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NO : 04

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, Mei 2016
Jakarta, May 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 REFERENCE

Jadwal Publikasi Kedepan

Edisi April 2016 akan diterbitkan pada minggu ke III bulan Juni 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 dihindari 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)

April 2016 edition will be released on the 3rd week of June 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 <i>Wadiah Contract</i>	: Perjanjian penitipan dana atau barang dari pemilik kepada penyimpan dana atau barang dengan kewajiban bagi pihak yang menyimpan untuk mengembalikan dana atau barang titipan sewaktu-waktu. <i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i>
Akad Mudharabah <i>Mudharaba Contract</i>	: Perjanjian pembiayaan/ penanaman dana dari pemilik dana (<i>shahibul maal</i>) kepada pengelola dana (<i>mudharib</i>) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya. <i>A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.</i>
Akad Musyarakah <i>Musharaka Contract</i>	: Perjanjian pembiayaan/ penanaman dana dari dua atau lebih pemilik dana dan/atau barang untuk menjalankan usaha tertentu sesuai syariah dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang disepakati, sedangkan pembagian kerugian berdasarkan proporsi modal masing-masing. <i>A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.</i>
Akad Murabahah <i>Murabaha Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli suatu barang sebesar harga perolehan barang ditambah dengan margin yang disepakati oleh para pihak, dimana penjual menginformasikan terlebih dahulu harga perolehan kepada pembeli. <i>The sale of goods at a price, which includes a profit margin agreed to by both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.</i>
Akad Salam <i>Salam Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh. <i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.</i>
Akad Istishna' <i>Istishna' Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan. <i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.</i>

Akad Ijarah

Ijara Contract

: 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.

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

Akad Qardh

Qardh Contract

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

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

Ekuivalen tingkat
imbalan/ bagi
hasil/fee/bonus

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

: Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor.

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

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

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

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

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

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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Bank Umum Syariah															Sharia Commercial Bank
CAR (%)	15,66 ^o	15,74	14,50 ^o	14,37 ^o	14,09	14,47	15,05	15,15	14,96	15,31	15,02	15,11	15,44	14,90	CAR (%)
- Modal	19.521	19.585	21.015 ^o	21.131 ^o	21.301	21.624	22.100	22.666	22.616	23.494	23.409	23.130	22.962	23.065	- Capital
- Aktiva Tetap Menurut Risiko	124.626	124.405	144.957 ^o	147.058 ^o	151.157	149.449	146.835	149.628	151.204	153.446	155.894	153.054	148.756	154.778	- Risk Weighted Assets
ROA (%)	0,49	0,41	0,62	0,63	0,50	0,50	0,46	0,49	0,51	0,52	0,49	1,01	0,81	0,88	ROA (%)
- Laba	972	822	1.227	1.247	988	1.004	918	986	1.015	1.039	977	2.113	1.712	1.853	- Profit
- Rata-Rata Total Aset	197.281	198.248	197.986	198.472	198.763	199.054	199.182	199.720	199.891	200.250	201.348	209.613	210.103	211.089	- Average Assets
NPF (%)	5,55	4,95	5,20	5,44	5,09	5,30	5,30	5,14	5,16	5,13	4,84	5,46	5,59	5,35	NPF (%)
NPF Net (%)	3,55	3,38	3,69	3,85	3,62	3,72	3,49	3,40	3,33	3,40	3,19	3,67	3,76	3,62	NPF Net %
- Non Performing Financing	8.232	7.320	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	- Non Performing Financing
- Non Performing Financing Net	5.270	4.997	5.436	5.704	5.462	5.544	5.217	5.141	5.006	5.136	4.915	5.581	5.705	5.543	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	- Total Financing to Non Bank
FDR (%)	89,91	86,66	89,57	90,05	92,56	90,13	90,72	90,82	90,67	90,26	88,03	87,86	87,30	87,52	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	148.403	147.944	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	- Total Financing to Non Bank
- Dana Pihak Ketiga	165.050	170.723	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	- Total Third Party Funds
BOPO (%)	96,34 ^o	96,97 ^o	96,69	96,51	96,98	97,08	97,30	96,94	96,71	96,75	97,01	95,28	94,49	94,40	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	26.073 ^o	29.285 ^o	11.866	14.337	15.770	18.628	20.924	22.285	24.389	28.021	30.945	3.822	5.122	8.032	- Operations Expenses
- Pendapatan Operasional	27.063 ^o	30.201 ^o	12.272	14.855	16.261	19.189	21.505	22.989	25.219	28.962	31.901	4.011	5.421	8.509	- Operations Income
Rentabilitas															Profitability
NOM (%)	0,62 ^o	0,52 ^o	0,68	0,69	0,55	0,56	0,48	0,52	0,55	0,57	0,52	1,20	0,94	1,00	NOM (%)
- Pendapatan Operasional	1.081 ^o	916 ^o	1.220	1.244	986	1.014	872	938	997	1.027	955	2.271	1.793	1.908	- Net Operations Income
- Rata-rata Aset Produktif	174.028 ^o	175.548 ^o	179.893	180.213	180.193	180.208	180.217	180.765	181.001	181.361	182.301	189.360	190.246	191.187	- Average Earning Assets
KAP															Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,47 ^o	4,78 ^o	5,75	5,75	5,90	5,83	6,04	5,94	6,05	5,93	5,19	5,96	6,13	5,91	Classified Earning assets to Earning assets (%)
- APYD	10.180	10.055	10.515	10.515	10.827	10.721	11.114	11.222	11.338	11.263	10.228	11.512	11.972	11.677	- Classified Earning Assets
- Total Aset Produktif	186.032	210.371	182.833	182.833	183.361	183.836	184.110	189.050	187.260	189.856	197.100	193.273	195.167	197.590	- Total Earning assets
Likuiditas															Likuidity
Short Term Mismatch (%)	21,54	18,22	20,65	19,73	20,45	20,89	22,04	27,65	21,61	26,09	20,04	22,91	23,67	23,40	Short Term Mismatch (%)
- Aktiva Jangka Pendek	31.497	27.833	31.060	28.883	31.019	31.975	33.658	42.866	32.976	33.982	32.610	36.462	37.443	37.820	- Short-Term Assets
- Kewajiban Jangka Pendek	146.255	152.758	150.408	146.380	151.675	153.059	152.708	155.035	152.563	130.237	162.749	159.142	158.214	161.650	- Short-Term Liabilities
Imbal Hasil															Yield Proportion
Non Core Deposit terhadap Total DPK (%)	52,82	52,91	51,87	51,90	51,73	51,20	50,73	50,81	50,18	50,00	50,35	49,87	50,19	50,81	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	87.172	90.333	85.269	85.309	84.232	84.666	83.475	84.563	83.221	83.572	88.053	86.392	87.243	88.812	- Non Core Deposits
- Total DPK	165.050	170.723	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	198,01	203,48	195,78	194,55	187,88	188,52	186,88	183,99	184,47	183,95	180,50	187,21	183,67	179,40	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	98.682	99.199	97.418	97.685	98.245	97.194	97.008	97.650	97.214	97.380	98.641	99.562	98.606	98.558	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	49.837	48.753	49.758	50.210	52.292	51.555	51.908	53.074	52.698	52.938	54.650	53.181	53.687	54.937	- Floating-rate Yield Portfolios
Investasi															Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	33,40	32,85	33,72	33,89	34,68	34,66	34,89	35,27	35,23	35,33	35,81	35,30	35,74	36,32	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	49.729	48.753	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.903	148.425	147.777	148.546	151.284	149.645	149.865	151.722	150.973	151.425	154.527	152.744	152.293	153.495	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah	3,90	2,56	2,79	2,87	2,70	2,72	2,90	2,74	2,88	3,03	2,81	3,07	2,79	2,82	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.938	1.250	1.389	1.444	1.419	1.412	1.518	1.468	1.534	1.622	1.557	1.655	1.518	1.572	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	49.729	48.753	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	- 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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Unit Usaha Syariah															Sharia Business Unit	
ROA (%)	2,03	1,97	2,42	2,40	2,00	2,05	2,14	2,15	2,22	2,15	1,81	2,08	2,08	2,27	ROA (%)	
- Laba	1.249	1.227	1.656	1.658	1.400	1.439	1.512	1.529	1.581	1.551	1.324	1.616	1.857	1.837	- Profit	
- Rata-Rata Total Aset	61.486	62.223	68.543	69.231	69.905	70.177	70.683	71.122	71.873	72.159	73.049	77.827	78.832	80.792	- Average Assets	
NPF (%)	2,82	2,55	3,04	2,95	3,76	3,78	3,70	3,65 ^o	3,66	3,46	3,03	3,32	3,33	3,73	NPF (%)	
NPF Net (%)	1,83	1,66	2,07	1,98	2,45	2,48	2,41	2,35 ^o	2,36	2,12	1,65	1,93	1,92	2,11	NPF Net %	
- Non Performing Financing	1.410	1.312	1.652	1.650	2.079	2.107	2.092	2.088 ^o	2.098	2.015	1.791	1.960	1.993	2.260	- Non Performing Financing	
- Non Performing Financing Net	915	856	1.123	1.106	1.354	1.385	1.363	1.337	1.354	1.236	975	1.137	1.147	1.280	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	54.281	55.873	55.347	55.784	56.586	56.986 ^o	57.379	58.257	59.028	59.021	59.819	60.515	- Total Financing to Non Bank	
FDR (%)	112,06	109,02	109,50	109,63	109,25	110,02	109,25	107,71	107,01	108,92	104,88	105,65	103,16	104,56	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	49.972	51.385	54.281	55.873	55.347	55.784	56.586	56.986 ^o	57.379	58.257	59.028	59.021	59.819	60.515	- Total Financing to Non Bank	
- Dana Pihak Ketiga	44.595	47.136	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	- Total Third Party Funds	
BOPO (%)	79,31	80,19	79,97	79,79	82,06	81,43	80,37	80,06	79,96	79,99	83,41	81,78	77,05	78,32	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	4.401	4.866	2.057	2.567	3.024	3.539	3.985	4.482	5.053	5.577	6.356	600	1.057	1.677	- Operations Expenses	
- Pendapatan Operasional	5.550	6.068	2.572	3.218	3.686	4.346	4.958	5.598	6.320	6.972	7.621	733	1.372	2.141	- Operations Income	
Rentabilitas															Profitability	
NOM (%)	2,16	2,05	2,39	2,39	2,00	2,09	2,18	2,22	2,24	2,24	1,83	2,20	2,55	2,44	NOM (%)	
- Pendapatan Operasional	1.253	1.202	1.546	1.561	1.323	1.384	1.460	1.489	1.520	1.522	1.264	1.603	1.889	1.856	- Net Operations Income	
- Rata-rata Aset Produktif	58.080	58.748	64.769	65.415	66.066	66.308	66.810	67.122	67.814	68.067	68.937	73.000	73.986	76.004	- Average Earning Assets	
KAP															Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	3,25	2,90	3,72	3,81	3,99	4,17	4,05	4,18	4,32	4,47	3,96	4,39	4,46	4,24	Classified Earning assets to Earning assets (%)	
- APYD	2.020	1.873	2.540	2.618	2.799	2.865	2.888	3.079	3.094	3.213	3.124	3.236	3.378	3.419	- Classified Earning Assets	
- Total Aset Produktif	62.209	64.488	68.196	68.751	70.198	68.678	71.274	73.620	71.675	71.920	78.893	73.683	75.674	80.621	- Total Earning assets	
Likuiditas															Liquidity	
Short Term Mismatch (%)	28,09	26,69	26,01	28,55	30,77	31,37	36,19	35,53	32,56	34,27	35,56	35,05	33,12	33,89	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	14.670	14.800	15.109	16.885	18.743	18.943	22.623	23.007	21.243	23.025	24.616	24.561	23.983	24.529	- Short-Term Assets	
- Kewajiban Jangka Pendek	52.226	55.446	58.082	59.133	60.919	60.385	62.516	64.754	65.235	67.182	69.227	70.069	72.405	72.387	- Short-Term Liabilities	
Imbal Hasil															Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	57,95	56,65	58,48	59,03	58,38	57,39	58,11	58,25	58,85	58,09	56,94	57,54	58,04	57,95	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	25.843	26.700	28.991	30.083	29.578	29.100	30.100	30.648	31.557	31.070	32.044	32.144	33.655	33.538	- Non Core Deposits	
- Total DPK	44.595	47.136	49.573	50.964	50.661	50.704	51.796	52.613	53.621	53.485	56.280	55.864	57.986	57.878	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	291,76	294,21	261,28	241,24	254,74	254,40	251,00	254,65	252,09 ^o	250,99	244,71	276,97	274,20	269,43	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	35.391	36.399	37.057	37.278	37.395	37.596	37.882	37.973	38.217	38.683	38.833	43.675	44.153	44.474	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.130	12.372	14.183	15.453	14.680	14.779	15.092	14.912	15.160	15.412	15.869	15.769	16.103	16.506	- Floating-rate Yield Portfolios	
Investasi															Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,97	28,96	31,52	33,04	32,18	32,34	32,80	32,74	33,14	33,36	33,97	33,97	34,33	34,86	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	14.583	14.988	17.226	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	21.259	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	50.337	51.752	54.657	56.288	55.791	56.243	57.038	57.112	57.819	58.687	59.462	59.444	60.256	60.980	- Total Financing to Non Bank	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,80	1,84	2,21	2,15	2,40	2,43	2,39	2,34	2,50	2,57	2,75	2,81	2,79	2,77	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	262	276	381	400	430	441	447	438	479	502	556	568	576	588	- Potential Loss from Profit Sharing Financing	
- Total Mudharabah dan Musyarakah	14.583	14.988	17.226	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	20.195	20.683	21.259	- Total Mudharabah and Musyarakah	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Bank Umum Syariah															Sharia Commercial Bank
- Total Aset	197.539	204.961	198.151	200.416	200.217	200.797	200.080	204.025	201.427	203.848	213.423	209.613	210.592	213.061	- 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	2.147	2.133	2.123	2.120	2.085	2.043	2.018	2.000	1.990	1.970	1.926	1.918	- Number of Offices
- KC	439	447	450	450	450	449	448	448	449	450	450	452 ^{r)}	453	450	Branch Offices
- KCP	1.514	1.511	1.496	1.482	1.472	1.470	1.435	1.392	1.364	1.347	1.340	1.320	1.275	1.269	Sub Branch Offices
- KK	206	205	201	201	201	201	202	203	205	203	200	199	198	199	Cash Offices
- ATM	3.311	3.350	3.383	3.390	3.483	3.487	3.494	3.525	3.537	3.545	3.571	3.574	3.575	3.568	ATMs/ADMs
- Jumlah Tenaga Kerja	40.590	41.393	49.587	38.307	49.069	49.206	48.927	48.861	51.466	51.864	51.413	51.087	50.768	50.372	- Number of Employees
Unit Usaha Syariah															Sharia Business Unit
- Total Aset	64.389	67.383	71.320	71.981	73.277	71.812	74.227	78.137	75.169	74.976	82.839	77.827	79.838	84.710	- 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	323	327	331	326	328	324	312	316	311	312	312	312	- Number of Offices
- KC	138	138	139	143	144	141	142	142	143	145	138	138	138	137	Branch Offices
- KCP	174	140	140	140	143	141	141	136	123	125	129	129	130	130	Sub Branch Offices
- KK	42	42	44	44	44	44	45	46	46	46	44	45	45	45	Cash Offices
- ATM	130	132	134	135	137	137	137	138	137	138	145	145	145	145	ATMs/ADMs
- Jumlah Tenaga Kerja	4.419	4.425	4.404	4.414	4.520	4.527	4.565	4.494	4.519	4.481	4.403	4.355	4.338	4.357	- Number of Employees
Total Aset BUS dan UUS	261.928	272.343	269.471	272.397	273.494	272.609	274.306	282.162	276.596	278.824	296.262	287.440	290.430	297.772	Total Assets
Total Kantor BUS dan UUS	2.513	2.483	2.470	2.460	2.454	2.446	2.413	2.367	2.330	2.316	2.301	2.282	2.238	2.230	Total Number of Offices
Total ATM BUS dan UUS	3.441	3.482	3.517	3.525	3.620	3.624	3.631	3.663	3.674	3.683	3.716	3.719	3.720	3.713	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	45.009	45.818	53.991	42.721	53.589	53.733	53.492	53.355	55.985	56.345	55.816	55.442	55.106	54.729	Total Number of Employees
Bank Pembiayaan Rakyat Syariah															Sharia Rural Bank
- Jumlah Bank	163	163	162	162	161	161	162	162	163	163	163	163	164	165	- Number of Banks
- Jumlah Kantor	438	439	433	440	433	439	452	443	443	445	446	449	448	454	- Number of Offices
- Jumlah Tenaga Kerja	4.727	4.704	5.000	4.808	5.017	4.641	4.937	4.894	5.052	5.084	5.102	5.058	5.070	5.143	- Number of Employees

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures based

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

Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	450	1.269	199	Sharia Commercial Bank
1 PT. Bank Muamalat Indonesia	84	254	98	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	9	4	-	2 PT. Bank Victoria Syariah
3 PT. Bank BRISyariah	50	204	12	3 PT. Bank BRISyariah
4 PT. Bank Jabar Banten Syariah	9	56	1	4 PT. Bank Jabar Banten Syariah
5 PT. Bank BNI Syariah	67	164	18	5 PT. Bank BNI Syariah
6 PT. Bank Syariah Mandiri	136	490	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	3	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
Unit Usaha Syariah	137	130	45	Sharia Business Unit
13 PT Bank Danamon Indonesia, Tbk	12	2	-	13 PT Bank Danamon Indonesia, Tbk
14 PT Bank Permata, Tbk	11	2	1	14 PT Bank Permata, Tbk
15 PT Bank Internasional Indonesia, Tbk	7	1	-	15 PT Bank Internasional Indonesia, Tbk
16 PT Bank CIMB Niaga, Tbk	10	-	-	16 PT Bank CIMB Niaga, Tbk
17 PT Bank OCBC NISP, Tbk	10	-	-	17 PT Bank OCBC NISP, Tbk
18 PT Bank Sinarmas	26	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
Bank Pembiayaan Rakyat Syariah	106	-	183	Sharia Rural Bank
TOTAL	693	1.399	427	TOTAL
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling

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

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	450	1.269	199	Sharia Commercial Bank
1 Jawa Barat	62	231	34	1 West Java
2 Banten	19	73	8	2 Banten
3 DKI Jakarta	79	176	38	3 DKI Jakarta
4 Yogyakarta	10	24	13	4 DI Yogyakarta
5 Jawa Tengah	40	102	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	8	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	1	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: - 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 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Maret 2016
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)

Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	137	130	45	Sharia Business Unit
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	19	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
Total BUS dan UUS	587	1.399	244	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 PT. Bank Danamon Indonesia, Tbk	145	145	128	128	128	128	128	128	128	118	118	118	118	127	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	279	297	297	296	296	297	297	297	297	297	297	292	292	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	444	444	452	455	455	455	459	460	460	413	412	412	412	412	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	38	129	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	243	243	248	248	248	253	253	256	261	261	261	260	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	5	5	5	5	5	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas 2)
7 PT. Bank Tabungan Negara (Persero), Tbk	-	-	-	-	-	-	-	-	-	-	45	45	45	45	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	62	64	65	66	66	66	66	70	70	72	72	72	72	72	9 PT BPD DKI
10 PT. BPD DIY	3	3	5	5	5	5	5	5	5	8	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	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	47	97	97	97	97	97	97	97	97	97	97	97	97	97	12 PT BPD Jatim, Tbk
13 PT Bank Aceh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	-	3	3	3	3	3	3	7	7	7	7	7	7	7	15 PT BPD Jambi
16 PT BPD Sumbar	35	35	35	35	35	35	35	35	35	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	51	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	1	2	2	2	2	5	5	5	5	5	5	5	7	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	42	43	43	43	43	43	45	45	45	46	46	47	47	19 PT BPD Kalsel
20 PT BPD Kalbar	57	57	57	57	57	57	57	57	57	58	58	58	58	59	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	6	6	6	6	6	6	23 PT BPD Nusa Tenggara Barat
JUMLAH	1.732	1.787	1.897	1.953	1.957	1.957	1.999	2.015	2.015	1.966	2.009	2.009	2.002	2.012	TOTAL

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

r) Angka-angka diperbaiki

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

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

r) Revised figures

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015								2016			Indicator	
	Nov	Des	Apr	Mei	Jun	Jul	Agst	Sep ⁹	Okt	Nov	Des	Jan	Feb		Mar
Komponen Aset															ASSETS
1 Kas	3.157	3.636	3.025	3.067	3.985	4.582	3.727	3.649	3.273	3.377	3.905	3.469	3.347	3.214	1. Cash
2 Penempatan pada Bank Indonesia	35.699	42.715	37.350	35.197	31.855	32.305	32.436	37.341	32.095	31.901	41.051	32.725	35.761	40.094	2. Deposit in Bank Indonesia
a. Giro	10.588	10.903	10.922	11.021	10.947	11.112	11.180	11.374	11.467	11.506	12.001	12.108	12.106	11.688	a. Deposit
b. SBIS	6.530	8.130	9.130	8.858	8.458	8.163	8.585	7.720	7.192	6.495	6.280	6.275	7.188	6.994	b. Bank Indonesia Certificates Syariah
c. FASBIS	17.010	21.294	14.698	12.489	10.106	9.336	10.540	14.685	11.553	12.188	19.218	12.538	13.361	18.649	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	1.571	2.388	2.600	2.829	2.344	3.695	2.130	3.562	1.883	1.712	3.551	1.804	3.108	2.764	d. Others
3 Penempatan pada Bank Lain	5.214	5.567	5.412	6.024	6.771	5.797	6.383	6.333	5.965	6.166	7.241	6.755	5.736	6.746	3. Placement in Other Banks
a. Giro	2.222	2.149	2.024	2.332	2.677	2.321	2.661	2.632	2.115	2.206	2.460	2.559	1.977	2.605	a. Demand Deposits
b. Tabungan	13	44	32	28	21	30	39	29	41	37	58	43	20	40	b. Saving Deposits
c. Deposito	2.953	3.234	3.314	3.355	3.961	3.334	3.585	3.781	3.802	3.898	4.676	4.145	3.678	4.097	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	41	308	111	109	96	18	6	24	46	8	60	3	f. Others
4 Surat Berharga yang Dimiliki	11.684	12.046	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.399	11.466	12.860	13.366	14.947	15.004	15.277	16.217	18.179	19.143	20.524	21.868	22.148	23.142	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	285	580	635	605	731	680	757	694	554	545	725	666	699	951	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	65.167	64.578	67.959	69.870	71.435	71.097	72.014	73.268	73.361	74.049	76.515	75.063	76.080	77.994	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	64.313	63.741	67.060	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	77.011	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.307	14.354	14.388	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	14.273	1. Mudharabah
2. Musyarakah	49.946	49.336	52.649	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	62.737	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	24	1	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	854	837	898	931	1.010	1.037	1.021	997	1.013	977	982	956	968	983	b. Profit sharing Financing to Other Banks
1. Mudharabah	707	695	763	779	877	899	891	876	896	867	878	854	864	881	1. Mudharabah
2. Musyarakah	147	142	135	152	133	137	131	121	118	110	103	102	104	102	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	122.609	123.977	123.019	123.400	124.131	123.298	123.556	124.557	124.392	125.114	126.839	126.768	126.357	126.509	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	122.599	123.968	123.012	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	126.503	a. Receivables from Non Banks
1. Murabahah	115.602	117.371	117.210	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	122.168	1. Murabahah
2. Qardh	6.380	5.965	5.138	4.938	4.813	4.643	4.527	4.403	4.202	4.028	3.951	3.706	3.534	3.556	2. Qardh
3. Istishna'	618	633	664	678	699	700	705	722	728	746	770	769	775	780	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	10	9	7	7	7	6	6	6	6	7	7	7	6	6	b. Receivables from Other Banks
1. Murabahah	9	9	7	7	7	6	6	6	6	7	7	7	6	6	1. Murabahah
2. Qardh	0	0	0	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.464	11.621	11.456	11.563	11.509	11.492	11.334	11.325	11.039	10.949	10.635	10.357	10.111	9.972	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.464	11.620	11.454	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	9.968	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	5	5	4	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	1.647	2.854	1.645	1.710	2.570	2.341	1.685	1.685	1.587	2.717	3.221	1.955	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	4.986	5.188	5.305	5.537	5.834	5.846	6.052	6.086	6.363	6.597	6.682	6.487	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	14	15	10	16	15	16	14	16	12	10	6	6	6	6	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	3.038	3.795	3.977	3.956	3.934	3.930	3.952	3.935	3.937	4.020	4.622	4.637	4.644	4.641	13. Fixed Assets and Equipment
14 Persediaan	1	1	0	0	1	1	1	2	7	1	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	7.077	7.213	7.027	7.587	7.761	8.154	8.041	8.253	8.070	7.871	8.898	8.927	8.923	8.955	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	209.644	217.858	213.973	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	232.657	1. Third Party Funds
a. Dana Simpanan Wadiah	26.845	29.073	30.639	32.072	31.386	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	31.406	a. iB Wadia
1. Giro	15.360	16.512	18.187	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	15.889	1. iB Demand Deposits Wadia
2. Tabungan	11.485	12.561	12.452	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	15.517	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	181.660	187.638	182.206	182.045	180.905	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	201.151	b. Non Profit Sharing Investment Fund
1. Giro	1.644	2.132	2.394	3.855	3.264	3.451	3.675	3.844	3.944	3.504	3.859	3.635	3.385	3.822	1. Demand Deposits
2. Tabungan	47.591	50.949	49.003	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	52.538	2. Saving Deposits
3. Deposito	132.425	134.556	130.809	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	144.790	3. Time Deposits
c. Dana Investasi Profit Sharing	1.140	1.148	1.128	1.222	1.187	983	1.047	1.010	980	1.109	1.168	39	39	100	c. Profit Sharing Investment Fund
1. Giro	-	4	77	14	15	15	7	7	6	8	8	-	-	-	1. Demand Deposits
2. Tabungan	117	71	76	73	60	58	49	53	50	49	60	8	9	11	2. Saving Deposits
3. Deposito	1.022	1.072	975	1.135	910	991	950	924	1.052	1.101	1.101	31	31	89	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	6.671	7.632	7.940	8.841	9.346	7.855	7.688	8.342	7.638	7.734	8.468	8.139	7.603	8.825	3. Liabilities to other Banks
a. Giro	480	552	413	426	351	715	871	844	735	621	784	732	680	800	a. Demand Deposits
b. Tabungan	775	886	884	815	748	889	975	1.011	1.161	1.104	1.215	1.212	1.099	1.068	b. Saving Deposits
c. Deposito	5.008	5.562	6.505	7.435	7.854	5.927	5.609	6.358	5.648	5.671	6.380	6.047	5.602	6.869	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	633	138	165	393	324	233	130	94	339	89	148	223	88	f. Others

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar		
4 Surat Berharga yang Diterbitkan	3.290	3.937	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	2.066	2.076	2.076	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	594	594	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	1.224	1.861	1.379	1.874	2.547	1.904	1.768	2.821	1.414	1.451	1.955	897	699	1.266	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	2.256	2.256	2.106	2.106	2.106	2.105	2.164	2.272	2.295	2.350	2.281	2.280	2.333	2.330	5. Received Borrowing	
6 Liabilitas Lainnya	951	934	769	787	682	568	492	639	801	827	892	831	768	609	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	19.946 ¹⁾	19.999 ¹⁾	21.726 ¹⁾	21.277 ¹⁾	23.023 ¹⁾	21.170 ¹⁾	22.314 ¹⁾	24.501 ¹⁾	20.456 ¹⁾	20.625 ¹⁾	26.412 ¹⁾	21.465 ¹⁾	22.304 ¹⁾	26.858	7. Miscellaneous Liabilities	
8 Dana Investasi Profit Sharing lainnya	113	54	29	67	15	18	18	19	26	23	22	-	-	-	8. Other Profit Sharing Investment Fund	
a. Liabilitas kepada Bank Lain	113	54	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	-	-	-	-	-	-	-	-	-	-	-	-	2.000	2.000	9. Loan Capital	
10 Modal Disetor	10.643	10.644	10.695	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	12.358	10. Paid-in capital	
11 Tambahan Modal Disetor	1.898	1.894	1.823	1.849	2.005	2.474	2.876	2.374	2.376	2.376	2.258	2.242	2.247	2.250	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	-	655	648	648	648	648	668	670	670	670	1.014	1.112	1.112	1.125	12. Differences in Fixed Assets Appraisal	
13 Cadangan	996	997	2.067	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.146	13. Reserves	
a. Cadangan Umum	996	996	2.066	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.131	a. General Reserves	
b. Cadangan Tujuan	1	1	1	16	16	16	16	16	16	16	16	16	16	16	b. Special Purpose Reserves	
14 Laba	5.633	5.539	4.270	4.508	4.469	4.569	4.748	4.997	5.236	5.422	4.858	4.467	4.430	4.754	14. Net Income	
a. Tahun-tahun lalu	3.739	3.752	3.394	3.405	3.399	3.315	3.315	3.315	3.315	3.315	3.072	4.183	3.885	3.932	a. Previous years	
b. Tahun berjalan	1.894	1.786	876	1.103	1.070	1.254	1.433	1.682	1.921	2.107	1.786	284	545	822	b. Current year	
Ket: ¹⁾ Angka-angka diperbaiki																
^{*)} Angka-angka sementara																
Note: ¹⁾ Revised figures																
^{*)} Provisional Figures																

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

Note: r) Revised figures

*) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Komponen Aset															ASSETS
1 Kas	2.868	3.301	2.718	2.734	3.625	4.232	3.391	3.307	2.968	3.049	3.495	3.110	2.984	2.866	1. Cash
2 Penempatan pada Bank Indonesia	26.667	32.428	25.901	25.311	21.272	23.112	21.849	24.352	22.300	22.590	25.797	22.565	24.952	25.252	2. Deposit in Bank Indonesia
a. Giro	8.083	8.270	8.227	8.241	8.134	8.104	8.321	8.261	8.335	8.420	8.761	8.731	8.668	8.284	a. Deposit
b. SBIS	3.580	4.720	5.063	4.996	4.838	4.768	4.970	4.525	3.997	3.680	3.385	3.500	4.008	3.908	b. Bank Indonesia Certificates Syariah
c. FASBIS	14.013	17.738	10.020	9.255	5.966	6.558	6.442	8.020	8.101	8.797	10.120	8.537	9.172	10.302	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	991	1.700	2.592	2.820	2.334	3.682	2.117	3.546	1.866	1.693	3.531	1.797	3.104	2.758	d. Others
3 Penempatan pada Bank Lain	3.155	3.287	2.891	3.269	3.712	3.301	3.704	2.817	3.019	3.103	3.598	3.794	3.034	3.540	3. Placement in Other Banks
a. Giro	2.204	2.130	2.009	2.306	2.651	2.292	2.623	1.883	2.098	2.191	2.447	2.548	1.965	2.530	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	946	1.017	841	799	949	898	983	914	887	1.104	1.238	1.008	1.006	1.006	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	41	163	111	109	96	18	6	24	46	8	60	3	f. Others
4 Surat Berharga yang Dimiliki	9.850	10.208	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.665	9.728	11.540	11.997	12.436	12.492	12.651	13.488	15.325	16.284	17.665	18.488	18.353	19.266	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	185	480	510	505	626	555	631	567	554	545	605	656	689	841	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	50.221	49.225	50.359	50.861	53.039	52.451	52.857	54.072	53.759	54.044	55.886	54.446	54.963	56.271	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	49.729	48.753	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.608	8.424	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	1. Mudharabah
2. Musyarakah	41.061	40.278	41.773	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	48.200	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	60	51	24	1	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	492	472	524	518	569	580	572	556	575	549	550	535	533	520	b. Profit sharing Financing to Other Banks
1. Mudharabah	345	330	391	385	436	449	447	441	463	445	452	438	438	426	1. Mudharabah
2. Musyarakah	147	142	134	133	132	131	125	115	112	105	98	97	95	94	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	96.787	97.283	95.716	95.980	96.552	95.536	95.407	96.095	95.695	95.806	97.076	96.763	95.833	95.661	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	96.779	97.276	95.710	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	95.657	a. Receivables from Non Banks
1. Murabahah	90.989	91.867	91.074	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	92.630	1. Murabahah
2. Qardh	5.636	5.256	4.491	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2.914	2. Qardh
3. Istishna'	154	153	146	144	142	140	138	136	126	124	120	117	116	114	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	8	7	6	5	5	5	5	5	5	6	5	5	4	4	b. Receivables from Other Banks
1. Murabahah	8	7	6	5	5	5	5	5	5	6	5	5	4	4	1. Murabahah
2. Qardh	0	0	0	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	5	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.895	1.917	1.702	1.705	1.694	1.657	1.601	1.555	1.519	1.574	1.564	1.535	1.497	1.562	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.895	1.916	1.701	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	1.559	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	4	4	3	3	3	3	3	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.183	2.104	1.517	2.453	1.543	1.513	2.433	2.267	1.289	1.537	1.587	2.292	2.380	1.349	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	3.879	4.019	4.081	4.302	4.596	4.563	4.708	4.691	4.896	5.065	5.128	4.802	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	3.791	3.768	3.742	3.740	3.761	3.741	3.745	3.824	4.419	4.434	4.442	4.441	13. Fixed Assets and Equipment
14 Persediaan	0	0	0	0	0	0	0	0	0	1	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	5.613	5.545	5.306	5.773	5.978	6.430	6.312	6.247	5.884	6.102	6.546	7.396	6.516	6.734	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	165.050	170.723	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	1. Third Party Funds
a. Dana Simpanan Wadiah	20.956	22.705	23.440	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	24.208	a. iB Wadia
1. Giro	12.033	12.867	13.866	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	11.933	1. iB Demand Deposits Wadia
2. Tabungan	8.922	9.838	9.574	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	12.275	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	142.982	146.901	139.866	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.896	149.832	150.074	150.571	b. Non Profit Sharing Investment Fund
1. Giro	567	935	1.307	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1.735	1. Demand Deposits
2. Tabungan	38.078	40.515	38.157	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	39.833	2. Saving Deposits
3. Deposito	104.338	105.451	100.402	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	109.003	3. Time Deposits
c. Dana Investasi Profit Sharing	1.112	1.117	1.093	1.153	1.011	946	1.011	972	942	1.070	1.083	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	4	77	14	15	7	7	6	8	8	-	-	-	-	1. Demand Deposits
2. Tabungan	111	65	69	65	53	41	44	41	40	50	-	-	-	-	2. Saving Deposits
3. Deposito	1.001	1.047	948	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	5.414	6.478	6.884	5.851	5.664	5.962	5.094	5.372	6.122	5.161	5.256	6.344	3. Liabilities to other Banks
a. Giro	378	358	266	275	234	573	705	684	555	621	784	732	680	441	a. Demand Deposits
b. Tabungan	525	626	529	464	385	495	576	564	640	1.104	1.215	1.212	1.099	657	b. Saving Deposits
c. Deposito	3.586	3.760	4.482	5.576	5.877	4.458	4.248	4.635	3.806	5.671	6.380	6.047	5.602	5.160	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	408	537	137	164	387	324	136	79	93	339	89	148	223	86	f. Others

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
4 Surat Berharga yang Diterbitkan	2.790	3.437	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	1.787	1.797	1.797	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	315	315	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	1.003	1.640	1.158	1.653	2.326	1.683	1.547	2.600	1.193	1.230	1.679	676	478	1.045	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	2.022	2.252	2.102	2.102	2.102	2.102	2.100	2.100	2.100	2.100	1.950	1.950	1.950	1.950	5. Received Borrowing	
6 Liabilitas Lainnya	947	930	765	783	678	564	488	637	796	825	888	821	765	603	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	4.029	3.926	3.855	4.068	4.388	3.684	3.752	3.725	3.726	3.928	4,522 ^{r)}	4,415 ^{r)}	4,683 ^{r)}	4.490	7. Miscellaneous Liabilities	
8 Dana Investasi Profit Sharing lainnya	113	54	29	67	15	18	18	19	26	23	22	-	-	-	8. Other Profit Sharing Investment Fund	
a. Liabilitas kepada Bank Lain	113	54	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	-	-	-	-	-	-	-	-	-	-	-	-	2.000	2.000	9. Loan Capital	
10 Modal Disetor	10.643	10.644	10.695	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	12.376	12.376	12.358	10. Paid-in capital	
11 Tambahan Modal Disetor	1.798	1.794	1.823	1.848	2.004	2.474	2.876	2.375	2.376	2.377	2.258	2.240	2.244	2.239	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	-	655	648	648	648	648	668	670	670	670	1.014	1.112	1.112	1.125	12. Differences in Fixed Assets Appraisal	
13 Cadangan	996	997	2.067	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.146	13. Reserves	
a. Cadangan Umum	996	996	2.066	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.129	2.131	a. General Reserves	
b. Cadangan Tujuan	1	1	1	16	16	16	16	16	16	16	16	16	16	16	b. Special Purpose Reserves	
14 Laba	4.254	4.268	3.398	3.504	3.443	3.442	3.453	3.551	3.635	3.719	3.402	3.375	3.435	3.667	14. Net Income	
a. Tahun-tahun lalu	3.553	3.566	3.073	3.090	3.070	3.022	3.022	3.022	3.022	3.022	2.767	3.224	3.198	3.299	a. Previous years	
b. Tahun berjalan	701	702	326	415	372	420	431	528	613	697	635	151	238	368	b. Current year	
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

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

Note: 1) Revised figures
 *) Provisional Figures

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

Indikator	2014		2015								2016			Indicator	
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep ¹	Okt	Nov	Des	Jan	Feb		Mar
Komponen Aset															ASSETS
1 Kas	289	335	308	333	360	350	337	342	306	328	410	358	363	348	1. Cash
2 Penempatan pada Bank Indonesia	9.032	10.287	11.449	9.885	10.583	9.193	10.586	12.989	9.795	9.312	15.254	10.160	10.810	14.842	2. Deposit in Bank Indonesia
a. Giro	2.505	2.633	2.696	2.780	2.813	3.008	2.860	3.112	3.132	3.085	3.241	3.377	3.405	3.405	a. Deposit
b. SBIS	2.950	3.410	4.067	3.862	3.620	3.395	3.615	3.195	3.195	2.815	2.895	2.775	3.180	3.086	b. Bank Indonesia Certificates Syariah
c. FASBIS	2.997	3.556	4.678	3.235	4.140	2.778	4.098	6.665	3.452	3.392	9.098	4.001	4.189	8.346	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	580	688	8	9	10	13	13	16	17	20	20	7	4	5	d. Others
3 Penempatan pada Bank Lain	2.059	2.281	2.521	2.755	3.059	2.496	2.679	3.516	2.946	3.063	3.642	2.961	2.702	3.205	3. Placement in Other Banks
a. Giro	18	19	16	26	26	29	38	749	17	15	12	11	11	74	a. Demand Deposits
b. Tabungan	13	44	32	28	21	30	39	29	41	37	58	43	20	40	b. Saving Deposits
c. Deposito	2.008	2.218	2.473	2.557	3.013	2.437	2.603	2.867	2.889	3.011	3.572	2.907	2.671	3.091	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	20	-	-	145	-	-	-	-	-	-	-	-	-	-	f. Others
4 Surat Berharga yang Dimiliki	1.834	1.837	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	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	2.858	3.380	3.796	3.876	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	100	100	125	100	105	125	126	126	-	-	120	10	10	110	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	14.946	15.353	17.600	19.010	18.396	18.647	19.156	19.196	19.602	20.005	20.629	20.617	21.118	21.722	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.583	14.988	17.226	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	21.259	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.699	5.930	6.351	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	6.722	1. Mudharabah
2. Musyarakah	8.884	9.058	10.875	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	14.537	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	362	365	374	413	442	457	450	441	438	428	431	421	435	463	b. Profit sharing Financing to Other Banks
1. Mudharabah	362	365	372	394	441	451	444	435	433	423	426	416	426	455	1. Mudharabah
2. Musyarakah	-	-	2	19	1	6	6	6	5	5	5	5	9	8	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	25.822	26.695	27.303	27.420	27.579	27.761	28.149	28.462	28.696	29.308	29.763	30.005	30.524	30.848	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	25.820	26.693	27.301	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	30.847	a. Receivables from Non Banks
1. Murabahah	24.612	25.504	26.136	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	29.538	1. Murabahah
2. Qardh	744	708	647	640	632	630	635	625	629	640	642	626	637	642	2. Qardh
3. Istishna'	464	480	518	534	557	561	567	586	602	622	650	652	660	667	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	9.754	9.858	9.816	9.835	9.733	9.770	9.521	9.375	9.070	8.822	8.614	8.410	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.569	9.705	9.753	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	8.409	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	-	131	401	102	197	137	73	396	148	-	425	841	606	8. Other claims
9 Penyeritaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	996	955	1.106	1.169	1.224	1.235	1.238	1.283	1.344	1.394	1.467	1.531	1.554	1.685	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	6	11. Salam
12 Aset Istishna dalam Penyelesaian	13	14	10	16	15	15	14	15	11	10	5	5	5	201	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	160	163	186	188	191	190	192	193	192	196	202	203	202	203	13. Fixed Assets and Equipment
14 Persediaan	0	1	0	0	0	1	1	1	7	0	-	0	0	0	14. Inventories
15 Rupa-rupa Aset	1.465	1.668	1.721	1.814	1.783	1.724	1.729	2.006	2.187	1.769	2.352	3.862	2.408	2.221	15. Other Assets
Komponen Kewajiban dan Modal															LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	44.595	47.136	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	1. Third Party Funds
a. Dana Simpanan Wadiah	5.889	6.368	7.198	6.924	6.677	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	7.198	a. iB Wadia
1. Giro	3.326	3.645	4.320	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	3.956	1. iB Demand Deposits Wadia
2. Tabungan	2.563	2.723	2.878	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	3.242	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	38.678	40.737	42.340	44.006	43.950	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	50.579	b. Non Profit Sharing Investment Fund
1. Giro	1.077	1.197	1.087	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	2.087	1. Demand Deposits
2. Tabungan	9.513	10.434	10.846	11.043	11.235	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	12.705	2. Saving Deposits
3. Deposito	28.088	29.106	30.408	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	35.787	3. Time Deposits
c. Dana Investasi Profit Sharing	28	31	35	34	34	36	36	38	38	39	85	39	39	100	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	7	6	8	7	7	8	8	9	9	10	9	8	9	11	2. Saving Deposits
3. Deposito	22	25	27	27	27	28	29	29	29	30	76	31	31	89	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	1.775	2.350	2.526	2.362	2.462	2.005	2.024	2.381	2.544	2.362	2.346	2.978	2.347	2.481	3. Liabilities to other Banks
a. Giro	102	194	147	151	117	142	166	160	180	621	784	732	680	800	a. Demand Deposits
b. Tabungan	250	259	355	351	363	394	399	447	521	1.104	1.215	1.212	1.099	1.068	b. Saving Deposits
c. Deposito	1.422	1.802	2.023	1.859	1.976	1.469	1.361	1.722	1.842	5.671	6.380	6.047	5.602	6.869	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	96	2	2	6	1	98	51	1	339	89	148	223	88	f. Others

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mel	Jun	Jul	Ags	Sep ¹⁾	Okt	Nov	Des	Jan	Feb	Mar		
4 Surat Berharga yang Diterbitkan	500	500	500	500	500	500	500	500	500	500	555	500	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	276	221	221	221	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	234	4	4	4	4	4	64	171	195	250	331	330	383	380	5. Received Borrowing	
6 Liabilitas Lainnya	4	4	4	4	4	4	3	2	5	2	3	10	3	6	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	15.803	16.019	17.841	17.143	18.620	17.468	18.544	65.754	16.704	16.674	21.868	17,051 ¹⁾	17,621 ¹⁾	22.368	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	(1)	(0)	(0)	(0)	1	3	11	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	871	1.004	1.026	1.127	1.295	1.447	1.600	1.704	1.456	1.092	995	1.087	14. Net Income	
a. Tahun-tahun lalu	187	187	321	315	329	293	293	293	293	293	305	959	688	633	a. Previous years	
b. Tahun berjalan	1.193	1.084	550	689	697	835	1.003	1.154	1.308	1.411	1.151	133	307	454	b. Current year	
Ket: ¹⁾ Angka-angka diperbaiki																Note: ¹⁾ Revised figures

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	88	472	-	1	3	2	5	1	1	-	-	-	1	8	- Spot purchases
- Posisi pembelian forward yang masih berjalan	219	-	137	307	305	351	402	402	301	165	136	164	126	510	- Forward purchases
- Lainnya	38	110	29	46	43	27	35	26	43	33	33	27	19	-	- Others
Kewajiban Komitmen															Liabilities commitment
- 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	6.496	6.628	6.765	6.182	6.402	6.671	6.120	5.873	6.518	6.673	6.760	7.578	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	180	376	103	105	91	86	78	80	75	69	73	71	83	95	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	590	467	365	375	426	460	449	323	368	224	211	312	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	-	49	1	-	7	3	28	24	-	46	12	5	- Spot sales
- Posisi penjualan <i>forward</i> yang masih berjalan	321	569	243	321	322	356	378	395	297	161	132	191	153	662	- Forward sales
- Lainnya	1.410	1.791	1.757	1.412	1.414	1.418	1.498	1.516	1.491	1.488	1.299	1.294	1.284	1.894	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	24	25	27	28	29	29	30	32	718	236	311	237	311	309	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.613	2.417	3.705	3.696	3.659	3.684	3.710	3.710	3.689	935	947	978	1.006	1.178	- Income will be received
- Lainnya	750	715	691	707	848	835	857	952	904	295	423	565	542	344	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	1.952	1.851	2.135	2.598	2.806	3.016	3.293	3.201	3.494	4.357	3.367	3.022	3.091	3.170	- Guarantees issued
- Lainnya	42	105	100	88	185	205	222	222	253	89	127	133	137	53	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	2.189	4.878	5.806	5.843	5.971	6.143	6.252	6.402	6.414	6.728	7.238	7.493	7.506	7.797	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.738	1.523	1.374	985	774	825	827	780	756	756	725	725	725	755	- Channeling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	88	472	-	1	3	2	5	1	1	-	-	-	1	8	- Spot purchases
- Posisi pembelian forward yang masih	219	-	137	307	305	351	402	402	301	165	136	164	126	510	- Forward purchases
- Lainnya	38	110	29	46	43	27	35	26	43	33	33	27	19	-	- Others
Kewajiban Komitmen															Liabilities commitment
- 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	3.585	3.700	3.713	3.174	3.541	3.764	3.633	3.677	3.997	4.188	4.288	5.171	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	79	303	53	48	58	53	53	58	51	51	50	50	50	48	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	648	785	589	466	364	363	426	460	449	322	358	223	208	311	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	123	0	-	49	1	-	7	3	28	24	-	46	12	5	- Spot sales
- Posisi penjualan <i>forward</i> yang masih	321	569	243	321	322	356	378	395	297	161	132	191	153	662	- Forward sales
- Lainnya	1.407	1.788	1.754	1.409	1.412	1.415	1.496	1.514	1.490	1.487	1.297	1.293	1.283	1.893	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	24	25	27	28	29	29	30	32	718	236	311	237	311	309	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.574	2.383	3.638	3.592	3.594	3.609	3.631	3.630	3.605	829	852	884	905	987	- Income will be received
- Lainnya	12	7	6	6	7	7	8	6	7	5	6	8	8	10	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	1.414	1.380	1.685	2.089	2.201	2.342	2.547	2.382	2.704	3.584	2.734	2.458	2.551	2.645	- Guarantees issued
- Lainnya	11	11	4	0	0	0	0	0	0	0	1	8	1	1	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	1.632	4.270	4.924	4.932	5.041	5.174	5.240	5.391	5.366	5.634	5.966	6.196	6.208	6.456	- 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 2016
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Tagihan Komitmen															Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen															Liabilities commitment
- Fasilitas piutang <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	2.911	2.928	3.052	3.007	25	2.907	2.487	2.197	2.521	2.485	2.472	2.407	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	101	73	50	57	33	32	-	22	24	18	24	21	34	47	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	-	-	1	1	1	12	-	0	0	0	10	1	3	2	- 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	2	3	2	2	2	2	2	1	1	1	- Others
Tagihan Kontijensi															Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	39	34	67	104	64	76	79	80	84	105	95	94	101	191	- Income will be received
- Lainnya	738	708	685	701	841	828	849	946	897	289	416	558	534	334	- Others
Kewajiban Kontijensi															Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	538	470	449	508	605	674	746	819	790	773	633	563	540	525	- Guarantees issued
- Lainnya	32	94	95	88	185	204	222	222	253	89	127	125	136	53	- Others
Lainnya															Others
- Aktiva produktif yang dihapusbuku	557	608	883	911	930	969	1.011	1.011	1.048	1.094	1.272	1.297	1.298	1.340	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.688	1.473	1.324	934	723	774	777	730	706	706	675	675	675	705	- 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 2016
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep ¹	Okt	Nov	Des	Jan	Feb	Mar	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	29.620	32.615	14.041	17.515	21.035	24.586	28.584	32.104	35.675	39.229	43.042	3.781	6.727	10.173	1 Operating Income from:
a. Penempatan pada Bank Indonesia	973	1.105	522	631	724	804	913	1.028	1.144	1.270	1.342	97	190	289	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	187	210	73	91	113	136	156	176	196	217	237	23	48	69	b. Placement in Other Banks
c. Surat Berharga	783	873	341	434	554	654	750	817	901	1.020	1.166	220	264	407	c. Investment in Securities
d. Pembiayaan yang Diberikan:	20.076	21.976	8.135	10.188	12.177	14.292	16.559	18.607	20.700	22.750	24.977	2.447	4.310	6.449	d. Financing:
i. Pendapatan Bagi Hasil	5.752	6.381	2.433	3.029	3.637	4.269	4.915	5.550	6.169	6.802	7.523	885	1.307	1.802	i. Profit Sharing
a. Mudharabah	1.576	1.723	600	751	907	1.075	1.246	1.411	1.572	1.731	1.890	158	310	464	a. Mudharabah
b. Musyarakah	4.175	4.657	1.833	2.278	2.730	3.194	3.669	4.139	4.597	5.071	5.633	726	997	1.338	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	0	0	0	-	-	-	c. Other profit sharing
ii. Piutang	13.228	14.424	5.309	6.647	7.945	9.310	10.831	12.135	13.503	14.828	16.238	1.459	2.810	4.354	ii. Receivables/Acceptables
a. Murabahah	12.958	14.128	5.214	6.530	7.805	9.147	10.524	11.789	13.119	14.403	15.773	1.418	2.732	4.237	a. Murabahah
b. Ujrah	188	205	64	79	93	108	244	275	304	336	373	31	60	92	b. Qardh
c. Istishna'	69	76	30	37	45	52	60	67	76	84	92	9	17	26	c. Istishna'
d. Piutang Lainnya	13	14	2	2	2	3	3	4	4	4	0	-	-	-	d. Other Receivables/
iii. Pendapatan Sewa (ijarah)	1.096	1.171	392	512	595	713	813	922	1.028	1.119	1.217	104	193	293	iii. Leasing Receivables/
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	7.600	8.452	4.971	6.172	7.466	8.699	10.206	11.477	12.734	13.973	15.320	995	1.915	2.959	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	14.511	16.096	8.068	9.995	12.183	14.207	16.481	18.489	20.486	22.445	24.529	2.041	3.977	6.027	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	13.763	15.110	7.964	9.864	12.026	14.025	16.276	18.262	20.235	22.169	24.229	2.041	3.976	6.025	a. Non Profit Sharing Investment
b. Dana Investasi Profit Sharing	748	986	103	131	157	182	205	228	252	276	300	0	1	1	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	15.109	16.519	5.974	7.520	8.852	10.379	12.102	13.615	15.188	16.784	18.513	1.740	2.751	4.147	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	6.570	7.715	4.653	5.318	4.833	5.866	6.045	5.688	6.109	7.918	8.754	1.955	1.979	3.405	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	58	25	30	36	45	54	69	71	80	90	8	17	25	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah	13	15	4	4	4	4	4	5	6	6	7	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.700	1.884	594	754	919	1.052	1.067	1.169	1.298	1.423	1.585	112	215	347	c. Income from Investment, Fees/Commission, Provision
d. Pendapatan Lainnya	4.806	5.758	4.030	4.530	3.874	4.765	4.919	4.446	4.733	6.409	7.073	1.835	1.746	3.033	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	21.680	24.235	10.627	12.838	13.685	16.245	18.147	19.304	21.297	24.703	27.267	3.695	4.729	7.552	5 Total of Operating Income
6 Total Beban Operasional	15.732	17.942	8.713	10.420	11.053	13.161	14.629	15.252	16.717	19.617	22.011	3.372	4.116	6.611	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	374	405	106	134	162	194	223	249	277	304	335	24	44	67	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	23	26	7	9	9	11	13	15	16	17	18	1	2	2	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	8	9	15	19	19	23	26	31	34	2	2	3	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	6.159	7.288	4.798	5.441	5.139	6.340	6.887	6.486	7.021	8.956	10.235	2.272	2.043	3.553	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.075	1.187	366	460	550	650	726	820	910	1.020	1.115	95	191	292	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	9	4	4	4	4	5	10	25	25	26	0	0	6	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	0	0	0	5	4	4	1	1	1	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.840	5.339	2.087	2.647	3.167	3.616	4.067	4.569	5.013	5.523	6.087	555	1.089	1.631	i. Cost of Human Resources
ii. Biaya Tenaker	4.718	5.220	2.033	2.577	3.079	3.518	3.958	4.444	4.875	5.370	5.911	546	1.071	1.599	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	116	112	52	66	83	93	103	119	133	146	167	8	17	29	iii. Training Cost
iv. Penelitian dan Pengembangan	6	8	3	4	4	6	6	6	6	6	9	1	2	3	iv. Research and Development
j. Beban Operasional Lainnya	3.254	3.684	1.336	1.717	2.008	2.327	2.689	3.080	3.424	3.737	4.157	422	742	1.054	j. Other Operating Costs
i. Promosi	246	300	77	118	161	186	225	250	273	302	358	16	31	49	i. Promotion
ii. Biaya Lainnya	3.008	3.384	1.259	1.598	1.847	2.140	2.464	2.830	3.151	3.435	3.798	406	711	1.005	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.947	6.293	1.914	2.418	2.632	3.084	3.518	4.051	4.580	5.086	5.256	323	614	941	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	639	477	209	264	315	388	230	250	269	276	348	15	29	49	8 Non Operating Income
9 Beban Non Operasional	4.551	4.722	1.162	1.471	1.754	2.048	2.129	2.400	2.686	2.987	3.303	27	47	68	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.911)	(4.244)	(953)	(1.207)	(1.439)	(1.660)	(1.899)	(2.150)	(2.417)	(2.711)	(2.955)	(12)	(19)	(18)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.036	2.049	961	1.210	1.194	1.425	1.620	1.901	2.163	2.375	2.301	311	595	923	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)	(85)	(107)	(124)	(171)	(186)	(219)	(243)	(267)	(334)	(27)	(50)	(101)	13 Income Tax
14 Laba/Rugi Bersih	1.831	1.733	876	1.103	1.070	1.254	1.433	1.682	1.921	2.107	1.786	284	545	822	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	23.352	25.853	11.473	14.256	17.061	19.881	22.940	25.673	28.522	31.335	34.418	3.021	5.286	7.987	1 Operating Income from:
a. Penempatan pada Bank Indonesia	635	727	371	439	495	540	611	690	770	862	953	62	128	193	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	36	42	19	24	29	35	41	46	52	57	62	7	14	20	b. Placement in Other Banks
c. Surat Berharga	695	773	299	382	491	571	649	700	767	866	1.016	203	227	353	c. Investment in Securities
d. Pembiayaan yang Diberikan:	15.645	17.212	6.233	7.797	9.297	10.894	12.667	14.185	15.760	17.287	18.952	1.893	3.214	4.781	d. Financing:
i. Pendapatan Bagi Hasil	4.703	5.204	1.920	2.379	2.844	3.327	3.826	4.292	4.750	5.222	5.761	710	960	1.272	i. Profit Sharing
a. Mudharabah	1.065	1.158	370	460	551	648	754	847	938	1.030	1.120	88	173	257	a. Mudharabah
b. Musyarakah	3.638	4.046	1.550	1.919	2.293	2.679	3.072	3.445	3.811	4.191	4.641	622	788	1.014	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	0	0	0	0	0	0	0	0	0	-	-	-	c. Other profit sharing
ii. Piutang	10.677	11.752	4.254	5.330	6.366	7.454	8.703	9.734	10.836	11.877	12.991	1.164	2.223	3.464	ii. Receivables/Acceptables
a. Murabahah	10.494	11.552	4.188	5.250	6.271	7.345	8.457	9.457	10.528	11.537	12.620	1.132	2.163	3.373	a. Murabahah
b. Ujrah	151	166	56	69	82	95	229	259	287	318	353	30	58	87	b. Qardh
c. Istishna'	19	21	8	9	11	12	14	14	16	18	18	2	3	4	c. Istishna'
d. Piutang Lainnya	13	14	2	2	2	3	4	4	4	4	0	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (ijarah)	265	256	59	89	86	112	138	159	175	188	200	19	30	46	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	6.341	7.099	4.551	5.613	6.749	7.841	8.972	10.052	11.173	12.263	13.435	856	1.704	2.640	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	10.992	12.276	6.752	8.329	9.987	11.613	13.258	14.830	16.435	17.991	19.646	1.637	3.229	4.887	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	10.247	11.292	6.650	8.200	9.832	11.434	13.056	14.606	16.187	17.719	19.350	1.637	3.229	4.887	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	746	984	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	4.722	5.927	7.074	8.268	9.682	10.843	12.087	13.343	14.772	1.384	2.056	3.100	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	6.042	7.057	4.318	4.918	4.416	5.366	5.496	5.063	5.381	7.131	7.873	1.843	1.837	3.131	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	51	57	24	30	35	44	53	68	71	79	89	7	17	24	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	514	640	775	893	886	961	1.068	1.168	1.298	90	182	283	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	4.501	5.360	3.779	4.248	3.606	4.429	4.556	4.034	4.242	5.885	6.486	1.746	1.639	2.824	d. Other income
5 Total Pendapatan Operasional (3 + 4)	18.401	20.634	9.039	10.845	11.490	13.634	15.178	15.906	17.467	20.474	22.645	3.228	3.894	6.231	5 Total of Operating Income
6 Total Beban Operasional	13.602	15.543	7.640	9.077	9.519	11.357	12.633	12.986	14.154	16.784	18.653	3.039	3.595	5.754	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	319	345	84	106	128	153	175	195	216	235	257	21	39	59	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	21	24	6	8	8	10	12	14	15	16	17	1	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	0	0	7	9	14	16	18	21	24	28	32	2	2	2	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	5.480	6.506	4.384	4.939	4.503	5.625	6.119	5.613	6.009	7.831	8.789	2.129	1.852	3.186	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	961	1.061	318	398	476	563	638	721	800	898	981	84	170	260	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	8	3	4	4	4	4	10	25	25	26	0	0	6	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	1	0	0	0	0	0	0	5	4	4	1	1	1	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.215	4.651	1.842	2.331	2.781	3.142	3.536	3.974	4.348	4.799	5.289	492	963	1.439	i. Cost of Human Resources
ii. Biaya Tenaker	4.106	4.546	1.794	2.268	2.703	3.054	3.439	3.862	4.224	4.662	5.130	484	947	1.410	i. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	104	98	47	61	76	85	94	108	120	133	153	8	15	27	ii. Training Cost
iii. Penelitian dan Pengembangan	5	7	1	2	2	3	3	3	4	4	7	0	0	2	iii. Research and Development
j. Beban Operasional Lainnya	2.599	2.946	995	1.282	1.605	1.844	2.129	2.438	2.712	2.946	3.258	308	567	800	j. Other Operating Costs
i. Promosi	210	256	67	104	138	159	195	216	235	258	302	13	25	39	i. Promotion
ii. Biaya Lainnya	2.389	2.690	928	1.178	1.467	1.685	1.934	2.222	2.477	2.688	2.956	295	542	761	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	4.799	5.091	1.399	1.767	1.971	2.277	2.545	2.920	3.313	3.691	3.992	189	299	477	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	177	52	19	26	36	67	81	92	78	83	103	2	10	18	8 Non Operating Income
9 Beban Non Operasional	4.085	4.320	1.009	1.274	1.513	1.759	2.014	2.273	2.546	2.821	3.118	15	23	32	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.908)	(4.269)	(1.990)	(1.248)	(1.477)	(1.692)	(1.934)	(2.180)	(2.467)	(2.738)	(3.015)	(13)	(13)	(14)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	891	822	409	520	494	586	612	740	846	953	977	176	285	463	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	-	666	-	-	-	-	-	-	-	-	1.544	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(190)	(120)	(83)	(105)	(121)	(166)	(181)	(211)	(233)	(256)	(322)	(25)	(48)	(95)	13 Income Tax
14 Laba/Rugi Bersih	701	702	326	415	372	420	431	528	613	697	635	151	238	368	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 2016
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep ⁹	Okt	Nov	Des	Jan	Feb	Mar	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	6.269	6.762	2.568	3.259	3.974	4.705	5.644	6.431	7.153	7.895	8.624	760	1.442	2.186	1 Operating Income from:
a. Penempatan pada Bank Indonesia	339	378	150	192	229	264	301	338	374	408	390	35	63	96	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	151	168	54	67	84	101	115	130	144	160	175	16	34	49	b. Placement in Other Banks
c. Surat Berharga	89	100	42	51	63	83	101	117	133	154	150	17	38	54	c. Investment in Securities
d. Pembiayaan yang Diberikan:	4.431	4.764	1.902	2.391	2.881	3.398	3.892	4.422	4.940	5.463	6.026	554	1.096	1.668	d. Financing:
i. Pendapatan Bagi Hasil	1.049	1.177	513	650	793	942	1.089	1.258	1.420	1.580	1.762	174	346	531	i. Profit Sharing
a. Mudharabah	512	565	230	291	356	427	492	563	634	701	770	70	137	207	a. Mudharabah
b. Musyarakah	537	612	284	359	437	515	597	694	786	879	992	104	209	323	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.551	2.672	1.055	1.318	1.579	1.856	2.128	2.400	2.667	2.951	3.247	295	586	890	ii. Receivables/Acceptables
a. Murabahah	2.464	2.577	1.025	1.280	1.534	1.803	2.067	2.332	2.590	2.866	3.153	286	569	864	a. Murabahah
b. Ujrah	37	39	8	10	11	13	14	15	17	18	19	1	3	4	b. Qardh
c. Istishna'	50	56	22	28	34	40	47	53	60	67	74	7	14	22	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	832	915	333	423	508	600	675	764	853	931	1.017	85	163	247	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.259	1.353	420	558	717	858	1.234	1.425	1.561	1.710	1.885	138	211	320	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.519	3.820	1.316	1.666	2.196	2.593	3.224	3.659	4.051	4.454	4.883	405	748	1.140	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.517	3.818	1.314	1.664	2.194	2.591	3.221	3.656	4.048	4.450	4.879	405	747	1.139	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	2	2	2	2	3	3	3	3	4	5	0	1	1	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.750	2.942	1.252	1.593	1.778	2.111	2.420	2.772	3.102	3.441	3.741	356	694	1.046	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders
4 Pendapatan Operasional Lainnya	528	659	336	400	417	500	549	625	728	787	881	111	142	274	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	1	1	1	1	1	1	1	1	1	1	1	1	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah	12	15	4	4	4	4	4	4	6	6	6	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	209	244	80	115	144	159	181	208	231	256	287	22	33	64	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	306	398	251	281	268	336	363	412	491	524	587	89	108	209	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.279	3.601	1.588	1.993	2.195	2.611	2.969	3.398	3.830	4.228	4.622	467	836	1.320	5 Total of Operating Income
6 Total Beban Operasional	2.130	2.399	1.072	1.343	1.534	1.804	1.996	2.267	2.563	2.833	3.358	333	521	856	6 Total of Operating Costs
a. Beban Imbalan kepada BI	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	55	60	22	28	34	40	48	54	61	68	78	3	6	9	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	2	1	1	1	1	1	1	1	1	1	-	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	0	0	1	2	1	2	2	2	2	0	1	1	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	679	782	414	502	636	715	768	873	1.012	1.125	1.446	143	191	366	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	114	126	49	61	74	88	88	99	110	121	134	11	21	33	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	245	317	385	474	530	595	665	724	798	63	126	193	i. Cost of Human Resources
i. Biaya Tenaker	612	674	240	309	376	464	519	582	651	709	781	62	123	189	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	12	14	5	5	7	8	9	11	12	13	14	0	1	3	ii. Training Cost
iii. Penelitian dan Pengembangan	1	1	1	2	2	3	2	2	2	2	2	1	1	1	iii. Research and Development
j. Beban Operasional Lainnya	655	738	341	434	403	483	560	642	712	791	898	114	175	255	j. Other Operating Costs
i. Promosi	35	44	10	14	23	28	30	34	38	45	56	3	6	10	i. Promotion
ii. Biaya Lainnya	619	694	331	420	380	455	530	608	674	747	842	111	169	245	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.148	1.202	515	650	661	807	973	1.131	1.267	1.395	1.264	134	315	464	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	462	426	190	238	279	321	150	157	191	193	245	13	19	31	8 Non Operating Income
9 Beban Non Operasional	466	401	154	197	240	289	115	127	140	166	185	12	24	36	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(4)	24	37	41	39	32	35	30	51	26	60	1	(5)	(5)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.145	1.227	552	691	700	839	1.008	1.161	1.317	1.422	1.324	135	310	459	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	179	-	-	-	-	-	-	-	-	161	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(15)	(16)	(2)	(2)	(3)	(5)	(5)	(7)	(10)	(11)	(12)	(2)	(3)	(6)	13 Income Tax
14 Laba/Rugi Bersih	1.130	1.031	550	689	697	835	1.003	1.154	1.308	1.411	1.151	133	307	454	14 Net Profit/Loss

"-": Data not available

*) 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 Sharia Commercial Bank and Sharia Business Unit)
 Miliar Rp (Billion IDR)

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep ⁹⁾	Okt	Nov	Des	Jan	Feb	Mar	
1. Lancar	216.085	227.257	216.716	218.487	218.250	217.451	219.375	226.236	222.039	223.859	241.755	229.788	231.835	239.520	1. Current
2. Dalam Perhatian Khusus	15.532	13.406	21.283	21.083	21.190	20.374	21.001	21.859	21.638	22.111	19.507	22.039	23.513	22.886	2. Special Mention
3. Kurang Lancar	2.611	2.474	2.665	3.016	2.922	2.623	2.442	2.250	2.224	2.376	2.417	2.984	2.821	2.866	3. Sub-Standard
4. Diragukan	1.669	1.702	1.702	1.744	1.452	1.853	1.900	1.610	1.069	962	924	996	1.217	1.303	4. Doubtful
5. Macet	5.620	4.721	5.112	5.166	5.601	5.754	5.884	6.211	6.825	6.634	6.132	6.553	6.717	6.537	5. Lost
Total Aset Produktif	241.517	249.560	247.478	249.497	249.414	248.055	250.602	258.166	253.796	255.942	270.735	262.360	266.103	273.113	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,10	3,57	3,83	3,98	4,00	4,12	4,08	3,90	3,99	3,90	3,50	4,01	4,04	3,92	Percentage of Non Performing Earning Assets

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Lancar	159.855	168.229	155.492	157.005	155.036	156.024	154.783	159.405	157.245	158.974	169.873	163.272	163.881	166.273	1. Current
2. Dalam Perhatian Khusus	12.284	10.357	16.685	16.229	17.176	16.166	17.368	17.778	17.870	18.046	15.102	17.530	18.504	18.365	2. Special Mention
3. Kurang Lancar	2.228	2.106	2.234	2.623	2.113	2.255	2.057	1.920	1.868	2.092	2.210	2.645	2.460	2.357	3. Sub-Standard
4. Diragukan	1.448	1.457	1.426	1.459	1.187	1.250	1.333	972	855	781	774	812	1.045	1.041	4. Doubtful
5. Macet	4.780	3.990	4.153	4.180	4.581	4.604	4.731	5.077	5.283	5.070	4.684	5.101	5.240	5.035	5. Lost
Total Aset Produktif	180.595	186.138	179.989	181.496	180.094	180.299	180.273	185.152	183.122	184.962	192.642	189.360	191.131	193.071	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,68	4,06	4,34	4,55	4,38	4,50	4,51	4,30	4,37	4,29	3,98	4,52	4,58	4,37	Percentage of Non Performing Earning Assets

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep ⁹⁾	Okt	Nov	Des	Jan	Feb	Mar	
1. Lancar	56.231	59.028	61.224	61.483	63.214	61.428	64.592	66.832	64.794	64.885	71.882	66.515	67.954	73.246	1. Current
2. Dalam Perhatian Khusus	3.248	3.049	4.598	4.855	4.014	4.208	3.632	4.081	3.768	4.065	4.405	4.509	5.009	4.521	2. Special Mention
3. Kurang Lancar	383	368	431	392	808	368	385	330	357	285	207	339	360	509	3. Sub-Standard
4. Diragukan	221	245	276	285	265	603	567	639	214	181	150	184	171	263	4. Doubtful
5. Macet	839	732	959	985	1.019	1.150	1.153	1.133	1.542	1.564	1.448	1.452	1.477	1.502	5. Lost
Total Aset Produktif	60.922	63.422	67.489	68.000	69.320	67.757	70.329	73.015	70.674	70.979	78.093	73.000	74.972	80.042	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,37	2,12	2,47	2,45	3,02	3,13	2,99	2,88	2,99	2,86	2,31	2,71	2,68	2,84	Percentage of Non Performing Earning Assets

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Surat Berharga dimiliki berdasarkan Jenis	11.684	12.046	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	Securities Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.307	1.521	740	609	763	912	972	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	946	951	120	169	219	436	439	959	1.731	2.321	2.285	2.365	2.378	1.807	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	165	380	347	130	258	255	323	260	60	28	160	30	70	340	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	196	190	272	310	286	221	209	231	342	406	443	429	422	382	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.377	10.525	12.755	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	21.564	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	7.988	8.007	10.067	10.473	11.816	11.858	12.169	12.582	13.717	14.060	15.242	16.504	16.737	18.354	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	953	1.324	1.511	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	1.530	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	1.037	1.197	1.216	1.186	1.190	1.207	1.207	1.197	1.444	1.506	1.539	1.539	d. Others Sukuk	
e. SBPM Syariah Lainnya	113	111	110	121	118	117	117	119	119	119	119	143	143	111	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	3.290	3.937	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	Securities Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	860	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	860	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	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	3.010	1.047	1.000	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	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	-	b. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	500	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	c. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	11.684	12.046	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	22.534	22.847	24.093	Securities Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	1.307	1.521	740	609	763	912	972	1.449	2.133	2.755	2.887	2.824	2.870	2.529	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	180	328	223	253	230	195	199	322	530	613	633	680	570	574	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	97	243	245	246	296	298	199	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	223	253	230	195	199	225	286	368	387	384	272	375	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.127	1.193	516	356	533	717	773	1.127	1.603	2.142	2.254	2.144	2.301	1.956	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	10.377	10.525	12.755	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	19.710	19.976	21.564	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	5.397	5.711	6.573	6.911	7.279	7.161	7.400	7.799	7.816	7.830	7.825	7.815	3.239	3.257	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	1.004	1.009	1.341	1.551	1.711	1.719	1.954	2.375	2.442	2.446	2.446	2.449	2.223	2.196	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.232	5.360	5.568	5.442	5.446	5.423	5.374	5.383	5.380	5.367	1.016	1.061	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.980	4.814	6.182	6.452	7.636	7.612	7.662	7.663	8.784	9.103	10.536	11.895	16.738	18.307	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	3.290	3.937	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	3.288	1.293	1.860	Securities Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	790	1.437	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	278	247	860	1 Sharia Money Market Securities	
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	570	920	1.285	1.020	555	1.262	795	692	1.166	278	247	860	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	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	1.000	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	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	1.650	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	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.000	1.000	b. Measured at Face Value - Held to Maturity	
Note: *) Provisional Figures																

Note: *) Provisional Figures

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Surat Berharga dimiliki berdasarkan Jenis	9.850	10.208	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	Securities Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	261	470	615	509	658	787	845	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	-	-	120	169	219	436	439	862	1.488	2.077	2.039	2.069	2.080	1.608	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	65	280	222	30	153	130	197	133	60	28	40	30	70	240	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	196	190	272	310	286	221	209	231	342	406	443	429	422	382	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	9.589	9.739	11.435	11.994	12.404	12.260	12.436	12.830	13.989	14.319	15.749	16.616	16.468	17.877	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	7.421	7.440	8.947	9.303	9.520	9.558	9.756	10.162	11.319	11.659	12.842	13.632	13.476	14.914	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	953	1.324	1.511	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	1.528	1.528	1.530	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	1.014	1.018	988	992	1.009	1.009	999	1.246	1.298	1.306	1.307	d. Others Sukuk	
e. SBPM Syariah Lainnya	94	94	94	104	101	102	102	104	104	104	104	128	128	96	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	2.790	3.437	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	Securities Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	1.437	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	860	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.437	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	860	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.000	2.000	2.000	2.500	2.500	2.500	2.500	2.500	2.500	2.650	2.625	2.510	547	500	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	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	-	b. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	-	-	-	500	500	500	500	500	500	500	500	500	500	500	c. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	9.850	10.208	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	19.144	19.041	20.107	Securities Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	261	470	615	509	658	787	845	1.226	1.890	2.510	2.521	2.528	2.573	2.230	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	180	328	223	253	230	195	199	225	286	368	387	384	272	375	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	180	328	223	253	230	195	199	225	286	368	387	384	272	375	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	81	141	391	256	428	592	647	1.001	1.603	2.142	2.134	2.144	2.301	1.856	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	9.589	9.739	11.435	11.994	12.404	12.260	12.436	12.830	13.989	14.319	15.749	16.616	16.468	17.877	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	4.955	5.269	6.041	6.380	6.682	6.563	6.796	7.284	7.305	7.318	7.314	7.303	2.927	2.956	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	562	567	900	1.110	1.204	1.211	1.441	1.940	2.011	2.015	2.014	2.017	1.971	1.956	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.393	4.702	5.141	5.270	5.477	5.352	5.356	5.344	5.294	5.303	5.300	5.287	955	1.000	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.634	4.469	5.394	5.614	5.722	5.697	5.640	5.546	6.684	7.001	8.434	9.313	13.542	14.921	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	2.790	3.437	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	2.788	793	1.360	Securities Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	790	1.437	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	278	247	860	1 Sharia Money Market Securities	
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	570	920	1.285	1.020	555	1.262	795	692	1.166	278	247	860	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	2.000	2.000	2.000	2.500	2.500	2.500	2.500	2.500	2.500	2.650	2.625	2.510	547	500	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	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	1.650	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	500	500	b. Measured at Face Value - Held to Maturity	
Ket: *) Angka Sementara															Note: *) Provisional Figures	

Ket: *) Angka Sementara

Note: *) Provisional Figures

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

Indikator		2014		2015								2016			Indicator	
		Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Surat Berharga dimiliki berdasarkan Jenis		1.834	1.837	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	Securities Based on Instrument Categories
1	Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.046	1.051	125	100	105	125	126	223	243	245	366	296	298	299	1 Sharia Money Market Securities (SBPU Sharia)
	a. Surat Perbendaharaan Negara Syariah	946	951	-	-	-	-	-	97	243	245	246	296	298	199	a. Sharia SPN
	b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	100	100	125	100	105	125	126	126	-	-	120	-	-	100	b. Interbank Mudharabah Investment Certificates (SIMA)
	c. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Money Market Securities
2	Surat Berharga Pasar Modal Syariah (SBPM Syariah)	788	786	1.319	1.369	2.511	2.513	2.626	2.632	2.611	2.614	2.612	3.094	3.508	3.687	2 Sharia Capital Market Securities (SBPM Sharia)
	a. Surat Berharga Syariah Negara (SBSN)	567	567	1.120	1.169	2.297	2.301	2.413	2.420	2.398	2.402	2.400	2.871	3.261	3.439	a. Sharia SBN (SBSN)
	b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
	c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
	d. Sukuk Lainnya	203	203	183	183	198	198	198	198	198	198	198	208	232	232	d. Others Sukuk
	e. SBPM Syariah Lainnya	18	16	16	16	16	14	14	14	14	14	14	15	15	15	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis		500	500	500	500	500	500	500	500	500	500	555	500	500	500	Securities Based on Instrument Categories
1	Surat Berharga Pasar Uang Syariah (SBPU Syariah)	-	-	-	-	-	-	-	-	-	-	55	-	-	-	1 Sharia Money Market Securities (SBPU Sharia)
	a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	-	-	-	-	-	-	-	-	-	55	-	-	-	a. Sharia SPN
	b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2	Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	500	500	500	500	500	500	500	500	500	500	500	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
	a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
	b. Sukuk Lainnya	500	500	500	500	500	500	500	500	500	500	500	500	500	500	c. Subordinated Sukuk
	c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran		1.834	1.837	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	3.390	3.806	3.986	Securities Based on Measurement Methods
1	Surat Berharga Pasar Uang Syariah	1.046	1.051	125	100	105	125	126	223	243	245	366	296	298	299	1 Sharia Money Market Securities
	a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	97	243	245	246	296	298	199	a. Measured at Fair Value:
	1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	97	243	245	246	296	298	199	1. Through Income Statement
	2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	246	296	298	199	2. Through Other Comprehensive Income - Available for Sale
	b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.046	1.051	125	100	105	125	126	126	-	-	120	-	-	100	b. Measured at Face Value - Held to Maturity
2	Surat Berharga Pasar Modal Syariah	788	786	1.319	1.369	2.511	2.513	2.626	2.632	2.611	2.614	2.612	3.094	3.508	3.687	2 Sharia Capital Market Securities
	a. Diukur Pada Nilai Wajar	442	442	532	531	597	598	604	515	511	512	511	512	312	301	a. Measured at Fair Value:
	1. Melalui Laporan Laba/Rugi	442	442	441	441	507	508	513	436	431	432	431	432	251	240	1. Through Income Statement
	2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	91	90	90	90	90	79	80	80	80	80	61	61	2. Through Other Comprehensive Income - Available for Sale
	b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	346	344	788	837	1.914	1.915	2.022	2.117	2.100	2.102	2.101	2.582	3.196	3.386	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori		500	500	500	500	500	500	500	500	500	500	555	500	500	500	Securities Based on Measurement Methods
1	Surat Berharga Pasar Uang Syariah	-	-	-	-	-	-	-	-	-	-	55	-	-	-	1 Sharia Money Market Securities
	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
2	Surat Berharga Pasar Modal Syariah	500	500	500	500	500	500	500	500	500	500	500	500	500	500	2 Sharia Capital Market Securities
	a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
	1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
	2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
	b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	500	500	500	500	500	500	500	500	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			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	64.313	63.741	67.060	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	74.107	75.112	77.011	1. Profit Sharing Financing
NPF	3.945	3.374	3.331	3.409	3.316	3.238	3.329	3.353	3.308	3.257	3.414	3.913	3.970	3.775	NPF
a. Mudharabah	14.307	14.354	14.388	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	14.469	14.268	14.273	a. Mudharabah
NPF	578	519	475	472	420	406	393	378	368	351	323	339	383	360	NPF
b. Musyarakah	49.946	49.336	52.649	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	59.638	60.845	62.737	b. Musyarakah
NPF	3.359	2.844	2.843	2.937	2.896	2.832	2.936	2.975	2.940	2.906	3.091	3.574	3.587	3.415	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	24	1	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	14	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	122.599	123.968	123.012	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	126.761	126.352	126.503	2. Receivables/Aceptables
NPF	5.501	5.092	5.780	6.086	6.221	6.548	6.472	6.310	6.302	6.302	5.643	6.169	6.326	6.448	NPF
a. Murabahah	115.602	117.371	117.210	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	122.287	122.042	122.168	a. Murabahah
NPF	5.218	4.844	5.431	5.719	5.851	6.180	6.128	5.989	6.001	6.075	5.502	6.014	6.171	6.304	NPF
b. 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	3.556	b. Qardh
NPF	258	225	315	334	338	336	313	290	280	205	121	136	134	124	NPF
c. Istishna'	618	633	664	678	699	700	705	722	728	746	770	769	775	780	c. Istishna'
NPF	26	23	34	33	32	32	32	31	21	21	20	19	21	20	NPF
3. Pembiayaan Sewa (Ijarah)	11.464	11.620	11.454	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	10.353	10.107	9.968	3. Ijarah including Leasing receivables
NPF	195	166	201	212	219	224	206	188	241	193	191	182	181	216	NPF
a. Pembiayaan Sindikasi	235	231	199	193	188	184	179	175	169	165	160	155	150	145	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	14	22	22	22	8	22	22	7	b. Financing through Channeling
NPF	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	11.241	11.353	11.305	11.293	11.139	11.124	10.843	10.758	10.463	10.176	9.935	9.815	d. Other Ijarah
NPF	192	164	201	212	219	224	206	188	241	193	191	182	181	216	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	198.376	199.330	201.526	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	Total Financing
NPF	9.641	8.632	9.312	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	Total NPF

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	49.729	48.753	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	53.911	54.430	55.752	1. Profit Sharing Financing
NPF	3.590	3.035	2.841	2.927	2.783	2.712	2.794	2.813	2.764	2.723	2.926	3.298	3.335	3.149	NPF
a. Mudharabah	8.608	8.424	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	a. Mudharabah
NPF	444	383	280	280	228	220	216	206	200	184	179	195	228	211	NPF
b. Musyarakah	41.061	40.278	41.773	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	46.105	46.816	48.200	b. Musyarakah
NPF	3.137	2.640	2.548	2.647	2.556	2.492	2.578	2.607	2.564	2.539	2.748	3.103	3.107	2.938	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	24	1	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	14	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	96.779	97.276	95.710	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	96.757	95.829	95.657	2. Receivables/Acceptables
NPF	4.616	4.274	4.813	5.120	4.883	5.180	5.112	4.939	4.981	5.005	4.520	4.997	5.140	5.021	NPF
a. Murabahah	90.989	91.867	91.074	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	93.561	92.815	92.630	a. Murabahah
NPF	4.347	4.040	4.481	4.770	4.531	4.831	4.785	4.637	4.698	4.798	4.397	4.860	5.007	4.897	NPF
b. Qardh	5.636	5.256	4.491	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	3.080	2.897	2.914	b. Qardh
NPF	250	218	306	324	327	326	303	280	269	193	111	126	122	115	NPF
c. Istishna'	154	153	146	144	142	140	138	136	126	124	120	117	116	114	c. Istishna'
NPF	19	17	26	26	24	24	23	22	14	14	12	11	11	10	NPF
3. Pembiayaan Sewa (Ijarah)	1.895	1.916	1.701	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	1.532	1.494	1.559	3. Ijarah including Leasing receivables
NPF	25	11	6	10	10	10	10	10	9	9	10	9	9	9	NPF
a. Pembiayaan Sindikasi	235	231	199	193	188	184	179	175	169	165	160	155	150	145	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.659	1.685	1.502	1.511	1.504	1.473	1.421	1.377	1.346	1.407	1.402	1.377	1.344	1.414	d. Other Ijarah
NPF	25	11	6	10	10	10	10	10	9	9	10	9	9	9	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	148.403	147.944	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	Total Financing
NPF	8.231	7.320	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	Total NPF

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	14.583	14.988	17.226	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	20.195	20.683	21.259	1. Profit Sharing Financing
NPF	355	339	490	482	533	526	534	539	544	534	487	615	635	625	NPF
a. Mudharabah	5.699	5.930	6.351	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	6.663	6.654	6.722	a. Mudharabah
NPF	133	135	195	192	192	186	177	171	168	167	144	143	155	149	NPF
b. Musyarakah	8.884	9.058	10.875	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	13.533	14.028	14.537	b. Musyarakah
NPF	222	204	295	291	341	341	357	368	377	367	343	472	480	477	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.820	26.693	27.301	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	30.004	30.523	30.847	2. Receivables/Acceptables
NPF	885	817	967	965	1.338	1.368	1.361	1.370	1.321	1.297	1.123	1.172	1.186	1.427	NPF
a. Murabahah	24.612	25.504	26.136	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	28.727	29.227	29.538	a. Murabahah
NPF	871	804	950	948	1.320	1.350	1.343	1.352	1.303	1.278	1.105	1.154	1.164	1.407	NPF
b. Qardh	744	708	647	640	632	630	635	625	629	640	642	626	637	642	b. Qardh
NPF	7	7	9	10	10	10	10	10	11	12	10	10	13	10	NPF
c. Istishna'	464	480	518	534	557	561	567	586	602	622	650	652	660	667	c. Istishna'
NPF	7	6	8	8	8	8	8	9	8	8	7	8	10	10	NPF
3. Pembiayaan Sewa (Ijarah)	9.569	9.705	9.753	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	8.821	8.613	8.409	3. Ijarah including Leasing receivables
NPF	170	156	195	202	208	213	197	178	232	184	181	173	173	207	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	0	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	14	22	22	22	8	22	22	7	b. Financing through Channeling
NPF	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	9.739	9.843	9.801	9.820	9.718	9.747	9.497	9.352	9.062	8.799	8.591	8.402	d. Other Ijarah
NPF	168	154	195	202	208	213	197	178	232	184	181	173	173	207	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	49.972	51.385	54.281	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	Total Financing
NPF	1.410	1.312	1.652	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	Total NPF

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	60.867	60.466	61.938	63.251	65.418	64.962	65.604	66.622	67.129	67.778	70.146	68.826	69.977	71.810	1. Profit Sharing Financing
NPF	3.696	3.176	3.244	3.207	3.210	3.139	3.234	3.255	3.194	3.230	3.391	3.867	3.925	3.731	NPF
a. Mudharabah	13.972	14.094	14.108	14.621	15.380	15.438	15.374	15.020	14.810	14.675	14.815	14.464	14.264	14.270	a. Mudharabah
NPF	578	519	475	472	420	406	393	378	368	351	323	339	383	360	NPF
b. Musyarakah	46.835	46.320	47.807	48.629	50.038	49.524	50.230	51.602	52.319	53.103	55.331	54.362	55.713	57.539	b. Musyarakah
NPF	3.110	2.646	2.756	2.735	2.790	2.733	2.841	2.877	2.826	2.879	3.068	3.528	3.542	3.370	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	24	1	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	14	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	116.350	117.481	116.459	116.831	117.693	116.845	117.052	117.166	117.685	118.534	120.324	120.325	120.239	120.764	2. Receivables/Acceptables
NPF	5.395	4.928	5.630	5.813	5.684	5.984	5.888	5.700	5.733	5.579	4.959	5.529	5.683	5.895	NPF
a. Murabahah	109.355	110.885	110.800	111.278	112.203	111.509	111.823	112.013	112.757	113.762	115.605	115.853	115.932	116.429	a. Murabahah
NPF	5.112	4.680	5.281	5.446	5.314	5.616	5.544	5.379	5.432	5.352	4.818	5.374	5.528	5.752	NPF
b. Qardh	6.378	5.963	4.995	4.875	4.792	4.636	4.524	4.430	4.200	4.026	3.948	3.703	3.532	3.554	b. Qardh
NPF	258	225	315	334	338	336	313	290	280	205	121	136	134	124	NPF
c. Istishna'	618	633	664	678	699	700	705	722	728	746	770	769	775	780	c. Istishna'
NPF	26	23	34	33	32	32	32	31	21	21	20	19	21	20	NPF
3. Pembiayaan Sewa (Ijarah)	9.041	9.257	9.366	9.398	9.387	9.431	9.294	9.259	9.180	9.145	8.972	8.762	8.614	8.490	3. Ijarah including Leasing receivables
NPF	105	105	153	166	174	182	164	164	223	175	171	162	161	137	NPF
a. Pembiayaan Sindikasi	228	223	192	186	181	176	172	167	162	158	153	148	144	139	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	14	22	22	22	8	22	22	7	b. Financing through Channeling
NPF	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	9.160	9.197	9.192	9.241	9.108	9.069	8.995	8.965	8.812	8.592	8.448	8.343	d. Other Ijarah
NPF	103	103	153	166	174	182	164	164	223	175	171	162	161	137	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	186.259	187.204	187.764	189.480	192.498	191.238	191.950	193.047	193.994	195.458	199.442	197.913	198.830	201.063	Total Financing
NPF	9.196	8.209	9.027	9.186	9.067	9.305	9.286	9.119	9.151	8.984	8.521	9.557	9.769	9.763	Total NPF

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	47.772	46.976	47.822	48.298	49.793	49.174	49.456	50.354	50.323	50.550	52.398	51.075	51.707	52.967	1. Profit Sharing Financing
NPF	3.341	2.837	2.754	2.724	2.677	2.613	2.700	2.715	2.650	2.696	2.903	3.252	3.290	3.105	NPF
a. Mudharabah	8.529	8.424	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	7.806	7.613	7.552	a. Mudharabah
NPF	444	383	280	280	228	220	216	206	200	184	179	195	228	211	NPF
b. Musyarakah	39.183	38.501	39.761	40.255	41.227	40.591	40.979	41.986	42.110	42.548	44.419	43.269	44.093	45.415	b. Musyarakah
NPF	2.888	2.442	2.461	2.444	2.450	2.392	2.484	2.509	2.450	2.512	2.725	3.057	3.062	2.894	NPF
c. Pembiayaan Bagi Hasil Lainnya	60	51	24	1	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	9	11	14	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.089	91.479	89.861	90.125	90.784	89.795	89.584	89.419	89.655	89.938	91.216	90.960	90.319	90.509	2. Receivables/Acceptables
NPF	4.542	4.143	4.696	4.883	4.769	5.045	4.973	4.795	4.846	4.721	4.238	4.758	4.883	4.852	NPF
a. Murabahah	85.302	86.072	85.367	85.745	86.482	85.649	85.557	85.477	85.958	86.428	87.789	87.765	87.308	87.483	a. Murabahah
NPF	4.272	3.908	4.364	4.533	4.417	4.696	4.647	4.492	4.563	4.514	4.115	4.621	4.750	4.727	NPF
b. Qardh	5.634	5.254	4.348	4.236	4.160	4.006	3.889	3.806	3.570	3.386	3.306	3.077	2.895	2.912	b. Qardh
NPF	250	218	306	324	327	326	303	280	269	193	111	126	122	115	NPF
c. Istishna'	154	153	146	144	142	140	138	136	126	124	120	117	116	114	c. Istishna'
NPF	19	17	26	26	24	24	23	22	14	14	12	11	11	10	NPF
3. Pembiayaan Sewa (Ijarah)	1.512	1.539	1.448	1.428	1.438	1.427	1.386	1.367	1.348	1.358	1.368	1.342	1.314	1.384	3. Ijarah including Leasing receivables
NPF	25	11	6	10	10	10	10	10	9	9	10	9	9	9	NPF
a. Pembiayaan Sindikasi	228	223	192	186	181	176	172	167	162	158	153	148	144	139	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.284	1.316	1.256	1.241	1.257	1.250	1.214	1.200	1.186	1.200	1.215	1.194	1.170	1.245	d. Other Ijarah
NPF	25	11	6	10	10	10	10	10	9	9	10	9	9	9	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	140.373	139.993	139.131	139.850	142.016	140.395	140.426	141.139	141.326	141.846	144.981	143.377	143.340	144.860	Total Financing
NPF	7.908	6.991	7.456	7.617	7.457	7.668	7.683	7.520	7.505	7.426	7.151	8.019	8.182	7.966	Total NPF

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	13.095	13.490	14.116	14.954	15.624	15.788	16.149	16.268	16.806	17.228	17.748	17.751	18.270	18.843	1. Profit Sharing Financing
NPF	355	339	490	482	533	526	534	539	544	534	487	615	635	625	NPF
a. Mudharabah	5.443	5.670	6.071	6.580	6.814	6.855	6.898	6.653	6.596	6.672	6.836	6.658	6.651	6.719	a. Mudharabah
NPF	133	135	195	192	192	186	177	171	168	167	144	143	155	149	NPF
b. Musyarakah	7.652	7.820	8.045	8.374	8.811	8.933	9.251	9.616	10.210	10.555	10.912	11.092	11.619	12.124	b. Musyarakah
NPF	222	204	295	291	341	341	357	368	377	367	343	472	480	477	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.261	26.002	26.598	26.706	26.909	27.050	27.468	27.747	28.030	28.597	29.108	29.365	29.920	30.255	2. Receivables/Acceptables
NPF	853	785	933	931	914	939	915	906	887	858	721	771	799	1.044	NPF
a. Murabahah	24.053	24.813	25.433	25.533	25.720	25.860	26.266	26.536	26.799	27.334	27.816	28.087	28.624	28.946	a. Murabahah
NPF	839	771	916	914	896	920	897	887	869	839	704	753	777	1.024	NPF
b. Qardh	744	708	647	640	632	630	635	625	629	640	642	626	637	642	b. Qardh
NPF	7	7	9	10	10	10	10	10	11	12	10	10	13	10	NPF
c. Istishna'	464	480	518	534	557	561	567	586	602	622	650	652	660	667	c. Istishna'
NPF	7	6	8	8	8	8	8	9	8	8	7	8	10	10	NPF
3. Pembiayaan Sewa (Ijarah)	7.530	7.718	7.919	7.970	7.949	8.005	7.908	7.892	7.832	7.788	7.605	7.420	7.300	7.105	3. Ijarah including Leasing receivables
NPF	80	94	148	156	164	172	154	154	215	166	161	153	152	128	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	0	-	0	0	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	20	19	14	14	14	14	14	22	22	22	8	22	22	7	b. Financing through Channeling
NPF	2	2	0	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	7.904	7.956	7.935	7.991	7.894	7.869	7.810	7.765	7.597	7.398	7.278	7.098	d. Other Ijarah
NPF	78	92	148	156	164	172	154	154	215	166	161	153	152	128	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	45.886	47.211	48.633	49.630	50.482	50.843	51.524	51.907	52.668	53.612	54.461	54.535	55.490	56.203	Total Financing
NPF	1.289	1.218	1.571	1.569	1.611	1.637	1.604	1.599	1.646	1.558	1.370	1.538	1.586	1.797	Total NPF

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

Jenis Penggunaan dan Kategori Usaha	2014		2015									2016			Type of Usage and Debtor Group
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	78.210	77.935	78.745	80.099	80.497	79.964	80.048	81.062	80.167	80.108	79.949	78.288	78.186	79.160	1. Working Capital
a. UMKM	39.826	40.205	34.644	32.190	32.828	30.691	27.730	31.359	30.306	30.475	33.382	32.018	31.716	32.346	a. Micro, Small and Medium Enterprise
NPF	2.854	2.839	2.606	2.765	2.595	2.781	2.137	2.809	2.532	2.413	2.275	2.477	2.479	2.339	NPF
b. Bukan UMKM	38.385	37.729	44.101	47.909	47.669	49.272	52.318	49.704	49.861	49.633	46.567	46.270	46.470	46.814	b. Non Micro, Small and Medium Enterprise
NPF	2.600	1.904	1.868	2.112	2.382	2.379	3.019	2.322	2.330	2.366	2.643	3.047	2.981	2.982	NPF
2. Investasi	40.348	41.718	43.986	44.628	45.754	45.695	46.262	47.523	47.331	48.428	51.690	51.845	51.531	51.707	2. Investment
a. UMKM	19.323	19.600	20.168	19.412	19.964	19.382	14.008	15.066	15.751	16.323	16.909	17.101	17.002	17.064	a. Micro, Small and Medium Enterprise
NPF	1.128	1.037	1.398	1.385	1.387	1.393	907	1.095	1.168	1.153	1.136	1.287	1.374	1.396	NPF
b. Bukan UMKM	21.026	22.118	23.818	25.216	25.790	26.313	32.254	32.456	31.580	32.105	34.781	34.744	34.529	34.643	b. Non Micro, Small and Medium Enterprise
NPF	899	818	1.046	1.127	1.044	1.079	1.582	1.311	1.517	1.609	1.189	1.248	1.323	1.225	NPF
3. Konsumsi (Bukan UMKM)	79.817	79.677	78.795	79.167	79.805	79.184	79.564	79.558	80.270	80.588	81.357	81.088	81.854	82.615	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.161	2.035	2.394	2.318	2.346	2.378	2.362	2.314	2.304	2.210	2.005	2.204	2.320	2.497	NPF
Total Pembiayaan	198.376	199.330	201.526	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	Total Financing
Total NPF	9.642	8.632	9.312	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2014		2015									2016			Type of Usage and Debtor Group
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	63.446	62.634	61.482	62.163	63.558	62.983	62.957	64.048	63.011	62.767	63.640	62.233	61.765	62.547	1. Working Capital
a. UMKM	33.402	33.904	30.826	28.367	28.945	26.891	23.924	27.494	26.424	26.560	26.650	25.545	25.290	25.527	a. Micro, Small and Medium Enterprise
NPF	2.455	2.446	2.254	2.404	2.224	2.404	1.745	2.406	2.125	2.000	1.808	2.007	2.002	1.895	NPF
b. Bukan UMKM	30.044	28.730	30.656	33.796	34.612	36.092	39.032	36.554	36.587	36.208	36.990	36.688	36.475	37.020	b. Non Micro, Small and Medium Enterprise
NPF	2.432	1.735	1.481	1.725	1.568	1.583	2.228	1.532	1.566	1.616	2.076	2.385	2.320	2.136	NPF
2. Investasi	31.705	32.591	34.795	34.972	36.053	35.780	36.050	37.162	37.164	38.145	40.239	40.505	40.425	40.546	2. Investment
a. UMKM	16.657	16.849	17.672	17.143	17.674	17.109	11.738	12.791	12.929	14.130	14.228	14.072	14.046	13.910	a. Micro, Small and Medium Enterprise
NPF	1.004	946	1.219	1.227	1.222	1.219	723	936	1.001	998	977	1.103	1.180	1.134	NPF
b. Bukan UMKM	15.048	15.741	17.123	17.829	18.379	18.670	24.312	24.370	24.235	24.014	26.011	26.433	26.379	26.636	b. Non Micro, Small and Medium Enterprise
NPF	671	584	821	881	794	822	1.352	1.081	1.246	1.396	1.060	1.136	1.210	1.034	NPF
3. Konsumsi (Bukan UMKM)	53.252	52.720	50.969	50.887	51.099	50.296	50.280	49.947	50.214	49.955	50.089	49.462	49.562	49.875	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.670	1.609	1.885	1.820	1.868	1.875	1.868	1.808	1.815	1.726	1.534	1.672	1.772	1.981	NPF
Total Pembiayaan	148.403	147.944	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	Total Financing
Total NPF	8.231	7.320	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	Total NPF

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

Jenis Penggunaan dan Kategori Usaha	2014		2015									2016			Type of Usage and Debtor Group
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	14.764	15.301	17.263	17.936	16.940	16.980	17.091	17.014	17.156	17.341	16.309	16.054	16.421	16.613	1. Working Capital
a. UMKM	6.424	6.301	3.818	3.823	3.883	3.800	3.806	3.864	3.882	3.916	6.732	6.473	6.426	6.820	a. Micro, Small and Medium Enterprise
NPF	400	393	351	361	371	377	392	403	407	413	466	469	477	444	NPF
b. Bukan UMKM	8.340	9.000	13.445	14.113	13.057	13.180	13.286	13.150	13.274	13.425	9.577	9.581	9.995	9.793	b. Non Micro, Small and Medium Enterprise
NPF	168	169	387	387	814	796	791	790	764	750	567	662	661	846	NPF
2. Investasi	8.643	9.128	9.191	9.656	9.701	9.916	10.212	10.361	10.167	10.283	11.452	11.340	11.106	11.161	2. Investment
a. UMKM	2.666	2.751	2.496	2.270	2.290	2.273	2.271	2.275	2.822	2.192	2.682	3.029	2.956	3.154	a. Micro, Small and Medium Enterprise
NPF	124	90	179	158	165	173	184	158	167	155	159	184	194	262	NPF
b. Bukan UMKM	5.977	6.377	6.695	7.387	7.411	7.642	7.941	8.086	7.345	8.091	8.770	8.311	8.150	8.007	b. Non Micro, Small and Medium Enterprise
NPF	228	234	225	246	250	257	230	230	271	213	129	112	113	192	NPF
3. Konsumsi (Bukan UMKM)	26.565	26.957	27.827	28.281	28.706	28.888	29.283	29.611	30.056	30.633	31.268	31.626	32.291	32.740	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	491	426	510	497	478	504	494	506	489	484	471	532	548	516	NPF
Total Pembiayaan	49.972	51.385	54.281	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	Total Financing
Total NPF	1.411	1.312	1.652	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	Total NPF

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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Pertanian, Perburuan dan Kehutanan	4.794	4.965	5.625	6.227	6.889	6.779	7.132	7.204	7.020	6.941	7.950	7.912	7.839	7.803	Agricultures, Hunting and Forestry	
NPF	391	395	455	467	461	459	491	488	486	448	431	451	460	444	NPF	
Perikanan	722	714	928	1.001	914	936	1.039	1.039	1.088	1.146	1.198	1.212	1.242	1.313	Fisher	
NPF	9	8	18	19	19	22	23	26	28	28	24	35	30	29	NPF	
Pertambangan dan Penggalian	4.852	4.597	5.165	5.177	5.019	4.650	4.753	5.555	5.245	5.255	6.145	6.377	6.289	6.195	Mining and Quarrying	
NPF	600	439	463	550	456	443	393	405	376	444	422	445	447	484	NPF	
Industri Pengolahan	13.567	13.300	14.475	14.888	15.319	15.723	15.412	16.261	16.081	16.949	17.982	17.808	17.654	17.937	Processing Industry	
NPF	681	524	627	781	645	657	615	632	611	697	876	991	978	959	NPF	
Listrik, gas dan air	5.370	5.492	5.655	5.828	5.912	5.870	5.864	6.448	6.166	6.396	6.427	6.654	6.619	6.896	Electricity, Gas and Water	
NPF	366	395	370	351	759	808	824	876	709	843	835	950	825	815	NPF	
Konstruksi	12.007	11.669	11.465	11.591	12.060	11.983	12.138	11.865	11.918	11.168	11.193	10.816	10.868	11.083	Construction	
NPF	1.004	854	770	773	753	785	802	782	749	845	576	625	650	898	NPF	
Perdagangan Besar dan Eceran	22.479	22.732	24.955	25.121	25.638	25.074	25.077	25.055	25.458	25.564	25.993	26.264	26.652	26.495	Wholesale and Retail Trade	
NPF	1.633	1.451	1.514	1.685	1.749	1.772	1.825	1.940	2.099	1.913	2.135	2.447	2.566	2.255	NPF	
Penyediaan akomodasi dan penyediaan makan minum	1.336	1.555	1.521	1.690	1.728	1.773	1.876	2.010	2.030	1.916	2.101	2.178	2.365	2.409	Provision of accomodation and the provision of eating and drinking	
NPF	57	85	89	92	96	98	120	110	103	101	94	75	80	76	NPF	
Transportasi, pergudangan dan komunikasi	11.954	12.192	14.105	13.967	12.531	12.713	12.751	12.708	12.180	12.283	11.072	10.896	10.934	10.775	Transportation, Warehousing and Communications	
NPF	934	837	960	1.001	869	970	969	728	840	718	515	648	682	619	NPF	
Perantara Keuangan	16.826	16.828	16.966	17.079	17.725	17.888	18.225	18.652	18.773	19.124	19.184	18.651	18.266	18.407	Financial intermediaries	
NPF	541	432	286	286	246	247	300	279	285	268	213	220	267	235	NPF	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.544	7.643	8.266	8.706	8.903	9.111	9.166	8.748	8.963	9.361	9.365	9.237	8.949	9.269	Real Estate, Business, Ownership, and Business Services	
NPF	390	302	485	506	519	550	515	515	596	565	474	496	487	510	NPF	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	27	25	25	25	25	24	40	17	266	264	263	263	Government administration, Defese and Compulsory social security	
NPF	2	3	3	3	2	2	2	3	13	3	2	2	2	2	NPF	
Jasa Pendidikan	2.243	2.319	2.576	2.642	2.739	2.838	2.865	2.883	3.002	3.071	3.193	3.149	3.172	3.279	Education Services	
NPF	15	15	22	24	29	24	21	21	38	43	69	61	48	65	NPF	
Jasa Kesehatan dan Kegiatan Sosial	1.759	1.756	2.028	2.065	2.156	2.218	2.258	2.339	2.411	2.436	2.550	2.527	2.523	2.554	Health Services and Social Activities	
NPF	50	59	72	76	77	71	63	65	63	64	61	64	66	52	NPF	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	6.816	6.757	6.381	6.163	6.145	5.431	5.245	5.308	4.713	4.515	4.600	4.168	4.134	4.178	Community, Sociocultural,Entertainment and Other Individual Services	
NPF	531	508	530	529	491	477	467	460	346	363	287	321	343	275	NPF	
Jasa Perorangan yang Melayani Rumah Tangga	93	106	165	180	199	208	222	238	244	256	274	281	289	300	Individual Services which Serve Households	
NPF	0	1	1	2	2	2	3	3	4	6	3	6	4	4	NPF	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	1	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	6.112	6.944	2.428	2.379	2.348	2.438	2.263	2.246	2.167	2.138	2.147	1.738	1.658	1.710	Business Activities which are not clearly defined	
NPF	275	289	252	246	236	245	211	204	202	194	224	222	222	219	NPF	
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin	
Rumah Tangga															Households	
Untuk Pemilikan Rumah Tinggal	38.526	39.221	40.579	41.063	41.647	41.952	42.424	42.526	42.319	42.757	43.413	43.692	44.159	44.703	For Home Ownership	
NPF	1.162	1.051	1.167	1.148	1.165	1.189	1.182	1.167	1.150	1.158	1.088	1.163	1.269	1.248	NPF	
Untuk Pemilikan Flat atau Apartemen	1.186	1.174	1.267	1.266	1.282	1.284	1.252	1.298	1.486	1.467	1.446	1.336	1.332	1.321	For Apartement Ownership	
NPF	30	32	30	28	30	25	26	22	33	32	30	27	37	37	NPF	
Untuk Pemilikan Ruko atau Rukan	1.918	1.945	2.131	2.157	2.228	2.284	2.256	2.328	2.206	2.211	2.236	2.302	2.339	2.393	For Shop House Ownership	
NPF	85	83	93	93	103	108	106	112	86	93	72	91	104	112	NPF	
Untuk Pemilikan Kendaraan Bermotor	7.678	6.942	5.836	5.693	5.767	5.559	5.705	8.060	8.344	8.680	8.971	9.256	7.298	9.665	For Vehicles Ownership	
NPF	104	97	82	83	77	76	74	116	123	130	131	171	89	105	NPF	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.787	21.743	20.707	20.724	20.735	20.513	20.436	20.304	20.943	20.977	20.974	20.813	20.878	21.100	Others	
NPF	719	661	892	797	796	809	772	730	751	648	536	592	612	813	NPF	
Bukan Lapangan Usaha Lainnya	8.722	8.653	8.276	8.265	8.147	7.591	7.490	5.041	4.971	4.497	4.318	3.689	5.848	3.433	Non Industrial Origin - Others	
NPF	60	112	131	169	174	171	202	167	161	149	149	161	209	181	NPF	
Total Pembiayaan	198.376	199.330	201.526	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	211.221	211.571	213.482	Total Financing	
Total NPF	9.642	8.632	9.312	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	10.264	10.477	10.439	Total NPF	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2014		2015									2016			Financing by Industrial Origin
	Nov	Des	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, Perburuan dan Kehutanan	4.237	4.210	4.847	5.064	5.624	5.559	5.875	5.952	5.787	5.665	6.546	6.510	6.478	6.437	Agricultures, Hunting and Forestry
NPF	355	360	397	407	397	392	420	407	407	364	350	364	369	353	NPF
Perikanan	452	447	716	786	699	722	821	823	885	943	997	1.012	1.048	1.117	Fisher
NPF	5	5	12	13	14	16	18	17	18	19	16	26	21	20	NPF
Pertambangan dan Penggalian	4.231	4.032	4.673	4.706	4.545	4.194	4.306	5.074	4.810	4.839	4.813	4.941	4.886	4.742	Mining and Quarrying
NPF	466	330	366	452	359	348	297	316	297	364	377	400	401	379	NPF
Industri Pengolahan	11.049	10.632	11.623	11.857	12.264	12.644	12.397	13.104	13.050	13.721	14.401	14.304	14.166	14.492	Processing Industry
NPF	523	381	467	616	479	485	446	509	484	562	767	880	867	847	NPF
Listrik, gas dan air	4.973	5.091	5.259	5.431	5.497	5.446	5.429	5.992	5.738	5.964	5.997	6.221	6.201	6.483	Electricity, Gas and Water
NPF	359	388	363	342	362	407	405	440	300	431	424	540	430	423	NPF
Konstruksi	8.985	8.607	8.417	8.449	8.773	8.749	8.871	8.502	8.525	7.705	7.691	7.209	7.256	7.399	Construction
NPF	881	737	625	636	612	645	663	641	586	697	446	482	505	489	NPF
Perdagangan Besar dan Eceran	19.143	19.203	21.164	21.393	21.883	21.376	21.182	21.242	21.521	21.597	22.173	22.529	22.878	22.683	Wholesale and Retail Trade
NPF	1.506	1.311	1.326	1.493	1.507	1.521	1.573	1.682	1.785	1.645	1.915	2.116	2.218	1.896	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.052	1.252	1.167	1.352	1.390	1.427	1.473	1.606	1.619	1.507	1.682	1.710	1.740	1.738	Provision of accomodation and the provision of eating and drinking
NPF	38	53	44	47	50	51	72	50	52	49	49	49	55	50	NPF
Transportasi, pergudangan dan komunikasi	9.225	9.399	10.062	9.794	9.949	10.065	10.125	10.021	9.594	9.675	9.654	9.547	9.396	9.258	Transportation, Warehousing and Communications
NPF	826	732	789	834	702	805	829	592	704	611	459	598	633	582	NPF
Perantara Keuangan	11.532	11.372	11.127	11.122	11.630	11.729	11.830	11.852	11.717	12.003	11.944	11.437	11.067	11.238	Financial intermediaries
NPF	496	389	247	248	208	205	261	241	239	223	179	187	223	197	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.473	5.440	5.995	6.091	6.237	6.113	6.220	6.484	6.768	7.260	7.364	7.328	7.150	7.335	Real Estate, Business, Ownership, and Business Services
NPF	325	240	419	434	432	462	419	428	516	484	390	411	402	429	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	86	85	26	25	25	25	24	24	40	17	266	264	263	262	Government administration, Defense and Compulsory social security
NPF	2	3	3	3	2	2	2	3	13	3	2	2	2	2	NPF
Jasa Pendidikan	1.975	2.055	2.318	2.377	2.468	2.571	2.603	2.607	2.719	2.761	2.883	2.832	2.861	2.951	Education Services
NPF	15	14	21	23	28	22	19	19	36	41	68	60	47	64	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.540	1.533	1.762	1.797	1.836	1.903	1.949	1.998	2.065	2.091	2.202	2.186	2.185	2.212	Health Services and Social Activities
NPF	44	52	57	56	57	54	51	55	51	53	50	50	52	38	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.467	5.434	5.161	5.003	4.960	4.317	4.150	4.234	3.719	3.557	3.664	3.282	3.262	3.330	Community, Sociocultural, Entertainment and Other Individual Services
NPF	454	433	394	394	371	374	363	351	249	272	209	246	267	213	NPF
Jasa Perorangan yang Melayani Rumah Tangga	90	104	163	178	197	206	220	236	241	252	271	278	285	295	Individual Services which Serve Households
NPF	0	1	1	1	2	2	3	3	4	6	3	6	4	4	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	0	0	0	0	0	0	0	0	1	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	0	0	0	0	0	0	-	NPF
Kegiatan yang belum jelas batasannya	5.640	6.331	1.798	1.709	1.634	1.717	1.531	1.458	1.378	1.355	1.331	1.148	1.067	1.119	Business Activities which are not clearly defined
NPF	266	282	243	237	227	236	206	200	197	187	218	215	214	212	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	22.383	22.654	23.308	23.510	23.784	23.888	24.055	24.188	23.615	23.864	24.120	24.179	24.385	24.576	For Home Ownership
NPF	798	739	793	781	815	822	805	795	787	802	742	781	876	866	NPF
Untuk Pemilikan Flat atau Apartemen	539	536	627	622	624	628	633	627	815	809	774	756	752	747	For Apartment Ownership
NPF	28	30	28	26	25	24	25	20	31	30	27	21	31	35	NPF
Untuk Pemilikan Ruko atau Rukan	1.431	1.440	1.548	1.537	1.566	1.597	1.586	1.600	1.449	1.449	1.447	1.446	1.442	1.466	For Shop House Ownership
NPF	63	65	75	75	84	86	86	86	62	68	53	66	72	81	NPF
Untuk Pemilikan Kendaraan Bermotor	5.598	5.038	4.130	3.924	3.979	3.820	3.929	3.977	4.167	4.330	4.508	4.626	4.660	4.864	For Vehicles Ownership
NPF	87	83	68	69	67	66	64	73	83	93	85	114	59	65	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.674	18.571	17.073	16.973	16.834	16.549	16.367	16.082	16.747	16.525	16.428	16.219	16.135	16.252	Others
NPF	679	626	848	751	756	766	733	689	714	607	498	549	571	772	NPF
Bukan Lapangan Usaha Lainnya	4.625	4.482	4.283	4.319	4.312	3.813	3.710	3.473	3.421	2.978	2.812	2.235	2.189	1.969	Non Industrial Origin - Others
NPF	16	66	73	117	122	112	155	145	139	127	128	141	162	162	NPF
Total Pembiayaan	148.403	147.944	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	152.200	151.752	152.967	Total Financing
Total NPF	8.231	7.320	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	8.304	8.484	8.179	Total NPF

Miliar Rupiah (in Billion IDR)

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

	2014		2015								2016			Financing by Industrial Origin	
Penerima Pembiayaan Lapangan Usaha	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, Perburuan dan Kehutanan	557	755	778	1.163	1.264	1.219	1.257	1.252	1.233	1.276	1.404	1.402	1.360	1.365	Agricultures, Hunting and Forestry
NPF	36	36	58	60	64	67	71	81	79	84	81	87	91	92	NPF
Perikanan	270	267	213	215	215	214	218	216	203	203	200	200	195	196	Fisher
NPF	4	4	5	6	5	5	6	9	10	10	8	8	8	9	NPF
Pertambangan dan Penggalian	620	566	492	471	475	456	447	480	435	416	1.332	1.436	1.403	1.452	Mining and Quarrying
NPF	135	109	97	97	97	95	97	88	79	80	46	45	46	105	NPF
Industri Pengolahan	2.517	2.668	2.852	3.031	3.056	3.079	3.015	3.157	3.031	3.228	3.582	3.503	3.488	3.446	Processing Industry
NPF	157	143	160	165	166	172	169	123	126	134	109	111	111	112	NPF
Listrik, gas dan air	397	401	396	397	415	424	435	457	428	432	430	432	417	413	Electricity, Gas and Water
NPF	7	7	7	9	398	401	419	436	408	413	411	410	395	392	NPF
Konstruksi	3.022	3.062	3.047	3.142	3.287	3.235	3.266	3.363	3.393	3.463	3.502	3.607	3.612	3.685	Construction
NPF	123	117	145	137	141	140	139	140	163	148	130	143	145	409	NPF
Perdagangan Besar dan Eceran	3.336	3.529	3.791	3.728	3.755	3.698	3.895	3.813	3.937	3.967	3.820	3.735	3.774	3.812	Wholesale and Retail Trade
NPF	127	140	188	192	242	251	252	258	314	268	220	331	348	359	NPF
Penyediaan akomodasi dan penyediaan makan minum	285	303	355	337	338	346	403	405	411	409	419	468	625	671	Provision of accommodation and the provision of eating and drinking
NPF	19	32	44	45	46	47	48	60	51	51	44	26	25	26	NPF
Transportasi, pergudangan dan komunikasi	2.729	2.793	4.043	4.172	2.582	2.648	2.626	2.686	2.587	2.608	1.418	1.349	1.538	1.517	Transportation, Warehousing and Communications
NPF	108	105	171	166	167	165	139	136	137	108	56	51	49	37	NPF
Perantara Keuangan	5.294	5.456	5.840	5.958	6.095	6.158	6.395	6.800	7.055	7.121	7.240	7.214	7.199	7.169	Financial intermediaries
NPF	44	43	39	39	38	42	39	38	46	45	34	33	44	38	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.071	2.203	2.271	2.614	2.665	2.997	2.946	2.264	2.195	2.101	2.001	1.909	1.799	1.934	Real Estate, Business, Ownership, and Business Services
NPF	65	62	66	72	87	88	97	87	81	81	85	85	85	81	NPF
Admrstrasi 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	258	265	271	267	261	276	283	310	310	317	312	328	Education Services
NPF	0	1	1	1	1	2	2	2	2	2	1	1	1	1	NPF
Jasa Kesehatan dan Kegiatan Sosial	218	223	266	268	320	315	309	341	346	345	348	341	338	342	Health Services and Social Activities
NPF	6	6	15	20	20	17	12	11	12	11	11	14	14	14	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.349	1.323	1.221	1.161	1.186	1.114	1.094	1.074	994	957	936	886	872	849	Community, Sociocultural,Entertainment and Other Individual Services
NPF	77	75	136	134	120	103	104	108	97	91	79	75	76	62	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	2	2	2	2	2	2	2	3	3	3	4	5	5	Individual Services which Serve Households
NPF	-	-	-	0	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	630	670	714	722	732	788	789	783	815	590	591	591	Business Activities which are not clearly defined
NPF	9	7	9	9	9	8	5	5	5	7	6	8	8	7	NPF
Penerima Pembiayaan Bukan Lapangan Usaha															Non Industrial Origin
Rumah Tangga															Households
Untuk Pemilikan Rumah Tinggal	16.143	16.567	17.271	17.552	17.862	18.064	18.369	18.338	18.704	18.892	19.292	19.513	19.774	20.127	For Home Ownership
NPF	364	312	373	366	350	368	377	372	363	356	346	382	393	382	NPF
Untuk Pemilikan Flat atau Apartemen	646	638	640	644	658	656	620	671	671	658	672	580	580	574	For Apartement Ownership
NPF	3	2	2	2	5	1	1	2	2	2	3	6	6	1	NPF
Untuk Pemilikan Ruko atau Rukan	487	505	582	619	662	687	670	728	756	762	789	856	897	927	For Shop House Ownership
NPF	22	17	18	18	20	22	21	26	24	25	18	25	32	31	NPF
Untuk Pemilikan Kendaraan Bermotor	2.079	1.904	1.706	1.768	1.787	1.739	1.776	4.084	4.178	4.350	4.463	4.630	2.638	4.800	For Vehicles Ownership
NPF	17	14	14	14	10	10	10	43	41	37	46	57	30	40	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.113	3.172	3.634	3.750	3.902	3.965	4.069	4.222	4.196	4.452	4.546	4.593	4.743	4.848	Others
NPF	40	35	44	46	41	43	39	42	37	41	38	43	41	41	NPF
Bukan Lapangan Usaha Lainnya	4.097	4.171	3.992	3.946	3.835	3.777	3.780	1.568	1.551	1.519	1.505	1.454	3.660	1.464	Non Industrial Origin - Others
NPF	45	45	58	52	52	60	47	22	22	22	21	20	46	20	NPF
Total Pembiayaan	49.972	51.385	54.281	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	59.021	59.819	60.515	Total Financing
Total NPF	1.411	1.312	1.652	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	1.960	1.993	2.260	Total NPF

Miliar Rupiah (in Billion IDR)

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 Maret 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.748	3.789	3.210	2.379	12.849	West Java
NPF	390	180	231	217	532	NPF
Banten	1.071	762	484	493	3.122	Banten
NPF	90	75	26	19	93	NPF
DKI Jakarta	7.174	30.430	2.912	23.850	24.231	DKI Jakarta
NPF	520	2.368	163	702	377	NPF
D.I Yogyakarta	617	191	342	170	1.364	DI Yogyakarta
NPF	17	10	7	-	31	NPF
Jawa Tengah	3.465	2.529	1.571	1.071	4.830	Central Java
NPF	140	78	60	11	167	NPF
Jawa Timur	3.965	4.319	1.736	2.442	7.547	East Java
NPF	242	64	127	22	216	NPF
Bengkulu	175	26	233	4	399	Bengkulu
NPF	15	0	21	0	10	NPF
Jambi	499	115	321	17	1.050	Jambi
NPF	83	3	27	2	39	NPF
Aceh	344	50	160	17	2.357	Nanggroe Aceh Darussalam
NPF	67	15	31	3	36	NPF
Sumatera Utara	1.874	1.000	1.118	1.196	3.107	North Sumatera
NPF	276	19	135	45	240	NPF
Sumatera Barat	820	225	359	127	2.101	West Sumatera
NPF	49	6	43	5	55	NPF
Riau	619	107	641	423	1.845	Riau
NPF	29	8	123	3	36	NPF
Sumatera Selatan	807	261	527	305	2.130	South Sumatera
NPF	85	30	90	9	115	NPF
Bangka Belitung	44	11	40	0	190	Bangka Belitung
NPF	2	-	3	-	5	NPF
Kepulauan Riau	227	100	217	161	1.940	Riau Islands
NPF	6	-	9	0	17	NPF
Lampung	718	177	297	89	759	Lampung
NPF	31	9	18	27	35	NPF
Kalimantan Selatan	531	411	359	652	1.231	South Kalimantan
NPF	67	22	93	69	45	NPF
Kalimantan Barat	394	218	523	207	1.661	West Kalimantan
NPF	15	7	25	0	37	NPF
Kalimantan Timur	739	763	548	300	1.824	East Kalimantan
NPF	53	51	31	26	88	NPF
Kalimantan Tengah	131	6	73	2	528	Central Kalimantan
NPF	9	-	4	0	21	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	159	3	107	2	657	Central Sulawesi
NPF	9	1	6	-	21	NPF
Sulawesi Selatan	860	799	599	544	3.015	South Sulawesi
NPF	43	32	75	54	51	NPF
Sulawesi Utara	89	7	73	5	251	North Sulawesi
NPF	7	2	7	2	31	NPF
Gorontalo	37	2	32	9	225	Gorontalo
NPF	9	1	4	0	24	NPF
Sulawesi Barat	6	2	13	5	139	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	165	6	105	12	535	South East Sulawesi
NPF	16	0	9	0	35	NPF
Nusa Tenggara Barat	533	7	182	38	1.208	West Nusa Tenggara
NPF	48	0	12	8	78	NPF
Bali	179	256	128	52	897	Bali
NPF	3	0	2	0	21	NPF
Nusa Tenggara Timur	57	1	10	-	137	East Nusa Tenggara
NPF	4	-	-	-	15	NPF
Maluku	14	-	13	-	66	Maluku
NPF	2	-	0	-	5	NPF
Papua	80	35	60	63	239	Papua
NPF	5	0	8	0	12	NPF
Maluku Utara	37	10	26	7	109	North Maluku
NPF	2	-	2	-	3	NPF
Papua Barat	31	5	46	3	73	West Papua
NPF	1	1	1	-	5	NPF
Lainnya	135	191	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	32.346	46.814	17.064	34.643	82.615	Total
NPF	2.339	2.982	1.396	1.225	2.497	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Maret 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	4.851	3.619	2.958	2.091	9.927	West Java
NPF	352	173	218	205	488	NPF
Banten	759	622	437	468	2.493	Banten
NPF	82	75	25	19	90	NPF
DKI Jakarta	5.901	23.206	1.777	19.142	10.975	DKI Jakarta
NPF	479	1.566	126	578	252	NPF
D.I Yogyakarta	427	162	268	81	814	DI Yogyakarta
NPF	11	10	6	-	29	NPF
Jawa Tengah	2.763	2.304	1.142	811	3.180	Central Java
NPF	121	73	56	4	146	NPF
Jawa Timur	2.987	3.786	1.435	1.242	4.611	East Java
NPF	198	62	120	7	182	NPF
Bengkulu	174	5	233	4	398	Bengkulu
NPF	14	0	21	0	10	NPF
Jambi	474	31	318	17	895	Jambi
NPF	82	3	27	2	36	NPF
Aceh	319	22	148	13	640	Nanggroe Aceh Darussalam
NPF	56	6	29	1	32	NPF
Sumatera Utara	955	531	869	506	1.456	North Sumatera
NPF	101	15	117	40	91	NPF
Sumatera Barat	643	36	302	93	1.072	West Sumatera
NPF	34	0	30	1	49	NPF
Riau	416	93	516	285	918	Riau
NPF	22	6	64	1	29	NPF
Sumatera Selatan	558	261	450	229	1.005	South Sumatera
NPF	65	30	85	7	60	NPF
Bangka Belitung	43	11	40	0	140	Bangka Belitung
NPF	2	-	3	-	4	NPF
Kepulauan Riau	172	100	200	160	1.009	Riau Islands
NPF	6	-	8	0	14	NPF
Lampung	715	175	297	82	727	Lampung
NPF	31	8	18	26	33	NPF
Kalimantan Selatan	380	302	263	444	677	South Kalimantan
NPF	48	15	44	60	31	NPF
Kalimantan Barat	284	218	506	194	1.075	West Kalimantan
NPF	15	7	25	0	37	NPF
Kalimantan Timur	490	382	481	275	1.073	East Kalimantan
NPF	28	50	30	26	63	NPF
Kalimantan Tengah	131	6	73	2	528	Central Kalimantan
NPF	9	-	4	0	21	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Maret 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	159	3	107	2	657	Central Sulawesi
NPF	9	1	6	-	21	NPF
Sulawesi Selatan	616	675	420	311	2.060	South Sulawesi
NPF	34	32	24	46	36	NPF
Sulawesi Utara	89	7	73	5	251	North Sulawesi
NPF	7	2	7	2	31	NPF
Gorontalo	37	2	32	9	225	Gorontalo
NPF	9	1	4	0	24	NPF
Sulawesi Barat	6	2	13	5	138	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	165	6	105	12	535	South East Sulawesi
NPF	16	0	9	0	35	NPF
Nusa Tenggara Barat	519	2	166	31	907	West Nusa Tenggara
NPF	45	0	10	8	76	NPF
Bali	137	208	128	51	866	Bali
NPF	3	0	2	0	19	NPF
Nusa Tenggara Timur	57	1	10	-	137	East Nusa Tenggara
NPF	4	-	-	-	15	NPF
Maluku	14	-	13	-	66	Maluku
NPF	2	-	0	-	5	NPF
Papua	80	35	60	63	239	Papua
NPF	5	0	8	0	12	NPF
Maluku Utara	37	10	26	7	109	North Maluku
NPF	2	-	2	-	3	NPF
Papua Barat	31	5	46	3	73	West Papua
NPF	1	1	1	-	5	NPF
Lainnya	135	191	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	25.527	37.020	13.910	26.636	49.875	Total
NPF	1.895	2.136	1.134	1.034	1.981	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	897	170	253	288	2.921	West Java
NPF	39	7	13	12	44	NPF
Banten	312	140	48	25	629	Banten
NPF	8	-	1	-	3	NPF
DKI Jakarta	1.273	7.224	1.135	4.708	13.256	DKI Jakarta
NPF	42	802	37	124	126	NPF
D.I Yogyakarta	190	29	75	89	550	DI Yogyakarta
NPF	6	0	1	-	2	NPF
Jawa Tengah	702	226	429	259	1.650	Central Java
NPF	19	6	3	8	21	NPF
Jawa Timur	978	533	301	1.200	2.936	East Java
NPF	44	2	6	15	34	NPF
Bengkulu	1	20	-	-	1	Bengkulu
NPF	1	-	-	-	-	NPF
Jambi	25	83	2	0	155	Jambi
NPF	1	-	-	-	2	NPF
Aceh	24	28	12	5	1.717	Nanggroe Aceh Darussalam
NPF	11	9	1	2	4	NPF
Sumatera Utara	919	468	249	690	1.650	North Sumatera
NPF	175	4	18	5	149	NPF
Sumatera Barat	176	189	56	34	1.029	West Sumatera
NPF	15	6	13	4	6	NPF
Riau	203	14	125	138	927	Riau
NPF	7	2	59	3	7	NPF
Sumatera Selatan	249	-	77	76	1.125	South Sumatera
NPF	20	-	6	2	55	NPF
Bangka Belitung	1	-	1	-	51	Bangka Belitung
NPF	0	-	-	-	0	NPF
Kepulauan Riau	56	-	16	1	931	Riau Islands
NPF	1	-	1	-	2	NPF
Lampung	3	2	-	7	31	Lampung
NPF	0	1	-	1	2	NPF
Kalimantan Selatan	152	109	96	208	554	South Kalimantan
NPF	19	7	49	9	14	NPF
Kalimantan Barat	110	-	17	13	586	West Kalimantan
NPF	0	-	1	-	0	NPF
Kalimantan Timur	249	381	67	25	751	East Kalimantan
NPF	25	0	1	-	25	NPF
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2016 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	244	123	179	233	956	South Sulawesi
NPF	9	0	51	8	15	NPF
Sulawesi Utara	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	1	West Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	14	6	16	7	301	West Nusa Tenggara
NPF	3	-	2	-	2	NPF
Bali	42	48	-	1	31	Bali
NPF	1	-	-	-	2	NPF
Nusa Tenggara Timur	-	-	-	-	-	East Nusa Tenggara
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	North Maluku
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	West Papua
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	6.820	9.793	3.154	8.007	32.740	Total
NPF	444	846	262	192	516	NPF

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 Maret 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 - March 2016)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, 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	321	155	225	1.610	447	1.490	4.264	537	928	1.238	1.331	0	739	347	1.022	52	1	420	7.064	142	366	162	4.820	295	27.974	West Java
NPF	33	4	57	192	10	104	279	11	23	39	95	0	19	3	47	1	-	103	169	2	15	3	319	23	1.551	NPF
Banten	4	1	48	302	77	395	362	41	214	651	169	4	186	39	228	12	-	78	2.118	21	69	22	820	71	5.931	Banten
NPF	1	0	0	30	0	20	69	5	43	2	5	1	13	1	18	0	-	1	60	1	6	1	11	14	303	NPF
DKI Jakarta	3.707	716	4.965	8.826	5.952	4.763	9.095	982	6.560	10.986	4.668	251	824	667	861	20	-	523	11.717	574	527	8.035	2.393	986	88.598	DKI Jakarta
NPF	52	3	269	534	802	487	853	9	358	75	233	-	-	8	37	0	-	35	163	13	7	92	83	20	4.131	NPF
D.I Yogyakarta	49	7	1	48	5	201	300	55	24	311	42	-	88	47	54	12	-	77	919	5	31	21	302	86	2.684	DI Yogyakarta
NPF	2	5	-	2	-	-	11	0	0	3	6	-	-	-	3	0	-	2	26	-	-	-	3	2	65	NPF
Jawa Tengah	100	42	14	2.836	49	553	2.305	121	275	931	280	-	368	409	235	50	-	67	3.082	65	130	351	891	311	13.466	Central Java
NPF	2	1	0	66	0	11	120	4	7	45	8	-	0	1	19	1	-	5	86	6	10	1	51	13	456	NPF
Jawa Timur	194	70	53	2.949	56	1.276	2.936	158	851	1.523	1.115	0	277	352	432	54	-	166	5.357	125	212	42	1.164	648	20.009	East Java
NPF	18	2	0	16	1	60	140	7	65	40	18	-	9	19	45	1	-	14	111	3	8	1	57	36	671	NPF
Bengkulu	60	2	0	10	1	8	228	14	27	4	19	-	11	13	34	1	-	7	195	8	33	4	149	10	837	Bengkulu
NPF	5	0	-	1	-	0	24	1	1	-	1	-	-	0	3	-	-	1	3	0	3	0	3	1	46	NPF
Jambi	284	22	30	41	2	55	258	7	47	65	66	1	8	5	51	4	-	7	376	6	17	12	621	17	2.001	Jambi
NPF	20	0	29	5	-	10	19	1	0	0	25	0	0	0	5	-	-	1	25	0	2	0	12	0	155	NPF
Aceh	42	5	0	20	1	23	334	26	7	10	12	0	8	17	42	4	-	19	1.182	79	54	67	812	162	2.928	Nanggroee Aceh
NPF	8	0	-	3	0	11	67	7	2	1	2	-	0	2	7	0	-	6	11	0	7	0	18	0	153	NPF
Sumatera Utara	1.271	30	29	324	5	550	1.214	69	192	552	448	0	89	230	137	19	-	27	1.994	50	179	22	774	88	8.294	North Sumatera
NPF	106	5	0	17	2	102	159	4	3	6	30	-	1	12	24	0	-	4	176	2	11	0	44	6	715	NPF
Sumatera Barat	141	9	131	60	0	17	601	31	43	210	27	-	69	85	96	5	-	4	495	33	73	18	1.082	400	3.631	West Sumatera
NPF	19	1	0	4	-	2	58	1	3	1	1	-	3	1	8	0	-	1	32	1	6	1	13	2	159	NPF
Riau	512	1	27	27	33	195	417	41	125	20	195	-	55	29	96	4	-	13	932	6	38	22	827	19	3.634	Riau
NPF	86	0	0	5	-	8	33	3	7	1	8	-	1	0	7	0	-	3	19	-	2	0	13	1	199	NPF
Sumatera Selatan	329	8	115	87	118	283	506	50	49	25	78	1	77	48	82	3	-	41	1.297	15	40	12	743	23	4.030	South Sumatera
NPF	63	0	7	5	-	36	50	4	5	2	15	0	0	1	8	0	-	17	63	1	4	1	44	2	329	NPF
Bangka Belitung	11	1	0	2	-	6	34	6	1	24	1	-	-	-	1	0	-	-	46	3	3	2	136	-	286	Bangka Belitung
NPF	0	0	-	-	-	1	2	1	-	-	-	-	-	-	0	-	-	-	9	-	-	3	9	-	2	NPF
Kepulauan Riau	2	1	30	72	2	72	171	11	178	24	34	-	28	4	48	3	-	24	1.175	7	40	23	687	7	2.645	Riau Islands
NPF	0	0	-	1	-	1	8	-	0	0	1	-	0	1	2	-	-	0	11	-	6	0	6	0	32	NPF
Lampung	94	11	-	129	1	37	464	17	42	268	31	0	64	68	35	13	-	6	483	12	17	19	214	15	2.040	Lampung
NPF	6	0	-	15	0	0	27	3	2	3	6	-	17	0	3	0	-	1	23	0	0	0	11	2	120	NPF
Kalimantan Selatan	154	30	311	36	132	200	326	14	331	71	72	-	33	101	96	3	-	43	970	29	39	25	159	10	3.184	South Kalimantan
NPF	0	5	65	7	-	10	75	1	59	1	16	-	-	0	5	-	-	5	35	1	2	0	5	1	295	NPF
Kalimantan Barat	436	3	2	13	0	71	258	25	165	238	28	2	2	4	59	3	-	34	472	41	42	39	1.056	12	3.004	West Kalimantan
NPF	13	0	-	1	-	7	15	1	2	-	1	1	0	1	4	0	-	0	14	3	4	0	16	0	85	NPF
Kalimantan Timur	23	7	99	154	3	400	401	36	361	439	235	-	39	9	84	5	-	54	1.026	24	34	54	666	20	4.174	East Kalimantan
NPF	8	1	8	4	-	5	59	1	27	9	24	-	0	-	5	0	-	8	61	1	1	0	24	0	248	NPF
Kalimantan Tengah	14	1	-	2	0	14	109	3	8	2	16	0	4	3	18	9	-	9	373	9	36	5	97	9	740	Central Kalimantan
NPF	0	-	-	0	-	2	8	0	-	-	2	-	-	-	1	1	-	0	12	0	1	-	3	5	35	NPF
Sulawesi Tengah	12	23	0	7	0	15	152	8	6	1	12	-	6	2	18	2	-	6	180	1	32	5	436	2	927	Central Sulawesi
NPF	0	0	-	0	-	2	8	1	0	1	0	-	-	0	3	-	-	0	15	-	0	0	5	-	36	NPF
Sulawesi Selatan	12	21	103	170	8	275	538	81	71	706	289	-	233	45	210	3	-	38	1.363	13	199	642	717	81	5.817	South Sulawesi
NPF	0	0	46	48	-	6	66	4	7	5	11	-	0	0	5	0	-	4	28	0	11	0	10	2	255	NPF
Sulawesi Utara	8	3	1	5	0	5	104	9	7	0	6	0	1	2	22	0	-	0	67	4	3	4	164	7	425	North Sulawesi
NPF	0	0	-	1	-	1	11	-	2	0	1	-	-	-	2	-	-	-	13	-	0	1	14	2	49	NPF
Gorontalo	0	1	-	3	-	11	29	12	-	1	5	-	2	0	13	1	-	1	106	3	5	1	95	14	304	Gorontalo
NPF	0	0	-	1	-	2	6	2	-	0	-	-	-	-	3	-	-	1	16	0	-	0	3	5	39	NPF
Sulawesi Barat	2	0	1	1	-	3	6	1	-	-	4	-	1	3	5	-	-	-	100	0	5	2	28	5	166	West Sulawesi
NPF	0	-	1	-	-	-	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	-	0	-	4	NPF
Sulawesi Tenggara	1	4	5	7	1	32	169	8	6	1	15	-	11	2	21	3	-	3	236	4	62	4	187	42	823	South East Sulawesi
NPF	0	0	-	0	-	1	18	0	1	-	0	-	-	-	3	0	-	2	16	-	9	0	4	6	61	NPF
Nusa Tenggara Barat	15	9	4	25	2	28	536	23	7	9																

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

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	318	153	215	1.473	437	1.030	4.040	525	823	1.084	1.207	0	732	324	852	52	1	252	4.508	107	253	133	4.746	180	23.446	West Java
NPF	33	3	57	190	1	100	262	5	12	38	91	0	19	3	36	1	-	99	128	2	14	3	318	23	1.436	NPF
Banten	4	1	48	284	77	239	359	41	213	423	142	4	180	39	202	12	-	17	1.527	19	57	22	805	63	4.779	Banten
NPF	1	0	0	30	0	14	68	5	43	2	5	1	13	1	17	0	-	1	57	0	6	1	11	14	291	NPF
DKI Jakarta	3.111	578	3.784	6.679	5.558	3.814	7.070	486	5.802	6.526	3.831	251	750	634	743	20	-	390	4.402	200	221	3.461	1.990	701	61.002	DKI Jakarta
NPF	48	0	245	450	419	212	667	6	343	65	226	-	-	-	3	6	31	35	89	12	2	53	79	16	3.001	NPF
D.I Yogyakarta	7	6	1	42	3	83	273	28	8	239	27	-	66	41	44	11	-	56	569	1	5	6	174	58	1.751	DI Yogyakarta
NPF	2	5	-	2	-	-	10	0	0	-	6	-	-	-	1	0	-	2	23	-	-	-	3	2	56	NPF
Jawa Tengah	89	41	5	2.662	49	250	2.037	74	206	688	167	-	265	201	195	50	-	41	1.850	62	68	320	712	168	10.200	Central Java
NPF	2	1	0	63	0	8	106	1	7	38	4	-	0	1	15	1	-	5	70	6	8	1	51	10	399	NPF
Jawa Timur	185	63	53	2.190	56	864	2.621	143	664	776	936	0	217	319	247	53	-	63	2.881	62	109	36	1.073	450	14.061	East Java
NPF	15	2	0	14	1	56	135	4	64	31	4	-	9	18	22	1	-	14	79	3	7	1	57	36	570	NPF
Bengkulu	60	2	0	10	1	8	228	14	6	4	19	-	11	13	34	1	-	7	195	8	33	3	148	10	814	Bengkulu
NPF	5	0	-	1	-	0	24	1	1	-	1	-	-	0	3	-	-	1	3	0	3	0	3	1	45	NPF
Jambi	267	22	30	41	2	55	254	6	14	10	66	1	8	5	50	4	-	7	362	6	14	7	494	11	1.735	Jambi
NPF	20	0	29	5	-	10	19	0	0	0	25	0	0	0	5	-	-	1	24	0	1	0	12	0	151	NPF
Aceh	42	4	0	19	1	17	282	25	5	10	9	0	8	17	41	4	-	18	249	16	42	8	319	7	1.142	Nanggroe Aceh
NPF	8	0	-	3	-	5	51	7	2	1	1	-	0	2	7	0	-	6	10	0	5	0	17	0	125	NPF
Sumatera Utara	758	18	29	210	4	215	830	49	62	164	66	0	81	219	117	18	-	21	694	41	43	13	643	23	4.317	North Sumatera
NPF	92	0	0	10	2	26	99	2	3	5	4	-	0	5	20	0	-	3	45	2	1	0	42	0	365	NPF
Sumatera Barat	97	7	6	44	0	17	449	27	23	146	24	-	66	73	89	5	-	4	481	33	66	14	446	31	2.147	West Sumatera
NPF	4	1	-	3	-	2	38	1	3	1	1	-	3	1	7	0	-	1	31	1	3	1	13	0	114	NPF
Riau	401	1	26	21	33	30	368	34	78	20	133	-	55	28	73	3	-	8	530	6	24	17	334	7	2.228	Riau
NPF	40	0	-	2	-	3	23	2	6	1	4	-	1	0	6	0	-	3	14	-	2	0	12	0	121	NPF
Sumatera Selatan	324	8	114	41	118	85	491	36	21	25	57	1	60	42	39	3	-	33	634	15	35	12	304	7	2.502	South Sumatera
NPF	62	0	6	5	-	16	50	4	3	2	14	0	0	1	7	0	-	16	36	1	2	1	19	1	246	NPF
Bangka Belitung	11	1	0	2	-	6	33	6	1	24	1	-	-	1	6	0	-	-	46	3	3	2	86	-	234	Bangka Belitung
NPF	-	0	-	-	-	1	2	1	-	-	-	-	-	-	0	-	-	-	2	-	-	3	-	-	9	NPF
Kepulauan Riau	2	1	30	72	2	23	166	11	178	23	34	-	28	4	45	2	-	10	632	6	19	5	344	2	1.641	Riau Islands
NPF	0	0	-	1	-	1	8	-	0	0	1	-	0	1	2	-	-	-	9	-	-	0	5	0	28	NPF
Lampung	92	11	1	129	1	37	459	17	42	266	29	0	64	67	35	13	-	6	460	12	14	15	213	14	1.996	Lampung
NPF	6	0	-	15	0	0	27	3	2	3	5	-	17	0	3	0	-	1	20	0	0	0	11	2	116	NPF
Kalimantan Selatan	154	11	276	24	132	51	233	10	264	18	34	-	20	98	28	3	-	33	473	14	34	11	136	9	2.065	South Kalimantan
NPF	0	5	31	1	-	4	55	0	58	1	6	-	-	0	1	-	-	5	23	1	2	0	4	1	198	NPF
Kalimantan Barat	435	3	2	11	0	65	248	20	165	138	16	2	2	4	56	3	-	34	465	41	42	38	478	12	2.277	West Kalimantan
NPF	13	0	-	1	-	7	15	0	2	-	1	1	0	1	4	0	-	0	14	3	4	0	15	0	84	NPF
Kalimantan Timur	12	5	94	152	3	203	362	33	358	65	206	-	35	7	57	5	-	30	626	20	27	52	329	19	2.701	East Kalimantan
NPF	1	1	8	4	-	4	58	1	27	1	16	-	0	-	5	0	-	8	39	1	0	0	22	0	197	NPF
Kalimantan Tengah	14	1	-	2	0	14	109	3	8	2	16	0	4	3	18	9	-	9	373	9	36	5	97	9	740	Central Kalimantan
NPF	0	-	-	0	-	2	8	0	-	-	2	-	-	-	1	1	-	0	12	0	1	-	3	5	35	NPF
Sulawesi Tengah	12	23	0	7	0	15	152	8	6	1	12	-	6	2	18	2	-	6	180	1	32	5	436	2	927	Central Sulawesi
NPF	0	0	-	0	-	2	8	1	0	1	0	-	0	-	3	-	-	0	15	-	0	0	5	-	36	NPF
Sulawesi Selatan	12	10	17	167	2	108	419	73	39	557	212	-	222	45	110	3	-	26	658	10	112	638	615	26	4.082	South Sulawesi
NPF	0	0	-	48	-	1	61	3	1	2	5	10	-	0	1	0	-	4	20	0	7	0	9	-	172	NPF
Sulawesi Utara	8	3	1	5	0	5	104	9	7	0	6	0	1	2	22	0	-	0	67	4	3	4	164	7	425	North Sulawesi
NPF	0	0	-	1	-	1	11	-	2	0	1	-	-	2	13	2	-	-	49	0	1	1	14	2	49	NPF
Gorontalo	0	1	-	3	-	11	29	12	-	1	5	-	2	0	13	1	-	1	106	3	5	1	95	14	304	Gorontalo
NPF	0	0	-	1	-	2	6	2	-	0	-	-	-	-	3	-	-	1	16	0	-	0	3	5	39	NPF
Sulawesi Barat	2	0	1	1	-	3	6	1	-	-	4	-	1	3	5	-	-	1	100	0	5	2	26	5	164	West Sulawesi
NPF	0	-	1	-	-	-	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	-	0	-	4	NPF
Sulawesi Tenggara	1	4	5	7	1	32	169	8	6	1	15	-	11	2	21	3	-	3	236	4	62	4	187	42	823	South East Sulawesi
NPF	0	0	-	0	-	1	18	0	1	-	0	-	-	-	3	0	-	2	16	-	9	0	4	6	61	NPF
Nusa Tenggara Barat	14	8	4	23	2	20	516	17	7	9	9	0	7	13	44	9	-	15	410	2	33	6	411	45	1.625	West Nusa Tenggara
NPF	0	0	1	0	0																					

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyelur Pembiayaan bulan Maret 2016
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - March 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	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	3	1	10	137	10	460	225	12	105	154	124	-	6	23	170	-	-	167	2.556	35	113	29	73	116	4.529	West Java
NPF	0	1	0	3	9	4	17	6	12	1	4	-	-	0	12	-	-	4	41	-	1	0	1	0	114	NPF
Banten	-	-	-	18	-	156	3	0	1	228	27	-	5	0	26	-	-	60	591	2	12	1	14	8	1.153	Banten
NPF	-	-	-	-	-	6	1	-	-	-	0	-	-	-	1	-	-	1	2	0	-	-	0	-	11	NPF
DKI Jakarta	596	138	1.181	2.147	394	949	2.025	497	758	4.460	837	-	74	33	119	0	-	133	7.314	373	306	4.574	403	285	27.596	DKI Jakarta
NPF	3	3	24	84	383	275	186	3	15	10	7	-	-	5	6	-	-	-	74	0	5	38	3	4	1.130	NPF
D.I Yogyakarta	42	0	-	6	1	118	27	26	16	72	15	-	22	6	10	0	-	20	350	3	26	15	128	29	933	DI Yogyakarta
NPF	-	-	-	1	-	1	-	1	-	3	0	-	-	-	2	-	-	-	2	-	-	-	0	0	9	NPF
Jawa Tengah	10	1	9	174	-	302	269	47	68	244	114	-	103	208	41	0	-	25	1.232	3	62	31	179	143	3.266	Central Java
NPF	1	-	-	3	-	3	14	3	-	6	4	-	-	-	3	0	-	-	16	-	2	-	0	2	57	NPF
Jawa Timur	9	7	0	759	0	412	316	15	186	747	179	-	60	33	185	1	-	102	2.476	62	103	6	90	198	5.948	East Java
NPF	4	0	-	2	-	4	5	4	1	9	15	-	-	1	23	0	-	0	32	-	1	-	1	1	101	NPF
Bengkulu	-	-	-	-	-	-	0	1	20	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	23	Bengkulu
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF
Jambi	18	-	-	0	0	0	4	1	33	55	-	-	-	-	-	0	-	-	15	-	3	5	127	6	266	Jambi
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-	3	NPF
Aceh	1	1	0	1	0	6	53	0	2	-	3	-	0	0	0	0	-	2	933	63	13	59	494	155	1.786	Nanggroe Aceh
NPF	0	0	-	0	0	6	15	0	-	0	-	-	1	-	0	-	-	0	1	-	2	0	1	-	27	NPF
Sumatera Utara	513	12	0	113	2	335	384	20	129	388	382	0	8	12	20	2	-	6	1.301	9	136	9	131	65	3.977	North Sumatera
NPF	14	4	-	7	0	76	59	2	0	0	25	-	-	7	4	0	-	1	131	-	9	0	2	6	351	NPF
Sumatera Barat	44	2	124	17	0	1	152	4	20	64	4	-	4	12	8	0	-	-	14	0	7	4	635	369	1.484	West Sumatera
NPF	15	1	0	1	-	0	20	0	0	-	0	-	-	0	1	-	-	-	1	-	3	0	0	2	45	NPF
Riau	110	0	1	6	0	165	49	8	48	-	63	-	0	1	23	0	-	5	402	0	14	6	493	12	1.406	Riau
NPF	47	0	0	3	-	5	10	1	1	-	4	-	-	-	1	-	-	-	5	-	0	0	1	0	78	NPF
Sumatera Selatan	5	-	1	46	-	198	15	14	27	-	21	-	16	6	43	-	-	9	664	-	6	0	439	16	1.528	South Sumatera
NPF	1	-	1	-	-	19	1	-	2	-	1	-	0	-	1	-	-	1	27	-	1	-	25	2	83	NPF
Bangka Belitung	0	0	-	0	-	-	1	0	-	-	-	-	-	-	-	-	-	-	1	-	-	0	50	-	52	Bangka Belitung
NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	NPF
Kepulauan Riau	-	-	-	0	-	49	5	0	0	1	0	-	0	0	3	0	-	14	543	1	22	18	343	5	1.005	Riau Islands
NPF	-	-	-	0	-	0	0	-	-	-	-	-	-	-	0	-	-	0	2	-	-	-	1	0	3	NPF
Lampung	1	-	-	-	-	-	5	0	-	3	2	-	-	1	-	-	-	-	23	-	3	4	1	0	43	Lampung
NPF	-	-	-	-	-	-	1	0	-	-	1	-	-	-	-	-	-	-	2	-	-	-	-	-	4	NPF
Kalimantan Selatan	0	19	35	12	-	150	92	4	67	52	38	-	13	3	68	-	-	10	497	14	5	14	22	2	1.119	South Kalimantan
NPF	-	-	34	6	-	6	21	1	1	0	10	-	-	-	4	-	-	0	12	0	-	0	1	-	97	NPF
Kalimantan Barat	1	-	-	2	0	6	10	5	1	100	11	-	0	1	3	-	-	-	7	-	-	1	578	-	726	West Kalimantan
NPF	0	-	-	0	-	-	0	0	0	-	-	-	-	-	0	-	-	-	-	-	-	-	0	-	1	NPF
Kalimantan Timur	10	2	5	2	0	197	39	3	3	374	28	-	4	2	27	-	-	25	400	3	8	2	337	0	1.472	East Kalimantan
NPF	7	-	-	0	-	1	1	0	-	8	8	-	-	-	0	-	-	-	22	0	0	0	2	-	51	NPF
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	11	85	2	6	168	119	7	31	150	77	-	11	1	100	0	-	12	704	3	87	4	102	55	1.736	South Sulawesi
NPF	-	-	46	0	-	4	5	1	5	-	2	-	0	-	4	-	-	-	8	-	4	-	0	2	83	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1	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	-	-	74	1	2	18	205	-	343	West Nusa Tenggara
NPF	0	0	-	0	0	-	1	2	-	-	0	-	-	0	0	0	-	-	0	-	-	0	1	-	6	NPF
Bali	-	-	-	-	-	5	-	1	-	78	7	-	-	-	-	-	-	-	31	-	-	0	0	0	122	Bali
NPF	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	2	-	-	0	-	-	3	NPF
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	-	-	-	-																	

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

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

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Indikator	2014		2015								2016			Indicator	
	Nov	Des	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb		Mar
I. Dana Pihak Ketiga	6.54	6.84	6.04	6.43	6.14	6.28	6.21	6.31	5.83	5.86	5.99	5.77	5.53	5.54	I. Third Party Fund
1. Giro iB Wadiah	1,31	1,25	1,32	1,26	1,24	1,28	1,28	1,25	1,30	1,22	1,18	1,18	1,28	1,27	1. iB Demand Deposits Wadia
a. Rupiah	1,36	1,30	1,41	1,31	1,29	1,34	1,35	1,30	1,34	1,26	1,21	1,22	1,32	1,31	a. Rupiah
b. Valas	1,00	1,00	1,08	1,06	1,07	1,06	1,07	1,06	1,03	1,02	1,02	1,00	1,02	1,02	b. Valas
2. Tabungan iB Wadiah	4,40	5,20	3,84	4,35	4,40	4,41	4,38	4,74	3,83	3,91	4,40	3,95	4,08	4,33	2. iB Saving Deposits Wadia
a. Rupiah	4,40	5,20	3,84	4,35	4,40	4,41	4,38	4,74	3,83	3,91	4,40	3,95	4,08	4,33	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Valas
3. Giro iB Mudharabah	2,02	2,14	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	1,52	1,53	1,46	3. iB Demand Deposits Mudharabah
a. Rupiah	2,02	2,14	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	1,52	1,53	1,46	a. Rupiah
b. Valas	2,02	2,14	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	1,52	1,53	1,46	b. Valas
4. Tabungan iB Mudharabah	4,15	4,44	3,80	4,22	3,98	3,96	4,10	4,13	3,15	3,45	3,65	3,13	3,48	3,74	4. iB Saving Deposits Mudharabah
a. Rupiah	4,15	4,44	3,80	4,22	3,98	3,96	4,10	4,13	3,15	3,45	3,65	3,13	3,48	3,74	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	-	b. Valas
5. Deposito iB Mudharabah	7,80	8,16	7,45	7,95	7,51	7,72	7,50	7,64	7,18	7,14	7,32	7,11	6,65	6,56	5. iB Time Deposits Mudharabah
a. Rupiah	7,95	8,32	7,59	8,06	7,69	7,86	7,65	7,81	7,56	7,53	7,68	7,43	7,05	6,92	a. Rupiah
i. 1 Bulan	7,88	8,16	7,51	7,95	7,74	7,79	7,74	7,70	7,41	7,52	7,80	7,51	6,93	6,84	1). 1 month
ii. 3 Bulan	8,25	8,52	7,90	8,41	8,13	8,20	8,20	8,17	7,89	8,02	8,21	7,98	7,21	7,06	2). 3 month
iii. 6 Bulan	7,65	7,98	7,04	7,59	7,45	7,44	7,33	7,31	6,94	7,02	7,30	7,10	6,77	6,73	3). 6 month
iv. 12 Bulan	6,92	7,17	6,80	6,90	6,67	6,56	6,48	6,44	6,32	6,37	6,51	6,37	6,25	6,27	4). 12 month
v. > 12 Bulan	12,85	11,02	8,73	13,11	12,37	10,92	12,33	10,92	6,26	6,02	13,46	7,93	8,05	5,66	5). >12 month
b. Valas	4,40	4,41	3,77	5,51	3,72	4,57	3,74	3,75	2,73	2,14	3,04	3,03	2,20	3,21	b. Foreign Currency
i. 1 Bulan	4,38	4,17	3,99	5,98	4,00	5,00	4,00	4,00	2,94	2,41	3,63	2,96	2,46	4,92	1). 1 month
ii. 3 Bulan	4,94	4,90	3,99	5,95	4,00	5,00	4,00	4,00	3,13	2,51	4,57	3,04	2,46	5,19	2). 3 month
iii. 6 Bulan	3,42	3,34	4,00	6,00	4,00	5,00	4,00	4,00	2,59	2,21	2,65	3,02	2,95	5,32	3). 6 month
iv. 12 Bulan	4,02	3,91	4,00	6,00	4,00	5,00	4,00	4,00	2,45	2,17	2,35	2,40	2,27	2,38	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	2,00	-	-	-	2,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,44	13,53	13,53	13,56	13,57	13,49	13,31	13,24	13,24	13,10	13,12	13,36	13,38	13,36	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	13,14	13,23	12,53	12,14	12,16	11,97	11,77	11,81	11,81	11,46	11,67	12,33	12,26	12,17	1. Profit Sharing Financing
a. Mudharabah	12,90	13,00	12,76	11,89	11,89	11,88	11,64	11,75	11,75	11,29	11,75	11,82	11,74	11,75	a. Mudharabah
i. Rupiah	13,02	13,00	12,76	11,89	11,89	11,88	11,64	11,75	11,75	11,29	11,75	11,82	11,74	11,75	i. Rupiah
ii. Valas	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	13,17	13,27	12,48	12,18	12,21	11,99	11,80	11,82	11,82	11,49	11,65	12,42	12,34	12,24	b. Musyarakah
i. Rupiah	13,34	13,45	12,68	12,41	12,43	12,22	12,02	12,10	12,10	11,72	11,91	12,63	12,54	12,42	i. Rupiah
ii. Valas	9,67	9,57	8,57	8,12	9,07	8,77	8,78	8,30	8,30	8,38	7,97	9,21	9,17	9,39	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	27,60	28,40	29,38	35,63	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	27,60	28,40	29,38	35,63	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,59	13,67	14,01	14,27	14,29	14,27	14,12	14,02	14,02	14,00	13,92	13,95	14,04	14,07	2. Receivables/Acceptables
a. Murabahah	14,22	14,25	14,23	14,29	14,31	14,28	14,12	14,02	14,02	13,99	13,93	13,95	14,05	14,08	a. Murabahah
i. Rupiah	14,60	14,64	14,66	14,72	14,72	14,69	14,53	14,47	14,47	14,38	14,32	14,34	14,39	14,39	i. Rupiah
ii. Valas	8,52	8,52	8,22	8,35	8,40	8,37	8,36	8,48	8,48	8,59	8,50	8,40	8,65	8,66	ii. Foreign Currency
b. Qardh	3,64	3,92	9,62	13,84	14,03	14,03	14,10	14,03	14,03	14,28	13,64	13,84	13,74	13,65	b. Qardh
i. Rupiah	3,64	3,93	9,68	13,86	14,04	14,03	14,10	14,03	14,03	14,28	13,64	13,84	13,75	13,65	i. Rupiah
ii. Valas	1,00	1,00	7,89	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	ii. Foreign Currency
c. Istishna'	12,84	12,80	12,57	12,51	12,52	12,58	13,08	13,05	13,05	13,14	13,15	13,22	13,20	13,20	c. Istishna'
i. Rupiah	12,84	12,80	12,57	12,51	12,52	12,58	13,08	13,05	13,05	13,14	13,15	13,22	13,20	13,20	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,02	10,27	10,66	10,67	10,78	10,86	10,92	11,05	11,05	11,03	11,38	11,39	11,40	11,28	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,32	11,31	11,32	11,31	11,29	11,29	11,28	11,27	11,27	11,27	11,27	11,26	11,27	11,26	a. Syndication Financing
i. Rupiah	11,50	11,50	11,52	11,51	11,50	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	10,57	10,58	10,72	10,80	10,87	11,02	11,02	11,00	11,40	11,41	11,41	11,28	d. Other Ijarah
i. Rupiah	10,49	10,84	11,14	11,20	11,29	11,31	11,36	11,45	11,45	11,42	11,84	11,85	11,85	11,68	i. Rupiah
ii. Valas	7,70	7,70	7,83	7,83	7,88	7,91	7,96	8,11	8,11	8,55	8,51	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			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
I. Dana Pihak Ketiga	6.06	6.28	6.15	5.84	5.92	5.52	5.39	5.28	5.39	5.86	5.51	5.19	5.20	5.25	I. Third Party Fund	
1. Giro IB Wadiah	1.23	1.24	1.25	1.13	1.13	1.21	1.23	1.18	1.18	1.22	1.17	1.33	1.38	1.36	1. IB Demand Deposits Wadia	
a. Rupiah	1.23	1.24	1.26	1.13	1.13	1.25	1.23	1.18	1.19	1.26	1.17	1.33	1.39	1.36	a. Rupiah	
b. Valas	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.02	1.00	1.00	1.00	1.00	b. Valas	
2. Tabungan IB Wadiah	1.31	1.27	3.40	3.33	3.10	3.28	2.82	2.75	2.56	3.91	3.66	2.14	2.19	2.13	2. IB Saving Deposits Wadia	
a. Rupiah	1.31	1.27	3.40	3.33	3.10	3.28	2.82	2.75	2.56	3.91	3.67	2.14	2.19	2.13	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	1.44	1.45	1.70	1.50	1.87	1.91	1.83	1.53	3.25	3.29	2.78	2.97	3. IB Demand Deposits Mudharabah	
a. Rupiah	1.53	1.46	1.44	1.45	1.70	1.50	1.87	1.91	1.83	1.53	3.36	3.29	2.87	3.06	a. Rupiah	
b. Valas	1.53	1.46	1.44	1.45	1.70	1.50	1.87	1.91	1.83	1.53	3.25	3.29	2.78	2.97	b. Valas	
4. Tabungan IB Mudharabah	4.11	4.10	3.48	3.47	4.06	3.49	3.44	3.49	3.52	3.45	3.39	3.50	3.38	3.47	4. IB Saving Deposits Mudharabah	
a. Rupiah	4.28	4.25	3.63	3.63	4.25	3.65	3.60	3.49	3.52	3.45	3.40	3.50	3.40	3.49	a. Rupiah	
b. Valas	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	1.00	b. Valas	
5. Deposito IB Mudharabah	7.21	7.67	7.76	7.24	7.15	6.91	6.70	6.42	6.48	7.14	6.71	6.39	6.44	6.47	5. IB Time Deposits Mudharabah	
a. Rupiah	7.50	7.87	7.95	7.59	7.47	7.07	7.00	6.76	6.80	7.53	6.86	6.59	6.55	6.57	a. Rupiah	
i. 1 Bulan	7.69	8.14	8.25	8.44	7.26	7.08	6.73	6.50	6.64	7.52	6.64	6.03	6.30	6.13	1). 1 month	
ii. 3 Bulan	7.67	8.18	8.57	8.33	7.38	7.23	7.03	6.55	6.83	8.02	6.75	6.32	6.64	6.32	2). 3 month	
iii. 6 Bulan	7.81	8.29	7.87	8.87	7.42	7.10	6.69	6.47	6.25	7.02	6.12	5.04	5.30	5.44	3). 6 month	
iv. 12 Bulan	7.55	7.85	7.25	8.05	6.58	6.30	5.72	6.29	6.55	6.37	7.08	6.71	6.58	6.16	4). 12 month	
v. > 12 Bulan	5.00	6.00	9.94	5.21	7.95	7.73	8.00	6.50	6.97	6.02	6.00	6.00	5.00	6.80	5). >12 month	
b. Valas	2.72	2.75	2.52	1.97	1.92	1.92	1.59	1.10	1.26	2.14	1.05	1.01	1.02	1.02	b. Foreign Currency	
i. 1 Bulan	2.52	2.30	2.11	2.19	1.85	2.02	1.73	1.07	1.07	2.41	1.15	1.09	1.05	1.06	1). 1 month	
ii. 3 Bulan	2.60	2.84	2.65	2.17	1.97	1.99	1.77	1.05	1.05	2.51	1.00	1.00	1.10	1.12	2). 3 month	
iii. 6 Bulan	1.42	2.64	1.00	1.00	1.70	2.04	1.44	1.00	1.00	2.21	1.67	1.14	1.00	1.00	3). 6 month	
iv. 12 Bulan	-	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	
II. Pembiayaan, Piutang dan Salam	11.66	11.45	11.26	11.26	11.52	11.38	11.83	11.88	11.37	11.53	11.41	11.25	11.16	11.08	II. Financing, Receivables/Acceptables, ijarah and Salam	
1. Pembiayaan Bagi Hasil	11.71	10.94	10.35	10.39	11.05	10.64	12.16	12.32	10.79	11.24	11.13	11.10	11.09	10.92	1. Profit Sharing Financing	
a. Mudharabah	12.45	12.43	12.54	12.29	12.39	12.48	12.48	12.62	12.67	12.85	12.77	12.94	12.92	12.75	a. Mudharabah	
i. Rupiah	12.45	12.43	12.55	12.30	12.39	12.48	12.49	12.81	12.86	12.86	12.77	12.94	12.92	12.76	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	9.32	9.49	10.34	9.68	11.89	12.06	9.85	10.48	10.34	10.25	10.28	10.12	b. Musyarakah	
i. Rupiah	11.28	11.22	11.62	11.66	11.74	10.97	11.90	12.07	11.10	11.86	11.50	11.47	11.35	11.12	i. Rupiah	
ii. Valas	5.00	4.01	3.13	4.35	4.60	4.58	5.65	5.00	4.55	4.53	4.98	4.98	5.33	5.32	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	11.81	11.80	11.81	11.67	11.65	11.74	11.72	11.60	11.35	11.20	11.19	2. Receivables/Acceptables	
a. Murabahah	11.59	11.67	11.77	11.78	11.77	11.78	11.62	11.60	11.70	11.68	11.56	11.30	11.22	11.22	a. Murabahah	
i. Rupiah	11.71	11.82	11.92	11.94	11.91	11.90	11.64	11.62	11.81	11.82	11.69	11.42	11.33	11.32	i. Rupiah	
ii. Valas	6.30	6.43	6.44	6.45	6.47	7.45	9.75	9.66	7.48	6.48	6.28	6.23	6.24	6.24	ii. Foreign Currency	
b. Qardh	14.13	13.62	12.52	11.68	11.44	10.75	12.09	12.36	12.31	11.72	11.56	11.92	5.31	5.14	b. Qardh	
i. Rupiah	14.13	13.62	12.52	11.68	11.44	10.75	12.09	12.36	12.31	11.72	11.56	11.92	5.31	5.14	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Istishna'	13.33	13.35	13.38	13.45	13.48	13.50	13.51	13.53	13.34	13.30	13.28	13.23	13.14	13.24	c. Istishna'	
i. Rupiah	13.33	13.35	13.38	13.45	13.48	13.50	13.51	13.53	13.34	13.30	13.28	13.23	13.14	13.24	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
3. Pembiayaan Sewa (Ijarah)	9.70	9.81	10.05	10.05	10.08	10.14	10.17	10.23	10.33	10.27	10.36	10.36	10.42	10.42	3. Ijarah including Leasing receivables	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	15.00	-	-	-	-	-	-	a. Syndication Financing	
i. Rupiah	-	-	-	-	-	-	-	15.00	-	-	-	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
b. Pembiayaan secara Channeling	18.27	17.76	15.95	15.97	16.05	15.97	15.92	15.16	15.16	15.19	16.74	15.18	15.17	16.78	b. Financing through Channeling	
i. Rupiah	18.27	17.76	15.95	15.97	16.05	15.97	15.92	15.16	15.16	15.19	16.74	15.18	15.17	16.78	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
d. Pembiayaan Sewa Lainnya	9.69	9.80	10.04	10.04	10.07	10.13	10.17	10.22	10.32	10.26	10.36	10.34	10.41	10.42	d. Other Ijarah	
i. Rupiah	10.50	10.59	10.81	10.83	10.85	10.91	10.95	11.04	11.08	11.01	11.12	11.09	11.13	11.16	i. Rupiah	
ii. Valas	6.71	6.71	6.69	6.71	6.76	6.75	6.76	6.80	6.80	6.56	6.38	6.38	6.37	6.35	ii. Foreign Currency	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency	

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

Indikator	2014		2015									2016			Indicator
	Nov ^{r)}	Des ^{r)}	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	17,69	17,68	16,17	15,72	15,89	15,47	15,16	14,99	15,06	15,18	15,30	15,52	15,22	14,81	1. Working Capital
a. UMKM	20,27	19,95	19,24	19,54	19,72	19,53	19,74	19,42	18,93	19,65	19,52	19,76	19,62	19,30	a. Micro, Small and Medium Enterprise
i. Rupiah	20,70	20,38	19,87	20,12	20,32	20,13	20,13	19,77	19,21	19,91	19,75	19,96	19,79	19,44	i. Rupiah
ii. Valas	11,52	11,14	7,68	8,13	7,76	7,66	6,85	6,80	6,89	6,86	5,83	5,38	6,57	7,15	ii. Valas
b. Bukan UMKM	15,01	15,27	13,76	13,16	13,25	12,94	12,73	12,19	12,71	12,44	12,27	12,58	12,21	11,71	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,75	15,85	14,75	14,03	13,80	13,46	13,48	13,26	13,36	13,20	12,86	13,18	12,70	12,17	i. Rupiah
ii. Valas	8,30	9,97	7,06	7,20	8,22	8,13	6,38	4,07	7,34	5,80	6,22	6,42	6,87	6,71	ii. Valas
2. Investasi	14,21	14,27	13,97	13,79	13,83	13,64	12,92	12,56	13,05	13,07	13,14	12,97	12,95	12,74	2. Investment
a. UMKM	15,16	15,07	15,47	15,65	15,66	15,40	15,22	15,16	15,47	15,91	16,00	15,88	15,71	15,49	a. Micro, Small and Medium Enterprise
i. Rupiah	16,27	16,20	16,52	16,55	16,64	16,39	15,59	15,56	15,79	16,26	16,22	16,04	15,86	15,64	i. Rupiah
ii. Valas	8,83	8,75	8,66	9,23	9,78	9,75	8,32	8,22	8,13	8,16	8,05	8,57	8,58	6,84	ii. Valas
b. Bukan UMKM	13,34	13,56	12,70	12,35	12,42	12,35	11,93	11,36	11,85	11,63	11,74	11,53	11,59	11,39	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,51	14,68	13,53	13,30	13,37	13,26	12,96	12,37	12,80	12,54	12,62	12,64	12,76	12,51	i. Rupiah
ii. Valas	7,56	7,62	8,05	7,82	7,85	7,85	8,12	8,06	8,57	8,48	9,00	8,02	7,75	7,56	ii. Valas
3. Konsumsi (Bukan UMKM)	11,95	11,93	12,27	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	12,45	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,95	11,93	12,27	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	12,79	12,61	12,45	i. Rupiah
ii. Valas	2,36	3,10	4,43	11,17	11,75	11,79	9,86	9,90	10,00	-	-	-	-	-	ii. Valas

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Modal Kerja	18,08	18,14	16,55	16,04	16,03	15,82	15,67	15,63	15,61	15,48	15,48	15,79	15,67	15,21	1. Working Capital	
a. UMKM	20,47	20,07	19,31	19,64	19,85	20,30	20,15	19,85	19,79	19,88	19,96	20,24	20,12	19,86	a. Micro, Small and Medium Enterprise	
i. Rupiah	20,99	20,59	20,02	20,30	20,53	21,02	20,61	20,26	20,12	20,18	20,26	20,51	20,34	20,06	i. Rupiah	
ii. Valas	11,58	11,19	7,71	8,16	7,79	7,70	6,90	6,84	6,95	6,86	5,83	5,38	6,57	7,15	ii. Valas	
b. Bukan UMKM	15,43	15,86	13,77	13,02	12,85	12,48	12,92	12,46	12,59	12,26	12,25	12,70	12,59	12,01	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	15,84	16,21	14,20	13,47	13,25	12,88	13,39	12,98	12,82	12,65	12,65	13,11	12,95	12,33	i. Rupiah	
ii. Valas	8,64	9,66	7,02	6,34	6,52	6,07	6,61	6,79	9,70	7,02	6,95	7,26	7,64	7,40	ii. Valas	
2. Investasi	14,93	14,94	14,43	14,28	14,30	14,18	13,86	13,42	13,43	13,29	13,39	13,47	13,42	13,18	2. Investment	
a. UMKM	15,23	15,16	15,61	15,71	15,70	15,74	16,14	16,01	16,03	15,95	15,99	15,92	15,72	15,51	a. Micro, Small and Medium Enterprise	
i. Rupiah	16,33	16,25	16,62	16,58	16,67	16,78	16,43	16,33	16,27	16,19	16,14	16,07	15,85	15,60	i. Rupiah	
ii. Valas	9,15	9,12	8,98	9,53	10,08	10,04	9,23	8,94	8,94	8,89	9,05	9,07	9,09	7,30	ii. Valas	
b. Bukan UMKM	14,60	14,71	13,21	12,91	12,95	12,76	12,76	12,05	12,04	11,73	11,97	12,16	12,20	11,96	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	15,49	15,62	13,83	13,55	13,61	13,37	13,65	12,96	12,83	12,51	12,79	12,94	13,06	12,79	i. Rupiah	
ii. Valas	8,26	8,27	8,93	8,70	8,69	8,69	9,21	9,02	9,17	9,07	8,93	9,16	8,75	8,47	ii. Valas	
3. Konsumsi (Bukan UMKM)	11,89	11,84	12,29	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	12,75	3. Consumption (Non Micro, Small and Medium Enterprise)	
i. Rupiah	11,89	11,84	12,29	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	13,26	13,00	12,75	i. Rupiah	
ii. Valas	2,36	3,10	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			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Modal Kerja	16,01	15,81	14,84	14,61	15,34	14,18	13,28	12,56	13,08	14,09	14,62	14,44	13,50	13,31	1. Working Capital	
a. UMKM	19,24	19,28	18,68	18,78	18,77	14,11	17,13	16,38	13,12	18,15	17,79	17,84	17,66	17,18	a. Micro, Small and Medium Enterprise	
i. Rupiah	19,27	19,31	18,73	18,82	18,83	14,15	17,18	16,43	13,16	18,15	17,79	17,84	17,66	17,18	i. Rupiah	
ii. Valas	4,40	4,38	4,29	4,33	4,24	4,21	4,19	4,16	4,30	7,00	7,00	7,00	7,00	7,15	ii. Valas	
b. Bukan UMKM	13,53	13,37	13,74	13,48	14,31	14,19	12,17	11,44	13,06	12,91	12,39	12,15	10,83	10,61	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	15,34	14,41	16,40	15,77	15,51	15,34	13,79	14,18	15,07	14,93	13,78	13,48	11,73	11,48	i. Rupiah	
ii. Valas	8,01	10,19	7,08	7,66	9,58	9,74	6,15	1,09	4,84	4,65	4,96	4,95	5,56	5,54	ii. Valas	
2. Investasi	11,57	11,87	12,24	12,00	12,10	11,68	9,62	9,51	11,67	12,24	12,24	11,18	11,23	11,15	2. Investment	
a. UMKM	14,73	14,54	14,52	15,22	15,33	12,84	10,46	10,43	12,88	15,66	16,05	15,70	15,69	15,41	a. Micro, Small and Medium Enterprise	
i. Rupiah	15,86	15,91	15,81	16,30	16,39	13,60	10,94	10,90	13,44	16,71	16,70	15,93	15,91	15,79	i. Rupiah	
ii. Valas	6,30	6,36	6,47	6,63	6,63	6,63	6,63	6,64	6,66	6,66	6,22	6,55	6,54	6,28	ii. Valas	
b. Bukan UMKM	10,16	10,72	11,39	11,01	11,10	11,34	9,38	9,25	11,20	11,31	11,08	9,53	9,61	9,47	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	11,50	11,98	12,69	12,58	12,66	12,92	10,70	10,55	12,67	12,62	12,04	11,49	11,58	11,36	i. Rupiah	
ii. Valas	6,79	6,80	6,74	6,77	6,82	6,81	5,43	5,44	6,85	6,64	9,13	5,88	5,86	5,84	ii. Valas	
3. Konsumsi (Bukan UMKM)	12,08	12,11	12,22	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	11,98	3. Consumption (Non Micro, Small and Medium Enterprise)	
i. Rupiah	12,08	12,11	12,22	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	12,05	12,01	11,98	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			Indicator
	Nov ^o	Des ^o	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Penerima Kredit Lapangan Usaha																
Pertanian, perburuan dan Kehutanan	18.14	18.33	17.65	16.49	16.09	15.66	15.07	14.89	15.11	15.49	14.91	14.61	14.42	14.22	Loan to Business Sector	
a. Rupiah	18.14	18.33	17.65	17.11	17.10	16.67	16.46	16.29	16.00	16.46	15.63	15.29	15.06	14.81	Agricultures, Hunting and Forestry	
b. Valas	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	9.80	a. Rupiah	
Perikanan	14.79	14.86	14.72	14.58	14.13	14.08	12.41	11.98	9.87	10.70	10.68	12.55	12.40	12.00	b. Foreign Exchange	
a. Rupiah	15.45	15.52	14.89	14.74	14.30	14.23	12.52	12.08	9.92	10.76	10.74	12.64	12.48	12.06	Fishery	
b. Valas	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	7.25	a. Rupiah	
Pertambangan dan Penggalian	12.07	12.26	9.98	9.77	9.66	9.61	9.71	9.43	9.22	9.39	8.71	10.14	9.71	9.59	b. Foreign Exchange	
a. Rupiah	15.35	15.39	11.09	10.53	10.33	10.28	10.50	10.33	9.83	10.08	10.27	12.98	13.02	12.76	Mining and Quarrying	
b. Valas	8.60	8.88	8.32	8.62	8.67	8.72	8.70	8.48	8.52	8.56	7.36	7.41	6.42	6.34	a. Rupiah	
Industri Pengolahan	13.46	13.71	12.82	12.64	12.74	12.75	12.23	11.96	12.25	11.95	12.24	11.65	11.66	10.92	b. Foreign Exchange	
a. Rupiah	14.56	14.98	14.25	14.12	14.18	14.07	13.71	13.45	13.52	13.43	13.21	13.17	13.00	11.99	Processing Industry	
b. Valas	8.13	8.04	6.56	6.47	6.52	6.73	5.84	5.70	6.55	6.51	8.73	6.18	6.60	6.40	a. Rupiah	
Listrik, gas dan air	13.12	13.10	12.24	11.65	11.71	10.96	10.48	10.19	10.60	11.01	11.31	12.18	12.13	11.66	b. Foreign Exchange	
a. Rupiah	14.93	14.84	13.68	12.84	12.96	12.01	11.97	11.83	11.80	11.95	12.73	13.47	13.20	13.00	Electricity, Gas and Water	
b. Valas	8.16	8.14	8.60	8.65	8.62	8.56	7.20	7.42	8.47	8.64	8.04	9.05	9.34	8.55	a. Rupiah	
Konstruksi	14.47	14.42	14.08	13.49	13.14	12.70	12.99	13.14	12.92	13.52	13.45	13.05	12.78	12.40	b. Foreign Exchange	
a. Rupiah	14.69	14.65	14.23	13.69	13.30	12.96	13.27	13.37	13.12	13.74	13.65	13.21	12.92	12.53	Construction	
b. Valas	10.64	10.62	10.78	8.78	9.11	7.48	7.48	5.74	5.62	4.05	3.56	5.33	5.24	5.13	a. Rupiah	
Perdagangan Besar dan Eceran	20.96	21.11	19.96	20.06	20.37	19.88	18.99	18.94	19.32	19.56	19.55	19.57	19.47	19.44	b. Foreign Exchange	
a. Rupiah	21.06	21.24	20.11	20.25	20.54	20.05	19.13	19.10	19.45	19.64	19.62	19.64	19.54	19.50	Wholesale and Retail Trade	
b. Valas	10.28	8.86	8.11	7.82	8.41	7.55	7.77	7.93	8.80	7.81	7.88	7.91	7.93	7.92	a. Rupiah	
Penyediaan akomodasi dan penyediaan makan minum	22.22	19.65	20.75	18.09	19.47	18.62	17.19	16.90	16.51	17.47	16.65	16.17	15.54	15.38	b. Foreign Exchange	
a. Rupiah	22.22	19.65	20.85	18.22	19.59	18.74	17.28	16.99	16.53	17.50	16.67	16.19	15.55	15.40	Provision of accommodation and the provision of eating and drinking	
b. Valas	-	-	10.84	4.85	6.32	4.38	6.34	5.96	7.00	7.00	7.00	7.00	7.00	7.00	a. Rupiah	
Transportasi, pergudangan dan komunikasi	13.33	13.78	10.62	10.84	11.51	11.24	11.03	10.24	10.92	11.03	11.74	11.98	12.14	12.09	b. Foreign Exchange	
a. Rupiah	16.99	16.80	13.70	13.64	13.56	13.16	13.54	12.37	12.57	12.69	12.69	12.90	12.98	12.89	Transportation, Warehousing and Communications	
b. Valas	6.56	7.83	5.48	6.05	6.66	6.60	5.07	5.18	6.63	6.75	7.95	8.02	8.33	8.18	a. Rupiah	
Perantara Keuangan	18.26	17.44	17.04	16.21	15.81	15.35	14.83	14.99	14.92	14.60	14.66	14.79	13.87	13.17	b. Foreign Exchange	
a. Rupiah	18.36	17.53	17.11	16.27	15.86	15.39	14.86	15.02	14.95	14.64	14.68	14.81	13.89	13.20	Financial intermediaries	
b. Valas	6.99	7.04	8.74	8.79	8.83	8.91	8.98	9.05	9.13	7.08	8.89	8.90	8.75	5.88	a. Rupiah	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.82	17.07	14.54	13.86	13.76	13.59	13.35	12.07	12.88	12.52	13.03	12.74	12.61	12.87	b. Foreign Exchange	
a. Rupiah	16.09	16.36	13.83	13.26	13.21	13.03	12.73	12.88	12.70	12.99	13.47	13.21	12.99	13.23	Real Estate, Business, Ownership, and Business Services	
b. Valas	24.53	24.66	21.27	18.93	18.29	18.38	18.53	4.64	14.79	5.35	5.02	4.13	5.13	5.07	a. Rupiah	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	18.05	18.36	16.46	16.63	16.54	16.34	16.00	16.14	14.89	15.55	17.86	17.85	17.84	17.85	b. Foreign Exchange	
a. Rupiah	18.05	18.36	16.46	16.63	16.54	16.34	16.00	16.14	14.89	15.55	17.86	17.85	17.84	17.85	Government administration, Defense and Compulsory social security	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Jasa Pendidikan	13.82	13.81	13.68	13.40	13.44	13.61	13.60	13.63	13.61	13.43	13.49	13.43	13.58	13.50	b. Foreign Exchange	
a. Rupiah	13.98	14.00	13.87	13.57	13.60	13.78	13.76	13.80	13.76	13.58	13.64	13.58	13.73	13.63	Education Services	
b. Valas	7.19	7.60	7.86	7.87	7.88	7.90	7.91	7.92	7.93	8.12	8.14	8.15	7.98	7.99	a. Rupiah	
Jasa Kesehatan dan Kegiatan Sosial	15.38	15.26	14.48	14.29	14.08	13.84	13.53	13.58	13.44	13.26	13.20	13.30	13.18	13.05	b. Foreign Exchange	
a. Rupiah	15.38	15.26	14.48	14.29	14.08	13.84	13.53	13.58	13.44	13.26	13.20	13.30	13.18	13.05	Health Services and Social Activities	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	18.25	18.13	17.13	16.58	16.65	16.94	16.61	16.62	16.65	17.59	16.97	17.87	18.03	17.22	b. Foreign Exchange	
a. Rupiah	18.41	18.29	17.55	16.99	17.05	17.38	17.04	17.07	17.07	18.05	17.34	18.19	18.34	17.49	Community, Sociocultural, Entertainment and Other Individual Services	
b. Valas	8.68	8.72	5.89	5.90	5.89	5.59	5.34	5.35	5.14	4.85	6.12	9.27	9.48	9.49	a. Rupiah	
Jasa Perorangan yang Melayani Rumah Tangga	39.46	36.86	34.94	34.73	34.74	33.86	31.97	31.46	31.59	31.66	31.75	31.55	30.99	30.83	b. Foreign Exchange	
a. Rupiah	39.46	36.86	34.94	34.73	34.74	33.86	31.97	31.46	31.59	31.66	31.75	31.55	30.99	30.83	Individual Services which Serve Households	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	20.00	33.57	33.63	13.43	33.35	30.98	10.57	31.16	13.00	20.00	10.00	16.00	b. Foreign Exchange	
a. Rupiah	-	-	20.00	33.57	33.63	13.43	33.35	30.98	10.57	31.16	13.00	20.00	10.00	16.00	International Agency and Other Extra Agency International	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Kegiatan yang belum jelas batasannya	14.96	14.94	15.77	15.69	15.77	15.56	13.84	14.59	13.85	13.76	13.76	14.20	14.03	14.15	b. Foreign Exchange	
a. Rupiah	14.96	14.94	15.77	15.69	15.77	15.56	13.84	14.59	13.85	13.76	13.76	14.20	14.03	14.15	Business Activities which are not clearly defined	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah	
Penerima Kredit Bukan Lapangan Usaha																
Loans to Non Industrial Origin																
Rumah Tangga															House Hold	
Untuk Pemilikan Rumah Tinggal	12.87	12.87	12.76	12.66	12.67	11.92	12.21	12.14	11.82	12.70	12.64	12.58	12.47	12.42	For Home Ownership	
a. Rupiah	12.87	12.87	12.76	12.66	12.67	11.92	12.21	12.14	11.82	12.70	12.64	12.58	12.47	12.42	a. Rupiah	
b. Valas	-	-	7.25	7.25	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Flat atau Apartemen	12.81	12.96	11.75	11.80	11.80	11.79	11.16	10.74	11.80	11.85	11.59	11.49	11.43	11.42	For Apartment Ownership	
a. Rupiah	12.81	12.96	11.75	11.80	11.80	11.79	11.16	10.74	11.80	11.85	11.59	11.49	11.43	11.42	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukan	14.38	14.43	14.02	13.81	13.71	12.60	12.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	For Shop House Ownership	
a. Rupiah	14.38	14.43	14.02	13.81	13.71	12.60	12.43	11.86	12.40	13.86	13.84	13.73	13.51	13.41	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	13.88	13.87	13.47	13.55	13.69	13.54	13.53	12.63	12.64	12.50	12.39	12.34	12.94	12.19	For Vehicles Ownership	
a. Rupiah	13.88	13.87	13.47	13.55	13.69	13.54	13.53	12.63	12.64	12.50	12.39	12.34	12.94	12.19	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.80	10.72	12.45	13.47	13.55	13.46	13.41	13.42	13.49	13.67	13.67	13.70	13.29	12.78	Multipurpose Loans and Others	
a. Rupiah	10.80	10.72	12.45	13.47	13.55	13.46	13.41	13.42	13.49	13.67	13.67	13.70	13.29	12.78	a. Rupiah	
b. Valas	3.16	3.1														

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

Indikator	2014		2015								2016			Indicator	
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Penerima Kredit Lapangan Usaha															
Pertanian, perburuan dan Kehutanan	18.19	18.41	17.60	16.99	16.50	16.51	16.08	15.85	15.83	15.86	15.17	15.15	14.92	14.67	Loan to Business Sector
a. Rupiah	18.19	18.41	17.60	16.99	17.02	17.03	16.54	16.31	16.26	16.31	15.48	15.45	15.19	14.90	Agricultures, Hunting and Forestry
b. Valas	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	12.00	a. Rupiah
Perikanan	16.11	16.18	15.05	14.88	14.33	14.74	12.21	11.72	9.41	10.05	10.07	12.32	12.15	11.69	b. Foreign Exchange
a. Rupiah	16.11	16.18	15.05	14.88	14.33	14.74	12.21	11.72	9.41	10.05	10.07	12.32	12.15	11.69	Fishery
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Pertambangan dan Penggalian	12.76	12.94	10.25	9.95	9.82	9.77	9.92	9.55	9.27	9.43	9.47	11.17	10.58	10.46	b. Foreign Exchange
a. Rupiah	15.56	15.62	11.13	10.49	10.27	10.22	10.52	10.30	9.70	9.95	10.16	12.99	13.03	12.74	Mining and Quarrying
b. Valas	9.09	9.41	8.65	8.99	9.04	9.08	9.03	8.70	8.73	8.76	8.57	8.65	7.11	7.03	a. Rupiah
Industri Pengolahan	14.21	14.63	13.64	13.51	13.64	13.67	13.39	13.20	13.12	12.78	12.60	12.50	12.42	11.50	b. Foreign Exchange
a. Rupiah	14.77	15.27	14.41	14.26	14.32	14.26	14.00	13.78	13.67	13.51	13.32	13.27	13.07	11.96	Processing Industry
b. Valas	9.40	9.39	6.91	6.90	7.07	7.16	7.10	7.30	7.21	7.65	7.51	7.14	7.61	7.32	a. Rupiah
Listrik, gas dan air	13.75	13.62	12.68	12.03	12.08	11.31	11.26	10.90	10.90	11.32	11.65	12.57	12.50	11.98	b. Foreign Exchange
a. Rupiah	14.93	14.85	13.67	12.83	12.93	12.00	11.96	11.82	11.78	11.93	12.71	13.47	13.20	13.00	Electricity, Gas and Water
b. Valas	8.97	8.90	9.41	9.43	9.38	9.29	9.27	9.03	9.01	9.39	8.57	9.85	10.22	9.13	a. Rupiah
Konstruksi	15.22	15.21	14.68	13.88	13.39	13.11	13.36	13.59	13.48	13.96	13.88	13.48	13.07	12.52	b. Foreign Exchange
a. Rupiah	15.53	15.55	14.89	14.15	13.60	13.47	13.73	13.89	13.76	14.27	14.18	13.74	13.29	12.71	Construction
b. Valas	10.88	10.85	11.10	8.94	9.31	7.51	7.52	5.57	5.44	3.56	3.56	5.33	5.24	5.13	a. Rupiah
Perdagangan Besar dan Eceran	21.63	21.84	20.64	20.71	21.13	21.02	20.52	20.54	20.55	20.47	20.44	20.42	20.33	20.30	b. Foreign Exchange
a. Rupiah	21.76	21.98	20.80	20.93	21.32	21.22	20.69	20.73	20.69	20.55	20.51	20.48	20.39	20.36	Wholesale and Retail Trade
b. Valas	10.28	9.62	8.60	8.08	8.62	7.82	8.01	8.14	9.13	8.35	8.51	8.54	8.58	8.58	a. Rupiah
Penyediaan akomodasi dan penyediaan makan minum	22.44	19.53	21.67	18.15	19.92	19.27	18.57	18.13	17.32	17.81	16.90	16.66	16.20	16.18	b. Foreign Exchange
a. Rupiah	22.44	19.53	21.76	18.27	20.03	19.38	18.66	18.19	17.32	17.81	16.90	16.66	16.20	16.18	Provision of accommodation and the provision of eating and drinking
b. Valas	-	-	12.55	3.91	6.00	3.00	6.00	9.00	-	-	-	-	-	-	a. Rupiah
Transportasi, perdagangan dan komunikasi	15.20	15.24	12.21	12.41	12.24	12.18	12.42	11.34	11.71	11.62	11.64	11.87	12.03	11.94	b. Foreign Exchange
a. Rupiah	17.41	17.26	13.56	13.59	13.42	13.32	13.73	12.38	12.63	12.54	12.52	12.73	12.81	12.68	Transportation, Warehousing and Communications
b. Valas	9.66	9.85	7.97	8.41	8.16	8.10	7.77	7.75	8.16	8.28	8.21	8.30	8.63	8.49	a. Rupiah
Perantara Keuangan	19.02	18.53	17.20	15.96	15.49	15.10	15.20	15.33	14.78	13.97	14.09	14.33	14.07	13.24	b. Foreign Exchange
a. Rupiah	19.19	18.69	17.31	16.05	15.56	15.16	15.26	15.38	14.83	14.02	14.13	14.37	14.10	13.28	Financial intermediaries
b. Valas	6.99	7.04	8.74	8.79	8.83	8.91	8.98	9.05	9.13	7.08	8.89	8.90	8.75	5.88	a. Rupiah
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.86	16.95	13.33	12.77	12.69	12.40	12.10	12.14	13.05	12.19	12.96	12.92	12.77	13.14	b. Foreign Exchange
a. Rupiah	17.29	17.40	13.85	13.48	13.47	13.19	12.87	12.89	12.50	12.64	13.39	13.41	13.15	13.51	Real Estate, Business, Ownership, and Business Services
b. Valas	8.55	8.62	6.22	5.24	4.77	4.57	4.44	4.38	19.65	4.85	4.47	3.30	4.64	4.57	a. Rupiah
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17.99	18.31	16.30	16.48	16.39	16.38	15.73	15.88	14.92	15.17	17.84	17.83	17.82	17.83	b. Foreign Exchange
a. Rupiah	17.99	18.31	16.30	16.48	16.39	16.38	15.73	15.88	14.92	15.17	17.84	17.83	17.82	17.83	Government administration, Defense and Compulsory social security
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Pendidikan	14.10	14.07	13.88	13.64	13.71	13.73	13.73	13.79	13.77	13.53	13.54	13.55	13.65	13.57	b. Foreign Exchange
a. Rupiah	14.30	14.30	14.10	13.85	13.91	13.91	13.92	13.98	13.93	13.71	13.71	13.72	13.81	13.72	Education Services
b. Valas	7.19	7.60	7.86	7.87	7.88	7.90	7.91	7.92	7.93	8.12	8.14	8.15	7.98	7.99	a. Rupiah
Jasa Kesehatan dan Kegiatan Sosial	15.23	15.07	14.25	14.06	13.85	13.66	13.58	13.73	13.34	13.10	13.06	13.15	13.02	12.87	b. Foreign Exchange
a. Rupiah	15.23	15.07	14.25	14.06	13.85	13.66	13.58	13.73	13.34	13.10	13.06	13.15	13.02	12.87	Health Services and Social Activities
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.33	16.27	15.13	14.63	14.61	14.82	14.65	14.85	14.65	15.71	15.05	16.02	16.48	15.40	b. Foreign Exchange
a. Rupiah	16.50	16.43	15.56	15.05	15.02	15.28	15.11	15.32	15.10	16.22	15.44	16.34	16.81	15.66	Community, Sociocultural, Entertainment and Other Individual Services
b. Valas	8.73	8.76	5.89	5.90	5.89	5.59	5.34	5.35	5.14	4.85	6.12	9.27	9.48	9.49	a. Rupiah
Jasa Perorangan yang Melayani Rumah Tangga	40.07	37.24	35.15	34.91	34.91	34.09	32.12	31.60	31.85	31.87	31.94	31.71	31.11	30.94	b. Foreign Exchange
a. Rupiah	40.07	37.24	35.15	34.91	34.91	34.09	32.12	31.60	31.85	31.87	31.94	31.71	31.11	30.94	Individual Services which Serve Households
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	20.00	20.00	20.00	20.00	19.00	13.00	13.00	14.00	13.00	20.00	10.00	16.00	b. Foreign Exchange
a. Rupiah	-	-	20.00	20.00	20.00	20.00	19.00	13.00	13.00	14.00	13.00	20.00	10.00	16.00	International Agency and Other Extra Agency International
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Kegiatan yang belum jelas batasannya	15.03	14.93	15.97	15.95	15.88	15.37	13.02	13.81	12.72	12.48	12.48	12.48	12.31	12.45	b. Foreign Exchange
a. Rupiah	15.03	14.93	15.97	15.95	15.88	15.37	13.02	13.81	12.72	12.48	12.48	12.48	12.31	12.45	Business Activities which are not clearly defined
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Penerima Kredit Bukan Lapangan Usaha															
Rumah Tangga															
Untuk Pemilikan Rumah Tinggal	12.87	12.85	12.54	12.42	12.39	12.52	12.33	12.38	12.38	12.37	12.39	12.41	12.26	12.18	Loans to Non Industrial Origin
a. Rupiah	12.87	12.85	12.54	12.42	12.39	12.52	12.33	12.38	12.38	12.37	12.39	12.41	12.26	12.18	House Hold
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	For Home Ownership
Untuk Pemilikan Flat atau Apartemen	15.76	15.78	12.61	12.61	12.54	12.59	12.51	12.47	12.37	12.36	12.28	12.26	12.20	12.22	a. Rupiah
a. Rupiah	15.76	15.78	12.61	12.61	12.54	12.59	12.51	12.47	12.37	12.36	12.28	12.26	12.20	12.22	b. Foreign Exchange
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	For Apartment Ownership
Untuk Pemilikan Ruko atau Rukan	13.40	13.36	13.08	12.99	12.80	13.10	12.87	13.02	12.89	12.98	12.95	13.11	12.84	12.78	a. Rupiah
a. Rupiah	13.40	13.36	13.08	12.99	12.80	13.10	12.87	13.02	12.89	12.98	12.95	13.11	12.84	12.78	b. Foreign Exchange
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	For Shop House Ownership
Untuk Pemilikan Kendaraan Bermotor	14.41	14.60	14.06	14.04	14.24	14.11	14.06	14.05	14.04	13.99	13.91	13.91	13.83	13.72	a. Rupiah
a. Rupiah	14.41	14.60	14.06	14.04	14.24	14.11	14.06	14.05	14.04	13.99	13.91	13.91	13.83	13.72	b. Foreign Exchange
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	For Vehicles Ownership
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.92	10.79	12.87	14.09	14.18	14.24	14.12	14.17	14.28	14.32	14.37	14.42	13.92	13.28	a. Rupiah
a. Rupiah	10.93	10.79	12.88	14.09	14.18	14.24	14.12	14.17	14.28	14.32	14.37	14.42	13.92	13.28	b. Foreign Exchange
b. Valas	3.16	3.10	2.42	12.55	12.61	12.69	9.86	9.90	10.00	-	-	-	-	-	Non Industrial Origin Others
Bukan Lapangan Usaha Lainnya	7.03	7.11	6.57	6.78	7.32	5.96	5.86	6.08	5.98	5.43	5.34	13.15	13.22	13.34	a. Rupiah
a. Rupiah	7.03	7.11	6.57	6.78	7.32	5.96	5.86	6.08	5.98	5.43	5.34	13.15	13.22	13.34	b. Foreign Exchange
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Unit Usah Syariah (Average of Margin Rates of UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)																
Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Penerima Kredit Lapangan Usaha																
Pertanian, perburuan dan Kehutanan	17.81	17.93	17.97	14.31	14.27	11.77	10.40	10.35	11.76	13.84	13.66	12.10	12.09	12.09	12.09	12.09
a. Rupiah	17.81	17.93	17.97	17.88	17.60	14.37	15.93	16.22	14.33	17.36	16.58	14.34	14.30	14.24	14.24	14.24
b. Valas	-	-	-	7.00	7.00	7.00	0.47	0.50	7.00	7.00	7.00	6.93	6.93	6.93	6.93	6.93
Perikanan	12.59	12.64	13.59	13.46	13.51	11.84	13.16	12.96	11.88	13.70	13.72	13.71	13.74	13.76	13.76	13.76
a. Rupiah	14.10	14.17	14.28	14.14	14.18	12.34	13.79	13.60	12.39	14.41	14.43	14.42	14.45	14.40	14.40	14.40
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	7.25	7.25
Pertambangan dan Penggalian	7.34	7.43	7.45	7.95	8.14	8.16	7.74	8.14	8.69	8.92	5.99	6.59	6.68	6.75	6.75	6.75
a. Rupiah	9.85	9.81	9.72	11.99	11.91	11.90	10.09	10.94	12.40	12.61	12.55	12.86	12.86	13.02	13.02	13.02
b. Valas	6.88	6.95	6.95	6.97	6.99	7.00	6.99	7.01	7.04	7.05	5.23	5.21	5.20	5.23	5.23	5.23
Industri Pengolahan	10.16	10.06	9.46	9.23	9.13	9.00	7.47	6.83	8.49	8.41	10.77	8.18	8.55	8.48	8.48	8.48
a. Rupiah	12.98	13.05	13.03	13.03	13.01	12.37	11.00	10.24	12.01	12.72	12.27	12.33	12.41	12.24	12.24	12.24
b. Valas	6.85	6.82	6.29	6.16	6.15	6.48	5.07	4.72	6.16	5.49	9.74	5.35	5.76	5.74	5.74	5.74
Listrik, gas dan air	6.54	6.50	6.46	6.48	6.78	6.50	0.86	0.92	6.54	6.64	6.62	6.53	6.54	6.54	6.54	6.54
a. Rupiah	14.29	14.07	15.88	15.41	18.01	13.05	14.51	14.02	13.83	15.32	15.20	13.35	13.30	13.35	13.35	13.35
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
Konstruksi	12.25	12.20	12.43	12.45	12.48	11.59	12.00	12.00	11.50	12.52	12.52	12.18	12.19	12.15	12.15	12.15
a. Rupiah	12.32	12.27	12.50	12.52	12.55	11.64	12.06	12.06	11.55	12.58	12.52	12.18	12.19	12.15	12.15	12.15
b. Valas	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	-	-	-	-	-	-
Perdagangan Besar dan Eceran	17.13	17.09	16.17	16.29	15.96	13.27	10.65	10.06	12.65	14.58	14.35	14.48	14.30	14.27	14.27	14.27
a. Rupiah	17.13	17.21	16.28	16.39	16.03	13.34	10.69	10.10	12.70	14.67	14.44	14.57	14.38	14.35	14.35	14.35
b. Valas	-	4.27	4.26	4.87	5.17	4.84	5.62	5.70	5.73	5.79	5.79	5.79	5.78	5.77	5.77	5.77
Penyediaan akomodasi dan penyediaan makan minum	21.39	20.14	17.72	17.85	17.61	15.95	12.16	12.03	13.32	16.22	15.65	14.41	13.69	13.31	13.31	13.31
a. Rupiah	21.39	20.14	17.88	18.02	17.77	16.08	12.23	12.19	13.40	16.33	15.75	14.48	13.74	13.35	13.35	13.35
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	7.00
Transportasi, pergudangan dan komunikasi	7.01	8.87	6.66	7.13	8.68	7.67	5.66	6.13	8.00	8.83	12.47	12.71	12.83	13.00	13.00	13.00
a. Rupiah	14.58	14.29	14.66	13.95	14.61	12.04	12.15	12.26	12.18	13.58	13.76	14.08	13.94	14.14	14.14	14.14
b. Valas	1.32	4.46	3.37	4.27	4.45	4.43	1.27	1.31	4.46	4.39	5.61	5.61	5.72	5.59	5.59	5.59
Perantara Keuangan	16.60	15.15	16.74	16.67	16.42	15.82	14.14	14.40	15.15	15.68	15.59	15.51	13.58	13.07	13.07	13.07
a. Rupiah	16.60	15.15	16.74	16.67	16.42	15.82	14.14	14.40	15.15	15.68	15.59	15.51	13.58	13.07	13.07	13.07
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16.71	17.36	17.74	16.40	16.26	16.02	15.97	11.87	12.35	13.63	13.32	12.06	12.00	11.85	11.85	11.85
a. Rupiah	12.40	13.41	13.76	12.70	12.58	12.70	12.42	12.84	13.33	14.21	13.78	12.43	12.36	12.15	12.15	12.15
b. Valas	35.83	36.18	36.89	37.26	37.61	37.97	38.33	5.14	5.11	6.65	6.57	6.57	6.56	6.56	6.56	6.56
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	43.82	43.89	43.81	43.84	43.87	9.24	45.85	44.35	9.28	44.34	46.00	46.00	46.00	46.00	46.00	46.00
a. Rupiah	43.82	43.89	43.81	43.84	43.87	9.24	45.85	44.35	9.28	44.34	46.00	46.00	46.00	46.00	46.00	46.00
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jasa Pendidikan	11.73	11.82	11.92	11.18	10.91	12.53	12.29	12.17	12.12	12.49	12.98	12.33	12.93	12.84	12.84	12.84
a. Rupiah	11.73	11.82	11.92	11.18	10.91	12.53	12.29	12.17	12.12	12.49	12.98	12.33	12.93	12.84	12.84	12.84
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial	16.48	16.57	15.95	15.83	15.41	14.96	13.16	12.69	14.05	14.20	14.10	14.24	14.19	14.20	14.20	14.20
a. Rupiah	16.48	16.57	15.95	15.83	15.41	14.96	13.16	12.69	14.05	14.20	14.10	14.24	14.19	14.20	14.20	14.20
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25.99	25.76	25.57	24.99	25.16	25.12	24.04	23.61	24.12	24.57	24.50	24.74	23.81	24.38	24.38	24.38
a. Rupiah	26.04	25.79	25.58	24.99	25.16	25.12	24.04	23.61	24.12	24.57	24.50	24.74	23.81	24.38	24.38	24.38
b. Valas	6.75	6.75	6.75	6.75	-	-	-	-	-	-	-	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga	16.78	17.10	17.38	17.34	17.94	11.60	15.99	15.10	11.50	16.01	16.23	19.24	23.59	23.55	23.55	23.55
a. Rupiah	16.78	17.10	17.38	17.34	17.94	11.60	15.99	15.10	11.50	16.01	16.23	19.24	23.59	23.55	23.55	23.55
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	43.00	43.00	9.00	43.00	43.00	9.00	41.13	-	-	-	-	-	-
a. Rupiah	-	-	-	43.00	43.00	9.00	43.00	43.00	9.00	41.13	-	-	-	-	-	-
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kegiatan yang belum jelas batasannya	14.16	15.05	15.21	15.05	15.50	16.03	15.54	16.03	15.82	15.96	15.85	17.54	17.13	17.37	17.37	17.37
a. Rupiah	14.16	15.05	15.21	15.05	15.50	16.03	15.54	16.03	15.82	15.96	15.85	17.54	17.13	17.37	17.37	17.37
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit Bukan Lapangan Usaha																
Rumah Tangga																
Untuk Pemilikan Rumah Tinggal	12.88	12.91	13.04	12.98	13.04	11.12	12.06	11.83	11.11	13.13	12.94	12.79	12.74	12.71	12.71	12.71
a. Rupiah	12.88	12.91	13.04	12.98	13.04	11.12	12.06	11.83	11.11	13.13	12.94	12.79	12.74	12.71	12.71	12.71
b. Valas	-	-	7.25	7.25	-	-	-	-	-	-	-	-	-	-	-	-
Untuk Pemilikan Flat atau Apartemen	10.34	10.60	10.90	11.02	11.10	11.02	9.78	9.12	11.11	11.22	10.80	10.48	10.43	10.39	10.39	10.39
a. Rupiah	10.34	10.60	10.90	11.02	11.10	11.02	9.78	9.12	11.11	11.22	10.80	10.48	10.43	10.39	10.39	10.39
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Untuk Pemilikan Ruko atau Rukan	17.27	17.48	16.54	15.85	15.85	11.44	11.39	9.29	11.47	15.54	15.49	14.78	14.58	14.40	14.40	14.40
a. Rupiah	17.27	17.48	16.54	15.85	15.85	11.44	11.39	9.29	11.47	15.54	15.49	14.78	14.58	14.40	14.40	14.40
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Untuk Pemilikan Kendaraan Bermotor	12.44	11.92	12.06	12.45	12.47	12.28	12.35	11.25	11.24	11.01	10.85	10.77	11.36	10.64	10.64	10.64
a. Rupiah	12.44	11.92	12.06	12.45	12.47	12.28	12.35	11.25	11.24	11.01	10.85	10.77	11.36	10.64	10.64	10.64
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.03	10.35	10.47													

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 ^o	Des ^o	Apr ^o	Mei ^o	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Dana Pihak Ketiga	14.169.101	14.386.575	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	18.640.845	Third Party Fund	
1. Dana Simpanan Wadiah	7.706.959	7.839.978	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	9.544.832	1. Demand Deposits Wadiah	
a. Giro	141.396	142.557	144.259	145.153	146.041	146.458	147.081	154.385	158.123	168.995	169.801	189.140	191.058	193.266	a. Demand Deposits Wadiah	
b. Tabungan	7.565.563	7.697.421	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	9.351.566	b. Saving Deposits Wadiah	
2. Dana Investasi Non Profit Sharing	6.452.513	6.537.113	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	9.093.232	2. Non Profit Sharing Investment Fund	
a. Giro	6.310	6.491	7.764	7.930	8.139	8.265	8.410	8.774	8.964	9.221	9.384	9.424	9.573	9.821	a. Demand Deposits	
b. Tabungan	6.182.873	6.263.912	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	8.785.681	b. Saving Deposits	
c. Deposito	263.330	266.710	273.606	273.932	273.634	278.935	281.051	327.599	331.015	286.575	292.016	295.332	295.403	297.730	c. Time Deposits	
3. Dana Investasi Profit Sharing	9.629	9.484	8.161	8.353	8.405	8.347	8.366	8.375	8.416	8.512	8.509	2.626	2.684	2.781	3. Profit Sharing Investment Fund	
a. Giro	-	2	3	3	3	3	3	3	2	2	2	-	-	-	a. Demand Deposits	
b. Tabungan	8.843	8.737	7.447	7.600	7.658	7.610	7.647	7.673	7.713	7.788	7.794	2.508	2.559	2.644	b. Saving Deposits	
c. Deposito	786	745	711	750	744	734	716	699	701	722	713	118	125	137	c. Time Deposits	
Pembiayaan, Piutang dan Salam	3.756.652	3.769.181	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	3.726.161	Financing, Receivables/Acceptables, Ijarah and Salam	
1. Pembiayaan Bagi Hasil	116.724	119.592	103.852	98.062	97.910	97.323	97.450	97.774	97.513	96.860	96.284	95.074	94.759	94.480	1. Profit Sharing Financing	
a. Mudharabah	42.460	47.191	41.937	41.956	41.785	41.395	41.217	41.254	41.049	40.488	40.011	39.554	39.269	39.077	a. Mudharabah	
b. Musyarakah	55.953	55.868	55.325	55.926	56.125	55.928	56.233	56.520	56.464	56.372	56.273	55.520	55.490	55.402	b. Musyarakah	
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	6.590	180	-	-	-	-	-	-	-	-	-	1	c. Others	
2. Piutang	3.564.012	3.576.863	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	3.582.654	2. Receivables/Acceptables	
a. Murabahah	3.197.786	3.230.490	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	3.327.444	a. Murabahah	
b. Qardh	363.337	343.402	298.948	295.710	292.458	284.226	282.026	276.463	269.571	263.134	254.796	251.307	249.314	251.628	b. Qardh	
c. Istisna'	2.889	2.971	3.143	3.228	3.291	3.292	3.338	3.396	3.409	3.466	3.524	3.527	3.552	3.582	c. Istisna'	
3. Pembiayaan Sewa (Ijarah)	75.916	72.726	65.362	64.248	63.668	63.031	62.146	61.086	60.049	59.253	57.544	50.364	49.781	49.027	3. Ijarah including Leasing receivables	
a. Pembiayaan Sindikasi	4	3	4	4	4	6	3	4	3	3	3	3	3	3	a. Syndication Financing	
b. Pembiayaan secara Channeling	1.655	1.443	272	271	263	266	266	248	247	247	222	224	223	219	b. Financing through Channeling	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
d. Pembiayaan Sewa Lainnya	74.257	71.280	65.086	63.973	63.401	62.759	61.877	60.834	59.799	59.003	57.319	50.137	49.555	48.805	d. Other Ijarah	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
Ket: r) Angka-angka diperbaiki																
Note: r) Revised figures																

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 20a. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Account of Financing and Third Party Fund Sharia Commercial Bank)															
Tipe	2014		2015								2016			Type	
	Nov	Des	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb		Mar
Dana Pihak Ketiga	11.568.258	11.730.009	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	15.514.846	Third Party Fund
1. Dana Simpanan Wadiah	6.477.583	6.586.628	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	8.234.250	1. Demand Deposits Wadiah
a. Giro	118.853	119.928	121.099	121.508	122.051	122.361	122.647	129.592	133.022	143.677	144.289	163.660	165.502	167.861	a. Demand Deposits Wadiah
b. Tabungan	6.358.730	6.466.700	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	8.066.389	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	5.083.130	5.136.029	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	7.280.596	2. Non Profit Sharing Investment Fund
a. Giro	1.501	1.535	2.266	2.306	2.380	2.442	2.502	2.701	2.766	2.880	2.932	2.931	2.963	3.050	a. Demand Deposits
b. Tabungan	4.856.981	4.908.717	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	7.034.516	b. Saving Deposits
c. Deposito	224.648	225.777	227.223	226.703	225.760	230.049	231.891	278.955	281.683	238.131	241.087	244.943	243.535	243.030	c. Time Deposits
3. Dana Investasi Profit Sharing	7.545	7.352	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	-	-	-	a. Demand Deposits
b. Tabungan	6.833	6.684	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	619	655	642	627	609	589	586	604	598	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.202.344	3.201.156	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	3.199.684	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	94.437	92.228	79.654	73.233	72.526	71.666	71.371	71.126	70.590	69.850	69.169	68.077	67.661	67.086	1. Profit Sharing Financing
a. Mudharabah	28.671	28.483	26.661	26.249	25.734	25.223	24.861	24.583	24.283	23.785	23.313	23.029	22.799	22.569	a. Mudharabah
b. Musyarakah	47.455	47.212	46.403	46.804	46.792	46.443	46.510	46.543	46.307	46.065	45.856	45.048	44.862	44.517	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	18.311	16.533	6.590	180	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.071.415	3.073.119	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	3.102.892	2. Receivables/Acceptables
a. Murabahah	2.769.848	2.791.179	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	2.930.959	a. Murabahah
b. Qardh	301.279	281.657	236.753	231.996	227.744	219.267	215.810	209.122	200.134	191.289	181.280	176.514	172.177	171.745	b. Qardh
c. Istishna'	288	283	270	269	266	258	256	252	230	226	219	204	195	188	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.492	35.809	34.021	33.666	33.440	33.083	32.676	32.201	31.845	31.531	30.962	30.428	30.105	29.706	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	4	3	4	4	4	6	3	3	3	3	3	3	3	3	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	36.488	35.806	34.017	33.662	33.436	33.077	32.673	32.198	31.842	31.528	30.959	30.425	30.102	29.703	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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Dana Pihak Ketiga	2.600.843	2.656.566	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	18.640.845	Third Party Fund
1. Dana Simpanan Wadiah	1.229.376	1.253.350	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	9.544.832	1. Demand Deposits Wadia
a. Giro	22.543	22.629	23.160	23.645	24.029	24.029	24.470	24.829	25.138	25.349	25.542	25.511	25.588	193.266	a. Demand Deposits Wadia
b. Tabungan	1.206.833	1.230.721	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	9.351.566	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.369.383	1.401.064	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	9.093.232	2. Non Profit Sharing Investment Fund
a. Giro	4.809	4.956	5.498	5.624	5.759	5.759	5.908	6.073	6.198	6.341	6.452	6.493	6.610	9.821	a. Demand Deposits
b. Tabungan	1.325.892	1.355.195	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	8.785.681	b. Saving Deposits
c. Deposito	38.682	40.933	46.383	47.229	47.882	47.882	49.166	48.651	49.339	48.452	50.937	50.457	51.934	297.730	c. Time Deposits
3. Dana Investasi Profit Sharing	2.084	2.132	2.258	2.353	2.391	2.396	2.441	2.482	2.534	2.568	2.587	2.626	2.684	2.781	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	2.010	2.053	2.166	2.258	2.289	2.289	2.334	2.372	2.419	2.450	2.472	2.508	2.559	2.644	b. Saving Deposits
c. Deposito	74	79	92	95	102	107	107	110	115	118	115	118	125	137	c. Time Deposits
Pembiayaan, Piutang dan Salam	554.308	568.025	563.299	567.333	565.203	564.059	582.126	578.304	580.680	577.079	564.498	559.196	544.192	3.726.161	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	22.287	27.364	24.198	24.829	25.384	25.657	26.085	26.654	26.929	27.013	27.121	27.001	27.102	94.480	1. Profit Sharing Financing
a. Mudharabah	13.789	18.708	15.276	15.707	16.051	16.172	16.362	16.677	16.772	16.706	16.704	16.529	16.474	39.077	a. Mudharabah
b. Musyarakah	8.498	8.656	8.922	9.122	9.333	9.485	9.723	9.977	10.157	10.307	10.417	10.472	10.628	55.402	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Others
2. Piutang	492.597	503.744	507.760	511.922	509.591	508.454	526.571	522.765	525.547	522.344	510.795	512.259	497.414	3.582.654	2. Receivables/Acceptables
a. Murabahah	427.938	439.311	442.692	445.249	441.852	440.461	457.273	452.280	452.931	447.259	433.974	434.143	416.920	3.327.444	a. Murabahah
b. Qardh	62.058	61.745	62.195	63.714	64.714	64.959	66.216	67.341	69.437	71.845	73.516	74.793	77.137	251.628	b. Qardh
c. Istishna'	2.601	2.688	2.873	2.959	3.025	3.034	3.082	3.144	3.179	3.240	3.305	3.323	3.357	3.582	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	39.424	36.917	31.341	30.582	30.228	29.948	29.470	28.885	28.204	27.722	26.582	19.936	19.676	49.027	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	1	-	-	-	-	3	a. Syndication Financing
b. Pembiayaan secara Channeling	1.655	1.443	272	271	263	266	266	248	247	247	222	224	223	219	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	37.769	35.474	31.069	30.311	29.965	29.682	29.204	28.636	27.957	27.475	26.360	19.712	19.453	48.805	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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga	11.274.229	11.444.013	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	14.911.773	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	3.134.642	3.175.910	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	3.410.462	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga	9.327.445	9.456.882	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	12.578.249	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	2.655.413	2.684.382	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	2.931.927	<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	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga	1.988.154	2.028.329	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	2.368.719	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	482.517	494.570	499.413	504.638	502.890	503.104	520.530	517.090	533.431	530.030	518.019	514.533	497.450	480.518	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1 Dana Simpanan Wadiah	26.845	29.073	30.639	32.072	31.386	31.807	30.288	31.050	29.400	30.314	32.532	30.399	31.244	31.406	IB Wadia	
a. Giro	15.360	16.512	18.187	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	15.726	15.982	15.889	a. Demand Deposits Wadia	
i. Rupiah	12.722	13.613	13.743	15.220	14.722	14.450	13.394	13.368	12.737	12.632	14.395	12.899	12.948	13.159	i. Rupiah	
ii. Valas	2.638	2.900	4.443	4.209	3.941	3.762	3.354	3.629	3.025	3.629	2.931	2.827	3.034	2.730	ii. Foreign Currency	
b. Tabungan	11.485	12.561	12.452	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	14.672	15.262	15.517	b. IB Saving Deposits Wadia	
i. Rupiah	11.362	12.414	12.311	12.497	12.580	13.440	13.378	13.885	13.485	13.896	15.052	14.524	15.115	15.361	i. Rupiah	
ii. Valas	123	147	141	147	143	155	161	168	153	157	154	148	148	155	ii. Foreign Currency	
2 Dana Investasi Non Profit Sharing	181.660	187.638	182.206	182.045	180.905	183.293	185.021	187.254	189.097	189.212	197.475	198.656	200.536	201.151	Non Profit Sharing Investment Fund	
a. Giro	1.644	2.132	2.394	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	3.635	3.385	3.822	a. Demand Deposits	
i. Rupiah	1.369	1.790	1.851	2.934	2.823	2.163	3.074	3.143	3.211	2.827	2.997	2.657	2.864	3.401	i. Rupiah	
ii. Valas	275	342	543	922	441	461	376	532	632	677	861	978	521	421	ii. Foreign Currency	
b. Tabungan	47.591	50.949	49.003	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	52.948	53.798	52.538	b. Saving Deposits	
i. Rupiah	47.097	50.441	48.410	48.814	47.614	48.658	48.786	49.096	49.173	49.487	52.623	52.234	52.983	51.668	i. Rupiah	
ii. Valas	493	508	593	621	633	629	690	726	745	760	765	714	816	870	ii. Foreign Currency	
c. Deposito	132.425	134.556	130.809	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	142.074	143.352	144.790	c. Time Deposits	
i. Rupiah	122.501	124.999	121.841	117.891	118.734	120.420	121.134	122.938	124.901	125.935	130.749	132.682	133.547	133.008	i. Rupiah	
a. 1 Bulan	90.877	94.041	91.527	91.803	88.725	90.051	92.682	92.409	94.840	95.044	95.816	102.656	101.664	98.572	a. 1 month	
b. 3 Bulan	19.034	19.758	18.530	15.624	19.335	20.256	18.481	19.543	18.516	19.138	23.383	18.585	19.533	22.048	b. 3 month	
c. 6 Bulan	7.440	5.905	6.539	5.758	5.358	4.877	4.719	5.791	6.308	6.332	6.098	5.903	6.961	6.704	c. 6 month	
d. 12 Bulan	5.132	5.270	5.203	4.686	5.292	5.209	5.224	5.180	5.225	5.408	5.354	5.438	5.292	5.675	d. 12 month	
e. >12 Bulan	18	25	42	20	24	28	27	15	13	13	96	100	96	10	e. >12 month	
ii. Valas	9.924	9.558	8.969	10.863	10.660	10.962	10.961	10.819	10.434	9.526	9.479	9.391	9.806	11.782	ii. Foreign Currency	
a. 1 Bulan	8.123	8.204	7.409	8.808	8.314	8.802	8.507	8.277	7.460	7.935	7.662	7.858	9.722	9.722	a. 1 month	
b. 3 Bulan	1.291	780	961	853	993	1.082	2.001	2.014	1.576	1.481	890	1.321	1.497	1.457	b. 3 month	
c. 6 Bulan	379	381	422	1.111	1.267	994	264	188	463	456	467	218	272	412	c. 6 month	
d. 12 Bulan	130	192	177	92	85	83	94	110	118	130	187	191	179	190	d. 12 month	
e. >12 Bulan	0	1	0	-	1	-	0	0	-	0	-	-	-	0	e. >12 month	
3 Dana Investasi Profit Sharing	1.140	1.148	1.128	1.222	1.187	983	1.047	1.010	980	1.109	1.168	39	39	100	Profit Sharing Investment Fund	
a. Giro	-	4	77	14	15	15	7	7	6	8	8	-	-	-	a. Demand Deposits	
i. Rupiah	-	4	77	14	15	15	7	7	6	8	8	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
b. Tabungan	117	71	76	73	60	58	49	53	50	49	60	8	9	11	b. Saving Deposits	
i. Rupiah	117	71	76	73	60	58	49	53	50	49	60	8	9	11	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Deposito	1.022	1.072	975	1.135	1.112	910	991	950	924	1.052	1.101	31	31	89	c. Time Deposits	
i. Rupiah	1.022	1.072	975	1.135	1.112	910	991	950	924	1.052	1.101	31	31	89	i. Rupiah	
a. 1 Bulan	897	856	782	1.011	885	711	793	747	696	880	890	17	19	78	a. 1 month	
b. 3 Bulan	92	77	158	76	87	74	88	190	212	129	82	2	1	9	b. 3 month	
c. 6 Bulan	15	116	21	34	140	123	109	10	10	35	119	9	9	0	c. 6 month	
d. 12 Bulan	19	24	13	14	0	2	2	3	6	7	11	2	2	2	d. 12 month	
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month	
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month	
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month	
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month	
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month	
Ket: r) Angka-angka diperbaiki																
Note: r) Revised figures																

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014		2015										2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1 Dana Simpanan Wadiah	20.956	22.705	23.440	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	23.398	23.760	24.208	IB Wadia	
a. Giro	12.033	12.867	13.866	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	11.818	11.823	11.933	a. Demand Deposits Wadia	
i. Rupiah	9.546	10.098	9.855	11.655	11.260	10.721	9.563	9.524	9.088	9.011	10.195	9.125	9.152	9.497	i. Rupiah	
ii. Valas	2.487	2.770	4.012	3.659	3.557	3.143	3.123	3.332	2.733	3.266	2.796	2.693	2.672	2.436	ii. Foreign Currency	
b. Tabungan	8.922	9.838	9.574	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.580	11.937	12.275	b. IB Saving Deposits Wadia	
i. Rupiah	8.810	9.704	9.450	9.704	9.766	10.407	10.441	10.877	10.500	10.865	11.802	11.458	11.815	12.149	i. Rupiah	
ii. Valas	113	134	124	131	126	132	140	144	131	131	122	121	122	126	ii. Foreign Currency	
2 Dana Investasi Non Profit Sharing	142.982	146.901	139.866	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.896	149.832	150.074	150.571	Non Profit Sharing Investment Fund	
a. Giro	567	935	1.307	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1.911	1.606	1.735	a. Demand Deposits	
i. Rupiah	447	827	891	1.620	1.295	1.013	1.150	1.470	1.139	1.092	1.196	1.211	1.302	1.508	i. Rupiah	
ii. Valas	120	108	416	331	236	190	171	296	335	376	676	700	304	227	ii. Foreign Currency	
b. Tabungan	38.078	40.515	38.157	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	40.445	40.729	39.833	b. Saving Deposits	
i. Rupiah	38.060	40.498	38.148	38.382	37.002	38.026	38.065	38.129	38.396	38.627	40.737	40.422	40.704	39.800	i. Rupiah	
ii. Valas	18	17	9	10	10	11	25	25	19	19	21	23	25	33	ii. Foreign Currency	
c. Deposito	104.338	105.451	100.402	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	107.475	107.738	109.003	c. Time Deposits	
i. Rupiah	96.281	97.307	92.871	89.041	89.639	91.255	91.746	92.758	94.063	94.712	97.874	99.269	98.697	97.972	i. Rupiah	
a. 1 Bulan	71.469	73.950	71.109	68.024	68.052	69.327	70.820	71.458	72.937	73.647	73.757	78.324	77.297	75.326	a. 1 month	
b. 3 Bulan	14.743	14.281	13.071	12.455	13.912	14.562	13.719	13.660	13.117	13.158	16.548	13.247	12.876	13.975	b. 3 month	
c. 6 Bulan	5.882	4.891	4.341	4.480	3.644	3.451	3.282	3.695	4.164	3.940	3.568	3.535	4.406	4.386	c. 6 month	
d. 12 Bulan	4.169	4.159	4.308	4.063	4.010	3.887	3.904	3.930	3.835	3.954	3.999	4.157	4.115	4.276	d. 12 month	
e. >12 Bulan	18	25	42	19	21	27	21	14	10	13	2	5	2	9	e. >12 month	
ii. Valas	8.056	8.144	7.531	8.654	8.773	9.536	9.125	8.906	8.512	7.981	8.393	8.206	9.042	11.032	ii. Foreign Currency	
a. 1 Bulan	6.866	7.129	6.388	7.244	7.160	7.907	7.327	7.239	6.906	6.197	6.982	6.608	7.340	9.192	a. 1 month	
b. 3 Bulan	722	566	636	432	599	891	1.521	1.387	1.046	1.246	811	1.274	1.381	1.339	b. 3 month	
c. 6 Bulan	339	336	415	913	941	667	197	184	454	408	413	134	142	310	c. 6 month	
d. 12 Bulan	130	112	92	66	73	70	80	96	106	130	187	190	179	190	d. 12 month	
e. >12 Bulan	0	1	0	-	1	-	0	0	-	0	-	-	-	0	e. >12 month	
3 Dana Investasi Profit Sharing	1.112	1.117	1.093	1.188	1.153	946	1.011	972	942	1.070	1.083	-	-	-	Profit Sharing Investment Fund	
a. Giro	-	4	77	14	15	15	7	7	6	8	8	-	-	-	a. Demand Deposits	
i. Rupiah	-	4	77	14	15	15	7	7	6	8	8	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
b. Tabungan	111	65	69	65	53	50	41	44	41	40	50	-	-	-	b. Saving Deposits	
i. Rupiah	111	65	69	65	53	50	41	44	41	40	50	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Deposito	1.001	1.047	948	1.108	1.085	882	963	921	895	1.022	1.025	-	-	-	c. Time Deposits	
i. Rupiah	1.001	1.047	948	1.108	1.085	882	963	921	895	1.022	1.025	-	-	-	i. Rupiah	
a. 1 Bulan	879	847	760	986	872	698	778	729	681	852	827	-	-	-	a. 1 month	
b. 3 Bulan	90	74	156	75	86	70	85	179	201	129	79	-	-	-	b. 3 month	
c. 6 Bulan	15	104	19	32	127	112	98	10	10	35	109	-	-	-	c. 6 month	
d. 12 Bulan	17	22	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			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1 Dana Simpanan Wadiah	5.889	6.368	7.198	6.924	6.677	7.405	7.021	7.173	6.949	7.040	7.617	7.000	7.485	7.198	IB Wadia	
a. Giro	3.326	3.645	4.320	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	3.908	4.159	3.956	a. Demand Deposits Wadia	
i. Rupiah	3.176	3.515	3.889	3.565	3.462	3.730	3.831	3.844	3.649	3.621	4.200	3.774	3.797	3.662	i. Rupiah	
ii. Valas	151	130	432	549	385	619	231	297	292	362	135	134	362	294	ii. Foreign Currency	
b. Tabungan	2.563	2.723	2.878	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	3.092	3.326	3.242	b. IB Saving Deposits Wadia	
i. Rupiah	2.552	2.710	2.861	2.793	2.813	3.034	2.938	3.008	2.985	3.031	3.250	3.065	3.300	3.212	i. Rupiah	
ii. Valas	11	13	17	16	17	23	22	24	23	25	32	27	26	29	ii. Foreign Currency	
2 Dana Investasi Non Profit Sharing	38.678	40.737	42.340	44.006	43.950	43.263	44.738	45.669	46.634	46.406	48.578	48.825	50.462	50.579	Non Profit Sharing Investment Fund	
a. Giro	1.077	1.197	1.087	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1.723	1.779	2.087	a. Demand Deposits	
i. Rupiah	922	963	960	1.314	1.528	1.150	1.924	1.672	2.072	1.735	1.802	1.445	1.561	1.893	i. Rupiah	
ii. Valas	155	234	127	590	206	271	205	236	298	301	185	278	217	194	ii. Foreign Currency	
b. Tabungan	9.513	10.434	10.846	11.043	11.235	11.251	11.386	11.668	11.504	11.601	12.630	12.502	13.069	12.705	b. Saving Deposits	
i. Rupiah	9.037	9.943	10.261	10.432	10.612	10.632	10.721	10.967	10.777	10.860	11.886	11.811	12.279	11.868	i. Rupiah	
ii. Valas	475	491	584	611	623	619	665	701	727	741	744	691	790	838	ii. Foreign Currency	
c. Deposito	28.088	29.106	30.408	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	34.599	35.614	35.787	c. Time Deposits	
i. Rupiah	26.220	27.692	28.969	28.850	29.095	29.165	29.388	30.180	30.839	31.223	32.875	33.413	34.850	35.037	i. Rupiah	
a. 1 Bulan	19.408	20.090	20.417	23.779	20.673	20.724	21.862	20.951	21.903	21.397	22.059	24.331	24.367	23.246	a. 1 month	
b. 3 Bulan	4.291	5.477	5.459	3.169	5.423	5.694	4.763	5.883	5.400	5.979	6.835	5.338	6.657	8.073	b. 3 month	
c. 6 Bulan	1.558	1.014	2.198	1.278	1.714	1.426	1.437	2.096	2.144	2.392	2.531	2.368	2.555	2.319	c. 6 month	
d. 12 Bulan	963	1.111	895	623	1.283	1.321	1.320	1.249	1.390	1.455	1.355	1.281	1.177	1.398	d. 12 month	
e. >12 Bulan	0	0	0	0	3	0	6	0	2	0	95	95	95	1	e. >12 month	
ii. Valas	1.868	1.413	1.438	2.209	1.887	1.426	1.836	1.912	1.922	1.545	1.087	1.186	764	750	ii. Foreign Currency	
a. 1 Bulan	1.257	1.075	1.021	1.564	1.153	895	1.275	1.268	1.372	1.263	953	1.053	518	531	a. 1 month	
b. 3 Bulan	570	214	325	421	395	191	480	627	530	234	79	47	116	118	b. 3 month	
c. 6 Bulan	41	45	7	199	326	327	68	4	8	47	55	84	130	102	c. 6 month	
d. 12 Bulan	-	80	85	25	12	13	13	14	12	0	-	1	0	0	d. 12 month	
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	0	-	-	-	e. >12 month	
3 Dana Investasi Profit Sharing	28	31	35	34	34	36	36	38	38	39	85	39	39	100	Profit Sharing Investment Fund	
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits	
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
b. Tabungan	7	6	8	7	7	8	8	9	9	10	9	8	9	11	b. Saving Deposits	
i. Rupiah	7	6	8	7	7	8	8	9	9	10	9	8	9	11	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Deposito	22	25	27	27	27	28	29	29	29	30	76	31	31	89	c. Time Deposits	
i. Rupiah	22	25	27	27	27	28	29	29	29	30	76	31	31	89	i. Rupiah	
a. 1 Bulan	18	8	23	25	12	13	15	18	16	27	62	17	19	78	a. 1 month	
b. 3 Bulan	2	3	2	0	1	4	2	11	11	0	2	2	1	9	b. 3 month	
c. 6 Bulan	-	12	2	2	13	11	11	0	0	0	9	9	9	0	c. 6 month	
d. 12 Bulan	2	2	-	-	0	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			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Total Dana Pihak Ketiga	209.644	217.858	213.973	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	229.094	231.820	232.657	Total Third Party Fund
i. Rupiah	196.191	204.404	199.284	198.578	197.659	200.115	200.813	203.439	204.487	205.886	216.985	215.035	217.495	216.698	i. Rupiah
ii. Valas	13.453	13.454	14.689	16.761	15.819	15.968	15.543	15.874	14.991	14.749	14.191	14.059	14.324	15.959	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	208.525	216.824	212.917	214.338	212.440	215.110	215.416	218.379	218.518	219.519	230.066	227.895	230.698	231.509	1. Residents' Third Party Funds
a. Pemerintah	48.145	46.515	35.047	35.633	35.485	37.521	37.124	40.301	41.650	41.460	38.077	42.845	41.858	43.036	a. Government
i. Rupiah	44.214	42.554	33.561	33.443	33.262	34.291	34.136	36.879	39.107	39.178	35.153	39.569	39.705	40.128	i. Rupiah
ii. Valas	3.931	3.961	1.486	2.190	2.223	3.231	2.988	3.422	2.543	2.282	2.924	3.276	2.153	2.908	ii. Foreign Exchange
b. Swasta	160.380	170.309	177.870	178.705	176.956	177.588	178.292	178.078	176.867	178.059	191.988	185.050	188.840	188.472	b. Private Sector
1. Institusi Keuangan Non Bank	21.965	22.703	22.617	22.076	23.351	23.443	25.167	24.839	24.607	24.910	25.932	24.199	23.878	24.843	1. Non bank Financial Institutions
i. Rupiah	21.445	22.171	22.036	21.448	22.762	22.862	24.527	24.196	23.846	24.163	25.255	23.458	23.370	24.245	i. Rupiah
ii. Valas	521	533	581	629	589	581	640	643	761	747	677	741	509	598	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	46.315	46.111	56.306	56.790	54.987	53.235	52.521	53.125	52.207	51.358	58.093	53.641	55.113	55.655	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	40.565	40.428	47.652	46.858	45.898	44.750	44.230	44.703	43.735	43.060	50.794	46.831	46.706	46.534	i. Rupiah
ii. Valas	5.750	5.683	8.654	9.932	9.088	8.484	8.291	8.422	8.472	8.298	7.298	6.810	8.407	9.121	ii. Foreign Exchange
3. Perseorangan	92.099	101.494	98.947	99.838	98.618	100.911	100.604	100.114	100.053	101.790	107.963	107.211	109.849	107.974	3. Individuals
i. Rupiah	89.725	98.997	95.805	96.641	95.558	98.048	97.723	97.469	97.578	99.326	105.482	104.787	107.381	105.410	i. Rupiah
ii. Valas	2.375	2.497	3.141	3.198	3.060	2.862	2.881	2.645	2.475	2.464	2.481	2.424	2.467	2.564	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.119	1.034	1.056	1.001	1.037	973	941	934	960	1.116	1.110	1.199	1.122	1.148	2. Non Residents' Third Party Funds
i. Rupiah	243	254	229	188	178	163	197	193	220	159	300	391	334	380	i. Rupiah
ii. Valas	876	780	827	813	859	810	743	741	740	957	810	808	787	768	ii. Foreign Exchange

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Total Dana Pihak Ketiga	165.050	170.723	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	173.230	173.834	174.779	Total Third Party Fund
i. Rupiah	154.256	159.549	152.308	151.590	150.115	152.367	151.976	153.730	154.128	155.376	162.887	161.487	161.669	160.925	i. Rupiah
ii. Valas	10.793	11.173	12.092	12.785	12.701	13.011	12.585	12.703	11.730	11.774	12.008	11.743	12.165	13.853	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	163.970	169.747	163.419	163.458	161.857	164.470	163.694	165.566	164.973	166.096	173.850	172.229	172.920	173.849	1. Residents' Third Party Funds
a. Pemerintah	41.260	40.091	23.089	23.653	24.527	26.542	25.498	27.847	28.873	29.213	27.761	29.788	30.321	31.102	a. Government
i. Rupiah	37.593	36.364	21.876	22.215	22.884	24.044	23.265	25.211	27.005	27.414	25.324	27.007	28.277	28.374	i. Rupiah
ii. Valas	3.668	3.727	1.213	1.439	1.642	2.499	2.233	2.636	1.868	1.799	2.437	2.781	2.044	2.729	ii. Foreign Exchange
b. Swasta	122.710	129.656	140.330	139.805	137.330	137.928	138.196	137.719	136.099	136.883	146.089	142.441	142.599	142.746	b. Private Sector
1. Institusi Keuangan Non Bank	16.326	16.899	15.355	15.077	15.561	15.519	16.712	16.022	16.081	16.270	17.423	15.738	14.844	15.907	1. Non bank Financial Institutions
i. Rupiah	15.940	16.484	14.930	14.623	15.120	15.086	16.239	15.526	15.484	15.709	16.826	15.129	14.458	15.366	i. Rupiah
ii. Valas	386	415	424	455	441	433	473	496	597	560	597	609	386	542	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	33.190	32.909	47.123	46.580	45.281	44.278	43.496	44.131	42.492	41.984	46.221	43.930	45.063	45.229	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	28.764	28.226	39.684	38.679	37.578	36.944	36.272	36.932	35.430	34.996	39.577	37.914	37.597	36.947	i. Rupiah
ii. Valas	4.426	4.683	7.439	7.900	7.702	7.334	7.225	7.199	7.062	6.988	6.644	6.016	7.466	8.282	ii. Foreign Exchange
3. Perseorangan	73.193	79.848	77.853	78.148	76.488	78.132	77.988	77.566	77.526	78.629	82.446	82.774	82.691	81.610	3. Individuals
i. Rupiah	71.743	78.264	75.648	75.946	74.417	76.181	76.061	75.919	76.047	77.145	80.910	81.228	81.194	80.063	i. Rupiah
ii. Valas	1.450	1.584	2.205	2.202	2.072	1.951	1.926	1.647	1.479	1.485	1.536	1.546	1.497	1.547	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.080	976	980	917	960	908	866	867	885	1.054	1.045	1.000	914	930	2. Non Residents' Third Party Funds
i. Rupiah	217	211	170	126	116	113	138	142	161	113	250	209	143	176	i. Rupiah
ii. Valas	863	764	811	790	844	795	728	725	724	941	795	791	771	754	ii. Foreign Exchange

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

Indikator	2014		2015									2016			Indicator
	Nov	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Total Dana Pihak Ketiga	44.595	47.136	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	55.864	57.986	57.878	Total Third Party Fund
i. Rupiah	41.935	44.855	46.975	46.988	47.544	47.747	48.838	49.709	50.359	50.510	54.098	53.548	55.826	55.772	i. Rupiah
ii. Valas	2.660	2.281	2.598	3.976	3.117	2.957	2.958	3.171	3.261	2.975	2.183	2.316	2.160	2.105	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	44.555	47.077	49.497	50.880	50.584	50.639	51.721	52.813	53.545	53.423	56.216	55.666	57.778	57.660	1. Residents' Third Party Funds
a. Pemerintah	6.885	6.424	11.958	11.980	10.958	10.979	11.626	12.454	12.777	12.247	10.317	13.057	11.537	11.934	a. Government
i. Rupiah	6.621	6.190	11.685	11.228	10.378	10.247	10.871	11.668	12.102	11.765	9.829	12.561	11.428	11.755	i. Rupiah
ii. Valas	263	234	273	752	580	732	755	786	675	482	487	495	109	179	ii. Foreign Exchange
b. Swasta	37.670	40.653	37.539	38.900	39.625	39.660	40.096	40.359	40.768	41.176	45.899	42.609	46.241	45.726	b. Private Sector
1. Institusi Keuangan Non Bank	5.639	5.805	7.262	6.999	7.790	7.924	8.455	8.817	8.526	8.641	8.509	8.461	9.034	8.935	1. Non bank Financial Institutions
i. Rupiah	5.505	5.687	7.106	6.825	7.642	7.776	8.287	8.670	8.362	8.454	8.429	8.329	8.912	8.880	i. Rupiah
ii. Valas	135	118	157	174	148	148	167	148	164	187	80	133	122	56	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	13.125	13.202	9.183	10.211	9.706		8.957	9.025	8.994	9.716	11.872	9.711	10.050	10.426	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.801	12.202	7.968	8.179	8.320	7.806	7.958	7.771	8.305	8.064	11.218	8.917	9.108	9.587	i. Rupiah
ii. Valas	1.324	1.000	1.215	2.032	1.386	1.151	1.066	1.223	1.410	1.310	654	794	941	839	ii. Foreign Exchange
3. Perseorangan	18.906	21.646	21.094	21.690	22.129	22.779	22.616	22.548	22.527	23.161	25.517	24.437	27.157	26.364	3. Individuals
i. Rupiah	17.981	20.733	20.157	20.694	21.141	21.868	21.662	21.550	21.531	22.181	24.572	23.559	26.187	25.347	i. Rupiah
ii. Valas	925	914	937	996	988	911	954	998	996	979	945	878	971	1.017	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	40	59	76	84	77	65	74	67	76	62	65	198	208	218	2. Non Residents' Third Party Funds
i. Rupiah	26	43	59	62	63	50	59	51	59	46	49	182	191	204	i. Rupiah
ii. Valas	13	16	16	22	15	15	15	16	16	16	15	16	17	14	ii. Foreign Exchange

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	39.485	27.974	26.139	107,02%	West Java
Banten	8.447	5.931	6.515	91,05%	Banten
DKI Jakarta	225.799	88.598	117.850	75,18%	DKI Jakarta
DI Yogyakarta	4.511	2.684	3.785	70,91%	DI Yogyakarta
Jawa Tengah	19.669	13.466	12.037	111,87%	Central Java
Jawa Timur	27.080	20.009	19.011	105,25%	East Java
Bengkulu	961	837	534	156,62%	Bengkulu
Jambi	2.369	2.001	1.094	182,96%	Jambi
Nanggroe Aceh Darussalam	5.499	2.928	3.552	82,43%	Nanggroe Aceh Darussalam
Sumatera Utara	10.881	8.294	8.185	101,33%	North Sumatera
Sumatera Barat	4.141	3.631	2.837	127,97%	West Sumatera
Riau	7.253	3.634	3.799	95,65%	Riau
Sumatera Selatan	5.793	4.030	4.062	99,23%	South Sumatera
Bangka Belitung	304	286	217	132,09%	Bangka Belitung
Kepulauan Riau	2.852	2.645	1.469	180,03%	Riau Islands
Lampung	2.477	2.040	1.794	113,70%	Lampung
Kalimantan Selatan	4.347	3.184	2.966	107,34%	South Kalimantan
Kalimantan Barat	3.811	3.004	1.742	172,40%	West Kalimantan
Kalimantan Timur	5.892	4.174	4.334	96,31%	East Kalimantan
Kalimantan Tengah	870	740	675	109,67%	Central Kalimantan
Sulawesi Tengah	1.149	927	705	131,56%	Central Sulawesi
Sulawesi Selatan	7.280	5.817	3.543	164,18%	South Sulawesi
Sulawesi Utara	434	425	213	199,62%	North Sulawesi
Gorontalo	317	304	220	138,15%	Gorontalo
Sulawesi Barat	183	166	144	115,30%	West Sulawesi
Sulawesi Tenggara	936	823	621	132,63%	South East Sulawesi
NTB	2.328	1.968	1.156	170,20%	West Nusa Tenggara
Bali	1.617	1.512	784	192,88%	Bali
NTT	218	206	107	191,65%	East Nusa Tenggara
Maluku	430	93	325	28,62%	Maluku
Papua	970	477	596	80,04%	Papua
Maluku Utara	394	189	355	53,12%	North Maluku
Papua Barat	357	158	318	49,78%	West Papua
Luar Indonesia	1.179	326	971	33,61%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Maret 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	32.450	23.446	21.263	110,27%	West Java
Banten	6.930	4.779	5.583	85,59%	Banten
DKI Jakarta	145.980	61.002	88.429	68,98%	DKI Jakarta
DI Yogyakarta	3.303	1.751	2.989	58,60%	DI Yogyakarta
Jawa Tengah	12.411	10.200	8.447	120,75%	Central Java
Jawa Timur	17.655	14.061	13.997	100,45%	East Java
Bengkulu	938	814	520	156,56%	Bengkulu
Jambi	2.017	1.735	898	193,13%	Jambi
Nanggroe Aceh Darussalam	2.412	1.142	2.044	55,86%	Nanggroe Aceh Darussalam
Sumatera Utara	5.634	4.317	4.363	98,95%	North Sumatera
Sumatera Barat	2.434	2.147	2.014	106,57%	West Sumatera
Riau	3.383	2.228	2.775	80,28%	Riau
Sumatera Selatan	2.866	2.502	2.309	108,39%	South Sumatera
Bangka Belitung	237	234	161	145,10%	Bangka Belitung
Kepulauan Riau	1.807	1.641	1.092	150,29%	Riau Islands
Lampung	2.368	1.996	1.706	117,03%	Lampung
Kalimantan Selatan	2.607	2.065	2.337	88,37%	South Kalimantan
Kalimantan Barat	2.325	2.277	1.294	176,00%	West Kalimantan
Kalimantan Timur	3.800	2.701	3.195	84,55%	East Kalimantan
Kalimantan Tengah	870	740	675	109,67%	Central Kalimantan
Sulawesi Tengah	1.149	927	705	131,56%	Central Sulawesi
Sulawesi Selatan	4.405	4.082	2.509	162,67%	South Sulawesi
Sulawesi Utara	434	425	213	199,62%	North Sulawesi
Gorontalo	317	304	220	138,15%	Gorontalo
Sulawesi Barat	179	164	139	118,12%	West Sulawesi
Sulawesi Tenggara	936	823	621	132,63%	South East Sulawesi
NTB	1.737	1.625	872	186,38%	West Nusa Tenggara
Bali	1.479	1.390	736	188,77%	Bali
NTT	218	206	107	191,65%	East Nusa Tenggara
Maluku	430	93	325	28,62%	Maluku
Papua	970	477	596	80,04%	Papua
Maluku Utara	394	189	355	53,12%	North Maluku
Papua Barat	357	158	318	49,78%	West Papua
Luar Indonesia	1.179	326	971	33,61%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	7.034	4.529	4.876	92,87%	West Java
Banten	1.517	1.153	931	123,80%	Banten
DKI Jakarta	79.819	27.596	29.421	93,80%	DKI Jakarta
DI Yogyakarta	1.208	933	797	117,11%	DI Yogyakarta
Jawa Tengah	7.258	3.266	3.590	90,97%	Central Java
Jawa Timur	9.425	5.948	5.014	118,62%	East Java
Bengkulu	23	23	14	158,64%	Bengkulu
Jambi	353	266	195	136,23%	Jambi
Nanggroe Aceh Darussalam	3.087	1.786	1.508	118,46%	Nanggroe Aceh Darussalam
Sumatera Utara	5.246	3.977	3.823	104,04%	North Sumatera
Sumatera Barat	1.707	1.484	823	180,35%	West Sumatera
Riau	3.870	1.406	1.024	137,25%	Riau
Sumatera Selatan	2.927	1.528	1.753	87,16%	South Sumatera
Bangka Belitung	67	52	55	94,29%	Bangka Belitung
Kepulauan Riau	1.045	1.005	378	266,01%	Riau Islands
Lampung	109	43	88	49,16%	Lampung
Kalimantan Selatan	1.741	1.119	629	177,76%	South Kalimantan
Kalimantan Barat	1.486	726	448	162,03%	West Kalimantan
Kalimantan Timur	2.092	1.472	1.139	129,30%	East Kalimantan
Kalimantan Tengah	-	-	-	-	Central Kalimantan
Sulawesi Tengah	-	-	-	-	Central Sulawesi
Sulawesi Selatan	2.875	1.736	1.034	167,85%	South Sulawesi
Sulawesi Utara	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	Gorontalo
Sulawesi Barat	5	1	5	0	West Sulawesi
Sulawesi Tenggara	-	-	-	-	South East Sulawesi
NTB	591	343	284	120,59%	West Nusa Tenggara
Bali	138	122	48	256,41%	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 - Maret 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	870	626	775	80,68%	Kab. Tangerang	Banten
	Kab. Serang	1.787	1.365	1.157	118,00%	Kab. Serang	
	Kota Cilegon	1.335	1.139	740	153,85%	Kota Cilegon	
	Kota Tangerang	3.729	2.372	3.336	71,08%	Kota Tangerang	
	Kota Serang	369	235	157	150,11%	Kota Serang	
	Kota Tangerang Selatan	357	195	349	55,94%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	497	501	379	132,13%	Kab. Bekasi	West Java
	Kab. Purwakarta	412	395	314	125,78%	Kab. Purwakarta	
	Kab. Karawang	300	251	229	109,55%	Kab. Karawang	
	Kab. Sukabumi	170	169	92	184,15%	Kab. Sukabumi	
	Kab. Cianjur	954	882	442	199,79%	Kab. Cianjur	
	Kab. Bandung	309	161	304	53,07%	Kab. Bandung	
	Kab. Garut	223	212	186	113,77%	Kab. Garut	
	Kab. Majalengka	13	12	9	134,92%	Kab. Majalengka	
	Kota Bandung	16.082	10.993	8.463	129,88%	Kota Bandung	
	Kota Bogor	4.801	3.290	4.254	77,34%	Kota Bogor	
	Kota Sukabumi	496	352	398	88,56%	Kota Sukabumi	
	Kota Cirebon	3.265	2.534	1.863	136,02%	Kota Cirebon	
	Kota Tasikmalaya	2.081	1.682	968	173,74%	Kota Tasikmalaya	
	Kota Cimahi	244	150	237	63,40%	Kota Cimahi	
	Kota Depok	1.980	1.156	1.816	63,67%	Kota Depok	
	Kota Bekasi	7.659	5.232	6.185	84,60%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	81.508	25.088	53.416	46,97%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.305	3.077	3.315	92,82%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.861	8.759	9.633	90,92%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	97.279	47.983	45.256	106,02%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	29.846	3.692	6.229	59,26%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.511	2.684	3.785	70,91%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	619	332	317	104,68%	Kab. Semarang	Central Java
	Kab. Kendal	67	57	56	101,38%	Kab. Kendal	
	Kab. Tegal	105	90	25	353,91%	Kab. Tegal	
	Kab. Pati	118	117	84	138,82%	Kab. Pati	
	Kab. Kudus	636	359	556	64,48%	Kab. Kudus	
	Kab. Banyumas	1.076	851	882	96,53%	Kab. Banyumas	
	Kab. Cilacap	138	98	132	74,06%	Kab. Cilacap	
	Kota Semarang	8.966	5.069	4.985	101,69%	Kota Semarang	
	Kota Salatiga	87	84	49	171,95%	Kota Salatiga	
	Kota Pekalongan	1.044	652	920	70,92%	Kota Pekalongan	
	Kota Tegal	963	878	492	178,43%	Kota Tegal	
	Kota Surakarta	5.852	4.880	3.539	137,88%	Kota Surakarta	
Jawa Timur	Kab. Gresik	366	354	287	123,57%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.754	1.351	1.187	113,78%	Kab. Sidoarjo	
	Kab. Pamekasan	484	160	458	34,89%	Kab. Pamekasan	
	Kab. Banyuwangi	163	160	124	129,27%	Kab. Banyuwangi	
	Kab. Jember	900	645	773	83,39%	Kab. Jember	
	Kab. Madiun	192	168	184	90,95%	Kab. Madiun	
	Kab. Bojonegoro	154	129	154	83,89%	Kab. Bojonegoro	
	Kota Surabaya	17.495	13.081	11.258	116,19%	Kota Surabaya	
	Kota Malang	3.363	2.702	2.513	107,53%	Kota Malang	
	Kota Blitar	120	106	119	89,46%	Kota Blitar	
	Kota Kediri	2.008	1.077	1.921	56,06%	Kota Kediri	
	Kota Madiun	83	77	34	224,67%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 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	961	837	534	156,62%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.369	2.001	1.094	182,96%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	127	85	125	68,03%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	3.640	1.685	2.306	73,07%	Kota Banda Aceh	
	Kota Lhokseumawe	1.320	974	742	131,27%	Kota Lhokseumawe	
	Kota Langsa	412	185	380	48,65%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	296	285	279	102,40%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	164	93	163	56,86%	Kab. Langkat	
	Kab. Karo	43	45	16	272,92%	Kab. Karo	
	Kab. Labuhan Batu	171	185	134	138,31%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	300	384	159	241,63%	Kota Tebing Tinggi	
	Kota Pematang Siantar	843	604	620	97,31%	Kota Pematang Siantar	
	Kota Tanjung Balai	122	75	121	62,52%	Kota Tanjung Balai	
	Kota Sibolga	145	133	63	210,22%	Kota Sibolga	
	Kota Medan	8.040	5.864	6.074	96,55%	Kota Medan	
	Kota Padang Sidempuan	758	626	557	112,51%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	673	628	542	115,96%	Kota Bukittinggi	West Sumatera
	Kota Padang	2.462	2.002	1.994	100,39%	Kota Padang	
	Kota Solok	287	288	49	583,94%	Kota Solok	
	Kota Payakumbuh	719	713	252	282,72%	Kota Payakumbuh	
Riau	Kab. Bengkalis	267	93	263	35,32%	Kab. Bengkalis	Riau
	Kota Pekanbaru	6.656	3.316	3.213	103,23%	Kota Pekanbaru	
	Kota Dumai	330	225	324	69,39%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	808	678	550	123,10%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	2.044	1.968	919	214,13%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	134	128	117	109,81%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	295	273	212	128,96%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	32	37	9	414,46%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.116	3.366	3.635	92,60%	Kota Palembang	
	Kota Lubuklinggau	215	226	90	252,77%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	304	286	217	132,09%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	335	304	195	155,74%	Kab. Lampung Tengah	
	Kota Bandar Lampung	1.976	1.579	1.485	106,38%	Kota Bandar Lampung	Lampung
	Kota Metro	167	156	114	136,93%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	295	216	223	96,59%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	227	60	132	45,45%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	109	75	108	69,42%	Kab. Tabalong	
	Kota Banjarmasin	3.468	2.630	2.279	115,41%	Kota Banjarmasin	
	Kota Banjarbaru	248	203	224	90,71%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	67	65	43	152,17%	Kab. Sambas	West Kalimantan
	Kota Pontianak	3.635	2.828	1.668	169,50%	Kota Pontianak	
	Kota Singkawang	109	111	31	355,86%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	286	133	278	47,73%	Kab. Kutai	East Kalimantan
	Kota Samarinda	3.037	1.737	2.190	79,31%	Kota Samarinda	
	Kota Balikpapan	2.376	2.229	1.674	133,11%	Kota Balikpapan	
	Kota Bontang	194	75	191	39,40%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	75	53	73	72,39%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	141	136	67	202,67%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	655	551	535	103,05%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	309	292	178	164,02%	Kab. Morowali	Central Sulawesi
	Kota Palu	840	636	527	120,62%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	317	304	220	138,15%	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 - Maret 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	6.754	5.306	3.230	164,30%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	13	9	4	245,15%		
	Kab. Bone	285	272	226	120,27%	Kab. Bone	
	Kota Palopo	66	64	12	535,25%	Kota Palopo	
	Kab. Maros	162	165	71	231,93%	Kab. Maros	
Gorontalo	Kab Mamuju	183	166	144	115,30%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	936	823	621	132,63%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	434	425	213	199,62%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	40	39	4	1028,95%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	182	179	139	128,56%	Kab. Lombok Timur	
	Kota Mataram	2.106	1.750	1.013	172,68%	Kota Mataram	
Bali	Kota Denpasar	1.617	1.512	784	192,88%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	202	191	104	183,18%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	16	14	3	493,35%	Kab. Kupang	
Maluku	Kota Ambon	430	93	325	28,62%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	394	189	355	53,12%	Kota ternate	North Maluku
Papua Barat	Kota Sorong	357	158	318	49,78%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	970	477	596	80,04%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.179	326	971	33,61%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Maret 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	603	521	511	101,88%	Kab. Tangerang	Banten
	Kab. Serang	1.787	1.365	1.157	118,00%	Kab. Serang	
	Kota Cilegon	902	705	671	105,13%	Kota Cilegon	
	Kota Tangerang	3.147	1.958	2.769	70,72%	Kota Tangerang	
	Kota Serang	134	34	126	27,02%	Kota Serang	
	Kota Tangerang Selatan	357	195	349	55,94%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	497	501	379	132,13%	Kab. Bekasi	West Java
	Kab. Purwakarta	412	395	314	125,78%	Kab. Purwakarta	
	Kab. Karawang	253	247	182	135,94%	Kab. Karawang	
	Kab. Sukabumi	170	169	92	184,15%	Kab. Sukabumi	
	Kab. Cianjur	954	882	442	199,79%	Kab. Cianjur	
	Kab. Bandung	213	152	208	73,09%	Kab. Bandung	
	Kab. Garut	223	212	186	113,77%	Kab. Garut	
	Kab. Majalengka	13	12	9	134,92%	Kab. Majalengka	
	Kota Bandung	12.919	8.955	6.571	136,28%	Kota Bandung	
	Kota Bogor	3.740	2.549	3.247	78,50%	Kota Bogor	
	Kota Sukabumi	417	344	319	107,84%	Kota Sukabumi	
	Kota Cirebon	2.531	1.941	1.627	119,28%	Kota Cirebon	
	Kota Tasikmalaya	1.676	1.311	866	151,36%	Kota Tasikmalaya	
	Kota Cimahi	244	150	237	63,40%	Kota Cimahi	
	Kota Depok	1.980	1.156	1.816	63,67%	Kota Depok	
	Kota Bekasi	6.209	4.468	4.767	93,71%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.582	14.511	41.004	35,39%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.090	3.033	3.099	97,88%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.336	8.237	9.347	88,13%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	69.014	33.059	30.948	106,82%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	5.959	2.161	4.031	53,60%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	3.303	1.751	2.989	58,60%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	619	332	317	104,68%	Kab. Semarang	Central Java
	Kab. Kendal	67	57	56	101,38%	Kab. Kendal	
	Kab. Tegal	105	90	25	353,91%	Kab. Tegal	
	Kab. Pati	118	117	84	138,82%	Kab. Pati	
	Kab. Kudus	585	351	519	67,63%	Kab. Kudus	
	Kab. Banyumas	973	775	809	95,85%	Kab. Banyumas	
	Kab. Cilacap	138	98	132	74,06%	Kab. Cilacap	
	Kota Semarang	3.445	3.237	2.370	136,57%	Kota Semarang	
	Kota Salatiga	87	84	49	171,95%	Kota Salatiga	
	Kota Pekalongan	935	620	823	75,38%	Kota Pekalongan	
	Kota Tegal	651	569	421	135,13%	Kota Tegal	
	Kota Surakarta	4.689	3.871	2.841	136,22%	Kota Surakarta	
Jawa Timur	Kab. Gresik	300	291	257	113,19%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.303	1.069	1.103	96,86%	Kab. Sidoarjo	
	Kab. Pamekasan	484	160	458	34,89%	Kab. Pamekasan	
	Kab. Banyuwangi	163	160	124	129,27%	Kab. Banyuwangi	
	Kab. Jember	797	641	684	93,75%	Kab. Jember	
	Kab. Madiun	192	168	184	90,95%	Kab. Madiun	
	Kab. Bojonegoro	154	129	154	83,89%	Kab. Bojonegoro	
	Kota Surabaya	10.118	8.570	7.143	119,97%	Kota Surabaya	
	Kota Malang	2.113	1.738	1.920	90,56%	Kota Malang	
	Kota Blitar	120	106	119	89,46%	Kota Blitar	
	Kota Kediri	1.868	989	1.830	54,02%	Kota Kediri	
	Kota Madiun	43	41	21	191,26%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Maret 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	938	814	520	156,56%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.017	1.735	898	193,13%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	127	85	125	68,03%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	1.527	745	1.195	62,31%	Kota Banda Aceh	
	Kota Lhokseumawe	346	127	345	37,00%	Kota Lhokseumawe	
	Kota Langsa	412	185	380	48,65%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	296	285	279	102,40%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	164	93	163	56,86%	Kab. Langkat	
	Kab. Karo	43	45	16	272,92%	Kab. Karo	
	Kab. Labuhan Batu	171	185	134	138,31%	Kab. Labuhan Batu	
	Kota Tebing Tinggi					Kota Tebing Tinggi	
	Kota Pematang Siantar	703	455	552	82,50%	Kota Pematang Siantar	
	Kota Tanjung Balai	122	75	121	62,52%	Kota Tanjung Balai	
	Kota Sibolga	53	53	15	348,87%	Kota Sibolga	
	Kota Medan	3.602	2.662	2.711	98,18%	Kota Medan	
	Kota Padang Sidempuan	481	464	372	124,62%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	621	583	527	110,64%	Kota Bukittinggi	West Sumatera
	Kota Padang	1.619	1.376	1.351	101,82%	Kota Padang	
	Kota Solok					Kota Solok	
	Kota Payakumbuh	194	188	136	137,98%	Kota Payakumbuh	
Riau	Kab. Bengkalis	267	93	263	35,32%	Kab. Bengkalis	Riau
	Kota Pekanbaru	2.785	1.910	2.188	87,30%	Kota Pekanbaru	
	Kota Dumai	330	225	324	69,39%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	421	301	405	74,17%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	1.386	1.340	686	195,26%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	134	128	117	109,81%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	106	80	104	76,38%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	32	37	9	414,46%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.545	2.208	2.067	106,82%	Kota Palembang	
	Kota Lubuklinggau	48	50	12	423,54%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	237	234	161	145,10%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	335	304	195	155,74%	Kab. Lampung Tengah	
	Kota Bandar Lampung	1.867	1.536	1.397	109,99%	Kota Bandar Lampung	
	Kota Metro	167	156	114	136,93%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	188	177	181	97,87%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan					Kab. Hulu Sungai Selatan	
	Kab. Tabalong	109	75	108	69,42%	Kab. Tabalong	
	Kota Banjarmasin	2.142	1.682	1.881	89,43%	Kota Banjarmasin	
	Kota Banjarbaru	167	131	168	78,42%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	67	65	43	152,17%	Kab. Sambas	West Kalimantan
	Kota Pontianak	2.150	2.101	1.220	172,24%	Kota Pontianak	
	Kota Singkawang	109	111	31	355,86%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	286	133	278	47,73%	Kab. Kutai	East Kalimantan
	Kota Samarinda	1.757	973	1.414	68,85%	Kota Samarinda	
	Kota Balikpapan	1.564	1.520	1.312	115,84%	Kota Balikpapan	
	Kota Bontang	194	75	191	39,40%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	75	53	73	72,39%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	141	136	67	202,67%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	655	551	535	103,05%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	309	292	178	164,02%	Kab. Morowali	Central Sulawesi
	Kota Palu	840	636	527	120,62%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	317	304	220	138,15%	Kota Gorontalo	West Sulawesi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang	4.040	3.736	2.267	164,81%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	13	9	4	245,15%		
	Kab. Bone	285	272	226	120,27%	Kab. Bone	
	Kota Palopo	66	64	12	535,25%	Kota Palopo	
	Kab. Maros	179	164	139	1	Kab. Maros	
Gorontalo	Kab Mamuju					Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	936	823	621	132,63%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	434	425	213	199,62%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	40	39	4	1028,95%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur					Kab. Lombok Timur	
	Kota Mataram	1.697	1.586	868	182,67%	Kota Mataram	
Bali	Kota Denpasar	1.479	1.390	736	188,77%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	202	191	104	183,18%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	16	14	3	493,35%	Kab. Kupang	
Maluku	Kota Ambon	430	93	325	28,62%	Kota Ambon	Maluku
Maluku Utara	Kota Ternate	394	189	355	53,12%	Kota Ternate	North Maluku
Papua Barat	Kota Sorong	357	158	318	49,78%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	970	477	596	80,04%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.179	326	971	33,61%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 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	267	105	264	39,61%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	-	Kab. Serang	
	Kota Cilegon	433	434	70	623,49%	Kota Cilegon	
	Kota Tangerang	582	414	568	72,86%	Kota Tangerang	
	Kota Serang	235	201	30	666,32%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	-	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	-	Kab. Bekasi	West Java
	Kab. Purwakarta	-	-	-	-	Kab. Purwakarta	
	Kab. Karawang	47	4	47	7,79%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	-	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	-	Kab. Cianjur	
	Kab. Bandung	96	9	96	9,75%	Kab. Bandung	
	Kab. Garut	-	-	-	-	Kab. Garut	
	Kab. Majalengka	-	-	-	-	Kab. Majalengka	
	Kota Bandung	3.163	2.037	1.892	107,66%	Kota Bandung	
	Kota Bogor	1.061	741	1.007	73,60%	Kota Bogor	
	Kota Sukabumi	79	8	79	10,35%	Kota Sukabumi	
	Kota Cirebon	734	594	236	251,49%	Kota Cirebon	
	Kota Tasikmalaya	405	371	102	363,57%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	-	Kota Cimahi	
	Kota Depok	-	-	-	-	Kota Depok	
	Kota Bekasi	1.450	765	1.417	53,96%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	26.925	10.577	12.412	85,21%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	216	44	216	20,38%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	525	521	286	182,37%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	28.265	14.923	14.308	104,30%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	23.888	1.531	2.198	69,65%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.208	933	797	117,11%	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	51	7	37	20,20%	Kab. Kudus	
	Kab. Banyumas	103	76	73	104,08%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	-	Kab. Cilacap	
	Kota Semarang	5.521	1.832	2.614	70,07%	Kota Semarang	
	Kota Salatiga	-	-	-	-	Kota Salatiga	
	Kota Pekalongan	109	32	96	32,88%	Kota Pekalongan	
	Kota Tegal	312	309	71	434,68%	Kota Tegal	
	Kota Surakarta	1.163	1.010	698	144,60%	Kota Surakarta	
	Kab. Gresik	66	64	30	212,71%	Kab. Gresik	
	Kab. Sidoarjo	451	282	84	336,48%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	-	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	-	Kab. Banyuwangi	
Jawa Timur	Kab. Jember	104	4	89	3,97%	Kab. Jember	East Java
	Kab. Madiun	-	-	-	-	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	-	Kab. Bojonegoro	
	Kota Surabaya	7.376	4.511	4.115	109,63%	Kota Surabaya	
	Kota Malang	1.250	964	593	162,44%	Kota Malang	
	Kota Blitar	-	-	-	-	Kota Blitar	
	Kota Kediri	140	88	90	97,28%	Kota Kediri	
	Kota Madiun	39	36	13	279,96%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 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	23	23	14	158,64%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	353	266	195	136,23%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	-	-	-	-	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	2.113	940	1.111	84,64%	Kota Banda Aceh	
	Kota Lhokseumawe	974	846	397	213,09%	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	300	384	159	241,63%	Kota Tebing Tinggi	
	Kota Pematang Siantar	140	149	69	216,06%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	-	Kota Tanjung Balai	
	Kota Sibolga	93	80	48	166,17%	Kota Sibolga	
	Kota Medan	4.437	3.202	3.363	95,24%	Kota Medan	
	Kota Padang Sidempuan	277	162	184	88,03%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	53	46	15	300,52%	Kota Bukittinggi	West Sumatera
	Kota Padang	842	626	643	97,39%	Kota Padang	
	Kota Solok	287	288	49	583,94%	Kota Solok	
	Kota Payakumbuh	525	525	116	452,51%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	-	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.870	1.406	1.024	137,25%	Kota Pekanbaru	
	Kota Dumai	-	-	-	-	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	387	377	145	259,95%	Kota Tanjung Pinang	Riau Islands
	Kota Pulau Batam	658	628	233	269,79%	Kota Pulau Batam	
Sumatera Selatan	Kota Prabumulih	-	-	-	-	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	189	193	108	179,85%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	-	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.571	1.158	1.568	73,86%	Kota Palembang	
	Kota Lubuklinggau	167	177	78	226,97%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	67	52	55	94,29%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	-	Kab. Lampung Tengah	
	Kota Bandar Lampung	109	43	88	49,16%	Kota Bandar Lampung	
	Kota Metro	-	-	-	-	Kota Metro	
Kalimantan Selatan	Kab. Banjar	106	39	42	91,12%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	227	60	132	45,45%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	-	Kab. Tabalong	
	Kota Banjarmasin	1.326	948	398	238,13%	Kota Banjarmasin	
	Kota Banjarbaru	81	72	57	127,04%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	-	Kab. Sambas	West Kalimantan
	Kota Pontianak	1.486	726	448	162,03%	Kota Pontianak	
	Kota Singkawang	-	-	-	-	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	-	Kab. Kutai	East Kalimantan
	Kota Samarinda	1.280	764	777	98,33%	Kota Samarinda	
	Kota Balikpapan	812	708	362	195,78%	Kota Balikpapan	
	Kota Bontang	-	-	-	-	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	-	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	-	-	-	-	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	-	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	-	Kab. Morowali	Central Sulawesi
	Kota Palu	-	-	-	-	Kota Palu	
Sulawesi Barat	Kota Gorontalo	-	-	-	-	Kota Gorontalo	West Sulawesi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Selatan	Kota Ujungpandang	2.714	1.570	963	163,11%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	-	-	-	-		
	Kab. Bone	-	-	-	-	Kab. Bone	
	Kota Palopo	-	-	-	-	Kota Palopo	
	Kab. Maros	162	165	71	231,93%	Kab. Maros	
Gorontalo	Kab Mamuju	5	1	5	28,47%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	-	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	-	-	-	-	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	-	-	-	-	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	182	179	139	128,56%	Kab. Lombok Timur	
	Kota Mataram	409	164	145	112,93%	Kota Mataram	
Bali	Kota Denpasar	138	122	48	256,41%	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
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Jawa Barat	27	27	28	28	28	28	28	28	28	28	28	28	28	28	28	29	1 West Java
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	21	24	25	25	25	25	25	25	26	26	26	26	26	26	26	26	5 Central Java
6 Jawa Timur	30	31	31	31	29	29	29	29	29	29	29	29	29	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	10	10	10	10	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 South Kalimantan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 West Kalimantan
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 East Kalimantan
20 Kalimantan Tengah	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	22 South Sulawesi
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 East West Sulawesi
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 West Nusa Tenggara
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	32 West Irian Jaya
33 Maluku Utara	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	33 North Maluku
Total	155	158	163	163	162	162	161	161	162	162	163	163	163	163	164	165	Total

Juta Rupiah (in Million IDR)

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

Indikator	2011	2012	2013	2014	2015								2016			Indicator	
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		Mar
AKTIVA																	AKTIVA
1 Kas	39.628	69.371	62.770	62.005	63.318	66.049	85.040	76.025	73.765	83.932	79.537	87.303	80.990	75.400	86.859	79.453	1 Cash
2 Penempatan pada Bank Lain	652.098	905.948	1.110.431	1.282.328	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	1.564.930	2 Placement in Other Bank
3 Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	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	5.970.944	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	44.705	67.446	88.085	102.766	118.348	120.762	121.576	123.322	126.922	136.322	137.503	139.356	126.404	129.097	133.577	146.239	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	75.933	95.674	133.821	156.302	165.868	176.294	177.017	177.052	176.716	178.554	179.756	179.467	188.247	195.928	197.325	199.609	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	95.365	141.885	181.059	170.554	191.583	187.250	198.596	214.612	215.517	220.929	220.623	221.675	229.457	246.601	266.954	286.183	8 Other assets
TOTAL AKTIVA*	3.520.417	4.698.952	5.833.488	6.573.331	6.800.044	6.839.352	6.851.136	6.952.072	7.093.481	7.172.173	7.303.448	7.418.125	7.739.270	7.788.288	7.868.439	7.954.880	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	2.095.333	2.937.802	3.666.174	4.028.415	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	4.965.547	1 Depositor Funds
2 Kewajiban kepada Bank Lain	694.113	855.233	1.104.225	1.264.885	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	1.505.528	2 Liabilities to other Bank
3 Pinjaman Diterima	79.523	90.953	54.792	91.755	103.087	107.913	112.661	115.604	119.911	120.514	117.815	121.741	120.012	117.670	113.001	116.365	3 Received Borrowing
4 Kewajiban lainnya	23.194	34.568	50.003	53.880	56.941	62.646	54.440	51.782	51.707	51.589	48.464	46.855	53.866	51.272	55.812	62.919	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	700	1.200	1.100	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	2.550	1.050	1.050	5 Subordinated Loan
6 Rupa-rupa Pasiva**	68.943	77.356		128.377	109.815	120.107	123.254	117.562	118.717	122.191	121.464	118.006	113.437	114.434	133.317	137.623	6 Other Liabilities
7 Modal disetor (Paid-in capital)	390.216	472.202	555.646	645.617	729.964	767.517	764.517	774.392	791.160	796.909	802.649	815.180	839.553	844.227	861.199	860.724	7 Paid-in capital
8 Tambahan modal disetor	52.856	86.171	131.456	160.690	155.569	126.382	141.343	133.666	126.283	126.309	130.058	142.443	138.477	135.800	126.927	138.336	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	384	-	-	-	-	-	249	-	-	-	-	2.100	9.929	9.929	13.650	9 Different Appraisal Fixed Asset
10 Cadangan																	10 Reserves
a. Cadangan Umum	40.106	50.475	67.774	88.876	92.340	97.388	97.225	97.270	97.532	96.684	96.691	96.184	94.155	94.265	96.864	111.387	a. General Reserves
b. Cadangan Tujuan	10.157	10.285	14.181	19.957	24.720	28.147	28.250	27.891	28.088	26.309	26.909	26.959	26.929	26.794	27.679	29.148	b. Special Purpose Reserves
11 Laba																	11 Net Income
a. Tahun-tahun lalu	(26.023)	(23.659)	(34.570)	(32.265)	(19.942)	(59.540)	(64.189)	(64.881)	(65.476)	(67.806)	(67.945)	(67.945)	(69.892)	73.961	58.092	(15.839)	a. Previous years
b. Tahun berjalan	86.654	106.482	129.280	121.945	40.595	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	28.442	b. Current year
TOTAL PASIVA*	3.520.417	4.698.952	5.833.488	6.573.331	6.800.044	6.839.352	6.851.136	6.952.072	7.093.481	7.172.173	7.303.448	7.418.125	7.739.270	7.788.288	7.868.439	7.954.880	TOTAL PASIVA*

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

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Sharia Rural Bank Condensed Income Statement)																	
Indikator	2011	2012	2013	2014	2015								2016			Indicator	
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		Mar
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	586.606	756.723	940.965	1.085.458	380.863	478.297	579.400	678.323	779.675	882.572	987.861	1.093.499	1.212.905	114.308	219.765	328.416	1 Operating Revenue
2 Pendapatan Operasional Lainnya	73.767	111.280	142.425	99.327	35.544	45.785	53.109	60.072	67.406	76.781	85.128	93.314	107.936	10.151	18.725	27.506	2 Other operating Revenue
3 Pendapatan non operasional	10.914	17.948	14.359	14.889	5.176	6.261	9.941	11.427	12.659	14.174	15.555	17.940	21.825	630	1.344	2.087	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	226.083	292.584	344.477	402.730	147.960	185.493	224.123	264.221	303.804	341.726	384.686	426.158	468.405	45.049	87.580	129.268	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	445.204	593.366	753.272	796.943	273.622	344.850	418.327	485.601	555.936	631.801	703.859	778.595	874.261	80.041	152.254	228.741	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	299.847	426.132	555.853	592.242	205.739	258.514	311.190	369.027	422.080	484.056	534.919	588.564	649.602	64.662	119.395	176.051	1 Operating Expenses
2 Beban operasional lainnya	36.311	29.963	31.240	45.332	15.598	19.251	22.225	25.757	29.792	33.388	36.954	46.185	45.625	4.658	8.117	12.195	2 Other Operating Expenses
3 Beban non operasional	7.381	10.488	9.996	9.041	2.296	2.600	3.139	3.666	4.323	4.984	5.640	6.074	6.706	1.047	1.689	3.490	3 Non Operating Expenses
Total Beban	343.538	466.582	597.089	646.614	223.633	280.364	336.554	398.451	456.195	522.429	577.513	640.822	701.933	70.367	129.201	191.736	Total Expenses
C. Laba tahun berjalan	101.666	126.784	156.183	150.328	49.990	64.486	81.773	87.150	99.740	109.372	126.346	137.773	172.327	9.674	23.054	37.005	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.289	1.846	2.384	2.418	826	1.022	1.242	1.469	1.603	1.797	1.981	2.223	2.849	265	475	728	D. Additional/ Reduction
E. Laba tahun berjalan sebelum pajak	100.377	124.938	153.799	147.910	49.163	63.464	80.531	85.682	98.137	107.575	124.365	135.550	169.478	9.409	22.578	36.277	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	13.723	18.456	24.519	25.966	8.568	10.723	13.334	14.891	17.347	19.670	22.700	25.744	31.760	2.949	5.168	7.835	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	86.654	106.482	129.280	121.945	40.595	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	6.460	17.410	28.442	G. Net Income
r) Angka-angka diperbaiki																	“-”: Data not available
*) Angka-angka sementara																	*) : Provisional Figures
1. “Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK”																	1. “Revision of data BUS-UUS began in May 2014 based on LSMK”

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

Indikator	2011	2012	2013	2014	2015									2016			Indicator
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Biaya promosi	8.228	14.130	22.303	23.980	5.911	7.162	8.767	10.771	13.095	14.555	16.112	17.803	19.766	1.484	2.874	4.101	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	6.568	8.846	11.560	12.905	4.464	5.519	6.750	7.539	8.570	9.825	11.149	12.693	14.205	1.479	2.827	4.304	2 Cost of education and training
Total	14.796	22.976	33.863	36.885	10.375	12.681	15.516	18.310	21.666	24.380	27.261	30.496	33.971	2.963	5.702	8.406	Total

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

Indikator	2011	2012	2013	2014	2015									2016			Indicator
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	38.239	89.916	68.625	95.543	65.971	59.282	49.848	46.364	38.550	43.791	53.031	51.053	53.029	50.779	46.681	42.939	- Unused Fund Borrowings Facilities
- Lainnya	24	2	-	-	1050	1.050	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	- Others
Kewajiban Komitmen																	Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.770	3.864	3.558	7.422	7.002	8.257	7.894	8.354	8.694	7.221	8.938	7.865	7.170	6.585	6.491	5.901	- <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	2.373	2.395	2.311	2.296	2.113	2.270	2.255	2.240	2.230	2.219	2.189	2.174	- Others
Tagihan Komitmen																	Contingent Receivables
- 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	77.820	783.689	91.725	86.290	86.762	88.153	84.900	136.024	77.359	77.480	84.975	86.722	- <i>Accrued Income</i>
Lainnya	1.037	7.781	4.592	8.032	4.849	260.854	10.280	24.253	4.889	5.702	5.165	4.851	5.698	8.234	6.161	6.280	- Others
Aktiva produktif yang dihapusbuku	55.673	69.472	84.491	108.083	114.934	115.138	118.144	116.375	118.179	116.822	117.872	119.434	128.476	127.301	124.216	131.406	Written off earning assets
Penerusan dana mudharabah muqayyadah	92.783	116.651	108.827	81.957	75.561	78.749	74.772	74.539	74.704	70.843	69.293	64.243	67.071	70.513	71.887	73.134	Channeling of mudharabah muqayyadah

"-": Data tidak tersedia

*) :Angka-angka sementara

"-": Data not available

*) : Provisional Figures

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

Indikator	2011	2012	2013	2014	2015									2016			Indicator
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	859.844	1.117.605	1.369.112	1.540.330	1.581.878	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	1.823.472	2 iB Saving Deposits
a Akad Wadiah	412.034	527.235	668.250	789.847	808.662	818.580	787.477	829.036	859.888	860.349	875.328	911.295	997.125	974.874	960.358	962.850	a Wadia
b Akad Mudharabah	447.810	590.369	700.863	750.483	773.216	753.282	712.517	726.215	755.800	764.567	780.967	802.884	860.632	863.561	859.924	860.621	b Mudharaba
3 Deposito iB - Akad Mudharabah	1.235.490	1.820.198	2.297.062	2.488.085	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	3.142.076	3 iB Time Deposits - Mudharaba
a 1 Bulan	180.884	255.368	296.149	409.732	407.028	405.193	382.567	378.581	386.356	394.277	405.015	405.543	417.437	426.064	426.321	450.204	a 1 month
b 3 Bulan	182.351	302.759	389.829	310.313	361.212	357.926	342.168	353.059	356.013	354.872	371.755	389.281	406.192	406.552	415.677	431.104	b 3 months
c 6 Bulan	261.862	387.770	471.094	470.341	487.668	497.205	491.620	500.327	515.317	540.431	544.720	555.906	567.380	575.722	588.557	602.696	c 6 months
d 12 Bulan	588.354	851.511	1.099.854	1.283.930	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	1.629.306	d 12 months
e > 12 Bulan	22.039	22.789	40.136	13.768	32.138	20.177	43.765	22.386	28.700	29.335	33.264	34.573	34.081	33.879	34.263	28.765	e > 12 months
Total	2.095.333	2.937.802	3.666.174	4.028.415	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	4.965.547	Total

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2011	2012	2013	2014	2015									2016			Contract
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Akad <i>Mudharabah</i>	75.807	99.361	106.851	122.467	133.805	143.760	158.936	161.846	173.162	168.007	166.578	172.820	168.516	156.595	156.048	162.910	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	246.796	321.131	426.528	567.658	582.366	603.277	613.206	618.794	633.793	647.545	657.544	677.303	652.316	619.498	636.628	671.658	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.154.494	2.854.646	3.546.361	3.965.543	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	4.626.941	<i>Murabaha</i>
Akad <i>Salam</i>	20	197	26	16	16	16	16	16	15	15	15	15	15	15	15	15	<i>Salam</i>
Akad <i>Istishna</i>	23.673	20.751	17.614	12.881	12.059	11.915	11.772	11.528	11.216	11.384	11.125	11.299	11.135	10.829	10.516	10.133	<i>Istishna</i>
Akad <i>Ijarah</i>	13.815	13.522	8.318	5.179	6.614	6.349	6.554	6.352	6.221	6.118	5.842	6.269	6.175	6.073	6.852	7.074	<i>Ijara</i>
Akad <i>Qardh</i>	72.095	81.666	93.325	97.709	108.523	107.638	115.858	110.997	118.001	119.939	120.829	119.646	123.588	121.122	126.626	133.543	<i>Qardh</i>
Multijasa	89.230	162.245	234.469	233.456	270.571	281.175	287.629	288.559	293.012	298.790	304.259	309.809	311.729	321.903	343.983	358.671	<i>Multi Purpose Financing</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	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	5.970.944	Total

Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2011	2012	2013	2014	2015									2016			ECONOMIC SECTOR
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, kehutanan dan sarana pertanian	223.986	351.191	389.336	326.330	264.579	360.111	369.249	369.011	376.297	358.855	355.576	357.498	356.632	357.963	365.077	368.401	Agriculture, forestry and agricultural facilities
Pertambangan	2.475	7.851	6.004	6.886	7.968	7.023	8.369	8.187	7.659	7.922	8.653	8.404	9.561	9.264	9.545	9.691	Mining
Perindustrian	33.781	31.314	39.681	53.026	59.852	58.845	56.099	61.194	61.645	56.070	53.918	51.006	50.331	50.979	49.494	48.217	Manufacturing
Listrik, gas dan air	2.785	4.038	7.312	9.476	12.413	8.846	11.959	8.695	9.136	8.147	11.857	11.531	10.957	13.121	12.848	11.799	Water, gas and electricity
Konstruksi	92.603	125.137	157.138	237.323	279.906	300.591	309.895	311.762	320.874	331.266	348.807	354.343	339.756	307.109	324.857	351.985	Construction
Perdagangan, restoran dan hotel	1.006.448	1.222.281	1.443.921	1.575.091	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	1.689.799	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	36.506	67.423	70.748	83.283	91.754	98.631	97.509	94.214	93.563	88.672	89.840	92.580	88.405	86.885	87.207	91.896	Transport, cargo storage and communication
Jasa dunia usaha	255.311	264.569	338.850	491.775	288.917	516.715	537.911	536.575	547.503	554.642	558.424	556.352	566.188	559.014	569.060	582.488	Business Services
Jasa sosial/masyarakat	91.939	227.216	365.005	458.242	439.045	528.044	538.991	532.806	542.826	565.298	551.224	555.753	550.037	552.929	575.333	580.142	Social Services
Lain-lain	930.095	1.252.499	1.615.497	1.763.477	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	2.236.528	Others
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	Total

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

JENIS PENGGUNAAN	2011	2012	2013	2014	2015										2016			TYPE OF USAGE
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Modal Kerja	1.470.107	1.835.958	2.206.004	2.348.000	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	1.158.253	Working Capital	
Investasi	275.727	465.062	611.992	893.432	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	2.236.528	Investment	
Konsumsi	930.095	1.252.499	1.615.497	1.763.477	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	2.576.164	Consumption	
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	Total	

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	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Usaha Kecil dan Menengah	1.547.205	2.080.094	2.620.263	3.005.858	3.009.666	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	3.444.067	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	1.128.725	1.473.426	1.813.230	1.999.051	2.083.546	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	2.526.878	<i>Non Small and Medium Enterprises</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.093.212	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	Total

Juta Rupiah (in Million IDR)

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

KOLEKTIBILITAS PEMBIAYAAN	2011	2012	2013	2014	2015									2016			COLLECTIBILITY OF FINANCING
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Lancar	2.512.328	3.334.885	4.145.119	4.610.238	4.829.382	4.925.731	5.047.296	5.009.552	5.067.652	5.097.799	5.114.232	5.184.926	5.292.330	5.222.982	5.306.434	5.407.477	Performing Financing
Non Lancar	163.602	218.635	288.373	394.671	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	Non Performing Financing
- Kurang Lancar	49.319	72.806	90.581	136.251	174.121	173.666	176.756	191.647	184.379	193.875	193.606	186.666	134.512	176.617	195.024	195.624	Sub-Standard
- Diragukan	44.663	51.649	65.847	81.069	108.815	113.688	113.260	118.137	119.567	115.061	111.022	109.031	95.060	94.619	95.680	93.009	Doubtful
- Macet	69.620	94.180	131.945	177.351	213.784	222.549	224.385	234.503	243.129	248.645	264.404	260.492	243.269	176.617	195.024	274.834	Lost
Total Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	5.744.534	5.857.301	5.970.944	Total Financing
Persentase NPF	6,11%	6,15%	6,50%	7,89%	9,33%	9,38%	9,25%	9,80%	9,74%	9,86%	10,01%	9,69%	8,20%	9,08%	9,40%	9,44%	Percentage of NPFs

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

SEKTOR EKONOMI	2011	2012	2013	2014	2015								2016			ECONOMIC SECTOR	
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb		Mar
Pertanian, kehutanan dan sarana pertanian	8.446	16.813	32.356	34.327	39.997	44.184	44.021	45.528	46.175	49.836	50.302	50.542	47.795	50.574	52.349	56.969	Agriculture, forestry and agricultural facilities
Pertambangan	261	247	1.074	319	742	875	1.195	1.457	1.441	1.456	1.291	1.237	849	1.212	1.453	1.313	Mining
Perindustrian	2.532	3.693	3.407	5.423	6.759	6.559	7.405	8.865	7.799	7.532	7.412	6.944	5.944	6.443	5.586	5.600	Manufacturing
Listrik, gas dan air	808	67	32	895	1.198	1.821	1.214	1.143	1.331	931	1.409	1.021	780	1.429	3.208	3.658	Water, gas and electricity
Konstruksi	12.131	8.261	9.797	16.924	26.591	28.914	27.314	31.884	31.267	31.180	35.040	33.660	25.157	31.194	33.235	27.895	Construction
Perdagangan, restoran dan hotel	69.832	97.578	137.654	191.559	224.616	218.804	221.831	230.744	234.953	240.381	248.173	241.655	211.570	227.130	234.516	243.989	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.947	3.217	3.309	4.825	9.778	10.561	9.158	11.505	10.403	9.354	9.721	9.941	7.661	9.524	10.313	11.374	Transport, cargo storage and communication
Jasa dunia usaha	15.612	21.020	11.893	21.292	37.827	36.865	39.344	39.854	39.651	37.584	37.727	35.327	25.412	26.693	30.442	31.250	Business Services
Jasa sosial/masyarakat	6.940	11.780	24.877	35.376	41.787	50.637	49.829	55.208	56.511	55.653	54.495	52.582	44.644	49.941	57.627	56.384	Social Services
Lain-lain	45.093	55.960	63.974	83.731	107.426	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	125.036	Others
Total	163.602	218.635	288.373	394.671	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.551	550.867	563.467	Total

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

JENIS PENGGUNAAN	2011	2012	2013	2014	2015									2016			TYPE OF USAGE
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Modal Kerja	106.890	142.934	198.594	268.743	332.398	337.561	337.338	358.656	362.050	364.028	375.960	362.496	311.785	340.616	364.855	370.133	Working Capital
Investasi	11.618	19.741	25.805	42.197	56.896	61.660	63.975	67.532	67.481	69.881	69.611	70.412	58.028	63.525	63.875	68.298	Investment
Konsumsi	45.093	55.960	63.974	83.731	107.426	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	117.411	122.137	125.036	Consumption
Total	163.602	218.635	288.373	394.671	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	Total

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

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015									2016			TYPE OF FINANCING
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Usaha Kecil dan Menengah	110.786	148.572	211.390	295.796	363.429	373.741	375.726	395.765	401.128	403.452	414.311	404.269	350.237	382.374	404.906	413.702	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	52.816	70.063	76.982	98.875	133.291	136.162	138.676	148.522	145.946	154.129	154.720	151.921	122.604	139.178	145.961	149.765	Non Small and Medium Enterprises
Total	52.816	70.063	288.373	394.671	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	521.552	550.867	563.467	Total

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

Jenis	2011	2012	2013	2014	2015									2016			Type
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga	681.476	787.923	907.755	1.021.776	1.066.967	1.078.496	1.087.192	1.096.906	1.116.800	1.131.887	1.143.493	1.153.617	1.163.287	1.175.472	1.188.879	1.200.740	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Demand Deposits</i>
Tabungan iB	658.080	759.363	875.193	986.204	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	1.158.188	<i>Saving Deposits</i>
Deposito iB	23.396	28.560	32.562	35.572	37.250	36.699	35.406	35.976	36.990	37.754	38.673	39.469	40.272	41.438	42.040	42.552	<i>Time Deposits</i>
Pembiayaan	170.098	211.385	215.761	227.517	231.378	231.868	234.114	232.992	233.621	233.825	233.419	234.496	233.209	235.310	240.658	244.791	Financing
Akad Mudharabah	1.695	1.633	1.502	1.354	1.349	1.391	1.441	1.429	1.445	1.443	1.454	1.451	1.343	1.308	1.331	1.358	<i>Mudharaba</i>
Akad Musyarakah	5.127	4.342	4.261	4.423	4.536	4.680	4.867	4.842	4.922	4.895	4.890	4.910	4.712	4.521	4.809	5.436	<i>Musharaka</i>
Akad Murabahah	135.953	173.777	192.993	188.343	189.544	189.338	190.478	189.904	189.765	190.654	190.499	190.879	189.985	191.342	194.527	196.398	<i>Murabaha</i>
Akad Salam	2	32	6	4	4	4	4	4	4	4	4	4	4	4	4	4	<i>Salam</i>
Akad Istishna	610	511	419	365	363	365	364	360	357	355	353	341	340	335	333	329	<i>Istishna</i>
Akad Ijarah	17.111	17.766	-	16.589	17.884	17.890	18.344	17.774	18.236	17.201	17.129	17.331	17.758	18.344	19.544	20.857	<i>Qardh</i>
Akad Qardh	1.038	1.101	505	348	378	373	381	381	381	377	-	381	391	395	405	419	<i>Ijara</i>
Multijasa	8.562	12.223	16.075	16.091	17.320	17.827	18.235	18.298	18.511	18.896	19.090	19.199	18.676	19.061	19.705	19.990	<i>Multi Purpose Financing</i>
Total	851.574	999.308	1.123.516	1.249.293	1.298.345	1.310.364	1.321.306	1.329.898	1.350.421	1.365.712	1.376.912	1.388.113	1.396.496	1.410.782	1.429.537	1.445.531	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	"-": Data not available r) Revised figures *) Provisional figures

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

Jenis	2011	2012	2013	2014	2015									2016			Type
					Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,06	0,05	4,57	4,32	4,08	3,95	3,93	4,00	3,88	3,96	3,98	3,97	4,06	4,71	4,64	4,96	2 Saving Deposits
3 Deposito iB														-	-	-	3 Time Deposits
a 1 Bulan	0,12	0,13	14,09	13,87	13,88	12,64	12,20	13,40	11,61	12,28	11,83	11,58	12,09	11,80	11,59	11,21	a 1 month
b 3 Bulan	0,11	0,09	10,58	10,15	9,52	9,35	8,70	8,57	8,71	8,88	8,91	8,92	9,19	8,68	8,56	8,26	b 3 months
c 6 Bulan	0,13	0,11	10,95	10,94	9,71	9,68	9,79	9,64	9,46	9,55	9,48	9,49	9,72	9,30	9,28	9,37	c 6 months
d 12 Bulan	0,12	0,11	11,66	11,71	10,89	10,71	10,54	10,82	10,45	10,07	10,11	10,02	10,36	9,86	9,90	9,93	d 12 months
e > 12 Bulan	0,11	0,08	55,17	9,96	9,65	10,50	13,93	14,71	11,15	18,20	19,14	17,67	13,94	11,88	12,42	13,42	e > 12 months
Pembiayaan														-	-	-	Financing
1 Akad Mudharabah	0,21	0,17	16,20	16,46	18,41	18,81	18,79	18,06	18,48	18,09	17,77	17,27	17,39	17,86	17,91	17,98	1 Mudharaba
2 Akad Musyarakah	0,22	0,21	20,28	20,61	22,08	21,30	21,54	21,52	21,40	21,72	21,94	21,43	21,10	21,07	21,63	21,84	2 Musharaka
3 Akad Murabahah	0,19	0,23	18,27	18,51	18,32	18,45	18,30	18,26	18,19	18,13	18,14	18,18	18,12	18,10	18,18	18,29	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	0,08	0,08	7,58	7,85	7,88	7,93	7,94	7,96	7,97	8,09	8,12	8,23	8,29	8,30	8,32	8,34	5 Istishna
6 Akad Ijarah ¹⁾	0,00	0,19	12,53	14,92	17,34	19,78	17,54	17,47	17,79	16,93	16,72	16,93	15,25	24,25	22,76	20,84	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	-	0,22	20,02	14,82	14,68	15,02	14,93	13,34	14,70	14,99	14,77	14,84	14,99	14,92	15,09	15,05	8 Multi Purpose Financing ¹⁾

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

"-": Data tidak tersedia

"-": Data not available

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

Rasio	2011	2012	2013	2014	2015									2016			Ratio
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 CAR	23,49%	25,16%	22,08%	22,77%	22,53%	21,73%	21,73%	21,52%	20,85%	20,71%	20,93%	22,08%	21,47%	23,48%	23,17%	22,15%	1 CAR
2 ROA	2,67%	2,64%	2,79%	2,26%	2,19%	2,17%	2,30%	2,28%	2,34%	2,22%	2,20%	2,15%	2,20%	2,32%	2,32%	2,52%	2 ROA
3 ROE	18,95%	20,54%	21,22%	16,13%	15,27%	15,08%	16,15%	15,82%	16,16%	14,93%	14,71%	14,46%	14,66%	15,65%	15,64%	17,21%	3 ROE
4 NPF	6,11%	6,15%	6,50%	7,89%	9,33%	9,38%	9,25%	9,80%	9,74%	9,87%	10,01%	9,69%	8,20%	9,08%	9,41%	9,18%	4 NPF
5 FDR	127,71%	120,96%	120,93%	124,24%	126,67%	129,63%	135,68%	132,47%	130,28%	129,01%	127,21%	125,64%	120,06%	118,56%	119,92%	120,25%	5 FDR
6 BOPO	76,31%	80,02%	80,75%	87,79%	88,68%	88,38%	88,13%	89,24%	89,20%	89,55%	89,14%	89,38%	88,09%	91,89%	90,18%	89,20%	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)
					Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
< 1 Miliar	3	6	4	1	1	1	1	1	1	1	1	1	1	1	1	2	< 1 Billion
1 s.d. 5 Miliar	24	17	19	11	11	11	10	10	11	10	10	10	8	9	9	10	1 up to 5 Billion
> 5 s.d. 10 Miliar	39	36	30	34	33	33	32	31	31	30	30	27	29	26	25	23	>5 up to 10 Billion
> 10 Miliar	89	99	110	117	117	117	118	119	119	121	122	125	125	127	129	130	> 10 Billion
Total	155	158	163	163	162	162	161	161	162	162	163	163	163	163	164	165	Total

r) Angka-angka diperbaiki

r) Revised figure

"-": Data tidak tersedia

"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Maret 2016 (Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - March 2016)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	176.142	118.507	111.303	106,47	8,19	Nanggroe Aceh Darussalam
Sumatera Utara	122.657	92.463	84.892	108,92	5,44	North Sumatera
Sumatera Barat	189.863	134.465	147.991	90,86	12,21	West Sumatera
Sumatera Selatan	17.154	12.212	8.106	150,66	6,78	South Sumatera
Bangka Belitung	494.688	330.900	420.385	78,71	17,33	Bangka Belitung
Jambi	-	-	-	0,00	0,00	Jambi
Bengkulu	138.850	91.015	104.358	87,21	34,57	Bengkulu
Riau	136.056	113.633	68.901	164,92	7,00	Riau
Kepulauan Riau	51.343	46.488	30.433	152,75	17,82	Riau Islands
Lampung	385.754	280.201	139.364	201,06	3,96	Lampung
DKI Jakarta	17.252	12.650	9.091	139,14	12,30	DKI Jakarta
Jawa Barat	2.344.079	1.900.448	1.285.116	147,88	7,40	West Java
Banten	748.769	600.704	558.326	107,59	8,16	Banten
Jawa Tengah	825.066	595.745	598.441	99,55	8,07	Central Java
DI Yogyakarta	409.337	273.420	312.318	87,55	8,39	DI Yogyakarta
Jawa Timur	1.439.287	1.055.583	818.717	128,93	11,06	East Java
Bali	7.371	5.611	3.447	162,79	12,52	Bali
Kalimantan Barat	-	-	-	0,00	0,00	West Kalimantan
Kalimantan Tengah	9.101	6.810	5.331	127,76	5,24	Central Kalimantan
Kalimantan Timur	8.658	1.263	5.102	24,75	3,20	East Kalimantan
Kalimantan Selatan	37.329	18.827	26.525	70,98	22,37	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	163.788	124.519	67.990	183,14	17,80	South Sulawesi
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	26.393	15.229	16.393	92,90	4,40	North Maluku
NTB	204.709	139.305	142.109	98,03	5,51	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

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Maret 2016
(Financing of Sharia Rural Bank based on Economic Sector and Province - March 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	1.952	11	1.124	451	7.616	57.387	2.938	421	5.834	40.772	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.299	17	55	27	1.027	10.599	261	4.104	1.848	71.226	<i>North Sumatera</i>
Sumatera Barat	12.292	789	2.954	2	9.668	60.716	4.574	2.143	12.241	29.085	<i>West Sumatera</i>
Sumatera Selatan	284	-	851	-	57	3.263	-	219	1.055	6.485	<i>South Sumatera</i>
Bangka Belitung	51.789	1.642	2.090	1.350	51.221	138.337	6.393	4.682	53.725	19.671	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	65.725	198	262	-	2.416	13.457	613	392	564	7.388	<i>Bengkulu</i>
Riau	4.030	593	1.058	87	1.487	13.255	8.518	5.814	6.565	72.226	<i>Riau</i>
Kepulauan Riau	2.488	-	-	-	683	1.555	-	-	67	41.695	<i>Riau Islands</i>
Lampung	21.803	63	370	45	382	13.976	458	13.862	16.370	212.873	<i>Lampung</i>
DKI Jakarta	35	-	20	-	760	1.482	2	508	3.814	6.028	<i>DKI Jakarta</i>
Jawa Barat	128.625	1.847	12.613	5.027	60.435	457.376	28.435	328.978	186.285	690.827	<i>West Java</i>
Banten	927	132	6.143	2.172	23.101	301.526	5.585	92.992	77.442	90.685	<i>Banten</i>
Jawa Tengah	26.269	1.445	8.702	1.406	87.833	154.415	9.454	44.321	64.697	197.205	<i>Central Java</i>
DI Yogyakarta	4.775	413	2.872	335	24.639	64.776	5.173	20.994	48.044	101.399	<i>DI Yogyakarta</i>
Jawa Timur	41.968	1.659	8.338	874	60.856	269.597	15.041	54.334	68.752	534.165	<i>East Java</i>
Bali	-	-	-	-	358	1.795	175	626	451	2.206	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	123	-	48	-	-	1.575	-	646	1.285	3.134	<i>Central Kalimantan</i>
Kalimantan Timur	-	-	-	-	-	128	11	-	80	1.044	<i>East Kalimantan</i>
Kalimantan Selatan	1.151	-	-	-	413	4.448	3.518	5.444	230	3.623	<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	77	12	715	-	8.758	19.292	448	1.203	4.147	89.867	<i>South Sulawesi</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	31	-	-	-	134	8.034	232	72	-	6.727	<i>North Maluku</i>
NTB	740	870	-	25	10.141	92.175	15	735	26.645	7.961	<i>West Nusa Tenggara</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>West Irian Jaya</i>
Papua	21	1	-	-	-	636	52	-	-	237	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	72.221	5.514	40.772	Nanggroe Aceh Darussalam
Sumatera Utara	16.705	4.532	71.226	North Sumatera
Sumatera Barat	83.590	21.789	29.085	West Sumatera
Sumatera Selatan	4.491	1.236	6.485	South Sumatera
Bangka Belitung	209.025	102.203	19.671	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	64.710	18.917	7.388	Bengkulu
Riau	38.965	2.442	72.226	Riau
Kepulauan Riau	1.745	3.048	41.695	Riau Islands
Lampung	35.230	32.099	212.873	Lampung
DKI Jakarta	6.622	-	6.028	DKI Jakarta
Jawa Barat	595.284	614.337	690.827	West Java
Banten	418.473	91.546	90.685	Banten
Jawa Tengah	287.049	111.492	197.205	Central Java
DI Yogyakarta	125.289	46.732	101.399	DI Yogyakarta
Jawa Timur	443.407	78.011	534.165	East Java
Bali	2.089	1.316	2.206	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	2.009	1.668	3.134	Central Kalimantan
Kalimantan Timur	187	32	1.044	East Kalimantan
Kalimantan Selatan	15.204	-	3.623	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	28.021	6.631	89.867	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	8.466	36	6.727	North Maluku
NTB	116.724	14.621	7.961	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	658	51	237	Papua

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	76.207	42.300	Nanggroe Aceh Darussalam
Sumatera Utara	13.728	78.735	North Sumatera
Sumatera Barat	94.864	39.601	West Sumatera
Sumatera Selatan	5.394	6.819	South Sumatera
Bangka Belitung	310.233	20.667	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	82.291	8.724	Bengkulu
Riau	13.829	99.804	Riau
Kepulauan Riau	4.517	41.971	Riau Islands
Lampung	61.457	218.744	Lampung
DKI Jakarta	6.445	6.205	DKI Jakarta
Jawa Barat	1.171.219	729.229	West Java
Banten	502.891	97.814	Banten
Jawa Tengah	369.310	226.436	Central Java
DI Yogyakarta	138.767	134.653	DI Yogyakarta
Jawa Timur	460.685	594.897	East Java
Bali	2.798	2.813	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	3.677	3.134	Central Kalimantan
Kalimantan Timur	219	1.044	East Kalimantan
Kalimantan Selatan	15.204	3.623	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	34.324	90.195	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	8.502	6.727	North Maluku
NTB	66.806	72.499	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	700	246	Papua

**Departemen Perizinan
dan Informasi Perbankan**
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