro	
	Kota Surabaya	9.422	7.859	6.191	126,95%	Kota Surabaya	
	Kota Malang	2.262	1.890	2.077	91,02%	Kota Malang	
	Kota Blitar	127	108	124	87,69%	Kota Blitar	
	Kota Kediri	1.913	967	1.848	52,29%	Kota Kediri	
	Kota Madiun	59	57	29	198,38%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.002	861	553	155,87%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.807	1.823	844	215,99%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Aceh Barat	61	52	61	86,54%	Kab. Aceh Barat	Nanggroe Aceh Darussalam
	Kab. Simeuleu	136	84	132	63,55%	Kab. Simeuleu	
	Kota Banda Aceh	1.433	713	1.172	60,82%	Kota Banda Aceh	
	Kota Lhokseumawe	391	140	391	35,83%	Kota Lhokseumawe	
	Kota Langsa	365	180	343	52,32%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	303	286	279	102,49%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	172	87	165	52,44%	Kab. Langkat	
	Kab. Karo	39	41	18	227,03%	Kab. Karo	
	Kab. Labuhan Batu	143	149	145	102,87%	Kab. Labuhan Batu	
	Kota Tebing Tinggi					Kota Tebing Tinggi	
	Kota Pematang Siantar	675	427	636	67,20%	Kota Pematang Siantar	
	Kota Tanjung Balai	95	67	95	71,25%	Kota Tanjung Balai	
	Kota Sibolga	48	49	20	240,09%	Kota Sibolga	
	Kota Medan	3.191	2.418	2.657	91,02%	Kota Medan	
	Kota Padang Sidempuan	473	452	367	123,03%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	652	576	604	95,33%	Kota Bukittinggi	West Sumatera
	Kota Padang	1.654	1.359	1.355	100,30%	Kota Padang	
	Kota Solok					Kota Solok	
	Kota Payakumbuh	193	189	144	131,55%	Kota Payakumbuh	
Riau	Kab. Bengkalis	298	89	292	30,39%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.107	1.979	2.224	88,99%	Kota Pekanbaru	
	Kota Dumai	348	229	334	68,48%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	419	306	400	76,53%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	1.404	1.376	689	199,67%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	117	70	114	61,34%	Kab. Ogan Komering Ulu	South Sumatera
	Kab. Ogan Komering Ulu Timur	31	37	11	323,31%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.597	2.286	2.044	111,84%	Kota Palembang	
	Kota Lubuklinggau	45	49	12	393,31%	Kota Lubuklinggau	
	Kota Prabumulih	147	125	124	100,84%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	241	239	165	145,07%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	315	281	188	149,69%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	1.997	1.648	1.508	109,28%	Kota Bandar Lampung	
Kalimantan Selatan	Kota Metro	194	185	129	143,28%	Kota Metro	South Kalimantan
	Kab. Banjar	193	180	183	98,30%	Kab. Banjar	
	Kab. Hulu Sungai Selatan					Kab. Hulu Sungai Selatan	
	Kab. Tabalong	119	74	117	63,14%	Kab. Tabalong	
Kalimantan Barat	Kota Banjarmasin	2.354	1.679	2.099	79,97%	Kota Banjarmasin	West Kalimantan
	Kota Banjarbaru	210	138	207	66,70%	Kota Banjarbaru	
	Kab. Sambas	118	119	49	243,79%	Kab. Sambas	
	Kota Pontianak	2.682	2.666	1.325	201,18%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	136	137	41	333,39%	Kota Singkawang	East Kalimantan
	Kab. Kutai	250	128	241	52,99%	Kab. Kutai	
	Kota Samarinda	1.828	1.010	1.585	63,77%	Kota Samarinda	
	Kota Balikpapan	1.571	1.516	1.246	121,67%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	214	87	209	41,57%	Kota Bontang	Central Kalimantan
	Kab. Kotawaringin Barat	91	51	87	58,98%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	137	137	69	197,49%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	643	564	472	119,50%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	312	298	206	144,49%	Kab. Morowali	Central Sulawesi
	Kota Palu	907	672	576	116,67%	Kota Palu	
Sulawesi Barat	Kab Mamuju	167	156	137	113,78%	Kab Mamuju	West Sulawesi

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.930	3.525	2.400	146,86%	Kota Ujungpandang/Makassar	South Sulawesi
	Kota Pare-Pare	28	24	7	366,09%	Kota Pare-Pare	
	Kab. Bone	302	290	227	127,87%	Kab. Bone	
	Kota Palopo	72	70	14	489,78%	Kota Palopo	
	Kab. Maros	-	-	-	-	Kab. Maros	
Gorontalo	Kota Gorontalo	303	295	220	134,06%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	979	831	637	130,43%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	416	410	210	195,53%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	29	29	3	986,21%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur				-	Kab. Lombok Timur	
	Kota Mataram	1.732	1.651	872	189,40%	Kota Mataram	
Bali	Kota Denpasar	1.602	1.447	745	194,22%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	205	194	114	170,74%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	-	Kab. Kupang	
Maluku	Kota Ambon	465	98	319	30,86%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	466	186	434	42,77%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	344	153	290	52,85%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	805	537	578	92,88%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.395	11	1.182	0,96%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	361	183	358	51,16%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	-	Kab. Serang	
	Kota Cilegon	471	469	81	580,72%	Kota Cilegon	
	Kota Tangerang	494	491	419	117,33%	Kota Tangerang	
	Kota Serang	236	203	30	685,59%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	-	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	-	Kab. Bekasi	West Java
	Kab. Purwakarta	-	-	-	-	Kab. Purwakarta	
	Kab. Karawang	43	1	43	2,82%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	-	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	-	Kab. Cianjur	
	Kab. Bandung	71	6	71	8,91%	Kab. Bandung	
	Kab. Garut	-	-	-	-	Kab. Garut	
	Kab. Majalengka	-	-	-	-	Kab. Majalengka	
	Kota Bandung	3.742	2.252	2.418	93,14%	Kota Bandung	
	Kota Bogor	959	905	598	151,39%	Kota Bogor	
	Kota Sukabumi	82	7	81	9,19%	Kota Sukabumi	
	Kota Cirebon	755	657	227	289,69%	Kota Cirebon	
	Kota Tasikmalaya	483	473	122	389,12%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	-	Kota Cimahi	
	Kota Depok	-	-	-	-	Kota Depok	
	Kota Bekasi	1.939	942	1.894	49,74%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	26.044	11.520	14.740	78,16%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	228	98	229	42,57%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	467	202	443	45,64%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	31.649	15.297	16.603	92,14%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	26.091	1.558	2.137	72,90%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.250	948	837	113,14%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	-	Kab. Semarang	Central Java
	Kab. Kendal	-	-	-	-	Kab. Kendal	
	Kab. Tegal	-	-	-	-	Kab. Tegal	
	Kab. Pati	-	-	-	-	Kab. Pati	
	Kab. Kudus	30	8	29	25,59%	Kab. Kudus	
	Kab. Banyumas	133	120	76	158,40%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	-	Kab. Cilacap	
	Kota Semarang	6.295	2.018	3.079	65,53%	Kota Semarang	
	Kota Salatiga	-	-	-	-	Kota Salatiga	
	Kota Pekalongan	177	58	149	38,61%	Kota Pekalongan	
	Kota Tegal	348	343	71	485,03%	Kota Tegal	
	Kota Surakarta	1.377	1.120	788	142,07%	Kota Surakarta	
	Kab. Gresik	74	71	37	191,48%	Kab. Gresik	
	Kab. Sidoarjo	495	311	85	363,59%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	-	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	-	Kab. Banyuwangi	
Jawa Timur	Kab. Jember	130	45	101	44,66%	Kab. Jember	East Java
	Kab. Madiun	-	-	-	-	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	-	Kab. Bojonegoro	
	Kota Surabaya	7.814	4.500	4.189	107,44%	Kota Surabaya	
	Kota Malang	1.355	1.071	685	156,29%	Kota Malang	
	Kota Blitar	-	-	-	-	Kota Blitar	
	Kota Kediri	154	98	96	101,80%	Kota Kediri	
	Kota Madiun	51	43	37	117,89%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	21	22	14	158,23%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	415	358	175	205,26%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Aceh Barat	-	-	-	-	Kab. Aceh Barat	Nanggroe Aceh Darussalam
	Kab. Simeuleu	-	-	-	-	Kab. Simeuleu	
	Kota Banda Aceh	2.061	949	1.210	78,43%	Kota Banda Aceh	
	Kota Lhokseumawe	1.009	877	446	196,92%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	-	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	-	-	-	-	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	-	-	-	-	Kab. Langkat	
	Kab. Karo	-	-	-	-	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	-	Kab. Labuhan Batu	
	Kota Tebing Tinggi	309	388	176	221,12%	Kota Tebing Tinggi	
	Kota Pematang Siantar	151	159	69	230,12%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	-	Kota Tanjung Balai	
	Kota Sibolga	98	81	53	152,33%	Kota Sibolga	
	Kota Medan	4.874	3.094	4.272	72,44%	Kota Medan	
	Kota Padang Sidempuan	250	166	146	113,39%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	44	40	20	206,33%	Kota Bukittinggi	West Sumatera
	Kota Padang	856	619	684	90,42%	Kota Padang	
	Kota Solok	291	293	53	553,29%	Kota Solok	
	Kota Payakumbuh	535	535	129	415,91%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	-	Kab. Bengkalis	Riau
	Kota Pekanbaru	4.627	1.694	1.269	133,50%	Kota Pekanbaru	
	Kota Dumai	-	-	-	-	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	383	373	150	248,39%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	738	684	269	253,95%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	200	206	121	170,39%	Kab. Ogan Komering Ulu	South Sumatera
	Kab. Ogan Komering Ulu Timur	-	-	-	-	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.488	1.264	1.456	86,79%	Kota Palembang	
	Kota Lubuklinggau	175	188	119	157,33%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	73	58	45	129,86%	Kota Pangkal Pinang	Bangka Belitung
	Kab. Lampung Tengah	-	-	-	-	Kab. Lampung Tengah	
Lampung	Kota Bandar Lampung	112	56	83	67,21%	Kota Bandar Lampung	Lampung
	Kota Metro	-	-	-	-	Kota Metro	
	Kab. Banjar	110	39	44	88,10%	Kab. Banjar	
Kalimantan Selatan	Kab. Hulu Sungai Selatan	246	65	147	44,21%	Kab. Hulu Sungai Selatan	South Kalimantan
	Kab. Tabalong	-	-	-	-	Kab. Tabalong	
	Kota Banjarmasin	1.363	965	402	240,05%	Kota Banjarmasin	
	Kota Banjarbaru	81	29	56	52,82%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	-	Kab. Sambas	West Kalimantan
	Kota Pontianak	1.549	697	594	117,43%	Kota Pontianak	
	Kota Singkawang	90	84	24	349,73%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	-	Kab. Kutai	East Kalimantan
	Kota Samarinda	1.357	781	834	93,61%	Kota Samarinda	
	Kota Balikpapan	817	766	326	234,68%	Kota Balikpapan	
	Kota Bontang	-	-	-	-	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	-	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	-	-	-	-	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	-	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	-	Kab. Morowali	Central Sulawesi
	Kota Palu	-	-	-	-	Kota Palu	
Sulawesi Barat	Kab Mamuju	31	5	32	17,17%	Kab Mamuju	West Sulawesi

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2016
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang/Makassar	2.372	1.569	1.231	127,42%	Kota Ujungpandang/Makassar	South Sulawesi
	Kota Pare-Pare	-	-	-	-	Kota Pare-Pare	
	Kab. Bone	-	-	-	-	Kab. Bone	
	Kota Palopo	-	-	-	-	Kota Palopo	
	Kab. Maros	149	152	62	244,19%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	-	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	-	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	-	-	-	-	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	-	-	-	-	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	207	204	167	122,10%	Kab. Lombok Timur	
	Kota Mataram	471	210	200	104,97%	Kota Mataram	
Bali	Kota Denpasar	187	140	77	181,89%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	-	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	-	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	-	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	-	Kota ternate	North Maluku
Papua Barat	Kota Sorong	-	-	-	-	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	-	-	-	-	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	-	DI LUAR INDONESIA	Outside Indonesia

Tabel 26. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi
(Number of Sharia Rural Bank based on Location)

Provinsi	2011	2012	2013	2014	2015				2016								Province
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Jawa Barat	27	27	28	28	28	28	28	28	28	28	29	29	30	29	29	29	1 West Java
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	21	24	25	25	26	26	26	26	26	26	26	26	26	26	26	26	5 Central Java
6 Jawa Timur	30	31	31	31	29	29	29	29	29	29	29	29	29	28	28	28	6 East Java
7 Bengkulu	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	4	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 South Sumatera
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Bangka Belitung
15 Kepulauan Riau	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	15 Riau Islands
16 Lampung	6	7	8	8	9	10	10	10	10	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 South Kalimantan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 West Kalimantan
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 East Kalimantan
20 Kalimantan Tengah	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	22 South Sulawesi
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 East West Sulawesi
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 West Nusa Tenggara
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	32 West Irian Jaya
33 Maluku Utara	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	33 North Maluku
Total	155	158	163	163	162	163	163	163	163	164	165	165	166	165	165	165	Total

Juta Rupiah (in Million IDR)

Tabel 27. Neraca Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Balance Sheet)

Indikator	2011	2012	2013	2014	2015				2016							Indicator	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
AKTIVA																	AKTIVA
1 Kas	39.628	69.371	62.770	62.005	83.932	79.537	87.303	80.990	77.183	86.859	79.453	83.153	88.847	99.092	97.354	87.872	1 Cash
2 Penempatan pada Bank Lain	652.098	905.948	1.110.431	1.282.328	1.169.700	1.277.737	1.327.921	1.601.809	1.653.139	1.593.577	1.564.930	1.497.884	1.342.509	1.202.981	1.569.822	1.672.770	2 Placement in Other Bank
3 Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.655.380	5.683.299	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	44.705	67.446	88.085	102.766	136.322	137.503	139.356	126.404	129.097	133.577	146.239	148.477	152.620	134.312	139.675	156.324	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	75.933	95.674	133.821	156.302	178.554	179.756	179.467	188.247	195.928	197.325	199.609	208.505	210.101	213.605	213.418	227.179	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	95.365	141.885	181.059	170.554	220.929	220.623	221.675	229.457	246.601	266.954	286.183	270.441	274.803	278.805	278.637	272.601	8 Other assets
TOTAL AKTIVA*	3.520.417	4.698.952	5.833.488	6.573.331	7.172.173	7.303.448	7.418.125	7.739.270	7.788.288	7.868.439	7.954.880	8.044.660	8.089.084	8.124.005	8.427.135	8.589.953	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	2.095.333	2.937.802	3.666.174	4.028.415	4.380.037	4.467.490	4.569.375	4.801.888	4.845.309	4.884.414	4.965.547	5.045.786	5.059.287	4.997.238	5.281.377	5.451.955	1 Depositor Funds
2 Kewajiban kepada Bank Lain	694.113	855.233	1.104.225	1.264.885	1.430.482	1.457.138	1.438.470	1.479.977	1.465.616	1.482.744	1.505.528	1.529.991	1.548.014	1.617.721	1.636.184	1.611.156	2 Liabilities to other Bank
3 Pinjaman Diterima	79.523	90.953	54.792	91.755	120.514	117.815	121.741	120.012	117.670	113.001	116.365	114.461	119.671	118.785	115.874	117.704	3 Received Borrowing
4 Kewajiban lainnya	23.194	34.568	50.003	53.880	51.589	48.464	46.855	53.866	51.272	55.812	62.919	64.842	63.090	60.890	57.957	58.188	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	700	1.200	1.050	1.050	1.050	1.050	2.550	1.050	1.050	1.050	1.050	1.050	1.050	550	5 Subordinated Loan
6 Rupa-rupa Pasiva**	68.943	77.356		128.377	122.191	121.464	118.006	113.437	114.434	133.317	137.623	128.806	134.840	126.342	124.539	130.180	6 Other Liabilities
7 Modal disetor (Paid-in capital)	390.216	472.202	555.646	645.617	796.909	802.649	815.180	839.553	844.227	861.199	860.724	881.225	896.649	909.003	909.030	914.223	7 Paid-in capital
8 Tambahan modal disetor	52.856	86.171	131.456	160.690	126.309	130.058	142.443	138.477	135.800	126.927	138.336	134.415	137.145	133.902	138.336	137.507	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	384		-	-	-	-	2.100	9.929	9.929	13.650	13.650	14.221	14.218	14.218	14.218	9 Different Appraisal Fixed Asset
10 Cadangan																-	10 Reserves
a. Cadangan Umum	40.106	50.475	67.774	88.876	96.684	96.691	96.184	94.155	94.265	96.864	111.387	118.469	120.419	121.670	121.597	122.170	a. General Reserves
b. Cadangan Tujuan	10.157	10.285	14.181	19.957	26.309	26.909	26.959	26.929	26.794	27.679	29.148	30.532	32.197	32.162	32.535	32.627	b. Special Purpose Reserves
11 Laba																-	11 Net Income
a. Tahun-tahun lalu	(26.023)	(23.659)	(34.570)	(32.265)	(67.806)	(67.945)	(67.945)	(69.892)	73.961	58.092	(15.839)	(56.429)	(87.158)	(80.750)	(80.850)	(84.012)	a. Previous years
b. Tahun berjalan	86.654	106.482	129.280	121.945	87.905	101.665	109.806	137.719	6.460	17.410	28.442	37.862	49.658	71.774	75.288	83.486	b. Current year
TOTAL PASIVA*	3.520.417	4.698.952	5.833.488	6.573.331	7.172.173	7.303.448	7.418.125	7.739.270	7.788.288	7.868.439	7.954.880	8.044.660	8.089.084	8.124.005	8.427.135	8.589.953	TOTAL PASIVA*

¹⁾ Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Sharia Rural Bank Condensed Income Statement)																	
Indikator	2011	2012	2013	2014	2015				2016								Indicator
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	586.606	756.723	940.965	1.085.458	882.572	987.861	1.093.499	1.212.905	114.308	219.765	328.416	438.320	552.055	669.466	773.837	903.881	1 Operating Revenue
2 Pendapatan Operasional Lainnya	73.767	111.280	142.425	99.327	76.781	85.128	93.314	107.936	10.151	18.725	27.506	35.306	45.824	58.975	66.100	77.879	2 Other operating Revenue
3 Pendapatan non operasional	10.914	17.948	14.359	14.889	14.174	15.555	17.940	21.825	630	1.344	2.087	3.835	3.633	5.280	5.573	6.809	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	226.083	292.584	344.477	402.730	341.726	384.686	426.158	468.405	45.049	87.580	129.268	172.790	217.780	265.026	308.597	357.796	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	445.204	593.366	753.272	796.943	631.801	703.859	778.595	874.261	80.041	152.254	228.741	304.671	383.732	468.695	536.912	630.773	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	299.847	426.132	555.853	592.242	484.056	534.919	588.564	649.602	64.662	119.395	176.051	233.565	293.842	348.100	405.990	484.395	1 Operating Expenses
2 Beban operasional lainnya	36.311	29.963	31.240	45.332	33.388	36.954	46.185	45.625	4.658	8.117	12.195	17.904	21.632	27.597	31.554	35.882	2 Other Operating Expenses
3 Beban non operasional	7.381	10.488	9.996	9.041	4.984	5.640	6.074	6.706	1.047	1.689	3.490	4.104	3.871	3.003	3.460	4.448	3 Non Operating Expenses
Total Beban	343.538	466.582	597.089	646.614	522.429	577.513	640.822	701.933	70.367	129.201	191.736	255.574	319.345	378.701	441.004	524.725	Total Expenses
C. Laba tahun berjalan	101.666	126.784	156.183	150.328	109.372	126.346	137.773	172.327	9.674	23.054	37.005	49.098	64.387	89.994	95.908	106.048	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.289	1.846	2.384	2.418	1.797	1.981	2.223	2.849	265	475	728	955	1.202	1.605	1.627	1.804	D. Additional/ Reduction
E. Laba tahun berjalan sebelum pajak	100.377	124.938	153.799	147.910	107.575	124.365	135.550	169.478	9.409	22.578	36.277	48.143	63.185	88.389	94.282	104.244	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	13.723	18.456	24.519	25.966	19.670	22.700	25.744	31.760	2.949	5.168	7.835	10.280	13.527	16.615	18.994	20.758	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	86.654	106.482	129.280	121.945	87.905	101.665	109.806	137.719	6.460	17.410	28.442	37.862	49.658	71.774	75.288	83.486	G. Net Income
r) Angka-angka diperbaiki																	": Data not available
*) Angka-angka sementara																	*) : Provisional Figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																	1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah
(Cost of Promotion, Education and Training - Sharia Rural Bank)

Indikator	2011	2012	2013	2014	2015				2016								Indicator
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Biaya promosi	8.228	14.130	22.303	23.980	14.555	16.112	17.803	19.766	1.484	2.874	4.101	5.775	7.679	9.767	11.197	12.743	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	6.568	8.846	11.560	12.905	9.825	11.149	12.693	14.205	1.479	2.827	4.304	5.848	7.439	8.631	9.583	11.133	2 Cost of education and training
Total	14.796	22.976	33.863	36.885	24.380	27.261	30.496	33.971	2.963	5.702	8.406	11.622	15.118	18.398	20.780	23.875	Total

**Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah
(Off Balance Sheet Account - Sharia Rural Bank)**

Indikator	2011	2012	2013	2014	2015				2016								Indicator
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	38.239	89.916	68.625	95.543	43.791	53.031	51.053	53.029	50.779	46.681	42.939	37.391	27.701	74.860	71.333	81.769	- Unused Fund Borrowings Facilities
- Lainnya	24	2	-	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	- Others
Kewajiban Komitmen																	Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.770	3.864	3.558	7.422	7.221	8.938	7.865	7.170	6.585	6.491	5.901	6.119	5.592	5.525	6.894	7.965	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum	1.861	-	-	-	1.000	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>
Lainnya	188	48	640	603	2.270	2.255	2.240	2.230	2.219	2.189	2.174	2.158	2.143	2.128	2.107	2.092	- Others
Tagihan Komitmen																	Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	69	69	69	69	69	69	69	69	69	69	69	992	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	20.902	53.681	45.126	67.323	88.153	84.900	136.024	77.359	77.480	84.975	86.722	81.356	87.005	94.193	91.234	92.039	- <i>Accrued Income</i>
Lainnya	1.037	7.781	4.592	8.032	5.702	5.165	4.851	5.698	8.234	6.161	6.280	6.108	6.040	6.277	5.723	6.205	- Others
Aktiva produktif yang dihapusbuku	55.673	69.472	84.491	108.083	116.822	117.872	119.434	128.476	127.301	124.216	131.406	129.921	130.389	132.971	132.209	132.892	Written off earning assets
Penerusan dana mudharabah muqayyadah	92.783	116.651	108.827	81.957	70.843	69.293	64.243	67.071	70.513	71.887	73.134	65.322	65.184	63.574	62.620	61.690	Channeling of mudharabah muqayyadah

"-": Data tidak tersedia

*) :Angka-angka sementara

"-": Data not available

*) : Provisional Figures

Tabel 31. Komposisi DPK - Bank Pembiayaan Rakyat Syariah
(*Depositor Funds Composition of Sharia Rural Bank*)

Indikator	2011	2012	2013	2014	2015				2016							Indicator	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	859.844	1.117.605	1.369.112	1.540.330	1.624.917	1.656.294	1.714.179	1.857.757	1.838.434	1.820.282	1.823.472	1.853.917	1.817.313	1.718.094	1.823.446	1.912.863	2 iB Saving Deposits
a Akad Wadiah	412.034	527.235	668.250	789.847	860.349	875.328	911.295	997.125	974.874	960.358	962.850	984.165	982.224	934.278	977.226	1.040.740	a Wadia
b Akad Mudharabah	447.810	590.369	700.863	750.483	764.567	780.967	802.884	860.632	863.561	859.924	860.621	869.752	835.090	783.815	846.220	872.124	b Mudharaba
3 Deposito iB - Akad Mudharabah	1.235.490	1.820.198	2.297.062	2.488.085	2.755.120	2.811.195	2.855.196	2.944.131	3.006.875	3.064.133	3.142.076	3.191.869	3.241.974	3.279.145	3.457.932	3.539.092	3 iB Time Deposits - Mudharaba
a 1 Bulan	180.884	255.368	296.149	409.732	394.277	405.015	405.543	417.437	426.064	426.321	450.204	452.737	449.049	441.700	528.150	540.623	a 1 month
b 3 Bulan	182.351	302.759	389.829	310.313	354.872	371.755	389.281	406.192	406.552	415.677	431.104	447.527	437.737	441.493	459.381	478.437	b 3 months
c 6 Bulan	261.862	387.770	471.094	470.341	540.431	544.720	555.906	567.380	575.722	588.557	602.696	610.130	623.247	637.446	648.014	666.444	c 6 months
d 12 Bulan	588.354	851.511	1.099.854	1.283.930	1.436.206	1.456.442	1.469.892	1.519.041	1.564.658	1.599.315	1.629.306	1.650.662	1.702.329	1.729.507	1.793.505	1.828.764	d 12 months
e > 12 Bulan	22.039	22.789	40.136	13.768	29.335	33.264	34.573	34.081	33.879	34.263	28.765	30.813	29.612	28.998	28.881	24.824	e > 12 months
Total	2.095.333	2.937.802	3.666.174	4.028.415	4.380.037	4.467.490	4.569.375	4.801.888	4.845.309	4.884.414	4.965.547	5.045.786	5.059.287	4.997.238	5.281.377	5.451.955	Total

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
(Financing Composition of Sharia Rural Bank)

Akad	2011	2012	2013	2014	2015				2016								Contract
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Akad <i>Mudharabah</i>	75.807	99.361	106.851	122.467	168.007	166.578	172.820	168.516	156.595	156.048	162.910	171.895	189.041	182.677	178.424	178.987	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	246.796	321.131	426.528	567.658	647.545	657.544	677.303	652.316	619.498	636.628	671.658	710.929	737.375	764.862	762.266	775.947	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.154.494	2.854.646	3.546.361	3.965.543	4.403.582	4.417.108	4.443.955	4.491.697	4.508.500	4.576.633	4.626.941	4.717.875	4.834.728	4.927.903	4.881.059	4.924.873	<i>Murabaha</i>
Akad <i>Salam</i>	20	197	26	16	15	15	15	15	15	15	15	15	14	14	14	14	<i>Salam</i>
Akad <i>Istishna</i>	23.673	20.751	17.614	12.881	11.384	11.125	11.299	11.135	10.829	10.516	10.133	10.023	9.729	9.388	9.289	9.364	<i>Istishna</i>
Akad <i>Ijarah</i>	13.815	13.522	8.318	5.179	6.118	5.842	6.269	6.175	6.073	6.852	7.074	6.827	6.881	7.508	7.361	7.202	<i>Ijara</i>
Akad <i>Qardh</i>	72.095	81.666	93.325	97.709	119.939	120.829	119.646	123.588	121.122	126.626	133.543	135.880	143.221	139.772	139.768	144.615	<i>Qardh</i>
Multijasa	89.230	162.245	234.469	233.456	298.790	304.259	309.809	311.729	321.903	343.983	358.671	379.710	404.454	431.711	429.400	444.852	<i>Multi Purpose Financing</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.655.380	5.683.299	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2011	2012	2013	2014	2015				2016								ECONOMIC SECTOR
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pertanian, kehutanan dan sarana pertanian	223.986	351.191	389.336	326.330	358.855	355.576	357.498	356.632	357.963	365.077	368.401	372.937	381.811	391.530	385.236	383.409	Agriculture, forestry and agricultural facilities
Pertambangan	2.475	7.851	6.004	6.886	7.922	8.653	8.404	9.561	9.264	9.545	9.691	8.597	8.724	8.637	7.020	6.842	Mining
Perindustrian	33.781	31.314	39.681	53.026	56.070	53.918	51.006	50.331	50.979	49.494	48.217	50.166	52.994	52.770	54.460	53.849	Manufacturing
Listrik, gas dan air	2.785	4.038	7.312	9.476	8.147	11.857	11.531	10.957	13.121	12.848	11.799	11.703	13.075	10.315	9.507	7.795	Water, gas and electricity
Konstruksi	92.603	125.137	157.138	237.323	331.266	348.807	354.343	339.756	307.109	324.857	351.985	365.153	375.667	395.409	393.610	407.321	Construction
Perdagangan, restoran dan hotel	1.006.448	1.222.281	1.443.921	1.575.091	1.664.939	1.667.567	1.687.114	1.696.081	1.662.063	1.666.152	1.689.799	1.729.092	1.795.107	1.773.705	1.748.192	1.759.509	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	36.506	67.423	70.748	83.283	88.672	89.840	92.580	88.405	86.885	87.207	91.896	96.223	95.028	97.219	94.744	94.139	Transport, cargo storage and communication
Jasa dunia usaha	255.311	264.569	338.850	491.775	554.642	558.424	556.352	566.188	559.014	569.060	582.488	609.554	648.312	671.987	661.760	686.596	Business Services
Jasa sosial/masyarakat	91.939	227.216	365.005	458.242	565.298	551.224	555.753	550.037	552.929	575.333	580.142	600.405	588.847	609.568	598.234	606.883	Social Services
Lain-lain	930.095	1.252.499	1.615.497	1.763.477	2.019.569	2.037.396	2.066.534	2.097.224	2.145.207	2.197.728	2.236.528	2.289.324	2.365.879	2.452.694	2.454.817	2.479.512	Others
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	Total

Tabel 34. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Financing of Sharia Rural Bank based on Type of Usage)

JENIS PENGGUNAAN	2011	2012	2013	2014	2015				2016								TYPE OF USAGE
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	1.470.107	1.835.958	2.206.004	2.348.000	2.545.164	2.559.599	2.584.971	2.559.350	1.115.756	1.139.194	1.158.253	1.188.911	1.234.777	1.257.875	1.223.814	2.748.920	Working Capital
Investasi	275.727	465.062	611.992	893.432	1.090.647	1.086.267	1.089.611	1.108.597	2.145.207	2.197.728	2.236.528	2.289.324	2.365.879	2.452.694	2.454.817	1.257.424	Investment
Konsumsi	930.095	1.252.499	1.615.497	1.763.477	2.019.569	2.037.396	2.066.534	2.097.224	2.483.571	2.520.378	2.576.164	2.654.920	2.724.787	2.753.266	2.728.949	2.479.512	Consumption
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	Total

Juta Rupiah (in Million IDR)

Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Financing of Sharia Rural Bank based on Type of Financing)

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015				2016								TYPE OF FINANCING
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Usaha Kecil dan Menengah	1.547.205	2.080.094	2.620.263	3.005.858	3.333.936	3.336.044	3.372.518	3.377.987	3.325.863	3.379.218	3.444.067	3.546.255	3.651.904	3.689.925	3.632.843	3.643.769	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	1.128.725	1.473.426	1.813.230	1.999.051	2.321.444	2.347.219	2.368.598	2.387.184	2.418.670	2.478.083	2.526.878	2.586.899	2.673.540	2.773.909	2.774.737	2.842.086	Non Small and Medium Enterprises
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	Total

Juta Rupiah (in Million IDR)

Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan
(Financing of Sharia Rural Bank based on Collectibility)

KOLEKTIBILITAS PEMBIAYAAN	2011	2012	2013	2014	2015				2016								COLLECTIBILITY OF FINANCING
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Lancar	2.512.328	3.334.885	4.145.119	4.610.238	5.097.799	5.114.232	5.184.926	5.292.330	5.222.982	5.306.434	5.407.477	5.549.986	5.717.907	5.870.319	5.768.783	5.773.095	Performing Financing
Non Lancar	163.602	218.635	288.373	394.671	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	607.537	593.515	638.797	712.760	Non Performing Financing
- Kurang Lancar	49.319	72.806	90.581	136.251	193.875	193.606	186.666	134.512	176.617	195.024	195.624	198.778	199.558	199.834	212.592	197.414	Sub-Standard
- Diragukan	44.663	51.649	65.847	81.069	115.061	111.022	109.031	95.060	94.619	95.680	93.009	94.143	105.966	104.178	125.922	157.440	Doubtful
- Macet	69.620	94.180	131.945	177.351	248.645	264.404	260.492	243.269	176.617	195.024	274.834	290.247	302.012	289.503	300.282	357.906	Lost
Total Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	Total Financing
Persentase NPF	6,11%	6,15%	6,50%	7,89%	9,86%	10,01%	9,69%	8,20%	9,08%	9,40%	9,44%	9,51%	9,60%	9,18%	9,97%	10,99%	Percentage of NPFs

Tabel 37. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Non Performing Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2011	2012	2013	2014	2015				2016								ECONOMIC SECTOR
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Pertanian, kehutanan dan sarana pertanian	8.446	16.813	32.356	34.327	49.836	50.302	50.542	47.795	50.574	52.349	56.969	56.894	60.502	63.564	65.793	65.566	Agriculture, forestry and agricultural facilities
Pertambangan	261	247	1.074	319	1.456	1.291	1.237	849	1.212	1.453	1.313	1.417	1.241	772	526	742	Mining
Perindustrian	2.532	3.693	3.407	5.423	7.532	7.412	6.944	5.944	6.443	5.586	5.600	6.101	6.668	6.878	9.064	9.955	Manufacturing
Listrik, gas dan air	808	67	32	895	931	1.409	1.021	780	1.429	3.208	3.658	2.873	3.367	1.877	2.521	1.418	Water, gas and electricity
Konstruksi	12.131	8.261	9.797	16.924	31.180	35.040	33.660	25.157	31.194	33.235	27.895	31.639	33.693	31.437	35.126	47.092	Construction
Perdagangan, restoran dan hotel	69.832	97.578	137.654	191.559	240.381	248.173	241.655	211.570	227.130	234.516	243.989	254.116	262.399	248.825	268.972	291.431	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.947	3.217	3.309	4.825	9.354	9.721	9.941	7.661	9.524	10.313	11.374	11.473	13.021	12.859	14.588	14.381	Transport, cargo storage and communication
Jasa dunia usaha	15.612	21.020	11.893	21.292	37.584	37.727	35.327	25.412	26.693	30.442	31.250	33.425	33.594	33.219	37.627	59.826	Business Services
Jasa sosial/masyarakat	6.940	11.780	24.877	35.376	55.653	54.495	52.582	44.644	49.941	57.627	56.384	57.693	59.845	58.836	60.737	81.263	Social Services
Lain-lain	45.093	55.960	63.974	83.731	123.673	123.460	123.282	103.028	117.411	122.137	125.036	127.537	133.207	135.248	143.842	141.086	Others
Total	163.602	218.635	288.373	394.671	557.581	569.031	556.190	472.841	521.551	550.867	563.467	583.168	607.537	593.515	638.797	712.760	Total

Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Non Performing Financing of Sharia Rural Bank based on Type of Usage)

JENIS PENGGUNAAN	2011	2012	2013	2014	2015				2016								TYPE OF USAGE
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	106.890	142.934	198.594	268.743	364.028	375.960	362.496	311.785	340.616	364.855	370.133	381.767	398.134	381.178	411.834	486.544	Working Capital
Investasi	11.618	19.741	25.805	42.197	69.881	69.611	70.412	58.028	63.525	63.875	68.298	73.864	76.195	77.088	83.121	85.130	Investment
Konsumsi	45.093	55.960	63.974	83.731	123.673	123.460	123.282	103.028	117.411	122.137	125.036	127.537	133.207	135.248	143.842	141.086	Consumption
Total	163.602	218.635	288.373	394.671	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	607.537	593.515	638.797	712.760	Total

Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Non Performing Financing of Sharia Rural Bank based on Type of Financing)

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015				2016								TYPE OF FINANCING
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Usaha Kecil dan Menengah	110.786	148.572	211.390	295.796	403.452	414.311	404.269	350.237	382.374	404.906	413.702	428.699	444.270	431.480	463.610	524.614	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	52.816	70.063	76.982	98.875	154.129	154.720	151.921	122.604	139.178	145.961	149.765	154.469	163.266	162.035	175.187	188.146	<i>Non Small and Medium Enterprises</i>
Total	52.816	70.063	288.373	394.671	557.581	569.031	556.190	472.841	521.552	550.867	563.467	583.168	607.537	593.515	638.797	712.760	Total

Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah
(Number of Account of Sharia Rural Bank)

Jenis	2011	2012	2013	2014	2015				2016								Type
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga	681.476	787.923	907.755	1.021.776	1.131.887	1.143.493	1.153.617	1.163.287	1.175.472	1.188.879	1.200.740	1.204.252	1.210.378	1.213.170	1.225.586	1.245.772	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Demand Deposits</i>
Tabungan iB	658.080	759.363	875.193	986.204	1.094.133	1.104.820	1.114.148	1.123.015	1.134.034	1.146.839	1.158.188	1.161.541	1.168.519	1.171.705	1.183.013	1.202.367	<i>Saving Deposits</i>
Deposito iB	23.396	28.560	32.562	35.572	37.754	38.673	39.469	40.272	41.438	42.040	42.552	42.711	41.859	41.465	42.573	43.405	<i>Time Deposits</i>
Pembiayaan	170.098	211.385	215.761	227.517	233.825	233.419	234.496	233.209	235.310	240.658	244.791	247.086	252.843	256.587	257.788	261.193	Financing
Akad Mudharabah	1.695	1.633	1.502	1.354	1.443	1.454	1.451	1.343	1.308	1.331	1.358	1.379	1.398	1.323	1.262	1.253	<i>Mudharaba</i>
Akad Musyarakah	5.127	4.342	4.261	4.423	4.895	4.890	4.910	4.712	4.521	4.809	5.436	5.792	6.065	6.231	5.955	5.857	<i>Musharaka</i>
Akad Murabahah	135.953	173.777	192.993	188.343	190.654	190.499	190.879	189.985	191.342	194.527	196.398	197.131	201.151	205.163	205.858	208.414	<i>Murabaha</i>
Akad Salam	2	32	6	4	4	4	4	4	4	4	4	4	4	4	4	4	<i>Salam</i>
Akad Istishna	610	511	419	365	355	353	341	340	335	333	329	329	328	324	324	316	<i>Istishna</i>
Akad Ijarah	17.111	17.766	-	16.589	17.201	17.129	17.331	17.758	18.344	19.544	20.857	21.338	22.033	20.807	21.566	22.089	<i>Qardh</i>
Akad Qardh	1.038	1.101	505	348	377	-	381	391	395	405	419	440	438	440	441	450	<i>Ijara</i>
Multijasa	8.562	12.223	16.075	16.091	18.896	19.090	19.199	18.676	19.061	19.705	19.990	20.673	21.426	22.295	22.378	22.810	<i>Multi Purpose Financing</i>
Total	851.574	999.308	1.123.516	1.249.293	1.365.712	1.376.912	1.388.113	1.396.496	1.410.782	1.429.537	1.445.531	1.451.338	1.463.221	1.469.757	1.483.374	1.245.772	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	"-": Data not available r) Revised figures *) Provisional figures

Tabel 41. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah
(Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)

Jenis	2011	2012	2013	2014	2015				2016								Type
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,06	0,05	4,57	4,32	3,96	3,98	3,97	4,06	4,71	4,64	4,96	4,76	3,28	3,39	3,21	3,30	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	0,12	0,13	14,09	13,87	12,28	11,83	11,58	12,09	11,80	11,59	11,21	10,93	10,80	11,30	10,05	9,76	a 1 month
b 3 Bulan	0,11	0,09	10,58	10,15	8,88	8,91	8,92	9,19	8,68	8,56	8,26	8,05	7,86	8,29	7,87	7,95	b 3 months
c 6 Bulan	0,13	0,11	10,95	10,94	9,55	9,48	9,49	9,72	9,30	9,28	9,37	9,28	9,15	9,34	8,85	9,02	c 6 months
d 12 Bulan	0,12	0,11	11,66	11,71	10,07	10,11	10,02	10,36	9,86	9,90	9,93	9,92	9,84	10,33	9,83	10,00	d 12 months
e > 12 Bulan	0,11	0,08	55,17	9,96	18,20	19,14	17,67	13,94	11,88	12,42	13,42	12,77	12,93	12,45	11,97	12,72	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	0,21	0,17	16,20	16,46	18,09	17,77	17,27	17,39	17,86	17,91	17,98	18,09	16,61	16,91	16,47	16,81	1 Mudharaba
2 Akad Musyarakah	0,22	0,21	20,28	20,61	21,72	21,94	21,43	21,10	21,07	21,63	21,84	21,54	21,35	21,18	21,11	20,73	2 Musharaka
3 Akad Murabahah	0,19	0,23	18,27	18,51	18,13	18,14	18,18	18,12	18,10	18,18	18,29	18,40	18,42	18,44	18,41	18,46	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	0,08	0,08	7,58	7,85	8,09	8,12	8,23	8,29	8,30	8,32	8,34	8,45	8,46	8,53	8,57	8,66	5 Istishna
6 Akad Ijarah ¹⁾	0,00	0,19	12,53	14,92	16,93	16,72	16,93	15,25	24,25	22,76	20,84	14,00	14,91	20,55	13,87	26,96	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	-	0,22	20,02	14,82	14,99	14,77	14,84	14,99	14,92	15,09	15,05	15,02	15,01	14,93	14,59	14,62	8 Multi Purpose Financing ¹⁾

1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa

"-": Data tidak tersedia

"-": Data not available

Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Sharia Rural Bank)

Rasio	2011	2012	2013	2014	2015				2016								Ratio
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 CAR	23,49%	25,16%	22,08%	22,77%	20,71%	20,93%	22,08%	21,47%	23,48%	23,17%	22,15%	21,22%	20,54%	20,22%	20,31%	20,24%	1 CAR
2 ROA	2,67%	2,64%	2,79%	2,26%	2,22%	2,20%	2,15%	2,20%	2,32%	2,32%	2,25%	225,50%	2,16%	2,18%	2,21%	2,11%	2 ROA
3 ROE	18,95%	20,54%	21,22%	16,13%	14,93%	14,71%	14,46%	14,66%	15,65%	15,64%	14,88%	14,88%	13,83%	14,19%	14,54%	13,90%	3 ROE
4 NPF	6,11%	6,15%	6,50%	7,89%	9,87%	10,01%	9,69%	8,20%	9,08%	9,41%	9,44%	9,51%	9,60%	9,18%	9,97%	10,99%	4 NPF
5 FDR	127,71%	120,96%	120,93%	124,24%	129,01%	127,21%	125,64%	120,06%	118,56%	119,92%	121,55%	121,55%	125,03%	129,35%	121,32%	118,96%	5 FDR
6 BOPO	76,31%	80,02%	80,75%	87,79%	89,55%	89,14%	89,38%	88,09%	91,89%	90,18%	89,56%	89,56%	89,17%	87,94%	88,82%	89,42%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset
(Number of Sharia Rural Bank based on Total Assets)

Total Aset (Rp)	2011	2012	2013	2014	2015				2016							Total Assets (in IDR)	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
< 1 Miliar	3	6	4	1	1	1	1	1	1	1	2	1	2	2	2	2	< 1 Billion
1 s.d. 5 Miliar	24	17	19	11	10	10	10	8	9	9	10	9	8	8	8	9	1 up to 5 Billion
> 5 s.d. 10 Miliar	39	36	30	34	30	30	27	29	26	25	23	25	25	24	23	22	>5 up to 10 Billion
> 10 Miliar	89	99	110	117	121	122	125	125	127	129	130	130	131	131	132	132	> 10 Billion
Total	155	158	163	163	162	163	163	163	163	164	165	165	166	165	165	165	Total
r) Angka-angka diperbaiki																	r) Revised figure
"-": Data tidak tersedia																	"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Agustus 2016
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - August 2016)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	194.278	135.038	122.943	109,84	8,23	Nanggroe Aceh Darussalam
Sumatera Utara	125.111	97.951	89.427	109,53	5,12	North Sumatera
Sumatera Barat	192.813	144.143	149.546	96,39	11,63	West Sumatera
Sumatera Selatan	18.553	12.255	8.807	139,15	7,30	South Sumatera
Bangka Belitung	505.706	368.481	438.692	84,00	18,47	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	125.355	103.160	107.424	96,03	34,84	Bengkulu
Riau	136.660	118.336	73.941	160,04	6,85	Riau
Kepulauan Riau	54.608	46.591	33.306	139,89	14,09	Riau Islands
Lampung	422.980	303.029	154.236	196,47	4,35	Lampung
DKI Jakarta	17.568	12.838	9.192	139,67	12,46	DKI Jakarta
Jawa Barat	2.674.986	2.066.591	1.501.735	137,61	8,15	West Java
Banten	800.213	646.203	611.395	105,69	20,08	Banten
Jawa Tengah	916.329	669.729	667.995	100,26	8,87	Central Java
DI Yogyakarta	459.633	328.171	351.602	93,34	8,99	DI Yogyakarta
Jawa Timur	1.450.794	1.088.151	841.618	129,29	11,14	East Java
Bali	6.835	4.788	2.882	166,12	8,28	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	10.694	7.929	6.456	122,80	2,69	Central Kalimantan
Kalimantan Timur	8.198	1.392	5.022	27,71	2,64	East Kalimantan
Kalimantan Selatan	35.521	18.618	24.912	74,74	31,20	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	436	945	290	326	63	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	167.431	132.360	61.406	215,55	13,71	South Sulawesi
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	50.832	26.573	40.745	65,22	4,34	North Maluku
NTB	213.667	151.850	147.479	102,96	6,85	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	753	735	905	81,20	77,48	Papua

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Agustus 2016
(Financing of Sharia Rural Bank based on Economic Sector and Province - August 2016)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	2.723	11	1.119	405	9.614	60.687	3.970	513	6.848	49.147	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.804	14	3	-	1.116	12.217	697	3.105	3.075	73.921	<i>North Sumatera</i>
Sumatera Barat	11.484	791	3.779	102	11.233	65.117	4.605	2.692	13.048	31.292	<i>West Sumatera</i>
Sumatera Selatan	272	-	737	-	146	3.258	159	41	916	6.727	<i>South Sumatera</i>
Bangka Belitung	56.701	388	2.508	1.902	65.599	141.343	7.032	6.042	54.220	32.745	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	68.168	34	243	-	2.964	16.435	542	491	2.429	11.854	<i>Bengkulu</i>
Riau	3.464	79	933	101	1.488	11.703	6.073	5.299	6.073	83.122	<i>Riau</i>
Kepulauan Riau	2.382	-	-	-	662	1.927	-	-	58	41.561	<i>Riau Islands</i>
Lampung	20.493	101	529	46	307	16.291	606	19.633	23.096	221.927	<i>Lampung</i>
DKI Jakarta	340	-	8	80	783	1.357	2	1.728	2.980	5.560	<i>DKI Jakarta</i>
Jawa Barat	128.709	1.337	15.804	1.806	65.201	479.901	28.130	377.025	188.999	779.678	<i>West Java</i>
Banten	1.221	99	6.058	923	39.162	319.702	5.821	113.699	58.310	101.208	<i>Banten</i>
Jawa Tengah	30.491	968	8.398	1.378	96.759	177.277	9.299	52.826	75.242	217.090	<i>Central Java</i>
DI Yogyakarta	5.358	483	2.713	388	29.257	76.640	5.521	34.482	57.729	115.601	<i>DI Yogyakarta</i>
Jawa Timur	45.430	1.649	10.557	640	66.867	235.403	16.835	61.452	80.739	568.579	<i>East Java</i>
Bali	-	-	-	-	279	1.219	173	978	427	1.711	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	117	87	51	-	217	1.511	227	917	1.890	2.912	<i>Central Kalimantan</i>
Kalimantan Timur	-	-	-	-	-	92	8	-	49	1.243	<i>East Kalimantan</i>
Kalimantan Selatan	1.314	2	165	-	578	4.488	3.247	2.111	1.776	4.938	<i>South Kalimantan</i>
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	<i>North Sulawesi</i>
Gorontalo	-	-	-	-	-	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	1	-	-	606	-	-	-	338	<i>West Sulawesi</i>
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	<i>Central Sulawesi</i>
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	<i>South East Sulawesi</i>
Sulawesi Selatan	116	5	243	-	6.843	19.034	948	2.676	2.257	100.239	<i>South Sulawesi</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	122	-	-	-	59	7.920	195	61	-	18.215	<i>North Maluku</i>
NTB	692	793	-	24	8.189	104.862	0	823	26.722	9.745	<i>West Nusa Tenggara</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>West Irian Jaya</i>
Papua	6	1	-	-	-	521	49	-	-	159	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Agustus 2016
(Financing of Sharia Rural Bank based on Type of Usage and Province - August 2016)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	79.341	6.550	49.147	Nanggroe Aceh Darussalam
Sumatera Utara	20.114	3.916	73.921	North Sumatera
Sumatera Barat	89.456	23.395	31.292	West Sumatera
Sumatera Selatan	4.720	809	6.727	South Sumatera
Bangka Belitung	224.842	110.894	32.745	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	71.455	19.850	11.854	Bengkulu
Riau	32.510	2.703	83.122	Riau
Kepulauan Riau	1.852	3.177	41.561	Riau Islands
Lampung	40.591	40.511	221.927	Lampung
DKI Jakarta	7.279	-	5.560	DKI Jakarta
Jawa Barat	623.910	663.002	779.678	West Java
Banten	461.608	83.387	101.208	Banten
Jawa Tengah	324.772	127.867	217.090	Central Java
DI Yogyakarta	160.745	51.825	115.601	DI Yogyakarta
Jawa Timur	432.004	87.568	568.579	East Java
Bali	2.243	834	1.711	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	3.235	1.782	2.912	Central Kalimantan
Kalimantan Timur	127	22	1.243	East Kalimantan
Kalimantan Selatan	13.524	156	4.938	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	607	-	338	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	25.798	6.323	100.239	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	8.328	30	18.215	North Maluku
NTB	119.335	22.770	9.745	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	524	51	159	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Agustus 2016
(Financing of Sharia Rural Bank based on Type of Financing and Province - August 2016)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	84.002	51.036	Nanggroe Aceh Darussalam
Sumatera Utara	18.573	79.377	North Sumatera
Sumatera Barat	102.347	41.796	West Sumatera
Sumatera Selatan	4.930	7.325	South Sumatera
Bangka Belitung	332.607	35.874	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	88.705	14.455	Bengkulu
Riau	10.149	108.187	Riau
Kepulauan Riau	5.030	41.561	Riau Islands
Lampung	67.292	235.737	Lampung
DKI Jakarta	6.974	5.864	DKI Jakarta
Jawa Barat	1.238.521	828.071	West Java
Banten	498.067	148.136	Banten
Jawa Tengah	411.984	257.745	Central Java
DI Yogyakarta	173.490	154.681	DI Yogyakarta
Jawa Timur	461.292	626.859	East Java
Bali	2.519	2.269	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	5.017	2.912	Central Kalimantan
Kalimantan Timur	149	1.243	East Kalimantan
Kalimantan Selatan	11.454	7.165	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	607	338	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	31.157	101.203	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	8.238	18.335	North Maluku
NTB	80.101	71.749	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	566	168	Papua

**Departemen Perizinan
dan Informasi Perbankan**
OTORITAS JASA KEUANGAN

🏠 Menara Radius Prawiro
Jl. MH Thamrin No.2, Jakarta 10350
✉ konsumen@ojk.go.id
☎ (021) 1500655/ Fax:(021) 3866032
🌐 www.ojk.go.id

