

Februari

Volume

14

NO : 03



# 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, April 2016  
Jakarta, April 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 Maret 2016 akan diterbitkan pada minggu ke III bulan Mei 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.

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### Advance Release Calender (ARC)

March 2016 edition will be released on the 3rd week of May 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.

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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  
*Wadiah Contract*
- : 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.
- A contract between the owner of the goods (the money) and the custodian for safekeeping.*
- Akad Mudharabah  
*Mudharaba Contract*
- : Perjanjian pembiayaan/ penanaman dana dari pemilik dana (*shahibul maal*) kepada pengelola dana (*mudharib*) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.
- 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.*
- Akad Musyarakah  
*Musharaka Contract*
- : 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.
- 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.*
- Akad Murabahah  
*Murabaha Contract*
- : 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.
- 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.*
- Akad Salam  
*Salam Contract*
- : Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.
- 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.*
- Akad Istishna'  
*Istishna' Contract*
- : Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.
- 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.*

Akad Ijarah : 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.

*Ijara Contract*

*The selling of benefit or use or service for a fixed price or wage.*

Akad Qardh : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.

*Qardh Contract*

*A loan in which the debtor is only required to repay the amount borrowed.*

Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus : Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor.

*Equivalent rate of return/profit sharing/fee/bonus*

*Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.*

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46.	<b>46.</b>	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi	<b>102</b>	<b>46.</b>	<i>Financing of Sharia Rural Bank based on Type of Usage and Province</i>	<b>102</b>
47.	<b>47.</b>	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi	<b>103</b>	<b>47.</b>	<i>Financing of Sharia Rural Bank based on Type of Financing and Province</i>	<b>103</b>

## REKAPITULASI PERUBAHAN TABEL DAN KOMPONEN TABEL PADA STATISTIK PERBANKAN SYARIAH (SPS) BARU

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	<b>Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah</b>	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	<b>Tabel 3. Jaringan Kantor Individual Perbankan Syariah</b>	(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	<b>Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1</b>	Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region	N/A	N/A	Tabel baru
5	<b>Tabel 5. Layanan Syariah (Office Channeling)</b>		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	<b>Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah</b>	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 Performance 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 Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
12	<b>Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit</b>	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	<b>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</b>	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	<b>Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan</b>	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	<b>Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah</b>	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	<b>Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b>	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	<b>Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten</b>	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			

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	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Bank Umum Syariah</b>															<b>Sharia Commercial Bank</b>
<b>CAR (%)</b>	<b>15,66<sup>1)</sup></b>	<b>15,74</b>	<b>14,43<sup>1)</sup></b>	<b>14,50<sup>1)</sup></b>	<b>14,37<sup>1)</sup></b>	<b>14,09</b>	<b>14,47</b>	<b>15,05</b>	<b>15,15</b>	<b>14,96</b>	<b>15,31</b>	<b>15,02</b>	<b>15,11</b>	<b>15,44</b>	<b>CAR (%)</b>
- Modal	19.521	19.585	20.847 <sup>1)</sup>	21.015 <sup>1)</sup>	21.131 <sup>1)</sup>	21.301	21.624	22.100	22.666	22.616	23.494	23.409	23.130	22.962	- Capital
- Aktiva Tetap Menurut Risiko	124.626	124.405	144.506 <sup>1)</sup>	144.957 <sup>1)</sup>	147.058 <sup>1)</sup>	151.157	149.449	146.835	149.628	151.204	153.446	155.894	153.054	148.756	- Risk Weighted Assets
<b>ROA (%)</b>	<b>0,49</b>	<b>0,41</b>	<b>0,69</b>	<b>0,62</b>	<b>0,63</b>	<b>0,50</b>	<b>0,50</b>	<b>0,46</b>	<b>0,49</b>	<b>0,51</b>	<b>0,52</b>	<b>0,49</b>	<b>1,01</b>	<b>0,81</b>	<b>ROA (%)</b>
- Laba	972	822	1.371	1.227	1.247	988	1.004	918	986	1.015	1.039	977	2.113	1.712	- Profit
- Rata-Rata Total Aset	197.281	198.248	197.931	197.986	198.472	198.763	199.054	199.182	199.720	199.891	200.250	201.348	209.613	210.103	- Average Assets
<b>NPF (%)</b>	<b>5,55</b>	<b>4,95</b>	<b>5,49</b>	<b>5,20</b>	<b>5,44</b>	<b>5,09</b>	<b>5,30</b>	<b>5,30</b>	<b>5,14</b>	<b>5,16</b>	<b>5,13</b>	<b>4,84</b>	<b>5,46</b>	<b>5,59</b>	<b>NPF (%)</b>
<b>NPF Net (%)</b>	<b>3,55</b>	<b>3,38</b>	<b>3,81</b>	<b>3,69</b>	<b>3,85</b>	<b>3,62</b>	<b>3,72</b>	<b>3,49</b>	<b>3,40</b>	<b>3,33</b>	<b>3,40</b>	<b>3,19</b>	<b>3,67</b>	<b>3,76</b>	<b>NPF Net %</b>
- Non Performing Financing	8.232	7.320	8.078	7.659	8.057	7.676	7.903	7.915	7.763	7.737	7.737	7.456	8.304	8.484	- Non Performing Financing
- Non Performing Financing Net	5.270	4.997	5.605	5.436	5.704	5.462	5.544	5.217	5.141	5.006	5.136	4.915	5.581	5.705	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	- Total Financing to Non Bank
<b>FDR (%)</b>	<b>89,91</b>	<b>86,66</b>	<b>89,15</b>	<b>89,57</b>	<b>90,05</b>	<b>92,56</b>	<b>90,13</b>	<b>90,72</b>	<b>90,82</b>	<b>90,67</b>	<b>90,26</b>	<b>88,03</b>	<b>87,86</b>	<b>87,30</b>	<b>FDR (%)</b>
- Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	- Total Financing to Non Bank
- Dana Pihak Ketiga	165.050	170.723	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	- Total Third Party Funds
<b>BOPO (%)</b>	<b>96,34<sup>1)</sup></b>	<b>96,97<sup>1)</sup></b>	<b>95,98</b>	<b>96,69</b>	<b>96,51</b>	<b>96,98</b>	<b>97,08</b>	<b>97,30</b>	<b>96,94</b>	<b>96,71</b>	<b>96,75</b>	<b>97,01</b>	<b>95,28</b>	<b>94,49</b>	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	26.073 <sup>1)</sup>	29.285 <sup>1)</sup>	8.073	11.866	14.337	15.770	18.628	20.924	22.285	24.389	28.021	30.945	3.822	5.122	- Operations Expenses
- Pendapatan Operasional	27.063 <sup>1)</sup>	30.201 <sup>1)</sup>	8.411	12.272	14.855	16.261	19.189	21.505	22.989	25.219	28.962	31.901	4.011	5.421	- Operations Income
<b>Rentabilitas NOM (%)</b>	<b>0,62<sup>1)</sup></b>	<b>0,52<sup>1)</sup></b>	<b>0,75</b>	<b>0,68</b>	<b>0,69</b>	<b>0,55</b>	<b>0,56</b>	<b>0,48</b>	<b>0,52</b>	<b>0,55</b>	<b>0,57</b>	<b>0,52</b>	<b>1,20</b>	<b>0,94</b>	<b>Profitability NOM (%)</b>
- Pendapatan Operasional	1.081 <sup>1)</sup>	916 <sup>1)</sup>	1.353	1.220	1.244	986	1.014	872	938	997	1.027	955	2.271	1.793	- Net Operations Income
- Rata-rata Aset Produktif	174.028 <sup>1)</sup>	175.548 <sup>1)</sup>	179.860	179.893	180.213	180.193	180.208	180.217	180.765	181.001	181.361	182.301	189.360	190.246	- Average Earning Assets
<b>KAP APYD terhadap Aktiva Produktif (%)</b>	<b>5,47<sup>1)</sup></b>	<b>4,78<sup>1)</sup></b>	<b>5,76</b>	<b>5,75</b>	<b>5,75</b>	<b>5,90</b>	<b>5,83</b>	<b>6,04</b>	<b>5,94</b>	<b>6,05</b>	<b>5,93</b>	<b>5,19</b>	<b>5,96</b>	<b>6,13</b>	<b>Earning Asset Quality Classified Earning assets to Earning assets (%)</b>
- APYD	10.180	10.055	10.516	10.515	10.515	10.827	10.721	11.114	11.222	11.338	11.263	10.228	11.512	11.972	- Classified Earning Assets
- Total Aset Produktif	186.032	210.371	182.716	182.833	182.833	183.361	183.836	184.110	189.050	187.260	189.856	197.100	193.273	195.167	- Total Earning assets
<b>Likuiditas Short Term Mismatch (%)</b>	<b>21,54</b>	<b>18,22</b>	<b>19,98</b>	<b>20,65</b>	<b>19,73</b>	<b>20,45</b>	<b>20,89</b>	<b>22,04</b>	<b>27,65</b>	<b>21,61</b>	<b>26,09</b>	<b>20,04</b>	<b>22,91</b>	<b>23,67</b>	<b>Likuiditas Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	31.497	27.833	29.933	31.060	28.883	31.019	31.975	33.658	42.866	32.976	33.982	32.610	36.462	37.443	- Short-Term Assets
- Kewajiban Jangka Pendek	146.255	152.758	149.842	150.408	146.380	151.675	153.059	152.708	155.035	152.563	130.237	162.749	159.142	158.214	- Short-Term Liabilities
<b>Imbal Hasil Non Core Deposit terhadap Total DPK (%)</b>	<b>52,82</b>	<b>52,91</b>	<b>52,28</b>	<b>51,87</b>	<b>51,90</b>	<b>51,73</b>	<b>51,20</b>	<b>50,73</b>	<b>50,81</b>	<b>50,18</b>	<b>50,00</b>	<b>50,35</b>	<b>49,87</b>	<b>50,19</b>	<b>Yield Proportion Non Core Deposits to Third Party Funds (%)</b>
- Non Core Deposit	87.172	90.333	86.285	85.269	85.309	84.232	84.666	83.475	84.563	83.221	83.572	88.053	86.392	87.243	- Non Core Deposits
- Total DPK	165.050	170.723	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	- Total Third Party Funds
<b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)</b>	<b>198,01</b>	<b>203,48</b>	<b>199,69</b>	<b>195,78</b>	<b>194,55</b>	<b>187,88</b>	<b>188,52</b>	<b>186,88</b>	<b>183,99</b>	<b>184,47</b>	<b>183,95</b>	<b>180,50</b>	<b>187,21</b>	<b>183,67</b>	<b>Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>
- Portofolio yang Memiliki Imbal Hasil Tetap	98.682	99.199	98.036	97.418	97.685	98.245	97.194	97.008	97.650	97.214	97.380	98.641	99.562	98.606	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	49.837	48.753	49.093	49.758	50.210	52.292	51.555	51.908	53.074	52.698	52.938	54.650	53.181	53.687	- Floating-rate Yield Portfolios
<b>Investasi Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)</b>	<b>33,40</b>	<b>32,85</b>	<b>33,25</b>	<b>33,72</b>	<b>33,89</b>	<b>34,68</b>	<b>34,66</b>	<b>34,89</b>	<b>35,27</b>	<b>35,23</b>	<b>35,33</b>	<b>35,81</b>	<b>35,30</b>	<b>35,74</b>	<b>Investment Proportion and Risk Profit Sharing Financing to Total Financing to Non Bank (%)</b>
- Total Pembiayaan Basis Mudharabah	49.729	48.753	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.903	148.425	147.676	147.777	148.546	151.284	149.645	149.865	151.722	150.973	151.425	154.527	152.744	152.293	- Total Financing to Non Bank
<b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah</b>	<b>3,90</b>	<b>2,56</b>	<b>2,74</b>	<b>2,79</b>	<b>2,87</b>	<b>2,70</b>	<b>2,72</b>	<b>2,90</b>	<b>2,74</b>	<b>2,88</b>	<b>3,03</b>	<b>2,81</b>	<b>3,07</b>	<b>2,79</b>	<b>Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>
- Potensi Kerugian Pembiayaan Bagi Hasil	1.938	1.250	1.348	1.389	1.444	1.419	1.412	1.518	1.468	1.534	1.622	1.557	1.655	1.518	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	49.729	48.753	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	- Total Mudharabah and Musyarakah



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	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Unit Usaha Syariah</b>															<b>Sharia Business Unit</b>
<b>ROA (%)</b>	<b>2,03</b>	<b>1,97</b>	<b>2,39</b>	<b>2,42</b>	<b>2,40</b>	<b>2,00</b>	<b>2,05</b>	<b>2,14</b>	<b>2,15</b>	<b>2,22</b>	<b>2,15</b>	<b>1,81</b>	<b>2,08</b>	<b>2,08</b>	<b>ROA (%)</b>
- Laba	1.249	1.227	1.617	1.656	1.658	1.400	1.439	1.512	1.529	1.581	1.551	1.324	1.616	1.857	- Profit
- Rata-Rata Total Aset	61.486	62.223	67.618	68.543	69.231	69.905	70.177	70.683	71.122	71.873	72.159	73.049	77.827	78.832	- Average Assets
<b>NPF (%)</b>	<b>2,82</b>	<b>2,55</b>	<b>2,93</b>	<b>3,04</b>	<b>2,95</b>	<b>3,76</b>	<b>3,78</b>	<b>3,70</b>	<b>3,65<sup>1)</sup></b>	<b>3,66</b>	<b>3,46</b>	<b>3,03</b>	<b>3,32</b>	<b>3,33</b>	<b>NPF (%)</b>
<b>NPF Net (%)</b>	<b>1,83</b>	<b>1,66</b>	<b>1,94</b>	<b>2,07</b>	<b>1,98</b>	<b>2,45</b>	<b>2,48</b>	<b>2,41</b>	<b>2,35<sup>1)</sup></b>	<b>2,36</b>	<b>2,12</b>	<b>1,65</b>	<b>1,93</b>	<b>1,92</b>	<b>NPF Net %</b>
- Non Performing Financing	1.410	1.312	1.572	1.652	1.650	2.079	2.107	2.092	2.088 <sup>1)</sup>	2.098	2.015	1.791	1.960	1.993	- Non Performing Financing
- Non Performing Financing Net	915	856	1.042	1.123	1.106	1.354	1.385	1.363	1.337	1.354	1.236	975	1.137	1.147	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	53.576	54.281	55.873	55.347	55.784	56.586	56.986 <sup>1)</sup>	57.379	58.257	59.028	59.021	59.819	- Total Financing to Non Bank
<b>FDR (%)</b>	<b>112,06</b>	<b>109,02</b>	<b>111,72</b>	<b>109,50</b>	<b>109,63</b>	<b>109,25</b>	<b>110,02</b>	<b>109,25</b>	<b>107,71</b>	<b>107,01</b>	<b>108,92</b>	<b>104,88</b>	<b>105,65</b>	<b>103,16</b>	<b>FDR (%)</b>
- Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	53.576	54.281	55.873	55.347	55.784	56.586	56.986 <sup>1)</sup>	57.379	58.257	59.028	59.021	59.819	- Total Financing to Non Bank
- Dana Pihak Ketiga	44.595	47.136	47.954	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	- Total Third Party Funds
<b>BOPO (%)</b>	<b>79,31</b>	<b>80,19</b>	<b>78,76</b>	<b>79,97</b>	<b>79,79</b>	<b>82,06</b>	<b>81,43</b>	<b>80,37</b>	<b>80,06</b>	<b>79,96</b>	<b>79,99</b>	<b>83,41</b>	<b>81,78</b>	<b>77,05</b>	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	4.401	4.866	1.510	2.057	2.567	3.024	3.539	3.985	4.482	5.053	5.577	6.356	600	1.057	- Operations Expenses
- Pendapatan Operasional	5.550	6.068	1.917	2.572	3.218	3.686	4.346	4.958	5.598	6.320	6.972	7.621	733	1.372	- Operations Income
<b>Rentabilitas</b>															<b>Profitability</b>
<b>NOM (%)</b>	<b>2,16</b>	<b>2,05</b>	<b>2,55</b>	<b>2,39</b>	<b>2,39</b>	<b>2,00</b>	<b>2,09</b>	<b>2,18</b>	<b>2,22</b>	<b>2,24</b>	<b>2,24</b>	<b>1,83</b>	<b>2,20</b>	<b>2,55</b>	<b>NOM (%)</b>
- Pendapatan Operasional	1.253	1.202	1.628	1.546	1.561	1.323	1.384	1.460	1.489	1.520	1.522	1.264	1.603	1.889	- Net Operations Income
- Rata-rata Aset Produktif	58.080	58.748	63.863	64.769	65.415	66.066	66.308	66.810	67.122	67.814	68.067	68.937	73.000	73.986	- Average Earning Assets
<b>KAP</b>															<b>Earning Asset Quality</b>
<b>APYD terhadap Aset Produktif (%)</b>	<b>3,25</b>	<b>2,90</b>	<b>3,75</b>	<b>3,72</b>	<b>3,81</b>	<b>3,99</b>	<b>4,17</b>	<b>4,05</b>	<b>4,18</b>	<b>4,32</b>	<b>4,47</b>	<b>3,96</b>	<b>4,39</b>	<b>4,46</b>	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	2.020	1.873	2.501	2.540	2.618	2.799	2.865	2.888	3.079	3.094	3.213	3.124	3.236	3.378	- Classified Earning Assets
- Total Aset Produktif	62.209	64.488	66.669	68.196	68.751	70.198	68.678	71.274	73.620	71.675	71.920	78.893	73.683	75.674	- Total Earning assets
<b>Likuiditas</b>															<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	<b>28,09</b>	<b>26,69</b>	<b>25,50</b>	<b>26,01</b>	<b>28,55</b>	<b>30,77</b>	<b>31,37</b>	<b>36,19</b>	<b>35,53</b>	<b>32,56</b>	<b>34,27</b>	<b>35,56</b>	<b>35,05</b>	<b>33,12</b>	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	14.670	14.800	14.200	15.109	16.885	18.743	18.943	22.623	23.007	21.243	23.025	24.616	24.561	23.983	- Short-Term Assets
- Kewajiban Jangka Pendek	52.226	55.446	55.694	58.082	59.133	60.919	60.385	62.516	64.754	65.235	67.182	69.227	70.069	72.405	- Short-Term Liabilities
<b>Imbal Hasil</b>															<b>Yield Proportion</b>
<b>Non Core Deposit terhadap Total DPK (%)</b>	<b>57,95</b>	<b>56,65</b>	<b>58,21</b>	<b>58,48</b>	<b>59,03</b>	<b>58,38</b>	<b>57,39</b>	<b>58,11</b>	<b>58,25</b>	<b>58,85</b>	<b>58,09</b>	<b>56,94</b>	<b>57,54</b>	<b>58,04</b>	<b>Non Core Deposits to Third Party Funds (%)</b>
- Non Core Deposit	25.843	26.700	27.916	28.991	30.083	29.578	29.100	30.100	30.648	31.557	31.070	32.044	32.144	33.655	- Non Core Deposits
- Total DPK	44.595	47.136	47.954	49.573	50.964	50.661	50.704	51.796	52.613	53.621	53.485	56.280	55.864	57.986	- Total Third Party Funds
<b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil</b>	<b>291,76</b>	<b>294,21</b>	<b>265,32</b>	<b>261,28</b>	<b>241,24</b>	<b>254,74</b>	<b>254,40</b>	<b>251,00</b>	<b>254,65</b>	<b>271,78</b>	<b>260,99</b>	<b>244,71</b>	<b>276,97</b>	<b>274,20</b>	<b>Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>
- Portofolio yang Memiliki Imbal Hasil Tetap	35.391	36.399	36.828	37.057	37.278	37.395	37.596	37.882	37.973	38.217	38.683	38.833	43.675	44.153	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.130	12.372	13.880	14.183	15.453	14.680	14.779	15.092	14.912	15.160	15.412	15.869	15.769	16.103	- Floating-rate Yield Portfolios
<b>Investasi</b>															<b>Investment Proportion and Risk</b>
<b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)</b>	<b>28,97</b>	<b>28,96</b>	<b>31,05</b>	<b>31,52</b>	<b>33,04</b>	<b>32,18</b>	<b>32,34</b>	<b>32,80</b>	<b>32,74</b>	<b>33,14</b>	<b>33,36</b>	<b>33,97</b>	<b>33,97</b>	<b>34,33</b>	<b>Profit Sharing Financing to Total Financing to Non Bank (%)</b>
- Total Pembiayaan Basis Mudharabah	14.583	14.988	16.750	17.226	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	50.337	51.752	53.944	54.657	56.288	55.791	56.243	57.038	57.112	57.819	58.687	59.462	59.444	60.256	- Total Financing to Non Bank
<b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah</b>	<b>1,80</b>	<b>1,84</b>	<b>2,25</b>	<b>2,21</b>	<b>2,15</b>	<b>2,40</b>	<b>2,43</b>	<b>2,39</b>	<b>2,34</b>	<b>2,50</b>	<b>2,57</b>	<b>2,75</b>	<b>2,81</b>	<b>2,79</b>	<b>Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>
- Potensi Kerugian Pembiayaan Bagi Hasil	262	276	376	381	400	430	441	447	438	479	502	556	568	576	- Potential Loss from Profit Sharing Financing
- Total Mudharabah dan Musyarakah	14.583	14.988	16.750	17.226	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	- Total Mudharabah and Musyarakah

Ket: 1) Angka-angka diperbaiki untuk BUS saja, mulai bulan Juni 2014 berdasarkan LSMK dengan warna gelap revisi dilakukan pada data Februari 2015 dan revisi pada tahun 2015 dilakukan pada data Juni 2015. Revisi tersebut dilakukan pada SPI Tabel 2.13

Note: 1) Revised figures for Sharia Commercial Bank only, based on LSMK start on June 2014 with dark color revised at Feb 2015 and data 2015 revised at June 2015 in Indonesia Banking Statistics (SPI) Table 2.13 and Sharia Banking Statistic (SPS) Table 38

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2015  
(Sharia Banking Network)

Indikator	2014		2015										2016		Indicator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Bank Umum Syariah</b>															<b>Sharia Commercial Bank</b>
- Total Aset	197.539	204.961	198.553	198.151	200.416	200.217	200.797	200.080	204.025	201.427	203.848	213.423	209.613	210.592	- 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	2.150	2.147	2.133	2.123	2.120	2.085	2.043	2.018	2.000	1.990	1.970	1.926	- Number of Offices
- KC	439	447	448	450	450	450	449	448	448	449	450	450	452 <sup>r)</sup>	453	Branch Offices
- KCP	1.514	1.511	1.501	1.496	1.482	1.472	1.470	1.435	1.392	1.364	1.347	1.340	1.320	1.275	Sub Branch Offices
- KK	206	205	201	201	201	201	201	202	203	205	203	200	199	198	Cash Offices
- ATM	3.311	3.350	3.354	3.383	3.390	3.483	3.487	3.494	3.525	3.537	3.545	3.571	3.574	3.575	ATMs/ADMs
- Jumlah Tenaga Kerja	40.590	41.393	49.106	49.587	38.307	49.069	49.206	48.927	48.861	51.466	51.864	51.413	51.087	50.768	- Number of Employees
<b>Unit Usaha Syariah</b>															<b>Sharia Business Unit</b>
- Total Aset	64.389	67.383	69.804	71.320	71.981	73.277	71.812	74.227	78.137	75.169	74.976	82.839	77.827	79.838	- 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	325	323	327	331	326	328	324	312	316	311	312	312	- Number of Offices
- KC	138	138	138	139	143	144	141	142	142	143	145	138	138	138	Branch Offices
- KCP	174	140	143	140	140	143	141	141	136	123	125	129	129	130	Sub Branch Offices
- KK	42	42	44	44	44	44	44	45	46	46	46	44	45	45	Cash Offices
- ATM	130	132	134	134	135	137	137	137	138	137	138	145	145	145	ATMs/ADMs
- Jumlah Tenaga Kerja	4.419	4.425	4.365	4.404	4.414	4.520	4.527	4.565	4.494	4.519	4.481	4.403	4.355	4.338	- Number of Employees
<b>Total Aset BUS dan UUS</b>	<b>261.928</b>	<b>272.343</b>	<b>268.357</b>	<b>269.471</b>	<b>272.397</b>	<b>273.494</b>	<b>272.609</b>	<b>274.306</b>	<b>282.162</b>	<b>276.596</b>	<b>278.824</b>	<b>296.262</b>	<b>287.440</b>	<b>290.430</b>	<b>Total Assets</b>
<b>Total Kantor BUS dan UUS</b>	<b>2.513</b>	<b>2.483</b>	<b>2.475</b>	<b>2.470</b>	<b>2.460</b>	<b>2.454</b>	<b>2.446</b>	<b>2.413</b>	<b>2.367</b>	<b>2.330</b>	<b>2.316</b>	<b>2.301</b>	<b>2.282</b>	<b>2.238</b>	<b>Total Number of Offices</b>
<b>Total ATM BUS dan UUS</b>	<b>3.441</b>	<b>3.482</b>	<b>3.488</b>	<b>3.517</b>	<b>3.525</b>	<b>3.620</b>	<b>3.624</b>	<b>3.631</b>	<b>3.663</b>	<b>3.674</b>	<b>3.683</b>	<b>3.716</b>	<b>3.719</b>	<b>3.720</b>	<b>Total Number of ATMs/ADMs</b>
<b>Total Tenaga Kerja BUS dan UUS</b>	<b>45.009</b>	<b>45.818</b>	<b>53.471</b>	<b>53.991</b>	<b>42.721</b>	<b>53.589</b>	<b>53.733</b>	<b>53.492</b>	<b>53.355</b>	<b>55.985</b>	<b>56.345</b>	<b>55.816</b>	<b>55.442</b>	<b>55.106</b>	<b>Total Number of Employees</b>
<b>Bank Pembiayaan Rakyat Syariah</b>															<b>Sharia Rural Bank</b>
- Jumlah Bank	163	163	162	162	162	161	161	162	162	163	163	163	163	164	- Number of Banks
- Jumlah Kantor	438	439	471	433	440	433	439	452	443	443	445	446	449	448	- Number of Offices
- Jumlah Tenaga Kerja	4.727	4.704	4.651	5.000	4.808	5.017	4.641	4.937	4.894	5.052	5.084	5.102	5.058	5.070	- Number of Employees

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.4, SPS Tabel 1. dan Tabel 5

Note: r) Revised figures, based on LSMK start on June 2014, published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.4, Sharia Banking Statistic (SPS) Table 1 and Table 5

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

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
<b>Bank Umum Syariah</b>	<b>453</b>	<b>1.275</b>	<b>198</b>	<b>Sharia Commercial Bank</b>
1 PT. Bank Muamalat Indonesia	85	254	98	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	9	5	-	2 PT. Bank Victoria Syariah
3 PT. Bank BRISyariah	50	206	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	166	18	5 PT. Bank BNI Syariah
6 PT. Bank Syariah Mandiri	137	491	62	6 PT. Bank Syariah Mandiri
7 PT. Bank Mega Syariah	35	75	-	7 PT. Bank Mega Syariah
8 PT. Bank Panin Syariah	11	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	2	10 PT. BCA Syariah
11 PT. Maybank Syariah Indonesia	1	-	-	11 PT. Maybank Syariah Indonesia
12 PT. Bank Tabungan Pensiunan Nasional Syariah	26	4	-	12 PT. Bank Tabungan Pensiunan Nasional Syariah
<b>Unit Usaha Syariah</b>	<b>138</b>	<b>130</b>	<b>45</b>	<b>Sharia Business Unit</b>
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	10	-	-	16 PT Bank CIMB Niaga, Tbk
17 PT Bank OCBC NISP, Tbk	10	-	-	17 PT Bank OCBC NISP, Tbk
18 PT Bank Sinarmas	27	2	10	33 PT Bank Sinarmas
19 PT Bank Tabungan Negara (Persero), Tbk.	21	20	6	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	5	20 PT BPD Jawa Tengah
23 PT BPD Jawa Timur, Tbk	5	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	4	1	26 PT BPD Riau dan Kepulauan Riau
29 PT BPD Sumatera Selatan dan Bangka Belitung	3	1	4	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	-	2	4	29 PT BPD Kalimantan Barat
32 PD BPD Kalimantan Timur	2	13	-	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
<b>Bank Pembiayaan Rakyat Syariah</b>	<b>103</b>	<b>-</b>	<b>181</b>	<b>Sharia Rural Bank</b>
<b>TOTAL</b>	<b>694</b>	<b>1.405</b>	<b>424</b>	<b>TOTAL</b>
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 Februari 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	
<b>Bank Umum Syariah</b>	<b>453</b>	<b>1.275</b>	<b>198</b>	<b>Sharla Commercial Bank</b>
1 Jawa Barat	62	232	33	1 West Java
2 Banten	20	73	8	2 Banten
3 DKI Jakarta	79	180	38	3 DKI Jakarta
4 Yogyakarta	10	24	13	4 DI Yogyakarta
5 Jawa Tengah	40	103	21	5 Central Java
6 Jawa Timur	43	153	19	6 East Java
7 Bengkulu	6	13	-	7 Bengkulu
8 Jambi	7	29	1	8 Jambi
9 Nanggroe Aceh Darussalam	12	26	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	22	61	5	10 North Sumatera
11 Sumatera Barat	10	35	6	11 West Sumatera
12 Riau	11	40	13	12 Riau
13 Sumatera Selatan	14	49	2	13 South Sumatera
14 Bangka Belitung	3	9	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	5	15 Riau Islands
16 Lampung	9	35	2	16 Lampung
17 Kalimantan Selatan	9	22	7	17 South Kalimantan
18 Kalimantan Barat	9	18	1	18 West Kalimantan
19 Kalimantan Timur	14	33	5	19 East Kalimantan
20 Kalimantan Tengah	7	7	1	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	36	10	22 South Sulawesi
23 Sulawesi Utara	4	6	1	23 North Sulawesi
24 Gorontalo	2	5	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	15	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	3	-	30 Maluku
31 Papua	2	7	-	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 Februari 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	
<b>Unit Usaha Syariah</b>	<b>138</b>	<b>130</b>	<b>45</b>	<b>Sharia Business Unit</b>
1 Jawa Barat	15	10	8	1 West Java
2 Banten	3	5	-	2 Banten
3 DKI Jakarta	9	15	7	3 DKI Jakarta
4 Yogyakarta	3	4	5	4 DI Yogyakarta
5 Jawa Tengah	17	7	6	5 Central Java
6 Jawa Timur	20	13	6	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	15	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	13	17	-	10 North Sumatera
11 Sumatera Barat	5	6	-	11 West Sumatera
12 Riau	3	2	2	12 Riau
13 Sumatera Selatan	6	-	4	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	3	2	4	18 West Kalimantan
19 Kalimantan Timur	6	13	-	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	4	7	1	27 West Nusa Tenggara
28 Bali	2	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
<b>Total BUS dan UUS</b>	<b>591</b>	<b>1.405</b>	<b>243</b>	<b>Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>
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 2015  
(Office Channelling)

Indikator	2014		2015										2016		Indikator		
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb			
1 PT. Bank Danamon Indonesia, Tbk	145	145	128	128	128	128	128	128	128	128	128	128	118	118	118	118	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	279	300	297	297	296	296	297	297	297	297	297	297	297	297	292	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	444	444	451	452	455	455	455	459	460	460	413	412	412	412	412	412	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	38	59	129	181	181	181	181	181	181	181	181	172	172	169	169	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	239	239	239	243	243	248	248	248	253	253	256	261	261	261	261	261	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	5	5	5	5	5	5	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	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN <sup>1)</sup>
9 PT BPD DKI	62	64	65	65	66	66	66	66	70	70	72	72	72	72	72	72	9 PT BPD DKI
10 PT. BPD DIY	3	3	5	5	5	5	5	5	5	5	8	10	10	10	10	10	10 PT. BPD DIY
11 PT BPD Jateng	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	131	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	47	97	97	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	121	121	14 PT BPD Sumut
15 PT BPD Jambi	-	3	3	3	3	3	3	3	7	7	7	7	7	7	7	7	15 PT BPD Jambi
16 PT BPD Sumbar	35	35	35	35	35	35	35	35	35	35	34	34	34	34	34	34	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	51	51	52	52	52	52	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	1	2	2	2	2	2	5	5	5	5	5	5	5	5	5	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	42	43	43	43	43	43	43	45	45	45	46	46	46	46	47	19 PT BPD Kalsel
20 PT BPD Kalbar	57	57	57	57	57	57	57	57	57	57	58	58	58	58	58	58	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	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	6	6	23 PT BPD Nusa Tenggara Barat
JUMLAH	1.732	1.787	1.825	1.897	1.953	1.957	1.957	1.999	2.015	2.015	1.966	2.009	2.009	2.002	2.002	TOTAL	

<sup>1)</sup> "-" = data tidak tersedia karena UUS spin off menjadi BUS

r) Angka-angka diperbaiki

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

<sup>1)</sup> "-" = 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"

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015**  
(*Sharia Commercial Bank and Sharia Business Unit Operations*)  
Miliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator	
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep <sup>1)</sup>	Okt	Nov	Des	Jan	Feb		
<b>Komponen Aset</b>																<b>ASSETS</b>
1 Kas	3.157	3.636	3.209	3.025	3.067	3.985	4.582	3.727	3.649	3.273	3.377	3.905	3.469	3.347	1. Cash	
2 Penempatan pada Bank Indonesia	35.699	42.715	37.214	37.350	35.197	31.855	32.305	32.436	37.341	32.095	31.901	41.051	32.725	35.761	2. Deposit in Bank Indonesia	
a. Giro	10.588	10.903	10.865	10.922	11.021	10.947	11.112	11.180	11.374	11.467	11.506	12.001	12.108	12.106	a. Deposit	
b. SBI/S	6.530	8.130	8.810	9.130	8.858	8.458	8.163	8.585	7.720	7.192	6.495	6.280	6.275	7.188	b. Bank Indonesia Certificates Syariah	
c. FASBIS	17.010	21.294	16.354	14.698	12.489	10.106	9.336	10.540	14.685	11.553	12.188	19.218	12.538	13.361	c. Fasilitas Simpanan Bank Indonesia Syariah	
d. Lainnya	1.571	2.388	1.185	2.600	2.829	2.344	3.695	2.130	3.562	1.883	1.712	3.551	1.804	3.108	d. Others	
3 Penempatan pada Bank Lain	5.214	5.567	5.826	5.412	6.024	6.771	5.797	6.383	6.333	5.965	6.166	7.241	6.755	5.736	3. Placement in Other Banks	
a. Giro	2.222	2.149	2.191	2.024	2.332	2.677	2.321	2.661	2.632	2.115	2.206	2.460	2.559	1.977	a. Demand Deposits	
b. Tabungan	13	44	32	32	28	21	30	39	29	41	37	58	43	20	b. Saving Deposits	
c. Deposito	2.953	3.234	3.356	3.314	3.355	3.961	3.334	3.585	3.781	3.802	3.898	4.676	4.145	3.678	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	245	41	308	111	109	96	18	6	24	46	8	60	f. Others	
4 Surat Berharga yang Dimiliki	11.684	12.046	12.537	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	4. Investment in Securities	
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.399	11.466	12.085	12.860	13.366	14.947	15.004	15.277	16.217	18.179	19.143	20.524	21.868	22.148	a. Securities Issued by Non Banks	
b. Diterbitkan oleh Bank Lain	285	580	452	635	605	731	680	757	694	554	545	725	666	699	b. Securities Issued by Other Banks	
5 Pembiayaan Bagi Hasil	65.167	64.578	66.757	67.959	69.870	71.435	71.097	72.014	73.268	73.361	74.049	76.515	75.063	76.080	5. Profit Sharing Financing	
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	64.313	63.741	65.858	67.060	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	a. Profit sharing Financing to Non Banks	
1. Mudharabah	14.307	14.354	14.136	14.388	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	1. Mudharabah	
2. Musyarakah	49.946	49.336	51.686	52.649	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	60	51	35	24	1	-	-	-	-	-	-	-	-	-	3. Others	
b. Pembiayaan Bagi Hasil Kepada Bank Lain	854	837	899	898	931	1.010	1.037	1.021	997	1.013	977	982	956	968	b. Profit sharing Financing to Other Banks	
1. Mudharabah	707	695	759	763	779	877	896	877	876	896	867	878	854	864	1. Mudharabah	
2. Musyarakah	147	142	140	135	152	133	137	131	121	118	110	103	102	104	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
6 Piutang	122.609	123.977	123.475	123.019	123.400	124.131	123.298	123.556	124.557	124.392	125.114	126.839	126.768	126.357	6. Receivables/Acceptables	
a. Piutang Kepada Pihak Ketiga Bukan Bank	122.599	123.968	123.468	123.012	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	a. Receivables from Non Banks	
1. Murabahah	115.602	117.371	117.358	117.210	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	1. Murabahah	
2. Qardh	6.380	5.965	5.138	4.938	4.813	4.643	4.527	4.433	4.202	4.028	3.951	3.706	3.534	3.534	2. Qardh	
3. Istishna'	618	633	651	664	678	699	700	705	722	728	746	770	769	775	3. Istishna'	
b. Piutang Kepada Pihak Ketiga Bank Lain	10	9	7	7	7	7	6	6	6	6	7	7	7	6	b. Receivables from Other Banks	
1. Murabahah	9	9	7	7	7	7	6	6	6	6	7	7	7	6	1. Murabahah	
2. Qardh	0	0	0	0	-	-	-	-	-	-	-	-	-	-	2. Qardh	
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'	
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.464	11.621	11.388	11.456	11.563	11.509	11.492	11.334	11.325	11.039	10.949	10.635	10.357	10.111	7. Ijarah including Leasing receivables	
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.464	11.620	11.386	11.454	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	a. Ijarah including Leasing receivables to Non Bank	
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	2	2	2	2	2	2	5	5	4	4	4	4	b. Ijarah including Leasing receivables to Other Banks	
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.379	2.104	1.873	1.647	2.854	1.645	1.710	2.570	2.341	1.685	1.685	1.587	2.717	3.221	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	5.185	4.986	5.188	5.305	5.537	5.834	5.846	6.052	6.086	6.363	6.597	6.682	10. Impairment on Productive Assets	
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam	
12 Aset Istishna dalam Penyelesaian	14	15	9	10	16	15	16	14	16	12	10	6	6	6	12. Istishna' Assets in Resolution	
13 Aset Tetap dan inventaris	3.038	3.795	3.982	3.977	3.956	3.934	3.930	3.952	3.935	3.937	4.020	4.622	4.637	4.644	13. Fixed Assets and Equipment	
14 Persediaan	1	1	4	0	0	1	1	1	2	7	1	0	0	0	14. Inventories	
15 Rupa-rupa Aset	7.077	7.213	7.189	7.027	7.587	7.761	8.154	8.041	8.253	8.070	7.871	8.898	8.927	8.923	15. Other Assets	
<b>Komponen Kewajiban dan Modal</b>															<b>LIABILITIES AND CAPITAL</b>	
1 Dana Pihak Ketiga	209.644	217.858	212.988	213.973	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	1. Third Party Funds	
a. Dana Simpanan Wadiah	26.845	29.073	30.072	30.639	32.072	31.386	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	a. IB Wadia	
1. Giro	15.360	16.512	17.612	18.187	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	1. IB Demand Deposits Wadia	
2. Tabungan	11.485	12.561	12.460	12.452	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	2. IB Saving Deposits Wadia	
b. Dana Investasi Non Profit Sharing	181.660	187.638	181.861	182.206	182.045	180.905	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	b. Non Profit Sharing Investment Fund	
1. Giro	1.644	2.132	2.654	2.394	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	1. Demand Deposits	
2. Tabungan	47.591	50.949	48.658	49.003	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	2. Saving Deposits	
3. Deposito	132.425	134.556	130.549	130.809	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	3. Time Deposits	
c. Dana Investasi Profit Sharing	1.140	1.148	1.055	1.222	1.187	983	1.071	980	1.010	980	1.109	1.168	39	39	c. Profit Sharing Investment Fund	
1. Giro	-	4	15	77	14	15	15	7	7	6	8	8	-	-	1. Demand Deposits	
2. Tabungan	117	71	68	76	73	60	58	49	53	50	49	60	8	9	2. Saving Deposits	
3. Deposito	1.022	1.072	973	975	1.135	1.112	910	971	950	924	1.052	1.101	31	31	3. Time Deposits	
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia	
3 Liabilitas kepada Bank Lain	6.671	7.632	7.963	7.940	8.841	9.346	7.855	7.688	8.342	7.638	7.734	8.468	8.139	7.603	3. Liabilities to other Banks	
a. Giro	480	552	398	413	426	351	715	844	735	621	784	621	784	680	a. Demand Deposits	
b. Tabungan	775	886	829	884	815	748	889	975	1.011	1.161	1.104	1.215	1.212	1.099	b. Saving Deposits	
c. Deposito	5.008	5.562	6.342	6.505	7.435	7.854	5.927	6.358	5.648	5.671	6.380	6.047	5.602	5.602	c. Time Deposits	
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	0	0	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund	
f. Lainnya	408	633	393	138	165	393	324	233	130	94	339	89	148	223	f. Others	

**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015**  
(*Sharia Commercial Bank and Sharia Business Unit Operations*)  
Milliar Rp (*Billion IDR*)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep <sup>r)</sup>	Okt	Nov	Des	Jan	Feb	
4 Surat Berharga yang Diterbitkan	3.290	3.937	3.200	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.066	2.076	2.076	2.076	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	594	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.224	1.861	1.124	1.379	1.874	2.547	1.904	1.768	2.821	1.414	1.451	1.955	897	699	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.256	2.256	2.106	2.106	2.106	2.106	2.105	2.164	2.272	2.295	2.350	2.281	2.280	2.333	5. Received Borrowing
6 Liabilitas Lainnya	951	934	827	769	787	682	568	492	639	801	827	892	831	768	6. Other Liabilities
7 Rupa-Rupa Liabilitas	65.451	69.244	69.464	69.768	73.057	77.089	71.350	72.453	120.195	71.657	72.942	26.390	121.337	123.152	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	115	29	67	15	18	18	19	26	23	22	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	115	29	67	15	18	18	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	10.643	10.644	10.695	10.695	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	10. Paid-in capital
11 Tambahan Modal Disetor	1.898	1.894	1.827	1.823	1.849	2.005	2.474	2.876	2.374	2.376	2.376	2.258	2.242	2.242	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	648	648	648	648	648	668	670	670	670	1.014	1.112	1.112	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.067	2.067	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	13. Reserves
a. Cadangan Umum	996	996	2.066	2.066	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	a. General Reserves
b. Cadangan Tujuan	1	1	1	1	16	16	16	16	16	16	16	16	16	16	b. Special Purpose Reserves
14 Laba	5.633	5.539	4.147	4.270	4.508	4.469	4.569	4.748	4.997	5.236	5.422	4.858	4.467	4.430	14. Net Income
a. Tahun-tahun lalu	3.739	3.752	3.467	3.394	3.405	3.399	3.315	3.315	3.315	3.315	3.315	3.072	4.183	3.885	a. Previous years
b. Tahun berjalan	1.894	1.786	681	876	1.103	1.070	1.254	1.433	1.682	1.921	2.107	1.786	284	545	b. Current year

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada

Note: r) Revised figures, based on LSMK start on June 2014 and published in October 2014 at Indonesia Banking

SPI Tabel 2.1, tabel 2.2 dan tabel 2.3 serta SPS Tabel 6

Statistics (SPI) Table 2.1, Table 2.2, Table 2.3 and Sharia Banking Statistic (SPS) Table 6

\*) Angka-angka sementara

\*) Provisional Figures



Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2015  
(Sharia Commercial Bank)  
Miliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Komponen Aset</b>															<b>ASSETS</b>
1 Kas	2.868	3.301	2.914	2.718	2.734	3.625	4.232	3.391	3.307	2.968	3.049	3.495	3.110	2.984	1. Cash
2 Penempatan pada Bank Indonesia	26.667	32.428	26.699	25.901	25.311	21.272	23.112	21.849	24.352	22.300	25.797	22.590	25.797	24.952	2. Deposit in Bank Indonesia
a. Giro	8.083	8.270	8.190	8.227	8.241	8.134	8.104	8.321	8.261	8.335	8.420	8.761	8.731	8.668	a. Deposit
b. SBIS	3.580	4.720	4.988	5.063	4.996	4.838	4.768	4.970	4.525	3.997	3.680	3.385	3.500	4.008	b. Bank Indonesia Certificates Syariah
c. FASBIS	14.013	17.738	12.344	10.020	9.255	5.966	6.558	6.442	8.020	8.101	8.797	10.120	8.537	9.172	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	991	1.700	1.177	2.592	2.820	2.334	3.682	2.117	3.546	1.866	1.693	3.531	1.797	3.104	d. Others
3 Penempatan pada Bank Lain	3.155	3.287	3.256	2.891	3.269	3.712	3.301	3.704	2.817	3.019	3.103	3.598	3.794	3.034	3. Placement in Other Banks
a. Giro	2.204	2.130	2.176	2.009	2.306	2.651	2.292	2.623	1.883	2.098	2.191	2.447	2.548	1.965	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	946	1.017	884	841	799	949	898	983	914	914	887	1.104	1.238	1.008	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	195	41	163	111	109	96	18	6	24	46	8	60	f. Others
4 Surat Berharga yang Dimiliki	9.850	10.208	10.959	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.665	9.728	10.507	11.540	11.997	12.436	12.492	12.651	13.488	15.325	16.284	17.665	18.488	18.353	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	185	480	452	510	505	626	555	631	567	554	545	605	656	689	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	50.221	49.225	49.641	50.359	50.861	53.039	52.451	52.857	54.072	53.759	54.044	55.886	54.446	54.963	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	49.729	48.753	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.608	8.424	7.968	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	1. Mudharabah
2. Musyarakah	41.061	40.278	41.104	41.773	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	35	24	1	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	492	472	533	524	518	569	580	572	556	575	549	550	535	533	b. Profit sharing Financing to Other Banks
1. Mudharabah	345	330	395	391	385	436	449	447	441	463	445	452	438	438	1. Mudharabah
2. Musyarakah	147	142	138	134	132	132	131	125	115	112	105	98	97	95	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	96.787	97.283	96.315	95.716	95.980	96.552	95.536	95.407	96.095	95.695	95.806	97.076	96.763	95.833	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	96.779	97.276	96.309	95.710	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	a. Receivables from Non Banks
1. Murabahah	90.989	91.867	91.367	91.074	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	1. Murabahah
2. Qardh	5.636	5.256	4.798	4.491	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2. Qardh
3. Istishna'	154	153	144	146	144	142	140	138	136	126	124	120	117	116	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	8	7	6	6	5	5	5	5	5	5	6	5	5	4	b. Receivables from Other Banks
1. Murabahah	8	7	6	6	5	5	5	5	5	5	6	5	5	4	1. Murabahah
2. Qardh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.895	1.917	1.721	1.702	1.705	1.694	1.657	1.601	1.555	1.519	1.574	1.564	1.535	1.497	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.895	1.916	1.720	1.701	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	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	4	4	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	1.778	1.517	2.453	1.543	1.513	2.433	2.267	1.289	1.537	1.587	2.292	2.380	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	4.077	3.879	4.019	4.081	4.302	4.596	4.563	4.708	4.691	4.896	5.065	5.128	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	3.796	3.791	3.768	3.742	3.740	3.761	3.741	3.745	3.824	4.419	4.434	4.442	13. Fixed Assets and Equipment
14 Persediaan	0	0	0	0	0	0	0	0	0	0	1	0	0	0	14. Inventories
15 Rupa-rupa Aset	5.613	5.545	5.472	5.306	5.773	5.978	6.430	6.312	6.247	5.884	6.102	6.546	7.396	6.516	15. Other Assets
<b>Komponen Kewajiban dan Modal</b>															<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	165.050	170.723	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	1. Third Party Funds
a. Dana Simpanan Wadiah	20.956	22.705	23.547	23.440	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	a. IB Wadiah
1. Giro	12.033	12.867	13.825	13.866	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	1. IB Demand Deposits Wadiah
2. Tabungan	8.922	9.838	9.722	9.574	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	2. IB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	142.982	146.901	140.464	139.866	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.986	149.832	150.074	b. Non Profit Sharing Investment Fund
1. Giro	567	935	1.174	1.307	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1. Demand Deposits
2. Tabungan	38.078	40.515	38.251	38.157	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	2. Saving Deposits
3. Deposito	104.338	105.451	101.040	100.402	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	3. Time Deposits
c. Dana Investasi Profit Sharing	1.112	1.117	1.023	1.093	1.188	1.153	946	1.011	972	942	1.070	1.083	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	15	77	14	15	15	7	7	6	8	-	-	-	1. Demand Deposits
2. Tabungan	111	65	61	69	65	53	50	41	44	41	40	50	-	-	2. Saving Deposits
3. Deposito	1.001	1.047	948	948	1.108	1.085	882	963	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	5.400	5.414	6.478	6.884	5.851	5.664	5.962	5.094	5.372	6.122	5.161	5.256	3. Liabilities to other Banks
a. Giro	378	358	275	266	234	234	573	705	684	555	621	784	732	680	a. Demand Deposits
b. Tabungan	525	626	538	529	464	385	495	576	564	640	1.104	1.215	1.212	1.099	b. Saving Deposits
c. Deposito	3.586	3.760	4.195	4.482	5.576	5.877	4.458	4.248	4.635	3.806	5.671	6.380	6.047	5.602	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	537	392	137	164	387	324	136	79	93	339	89	148	223	f. Others

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2015  
(Sharia Commercial Bank)  
Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
4 Surat Berharga yang Diterbitkan	2.790	3.437	2.700	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.787	1.797	1.797	1.797	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	315	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.003	1.640	903	1.158	1.653	2.326	1.683	1.547	2.600	1.193	1.230	1.679	676	478	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.022	2.252	2.102	2.102	2.102	2.102	2.102	2.100	2.100	2.100	2.100	1.950	1.950	1.950	5. Received Borrowing
6 Liabilitas Lainnya	947	930	823	765	783	678	564	488	637	796	825	888	821	765	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4.029	3.926	3.759	3.855	4.068	4.388	3.684	3.752	3.725	3.726	3.928	25.776	56.202	56.775	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	113	54	115	29	67	15	18	18	19	26	23	22	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	113	54	115	29	67	15	18	18	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	10.643	10.644	10.695	10.695	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	10. Paid-in capital
11 Tambahan Modal Disetor	1.798	1.794	1.827	1.823	1.848	2.004	2.474	2.876	2.375	2.376	2.377	2.258	2.240	2.244	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	655	648	648	648	648	648	668	670	670	670	1.014	1.112	1.112	12. Differences in Fixed Assets Appraisal
13 Cadangan	996	997	2.067	2.067	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	13. Reserves
a. Cadangan Umum	996	996	2.066	2.066	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	a. General Reserves
b. Cadangan Tujuan	1	1	1	1	16	16	16	16	16	16	16	16	16	16	b. Special Purpose Reserves
14 Laba	4.254	4.268	3.384	3.398	3.504	3.443	3.442	3.453	3.551	3.635	3.719	3.402	3.375	3.435	14. Net Income
a. Tahun-tahun lalu	3.553	3.566	3.106	3.073	3.090	3.070	3.022	3.022	3.022	3.022	3.022	2.767	3.224	3.198	a. Previous years
b. Tahun berjalan	701	702	278	326	415	372	420	431	528	613	697	635	151	238	b. Current year

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.2 periode Oktober 2014  
\*) Angka-angka sementara

Note: r) Revised figures, based on LSMK start on June 2014 and published in October 2014 at Indonesia Banking Statistics (SPI) Table 2.2  
\*) Provisional Figures

Tabel 6.b. Kegiatan Unit Usaha Syariah - SPS 2015  
(Sharia Business Unit Operations)  
Miliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep <sup>9</sup>	Okt	Nov	Des	Jan	Feb	
<b>Komponen Aset</b>															<b>ASSETS</b>
1 Kas	289	335	295	308	333	360	350	337	342	306	328	410	358	363	1. Cash
2 Penempatan pada Bank Indonesia	9.032	10.287	10.515	11.449	9.885	10.583	9.193	10.586	12.989	9.795	9.312	15.254	10.160	10.810	2. Deposit in Bank Indonesia
a. Giro	2.505	2.633	2.675	2.696	2.780	2.813	3.008	2.860	3.112	3.132	3.085	3.241	3.377	3.437	a. Deposit
b. SBIS	2.950	3.410	3.822	4.067	3.862	3.620	3.395	3.615	3.195	3.195	2.815	2.895	2.775	3.180	b. Bank Indonesia Certificates Syariah
c. FASBIS	2.997	3.556	4.010	4.678	3.235	4.140	2.778	4.098	6.665	3.452	3.392	9.098	4.001	4.189	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	580	688	9	8	9	10	13	13	16	17	20	20	7	4	d. Others
3 Penempatan pada Bank Lain	2.059	2.281	2.570	2.521	2.755	3.059	2.496	2.679	3.516	2.946	3.063	3.642	2.961	2.702	3. Placement in Other Banks
a. Giro	18	19	16	16	26	26	29	38	749	17	15	12	11	11	a. Demand Deposits
b. Tabungan	13	44	32	32	28	21	30	39	29	41	37	58	43	20	b. Saving Deposits
c. Deposito	2.008	2.218	2.472	2.473	2.557	3.013	2.437	2.603	2.867	2.889	3.011	3.572	2.907	2.671	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	20	-	50	-	145	-	-	-	-	-	-	-	-	-	f. Others
4 Surat Berharga yang Dimiliki	1.834	1.837	1.578	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	1.734	1.737	-	1.319	1.369	2.511	2.513	2.626	2.730	2.854	2.859	2.978	3.380	3.796	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	100	100	1.578	125	100	105	125	126	126	126	120	120	10	10	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	14.946	15.353	17.116	17.600	19.010	18.396	18.647	19.156	19.196	19.602	20.005	20.629	20.617	21.118	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.583	14.988	16.750	17.226	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.699	5.930	6.168	6.351	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	1. Mudharabah
2. Musyarakah	8.884	9.058	10.582	10.875	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	362	365	366	374	413	442	457	450	441	438	428	431	421	435	b. Profit sharing Financing to Other Banks
1. Mudharabah	362	365	364	372	394	441	451	444	435	433	423	426	416	426	1. Mudharabah
2. Musyarakah	-	-	2	2	19	1	6	6	6	5	5	5	5	9	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	25.822	26.695	27.161	27.303	27.420	27.579	27.761	28.149	28.462	28.696	29.308	29.763	30.005	30.524	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	25.820	26.693	27.159	27.301	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	a. Receivables from Non Banks
1. Murabahah	24.612	25.504	25.991	26.136	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	1. Murabahah
2. Qardh	744	708	661	647	640	632	630	635	625	629	640	642	626	637	2. Qardh
3. Istishna'	464	480	507	518	534	557	561	567	586	602	622	650	652	660	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	9.667	9.754	9.858	9.816	9.835	9.733	9.770	9.521	9.375	9.070	8.822	8.614	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.569	9.705	9.666	9.753	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	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 Akseptasi)	197	-	94	131	401	102	197	137	73	396	148	-	425	841	8. Other claims
9 Penyeritaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	996	955	1.107	1.106	1.169	1.224	1.235	1.238	1.283	1.344	1.394	1.467	1.531	1.554	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	13	14	8	10	16	15	15	14	15	11	10	5	5	5	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	160	163	186	186	188	191	190	192	193	192	196	202	203	202	13. Fixed Assets and Equipment
14 Persediaan	0	1	4	0	0	0	1	1	1	7	0	-	0	0	14. Inventories
15 Rupa-rupa Aset	1.465	1.668	1.717	1.721	1.814	1.783	1.724	1.729	2.006	2.187	1.769	2.352	3.862	2.408	15. Other Assets
<b>Komponen Kewajiban dan Modal</b>															<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	44.595	47.136	47.954	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	1. Third Party Funds
a. Dana Simpanan Wadiah	5.889	6.368	6.525	7.198	6.924	6.677	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	a. iB Wadiah
1. Giro	3.326	3.645	3.787	4.320	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	1. iB Demand Deposits Wadiah
2. Tabungan	2.563	2.723	2.738	2.878	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	38.678	40.737	41.397	42.340	44.006	43.950	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	b. Non Profit Sharing Investment Fund
1. Giro	1.077	1.197	1.480	1.087	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	1. Demand Deposits
2. Tabungan	9.513	10.434	10.408	10.846	11.043	11.235	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	2. Saving Deposits
3. Deposito	28.088	29.106	29.510	30.408	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	3. Time Deposits
c. Dana Investasi Profit Sharing	28	31	32	35	34	34	36	36	38	38	39	85	39	39	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	7	6	7	8	7	7	8	8	9	9	10	9	8	9	2. Saving Deposits
3. Deposito	22	25	25	27	27	27	28	29	29	29	30	76	31	31	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	1.775	2.350	2.563	2.526	2.362	2.462	2.005	2.024	2.381	2.544	2.362	2.346	2.978	2.347	3. Liabilities to other Banks
a. Giro	102	194	122	147	151	117	142	166	160	180	621	784	732	680	a. Demand Deposits
b. Tabungan	250	259	291	355	351	363	394	399	447	521	1.104	1.215	1.099	1.212	b. Saving Deposits
c. Deposito	1.422	1.802	2.148	2.023	1.859	1.976	1.469	1.361	1.722	1.842	5.671	6.380	6.047	5.602	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	96	1	2	2	6	1	98	51	1	339	89	148	223	f. Others

Tabel 6.b. Kegiatan Unit Usaha Syariah - SPS 2015  
(Sharia Business Unit Operations)  
Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep <sup>1)</sup>	Okt	Nov	Des	Jan	Feb	
4 Surat Berharga yang Diterbitkan	500	500	500	500	500	500	500	500	500	500	500	555	500	500	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	279	279	279	279	279	279	279	279	279	279	279	279	279	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	221	221	221	221	221	221	221	221	221	221	221	276	221	221	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	234	4	4	4	4	4	4	64	171	195	250	331	330	383	5. Received Borrowing
6 Liabilitas Lainnya	4	4	4	4	4	4	4	3	2	5	2	3	10	3	6. Other Liabilities
7 Rupa-Rupa Liabilitas	15.803	16.019	18.016	17.841	17.143	18.620	17.468	18.544	65.754	16.704	16.674	21.868	65.135	66.377	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	0	0	0	0	0	0	(1)	(0)	(0)	(0)	1	3	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	764	871	1.004	1.026	1.127	1.295	1.447	1.600	1.704	1.456	1.092	995	14. Net Income
a. Tahun-tahun lalu	187	187	361	321	315	329	293	293	293	293	293	305	959	688	a. Previous years
b. Tahun berjalan	1.193	1.084	403	550	689	697	835	1.003	1.154	1.308	1.411	1.151	133	307	b. Current year

Ket: 1) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.3

Note: 1) Revised figures, based on LSMK start on June 2014 and published in October 2014 at Indonesia Banking Statistics (SPI) Table 2.3

**Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015**  
*(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)*  
 Miliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Tagihan Komitmen</b>															<b>Claim commitment</b>
- 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	3	2	5	1	1	-	-	-	1	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	32	137	307	305	351	402	402	301	165	136	164	126	- Forward purchases
- Lainnya	38	110	23	29	46	43	27	35	26	43	33	33	27	19	- Others
<b>Kewajiban Komitmen</b>															<b>Liabilities commitment</b>
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	8.148	25.944	6.394	6.496	6.628	6.765	6.182	6.402	6.671	6.120	5.873	6.518	6.673	6.760	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	180	376	116	103	105	91	86	78	80	75	69	73	71	83	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	574	590	467	365	375	426	460	449	323	368	224	211	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	-	-	49	1	-	7	3	28	24	-	46	12	- Spot sales
- Posisi penjualan <i>forward</i> yang masih berjalan	321	569	135	243	321	322	356	378	395	297	161	132	191	153	- Forward sales
- Lainnya	1.410	1.791	1.459	1.757	1.412	1.414	1.418	1.498	1.516	1.491	1.488	1.299	1.294	1.284	- Others
<b>Tagihan Kontijensi</b>															<b>Claim Contingency</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	24	25	26	27	28	29	29	30	32	718	236	311	237	311	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.613	2.417	3.632	3.705	3.696	3.659	3.684	3.710	3.710	3.689	935	947	978	1.006	- Income will be received
- Lainnya	750	715	687	691	707	848	835	857	952	904	295	423	565	542	- Others
<b>Kewajiban Kontijensi</b>															<b>Liabilities Contingency</b>
- Garansi ( <i>Kafalah</i> ) yang diberikan	1.952	1.851	1.924	2.135	2.598	2.806	3.016	3.293	3.201	3.494	4.357	3.367	3.022	3.091	- Guarantees issued
- Lainnya	42	105	100	100	88	185	205	222	222	253	89	127	133	137	- Others
<b>Lainnya</b>															<b>Others</b>
- Aktiva produktif yang dihapusbuku	2.189	4.878	5.527	5.806	5.843	5.971	6.143	6.252	6.402	6.414	6.728	7.238	7.493	7.506	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.738	1.523	1.392	1.374	985	774	825	827	780	756	756	725	725	725	- Channeling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPS periode Oktober 2014 di Tabel 7

Note: r) Revised figures, based on LSMK start on June 2014. Revised in Sharia Banking Statistic (SPS) published on October, 2014 at Table 7

**Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2015**  
**(Off Balance Sheet Account - Sharia Commercial Bank)**  
**Miliar Rp (Billion IDR)**

Indikator	2014		2015										2016		Indicator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Tagihan Komitmen</b>															<b>Claim commitment</b>
- 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	3	2	5	1	1	-	-	-	1	- Spot purchases
- Posisi pembelian forward yang masih	219	-	32	137	307	305	351	402	402	301	165	136	164	126	- Forward purchases
- Lainnya	38	110	23	29	46	43	27	35	26	43	33	33	27	19	- Others
<b>Kewajiban Komitmen</b>															<b>Liabilities commitment</b>
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	5.572	23.455	3.564	3.585	3.700	3.713	3.174	3.541	3.764	3.633	3.677	3.997	4.188	4.288	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	79	303	53	53	48	58	53	53	58	51	51	50	50	50	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	574	589	466	364	363	426	460	449	322	358	223	208	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	-	-	49	1	-	7	3	28	24	-	46	12	- Spot sales
- Posisi penjualan <i>forward</i> yang masih	321	569	135	243	321	322	356	378	395	297	161	132	191	153	- Forward sales
- Lainnya	1.407	1.788	1.456	1.754	1.409	1.412	1.415	1.496	1.514	1.490	1.487	1.297	1.293	1.283	- Others
<b>Tagihan Kontijensi</b>															<b>Claim Contingency</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	24	25	26	27	28	29	29	30	32	718	236	311	237	311	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.574	2.383	3.578	3.638	3.592	3.594	3.609	3.631	3.630	3.605	829	852	884	905	- Income will be received
- Lainnya	12	7	6	6	6	7	7	8	6	7	5	6	8	8	- Others
<b>Kewajiban Kontijensi</b>															<b>Liabilities Contingency</b>
- Garansi ( <i>Kafalah</i> ) yang diberikan	1.414	1.380	1.479	1.685	2.089	2.201	2.342	2.547	2.382	2.704	3.584	2.734	2.458	2.551	- Guarantees issued
- Lainnya	11	11	11	4	0	0	0	0	0	0	0	1	8	1	- Others
<b>Lainnya</b>															<b>Others</b>
- Aktiva produktif yang dihapusbuku	1.632	4.270	4.888	4.924	4.932	5.041	5.174	5.240	5.391	5.366	5.634	5.966	6.196	6.208	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	50	50	50	50	50	50	50	50	50	50	50	50	50	50	- Channeling of mudharabah

**Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2015**  
**(Off Balance Sheet Account - Sharia Business Unit)**  
**Milliar Rp (Billion IDR)**

Indikator	2014		2015										2016		Indikator	
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
<b>Tagihan Komitmen</b>																<b>Claim commitment</b>
- 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
<b>Kewajiban Komitmen</b>																<b>Liabilities commitment</b>
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	2.861	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2.575	2.489	2.830	2.911	2.928	3.052	3.007	25	2.907	2.487	2.197	2.521	2.485	2.472	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	101	73	63	50	57	33	32	-	22	24	18	24	21	34	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	-	-	-	1	1	1	12	-	0	0	0	10	1	3	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales	
- Posisi penjualan <i>forward</i> yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales	
- Lainnya	4	4	3	3	3	2	3	2	2	2	2	2	1	1	- Others	
<b>Tagihan Kontijensi</b>																<b>Claim Contingency</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	39	34	54	67	104	64	76	79	80	84	105	95	94	101	- Income will be received	
- Lainnya	738	708	681	685	701	841	828	849	946	897	289	416	558	534	- Others	
<b>Kewajiban Kontijensi</b>																<b>Liabilities Contingency</b>
- Garansi ( <i>Kafalah</i> ) yang diberikan	538	470	445	449	508	605	674	746	819	790	773	633	563	540	- Guarantees issued	
- Lainnya	32	94	90	95	88	185	204	222	222	253	89	127	125	136	- Others	
<b>Lainnya</b>																<b>Others</b>
- Aktiva produktif yang dihapusbuku	557	608	639	883	911	930	969	1.011	1.011	1.048	1.094	1.272	1.297	1.298	- Written off earning assets	
- Penerusan dana <i>mudharabah muqayyadah</i>	2.688	1.473	1.342	1.324	934	723	774	777	730	706	706	675	675	675	- Channeling of mudharabah muqayyadah	

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 2015**  
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)  
Milliar Rp (Billion IDR)

Indikator	2014				2015								2016		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep <sup>1)</sup>	Okt	Nov	Des	Jan	Feb	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	29.620	32.615	10.579	14.041	17.515	21.035	24.586	28.584	32.104	35.675	39.229	43.042	3.781	6.727	1 Operating Income from:
a. Penempatan pada Bank Indonesia	973	1.105	410	522	631	724	804	913	1.028	1.144	1.270	1.342	97	190	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	187	210	53	73	91	113	136	156	176	196	217	237	23	48	b. Placement in Other Banks
c. Surat Berharga	783	873	259	341	434	554	654	750	817	901	1.020	1.166	220	264	c. Investment in Securities
d. Pembiayaan yang Diberikan-	20.076	21.976	6.121	8.135	10.188	12.177	14.292	16.559	18.607	20.700	22.750	24.977	2.447	4.310	d. Financing-
i. Pendapatan Bagi Hasil	5.752	6.381	1.822	2.433	3.029	3.637	4.269	4.915	5.550	6.169	6.802	7.523	885	1.307	i. Profit Sharing
a. Mudharabah	1.576	1.723	445	600	751	907	1.075	1.246	1.411	1.572	1.731	1.890	158	310	a. Mudharabah
b. Musyarakah	4.175	4.657	1.377	1.833	2.278	2.730	3.194	3.669	4.139	4.597	5.071	5.633	726	997	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	13.228	14.424	3.999	5.309	6.647	7.945	9.310	10.831	12.135	13.503	14.828	16.238	1.459	2.810	ii. Receivables/Acceptables
a. Murabahah	12.958	14.128	3.927	5.214	6.530	7.805	9.147	10.524	11.789	13.119	14.403	15.773	1.418	2.732	a. Murabahah
b. Ujrah	188	205	48	64	79	93	108	124	141	158	175	192	31	60	b. Qardh
c. Istishna'	69	76	23	30	37	45	52	60	67	76	84	92	9	17	c. Istishna'
d. Piutang Lainnya	13	14	1	2	2	2	3	4	4	4	4	0	-	-	d. Other Receivables/
iii. Pendapatan Sewa (Ijarah)	1.096	1.171	301	392	512	595	713	813	922	1.028	1.119	1.217	104	193	iii. Leasing Receivables/
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	7.600	8.452	3.736	4.971	6.172	7.466	8.699	10.206	11.477	12.734	13.973	15.320	995	1.915	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	14.511	16.096	6.067	8.068	9.995	12.183	14.207	16.481	18.489	20.486	22.445	24.529	2.041	3.977	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	13.763	15.110	5.990	7.964	9.864	12.026	14.025	16.276	18.262	20.235	22.169	24.229	2.041	3.976	a. Non Profit Sharing Investment
b. Dana Investasi Profit Sharing	748	986	76	103	131	157	182	205	228	252	276	300	0	1	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	15.109	16.519	4.512	5.974	7.520	8.852	10.379	12.102	13.615	15.188	16.784	18.513	1.740	2.751	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	6.570	7.715	2.642	4.653	5.318	4.833	5.866	6.045	5.688	6.109	7.918	8.754	1.955	1.979	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	58	19	25	30	36	45	54	69	71	80	90	8	17	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	13	15	3	4	4	4	4	4	5	6	6	7	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.700	1.884	432	594	754	919	1.052	1.067	1.169	1.298	1.423	1.585	112	215	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.806	5.758	2.188	4.030	4.530	3.874	4.765	4.919	4.446	4.733	6.409	7.073	1.835	1.746	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	21.680	24.235	7.154	10.627	12.838	13.685	16.245	18.147	19.304	21.297	24.703	27.267	3.695	4.729	5 Total of Operating Income
6 Total Beban Operasional	15.732	17.942	5.660	8.713	10.420	11.053	13.161	14.629	15.252	16.717	19.617	22.011	3.372	4.116	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	374	405	78	106	134	162	194	223	249	277	304	335	24	44	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	23	26	6	7	9	9	11	13	15	16	17	18	1	2	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	6	8	9	15	19	19	23	26	31	34	2	2	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	6.159	7.288	2.767	4.798	5.441	5.139	6.340	6.887	6.486	7.021	8.956	10.235	2.272	2.043	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.075	1.187	282	366	460	550	650	726	820	910	1.020	1.115	95	191	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	9	3	4	4	4	4	5	10	25	25	26	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	0	0	0	0	5	4	4	1	1	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.840	5.339	1.518	2.087	2.647	3.167	3.616	4.067	4.569	5.013	5.523	6.087	555	1.089	i. Cost of Human Resources
ii. Biaya Tenaker	4.718	5.220	1.481	2.033	2.577	3.079	3.518	3.958	4.444	4.875	5.370	5.911	546	1.071	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	116	112	36	52	66	83	93	103	119	133	146	167	8	17	iii. Training Cost
iv. Penelitian dan Pengembangan	6	8	1	3	4	4	6	6	6	6	6	9	1	2	iv. Research and Development
j. Beban Operasional Lainnya	3.254	3.684	999	1.336	1.717	2.008	2.327	2.689	3.080	3.424	3.737	4.157	422	742	j. Other Operating Costs
i. Promosi	246	300	56	77	118	161	186	225	250	273	302	358	16	31	i. Promotion
ii. Biaya Lainnya	3.008	3.384	944	1.259	1.598	1.847	2.140	2.464	2.830	3.151	3.435	3.798	406	711	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.947	6.293	1.494	1.914	2.418	2.632	3.084	3.518	4.051	4.580	5.086	5.256	323	614	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	639	477	127	209	264	315	388	230	250	269	276	348	15	29	8 Non Operating Income
9 Beban Non Operasional	4.551	4.722	874	1.122	1.471	1.754	2.048	2.129	2.400	2.686	2.987	3.303	27	47	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.911)	(4.244)	(747)	(953)	(1.207)	(1.439)	(1.660)	(1.899)	(2.150)	(2.417)	(2.711)	(2.955)	(12)	(19)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.036	2.049	747	961	1.210	1.194	1.425	1.620	1.901	2.163	2.375	2.301	311	595	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	-	846	-	-	-	-	-	-	-	-	-	1.705	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(205)	(137)	(66)	(85)	(107)	(124)	(171)	(186)	(219)	(243)	(267)	(334)	(27)	(50)	13 Income Tax
14 Laba/Rugi Bersih	1.831	1.733	(681)	(66)	1.103	1.070	1.254	1.433	1.682	1.921	2.107	1.786	284	545	14 Net Profit/Loss

Ket: 1) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPS periode Oktober 2014 di Tabel 8

Note: 1) Revised figures, based on LSMK start on June 2014. Revised in Sharia Banking Statistic (SPS) published on October, 2014 at Table 8



Tabel 8a. Laporan Laba Rugi Bank Umum Syariah (Sharia Commercial Bank Condensed Income Statement) - SPS 2015  
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)  
Miliar Rp (Billion IDR)

Indikator	2014				2015								2016		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	23.352	25.853	8.672	11.473	14.256	17.061	19.881	22.940	25.673	28.522	31.335	34.418	3.021	5.286	1 Operating Income from:
a. Penempatan pada Bank Indonesia	635	727	301	371	439	495	540	611	690	770	862	953	62	128	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	36	42	14	19	24	29	35	41	46	52	57	62	7	14	b. Placement in Other Banks
c. Surat Berharga	695	773	225	299	382	491	571	649	700	767	866	1.016	203	227	c. Investment in Securities
d. Pembiayaan yang Diberikan-	15.645	17.212	4.694	6.233	7.797	9.297	10.894	12.667	14.185	15.760	17.287	18.952	1.893	3.214	d. Financing-
i. Pendapatan Bagi Hasil	4.703	5.204	1.445	1.920	2.379	2.844	3.327	3.826	4.292	4.750	5.222	5.761	710	960	i. Profit Sharing
a. Mudharabah	1.065	1.158	277	370	460	551	648	754	847	938	1.030	1.120	88	173	a. Mudharabah
b. Musyarakah	3.638	4.046	1.168	1.550	1.919	2.293	2.679	3.072	3.445	3.811	4.191	4.641	622	788	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	0	0	0	0	-	-	c. Other profit sharing
ii. Piutang	10.677	11.752	3.204	4.254	5.330	6.366	7.454	8.703	9.734	10.836	11.877	12.991	1.164	2.223	ii. Receivables/Acceptables
a. Murabahah	10.494	11.552	3.155	4.188	5.250	6.271	7.345	8.457	9.457	10.528	11.537	12.620	1.132	2.163	a. Murabahah
b. Ujrah	151	166	42	56	69	82	95	229	259	287	318	353	30	58	b. Qardh
c. Istishna'	19	21	6	8	9	11	12	14	14	16	18	18	2	3	c. Istishna'
d. Piutang Lainnya	13	14	1	2	2	2	3	3	4	4	4	0	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Jarah)	265	256	45	59	89	86	112	138	159	175	188	200	19	30	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	6.341	7.099	3.437	4.551	5.613	6.749	7.841	8.972	10.052	11.173	12.263	13.435	856	1.704	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	10.992	12.276	5.104	6.752	8.329	9.987	11.613	13.258	14.830	16.435	17.991	19.646	1.637	3.229	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	10.247	11.292	5.028	6.650	8.200	9.832	11.434	13.056	14.606	16.187	17.719	19.350	1.637	3.229	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	746	984	75	102	129	155	179	202	225	248	272	296	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	12.359	13.577	3.568	4.722	5.927	7.074	8.268	9.682	10.843	12.087	13.343	14.772	1.384	2.056	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	6.042	7.057	2.397	4.318	4.918	4.416	5.366	5.496	5.063	5.381	7.131	7.873	1.843	1.837	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	57	19	24	30	35	44	53	68	71	79	89	7	17	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	383	514	640	775	893	886	961	1.068	1.168	1.298	90	182	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.501	5.360	1.995	3.779	4.248	3.606	4.429	4.556	4.034	4.242	5.885	6.486	1.746	1.639	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	18.401	20.634	5.965	9.039	10.845	11.490	13.634	15.178	15.906	17.467	20.474	22.645	3.228	3.894	5 Total of Operating Income
6 Total Beban Operasional	13.602	15.543	4.878	7.640	9.077	9.519	11.357	12.633	12.986	14.154	16.784	18.653	3.039	3.595	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	319	345	62	84	106	128	153	175	195	216	235	257	21	39	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	21	24	6	8	8	8	10	12	14	15	16	17	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	0	0	5	7	9	14	16	18	21	24	28	32	2	2	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	5.480	6.506	2.471	4.384	4.939	4.503	5.625	6.119	5.613	6.009	7.831	8.789	2.129	1.852	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	961	1.061	246	318	398	476	563	638	721	800	898	981	84	170	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	8	3	3	4	4	4	4	10	25	25	26	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	0	0	0	0	5	4	4	1	1	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.215	4.651	1.338	1.842	2.331	2.781	3.142	3.536	3.974	4.348	4.799	5.289	492	963	i. Cost of Human Resources
i. Biaya Tenaker	4.106	4.546	1.304	1.794	2.268	2.703	3.054	3.439	3.862	4.224	4.662	5.130	484	947	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	104	98	33	47	61	76	85	94	108	120	133	153	8	15	ii. Training Cost
iii. Penelitian dan Pengembangan	5	7	1	1	2	2	3	3	3	4	4	7	0	0	iii. Research and Development
j. Beban Operasional Lainnya	2.599	2.946	748	995	1.282	1.605	1.844	2.129	2.438	2.712	2.946	3.258	308	567	j. Other Operating Costs
i. Promosi	210	256	47	67	104	138	159	195	216	235	258	302	13	25	i. Promotion
ii. Biaya Lainnya	2.389	2.690	701	928	1.178	1.467	1.685	1.934	2.222	2.477	2.688	2.956	295	542	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	4.799	5.091	1.087	1.399	1.767	1.971	2.277	2.545	2.920	3.313	3.691	3.992	189	299	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	177	52	19	26	36	36	67	81	92	78	83	103	2	10	8 Non Operating Income
9 Beban Non Operasional	4.085	4.320	763	1.009	1.274	1.513	1.759	2.014	2.273	2.546	2.821	3.118	15	23	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.908)	(4.269)	(744)	(990)	(1.248)	(1.477)	(1.692)	(1.934)	(2.180)	(2.467)	(2.738)	(3.015)	(13)	(13)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	891	822	343	409	520	494	586	612	740	846	953	977	176	285	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)	(65)	(83)	(105)	(121)	(166)	(181)	(211)	(233)	(256)	(322)	(25)	(48)	13 Income Tax
14 Laba/Rugi Bersih	701	702	278	326	415	372	420	431	528	613	697	635	151	238	14 Net Profit/Loss

..: Data not available

\*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah (Sharia Business Unit Condensed Income Statement) - SPS 2015  
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)  
Miliar Rp (Billion IDR)

Indikator	2014				2015								2016		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep <sup>1)</sup>	Okt	Nov	Des	Jan	Feb	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	6.269	6.762	1.907	2.568	3.259	3.974	4.705	5.644	6.431	7.153	7.895	8.624	760	1.442	1 Operating Income from:
a. Penempatan pada Bank Indonesia	339	378	109	150	192	229	264	301	338	374	408	390	35	63	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	151	168	39	54	67	84	101	115	130	144	160	175	16	34	b. Placement in Other Banks
c. Surat Berharga	89	100	33	42	51	63	83	101	117	133	154	150	17	38	c. Investment in Securities
d. Pembiayaan yang Diberikan-	4.431	4.764	1.427	1.902	2.391	2.881	3.398	3.892	4.422	4.940	5.463	6.026	554	1.096	d. Financing-
i. Pendapatan Bagi Hasil	1.049	1.177	377	513	650	793	942	1.089	1.258	1.420	1.580	1.762	174	346	i. Profit Sharing
a. Mudharabah	512	565	168	230	291	356	427	492	563	634	701	770	70	137	a. Mudharabah
b. Musyarakah	537	612	209	284	359	437	515	597	694	786	879	992	104	209	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.551	2.672	795	1.055	1.318	1.579	1.856	2.128	2.400	2.667	2.951	3.247	295	586	ii. Receivables/Acceptables
a. Murabahah	2.464	2.577	772	1.025	1.280	1.534	1.803	2.067	2.332	2.590	2.866	3.153	286	569	a. Murabahah
b. Ujrah	37	39	6	8	10	11	13	14	15	17	18	19	1	3	b. Qardh
c. Istishna'	50	56	17	22	28	34	40	47	53	60	67	74	7	14	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	832	915	255	333	423	508	600	675	764	853	931	1.017	85	163	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.259	1.353	299	420	558	717	858	1.234	1.425	1.561	1.710	1.885	138	211	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.519	3.820	963	1.316	1.666	2.196	2.593	3.224	3.659	4.051	4.454	4.883	405	748	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.517	3.818	962	1.314	1.664	2.194	2.591	3.221	3.656	4.048	4.450	4.879	405	747	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	2	1	2	2	2	3	3	3	3	4	5	0	1	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.750	2.942	944	1.252	1.593	1.778	2.111	2.420	2.772	3.102	3.441	3.741	356	694	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	528	659	245	336	400	417	500	549	625	728	787	881	111	142	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	0	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	2	4	4	4	4	4	4	6	6	6	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	209	244	49	80	115	144	159	181	208	231	256	287	22	33	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	306	398	193	251	281	268	336	363	412	491	524	587	89	108	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.279	3.601	1.189	1.588	1.993	2.195	2.611	2.969	3.398	3.830	4.228	4.622	467	836	5 Total of Operating Income
6 Total Beban Operasional	2.130	2.399	782	1.072	1.343	1.534	1.804	1.996	2.267	2.563	2.833	3.358	333	521	6 Total of Operating Costs
a. Beban Imbalan kepada BI	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	55	60	16	22	28	34	40	48	54	61	68	78	3	6	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	2	0	1	1	1	1	1	1	1	1	1	-	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	0	0	0	1	2	1	2	2	2	2	0	1	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	679	782	297	414	502	636	715	768	873	1.012	1.125	1.446	143	191	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	114	126	36	49	61	74	88	88	99	110	121	134	11	21	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	624	689	180	245	317	385	474	530	595	665	724	798	63	126	i. Cost of Human Resources
i. Biaya Tenaker	612	674	177	240	309	376	464	519	582	651	709	781	62	123	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	12	14	3	5	5	7	8	9	11	12	13	14	0	1	ii. Training Cost
iii. Penelitian dan Pengembangan	1	1	0	1	2	2	3	2	2	2	2	2	1	1	iii. Research and Development
j. Beban Operasional Lainnya	655	738	252	341	434	403	483	560	642	712	791	898	114	175	j. Other Operating Costs
i. Promosi	35	44	9	10	14	23	28	30	34	38	45	56	3	6	i. Promotion
ii. Biaya Lainnya	619	694	243	331	420	380	455	530	608	674	747	842	111	169	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.148	1.202	407	515	650	661	807	973	1.131	1.267	1.395	1.264	134	315	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	462	426	108	190	238	279	321	150	157	191	193	245	13	19	8 Non Operating Income
9 Beban Non Operasional	466	401	111	154	197	240	289	115	127	140	166	185	12	24	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(4)	24	(3)	37	41	39	32	35	30	51	26	60	1	(5)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.145	1.227	404	552	691	700	839	1.008	1.161	1.317	1.422	1.324	135	310	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	-	179	-	-	-	-	-	-	-	-	-	161	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(15)	(1)	(1)	(2)	(2)	(3)	(5)	(5)	(7)	(10)	(11)	(12)	(2)	(3)	13 Income Tax
14 Laba/Rugi Bersih	1.130	1.031	403	550	689	697	835	1.003	1.154	1.308	1.411	1.151	133	307	14 Net Profit/Loss

\*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah

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

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep <sup>1)</sup>	Okt	Nov	Des	Jan	Feb	
1. Lancar	216.085	227.257	215.974	216.716	218.487	218.250	217.451	219.375	226.236	222.039	223.859	241.755	229.788	231.835	1. Current
2. Dalam Perhatian Khusus	15.532	13.406	20.126	21.283	21.083	21.190	20.374	21.001	21.859	21.638	22.111	19.507	22.039	23.513	2. Special Mention
3. Kurang Lancar	2.611	2.474	2.752	2.665	3.016	2.922	2.623	2.442	2.250	2.224	2.376	2.417	2.984	2.821	3. Sub-Standard
4. Diragukan	1.669	1.702	1.952	1.702	1.744	1.452	1.853	1.900	1.610	1.069	962	924	996	1.217	4. Doubtful
5. Macet	5.620	4.721	5.133	5.112	5.166	5.601	5.754	5.884	6.211	6.825	6.634	6.132	6.553	6.717	5. Lost
Total Aset Produktif	241.517	249.560	245.937	247.478	249.497	249.414	248.055	250.602	258.166	253.796	255.942	270.735	262.360	266.103	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,10	3,57	4,00	3,83	3,98	4,00	4,12	4,08	3,90	3,99	3,90	3,50	4,01	4,04	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		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Lancar	159.855	168.229	156.029	155.492	157.005	155.036	156.024	154.783	159.405	157.245	158.974	169.873	163.272	163.881	1. Current
2. Dalam Perhatian Khusus	12.284	10.357	15.668	16.685	16.229	17.176	16.166	17.368	17.778	17.870	18.046	15.102	17.530	18.504	2. Special Mention
3. Kurang Lancar	2.228	2.106	2.433	2.234	2.623	2.113	2.255	2.057	1.920	1.868	2.092	2.210	2.645	2.460	3. Sub-Standard
4. Diragukan	1.448	1.457	1.678	1.426	1.459	1.187	1.250	1.333	972	855	781	774	812	1.045	4. Doubtful
5. Macet	4.780	3.990	4.121	4.153	4.180	4.581	4.604	4.731	5.077	5.283	5.070	4.684	5.101	5.240	5. Lost
Total Aset Produktif	180.595	186.138	179.929	179.989	181.496	180.094	180.299	180.273	185.152	183.122	184.962	192.642	189.360	191.131	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,68	4,06	4,58	4,34	4,55	4,38	4,50	4,51	4,30	4,37	4,29	3,98	4,52	4,58	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		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep <sup>1)</sup>	Okt	Nov	Des	Jan	Feb	
1. Lancar	56.231	59.028	59.945	61.224	61.483	63.214	61.428	64.592	66.832	64.794	64.885	71.882	66.515	67.954	1. Current
2. Dalam Perhatian Khusus	3.248	3.049	4.459	4.598	4.855	4.014	4.208	3.632	4.081	3.768	4.065	4.405	4.509	5.009	2. Special Mention
3. Kurang Lancar	383	368	319	431	392	808	368	385	330	357	285	207	339	360	3. Sub-Standard
4. Diragukan	221	245	274	276	285	265	603	567	639	214	181	150	184	171	4. Doubtful
5. Macet	839	732	1.012	959	985	1.019	1.150	1.153	1.133	1.542	1.564	1.448	1.452	1.477	5. Lost
Total Aset Produktif	60.922	63.422	66.008	67.489	68.000	69.320	67.757	70.329	73.015	70.674	70.979	78.093	73.000	74.972	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,37	2,12	2,43	2,47	2,45	3,02	3,13	2,99	2,88	2,99	2,86	2,31	2,71	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 2015**  
(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		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>11.684</b>	<b>12.046</b>	<b>12.537</b>	<b>13.494</b>	<b>13.972</b>	<b>15.678</b>	<b>15.685</b>	<b>16.034</b>	<b>16.911</b>	<b>18.733</b>	<b>19.688</b>	<b>21.248</b>	<b>22.534</b>	<b>22.847</b>	<b>Securities Based on Instrument Categories</b>
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.307	1.521	820	740	609	763	912	972	1.449	2.133	2.755	2.887	2.824	2.870	1 <b>Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	946	951	384	120	169	219	436	439	959	1.731	2.321	2.285	2.365	2.378	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	165	380	225	347	130	258	255	323	260	60	28	160	30	70	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	212	272	310	286	221	209	231	342	406	443	429	422	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.377	10.525	11.717	12.755	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	2 <b>Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	7.988	8.007	9.184	10.067	10.473	11.816	11.858	12.169	12.582	13.717	14.060	15.242	16.504	16.737	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.336	1.511	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	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	1.057	1.037	1.197	1.216	1.186	1.190	1.207	1.207	1.197	1.444	1.506	1.539	d. Others Sukuk
e. SBPM Syariah Lainnya	113	111	110	110	121	118	117	117	119	119	119	119	143	143	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>3.290</b>	<b>3.937</b>	<b>3.200</b>	<b>3.455</b>	<b>4.265</b>	<b>4.938</b>	<b>4.295</b>	<b>4.159</b>	<b>5.212</b>	<b>3.805</b>	<b>3.842</b>	<b>4.346</b>	<b>3.288</b>	<b>1.293</b>	<b>Securities Based on Instrument Categories</b>
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	1 <b>Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	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	2.500	2.500	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	3.010	1.047	2 <b>Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.000	2.000	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran</b>	<b>11.684</b>	<b>12.046</b>	<b>12.537</b>	<b>13.494</b>	<b>13.972</b>	<b>15.678</b>	<b>15.685</b>	<b>16.034</b>	<b>16.911</b>	<b>18.733</b>	<b>19.688</b>	<b>21.248</b>	<b>22.534</b>	<b>22.847</b>	<b>Securities Based on Measurement Methods</b>
1 Surat Berharga Pasar Uang Syariah	1.307	1.521	820	740	609	763	912	972	1.449	2.133	2.755	2.887	2.824	2.870	1 <b>Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	180	328	156	223	253	230	195	199	322	530	613	633	680	570	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	97	243	245	246	296	298	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	156	223	253	230	195	199	225	286	368	387	384	272	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.127	1.193	665	516	356	533	717	773	1.127	1.603	2.142	2.254	2.144	2.301	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	10.377	10.525	11.717	12.755	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	2 <b>Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	5.397	5.711	5.739	6.573	6.911	7.279	7.161	7.400	7.799	7.816	7.830	7.825	7.815	3.239	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.004	1.009	1.037	1.341	1.551	1.711	1.719	1.954	2.375	2.442	2.446	2.446	2.449	2.223	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	4.702	5.232	5.360	5.568	5.442	5.446	5.423	5.374	5.383	5.380	5.367	1.016	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.980	4.814	5.978	6.182	6.452	7.636	7.612	7.662	7.663	8.784	9.103	10.536	11.895	16.738	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>3.290</b>	<b>3.937</b>	<b>3.200</b>	<b>3.455</b>	<b>4.265</b>	<b>4.938</b>	<b>4.295</b>	<b>4.159</b>	<b>5.212</b>	<b>3.805</b>	<b>3.842</b>	<b>4.346</b>	<b>3.288</b>	<b>1.293</b>	<b>Securities Based on Measurement Methods</b>
1 Surat Berharga Pasar Uang Syariah	790	1.437	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	1 <b>Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	90	-	385	345	653	275	604	950	10	-	55	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	385	330	653	225	604	900	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	-	-	15	-	50	-	50	10	-	55	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	700	570	920	1.285	1.020	555	1.262	795	692	1.166	278	247	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.500	2.500	2.500	2.500	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	3.010	1.047	2 <b>Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	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	1.500	1.500	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	1.000	1.000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.000	b. Measured at Face Value - Held to Maturity

Ket: \*) Angka Sementara

Note: \*) Provisional Figures

**Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2015**  
(Investment In Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)  
Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>9.850</b>	<b>10.208</b>	<b>10.959</b>	<b>12.050</b>	<b>12.503</b>	<b>13.062</b>	<b>13.047</b>	<b>13.282</b>	<b>14.055</b>	<b>15.879</b>	<b>16.829</b>	<b>18.270</b>	<b>19.144</b>	<b>19.041</b>	<b>Securities Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>261</b>	<b>470</b>	<b>552</b>	<b>615</b>	<b>509</b>	<b>658</b>	<b>787</b>	<b>845</b>	<b>1.226</b>	<b>1.890</b>	<b>2.510</b>	<b>2.521</b>	<b>2.528</b>	<b>2.573</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	-	-	115	120	169	219	436	439	862	1.488	2.077	2.039	2.069	2.080	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	65	280	225	222	30	153	130	197	133	60	28	40	30	70	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	196	190	212	272	310	286	221	209	231	342	406	443	429	422	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>9.589</b>	<b>9.739</b>	<b>10.408</b>	<b>11.435</b>	<b>11.994</b>	<b>12.404</b>	<b>12.260</b>	<b>12.436</b>	<b>12.830</b>	<b>13.989</b>	<b>14.319</b>	<b>15.749</b>	<b>16.616</b>	<b>16.468</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	7.421	7.440	8.094	8.947	9.303	9.520	9.558	9.756	10.162	11.319	11.659	12.842	13.632	13.476	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	953	1.324	1.336	1.511	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	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	854	854	1.014	1.018	988	992	1.009	1.009	999	1.246	1.298	1.306	d. Others Sukuk
e. SBPM Syariah Lainnya	94	94	94	94	104	101	102	102	104	104	104	104	128	128	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>2.790</b>	<b>3.437</b>	<b>2.700</b>	<b>2.955</b>	<b>3.765</b>	<b>4.438</b>	<b>3.795</b>	<b>3.659</b>	<b>4.712</b>	<b>3.305</b>	<b>3.342</b>	<b>3.791</b>	<b>2.788</b>	<b>793</b>	<b>Securities Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>790</b>	<b>1.437</b>	<b>700</b>	<b>955</b>	<b>1.265</b>	<b>1.938</b>	<b>1.295</b>	<b>1.159</b>	<b>2.212</b>	<b>805</b>	<b>692</b>	<b>1.166</b>	<b>278</b>	<b>247</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.650</b>	<b>2.625</b>	<b>2.510</b>	<b>547</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.000	2.000	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	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran</b>	<b>9.850</b>	<b>10.208</b>	<b>10.959</b>	<b>12.050</b>	<b>12.503</b>	<b>13.062</b>	<b>13.047</b>	<b>13.282</b>	<b>14.055</b>	<b>15.879</b>	<b>16.829</b>	<b>18.270</b>	<b>19.144</b>	<b>19.041</b>	<b>Securities Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>261</b>	<b>470</b>	<b>552</b>	<b>615</b>	<b>509</b>	<b>658</b>	<b>787</b>	<b>845</b>	<b>1.226</b>	<b>1.890</b>	<b>2.510</b>	<b>2.521</b>	<b>2.528</b>	<b>2.573</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	180	328	156	223	253	230	195	199	225	286	368	387	384	272	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	156	223	253	230	195	199	225	286	368	387	384	272	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	81	141	396	391	256	428	592	647	1.001	1.603	2.142	2.134	2.144	2.301	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>9.589</b>	<b>9.739</b>	<b>10.408</b>	<b>11.435</b>	<b>11.994</b>	<b>12.404</b>	<b>12.260</b>	<b>12.436</b>	<b>12.830</b>	<b>13.989</b>	<b>14.319</b>	<b>15.749</b>	<b>16.616</b>	<b>16.468</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	4.955	5.269	5.298	6.041	6.380	6.682	6.563	6.796	7.284	7.305	7.318	7.314	7.303	2.927	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	562	567	595	900	1.110	1.204	1.211	1.441	1.940	2.011	2.015	2.014	2.017	1.971	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	4.702	5.141	5.270	5.477	5.352	5.356	5.344	5.294	5.303	5.300	5.287	955	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.634	4.469	5.110	5.394	5.614	5.722	5.697	5.640	5.546	6.684	7.001	8.434	9.313	13.542	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>2.790</b>	<b>3.437</b>	<b>2.700</b>	<b>2.955</b>	<b>3.765</b>	<b>4.438</b>	<b>3.795</b>	<b>3.659</b>	<b>4.712</b>	<b>3.305</b>	<b>3.342</b>	<b>3.791</b>	<b>2.788</b>	<b>793</b>	<b>Securities Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>790</b>	<b>1.437</b>	<b>700</b>	<b>955</b>	<b>1.265</b>	<b>1.938</b>	<b>1.295</b>	<b>1.159</b>	<b>2.212</b>	<b>805</b>	<b>692</b>	<b>1.166</b>	<b>278</b>	<b>247</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	90	-	385	345	653	275	604	950	10	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	385	330	653	225	604	900	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	90	-	-	15	-	50	-	50	10	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	1.347	700	570	920	1.285	1.020	555	1.262	795	692	1.166	278	247	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>	<b>2.000</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.500</b>	<b>2.650</b>	<b>2.625</b>	<b>2.510</b>	<b>547</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	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	1.500	1.500	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	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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 2015**  
*(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)*  
 Miliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>1.834</b>	<b>1.837</b>	<b>1.578</b>	<b>1.444</b>	<b>1.469</b>	<b>2.616</b>	<b>2.638</b>	<b>2.752</b>	<b>2.856</b>	<b>2.854</b>	<b>2.859</b>	<b>2.978</b>	<b>3.390</b>	<b>3.806</b>	<b>Securities Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>1.046</b>	<b>1.051</b>	<b>269</b>	<b>125</b>	<b>100</b>	<b>105</b>	<b>125</b>	<b>126</b>	<b>223</b>	<b>243</b>	<b>245</b>	<b>366</b>	<b>296</b>	<b>298</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	946	951	269	-	-	-	-	-	97	243	245	246	296	298	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	100	100	-	125	100	105	125	126	126	-	-	120	-	-	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>788</b>	<b>786</b>	<b>1.309</b>	<b>1.319</b>	<b>1.369</b>	<b>2.511</b>	<b>2.513</b>	<b>2.626</b>	<b>2.632</b>	<b>2.611</b>	<b>2.614</b>	<b>2.612</b>	<b>3.094</b>	<b>3.508</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	567	567	1.090	1.120	1.169	2.297	2.301	2.413	2.420	2.398	2.402	2.400	2.871	3.261	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
d. Sukuk Lainnya	203	203	203	183	183	198	198	198	198	198	198	198	208	232	d. Others Sukuk
e. SBPM Syariah Lainnya	18	16	16	16	16	16	14	14	14	14	14	14	15	15	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>555</b>	<b>500</b>	<b>500</b>	<b>Securities Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	-	-	-	-	-	-	-	-	-	-	-	<b>55</b>	-	-	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	-	-	-	-	-	-	-	-	-	-	55	-	-	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	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
<b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran</b>	<b>1.834</b>	<b>1.837</b>	<b>1.578</b>	<b>1.444</b>	<b>1.469</b>	<b>2.616</b>	<b>2.638</b>	<b>2.752</b>	<b>2.856</b>	<b>2.854</b>	<b>2.859</b>	<b>2.978</b>	<b>3.390</b>	<b>3.806</b>	<b>Securities Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>1.046</b>	<b>1.051</b>	<b>269</b>	<b>125</b>	<b>100</b>	<b>105</b>	<b>125</b>	<b>126</b>	<b>223</b>	<b>243</b>	<b>245</b>	<b>366</b>	<b>296</b>	<b>298</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	97	243	245	246	296	298	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	97	243	245	246	296	298	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	269	125	100	105	125	126	126	-	-	120	-	-	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>788</b>	<b>786</b>	<b>1.309</b>	<b>1.319</b>	<b>1.369</b>	<b>2.511</b>	<b>2.513</b>	<b>2.626</b>	<b>2.632</b>	<b>2.611</b>	<b>2.614</b>	<b>2.612</b>	<b>3.094</b>	<b>3.508</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	442	442	441	532	531	597	598	604	515	511	512	511	512	312	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	442	442	441	441	441	507	508	513	436	431	432	431	432	251	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	91	90	90	90	90	79	80	80	80	80	61	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	346	344	868	788	837	1.914	1.915	2.022	2.117	2.100	2.102	2.101	2.582	3.196	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>555</b>	<b>500</b>	<b>500</b>	<b>Securities Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	-	-	-	-	-	-	-	-	-	-	-	<b>55</b>	-	-	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	55	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>2 Sharia Capital Market Securities</b>
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	500	500	500	500	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 Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units)*  
 Miliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pembiayaan Bagi Hasil	64.313	63.741	65.858	67.060	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	1. Profit Sharing Financing
NPF	3.945	3.374	3.497	3.331	3.409	3.316	3.238	3.329	3.353	3.308	3.257	3.414	3.913	3.970	NPF
a. Mudharabah	14.307	14.354	14.136	14.388	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	a. Mudharabah
NPF	578	519	486	475	472	420	406	393	378	368	351	323	339	383	NPF
b. Musyarakah	49.946	49.336	51.686	52.649	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	b. Musyarakah
NPF	3.359	2.844	2.995	2.843	2.937	2.896	2.832	2.936	2.975	2.940	2.906	3.091	3.574	3.587	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	35	24	1	-	-	-	-	-	-	-	-	-	c. Pembiayaan Bagi Hasil Lainnya
NPF	9	11	16	14	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	122.599	123.968	123.468	123.012	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	2. Receivables/Acceptables
NPF	5.501	5.092	5.979	5.780	6.086	6.221	6.548	6.472	6.310	6.302	6.302	5.643	6.169	6.326	NPF
a. Murabahah	115.602	117.371	117.358	117.210	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	a. Murabahah
NPF	5.218	4.844	5.644	5.431	5.719	5.851	6.180	6.128	5.989	6.001	6.075	5.502	6.014	6.171	NPF
b. Qardh	6.380	5.965	5.459	5.138	4.938	4.813	4.643	4.527	4.433	4.202	4.028	3.951	3.706	3.534	b. Qardh
NPF	258	225	302	315	334	338	336	313	290	280	205	121	136	134	NPF
c. Istishna'	618	633	651	664	678	699	700	705	722	728	746	770	769	775	c. Istishna'
NPF	26	23	33	34	33	32	32	32	31	21	21	20	19	21	NPF
3. Pembiayaan Sewa (Ijarah)	11.464	11.620	11.386	11.454	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	3. Ijarah including Leasing receivables
NPF	195	166	174	201	212	219	224	206	188	241	193	191	182	181	NPF
a. Pembiayaan Sindikasi	235	231	204	199	193	188	184	179	175	169	165	160	155	150	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	18	14	14	14	14	14	22	22	22	8	22	22	b. Financing through Channeling
NPF	2	2	2	0	0	0	0	0	0	0	0	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	11.209	11.371	11.165	11.241	11.353	11.305	11.293	11.139	11.124	10.843	10.758	10.463	10.176	9.935	d. Other Ijarah
NPF	192	164	172	201	212	219	224	206	188	241	193	191	182	181	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Kredit</b>	<b>198.376</b>	<b>199.330</b>	<b>200.712</b>	<b>201.526</b>	<b>203.894</b>	<b>206.056</b>	<b>204.843</b>	<b>205.874</b>	<b>208.143</b>	<b>207.768</b>	<b>209.124</b>	<b>212.996</b>	<b>211.221</b>	<b>211.671</b>	<b>Total Financing</b>
<b>NPF</b>	<b>9.641</b>	<b>8.632</b>	<b>9.650</b>	<b>9.312</b>	<b>9.707</b>	<b>9.755</b>	<b>10.010</b>	<b>10.007</b>	<b>9.851</b>	<b>9.852</b>	<b>9.752</b>	<b>9.248</b>	<b>10.264</b>	<b>10.477</b>	<b>Total NPF</b>

**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		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pembiayaan Bagi Hasil	49.729	48.753	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	1. Profit Sharing Financing
NPF	3.590	3.035	3.013	2.841	2.927	2.783	2.712	2.794	2.813	2.764	2.723	2.926	3.298	3.335	NPF
a. Mudharabah	8.608	8.424	7.968	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	a. Mudharabah
NPF	444	383	279	280	280	228	220	216	206	200	184	179	195	228	NPF
b. Musyarakah	41.061	40.278	41.104	41.773	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	b. Musyarakah
NPF	3.137	2.640	2.718	2.548	2.647	2.556	2.492	2.578	2.607	2.564	2.539	2.748	3.103	3.107	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	35	24	1	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	16	14	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	96.779	97.276	96.309	95.710	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	2. Receivables/Acceptables
NPF	4.616	4.274	5.059	4.813	5.120	4.883	5.180	5.112	4.939	4.981	5.005	4.520	4.997	5.140	NPF
a. Murabahah	90.989	91.867	91.367	91.074	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	a. Murabahah
NPF	4.347	4.040	4.740	4.481	4.770	4.531	4.831	4.785	4.637	4.698	4.798	4.397	4.860	5.007	NPF
b. Qardh	5.636	5.256	4.798	4.491	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	b. Qardh
NPF	250	218	293	306	324	327	326	303	280	269	193	111	126	122	NPF
c. Istishna'	154	153	144	146	144	142	140	138	136	126	124	120	117	116	c. Istishna'
NPF	19	17	26	26	26	24	24	23	22	14	14	12	11	11	NPF
3. Pembiayaan Sewa (Ijarah)	1.895	1.916	1.720	1.701	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	3. Ijarah including Leasing receivables
NPF	25	11	6	6	10	10	10	10	10	9	9	10	9	9	NPF
a. Pembiayaan Sindikasi	235	231	204	199	193	188	184	179	175	169	165	160	155	150	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	1.516	1.502	1.511	1.504	1.473	1.421	1.377	1.346	1.407	1.402	1.377	1.344	d. Other Ijarah
NPF	25	11	6	6	10	10	10	10	10	9	9	10	9	9	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Kredit</b>	<b>148.403</b>	<b>147.944</b>	<b>147.136</b>	<b>147.245</b>	<b>148.021</b>	<b>150.709</b>	<b>149.059</b>	<b>149.287</b>	<b>151.157</b>	<b>150.389</b>	<b>150.867</b>	<b>153.968</b>	<b>152.200</b>	<b>151.752</b>	<b>Total Financing</b>
<b>NPF</b>	<b>8.231</b>	<b>7.320</b>	<b>8.078</b>	<b>7.659</b>	<b>8.057</b>	<b>7.676</b>	<b>7.903</b>	<b>7.915</b>	<b>7.763</b>	<b>7.754</b>	<b>7.737</b>	<b>7.456</b>	<b>8.304</b>	<b>8.484</b>	<b>Total NPF</b>

**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)*  
 Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pembiayaan Bagi Hasil	14.583	14.988	16.750	17.226	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	1. Profit Sharing Financing
NPF	355	339	484	490	482	533	526	534	539	544	534	487	615	635	NPF
a. Mudharabah	5.699	5.930	6.168	6.351	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	a. Mudharabah
NPF	133	135	207	195	192	192	186	177	171	168	167	144	143	155	NPF
b. Musyarakah	8.884	9.058	10.582	10.875	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	b. Musyarakah
NPF	222	204	277	295	291	341	341	357	368	377	367	343	472	480	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.820	26.693	27.159	27.301	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	2. Receivables/Acceptables
NPF	885	817	920	967	965	1.338	1.368	1.361	1.370	1.321	1.297	1.123	1.172	1.186	NPF
a. Murabahah	24.612	25.504	25.991	26.136	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	a. Murabahah
NPF	871	804	904	950	948	1.320	1.350	1.343	1.352	1.303	1.278	1.105	1.154	1.164	NPF
b. Qardh	744	708	661	647	640	632	630	635	625	629	640	642	626	637	b. Qardh
NPF	7	7	9	9	10	10	10	10	11	12	10	10	10	13	NPF
c. Istishna'	464	480	507	518	534	557	561	567	586	602	622	650	652	660	c. Istishna'
NPF	7	6	7	8	8	8	8	8	9	8	8	7	8	10	NPF
3. Pembiayaan Sewa (Ijarah)	9.569	9.705	9.666	9.753	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	3. Ijarah including Leasing receivables
NPF	170	156	168	195	202	208	213	197	178	232	184	181	173	173	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	0	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	18	14	14	14	14	14	22	22	22	8	22	22	b. Financing through Channeling
NPF	2	2	2	0	0	0	0	0	0	0	0	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.549	9.686	9.649	9.739	9.843	9.801	9.820	9.718	9.747	9.497	9.352	9.062	8.799	8.591	d. Other Ijarah
NPF	168	154	166	195	202	208	213	197	178	232	184	181	173	173	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Kredit</b>	<b>49.972</b>	<b>51.385</b>	<b>53.576</b>	<b>54.281</b>	<b>55.873</b>	<b>55.347</b>	<b>55.784</b>	<b>56.586</b>	<b>56.986</b>	<b>57.379</b>	<b>58.257</b>	<b>59.028</b>	<b>59.021</b>	<b>59.819</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.410</b>	<b>1.312</b>	<b>1.572</b>	<b>1.652</b>	<b>1.650</b>	<b>2.079</b>	<b>2.107</b>	<b>2.092</b>	<b>2.088</b>	<b>2.098</b>	<b>2.015</b>	<b>1.791</b>	<b>1.960</b>	<b>1.993</b>	<b>Total NPF</b>

**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 Sharla Business Units)*  
 Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pembiayaan Bagi Hasil	60.867	60.466	60.820	61.938	63.251	65.418	64.962	65.604	66.622	67.129	67.778	70.146	68.826	69.977	1. Profit Sharing Financing
NPF	3.696	3.176	3.392	3.244	3.207	3.210	3.139	3.234	3.255	3.194	3.230	3.391	3.867	3.925	NPF
a. Mudharabah	13.972	14.094	13.858	14.108	14.621	15.380	15.438	15.374	15.020	14.810	14.675	14.815	14.464	14.264	a. Mudharabah
NPF	578	519	486	475	472	420	406	393	378	368	351	323	339	383	NPF
b. Musyarakah	46.835	46.320	46.927	47.807	48.629	50.038	49.524	50.230	51.602	52.319	53.103	55.331	54.362	55.713	b. Musyarakah
NPF	3.110	2.646	2.890	2.756	2.735	2.790	2.733	2.841	2.877	2.826	2.879	3.068	3.528	3.542	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	35	24	1	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	16	14	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	116.350	117.481	116.846	116.459	116.831	117.693	116.845	117.052	117.166	117.685	118.534	120.324	120.325	120.239	2. Receivables/Acceptables
NPF	5.395	4.928	5.753	5.630	5.813	5.684	5.984	5.888	5.700	5.733	5.579	4.959	5.529	5.683	NPF
a. Murabahah	109.355	110.885	110.862	110.800	111.278	112.203	111.509	111.823	112.013	112.757	113.762	115.605	115.853	115.932	a. Murabahah
NPF	5.112	4.680	5.418	5.281	5.446	5.314	5.616	5.544	5.379	5.432	5.352	4.818	5.374	5.528	NPF
b. Qardh	6.378	5.963	5.334	4.995	4.875	4.792	4.636	4.524	4.430	4.200	4.026	3.948	3.703	3.532	b. Qardh
NPF	258	225	302	315	334	338	336	313	290	280	205	121	136	134	NPF
c. Istishna'	618	633	651	664	678	699	700	705	722	728	746	770	769	775	c. Istishna'
NPF	26	23	33	34	33	32	32	32	31	21	21	20	19	21	NPF
3. Pembiayaan Sewa (Ijarah)	9.041	9.257	9.231	9.366	9.398	9.387	9.431	9.294	9.259	9.180	9.145	8.972	8.762	8.614	3. Ijarah including Leasing receivables
NPF	105	105	126	153	166	174	182	164	164	223	175	171	162	161	NPF
a. Pembiayaan Sindikasi	228	223	197	192	186	181	176	172	167	162	158	153	148	144	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	18	14	14	14	14	22	22	22	22	8	22	22	b. Financing through Channeling
NPF	2	2	2	0	0	0	0	0	0	0	0	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.794	9.016	9.017	9.160	9.197	9.192	9.241	9.108	9.069	8.995	8.965	8.812	8.592	8.448	d. Other Ijarah
NPF	103	103	124	153	166	174	182	164	164	223	175	171	162	161	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>186.259</b>	<b>187.204</b>	<b>186.897</b>	<b>187.764</b>	<b>189.480</b>	<b>192.498</b>	<b>191.238</b>	<b>191.950</b>	<b>193.047</b>	<b>193.994</b>	<b>195.458</b>	<b>199.442</b>	<b>197.913</b>	<b>198.830</b>	<b>Total Financing</b>
<b>NPF</b>	<b>9.196</b>	<b>8.209</b>	<b>9.271</b>	<b>9.027</b>	<b>9.186</b>	<b>9.067</b>	<b>9.305</b>	<b>9.286</b>	<b>9.119</b>	<b>9.161</b>	<b>8.984</b>	<b>8.621</b>	<b>9.657</b>	<b>9.769</b>	<b>Total NPF</b>

**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	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pembiayaan Bagi Hasil	47.772	46.976	47.100	47.822	48.298	49.793	49.174	49.456	50.354	50.323	50.550	52.398	51.075	51.707	1. Profit Sharing Financing
NPF	3.341	2.837	2.908	2.754	2.724	2.677	2.613	2.700	2.715	2.650	2.696	2.903	3.252	3.290	NPF
a. Mudharabah	8.529	8.424	7.968	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	a. Mudharabah
NPF	444	383	279	280	280	228	220	216	206	200	184	179	195	228	NPF
b. Musyarakah	39.183	38.501	39.097	39.761	40.255	41.227	40.591	40.979	41.986	42.110	42.548	44.419	43.269	44.093	b. Musyarakah
NPF	2.888	2.442	2.613	2.461	2.444	2.450	2.392	2.484	2.509	2.450	2.512	2.725	3.057	3.062	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	35	24	1	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	16	14	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.089	91.479	90.397	89.861	90.125	90.784	89.795	89.584	89.419	89.655	89.938	91.216	90.960	90.319	2. Receivables/Acceptables
NPF	4.542	4.143	4.868	4.696	4.883	4.769	5.045	4.973	4.795	4.846	4.721	4.238	4.758	4.883	NPF
a. Murabahah	85.302	86.072	85.580	85.367	85.745	86.482	85.649	85.557	85.477	85.958	86.428	87.789	87.765	87.308	a. Murabahah
NPF	4.272	3.908	4.549	4.364	4.533	4.417	4.696	4.647	4.492	4.563	4.514	4.115	4.621	4.750	NPF
b. Qardh	5.634	5.254	4.672	4.348	4.236	4.160	4.006	3.889	3.806	3.570	3.386	3.306	3.077	2.895	b. Qardh
NPF	250	218	293	306	324	327	326	303	280	269	193	111	126	122	NPF
c. Istishna'	154	153	144	146	144	142	140	138	136	126	124	120	117	116	c. Istishna'
NPF	19	17	26	26	26	24	24	23	22	14	14	12	11	11	NPF
3. Pembiayaan Sewa (Ijarah)	1.512	1.539	1.450	1.448	1.428	1.438	1.427	1.386	1.367	1.348	1.358	1.368	1.342	1.314	3. Ijarah including Leasing receivables
NPF	25	11	6	6	10	10	10	10	10	9	9	10	9	9	NPF
a. Pembiayaan Sindikasi	228	223	197	192	186	181	176	172	167	162	158	153	148	144	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	1.253	1.256	1.241	1.257	1.250	1.214	1.200	1.186	1.200	1.215	1.194	1.170	d. Other Ijarah
NPF	25	11	6	6	10	10	10	10	10	9	9	10	9	9	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>140.373</b>	<b>139.993</b>	<b>138.947</b>	<b>139.131</b>	<b>139.850</b>	<b>142.016</b>	<b>140.395</b>	<b>140.426</b>	<b>141.139</b>	<b>141.326</b>	<b>141.846</b>	<b>144.981</b>	<b>143.377</b>	<b>143.340</b>	<b>Total Financing</b>
<b>NPF</b>	<b>7.908</b>	<b>6.991</b>	<b>7.782</b>	<b>7.456</b>	<b>7.617</b>	<b>7.457</b>	<b>7.668</b>	<b>7.683</b>	<b>7.520</b>	<b>7.505</b>	<b>7.426</b>	<b>7.151</b>	<b>8.019</b>	<b>8.182</b>	<b>Total NPF</b>

**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)*  
 Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pembiayaan Bagi Hasil	13.095	13.490	13.719	14.116	14.954	15.624	15.788	16.149	16.268	16.806	17.228	17.748	17.751	18.270	1. Profit Sharing Financing
NPF	355	339	484	490	482	533	526	534	539	544	534	487	615	635	NPF
a. Mudharabah	5.443	5.670	5.889	6.071	6.580	6.814	6.855	6.898	6.653	6.596	6.672	6.836	6.658	6.651	a. Mudharabah
NPF	133	135	207	195	192	192	186	177	171	168	167	144	143	155	NPF
b. Musyarakah	7.652	7.820	7.830	8.045	8.374	8.811	8.933	9.251	9.616	10.210	10.555	10.912	11.092	11.619	b. Musyarakah
NPF	222	204	277	295	291	341	341	357	368	377	367	343	472	480	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.261	26.002	26.450	26.598	26.706	26.909	27.050	27.468	27.747	28.030	28.597	29.108	29.365	29.920	2. Receivables/Acceptables
NPF	853	785	885	933	931	914	939	915	906	887	858	721	771	799	NPF
a. Murabahah	24.053	24.813	25.281	25.433	25.533	25.720	25.860	26.266	26.536	26.799	27.334	27.816	28.087	28.624	a. Murabahah
NPF	839	771	870	916	914	896	920	897	887	869	839	704	753	777	NPF
b. Qardh	744	708	661	647	640	632	630	635	625	629	640	642	626	637	b. Qardh
NPF	7	7	9	9	10	10	10	10	11	12	10	10	10	13	NPF
c. Istishna'	464	480	507	518	534	557	561	567	586	602	622	650	652	660	c. Istishna'
NPF	7	6	7	8	8	8	8	9	8	8	7	8	8	10	NPF
3. Pembiayaan Sewa (Ijarah)	7.530	7.718	7.781	7.919	7.970	7.949	8.005	7.908	7.892	7.832	7.788	7.605	7.420	7.300	3. Ijarah including Leasing receivables
NPF	80	94	120	148	156	164	172	154	154	215	166	161	153	152	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	0	-	-	0	0	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	18	14	14	14	14	22	22	22	8	22	22	22	b. Financing through Channeling
NPF	2	2	2	0	0	0	0	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	7.763	7.904	7.956	7.935	7.991	7.894	7.869	7.810	7.765	7.597	7.398	7.278	d. Other Ijarah
NPF	78	92	118	148	156	164	172	154	154	215	166	161	153	152	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>45.886</b>	<b>47.211</b>	<b>47.950</b>	<b>48.633</b>	<b>49.630</b>	<b>50.482</b>	<b>50.843</b>	<b>51.524</b>	<b>51.907</b>	<b>52.668</b>	<b>53.612</b>	<b>54.461</b>	<b>54.535</b>	<b>55.490</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.289</b>	<b>1.218</b>	<b>1.489</b>	<b>1.571</b>	<b>1.569</b>	<b>1.611</b>	<b>1.637</b>	<b>1.604</b>	<b>1.599</b>	<b>1.646</b>	<b>1.558</b>	<b>1.370</b>	<b>1.538</b>	<b>1.586</b>	<b>Total NPF</b>

**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 )  
Milliar Rp (Billion IDR)**

Jenis Penggunaan dan Kategori Usaha	2014		2015										2016		Type of Usage and Debtor Group
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Modal Kerja	78.210	77.935	77.598	78.745	80.099	80.497	79.964	80.048	81.062	80.167	80.108	79.949	78.288	78.186	1. Working Capital
a. UMKM	39.826	40.205	36.706	34.644	32.190	32.828	30.691	27.730	31.359	30.306	30.475	33.382	32.018	31.716	a. Micro, Small and Medium Enterprise
NPF	2.854	2.839	2.744	2.606	2.765	2.595	2.781	2.137	2.809	2.532	2.413	2.275	2.477	2.479	NPF
b. Bukan UMKM	38.385	37.729	40.892	44.101	47.909	47.669	49.272	52.318	49.704	49.861	49.633	46.567	46.270	46.470	b. Non Micro, Small and Medium Enterprise
NPF	2.600	1.904	1.947	1.868	2.112	2.382	2.379	3.019	2.322	2.330	2.366	2.643	3.047	2.981	NPF
2. Investasi	40.348	41.718	44.242	43.986	44.628	45.754	45.695	46.262	47.523	47.331	48.428	51.690	51.845	51.531	2. Investment
a. UMKM	19.323	19.600	20.497	20.168	19.412	19.964	19.382	14.008	15.066	15.751	16.323	16.909	17.101	17.002	a. Micro, Small and Medium Enterprise
NPF	1.128	1.037	1.383	1.398	1.385	1.387	1.393	907	1.095	1.168	1.153	1.136	1.287	1.374	NPF
b. Bukan UMKM	21.026	22.118	23.744	23.818	25.216	25.790	26.313	32.254	32.456	31.580	32.105	34.781	34.744	34.529	b. Non Micro, Small and Medium Enterprise
NPF	899	818	1.252	1.046	1.127	1.044	1.079	1.582	1.311	1.517	1.609	1.189	1.248	1.323	NPF
3. Konsumsi (Bukan UMKM)	79.817	79.677	78.873	78.795	79.167	79.805	79.184	79.564	79.558	80.270	80.588	81.357	81.088	81.854	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.161	2.035	2.325	2.394	2.318	2.346	2.378	2.362	2.314	2.304	2.210	2.005	2.204	2.320	NPF
<b>Total Pembiayaan</b>	<b>198.376</b>	<b>199.330</b>	<b>200.712</b>	<b>201.526</b>	<b>203.894</b>	<b>206.056</b>	<b>204.843</b>	<b>205.874</b>	<b>208.143</b>	<b>207.768</b>	<b>209.124</b>	<b>212.996</b>	<b>211.221</b>	<b>211.571</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>9.642</b>	<b>8.632</b>	<b>9.650</b>	<b>9.312</b>	<b>9.707</b>	<b>9.755</b>	<b>10.010</b>	<b>10.007</b>	<b>9.851</b>	<b>9.852</b>	<b>9.752</b>	<b>9.248</b>	<b>10.264</b>	<b>10.477</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 4.23 dan SPS Tabel 20 serta Tabel 28

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Indonesia Banking Statistics (SPI) Table 4.23 and Sharia Banking Statistic (SPS) Table 20 and Table 28

**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	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Modal Kerja	63.446	62.634	60.613	61.482	62.163	63.558	62.983	62.957	64.048	63.011	62.767	63.640	62.233	61.765	1. Working Capital
a. UMKM	33.402	33.904	30.526	30.826	28.367	28.945	26.891	23.924	27.494	26.424	26.560	26.650	25.545	25.290	a. Micro, Small and Medium Enterprise
NPF	2.455	2.446	2.233	2.254	2.404	2.224	2.404	1.745	2.406	2.125	2.000	1.808	2.007	2.002	NPF
b. Bukan UMKM	30.044	28.730	30.087	30.656	33.796	34.612	36.092	39.032	36.554	36.587	36.208	36.990	36.688	36.475	b. Non Micro, Small and Medium Enterprise
NPF	2.432	1.735	1.722	1.481	1.725	1.568	1.583	2.228	1.532	1.566	1.616	2.076	2.385	2.320	NPF
2. Investasi	31.705	32.591	35.161	34.795	34.972	36.053	35.780	36.050	37.162	37.164	38.145	40.239	40.505	40.425	2. Investment
a. UMKM	16.657	16.849	17.797	17.672	17.143	17.674	17.109	11.738	12.791	12.929	14.130	14.228	14.072	14.046	a. Micro, Small and Medium Enterprise
NPF	1.004	946	1.235	1.219	1.227	1.222	1.219	723	936	1.001	998	977	1.103	1.180	NPF
b. Bukan UMKM	15.048	15.741	17.364	17.123	17.829	18.379	18.670	24.312	24.370	24.235	24.014	26.011	26.433	26.379	b. Non Micro, Small and Medium Enterprise
NPF	671	584	1.038	821	881	794	822	1.352	1.081	1.246	1.396	1.060	1.136	1.210	NPF
3. Konsumsi (Bukan UMKM)	53.252	52.720	51.362	50.969	50.887	51.099	50.296	50.280	49.947	50.214	49.955	50.089	49.462	49.562	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.670	1.609	1.850	1.885	1.820	1.868	1.875	1.868	1.808	1.815	1.726	1.534	1.672	1.772	NPF
<b>Total Pembiayaan</b>	<b>148.403</b>	<b>147.944</b>	<b>147.136</b>	<b>147.245</b>	<b>148.021</b>	<b>150.709</b>	<b>149.059</b>	<b>149.287</b>	<b>151.157</b>	<b>150.389</b>	<b>150.867</b>	<b>153.968</b>	<b>152.200</b>	<b>151.752</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>8.231</b>	<b>7.320</b>	<b>8.078</b>	<b>7.659</b>	<b>8.057</b>	<b>7.676</b>	<b>7.903</b>	<b>7.915</b>	<b>7.763</b>	<b>7.754</b>	<b>7.737</b>	<b>7.456</b>	<b>8.304</b>	<b>8.484</b>	<b>Total NPF</b>



**Tabel 13b. Pemblayaan 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	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Modal Kerja	14.764	15.301	16.985	17.263	17.936	16.940	16.980	17.091	17.014	17.156	17.341	16.309	16.054	16.421	1. Working Capital
a. UMKM	6.424	6.301	6.180	3.818	3.823	3.883	3.800	3.806	3.864	3.882	3.916	6.732	6.473	6.426	a. Micro, Small and Medium Enterprise
NPF	400	393	511	351	361	371	377	392	403	407	413	466	469	477	NPF
b. Bukan UMKM	8.340	9.000	10.805	13.445	14.113	13.057	13.180	13.286	13.150	13.274	13.425	9.577	9.581	9.995	b. Non Micro, Small and Medium Enterprise
NPF	168	169	224	387	387	814	796	791	790	764	750	567	662	661	NPF
2. Investasi	8.643	9.128	9.080	9.191	9.656	9.701	9.916	10.212	10.361	10.167	10.283	11.452	11.340	11.106	2. Investment
a. UMKM	2.666	2.751	2.701	2.496	2.270	2.290	2.273	2.271	2.275	2.822	2.192	2.682	3.029	2.956	a. Micro, Small and Medium Enterprise
NPF	124	90	148	179	158	165	173	184	158	167	155	159	184	194	NPF
b. Bukan UMKM	5.977	6.377	6.380	6.695	7.387	7.411	7.642	7.941	8.086	7.345	8.091	8.770	8.311	8.150	b. Non Micro, Small and Medium Enterprise
NPF	228	234	213	225	246	250	257	230	230	271	213	129	112	113	NPF
3. Konsumsi (Bukan UMKM)	26.565	26.957	27.511	27.827	28.281	28.706	28.888	29.283	29.611	30.056	30.633	31.268	31.626	32.291	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	491	426	474	510	497	478	504	494	506	489	484	471	532	548	NPF
<b>Total Pemblayaan</b>	<b>49.972</b>	<b>51.385</b>	<b>53.576</b>	<b>54.281</b>	<b>55.873</b>	<b>55.347</b>	<b>55.784</b>	<b>56.586</b>	<b>56.986</b>	<b>57.379</b>	<b>58.257</b>	<b>59.028</b>	<b>59.021</b>	<b>59.819</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>1.411</b>	<b>1.312</b>	<b>1.572</b>	<b>1.652</b>	<b>1.650</b>	<b>2.079</b>	<b>2.107</b>	<b>2.092</b>	<b>2.088</b>	<b>2.098</b>	<b>2.015</b>	<b>1.791</b>	<b>1.960</b>	<b>1.993</b>	<b>Total NPF</b>

**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	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Pertanian, Perburuan dan Kehutanan	4.794	4.965	5.592	5.625	6.227	6.889	6.779	7.132	7.204	7.020	6.941	7.950	7.912	7.839	Agricultures, Hunting and Forestry
NPF	391	395	453	455	467	461	459	491	488	486	448	431	451	460	NPF
Perikanan	722	714	923	928	1.001	914	936	1.039	1.039	1.088	1.146	1.198	1.212	1.242	Fisher
NPF	9	8	17	18	19	19	22	23	26	28	28	24	35	30	NPF
Pertambangan dan Penggalian	4.852	4.597	4.660	5.165	5.177	5.019	4.650	4.753	5.555	5.245	5.255	6.145	6.377	6.289	Mining and Quarrying
NPF	600	439	496	463	550	456	443	393	405	376	444	422	445	447	NPF
Industri Pengolahan	13.567	13.300	14.804	14.475	14.888	15.319	15.723	15.412	16.261	16.081	16.949	17.982	17.808	17.654	Processing Industry
NPF	681	524	630	627	781	645	657	615	632	611	697	876	991	978	NPF
Listrik, gas dan air	5.370	5.492	5.668	5.655	5.828	5.912	5.870	5.864	6.448	6.166	6.396	6.427	6.654	6.619	Electricity, Gas and Water
NPF	366	395	395	370	351	759	808	824	876	709	843	835	950	825	NPF
Konstruksi	12.007	11.669	11.669	11.465	11.591	12.060	11.983	12.138	11.865	11.918	11.168	11.983	10.816	10.868	Construction
NPF	1.004	854	878	770	773	753	785	802	782	749	845	576	625	650	NPF
Perdagangan Besar dan Eceran	22.479	22.732	24.041	24.955	25.121	25.638	25.074	25.077	25.055	25.458	25.564	25.993	26.264	26.652	Wholesale and Retail Trade
NPF	1.633	1.451	1.505	1.514	1.685	1.749	1.772	1.825	1.940	2.099	1.913	2.135	2.447	2.566	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.336	1.555	1.528	1.521	1.690	1.728	1.773	1.876	2.010	2.030	1.916	2.101	2.178	2.365	Provision of accommodation and the provision of eating and drinking
NPF	57	85	87	89	92	96	98	120	110	103	101	94	75	80	NPF
Transportasi, pergudangan dan komunikasi	11.954	12.192	14.193	14.105	13.967	12.531	12.713	12.751	12.708	12.180	12.283	11.072	10.896	10.934	Transportation, Warehousing and Communications
NPF	934	837	1.102	960	1.001	869	970	969	728	840	718	515	648	682	NPF
Perantara Keuangan	16.826	16.828	16.907	16.966	17.079	17.725	17.888	18.225	18.652	18.773	19.124	19.184	18.651	18.266	Financial intermediaries
NPF	541	432	287	286	286	246	247	300	279	285	268	213	220	267	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.544	7.643	7.954	8.266	8.706	8.903	9.111	9.166	8.748	8.963	9.361	9.365	9.237	8.949	Real Estate, Business, Ownership, and Business Services
NPF	390	302	467	485	506	519	550	515	515	596	565	474	496	487	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	28	27	25	25	25	25	24	40	17	266	264	263	Government administration, Defense and Compulsory social security
NPF	2	3	3	3	3	2	2	2	3	13	3	2	2	2	NPF
Jasa Pendidikan	2.243	2.319	2.524	2.576	2.642	2.739	2.838	2.865	2.883	3.002	3.071	3.193	3.149	3.172	Education Services
NPF	15	15	20	22	24	29	24	21	21	38	43	69	61	48	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.759	1.756	1.971	2.028	2.065	2.156	2.218	2.258	2.339	2.411	2.436	2.550	2.527	2.523	Health Services and Social Activities
NPF	50	59	70	72	76	77	71	63	65	63	64	61	64	66	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	6.816	6.757	6.809	6.381	6.163	6.145	5.431	5.245	5.308	4.713	4.515	4.600	4.168	4.134	Community, Sociocultural, Entertainment and Other Individual Services
NPF	531	508	625	530	529	491	477	467	460	346	363	287	321	343	NPF
Jasa Perorangan yang Melayani Rumah Tangga	93	106	150	165	180	199	208	222	238	244	256	274	281	289	Individual Services which Serve Households
NPF	0	1	1	1	2	2	2	3	3	4	6	3	6	4	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	1	0	0	0	0	0	0	0	0	0	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	0	0	0	0	0	0	NPF
Kegiatan yang belum jelas batasannya	6.112	6.944	2.518	2.428	2.379	2.348	2.438	2.263	2.246	2.167	2.138	2.147	1.738	1.658	Business Activities which are not clearly defined
NPF	275	289	290	252	246	236	245	211	204	202	194	224	222	222	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>															<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>															<b>Households</b>
Untuk Pemilikan Rumah Tinggal	38.526	39.221	39.954	40.579	41.063	41.647	41.952	42.424	42.526	42.319	42.757	43.413	43.692	44.159	For Home Ownership
NPF	1.162	1.051	1.128	1.167	1.148	1.165	1.189	1.182	1.167	1.150	1.158	1.088	1.163	1.269	NPF
Untuk Pemilikan Flat atau Apartemen	1.186	1.174	1.264	1.267	1.266	1.282	1.284	1.252	1.298	1.486	1.467	1.446	1.336	1.332	For Apartement Ownership
NPF	30	32	32	30	28	30	25	26	22	33	32	30	27	37	NPF
Untuk Pemilikan Ruko atau Rukan	1.918	1.945	2.105	2.131	2.157	2.228	2.284	2.256	2.328	2.206	2.211	2.236	2.302	2.339	For Shop House Ownership
NPF	85	83	97	93	93	103	108	106	112	86	93	72	91	104	NPF
Untuk Pemilikan Kendaraan Bermotor	7.678	6.942	6.027	5.836	5.693	5.767	5.559	5.705	8.060	8.344	8.680	8.971	9.256	7.298	For Vehicles Ownership
NPF	104	97	88	82	83	77	76	74	116	123	130	131	171	89	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.787	21.743	20.878	20.707	20.724	20.735	20.513	20.436	20.304	20.943	20.977	20.974	20.813	20.878	Others
NPF	719	661	854	892	797	796	809	772	730	751	648	536	592	612	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	8.722	8.653	8.646	8.276	8.265	8.147	7.591	7.490	5.041	4.971	4.497	4.318	3.689	5.848	<b>Non Industrial Origin - Others</b>
NPF	60	112	126	131	169	174	171	202	167	161	149	149	161	209	NPF
<b>Total Pembiayaan</b>	<b>198.376</b>	<b>199.330</b>	<b>200.712</b>	<b>201.526</b>	<b>203.894</b>	<b>206.056</b>	<b>204.843</b>	<b>205.874</b>	<b>208.143</b>	<b>207.768</b>	<b>209.124</b>	<b>212.996</b>	<b>211.221</b>	<b>211.571</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>9.642</b>	<b>8.632</b>	<b>9.650</b>	<b>9.312</b>	<b>9.707</b>	<b>9.755</b>	<b>10.010</b>	<b>10.007</b>	<b>9.851</b>	<b>9.852</b>	<b>9.752</b>	<b>9.248</b>	<b>10.264</b>	<b>10.477</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPS Tabel 22, 24, 26, 30 dan 32

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Sharia Banking Statistic (SPS) Table 22, 24, 26, 30 and 32

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)  
Milliar Rp (Billion IDR)**

Penerima Pembiayaan Lapangan Usaha	2014		2015										2016		Financing by Industrial Origin
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Pertanian, Perburuan dan Kehutanan	4.237	4.210	4.806	4.847	5.064	5.624	5.559	5.875	5.952	5.787	5.665	6.546	6.510	6.478	Agricultures, Hunting and Forestry
NPF	355	360	399	397	407	397	392	407	407	364	350	364	369	369	NPF
Perikanan	452	447	696	716	786	699	722	821	823	885	943	997	1.012	1.048	Fisher
NPF	5	5	13	12	13	14	16	18	17	18	19	16	26	21	NPF
Pertambangan dan Penggalian	4.231	4.032	4.161	4.673	4.706	4.545	4.194	4.306	5.074	4.810	4.839	4.813	4.941	4.886	Mining and Quarrying
NPF	466	330	398	366	452	359	348	297	316	297	364	377	400	401	NPF
Industri Pengolahan	11.049	10.632	12.017	11.623	11.857	12.264	12.644	12.397	13.104	13.050	13.721	14.401	14.304	14.166	Processing Industry
NPF	523	381	472	467	616	479	485	446	509	484	562	767	880	867	NPF
Listrik, gas dan air	4.973	5.091	5.269	5.431	5.479	5.446	5.429	5.992	5.738	5.964	5.997	6.221	6.221	6.201	Electricity, Gas and Water
NPF	359	388	388	363	342	362	407	405	440	300	431	424	540	430	NPF
Konstruksi	8.985	8.607	8.571	8.417	8.449	8.773	8.749	8.871	8.502	8.525	7.705	7.691	7.209	7.256	Construction
NPF	881	737	737	625	636	612	645	663	641	586	697	446	482	505	NPF
Perdagangan Besar dan Eceran	19.143	19.203	20.391	21.164	21.393	21.883	21.376	21.182	21.242	21.521	21.597	22.173	22.529	22.878	Wholesale and Retail Trade
NPF	1.506	1.311	1.326	1.326	1.493	1.507	1.521	1.573	1.682	1.785	1.645	1.915	2.116	2.218	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.052	1.252	1.186	1.167	1.352	1.390	1.427	1.473	1.606	1.619	1.507	1.682	1.710	1.740	Provision of accomodation and the provision of eating and drinking
NPF	38	53	45	44	47	50	51	72	50	52	49	49	49	55	NPF
Transportasi, pergudangan dan komunikasi	9.225	9.399	10.089	10.062	9.794	9.949	10.065	10.125	10.021	9.594	9.675	9.654	9.547	9.396	Transportation, Warehousing and Communications
NPF	826	732	963	789	834	702	805	829	592	704	611	459	598	633	NPF
Perantara Keuangan	11.532	11.372	11.212	11.127	11.122	11.630	11.729	11.830	11.852	11.717	12.003	11.944	11.437	11.067	Financial Intermediaries
NPF	496	389	247	247	248	208	205	261	241	239	223	179	187	223	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.473	5.440	5.744	5.995	6.091	6.237	6.113	6.220	6.484	6.768	7.260	7.364	7.328	7.150	Real Estate, Business, Ownership, and Business Services
NPF	325	240	406	419	434	432	462	419	428	516	484	390	411	402	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	28	26	25	25	25	24	24	40	17	266	264	263	Government administration, Defense and Compulsory social security
NPF	2	3	3	3	3	2	2	2	3	13	3	2	2	2	NPF
Jasa Pendidikan	1.975	2.055	2.263	2.318	2.377	2.468	2.571	2.603	2.607	2.719	2.761	2.883	2.832	2.861	Education Services
NPF	15	14	19	21	23	28	22	19	19	36	41	68	60	47	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.540	1.533	1.706	1.762	1.797	1.836	1.903	1.949	1.998	2.065	2.091	2.202	2.186	2.185	Health Services and Social Activities
NPF	44	52	54	57	56	57	54	51	55	51	53	50	50	52	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.467	5.434	5.609	5.161	5.003	4.960	4.317	4.150	4.234	3.719	3.557	3.664	3.282	3.262	Community, Sociocultural, Entertainment and Other Individual Services
NPF	454	433	476	394	394	371	374	363	351	249	272	209	246	267	NPF
Jasa Perorangan yang Melayani Rumah Tangga	90	104	148	163	178	197	206	220	236	241	252	271	278	285	Individual Services which Serve Households
NPF	0	1	1	1	1	2	2	3	3	4	6	3	6	4	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	0	0	0	0	0	0	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	0	0	0	0	0	0	NPF
Kegiatan yang belum jelas batasannya	5.640	6.331	1.878	1.798	1.709	1.634	1.717	1.531	1.458	1.378	1.355	1.331	1.148	1.067	Business Activities which are not clearly defined
NPF	266	282	281	243	237	227	236	206	200	197	187	218	215	214	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>															<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>															<b>Households</b>
Untuk Pemilikan Rumah Tinggal	22.383	22.654	23.084	23.308	23.510	23.784	23.888	24.055	24.188	23.615	23.864	24.120	24.179	24.385	For Home Ownership
NPF	798	739	768	793	781	815	822	805	795	787	802	742	781	876	NPF
Untuk Pemilikan Flat atau Apartemen	539	536	628	627	622	624	628	633	627	815	809	774	756	752	For Apartment Ownership
NPF	28	30	30	28	26	25	24	25	20	31	30	27	21	31	NPF
Untuk Pemilikan Ruko atau Rukan	1.431	1.440	1.528	1.548	1.537	1.566	1.597	1.586	1.600	1.449	1.449	1.447	1.446	1.442	For Shop House Ownership
NPF	63	65	73	75	75	84	86	86	86	62	68	53	66	72	NPF
Untuk Pemilikan Kendaraan Bermotor	5.598	5.038	4.310	4.130	3.924	3.979	3.820	3.929	3.977	4.167	4.330	4.508	4.626	4.660	For Vehicles Ownership
NPF	87	83	72	68	69	67	66	64	73	83	93	85	114	59	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.674	18.571	17.395	17.073	16.973	16.834	16.549	16.367	16.082	16.747	16.525	16.428	16.219	16.135	Others
NPF	679	626	817	848	751	756	766	733	689	714	607	498	549	571	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	4.625	4.482	4.416	4.283	4.319	4.312	3.813	3.710	3.473	3.421	2.978	2.812	2.235	2.189	<b>Non Industrial Origin - Others</b>
NPF	16	66	90	73	117	122	112	155	145	139	127	128	141	162	NPF
<b>Total Pembiayaan</b>	<b>148.403</b>	<b>147.944</b>	<b>147.136</b>	<b>147.245</b>	<b>148.021</b>	<b>150.709</b>	<b>149.059</b>	<b>149.287</b>	<b>151.157</b>	<b>150.389</b>	<b>150.867</b>	<b>153.968</b>	<b>152.200</b>	<b>151.752</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>8.231</b>	<b>7.320</b>	<b>8.078</b>	<b>7.659</b>	<b>8.057</b>	<b>7.676</b>	<b>7.903</b>	<b>7.915</b>	<b>7.763</b>	<b>7.754</b>	<b>7.737</b>	<b>7.456</b>	<b>8.304</b>	<b>8.484</b>	<b>Total NPF</b>

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)  
Milliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014		2015										2016		Financing by Industrial Origin
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Pertanian, Perburuan dan Kehutanan	557	755	786	778	1.163	1.264	1.219	1.257	1.252	1.233	1.276	1.404	1.402	1.360	Agricultures, Hunting and Forestry
NPF	36	36	55	58	60	64	67	71	81	79	84	81	87	91	NPF
Perikanan	270	267	227	213	215	215	214	218	216	203	203	200	200	195	Fisher
NPF	4	4	5	5	6	5	5	6	9	10	10	8	8	8	NPF
Pertambangan dan Penggalian	620	566	500	492	471	475	456	447	480	435	416	1.332	1.436	1.403	Mining and Quarrying
NPF	135	109	98	97	97	97	95	97	88	79	80	46	45	46	NPF
Industri Pengolahan	2.517	2.668	2.787	2.852	3.031	3.056	3.079	3.015	3.157	3.031	3.228	3.582	3.503	3.488	Processing Industry
NPF	157	143	158	160	165	166	172	169	123	126	134	109	111	111	NPF
Listrik, gas dan air	397	401	399	396	397	415	424	435	457	428	432	430	432	417	Electricity, Gas and Water
NPF	7	7	7	7	9	398	401	419	436	408	413	411	410	395	NPF
Konstruksi	3.022	3.062	2.996	3.047	3.142	3.287	3.235	3.266	3.363	3.393	3.463	3.502	3.607	3.612	Construction
NPF	123	117	141	145	137	141	140	139	140	163	148	130	143	145	NPF
Perdagangan Besar dan Eceran	3.336	3.529	3.650	3.791	3.728	3.755	3.698	3.895	3.813	3.937	3.967	3.820	3.735	3.774	Wholesale and Retail Trade
NPF	127	140	179	188	192	242	251	252	258	314	268	220	331	348	NPF
Penyediaan akomodasi dan penyediaan makan minum	285	303	343	355	337	338	346	403	405	411	409	419	468	625	Provision of accomodation and the provision of eating and drinking
NPF	19	32	42	44	45	46	47	48	60	51	51	44	26	25	NPF
Transportasi, pergudangan dan komunikasi	2.729	2.793	4.104	4.043	4.172	2.582	2.648	2.626	2.686	2.587	2.608	1.418	1.349	1.538	Transportation, Warehousing and Communications
NPF	108	105	140	171	166	167	165	139	136	137	108	56	51	49	NPF
Perantara Keuangan	5.294	5.456	5.695	5.840	5.958	6.095	6.158	6.395	6.800	7.055	7.121	7.240	7.214	7.199	Financial Intermediaries
NPF	44	43	39	39	39	38	42	39	38	46	45	34	33	44	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.071	2.203	2.210	2.271	2.614	2.665	2.997	2.946	2.264	2.195	2.101	2.001	1.909	1.799	Real Estate, Business, Ownership, and Business Services
NPF	65	62	61	66	72	87	88	97	87	81	81	85	85	85	NPF
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Government administration, Defese and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	269	264	261	258	265	271	267	261	276	283	310	310	317	312	Education Services
NPF	0	1	1	1	1	1	2	2	2	2	2	1	1	1	NPF
Jasa Kesehatan dan Kegiatan Sosial	218	223	266	266	268	320	315	309	341	346	345	348	341	338	Health Services and Social Activities
NPF	6	6	15	15	20	20	17	12	11	12	11	11	14	14	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.349	1.323	1.200	1.221	1.161	1.186	1.114	1.094	1.074	994	957	936	886	872	Community, Sociocultural, Entertainment and Other Individual Services
NPF	77	75	148	136	134	120	103	104	108	97	91	79	75	76	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	2	2	2	2	2	2	2	2	3	3	3	4	5	Individual Services which Serve Households
NPF	-	-	-	-	0	0	0	0	0	0	0	0	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	0	0	0	0	0	0	0	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	472	613	640	630	670	714	722	732	788	789	783	815	590	591	Business Activities which are not clearly defined
NPF	9	7	8	9	9	9	8	5	5	5	7	6	8	8	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>															<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>															<b>Households</b>
Untuk Pemilikan Rumah Tinggal	16.143	16.567	16.869	17.271	17.552	17.862	18.064	18.369	18.338	18.704	18.892	19.292	19.513	19.774	For Home Ownership
NPF	364	312	360	373	366	350	368	377	372	363	356	346	382	393	NPF
Untuk Pemilikan Flat atau Apartemen	646	638	635	640	644	658	656	620	671	671	658	672	580	580	For Apartment Ownership
NPF	3	2	2	2	2	5	1	1	2	2	2	3	6	6	NPF
Untuk Pemilikan Ruko atau Rukan	487	505	577	582	619	662	687	670	728	756	762	789	856	897	For Shop House Ownership
NPF	22	17	23	18	18	20	22	21	26	24	25	18	25	32	NPF
Untuk Pemilikan Kendaraan Bermotor	2.079	1.904	1.717	1.706	1.768	1.787	1.739	1.776	4.084	4.178	4.350	4.463	4.630	2.638	For Vehicles Ownership
NPF	17	14	16	14	14	10	10	10	43	41	37	46	57	30	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.113	3.172	3.483	3.634	3.750	3.902	3.965	4.069	4.222	4.196	4.452	4.546	4.593	4.743	Others
NPF	40	35	37	44	46	41	43	39	42	37	41	38	43	41	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	4.097	4.171	4.230	3.992	3.946	3.835	3.777	3.780	1.568	1.551	1.519	1.505	1.454	3.660	<b>Non Industrial Origin - Others</b>
NPF	45	45	36	58	52	52	60	47	22	22	22	21	20	46	NPF
<b>Total Pembiayaan</b>	<b>49.972</b>	<b>51.385</b>	<b>53.576</b>	<b>54.281</b>	<b>55.873</b>	<b>55.347</b>	<b>55.784</b>	<b>56.586</b>	<b>56.986</b>	<b>57.379</b>	<b>58.257</b>	<b>59.028</b>	<b>59.021</b>	<b>59.819</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>1.411</b>	<b>1.312</b>	<b>1.572</b>	<b>1.652</b>	<b>1.650</b>	<b>2.079</b>	<b>2.107</b>	<b>2.092</b>	<b>2.088</b>	<b>2.098</b>	<b>2.015</b>	<b>1.791</b>	<b>1.960</b>	<b>1.993</b>	<b>Total NPF</b>

Miliar Rupiah (in Billion IDR)

<b>Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2016</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b> <b>Miliar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.518	3.884	3.202	2.472	12.674	West Java
NPF	419	182	224	211	317	NPF
Banten	1.057	594	485	493	3.096	Banten
NPF	85	69	28	19	92	NPF
DKI Jakarta	7.111	29.985	2.939	23.926	24.061	DKI Jakarta
NPF	528	2.350	166	818	377	NPF
D.I Yogyakarta	609	209	335	173	1.361	DI Yogyakarta
NPF	19	10	10	0	31	NPF
Jawa Tengah	3.288	2.535	1.562	1.065	4.771	Central Java
NPF	146	82	62	12	170	NPF
Jawa Timur	3.876	4.570	1.706	2.313	7.490	East Java
NPF	278	79	127	24	230	NPF
Bengkulu	173	22	229	3	388	Bengkulu
NPF	16	0	20	0	9	NPF
Jambi	487	102	323	24	1.032	Jambi
NPF	76	2	29	2	38	NPF
Aceh	340	50	162	17	2.330	Nanggroe Aceh Darussalam
NPF	74	15	32	3	36	NPF
Sumatera Utara	1.882	950	1.146	1.085	3.071	North Sumatera
NPF	278	19	144	45	241	NPF
Sumatera Barat	819	220	356	127	2.101	West Sumatera
NPF	53	5	46	5	57	NPF
Riau	565	154	644	398	1.806	Riau
NPF	35	11	124	7	44	NPF
Sumatera Selatan	811	261	529	310	2.129	South Sumatera
NPF	80	30	81	6	116	NPF
Bangka Belitung	43	11	40	-	189	Bangka Belitung
NPF	2	-	3	-	5	NPF
Kepulauan Riau	214	108	216	161	1.911	Riau Islands
NPF	8	-	9	0	22	NPF
Lampung	703	179	297	88	756	Lampung
NPF	33	6	28	12	34	NPF
Kalimantan Selatan	541	416	343	668	1.210	South Kalimantan
NPF	71	24	70	68	51	NPF
Kalimantan Barat	394	218	519	211	1.653	West Kalimantan
NPF	16	7	26	-	34	NPF
Kalimantan Timur	770	761	542	243	1.803	East Kalimantan
NPF	79	52	37	25	90	NPF
Kalimantan Tengah	127	6	72	2	521	Central Kalimantan
NPF	10	-	5	0	21	NPF

<b>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 Februari 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)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	162	3	106	0	654	Central Sulawesi
NPF	10	0	6	0	20	NPF
Sulawesi Selatan	880	702	563	555	2.995	South Sulawesi
NPF	51	34	47	54	54	NPF
Sulawesi Utara	92	7	74	5	251	North Sulawesi
NPF	8	1	7	2	32	NPF
Gorontalo	37	2	33	9	224	Gorontalo
NPF	12	1	5	0	25	NPF
Sulawesi Barat	7	1	14	5	141	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	159	7	104	11	536	South East Sulawesi
NPF	16	0	8	0	33	NPF
Nusa Tenggara Barat	533	7	183	38	1.187	West Nusa Tenggara
NPF	50	0	12	8	77	NPF
Bali	170	258	130	52	892	Bali
NPF	4	1	2	0	22	NPF
Nusa Tenggara Timur	58	1	13	-	136	East Nusa Tenggara
NPF	6	-	-	-	15	NPF
Maluku	15	-	14	-	65	Maluku
NPF	3	-	1	-	5	NPF
Papua	72	35	60	66	237	Papua
NPF	5	0	9	0	14	NPF
Maluku Utara	34	11	25	7	108	North Maluku
NPF	2	0	2	-	3	NPF
Papua Barat	31	5	35	4	74	West Papua
NPF	1	1	1	-	5	NPF
Lainnya	138	193	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>31.716</b>	<b>46.470</b>	<b>17.002</b>	<b>34.529</b>	<b>81.854</b>	<b>Total</b>
<b>NPF</b>	<b>2.479</b>	<b>2.981</b>	<b>1.374</b>	<b>1.323</b>	<b>2.320</b>	<b>NPF</b>

Miliar Rupiah (in Billion IDR)

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Februari 2016</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	4.747	3.620	2.951	2.130	9.861	West Java
NPF	383	175	217	200	272	NPF
Banten	751	456	439	472	2.493	Banten
NPF	78	69	28	19	89	NPF
DKI Jakarta	6.004	22.708	1.905	19.085	10.856	DKI Jakarta
NPF	473	1.735	131	773	232	NPF
D.I Yogyakarta	434	163	268	82	811	DI Yogyakarta
NPF	14	10	8	0	27	NPF
Jawa Tengah	2.609	2.357	1.145	820	3.158	Central Java
NPF	128	76	59	3	152	NPF
Jawa Timur	2.926	4.005	1.425	1.090	4.598	East Java
NPF	233	75	120	9	191	NPF
Bengkulu	172	6	229	3	387	Bengkulu
NPF	15	0	20	0	9	NPF
Jambi	480	11	322	24	868	Jambi
NPF	75	2	29	2	37	NPF
Aceh	316	22	150	12	635	Nanggroe Aceh Darussalam
NPF	63	6	31	1	31	NPF
Sumatera Utara	965	485	887	450	1.446	North Sumatera
NPF	106	15	126	40	93	NPF
Sumatera Barat	641	36	299	93	1.080	West Sumatera
NPF	38	0	34	1	50	NPF
Riau	406	94	517	287	912	Riau
NPF	28	9	66	4	35	NPF
Sumatera Selatan	554	261	451	230	1.016	South Sumatera
NPF	60	30	77	3	59	NPF
Bangka Belitung	42	11	40	-	139	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	170	101	199	160	997	Riau Islands
NPF	7	-	9	0	19	NPF
Lampung	700	177	297	81	727	Lampung
NPF	33	5	28	11	32	NPF
Kalimantan Selatan	383	306	271	454	670	South Kalimantan
NPF	52	17	49	60	36	NPF
Kalimantan Barat	280	218	503	197	1.067	West Kalimantan
NPF	16	7	26	-	34	NPF
Kalimantan Timur	484	378	479	217	1.067	East Kalimantan
NPF	33	51	35	25	60	NPF
Kalimantan Tengah	127	6	72	2	521	Central Kalimantan
NPF	10	-	5	0	21	NPF

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Februari 2016</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	162	3	106	0	654	Central Sulawesi
NPF	10	0	6	0	20	NPF
Sulawesi Selatan	646	578	421	303	2.063	South Sulawesi
NPF	37	34	27	46	39	NPF
Sulawesi Utara	92	7	74	5	251	North Sulawesi
NPF	8	1	7	2	32	NPF
Gorontalo	37	2	33	9	224	Gorontalo
NPF	12	1	5	0	25	NPF
Sulawesi Barat	7	1	14	5	141	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	159	7	104	11	536	South East Sulawesi
NPF	16	0	8	0	33	NPF
Nusa Tenggara Barat	519	2	167	31	902	West Nusa Tenggara
NPF	46	0	10	8	75	NPF
Bali	127	209	130	51	861	Bali
NPF	3	1	2	0	22	NPF
Nusa Tenggara Timur	58	1	13	-	136	East Nusa Tenggara
NPF	6	-	-	-	15	NPF
Maluku	15	-	14	-	65	Maluku
NPF	3	-	1	-	5	NPF
Papua	72	35	60	66	237	Papua
NPF	5	0	9	0	14	NPF
Maluku Utara	34	11	25	7	108	North Maluku
NPF	2	0	2	-	3	NPF
Papua Barat	31	5	35	4	74	West Papua
NPF	1	1	1	-	5	NPF
Lainnya	138	193	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>25.290</b>	<b>36.475</b>	<b>14.046</b>	<b>26.379</b>	<b>49.562</b>	<b>Total</b>
<b>NPF</b>	<b>2.002</b>	<b>2.320</b>	<b>1.180</b>	<b>1.210</b>	<b>1.772</b>	<b>NPF</b>



Miliar Rupiah (in Billion IDR)

<b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2016</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	771	264	251	341	2.813	West Java
NPF	35	7	7	11	45	NPF
Banten	306	138	46	21	603	Banten
NPF	8	-	1	-	3	NPF
DKI Jakarta	1.107	7.277	1.034	4.842	13.205	DKI Jakarta
NPF	55	615	36	45	144	NPF
D.I Yogyakarta	175	45	66	91	551	DI Yogyakarta
NPF	5	0	3	-	4	NPF
Jawa Tengah	678	178	417	245	1.613	Central Java
NPF	18	6	3	9	18	NPF
Jawa Timur	950	565	280	1.224	2.891	East Java
NPF	45	4	7	15	38	NPF
Bengkulu	1	17	-	-	1	Bengkulu
NPF	1	-	-	-	-	NPF
Jambi	7	91	1	0	165	Jambi
NPF	1	-	-	-	2	NPF
Aceh	25	29	12	5	1.695	Nanggroe Aceh Darussalam
NPF	11	9	1	2	5	NPF
Sumatera Utara	917	466	259	636	1.625	North Sumatera
NPF	172	4	18	6	148	NPF
Sumatera Barat	178	184	57	34	1.021	West Sumatera
NPF	15	5	12	4	7	NPF
Riau	158	60	126	110	895	Riau
NPF	7	2	58	3	9	NPF
Sumatera Selatan	257	0	78	80	1.112	South Sumatera
NPF	20	0	4	3	57	NPF
Bangka Belitung	1	-	1	-	50	Bangka Belitung
NPF	0	-	-	-	0	NPF
Kepulauan Riau	44	7	17	1	914	Riau Islands
NPF	1	-	1	-	3	NPF
Lampung	3	2	-	7	29	Lampung
NPF	0	1	-	1	2	NPF
Kalimantan Selatan	158	111	73	214	539	South Kalimantan
NPF	19	7	21	8	14	NPF
Kalimantan Barat	114	-	16	13	585	West Kalimantan
NPF	0	-	1	-	0	NPF
Kalimantan Timur	286	384	63	26	736	East Kalimantan
NPF	47	1	1	-	31	NPF
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	NPF

<b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Februari 2016</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	234	124	142	252	932	South Sulawesi
NPF	14	0	20	8	15	NPF
Sulawesi Utara	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	West Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	14	6	17	7	284	West Nusa Tenggara
NPF	3	-	2	-	2	NPF
Bali	43	49	-	1	31	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
<b>Total</b>	<b>6.426</b>	<b>9.995</b>	<b>2.956</b>	<b>8.150</b>	<b>32.291</b>	<b>Total</b>
<b>NPF</b>	<b>477</b>	<b>661</b>	<b>194</b>	<b>113</b>	<b>548</b>	<b>NPF</b>

**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 Februari 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 - February 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 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	321	153	229	1.530	422	1.454	4.257	580	948	1.238	1.334	740	347	1.050	51	-	421	6.905	139	358	166	4.798	308	27.749	West Java	
NPF	34	3	57	192	10	91	295	11	28	49	89	0	20	3	51	1	103	176	2	6	5	103	25	1.353	NPF	
Banten	5	1	45	191	80	385	360	42	217	634	173	4	186	39	178	12	78	2.069	21	68	23	840	75	5.726	Banten	
NPF	1	0	1	30	0	20	69	5	44	1	5	1	3	1	18	0	1	58	1	6	1	13	14	294	NPF	
DKI Jakarta	3.773	650	5.098	8.918	5.693	4.623	9.321	912	6.655	10.945	4.401	251	765	646	857	19	432	11.610	585	520	5.733	2.353	3.260	88.022	DKI Jakarta	
NPF	61	3	290	541	810	231	1.086	8	407	84	223	0	84	66	72	0	35	166	7	6	72	82	43	4.239	NPF	
D.I Yogyakarta	47	7	1	49	5	200	303	55	25	323	40	-	85	48	48	11	80	915	5	30	21	300	90	2.686	DI Yogyakarta	
NPF	2	5	-	2	-	11	3	3	3	4	6	-	-	3	3	0	2	24	-	-	-	4	2	70	NPF	
Jawa Tengah	99	43	13	2.813	50	546	2.254	111	277	861	256	-	358	414	238	47	71	3.031	64	122	259	889	406	13.222	Central Java	
NPF	2	1	0	71	0	12	124	5	8	43	10	-	0	1	18	1	5	84	6	11	1	55	13	473	NPF	
Jawa Timur	194	67	49	2.873	54	1.306	2.962	165	868	1.539	1.130	0	253	352	435	52	165	5.310	127	195	43	1.163	651	19.955	East Java	
NPF	20	2	0	17	1	71	160	7	67	50	19	-	7	9	49	1	14	121	3	19	8	1	61	36	737	NPF
Bengkulu	61	2	0	10	0	9	227	14	23	4	16	-	10	11	33	1	7	194	9	32	4	140	11	815	Bengkulu	
NPF	5	0	-	1	0	0	24	1	1	0	1	-	1	0	2	0	1	3	-	2	0	3	1	45	NPF	
Jambi	249	22	32	40	2	53	262	7	54	73	65	1	8	6	52	3	7	371	6	18	13	607	17	1.968	Jambi	
NPF	21	0	29	11	0	4	22	2	0	0	13	0	0	1	6	0	1	24	0	1	1	12	0	148	NPF	
Aceh	43	5	0	20	0	22	336	24	7	11	11	0	7	16	41	4	21	1.175	77	55	66	795	162	2.900	Nanggroe Aceh	
NPF	9	0	-	3	-	11	72	2	2	2	3	-	0	2	7	0	0	11	0	2	7	0	17	1	160	NPF
Sumatera Utara	1.267	30	29	308	6	481	1.197	69	191	556	432	0	90	215	139	19	33	1.977	50	176	22	760	86	8.135	North Sumatera	
NPF	109	5	0	16	2	101	163	4	5	6	30	-	14	14	26	0	4	176	3	14	11	0	44	6	727	NPF
Sumatera Barat	144	9	131	60	0	17	593	31	35	213	28	-	71	84	99	5	2	496	34	74	17	1.054	426	3.623	West Sumatera	
NPF	20	1	0	4	-	2	60	1	3	1	2	-	4	0	9	0	1	32	1	6	1	14	3	166	NPF	
Riau	517	1	27	25	36	201	401	39	125	21	171	-	54	29	93	3	16	909	6	38	24	810	20	3.566	Riau	
NPF	86	0	1	5	-	9	35	4	6	1	11	-	8	0	7	0	3	25	-	3	0	14	1	221	NPF	
Sumatera Selatan	319	6	116	84	119	287	505	49	51	26	78	-	78	49	86	3	54	1.290	14	42	16	744	24	4.040	South Sumatera	
NPF	57	0	4	5	1	33	54	4	4	2	9	0	0	1	7	0	17	63	1	4	1	44	3	314	NPF	
Bangka Belitung	11	1	0	2	-	5	34	6	1	25	1	-	-	-	6	0	-	46	3	3	2	135	-	284	Bangka Belitung	
NPF	0	0	-	-	-	1	2	1	-	-	-	-	-	-	0	-	-	-	-	-	-	3	-	9	-	NPF
Kepulauan Riau	1	1	30	73	2	68	168	10	180	25	33	-	27	5	47	2	25	1.163	7	40	24	670	7	2.610	Riau Islands	
NPF	0	0	-	1	-	2	8	-	0	0	1	-	2	0	0	0	0	15	-	0	0	7	0	39	0	NPF
Lampung	104	11	2	130	1	31	450	17	42	266	28	0	65	67	35	12	6	475	12	17	19	217	15	2.022	Lampung	
NPF	7	1	0	15	0	1	27	3	2	4	6	-	0	9	2	0	1	21	0	0	0	12	2	114	0	NPF
Kalimantan Selatan	155	32	297	39	132	206	328	14	337	31	78	-	33	100	97	3	45	948	29	37	24	160	10	3.178	South Kalimantan	
NPF	1	5	40	7	10	77	1	62	1	16	-	-	7	0	7	-	5	35	7	2	0	6	1	284	0	NPF
Kalimantan Barat	437	3	2	13	0	76	246	26	168	238	28	3	2	4	59	3	34	465	41	42	37	1.055	12	2.995	West Kalimantan	
NPF	13	0	0	1	8	16	0	2	0	1	16	-	1	0	5	0	0	13	1	4	0	15	1	83	0	NPF
Kalimantan Timur	23	7	101	84	3	422	403	30	369	444	231	-	30	10	100	4	57	1.018	24	35	55	652	18	4.120	East Kalimantan	
NPF	9	1	8	4	12	69	2	28	10	24	0	-	0	1	19	0	8	59	2	3	1	25	0	283	0	NPF
Kalimantan Tengah	12	1	0	2	0	14	109	3	9	2	14	0	4	3	17	9	9	369	9	35	6	94	9	729	0	Central Kalimantan
NPF	0	0	0	0	3	8	0	0	-	-	2	-	-	-	1	1	0	12	-	1	0	2	5	35	0	NPF
Sulawesi Tengah	12	21	0	7	0	15	152	8	6	1	12	-	6	2	19	2	6	182	1	32	5	433	2	926	0	Central Sulawesi
NPF	1	0	0	0	3	8	1	0	1	1	1	-	0	0	3	-	0	15	-	0	0	4	-	37	0	NPF
Sulawesi Selatan	14	21	74	170	8	280	531	79	71	672	289	-	225	46	178	3	39	1.349	13	189	657	701	84	5.695	South Sulawesi	
NPF	3	0	15	48	11	66	4	7	6	12	0	-	0	0	5	0	6	30	0	13	0	10	2	240	0	NPF
Sulawesi Utara	8	3	1	5	0	5	107	9	7	0	6	0	1	2	23	0	0	68	4	3	4	164	7	429	0	North Sulawesi
NPF	0	0	-	1	-	1	10	0	2	0	1	-	0	0	3	-	1	13	-	0	1	16	2	50	0	NPF
Gorontalo	0	1	4	-	12	28	12	0	1	5	-	-	2	0	13	1	1	107	3	5	1	93	14	305	0	Gorontalo
NPF	0	0	0	1	-	3	8	2	-	0	-	-	0	-	5	-	1	16	0	-	0	3	5	43	0	NPF
Sulawesi Barat	2	0	1	1	-	3	6	1	-	-	5	-	1	3	3	-	102	0	5	2	27	5	168	5	West Sulawesi	
NPF	0	0	-	1	-	0	1	0	-	-	0	-	-	-	1	-	-	1	-	-	0	0	-	5	0	NPF
Sulawesi Tenggara	1	4	4	7	1	26	169	7	6	1	14	-	11	2	20	3	3	244	4	62	4	181	41	817	0	South East Sulawesi
NPF	0	0	0	0	1	18	0	1	-	0	0	-	0	-	2	0	2	15	-	8	0	3	7	58	0	NPF
Nusa Tenggara Barat	15	9	4	26	2	29	539	23	6	10	11	0	7	14	42	10	15	479	3	35	24	601	45	1.949	0	West Nusa Tenggara
NPF	1	1	1	0	0	3	55	3	1	0	0	-	0	0	2	0	4	27	0	1	1	22	26	148	0	NPF
Bali	1	129	0	29	2	19	220	6	4	61	49	-	31	5	49	4	0	594	13	45	15	207	19	1.502	0	Bali
NPF	0	0	0	0	0	4	1	-	0	0	0	-	0	-	1	0	0	13	1	-	1	7	1	29	0	NPF
Nusa Tenggara Timur	1	0	0	1	-	0	33	3	1	0	4	-	5	0	22	1	80	2	0	4	1	32	17	208	0	East Nusa Tenggara
NPF	0	0	0	0	0	14	2	0	0	0	1	-	2	-	1	0	5	0	2	0	1	7	21	21	0	NPF
Maluku	0	0	0	0	1	2	0	0	0	0	-	-	-	-	11	-	-	20	0	2	2	39	1	94	0	Maluku
NPF	0	0	-	-	-	2	0	-	-	-	-	-	-	-	2	-	-	3	-	-	0	2	1	9	0	NPF
Papua	1	0	0	3	0	66	55	6	52	-	2	-	0	1	16	0	30	147	4	14	6	61	5	469	0	Papua
NPF	0	0	0	0	5	5	0	0	0	0	1	-	0	0	3	0	0	7	1	0	1	5	0	29	0	NPF
Maluku Utara	0	1	0	3	-	2	51	3	2	-	3	-	7	1	6	0	0	15	19	1	1	72	0	186	0	North Maluku
NPF	0	0	-	-	-	4	0	0	0	-	-	-	0	0	0	-	2	0	-	-	-	1	0	7	0	NPF
Papua Barat																										

**Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dat I Bank Penyalur Pembiayaan bulan Februari 2016**  
*(Financing and NPF of BUS to Non Banks Thrd Party Based on Business Sector and non Business Sector of Credit by Region - February 2016)*  
 Milliar 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	317	152	218	1.350	412	1.035	4.025	569	833	1.081	1.205	0	734	324	883	51	-	259	4.458	108	250	134	4.722	189	23.309	West Java	
NPF	33	3	57	190	1	87	287	5	18	47	85	0	20	3	40	1	-	99	134	2	5	5	102	23	1.247	NPF	
Banten	5	1	45	177	80	237	357	42	216	407	146	4	182	39	152	12	-	18	1.505	20	56	22	824	66	4.612	Banten	
NPF	1	0	1	30	0	15	68	5	44	1	5	1	3	1	17	0	-	1	55	0	6	1	13	14	282	NPF	
DKI Jakarta	3.169	511	3.909	6.757	5.296	3.677	7.343	459	5.898	6.420	3.647	251	687	623	737	19	-	299	4.373	202	213	3.331	1.942	795	60.558	DKI Jakarta	
NPF	58	0	266	455	424	901	6	379	0	75	216	6	67	0	67	0	-	35	91	3	2	44	78	15	3.344	NPF	
D.I Yogyakarta	7	7	1	43	3	85	275	28	9	248	25	-	68	41	38	11	-	59	560	1	5	6	177	61	1.758	DI Yogyakarta	
NPF	2	5	-	2	-	11	3	0	1	6	2	0	-	-	0	-	-	2	21	-	-	-	4	2	59	NPF	
Jawa Tengah	89	42	5	2.650	50	248	2.025	73	207	626	167	-	263	203	193	47	-	45	1.827	62	64	228	721	255	10.090	Central Java	
NPF	2	1	0	68	0	9	112	2	8	37	5	-	0	1	15	1	-	5	72	6	8	1	55	10	418	NPF	
Jawa Timur	185	64	49	2.106	54	906	2.642	144	670	796	947	0	202	319	248	51	0	62	2.843	63	103	36	1.079	474	14.045	East Java	
NPF	16	2	0	15	1	67	155	4	67	38	4	-	9	18	27	1	-	14	85	3	7	1	60	35	628	NPF	
Bengkulu	61	2	0	10	0	227	13	4	6	4	16	-	10	11	7	1	-	194	9	32	3	139	11	796	Bengkulu		
NPF	5	0	0	1	0	9	24	1	1	0	1	-	1	0	2	0	-	3	2	0	2	0	3	1	44	NPF	
Jambi	248	22	32	40	2	52	260	6	14	18	65	1	8	0	51	3	-	7	358	6	15	7	471	11	1.704	Jambi	
NPF	21	0	29	11	0	4	22	1	0	0	13	0	0	1	6	0	-	1	23	0	1	1	12	0	145	NPF	
Aceh	42	4	0	19	0	16	283	23	5	11	9	0	7	16	41	4	-	19	250	15	42	8	314	6	1.135	Manngroe Aceh	
NPF	9	0	-	3	-	5	57	7	2	2	2	-	0	2	7	0	-	6	9	0	5	0	16	0	132	NPF	
Sumatera Utara	749	18	29	204	4	167	822	48	64	171	61	-	82	204	118	17	-	27	697	41	42	12	632	23	4.232	North Sumatera	
NPF	94	0	0	9	2	28	104	2	4	5	4	-	0	7	22	0	-	3	46	3	1	0	42	1	380	NPF	
Sumatera Barat	99	7	7	43	0	16	440	27	21	147	24	-	67	71	91	4	-	2	482	34	67	13	452	32	2.148	West Sumatera	
NPF	6	1	-	3	-	2	42	1	3	1	2	-	4	0	9	0	-	1	31	1	3	1	13	0	123	NPF	
Riau	405	1	27	19	36	35	352	32	77	21	135	-	54	28	69	3	-	11	528	54	24	17	328	7	2.217	Riau	
NPF	41	0	1	2	4	25	3	3	6	1	7	-	8	0	7	0	-	3	18	-	3	0	13	0	142	NPF	
Sumatera Selatan	314	6	115	37	119	87	490	35	23	26	56	1	62	42	39	3	-	41	637	14	36	15	308	7	2.512	South Sumatera	
NPF	56	0	3	5	1	14	53	4	3	2	7	0	0	1	6	0	-	15	34	1	3	1	20	1	230	NPF	
Bangka Belitung	11	1	0	2	0	5	33	6	1	25	1	-	-	-	6	0	-	-	46	3	3	2	86	-	232	Bangka Belitung	
NPF	0	0	0	-	-	1	2	1	-	-	-	-	-	-	0	-	-	-	2	-	-	-	3	-	9	NPF	
Kepulauan Riau	1	1	30	72	2	25	164	10	180	25	33	-	27	4	44	2	-	11	630	5	19	5	335	2	1.628	Riau Islands	
NPF	0	0	0	0	2	8	0	0	0	1	0	-	0	3	0	-	-	12	0	0	0	0	6	0	35	NPF	
Lampung	103	11	2	130	1	31	444	17	42	262	26	0	65	66	35	12	-	6	454	12	14	15	217	15	1.981	Lampung	
NPF	7	1	0	15	0	1	26	3	2	3	5	0	9	2	0	0	-	1	18	0	0	0	12	2	109	NPF	
Kalimantan Selatan	154	11	290	27	132	53	229	11	269	18	38	-	20	97	28	3	-	35	468	15	32	11	137	9	2.083	South Kalimantan	
NPF	1	5	34	1	4	56	0	62	1	7	0	-	0	3	0	-	-	5	23	6	2	0	4	1	215	NPF	
Kalimantan Barat	436	3	2	11	0	67	236	22	167	138	16	-	3	2	4	56	3	-	34	458	41	42	36	477	12	2.267	West Kalimantan
NPF	13	0	4	1	-	8	16	0	2	0	1	-	1	0	5	0	-	0	13	1	4	0	14	1	82	NPF	
Kalimantan Timur	12	4	96	82	3	205	361	27	365	68	205	-	26	8	59	4	-	32	620	21	27	53	329	18	2.625	East Kalimantan	
NPF	2	1	8	4	9	63	1	28	1	15	0	-	0	-	5	0	-	8	35	1	0	0	23	0	204	NPF	
Kalimantan Tengah	12	1	0	2	0	14	109	3	9	2	14	0	4	3	17	9	-	9	369	9	35	6	94	9	729	Central Kalimantan	
NPF	0	0	0	0	3	8	0	0	-	-	2	-	-	-	1	-	-	0	12	-	1	0	2	5	35	NPF	
Sulawesi Tengah	12	21	0	7	0	15	152	8	6	1	12	-	6	2	19	2	-	6	182	1	32	5	433	2	926	Central Sulawesi	
NPF	1	0	0	0	8	1	0	1	0	1	1	-	-	0	3	-	-	0	15	-	0	0	4	-	37	NPF	
Sulawesi Selatan	14	10	17	167	2	115	409	72	39	525	210	-	212	45	77	0	-	30	654	10	113	653	606	27	4.011	South Sulawesi	
NPF	3	0	-	48	-	2	67	4	2	6	10	-	0	1	0	-	-	6	21	0	9	0	9	0	183	NPF	
Sulawesi Utara	8	3	1	5	0	1	62	4	2	6	0	-	1	2	0	-	-	0	68	4	3	4	164	7	429	North Sulawesi	
NPF	0	0	-	1	-	5	107	9	7	0	6	-	0	0	3	-	-	0	13	0	0	1	16	2	50	NPF	
Gorontalo	0	1	-	-	-	12	28	12	2	1	5	-	2	0	13	1	-	1	107	3	5	1	98	14	305	Gorontalo	
NPF	0	0	-	1	-	3	8	2	0	-	-	-	-	0	3	-	-	1	16	0	-	0	3	5	43	NPF	
Sulawesi Barat	2	0	1	1	-	3	6	1	-	-	5	-	1	3	5	-	-	102	0	5	2	27	5	167	West Sulawesi		
NPF	0	0	1	-	-	0	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	0	5	0	5	NPF	
Sulawesi Tenggara	1	4	4	7	1	26	169	7	6	1	14	-	11	2	20	3	-	3	244	4	62	4	181	41	817	South East Sulawesi	
NPF	0	0	0	0	1	18	0	1	-	0	0	-	-	-	2	0	-	2	15	-	8	0	3	7	58	NPF	
Nusa Tenggara Barat	14	8	4	24	2	21	519	17	6	10	9	0	6	13	40	9	-	15	410	2	33	6	406	45	1.620	West Nusa Tenggara	
NPF	1	0	1	0	0	3	53	0	1	0	0	-	0	0	2	0	-	4	27	0	1	0	21	26	141	NPF	
Bali	1	129	-	29	2	14	189	6	4	13	42	-	31	5	49	4	-	0	563	13	45	15	207	19	1.379	Bali	
NPF	0	0	-	0	-	4	0	-	0	0	0	-	-	-	0	0	-	0	13	1	-	1	7	1	28	NPF	
Nusa Tenggara Timur	1	0	0	1	-	0	33	3	1	0	4	-	5	0	22	1	-	-	80	2	4	1	32	17	208	East Nusa Tenggara	
NPF	0	0	0	0	-	0	2	0	0	0	1	-	2	-	1	0	-	-	5	0	2	0	1	7	21	208	NPF
Maluku	-	0	0	0	1	2	14	0	0	-	-	-	-	-	11	-	-	-	20	0	2	2	39	1	94	Maluku	
NPF	-	-	-	-	-	2	-	-	-	-	-	-	-	-	2	-	-	-	3	-	-	0	2	1	9	NPF	
Papua	1	0	0	3	0	66	55	6	52	0	2	0	0	1	16	0	-	30	147	4	14	6	61	5	469	Papua	
NPF	0	0	0	0	5	5	0	0	1	0	0	-	0	3	0	-	-	0	7	1	0	1	5	0	29	NPF	
Maluku Utara	0	1	0	3	-	2	51	3	2	-	3	-	7	1	6	0	-	-	15	19	1	1	72	0	186	North Maluku	
NPF	0	0	-	-	-	4	0	0	-	-	-	-	-	0	0	-	-	-	2	0	-	-	1	0	7	NPF	
P																											

**Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dat1 I Bank Penyalur Pembiayaan bulan Februari 2016**  
*(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - February 2016)*  
 Milliar 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, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum 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	3	1	10	181	10	419	231	12	115	157	129	6	24	167	24	167	162	2.447	31	108	32	76	118	4.440	West Java		
NPF	0	0	-	2	9	3	9	6	10	3	3	-	0	12	-	-	4	41	-	1	0	1	2	106	NPF		
Banten	-	-	-	14	-	148	3	0	1	228	27	-	3	0	27	-	61	564	2	13	1	15	9	1.114	Banten		
NPF	-	-	-	-	-	6	1	-	-	-	0	-	-	1	-	-	1	3	0	-	-	0	-	12	NPF		
DKI Jakarta	604	139	1.189	2.161	397	946	1.978	453	757	4.525	754	-	78	24	120	-	133	7.237	383	307	2.402	411	2.464	27.464	DKI Jakarta		
NPF	3	3	24	86	386	6	186	2	28	10	7	-	5	5	-	-	76	4	4	29	4	28	895	NPF			
D.I Yogyakarta	39	0	-	6	2	114	28	27	17	75	15	-	17	6	9	-	21	355	3	25	15	122	29	928	DI Yogyakarta		
NPF	-	-	-	-	-	0	0	-	3	3	0	-	-	2	-	-	-	3	-	-	-	0	0	11	NPF		
Jawa Tengah	10	1	8	163	-	299	228	38	71	236	89	-	95	210	45	-	26	1.204	2	58	31	168	151	3.132	Central Java		
NPF	0	-	-	3	-	3	13	3	-	6	5	-	3	3	-	-	-	13	-	3	-	0	3	55	NPF		
Jawa Timur	8	3	0	767	0	399	320	20	198	744	183	-	51	33	187	1	103	2.467	64	92	7	85	177	5.910	East Java		
NPF	4	0	-	2	-	4	5	4	1	12	15	-	-	1	23	-	0	36	-	1	-	1	1	109	NPF		
Bengkulu	-	-	-	-	-	-	0	1	17	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	19	Bengkulu	
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF	
Jambi	0	-	-	0	0	0	2	1	40	55	-	-	-	0	-	-	-	13	-	3	7	136	6	264	Jambi		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	NPF	
Aceh	1	1	0	1	0	6	54	0	2	-	3	-	0	0	0	-	2	924	62	13	59	482	155	1.765	Nanggroe Aceh		
NPF	0	0	-	0	-	6	15	0	-	-	1	-	-	-	-	-	0	1	-	2	0	1	0	28	NPF		
Sumatera Utara	518	12	0	104	2	314	375	21	127	385	371	0	8	11	21	2	6	1.280	10	134	10	129	63	3.902	North Sumatera		
NPF	15	4	-	7	0	74	58	2	0	26	0	-	7	4	0	-	1	130	-	9	0	2	6	347	NPF		
Sumatera Barat	44	2	124	17	0	1	153	4	14	65	4	-	4	12	8	0	1	14	0	8	4	601	394	1.474	West Sumatera		
NPF	15	1	0	1	-	0	18	0	1	0	0	-	1	0	1	-	-	1	-	3	0	1	3	43	NPF		
Riau	112	1	0	6	0	165	49	8	47	-	36	-	0	1	24	0	5	381	0	14	6	481	12	1.350	Riau		
NPF	45	0	-	3	-	5	10	1	-	-	4	-	-	-	1	-	-	7	-	0	0	1	1	79	NPF		
Sumatera Selatan	5	1	1	47	-	200	15	14	28	-	21	-	17	7	46	-	13	653	-	6	0	436	17	1.528	South Sumatera		
NPF	1	-	-	-	-	19	1	-	1	-	1	-	0	-	1	-	1	30	-	1	-	24	2	84	NPF		
Bangka Belitung	0	0	-	0	-	1	0	-	-	-	-	-	-	-	-	-	-	1	-	-	0	49	-	51	Bangka Belitung		
NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	NPF	
Kepulauan Riau	-	-	-	0	-	43	5	0	0	1	0	-	0	0	4	0	15	533	1	21	19	335	5	982	Riau Islands		
NPF	0	-	-	0	-	0	0	-	-	-	-	-	-	-	0	-	0	3	-	1	0	1	0	4	0	NPF	
Lampung	1	-	-	-	-	5	0	-	3	1	-	-	-	1	-	-	0	20	-	3	4	1	0	41	Lampung		
NPF	-	-	-	-	-	1	0	-	-	0	-	-	-	-	-	-	-	2	-	-	-	-	-	4	0	NPF	
Kalimantan Selatan	0	21	7	12	-	154	99	4	68	53	41	-	13	3	69	-	10	480	15	5	14	24	2	1.095	South Kalimantan		
NPF	-	-	5	6	-	6	21	1	0	0	10	-	-	-	5	-	0	12	0	0	2	0	2	69	NPF		
Kalimantan Barat	1	-	-	2	0	9	10	5	1	100	12	-	0	1	3	-	-	6	-	-	1	578	-	728	West Kalimantan		
NPF	0	-	-	0	-	0	0	0	0	0	0	-	-	-	0	-	-	-	-	-	-	0	-	1	0	NPF	
Kalimantan Timur	11	2	5	2	0	216	42	3	3	377	26	-	4	2	40	0	25	398	4	9	2	324	0	1.495	East Kalimantan		
NPF	7	-	0	0	-	3	5	0	-	9	9	-	-	-	13	-	-	25	1	3	0	2	-	79	NPF		
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Kalimantan	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Sulawesi	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Selatan	0	11	56	3	6	164	122	7	32	147	79	-	13	1	101	-	9	696	3	76	4	95	58	1.684	South Sulawesi		
NPF	0	-	15	0	-	9	4	1	5	-	2	-	0	-	4	-	-	9	-	3	4	-	2	57	NPF		
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	North Sulawesi	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	West Sulawesi	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	South East Sulawesi	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Nusa Tenggara Barat	1	1	0	2	0	8	20	6	0	0	2	-	1	0	2	0	-	69	1	2	18	195	-	328	West Nusa Tenggara		
NPF	0	0	-	0	0	1	1	2	-	-	0	-	-	0	0	-	-	0	-	-	-	1	-	7	0	NPF	
Bali	-	-	-	-	-	5	31	-	-	48	7	-	-	-	-	-	-	31	-	-	-	-	-	-	123	Bali	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	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	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total</b>	<b>1.360</b>	<b>196</b>	<b>1.403</b>	<b>3.488</b>	<b>417</b>	<b>3.612</b>	<b>3.774</b>	<b>626</b>	<b>1.538</b>	<b>7.199</b>	<b>1.799</b>	<b>0</b>	<b>312</b>	<b>338</b>	<b>872</b>	<b>5</b>	<b>691</b>	<b>19.774</b>	<b>580</b>	<b>897</b>	<b>2.638</b>	<b>4.742</b>	<b>3.660</b>	<b>69.818</b>	<b>Total</b>		
<b>NPF</b>	<b>91</b>	<b>8</b>	<b>46</b>	<b>111</b>	<b>396</b>	<b>145</b>	<b>348</b>	<b>25</b>	<b>49</b>	<b>44</b>	<b>85</b>	<b>-</b>	<b>1</b>	<b>14</b>	<b>76</b>	<b>0</b>	<b>8</b>	<b>393</b>	<b>6</b>								

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

Ket: 1) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.7 dan SPS Tabel 36

Note: 1) Revised figures, based on LSMK start on June 2014 and published on October 2014 and June 2015 in Indonesia Banking Statistics (SPI) Table 2.7 and Sharia Banking Statistic (SPS) Table 36

**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		Indikator
	Nov	Des	Mar	Apr	Mai	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	
<b>I. Dana Pihak Ketiga</b>	6,54	6,84	6,41	6,04	6,43	6,14	6,28	6,21	6,31	5,83	5,86	5,99	5,77	5,53	<b>I. Third Party Fund</b>
1. Giro iB Wadiah	1,31	1,25	1,25	1,32	1,26	1,24	1,28	1,28	1,25	1,30	1,22	1,18	1,18	1,28	1. iB Demand Deposits Wadia
a. Rupiah	1,36	1,30	1,33	1,41	1,31	1,29	1,34	1,35	1,30	1,34	1,26	1,21	1,22	1,32	a. Rupiah
b. Valas	1,00	1,00	1,04	1,08	1,06	1,07	1,06	1,07	1,06	1,03	1,02	1,02	1,00	1,02	b. Valas
2. Tabungan iB Wadiah	4,40	5,20	4,79	3,84	4,35	4,40	4,41	4,38	4,74	3,83	3,91	4,40	3,95	4,08	2. iB Saving Deposits Wadia
a. Rupiah	4,40	5,20	4,79	3,84	4,35	4,40	4,41	4,38	4,74	3,83	3,91	4,40	3,95	4,08	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Valas
3. Giro iB Mudharabah	2,02	2,14	1,68	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	1,52	1,53	3. iB Demand Deposits Mudharabah
a. Rupiah	2,02	2,14	1,68	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	1,52	1,53	a. Rupiah
b. Valas	2,02	2,14	1,68	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	1,52	1,53	b. Valas
4. Tabungan iB Mudharabah	4,15	4,44	4,32	3,80	4,22	3,98	3,96	4,10	4,13	3,15	3,45	3,65	3,13	3,48	4. iB Saving Deposits Mudharabah
a. Rupiah	4,15	4,44	4,32	3,80	4,22	3,98	3,96	4,10	4,13	3,15	3,45	3,65	3,13	3,48	a. Rupiah
b. Valas	1,92	1,95	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	b. Valas
5. Deposito iB Mudharabah	7,80	8,16	7,70	7,45	7,95	7,51	7,72	7,50	7,64	7,18	7,14	7,32	7,11	6,65	5. iB Time Deposits Mudharabah
a. Rupiah	7,95	8,32	7,86	7,59	8,06	7,69	7,86	7,65	7,81	7,56	7,53	7,68	7,43	7,05	a. Rupiah
i. 1 Bulan	7,88	8,16	7,86	7,51	7,95	7,74	7,79	7,74	7,70	7,41	7,52	7,80	7,51	6,93	1). 1 month
ii. 3 Bulan	8,25	8,52	8,20	7,90	8,41	8,13	8,20	8,20	8,17	7,89	8,02	8,21	7,98	7,21	2). 3 month
iii. 6 Bulan	7,65	7,98	7,65	7,04	7,59	7,45	7,44	7,33	7,31	6,94	7,02	7,30	7,10	6,77	3). 6 month
iv. 12 Bulan	6,92	7,17	6,96	6,80	6,90	6,67	6,56	6,48	6,44	6,32	6,37	6,51	6,37	6,25	4). 12 month
v. > 12 Bulan	12,85	11,02	12,14	8,73	13,11	12,37	10,92	12,33	10,92	6,26	6,02	13,46	7,93	8,05	5). >12 month
b. Valas	4,40	4,41	4,22	3,77	5,51	3,72	4,57	3,74	3,75	2,73	2,14	3,04	3,03	2,20	b. Foreign Currency
i. 1 Bulan	4,38	4,17	4,75	3,99	5,98	4,00	5,00	4,00	4,00	2,94	2,41	3,63	2,96	2,46	1). 1 month
ii. 3 Bulan	4,94	4,90	4,94	3,99	5,95	4,00	5,00	4,00	4,00	3,13	2,51	4,57	3,04	2,46	2). 3 month
iii. 6 Bulan	3,42	3,34	4,30	4,00	6,00	4,00	5,00	4,00	4,00	2,59	2,21	2,65	3,02	2,95	3). 6 month
iv. 12 Bulan	4,02	3,91	3,83	4,00	6,00	4,00	5,00	4,00	4,00	2,45	2,17	2,35	2,40	2,27	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	2,00	-	-	-	5). >12 month
<b>II. Pembiayaan, Piutang dan Salam</b>	13,44	13,53	13,40	13,53	13,56	13,57	13,49	13,31	13,24	13,24	13,10	13,12	13,36	13,38	<b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	13,14	13,23	12,62	12,53	12,14	12,16	11,97	11,77	11,81	11,81	11,46	11,67	12,33	12,26	1. Profit Sharing Financing
a. Mudharabah	12,90	13,00	12,69	12,76	11,89	11,89	11,88	11,64	11,75	11,75	11,29	11,75	11,82	11,74	a. Mudharabah
i. Rupiah	13,02	13,00	12,69	12,76	11,89	11,89	11,88	11,64	11,75	11,75	11,29	11,75	11,82	11,74	i. Rupiah
ii. Valas	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	13,17	13,27	12,60	12,48	12,18	12,21	11,99	11,80	11,82	11,82	11,49	11,65	12,42	12,34	b. Musyarakah
i. Rupiah	13,34	13,45	12,81	12,68	12,41	12,43	12,22	12,02	12,10	12,10	11,72	11,91	12,63	12,54	i. Rupiah
ii. Valas	9,67	9,57	8,58	8,57	8,12	9,07	8,77	8,78	8,30	8,30	8,38	7,97	9,21	9,17	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	27,60	28,40	29,17	29,38	35,63	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	27,60	28,40	29,17	29,38	35,63	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,59	13,67	13,78	14,01	14,27	14,29	14,27	14,12	14,02	14,02	14,00	13,92	13,95	14,04	2. Receivables/Acceptables
a. Murabahah	14,22	14,25	14,15	14,23	14,29	14,31	14,28	14,12	14,02	14,02	13,99	13,93	13,95	14,05	a. Murabahah
i. Rupiah	14,60	14,64	14,57	14,66	14,72	14,72	14,69	14,53	14,47	14,47	14,38	14,32	14,34	14,39	i. Rupiah
ii. Valas	8,52	8,52	8,30	8,22	8,35	8,40	8,37	8,36	8,48	8,48	8,59	8,50	8,40	8,65	ii. Foreign Currency
b. Qardh	3,64	3,92	7,12	9,62	13,84	14,03	14,03	14,10	14,03	14,03	14,28	13,64	13,84	13,74	b. Qardh
i. Rupiah	3,64	3,93	7,10	9,68	13,86	14,04	14,03	14,10	14,03	14,03	14,28	13,64	13,84	13,75	i. Rupiah
ii. Valas	1,00	1,00	7,88	7,89	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	12,59	12,57	12,51	12,52	12,58	13,08	13,05	13,05	13,14	13,15	13,22	13,20	c. Istishna'
i. Rupiah	12,84	12,80	12,59	12,57	12,51	12,52	12,58	13,08	13,05	13,05	13,14	13,15	13,22	13,20	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,02	10,27	10,57	10,66	10,67	10,78	10,86	10,92	11,05	11,05	11,03	11,38	11,39	11,40	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,32	11,31	11,33	11,32	11,31	11,29	11,29	11,28	11,27	11,27	11,27	11,27	11,26	11,27	a. Syndication Financing
i. Rupiah	11,50	11,50	11,53	11,52	11,51	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	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	10,47	10,57	10,58	10,72	10,80	10,87	11,02	11,02	11,00	11,40	11,41	11,41	d. Other Ijarah
i. Rupiah	10,49	10,84	11,02	11,14	11,20	11,29	11,31	11,36	11,45	11,45	11,42	11,84	11,85	11,85	i. Rupiah
ii. Valas	7,70	7,70	7,97	7,83	7,83	7,88	7,91	7,96	8,11	8,11	8,55	8,51	8,51	8,51	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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		Indikator	
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
<b>I. Dana Pihak Ketiga</b>	6,06	6,28	6,24	6,15	5,84	5,92	5,52	5,39	5,28	5,39	5,86	5,51	5,19	5,20	<b>I. Third Party Fund</b>	
1. Giro IB Wadiah	1,23	1,24	1,29	1,25	1,13	1,13	1,21	1,23	1,18	1,18	1,22	1,17	1,33	1,38	<b>1. IB Demand Deposits Wadia</b>	
a. Rupiah	1,23	1,24	1,30	1,26	1,13	1,13	1,25	1,23	1,18	1,19	1,26	1,17	1,33	1,39	a. Rupiah	
b. Valas	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,02	1,00	1,00	1,00	b. Valas	
2. Tabungan IB Wadiah	1,31	1,27	1,28	3,40	3,33	3,10	3,28	2,82	2,75	2,56	3,91	3,66	2,14	2,19	<b>2. IB Saving Deposits Wadia</b>	
a. Rupiah	1,31	1,27	1,28	3,40	3,33	3,10	3,28	2,82	2,75	2,56	3,91	3,67	2,14	2,19	a. Rupiah	
b. Valas	2,00	2,00	2,00	2,00	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	2,55	1,44	1,45	1,70	1,50	1,87	1,91	1,83	1,53	3,25	3,29	2,78	<b>3. IB Demand Deposits Mudharabah</b>	
a. Rupiah	1,53	1,46	2,57	1,44	1,45	1,70	1,50	1,87	1,91	1,83	1,53	3,36	3,29	2,87	a. Rupiah	
b. Valas	1,53	1,46	2,55	1,44	1,45	1,70	1,50	1,87	1,91	1,83	1,53	3,25	3,29	2,78	b. Valas	
4. Tabungan IB Mudharabah	4,11	4,10	3,98	3,48	3,47	4,06	3,49	3,44	3,49	3,52	3,45	3,39	3,50	3,38	<b>4. IB Saving Deposits Mudharabah</b>	
a. Rupiah	4,28	4,25	4,16	3,63	3,63	4,25	3,65	3,60	3,49	3,52	3,45	3,40	3,50	3,40	a. Rupiah	
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	2,00	1,00	1,00	1,00	b. Valas	
5. Deposito IB Mudharabah	7,21	7,67	7,65	7,76	7,24	7,15	6,91	6,70	6,42	6,48	7,14	6,71	6,39	6,44	<b>5. IB Time Deposits Mudharabah</b>	
a. Rupiah	7,50	7,87	7,91	7,95	7,59	7,47	7,07	7,00	6,76	6,80	7,53	6,86	6,59	6,55	a. Rupiah	
i. 1 Bulan	7,69	8,14	8,11	8,25	8,44	7,26	7,08	6,73	6,50	6,64	7,52	6,64	6,03	6,30	1). 1 month	
ii. 3 Bulan	7,67	8,18	8,53	8,57	8,33	7,38	7,23	7,03	6,55	6,83	8,02	6,75	6,32	6,64	2). 3 month	
iii. 6 Bulan	7,81	8,29	7,33	7,87	8,87	7,42	7,10	6,69	6,47	6,25	7,02	6,12	5,04	5,30	3). 6 month	
iv. 12 Bulan	7,55	7,85	7,43	7,25	8,05	6,58	6,30	5,72	6,29	6,55	6,37	7,08	6,71	6,58	4). 12 month	
v. > 12 Bulan	5,00	6,00	5,96	9,94	5,21	7,95	7,73	8,00	6,50	6,97	6,02	6,00	6,00	5,00	5). >12 month	
b. Valas	2,72	2,75	2,47	2,52	1,97	1,92	1,92	1,59	1,10	1,26	2,14	1,05	1,01	1,02	b. Foreign Currency	
i. 1 Bulan	2,52	2,30	1,91	2,11	2,19	1,85	2,02	1,73	1,07	1,07	2,41	1,15	1,09	1,05	1). 1 month	
ii. 3 Bulan	2,60	2,84	2,34	2,65	2,17	1,97	1,99	1,77	1,05	1,05	2,51	1,00	1,00	1,10	2). 3 month	
iii. 6 Bulan	1,42	2,64	1,00	1,00	1,00	1,70	2,04	1,44	1,00	1,00	2,21	1,67	1,14	1,00	3). 6 month	
iv. 12 Bulan	-	1,32	1,32	1,31	2,52	1,92	2,00	1,91	1,91	1,97	2,17	1,00	1,00	1,00	4). 12 month	
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	2,00	-	-	-	5). >12 month	
<b>II. Pembiayaan, Piutang dan Salam</b>	11,66	11,45	11,32	11,26	11,26	11,52	11,38	11,83	11,88	11,37	11,53	11,41	11,25	11,16	<b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b>	
1. Pembiayaan Bagi Hasil	11,71	10,94	10,49	10,35	10,39	11,05	10,64	12,16	12,32	10,79	11,24	11,13	11,10	11,09	<b>1. Profit Sharing Financing</b>	
a. Mudharabah	12,45	12,43	12,56	12,54	12,29	12,39	12,48	12,48	12,62	12,67	12,85	12,77	12,94	12,92	a. Mudharabah	
i. Rupiah	12,45	12,43	12,56	12,55	12,30	12,39	12,48	12,49	12,81	12,86	12,86	12,77	12,94	12,92	i. Rupiah	
ii. Valas	-	-	7,00	7,00	7,00	7,00	7,00	3,21	3,19	7,00	7,00	7,00	7,00	7,00	ii. Foreign Currency	
b. Musyarakah	11,27	10,19	9,54	9,32	9,49	10,34	9,68	11,89	12,06	9,85	10,48	10,34	10,25	10,28	b. Musyarakah	
i. Rupiah	11,28	11,22	11,60	11,62	11,66	11,74	10,97	11,90	12,07	11,10	11,86	11,50	11,47	11,35	i. Rupiah	
ii. Valas	5,00	4,01	4,01	3,13	4,35	4,60	4,58	5,65	5,00	4,55	4,53	4,98	4,98	5,33	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	11,80	11,80	11,81	11,80	11,81	11,67	11,65	11,74	11,72	11,60	11,35	11,20	<b>2. Receivables/Acceptables</b>	
a. Murabahah	11,59	11,67	11,76	11,77	11,78	11,77	11,78	11,62	11,60	11,70	11,68	11,56	11,30	11,22	a. Murabahah	
i. Rupiah	11,71	11,82	11,91	11,92	11,94	11,91	11,90	11,64	11,62	11,81	11,82	11,69	11,42	11,33	i. Rupiah	
ii. Valas	6,30	6,43	6,44	6,44	6,45	6,47	7,45	9,75	9,66	7,48	6,48	6,28	6,23	6,24	ii. Foreign Currency	
b. Qardh	14,13	13,62	13,88	12,52	11,68	11,44	10,75	12,09	12,36	12,31	11,72	11,56	11,92	5,31	b. Qardh	
i. Rupiah	14,13	13,62	13,88	12,52	11,68	11,44	10,75	12,09	12,36	12,31	11,72	11,56	11,92	5,31	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Istishna'	13,33	13,35	13,39	13,38	13,45	13,48	13,50	13,51	13,53	13,34	13,30	13,28	13,23	13,14	c. Istishna'	
i. Rupiah	13,33	13,35	13,39	13,38	13,45	13,48	13,50	13,51	13,53	13,34	13,30	13,28	13,23	13,14	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
3. Pembiayaan Sewa (Ijarah)	9,70	9,81	9,98	10,05	10,05	10,08	10,14	10,17	10,23	10,33	10,27	10,36	10,36	10,42	<b>3. Ijarah including Leasing receivables</b>	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	15,00	-	-	-	-	a. Syndication Financing	
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
b. Pembiayaan secara Channeling	18,27	17,76	17,43	15,95	15,97	16,05	15,97	15,92	15,16	15,16	15,19	16,74	15,18	15,17	b. Financing through Channeling	
i. Rupiah	18,27	17,76	17,43	15,95	15,97	16,05	15,97	15,92	15,16	15,16	15,19	16,74	15,18	15,17	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	9,97	10,04	10,04	10,07	10,13	10,17	10,22	10,32	10,26	10,36	10,34	10,41	d. Other Ijarah	
i. Rupiah	10,50	10,59	10,76	10,81	10,83	10,85	10,91	10,95	11,04	11,08	11,01	11,12	11,09	11,13	i. Rupiah	
ii. Valas	6,71	6,71	6,70	6,69	6,71	6,76	6,75	6,76	6,80	6,80	6,56	6,38	6,38	6,37	ii. Foreign Currency	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>4. Salam</b>	
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 <sup>r)</sup>	Des <sup>r)</sup>	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Modal Kerja	17,69	17,68	17,07	16,17	15,72	15,89	15,47	15,16	14,99	15,06	15,18	15,30	15,52	15,22	1. Working Capital
a. UMKM	20,27	19,95	20,80	19,24	19,54	19,72	19,53	19,74	19,42	18,93	19,65	19,52	19,76	19,62	a. Micro, Small and Medium Enterprise
i. Rupiah	20,70	20,38	21,45	19,87	20,12	20,32	20,13	20,13	19,77	19,21	19,91	19,75	19,96	19,79	i. Rupiah
ii. Valas	11,52	11,14	8,35	7,68	8,13	7,76	7,66	6,85	6,80	6,89	6,86	5,83	5,38	6,57	ii. Valas
b. Bukan UMKM	15,01	15,27	13,72	13,76	13,16	13,25	12,94	12,73	12,19	12,71	12,44	12,27	12,58	12,21	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,75	15,85	14,71	14,75	14,03	13,80	13,46	13,48	13,26	13,36	13,20	12,86	13,18	12,70	i. Rupiah
ii. Valas	8,30	9,97	7,55	7,06	7,20	8,22	8,13	6,38	4,07	7,34	5,80	6,22	6,42	6,87	ii. Valas
2. Investasi	14,21	14,27	13,87	13,97	13,79	13,83	13,64	12,92	12,56	13,05	13,07	13,14	12,97	12,95	2. Investment
a. UMKM	15,16	15,07	15,34	15,47	15,65	15,66	15,40	15,22	15,16	15,47	15,91	16,00	15,88	15,71	a. Micro, Small and Medium Enterprise
i. Rupiah	16,27	16,20	16,41	16,52	16,55	16,64	16,39	15,59	15,56	15,79	16,26	16,22	16,04	15,86	i. Rupiah
ii. Valas	8,83	8,75	8,82	8,66	9,23	9,78	9,75	8,32	8,22	8,13	8,16	8,05	8,57	8,58	ii. Valas
b. Bukan UMKM	13,34	13,56	12,61	12,70	12,35	12,42	12,35	11,93	11,36	11,85	11,63	11,74	11,53	11,59	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,51	14,68	13,40	13,53	13,30	13,37	13,26	12,96	12,37	12,80	12,54	12,62	12,64	12,76	i. Rupiah
ii. Valas	7,56	7,62	8,03	8,05	7,82	7,85	7,85	8,12	8,06	8,57	8,48	9,00	8,02	7,75	ii. Valas
3. Konsumsi (Bukan UMKM)	11,95	11,93	12,36	12,27	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,95	11,93	12,36	12,27	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	i. Rupiah
ii. Valas	2,36	3,10	2,58	4,43	11,17	11,75	11,79	9,86	9,90	10,00	-	-	-	-	ii. Valas

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.9

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.9

**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		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Modal Kerja	18,08	18,14	17,62	16,55	16,04	16,03	15,82	15,67	15,63	15,61	15,48	15,48	15,79	15,67	1. Working Capital
a. UMKM	20,47	20,07	21,13	19,31	19,64	19,85	20,30	20,15	19,85	19,79	19,88	19,96	20,24	20,12	a. Micro, Small and Medium Enterprise
i. Rupiah	20,99	20,59	21,93	20,02	20,30	20,53	21,02	20,61	20,26	20,12	20,18	20,26	20,51	20,34	i. Rupiah
ii. Valas	11,58	11,19	8,38	7,71	8,16	7,79	7,70	6,90	6,84	6,95	6,86	5,83	5,38	6,57	ii. Valas
b. Bukan UMKM	15,43	15,86	14,06	13,77	13,02	12,85	12,48	12,92	12,46	12,59	12,26	12,25	12,70	12,59	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,84	16,21	14,52	14,20	13,47	13,25	12,88	13,39	12,98	12,82	12,65	12,65	13,11	12,95	i. Rupiah
ii. Valas	8,64	9,66	6,97	7,02	6,34	6,52	6,07	6,61	6,79	9,70	7,02	6,95	7,26	7,64	ii. Valas
2. Investasi	14,93	14,94	14,30	14,43	14,28	14,30	14,18	13,86	13,42	13,43	13,29	13,39	13,47	13,42	2. Investment
a. UMKM	15,23	15,16	15,42	15,61	15,71	15,70	15,74	16,14	16,01	16,03	15,95	15,99	15,92	15,72	a. Micro, Small and Medium Enterprise
i. Rupiah	16,33	16,25	16,46	16,62	16,58	16,67	16,78	16,43	16,33	16,27	16,19	16,14	16,07	15,85	i. Rupiah
ii. Valas	9,15	9,12	9,15	8,98	9,53	10,08	10,04	9,23	8,94	8,94	8,89	9,05	9,07	9,09	ii. Valas
b. Bukan UMKM	14,60	14,71	13,16	13,21	12,91	12,95	12,76	12,76	12,05	12,04	11,73	11,97	12,16	12,20	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,49	15,62	13,71	13,83	13,55	13,61	13,37	13,65	12,96	12,83	12,51	12,79	12,94	13,06	i. Rupiah
ii. Valas	8,26	8,27	8,99	8,93	8,70	8,69	8,69	9,21	9,02	9,17	9,07	8,93	9,16	8,75	ii. Valas
3. Konsumsi (Bukan UMKM)	11,89	11,84	12,45	12,29	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,89	11,84	12,46	12,29	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	i. Rupiah
ii. Valas	2,36	3,10	2,58	2,42	12,55	12,61	12,69	9,86	9,90	10,00	-	-	-	-	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		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Modal Kerja	16,01	15,81	15,12	14,84	14,61	15,34	14,18	13,28	12,56	13,08	14,09	14,62	14,44	13,50	1. Working Capital
a. UMKM	19,24	19,28	19,18	18,68	18,78	18,77	14,11	17,13	16,38	13,12	18,15	17,79	17,84	17,66	a. Micro, Small and Medium Enterprise
i. Rupiah	19,27	19,31	19,21	18,73	18,82	18,83	14,15	17,18	16,43	13,16	18,15	17,79	17,84	17,66	i. Rupiah
ii. Valas	4,40	4,38	4,31	4,29	4,33	4,24	4,21	4,19	4,16	4,30	7,00	7,00	7,00	7,00	ii. Valas
b. Bukan UMKM	13,53	13,37	12,80	13,74	13,48	14,31	14,19	12,17	11,44	13,06	12,91	12,39	12,15	10,83	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,34	14,41	15,45	16,40	15,77	15,51	15,34	13,79	14,18	15,07	14,93	13,78	13,48	11,73	i. Rupiah
ii. Valas	8,01	10,19	7,84	7,08	7,66	9,58	9,74	6,15	1,09	4,84	4,65	4,96	4,95	5,56	ii. Valas
2. Investasi	11,57	11,87	12,21	12,24	12,00	12,10	11,68	9,62	9,51	11,67	12,24	12,24	11,18	11,23	2. Investment
a. UMKM	14,73	14,54	14,84	14,52	15,22	15,33	12,84	10,46	10,43	12,88	15,66	16,05	15,70	15,69	a. Micro, Small and Medium Enterprise
i. Rupiah	15,86	15,91	16,07	15,81	16,30	16,39	13,60	10,94	10,90	13,44	16,71	16,70	15,93	15,91	i. Rupiah
ii. Valas	6,30	6,36	6,48	6,47	6,63	6,63	6,63	6,63	6,64	6,66	6,66	6,22	6,55	6,54	ii. Valas
b. Bukan UMKM	10,16	10,72	11,10	11,39	11,01	11,10	11,34	9,38	9,25	11,20	11,31	11,08	9,53	9,61	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,50	11,98	12,44	12,69	12,58	12,66	12,92	10,70	10,55	12,67	12,62	12,04	11,49	11,58	i. Rupiah
ii. Valas	6,79	6,80	6,75	6,74	6,77	6,82	6,81	5,43	5,44	6,85	6,64	9,13	5,88	5,86	ii. Valas
3. Konsumsi (Bukan UMKM)	12,08	12,11	12,18	12,22	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,08	12,11	12,18	12,22	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	i. Rupiah
ii. Valas	-	-	-	7,44	7,39	7,50	7,50	-	-	-	-	-	-	-	ii. Valas

**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 <sup>a</sup>	Des <sup>a</sup>	Mar	Apr	Mai	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb		
<b>Penerima Kredit Lapangan Usaha</b>																<b>Loan to Business Sector</b>
Pertanian, perburuan dan kehutanan	18,14	18,33	17,61	17,65	16,49	16,09	15,66	15,07	14,89	15,11	15,49	14,91	14,61	14,42	Agricultures, Hunting and Forestry	
a. Rupiah	18,14	18,33	17,61	17,65	16,49	16,09	15,66	15,07	14,89	15,11	15,49	14,91	14,61	14,42	a. Rupiah	
b. Valas	9,00	9,00	9,00	9,00	7,00	9,95	9,88	7,08	7,10	9,88	9,89	9,85	9,83	9,84	b. Foreign Exchange	
Perikanan	14,79	14,86	14,71	14,72	14,58	14,13	14,08	12,41	11,98	9,87	10,70	10,68	12,55	12,40	Fishery	
a. Rupiah	15,45	15,52	14,89	14,89	14,74	14,30	14,23	12,52	12,08	9,92	10,76	10,74	12,64	12,48	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	11,35	9,98	9,77	9,66	9,61	9,71	9,43	9,22	9,39	8,71	10,14	9,71	Mining and Quarrying	
a. Rupiah	15,35	15,39	13,70	11,09	10,53	10,33	10,28	10,50	10,33	9,83	10,08	10,27	12,98	13,02	a. Rupiah	
b. Valas	8,60	8,88	8,58	8,32	8,62	8,67	8,72	8,70	8,48	8,52	8,56	7,36	7,41	6,42	b. Foreign Exchange	
Industri Pengolahan	13,46	13,71	13,24	12,82	12,64	12,74	12,75	12,23	11,96	12,25	11,95	12,24	11,65	11,66	Processing Industry	
a. Rupiah	14,56	14,98	14,69	14,25	14,12	14,18	14,07	13,71	13,45	13,52	13,43	13,21	13,17	13,00	a. Rupiah	
b. Valas	8,13	8,04	6,52	6,56	6,47	6,52	6,73	5,84	5,70	6,55	6,51	6,73	6,18	6,60	b. Foreign Exchange	
Listrik, gas dan air	13,22	13,10	12,21	12,24	11,65	11,71	10,96	10,48	10,19	10,60	11,01	11,31	12,18	12,13	Electricity, Gas and Water	
a. Rupiah	14,93	14,84	13,59	13,68	12,84	12,96	12,01	11,97	11,83	11,80	11,95	12,73	13,47	13,20	a. Rupiah	
b. Valas	8,16	8,14	8,62	8,60	8,65	8,62	8,56	7,20	7,42	8,47	8,64	8,04	9,05	9,34	b. Foreign Exchange	
Konstruksi	14,47	14,42	14,10	14,08	13,49	13,14	12,70	12,99	13,14	12,92	13,52	13,45	13,05	12,78	Construction	
a. Rupiah	14,69	14,65	14,22	14,23	13,69	13,30	12,92	13,27	13,37	13,12	13,74	13,65	13,21	12,92	a. Rupiah	
b. Valas	10,64	10,62	11,71	10,78	8,78	9,11	7,48	7,48	5,74	5,62	4,05	3,56	5,33	5,24	b. Foreign Exchange	
Perdagangan Besar dan Eceran	20,96	21,11	20,18	19,96	20,06	20,37	19,88	18,99	18,94	19,32	19,56	19,55	19,57	19,47	Wholesale and Retail Trade	
a. Rupiah	21,06	21,24	20,31	20,11	20,25	20,54	19,13	19,10	19,45	19,64	19,62	19,64	19,54	19,54	a. Rupiah	
b. Valas	10,28	8,86	8,65	8,11	7,82	8,41	7,55	7,77	7,93	8,80	7,81	7,91	7,93	7,93	b. Foreign Exchange	
Penyediaan akomodasi dan penyediaan makan minum	22,22	19,65	20,48	20,75	18,09	19,47	18,62	17,19	16,90	16,51	17,47	16,65	16,17	15,54	Provision of accommodation and the provision of eating and drinking	
a. Rupiah	22,22	19,65	20,54	20,85	18,22	19,59	18,74	17,28	16,99	16,53	17,50	16,67	16,19	15,55	a. Rupiah	
b. Valas	-	-	7,17	10,84	4,85	6,32	4,38	6,34	5,96	7,00	7,00	7,00	7,00	7,00	b. Foreign Exchange	
Transportasi, pergudangan dan komunikasi	13,33	13,78	11,03	10,62	10,84	11,51	11,24	11,03	10,24	10,92	11,74	11,74	11,98	12,14	Transportation, Warehousing and Communications	
a. Rupiah	16,99	16,80	14,12	13,70	13,64	13,56	13,16	13,54	12,37	12,57	12,69	12,69	12,90	12,98	a. Rupiah	
b. Valas	6,56	7,83	5,97	5,48	6,05	6,66	6,60	5,83	5,18	6,63	6,75	7,95	8,02	8,33	b. Foreign Exchange	
Perantara Keuangan	18,26	17,44	18,48	17,04	16,21	15,81	15,35	14,07	14,99	14,92	14,60	14,66	14,79	13,87	Financial Intermediaries	
a. Rupiah	18,36	17,53	18,58	17,11	16,27	15,86	15,39	14,86	15,02	14,95	14,64	14,68	14,81	13,89	a. Rupiah	
b. Valas	6,99	7,04	7,66	8,74	8,79	8,83	8,91	8,98	9,05	9,13	7,08	8,89	8,90	8,75	b. Foreign Exchange	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16,82	17,07	14,98	14,54	13,86	13,76	13,59	13,35	12,07	12,88	12,52	13,03	12,74	12,61	Real Estate, Business, Ownership, and Business Services	
a. Rupiah	16,09	16,36	14,13	13,83	13,26	13,21	13,03	12,73	12,88	12,70	12,99	13,47	13,21	12,99	a. Rupiah	
b. Valas	24,53	24,66	22,48	21,27	18,93	18,29	18,38	18,53	4,64	14,79	5,35	5,02	4,13	5,13	b. Foreign Exchange	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	18,05	18,36	15,92	16,46	16,63	16,54	16,34	16,00	16,14	14,89	15,55	17,86	17,85	17,84	Government administration, Defense and Compulsory social security	
a. Rupiah	18,05	18,36	15,92	16,46	16,63	16,54	16,34	16,00	16,14	14,89	15,55	17,86	17,85	17,84	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Pendidikan	13,82	13,81	13,68	13,40	13,44	13,61	13,60	13,63	13,61	13,68	13,43	13,49	13,43	13,58	Education Services	
a. Rupiah	13,98	14,00	13,47	13,87	13,57	13,60	13,78	13,76	13,80	13,76	13,58	13,64	13,58	13,73	a. Rupiah	
b. Valas	7,19	7,60	7,62	7,86	7,87	7,90	7,91	7,92	7,93	7,93	8,12	8,14	8,15	7,98	b. Foreign Exchange	
Jasa Kesehatan dan Kegiatan Sosial	15,38	15,26	14,05	14,48	14,29	14,08	13,84	13,53	13,58	13,44	13,26	13,20	13,30	13,18	Health Services and Social Activities	
a. Rupiah	15,38	15,26	14,05	14,48	14,29	14,08	13,84	13,53	13,58	13,44	13,26	13,20	13,30	13,18	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya	18,25	18,13	19,64	17,13	16,58	16,65	16,94	16,61	16,62	16,65	17,59	16,97	17,87	18,03	Community, Sociocultural, Entertainment and Other Individual Services	
a. Rupiah	18,41	18,29	20,14	17,55	16,99	17,05	17,38	17,44	17,07	17,07	18,05	17,34	18,19	18,34	a. Rupiah	
b. Valas	8,68	8,72	5,57	5,89	5,90	5,89	5,59	5,34	5,35	5,14	4,85	6,12	9,27	9,48	b. Foreign Exchange	
Jasa Perorangan yang Melayani Rumah Tangga	39,46	36,86	35,34	34,94	34,73	34,74	33,86	31,97	31,46	31,59	31,66	31,75	31,55	30,99	Individual Services which Serve Households	
a. Rupiah	39,46	36,86	35,34	34,94	34,73	34,74	33,86	31,97	31,46	31,59	31,66	31,75	31,55	30,99	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	20,00	20,00	33,57	33,63	33,43	33,35	30,98	10,57	31,16	13,00	20,00	10,00	International Agency and Other Extra Agency International	
a. Rupiah	-	-	20,00	20,00	33,57	33,63	33,43	33,35	30,98	10,57	31,16	13,00	20,00	10,00	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Kegiatan yang belum jelas batasannya	14,96	14,94	15,77	15,77	15,69	15,77	15,56	13,84	14,59	13,85	13,76	13,76	14,20	14,03	Business Activities which are not clearly defined	
a. Rupiah	14,96	14,94	15,77	15,77	15,69	15,77	15,56	13,84	14,59	13,85	13,76	13,76	14,20	14,03	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
<b>Penerima Kredit Bukan Lapangan Usaha</b>															<b>Loans to Non Industrial Origin</b>	
<i>Rumah Tangga</i>															<i>House Hold</i>	
Untuk Pemilikan Rumah Tinggal	12,87	12,87	12,53	12,76	12,66	12,67	11,92	12,21	12,14	11,82	12,70	12,64	12,58	12,47	For Home Ownership	
a. Rupiah	12,87	12,87	12,53	12,76	12,66	12,67	11,92	12,21	12,14	11,82	12,70	12,64	12,58	12,47	a. Rupiah	
b. Valas	-	-	-	7,25	7,25	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Flat atau Apartemen	12,81	12,96	11,71	11,75	11,80	11,80	11,79	11,16	10,74	11,80	11,85	11,59	11,49	11,43	For Apartment Ownership	
a. Rupiah	12,81	12,96	11,71	11,75	11,80	11,80	11,79	11,16	10,74	11,80	11,85	11,59	11,49	11,43	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukan	14,38	14,43	13,58	14,02	13,81	13,71	12,60	12,43	11,86	12,40	13,86	13,84	13,73	13,51	For Shop House Ownership	
a. Rupiah	14,38	14,43	13,58	14,02	13,81	13,71	12,60	12,43	11,86	12,40	13,86	13,84	13,73	13,51	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	13,88	13,87	13,21	13,47	13,55	13,69	13,54	13,53	12,63	12,64	12,50	12,39	12,34	12,94	For Vehicles Ownership	
a. Rupiah	13,88	13,87	13,21	13,47	13,55	13,69	13,54	13,53	12,63	12,64	12,50	12,39	12,34	12,94	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,80	10,72	12,15	12,45	13,47	13,55	13,46	13,41	13,42	13,49	13,67	13,67	13,70	13,29	Multipurpose Loans and Others	
a. Rupiah	10,80	10,72	12,15	12,45	13,47	13,55	13,46	13,41	13,42	13,49	13,67	13,67	13,70	13,29	a. Rupiah	
b. Valas	3,16	3,10	2,58	2,42	12,55	12,61	12,69	9,86	9,90	10,00	-	-	-	-	b. Foreign Exchange	
Bukan Lapangan Usaha Lainnya	8,40	8,47	11,27	8,17	8,40	8,46	7,48	7,74	6,88	6,30	6,40	6,36	11,16	10,77	Non Industrial Origin Others	
a. Rupiah	8,40	8,47	11,27	8,17	8,40	8,46	7,48	7,74	6,88	6,30	6,40	6,36	11,16	10,77	a. Rupiah	
b. Valas	-	-	-	7,45	7,40	7,50	7,50	-	-	-	-	-	-	-	b. Foreign Exchange	

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.8

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.8

Tabel 19a. Tingkat Marginal 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		Indikator	
	Nov	Des	Mar	Apr	Mai	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb		
<b>Penerima Kredit Lapangan Usaha</b>																<b>Loan to Business Sector</b>
Pertanian, perburuan dan kehutanan	18,19	18,41	17,60	17,60	16,99	16,50	16,51	16,08	15,85	15,83	15,86	15,17	15,15	14,92	Agricultures, Hunting and Forestry	
a. Rupiah	18,19	18,41	17,60	17,60	16,99	17,02	17,03	16,54	16,31	16,26	16,31	15,48	15,45	15,19	a. Rupiah	
b. Valas	9,00	9,00	9,00	9,00	9,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	b. Foreign Exchange	
Perikanan	16,11	16,18	15,07	15,05	14,88	14,33	14,74	12,21	11,72	9,41	10,05	10,07	12,32	12,15	Fishery	
a. Rupiah	16,11	16,18	15,07	15,05	14,88	14,33	14,74	12,21	11,72	9,41	10,05	10,07	12,32	12,15	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Pertambangan dan Penggalian	12,76	12,94	11,77	10,25	9,95	9,82	9,77	9,92	9,55	9,27	9,43	9,47	11,17	10,58	Mining and Quarrying	
a. Rupiah	15,56	15,62	13,77	11,13	10,49	10,27	10,22	10,52	10,30	9,70	9,95	10,16	12,99	13,03	a. Rupiah	
b. Valas	9,09	9,41	8,96	8,65	8,99	9,04	9,08	9,03	8,70	8,73	8,76	8,57	8,65	7,11	b. Foreign Exchange	
Industri Pengolahan	14,21	14,63	14,08	13,64	13,51	13,64	13,67	13,20	13,20	13,12	12,78	12,60	12,50	12,42	Processing Industry	
a. Rupiah	14,77	15,27	14,90	14,41	14,26	14,32	14,26	14,00	13,78	13,67	13,51	13,32	13,27	13,07	a. Rupiah	
b. Valas	9,40	9,39	6,59	6,91	6,90	7,07	7,16	7,10	7,30	7,21	7,51	7,14	7,61	7,61	b. Foreign Exchange	
Listrik, gas dan air	13,75	13,62	12,65	12,68	12,03	12,08	11,31	11,26	10,90	10,90	11,32	11,65	12,57	12,50	Electricity, Gas and Water	
a. Rupiah	14,93	14,85	13,58	13,67	12,83	12,93	12,00	11,96	11,82	11,78	11,93	12,71	13,47	13,20	a. Rupiah	
b. Valas	8,97	8,90	9,46	9,41	9,43	9,38	9,29	9,27	9,03	9,01	9,39	8,57	9,85	10,22	b. Foreign Exchange	
Konstruksi	15,22	15,21	14,75	14,68	13,88	13,39	13,11	13,36	13,59	13,48	13,96	13,88	13,48	13,07	Construction	
a. Rupiah	15,53	15,55	14,90	14,89	14,15	13,60	13,47	13,73	13,89	13,76	14,27	14,18	13,74	13,29	a. Rupiah	
b. Valas	10,88	10,85	12,10	11,10	8,94	9,31	7,51	7,52	5,57	5,44	3,56	3,56	5,33	5,24	b. Foreign Exchange	
Perdagangan Besar dan Eceran	21,63	21,84	20,87	20,64	20,71	21,13	21,02	20,52	20,54	20,55	20,47	20,44	20,42	20,33	Wholesale and Retail Trade	
a. Rupiah	21,76	21,98	21,00	20,80	20,93	21,32	21,22	20,69	20,73	20,69	20,55	20,51	20,48	20,39	a. Rupiah	
b. Valas	10,28	9,62	9,29	8,60	8,08	8,62	7,82	8,01	8,14	9,13	8,35	8,51	8,54	8,58	b. Foreign Exchange	
Penyediaan akomodasi dan penyediaan makan minum	22,44	19,53	21,14	21,67	18,15	19,92	19,27	18,57	18,13	17,32	17,81	16,90	16,66	16,20	Provision of accommodation and the provision of eating and drinking	
a. Rupiah	22,44	19,53	21,15	21,76	18,27	20,03	19,38	18,66	18,19	17,32	17,81	16,90	16,66	16,20	a. Rupiah	
b. Valas	-	-	8,00	12,55	3,91	6,00	3,00	6,00	9,00	-	-	-	-	-	b. Foreign Exchange	
Transportasi, pergudangan dan komunikasi	15,20	15,24	12,60	12,21	12,41	12,24	12,18	12,42	11,34	11,71	11,62	11,64	11,87	12,03	Transportation, Warehousing and Communications	
a. Rupiah	17,41	17,26	14,11	13,56	13,59	13,42	13,32	13,73	12,38	12,63	12,54	12,52	12,73	12,81	a. Rupiah	
b. Valas	9,66	9,85	7,98	7,97	8,41	8,16	8,10	7,77	7,75	8,16	8,28	8,21	8,30	8,63	b. Foreign Exchange	
Perantara Keuangan	19,02	18,53	19,29	17,20	15,96	15,49	15,10	15,20	15,33	14,78	13,97	14,09	14,33	14,07	Financial intermediaries	
a. Rupiah	19,19	18,69	19,45	17,31	16,05	15,56	15,16	15,26	15,38	14,83	14,02	14,13	14,37	14,10	a. Rupiah	
b. Valas	6,99	7,04	7,66	8,74	8,79	8,83	8,91	8,98	9,05	9,13	7,08	8,89	8,90	8,75	b. Foreign Exchange	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16,86	16,95	13,78	13,33	12,77	12,69	12,40	12,10	12,14	13,05	12,19	12,96	12,92	12,77	Real Estate, Business, Ownership, and Business Services	
a. Rupiah	17,29	17,40	14,16	13,85	13,48	13,47	13,19	12,87	12,89	12,50	12,64	13,39	13,41	13,15	a. Rupiah	
b. Valas	8,55	8,62	8,85	6,22	5,24	4,77	4,57	4,44	4,38	19,65	4,85	4,47	3,30	4,64	b. Foreign Exchange	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17,99	18,31	15,77	16,30	16,48	16,39	16,38	15,73	15,88	14,92	15,17	17,84	17,83	17,82	Government administration, Defense and Compulsory social security	
a. Rupiah	17,99	18,31	15,77	16,30	16,48	16,39	16,38	15,73	15,88	14,92	15,17	17,84	17,83	17,82	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Pendidikan	14,10	14,07	13,88	13,64	13,71	13,73	13,73	13,73	13,79	13,77	13,53	13,54	13,55	13,65	Education Services	
a. Rupiah	14,30	14,30	13,66	14,10	13,85	13,91	13,91	13,92	13,98	13,93	13,71	13,71	13,72	13,81	a. Rupiah	
b. Valas	7,19	7,60	7,62	7,86	7,87	7,88	7,90	7,91	7,92	7,93	8,12	8,14	8,15	7,98	b. Foreign Exchange	
Jasa Kesehatan dan Kegiatan Sosial	15,23	15,07	13,76	14,25	14,06	13,85	13,66	13,58	13,73	13,34	13,10	13,06	13,15	13,02	Health Services and Social Activities	
a. Rupiah	15,23	15,07	13,76	14,25	14,06	13,85	13,66	13,58	13,73	13,34	13,10	13,06	13,15	13,02	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya	16,33	16,27	18,12	15,13	14,63	14,61	14,82	14,65	14,85	14,65	15,71	15,05	16,02	16,48	Community, Sociocultural, Entertainment and Other Individual Services	
a. Rupiah	16,50	16,43	18,67	15,56	15,05	15,02	15,28	15,11	15,32	15,10	16,22	15,44	16,34	16,81	a. Rupiah	
b. Valas	8,73	8,76	5,56	5,89	5,90	5,89	5,59	5,34	5,35	5,14	4,85	6,12	9,27	9,48	b. Foreign Exchange	
Jasa Perorangan yang Melayani Rumah Tangga	40,07	37,24	35,54	35,15	34,91	34,91	34,09	32,12	31,60	31,85	31,87	31,94	31,71	31,11	Individual Services which Serve Households	
a. Rupiah	40,07	37,24	35,54	35,15	34,91	34,91	34,09	32,12	31,60	31,85	31,87	31,94	31,71	31,11	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	20,00	20,00	20,00	20,00	20,00	19,00	13,00	13,00	14,00	13,00	20,00	10,00	International Agency and Other Extra Agency International	
a. Rupiah	-	-	20,00	20,00	20,00	20,00	20,00	19,00	13,00	13,00	14,00	13,00	20,00	10,00	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Kegiatan yang belum jelas batasannya	15,03	14,93	16,04	15,97	15,95	15,88	15,37	13,02	13,81	12,72	12,48	12,48	12,48	12,31	Business Activities which are not clearly defined	
a. Rupiah	15,03	14,93	16,04	15,97	15,95	15,88	15,37	13,02	13,81	12,72	12,48	12,48	12,48	12,31	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
<b>Penerima Kredit Bukan Lapangan Usaha</b>															<b>Loans to Non Industrial Origin</b>	
<i>Rumah Tangga</i>															<i>House Hold</i>	
Untuk Pemilikan Rumah Tinggal	12,87	12,85	12,19	12,54	12,42	12,39	12,52	12,33	12,38	12,38	12,37	12,39	12,41	12,26	For Home Ownership	
a. Rupiah	12,87	12,85	12,19	12,54	12,42	12,39	12,52	12,33	12,38	12,38	12,37	12,39	12,41	12,26	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Flat atau Apartemen	15,76	15,78	12,52	12,61	12,61	12,54	12,59	12,51	12,47	12,37	12,36	12,28	12,26	12,20	For Apartment Ownership	
a. Rupiah	15,76	15,78	12,52	12,61	12,61	12,54	12,59	12,51	12,47	12,37	12,36	12,28	12,26	12,20	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukanan	13,40	13,36	12,51	13,08	12,99	12,80	13,10	12,87	13,02	12,89	12,98	12,95	13,11	12,84	For Shop House Ownership	
a. Rupiah	13,40	13,36	12,51	13,08	12,99	12,80	13,10	12,87	13,02	12,89	12,98	12,95	13,11	12,84	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	14,41	14,60	13,69	14,06	14,04	14,24	14,11	14,06	14,05	14,04	13,99	13,91	13,83	13,83	For Vehicles Ownership	
a. Rupiah	14,41	14,60	13,69	14,06	14,04	14,24	14,11	14,06	14,05	14,04	13,99	13,91	13,83	13,83	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,92	10,79	12,50	12,87	14,09	14,18	14,24	14,12	14,17	14,28	14,32	14,37	14,42	13,92	Multipurpose Loans and Others	
a. Rupiah	10,93	10,79	12,50	12,88	14,09	14,18	14,24	14,12	14,17	14,28	14,32	14,37	14,42	13,92	a. Rupiah	
b. Valas	3,16	3,10	2,58	2,42	12,55	12,61	12,69	9,86	9,90	10,00	-	-	-	-	b. Foreign Exchange	
Bukan Lapangan Usaha Lainnya	7,03	7,11	12,43	6,57	6,78	7,32	5,96	5,86	6,08	5,98	5,43	5,34	13,15	13,22	Non Industrial Origin Others	
a. Rupiah	7,03	7,11	12,43	6,57	6,78	7,32	5,96	5,86	6,08	5,98	5,43	5,34	13,15	13,22	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		Indikator	
	Nov	Des	Mar	Apr	Mai	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
<b>Penerima Kredit Lapangan Usaha</b>																<b>Loan to Business Sector</b>
Pertanian, perburuan dan kehutanan	17,81	17,93	17,72	17,97	14,31	14,27	11,77	10,40	10,35	11,76	13,84	13,66	12,10	12,09	Agricultures, Hunting and Forestry	
a. Rupiah	17,81	17,93	17,72	17,97	17,88	17,60	14,37	15,93	16,22	14,33	17,36	16,58	14,34	14,30	a. Rupiah	
b. Valas	-	-	-	-	7,00	7,00	7,00	0,47	0,50	7,00	7,00	7,00	6,93	6,93	b. Foreign Exchange	
Perikanan	12,59	12,64	13,59	13,59	13,51	13,51	11,84	13,16	12,96	11,88	13,70	13,72	13,71	13,74	Fishery	
a. Rupiah	14,10	14,17	14,26	14,28	14,14	14,18	12,34	13,79	13,60	12,39	14,41	14,43	14,42	14,45	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	7,87	7,45	7,95	8,14	8,16	7,74	8,14	8,69	8,92	5,99	6,59	6,68	Mining and Quarrying	
a. Rupiah	9,85	9,81	11,86	9,72	11,99	11,91	11,90	10,09	10,94	12,40	12,61	12,55	12,86	12,86	a. Rupiah	
b. Valas	6,88	6,95	6,99	6,95	6,97	6,99	7,00	6,99	7,01	7,04	7,05	5,23	5,21	5,20	b. Foreign Exchange	
Industri Pengolahan	10,16	10,06	9,62	9,46	9,23	9,13	9,00	7,47	6,83	8,49	8,41	10,77	8,18	8,55	Processing Industry	
a. Rupiah	12,98	13,05	13,03	13,03	13,03	13,01	12,37	11,00	10,24	12,01	12,72	12,27	12,33	12,41	a. Rupiah	
b. Valas	6,85	6,82	6,46	6,29	6,15	6,48	6,48	5,07	4,72	6,16	5,49	9,74	5,35	5,76	b. Foreign Exchange	
Listrik, gas dan air	6,54	6,50	6,46	6,46	6,48	6,48	6,48	0,86	0,92	6,54	6,64	6,63	6,53	6,54	Electricity, Gas and Water	
a. Rupiah	14,29	14,07	15,87	15,88	15,41	18,01	13,05	14,51	14,02	13,83	15,32	15,20	13,35	13,30	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	6,00	b. Foreign Exchange	
Konstruksi	12,25	12,20	12,26	12,43	12,45	12,48	11,59	12,00	12,00	11,50	12,52	12,52	12,18	12,19	Construction	
a. Rupiah	12,32	12,27	12,33	12,50	12,52	12,55	11,64	12,06	12,06	11,55	12,58	12,52	12,18	12,19	a. Rupiah	
b. Valas	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	-	-	b. Foreign Exchange	
Perdagangan Besar dan Eceran	17,13	17,09	16,35	16,17	16,29	15,96	13,27	10,65	10,06	12,65	14,58	14,35	14,48	14,30	Wholesale and Retail Trade	
a. Rupiah	17,13	17,21	16,47	16,28	16,39	16,03	13,34	10,69	10,10	12,70	14,67	14,44	14,57	14,38	a. Rupiah	
b. Valas	-	4,27	4,26	4,26	4,87	5,17	4,84	5,62	5,70	5,73	5,79	5,79	5,78	5,78	b. Foreign Exchange	
Penyediaan akomodasi dan penyediaan makan minum	21,39	20,14	18,21	17,72	17,85	17,61	15,95	12,16	12,03	13,32	16,22	15,65	14,41	13,69	Provision of accommodation and the provision of eating and drinking	
a. Rupiah	21,39	20,14	18,38	17,88	18,02	17,77	16,08	12,23	12,19	13,40	16,33	15,75	14,48	13,74	a. Rupiah	
b. Valas	-	-	7,00	7,00	7,00	7,00	7,00	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	7,17	6,66	7,13	8,68	7,67	5,66	6,13	8,00	8,83	12,47	12,71	12,83	Transportation, Warehousing and Communications	
a. Rupiah	14,58	14,29	14,18	14,66	13,95	14,61	12,04	12,15	12,26	12,18	13,58	13,76	14,08	13,94	a. Rupiah	
b. Valas	1,32	4,46	4,25	3,37	4,27	4,45	4,43	1,27	1,31	4,46	4,39	5,61	5,61	5,72	b. Foreign Exchange	
Perantara Keuangan	16,60	15,15	16,89	16,74	16,67	16,42	15,82	14,14	14,40	15,15	15,68	15,59	15,51	13,58	Financial intermediaries	
a. Rupiah	16,60	15,15	16,89	16,74	16,67	16,42	15,82	14,14	14,40	15,15	15,68	15,59	15,51	13,58	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16,71	17,36	18,10	17,74	16,40	16,26	16,02	15,97	11,87	12,35	13,63	13,32	12,06	12,00	Real Estate, Business, Ownership, and Business Services	
a. Rupiah	12,40	13,41	14,03	12,70	12,58	12,70	12,42	12,84	13,33	14,21	13,78	12,46	12,36	12,36	a. Rupiah	
b. Valas	35,83	36,18	36,87	36,89	37,26	37,61	37,97	38,33	5,14	5,11	6,65	6,57	6,57	6,56	b. Foreign Exchange	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	43,82	43,89	43,78	43,81	43,84	43,87	9,24	45,85	44,35	9,28	44,34	46,00	46,00	46,00	Government administration, Defense and Compulsory social security	
a. Rupiah	43,82	43,89	43,78	43,81	43,84	43,87	9,24	45,85	44,35	9,28	44,34	46,00	46,00	46,00	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Pendidikan	11,73	11,82	11,93	11,92	11,18	10,91	12,53	12,29	12,17	12,12	12,49	12,98	12,33	12,93	Education Services	
a. Rupiah	11,73	11,82	11,93	11,92	11,18	10,91	12,53	12,29	12,17	12,12	12,49	12,98	12,33	12,93	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kesehatan dan Kegiatan Sosial	16,48	16,57	15,91	15,95	15,83	15,41	14,96	13,16	12,69	14,05	14,20	14,10	14,24	14,19	Health Services and Social Activities	
a. Rupiah	16,48	16,57	15,91	15,95	15,83	15,41	14,96	13,16	12,69	14,05	14,20	14,10	14,24	14,19	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25,99	25,76	26,74	25,57	24,99	25,16	25,12	24,04	23,61	24,12	24,57	24,50	24,74	23,81	Community, Sociocultural, Entertainment and Other Individual Services	
a. Rupiah	26,04	25,79	26,76	25,58	24,99	25,16	25,12	24,04	23,61	24,12	24,57	24,50	24,74	23,81	a. Rupiah	
b. Valas	6,75	6,75	6,75	6,75	6,75	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Perorangan yang Melayani Rumah Tangga	16,78	17,10	17,45	17,38	17,34	17,94	11,60	15,99	15,10	11,50	16,01	16,23	19,24	23,59	Individual Services which Serve Households	
a. Rupiah	16,78	17,10	17,45	17,38	17,34	17,94	11,60	15,99	15,10	11,50	16,01	16,23	19,24	23,59	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	43,00	43,00	9,00	43,00	43,00	9,00	41,13	-	-	-	International Agency and Other Extra Agency International	
a. Rupiah	-	-	-	-	43,00	43,00	9,00	43,00	43,00	9,00	41,13	-	-	-	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Kegiatan yang belum jelas batasannya	14,16	15,05	14,99	15,21	15,05	15,50	16,03	15,54	16,03	15,82	15,96	15,85	17,54	17,13	Business Activities which are not clearly defined	
a. Rupiah	14,16	15,05	14,99	15,21	15,05	15,50	16,03	15,54	16,03	15,82	15,96	15,85	17,54	17,13	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
<b>Penerima Kredit Bukan Lapangan Usaha</b>															<b>Loans to Non Industrial Origin</b>	
<i>Rumah Tangga</i>															<i>House Hold</i>	
Untuk Pemilikan Rumah Tinggal	12,88	12,91	12,99	13,04	12,98	13,04	11,12	12,06	11,83	11,11	13,13	12,94	12,79	12,74	For Home Ownership	
a. Rupiah	12,88	12,91	12,99	13,04	12,98	13,04	11,12	12,06	11,83	11,11	13,13	12,94	12,79	12,74	a. Rupiah	
b. Valas	-	-	-	7,25	7,25	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Flat atau Apartemen	10,34	10,60	10,91	10,90	11,02	11,10	11,02	9,78	9,12	11,11	11,22	10,80	10,48	10,43	For Apartment Ownership	
a. Rupiah	10,34	10,60	10,91	10,90	11,02	11,10	11,02	9,78	9,12	11,11	11,22	10,80	10,48	10,43	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukan	17,27	17,48	16,44	16,54	15,85	15,85	11,44	11,39	9,29	11,47	15,54	15,49	14,78	14,58	For Shop House Ownership	
a. Rupiah	17,27	17,48	16,44	16,54	15,85	15,85	11,44	11,39	9,29	11,47	15,54	15,49	14,78	14,58	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	12,44	11,92	12,02	12,06	12,45	12,47	12,28	12,35	11,25	11,24	11,01	10,85	10,77	11,36	For Vehicles Ownership	
a. Rupiah	12,44	11,92	12,02	12,06	12,45	12,47	12,28	12,35	11,25	11,24	11,01	10,85	10,77	11,36	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,03	10,35	10,43	10,47	10,70	10,83	10,21	10,52	10,54	10,37	11,24	11,16	11,14	11,15	Multipurpose Loans and Others	
a. Rupiah	10,03	10,35	10,43	10,47	10,70	10,83	10,21	10,52	10,54	10,37	11,24	11,16	11,14	11,15	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Bukan Lapangan Usaha Lainnya	9,95	9,93	10,06	9,89	10,18	9,75	9,02	9,60	8,66	7,00	8,31	8,28	8,11	9,31	Non Industrial Origin Others	
a. Rupiah	9,95	9,93	10,06	9,89	10,18	9,75	9,02	9,60	8,66	7,00	8,31	8,28	8,11	9,31	a. Rupiah	
b. Valas	-	-	-	7,45	7,40	7,50	7,50	-	-	-	-	-	-	-	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 <sup>r)</sup>	Des <sup>r)</sup>	Mar <sup>r)</sup>	Apr <sup>r)</sup>	Mei <sup>r)</sup>	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Dana Pihak Ketiga</b>	14.169.101	14.386.575	14.688.766	14.761.201	14.836.942	14.904.106	14.834.941	14.960.352	15.865.950	16.206.916	18.169.776	18.481.911	18.691.638	18.921.043	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	7.706.959	7.839.978	8.057.382	8.089.812	8.202.919	8.287.366	8.187.710	8.261.662	8.465.890	8.710.063	8.932.142	9.127.253	9.263.573	9.397.143	<i>1. Demand Deposits Wadia</i>
a. Giro	141.396	142.557	143.428	144.259	145.153	146.041	146.458	147.081	154.385	158.123	168.995	169.801	189.140	191.058	<i>a. Demand Deposits Wadia</i>
b. Tabungan	7.565.563	7.697.421	7.913.954	7.945.553	8.057.766	8.141.325	8.041.252	8.114.581	8.311.505	8.551.940	8.763.147	8.957.452	9.074.433	9.206.085	<i>b. IB Saving Deposits Wadia</i>
2. Dana Investasi Non Profit Sharing	6.452.513	6.537.113	6.623.251	6.663.228	6.625.670	6.608.335	6.638.884	6.690.324	7.391.685	7.488.437	9.229.122	9.346.149	9.425.439	9.521.216	<i>2. Non Profit Sharing Investment Fund</i>
a. Giro	6.310	6.491	7.419	7.764	7.930	8.139	8.265	8.410	8.774	8.964	9.221	9.384	9.424	9.573	<i>a. Demand Deposits</i>
b. Tabungan	6.182.873	6.263.912	6.343.775	6.381.858	6.343.808	6.326.562	6.351.684	6.400.863	7.055.312	7.148.458	8.933.326	9.044.749	9.120.683	9.216.240	<i>b. Saving Deposits</i>
c. Deposito	263.330	266.710	272.057	273.606	273.932	273.634	278.935	281.051	327.599	331.015	286.575	292.016	295.332	295.403	<i>c. Time Deposits</i>
3. Dana Investasi Profit Sharing	9.629	9.484	8.133	8.161	8.353	8.405	8.347	8.366	8.375	8.416	8.512	8.509	2.626	2.684	<i>3. Profit Sharing Investment Fund</i>
a. Giro	-	2	4	3	3	3	3	3	3	2	2	2	-	-	<i>a. Demand Deposits</i>
b. Tabungan	8.843	8.737	7.435	7.447	7.600	7.658	7.610	7.647	7.673	7.713	7.788	7.794	2.508	2.559	<i>b. Saving Deposits</i>
c. Deposito	786	745	694	711	750	744	734	716	699	701	722	713	118	125	<i>c. Time Deposits</i>
<b>Pembiayaan, Plutang dan Salam</b>	3.756.652	3.769.181	3.693.397	3.673.241	3.660.914	3.693.455	3.692.753	3.711.060	3.715.707	3.737.763	3.741.579	3.746.565	3.747.771	3.736.275	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	116.724	119.592	114.544	103.852	98.062	97.910	97.323	97.450	97.774	97.513	96.860	96.284	95.074	94.759	<i>1. Profit Sharing Financing</i>
a. Mudharabah	42.460	47.191	47.003	41.937	41.956	41.785	41.395	41.217	41.254	41.049	40.488	40.011	39.554	39.269	<i>a. Mudharabah</i>
b. Musyarakah	55.935	55.868	54.988	55.325	55.926	56.125	55.928	56.233	56.520	56.464	56.372	56.273	55.520	55.490	<i>b. Musyarakah</i>
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	12.553	6.590	180	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
2. Plutang	3.564.012	3.576.863	3.511.912	3.504.027	3.498.604	3.531.877	3.532.399	3.551.464	3.556.847	3.580.201	3.585.466	3.592.737	3.602.333	3.591.735	<i>2. Receivables/Acceptables</i>
a. Murabahah	3.197.786	3.230.490	3.202.628	3.201.936	3.199.666	3.236.128	3.244.881	3.266.100	3.276.988	3.307.221	3.318.866	3.334.417	3.347.499	3.338.869	<i>a. Murabahah</i>
b. Qardh	363.337	343.402	306.190	298.948	295.710	292.458	284.226	282.026	276.463	269.571	263.134	254.796	251.307	249.314	<i>b. Qardh</i>
c. Istishna'	2.889	2.971	3.094	3.143	3.228	3.291	3.292	3.338	3.396	3.409	3.466	3.524	3.527	3.552	<i>c. Istishna'</i>
3. Pembiayaan Sewa (Ijarah)	75.916	72.726	66.941	65.362	64.248	63.668	63.031	62.146	61.086	60.049	59.253	57.544	50.364	49.781	<i>3. Ijarah including Leasing receivables</i>
a. Pembiayaan Sindikasi	4	3	4	4	4	4	6	3	4	3	3	3	3	3	<i>a. Syndication Financing</i>
b. Pembiayaan secara Channeling	1.655	1.443	1.273	272	271	263	266	248	247	247	247	222	224	223	<i>b. Financing through Channeling</i>
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Financing through Executing</i>
d. Pembiayaan Sewa Lainnya	74.257	71.280	65.664	65.086	63.973	63.401	62.759	61.877	60.834	59.799	59.003	57.319	50.137	49.555	<i>d. Other Ijarah</i>
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>4. Salam</i>

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 Thrd Party Fund Sharia Commercial Bank)**

Tipe	2014		2015										2016		Type
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Dana Pihak Ketiga</b>	11.568.258	11.730.009	11.901.156	11.927.813	11.960.189	12.004.937	11.957.348	12.097.005	12.986.843	13.302.789	15.220.941	15.476.183	15.655.195	15.820.863	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	6.477.583	6.586.628	6.749.942	6.767.249	6.866.681	6.962.754	6.908.787	7.026.779	7.248.532	7.503.321	7.703.156	7.876.839	7.994.300	8.106.090	1. Demand Deposits Wadia
a. Giro	118.853	119.928	120.530	121.099	121.508	122.051	122.361	122.647	129.592	133.022	143.677	144.289	163.660	165.502	a. Demand Deposits Wadia
b. Tabungan	6.358.730	6.466.700	6.629.412	6.646.150	6.745.173	6.840.703	6.786.426	6.904.132	7.118.940	7.370.299	7.559.479	7.732.550	7.830.640	7.940.588	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	5.083.130	5.136.029	5.145.283	5.154.661	5.087.508	5.036.169	5.042.629	5.064.301	5.732.418	5.793.586	7.511.841	7.593.422	7.660.895	7.714.773	2. Non Profit Sharing Investment Fund
a. Giro	1.501	1.535	2.074	2.266	2.306	2.380	2.442	2.502	2.701	2.766	2.880	2.932	2.931	2.963	a. Demand Deposits
b. Tabungan	4.856.981	4.908.717	4.916.136	4.925.172	4.858.499	4.808.029	4.810.138	4.829.908	5.450.762	5.509.137	7.270.830	7.349.403	7.413.021	7.468.275	b. Saving Deposits
c. Deposito	224.648	225.777	227.073	227.223	226.703	225.760	230.049	231.891	278.955	281.683	238.131	241.087	244.943	243.535	c. Time Deposits
3. Dana Investasi Profit Sharing	7.545	7.352	5.931	5.903	6.000	6.014	5.932	5.925	5.893	5.882	5.944	5.922	-	-	3. Profit Sharing Investment Fund
a. Giro	-	2	3	3	3	3	3	3	2	2	2	2	-	-	a. Demand Deposits
b. Tabungan	6.833	6.684	5.310	5.281	5.342	5.369	5.302	5.313	5.301	5.294	5.338	5.322	-	-	b. Saving Deposits
c. Deposito	712	666	618	619	655	642	627	609	589	586	604	598	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	3.202.344	3.201.156	3.124.642	3.109.942	3.093.581	3.128.252	3.128.694	3.128.946	3.137.415	3.157.096	3.164.511	3.182.083	3.188.589	3.192.099	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	94.437	92.228	85.968	79.654	73.233	72.526	71.666	71.371	71.126	70.590	69.850	69.169	68.077	67.661	1. Profit Sharing Financing
a. Mudharabah	28.671	28.483	27.148	26.661	26.249	25.734	25.223	24.861	24.583	24.283	23.785	23.313	23.029	22.799	a. Mudharabah
b. Musyarakah	47.455	47.212	46.267	46.403	46.804	46.792	46.443	46.510	46.543	46.307	46.065	45.856	45.048	44.862	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	12.553	6.590	180	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.071.415	3.073.119	3.004.304	2.996.267	2.986.682	3.022.286	3.023.945	3.024.899	3.034.088	3.054.661	3.063.130	3.081.952	3.090.084	3.094.333	2. Receivables/Acceptables
a. Murabahah	2.769.848	2.791.179	2.759.551	2.759.244	2.754.417	2.794.276	2.804.420	2.808.833	2.824.714	2.854.297	2.871.615	2.900.453	2.913.366	2.921.961	a. Murabahah
b. Qardh	301.279	281.657	244.484	236.753	231.996	227.744	219.267	215.810	209.122	200.134	191.289	181.280	176.514	172.177	b. Qardh
c. Istishna'	288	283	269	270	269	266	258	256	252	230	226	219	204	195	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.492	35.809	34.370	34.021	33.666	33.440	33.083	32.676	32.201	31.845	31.531	30.962	30.428	30.105	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	4	4	4	4	6	3	3	3	3	3	3	3	a. Syndication Financing
b. Pembiayaan secara Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channelling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	36.488	35.806	34.366	34.017	33.662	33.436	33.077	32.673	32.198	31.842	31.528	30.959	30.425	30.102	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	Mar	Apr	Mai	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Dana Pihak Ketiga</b>	2.600.843	2.656.566	2.787.610	2.833.388	2.876.753	2.909.119	2.909.124	2.873.309	2.889.805	2.915.382	2.969.052	3.026.136	3.058.282	3.122.132	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	1.229.376	1.253.350	1.307.440	1.322.563	1.336.238	1.327.210	1.327.210	1.237.576	1.220.173	1.210.036	1.232.495	1.254.017	1.272.921	1.294.748	1. Demand Deposits Wadia
a. Giro	22.543	22.629	22.898	23.160	23.645	24.029	24.029	24.470	24.829	25.138	25.349	25.542	25.511	25.588	a. Demand Deposits Wadia
b. Tabungan	1.206.833	1.230.721	1.284.542	1.299.403	1.312.593	1.303.181	1.303.181	1.213.106	1.195.344	1.184.898	1.207.146	1.228.475	1.247.410	1.269.160	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.369.383	1.401.084	1.477.968	1.508.567	1.538.162	1.579.518	1.579.518	1.633.292	1.667.150	1.702.812	1.733.989	1.769.532	1.782.735	1.824.700	2. Non Profit Sharing Investment Fund
a. Giro	4.809	4.956	5.345	5.498	5.624	5.759	5.759	5.908	6.073	6.198	6.341	6.452	6.493	6.610	a. Demand Deposits
b. Tabungan	1.325.892	1.355.195	1.427.639	1.456.686	1.485.309	1.525.877	1.525.877	1.578.218	1.612.426	1.647.275	1.679.196	1.712.143	1.725.785	1.766.156	b. Saving Deposits
c. Deposito	38.682	40.933	44.984	46.383	47.229	47.882	47.882	49.166	48.651	49.339	48.452	50.937	50.457	51.934	c. Time Deposits
3. Dana Investasi Profit Sharing	2.084	2.132	2.202	2.258	2.353	2.391	2.396	2.441	2.482	2.534	2.568	2.587	2.626	2.684	3. Profit Sharing Investment Fund
a. Giro	-	-	1	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	2.010	2.053	2.125	2.166	2.258	2.289	2.289	2.334	2.372	2.419	2.450	2.472	2.508	2.559	b. Saving Deposits
c. Deposito	74	79	76	92	95	102	107	107	110	115	118	115	118	125	c. Time Deposits
<b>Pembiayaan, Plutang dan Salam</b>	554.308	568.025	568.755	563.299	567.333	565.203	564.059	582.126	578.304	580.680	577.079	564.498	559.196	544.192	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	22.287	27.364	28.576	24.198	24.829	25.384	25.657	26.085	26.654	26.929	27.013	27.121	27.001	27.102	1. Profit Sharing Financing
a. Mudharabah	13.789	18.708	19.855	15.276	15.707	16.051	16.172	16.362	16.677	16.772	16.706	16.704	16.529	16.474	a. Mudharabah
b. Musyarakah	8.498	8.656	8.721	8.922	9.122	9.333	9.485	9.723	9.977	10.157	10.307	10.417	10.472	10.628	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Plutang	492.597	503.744	507.608	507.760	511.922	509.591	508.454	526.571	522.765	525.547	522.344	510.795	512.259	497.414	2. Receivables/Acceptables
a. Murabahah	427.938	439.311	443.077	442.692	445.249	441.852	440.461	457.273	452.280	452.931	447.259	433.974	434.143	416.920	a. Murabahah
b. Qardh	62.058	61.745	61.706	62.195	63.714	64.714	64.959	66.216	67.341	69.437	71.845	73.516	74.793	77.137	b. Qardh
c. Istishna'	2.601	2.688	2.825	2.873	2.959	3.025	3.034	3.082	3.144	3.179	3.240	3.305	3.323	3.357	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	39.424	36.917	32.571	31.341	30.582	30.228	29.948	29.470	28.885	28.204	27.722	26.582	19.936	19.676	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	1	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	1.655	1.443	1.273	272	271	263	266	266	248	247	247	222	224	223	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	37.769	35.474	31.298	31.069	30.311	29.965	29.682	29.204	28.636	27.957	27.475	26.360	19.712	19.453	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	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Dana Pihak Ketiga	11.274.229	11.444.013	11.722.091	11.766.309	11.834.686	11.901.618	11.813.587	11.899.244	12.555.983	12.759.506	14.499.100	14.761.002	14.962.301	15.158.820	Third Party Fund
Pembiayaan, Piutang dan Salam	3.134.642	3.175.910	3.235.157	3.297.970	3.300.689	3.318.514	3.320.347	3.332.805	3.337.792	3.375.641	3.382.410	3.401.887	3.418.683	3.413.676	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	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Dana Pihak Ketiga	9.327.445	9.456.882	9.630.238	9.640.989	9.676.708	9.724.931	9.669.979	9.782.424	10.434.649	10.627.911	12.325.570	12.548.747	12.706.419	12.855.698	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	2.655.413	2.684.382	2.740.371	2.803.861	2.801.072	2.820.440	2.821.884	2.816.664	2.824.114	2.845.418	2.855.408	2.886.860	2.906.779	2.918.702	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Dana Pihak Ketiga	1.988.154	2.028.329	2.132.917	2.165.537	2.196.793	2.214.864	2.181.206	2.154.041	2.158.233	2.168.082	2.209.873	2.248.147	2.291.464	2.355.306	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	482.517	494.570	498.990	499.413	504.638	502.890	503.104	520.530	517.090	533.431	530.030	518.019	514.533	497.450	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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		Indikator
	Nov	Des	Mar	Apr	Mai	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	
<b>1 Dana Simpanan Wadiah</b>	<b>26.845</b>	<b>29.073</b>	<b>30.072</b>	<b>30.639</b>	<b>32.072</b>	<b>31.386</b>	<b>31.807</b>	<b>30.288</b>	<b>31.050</b>	<b>29.400</b>	<b>30.314</b>	<b>32.532</b>	<b>30.399</b>	<b>31.244</b>	<b>IB Wadiah</b>
a. Giro	15.360	16.512	17.612	18.187	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	a. Demand Deposits Wadiah
i. Rupiah	12.722	13.613	13.594	13.743	15.220	14.722	14.450	13.394	13.368	12.737	12.632	14.395	12.899	12.948	i. Rupiah
ii. Valas	2.638	2.900	4.018	4.443	4.209	3.941	3.762	3.354	3.629	3.025	3.629	2.931	2.827	3.034	ii. Foreign Currency
b. Tabungan	11.485	12.561	12.460	12.452	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	b. IB Saving Deposits Wadiah
i. Rupiah	11.362	12.414	12.318	12.311	12.497	12.580	13.440	13.378	13.885	13.485	13.896	15.052	14.524	15.115	i. Rupiah
ii. Valas	123	147	142	141	147	143	155	161	168	153	157	154	148	148	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>181.660</b>	<b>187.638</b>	<b>181.861</b>	<b>182.206</b>	<b>182.045</b>	<b>180.905</b>	<b>183.293</b>	<b>185.021</b>	<b>187.254</b>	<b>189.097</b>	<b>189.212</b>	<b>197.475</b>	<b>198.656</b>	<b>200.536</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	1.644	2.132	2.654	2.394	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	a. Demand Deposits
i. Rupiah	1.369	1.790	1.947	1.851	2.934	2.823	2.163	3.074	3.143	3.211	2.827	2.997	2.657	2.864	i. Rupiah
ii. Valas	275	342	707	543	922	441	461	376	532	632	677	861	978	521	ii. Foreign Currency
b. Tabungan	47.591	50.949	48.658	49.003	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	b. Saving Deposits
i. Rupiah	47.097	50.441	48.102	48.410	48.814	47.614	48.658	48.786	49.096	49.173	49.487	52.623	52.234	52.983	i. Rupiah
ii. Valas	493	508	557	593	621	633	629	690	726	745	760	765	714	816	ii. Foreign Currency
c. Deposito	132.425	134.556	130.549	130.809	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	c. Time Deposits
i. Rupiah	122.501	124.999	121.007	121.841	117.891	118.734	120.420	121.134	122.938	124.901	125.935	130.749	132.682	133.547	i. Rupiah
a. 1 Bulan	90.877	94.041	90.984	91.527	91.803	88.725	90.051	92.682	92.409	94.840	95.044	95.816	102.656	101.664	a. 1 month
b. 3 Bulan	19.034	19.758	18.947	18.530	15.624	19.335	20.256	18.481	19.543	18.516	19.138	23.383	18.585	19.533	b. 3 month
c. 6 Bulan	7.440	5.905	5.764	6.539	5.758	5.358	4.877	4.719	5.791	6.308	6.332	6.098	5.903	6.961	c. 6 month
d. 12 Bulan	5.132	5.270	5.288	5.203	4.686	5.292	5.209	5.224	5.180	5.225	5.408	5.354	5.438	5.292	d. 12 month
e. >12 Bulan	18	25	24	42	20	24	28	27	15	13	13	96	100	96	e. >12 month
ii. Valas	9.924	9.558	9.542	8.969	10.863	10.660	10.962	10.961	10.819	10.434	9.526	9.479	9.391	9.806	ii. Foreign Currency
a. 1 Bulan	8.123	8.204	8.634	7.409	8.808	8.314	8.802	8.602	8.507	8.277	7.460	7.935	7.662	7.858	a. 1 month
b. 3 Bulan	1.291	780	601	961	853	993	1.082	2.001	2.014	1.576	1.481	890	1.321	1.497	b. 3 month
c. 6 Bulan	379	381	121	422	1.111	1.267	994	264	188	463	456	467	218	272	c. 6 month
d. 12 Bulan	130	192	185	177	92	85	83	94	110	118	130	187	191	179	d. 12 month
e. >12 Bulan	0	1	0	0	-	1	-	0	0	0	0	-	-	-	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>1.140</b>	<b>1.148</b>	<b>1.055</b>	<b>1.128</b>	<b>1.222</b>	<b>1.187</b>	<b>983</b>	<b>1.047</b>	<b>1.010</b>	<b>980</b>	<b>1.109</b>	<b>1.168</b>	<b>39</b>	<b>39</b>	<b>Profit Sharing Investment Fund</b>
a. Giro	-	4	15	77	14	15	15	7	7	6	8	8	-	-	a. Demand Deposits
i. Rupiah	-	4	15	77	14	15	15	7	7	6	8	8	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	117	71	68	76	73	60	58	49	53	50	49	60	8	9	b. Saving Deposits
i. Rupiah	117	71	68	76	73	60	58	49	53	50	49	60	8	9	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.022	1.072	973	975	1.135	1.112	910	991	950	924	1.052	1.101	31	31	c. Time Deposits
i. Rupiah	1.022	1.072	973	975	1.135	1.112	910	991	950	924	1.052	1.101	31	31	i. Rupiah
a. 1 Bulan	897	856	756	782	1.011	885	711	793	747	696	880	890	17	19	a. 1 month
b. 3 Bulan	92	77	181	158	76	87	74	88	190	212	129	82	2	1	b. 3 month
c. 6 Bulan	15	116	14	21	34	140	123	109	10	10	35	119	9	9	c. 6 month
d. 12 Bulan	19	24	22	13	14	0	2	2	3	6	7	11	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, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.6 dan SPS Tabel 14

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.6 and Sharia Banking Statistic (SPS) Table 14

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		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>1 Dana Simpanan Wadiah</b>	<b>20.956</b>	<b>22.705</b>	<b>23.547</b>	<b>23.440</b>	<b>25.148</b>	<b>24.709</b>	<b>24.402</b>	<b>23.267</b>	<b>23.877</b>	<b>22.452</b>	<b>23.274</b>	<b>24.915</b>	<b>23.398</b>	<b>23.760</b>	<b>IB Wadiah</b>
a. Giro	12.033	12.867	13.825	13.866	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	a. Demand Deposits Wadiah
i. Rupiah	9.546	10.098	10.279	9.855	11.655	11.260	10.721	9.563	9.524	9.088	9.011	10.195	9.125	9.152	i. Rupiah
ii. Valas	2.487	2.770	3.546	4.012	3.659	3.557	3.143	3.123	3.332	2.733	3.266	2.796	2.693	2.672	ii. Foreign Currency
b. Tabungan	8.922	9.838	9.722	9.574	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	b. IB Saving Deposits Wadiah
i. Rupiah	8.810	9.704	9.595	9.450	9.704	9.766	10.407	10.441	10.877	10.500	10.865	11.802	11.458	11.815	i. Rupiah
ii. Valas	113	134	127	124	131	126	132	140	144	131	131	122	121	122	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>142.982</b>	<b>146.901</b>	<b>140.464</b>	<b>139.866</b>	<b>138.039</b>	<b>136.955</b>	<b>140.030</b>	<b>140.284</b>	<b>141.585</b>	<b>142.463</b>	<b>142.806</b>	<b>148.896</b>	<b>149.832</b>	<b>150.074</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	567	935	1.174	1.307	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	a. Demand Deposits
i. Rupiah	447	827	755	891	1.620	1.295	1.013	1.150	1.470	1.139	1.092	1.196	1.211	1.302	i. Rupiah
ii. Valas	120	108	418	416	331	236	190	171	296	335	376	676	700	304	ii. Foreign Currency
b. Tabungan	38.078	40.515	38.251	38.157	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	b. Saving Deposits
i. Rupiah	38.060	40.498	38.242	38.148	38.382	37.002	38.026	38.065	38.129	38.396	38.627	40.737	40.422	40.704	i. Rupiah
ii. Valas	18	17	9	9	10	10	11	25	25	19	19	21	23	25	ii. Foreign Currency
c. Deposito	104.338	105.451	101.040	100.402	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	c. Time Deposits
i. Rupiah	96.281	97.307	93.035	92.871	89.041	89.639	91.255	91.746	92.758	94.063	94.712	97.874	99.269	98.697	i. Rupiah
a. 1 Bulan	71.469	73.950	70.947	71.109	68.024	68.052	69.327	70.820	71.458	72.937	73.647	73.757	78.324	77.297	a. 1 month
b. 3 Bulan	14.743	14.281	13.755	13.071	12.455	13.912	14.562	13.719	13.660	13.117	13.158	16.548	13.247	12.876	b. 3 month
c. 6 Bulan	5.882	4.891	4.126	4.341	4.480	3.644	3.451	3.282	3.695	4.164	3.940	3.568	3.535	4.406	c. 6 month
d. 12 Bulan	4.169	4.159	4.183	4.308	4.063	4.010	3.887	3.904	3.930	3.835	3.954	3.999	4.157	4.115	d. 12 month
e. >12 Bulan	18	25	24	42	19	21	27	21	14	10	13	2	5	2	e. >12 month
ii. Valas	8.056	8.144	8.005	7.531	8.654	8.773	9.536	9.125	8.906	8.512	7.981	8.393	8.206	9.042	ii. Foreign Currency
a. 1 Bulan	6.866	7.129	7.307	6.388	7.244	7.160	7.907	7.327	7.239	6.906	6.197	6.982	6.608	7.340	a. 1 month
b. 3 Bulan	722	566	479	636	432	599	891	1.521	1.387	1.046	1.246	811	1.274	1.381	b. 3 month
c. 6 Bulan	339	336	118	415	913	941	667	197	184	454	408	413	134	142	c. 6 month
d. 12 Bulan	130	112	101	92	66	73	70	80	96	106	130	187	190	179	d. 12 month
e. >12 Bulan	0	1	0	0	-	1	-	0	0	-	0	-	-	-	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>1.112</b>	<b>1.117</b>	<b>1.023</b>	<b>1.093</b>	<b>1.188</b>	<b>1.153</b>	<b>946</b>	<b>1.011</b>	<b>972</b>	<b>942</b>	<b>1.070</b>	<b>1.083</b>	-	-	<b>Profit Sharing Investment Fund</b>
a. Giro	-	4	15	77	14	15	15	7	7	6	8	8	-	-	a. Demand Deposits
i. Rupiah	-	4	15	77	14	15	15	7	7	6	8	8	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	111	65	61	69	65	53	50	41	44	41	40	50	-	-	b. Saving Deposits
i. Rupiah	111	65	61	69	65	53	50	41	44	41	40	50	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.001	1.047	948	948	1.108	1.085	882	963	921	895	1.022	1.025	-	-	c. Time Deposits
i. Rupiah	1.001	1.047	948	948	1.108	1.085	882	963	921	895	1.022	1.025	-	-	i. Rupiah
a. 1 Bulan	879	847	745	760	986	872	698	778	729	681	852	827	-	-	a. 1 month
b. 3 Bulan	90	74	169	156	75	86	70	85	179	201	129	79	-	-	b. 3 month
c. 6 Bulan	15	104	14	19	32	127	112	98	10	10	35	109	-	-	c. 6 month
d. 12 Bulan	17	22	20	13	14	0	1	1	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		Indikator
	Nov	Des	Mar	Apr	Mai	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	
<b>1 Dana Simpanan Wadiah</b>	<b>5.889</b>	<b>6.368</b>	<b>6.525</b>	<b>7.198</b>	<b>6.924</b>	<b>6.677</b>	<b>7.405</b>	<b>7.021</b>	<b>7.173</b>	<b>6.949</b>	<b>7.040</b>	<b>7.617</b>	<b>7.000</b>	<b>7.485</b>	<b>IB Wadiah</b>
a. Giro	3.326	3.645	3.787	4.320	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	a. Demand Deposits Wadiah
i. Rupiah	3.176	3.515	3.315	3.889	3.565	3.462	3.730	3.831	3.844	3.649	3.621	4.200	3.774	3.797	i. Rupiah
ii. Valas	151	130	472	432	549	385	619	231	297	292	362	135	134	362	ii. Foreign Currency
b. Tabungan	2.563	2.723	2.738	2.878	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	b. IB Saving Deposits Wadiah
i. Rupiah	2.552	2.710	2.723	2.861	2.793	2.813	3.034	2.938	3.008	2.985	3.031	3.250	3.065	3.300	i. Rupiah
ii. Valas	11	13	16	17	16	17	23	22	24	23	25	32	27	26	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>38.678</b>	<b>40.737</b>	<b>41.397</b>	<b>42.340</b>	<b>44.006</b>	<b>43.950</b>	<b>43.263</b>	<b>44.738</b>	<b>45.669</b>	<b>46.634</b>	<b>46.406</b>	<b>48.578</b>	<b>48.825</b>	<b>50.462</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	1.077	1.197	1.480	1.087	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	a. Demand Deposits
i. Rupiah	922	963	1.192	960	1.314	1.528	1.150	1.924	1.672	2.072	1.735	1.802	1.445	1.561	i. Rupiah
ii. Valas	155	234	288	127	590	206	271	205	236	298	301	185	278	217	ii. Foreign Currency
b. Tabungan	9.513	10.434	10.408	10.846	11.043	11.235	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	b. Saving Deposits
i. Rupiah	9.037	9.943	9.860	10.261	10.432	10.612	10.632	10.721	10.967	10.777	10.860	11.886	11.811	12.279	i. Rupiah
ii. Valas	475	491	548	584	611	623	619	665	701	727	741	744	691	790	ii. Foreign Currency
c. Deposito	28.088	29.106	29.510	30.408	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	c. Time Deposits
i. Rupiah	26.220	27.692	27.973	28.969	28.850	29.095	29.165	29.388	30.180	30.839	31.223	32.875	33.413	34.850	i. Rupiah
a. 1 Bulan	19.408	20.090	20.037	20.417	23.779	20.673	20.724	21.862	20.951	21.903	21.397	22.059	24.331	24.367	a. 1 month
b. 3 Bulan	4.291	5.477	5.192	5.459	3.169	5.423	5.694	4.763	5.883	5.400	5.979	6.835	5.338	6.657	b. 3 month
c. 6 Bulan	1.558	1.014	1.638	2.198	1.278	1.714	1.426	1.437	2.096	2.144	2.392	2.531	2.368	2.555	c. 6 month
d. 12 Bulan	963	1.111	1.105	895	623	1.283	1.321	1.320	1.249	1.390	1.455	1.355	1.281	1.177	d. 12 month
e. >12 Bulan	0	0	1	0	0	3	0	6	0	2	0	95	95	95	e. >12 month
ii. Valas	1.868	1.413	1.537	1.438	2.209	1.887	1.426	1.836	1.912	1.922	1.545	1.087	1.186	764	ii. Foreign Currency
a. 1 Bulan	1.257	1.075	1.328	1.021	1.564	1.153	895	1.275	1.268	1.372	1.263	953	1.053	518	a. 1 month
b. 3 Bulan	570	214	122	325	421	395	191	480	627	530	234	79	47	116	b. 3 month
c. 6 Bulan	41	45	2	7	199	326	327	68	4	8	47	55	84	130	c. 6 month
d. 12 Bulan	-	80	85	85	25	12	13	13	14	12	0	-	1	0	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>28</b>	<b>31</b>	<b>32</b>	<b>35</b>	<b>34</b>	<b>34</b>	<b>36</b>	<b>36</b>	<b>38</b>	<b>38</b>	<b>39</b>	<b>85</b>	<b>39</b>	<b>39</b>	<b>Profit Sharing Investment Fund</b>
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	7	6	7	8	7	7	8	8	9	9	10	9	8	9	b. Saving Deposits
i. Rupiah	7	6	7	8	7	7	8	8	9	9	10	9	8	9	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	22	25	25	27	27	27	28	29	29	29	30	76	31	31	c. Time Deposits
i. Rupiah	22	25	25	27	27	27	28	29	29	29	30	76	31	31	i. Rupiah
a. 1 Bulan	18	8	11	23	25	12	13	15	18	16	27	62	17	19	a. 1 month
b. 3 Bulan	2	3	12	2	0	1	4	2	11	11	0	2	2	1	b. 3 month
c. 6 Bulan	-	12	0	2	2	13	11	11	0	0	0	9	9	9	c. 6 month
d. 12 Bulan	2	2	2	-	-	0	0	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		Indikator
	Nov	Des	Mar	Apr	Mel	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Total Dana Pihak Ketiga</b>	209.644	217.858	212.988	213.973	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	<b>Total Third Party Fund</b>
i. Rupiah	196.191	204.404	198.022	199.284	198.578	197.659	200.115	200.813	203.439	204.487	205.886	216.985	215.035	217.495	i. Rupiah
ii. Valas	13.453	13.454	14.966	14.689	16.761	15.819	15.968	15.543	15.874	14.991	14.749	14.191	14.059	14.324	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	208.525	216.824	211.875	212.917	214.338	212.440	215.110	215.416	218.379	218.518	219.519	230.066	227.895	230.698	1. Residents' Third Party Funds
a. Pemerintah	48.145	46.515	34.093	35.047	35.633	35.485	37.521	37.124	40.301	41.650	41.460	38.077	42.845	41.858	a. Government
i. Rupiah	44.214	42.554	32.782	33.561	33.443	33.262	34.291	34.136	36.879	39.107	39.178	35.153	39.569	39.705	i. Rupiah
ii. Valas	3.931	3.961	1.311	1.486	2.190	2.223	3.231	2.988	3.422	2.543	2.282	2.924	3.276	2.153	ii. Foreign Exchange
b. Swasta	160.380	170.309	177.782	177.870	178.705	176.956	177.588	178.292	178.078	176.867	178.059	191.988	185.050	188.840	b. Private Sector
1. Institusi Keuangan Non Bank	21.965	22.703	22.134	22.617	22.076	23.351	23.443	25.167	24.839	24.607	24.910	25.932	24.199	23.878	1. Non bank Financial Institutions
i. Rupiah	21.445	22.171	21.636	22.036	21.448	22.762	22.862	24.527	24.196	23.846	24.163	25.255	23.458	23.370	i. Rupiah
ii. Valas	521	533	498	581	629	589	581	640	643	761	747	677	741	509	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	46.315	46.111	57.091	56.306	56.790	54.987	53.235	52.521	53.125	52.207	51.358	58.093	53.641	55.113	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	40.565	40.428	48.092	47.652	46.858	45.898	44.750	44.230	44.703	43.735	43.060	50.794	46.831	46.706	i. Rupiah
ii. Valas	5.750	5.683	8.999	8.654	9.932	9.088	8.484	8.291	8.422	8.472	8.298	7.298	6.810	8.407	ii. Foreign Exchange
3. Perseorangan	92.099	101.494	98.557	98.947	99.838	98.618	100.911	100.604	100.114	100.053	101.790	107.963	107.211	109.849	3. Individuals
i. Rupiah	89.725	98.997	95.319	95.805	96.641	95.558	98.048	97.723	97.469	97.578	99.326	105.482	104.787	107.381	i. Rupiah
ii. Valas	2.375	2.497	3.238	3.141	3.198	3.060	2.862	2.881	2.645	2.475	2.464	2.481	2.424	2.467	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.119	1.034	1.113	1.056	1.001	1.037	973	941	934	960	1.116	1.110	1.199	1.122	2. Non Residents' Third Party Funds
i. Rupiah	243	254	194	229	188	178	163	197	193	220	159	300	391	334	i. Rupiah
ii. Valas	876	780	920	827	813	859	810	743	741	740	957	810	808	787	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		Indikator
	Nov	Des	Mar	Apr	Mai	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Total Dana Pihak Ketiga</b>	165.050	170.723	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	<b>Total Third Party Fund</b>
i. Rupiah	154.256	159.549	152.930	152.308	151.590	150.115	152.367	151.976	153.730	154.128	155.376	162.887	161.487	161.669	i. Rupiah
ii. Valas	10.793	11.173	12.105	12.092	12.785	12.701	13.011	12.585	12.703	11.730	11.774	12.008	11.743	12.165	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	163.970	169.747	163.994	163.419	163.458	161.857	164.470	163.694	165.566	164.973	166.096	173.850	172.229	172.920	1. Residents' Third Party Funds
a. Pemerintah	41.260	40.091	22.703	23.089	23.653	24.527	26.542	25.498	27.847	28.873	29.213	27.761	29.788	30.321	a. Government
i. Rupiah	37.593	36.364	21.619	21.876	22.215	22.884	24.044	23.265	25.211	27.005	27.414	25.324	27.007	28.277	i. Rupiah
ii. Valas	3.668	3.727	1.084	1.213	1.439	1.642	2.499	2.233	2.636	1.868	1.799	2.437	2.781	2.044	ii. Foreign Exchange
b. Swasta	122.710	129.656	141.291	140.330	139.805	137.330	137.928	138.196	137.719	136.099	136.883	146.089	142.441	142.599	b. Private Sector
1. Institusi Keuangan Non Bank	16.326	16.899	15.570	15.355	15.077	15.561	15.519	16.712	16.022	16.081	16.270	17.423	15.738	14.844	1. Non bank Financial Institutions
i. Rupiah	15.940	16.484	15.197	14.930	14.623	15.120	15.086	16.239	15.526	15.484	15.709	16.826	15.129	14.458	i. Rupiah
ii. Valas	386	415	373	424	455	441	433	473	496	597	560	597	609	386	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	33.190	32.909	47.691	47.123	46.580	45.281	44.278	43.496	44.131	42.492	41.984	46.221	43.930	45.063	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	28.764	28.226	40.280	39.684	38.679	37.578	36.944	36.272	36.932	35.430	34.996	39.577	37.914	37.597	i. Rupiah
ii. Valas	4.426	4.683	7.411	7.439	7.900	7.702	7.334	7.225	7.199	7.062	6.988	6.644	6.016	7.466	ii. Foreign Exchange
3. Perseorangan	73.193	79.848	78.030	77.853	78.148	76.488	78.132	77.988	77.566	77.526	78.629	82.446	82.774	82.691	3. Individuals
i. Rupiah	71.743	78.264	75.697	75.648	75.946	74.417	76.181	76.061	75.919	76.047	77.145	80.910	81.228	81.194	i. Rupiah
ii. Valas	1.450	1.584	2.333	2.205	2.202	2.072	1.951	1.926	1.647	1.479	1.485	1.536	1.546	1.497	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.080	976	1.040	980	917	960	908	866	867	885	1.054	1.045	1.000	914	2. Non Residents' Third Party Funds
i. Rupiah	217	211	137	170	126	116	113	138	142	161	113	250	209	143	i. Rupiah
ii. Valas	863	764	903	811	790	844	795	728	725	724	941	795	791	771	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)  
Milliar Rp (Billion IDR)

Indikator	2014		2015										2016		Indikator
	Nov	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
<b>Total Dana Pihak Ketiga</b>	44.595	47.136	47.954	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	<b>Total Third Party Fund</b>
i. Rupiah	41.935	44.855	45.093	46.975	46.988	47.544	47.747	48.838	49.709	50.359	50.510	54.098	53.548	55.826	i. Rupiah
ii. Valas	2.660	2.281	2.861	2.598	3.976	3.117	2.957	2.958	3.171	3.261	2.975	2.183	2.316	2.160	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	44.555	47.077	47.881	49.497	50.880	50.584	50.639	51.721	52.813	53.545	53.423	56.216	55.666	57.778	1. Residents' Third Party Funds
a. Pemerintah	6.885	6.424	11.390	11.958	11.980	10.958	10.979	11.626	12.454	12.777	12.247	10.317	13.057	11.537	a. Government
i. Rupiah	6.621	6.190	11.164	11.685	11.228	10.378	10.247	10.871	11.668	12.102	11.765	9.829	12.561	11.428	i. Rupiah
ii. Valas	263	234	226	273	752	580	732	755	786	675	482	487	495	109	ii. Foreign Exchange
b. Swasta	37.670	40.653	36.491	37.539	38.900	39.625	39.660	40.096	40.359	40.768	41.176	45.899	42.609	46.241	b. Private Sector
1. Institusi Keuangan Non Bank	5.639	5.805	6.564	7.262	6.999	7.790	7.924	8.455	8.817	8.526	8.641	8.509	8.461	9.034	1. Non bank Financial Institutions
i. Rupiah	5.505	5.687	6.439	7.106	6.825	7.642	7.776	8.287	8.670	8.362	8.454	8.429	8.329	8.912	i. Rupiah
ii. Valas	135	118	125	157	174	148	148	167	148	164	187	80	133	122	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	13.125	13.202	9.400	9.183	10.211	9.706	8.957	9.025	8.994	9.716	9.374	11.872	9.711	10.050	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.801	12.202	7.812	7.968	8.179	8.320	7.806	7.958	7.771	8.305	8.064	11.218	8.917	9.108	i. Rupiah
ii. Valas	1.324	1.000	1.588	1.215	2.032	1.386	1.151	1.066	1.223	1.410	1.310	654	794	941	ii. Foreign Exchange
3. Perseorangan	18.906	21.646	20.527	21.094	21.690	22.129	22.779	22.616	22.548	22.527	23.161	25.517	24.437	27.157	3. Individuals
i. Rupiah	17.981	20.733	19.622	20.157	20.694	21.141	21.868	21.662	21.550	21.531	22.181	24.572	23.559	26.187	i. Rupiah
ii. Valas	925	914	905	937	996	988	911	954	998	996	979	945	878	971	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	40	59	73	76	84	77	65	74	67	76	62	65	198	208	2. Non Residents' Third Party Funds
i. Rupiah	26	43	56	59	62	63	50	59	51	59	46	49	182	191	i. Rupiah
ii. Valas	13	16	16	16	22	15	15	15	16	16	16	15	16	17	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Februari 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)		Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	38.917	27.749	26.197	105,93%	West Java
Banten	8.253	5.726	6.375	89,82%	Banten
DKI Jakarta	219.145	88.022	116.891	75,30%	DKI Jakarta
DI Yogyakarta	4.390	2.686	3.768	71,30%	DI Yogyakarta
Jawa Tengah	19.524	13.222	12.036	109,85%	Central Java
Jawa Timur	27.070	19.955	19.067	104,66%	East Java
Bengkulu	954	815	551	147,92%	Bengkulu
Jambi	2.154	1.968	1.043	188,67%	Jambi
Nanggroe Aceh Darussalam	5.275	2.900	3.646	79,52%	Nanggroe Aceh Darussalam
Sumatera Utara	10.731	8.135	8.117	100,22%	North Sumatera
Sumatera Barat	4.147	3.623	2.833	127,85%	West Sumatera
Riau	7.391	3.566	3.909	91,24%	Riau
Sumatera Selatan	5.804	4.040	4.049	99,77%	South Sumatera
Bangka Belitung	304	284	219	129,48%	Bangka Belitung
Kepulauan Riau	2.782	2.610	1.489	175,36%	Riau Islands
Lampung	2.508	2.022	1.833	110,36%	Lampung
Kalimantan Selatan	4.326	3.178	3.016	105,39%	South Kalimantan
Kalimantan Barat	3.783	2.995	1.780	168,27%	West Kalimantan
Kalimantan Timur	5.845	4.120	4.307	95,64%	East Kalimantan
Kalimantan Tengah	851	729	671	108,60%	Central Kalimantan
Sulawesi Tengah	1.104	926	758	122,11%	Central Sulawesi
Sulawesi Selatan	7.134	5.695	3.516	161,97%	South Sulawesi
Sulawesi Utara	442	429	226	189,71%	North Sulawesi
Gorontalo	318	305	221	137,86%	Gorontalo
Sulawesi Barat	182	168	149	112,51%	West Sulawesi
Sulawesi Tenggara	942	817	627	130,15%	South East Sulawesi
NTB	2.324	1.949	1.170	166,50%	West Nusa Tenggara
Bali	1.627	1.502	804	186,83%	Bali
NTT	222	208	108	192,65%	East Nusa Tenggara
Maluku	435	94	332	28,24%	Maluku
Papua	612	469	597	78,64%	Papua
Maluku Utara	408	186	377	49,35%	North Maluku
Papua Barat	354	149	314	47,54%	West Papua
Luar Indonesia	1.018	331	823	40,18%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Februari 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	31.979	23.309	21.267	109,60%	West Java
Banten	6.853	4.612	5.561	82,94%	Banten
DKI Jakarta	143.522	60.558	87.130	69,50%	DKI Jakarta
DI Yogyakarta	3.186	1.758	2.962	59,36%	DI Yogyakarta
Jawa Tengah	12.313	10.090	8.408	120,01%	Central Java
Jawa Timur	17.693	14.045	14.069	99,83%	East Java
Bengkulu	935	796	536	148,53%	Bengkulu
Jambi	1.850	1.704	898	189,66%	Jambi
Nanggroe Aceh Darussalam	2.335	1.135	2.075	54,69%	Nanggroe Aceh Darussalam
Sumatera Utara	5.610	4.232	4.424	95,66%	North Sumatera
Sumatera Barat	2.486	2.148	2.058	104,36%	West Sumatera
Riau	3.521	2.217	2.842	78,00%	Riau
Sumatera Selatan	2.902	2.512	2.359	106,52%	South Sumatera
Bangka Belitung	238	232	166	140,02%	Bangka Belitung
Kepulauan Riau	1.774	1.628	1.122	145,13%	Riau Islands
Lampung	2.408	1.981	1.756	112,83%	Lampung
Kalimantan Selatan	2.661	2.083	2.401	86,78%	South Kalimantan
Kalimantan Barat	2.318	2.267	1.337	169,58%	West Kalimantan
Kalimantan Timur	3.660	2.625	3.115	84,26%	East Kalimantan
Kalimantan Tengah	851	729	671	108,60%	Central Kalimantan
Sulawesi Tengah	1.104	926	758	122,11%	Central Sulawesi
Sulawesi Selatan	4.315	4.011	2.502	160,33%	South Sulawesi
Sulawesi Utara	442	429	226	189,71%	North Sulawesi
Gorontalo	318	305	221	137,86%	Gorontalo
Sulawesi Barat	180	167	147	114,07%	West Sulawesi
Sulawesi Tenggara	942	817	627	130,15%	South East Sulawesi
NTB	1.751	1.620	889	182,35%	West Nusa Tenggara
Bali	1.485	1.379	756	182,39%	Bali
NTT	222	208	108	192,65%	East Nusa Tenggara
Maluku	435	94	332	28,24%	Maluku
Papua	612	469	597	78,64%	Papua
Maluku Utara	408	186	377	49,35%	North Maluku
Papua Barat	354	149	314	47,54%	West Papua
Luar Indonesia	1.018	331	823	40,18%	Outside Indonesia

**Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Februari 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)		Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	6.938	4.440	4.930	90,07%	West Java
Banten	1.400	1.114	815	136,80%	Banten
DKI Jakarta	75.622	27.464	29.761	92,28%	DKI Jakarta
DI Yogyakarta	1.205	928	805	115,23%	DI Yogyakarta
Jawa Tengah	7.211	3.132	3.629	86,31%	Central Java
Jawa Timur	9.377	5.910	4.998	118,26%	East Java
Bengkulu	19	19	15	126,15%	Bengkulu
Jambi	304	264	145	182,52%	Jambi
Nanggroe Aceh Darussalam	2.940	1.765	1.572	112,31%	Nanggroe Aceh Darussalam
Sumatera Utara	5.121	3.902	3.692	105,69%	North Sumatera
Sumatera Barat	1.661	1.474	775	190,27%	West Sumatera
Riau	3.870	1.350	1.067	126,51%	Riau
Sumatera Selatan	2.902	1.528	1.691	90,35%	South Sumatera
Bangka Belitung	66	51	53	96,51%	Bangka Belitung
Kepulauan Riau	1.008	982	367	267,81%	Riau Islands
Lampung	100	41	77	53,65%	Lampung
Kalimantan Selatan	1.665	1.095	615	178,05%	South Kalimantan
Kalimantan Barat	1.465	728	443	164,31%	West Kalimantan
Kalimantan Timur	2.185	1.495	1.192	125,38%	East Kalimantan
Kalimantan Tengah	-	-	-	-	Central Kalimantan
Sulawesi Tengah	-	-	-	-	Central Sulawesi
Sulawesi Selatan	2.820	1.684	1.014	166,03%	South Sulawesi
Sulawesi Utara	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	Gorontalo
Sulawesi Barat	2	0	2	0	West Sulawesi
Sulawesi Tenggara	-	-	-	-	South East Sulawesi
NTB	572	328	282	116,49%	West Nusa Tenggara
Bali	142	123	48	257,19%	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 - Februari 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	858	593	751	78,95%	Kab. Tangerang	Banten
	Kab. Serang	1.721	1.362	1.130	120,44%	Kab. Serang	
	Kota Cilegon	1.374	1.146	754	151,95%	Kota Cilegon	
	Kota Tangerang	3.584	2.194	3.259	67,31%	Kota Tangerang	
	Kota Serang	353	235	141	166,58%	Kota Serang	
	Kota Tangerang Selatan	361	197	339	58,02%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	496	503	381	132,10%	Kab. Bekasi	West Java
	Kab. Purwakarta	411	394	310	126,97%	Kab. Purwakarta	
	Kab. Karawang	281	246	212	116,01%	Kab. Karawang	
	Kab. Sukabumi	163	163	86	190,48%	Kab. Sukabumi	
	Kab. Cianjur	933	866	445	194,53%	Kab. Cianjur	
	Kab. Bandung	313	162	310	52,16%	Kab. Bandung	
	Kab. Garut	219	211	182	116,07%	Kab. Garut	
	Kab. Majalengka	13	13	7	177,54%	Kab. Majalengka	
	Kota Bandung	15.646	10.894	8.629	126,25%	Kota Bandung	
	Kota Bogor	4.548	3.239	4.039	80,18%	Kota Bogor	
	Kota Sukabumi	512	359	407	88,02%	Kota Sukabumi	
	Kota Cirebon	3.288	2.528	1.918	131,77%	Kota Cirebon	
	Kota Tasikmalaya	2.054	1.673	917	182,49%	Kota Tasikmalaya	
	Kota Cimahi	242	150	235	63,89%	Kota Cimahi	
	Kota Depok	1.987	1.155	1.834	62,98%	Kota Depok	
	Kota Bekasi	7.811	5.195	6.285	82,66%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	77.468	24.817	53.357	46,51%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.251	3.035	3.256	93,22%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.806	8.724	9.803	88,99%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	95.501	47.813	44.184	108,21%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	29.118	3.634	6.291	57,76%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.390	2.686	3.768	71,30%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	614	337	308	109,55%	Kab. Semarang	Central Java
	Kab. Kendal	66	56	57	99,17%	Kab. Kendal	
	Kab. Tegal	83	70	19	358,03%	Kab. Tegal	
	Kab. Pati	115	114	77	148,76%	Kab. Pati	
	Kab. Kudus	663	360	561	64,18%	Kab. Kudus	
	Kab. Banyumas	1.088	855	900	95,00%	Kab. Banyumas	
	Kab. Cilacap	139	98	134	73,39%	Kab. Cilacap	
	Kota Semarang	8.770	4.811	5.005	96,13%	Kota Semarang	
	Kota Salatiga	88	87	48	179,81%	Kota Salatiga	
	Kota Pekalongan	1.012	643	858	74,94%	Kota Pekalongan	
	Kota Tegal	969	880	491	179,05%	Kota Tegal	
	Kota Surakarta	5.915	4.910	3.579	137,21%	Kota Surakarta	
	Jawa Timur	Kab. Gresik	363	351	289	121,30%	
Kab. Sidoarjo		1.750	1.356	1.243	109,09%	Kab. Sidoarjo	
Kab. Pamekasan		439	155	416	37,17%	Kab. Pamekasan	
Kab. Banyuwangi		163	160	127	126,38%	Kab. Banyuwangi	
Kab. Jember		955	644	833	77,33%	Kab. Jember	
Kab. Madiun		189	168	183	91,91%	Kab. Madiun	
Kab. Bojonegoro		156	129	152	84,78%	Kab. Bojonegoro	
Kota Surabaya		17.545	13.092	11.270	116,17%	Kota Surabaya	
Kota Malang		3.361	2.644	2.529	104,57%	Kota Malang	
Kota Blitar		113	114	118	96,09%	Kota Blitar	
Kota Kediri		1.960	1.071	1.872	57,21%	Kota Kediri	
	Kota Madiun	76	71	35	203,95%	Kota Madiun	

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 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	954	815	551	147,92%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.154	1.968	1.043	188,67%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	152	87	150	58,23%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	3.423	1.669	2.375	70,29%	Kota Banda Aceh	
	Kota Lhokseumawe	1.314	956	766	124,69%	Kota Lhokseumawe	
	Kota Langsa	386	188	355	52,80%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	299	284	284	100,24%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	172	90	170	52,84%	Kab. Langkat	
	Kab. Karo	45	46	17	270,40%	Kab. Karo	
	Kab. Labuhan Batu	178	190	136	140,16%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	298	385	158	243,35%	Kota Tebing Tinggi	
	Kota Pematang Siantar	849	609	629	96,88%	Kota Pematang Siantar	
	Kota Tanjung Balai	139	76	138	55,13%	Kota Tanjung Balai	
	Kota Sibolga	145	132	65	204,59%	Kota Sibolga	
	Kota Medan	7.833	5.700	5.940	95,96%	Kota Medan	
	Kota Padang Sidempuan	772	621	580	107,20%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	685	627	548	114,58%	Kota Bukittinggi	West Sumatera
	Kota Padang	2.454	1.995	1.990	100,21%	Kota Padang	
	Kota Solok	284	286	49	587,58%	Kota Solok	
	Kota Payakumbuh	724	714	247	289,59%	Kota Payakumbuh	
Riau	Kab. Bengkalis	271	92	267	34,54%	Kab. Bengkalis	Riau
	Kota Pekanbaru	6.787	3.252	3.315	98,11%	Kota Pekanbaru	
	Kota Dumai	333	222	327	67,84%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	797	672	543	123,71%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	1.985	1.939	946	205,01%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	131	130	113	115,55%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	292	273	209	130,62%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	33	37	7	505,71%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.136	3.375	3.631	92,96%	Kota Palembang	
	Kota Lubuklinggau	212	224	89	251,96%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	304	284	219	129,48%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	328	299	197	151,84%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.012	1.566	1.521	103,00%	Kota Bandar Lampung	
	Kota Metro	168	157	115	136,57%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	290	211	220	95,78%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	180	61	107	57,22%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	114	77	114	67,86%	Kab. Tabalong	
	Kota Banjarmasin	3.472	2.649	2.337	113,36%	Kota Banjarmasin	
	Kota Banjarbaru	271	181	239	75,58%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	65	65	43	150,11%	Kab. Sambas	West Kalimantan
	Kota Pontianak	3.607	2.819	1.704	165,40%	Kota Pontianak	
	Kota Singkawang	111	112	33	341,27%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	279	132	273	48,19%	Kab. Kutai	East Kalimantan
	Kota Samarinda	3.041	1.756	2.226	78,91%	Kota Samarinda	
	Kota Balikpapan	2.330	2.155	1.615	133,41%	Kota Balikpapan	
	Kota Bontang	195	77	193	39,89%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	71	51	70	73,77%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	136	131	71	186,15%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	644	546	531	102,87%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	307	291	183	159,35%	Kab. Morowali	Central Sulawesi
	Kota Palu	798	635	576	110,28%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	318	305	221	137,86%	Kota Gorontalo	West Sulawesi

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 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	6.617	5.194	3.191	162,78%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	11	7	3	196,73%		
	Kab. Bone	279	265	232	114,22%	Kab. Bone	
	Kota Palopo	66	63	12	520,40%	Kota Palopo	
Gorontalo	Kab. Maros	162	166	78	214,11%	Kab. Maros	Gorontalo
	Kab Mamuju	182	168	149	112,51%	Kab Mamuju	
Sulawesi Tenggara	Kota Kendari	942	817	627	130,15%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	442	429	226	189,71%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	42	41	5	904,13%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	174	171	138	123,76%	Kab. Lombok Timur	
	Kota Mataram	2.108	1.736	1.028	168,94%	Kota Mataram	
Bali	Kota Denpasar	1.627	1.502	804	186,83%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	206	193	105	184,25%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	16	14	3	491,77%	Kab. Kupang	
Maluku	Kota Ambon	435	94	332	28,24%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	408	186	377	49,35%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	354	149	314	47,54%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	612	469	597	78,64%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.018	331	823	40,18%	DI LUAR INDONESIA	Outside Indonesia



**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Februari 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	589	501	485	103,18%	Kab. Tangerang	Banten
	Kab. Serang	1.721	1.362	1.130	120,44%	Kab. Serang	
	Kota Cilegon	952	724	693	104,46%	Kota Cilegon	
	Kota Tangerang	3.108	1.793	2.798	64,07%	Kota Tangerang	
	Kota Serang	122	36	115	31,51%	Kota Serang	
	Kota Tangerang Selatan	361	197	339	58,02%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	496	503	381	132,10%	Kab. Bekasi	West Java
	Kab. Purwakarta	411	394	310	126,97%	Kab. Purwakarta	
	Kab. Karawang	247	241	177	136,63%	Kab. Karawang	
	Kab. Sukabumi	163	163	86	190,48%	Kab. Sukabumi	
	Kab. Cianjur	933	866	445	194,53%	Kab. Cianjur	
	Kab. Bandung	220	152	216	70,20%	Kab. Bandung	
	Kab. Garut	219	211	182	116,07%	Kab. Garut	
	Kab. Majalengka	13	13	7	177,54%	Kab. Majalengka	
	Kota Bandung	12.416	8.838	6.567	134,57%	Kota Bandung	
	Kota Bogor	3.661	2.544	3.187	79,83%	Kota Bogor	
	Kota Sukabumi	435	350	331	105,75%	Kota Sukabumi	
	Kota Cirebon	2.554	1.944	1.670	116,39%	Kota Cirebon	
	Kota Tasikmalaya	1.680	1.310	828	158,20%	Kota Tasikmalaya	
	Kota Cimahi	242	150	235	63,89%	Kota Cimahi	
	Kota Depok	1.987	1.155	1.834	62,98%	Kota Depok	
	Kota Bekasi	6.302	4.474	4.810	93,02%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.990	14.399	40.986	35,13%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.027	2.995	3.031	98,81%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.353	8.273	9.547	86,65%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	66.544	32.801	29.673	110,54%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	5.608	2.090	3.892	53,70%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	3.186	1.758	2.962	59,36%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	614	337	308	109,55%	Kab. Semarang	Central Java
	Kab. Kendal	66	56	57	99,17%	Kab. Kendal	
	Kab. Tegal	83	70	19	358,03%	Kab. Tegal	
	Kab. Pati	115	114	77	148,76%	Kab. Pati	
	Kab. Kudus	604	356	515	69,15%	Kab. Kudus	
	Kab. Banyumas	988	782	828	94,51%	Kab. Banyumas	
	Kab. Cilacap	139	98	134	73,39%	Kab. Cilacap	
	Kota Semarang	3.282	3.063	2.350	130,36%	Kota Semarang	
	Kota Salatiga	88	87	48	179,81%	Kota Salatiga	
	Kota Pekalongan	911	617	767	80,44%	Kota Pekalongan	
	Kota Tegal	662	574	421	136,52%	Kota Tegal	
	Kota Surakarta	4.761	3.934	2.885	136,40%	Kota Surakarta	
	Jawa Timur	Kab. Gresik	301	291	259	112,32%	
Kab. Sidoarjo		1.300	1.071	1.164	92,03%	Kab. Sidoarjo	
Kab. Pamekasan		439	155	416	37,17%	Kab. Pamekasan	
Kab. Banyuwangi		163	160	127	126,38%	Kab. Banyuwangi	
Kab. Jember		840	642	733	87,52%	Kab. Jember	
Kab. Madiun		189	168	183	91,91%	Kab. Madiun	
Kab. Bojonegoro		156	129	152	84,78%	Kab. Bojonegoro	
Kota Surabaya		10.189	8.575	7.168	119,63%	Kota Surabaya	
Kota Malang		2.145	1.719	1.951	88,10%	Kota Malang	
Kota Blitar		113	114	118	96,09%	Kota Blitar	
Kota Kediri		1.818	983	1.779	55,29%	Kota Kediri	
Kota Madiun		41	39	19	202,71%	Kota Madiun	

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Februari 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	935	796	536	148,53%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.850	1.704	898	189,66%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	152	87	150	58,23%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	1.447	735	1.222	60,11%	Kota Banda Aceh	
	Kota Lhokseumawe	350	125	347	36,06%	Kota Lhokseumawe	
	Kota Langsa	386	188	355	52,80%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	299	284	284	100,24%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	172	90	170	52,84%	Kab. Langkat	
	Kab. Karo	45	46	17	270,40%	Kab. Karo	
	Kab. Labuhan Batu	178	190	136	140,16%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	-	Kota Tebing Tinggi	
	Kota Pematang Siantar	710	461	561	82,18%	Kota Pematang Siantar	
	Kota Tanjung Balai	139	76	138	55,13%	Kota Tanjung Balai	
	Kota Sibolga	52	52	16	333,99%	Kota Sibolga	
	Kota Medan	3.531	2.570	2.719	94,52%	Kota Medan	
	Kota Padang Sidempuan	484	462	384	120,48%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	628	581	533	109,08%	Kota Bukittinggi	West Sumatera
	Kota Padang	1.658	1.375	1.395	98,60%	Kota Padang	
	Kota Solok	-	-	-	-	Kota Solok	
Riau	Kota Payakumbuh	200	192	131	146,36%	Kota Payakumbuh	Riau
	Kab. Bengkalis	271	92	267	34,54%	Kab. Bengkalis	
	Kota Pekanbaru	2.917	1.903	2.248	84,63%	Kota Pekanbaru	
	Kota Dumai	333	222	327	67,84%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	414	299	398	75,17%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	1.360	1.328	723	183,66%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	131	130	113	115,55%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	105	81	105	77,45%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	33	37	7	505,71%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.585	2.214	2.123	104,30%	Kota Palembang	
	Kota Lubuklinggau	48	50	11	453,52%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	238	232	166	140,02%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	328	299	197	151,84%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	1.912	1.525	1.444	105,62%	Kota Bandar Lampung	
Kalimantan Selatan	Kota Metro	168	157	115	136,57%	Kota Metro	South Kalimantan
	Kab. Banjar	184	170	177	96,20%	Kab. Banjar	
	Kab. Hulu Sungai Selatan	-	-	-	-	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	114	77	114	67,86%	Kab. Tabalong	
Kalimantan Barat	Kota Banjarmasin	2.193	1.708	1.940	88,04%	Kota Banjarmasin	West Kalimantan
	Kota Banjarbaru	171	128	170	75,22%	Kota Banjarbaru	
	Kab. Sambas	65	65	43	150,11%	Kab. Sambas	
	Kota Pontianak	2.142	2.091	1.261	165,79%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	111	112	33	341,27%	Kota Singkawang	East Kalimantan
	Kab. Kutai	279	132	273	48,19%	Kab. Kutai	
	Kota Samarinda	1.696	973	1.413	68,89%	Kota Samarinda	
	Kota Balikpapan	1.491	1.443	1.236	116,76%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	195	77	193	39,89%	Kota Bontang	Central Kalimantan
	Kab. Kotawaringin Barat	71	51	70	73,77%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	136	131	71	186,15%	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	644	546	531	102,87%	Kota Palangkaraya	Central Sulawesi
	Kab. Morowali	307	291	183	159,35%	Kab. Morowali	
Sulawesi Barat	Kota Palu	798	635	576	110,28%	Kota Palu	West Sulawesi
	Kota Gorontalo	318	305	221	137,86%	Kota Gorontalo	

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

<b>Propinsi</b>	<b>Kota/Kabupaten</b>	<b>Aset Sebelum Set Off (Assets Gross)</b>	<b>Pembiayaan (Financing)</b>	<b>Dana Pihak Ketiga (Depositor Funds)</b>	<b>FDR</b>	<b>City/District</b>	<b>Province</b>
Sulawesi Selatan	Kota Ujungpandang	3.959	3.676	2.254	163,08%	<i>Kota Ujungpandang</i>	<i>South Sulawesi</i>
	Kota Pare-Pare	11	7	3	196,73%		
	Kab. Bone	279	265	232	114,22%	<i>Kab. Bone</i>	
	Kota Palopo	66	63	12	520,40%	<i>Kota Palopo</i>	
	Kab. Maros	-	-	-	-	<i>Kab. Maros</i>	
Gorontalo	Kab Mamuju	180	167	147	114,07%	<i>Kab Mamuju</i>	<i>Gorontalo</i>
Sulawesi Tenggara	Kota Kendari	942	817	627	130,15%	<i>Kota Kendari</i>	<i>South East Sulawesi</i>
Sulawesi Utara	Kota Manado	442	429	226	189,71%	<i>Kota Manado</i>	<i>North Sulawesi</i>
Nusa Tenggara Barat	Kab. Lombok Tengah	42	41	5	904,13%	<i>Kab. Lombok Tengah</i>	<i>West Nusa Tenggara</i>
	Kab. Lombok Timur	-	-	-	-	<i>Kab. Lombok Timur</i>	
	Kota Mataram	1.709	1.579	884	178,60%	<i>Kota Mataram</i>	
Bali	Kota Denpasar	1.485	1.379	756	182,39%	<i>Kota Denpasar</i>	<i>Bali</i>
Nusa Tenggara Timur	Kota Kupang	206	193	105	184,25%	<i>Kota Kupang</i>	<i>East Nusa Tenggara</i>
	Kab. Kupang	16	14	3	491,77%	<i>Kab. Kupang</i>	
Maluku	Kota Ambon	435	94	332	28,24%	<i>Kota Ambon</i>	<i>Maluku</i>
Maluku Utara	Kota Ternate	408	186	377	49,35%	<i>Kota Ternate</i>	<i>North Maluku</i>
Papua Barat	Kota Sorong	354	149	314	47,54%	<i>Kota Sorong</i>	<i>West Irian Jaya</i>
Papua	Kab. Jayapura	612	469	597	78,64%	<i>Kab. Jayapura</i>	<i>Papua</i>
Di Luar Indonesia	DI LUAR INDONESIA	1.018	331	823	40,18%	<i>DI LUAR INDONESIA</i>	<i>Outside Indonesia</i>

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 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	270	92	266	34,73%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	-	Kab. Serang	
	Kota Cilegon	422	422	61	693,09%	Kota Cilegon	
	Kota Tangerang	476	401	461	86,98%	Kota Tangerang	
	Kota Serang	231	199	26	757,89%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	-	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	-	Kab. Bekasi	West Java
	Kab. Purwakarta	-	-	-	-	Kab. Purwakarta	
	Kab. Karawang	34	4	35	12,23%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	-	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	-	Kab. Cianjur	
	Kab. Bandung	93	10	94	10,55%	Kab. Bandung	
	Kab. Garut	-	-	-	-	Kab. Garut	
	Kab. Majalengka	-	-	-	-	Kab. Majalengka	
	Kota Bandung	3.231	2.056	2.062	99,73%	Kota Bandung	
	Kota Bogor	887	694	852	81,52%	Kota Bogor	
	Kota Sukabumi	77	9	76	11,20%	Kota Sukabumi	
	Kota Cirebon	734	584	248	235,34%	Kota Cirebon	
	Kota Tasikmalaya	374	363	88	409,80%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	-	Kota Cimahi	
	Kota Depok	-	-	-	-	Kota Depok	
	Kota Bekasi	1.508	721	1.475	48,88%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	22.478	10.418	12.370	84,22%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	224	40	224	17,65%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	453	451	256	176,05%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	28.957	15.012	14.512	103,45%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	23.510	1.544	2.399	64,36%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.205	928	805	115,23%	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	59	4	45	7,79%	Kab. Kudus	
	Kab. Banyumas	101	73	73	100,58%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	-	Kab. Cilacap	
	Kota Semarang	5.487	1.748	2.655	65,84%	Kota Semarang	
	Kota Salatiga	-	-	-	-	Kota Salatiga	
	Kota Pekalongan	102	25	90	28,20%	Kota Pekalongan	
	Kota Tegal	308	306	71	431,47%	Kota Tegal	
	Kota Surakarta	1.154	976	694	140,56%	Kota Surakarta	
	Jawa Timur	Kab. Gresik	62	60	30	198,08%	
Kab. Sidoarjo		450	285	79	360,67%	Kab. Sidoarjo	
Kab. Pamekasan		-	-	-	-	Kab. Pamekasan	
Kab. Banyuwangi		-	-	-	-	Kab. Banyuwangi	
Kab. Jember		115	3	100	2,57%	Kab. Jember	
Kab. Madiun		-	-	-	-	Kab. Madiun	
Kab. Bojonegoro		-	-	-	-	Kab. Bojonegoro	
Kota Surabaya		7.357	4.518	4.102	110,13%	Kota Surabaya	
Kota Malang		1.216	926	578	160,19%	Kota Malang	
Kota Blitar		-	-	-	-	Kota Blitar	
Kota Kediri		142	87	93	93,89%	Kota Kediri	
	Kota Madiun	35	32	16	205,46%	Kota Madiun	

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Februari 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	19	19	15	126,15%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	304	264	145	182,52%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	-	-	-	-	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	1.976	935	1.152	81,09%	Kota Banda Aceh	
	Kota Lhokseumawe	965	830	419	198,15%	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	298	385	158	243,35%	Kota Tebing Tinggi	
	Kota Pematang Siantar	139	149	68	217,19%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	-	Kota Tanjung Balai	
	Kota Sibolga	94	80	49	163,36%	Kota Sibolga	
	Kota Medan	4.302	3.130	3.221	97,17%	Kota Medan	
	Kota Padang Sidempuan	288	159	196	81,20%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	57	46	15	309,59%	Kota Bukittinggi	West Sumatera
	Kota Padang	796	619	596	103,98%	Kota Padang	
	Kota Solok	284	286	49	587,58%	Kota Solok	
	Kota Payakumbuh	523	522	115	452,23%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	-	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.870	1.350	1.067	126,51%	Kota Pekanbaru	
	Kota Dumai	-	-	-	-	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	383	372	144	257,59%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	624	610	222	274,45%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	-	-	-	-	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	187	192	104	183,95%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	-	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.551	1.161	1.508	76,99%	Kota Palembang	
	Kota Lubuklinggau	164	175	78	223,54%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	66	51	53	96,51%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	-	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	100	41	77	53,65%	Kota Bandar Lampung	
	Kota Metro	-	-	-	-	Kota Metro	
Kalimantan Selatan	Kab. Banjar	107	40	43	94,04%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	180	61	107	57,22%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	-	Kab. Tabalong	
	Kota Banjarmasin	1.279	941	397	237,13%	Kota Banjarmasin	
	Kota Banjarbaru	100	53	69	76,47%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	-	Kab. Sambas	West Kalimantan
	Kota Pontianak	1.465	728	443	164,31%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	-	-	-	-	Kota Singkawang	East Kalimantan
	Kab. Kutai	-	-	-	-	Kab. Kutai	
	Kota Samarinda	1.346	783	813	96,32%	Kota Samarinda	
	Kota Balikpapan	839	712	379	187,63%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	-	-	-	-	Kota Bontang	Central Kalimantan
	Kab. Kotawaringin Barat	-	-	-	-	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	-	-	-	-	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	-	-	-	-	Kota Palangkaraya	Central Sulawesi
	Kab. Morowali	-	-	-	-	Kab. Morowali	
Sulawesi Barat	Kota Palu	-	-	-	-	Kota Palu	West Sulawesi
	Kota Gorontalo	-	-	-	-	Kota Gorontalo	

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

<b>Propinsi</b>	<b>Kota/Kabupaten</b>	<b>Aset Sebelum Set Off (Assets Gross)</b>	<b>Pembiayaan (Financing)</b>	<b>Dana Pihak Ketiga (Depositor Funds)</b>	<b>FDR</b>	<b>City/District</b>	<b>Province</b>
Sulawesi Selatan	Kota Ujungpandang	2.657	1.518	937	162,04%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	-	-	-	-	Kab. Bone	
	Kab. Bone	-	-	-	-	Kota Palopo	
	Kota Palopo	-	-	-	-	Kab. Maros	
Gorontalo	Kab. Maros	162	166	78	214,11%	Kab. Mamuju	Gorontalo
	Kab Mamuju	2	0	2	18,61%	Kota Kendari	
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	174	171	138	123,76%	Kab. Lombok Timur	
	Kota Mataram	399	157	144	109,50%	Kota Mataram	
Bali	Kota Denpasar	142	123	48	257,19%	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
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1 Jawa Barat	27	27	28	28	28	28	28	28	28	28	28	28	28	28	28	28	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	2	2	2	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	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	21	24	25	25	25	25	25	25	25	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	29	29	29	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	9	9	9	9	9	9	10	10	10	10	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
<b>Total</b>	155	158	163	163	162	162	162	161	161	162	162	163	163	163	163	164	<b>Total</b>

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

Indikator	2011	2012	2013	2014	2015								2016		Indikator		
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des		Jan	Feb
<b>AKTIVA</b>																	
1 Kas	39.628	69.371	62.770	62.005	66.184	63.318	66.049	85.040	76.025	73.765	83.932	79.537	87.303	80.990	75.400	86.859	1 Cash
2 Penempatan pada Bank Lain	652.098	905.948	1.110.431	1.282.328	1.210.679	1.171.522	1.094.887	950.362	1.053.867	1.139.678	1.169.700	1.277.737	1.327.921	1.601.809	1.653.139	1.593.577	2 Placement in Other Bank
3 Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.299	5.741.115	5.765.171	5.744.534	5.857.301	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istishna</i> dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	44.705	67.446	88.085	102.766	116.009	118.348	120.762	121.576	123.322	126.922	136.322	137.503	139.356	126.404	129.097	133.577	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	75.933	95.674	133.821	156.302	160.066	165.868	176.294	177.017	177.052	176.716	178.554	179.756	179.467	188.247	195.928	197.325	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	95.365	141.885	181.059	170.554	194.807	191.583	187.250	198.596	214.612	215.517	220.929	220.623	221.675	229.457	246.601	266.954	8 Other assets
<b>TOTAL AKTIVA*</b>	<b>3.520.417</b>	<b>4.698.952</b>	<b>5.833.488</b>	<b>6.573.331</b>	<b>6.731.785</b>	<b>6.800.044</b>	<b>6.839.352</b>	<b>6.851.136</b>	<b>6.952.072</b>	<b>7.093.481</b>	<b>7.172.173</b>	<b>7.303.448</b>	<b>7.418.125</b>	<b>7.739.270</b>	<b>7.788.288</b>	<b>7.868.439</b>	<b>TOTAL AKTIVA*</b>
<b>PASIVA</b>																	
1 Dana Pihak Ketiga	2.095.333	2.937.802	3.666.174	4.028.415	4.152.997	4.204.807	4.193.194	4.099.039	4.192.498	4.309.645	4.380.037	4.467.490	4.569.375	4.801.888	4.845.309	4.884.414	1 Depositor Funds
2 Kewajiban kepada Bank Lain	694.113	855.233	1.104.225	1.264.885	1.288.271	1.301.048	1.341.808	1.426.350	1.434.199	1.434.074	1.430.482	1.457.138	1.438.470	1.479.977	1.465.616	1.482.744	2 Liabilities to other Bank
3 Pinjaman Diterima	79.523	90.953	54.792	91.755	103.966	103.087	107.913	112.661	115.604	119.911	120.514	117.815	121.741	120.012	117.670	113.001	3 Received Borrowing
4 Kewajiban lainnya	23.194	34.568	50.003	53.880	69.469	56.941	62.646	54.440	51.782	51.707	51.589	48.464	46.855	53.866	51.272	55.812	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	700	1.200	1.100	1.100	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	2.550	1.050	5 Subordinated Loan
6 Rupa-rupa Pasiva**	68.943	77.356	128.377	102.210	109.815	120.107	123.254	117.562	118.717	122.191	121.464	118.006	113.437	114.434	133.317	114.434	6 Other Liabilities
7 Modal disetor ( <i>Paid-in capital</i> )	390.216	472.202	555.646	645.617	712.651	729.964	767.517	764.517	774.392	791.160	796.909	802.649	815.180	839.553	844.227	861.199	7 Paid-in capital
8 Tambahan modal disetor	52.856	86.171	131.456	160.690	150.760	155.569	126.382	141.343	133.666	126.283	126.309	130.058	142.443	138.477	135.800	126.927	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	384	-	-	-	-	-	-	249	-	-	-	-	2.100	9.929	9.929	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	40.106	50.475	67.774	88.876	95.427	92.340	97.388	97.225	97.270	97.532	96.684	96.691	96.184	94.155	94.265	96.864	a. General Reserves
b. Cadangan Tujuan	10.157	10.285	14.181	19.957	23.117	24.720	28.147	28.250	27.891	28.088	26.309	26.909	26.959	26.929	26.794	27.679	b. Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(26.023)	(23.659)	(34.570)	(32.265)	3.344	(19.942)	(59.540)	(64.189)	(64.881)	(65.476)	(67.806)	(67.945)	(67.945)	(69.892)	73.961	58.092	a. Previous years
b. Tahun berjalan	86.654	106.482	129.280	121.945	28.471	40.595	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	b. Current year
<b>TOTAL PASIVA*</b>	<b>3.520.417</b>	<b>4.698.952</b>	<b>5.833.488</b>	<b>6.573.331</b>	<b>6.731.785</b>	<b>6.800.044</b>	<b>6.839.352</b>	<b>6.851.136</b>	<b>6.952.072</b>	<b>7.093.481</b>	<b>7.172.173</b>	<b>7.303.448</b>	<b>7.418.125</b>	<b>7.739.270</b>	<b>7.788.288</b>	<b>7.868.439</b>	<b>TOTAL PASIVA*</b>

<sup>1)</sup> 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



**Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah  
(Sharia Rural Bank Condensed Income Statement)**

Indikator	2011	2012	2013	2014	2015								2016		Indikator		
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des		Jan	Feb
<b>A. Pendapatan</b>																	<b>A. Revenue</b>
1 Pendapatan Operasional	586.606	756.723	940.965	1.085.458	283.607	380.863	478.297	579.400	678.323	779.675	882.572	987.861	1.093.499	1.212.905	114.308	219.765	1 Operating Revenue
2 Pendapatan Operasional Lainnya	73.767	111.280	142.425	99.327	22.979	35.544	45.785	53.109	60.072	67.406	76.781	85.128	93.314	107.936	10.151	18.725	2 Other operating Revenue
3 Pendapatan non operasional	10.914	17.948	14.359	14.889	2.476	5.176	6.261	9.941	11.427	12.659	14.174	15.555	17.940	21.825	630	1.344	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	226.083	292.584	344.477	402.730	110.023	147.960	185.493	224.123	264.221	303.804	341.726	384.686	426.158	468.405	45.049	87.580	4 Profit Sharing for Unrestricted Investment -/-
<b>Total Pendapatan</b>	<b>445.204</b>	<b>593.366</b>	<b>753.272</b>	<b>796.943</b>	<b>199.038</b> <sup>r)</sup>	<b>273.622</b>	<b>344.850</b>	<b>418.327</b>	<b>485.601</b>	<b>555.936</b>	<b>631.801</b>	<b>703.859</b>	<b>778.595</b>	<b>874.261</b>	<b>80.041</b>	<b>152.254</b>	<b>Total Revenue</b>
<b>B. Beban</b>																	<b>B. Expenses</b>
1 Beban operasional	299.847	426.132	555.853	592.242	152.992	205.739	258.514	311.190	369.027	422.080	484.056	534.919	588.564	649.602	64.662	119.395	1 Operating Expenses
2 Beban operasional lainnya	36.311	29.963	31.240	45.332	8.843	15.598	19.251	22.225	25.757	29.792	33.388	36.954	46.185	45.625	4.658	8.117	2 Other Operating Expenses
3 Beban non operasional	7.381	10.488	9.996	9.041	1.486	2.296	2.600	3.139	3.666	4.323	4.984	5.640	6.074	6.706	1.047	1.689	3 Non Operating Expenses
<b>Total Beban</b>	<b>343.538</b>	<b>466.582</b>	<b>597.089</b>	<b>646.614</b>	<b>163.321</b>	<b>223.633</b>	<b>280.364</b>	<b>336.554</b>	<b>398.451</b>	<b>456.195</b>	<b>522.429</b>	<b>577.513</b>	<b>640.822</b>	<b>701.933</b>	<b>70.367</b>	<b>129.201</b>	<b>Total Expenses</b>
C. Laba tahun berjalan	101.666	126.784	156.183	150.328	35.718	49.990	64.486	81.773	87.150	99.740	109.372	126.346	137.773	172.327	9.674	23.054	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.289	1.846	2.384	2.418	639	826	1.022	1.242	1.469	1.603	1.797	1.981	2.223	2.849	265	475	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	100.377	124.938	153.799	147.910	35.079	49.163	63.464	80.531	85.682	98.137	107.575	124.365	135.550	169.478	9.409	22.578	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	13.723	18.456	24.519	25.966	6.608	8.568	10.723	13.334	14.891	17.347	19.670	22.700	25.744	31.760	2.949	5.168	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	86.654	106.482	129.280	121.945	28.471	40.595	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	G. Net Income

r) Angka-angka diperbaiki

\*) Angka-angka sementara

"-": Data not available

\*) : 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"

**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		Indikator
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1 Biaya promosi	8.228	14.130	22.303	23.980	4.283	5.911	7.162	8.767	10.771	13.095	14.555	16.112	17.803	19.766	1.484	2.874	1 <i>Cost of promotion</i>
2 Biaya pendidikan dan pelatihan	6.568	8.846	11.560	12.905	3.213	4.464	5.519	6.750	7.539	8.570	9.825	11.149	12.693	14.205	1.479	2.827	2 <i>Cost of education and training</i>
<b>Total</b>	<b>14.796</b>	<b>22.976</b>	<b>33.863</b>	<b>36.885</b>	<b>7.496</b>	<b>10.375</b>	<b>12.681</b>	<b>15.516</b>	<b>18.310</b>	<b>21.666</b>	<b>24.380</b>	<b>27.261</b>	<b>30.496</b>	<b>33.971</b>	<b>2.963</b>	<b>5.702</b>	<b>Total</b>

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

Indikator	2011	2012	2013	2014	2015										2016		Indicator	
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		
<b>Tagihan Komitmen</b>																		<b>Commitment Receivables</b>
- Fasilitas pinjaman yang belum ditarik	38.239	89.916	68.625	95.543	62.846	65.971	59.282	49.848	46.364	38.550	43.791	53.031	51.053	53.029	50.779	46.681		- <b>Unused Fund Borrowings Facilities</b>
- Lainnya	24	2	-	-	1.050 <sup>*)</sup>	1050	1.050	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050		- <b>Others</b>
<b>Kewajiban Komitmen</b>																		<b>Commitment Payables</b>
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.770	3.864	3.558	7.422	8.241	7.002	8.257	7.894	8.354	8.694	7.221	8.938	7.865	7.170	6.585	6.491		- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum	1.861	-	-	-	-	-	-	-	338	500	1.000	-	-	-	-	-		- <i>Unused Financing facilities granted to other Sharia banks</i>
Lainnya	188	48	640	603	2.425 <sup>*)</sup>	2.373	2.395	2.311	2.296	2.113	2.270	2.255	2.240	2.230	2.219	2.189		- <b>Others</b>
<b>Tagihan Komitmen</b>																		<b>Contingent Receivables</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	-	-	-	-	-	-	-	69	69	69	69	69	69	69	69	69	69	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	20.902	53.681	45.126	67.323	78.431	77.820	783.689	91.725	86.290	86.762	88.153	84.900	136.024	77.359	77.480	84.975		- <i>Accrued Income</i>
Lainnya	1.037	7.781	4.592	8.032	5.551	4.849	260.854	10.280	24.253	4.889	5.702	5.165	4.851	5.698	8.234	6.161		- <b>Others</b>
<b>Aktiva produktif yang dihapusbuku</b>	55.673	69.472	84.491	108.083	111.965	114.934	115.138	118.144	116.375	118.179	116.822	117.872	119.434	128.476	127.301	124.216		<b>Written off earning assets</b>
<b>Penerusan dana mudharabah muqayyadah</b>	92.783	116.651	108.827	81.957	74.391	75.561	78.749	74.772	74.539	74.704	70.843	69.293	64.243	67.071	70.513	71.887		<b>Channeling of mudharabah muqayyadah</b>

"-" : 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	
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	859.844	1.117.605	1.369.112	1.540.330	1.564.134	1.581.878	1.571.862	1.499.994	1.555.251	1.615.688	1.624.917	1.656.294	1.714.179	1.857.757	1.838.434	1.820.282	2 iB Saving Deposits	
a Akad Wadiah	412.034	527.235	668.250	789.847	791.629	808.662	818.580	787.477	829.036	859.888	860.349	875.328	911.295	997.125	974.874	960.358	a Wadia	
b Akad Mudharabah	447.810	590.369	700.863	750.483	772.506	773.216	753.282	712.517	726.215	755.800	764.567	780.967	802.884	860.632	863.561	859.924	b Mudharaba	
3 Deposito iB - Akad Mudharabah	1.235.490	1.820.198	2.297.062	2.488.085	2.588.863	2.622.929	2.621.332	2.599.045	2.637.247	2.693.957	2.755.120	2.811.195	2.855.196	2.944.131	3.006.875	3.064.133	3 iB Time Deposits - Mudharaba	
a 1 Bulan	180.884	255.368	296.149	409.732	387.872	407.028	405.193	382.567	378.581	386.356	394.277	405.015	405.543	417.437	426.064	426.321	a 1 month	
b 3 Bulan	182.351	302.759	389.829	310.313	359.911	361.212	357.926	342.168	353.059	356.013	354.872	371.755	389.281	406.192	406.552	415.677	b 3 months	
c 6 Bulan	261.862	387.770	471.094	470.341	501.447	487.668	497.205	491.620	500.327	515.317	540.431	544.720	555.906	567.380	575.722	588.557	c 6 months	
d 12 Bulan	588.354	851.511	1.099.854	1.283.930	1.321.536	1.334.884	1.340.832	1.338.925	1.382.894	1.407.572	1.436.206	1.456.442	1.469.892	1.519.041	1.564.658	1.599.315	d 12 months	
e > 12 Bulan	22.039	22.789	40.136	13.768	18.096	32.138	20.177	43.765	22.386	28.700	29.335	33.264	34.573	34.081	33.879	34.263	e > 12 months	
<b>Total</b>	<b>2.095.333</b>	<b>2.937.802</b>	<b>3.666.174</b>	<b>4.028.415</b>	<b>4.152.997</b>	<b>4.204.807</b>	<b>4.193.194</b>	<b>4.099.039</b>	<b>4.192.498</b>	<b>4.309.645</b>	<b>4.380.037</b>	<b>4.467.490</b>	<b>4.569.375</b>	<b>4.801.888</b>	<b>4.845.309</b>	<b>4.884.414</b>	<b>Total</b>	

"-": Data tidak tersedia

"-": Data not available

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

Akad	2011	2012	2013	2014	2015										2016		Contract
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Akad <i>Mudharabah</i>	75.807	99.361	106.851	122.467	123.975	133.805	143.760	158.936	161.846	173.162	168.007	166.578	172.820	168.516	156.595	156.048	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	246.796	321.131	426.528	567.658	572.606	582.366	603.277	613.206	618.794	633.793	647.545	657.544	677.303	652.316	619.498	636.628	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.154.494	2.854.646	3.546.361	3.965.543	4.132.430	4.212.147	4.281.505	4.367.727	4.355.748	4.379.306	4.403.582	4.417.108	4.443.955	4.491.697	4.508.500	4.576.633	<i>Murabaha</i>
Akad <i>Salam</i>	20	197	26	16	16	16	16	16	16	15	15	15	15	15	15	15	<i>Salam</i>
Akad <i>Istishna</i>	23.673	20.751	17.614	12.881	12.223	12.059	11.915	11.772	11.528	11.216	11.384	11.125	11.299	11.135	10.829	10.516	<i>Istishna</i>
Akad <i>Ijarah</i>	13.815	13.522	8.318	5.179	6.548	6.614	6.349	6.554	6.352	6.221	6.118	5.842	6.269	6.175	6.073	6.852	<i>Ijara</i>
Akad <i>Qardh</i>	72.095	81.666	93.325	97.709	108.920	108.523	107.638	115.858	110.997	118.001	119.939	120.829	119.646	123.588	121.122	126.626	<i>Qardh</i>
Multijasa	89.230	162.245	234.469	233.456	259.339	270.571	281.175	287.629	288.559	293.012	298.790	304.259	309.809	311.729	321.903	343.983	<i>Multi Purpose Financing</i>
<b>Total</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.216.058</b>	<b>5.326.101</b>	<b>5.435.635</b>	<b>5.561.698</b>	<b>5.553.840</b>	<b>5.614.726</b>	<b>5.655.380</b>	<b>5.683.299</b>	<b>5.741.115</b>	<b>5.765.171</b>	<b>5.744.534</b>	<b>5.857.301</b>	<b>Total</b>

**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
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Pertanian, kehutanan dan sarana pertanian	223.986	351.191	389.336	326.330	337.052	264.579	360.111	369.249	369.011	376.297	358.855	355.576	357.498	356.632	357.963	365.077	Agriculture, forestry and agricultural facilities
Pertambangan	2.475	7.851	6.004	6.886	7.564	7.968	7.023	8.369	8.187	7.659	7.922	8.653	8.404	9.561	9.264	9.545	Mining
Perindustrian	33.781	31.314	39.681	53.026	51.419	59.852	58.845	56.099	61.194	61.645	56.070	53.918	51.006	50.331	50.979	49.494	Manufacturing
Listrik, gas dan air	2.785	4.038	7.312	9.476	9.338	12.413	8.846	11.959	8.695	9.136	8.147	11.857	11.531	10.957	13.121	12.848	Water, gas and electricity
Konstruksi	92.603	125.137	157.138	237.323	257.588	279.906	300.591	309.895	311.762	320.874	331.266	348.807	354.343	339.756	307.109	324.857	Construction
Perdagangan, restoran dan hotel	1.006.448	1.222.281	1.443.921	1.575.091	1.525.023	1.989.033	1.621.891	1.656.580	1.660.527	1.655.577	1.664.939	1.667.567	1.687.114	1.696.081	1.662.063	1.666.152	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	36.506	67.423	70.748	83.283	85.655	91.754	98.631	97.509	94.214	93.563	88.672	89.840	92.580	88.405	86.885	87.207	Transport, cargo storage and communication
Jasa dunia usaha	255.311	264.569	338.850	491.775	530.813	288.917	516.715	537.911	536.575	547.503	554.642	558.424	556.352	566.188	559.014	569.060	Business Services
Jasa sosial/masyarakat	91.939	227.216	365.005	458.242	473.353	439.045	528.044	538.991	532.806	542.826	565.298	551.224	555.753	550.037	552.929	575.333	Social Services
Lain-lain	930.095	1.252.499	1.615.497	1.763.477	1.938.253	1.892.633	1.934.937	1.975.135	1.970.867	1.999.646	2.019.569	2.037.396	2.066.534	2.097.224	2.145.207	2.197.728	Others
<b>Total</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.216.058</b>	<b>5.326.101</b>	<b>5.435.635</b>	<b>5.561.698</b>	<b>5.553.840</b>	<b>5.614.726</b>	<b>5.655.380</b>	<b>5.683.263</b>	<b>5.741.115</b>	<b>5.765.171</b>	<b>5.744.534</b>	<b>5.857.301</b>	<b>Total</b>

**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
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Modal Kerja	1.470.107	1.835.958	2.206.004	2.348.000	2.319.770	2.438.701	2.478.091	2.526.829	2.523.892	2.543.875	2.545.164	2.559.599	2.584.971	2.559.350	1.115.756	1.139.194	Working Capital
Investasi	275.727	465.062	611.992	893.432	958.035	994.768	1.022.607	1.059.735	1.059.081	1.071.206	1.090.647	1.086.267	1.089.611	1.108.597	2.145.207	2.197.728	Investment
Konsumsi	930.095	1.252.499	1.615.497	1.763.477	1.938.253	1.892.633	1.934.937	1.975.135	1.970.867	1.999.646	2.019.569	2.037.396	2.066.534	2.097.224	2.483.571	2.520.378	Consumption
<b>Total</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.216.058</b>	<b>5.326.101</b>	<b>5.435.635</b>	<b>5.561.698</b>	<b>5.553.840</b>	<b>5.614.726</b>	<b>5.655.380</b>	<b>5.683.263</b>	<b>5.741.115</b>	<b>5.765.171</b>	<b>5.744.534</b>	<b>5.857.301</b>	<b>Total</b>

**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
					Feb	Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		
Usaha Kecil dan Menengah	1.547.205	2.080.094	2.620.263	3.005.858	3.009.666	3.024.673	3.129.535	3.214.794	3.303.629	3.294.839	3.320.284	3.333.936	3.336.044	3.372.518	3.377.987	3.325.863	3.379.218	Small and Medium Enterprises	
Selain Usaha Kecil dan Menengah	1.128.725	1.473.426	1.813.230	1.999.051	2.083.546	2.191.385	2.196.567	2.220.841	2.258.069	2.259.001	2.294.442	2.321.444	2.347.219	2.368.598	2.387.184	2.418.670	2.478.083	Non Small and Medium Enterprises	
<b>Total</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.093.212</b>	<b>5.216.058</b>	<b>5.326.101</b>	<b>5.435.635</b>	<b>5.561.698</b>	<b>5.553.840</b>	<b>5.614.726</b>	<b>5.655.380</b>	<b>5.683.263</b>	<b>5.741.115</b>	<b>5.765.171</b>	<b>5.744.534</b>	<b>5.857.301</b>	<b>Total</b>	



**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
					Feb	Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		
<b>Lancar</b>	<b>2.512.328</b>	<b>3.334.885</b>	<b>4.145.119</b>	<b>4.610.238</b>	<b>4.629.015</b>	<b>4.726.606</b>	<b>4.829.382</b>	<b>4.925.731</b>	<b>5.047.296</b>	<b>5.009.552</b>	<b>5.067.652</b>	<b>5.097.799</b>	<b>5.114.232</b>	<b>5.184.926</b>	<b>5.292.330</b>	<b>5.222.982</b>	<b>5.306.434</b>	<b>Performing Financing</b>	
<b>Non Lancar</b>	<b>163.602</b>	<b>218.635</b>	<b>288.373</b>	<b>394.671</b>	<b>464.197</b>	<b>489.452</b>	<b>496.720</b>	<b>509.903</b>	<b>514.402</b>	<b>544.287</b>	<b>547.074</b>	<b>557.581</b>	<b>569.031</b>	<b>556.190</b>	<b>472.841</b>	<b>521.552</b>	<b>550.867</b>	<b>Non Performing Financing</b>	
- Kurang Lancar	49.319	72.806	90.581	136.251	190.590	191.161	174.121	173.666	176.756	191.647	184.379	193.875	193.606	186.666	134.512	176.617	195.024	Sub-Standard	
- Diragukan	44.663	51.649	65.847	81.069	85.490	98.003	108.815	113.688	113.260	118.137	119.567	115.061	111.022	109.031	95.060	94.619	95.680	Doubtful	
- Macet	69.620	94.180	131.945	177.351	188.117	200.288	213.784	222.549	224.385	234.503	243.129	248.645	264.404	260.492	243.269	176.617	195.024	Lost	
<b>Total Pembiayaan</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.093.212</b>	<b>5.216.058</b>	<b>5.326.101</b>	<b>5.435.635</b>	<b>5.561.698</b>	<b>5.553.840</b>	<b>5.614.726</b>	<b>5.655.380</b>	<b>5.683.263</b>	<b>5.741.115</b>	<b>5.765.171</b>	<b>5.744.534</b>	<b>5.857.301</b>	<b>Total Financing</b>	
<b>Persentase NPF</b>	<b>6,11%</b>	<b>6,15%</b>	<b>6,50%</b>	<b>7,89%</b>	<b>9,11%</b>	<b>9,38%</b>	<b>9,33%</b>	<b>9,38%</b>	<b>9,25%</b>	<b>9,80%</b>	<b>9,74%</b>	<b>9,86%</b>	<b>10,01%</b>	<b>9,69%</b>	<b>8,20%</b>	<b>9,08%</b>	<b>9,40%</b>	<b>Percentage of NPFs</b>	

**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		
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des		Jan	Feb
Pertanian, kehutanan dan sarana pertanian	8.446	16.813	32.356	34.327	45.433	39.997	44.184	44.021	45.528	46.175	49.836	50.302	50.542	47.795	50.574	52.349	<i>Agriculture, forestry and agricultural facilities</i>
Pertambangan	261	247	1.074	319	1.240	742	875	1.195	1.457	1.441	1.456	1.291	1.237	849	1.212	1.453	<i>Mining</i>
Perindustrian	2.532	3.693	3.407	5.423	6.031	6.759	6.559	7.405	8.865	7.799	7.532	7.412	6.944	5.944	6.443	5.586	<i>Manufacturing</i>
Listrik, gas dan air	808	67	32	895	722	1.198	1.821	1.214	1.143	1.331	931	1.409	1.021	780	1.429	3.208	<i>Water, gas and electricity</i>
Konstruksi	12.131	8.261	9.797	16.924	25.889	26.591	28.914	27.314	31.884	31.267	31.180	35.040	33.660	25.157	31.194	33.235	<i>Construction</i>
Perdagangan, restoran dan hotel	69.832	97.578	137.654	191.559	208.392	224.616	218.804	221.831	230.744	234.953	240.381	248.173	241.655	211.570	227.130	234.516	<i>Trade, restaurants and hotels</i>
Pengangkutan, pergudangan dan komunikasi	1.947	3.217	3.309	4.825	8.213	9.778	10.561	9.158	11.505	10.403	9.354	9.721	9.941	7.661	9.524	10.313	<i>Transport, cargo storage and communication</i>
Jasa dunia usaha	15.612	21.020	11.893	21.292	28.718	37.827	36.865	39.344	39.854	39.651	37.584	37.727	35.327	25.412	26.693	30.442	<i>Business Services</i>
Jasa sosial/masyarakat	6.940	11.780	24.877	35.376	50.353	41.787	50.637	49.829	55.208	56.511	55.653	54.495	52.582	44.644	49.941	57.627	<i>Social Services</i>
Lain-lain	45.093	55.960	63.974	83.731	114.462	107.426	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	<i>Others</i>
<b>Total</b>	<b>163.602</b>	<b>218.635</b>	<b>288.373</b>	<b>394.671</b>	<b>489.452</b>	<b>496.720</b>	<b>509.903</b>	<b>514.402</b>	<b>544.287</b>	<b>547.074</b>	<b>557.581</b>	<b>569.031</b>	<b>556.190</b>	<b>472.841</b>	<b>521.551</b>	<b>550.867</b>	<b>Total</b>

**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
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Modal Kerja	106.890	142.934	198.594	268.743	314.444	332.398	337.561	337.338	358.656	362.050	364.028	375.960	362.496	311.785	340.616	364.855	Working Capital
Investasi	11.618	19.741	25.805	42.197	60.547	56.896	61.660	63.975	67.532	67.481	69.881	69.611	70.412	58.028	63.525	63.875	Investment
Konsumsi	45.093	55.960	63.974	83.731	114.462	107.426	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	Consumption
<b>Total</b>	<b>163.602</b>	<b>218.635</b>	<b>288.373</b>	<b>394.671</b>	<b>489.452</b>	<b>496.720</b>	<b>509.903</b>	<b>514.402</b>	<b>544.287</b>	<b>547.074</b>	<b>557.581</b>	<b>569.031</b>	<b>556.190</b>	<b>472.841</b>	<b>521.552</b>	<b>550.867</b>	<b>Total</b>

**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
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Usaha Kecil dan Menengah	110.786	148.572	211.390	295.796	353.288	363.429	373.741	375.726	395.765	401.128	403.452	414.311	404.269	350.237	382.374	404.906	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	52.816	70.063	76.982	98.875	136.165	133.291	136.162	138.676	148.522	145.946	154.129	154.720	151.921	122.604	139.178	145.961	<i>Non Small and Medium Enterprises</i>
<b>Total</b>	<b>52.816</b>	<b>70.063</b>	<b>288.373</b>	<b>394.671</b>	<b>489.452</b>	<b>496.720</b>	<b>509.903</b>	<b>514.402</b>	<b>544.287</b>	<b>547.074</b>	<b>557.581</b>	<b>569.031</b>	<b>556.190</b>	<b>472.841</b>	<b>521.552</b>	<b>550.867</b>	<b>Total</b>

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

Jenis	2011	2012	2013	2014	2015								2016		Type		
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des		Jan	Feb
<b>Dana Pihak Ketiga</b>	<b>681.476</b>	<b>787.923</b>	<b>907.755</b>	<b>1.021.776</b>	<b>1.047.953</b>	<b>1.066.967</b>	<b>1.078.496</b>	<b>1.087.192</b>	<b>1.096.906</b>	<b>1.116.800</b>	<b>1.131.887</b>	<b>1.143.493</b>	<b>1.153.617</b>	<b>1.163.287</b>	<b>1.175.472</b>	<b>1.188.879</b>	<b>Depositor Funds</b>
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	658.080	759.363	875.193	986.204	1.010.837	1.029.717	1.041.797	1.051.786	1.060.930	1.079.810	1.094.133	1.104.820	1.114.148	1.123.015	1.134.034	1.146.839	Saving Deposits
Deposito iB	23.396	28.560	32.562	35.572	37.116	37.250	36.699	35.406	35.976	36.990	37.754	38.673	39.469	40.272	41.438	42.040	Time Deposits
<b>Pembiayaan</b>	<b>170.098</b>	<b>211.385</b>	<b>215.761</b>	<b>227.517</b>	<b>231.720</b>	<b>231.378</b>	<b>231.868</b>	<b>234.114</b>	<b>232.992</b>	<b>233.621</b>	<b>233.825</b>	<b>233.419</b>	<b>234.496</b>	<b>233.209</b>	<b>235.310</b>	<b>240.658</b>	<b>Financing</b>
Akad Mudharabah	1.695	1.633	1.502	1.354	1.299	1.349	1.391	1.441	1.429	1.445	1.443	1.454	1.451	1.343	1.308	1.331	Mudharaba
Akad Musyarakah	5.127	4.342	4.261	4.423	4.451	4.536	4.680	4.867	4.842	4.922	4.895	4.890	4.910	4.712	4.521	4.809	Musharaka
Akad Murabahah	135.953	173.777	192.993	188.343	190.337	189.544	189.338	190.478	189.904	189.765	190.654	190.499	190.879	189.985	191.342	194.527	Murabaha
Akad Salam	2	32	6	4	4	4	4	4	4	4	4	4	4	4	4	4	Salam
Akad Istishna	610	511	419	365	363	363	365	364	360	357	355	353	341	340	335	333	Istishna
Akad Ijarah	17.111	17.766	-	16.589	17.846	17.884	17.890	18.344	17.774	18.236	17.201	17.129	17.331	17.758	18.344	19.544	Qardh
Akad Qardh	1.038	1.101	505	348	375	378	373	381	381	381	377	-	381	391	395	405	Ijara
Multijasa	8.562	12.223	16.075	16.091	17.045	17.320	17.827	18.235	18.298	18.511	18.896	19.090	19.199	18.676	19.061	19.705	Multi Purpose Financing
<b>Total</b>	<b>851.574</b>	<b>999.308</b>	<b>1.123.516</b>	<b>1.249.293</b>	<b>1.279.673</b>	<b>1.298.345</b>	<b>1.310.364</b>	<b>1.321.306</b>	<b>1.329.898</b>	<b>1.350.421</b>	<b>1.365.712</b>	<b>1.376.912</b>	<b>1.388.113</b>	<b>1.396.496</b>	<b>1.410.782</b>	<b>1.429.537</b>	<b>Total</b>

"-": 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
					Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	Jan	Feb	
<b>Dana Pihak Ketiga</b>																	<b>Depositor Funds</b>
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,06	0,05	4,57	4,32	6,28	4,08	3,95	3,93	4,00	3,88	3,96	3,98	3,97	4,06	4,71	4,64	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	0,12	0,13	14,09	13,87	13,59	13,88	12,64	12,20	13,40	11,61	12,28	11,83	11,58	12,09	11,80	11,59	a 1 month
b 3 Bulan	0,11	0,09	10,58	10,15	9,20	9,52	9,35	8,70	8,57	8,71	8,88	8,91	8,92	9,19	8,68	8,56	b 3 months
c 6 Bulan	0,13	0,11	10,95	10,94	9,71	9,71	9,68	9,79	9,64	9,46	9,55	9,48	9,49	9,72	9,30	9,28	c 6 months
d 12 Bulan	0,12	0,11	11,66	11,71	11,08	10,89	10,71	10,54	10,82	10,45	10,07	10,11	10,02	10,36	9,86	9,90	d 12 months
e > 12 Bulan	0,11	0,08	55,17	9,96	10,18	9,65	10,50	13,93	14,71	11,15	18,20	19,14	17,67	13,94	11,88	12,42	e > 12 months
<b>Pembiayaan</b>																	<b>Financing</b>
1 Akad Mudharabah	0,21	0,17	16,20	16,46	17,48	18,41	18,81	18,79	18,06	18,48	18,09	17,77	17,27	17,39	17,86	17,91	1 Mudharaba
2 Akad Musyarakah	0,22	0,21	20,28	20,61	21,00	22,08	21,30	21,54	21,52	21,40	21,72	21,94	21,43	21,10	21,07	21,63	2 Musharaka
3 Akad Murabahah	0,19	0,23	18,27	18,51	18,48	18,32	18,45	18,30	18,26	18,19	18,13	18,14	18,18	18,12	18,10	18,18	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	0,08	0,08	7,58	7,85	7,89	7,88	7,93	7,94	7,96	7,97	8,09	8,12	8,23	8,29	8,30	8,32	5 Istishna
6 Akad Ijarah <sup>1)</sup>	0,00	0,19	12,53	14,92	17,40	17,34	19,78	17,54	17,47	17,79	16,93	16,72	16,93	15,25	24,25	22,76	6 Ijara <sup>1)</sup>
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa <sup>1)</sup>	-	0,22	20,02	14,82	14,49	14,68	15,02	14,93	13,34	14,70	14,99	14,77	14,84	14,99	14,92	15,09	8 Multi Purpose Financing <sup>1)</sup>

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
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1 CAR	23,49%	25,16%	22,08%	22,77%	23,04%	22,53%	21,73%	21,73%	21,52%	20,85%	20,71%	20,93%	22,08%	21,47%	23,48%	23,17%	1 CAR
2 ROA	2,67%	2,64%	2,79%	2,26%	2,07%	2,19%	2,17%	2,30%	2,28%	2,34%	2,22%	2,20%	2,15%	2,20%	2,32%	2,32%	2 ROA
3 ROE	18,95%	20,54%	21,22%	16,13%	14,18%	15,27%	15,08%	16,15%	15,82%	16,16%	14,93%	14,71%	14,46%	14,66%	15,65%	15,64%	3 ROE
4 NPF	6,11%	6,15%	6,50%	7,89%	10,36%	9,33%	9,38%	9,25%	9,80%	9,74%	9,87%	10,01%	9,69%	8,20%	9,08%	9,41%	4 NPF
5 FDR	127,71%	120,96%	120,93%	124,24%	125,60%	126,67%	129,63%	135,68%	132,47%	130,28%	129,01%	127,21%	125,64%	120,06%	118,56%	11,99%	5 FDR
6 BOPO	76,31%	80,02%	80,75%	87,79%	88,66%	88,68%	88,38%	88,13%	89,24%	89,20%	89,55%	89,14%	89,38%	88,09%	91,89%	90,18%	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)	
					Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		
< 1 Miliar	3	6	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	24	17	19	11	10	11	11	10	10	11	10	10	10	8	9	9	9	1 up to 5 Billion
> 5 s.d. 10 Miliar	39	36	30	34	32	33	33	32	31	31	30	30	27	29	26	25	25	>5 up to 10 Billion
> 10 Miliar	89	99	110	117	119	117	117	118	119	119	121	122	125	125	127	129	129	> 10 Billion
<b>Total</b>	<b>155</b>	<b>158</b>	<b>163</b>	<b>163</b>	<b>162</b>	<b>162</b>	<b>162</b>	<b>161</b>	<b>161</b>	<b>162</b>	<b>162</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>164</b>	<b>164</b>	<b>Total</b>

r) Angka-angka diperbaiki

r) Revised figure

"-" : Data tidak



<b>Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Februari 2016</b> (Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - February 2016)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	176.350	114.613	111.977	102,35	8,63	Nanggroe Aceh Darussalam
Sumatera Utara	121.447	91.891	83.120	110,55	5,34	North Sumatera
Sumatera Barat	192.800	132.179	146.293	90,35	12,48	West Sumatera
Sumatera Selatan	17.210	12.018	8.124	147,93	5,63	South Sumatera
Bangka Belitung	488.261	321.746	415.583	77,42	17,24	Bangka Belitung
Jambi	-	-	-	0,00	0,00	Jambi
Bengkulu	134.440	87.142	98.994	88,03	34,71	Bengkulu
Riau	133.683	113.833	65.769	173,08	7,17	Riau
Kepulauan Riau	50.081	46.162	29.250	157,82	16,61	Riau Islands
Lampung	384.310	270.900	138.459	195,65	4,01	Lampung
DKI Jakarta	17.618	12.855	9.010	142,67	10,29	DKI Jakarta
Jawa Barat	2.335.652	1.882.691	1.280.845	146,99	7,44	West Java
Banten	741.618	584.254	551.317	105,97	7,98	Banten
Jawa Tengah	807.227	577.604	586.262	98,52	8,30	Central Java
DI Yogyakarta	391.366	270.215	296.483	91,14	8,29	DI Yogyakarta
Jawa Timur	1.425.338	1.031.390	804.557	128,19	10,94	East Java
Bali	7.026	5.587	3.089	180,87	11,00	Bali
Kalimantan Barat	-	-	-	0,00	0,00	West Kalimantan
Kalimantan Tengah	9.198	7.544	5.449	138,46	2,69	Central Kalimantan
Kalimantan Timur	8.957	1.351	5.306	25,46	3,11	East Kalimantan
Kalimantan Selatan	37.373	19.485	26.413	73,77	20,92	South Kalimantan
Sulawesi Utara	-	-	-	0,00	0,00	North Sulawesi
Gorontalo	-	-	-	0,00	0,00	Gorontalo
Sulawesi Barat	-	-	-	0,00	0,00	West Sulawesi
Sulawesi Tengah	-	-	-	0,00	0,00	Central Sulawesi
Sulawesi Tenggara	-	-	-	0,00	0,00	South East Sulawesi
Sulawesi Selatan	155.147	121.007	63.721	189,90	18,37	South Sulawesi
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	23.259	15.232	12.877	118,29	4,43	North Maluku
NTB	208.846	136.656	140.607	97,19	5,03	West Nusa Tenggara
NTT	-	-	-	0,00	0,00	East Nusa Tenggara
Irian Jaya Barat	-	-	-	0,00	0,00	West Irian Jaya
Papua	1.233	946	908	104,19	55,62	Papua

"-": Data tidak tersedia

"-": Data not available

**Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Februari 2016**  
(Financing of Sharia Rural Bank based on Economic Sector and Province - February 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	1.688	11			1.951	11	1.109	470	6.639	56.561	2.684,24
Sumatera Utara	3.303	18			3.592	17	3	31	1.161	10.328	383,45
Sumatera Barat	13.431	169			13.127	301	2.716	2	8.300	60.591	4.605,03
Sumatera Selatan	154	-			213	-	861	-	57	3.375	-
Bangka Belitung	51.239	1.888			50.698	1.788	1.735	1.453	50.297	136.191	6.593,86
Jambi	-	-			-	-	-	-	-	-	-
Bengkulu	61.969	217			65.464	198	265	-	320	13.226	292,82
Riau	5.167	608			4.919	602	1.445	87	1.531	13.571	8.762,53
Kepulauan Riau	2.526	-			2.500	-	-	-	704	1.599	-
Lampung	21.369	77			21.346	68	210	50	335	14.514	421,54
DKI Jakarta	51	-			45	-	24	-	765	1.615	1,89
Jawa Barat	123.126	2.197			128.442	1.886	12.688	5.752	52.592	457.660	28.646,71
Banten	449	162			966	152	7.987	2.425	21.582	293.694	1.997,91
Jawa Tengah	24.942	1.369			25.436	1.217	8.641	1.317	86.475	147.893	9.209,58
DI Yogyakarta	5.172	345			5.058	427	2.927	346	20.564	63.312	4.258,29
Jawa Timur	39.755	1.451			39.138	1.864	8.109	889	54.966	263.009	14.819,94
Bali	-	-			-	-	-	-	365	1.756	175,68
Kalimantan Barat	-	-			-	-	-	-	-	-	-
Kalimantan Tengah	134	-			126	-	49	-	-	1.794	-
Kalimantan Timur	-	-			-	-	-	-	-	137	11,88
Kalimantan Selatan	1.175	106			1.159	106	-	-	425	4.540	3.612,96
Sulawesi Utara	-	-			-	-	-	-	-	-	-
Gorontalo	-	-			-	-	-	-	-	-	-
Sulawesi Barat	-	-			-	-	-	-	-	-	-
Sulawesi Tengah	-	-			-	-	-	-	-	-	-
Sulawesi Tenggara	-	-			-	-	-	-	-	-	-
Sulawesi Selatan	125	10			84	13	724	-	8.443	19.428	421,10
Maluku	-	-			-	-	-	-	-	-	-
Maluku Utara	57	-			33	-	-	-	144	7.487	238,33
NTB	781	931			759	894	-	25	9.192	93.239	17,04
NTT	-	-			-	-	-	-	-	-	-
Irian Jaya Barat	-	-			-	-	-	-	-	-	-
Papua	21	1			21	1	-	-	-	636	51,83

"-": Data tidak tersedia

"-": Data not available

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

<b>Propinsi</b>	<b>Modal Kerja Working Capital</b>	<b>Investasi Investment</b>	<b>Konsumsi Consumption</b>	<b>Province</b>
Nanggroe Aceh Darussalam	70.632	5.058	38.924	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	17.182	4.289	70.420	<i>North Sumatera</i>
Sumatera Barat	81.701	22.605	27.874	<i>West Sumatera</i>
Sumatera Selatan	4.483	1.196	6.339	<i>South Sumatera</i>
Bangka Belitung	206.340	97.872	17.535	<i>Bangka Belitung</i>
Jambi	-	-	-	<i>Jambi</i>
Bengkulu	61.023	19.487	6.632	<i>Bengkulu</i>
Riau	41.188	2.529	70.117	<i>Riau</i>
Kepulauan Riau	1.785	3.085	41.292	<i>Riau Islands</i>
Lampung	33.370	31.573	205.957	<i>Lampung</i>
DKI Jakarta	6.340	-	6.515	<i>DKI Jakarta</i>
Jawa Barat	588.527	604.860	689.303	<i>West Java</i>
Banten	408.055	87.510	88.689	<i>Banten</i>
Jawa Tengah	275.172	108.536	193.896	<i>Central Java</i>
DI Yogyakarta	122.328	48.051	99.836	<i>DI Yogyakarta</i>
Jawa Timur	429.615	79.024	522.750	<i>East Java</i>
Bali	2.046	1.353	2.188	<i>Bali</i>
Kalimantan Barat	-	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	2.261	1.671	3.613	<i>Central Kalimantan</i>
Kalimantan Timur	201	36	1.114	<i>East Kalimantan</i>
Kalimantan Selatan	15.740	-	3.746	<i>South Kalimantan</i>
Sulawesi Utara	-	-	-	<i>North Sulawesi</i>
Gorontalo	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	-	<i>West Sulawesi</i>
Sulawesi Tengah	-	-	-	<i>Central Sulawesi</i>
Sulawesi Tenggara	-	-	-	<i>South East Sulawesi</i>
Sulawesi Selatan	27.494	6.681	86.831	<i>South Sulawesi</i>
Maluku	-	-	-	<i>Maluku</i>
Maluku Utara	8.363	37	6.832	<i>North Maluku</i>
NTB	115.877	13.690	7.088	<i>West Nusa Tenggara</i>
NTT	-	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	-	<i>West Irian Jaya</i>
Papua	658	51	237	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

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

<b>Propinsi</b>	<b>Usaha Kecil dan Menengah</b>	<b>Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises</b>	<b>Province</b>
Nanggroe Aceh Darussalam	74.152	40.461	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	14.187	77.703	<i>North Sumatera</i>
Sumatera Barat	92.789	39.390	<i>West Sumatera</i>
Sumatera Selatan	5.338	6.680	<i>South Sumatera</i>
Bangka Belitung	303.534	18.212	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	79.236	7.906	<i>Bengkulu</i>
Riau	14.572	99.262	<i>Riau</i>
Kepulauan Riau	4.585	41.577	<i>Riau Islands</i>
Lampung	60.839	210.061	<i>Lampung</i>
DKI Jakarta	6.136	6.718	<i>DKI Jakarta</i>
Jawa Barat	1.153.832	728.859	<i>West Java</i>
Banten	488.408	95.846	<i>Banten</i>
Jawa Tengah	357.394	220.210	<i>Central Java</i>
DI Yogyakarta	139.575	130.640	<i>DI Yogyakarta</i>
Jawa Timur	451.400	579.989	<i>East Java</i>
Bali	2.757	2.830	<i>Bali</i>
Kalimantan Barat	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	3.931	3.613	<i>Central Kalimantan</i>
Kalimantan Timur	237	1.114	<i>East Kalimantan</i>
Kalimantan Selatan	15.740	3.746	<i>South Kalimantan</i>
Sulawesi Utara	-	-	<i>North Sulawesi</i>
Gorontalo	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	<i>West Sulawesi</i>
Sulawesi Tengah	-	-	<i>Central Sulawesi</i>
Sulawesi Tenggara	-	-	<i>South East Sulawesi</i>
Sulawesi Selatan	33.862	87.145	<i>South Sulawesi</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	8.400	6.832	<i>North Maluku</i>
NTB	67.613	69.043	<i>West Nusa Tenggara</i>
NTT	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	<i>West Irian Jaya</i>
Papua	700	246	<i>Papua</i>



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