

Statistik

Perbankan Syariah

(Islamic Banking Statistics)

AGUSTUS 2007 AUGUST



BANK INDONESIA
Direktorat Perbankan Syariah

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Tabel 1. Jaringan Kantor Networking

Kelompok Bank	Sep-06					Dec-06					Mar-07				
	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK
Group of Banks	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO
Bank Umum Syariah	3	112	57	18	149	3	112	57	21	156	3	112	57	21	172
<i>Islamic Commercial Banks</i>															
1. PT Bank Muamalat Indonesia*)	1	51	10	9	80	1	51	10	10	80	1	51	10	10	80
2. PT Bank Syariah Mandiri*)	1	57	43	9	69	1	57	43	11	76	1	57	43	11	92
3. PT Bank Syariah Mega Indonesia	1	4	4	0	0	1	4	4	0	0	1	4	4	0	0
Unit Usaha Syariah	19	92	59	0	3	20	97	59	0	6	21	99	60	0	7
<i>Islamic Banking Unit</i>															
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	22	25	0	0	1	23	25	0	0	1	24	25	0	0
3. PT Bank Jabar	1	5	0	0	0	1	5	0	0	0	1	5	1	0	0
4. PT Bank Rakyat Indonesia	1	27	16	0	0	1	27	16	0	0	1	27	16	0	0
5. PT Bank Danamon	1	7	3	0	0	1	7	3	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
7. PT Bank Internasional Indonesia	1	1	3	0	0	1	1	3	0	0	1	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	3	1	1	0	0	4	1	1	0	0	5
10. BPD Riau	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
11. BPD Kalsel	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
12. PT Bank Niaga	1	2	5	0	0	1	2	5	0	0	1	2	5	0	0
13. BPD Sumatera Utara	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	0	1	1	0	0	2	1	1	0	0	2
15. Bank Permata	1	4	5	0	0	1	5	5	0	0	1	5	5	0	0
16. Bank Tabungan Negara	1	7	0	0	0	1	9	0	0	0	1	9	0	0	0
17. BPD Nusa Tenggara Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
18. BPD Kalimantan Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
19. BPD Sumatera Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
20. BPD Kalimantan Timur						1	1	0	0	0	1	1	0	0	0
21. BPD DIY											1	1	0	0	0
22. BPD Sulawesi Selatan															
23. BPD Sumatera Barat															
24. BPD Jawa Timur															
Bank Perkreditan Rakyat Syariah	105	0	0	0	0	105	0	0	0	0	105	0	0	0	0
<i>Islamic Rural Banks</i>															
TOTAL	127	204	116	18	152	128	209	116	21	162	129	211	117	21	179
Kelompok Bank	Jun-07					Jul-07					Aug-07				
	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK
Group of Banks	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO
Bank Umum Syariah	3	112	60	21	180	3	112	63	21	180	3	112	63	21	182
<i>Islamic Commercial Banks</i>															
1. PT Bank Muamalat Indonesia*)	1	51	10	10	80	1	51	10	10	80	1	51	10	10	80
2. PT Bank Syariah Mandiri*)	1	57	43	11	100	1	57	46	11	100	1	57	46	11	102
3. PT Bank Syariah Mega Indonesia	1	4	7	0	0	1	4	7	0	0	1	4	7	0	0
Unit Usaha Syariah	23	102	57	0	8	24	105	57	0	8	24	105	53	0	8
<i>Islamic Banking Unit</i>															
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	24	25	0	0	1	24	25	0	0	1	24	25	0	0
3. PT Bank Jabar	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
4. PT Bank Rakyat Indonesia	1	27	16	0	0	1	27	16	0	0	1	27	16	0	0
5. PT Bank Danamon	1	7	3	0	0	1	7	3	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	5	1	1	0	0	5	1	1	0	0	5
10. BPD Riau	1	2	0	0	1	1	2	0	0	1	1	2	0	0	1
11. BPD Kalsel	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
12. PT Bank Niaga	1	2	5	0	0	1	2	5	0	0	1	2	5	0	0
13. BPD Sumatera Utara	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	2	1	1	0	0	2	1	1	0	0	2
15. Bank Permata	1	5	5	0	0	1	5	5	0	0	1	5	5	0	0
16. Bank Tabungan Negara	1	9	0	0	0	1	11	0	0	0	1	11	0	0	0
17. BPD Nusa Tenggara Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
18. BPD Kalimantan Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
19. BPD Sumatera Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
20. BPD Kalimantan Timur	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
21. BPD DIY	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
22. BPD Sulawesi Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
23. BPD Sumatera Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
24. BPD Jawa Timur						1	1	0	0	0	1	1	0	0	0
Bank Perkreditan Rakyat Syariah	107	0	0	0	0	107	0	0	0	0	108	0	0	0	0
<i>Islamic Rural Banks</i>															
TOTAL	133	214	117	21	188	134	217	120	21	188	135	217	116	21	190

*) Koreksi untuk jumlah KPO/KC (correction for number of HOO/BO)

- Keterangan:
- KP = Kantor Pusat
 - UUS = Unit Usaha Syariah
 - KPO = Kantor Pusat Operasional
 - KC = Kantor Cabang
 - KCP = Kantor Cabang Pembantu
 - UPS = Unit Pelayanan Syariah
 - KK = Kantor Kas (tidak termasuk Gerai Muamalat)
 - Tidak termasuk Layanan Syariah

- Note:
- HO = Head Office
 - IBU = Islamic Banking Unit
 - HOO = Head Operational Office
 - BO = Branch Office
 - SBO = Sub Branch Office
 - SSU = Syaria Services Unit
 - CO = Cash Office
 - Not Include Office Channeling

Tabel 2. Aset (Juta Rupiah)
Assets (Million IDRs)

KETERANGAN ITEMS	Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
1. Kas <i>Cash</i>	296,707	346,114	370,870	377,200	487,365	367,890
2. Penempatan pada BI <i>Placement at Bank Indonesia</i>	2,234,167	3,640,734	4,804,784	3,461,996	3,042,103	2,420,532
3. Penempatan pada bank lain <i>Inter-bank assets</i>	901,533	991,377	1,227,930	1,127,480	1,110,417	1,121,823
4. Pembiayaan yang diberikan <i>Financing extended</i>	19,662,542	20,444,907	20,820,064	22,969,103	23,687,318	24,637,850
5. Penyertaan <i>Equity participation</i>	5,660	5,660	40,660	40,660	40,660	40,660
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) <i>Allowances for earning assets losses (PPAP)</i>	(507,931)	(514,724)	(617,879)	(766,387)	(805,964)	(869,517)
7. Aktiva tetap dan investaris <i>Fixed assets and inventory</i>	260,844	270,397	266,578	274,288	275,229	274,599
8. Rupa-rupa aktiva <i>Other assets</i>	1,455,442	1,495,482	1,512,513	1,691,891	2,034,409	2,120,121
J U M L A H TOTAL ASSETS	24,313,155	26,722,030	28,447,352	29,208,812	29,899,604	30,144,504

*) Meliputi data Bank Umum Syariah dan Unit Usaha Syariah (tidak termasuk BPR Syariah)
Covering Islamic Commercial Banks and Islamic Banking Unit (excluding Islamic Rural Banks)

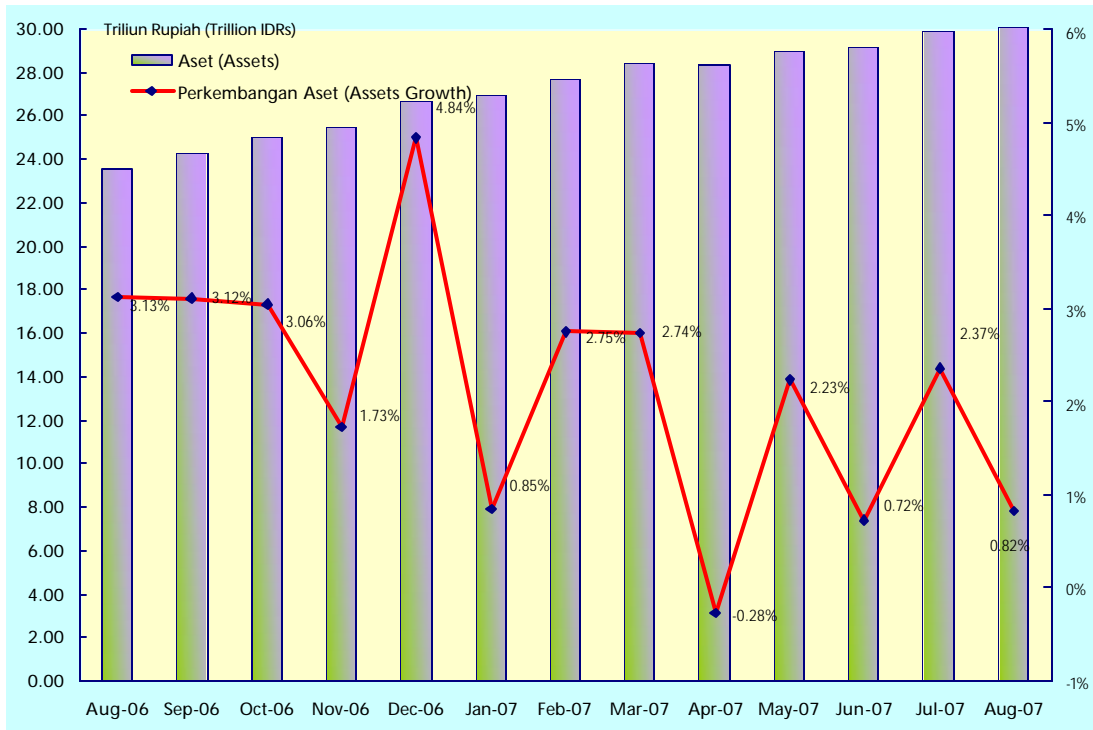
Tabel 3. Kewajiban dan Modal (Juta Rupiah)
Liabilities and Equity (Million IDRs)

KETERANGAN ITEMS	Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
1. Giro wadiah <i>Wadiah-current accounts</i>	2,747,786	3,415,747	3,615,077	3,187,509	3,327,940	3,366,363
2. Tabungan mudharabah <i>Mudharabah-saving accounts</i>	5,604,591	6,430,355	6,740,443	7,187,821	7,524,694	7,693,895
3. Deposito mudharabah <i>Mudharabah-investment accounts</i>	9,623,131	10,826,079	11,527,413	12,338,926	12,379,147	12,248,321
4. Kewajiban terhadap BI <i>Liabilities to Bank Indonesia</i>	32,346	32,319	32,305	32,279	32,266	32,263
5. Kewajiban kepada bank lain <i>Inter-bank liabilities</i>	1,125,800	873,991	1,230,576	1,395,482	1,483,281	1,360,353
6. Pembiayaan yang diterima <i>Received Financing</i>	185,387	180,625	177,142	167,772	167,545	167,128
7. Kewajiban lainnya <i>Other payables</i>	278,014	284,938	289,071	372,611	366,276	400,090
8. Setoran jaminan <i>Guarantee deposits</i>	19,425	25,126	26,988	35,244	35,720	31,498
9. Antar Kantor Bersih <i>Interoffice net</i>	2,652,489	2,365,712	2,330,968	2,085,715	2,129,846	2,345,177
10. Rupa-rupa pasiva <i>Other liabilities</i>	411,424	460,790	560,671	513,712	512,258	518,794
11. Modal disetor <i>Paid-in capital</i>	951,224	991,224	991,224	1,001,224	1,001,224	1,001,224
12. Perkiraan tambahan modal disetor <i>Additional paid-in capital account</i>	951,224	991,224	991,224	1,001,224	1,001,224	1,001,224
13. Cadangan <i>Reserves</i>	268,040	268,040	252,553	275,310	275,308	275,308
14. Laba/rugi <i>Profit/Loss</i>	236,889	382,503	508,703	450,360	503,534	541,046
a. Tahun-tahun lalu <i>Previous years</i>	(24,548)	27,456	349,976	148,965	148,962	148,963
i. Laba <i>Profit</i>	78,115	78,115	353,065	151,987	151,984	151,985
ii. Rugi -/ <i>Loss</i>	(102,663)	(50,659)	(3,089)	(3,022)	(3,022)	(3,022)
b. Tahun berjalan <i>Current year</i>	261,437	355,047	158,727	301,395	354,572	392,083
i. Laba <i>Profit</i>	618,394	814,598	323,690	633,493	749,718	856,897
ii. Rugi -/ <i>Loss</i>	(356,957)	(459,551)	(164,963)	(332,098)	(395,146)	(464,814)
J U M L A H <i>Total Liabilities and Equity</i>	24,313,155	26,722,030	28,447,352	29,208,812	29,899,604	30,144,504

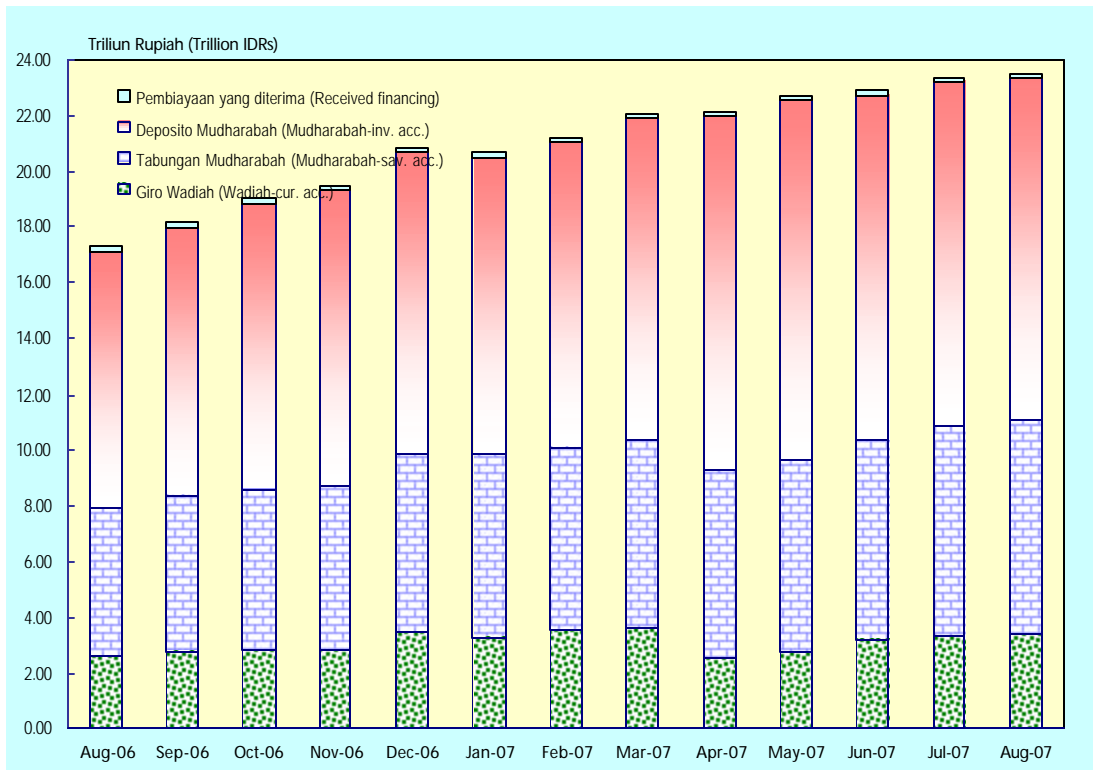
**Tabel 4. Laba / Rugi (Juta Rupiah)
Income Statement (Million IDRs)**

KETERANGAN	Sep-06	Dec-07	Mar-07	Jun-07	Jul-07	Aug-07
I. Pendapatan Operasional <i>Operations Income</i>	2,383,985	3,372,807	956,497	2,172,120	2,517,981	2,645,117
A. Pendapatan dari Penyaluran Dana <i>Income from Fund Disbursements</i>	2,169,240	3,084,714	876,903	1,998,347	2,309,161	2,402,711
1. Pihak Ketiga Bukan Bank <i>From Third Party Non Banks</i>	2,062,666	2,941,373	813,126	1,868,176	2,162,714	2,240,696
2. Bank Indonesia <i>From Bank Indonesia</i>	51,349	71,307	45,244	89,596	99,369	107,278
3. Bank-bank lain <i>From Other Banks</i>	55,225	72,034	18,533	40,575	47,078	54,737
B. Pendapatan Operasional Lainnya <i>Other Operations Income</i>	214,745	288,093	79,594	173,773	208,820	242,406
1. Jasa Investasi Terikat <i>Restricted Investment Services</i>	7,952	10,798	3,386	9,133	11,248	13,047
2. Jasa layanan <i>Fee Based Income</i>	47,041	69,573	22,411	45,712	54,711	63,252
3. Pendapatan dari transaksi valuta asing <i>Income from Foreign Exchange Transaction</i>	1,331	3,404	1,182	3,165	4,041	5,433
4. Koreksi PPAP <i>Provision for Losses Correction</i>	34,728	44,951	12,775	22,486	29,251	32,561
5. Koreksi Penyisihan Penghapusan Transaksi Rekening Administratif <i>Correction of Provision for Losses Administrative Statement Transaction</i>	59	3,126	18	162	79	189
6. Lainnya <i>Others</i>	123,634	156,241	39,822	93,115	109,490	127,924
II. Bagi hasil untuk Investor Dana Investasi Tidak Terikat <i>Profit Sharing for Unrestricted Investment</i>	(950,876)	(1,305,700)	(350,382)	(716,393)	(835,595)	(956,343)
1. Pihak ketiga bukan bank <i>From Third Party Non Banks</i>	918,042	1,269,765	343,057	702,072	818,870	937,247
2. Bank Indonesia <i>From Bank Indonesia</i>	0	0	0	0	0	0
3. Bank-bank lain <i>From Other Banks</i>	32,834	35,935	7,325	14,321	16,725	19,096
III. Pendapatan Operasional setelah distribusi bagi hasil Untuk Investor Dana Invest <i>Distribution Income after Distribution Income For Unrestricted Investment Investor</i>	1,446,314	1,446,314	1,446,314	1,446,314	1,446,314	1,446,314
IV. Beban Operasional <i>Operations Expenses</i>	1,114,123	1,586,836	431,846	1,124,015	1,297,549	1,258,575
A. Beban Bonus titipan wadiah <i>Bonus Wadiah Deposit Expense</i>	37,430	58,488	16,682	31,402	37,107	42,631
B. Beban transaksi valuta asing <i>Foreign Exchange Transaction Expense</i>	44	46	1	3	2	4
C. Biaya Perbaikan Aktiva Ijarah <i>Ijarah Assets Recovery Cost</i>	0	0	0	0	0	0
D. Premi <i>Premium</i>	25,948	36,967	11,224	23,539	26,577	31,222
E. Tenaga kerja <i>Labour</i>	286,036	438,628	117,290	260,065	306,529	353,987
F. Pendidikan dan pelatihan <i>Education and Training</i>	13,887	19,248	3,308	7,880	9,605	11,296
G. Penelitian dan pengembangan <i>Research and Development</i>	741	985	269	501	535	665
H. Sewa <i>Leasing</i>	70,015	102,165	25,469	53,055	62,312	71,267
I. Promosi <i>Promotion</i>	62,662	89,856	24,008	56,087	67,769	81,306
J. Pajak-Pajak (Tidak termasuk pajak penghasilan) <i>Taxs</i>	2,231	3,104	576	1,671	1,961	2,206
K. Pemeliharaan dan perbaikan aktiva tetap dan inventaris <i>Maintenance and Recovery Fixed Assets and Inventory</i>	20,718	31,087	7,759	16,406	19,262	22,235
L. Penyusutan/penyisihan/amortisasi/penghapusan <i>Depreciation/provision/amortization/write-off</i>	389,069	542,876	159,654	537,202	602,845	454,116
M. Penurunan nilai surat berharga <i>Decrease in Value of Securities</i>	83	379	36	71	84	97
N. Lainnya <i>Others</i>	205,259	263,007	65,570	136,133	162,961	187,543
Laba Operasional <i>Operation Profit</i>	318,986	480,271	174,269	331,712	384,837	430,199
Pendapatan Non Operasional <i>Non Operations Income</i>	587,009	837,765	275,100	565,136	666,005	787,522
Beban Non Operasional <i>Non Operations Expenses</i>	629,801	903,986	274,095	566,769	667,996	791,976
Laba Non Operasional <i>Non Operations Profit</i>	(42,792)	(66,221)	1,005	(1,633)	(1,991)	(4,454)
Laba Tahun Berjalan <i>Current Profit/Loss</i>	276,194	414,050	175,274	330,079	382,846	425,745
Laba (setelah taksiran pajak penghasilan) <i>Profit After Calculations of Income Tax</i>	261,437	355,047	158,727	301,395	354,572	392,083

Gambar 1. Perkembangan Aset
Growth of Assets



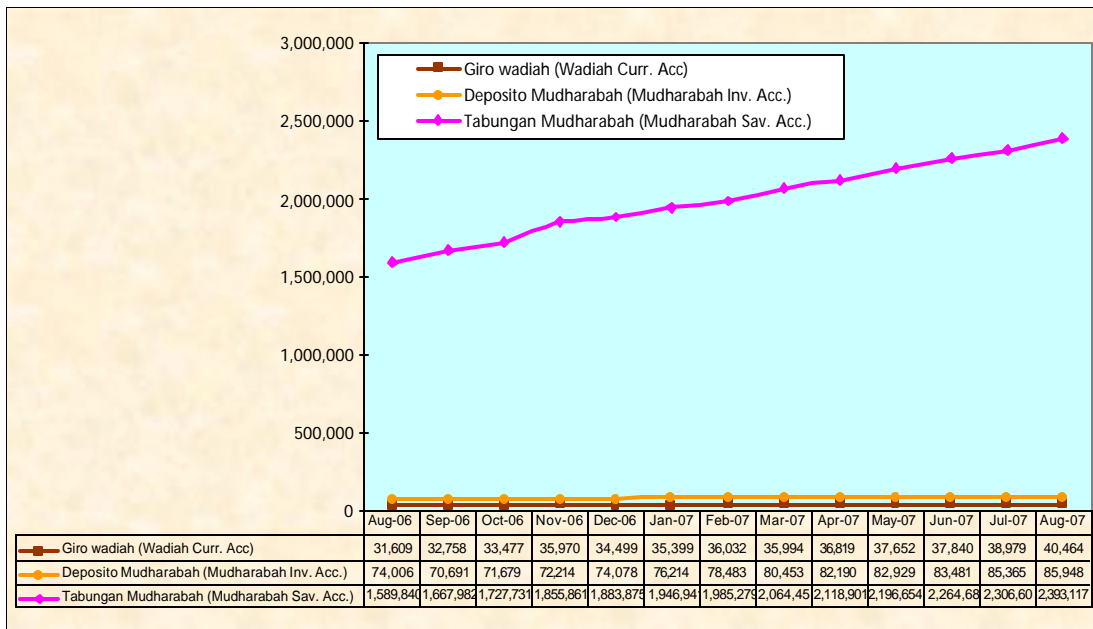
Gambar 2. Sumber Dana
Source of Fund



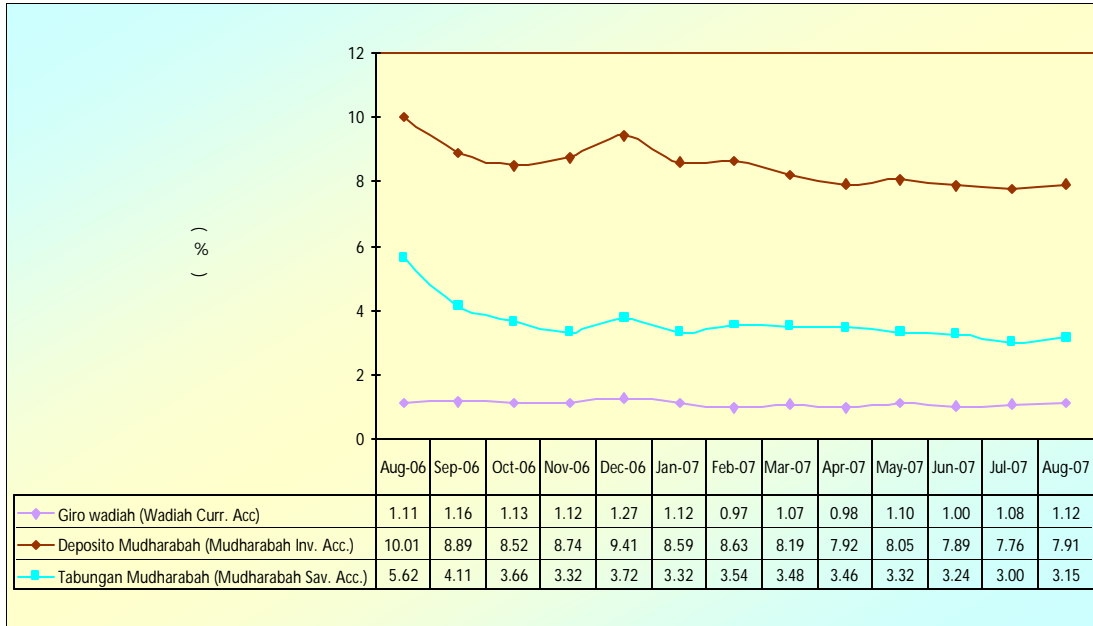
Tabel 5. Komposisi Dana Pihak Ketiga (Juta Rupiah)
Composition of Deposits (Million IDR)

DANA PIHAK KETIGA DEPOSIT FUND		Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Jul-07
Giro Wadiah <i>Wadiah currency account</i>	Nilai (Amount)	2,747,786	3,415,747	3,615,077	3,187,509	3,327,940	3,366,363
	Pangsa (Share)	15.29%	16.52%	16.52%	14.03%	14.32%	14.44%
Tabungan Mudharabah <i>Mudharabah saving account</i>	Nilai (Amount)	5,604,591	6,430,355	6,740,443	7,187,821	7,524,694	7,693,895
	Pangsa (Share)	31.18%	31.11%	30.80%	31.64%	32.39%	33.01%
Deposito Mudharabah <i>Mudharabah investment account</i>	Nilai (Amount)	9,623,131	10,826,079	11,527,413	12,338,926	12,379,147	12,248,321
	Pangsa (Share)	53.53%	52.37%	52.68%	54.32%	53.29%	52.55%
Total		17,975,508	20,672,181	21,882,933	22,714,256	23,231,781	23,308,579

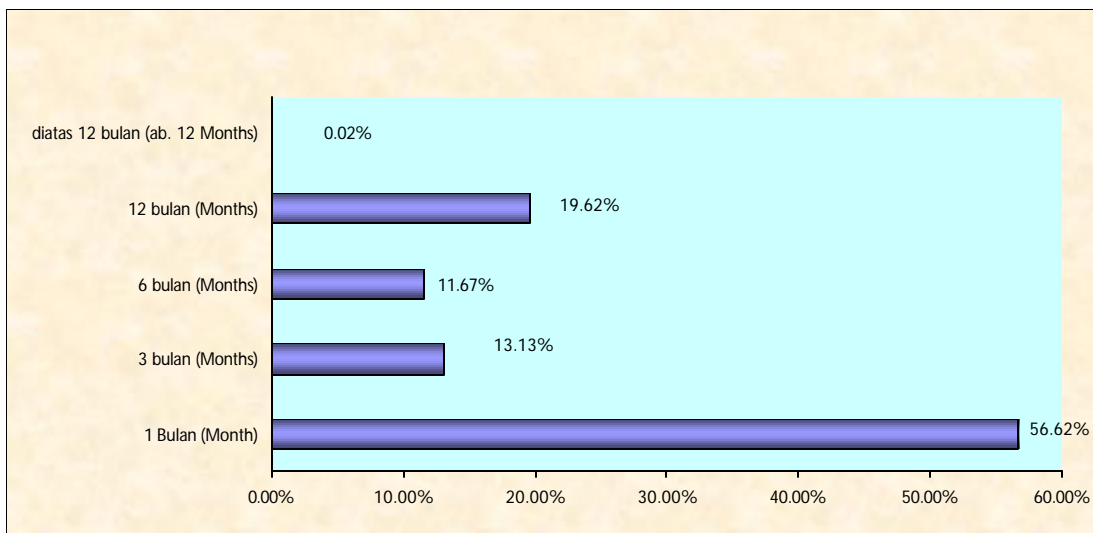
Gambar 3. Jumlah Rekening Dana Pihak Ketiga
Number of Account Deposits



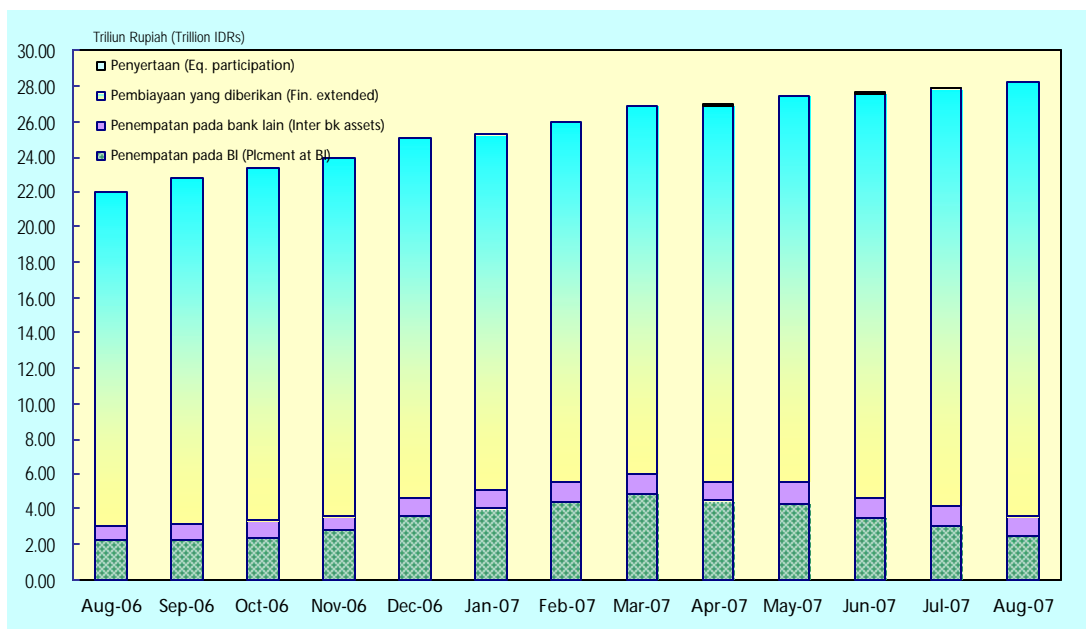
Gambar 4. Persentase Bagi Hasil Dana Pihak Ketiga
Percentage of Profit Sharing Deposits



Gambar 5. Komposisi Deposito Mudharabah
Composition of Mudharabah Investment Account



Gambar 6. Aktiva Produktif Utama
The Major Earning Assets



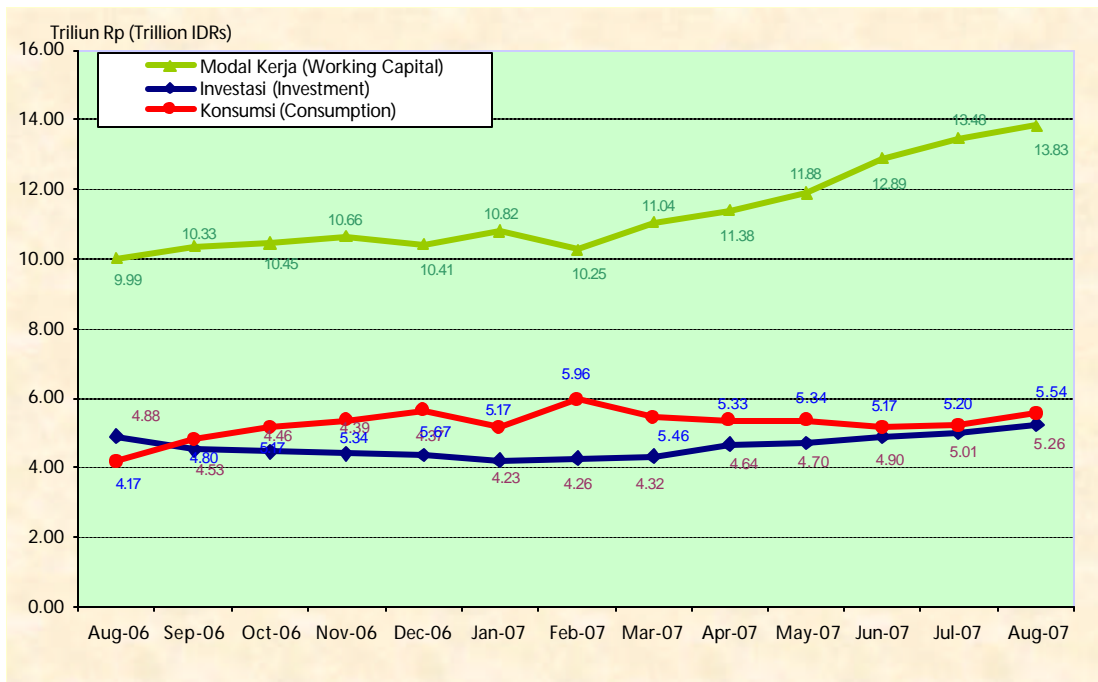
Tabel 6. Komposisi Pembiayaan (Juta Rupiah)
Composition of Financing (Million IDRs)

RINCIAN PEMBIAYAAN YANG DIBERIKAN		Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
ITEMS OF FINANCING							
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	2,336,017	2,334,751	2,367,837	3,289,327	3,378,871	3,725,870
	Pangsa (Share)	11.88%	11.42%	11.37%	14.32%	14.26%	15.12%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	3,842,979	4,062,200	4,132,872	4,686,835	4,855,228	5,029,130
	Pangsa (Share)	19.54%	19.87%	19.85%	20.40%	20.50%	20.41%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	12,449,101	12,624,241	12,769,755	13,936,084	14,370,147	14,768,565
	Pangsa (Share)	63.31%	61.75%	61.33%	60.67%	60.67%	59.94%
Piutang Salam <i>Salam Receivable</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Piutang Istishna' <i>Istishna' Receivable</i>	Nilai (Amount)	303,440	336,970	342,585	333,695	332,534	331,612
	Pangsa (Share)	1.54%	1.65%	1.65%	1.45%	1.40%	1.35%
Lainnya <i>Others</i>	Nilai (Amount)	731,005	1,086,745	1,207,015	723,162	750,538	782,673
	Pangsa (Share)	3.72%	5.32%	5.80%	3.15%	3.17%	3.18%
Total		19,662,542	20,444,907	20,820,064	22,969,103	23,687,318	24,637,850

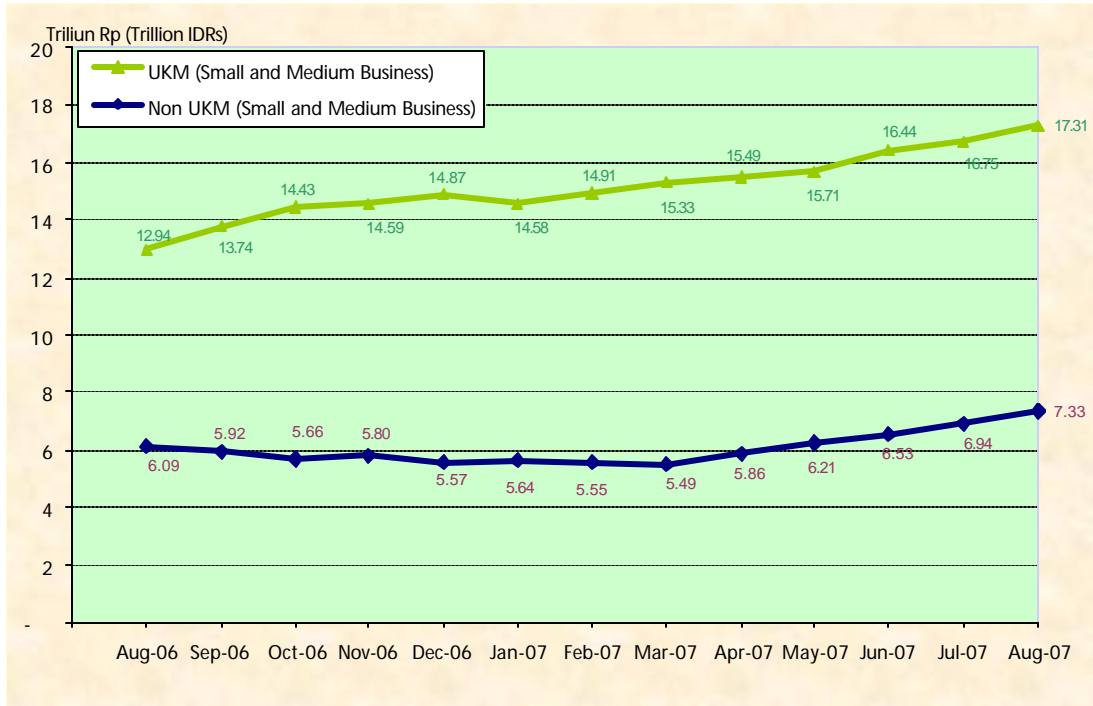
Tabel 7. Pembiayaan Berdasarkan Sektor Ekonomi (Juta Rupiah)
Financing based on Economic Sector (Million IDRs)

SEKTOR EKONOMI ECONOMIC SECTOR		Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i>	Nilai (Amount)	735,353	701,044	631,485	651,089	662,774	644,142
	Pangsa (Share)	3.74%	3.43%	3.03%	2.83%	2.80%	2.61%
Pertambangan <i>Mining</i>	Nilai (Amount)	724,125	374,581	288,760	402,234	438,423	478,538
	Pangsa (Share)	3.68%	1.83%	1.39%	1.75%	1.85%	1.94%
Perindustrian <i>Manufacturing</i>	Nilai (Amount)	1,043,957	939,713	962,276	1,106,830	1,122,519	1,187,799
	Pangsa (Share)	5.31%	4.60%	4.62%	4.82%	4.74%	4.82%
Listrik, gas dan air <i>Water, gas and electricity</i>	Nilai (Amount)	90,815	17,158	5,644	27,343	125,245	49,084
	Pangsa (Share)	0.46%	0.08%	0.03%	0.12%	0.53%	0.20%
Konstruksi <i>Constuction</i>	Nilai (Amount)	1,917,401	1,637,027	1,552,117	1,800,048	1,990,273	2,182,801
	Pangsa (Share)	9.75%	8.01%	7.45%	7.84%	8.40%	8.86%
Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i>	Nilai (Amount)	2,551,781	3,041,050	3,915,476	3,987,678	3,725,191	3,818,784
	Pangsa (Share)	12.98%	14.87%	18.81%	17.36%	15.73%	15.50%
Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and commnucation</i>	Nilai (Amount)	1,331,252	1,165,429	1,229,543	1,304,430	1,425,979	1,490,049
	Pangsa (Share)	6.77%	5.70%	5.91%	5.68%	6.02%	6.05%
Jasa dunia usaha <i>Business Services</i>	Nilai (Amount)	5,074,300	5,457,711	5,394,551	6,837,406	7,344,018	7,567,868
	Pangsa (Share)	25.81%	26.69%	25.91%	29.77%	31.00%	30.72%
Jasa sosial/masyarakat <i>Social Services</i>	Nilai (Amount)	1,402,699	1,456,391	1,389,760	1,685,708	1,660,742	1,685,990
	Pangsa (Share)	7.13%	7.12%	6.68%	7.34%	7.01%	6.84%
Lain-lain <i>Others</i>	Nilai (Amount)	4,790,859	5,654,803	5,450,452	5,166,337	5,192,154	5,532,795
	Pangsa (Share)	24.37%	27.66%	26.18%	22.49%	21.92%	22.46%
Total		19,662,542	20,444,907	20,820,064	22,969,103	23,687,318	24,637,850

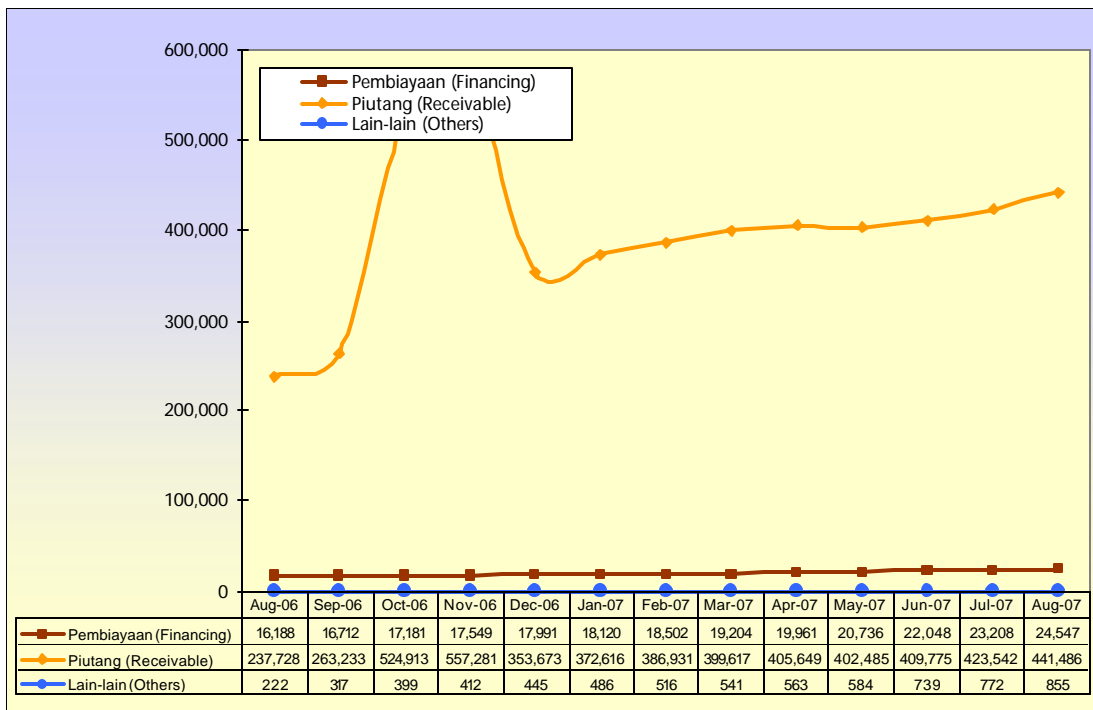
Gambar 7. Pembiayaan Berdasarkan Jenis Penggunaan
Financing based On Type of Use



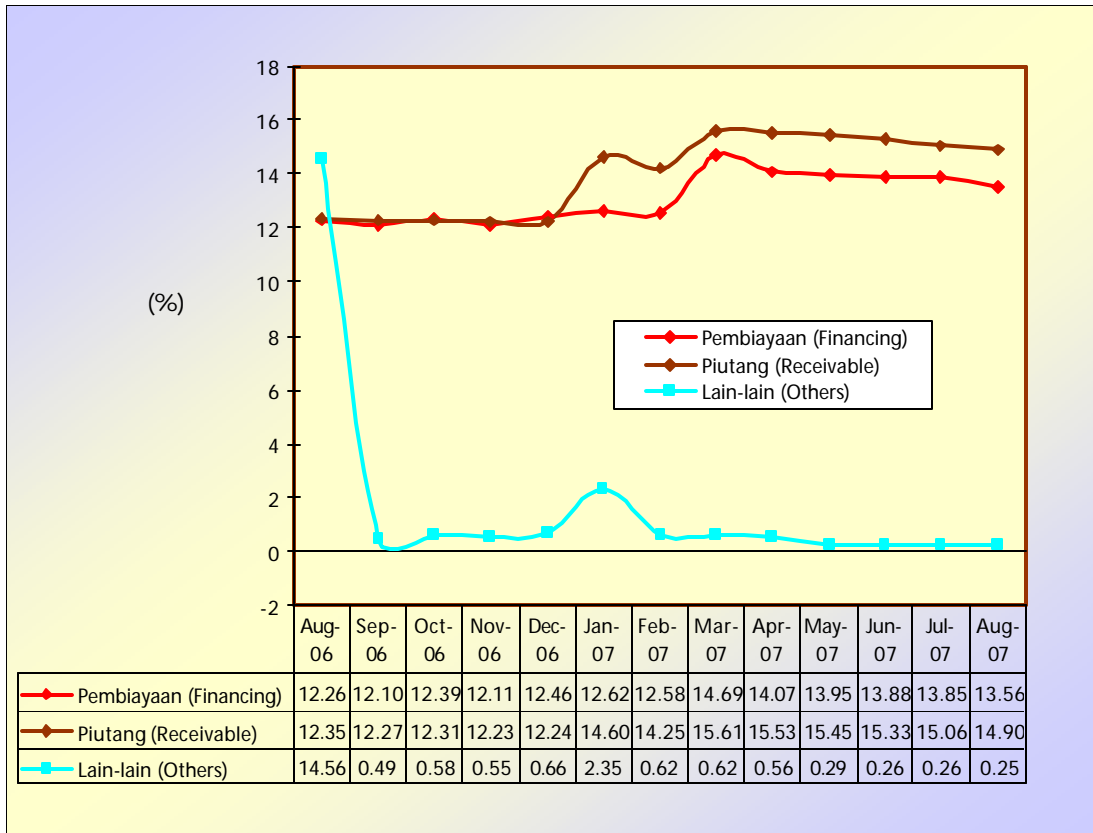
Gambar 8. Pembiayaan Berdasarkan Golongan Pembiayaan
Financing based on Type of Financing



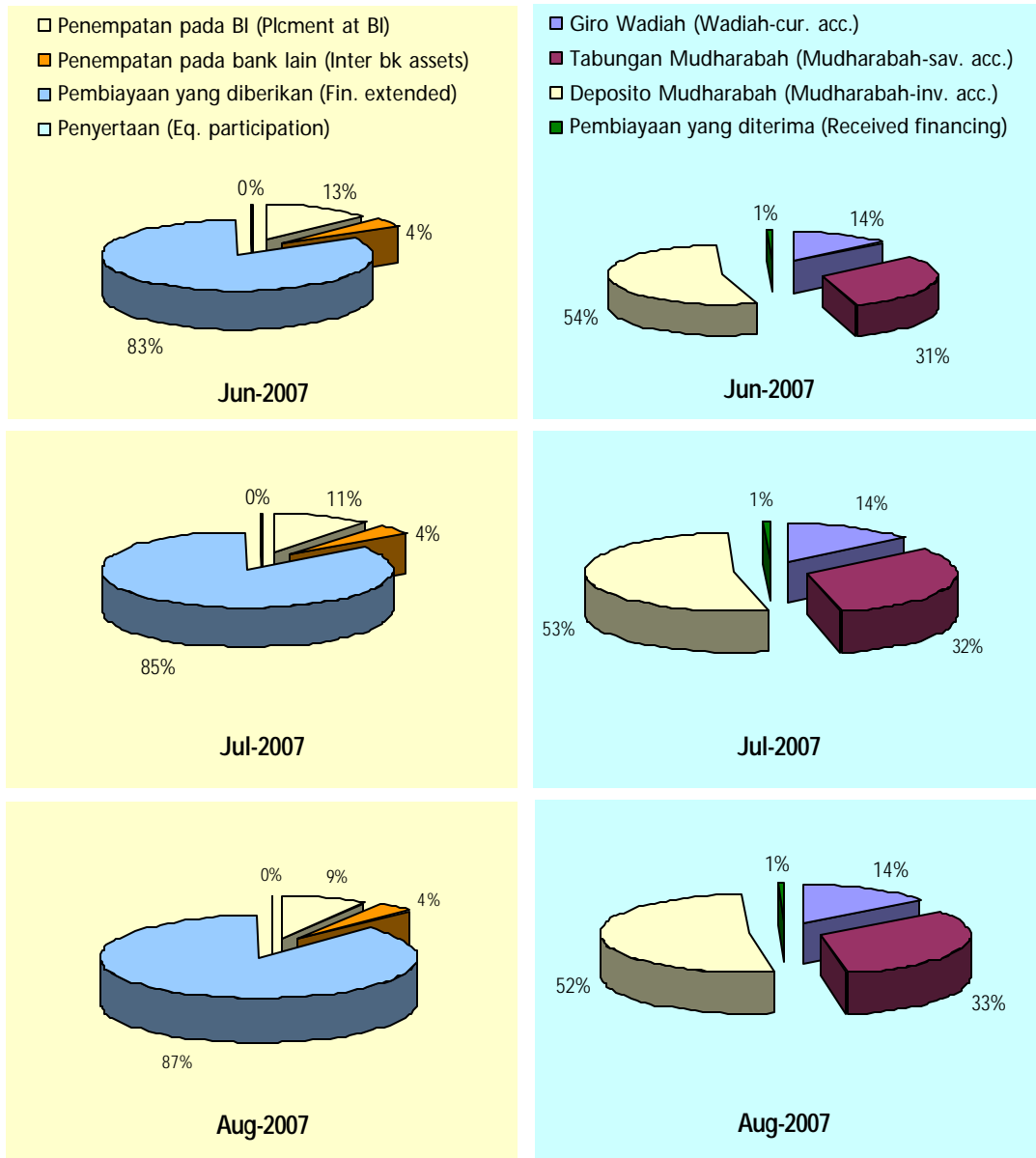
Gambar 9. Jumlah Rekening Pembiayaan
Number of Account Financing



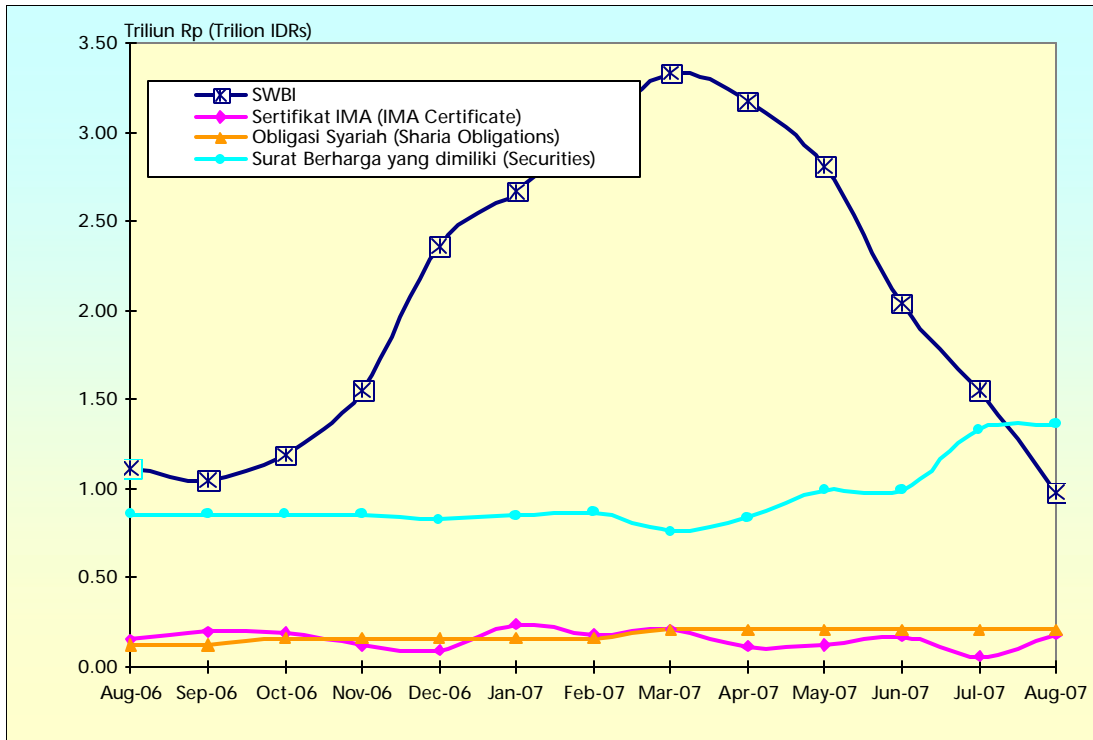
Gambar 10. Persentase Bagi Hasil/Fee/Margin Pembiayaan
Percentage of Profit Sharing/Fee/Margin of Financing



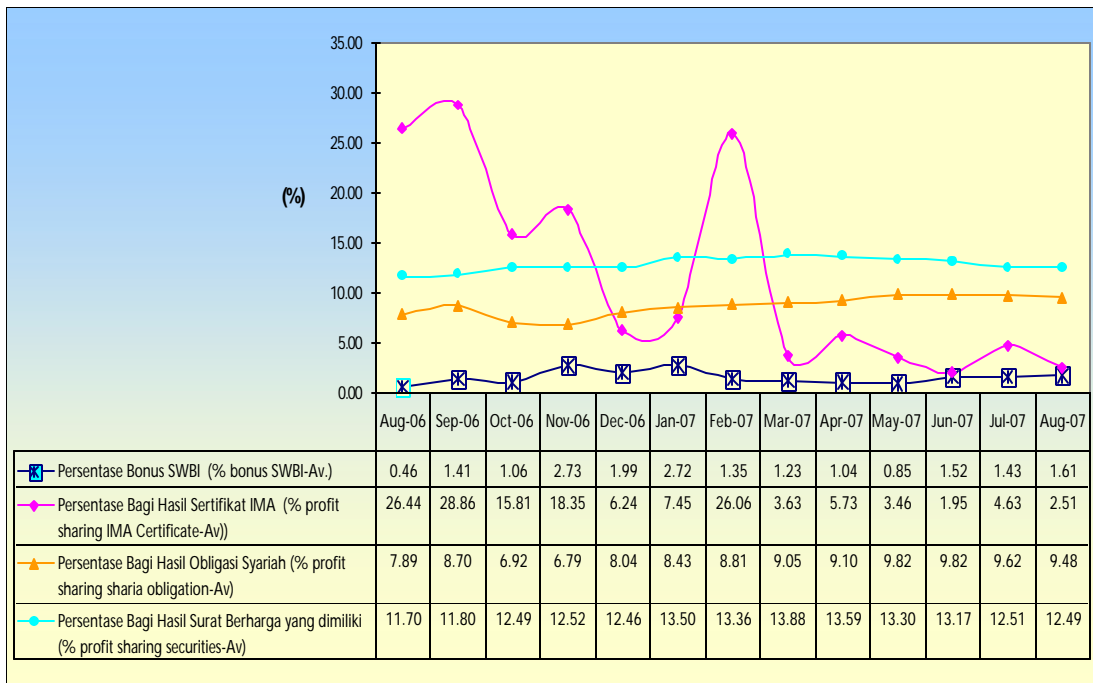
Gambar 11. Komposisi Penggunaan dan Sumber Dana
Composition of Uses and Source of Fund



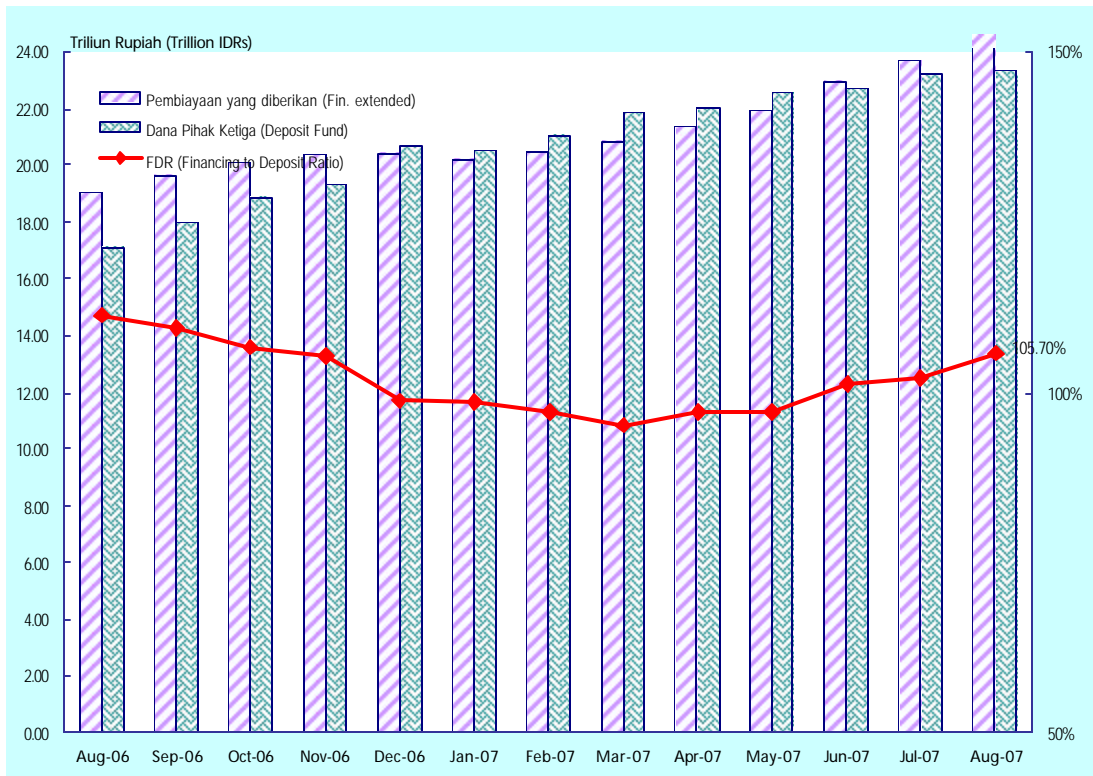
Gambar 12. Rincian Beberapa Surat Berharga (Securities)



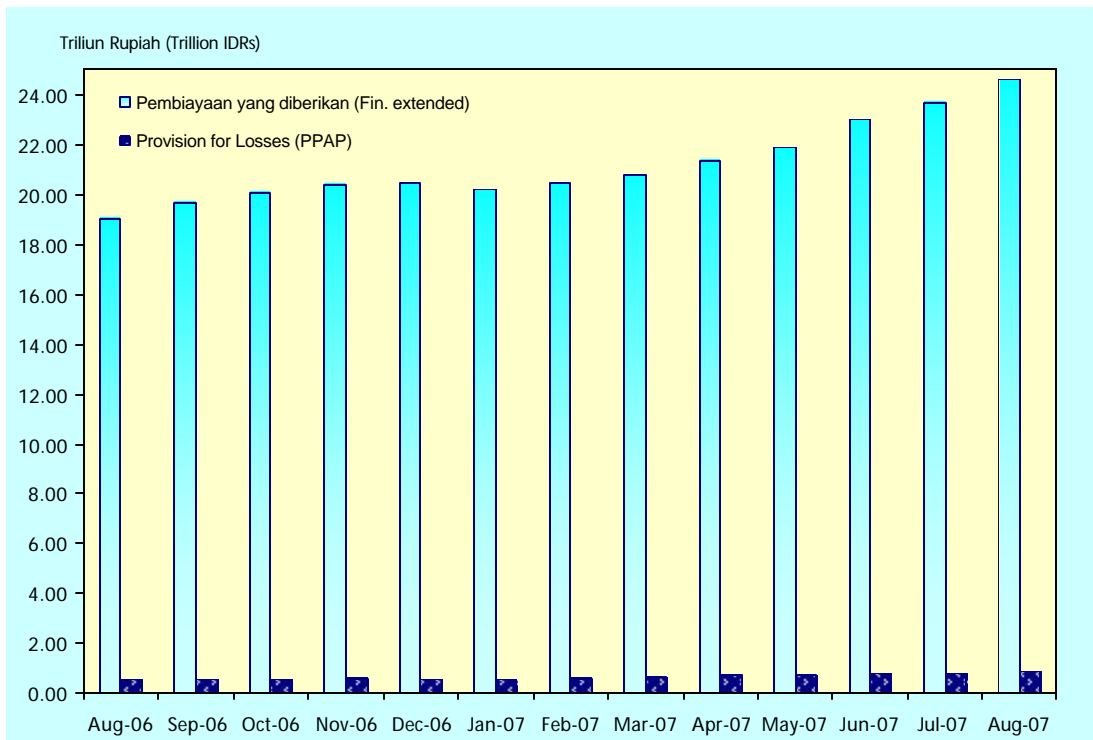
Gambar 13. Persentase Bonus/Bagi Hasil Surat Berharga Percentage of Bonus/Profit Sharing Securities



Gambar 14. Sumber Dana, Pembiayaan, dan FDR
Source of Fund, Financing, and FDR



Gambar 15. Pembiayaan dan PPAP
Financing and Provision for Losses (PPAP)

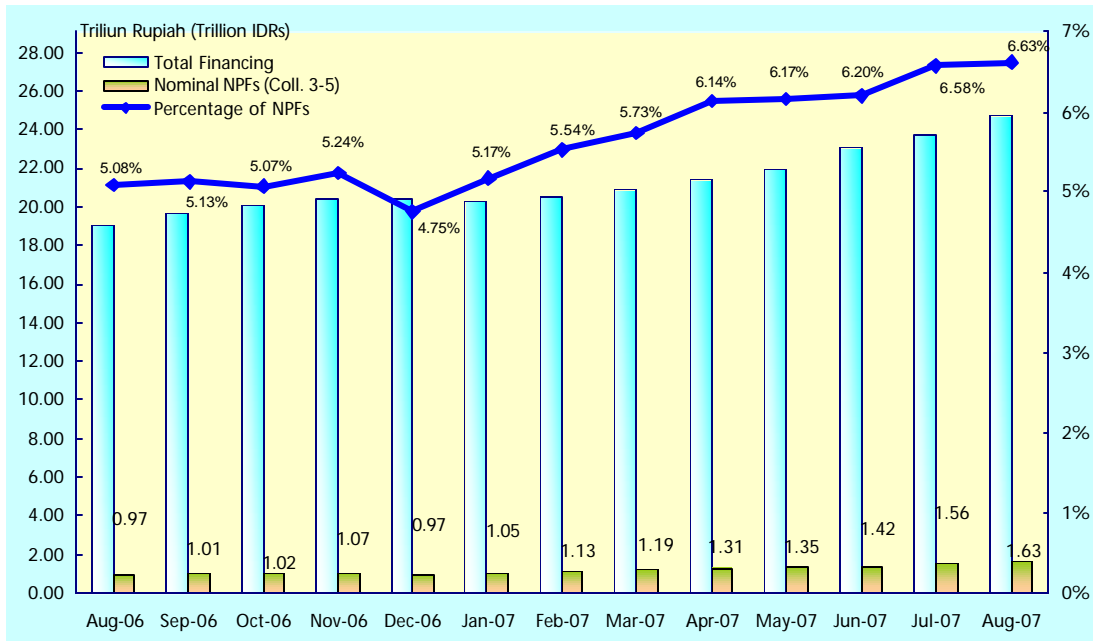


**Tabel 8. Pembiayaan Non Lancar
Non Performing Financings (NPFs)* (Miliion IDRs)**

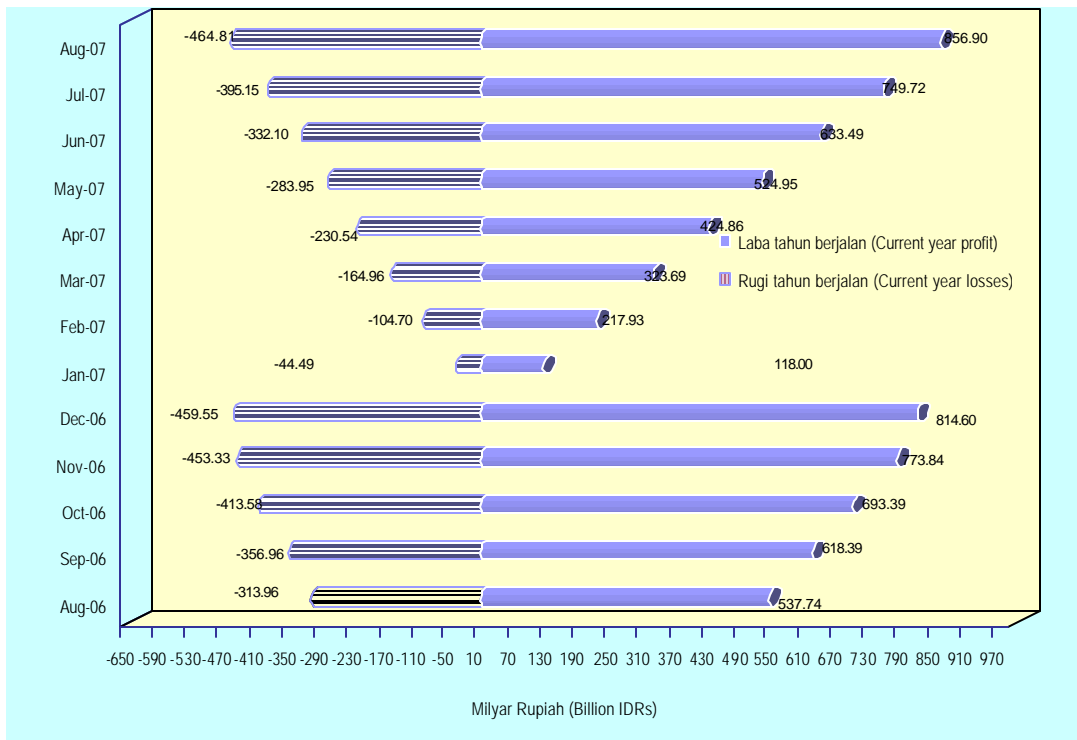
KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
Lancar <i>Current</i>	Nilai (Amount)	17,685,310	18,582,911	18,468,301	20,228,465	20,662,921	21,565,360
	Pangsa (Share)	89.94%	90.89%	88.70%	88.07%	87.23%	87.53%
Dalam Perhatian Khusus <i>Special Mention</i>	Nilai (Amount)	969,362	890,780	1,157,905	1,317,277	1,466,339	1,439,147
	Pangsa (Share)	4.93%	4.36%	5.56%	5.73%	6.19%	5.84%
Kurang Lancar <i>Sub-standard</i>	Nilai (Amount)	432,676	352,584	393,080	512,678	561,452	551,551
	Pangsa (Share)	2.20%	1.72%	1.89%	2.23%	2.37%	2.24%
Diragukan <i>Doubtful</i>	Nilai (Amount)	201,300	235,993	266,541	327,756	354,008	344,810
	Pangsa (Share)	1.02%	1.15%	1.28%	1.43%	1.49%	1.40%
Macet <i>Loss</i>	Nilai (Amount)	373,894	382,639	534,237	582,927	642,454	736,982
	Pangsa (Share)	1.90%	1.87%	2.57%	2.54%	2.71%	2.99%
Total Pembiayaan (Total Financing)		19,662,542	20,444,907	20,820,064	22,969,103	23,687,174	24,637,850
Nominal NPFs (Coll. 3-5)		1,007,870	971,216	1,193,858	1,423,361	1,557,914	1,633,343
Percentage of NPFs		5.13%	4.75%	5.73%	6.20%	6.58%	6.63%

*) NPFs adalah Pembiayaan Non Lancar mulai dari Kurang Lancar sampai dengan Macet
NPFs is Non Performing Financings which are composed from collectibility Sub-standard to Loss

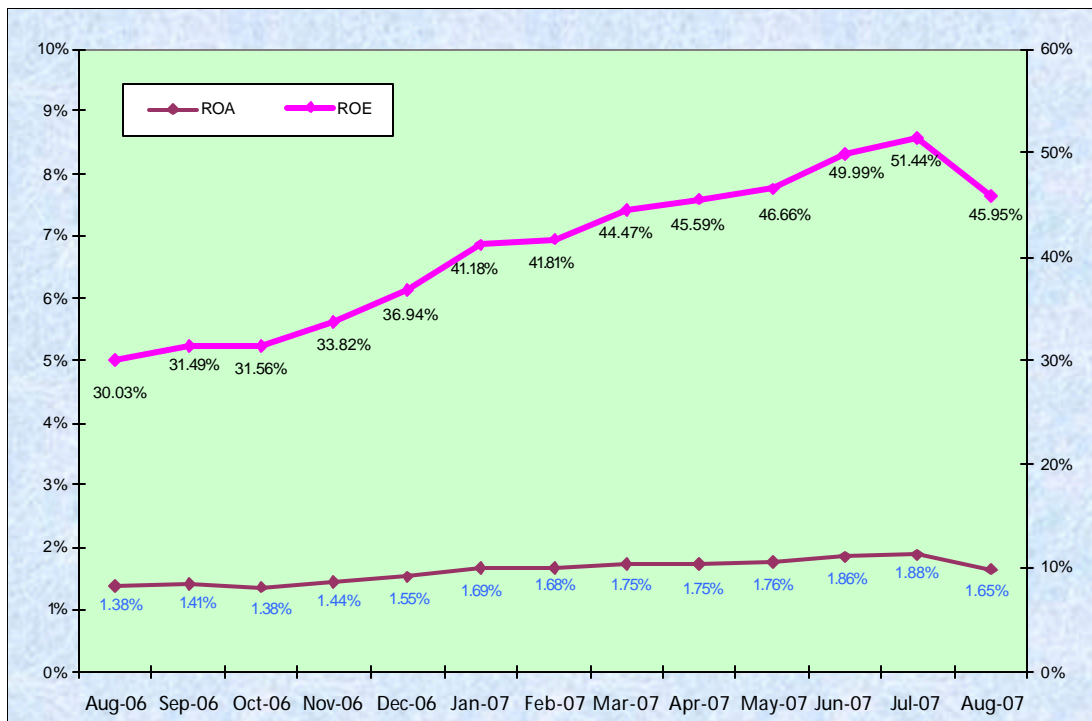
**Gambar 16. Perkembangan Pembiayaan Non Lancar
Development of Non Performing Financings (NPFs)**



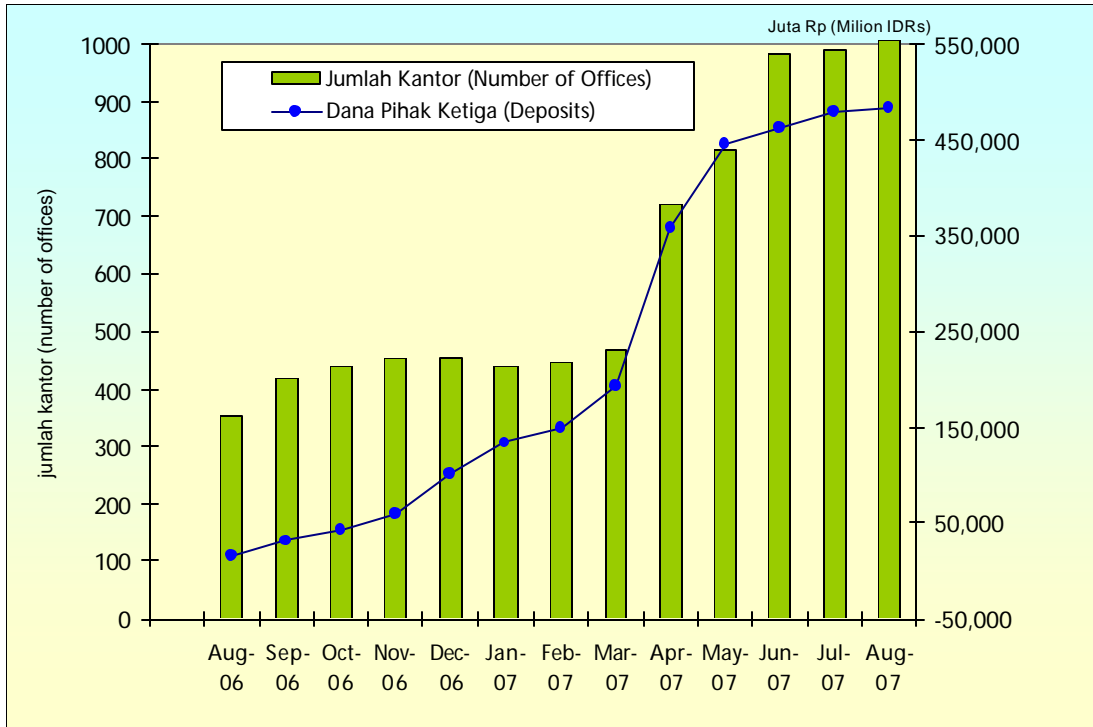
Gambar 17. Laba dan Rugi Tahun Berjalan
Current Year Profits and Losses



Gambar 17. Rasio Keuangan ROA dan ROE
ROA and ROE Financial Ratio



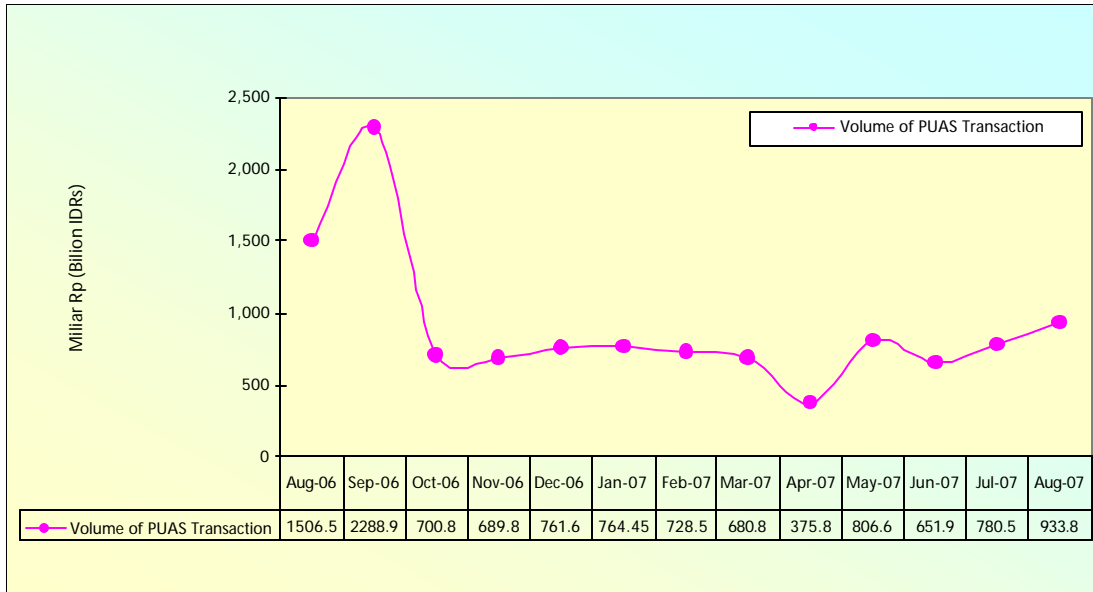
**Gambar 18. Layanan Syariah
Office Channeling**



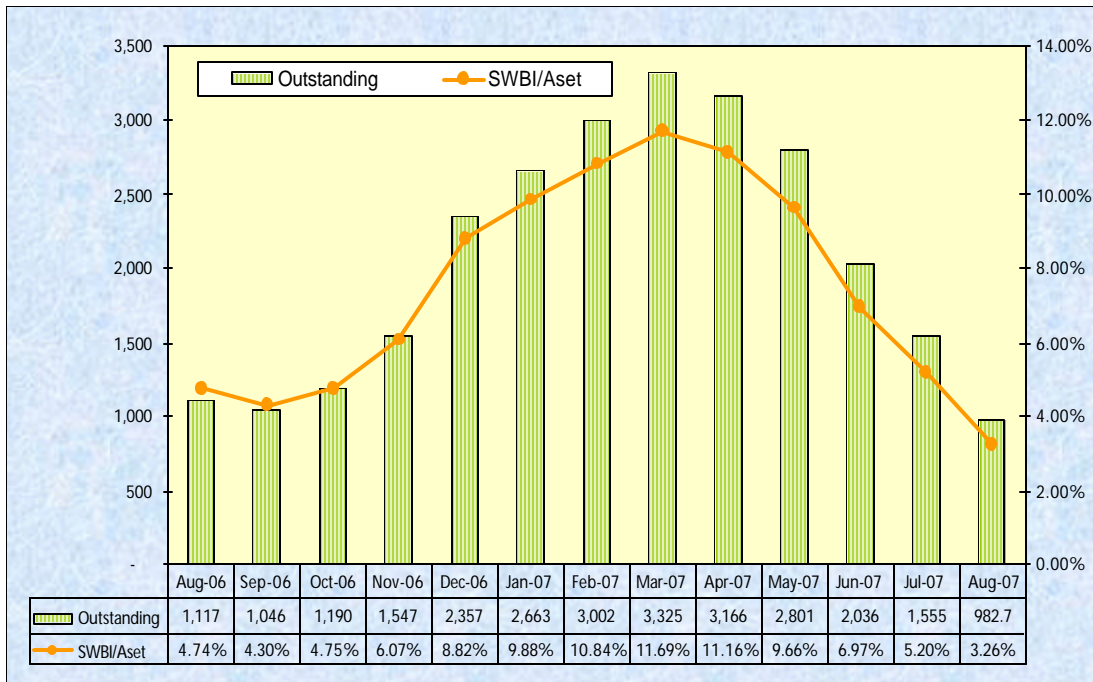
**Tabel 9. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)**

Periode	Volume Transaksi (Juta Rupiah)	Tingkat Indikasi Imbalan Sertifikat IMA (%)		Jangka Waktu (hari)	Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)
		Indication Rate of Return of IMA Certificate (%)			
Period	Volume of Transaction (Million IDRs)	Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)	Nisbah Bagi Hasil untuk Bank Penanam Dana (K)	Maturity (Days)	Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)
		Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)	PLS Portion for Lender Bank (K)		
Agustus 1-Aug-07	10,000	10.6000	59.43	1	5.6389
	17,600	17.4585	26.00	1	5.6389
	3,500	10.6000	57.00	2	5.6389
2-Aug-07	15,000	11.8500	51.00	14	5.6389
	15,000	17.4585	26.00	1	4.7743
	1,200	17.4585	23.00	1	4.7743
3-Aug-07	3,500	10.6000	57.00	5	4.7743
	14,200	17.4585	23.00	1	4.6530
	1,900	17.4585	23.00	1	4.6530
6-Aug-07	3,000	17.4585	29.00	1	4.6530
	5,500	13.9900	45.00	7	4.6530
	4,000	13.9900	45.00	7	6.1297
7-Aug-07	5,000	17.4585	34.35	3	6.1297
	10,000	17.4585	26.00	1	5.3137
	12,500	17.4585	34.50	1	5.3137
8-Aug-07	5,000	17.4585	34.50	1	5.3137
	20,000	11.8500	51.00	14	5.3137
	3,000	15.2292	36.20	2	6.1695
9-Aug-07	10,000	17.4585	26.00	1	6.1695
	5,000	11.8500	52.00	5	6.1695
	9,900	17.4585	31.50	1	5.7929
10-Aug-07	2,800	17.4585	34.00	1	5.7929
	10,000	11.8500	51.00	14	5.7929
	9,900	17.4585	33.00	1	5.7613
13-Aug-07	5,000	13.9900	45.00	7	6.2159
	1,500	13.9900	45.00	7	6.2159
	3,000	11.8500	51.00	7	6.2159
14-Aug-07	-	-	-	-	-
15-Aug-07	1,500	13.9900	40.00	1	6.2502
	10,000	17.4585	40.00	5	6.2502
	15,000	11.8500	51.00	14	6.2502
16-Aug-07	10,000	13.9900	45.00	7	6.2374
	3,000	11.8500	51.00	7	6.2374
	13,400	17.4585	29.00	1	5.2363
20-Aug-07	10,000	17.4585	24.00	1	5.2363
	3,000	11.8500	51.00	11	5.2363
	13,000	17.4585	31.50	1	5.9681
21-Aug-07	20,000	11.8500	51.00	10	5.9681
	10,000	13.9900	46.00	9	5.9681
	36,000	17.4585	29.00	1	5.5539
22-Aug-07	10,000	17.4585	34.50	1	5.5539
	10,000	13.9900	45.00	7	5.5539
	10,000	17.4585	35.00	2	5.5539
23-Aug-07	15,800	17.4585	29.00	1	5.4219
	20,000	11.8500	51.00	7	5.4219
	16,000	17.4585	23.00	1	4.6974
24-Aug-07	6,500	10.6000	57.00	3	4.6974
	10,000	17.4585	23.00	1	4.8149
	5,000	17.4585	23.00	1	4.8149
27-Aug-07	3,000	13.9900	45.00	7	4.8149
	20,900	17.4585	23.00	1	4.9251
	4,000	17.4585	26.00	1	4.9251
28-Aug-07	15,000	13.9900	45.00	7	4.9251
	20,300	17.4585	23.00	1	5.1029
	2,000	13.9900	45.00	7	5.1029
29-Aug-07	15,000	11.8500	51.00	7	5.1029
	14,000	11.8500	51.00	1	4.7311
	7,000	17.4585	26.00	1	4.7311
30-Aug-07	16,600	17.4585	23.00	1	5.1541
	2,000	13.9900	45.00	7	5.1541

Gambar 19. Volume Transaksi PUAS
Volume of PUAS Transaction



Gambar 20. Posisi Sertifikat Wadiah Bank Indonesia (SWBI)
Outstanding of Bank Indonesia Wadiah Certificate (SWBI)

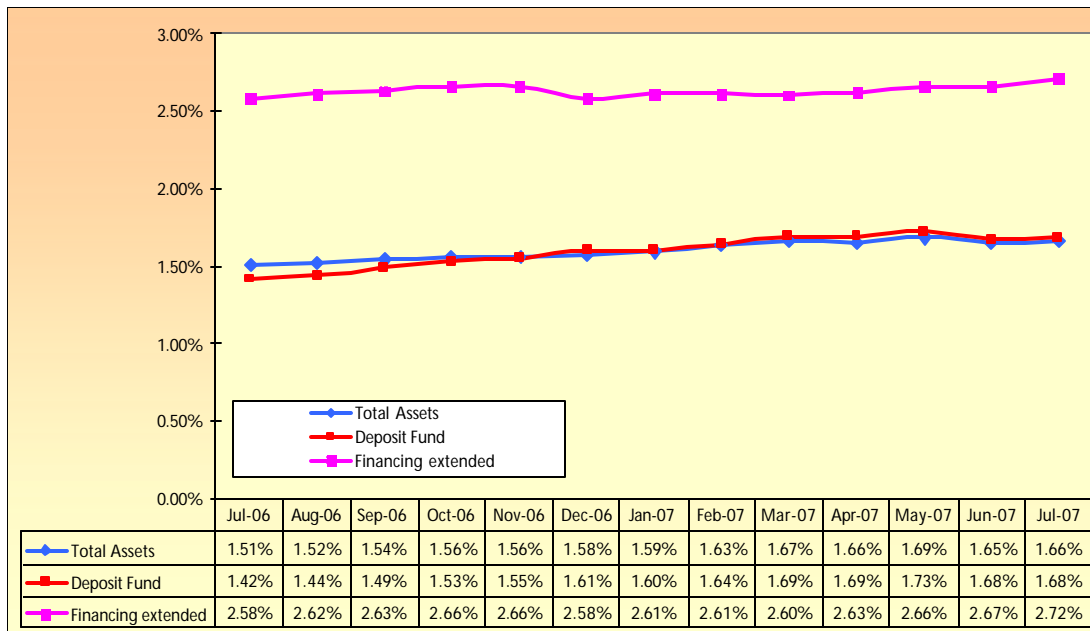


Tabel 10. Pangsa Perbankan Syariah Terhadap Total Bank (posisi Juli 2007 – Miliar Rupiah)
Islamic Banks's Share to All Banks (position July 2007 - Billion IDRs)

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	29,900	1.66%	1,801,094
Deposit Fund	23,232	1.68%	1,379,211
Credit/Financing extended	23,687	2.72%	871,987
FDR/LDR*)	101.96%		63.22%
NPFs/NPLs*)	6.58%		5.81%

*) FDR = Financing extended/Deposit Fund
 LDR = Credit extended/Deposit Fund

Gambar 21. Pangsa Perbankan Syariah Terhadap Total Bank (posisi Juni 2007)
Islamic Banks's Share to All Banks (position June 2007)



Tabel 11. Kegiatan Usaha BPR Syariah (Juta Rupiah)
Islamic Rural Banks Operations (Million IDR)

INDIKATOR (Indicator)	Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
Penyaluran dana <i>Fund Disbursements</i>	745,908	1,346,637	859,367	911,390	964,977	1,003,915
Pembiayaan <i>Financing</i>	615,102	1,124,077	679,764	744,743	779,783	822,772
Piutang Murabahah <i>Murabahah Receivable</i>	510,088	927,270	561,542	613,591	637,863	664,870
Piutang salam <i>Salam Receivable</i>	68	68	68	68	68	68
Piutang Istishna <i>Istishna Receivable</i>	1,913	4,092	1,184	915	5,296	6,254
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	24,706	47,638	26,366	32,113	32,556	35,974
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	59,279	108,568	69,904	75,650	80,088	89,533
Ijarah <i>Ijarah</i>	7,518	14,856	6,358	6,635	7,014	7,370
Qardh <i>Qardh</i>	11,531	21,585	14,340	15,771	16,899	18,702
Antar Bank <i>Inter-Bank</i>	130,807	222,560	179,603	166,647	185,194	181,143
Sumber Dana <i>Source of Fund</i>	608,372	1,096,445	722,838	766,257	815,809	844,890
Dana Pihak ketiga <i>Third Party Funds</i>	473,808	862,171	567,354	601,079	628,586	651,391
Tabungan Wadiah <i>Wadiah Savings Accounts</i>	64,185	115,340	80,282	85,935	91,183	93,118
Tabungan Mudharabah <i>Mudharabah Saving Accounts</i>	146,279	272,991	170,625	173,669	183,163	190,358
Deposito Mudharabah <i>Mudharabah Investment Accounts</i>	263,344	473,840	316,447	341,475	354,239	367,915
Antar Bank Pasiva <i>Inter-Bank</i>	86,547	148,890	106,336	118,134	137,175	140,429
Pinjaman yang diterima <i>Loans Received</i>	40,962	71,881	42,927	42,453	42,056	44,246
Kewajiban lainnya <i>Other Liabilities</i>	7,055	13,502	6,220	4,591	7,992	8,824
Komponen modal <i>Components Capital</i>						
Modal disetor <i>Paid in Capital</i>	145,131	274,015	155,659	162,551	165,421	171,761
Cadangan <i>Reserves</i>	19,080	38,732	20,439	22,481	20,145	20,449
L/R Tahun Berjalan <i>Current Earning Profit/Loss</i>	17,544	25,485	5,439	12,190	14,575	17,892
L/R Tahun lalu <i>Retained Earning Profit/Loss</i>	(6,266)	(11,669)	3,564	(5,566)	(6,203)	(6,729)
Total Aset <i>Total Assets</i>	816,319	1,482,627	945,005	997,254	1,052,646	1,092,059

Tabel 12. BPR Syariah Berdasarkan Total Aset
Islamic Rural Banks Based on Total Assets

Total Aset (Total Assets)	Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
< 1 Miliar	7	7	7	8	7	7
1 s.d. 5 Miliar	55	57	49	50	49	50
> 5 s.d. 10 Miliar	21	22	28	25	25	25
> 10 Miliar	19	19	21	24	26	26
Total	102	105	105	107	107	108

Tabel 13. Jumlah Rekening and Persentase Pembiayaan Bermasalah BPR Syariah
Number of Account and Percentage of Non Performing Financing Islamic Rural Banks

Keterangan	Sep-06	Dec-06	Mar-07	Jun-07	Jul-07	Aug-07
Jumlah Nasabah Pembiayaan <i>Number of Financing Account</i>	69,701	74,698	85,793	82,942	85,583	87,167
Jumlah Nasabah Dana Pihak Ketiga <i>Number of Account Source of Fund</i>	278,426	314,584	301,589	332,403	325,599	333,274
Pembiayaan Bermasalah <i>Non Performing Financing</i>	9.38%	8.29%	8.75%	9.11%	8.73%	8.44%

Tabel 14. Pangsa BPR Syariah Terhadap Total BPR (posisi Juli 2007 – Miliar Rupiah)
Islamic Rural Bank's Share to All Rural Banks (position July 2007 – Billion IDR)

	Islamic Rural Banks		Total Rural Banks
	Nominal	Share	
Total Assets	1,053	4.02%	26,193
Deposit Fund	629	3.51%	17,892
Credit/Financing extended	780	3.84%	20,288
NPF _q /NPL _s *)	8.73%		8.93%