

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 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 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, Februari 2015
Jakarta, February 2015

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Januari 2015 akan diterbitkan pada minggu ke III bulan Maret 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 Desember 2014 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 Februari s/d tanggal 15 Februari 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 Desember 2014 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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January 2014 edition will be released on the 3rd week of March 2015.

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 Desember 2014 monthly reports for this periode of the Islamic Banking Statistics was done from 10 February until 15 February 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 December 2014, 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

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

Akad Ijarah
Ijara Contract

: Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan.

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

Akad Qardh
Qardh Contract

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

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

Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus

: 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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Tabel 1. Jaringan Kantor Perbankan Syariah
(Islamic Banking Network)

Indikator	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Bank Umum Syariah																			Islamic Commercial Bank
- Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	12	- Number of Banks
- Jumlah Kantor	581	711	1.215	1.401	1.745	1.998	2.132	2.133	2.136	2.139	2.145	2.149	2.175	2.174	2.174	2.157	2.147	2.151	- Number of Offices
Unit Usaha Syariah																			Islamic Business Unit
- Jumlah Bank Umum Konvensional yang memiliki UUS	27	25	23	24	24	23	23	23	23	23	23	23	22	22	22	22	22	22	- Number of Conventional Banks that have Islamic Business Unit
- Jumlah Kantor	241	287	262	336	517	590	422	425	425	425	426	426	417	403	397	362	354	320	- Number of Offices
Bank Pembiayaan Rakyat Syariah																			Islamic Rural Bank
- Jumlah Bank	131	138	150	155	158	163	163	163	163	163	163	163	163	163	163	163	163	163	- Number of Banks
- Jumlah Kantor	202	225	286	364	401	402	420	428	431	425	428	429	424	436	433	431	438	439	- Number of Offices
Total Kantor	1.024	1.223	1.763	2.101	2.663	2.990	2.974	2.986	2.992	2.989	2.999	3.004	3.016	3.013	3.004	2.950	2.939	2.910	Total Number of Offices
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 2 . Jaringan Kantor Individual Perbankan Syariah - Desember 2014 (Individual Islamic Banking Network)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	447	1.511	205	Islamic Commercial Bank
1 PT. Bank Muamalat Indonesia	84	260	103	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	8	11	-	2 PT. Bank Victoria Syariah
3 Bank BRISyariah	52	203	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	164	17	5 Bank BNI Syariah
6 Bank Syariah Mandiri	137	510	65	6 Bank Syariah Mandiri
7 Bank Syariah Mega Indonesia	35	282	4	7 Bank Syariah Mega Indonesia
8 Bank Panin Syariah	8	5	-	8 Bank Panin Syariah
9 PT. Bank Syariah Bukopin	12	8	5	9 PT. Bank Syariah Bukopin
10 PT. BCA Syariah	9	8	-	10 PT. BCA Syariah
11 PT. Maybank Syariah Indonesia	1	-	-	11 PT. Maybank Syariah Indonesia
12 PT Bank Tabungan Pensiunan Nasional Syariah	25	4	-	12 PT Bank Tabungan Pensiunan Nasional Syariah
Unit Usaha Syariah	138	140	42	Islamic Business Unit
13 PT Bank Danamon Indonesia Tbk	25	27		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	5			15 PT Bank Cimb Niaga, Tbk
17 PT Bank OCBC Nisp, Tbk	8			16 PT Bank OCBC NISP, Tbk
18 PT BPD DKI	2	10		6 17 PT BPD DKI
19 BPD Yogyakarta	1	2		5 18 BPD Yogyakarta
20 PT Bank Pembangunan Daerah Jawa Tengah	3	4		2 19 PT Bank Pembangunan Daerah Jawa Tengah
21 PT BPD Jawa Timur	3	5		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	4		1 31 PT BPD Nusa Tenggara Barat
33 PT Bank Sinarmas	27			10 32 PT Bank Sinarmas
34 PT Bank Tabungan Negara (Persero) Tbk.	21	20		7 33 PT Bank Tabungan Negara (Persero) Tbk.
Bank Pembiayaan Rakyat Syariah	92	-	184	Islamic Rural Bank
TOTAL	677	1.651	431	TOTAL
"-" = data tidak tersedia *) Angka-angka sementara Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				
"-" = data not available *) Provisional figures Note: - HO = Head Office - IBU = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syaria Services Unit - CO = Cash Office - Not Include Office Channeling				

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

Provinsi	2008	2009	2010	2011	2012	2013	2014												Province
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
1 Jawa Barat	28	27	28	27	27	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	1	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	9	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	15	19	21	21	24	25	25	25	25	25	25	25	25	25	25	25	25	25	5 Central Java
6 Jawa Timur	23	25	29	30	31	31	31	31	31	31	31	31	31	31	31	31	31	31	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	6	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	7	7	8	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	4	4	4	4	2	2	2	2	3	3	3	3	3	3	3	3	3	3	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8	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	1	2	2	2	2	1	1	1	1	1	1	1	1	1	1	15 Riau Islands
16 Lampung	5	5	5	6	7	8	8	8	8	8	8	8	8	8	8	8	8	8	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	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	7	7	7	7	7	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	1	1	-	-	-	-	-	-	-	-	-	-	32 West Irian Jaya
33 Maluku Utara	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	33 North Maluku
Total	131	138	150	155	158	163	163	163	163	163	163	163	163	163	163	163	163	163	Total

Tabel 4. Layanan Syariah
(Office Channeling)

Indikator	2008	2009	2010	2011	2012	2013	2014												Indicator
							Jan	Feb	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	Des	
1 UUS Bank Danamon	70	80	137	137	137	137	137	137	137	137	176	175	149	148	145	145	145	145	1 UUS Bank Danamon
2 UUS Bank Permata	186	192	192	192	192	192	192	192	192	192	285	285	284	284	279	279	279	279	2 UUS Bank Permata
3 UUS BII	9	9	9	9	9	9	9	9	9	9	268	268	268	399	399	436	444	444	3 UUS BII
4 UUS Bank Tabungan Negara	64	116	116	116	116	116	116	116	116	116	-	-	-	-	-	-	-	-	4 UUS Bank Tabungan Negara
5 UUS CIMB Niaga	143	505	522	522	522	522	522	522	522	522	35	36	37	38	38	38	38	38	5 UUS CIMB Niaga
6 UUS BTPN ¹⁾	8	12	12	12	12	12	12	12	12	12	12	12	-	-	-	-	-	-	6 UUS BTPN ¹⁾
7 UUS HSBC ¹⁾	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	7 UUS HSBC ¹⁾
8 UUS PT Bank Sinarmas ²⁾	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	8 UUS PT Bank Sinarmas ²⁾
9 UUS PT Bank OCBC NISP, Tbk	33	34	34	34	34	34	34	34	34	34	230	231	231	236	236	239	239	239	9 UUS PT Bank OCBC NISP, Tbk
10 UUS BPD DKI	-	-	-	-	-	-	-	-	-	428	59	59	59	59	59	61	62	64	10 UUS BPD DKI
11 UUS BPD Banda Aceh	76	84	84	84	84	84	84	84	84	84	-	-	-	-	-	-	-	-	11 UUS BPD Banda Aceh
12 UUS BPD Sumut	33	37	37	37	37	37	37	37	37	37	121	121	121	121	121	121	121	121	12 UUS BPD Sumut
13 UUS BPD Riau	5	5	5	5	5	5	5	5	5	5	35	35	35	35	35	51	51	51	13 UUS BPD Riau
14 UUS BPD Sumbar	41	41	41	41	41	41	41	41	41	41	51	51	51	51	51	35	35	35	14 UUS BPD Sumbar
15 UUS BPD Sumsel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	15 UUS BPD Sumsel
16 UUS BPD Jateng	-	-	-	-	-	-	-	-	-	-	111	111	111	111	111	111	131	131	16 UUS BPD Jateng
17 UUS BPD DIY	-	37	37	37	37	37	37	37	37	37	-	-	-	-	3	3	3	3	17 UUS BPD DIY
18 UUS BPD Jatim	10	15	15	15	15	15	15	15	15	15	47	47	47	47	47	47	47	97	18 UUS BPD Jatim
19 UUS BPD Kalsel	1	5	5	5	5	5	5	5	5	5	42	42	42	42	42	42	42	42	19 UUS BPD Kalsel
20 UUS BPD Kalbar	10	10	10	10	10	10	10	10	10	10	48	53	53	57	57	57	57	57	20 UUS BPD Kalbar
21 UUS BPD Kaltim	-	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	26	21 UUS BPD Kaltim
22 UUS BPD Nusa Tenggara Barat	10	11	11	11	11	11	11	11	11	11	6	6	6	6	6	6	6	6	22 UUS BPD Nusa Tenggara Barat

1) "-" = data tidak tersedia karena UUS ditutup

2) Berdiri sejak Mei 2014

r) Angka-angka diperbaiki

*) Angka-angka sementara

1) "-" = data not available since office channelling was closed

2) Established since Mei 2014

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"

Tabel 5. Jumlah Pekerja di Perbankan Syariah
(Number of Worker in Islamic Banking)

Indikator	2008	2009	2010	2011	2012	2013	2014												Indicator
							Jan	Feb	Mar	Apr	Mei 1. ¹⁾	Juni ²⁾	Juli ²⁾	Agus ²⁾	Sep ²⁾	Okt	Nov	Des	
Bank Umum Syariah	6.609	10.348	15.224	21.820	24.111	26.717	26.805	26.937	27.027	27.102	29.149	29.232	39.338	38.807	38.965	40.272	40.590	41.393	Islamic Commercial Bank
Unit Usaha Syariah	2.562	2.296	1.868	2.067	3.108	11.511	11.809	11.840	11.192	11.355	12.772	14.811	4.366	4.431	4.428	4.443	4.419	4.425	Islamic Business Unit
Bank Pembiayaan Rakyat Syariah	2.581	2.799	3.172	3.773	4.359	4.826	4.507	4.518	4.813	4.833	4.884	4.894	4.863	4.915	4.853	4.696	4.727	4.704	Islamic Rural Bank
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 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah
(Islamic Commercial Bank and Islamic Business Unit Condensed Balance Sheet)

Indikator	2008	2009	2010	2011	2012	2013	2014												Indicator
							Jan	Feb	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	Des	
AKTIVA																			AKTIVA
1 Kas	759	1.017	1.453	1.968	2.577	3.496	2.911	2.812	2.638	2.872	2.797	3.304	3.944	3.618	3.342	3.248	3.157	3.636	1 Cash
2 Penempatan pada Bank Indonesia	5.189	10.393	16.393	27.127	26.713	31.946	27.422	27.466	29.284	28.090	29.766	30.012	26.836	29.626	32.364	36.053	36.623	43.412	2 Deposit in Bank Indonesia
3 Penempatan pada Bank Lain	1.978	3.036	4.138	4.846	6.004	5.836	5.169	5.319	6.571	6.684	6.539	6.500	8.421	7.360	7.375	6.603	6.366	7.015	3 Placement in Other Bank
4 Surat Berharga yang Dimiliki	2.683	3.786	5.733	5.902	7.822	9.684	9.201	9.045	9.066	9.567	9.775	10.060	10.079	10.742	10.885	11.264	11.399	11.466	4 Investment in Securities
5 Pembiayaan	38.199	46.886	68.181	102.655	147.505	184.122	181.398	181.772	184.964	188.063	189.690	193.136	194.079	193.983	196.563	196.491	198.376	199.330	5 Financing
6 Tagihan Lainnya	136	171	351	403	471	1.709	1.744	1.662	1.776	1.577	1.468	1.509 ¹⁾	1.778	1.543	1.507	1.395	1.453	1.386	6 Billing and Acceptable Liabilities
7 Aktiva Istishna dalam Penyelesaian	32	24	14	14	33	14	9	11	11	15	21	19	17	16	19	14	14	15	7 Istishna Assets in Progress
8 Penyisihan Penyusutan A.P	1.148	1.649	2.069	2.410	3.509	3.971	4.131	4.240	4.257	4.244	4.430	4.381	4.405	4.538	4.478	4.907	5.676	5.025	8 Allowances for earning assets losses
9 Penyertaan	79	83	88	47	47	48	48	48	40	40	40	40	40	40	40	40	100	100	9 Investment in other entities
10 Aktiva Tetap dan inventaris	436	672	899	1.194	1.803	2.198	2.184	2.192	2.599	2.645	2.628	2.644	2.658	2.631	2.643	2.650	3.317	4.094	10 Fixed Assets and Equipment
11 Antar kantor Aktiva	24.882	33.853	49.707	76.751	92.960	119.203	117.763	122.810	125.298	128.184	130.417	130.710	134.404	136.453	139.042	144.705	147.308	154.432	11 Inter - Office Assets
12 Rupa-rupa Aktiva	1.200	1.623	2.338	3.721	5.547	7.194	7.404	8.065	8.222	8.889	8.923	9.173	9.016	7.178	7.245	7.516	6.798	6.915	12 Other assets
TOTAL AKTIVA*	49.555	66.090	97.519	145.467	195.018	242.276	233.305	234.081	240.915	244.197	247.236	251.909	252.464	252.209	257.519	260.366	261.927	272.343	TOTAL AKTIVA*
PASIVA																			PASIVA
1 Dana Pihak Ketiga	36.852	52.271	76.036	115.415	147.512	183.534	177.930	178.154	180.945	185.508	190.783	191.594	194.299	195.959	197.141	207.121	209.644	217.858	1 Depositor Funds
2 Kewajiban kepada Bank Indonesia	68	6	3	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	2 Liabilities to Bank Indonesia
3 Kewajiban kepada Bank Lain	2.419	3.717	4.924	6.648	11.576	11.742	9.573	10.682	13.094	11.339	8.052	11.318	10.539	10.027	12.886	8.712	8.144	9.710	3 Liabilities to other Bank
4 Surat Berharga yang Diterbitkan	311	340	325	924	1.537	1.997	1.997	1.997	1.997	1.997	100	100	100	100	279	279	279	279	4 Securities
5 Pinjaman Diterima	150	512	483	1.520	2.055	2.704	2.704	2.703	2.703	2.703	2.654	2.654	2.654	2.654	2.654	2.355	2.155	2.155	5 Received Borrowing
6 Kewajiban lainnya	727	845	1.321	1.783	2.634	4.512	4.516	4.773	5.546	5.741	1.322	1,173 ¹⁾	1.356	1.215	1.007	814	865	821	6 Other Liabilities
7 Pinjaman Subordinasi	-	50	50	50	50	50	50	50	50	50	150	150	150	150	329	329	329	329	7 Subordinated Loan
8 Antar Kantor Pasiva	30.283	37.601	54.555	83.973	107.117	136.741	134.153	138.153	141.593	144.717	148.640	149.069	150.758	153.156	156.559	159.665	162.353	169.546	8 Inter -Office Liabilities
9 Rupa-rupa Pasiva	463	582	965	1.291	2.207	2.557	2.319	2.419	2.643	2.541	6.323	6.758	6.029	4.183	4.276	4.485	4.786	4.831	9 Other Liabilities
10 Modal disetor	1.752	1.946	5.965	6.611	6.311	8.181	8.463	8.938	9.039	9.039	9.053	9.053	10.036	10.237	10.741	10.742	10.643	10.644	10 Paid-in capital
11 Tambahan modal disetor	466	468	516	816	618	1.865	2.044	1.545	1.540	1.541	1.540	1.536	1.813	1.842	1.844	1.797	1.898	1.894	11 Additional paid-in capital
12 Selisih Penilaian kembali Aktiva Tetap	13	-	12	64	4	17	15	15	13	17	3	3	3	3	-	-	-	655	12 Different appraisal Fixed Asset
13 Cadangan	335	449	491	579	913	1.014	1.014	1.014	1.014	1.014	1.129	1.129	1.260	2.064	2.064	2.064	996	997	13 Reserves
a. Cadangan Umum	335	449	491	571	912	1.013	1.014	1.013	1.013	1.013	1.129	1.129	1.259	2.064	2.064	2.064	996	996	a. General Reserves
b. Cadangan Tujuan	-	-	-	8	2	1	-	1	1	1	1	1	1	1	1	1	1	1	b. Special Purpose Reserves
14 Laba																	3.739		14 Net Income
a. Tahun-tahun lalu	152	315	527	1.069	1.895	3.186	6.030	5.888	5.147	5.066	4.945	4.945	4.682	3.878	3.878	3.758	3.758	3.752	a. Previous years
b. Tahun berjalan	432	791	1.051	1.475	2.541	3.278	215	530	817	1.037	1.102	1.306	1.402	1.396	1.630	1.440	1.894	1.786	b. Current year
TOTAL PASIVA*	49.555	66.090	97.519	145.467	195.018	242.276	233.305	234.081	240.915	244.197	247.236	251.909	252.464	252.209	257.519	260.366	261.927	272.343	TOTAL PASIVA*

r) 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 (Islamic Rural Bank Condensed Balance Sheet)																			
Indikator	2008	2009	2010	2011	2012	2013	2014											Indicator	
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov		Des
AKTIVA																			AKTIVA
1 Kas	25.150	28.938	30.760	39.628	69.371	62.770	69.121	64.546	60.270	57.625	63.542	71.283	45.946	67.477	70.077	66.011	72.032	62.005	1 Cash
2 Penempatan pada Bank Lain	334.050	407.663	525.332	652.098	905.948	1.110.431	1.111.515	1.047.997	1.008.882	907.774	842.347	774.367	798.335	931.611	937.112	1.031.864	1.075.185	1.282.328	2 Placement in Other Bank
3 Pembiayaan	1.256.610	1.586.919	2.060.437	2.675.930	3.553.520	4.433.492	4.422.674	4.538.689	4.635.162	4.726.792	4.788.995	4.845.333	4.850.077	4.845.573	4.918.284	4.947.756	4.980.312	5.004.909	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	35.339	32.413	39.172	44.705	67.446	88.085	91.360	91.013	91.369	94.300	99.112	97.004	97.923	102.636	105.788	106.146	109.213	102.766	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	40.499	46.595	59.652	75.933	95.674	133.821	135.457	142.607	143.951	144.956	142.611	138.266	140.780	143.525	143.389	144.035	143.970	156.302	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	62.327	73.461	84.118	95.365	141.885	181.059	193.079	195.760	202.005	203.170	198.471	209.550	196.857	197.089	187.200	182.916	180.545	170.554	8 Other assets
TOTAL AKTIVA*	1.693.332	2.123.581	2.738.745	3.520.417	4.698.952	5.833.488	5.840.487	5.898.585	5.958.901	5.946.018	5.936.854	5.932.511	5.934.073	6.082.640	6.150.274	6.266.436	6.342.831	6.573.331	TOTAL AKTIVA*
PASIVA																			PASIVA
1 Dana Pihak Ketiga	975.815	1.250.603	1.603.778	2.095.333	2.937.802	3.666.174	3.669.308	3.710.588	3.765.463	3.734.325	3.681.411	3.598.842	3.591.644	3.728.581	3.752.963	3.801.904	3.852.613	4.028.415	1 Depositor Funds
2 Kewajiban kepada Bank Lain	271.481	353.068	520.882	694.113	855.233	1.104.225	1.100.340	1.101.579	1.105.993	1.120.409	1.155.365	1.206.663	1.228.971	1.219.827	1.235.267	1.255.288	1.258.492	1.264.885	2 Liabilities to other Bank
3 Pinjaman Diterima	68.268	56.744	52.170	79.523	90.953	54.792	53.313	51.850	53.626	54.541	56.351	58.889	60.742	69.287	79.343	88.854	92.211	91.755	3 Received Borrowing
4 Kewajiban lainnya	19.545	18.419	18.802	23.194	34.568	50.003	52.417	62.217	53.672	48.535	48.534	51.750	47.887	44.082	42.640	44.418	52.780	53.880	4 Other Current Liabilities
5 Pinjaman Subordinasi	3	353	650	700	700	700	700	700	700	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	5 Subordinated Loan
6 Rupa-rupa Pasiva**	35.861	33.351	54.921	68.943	77.356	93.827	91.970	99.643	102.427	109.579	110.324	131.208	121.475	124.077	122.671	123.098	110.015	128.377	6 Other Liabilities
7 Modal disetor (Paid-in capital)	221.651	294.942	347.000	390.216	472.202	555.646	566.305	574.025	584.595	600.020	602.651	613.322	621.265	625.950	628.950	633.317	637.146	645.617	7 Paid-in capital
8 Tambahan modal disetor	54.605	41.929	47.448	52.856	86.171	131.456	126.731	127.811	138.980	128.889	137.671	126.034	123.954	124.202	129.549	146.769	157.148	160.690	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	16.638	22.582	30.096	40.106	50.475	67.774	67.452	76.503	84.584	85.147	87.621	89.341	89.289	89.289	88.967	88.870	88.804	88.876	a. General Reserves
b. Cadangan Tujuan	11.699	14.235	11.519	10.157	10.285	14.181	15.719	14.923	16.892	18.518	18.216	20.022	20.043	20.136	20.082	20.040	19.939	19.957	b. Special Purpose Reserves
11 Laba																			11 Net Income
a. Tahun-tahun lalu	(14.501)	(22.111)	(24.640)	(26.023)	(23.659)	(34.570)	87.560	55.472	19.883	4.566	(12.457)	(27.030)	(30.286)	(30.852)	(31.716)	(30.921)	(31.628)	(32.265)	a. Previous years
b. Tahun berjalan	29.787	54.599	70.243	86.654	106.482	129.280	8.674	23.275	32.087	40.287	49.967	62.270	57.888	66.859	79.358	93.599	104.110	121.945	b. Current year
TOTAL PASIVA*	1.693.332	1.962.225	2.738.745	3.520.417	4.698.952	5.833.488	5.840.487	5.898.585	5.958.901	5.946.018	5.936.854	5.932.511	5.934.073	6.082.640	6.150.274	6.266.436	6.342.831	6.573.331	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	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
A. Pendapatan																			A. Revenue
## Pendapatan Operasional	5.093	6.620	8.757	1.790	16.939	23.251	2.249	4.390	6.799	9.149	13.594	16.409	18.804	21.239	23.176	26.994	29.620	32.615	1 Operating Revenue
## Pendapatan Operasional Lainnya	632	1.551	1.252	262	3.071	5.736	258	976	1.355	1.941	2.632	2.343	2.647	3.898	4.448	4.843	6.570	7.715	2 Other operating Revenue
## Pendapatan non operasional	2.061	3.500	4.371	796	3.854	6.765	811	1.713	2.434	3.149	474	518	400	456	505	561	639	477	3 Non operating Revenue
## Bagi hasil investasi tidak terikat	1.938	2.697	3.261	704	6.130	8.545	898	1.773	2.700	3.657	6.151	7.498	8.951	10.374	11.824	13.220	14.511	16.096	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	5.848	8.975	11.119	2.144	17.734	27.207	2.420	5.305	7.888	10.583	10.549	11.772	12.900	15.219	16.306	19.178	22.319	24.712	Total Revenue
B. Beban																			B. Expenses
## Beban operasional	2.603	3.135	4.472	907	8.750	14.021	1.124	2.663	428	5.368	6.366	6.871	7.485	9.584	10.830	12.386	14.570	16.644	1 Operating Expenses
## Beban operasional lainnya	492	1.485	963	166	1.656	1.966	164	347	542	755	467	564	680	809	910	1.042	1.162	1.297	2 Other Operating Expenses
## Beban non operasional	2.147	3.523	4.383	782	3.905	6.855	814	1.736	2.471	3.251	2.549	2.951	3.229	3.295	2.762	4.117	4.551	4.722	3 Non Operating Expenses
Total Beban	5.242	8.143	9.818	1.854	14.312	22.843	2.102	4.745	7.483	9.374	9.382	10.386	11.393	13.689	14.503	17.545	20.283	22.663	Total Expenses
C. Laba tahun berjalan	605	832	1.301	289	3.423	4.364	318	560	947	1.208	1.167	1.386	1.507	1.530	1.803	1.633	2.036	2.049	C. Income
Penambahan/pengurangan Laba tahun berjalan	78	(73)	108	0	451	556	(0)	(0)	-	-	-	-	-	-	-	-	-	-	D. Additional/Reduction
Laba tahun berjalan sebelum pajak	528	904	1.193	289	2.972	3.808	318	560	947	1.208	1.167	1.386	1.507	1.530	1.803	1.633	2.036	867	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	92	135	165	51	506	578	13	29	130	172	65	86	106	134	173	193	205	137	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	436	769	1.028	239	2.466	3.230	305	531	817	1.037	1.231	1.471	1.613	1.665	1.977	1.825	1.831	1.004	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 (Islamic Rural Bank Condensed Income Statement)																			
Indikator	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	293.964	382.183	484.935	586.606	756.723	940.965	85.492	170.919	256.831	344.366	433.799	523.132	609.384	698.840	791.324	886.221	978.188	1.085.458	1 Operating Revenue
2 Pendapatan Operasional Lainnya	32.883	43.074	55.639	73.767	111.280	142.425	7.383	15.429	23.755	31.623	38.932	47.783	55.206	63.488	68.937	77.918	84.229	99.327	2 Other operating Revenue
3 Pendapatan non operasional	6.714	8.085	12.528	10.914	17.948	14.359	1.107	4.336	5.047	5.701	6.473	7.131	8.476	9.138	10.552	12.243	14.743	14.889	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	108.154	138.769	180.257	226.083	292.584	344.477	31.068	62.563	95.406	127.362	160.346	193.484	226.824	261.059	294.533	330.012	365.197	402.730	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	225.407	294.572	372.844	445.204	593.366	753.272	62.913	128.122	190.228	254.328	318.858	384.562	446.242	510.407	576.281	646.370	711.962	796.943	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	162.045	194.209	245.534	299.847	426.132	555.853	49.331	94.331	428	191.199	240.738	288.734	348.433	399.287	445.922	494.316	536.928	592.242	1 Operating Expenses
2 Beban operasional lainnya	14.767	24.593	35.795	36.311	29.963	31.240	2.364	4.824	9.174	12.114	834.883	17.469	21.121	23.195	26.471	29.027	38.249	45.332	2 Other Operating Expenses
3 Beban non operasional	8.214	8.565	7.611	7.381	10.488	9.996	599	1.506	2.003	2.681	3.458	4.013	4.869	5.338	6.210	8.290	9.344	9.041	3 Non Operating Expenses
Total Beban	185.027	227.368	288.940	343.538	466.582	597.089	52.294	100.661	152.313	205.994	258.947	310.215	374.422	427.820	478.603	531.633	584.522	646.614	Total Expenses
C. Laba tahun berjalan	40.381	67.000	83.905	101.666	126.784	156.183	10.619	27.461	37.915	48.334	59.911	74.346	71.481	82.587	97.678	114.738	127.440	150.328	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	626	967	1.286	1.289	1.846	2.384	175	372	544	704	831	1.009	1.128	1.300	1.471	1.686	1.836	2.418	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	39.755	66.033	82.619	100.377	124.938	153.799	10.444	27.090	37.371	47.630	59.080	73.338	70.353	81.287	96.208	113.052	125.605	147.910	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	9.976	11.495	12.375	13.723	18.456	24.519	1.770	3.815	5.283	7.344	9.113	11.068	12.458	14.427	16.849	19.453	21.495	25.966	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	29.787	54.562	70.243	86.654	106.482	129.280	8.674	23.275	32.087	40.287	49.967	62.270	57.894	66.859	79.358	93.599	104.110	121.945	G. Net Income

Miliar Rupiah (in Billion IDR)

Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan - Bank Umum Syariah dan Unit Usaha Syariah (Cost of Promotion, Education and Training - Islamic Commercial Bank and Islamic Business Unit)																			
Indikator	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
1 Biaya promosi	180	154	236	339	372	370	27	57	84	119	167	200	145	173	196	218	246	300	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	32	45	60	55	119	155	8	15	28	39	52	60	68	79	88	100	116	112	2 Cost of education and training
Total	212	200	296	395	490	526	35	72	111	159	219	260	213	252	284	318	361	412	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 11. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Islamic Rural Bank)																			
Indikator	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
1 Biaya promosi	4.178	4.826	6.433	8.228	14.130	22.303	2.803	5.287	6.828	9.388	11.776	13.333	15.052	16.880	18.899	20.716	22.189	23.980	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	2.727	3.622	4.710	6.568	8.846	11.560	1.098	2.235	3.263	4.603	5.766	6.779	7.774	8.724	9.692	11.063	11.365	12.905	2 Cost of education and training
Total	6.905	8.448	11.143	14.796	22.976	33.863	3.901	7.522	10.091	13.991	17.542	20.112	22.827	25.604	28.591	31.780	33.554	36.885	Total

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	2008	2009	2010	2011	2012	2013	2014												Indicator
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Tagihan Komitmen																			Claim comitment
- Fasilitas pinjaman yang belum ditarik	-	-	204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not yet withdrawn financing facilities
- Posisi pembelian spot yang masih berjalan	-	3	-	-	-	2	2	4	2	7	-	49	-	-	-	-	88	472	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	29	780	881	888	846	843	-	2	2	2	6	-	219	-	- Forward purchases
- Lainnya	26	83	127	73	64	217	127	137	162	169	120	203	75	61	49	49	38	110	- Others
Kewajiban Komitmen																			Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	16	8	7	366	1.255	1.274	1.448	1.448	1.461	428	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	1.345	1.818	2.628	3.030	5.476	6.477	6.373	6.489	6.705	6.611	28.736	23.033	29.665	10.449	11.597	11.710	8.148	25.944	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	21	12	20	27.860	77	13	47	6	6	6	580	299	442	387	501	570	180	376	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	108	169	181	272	408	813	772	854	869	835	866	915	702	744	672	640	648	785	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	23	30	24	44	57	23	12	16	-	1	12	-	123	0	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	29	917	1.017	1.024	982	980	-	12	71	114	-	-	321	569	- Forward sales
- Lainnya	33	13	20	308	125	442	455	423	430	453	373	1.150	1.271	1.288	1.320	1.355	1.410	1.791	- Others
Tagihan Komitmen																			Claim Contingency
- Garansi (Kafalah) yang diterima	0	1	61	775	30	23	23	22	22	23	17	23	23	23	24	23	24	25	- Kafalah guarantees received
- Pendapatan yang akan diterima	79.211	61	235	153	248	395	430	466	459	542	2.584	2.598	2.724	2.589	2.583	2.589	2.613	2.417	- Income will be received
- Lainnya	81	0	0	5	10	28	49	43	106 ^{r)}	75	529	708	659	707	696	701	750	715	- Others
Kewajiban Komitmen																			Liabilities Contingency
- Garansi (Kafalah) yang diberikan	922	1.038	997	1.389	1.675	1.744	1.566	1.599	1.578	2.450	1.412	1.517	1.469	1.539	1.856	1.859	1.952	1.851	- Guarantees issued
- Lainnya	0	2	0	1	22	11	11	12	12	8	194	170	175	170	245	200	42	105	- Others
Lainnya																			Others
- Aktiva produktif yang dihapusbuku	1.195	1.363	1.941	2.350	2.419	3.615	3.483	3.502	3.392	3.438	2.801	2.932	3.118	3.206	3.338	3.983	2.189	4.878	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	406	349	445	315	1.196	3.267	3.271	3.258	3.237	2.776	3.777	3.783	3.240	2.872	2.878	2.855	2.738	1.523	- Channeling of mudharabah 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	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Tagihan Komitmen																			Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	29.607	12.013	23.953	38.239	89.916	68.625	62.282	66.412	60.972	74.944	73.870	72.613	63.073	63.333	94.296	99.365	92.414	95.543	- Unused Fund Borrowings Facilities
- Lainnya	4	2	2	24	2	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																			Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	5.770	6.617	7.038	7.770	3.864	3.558	4.353	4.695	4.491	4.509	4.188	4.608	5.267	5.312	4.621	5.663	6.789	7.422	- Unused Financing facilities granted to customer
- Fasilitas pembiayaan kepada bank syariah lain yang belum Lainnya	-	-	17.551	1.861	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused Financing facilities granted to other Sharia banks
	22	44	9	188	48	640	681	5	535	428	600	614	535	535	535	613	677	603	- Others
Tagihan Komitmen																			Contingent Receivables
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima Lainnya	12.151	17.467	21.126	20.902	53.681	45.126	50.081	50.174	51.456	51.383	57.479	63.349	70.086	65.225	73.596	74.614	78.234	67.323	- Accrued Income
	1.165	5.517	2.452	1.037	7.781	4.592	5.403	4.281	3.691	3.629	4.764	3.914	4.498	4.594	4.085	4.024	4.142	8.032	- Others
Aktiva produktif yang dihapusbuku	19.126	31.847	34.492	55.673	69.472	84.491	84.592	87.061	89.631	91.150	91.855	96.536	97.139	97.138	97.861	98.045	99.130	108.083	Written off earning assets
Penerusan dana mudharabah muqayyadah	52.640	66.947	78.432	92.783	116.651	108.827	107.018	104.505	102.449	100.623	98.350	95.932	91.412	91.449	88.284	81.887	80.786	81.957	Channeling of mudharabah muqayyadah

"-": Data tidak tersedia

"-": Data not available

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	2008	2009	2010	2011	2012	2013	2014												Indicator	
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des		
1 Giro iB - Akad Wadiah	4.238	6.202	9.056	12.006	17.708	18.523	15.749	14.955	13.854	13.978	16.470	17.253	18.005	16.761	17.339	16.267	17.004	18.649	1 iB Demand Deposits - Wadia	
2 Tabungan iB	12.471	16.475	22.908	32.602	45.072	57.200	55.208	55.654	55.448	55.801	55.177	55.174	56.937	57.093	57.697	58.811	59.193	63.581	2 iB Saving Deposits	
a Akad Wadiah	958	1.538	3.338	5.394	7.449	10.740	10.216	10.641	10.621	10.728	10.924	11.037	11.334	10.998	11.398	11.685	11.485	12.561	a Wadia	
b Akad Mudharabah	11.513	14.937	19.570	27.208	37.623	46.459	44.992	45.013	44.827	45.073	44.253	44.137	45.603	46.095	46.298	47.126	47.708	51.020	b Mudharaba	
3 Deposito iB - Akad Mudharabah	20.143	29.595	44.072	70.806	84.732	107.812	106.973	107.544	111.643	115.729	119.136	119.043	119.357	122.106	122.105	132.043	133.448	135.629	3 iB Time Deposits - Mudharaba	
a 1 Bulan	14.325	19.794	31.873	50.336	53.700	74.752	74.880	74.711	428	81.064	79.762	77.908	75.508	78.474	76.017	82.180	53.154	59.113	a 1 month	
b 3 Bulan	1.919	4.544	6.165	10.629	17.653	19.352	18.202	19.418	20.252	20.887	18.005	17.824	20.158	20.127	20.960	22.347	27.809	26.492	b 3 months	
c 6 Bulan	1.827	1.758	2.294	4.186	6.421	6.645	6.601	5.794	5.751	4.845	8.278	10.218	9.988	10.594	11.277	14.321	21.406	19.324	c 6 months	
d 12 Bulan	2.066	3.497	3.738	5.609	6.953	7.058	7.285	7.615	10.228	8.927	0	0	0	0	0	3	0	0	d 12 months	
e > 12 Bulan	6	1	3	45	5	5	5	6	5	5	13.090	13.136	13.702	12.910	13.852	13.192	31.079	30.700	e > 12 months	
Total	36.852	52.271	76.036	115.415	147.512	183.534	177.930	178.154	180.945	185.508	190.783	191.470	194.299	195.959	197.141	207.121	209.644	217.858	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 15. Komposisi DPK - Bank Pembiayaan Rakyat Syariah
(Depositor Funds Composition of Islamic Rural Bank)

Indikator	2008	2009	2010	2011	2012	2013	2014												Indikator
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	441.291	492.682	658.759	859.844	1.117.605	1.369.112	1.332.509	1.361.162	1.387.159	1.376.242	1.365.451	1.322.262	1.291.243	1.396.110	1.405.983	1.429.378	1.438.974	1.540.330	2 iB Saving Deposits
a Akad Wadiah	161.450	209.991	285.066	412.034	527.235	668.250	657.997	672.599	684.133	683.195	678.362	671.056	662.435	718.152	725.880	737.121	743.189	789.847	a Wadia
b Akad Mudharabah	279.841	282.691	373.693	447.810	590.369	700.863	674.512	688.563	703.027	693.046	687.089	651.206	628.932	677.958	680.103	692.257	695.785	750.483	b Mudharaba
3 Deposito iB - Akad Mudharabah	534.524	665.352	945.020	1.235.490	1.820.198	2.297.062	2.336.799	2.349.426	2.378.303	2.358.084	2.315.961	2.276.581	2.300.419	2.332.472	2.346.980	2.372.526	2.413.639	2.488.085	3 iB Time Deposits - Mudharaba
a 1 Bulan	68.141	138.184	155.669	180.884	255.368	296.149	310.143	314.706	316.487	319.921	329.557	319.522	354.289	382.017	372.542	379.563	395.827	409.732	a 1 month
b 3 Bulan	55.818	76.815	141.721	182.351	302.759	389.829	397.993	397.969	428	370.542	339.871	314.930	305.974	302.258	303.802	304.152	305.171	310.313	b 3 months
c 6 Bulan	68.875	157.831	166.845	261.862	387.770	471.094	469.477	472.559	479.926	479.843	1.026.959	458.187	446.583	445.935	446.604	454.303	457.162	470.341	c 6 months
d 12 Bulan	270.133	275.875	456.288	588.354	851.511	1.099.854	1.142.328	1.147.411	1.166.417	1.171.838	1.167.926	1.168.125	1.179.207	1.187.212	1.207.065	1.217.474	1.240.359	1.283.930	d 12 months
e > 12 Bulan	71.557	16.646	24.496	22.039	22.789	40.136	16.858	16.781	14.862	15.940	15.731	15.816	14.366	15.049	16.967	17.034	15.121	13.768	e > 12 months
Total	975.815	1.158.034	1.603.778	2.095.333	2.937.802	3.666.174	3.669.308	3.710.588	3.765.463	3.734.325	3.681.411	3.598.842	3.591.662	3.728.581	3.752.963	3.801.904	3.852.613	4.028.415	Total
"-": Data tidak tersedia																			
"-": Data not available																			

Tabel 16. Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah
(Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit)

Indikator	2008	2009	2010	2011	2012	2013	2014												Indicator
							Jan	Feb	Mar	Apr	Mei 1. ^{*)}	Juni ^{*)}	Juli ^{*)}	Agus ^{*)}	Sep ^{*)}	Okt	Nov	Des	
Giro Wadiah	2.363	2.694	4.176	5.967	7.862	10.763	13.916	10.464	10.161	10.975	11.147	10.255	10.388	11.610	11.656	11.147	10.588	10.903	Wadiah Demand Deposits
SWBI/SBI Syariah	2.545	3.076	5.408	9.244	4.993	6.699	5.253	5.331	5.843	6.234	6.680	6.782	5.880	6.514	6.450	6.680	6.530	8.130	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	280	4.623	6.809	11.915	13.858	15.075	16.891	11.671	13.280	10.881	18.226	12.975	10.568	11.503	14.259	18.226	19.505	24.379	Others
Total	5.189	10.393	16.393	27.127	26.713	32.537	36.060	27.466	29.284	28.090	36.053	30.012	26.836	29.626	32.364	36.053	36.623	43.412	Total

Miliar Rupiah (in Billion IDR)

Tabel 17 . Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (Investment in Securities of Islamic Commercial Bank and Islamic Business Unit)																				
Indikator	2007	2008	2009	2010	2011	2012	2013	2014												Indicator
								Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
1 Surat Berharga Pasar Keuangan Syariah	4	279	1.103	1.106	1.157	1.187	361	175	54	181	150	150 **	413	109	675	796	1.137	1.099	1.066	1 Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	1.384	2.400	2.641	4.532	4.651	6.277	8.625	8.932	8.725	8.885	9.416	9.416 **	9.647	9.971	10.067	10.089	10.127	10.300	10.400	2 Islamic Capital Market Securities
3 Lainnya	-	4	42	95	94	94	94	94	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	-	-	-	3 Others
Total	1.388	2.683	3.786	5.733	5.902	7.558	9.080	9.201	8.873	9.160	9.660	9.566	10.060	10.079	10.742	10.885	11.264	11.399	11.466	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 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah
(Financing Composition of Islamic Commercial Bank and Islamic Business Unit)

Akad	2008	2009	2010	2011	2012	2013	2014												Contract
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Akad Mudharabah	6.205	6.597	8.631	10.229	12.023	13.625	13.322	13.300	13.498	13.802	13.869	14.312	14.559	14.277	14.356	14.371	14.307	14.354	Mudharaba
Akad Musyarakah	7.411	10.412	14.624	18.960	27.667	39.874	38.685	39.254	40.583	42.830	44.055	45.648	46.739	47.353	48.611	48.627	50.005	49.387	Musharaka
Akad Murabahah	22.486	26.321	37.508	56.365	88.004	110.565	109.803	110.047	111.727	112.288	112.820	114.322	114.128	114.002	114.891	115.088	115.602	117.371	Murabaha
Akad Salam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	369	423	347	326	376	582	547	570	586	588	595	563	578	582	585	598	618	633	Istishna
Akad Ijarah	765	1.305	2.341	3.839	7.345	10.481	10.451	10.239	10.199	10.319	10.432	10.594	10.673	10.564	11.020	11.179	11.464	11.620	Ijara
Akad Qardh	959	1.829	4.731	12.937	12.090	8.995	8.590	8.362	8.371	8.057	7.920	7.697	7.402	7.206	7.100	6.629	6.380	5.965	Qardh
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	38.195	46.886	68.181	102.655	147.505	184.122	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	199.330	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 19. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah (Financing Composition of Islamic Rural Bank)																			
Akad	2008	2009	2010	2011	2012	2013	2014												Contract
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Akad Mudharabah	42.952	52.781	65.471	75.807	99.361	106.851	100.689	105.018	109.039	111.776	111.637	117.505	120.765	120.617	123.717	123.691	124.847	122.467	Mudharaba
Akad Musyarakah	113.379	144.969	217.954	246.796	321.131	426.528	394.772	412.607	431.663	469.876	494.356	505.405	516.556	531.182	556.451	562.979	567.939	567.658	Musharaka
Akad Murabahah	1.011.743	1.269.900	1.621.526	2.154.494	2.854.646	3.546.361	3.569.175	3.650.853	3.718.012	3.769.009	3.810.577	3.857.695	3.865.210	3.854.672	3.899.660	3.918.522	3.940.199	3.965.543	Murabaha
Akad Salam	38	105	45	20	197	26	26	26	26	21	21	21	21	21	20	20	20	16	Salam
Akad Istishna	24.683	32.766	27.598	23.673	20.751	17.614	17.333	16.865	16.469	16.226	15.936	14.910	14.574	14.159	13.851	13.528	13.237	12.881	Istishna
Akad Ijarah	5.518	7.803	13.499	13.815	13.522	8.318	7.873	7.595	7.617	5.383	5.325	5.156	5.426	5.250	5.514	5.391	5.365	5.179	Ijara
Akad Qardh	40.308	50.018	63.000	72.095	81.666	93.325	96.024	101.481	100.386	101.739	104.238	108.684	98.449	94.617	90.895	92.646	96.207	97.709	Qardh
Multijasa	17.988	28.578	51.344	89.230	162.245	234.469	236.783	244.245	251.948	252.762	246.905	235.956	229.075	225.055	228.177	230.977	232.499	233.456	Multi Purpose Financing
Total	1.256.610	1.586.919	2.060.437	2.675.930	3.553.520	4.433.492	4.422.674	4.538.689	4.635.162	4.726.792	4.788.995	4.845.333	4.850.077	4.845.573	4.918.284	4.947.756	4.980.312	5.004.909	Total

Miliar Rupiah (in Billion IDR)

Tabel 20. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi
(Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector)

SEKTOR EKONOMI	2008	2009	2010	2011	2012	2013	2014												ECONOMIC SECTOR
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	1.177	1.331	1.762	2.201	2.809	3.165	3.383	3.639	3.691	3.711	4.452	4.644	5.292	5.300	5.497	5.374	5.516	5.679	Agriculture, forestry and agricultural facilities
Pertambangan	965	1.047	1.120	1.733	2.094	3.018	3.086	3.075	3.347	3.306	3.754	3.831	4.342	4.187	4.376	4.533	4.852	4.597	Mining
Perindustrian	1.340	1.579	2.337	4.077	5.008	6.029	6.117	6.514	6.543	6.015	10.540	11.477	12.344	12.466	12.714	13.053	13.567	13.300	Manufacturing
Listrik, gas dan air	248	698	1.354	2.381	3.159	4.663	4.629	4.564	4.491	4.507	3.735	3.982	4.434	4.502	4.896	4.631	5.370	5.492	Water, gas and electricity
Konstruksi	3.368	3.516	4.194	5.858	7.142	8.086	7.723	7.881	8.065	8.228	7.420	8.184	10.919	11.804	12.044	11.924	12.007	11.669	Construction
Perdagangan, restoran dan hotel	4.426	5.000	7.609	9.778	12.624	14.314	13.858	14.681	15.564	15.824	19.416	19.690	23.281	23.275	23.464	23.384	23.815	24.287	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	2.759	3.349	3.696	3.369	4.321	5.387	5.510	5.493	5.488	6.740	15.255	15.082	14.620	14.082	13.697	13.372	11.954	12.192	Transport, cargo storage and communication
Jasa dunia usaha	11.757	13.664	20.233	25.630	37.150	47.598	46.084	46.139	47.643	49.532	69.663	79.073	62.467	63.249	64.936	65.537	66.000	66.810	Business Services
Jasa sosial/masyarakat	2.463	2.661	2.975	4.464	7.878	12.085	11.957	11.562	11.954	12.149	8.006	6.724	12.740	11.768	11.190	11.016	10.997	11.022	Social Services
Lain-lain	9.693	14.042	22.902	43.164	65.319	79.778	79.050	78.224	78.177	77.871	47.449	40.448	43.639	43.350	43.748	43.667	44.299	44.282	Others
Total	38.195	46.886	68.181	102.655	147.505	184.122	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	199.330	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 (Financing of Islamic Rural Bank based on Economic Sector)																			
SEKTOR EKONOMI	2008	2009	2010	2011	2012	2013	2014												ECONOMIC SECTOR
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	41.613	54.486	107.129	223.986	351.191	389.336	415.725	347.596	344.541	329.552	334.734	412.118	355.516	322.073	318.285	314.670	335.256	326.330	Agriculture, forestry and agricultural facilities
Pertambangan	1.287	998	905	2.475	7.851	6.004	6.694	8.464	8.944	8.601	8.543	7.704	7.374	7.359	7.933	7.202	7.495	6.886	Mining
Perindustrian	15.885	20.420	24.635	33.781	31.314	39.681	40.010	47.099	50.975	51.725	53.267	47.221	49.274	48.676	53.282	52.687	52.866	53.026	Manufacturing
Listrik, gas dan air	1.146	1.055	1.569	2.785	4.038	7.312	7.823	5.784	5.641	5.138	6.145	6.253	7.500	8.874	8.995	9.747	11.404	9.476	Water, gas and electricity
Konstruksi	26.536	48.178	66.492	92.603	125.137	157.138	140.345	159.967	172.129	190.478	198.179	196.478	199.786	211.449	218.650	235.377	246.948	237.323	Construction
Perdagangan, restoran dan hotel	370.907	486.018	624.428	1.006.448	1.222.281	1.443.921	1.405.777	1.479.462	1.501.773	1.546.779	1.565.056	1.496.754	1.487.471	1.493.645	1.610.226	1.564.305	1.513.244	1.575.091	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	17.697	17.289	21.768	36.506	67.423	70.748	73.930	75.070	78.626	81.612	82.127	79.600	78.856	104.058	74.782	97.470	87.745	83.283	Transport, cargo storage and communication
Jasa dunia usaha	140.989	176.760	276.887	255.311	264.569	338.850	340.737	360.515	377.930	383.443	417.067	424.823	446.694	498.489	454.388	471.697	525.038	491.775	Business Services
Jasa sosial/masyarakat	22.609	16.451	26.564	91.939	227.216	365.005	359.929	395.623	421.285	436.539	436.171	442.806	507.585	445.221	459.851	463.214	459.335	458.242	Social Services
Lain-lain	617.942	765.264	910.060	930.095	1.252.499	1.615.497	1.631.706	1.659.109	1.673.320	1.692.926	1.687.707	1.731.576	1.710.023	1.705.729	1.711.891	1.731.390	1.740.982	1.763.477	Others
Total	1.256.610	1.586.919	2.060.437	2.675.930	3.553.520	4.433.492	4.422.674	4.538.689	4.635.162	4.726.792	4.788.995	4.845.333	4.850.077	4.845.573	4.918.284	4.947.756	4.980.312	5.004.909	Total

Miliar Rupiah (in Billion IDR)

Tabel 22. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan
(Financing of Islamic Commercial Bank and Islamic Business Unit Bank based on Type of Usage)

JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF USAGE
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Modal Kerja	20.554	22.873	31.855	41.698	56.097	71.566	69.698	70.435	73.365	75.765	67.384	67.639	77.311	77.074	77.808	77.351	78.210	77.935	Working Capital
Investasi	7.907	9.955	13.416	17.903	26.585	33.839	33.747	34.254	34.610	35.465	39.597	41.959	37.716	37.968	39.197	39.713	40.348	41.718	Investment
Konsumsi	9.734	14.058	22.910	43.053	64.823	78.715	77.953	77.083	76.989	76.655	82.708	83.539	79.052	78.940	79.558	79.426	79.817	79.677	Consumption
Total	38.195	46.886	68.181	102.655	147.505	184.120	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	199.330	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 23. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Financing of Islamic Rural Bank based on Type of Usage)

JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF USAGE
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Modal Kerja	664.644	767.538	1.106.035	1.470.107	1.835.958	2.206.004	2.137.641	2.182.228	2.238.760	2.285.754	2.327.405	2.309.061	2.326.288	2.323.849	2.363.678	2.352.960	2.363.539	2.348.000	Working Capital
Investasi	132.729	186.482	213.584	275.727	465.062	611.992	653.327	697.352	723.082	748.112	773.883	804.696	813.767	815.995	842.714	863.406	875.791	893.432	Investment
Konsumsi	459.237	632.899	740.818	930.095	1.252.499	1.615.497	1.631.706	1.659.109	1.673.320	1.692.926	1.687.707	1.731.576	1.710.023	1.705.729	1.711.891	1.731.390	1.740.982	1.763.477	Consumption
Total	1.256.610	1.586.919	2.060.437	2.675.930	3.553.520	4.433.492	4.422.674	4.538.689	4.635.162	4.726.792	4.788.995	4.845.333	4.850.077	4.845.573	4.918.284	4.947.756	4.980.312	5.004.909	Total

Miliar Rupiah (in Billion IDR)

Tabel 24. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF FINANCING
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Usaha Kecil dan Menengah	27.063	35.799	52.570	71.810	90.860	110.086	108.138	107.080	108.327	109.506	63.747	63.835	62.747	65.862	53.606	64.980	59.148	59.806	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	11.132	11.087	15.611	30.845	56.645	74.034	73.260	74.693	76.638	78.379	125.943	129.301	131.332	128.121	142.957	131.511	139.227	139.524	Non Small and Medium Enterprises
Total	38.195	46.886	68.181	102.655	147.505	184.120	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	199.330	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	2008	2009	2010	2011	2012	2013	2014												TYPE OF FINANCING
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Usaha Kecil dan Menengah	657.359	833.076	1.115.962	1.547.205	2.080.094	2.620.263	2.579.797	2.644.194	2.720.644	2.781.441	2.818.621	2.877.623	2.902.967	2.904.714	2.971.398	2.969.553	3.001.529	3.005.858	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	599.291	753.843	944.475	1.128.725	1.473.426	1.813.230	1.842.877	1.894.495	1.914.517	1.945.352	1.970.374	1.967.710	1.947.110	1.940.859	1.946.886	1.978.202	1.978.783	1.999.051	<i>Non Small and Medium Enterprises</i>
Total	1.256.650	1.586.919	2.060.437	2.675.930	3.553.520	4.433.492	4.422.674	4.538.689	4.635.162	4.726.792	4.788.995	4.845.333	4.850.077	4.845.573	4.918.284	4.947.756	4.980.312	5.004.909	Total

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 PEMBIAYAAN	2008	2009	2010	2011	2012	2013	2014												COLLECTIBILITY OF FINANCING
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Lancar	36.686	45.004	66.120	100.067	144.236	179.292	175.942	175.347	179.011	181.331	182.066	185.594	185.725	185.094	187.389	187.150	188.734	190.697	Performing Financing
- Lancar	35.076	41.931	63.006	95.480	138.483	171.229	165.648	164.517	167.015	169.077	168.326	172.063	172.096	171.860	173.541	172.501	173.142	177.231	- Current
- Dalam Perhatian Khusus	1.610	3.074	3.114	4.587	5.753	8.063	10.294	10.830	11.996	12.253	13.740	13.532	13.629	13.234	13.848	14.649	15.591	13.467	- Special Mention
Non Lancar	1.509	1.882	2.061	2.588	3.269	4.828	5.455	6.425	5.953	6.554	7.624	7.542	8.354	8.890	9.175	9.341	9.642	8.632	Non Performing Financing
- Kurang Lancar	525	435	677	1.075	980	1.353	1.746	2.080	1.762	2.039	2.660	2.566	3.034	2.810	2.627	2.794	2.611	2.467	- Sub-Standard
- Diragukan	224	582	332	297	535	739	761	1.097	795	1.035	1.246	1.288	1.437	1.861	2.452	1.734	1.668	1.701	- Doubtful
- Macet	759	865	1.052	1.216	1.753	2.735	2.948	3.249	3.395	3.480	3.718	3.688	3.882	4.218	4.095	4.812	5.363	4.465	- Lost
Total Pembiayaan	38.195	46.886	68.181	102.655	147.505	184.120	181.398	181.772	184.964	187.885	189.690	193.136	194.079	193.983	196.563	196.491	198.376	199.330	Total Financing
Persentase NPF	3,95%	4,01%	3,02%	2,52%	2,22%	2,62%	3,01%	3,53%	3,22%	3,49%	4,02%	3,90%	4,30%	4,58%	4,67%	4,75%	4,86%	4,33%	Percentage of NPFs
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 (Financing of Islamic Rural Bank based on Collectibility)																			
KOLEKTIBILITAS PEMBIAYAAN	2008	2009	2010	2011	2012	2013	2014												COLLECTIBILITY OF FINANCING
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Lancar	1.151.287	1.475.306	1.926.565	2.512.328	3.334.885	4.145.119	4.082.072	4.188.537	4.276.256	4.348.463	4.394.971	4.449.201	4.431.946	4.417.898	4.491.297	4.505.471	4.541.749	4.610.238	Performing Financing
Non Lancar	105.322	111.612	133.872	163.602	218.635	288.373	340.602	350.152	358.905	378.329	394.024	396.133	418.131	427.676	426.987	442.285	438.563	394.671	Non Performing Financing
- Kurang Lancar	35.322	31.049	39.185	49.319	72.806	90.581	120.968	126.265	133.161	150.331	151.520	153.731	160.902	158.906	148.778	158.100	154.605	136.251	Sub-Standard
- Diragukan	21.307	30.687	29.919	44.663	51.649	65.847	73.641	79.905	72.825	71.999	80.503	80.822	85.761	91.431	89.541	90.756	88.808	81.069	Doubtful
- Macet	48.693	49.877	64.767	69.620	94.180	131.945	145.993	143.981	152.920	155.999	162.000	161.579	171.469	177.339	188.669	193.428	195.150	177.351	Lost
Total Pembiayaan	1.256.610	1.586.919	2.060.437	2.675.930	3.553.520	4.433.492	4.422.674	4.538.689	4.635.162	4.726.792	4.788.995	4.845.333	4.850.077	4.845.573	4.918.284	4.947.756	4.980.312	5.004.909	Total Financing
Persentase NPF	8,38%	7,03%	6,50%	6,11%	6,15%	6,50%	7,70%	7,71%	7,74%	8,00%	8,23%	8,18%	8,62%	8,83%	8,68%	8,94%	8,81%	7,89%	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	2008	2009	2010	2011	2012	2013	2014												ECONOMIC SECTOR
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	10	64	61	79	103	166	207	281	253	259	331	329	378	387	372	389	399	404	Agriculture, forestry and agricultural facilities
Pertambangan	213	20	27	37	57	21	37	39	56	86	171	179	362	418	658	627	600	439	Mining
Perindustrian	289	184	98	128	122	256	270	297	257	321	502	522	503	511	565	516	681	524	Manufacturing
Listrik, gas dan air	0	0	1	19	16	10	11	13	5	5	89	76	81	88	89	262	366	395	Water, gas and electricity
Konstruksi	140	180	185	455	280	405	405	495	441	435	395	376	638	739	645	764	1.004	854	Construction
Perdagangan, restoran dan hotel	278	436	338	562	548	604	718	1.076	785	848	778	797	1.547	1.614	1.586	1.588	1.690	1.536	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	91	177	263	163	341	317	289	260	302	302	654	639	851	1.153	1.361	1.316	934	837	Transport, cargo storage and communication
Jasa dunia usaha	297	311	551	532	788	1.286	1.572	1.866	1.720	1.901	1.844	2.633	2.112	2.143	2.186	2.212	2.208	1.899	Business Services
Jasa sosial/masyarakat	44	59	55	64	124	205	235	288	280	309	131	135	650	684	631	662	600	585	Social Services
Lain-lain	148	450	470	550	889	1.559	1.714	1.812	1.853	2.086	2.728	1.857	1.234	1.153	1.080	1.003	1.158	1.159	Others
Total	1.509	1.882	2.061	2.588	3.269	4.828	5.455	6.425	5.953	6.554	7.624	7.542	8.354	8.890	9.175	9.341	9.642	8.632	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	2008	2009	2010	2011	2012	2013	2014												ECONOMIC SECTOR
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	3.839	3.741	5.058	8.446	16.813	32.356	43.822	40.586	36.604	37.122	35.598	38.454	40.967	37.271	35.782	40.427	37.357	34.327	Agriculture, forestry and agricultural facilities
Pertambangan	1	309	157	261	247	1.074	1.273	1.087	1.050	1.056	450	459	447	356	373	370	386	319	Mining
Perindustrian	2.317	3.090	3.036	2.532	3.693	3.407	4.121	5.457	5.040	5.389	5.598	5.335	6.408	6.364	6.834	5.902	6.500	5.423	Manufacturing
Listrik, gas dan air	214	75	22	808	67	32	35	35	169	112	198	102	474	756	1.455	823	901	895	Water, gas and electricity
Konstruksi	4.526	4.484	5.245	12.131	8.261	9.797	11.581	15.129	14.399	17.655	22.890	16.693	18.873	21.186	21.374	22.961	20.050	16.924	Construction
Perdagangan, restoran dan hotel	39.224	45.737	57.125	69.832	97.578	137.654	158.210	161.326	168.647	173.710	183.195	176.855	187.326	200.208	203.050	208.550	214.630	191.559	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.538	1.705	2.236	1.947	3.217	3.309	4.143	3.971	4.517	5.351	4.725	5.709	5.015	6.534	5.538	6.735	7.266	4.825	Transport, cargo storage and communication
Jasa dunia usaha	16.421	10.416	15.418	15.612	21.020	11.893	14.754	16.476	19.174	22.517	20.758	26.737	24.716	25.492	22.519	22.720	23.078	21.292	Business Services
Jasa sosial/masyarakat	676	516	799	6.940	11.780	24.877	28.718	30.455	34.557	35.993	39.618	40.736	45.677	41.951	41.706	44.577	38.750	35.376	Social Services
Lain-lain	36.568	41.539	44.776	45.093	55.960	63.974	73.945	75.631	74.747	79.425	80.994	85.052	88.229	87.558	88.357	89.219	89.645	83.731	Others
Total	105.322	111.612	133.872	163.602	218.635	288.373	340.602	350.152	358.905	378.329	394.024	396.133	418.131	427.676	426.987	442.285	438.563	394.671	Total

Miliar Rupiah (in Billion IDR)

Tabel 30. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan
(Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage)

JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF USAGE
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Modal Kerja	871	899	1.070	1.610	1.671	2.253	2.597	3.426	2.825	3.144	3.635	3.519	4.233	4.791	5.170	5.105	5.454	4.742	Working Capital
Investasi	489	534	521	428	710	1.021	1.150	1.195	1.285	1.332	1.815	1.829	1.849	1.913	1.878	2.122	2.027	1.854	Investment
Konsumsi	148	450	470	551	888	1.554	1.708	1.805	1.843	2.078	2.173	2.194	2.272	2.186	2.127	2.114	2.161	2.035	Consumption
Total	1.509	1.882	2.061	2.588	3.269	4.828	5.455	6.425	5.953	6.554	7.624	7.542	8.354	8.890	9.175	9.341	9.642	8.632	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 31. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Non Performing Financing of Islamic Rural Bank based on Type of Usage)																			
JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF USAGE
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Modal Kerja	75.154	68.821	85.730	106.890	142.934	198.594	233.999	240.663	250.814	261.986	273.260	270.753	285.549	295.730	295.295	307.827	300.091	268.743	Working Capital
Investasi	8.890	10.723	11.195	11.618	19.741	25.805	32.658	33.858	33.344	36.919	39.770	40.327	44.353	44.388	43.336	45.239	48.827	42.197	Investment
Konsumsi	21.278	32.068	36.947	45.093	55.960	63.974	73.945	75.631	74.747	79.425	80.994	85.052	88.229	87.558	88.357	89.219	89.645	83.731	Consumption
Total	105.322	111.612	133.872	163.602	218.635	288.373	340.602	350.152	358.905	378.329	394.024	396.133	418.131	427.676	426.987	442.285	438.563	394.671	Total

Miliar Rupiah (in Billion IDR)

Tabel 32. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan
(Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)

GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF FINANCING
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Usaha Kecil dan Menengah	985	1.611	1.824	2.140	2.060	2.879	3.224	4.093	3.451	3.799	4.239	4.106	4.246	4.638	3.674	4.701	3.982	3.875	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	524	271	237	448	1.209	1.950	2.231	2.333	2.502	2.755	3.385	3.436	4.108	4.252	5.501	4.639	5.660	4.757	<i>Non Small and Medium Enterprises</i>
Total	1.509	1.882	2.061	2.588	3.269	4.828	5.455	6.425	5.953	6.554	7.624	7.542	8.354	8.890	9.175	9.341	9.642	8.632	Total
r) Angka-angka diperbaiki																			<i>r) Revised figures</i>
) Angka-angka sementara																			<i>) Provisional figures</i>
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																			<i>1. "Revision of data BUS-UUS began in May 2014 based on LSMK"</i>

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013	2014												TYPE OF FINANCING
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Usaha Kecil dan Menengah	69.501	70.160	87.831	110.786	148.572	211.390	250.277	257.269	265.640	275.319	287.967	290.802	308.208	319.450	320.081	333.247	329.379	295.796	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	35.821	41.453	46.040	52.816	70.063	76.982	90.325	92.883	93.265	103.010	106.057	105.330	109.923	108.226	106.906	109.038	109.183	98.875	Non Small and Medium Enterprises
Total	105.322	111.612	133.872	52.816	70.063	288.373	340.602	350.152	358.905	378.329	394.024	396.133	418.131	427.676	426.987	442.285	438.563	394.671	Total

satuan (in unit)

Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah																			
Jenis	2008	2009	2010	2011	2012	2013	2014												Type
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
Dana Pihak Ketiga	3.766.067	4.537.565	6.053.658	8.187.428	10.847.862	12.724.187	12.635.161	12.869.328	13.133.059	13.430.904	12.768.765	12.884.626	13.195.607	13.387.089	13.621.919	13.909.509	14.225.486	14.444.146	Depositor Funds
Giro iB	51.123	71.635	77.200	93.736	298.804	180.368	179.883	182.332	180.956	182.409	138.638	135.024	143.785	145.053	146.436	147.699	148.807	150.263	<i>Demand Deposits</i>
Tabungan iB	3.600.205	4.315.582	5.790.058	7.869.475	10.231.194	12.187.397	12.120.787	12.345.165	12.604.092	12.896.014	12.369.776	12.491.368	12.791.117	12.978.116	13.211.081	13.496.261	13.810.242	14.024.264	<i>Saving Deposits</i>
Deposito iB	114.739	150.348	186.400	224.217	317.864	356.422	334.491	341.831	348.011	352.481	260.351	258.234	260.705	263.920	264.402	265.549	266.437	269.619	<i>Time Deposits</i>
Pembiayaan	597.208	686.535	865.920	1.399.330	2.512.295	3.479.979	3.536.922	3.577.793	3.613.112	3.648.173	3.475.240	3.586.550	3.689.109	3.733.879	3.749.488	3.758.798	3.758.096	3.770.629	Financing
Akad Mudharabah	30.071	32.609	39.844	46.510	48.725	46.461	45.834	45.660	45.088	44.810	47.949	47.596	44.993	47.095	47.250	47.339	42.628	47.370	<i>Mudharaba</i>
Akad Musyarakah	10.949	16.066	22.799	29.591	40.470	50.267	49.737	50.301	51.121	51.981	53.123	53.944	103.539	97.381	85.551	76.203	74.270	72.403	<i>Musharaka</i>
Akad Murabahah	498.469	531.952	586.706	797.912	1.754.412	2.776.068	2.843.293	2.892.286	2.930.890	2.964.218	2.866.964	2.984.571	3.075.858	3.113.868	3.149.368	3.180.890	3.198.521	3.231.216	<i>Murabaha</i>
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Salam</i>
Akad Istishna	695	1.346	1.335	1.491	1.846	2.568	2.470	2.503	2.563	2.591	2.635	2.655	2.747	2.749	2.782	2.837	2.889	2.971	<i>Istishna</i>
Akad Ijarah	1.912	4.192	7.682	34.271	49.092	69.317	72.498	75.174	78.541	82.939	83.583	83.082	82.633	80.770	79.959	77.956	75.929	72.739	<i>Ijara</i>
Akad Qardh	55.112	100.370	207.554	489.555	617.750	535.298	523.090	511.869	504.909	501.634	420.986	414.702	379.339	392.016	384.578	373.573	363.859	343.930	<i>Qardh</i>
Total	4.363.275	5.224.100	6.919.578	9.586.758	13.360.157	16.204.166	16.172.083	16.447.121	16.746.171	17.079.077	16.244.005	16.471.176	16.884.716	17.120.968	17.371.407	17.668.307	17.983.582	18.214.775	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"									

satuan (in unit)

Tabel 35. Jumlah Rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Islamic Rural Bank)																			
Jenis	2008	2009	2010	2011	2012	2013	2014												Type
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	437.464	517.944	558.927	681.476	787.923	907.755	910.945	924.453	932.413	949.248	950.807	988.250	967.044	979.911	995.173	1.005.119	1.036.891	1.021.776	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	423.550	500.414	538.552	658.080	759.363	875.193	877.787	890.888	898.394	915.334 ^{r)}	917.437 ^{r)}	956.099 ^{r)}	934.616 ^{r)}	946.509 ^{r)}	961.344 ^{r)}	970.729	1.002.057	986.204	Saving Deposits
Deposito iB	13.914	17.530	20.375	23.396	28.560	32.562	33.158	33.565	34.019	33.914	33.370	32.151	32.428	33.402	33.829	34.390	34.834	35.572	Time Deposits
Pembiayaan	115.050	131.258	148.997	170.098	211.385	215.761	216.341	217.096	240.800	239.661	240.670	242.325	239.199	234.612	232.942	231.542	230.588	227.517	Financing
Akad Mudharabah	2.446	2.595	1.816	1.695	1.633	1.502	1.447	1.448	1.446	1.447	1.459	1.497	1.497	1.463	1.457	1.444	1.436	1.354	Mudharaba
Akad Musyarakah	4.442	4.990	5.641	5.127	4.342	4.261	4.049	4.148	4.206	4.354	4.492	4.595	4.662	4.658	4.668	4.619	4.584	4.423	Musharaka
Akad Murabahah	92.843	105.030	119.084	135.953	173.777	192.993	193.525	193.863	194.067	193.980	194.626	195.531	195.945	193.712	193.442	192.242	191.066	188.343	Murabaha
Akad Salam	5	1	1	2	32	6	6	6	6	6	6	6	6	6	6	6	6	4	Salam
Akad Istishna	438	768	775	610	511	419	417	414	409	407	405	398	392	386	378	375	368	365	Istishna
Akad Ijarah	11.795	13.712	15.061	17.111	17.766	-	-	-	23.263	22.350	22.205	22.709	19.271	17.063	15.694	15.567	16.082	16.589	Qardh
Akad Qardh	577	903	1.080	1.038	1.101	505	503	500	496	379	381	389	374	385	378	355	354	348	Ijara
Multijasa	2.504	3.259	5.539	8.562	12.223	16.075	16.394	16.717	16.907	17.117	17.096	17.200	17.052	16.939	16.919	16.934	16.692	16.091	Multi Purpose Financing
Total	552.514	649.202	707.924	851.574	999.308	1.123.516	1.127.286	1.141.549	1.173.213	1.188.909	1.191.477	1.230.575	1.206.243	1.214.523	1.228.115	1.236.661	1.267.479	1.249.293	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																			
"-": Data not available r) Revised figures *) 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	2008	2009	2010	2011	2012	2013	2014												Type
							Jan	Feb	Mar	Apr ¹⁾	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	Des	
Dana Pihak Ketiga																			Depositor Funds
Giro iB	1,18%	0,96%	1,20%	2,04%	0,92%	0,65%	0,76%	0,74%	0,69%	0,72%	0,72%	0,67%	0,57%	0,72%	0,64%	0,75%	0,70%	0,64%	<i>Demand Deposits</i>
Tabungan iB	3,61%	2,76%	3,06%	3,21%	2,37%	5,70%	5,72%	5,66%	5,72%	5,76%	3,68%	3,41%	3,38%	3,38%	3,49%	3,45%	3,36%	3,57%	<i>Saving Deposits</i>
Deposito iB																			<i>Time Deposits</i>
a 1 Bulan	8,22%	6,92%	6,90%	7,14%	6,06%	6,60%	5,36%	5,31%	5,65%	6,10%	7,21%	7,41%	6,95%	7,98%	8,20%	8,31%	7,54%	7,80%	<i>a 1 month</i>
b 3 Bulan	9,10%	7,25%	6,68%	7,71%	6,17%	5,06%	5,94%	6,24%	6,26%	6,09%	7,39%	7,56%	6,98%	8,36%	8,45%	8,60%	7,73%	8,10%	<i>b 3 months</i>
c 6 Bulan	8,67%	8,44%	7,15%	8,95%	6,76%	5,25%	5,84%	5,97%	5,43%	5,80%	7,03%	7,06%	6,96%	7,57%	8,03%	7,97%	7,47%	7,34%	<i>c 6 months</i>
d 12 Bulan	8,34%	9,06%	7,32%	6,30%	6,27%	4,79%	5,94%	6,06%	4,89%	6,65%	6,96%	7,32%	6,86%	7,32%	7,47%	7,45%	6,94%	7,18%	<i>d 12 months</i>
e > 12 Bulan	8,63%	8,63%	9,65%	48,14%	6,49%	7,08%	6,61%	6,65%	6,75%	6,75%	5,34%	6,74%	5,66%	6,68%	13,03%	13,58%	17,06%	14,02%	<i>e > 12 months</i>
Pembiayaan																			Financing
Akad <i>Mudharabah</i>	19,38%	19,11%	17,39%	16,05%	14,90%	14,40%	14,42%	14,35%	14,29%	14,13%	21,32%	21,87%	18,23%	21,37%	20,75%	22,11%	21,18%	20,69%	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	11,37%	11,72%	14,52%	13,64%	13,44%	12,45%	12,57%	12,64%	14,79%	11,91%	13,28%	13,48%	12,67%	13,22%	13,18%	13,49%	13,46%	13,61%	<i>Musharaka</i>
Akad <i>Murabahah</i>	14,92%	16,07%	15,30%	14,72%	13,69%	13,18%	13,20%	13,22%	13,30%	13,45%	14,61%	14,45%	14,66%	14,66%	14,60%	14,81%	15,52%	15,43%	<i>Murabaha</i>
Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Salam</i>
Akad <i>Istishna</i>	14,99%	13,89%	13,37%	14,24%	14,23%	13,36%	13,45%	13,59%	13,60%	13,60%	12,08%	12,28%	12,54%	12,48%	12,60%	12,61%	12,78%	12,81%	<i>Istishna</i>
Akad <i>Ijarah</i> ¹⁾	0,88%	0,76%	0,46%	0,16%	0,78%	0,19%	1,17%	1,05%	0,12%	0,00%	8,35%	9,12%	9,69%	9,60%	9,57%	9,55%	9,69%	9,81%	<i>ijara</i>
Akad <i>Qardh</i>	3,42%	4,34%	3,89%	4,31%	5,40%	6,94%	6,97%	6,98%	6,86%	6,90%	2,87%	2,96%	2,97%	2,96%	2,91%	3,19%	3,39%	3,67%	<i>Qardh</i>
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"

Juta Rupiah (in Million IDR)

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	2008	2009	2010	2011	2012	2013	2014												Type
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,07	0,06	0,04	0,06	0,05	4,57	4,84	4,28	6,32	6,27	6,48	6,45	6,30	6,33	6,43	4,29	4,10	4,32	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	0,10	0,12	0,14	0,12	0,13	14,09	14,18	14,14	14,32	13,81	13,73	14,90	14,26	13,04	12,77	13,33	13,51	13,87	a 1 month
b 3 Bulan	0,13	0,12	0,12	0,11	0,09	10,58	9,29	9,52	9,83	9,73	9,92	10,55	10,76	10,30	10,12	10,33	10,02	10,15	b 3 months
c 6 Bulan	0,14	0,13	0,13	0,13	0,11	10,95	10,42	10,74	10,73	10,44	163	10,59	10,89	10,45	10,70	10,60	10,55	10,94	c 6 months
d 12 Bulan	0,13	0,12	0,12	0,12	0,11	11,66	11,22	11,47	11,58	11,12	423	11,13	11,50	11,49	11,32	11,48	11,14	11,71	d 12 months
e > 12 Bulan	0,13	0,12	0,13	0,11	0,08	55,17	8,90	10,13	9,70	9,46	436,73	9,39	9,32	9,25	10,61	9,89	9,74	9,96	e > 12 months
Pembiayaan																			Financing
1 Akad <i>Mudharabah</i>	0,18	0,19	0,20	0,21	0,17	16,20	15,77	16,53	16,38	16,00	17,02	17,06	14,73	16,50	16,86	16,00	16,66	16,46	1 Mudharaba
2 Akad <i>Musyarakah</i>	0,23	0,16	0,21	0,22	0,21	20,28	19,95	19,84	19,91	19,22	23,79	20,74	20,91	19,95	20,12	20,33	20,22	20,61	2 Musharaka
3 Akad <i>Murabahah</i>	0,20	0,19	0,20	0,19	0,23	18,27	18,25	18,21	18,22	18,16	19,20	19,33	20,60	20,42	18,56	18,44	18,53	18,51	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	0,07	0,07	0,08	0,08	0,08	7,58	7,41	7,78	7,61	18,16	19,20	19,30	20,60	20,42	7,82	7,83	7,83	7,85	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	0,00	0,00	0,00	0,00	0,19	12,53	12,93	13,17	15,93	15,87	10,26	14,45	14,14	14,86	14,30	14,12	14,27	14,92	6 Ijara ¹⁾
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	-	-	-	-	0,22	20,02	19,66	20,17	14,26	14,66	14,69	14,76	14,67	15,05	15,24	14,60	14,50	14,82	8 Multi Purpose Financing ¹⁾

1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multi
 "-": Data tidak tersedia

1) Starting Oktober 2012 revised on financing Ijara and Multi Purpose Financing
 "-": 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	2008	2009	2010	2011	2012	2013	2014												Ratio
							Jan	Feb	Mar ^{r)}	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	
1 CAR ¹⁾	12,81%	10,77%	16,25%	16,63%	14,13%	14,42%	16,76%	16,71%	16,20%	16,68%	16,85%	16,21%	15,62%	14,73%	14,54%	15,25%	15,66% ^{r)}	16,10%	1 CAR ¹⁾
2 ROA	1,42%	1,48%	1,67%	1,79%	2,14%	2,00%	0,08%	0,13%	1,16%	1,09%	1,13%	1,12%	1,05%	0,93%	0,97%	0,92%	0,87%	0,80%	2 ROA
3 ROE ¹⁾	38,79%	26,09%	17,58%	15,73%	24,06%	17,24%	11,87%	16,58%	15,94%	12,58%	8,17%	7,32%	4,50%	4,50%	5,41%	3,55% ^{r)}	6,41%	5,85%	3 ROE ¹⁾
4 NPF	1,42%	4,01%	3,02%	2,52%	2,22%	2,62%	3,01%	3,53%	3,22%	3,48%	4,02%	3,90%	4,31%	4,58%	4,67%	4,58%	4,86%	4,33%	4 NPF
5 FDR	103,65%	89,70%	89,67%	88,94%	100,00%	100,32%	100,07%	102,03%	102,22%	95,50%	99,43%	100,80%	99,89%	98,99%	99,71%	98,99%	94,62%	91,50%	5 FDR
6 BOPO	81,75%	84,39%	80,54%	78,41%	74,97%	78,21%	80,05%	83,77%	91,90%	84,50%	76,49%	71,76%	79,80%	81,20%	82,39%	75,61%	93,5% ^{r)}	0,792784	6 BOPO
¹⁾ 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	2008	2009	2010	2011	2012	2013	2014												Ratio
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
1 CAR	30,28%	29,98%	27,46%	23,49%	25,16%	22,08%	24,62%	23,78%	23,08%	22,78%	22,50%	22,21%	21,86%	21,78%	21,80%	22,22%	22,34%	22,77%	1 CAR
2 ROA	2,76%	5,00%	3,49%	2,67%	2,64%	2,79%	2,78%	2,81%	2,71%	2,56%	2,47%	2,77%	2,45%	2,49%	2,26%	2,18%	2,21%	2,26%	2 ROA
3 ROE	14,77%	21,55%	14,29%	18,95%	20,54%	21,22%	21,35%	21,61%	20,31%	19,09%	18,22%	21,14%	18,23%	18,51%	16,26%	15,60%	15,59%	16,13%	3 ROE
4 NPF	8,38%	7,03%	6,50%	6,11%	6,15%	6,50%	7,77%	7,71%	7,74%	8,00%	8,23%	8,18%	8,62%	8,83%	8,68%	8,94%	8,81%	7,89%	4 NPF
5 FDR	128,78%	126,89%	128,47%	127,71%	120,96%	120,93%	120,52%	122,30%	123,10%	126,58%	130,09%	134,64%	135,04%	129,96%	131,70%	130,14%	129,27%	124,24%	5 FDR
6 BOPO	80,85%	64,69%	78,08%	76,31%	80,02%	80,75%	89,48%	86,72%	87,55%	87,93%	87,95%	87,51%	89,77%	89,65%	89,13%	88,49%	88,50%	87,79%	6 BOPO

Tabel 40. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset
(Number of Islamic Rural Bank based on Total Assets)

Total Aset (Rp)	2008	2009	2010	2011	2012	2013	2014												Total Assets (in IDR)
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
< 1 Miliar	7	8	7	3	6	4	4	4	2	1	1	-	-	-	-	1	-	1	< 1 Billion
1 s.d. 5 Miliar	50	38	29	24	17	19	19	19	18	18	19	19	19	18	17	13	13	11	1 up to 5 Billion
> 5 s.d. 10 Miliar	34	40	43	39	36	30	30	30	33	33	31	32	32	31	30	31	32	34	>5 up to 10 Billion
> 10 Miliar	40	52	71	89	99	110	110	110	110	111	112	112	112	114	116	118	118	117	> 10 Billion
Total	131	138	150	155	158	163	163	163	163	163	163	163	163	163	163	163	163	163	Total
r) Angka-angka diperbaiki										r) Revised figure									
"-": Data tidak tersedia										"-": Data not available									

Miliar Rupiah (in Billion IDR)

Tabel 41. Volume Transaksi PUAS
(Volume of Transaction of Interbank Islamic Money Market)

Jenis	2008	2009	2010	2011	2012	2013	2014												Type
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
1 hari	2.259	700	526	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight
2-6 hari	450	890	210	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 up to 6 days
7 hari	961	129	283	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7 days
8-26 hari	148	682	500	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8 up to 26 days
27-30 hari	...	470	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27 up to 30 days
>30 hari	10	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

1) Period start on February 2011

Sumber data : Pusat Informasi Pasar Uang

Source of data : Money Market Information Center

* Data Agustus 2013 merupakan data sementara

"... " Data belum tersedia

"... " Data is not available

Tabel 42. Rata-rata Tingkat Imbalan Sertifikat IMA
(Weighted Average Rate of Return of IMA Certificate)

Jenis	2008	2009	2010	2011	2012	2013	2014												Type
							Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	
1 hari	9,54%	6,01%	5,65%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight
2-6 hari	9,97%	6,13%	5,82%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 up to 6 days
7 hari	10,30%	6,33%	6,00%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7 days
8-26 hari	10,65%	6,55%	5,96%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8 up to 26 days
27-30 hari	...	6,65%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27 up to 30 days
>30 hari	10,75%	6,92%	6,17%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	> 30 days
1 hari ¹⁾	...	...	...	4,75%	4,50%	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight ¹⁾
2-4 hari ¹⁾	...	...	...	5,00%	4,25%	...	...	...	...	...	...	...	...	...	...	...	...	...	2-4 days ¹⁾
1 minggu ¹⁾	...	...	...	5,25%	4,90%	...	...	...	...	...	...	...	...	...	...	...	...	...	1 week ¹⁾
2 minggu ¹⁾	...	...	...	5,30%	5,22%	...	...	...	...	...	...	...	...	...	...	...	...	...	2 weeks ¹⁾
3 minggu ¹⁾	...	...	...	5,00%	4,90%	...	...	...	...	...	...	...	...	...	...	...	...	...	3 weeks ¹⁾
1 bulan ¹⁾	...	...	...	5,15%	5,25%	...	...	...	...	...	...	...	...	...	...	...	...	...	1 month ¹⁾
2 bulan ¹⁾	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 months ¹⁾
3 bulan ¹⁾	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3 months ¹⁾
>3 bulan ¹⁾	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	>3 months ¹⁾

¹⁾ Periode jangka waktu mulai bulan Februari 2011¹⁾ 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

Tabel. 43. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Desember 2014 (Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	5.500	3.048	3.429	88,89%	6,17%	Nanggroe Aceh Darussalam
Sumatera Utara	11.510	7.589	7.273	104,34%	9,30%	Sumatera Utara
Sumatera Barat	7.858	3.682	2.491	147,80%	3,96%	Sumatera Barat
Sumatera Selatan	6.474	4.199	3.751	111,95%	7,48%	Sumatera Selatan
Bangka Belitung	276	252	185	135,93%	0,84%	Bangka Belitung
Jambi	2.208	1.977	991	199,45%	6,48%	Jambi
Bengkulu	963	824	485	169,85%	3,71%	Bengkulu
Riau	7.814	3.436	3.471	98,98%	4,66%	Riau
Kepulauan Riau	2.853	2.351	1.529	153,74%	2,50%	Kepulauan Riau
Lampung	3.088	2.169	1.757	123,43%	5,32%	Lampung
DKI Jakarta	236.825	81.942	111.153	73,72%	3,95%	DKI Jakarta
Jawa Barat	41.906	25.603	23.366	109,57%	4,58%	Jawa Barat
Banten	8.101	5.791	5.444	106,38%	5,38%	Banten
Jawa Tengah	19.425	11.777	10.674	110,33%	2,91%	Jawa Tengah
DI Yogyakarta	5.309	2.549	3.215	79,29%	2,13%	DI Yogyakarta
Jawa Timur	29.683	18.892	19.043	99,21%	3,83%	Jawa Timur
Bali	1.548	1.479	756	195,78%	1,83%	Bali
Kalimantan Barat	3.487	2.555	1.700	150,30%	1,93%	Kalimantan Barat
Kalimantan Tengah	814	665	616	107,94%	4,45%	Kalimantan Tengah
Kalimantan Timur	6.281	4.126	4.116	100,25%	5,75%	Kalimantan Timur
Kalimantan Selatan	6.937	2.811	2.965	94,81%	4,04%	Kalimantan Selatan
Sulawesi Utara	515	490	211	232,40%	9,89%	Sulawesi Utara
Gorontalo	369	348	213	163,38%	7,06%	Gorontalo
Sulawesi Barat	237	232	160	145,45%	13,90%	Sulawesi Barat
Sulawesi Tengah	1.080	955	676	141,28%	3,34%	Sulawesi Tengah
Sulawesi Tenggara	954	853	602	141,63%	4,80%	Sulawesi Tenggara
Sulawesi Selatan	7.409	5.160	3.039	169,77%	2,73%	Sulawesi Selatan
Maluku	312	102	295	34,63%	7,11%	Maluku
Maluku Utara	384	202	320	62,91%	3,31%	Maluku Utara
NTB	3.257	1.894	1.136	166,67%	4,56%	NTB
NTT	275	256	148	173,11%	4,19%	NTT
Irian Jaya Barat	339	185	295	62,96%	4,78%	Irian Jaya Barat
Papua	780	586	674	86,97%	7,21%	Papua
Luar Indonesia	2.006	348	1.678	20,73%	0,00%	Luar Indonesia

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi - Desember 2014
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Islamic Rural Banks based on Province)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	123.131	79.524	77.095	103,15%	12,22%	Nanggroe Aceh Darussalam
Sumatera Utara	112.118	78.560	74.625	105,27%	5,79%	North Sumatera
Sumatera Barat	174.938	135.167	124.096	108,92%	8,16%	West Sumatera
Sumatera Selatan	14.017	10.102	7.505	134,60%	2,11%	South Sumatera
Bangka Belitung	425.385	288.233	358.962	80,30%	11,96%	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	109.473	90.546	79.197	114,33%	33,44%	Bengkulu
Riau	121.341	99.528	57.958	171,72%	4,22%	Riau
Kepulauan Riau	50.569	40.882	29.860	136,91%	14,57%	Riau Islands
Lampung	279.736	202.850	98.796	205,32%	2,96%	Lampung
DKI Jakarta	27.385	20.749	10.187	203,68%	30,06%	DKI Jakarta
Jawa Barat	1.930.188	1.566.258	1.097.868	142,66%	7,95%	West Java
Banten	644.952	527.062	458.441	114,97%	5,51%	Banten
Jawa Tengah	647.601	477.829	452.935	105,50%	8,69%	Central Java
DI Yogyakarta	307.812	218.446	234.569	93,13%	6,94%	DI Yogyakarta
Jawa Timur	1.228.182	924.000	641.398	144,06%	5,38%	East Java
Bali	6.477	4.005	2.593	154,43%	5,65%	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	4.702	3.514	2.256	155,75%	0,00%	Central Kalimantan
Kalimantan Timur	6.639	1.132	4.949	22,87%	0,08%	East Kalimantan
Kalimantan Selatan	34.254	18.856	23.111	81,59%	5,50%	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	125.204	101.013	55.461	182,13%	15,85%	South Sulawesi
Maluku	-	-	-	-	-	Maluku
Maluku Utara	15.925	12.088	6.416	188,39%	4,16%	North Maluku
NTB	181.724	103.198	129.248	79,84%	3,72%	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	1.579	1.365	887	153,84%	30,28%	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 Propinsi - Desember 2014
(Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector and Province)

Propinsi	Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i>	Pertambangan <i>Mining</i>	Perindustrian <i>Manufacturing</i>	Listrik, gas dan air <i>Water, gas and electricity</i>	Konstruksi <i>Construction</i>	Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i>	Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i>	Jasa dunia usaha <i>Business Services</i>	Jasa sosial / masyarakat <i>Social Services</i>	Lain-lain <i>Others</i>	Province
Nanggroe Aceh Darussalam	67	0	22	1	32	419	10	1.329	99	1.070	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	1.297	29	133	3	424	1.139	113	2.609	523	1.319	<i>North Sumatera</i>
Sumatera Barat	119	8	56	0	20	608	21	857	259	1.734	<i>West Sumatera</i>
Sumatera Selatan	272	132	95	120	276	544	74	1.410	249	1.027	<i>South Sumatera</i>
Bangka Belitung	19	0	0	-	2	47	0	43	14	126	<i>Bangka Belitung</i>
Jambi	186	35	46	1	44	355	11	478	94	728	<i>Jambi</i>
Bengkulu	57	7	7	0	12	248	1	267	27	198	<i>Bengkulu</i>
Riau	456	2	77	6	312	396	32	1.037	180	938	<i>Riau</i>
Kepulauan Riau	3	0	21	2	67	188	130	1.119	101	722	<i>Riau Islands</i>
Lampung	130	2	86	1	15	409	18	814	206	489	<i>Lampung</i>
DKI Jakarta	2.176	3.376	6.773	5.164	4.762	8.598	8.819	24.998	2.815	14.461	<i>DKI Jakarta</i>
Jawa Barat	205	272	1.240	45	1.963	3.580	682	8.496	2.431	6.689	<i>West Java</i>
Banten	6	68	309	58	286	421	188	2.667	544	1.244	<i>Banten</i>
Jawa Tengah	64	16	1.821	43	443	1.803	162	3.882	806	2.737	<i>Central Java</i>
DI Yogyakarta	27	1	55	2	87	352	14	1.244	152	614	<i>DI Yogyakarta</i>
Jawa Timur	248	53	2.072	39	1.698	2.452	994	6.921	1.186	3.229	<i>East Java</i>
Bali	3	0	12	0	29	242	14	693	118	369	<i>Bali</i>
Kalimantan Barat	174	1	13	0	62	223	154	651	72	1.204	<i>West Kalimantan</i>
Kalimantan Tengah	13	-	1	0	13	101	3	365	49	119	<i>Central Kalimantan</i>
Kalimantan Timur	27	47	71	1	368	290	265	2.052	200	804	<i>East Kalimantan</i>
Kalimantan Selatan	57	382	21	3	361	233	169	1.043	176	366	<i>South Kalimantan</i>
Sulawesi Utara	2	0	2	0	8	152	5	103	31	187	<i>North Sulawesi</i>
Gorontalo	1	-	9	-	17	51	-	143	25	102	<i>Gorontalo</i>
Sulawesi Barat	11	1	0	-	10	12	-	129	22	47	<i>West Sulawesi</i>
Sulawesi Tengah	16	0	3	-	19	145	14	251	40	466	<i>Central Sulawesi</i>
Sulawesi Tenggara	3	9	8	0	29	186	8	360	28	221	<i>South East Sulawesi</i>
Sulawesi Selatan	21	145	118	2	225	361	65	1.817	340	2.067	<i>South Sulawesi</i>
Maluku	0	1	1	1	0	22	1	32	9	37	<i>Maluku</i>
Maluku Utara	0	0	2	-	1	53	2	58	20	65	<i>North Maluku</i>
NTB	14	7	16	1	21	512	3	609	53	659	<i>West Nusa Tenggara</i>
NTT	1	0	0	-	0	33	1	102	54	65	<i>East Nusa Tenggara</i>
Irian Jaya Barat	0	-	1	-	13	25	1	52	47	47	<i>West Irian Jaya</i>
Papua	2	-	2	0	51	88	76	180	55	132	<i>Papua</i>
Luar Indonesia	-	-	205	-	-	-	143	1	-	-	<i>Outside Indonesia</i>

"-": Data tidak tersedia

*) Angka-angka sementara

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi - Desember 2014
(Financing of Islamic Rural Bank based on Economic Sector and Province)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	1.666	38	507	83	5.335	46.075	617	271	1.636	23.296	Nanggroe Aceh Darussalam
Sumatera Utara	3.794	-	40	86	1.579	8.608	383	3.327	1.505	59.238	North Sumatera
Sumatera Barat	18.455	91	13.805	540	3.474	56.295	4.758	2.048	10.503	25.198	West Sumatera
Sumatera Selatan	95	-	835	-	58	3.819	53	13	149	5.079	South Sumatera
Bangka Belitung	43.964	1.276	369	886	31.744	142.173	4.979	3.268	51.866	7.708	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	61.423	248	345	5	421	20.814	472	726	289	5.803	Bengkulu
Riau	2.471	524	423	156	1.605	13.618	4.217	2.787	5.396	68.332	Riau
Kepulauan Riau	3.575	-	-	-	57	1.451	-	1.243	85	34.470	Riau Islands
Lampung	19.785	15	845	84	818	13.074	365	6.938	15.179	145.748	Lampung
DKI Jakarta	75	-	50	-	529	11.252	2	1.090	1.958	5.794	DKI Jakarta
Jawa Barat	100.632	1.733	15.853	5.122	33.380	418.567	26.568	252.378	130.733	581.292	West Java
Banten	192	-	745	71	81	317.279	1.196	105.746	25.904	75.848	Banten
Jawa Tengah	25.133	474	7.275	960	75.719	136.574	14.122	22.381	49.635	145.556	Central Java
DI Yogyakarta	2.994	279	1.337	269	14.619	40.326	2.222	17.177	65.827	73.395	DI Yogyakarta
Jawa Timur	38.447	1.793	9.793	1.181	46.577	238.303	18.111	64.542	76.625	428.630	East Java
Bali	-	-	150	-	387	1.635	239	528	588	478	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	84	4	-	2	26	1.440	11	441	401	1.105	Central Kalimantan
Kalimantan Timur	3	-	-	-	6	217	-	-	104	801	East Kalimantan
Kalimantan Selatan	1.251	106	-	-	663	4.607	3.774	4.621	257	3.579	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	695	13	108	-	9.902	21.992	751	1.614	3.883	62.056	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	472	-	55	6.317	300	-	-	4.944	North Maluku
NTB	1.543	288	75	29	10.292	69.605	97	635	15.720	4.913	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	53	4	-	-	-	1.049	46	-	-	213	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 47. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi - Desember 2014 (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	572	159	2.317	Nanggroe Aceh Darussalam
Sumatera Utara	2.951	1.690	2.948	North Sumatera
Sumatera Barat	1.055	449	2.178	West Sumatera
Sumatera Selatan	1.354	726	2.120	South Sumatera
Bangka Belitung	36	49	167	Bangka Belitung
Jambi	730	257	990	Jambi
Bengkulu	316	149	359	Bengkulu
Riau	883	915	1.638	Riau
Kepulauan Riau	337	287	1.727	Riau Islands
Lampung	922	318	929	Lampung
DKI Jakarta	36.462	21.677	23.804	DKI Jakarta
Jawa Barat	9.539	4.625	11.439	West Java
Banten	1.915	987	2.889	Banten
Jawa Tengah	5.268	1.706	4.803	Central Java
DI Yogyakarta	939	395	1.215	DI Yogyakarta
Jawa Timur	7.850	3.361	7.681	East Java
Bali	438	164	877	Bali
Kalimantan Barat	529	466	1.560	West Kalimantan
Kalimantan Tengah	137	71	457	Central Kalimantan
Kalimantan Timur	1.808	711	1.607	East Kalimantan
Kalimantan Selatan	834	921	1.056	South Kalimantan
Sulawesi Utara	159	65	267	North Sulawesi
Gorontalo	62	49	236	Gorontalo
Sulawesi Barat	49	12	171	West Sulawesi
Sulawesi Tengah	206	87	663	Central Sulawesi
Sulawesi Tenggara	213	100	540	South East Sulawesi
Sulawesi Selatan	1.135	828	3.197	South Sulawesi
Maluku	21	13	68	Maluku
Maluku Utara	43	39	120	North Maluku
NTB	545	222	1.127	West Nusa Tenggara
NTT	66	31	159	East Nusa Tenggara
Irian Jaya Barat	48	44	93	West Irian Jaya
Papua	166	146	274	Papua
Luar Indonesia	347	-	1	Outside Indonesia
"-": Data tidak tersedia				"-": Data not available

Tabel 48. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi - Desember 2014
(Financing of Islamic Rural Bank based on Type of Usage and Province)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	54.306	1.922	23.296	Nanggroe Aceh Darussalam
Sumatera Utara	15.815	3.507	59.238	North Sumatera
Sumatera Barat	88.524	21.445	25.198	West Sumatera
Sumatera Selatan	4.193	830	5.079	South Sumatera
Bangka Belitung	221.646	58.879	7.708	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	61.258	23.485	5.803	Bengkulu
Riau	25.303	5.893	68.332	Riau
Kepulauan Riau	1.888	4.524	34.470	Riau Islands
Lampung	31.211	25.892	145.748	Lampung
DKI Jakarta	14.955	-	5.794	DKI Jakarta
Jawa Barat	536.466	448.500	581.292	West Java
Banten	373.316	77.899	75.848	Banten
Jawa Tengah	251.532	80.741	145.556	Central Java
DI Yogyakarta	106.641	38.410	73.395	DI Yogyakarta
Jawa Timur	425.976	69.395	428.630	East Java
Bali	1.765	1.761	478	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	1.896	513	1.105	Central Kalimantan
Kalimantan Timur	194	137	801	East Kalimantan
Kalimantan Selatan	15.278	-	3.579	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	31.179	7.779	62.056	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	7.144	-	4.944	North Maluku
NTB	76.415	21.870	4.913	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	1.100	51	213	Papua
"-": Data tidak tersedia				"-": Data not available

Tabel 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi - Desember 2014
(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province)

Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	551	2.497	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.106	4.483	<i>North Sumatera</i>
Sumatera Barat	1.283	2.398	<i>West Sumatera</i>
Sumatera Selatan	1.540	2.659	<i>South Sumatera</i>
Bangka Belitung	81	171	<i>Bangka Belitung</i>
Jambi	848	1.129	<i>Jambi</i>
Bengkulu	445	379	<i>Bengkulu</i>
Riau	1.378	2.059	<i>Riau</i>
Kepulauan Riau	395	1.956	<i>Riau Islands</i>
Lampung	896	1.273	<i>Lampung</i>
DKI Jakarta	21.380	60.562	<i>DKI Jakarta</i>
Jawa Barat	8.119	17.484	<i>West Java</i>
Banten	1.752	4.039	<i>Banten</i>
Jawa Tengah	4.099	7.678	<i>Central Java</i>
DI Yogyakarta	965	1.585	<i>DI Yogyakarta</i>
Jawa Timur	6.042	12.851	<i>East Java</i>
Bali	272	1.208	<i>Bali</i>
Kalimantan Barat	848	1.706	<i>West Kalimantan</i>
Kalimantan Tengah	150	515	<i>Central Kalimantan</i>
Kalimantan Timur	1.389	2.737	<i>East Kalimantan</i>
Kalimantan Selatan	1.101	1.710	<i>South Kalimantan</i>
Sulawesi Utara	175	316	<i>North Sulawesi</i>
Gorontalo	76	271	<i>Gorontalo</i>
Sulawesi Barat	58	174	<i>West Sulawesi</i>
Sulawesi Tengah	272	683	<i>Central Sulawesi</i>
Sulawesi Tenggara	246	607	<i>South East Sulawesi</i>
Sulawesi Selatan	1.163	3.997	<i>South Sulawesi</i>
Maluku	27	75	<i>Maluku</i>
Maluku Utara	54	148	<i>North Maluku</i>
NTB	683	1.211	<i>West Nusa Tenggara</i>
NTT	77	179	<i>East Nusa Tenggara</i>
Irian Jaya Barat	65	121	<i>West Irian Jaya</i>
Papua	163	423	<i>Papua</i>
Luar Indonesia	109	239	<i>Outside Indonesia</i>

Juta Rupiah (in Million IDR)

Tabel 50. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi - Desember 2014
(Financing of Islamic Rural Bank based on Type of Financing and Province)

Propinsi	Usaha Kecil dan Menengah Small and Medium Enterprises	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	55.835	23.688	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	12.581	65.978	<i>North Sumatera</i>
Sumatera Barat	107.129	28.039	<i>West Sumatera</i>
Sumatera Selatan	4.994	5.108	<i>South Sumatera</i>
Bangka Belitung	280.525	7.708	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	82.949	7.597	<i>Bengkulu</i>
Riau	18.920	80.608	<i>Riau</i>
Kepulauan Riau	6.308	34.574	<i>Riau Islands</i>
Lampung	54.993	147.857	<i>Lampung</i>
DKI Jakarta	13.949	6.801	<i>DKI Jakarta</i>
Jawa Barat	955.423	610.835	<i>West Java</i>
Banten	428.268	98.794	<i>Banten</i>
Jawa Tengah	314.083	163.746	<i>Central Java</i>
DI Yogyakarta	100.009	118.437	<i>DI Yogyakarta</i>
Jawa Timur	443.094	480.907	<i>East Java</i>
Bali	3.038	967	<i>Bali</i>
Kalimantan Barat	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	1.959	1.555	<i>Central Kalimantan</i>
Kalimantan Timur	185	947	<i>East Kalimantan</i>
Kalimantan Selatan	15.278	3.579	<i>South Kalimantan</i>
Sulawesi Utara	-	-	<i>North Sulawesi</i>
Gorontalo	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	<i>West Sulawesi</i>
Sulawesi Tengah	-	-	<i>Central Sulawesi</i>
Sulawesi Tenggara	-	-	<i>South East Sulawesi</i>
Sulawesi Selatan	38.605	62.408	<i>South Sulawesi</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	7.091	4.997	<i>North Maluku</i>
NTB	59.489	43.709	<i>West Nusa Tenggara</i>
NTT	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	<i>West Irian Jaya</i>
Papua	1.151	214	<i>Papua</i>

Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR, Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2014 (Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)						
Provinsi	Kota/Kabupaten	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	526	397	88,13%	Kab. Tangerang	Banten
	Kab. Serang	1.266	1.246	98,46%	Kab. Serang	
	Kota Cilegon	1.207	777	64,46%	Kota Cilegon	
	Kota Tangerang	2.568	2.422	94,32%	Kota Tangerang	
	Kota Serang	144	144	100,00%	Kota Serang	
Kota Tangerang Selatan		71	159	22,41%	Kota Tangerang Selatan	Jawa Barat
Jawa Barat	Kab. Bekasi	381	156	40,95%	Kab. Bekasi	
	Kab. Purwakarta	382	284	74,35%	Kab. Purwakarta	
	Kab. Karawang	201	146	72,64%	Kab. Karawang	
	Kab. Sukabumi	111	61	54,95%	Kab. Sukabumi	
	Kab. Cilemer	766	412	53,66%	Kab. Cilemer	
	Kab. Bandung	187	218	116,58%	Kab. Bandung	
	Kab. Garut	164	127	77,44%	Kab. Garut	
	Kab. Cianjur	6	5	83,33%	Kab. Cianjur	
	Kab. Majalengka	26	3	11,54%	Kab. Majalengka	
	Kota Bandung	8.708	8.225	94,45%	Kota Bandung	
	Kota Bogor	3.190	3.119	97,78%	Kota Bogor	
	Kota Sukabumi	283	234	82,69%	Kota Sukabumi	
	Kota Cirebon	2.412	1.621	67,24%	Kota Cirebon	
	Kota Tasikmalaya	1.494	837	56,03%	Kota Tasikmalaya	
	Kota Ciamis	129	102	78,30%	Kota Ciamis	
	Kota Depok	994	1.579	158,75%	Kota Depok	
DIY Jakarta Raya	Kota Jakarta	5.102	5.009	98,18%	Kota Jakarta	DIY Jakarta
	Wil. Kota Jakarta Pusat	20.898	45.751	218,62%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	2.261	2.539	112,33%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	8.514	8.688	100,88%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	47.228	48.966	103,68%	Wil. Kota Jakarta Selatan	
DIY Yogyakarta		3.293	3.262	99,06%	DIY Yogyakarta	Jawa Tengah
Jawa Tengah	Kab. Semarang	244	229	93,85%	Kab. Semarang	
	Kab. Kendal	41	51	124,40%	Kab. Kendal	
	Kab. Tegal	21	3	14,29%	Kab. Tegal	
	Kab. Pati	121	47	38,84%	Kab. Pati	
	Kab. Kudus	373	467	125,20%	Kab. Kudus	
	Kab. Boyolali	923	784	84,93%	Kab. Boyolali	
	Kab. Cilacap	99	112	112,02%	Kab. Cilacap	
	Kota Semarang	4.214	4.770	113,20%	Kota Semarang	
	Kota Salatiga	87	27	31,03%	Kota Salatiga	
	Kota Pekalongan	682	887	129,91%	Kota Pekalongan	
	Kota Tegal	845	421	49,82%	Kota Tegal	
	Kota Surakarta	4.015	2.864	71,33%	Kota Surakarta	
Jawa Timur	Kab. Gresik	296	296	100,00%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	1.385	1.367	98,70%	Kab. Sidoarjo	
	Kab. Pamekajan	174	258	148,34%	Kab. Pamekajan	
	Kab. Blitar	228	120	52,63%	Kab. Blitar	
	Kab. Jember	143	78	54,54%	Kab. Jember	
	Kab. Malang	750	838	111,73%	Kab. Malang	
	Kab. Madiun	159	202	126,73%	Kab. Madiun	
	Kab. Ngawi	180	180	100,00%	Kab. Ngawi	
	Kota Surabaya	11.718	11.230	95,83%	Kota Surabaya	
	Kota Malang	2.426	2.305	94,99%	Kota Malang	
	Kota Batu	60	43	71,67%	Kota Batu	
	Kota Kediri	1.351	2.091	154,77%	Kota Kediri	
	Kota Mojokerto	25	13	52,00%	Kota Mojokerto	
	Kota Blora	95	49	51,58%	Kota Blora	
	Kota Nganjuk	95	49	51,58%	Kota Nganjuk	
	Kota Jember	127	98	76,38%	Kota Jember	
Riau	Kota Pekanbaru	128	128	100,00%	Kota Pekanbaru	Riau
	Kota Banda Aceh	1.802	2.469	137,01%	Kota Banda Aceh	
	Kota Lhokseumawe	845	959	113,25%	Kota Lhokseumawe	
	Kota Aceh	265	215	81,13%	Kota Aceh	
	Kota Medan	219	184	84,02%	Kota Medan	
Sumatera Utara	Kab. Toba	156	156	100,00%	Kab. Toba	Sumatera Utara
	Kab. Karo	48	9	18,75%	Kab. Karo	
	Kab. Labuhan Rata	270	158	58,52%	Kab. Labuhan Rata	
	Kab. Toba	383	175	45,69%	Kab. Toba	
	Kab. Pangkajene	691	651	94,21%	Kab. Pangkajene	
Sumatera Barat	Kab. Padang	1.737	1.737	100,00%	Kab. Padang	Sumatera Barat
	Kab. Bukik	257	38	14,79%	Kab. Bukik	
	Kab. Padang Panjang	475	196	41,26%	Kab. Padang Panjang	
	Kab. Solok	158	222	140,51%	Kab. Solok	
	Kab. Tanah Datar	2.036	2.036	100,00%	Kab. Tanah Datar	
Kepulauan Riau	Kab. Batam	291	325	111,68%	Kab. Batam	Kepulauan Riau
	Kab. Karimun	681	603	88,55%	Kab. Karimun	
	Kab. Lingga	1.075	928	86,41%	Kab. Lingga	
	Kab. Nagan Raya	191	110	57,59%	Kab. Nagan Raya	
	Kab. Singkep	308	220	71,43%	Kab. Singkep	
Sumatera Selatan	Kab. Palembang	1.911	1.110	58,08%	Kab. Palembang	Sumatera Selatan
	Kab. Ogan Komering Ulu	308	220	71,43%	Kab. Ogan Komering Ulu	
	Kab. Lahat	70	6	8,57%	Kab. Lahat	
	Kab. Prabumulih	2.424	3.346	137,99%	Kab. Prabumulih	
	Kab. Muntok	220	24	10,91%	Kab. Muntok	
Bangka Belitung	Kab. Pangkal Pinyas	252	185	73,41%	Kab. Pangkal Pinyas	Bangka Belitung
	Kab. Belitung	361	203	56,23%	Kab. Belitung	
	Kab. Bangka	1.670	1.414	84,67%	Kab. Bangka	
	Kab. Natuna	121	36	29,75%	Kab. Natuna	
	Kab. Serang	62	48	77,42%	Kab. Serang	
Kalimantan Selatan	Kab. Banjarmasin	2.559	2.732	106,76%	Kab. Banjarmasin	Kalimantan Selatan
	Kab. Hulu Sungai	195	173	88,72%	Kab. Hulu Sungai	
	Kab. Tanah Laut	57	34	59,65%	Kab. Tanah Laut	
	Kab. Tapin	2.375	1.824	76,80%	Kab. Tapin	
	Kab. Banjar	122	54	44,26%	Kab. Banjar	
Kalimantan Timur	Kab. Kutai	231	362	156,71%	Kab. Kutai	Kalimantan Timur
	Kab. Berau	1.800	2.231	123,95%	Kab. Berau	
	Kab. Balikpapan	1.987	1.454	73,22%	Kab. Balikpapan	
	Kab. Mahakam	58	128	218,97%	Kab. Mahakam	
	Kab. Kutai Kartanegara	53	65	122,64%	Kab. Kutai Kartanegara	
Kalimantan Tengah	Kab. Pontianak	79	67	84,84%	Kab. Pontianak	Kalimantan Tengah
	Kab. Sukadana	220	144	65,45%	Kab. Sukadana	
	Kab. Longvargan	220	144	65,45%	Kab. Longvargan	
	Kab. Paser	220	144	65,45%	Kab. Paser	
	Kab. Seruyan	220	144	65,45%	Kab. Seruyan	
Jawa Tengah	Kab. Semarang	1.214	1.214	100,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	41	51	124,40%	Kab. Kendal	
	Kab. Tegal	21	3	14,29%	Kab. Tegal	
	Kab. Pati	121	47	38,84%	Kab. Pati	
	Kab. Kudus	373	467	125,20%	Kab. Kudus	
Jawa Timur	Kab. Gresik	296	296	100,00%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	1.385	1.367	98,70%	Kab. Sidoarjo	
	Kab. Pamekajan	174	258	148,34%	Kab. Pamekajan	
	Kab. Blitar	228	120	52,63%	Kab. Blitar	
	Kab. Jember	143	78	54,54%	Kab. Jember	
Jawa Barat	Kab. Bekasi	381	156	40,95%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	382	284	74,35%	Kab. Purwakarta	
	Kab. Karawang	201	146	72,64%	Kab. Karawang	
	Kab. Sukabumi	111	61	54,95%	Kab. Sukabumi	
	Kab. Cilemer	766	412	53,66%	Kab. Cilemer	
DIY Jakarta Raya	Kota Jakarta	5.102	5.009	98,18%	Kota Jakarta	DIY Jakarta
	Wil. Kota Jakarta Pusat	20.898	45.751	218,62%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	2.261	2.539	112,33%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	8.514	8.688	100,88%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	47.228	48.966	103,68%	Wil. Kota Jakarta Selatan	
DIY Yogyakarta		3.293	3.262	99,06%	DIY Yogyakarta	Jawa Tengah
Jawa Tengah	Kab. Semarang	244	229	93,85%	Kab. Semarang	
	Kab. Kendal	41	51	124,40%	Kab. Kendal	
	Kab. Tegal	21	3	14,29%	Kab. Tegal	
	Kab. Pati	121	47	38,84%	Kab. Pati	
	Kab. Kudus	373	467	125,20%	Kab. Kudus	
	Kab. Boyolali	923	784	84,93%	Kab. Boyolali	
	Kab. Cilacap	99	112	112,02%	Kab. Cilacap	
	Kota Semarang	4.214	4.770	113,20%	Kota Semarang	
	Kota Salatiga	87	27	31,03%	Kota Salatiga	
	Kota Pekalongan	682	887	129,91%	Kota Pekalongan	
	Kota Tegal	845	421	49,82%	Kota Tegal	
	Kota Surakarta	4.015	2.864	71,33%	Kota Surakarta	
	Kab. Gresik	296	296	100,00%	Kab. Gresik	
	Kab. Sidoarjo	1.385	1.367	98,70%	Kab. Sidoarjo	
	Kab. Pamekajan	174	258	148,34%	Kab. Pamekajan	
	Kab. Blitar	228	120	52,63%	Kab. Blitar	
Riau	Kota Pekanbaru	128	128	100,00%	Kota Pekanbaru	Riau
	Kota Banda Aceh	1.802	2.469	137,01%	Kota Banda Aceh	
	Kota Lhokseumawe	845	959	113,25%	Kota Lhokseumawe	
	Kota Aceh	265	215	81,13%	Kota Aceh	
	Kota Medan	219	184	84,02%	Kota Medan	
Sumatera Utara	Kab. Toba	156	156	100,00%	Kab. Toba	Sumatera Utara
	Kab. Karo	48	9	18,75%	Kab. Karo	
	Kab. Labuhan Rata	270	158	58,52%	Kab. Labuhan Rata	
	Kab. Toba	383	175	45,69%	Kab. Toba	
	Kab. Pangkajene	691	651	94,21%	Kab. Pangkajene	
Sumatera Barat	Kab. Padang	1.737	1.737	100,00%	Kab. Padang	Sumatera Barat
	Kab. Bukik	257	38	14,79%	Kab. Bukik	
	Kab. Padang Panjang	475	196	41,26%	Kab. Padang Panjang	
	Kab. Solok	158	222	140,51%	Kab. Solok	
	Kab. Tanah Datar	2.036	2.036	100,00%	Kab. Tanah Datar	
Kepulauan Riau	Kab. Batam	291	325	111,68%	Kab. Batam	Kepulauan Riau
	Kab. Karimun	681	603	88,55%	Kab. Karimun	
	Kab. Lingga	1.075	928	86,41%	Kab. Lingga	
	Kab. Nagan Raya	191	110	57,59%	Kab. Nagan Raya	
	Kab. Singkep	308	220	71,43%	Kab. Singkep	
Sumatera Selatan	Kab. Palembang	1.911	1.110	58,08%	Kab. Palembang	Sumatera Selatan
	Kab. Ogan Komering Ulu	308	220	71,43%	Kab. Ogan Komering Ulu	
	Kab. Lahat	70	6	8,57%	Kab. Lahat	
	Kab. Prabumulih	2.424	3.346	137,99%	Kab. Prabumulih	
	Kab. Muntok	220	24	10,91%	Kab. Muntok	
Bangka Belitung	Kab. Pangkal Pinyas	252	185	73,41%	Kab. Pangkal Pinyas	Bangka Belitung
	Kab. Belitung	361	203	56,23%	Kab. Belitung	
	Kab. Bangka	1.670	1.414	84,67%	Kab. Bangka	
	Kab. Natuna	121	36	29,75%	Kab. Natuna	
	Kab. Serang	62	48	77,42%	Kab. Serang	
Kalimantan Selatan	Kab. Banjarmasin	2.559	2.732	106,76%	Kab. Banjarmasin	Kalimantan Selatan
	Kab. Hulu Sungai	195	173	88,72%	Kab. Hulu Sungai	
	Kab. Tanah Laut	57	34	59,65%	Kab. Tanah Laut	
	Kab. Tapin	2.375	1.824	76,80%	Kab. Tapin	