

Statistik Perbankan Syariah

(Islamic Banking Statistics)

A P R I L

2013

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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 Oktober dilakukan pada tanggal 2 Juni 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 Oktober 2012 Islamic Banking Statistics is on June 2, 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 a 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							
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
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	- Number of Banks
- Jumlah Kantor	401	581	711	1,215	1,401	1,457	1,499	1,529	1,543	1,598	1,650	1,686	1,714	1,745	1,780	1,801	1,812	1,858	- 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	434	447	470	495	498	500	502	506	517	521	524	529	538	- Number of Offices
Bank Pembiayaan Rakyat Syariah																			Islamic Rural Bank
- Jumlah Bank	114	131	138	150	155	155	156	156	156	156	156	156	156	158	158	158	159	159	- Number of Banks
- Jumlah Kantor	185	202	225	286	364	376	377	378	370	364	386	390	390	401	398	395	399	386	- Number of Offices
Total Kantor	782	1,024	1,223	1,763	2,101	2,267	2,323	2,377	2,408	2,460	2,536	2,578	2,610	2,663	2,699	2,720	2,740	2,782	Total Number of Offices

Tabel 2. Jaringan Kantor Individual Perbankan Syariah (Individual Islamic Banking Network)

Kelompok Bank	KPO/KC HOQ/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	399	1,235	213	Islamic Commercial Bank
1 PT Bank Syariah Muamalat Indonesia	80	170	118	1 PT Bank Syariah Muamalat Indonesia
2 PT Bank Syariah Mandiri	136	411	55	2 PT Bank Syariah Mandiri
3 PT Bank Syariah Mega Indonesia	34	310	6	3 PT Bank Syariah Mega Indonesia
4 PT Bank Syariah BRI	48	146	8	4 PT Bank Syariah BRI
5 PT Bank Syariah Bukopin	10	5	5	5 PT Bank Syariah Bukopin
6 PT Bank Panin Syariah	5	8	6	6 PT Bank Panin Syariah
7 PT Bank Victoria Syariah	7	5	7	7 PT Bank Victoria Syariah
8 PT BCA Syariah	6	6	19	8 PT BCA Syariah
9 PT Bank Jabar dan Banten	8	20	9	9 PT Bank Jabar dan Banten
10 PT Bank Syariah BNI	64	154	7	10 PT Bank Syariah BNI
11 PT Maybank Indonesia Syariah	1	-	-	11 PT Maybank Indonesia Syariah
Unit Usaha Syariah	144	308	62	Islamic Business Unit
12 PT Bank Danamon	25	144	-	12 PT Bank Danamon
13 PT Bank Permata	12	11	-	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.	5	-	-	16 HSBC, Ltd.
17 PT Bank DKI	2	4	4	17 PT Bank DKI
18 BPD DIY	1	1	5	18 BPD DIY
19 BPD Jawa Tengah (Jateng)	2	2	2	19 BPD Jawa Tengah (Jateng)
20 BPD Jawa Timur (Jatim)	1	3	3	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	5	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	7	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	2	-	30 BPD Nusa Tenggara Barat (NTB)
31 PT BTN	22	11	1	31 PT BTN
32 PT Bank Tabungan Pensiunan Nasional (BTPN)	5	67	-	32 PT Bank Tabungan Pensiunan Nasional (BTPN)
33 PT OCBC NISP	6	-	-	33 PT OCBC NISP
34 PT Bank Sinarmas	3	-	3	34 PT Bank Sinarmas
35 BPD Jambi	1	-	-	35 BPD Jambi
Bank Pembiayaan Rakyat Syariah	84	-	144	Islamic Rural Bank
TOTAL	627	1,543	419	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/Syaria's Services Unit
- CO = Cash Office
- Not include Office Channeling

Tabel 3. Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi (Number of Islamic Rural Bank based on Location)																			
Provinsi	2007	2008	2009	2010	2011	2012								2013				Province	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
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	21	23	23	23	23	23	23	23	23	24	24	24	24	5 Central Java
6 Jawa Timur	19	23	25	29	30	30	30	30	30	30	30	30	30	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	9	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	4	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	1	2	2	2	2	2	2	2	2	2	2	2	2	15 Riau Islands
16 Lampung	3	5	5	5	6	6	7	7	7	7	7	7	7	7	7	7	7	7	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	7	7	7	7	7	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	0	1	1	1	1	1	1	1	1	1	1	1	1	32 West Irian Jaya
33 Maluku Utara	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	33 North Maluku
Total	114	131	138	150	155	155	156	156	156	156	156	156	156	158	158	158	159	159	Total

Tabel 4. Layanan Syariah (Office Channeling)																				
	2007	2008	2009	2010	2011	2012						2013								
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr	
1 UUS Bank Danamon	70	70	80	137	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	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	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	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	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	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	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	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	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	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	37	11 UUS BPD Riau
12 UUS BPD Sumbar	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	12 UUS BPD Sumbar
13 UUS BPD Sumsel	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	13 UUS BPD Sumsel
14 UUS BPD Jateng	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14 UUS BPD Jateng
15 UUS BPD DIY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15 UUS BPD DIY
16 UUS BPD Jatim	0	0	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	16 UUS BPD Jatim
17 UUS BPD Kalsel	10	10	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	17 UUS BPD Kalsel
18 UUS BPD Kalbar	0	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	18 UUS BPD Kalbar
19 UUS BPD Kaltim	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	19 UUS BPD Kaltim
20 UUS BPD Sulsel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20 UUS BPD Sulsel
21 UUS BPD Nusa Tenggara Barat	1	10	11	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	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	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 (<i>Number of Worker in Islamic Banking</i>)																				
	2007	2008	2009	2010	2011	2012										2013				
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr		
Bank Umum Syariah	4,311	6,609	10,348	15,224	21,820	21,478	21,753	22,179	22,627	22,853	23,303	23,502	23,853	24,111	24,598	25,141	25,346	25,055	Islamic Commercial Bank	
Unit Usaha Syariah	2,266	2,562	2,296	1,868	2,067	2,372	2,437	2,575	3,003	3,043	3,042	3,053	3,057	3,108	8,426	8,264	8,338	8,532	Islamic Business Unit	
Bank Pembiayaan Rakyat Syariah	2,108	2,581	2,799	3,172	3,773	4,098	4,198	4,261	4,257	4,254	4,292	4,320	4,293	4,359	4,462	4,582	4,589	4,678	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							
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
1 Kas	488	759	1,017	1,453	1,968	1,937	1,940	2,018	2,585	3,030	2,315	2,312	2,277	2,577	2,379	2,169	2,039	2,252	1 Cash
2 Penempatan pada Bank Indonesia	4,540	5,189	10,393	16,393	27,127	17,491	16,474	18,055	15,054	16,497	18,479	18,520	19,557	26,713	24,201	23,072	28,092	23,198	2 Deposit in Bank Indonesia
3 Penempatan pada Bank Lain	1,667	1,978	3,036	4,138	4,846	5,113	5,197	5,826	4,491	4,527	5,097	5,158	5,322	6,004	4,838	4,751	6,135	6,342	3 Placement in Other Bank
4 Surat Berharga yang Dimiliki	1,388	2,683	3,786	5,733	5,902	7,647	7,927	7,960	7,884	7,563	7,563	7,817	7,671	7,822	7,738	8,567	8,347	9,032	4 Investment in Securities
5 Pembiayaan	27,944	38,199	46,886	68,181	102,655	108,767	112,844	117,592	120,910	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,081	163,407	5 Financing
6 Tagihan Lainnya	182	136	171	351	403	570	381	514	566	622	571	565	549	471	486	554	479	413	6 Billing and Acceptable Liabilities
7 Aktiva Istisna dalam Penyelesaian	9	32	24	14	14	19	21	22	28	31	35	32	31	33	30	33	35	23	7 Istisna Assets in Progress
8 Penyisihan Penyusutan A.P	785	1,148	1,649	2,069	2,410	2,925	2,998	2,951	2,959	3,054	3,171	3,283	3,512	3,509	3,719	3,801	3,998	4,089	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	1,266	1,294	1,327	1,397	1,497	1,538	1,606	1,724	1,803	1,793	1,840	1,854	1,877	10 Fixed Assets and Equipment
11 Antar kantor Aktiva	14,261	24,882	33,853	49,707	76,751	71,302	72,827	75,830	77,140	79,269	81,807	84,932	88,253	92,960	91,141	93,668	98,915	99,972	11 Inter - Office Assets
12 Rupa-rupa Aktiva	743	1,200	1,623	2,338	3,721	3,940	4,412	5,001	5,648	5,811	5,782	5,733	5,872	5,547	5,632	5,680	5,492	5,298	12 Other assets
TOTAL AKTIVA*	36,538	49,555	66,090	97,519	145,467	144,275	147,543	155,412	155,666	161,534	168,660	174,094	179,871	195,018	193,110	196,988	209,603	207,800	TOTAL AKTIVA*
PASIVA																			
1 Dana Pihak Ketiga	28,012	36,852	52,271	76,036	115,415	114,018	115,206	119,279	121,018	123,673	127,678	134,453	138,671	147,512	148,731	150,795	156,964	158,519	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	5,230	6,400	8,195	6,200	7,316	8,779	7,778	8,201	11,576	7,909	8,558	12,791	11,405	3 Liabilities to other Bank
4 Surat Berharga yang Diterbitkan	350	311	340	325	924	820	820	1,552	1,558	1,572	1,532	1,537	1,537	1,537	1,537	1,537	2,171	2,171	4 Securities
5 Pinjaman Diterima	155	150	512	483	1,520	1,752	1,752	1,752	1,752	1,752	1,879	1,852	1,851	2,055	2,056	2,055	2,056	2,056	5 Received Borrowing
6 Kewajiban lainnya	473	727	845	1,321	1,783	1,924	1,982	1,884	2,278	2,471	2,574	2,453	2,584	2,634	2,619	2,711	2,768	2,691	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	78,780	81,085	85,265	86,246	90,100	93,602	96,309	100,272	107,117	105,965	109,186	115,777	115,059	8 Inter - Office Liabilities
9 Rupa-rupa Pasiva	260	463	582	965	1,291	1,648	1,736	1,627	1,715	1,664	1,859	1,817	1,927	2,207	1,916	2,054	2,215	1,878	9 Other Liabilities
10 Modal disetor	1,017	1,752	1,946	5,965	6,611	6,911	6,011	6,011	6,011	6,011	6,011	6,011	6,011	6,311	6,311	7,196	7,498	7,603	10 Paid-in capital
11 Tambahan modal disetor	132	466	468	516	816	516	516	516	618	618	618	618	618	618	618	618	618	516	11 Additional paid-in capital
12 Selisih Penilaian kembali Aktiva Tetap	-	13	-	12	64	29	3	3	3	3	3	4	4	4	4	5	5	8	12 Different appraisal Fixed Asset
13 Cadangan	275	335	449	491	579	584	611	909	911	907	915	914	913	913	915	915	944	943	13 Reserves
a. Cadangan Umum	275	335	449	491	571	577	607	905	905	905	912	912	912	912	912	912	943	943	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	8	6	4	4	6	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	2,185	2,200	1,902	1,902	1,897	1,890	1,890	1,890	1,895	4,248	4,216	3,514	3,410	Previous years
b. Tahun berjalan	540	432	791	1,051	1,475	728	994	1,296	1,528	1,752	2,029	2,333	2,577	2,541	359	659	1,044	1,361	Current year
TOTAL PASIVA*	36,538	49,555	66,090	97,519	145,467	144,275	147,543	155,412	155,666	161,534	168,660	174,094	179,871	195,018	193,110	196,988	209,603	207,800	TOTAL PASIVA*

* Net

Tabel 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet)																			
	2007	2008	2009	2010	2011	2012								2013					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Kas	25,090	25,150	28,938	30,760	39,628	48,153	46,460	49,268	53,361	51,503	57,244	60,480	58,380	69,371	55,956	57,619	57,414	59,415	1 Cash
2 Penempatan pada Bank Lain	232,589	334,050	407,663	525,332	652,098	664,328	659,765	628,173	633,950	690,960	737,047	765,351	796,344	905,948	953,507	939,801	916,442	854,521	2 Placement in Other Bank
3 Pembiayaan	890,709	1,256,610	1,586,919	2,060,437	2,675,930	2,997,076	3,105,951	3,218,420	3,313,819	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	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istisna dalam Penyelesaian	-	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istisna Assets in Progress
6 Penyisihan Penyusutan A.P	17,491	35,339	32,413	39,172	44,705	54,063	55,951	58,904	61,106	62,459	63,080	64,439	64,374	67,446	69,848	72,242	73,713	76,652	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	28,273	40,499	46,595	59,652	75,933	81,240	82,435	85,379	86,118	87,540	88,354	87,761	90,843	95,674	95,729	98,169	101,633	105,408	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	48,921	62,327	73,461	84,118	95,365	146,187	138,788	139,092	143,334	150,358	145,735	146,541	143,857	141,885	144,715	148,914	145,593	148,928	8 Other assets
TOTAL AKTIVA*	1,215,916	1,693,332	2,123,581	2,738,745	3,520,417	3,882,921	3,977,447	4,061,428	4,169,475	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	TOTAL AKTIVA*
PASIVA																			
1 Dana Pihak Ketiga	717,858	975,815	1,250,603	1,603,778	2,095,333	2,397,989	2,464,205	2,480,775	2,553,710	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	1 Depositor Funds
2 Kewajiban kepada Bank Lain	175,803	271,481	353,068	520,882	694,113	701,200	723,863	764,353	787,655	804,267	827,493	823,337	816,918	855,233	859,337	877,288	874,150	885,717	2 Liabilities to other Bank
3 Pinjaman Diterima	51,544	68,268	56,744	52,170	79,523	81,614	84,647	88,099	84,294	85,524	88,415	84,814	99,288	90,953	74,436	51,893	51,869	58,851	3 Received Borrowing
4 Kewajiban lainnya	10,912	19,545	18,419	18,802	23,194	38,605	43,444	36,783	35,734	34,714	35,099	33,928	35,675	34,568	36,143	43,629	47,523	47,448	4 Other Liabilities
5 Pinjaman Subordinasi	3	3	353	650	700	700	700	700	700	700	700	700	700	700	700	700	700	700	5 Subordinated Loan
6 Rupa-rupa Pasiva**	24,989	35,861	33,351	54,921	68,943	74,405	82,147	80,796	78,211	77,525	80,405	71,496	69,761	77,356	85,841	85,230	88,564	91,694	6 Other Liabilities
7 Modal disetor (Paid-in capital)	176,690	221,651	294,942	347,000	390,216	415,506	432,756	439,601	449,894	451,684	454,543	459,723	470,349	472,202	477,967	480,950	487,110	503,557	7 Paid-in capital
8 Tambahan modal disetor	17,610	54,605	41,929	47,448	52,856	69,117	59,165	71,475	73,322	77,657	75,764	79,633	79,657	86,171	82,008	94,842	98,941	104,885	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	-	-	-	-	-	-	-	-	-	384	384	384	-	-	-	-	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	11,650	16,638	22,582	30,096	40,106	45,973	50,248	51,259	51,048	51,285	51,127	50,683	50,782	50,475	51,160	53,677	63,884	65,195	General Reserves
b. Cadangan Tujuan	9,034	11,699	14,235	11,519	10,157	10,916	12,641	12,653	12,649	12,655	12,655	12,561	10,311	10,285	10,375	10,661	12,624	13,016	Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(8,639)	(14,501)	(22,111)	(24,640)	(26,023)	14,129	(18,824)	(22,594)	(23,439)	(23,347)	(23,611)	(23,893)	(23,810)	(23,659)	73,688	48,388	6,639	(9,118)	Previous years
b. Tahun berjalan	27,064	29,787	54,599	70,243	86,654	32,766	42,454	57,527	65,698	69,684	80,511	91,307	102,916	106,482	9,652	20,705	31,583	44,631	Current year
TOTAL PASIVA*	1,215,916	1,693,332	1,962,225	2,738,745	3,520,417	3,882,921	3,977,447	4,061,428	4,169,475	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	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							
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	3,795	5,093	6,620	8,757	12,457	4,943	6,298	7,627	9,051	10,481	11,929	13,501	15,098	16,939	1,693	3,340	5,106	6,950	1 Operating Revenue
2 Pendapatan Operasional Lainnya	406	632	1,551	1,252	2,495	1,050	1,282	1,520	1,722	1,915	2,169	2,416	2,658	3,071	264	539	955	1,299	2 Other operating Revenue
3 Pendapatan non operasional	1,260	2,061	3,500	4,371	5,456	1,241	1,580	1,858	2,099	2,410	2,718	3,050	3,391	3,854	355	725	1,197	1,569	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat	1,468	1,938	2,697	3,261	4,997	1,995	2,490	2,934	3,418	3,922	4,455	5,000	5,548	6,130	599	1,194	1,828	2,470	4 Profit Sharing for Unrestricted Investment -/-
Total pendapatan	3,993	5,848	8,975	11,119	15,412	5,240	6,670	8,071	9,453	10,885	12,361	13,967	15,598	17,734	1,713	3,411	5,431	7,347	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	1,774	2,603	3,135	4,472	6,660	2,695	3,347	4,044	4,769	5,483	6,192	6,966	7,805	8,750	838	1,686	2,692	3,731	1 Operating Expenses
2 Beban operasional lainnya	317	492	1,485	963	1,147	415	534	661	810	948	1,083	1,227	1,386	1,656	119	250	396	543	2 Other Operating Expenses
3 Beban non operasional	1,273	2,147	3,523	4,383	5,568	1,256	1,572	1,848	2,090	2,405	2,718	3,055	3,400	3,905	351	729	1,150	1,529	3 Non Operating Expenses
Total Beban	3,365	5,242	8,143	9,818	13,375	4,366	5,453	6,554	7,670	8,835	9,993	11,248	12,591	14,312	1,307	2,665	4,238	5,803	Total Expenses
C. Laba tahun berjalan	628	605	832	1,301	2,037	874	1,218	1,517	1,783	2,049	2,368	2,719	3,007	3,423	405	746	1,192	1,544	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	33	78	-73	108	252	0	0	0	0	0	1	1	1	451	0	0	0	0	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	595	528	904	1,193	1,786	873	1,217	1,516	1,783	2,049	2,367	2,719	3,007	2,972	405	746	1,192	1,544	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	55	92	135	165	344	145	224	221	256	298	339	386	431	506	46	86	148	184	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	540	436	769	1,028	1,442	728	993	1,295	1,527	1,751	2,028	2,332	2,576	2,466	359	659	1,044	1,360	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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	203,063	293,964	382,183	484,935	586,606	227,096	288,653	350,866	419,995	478,503	544,138	619,799	683,835	756,723	72,194	140,322	213,448	289,050	1 Operating Revenue
2 Pendapatan Operasional Lainnya	22,927	32,883	43,074	55,639	73,767	30,521	39,090	48,128	59,665	71,840	80,909	84,136	101,125	111,280	9,375	18,370	28,778	39,443	2 Other operating Revenue
3 Pendapatan non operasional	6,159	6,714	8,085	12,528	10,914	4,388	5,083	12,583	15,642	14,067	15,145	16,052	16,717	17,948	829	1,788	2,892	4,593	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	77,246	108,154	138,769	180,257	226,083	88,964	111,958	135,937	159,707	184,909	211,274	237,946	265,156	292,584	27,405	53,114	79,726	107,317	4 Profit Sharing for Unrestricted Investment -/-
Total pendapatan	154,903	225,407	294,572	372,844	445,204	173,041	220,868	275,639	335,596	379,501	428,919	482,040	536,520	593,366	54,993	107,366	165,393	225,769	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	105,458	162,045	194,209	245,534	299,847	122,710	155,752	189,475	233,997	272,147	305,224	344,465	378,506	426,132	40,558	77,431	119,475	161,956	1 Operating Expenses
2 Beban operasional lainnya	8,455	14,767	24,593	35,795	36,311	9,986	12,870	15,441	18,281	20,589	23,702	24,114	30,027	29,963	2,124	4,161	6,660	8,801	2 Other Operating Expenses
3 Beban non operasional	6,797	8,214	8,565	7,611	7,381	2,403	2,967	5,201	8,384	6,785	7,611	8,392	9,116	10,488	723	1,362	2,232	2,597	3 Non Operating Expenses
Total Beban	120,709	185,027	227,368	288,940	343,538	135,099	171,590	210,117	260,662	299,521	336,537	376,971	417,650	466,582	43,405	82,953	128,367	173,354	Total Expenses
C. Laba tahun berjalan	34,193	40,381	67,000	83,905	101,666	37,942	49,279	65,522	74,934	79,980	92,382	105,069	118,871	126,784	11,588	24,413	37,026	52,408	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	372	626	967	1,286	1,289	423	553	667	807	894	986	1,129	1,302	1,846	158	300	437	596	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	33,821	39,755	66,033	82,619	100,377	37,519	48,726	64,855	74,127	79,086	91,396	103,940	117,569	124,938	11,430	24,113	36,589	51,812	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	7,013	9,976	11,495	12,375	13,723	4,753	6,084	7,328	8,428	9,402	10,884	12,633	14,653	18,456	1,778	3,408	5,005	7,190	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	26,809	29,787	54,562	70,243	86,654	32,766	42,642	57,527	65,698	69,684	80,511	91,307	102,916	106,482	9,652	20,705	31,583	44,631	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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Biaya promosi	135	180	154	236	339	90	110	134	166	197	224	261	296	372	16	39	62	89	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	19	32	45	60	55	29	38	47	58	69	79	91	103	119	8	16	26	38	2 Cost of education and training
Total	153	212	200	296	395	119	148	181	224	265	303	352	399	490	24	56	88	127	Total

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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Biaya promosi	2,284	4,178	4,826	6,433	8,228	3,130	4,429	5,624	7,209	8,734	9,933	11,245	12,812	14,130	1,734	2,752	4,994	6,467	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	1,889	2,727	3,622	4,710	6,568	2,808	3,396	3,954	4,741	6,109	7,065	7,126	7,936	8,846	837	1,625	2,561	3,539	2 Cost of education and training
Total	4,173	6,905	8,448	11,143	14,796	5,938	7,825	9,578	11,950	14,843	16,998	18,371	20,749	22,976	2,572	4,377	7,555	10,006	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								
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr			
Tagihan Komitmen																			Claim comintment			
- Fasilitas pinjaman yang belum ditarik	-	-	-	204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Not yet withdrawn financing facilities	
- Posisi pembelian spot yang masih berjalan	2	-	3	-	-	-	9	3	0	1	0	30	-	-	10	3	6	8	8	8	Spot purchases	
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	23	24	24	24	29	29	29	29	29	34	176	47	47	47	Forward purchases	
- Lainnya	18	26	83	127	73	384	547	508	489	521	200	61	35	64	33	103	43	49	49	49	Others	
Kewajiban Komitmen																					Liabilities commitment	
- Fasilitas piutang qardh yang belum ditarik	9	16	8	7	366	478	613	677	755	938	1,088	1,241	1,313	1,255	1,341	1,378	1,700	1,402	1,402	1,402	Qardh facilities that are not yet withdrawn	
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	1,259	1,345	1,818	2,628	3,030	3,933	4,025	4,098	4,281	4,292	4,347	4,994	4,829	5,476	5,579	4,786	4,792	4,688	4,688	4,688	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	27,860	27,860	27,860	27,860	27	58	77	80	81	57	73	73	73	Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	74	108	169	181	272	571	726	747	643	631	336	388	481	408	439	331	274	236	236	236	Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	28	21	21	21	17	21	27	23	23	23	23	33	52	52	52	Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	24	23	24	24	29	29	29	29	29	34	174	47	47	47	Forward sales	
- Lainnya	0	33	13	20	308	150	160	152	128	148	214	196	10	125	119	113	139	173	173	173	Others	
Tagihan Komitmen																					Claim Contingency	
- Garansi (Kafalah) yang diterima	0	0	1	61	775	630	626	25	25	28	28	31	31	30	30	27	28	28	28	28	28	Kafalah guarantees received
- Pendapatan yang akan diterima	120	79,211	61	235	153	259	265	307	271	197	218	213	265	248	259	279	298	307	307	307	Income will be received	
- Lainnya	0	81	0	0	5	5	4	6	6	9	11	11	31	10	8	8	12	12	12	12	Others	
Kewajiban Komitmen																					Liabilities Contingency	
- Garansi (Kafalah) yang diberikan	625	922	1,038	997	1,389	1,188	1,213	1,407	1,496	1,496	1,548	1,507	1,584	1,675	1,543	1,555	1,542	1,587	1,587	1,587	Guarantees issued	
- Lainnya	1	0	2	0	1	50	0	39	36	49	22	208	111	22	103	201	110	80	80	80	Others	
Lainnya																					Others	
- Aktiva produktif yang dihapusbuku	544	1,195	1,363	1,941	2,350	2,264	2,233	2,349	2,427	2,420	2,409	2,387	2,408	2,419	2,389	2,413	2,373	2,460	2,460	2,460	Written off earning assets	
- Penerusan dana mudharabah muqayyadah	522	406	349	445	315	287	289	438	472	799	823	962	1,084	1,196	1,196	1,189	1,605	1,606	1,606	1,606	Channeling 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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Tagihan Komitmen																			Claim comintment
- Fasilitas pinjaman yang belum ditarik	1,945	29,607	12,013	23,953	38,239	45,456	42,334	42,033	59,157	65,207	73,503	79,806	64,961	89,916	83,788	99,122	87,161	97,009	- Claim comintment
- Lainnya	2,478	4	2	2	24	24	24	23	23	23	23	23	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	8,635	7,331	6,900	6,872	4,673	4,860	4,371	4,238	3,864	4,118	4,249	4,550	4,177	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	17,551	1,861	-	0	-	444	-	1,000	-	-	-	-	-	-	-	- Other bank financing facilities
- Lainnya	-	22	44	9	188	303	461	491	437	318	368	378	207	48	3	18	146	142	- 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	20,944	23,587	26,387	34,674	25,691	26,892	26,329	52,535	53,681	68,308	27,850	26,956	46,248	- Income will be received
- Lainnya	1,136	1,165	5,517	2,452	1,037	2,826	3,506	3,845	3,774	3,581	4,190	2,961	10,393	7,781	8,226	7,308	7,569	9,911	- Others
Aktiva produktif yang dihapusbuku	12,773	19,126	31,847	34,492	55,673	57,332	58,770	59,044	59,067	60,622	61,760	63,646	68,190	69,472	68,734	69,215	69,827	70,381	Written off earning assets
Penerusan dana mudharabah muqayyadah	33,336	52,640	66,947	78,432	92,783	106,113	107,279	112,097	116,505	103,938	114,046	111,809	110,709	116,651	118,599	118,333	110,064	110,162	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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Giro iB - Akad Wadiah	3,750	4,238	6,202	9,056	12,006	11,482	11,939	12,715	13,319	12,815	13,776	15,094	14,158	17,708	16,578	14,979	14,068	16,045	1 iB Demand Deposits - Wadia
2 Tabungan iB	9,454	12,471	16,475	22,908	32,602	34,617	35,556	37,676	37,978	39,102	40,396	40,854	41,695	45,072	44,869	45,247	46,474	47,123	2 iB Saving Deposits
a Akad Wadiah	645	958	1,538	3,338	5,394	5,879	5,987	6,211	6,352	6,571	6,718	7,035	7,240	7,449	7,554	7,668	7,888	7,977	a Wadia
b Akad Mudharabah	8,809	11,513	14,937	19,570	27,208	28,738	29,569	31,466	31,626	32,531	33,678	33,819	34,455	37,623	37,315	37,579	38,586	39,145	b Mudharaba
3 Deposito iB - Akad Mudharabah	14,807	20,143	29,595	44,072	70,806	67,919	67,712	68,888	69,721	71,757	73,505	78,504	82,819	84,732	87,283	90,568	96,422	95,351	3 iB Time Deposits - Mudharaba
a 1 Bulan	9,309	14,325	19,794	31,873	50,336	46,209	46,979	48,224	47,728	48,306	47,890	51,016	53,335	53,700	55,495	58,560	63,343	61,529	a 1 month
b 3 Bulan	1,406	1,919	4,544	6,165	10,629	10,104	10,645	10,797	11,991	12,029	13,533	14,642	15,788	17,653	18,747	19,078	20,333	20,647	b 3 months
c 6 Bulan	1,296	1,827	1,758	2,294	4,186	4,883	3,815	3,800	4,013	4,304	5,029	5,549	5,968	6,421	6,288	6,379	6,127	6,261	c 6 months
d 12 Bulan	2,787	2,066	3,497	3,738	5,609	6,673	6,226	6,001	5,987	7,116	7,053	7,296	7,642	6,953	6,749	6,545	6,615	6,839	d 12 months
e > 12 Bulan	9	6	1	3	45	50	47	66	1	1	1	1	85	5	5	6	5	76	e > 12 months
Total	28,012	36,852	52,271	76,036	115,415	114,018	115,206	119,279	121,018	123,673	127,678	134,453	138,671	147,512	148,731	150,795	156,964	158,519	Total

Tabel 15. Komposisi DPK - Bank Pembiayaan Rakyat Syariah (Depositor Funds Composition of Islamic Rural Bank)																			
	2007	2008	2009	2010	2011	2012								2013					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	296,890	441,291	492,682	658,759	859,844	953,551	954,728	940,861	953,908	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	2 iB Saving Deposits
a Akad Wadiah	86,708	161,450	209,991	285,066	412,034	448,119	450,282	448,801	465,945	473,423	480,535	498,870	511,926	527,235	547,139	542,170	552,838	561,802	a Wadia
b Akad Mudharabah	210,182	279,841	282,691	373,693	447,810	505,432	504,446	492,060	487,963	494,586	509,902	534,709	542,129	590,369	561,011	582,024	602,692	600,052	b Mudharaba
3 Deposito iB - Akad Mudharabah	420,968	534,524	665,352	945,020	1,235,490	1,444,438	1,509,477	1,539,914	1,599,802	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	3 iB Time Deposits - Mudharaba
a 1 Bulan	63,504	68,141	138,184	155,669	180,884	186,967	204,556	207,089	214,993	218,706	235,029	241,755	247,126	255,368	249,405	257,222	262,511	275,314	a 1 month
b 3 Bulan	49,724	55,818	76,815	141,721	182,351	229,426	244,773	247,699	260,302	272,911	281,482	287,042	302,465	302,759	301,870	314,394	334,233	349,753	b 3 months
c 6 Bulan	45,915	68,875	157,831	166,845	261,862	298,740	317,175	329,754	349,659	360,199	367,000	379,323	385,407	387,770	411,860	424,399	426,417	435,140	c 6 months
d 12 Bulan	205,596	270,133	275,875	456,288	588,354	694,074	707,846	731,792	746,133	762,952	783,324	807,191	829,550	851,511	889,493	918,696	931,700	932,008	d 12 months
e > 12 Bulan	56,229	71,557	16,646	24,496	22,039	35,231	35,127	23,580	28,715	28,536	29,665	27,268	22,872	22,789	23,494	22,958	22,597	22,817	e > 12 months
Total	717,858	975,815	1,158,034	1,603,778	2,095,333	2,397,989	2,464,205	2,480,775	2,553,710	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	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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Mar
Giro Wadiah	1,840	2,363	2,694	4,176	5,967	6,571	6,439	6,243	6,136	6,478	6,976	6,912	7,388	7,862	8,180	8,372	9,125	8,954	Wadiah Demand Deposits
SWBI/SBI Syariah	2,599	2,545	3,076	5,408	9,244	3,825	3,644	3,936	3,036	2,918	3,412	3,321	3,242	4,993	4,709	5,103	5,611	5,343	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	101	280	4,623	6,809	11,915	13,153	11,862	7,876	5,882	7,101	8,091	8,288	8,928	13,858	11,312	9,597	13,356	8,901	Others
Total	4,540	5,189	10,393	16,393	27,127	23,549	21,944	18,055	15,054	16,497	18,479	18,520	19,557	26,713	24,201	23,072	28,092	23,198	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							
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
1 Surat Berharga Pasar Keuangan Syariah	4	279	1,103	1,106	1,157	1,455	1,542	1,148	1,154	1,159	1,187	1,172	1,174	1,187	1,142	84	87	87	1 Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	1,384	2,400	2,641	4,532	4,651	6,098	6,291	6,713	6,636	6,310	6,282	6,551	6,403	6,277	6,503	8,389	8,167	8,852	2 Islamic Capital Market Securities
3 Lainnya	-	4	42	95	94	94	94	99	94	94	94	94	94	94	94	93	93	93	3 Others
Total	1,388	2,683	3,786	5,733	5,902	7,647	7,927	7,960	7,884	7,563	7,563	7,817	7,671	7,558	7,738	8,567	8,347	9,032	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			
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Akad Mudharabah	5,578	6,205	6,597	8,631	10,229	10,349	10,482	10,904	11,023	11,180	11,359	11,438	11,527	12,023	12,027	12,056	12,102	12,026	Mudharaba
Akad Musyarakah	4,406	7,411	10,412	14,624	18,960	20,396	21,275	22,298	22,322	23,051	24,481	25,207	26,187	27,667	28,092	28,896	30,857	32,288	Musharaka
Akad Murabahah	16,553	22,486	26,321	37,508	56,365	61,895	64,544	67,752	70,730	73,826	77,153	80,953	83,826	88,004	89,665	92,792	97,415	98,368	Murabaha
Akad Salam	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	285	320	322	345	354	361	355	366	376	382	414	424	479	Istishna
Akad Ijarah	516	765	1,305	2,341	3,839	4,897	5,044	5,219	5,469	5,733	6,054	6,434	6,912	7,345	7,520	7,808	8,363	8,619	Ijarah
Akad Qardh	540	959	1,829	4,731	12,937	10,945	11,179	11,097	11,021	10,803	10,949	11,195	11,499	12,090	11,986	12,107	11,919	11,626	Qardh
Lainnya	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	108,767	112,844	117,592	120,910	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,081	163,407	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Akad Mudharabah	41,714	42,952	52,781	65,471	75,807	81,099	85,799	90,665	88,533	93,411	94,931	94,929	96,085	99,361	95,465	91,994	93,794	97,595	Mudharaba
Akad Musyarakah	90,483	113,379	144,969	217,954	246,796	251,945	264,210	283,352	290,704	297,996	308,354	320,615	335,117	321,131	312,475	327,014	340,097	366,134	Musharaka
Akad Murabahah	716,240	1,011,743	1,269,900	1,621,526	2,154,494	2,430,331	2,509,860	2,586,517	2,665,612	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	Murabaha
Akad Salam	0	38	105	45	20	576	552	600	737	647	403	348	274	197	164	143	84	79	Salam
Akad Istishna	13,467	24,683	32,766	27,598	23,673	23,240	22,853	22,436	22,249	21,972	21,817	21,458	21,031	20,751	20,499	20,223	19,911	19,500	Istishna
Akad Ijarah	3,661	5,518	7,803	13,499	13,815	16,476	19,316	19,230	18,802	15,358	15,214	9,864	14,660	13,522	13,320	13,015	13,194	14,459	Ijara
Akad Qardh	19,038	40,308	50,018	63,000	72,095	76,839	76,328	79,420	84,340	73,428	72,372	80,040	80,171	81,666	80,514	80,746	83,937	83,178	Qardh
Multijasa	6,106	17,988	28,578	51,344	89,230	116,570	127,033	136,200	142,842	146,023	148,830	153,239	155,482	162,245	167,953	175,338	182,206	190,223	Multi Purpose Financing
Total	890,709	1,256,610	1,586,919	2,060,437	2,675,930	2,997,076	3,105,951	3,218,420	3,313,819	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	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	837	1,177	1,331	1,762	2,201	2,028	2,104	2,203	2,255	2,364	2,511	2,559	2,589	2,809	3,163	3,235	3,366	2,998	Agriculture, forestry and agricultural facilities
Pertambangan	511	965	1,047	1,120	1,733	1,847	1,782	1,835	1,971	1,900	1,997	1,942	2,019	2,094	2,592	2,554	2,458	2,447	Mining
Perindustrian	1,371	1,340	1,579	2,337	4,077	3,868	3,884	3,898	3,825	3,976	4,011	4,151	4,494	5,008	5,265	5,369	5,694	5,458	Manufacturing
Listrik, gas dan air	166	248	698	1,354	2,381	2,951	2,969	3,029	3,009	3,075	3,135	3,057	2,979	3,159	3,376	3,385	3,545	3,651	Water, gas and electricity
Konstruksi	2,371	3,368	3,516	4,194	5,858	5,117	5,879	5,972	6,269	6,415	6,707	7,049	7,186	7,142	6,434	6,514	6,905	6,931	Construction
Perdagangan, restoran dan hotel	4,152	4,426	5,000	7,609	9,778	10,475	10,556	10,873	11,441	11,055	13,265	12,086	12,454	12,624	12,526	12,716	13,344	12,864	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1,569	2,759	3,349	3,696	3,369	3,385	3,605	3,698	3,838	3,863	4,026	4,144	4,187	4,321	5,234	5,305	5,269	5,355	Transport, cargo storage and communication
Jasa dunia usaha	8,425	11,757	13,664	20,233	25,630	27,184	28,247	29,830	29,861	31,701	32,717	33,692	34,693	37,150	35,379	36,281	38,876	39,280	Business Services
Jasa sosial/masyarakat	1,904	2,463	2,661	2,975	4,464	5,272	5,383	5,712	5,843	6,661	6,852	7,287	7,283	7,878	8,299	8,479	8,109	9,495	Social Services
Lain-lain	6,639	9,693	14,042	22,902	43,164	46,640	48,433	50,541	52,598	53,937	55,136	59,615	62,432	65,319	67,406	70,234	73,514	74,928	Others
Total	27,944	38,195	46,886	68,181	102,655	108,767	112,844	117,592	120,910	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,080	163,407	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	24,436	41,613	54,486	107,129	223,986	268,093	276,539	289,109	301,334	364,651	264,999	373,819	347,598	351,191	306,001	339,275	350,796	358,738	Agriculture, forestry and agricultural facilities
Pertambangan	944	1,287	998	905	2,475	3,819	3,868	3,599	4,034	3,733	3,868	3,017	4,068	7,851	6,338	6,834	5,477	6,472	Mining
Perindustrian	12,447	15,885	20,420	24,635	33,781	36,496	35,298	33,220	35,733	31,567	31,654	33,273	32,256	31,314	33,754	31,070	34,498	34,498	Manufacturing
Listrik, gas dan air	367	1,146	1,055	1,569	2,785	3,014	5,461	5,504	7,473	4,584	5,368	5,000	4,507	4,038	4,385	4,284	5,838	6,383	Water, gas and electricity
Konstruksi	16,051	26,536	48,178	66,492	92,603	101,905	91,957	101,981	111,481	107,082	111,846	120,620	127,693	125,137	116,081	117,590	116,496	127,217	Construction
Perdagangan, restoran dan hotel	295,195	370,907	486,018	624,428	1,006,448	1,056,176	959,820	1,059,972	1,072,734	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	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	9,075	17,697	17,289	21,768	36,506	40,531	44,149	46,579	67,952	51,654	48,096	54,417	56,228	67,423	66,845	67,229	67,040	65,644	Transport, cargo storage and communication
Jasa dunia usaha	99,050	140,989	176,760	276,887	255,311	309,064	439,927	400,209	404,635	400,403	501,857	423,300	288,455	264,569	281,004	270,097	269,789	265,456	Business Services
Jasa sosial/masyarakat	6,402	22,609	16,451	26,564	91,939	117,576	136,612	128,756	142,017	138,841	221,712	144,614	214,291	227,216	228,644	240,317	241,453	256,965	Social Services
Lain-lain	422,148	617,942	765,264	910,060	930,095	1,060,402	1,112,320	1,149,491	1,166,427	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	Others
Total	886,117	1,256,610	1,586,919	2,060,437	2,675,930	2,997,076	3,105,951	3,218,420	3,313,819	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	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Modal Kerja	15,656	20,554	22,873	31,855	41,698	42,971	44,810	46,603	47,499	48,840	52,252	52,117	53,394	56,097	56,220	57,243	59,306	59,699	Working Capital
Investasi	5,637	7,907	9,955	13,416	17,903	19,327	19,821	20,719	21,146	22,511	23,322	24,253	24,917	26,585	26,555	27,135	28,843	29,411	Investment
Konsumsi	6,652	9,734	14,058	22,910	43,053	46,469	48,212	50,271	52,264	53,594	54,784	59,212	62,007	64,823	66,897	69,695	72,932	74,296	Consumption
Total	27,944	38,195	46,886	68,181	102,655	108,767	112,844	117,592	120,910	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,080	163,407	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			
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Modal Kerja	497,472	664,644	767,538	1,106,035	1,470,107	1,580,053	1,625,812	1,685,974	1,752,274	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	Working Capital
Investasi	125,320	132,729	186,482	213,584	275,727	356,620	367,819	382,955	395,118	409,306	424,363	430,961	437,870	465,062	476,063	482,194	499,742	516,712	Investment
Konsumsi	267,278	459,237	632,899	740,818	930,095	1,060,402	1,112,320	1,149,491	1,166,427	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	Consumption
Total	890,070	1,256,610	1,586,919	2,060,437	2,675,930	2,997,076	3,105,951	3,218,420	3,313,819	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	Total

Tabel 24. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2007	2008	2009	2010	2011	2012						2013				TYPE OF FINANCING			
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Usaha Kecil dan Menengah	19,566	27,063	35,799	52,570	71,810	75,339	78,120	81,218	83,471	76,304	80,456	83,092	86,218	90,860	92,672	96,493	100,793	102,206	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	8,379	11,132	11,087	15,611	30,845	33,428	34,724	36,375	37,439	48,641	49,902	52,489	54,100	56,645	57,000	57,579	60,287	61,201	Non Small and Medium Enterprises
Total	27,944	38,195	46,886	68,181	102,655	108,767	112,844	117,592	120,910	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,080	163,407	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	575,028	657,359	833,076	1,115,962	1,547,205	1,753,629	1,806,728	1,873,992	1,935,222	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	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	315,044	599,291	753,843	944,475	1,128,725	1,243,446	1,299,222	1,344,428	1,378,597	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	Non Small and Medium Enterprises
Total	890,072	1,256,650	1,586,919	2,060,437	2,675,930	2,997,076	3,105,951	3,218,420	3,313,819	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	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Lancar	26,813	36,686	45,004	66,120	100,067	105,669	109,540	114,208	117,376	121,478	126,783	132,082	136,811	144,236	145,947	149,875	156,646	158,743	Performing Financing
- Lancar	25,494	35,076	41,931	63,006	95,480	100,216	104,365	109,499	112,751	116,219	121,399	126,370	130,331	138,483	138,708	142,250	148,795	151,022	Current
- Dalam Perhatian Khusus	1,319	1,610	3,074	3,114	4,587	5,454	5,174	4,709	4,625	5,259	5,384	5,712	6,481	5,753	7,240	7,625	7,852	7,721	Special Mention
Non Lancar	1,131	1,509	1,882	2,061	2,588	3,098	3,304	3,384	3,533	3,468	3,575	3,499	3,506	3,269	3,725	4,197	4,434	4,664	Non Performin Financing
- Kurang Lancar	321	525	435	677	1,075	905	975	1,250	1,338	1,306	1,317	1,218	1,153	980	1,272	1,355	1,355	1,473	Sub-Standard
- Diragukan	267	224	582	332	297	606	609	555	598	592	738	767	739	535	596	715	628	713	Doubtful
- Macet	543	759	865	1,052	1,216	1,586	1,721	1,579	1,596	1,569	1,519	1,515	1,615	1,753	1,857	2,127	2,450	2,478	Lost
Total Pembiayaan	27,944	38,195	46,886	68,181	102,655	108,767	112,844	117,592	120,910	124,946	130,357	135,581	140,318	147,505	149,672	154,072	161,080	163,407	Total Financing
Persentase NPF	4.05%	3.95%	4.01%	3.02%	2.52%	2.85%	2.93%	2.88%	2.92%	2.78%	2.74%	2.58%	2.50%	2.22%	2.49%	2.72%	2.75%	2.85%	Percentage of NPFs

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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Lancar	820,058	1,151,287	1,475,306	1,926,565	2,512,328	2,802,318	2,904,973	3,012,684	3,092,423	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	Performing Financing
Non Lancar	72,349	105,322	111,612	133,872	163,602	194,757	200,977	205,737	221,396	230,466	233,812	236,615	240,033	218,635	246,340	268,234	270,001	284,874	Non Performin Financing
- Kurang Lancar	22,674	35,322	31,049	39,185	49,319	65,806	67,981	68,289	79,151	80,270	80,340	80,166	83,267	72,806	92,001	100,318	97,299	103,685	Sub-Standard
- Diragukan	17,090	21,307	30,687	29,919	44,663	41,172	44,807	44,617	49,776	50,923	50,500	56,474	54,207	51,649	51,930	56,867	57,593	60,255	Doubtful
- Macet	32,586	48,693	49,877	64,767	69,620	87,780	88,189	92,831	92,468	99,273	102,971	99,974	102,559	94,180	102,409	111,049	115,109	120,935	Lost
Total Pembiayaan	892,407	1,256,610	1,586,919	2,060,437	2,675,930	2,997,076	3,105,951	3,218,420	3,313,819	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	Total Financing
Persentase NPF	8.11%	8.38%	7.03%	6.50%	6.11%	6.50%	6.47%	6.39%	6.68%	6.91%	6.87%	6.83%	6.80%	6.15%	6.91%	7.33%	7.20%	7.32%	Percentage of NPFs

Tabel 28. Pembiayaan Non Lancar Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector)																				
SEKTOR EKONOMI	2007	2008	2009	2010	2011	2012										2013				ECONOMIC SECTOR
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr		
Pertanian, kehutanan dan sarana pertanian	21	10	64	61	79	91	114	141	142	136	138	150	135	103	118	155	169	182	Agriculture, forestry and agricultural facilities	
Pertambangan	80	213	20	27	37	18	31	26	33	33	41	31	29	57	59	37	80	46	Mining	
Perindustrian	229	289	184	98	128	174	176	207	140	137	140	132	129	122	125	135	129	130	Manufacturing	
Listrik, gas dan air	0	0	0	1	19	11	13	14	14	14	12	17	16	16	12	12	12	11	Water, gas and electricity	
Konstruksi	89	140	180	185	455	465	487	469	469	476	442	435	420	280	435	439	463	388	Construction	
Perdagangan, restoran dan hotel	254	278	436	338	562	605	607	608	591	570	669	656	647	548	597	670	726	763	Trade, restaurants and hotels	
Pengangkutan, pergudangan dan komunikasi	119	91	177	263	163	245	214	214	382	382	443	361	352	341	370	545	540	627	Transport, cargo storage and communication	
Jasa dunia usaha	141	297	311	551	532	641	783	783	774	754	746	743	741	788	796	985	1,036	1,099	Business Services	
Jasa sosial/masyarakat	41	44	59	55	64	81	91	118	104	150	153	125	143	124	127	131	124	151	Social Services	
Lain-lain	157	148	450	470	550	767	789	805	885	815	790	850	895	889	1,087	1,087	1,155	1,266	Others	
Total	1,131	1,509	1,882	2,061	2,588	3,098	3,304	3,384	3,533	3,468	3,575	3,499	3,506	3,269	3,725	4,197	4,434	4,664	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	1,783	3,839	3,741	5,058	8,446	12,908	12,576	14,490	15,832	18,756	18,115	20,162	18,605	16,813	16,836	23,726	21,743	27,334	Agriculture, forestry and agricultural facilities
Pertambangan	270	1	309	157	261	441	370	503	421	419	238	253	248	247	244	244	244	537	Mining
Perindustrian	1,652	2,317	3,090	3,036	2,532	3,458	3,867	3,565	3,788	3,622	3,625	3,417	4,543	3,693	4,591	5,137	5,093	3,671	Manufacturing
Listrik, gas dan air	1	214	75	22	808	132	117	130	133	121	109	126	110	67	67	70	75	110	Water, gas and electricity
Konstruksi	908	4,526	4,484	5,245	12,131	11,444	9,446	5,670	7,371	7,941	8,300	7,309	9,348	8,261	9,479	11,464	12,191	10,914	Construction
Perdagangan, restoran dan hotel	38,045	39,224	45,737	57,125	69,832	86,070	84,013	89,905	97,402	103,069	98,795	102,169	106,663	97,578	111,508	113,616	117,491	128,343	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	705	1,538	1,705	2,236	1,947	3,218	3,490	3,638	4,277	3,145	3,166	3,196	3,070	3,217	3,868	4,329	3,560	3,836	Transport, cargo storage and communication
Jasa dunia usaha	8,593	16,421	10,416	15,418	15,612	21,876	26,145	25,796	26,130	27,383	26,131	26,786	24,972	21,020	25,443	25,817	23,164	20,386	Business Services
Jasa sosial/masyarakat	254	676	516	799	6,940	7,662	8,412	8,977	9,864	9,910	15,263	11,578	13,240	11,780	14,154	14,793	16,346	18,050	Social Services
Lain-lain	20,139	36,568	41,539	44,776	45,093	47,549	52,542	53,063	56,176	56,099	60,070	61,619	59,234	55,960	60,151	69,039	70,095	71,694	Others
Total	72,349	105,322	111,612	133,872	163,602	194,757	200,977	205,737	221,396	230,466	233,812	236,615	240,033	218,635	246,340	268,234	270,001	284,874	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Modal Kerja	647	871	899	1,070	1,610	1,787	1,941	1,844	1,870	1,838	1,917	1,803	1,798	1,671	1,861	2,216	2,347	2,437	Working Capital
Investasi	326	489	534	521	428	544	575	736	779	816	867	846	814	710	778	894	933	962	Investment
Konsumsi	158	148	450	470	551	766	789	804	885	814	790	850	894	888	1,086	1,086	1,154	1,265	Consumption
Total	1,131	1,509	1,882	2,061	2,588	3,098	3,304	3,384	3,533	3,468	3,575	3,499	3,506	3,269	3,725	4,197	4,434	4,664	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Modal Kerja	53,267	75,154	68,821	85,730	106,890	132,782	133,730	136,634	146,066	152,203	152,073	152,884	157,882	142,934	163,938	173,798	174,698	185,561	Working Capital
Investasi	6,114	8,890	10,723	11,195	11,618	14,426	14,706	16,040	19,153	22,163	21,670	22,111	22,917	19,741	22,251	25,397	25,208	27,619	Investment
Konsumsi	12,968	21,278	32,068	36,947	45,093	47,549	52,542	53,063	56,176	56,099	60,070	61,619	59,234	55,960	60,151	69,039	70,095	71,694	Consumption
Total	72,349	105,322	111,612	133,872	163,602	194,757	200,977	205,737	221,396	230,466	233,812	236,615	240,033	218,635	246,340	268,234	270,001	284,874	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	798	985	1,611	1,824	2,140	2,425	2,588	2,647	2,647	2,443	2,469	2,405	2,390	2,060	2,430	2,761	2,902	3,079	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	333	524	271	237	448	672	716	886	886	1,025	1,105	1,095	1,117	1,209	1,295	1,436	1,532	1,585	Non Small and Medium Enterprises
Total	1,131	1,509	1,882	2,061	2,588	3,098	3,304	3,533	3,533	3,468	3,575	3,499	3,506	3,269	3,725	4,197	4,434	4,664	Total

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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	50,322	69,501	70,160	87,831	110,786	134,163	136,670	140,520	150,475	157,740	156,714	159,109	161,507	148,572	166,341	179,646	180,192	193,722	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	22,028	35,821	41,453	46,040	52,816	60,595	64,308	65,217	70,921	72,726	77,098	77,506	78,526	70,063	79,999	88,588	89,809	91,152	Non Small and Medium Enterprises
Total	72,349	105,322	111,612	133,872	163,602	194,757	200,977	205,737	221,396	230,466	233,812	236,615	240,033	218,635	246,340	268,234	270,001	284,874	Total

Tabel 34 . Jumlah rekening Bank Umum Syariah dan Unit Usaha Syariah																			
Jenis	2007	2008	2009	2010	2011	2012								2013				Type	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	2,845,829	3,766,067	4,537,565	6,053,658	8,187,428	9,263,968	9,116,143	9,241,090	9,425,657	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	Depositor Funds
Giro iB	42,741	51,123	71,635	77,200	93,736	173,539	170,986	149,773	198,922	239,637	241,440	306,077	294,181	298,804	304,105	296,594	192,628	192,464	Demand Deposits
Tabungan iB	2,711,374	3,600,205	4,315,582	5,790,058	7,869,475	8,554,524	8,662,687	8,812,346	8,946,041	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	Saving Deposits
Deposito iB	91,714	114,739	150,348	186,400	224,217	535,905	282,470	278,971	280,694	288,132	301,624	308,629	311,732	317,864	318,712	301,712	238,968	244,071	Time Deposits
Pembiayaan	512,230	597,208	686,535	865,920	1,399,330	1,565,478	1,645,875	1,733,215	1,867,948	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	Financing
Akad Mudharabah	23,411	30,071	32,609	39,844	46,510	47,023	47,584	47,863	47,898	48,251	48,598	48,925	48,581	48,725	48,359	48,507	48,863	48,394	Mudharaba
Akad Musyarakah	6,013	10,949	16,066	22,799	29,591	31,741	33,207	34,502	35,657	36,682	37,894	39,057	39,738	40,470	40,131	41,141	42,514	43,323	Musharaka
Akad Murabahah	454,952	498,469	531,952	586,706	797,912	941,597	999,880	1,070,834	1,195,058	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	Murabaha
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	392	695	1,346	1,335	1,491	1,527	1,567	1,592	1,602	1,648	1,668	1,753	1,777	1,846	1,858	1,910	1,941	2,034	Istishna
Akad Ijarah	1,007	1,912	4,192	7,682	34,271	38,806	39,122	39,378	39,245	39,036	40,357	43,070	45,781	49,092	51,141	52,575	53,813	54,699	Ijara
Akad Qardh	26,455	55,112	100,370	207,554	489,555	504,784	524,515	539,046	548,488	554,565	569,561	588,336	602,821	617,750	613,986	619,762	632,083	610,737	Qardh
Total	3,358,059	4,363,275	5,224,100	6,919,578	9,586,758	10,829,446	10,762,018	10,974,305	11,293,605	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	Total

Tabel 35. Jumlah rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Islamic Rural Bank)																			
Jenis	2007	2008	2009	2010	2011	2012								2013				Type	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	339,914	437,464	517,944	558,927	681,476	699,951	708,658	717,110	728,908	739,412	756,018	767,592	793,514	787,923	796,181	807,374	862,237	829,931	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	329,272	423,550	500,414	538,552	658,080	674,984	683,194	691,780	703,445	713,422	729,253	740,182	765,136	759,363	766,795	777,676	832,075	799,297	Saving Deposits
Deposito iB	10,642	13,914	17,530	20,375	23,396	24,967	25,464	25,330	25,463	25,990	26,765	27,410	28,378	28,560	29,386	29,698	30,162	30,634	Time Deposits
Pembiayaan	110,415	115,050	131,258	148,997	170,098	186,019	189,620	194,780	200,404	200,479	203,304	206,057	209,928	211,385	220,689	218,935	222,189	226,405	Financing
Akad Mudharabah	2,777	2,446	2,595	1,816	1,695	1,659	1,643	1,611	1,617	1,688	1,589	1,641	1,640	1,633	1,577	1,363	1,487	1,536	Mudharaba
Akad Musyarakah	4,633	4,442	4,990	5,641	5,127	4,572	4,612	4,720	4,778	4,720	4,729	4,701	4,620	4,342	4,252	4,304	4,342	4,458	Musharaka
Akad Murabahah	91,121	92,843	105,030	119,084	135,953	150,143	153,614	157,515	161,834	163,846	167,322	170,517	172,844	173,777	175,478	178,977	181,177	184,179	Murabaha
Akad Salam	5	5	1	1	2	120	117	130	142	122	75	62	52	32	23	18	13	11	Salam
Akad Istishna	403	438	768	775	610	590	585	574	564	563	548	534	518	511	503	499	486	473	Istishna
Akad Qardh	8,816	11,795	13,712	15,061	17,111	17,705	17,317	17,979	18,858	16,782	16,076	15,982	17,163	17,766	18,887	20,065	20,676	21,125	Qardh
Akad Ijarah	727	577	903	1,080	1,038	1,268	1,286	1,301	1,276	1,199	1,198	691	1,149	1,101	1,082	1,054	1,047	1,376	Ijara
Multijasa	1,933	2,504	3,259	5,539	8,562	9,962	10,446	10,950	11,335	11,559	11,767	11,929	11,942	12,223	18,887	12,655	12,961	13,247	Multi Purpose Financing
Total	450,329	552,514	649,202	707,924	851,574	885,970	898,278	911,890	929,312	939,891	959,322	973,649	1,003,442	999,308	1,016,870	1,026,309	1,084,426	1,056,336	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						
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar			Apr
Dana Pihak Ketiga																				Depositor Funds
1 Giro iB	1.07%	1.18%	0.96%	1.20%	2.04%	1.62%	1.57%	1.52%	0.87%	0.99%	0.89%	0.88%	1.06%	0.92%	0.97%	0.81%	0.72%	1.12%	1	Demand Deposits
2 Tabungan iB	3.32%	3.61%	2.76%	3.06%	3.21%	2.75%	2.71%	2.68%	2.21%	2.28%	1.94%	2.32%	2.22%	2.37%	2.44%	2.36%	2.25%	1.84%	2	Saving Deposits
3 Deposito iB																			3	Time Deposits
a 1 Bulan	7.63%	8.22%	6.92%	6.90%	7.14%	6.82%	6.77%	6.63%	5.88%	6.08%	6.03%	6.13%	5.89%	6.06%	5.94%	5.49%	4.70%	3.34%	a	1 month
b 3 Bulan	7.93%	9.10%	7.25%	6.68%	7.71%	7.22%	7.16%	6.83%	6.02%	5.88%	5.74%	5.86%	5.96%	6.17%	6.02%	6.10%	5.41%	4.77%	b	3 months
c 6 Bulan	8.25%	8.67%	8.44%	7.15%	8.95%	6.31%	6.68%	6.67%	6.35%	6.28%	6.27%	6.65%	6.72%	6.76%	6.72%	6.65%	6.39%	5.82%	c	6 months
d 12 Bulan	8.34%	8.34%	9.06%	7.32%	6.30%	6.36%	6.51%	6.45%	6.45%	6.27%	6.28%	6.15%	6.17%	6.27%	6.29%	6.61%	6.39%	5.24%	d	12 months
e > 12 Bulan	7.17%	8.63%	8.63%	9.65%	48.14%	50.71%	49.08%	39.96%	5.32%	5.76%	5.80%	5.87%	7.36%	6.49%	6.48%	5.93%	5.58%	7.22%	e	> 12 months
Pembiayaan																			Financing	
1 Akad Mudharabah	16.93%	19.38%	19.11%	17.39%	16.05%	15.88%	15.82%	16.02%	15.76%	16.08%	15.94%	15.95%	15.72%	14.90%	16.10%	15.78%	15.77%	15.61%	1	Mudharaba
2 Akad Musyarakah	11.23%	11.37%	11.72%	14.52%	13.64%	13.82%	13.81%	13.65%	13.70%	13.80%	13.93%	13.68%	13.70%	13.44%	13.54%	13.45%	13.13%	12.97%	2	Musharaka
3 Akad Murabahah	14.66%	14.92%	16.07%	15.30%	14.72%	14.40%	14.33%	14.21%	14.12%	13.81%	13.94%	13.85%	13.81%	13.69%	13.74%	13.68%	13.57%	13.52%	3	Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	Salam
5 Akad Istitishna	14.30%	14.99%	13.89%	13.37%	14.24%	14.64%	14.41%	14.39%	14.45%	14.43%	14.37%	14.27%	14.24%	14.23%	14.24%	14.39%	14.35%	14.12%	5	Istitishna
6 Akad Ijarah	0.16%	0.88%	0.76%	0.46%	0.16%	0.09%	0.09%	0.19%	0.09%	0.09%	0.08%	0.61%	0.39%	0.78%	0.65%	0.70%	0.55%	0.53%	6	Ijarah
7 Akad Qardh	2.89%	3.42%	4.34%	3.89%	4.31%	3.98%	3.93%	3.81%	3.98%	4.37%	4.40%	4.70%	5.41%	5.40%	6.07%	6.18%	6.14%	6.27%	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							
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	5.50%	6.62%	6.19%	4.40%	5.88%	5.01%	5.21%	5.03%	5.03%	4.92%	5.26%	5.03%	5.17%	5.38%	5.07	4.52	4.48	3.64	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	10.64%	10.47%	12.03%	13.57%	12.41%	11.85%	12.48%	11.94%	12.57%	12.96%	12.78%	12.80%	12.95%	13.16%	13.07	13.64	13.81	12.42	a 1 month
b 3 Bulan	11.65%	13.16%	12.43%	11.78%	10.75%	9.57%	9.57%	9.45%	9.55%	9.13%	9.19%	9.40%	9.30%	9.19%	9.05	8.42	8.69	8.12	b 3 months
c 6 Bulan	12.14%	13.74%	13.38%	13.39%	12.54%	12.00%	12.09%	11.22%	11.27%	11.02%	11.03%	11.10%	10.91%	10.85%	10.87	10.22	10.56	9.67	c 6 months
d 12 Bulan	12.31%	13.09%	12.30%	11.61%	11.72%	10.96%	11.27%	11.35%	11.49%	11.01%	11.55%	11.40%	11.33%	11.12%	10.97	10.46	10.95	10.11	d 12 months
e > 12 Bulan	11.52%	13.03%	12.26%	12.82%	10.81%	10.83%	11.50%	11.32%	9.63%	8.69%	9.82%	10.07%	9.29%	8.47%	9.20	9.31	8.51	8.91	e > 12 months
Pembiayaan																			Financing
1 Akad Mudharabah	21.28%	18.49%	18.59%	19.70%	21.02%	20.95%	16.50%	15.81%	16.71%	17.00%	16.99%	17.72%	17.06%	17.09%	17.04	16.53	16.70	16.29	1 Mudharaba
2 Akad Musyarakah	20.77%	23.28%	15.97%	20.78%	21.82%	21.85%	20.64%	22.31%	22.36%	22.34%	21.94%	21.52%	21.52%	21.20%	21.63	21.69	22.04	21.66	2 Musharaka
3 Akad Murabahah	20.30%	19.56%	19.22%	20.07%	19.41%	19.50%	19.42%	19.40%	19.16%	19.09%	19.44%	19.41%	19.26%	23.19%	19.20	18.98	18.91	18.72	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	7.43%	7.39%	7.35%	8.49%	7.80%	7.84%	7.82%	7.76%	7.78%	7.78%	7.81%	7.81%	7.75%	7.73%	7.74	7.72	7.79	7.76	5 Istishna
6 Akad Ijarah	0.21%	0.11%	0.10%	0.07%	0.09%	0.06%	0.05%	0.05%	0.05%	0.09%	0.06%	16.77%	18.60%	19.05%	20.59	20.28	19.80	17.31	6 Ijarah
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa	-	-	-	-	-	-	-	-	-	-	-	21.22%	21.34%	21.79%	22.81	23.38	22.29	22.86	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 CAR ¹⁾	10.67%	12.81%	10.77%	16.25%	16.63%	14.97%	13.40%	16.12%	16.12%	15.63%	14.98%	14.54%	14.82%	14.13%	15.29%	15.20%	14.30%	14.72%	1 CAR ¹⁾
2 ROA	2.07%	1.42%	1.48%	1.67%	1.79%	1.79%	1.99%	2.05%	2.05%	2.04%	2.07%	2.11%	2.09%	2.14%	2.52%	2.29%	2.39%	2.29%	2 ROA
3 ROE ¹⁾	40.38%	38.79%	26.09%	17.58%	15.73%	18.96%	21.09%	23.59%	24.06%	24.27%	24.94%	25.51%	24.06%	24.06%	23.98%	21.52%	22.25%	22.48%	3 ROE ¹⁾
4 NPF	4.05%	1.42%	4.01%	3.02%	2.52%	2.85%	2.93%	2.88%	2.92%	2.78%	2.74%	2.58%	2.50%	2.22%	2.49%	2.72%	2.75%	2.85%	4 NPF
5 FDR	99.76%	103.65%	89.70%	89.67%	88.94%	95.39%	97.95%	98.59%	99.91%	101.03%	102.10%	100.84%	101.19%	100.00%	100.63%	102.17%	102.62%	103.08%	5 FDR
6 BOPO	76.54%	81.75%	84.39%	80.54%	78.41%	77.77%	76.24%	75.74%	75.87%	75.89%	75.44%	75.04%	75.29%	74.97%	70.43%	72.06%	72.95%	73.95%	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	
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 CAR	34.72%	30.28%	29.98%	27.46%	23.49%	24.53%	23.28%	24.33%	24.36%	24.48%	25.26%	25.04%	23.87%	25.16%	25.06%	24.45%	24.10%	22.76%	1 CAR
2 ROA	3.21%	2.76%	5.00%	3.49%	2.67%	2.66%	2.59%	2.74%	2.67%	2.57%	2.58%	2.82%	2.76%	2.64%	3.07%	3.05%	3.06%	3.14%	2 ROA
3 ROE	11.21%	14.77%	21.55%	14.29%	18.95%	19.48%	19.11%	20.67%	20.30%	19.68%	20.01%	22.27%	21.57%	20.54%	24.35%	24.38%	24.73%	25.45%	3 ROE
4 NPF	8.11%	8.38%	7.03%	6.50%	6.11%	6.50%	6.47%	6.39%	6.68%	6.91%	6.87%	6.83%	6.80%	6.15%	6.91%	7.33%	7.21%	7.32%	4 NPF
5 FDR	124.08%	128.78%	126.89%	128.47%	127.71%	124.98%	126.04%	129.73%	129.76%	127.74%	126.71%	124.82%	124.21%	120.96%	119.48%	119.46%	119.67%	122.50%	5 FDR
6 BOPO	76.58%	80.85%	64.69%	78.08%	76.31%	78.73%	79.14%	79.13%	80.22%	80.91%	80.89%	79.08%	79.10%	80.02%	79.34%	79.17%	79.13%	78.69%	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)			
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar*	Apr
< 1 Miliar	13	7	8	7	3	3	4	4	4	4	4	4	3	6	5	5	6	6	< 1 Billion
1 s.d. 5 Miliar	46	50	38	29	24	24	23	21	17	18	16	17	17	17	15	16	16	16	1 up to 5 Billion
> 5 s.d. 10 Miliar	24	34	40	43	39	39	41	40	42	42	39	36	35	36	36	33	33	33	>5 up to 10 Billion
> 10 Miliar	31	40	52	71	89	89	88	91	93	92	97	99	101	99	102	104	104	104	> 10 Billion
Total	114	131	138	150	155	155	156	156	156	156	156	156	156	158	158	159	159	159	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								
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr	
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	67	141	165	270	352	188	85	425	588	420	155	108	108	108	Overnight ¹⁾
2-4 hari ¹⁾	-	-	-	-	30	30	40	100	46	150	120	88	55	70	200	125	375	148	148	2-4 days ¹⁾
1 minggu ¹⁾	-	-	-	-	80	45	180	450	502	365	260	270	270	215	10	155	310	315	315	1 week ¹⁾
2 minggu ¹⁾	-	-	-	-	40	200	215	270	50	350	150	150	75	215	60	-	200	120	120	2 weeks ¹⁾
3 minggu ¹⁾	-	-	-	-	50	-	50	-	25	50	-	-	-	50	-	-	-	-	-	3 weeks ¹⁾
1 bulan ¹⁾	-	-	-	-	50	-	-	-	100	50	30	-	-	130	25	-	-	-	-	1 month ¹⁾
2 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 months ¹⁾
3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months ¹⁾
>3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	>3 months ¹⁾

1) Periode jangka waktu mulai bulan Februari 2011 (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					
						Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
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%	4.00%	4.10%	4.50%	4.22%	4.58%	4.48%	4.23%	4.45%	4.50%	4.30%	4.30%	4.30%	4.32%	Overnight ¹⁾
2-4 hari ¹⁾	-	-	-	-	5.00%	3.93%	4.00%	4.36%	4.25%	4.75%	4.65%	4.48%	4.34%	4.25%	4.26%	4.38%	4.28%	4.37%	2-4 days ¹⁾
1 minggu ¹⁾	-	-	-	-	5.25%	4.00%	3.97%	4.85%	4.43%	4.65%	4.56%	4.51%	4.75%	4.90%	4.30%	4.45%	4.47%	4.60%	1 week ¹⁾
2 minggu ¹⁾	-	-	-	-	5.30%	3.92%	4.05%	5.50%	4.30%	4.83%	5.00%	5.20%	4.80%	5.22%	4.80%	0.00%	4.79%	4.60%	2 weeks ¹⁾
3 minggu ¹⁾	-	-	-	-	0.05	-	0.04	-	0.05	0.05	-	-	-	0.05	-	-	-	-	3 weeks ¹⁾
1 bulan ¹⁾	-	-	-	-	0.05	-	-	-	0.05	0.05	0.05	-	-	0.05	0.05	-	-	-	1 month ¹⁾
2 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 months ¹⁾
3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months ¹⁾
>3 bulan ¹⁾	-	-	-	-	-	-	-	-	0.04	-	-	-	-	-	-	-	-	-	>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	4,184	2,845	1,831	155.37%	6.32%	Nanggroe Aceh Darussalam
Sumatera Utara	10,397	7,352	5,462	134.61%	5.99%	North Sumatera
Sumatera Barat	6,371	3,597	2,059	174.73%	1.36%	West Sumatera
Sumatera Selatan	6,233	3,654	3,624	100.83%	2.51%	South Sumatera
Bangka Belitung	579	482	441	109.38%	0.42%	Bangka Belitung
Jambi	1,992	1,856	1,007	184.32%	1.99%	Jambi
Bengkulu	659	603	355	169.96%	3.60%	Bengkulu
Riau	6,641	3,233	3,647	88.65%	4.19%	Riau
Kepulauan Riau	2,735	1,920	1,947	98.61%	2.85%	Riau Islands
Lampung	2,580	2,131	1,178	180.96%	2.04%	Lampung
DKI Jakarta	162,934	68,898	76,769	89.75%	2.88%	DKI Jakarta
Jawa Barat	27,953	17,240	16,282	105.89%	2.78%	West Java
Banten	7,518	5,088	5,399	94.25%	1.79%	Banten
Jawa Tengah	12,789	8,870	6,618	134.03%	3.04%	Central Java
DI Yogyakarta	3,734	1,750	2,336	74.93%	1.47%	DI Yogyakarta
Jawa Timur	20,833	13,766	13,690	100.56%	1.83%	East Java
Bali	2,808	1,985	2,318	85.65%	0.75%	Bali
Kalimantan Barat	2,655	2,075	1,282	161.90%	0.44%	West Kalimantan
Kalimantan Tengah	606	483	474	101.88%	0.77%	Central Kalimantan
Kalimantan Timur	4,773	3,428	3,085	111.09%	4.74%	East Kalimantan
Kalimantan Selatan	5,136	2,312	2,219	104.21%	2.83%	South Kalimantan
Sulawesi Utara	566	489	242	202.34%	7.23%	North Sulawesi
Gorontalo	355	293	294	99.73%	4.40%	Gorontalo
Sulawesi Barat	224	216	83	262.04%	27.53%	West Sulawesi
Sulawesi Tengah	973	924	543	170.08%	1.19%	Central Sulawesi
Sulawesi Tenggara	728	548	470	116.59%	1.85%	South East Sulawesi
Sulawesi Selatan	5,855	4,487	2,171	206.66%	1.66%	South Sulawesi
Maluku	235	92	227	40.53%	5.13%	Maluku
Maluku Utara	272	165	219	75.20%	0.83%	North Maluku
NTB	1,832	1,432	824	173.77%	1.85%	West Nusa Tenggara
NTT	542	242	125	194.17%	1.35%	East Nusa Tenggara
Irian Jaya Barat	234	164	206	79.95%	2.42%	West Irian Jaya
Papua	746	560	512	109.33%	1.52%	Papua
Luar Indonesia	1,097	224	582	38.50%	0.00%	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)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	91,671	60,349	52,408	52,933	114.01%	15.05%	Nanggroe Aceh Darussalam
Sumatera Utara	97,785	69,598	63,020	63,324	109.91%	6.19%	North Sumatera
Sumatera Barat	155,419	127,430	103,205	101,205	125.91%	10.11%	West Sumatera
Sumatera Selatan	10,724	7,310	5,768	6,306	115.92%	6.91%	South Sumatera
Bangka Belitung	342,731	229,497	284,070	291,422	78.75%	14.83%	Bangka Belitung
Jambi	-	-	-	-	-	-	Jambi
Bengkulu	120,285	108,138	79,177	77,563	139.42%	13.04%	Bengkulu
Riau	21,948	14,988	16,312	16,140	92.87%	13.21%	Riau
Kepulauan Riau	101,000	89,154	46,189	49,134	181.45%	2.91%	Riau Islands
Lampung	190,775	149,653	73,927	75,297	198.75%	2.08%	Lampung
DKI Jakarta	33,264	24,530	10,361	9,796	250.40%	30.63%	DKI Jakarta
Jawa Barat	1,542,796	1,242,172	985,105	1,011,754	122.77%	6.27%	West Java
Banten	448,250	369,044	307,863	312,724	118.01%	7.43%	Banten
Jawa Tengah	467,947	370,187	319,658	321,480	115.15%	6.01%	Central Java
DI Yogyakarta	238,559	169,215	192,221	189,540	89.28%	5.76%	DI Yogyakarta
Jawa Timur	806,512	651,260	407,402	416,176	156.49%	5.64%	East Java
Bali	10,774	10,251	9,658	9,744	105.20%	23.32%	Bali
Kalimantan Barat	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	8,641	5,994	6,643	6,659	90.01%	10.98%	East Kalimantan
Kalimantan Selatan	31,611	20,179	26,516	22,840	88.35%	5.21%	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	1,557	1,113	295	950	1.17	0	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	130,003	93,667	68,051	67,485	138.80%	13.01%	South Sulawesi
Maluku	-	-	-	-	-	-	Maluku
Maluku Utara	10,254	6,970	4,924	4,863	143.32%	0	North Maluku
NTB	119,725	70,017	70,027	69,069	101.37%	5.16%	West Nusa Tenggara
NTT	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	West Irian Jaya
Papua	1,232	1,125	188	482	2.34	4.14%	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	32	0	14	0	39	332	4	521	101	1,802	Nanggroe Aceh Darussalam
Sumatera Utara	797	6	52	21	346	1,236	83	1,561	308	2,943	North Sumatera
Sumatera Barat	70	1	41	-	10	462	5	627	104	2,277	West Sumatera
Sumatera Selatan	99	12	4	0	173	406	11	588	197	2,162	South Sumatera
Bangka Belitung	16	1	-	2	-	16	-	36	53	359	Bangka Belitung
Jambi	25	1	0	-	8	207	0	482	64	1,069	Jambi
Bengkulu	62	0	2	-	4	106	2	183	9	235	Bengkulu
Riau	364	-	5	0	217	280	23	693	169	1,483	Riau
Kepulauan Riau	1	0	8	2	8	33	22	869	11	965	Riau Islands
Lampung	78	-	1	0	-	365	4	612	73	994	Lampung
DKI Jakarta	1,086	2,057	3,502	3,571	3,445	4,357	3,871	16,183	2,762	28,063	DKI Jakarta
Jawa Barat	35	50	553	5	532	1,292	175	4,500	1,627	8,470	West Java
Banten	4	52	145	15	34	182	79	1,695	613	2,269	Banten
Jawa Tengah	38	5	257	19	133	1,100	62	2,109	744	4,404	Central Java
DI Yogyakarta	2	-	41	2	14	139	1	580	56	915	DI Yogyakarta
Jawa Timur	140	37	719	10	924	745	399	3,172	1,382	6,238	East Java
Bali	-	5	29	1	66	226	35	373	294	955	Bali
Kalimantan Barat	66	3	2	-	36	116	146	489	66	1,151	West Kalimantan
Kalimantan Tengah	1	-	0	-	19	31	7	177	48	200	Central Kalimantan
Kalimantan Timur	9	7	13	1	169	142	14	1,266	324	1,483	East Kalimantan
Kalimantan Selatan	18	172	35	0	213	98	226	693	52	803	South Kalimantan
Sulawesi Utara	2	-	0	0	3	151	1	272	0	60	North Sulawesi
Gorontalo	0	-	1	-	3	62	1	12	150	64	Gorontalo
Sulawesi Barat	45	-	-	-	37	7	0	22	0	105	West Sulawesi
Sulawesi Tengah	5	12	1	-	30	82	1	176	7	609	Central Sulawesi
Sulawesi Tenggara	-	11	-	-	0	40	-	315	0	181	South East Sulawesi
Sulawesi Selatan	1	11	30	-	15	106	5	741	225	3,352	South Sulawesi
Maluku	-	-	1	-	0	21	0	7	0	63	Maluku
Maluku Utara	-	1	-	-	-	7	0	28	0	128	North Maluku
NTB	0	-	0	-	197	262	3	124	28	818	West Nusa Tenggara
NTT	-	1	0	-	150	11	1	13	0	66	East Nusa Tenggara
Irian Jaya Barat	-	-	0	-	10	18	-	50	3	84	West Irian Jaya
Papua	-	-	-	-	41	226	-	109	26	158	Papua
Luar Indonesia	-	0	-	-	49	-	174	-	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 <i>Mining</i>	Pertambangan <i>Mining</i>	Perindustrian <i>Manufacturing</i>	Listrik, gas dan air <i>Water, gas and electricity</i>	Konstruksi <i>Construction</i>	Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i>	Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i>	Jasa dunia usaha <i>Business Services</i>	Jasa sosial / masyarakat <i>Social Services</i>	Lain-lain <i>Others</i>	Province
Nanggroe Aceh Darussalam	1,043	22	533	126	3,273	40,188	644	474	1,188	12,856	Nanggroe Aceh Darussalam
Sumatera Utara	3,257	-	204	9	469	9,835	521	1,793	6,805	46,706	North Sumatera
Sumatera Barat	19,466	194	968	16	1,928	52,065	16,146	1,856	10,341	24,450	West Sumatera
Sumatera Selatan	295	144	876	-	110	1,657	66	-	229	3,933	South Sumatera
Bangka Belitung	16,641	341	437	69	10,589	150,151	2,232	38,733	4	10,299	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	64,208	308	627	-	829	30,948	411	905	311	9,591	Bengkulu
Riau	2,148	76	27	-	605	4,229	411	817	511	6,164	Riau
Kepulauan Riau	4,850	439	100	110	244	11,262	4,480	4,314	2,104	61,252	Riau Islands
Lampung	17,502	-	1,000	-	270	10,409	23	3,814	8,073	108,563	Lampung
DKI Jakarta	43	-	-	-	175	18,000	2	489	1,788	4,033	DKI Jakarta
Jawa Barat	172,590	1,523	6,529	3,584	12,641	290,417	12,014	39,398	111,273	592,202	West Java
Banten	271	25	593	-	997	246,520	436	53,418	23,153	43,631	Banten
Jawa Tengah	24,170	1,542	9,418	1,098	44,663	114,858	8,898	22,200	35,094	108,247	Central Java
DI Yogyakarta	3,322	1,222	5,145	405	28,289	40,146	1,789	22,713	20,003	46,183	DI Yogyakarta
Jawa Timur	25,712	373	7,889	818	9,367	198,520	10,157	68,393	25,371	304,661	East Java
Bali	-	-	-	-	1,616	3,624	778	472	3,132	629	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	-	21	-	-	-	1,940	-	-	908	3,125	East Kalimantan
Kalimantan Selatan	455	178	3	-	1,169	5,203	6,290	2,283	364	4,235	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	5	-	10	-	-	671	-	-	23	405	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	412	23	139	36	6,477	49,664	-	655	959	35,300	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	-	4,090	24	-	-	2,856	North Maluku
NTB	2,348	42	-	112	3,504	51,961	193	2,730	5,332	3,795	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	-	-	-	-	-	645	131	-	-	349	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	818	224	1,802	Nanggroe Aceh Darussalam
Sumatera Utara	2,677	1,732	2,943	North Sumatera
Sumatera Barat	998	322	2,277	West Sumatera
Sumatera Selatan	899	613	2,142	South Sumatera
Bangka Belitung	47	77	359	Bangka Belitung
Jambi	560	227	1,069	Jambi
Bengkulu	247	122	235	Bengkulu
Riau	831	919	1,483	Riau
Kepulauan Riau	544	410	965	Riau Islands
Lampung	873	281	977	Lampung
DKI Jakarta	27,559	13,446	27,893	DKI Jakarta
Jawa Barat	6,740	2,268	8,232	West Java
Banten	1,721	1,098	2,269	Banten
Jawa Tengah	3,163	1,304	4,404	Central Java
DI Yogyakarta	618	217	915	DI Yogyakarta
Jawa Timur	5,409	2,306	6,052	East Java
Bali	513	517	955	Bali
Kalimantan Barat	592	333	1,151	West Kalimantan
Kalimantan Tengah	106	177	200	Central Kalimantan
Kalimantan Timur	1,346	598	1,483	East Kalimantan
Kalimantan Selatan	719	789	803	South Kalimantan
Sulawesi Utara	306	123	60	North Sulawesi
Gorontalo	86	143	64	Gorontalo
Sulawesi Barat	73	38	105	West Sulawesi
Sulawesi Tengah	229	87	609	Central Sulawesi
Sulawesi Tenggara	218	149	181	South East Sulawesi
Sulawesi Selatan	792	343	3,352	South Sulawesi
Maluku	19	10	63	Maluku
Maluku Utara	25	12	128	North Maluku
NTB	295	320	818	West Nusa Tenggara
NTT	97	79	66	East Nusa Tenggara
Irian Jaya Barat	39	41	84	West Irian Jaya
Papua	319	83	158	Papua
Luar Indonesia	224	1	-	Outside Indonesia

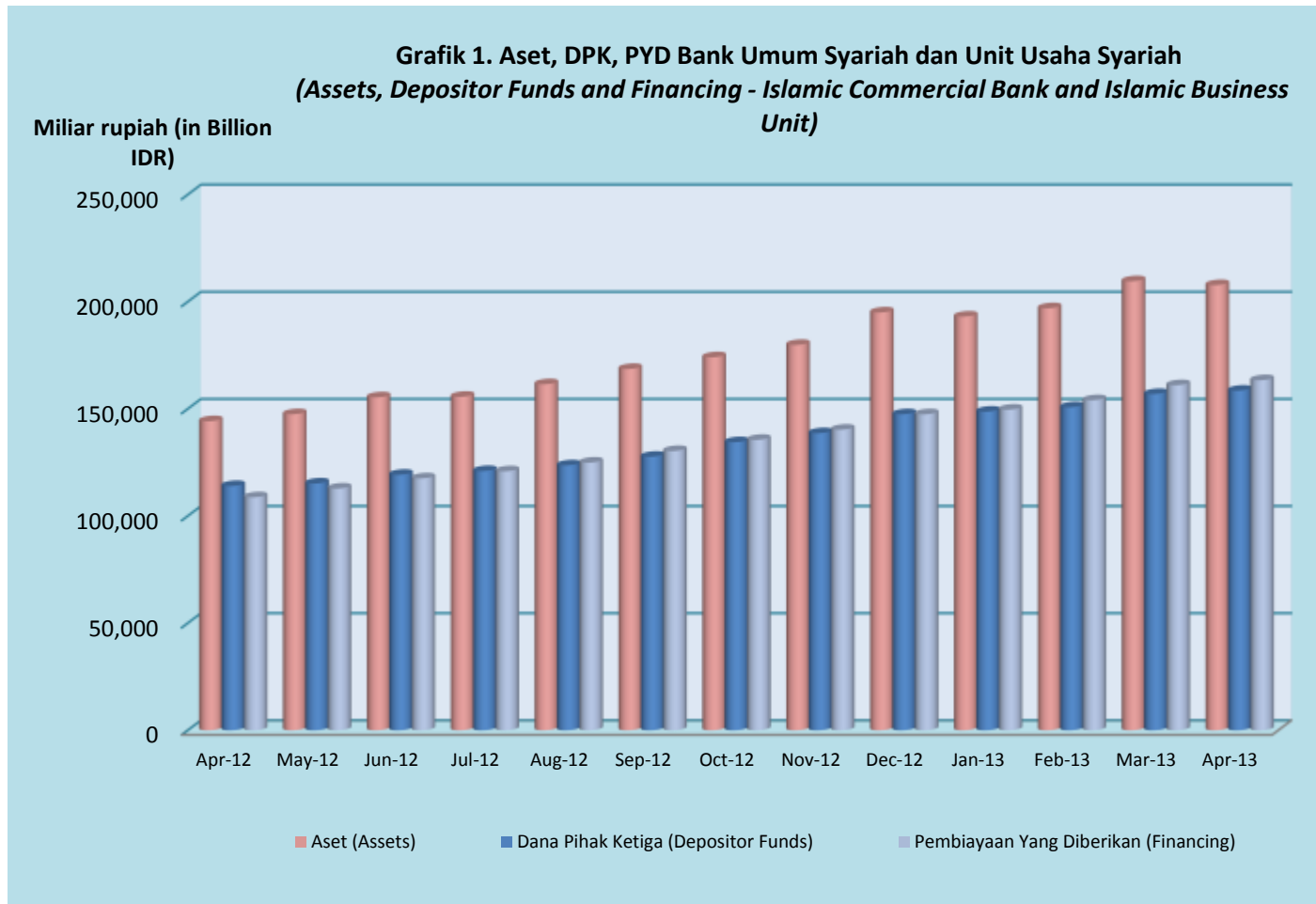
Juta Rupiah (in Million IDR)

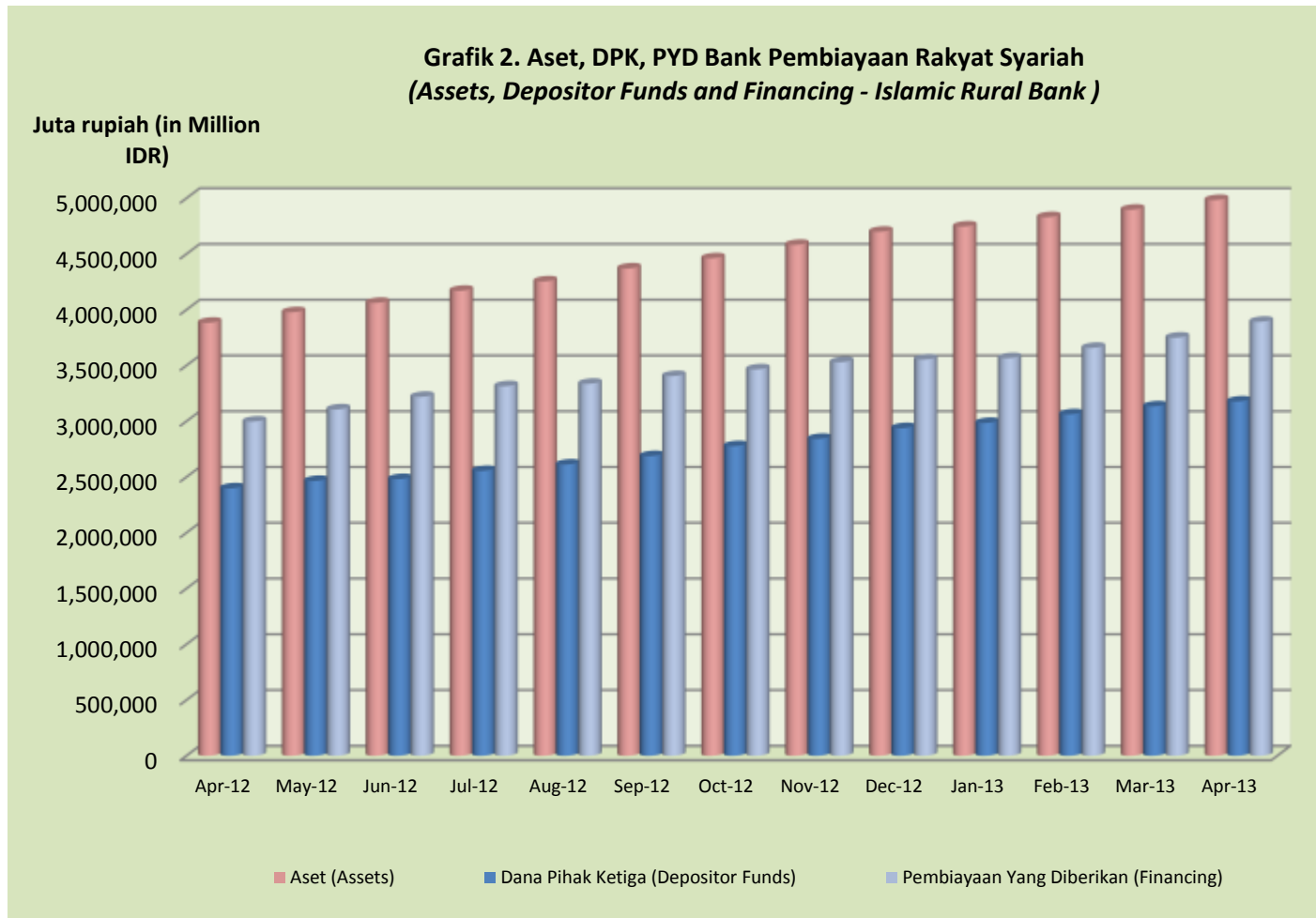
Tabel. 48 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi (<i>Financing of Islamic Rural Bank based on Type of Usage and Province</i>)				
Propinsi	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Province
Nanggroe Aceh Darussalam	46,452	1,041	12,856	Nanggroe Aceh Darussalam
Sumatera Utara	19,584	3,307	46,706	North Sumatera
Sumatera Barat	82,769	20,211	24,450	West Sumatera
Sumatera Selatan	2,396	982	3,933	South Sumatera
Bangka Belitung	193,459	25,738	10,299	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	69,878	28,669	9,591	Bengkulu
Riau	6,875	1,949	6,164	Riau
Kepulauan Riau	17,354	10,549	61,252	Riau Islands
Lampung	28,224	12,866	108,563	Lampung
DKI Jakarta	20,264	233	4,033	DKI Jakarta
Jawa Barat	467,627	182,343	592,202	West Java
Banten	265,916	59,497	43,631	Banten
Jawa Tengah	205,676	56,265	108,247	Central Java
DI Yogyakarta	82,985	40,047	46,183	DI Yogyakarta
Jawa Timur	289,815	56,783	304,661	East Java
Bali	7,631	1,991	629	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	Central Kalimantan
Kalimantan Timur	2,216	654	3,125	East Kalimantan
Kalimantan Selatan	15,944	-	4,235	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	702	6	405	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	57,040	1,326	35,300	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	4,113	-	2,856	North Maluku
NTB	54,128	12,094	3,795	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	618	158	349	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	1,870	975	Nanggroe Aceh Darussalam
Sumatera Utara	4,680	2,672	North Sumatera
Sumatera Barat	1,428	2,169	West Sumatera
Sumatera Selatan	1,409	2,245	South Sumatera
Bangka Belitung	10	472	Bangka Belitung
Jambi	974	883	Jambi
Bengkulu	341	262	Bengkulu
Riau	1,783	1,450	Riau
Kepulauan Riau	1,323	596	Riau Islands
Lampung	1,348	783	Lampung
DKI Jakarta	48,748	20,150	DKI Jakarta
Jawa Barat	9,417	7,823	West Java
Banten	2,504	2,584	Banten
Jawa Tengah	5,630	3,241	Central Java
DI Yogyakarta	972	778	DI Yogyakarta
Jawa Timur	9,417	4,349	East Java
Bali	599	1,386	Bali
Kalimantan Barat	884	1,192	West Kalimantan
Kalimantan Tengah	183	300	Central Kalimantan
Kalimantan Timur	2,284	1,144	East Kalimantan
Kalimantan Selatan	1,694	618	South Kalimantan
Sulawesi Utara	329	160	North Sulawesi
Gorontalo	246	47	Gorontalo
Sulawesi Barat	93	123	West Sulawesi
Sulawesi Tengah	272	652	Central Sulawesi
Sulawesi Tenggara	143	405	South East Sulawesi
Sulawesi Selatan	2,145	2,342	South Sulawesi
Maluku	69	23	Maluku
Maluku Utara	71	94	North Maluku
NTB	784	648	West Nusa Tenggara
NTT	25	217	East Nusa Tenggara
Irian Jaya Barat	30	135	West Irian Jaya
Papua	500	59	Papua
Luar Indonesia	1	223	Outside Indonesia

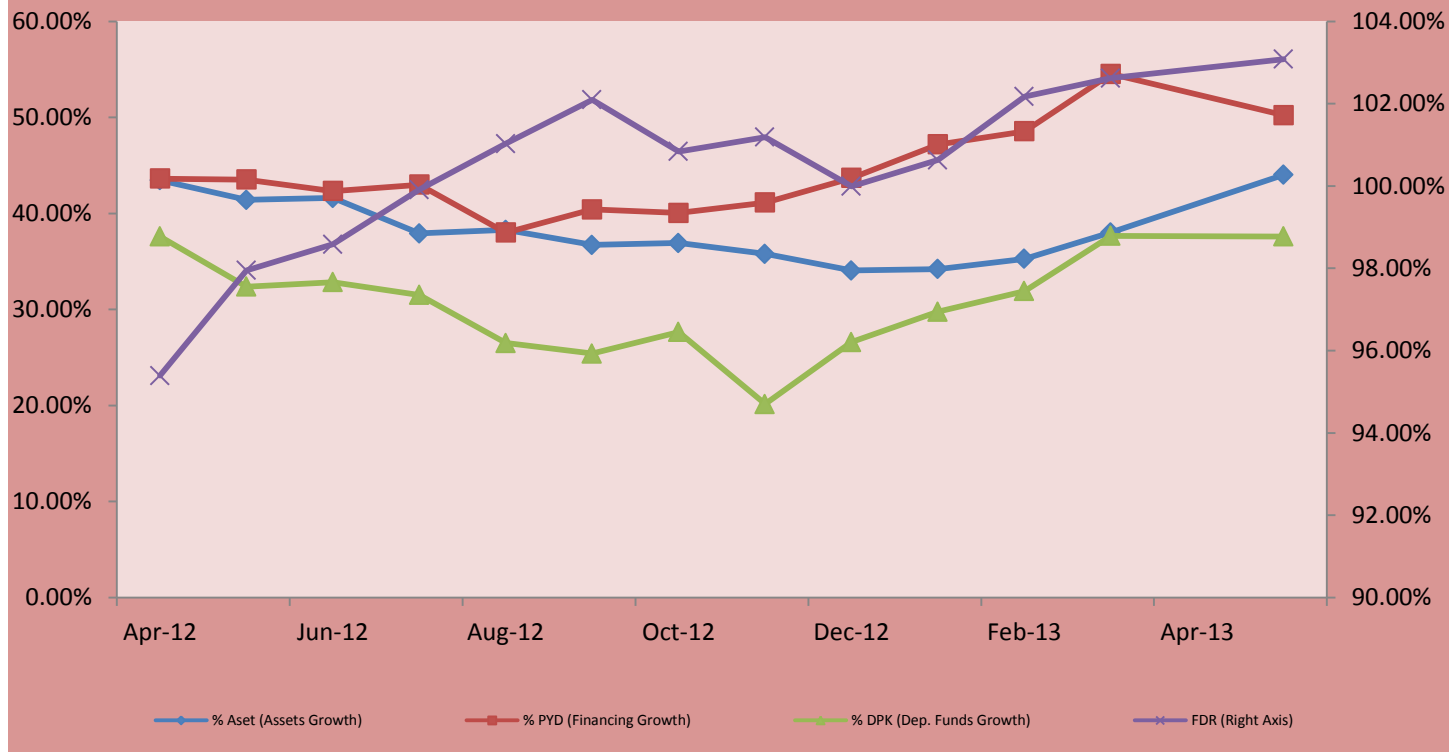
Tabel. 50 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (Financing of Islamic Rural Bank based on Type of Financing and Province)			
Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	46,969	13,380	Nanggroe Aceh Darussalam
Sumatera Utara	17,168	52,430	North Sumatera
Sumatera Barat	97,864	29,566	West Sumatera
Sumatera Selatan	3,374	3,936	South Sumatera
Bangka Belitung	219,197	10,299	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	96,708	11,430	Bengkulu
Riau	1,526	13,462	Riau
Kepulauan Riau	20,831	68,324	Riau Islands
Lampung	37,326	112,326	Lampung
DKI Jakarta	20,469	4,061	DKI Jakarta
Jawa Barat	611,528	630,644	West Java
Banten	309,140	59,904	Banten
Jawa Tengah	250,700	119,488	Central Java
DI Yogyakarta	92,072	77,144	DI Yogyakarta
Jawa Timur	332,899	318,361	East Java
Bali	4,083	6,168	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	-	-	Central Kalimantan
Kalimantan Timur	1,913	4,081	East Kalimantan
Kalimantan Selatan	15,944	4,235	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	705	408	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	20,408	73,258	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	4,113	2,856	North Maluku
NTB	50,307	19,710	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	755	370	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	1,421	2,404	59.12%	Kab. Tangerang	Banten
	Kab. Serang	2,142	2,213	96.81%	Kab. Serang	
	Kab. Pandeglang	403	223	180.15%	Kab. Pandeglang	
	Kab. Lebak	1,018	730	139.45%	Kab. Lebak	
Jawa Barat	Kodya Tangerang	34	43	79.09%	Kodya Tangerang	West Jawa
	Kab. Purwakarta	420	361	116.38%	Kab. Purwakarta	
	Kab. Bogor	567	311	182.08%	Kab. Bogor	
	Kab. Sukabumi	40	60	67.85%	Kab. Sukabumi	
	Kab. Bandung	1	0	3505.00%	Kab. Bandung	
	Kab. Sumedang	194	92	210.53%	Kab. Sumedang	
	Kab. Kuningan	32	3	938.60%	Kab. Kuningan	
	Kab. Subang	1,367	821	166.51%	Kab. Subang	
	Kotif Banjar	5,195	4,651	111.60%	Kotif Banjar	
	Kodya Bandung	2,256	2,479	91.01%	Kodya Bandung	
	Kodya Bogor	443	290	152.62%	Kodya Bogor	
	Kodya Sukabumi	1,930	1,061	181.97%	Kodya Sukabumi	
	Kodya Cirebon	986	585	168.51%	Kodya Cirebon	
	Kotif Tasikmalaya	175	157	111.35%	Kotif Tasikmalaya	
	Kotif Cimahi	626	1,185	69.77%	Kotif Cimahi	
	Kotif Depok	1,586	2,567	62.19%	Kotif Depok	
Kotif Bekasi	1,282	1,444	88.78%	Kotif Bekasi		
DKI Jakarta	Wil. Kota Jakarta Pusat	26,685	32,448	82.24%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	2,576	3,587	71.81%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	3,645	3,419	106.63%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	30,152	31,519	95.66%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	5,840	5,796	100.75%	Wil. Kota Jakarta Timur	
DIY	Kab. Sleman	44	78	56.70%	Kab. Sleman	DIY
	Kodya Yogyakarta	1,706	2,257	75.58%	Kodya Yogyakarta	
	Kab. Semarang	43	13	326.57%	Kab. Semarang	
Jawa Tengah	Kab. Kendal	61	72	83.99%	Kab. Kendal	Central Jawa
	Kab. Tegal	182	21	870.10%	Kab. Tegal	
	Kab. Pati	106	42	251.26%	Kab. Pati	
	Kab. Kudus	227	232	97.71%	Kab. Kudus	
	Kab. Banyumas	674	380	177.44%	Kab. Banyumas	
	Kab. Cilacap	40	91	140.98%	Kab. Cilacap	
	Kodya Semarang	3,139	2,631	119.32%	Kodya Semarang	
	Kodya Salatiga	77	30	254.52%	Kodya Salatiga	
	Kodya Pekalongan	800	847	94.41%	Kodya Pekalongan	
	Kodya Tegal	443	164	271.13%	Kodya Tegal	
Kodya Surakarta	2,820	1,999	141.05%	Kodya Surakarta		
Kotif Purwokerto	209	106	197.29%	Kotif Purwokerto		
Jawa Timur	Kab. Gresik	305	322	94.50%	Kab. Gresik	East Jawa
	Kab. Sidoarjo	567	483	117.41%	Kab. Sidoarjo	
	Kab. Pamekasan	200	214	93.41%	Kab. Pamekasan	
	Kab. Banyuwangi	300	125	239.23%	Kab. Banyuwangi	
	Kab. Jember	827	507	163.01%	Kab. Jember	
	Kab. Malang	28	4	660.41%	Kab. Malang	
	Kab. Bojonegoro	239	187	128.10%	Kab. Bojonegoro	
	Kodya Surabaya	7,130	8,141	87.58%	Kodya Surabaya	
	Kodya Malang	2,283	1,671	136.64%	Kodya Malang	
	Kodya Blitar	82	20	399.81%	Kodya Blitar	
Kodya Kediri	1,650	1,915	86.17%	Kodya Kediri		
Kodya Madiun	145	97	150.40%	Kodya Madiun		
Kotif Jember	10	2	395.18%	Kotif Jember		
Bengkulu	Kodya Bengkulu	603	355	169.90%	Kodya Bengkulu	Bengkulu
Jambi	Kodya Jambi	1,856	1,007	184.32%	Kodya Jambi	Jambi
NAD	Kodya Banda Aceh	1,662	1,298	128.01%	Kodya Banda Aceh	NAD
	Kotif Lhokseumawe	620	244	253.94%	Kotif Lhokseumawe	
Sumatera Utara	Kotif Langsa	341	164	208.34%	Kotif Langsa	North Sumatera
	Kotif Simeulue	222	125	177.72%	Kotif Simeulue	
	Kab. Deli Serdang	121	63	191.97%	Kab. Deli Serdang	
	Kab. Karo	53	18	287.78%	Kab. Karo	
	Kab. Labuhan Batu	381	187	203.10%	Kab. Labuhan Batu	
	Kodya Tebing Tinggi	446	172	258.95%	Kodya Tebing Tinggi	
	Kodya Binjai	297	207	143.37%	Kodya Binjai	
	Kodya Pematang Siantar	888	475	187.01%	Kodya Pematang Siantar	
	Kodya Sibolga	174	53	326.98%	Kodya Sibolga	
	Kodya Medan	4,130	3,812	108.32%	Kodya Medan	
Kotif Padang Sidempuan	863	473	182.42%	Kotif Padang Sidempuan		
Sumatera Barat	Kodya Bukittinggi	709	526	134.85%	Kodya Bukittinggi	West Sumatera
	Kodya Padang	2,083	1,333	156.19%	Kodya Padang	
	Kodya Solok	157	17	900.19%	Kodya Solok	
	Kodya Payakumbuh	648	182	356.33%	Kodya Payakumbuh	
Riau	Kab. Bengkalis	161	196	82.53%	Kab. Bengkalis	Riau
	Kab. Karimun	2,678	3,094	86.55%	Kab. Karimun	
Kepulauan Riau	Kab. Natuna	394	357	110.17%	Kab. Natuna	Riau Islands
	Kotif Tanjungpinang	595	644	92.48%	Kotif Tanjungpinang	
Sumatera Selatan	Kodya Pulau Batam	1,324	1,303	101.64%	Kodya Pulau Batam	South Sumatera
	Kotif Prabumulih	2,768	3,320	83.37%	Kotif Prabumulih	
	Kotif Baturaja	482	441	109.38%	Kotif Baturaja	
Bangka Belitung	Kotif Pagar Alam	155	28	551.40%	Kotif Pagar Alam	Bangka Belitung
	Kab. Belitung	267	105	254.79%	Kab. Belitung	
	Kab. Bangka	464	171	271.47%	Kab. Bangka	
Lampung	Kab. Lampung Tengah	448	202	221.58%	Kab. Lampung Tengah	Lampung
	Kodya Bandar Lampung	1,518	907	167.35%	Kodya Bandar Lampung	
	Kodya Metro	164	68	241.62%	Kodya Metro	
Kalimantan Selatan	Kab. Banjar	292	172	169.58%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	68	71	96.08%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	45	26	170.07%	Kab. Tabalong	
	Kodya Banjarmasin	1,462	1,784	100.98%	Kodya Banjarmasin	
Kalimantan Barat	Kodya Banjarbaru	106	165	63.96%	Kodya Banjarbaru	West Kalimantan
	Kab. Sambas	51	27	188.95%	Kab. Sambas	
	Kab. Ketapang	108	134	80.63%	Kab. Ketapang	
	Kodya Pontianak	1,822	1,094	166.50%	Kodya Pontianak	
Kalimantan Timur	Kotif Singkawang	94	27	350.98%	Kotif Singkawang	East Kalimantan
	Kab. Kutai	295	253	116.76%	Kab. Kutai	
	Kab. Pasir	0	4	2.59%	Kab. Pasir	
	Kodya Samarinda	1,634	1,607	101.71%	Kodya Samarinda	
Kalimantan Tengah	Kodya Balikpapan	1,425	1,110	128.41%	Kodya Balikpapan	Central Kalimantan
	Kodya Bontang	73	112	65.37%	Kodya Bontang	
	Kab. Kotawaringin Barat	39	44	87.94%	Kab. Kotawaringin Barat	
Sulawesi Tengah	Kab. Kotawaringin Timur	59	46	129.54%	Kab. Kotawaringin Timur	Central Sulawesi
	Kodya Palangkaraya	385	385	100.18%	Kodya Palangkaraya	
	Kab. Banggai	216	102	211.56%	Kab. Banggai	
Sulawesi Selatan	Kodya Palu	708	441	160.47%	Kodya Palu	Sulawesi Selatan
	Kab. Wajo	120	30	399.24%	Kab. Wajo	
	Kab. Mamuju	216	83	262.04%	Kab. Mamuju	
Sulawesi Utara	Kab. Luwu	137	86	159.26%	Kab. Luwu	Gorontalo
	Kab. Gorontalo	4,139	1,975	209.60%	Kab. Gorontalo	
	Kab. Pahuwato	90	80	112.77%	Kab. Pahuwato	
	Kab. Kepulauan Talaud	489	242	202.34%	Kab. Kepulauan Talaud	
Sulawesi Barat	Kab. Minahasa Selatan	293	294	99.73%	Kab. Minahasa Selatan	Sulawesi Barat
	Kodya Bitung	166	79	209.27%	Kodya Bitung	
Nusa Tenggara Barat	Kab. Mamasa	382	391	97.82%	Kab. Mamasa	West Nusa Tenggara
	Kab. Lombok Barat	46	2	1846.77%	Kab. Lombok Barat	
	Kab. Lombok Timur	121	81	150.32%	Kab. Lombok Timur	
Bali	Kodya Mataram	1,265	741	170.70%	Kodya Mataram	Bali
	Kab. Badung	1,139	1,735	65.68%	Kab. Badung	
	Kodya Denpasar	846	583	145.04%	Kodya Denpasar	
Nusa Tenggara Timur	Kodya Kupang	242	125	194.17%	Kodya Kupang	East Nusa Tenggara
	Kodya Ambau	92	227	403.55%	Kodya Ambau	
Irian Jaya Barat	Kab. Manokwari	104	165	63.30%	Kab. Manokwari	West Irian Jaya
	Kab. Teluk Bintuni	560	512	109.33%	Kab. Teluk Bintuni	
Papua	Kodya Jayapura	60	41	146.79%	Kodya Jayapura	Papua
	Kotif Ternate	165	219	75.20%	Kotif Ternate	
Maluku Utara	Kodya Ternate	165	219	75.20%	Kodya Ternate	North Maluku
Luar Indonesia	DI LUAR INDONESIA	224	582	38.50%	DI LUAR INDONESIA	Outside Indonesia

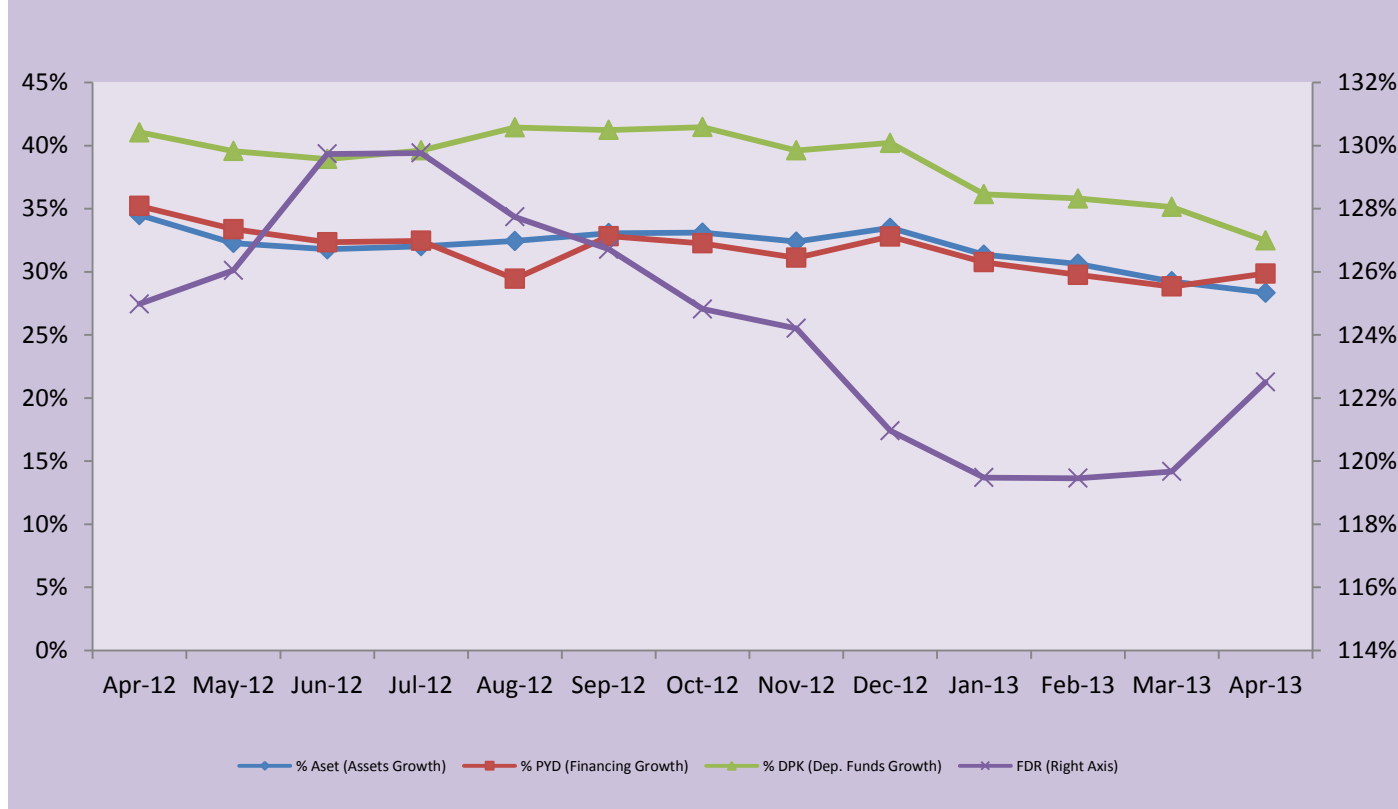




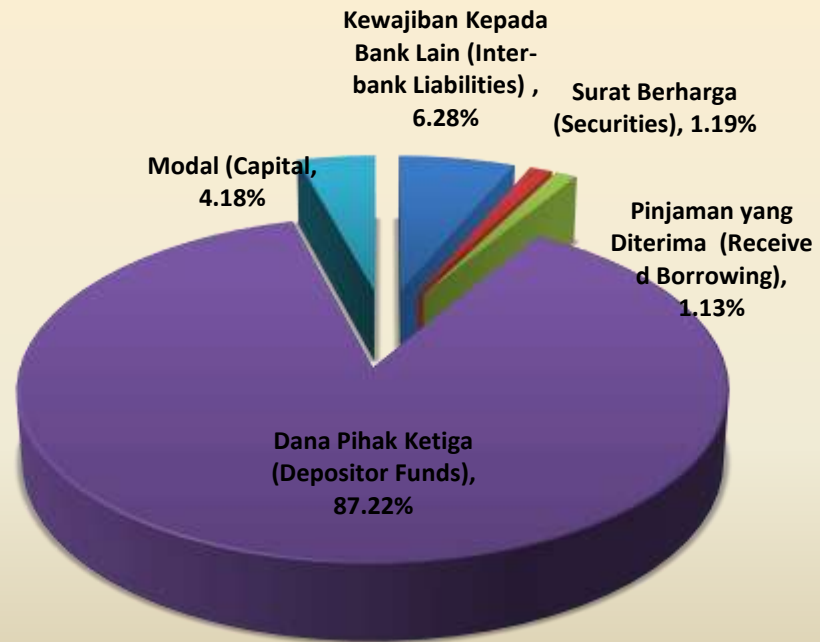
Grafik 3. FDR dan Aset, DPK, PYD Bank Umum Syariah dan Unit Usaha Syariah
FDR and Assets, Depositor Funds, Financing - Islamic Commercial Bank and Islamic Business Unit



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

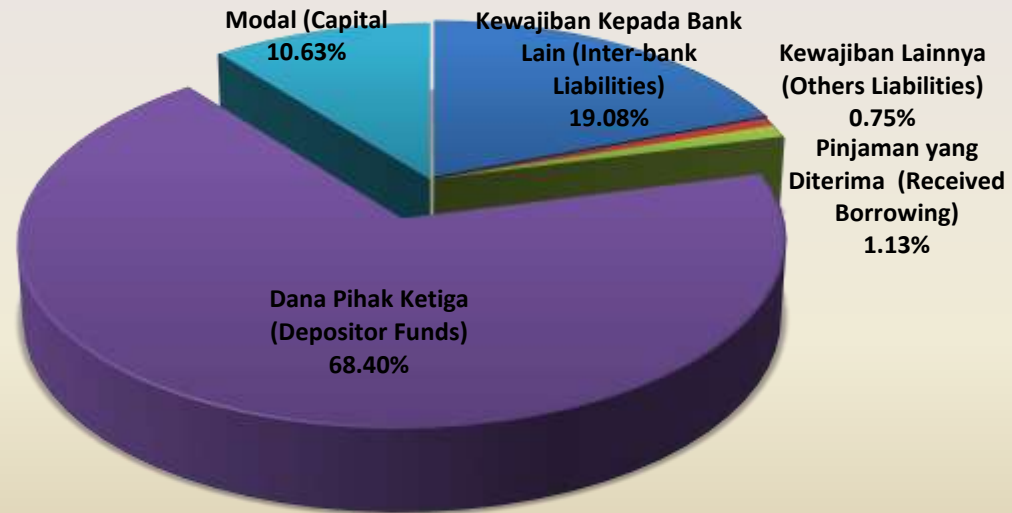


**Grafik 5. Sumber Dana Bank Umum Syariah dan Unit Usaha Syariah
(Source of Funds - Islamic Commercial Bank and Islamic Business Unit)**



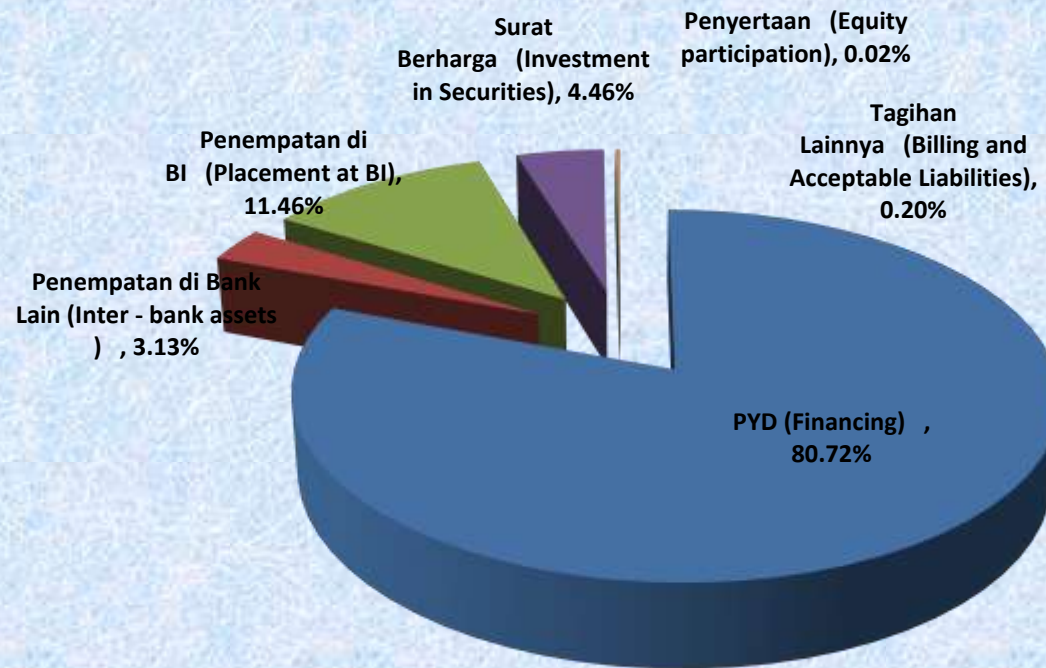
April 2013
(April 2013)

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



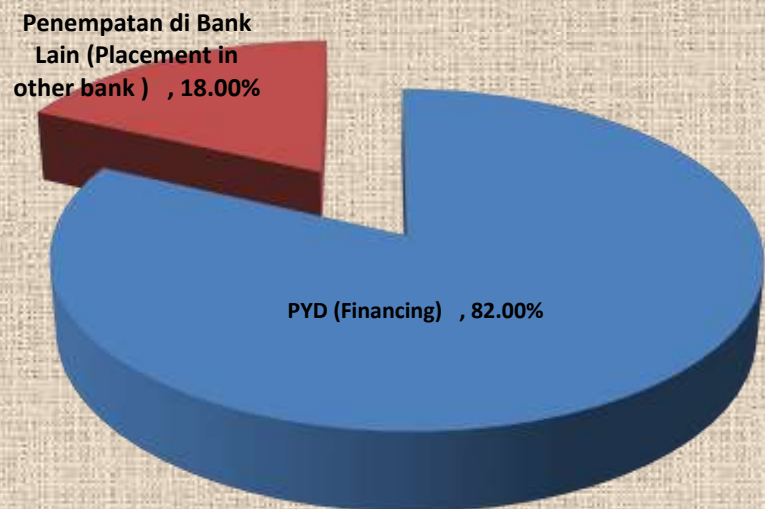
April 2013
(April 2013)

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



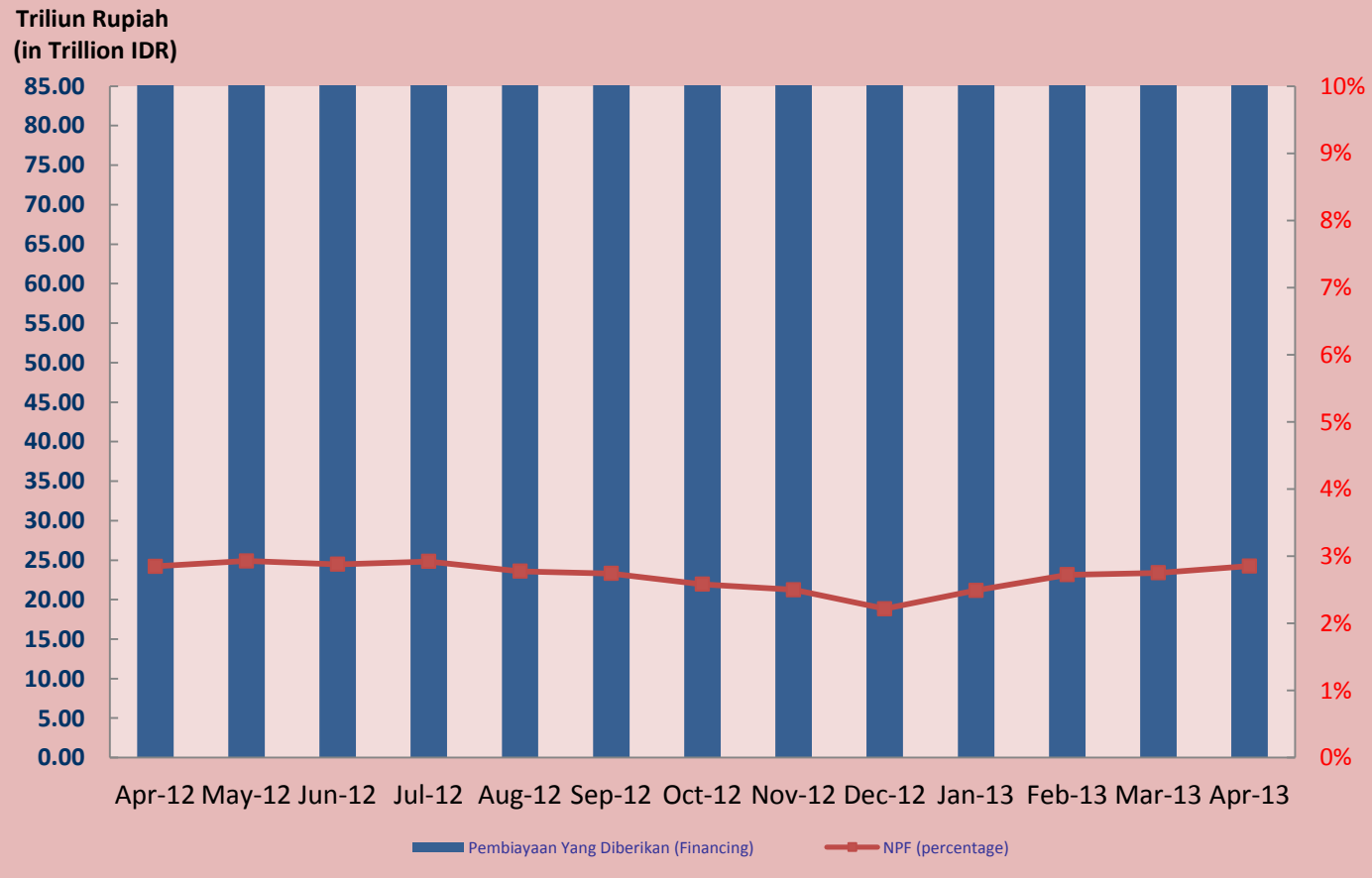
April 2013
(April 2013)

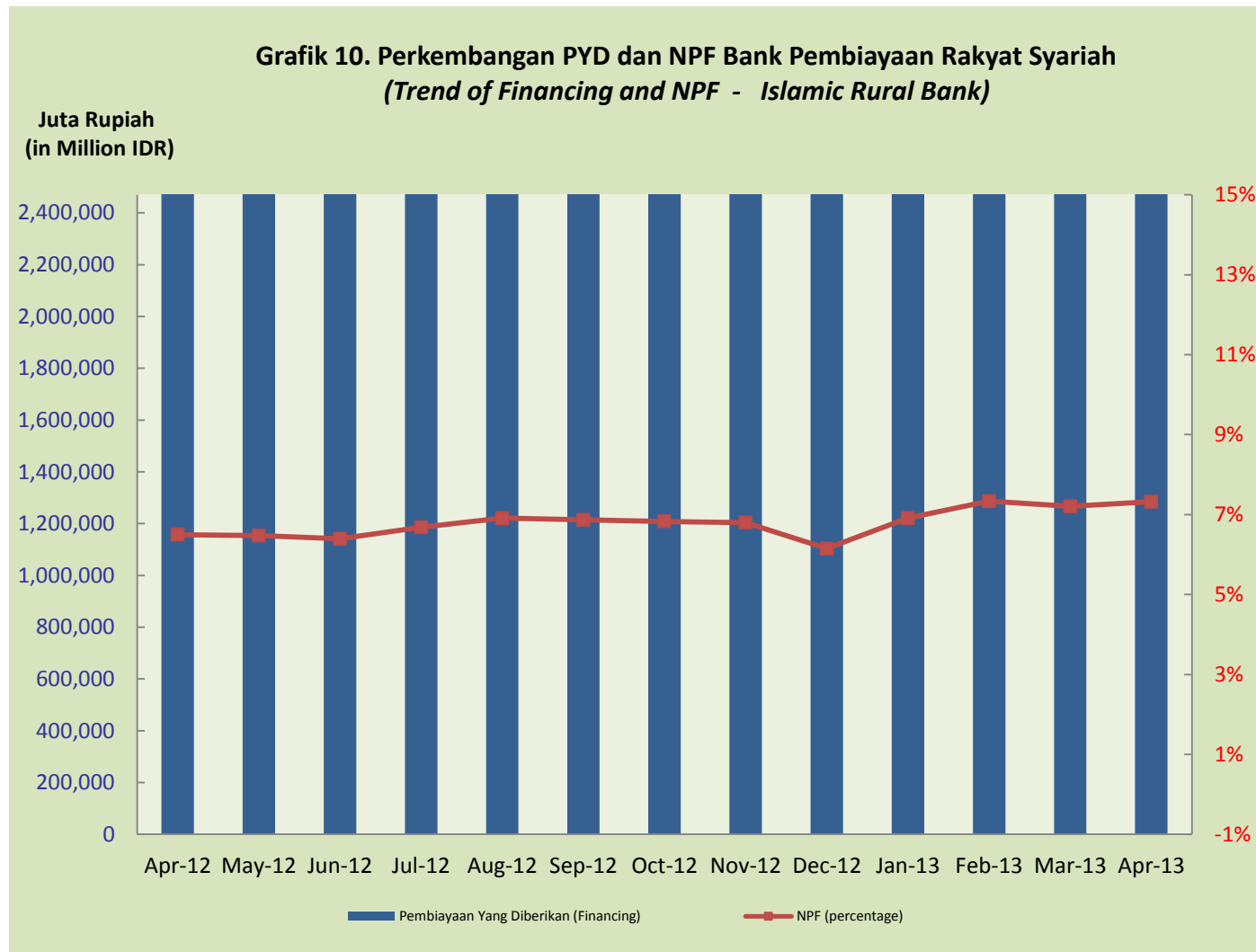
**Grafik 8. Penyaluran Dana Bank Pembiayaan Rakyat Syariah
(Placement of Funds - Islamic Rural Bank)**



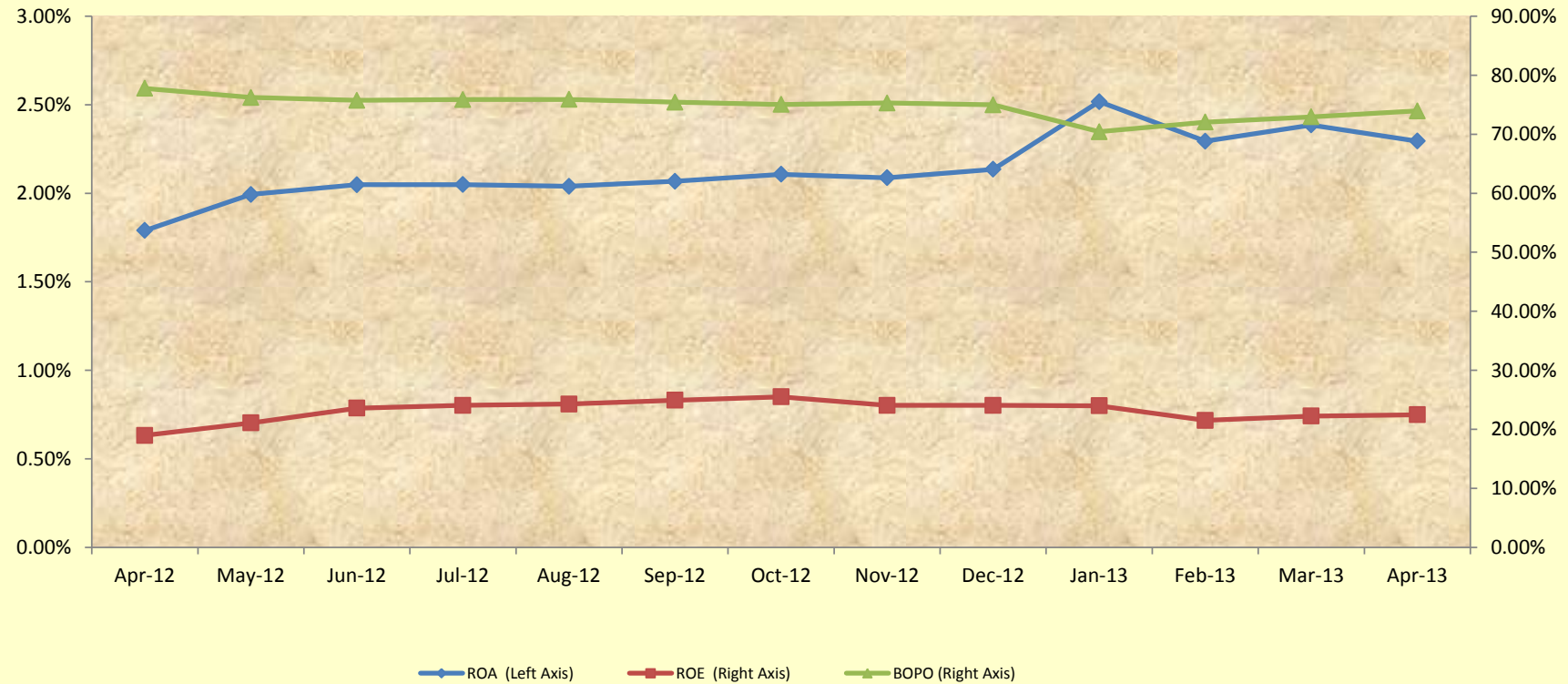
**April 2013
(April 2013)**

**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)**

