

Statistik Perbankan Syariah

(Islamic Banking Statistics)

Agustus

2013

August



BANK INDONESIA

KATA PENGANTAR

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyediakan informasi mengenai data perbankan syariah di Indonesia. Statistik ini diterbitkan setiap bulan oleh Direktorat Perbankan Syariah - Bank Indonesia dan disusun untuk memenuhi kebutuhan intern Bank Indonesia dan kebutuhan pihak ekstern mengenai kegiatan perbankan syariah beserta perkembangannya.

Guna memberikan pemahaman yang tepat terhadap data yang disajikan, kami sarankan agar pembaca terlebih dahulu memahami penjelasan, singkatan serta daftar istilah yang ada.

Kami mengharapkan agar data yang disajikan dapat memberikan manfaat yang optimal bagi pembaca. Apabila pembaca ingin menyampaikan pertanyaan atau masukan, silakan menghubungi kami melalui email: TimInformasiPerbankanSyariah@bi.go.id

Direktorat Perbankan Syariah
BANK INDONESIA

FOREWORD

The Islamic Banking Statistics is a media publication that provides information regarding the Islamic Banking Industry in Indonesia. This monthly publication is published by the Directorate of Islamic Banking, Bank Indonesia, to accomodate the needs of the stakeholders.

In order to get a better understanding about the data presented in this publication, we suggest that the readers go through the clarification, abbreviations and glossary.

We hope that this publication gives benefit to our readers.

For questions or suggestions, kindly send email to:

TimInformasiPerbankanSyariah@bi.go.id

Directorate of Islamic Banking
BANK INDONESIA

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PENJELASAN

1. Data yang digunakan dalam SPS bersumber dari Laporan Bulanan Bank Umum Syariah (LBUS) dan Laporan Bulanan Bank Pembiayaan Rakyat Syariah (LapBul BPRS) kecuali dinyatakan lain.
2. Data Non Performing Financing yang ditampilkan merupakan Non Performing Financing gross yaitu tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian.
3. Proses download data.
Data LBUS dan LapBul BPRS yang disampaikan 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 dalam SPS dengan publikasi yang lain. Oleh karena itu pembaca dihimbau memperhatikan waktu proses data. Pemrosesan data SPS bulan Agustus 2013 dilakukan pada tanggal 8 Oktober 2013.
4. Nominal data Bank Umum Syariah dan Unit Usaha Syariah disajikan dalam milyar rupiah sedangkan data Bank Pembiayaan Rakyat Syariah disajikan dalam jutaan rupiah.
5. Formulasi perhitungan dilakukan dalam satuan penuh dan disajikan dalam nominal sesuai pada butir 4. Pembulatan ke atas dilakukan untuk data dengan angka di belakang koma lebih besar atau sama dengan lima (contoh : 6,50 milyar dibulatkan menjadi 7 milyar dan 7,61 juta dibulatkan menjadi 8 juta), sedangkan pembulatan ke bawah dilakukan untuk data dengan angka dibelakang koma lebih kecil dari 5 (contoh : 6,49 milyar dibulatkan menjadi 6 milyar dan 7,16 juta dibulatkan menjadi 7 juta).
6. Publikasi buku Statistik Perbankan Syariah dapat dilihat melalui website Bank Indonesia www.bi.go.id

CLARIFICATION

1. The data presented in the Islamic Banking Statistics is derived from the Islamic Bank and Islamic Rural Bank Monthly Reports unless mentioned otherwise.
2. Non Performing Financing data is shown as the gross non performing financing that is without taking into account the reserve formed in anticipation of the risk of losses.
3. Data downloading process.
Data of the Islamic Bank and Islamic Rural Bank Monthly Report is submitted by reporting banks to Bank Indonesia and is processed on the web server. The difference in the processing time may result in variations of the data published in this Islamic Banking Statistics compared to other published data. Therefore, readers are recommended to take notice of the data processing time. The data processing time of the August 2013 Islamic Banking Statistics is on Oktober 8, 2013.
4. The amount of Islamic Commercial Bank and Islamic Business Unit data represents in billion rupiah while Islamic Rural Bank data represents in million rupiah.
5. Calculation performed in full amount and represent in nominal as inform in number 4 above. The data that have a decimal value equal or higher than five, will be round up (ex: amount 6,50 billion round up to 7 billion, and amount 7,61 million round up to 8 million), and the others round down (ex: amount 6,49 billion round down to 6 billion, and amount 7,16 million round down to 7 million).
6. The Islamic Banking Statistics published in page of Bank Indonesia www.bi.go.id.

DAFTAR SINGKATAN

UUS	:	Unit Usaha Syariah
BUS	:	Bank Umum Syariah
BPRS	:	Bank Pembiayaan Rakyat Syariah
PT	:	Perseroan Terbatas
BPD	:	Bank Pembangunan Daerah
SWBI	:	Sertifikat Wadiah Bank Indonesia
SBIS	:	Sertifikat Bank Indonesia Syariah
UKM	:	Usaha Kecil dan Menengah
PPAP	:	Penyisihan Penghapusan Aktiva Produktif
PUAS	:	Pasar Uang Antar Bank berdasarkan prinsip Syariah
FDR	:	Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga
NPF	:	Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan
ROA	:	Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata
ROE	:	Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata
BOPO	:	Rasio Biaya Operasional terhadap Pendapatan Operasional
DPK	:	Dana Pihak Ketiga
PYD	:	Pembiayaan yang Diberikan

ABBREVIATIONS

UUS	:	Islamic Business Unit of a Conventional Bank
BUS	:	Islamic Commercial Bank
BPRS	:	Islamic Rural Bank
PT	:	Limited Liabilities Company
BPD	:	Regional Government Bank
SWBI	:	Wadiah Islamic Certificate of Bank Indonesia
SBIS	:	Islamic Certificate of Bank Indonesia
UKM	:	Small and Medium Scale Enterprise
PPAP	:	Allowances for Earning Assets Losses
PUAS	:	Interbank Islamic Money Market
FDR	:	Financing to Deposit Ratio
NPF	:	Non Performing Financing
ROA	:	Return on Assets, that is the ratio of annualized earnings before taxes to average assets
ROE	:	Return on Equity, that is the ratio of annualized earnings after taxes to average equity
BOPO	:	The ratio of Operational Expenses to Operational Revenue
DPK	:	Depositor Funds
PYD	:	Financing
IDR	:	Indonesian Rupiah

DAFTAR ISTILAH

GLOSARY

- 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
Ijara Contract
- : Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan.
The selling of benefit or use or service for a fixed price or wage.
- Akad Qardh
Qardh Contract
- : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.
A loan in which the debtor is only required to repay the amount borrowed.
- Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus
Equivalent rate of return/profit sharing/fee/bonus
- Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor.
Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.

Tabel 1. Jaringan Kantor Perbankan Syariah (Islamic Banking Network)																				
	2007	2008	2009	2010	2011	2012					2013									
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug		
Bank Umum Syariah																				Islamic Commercial Bank
- Jumlah Bank	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	- Number of Banks
- Jumlah Kantor	401	581	711	1.215	1.401	1.598	1.650	1.686	1.714	1.745	1.780	1.801	1.812	1.858	1.870	1.877	1.882	1.920	- Number of Offices	
Unit Usaha Syariah																				Islamic Business Unit
- Jumlah Bank Umum Konvensional yang memiliki UUS	26	27	25	23	24	24	24	24	24	24	24	24	24	24	24	24	24	24	- Number of Conventional Banks that have Islamic Business Unit	
- Jumlah Kantor	196	241	287	262	336	498	500	502	506	517	521	524	529	538	546	543	550	554	- Number of Offices	
Bank Pembiayaan Rakyat Syariah																				Islamic Rural Bank
- Jumlah Bank	114	131	138	150	155	156	156	156	156	158	158	158	159	159	159	159	160	160	- Number of Banks	
- Jumlah Kantor	185	202	225	286	364	364	386	390	390	401	398	395	399	386	399	397	398	398	- Number of Offices	
Total Kantor	782	1.024	1.223	1.763	2.101	2.460	2.536	2.578	2.610	2.663	2.699	2.720	2.740	2.782	2.815	2.817	2.830	2.872	Total Number of Offices	

Tabel 2. Jaringan Kantor Individual Perbankan Syariah (Individual Islamic Banking Network)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	404	1.283	222	Islamic Commercial Bank
1 PT Bank Syariah Muamalat Indonesia	81	173	120	1 PT Bank Syariah Muamalat Indonesia
2 PT Bank Syariah Mandiri	136	433	56	2 PT Bank Syariah Mandiri
3 PT Bank Syariah Mega Indonesia	35	315	6	3 PT Bank Syariah Mega Indonesia
4 PT Bank Syariah BRI	50	153	8	4 PT Bank Syariah BRI
5 PT Bank Syariah Bukopin	11	5	-	5 PT Bank Syariah Bukopin
6 PT Bank Panin Syariah	5	-	-	6 PT Bank Panin Syariah
7 PT Bank Victoria Syariah	7	6	-	7 PT Bank Victoria Syariah
8 PT BCA Syariah	6	6	19	8 PT BCA Syariah
9 PT Bank Jabar dan Banten	8	22	-	9 PT Bank Jabar dan Banten
10 PT Bank Syariah BNI	64	170	13	10 PT Bank Syariah BNI
11 PT Maybank Indonesia Syariah	1	-	-	11 PT Maybank Indonesia Syariah
Unit Usaha Syariah	162	298	70	Islamic Business Unit
12 PT Bank Danamon	25	144	-	12 PT Bank Danamon
13 PT Bank Permata	12	9	-	13 PT Bank Permata
14 PT Bank Internasional Indonesia (BII)	5	21	-	14 PT Bank Internasional Indonesia (BII)
15 PT CIMB Niaga	29	5	-	15 PT CIMB Niaga
16 HSBC, Ltd.	-	-	-	16 HSBC, Ltd.
17 PT Bank DKI	2	8	6	17 PT Bank DKI
18 BPD DIY	1	2	5	18 BPD DIY
19 BPD Jawa Tengah (Jateng)	2	3	2	19 BPD Jawa Tengah (Jateng)
20 BPD Jawa Timur (Jatim)	1	3	37	20 BPD Jawa Timur (Jatim)
21 BPD Banda Aceh	2	12	-	21 BPD Banda Aceh
22 BPD Sumatera Utara (Sumut)	5	3	-	22 BPD Sumatera Utara (Sumut)
23 BPD Sumatera Barat (Sumbar)	3	5	-	23 BPD Sumatera Barat (Sumbar)
24 BPD Riau	2	5	-	24 BPD Riau
25 BPD Sumatera Selatan (Sumsel)	3	1	6	25 BPD Sumatera Selatan (Sumsel)
26 BPD Kalimantan Selatan (Kalsel)	2	-	-	26 BPD Kalimantan Selatan (Kalsel)
27 BPD Kalimantan Barat (Kalbar)	1	3	3	27 BPD Kalimantan Barat (Kalbar)
28 BPD Kalimantan Timur (Kaltim)	2	12	2	28 BPD Kalimantan Timur (Kaltim)
29 BPD Sulawesi Selatan (Sulsel)	3	1	-	29 BPD Sulawesi Selatan (Sulsel)
30 BPD Nusa Tenggara Barat (NTB)	2	4	1	30 BPD Nusa Tenggara Barat (NTB)
31 PT BTN	22	12	1	31 PT BTN
32 PT Bank Tabungan Pensiunan Nasional (BTPN)	12	45	-	32 PT Bank Tabungan Pensiunan Nasional (BTPN)
33 PT OCBC NISP	6	-	-	33 PT OCBC NISP
34 PT Bank Sinarmas	19	-	7	34 PT Bank Sinarmas
35 BPD Jambi	1	-	-	35 BPD Jambi
Bank Pembiayaan Rakyat Syariah	0	-	0	Islamic Rural Bank
TOTAL	566	1.581	292	TOTAL

Keterangan:

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

Note:

- HO = Head Office
- IBU = Islamic Banking Unit
- HOO = Head Operational Office
- BO = Branch Office
- SBO/SSU = Sub Branch Office/Syar'ia Services Unit
- CO = Cash Office
- Not include Office Channelling

Tabel 3. Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi (Number of Islamic Rural Bank based on Location)																			
Provinsi	2007	2008	2009	2010	2011	2012					2013							Province	
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
1 Jawa Barat	28	28	27	28	27	27	27	27	27	27	27	27	27	27	27	27	27	27	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	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3 DKI Jakarta
4 D.I. Yogyakarta	6	9	9	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	13	15	19	21	21	23	23	23	23	24	24	24	24	24	24	24	24	24	5 Central Java
6 Jawa Timur	19	23	25	29	30	30	30	30	30	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	5	6	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	7	7	7	8	10	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	4	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	2	4	4	4	4	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 South Sumatera
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Bangka Belitung
15 Kepulauan Riau	0	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Riau Islands
16 Lampung	3	5	5	5	6	7	7	7	7	7	7	7	7	7	7	7	7	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	0	0	0	0	0	0	0	0	0	0	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	7	7	7	7	7	7	7	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	0	1	1	1	1	1	1	1	1	1	1	1	1	1	32 West Irian Jaya
33 Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33 North Maluku
Total	114	131	138	150	155	156	156	156	156	158	158	158	159	159	159	159	160	160	Total

Tabel 4. Layanan Syariah (Office Channeling)																					
	2007	2008	2009	2010	2011	2012					2013										
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug		
1	UUS Bank Danamon	70	70	80	137	137	137	137	137	137	137	137	137	137	137	137	137	137	137	1	UUS Bank Danamon
2	UUS Bank Permata	184	186	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	2	UUS Bank Permata
3	UUS BII	8	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	36	64	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	63	143	505	522	522	522	522	522	522	522	522	522	522	522	522	522	522	522	5	UUS CIMB Niaga
6	UUS BTPN	0	8	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	6	UUS BTPN
7	UUS HSBC	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	7	UUS HSBC
8	UUS BPD DKI	21	33	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	0	0	0	0	0	0	9	UUS BPD Banda Aceh
10	UUS BPD Sumut	63	76	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	10	UUS BPD Sumut
11	UUS BPD Riau	8	33	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	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	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	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	15	UUS BPD DIY
16	UUS BPD Jatim	0	0	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	10	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	17	UUS BPD Kalsel
18	UUS BPD Kalbar	0	1	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	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	20	UUS BPD Sulsel
21	UUS BPD Nusa Tenggara Barat	1	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	21	UUS BPD Nusa Tenggara Barat
22	UUS OCBC NISP			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	UUS OCBC NISP
23	UUS Bank Sinarmas			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	UUS Bank Sinarmas
24	UUS BNI	636	640	641																24	UUS BNI
25	UUS BPD Jabar dan Banten	9	28	28																25	UUS BPD Jabar dan Banten
26	UUS BEI	0	0																	26	UUS BEI
27	UUS Bukopin	27	29																	27	UUS Bukopin
28	UUS IFI	1	1																	28	UUS IFI
29	UUS BRI	0	0																	29	UUS BRI
30	UUS Lippo	0	0																	30	UUS Lippo
31	UUS BPD Jambi																			31	UUS BPD Jambi

Tabel 5. Jumlah Pekerja di Perbankan Syariah (Number of Worker in Islamic Banking)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Bank Umum Syariah	4.311	6.609	10.348	15.224	21.820	22.853	23.303	23.502	23.853	24.111	24.598	25.141	25.346	25.055	25.594	25.602	25.582	26.229	Islamic Commercial Bank
Unit Usaha Syariah	2.266	2.562	2.296	1.868	2.067	3.043	3.042	3.053	3.057	3.108	8.426	8.264	8.338	8.532	8.731	9.124	9.781	9.854	Islamic Business Unit
Bank Pembiayaan Rakyat Syariah	2.108	2.581	2.799	3.172	3.773	4.254	4.292	4.320	4.293	4.359	4.462	4.582	4.589	4.678	4.859	4.817	4.824	4.845	Islamic Rural Bank

Tabel 6 . Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank and Islamic Business Unit Condensed Balance Sheet)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Kas	488	759	1.017	1.453	1.968	3.030	2.315	2.312	2.277	2.577	2.379	2.169	2.039	2.252	2.233	2.190	3.134	3.251	1 Cash
2 Penempatan pada Bank Indonesia	4.540	5.189	10.393	16.393	27.127	16.497	18.479	18.520	19.557	26.713	24.201	23.072	28.092	23.198	25.035	24.212	21.940	25.146	2 Deposit in Bank Indonesia
3 Penempatan pada Bank Lain	1.667	1.978	3.036	4.138	4.846	4.527	5.097	5.158	5.322	6.004	4.838	4.751	6.135	6.342	6.665	7.226	5.780	5.353	3 Placement in Other Bank
4 Surat Berharga yang Dimiliki	1.388	2.683	3.786	5.733	5.902	7.563	7.563	7.817	7.671	7.822	7.738	8.567	8.347	9.032	9.145	9.029	9.106	9.187	4 Investment in Securities
5 Pembiayaan	27.944	38.199	46.886	68.181	102.655	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.081	163.407	167.259	171.227	174.486	174.537	5 Financing
6 Tagihan Lainnya	182	136	171	351	403	622	571	565	549	471	486	554	479	413	436	462	466	594	6 Billing and Acceptable Liabilities
7 Aktiva Istisna dalam Penyelesaian	9	32	24	14	14	31	35	32	31	33	30	33	35	23	25	29	28	29	7 Istisna Assets in Progress
8 Penyisihan Penyusutan A.P	785	1.148	1.649	2.069	2.410	3.054	3.171	3.283	3.512	3.509	3.719	3.801	3.998	4.089	4.290	4.110	4.115	4.185	8 Allowances for earning assets losses
9 Penyertaan	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	47	9 Investment in other entities
10 Aktiva Tetap dan inventaris	296	436	672	899	1.194	1.497	1.538	1.606	1.724	1.803	1.793	1.840	1.854	1.877	1.895	1.885	1.892	1.916	10 Fixed Assets and Equipment
11 Antar kantor Aktiva	14.261	24.882	33.853	49.707	76.751	79.269	81.807	84.932	88.253	92.960	91.141	93.668	98.915	99.972	102.215	104.361	106.463	111.862	11 Inter - Office Assets
12 Rupa-rupa Aktiva	743	1.200	1.623	2.338	3.721	5.811	5.782	5.733	5.872	5.547	5.632	5.680	5.492	5.298	6.993	6.366	6.419	6.546	12 Other assets
TOTAL AKTIVA*	36.538	49.555	66.090	97.519	145.467	161.534	168.660	174.094	179.871	195.018	193.110	196.988	209.603	207.800	215.444	218.566	219.183	223.503	TOTAL AKTIVA*
PASIVA																			
1 Dana Pihak Ketiga	28.012	36.852	52.271	76.036	115.415	123.673	127.678	134.453	138.671	147.512	148.731	150.795	156.964	158.519	163.858	163.966	166.453	170.222	1 Depositor Funds
2 Kewajiban kepada Bank Indonesia	32	68	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2 Liabilities to Bank Indonesia
3 Kewajiban kepada Bank Lain	1.951	2.419	3.717	4.924	6.648	7.316	8.779	7.778	8.201	11.576	7.909	8.558	12.791	11.405	11.859	13.491	12.442	11.647	3 Liabilities to other Bank
4 Surat Berharga yang Diterbitkan	350	311	340	325	924	1.572	1.532	1.537	1.537	1.537	1.537	1.537	2.171	2.171	2.171	2.171	1.980	1.980	4 Securities
5 Pinjaman Diterima	155	150	512	483	1.520	1.752	1.879	1.852	1.851	2.055	2.056	2.055	2.056	2.056	2.057	2.139	2.138	2.139	5 Received Borrowing
6 Kewajiban lainnya	473	727	845	1.321	1.783	2.471	2.574	2.453	2.584	2.634	2.619	2.711	2.768	2.691	2.903	3.116	3.020	3.214	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	17.428	30.283	37.601	54.555	83.973	90.100	93.602	96.309	100.272	107.117	105.965	109.186	115.777	115.059	118.473	120.890	122.417	127.501	8 Inter -Office Liabilities
9 Rupa-rupa Pasiva	260	463	582	965	1.291	1.664	1.859	1.817	1.927	2.207	1.916	2.054	2.215	1.878	2.076	2.203	1.982	2.037	9 Other Liabilities
10 Modal disetor	1.017	1.752	1.946	5.965	6.611	6.011	6.011	6.011	6.011	6.311	6.311	7.196	7.498	7.603	7.603	8.152	8.151	8.150	10 Paid-in capital
11 Tambahan modal disetor	132	466	468	516	816	618	618	618	618	618	618	618	618	516	516	514	514	514	11 Additional paid-in capital
12 Selisih Penilaian kembali Aktiva Tetap	-	13	-	12	64	3	3	4	4	4	4	5	5	8	3	11	13	13	12 Different appraisal Fixed Asset
13 Cadangan	275	335	449	491	579	907	915	914	913	913	915	915	944	943	1.004	1.004	1.013	1.014	13 Reserves
a. Cadangan Umum	275	335	449	491	571	905	912	912	912	912	912	912	912	943	1.004	1.004	1.013	1.013	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	8	2	3	3	1	2	3	4	1	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14 Net Income
a. Tahun-tahun lalu	149	152	315	527	1.069	1.897	1.890	1.890	1.890	1.895	4.248	4.216	3.514	3.410	3.347	3.197	3.187	3.186	Previous years
b. Tahun berjalan	540	432	791	1.051	1.475	1.752	2.029	2.333	2.577	2.541	359	659	1.044	1.361	1.636	1.922	2.186	2.515	Current year
TOTAL PASIVA*	36.538	49.555	66.090	97.519	145.467	161.534	168.660	174.094	179.871	195.018	193.110	196.988	209.603	207.800	215.444	218.566	219.183	223.503	TOTAL PASIVA*

*Net

Tabel 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet)																			
	2007	2008	2009	2010	2011	2012				2013									
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
1 Kas	25.090	25.150	28.938	30.760	39.628	51.503	57.244	60.480	58.380	69.371	55.956	57.619	57.414	59.415	53.620	57.883	63.851	62.311	1 Cash
2 Penempatan pada Bank Lain	232.589	334.050	407.663	525.332	652.098	690.960	737.047	765.351	796.344	905.948	953.507	939.801	916.442	854.521	807.474	763.547	723.224	871.730	2 Placement in Other Bank
3 Pembiayaan	890.709	1.256.610	1.586.919	2.060.437	2.675.930	3.335.761	3.404.739	3.465.137	3.529.357	3.553.520	3.565.521	3.657.567	3.749.205	3.891.842	4.032.718	4.160.304	4.260.883	4.240.623	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	17.491	35.339	32.413	39.172	44.705	62.459	63.080	64.439	64.374	67.446	69.848	72.242	73.713	76.652	80.242	79.934	85.255	102.371	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	28.273	40.499	46.595	59.652	75.933	87.540	88.354	87.761	90.843	95.674	95.729	98.169	101.633	105.408	113.138	112.974	114.322	113.707	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	48.921	62.327	73.461	84.118	95.365	150.358	145.735	146.541	143.857	141.885	144.715	148.914	145.593	148.928	147.135	154.923	169.586	175.033	8 Other assets
TOTAL AKTIVA*	1.215.916	1.693.332	2.123.581	2.738.745	3.520.417	4.253.662	4.370.039	4.460.831	4.581.568	4.698.952	4.745.579	4.829.827	4.896.574	4.983.462	5.073.842	5.169.696	5.246.610	5.361.033	TOTAL AKTIVA*
PASIVA																			
1 Dana Pihak Ketiga	717.858	975.815	1.250.603	1.603.778	2.095.333	2.611.314	2.686.937	2.776.159	2.841.475	2.937.802	2.984.272	3.061.863	3.132.989	3.176.886	3.215.790	3.209.453	3.240.056	3.340.032	1 Depositor Funds
2 Kewajiban kepada Bank Lain	175.803	271.481	353.068	520.882	694.113	804.267	827.493	823.337	816.918	855.233	859.337	877.288	874.150	885.717	908.830	995.118	1.038.102	1.056.183	2 Liabilities to other Bank
3 Pinjaman Diterima	51.544	68.268	56.744	52.170	79.523	85.524	88.415	84.814	99.288	90.953	74.436	51.893	51.869	58.851	59.672	52.963	52.032	55.042	3 Received Borrowing
4 Kewajiban lainnya	10.912	19.545	18.419	18.802	23.194	34.714	35.099	33.928	35.675	34.568	36.143	43.629	47.523	47.448	46.860	45.362	46.288	42.526	4 Other Liabilities
5 Pinjaman Subordinasi	3	3	353	650	700	700	700	700	700	700	700	700	700	700	941	1.021	1.072	1.090	5 Subordinated Loan
6 Rupa-rupa Pasiva **	24.989	35.861	33.351	54.921	68.943	77.525	80.405	71.496	69.761	77.356	85.841	85.230	88.564	91.694	98.828	102.978	101.018	94.836	6 Other Liabilities
7 Modal disetor (Paid-in capital)	176.690	221.651	294.942	347.000	390.216	451.684	454.543	459.723	470.349	472.202	477.967	480.950	487.110	503.557	523.022	528.623	530.641	543.691	7 Paid-in capital
8 Tambahan modal disetor	17.610	54.605	41.929	47.448	52.856	77.657	75.764	79.633	79.657	86.171	82.008	94.842	98.941	104.885	112.885	116.493	119.030	115.808	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	-	-	-	-	-	384	384	384	-	-	-	-	-	1	-	-	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	11.650	16.638	22.582	30.096	40.106	51.285	51.127	50.683	50.782	50.475	51.160	53.677	63.884	65.195	66.475	66.931	66.994	66.997	General Reserves
b. Cadangan Tujuan	9.034	11.699	14.235	11.519	10.157	12.655	12.655	12.561	10.311	10.285	10.375	10.661	12.624	13.016	14.180	14.395	14.348	14.325	Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(8.639)	(14.501)	(22.111)	(24.640)	(26.023)	(23.347)	(23.611)	(23.893)	(23.810)	(23.659)	73.688	48.388	6.639	(9.118)	(28.364)	(30.215)	(34.837)	(34.810)	Previous years
b. Tahun berjalan	27.064	29.787	54.599	70.243	86.654	69.684	80.511	91.307	102.916	106.482	9.652	20.705	31.583	44.631	54.723	66.573	71.866	65.313	Current year
TOTAL PASIVA*	1.215.916	1.693.332	1.962.225	2.738.745	3.520.417	4.253.662	4.370.039	4.460.831	4.554.407	4.698.952	4.745.579	4.829.827	4.896.574	4.983.462	5.073.842	5.169.696	5.246.610	5.361.033	TOTAL PASIVA*

* Net

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

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	3.795	5.093	6.620	8.757	12.457	10.481	11.929	13.501	15.098	16.939	1.693	3.340	5.106	6.950	8.881	10.708	12.618	14.504	1 Operating Revenue
2 Pendapatan Operasional Lainnya	406	632	1.551	1.252	2.495	1.915	2.169	2.416	2.658	3.071	264	539	955	1.299	1.656	2.117	2.634	3.900	2 Other operating Revenue
3 Pendapatan non operasional	1.260	2.061	3.500	4.371	5.456	2.410	2.718	3.050	3.391	3.854	355	725	1.197	1.569	1.661	2.578	3.109	3.799	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat	1.468	1.938	2.697	3.261	4.997	3.922	4.455	5.000	5.548	6.130	599	1.194	1.828	2.470	3.121	3.819	4.531	5.239	4 Profit Sharing for Unrestricted Investment -/-
Total pendapatan	3.993	5.848	8.975	11.119	15.412	10.885	12.361	13.967	15.598	17.734	1.713	3.411	5.431	7.347	9.077	11.583	13.830	16.964	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	1.774	2.603	3.135	4.472	6.660	5.483	6.192	6.966	7.805	8.750	838	1.686	2.692	3.731	4.724	5.954	7.085	8.328	1 Operating Expenses
2 Beban operasional lainnya	317	492	1.485	963	1.147	948	1.083	1.227	1.386	1.656	119	250	396	543	977	906	1.077	1.925	2 Other Operating Expenses
3 Beban non operasional	1.273	2.147	3.523	4.383	5.568	2.405	2.718	3.055	3.400	3.905	351	729	1.150	1.529	1.608	2.551	3.207	3.885	3 Non Operating Expenses
Total Beban	3.365	5.242	8.143	9.818	13.375	8.835	9.993	11.248	12.591	14.312	1.307	2.665	4.238	5.803	7.309	9.411	11.369	14.138	Total Expenses
C. Laba tahun berjalan	628	605	832	1.301	2.037	2.049	2.368	2.719	3.007	3.423	405	746	1.192	1.544	1.768	2.172	2.462	2.827	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	33	78	(73)	108	252	0	1	1	1	451	0	0	0	0	0	0	1	1	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	595	528	904	1.193	1.786	2.049	2.367	2.719	3.007	2.972	405	746	1.192	1.544	1.768	2.171	2.461	2.826	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	55	92	135	165	344	298	339	386	431	506	46	86	148	184	132	250	276	312	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	540	436	769	1.028	1.442	1.751	2.028	2.332	2.576	2.466	359	659	1.044	1.360	1.636	1.921	2.185	2.514	G. Net Income

Tabel 9. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Income Statement)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	203.063	293.964	382.183	484.935	586.606	478.503	544.138	619.799	683.835	756.723	72.194	140.322	213.448	289.050	366.614	445.132	526.907	605.879	1 Operating Revenue
2 Pendapatan Operasional Lainnya	22.927	32.883	43.074	55.639	73.767	71.840	80.909	84.136	101.125	111.280	9.375	18.370	28.778	39.443	50.448	61.160	72.052	79.166	2 Other operating Revenue
3 Pendapatan non operasional	6.159	6.714	8.085	12.528	10.914	14.067	15.145	16.052	16.717	17.948	829	1.788	2.892	4.593	5.517	6.413	8.216	9.097	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	77.246	108.154	138.769	180.257	226.083	184.909	211.274	237.946	265.156	292.584	27.405	53.114	79.726	107.317	134.071	161.884	193.492	222.936	4 Profit Sharing for Unrestricted Investment -/-
Total pendapatan	154.903	225.407	294.572	372.844	445.204	379.501	428.919	482.040	536.520	593.366	54.993	107.366	165.393	225.769	288.509	350.820	413.683	471.205	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	105.458	162.045	194.209	245.534	299.847	272.147	305.224	344.465	378.506	426.132	40.558	77.431	119.475	161.956	207.942	253.188	304.678	363.320	1 Operating Expenses
2 Beban operasional lainnya	8.455	14.767	24.593	35.795	36.311	20.589	23.702	24.114	30.027	29.963	2.124	4.161	6.660	8.801	12.085	14.409	17.923	19.683	2 Other Operating Expenses
3 Beban non operasional	6.797	8.214	8.565	7.611	7.381	6.785	7.611	8.392	9.116	10.488	723	1.362	2.232	2.597	3.851	4.724	5.880	6.918	3 Non Operating Expenses
Total Beban	120.709	185.027	227.368	288.940	343.538	299.521	336.537	376.971	417.650	466.582	43.405	82.953	128.367	173.354	223.878	272.321	328.482	389.921	Total Expenses
C. Laba tahun berjalan	34.193	40.381	67.000	83.905	101.666	79.980	92.382	105.069	118.871	126.784	11.588	24.413	37.026	52.408	64.631	78.499	85.202	81.284	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	372	626	967	1.286	1.289	894	986	1.129	1.302	1.846	158	300	437	596	763	1.212	1.132	1.277	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	33.821	39.755	66.033	82.619	100.377	79.086	91.396	103.940	117.569	124.938	11.430	24.113	36.589	51.812	63.869	77.287	84.070	80.008	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	7.013	9.976	11.495	12.375	13.723	9.402	10.884	12.633	14.653	18.456	1.778	3.408	5.005	7.190	9.145	10.714	12.825	14.695	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	26.809	29.787	54.562	70.243	86.654	69.684	80.511	91.307	102.916	106.482	9.652	20.705	31.583	44.631	54.723	66.573	71.178	65.313	G. Net Income

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)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
1 Biaya promosi	135	180	154	236	339	197	224	261	296	372	16	39	62	89	108	134	169	196	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	19	32	45	60	55	69	79	91	103	119	8	16	26	38	52	67	82	88	2 Cost of education and training
Total	153	212	200	296	395	265	303	352	399	490	24	56	88	127	160	201	251	284	Total

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)																					
	2007	2008	2009	2010	2011	2012					2013										
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug			
1	Biaya promosi	2.284	4.178	4.826	6.433	8.228	8.734	9.933	11.245	12.812	14.130	1.734	2.752	4.994	6.467	7.632	9.664	11.804	13.804	1	Cost of promotion
2	Biaya pendidikan dan pelatihan	1.889	2.727	3.622	4.710	6.568	6.109	7.065	7.126	7.936	8.846	837	1.625	2.561	3.539	4.574	5.671	6.580	7.357	2	Cost of education and training
	Total	4.173	6.905	8.448	11.143	14.796	14.843	16.998	18.371	20.749	22.976	2.572	4.377	7.555	10.006	12.206	15.335	18.384	21.161		Total

Tabel 12. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah (Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Tagihan Komitmen																			Claim comintment
- Fasilitas pinjaman yang belum ditarik	-	-	-	204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not yet withdrawn financing facilities
- Posisi pembelian spot yang masih berjalan	2	-	3	-	-	1	0	30	-	-	10	3	6	8	2	4	2	13	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	24	29	29	29	29	29	34	176	47	-	175	171	270	- Forward purchases
- Lainnya	18	26	83	127	73	521	200	61	35	64	33	103	43	49	60	102	83	144	- Others
Kewajiban Komitmen																			Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	9	16	8	7	366	938	1.088	1.241	1.313	1.255	1.341	1.378	1.700	1.402	1.371	1.384	1.401	1.466	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	1.259	1.345	1.818	2.628	3.030	4.292	4.347	4.994	4.829	5.476	5.579	4.786	4.792	4.688	4.601	4.770	5.014	5.488	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	11	21	12	20	27.860	27.860	27.860	27	58	77	80	81	57	73	50	53	45	45	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	74	108	169	181	272	631	336	388	481	408	439	331	274	236	189	301	273	374	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	17	21	27	23	23	23	23	33	52	21	21	43	26	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	24	29	29	29	29	29	34	174	47	-	181	291	396	- Forward sales
- Lainnya	0	33	13	20	308	148	214	196	10	125	119	113	139	173	172	185	178	196	- Others
Tagihan Komitmen																			Claim Contingency
- Garansi (Kafalah) yang diterima	0	0	1	61	775	28	28	31	31	30	30	27	28	28	28	29	19	21	- Kafalah guarantees received
- Pendapatan yang akan diterima	120	79.211	61	235	153	197	218	213	265	248	259	279	298	307	294	345	344	349	- Income will be received
- Lainnya	0	81	0	0	5	9	11	11	31	10	8	8	12	12	10	19	26	29	- Others
Kewajiban Komitmen																			Liabilities Contingency
- Garansi (Kafalah) yang diberikan	625	922	1.038	997	1.389	1.496	1.548	1.507	1.584	1.675	1.543	1.555	1.542	1.587	1.476	1.410	1.689	1.693	- Guarantees issued
- Lainnya	1	0	2	0	1	49	22	208	111	22	103	201	110	80	2	3	3	8	- Others
Lainnya																			Others
- Aktiva produktif yang dihapus buku	544	1.195	1.363	1.941	2.350	2.420	2.409	2.387	2.408	2.419	2.389	2.413	2.373	2.460	2.484	2.706	2.915	2.883	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	522	406	349	445	315	799	823	962	1.084	1.196	1.196	1.189	1.605	1.606	1.619	1.775	2.116	2.152	- Channelling of mudharabah muqayyadah

Tabel 13. Rekening Administratif - Bank Pembiayaan Rakyat Syariah (Off Balance Sheet Account - Islamic Rural Bank)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Tagihan Komitmen																			Claim comintment
- Fasilitas pinjaman yang belum ditarik	1.945	29.607	12.013	23.953	38.239	65.207	73.503	79.806	64.961	89.916	83.788	99.122	87.161	97.009	98.772	87.588	103.687	85.826	- Claim comintment
- Lainnya	2.478	4	2	2	24	23	23	23	2	2	2	2	2	2	2	2	2	2	- Others
Kewajiban Komitmen																			Liabilities commitment
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	6.420	5.770	6.617	7.038	7.770	4.673	4.860	4.371	4.238	3.864	4.118	4.249	4.550	4.177	3.388	3.329	3.719	3.790	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	17.551	1.861	-	1.000	-	-	-	-	-	-	-	-	-	-	-	- Other bank financing facilities
- Lainnya	-	22	44	9	188	318	368	378	207	48	3	18	146	142	142	142	144	144	- Others
Tagihan Komitmen																			Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	9.140	12.151	17.467	21.126	20.902	25.691	26.892	26.329	52.535	53.681	68.308	27.850	26.956	46.248	32.574	36.038	36.042	39.029	- Income will be received
- Lainnya	1.136	1.165	5.517	2.452	1.037	3.581	4.190	2.961	10.393	7.781	8.226	7.308	7.569	9.911	10.774	10.143	4.374	7.370	- Others
Aktiva produktif yang dihapusbuku	12.773	19.126	31.847	34.492	55.673	60.622	61.760	63.646	68.190	69.472	68.734	69.215	69.827	70.381	71.062	73.971	74.221	74.783	Written off earning assets
Penerusan dana mudharabah muqayyadah	33.336	52.640	66.947	78.432	92.783	103.938	114.046	111.809	110.709	116.651	118.599	118.333	110.064	110.162	109.774	109.212	109.701	110.546	Channeling of mudharabah muqayyadah

Tabel 14 . Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah (Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Giro iB - Akad Wadiah	3.750	4.238	6.202	9.056	12.006	12.815	13.776	15.094	14.158	17.708	16.578	14.979	14.068	16.045	15.689	16.001	16.775	16.871	1 iB Demand Deposits - Wadia
2 Tabungan iB	9.454	12.471	16.475	22.908	32.602	39.102	40.396	40.854	41.695	45.072	44.869	45.247	46.474	47.123	47.423	48.289	50.311	50.956	2 iB Saving Deposits
a Akad Wadiah	645	958	1.538	3.338	5.394	6.571	6.718	7.035	7.240	7.449	7.554	7.668	7.888	7.977	8.265	8.479	9.154	8.913	a Wadia
b Akad Mudharabah	8.809	11.513	14.937	19.570	27.208	32.531	33.678	33.819	34.455	37.623	37.315	37.579	38.586	39.145	39.159	39.810	41.156	42.042	b Mudharaba
3 Deposito iB - Akad Mudharabah	14.807	20.143	29.595	44.072	70.806	71.757	73.505	78.504	82.819	84.732	87.283	90.568	96.422	95.351	100.746	99.677	99.368	102.395	3 iB Time Deposits - Mudharaba
a 1 Bulan	9.309	14.325	19.794	31.873	50.336	48.306	47.890	51.016	53.335	53.700	55.495	58.560	63.343	61.529	64.071	63.787	63.583	66.903	a 1 month
b 3 Bulan	1.406	1.919	4.544	6.165	10.629	12.029	13.533	14.642	15.788	17.653	18.747	19.078	20.333	20.647	23.233	22.635	22.121	20.959	b 3 months
c 6 Bulan	1.296	1.827	1.758	2.294	4.186	4.304	5.029	5.549	5.968	6.421	6.288	6.379	6.127	6.261	6.423	6.229	6.184	7.315	c 6 months
d 12 Bulan	2.787	2.066	3.497	3.738	5.609	7.116	7.053	7.296	7.642	6.953	6.749	6.545	6.615	6.839	7.014	7.020	7.472	7.211	d 12 months
e >12 Bulan	9	6	1	3	45	1	1	1	85	5	5	6	5	76	5	6	6	6	e >12 months
Total	28.012	36.852	52.271	76.036	115.415	123.673	127.678	134.453	138.671	147.512	148.731	150.795	156.964	158.519	163.858	163.966	166.453	170.222	Total

Tabel 15. Komposisi DPK - Bank Pembiayaan Rakyat Syariah (Depositor Funds Composition of Islamic Rural Bank)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	296.890	441.291	492.682	658.759	859.844	968.010	990.438	1.033.579	1.054.055	1.117.605	1.108.150	1.124.194	1.155.530	1.161.854	1.155.807	1.117.157	1.094.526	1.156.017	2 iB Saving Deposits
a Akad Wadiah	86.708	161.450	209.991	285.066	412.034	473.423	480.535	498.870	511.926	527.235	547.139	542.170	552.838	561.802	557.175	555.691	538.500	574.886	a Wadia
b Akad Mudharabah	210.182	279.841	282.691	373.693	447.810	494.586	509.902	534.709	542.129	590.369	561.011	582.024	602.692	600.052	598.632	561.467	556.026	581.131	b Mudharaba
3 Deposito iB - Akad Mudharabah	420.968	534.524	665.352	945.020	1.235.490	1.643.304	1.696.500	1.742.580	1.787.420	1.820.198	1.876.122	1.937.669	1.977.459	2.015.032	2.059.983	2.092.296	2.145.530	2.184.015	3 iB Time Deposits - Mudharaba
a 1 Bulan	63.504	68.141	138.184	155.669	180.884	218.706	235.029	241.755	247.126	255.368	249.405	257.222	262.511	275.314	271.431	276.815	294.851	305.959	a 1 month
b 3 Bulan	49.724	55.818	76.815	141.721	182.351	272.911	281.482	287.042	302.465	302.759	301.870	314.394	334.233	349.753	351.186	350.536	356.243	363.144	b 3 months
c 6 Bulan	45.915	68.875	157.831	166.845	261.862	360.199	367.000	379.323	385.407	387.770	411.860	424.399	426.417	435.140	439.067	444.026	450.975	458.861	c 6 months
d 12 Bulan	205.596	270.133	275.875	456.288	588.354	762.952	783.324	807.191	829.550	851.511	889.493	918.696	931.700	932.008	978.555	1.002.321	1.021.516	1.032.138	d 12 months
e > 12 Bulan	56.229	71.557	16.646	24.496	22.039	28.536	29.665	27.268	22.872	22.789	23.494	22.958	22.597	22.817	19.744	18.598	21.945	23.914	e > 12 months
Total	717.858	975.815	1.158.034	1.603.778	2.095.333	2.611.314	2.686.937	2.776.159	2.841.475	2.937.802	2.984.272	3.061.863	3.132.989	3.176.886	3.215.790	3.209.453	3.240.056	3.340.032	Total

Tabel 16. Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah (Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit)																				
	2007	2008	2009	2010	2011	2012						2013								
						July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June		July	Aug
Giro Wadiah	1.840	2.363	2.694	4.176	5.967	6.136	6.478	6.976	6.912	7.388	7.862	8.180	8.372	9.125	8.954	9.306	9.038	9.221	9.674	Wadiah Demand Deposits
SWBI/SBI Syariah	2.599	2.545	3.076	5.408	9.244	3.036	2.918	3.412	3.321	3.242	4.993	4.709	5.103	5.611	5.343	5.423	5.443	4.640	4.299	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	101	280	4.623	6.809	11.915	5.882	7.101	8.091	8.288	8.928	13.858	11.312	9.597	13.356	8.901	10.306	9.731	8.078	11.174	Others
Total	4.540	5.189	10.393	16.393	27.127	15.054	16.497	18.479	18.520	19.557	26.713	24.201	23.072	28.092	23.198	25.035	24.212	21.940	25.146	Total

Tabel 17 . Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (Investment in Securities of Islamic Commercial Bank and Islamic Business Unit)																				
	2007	2008	2009	2010	2011	2012						2013								
						July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June		July	Aug
1 Surat Berharga Pasar Keuangan Syariah	4	279	1.103	1.106	1.157	1.154	1.159	1.187	1.172	1.174	1.187	1.142	84	87	87	88	107	93	366	1 Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	1.384	2.400	2.641	4.532	4.651	6.636	6.310	6.282	6.551	6.403	6.277	6.503	8.389	8.167	8.852	8.964	8.828	8.628	8.727	2 Islamic Capital Market Securities
3 Lainnya	-	4	42	95	94	94	94	94	94	94	94	94	93	93	93	93	94	385	94	3 Others
Total	1.388	2.683	3.786	5.733	5.902	7.884	7.563	7.563	7.817	7.671	7.558	7.738	8.567	8.347	9.032	9.145	9.029	9.106	9.187	Total

Tabel 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah (Financing Composition of Islamic Commercial Bank and Islamic Business Unit)																				
Akad	2007	2008	2009	2010	2011	2012						2013						Contract		
						July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June		July	Aug
Akad Mudharabah	5.578	6.205	6.597	8.631	10.229	11.023	11.180	11.359	11.438	11.527	12.023	12.027	12.056	12.102	12.026	12.168	12.629	13.281	13.299	Mudharaba
Akad Musyarakah	4.406	7.411	10.412	14.624	18.960	22.322	23.051	24.481	25.207	26.187	27.667	28.092	28.896	30.857	32.288	33.743	35.057	35.997	35.883	Musharaka
Akad Murabahah	16.553	22.486	26.321	37.508	56.365	70.730	73.826	77.153	80.953	83.826	88.004	89.665	92.792	97.415	98.368	100.184	102.588	104.718	105.061	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	351	369	423	347	326	345	354	361	355	366	376	382	414	424	479	496	487	508	539	Istishna
Akad Ijarah	516	765	1.305	2.341	3.839	5.469	5.733	6.054	6.434	6.912	7.345	7.520	7.808	8.363	8.619	9.501	9.550	9.546	9.856	Ijara
Akad Qardh	540	959	1.829	4.731	12.937	11.021	10.803	10.949	11.195	11.499	12.090	11.986	12.107	11.919	11.626	11.168	10.917	10.436	9.900	Qardh
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	27.944	38.195	46.886	68.181	102.655	120.910	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.081	163.407	167.259	171.227	174.486	174.537	Total

Tabel 19 . Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah																			
(Financing Composition of Islamic Rural Bank)																			
Akad	2007	2008	2009	2010	2011	2012					2013								Contract
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Akad Mudharabah	41.714	42.952	52.781	65.471	75.807	93.411	94.931	94.929	96.085	99.361	95.465	91.994	93.794	97.595	101.908	106.968	115.038	113.784	Mudharaba
Akad Musyarakah	90.483	113.379	144.969	217.954	246.796	297.996	308.354	320.615	335.117	321.131	312.475	327.014	340.097	366.134	392.032	402.825	416.194	412.185	Musharaka
Akad Murabahah	716.240	1.011.743	1.269.900	1.621.526	2.154.494	2.686.926	2.742.817	2.784.644	2.826.537	2.854.646	2.875.131	2.949.093	3.015.982	3.120.674	3.221.051	3.314.377	3.388.590	3.374.622	Murabaha
Akad Salam	0	38	105	45	20	647	403	348	274	197	164	143	84	79	74	74	69	36	Salam
Akad Istishna	13.467	24.683	32.766	27.598	23.673	21.972	21.817	21.458	21.031	20.751	20.499	20.223	19.911	19.500	19.445	19.409	19.244	19.005	Istishna
Akad Ijarah	3.661	5.518	7.803	13.499	13.815	15.358	15.214	9.864	14.660	13.522	13.320	13.015	13.194	14.459	14.731	8.270	8.666	8.464	Ijara
Akad Qardh	19.038	40.308	50.018	63.000	72.095	73.428	72.372	80.040	80.171	81.666	80.514	80.746	83.937	83.178	84.591	87.532	88.014	88.334	Qardh
Multijasa	6.106	17.988	28.578	51.344	89.230	146.023	148.830	153.239	155.482	162.245	167.953	175.338	182.206	190.223	198.886	220.849	225.068	224.194	Multi Purpose Financing
Total	890.709	1.256.610	1.586.919	2.060.437	2.675.930	3.335.761	3.404.739	3.465.137	3.529.357	3.553.520	3.565.521	3.657.567	3.749.205	3.891.842	4.032.718	4.160.304	4.260.883	4.240.623	Total

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	2007	2008	2009	2010	2011	2012					2013								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	837	1.177	1.331	1.762	2.201	2.364	2.511	2.559	2.589	2.809	3.163	3.235	3.366	2.998	3.343	3.251	3.051	3.143	Agriculture, forestry and agricultural facilities
Pertambangan	511	965	1.047	1.120	1.733	1.900	1.997	1.942	2.019	2.094	2.592	2.554	2.458	2.447	2.512	2.794	2.925	2.967	Mining
Perindustrian	1.371	1.340	1.579	2.337	4.077	3.976	4.011	4.151	4.494	5.008	5.265	5.369	5.694	5.458	5.744	5.626	5.511	5.434	Manufacturing
Listrik, gas dan air	166	248	698	1.354	2.381	3.075	3.135	3.057	2.979	3.159	3.376	3.385	3.545	3.651	3.624	4.061	4.134	4.258	Water, gas and electricity
Konstruksi	2.371	3.368	3.516	4.194	5.858	6.415	6.707	7.049	7.186	7.142	6.434	6.514	6.905	6.931	7.824	7.998	7.926	8.153	Construction
Perdagangan, restoran dan hotel	4.152	4.426	5.000	7.609	9.778	11.055	13.265	12.086	12.454	12.624	12.526	12.716	13.344	12.864	13.689	13.988	14.289	13.829	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.569	2.759	3.349	3.696	3.369	3.863	4.026	4.144	4.187	4.321	5.234	5.305	5.269	5.355	5.313	5.305	5.316	5.341	Transport, cargo storage and communication
Jasa dunia usaha	8.425	11.757	13.664	20.233	25.630	31.701	32.717	33.692	34.693	37.150	35.379	36.281	38.876	39.280	39.722	42.150	44.176	44.668	Business Services
Jasa sosial/masyarakat	1.904	2.463	2.661	2.975	4.464	6.661	6.852	7.287	7.283	7.878	8.299	8.479	8.109	9.495	8.867	8.984	9.736	9.805	Social Services
Lain-lain	6.639	9.693	14.042	22.902	43.164	53.937	55.136	59.615	62.432	65.319	67.406	70.234	73.514	74.928	76.623	77.069	77.421	76.939	Others
Total	27.944	38.195	46.886	68.181	102.655	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.080	163.407	167.259	171.227	174.486	174.537	Total

Tabel 21. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Islamic Rural Bank based on Economic Sector)																			
SEKTOR EKONOMI	2007	2008	2009	2010	2011	2012					2013								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	24.436	41.613	54.486	107.129	223.986	364.651	264.999	373.819	347.598	351.191	306.001	339.275	350.796	358.738	399.875	372.322	367.785	365.667	Agriculture, forestry and agricultural facilities
Pertambangan	944	1.287	998	905	2.475	3.733	3.868	3.017	4.068	7.851	6.338	6.834	5.477	6.472	7.176	6.585	6.624	6.962	Mining
Perindustrian	12.447	15.885	20.420	24.635	33.781	31.567	31.654	33.273	32.256	31.314	33.754	31.070	34.498	34.498	33.779	36.458	35.537	36.367	Manufacturing
Listrik, gas dan air	367	1.146	1.055	1.569	2.785	4.584	5.368	5.000	4.507	4.038	4.385	4.284	5.838	6.383	6.698	6.539	6.473	5.790	Water, gas and electricity
Konstruksi	16.051	26.536	48.178	66.492	92.603	107.082	111.846	120.620	127.693	125.137	116.081	117.590	116.496	127.217	138.160	143.421	146.703	148.923	Construction
Perdagangan, restoran dan hotel	295.195	370.907	486.018	624.428	1.006.448	1.067.481	1.016.822	1.091.987	1.213.465	1.222.281	1.264.094	1.244.837	1.284.111	1.337.004	1.322.673	1.406.922	1.448.021	1.444.889	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	9.075	17.697	17.289	21.768	36.506	51.654	48.096	54.417	56.228	67.423	66.845	67.229	67.040	65.644	65.887	67.310	64.674	66.355	Transport, cargo storage and communication
Jasa dunia usaha	99.050	140.989	176.760	276.887	255.311	400.403	501.857	423.300	288.455	264.569	281.004	270.097	269.789	265.456	300.960	320.978	326.469	324.778	Business Services
Jasa sosial/masyarakat	6.402	22.609	16.451	26.564	91.939	138.841	221.712	144.614	214.291	227.216	228.644	240.317	241.453	256.965	266.813	271.947	293.826	292.762	Social Services
Lain-lain	422.148	617.942	765.264	910.060	930.095	1.165.764	1.198.517	1.215.089	1.240.798	1.252.499	1.258.376	1.336.034	1.373.708	1.433.466	1.490.697	1.527.821	1.564.771	1.548.128	Others
Total	886.117	1.256.610	1.586.919	2.060.437	2.675.930	3.335.761	3.404.739	3.465.137	3.529.357	3.553.520	3.565.521	3.657.567	3.749.205	3.891.842	4.032.718	4.160.304	4.260.883	4.240.623	Total

Tabel 22 . Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan (<i>Financing of Islamic Commercial Bank and Islamic Business Unit Bank based on Type of Usage</i>)																			
JENIS PENGGUNAAN	2007	2008	2009	2010	2011	2012					2013								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	15,656	20,554	22,873	31,855	41,698	48,840	52,252	52,117	53,394	56,097	56,220	57,243	59,306	59,699	61,863	63,650	66,121	66,939	Working Capital
Investasi	5,637	7,907	9,955	13,416	17,903	22,511	23,322	24,253	24,917	26,585	26,555	27,135	28,843	29,411	29,468	31,281	31,795	31,464	Investment
Konsumsi	6,652	9,734	14,058	22,910	43,053	53,594	54,784	59,212	62,007	64,823	66,897	69,695	72,932	74,296	75,929	76,297	76,570	76,134	Consumption
Total	27,944	38,195	46,886	68,181	102,655	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,080	163,407	167,259	171,227	174,486	174,537	Total

Tabel 23. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Financing of Islamic Rural Bank based on Type of Usage)																			
JENIS PENGGUNAAN	2007	2008	2009	2010	2011	2012					2013							TYPE OF USAGE	
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
Modal Kerja	497.472	664.644	767.538	1.106.035	1.470.107	1.760.691	1.781.858	1.819.087	1.850.690	1.835.958	1.831.082	1.839.339	1.875.755	1.941.665	2.001.082	2.068.087	2.116.181	2.106.433	Working Capital
Investasi	125.320	132.729	186.482	213.584	275.727	409.306	424.363	430.961	437.870	465.062	476.063	482.194	499.742	516.712	540.939	564.397	579.930	586.062	Investment
Konsumsi	267.278	459.237	632.899	740.818	930.095	1.165.764	1.198.517	1.215.089	1.240.798	1.252.499	1.258.376	1.336.034	1.373.708	1.433.466	1.490.697	1.527.821	1.564.771	1.548.128	Consumption
Total	890.070	1.256.610	1.586.919	2.060.437	2.675.930	3.335.761	3.404.739	3.465.137	3.529.357	3.553.520	3.565.521	3.657.567	3.749.205	3.891.842	4.032.718	4.160.304	4.260.883	4.240.623	Total

Tabel 24. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan																			
<i>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)</i>																			
GOLONGAN PEMBIAYAAN	2007	2008	2009	2010	2011	2012					2013							TYPE OF FINANCING	
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
Usaha Kecil dan Menengah	19.566	27.063	35.799	52.570	71.810	76.304	80.456	83.092	86.218	90.860	92.672	96.493	100.793	102.206	103.489	103.816	108.932	104.727	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	8.379	11.132	11.087	15.611	30.845	48.641	49.902	52.489	54.100	56.645	57.000	57.579	60.287	61.201	63.771	67.412	65.554	69.810	Non Small and Medium Enterprises
Total	27.944	38.195	46.886	68.181	102.655	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.080	163.407	167.259	171.227	174.486	174.537	Total

Tabel 25 . Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2007	2008	2009	2010	2011	2012					2013								TYPE OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Usaha Kecil dan Menengah	575.028	657.359	833.076	1.115.962	1.547.205	1.952.880	1.979.371	2.032.860	2.045.093	2.080.094	2.056.842	2.108.250	2.168.966	2.255.998	2.336.953	2.451.675	2.507.183	2.507.520	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	315.044	599.291	753.843	944.475	1.128.725	1.382.881	1.425.367	1.432.276	1.484.264	1.473.426	1.508.680	1.549.317	1.580.239	1.635.843	1.695.765	1.708.629	1.753.700	1.733.103	Non Small and Medium Enterprises
Total	890.072	1.256.650	1.586.919	2.060.437	2.675.930	3.335.761	3.404.739	3.465.137	3.529.357	3.553.520	3.565.521	3.657.567	3.749.205	3.891.842	4.032.718	4.160.304	4.260.883	4.240.623	Total

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	2007	2008	2009	2010	2011	2012						2013								COLLECTIBILITY OF FINANCING	
						May	June	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
Lancar	26.813	36.686	45.004	66.120	100.067	109.540	114.208	121.478	126.783	132.082	136.811	144.236	145.947	149.875	156.646	158.743	162.377	166.709	169.688	169.288	Performing Financing
- Lancar	25.494	35.076	41.931	63.006	95.480	104.365	109.499	116.219	121.399	126.370	130.331	138.483	138.708	142.250	148.795	151.022	153.769	157.839	161.418	159.983	Current
- Dalam Perhatian Khusus	1.319	1.610	3.074	3.114	4.587	5.174	4.709	5.259	5.384	5.712	6.481	5.753	7.240	7.625	7.852	7.721	8.608	8.870	8.271	9.305	Special Mention
Non Lancar	1.131	1.509	1.882	2.061	2.588	3.304	3.384	3.468	3.575	3.499	3.506	3.269	3.725	4.197	4.434	4.664	4.883	4.518	4.798	5.249	Non Performin Financing
- Kurang Lancar	321	525	435	677	1.075	975	1.250	1.306	1.317	1.218	1.153	980	1.272	1.355	1.355	1.473	1.663	1.387	1.647	1.895	Sub-Standard
- Diragukan	267	224	582	332	297	609	555	592	738	767	739	535	596	715	628	713	740	729	812	801	Doubtful
- Macet	543	759	865	1.052	1.216	1.721	1.579	1.569	1.519	1.515	1.615	1.753	1.857	2.127	2.450	2.478	2.480	2.403	2.339	2.554	Lost
Total Pembiayaan	27.944	38.195	46.886	68.181	102.655	112.844	117.592	124.946	130.357	135.581	140.318	147.505	149.672	154.072	161.080	163.407	167.259	171.227	174.486	174.537	Total Financing
Persentase NPF	4,05%	3,95%	4,01%	3,02%	2,52%	2,93%	2,88%	2,78%	2,74%	2,58%	2,50%	2,22%	2,49%	2,72%	2,75%	2,85%	2,92%	2,64%	2,75%	3,01%	Percentage of NPFs

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	2007	2008	2009	2010	2011	2012					2013								COLLECTIBILITY OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Lancar	820.058	1.151.287	1.475.306	1.926.565	2.512.328	3.105.295	3.170.926	3.228.522	3.289.324	3.334.885	3.319.181	3.389.333	3.479.204	3.606.967	3.722.611	3.858.676	3.947.592	3.905.968	Performing Financing
Non Lancar	72.349	105.322	111.612	133.872	163.602	230.466	233.812	236.615	240.033	218.635	246.340	268.234	270.001	284.874	310.107	301.628	313.291	334.655	Non Performin Financing
- Kurang Lancar	22.674	35.322	31.049	39.185	49.319	80.270	80.340	80.166	83.267	72.806	92.001	100.318	97.299	103.685	116.821	105.283	110.113	113.422	Sub-Standard
- Diragukan	17.090	21.307	30.687	29.919	44.663	50.923	50.500	56.474	54.207	51.649	51.930	56.867	57.593	60.255	70.288	73.375	73.273	75.074	Doubtful
- Macet	32.586	48.693	49.877	64.767	69.620	99.273	102.971	99.974	102.559	94.180	102.409	111.049	115.109	120.935	122.998	122.970	129.905	146.159	Lost
Total Pembiayaan	892.407	1.256.610	1.586.919	2.060.437	2.675.930	3.335.761	3.404.739	3.465.137	3.529.357	3.553.520	3.565.521	3.657.567	3.749.205	3.891.842	4.032.718	4.160.304	4.260.883	4.240.623	Total Financing
Persentase NPF	8,11%	8,38%	7,03%	6,50%	6,11%	6,91%	6,87%	6,83%	6,80%	6,15%	6,91%	7,33%	7,20%	7,32%	7,69%	7,25%	7,35%	7,89%	Percentage of NPFs

Tabel 28. Pembiayaan Non Lancar Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (<i>Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector</i>)																			
SEKTOR EKONOMI	2007	2008	2009	2010	2011	2012					2013								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	21	10	64	61	79	136	138	150	135	103	118	155	169	182	157	148	141	170	Agriculture, forestry and agricultural facilities
Pertambangan	80	213	20	27	37	33	41	31	29	57	59	37	80	46	73	63	41	87	Mining
Perindustrian	229	289	184	98	128	137	140	132	129	122	125	135	129	130	78	76	83	87	Manufacturing
Listrik, gas dan air	0	0	0	1	19	14	12	17	16	16	12	12	12	11	11	10	10	10	Water, gas and electricity
Konstruksi	89	140	180	185	455	476	442	435	420	280	435	439	463	388	416	426	400	418	Construction
Perdagangan, restoran dan hotel	254	278	436	338	562	570	669	656	647	548	597	670	726	763	786	766	705	741	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	119	91	177	263	163	382	443	361	352	341	370	545	540	627	585	483	536	620	Transport, cargo storage and communication
Jasa dunia usaha	141	297	311	551	532	754	746	743	741	788	796	985	1.036	1.099	1.275	993	1.127	1.338	Business Services
Jasa sosial/masyarakat	41	44	59	55	64	150	153	125	143	124	127	131	124	151	134	137	260	230	Social Services
Lain-lain	157	148	450	470	550	815	790	850	895	889	1.087	1.087	1.155	1.266	1.367	1.416	1.495	1.549	Others
Total	1.131	1.509	1.882	2.061	2.588	3.468	3.575	3.499	3.506	3.269	3.725	4.197	4.434	4.664	4.883	4.518	4.798	5.249	Total

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	2007	2008	2009	2010	2011	2012					2013								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	1.783	3.839	3.741	5.058	8.446	18.756	18.115	20.162	18.605	16.813	16.836	23.726	21.743	27.334	37.726	32.219	34.472	34.636	Agriculture, forestry and agricultural facilities
Pertambangan	270	1	309	157	261	419	238	253	248	247	244	244	244	537	755	1.318	1.732	1.635	Mining
Perindustrian	1.652	2.317	3.090	3.036	2.532	3.622	3.625	3.417	4.543	3.693	4.591	5.137	5.093	3.671	4.059	3.615	3.655	4.779	Manufacturing
Listrik, gas dan air	1	214	75	22	808	121	109	126	110	67	67	70	75	110	107	114	114	167	Water, gas and electricity
Konstruksi	908	4.526	4.484	5.245	12.131	7.941	8.300	7.309	9.348	8.261	9.479	11.464	12.191	10.914	13.380	12.902	13.784	27.217	Construction
Perdagangan, restoran dan hotel	38.045	39.224	45.737	57.125	69.832	103.069	98.795	102.169	106.663	97.578	111.508	113.616	117.491	128.343	134.049	134.276	141.940	147.855	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	705	1.538	1.705	2.236	1.947	3.145	3.166	3.196	3.070	3.217	3.868	4.329	3.560	3.836	3.461	3.840	4.215	4.425	Transport, cargo storage and communication
Jasa dunia usaha	8.593	16.421	10.416	15.418	15.612	27.383	26.131	26.786	24.972	21.020	25.443	25.817	23.164	20.386	24.958	23.320	22.544	24.096	Business Services
Jasa sosial/masyarakat	254	676	516	799	6.940	9.910	15.263	11.578	13.240	11.780	14.154	14.793	16.346	18.050	17.203	17.702	17.236	18.366	Social Services
Lain-lain	20.139	36.568	41.539	44.776	45.093	56.099	60.070	61.619	59.234	55.960	60.151	69.039	70.095	71.694	74.408	72.322	73.599	71.479	Others
Total	72.349	105.322	111.612	133.872	163.602	230.466	233.812	236.615	240.033	218.635	246.340	268.234	270.001	284.874	310.107	301.628	313.291	334.655	Total

Tabel 30. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan (<i>Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage</i>)																			
JENIS PENGGUNAAN	2007	2008	2009	2010	2011	2012					2013								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	647	871	899	1.070	1.610	1.838	1.917	1.803	1.798	1.671	1.861	2.216	2.347	2.437	2.419	2.151	2.143	2.502	Working Capital
Investasi	326	489	534	521	428	816	867	846	814	710	778	894	933	962	1.098	953	1.162	1.201	Investment
Konsumsi	158	148	450	470	551	814	790	850	894	888	1.086	1.086	1.154	1.265	1.365	1.414	1.493	1.547	Consumption
Total	1.131	1.509	1.882	2.061	2.588	3.468	3.575	3.499	3.506	3.269	3.725	4.197	4.434	4.664	4.883	4.518	4.798	5.249	Total

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	2007	2008	2009	2010	2011	2012					2013								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	53.267	75.154	68.821	85.730	106.890	152.203	152.073	152.884	157.882	142.934	163.938	173.798	174.698	185.561	208.484	200.783	211.184	219.114	Working Capital
Investasi	6.114	8.890	10.723	11.195	11.618	22.163	21.670	22.111	22.917	19.741	22.251	25.397	25.208	27.619	27.215	28.523	28.507	44.062	Investment
Konsumsi	12.968	21.278	32.068	36.947	45.093	56.099	60.070	61.619	59.234	55.960	60.151	69.039	70.095	71.694	74.408	72.322	73.599	71.479	Consumption
Total	72.349	105.322	111.612	133.872	163.602	230.466	233.812	236.615	240.033	218.635	246.340	268.234	270.001	284.874	310.107	301.628	313.291	334.655	Total

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	2007	2008	2009	2010	2011	2012					2013								TYPE OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Usaha Kecil dan Menengah	798	985	1.611	1.824	2.140	2.443	2.469	2.405	2.390	2.060	2.430	2.761	2.902	3.079	3.184	2.871	2.958	3.320	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	333	524	271	237	448	1.025	1.105	1.095	1.117	1.209	1.295	1.436	1.532	1.585	1.699	1.647	1.840	1.929	Non Small and Medium Enterprises
Total	1.131	1.509	1.882	2.061	2.588	3.468	3.575	3.499	3.506	3.269	3.725	4.197	4.434	4.664	4.883	4.518	4.798	5.249	Total

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	2007	2008	2009	2010	2011	2012					2013								TYPE OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Usaha Kecil dan Menengah	50.322	69.501	70.160	87.831	110.786	157.740	156.714	159.109	161.507	148.572	166.341	179.646	180.192	193.722	222.584	215.240	225.677	248.480	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	22.028	35.821	41.453	46.040	52.816	72.726	77.098	77.506	78.526	70.063	79.999	88.588	89.809	91.152	87.523	86.388	87.614	86.175	Non Small and Medium Enterprises
Total	72.349	105.322	111.612	133.872	163.602	230.466	233.812	236.615	240.033	218.635	246.340	268.234	270.001	284.874	310.107	301.628	313.291	334.655	Total

Tabel 34 . Jumlah rekening Bank Umum Syariah dan Unit Usaha Syariah																			
Jenis	2007	2008	2009	2010	2011	2012					2013								Type
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Dana Pihak Ketiga	2.845.829	3.766.067	4.537.565	6.053.658	8.187.428	9.628.634	9.974.491	10.172.505	10.503.729	10.847.862	10.983.172	10.988.428	10.804.176	11.094.092	9.081.924	9.246.945	11.525.702	11.701.133	Depositor Funds
Giro iB	42.741	51.123	71.635	77.200	93.736	239.637	241.440	306.077	294.181	298.804	304.105	296.594	192.628	192.464	166.522	164.427	178.944	175.501	Demand Deposits
Tabungan iB	2.711.374	3.600.205	4.315.582	5.790.058	7.869.475	9.100.865	9.431.427	9.557.799	9.897.816	10.231.194	10.360.355	10.390.122	10.372.580	10.657.557	8.657.717	8.817.729	11.053.814	11.223.180	Saving Deposits
Deposito iB	91.714	114.739	150.348	186.400	224.217	288.132	301.624	308.629	311.732	317.864	318.712	301.712	238.968	244.071	257.685	264.789	292.944	302.452	Time Deposits
Pembiayaan	512.230	597.208	686.535	865.920	1.399.330	1.974.726	2.101.738	2.248.095	2.364.121	2.512.295	2.644.155	2.814.965	2.986.629	3.050.784	3.113.303	3.154.891	3.201.092	3.212.509	Financing
Akad Mudharabah	23.411	30.071	32.609	39.844	46.510	48.251	48.598	48.925	48.581	48.725	48.359	48.507	48.863	48.394	48.052	47.754	47.861	47.271	Mudharaba
Akad Musyarakah	6.013	10.949	16.066	22.799	29.591	36.682	37.894	39.057	39.738	40.470	40.131	41.141	42.514	43.323	44.546	45.673	47.030	47.429	Musharaka
Akad Murabahah	454.952	498.469	531.952	586.706	797.912	1.294.544	1.403.660	1.526.954	1.625.423	1.754.412	1.888.680	2.051.070	2.207.415	2.291.597	2.360.471	2.396.930	2.450.562	2.476.787	Murabaha
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	392	695	1.346	1.335	1.491	1.648	1.668	1.753	1.777	1.846	1.858	1.910	1.941	2.034	2.086	2.110	2.200	2.254	Istishna
Akad Ijarah	1.007	1.912	4.192	7.682	34.271	39.036	40.357	43.070	45.781	49.092	51.141	52.575	53.813	54.699	55.300	55.180	54.957	55.484	Ijarah
Akad Qardh	26.455	55.112	100.370	207.554	489.555	554.565	569.561	588.336	602.821	617.750	613.986	619.762	632.083	610.737	602.848	607.244	598.482	583.284	Qardh
Total	3.358.059	4.363.275	5.224.100	6.919.578	9.586.758	11.603.360	12.076.229	12.420.600	12.867.850	13.360.157	13.627.327	13.803.393	13.790.805	14.144.876	12.195.227	12.401.836	14.726.794	14.913.642	Total

satuan (in unit)

Tabel 35. Jumlah rekening Bank Pembiayaan Rakyat Syariah																			
(Number of Account of Islamic Rural Bank)																			
Jenis	2007	2008	2009	2010	2011	2012					2013							Type	
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
Dana Pihak Ketiga	339.914	437.464	517.944	558.927	681.476	739.412	756.018	767.592	793.514	787.923	796.181	807.374	862.237	829.931	842.814	853.801	863.038	874.221	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	329.272	423.550	500.414	538.552	658.080	713.422	729.253	740.182	765.136	759.363	766.795	777.676	832.075	799.297	812.277	823.810	833.019	843.640	Saving Deposits
Deposito iB	10.642	13.914	17.530	20.375	23.396	25.990	26.765	27.410	28.378	28.560	29.386	29.698	30.162	30.634	30.537	29.991	30.019	30.581	Time Deposits
Pembiayaan	110.415	115.050	131.258	148.997	170.098	200.479	203.304	206.057	209.928	211.385	220.689	218.935	222.189	226.405	230.443	234.939	237.020	237.060	Financing
Akad Mudharabah	2.777	2.446	2.595	1.816	1.695	1.688	1.589	1.641	1.640	1.633	1.577	1.363	1.487	1.536	1.545	1.588	1.626	1.599	Mudharaba
Akad Musyarakah	4.633	4.442	4.990	5.641	5.127	4.720	4.729	4.701	4.620	4.342	4.252	4.304	4.342	4.458	4.365	4.442	4.549	4.454	Musharaka
Akad Murabahah	91.121	92.843	105.030	119.084	135.953	163.846	167.322	170.517	172.844	173.777	175.478	178.977	181.177	184.179	187.224	190.119	192.024	191.130	Murabaha
Akad Salam	5	5	1	1	2	122	75	62	52	32	23	18	13	11	10	10	9	8	Salam
Akad Istishna	403	438	768	775	610	563	548	534	518	511	503	499	486	473	470	467	454	444	Istishna
Akad Qardh	8.816	11.795	13.712	15.061	17.111	16.782	16.076	15.982	17.163	17.766	18.887	20.065	20.676	21.125	21.768	22.573	22.208	23.322	Qardh
Akad Ijarah	727	577	903	1.080	1.038	1.199	1.198	691	1.149	1.101	1.082	1.054	1.047	1.376	1.382	548	537	532	Ijara
Multijasa	1.933	2.504	3.259	5.539	8.562	11.559	11.767	11.929	11.942	12.223	18.887	12.655	12.961	13.247	13.679	15.192	15.613	15.571	Multi Purpose Financing
Total	450.329	552.514	649.202	707.924	851.574	939.891	959.322	973.649	1.003.442	999.308	1.016.870	1.026.309	1.084.426	1.056.336	1.073.257	1.088.740	1.100.058	1.111.281	Total

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)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	1,07%	1,18%	0,96%	1,20%	2,04%	0,99%	0,89%	0,88%	1,06%	0,92%	0,97%	0,81%	0,72%	1,12%	0,64%	0,70%	0,73%	0,69%	1 Demand Deposits
2 Tabungan iB	3,32%	3,61%	2,76%	3,06%	3,21%	2,28%	1,94%	2,32%	2,22%	2,37%	2,44%	2,36%	2,25%	1,84%	5,23%	5,35%	5,36%	5,41%	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	7,63%	8,22%	6,92%	6,90%	7,14%	6,08%	6,03%	6,13%	5,89%	6,06%	5,94%	5,49%	4,70%	3,34%	4,74%	4,77%	4,96%	5,00%	a 1 month
b 3 Bulan	7,93%	9,10%	7,25%	6,68%	7,71%	5,88%	5,74%	5,86%	5,96%	6,17%	6,02%	6,10%	5,41%	4,77%	4,87%	4,86%	5,39%	5,46%	b 3 months
c 6 Bulan	8,25%	8,67%	8,44%	7,15%	8,95%	6,28%	6,27%	6,65%	6,72%	6,76%	6,72%	6,65%	6,39%	5,82%	6,01%	6,04%	6,32%	6,38%	c 6 months
d 12 Bulan	8,34%	8,34%	9,06%	7,32%	6,30%	6,27%	6,28%	6,15%	6,17%	6,27%	6,29%	6,61%	6,39%	5,24%	6,12%	6,16%	5,72%	5,73%	d 12 months
e > 12 Bulan	7,17%	8,63%	8,63%	9,65%	48,14%	5,76%	5,80%	5,87%	7,36%	6,49%	6,48%	5,93%	5,58%	7,22%	5,21%	5,42%	6,08%	5,96%	e > 12 months
Pembiayaan																		Financing	
1 Akad Mudharabah	16,93%	19,38%	19,11%	17,39%	16,05%	16,08%	15,94%	15,95%	15,72%	14,90%	16,10%	15,78%	15,77%	15,61%	15,49%	14,93%	16,03%	15,35%	1 Mudharaba
2 Akad Musyarakah	11,23%	11,37%	11,72%	14,52%	13,64%	13,80%	13,93%	13,68%	13,70%	13,44%	13,54%	13,45%	13,13%	12,97%	12,52%	12,32%	14,97%	14,31%	2 Musharaka
3 Akad Murabahah	14,66%	14,92%	16,07%	15,30%	14,72%	13,81%	13,94%	13,85%	13,81%	13,69%	13,74%	13,68%	13,57%	13,52%	13,64%	13,56%	13,47%	13,41%	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istitishna	14,30%	14,99%	13,89%	13,37%	14,24%	14,43%	14,37%	14,27%	14,24%	14,23%	14,24%	14,39%	14,35%	14,12%	14,09%	14,00%	13,98%	13,87%	5 Istishna
6 Akad Ijarah	0,16%	0,88%	0,76%	0,46%	0,16%	0,09%	0,08%	0,61%	0,39%	0,78%	0,65%	0,70%	0,55%	0,53%	0,46%	0,41%	0,40%	1,34%	6 Ijarah
7 Akad Qardh	2,89%	3,42%	4,34%	3,89%	4,31%	4,37%	4,40%	4,70%	5,41%	5,40%	6,07%	6,18%	6,14%	6,27%	10,35%	6,08%	6,10%	6,53%	7 Qardh

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

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)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	5,50%	6,62%	6,19%	4,40%	5,88%	4,92%	5,26%	5,03%	5,17%	5,38%	5,07	4,52	4,48	3,64	4,74	4,67	4,74	4,58	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	10,64%	10,47%	12,03%	13,57%	12,41%	12,96%	12,78%	12,80%	12,95%	13,16%	13,07	13,64	13,81	12,42	13,42	13,13	13,60	13,71	a 1 month
b 3 Bulan	11,65%	13,16%	12,43%	11,78%	10,75%	9,13%	9,19%	9,40%	9,30%	9,19%	9,05	8,42	8,69	8,12	9,45	8,84	9,62	9,44	b 3 months
c 6 Bulan	12,14%	13,74%	13,38%	13,39%	12,54%	11,02%	11,03%	11,10%	10,91%	10,85%	10,87	10,22	10,56	9,67	10,86	10,36	10,87	10,70	c 6 months
d 12 Bulan	12,31%	13,09%	12,30%	11,61%	11,72%	11,01%	11,55%	11,40%	11,33%	11,12%	10,97	10,46	10,95	10,11	11,29	11,08	11,51	11,22	d 12 months
e > 12 Bulan	11,52%	13,03%	12,26%	12,82%	10,81%	8,69%	9,82%	10,07%	9,29%	8,47%	9,20	9,31	8,51	8,91	8,10	8,51	9,42	8,96	e > 12 months
Pembiayaan																			Financing
1 Akad Mudharabah	21,28%	18,49%	18,59%	19,70%	21,02%	17,00%	16,99%	17,72%	17,06%	17,09%	17,04	16,53	16,70	16,29	17,03	17,34	18,31	18,23	1 Mudharaba
2 Akad Musyarakah	20,77%	23,28%	15,97%	20,78%	21,82%	22,34%	21,94%	21,52%	21,52%	21,20%	21,63	21,69	22,04	21,66	21,25	21,81	21,20	21,16	2 Musharaka
3 Akad Murabahah	20,30%	19,56%	19,22%	20,07%	19,41%	19,09%	19,44%	19,41%	19,26%	23,19%	19,20	18,98	18,91	18,72	18,65	18,89	18,70	18,81	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	7,43%	7,39%	7,35%	8,49%	7,80%	7,78%	7,81%	7,81%	7,75%	7,73%	7,74	7,72	7,79	7,76	7,62	7,51	8,24	8,22	5 Istishna
6 Akad Ijarah	0,21%	0,11%	0,10%	0,07%	0,09%	0,09%	0,06%	16,77%	18,60%	19,05%	20,59	20,28	19,80	17,31	17,44	13,22	13,19	13,00	6 Ijarah
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa	-	-	-	-	-	-	-	21,22%	21,34%	21,79%	22,81	23,38	22,29	22,86	22,06	19,71	21,67	20,81	8 Multi Purpose Financing

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

Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Islamic Commercial Bank and Islamic Business Unit)																			
Rasio	2007	2008	2009	2010	2011	2012					2013								Ratio
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 CAR ¹⁾	10,67%	12,81%	10,77%	16,25%	16,63%	15,63%	14,98%	14,54%	14,82%	14,13%	15,29%	15,20%	14,30%	14,72%	14,28%	14,30%	15,28%	14,71%	1 CAR ¹⁾
2 ROA	2,07%	1,42%	1,48%	1,67%	1,79%	2,04%	2,07%	2,11%	2,09%	2,14%	2,52%	2,29%	2,39%	2,29%	2,07%	2,10%	2,02%	2,01%	2 ROA
3 ROE ¹⁾	40,38%	38,79%	26,09%	17,58%	15,73%	24,27%	24,94%	25,51%	24,06%	24,06%	23,98%	21,52%	22,25%	22,48%	24,34%	19,33%	18,27%	17,97%	3 ROE ¹⁾
4 NPF	4,05%	1,42%	4,01%	3,02%	2,52%	2,78%	2,74%	2,58%	2,50%	2,22%	2,49%	2,72%	2,75%	2,85%	2,92%	2,64%	2,75%	3,01%	4 NPF
5 FDR	99,76%	103,65%	89,70%	89,67%	88,94%	101,03%	102,10%	100,84%	101,19%	100,00%	100,63%	102,17%	102,62%	103,08%	102,08%	104,43%	104,83%	102,53%	5 FDR
6 BOPO	76,54%	81,75%	84,39%	80,54%	78,41%	75,89%	75,44%	75,04%	75,29%	74,97%	70,43%	72,06%	72,95%	73,95%	76,87%	76,18%	76,13%	77,87%	6 BOPO

1) Hanya data Bank Umum Syariah (*Islamic Commercial Bank only*)

Tabel 39 . Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Islamic Rural Bank)																			
Rasio	2007	2008	2009	2010	2011	2012					2013								Ratio
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 CAR	34,72%	30,28%	29,98%	27,46%	23,49%	24,48%	25,26%	25,04%	23,87%	25,16%	25,06%	24,45%	24,10%	22,76%	22,44%	22,40%	22,09%	22,10%	1 CAR
2 ROA	3,21%	2,76%	5,00%	3,49%	2,67%	2,57%	2,58%	2,82%	2,76%	2,64%	3,07%	3,05%	3,06%	3,14%	3,10%	2,98%	2,87%	2,63%	2 ROA
3 ROE	11,21%	14,77%	21,55%	14,29%	18,95%	19,68%	20,01%	22,27%	21,57%	20,54%	24,35%	24,38%	24,73%	25,45%	25,09%	24,07%	23,00%	20,65%	3 ROE
4 NPF	8,11%	8,38%	7,03%	6,50%	6,11%	6,91%	6,87%	6,83%	6,80%	6,15%	6,91%	7,33%	7,21%	7,32%	7,69%	7,25%	7,35%	7,89%	4 NPF
5 FDR	124,08%	128,78%	126,89%	128,47%	127,71%	127,74%	126,71%	124,82%	124,21%	120,96%	119,48%	119,46%	119,67%	122,50%	125,40%	129,63%	131,51%	126,96%	5 FDR
6 BOPO	76,58%	80,85%	64,69%	78,08%	76,31%	80,91%	80,89%	79,08%	79,10%	80,02%	79,34%	79,17%	79,13%	78,69%	78,97%	78,99%	79,65%	81,29%	6 BOPO

Tabel 40. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (Number of Islamic Rural Bank based on Total Assets)																			
Total Aset (Rp)	2007	2008	2009	2010	2011	2012					2013								Total Assets (in IDR)
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
< 1 Miliar	13	7	8	7	3	4	4	4	3	6	5	5	4	2	-	-	1	1	< 1 Billion
1 s.d. 5 Miliar	46	50	38	29	24	18	16	17	17	17	15	16	16	17	17	17	20	20	1 up to 5 Billion
> 5 s.d. 10 Miliar	24	34	40	43	39	42	39	36	35	36	36	33	32	33	35	34	32	32	>5 up to 10 Billion
> 10 Miliar	31	40	52	71	89	92	97	99	101	99	102	104	107	107	107	108	107	107	> 10 Billion
Total	114	131	138	150	155	156	156	156	156	158	158	158	159	159	159	159	160	160	Total

* Terdapat koreksi jumlah bank

Tabel 41. Volume Transaksi PUAS																			
(Volume of Transaction of Interbank Islamic Money Market)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 hari	542	2,259	700	526	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Overnight
2-6 hari	66	450	890	210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 up to 6 days
7 hari	304	961	129	283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 days
8-26 hari	193	148	682	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 up to 26 days
27-30 hari	64	-	470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27 up to 30 days
>30 hari	-	10	18	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	> 30 days
1 hari ¹⁾	-	-	-	-	70	352	188	85	425	588	420	155	108	108	395	226	515	620	Overnight ¹⁾
2-4 hari ¹⁾	-	-	-	-	30	150	120	88	55	70	200	125	375	148	108	265	210	150	2-4 days ¹⁾
1 minggu ¹⁾	-	-	-	-	80	365	260	270	270	215	10	155	310	315	277	364	575	270	1 week ¹⁾
2 minggu ¹⁾	-	-	-	-	40	350	150	150	75	215	60	-	200	120	120	225	590	540	2 weeks ¹⁾
3 minggu ¹⁾	-	-	-	-	50	50	-	-	-	50	-	-	-	-	13	274	100	130	3 weeks ¹⁾
1 bulan ¹⁾	-	-	-	-	50	50	30	-	-	130	25	-	-	-	125	160	100	91	1 month ¹⁾
2 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 months ¹⁾
3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months ¹⁾
>3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	>3 months ¹⁾

1) Periode jangka waktu mulai bulan Februari 2011 (Period start on February 2011)

Sumber data : Pusat Informasi Pasar Uang (Source of data : Money Market Information Center)

Tabel 42. Rata-rata Tingkat Imbalan Sertifikat IMA (Weighted Average Rate of Return of IMA Certificate)																			
	2007	2008	2009	2010	2011	2012					2013								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 hari	6.59%	9.54%	6.01%	5.65%															Overnight
2-6 hari	6.58%	9.97%	6.13%	5.82%															2 up to 6 days
7 hari	6.66%	10.30%	6.33%	6.00%															7 days
8-26 hari	6.48%	10.65%	6.55%	5.96%															8 up to 26 days
27-30 hari	7.18%	-	6.65%	-															27 up to 30 days
>30 hari	-	10.75%	6.92%	6.17%															> 30 days
1 hari ¹⁾	-	-	-	-	4.75%	4.58%	4.48%	4.23%	4.45%	4.50%	4.30%	4.30%	4.30%	4.32%	4.30%	4.67%	5.26%	5.28%	Overnight ¹⁾
2-4 hari ¹⁾	-	-	-	-	5.00%	4.75%	4.65%	4.48%	4.34%	4.25%	4.26%	4.38%	4.28%	4.37%	4.35%	4.91%	5.39%	6.22%	2-4 days ¹⁾
1 minggu ¹⁾	-	-	-	-	5.25%	4.65%	4.56%	4.51%	4.75%	4.90%	4.30%	4.45%	4.47%	4.60%	4.45%	6.00%	5.50%	5.94%	1 week ¹⁾
2 minggu ¹⁾	-	-	-	-	5.30%	4.83%	5.00%	5.20%	4.80%	5.22%	4.80%	0.00%	4.79%	4.60%	4.62%	5.20%	5.75%	6.04%	2 weeks ¹⁾
3 minggu ¹⁾	-	-	-	-	0.05	0.05	-	-	-	0.05	-	-	-	-	0.04	0.05	0.06	0.06	3 weeks ¹⁾
1 bulan ¹⁾	-	-	-	-	0.05	0.05	0.05	-	-	0.05	0.05	-	-	-	0.05	0.05	0.06	0.05	1 month ¹⁾
2 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 months ¹⁾
3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months ¹⁾
>3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	>3 months ¹⁾

1) Periode jangka waktu mulai bulan Februari 2011 (Period start on February 2011)

Sumber data : Pusat Informasi Pasar Uang (Source of data : Money Market Information Center)

Tabel. 43. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi (Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	4.458	2.948	2.159	136,54%	6,00%	Nanggroe Aceh Darussalam
Sumatera Utara	10.753	7.591	5.658	134,18%	5,93%	North Sumatera
Sumatera Barat	7.273	3.789	2.383	158,98%	1,34%	West Sumatera
Sumatera Selatan	5.919	3.930	3.151	124,73%	3,50%	South Sumatera
Bangka Belitung	684	571	486	117,39%	5,33%	Bangka Belitung
Jambi	2.288	1.983	1.128	175,78%	2,33%	Jambi
Bengkulu	755	687	406	169,12%	3,12%	Bengkulu
Riau	7.054	3.375	3.872	87,17%	4,62%	Riau
Kepulauan Riau	2.721	2.067	1.820	113,53%	2,68%	Riau Islands
Lampung	2.855	2.316	1.329	174,29%	2,05%	Lampung
DKI Jakarta	176.747	72.246	84.323	85,68%	2,64%	DKI Jakarta
Jawa Barat	30.758	19.097	17.217	110,92%	3,22%	West Java
Banten	8.410	5.360	5.638	95,06%	2,05%	Banten
Jawa Tengah	14.129	9.799	7.223	135,67%	3,33%	Central Java
DI Yogyakarta	4.173	2.027	2.584	78,45%	1,41%	DI Yogyakarta
Jawa Timur	22.410	14.919	13.957	106,89%	2,82%	East Java
Bali	3.032	2.214	2.414	91,72%	1,74%	Bali
Kalimantan Barat	2.817	2.284	1.355	168,55%	1,03%	West Kalimantan
Kalimantan Tengah	792	570	578	98,70%	2,20%	Central Kalimantan
Kalimantan Timur	5.223	3.726	3.265	114,12%	4,59%	East Kalimantan
Kalimantan Selatan	5.544	2.546	2.281	111,63%	5,37%	South Kalimantan
Sulawesi Utara	536	499	189	264,54%	5,74%	North Sulawesi
Gorontalo	341	313	288	108,74%	3,91%	Gorontalo
Sulawesi Barat	252	233	80	290,92%	26,58%	West Sulawesi
Sulawesi Tengah	1.044	972	586	165,85%	2,07%	Central Sulawesi
Sulawesi Tenggara	1.087	643	505	127,37%	3,72%	South East Sulawesi
Sulawesi Selatan	6.379	4.745	2.528	187,65%	1,49%	South Sulawesi
Maluku	245	93	236	39,52%	5,48%	Maluku
Maluku Utara	294	172	231	74,32%	1,74%	North Maluku
NTB	2.028	1.519	839	181,02%	2,71%	West Nusa Tenggara
NTT	890	274	127	215,90%	1,57%	East Nusa Tenggara
Irian Jaya Barat	256	181	211	85,44%	2,49%	West Irian Jaya
Papua	907	606	482	125,78%	2,13%	Papua
Luar Indonesia	1.228	243	693	35,10%	-	Outside Indonesia

Tabel. 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi (Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Rural Banks based on Province)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	95.261	64.384	54.984	117,10%	16,09%	Nanggroe Aceh Darussalam
Sumatera Utara	99.583	74.108	62.644	118,30%	3,47%	North Sumatera
Sumatera Barat	159.389	129.695	99.017	130,98%	6,98%	West Sumatera
Sumatera Selatan	10.157	7.510	5.499	136,57%	3,46%	South Sumatera
Bangka Belitung	346.405	250.257	291.537	85,84%	11,31%	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	120.795	100.471	78.596	127,83%	21,62%	Bengkulu
Riau	21.477	16.549	15.885	104,19%	23,78%	Riau
Kepulauan Riau	121.412	106.774	54.165	197,13%	6,84%	Riau Islands
Lampung	206.329	161.091	76.691	210,05%	2,63%	Lampung
DKI Jakarta	29.970	22.837	10.025	127,79%	27,46%	DKI Jakarta
Jawa Barat	1.699.791	1.387.487	1.091.741	127,09%	6,06%	West Java
Banten	474.202	396.882	330.383	120,13%	7,18%	Banten
Jawa Tengah	498.355	391.514	335.544	116,68%	7,60%	Central Java
DI Yogyakarta	236.567	178.472	197.269	90,47%	15,95%	DI Yogyakarta
Jawa Timur	919.473	732.815	448.188	163,51%	5,35%	East Java
Bali	3.931	7.550	4.980	151,61%	56,41%	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	9.192	5.110	7.279	70,21%	39,11%	East Kalimantan
Kalimantan Selatan	30.664	20.686	21.605	95,74%	4,91%	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	1.139	1.157	493	2,35	28,96%	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	145.275	100.345	77.683	129,17%	17,07%	South Sulawesi
Maluku	-	-	-	-	-	Maluku
Maluku Utara	11.133	6.592	5.680	116,04%	6,05%	North Maluku
NTB	119.044	76.931	69.385	110,87%	6,95%	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	1.491	1.406	760	184,96%	11,52%	Papua

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 <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	42	0	11	2	31	293	2	517	156	1.893	Nanggroe Aceh Darussalam
Sumatera Utara	638	3	53	23	372	1.229	80	1.655	314	3.224	North Sumatera
Sumatera Barat	75	-	47	-	9	491	6	684	120	2.358	West Sumatera
Sumatera Selatan	195	8	11	1	287	506	11	582	80	2.249	South Sumatera
Bangka Belitung	16	0	-	2	1	77	-	38	59	378	Bangka Belitung
Jambi	50	1	2	-	11	218	0	524	51	1.125	Jambi
Bengkulu	69	0	2	0	5	119	3	210	16	262	Bengkulu
Riau	382	21	18	1	209	287	25	702	163	1.568	Riau
Kepulauan Riau	3	0	10	1	8	30	21	899	19	1.076	Riau Islands
Lampung	112	-	6	1	7	358	1	681	78	1.073	Lampung
DKI Jakarta	1.072	2.393	3.085	4.124	3.914	4.878	3.895	18.921	3.096	26.868	DKI Jakarta
Jawa Barat	74	183	661	8	928	1.446	156	5.052	1.686	8.902	West Java
Banten	38	104	249	61	65	283	88	1.742	509	2.221	Banten
Jawa Tengah	73	5	306	18	140	1.057	47	2.799	718	4.634	Central Java
DI Yogyakarta	19	1	46	2	44	140	6	719	74	976	DI Yogyakarta
Jawa Timur	99	19	777	9	995	873	393	3.724	1.397	6.634	East Java
Bali	-	6	30	1	67	222	13	533	280	1.062	Bali
Kalimantan Barat	79	3	33	-	35	130	148	506	29	1.322	West Kalimantan
Kalimantan Tengah	2	0	1	-	18	36	3	220	55	235	Central Kalimantan
Kalimantan Timur	33	8	15	1	167	119	14	1.284	316	1.771	East Kalimantan
Kalimantan Selatan	16	180	29	4	275	115	221	696	63	946	South Kalimantan
Sulawesi Utara	-	-	0	0	4	155	0	270	2	68	North Sulawesi
Gorontalo	0	-	1	-	2	56	1	7	185	59	Gorontalo
Sulawesi Barat	42	-	-	-	15	7	0	21	33	115	West Sulawesi
Sulawesi Tengah	7	10	1	-	26	86	1	189	14	637	Central Sulawesi
Sulawesi Tenggara	2	8	1	0	4	86	0	352	1	189	South East Sulawesi
Sulawesi Selatan	2	9	34	0	22	125	7	762	214	3.570	South Sulawesi
Maluku	-	-	1	-	0	16	0	7	0	69	Maluku
Maluku Utara	-	1	-	-	-	8	0	34	-	129	North Maluku
NTB	3	2	4	0	215	234	6	154	36	865	West Nusa Tenggara
NTT	-	1	0	-	179	10	1	14	0	69	East Nusa Tenggara
Irian Jaya Barat	-	-	0	-	7	21	-	57	3	93	West Irian Jaya
Papua	-	-	-	-	42	114	-	115	35	300	Papua
Luar Indonesia	-	0	-	-	50	1	192	-	0	-	Outside Indonesia

Tabel.46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi (Financing of Islamic Rural Bank based on Economic Sector and Province)												
Propinsi	Pertanian, kehutanan dan sarana pertanian	Pertambangan	Perindustrian	Listrik, gas dan air	Konstruksi	Perdagangan, restoran dan hotel	Pengangkutan, pergudangan dan komunikasi	Jasa dunia usaha	Jasa sosial / masyarakat	Lain-lain	Lain-lain	Province
	Mining	Mining	Manufacturing	Water, gas and electricity	Construction	Trade, restaurants and hotels	Transport, cargo storage and communication	Business Services	Social Services	Others	Others	
Nanggroe Aceh Darussalam	1.073	12	567	151	5.244	41.021	559	449	1.628	13.966	13.680	Nanggroe Aceh Darussalam
Sumatera Utara	3.027	-	157	129	498	11.026	472	1.632	4.225	57.863	52.942	Sumatera Utara
Sumatera Barat	21.021	167	1.132	427	3.029	56.482	11.544	2.286	11.133	23.290	22.474	Sumatera Barat
Sumatera Selatan	160	119	869	-	69	2.394	81	-	166	3.887	3.653	Sumatera Selatan
Bangka Belitung	19.951	592	374	48	10.246	136.337	2.763	48.851	1.813	30.867	29.282	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	62.522	288	596	22	770	26.114	388	910	340	9.169	8.521	Bengkulu
Riau	2.101	199	23	-	574	4.367	415	893	422	7.254	7.555	Riau
Kepulauan Riau	6.234	420	161	109	625	12.279	5.578	4.073	2.218	73.749	75.076	Riau Islands
Lampung	19.467	-	1.580	15	338	11.449	616	4.740	5.658	118.071	117.227	Lampung
DKI Jakarta	59	-	-	-	175	16.404	2	584	1.299	4.160	4.315	DKI Jakarta
Jawa Barat	164.981	1.696	7.062	2.673	16.206	360.931	12.694	76.211	136.155	616.447	608.878	Jawa Barat
Banten	1.314	15	1.296	39	78	261.626	458	71.322	14.151	46.120	46.582	Banten
Jawa Tengah	27.184	1.820	7.919	1.098	52.411	121.159	8.474	24.533	36.172	114.641	110.744	Jawa Tengah
DI Yogyakarta	3.874	677	4.524	119	27.282	41.612	2.352	11.922	38.389	48.813	47.722	DI Yogyakarta
Jawa Timur	27.450	712	9.823	803	14.481	230.490	11.310	68.355	26.802	341.007	342.590	Jawa Timur
Bali	-	-	-	-	1.357	2.250	480	558	2.388	542	518	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	-	21	-	-	-	1.377	-	-	686	3.127	3.026	East Kalimantan
Kalimantan Selatan	496	167	-	-	898	5.128	7.024	3.182	447	3.439	3.344	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	5	-	9	-	-	843	-	-	19	304	281	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	1.669	20	178	85	9.503	40.943	913	1.837	2.251	41.075	42.946	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	-	3.953	19	-	-	2.664	2.620	North Maluku
NTB	3.079	37	97	74	5.140	55.754	128	2.441	6.400	3.947	3.780	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	-	-	-	-	-	949	88	-	-	371	370	Papua

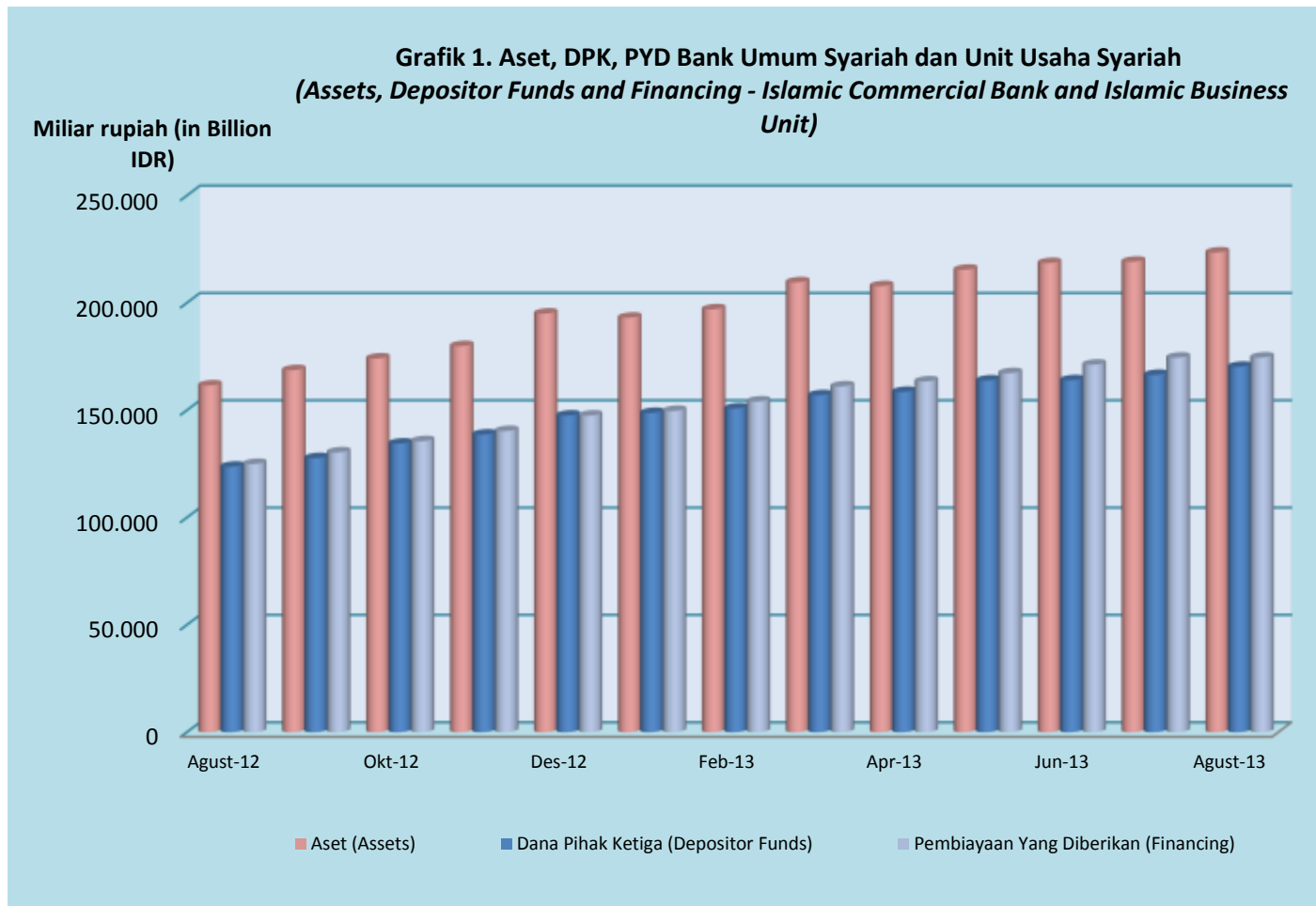
Tabel. 47. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province</i>)				
Propinsi	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Province
Nanggroe Aceh Darussalam	831	223	1.893	Nanggroe Aceh Darussalam
Sumatera Utara	2.715	1.651	3.224	North Sumatera
Sumatera Barat	1.083	348	2.357	West Sumatera
Sumatera Selatan	1.029	689	2.212	South Sumatera
Bangka Belitung	81	112	378	Bangka Belitung
Jambi	605	252	1.125	Jambi
Bengkulu	280	145	262	Bengkulu
Riau	850	957	1.568	Riau
Kepulauan Riau	575	416	1.076	Riau Islands
Lampung	974	301	1.042	Lampung
DKI Jakarta	31.262	14.311	26.673	DKI Jakarta
Jawa Barat	7.941	2.551	8.605	West Java
Banten	1.886	1.253	2.221	Banten
Jawa Tengah	3.645	1.524	4.630	Central Java
DI Yogyakarta	764	288	975	DI Yogyakarta
Jawa Timur	6.063	2.461	6.395	East Java
Bali	744	408	1.062	Bali
Kalimantan Barat	631	331	1.322	West Kalimantan
Kalimantan Tengah	127	208	235	Central Kalimantan
Kalimantan Timur	1.360	596	1.771	East Kalimantan
Kalimantan Selatan	753	847	946	South Kalimantan
Sulawesi Utara	301	131	68	North Sulawesi
Gorontalo	92	162	59	Gorontalo
Sulawesi Barat	68	50	115	West Sulawesi
Sulawesi Tengah	244	91	637	Central Sulawesi
Sulawesi Tenggara	279	175	189	South East Sulawesi
Sulawesi Selatan	789	386	3.570	South Sulawesi
Maluku	15	10	69	Maluku
Maluku Utara	30	13	129	North Maluku
NTB	315	341	864	West Nusa Tenggara
NTT	110	95	69	East Nusa Tenggara
Irian Jaya Barat	41	46	93	West Irian Jaya
Papua	212	94	300	Papua
Luar Indonesia	243	1	-	Outside Indonesia

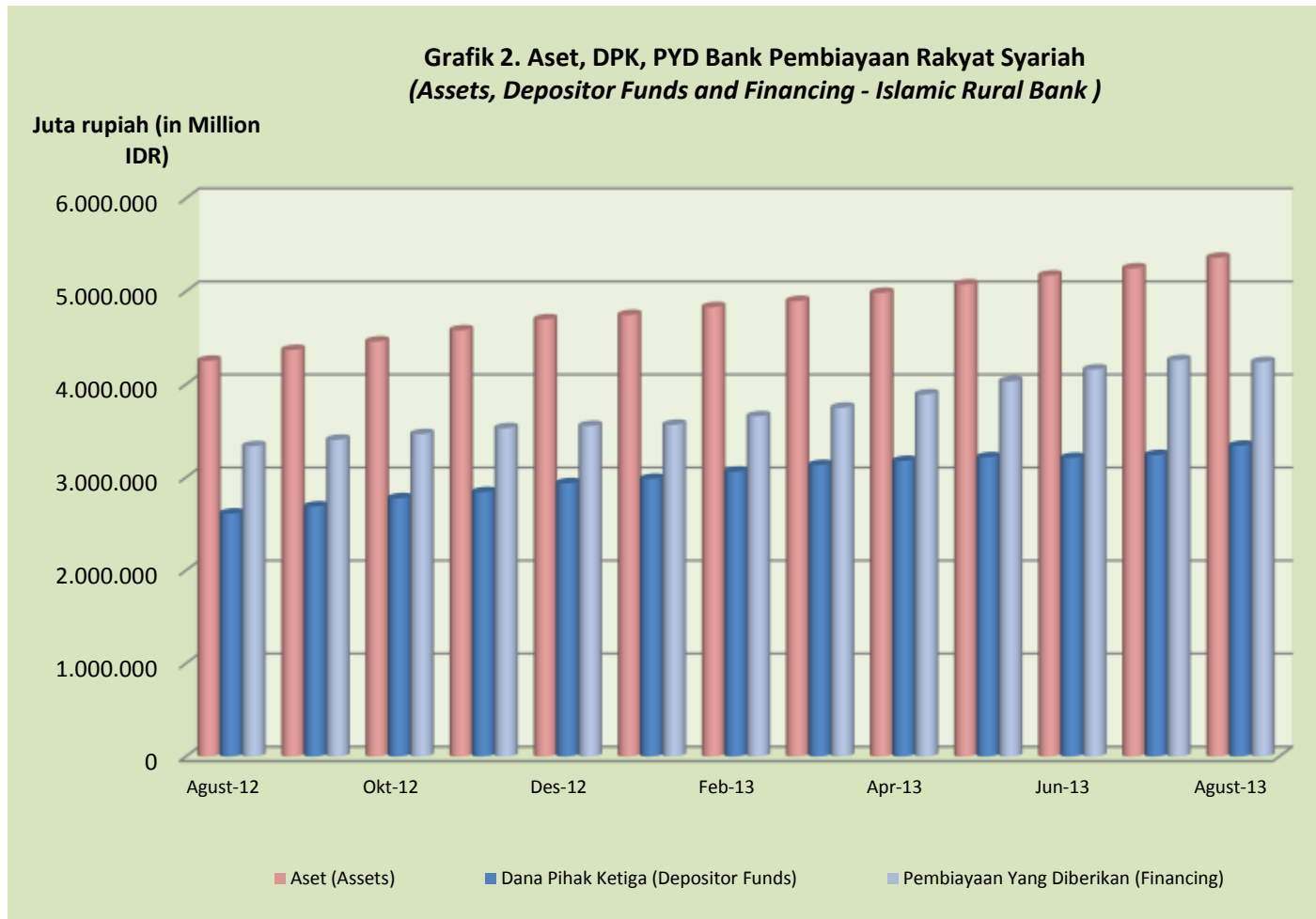
Tabel. 48 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi (Financing of Islamic Rural Bank based on Type of Usage and Province)				
Propinsi	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Province
Nanggroe Aceh Darussalam	49.824	879	13.680	Nanggroe Aceh Darussalam
Sumatera Utara	17.520	3.646	52.942	North Sumatera
Sumatera Barat	88.626	18.595	22.474	West Sumatera
Sumatera Selatan	2.804	1.053	3.653	South Sumatera
Bangka Belitung	199.272	21.703	29.282	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	63.367	28.583	8.521	Bengkulu
Riau	7.049	1.945	7.555	Riau
Kepulauan Riau	21.781	9.917	75.076	Riau Islands
Lampung	28.030	15.834	117.227	Lampung
DKI Jakarta	18.305	217	4.315	DKI Jakarta
Jawa Barat	533.188	245.421	608.878	West Java
Banten	292.297	58.003	46.582	Banten
Jawa Tengah	221.264	59.506	110.744	Central Java
DI Yogyakarta	86.949	43.801	47.722	DI Yogyakarta
Jawa Timur	330.952	59.273	342.590	East Java
Bali	6.100	932	518	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	Central Kalimantan
Kalimantan Timur	1.546	538	3.026	East Kalimantan
Kalimantan Selatan	17.342	-	3.344	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	873	3	281	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	53.093	4.305	42.946	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	3.972	-	2.620	North Maluku
NTB	61.351	11.799	3.780	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	926	111	370	Papua

Tabel. 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province</i>)			
Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	1.991	957	Nanggroe Aceh Darussalam
Sumatera Utara	4.809	2.782	North Sumatera
Sumatera Barat	1.675	2.114	West Sumatera
Sumatera Selatan	1.501	2.429	South Sumatera
Bangka Belitung	71	500	Bangka Belitung
Jambi	1.058	925	Jambi
Bengkulu	396	291	Bengkulu
Riau	1.773	1.602	Riau
Kepulauan Riau	1.390	677	Riau Islands
Lampung	1.449	867	Lampung
DKI Jakarta	47.037	25.208	DKI Jakarta
Jawa Barat	10.909	8.188	West Java
Banten	2.786	2.574	Banten
Jawa Tengah	6.415	3.384	Central Java
DI Yogyakarta	946	1.082	DI Yogyakarta
Jawa Timur	9.846	5.073	East Java
Bali	641	1.573	Bali
Kalimantan Barat	807	1.477	West Kalimantan
Kalimantan Tengah	208	363	Central Kalimantan
Kalimantan Timur	2.348	1.378	East Kalimantan
Kalimantan Selatan	1.742	804	South Kalimantan
Sulawesi Utara	328	171	North Sulawesi
Gorontalo	270	43	Gorontalo
Sulawesi Barat	113	120	West Sulawesi
Sulawesi Tengah	298	674	Central Sulawesi
Sulawesi Tenggara	181	462	South East Sulawesi
Sulawesi Selatan	2.300	2.445	South Sulawesi
Maluku	69	24	Maluku
Maluku Utara	74	98	North Maluku
NTB	816	704	West Nusa Tenggara
NTT	25	249	East Nusa Tenggara
Irian Jaya Barat	29	151	West Irian Jaya
Papua	414	192	Papua
Luar Indonesia	12	231	Outside Indonesia

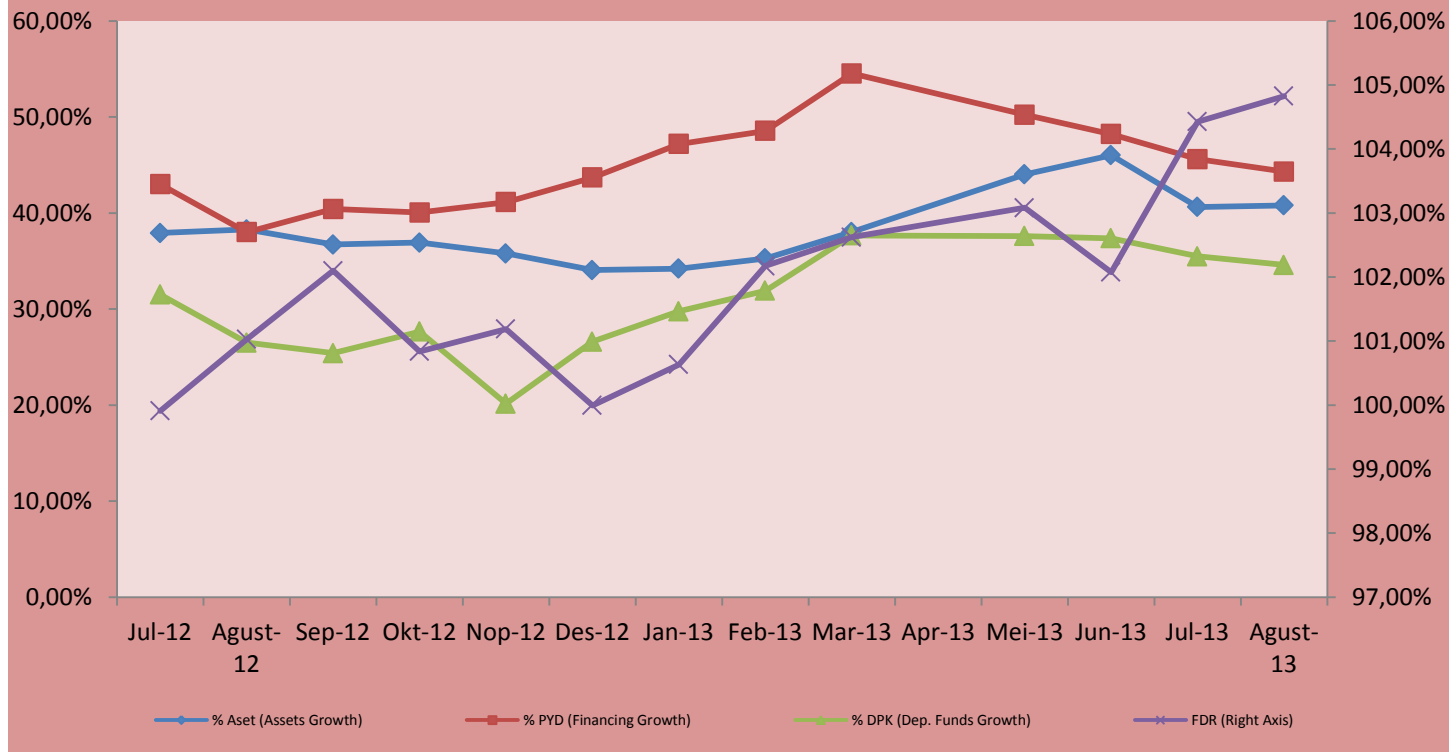
Tabel. 50 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (<i>Financing of Islamic Rural Bank based on Type of Financing and Province</i>)			
Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	50.394	13.990	Nanggroe Aceh Darussalam
Sumatera Utara	15.215	58.893	North Sumatera
Sumatera Barat	102.682	27.012	West Sumatera
Sumatera Selatan	3.855	3.655	South Sumatera
Bangka Belitung	220.975	29.282	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	88.463	12.009	Bengkulu
Riau	1.800	14.749	Riau
Kepulauan Riau	21.802	84.972	Riau Islands
Lampung	40.936	120.155	Lampung
DKI Jakarta	17.416	5.421	DKI Jakarta
Jawa Barat	733.772	653.714	West Java
Banten	333.535	63.347	Banten
Jawa Tengah	271.696	119.817	Central Java
DI Yogyakarta	100.863	77.609	DI Yogyakarta
Jawa Timur	371.451	361.364	East Java
Bali	2.610	4.939	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	-	-	Central Kalimantan
Kalimantan Timur	1.852	3.259	East Kalimantan
Kalimantan Selatan	17.342	3.344	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	876	281	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	55.946	44.399	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	3.972	2.620	North Maluku
NTB	49.047	27.884	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	1.019	387	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	1.338	2.396	55,85%	Kab. Tangerang	Banten
	Kab. Serang	2.455	2.284	107,49%	Kab. Serang	
	Kab. Pandeglang	417	245	169,98%	Kab. Pandeglang	
	Kab. Lebak	1.100	627	175,44%	Kab. Lebak	
Jawa Barat	Kodya Tangerang	57	39	147,09%	Kodya Tangerang	West Jawa
	Kab. Purwakarta	426	383	111,07%	Kab. Purwakarta	
	Kab. Bogor	608	376	161,44%	Kab. Bogor	
	Kab. Sukabumi	58	72	81,12%	Kab. Sukabumi	
	Kab. Bandung	0	0	1166,67%	Kab. Bandung	
	Kab. Sumedang	182	99	183,28%	Kab. Sumedang	
	Kab. Kuningan	33	4	917,91%	Kab. Kuningan	
	Kab. Subang	1.406	870	161,54%	Kab. Subang	
	Kotif Banjar	5.697	4.897	116,32%	Kotif Banjar	
	Kodya Bandung	2.616	2.430	107,63%	Kodya Bandung	
DKI Jakarta	Kodya Bogor	481	310	154,92%	Kodya Bogor	DKI Jakarta
	Kodya Sukabumi	2.092	1.119	186,88%	Kodya Sukabumi	
	Kodya Cirebon	1.100	636	172,90%	Kodya Cirebon	
	Kotif Tasikmalaya	170	172	98,89%	Kotif Tasikmalaya	
	Kotif Cimah	948	1.245	76,17%	Kotif Cimah	
	Kotif Depok	1.257	2.904	60,50%	Kotif Depok	
	Kotif Bekasi	1.516	1.745	86,87%	Kotif Bekasi	
	Wil. Kota Jakarta Pusat	28.533	39.499	72,24%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	2.649	3.619	73,18%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	3.889	4.092	95,03%	Wil. Kota Jakarta Barat	
DIY	Wil. Kota Jakarta Selatan	30.850	31.548	97,79%	Wil. Kota Jakarta Selatan	DIY
	Wil. Kota Jakarta Timur	6.325	5.565	113,67%	Wil. Kota Jakarta Timur	
	Kab. Sleman	44	85	51,94%	Kab. Sleman	
	Kodya Yogyakarta	1.983	2.499	79,38%	Kodya Yogyakarta	
Jawa Tengah	Kab. Semarang	34	20	167,81%	Kab. Semarang	Central Jawa
	Kab. Kendal	61	51	119,71%	Kab. Kendal	
	Kab. Tegal	333	163	204,23%	Kab. Tegal	
	Kab. Pati	129	46	279,67%	Kab. Pati	
	Kab. Kudus	246	262	93,82%	Kab. Kudus	
	Kab. Banyumas	723	406	178,25%	Kab. Banyumas	
	Kab. Cilacap	99	82	120,78%	Kab. Cilacap	
	Kodya Semarang	3.535	2.909	121,51%	Kodya Semarang	
	Kodya Salatiga	106	33	321,79%	Kodya Salatiga	
	Kodya Pekalongan	753	811	92,77%	Kodya Pekalongan	
Jawa Timur	Kodya Tegal	477	202	236,19%	Kodya Tegal	East Jawa
	Kodya Surakarta	3.069	2.111	145,39%	Kodya Surakarta	
	Kotif Purwokerto	235	126	186,32%	Kotif Purwokerto	
	Kab. Gresik	322	302	106,60%	Kab. Gresik	
	Kab. Sidoarjo	710	597	118,93%	Kab. Sidoarjo	
	Kab. Pamekasan	228	176	129,84%	Kab. Pamekasan	
	Kab. Banyuwangi	249	142	245,74%	Kab. Banyuwangi	
	Kab. Jember	861	526	163,59%	Kab. Jember	
	Kab. Malang	-	-	0,00%	Kab. Malang	
	Kab. Bojonegoro	246	157	157,27%	Kab. Bojonegoro	
Sumatera Utara	Kodya Surabaya	7.871	8.067	97,57%	Kodya Surabaya	North Sumatera
	Kodya Malang	2.439	1.719	141,93%	Kodya Malang	
	Kodya Bitar	83	22	377,46%	Kodya Bitar	
	Kodya Kediri	1.640	2.121	77,31%	Kodya Kediri	
	Kodya Madidun	158	125	127,00%	Kodya Madidun	
	Kotif Jember	11	4	274,71%	Kotif Jember	
	Kab. Banda Aceh	687	406	169,12%	Kab. Banda Aceh	
	Kodya Jambi	1.583	1.128	175,78%	Kodya Jambi	
	Kodya Banda Aceh	1.711	1.525	112,24%	Kodya Banda Aceh	
	Kotif Uluksuamawe	663	326	203,60%	Kotif Uluksuamawe	
NAD	Kotif Langsa	363	173	209,92%	Kotif Langsa	NAD
	Kotif Simeulue	211	136	155,24%	Kotif Simeulue	
	Kab. Deli Serdang	120	62	192,15%	Kab. Deli Serdang	
	Kab. Karo	56	26	215,37%	Kab. Karo	
Sumatera Barat	Kab. Labuhan Batu	326	180	180,60%	Kab. Labuhan Batu	West Sumatera
	Kodya Tebing Tinggi	442	167	264,73%	Kodya Tebing Tinggi	
	Kodya Binjai	258	186	139,02%	Kodya Binjai	
	Kodya Pematang Siantar	931	496	187,84%	Kodya Pematang Siantar	
	Kodya Sibolga	172	51	339,47%	Kodya Sibolga	
	Kodya Medan	4.355	4.039	107,82%	Kodya Medan	
	Kotif Padang Sidempuan	932	451	206,77%	Kotif Padang Sidempuan	
	Kodya Baktiraggi	765	577	132,59%	Kodya Baktiraggi	
	Kodya Padang	2.142	1.610	133,06%	Kodya Padang	
	Kodya Solok	194	21	935,90%	Kodya Solok	
Riau	Kodya Payakumbuh	687	175	391,76%	Kodya Payakumbuh	Riau
	Kab. Bengkalis	155	195	79,37%	Kab. Bengkalis	
	Kab. Karimun	2.827	3.308	85,46%	Kab. Karimun	
	Kab. Natuna	393	369	106,63%	Kab. Natuna	
Kepulauan Riau	Kotif Tanjungpinang	625	650	96,18%	Kotif Tanjungpinang	Riau Islands
	Kodya Pulau Batam	1.442	1.170	123,17%	Kodya Pulau Batam	
	Kotif Pralumuh	3.004	2.683	111,94%	Kotif Pralumuh	
	Kotif Baturaja	571	486	117,39%	Kotif Baturaja	
Sumatera Selatan	Kotif Pagar Alam	178	33	542,60%	Kotif Pagar Alam	South Sumatera
	Kab. Belitung	266	157	170,20%	Kab. Belitung	
	Kab. Bangka	482	278	173,15%	Kab. Bangka	
	Kab. Lampung Tengah	488	228	213,99%	Kab. Lampung Tengah	
Lampung	Kodya Bandar Lampung	1.653	1.023	161,61%	Kodya Bandar Lampung	Lampung
	Kodya Metro	174	77	224,74%	Kodya Metro	
	Kab. Banjar	296	160	184,96%	Kab. Banjar	
	Kab. Hulu Sungai Selatan	72	78	91,44%	Kab. Hulu Sungai Selatan	
Kalimantan Selatan	Kab. Tabalong	49	27	177,58%	Kab. Tabalong	South Kalimantan
	Kodya Banjarmasin	1.979	1.874	105,58%	Kodya Banjarmasin	
	Kodya Banjarbaru	150	141	105,90%	Kodya Banjarbaru	
	Kab. Sambas	58	27	217,40%	Kab. Sambas	
Kalimantan Barat	Kab. Ketapang	111	133	83,47%	Kab. Ketapang	West Kalimantan
	Kodya Pontianak	2.004	1.138	176,02%	Kodya Pontianak	
	Kotif Singkawang	111	67	164,90%	Kotif Singkawang	
	Kab. Kutai	328	258	127,53%	Kab. Kutai	
Kalimantan Timur	Kab. Pasir	0,02	9	0,28%	Kab. Pasir	East Kalimantan
	Kodya Samarinda	1.696	1.715	98,87%	Kodya Samarinda	
	Kodya Balikpapan	1.623	1.158	140,19%	Kodya Balikpapan	
	Kodya Bontang	79	126	62,50%	Kodya Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	45	47	96,00%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	70	51	136,49%	Kab. Kotawaringin Timur	
	Kodya Palangkaraya	456	480	95,00%	Kodya Palangkaraya	
	Kab. Banggai	222	108	205,83%	Kab. Banggai	
Sulawesi Tengah	Kodya Palu	750	478	156,82%	Kodya Palu	Central Sulawesi
	Kab. Wajo	127	29	439,14%	Kab. Wajo	
	Kab. Mamuju	233	80	290,92%	Kab. Mamuju	
	Kab. Luwu	138	81	170,07%	Kab. Luwu	
Sulawesi Selatan	Kab. Gorontalo	4.381	2.335	187,61%	Kab. Gorontalo	Sulawesi Selatan
	Kab. Pahuwato	98	83	118,36%	Kab. Pahuwato	
	Kab. Kepulauan Talaud	499	189	264,54%	Kab. Kepulauan Talaud	
	Kab. Minahasa Selatan	312	288	108,74%	Kab. Minahasa Selatan	
Sulawesi Utara	Kodya Bitung	160	63	254,58%	Kodya Bitung	Sulawesi Utara
	Kab. Mamas	483	442	109,31%	Kab. Mamas	
	Kab. Lombok Tengah	6	4	158,35%	Kab. Lombok Tengah	
	Kab. Lombok Timur	136	90	151,55%	Kab. Lombok Timur	
Nusa Tenggara Barat	Kodya Mataram	1.378	746	184,67%	Kodya Mataram	West Nusa Tenggara
	Kab. Badung	1.257	1.817	69,19%	Kab. Badung	
	Kodya Denpasar	957	997	100,32%	Kodya Denpasar	
	Kodya Kupang	274	127	215,90%	Kodya Kupang	
Nusa Tenggara Timur	Kodya Kupang	274	127	215,90%	Kodya Kupang	East Nusa Tenggara
	Kodya Ambon	93	236	39,52%	Kodya Ambon	
	Kab. Manokwari	115	173	66,13%	Kab. Manokwari	
	Kab. Teluk Bintuni	606	482	125,78%	Kab. Teluk Bintuni	
Papua	Kodya Jayapura	66	38	173,51%	Kodya Jayapura	Papua
	Kotif Ternate	172	231	74,32%	Kotif Ternate	
	DI LUAR INDONESIA	243	693	35,10%	DI LUAR INDONESIA	
	DI LUAR INDONESIA	243	693	35,10%	DI LUAR INDONESIA	

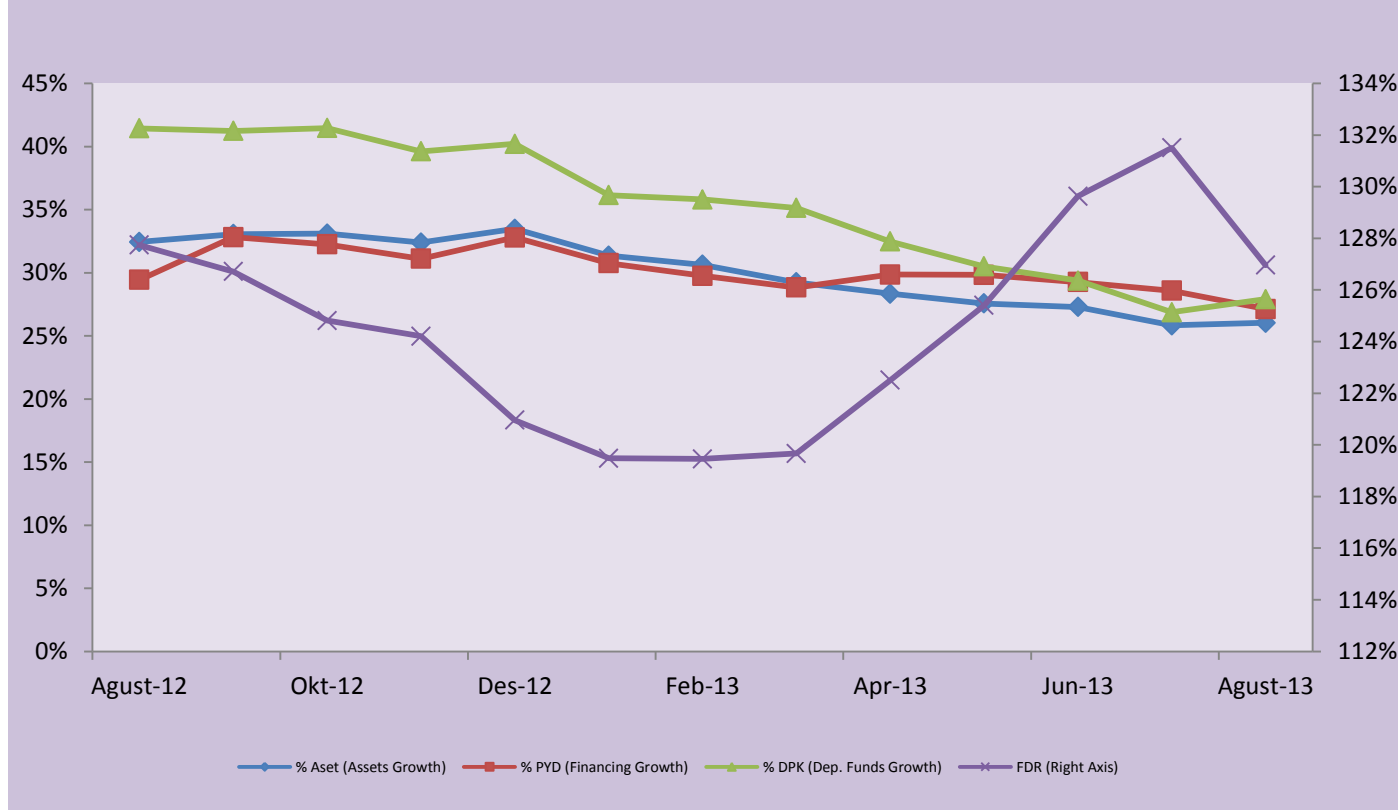




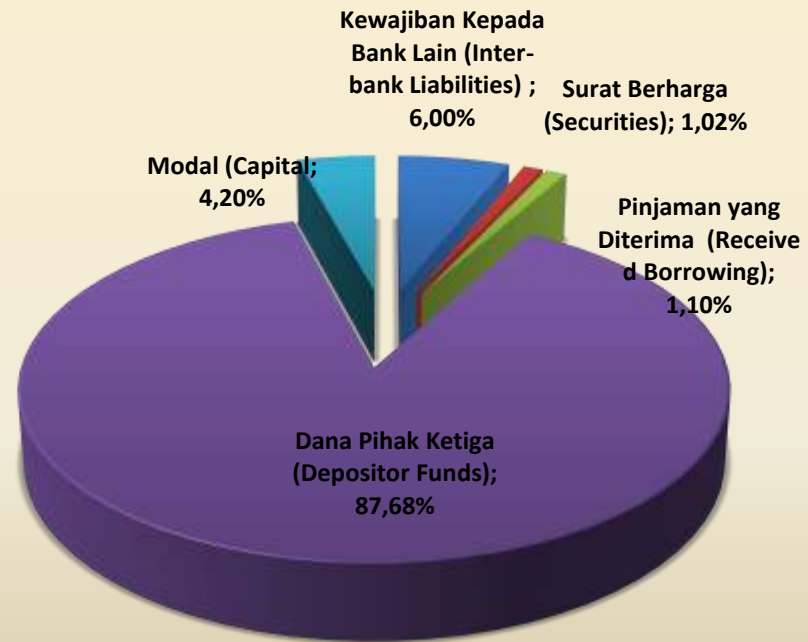
Grafik 3. FDR dan Aset, DPK, PYD Bank Umum Syariah dan Unit Usaha Syariah
FDR and Assets, Depositor Funds, Financing - Islamic Commercial Bank and Islamic Business Unit



**Grafik 4. FDR dan Aset, DPK, PYD Bank Pembiayaan Rakyat Syariah
(FDR and Assets, Depositor Funds, Financing - Islamic Rural Bank)**

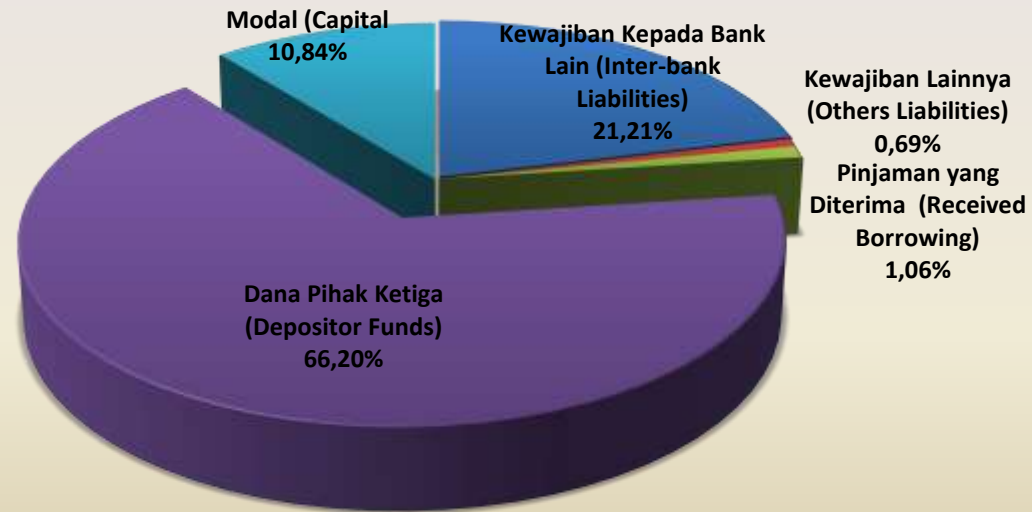


**Grafik 5. Sumber Dana Bank Umum Syariah dan Unit Usaha Syariah
(Source of Funds - Islamic Commercial Bank and Islamic Business Unit)**



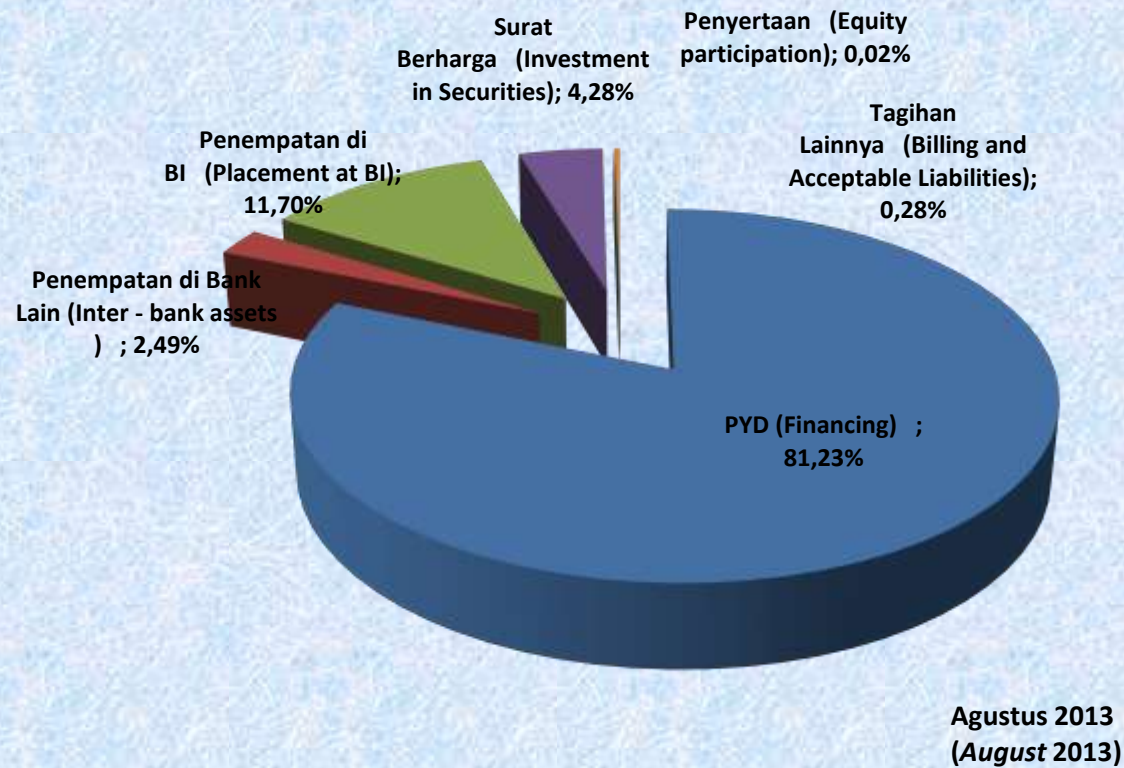
Agustus 2013
(August 2013)

**Grafik 6. Sumber Dana Bank Pembiayaan Rakyat Syariah
(Source of Funds - Islamic Rural Bank)**

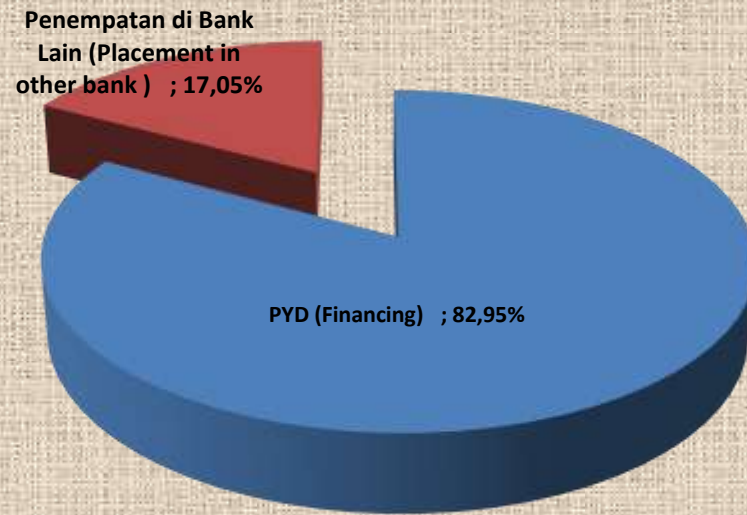


Agustus 2013
(August 2013)

**Grafik 7. Penyaluran Dana Bank Umum Syariah dan Unit Usaha Syariah
(Placement of Funds - Islamic Commercial Bank and Islamic Business Unit)**

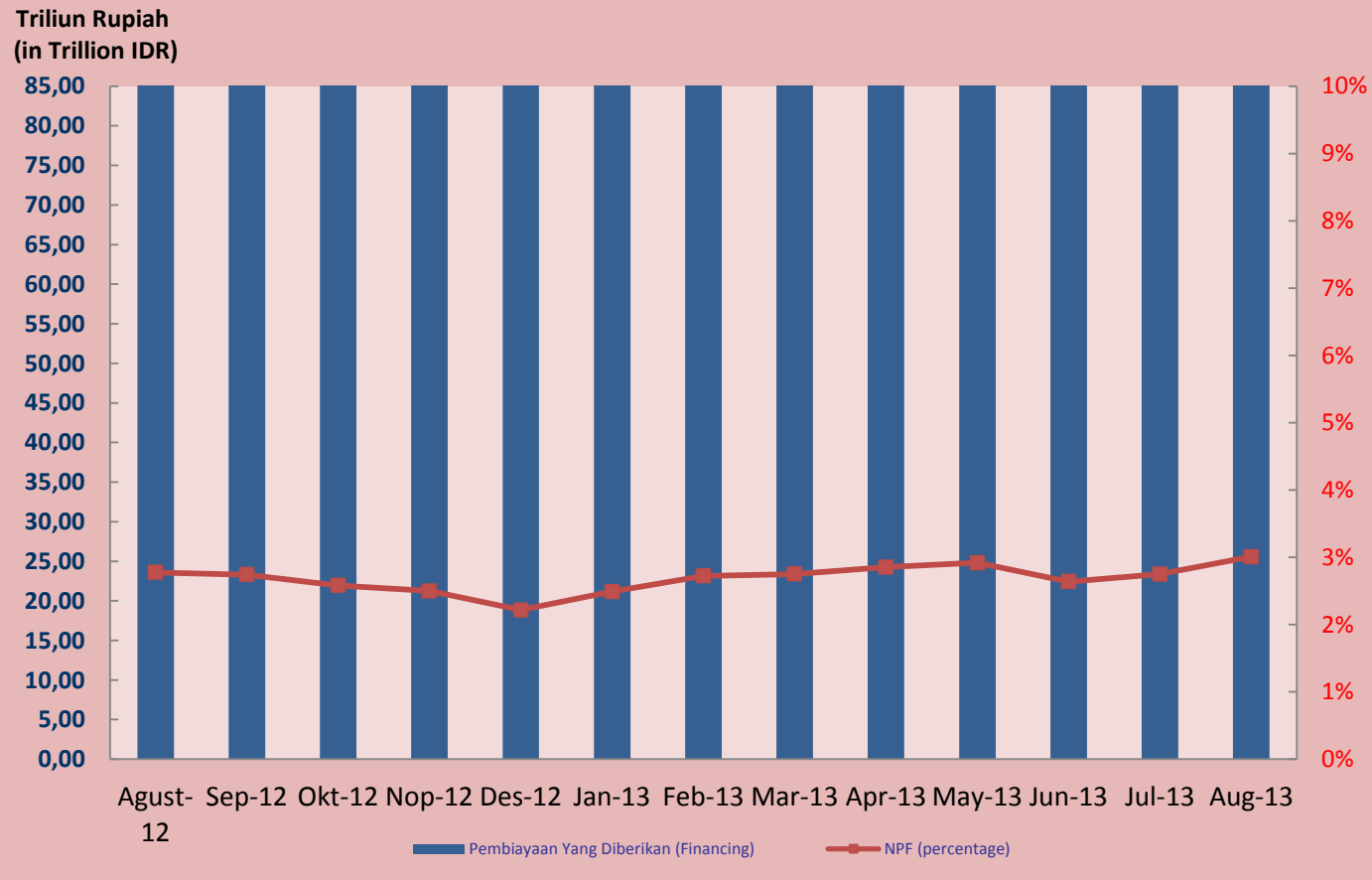


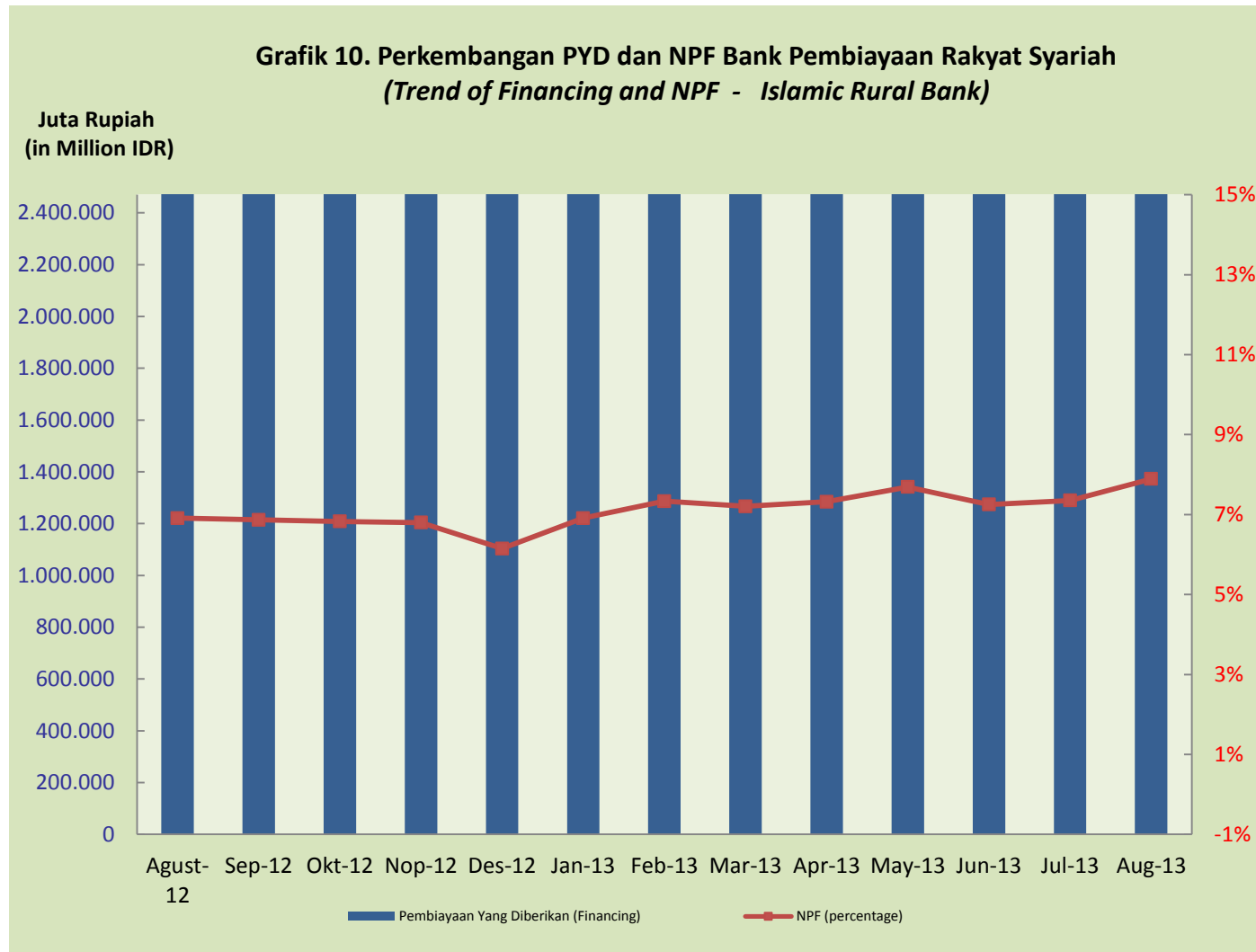
**Grafik 8. Penyaluran Dana Bank Pembiayaan Rakyat Syariah
(Placement of Funds - Islamic Rural Bank)**



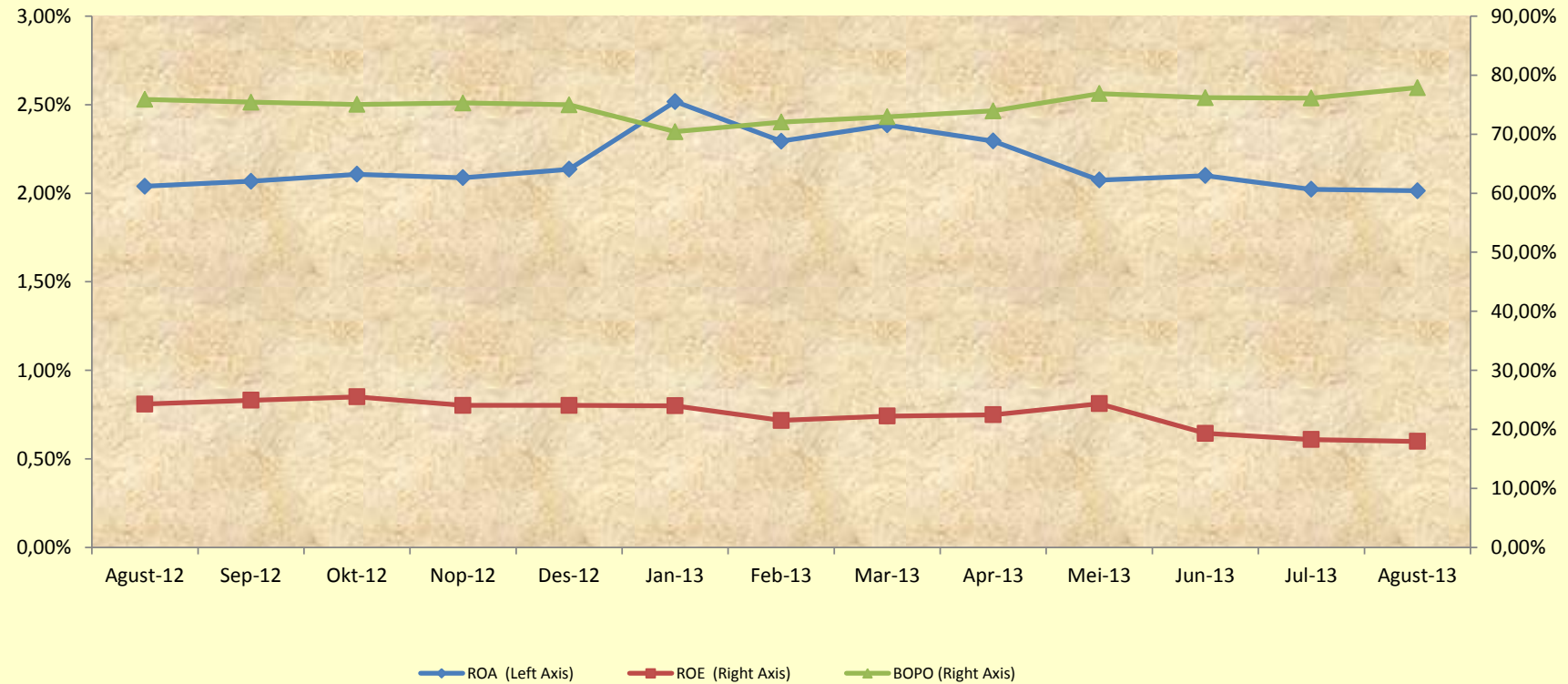
**Agustus 2013
(August 2013)**

**Grafik 9. Perkembangan PYD dan NPF Bank Umum Syariah dan Unit Usaha Syariah
(Trend of Financing and NPF - Islamic Commercial Bank and Islamic Business Unit)**





Grafik 11. Perkembangan BOPO, ROA, ROE - Bank Umum Syariah dan Unit Usaha Syariah
(Trend of BOPO, ROA and ROE - Islamic Commercial Bank and Islamic Business Unit)



**Grafik 12. Perkembangan BOPO, ROA, ROE - Bank Pembiayaan Rakyat Syariah
(Trend of BOPO, ROA and ROE - Islamic Rural Bank)**

