

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, Maret 2015
Jakarta, March 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 REFERANCE

Jadwal Publikasi Kedepan

Edisi Februari 2015 akan diterbitkan pada minggu ke III bulan April 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 Oktober 2014 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 Maret s/d tanggal 15 Maret 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 Januari 2015 data dalam publikasi ini disediakan melalui website OJK (<http://www.ojk.go.id>) dan website BI (<http://www.bi.go.id>).

Departemen Perizinan dan Informasi Perbankan
Deputi Direktur Publikasi dan Administrasi (IDAP)
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 500 655
Fax: (021) 386 6032

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Notes, Symbols and Sources of Data

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

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

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

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

1. The data used in the Islamic Banking Statistics is derive from the Islamic Bank and Islamic Rural Bank Monthly Reports unless mentioned otherwise.
2. Data downloading process; Data from Islamic Bank and Islamic Rural Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed on the web server LBUS and Lapbul BPRS. The difference in the processing time may result in variations of the data published compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2014 monthly reports for this periode of the Islamic Banking Statistics was done from 10 March until 15 March 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 January 2015, The data publication are also provided through OJK website (<http://www.ojk.go.id>) and BI website (<http://www.bi.go.id>).

Bank Licensing and Banking Information Department
Administration and Publication Deputy Director (IDAP)
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, Central Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21—500 655
Fax: +62-21-386 6032

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

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

Ijara Contract

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

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

Qardh Contract

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

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

Equivalent rate of return/profit sharing/fee/bonus

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

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Tabel 1. Jaringan Kantor Perbankan Syariah (Islamic Banking Network)																				
Indikator	2009	2010	2011	2012	2013	2014												2015	Indikator	
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan		
Bank Umum Syariah																				<i>Islamic Commercial Bank</i>
- Jumlah Bank	6	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	12	12	12	- Number of Banks
- Jumlah Kantor	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	2.145	2.145	- Number of Offices
Unit Usaha Syariah																				<i>Islamic Business Unit</i>
- Jumlah Bank Umum Konvensional yang memiliki UUS	25	23	24	24	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	- Number of Conventional Banks that have Islamic Business Unit
- Jumlah Kantor	287	262	336	517	590	422	425	425	425	426	426	417	403	397	362	354	320	322	322	- Number of Offices
Bank Pembiayaan Rakyat Syariah																				<i>Islamic Rural Bank</i>
- Jumlah Bank	138	150	155	158	163	163	163	163	163	163	163	163	163	163	163	163	163	164	164	- Number of Banks
- Jumlah Kantor	225	286	364	401	402	420	428	431	425	428	429	424	436	433	431	438	439	477	477	- Number of Offices
Total Kantor	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	2.944	Total Number of Offices	
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"																			1. "Revision of data BUS-UUS began in May 2014 based on LSMK"	

Tabel 2 . Jaringan Kantor Individual Perbankan Syariah - Januari 2015 (Individual Islamic Banking Network)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	447	1.508	202	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	281	1	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	6	-	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	141	43	Islamic Business Unit
13 PT Bank Danamon Indonesia Tbk	25	25	-	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	5	3	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	6	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	118	-	195	Islamic Rural Bank
TOTAL	703	1.649	440	TOTAL
"- " = data tidak tersedia				"-" = data not available
*) Angka-angka sementara				*) Provisional figures
Keterangan:		Note:		
- KP = Kantor Pusat		- HO = Head Office		
- UUS = Unit Usaha Syariah		- IBU = Islamic Banking Unit		
- KPO = Kantor Pusat Operasional		- HOO = Head Operational Office		
- KC = Kantor Cabang		- BO = Branch Office		
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah		- SBO/SSU = Sub Branch Office/Syari'a Services Unit		
- KK = Kantor Kas		- CO = Cash Office		
- Tidak termasuk Layanan Syariah		- Not Include Office Channeling		

Tabel 3. Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi (Number of Islamic Rural Bank based on Location)																				
Provinsi	2009	2010	2011	2012	2013	2014												2015	Province	
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan		
1 Jawa Barat	27	28	27	27	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 West Java
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3 DKI Jakarta
4 D.I. Yogyakarta	9	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	19	21	21	24	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	5 Central Java
6 Jawa Timur	25	29	30	31	31	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	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	7	8	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	4	4	4	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	8	1	1	1	1	1	13 South Sumatera
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Bangka Belitung
15 Kepulauan Riau	1	1	1	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	15 Riau Islands
16 Lampung	5	5	6	7	8	8	8	8	8	8	8	8	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	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	1	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	7	7	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	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	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	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	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	1	1	33 North Maluku
Total	138	150	155	158	163	163	163	163	163	163	163	163	163	163	163	163	163	163	164	Total

**Tabel 4. Layanan Syariah
(Office Channeling)**

Indikator	2009	2010	2011	2012	2013	2014												2015	Indicator
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
1 UUS Bank Danamon	80	137	137	137	137	137	137	137	137	176	175	149	148	145	145	145	145	129	1 UUS Bank Danamon
2 UUS Bank Permata	192	192	192	192	192	192	192	192	192	285	285	284	284	279	279	279	279	295	2 UUS Bank Permata
3 UUS BII	9	9	9	9	9	9	9	9	9	268	268	268	399	399	436	444	444	445	3 UUS BII
4 UUS Bank Tabungan Negara	116	116	116	116	116	116	116	116	116	-	-	-	-	-	-	-	-	-	4 UUS Bank Tabungan Negara
5 UUS CIMB Niaga	505	522	522	522	522	522	522	522	522	35	36	37	38	38	38	38	38	39	5 UUS CIMB Niaga
6 UUS BTPN ¹⁾	12	12	12	12	12	12	12	12	12	12	12	-	-	-	-	-	-	-	6 UUS BTPN ¹⁾
7 UUS HSBC ¹⁾	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 UUS HSBC ¹⁾
8 UUS PT Bank Sinarmas ²⁾										5	5	5	5	5	5	5	5	5	8 UUS PT Bank Sinarmas ²⁾
9 UUS PT Bank OCBC NISP, Tbk	34	34	34	34	34	34	34	34	34	230	231	231	236	236	239	239	239	239	9 UUS PT Bank OCBC NISP, Tbk
10 UUS BPD DKI	-	-	-	-	-	-	-	-	428	59	59	59	59	59	61	62	64	64	10 UUS BPD DKI
11 UUS BPD Banda Aceh	84	84	84	84	84	84	84	84	84	-	-	-	-	-	-	-	-	-	11 UUS BPD Banda Aceh
12 UUS BPD Sumut	37	37	37	37	37	37	37	37	37	121	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	35	35	35	35	35	51	51	51	51	13 UUS BPD Riau
14 UUS BPD Sumbar	41	41	41	41	41	41	41	41	41	51	51	51	51	51	35	35	35	35	14 UUS BPD Sumbar
15 UUS BPD Sumsel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	15 UUS BPD Sumsel
16 UUS BPD Jateng	-	-	-	-	-	-	-	-	-	111	111	111	111	111	111	131	131	131	16 UUS BPD Jateng
17 UUS BPD DIY	37	37	37	37	37	37	37	37	37	-	-	-	-	3	3	3	3	5	17 UUS BPD DIY
18 UUS BPD Jatim	15	15	15	15		15	15	15	15	47	47	47	47	47	47	47	97	97	18 UUS BPD Jatim
19 UUS BPD Kalsel	5	5	5	5	5	5	5	5	5	42	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	48	53	53	57	57	57	57	57	57	20 UUS BPD Kalbar
21 UUS BPD Kaltim	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	26	26	21 UUS BPD Kaltim
22 UUS BPD Nusa Tenggara Barat	11	11	11	11	11	11	11	11	11	6	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	2009	2010	2011	2012	2013	2014												2015	Indicator
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Bank Umum Syariah	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	49.086	Islamic Commercial Bank
Unit Usaha Syariah	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	4.598	Islamic Business Unit
Bank Pembiayaan Rakyat Syariah	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	4.903	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	2009	2010	2011	2012	2013	2014												2015	Indikator																		
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des			Jan																	
AKTIVA																			AKTIVA																		
1 Kas	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	3.236	1 Cash																		
2 Penempatan pada Bank Indonesia	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	37.167	2 Deposit in Bank Indonesia																		
3 Penempatan pada Bank Lain	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	6.661	3 Placement in Other Bank																		
4 Surat Berharga yang Dimiliki	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	11.811	4 Investment in Securities																		
5 Pembiayaan	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	197.279	5 Financing																		
6 Tagihan Lainnya	171	351	403	471	1.709	1.744	1.662	1.776	1.577	1.468	1,509 ^{r)}	1.778	1.543	1.507	1.395	1.453	1.386	1.340	6 Billing and Acceptable Liabilities																		
7 Aktiva Istishna dalam Penyelesaian	24	14	14	33	14	9	11	11	15	21	19	17	16	19	14	14	15	19	7 Istishna Assets in Progress																		
8 Penyisihan Penyusutan A.P	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	5.266	8 Allowances for earning assets losses																		
9 Penyertaan	83	88	47	47	48	48	48	40	40	40	40	40	40	40	40	100	100	90	9 Investment in other entities																		
10 Aktiva Tetap dan inventaris	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	4.072	10 Fixed Assets and Equipment																		
11 Antar kantor Aktiva	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	153.516	11 Inter - Office Assets																		
12 Rupa-rupa Aktiva	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	7.060	12 Other assets																		
TOTAL AKTIVA*	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	263.468	TOTAL AKTIVA*																		
PASIVA																			PASIVA																		
1 Dana Pihak Ketiga	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	210.761	1 Depositor Funds																		
2 Kewajiban kepada Bank Indonesia	6	3	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	2 Liabilities to Bank Indonesia																		
3 Kewajiban kepada Bank Lain	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	8.590	3 Liabilities to other Bank																		
4 Surat Berharga yang Diterbitkan	340	325	924	1.537	1.997	1.997	1.997	1.997	1.997	100	100	100	100	279	279	279	279	179	4 Securities																		
5 Pinjaman Diterima	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	2.005	5 Received Borrowing																		
6 Kewajiban lainnya	845	1.321	1.783	2.634	4.512	4.516	4.773	5.546	5.741	1.322	1,173 ^{r)}	1.356	1.215	1.007	814	865	821	841	6 Other Liabilities																		
7 Pinjaman Subordinasi	50	50	50	50	50	50	50	50	50	150	150	150	150	329	329	329	329	229	7 Subordinated Loan																		
8 Antar Kantor Pasiva	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	168.340	8 Inter - Office Liabilities																		
9 Rupa-rupa Pasiva	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	4.865	9 Other Liabilities																		
10 Modal disetor	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	10.744	10 Paid-in capital																		
11 Tambahan modal disetor	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	1.797	11 Additional paid-in capital																		
12 Selisih Penilaian kembali Aktiva Tetap	-	12	64	4	17	15	15	13	17	3	3	3	3	-	-	-	655	655	12 Different appraisal Fixed Asset																		
13 Cadangan	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	997	13 Reserves																		
a. Cadangan Umum	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	996	a. General Reserves																		
b. Cadangan Tujuan	-	-	8	2	1	-	1	1	1	1	1	1	1	1	1	1	1	1	b. Special Purpose Reserves																		
14 Laba																			14 Net Income																		
a. Tahun-tahun lalu	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	5.037	a. Previous years																		
b. Tahun berjalan	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	225	b. Current year																		
TOTAL PASIVA*	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	263.468	TOTAL PASIVA*																		

r) Angka-angka diperbaiki

s) Angka-angka sementara

r) Revised figures

s) 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	2009	2010	2011	2012	2013	2014												2015	Indikator
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
AKTIVA																			
1 Kas	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	64.720	1 Cash
2 Penempatan pada Bank Lain	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	1.278.882	2 Placement in Other Bank
3 Pembiayaan	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	5.004.436	5.004.436	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	32.413	39.172	44.705	67.446	88.085	91.360	91.013	91.369	94.300	99.112	97.004	97.923	102.636	105.788	106.146	109.213	102.766	105.371	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	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	157.452	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	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	179.954	8 Other assets
TOTAL AKTIVA*	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	6.580.072	TOTAL AKTIVA*
PASIVA																			
1 Dana Pihak Ketiga	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	4.052.117	1 Depositor Funds
2 Kewajiban kepada Bank Lain	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	1.244.212	2 Liabilities to other Bank
3 Pinjaman Diterima	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	99.239	3 Received Borrowing
4 Kewajiban lainnya	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	48.657	4 Other Current Liabilities
5 Pinjaman Subordinasi	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	1.200	5 Subordinated Loan
6 Rupa-rupa Pasiva**	33.351	54.921	68.943	77.356	91.970	99.643	102.427	109.579	110.324	131.208	121.475	124.077	122.671	123.098	110.015	128.377	118.767	118.767	6 Other Liabilities
7 Modal disetor (Paid-in capital)	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	667.493	7 Paid-in capital
8 Tambahan modal disetor	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	138.156	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	-	384	-	-	-	-	-	-	-	-	-	1.000	-	-	-	-	9 Different Appraisal Fixed Asset
10 Cadangan																			10 Reserves
a. Cadangan Umum	22.582	30.096	40.106	50.475	67.774	67.452	76.503	84.584	85.147	87.621	89.341	89.289	89.289	88.967	88.870	88.804	88.876	89.049	a. General Reserves
b. Cadangan Tujuan	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	19.922	b. Special Purpose Reserves
11 Laba																			11 Net Income
a. Tahun-tahun lalu	(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)	90.641	a. Previous years
b. Tahun berjalan	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	10.620	b. Current year
TOTAL PASIVA*	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	6.580.072	TOTAL PASIVA*
<small>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 </small>																			

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement)																			
Indikator	2009	2010	2011	2012	2013	2014												2015	Indicator
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
A. Pendapatan																			A. Revenue
## Pendapatan Operasional	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	3.678	1 Operating Revenue
## Pendapatan Operasional Lainnya	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	730	2 Other operating Revenue
## Pendapatan non operasional	3.500	4.371	796	3.854	6.765	811	1.713	2.434	3.149	474	518	400	456	505	561	639	477	33	3 Non operating Revenue
## Bagi hasil investasi tidak terikat	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	2.073	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	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	2.368	Total Revenue
B. Beban																			B. Expenses
## Beban operasional	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	1.575	1 Operating Expenses
## Beban operasional lainnya	1.485	963	166	1.656	1.966	164	347	542	755	467	564	680	809	910	1.042	1.162	1.297	140	2 Other Operating Expenses
## Beban non operasional	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	401	3 Non Operating Expenses
Total Beban	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	2.116	Total Expenses
C. Laba tahun berjalan	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	252	C. Income
Penambahan/pengurangan Laba tahun berjalan	(73)	108	0	451	556	(0)	(0)	-	-	-	-	-	-	-	-	-	- *)	112.128	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	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	129	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	135	165	51	506	578	13	29	130	172	65	86	106	134	173	193	205	137	26	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	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	155	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	2009	2010	2011	2012	2013	2014												2015 Jan	Indicator
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des		
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	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	93.876	1 Operating Revenue
2 Pendapatan Operasional Lainnya	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	8.911	2 Other operating Revenue
3 Pendapatan non operasional	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	1.113	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	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	36.467	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	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	67.434	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	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	51.178	1 Operating Expenses
2 Beban operasional lainnya	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	2.849	2 Other Operating Expenses
3 Beban non operasional	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	489	3 Non Operating Expenses
Total Beban	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	54.516	Total Expenses
C. Laba tahun berjalan	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	12.918	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	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	194	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	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	12.723	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	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	2.104	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	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	10.620	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	2009	2010	2011	2012	2013	2014												2015	Indikator	
						Jan	Feb	Mar	Apr	Mei 1. *)	Juni *)	Juli *)	Agus *)	Sep *)	Okt	Nov	Des	Jan		
1 Biaya promosi	154	236	339	372	370	27	57	84	119	167	200	145	173	196	218	246	300	17	1 Cost of promotion	
2 Biaya pendidikan dan pelatihan	45	60	55	119	155	8	15	28	39	52	60	68	79	88	100	116	112	10	2 Cost of education and training	
Total	200	296	395	490	526	35	72	111	159	219	260	213	252	284	318	361	412	27	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	2009	2010	2011	2012	2013	2014												2015	Indikator
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
1 Biaya promosi	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	1.444	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	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	783	2 Cost of education and training
Total	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	2.228	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	2009	2010	2011	2012	2013	2014												2015	Indikator		
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan			
Tagihan Komitmen																				Claim comintment	
- Fasilitas pinjaman yang belum ditarik	-	204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Not yet withdrawn financing facilities</i>
- Posisi pembelian spot yang masih berjalan	3	-	-	-	2	2	4	2	7	-	49	-	-	-	-	88	472	4	4	<i>Spot purchases</i>	
- Posisi pembelian forward yang masih berjalan	-	-	-	29	780	881	888	846	843	-	2	2	2	6	-	219	-	168	168	<i>Forward purchases</i>	
- Lainnya	83	127	73	64	217	127	137	162	169	120	203	75	61	49	49	38	110	78	78	<i>Others</i>	
Kewajiban Komitmen																				Liabilities commitment	
- Fasilitas piutang qardh yang belum ditarik	8	7	366	1.255	1.274	1.448	1.448	1.461	428	-	-	-	-	-	-	-	-	-	-	<i>Qardh facilities that are not yet withdrawn</i>	
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	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	25.235	25.235	<i>Financing facilities that are not yet withdrawn</i>	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	12	20	27.860	77	13	47	6	6	6	580	299	442	387	501	570	180	376	496	496	<i>Other bank financing facilities</i>	
- Irrevocable L/C yang masih berjalan	169	181	272	408	813	772	854	869	835	866	915	702	744	672	640	648	785	837	837	<i>Irrevocable L/Cs</i>	
- Posisi penjualan spot yang masih berjalan	-	-	-	23	30	24	44	57	23	12	16	-	1	12	-	123	0,3	30	30	<i>Spot sales</i>	
- Posisi penjualan forward yang masih berjalan	-	-	-	29	917	1.017	1.024	982	980	-	12	71	114	-	-	321	569	253	253	<i>Forward sales</i>	
- Lainnya	13	20	308	125	442	455	423	430	453	373	1.150	1.271	1.288	1.320	1.355	1.410	1.791	1.512	1.512	<i>Others</i>	
Tagihan Komitmen																				Claim Contingency	
- Garansi (Kafalah) yang diterima	1	61	775	30	23	23	22	22	23	17	23	23	23	24	23	24	25	24	24	<i>Kafalah guarantees received</i>	
- Pendapatan yang akan diterima	61	235	153	248	430	466	459	542	2.584	2.598	2.724	2.589	2.583	2.589	2.613	2.417	3.345	3.345	<i>Income will be received</i>		
- Lainnya	0	0	5	10	28	49	43	106 ^{r)}	75	529	708	659	707	696	701	750	715	712	712	<i>Others</i>	
Kewajiban Komitmen																				Liabilities Contingency	
- Garansi (Kafalah) yang diberikan	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	1.942	1.942	<i>Guarantees issued</i>	
- Lainnya	2	0	1	22	11	11	12	12	8	194	170	175	170	245	200	42	105	33	33	<i>Others</i>	
Lainnya																				Others	
- Aktiva produktif yang dihapusbuku	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	4.942	4.942	<i>Written off earning assets</i>	
- Penerusan dana mudharabah muqayyadah	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	1.520	1.520	<i>Channeling of mudharabah muqayyadah</i>	
"-": Data tidak tersedia																					"-": Data not available
r) Angka-angka diperbaiki																					r) Revised figures
s) Angka-angka sementara																					s) Provisional figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan																					1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Juta Rupiah (in Million IDR)

Tabel 13. Rekening Administratif - Bank Pembiayaan Rakyat Syariah (Off Balance Sheet Account - Islamic Rural Bank)																				
Indikator	2009	2010	2011	2012	2013	2014												2015	Indikator	
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan		
Tagihan Komitmen																				Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	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	94.733	- Unused Fund Borrowings Facilities	
- Lainnya	2	2	24	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
Kewajiban Komitmen																				Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	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	9.123	- <i>Unused Financing facilities granted to customer</i>	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	17.551	1.861	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>	
- Lainnya	44	9	188	48	640	681	5	535	428	600	614	535	535	535	613	677	603	603	- Others	
Tagihan Komitmen																				Contingent Receivables
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>	
- Pendapatan yang akan diterima Lainnya	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	72.345	- <i>Accrued Income</i>	
	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	6.310	- Others	
Aktiva produktif yang dihapusbuku	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	109.408	Written off earning assets	
Penerusan dana mudharabah muqayyadah	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	80.290	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												2015	Indikator
							Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
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	18.160	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	62.249	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	12.169	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	50.080	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	130.352	3 iB Time Deposits - Mudharaba
a 1 Bulan	14.325	19.794	31.873	50.336	53.700	74.752	74.880	74.711	468	81.064	95,304 ^{r)}	93,407 ^{r)}	94,333 ^{r)}	99,936 ^{r)}	94,681 ^{r)}	101,648 ^{r)}	99,898 ^{r)}	103,100 ^{r)}	99,543	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	13,334 ^{r)}	15,247 ^{r)}	14,759 ^{r)}	13,177 ^{r)}	17,320 ^{r)}	19,933 ^{r)}	20,417 ^{r)}	20,615 ^{r)}	19,908	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	4,745 ^{r)}	5,034 ^{r)}	5,052 ^{r)}	4,043 ^{r)}	5,564 ^{r)}	6,355 ^{r)}	7,835 ^{r)}	6,402 ^{r)}	5.189	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	5,752 ^{r)}	5,348 ^{r)}	5,209 ^{r)}	4,945 ^{r)}	4,529 ^{r)}	4,081 ^{r)}	5,280 ^{r)}	5,486 ^{r)}	5.683	d 12 months
e > 12 Bulan	6	1	3	45	5	5	5	6	5	5	1 ^{r)}	7 ^{r)}	4 ^{r)}	5 ^{r)}	11 ^{r)}	26 ^{r)}	18 ^{r)}	25 ^{r)}	30	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	210.761	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	2009	2010	2011	2012	2013	2014												2015	Indikator	
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	492.682	658.759	859.844	1.117.605	1.369.112	1.332.509	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	1.538.441	2 iB Saving Deposits	
a Akad Wadiah	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	790.199	a Wadia	
b Akad Mudharabah	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	748.242	b Mudharaba	
3 Deposito iB - Akad Mudharabah	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	2.513.676	3 iB Time Deposits - Mudharaba	
a 1 Bulan	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	408.865	a 1 month	
b 3 Bulan	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	315.920	b 3 months	
c 6 Bulan	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	488.621	c 6 months	
d 12 Bulan	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	1.286.719	d 12 months	
e > 12 Bulan	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	13.551	e > 12 months	
Total	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	4.052.117	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	2009	2010	2011	2012	2013	2014												2015	Indicator
						Jan	Feb	Mar	Apr	Mei 1. ^{*)}	Juni ^{*)}	Juli ^{*)}	Agus ^{*)}	Sep ^{*)}	Okt	Nov	Des	Jan	
Giro Wadiah	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	11.056	Wadiah Demand Deposits
SWBI/SBI Syariah	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	8.050	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	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	18.062	Others
Total	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	37.167	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	2009	2010	2011	2012	2013	2014												2015	Indicator
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
1 Surat Berharga Pasar Keuangan Syariah	1.103	1.106	1.157	1.187	361	175	54	181	150	150 **	413	109	675	796	1.137	1.099	1.066	1.082	1 Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	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	10.728	2 Islamic Capital Market Securities
3 Lainnya	42	95	94	94	94	94	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	- ^{r)}	-	-	-	-	3 Others
Total	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	11.811	Total
r) Angka-angka diperbaiki																			r) Revised figures
*) Angka-angka sementara																			*) Provisional figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014																			1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Miliar Rupiah (in Billion IDR)

Tabel 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah (Financing Composition of Islamic Commercial Bank and Islamic Business Unit)																			
Akad	2009	2010	2011	2012	2013	2014												2015	Contract
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Akad Mudharabah	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	14.207	Mudharaba
Akad Musyarakah	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	49.416	Musharaka
Akad Murabahah	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	115.979	Murabaha
Akad Salam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	423	347	326	376	582	547	570	586	588	595	563	578	582	585	598	618	633	630	Istishna
Akad Ijarah	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	11.418	Ijara
Akad Qardh	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	5.628	Qardh
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	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	197.279	Total
r) Angka-angka diperbaiki																	r) Revised figures		
																	*) Provisional figures		
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan											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	2009	2010	2011	2012	2013	2014												2015	Contract
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Akad Mudharabah	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	118.415	Mudharaba
Akad Musyarakah	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	537.147	Musharaka
Akad Murabahah	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	3.990.394	Murabaha
Akad Salam	105	45	20	197	26	26	26	26	21	21	21	21	21	20	20	20	16	16	Salam
Akad Istishna	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	12.677	Istishna
Akad Ijarah	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	5.422	Ijara
Akad Qardh	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	100.772	Qardh
Multijasa	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	239.592	Multi Purpose Financing
Total	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	5.004.436	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	2009	2010	2011	2012	2013	2014												2015	ECONOMIC SECTOR
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Pertanian, kehutanan dan sarana pertanian	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	5.674	Agriculture, forestry and agricultural facilities
Pertambangan	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	4.406	Mining
Perindustrian	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	13.700	Manufacturing
Listrik, gas dan air	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	5.710	Water, gas and electricity
Konstruksi	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	11.273	Construction
Perdagangan, restoran dan hotel	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	24.125	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	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	12.104	Transport, cargo storage and communication
Jasa dunia usaha	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	66.196	Business Services
Jasa sosial/masyarakat	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	10.882	Social Services
Lain-lain	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	43.208	Others
Total	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	197.279	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	2009	2010	2011	2012	2013	2014												2015	ECONOMIC SECTOR
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Pertanian, kehutanan dan sarana pertanian	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	330.785	Agriculture, forestry and agricultural facilities
Pertambangan	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	6.801	Mining
Perindustrian	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	51.616	Manufacturing
Listrik, gas dan air	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	7.767	Water, gas and electricity
Konstruksi	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	234.978	Construction
Perdagangan, restoran dan hotel	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	1.527.305	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	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	80.781	Transport, cargo storage and communication
Jasa dunia usaha	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	501.125	Business Services
Jasa sosial/masyarakat	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	454.205	Social Services
Lain-lain	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	1.809.074	Others
Total	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	5.004.436	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	2009	2010	2011	2012	2013	2014												2015	TYPE OF USAGE
						Jan	Feb	Mar	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	Des	Jan	
Modal Kerja	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	77.210	Working Capital
Investasi	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	41.268	Investment
Konsumsi	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	78.802	Consumption
Total	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	197.279	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	2009	2010	2011	2012	2013	2014												2015	TYPE OF USAGE
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Modal Kerja	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	2.284.206	Working Capital
Investasi	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	911.155	Investment
Konsumsi	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	1.809.074	Consumption
Total	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	5.004.436	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	2009	2010	2011	2012	2013	2014												2015	TYPE OF FINANCING
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Usaha Kecil dan Menengah	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	58.142	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	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	139.138	Non Small and Medium Enterprises
Total	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	197.279	Total
r) Angka-angka diperbaiki										r) Revised figures									
*) Angka-angka sementara										*) Provisional figures									
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"										1. "Revision of data BUS-UUS began in May 2014 based on LSMK"									

Juta Rupiah (in Million IDR)

Tabel 25. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2009	2010	2011	2012	2013	2014												2015	TYPE OF FINANCING
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Usaha Kecil dan Menengah	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	2.968.072	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	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	2.036.363	Non Small and Medium Enterprises
Total	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	5.004.436	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	2009	2010	2011	2012	2013	2014												2015	COLLECTIBILITY OF FINANCING
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Lancar	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	187.671	Performing Financing
- Lancar	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	169.852	- Current
- Dalam Perhatian Khusus	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	17.819	- Special Mention
Non Lancar	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	9.608	Non Performing Financina
- Kurang Lancar	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	2.740	- Sub-Standard
- Diragukan	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	1.887	- Doubtful
- Macet	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	4.981	- Lost
Total Pembiayaan	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	197.279	Total Financing
Persentase NPF	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%	4,87%	Percentage of NPFs
n) Angka-angka diperbaiki																		r) Revised figures	
*) Angka-angka sementara																		*) Provisional figures	
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan															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	2009	2010	2011	2012	2013	2014												2015	COLLECTIBILITY OF FINANCING
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Lancar	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	4.555.723	Performing Financing
Non Lancar	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	448.712	Non Performing Financing
- Kurang Lancar	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	178.669	Sub-Standard
- Diragukan	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	85.889	Doubtful
- Macet	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	184.153	Lost
Total Pembiayaan	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	5.004.436	Total Financing
Persentase NPF	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%	8,97%	Percentage of NPFs

Miliar Rupiah (in Billion IDR)

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

SEKTOR EKONOMI	2009	2010	2011	2012	2013	2014												2015	ECONOMIC SECTOR
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Pertanian, kehutanan dan sarana pertanian	64	61	79	103	166	207	281	253	259	331	329	378	387	372	389	399	404	464	Agriculture, forestry and agricultural facilities
Pertambangan	20	27	37	57	21	37	39	56	86	171	179	362	418	658	627	600	439	429	Mining
Perindustrian	184	98	128	122	256	270	297	257	321	502	522	503	511	565	516	681	524	638	Manufacturing
Listrik, gas dan air	0	1	19	16	10	11	13	5	5	89	76	81	88	89	262	366	395	431	Water, gas and electricity
Konstruksi	180	185	455	280	405	405	495	441	435	395	376	638	739	645	764	1.004	854	851	Construction
Perdagangan, restoran dan hotel	436	338	562	548	604	718	1.076	785	848	778	797	1.547	1.614	1.586	1.588	1.690	1.536	1.646	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	177	263	163	341	317	289	260	302	302	654	639	851	1.153	1.361	1.316	934	837	957	Transport, cargo storage and communication
Jasa dunia usaha	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	2.184	Business Services
Jasa sosial/masyarakat	59	55	64	124	205	235	288	280	309	131	135	650	684	631	662	600	585	644	Social Services
Lain-lain	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	1.362	Others
Total	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	9.608	Total

r) Angka-angka diperbaiki

s) Angka-angka sementara

r) Revised figures

s) Provisional figures

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

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

Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2009	2010	2011	2012	2013	2014												2015	ECONOMIC SECTOR
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Pertanian, kehutanan dan sarana pertanian	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	42.163	Agriculture, forestry and agricultural facilities
Pertambangan	309	157	261	247	1.074	1.273	1.087	1.050	1.056	450	459	447	356	373	370	386	319	387	Mining
Perindustrian	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	5.621	Manufacturing
Listrik, gas dan air	75	22	808	67	32	35	35	169	112	198	102	474	756	1.455	823	901	895	761	Water, gas and electricity
Konstruksi	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	22.386	Construction
Perdagangan, restoran dan hotel	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	204.220	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	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	5.512	Transport, cargo storage and communication
Jasa dunia usaha	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	24.498	Business Services
Jasa sosial/masyarakat	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	44.770	Social Services
Lain-lain	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	98.394	Others
Total	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	448.712	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	2009	2010	2011	2012	2013	2014												2015	TYPE OF USAGE
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Modal Kerja	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	4.939	Working Capital
Investasi	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	2.285	Investment
Konsumsi	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	2.384	Consumption
Total	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	9.608	Total
r) Angka-angka diperbaiki										r) Revised figures *) Provisional figures									
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan										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	2009	2010	2011	2012	2013	2014												2015	TYPE OF USAGE
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Modal Kerja	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	296.454	Working Capital
Investasi	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	53.864	Investment
Konsumsi	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	98.394	Consumption
Total	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	448.712	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	2009	2010	2011	2012	2013	2014												2015	TYPE OF FINANCING
						Jan	Feb	Mar	Apr	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Usaha Kecil dan Menengah	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	4.209	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	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	5.399	Non Small and Medium Enterprises
Total	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	9.608	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 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	2009	2010	2011	2012	2013	2014												2015	TYPE OF FINANCING
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Usaha Kecil dan Menengah	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	328.962	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	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	119.750	Non Small and Medium Enterprises
Total	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	448.712	Total

satuan (in unit)

Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah (Number of Account of Islamic Commercial Bank and Islamic Business Unit)																			
Jenis	2009	2010	2011	2012	2013	2014												2015	Type
						Jan	Feb	Mar	Apr	Mei 1 ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	Des	Jan	
Dana Pihak Ketiga	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	14.541.835	Depositor Funds
Giro iB	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	150.598	Demand Deposits
Tabungan iB	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	14.118.024	Saving Deposits
Deposito iB	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	273.213	Time Deposits
Pembiayaan	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	3.742.349	Financing
Akad Mudharabah	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	47.375	Mudharaba
Akad Musyarakah	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	70.877	Musharaka
Akad Murabahah	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	3.219.507	Murabaha
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	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	2.987	Istishna
Akad Ijarah	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	70.227	Ijara
Akad Qardh	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	331.376	Qardh
Total	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	18.284.184	Total
"-": Data tidak tersedia																			
r) Angka-angka diperbaiki																			
*) Angka-angka sementara																			
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																			
"-": Data not available																			
r) Revised figures																			
*) Provisional figures																			
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	2009	2010	2011	2012	2013	2014												2015	Type
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Dana Pihak Ketiga	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	1.038.237	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	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	1.001.810	Saving Deposits
Deposito iB	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	36.427	Time Deposits
Pembiayaan	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	227.613	Financing
Akad Mudharabah	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	1.294	Mudharaba
Akad Musyarakah	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	4.329	Musharaka
Akad Murabahah	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	188.373	Murabaha
Akad Salam	1	1	2	32	6	6	6	6	6	6	6	6	6	6	6	6	4	4	Salam
Akad Istishna	768	775	610	511	419	417	414	409	407	405	398	392	386	378	375	368	365	365	Istishna
Akad Ijarah	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	16.455	Qardh
Akad Qardh	903	1.080	1.038	1.101	505	503	500	496	379	381	389	374	385	378	355	354	348	345	Ijara
Multijasa	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	16.448	Multi Purpose Financing
Total	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	1.265.850	Total
<small> "-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara </small>																			<small> "-": Data not available r) Revised figures *) Provisional figures </small>

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

Jenis	2009	2010	2011	2012	2013	2014												2015	Type
						Jan	Feb	Mar	Apr ^{r)}	Mei 1. ^{r)}	Juni ^{r)}	Juli ^{r)}	Agus ^{r)}	Sep ^{r)}	Okt	Nov	Des	Jan	
Dana Pihak Ketiga																			Depositor Funds
Giro iB	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%	0,75%	Demand Deposits
Tabungan iB	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%	3,17%	Saving Deposits
Deposito iB																			Time Deposits
a 1 Bulan	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%	7,31%	a 1 month
b 3 Bulan	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%	7,63%	b 3 months
c 6 Bulan	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%	6,88%	c 6 months
d 12 Bulan	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%	6,61%	d 12 months
e > 12 Bulan	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%	14,21%	e > 12 months
Pembiayaan																			Financing
Akad Mudharabah	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%	19,88%	Mudharaba
Akad Musyarakah	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%	12,81%	Musharaka
Akad Murabahah	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%	14,77%	Murabaha
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	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%	12,85%	Istishna
Akad Ijarah ¹⁾	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%	9,85%	ijara
Akad Qardh	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%	4,69%	Qardh

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

"-": Data tidak tersedia

"-": Data not available

r) Angka-angka diperbaiki

r) Revised figures

s) Angka-angka sementara

s) 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	2009	2010	2011	2012	2013	2014												2015	Type
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	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	4,06	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	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	13,40	a 1 month
b 3 Bulan	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	9,89	b 3 months
c 6 Bulan	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	10,55	c 6 months
d 12 Bulan	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	11,19	d 12 months
e > 12 Bulan	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	9,43	e > 12 months
Pembiayaan																			Financing
1 Akad <i>Mudharabah</i>	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	16,74	1 Mudharaba
2 Akad <i>Musyarakah</i>	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	20,72	2 Musharaka
3 Akad <i>Murabahah</i>	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	18,48	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	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	7,87	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	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	17,07	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	14,66	8 Multi Purpose Financing ¹⁾

1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah
"-": 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	2009	2010	2011	2012	2013	2014												2015	Ratio
						Jan	Feb	Mar ¹⁾	Apr	Mei 1. ¹⁾	Juni ¹⁾	Juli ¹⁾	Agus ¹⁾	Sep ¹⁾	Okt	Nov	Des	Jan	
1 CAR ¹⁾	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% ¹⁾	16,10%	13,75%	1 CAR ¹⁾
2 ROA	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%	1,15%	2 ROA
3 ROE ¹⁾	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% ¹⁾	6,41%	5,85%	11,58%	3 ROE ¹⁾
4 NPF	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%	4,87%	4 NPF
5 FDR	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%	93,60%	5 FDR
6 BOPO	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% ¹⁾	79,28%	79,28% ¹⁾	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	2009	2010	2011	2012	2013	2014												2015	Ratio
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
						1 CAR	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%	24,43%	1 CAR
2 ROA	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%	2,31%	2 ROA
3 ROE	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%	16,59%	3 ROE
4 NPF	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%	8,97%	4 NPF
5 FDR	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%	123,50%	5 FDR
6 BOPO	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%	88,03%	6 BOPO

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

Total Aset (Rp)	2009	2010	2011	2012	2013	2014												2015	Total Assets (in IDR)
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan	
< 1 Miliar	8	7	3	6	4	4	4	2	1	1	-	-	-	-	1	-	1	-	< 1 Billion
1 s.d. 5 Miliar	38	29	24	17	19	19	19	18	18	19	19	19	18	17	13	13	11	11	1 up to 5 Billion
> 5 s.d. 10 Miliar	40	43	39	36	30	30	30	33	33	31	32	32	31	30	31	32	34	34	>5 up to 10 Billion
> 10 Miliar	52	71	89	99	110	110	110	110	111	112	112	112	114	116	118	118	117	118	> 10 Billion
Total	138	150	155	158	163	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	2009	2010	2011	2012	2013	2014												2015	Type	
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan		
1 hari	700	526	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight
2-6 hari	890	210	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 up to 6 days
7 hari	129	283	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7 days
8-26 hari	682	500	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8 up to 26 days
27-30 hari	470	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27 up to 30 days
>30 hari	18	60	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	> 30 days
1 hari 1)	...	...	70	588	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight 1)
2-4 hari 1)	...	...	30	70	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2-4 days 1)
1 minggu 1)	...	...	80	215	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1 week 1)
2 minggu 1)	...	...	40	215	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 weeks 1)
3 minggu 1)	...	...	50	50	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3 weeks 1)
1 bulan 1)	...	...	50	130	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1 month 1)
2 bulan 1)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 months 1)
3 bulan 1)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3 months 1)
>3 bulan 1)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	>3 months 1)

1) Period start on February 2011

Sumber data : Pusat Informasi Pasar Uang

* Data Agustus 2013 merupakan data sementara

"..." Data belum tersedia

Source of data : Money Market Information Center

"..." Data is not available

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

Jenis	2009	2010	2011	2012	2013	2014												2015	Type	
						Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus	Sep	Okt	Nov	Des	Jan		
1 hari	6,01%	5,65%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight
2-6 hari	6,13%	5,82%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 up to 6 days
7 hari	6,33%	6,00%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7 days
8-26 hari	6,55%	5,96%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8 up to 26 days
27-30 hari	6,65%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27 up to 30 days
>30 hari	6,92%	6,17%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	> 30 days
1 hari 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 2011

¹⁾ 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 - Januari 2015 <i>(Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province)</i>						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	5.478	3.014	3.123	96,51%	6,50%	Nanggroe Aceh Darussalam
Sumatera Utara	11.406	7.446	7.036	105,82%	10,37%	Sumatera Utara
Sumatera Barat	7.842	3.622	2.469	146,67%	4,31%	Sumatera Barat
Sumatera Selatan	6.429	4.128	3.582	115,24%	8,63%	Sumatera Selatan
Bangka Belitung	317	284	200	141,52%	0,91%	Bangka Belitung
Jambi	2.197	1.948	968	201,21%	6,99%	Jambi
Bengkulu	937	807	465	173,55%	4,34%	Bengkulu
Riau	7.377	3.418	3.393	100,72%	5,60%	Riau
Kepulauan Riau	2.768	2.361	1.464	161,24%	2,71%	Kepulauan Riau
Lampung	2.964	2.131	1.689	126,16%	7,28%	Lampung
DKI Jakarta	233.378	81.269	108.530	74,88%	4,19%	DKI Jakarta
Jawa Barat	40.885	25.346	22.377	113,27%	5,10%	Jawa Barat
Banten	7.921	5.856	5.294	110,61%	5,63%	Banten
Jawa Tengah	18.585	11.582	10.143	114,18%	3,66%	Jawa Tengah
DI Yogyakarta	5.217	2.497	3.182	78,46%	2,32%	DI Yogyakarta
Jawa Timur	28.658	18.587	18.310	101,51%	4,66%	Jawa Timur
Bali	1.532	1.473	741	198,78%	2,35%	Bali
Kalimantan Barat	3.187	2.517	1.587	158,56%	2,12%	Kalimantan Barat
Kalimantan Tengah	812	660	620	106,53%	5,28%	Kalimantan Tengah
Kalimantan Timur	6.067	4.023	3.950	101,86%	5,96%	Kalimantan Timur
Kalimantan Selatan	6.389	2.805	2.622	106,96%	7,83%	Kalimantan Selatan
Sulawesi Utara	493	482	194	248,93%	11,49%	Sulawesi Utara
Gorontalo	351	342	237	144,20%	7,68%	Gorontalo
Sulawesi Barat	222	217	138	156,93%	13,09%	Sulawesi Barat
Sulawesi Tengah	1.028	938	652	143,83%	3,83%	Sulawesi Tengah
Sulawesi Tenggara	928	846	583	145,13%	5,53%	Sulawesi Tenggara
Sulawesi Selatan	7.376	5.179	3.026	171,14%	4,02%	Sulawesi Selatan
Maluku	349	101	298	33,85%	8,17%	Maluku
Maluku Utara	366	198	311	63,83%	3,87%	Maluku Utara
NTB	2.345	1.875	1.118	167,73%	5,28%	NTB
NTT	272	253	134	188,89%	4,54%	NTT
Irian Jaya Barat	299	174	266	65,43%	5,71%	Irian Jaya Barat
Papua	910	558	614	90,86%	8,89%	Papua
Luar Indonesia	1.697	347	1.444	24,05%	0,00%	Luar Indonesia

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi - Januari 2015 (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	126.665	79.456	78.114	101,72%	13,01%	Nanggroe Aceh Darussalam
Sumatera Utara	112.360	80.871	75.264	107,45%	5,64%	North Sumatera
Sumatera Barat	175.727	132.303	126.840	104,31%	9,33%	West Sumatera
Sumatera Selatan	14.209	10.438	7.640	136,63%	2,54%	South Sumatera
Bangka Belitung	421.708	288.811	358.497	80,56%	12,61%	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	110.517	90.884	81.014	112,18%	32,58%	Bengkulu
Riau	120.133	100.291	58.301	172,02%	5,35%	Riau
Kepulauan Riau	54.960	43.524	32.435	134,19%	14,37%	Riau Islands
Lampung	284.942	210.873	101.680	207,39%	3,57%	Lampung
DKI Jakarta	26.132	18.995	10.322	184,02%	32,85%	DKI Jakarta
Jawa Barat	1.944.753	1.572.378	1.119.869	140,41%	8,84%	West Java
Banten	633.313	511.980	457.530	111,90%	5,62%	Banten
Jawa Tengah	646.041	476.517	449.767	105,95%	9,44%	Central Java
DI Yogyakarta	310.860	220.788	238.467	92,59%	9,02%	DI Yogyakarta
Jawa Timur	1.217.928	920.488	628.997	146,34%	7,89%	East Java
Bali	6.485	4.149	2.582	160,69%	5,41%	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	5.290	3.761	2.900	129,68%	0,00%	Central Kalimantan
Kalimantan Timur	6.578	1.004	5.039	19,93%	0,15%	East Kalimantan
Kalimantan Selatan	33.496	19.768	22.320	88,57%	5,25%	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	129.897	102.135	60.621	168,48%	17,05%	South Sulawesi
Maluku	-	-	-	-	-	Maluku
Maluku Utara	16.914	12.083	6.425	188,06%	3,83%	North Maluku
NTB	179.614	101.585	126.626	80,22%	4,81%	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	1.550	1.355	868	156,17%	32,06%	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 - Januari 2015
(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	69	0	22	1	23	410	10	1.337	95	1.046	Nanggroe Aceh Darussalam
Sumatera Utara	1.289	28	142	4	410	1.100	120	2.596	513	1.243	North Sumatera
Sumatera Barat	119	8	56	0	20	603	21	845	247	1.702	West Sumatera
Sumatera Selatan	268	129	93	118	267	543	73	1.385	251	1.001	South Sumatera
Bangka Belitung	19	0	0	-	1	46	0	58	14	144	Bangka Belitung
Jambi	188	35	45	1	43	350	10	479	92	706	Jambi
Bengkulu	58	6	7	0	12	252	1	259	29	183	Bengkulu
Riau	467	2	78	6	308	388	32	1.031	180	925	Riau
Kepulauan Riau	2	30	30	2	60	183	129	1.119	98	707	Riau Islands
Lampung	125	2	83	1	16	416	17	800	203	469	Lampung
DKI Jakarta	2.153	3.215	7.046	5.373	4.722	8.491	8.689	24.855	2.742	13.982	DKI Jakarta
Jawa Barat	211	246	1.334	51	1.776	3.584	737	8.477	2.441	6.490	West Java
Banten	8	66	345	57	283	415	178	2.707	535	1.263	Banten
Jawa Tengah	68	16	1.800	42	415	1.790	162	3.853	801	2.636	Central Java
DI Yogyakarta	27	1	51	2	88	357	17	1.220	149	585	DI Yogyakarta
Jawa Timur	247	50	2.079	42	1.671	2.421	980	6.851	1.162	3.083	East Java
Bali	3	0	12	0	29	247	7	698	116	360	Bali
Kalimantan Barat	174	1	13	0	57	218	153	650	70	1.182	West Kalimantan
Kalimantan Tengah	13	0	1	0	13	100	3	366	48	117	Central Kalimantan
Kalimantan Timur	25	45	69	4	348	294	286	1.988	182	783	East Kalimantan
Kalimantan Selatan	68	389	22	3	365	231	168	1.030	176	354	South Kalimantan
Sulawesi Utara	3	0	2	0	8	149	5	102	30	182	North Sulawesi
Gorontalo	1	-	9	-	16	50	-	140	24	102	Gorontalo
Sulawesi Barat	10	1	0	-	4	10	-	128	20	44	West Sulawesi
Sulawesi Tengah	16	0	4	-	17	142	14	246	39	460	Central Sulawesi
Sulawesi Tenggara	4	9	8	0	22	187	8	357	28	222	South East Sulawesi
Sulawesi Selatan	21	120	119	2	213	416	64	1.599	364	2.261	South Sulawesi
Maluku	0	1	1	0	0	22	1	31	9	36	Maluku
Maluku Utara	0	0	2	-	1	54	2	56	19	63	North Maluku
NTB	15	7	16	1	20	518	3	602	53	639	West Nusa Tenggara
NTT	1	0	0	-	0	33	0	102	51	65	East Nusa Tenggara
Irian Jaya Barat	0	-	1	-	7	23	1	51	44	46	West Irian Jaya
Papua	2	-	2	0	38	84	73	177	54	128	Papua
Luar Indonesia	-	-	207	-	-	-	140	1	-	-	Outside Indonesia

"-": Data tidak tersedia

*) Angka-angka sementara

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi - Januari 2015
(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	1.700	38	522	82	3.812	46.350	624	271	1.914	24.144	Nanggroe Aceh Darussalam
Sumatera Utara	3.689	-	36	83	1.425	8.534	368	3.159	1.873	61.704	North Sumatera
Sumatera Barat	17.924	129	12.819	516	3.317	55.578	4.540	2.021	9.765	25.694	West Sumatera
Sumatera Selatan	90	-	847	-	54	3.817	52	312	315	4.951	South Sumatera
Bangka Belitung	45.182	1.239	477	734	32.117	142.364	4.942	2.906	50.866	7.983	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	62.797	244	406	4	416	19.796	357	689	403	5.772	Bengkulu
Riau	2.411	492	419	155	1.594	14.788	4.482	2.993	5.169	67.787	Riau
Kepulauan Riau	3.586	-	-	-	55	1.493	-	1.207	84	37.098	Riau Islands
Lampung	20.501	14	808	80	115	13.709	353	6.544	15.361	153.387	Lampung
DKI Jakarta	67	-	48	-	516	9.773	2	928	1.711	5.950	DKI Jakarta
Jawa Barat	100.269	1.758	15.334	4.210	39.468	418.215	26.079	248.760	131.368	586.916	West Java
Banten	363	-	832	69	80	285.842	1.184	120.290	26.313	77.008	Banten
Jawa Tengah	25.473	467	7.622	946	73.639	135.549	13.001	22.032	50.043	147.746	Central Java
DI Yogyakarta	3.341	257	1.210	265	13.120	40.202	1.961	17.182	67.634	75.616	DI Yogyakarta
Jawa Timur	39.919	1.748	9.472	595	42.782	226.220	17.114	64.024	70.304	448.310	East Java
Bali	-	-	133	-	440	1.684	235	505	572	580	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	82	3	-	-	270	1.530	11	431	369	1.065	Central Kalimantan
Kalimantan Timur	3	-	-	-	5	188	-	-	91	718	East Kalimantan
Kalimantan Selatan	1.246	106	-	-	1.133	4.802	3.789	4.901	250	3.541	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	647	17	99	-	10.404	21.143	1.218	1.588	4.058	62.961	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	458	-	53	5.963	294	-	483	4.831	North Maluku
NTB	1.447	285	74	29	10.162	68.712	130	382	15.257	5.106	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	50	4	-	-	-	1.050	46	-	-	205	Papua

“-” : Data tidak tersedia

“-” : Data not available

Miliar Rupiah (in Billion IDR)

Tabel 47. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi - Januari 2015 (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	548	159	2.307	Nanggroe Aceh Darussalam
Sumatera Utara	2.862	1.705	2.878	North Sumatera
Sumatera Barat	1.028	443	2.150	West Sumatera
Sumatera Selatan	1.321	728	2.079	South Sumatera
Bangka Belitung	35	62	187	Bangka Belitung
Jambi	720	257	971	Jambi
Bengkulu	302	152	353	Bengkulu
Riau	869	917	1.632	Riau
Kepulauan Riau	350	283	1.728	Riau Islands
Lampung	912	313	906	Lampung
DKI Jakarta	36.420	21.407	23.442	DKI Jakarta
Jawa Barat	9.443	4.521	11.381	West Java
Banten	1.921	998	2.937	Banten
Jawa Tengah	5.164	1.696	4.721	Central Java
DI Yogyakarta	898	390	1.209	DI Yogyakarta
Jawa Timur	7.709	3.321	7.558	East Java
Bali	435	162	876	Bali
Kalimantan Barat	517	459	1.541	West Kalimantan
Kalimantan Tengah	134	70	456	Central Kalimantan
Kalimantan Timur	1.759	669	1.596	East Kalimantan
Kalimantan Selatan	838	915	1.052	South Kalimantan
Sulawesi Utara	155	64	262	North Sulawesi
Gorontalo	60	48	233	Gorontalo
Sulawesi Barat	37	12	167	West Sulawesi
Sulawesi Tengah	201	85	652	Central Sulawesi
Sulawesi Tenggara	205	100	540	South East Sulawesi
Sulawesi Selatan	1.169	843	3.167	South Sulawesi
Maluku	21	13	67	Maluku
Maluku Utara	42	39	117	North Maluku
NTB	537	220	1.119	West Nusa Tenggara
NTT	61	32	159	East Nusa Tenggara
Irian Jaya Barat	40	43	91	West Irian Jaya
Papua	146	143	269	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 - Januari 2015
(*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	53.380	1.932	24.144	Nanggroe Aceh Darussalam
Sumatera Utara	15.804	3.363	61.704	North Sumatera
Sumatera Barat	86.107	20.502	25.694	West Sumatera
Sumatera Selatan	4.530	957	4.951	South Sumatera
Bangka Belitung	216.940	63.887	7.983	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	62.297	22.815	5.772	Bengkulu
Riau	26.606	5.898	67.787	Riau
Kepulauan Riau	1.925	4.501	37.098	Riau Islands
Lampung	30.009	27.476	153.387	Lampung
DKI Jakarta	13.044	-	5.950	DKI Jakarta
Jawa Barat	527.214	458.247	586.916	West Java
Banten	356.574	78.398	77.008	Banten
Jawa Tengah	247.522	81.249	147.746	Central Java
DI Yogyakarta	106.826	38.347	75.616	DI Yogyakarta
Jawa Timur	401.118	71.060	448.310	East Java
Bali	1.844	1.724	580	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	2.103	593	1.065	Central Kalimantan
Kalimantan Timur	170	116	718	East Kalimantan
Kalimantan Selatan	16.227	-	3.541	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	30.790	8.384	62.961	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	7.253	-	4.831	North Maluku
NTB	74.823	21.655	5.106	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	1.099	51	205	Papua

"-" : Data tidak tersedia

"-" : Data not available

Miliar Rupiah (in Billion IDR)

Tabel 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi - Januari 2015 <i>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province)</i>			
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	533	2.481	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.031	4.414	<i>North Sumatera</i>
Sumatera Barat	1.256	2.366	<i>West Sumatera</i>
Sumatera Selatan	1.521	2.607	<i>South Sumatera</i>
Bangka Belitung	93	191	<i>Bangka Belitung</i>
Jambi	840	1.108	<i>Jambi</i>
Bengkulu	434	373	<i>Bengkulu</i>
Riau	1.337	2.081	<i>Riau</i>
Kepulauan Riau	400	1.960	<i>Riau Islands</i>
Lampung	892	1.239	<i>Lampung</i>
DKI Jakarta	20.675	60.594	<i>DKI Jakarta</i>
Jawa Barat	7.710	17.635	<i>West Java</i>
Banten	1.725	4.131	<i>Banten</i>
Jawa Tengah	4.021	7.561	<i>Central Java</i>
DI Yogyakarta	914	1.583	<i>DI Yogyakarta</i>
Jawa Timur	5.951	12.636	<i>East Java</i>
Bali	266	1.207	<i>Bali</i>
Kalimantan Barat	838	1.679	<i>West Kalimantan</i>
Kalimantan Tengah	148	512	<i>Central Kalimantan</i>
Kalimantan Timur	1.306	2.718	<i>East Kalimantan</i>
Kalimantan Selatan	1.103	1.702	<i>South Kalimantan</i>
Sulawesi Utara	172	310	<i>North Sulawesi</i>
Gorontalo	75	267	<i>Gorontalo</i>
Sulawesi Barat	46	171	<i>West Sulawesi</i>
Sulawesi Tengah	267	670	<i>Central Sulawesi</i>
Sulawesi Tenggara	239	606	<i>South East Sulawesi</i>
Sulawesi Selatan	1.198	3.981	<i>South Sulawesi</i>
Maluku	26	75	<i>Maluku</i>
Maluku Utara	55	143	<i>North Maluku</i>
NTB	672	1.202	<i>West Nusa Tenggara</i>
NTT	75	178	<i>East Nusa Tenggara</i>
Irian Jaya Barat	62	112	<i>West Irian Jaya</i>
Papua	152	406	<i>Papua</i>
Luar Indonesia	107	241	<i>Outside Indonesia</i>

Tabel 50. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi - Januari 2015
(*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	54.839	24.617	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	12.590	68.281	<i>North Sumatera</i>
Sumatera Barat	103.997	28.306	<i>West Sumatera</i>
Sumatera Selatan	5.460	4.978	<i>South Sumatera</i>
Bangka Belitung	280.627	8.183	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	83.332	7.553	<i>Bengkulu</i>
Riau	19.843	80.448	<i>Riau</i>
Kepulauan Riau	6.323	37.201	<i>Riau Islands</i>
Lampung	54.918	155.955	<i>Lampung</i>
DKI Jakarta	12.052	6.943	<i>DKI Jakarta</i>
Jawa Barat	956.921	615.457	<i>West Java</i>
Banten	413.334	98.646	<i>Banten</i>
Jawa Tengah	311.858	164.659	<i>Central Java</i>
DI Yogyakarta	103.151	117.637	<i>DI Yogyakarta</i>
Jawa Timur	420.754	499.735	<i>East Java</i>
Bali	3.097	1.052	<i>Bali</i>
Kalimantan Barat	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	2.256	1.505	<i>Central Kalimantan</i>
Kalimantan Timur	156	849	<i>East Kalimantan</i>
Kalimantan Selatan	16.227	3.541	<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	38.819	63.316	<i>South Sulawesi</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	7.202	4.882	<i>North Maluku</i>
NTB	59.169	42.415	<i>West Nusa Tenggara</i>
NTT	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	<i>West Irian Jaya</i>
Papua	1.150	205	<i>Papua</i>

Tabel. 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Januari 2015 <i>(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)</i>						
Propinsi	Kota/Kabupaten	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	525	621	84,59%	<i>Kab. Tangerang</i>	<i>Banten</i>
	Kab. Serang	1.346	1.068	126,07%	<i>Kab. Serang</i>	
	Kota Cilegon	1.110	672	165,08%	<i>Kota Cilegon</i>	
	Kota Tangerang	2.580	2.409	107,07%	<i>Kota Tangerang</i>	
	Kota Serang	144	128	112,82%	<i>Kota Serang</i>	
	Kota Tangerang Selatan	152	397	38,20%	<i>Kota Tangerang Selatan</i>	
Jawa Barat	Kab. Bekasi	553	344	160,68%	<i>Kab. Bekasi</i>	<i>Jawa Barat</i>
	Kab. Purwakarta	375	274	137,07%	<i>Kab. Purwakarta</i>	
	Kab. Karawang	202	142	142,01%	<i>Kab. Karawang</i>	
	Kab. Sukabumi	114	62	183,05%	<i>Kab. Sukabumi</i>	
	Kab. Cianjur	758	397	190,92%	<i>Kab. Cianjur</i>	
	Kab. Bandung	245	258	94,84%	<i>Kab. Bandung</i>	
	Kab. Garut	224	180	124,64%	<i>Kab. Garut</i>	
	Kab. Cirebon	5	5	111,97%	<i>Kab. Cirebon</i>	
	Kab. Majalengka	25	3	931,70%	<i>Kab. Majalengka</i>	
	Kota Bandung	9.490	7.371	128,75%	<i>Kota Bandung</i>	
	Kota Bogor	3.147	3.103	101,40%	<i>Kota Bogor</i>	
	Kota Sukabumi	380	330	115,35%	<i>Kota Sukabumi</i>	
	Kota Cirebon	2.377	1.620	146,70%	<i>Kota Cirebon</i>	
	Kota Tasikmalaya	1.474	813	181,36%	<i>Kota Tasikmalaya</i>	
	Kota Cimahi	153	215	71,07%	<i>Kota Cimahi</i>	
Kota Depok	1.002	1.635	61,26%	<i>Kota Depok</i>		
Kota Bekasi	4.821	5.624	85,71%	<i>Kota Bekasi</i>		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	20.576	45.996	44,73%	<i>Wil. Kota Jakarta Pusat</i>	<i>DKI Jakarta</i>
	Wil. Kota Jakarta Utara	2.569	2.645	97,11%	<i>Wil. Kota Jakarta Utara</i>	
	Wil. Kota Jakarta Barat	8.516	8.296	102,65%	<i>Wil. Kota Jakarta Barat</i>	
	Wil. Kota Jakarta Selatan	46.488	46.483	100,01%	<i>Wil. Kota Jakarta Selatan</i>	
	Wil. Kota Jakarta Timur	3.119	5.110	61,05%	<i>Wil. Kota Jakarta Timur</i>	
D.I. Yogyakarta	Kota Yogyakarta	2.497	3.182	78,46%	<i>Kota Yogyakarta</i>	<i>DIY</i>
Jawa Tengah	Kab. Semarang	250	249	100,64%	<i>Kab. Semarang</i>	<i>Jawa Tengah</i>
	Kab. Kendal	41	47	86,58%	<i>Kab. Kendal</i>	
	Kab. Tegal	21	3	770,84%	<i>Kab. Tegal</i>	
	Kab. Pati	118	48	243,41%	<i>Kab. Pati</i>	
	Kab. Kudus	363	479	75,80%	<i>Kab. Kudus</i>	
	Kab. Banyumas	896	768	116,76%	<i>Kab. Banyumas</i>	
	Kab. Cilacap	93	108	86,48%	<i>Kab. Cilacap</i>	
	Kota Semarang	4.265	4.295	99,29%	<i>Kota Semarang</i>	
	Kota Salatiga	85	38	224,30%	<i>Kota Salatiga</i>	
	Kota Pekalongan	665	869	76,56%	<i>Kota Pekalongan</i>	
	Kota Tegal	832	432	192,43%	<i>Kota Tegal</i>	
Kota Surakarta	3.953	2.808	140,77%	<i>Kota Surakarta</i>		

Tabel. 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Januari 2015 <i>(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)</i>						
Propinsi	Kota/Kabupaten	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Jawa Timur	Kab. Gresik	286	252	113,32%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	1.350	1.246	108,38%	Kab. Sidoarjo	
	Kab. Pamekasan	167	354	47,12%	Kab. Pamekasan	
	Kab. Banyuwangi	216	106	203,61%	Kab. Banyuwangi	
	Kab. Jember	136	81	168,37%	Kab. Jember	
	Kab. Malang	778	815	95,49%	Kab. Malang	
	Kab. Madiun	155	181	85,42%	Kab. Madiun	
	Kab. Bojonegoro	172	157	109,73%	Kab. Bojonegoro	
	Kota Surabaya	11.581	10.945	105,81%	Kota Surabaya	
	Kota Malang	2.347	2.083	112,69%	Kota Malang	
	Kota Blitar	153	110	139,74%	Kota Blitar	
	Kota Kediri	1.225	1.968	62,22%	Kota Kediri	
	Kota Madiun	21	13	167,22%	Kota Madiun	
Bengkulu	Kota Bengkulu	807	465	173,55%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.948	968	201,21%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	131	146	89,63%	Kab. Simeuleu	NAD
	Kota Banda Aceh	1.780	2.240	79,47%	Kota Banda Aceh	
	Kota Lhokseumawe	843	524	160,84%	Kota Lhokseumawe	
	Kota Langsa	260	213	122,16%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	310	302	102,75%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	154	187	82,38%	Kab. Langkat	
	Kab. Karo	48	10	476,25%	Kab. Karo	
	Kab. Labuhan Batu	263	153	171,84%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	378	150	252,15%	Kota Tebing Tinggi	
	Kota Pematang Siantar	672	640	105,04%	Kota Pematang Siantar	
	Kota Tanjung Balai	91	124	73,25%	Kota Tanjung Balai	
	Kota Sibolga	145	65	223,42%	Kota Sibolga	
	Kota Medan	4.631	4.896	94,58%	Kota Medan	
Kota Padang Sidempuan	753	509	148,03%	Kota Padang Sidempuan		
Sumatera Barat	Kota Bukittinggi	639	490	130,40%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	1.992	1.723	115,59%	Kota Padang	
	Kota Solok	256	35	730,26%	Kota Solok	
	Kota Payakumbuh	735	221	332,16%	Kota Payakumbuh	
Riau	Kab. Bengkalis	126	236	53,61%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.035	2.826	107,39%	Kota Pekanbaru	
	Kota Dumai	257	332	77,40%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	665	538	123,74%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.695	926	183,00%	Kota Pulau Batam	

Tabel. 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Januari 2015 <i>(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)</i>						
Propinsi	Kota/Kabupaten	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sumatera Selatan	Kota Prabumulih	185	108	171,14%	<i>Kota Prabumulih</i>	<i>Sumatera Selatan</i>
	Kab. Ogan Komering Ulu	300	205	146,41%	<i>Kab. Ogan Komering Ulu</i>	
	Kab. Ogan Komering Ulu Timur	69	6	1171,68%	<i>Kab. Ogan Komering Ulu Timur</i>	
	Kota Palembang	3.366	3.209	104,89%	<i>Kota Palembang</i>	
	Kota Lubuklinggau	208	54	386,57%	<i>Kota Lubuklinggau</i>	
Bangka Belitung	Kota Pangkal Pinang	284	200	141,52%	<i>Kota Pangkal Pinang</i>	<i>Bangka Belitung</i>
Lampung	Kab. Lampung Tengah	309	210	146,64%	<i>Kab. Lampung Tengah</i>	<i>Lampung</i>
	Kota Bandar Lampung	1.657	1.376	120,45%	<i>Kota Bandar Lampung</i>	
	Kota Metro	165	102	160,85%	<i>Kota Metro</i>	
Kalimantan Selatan	Kab. Tabalong	88	103	85,11%	<i>Kab. Tabalong</i>	<i>Kalimantan Selatan</i>
	Kota Banjarmasin	2.530	2.343	108,00%	<i>Kota Banjarmasin</i>	
	Kota Banjarbaru	187	177	105,92%	<i>Kota Banjarbaru</i>	
Kalimantan Barat	Kab. Sambas	55	33	167,44%	<i>Kab. Sambas</i>	<i>Kalimantan Barat</i>
	Kota Pontianak	2.342	1.524	153,72%	<i>Kota Pontianak</i>	
	Kota Singkawang	120	31	387,35%	<i>Kota Singkawang</i>	
Kalimantan Timur	Kab. Kutai	187	261	71,47%	<i>Kab. Kutai</i>	<i>Kalimantan Timur</i>
	Kota Samarinda	1.810	2.065	87,63%	<i>Kota Samarinda</i>	
	Kota Balikpapan	1.939	1.453	133,44%	<i>Kota Balikpapan</i>	
	Kota Bontang	88	170	51,65%	<i>Kota Bontang</i>	
Kalimantan Tengah	Kab. Kotawaringin Barat	52	78	66,70%	<i>Kab. Kotawaringin Barat</i>	<i>Kalimantan Tengah</i>
	Kab. Kotawaringin Timur	79	66	118,74%	<i>Kab. Kotawaringin Timur</i>	
	Kota Palangkaraya	530	476	111,34%	<i>Kota Palangkaraya</i>	
Sulawesi Tengah	Kab. Morowali	293	194	151,26%	<i>Kab. Morowali</i>	<i>Sulawesi Tengah</i>
	Kota Palu	644	458	140,69%	<i>Kota Palu</i>	
Sulawesi Barat	Kota Gorontalo	342	237	144,20%	<i>Kota Gorontalo</i>	<i>Sulawesi Barat</i>
Sulawesi Selatan	Kota Ujungpandang	4.731	2.749	172,10%	<i>Kota Ujungpandang</i>	<i>Sulawesi Selatan</i>
	Kab. Bone	241	194	123,99%	<i>Kab. Bone</i>	
	Kota Palopo	46	6	717,69%	<i>Kota Palopo</i>	
	Kab. Maros	160	76	211,47%	<i>Kab. Maros</i>	
Gorontalo	Kab Mamuju	217	138	156,93%	<i>Kab Mamuju</i>	<i>Gorontalo</i>
Sulawesi Tenggara	Kota Kendari	846	583	145,13%	<i>Kota Kendari</i>	<i>Sulawesi Tenggara</i>
Sulawesi Utara	Kota Manado	482	194	248,93%	<i>Kota Manado</i>	<i>Sulawesi Utara</i>
Nusa Tenggara Barat	Kab. Lombok Tengah	66	5	1274,19%	<i>Kab. Lombok Tengah</i>	<i>Nusa Tenggara Barat</i>
	Kab. Lombok Timur	183	123	148,57%	<i>Kab. Lombok Timur</i>	
	Kota Mataram	1.626	990	164,29%	<i>Kota Mataram</i>	
Bali	Kota Denpasar	1.473	741	198,78%	<i>Kota Denpasar</i>	<i>Bali</i>
Nusa Tenggara Timur	Kota Kupang	12	132	8,89%	<i>Kota Kupang</i>	<i>Nusa Tenggara Timur</i>
	Kab. Kupang	241	2	11519,37%	<i>Kab. Kupang</i>	
Maluku	Kota Ambon	101	298	33,85%	<i>Kota Ambon</i>	<i>Maluku</i>
Irian Jaya Barat	Kota Sorong	174	266	65,43%	<i>Kota Sorong</i>	<i>Irian Jaya Barat</i>
Papua	Kab. Jayapura	558	614	90,86%	<i>Kab. Jayapura</i>	<i>Papua</i>
Maluku Utara	Kota ternate	198	311	63,83%	<i>Kota ternate</i>	<i>Maluku Utara</i>
Di Luar Indonesia	DI LUAR INDONESIA	347	1.444	24,05%	<i>DI LUAR INDONESIA</i>	<i>Luar Indonesia</i>