

# STATISTIK PERBANKAN SYARIAH *ISLAMIC BANKING STATISTICS*

## 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.

Sehubungan dengan beralihnya fungsi, tugas dan wewenang pengaturan dan pengawasan kegiatan jasa keuangan di sektor perbankan dari Bank Indonesia ke Otoritas Jasa Keuangan sejak tanggal 31 Desember 2013, maka SPS edisi Januari 2014 akan diterbitkan oleh Otoritas Jasa Keuangan dan dapat diakses melalui website [www.ojk.go.id](http://www.ojk.go.id) pada menu Data dan Statistik-Perbankan.

Dengan perubahan tersebut, diharapkan data yang disajikan tetap dapat bermanfaat bagi pengguna.

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.

*The Islamic Indonesia Banking Statistic is a publication media that provides data regarding the islamic banking industry in Indonesia. The SPS is published by the licence and banking information department monthly to give an overview of banking development in Indonesia.*

*Due to change function, job and authority of arrangement and surveillance of financial services activity in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2013, so The SPS's edition on Januari 2014 will be published by Financial Services Authority and can be accessed through website [www.ojk.go.id](http://www.ojk.go.id) at data menu and banking statistic.*

*By the change, the provided data can be useful for user/stakeholder.*

*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*

Jakarta, September 2015  
*Jakarta, September 2015*

Otoritas Jasa Keuangan, Republik Indonesia  
Departemen Perizinan dan Informasi Perbankan  
*Financial Services Authority, Republic of Indonesia*  
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### Jadwal Publikasi Kedepan

Edisi Juli 2015 akan diterbitkan pada minggu ke III bulan September 2015.

### 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 Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan Bank Perkreditan Rakyat Syariah (Lapbul BPRS) kecuali dinyatakan lain.
2. Proses *download* data; Laporan Bulanan Bank Umum Syariah (LBUS) dan Laporan Bulanan Bank Perkreditan Rakyat Syariah (Lapbul BPRS) yang disampaikan dari bank pelapor kepada Bank Indonesia diproses pada server web LBUS dan Lapbul BPRS. Perbedaan waktu proses data LBUS dan lapbul BPRS dapat menyebabkan perbedaan antara data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu proses data. Misalnya pemrosesan data bulan laporan Juli 2015 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 September s/d tanggal 15 September 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.

Sampai dengan bulan Juni 2015 data dalam publikasi ini disediakan melalui website OJK (<http://www.ojk.go.id>) dan website BI (<http://www.bi.go.id>).

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### Advance Release Calender (ARC)

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### 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 Islamic Banking Statistics is derive from the Islamic Bank and Islamic Rural Bank Monthly Reports unless mentioned otherwise.
2. Data downloading process; Data from Islamic Bank and Islamic Rural Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed on the web server LBUS and Lapbul BPRS. 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 July 2015 monthly reports for this periode of the Islamic Banking Statistics was done from 10 September until 15 September 2015.
3. The amount of Islamic Commercial Bank and Islamic Business Unit data represents in billion rupiah while Islamic Rural Bank data represents in million rupiah.

Until June 2015, The data publication are also provided through OJK website (<http://www.ojk.go.id>) and BI website (<http://www.bi.go.id>).

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## DAFTAR SINGKATAN *LIST OF ABBREVIATION*

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

## DAFTAR ISTILAH GLOSSARY

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Akad Wadiah<br/><i>Wadiah Contract</i></p>        | <p>: 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.</p> <p><i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i></p>                                                                                                                                                                                                                                                                                                                |
| <p>Akad Mudharabah<br/><i>Mudharaba Contract</i></p> | <p>: 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.</p> <p><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></p> |
| <p>Akad Musyarakah<br/><i>Musharaka Contract</i></p> | <p>: 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.</p> <p><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></p>                                             |
| <p>Akad Murabahah<br/><i>Murabaha Contract</i></p>   | <p>: 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.</p> <p><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></p>                                                                                                                             |
| <p>Akad Salam<br/><i>Salam Contract</i></p>          | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.</p> <p><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></p>                                                                                                                                                                                                                                                                 |
| <p>Akad Istishna'<br/><i>Istishna' Contract</i></p>  | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.</p> <p><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></p>                                                                                                                                                                                                                                       |

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

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

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

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

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|-----|------------|----------------------------------------------------------------------------------------------------------------------------|-----------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
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| 41. | <b>41.</b> | Volume Transaksi PUAS                                                                                                      | <b>42</b> | <b>41.</b> | <i>Volume of Transaction of Interbank Islamic Money Market</i>                                                                                                     | <b>42</b> |
| 42. | <b>42.</b> | Rata-rata Tingkat Imbalan Sertifikat IMA                                                                                   | <b>43</b> | <b>42.</b> | <i>Weighted Average Rate of Return of IMA Certificate</i>                                                                                                          | <b>43</b> |
| 43. | <b>43.</b> | Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi | <b>44</b> | <b>43.</b> | <i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province</i> | <b>44</b> |
| 44. | <b>44.</b> | Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi           | <b>45</b> | <b>44.</b> | <i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Rural Banks based on Province</i>                               | <b>45</b> |
| 45. | <b>45.</b> | Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi dan Propinsi                          | <b>46</b> | <b>45.</b> | <i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector and Province</i>                                                        | <b>46</b> |
| 46. | <b>46.</b> | Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi                                    | <b>47</b> | <b>46.</b> | <i>Financing of Islamic Rural Bank based on Economic Sector and Province</i>                                                                                       | <b>47</b> |
| 47. | <b>47.</b> | Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi                        | <b>48</b> | <b>47.</b> | <i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province</i>                                                          | <b>48</b> |
| 48. | <b>48.</b> | Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi                                  | <b>49</b> | <b>48.</b> | <i>Financing of Islamic Rural Bank based on Type of Usage and Province</i>                                                                                         | <b>49</b> |
| 49. | <b>49.</b> | Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi             | <b>50</b> | <b>49.</b> | <i>Total Pembiayaan Bank Umum Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province</i>                           | <b>50</b> |

| NO. | NO.<br>TABEL | JUDUL                                                                                                           | HAL       | NO.<br>TABLE | TOPIC                                                                                                                              | PAGES     |
|-----|--------------|-----------------------------------------------------------------------------------------------------------------|-----------|--------------|------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 50. | <b>50.</b>   | Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi            | <b>51</b> | <b>50.</b>   | <i>Financing of Islamic Rural Bank based on Type of Financing and Province</i>                                                     | <b>51</b> |
| 51. | <b>51.</b>   | Total Pembiayaan, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten | <b>52</b> | <b>51.</b>   | <i>Financing, Depositor Funds and percentage of FDR - Islamic Commercial Bank and Islamic Business Unit based on City/District</i> | <b>52</b> |

| Tabel 1. Jaringan Kantor Perbankan Syariah<br>(Islamic Banking Network) |              |              |              |              |              |                    |                    |                    |                   |              |              |              |              |              |              |              |              |              |                                                                |
|-------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------------|--------------------|--------------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------------------------------------------|
| Indikator                                                               | 2009         | 2010         | 2011         | 2012         | 2013         | 2014               |                    |                    |                   |              |              |              | 2015         |              |              |              |              |              | Indicator                                                      |
|                                                                         |              |              |              |              |              | Juni <sup>1)</sup> | Juli <sup>1)</sup> | Agus <sup>1)</sup> | Sep <sup>1)</sup> | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Juni*        |                                                                |
| Bank Umum Syariah                                                       |              |              |              |              |              |                    |                    |                    |                   |              |              |              |              |              |              |              |              |              | Islamic Commercial Bank                                        |
| - Jumlah Bank                                                           | 6            | 11           | 11           | 11           | 11           | 11                 | 12                 | 12                 | 12                | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | - Number of Banks                                              |
| - Jumlah Kantor                                                         | 711          | 1.215        | 1.401        | 1.745        | 1.998        | 2.149              | 2.175              | 2.174              | 2.174             | 2.157        | 2.147        | 2.151        | 2.145        | 2.144        | 2.138        | 2.135        | 2.121        | 2.121        | - Number of Offices                                            |
| Unit Usaha Syariah                                                      |              |              |              |              |              |                    |                    |                    |                   |              |              |              |              |              |              |              |              |              | Islamic Business Unit                                          |
| - Jumlah Bank Umum Konvensional yang memiliki UUS                       | 25           | 23           | 24           | 24           | 23           | 23                 | 22                 | 22                 | 22                | 22           | 22           | 22           | 22           | 22           | 22           | 22           | 22           | 22           | - Number of Conventional Banks that have Islamic Business Unit |
| - Jumlah Kantor                                                         | 287          | 262          | 336          | 517          | 590          | 426                | 417                | 403                | 397               | 362          | 354          | 320          | 322          | 324          | 325          | 323          | 327          | 327          | - Number of Offices                                            |
| Bank Pembiayaan Rakyat Syariah                                          |              |              |              |              |              |                    |                    |                    |                   |              |              |              |              |              |              |              |              |              | Islamic Rural Bank                                             |
| - Jumlah Bank                                                           | 138          | 150          | 155          | 158          | 163          | 163                | 163                | 163                | 163               | 163          | 163          | 163          | 164          | 162          | 162          | 162          | 162          | 161          | - Number of Banks                                              |
| - Jumlah Kantor                                                         | 225          | 286          | 364          | 401          | 402          | 429                | 424                | 436                | 433               | 431          | 438          | 439          | 477          | 486          | 471          | 433          | 440          | 433          | - Number of Offices                                            |
| <b>Total Kantor</b>                                                     | <b>1.223</b> | <b>1.763</b> | <b>2.101</b> | <b>2.663</b> | <b>2.990</b> | <b>3.004</b>       | <b>3.016</b>       | <b>3.013</b>       | <b>3.004</b>      | <b>2.950</b> | <b>2.939</b> | <b>2.910</b> | <b>2.944</b> | <b>2.954</b> | <b>2.934</b> | <b>2.891</b> | <b>2.888</b> | <b>2.881</b> | <b>Total Number of Offices</b>                                 |
| <sup>1)</sup> Angka-angka diperbaiki                                    |              |              |              |              |              |                    |                    |                    |                   |              |              |              |              |              |              |              |              |              | <sup>1)</sup> Revised figures                                  |
| <sup>*)</sup> Angka-angka sementara                                     |              |              |              |              |              |                    |                    |                    |                   |              |              |              |              |              |              |              |              |              | <sup>*)</sup> 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 2 . Jaringan Kantor Individual Perbankan Syariah - Juni 2015<br>(Individual Islamic Banking Network - June 2015)                                                                                                                                                                                                                                                                                                    |                          |                            |                          |                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|----------------------------|--------------------------|------------------------------------------------|
| Kelompok Bank                                                                                                                                                                                                                                                                                                                                                                                                             | KPO/KC                   | KCP/UPS                    | KK                       | Group of Banks                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                           | HOO/BO                   | SBO/SSU                    | CO                       |                                                |
| <b>Bank Umum Syariah</b>                                                                                                                                                                                                                                                                                                                                                                                                  | <b>450 <sup>*)</sup></b> | <b>1.482 <sup>*)</sup></b> | <b>201 <sup>*)</sup></b> | <b>Islamic Commercial Bank</b>                 |
| 1 PT. Bank Muamalat Indonesia                                                                                                                                                                                                                                                                                                                                                                                             | 85                       | 261                        | 103                      | 1 PT. Bank Muamalat Indonesia                  |
| 2 PT. Bank Victoria Syariah                                                                                                                                                                                                                                                                                                                                                                                               | 9                        | 6                          | -                        | 2 PT. Bank Victoria Syariah                    |
| 3 Bank BRISyariah                                                                                                                                                                                                                                                                                                                                                                                                         | 52                       | 205                        | 10                       | 3 Bank BRI Syariah                             |
| 4 B.P.D. Jawa Barat Banten Syariah                                                                                                                                                                                                                                                                                                                                                                                        | 9                        | 56                         | 1                        | 4 B.P.D. Jawa Barat Banten Syariah             |
| 5 Bank BNI Syariah                                                                                                                                                                                                                                                                                                                                                                                                        | 67                       | 165                        | 17                       | 5 Bank BNI Syariah                             |
| 6 Bank Syariah Mandiri                                                                                                                                                                                                                                                                                                                                                                                                    | 137                      | 510                        | 65                       | 6 Bank Syariah Mandiri                         |
| 7 Bank Syariah Mega Indonesia                                                                                                                                                                                                                                                                                                                                                                                             | 35                       | 257                        | 1                        | 7 Bank Syariah Mega Indonesia                  |
| 8 Bank Panin Syariah                                                                                                                                                                                                                                                                                                                                                                                                      | 8                        | 5                          | -                        | 8 Bank Panin Syariah                           |
| 9 PT. Bank Syariah Bukopin                                                                                                                                                                                                                                                                                                                                                                                                | 12                       | 7                          | 4                        | 9 PT. Bank Syariah Bukopin                     |
| 10 PT. BCA Syariah                                                                                                                                                                                                                                                                                                                                                                                                        | 9                        | 6                          | -                        | 10 PT. BCA Syariah                             |
| 11 PT. Maybank Syariah Indonesia                                                                                                                                                                                                                                                                                                                                                                                          | 1                        | -                          | -                        | 11 PT. Maybank Syariah Indonesia               |
| 12 PT Bank Tabungan Pensiunan Nasional Syariah                                                                                                                                                                                                                                                                                                                                                                            | 26                       | 4                          | -                        | 12 PT Bank Tabungan Pensiunan Nasional Syariah |
| <b>Unit Usaha Syariah</b>                                                                                                                                                                                                                                                                                                                                                                                                 | <b>143 <sup>*)</sup></b> | <b>140 <sup>*)</sup></b>   | <b>44 <sup>*)</sup></b>  | <b>Islamic Business Unit</b>                   |
| 13 PT Bank Danamon Indonesia Tbk                                                                                                                                                                                                                                                                                                                                                                                          | 25                       | 20                         | -                        | 12 PT Bank Danamon Indonesia Tbk               |
| 14 PT Bank Permata Tbk                                                                                                                                                                                                                                                                                                                                                                                                    | 11                       | 2                          | -                        | 13 PT Bank Permata Tbk                         |
| 15 PT Bank Internasional Indonesia Tbk                                                                                                                                                                                                                                                                                                                                                                                    | 7                        | 1                          | -                        | 14 PT Bank Internasional Indonesia Tbk         |
| 16 PT Bank Cimb Niaga, Tbk                                                                                                                                                                                                                                                                                                                                                                                                | 7                        | -                          | -                        | 15 PT Bank Cimb Niaga, Tbk                     |
| 17 PT Bank OCBC Nisp, Tbk                                                                                                                                                                                                                                                                                                                                                                                                 | 8                        | -                          | -                        | 16 PT Bank OCBC NISP, Tbk                      |
| 18 PT BPD DKI                                                                                                                                                                                                                                                                                                                                                                                                             | 3                        | 11                         | 6                        | 17 PT BPD DKI                                  |
| 19 BPD Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                         | 1                        | 2                          | 5                        | 18 BPD Yogyakarta                              |
| 20 PT Bank Pembangunan Daerah Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                 | 4                        | 6                          | 4                        | 19 PT Bank Pembangunan Daerah Jawa Tengah      |
| 21 PT BPD Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                      | 3                        | 7                          | -                        | 20 PT BPD Jawa Timur                           |
| 22 PT BPD Jambi                                                                                                                                                                                                                                                                                                                                                                                                           | 1                        | -                          | -                        | 21 PT BPD Jambi                                |
| 23 PT Bank Bpd Aceh                                                                                                                                                                                                                                                                                                                                                                                                       | 2                        | 15                         | -                        | 22 PT Bank BPD Aceh                            |
| 24 PT Bpd Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                  | 5                        | 17                         | -                        | 23 PT BPD Sumatera Utara                       |
| 25 BPD Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                     | 3                        | 6                          | -                        | 24 BPD Sumatera Barat                          |
| 26 PT Bank Pembangunan Daerah Riau                                                                                                                                                                                                                                                                                                                                                                                        | 2                        | 3                          | -                        | 25 PT Bank Pembangunan Daerah Riau             |
| 27 PT BPD Sumatera Selatan Dan Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                            | 3                        | 1                          | 5                        | 26 PT BPD Sumatera Selatan and Bangka Belitung |
| 28 PT BPD Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                              | 2                        | 8                          | 1                        | 27 PT BPD Kalimantan Selatan                   |
| 29 PT BPD Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                | -                        | 2                          | 4                        | 28 PT BPD Kalimantan Barat                     |
| 30 BPD Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                   | 2                        | 13                         | -                        | 29 BPD Kalimantan Timur                        |
| 31 PT BPD Sulawesi Selatan Dan Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                             | 3                        | -                          | 1                        | 30 PT BPD Sulawesi Selatan and Sulawesi Barat  |
| 32 PT BPD Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                             | 2                        | 6                          | 1                        | 31 PT BPD Nusa Tenggara Barat                  |
| 33 PT Bank Sinarmas                                                                                                                                                                                                                                                                                                                                                                                                       | 28                       | -                          | 10                       | 32 PT Bank Sinarmas                            |
| 34 PT Bank Tabungan Negara (Persero) Tbk.                                                                                                                                                                                                                                                                                                                                                                                 | 21                       | 20                         | 7                        | 33 PT Bank Tabungan Negara (Persero) Tbk.      |
| <b>Bank Pembiayaan Rakyat Syariah</b>                                                                                                                                                                                                                                                                                                                                                                                     | <b>90</b>                | <b>-</b>                   | <b>182</b>               | <b>Islamic Rural Bank</b>                      |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                                                                                                                                                              | <b>683</b>               | <b>1.622</b>               | <b>427</b>               | <b>TOTAL</b>                                   |
| <p>"-" = data tidak tersedia</p> <p><sup>*)</sup> Angka-angka sementara</p> <p>Keterangan:</p> <ul style="list-style-type: none"> <li>- KP = Kantor Pusat</li> <li>- UUS = Unit Usaha Syariah</li> <li>- KPO = Kantor Pusat Operasional</li> <li>- KC = Kantor Cabang</li> <li>- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah</li> <li>- KK = Kantor Kas</li> <li>- Tidak termasuk Layanan Syariah</li> </ul> |                          |                            |                          |                                                |
| <p>"-" = data not available</p> <p><sup>*)</sup> Provisional figures</p> <p>Note:</p> <ul style="list-style-type: none"> <li>- HO = Head Office</li> <li>- IBU = Islamic Banking Unit</li> <li>- HOO = Head Operational Office</li> <li>- BO = Branch Office</li> <li>- SBO/SSU = Sub Branch Office/ Syari'a Services Unit</li> <li>- CO = Cash Office</li> <li>- Not Include Office Channeling</li> </ul>                |                          |                            |                          |                                                |

**Tabel 3. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi**  
*(Number of Islamic Rural Bank based on Location)*

| Provinsi                     | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 |      |      |     |     |     |     | 2015 |     |     |     |     |      |                            | Province |
|------------------------------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|------|-----|-----|-----|-----|------|----------------------------|----------|
|                              |      |      |      |      |      | Juni | Juli | Agus | Sep | Okt | Nov | Des | Jan  | Feb | Mar | Apr | Mei | Juni |                            |          |
| 1 Jawa Barat                 | 27   | 28   | 27   | 27   | 28   | 28   | 28   | 28   | 28  | 28  | 28  | 28  | 28   | 28  | 28  | 28  | 28  | 28   | 1 West Java                |          |
| 2 Banten                     | 8    | 8    | 8    | 8    | 8    | 8    | 8    | 8    | 8   | 8   | 8   | 8   | 8    | 8   | 8   | 8   | 8   | 8    | 2 Banten                   |          |
| 3 DKI Jakarta                | 2    | 2    | 2    | 2    | 2    | 2    | 2    | 2    | 2   | 2   | 2   | 2   | 2    | 2   | 2   | 2   | 2   | 2    | 3 DKI Jakarta              |          |
| 4 D.I. Yogyakarta            | 9    | 10   | 11   | 11   | 11   | 11   | 11   | 11   | 11  | 11  | 11  | 11  | 11   | 11  | 11  | 11  | 11  | 11   | 4 D.I. Yogyakarta          |          |
| 5 Jawa Tengah                | 19   | 21   | 21   | 24   | 25   | 25   | 25   | 25   | 25  | 25  | 25  | 25  | 25   | 25  | 25  | 25  | 25  | 25   | 5 Central Java             |          |
| 6 Jawa Timur                 | 25   | 29   | 30   | 31   | 31   | 31   | 31   | 31   | 31  | 31  | 31  | 31  | 31   | 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   | 2   | 2    | 7 Bengkulu                 |          |
| 8 Jambi                      | -    | -    | -    | -    | -    | -    | -    | -    | -   | -   | -   | -   | -    | -   | -   | -   | -   | -    | 8 Jambi                    |          |
| 9 Nanggroe Aceh Darussalam   | 7    | 10   | 10   | 10   | 10   | 10   | 10   | 10   | 10  | 10  | 10  | 10  | 10   | 10  | 10  | 10  | 10  | 10   | 9 Nanggroe Aceh Darussalam |          |
| 10 Sumatera Utara            | 7    | 8    | 10   | 8    | 8    | 8    | 8    | 8    | 8   | 8   | 8   | 8   | 8    | 8   | 8   | 8   | 8   | 8    | 10 North Sumatera          |          |
| 11 Sumatera Barat            | 6    | 6    | 7    | 7    | 7    | 7    | 7    | 7    | 7   | 7   | 7   | 7   | 7    | 7   | 7   | 7   | 7   | 7    | 11 West Sumatera           |          |
| 12 Riau                      | 4    | 4    | 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    | 8   | 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   | 1   | 1    | 14 Bangka Belitung         |          |
| 15 Kepulauan Riau            | 1    | 1    | 1    | 2    | 2    | 1    | 1    | 1    | 1   | 1   | 1   | 1   | 1    | 1   | 1   | 1   | 1   | 1    | 15 Riau Islands            |          |
| 16 Lampung                   | 5    | 5    | 6    | 7    | 8    | 8    | 8    | 8    | 8   | 8   | 8   | 8   | 9    | 9   | 9   | 9   | 9   | 9    | 16 Lampung                 |          |
| 17 Kalimantan Selatan        | 1    | 1    | 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   | 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    | 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   | 3   | 3    | 27 West Nusa Tenggara      |          |
| 28 Bali                      | 1    | 1    | 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   | 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                        | 138  | 150  | 155  | 158  | 163  | 163  | 163  | 163  | 163 | 163 | 163 | 163 | 164  | 162 | 162 | 162 | 162 | 161  | Total                      |          |

Tabel 4. Layanan Syariah  
(Office Channeling)

| Indikator                                                                                                                             | 2009 | 2010 | 2011 | 2012 | 2013 | 2014               |                    |                    |                   |                                                               |     |     | 2015 |     |     |     |     |                    |                                      | Indicator |
|---------------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|--------------------|--------------------|--------------------|-------------------|---------------------------------------------------------------|-----|-----|------|-----|-----|-----|-----|--------------------|--------------------------------------|-----------|
|                                                                                                                                       |      |      |      |      |      | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt                                                           | Nov | Des | Jan  | Feb | Mar | Apr | Mei | Juni <sup>1)</sup> |                                      |           |
| 1 UUS Bank Danamon                                                                                                                    | 80   | 137  | 137  | 137  | 137  | 175                | 149                | 148                | 145               | 145                                                           | 145 | 145 | 129  | 129 | 128 | 128 | 128 | 128                | 1 UUS Bank Danamon                   |           |
| 2 UUS Bank Permata                                                                                                                    | 192  | 192  | 192  | 192  | 192  | 285                | 284                | 284                | 279               | 279                                                           | 279 | 279 | 295  | 300 | 300 | 297 | 297 | 297                | 2 UUS Bank Permata                   |           |
| 3 UUS BII                                                                                                                             | 9    | 9    | 9    | 9    | 9    | 268                | 268                | 399                | 399               | 436                                                           | 444 | 444 | 445  | 449 | 451 | 452 | 455 | 455                | 3 UUS BII                            |           |
| 4 UUS Bank Tabungan Negara                                                                                                            | 116  | 116  | 116  | 116  | 116  | -                  | -                  | -                  | -                 | -                                                             | -   | -   | -    | -   | -   | -   | -   | -                  | 4 UUS Bank Tabungan Negara           |           |
| 5 UUS CIMB Niaga                                                                                                                      | 505  | 522  | 522  | 522  | 522  | 36                 | 37                 | 38                 | 38                | 38                                                            | 38  | 38  | 39   | 39  | 59  | 129 | 181 | 181                | 5 UUS CIMB Niaga                     |           |
| 6 UUS BTPN <sup>1)</sup>                                                                                                              | 12   | 12   | 12   | 12   | 12   | 12                 | -                  | -                  | -                 | -                                                             | -   | -   | -    | -   | -   | -   | -   | -                  | 6 UUS BTPN <sup>1)</sup>             |           |
| 7 UUS HSBC <sup>1)</sup>                                                                                                              | 10   | 10   | 10   | 10   | -    | -                  | -                  | -                  | -                 | -                                                             | -   | -   | -    | -   | -   | -   | -   | -                  | 7 UUS HSBC <sup>1)</sup>             |           |
| 8 UUS PT Bank Sinarmas <sup>2)</sup>                                                                                                  |      |      |      |      |      | 5                  | 5                  | 5                  | 5                 | 5                                                             | 5   | 5   | 5    | 5   | 5   | 5   | 5   | 5                  | 8 UUS PT Bank Sinarmas <sup>2)</sup> |           |
| 9 UUS PT Bank OCBC NISP, Tbk                                                                                                          | 34   | 34   | 34   | 34   | 34   | 231                | 231                | 236                | 236               | 239                                                           | 239 | 239 | 239  | 239 | 239 | 243 | 243 | 243                | 9 UUS PT Bank OCBC NISP, Tbk         |           |
| 10 UUS BPD DKI                                                                                                                        | -    | -    | -    | -    | -    | 59                 | 59                 | 59                 | 59                | 61                                                            | 62  | 64  | 64   | 65  | 65  | 65  | 66  | 66                 | 10 UUS BPD DKI                       |           |
| 11 UUS BPD Banda Aceh                                                                                                                 | 84   | 84   | 84   | 84   | 84   | -                  | -                  | -                  | -                 | -                                                             | -   | -   | -    | -   | -   | -   | -   | -                  | 11 UUS BPD Banda Aceh                |           |
| 12 UUS BPD Sumut                                                                                                                      | 37   | 37   | 37   | 37   | 37   | 121                | 121                | 121                | 121               | 121                                                           | 121 | 121 | 121  | 121 | 121 | 121 | 121 | 121                | 12 UUS BPD Sumut                     |           |
| 13 UUS BPD Riau                                                                                                                       | 5    | 5    | 5    | 5    | 5    | 35                 | 35                 | 35                 | 35                | 51                                                            | 51  | 51  | 52   | 51  | 52  | 52  | 52  | 52                 | 13 UUS BPD Riau                      |           |
| 14 UUS BPD Sumbar                                                                                                                     | 41   | 41   | 41   | 41   | 41   | 51                 | 51                 | 51                 | 51                | 35                                                            | 35  | 35  | 35   | 35  | 35  | 35  | 5   | 5                  | 14 UUS BPD Sumbar                    |           |
| 15 UUS BPD Sumsel                                                                                                                     | -    | -    | -    | -    | -    | -                  | -                  | -                  | -                 | 1                                                             | 1   | 1   | 1    | 1   | 2   | 2   | 2   | 2                  | 15 UUS BPD Sumsel                    |           |
| 16 UUS BPD Jateng                                                                                                                     | -    | -    | -    | -    | -    | 111                | 111                | 111                | 111               | 111                                                           | 131 | 131 | 131  | 131 | 131 | 131 | 97  | 97                 | 16 UUS BPD Jateng                    |           |
| 17 UUS BPD DIY                                                                                                                        | 37   | 37   | 37   | 37   | 37   | -                  | -                  | -                  | 3                 | 3                                                             | 3   | 3   | 5    | 3   | 5   | 5   | 131 | 131                | 17 UUS BPD DIY                       |           |
| 18 UUS BPD Jatim                                                                                                                      | 15   | 15   | 15   | 15   |      | 47                 | 47                 | 47                 | 47                | 47                                                            | 47  | 97  | 97   | 97  | 97  | 97  | 35  | 35                 | 18 UUS BPD Jatim                     |           |
| 19 UUS BPD Kalsel                                                                                                                     | 5    | 5    | 5    | 5    | 5    | 42                 | 42                 | 42                 | 42                | 42                                                            | 42  | 42  | 42   | 42  | 43  | 43  | 43  | 43                 | 19 UUS BPD Kalsel                    |           |
| 20 UUS BPD Kalbar                                                                                                                     | 10   | 10   | 10   | 10   | 10   | 53                 | 53                 | 57                 | 57                | 57                                                            | 57  | 57  | 57   | 57  | 57  | 57  | 57  | 57                 | 20 UUS BPD Kalbar                    |           |
| 21 UUS BPD Kaltim                                                                                                                     | -    | -    | -    | -    | -    | 26                 | 26                 | 26                 | 26                | 26                                                            | 26  | 26  | 26   | 26  | 26  | 26  | 26  | 26                 | 21 UUS BPD Kaltim                    |           |
| 22 UUS BPD Nusa Tenggara Barat                                                                                                        | 11   | 11   | 11   | 11   | 11   | 6                  | 6                  | 6                  | 6                 | 6                                                             | 6   | 6   | 6    | 6   | 6   | 6   | 6   | 6                  | 22 UUS BPD Nusa Tenggara Barat       |           |
| 1) "-" = data tidak tersedia karena UUS ditutup<br>2) Berdiri sejak Mei 2014<br>r) Angka-angka diperbaiki<br>*) Angka-angka sementara |      |      |      |      |      |                    |                    |                    |                   |                                                               |     |     |      |     |     |     |     |                    |                                      |           |
| 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 5. Jumlah Pekerja di Perbankan Syariah**  
*(Number of Worker in Islamic Banking)*

| Indikator                                                      | 2009   | 2010   | 2011   | 2012   | 2013   | 2014               |                    |                    |                   |        |        |        | 2015                                                          |        |        |        |        |                    | Indicator               |                                              |
|----------------------------------------------------------------|--------|--------|--------|--------|--------|--------------------|--------------------|--------------------|-------------------|--------|--------|--------|---------------------------------------------------------------|--------|--------|--------|--------|--------------------|-------------------------|----------------------------------------------|
|                                                                |        |        |        |        |        | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt    | Nov    | Des    | Jan                                                           | Feb    | Mar    | Apr    | Mei    | Juni <sup>*)</sup> |                         |                                              |
| Bank Umum Syariah                                              | 10.348 | 15.224 | 21.820 | 24.111 | 26.717 | 29.232             | 39.338             | 38.807             | 38.965            | 40.272 | 40.590 | 41.393 | 49.086                                                        | 49.101 | 49.106 | 49.587 | 38.307 | 38.307             | Islamic Commercial Bank |                                              |
| Unit Usaha Syariah                                             | 2.296  | 1.868  | 2.067  | 3.108  | 11.511 | 14.811             | 4.366              | 4.431              | 4.428             | 4.443  | 4.419  | 4.425  | 4.598                                                         | 4.591  | 4.365  | 4.404  | 4.414  | 4.414              | Islamic Business Unit   |                                              |
| Bank Pembiayaan Rakyat Syariah                                 | 2.799  | 3.172  | 3.773  | 4.359  | 4.826  | 4.894              | 4.863              | 4.915              | 4.853             | 4.696  | 4.727  | 4.704  | 4.903                                                         | 4.642  | 4.651  | 5.000  | 4.808  | 4.808              | Islamic Rural Bank      |                                              |
| r) Angka-angka diperbaiki<br>*) Angka-angka sementara          |        |        |        |        |        |                    |                    |                    |                   |        |        |        |                                                               |        |        |        |        |                    |                         | r) Revised figures<br>*) 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" |        |        |        |        |                    |                         |                                              |

Miliar Rupiah (in Billion IDR)

**Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah**  
(Islamic Commercial Bank and Islamic Business Unit Condensed Balance Sheet)

| Indikator                                 | 2009   | 2010   | 2011    | 2012    | 2013    | 2014                |                    |                    |                   |         |         |         | 2015    |         |         |         |         |                    |                                        | Indicator |
|-------------------------------------------|--------|--------|---------|---------|---------|---------------------|--------------------|--------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|----------------------------------------|-----------|
|                                           |        |        |         |         |         | Juni <sup>1)</sup>  | Juli <sup>1)</sup> | Agus <sup>1)</sup> | Sep <sup>1)</sup> | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Juni <sup>1)</sup> |                                        |           |
| AKTIVA                                    |        |        |         |         |         |                     |                    |                    |                   |         |         |         |         |         |         |         |         |                    | AKTIVA                                 |           |
| 1 Kas                                     | 1.017  | 1.453  | 1.968   | 2.577   | 3.496   | 3.304               | 3.944              | 3.618              | 3.342             | 3.248   | 3.157   | 3.636   | 3.236   | 3.076   | 3.209   | 3.025   | 3.067   | 3.067              | 1 Cash                                 |           |
| 2 Penempatan pada Bank Indonesia          | 10.393 | 16.393 | 27.127  | 26.713  | 31.946  | 30.012              | 26.836             | 29.626             | 32.364            | 36.053  | 36.623  | 43.412  | 37.167  | 38.949  | 37.800  | 37.748  | 36.783  | 36.783             | 2 Deposit in Bank Indonesia            |           |
| 3 Penempatan pada Bank Lain               | 3.036  | 4.138  | 4.846   | 6.004   | 5.836   | 6.500               | 8.421              | 7.360              | 7.375             | 6.603   | 6.366   | 7.015   | 6.661   | 6.904   | 7.230   | 7.059   | 7.716   | 7.716              | 3 Placement in Other Bank              |           |
| 4 Surat Berharga yang Dimiliki            | 3.786  | 5.733  | 5.902   | 7.822   | 9.684   | 10.060              | 10.079             | 10.742             | 10.885            | 11.264  | 11.399  | 11.466  | 11.811  | 11.426  | 12.085  | 12.860  | 13.366  | 13.366             | 4 Investment in Securities             |           |
| 5 Pembiayaan                              | 46.886 | 68.181 | 102.655 | 147.505 | 184.122 | 193.136             | 194.079            | 193.983            | 196.563           | 196.491 | 198.376 | 199.330 | 197.279 | 197.543 | 200.712 | 201.526 | 203.894 | 203.894            | 5 Financing                            |           |
| 6 Tagihan Lainnya                         | 171    | 351    | 403     | 471     | 1.709   | 1,509 <sup>1)</sup> | 1.778              | 1.543              | 1.507             | 1.395   | 1.453   | 1.386   | 1.340   | 1.405   | 1.243   | 1.146   | 1.121   | 1.121              | 6 Billing and Acceptable Liabilities   |           |
| 7 Aktiva Istishna dalam Penyelesaian      | 24     | 14     | 14      | 33      | 14      | 19                  | 17                 | 16                 | 19                | 14      | 14      | 15      | 19      | 10      | 9       | 10      | 16      | 16                 | 7 Istishna Assets in Progress          |           |
| 8 Penyisihan Penyusutan A.P               | 1.649  | 2.069  | 2.410   | 3.509   | 3.971   | 4.381               | 4.405              | 4.538              | 4.478             | 4.907   | 5.676   | 5.025   | 5.266   | 5.360   | 5.185   | 4.986   | 5.188   | 5.188              | 8 Allowances for earning assets losses |           |
| 9 Penyertaan                              | 83     | 88     | 47      | 47      | 48      | 40                  | 40                 | 40                 | 40                | 40      | 100     | 100     | 90      | 90      | 79      | 79      | 79      | 79                 | 9 Investment in other entities         |           |
| 10 Aktiva Tetap dan inventaris            | 672    | 899    | 1.194   | 1.803   | 2.198   | 2.644               | 2.658              | 2.631              | 2.643             | 2.650   | 3.317   | 4.094   | 4.072   | 4.039   | 4.268   | 4.260   | 4.234   | 4.234              | 10 Fixed Assets and Equipment          |           |
| 11 Antar kantor Aktiva                    | 33.853 | 49.707 | 76.751  | 92.960  | 119.203 | 130.710             | 134.404            | 136.453            | 139.042           | 144.705 | 147.308 | 154.432 | 153.516 | 155.960 | 157.344 | 162.062 | 91.675  | 91.675             | 11 Inter - Office Assets               |           |
| 12 Rupa-rupa Aktiva                       | 1.623  | 2.338  | 3.721   | 5.547   | 7.194   | 9.173               | 9.016              | 7.178              | 7.245             | 7.516   | 6.798   | 6.915   | 7.060   | 6.732   | 6.906   | 6.740   | 7.301   | 7.301              | 12 Other assets                        |           |
| TOTAL AKTIVA*                             | 66.090 | 97.519 | 145.467 | 195.018 | 242.276 | 251.909             | 252.464            | 252.209            | 257.519           | 260.366 | 261.927 | 272.343 | 263.468 | 264.813 | 268.356 | 269.467 | 272.389 | 272.389            | TOTAL AKTIVA*                          |           |
| PASIVA                                    |        |        |         |         |         |                     |                    |                    |                   |         |         |         |         |         |         |         |         |                    | PASIVA                                 |           |
| 1 Dana Pihak Ketiga                       | 52.271 | 76.036 | 115.415 | 147.512 | 183.534 | 191.594             | 194.299            | 195.959            | 197.141           | 207.121 | 209.644 | 217.858 | 210.761 | 210.297 | 212.988 | 213.973 | 215.339 | 215.339            | 1 Depositor Funds                      |           |
| 2 Kewajiban kepada Bank Indonesia         | 6      | 3      | 0       | 0       |         | -                   | -                  | -                  | -                 | -       | -       | -       | -       | -       | -       | -       | -       | -                  | 2 Liabilities to Bank Indonesia        |           |
| 3 Kewajiban kepada Bank Lain              | 3.717  | 4.924  | 6.648   | 11.576  | 11.742  | 11.318              | 10.539             | 10.027             | 12.886            | 8.712   | 8.144   | 9.710   | 8.590   | 10.044  | 9.348   | 9.476   | 10.890  | 10.890             | 3 Liabilities to other Bank            |           |
| 4 Surat Berharga yang Diterbitkan         | 340    | 325    | 924     | 1.537   | 1.997   | 100                 | 100                | 100                | 279               | 279     | 279     | 279     | 179     | 279     | 279     | 279     | 594     | 594                | 4 Securities                           |           |
| 5 Pinjaman Diterima                       | 512    | 483    | 1.520   | 2.055   | 2.704   | 2.654               | 2.654              | 2.654              | 2.654             | 2.355   | 2.155   | 2.155   | 2.005   | 2.055   | 2.055   | 2.055   | 2.055   | 2.055              | 5 Received Borrowing                   |           |
| 6 Kewajiban lainnya                       | 845    | 1.321  | 1.783   | 2.634   | 4.512   | 1,173 <sup>1)</sup> | 1.356              | 1.215              | 1.007             | 814     | 865     | 821     | 841     | 847     | 730     | 691     | 729     | 729                | 6 Other Liabilities                    |           |
| 7 Pinjaman Subordinasi                    | 50     | 50     | 50      | 50      | 50      | 150                 | 150                | 150                | 329               | 329     | 329     | 329     | 229     | 279     | 279     | 279     | 594     | 594                | 7 Subordinated Loan                    |           |
| 8 Antar Kantor Pasiva                     | 37.601 | 54.555 | 83.973  | 107.117 | 136.741 | 149.069             | 150.758            | 153.156            | 156.559           | 159.665 | 162.353 | 169.546 | 168.340 | 171.236 | 174.457 | 179.000 | 107.820 | 107.820            | 8 Inter -Office Liabilities            |           |
| 9 Rupa-rupa Pasiva                        | 582    | 965    | 1.291   | 2.207   | 2.557   | 6.758               | 6.029              | 4.183              | 4.276             | 4.485   | 4.786   | 4.831   | 4.865   | 4.821   | 4.660   | 4.754   | 5.057   | 5.057              | 9 Other Liabilities                    |           |
| 10 Modal disetor                          | 1.946  | 5.965  | 6.611   | 6.311   | 8.181   | 9.053               | 10.036             | 10.237             | 10.741            | 10.742  | 10.643  | 10.644  | 10.744  | 10.694  | 10.695  | 10.695  | 10.695  | 10.695             | 10 Paid-in capital                     |           |
| 11 Tambahan modal disetor                 | 468    | 516    | 816     | 618     | 1.865   | 1.536               | 1.813              | 1.842              | 1.844             | 1.797   | 1.898   | 1.894   | 1.797   | 1.800   | 1.827   | 1.823   | 1.849   | 1.849              | 11 Additional paid-in capital          |           |
| 12 Selisih Penilaian kembali Aktiva Tetap | -      | 12     | 64      | 4       | 17      | 3                   | 3                  | 3                  | -                 | -       | -       | 655     | 655     | 655     | 648     | 648     | 648     | 648                | 12 Different appraisal Fixed Asset     |           |
| 13 Cadangan                               | 449    | 491    | 579     | 913     | 1.014   | 1.129               | 1.260              | 2.064              | 2.064             | 2.064   | 996     | 997     | 997     | 997     | 2.067   | 2.067   | 2.082   | 2.082              | 13 Reserves                            |           |
| a. Cadangan Umum                          | 449    | 491    | 571     | 912     | 1.013   | 1.129               | 1.259              | 2.064              | 2.064             | 2.064   | 996     | 996     | 996     | 996     | 2.066   | 2.066   | 2.066   | 2.066              | a. General Reserves                    |           |
| b. Cadangan Tujuan                        | -      | -      | 8       | 2       | 1       | 1                   | 1                  | 1                  | 1                 | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 16      | 16                 | b. Special Purpose Reserves            |           |
| 14 Laba                                   |        |        |         |         |         |                     |                    |                    |                   |         |         |         |         |         |         |         |         |                    | 14 Net Income                          |           |
| a. Tahun-tahun lalu                       | 315    | 527    | 1.069   | 1.895   | 3.186   | 4.945               | 4.682              | 3.878              | 3.878             | 3.758   | 3.758   | 3.752   | 5.037   | 4.822   | 3.467   | 3.394   | 3.405   | 3.405              | a. Previous years                      |           |
| b. Tahun berjalan                         | 791    | 1.051  | 1.475   | 2.541   | 3.278   | 1.306               | 1.402              | 1.396              | 1.630             | 1.440   | 1.894   | 1.786   | 225     | 428     | 681     | 876     | 1.103   | 1.103              | b. Current year                        |           |
| TOTAL PASIVA*                             | 66.090 | 97.519 | 145.467 | 195.018 | 242.276 | 251.909             | 252.464            | 252.209            | 257.519           | 260.366 | 261.927 | 272.343 | 263.468 | 264.813 | 268.356 | 269.467 | 272.389 | 272.389            | TOTAL PASIVA*                          |           |

<sup>1)</sup> Angka-angka diperbaiki

\*) Angka-angka sementara

r) Revised figures

\*) Provisional figures

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

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

Juta Rupiah (in Million IDR)

| Tabel 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah<br>(Islamic Rural Bank Condensed Balance Sheet)                      |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                        |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------------------------|
| Indikator                                                                                                                    | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      |           |           |           |           |           | 2015      |           |           |           |           |           | Indicator |                                        |
|                                                                                                                              |           |           |           |           |           | Jun       | Juli      | Agus      | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                                    |
| AKTIVA                                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | AKTIVA                                 |
| 1 Kas                                                                                                                        | 28.938    | 30.760    | 39.628    | 69.371    | 62.770    | 71.283    | 45.946    | 67.477    | 70.077    | 66.011    | 72.032    | 62.005    | 64.720    | 71.002    | 66.184    | 63.318    | 66.049    | 85.040    | 1 Cash                                 |
| 2 Penempatan pada Bank Lain                                                                                                  | 407.663   | 525.332   | 652.098   | 905.948   | 1.110.431 | 774.367   | 798.335   | 931.611   | 937.112   | 1.031.864 | 1.075.185 | 1.282.328 | 1.278.882 | 1.239.803 | 1.210.679 | 1.171.522 | 1.094.887 | 950.362   | 2 Placement in Other Bank              |
| 3 Pembiayaan                                                                                                                 | 1.586.919 | 2.060.437 | 2.675.930 | 3.553.520 | 4.433.492 | 4.845.333 | 4.850.077 | 4.845.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.909 | 5.004.436 | 5.093.212 | 5.216.058 | 5.326.101 | 5.435.635 | 5.561.698 | 3 Financing                            |
| 4 Tagihan Lainnya                                                                                                            | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 4 Billing and Acceptable Liabilities   |
| 5 Aktiva Istishna dalam Penyelesaian                                                                                         | 350       | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 5 Istishna Assets in Progress          |
| 6 Penyisihan Penyusutan A.P                                                                                                  | 32.413    | 39.172    | 44.705    | 67.446    | 88.085    | 97.004    | 97.923    | 102.636   | 105.788   | 106.146   | 109.213   | 102.766   | 105.371   | 107.731   | 116.009   | 118.348   | 120.762   | 121.576   | 6 Allowances for earning assets losses |
| 7 Aktiva Tetap dan inventaris                                                                                                | 46.595    | 59.652    | 75.933    | 95.674    | 133.821   | 138.266   | 140.780   | 143.525   | 143.389   | 144.035   | 143.970   | 156.302   | 157.452   | 158.825   | 160.066   | 165.868   | 176.294   | 177.017   | 7 Fixed Assets and Equipment           |
| 8 Rupa-rupa Aktiva **                                                                                                        | 73.461    | 84.118    | 95.365    | 141.885   | 181.059   | 209.550   | 196.857   | 197.089   | 187.200   | 182.916   | 180.545   | 170.554   | 179.954   | 186.075   | 194.807   | 191.583   | 187.250   | 198.596   | 8 Other assets                         |
| TOTAL AKTIVA*                                                                                                                | 2.123.581 | 2.738.745 | 3.520.417 | 4.698.952 | 5.833.488 | 5.932.511 | 5.934.073 | 6.082.640 | 6.150.274 | 6.266.436 | 6.342.831 | 6.573.331 | 6.580.072 | 6.641.186 | 6.731.785 | 6.800.044 | 6.839.352 | 6.851.136 | TOTAL AKTIVA*                          |
| PASIVA                                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | PASIVA                                 |
| 1 Dana Pihak Ketiga                                                                                                          | 1.250.603 | 1.603.778 | 2.095.333 | 2.937.802 | 3.666.174 | 3.598.842 | 3.591.644 | 3.728.581 | 3.752.963 | 3.801.904 | 3.852.613 | 4.028.415 | 4.052.117 | 4.082.765 | 4.152.997 | 4.204.807 | 4.193.194 | 4.099.039 | 1 Depositor Funds                      |
| 2 Kewajiban kepada Bank Lain                                                                                                 | 353.068   | 520.882   | 694.113   | 855.233   | 1.104.225 | 1.206.663 | 1.228.971 | 1.219.827 | 1.235.267 | 1.255.288 | 1.258.492 | 1.264.885 | 1.244.212 | 1.250.955 | 1.288.271 | 1.301.048 | 1.341.808 | 1.426.350 | 2 Liabilities to other Bank            |
| 3 Pinjaman Diterima                                                                                                          | 56.744    | 52.170    | 79.523    | 90.953    | 54.792    | 58.889    | 60.742    | 69.287    | 79.343    | 88.854    | 92.211    | 91.755    | 99.239    | 99.825    | 103.966   | 103.087   | 107.913   | 112.661   | 3 Received Borrowing                   |
| 4 Kewajiban lainnya                                                                                                          | 18.419    | 18.802    | 23.194    | 34.568    | 50.003    | 51.750    | 47.887    | 44.082    | 42.640    | 44.418    | 52.780    | 53.880    | 48.657    | 50.556    | 69.469    | 56.941    | 62.646    | 54.440    | 4 Other Current Liabilities            |
| 5 Pinjaman Subordinasi                                                                                                       | 353       | 650       | 700       | 700       | 700       | 1.200     | 1.200     | 1.200     | 1.200     | 1.200     | 1.200     | 1.200     | 1.200     | 1.200     | 1.100     | 1.100     | 1.050     | 1.050     | 5 Subordinated Loan                    |
| 6 Rupa-rupa Pasiva **                                                                                                        | 33.351    | 54.921    | 68.943    | 77.356    | 131.208   | 121.475   | 124.077   | 122.671   | 123.098   | 110.015   | 128.377   | 118.767   | 101.712   | 102.210   | 109.815   | 120.107   | 123.254   | 123.254   | 6 Other Liabilities                    |
| 7 Modal disetor (Paid-in capital)                                                                                            | 294.942   | 347.000   | 390.216   | 472.202   | 555.646   | 613.322   | 621.265   | 625.950   | 628.950   | 633.317   | 637.146   | 645.617   | 667.493   | 705.998   | 712.651   | 729.964   | 767.517   | 764.517   | 7 Paid-in capital                      |
| 8 Tambahan modal disetor                                                                                                     | 41.929    | 47.448    | 52.856    | 86.171    | 131.456   | 126.034   | 123.954   | 124.202   | 129.549   | 146.769   | 157.148   | 160.690   | 138.156   | 140.475   | 150.760   | 155.569   | 126.382   | 141.343   | 8 Additional paid-in capital           |
| 9 Selisih Penilaian kembali Aktiva Tetap                                                                                     | -         | -         | -         | 384       | -         | -         | -         | -         | 1.000     | -         | -         | -         | -         | -         | -         | -         | -         | -         | 9 Different Appraisal Fixed Asset      |
| 10 Cadangan                                                                                                                  |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | 10 Reserves                            |
| a. Cadangan Umum                                                                                                             | 22.582    | 30.096    | 40.106    | 50.475    | 67.774    | 89.341    | 89.289    | 89.289    | 88.967    | 88.870    | 88.804    | 88.876    | 89.049    | 92.259    | 95.427    | 92.340    | 97.388    | 97.225    | a. General Reserves                    |
| b. Cadangan Tujuan                                                                                                           | 14.235    | 11.519    | 10.157    | 10.285    | 14.181    | 20.022    | 20.043    | 20.136    | 20.082    | 20.040    | 19.939    | 19.957    | 19.922    | 20.772    | 23.117    | 24.720    | 28.147    | 28.250    | b. Special Purpose Reserves            |
| 11 Laba                                                                                                                      |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | 11 Net Income                          |
| a. Tahun-tahun lalu                                                                                                          | (22.111)  | (24.640)  | (26.023)  | (23.659)  | (34.570)  | (27.030)  | (30.286)  | (30.852)  | (31.716)  | (30.921)  | (31.628)  | (32.265)  | 90.641    | 72.378    | 3.344     | (19.942)  | (59.540)  | (64.189)  | a. Previous years                      |
| b. Tahun berjalan                                                                                                            | 54.599    | 70.243    | 86.654    | 106.482   | 129.280   | 62.270    | 57.888    | 66.859    | 79.358    | 93.599    | 104.110   | 121.945   | 10.620    | 22.292    | 28.471    | 40.595    | 52.741    | 67.197    | b. Current year                        |
| TOTAL PASIVA*                                                                                                                | 1.962.225 | 2.738.745 | 3.520.417 | 4.698.952 | 5.833.488 | 5.932.511 | 5.934.073 | 6.082.640 | 6.150.274 | 6.266.436 | 6.342.831 | 6.573.331 | 6.580.072 | 6.641.186 | 6.731.785 | 6.800.044 | 6.839.352 | 6.851.136 | TOTAL PASIVA*                          |
| *) 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                                                                                                        |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                        |

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

Miliar Rupiah (in Billion IDR)

**Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah**  
**(Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement)**

| Indikator                                     | 2009  | 2010   | 2011  | 2012   | 2013   | 2014              |                    |                    |                   |        |        |                   | 2015            |                 |        |        |        |                    | Indicator                                          |
|-----------------------------------------------|-------|--------|-------|--------|--------|-------------------|--------------------|--------------------|-------------------|--------|--------|-------------------|-----------------|-----------------|--------|--------|--------|--------------------|----------------------------------------------------|
|                                               |       |        |       |        |        | Jun <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt    | Nov    | Des               | Jan             | Feb             | Mar    | Apr    | Mei    | Juni <sup>r)</sup> |                                                    |
| A. Pendapatan                                 |       |        |       |        |        |                   |                    |                    |                   |        |        |                   |                 |                 |        |        |        |                    | A. Revenue                                         |
| 1. Pendapatan Operasional                     | 6.620 | 8.757  | 1.790 | 16.939 | 23.251 | 16.409            | 18.804             | 21.239             | 23.176            | 26.994 | 29.620 | 32.615            | 3.678           | 7.082           | 10.579 | 14.041 | 17.515 | 17.515             | 1. Operating Revenue                               |
| 2. Pendapatan Operasional Lainnya             | 1.551 | 1.252  | 262   | 3.071  | 5.736  | 2.343             | 2.647              | 3.898              | 4.448             | 4.843  | 6.570  | 7.715             | 730             | 1.148           | 2.642  | 4.653  | 5.318  | 5.318              | 2. Other Operating Revenue                         |
| 3. Pendapatan non operasional                 | 3.500 | 4.371  | 796   | 3.854  | 6.765  | 518               | 400                | 456                | 505               | 561    | 639    | 477               | 33              | 77              | 127    | 209    | 264    | 264                | 3. Non Operating Revenue                           |
| 4. Bagi hasil investasi tidak terikat         | 2.697 | 3.261  | 704   | 6.130  | 8.545  | 7.498             | 8.951              | 10.374             | 11.824            | 13.220 | 14.511 | 16.096            | 2.073           | 3.983           | 6.067  | 8.068  | 9.995  | 9.995              | 4. Profit Sharing for Unrestricted Investment - /- |
| Total Pendapatan                              | 8.975 | 11.119 | 2.144 | 17.734 | 27.207 | 11.772            | 12.900             | 15.219             | 16.306            | 19.178 | 22.319 | 24.712            | 2.368           | 4.325           | 4.325  | 10.836 | 13.102 | 13.102             | Total Revenue                                      |
| B. Beban                                      |       |        |       |        |        |                   |                    |                    |                   |        |        |                   |                 |                 |        |        |        |                    | B. Expenses                                        |
| 1. Beban operasional                          | 3.135 | 4.472  | 907   | 8.750  | 14.021 | 6.871             | 7.485              | 9.584              | 10.830            | 12.386 | 14.570 | 16.644            | 1.575           | 2.909           | 5.297  | 8.256  | 9.837  | 9.837              | 1. Operating Expenses                              |
| 2. Beban operasional lainnya                  | 1.485 | 963    | 166   | 1.656  | 1.966  | 564               | 680                | 809                | 910               | 1.042  | 1.162  | 1.297             | 140             | 245             | 363    | 457    | 583    | 583                | 2. Other Operating Expenses                        |
| 3. Beban non operasional                      | 3.523 | 4.383  | 782   | 3.905  | 6.855  | 2.951             | 3.229              | 3.295              | 2.762             | 4.117  | 4.551  | 4.722             | 401             | 697             | 874    | 1.162  | 1.471  | 1.471              | 3. Non Operating Expenses                          |
| Total Beban                                   | 8.143 | 9.818  | 1.854 | 14.312 | 22.843 | 10.386            | 11.393             | 13.689             | 14.503            | 17.545 | 20.283 | 22.663            | 2.116           | 3.852           | 3.852  | 9.875  | 11.891 | 11.891             | Total Expenses                                     |
| C. Laba tahun berjalan                        | 832   | 1.301  | 289   | 3.423  | 4.364  | 1.386             | 1.507              | 1.530              | 1.803             | 1.633  | 2.036  | 2.049             | 252             | 473             | 747    | 961    | 1.210  | 1.210              | C. Income                                          |
| D. Penambahan/pengurangan Laba tahun berjalan | (73)  | 108    | 0     | 451    | 556    | -                 | -                  | -                  | -                 | -      | -      | 142 <sup>r)</sup> | - <sup>r)</sup> | - <sup>r)</sup> | -      | -      | 0      | 0                  | D. Additional/ Reduction                           |
| E. Laba tahun berjalan sebelum pajak          | 904   | 1.193  | 289   | 2.972  | 3.808  | 1.386             | 1.507              | 1.530              | 1.803             | 1.633  | 2.036  | 867               | 129             | 248             | 747    | 961    | 1.210  | 1.210              | E. Net Income before Tax                           |
| F. Taksiran pajak penghasilan -/-             | 135   | 165    | 51    | 506    | 578    | 86                | 106                | 134                | 173               | 193    | 205    | 137               | 26              | 45              | 66     | 85     | 107    | 107                | F. Tax Expense -/-                                 |
| G. Laba setelah taksiran pajak penghasilan    | 769   | 1.028  | 239   | 2.466  | 3.230  | 1.471             | 1.613              | 1.665              | 1.977             | 1.825  | 1.831  | 1.004             | 155             | 293             | 813    | 1.046  | 1.317  | 1.317              | G. Net Income                                      |

r) Angka-angka diperbaiki

r) Revised figures

\*) Angka-angka sementara

\*) Provisional figures

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

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

Juta Rupiah (in Million IDR)

| Tabel 9. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah<br>(Islamic Rural Bank Condensed Income Statement) |                |                |                |                |                |                |                |                |                |                |                |                |               |                |                              |                |                |                |                                                               |
|-----------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|------------------------------|----------------|----------------|----------------|---------------------------------------------------------------|
| Indikator                                                                                                             | 2009           | 2010           | 2011           | 2012           | 2013           | 2014           |                |                |                |                |                | 2015           |               |                |                              |                |                | Indicator      |                                                               |
|                                                                                                                       |                |                |                |                |                | Juni           | Juli           | Agus           | Sep            | Okt            | Nov            | Des            | Jan           | Feb            | Mar                          | Apr            | Mei            | Juni           |                                                               |
| <b>A. Pendapatan</b>                                                                                                  |                |                |                |                |                |                |                |                |                |                |                |                |               |                |                              |                |                |                | <b>A. Revenue</b>                                             |
| 1 Pendapatan Operasional                                                                                              | 382.183        | 484.935        | 586.606        | 756.723        | 940.965        | 523.132        | 609.384        | 698.840        | 791.324        | 886.221        | 978.188        | 1.085.458      | 93.876        | 185.571        | 283.607                      | 380.863        | 478.297        | 579.400        | 1 Operating Revenue                                           |
| 2 Pendapatan Operasional Lainnya                                                                                      | 43.074         | 55.639         | 73.767         | 111.280        | 142.425        | 47.783         | 55.206         | 63.488         | 68.937         | 77.918         | 84.229         | 99.327         | 8.911         | 15.346         | 22.979                       | 35.544         | 45.785         | 53.109         | 2 Other operating Revenue                                     |
| 3 Pendapatan non operasional                                                                                          | 8.085          | 12.528         | 10.914         | 17.948         | 14.359         | 7.131          | 8.476          | 9.138          | 10.552         | 12.243         | 14.743         | 14.889         | 1.113         | 1.990          | 2.476                        | 5.176          | 6.261          | 9.941          | 3 Non operating Revenue                                       |
| 4 Bagi hasil investasi tidak terikat -/-                                                                              | 138.769        | 180.257        | 226.083        | 292.584        | 344.477        | 193.484        | 226.824        | 261.059        | 294.533        | 330.012        | 365.197        | 402.730        | 36.467        | 72.699         | 110.023                      | 147.960        | 185.493        | 224.123        | 4 Profit Sharing for Unrestricted Investment -/-              |
| <b>Total Pendapatan</b>                                                                                               | <b>294.572</b> | <b>372.844</b> | <b>445.204</b> | <b>593.366</b> | <b>753.272</b> | <b>384.562</b> | <b>446.242</b> | <b>510.407</b> | <b>576.281</b> | <b>646.370</b> | <b>711.962</b> | <b>796.943</b> | <b>67.434</b> | <b>130.208</b> | <b>199.038 <sup>r)</sup></b> | <b>273.622</b> | <b>344.850</b> | <b>418.327</b> | <b>Total Revenue</b>                                          |
| <b>B. Beban</b>                                                                                                       |                |                |                |                |                |                |                |                |                |                |                |                |               |                |                              |                |                |                | <b>B. Expenses</b>                                            |
| 1 Beban operasional                                                                                                   | 194.209        | 245.534        | 299.847        | 426.132        | 555.853        | 288.734        | 348.433        | 399.287        | 445.922        | 494.316        | 536.928        | 592.242        | 51.178        | 96.425         | 152.992                      | 205.739        | 258.514        | 311.190        | 1 Operating Expenses                                          |
| 2 Beban operasional lainnya                                                                                           | 24.593         | 35.795         | 36.311         | 29.963         | 31.240         | 17.469         | 21.121         | 23.195         | 26.471         | 29.027         | 38.249         | 45.332         | 2.849         | 6.024          | 8.843                        | 15.598         | 19.251         | 22.225         | 2 Other Operating Expenses                                    |
| 3 Beban non operasional                                                                                               | 8.565          | 7.611          | 7.381          | 10.488         | 9.996          | 4.013          | 4.869          | 5.338          | 6.210          | 8.290          | 9.344          | 9.041          | 489           | 911            | 1.486                        | 2.296          | 2.600          | 3.139          | 3 Non Operating Expenses                                      |
| <b>Total Beban</b>                                                                                                    | <b>227.368</b> | <b>288.940</b> | <b>343.538</b> | <b>466.582</b> | <b>597.089</b> | <b>310.215</b> | <b>374.422</b> | <b>427.820</b> | <b>478.603</b> | <b>531.633</b> | <b>584.522</b> | <b>646.614</b> | <b>54.516</b> | <b>103.360</b> | <b>163.321</b>               | <b>223.633</b> | <b>280.364</b> | <b>336.554</b> | <b>Total Expenses</b>                                         |
| C. Laba tahun berjalan                                                                                                | 67.000         | 83.905         | 101.666        | 126.784        | 156.183        | 74.346         | 71.481         | 82.587         | 97.678         | 114.738        | 127.440        | 150.328        | 12.918        | 26.848         | 35.718                       | 49.990         | 64.486         | 81.773         | C. Income                                                     |
| D. Penambahan/pengurangan Laba tahun berjalan                                                                         | 967            | 1.286          | 1.289          | 1.846          | 2.384          | 1.009          | 1.128          | 1.300          | 1.471          | 1.686          | 1.836          | 2.418          | 194           | 400            | 639                          | 826            | 1.022          | 1.242          | D. Additional/Reduction                                       |
| E. Laba tahun berjalan sebelum pajak                                                                                  | 66.033         | 82.619         | 100.377        | 124.938        | 153.799        | 73.338         | 70.353         | 81.287         | 96.208         | 113.052        | 125.605        | 147.910        | 12.723        | 26.448         | 35.079                       | 49.163         | 63.464         | 80.531         | E. Net Income before Tax                                      |
| F. Taksiran pajak penghasilan -/-                                                                                     | 11.495         | 12.375         | 13.723         | 18.456         | 24.519         | 11.068         | 12.458         | 14.427         | 16.849         | 19.453         | 21.495         | 25.966         | 2.104         | 4.156          | 6.608                        | 8.568          | 10.723         | 13.334         | F. Tax Expense -/-                                            |
| G. Laba setelah taksiran pajak penghasilan                                                                            | 54.562         | 70.243         | 86.654         | 106.482        | 129.280        | 62.270         | 57.894         | 66.859         | 79.358         | 93.599         | 104.110        | 121.945        | 10.620        | 22.292         | 28.471                       | 40.595         | 52.741         | 67.197         | G. Net Income                                                 |
| r) Angka-angka diperbaiki                                                                                             |                |                |                |                |                |                |                |                |                |                |                |                |               |                |                              |                |                |                | r) Revised figures                                            |
| *) 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" |

Miliar Rupiah (in Billion IDR)

| <b>Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan - Bank Umum Syariah dan Unit Usaha Syariah</b><br><b>(Cost of Promotion, Education and Training - Islamic Commercial Bank and Islamic Business Unit)</b> |            |            |            |            |            |                    |                    |                    |                   |            |            |            |           |           |           |            |            |                    |                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|--------------------|--------------------|--------------------|-------------------|------------|------------|------------|-----------|-----------|-----------|------------|------------|--------------------|---------------------------------------------------------------|
| Indikator                                                                                                                                                                                                     | 2009       | 2010       | 2011       | 2012       | 2013       | 2014               |                    |                    |                   |            |            |            | 2015      |           |           |            |            |                    | Indicator                                                     |
|                                                                                                                                                                                                               |            |            |            |            |            | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt        | Nov        | Des        | Jan       | Feb       | Mar       | Apr        | Mei        | Juni <sup>r)</sup> |                                                               |
| 1 Biaya promosi                                                                                                                                                                                               | 154        | 236        | 339        | 372        | 370        | 200                | 145                | 173                | 196               | 218        | 246        | 300        | 17        | 32        | 56        | 77         | 118        | 118                | 1 Cost of promotion                                           |
| 2 Biaya pendidikan dan pelatihan                                                                                                                                                                              | 45         | 60         | 55         | 119        | 155        | 60                 | 68                 | 79                 | 88                | 100        | 116        | 112        | 10        | 23        | 36        | 52         | 66         | 66                 | 2 Cost of education and training                              |
| <b>Total</b>                                                                                                                                                                                                  | <b>200</b> | <b>296</b> | <b>395</b> | <b>490</b> | <b>526</b> | <b>260</b>         | <b>213</b>         | <b>252</b>         | <b>284</b>        | <b>318</b> | <b>361</b> | <b>412</b> | <b>27</b> | <b>55</b> | <b>91</b> | <b>129</b> | <b>184</b> | <b>184</b>         | <b>Total</b>                                                  |
| r) Angka-angka diperbaiki                                                                                                                                                                                     |            |            |            |            |            |                    |                    |                    |                   |            |            |            |           |           |           |            |            |                    | r) Revised figures                                            |
| *) Angka-angka sementara                                                                                                                                                                                      |            |            |            |            |            |                    |                    |                    |                   |            |            |            |           |           |           |            |            |                    | *) Provisional figures                                        |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"                                                                                                                                                |            |            |            |            |            |                    |                    |                    |                   |            |            |            |           |           |           |            |            |                    | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |

Juta Rupiah (in Million IDR)

| Tabel 11. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah<br>(Cost of Promotion, Education and Training - Islamic Rural Bank) |              |               |               |               |               |               |               |               |               |               |               |               |              |              |              |               |               |               |                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|----------------------------------|
| Indikator                                                                                                                                              | 2009         | 2010          | 2011          | 2012          | 2013          | 2014          |               |               |               |               |               |               | 2015         |              |              |               |               |               | Indicator                        |
|                                                                                                                                                        |              |               |               |               |               | Juni          | Juli          | Agus          | Sep           | Okt           | Nov           | Des           | Jan          | Feb          | Mar          | Apr           | Mei           | Juni          |                                  |
| 1 Biaya promosi                                                                                                                                        | 4.826        | 6.433         | 8.228         | 14.130        | 22.303        | 13.333        | 15.052        | 16.880        | 18.899        | 20.716        | 22.189        | 23.980        | 1.444        | 2.624        | 4.283        | 5.911         | 7.162         | 8.767         | 1 Cost of promotion              |
| 2 Biaya pendidikan dan pelatihan                                                                                                                       | 3.622        | 4.710         | 6.568         | 8.846         | 11.560        | 6.779         | 7.774         | 8.724         | 9.692         | 11.063        | 11.365        | 12.905        | 783          | 1.849        | 3.213        | 4.464         | 5.519         | 6.750         | 2 Cost of education and training |
| <b>Total</b>                                                                                                                                           | <b>8.448</b> | <b>11.143</b> | <b>14.796</b> | <b>22.976</b> | <b>33.863</b> | <b>20.112</b> | <b>22.827</b> | <b>25.604</b> | <b>28.591</b> | <b>31.780</b> | <b>33.554</b> | <b>36.885</b> | <b>2.228</b> | <b>4.472</b> | <b>7.496</b> | <b>10.375</b> | <b>12.681</b> | <b>15.516</b> | <b>Total</b>                     |

Miliar Rupiah (in Billion IDR)

**Tabel 12. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)**

| Indikator                                                          | 2009  | 2010  | 2011   | 2012  | 2013  | 2014               |                    |                    |                   |        |       |        | 2015   |       |       |       |       |                    |                                                   | Indicator |
|--------------------------------------------------------------------|-------|-------|--------|-------|-------|--------------------|--------------------|--------------------|-------------------|--------|-------|--------|--------|-------|-------|-------|-------|--------------------|---------------------------------------------------|-----------|
|                                                                    |       |       |        |       |       | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt    | Nov   | Des    | Jan    | Feb   | Mar   | Apr   | Mei   | Juni <sup>1)</sup> |                                                   |           |
| Tagihan Komitmen                                                   |       |       |        |       |       |                    |                    |                    |                   |        |       |        |        |       |       |       |       |                    | Claim comitment                                   |           |
| - Fasilitas pinjaman yang belum ditarik                            | -     | 204   | -      | -     | -     | -                  | -                  | -                  | -                 | -      | -     | -      | -      | -     | -     | -     | -     | -                  | - Not yet withdrawn financing facilities          |           |
| - Posisi pembelian spot yang masih berjalan                        | 3     | -     | -      | -     | 2     | 49                 | -                  | -                  | -                 | -      | 88    | 472    | 4      | 1     | -     | -     | -     | -                  | - Spot purchases                                  |           |
| - Posisi pembelian forward yang masih berjalan                     | -     | -     | -      | 29    | 780   | 2                  | 2                  | 2                  | 6                 | -      | 219   | -      | 168    | 67    | 32    | 137   | 307   | 307                | - Forward purchases                               |           |
| - Lainnya                                                          | 83    | 127   | 73     | 64    | 217   | 203                | 75                 | 61                 | 49                | 49     | 38    | 110    | 78     | 25    | 23    | 29    | 46    | 46                 | - Others                                          |           |
| Kewajiban Komitmen                                                 |       |       |        |       |       |                    |                    |                    |                   |        |       |        |        |       |       |       |       |                    | Liabilities commitment                            |           |
| - Fasilitas piutang qardh yang belum ditarik                       | 8     | 7     | 366    | 1.255 | 1.274 | -                  | -                  | -                  | -                 | -      | -     | -      | -      | -     | -     | -     | -     | -                  | - Qardh facilities that are not yet withdrawn     |           |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik           | 1.818 | 2.628 | 3.030  | 5.476 | 6.477 | 23.033             | 29.665             | 10.449             | 11.597            | 11.710 | 8.148 | 25.944 | 25.235 | 8.844 | 6.394 | 6.496 | 3.700 | 3.700              | - Financing facilities that are not yet withdrawn |           |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik | 12    | 20    | 27.860 | 77    | 13    | 299                | 442                | 387                | 501               | 570    | 180   | 376    | 496    | 180   | 116   | 103   | 48    | 48                 | - Other bank financing facilities                 |           |
| - Irrevocable L/C yang masih berjalan                              | 169   | 181   | 272    | 408   | 813   | 915                | 702                | 744                | 672               | 640    | 648   | 785    | 837    | 666   | 574   | 590   | 466   | 466                | - Irrevocable L/ Cs                               |           |
| - Posisi penjualan spot yang masih berjalan                        | -     | -     | -      | 23    | 30    | 16                 | -                  | 1                  | 12                | -      | 123   | 0,3    | 30     | 1     | -     | -     | 49    | 49                 | - Spot sales                                      |           |
| - Posisi penjualan forward yang masih berjalan                     | -     | -     | -      | 29    | 917   | 12                 | 71                 | 114                | -                 | -      | 321   | 569    | 253    | 95    | 135   | 243   | 321   | 321                | - Forward sales                                   |           |
| - Lainnya                                                          | 13    | 20    | 308    | 125   | 442   | 1.150              | 1.271              | 1.288              | 1.320             | 1.355  | 1.410 | 1.791  | 1.512  | 1.496 | 1.459 | 1.757 | 1.409 | 1.409              | - Others                                          |           |
| Tagihan Komitmen                                                   |       |       |        |       |       |                    |                    |                    |                   |        |       |        |        |       |       |       |       |                    | Claim Contingency                                 |           |
| - Garansi (Kafalah) yang diterima                                  | 1     | 61    | 775    | 30    | 23    | 23                 | 23                 | 23                 | 24                | 23     | 24    | 25     | 24     | 25    | 26    | 27    | 28    | 28                 | - Kafalah guarantees received                     |           |
| - Pendapatan yang akan diterima                                    | 61    | 235   | 153    | 248   |       | 2.598              | 2.724              | 2.589              | 2.583             | 2.589  | 2.613 | 2.417  | 3.345  | 3.684 | 3.632 | 3.705 | 3.592 | 3.592              | - Income will be received                         |           |
| - Lainnya                                                          | 0     | 0     | 5      | 10    | 28    | 708                | 659                | 707                | 696               | 701    | 750   | 715    | 712    | 687   | 687   | 691   | 6     | 6                  | - Others                                          |           |
| Kewajiban Komitmen                                                 |       |       |        |       |       |                    |                    |                    |                   |        |       |        |        |       |       |       |       |                    | Liabilities Contingency                           |           |
| - Garansi (Kafalah) yang diberikan                                 | 1.038 | 997   | 1.389  | 1.675 | 1.744 | 1.517              | 1.469              | 1.539              | 1.856             | 1.859  | 1.952 | 1.851  | 1.942  | 1.928 | 1.924 | 2.135 | 2.089 | 2.089              | - Guarantees issued                               |           |
| - Lainnya                                                          | 2     | 0     | 1      | 22    | 11    | 170                | 175                | 170                | 245               | 200    | 42    | 105    | 33     | 87    | 100   | 100   | 0     | 0                  | - Others                                          |           |
| Lainnya                                                            | -     |       |        |       |       |                    |                    |                    |                   |        |       |        |        |       |       |       |       |                    | Others                                            |           |
| - Aktiva produktif yang dihapusbuku                                | 1.363 | 1.941 | 2.350  | 2.419 | 3.615 | 2.932              | 3.118              | 3.206              | 3.338             | 3.983  | 2.189 | 4.878  | 4.942  | 4.995 | 5.527 | 5.806 | 4.932 | 4.932              | - Written off earning assets                      |           |
| - Penerusan dana mudharabah muqayyadah                             | 349   | 445   | 315    | 1.196 | 3.267 | 3.783              | 3.240              | 2.872              | 2.878             | 2.855  | 2.738 | 1.523  | 1.520  | 1.498 | 1.392 | 1.374 | 50    | 50                 | - Channeling of mudharabih muqayyadah             |           |

"-": Data tidak tersedia

"-": Data not available

r) Angka-angka diperbaiki

r) Revised figures

\*) Angka-angka sementara

\*) Provisional figures

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

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



Juta Rupiah (in Million IDR)

**Tabel 13. Rekening Administratif - Bank Pembiayaan Rakyat Syariah**  
(Off Balance Sheet Account - Islamic Rural Bank)

| Indikator                                                          | 2009   | 2010   | 2011   | 2012    | 2013    | 2014   |        |        |        |        |        |         | 2015    |         |                     |         |         |         | Indicator                                                   |
|--------------------------------------------------------------------|--------|--------|--------|---------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------------------|---------|---------|---------|-------------------------------------------------------------|
|                                                                    |        |        |        |         |         | Jun    | Juli   | Agus   | Sep    | Okt    | Nov    | Des     | Jan     | Feb     | Mar                 | Apr     | Mei     | Juni    |                                                             |
| Tagihan Komitmen                                                   |        |        |        |         |         |        |        |        |        |        |        |         |         |         |                     |         |         |         | Commitment Receivables                                      |
| - Fasilitas pinjaman yang belum ditarik                            | 12.013 | 23.953 | 38.239 | 89.916  | 68.625  | 72.613 | 63.073 | 63.333 | 94.296 | 99.365 | 92.414 | 95.543  | 94.733  | 83.033  | 62.846              | 65.971  | 59.282  | 49.848  | - Unused Fund Borrowings Facilities                         |
| - Lainnya                                                          | 2      | 2      | 24     | 2       | -       | -      | -      | -      | -      | -      | -      | -       | -       | -       | 1.050 <sup>*)</sup> | 1050    | 1.050   | -       | - Others                                                    |
| Kewajiban Komitmen                                                 |        |        |        |         |         |        |        |        |        |        |        |         |         |         |                     |         |         |         | Commitment Payables                                         |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik           | 6.617  | 7.038  | 7.770  | 3.864   | 3.558   | 4.608  | 5.267  | 5.312  | 4.621  | 5.663  | 6.789  | 7.422   | 9.123   | 8.297   | 8.241               | 7.002   | 8.257   | 7.894   | - Unused Financing facilities granted to customer           |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik | -      | 17.551 | 1.861  | -       | -       | -      | -      | -      | -      | -      | -      | -       | -       | -       | -                   | -       | -       | -       | - Unused Financing facilities granted to other Sharia banks |
| - Lainnya                                                          | 44     | 9      | 188    | 48      | 640     | 614    | 535    | 535    | 535    | 613    | 677    | 603     | 603     | 603     | 2.425 <sup>*)</sup> | 2.373   | 2.395   | 2.311   | - Others                                                    |
| Tagihan Komitmen                                                   |        |        |        |         |         |        |        |        |        |        |        |         |         |         |                     |         |         |         | Contingent Receivables                                      |
| - Garansi (Kafalah) yang diterima                                  | -      | -      | -      | -       | -       | -      | -      | -      | -      | -      | -      | -       | -       | -       | -                   | -       | -       | 69      | - Kafalah guarantees received                               |
| - Pendapatan yang akan diterima                                    | 17.467 | 21.126 | 20.902 | 53.681  | 45.126  | 63.349 | 70.086 | 65.225 | 73.596 | 74.614 | 78.234 | 67.323  | 72.345  | 78.700  | 78.431              | 77.820  | 783.689 | 91.725  | - Accrued Income                                            |
| - Lainnya                                                          | 5.517  | 2.452  | 1.037  | 7.781   | 4.592   | 3.914  | 4.498  | 4.594  | 4.085  | 4.024  | 4.142  | 8.032   | 6.310   | 6.370   | 5.551               | 4.849   | 260.854 | 10.280  | - Others                                                    |
| Aktiva produktif yang dihapusbuku                                  | 31.847 | 34.492 | 55.673 | 69.472  | 84.491  | 96.536 | 97.139 | 97.138 | 97.861 | 98.045 | 99.130 | 108.083 | 109.408 | 109.603 | 111.965             | 114.934 | 115.138 | 118.144 | Written off earning assets                                  |
| Penerusan dana mudharabah muqayyadah                               | 66.947 | 78.432 | 92.783 | 116.651 | 108.827 | 95.932 | 91.412 | 91.449 | 88.284 | 81.887 | 80.786 | 81.957  | 80.290  | 75.631  | 74.391              | 75.561  | 78.749  | 74.772  | Channeling of mudharabah muqayyadah                         |

"-": Data tidak tersedia

\*) :Angka-angka sementara

"-": Data not available

\*) : Provisional Figures

Miliar Rupiah (in Billion IDR)

**Tabel 14 . Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit)**

| Indikator                       | 2009   | 2010   | 2011    | 2012    | 2013    | 2014                 |                      |                      |                      |                       |                      |                       | 2015    |         |         |         |         |                    | Indicator                      |
|---------------------------------|--------|--------|---------|---------|---------|----------------------|----------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|---------|---------|---------|---------|---------|--------------------|--------------------------------|
|                                 |        |        |         |         |         | Juni <sup>1)</sup>   | Juli <sup>1)</sup>   | Agus <sup>1)</sup>   | Sep <sup>1)</sup>    | Okt                   | Nov                  | Des                   | Jan     | Feb     | Mar     | Apr     | Mei     | Juni <sup>1)</sup> |                                |
| 1 Giro iB - Akad Wadiah         | 6.202  | 9.056  | 12.006  | 17.708  | 18.523  | 17.253               | 18.005               | 16.761               | 17.339               | 16.267                | 17.004               | 18.649                | 18.160  | 17.495  | 20.280  | 20.658  | 23.298  | 23.298             | 1 iB Demand Deposits - Wadia   |
| 2 Tabungan iB                   | 16.475 | 22.908 | 32.602  | 45.072  | 57.200  | 55.174               | 56.937               | 57.093               | 57.697               | 58.811                | 59.193               | 63.581                | 62.249  | 62.087  | 61.186  | 61.531  | 62.151  | 62.151             | 2 iB Saving Deposits           |
| a Akad Wadiah                   | 1.538  | 3.338  | 5.394   | 7.449   | 10.740  | 11.037               | 11.334               | 10.998               | 11.398               | 11.685                | 11.485               | 12.561                | 12.169  | 12.248  | 12.460  | 12.452  | 12.644  | 12.644             | a Wadia                        |
| b Akad Mudharabah               | 14.937 | 19.570 | 27.208  | 37.623  | 46.459  | 44.137               | 45.603               | 46.095               | 46.298               | 47.126                | 47.708               | 51.020                | 50.080  | 49.840  | 48.726  | 49.079  | 49.507  | 49.507             | b Mudharaba                    |
| 3 Deposito iB - Akad Mudharabah | 29.595 | 44.072 | 70.806  | 84.732  | 107.812 | 119.043              | 119.357              | 122.106              | 122.105              | 132.043               | 133.448              | 135.629               | 130.352 | 130.716 | 131.522 | 131.784 | 129.890 | 129.890            | 3 iB Time Deposits - Mudharaba |
| a 1 Bulan                       | 19.794 | 31.873 | 50.336  | 53.700  | 74.752  | 93,407 <sup>1)</sup> | 94,333 <sup>1)</sup> | 99,936 <sup>1)</sup> | 94,681 <sup>1)</sup> | 101,648 <sup>1)</sup> | 99,898 <sup>1)</sup> | 103,100 <sup>1)</sup> | 99.543  | 101.717 | 100.374 | 99.718  | 101.622 | 101.622            | a 1 month                      |
| b 3 Bulan                       | 4.544  | 6.165  | 10.629  | 17.653  | 19.352  | 15,247 <sup>1)</sup> | 14,759 <sup>1)</sup> | 13,177 <sup>1)</sup> | 17,320 <sup>1)</sup> | 19,933 <sup>1)</sup>  | 20,417 <sup>1)</sup> | 20,615 <sup>1)</sup>  | 19.908  | 18.617  | 19.729  | 19.650  | 16.553  | 16.553             | b 3 months                     |
| c 6 Bulan                       | 1.758  | 2.294  | 4.186   | 6.421   | 6.645   | 5,034 <sup>1)</sup>  | 5,052 <sup>1)</sup>  | 4,043 <sup>1)</sup>  | 5,564 <sup>1)</sup>  | 6,355 <sup>1)</sup>   | 7,835 <sup>1)</sup>  | 6,402 <sup>1)</sup>   | 5.189   | 4.784   | 5.899   | 6.982   | 6.904   | 6.904              | c 6 months                     |
| d 12 Bulan                      | 3.497  | 3.738  | 5.609   | 6.953   | 7.058   | 5,348 <sup>1)</sup>  | 5,209 <sup>1)</sup>  | 4,945 <sup>1)</sup>  | 4,529 <sup>1)</sup>  | 4,081 <sup>1)</sup>   | 5,280 <sup>1)</sup>  | 5,486 <sup>1)</sup>   | 5.683   | 5.576   | 5.496   | 5.393   | 4.792   | 4.792              | d 12 months                    |
| e > 12 Bulan                    | 1      | 3      | 45      | 5       | 5       | 7 <sup>1)</sup>      | 4 <sup>1)</sup>      | 5 <sup>1)</sup>      | 11 <sup>1)</sup>     | 26 <sup>1)</sup>      | 18 <sup>1)</sup>     | 25 <sup>1)</sup>      | 30      | 23      | 25      | 43      | 20      | 20                 | e > 12 months                  |
| Total                           | 52.271 | 76.036 | 115.415 | 147.512 | 183.534 | 191.470              | 194.299              | 195.959              | 197.141              | 207.121               | 209.644              | 217.858               | 210.761 | 210.297 | 212.988 | 213.973 | 215.339 | 215.339            | Total                          |

<sup>r)</sup> Angka-angka diperbaiki<sup>r)</sup> Revised figures<sup>\*)</sup> Angka-angka sementara<sup>\*)</sup> Provisional figures

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

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

Juta Rupiah (in Million IDR)

**Tabel 15. Komposisi DPK - Bank Pembiayaan Rakyat Syariah**  
*(Depositor Funds Composition of Islamic Rural Bank)*

| Indikator                       | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      |           |           |           |           |           |           | 2015      |           |           |           |           |           |                                | Indicator               |
|---------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------|-------------------------|
|                                 |           |           |           |           |           | Jun       | Juli      | Agus      | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                |                         |
| 1 Giro iB - Akad Wadiah         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 1 iB Demand Deposits - Wadia   |                         |
| 2 Tabungan iB                   | 492.682   | 658.759   | 859.844   | 1.117.605 | 1.369.112 | 1.322.262 | 1.291.243 | 1.396.110 | 1.405.983 | 1.429.378 | 1.438.974 | 1.540.330 | 1.538.441 | 1.530.085 | 1.564.134 | 1.581.878 | 1.571.862 | 1.499.994 | 2 iB Saving Deposits           |                         |
| a Akad Wadiah                   | 209.991   | 285.066   | 412.034   | 527.235   | 668.250   | 671.056   | 662.435   | 718.152   | 725.880   | 737.121   | 743.189   | 789.847   | 790.199   | 781.251   | 791.629   | 808.662   | 818.580   | 787.477   | a Wadia                        |                         |
| b Akad Mudharabah               | 282.691   | 373.693   | 447.810   | 590.369   | 700.863   | 651.206   | 628.932   | 677.958   | 680.103   | 692.257   | 695.785   | 750.483   | 748.242   | 748.834   | 772.506   | 773.216   | 753.282   | 712.517   | b Mudharaba                    |                         |
| 3 Deposito iB - Akad Mudharabah | 665.352   | 945.020   | 1.235.490 | 1.820.198 | 2.297.062 | 2.276.581 | 2.300.419 | 2.332.472 | 2.346.980 | 2.372.526 | 2.413.639 | 2.488.085 | 2.513.676 | 2.552.680 | 2.588.863 | 2.622.929 | 2.621.332 | 2.599.045 | 3 iB Time Deposits - Mudharaba |                         |
| a 1 Bulan                       | 138.184   | 155.669   | 180.884   | 255.368   | 296.149   | 319.522   | 354.289   | 382.017   | 372.542   | 379.563   | 395.827   | 409.732   | 408.865   | 404.863   | 387.872   | 407.028   | 405.193   | 382.567   | a 1 month                      |                         |
| b 3 Bulan                       | 76.815    | 141.721   | 182.351   | 302.759   | 389.829   | 314.930   | 305.974   | 302.258   | 303.802   | 304.152   | 305.171   | 310.313   | 315.920   | 328.333   | 359.911   | 361.212   | 357.926   | 342.168   | b 3 months                     |                         |
| c 6 Bulan                       | 157.831   | 166.845   | 261.862   | 387.770   | 471.094   | 458.187   | 446.583   | 445.935   | 446.604   | 454.303   | 457.162   | 470.341   | 488.621   | 497.442   | 501.447   | 487.668   | 497.205   | 491.620   | c 6 months                     |                         |
| d 12 Bulan                      | 275.875   | 456.288   | 588.354   | 851.511   | 1.099.854 | 1.168.125 | 1.179.207 | 1.187.212 | 1.207.065 | 1.217.474 | 1.240.359 | 1.283.930 | 1.286.719 | 1.308.752 | 1.321.536 | 1.334.884 | 1.340.832 | 1.338.925 | d 12 months                    |                         |
| e > 12 Bulan                    | 16.646    | 24.496    | 22.039    | 22.789    | 40.136    | 15.816    | 14.366    | 15.049    | 16.967    | 17.034    | 15.121    | 13.768    | 13.551    | 13.289    | 18.096    | 32.138    | 20.177    | 43.765    | e > 12 months                  |                         |
| Total                           | 1.158.034 | 1.603.778 | 2.095.333 | 2.937.802 | 3.666.174 | 3.598.842 | 3.591.662 | 3.728.581 | 3.752.963 | 3.801.904 | 3.852.613 | 4.028.415 | 4.052.117 | 4.082.765 | 4.152.997 | 4.204.807 | 4.193.194 | 4.099.039 | Total                          |                         |
| "-": Data tidak tersedia        |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                | "-": Data not available |

Miliar Rupiah (in Billion IDR)

| Tabel 16. Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah<br>(Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit) |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    |                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------------------|--------------------|--------------------|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------|-----------------------------------------------------------------------|
| Indikator                                                                                                                                                              | 2009   | 2010   | 2011   | 2012   | 2013   | 2014               |                    |                    |                   |        |        |        | 2015   |        |        |        |        |                    | Indicator                                                             |
|                                                                                                                                                                        |        |        |        |        |        | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Juni <sup>1)</sup> |                                                                       |
| Giro Wadiah                                                                                                                                                            | 2.694  | 4.176  | 5.967  | 7.862  | 10.763 | 10.255             | 10.388             | 11.610             | 11.656            | 11.147 | 10.588 | 10.903 | 11.056 | 10.683 | 10.865 | 10.922 | 11.021 | 11.021             | Wadiah Demand Deposits                                                |
| SWBI/SBI Syariah                                                                                                                                                       | 3.076  | 5.408  | 9.244  | 4.993  | 6.699  | 6.782              | 5.880              | 6.514              | 6.450             | 6.680  | 6.530  | 8.130  | 8.050  | 9.040  | 8.810  | 9.130  | 8.858  | 8.858              | Bank Indonesia Wadiah Certificate/ Bank Indonesia Islamic Certificate |
| Lainnya                                                                                                                                                                | 4.623  | 6.809  | 11.915 | 13.858 | 15.075 | 12.975             | 10.568             | 11.503             | 14.259            | 18.226 | 19.505 | 24.379 | 18.062 | 19.226 | 18.125 | 17.696 | 16.904 | 16.904             | Others                                                                |
| Total                                                                                                                                                                  | 10.393 | 16.393 | 27.127 | 26.713 | 32.537 | 30.012             | 26.836             | 29.626             | 32.364            | 36.053 | 36.623 | 43.412 | 37.167 | 38.949 | 37.800 | 37.748 | 36.783 | 36.783             | Total                                                                 |
| r) Angka-angka diperbaiki                                                                                                                                              |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    | r) Revised figures                                                    |
| *) 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"         |

Miliar Rupiah (in Billion IDR)

| Tabel 17 . Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah<br>(Investment in Securities of Islamic Commercial Bank and Islamic Business Unit) |              |              |              |              |              |                    |                    |                    |                   |               |               |               |               |               |               |               |               |                    |                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------------|--------------------|--------------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|---------------------------------------------------------------|
| Indikator                                                                                                                                                           | 2009         | 2010         | 2011         | 2012         | 2013         | 2014               |                    |                    |                   |               |               |               | 2015          |               |               |               |               |                    | Indicator                                                     |
|                                                                                                                                                                     |              |              |              |              |              | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Juni <sup>r)</sup> |                                                               |
| 1 Surat Berharga Pasar Keuangan Syariah                                                                                                                             | 1.103        | 1.106        | 1.157        | 1.187        | 361          | 413                | 109                | 675                | 796               | 1.137         | 1.099         | 1.066         | 1.082         | 473           | 493           | 230           | 289           | 289                | 1 Islamic Financial Market Securities                         |
| 2 Surat Berharga Pasar Modal Syariah                                                                                                                                | 2.641        | 4.532        | 4.651        | 6.277        | 8.625        | 9.647              | 9.971              | 10.067             | 10.089            | 10.127        | 10.300        | 10.400        | 10.728        | 10.953        | 11.592        | 12.630        | 13.078        | 13.078             | 2 Islamic Capital Market Securities                           |
| 3 Lainnya                                                                                                                                                           | 42           | 95           | 94           | 94           | 94           | - <sup>r)</sup>    | - <sup>r)</sup>    | - <sup>r)</sup>    | - <sup>r)</sup>   | -             | -             | -             | -             | -             | -             | -             | -             | -                  | 3 Others                                                      |
| <b>Total</b>                                                                                                                                                        | <b>3.786</b> | <b>5.733</b> | <b>5.902</b> | <b>7.558</b> | <b>9.080</b> | <b>10.060</b>      | <b>10.079</b>      | <b>10.742</b>      | <b>10.885</b>     | <b>11.264</b> | <b>11.399</b> | <b>11.466</b> | <b>11.811</b> | <b>11.426</b> | <b>12.085</b> | <b>12.860</b> | <b>13.366</b> | <b>13.366</b>      | <b>Total</b>                                                  |
| r) Angka-angka diperbaiki                                                                                                                                           |              |              |              |              |              |                    |                    |                    |                   |               |               |               |               |               |               |               |               |                    | r) Revised figures                                            |
| *) 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" |

Miliar Rupiah (in Billion IDR)

**Tabel 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah**  
*(Financing Composition of Islamic Commercial Bank and Islamic Business Unit)*

| Akad                   | 2009          | 2010          | 2011           | 2012           | 2013           | 2014               |                    |                    |                   |                |                |                | 2015           |                |                |                |                |                    | Contract         |
|------------------------|---------------|---------------|----------------|----------------|----------------|--------------------|--------------------|--------------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------------|------------------|
|                        |               |               |                |                |                | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Juni <sup>r)</sup> |                  |
| Akad <i>Mudharabah</i> | 6.597         | 8.631         | 10.229         | 12.023         | 13.625         | 14.312             | 14.559             | 14.277             | 14.356            | 14.371         | 14.307         | 14.354         | 14.207         | 14.147         | 14.136         | 14.388         | 14.906         | 14.906             | <i>Mudharaba</i> |
| Akad <i>Musyarakah</i> | 10.412        | 14.624        | 18.960         | 27.667         | 39.874         | 45.648             | 46.739             | 47.353             | 48.611            | 48.627         | 50.005         | 49.387         | 49.416         | 49.686         | 51.721         | 52.672         | 54.033         | 54.033             | <i>Musharaka</i> |
| Akad <i>Murabahah</i>  | 26.321        | 37.508        | 56.365         | 88.004         | 110.565        | 114.322            | 114.128            | 114.002            | 114.891           | 115.088        | 115.602        | 117.371        | 115.979        | 116.268        | 117.358        | 117.210        | 117.777        | 117.777            | <i>Murabaha</i>  |
| Akad <i>Salam</i>      | 0             | 0             | 0              | 0              | 0              | 0                  | 0                  | 0                  | 0                 | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0                  | <i>Salam</i>     |
| Akad <i>Istishna</i>   | 423           | 347           | 326            | 376            | 582            | 563                | 578                | 582                | 585               | 598            | 618            | 633            | 630            | 645            | 651            | 664            | 678            | 678                | <i>Istishna</i>  |
| Akad <i>Ijarah</i>     | 1.305         | 2.341         | 3.839          | 7.345          | 10.481         | 10.594             | 10.673             | 10.564             | 11.020            | 11.179         | 11.464         | 11.620         | 11.418         | 11.367         | 11.386         | 11.454         | 11.561         | 11.561             | <i>Ijara</i>     |
| Akad <i>Qardh</i>      | 1.829         | 4.731         | 12.937         | 12.090         | 8.995          | 7.697              | 7.402              | 7.206              | 7.100             | 6.629          | 6.380          | 5.965          | 5.628          | 5.429          | 5.459          | 5.138          | 4.938          | 4.938              | <i>Qardh</i>     |
| Lainnya                | 0             | 0             | 0              | 0              | 0              | 0                  | 0                  | 0                  | 0                 | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0                  | <i>Others</i>    |
| <b>Total</b>           | <b>46.886</b> | <b>68.181</b> | <b>102.655</b> | <b>147.505</b> | <b>184.122</b> | <b>193.136</b>     | <b>194.079</b>     | <b>193.983</b>     | <b>196.563</b>    | <b>196.491</b> | <b>198.376</b> | <b>199.330</b> | <b>197.279</b> | <b>197.543</b> | <b>200.712</b> | <b>201.526</b> | <b>203.894</b> | <b>203.894</b>     | <b>Total</b>     |

<sup>r)</sup> Angka-angka diperbaiki<sup>r)</sup> Revised figures<sup>s)</sup> Angka-angka sementara<sup>s)</sup> Provisional figures

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

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

Juta Rupiah (in Million IDR)

| Tabel 19. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah<br>(Financing Composition of Islamic Rural Bank) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                         |
|-------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------|
| Akad                                                                                                                          | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      |           |           |           |           |           | 2015      |           |           |           |           |           | Contract  |                         |
|                                                                                                                               |           |           |           |           |           | Juni      | Juli      | Agus      | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Juni                    |
| Akad Mudharabah                                                                                                               | 52.781    | 65.471    | 75.807    | 99.361    | 106.851   | 117.505   | 120.765   | 120.617   | 123.717   | 123.691   | 124.847   | 122.467   | 118.415   | 118.353   | 123.975   | 133.805   | 143.760   | 158.936   | Mudharaba               |
| Akad Musyarakah                                                                                                               | 144.969   | 217.954   | 246.796   | 321.131   | 426.528   | 505.405   | 516.556   | 531.182   | 556.451   | 562.979   | 567.939   | 567.658   | 537.147   | 551.971   | 572.606   | 582.366   | 603.277   | 613.206   | Musharaka               |
| Akad Murabahah                                                                                                                | 1.269.900 | 1.621.526 | 2.154.494 | 2.854.646 | 3.546.361 | 3.857.695 | 3.865.210 | 3.854.672 | 3.899.660 | 3.918.522 | 3.940.199 | 3.965.543 | 3.990.394 | 4.054.034 | 4.132.430 | 4.212.147 | 4.281.505 | 4.367.727 | Murabaha                |
| Akad Salam                                                                                                                    | 105       | 45        | 20        | 197       | 26        | 21        | 21        | 21        | 20        | 20        | 20        | 16        | 16        | 16        | 16        | 16        | 16        | 16        | Salam                   |
| Akad Istishna                                                                                                                 | 32.766    | 27.598    | 23.673    | 20.751    | 17.614    | 14.910    | 14.574    | 14.159    | 13.851    | 13.528    | 13.237    | 12.881    | 12.677    | 12.460    | 12.223    | 12.059    | 11.915    | 11.772    | Istishna                |
| Akad Ijarah                                                                                                                   | 7.803     | 13.499    | 13.815    | 13.522    | 8.318     | 5.156     | 5.426     | 5.250     | 5.514     | 5.391     | 5.365     | 5.179     | 5.422     | 6.162     | 6.548     | 6.614     | 6.349     | 6.554     | Ijara                   |
| Akad Qardh                                                                                                                    | 50.018    | 63.000    | 72.095    | 81.666    | 93.325    | 108.684   | 98.449    | 94.617    | 90.895    | 92.646    | 96.207    | 97.709    | 100.772   | 103.521   | 108.920   | 108.523   | 107.638   | 115.858   | Qardh                   |
| Multijasa                                                                                                                     | 28.578    | 51.344    | 89.230    | 162.245   | 234.469   | 235.956   | 229.075   | 225.055   | 228.177   | 230.977   | 232.499   | 233.456   | 239.592   | 246.695   | 259.339   | 270.571   | 281.175   | 287.629   | Multi Purpose Financing |
| Total                                                                                                                         | 1.586.919 | 2.060.437 | 2.675.930 | 3.553.520 | 4.433.492 | 4.845.333 | 4.850.077 | 4.845.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.909 | 5.004.436 | 5.093.212 | 5.216.058 | 5.326.101 | 5.435.635 | 5.561.698 | Total                   |

Miliar Rupiah (in Billion IDR)

| Tabel 20. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi<br>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector) |        |        |         |         |         |                    |                    |                    |                   |         |         |         |         |         |         |         |         |                    |                                                   |                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|--------------------|--------------------|--------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|---------------------------------------------------|---------------------------------------------------------------|
| SEKTOR EKONOMI                                                                                                                                                                          | 2009   | 2010   | 2011    | 2012    | 2013    | 2014               |                    |                    |                   |         |         |         | 2015    |         |         |         |         |                    |                                                   | ECONOMIC SECTOR                                               |
|                                                                                                                                                                                         |        |        |         |         |         | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Juni <sup>1)</sup> |                                                   |                                                               |
| Pertanian, kehutanan dan sarana pertanian                                                                                                                                               | 1.331  | 1.762  | 2.201   | 2.809   | 3.165   | 4.644              | 5.292              | 5.300              | 5.497             | 5.374   | 5.516   | 5.679   | 5.674   | 5.626   | 6.515   | 6.554   | 7.228   | 7.228              | Agriculture, forestry and agricultural facilities |                                                               |
| Pertambangan                                                                                                                                                                            | 1.047  | 1.120  | 1.733   | 2.094   | 3.018   | 3.831              | 4.342              | 4.187              | 4.376             | 4.533   | 4.852   | 4.597   | 4.406   | 4.331   | 4.660   | 5.165   | 5.177   | 5.177              | Mining                                            |                                                               |
| Perindustrian                                                                                                                                                                           | 1.579  | 2.337  | 4.077   | 5.008   | 6.029   | 11.477             | 12.344             | 12.466             | 12.714            | 13.053  | 13.567  | 13.300  | 13.700  | 13.860  | 14.804  | 14.475  | 14.888  | 14.888             | Manufacturing                                     |                                                               |
| Listrik, gas dan air                                                                                                                                                                    | 698    | 1.354  | 2.381   | 3.159   | 4.663   | 3.982              | 4.434              | 4.502              | 4.896             | 4.631   | 5.370   | 5.492   | 5.710   | 5.666   | 5.668   | 5.655   | 5.828   | 5.828              | Water, gas and electricity                        |                                                               |
| Konstruksi                                                                                                                                                                              | 3.516  | 4.194  | 5.858   | 7.142   | 8.086   | 8.184              | 10.919             | 11.804             | 12.044            | 11.924  | 12.007  | 11.669  | 11.273  | 11.187  | 11.567  | 11.465  | 11.591  | 11.591             | Construction                                      |                                                               |
| Perdagangan, restoran dan hotel                                                                                                                                                         | 5.000  | 7.609  | 9.778   | 12.624  | 14.314  | 19.690             | 23.281             | 23.275             | 23.464            | 23.384  | 23.815  | 24.287  | 24.125  | 24.418  | 25.569  | 26.476  | 26.810  | 26.810             | Trade, restaurants and hotels                     |                                                               |
| Pengangkutan, pergudangan dan komunikasi                                                                                                                                                | 3.349  | 3.696  | 3.369   | 4.321   | 5.387   | 15.082             | 14.620             | 14.082             | 13.697            | 13.372  | 11.954  | 12.192  | 12.104  | 12.198  | 14.193  | 14.105  | 13.967  | 13.967             | Transport, cargo storage and communication        |                                                               |
| Jasa dunia usaha                                                                                                                                                                        | 13.664 | 20.233 | 25.630  | 37.150  | 47.598  | 79.073             | 62.467             | 63.249             | 64.936            | 65.537  | 66.000  | 66.810  | 66.196  | 66.915  | 68.183  | 69.209  | 70.270  | 70.270             | Business Services                                 |                                                               |
| Jasa sosial/masyarakat                                                                                                                                                                  | 2.661  | 2.975  | 4.464   | 7.878   | 12.085  | 6.724              | 12.740             | 11.768             | 11.190            | 11.016  | 10.997  | 11.022  | 10.882  | 10.764  | 11.483  | 11.176  | 11.076  | 11.076             | Social Services                                   |                                                               |
| Lain-lain                                                                                                                                                                               | 14.042 | 22.902 | 43.164  | 65.319  | 79.778  | 40.448             | 43.639             | 43.350             | 43.748            | 43.667  | 44.299  | 44.282  | 43.208  | 42.577  | 38.068  | 37.247  | 37.060  | 37.060             | Others                                            |                                                               |
| Total                                                                                                                                                                                   | 46.886 | 68.181 | 102.655 | 147.505 | 184.122 | 193.136            | 194.079            | 193.983            | 196.563           | 196.491 | 198.376 | 199.330 | 197.279 | 197.543 | 200.712 | 201.526 | 203.894 | 203.894            | Total                                             |                                                               |
| r) Angka-angka diperbaiki                                                                                                                                                               |        |        |         |         |         |                    |                    |                    |                   |         |         |         |         |         |         |         |         |                    |                                                   | r) Revised figures                                            |
| *) Angka-angka sementara                                                                                                                                                                |        |        |         |         |         |                    |                    |                    |                   |         |         |         |         |         |         |         |         |                    |                                                   | *) Provisional figures                                        |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"                                                                                                                          |        |        |         |         |         |                    |                    |                    |                   |         |         |         |         |         |         |         |         |                    |                                                   | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |



Juta Rupiah (in Million IDR)

| Tabel 21. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi<br>(Financing of Islamic Rural Bank based on Economic Sector) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                 |                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------|---------------------------------------------------|
| SEKTOR EKONOMI                                                                                                                                 | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      |           |           |           |           |           | 2015      |           |           |           |           |           | ECONOMIC SECTOR |                                                   |
|                                                                                                                                                |           |           |           |           |           | Jun       | Jul       | Agus      | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |                 | Jun                                               |
| Pertanian, kehutanan dan sarana pertanian                                                                                                      | 54.486    | 107.129   | 223.986   | 351.191   | 389.336   | 412.118   | 355.516   | 322.073   | 318.285   | 314.670   | 335.256   | 326.330   | 330.785   | 333.869   | 337.052   | 264.579   | 360.111   | 369.249         | Agriculture, forestry and agricultural facilities |
| Pertambangan                                                                                                                                   | 998       | 905       | 2.475     | 7.851     | 6.004     | 7.704     | 7.374     | 7.359     | 7.933     | 7.202     | 7.495     | 6.886     | 6.801     | 7.473     | 7.564     | 7.968     | 7.023     | 8.369           | Mining                                            |
| Perindustrian                                                                                                                                  | 20.420    | 24.635    | 33.781    | 31.314    | 39.681    | 47.221    | 49.274    | 48.676    | 53.282    | 52.687    | 52.866    | 53.026    | 51.616    | 50.024    | 51.419    | 59.852    | 58.845    | 56.099          | Manufacturing                                     |
| Listrik, gas dan air                                                                                                                           | 1.055     | 1.569     | 2.785     | 4.038     | 7.312     | 6.253     | 7.500     | 8.874     | 8.995     | 9.747     | 11.404    | 9.476     | 7.767     | 9.086     | 9.338     | 12.413    | 8.846     | 11.959          | Water, gas and electricity                        |
| Konstruksi                                                                                                                                     | 48.178    | 66.492    | 92.603    | 125.137   | 157.138   | 196.478   | 199.786   | 211.449   | 218.650   | 235.377   | 246.948   | 237.323   | 234.978   | 240.560   | 257.588   | 279.906   | 300.591   | 309.895         | Construction                                      |
| Perdagangan, restoran dan hotel                                                                                                                | 486.018   | 624.428   | 1.006.448 | 1.222.281 | 1.443.921 | 1.496.754 | 1.487.471 | 1.493.645 | 1.610.226 | 1.564.305 | 1.513.244 | 1.575.091 | 1.527.305 | 1.535.558 | 1.525.023 | 1.989.033 | 1.621.891 | 1.656.580       | Trade, restaurants and hotels                     |
| Pengangkutan, pergudangan dan komunikasi                                                                                                       | 17.289    | 21.768    | 36.506    | 67.423    | 70.748    | 79.600    | 78.856    | 104.058   | 74.782    | 97.470    | 87.745    | 83.283    | 80.781    | 84.916    | 85.655    | 91.754    | 98.631    | 97.509          | Transport, cargo storage and communication        |
| Jasa dunia usaha                                                                                                                               | 176.760   | 276.887   | 255.311   | 264.569   | 338.850   | 424.823   | 446.694   | 498.489   | 454.388   | 471.697   | 525.038   | 491.775   | 501.125   | 527.500   | 530.813   | 288.917   | 516.715   | 537.911         | Business Services                                 |
| Jasa sosial/masyarakat                                                                                                                         | 16.451    | 26.564    | 91.939    | 227.216   | 365.005   | 442.806   | 507.585   | 445.221   | 459.851   | 463.214   | 459.335   | 458.242   | 454.205   | 463.838   | 473.353   | 439.045   | 528.044   | 538.991         | Social Services                                   |
| Lain-lain                                                                                                                                      | 765.264   | 910.060   | 930.095   | 1.252.499 | 1.615.497 | 1.731.576 | 1.710.023 | 1.705.729 | 1.711.891 | 1.731.390 | 1.740.982 | 1.763.477 | 1.809.074 | 1.840.387 | 1.938.253 | 1.892.633 | 1.934.937 | 1.975.135       | Others                                            |
| Total                                                                                                                                          | 1.586.919 | 2.060.437 | 2.675.930 | 3.553.520 | 4.433.492 | 4.845.333 | 4.850.077 | 4.845.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.909 | 5.004.436 | 5.093.212 | 5.216.058 | 5.326.101 | 5.435.635 | 5.561.698       | Total                                             |

Miliar Rupiah (in Billion IDR)

| Tabel 22. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan<br>(Financing of Islamic Commercial Bank and Islamic Business Unit Bank based on Type of Usage) |               |               |                |                |                |                    |                    |                    |                   |                                                               |                |                |                |                |                |                |                |                    |                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|----------------|----------------|----------------|--------------------|--------------------|--------------------|-------------------|---------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------------|-----------------|
| JENIS PENGGUNAAN                                                                                                                                                                             | 2009          | 2010          | 2011           | 2012           | 2013           | 2014               |                    |                    |                   |                                                               |                |                | 2015           |                |                |                |                |                    | TYPE OF USAGE   |
|                                                                                                                                                                                              |               |               |                |                |                | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt                                                           | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Juni <sup>r)</sup> |                 |
| Modal Kerja                                                                                                                                                                                  | 22.873        | 31.855        | 41.698         | 56.097         | 71.566         | 67.639             | 77.311             | 77.074             | 77.808            | 77.351                                                        | 78.210         | 77.935         | 77.210         | 77.666         | 77.598         | 78.745         | 80.099         | 80.099             | Working Capital |
| Investasi                                                                                                                                                                                    | 9.955         | 13.416        | 17.903         | 26.585         | 33.839         | 41.959             | 37.716             | 37.968             | 39.197            | 39.713                                                        | 40.348         | 41.718         | 41.268         | 41.105         | 44.242         | 43.986         | 44.628         | 44.628             | Investment      |
| Konsumsi                                                                                                                                                                                     | 14.058        | 22.910        | 43.053         | 64.823         | 78.715         | 83.539             | 79.052             | 78.940             | 79.558            | 79.426                                                        | 79.817         | 79.677         | 78.802         | 78.772         | 78.873         | 78.795         | 79.167         | 79.167             | Consumption     |
| <b>Total</b>                                                                                                                                                                                 | <b>46.886</b> | <b>68.181</b> | <b>102.655</b> | <b>147.505</b> | <b>184.120</b> | <b>193.136</b>     | <b>194.079</b>     | <b>193.983</b>     | <b>196.563</b>    | <b>196.491</b>                                                | <b>198.376</b> | <b>199.330</b> | <b>197.279</b> | <b>197.543</b> | <b>200.712</b> | <b>201.526</b> | <b>203.894</b> | <b>203.894</b>     | <b>Total</b>    |
| r) Angka-angka diperbaiki                                                                                                                                                                    |               |               |                |                |                |                    |                    |                    |                   | r) Revised figures                                            |                |                |                |                |                |                |                |                    |                 |
| *) Angka-angka sementara                                                                                                                                                                     |               |               |                |                |                |                    |                    |                    |                   | *) Provisional figures                                        |                |                |                |                |                |                |                |                    |                 |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"                                                                                                                               |               |               |                |                |                |                    |                    |                    |                   | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |                |                |                |                |                |                |                |                    |                 |

Juta Rupiah (in Million IDR)

**Tabel 23. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan**  
*(Financing of Islamic Rural Bank based on Type of Usage)*

| JENIS PENGGUNAAN | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      |           |           |           |           |           |           | 2015      |           |           |           |           |           | TYPE OF USAGE   |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------|
|                  |           |           |           |           |           | Jun       | Juli      | Agus      | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Juni      |                 |
| Modal Kerja      | 767.538   | 1.106.035 | 1.470.107 | 1.835.958 | 2.206.004 | 2.309.061 | 2.326.288 | 2.323.849 | 2.363.678 | 2.352.960 | 2.363.539 | 2.348.000 | 2.284.206 | 2.320.809 | 2.319.770 | 2.438.701 | 2.478.091 | 2.526.829 | Working Capital |
| Investasi        | 186.482   | 213.584   | 275.727   | 465.062   | 611.992   | 804.696   | 813.767   | 815.995   | 842.714   | 863.406   | 875.791   | 893.432   | 911.155   | 932.016   | 958.035   | 994.768   | 1.022.607 | 1.059.735 | Investment      |
| Konsumsi         | 632.899   | 740.818   | 930.095   | 1.252.499 | 1.615.497 | 1.731.576 | 1.710.023 | 1.705.729 | 1.711.891 | 1.731.390 | 1.740.982 | 1.763.477 | 1.809.074 | 1.840.387 | 1.938.253 | 1.892.633 | 1.934.937 | 1.975.135 | Consumption     |
| Total            | 1.586.919 | 2.060.437 | 2.675.930 | 3.553.520 | 4.433.492 | 4.845.333 | 4.850.077 | 4.845.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.909 | 5.004.436 | 5.093.212 | 5.216.058 | 5.326.101 | 5.435.635 | 5.561.698 | Total           |

Miliar Rupiah (in Billion IDR)

| Tabel 24. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan<br>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing) |        |        |         |         |         |                    |                    |                    |                   |                                                               |         |         |         |         |         |         |         |                    |                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|---------|---------|--------------------|--------------------|--------------------|-------------------|---------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|--------------------|----------------------------------|
| GOLONGAN PEMBIAYAAN                                                                                                                                                                            | 2009   | 2010   | 2011    | 2012    | 2013    | 2014               |                    |                    |                   |                                                               |         |         | 2015    |         |         |         |         |                    | TYPE OF FINANCING                |
|                                                                                                                                                                                                |        |        |         |         |         | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt                                                           | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Juni <sup>r)</sup> |                                  |
| Usaha Kecil dan Menengah                                                                                                                                                                       | 35.799 | 52.570 | 71.810  | 90.860  | 110.086 | 63.835             | 62.747             | 65.862             | 53.606            | 64.980                                                        | 59.148  | 59.806  | 58.142  | 57.780  | 57.203  | 54.812  | 51.603  | 51.603             | Small and Medium Enterprises     |
| Selain Usaha Kecil dan Menengah                                                                                                                                                                | 11.087 | 15.611 | 30.845  | 56.645  | 74.034  | 129.301            | 131.332            | 128.121            | 142.957           | 131.511                                                       | 139.227 | 139.524 | 139.138 | 139.763 | 143.509 | 146.714 | 152.291 | 152.291            | Non Small and Medium Enterprises |
| Total                                                                                                                                                                                          | 46.886 | 68.181 | 102.655 | 147.505 | 184.120 | 193.136            | 194.079            | 193.983            | 196.563           | 196.491                                                       | 198.376 | 199.330 | 197.279 | 197.543 | 200.712 | 201.526 | 203.894 | 203.894            | Total                            |
| r) Angka-angka diperbaiki                                                                                                                                                                      |        |        |         |         |         |                    |                    |                    |                   | r) Revised figures                                            |         |         |         |         |         |         |         |                    |                                  |
| *) Angka-angka sementara                                                                                                                                                                       |        |        |         |         |         |                    |                    |                    |                   | *) Provisional figures                                        |         |         |         |         |         |         |         |                    |                                  |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"                                                                                                                                 |        |        |         |         |         |                    |                    |                    |                   | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |         |         |         |         |         |         |         |                    |                                  |

Juta Rupiah (in Million IDR)

**Tabel 25. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan**  
*(Financing of Islamic Rural Bank based on Type of Financing)*

| GOLONGAN PEMBIAYAAN             | 2009             | 2010             | 2011             | 2012             | 2013             | 2014             |                  |                  |                  |                  |                  |                  | 2015             |                  |                  |                  |                  |                  | TYPE OF FINANCING                       |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------------|
|                                 |                  |                  |                  |                  |                  | Juni             | Juli             | Agus             | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Juni             |                                         |
| Usaha Kecil dan Menengah        | 833.076          | 1.115.962        | 1.547.205        | 2.080.094        | 2.620.263        | 2.877.623        | 2.902.967        | 2.904.714        | 2.971.398        | 2.969.553        | 3.001.529        | 3.005.858        | 2.968.072        | 3.009.666        | 3.024.673        | 3.129.535        | 3.214.794        | 3.303.629        | <i>Small and Medium Enterprises</i>     |
| Selain Usaha Kecil dan Menengah | 753.843          | 944.475          | 1.128.725        | 1.473.426        | 1.813.230        | 1.967.710        | 1.947.110        | 1.940.859        | 1.946.886        | 1.978.202        | 1.978.783        | 1.999.051        | 2.036.363        | 2.083.546        | 2.191.385        | 2.196.567        | 2.220.841        | 2.258.069        | <i>Non Small and Medium Enterprises</i> |
| <b>Total</b>                    | <b>1.586.919</b> | <b>2.060.437</b> | <b>2.675.930</b> | <b>3.553.520</b> | <b>4.433.492</b> | <b>4.845.333</b> | <b>4.850.077</b> | <b>4.845.573</b> | <b>4.918.284</b> | <b>4.947.756</b> | <b>4.980.312</b> | <b>5.004.909</b> | <b>5.004.436</b> | <b>5.093.212</b> | <b>5.216.058</b> | <b>5.326.101</b> | <b>5.435.635</b> | <b>5.561.698</b> | <b>Total</b>                            |

Miliar Rupiah (in Billion IDR)

**Tabel 26. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kualitas Pembiayaan**  
*(Financing of Islamic Commercial Bank and Islamic Business Unit based on Collectibility)*

| KOLEKTIBILITAS<br>PEMBIAYAAN                                   | 2009          | 2010          | 2011           | 2012           | 2013           | 2014               |                    |                    |                   |                |                |                | 2015           |                |                |                |                |                    | COLLECTIBILITY OF<br>FINANCING                                |
|----------------------------------------------------------------|---------------|---------------|----------------|----------------|----------------|--------------------|--------------------|--------------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------------|---------------------------------------------------------------|
|                                                                |               |               |                |                |                | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Juni <sup>r)</sup> |                                                               |
| <b>Lancar</b>                                                  | <b>45.004</b> | <b>66.120</b> | <b>100.067</b> | <b>144.236</b> | <b>179.292</b> | <b>185.594</b>     | <b>185.725</b>     | <b>185.094</b>     | <b>187.389</b>    | <b>187.150</b> | <b>188.734</b> | <b>190.697</b> | <b>187.671</b> | <b>187.462</b> | <b>191.062</b> | <b>192.215</b> | <b>194.187</b> | <b>194.187</b>     | <i>Performing Financing</i>                                   |
| - Lancar                                                       | 41.931        | 63.006        | 95.480         | 138.483        | 171.229        | 172.063            | 172.096            | 171.860            | 173.541           | 172.501        | 173.142        | 177.231        | 169.852        | 166.940        | 170.936        | 170.931        | 173.106        | 173.106            | - Current                                                     |
| - Dalam Perhatian Khusus                                       | 3.074         | 3.114         | 4.587          | 5.753          | 8.063          | 13.532             | 13.629             | 13.234             | 13.848            | 14.649         | 15.591         | 13.467         | 17.819         | 20.522         | 20.126         | 21.283         | 21.081         | 21.081             | - Special Mention                                             |
| <b>Non Lancar</b>                                              | <b>1.882</b>  | <b>2.061</b>  | <b>2.588</b>   | <b>3.269</b>   | <b>4.828</b>   | <b>7.542</b>       | <b>8.354</b>       | <b>8.890</b>       | <b>9.175</b>      | <b>9.341</b>   | <b>9.642</b>   | <b>8.632</b>   | <b>9.608</b>   | <b>10.081</b>  | <b>9.650</b>   | <b>9.312</b>   | <b>9.707</b>   | <b>9.707</b>       | <i>Non Performing Financing</i>                               |
| - Kurang Lancar                                                | 435           | 677           | 1.075          | 980            | 1.353          | 2.566              | 3.034              | 2.810              | 2.627             | 2.794          | 2.611          | 2.467          | 2.740          | 2.851          | 2.751          | 2.664          | 3.014          | 3.014              | - Sub-Standard                                                |
| - Diragukan                                                    | 582           | 332           | 297            | 535            | 739            | 1.288              | 1.437              | 1.861              | 2.452             | 1.734          | 1.668          | 1.701          | 1.887          | 1.957          | 1.952          | 1.702          | 1.743          | 1.743              | - Doubtful                                                    |
| - Macet                                                        | 865           | 1.052         | 1.216          | 1.753          | 2.735          | 3.688              | 3.882              | 4.218              | 4.095             | 4.812          | 5.363          | 4.465          | 4.981          | 5.273          | 4.947          | 4.946          | 4.950          | 4.950              | - Lost                                                        |
| <b>Total Pembiayaan</b>                                        | <b>46.886</b> | <b>68.181</b> | <b>102.655</b> | <b>147.505</b> | <b>184.120</b> | <b>193.136</b>     | <b>194.079</b>     | <b>193.983</b>     | <b>196.563</b>    | <b>196.491</b> | <b>198.376</b> | <b>199.330</b> | <b>197.279</b> | <b>197.543</b> | <b>200.712</b> | <b>201.526</b> | <b>203.894</b> | <b>203.894</b>     | <i>Total Financing</i>                                        |
| <b>Persentase NPF</b>                                          | <b>4,01%</b>  | <b>3,02%</b>  | <b>2,52%</b>   | <b>2,22%</b>   | <b>2,62%</b>   | <b>3,90%</b>       | <b>4,30%</b>       | <b>4,58%</b>       | <b>4,67%</b>      | <b>4,75%</b>   | <b>4,86%</b>   | <b>4,33%</b>   | <b>4,87%</b>   | <b>5,10%</b>   | <b>4,81%</b>   | <b>4,62%</b>   | <b>4,76%</b>   | <b>4,76%</b>       | <i>Percentage of NPFs</i>                                     |
| r) Angka-angka diperbaiki                                      |               |               |                |                |                |                    |                    |                    |                   |                |                |                |                |                |                |                |                |                    | r) Revised figures                                            |
| *) Angka-angka sementara                                       |               |               |                |                |                |                    |                    |                    |                   |                |                |                |                |                |                |                |                |                    | *) Provisional figures                                        |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK" |               |               |                |                |                |                    |                    |                    |                   |                |                |                |                |                |                |                |                |                    | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |

Juta Rupiah (in Million IDR)

| Tabel 27. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan<br>(Financing of Islamic Rural Bank based on Collectibility) |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                                |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------|--------------------------|
| KOLEKTIBILITAS<br>PEMBIAYAAN                                                                                                                       | 2009      | 2010      | 2011      | 2012      | 2013      | 2014      |           |           |           |           |           | 2015      |           |           |           |           |           | COLLECTIBILITY OF<br>FINANCING |                          |
|                                                                                                                                                    |           |           |           |           |           | Juni      | Juli      | Agus      | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |                                | Juni                     |
| Lancar                                                                                                                                             | 1.475.306 | 1.926.565 | 2.512.328 | 3.334.885 | 4.145.119 | 4.449.201 | 4.431.946 | 4.417.898 | 4.491.297 | 4.505.471 | 4.541.749 | 4.610.238 | 4.555.723 | 4.629.015 | 4.726.606 | 4.829.382 | 4.925.731 | 5.047.296                      | Performing Financing     |
| Non Lancar                                                                                                                                         | 111.612   | 133.872   | 163.602   | 218.635   | 288.373   | 396.133   | 418.131   | 427.676   | 426.987   | 442.285   | 438.563   | 394.671   | 448.712   | 464.197   | 489.452   | 496.720   | 509.903   | 514.402                        | Non Performing Financing |
| - Kurang Lancar                                                                                                                                    | 31.049    | 39.185    | 49.319    | 72.806    | 90.581    | 153.731   | 160.902   | 158.906   | 148.778   | 158.100   | 154.605   | 136.251   | 178.669   | 190.590   | 191.161   | 174.121   | 173.666   | 176.756                        | Sub-Standard             |
| - Diragukan                                                                                                                                        | 30.687    | 29.919    | 44.663    | 51.649    | 65.847    | 80.822    | 85.761    | 91.431    | 89.541    | 90.756    | 88.808    | 81.069    | 85.889    | 85.490    | 98.003    | 108.815   | 113.688   | 113.260                        | Doubtful                 |
| - Macet                                                                                                                                            | 49.877    | 64.767    | 69.620    | 94.180    | 131.945   | 161.579   | 171.469   | 177.339   | 188.669   | 193.428   | 195.150   | 177.351   | 184.153   | 188.117   | 200.288   | 213.784   | 222.549   | 224.385                        | Lost                     |
| Total Pembiayaan                                                                                                                                   | 1.586.919 | 2.060.437 | 2.675.930 | 3.553.520 | 4.433.492 | 4.845.333 | 4.850.077 | 4.845.573 | 4.918.284 | 4.947.756 | 4.980.312 | 5.004.909 | 5.004.436 | 5.093.212 | 5.216.058 | 5.326.101 | 5.435.635 | 5.561.698                      | Total Financing          |
| Persentase NPF                                                                                                                                     | 7,03%     | 6,50%     | 6,11%     | 6,15%     | 6,50%     | 8,18%     | 8,62%     | 8,83%     | 8,68%     | 8,94%     | 8,81%     | 7,89%     | 8,97%     | 9,11%     | 9,38%     | 9,33%     | 9,38%     | 9,25%                          | Percentage of NPFs       |

Miliar Rupiah (in Billion IDR)

**Tabel 28. Pembiayaan Non Lancar Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi**  
*(Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector)*

| SEKTOR EKONOMI                                                 | 2009  | 2010  | 2011  | 2012  | 2013  | 2014              |                   |                    |                   |       |       |       | 2015  |        |       |       |       |                   |                                                   | ECONOMIC SECTOR                                               |
|----------------------------------------------------------------|-------|-------|-------|-------|-------|-------------------|-------------------|--------------------|-------------------|-------|-------|-------|-------|--------|-------|-------|-------|-------------------|---------------------------------------------------|---------------------------------------------------------------|
|                                                                |       |       |       |       |       | Jun <sup>r)</sup> | Jul <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt   | Nov   | Des   | Jan   | Feb    | Mar   | Apr   | Mei   | Jun <sup>r)</sup> |                                                   |                                                               |
| Pertanian, kehutanan dan sarana pertanian                      | 64    | 61    | 79    | 103   | 166   | 329               | 378               | 387                | 372               | 389   | 399   | 404   | 464   | 491    | 471   | 473   | 486   | 486               | Agriculture, forestry and agricultural facilities |                                                               |
| Pertambangan                                                   | 20    | 27    | 37    | 57    | 21    | 179               | 362               | 418                | 658               | 627   | 600   | 439   | 429   | 408    | 496   | 463   | 550   | 550               | Mining                                            |                                                               |
| Perindustrian                                                  | 184   | 98    | 128   | 122   | 256   | 522               | 503               | 511                | 565               | 516   | 681   | 524   | 638   | 676    | 630   | 627   | 781   | 781               | Manufacturing                                     |                                                               |
| Listrik, gas dan air                                           | 0     | 1     | 19    | 16    | 10    | 76                | 81                | 88                 | 89                | 262   | 366   | 395   | 431   | 372    | 395   | 370   | 351   | 351               | Water, gas and electricity                        |                                                               |
| Konstruksi                                                     | 180   | 185   | 455   | 280   | 405   | 376               | 638               | 739                | 645               | 764   | 1.004 | 854   | 851   | 914    | 878   | 770   | 773   | 773               | Construction                                      |                                                               |
| Perdagangan, restoran dan hotel                                | 436   | 338   | 562   | 548   | 604   | 797               | 1.547             | 1.614              | 1.586             | 1.588 | 1.690 | 1.536 | 1.646 | 1.805  | 1.592 | 1.602 | 1.777 | 1.777             | Trade, restaurants and hotels                     |                                                               |
| Pengangkutan, pergudangan dan komunikasi                       | 177   | 263   | 163   | 341   | 317   | 639               | 851               | 1.153              | 1.361             | 1.316 | 934   | 837   | 957   | 1.032  | 1.102 | 960   | 1.001 | 1.001             | Transport, cargo storage and communication        |                                                               |
| Jasa dunia usaha                                               | 311   | 551   | 532   | 788   | 1.286 | 2.633             | 2.112             | 2.143              | 2.186             | 2.212 | 2.208 | 1.899 | 2.184 | 2.260  | 2.010 | 2.061 | 2.060 | 2.060             | Business Services                                 |                                                               |
| Jasa sosial/masyarakat                                         | 59    | 55    | 64    | 124   | 205   | 135               | 650               | 684                | 631               | 662   | 600   | 585   | 644   | 705    | 718   | 628   | 634   | 634               | Social Services                                   |                                                               |
| Lain-lain                                                      | 450   | 470   | 550   | 889   | 1.559 | 1.857             | 1.234             | 1.153              | 1.080             | 1.003 | 1.158 | 1.159 | 1.362 | 1.419  | 1.358 | 1.357 | 1.295 | 1.295             | Others                                            |                                                               |
| Total                                                          | 1.882 | 2.061 | 2.588 | 3.269 | 4.828 | 7.542             | 8.354             | 8.890              | 9.175             | 9.341 | 9.642 | 8.632 | 9.608 | 10.081 | 9.650 | 9.312 | 9.707 | 9.707             | Total                                             |                                                               |
| r) Angka-angka diperbaiki                                      |       |       |       |       |       |                   |                   |                    |                   |       |       |       |       |        |       |       |       |                   |                                                   | r) Revised figures                                            |
| *) Angka-angka sementara                                       |       |       |       |       |       |                   |                   |                    |                   |       |       |       |       |        |       |       |       |                   |                                                   | *) Provisional figures                                        |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK" |       |       |       |       |       |                   |                   |                    |                   |       |       |       |       |        |       |       |       |                   |                                                   | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |



Juta Rupiah (in Million IDR)

**Tabel 29. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi**  
*(Non Performing Financing of Islamic Rural Bank based on Economic Sector)*

| SEKTOR EKONOMI                            | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    |         |         |         |         |         |         | 2015    |         |         |         |         |         |                                                   | ECONOMIC SECTOR |
|-------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------|-----------------|
|                                           |         |         |         |         |         | Juni    | Juli    | Agus    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Juni    |                                                   |                 |
| Pertanian, kehutanan dan sarana pertanian | 3.741   | 5.058   | 8.446   | 16.813  | 32.356  | 38.454  | 40.967  | 37.271  | 35.782  | 40.427  | 37.357  | 34.327  | 42.163  | 41.538  | 45.433  | 39.997  | 44.184  | 44.021  | Agriculture, forestry and agricultural facilities |                 |
| Pertambangan                              | 309     | 157     | 261     | 247     | 1.074   | 459     | 447     | 356     | 373     | 370     | 386     | 319     | 387     | 741     | 1.240   | 742     | 875     | 1.195   | Mining                                            |                 |
| Perindustrian                             | 3.090   | 3.036   | 2.532   | 3.693   | 3.407   | 5.335   | 6.408   | 6.364   | 6.834   | 5.902   | 6.500   | 5.423   | 5.621   | 5.525   | 6.031   | 6.759   | 6.559   | 7.405   | Manufacturing                                     |                 |
| Listrik, gas dan air                      | 75      | 22      | 808     | 67      | 32      | 102     | 474     | 756     | 1.455   | 823     | 901     | 895     | 761     | 806     | 722     | 1.198   | 1.821   | 1.214   | Water, gas and electricity                        |                 |
| Konstruksi                                | 4.484   | 5.245   | 12.131  | 8.261   | 9.797   | 16.693  | 18.873  | 21.186  | 21.374  | 22.961  | 20.050  | 16.924  | 22.386  | 22.618  | 25.889  | 26.591  | 28.914  | 27.314  | Construction                                      |                 |
| Perdagangan, restoran dan hotel           | 45.737  | 57.125  | 69.832  | 97.578  | 137.654 | 176.855 | 187.326 | 200.208 | 203.050 | 208.550 | 214.630 | 191.559 | 204.220 | 206.189 | 208.392 | 224.616 | 218.804 | 221.831 | Trade, restaurants and hotels                     |                 |
| Pengangkutan, pergudangan dan komunikasi  | 1.705   | 2.236   | 1.947   | 3.217   | 3.309   | 5.709   | 5.015   | 6.534   | 5.538   | 6.735   | 7.266   | 4.825   | 5.512   | 6.019   | 8.213   | 9.778   | 10.561  | 9.158   | Transport, cargo storage and communication        |                 |
| Jasa dunia usaha                          | 10.416  | 15.418  | 15.612  | 21.020  | 11.893  | 26.737  | 24.716  | 25.492  | 22.519  | 22.720  | 23.078  | 21.292  | 24.498  | 30.582  | 28.718  | 37.827  | 36.865  | 39.344  | Business Services                                 |                 |
| Jasa sosial/masyarakat                    | 516     | 799     | 6.940   | 11.780  | 24.877  | 40.736  | 45.677  | 41.951  | 41.706  | 44.577  | 38.750  | 35.376  | 44.770  | 44.133  | 50.353  | 41.787  | 50.637  | 49.829  | Social Services                                   |                 |
| Lain-lain                                 | 41.539  | 44.776  | 45.093  | 55.960  | 63.974  | 85.052  | 88.229  | 87.558  | 88.357  | 89.219  | 89.645  | 83.731  | 98.394  | 106.045 | 114.462 | 107.426 | 110.683 | 113.089 | Others                                            |                 |
| Total                                     | 111.612 | 133.872 | 163.602 | 218.635 | 288.373 | 396.133 | 418.131 | 427.676 | 426.987 | 442.285 | 438.563 | 394.671 | 448.712 | 464.197 | 489.452 | 496.720 | 509.903 | 514.402 | Total                                             |                 |

Miliar Rupiah (in Billion IDR)

| Tabel 30. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan<br>(Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage) |              |              |              |              |              |                    |                    |                    |                   |                                                               |              |              |              |               |              |              |              |                    |                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------------|--------------------|--------------------|-------------------|---------------------------------------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------------|-----------------|
| JENIS PENGGUNAAN                                                                                                                                                                                                  | 2009         | 2010         | 2011         | 2012         | 2013         | 2014               |                    |                    |                   |                                                               |              |              | 2015         |               |              |              |              |                    | TYPE OF USAGE   |
|                                                                                                                                                                                                                   |              |              |              |              |              | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt                                                           | Nov          | Des          | Jan          | Feb           | Mar          | Apr          | Mei          | Juni <sup>1)</sup> |                 |
| Modal Kerja                                                                                                                                                                                                       | 899          | 1.070        | 1.610        | 1.671        | 2.253        | 3.519              | 4.233              | 4.791              | 5.170             | 5.105                                                         | 5.454        | 4.742        | 4.939        | 5.231         | 4.690        | 4.474        | 4.877        | 4.877              | Working Capital |
| Investasi                                                                                                                                                                                                         | 534          | 521          | 428          | 710          | 1.021        | 1.829              | 1.849              | 1.913              | 1.878             | 2.122                                                         | 2.027        | 1.854        | 2.285        | 2.377         | 2.635        | 2.444        | 2.512        | 2.512              | Investment      |
| Konsumsi                                                                                                                                                                                                          | 450          | 470          | 551          | 888          | 1.554        | 2.194              | 2.272              | 2.186              | 2.127             | 2.114                                                         | 2.161        | 2.035        | 2.384        | 2.473         | 2.325        | 2.394        | 2.318        | 2.318              | Consumption     |
| <b>Total</b>                                                                                                                                                                                                      | <b>1.882</b> | <b>2.061</b> | <b>2.588</b> | <b>3.269</b> | <b>4.828</b> | <b>7.542</b>       | <b>8.354</b>       | <b>8.890</b>       | <b>9.175</b>      | <b>9.341</b>                                                  | <b>9.642</b> | <b>8.632</b> | <b>9.608</b> | <b>10.081</b> | <b>9.650</b> | <b>9.312</b> | <b>9.707</b> | <b>9.707</b>       | <b>Total</b>    |
| r) Angka-angka diperbaiki                                                                                                                                                                                         |              |              |              |              |              |                    |                    |                    |                   | r) Revised figures                                            |              |              |              |               |              |              |              |                    |                 |
| *) Angka-angka sementara                                                                                                                                                                                          |              |              |              |              |              |                    |                    |                    |                   | *) Provisional figures                                        |              |              |              |               |              |              |              |                    |                 |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"                                                                                                                                                    |              |              |              |              |              |                    |                    |                    |                   | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |              |              |              |               |              |              |              |                    |                 |

Juta Rupiah (in Million IDR)

| Tabel 31. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan<br>(Non Performing Financing of Islamic Rural Bank based on Type of Usage) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                 |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------|---------------|
| JENIS PENGGUNAAN                                                                                                                                                         | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    |         |         |         |         |         |         | 2015    |         |         |         |         |         |                 | TYPE OF USAGE |
|                                                                                                                                                                          |         |         |         |         |         | Jun     | Juli    | Agus    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                 |               |
| Modal Kerja                                                                                                                                                              | 68.821  | 85.730  | 106.890 | 142.934 | 198.594 | 270.753 | 285.549 | 295.730 | 295.295 | 307.827 | 300.091 | 268.743 | 296.454 | 303.499 | 314.444 | 332.398 | 337.561 | 337.338 | Working Capital |               |
| Investasi                                                                                                                                                                | 10.723  | 11.195  | 11.618  | 19.741  | 25.805  | 40.327  | 44.353  | 44.388  | 43.336  | 45.239  | 48.827  | 42.197  | 53.864  | 54.653  | 60.547  | 56.896  | 61.660  | 63.975  | Investment      |               |
| Konsumsi                                                                                                                                                                 | 32.068  | 36.947  | 45.093  | 55.960  | 63.974  | 85.052  | 88.229  | 87.558  | 88.357  | 89.219  | 89.645  | 83.731  | 98.394  | 106.045 | 114.462 | 107.426 | 110.683 | 113.089 | Consumption     |               |
| Total                                                                                                                                                                    | 111.612 | 133.872 | 163.602 | 218.635 | 288.373 | 396.133 | 418.131 | 427.676 | 426.987 | 442.285 | 438.563 | 394.671 | 448.712 | 464.197 | 489.452 | 496.720 | 509.903 | 514.402 | Total           |               |

Miliar Rupiah (in Billion IDR)

| Tabel 32. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan<br>(Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing) |              |              |              |              |              |                    |                    |                    |                   |                                                               |              |              |              |               |              |              |              |                    |                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------------|--------------------|--------------------|-------------------|---------------------------------------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------------|----------------------------------|
| GOLONGAN PEMBIAYAAN                                                                                                                                                                                                      | 2009         | 2010         | 2011         | 2012         | 2013         | 2014               |                    |                    |                   |                                                               |              |              | 2015         |               |              |              |              |                    | TYPE OF FINANCING                |
|                                                                                                                                                                                                                          |              |              |              |              |              | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt                                                           | Nov          | Des          | Jan          | Feb           | Mar          | Apr          | Mei          | Juni <sup>r)</sup> |                                  |
| Usaha Kecil dan Menengah                                                                                                                                                                                                 | 1.611        | 1.824        | 2.140        | 2.060        | 2.879        | 4.106              | 4.246              | 4.638              | 3.674             | 4.701                                                         | 3.982        | 3.875        | 4.209        | 4.434         | 4.127        | 4.004        | 4.150        | 4.150              | Small and Medium Enterprises     |
| Selain Usaha Kecil dan Menengah                                                                                                                                                                                          | 271          | 237          | 448          | 1.209        | 1.950        | 3.436              | 4.108              | 4.252              | 5.501             | 4.639                                                         | 5.660        | 4.757        | 5.399        | 5.647         | 5.523        | 5.308        | 5.557        | 5.557              | Non Small and Medium Enterprises |
| <b>Total</b>                                                                                                                                                                                                             | <b>1.882</b> | <b>2.061</b> | <b>2.588</b> | <b>3.269</b> | <b>4.828</b> | <b>7.542</b>       | <b>8.354</b>       | <b>8.890</b>       | <b>9.175</b>      | <b>9.341</b>                                                  | <b>9.642</b> | <b>8.632</b> | <b>9.608</b> | <b>10.081</b> | <b>9.650</b> | <b>9.312</b> | <b>9.707</b> | <b>9.707</b>       | <b>Total</b>                     |
| r) Angka-angka diperbaiki                                                                                                                                                                                                |              |              |              |              |              |                    |                    |                    |                   | r) Revised figures                                            |              |              |              |               |              |              |              |                    |                                  |
| *) Angka-angka sementara                                                                                                                                                                                                 |              |              |              |              |              |                    |                    |                    |                   | *) Provisional figures                                        |              |              |              |               |              |              |              |                    |                                  |
| 1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"                                                                                                                                                           |              |              |              |              |              |                    |                    |                    |                   | 1. "Revision of data BUS-UUS began in May 2014 based on LSMK" |              |              |              |               |              |              |              |                    |                                  |

Juta Rupiah (in Million IDR)

| Tabel 33. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan<br>(Non Performing Financing of Islamic Rural Bank based on Type of Financing) |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------|
| GOLONGAN PEMBIAYAAN                                                                                                                                                             | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    |         |         |         |         |         |         | 2015    |         |         |         |         |         | TYPE OF FINANCING                |
|                                                                                                                                                                                 |         |         |         |         |         | Juni    | Juli    | Agus    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Juni    |                                  |
| Usaha Kecil dan Menengah                                                                                                                                                        | 70.160  | 87.831  | 110.786 | 148.572 | 211.390 | 290.802 | 308.208 | 319.450 | 320.081 | 333.247 | 329.379 | 295.796 | 328.962 | 335.641 | 353.288 | 363.429 | 373.741 | 375.726 | Small and Medium Enterprises     |
| Selain Usaha Kecil dan Menengah                                                                                                                                                 | 41.453  | 46.040  | 52.816  | 70.063  | 76.982  | 105.330 | 109.923 | 108.226 | 106.906 | 109.038 | 109.183 | 98.875  | 119.750 | 128.555 | 136.165 | 133.291 | 136.162 | 138.676 | Non Small and Medium Enterprises |
| Total                                                                                                                                                                           | 111.612 | 133.872 | 52.816  | 70.063  | 288.373 | 396.133 | 418.131 | 427.676 | 426.987 | 442.285 | 438.563 | 394.671 | 448.712 | 464.197 | 489.452 | 496.720 | 509.903 | 514.402 | Total                            |

**Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah**  
**(Number of Account of Islamic Commercial Bank and Islamic Business Unit)**

| Jenis             | 2009      | 2010      | 2011      | 2012       | 2013       | 2014              |                    |                    |                   |            |            |            | 2015       |            |            |            |            |                    |                 | Type |
|-------------------|-----------|-----------|-----------|------------|------------|-------------------|--------------------|--------------------|-------------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------------|-----------------|------|
|                   |           |           |           |            |            | Jun <sup>i)</sup> | Juli <sup>i)</sup> | Agus <sup>i)</sup> | Sep <sup>i)</sup> | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Juni <sup>i)</sup> |                 |      |
| Dana Pihak Ketiga | 4.537.565 | 6.053.658 | 8.187.428 | 10.847.862 | 12.724.187 | 12.884.626        | 13.195.607         | 13.387.089         | 13.621.919        | 13.909.509 | 14.225.486 | 14.444.146 | 14.541.835 | 14.707.419 | 14.696.478 | 14.768.649 | 14.810.700 | 14.810.700         | Depositor Funds |      |
| Giro iB           | 71.635    | 77.200    | 93.736    | 298.804    | 180.368    | 135.024           | 143.785            | 145.053            | 146.436           | 147.699    | 148.807    | 150.263    | 150.598    | 150.711    | 150.933    | 152.042    | 153.037    | 153.037            | Demand Deposits |      |
| Tabungan iB       | 4.315.582 | 5.790.058 | 7.869.475 | 10.231.194 | 12.187.397 | 12.491.368        | 12.791.117         | 12.978.116         | 13.211.081        | 13.496.261 | 13.810.242 | 14.024.264 | 14.118.024 | 14.283.080 | 14.271.957 | 14.341.434 | 14.383.085 | 14.383.085         | Saving Deposits |      |
| Deposito iB       | 150.348   | 186.400   | 224.217   | 317.864    | 356.422    | 258.234           | 260.705            | 263.920            | 264.402           | 265.549    | 266.437    | 269.619    | 273.213    | 273.628    | 273.588    | 275.173    | 274.578    | 274.578            | Time Deposits   |      |
| Pembiayaan        | 686.535   | 865.920   | 1.399.330 | 2.512.295  | 3.479.979  | 3.586.550         | 3.689.109          | 3.733.879          | 3.749.488         | 3.758.798  | 3.758.096  | 3.770.629  | 3.742.349  | 3.728.549  | 3.693.384  | 3.673.227  | 3.660.900  | 3.660.900          | Financing       |      |
| Akad Mudharabah   | 32.609    | 39.844    | 46.510    | 48.725     | 46.461     | 47.596            | 44.993             | 47.095             | 47.250            | 47.339     | 42.628     | 47.370     | 47.375     | 47.446     | 46.997     | 41.931     | 41.949     | 41.949             | Mudharaba       |      |
| Akad Musyarakah   | 16.066    | 22.799    | 29.591    | 40.470     | 50.267     | 53.944            | 103.539            | 97.381             | 85.551            | 76.203     | 74.270     | 72.403     | 70.877     | 69.721     | 67.540     | 61.914     | 56.106     | 56.106             | Musharaka       |      |
| Akad Murabahah    | 531.952   | 586.706   | 797.912   | 1.754.412  | 2.776.068  | 2.984.571         | 3.075.858          | 3.113.868          | 3.149.368         | 3.180.890  | 3.198.521  | 3.231.216  | 3.219.507  | 3.216.576  | 3.202.623  | 3.201.930  | 3.199.660  | 3.199.660          | Murabaha        |      |
| Akad Salam        | -         | -         | -         | -          | -          | -                 | -                  | -                  | -                 | -          | -          | -          | -          | -          | -          | -          | -          | -                  | Salam           |      |
| Akad Istishna     | 1.346     | 1.335     | 1.491     | 1.846      | 2.568      | 2.655             | 2.747              | 2.749              | 2.782             | 2.837      | 2.889      | 2.971      | 2.987      | 3.048      | 3.094      | 3.143      | 3.228      | 3.228              | Istishna        |      |
| Akad Ijarah       | 4.192     | 7.682     | 34.271    | 49.092     | 69.317     | 83.082            | 82.633             | 80.770             | 79.959            | 77.956     | 75.929     | 72.739     | 70.227     | 68.623     | 66.940     | 65.361     | 64.247     | 64.247             | Ijara           |      |
| Akad Qardh        | 100.370   | 207.554   | 489.555   | 617.750    | 535.298    | 414.702           | 379.339            | 392.016            | 384.578           | 373.573    | 363.859    | 343.930    | 331.376    | 323.135    | 306.190    | 298.948    | 295.710    | 295.710            | Qardh           |      |
| Total             | 5.224.100 | 6.919.578 | 9.586.758 | 13.360.157 | 16.204.166 | 16.471.176        | 16.884.716         | 17.120.968         | 17.371.407        | 17.668.307 | 17.983.582 | 18.214.775 | 18.284.184 | 18.435.968 | 18.389.862 | 18.441.876 | 18.471.600 | 18.471.600         | Total           |      |

"-": Data tidak tersedia

"-": Data not available

r) Angka-angka diperbaiki

r) Revised figures

\*) 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 35. Jumlah Rekening Bank Pembiayaan Rakyat Syariah**  
*(Number of Account of Islamic Rural Bank)*

| Jenis                                                                                                              | 2009    | 2010    | 2011    | 2012    | 2013      | 2014                  |                       |                       |                       |           |           | 2015      |           |           |           |           |           | Type      |                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|-----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------------------------------------------------------------------------------------------|
|                                                                                                                    |         |         |         |         |           | Juni                  | Juli                  | Agus                  | Sep                   | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Juni                                                                                                     |
| Dana Pihak Ketiga                                                                                                  | 517.944 | 558.927 | 681.476 | 787.923 | 907.755   | 988.250               | 967.044               | 979.911               | 995.173               | 1.005.119 | 1.036.891 | 1.021.776 | 1.038.237 | 1.048.797 | 1.047.953 | 1.066.967 | 1.078.496 | 1.087.192 | Depositor Funds                                                                                          |
| Giro iB                                                                                                            | -       | -       | -       | -       | -         | -                     | -                     | -                     | -                     | -         | -         | -         | -         | -         | -         | -         | -         | -         | Demand Deposits                                                                                          |
| Tabungan iB                                                                                                        | 500.414 | 538.552 | 658.080 | 759.363 | 875.193   | 956.099 <sup>r)</sup> | 934.616 <sup>r)</sup> | 946.509 <sup>r)</sup> | 961.344 <sup>r)</sup> | 970.729   | 1.002.057 | 986.204   | 1.001.810 | 1.011.963 | 1.010.837 | 1.029.717 | 1.041.797 | 1.051.786 | Saving Deposits                                                                                          |
| Deposito iB                                                                                                        | 17.530  | 20.375  | 23.396  | 28.560  | 32.562    | 32.151                | 32.428                | 33.402                | 33.829                | 34.390    | 34.834    | 35.572    | 36.427    | 36.834    | 37.116    | 37.250    | 36.699    | 35.406    | Time Deposits                                                                                            |
| Pembiayaan                                                                                                         | 131.258 | 148.997 | 170.098 | 211.385 | 215.761   | 242.325               | 239.199               | 234.612               | 232.942               | 231.542   | 230.588   | 227.517   | 227.613   | 229.682   | 231.720   | 231.378   | 231.868   | 234.114   | Financing                                                                                                |
| Akad Mudharabah                                                                                                    | 2.595   | 1.816   | 1.695   | 1.633   | 1.502     | 1.497                 | 1.497                 | 1.463                 | 1.457                 | 1.444     | 1.436     | 1.354     | 1.294     | 1.291     | 1.299     | 1.349     | 1.391     | 1.441     | Mudharaba                                                                                                |
| Akad Musyarakah                                                                                                    | 4.990   | 5.641   | 5.127   | 4.342   | 4.261     | 4.595                 | 4.662                 | 4.658                 | 4.668                 | 4.619     | 4.584     | 4.423     | 4.329     | 4.421     | 4.451     | 4.536     | 4.680     | 4.867     | Musharaka                                                                                                |
| Akad Murabahah                                                                                                     | 105.030 | 119.084 | 135.953 | 173.777 | 192.993   | 195.531               | 195.945               | 193.712               | 193.442               | 192.242   | 191.066   | 188.343   | 188.373   | 189.344   | 190.337   | 189.544   | 189.338   | 190.478   | Murabaha                                                                                                 |
| Akad Salam                                                                                                         | 1       | 1       | 2       | 32      | 6         | 6                     | 6                     | 6                     | 6                     | 6         | 6         | 4         | 4         | 4         | 4         | 4         | 4         | 4         | Salam                                                                                                    |
| Akad Istishna                                                                                                      | 768     | 775     | 610     | 511     | 419       | 398                   | 392                   | 386                   | 378                   | 375       | 368       | 365       | 365       | 363       | 363       | 363       | 365       | 364       | Istishna                                                                                                 |
| Akad Ijarah                                                                                                        | 13.712  | 15.061  | 17.111  | 17.766  | -         | 22.709                | 19.271                | 17.063                | 15.694                | 15.567    | 16.082    | 16.589    | 16.455    | 17.052    | 17.846    | 17.884    | 17.890    | 18.344    | Qardh                                                                                                    |
| Akad Qardh                                                                                                         | 903     | 1.080   | 1.038   | 1.101   | 505       | 389                   | 374                   | 385                   | 378                   | 355       | 354       | 348       | 345       | 358       | 375       | 378       | 373       | 381       | Ijara                                                                                                    |
| Multijasa                                                                                                          | 3.259   | 5.539   | 8.562   | 12.223  | 16.075    | 17.200                | 17.052                | 16.939                | 16.919                | 16.934    | 16.692    | 16.091    | 16.448    | 16.849    | 17.045    | 17.320    | 17.827    | 18.235    | Multi Purpose Financing                                                                                  |
| Total                                                                                                              | 649.202 | 707.924 | 851.574 | 999.308 | 1.123.516 | 1.230.575             | 1.206.243             | 1.214.523             | 1.228.115             | 1.236.661 | 1.267.479 | 1.249.293 | 1.265.850 | 1.278.479 | 1.279.673 | 1.298.345 | 1.310.364 | 1.321.306 | Total                                                                                                    |
| <sup>r)</sup> : Data tidak tersedia<br><sup>r)</sup> Angka-angka diperbaiki<br><sup>r)</sup> Angka-angka sementara |         |         |         |         |           |                       |                       |                       |                       |           |           |           |           |           |           |           |           |           | <sup>r)</sup> : Data not available<br><sup>r)</sup> Revised figures<br><sup>r)</sup> Provisional figures |

**Tabel 36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah**  
(Equivalent rate of return/profit sharing/fee/bonus of Islamic Commercial Bank and Islamic Business Unit)

| Jenis                                                                             | 2009   | 2010   | 2011   | 2012   | 2013   | 2014               |                    |                    |                   |        |        |        | 2015   |        |        |        |        |                    | Type                                                          |
|-----------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------------------|--------------------|--------------------|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------|---------------------------------------------------------------|
|                                                                                   |        |        |        |        |        | Juni <sup>r)</sup> | Juli <sup>r)</sup> | Agus <sup>r)</sup> | Sep <sup>r)</sup> | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Juni <sup>r)</sup> |                                                               |
| <b>Dana Pihak Ketiga</b>                                                          |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    | <b>Depositor Funds</b>                                        |
| Giro iB                                                                           | 0,96%  | 1,20%  | 2,04%  | 0,92%  | 0,65%  | 0,67%              | 0,57%              | 0,72%              | 0,64%             | 0,75%  | 0,70%  | 0,64%  | 0,75%  | 0,72%  | 0,89%  | 0,74%  | 0,76%  | 0,76%              | Demand Deposits                                               |
| Tabungan iB                                                                       | 2,76%  | 3,06%  | 3,21%  | 2,37%  | 5,70%  | 3,41%              | 3,38%              | 3,38%              | 3,49%             | 3,45%  | 3,36%  | 3,57%  | 3,17%  | 3,41%  | 3,47%  | 3,06%  | 3,32%  | 3,32%              | Saving Deposits                                               |
| Deposito iB                                                                       |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    | Time Deposits                                                 |
| a. 1 bulan                                                                        | 6,92%  | 6,90%  | 7,14%  | 6,06%  | 6,60%  | 7,41%              | 6,95%              | 7,98%              | 8,20%             | 8,31%  | 7,54%  | 7,80%  | 7,31%  | 7,45%  | 7,68%  | 7,01%  | 7,39%  | 7,39%              | a 1 month                                                     |
| b. 3 bulan                                                                        | 7,25%  | 6,68%  | 7,71%  | 6,17%  | 5,06%  | 7,56%              | 6,98%              | 8,36%              | 8,45%             | 8,60%  | 7,73%  | 8,10%  | 7,63%  | 7,74%  | 7,85%  | 7,52%  | 7,86%  | 7,86%              | b 3 months                                                    |
| c. 6 bulan                                                                        | 8,44%  | 7,15%  | 8,95%  | 6,76%  | 5,25%  | 7,06%              | 6,96%              | 7,57%              | 8,03%             | 7,97%  | 7,47%  | 7,34%  | 6,88%  | 7,10%  | 7,53%  | 6,76%  | 6,86%  | 6,86%              | c 6 months                                                    |
| d. 12 bulan                                                                       | 9,06%  | 7,32%  | 6,30%  | 6,27%  | 4,79%  | 7,32%              | 6,86%              | 7,32%              | 7,47%             | 7,45%  | 6,94%  | 7,18%  | 6,61%  | 6,78%  | 6,96%  | 6,46%  | 6,97%  | 6,97%              | d 12 months                                                   |
| e. >12 bulan                                                                      | 8,63%  | 9,65%  | 48,14% | 6,49%  | 7,08%  | 6,74%              | 5,66%              | 6,68%              | 13,03%            | 13,58% | 17,06% | 14,02% | 14,21% | 16,77% | 15,43% | 8,70%  | 12,96% | 12,96%             | e > 12 months                                                 |
| <b>Pembiayaan</b>                                                                 |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    | <b>Financing</b>                                              |
| Akad Mudharabah                                                                   | 19,11% | 17,39% | 16,05% | 14,90% | 14,40% | 21,87%             | 18,23%             | 21,37%             | 20,75%            | 22,11% | 21,18% | 20,69% | 19,88% | 20,20% | 22,31% | 19,08% | 17,94% | 17,94%             | Mudharaba                                                     |
| Akad Musyarakah                                                                   | 11,72% | 14,52% | 13,64% | 13,44% | 12,45% | 13,48%             | 12,67%             | 13,22%             | 13,18%            | 13,49% | 13,46% | 13,61% | 12,81% | 13,32% | 13,87% | 12,65% | 12,14% | 12,14%             | Musharaka                                                     |
| Akad Murabahah                                                                    | 16,07% | 15,30% | 14,72% | 13,69% | 13,18% | 14,45%             | 14,66%             | 14,66%             | 14,60%            | 14,81% | 15,52% | 15,43% | 14,77% | 14,73% | 14,68% | 14,91% | 14,94% | 14,94%             | Murabaha                                                      |
| Akad Salam                                                                        | -      | -      | -      | -      | -      | -                  | -                  | -                  | -                 | -      | -      | -      | -      | -      | -      | -      | -      | -                  | Salam                                                         |
| Akad Istishna                                                                     | 13,89% | 13,37% | 14,24% | 14,23% | 13,36% | 12,28%             | 12,54%             | 12,48%             | 12,60%            | 12,61% | 12,78% | 12,81% | 12,85% | 12,86% | 12,98% | 12,87% | 12,98% | 12,98%             | Istishna                                                      |
| Akad Ijarah <sup>1)</sup>                                                         | 0,76%  | 0,46%  | 0,16%  | 0,78%  | 0,19%  | 9,12%              | 9,69%              | 9,60%              | 9,57%             | 9,55%  | 9,69%  | 9,81%  | 9,85%  | 9,89%  | 10,00% | 10,07% | 10,06% | 10,06%             | ijara                                                         |
| Akad Qardh                                                                        | 4,34%  | 3,89%  | 4,31%  | 5,40%  | 6,94%  | 2,96%              | 2,97%              | 2,96%              | 2,91%             | 3,19%  | 3,39%  | 3,67%  | 4,69%  | 5,56%  | 6,37%  | 8,20%  | 11,52% | 11,52%             | Qardh                                                         |
| 1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    |                                                               |
| "-": Data tidak tersedia                                                          |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    | "-": Data not available                                       |
| r) Angka-angka diperbaiki                                                         |        |        |        |        |        |                    |                    |                    |                   |        |        |        |        |        |        |        |        |                    | r) Revised figures                                            |
| *) 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 37. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah**  
(Equivalent rate of return/profit sharing/fee/bonus of Islamic Rural Bank)

| Jenis                                                                                           | 2009 | 2010 | 2011 | 2012 | 2013  | 2014  |       |       |       |       |       |       | 2015  |       |       |       |       |       |                                         | Type                    |
|-------------------------------------------------------------------------------------------------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------------------------------------|-------------------------|
|                                                                                                 |      |      |      |      |       | Juni  | Juli  | Agus  | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Juni  |                                         |                         |
| Dana Pihak Ketiga                                                                               |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       | Depositor Funds                         |                         |
| 1 Giro iB                                                                                       | -    | -    | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 1 Demand Deposits                       |                         |
| 2 Tabungan iB                                                                                   | 0,06 | 0,04 | 0,06 | 0,05 | 4,57  | 6,45  | 6,30  | 6,33  | 6,43  | 4,29  | 4,10  | 4,32  | 4,06  | 3,95  | 6,28  | 4,08  | 3,95  | 3,93  | 2 Saving Deposits                       |                         |
| 3 Deposito iB                                                                                   |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 3 Time Deposits                         |                         |
| a 1 Bulan                                                                                       | 0,12 | 0,14 | 0,12 | 0,13 | 14,09 | 14,90 | 14,26 | 13,04 | 12,77 | 13,33 | 13,51 | 13,87 | 13,40 | 12,98 | 13,59 | 13,88 | 12,64 | 12,20 | a 1 month                               |                         |
| b 3 Bulan                                                                                       | 0,12 | 0,12 | 0,11 | 0,09 | 10,58 | 10,55 | 10,76 | 10,30 | 10,12 | 10,33 | 10,02 | 10,15 | 9,89  | 9,65  | 9,20  | 9,52  | 9,35  | 8,70  | b 3 months                              |                         |
| c 6 Bulan                                                                                       | 0,13 | 0,13 | 0,13 | 0,11 | 10,95 | 10,59 | 10,89 | 10,45 | 10,70 | 10,60 | 10,55 | 10,94 | 10,55 | 10,23 | 9,71  | 9,71  | 9,68  | 9,79  | c 6 months                              |                         |
| d 12 Bulan                                                                                      | 0,12 | 0,12 | 0,12 | 0,11 | 11,66 | 11,13 | 11,50 | 11,49 | 11,32 | 11,48 | 11,14 | 11,71 | 11,19 | 11,22 | 11,08 | 10,89 | 10,71 | 10,54 | d 12 months                             |                         |
| e > 12 Bulan                                                                                    | 0,12 | 0,13 | 0,11 | 0,08 | 55,17 | 9,39  | 9,32  | 9,25  | 10,61 | 9,89  | 9,74  | 9,96  | 9,43  | 9,20  | 10,18 | 9,65  | 10,50 | 13,93 | e > 12 months                           |                         |
| Pembiayaan                                                                                      |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       | Financing                               |                         |
| 1 Akad Mudharabah                                                                               | 0,19 | 0,20 | 0,21 | 0,17 | 16,20 | 17,06 | 14,73 | 16,50 | 16,86 | 16,00 | 16,66 | 16,46 | 16,74 | 16,89 | 17,48 | 18,41 | 18,81 | 18,79 | 1 Mudharaba                             |                         |
| 2 Akad Musyarakah                                                                               | 0,16 | 0,21 | 0,22 | 0,21 | 20,28 | 20,74 | 20,91 | 19,95 | 20,12 | 20,33 | 20,22 | 20,61 | 20,72 | 20,96 | 21,00 | 22,08 | 21,30 | 21,54 | 2 Musharaka                             |                         |
| 3 Akad Murabahah                                                                                | 0,19 | 0,20 | 0,19 | 0,23 | 18,27 | 19,33 | 20,60 | 20,42 | 18,56 | 18,44 | 18,53 | 18,51 | 18,48 | 18,50 | 18,48 | 18,32 | 18,45 | 18,30 | 3 Murabaha                              |                         |
| 4 Akad Salam                                                                                    | -    | -    | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 4 Salam                                 |                         |
| 5 Akad Istishna                                                                                 | 0,07 | 0,08 | 0,08 | 0,08 | 7,58  | 19,30 | 20,60 | 20,42 | 7,82  | 7,83  | 7,83  | 7,85  | 7,87  | 7,89  | 7,89  | 7,88  | 7,93  | 7,94  | 5 Istishna                              |                         |
| 6 Akad Ijarah <sup>1)</sup>                                                                     | 0,00 | 0,00 | 0,00 | 0,19 | 12,53 | 14,45 | 14,14 | 14,86 | 14,30 | 14,12 | 14,27 | 14,92 | 17,07 | 16,47 | 17,40 | 17,34 | 19,78 | 17,54 | 6 Ijara <sup>1)</sup>                   |                         |
| 7 Akad Qardh                                                                                    | -    | -    | -    | -    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 7 Qardh                                 |                         |
| 8 Multijasa <sup>1)</sup>                                                                       | -    | -    | -    | 0,22 | 20,02 | 14,76 | 14,67 | 15,05 | 15,24 | 14,60 | 14,50 | 14,82 | 14,66 | 14,53 | 14,49 | 14,68 | 15,02 | 14,93 | 8 Multi Purpose Financing <sup>1)</sup> |                         |
| 1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                         |                         |
| "-": Data tidak tersedia                                                                        |      |      |      |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                         | "-": Data not available |

**Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah**  
*(Financial Ratios of Islamic Commercial Bank and Islamic Business Unit)*

| Rasio                                                          | 2009   | 2010   | 2011   | 2012    | 2013    | 2014                 |                      |                      |                      |                      |                      |                       | 2015                 |                      |                      |                      |                      |                     | Ratio                                                         |
|----------------------------------------------------------------|--------|--------|--------|---------|---------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|---------------------|---------------------------------------------------------------|
|                                                                |        |        |        |         |         | Juni <sup>r)</sup>   | Juli <sup>r)</sup>   | Agus <sup>r)</sup>   | Sep <sup>r)</sup>    | Okt                  | Nov                  | Des                   | Jan                  | Feb                  | Mar                  | Apr                  | Mei                  | Juni                |                                                               |
| 1 CAR <sup>1)</sup>                                            | 10,77% | 16,25% | 16,63% | 14,13%  | 14,42%  | 16,21%               | 14,76% <sup>r)</sup> | 14,73%               | 14,60% <sup>r)</sup> | 15,25%               | 15.66% <sup>r)</sup> | 15,74 % <sup>r)</sup> | 14.16% <sup>r)</sup> | 14.38% <sup>r)</sup> | 14.43% <sup>r)</sup> | 14.06% <sup>r)</sup> | 14.29% <sup>r)</sup> | 14,09%              | 1 CAR <sup>1)</sup>                                           |
| 2 ROA                                                          | 1,48%  | 1,67%  | 1,79%  | 2,14%   | 2,00%   | 1,12%                | 1,03% <sup>r)</sup>  | 0,90% <sup>r)</sup>  | 0,92% <sup>r)</sup>  | 0,76% <sup>r)</sup>  | 0,86% <sup>r)</sup>  | 0,79% <sup>r)</sup>   | 1,15%                | 1,07%                | 1,13%                | 1,08%                | 1,09%                | 0,89%               | 2 ROA                                                         |
| 3 ROE <sup>1)</sup>                                            | 26,09% | 17,58% | 15,73% | 24,06%  | 17,24%  | 7,32%                | 4,50%                | 4,50%                | 5,41%                | 3,55% <sup>r)</sup>  | 6,41%                | 5,85%                 | 11,58%               | 10,31%               | 8,91%                | 7,83%                | 7,98%                | 7,98% <sup>r)</sup> | 3 ROE <sup>1)</sup>                                           |
| 4 NPF                                                          | 4,01%  | 3,02%  | 2,52%  | 2,22%   | 2,62%   | 3,90%                | 4,31%                | 4,58%                | 4,67%                | 4,58%                | 4,86%                | 4,33%                 | 4,87%                | 5,10%                | 4,81%                | 4,62%                | 4,76%                | 4,73%               | 4 NPF                                                         |
| 5 FDR                                                          | 89,70% | 89,67% | 88,94% | 100,00% | 100,32% | 100,80%              | 99,89%               | 98,99%               | 99,71%               | 98,99%               | 94,62%               | 91,50%                | 93,60%               | 93,94%               | 94,24%               | 94,18%               | 94,69%               | 96,52%              | 5 FDR                                                         |
| 6 BOPO                                                         | 84,39% | 80,54% | 78,41% | 74,97%  | 78,21%  | 91,50% <sup>r)</sup> | 91,61% <sup>r)</sup> | 92,70% <sup>r)</sup> | 99,55% <sup>r)</sup> | 93,94% <sup>r)</sup> | 93,44% <sup>r)</sup> | 94,16% <sup>r)</sup>  | 92,54%               | 91,65%               | 92,78%               | 93,79%               | 93,53%               | 94,22%              | 6 BOPO                                                        |
| <sup>1)</sup> Hanya data Bank Umum Syariah                     |        |        |        |         |         |                      |                      |                      |                      |                      |                      |                       |                      |                      |                      |                      |                      |                     | 1) Islamic Commercial Bank only                               |
| r) Angka-angka diperbaiki                                      |        |        |        |         |         |                      |                      |                      |                      |                      |                      |                       |                      |                      |                      |                      |                      |                     | r) Revised figures                                            |
| *) 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 39. Rasio Keuangan Bank Pembiayaan Rakyat Syariah**  
(Financial Ratios of Islamic Rural Bank)

| Rasio  | 2009    | 2010    | 2011    | 2012    | 2013    | 2014    |         |         |         |         |         |         | 2015    |         |         |         |         |         | Ratio  |
|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
|        |         |         |         |         |         | Jun     | Juli    | Agus    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |        |
| 1 CAR  | 29,98%  | 27,46%  | 23,49%  | 25,16%  | 22,08%  | 22,21%  | 21,86%  | 21,78%  | 21,80%  | 22,22%  | 22,34%  | 22,77%  | 24,43%  | 24,67%  | 23,04%  | 22,53%  | 21,73%  | 21,73%  | 1 CAR  |
| 2 ROA  | 5,00%   | 3,49%   | 2,67%   | 2,64%   | 2,79%   | 2,77%   | 2,45%   | 2,49%   | 2,26%   | 2,18%   | 2,21%   | 2,26%   | 2,31%   | 2,23%   | 2,07%   | 2,19%   | 2,17%   | 2,30%   | 2 ROA  |
| 3 ROE  | 21,55%  | 14,29%  | 18,95%  | 20,54%  | 21,22%  | 21,14%  | 18,23%  | 18,51%  | 16,26%  | 15,60%  | 15,59%  | 16,13%  | 16,59%  | 15,82%  | 14,18%  | 15,27%  | 15,08%  | 16,15%  | 3 ROE  |
| 4 NPF  | 7,03%   | 6,50%   | 6,11%   | 6,15%   | 6,50%   | 8,18%   | 8,62%   | 8,83%   | 8,68%   | 8,94%   | 8,81%   | 7,89%   | 8,97%   | 9,11%   | 10,36%  | 9,33%   | 9,38%   | 9,25%   | 4 NPF  |
| 5 FDR  | 126,89% | 128,47% | 127,71% | 120,96% | 120,93% | 134,64% | 135,04% | 129,96% | 131,70% | 130,14% | 129,27% | 124,24% | 123,50% | 124,75% | 125,60% | 126,67% | 129,63% | 135,68% | 5 FDR  |
| 6 BOPO | 64,69%  | 78,08%  | 76,31%  | 80,02%  | 80,75%  | 87,51%  | 89,77%  | 89,65%  | 89,13%  | 88,49%  | 88,50%  | 87,79%  | 88,03%  | 87,16%  | 88,66%  | 88,68%  | 88,38%  | 88,13%  | 6 BOPO |

| Tabel 40. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset<br>(Number of Islamic Rural Bank based on Total Assets) |      |      |      |      |      |      |     |      |     |                   |     |     |      |     |     |     |     |     |                       |
|--------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|-----|------|-----|-------------------|-----|-----|------|-----|-----|-----|-----|-----|-----------------------|
| Total Aset (Rp)                                                                                                                | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 |     |      |     |                   |     |     | 2015 |     |     |     |     |     | Total Assets (in IDR) |
|                                                                                                                                |      |      |      |      |      | Jun  | Jul | Agus | Sep | Okt               | Nov | Des | Jan  | Feb | Mar | Apr | Mei | Jun |                       |
| < 1 Miliar                                                                                                                     | 8    | 7    | 3    | 6    | 4    | -    | -   | -    | -   | 1                 | -   | 1   | -    | 1   | 1   | 1   | 1   | 1   | < 1 Billion           |
| 1 s.d. 5 Miliar                                                                                                                | 38   | 29   | 24   | 17   | 19   | 19   | 19  | 18   | 17  | 13                | 13  | 11  | 11   | 11  | 10  | 11  | 11  | 10  | 1 up to 5 Billion     |
| > 5 s.d. 10 Miliar                                                                                                             | 40   | 43   | 39   | 36   | 30   | 32   | 32  | 31   | 30  | 31                | 32  | 34  | 34   | 33  | 32  | 33  | 33  | 32  | >5 up to 10 Billion   |
| > 10 Miliar                                                                                                                    | 52   | 71   | 89   | 99   | 110  | 112  | 112 | 114  | 116 | 118               | 118 | 117 | 118  | 117 | 119 | 117 | 117 | 118 | > 10 Billion          |
| Total                                                                                                                          | 138  | 150  | 155  | 158  | 163  | 163  | 163 | 163  | 163 | 163               | 163 | 163 | 163  | 162 | 162 | 162 | 162 | 161 | Total                 |
| r) Angka-angka diperbaiki                                                                                                      |      |      |      |      |      |      |     |      |     | r) Revised figure |     |     |      |     |     |     |     |     |                       |
| "-": Data tidak tersedia                                                                                                       |      |      |      |      |      |      |     |      |     |                   |     |     |      |     |     |     |     |     |                       |

| Tabel 41. Volume Transaksi PUAS<br>(Volume of Transaction of Interbank Islamic Money Market)                                                                               |      |      |      |      |      |      |      |      |     |     |     |     |      |     |     |     |     |     |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|------------------|
| Jenis                                                                                                                                                                      | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 |      |      |     |     |     |     | 2015 |     |     |     |     |     | Type             |
|                                                                                                                                                                            |      |      |      |      |      | Jun  | Juli | Agus | Sep | Okt | Nov | Des | Jan  | Feb | Mar | Apr | Mei | Jun |                  |
| 1 hari                                                                                                                                                                     | 700  | 526  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | Overnight        |
| 2-6 hari                                                                                                                                                                   | 890  | 210  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 2 up to 6 days   |
| 7 hari                                                                                                                                                                     | 129  | 283  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 7 days           |
| 8-26 hari                                                                                                                                                                  | 682  | 500  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 8 up to 26 days  |
| 27-30 hari                                                                                                                                                                 | 470  | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 27 up to 30 days |
| >30 hari                                                                                                                                                                   | 18   | 60   | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | > 30 days        |
| 1 hari 1)                                                                                                                                                                  | ...  | ...  | 70   | 588  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | Overnight 1)     |
| 2-4 hari 1)                                                                                                                                                                | ...  | ...  | 30   | 70   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 2-4 days 1)      |
| 1 minggu 1)                                                                                                                                                                | ...  | ...  | 80   | 215  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 1 week 1)        |
| 2 minggu 1)                                                                                                                                                                | ...  | ...  | 40   | 215  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 2 weeks 1)       |
| 3 minggu 1)                                                                                                                                                                | ...  | ...  | 50   | 50   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 3 weeks 1)       |
| 1 bulan 1)                                                                                                                                                                 | ...  | ...  | 50   | 130  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 1 month 1)       |
| 2 bulan 1)                                                                                                                                                                 | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 2 months1)       |
| 3 bulan 1)                                                                                                                                                                 | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | 3 months 1)      |
| >3 bulan 1)                                                                                                                                                                | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ... | ... | ... | ... | >3 months 1)     |
| 1) Periode jangka waktu mulai bulan Februari 2011<br>Sumber data : Pusat Informasi Pasar Uang<br>* Data Agustus 2013 merupakan data sementara<br>"..." Data belum tersedia |      |      |      |      |      |      |      |      |     |     |     |     |      |     |     |     |     |     |                  |
| "..." Data is not available                                                                                                                                                |      |      |      |      |      |      |      |      |     |     |     |     |      |     |     |     |     |     |                  |

| Tabel 42. Rata-rata Tingkat Imbalan Sertifikat IMA<br>(Weighted Average Rate of Return of IMA Certificate) |       |       |       |       |      |      |      |      |     |     |     |     |      |     |                                                  |     |     |      |                         |
|------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|------|------|------|------|-----|-----|-----|-----|------|-----|--------------------------------------------------|-----|-----|------|-------------------------|
| Jenis                                                                                                      | 2009  | 2010  | 2011  | 2012  | 2013 | 2014 |      |      |     |     |     |     | 2015 |     |                                                  |     |     |      | Type                    |
|                                                                                                            |       |       |       |       |      | Juni | Juli | Agus | Sep | Okt | Nov | Des | Jan  | Feb | Mar                                              | Apr | Mei | Juni |                         |
| 1 hari                                                                                                     | 6,01% | 5,65% | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | Overnight               |
| 2-6 hari                                                                                                   | 6,13% | 5,82% | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 2 up to 6 days          |
| 7 hari                                                                                                     | 6,33% | 6,00% | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 7 days                  |
| 8-26 hari                                                                                                  | 6,55% | 5,96% | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 8 up to 26 days         |
| 27-30 hari                                                                                                 | 6,65% | ...   | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 27 up to 30 days        |
| >30 hari                                                                                                   | 6,92% | 6,17% | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | > 30 days               |
| 1 hari <sup>1)</sup>                                                                                       | ...   | ...   | 4,75% | 4,50% | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | Overnight <sup>1)</sup> |
| 2-4 hari <sup>1)</sup>                                                                                     | ...   | ...   | 5,00% | 4,25% | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 2-4 days <sup>1)</sup>  |
| 1 minggu <sup>1)</sup>                                                                                     | ...   | ...   | 5,25% | 4,90% | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 1 week <sup>1)</sup>    |
| 2 minggu <sup>1)</sup>                                                                                     | ...   | ...   | 5,30% | 5,22% | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 2 weeks <sup>1)</sup>   |
| 3 minggu <sup>1)</sup>                                                                                     | ...   | ...   | 5,00% | 4,90% | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 3 weeks <sup>1)</sup>   |
| 1 bulan <sup>1)</sup>                                                                                      | ...   | ...   | 5,15% | 5,25% | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 1 month <sup>1)</sup>   |
| 2 bulan <sup>1)</sup>                                                                                      | ...   | ...   | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 2 months <sup>1)</sup>  |
| 3 bulan <sup>1)</sup>                                                                                      | ...   | ...   | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | 3 months <sup>1)</sup>  |
| >3 bulan <sup>1)</sup>                                                                                     | ...   | ...   | ...   | ...   | ...  | ...  | ...  | ...  | ... | ... | ... | ... | ...  | ... | ...                                              | ... | ... | ...  | >3 months <sup>1)</sup> |
| <sup>1)</sup> Periode jangka waktu mulai bulan Februari 2011                                               |       |       |       |       |      |      |      |      |     |     |     |     |      |     |                                                  |     |     |      |                         |
| <sup>1)</sup> Period start on February 2011                                                                |       |       |       |       |      |      |      |      |     |     |     |     |      |     |                                                  |     |     |      |                         |
| Sumber data : Pusat Informasi Pasar Uang                                                                   |       |       |       |       |      |      |      |      |     |     |     |     |      |     | Source of data : Money Market Information Center |     |     |      |                         |
| "..." Data belum tersedia                                                                                  |       |       |       |       |      |      |      |      |     |     |     |     |      |     | "..." Data is not available                      |     |     |      |                         |

| <b>Tabel. 43. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Provinsi - Juni* 2015</b><br><i>(Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province - June* 2015)</i> |                                        |                                                 |                                                              |                          |                          |                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-------------------------------------------------|--------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                                | <b>Aset <sup>*)</sup><br/>(Assets)</b> | <b>Pembiayaan <sup>*)</sup><br/>(Financing)</b> | <b>Dana Pihak Ketiga <sup>*)</sup><br/>(Depositor Funds)</b> | <b>FDR <sup>*)</sup></b> | <b>NPF <sup>*)</sup></b> | <b>Province</b>          |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                       | 5.048                                  | 3.095                                           | 3.059                                                        | 101,20%                  | 5,66%                    | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                 | 9.468                                  | 7.287                                           | 6.824                                                        | 106,79%                  | 10,52%                   | Sumatera Utara           |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                 | 6.421                                  | 3.599                                           | 2.598                                                        | 138,52%                  | 4,06%                    | Sumatera Barat           |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                               | 6.370                                  | 4.090                                           | 4.604                                                        | 88,83%                   | 8,26%                    | Sumatera Selatan         |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                | 306                                    | 282                                             | 179                                                          | 158,17%                  | 1,70%                    | Bangka Belitung          |
| Jambi                                                                                                                                                                                                                                                                                                                                          | 1.970                                  | 1.882                                           | 984                                                          | 191,30%                  | 8,02%                    | Jambi                    |
| Bengkulu                                                                                                                                                                                                                                                                                                                                       | 900                                    | 808                                             | 461                                                          | 175,19%                  | 5,56%                    | Bengkulu                 |
| Riau                                                                                                                                                                                                                                                                                                                                           | 7.021                                  | 3.406                                           | 3.454                                                        | 98,60%                   | 5,75%                    | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                 | 2.578                                  | 2.438                                           | 1.488                                                        | 163,83%                  | 1,67%                    | Kepulauan Riau           |
| Lampung                                                                                                                                                                                                                                                                                                                                        | 2.500                                  | 2.113                                           | 1.719                                                        | 122,94%                  | 6,85%                    | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                    | 201.397                                | 85.410                                          | 110.509                                                      | 77,29%                   | 4,12%                    | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                     | 36.568                                 | 26.417                                          | 23.235                                                       | 113,69%                  | 4,82%                    | Jawa Barat               |
| Banten                                                                                                                                                                                                                                                                                                                                         | 7.276                                  | 5.882                                           | 5.544                                                        | 106,09%                  | 5,75%                    | Banten                   |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                    | 16.035                                 | 11.712                                          | 10.576                                                       | 110,74%                  | 3,56%                    | Jawa Tengah              |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                                                  | 3.924                                  | 2.536                                           | 3.330                                                        | 76,18%                   | 2,04%                    | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                     | 24.195                                 | 19.218                                          | 17.624                                                       | 109,04%                  | 4,63%                    | Jawa Timur               |
| Bali                                                                                                                                                                                                                                                                                                                                           | 1.602                                  | 1.491                                           | 769                                                          | 194,06%                  | 1,40%                    | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                               | 3.491                                  | 2.879                                           | 1.868                                                        | 154,16%                  | 2,06%                    | Kalimantan Barat         |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                              | 823                                    | 682                                             | 612                                                          | 111,44%                  | 5,71%                    | Kalimantan Tengah        |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                               | 5.629                                  | 4.077                                           | 3.909                                                        | 104,29%                  | 5,93%                    | Kalimantan Timur         |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                             | 4.240                                  | 2.955                                           | 2.851                                                        | 103,64%                  | 8,35%                    | Kalimantan Selatan       |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                 | 480                                    | 460                                             | 193                                                          | 237,81%                  | 10,67%                   | Sulawesi Utara           |
| Gorontalo                                                                                                                                                                                                                                                                                                                                      | 352                                    | 339                                             | 239                                                          | 142,25%                  | 9,33%                    | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                 | 201                                    | 192                                             | 118                                                          | 162,71%                  | 7,94%                    | Sulawesi Barat           |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                | 1.018                                  | 933                                             | 633                                                          | 147,43%                  | 4,43%                    | Sulawesi Tengah          |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                              | 1.239                                  | 846                                             | 557                                                          | 152,02%                  | 5,27%                    | Sulawesi Tenggara        |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                               | 6.278                                  | 5.370                                           | 3.081                                                        | 174,29%                  | 3,81%                    | Sulawesi Selatan         |
| Maluku                                                                                                                                                                                                                                                                                                                                         | 406                                    | 101                                             | 295                                                          | 34,19%                   | 10,19%                   | Maluku                   |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                   | 375                                    | 197                                             | 334                                                          | 58,81%                   | 4,55%                    | Maluku Utara             |
| NTB                                                                                                                                                                                                                                                                                                                                            | 2.228                                  | 1.894                                           | 1.067                                                        | 177,54%                  | 6,98%                    | NTB                      |
| NTT                                                                                                                                                                                                                                                                                                                                            | 513                                    | 247                                             | 104                                                          | 237,03%                  | 5,45%                    | NTT                      |
| Irian Jaya Barat                                                                                                                                                                                                                                                                                                                               | 276                                    | 160                                             | 236                                                          | 67,84%                   | 7,00%                    | Irian Jaya Barat         |
| Papua                                                                                                                                                                                                                                                                                                                                          | 1.020                                  | 547                                             | 526                                                          | 104,01%                  | 6,77%                    | Papua                    |
| Luar Indonesia                                                                                                                                                                                                                                                                                                                                 | 1.916                                  | 345                                             | 1.758                                                        | 19,63%                   | 0,00%                    | Luar Indonesia           |
| "-": Data tidak tersedia                                                                                                                                                                                                                                                                                                                       |                                        |                                                 |                                                              |                          |                          | "-": Data not available  |
| *) Angka-angka sementara                                                                                                                                                                                                                                                                                                                       |                                        |                                                 |                                                              |                          |                          | *) Provisional figures   |

**Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Juni 2015**  
*(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Islamic Rural Banks based on Province - June 2015)*

| Propinsi                 | Aset<br>(Assets) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR     | NPF    | Province                 |
|--------------------------|------------------|---------------------------|----------------------------------------|---------|--------|--------------------------|
| Nanggroe Aceh Darussalam | 132.561          | 94.051                    | 81.174                                 | 115,86% | 12,22% | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 111.707          | 87.643                    | 77.309                                 | 113,37% | 5,56%  | North Sumatera           |
| Sumatera Barat           | 172.762          | 138.525                   | 120.790                                | 114,68% | 11,68% | West Sumatera            |
| Sumatera Selatan         | 14.304           | 10.352                    | 8.041                                  | 128,74% | 4,61%  | South Sumatera           |
| Bangka Belitung          | 437.971          | 332.252                   | 372.815                                | 89,12%  | 12,93% | Bangka Belitung          |
| Jambi                    | -                | -                         | -                                      | -       | -      | Jambi                    |
| Bengkulu                 | 109.357          | 87.649                    | 82.273                                 | 106,53% | 32,96% | Bengkulu                 |
| Riau                     | 123.152          | 109.226                   | 62.408                                 | 175,02% | 7,85%  | Riau                     |
| Kepulauan Riau           | 53.789           | 43.432                    | 33.776                                 | 128,59% | 18,15% | Riau Islands             |
| Lampung                  | 316.294          | 240.212                   | 104.984                                | 228,81% | 3,95%  | Lampung                  |
| DKI Jakarta              | 15.972           | 12.190                    | 8.389                                  | 145,32% | 10,19% | DKI Jakarta              |
| Jawa Barat               | 2.072.192        | 1.750.880                 | 1.128.898                              | 155,10% | 7,61%  | West Java                |
| Banten                   | 641.238          | 536.747                   | 460.966                                | 116,44% | 9,48%  | Banten                   |
| Jawa Tengah              | 674.897          | 545.123                   | 466.908                                | 116,75% | 9,33%  | Central Java             |
| DI Yogyakarta            | 325.216          | 253.108                   | 254.247                                | 99,55%  | 8,78%  | DI Yogyakarta            |
| Jawa Timur               | 1.263.798        | 1.034.685                 | 622.534                                | 166,21% | 8,90%  | East Java                |
| Bali                     | 7.557            | 5.235                     | 3.525                                  | 148,51% | 7,42%  | Bali                     |
| Kalimantan Barat         | -                | -                         | -                                      | -       | -      | West Kalimantan          |
| Kalimantan Tengah        | 9.190            | 6.584                     | 6.179                                  | 106,55% | 0,00%  | Central Kalimantan       |
| Kalimantan Timur         | 6.478            | 1.281                     | 5.323                                  | 24,06%  | 5,21%  | East Kalimantan          |
| Kalimantan Selatan       | 35.153           | 19.369                    | 24.525                                 | 78,98%  | 21,30% | South Kalimantan         |
| Sulawesi Utara           | -                | -                         | -                                      | -       | -      | North Sulawesi           |
| Gorontalo                | -                | -                         | -                                      | -       | -      | Gorontalo                |
| Sulawesi Barat           | -                | -                         | -                                      | -       | -      | West Sulawesi            |
| Sulawesi Tengah          | -                | -                         | -                                      | -       | -      | Central Sulawesi         |
| Sulawesi Tenggara        | -                | -                         | -                                      | -       | -      | South East Sulawesi      |
| Sulawesi Selatan         | 146.011          | 113.236                   | 65.032                                 | 174,12% | 19,46% | South Sulawesi           |
| Maluku                   | -                | -                         | -                                      | -       | -      | Maluku                   |
| Maluku Utara             | 20.507           | 14.254                    | 10.170                                 | 140,15% | 4,25%  | North Maluku             |
| NTB                      | 159.725          | 124.518                   | 98.053                                 | 126,99% | 4,17%  | West Nusa Tenggara       |
| NTT                      | -                | -                         | -                                      | -       | -      | East Nusa Tenggara       |
| Irian Jaya Barat         | -                | -                         | -                                      | -       | -      | West Irian Jaya          |
| Papua                    | 1.304            | 1.149                     | 723                                    | 158,93% | 41,21% | Papua                    |
| "-": Data tidak tersedia |                  |                           |                                        |         |        | "-": Data not available  |



Miliar Rupiah (in Billion IDR)

**Tabel 45. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi dan Provinsi - Juni\* 2015**  
*(Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector and Province - June\* 2015)*

| Propinsi                 | Pertanian, kehutanan dan sarana pertanian <sup>1)</sup><br><i>Agriculture, forestry and agricultural facilities</i> | Pertambangan <sup>1)</sup><br><i>Mining</i> | Perindustrian <sup>1)</sup><br><i>Manufacturing</i> | Listrik, gas dan air <sup>1)</sup><br><i>Water, gas and electricity</i> | Konstruksi <sup>1)</sup><br><i>Construction</i> | Perdagangan, restoran dan hotel <sup>1)</sup><br><i>Trade, restaurants and hotels</i> | Pengangkutan, pergudangan dan komunikasi <sup>1)</sup><br><i>Transport, cargo storage and communication</i> | Jasa dunia usaha <sup>1)</sup><br><i>Business Services</i> | Jasa sosial / masyarakat <sup>1)</sup><br><i>Social Services</i> | Lain-lain <sup>1)</sup><br><i>Others</i> | Province                        |
|--------------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------|---------------------------------|
| Nanggroe Aceh Darussalam | 89                                                                                                                  | 0                                           | 20                                                  | 1                                                                       | 28                                              | 389                                                                                   | 9                                                                                                           | 1.448                                                      | 91                                                               | 1.019                                    | <i>Nanggroe Aceh Darussalam</i> |
| Sumatera Utara           | 1.290                                                                                                               | 29                                          | 168                                                 | 5                                                                       | 406                                             | 1.143                                                                                 | 120                                                                                                         | 2.633                                                      | 479                                                              | 1.014                                    | <i>North Sumatera</i>           |
| Sumatera Barat           | 140                                                                                                                 | 8                                           | 57                                                  | 0                                                                       | 22                                              | 646                                                                                   | 35                                                                                                          | 869                                                        | 279                                                              | 1.542                                    | <i>West Sumatera</i>            |
| Sumatera Selatan         | 302                                                                                                                 | 121                                         | 90                                                  | 118                                                                     | 254                                             | 537                                                                                   | 83                                                                                                          | 1.407                                                      | 243                                                              | 936                                      | <i>South Sumatera</i>           |
| Bangka Belitung          | 20                                                                                                                  | 0                                           | 0                                                   | -                                                                       | 1                                               | 44                                                                                    | 1                                                                                                           | 65                                                         | 13                                                               | 137                                      | <i>Bangka Belitung</i>          |
| Jambi                    | 219                                                                                                                 | 34                                          | 38                                                  | 2                                                                       | 49                                              | 330                                                                                   | 11                                                                                                          | 524                                                        | 106                                                              | 568                                      | <i>Jambi</i>                    |
| Bengkulu                 | 70                                                                                                                  | 0                                           | 11                                                  | 1                                                                       | 12                                              | 247                                                                                   | 11                                                                                                          | 266                                                        | 41                                                               | 149                                      | <i>Bengkulu</i>                 |
| Riau                     | 418                                                                                                                 | 52                                          | 86                                                  | 10                                                                      | 258                                             | 395                                                                                   | 85                                                                                                          | 1.071                                                      | 198                                                              | 834                                      | <i>Riau</i>                     |
| Kepulauan Riau           | 2                                                                                                                   | 31                                          | 62                                                  | 2                                                                       | 52                                              | 178                                                                                   | 145                                                                                                         | 1.160                                                      | 94                                                               | 712                                      | <i>Riau Islands</i>             |
| Lampung                  | 124                                                                                                                 | 2                                           | 109                                                 | 1                                                                       | 23                                              | 444                                                                                   | 25                                                                                                          | 800                                                        | 209                                                              | 377                                      | <i>Lampung</i>                  |
| DKI Jakarta              | 3.076                                                                                                               | 3.971                                       | 7.410                                               | 5.403                                                                   | 4.804                                           | 9.737                                                                                 | 10.021                                                                                                      | 26.834                                                     | 2.711                                                            | 11.443                                   | <i>DKI Jakarta</i>              |
| Jawa Barat               | 391                                                                                                                 | 246                                         | 1.618                                               | 103                                                                     | 1.781                                           | 4.062                                                                                 | 833                                                                                                         | 8.806                                                      | 2.519                                                            | 6.059                                    | <i>West Java</i>                |
| Banten                   | 8                                                                                                                   | 62                                          | 345                                                 | 80                                                                      | 280                                             | 432                                                                                   | 220                                                                                                         | 2.779                                                      | 558                                                              | 1.119                                    | <i>Banten</i>                   |
| Jawa Tengah              | 85                                                                                                                  | 6                                           | 2.193                                               | 38                                                                      | 457                                             | 1.983                                                                                 | 188                                                                                                         | 4.049                                                      | 815                                                              | 1.898                                    | <i>Central Java</i>             |
| DI Yogyakarta            | 36                                                                                                                  | 1                                           | 53                                                  | 5                                                                       | 124                                             | 326                                                                                   | 24                                                                                                          | 1.245                                                      | 156                                                              | 567                                      | <i>DI Yogyakarta</i>            |
| Jawa Timur               | 294                                                                                                                 | 52                                          | 2.098                                               | 42                                                                      | 1.798                                           | 2.784                                                                                 | 1.038                                                                                                       | 7.288                                                      | 1.194                                                            | 2.630                                    | <i>East Java</i>                |
| Bali                     | 4                                                                                                                   | 0                                           | 15                                                  | 0                                                                       | 31                                              | 355                                                                                   | 9                                                                                                           | 724                                                        | 116                                                              | 238                                      | <i>Bali</i>                     |
| Kalimantan Barat         | 427                                                                                                                 | 2                                           | 11                                                  | 0                                                                       | 49                                              | 259                                                                                   | 176                                                                                                         | 799                                                        | 101                                                              | 1.056                                    | <i>West Kalimantan</i>          |
| Kalimantan Tengah        | 13                                                                                                                  | 0                                           | 1                                                   | 0                                                                       | 13                                              | 105                                                                                   | 2                                                                                                           | 387                                                        | 42                                                               | 117                                      | <i>Central Kalimantan</i>       |
| Kalimantan Timur         | 34                                                                                                                  | 81                                          | 85                                                  | 6                                                                       | 351                                             | 342                                                                                   | 310                                                                                                         | 1.955                                                      | 174                                                              | 740                                      | <i>East Kalimantan</i>          |
| Kalimantan Selatan       | 91                                                                                                                  | 367                                         | 19                                                  | 7                                                                       | 348                                             | 226                                                                                   | 283                                                                                                         | 1.077                                                      | 226                                                              | 311                                      | <i>South Kalimantan</i>         |
| Sulawesi Utara           | 6                                                                                                                   | 1                                           | 3                                                   | -                                                                       | 7                                               | 140                                                                                   | 5                                                                                                           | 93                                                         | 29                                                               | 176                                      | <i>North Sulawesi</i>           |
| Gorontalo                | 1                                                                                                                   | -                                           | 9                                                   | -                                                                       | 16                                              | 50                                                                                    | -                                                                                                           | 134                                                        | 22                                                               | 107                                      | <i>Gorontalo</i>                |
| Sulawesi Barat           | 4                                                                                                                   | 1                                           | 0                                                   | -                                                                       | 2                                               | 8                                                                                     | -                                                                                                           | 122                                                        | 16                                                               | 40                                       | <i>West Sulawesi</i>            |
| Sulawesi Tengah          | 29                                                                                                                  | 0                                           | 4                                                   | 0                                                                       | 24                                              | 157                                                                                   | 8                                                                                                           | 244                                                        | 36                                                               | 432                                      | <i>Central Sulawesi</i>         |
| Sulawesi Tenggara        | 5                                                                                                                   | 9                                           | 6                                                   | 0                                                                       | 29                                              | 187                                                                                   | 8                                                                                                           | 353                                                        | 33                                                               | 215                                      | <i>South East Sulawesi</i>      |
| Sulawesi Selatan         | 26                                                                                                                  | 93                                          | 130                                                 | 2                                                                       | 283                                             | 544                                                                                   | 107                                                                                                         | 2.214                                                      | 352                                                              | 1.618                                    | <i>South Sulawesi</i>           |
| Maluku                   | 0                                                                                                                   | 0                                           | 1                                                   | 1                                                                       | 2                                               | 21                                                                                    | 1                                                                                                           | 28                                                         | 9                                                                | 38                                       | <i>Maluku</i>                   |
| Maluku Utara             | 1                                                                                                                   | 1                                           | 3                                                   | -                                                                       | 1                                               | 59                                                                                    | 2                                                                                                           | 50                                                         | 17                                                               | 63                                       | <i>North Maluku</i>             |
| NTB                      | 20                                                                                                                  | 5                                           | 22                                                  | 2                                                                       | 19                                              | 551                                                                                   | 5                                                                                                           | 525                                                        | 66                                                               | 678                                      | <i>West Nusa Tenggara</i>       |
| NTT                      | 1                                                                                                                   | 0                                           | 0                                                   | -                                                                       | 0                                               | 34                                                                                    | 1                                                                                                           | 98                                                         | 44                                                               | 67                                       | <i>East Nusa Tenggara</i>       |
| Irian Jaya Barat         | 0                                                                                                                   | 0                                           | 1                                                   | -                                                                       | 8                                               | 20                                                                                    | 1                                                                                                           | 48                                                         | 42                                                               | 40                                       | <i>West Irian Jaya</i>          |
| Papua                    | 2                                                                                                                   | -                                           | 5                                                   | 0                                                                       | 59                                              | 74                                                                                    | 67                                                                                                          | 174                                                        | 46                                                               | 121                                      | <i>Papua</i>                    |
| Luar Indonesia           | -                                                                                                                   | -                                           | 211                                                 | -                                                                       | -                                               | -                                                                                     | 133                                                                                                         | 0                                                          | -                                                                | -                                        | <i>Outside Indonesia</i>        |

"-": Data tidak tersedia

"-": Data not available

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

**Tabel 46. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Juni 2015**  
(Financing of Islamic Rural Bank based on Economic Sector and Province - June 2015)

| Propinsi                 | Pertanian, kehutanan dan sarana pertanian<br>Agriculture, forestry and agricultural facilities | Pertambangan<br>Mining | Perindustrian<br>Manufacturing | Listrik, gas dan air<br>Water, gas and electricity | Konstruksi<br>Construction | Perdagangan, restoran dan hotel<br>Trade, restaurants and hotels | Pengangkutan, pergudangan dan komunikasi<br>Transport, cargo storage and communication | Jasa dunia usaha<br>Business Services | Jasa sosial / masyarakat<br>Social Services | Lain-lain<br>Others | Province                 |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------|----------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------|--------------------------|
| Nanggroe Aceh Darussalam | 1.750                                                                                          | 51                     | 692                            | 61                                                 | 6.795                      | 51.016                                                           | 867                                                                                    | 321                                   | 2.779                                       | 29.720              | Nanggroe Aceh Darussalam |
| Sumatera Utara           | 3.585                                                                                          | -                      | 190                            | 28                                                 | 1.212                      | 9.832                                                            | 331                                                                                    | 3.127                                 | 1.856                                       | 67.482              | North Sumatera           |
| Sumatera Barat           | 18.582                                                                                         | 312                    | 6.295                          | 10                                                 | 8.497                      | 61.025                                                           | 4.558                                                                                  | 1.861                                 | 10.201                                      | 27.184              | West Sumatera            |
| Sumatera Selatan         | 79                                                                                             | -                      | 791                            | -                                                  | 95                         | 3.185                                                            | 42                                                                                     | 342                                   | 376                                         | 5.441               | South Sumatera           |
| Bangka Belitung          | 51.119                                                                                         | 1.818                  | 514                            | 1.017                                              | 53.021                     | 152.575                                                          | 7.229                                                                                  | 4.051                                 | 51.016                                      | 9.892               | Bangka Belitung          |
| Jambi                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Jambi                    |
| Bengkulu                 | 63.447                                                                                         | 252                    | 307                            | -                                                  | 371                        | 16.411                                                           | 416                                                                                    | 456                                   | 325                                         | 5.664               | Bengkulu                 |
| Riau                     | 4.411                                                                                          | 647                    | 2.695                          | -                                                  | 1.435                      | 18.149                                                           | 13.454                                                                                 | 7.958                                 | 9.022                                       | 51.456              | Riau                     |
| Kepulauan Riau           | 3.458                                                                                          | -                      | -                              | -                                                  | 245                        | 2.083                                                            | -                                                                                      | -                                     | 78                                          | 37.568              | Riau Islands             |
| Lampung                  | 21.333                                                                                         | 108                    | 457                            | 62                                                 | 834                        | 12.477                                                           | 544                                                                                    | 8.834                                 | 18.009                                      | 177.554             | Lampung                  |
| DKI Jakarta              | 54                                                                                             | -                      | 42                             | -                                                  | 678                        | 1.891                                                            | 2                                                                                      | 883                                   | 2.954                                       | 5.687               | DKI Jakarta              |
| Jawa Barat               | 124.043                                                                                        | 2.206                  | 16.423                         | 7.956                                              | 49.430                     | 444.551                                                          | 30.775                                                                                 | 302.557                               | 159.363                                     | 613.576             | West Java                |
| Banten                   | 399                                                                                            | 217                    | 7.616                          | 315                                                | 7.201                      | 296.694                                                          | 1.819                                                                                  | 81.373                                | 60.586                                      | 80.527              | Banten                   |
| Jawa Tengah              | 27.672                                                                                         | 197                    | 7.951                          | 1.175                                              | 80.180                     | 151.171                                                          | 11.904                                                                                 | 36.303                                | 48.159                                      | 180.411             | Central Java             |
| DI Yogyakarta            | 4.030                                                                                          | 548                    | 1.591                          | 560                                                | 17.826                     | 46.031                                                           | 2.194                                                                                  | 18.149                                | 80.937                                      | 81.242              | DI Yogyakarta            |
| Jawa Timur               | 42.166                                                                                         | 1.664                  | 9.936                          | 741                                                | 57.626                     | 264.263                                                          | 18.012                                                                                 | 62.615                                | 73.088                                      | 504.573             | East Java                |
| Bali                     | -                                                                                              | -                      | 25                             | -                                                  | 377                        | 2.032                                                            | 221                                                                                    | 531                                   | 518                                         | 1.529               | Bali                     |
| Kalimantan Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | West Kalimantan          |
| Kalimantan Tengah        | 158                                                                                            | -                      | -                              | 8                                                  | -                          | 2.210                                                            | 8                                                                                      | 807                                   | 598                                         | 2.794               | Central Kalimantan       |
| Kalimantan Timur         | -                                                                                              | -                      | -                              | -                                                  | 3                          | 72                                                               | -                                                                                      | -                                     | 146                                         | 1.060               | East Kalimantan          |
| Kalimantan Selatan       | 1.218                                                                                          | 106                    | -                              | -                                                  | 549                        | 4.696                                                            | 3.612                                                                                  | 5.600                                 | 219                                         | 3.369               | South Kalimantan         |
| Sulawesi Utara           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | North Sulawesi           |
| Gorontalo                | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Gorontalo                |
| Sulawesi Barat           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | West Sulawesi            |
| Sulawesi Tengah          | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Central Sulawesi         |
| Sulawesi Tenggara        | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | South East Sulawesi      |
| Sulawesi Selatan         | 530                                                                                            | 14                     | 122                            | -                                                  | 8.880                      | 20.135                                                           | 1.062                                                                                  | 1.388                                 | 4.381                                       | 76.724              | South Sulawesi           |
| Maluku                   | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | Maluku                   |
| Maluku Utara             | 37                                                                                             | -                      | 389                            | -                                                  | 432                        | 6.894                                                            | 353                                                                                    | 94                                    | 522                                         | 5.532               | North Maluku             |
| NTB                      | 1.150                                                                                          | 229                    | 66                             | 26                                                 | 14.207                     | 88.348                                                           | 60                                                                                     | 661                                   | 13.857                                      | 5.914               | West Nusa Tenggara       |
| NTT                      | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | East Nusa Tenggara       |
| Irian Jaya Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   | West Irian Jaya          |
| Papua                    | 31                                                                                             | 1                      | -                              | -                                                  | -                          | 837                                                              | 46                                                                                     | -                                     | -                                           | 235                 | Papua                    |

\*: Data tidak tersedia

\*: Data not available

Miliar Rupiah (in Billion IDR)

| Tabel 47. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Provinsi - Juni* 2015<br>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province - June* 2015) |                                              |                                       |                                       |                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------|---------------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                                                        | Modal Kerja <sup>*)</sup><br>Working Capital | Investasi <sup>*)</sup><br>Investment | Konsumsi <sup>*)</sup><br>Consumption | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                        | 500                                          | 192                                   | 2.404                                 | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                                                  | 2.745                                        | 1.721                                 | 2.822                                 | North Sumatera           |
| Sumatera Barat                                                                                                                                                                                                                                  | 958                                          | 484                                   | 2.156                                 | West Sumatera            |
| Sumatera Selatan                                                                                                                                                                                                                                | 1.187                                        | 811                                   | 2.092                                 | South Sumatera           |
| Bangka Belitung                                                                                                                                                                                                                                 | 35                                           | 60                                    | 187                                   | Bangka Belitung          |
| Jambi                                                                                                                                                                                                                                           | 647                                          | 304                                   | 931                                   | Jambi                    |
| Bengkulu                                                                                                                                                                                                                                        | 222                                          | 214                                   | 372                                   | Bengkulu                 |
| Riau                                                                                                                                                                                                                                            | 785                                          | 943                                   | 1.678                                 | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                                                  | 327                                          | 338                                   | 1.773                                 | Riau Islands             |
| Lampung                                                                                                                                                                                                                                         | 905                                          | 357                                   | 851                                   | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                                                     | 40.177                                       | 22.321                                | 22.912                                | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                                                      | 9.257                                        | 5.278                                 | 11.882                                | West Java                |
| Banten                                                                                                                                                                                                                                          | 1.845                                        | 1.031                                 | 3.006                                 | Banten                   |
| Jawa Tengah                                                                                                                                                                                                                                     | 5.186                                        | 1.862                                 | 4.664                                 | Central Java             |
| DI Yogyakarta                                                                                                                                                                                                                                   | 823                                          | 466                                   | 1.247                                 | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                                                      | 7.658                                        | 3.783                                 | 7.776                                 | East Java                |
| Bali                                                                                                                                                                                                                                            | 404                                          | 200                                   | 888                                   | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                                                | 616                                          | 682                                   | 1.582                                 | West Kalimantan          |
| Kalimantan Tengah                                                                                                                                                                                                                               | 131                                          | 75                                    | 477                                   | Central Kalimantan       |
| Kalimantan Timur                                                                                                                                                                                                                                | 1.646                                        | 781                                   | 1.650                                 | East Kalimantan          |
| Kalimantan Selatan                                                                                                                                                                                                                              | 891                                          | 944                                   | 1.120                                 | South Kalimantan         |
| Sulawesi Utara                                                                                                                                                                                                                                  | 135                                          | 66                                    | 260                                   | North Sulawesi           |
| Gorontalo                                                                                                                                                                                                                                       | 59                                           | 47                                    | 234                                   | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                                                  | 23                                           | 13                                    | 157                                   | West Sulawesi            |
| Sulawesi Tengah                                                                                                                                                                                                                                 | 182                                          | 106                                   | 645                                   | Central Sulawesi         |
| Sulawesi Tenggara                                                                                                                                                                                                                               | 190                                          | 108                                   | 548                                   | South East Sulawesi      |
| Sulawesi Selatan                                                                                                                                                                                                                                | 1.372                                        | 953                                   | 3.045                                 | South Sulawesi           |
| Maluku                                                                                                                                                                                                                                          | 21                                           | 14                                    | 67                                    | Maluku                   |
| Maluku Utara                                                                                                                                                                                                                                    | 45                                           | 40                                    | 111                                   | North Maluku             |
| NTB                                                                                                                                                                                                                                             | 523                                          | 232                                   | 1.139                                 | West Nusa Tenggara       |
| NTT                                                                                                                                                                                                                                             | 57                                           | 32                                    | 158                                   | East Nusa Tenggara       |
| Irian Jaya Barat                                                                                                                                                                                                                                | 40                                           | 39                                    | 82                                    | West Irian Jaya          |
| Papua                                                                                                                                                                                                                                           | 163                                          | 131                                   | 253                                   | Papua                    |
| Luar Indonesia                                                                                                                                                                                                                                  | 345                                          | -                                     | 0                                     | Outside Indonesia        |
| "-": Data tidak tersedia                                                                                                                                                                                                                        |                                              |                                       |                                       | "-": Data not available  |
| *) Angka-angka sementara                                                                                                                                                                                                                        |                                              |                                       |                                       | *) Provisional figures   |

Juta Rupiah (in Million IDR)

| <b>Tabel 48. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Juni 2015</b><br><b>(Financing of Islamic Rural Bank based on Type of Usage and Province - June 2015)</b> |                                        |                                 |                                 |                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------|---------------------------------|--------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                    | <b>Modal Kerja<br/>Working Capital</b> | <b>Investasi<br/>Investment</b> | <b>Konsumsi<br/>Consumption</b> | <b>Province</b>          |
| Nanggroe Aceh Darussalam                                                                                                                                                                                           | 61.604                                 | 2.728                           | 29.720                          | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                     | 15.689                                 | 4.472                           | 67.482                          | North Sumatera           |
| Sumatera Barat                                                                                                                                                                                                     | 90.404                                 | 20.937                          | 27.184                          | West Sumatera            |
| Sumatera Selatan                                                                                                                                                                                                   | 4.262                                  | 649                             | 5.441                           | South Sumatera           |
| Bangka Belitung                                                                                                                                                                                                    | 232.586                                | 89.774                          | 9.892                           | Bangka Belitung          |
| Jambi                                                                                                                                                                                                              | -                                      | -                               | -                               | Jambi                    |
| Bengkulu                                                                                                                                                                                                           | 60.576                                 | 21.408                          | 5.664                           | Bengkulu                 |
| Riau                                                                                                                                                                                                               | 54.153                                 | 3.617                           | 51.456                          | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                     | 1.676                                  | 4.188                           | 37.568                          | Riau Islands             |
| Lampung                                                                                                                                                                                                            | 31.826                                 | 30.832                          | 177.554                         | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                        | 6.503                                  | -                               | 5.687                           | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                         | 583.063                                | 554.242                         | 613.576                         | West Java                |
| Banten                                                                                                                                                                                                             | 371.315                                | 84.905                          | 80.527                          | Banten                   |
| Jawa Tengah                                                                                                                                                                                                        | 280.600                                | 84.112                          | 180.411                         | Central Java             |
| DI Yogyakarta                                                                                                                                                                                                      | 123.517                                | 48.349                          | 81.242                          | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                         | 452.255                                | 77.857                          | 504.573                         | East Java                |
| Bali                                                                                                                                                                                                               | 1.938                                  | 1.767                           | 1.529                           | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                   | -                                      | -                               | -                               | West Kalimantan          |
| Kalimantan Tengah                                                                                                                                                                                                  | 2.402                                  | 1.388                           | 2.794                           | Central Kalimantan       |
| Kalimantan Timur                                                                                                                                                                                                   | 159                                    | 61                              | 1.060                           | East Kalimantan          |
| Kalimantan Selatan                                                                                                                                                                                                 | 16.000                                 | -                               | 3.369                           | South Kalimantan         |
| Sulawesi Utara                                                                                                                                                                                                     | -                                      | -                               | -                               | North Sulawesi           |
| Gorontalo                                                                                                                                                                                                          | -                                      | -                               | -                               | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                     | -                                      | -                               | -                               | West Sulawesi            |
| Sulawesi Tengah                                                                                                                                                                                                    | -                                      | -                               | -                               | Central Sulawesi         |
| Sulawesi Tenggara                                                                                                                                                                                                  | -                                      | -                               | -                               | South East Sulawesi      |
| Sulawesi Selatan                                                                                                                                                                                                   | 29.279                                 | 7.233                           | 76.724                          | South Sulawesi           |
| Maluku                                                                                                                                                                                                             | -                                      | -                               | -                               | Maluku                   |
| Maluku Utara                                                                                                                                                                                                       | 8.721                                  | -                               | 5.532                           | North Maluku             |
| NTB                                                                                                                                                                                                                | 97.439                                 | 21.165                          | 5.914                           | West Nusa Tenggara       |
| NTT                                                                                                                                                                                                                | -                                      | -                               | -                               | East Nusa Tenggara       |
| Irian Jaya Barat                                                                                                                                                                                                   | -                                      | -                               | -                               | West Irian Jaya          |
| Papua                                                                                                                                                                                                              | 862                                    | 51                              | 235                             | Papua                    |
| "-": Data tidak tersedia                                                                                                                                                                                           |                                        |                                 |                                 | "-": Data not available  |

Miliar Rupiah (in Billion IDR)

| Tabel 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Juni* 2015<br>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province - June* 2015) |                                                                        |                                                                                   |                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                                                                       | Usaha Kecil dan Menengah <sup>1)</sup><br>Small and Medium Enterprises | Selain Usaha Kecil dan Menengah <sup>1)</sup><br>Non Small and Medium Enterprises | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                       | 524                                                                    | 2.571                                                                             | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                                                                 | 2.846                                                                  | 4.442                                                                             | North Sumatera           |
| Sumatera Barat                                                                                                                                                                                                                                                 | 1.183                                                                  | 2.416                                                                             | West Sumatera            |
| Sumatera Selatan                                                                                                                                                                                                                                               | 1.201                                                                  | 2.889                                                                             | South Sumatera           |
| Bangka Belitung                                                                                                                                                                                                                                                | 90                                                                     | 192                                                                               | Bangka Belitung          |
| Jambi                                                                                                                                                                                                                                                          | 815                                                                    | 1.067                                                                             | Jambi                    |
| Bengkulu                                                                                                                                                                                                                                                       | 418                                                                    | 390                                                                               | Bengkulu                 |
| Riau                                                                                                                                                                                                                                                           | 1.157                                                                  | 2.249                                                                             | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                                                                 | 317                                                                    | 2.120                                                                             | Riau Islands             |
| Lampung                                                                                                                                                                                                                                                        | 894                                                                    | 1.219                                                                             | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                                                                    | 16.813                                                                 | 68.597                                                                            | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                                                                     | 7.743                                                                  | 18.675                                                                            | West Java                |
| Banten                                                                                                                                                                                                                                                         | 1.350                                                                  | 4.533                                                                             | Banten                   |
| Jawa Tengah                                                                                                                                                                                                                                                    | 3.762                                                                  | 7.950                                                                             | Central Java             |
| DI Yogyakarta                                                                                                                                                                                                                                                  | 826                                                                    | 1.710                                                                             | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                                                                     | 4.990                                                                  | 14.228                                                                            | East Java                |
| Bali                                                                                                                                                                                                                                                           | 270                                                                    | 1.222                                                                             | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                                                               | 951                                                                    | 1.928                                                                             | West Kalimantan          |
| Kalimantan Tengah                                                                                                                                                                                                                                              | 153                                                                    | 530                                                                               | Central Kalimantan       |
| Kalimantan Timur                                                                                                                                                                                                                                               | 1.097                                                                  | 2.980                                                                             | East Kalimantan          |
| Kalimantan Selatan                                                                                                                                                                                                                                             | 1.019                                                                  | 1.936                                                                             | South Kalimantan         |
| Sulawesi Utara                                                                                                                                                                                                                                                 | 154                                                                    | 306                                                                               | North Sulawesi           |
| Gorontalo                                                                                                                                                                                                                                                      | 72                                                                     | 267                                                                               | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                                                                 | 30                                                                     | 162                                                                               | West Sulawesi            |
| Sulawesi Tengah                                                                                                                                                                                                                                                | 268                                                                    | 665                                                                               | Central Sulawesi         |
| Sulawesi Tenggara                                                                                                                                                                                                                                              | 248                                                                    | 598                                                                               | South East Sulawesi      |
| Sulawesi Selatan                                                                                                                                                                                                                                               | 1.269                                                                  | 4.101                                                                             | South Sulawesi           |
| Maluku                                                                                                                                                                                                                                                         | 27                                                                     | 74                                                                                | Maluku                   |
| Maluku Utara                                                                                                                                                                                                                                                   | 59                                                                     | 137                                                                               | North Maluku             |
| NTB                                                                                                                                                                                                                                                            | 679                                                                    | 1.216                                                                             | West Nusa Tenggara       |
| NTT                                                                                                                                                                                                                                                            | 72                                                                     | 175                                                                               | East Nusa Tenggara       |
| Irian Jaya Barat                                                                                                                                                                                                                                               | 57                                                                     | 104                                                                               | West Irian Jaya          |
| Papua                                                                                                                                                                                                                                                          | 151                                                                    | 397                                                                               | Papua                    |
| Luar Indonesia                                                                                                                                                                                                                                                 | 100                                                                    | 245                                                                               | Outside Indonesia        |
| "-": Data tidak tersedia                                                                                                                                                                                                                                       |                                                                        | "-": Data not available                                                           |                          |
| *) Angka-angka sementara                                                                                                                                                                                                                                       |                                                                        | *) Provisional figures                                                            |                          |

Juta Rupiah (in Million IDR)

| Tabel 50. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Juni 2015<br>(Financing of Islamic Rural Bank based on Type of Financing and Province - June 2015) |                          |                                                                     |                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------------------------------------------------------|--------------------------|
| Propinsi                                                                                                                                                                                                            | Usaha Kecil dan Menengah | Selain Usaha Kecil dan Menengah<br>Non Small and Medium Enterprises | Province                 |
| Nanggroe Aceh Darussalam                                                                                                                                                                                            | 63.239                   | 30.812                                                              | Nanggroe Aceh Darussalam |
| Sumatera Utara                                                                                                                                                                                                      | 13.745                   | 73.898                                                              | North Sumatera           |
| Sumatera Barat                                                                                                                                                                                                      | 101.399                  | 37.126                                                              | West Sumatera            |
| Sumatera Selatan                                                                                                                                                                                                    | 4.798                    | 5.555                                                               | South Sumatera           |
| Bangka Belitung                                                                                                                                                                                                     | 322.031                  | 10.220                                                              | Bangka Belitung          |
| Jambi                                                                                                                                                                                                               | -                        | -                                                                   | Jambi                    |
| Bengkulu                                                                                                                                                                                                            | 80.833                   | 6.816                                                               | Bengkulu                 |
| Riau                                                                                                                                                                                                                | 16.737                   | 92.489                                                              | Riau                     |
| Kepulauan Riau                                                                                                                                                                                                      | 5.825                    | 37.607                                                              | Riau Islands             |
| Lampung                                                                                                                                                                                                             | 58.899                   | 181.313                                                             | Lampung                  |
| DKI Jakarta                                                                                                                                                                                                         | 6.191                    | 5.999                                                               | DKI Jakarta              |
| Jawa Barat                                                                                                                                                                                                          | 1.101.246                | 649.634                                                             | West Java                |
| Banten                                                                                                                                                                                                              | 436.209                  | 100.538                                                             | Banten                   |
| Jawa Tengah                                                                                                                                                                                                         | 355.064                  | 190.059                                                             | Central Java             |
| DI Yogyakarta                                                                                                                                                                                                       | 123.091                  | 130.016                                                             | DI Yogyakarta            |
| Jawa Timur                                                                                                                                                                                                          | 477.596                  | 557.089                                                             | East Java                |
| Bali                                                                                                                                                                                                                | 2.930                    | 2.305                                                               | Bali                     |
| Kalimantan Barat                                                                                                                                                                                                    | -                        | -                                                                   | West Kalimantan          |
| Kalimantan Tengah                                                                                                                                                                                                   | 2.937                    | 3.646                                                               | Central Kalimantan       |
| Kalimantan Timur                                                                                                                                                                                                    | 220                      | 1.060                                                               | East Kalimantan          |
| Kalimantan Selatan                                                                                                                                                                                                  | 16.000                   | 3.369                                                               | South Kalimantan         |
| Sulawesi Utara                                                                                                                                                                                                      | -                        | -                                                                   | North Sulawesi           |
| Gorontalo                                                                                                                                                                                                           | -                        | -                                                                   | Gorontalo                |
| Sulawesi Barat                                                                                                                                                                                                      | -                        | -                                                                   | West Sulawesi            |
| Sulawesi Tengah                                                                                                                                                                                                     | -                        | -                                                                   | Central Sulawesi         |
| Sulawesi Tenggara                                                                                                                                                                                                   | -                        | -                                                                   | South East Sulawesi      |
| Sulawesi Selatan                                                                                                                                                                                                    | 36.233                   | 77.004                                                              | South Sulawesi           |
| Maluku                                                                                                                                                                                                              | -                        | -                                                                   | Maluku                   |
| Maluku Utara                                                                                                                                                                                                        | 8.681                    | 5.572                                                               | North Maluku             |
| NTB                                                                                                                                                                                                                 | 68.813                   | 55.706                                                              | West Nusa Tenggara       |
| NTT                                                                                                                                                                                                                 | -                        | -                                                                   | East Nusa Tenggara       |
| Irian Jaya Barat                                                                                                                                                                                                    | -                        | -                                                                   | West Irian Jaya          |
| Papua                                                                                                                                                                                                               | 913                      | 235                                                                 | Papua                    |

| Tabel. 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2015<br>(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - June 2015) |                           |                              |                                           |          |                           |             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------|-------------------------------------------|----------|---------------------------|-------------|
| Propinsi                                                                                                                                                                                                                                                                    | Kota/Kabupaten            | Pembiayaan *)<br>(Financing) | Dana Pihak Ketiga *)<br>(Depositor Funds) | FDR *)   | City/District             | Province    |
| Banten                                                                                                                                                                                                                                                                      | Kab. Tangerang            | 560                          | 675                                       | 82,99%   | Kab. Tangerang            | Banten      |
|                                                                                                                                                                                                                                                                             | Kab. Serang               | 1.361                        | 1.157                                     | 117,67%  | Kab. Serang               |             |
|                                                                                                                                                                                                                                                                             | Kota Cilegon              | 1.166                        | 716                                       | 162,76%  | Kota Cilegon              |             |
|                                                                                                                                                                                                                                                                             | Kota Tangerang            | 2.473                        | 2.490                                     | 99,29%   | Kota Tangerang            |             |
|                                                                                                                                                                                                                                                                             | Kota Serang               | 154                          | 95                                        | 161,96%  | Kota Serang               |             |
|                                                                                                                                                                                                                                                                             | Kota Tangerang Selatan    | 168                          | 411                                       | 40,94%   | Kota Tangerang Selatan    |             |
| Jawa Barat                                                                                                                                                                                                                                                                  | Kab. Bekasi               | 525                          | 336                                       | 156,13%  | Kab. Bekasi               | Jawa Barat  |
|                                                                                                                                                                                                                                                                             | Kab. Purwakarta           | 369                          | 281                                       | 131,23%  | Kab. Purwakarta           |             |
|                                                                                                                                                                                                                                                                             | Kab. Karawang             | 214                          | 152                                       | 141,18%  | Kab. Karawang             |             |
|                                                                                                                                                                                                                                                                             | Kab. Sukabumi             | 142                          | 74                                        | 191,44%  | Kab. Sukabumi             |             |
|                                                                                                                                                                                                                                                                             | Kab. Cianjur              | 781                          | 395                                       | 197,51%  | Kab. Cianjur              |             |
|                                                                                                                                                                                                                                                                             | Kab. Bandung              | 231                          | 255                                       | 90,65%   | Kab. Bandung              |             |
|                                                                                                                                                                                                                                                                             | Kab. Garut                | 212                          | 188                                       | 112,47%  | Kab. Garut                |             |
|                                                                                                                                                                                                                                                                             | Kab. Cirebon              | 15                           | 4                                         | 368,85%  | Kab. Cirebon              |             |
|                                                                                                                                                                                                                                                                             | Kab. Majalengka           | 21                           | 1                                         | 1436,53% | Kab. Majalengka           |             |
|                                                                                                                                                                                                                                                                             | Kota Bandung              | 10.282                       | 7.760                                     | 132,50%  | Kota Bandung              |             |
|                                                                                                                                                                                                                                                                             | Kota Bogor                | 3.148                        | 3.360                                     | 93,70%   | Kota Bogor                |             |
|                                                                                                                                                                                                                                                                             | Kota Sukabumi             | 379                          | 331                                       | 114,30%  | Kota Sukabumi             |             |
|                                                                                                                                                                                                                                                                             | Kota Cirebon              | 2.455                        | 1.707                                     | 143,84%  | Kota Cirebon              |             |
|                                                                                                                                                                                                                                                                             | Kota Tasikmalaya          | 1.536                        | 839                                       | 183,04%  | Kota Tasikmalaya          |             |
|                                                                                                                                                                                                                                                                             | Kota Cimahi               | 151                          | 207                                       | 72,90%   | Kota Cimahi               |             |
|                                                                                                                                                                                                                                                                             | Kota Depok                | 1.041                        | 1.669                                     | 62,36%   | Kota Depok                |             |
|                                                                                                                                                                                                                                                                             | Kota Bekasi               | 4.917                        | 5.676                                     | 86,64%   | Kota Bekasi               |             |
| DKI Jakarta Raya                                                                                                                                                                                                                                                            | Wil. Kota Jakarta Pusat   | 24.385                       | 48.909                                    | 49,86%   | Wil. Kota Jakarta Pusat   | DKI Jakarta |
|                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Utara   | 2.897                        | 3.251                                     | 89,10%   | Wil. Kota Jakarta Utara   |             |
|                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Barat   | 9.112                        | 8.699                                     | 104,74%  | Wil. Kota Jakarta Barat   |             |
|                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Selatan | 45.465                       | 44.043                                    | 103,23%  | Wil. Kota Jakarta Selatan |             |
|                                                                                                                                                                                                                                                                             | Wil. Kota Jakarta Timur   | 3.550                        | 5.606                                     | 63,33%   | Wil. Kota Jakarta Timur   |             |
| D.I. Yogyakarta                                                                                                                                                                                                                                                             | Kota Yogyakarta           | 2.536                        | 3.330                                     | 76,18%   | Kota Yogyakarta           | DIY         |
| Jawa Tengah                                                                                                                                                                                                                                                                 | Kab. Semarang             | 285                          | 252                                       | 113,29%  | Kab. Semarang             | Jawa Tengah |
|                                                                                                                                                                                                                                                                             | Kab. Kendal               | 48                           | 43                                        | 112,17%  | Kab. Kendal               |             |
|                                                                                                                                                                                                                                                                             | Kab. Tegal                | 18                           | 10                                        | 173,65%  | Kab. Tegal                |             |
|                                                                                                                                                                                                                                                                             | Kab. Pati                 | 120                          | 64                                        | 186,75%  | Kab. Pati                 |             |
|                                                                                                                                                                                                                                                                             | Kab. Kudus                | 364                          | 478                                       | 76,25%   | Kab. Kudus                |             |
|                                                                                                                                                                                                                                                                             | Kab. Banyumas             | 875                          | 754                                       | 116,03%  | Kab. Banyumas             |             |
|                                                                                                                                                                                                                                                                             | Kab. Cilacap              | 95                           | 113                                       | 83,80%   | Kab. Cilacap              |             |
|                                                                                                                                                                                                                                                                             | Kota Semarang             | 4.360                        | 4.498                                     | 96,94%   | Kota Semarang             |             |
|                                                                                                                                                                                                                                                                             | Kota Salatiga             | 86                           | 38                                        | 224,72%  | Kota Salatiga             |             |
|                                                                                                                                                                                                                                                                             | Kota Pekalongan           | 623                          | 816                                       | 76,33%   | Kota Pekalongan           |             |
|                                                                                                                                                                                                                                                                             | Kota Tegal                | 825                          | 421                                       | 196,03%  | Kota Tegal                |             |
|                                                                                                                                                                                                                                                                             | Kota Surakarta            | 4.013                        | 3.089                                     | 129,91%  | Kota Surakarta            |             |

| Tabel. 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2015<br>(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - June 2015) |                       |                              |                                           |         |                       |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------------|-------------------------------------------|---------|-----------------------|----------------|
| Propinsi                                                                                                                                                                                                                                                                    | Kota/Kabupaten        | Pembiayaan *)<br>(Financing) | Dana Pihak Ketiga *)<br>(Depositor Funds) | FDR %   | City/District         | Province       |
| Jawa Timur                                                                                                                                                                                                                                                                  | Kab. Gresik           | 305                          | 232                                       | 131,61% | Kab. Gresik           | Jawa Timur     |
|                                                                                                                                                                                                                                                                             | Kab. Sidoarjo         | 1.413                        | 1.257                                     | 112,47% | Kab. Sidoarjo         |                |
|                                                                                                                                                                                                                                                                             | Kab. Pamekasan        | 171                          | 329                                       | 52,10%  | Kab. Pamekasan        |                |
|                                                                                                                                                                                                                                                                             | Kab. Banyuwangi       | 188                          | 109                                       | 171,78% | Kab. Banyuwangi       |                |
|                                                                                                                                                                                                                                                                             | Kab. Jember           | 108                          | 93                                        | 115,36% | Kab. Jember           |                |
|                                                                                                                                                                                                                                                                             | Kab. Malang           | 661                          | 691                                       | 95,72%  | Kab. Malang           |                |
|                                                                                                                                                                                                                                                                             | Kab. Madiun           | 149                          | 163                                       | 91,44%  | Kab. Madiun           |                |
|                                                                                                                                                                                                                                                                             | Kab. Bojonegoro       | 149                          | 140                                       | 106,59% | Kab. Bojonegoro       |                |
|                                                                                                                                                                                                                                                                             | Kota Surabaya         | 12.194                       | 10.617                                    | 114,86% | Kota Surabaya         |                |
|                                                                                                                                                                                                                                                                             | Kota Malang           | 2.524                        | 2.059                                     | 122,61% | Kota Malang           |                |
|                                                                                                                                                                                                                                                                             | Kota Blitar           | 132                          | 106                                       | 124,97% | Kota Blitar           |                |
|                                                                                                                                                                                                                                                                             | Kota Kediri           | 1.198                        | 1.813                                     | 66,08%  | Kota Kediri           |                |
|                                                                                                                                                                                                                                                                             | Kota Madiun           | 24                           | 16                                        | 151,25% | Kota Madiun           |                |
| Bengkulu                                                                                                                                                                                                                                                                    | Kota Bengkulu         | 808                          | 461                                       | 175,19% | Kota Bengkulu         | Bengkulu       |
| Jambi                                                                                                                                                                                                                                                                       | Kota Jambi            | 1.882                        | 984                                       | 191,30% | Kota Jambi            | Jambi          |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                    | Kab. Simeuleu         | 113                          | 130                                       | 87,03%  | Kab. Simeuleu         | NAD            |
|                                                                                                                                                                                                                                                                             | Kota Banda Aceh       | 1.849                        | 2.195                                     | 84,25%  | Kota Banda Aceh       |                |
|                                                                                                                                                                                                                                                                             | Kota Lhokseumawe      | 901                          | 517                                       | 174,26% | Kota Lhokseumawe      |                |
|                                                                                                                                                                                                                                                                             | Kota Langsa           | 232                          | 217                                       | 107,01% | Kota Langsa           |                |
| Sumatera Utara                                                                                                                                                                                                                                                              | Kab. Deli Serdang     | 299                          | 280                                       | 106,74% | Kab. Deli Serdang     | Sumatera Utara |
|                                                                                                                                                                                                                                                                             | Kab. Langkat          | 135                          | 202                                       | 66,73%  | Kab. Langkat          |                |
|                                                                                                                                                                                                                                                                             | Kab. Karo             | 46                           | 10                                        | 460,49% | Kab. Karo             |                |
|                                                                                                                                                                                                                                                                             | Kab. Labuhan Batu     | 240                          | 145                                       | 165,75% | Kab. Labuhan Batu     |                |
|                                                                                                                                                                                                                                                                             | Kota Tebing Tinggi    | 378                          | 144                                       | 263,29% | Kota Tebing Tinggi    |                |
|                                                                                                                                                                                                                                                                             | Kota Pematang Siantar | 647                          | 666                                       | 97,20%  | Kota Pematang Siantar |                |
|                                                                                                                                                                                                                                                                             | Kota Tanjung Balai    | 88                           | 123                                       | 71,72%  | Kota Tanjung Balai    |                |
|                                                                                                                                                                                                                                                                             | Kota Sibolga          | 145                          | 61                                        | 237,71% | Kota Sibolga          |                |
|                                                                                                                                                                                                                                                                             | Kota Medan            | 4.612                        | 4.719                                     | 97,74%  | Kota Medan            |                |
|                                                                                                                                                                                                                                                                             | Kota Padang Sidempuan | 696                          | 475                                       | 146,64% | Kota Padang Sidempuan |                |
|                                                                                                                                                                                                                                                                             | Kota Bukittinggi      | 647                          | 494                                       | 131,09% | Kota Bukittinggi      |                |
|                                                                                                                                                                                                                                                                             | Kota Padang           | 1.955                        | 1.851                                     | 105,61% | Kota Padang           |                |
|                                                                                                                                                                                                                                                                             | Kota Solok            | 266                          | 37                                        | 724,78% | Kota Solok            |                |
| Sumatera Barat                                                                                                                                                                                                                                                              | Kota Payakumbuh       | 731                          | 217                                       | 337,20% | Kota Payakumbuh       | Sumatera Barat |
|                                                                                                                                                                                                                                                                             | Kota Pekanbaru        | 3.063                        | 2.900                                     | 105,62% | Kota Pekanbaru        |                |
|                                                                                                                                                                                                                                                                             | Kota Dumai            | 236                          | 317                                       | 74,62%  | Kota Dumai            |                |
| Kepulauan Riau                                                                                                                                                                                                                                                              | Kota Tanjung Pinang   | 666                          | 489                                       | 136,02% | Kota Tanjung Pinang   | Kepulauan Riau |
|                                                                                                                                                                                                                                                                             | Kota Pulau Batam      | 1.772                        | 999                                       | 177,46% | Kota Pulau Batam      |                |



| Tabel. 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juni 2015<br>(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - June 2015) |                              |                              |                                                      |                   |                              |                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------------------------------|-------------------|------------------------------|-------------------------|
| Propinsi                                                                                                                                                                                                                                                                    | Kota/Kabupaten               | Pembiayaan *)<br>(Financing) | Dana Pihak Ketiga <sup>1)</sup><br>(Depositor Funds) | FDR <sup>1)</sup> | City/District                | Province                |
| Sumatera Selatan                                                                                                                                                                                                                                                            | Kota Prabumulih              | 155                          | 116                                                  | 133,67%           | Kota Prabumulih              | Sumatera Selatan        |
|                                                                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu       | 296                          | 203                                                  | 145,99%           | Kab. Ogan Komering Ulu       |                         |
|                                                                                                                                                                                                                                                                             | Kab. Ogan Komering Ulu Timur | 61                           | 6                                                    | 999,36%           | Kab. Ogan Komering Ulu Timur |                         |
|                                                                                                                                                                                                                                                                             | Kota Palembang               | 3.352                        | 4.213                                                | 79,55%            | Kota Palembang               |                         |
|                                                                                                                                                                                                                                                                             | Kota Lubuklinggau            | 227                          | 66                                                   | 342,63%           | Kota Lubuklinggau            |                         |
| Bangka Belitung                                                                                                                                                                                                                                                             | Kota Pangkal Pinang          | 282                          | 179                                                  | 158,17%           | Kota Pangkal Pinang          | Bangka Belitung         |
| Lampung                                                                                                                                                                                                                                                                     | Kab. Lampung Tengah          | 331                          | 211                                                  | 156,77%           | Kab. Lampung Tengah          | Lampung                 |
|                                                                                                                                                                                                                                                                             | Kota Bandar Lampung          | 1.622                        | 1.399                                                | 115,94%           | Kota Bandar Lampung          |                         |
|                                                                                                                                                                                                                                                                             | Kota Metro                   | 160                          | 108                                                  | 147,47%           | Kota Metro                   |                         |
| Kalimantan Selatan                                                                                                                                                                                                                                                          | Kab. Tabalong                | 84                           | 141                                                  | 59,96%            | Kab. Tabalong                | Kalimantan Selatan      |
|                                                                                                                                                                                                                                                                             | Kota Banjarmasin             | 2.686                        | 2.508                                                | 107,09%           | Kota Banjarmasin             |                         |
|                                                                                                                                                                                                                                                                             | Kota Banjarbaru              | 185                          | 202                                                  | 91,28%            | Kota Banjarbaru              |                         |
| Kalimantan Barat                                                                                                                                                                                                                                                            | Kab. Sambas                  | 55                           | 31                                                   | 177,49%           | Kab. Sambas                  | Kalimantan Barat        |
|                                                                                                                                                                                                                                                                             | Kota Pontianak               | 2.701                        | 1.793                                                | 150,65%           | Kota Pontianak               |                         |
| Kalimantan Timur                                                                                                                                                                                                                                                            | Kota Singkawang              | 124                          | 44                                                   | 281,43%           | Kota Singkawang              | Kalimantan Timur        |
|                                                                                                                                                                                                                                                                             | Kab. Kutai                   | 177                          | 254                                                  | 69,64%            | Kab. Kutai                   |                         |
|                                                                                                                                                                                                                                                                             | Kota Samarinda               | 1.820                        | 1.999                                                | 91,01%            | Kota Samarinda               |                         |
|                                                                                                                                                                                                                                                                             | Kota Balikpapan              | 1.993                        | 1.483                                                | 134,44%           | Kota Balikpapan              |                         |
| Kalimantan Tengah                                                                                                                                                                                                                                                           | Kota Bontang                 | 87                           | 173                                                  | 50,15%            | Kota Bontang                 | Kalimantan Tengah       |
|                                                                                                                                                                                                                                                                             | Kab. Kotawaringin Barat      | 51                           | 68                                                   | 74,67%            | Kab. Kotawaringin Barat      |                         |
|                                                                                                                                                                                                                                                                             | Kab. Kotawaringin Timur      | 91                           | 57                                                   | 159,76%           | Kab. Kotawaringin Timur      |                         |
| Sulawesi Tengah                                                                                                                                                                                                                                                             | Kota Palangkaraya            | 541                          | 487                                                  | 110,94%           | Kota Palangkaraya            | Sulawesi Tengah         |
|                                                                                                                                                                                                                                                                             | Kab. Morowali                | 294                          | 188                                                  | 156,54%           | Kab. Morowali                |                         |
| Sulawesi Barat                                                                                                                                                                                                                                                              | Kota Palu                    | 639                          | 445                                                  | 143,58%           | Kota Palu                    | Sulawesi Barat          |
|                                                                                                                                                                                                                                                                             | Kota Gorontalo               | 339                          | 239                                                  | 142,25%           | Kota Gorontalo               |                         |
| Sulawesi Selatan                                                                                                                                                                                                                                                            | Kota Ujungpandang            | 4.907                        | 2.795                                                | 175,58%           | Kota Ujungpandang            | Sulawesi Selatan        |
|                                                                                                                                                                                                                                                                             | Kab. Bone                    | 249                          | 198                                                  | 125,49%           | Kab. Bone                    |                         |
|                                                                                                                                                                                                                                                                             | Kota Palopo                  | 56                           | 8                                                    | 720,60%           | Kota Palopo                  |                         |
|                                                                                                                                                                                                                                                                             | Kab. Maros                   | 157                          | 80                                                   | 196,99%           | Kab. Maros                   |                         |
| Gorontalo                                                                                                                                                                                                                                                                   | Kab Mamuju                   | 192                          | 118                                                  | 162,71%           | Kab Mamuju                   | Gorontalo               |
| Sulawesi Tenggara                                                                                                                                                                                                                                                           | Kota Kendari                 | 846                          | 557                                                  | 152,02%           | Kota Kendari                 | Sulawesi Tenggara       |
| Sulawesi Utara                                                                                                                                                                                                                                                              | Kota Manado                  | 460                          | 193                                                  | 237,81%           | Kota Manado                  | Sulawesi Utara          |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                         | Kab. Lombok Tengah           | 63                           | 5                                                    | 1387,74%          | Kab. Lombok Tengah           | Nusa Tenggara Barat     |
|                                                                                                                                                                                                                                                                             | Kab. Lombok Timur            | 162                          | 106                                                  | 153,46%           | Kab. Lombok Timur            |                         |
|                                                                                                                                                                                                                                                                             | Kota Mataram                 | 1.669                        | 957                                                  | 174,46%           | Kota Mataram                 |                         |
| Bali                                                                                                                                                                                                                                                                        | Kota Denpasar                | 1.491                        | 769                                                  | 194,06%           | Kota Denpasar                | Bali                    |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                         | Kota Kupang                  | 236                          | 102                                                  | 231,11%           | Kota Kupang                  | Nusa Tenggara Timur     |
|                                                                                                                                                                                                                                                                             | Kab. Kupang                  | 11                           | 2                                                    | 530,68%           | Kab. Kupang                  |                         |
| Maluku                                                                                                                                                                                                                                                                      | Kota Ambon                   | 101                          | 295                                                  | 34,19%            | Kota Ambon                   | Maluku                  |
| Irian Jaya Barat                                                                                                                                                                                                                                                            | Kota Sorong                  | 160                          | 236                                                  | 67,84%            | Kota Sorong                  | Irian Jaya Barat        |
| Papua                                                                                                                                                                                                                                                                       | Kab. Jayapura                | 547                          | 526                                                  | 104,01%           | Kab. Jayapura                | Papua                   |
| Maluku Utara                                                                                                                                                                                                                                                                | Kota ternate                 | 197                          | 334                                                  | 58,81%            | Kota ternate                 | Maluku Utara            |
| DI Luar Indonesia                                                                                                                                                                                                                                                           | DI LUAR INDONESIA            | 345                          | 1.758                                                | 19,63%            | DI LUAR INDONESIA            | Luar Indonesia          |
| "-": Data tidak tersedia                                                                                                                                                                                                                                                    |                              |                              |                                                      |                   |                              | "-": Data not available |
| *) Angka-angka sementara                                                                                                                                                                                                                                                    |                              |                              |                                                      |                   |                              | *) Provisional figures  |