

STATISTIK PERBANKAN SYARIAH  
*ISLAMIC BANKING STATISTICS*

## KATA PENGANTAR *FOREWARD*

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyajikan data mengenai perbankan syariah di Indonesia. SPS diterbitkan secara bulanan oleh Departemen Perizinan dan Informasi Perbankan untuk memberikan gambaran perkembangan perbankan di Indonesia.

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

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

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

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

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

Jakarta, November 2014  
*Jakarta, November 2014*

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

### Jadwal Publikasi Kedepan

Edisi Oktober 2014 akan diterbitkan pada minggu ke III bulan Desember 2014.

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 September 2014 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 Oktober s/d tanggal 15 November 2014.
3. Nominal data Bank Umum Syariah dan Unit Usaha Syariah disajikan dalam milyar rupiah sedangkan data Bank Pembiayaan Rakyat Syariah disajikan dalam jutaan rupiah.

Sampai dengan bulan Desember 2014 data dalam publikasi ini disediakan melalui website OJK (<http://www.ojk.go.id>) dan website BI (<http://www.bi.go.id>).

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](mailto:konsumen@ojk.go.id)  
Telepon: (021) 500 655  
Fax: (021) 386 6032

### Advance Release Calender (ARC)

October 2014 edition will be released on the 3rd week of December 2014.

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 September 2014 monthly reports for this periode of the Islamic Banking Statistics was done from 10 October until 15 November 2014.
3. The amount of Islamic Commercial Bank and Islamic Business Unit data represents in billion rupiah while Islamic Rural Bank data represents in million rupiah.

Until December 2014, The data publication are also provided through OJK website (<http://www.ojk.go.id>) and BI website (<http://www.bi.go.id>).

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](mailto: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 pembiayaan	NPF	: <i>Non Performing Financing</i>
ROA	: Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata	ROA	: <i>Return on Assets, that is the ratio of annualized earnings before taxes to average assets</i>
ROE	: Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata	ROE	: <i>Return on Equity, that is the ratio of annualized earnings after taxes to average equity</i>
BOPO	: Rasio Biaya Operasional terhadap Pendapatan Operasional	BOPO	: <i>The ratio of Operational Expenses to Operational Revenue</i>
DPK	: Dana Pihak Ketiga	DPK	: <i>Depositor Funds</i>
PYD	: Pembiayaan yang Diberikan	PYD	: <i>Financing</i>
		IDR	: <i>Indonesian Rupiah</i>

## DAFTAR ISTILAH GLOSSARY

- Akad Wadiah  
*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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49.	<b>49.</b>	Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi	<b>50</b>	<b>49.</b>	<i>Total Pembiayaan Bank Umum Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province</i>	<b>50</b>

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

Tabel 1. Jaringan Kantor Perbankan Syariah (Islamic Banking Network)																			
Indikator	2008	2009	2010	2011	2012	2013				2014									Indikator
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>1)</sup>	Juni <sup>1)</sup>	Juli <sup>1)</sup>	Agus <sup>1)</sup>	Sep <sup>1)</sup>	
Bank Umum Syariah																			Islamic Commercial Bank
- Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	- Number of Banks
- Jumlah Kantor	581	711	1.215	1.401	1.745	1.937	1.950	1.953	1.998	2.132	2.133	2.136	2.139	2.139	2.139	2.139	2.139	2.139	- Number of Offices
Unit Usaha Syariah																			Islamic Business Unit
- Jumlah Bank Umum Konvensional yang memiliki UUS	27	25	23	24	24	23	23	23	23	23	23	23	23	23	23	23	23	23	- Number of Conventional Banks that have Islamic Business Unit
- Jumlah Kantor	241	287	262	336	517	558	576	577	590	422	425	425	425	425	425	425	425	425	- Number of Offices
Bank Pembiayaan Rakyat Syariah																			Islamic Rural Bank
- Jumlah Bank	131	138	150	155	158	160	160	160	163	163	163	163	163	163	163	163	163	163	- Number of Banks
- Jumlah Kantor	202	225	286	364	401	413	399	399	402	420	428	431	425	428	429	424	436	433	- Number of Offices
<b>Total Kantor</b>	<b>1.024</b>	<b>1.223</b>	<b>1.763</b>	<b>2.101</b>	<b>2.663</b>	<b>2.908</b>	<b>2.925</b>	<b>2.929</b>	<b>2.990</b>	<b>2.974</b>	<b>2.986</b>	<b>2.992</b>	<b>2.989</b>	<b>2.992</b>	<b>2.993</b>	<b>2.988</b>	<b>3.000</b>	<b>2.997</b>	<b>Total Number of Offices</b>

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

<sup>1)</sup> Revised figures

Tabel 2 . Jaringan Kantor Individual Perbankan Syariah (Individual Islamic Banking Network)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
<b>Bank Umum Syariah<sup>1)</sup></b>	<b>415</b>	<b>1.526</b>	<b>209</b>	<b>Islamic Commercial Bank</b>
1 PT. Bank Muamalat Indonesia	83	255	110	1 PT. Bank Muamalat Indonesia
2 PT. Bank Victoria Syariah	8	11	2	2 PT. Bank Victoria Syariah
3 Bank BRIsyariah	51	196	7	3 Bank BRIsyariah
4 B.P.D. Jawa Barat Banten Syariah	9	56	1	4 B.P.D. Jawa Barat Banten Syariah
5 Bank BNI Syariah	64	159	17	5 Bank BNI Syariah
6 Bank Syariah Mandiri	137	510	64	6 Bank Syariah Mandiri
7 Bank Syariah Mega Indonesia	35	320	5	7 Bank Syariah Mega Indonesia
8 Bank Panin Syariah	7	5	-	8 Bank Panin Syariah
9 PT. Bank Syariah Bukopin	12	8	5	9 PT. Bank Syariah Bukopin
10 PT. BCA Syariah	8	6	-	10 PT. BCA Syariah
11 PT. Maybank Syariah Indonesia	1	-	-	11 PT. Maybank Syariah Indonesia
<b>Unit Usaha Syariah<sup>1)</sup></b>	<b>142</b>	<b>241</b>	<b>42</b>	<b>Islamic Business Unit</b>
12 PT Bank Danamon Indonesia Tbk	25	135	-	12 PT Bank Danamon Indonesia Tbk
13 PT Bank Permata Tbk	11	2	-	13 PT Bank Permata Tbk
14 PT Bank Internasional Indonesia Tbk	5	1	-	14 PT Bank Internasional Indonesia Tbk
15 PT Bank Cimb Niaga, Tbk	3	-	-	15 PT Bank Cimb Niaga, Tbk
16 PT Bank OCBC Nisp, Tbk	6	-	-	16 PT Bank OCBC Nisp, Tbk
17 PT BPD DKI	2	9	6	17 PT BPD DKI
18 BPD Yogyakarta	1	2	5	18 BPD Yogyakarta
19 PT Bank Pembangunan Daerah Jawa Tengah	2	4	2	19 PT Bank Pembangunan Daerah Jawa Tengah
20 PT BPD Jawa Timur	2	5	-	20 PT BPD Jawa Timur
21 PT BPD Jambi	1	-	-	21 PT BPD Jambi
22 PT Bank Bpd Aceh	2	12	-	22 PT Bank Bpd Aceh
23 PT Bpd Sumatera Utara	5	17	-	23 PT Bpd Sumatera Utara
24 BPD Sumatera Barat	3	6	-	24 BPD Sumatera Barat
25 PT Bank Pembangunan Daerah Riau	2	3	-	25 PT Bank Pembangunan Daerah Riau
26 PT BPD Sumatera Selatan Dan Bangka Belitung	3	1	5	26 PT BPD Sumatera Selatan Dan Bangka Belitung
27 PT BPD Kalimantan Selatan	2	6	1	27 PT BPD Kalimantan Selatan
28 PT BPD Kalimantan Barat	-	2	4	28 PT BPD Kalimantan Barat
29 BPD Kalimantan Timur	2	12	-	29 BPD Kalimantan Timur
30 PT BPD Sulawesi Selatan Dan Sulawesi Barat	3	-	3	30 PT BPD Sulawesi Selatan Dan Sulawesi Barat
31 PT BPD Nusa Tenggara Barat	2	4	1	31 PT BPD Nusa Tenggara Barat
32 PT Bank Sinarmas	25	-	10	32 PT Bank Sinarmas
33 PT Bank Tabungan Negara (Persero) Tbk.	21	20	7	33 PT Bank Tabungan Negara (Persero) Tbk.
34 PT Bank Tabungan Pensiunan Nasional	14	-	-	34 PT Bank Tabungan Pensiunan Nasional
<b>Bank Pembiayaan Rakyat Syariah</b>	<b>94</b>	<b>-</b>	<b>176</b>	<b>Islamic Rural Bank</b>
<b>TOTAL</b>	<b>651</b>	<b>1.767</b>	<b>427</b>	<b>TOTAL</b>

"-" = data tidak tersedia

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

Keterangan:

- KP = Kantor Pusat
- UUS = Unit Usaha Syariah
- KPO = Kantor Pusat Operasional
- KC = Kantor Cabang
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah
- KK = Kantor Kas
- Tidak termasuk Layanan Syariah

"-" = data not available

<sup>1)</sup> Provisional figures

Note:

- HO = Head Office
- IBU = Islamic Banking Unit
- HOO = Head Operational Office
- BO = Branch Office
- SBO/SSU = Sub Branch Office/Syari'a Services Unit
- CO = Cash Office
- Not Include Office Channeling

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

Provinsi	2008	2009	2010	2011	2012	2013				2014								Province	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
1 Jawa Barat	28	27	28	27	27	27	27	27	28	28	28	28	28	28	28	28	28	28	1 West Java
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3 DKI Jakarta
4 D.I. Yogyakarta	9	9	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	15	19	21	21	24	24	24	24	25	25	25	25	25	25	25	25	25	25	5 Central Java
6 Jawa Timur	23	25	29	30	31	31	31	31	31	31	31	31	31	31	31	31	31	31	6 East Java
7 Bengkulu	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8 Jambi
9 Nanggroe Aceh Darussalam	6	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	7	7	8	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	4	4	4	4	2	2	2	2	2	2	2	3	3	3	3	3	3	3	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8	13 South Sumatera
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Bangka Belitung
15 Kepulauan Riau	1	1	1	1	2	2	2	2	2	2	2	1	1	1	1	1	1	1	15 Riau Islands
16 Lampung	5	5	5	6	7	8	8	8	8	8	8	8	8	8	8	8	8	8	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 South Kalimantan
18 Kalimantan Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18 West Kalimantan
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 East Kalimantan
20 Kalimantan Tengah	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	20 Central Kalimantan
21 Sulawesi Tengah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21 Central Sulawesi
22 Sulawesi Selatan	7	7	7	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	22 South Sulawesi
23 Sulawesi Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23 North Sulawesi
24 Gorontalo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24 Gorontalo
25 Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25 West Sulawesi
26 Sulawesi Tenggara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26 East West Sulawesi
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 West Nusa Tenggara
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29 East Nusa Tenggara
30 Maluku	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	0	0	0	0	1	1	1	1	1	1	1	0	0	0	0	0	0	0	32 West Irian Jaya
33 Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	33 North Maluku
<b>Total</b>	<b>131</b>	<b>138</b>	<b>150</b>	<b>155</b>	<b>158</b>	<b>160</b>	<b>160</b>	<b>160</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>Total</b>

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

Indikator	2008	2009	2010	2011	2012	2013				2014									Indicator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>1)</sup>	Juni <sup>1)</sup>	Juli <sup>1)</sup>	Agus <sup>1)</sup>	Sep <sup>1)</sup>		
1 UUS Bank Danamon	70	80	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	1 UUS Bank Danamon
2 UUS Bank Permata	186	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	2 UUS Bank Permata
3 UUS BII	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	3 UUS BII
4 UUS Bank Tabungan Negara	64	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	4 UUS Bank Tabungan Negara
5 UUS CIMB Niaga	143	505	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522	5 UUS CIMB Niaga
6 UUS BTPN	8	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	6 UUS BTPN
7 UUS HSBC <sup>1)</sup>	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 UUS HSBC <sup>1)</sup>
8 UUS BPD DKI	33	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	8 UUS BPD DKI
9 UUS BPD Banda Aceh	0	0	0	0	0	0	0	0	0	0	0	0	428	0	0	0	0	0	0	9 UUS BPD Banda Aceh
10 UUS BPD Sumut	76	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	10 UUS BPD Sumut
11 UUS BPD Riau	33	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	11 UUS BPD Riau
12 UUS BPD Sumbar	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	12 UUS BPD Sumbar
13 UUS BPD Sumsel	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	13 UUS BPD Sumsel
14 UUS BPD Jateng	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14 UUS BPD Jateng
15 UUS BPD DIY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15 UUS BPD DIY
16 UUS BPD Jatim	0	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	16 UUS BPD Jatim
17 UUS BPD Kalsel	10	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	17 UUS BPD Kalsel
18 UUS BPD Kalbar	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	18 UUS BPD Kalbar
19 UUS BPD Kaltim	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	19 UUS BPD Kaltim
20 UUS BPD Sulsel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20 UUS BPD Sulsel
21 UUS BPD Nusa Tenggara Barat	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	21 UUS BPD Nusa Tenggara Barat

<sup>1)</sup> "-" = data tidak tersedia karena UUS ditutup

<sup>1)</sup> "-" = data not available since office channelling was closed

<sup>2)</sup> Angka-angka sementara

<sup>2)</sup> Provisional figures



Tabel 5. Jumlah Pekerja di Perbankan Syariah (Number of Worker in Islamic Banking)																			
Indikator	2008	2009	2010	2011	2012	2013				2014								Indicator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>1)</sup>	Juni <sup>1)</sup>	Juli <sup>1)</sup>	Agus <sup>1)</sup>		Sep <sup>1)</sup>
Bank Umum Syariah	6.609	10.348	15.224	21.820	24.111	26.420	26.514	26.544	26.717	26.805	26.937	27.027	27.102	27.102	27.102	27.102	27.102	27.102	Islamic Commercial Bank
Unit Usaha Syariah	2.562	2.296	1.868	2.067	3.108	10.230	10.722	11.223	11.511	11.809	11.840	11.192	11.355	11.355	11.355	11.355	11.355	11.355	Islamic Business Unit
Bank Pembiayaan Rakyat Syariah	2.581	2.799	3.172	3.773	4.359	4.994	4.826	4.824	4.826	4.507	4.518	4.813	4.833	4.884	4.894	4.863	4.915	4.853	Islamic Rural Bank

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

<sup>1)</sup> Provisional figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2008	2009	2010	2011	2012	2013				2014							Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>1)</sup>	Juni <sup>1)</sup>	Juli <sup>1)</sup>		Agus <sup>1)</sup>
<b>AKTIVA</b>																<b>AKTIVA</b>		
1 Kas	759	1.017	1.453	1.968	2.577	2.808	2.871	2.627	3.496	2.911	2.812	2.638	2.872	2.872	2.872	2.872	2.872	1 Cash
2 Penempatan pada Bank Indonesia	5.189	10.393	16.393	27.127	26.713	26.007	26.103	27.742	31.946	27.422	27.466	29.284	28.090	28.090	28.090	28.090	28.090	2 Deposit in Bank Indonesia
3 Penempatan pada Bank Lain	1.978	3.036	4.138	4.846	6.004	6.178	5.833	5.222	5.836	5.169	5.319	6.571	6.684	6.684	6.684	6.684	6.684	3 Placement in Other Bank
4 Surat Berharga yang Dimiliki	2.683	3.786	5.733	5.902	7.822	9.619	9.518	9.721	9.684	9.201	9.045	9.066	9.567	9.567	9.567	9.567	9.567	4 Investment in Securities
5 Pembiayaan	38.199	46.886	68.181	102.655	147.505	177.320	179.284	180.833	184.122	181.398	181.772	184.964	188.063	188.063	188.063	188.063	188.063	5 Financing
6 Tagihan Lainnya	136	171	351	403	471	1.019	1.378	1.808	1.709	1.744	1.662	1.776	1.577	1.577	1.577	1.577	1.577	6 Billing and Acceptable Liabilities
7 Aktiva Istishna dalam Penyelesaian	32	24	14	14	33	25	23	20	14	9	11	11	15	15	15	15	15	7 Istishna Assets in Progress
8 Penyisihan Penyusutan A.P	1.148	1.649	2.069	2.410	3.509	4.225	4.381	4.465	3.971	4.131	4.240	4.257	4.244	4.244	4.244	4.244	4.244	8 Allowances for earning assets losses
9 Penyertaan	79	83	88	47	47	47	48	48	48	48	48	40	40	40	40	40	40	9 Investment in other entities
10 Aktiva Tetap dan inventaris	436	672	899	1.194	1.803	1.959	2.019	2.025	2.198	2.184	2.192	2.599	2.645	2.645	2.645	2.645	2.645	10 Fixed Assets and Equipment
11 Antar kantor Aktiva	24.882	33.853	49.707	76.751	92.960	114.704	116.530	119.454	119.203	117.763	122.810	125.298	128.184	128.184	128.184	128.184	128.184	11 Inter - Office Assets
12 Rupa-rupa Aktiva	1.200	1.623	2.338	3.721	5.547	6.935	6.741	7.450	7.194	7.404	8.065	8.222	8.889	8.889	8.889	8.889	8.889	12 Other assets
<b>TOTAL AKTIVA*</b>	<b>49.555</b>	<b>66.090</b>	<b>97.519</b>	<b>145.467</b>	<b>195.018</b>	<b>227.711</b>	<b>229.557</b>	<b>233.130</b>	<b>242.276</b>	<b>233.305</b>	<b>234.081</b>	<b>240.915</b>	<b>244.197</b>	<b>244.197</b>	<b>244.197</b>	<b>244.197</b>	<b>244.197</b>	<b>TOTAL AKTIVA*</b>
<b>PASIVA</b>																<b>PASIVA</b>		
1 Dana Pihak Ketiga	36.852	52.271	76.036	115.415	147.512	171.701	174.018	176.292	183.534	177.930	178.154	180.945	185.508	185.508	185.508	185.508	185.508	1 Depositor Funds
2 Kewajiban kepada Bank Indonesia	68	6	3	0	0	0	0	0	0	0	0	-	-	-	-	-	-	2 Liabilities to Bank Indonesia
3 Kewajiban kepada Bank Lain	2.419	3.717	4.924	6.648	11.576	13.946	12.640	11.800	11.742	9.573	10.682	13.094	11.339	11.339	11.339	11.339	11.339	3 Liabilities to other Bank
4 Surat Berharga yang Diterbitkan	311	340	325	924	1.537	1.997	1.997	1.997	1.997	1.997	1.997	1.997	1.997	1.997	1.997	1.997	1.997	4 Securities
5 Pinjaman Diterima	150	512	483	1.520	2.055	2.139	2.139	2.140	2.704	2.704	2.703	2.703	2.703	2.703	2.703	2.703	2.703	5 Received Borrowing
6 Kewajiban lainnya	727	845	1.321	1.783	2.634	3.912	4.079	5.756	4.512	4.516	4.773	5.546	5.741	5.741	5.741	5.741	5.741	6 Other Liabilities
7 Pinjaman Subordinasi	-	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	7 Subordinated Loan
8 Antar Kantor Pasiva	30.283	37.601	54.555	83.973	107.117	130.577	132.721	134.882	136.741	134.153	138.153	141.593	144.717	144.717	144.717	144.717	144.717	8 Inter - Office Liabilities
9 Rupa-rupa Pasiva	463	582	965	1.291	2.207	2.202	2.255	3.145	2.557	2.319	2.419	2.643	2.541	2.541	2.541	2.541	2.541	9 Other Liabilities
10 Modal disetor	1.752	1.946	5.965	6.611	6.311	8.150	8.151	8.150	8.181	8.463	8.938	9.039	9.039	9.039	9.039	9.039	9.039	10 Paid-in capital
11 Tambahan modal disetor	466	468	516	816	618	514	514	514	1.865	2.044	1.545	1.540	1.541	1.541	1.541	1.541	1.541	11 Additional paid-in capital
12 Selisih Penilaian kembali Aktiva Tetap	13	-	12	64	4	14	15	15	17	15	15	13	17	17	17	17	17	12 Different appraisal Fixed Asset
13 Cadangan	335	449	491	579	913	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	13 Reserves
a. Cadangan Umum	335	449	491	571	912	1.013	1.013	1.013	1.013	1.014	1.013	1.013	1.013	1.013	1.013	1.013	1.013	a. General Reserves
b. Cadangan Tujuan	-	-	-	8	2	1	1	1	1	-	1	1	1	1	1	1	1	b. Special Purpose Reserves
14 Laba																		14 Net Income
a. Tahun-tahun lalu	152	315	527	1.069	1.895	3.186	3.186	3.186	3.186	6.030	5.888	5.147	5.066	5.066	5.066	5.066	5.066	a. Previous years
b. Tahun berjalan	432	791	1.051	1.475	2.541	2.895	3.088	3.445	3.278	215	530	817	1.037	1.037	1.037	1.037	1.037	b. Current year
<b>TOTAL PASIVA*</b>	<b>49.555</b>	<b>66.090</b>	<b>97.519</b>	<b>145.467</b>	<b>195.018</b>	<b>227.711</b>	<b>229.557</b>	<b>233.130</b>	<b>242.276</b>	<b>233.305</b>	<b>234.081</b>	<b>240.915</b>	<b>244.197</b>	<b>244.197</b>	<b>244.197</b>	<b>244.197</b>	<b>244.197</b>	<b>TOTAL PASIVA*</b>

"-": Data tidak tersedia  
<sup>1)</sup> Angka-angka sementara

"-": Data not available  
<sup>1)</sup> Provisional figures

Juta Rupiah (in Million IDR)

Tabel 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet)																			
Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
<b>AKTIVA</b>																			
1 Kas	25.150	28.938	30.760	39.628	69.371	68.297	65.303	69.861	62.770	69.121	64.546	60.270	57.625	63.542	71.283	45.946	67.477	70.077	1 Cash
2 Penempatan pada Bank Lain	334.050	407.663	525.332	652.098	905.948	899.554	944.337	974.890	1.110.431	1.111.515	1.047.997	1.008.882	907.774	842.347	774.367	798.335	931.611	937.112	2 Placement in Other Bank
3 Pembiayaan	1.256.610	1.586.919	2.060.437	2.675.930	3.553.520	4.315.666	4.354.183	4.414.984	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	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	35.339	32.413	39.172	44.705	67.446	94.601	92.318	91.856	88.085	91.360	91.013	91.369	94.300	99.112	97.004	97.923	102.636	105.788	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	40.499	46.595	59.652	75.933	95.674	115.478	123.704	123.163	133.821	135.457	142.607	143.951	144.956	142.611	138.266	140.780	143.525	143.389	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	62.327	73.461	84.118	95.365	141.885	183.965	195.875	193.925	181.059	193.079	195.760	202.005	203.170	198.471	209.550	196.857	197.089	187.200	8 Other assets
<b>TOTAL AKTIVA*</b>	<b>1.693.332</b>	<b>2.123.581</b>	<b>2.738.745</b>	<b>3.520.417</b>	<b>4.698.952</b>	<b>5.488.358</b>	<b>5.591.083</b>	<b>5.684.967</b>	<b>5.833.488</b>	<b>5.840.487</b>	<b>5.898.585</b>	<b>5.958.901</b>	<b>5.946.018</b>	<b>5.936.854</b>	<b>5.932.511</b>	<b>5.934.073</b>	<b>6.082.640</b>	<b>6.150.274</b>	<b>TOTAL AKTIVA*</b>
<b>PASIVA</b>																			
1 Dana Pihak Ketiga	975.815	1.250.603	1.603.778	2.095.333	2.937.802	3.411.188	3.457.890	3.538.801	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	1 Depositor Funds
2 Kewajiban kepada Bank Lain	271.481	353.068	520.882	694.113	855.233	1.079.974	1.102.332	1.096.596	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	2 Liabilities to other Bank
3 Pinjaman Diterima	68.268	56.744	52.170	79.523	90.953	54.787	54.476	53.512	54.792	53.313	51.850	53.626	54.541	56.351	58.889	60.742	69.287	79.343	3 Received Borrowing
4 Kewajiban lainnya	19.545	18.419	18.802	23.194	34.568	46.853	47.847	47.424	50.003	52.417	62.217	53.672	48.535	48.534	51.750	47.887	44.082	42.640	4 Other Current Liabilities
5 Pinjaman Subordinasi	3	353	650	700	700	1.124	1.177	700	700	700	700	700	1.200	1.200	1.200	1.200	1.200	1.200	5 Subordinated Loan
6 Rupa-rupa Pasiva **	35.861	33.351	54.921	68.943	77.356	92.672	97.320	99.206	93.827	91.970	99.643	102.427	109.579	110.324	131.208	121.475	124.077	122.671	6 Other Liabilities
7 Modal disetor (Paid-in capital)	221.651	294.942	347.000	390.216	472.202	551.459	554.099	556.730	555.646	566.305	574.025	584.595	600.020	602.651	613.322	621.265	625.950	628.950	7 Paid-in capital
8 Tambahan modal disetor	54.605	41.929	47.448	52.856	86.171	114.828	124.236	127.521	131.456	126.731	127.811	138.980	128.889	137.671	126.034	123.954	124.202	129.549	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	-	-	384	-	-	-	-	-	-	-	-	-	-	-	-	1.000	9 Different Appraisal Fixed Asset
10 Cadangan																			10 Reserves
a. Cadangan Umum	16.638	22.582	30.096	40.106	50.475	67.448	67.802	67.760	67.774	67.452	76.503	84.584	85.147	87.621	89.341	89.289	89.289	88.967	a. General Reserves
b. Cadangan Tujuan	11.699	14.235	11.519	10.157	10.285	14.290	14.270	14.248	14.181	15.719	14.923	16.892	18.518	18.216	20.022	20.043	20.136	20.082	b. Special Purpose Reserves
11 Laba																			11 Net Income
a. Tahun-tahun lalu	(14.501)	(22.111)	(24.640)	(26.023)	(23.659)	(35.237)	(35.541)	(35.667)	(34.570)	87.560	55.472	19.883	4.566	(12.457)	(27.030)	(30.286)	(30.852)	(31.716)	a. Previous years
b. Tahun berjalan	29.787	54.599	70.243	86.654	106.482	88.973	105.175	118.136	129.280	8.674	23.275	32.087	40.287	49.967	62.270	57.888	66.859	79.358	b. Current year
<b>TOTAL PASIVA*</b>	<b>1.693.332</b>	<b>1.962.225</b>	<b>2.738.745</b>	<b>3.520.417</b>	<b>4.698.952</b>	<b>5.488.358</b>	<b>5.591.083</b>	<b>5.684.967</b>	<b>5.833.488</b>	<b>5.840.487</b>	<b>5.898.585</b>	<b>5.958.901</b>	<b>5.946.018</b>	<b>5.936.854</b>	<b>5.932.511</b>	<b>5.934.073</b>	<b>6.082.640</b>	<b>6.150.274</b>	<b>TOTAL PASIVA*</b>

<sup>1)</sup> Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan  
 \*\*: Data tidak tersedia

\*\*: Data not available

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement)																				
Indikator	2008	2009	2010	2011	2012	2013				2014							Indikator			
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>		Agus <sup>*)</sup>	Sep <sup>*)</sup>	
<b>A. Pendapatan</b>																			<b>A. Revenue</b>	
1 Pendapatan Operasional	5.093	6.620	8.757	1.790	16.939	16.609	18.657	20.890	23.251	2.249	4.390	6.799	9.149	9.149	9.149	9.149	9.149	9.149	1 Operating Revenue	
2 Pendapatan Operasional Lainnya	632	1.551	1.252	262	3.071	4.460	5.106	5.284	5.736	258	976	1.355	1.941	1.941	1.941	1.941	1.941	1.941	2 Other operating Revenue	
3 Pendapatan non operasional	2.061	3.500	4.371	796	3.854	4.454	5.109	5.917	6.765	811	1.713	2.434	3.149	3.149	3.149	3.149	3.149	3.149	3 Non operating Revenue	
4 Bagi hasil investasi tidak terikat	1.938	2.697	3.261	704	6.130	5.996	6.825	7.668	8.545	898	1.773	2.700	3.657	3.657	3.657	3.657	3.657	3.657	4 Profit Sharing for Unrestricted Investment -/-	
<b>Total Pendapatan</b>	<b>5.848</b>	<b>8.975</b>	<b>11.119</b>	<b>2.144</b>	<b>17.734</b>	<b>19.527</b>	<b>22.046</b>	<b>24.422</b>	<b>27.207</b>	<b>2.420</b>	<b>5.305</b>	<b>7.888</b>	<b>10.583</b>	<b>10.583</b>	<b>10.583</b>	<b>10.583</b>	<b>10.583</b>	<b>10.583</b>	<b>Total Revenue</b>	
<b>B. Beban</b>																			<b>B. Expenses</b>	
1 Beban operasional	2.603	3.135	4.472	907	8.750	10.440	11.898	12.817	14.021	1.124	2.663	428	5.368	5.368	5.368	5.368	5.368	5.368	1 Operating Expenses	
2 Beban operasional lainnya	492	1.485	963	166	1.656	1.314	1.492	1.726	1.966	164	347	542	755	18.175	755	755	755	755	2 Other Operating Expenses	
3 Beban non operasional	2.147	3.523	4.383	782	3.905	4.525	5.189	6.007	6.855	814	1.736	2.471	3.251	3.251	3.251	3.251	3.251	3.251	3 Non Operating Expenses	
<b>Total Beban</b>	<b>5.242</b>	<b>8.143</b>	<b>9.818</b>	<b>1.854</b>	<b>14.312</b>	<b>16.279</b>	<b>18.579</b>	<b>20.549</b>	<b>22.843</b>	<b>2.102</b>	<b>4.745</b>	<b>7.483</b>	<b>9.374</b>	<b>9.374</b>	<b>9.374</b>	<b>9.374</b>	<b>9.374</b>	<b>9.374</b>	<b>Total Expenses</b>	
C. Laba tahun berjalan	605	832	1.301	289	3.423	3.248	3.467	3.873	4.364	318	560	947	1.208	1.208	1.208	1.208	1.208	1.208	C. Income	
D. Penambahan/pengurangan Laba tahun berjalan	78	(73)	108	0	451	1	1	2	556	(0)	(0)	0	0	0	0	0	0	0	0	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	528	904	1.193	289	2.972	3.247	3.466	3.871	3.808	318	560	947	1.208	1.208	1.208	1.208	1.208	1.208	E. Net Income before Tax	
F. Taksiran pajak penghasilan -/-	92	135	165	51	506	353	380	428	578	13	29	130	172	172	172	172	172	172	F. Tax Expense -/-	
G. Laba setelah taksiran pajak penghasilan	436	769	1.028	239	2.466	2.894	3.086	3.443	3.230	305	531	817	1.037	1.037	1.037	1.037	1.037	1.037	G. Net Income	

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 9. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Income Statement)																			
Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
<b>A. Pendapatan</b>																			<b>A. Revenue</b>
1 Pendapatan Operasional	293.964	382.183	484.935	586.606	756.723	687.336	772.060	856.091	940.965	85.492	170.919	256.831	344.366	433.799	523.132	609.384	698.840	791.324	1 Operating Revenue
2 Pendapatan Operasional Lainnya	32.883	43.074	55.639	73.767	111.280	100.848	112.745	132.303	142.425	7.383	15.429	23.755	31.623	38.932	47.783	55.206	63.488	68.937	2 Other operating Revenue
3 Pendapatan non operasional	6.714	8.085	12.528	10.914	17.948	10.397	11.428	12.264	14.359	1.107	4.336	5.047	5.701	6.473	7.131	8.476	9.138	10.552	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	108.154	138.769	180.257	226.083	292.584	252.984	283.648	315.284	344.477	31.068	62.563	95.406	127.362	160.346	193.484	226.824	261.059	294.533	4 Profit Sharing for Unrestricted Investment -/-
<b>Total Pendapatan</b>	<b>225.407</b>	<b>294.572</b>	<b>372.844</b>	<b>445.204</b>	<b>593.366</b>	<b>545.597</b>	<b>612.585</b>	<b>685.374</b>	<b>753.272</b>	<b>62.913</b>	<b>128.122</b>	<b>190.228</b>	<b>254.328</b>	<b>318.858</b>	<b>384.562</b>	<b>446.242</b>	<b>510.407</b>	<b>576.281</b>	<b>Total Revenue</b>
<b>B. Beban</b>																			<b>B. Expenses</b>
1 Beban operasional	162.045	194.209	245.534	299.847	426.132	408.317	452.902	507.718	555.853	49.331	94.331	428	191.199	240.738	288.734	348.433	399.287	445.922	1 Operating Expenses
2 Beban operasional lainnya	14.767	24.593	35.795	36.311	29.963	22.536	25.375	27.404	31.240	2.364	4.824	9.174	12.114	834.883	17.469	21.121	23.195	26.471	2 Other Operating Expenses
3 Beban non operasional	8.214	8.565	7.611	7.381	10.488	7.697	8.588	9.266	9.996	599	1.506	2.003	2.681	3.458	4.013	4.869	5.338	6.210	3 Non Operating Expenses
<b>Total Beban</b>	<b>185.027</b>	<b>227.368</b>	<b>288.940</b>	<b>343.538</b>	<b>466.582</b>	<b>438.550</b>	<b>486.865</b>	<b>544.388</b>	<b>597.089</b>	<b>52.294</b>	<b>100.661</b>	<b>152.313</b>	<b>205.994</b>	<b>258.947</b>	<b>310.215</b>	<b>374.422</b>	<b>427.820</b>	<b>478.603</b>	<b>Total Expenses</b>
C. Laba tahun berjalan	40.381	67.000	83.905	101.666	126.784	107.046	124.878	140.986	156.183	10.619	27.461	37.915	48.334	59.911	74.346	71.481	82.587	97.678	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	626	967	1.286	1.289	1.846	1.450	1.643	1.838	2.384	175	372	544	704	831	1.009	1.128	1.300	1.471	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	39.755	66.033	82.619	100.377	124.938	105.597	123.234	139.148	153.799	10.444	27.090	37.371	47.630	59.080	73.338	70.353	81.287	96.208	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	9.976	11.495	12.375	13.723	18.456	16.624	18.885	21.012	24.519	1.770	3.815	5.283	7.344	9.113	11.068	12.458	14.427	16.849	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	29.787	54.562	70.243	86.654	106.482	88.973	104.350	118.136	129.280	8.674	23.275	32.087	40.287	49.967	62.270	57.894	66.859	79.358	G. Net Income

Miliar Rupiah (in Billion IDR )

Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan - Bank Umum Syariah dan Unit Usaha Syariah (Cost of Promotion, Education and Training - Islamic Commercial Bank and Islamic Business Unit)																				
Indikator	2008	2009	2010	2011	2012	2013				2014									Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>	Sep <sup>*)</sup>		
1 Biaya promosi	180	154	236	339	372	234	270	305	370	27	57	84	119	119	119	119	119	119	119	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	32	45	60	55	119	108	123	133	155	8	15	28	39	39	39	39	39	39	39	2 Cost of education and training
<b>Total</b>	<b>212</b>	<b>200</b>	<b>296</b>	<b>395</b>	<b>490</b>	<b>342</b>	<b>393</b>	<b>438</b>	<b>526</b>	<b>35</b>	<b>72</b>	<b>111</b>	<b>159</b>	<b>159</b>	<b>159</b>	<b>159</b>	<b>159</b>	<b>159</b>	<b>159</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 11. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Islamic Rural Bank)																			
Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
1 Biaya promosi	4.178	4.826	6.433	8.228	14.130	15.620	17.674	19.833	22.303	2.803	5.287	6.828	9.388	11.776	13.333	15.052	16.880	18.899	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	2.727	3.622	4.710	6.568	8.846	8.244	9.292	10.518	11.560	1.098	2.235	3.263	4.603	5.766	6.779	7.774	8.724	9.692	2 Cost of education and training
<b>Total</b>	<b>6.905</b>	<b>8.448</b>	<b>11.143</b>	<b>14.796</b>	<b>22.976</b>	<b>23.864</b>	<b>26.966</b>	<b>30.351</b>	<b>33.863</b>	<b>3.901</b>	<b>7.522</b>	<b>10.091</b>	<b>13.991</b>	<b>17.542</b>	<b>20.112</b>	<b>22.827</b>	<b>25.604</b>	<b>28.591</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

Tabel 12. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah (Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)																			
Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>
<b>Tagihan Komitmen</b>																			<b>Claim comitment</b>
- Fasilitas pinjaman yang belum ditarik	-	-	204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not yet withdrawn financing facilities
- Posisi pembelian spot yang masih berjalan	-	3	-	-	-	2	2	2	2	2	4	2	7	7	7	7	7	7	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	29	303	318	248	780	881	888	846	843	843	843	843	843	843	- Forward purchases
- Lainnya	26	83	127	73	64	124	105	167	217	127	137	162	169	169	169	169	169	169	- Others
<b>Kewajiban Komitmen</b>																			<b>Liabilities commitment</b>
- Fasilitas piutang qardh yang belum ditarik	16	8	7	366	1.255	1.428	1.432	1.447	1.274	1.448	1.448	1.461	428	1.602	1.602	1.602	1.602	1.602	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	1.345	1.818	2.628	3.030	5.476	5.217	5.442	6.465	6.477	6.373	6.489	6.705	6.611	6.611	6.611	6.611	6.611	6.611	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum	21	12	20	27.860	77	30	30	30	13	47	6	6	6	6	6	6	6	6	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	108	169	181	272	408	591	539	730	813	772	854	869	835	835	835	835	835	835	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	23	-	3	12	30	24	44	57	23	23	23	23	23	23	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	29	440	454	385	917	1.017	1.024	982	980	980	980	980	980	980	- Forward sales
- Lainnya	33	13	20	308	125	256	226	490	442	455	423	430	453	453	453	453	453	453	- Others
<b>Tagihan Komitmen</b>																			<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	0	1	61	775	30	22	22	23	23	23	22	22	23	23	23	23	23	23	- Kafalah guarantees received
- Pendapatan yang akan diterima	79.211	61	235	153	248	393	426	465	395	430	466	459	542	542	542	542	542	542	- Income will be received
- Lainnya	81	0	0	5	10	22	23	24	28	49	43	106*)	75	75	75	75	75	75	- Others
<b>Kewajiban Komitmen</b>																			<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang	922	1.038	997	1.389	1.675	1.700	1.622	1.662	1.744	1.566	1.599	1.578	2.450	2.450	2.450	2.450	2.450	2.450	- Guarantees issued
- Lainnya	0	2	0	1	22	10	10	10	11	11	12	12	8	8	8	8	8	8	- Others
<b>Lainnya</b>																			<b>Others</b>
- Aktiva produktif yang	1.195	1.363	1.941	2.350	2.419	2.933	2.982	3.165	3.615	3.483	3.502	3.392	3.438	3.438	3.438	3.438	3.438	3.438	- Written off earning assets
- Penerusan dana mudharabah	406	349	445	315	1.196	2.346	1.957	2.001	3.267	3.271	3.258	3.237	2.776	2.776	2.776	2.776	2.776	2.776	- Channeling of mudharabah muqayyadah

“-” : Data tidak tersedia

“-” : Data not available

\*) Angka-angka sementara

\*) Provisional figures



Juta Rupiah (in Million IDR)

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

Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
<b>Tagihan Komitmen</b>																			<b>Commitment Receivables</b>
- Fasilitas pinjaman yang belum ditarik	29.607	12.013	23.953	38.239	89.916	69.012	67.052	63.925	68.625	62.282	66.412	60.972	74.944	73.870	72.613	63.073	63.333	94.296	- <b>Unused Fund Borrowings Facilities</b>
- Lainnya	4	2	2	24	2	2	2	2	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>																			<b>Commitment Payables</b>
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	5.770	6.617	7.038	7.770	3.864	3.993	4.473	3.841	3.558	4.353	4.695	4.491	4.509	4.188	4.608	5.267	5.312	4.621	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum	-	-	17.551	1.861	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	22	44	9	188	48	5	224	224	640	681	5	535	428	600	614	535	535	535	- Others
<b>Tagihan Komitmen</b>																			<b>Contingent Receivables</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	12.151	17.467	21.126	20.902	53.681	40.535	40.943	39.071	45.126	50.081	50.174	51.456	51.383	57.479	63.349	70.086	65.225	73.596	- <i>Accrued Income</i>
- Lainnya	1.165	5.517	2.452	1.037	7.781	7.120	9.241	6.055	4.592	5.403	4.281	3.691	3.629	4.764	3.914	4.498	4.594	4.085	- Others
<b>Aktiva produktif yang dihapusbuku</b>	19.126	31.847	34.492	55.673	69.472	75.327	77.637	79.015	84.491	84.592	87.061	89.631	91.150	91.855	96.536	97.139	97.138	97.861	<b>Written off earning assets</b>
<b>Penerusan dana mudharabah muqayyadah</b>	52.640	66.947	78.432	92.783	116.651	109.545	107.607	111.399	108.827	107.018	104.505	102.449	100.623	98.350	95.932	91.412	91.449	88.284	<b>Channeling of mudharabah muqayyadah</b>

"-": 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								Indikator			
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>		
						1 Giro iB - Akad Wadiah	4.238	6.202	9.056	12.006	17.708	15.522	15.918	16.587	18.523	15.749	14.955		13.854	13.978	13.978
2 Tabungan iB	12.471	16.475	22.908	32.602	45.072	52.380	53.000	53.202	57.200	55.208	55.654	55.448	55.801	55.801	55.801	55.801	55.801	55.801	55.801	2	iB Saving Deposits
a Akad Wadiah	958	1.538	3.338	5.394	7.449	9.534	9.524	9.699	10.740	10.216	10.641	10.621	10.728	10.728	10.728	10.728	10.728	10.728	10.728	3	a Wadia
b Akad Mudharabah	11.513	14.937	19.570	27.208	37.623	42.846	43.477	43.503	46.459	44.992	45.013	44.827	45.073	45.073	45.073	45.073	45.073	45.073	45.073	4	b Mudharaba
3 Deposito iB - Akad Mudharabah	20.143	29.595	44.072	70.806	84.732	103.799	105.100	106.503	107.812	106.973	107.544	111.643	115.729	115.729	115.729	115.729	115.729	115.729	115.729	5	iB Time Deposits - Mudharaba
a 1 Bulan	14.325	19.794	31.873	50.336	53.700	69.106	68.957	72.773	74.752	74.880	74.711	428	81.064	81.064	81.064	81.064	81.064	81.064	81.064	6	a 1 month
b 3 Bulan	1.919	4.544	6.165	10.629	17.653	19.581	20.601	19.657	19.352	18.202	19.418	20.252	20.887	20.887	20.887	20.887	20.887	20.887	20.887	7	b 3 months
c 6 Bulan	1.827	1.758	2.294	4.186	6.421	7.948	8.120	6.424	6.645	6.601	5.794	5.751	4.845	4.845	4.845	4.845	4.845	4.845	4.845	8	c 6 months
d 12 Bulan	2.066	3.497	3.738	5.609	6.953	7.158	7.320	7.643	7.058	7.285	7.615	10.228	8.927	8.927	8.927	8.927	8.927	8.927	8.927	9	d 12 months
e > 12 Bulan	6	1	3	45	5	6	101	6	5	5	6	5	5	5	5	5	5	5	5	10	e > 12 months
<b>Total</b>	<b>36.852</b>	<b>52.271</b>	<b>76.036</b>	<b>115.415</b>	<b>147.512</b>	<b>171.701</b>	<b>174.018</b>	<b>176.292</b>	<b>183.534</b>	<b>177.930</b>	<b>178.154</b>	<b>180.945</b>	<b>185.508</b>	<b>185.508</b>	<b>185.508</b>	<b>185.508</b>	<b>185.508</b>	<b>185.508</b>	<b>185.508</b>		<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

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

Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	441.291	492.682	658.759	859.844	1.117.605	1.213.219	1.233.602	1.278.227	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	2 iB Saving Deposits
a Akad Wadiah	161.450	209.991	285.066	412.034	527.235	602.825	606.531	628.946	668.250	657.997	672.599	684.133	683.195	678.362	671.056	662.435	718.152	725.880	a Wadia
b Akad Mudharabah	279.841	282.691	373.693	447.810	590.369	610.393	627.072	649.281	700.863	674.512	688.563	703.027	693.046	687.089	651.206	628.932	677.958	680.103	b Mudharaba
3 Deposito iB - Akad Mudharabah	534.524	665.352	945.020	1.235.490	1.820.198	2.197.969	2.224.287	2.260.574	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	3 iB Time Deposits - Mudharaba
a 1 Bulan	68.141	138.184	155.669	180.884	255.368	306.275	307.418	299.324	296.149	310.143	314.706	316.487	319.921	329.557	319.522	354.289	382.017	372.542	a 1 month
b 3 Bulan	55.818	76.815	141.721	182.351	302.759	364.402	370.146	386.641	389.829	397.993	397.969	428	370.542	339.871	314.930	305.974	302.258	303.802	b 3 months
c 6 Bulan	68.875	157.831	166.845	261.862	387.770	462.227	465.200	474.634	471.094	469.477	472.559	479.926	479.843	1.026.959	458.187	446.583	445.935	446.604	c 6 months
d 12 Bulan	270.133	275.875	456.288	588.354	851.511	1.045.326	1.064.242	1.082.833	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	d 12 months
e > 12 Bulan	71.557	16.646	24.496	22.039	22.789	19.739	17.281	17.143	40.136	16.858	16.781	14.862	15.940	15.731	15.816	14.366	15.049	16.967	e > 12 months
<b>Total</b>	<b>975.815</b>	<b>1.158.034</b>	<b>1.603.778</b>	<b>2.095.333</b>	<b>2.937.802</b>	<b>3.411.188</b>	<b>3.457.890</b>	<b>3.538.801</b>	<b>3.666.174</b>	<b>3.669.308</b>	<b>3.710.588</b>	<b>3.765.463</b>	<b>3.734.325</b>	<b>3.681.411</b>	<b>3.598.842</b>	<b>3.591.662</b>	<b>3.728.581</b>	<b>3.752.963</b>	<b>Total</b>

\*-: Data tidak tersedia

\*-: Data not available

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

Indikator	2008	2009	2010	2011	2012	2013				2014								Indikator		
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>	
Giro Wadiah	2.363	2.694	4.176	5.967	7.862	9.662	9.796	9.976	10.763	13.916	10.464	10.161	10.975	10.975	10.975	10.975	10.975	10.975	10.975	Wadiah Demand Deposits
SWBI/SBI Syariah	2.545	3.076	5.408	9.244	4.993	4.523	5.213	5.107	6.699	5.253	5.331	5.843	6.234	6.234	6.234	6.234	6.234	6.234	6.234	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	280	4.623	6.809	11.915	13.858	11.822	11.094	12.659	15.075	16.891	11.671	13.280	10.881	10.881	10.881	10.881	10.881	10.881	10.881	Others
<b>Total</b>	<b>5.189</b>	<b>10.393</b>	<b>16.393</b>	<b>27.127</b>	<b>26.713</b>	<b>26.007</b>	<b>26.103</b>	<b>27.742</b>	<b>32.537</b>	<b>36.060</b>	<b>27.466</b>	<b>29.284</b>	<b>28.090</b>	<b>28.090</b>	<b>28.090</b>	<b>28.090</b>	<b>28.090</b>	<b>28.090</b>	<b>28.090</b>	<b>Total</b>

<sup>\*)</sup> Angka-angka sementara

<sup>\*)</sup> Provisional figures

Miliar Rupiah (in Billion IDR)

Tabel 17 . Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (Investment in Securities of Islamic Commercial Bank and Islamic Business Unit)																				
Indikator	2007	2008	2009	2010	2011	2012	2013				2014							Indikator		
							Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>		Agus <sup>*)</sup>	Sep <sup>*)</sup>
1 Surat Berharga Pasar Keuangan Syariah	4	279	1.103	1.106	1.157	1.187	362	354	360	361	175	54	181	150	150	150	150	150	150	1  Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	1.384	2.400	2.641	4.532	4.651	6.277	9.162	9.069	9.266	8.625	8.932	8.725	8.885	9.416	9.416	9.416	9.416	9.416	9.416	2  Islamic Capital Market Securities
3 Lainnya	-	4	42	95	94	94	95	94	94	94	94	94 <sup>*)</sup>	94 <sup>*)</sup>	94 <sup>*)</sup>	94 <sup>*)</sup>	94 <sup>*)</sup>	94 <sup>*)</sup>	94 <sup>*)</sup>	94 <sup>*)</sup>	3  Others
<b>Total</b>	<b>1.388</b>	<b>2.683</b>	<b>3.786</b>	<b>5.733</b>	<b>5.902</b>	<b>7.558</b>	<b>9.619</b>	<b>9.518</b>	<b>9.721</b>	<b>9.080</b>	<b>9.201</b>	<b>8.873</b>	<b>9.160</b>	<b>9.566</b>	<b>9.566</b>	<b>9.566</b>	<b>9.566</b>	<b>9.566</b>	<b>9.566</b>	<b>Total</b>

<sup>\*)</sup> Angka-angka sementara

<sup>\*)</sup> Provisional figures

Miliar Rupiah (in Billion IDR)

Tabel 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah (Financing Composition of Islamic Commercial Bank and Islamic Business Unit)																				
Akad	2008	2009	2010	2011	2012	2013				2014								Contract		
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>	
Akad Mudharabah	6.205	6.597	8.631	10.229	12.023	13.364	13.664	13.878	13.625	13.322	13.300	13.498	13.802	13.802	13.802	13.802	13.802	13.802	13.802	Mudharaba
Akad Musyarakah	7.411	10.412	14.624	18.960	27.667	36.715	37.921	38.680	39.874	38.685	39.254	40.583	42.830	42.830	42.830	42.830	42.830	42.830	42.830	Musharaka
Akad Murabahah	22.486	26.321	37.508	56.365	88.004	106.779	107.484	108.128	110.565	109.803	110.047	111.727	112.288	112.288	112.288	112.288	112.288	112.288	112.288	Murabaha
Akad Salam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	369	423	347	326	376	530	528	551	582	547	570	586	588	588	588	588	588	588	588	Istishna
Akad Ijarah	765	1.305	2.341	3.839	7.345	10.197	10.244	10.462	10.481	10.451	10.239	10.199	10.319	10.319	10.319	10.319	10.319	10.319	10.319	Ijara
Akad Qardh	959	1.829	4.731	12.937	12.090	9.735	9.442	9.133	8.995	8.590	8.362	8.371	8.057	8.057	8.057	8.057	8.057	8.057	8.057	Qardh
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
<b>Total</b>	<b>38.195</b>	<b>46.886</b>	<b>68.181</b>	<b>102.655</b>	<b>147.505</b>	<b>177.320</b>	<b>179.284</b>	<b>180.833</b>	<b>184.122</b>	<b>181.398</b>	<b>181.772</b>	<b>184.964</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 19. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah (Financing Composition of Islamic Rural Bank)																			
Akad	2008	2009	2010	2011	2012	2013				2014								Contract	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Akad Mudharabah	42.952	52.781	65.471	75.807	99.361	120.376	114.559	112.799	106.851	100.689	105.018	109.039	111.776	111.637	117.505	120.765	120.617	123.717	Mudharaba
Akad Musyarakah	113.379	144.969	217.954	246.796	321.131	425.588	422.013	434.527	426.528	394.772	412.607	431.663	469.876	494.356	505.405	516.556	531.182	556.451	Musharaka
Akad Murabahah	1.011.743	1.269.900	1.621.526	2.154.494	2.854.646	3.424.416	3.468.913	3.515.764	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	Murabaha
Akad Salam	38	105	45	20	197	30	30	30	26	26	26	26	21	21	21	21	21	20	Salam
Akad Istishna	24.683	32.766	27.598	23.673	20.751	18.469	18.371	18.043	17.614	17.333	16.865	16.469	16.226	15.936	14.910	14.574	14.159	13.851	Istishna
Akad Ijarah	5.518	7.803	13.499	13.815	13.522	8.157	8.082	7.958	8.318	7.873	7.595	7.617	5.383	5.325	5.156	5.426	5.250	5.514	Ijara
Akad Qardh	40.308	50.018	63.000	72.095	81.666	88.226	87.815	89.104	93.325	96.024	101.481	100.386	101.739	104.238	108.684	98.449	94.617	90.895	Qardh
Multijasa	17.988	28.578	51.344	89.230	162.245	230.405	234.401	236.760	234.469	236.783	244.245	251.948	252.762	246.905	235.956	229.075	225.055	228.177	Multi Purpose Financing
<b>Total</b>	<b>1.256.610</b>	<b>1.586.919</b>	<b>2.060.437</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.315.666</b>	<b>4.354.183</b>	<b>4.414.984</b>	<b>4.433.492</b>	<b>4.422.674</b>	<b>4.538.689</b>	<b>4.635.162</b>	<b>4.726.792</b>	<b>4.788.995</b>	<b>4.845.333</b>	<b>4.850.077</b>	<b>4.845.573</b>	<b>4.918.284</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

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

SEKTOR EKONOMI	2008	2009	2010	2011	2012	2013				2014							ECONOMIC SECTOR			
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>		Agus <sup>*)</sup>	Sep <sup>*)</sup>	
Pertanian, kehutanan dan sarana pertanian	1.177	1.331	1.762	2.201	2.809	3.142	3.185	3.285	3.165	3.383	3.639	3.691	3.711	3.711	3.711	3.711	3.711	3.711	3.711	Agriculture, forestry and agricultural facilities
Pertambangan	965	1.047	1.120	1.733	2.094	3.007	3.177	3.170	3.018	3.086	3.075	3.347	3.306	3.306	3.306	3.306	3.306	3.306	3.306	Mining
Perindustrian	1.340	1.579	2.337	4.077	5.008	5.825	5.999	5.997	6.029	6.117	6.514	6.543	6.015	6.015	6.015	6.015	6.015	6.015	6.015	Manufacturing
Listrik, gas dan air	248	698	1.354	2.381	3.159	4.304	4.416	4.565	4.663	4.629	4.564	4.491	4.507	4.507	4.507	4.507	4.507	4.507	4.507	Water, gas and electricity
Konstruksi	3.368	3.516	4.194	5.858	7.142	8.350	8.584	8.459	8.086	7.723	7.881	8.065	8.228	8.228	8.228	8.228	8.228	8.228	8.228	Construction
Perdagangan, restoran dan hotel	4.426	5.000	7.609	9.778	12.624	14.089	13.992	14.437	14.314	13.858	14.681	15.564	15.824	15.824	15.824	15.824	15.824	15.824	15.824	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	2.759	3.349	3.696	3.369	4.321	5.439	5.458	5.552	5.387	5.510	5.493	5.488	6.740	6.740	6.740	6.740	6.740	6.740	6.740	Transport, cargo storage and communication
Jasa dunia usaha	11.757	13.664	20.233	25.630	37.150	44.757	45.720	46.369	47.598	46.084	46.139	47.643	49.532	49.532	49.532	49.532	49.532	49.532	49.532	Business Services
Jasa sosial/masyarakat	2.463	2.661	2.975	4.464	7.878	10.226	10.386	10.321	12.085	11.957	11.562	11.954	12.149	12.149	12.149	12.149	12.149	12.149	12.149	Social Services
Lain-lain	9.693	14.042	22.902	43.164	65.319	78.180	78.368	78.677	79.778	79.050	78.224	78.177	77.871	77.871	77.871	77.871	77.871	77.871	77.871	Others
<b>Total</b>	<b>38.195</b>	<b>46.886</b>	<b>68.181</b>	<b>102.655</b>	<b>147.505</b>	<b>177.320</b>	<b>179.284</b>	<b>180.832</b>	<b>184.122</b>	<b>181.398</b>	<b>181.772</b>	<b>184.964</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures



Juta Rupiah (in Million IDR)

Tabel 21. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Islamic Rural Bank based on Economic Sector)																			
SEKTOR EKONOMI	2008	2009	2010	2011	2012	2013				2014								ECONOMIC SECTOR	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Pertanian, kehutanan dan sarana pertanian	41.613	54.486	107.129	223.986	351.191	329.846	370.602	374.520	389.336	415.725	347.596	344.541	329.552	334.734	412.118	355.516	322.073	318.285	Agriculture, forestry and agricultural facilities
Pertambangan	1.287	998	905	2.475	7.851	6.813	6.732	7.522	6.004	6.694	8.464	8.944	8.601	8.543	7.704	7.374	7.359	7.933	Mining
Perindustrian	15.885	20.420	24.635	33.781	31.314	37.324	38.166	40.647	39.681	40.010	47.099	50.975	51.725	53.267	47.221	49.274	48.676	53.282	Manufacturing
Listrik, gas dan air	1.146	1.055	1.569	2.785	4.038	6.291	6.739	6.823	7.312	7.823	5.784	5.641	5.138	6.145	6.253	7.500	8.874	8.995	Water, gas and electricity
Konstruksi	26.536	48.178	66.492	92.603	125.137	139.170	145.003	155.930	157.138	140.345	159.967	172.129	190.478	198.179	196.478	199.786	211.449	218.650	Construction
Perdagangan, restoran dan hotel	370.907	486.018	624.428	1.006.448	1.222.281	1.498.381	1.453.461	1.456.810	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	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	17.697	17.289	21.768	36.506	67.423	65.821	69.426	71.787	70.748	73.930	75.070	78.626	81.612	82.127	79.600	78.856	104.058	74.782	Transport, cargo storage and communication
Jasa dunia usaha	140.989	176.760	276.887	255.311	264.569	304.414	316.737	333.970	338.850	340.737	360.515	377.930	383.443	417.067	424.823	446.694	498.489	454.388	Business Services
Jasa sosial/masyarakat	22.609	16.451	26.564	91.939	227.216	368.372	374.271	369.568	365.005	359.929	395.623	421.285	436.539	436.171	442.806	507.585	445.221	459.851	Social Services
Lain-lain	617.942	765.264	910.060	930.095	1.252.499	1.559.235	1.573.047	1.597.407	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	Others
<b>Total</b>	<b>1.256.610</b>	<b>1.586.919</b>	<b>2.060.437</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.315.666</b>	<b>4.354.183</b>	<b>4.414.984</b>	<b>4.433.492</b>	<b>4.422.674</b>	<b>4.538.689</b>	<b>4.635.162</b>	<b>4.726.792</b>	<b>4.788.995</b>	<b>4.845.333</b>	<b>4.850.077</b>	<b>4.845.573</b>	<b>4.918.284</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

Tabel 22. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan (Financing of Islamic Commercial Bank and Islamic Business Unit Bank based on Type of Usage)																				
JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF USAGE		
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>	
Modal Kerja	20.554	22.873	31.855	41.698	56.097	67.682	69.236	69.688	71.566	69.698	70.435	73.365	75.765	75.765	75.765	75.765	75.765	75.765	75.765	Working Capital
Investasi	7.907	9.955	13.416	17.903	26.585	32.297	32.576	33.433	33.839	33.747	34.254	34.610	35.465	35.465	35.465	35.465	35.465	35.465	35.465	Investment
Konsumsi	9.734	14.058	22.910	43.053	64.823	77.340	77.471	77.710	78.715	77.953	77.083	76.989	76.655	76.655	76.655	76.655	76.655	76.655	76.655	Consumption
<b>Total</b>	<b>38.195</b>	<b>46.886</b>	<b>68.181</b>	<b>102.655</b>	<b>147.505</b>	<b>177.320</b>	<b>179.284</b>	<b>180.830</b>	<b>184.120</b>	<b>181.398</b>	<b>181.772</b>	<b>184.964</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 23. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Financing of Islamic Rural Bank based on Type of Usage)																			
JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF USAGE	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Modal Kerja	664.644	767.538	1.106.035	1.470.107	1.835.958	2.167.093	2.175.605	2.206.067	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	Working Capital
Investasi	132.729	186.482	213.584	275.727	465.062	589.339	605.531	611.510	611.992	653.327	697.352	723.082	748.112	773.883	804.696	813.767	815.995	842.714	Investment
Konsumsi	459.237	632.899	740.818	930.095	1.252.499	1.559.235	1.573.047	1.597.407	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	Consumption
<b>Total</b>	<b>1.256.610</b>	<b>1.586.919</b>	<b>2.060.437</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.315.666</b>	<b>4.354.183</b>	<b>4.414.984</b>	<b>4.433.492</b>	<b>4.422.674</b>	<b>4.538.689</b>	<b>4.635.162</b>	<b>4.726.792</b>	<b>4.788.995</b>	<b>4.845.333</b>	<b>4.850.077</b>	<b>4.845.573</b>	<b>4.918.284</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

Tabel 24. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)																				
GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF FINANCING		
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>	
Usaha Kecil dan Menengah	27.063	35.799	52.570	71.810	90.860	106.577	107.500	108.311	110.086	108.138	107.080	108.327	109.506	109.506	109.506	109.506	109.506	109.506	109.506	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	11.132	11.087	15.611	30.845	56.645	70.743	71.784	72.519	74.034	73.260	74.693	76.638	78.379	78.379	78.379	78.379	78.379	78.379	78.379	Non Small and Medium Enterprises
<b>Total</b>	<b>38.195</b>	<b>46.886</b>	<b>68.181</b>	<b>102.655</b>	<b>147.505</b>	<b>177.320</b>	<b>179.284</b>	<b>180.830</b>	<b>184.120</b>	<b>181.398</b>	<b>181.772</b>	<b>184.964</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 25. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF FINANCING	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Usaha Kecil dan Menengah	657.359	833.076	1.115.962	1.547.205	2.080.094	2.535.010	2.592.782	2.637.775	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	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	599.291	753.843	944.475	1.128.725	1.473.426	1.780.656	1.761.401	1.777.209	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	Non Small and Medium Enterprises
<b>Total</b>	<b>1.256.650</b>	<b>1.586.919</b>	<b>2.060.437</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.315.666</b>	<b>4.354.183</b>	<b>4.414.984</b>	<b>4.433.492</b>	<b>4.422.674</b>	<b>4.538.689</b>	<b>4.635.162</b>	<b>4.726.792</b>	<b>4.788.995</b>	<b>4.845.333</b>	<b>4.850.077</b>	<b>4.845.573</b>	<b>4.918.284</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

Tabel 26. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kualitas Pembiayaan (Financing of Islamic Commercial Bank and Islamic Business Unit based on Collectibility)																				
KOLEKTIBILITAS PEMBIAYAAN	2008	2009	2010	2011	2012	2013				2014								COLLECTIBILITY OF FINANCING		
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>	
<b>Lancar</b>	<b>36.686</b>	<b>45.004</b>	<b>66.120</b>	<b>100.067</b>	<b>144.236</b>	<b>172.358</b>	<b>173.982</b>	<b>175.269</b>	<b>179.292</b>	<b>175.942</b>	<b>175.347</b>	<b>179.011</b>	<b>181.331</b>	<b>181.331</b>	<b>181.331</b>	<b>181.331</b>	<b>181.331</b>	<b>181.331</b>	<b>181.331</b>	<b>Performing Financing</b>
- Lancar	35.076	41.931	63.006	95.480	138.483	163.497	165.368	166.658	171.229	165.648	164.517	167.015	169.077	169.077	169.077	169.077	169.077	169.077	169.077	- Current
- Dalam Perhatian Khusus	1.610	3.074	3.114	4.587	5.753	8.861	8.614	8.612	8.063	10.294	10.830	11.996	12.253	12.253	12.253	12.253	12.253	12.253	12.253	- Special Mention
<b>Non Lancar</b>	<b>1.509</b>	<b>1.882</b>	<b>2.061</b>	<b>2.588</b>	<b>3.269</b>	<b>4.962</b>	<b>5.302</b>	<b>5.561</b>	<b>4.828</b>	<b>5.455</b>	<b>6.425</b>	<b>5.953</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>Non Performing Financing</b>
- Kurang Lancar	525	435	677	1.075	980	1.492	1.452	1.420	1.353	1.746	2.080	1.762	2.039	2.039	2.039	2.039	2.039	2.039	2.039	- Sub-Standard
- Diragukan	224	582	332	297	535	900	926	1.140	739	761	1.097	795	1.035	1.035	1.035	1.035	1.035	1.035	1.035	- Doubtful
- Macet	759	865	1.052	1.216	1.753	2.569	2.924	3.000	2.735	2.948	3.249	3.395	3.480	3.480	3.480	3.480	3.480	3.480	3.480	- Lost
<b>Total Pembiayaan</b>	<b>38.195</b>	<b>46.886</b>	<b>68.181</b>	<b>102.655</b>	<b>147.505</b>	<b>177.320</b>	<b>179.284</b>	<b>180.830</b>	<b>184.120</b>	<b>181.398</b>	<b>181.772</b>	<b>184.964</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>187.885</b>	<b>Total Financing</b>
<b>Persentase NPF</b>	<b>3,95%</b>	<b>4,01%</b>	<b>3,02%</b>	<b>2,52%</b>	<b>2,22%</b>	<b>2,80%</b>	<b>2,96%</b>	<b>3,08%</b>	<b>2,62%</b>	<b>3,01%</b>	<b>3,53%</b>	<b>3,22%</b>	<b>3,49%</b>	<b>3,49%</b>	<b>3,49%</b>	<b>3,49%</b>	<b>3,49%</b>	<b>3,49%</b>	<b>3,49%</b>	<b>Percentage of NPFs</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 27. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan (Financing of Islamic Rural Bank based on Collectibility)																			
KOLEKTIBILITAS PEMBIAYAAN	2008	2009	2010	2011	2012	2013				2014								COLLECTIBILITY OF FINANCING	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Lancar	1.151.287	1.475.306	1.926.565	2.512.328	3.334.885	3.988.723	4.028.613	4.090.842	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	Performing Financing
Non Lancar	105.322	111.612	133.872	163.602	218.635	326.943	325.570	324.142	288.373	340.602	350.152	358.905	378.329	394.024	396.133	418.131	427.676	426.987	Non Performing Financing
- Kurang Lancar	35.322	31.049	39.185	49.319	72.806	111.283	111.573	109.106	90.581	120.968	126.265	133.161	150.331	151.520	153.731	160.902	158.906	148.778	Sub-Standard
- Diragukan	21.307	30.687	29.919	44.663	51.649	73.959	75.591	76.467	65.847	73.641	79.905	72.825	71.999	80.503	80.822	85.761	91.431	89.541	Doubtful
- Macet	48.693	49.877	64.767	69.620	94.180	141.701	138.406	138.569	131.945	145.993	143.981	152.920	155.999	162.000	161.579	171.469	177.339	188.669	Lost
<b>Total Pembiayaan</b>	<b>1.256.610</b>	<b>1.586.919</b>	<b>2.060.437</b>	<b>2.675.930</b>	<b>3.553.520</b>	<b>4.315.666</b>	<b>4.354.183</b>	<b>4.414.984</b>	<b>4.433.492</b>	<b>4.422.674</b>	<b>4.538.689</b>	<b>4.635.162</b>	<b>4.726.792</b>	<b>4.788.995</b>	<b>4.845.333</b>	<b>4.850.077</b>	<b>4.845.573</b>	<b>4.918.284</b>	<b>Total Financing</b>
Persentase NPF	8,38%	7,03%	6,50%	6,11%	6,15%	7,58%	7,48%	7,34%	6,50%	7,70%	7,71%	7,74%	8,00%	8,23%	8,18%	8,62%	8,83%	8,68%	Percentage of NPFs

Miliar Rupiah (in Billion IDR)

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

SEKTOR EKONOMI	2008	2009	2010	2011	2012	2013				2014									ECONOMIC SECTOR	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>	Sep <sup>*)</sup>		
Pertanian, kehutanan dan sarana pertanian	10	64	61	79	103	156	175	193	166	207	281	253	259	259	259	259	259	259	259	Agriculture, forestry and agricultural facilities
Pertambangan	213	20	27	37	57	62	60	28	21	37	39	56	86	86	86	86	86	86	86	Mining
Perindustrian	289	184	98	128	122	208	214	236	256	270	297	257	321	321	321	321	321	321	321	Manufacturing
Listrik, gas dan air	0	0	1	19	16	10	10	10	10	11	13	5	5	5	5	5	5	5	5	Water, gas and electricity
Konstruksi	140	180	185	455	280	426	433	454	405	405	495	441	435	435	435	435	435	435	435	Construction
Perdagangan, restoran dan hotel	278	436	338	562	548	705	731	765	604	718	1.076	785	848	848	848	848	848	848	848	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	91	177	263	163	341	557	557	476	317	289	260	302	302	302	302	302	302	302	302	Transport, cargo storage and communication
Jasa dunia usaha	297	311	551	532	788	1.151	1.234	1.403	1.286	1.572	1.866	1.720	1.901	428	428	428	428	428	428	Business Services
Jasa sosial/masyarakat	44	59	55	64	124	153	288	294	205	235	288	280	309	309	309	309	309	309	309	Social Services
Lain-lain	148	450	470	550	889	1.534	1.601	1.702	1.559	1.714	1.812	1.853	2.086	2.086	2.086	2.086	2.086	2.086	2.086	Others
<b>Total</b>	<b>1.509</b>	<b>1.882</b>	<b>2.061</b>	<b>2.588</b>	<b>3.269</b>	<b>4.962</b>	<b>5.302</b>	<b>5.561</b>	<b>4.828</b>	<b>5.455</b>	<b>6.425</b>	<b>5.953</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures



Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2008	2009	2010	2011	2012	2013				2014								ECONOMIC SECTOR	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Pertanian, kehutanan dan sarana pertanian	3.839	3.741	5.058	8.446	16.813	28.891	33.052	34.848	32.356	43.822	40.586	36.604	37.122	35.598	38.454	40.967	37.271	35.782	Agriculture, forestry and agricultural facilities
Pertambangan	1	309	157	261	247	1.458	1.329	1.197	1.074	1.273	1.087	1.050	1.056	450	459	447	356	373	Mining
Perindustrian	2.317	3.090	3.036	2.532	3.693	4.524	4.768	4.158	3.407	4.121	5.457	5.040	5.389	5.598	5.335	6.408	6.364	6.834	Manufacturing
Listrik, gas dan air	214	75	22	808	67	132	84	84	32	35	35	169	112	198	102	474	756	1.455	Water, gas and electricity
Konstruksi	4.526	4.484	5.245	12.131	8.261	14.145	13.996	13.223	9.797	11.581	15.129	14.399	17.655	22.890	16.693	18.873	21.186	21.374	Construction
Perdagangan, restoran dan hotel	39.224	45.737	57.125	69.832	97.578	156.653	150.363	147.109	137.654	158.210	161.326	168.647	173.710	183.195	176.855	187.326	200.208	203.050	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.538	1.705	2.236	1.947	3.217	4.821	4.518	4.115	3.309	4.143	3.971	4.517	5.351	4.725	5.709	5.015	6.534	5.538	Transport, cargo storage and communication
Jasa dunia usaha	16.421	10.416	15.418	15.612	21.020	17.765	16.970	18.882	11.893	14.754	16.476	19.174	22.517	20.758	26.737	24.716	25.492	22.519	Business Services
Jasa sosial/masyarakat	676	516	799	6.940	11.780	25.470	25.575	27.648	24.877	28.718	30.455	34.557	35.993	39.618	40.736	45.677	41.951	41.706	Social Services
Lain-lain	36.568	41.539	44.776	45.093	55.960	73.083	74.915	72.877	63.974	73.945	75.631	74.747	79.425	80.994	85.052	88.229	87.558	88.357	Others
<b>Total</b>	<b>105.322</b>	<b>111.612</b>	<b>133.872</b>	<b>163.602</b>	<b>218.635</b>	<b>326.943</b>	<b>325.570</b>	<b>324.142</b>	<b>288.373</b>	<b>340.602</b>	<b>350.152</b>	<b>358.905</b>	<b>378.329</b>	<b>394.024</b>	<b>396.133</b>	<b>418.131</b>	<b>427.676</b>	<b>426.987</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

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

JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF USAGE	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>
Modal Kerja	871	899	1.070	1.610	1.671	2.270	2.388	2.615	2.253	2.597	3.426	2.825	3.144	3.144	3.144	3.144	3.144	3.144	Working Capital
Investasi	489	534	521	428	710	1.161	1.316	1.248	1.021	1.150	1.195	1.285	1.332	1.332	1.332	1.332	1.332	1.332	Investment
Konsumsi	148	450	470	551	888	1.531	1.597	1.698	1.554	1.708	1.805	1.843	2.078	2.078	2.078	2.078	2.078	2.078	Consumption
<b>Total</b>	<b>1.509</b>	<b>1.882</b>	<b>2.061</b>	<b>2.588</b>	<b>3.269</b>	<b>4.962</b>	<b>5.302</b>	<b>5.561</b>	<b>4.828</b>	<b>5.455</b>	<b>6.425</b>	<b>5.953</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>Total</b>

<sup>\*)</sup> Angka-angka sementara

<sup>\*)</sup> Provisional figures

Juta Rupiah (in Million IDR)

Tabel 31. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Non Performing Financing of Islamic Rural Bank based on Type of Usage)																			
JENIS PENGGUNAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF USAGE	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Modal Kerja	75.154	68.821	85.730	106.890	142.934	220.870	220.593	219.521	198.594	233.999	240.663	250.814	261.986	273.260	270.753	285.549	295.730	295.295	Working Capital
Investasi	8.890	10.723	11.195	11.618	19.741	32.991	30.063	31.744	25.805	32.658	33.858	33.344	36.919	39.770	40.327	44.353	44.388	43.336	Investment
Konsumsi	21.278	32.068	36.947	45.093	55.960	73.083	74.915	72.877	63.974	73.945	75.631	74.747	79.425	80.994	85.052	88.229	87.558	88.357	Consumption
<b>Total</b>	<b>105.322</b>	<b>111.612</b>	<b>133.872</b>	<b>163.602</b>	<b>218.635</b>	<b>326.943</b>	<b>325.570</b>	<b>324.142</b>	<b>288.373</b>	<b>340.602</b>	<b>350.152</b>	<b>358.905</b>	<b>378.329</b>	<b>394.024</b>	<b>396.133</b>	<b>418.131</b>	<b>427.676</b>	<b>426.987</b>	<b>Total</b>

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

GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF FINANCING	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>	Agus <sup>*)</sup>		Sep <sup>*)</sup>
Usaha Kecil dan Menengah	985	1.611	1.824	2.140	2.060	3.192	3.455	3.568	2.879	3.224	4.093	3.451	3.799	3.799	3.799	3.799	3.799	3.799	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	524	271	237	448	1.209	1.770	1.847	1.993	1.950	2.231	2.333	2.502	2.755	2.755	2.755	2.755	2.755	2.755	Non Small and Medium Enterprises
<b>Total</b>	<b>1.509</b>	<b>1.882</b>	<b>2.061</b>	<b>2.588</b>	<b>3.269</b>	<b>4.962</b>	<b>5.302</b>	<b>5.561</b>	<b>4.828</b>	<b>5.455</b>	<b>6.425</b>	<b>5.953</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>6.554</b>	<b>Total</b>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2008	2009	2010	2011	2012	2013				2014								TYPE OF FINANCING	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
Usaha Kecil dan Menengah	69.501	70.160	87.831	110.786	148.572	238.693	234.877	236.585	211.390	250.277	257.269	265.640	275.319	287.967	290.802	308.208	319.450	320.081	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	35.821	41.453	46.040	52.816	70.063	88.251	90.693	87.557	76.982	90.325	92.883	93.265	103.010	106.057	105.330	109.923	108.226	106.906	Non Small and Medium Enterprises
<b>Total</b>	<b>105.322</b>	<b>111.612</b>	<b>133.872</b>	<b>52.816</b>	<b>70.063</b>	<b>88.251</b>	<b>90.693</b>	<b>324.142</b>	<b>288.373</b>	<b>340.602</b>	<b>350.152</b>	<b>358.905</b>	<b>378.329</b>	<b>394.024</b>	<b>396.133</b>	<b>418.131</b>	<b>427.676</b>	<b>426.987</b>	<b>Total</b>

satuan (in unit)

**Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah**

Jenis	2008	2009	2010	2011	2012	2013				2014							Type			
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei <sup>*)</sup>	Juni <sup>*)</sup>	Juli <sup>*)</sup>		Agus <sup>*)</sup>	Sep <sup>*)</sup>	
Dana Pihak Ketiga	3.766.067	4.537.565	6.053.658	8.187.428	10.847.862	12.042.302	12.266.398	12.047.923	12.724.187	12.635.161	12.869.328	13.133.059	13.430.904	13.430.904	13.430.904	13.430.904	13.430.904	13.430.904	<b>Depositor Funds</b>	
Giro iB	51.123	71.635	77.200	93.736	298.804	181.687	181.044	177.631	180.368	179.883	182.332	180.956	182.409	182.409	182.409	182.409	182.409	182.409	182.409	<i>Demand Deposits</i>
Tabungan iB	3.600.205	4.315.582	5.790.058	7.869.475	10.231.194	11.552.681	11.769.257	11.546.648	12.187.397	12.120.787	12.345.165	12.604.092	12.896.014	12.896.014	12.896.014	12.896.014	12.896.014	12.896.014	12.896.014	<i>Saving Deposits</i>
Deposito iB	114.739	150.348	186.400	224.217	317.864	307.934	316.097	323.644	356.422	334.491	341.831	348.011	352.481	352.481	352.481	352.481	352.481	352.481	352.481	<i>Time Deposits</i>
Pembiayaan	597.208	686.535	865.920	1.399.330	2.512.295	3.279.793	3.312.189	3.403.943	3.479.979	3.536.922	3.577.793	3.613.112	3.648.173	3.648.173	3.648.173	3.648.173	3.648.173	3.648.173	3.648.173	<b>Financing</b>
Akad Mudharabah	30.071	32.609	39.844	46.510	48.725	47.113	47.079	46.766	46.461	45.834	45.660	45.088	44.810	44.810	44.810	44.810	44.810	44.810	44.810	<i>Mudharaba</i>
Akad Musyarakah	10.949	16.066	22.799	29.591	40.470	48.193	48.955	49.719	50.267	49.737	50.301	51.121	51.981	51.981	51.981	51.981	51.981	51.981	51.981	<i>Musharaka</i>
Akad Murabahah	498.469	531.952	586.706	797.912	1.754.412	2.551.145	2.611.991	2.690.045	2.776.068	2.843.293	2.892.286	2.930.890	2.964.218	2.964.218	2.964.218	2.964.218	2.964.218	2.964.218	2.964.218	<i>Murabaha</i>
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Salam</i>
Akad Istishna	695	1.346	1.335	1.491	1.846	2.348	2.345	2.361	2.568	2.470	2.503	2.563	2.591	2.591	2.591	2.591	2.591	2.591	2.591	<i>Istishna</i>
Akad Ijarah	1.912	4.192	7.682	34.271	49.092	57.711	59.848	62.473	69.317	72.498	75.174	78.541	82.939	82.939	82.939	82.939	82.939	82.939	82.939	<i>Ijarah</i>
Akad Qardh	55.112	100.370	207.554	489.555	617.750	573.283	541.971	552.579	535.298	523.090	511.869	504.909	501.634	501.634	501.634	501.634	501.634	501.634	501.634	<i>Qardh</i>
<b>Total</b>	<b>4.363.275</b>	<b>5.224.100</b>	<b>6.919.578</b>	<b>9.586.758</b>	<b>13.360.157</b>	<b>15.322.095</b>	<b>15.578.587</b>	<b>15.451.866</b>	<b>16.204.166</b>	<b>16.172.083</b>	<b>16.447.121</b>	<b>16.746.171</b>	<b>17.079.077</b>	<b>17.079.077</b>	<b>17.079.077</b>	<b>17.079.077</b>	<b>17.079.077</b>	<b>17.079.077</b>	<b>17.079.077</b>	<b>Total</b>

“-” : Data tidak tersedia

“-” : Data not available

\*) Angka-angka sementara

\*) Provisional figures

satuan (in unit)

Tabel 35. Jumlah Rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Islamic Rural Bank)																			
Jenis	2008	2009	2010	2011	2012	2013				2014								Type	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
<b>Dana Pihak Ketiga</b>	<b>437.464</b>	<b>517.944</b>	<b>558.927</b>	<b>681.476</b>	<b>787.923</b>	<b>888.914</b>	<b>900.091</b>	<b>910.644</b>	<b>907.755</b>	<b>910.945</b>	<b>924.453</b>	<b>932.413</b>	<b>949.248</b>	<b>950.807</b>	<b>988.250</b>	<b>967.044</b>	<b>979.911</b>	<b>995.173</b>	<b>Depositor Funds</b>
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	423.550	500.414	538.552	658.080	759.363	857.852	868.465	878.580	875.193	877.787	890.888	898.394	915.334 <sup>*)</sup>	917.437 <sup>*)</sup>	956.099 <sup>*)</sup>	934.616 <sup>*)</sup>	946.509 <sup>*)</sup>	961.344 <sup>*)</sup>	Saving Deposits
Deposito iB	13.914	17.530	20.375	23.396	28.560	31.062	31.626	32.064	32.562	33.158	33.565	34.019	33.914	33.370	32.151	32.428	33.402	33.829	Time Deposits
<b>Pembiayaan</b>	<b>115.050</b>	<b>131.258</b>	<b>148.997</b>	<b>170.098</b>	<b>211.385</b>	<b>216.884</b>	<b>216.884</b>	<b>217.533</b>	<b>215.761</b>	<b>216.341</b>	<b>217.096</b>	<b>240.800</b>	<b>239.661</b>	<b>240.670</b>	<b>242.325</b>	<b>239.199</b>	<b>234.612</b>	<b>232.942</b>	<b>Financing</b>
Akad Mudharabah	2.446	2.595	1.816	1.695	1.633	1.602	1.602	1.600	1.502	1.447	1.448	1.446	1.447	1.459	1.497	1.497	1.463	1.457	Mudharaba
Akad Musyarakah	4.442	4.990	5.641	5.127	4.342	4.320	4.320	4.409	4.261	4.049	4.148	4.206	4.354	4.492	4.595	4.662	4.658	4.668	Musharaka
Akad Murabahah	92.843	105.030	119.084	135.953	173.777	193.913	193.913	194.196	192.993	193.525	193.863	194.067	193.980	194.626	195.531	195.945	193.712	193.442	Murabaha
Akad Salam	5	1	1	2	32	7	7	7	6	6	6	6	6	6	6	6	6	6	Salam
Akad Istishna	438	768	775	610	511	434	434	426	419	417	414	409	407	405	398	392	386	378	Istishna
Akad Ijarah	11.795	13.712	15.061	17.111	17.766	-	-	-	-	-	-	23.263	22.350	22.205	22.709	19.271	17.063	15.694	Qardh
Akad Qardh	577	903	1.080	1.038	1.101	505	505	514	505	503	500	496	379	381	389	374	385	378	Ijara
Multijasa	2.504	3.259	5.539	8.562	12.223	16.103	16.103	16.381	16.075	16.394	16.717	16.907	17.117	17.096	17.200	17.052	16.939	16.919	Multi Purpose Financing
<b>Total</b>	<b>552.514</b>	<b>649.202</b>	<b>707.924</b>	<b>851.574</b>	<b>999.308</b>	<b>1.105.798</b>	<b>1.116.975</b>	<b>1.128.177</b>	<b>1.123.516</b>	<b>1.127.286</b>	<b>1.141.549</b>	<b>1.173.213</b>	<b>1.188.909</b>	<b>1.191.477</b>	<b>1.230.575</b>	<b>1.206.243</b>	<b>1.214.523</b>	<b>1.228.115</b>	<b>Total</b>

\*: Data tidak tersedia  
\*\* : Angka-angka sementara

\*: Data not available  
\*\* : Provisional Figures

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

Jenis	2008	2009	2010	2011	2012	2013				2014								Type	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr <sup>1)</sup>	Mei <sup>1)</sup>	Juni <sup>1)</sup>	Juli <sup>1)</sup>	Agus <sup>1)</sup>		Sep <sup>1)</sup>
<b>Dana Pihak Ketiga</b>																			<b>Depositor Funds</b>
1 Giro iB	1,18%	0,96%	1,20%	2,04%	0,92%	0,68%	0,75%	0,73%	0,65%	0,76%	0,74%	0,69%	0,72%	0,72%	0,72%	0,72%	0,72%	0,72%	1 Demand Deposits
2 Tabungan iB	3,61%	2,76%	3,06%	3,21%	2,37%	5,31%	5,24%	5,23%	5,70%	5,72%	5,66%	5,72%	5,76%	5,76%	5,76%	5,76%	5,76%	5,76%	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	8,22%	6,92%	6,90%	7,14%	6,06%	4,82%	4,90%	4,62%	6,60%	5,36%	5,31%	5,65%	5,49%	5,49%	5,49%	5,49%	5,49%	5,49%	a 1 month
b 3 Bulan	9,10%	7,25%	6,68%	7,71%	6,17%	4,87%	4,85%	5,13%	5,06%	5,94%	6,24%	6,26%	6,10%	6,10%	6,10%	6,10%	6,10%	6,10%	b 3 months
c 6 Bulan	8,67%	8,44%	7,15%	8,95%	6,76%	6,08%	6,06%	5,93%	5,25%	5,84%	5,97%	5,43%	6,09%	6,09%	6,09%	6,09%	6,09%	6,09%	c 6 months
d 12 Bulan	8,34%	9,06%	7,32%	6,30%	6,27%	5,67%	5,70%	5,37%	4,79%	5,94%	6,06%	4,89%	5,80%	5,80%	5,80%	5,80%	5,80%	5,80%	d 12 months
e > 12 Bulan	8,63%	8,63%	9,65%	48,14%	6,49%	6,21%	5,58%	8,24%	7,08%	6,61%	6,65%	6,75%	6,65%	6,65%	6,65%	6,65%	6,65%	6,65%	e > 12 months
<b>Pembiayaan</b>																			<b>Financing</b>
1 Akad Mudharabah	19,38%	19,11%	17,39%	16,05%	14,90%	15,04%	15,19%	14,55%	14,40%	14,42%	14,35%	14,29%	14,13%	14,13%	14,13%	14,13%	14,13%	14,13%	1 Mudharaba
2 Akad Musyarakah	11,37%	11,72%	14,52%	13,64%	13,44%	12,74%	12,80%	12,67%	12,45%	12,57%	12,64%	14,79%	11,91%	11,91%	11,91%	11,91%	11,91%	11,91%	2 Musharaka
3 Akad Murabahah	14,92%	16,07%	15,30%	14,72%	13,69%	17,15%	13,34%	13,32%	13,18%	13,20%	13,22%	13,30%	13,45%	13,45%	13,45%	13,45%	13,45%	13,45%	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	14,99%	13,89%	13,37%	14,24%	14,23%	13,37%	13,46%	13,57%	13,36%	13,45%	13,59%	13,60%	13,60%	13,60%	13,60%	13,60%	13,60%	13,60%	5 Istishna
6 Akad Ijarah <sup>1)</sup>	0,88%	0,76%	0,46%	0,16%	0,78%	1,32%	1,16%	0,26%	0,19%	1,17%	1,05%	0,12%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6 Ijara
7 Akad Qardh	3,42%	4,34%	3,89%	4,31%	5,40%	6,35%	6,42%	6,83%	6,94%	6,97%	6,98%	6,86%	6,90%	6,90%	6,90%	6,90%	6,90%	6,90%	7 Qardh

<sup>1)</sup> Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah

"-": Data tidak tersedia

\*) Angka-angka sementara

"-": Data not available

\*) Provisional figures



Juta Rupiah ( in Million IDR)

**Tabel 37. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah**  
(Equivalent rate of return/profit sharing/fee/bonus of Islamic Rural Bank )

Jenis	2008	2009	2010	2011	2012	2013				2014								Type	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
<b>Dana Pihak Ketiga</b>																			<b>Depositor Funds</b>
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	6,62%	6,19%	4,40%	5,88%	5,38%	4,47	4,68	4,57	4,57	4,84	4,28	6,32	6,27	6,48	6,45	6,30	6,33	6,43	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	10,47%	12,03%	13,57%	12,41%	13,16%	13,78	14,26	14,19	14,09	14,18	14,14	14,32	13,81	13,73	14,90	14,26	13,04	12,77	a 1 month
b 3 Bulan	13,16%	12,43%	11,78%	10,75%	9,19%	9,39	10,40	10,55	10,58	9,29	9,52	9,83	9,73	9,92	10,55	10,76	10,30	10,12	b 3 months
c 6 Bulan	13,74%	13,38%	13,39%	12,54%	10,85%	10,58	11,07	10,86	10,95	10,42	10,74	10,73	10,44	163	10,59	10,89	10,45	10,70	c 6 months
d 12 Bulan	13,09%	12,30%	11,61%	11,72%	11,12%	11,34	11,75	11,85	11,66	11,22	11,47	11,58	11,12	423	11,13	11,50	11,49	11,32	d 12 months
e > 12 Bulan	13,03%	12,26%	12,82%	10,81%	8,47%	9,31	9,23	9,12	55,17	8,90	10,13	9,70	9,46	436,73	9,39	9,32	9,25	10,61	e > 12 months
<b>Pembiayaan</b>																			<b>Financing</b>
1 Akad Mudharabah	18,49%	18,59%	19,70%	21,02%	17,09%	17,83	17,80	18,06	16,20	15,77	16,53	16,38	16,00	17,02	17,06	14,73	16,50	16,86	1 Mudharaba
2 Akad Musyarakah	23,28%	15,97%	20,78%	21,82%	21,20%	21,17	20,40	20,30	20,28	19,95	19,84	19,91	19,22	23,79	20,74	20,91	19,95	20,12	2 Musharaka
3 Akad Murabahah	19,56%	19,22%	20,07%	19,41%	23,19%	18,63	18,65	18,63	18,27	18,25	18,21	18,22	18,16	19,20	19,33	20,60	20,42	18,56	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	7,39%	7,35%	8,49%	7,80%	7,73%	8,23	8,34	7,42	7,58	7,41	7,78	7,61	18,16	19,20	19,30	20,60	20,42	7,82	5 Istishna
6 Akad Ijarah <sup>1)</sup>	0,11%	0,10%	0,07%	0,09%	19,05%	13,25	13,26	12,67	12,53	12,93	13,17	15,93	15,87	10,26	14,45	14,14	14,86	14,30	6 Ijara <sup>1)</sup>
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa <sup>1)</sup>	-	-	-	-	21,79%	19,95	20,29	20,38	20,02	19,66	20,17	14,26	14,66	14,69	14,76	14,67	15,05	15,24	8 Multi Purpose Financing <sup>1)</sup>

<sup>1)</sup> Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa

<sup>1)</sup> Starting Oktober 2012 revised on financing Ijara and Multi Purpose Financing

"-": Data tidak tersedia

"-": Data not available

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

Rasio	2008	2009	2010	2011	2012	2013				2014								Ratio		
						Sep	Okt	Nov	Des	Jan	Feb	Mar*)	Apr	Mei <sup>1)</sup>	Juni <sup>1)</sup>	Juli <sup>1)</sup>	Agus <sup>1)</sup>		Sep <sup>1)</sup>	
						1 CAR <sup>1)</sup>	12,81%	10,77%	16,25%	16,63%	14,13%	14,19%	14,19%	12,23%	14,42%	16,76%	16,71%		16,20%	16,68%
2 ROA	1,42%	1,48%	1,67%	1,79%	2,14%	2,04%	1,94%	1,96%	2,00%	0,08%	0,13%	1,16%	1,09%	1,09%	1,09%	1,09%	1,09%	1,09%	1,09%	2 ROA
3 ROE <sup>1)</sup>	38,79%	26,09%	17,58%	15,73%	24,06%	18,05%	17,24%	17,24%	17,24%	11,87%	16,58%	15,94%	12,58%	12,58%	12,58%	12,58%	12,58%	12,58%	12,58%	3 ROE <sup>1)</sup>
4 NPF	1,42%	4,01%	3,02%	2,52%	2,22%	2,80%	2,96%	3,08%	2,62%	3,01%	3,53%	3,22%	3,48%	3,48%	3,48%	3,48%	3,48%	3,48%	3,48%	4 NPF
5 FDR	103,65%	89,70%	89,67%	88,94%	100,00%	103,27%	103,03%	102,58%	100,32%	100,07%	102,03%	102,22%	95,50%	95,50%	95,50%	95,50%	95,50%	95,50%	95,50%	5 FDR
6 BOPO	81,75%	84,39%	80,54%	78,41%	74,97%	77,98%	79,06%	78,59%	78,21%	80,05%	83,77%	91,90%	84,50%	84,50%	84,50%	84,50%	84,50%	84,50%	84,50%	6 BOPO

<sup>1)</sup> Hanya data Bank Umum Syariah

<sup>1)</sup> Islamic Commercial Bank only

\*) Angka-angka sementara

\*) Provisional figures

Tabel 39. Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Islamic Rural Bank)																			
Rasio	2008	2009	2010	2011	2012	2013				2014								Ratio	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
1 CAR	30,28%	29,98%	27,46%	23,49%	25,16%	21,96%	22,40%	24,63%	22,08%	24,62%	23,78%	23,08%	22,78%	22,50%	22,21%	21,86%	21,78%	21,80%	1 CAR
2 ROA	2,76%	5,00%	3,49%	2,67%	2,64%	2,85%	2,90%	2,89%	2,79%	2,78%	2,81%	2,71%	2,56%	2,47%	2,77%	2,45%	2,49%	2,26%	2 ROA
3 ROE	14,77%	21,55%	14,29%	18,95%	20,54%	22,88%	23,42%	23,52%	21,22%	21,35%	21,61%	20,31%	19,09%	18,22%	21,14%	18,23%	18,51%	16,26%	3 ROE
4 NPF	8,38%	7,03%	6,50%	6,11%	6,15%	7,58%	7,48%	7,34%	6,50%	7,77%	7,71%	7,74%	8,00%	8,23%	8,18%	8,62%	8,83%	8,68%	4 NPF
5 FDR	128,78%	126,89%	128,47%	127,71%	120,96%	126,52%	125,92%	124,76%	120,93%	120,52%	122,30%	123,10%	126,58%	130,09%	134,64%	135,04%	129,96%	131,70%	5 FDR
6 BOPO	80,85%	64,69%	78,08%	76,31%	80,02%	80,08%	79,62%	79,96%	80,75%	89,48%	86,72%	87,55%	87,93%	87,95%	87,51%	89,77%	89,65%	89,13%	6 BOPO

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

Total Aset (Rp)	2008	2009	2010	2011	2012	2013				2014								Total Assets (in IDR)	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
< 1 Miliar	7	8	7	3	6	-	-	-	4	4	4	2	1	1	-	-	-	-	< 1 Billion
1 s.d. 5 Miliar	50	38	29	24	17	19	20	20	19	19	19	18	18	19	19	19	18	17	1 up to 5 Billion
> 5 s.d. 10 Miliar	34	40	43	39	36	32	31	30	30	30	30	33	33	31	32	32	31	30	>5 up to 10 Billion
> 10 Miliar	40	52	71	89	99	109	109	110	110	110	110	110	111	112	112	112	114	116	> 10 Billion
<b>Total</b>	<b>131</b>	<b>138</b>	<b>150</b>	<b>155</b>	<b>158</b>	<b>160</b>	<b>160</b>	<b>160</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>Total</b>

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

"-" : Data tidak tersedia

<sup>n)</sup> Revised figure

"-" : Data not available

Miliar Rupiah (in Billion IDR)

Tabel 41. Volume Transaksi PUAS (Volume of Transaction of Interbank Islamic Money Market)																			
Jenis	2008	2009	2010	2011	2012	2013				2014								Type	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
1 hari	2.259	700	526	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight
2-6 hari	450	890	210	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 up to 6 days
7 hari	961	129	283	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7 days
8-26 hari	148	682	500	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8 up to 26 days
27-30 hari	...	470	-	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27 up to 30 days
>30 hari	10	18	60	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	> 30 days
1 hari <sup>1)</sup>	...	...	...	70	588	540	444	...	...	...	...	...	...	...	...	...	...	...	Overnight <sup>1)</sup>
2-4 hari <sup>1)</sup>	...	...	...	30	70	135	100	...	...	...	...	...	...	...	...	...	...	...	2-4 days <sup>1)</sup>
1 minggu <sup>1)</sup>	...	...	...	80	215	450	475	...	...	...	...	...	...	...	...	...	...	...	1 week <sup>1)</sup>
2 minggu <sup>1)</sup>	...	...	...	40	215	350	300	...	...	...	...	...	...	...	...	...	...	...	2 weeks <sup>1)</sup>
3 minggu <sup>1)</sup>	...	...	...	50	50	50	-	...	...	...	...	...	...	...	...	...	...	...	3 weeks <sup>1)</sup>
1 bulan <sup>1)</sup>	...	...	...	50	130	150	50	...	...	...	...	...	...	...	...	...	...	...	1 month <sup>1)</sup>
2 bulan <sup>1)</sup>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 months <sup>1)</sup>
3 bulan <sup>1)</sup>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3 months <sup>1)</sup>
>3 bulan <sup>1)</sup>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	>3 months <sup>1)</sup>

<sup>1)</sup> Periode jangka waktu mulai bulan Februari 2011 <sup>1)</sup> Period start on February 2011  
 Sumber data : Pusat Informasi Pasar Uang Source of data : Money Market Information Center  
 \* Data Agustus 2013 merupakan data sementara  
 "... " Data belum tersedia "... " Data is not available

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

Jenis	2008	2009	2010	2011	2012	2013				2014								Type	
						Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agus		Sep
1 hari	9,54%	6,01%	5,65%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	Overnight
2-6 hari	9,97%	6,13%	5,82%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 up to 6 days
7 hari	10,30%	6,33%	6,00%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7 days
8-26 hari	10,65%	6,55%	5,96%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8 up to 26 days
27-30 hari	...	6,65%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	27 up to 30 days
>30 hari	10,75%	6,92%	6,17%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	> 30 days
1 hari <sup>1)</sup>	...	...	...	4,75%	4,50%	5,85%	5,92%	...	...	...	...	...	...	...	...	...	...	...	Overnight <sup>1)</sup>
2-4 hari <sup>1)</sup>	...	...	...	5,00%	4,25%	6,35%	6,45%	...	...	...	...	...	...	...	...	...	...	...	2-4 days <sup>1)</sup>
1 minggu <sup>1)</sup>	...	...	...	5,25%	4,90%	6,74%	6,75%	...	...	...	...	...	...	...	...	...	...	...	1 week <sup>1)</sup>
2 minggu <sup>1)</sup>	...	...	...	5,30%	5,22%	7,10%	7,05%	...	...	...	...	...	...	...	...	...	...	...	2 weeks <sup>1)</sup>
3 minggu <sup>1)</sup>	...	...	...	5,00%	4,90%	6,85%	0,00%	...	...	...	...	...	...	...	...	...	...	...	3 weeks <sup>1)</sup>
1 bulan <sup>1)</sup>	...	...	...	5,15%	5,25%	7,77%	5,83%	...	...	...	...	...	...	...	...	...	...	...	1 month <sup>1)</sup>
2 bulan <sup>1)</sup>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2 months <sup>1)</sup>
3 bulan <sup>1)</sup>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3 months <sup>1)</sup>
>3 bulan <sup>1)</sup>	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	>3 months <sup>1)</sup>

<sup>1)</sup> Periode jangka waktu mulai bulan Februari 2011

<sup>1)</sup> Period start on February 2011

Sumber data : Pusat Informasi Pasar Uang

Source of data : Money Market Information Center

"..." Data belum tersedia

"..." Data is not available

<b>Tabel 43. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b> <i>(Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province)</i>						
<b>Propinsi</b>	<b>Aset <sup>*)</sup> (Assets)</b>	<b>Pembiayaan <sup>*)</sup> (Financing)</b>	<b>Dana Pihak Ketiga <sup>*)</sup> (Depositor Funds)</b>	<b>FDR <sup>*)</sup></b>	<b>NPF <sup>*)</sup></b>	<b>Province</b>
Nanggroe Aceh Darussalam	4.831	3.007	2.310	130,18%	6,64%	Nanggroe Aceh Darussalam
Sumatera Utara	11.179	7.667	6.214	123,38%	9,03%	North Sumatera
Sumatera Barat	7.676	3.739	2.553	146,46%	2,16%	West Sumatera
Sumatera Selatan	6.525	4.192	3.760	111,51%	5,78%	South Sumatera
Bangka Belitung	320	302	182	165,75%	10,41%	Bangka Belitung
Jambi	2.281	2.047	925	221,18%	6,10%	Jambi
Bengkulu	884	804	423	190,00%	3,61%	Bengkulu
Riau	7.677	3.397	3.788	89,68%	4,74%	Riau
Kepulauan Riau	2.698	2.163	1.644	131,59%	2,61%	Riau Islands
Lampung	3.048	2.357	1.506	156,47%	2,61%	Lampung
DKI Jakarta	198.752	77.077	91.708	84,05%	2,90%	DKI Jakarta
Jawa Barat	36.891	22.855	20.861	109,56%	3,77%	West Java
Banten	7.582	5.587	4.783	116,80%	2,45%	Banten
Jawa Tengah	16.258	10.842	8.302	130,59%	2,90%	Central Java
DI Yogyakarta	4.712	2.122	2.939	72,18%	1,82%	DI Yogyakarta
Jawa Timur	26.279	17.425	16.581	105,09%	3,06%	East Java
Bali	1.398	1.328	743	178,78%	1,64%	Bali
Kalimantan Barat	3.105	2.480	1.478	167,77%	0,90%	West Kalimantan
Kalimantan Tengah	752	645	495	130,18%	2,60%	Central Kalimantan
Kalimantan Timur	6.209	3.889	3.666	106,07%	4,89%	East Kalimantan
Kalimantan Selatan	6.185	2.791	2.523	110,61%	3,46%	South Kalimantan
Sulawesi Utara	559	523	207	252,45%	9,84%	North Sulawesi
Gorontalo	367	353	294	120,37%	7,09%	Gorontalo
Sulawesi Barat	262	247	99	249,66%	22,36%	West Sulawesi
Sulawesi Tengah	1.173	965	682	141,54%	2,14%	Central Sulawesi
Sulawesi Tenggara	1.035	779	622	125,10%	3,75%	South East Sulawesi
Sulawesi Selatan	7.075	4.895	2.785	175,75%	2,31%	South Sulawesi
Maluku	385	103	229	44,91%	6,60%	Maluku
Maluku Utara	326	202	264	76,41%	2,26%	North Maluku
NTB	2.581	1.782	919	193,85%	3,59%	West Nusa Tenggara
NTT	467	283	124	227,69%	2,23%	East Nusa Tenggara
Irian Jaya Barat	279	204	234	87,14%	2,45%	West Irian Jaya
Papua	908	597	492	121,33%	2,55%	Papua
Luar Indonesia	1.725	415	1.169	35,47%	0,00%	Outside Indonesia

<sup>\*)</sup> Angka-angka sementara

<sup>\*)</sup> Provisional figures

<b>Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi</b> <i>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Islamic Rural Banks based on Province)</i>						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	113.252	79.225	69.442	114,09%	13,67%	Nanggroe Aceh Darussalam
Sumatera Utara	105.483	78.155	70.647	110,63%	5,61%	North Sumatera
Sumatera Barat	171.967	134.951	117.963	114,40%	10,31%	West Sumatera
Sumatera Selatan	13.705	9.729	7.260	134,00%	3,79%	South Sumatera
Bangka Belitung	410.182	298.491	350.011	85,28%	11,09%	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	108.463	88.467	77.273	114,49%	33,31%	Bengkulu
Riau	116.135	99.631	57.256	174,01%	6,78%	Riau
Kepulauan Riau	47.955	38.984	31.866	122,34%	17,98%	Riau Islands
Lampung	265.044	200.518	95.490	209,99%	2,72%	Lampung
DKI Jakarta	25.678	20.535	9.713	211,41%	36,64%	DKI Jakarta
Jawa Barat	1.851.757	1.544.458	1.055.485	146,33%	8,12%	West Java
Banten	581.461	491.453	397.978	123,49%	6,18%	Banten
Jawa Tengah	599.629	484.285	412.990	117,26%	10,01%	Central Java
DI Yogyakarta	292.257	217.780	228.229	95,42%	8,26%	DI Yogyakarta
Jawa Timur	1.102.365	889.021	572.933	155,17%	6,99%	East Java
Bali	6.349	3.209	2.722	117,89%	7,45%	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	4.556	3.451	2.062	167,34%	-	Central Kalimantan
Kalimantan Timur	7.810	3.253	5.175	62,85%	55,61%	East Kalimantan
Kalimantan Selatan	33.058	19.851	22.729	87,34%	5,20%	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	138.946	102.293	70.316	145,48%	15,40%	South Sulawesi
Maluku	-	-	-	-	-	Maluku
Maluku Utara	16.147	11.488	6.593	174,25%	3,32%	North Maluku
NTB	136.438	97.626	87.958	110,99%	4,35%	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	1.638	1.431	872	164,07%	25,44%	Papua

"-": Data tidak tersedia

"-": Data not available



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

Propinsi	Pertanian, kehutanan dan sarana pertanian <sup>1)</sup> <i>Agriculture, forestry and agricultural facilities</i>	Pertambangan <sup>1)</sup> <i>Mining</i>	Perindustrian <sup>1)</sup> <i>Manufacturing</i>	Listrik, gas dan air <sup>1)</sup> <i>Water, gas and electricity</i>	Konstruksi <sup>1)</sup> <i>Construction</i>	Perdagangan, restoran dan hotel <sup>1)</sup> <i>Trade, restaurants and hotels</i>	Pengangkutan, pergudangan dan komunikasi <sup>1)</sup> <i>Transport, cargo storage and communication</i>	Jasa dunia usaha <sup>1)</sup> <i>Business Services</i>	Jasa sosial / masyarakat <sup>1)</sup> <i>Social Services</i>	Lain-lain <sup>1)</sup> <i>Others</i>	Province
1 Nanggroe Aceh Darussalam	37	0	12	1	21	275	3	487	152	2.014	Nanggroe Aceh Darussalam
2 Sumatera Utara	809	2	47	16	340	1.157	85	1.725	276	3.181	North Sumatera
3 Sumatera Barat	80	-	46	-	5	476	4	637	131	2.346	West Sumatera
4 Sumatera Selatan	230	4	12	1	71	560	8	763	159	2.324	South Sumatera
5 Bangka Belitung	17	-	-	2	2	37	-	6	0	238	Bangka Belitung
6 Jambi	73	1	3	0	7	220	0	566	55	1.122	Jambi
7 Bengkulu	87	0	3	0	5	141	3	237	30	298	Bengkulu
8 Riau	365	0	48	0	181	283	14	754	196	1.549	Riau
9 Kepulauan Riau	3	0	9	0	5	27	17	879	20	1.203	Riau Islands
10 Lampung	11	-	7	0	38	431	1	658	117	1.035	Lampung
11 DKI Jakarta	1.420	2.705	3.136	4.389	3.652	5.679	5.470	21.761	4.111	24.547	DKI Jakarta
12 Jawa Barat	99	127	592	15	843	1.671	75	6.258	2.666	10.159	West Java
13 Banten	96	110	309	57	164	209	125	1.661	514	2.342	Banten
14 Jawa Tengah	54	7	380	17	241	1.727	64	2.836	825	4.577	Central Java
15 DI Yogyakarta	10	1	36	2	34	119	3	706	73	952	DI Yogyakarta
16 Jawa Timur	114	60	1.152	5	1.427	1.229	468	4.441	1.298	6.892	East Java
17 Bali	-	-	7	-	-	62	0	243	326	690	Bali
18 Kalimantan Barat	90	3	4	-	42	154	29	543	84	1.533	West Kalimantan
19 Kalimantan Tengah	9	0	1	-	13	25	5	280	65	248	Central Kalimantan
20 Kalimantan Timur	33	11	34	1	169	106	10	1.356	345	1.825	East Kalimantan
21 Kalimantan Selatan	19	219	27	1	350	133	136	715	129	1.063	South Kalimantan
22 Sulawesi Utara	-	-	0	0	4	160	-	154	2	202	North Sulawesi
23 Gorontalo	0	-	1	-	2	55	1	8	200	86	Gorontalo
24 Sulawesi Barat	37	-	-	-	14	5	-	19	56	116	West Sulawesi
25 Sulawesi Tengah	8	1	1	-	18	93	1	188	16	640	Central Sulawesi
26 Sulawesi Tenggara	3	6	3	0	13	152	0	360	12	229	South East Sulawesi
27 Sulawesi Selatan	3	7	23	1	42	164	10	863	209	3.572	South Sulawesi
28 Maluku	-	-	0	-	-	18	0	6	0	78	Maluku
29 Maluku Utara	-	-	-	-	-	12	-	42	-	148	North Maluku
30 NTB	4	2	7	0	233	327	5	184	44	940	West Nusa Tenggara
31 NTT	0	0	0	-	190	11	1	13	0	62	East Nusa Tenggara
32 Irian Jaya Barat	-	-	0	-	5	21	-	69	2	107	West Irian Jaya
33 Papua	-	-	-	-	41	85	1	110	40	319	Papua
34 Luar Indonesia	-	40	116	-	58	1	200	-	0	1234 <sup>*)</sup>	Outside Indonesia

- : Data tidak tersedia

\*) Angka-angka sementara

**Tabel 46. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi**  
(Financing of Islamic Rural Bank 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	1.848	38	712	86	5.176	47.181	734	306	1.643	21.500	Nanggroe Aceh Darussalam
Sumatera Utara	4.412	-	56	167	1.816	8.767	441	3.727	1.440	57.328	North Sumatera
Sumatera Barat	18.605	101	17.087	95	2.659	55.982	5.123	2.255	8.928	24.117	West Sumatera
Sumatera Selatan	62	-	913	-	119	3.594	72	17	83	4.868	South Sumatera
Bangka Belitung	41.408	1.864	266	723	37.479	149.690	5.010	4.159	51.403	6.488	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	56.916	264	293	8	427	22.503	306	778	410	6.561	Bengkulu
Riau	2.627	570	453	163	1.673	12.635	4.662	2.754	5.590	68.503	Riau
Kepulauan Riau	3.651	-	-	-	267	1.484	-	1.087	88	32.408	Riau Islands
Lampung	20.106	18	967	95	127	11.871	302	8.177	14.821	144.034	Lampung
DKI Jakarta	84	-	81	-	554	12.577	2	812	1.418	5.007	DKI Jakarta
Jawa Barat	98.532	1.733	12.134	4.259	19.140	463.743	20.762	220.989	129.090	574.075	West Java
Banten	202	-	782	74	84	301.862	502	100.061	20.318	67.569	Banten
Jawa Tengah	27.135	780	8.306	1.602	74.385	143.086	13.501	20.736	52.912	141.843	Central Java
DI Yogyakarta	3.444	404	1.800	281	14.539	42.153	2.537	16.966	64.331	71.324	DI Yogyakarta
Jawa Timur	34.596	1.659	9.233	1.405	39.969	229.116	14.474	62.705	84.627	411.236	East Java
Bali	-	-	-	-	90	1.737	288	618	251	225	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	83	7	-	4	44	1.346	12	437	498	1.018	Central Kalimantan
Kalimantan Timur	6	21	-	-	41	693	-	-	358	2.134	East Kalimantan
Kalimantan Selatan	1.351	111	-	-	1.023	4.720	4.680	4.621	277	3.069	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	689	30	116	2	11.259	25.570	886	1.817	4.147	57.777	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	60	5.909	321	-	-	5.198	North Maluku
NTB	2.483	325	82	30	7.718	62.975	118	1.367	17.219	5.309	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	46	7	-	-	-	1.032	48	-	-	299	Papua

"-": Data tidak tersedia

"-": Data not available

<b>Tabel 47. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi</b> <i>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province)</i>				
<b>Propinsi</b>	<b>Modal Kerja <sup>*)</sup></b> <i>Working Capital</i>	<b>Investasi <sup>*)</sup></b> <i>Investment</i>	<b>Konsumsi <sup>*)</sup></b> <i>Consumption</i>	<b>Province</b>
Nanggroe Aceh Darussalam	772	221	2.014	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	2.450	2.035	3.181	<i>North Sumatera</i>
Sumatera Barat	1.033	360	2.346	<i>West Sumatera</i>
Sumatera Selatan	1.043	825	2.324	<i>South Sumatera</i>
Bangka Belitung	44	20	238	<i>Bangka Belitung</i>
Jambi	626	299	1.122	<i>Jambi</i>
Bengkulu	321	185	298	<i>Bengkulu</i>
Riau	887	960	1.550	<i>Riau</i>
Kepulauan Riau	522	437	1.204	<i>Riau Islands</i>
Lampung	1.165	157	1.035	<i>Lampung</i>
DKI Jakarta	36.935	15.580	24.562	<i>DKI Jakarta</i>
Jawa Barat	9.000	3.696	10.159	<i>West Java</i>
Banten	1.835	1.410	2.342	<i>Banten</i>
Jawa Tengah	4.381	1.884	4.577	<i>Central Java</i>
DI Yogyakarta	746	245	952	<i>DI Yogyakarta</i>
Jawa Timur	7.508	3.025	6.892	<i>East Java</i>
Bali	568	71	690	<i>Bali</i>
Kalimantan Barat	522	426	1.533	<i>West Kalimantan</i>
Kalimantan Tengah	161	236	248	<i>Central Kalimantan</i>
Kalimantan Timur	1.442	622	1.825	<i>East Kalimantan</i>
Kalimantan Selatan	829	899	1.063	<i>South Kalimantan</i>
Sulawesi Utara	179	141	202	<i>North Sulawesi</i>
Gorontalo	87	180	86	<i>Gorontalo</i>
Sulawesi Barat	59	72	116	<i>West Sulawesi</i>
Sulawesi Tengah	229	96	640	<i>Central Sulawesi</i>
Sulawesi Tenggara	338	212	229	<i>South East Sulawesi</i>
Sulawesi Selatan	821	502	3.572	<i>South Sulawesi</i>
Maluku	21	4	78	<i>Maluku</i>
Maluku Utara	50	4	148	<i>North Maluku</i>
NTB	439	402	940	<i>West Nusa Tenggara</i>
NTT	132	90	62	<i>East Nusa Tenggara</i>
Irian Jaya Barat	42	55	107	<i>West Irian Jaya</i>
Papua	165	112	319	<i>Papua</i>
Luar Indonesia	414	1	-	<i>Outside Indonesia</i>
"-": Data tidak tersedia *) Angka-angka sementara				"-": Data not available *) Provisional figures

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

<b>Propinsi</b>	<b>Modal Kerja Working Capital</b>	<b>Investasi Investment</b>	<b>Konsumsi Consumption</b>	<b>Province</b>
Nanggroe Aceh Darussalam	55.951	1.774	21.500	Nanggroe Aceh Darussalam
Sumatera Utara	16.900	3.928	57.328	North Sumatera
Sumatera Barat	90.281	20.553	24.117	West Sumatera
Sumatera Selatan	4.086	775	4.868	South Sumatera
Bangka Belitung	239.174	52.829	6.488	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	56.393	25.514	6.561	Bengkulu
Riau	25.276	5.852	68.503	Riau
Kepulauan Riau	1.719	4.857	32.408	Riau Islands
Lampung	32.001	24.482	144.034	Lampung
DKI Jakarta	15.502	25	5.007	DKI Jakarta
Jawa Barat	542.625	427.758	574.075	West Java
Banten	358.366	65.519	67.569	Banten
Jawa Tengah	261.601	80.841	141.843	Central Java
DI Yogyakarta	111.180	35.276	71.324	DI Yogyakarta
Jawa Timur	417.564	60.220	411.236	East Java
Bali	1.306	1.678	225	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	2.002	431	1.018	Central Kalimantan
Kalimantan Timur	767	352	2.134	East Kalimantan
Kalimantan Selatan	16.782	-	3.069	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	36.400	8.115	57.777	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	6.290	-	5.198	North Maluku
NTB	70.434	21.883	5.309	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	1.079	53	299	Papua

"-" : Data tidak tersedia

"-" : Data not available

<b>Tabel 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi                      (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province)</b>			
<b>Propinsi</b>	<b>Usaha Kecil dan Menengah *) Small and Medium Enterprises</b>	<b>Selain Usaha Kecil dan Menengah *) Non Small and Medium Enterprises</b>	<b>Province</b>
Nanggroe Aceh Darussalam	824	2.183	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	4.717	2.950	<i>North Sumatera</i>
Sumatera Barat	1.323	2.415	<i>West Sumatera</i>
Sumatera Selatan	1.775	2.417	<i>South Sumatera</i>
Bangka Belitung	29	273	<i>Bangka Belitung</i>
Jambi	1.126	921	<i>Jambi</i>
Bengkulu	509	295	<i>Bengkulu</i>
Riau	1.509	1.888	<i>Riau</i>
Kepulauan Riau	1.167	996	<i>Riau Islands</i>
Lampung	1.459	898	<i>Lampung</i>
DKI Jakarta	50.024	27.052	<i>DKI Jakarta</i>
Jawa Barat	11.364	11.491	<i>West Java</i>
Banten	2.773	2.815	<i>Banten</i>
Jawa Tengah	7.365	3.477	<i>Central Java</i>
DI Yogyakarta	905	1.038	<i>DI Yogyakarta</i>
Jawa Timur	11.538	5.887	<i>East Java</i>
Bali	639	689	<i>Bali</i>
Kalimantan Barat	811	1.670	<i>West Kalimantan</i>
Kalimantan Tengah	259	386	<i>Central Kalimantan</i>
Kalimantan Timur	2.159	1.730	<i>East Kalimantan</i>
Kalimantan Selatan	1.904	888	<i>South Kalimantan</i>
Sulawesi Utara	216	307	<i>North Sulawesi</i>
Gorontalo	277	76	<i>Gorontalo</i>
Sulawesi Barat	135	112	<i>West Sulawesi</i>
Sulawesi Tengah	302	663	<i>Central Sulawesi</i>
Sulawesi Tenggara	263	515	<i>South East Sulawesi</i>
Sulawesi Selatan	2.503	2.393	<i>South Sulawesi</i>
Maluku	67	36	<i>Maluku</i>
Maluku Utara	89	113	<i>North Maluku</i>
NTB	1.031	751	<i>West Nusa Tenggara</i>
NTT	30	253	<i>East Nusa Tenggara</i>
Irian Jaya Barat	23	181	<i>West Irian Jaya</i>
Papua	388	209	<i>Papua</i>
Luar Indonesia	1	414	<i>Outside Indonesia</i>

\*) Angka-angka sementara

\*) Provisional figures

Juta Rupiah (in Million IDR)

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

<b>Propinsi</b>	<b>Usaha Kecil dan Menengah Small and Medium Enterprises</b>	<b>Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises</b>	<b>Province</b>
Nanggroe Aceh Darussalam	57.324	21.901	Nanggroe Aceh Darussalam
Sumatera Utara	13.409	64.746	North Sumatera
Sumatera Barat	107.589	27.362	West Sumatera
Sumatera Selatan	4.858	4.871	South Sumatera
Bangka Belitung	291.928	6.563	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	74.997	13.470	Bengkulu
Riau	19.458	80.173	Riau
Kepulauan Riau	6.460	32.524	Riau Islands
Lampung	53.708	146.811	Lampung
DKI Jakarta	14.450	6.085	DKI Jakarta
Jawa Barat	935.636	608.822	West Java
Banten	404.608	86.845	Banten
Jawa Tengah	323.427	160.858	Central Java
DI Yogyakarta	101.664	116.116	DI Yogyakarta
Jawa Timur	430.115	458.906	East Java
Bali	2.082	1.127	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	1.952	1.499	Central Kalimantan
Kalimantan Timur	884	2.369	East Kalimantan
Kalimantan Selatan	16.782	3.069	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	44.002	58.291	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	6.230	5.258	North Maluku
NTB	58.705	38.921	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	1.132	299	Papua

**Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten  
(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)**

Propinsi	Kota/Kabupaten	Pembiayaan (Financing) ')	Dana Pihak Ketiga (Depositor Funds) ')	FDR ')	City/District	Province
Banten	Kab. Tangerang	488	560	87,12%	Kab. Tangerang	Banten
	Kab. Serang	1.471	994	147,95%	Kab. Serang	
	Kotif Cilegon	1.190	686	173,39%	Kotif Cilegon	
	Kodya Tangerang	2.390	2.391	99,95%	Kodya Tangerang	
	Kota Tangerang Selatan	49	152	32,25%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	393	142	277,32%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	399	278	143,65%	Kab. Purwakarta	
	Kab. Karawang	142	104	136,46%	Kab. Karawang	
	Kab. Cianjur	732	345	212,39%	Kab. Cianjur	
	Kab. Bandung	235	210	112,26%	Kab. Bandung	
	Kab. Garut	191	116	165,22%	Kab. Garut	
	Kab. Majalengka	29	4	810,55%	Kab. Majalengka	
	Kodya Bandung	7.725	6.961	110,98%	Kodya Bandung	
	Kodya Bogor	3.088	3.056	101,06%	Kodya Bogor	
	Kodya Sukabumi	427	290	147,37%	Kodya Sukabumi	
	Kodya Cirebon	2.235	1.330	168,12%	Kodya Cirebon	
	Kotif Tasikmalaya	1.339	790	169,40%	Kotif Tasikmalaya	
	Kotif Cimahi	136	202	67,55%	Kotif Cimahi	
	Kotif Depok	1.095	1.479	74,09%	Kotif Depok	
Kotif Bekasi	4.596	5.495	83,63%	Kotif Bekasi		
Kab. Cirebon	6	4	146,34%	Kab. Cirebon		
Kab. Sukabumi	84	58	145,96%	Kab. Sukabumi		
DKI Jakarta	Wil. Kota Jakarta Pusat	19.537	34.223	57,09%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	2.400	3.196	75,10%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	7.495	5.768	129,94%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	44.926	44.088	101,90%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	2.719	4.434	61,31%	Wil. Kota Jakarta Timur	
DIY	Kodya Yogyakarta	2.122	2.939	72,18%	Kodya Yogyakarta	DIY
Jawa Tengah	Kab. Kendal	49	50	98,72%	Kab. Kendal	Jawa Tengah
	Kab. Pati	125	41	304,97%	Kab. Pati	
	Kab. Kudus	280	249	112,58%	Kab. Kudus	
	Kab. Banyumas	971	605	160,52%	Kab. Banyumas	
	Kab. Cilacap	97	95	101,44%	Kab. Cilacap	
	Kodya Semarang	3.930	3.656	107,50%	Kodya Semarang	
	Kodya Salatiga	97	33	292,91%	Kodya Salatiga	
	Kodya Pekalongan	689	701	98,28%	Kodya Pekalongan	
	Kodya Tegal	796	442	179,80%	Kodya Tegal	
	Kodya Surakarta	3.807	2.429	156,74%	Kodya Surakarta	

Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten (Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)						
Propinsi	Kota/Kabupaten	Pembiayaan (Financing) ')	Dana Pihak Ketiga (Depositor Funds) ')	FDR ')	City/District	Province
Jawa Timur	Kab. Gresik	330	317	104,26%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	1.277	890	143,57%	Kab. Sidoarjo	
	Kab. Pamekasan	224	206	108,72%	Kab. Pamekasan	
	Kab. Banyuwangi	296	125	237,10%	Kab. Banyuwangi	
	Kab. Jember	113	33	339,50%	Kab. Jember	
	Kodya Kediri	1.452	1.806	80,37%	Kodya Kediri	
	Kodya Blitar	80	37	217,27%	Kodya Blitar	
	Kab. Madiun	171	155	110,31%	Kab. Madiun	
	Kab. Bojonegoro	227	158	143,17%	Kab. Bojonegoro	
	Kodya Surabaya	9.996	10.380	96,30%	Kodya Surabaya	
	Kodya Malang	2.391	1.873	127,65%	Kodya Malang	
	Kab. Malang	859	595	144,38%	Kab. Malang	
	Kodya Madiun	12	8	148,36%	Kodya Madiun	
Bengkulu	Kodya Bengkulu	804	423	190,00%	Kodya Bengkulu	Bengkulu
Jambi	Kodya Jambi	2.047	925	221,18%	Kodya Jambi	Jambi
NAD	Kodya Banda Aceh	1.737	1.600	108,58%	Kodya Banda Aceh	NAD
	Kotif Lhokseumawe	756	385	196,15%	Kotif Lhokseumawe	
	Kotif Langsa	323	186	173,66%	Kotif Langsa	
	Kotif Simeulue	192	139	137,88%	Kotif Simeulue	
Sumatera Utara	Kab. Deli Serdang	221	201	109,51%	Kab. Deli Serdang	Sumatera Utara
	Kab. Karo	54	19	291,03%	Kab. Karo	
	Kab. Labuhan Batu	320	188	170,28%	Kab. Labuhan Batu	
	Kodya Tebing Tinggi	417	131	319,01%	Kodya Tebing Tinggi	
	Kodya Pematang Siantar	791	591	133,86%	Kodya Pematang Siantar	
	Kodya Sibolga	180	55	324,64%	Kodya Sibolga	
	Kodya Medan	4.470	4.283	104,37%	Kodya Medan	
	Kotif Padang Sidempuan	887	476	186,14%	Kotif Padang Sidempuan	
	Kab. Langkat	231	190	121,61%	Kab. Langkat	
Kodya Tanjung Balai	97	80	121,35%	Kodya Tanjung Balai		
Sumatera Barat	Kodya Bukittinggi	749	537	139,61%	Kodya Bukittinggi	Sumatera Barat
	Kodya Padang	2.083	1.806	115,30%	Kodya Padang	
	Kodya Solok	226	24	938,20%	Kodya Solok	
	Kodya Payakumbuh	681	186	366,62%	Kodya Payakumbuh	
Riau	Kab. Bengkalis	130	227	57,37%	Kab. Bengkalis	Riau
	Kodya Pekanbaru	2.915	3.156	92,36%	Kodya Pekanbaru	
	Kotif Dumai	352	405	86,86%	Kotif Dumai	



**Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten (Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)**

<b>Propinsi</b>	<b>Kota/Kabupaten</b>	<b>Pembiayaan (Financing) ')</b>	<b>Dana Pihak Ketiga (Depositor Funds) ')</b>	<b>FDR ')</b>	<b>City/District</b>	<b>Province</b>
Kepulauan Riau	Kotif Tanjungpinang	642	656	97,80%	Kotif Tanjungpinang	Kepulauan Riau
	Kodya Pulau Batam	1.521	988	154,04%	Kodya Pulau Batam	
Sumatera Selatan	Kodya Palembang	3.302	3.356	98,41%	Kodya Palembang	Sumatera Selatan
	Kotif Lubuklinggau	207	59	347,78%	Kotif Lubuklinggau	
	Kotif Prabumulih	239	105	226,39%	Kotif Prabumulih	
	Kab. Ogan Komering Ulu	445	239	185,87%	Kab. Ogan Komering Ulu	
Bangka Belitung	Kodya Pangkal Pinang	302	182	165,75%	Kodya Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	466	239	194,91%	Kab. Lampung Tengah	Lampung
	Kodya Bandar Lampung	1.721	1.182	145,65%	Kodya Bandar Lampung	
	Kodya Metro	170	85	198,43%	Kodya Metro	
Kalimantan Selatan	Kab. Tabalong	62	32	196,89%	Kab. Tabalong	Kalimantan Selatan
	Kodya Banjarmasin	2.501	2.334	107,16%	Kodya Banjarmasin	
	Kodya Banjarbaru	228	158	144,54%	Kodya Banjarbaru	
Kalimantan Barat	Kodya Pontianak	2.297	1.421	161,63%	Kodya Pontianak	Kalimantan Barat
	Kab. Sambas	62	28	224,15%	Kab. Sambas	
	Kotif Singkawang	121	29	412,26%	Kotif Singkawang	
Kalimantan Timur	Kab. Kutai	306	309	99,17%	Kab. Kutai	Kalimantan Timur
	Kodya Samarinda	1.795	1.917	93,67%	Kodya Samarinda	
	Kodya Balikpapan	1.709	1.293	132,18%	Kodya Balikpapan	
	Kodya Bontang	79	148	53,24%	Kodya Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	56	64	87,30%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	81	51	158,74%	Kab. Kotawaringin Timur	
	Kodya Palangkaraya	508	380	133,58%	Kodya Palangkaraya	
Sulawesi Tengah	Kodya Palu	748	531	140,86%	Kodya Palu	Sulawesi Tengah
	Kab. Morowali	216	150	143,94%	Kab. Morowali	
Sulawesi Barat	Kab. Mamuju	247	99	249,66%	Kab. Mamuju	Sulawesi Barat
Sulawesi Selatan	Kab. Maros	154	67	228,83%	Kab. Maros	Sulawesi Selatan
	Kodya Makassar	4.656	2.632	176,90%	Kodya Makassar	
	Kab. Bone	86	86	99,34%	Kab. Bone	
Gorontalo	Kab. Gorontalo	353	294	120,37%	Kab. Gorontalo	Gorontalo
Sulawesi Tenggara	Kab. Kendari	779	622	125,10%	Kab. Kendari	Sulawesi Tenggara
Sulawesi Utara	Kodya Manado	523	207	252,45%	Kodya Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Timur	164	102	160,57%	Kab. Lombok Timur	Nusa Tenggara Barat
	Kodya Mataram	1.555	814	191,13%	Kodya Mataram	
	Kab. Lombok Tengah	63	4	1733,97%	Kab. Lombok Tengah	
Bali	Kodya Denpasar	1.328	743	178,78%	Kodya Denpasar	Bali
Nusa Tenggara Timur	Kodya Kupang	283	124	227,69%	Kodya Kupang	Nusa Tenggara Timur
Maluku	Kodya Ambon	103	229	44,91%	Kodya Ambon	Maluku

**Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten  
(Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)**

<b>Propinsi</b>	<b>Kota/Kabupaten</b>	<b>Pembiayaan (Financing) <sup>*)</sup></b>	<b>Dana Pihak Ketiga (Depositor Funds) <sup>*)</sup></b>	<b>FDR <sup>*)</sup></b>	<b>City/District</b>	<b>Province</b>
Irian Jaya Barat	Kodya Sorong	204	234	87,14%	<i>Kodya Sorong</i>	<i>Irian Jaya Barat</i>
Papua	Kab. Jayapura	597	492	121,33%	<i>Kab. Jayapura</i>	<i>Papua</i>
Maluku Utara	Kotif Ternate	202	264	76,41%	<i>Kotif Ternate</i>	<i>Maluku Utara</i>
Luar Indonesia	Di Luar Indonesia	415	1.169	35,47%	<i>Di Luar Indonesia</i>	<i>Luar Indonesia</i>

<sup>\*)</sup> Angka-angka sementara

<sup>\*)</sup> Provisional figures