

# Statistik Perbankan Syariah

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*(Islamic Banking Statistics)*

AGUSTUS

2012

AUGUST



BANK INDONESIA



## KATA PENGANTAR

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

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

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

Directorate of Islamic Banking  
BANK INDONESIA

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## PENJELASAN

1. Data yang digunakan dalam SPS bersumber dari Laporan Bulanan Bank Umum Syariah (LBUS) dan Laporan Bulanan Bank Pembiayaan Rakyat Syariah (LapBul BPRS) kecuali dinyatakan lain.
2. Data Non Performing Financing yang ditampilkan merupakan Non Performing Financing gross yaitu tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian.
3. Proses download data.  
Data LBUS dan LapBul BPRS yang disampaikan bank pelapor kepada Bank Indonesia diproses pada server web LBUS dan LapBul BPRS. Perbedaan waktu proses data LBUS dan LapBul BPRS dapat menyebabkan perbedaan antara data yang dipublikasikan dalam SPS dengan publikasi yang lain. Oleh karena itu pembaca dihimbau memperhatikan waktu proses data. Pemrosesan data SPS bulan Agustus 2012 dilakukan pada tanggal 29 September 2012.
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](http://www.bi.go.id)

## CLARIFICATION

1. The data presented in the Islamic Banking Statistics is derived from the Islamic Bank and Islamic Rural Bank Monthly Reports unless mentioned otherwise.
2. Non Performing Financing data is shown as the gross non performing financing that is without taking into account the reserve formed in anticipation of the risk of losses.
3. Data downloading process.  
Data of the Islamic Bank and Islamic Rural Bank Monthly Report is submitted by reporting banks to Bank Indonesia and is processed on the web server. The difference in the processing time may result in variations of the data published in this Islamic Banking Statistics compared to other published data. Therefore, readers are recommended to take notice of the data processing time. The data processing time of the August 2012 Islamic Banking Statistics is on September 29, 2012.
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](http://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)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Bank Umum Syariah																			Islamic Commercial Bank
- Jumlah Bank	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	- Number of Banks
- Jumlah Kantor	349	401	581	711	1,215	1,332	1,349	1,365	1,391	1,401	1,435	1,421	1,460	1,457	1,499	1,529	1,543	1,598	- Number of Offices
Unit Usaha Syariah																			Islamic Business Unit
- Jumlah Bank Umum Konvensional yang memiliki UUS	20	26	27	25	23	23	23	23	23	24	24	24	24	24	24	24	24	24	- Number of Conventional Banks that have Islamic Business Unit
- Jumlah Kantor	183	196	241	287	262	300	303	327	333	336	378	585	427	434	447	470	495	498	- Number of Offices
Bank Pembiayaan Rakyat Syariah																			Islamic Rural Bank
- Jumlah Bank	105	114	131	138	150	154	154	154	154	155	155	155	155	155	156	156	156	156	- Number of Banks
- Jumlah Kantor	105	185	202	225	286	362	362	362	362	364	382	374	373	376	377	378	370	364	- Number of Offices
<b>Total Kantor</b>	<b>637</b>	<b>782</b>	<b>1,024</b>	<b>1,223</b>	<b>1,763</b>	<b>1,994</b>	<b>2,014</b>	<b>2,054</b>	<b>2,086</b>	<b>2,101</b>	<b>2,195</b>	<b>2,380</b>	<b>2,260</b>	<b>2,267</b>	<b>2,323</b>	<b>2,377</b>	<b>2,408</b>	<b>2,460</b>	<b>Total Number of Offices</b>

Tabel 2. Jaringan Kantor Individual Perbankan Syariah (Individual Islamic Banking Network)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
<b>Bank Umum Syariah</b>	<b>370</b>	<b>1,007</b>	<b>210</b>	<b>Islamic Commercial Bank</b>
1 PT Bank Syariah Muamalat Indonesia	76	125	124	1 PT Bank Syariah Muamalat Indonesia
2 PT Bank Syariah Mandiri	128	350	51	2 PT Bank Syariah Mandiri
3 PT Bank Syariah Mega Indonesia	34	312	6	3 PT Bank Syariah Mega Indonesia
4 PT Bank Syariah BRI	37	95	10	4 PT Bank Syariah BRI
5 PT Bank Syariah Bukopin	10	5	-	5 PT Bank Syariah Bukopin
6 PT Bank Panin Syariah	4	-	-	6 PT Bank Panin Syariah
7 PT Bank Victoria Syariah	7	2	-	7 PT Bank Victoria Syariah
8 PT BCA Syariah	6	6	18	8 PT BCA Syariah
9 PT Bank Jabar dan Banten	8	17	-	9 PT Bank Jabar dan Banten
10 PT Bank Syariah BNI	59	95	1	10 PT Bank Syariah BNI
11 PT Maybank Indonesia Syariah	1	-	-	11 PT Maybank Indonesia Syariah
<b>Unit Usaha Syariah</b>	<b>133</b>	<b>287</b>	<b>54</b>	<b>Islamic Business Unit</b>
12 PT Bank Danamon	25	137	-	12 PT Bank Danamon
13 PT Bank Permata	11	11	-	13 PT Bank Permata
14 PT Bank Internasional Indonesia (BII)	5	21	-	14 PT Bank Internasional Indonesia (BII)
15 PT CIMB Niaga	26	4	-	15 PT CIMB Niaga
16 HSBC, Ltd.	5	-	-	16 HSBC, Ltd.
17 PT Bank DKI	2	-	-	17 PT Bank DKI
18 BPD DIY	1	-	5	18 BPD DIY
19 BPD Jawa Tengah (Jateng)	2	-	2	19 BPD Jawa Tengah (Jateng)
20 BPD Jawa Timur (Jatim)	1	3	37	20 BPD Jawa Timur (Jatim)
21 BPD Banda Aceh	2	11	-	21 BPD Banda Aceh
22 BPD Sumatera Utara (Sumut)	5	3	-	22 BPD Sumatera Utara (Sumut)
23 BPD Sumatera Barat (Sumbar)	2	6	-	23 BPD Sumatera Barat (Sumbar)
24 BPD Riau	2	3	-	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	2	1	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)	1	-	-	30 BPD Nusa Tenggara Barat (NTB)
31 PT BTN	22	10	-	31 PT BTN
32 PT Bank Tabungan Pensiunan Nasional (BTPN)	3	67	-	32 PT Bank Tabungan Pensiunan Nasional (BTPN)
33 PT OCBC NISP	5	-	-	33 PT OCBC NISP
34 PT Bank Sinarmas	1	-	2	34 PT Bank Sinarmas
35 BPD Jambi	1	-	-	35 BPD Jambi
<b>Bank Pembiayaan Rakyat Syariah</b>	<b>72</b>	<b>-</b>	<b>136</b>	<b>Islamic Rural Bank</b>
<b>TOTAL</b>	<b>575</b>	<b>1,294</b>	<b>400</b>	<b>TOTAL</b>

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 4. Layanan Syariah (Office Channeling)																					
	2006	2007	2008	2009	2010	2011					2012										
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug			
1	UUS Bank Danamon	7	70	70	80	137	137	137	137	137	137	137	137	137	137	137	137	137	137	1	UUS Bank Danamon
2	UUS Bank Permata	212	184	186	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	2	UUS Bank Permata
3	UUS BII	4	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	3	UUS BII
4	UUS Bank Tabungan Negara	27	36	64	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	4	UUS Bank Tabungan Negara
5	UUS CIMB Niaga	43	63	143	505	522	522	522	522	522	522	522	522	522	522	522	522	522	522	5	UUS CIMB Niaga
6	UUS BTPN	0	0	8	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	6	UUS BTPN
7	UUS HSBC	0	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	7	UUS HSBC
8	UUS BPD DKI	10	21	33	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	8	UUS BPD DKI
9	UUS BPD Banda Aceh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	UUS BPD Banda Aceh
10	UUS BPD Sumut	0	63	76	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	10	UUS BPD Sumut
11	UUS BPD Riau	0	8	33	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	11	UUS BPD Riau
12	UUS BPD Sumbar	0	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	12	UUS BPD Sumbar
13	UUS BPD Sumsel	0	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	13	UUS BPD Sumsel
14	UUS BPD Jateng	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	UUS BPD Jateng
15	UUS BPD DIY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	UUS BPD DIY
16	UUS BPD Jatim	0	0	0	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	16	UUS BPD Jatim
17	UUS BPD Kalsel	0	10	10	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	17	UUS BPD Kalsel
18	UUS BPD Kalbar	0	0	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	18	UUS BPD Kalbar
19	UUS BPD Kaltim	0	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	19	UUS BPD Kaltim
20	UUS BPD Sulsel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	UUS BPD Sulsel
21	UUS BPD Nusa Tenggara Barat	0	1	10	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	22	UUS OCBC NISP
23	UUS Bank Sinarmas				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	UUS Bank Sinarmas
24	UUS BNI	136	636	640	641															24	UUS BNI
25	UUS BPD Jabar dan Banten	9	9	28	28															25	UUS BPD Jabar dan Banten
26	UUS BEI	0	0	0																26	UUS BEI
27	UUS Bukopin	7	27	29																27	UUS Bukopin
28	UUS IFI	1	1	1																28	UUS IFI
29	UUS BRI	0	0	0																29	UUS BRI
30	UUS Lippo	0	0	0																30	UUS Lippo
31	UUS BPD Jambi																			31	UUS BPD Jambi



Tabel 5. Jumlah Pekerja di Perbankan Syariah (Number of Worker in Islamic Banking)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Bank Umum Syariah	3,913	4,311	6,609	10,348	15,224	19,457	20,758	21,260	21,748	21,820	21,839	22,190	21,475	21,478	21,753	22,179	22,627	22,853	Islamic Commercial Bank
Unit Usaha Syariah	1,797	2,266	2,562	2,296	1,868	1,931	1,970	1,984	2,076	2,067	2,085	2,309	2,315	2,372	2,437	2,575	3,003	3,043	Islamic Business Unit
Bank Pembiayaan Rakyat Syariah	1,666	2,108	2,581	2,799	3,172	3,697	3,669	3,686	3,724	3,773	3,963	4,075	4,084	4,098	4,198	4,261	4,257	4,254	Islamic Rural Bank

Tabel 6 - Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank and Islamic Business Unit Condensed Balance Sheet)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug
1 Kas	346	488	759	1,017	1,453	1,881	1,830	1,748	1,817	1,968	1,934	1,822	1,677	1,937	1,940	2,018	2,585	3,030	1 Cash
2 Penempatan pada Bank Indonesia	3,641	4,540	5,189	10,393	16,393	12,068	16,148	16,376	18,686	27,127	26,978	24,623	23,024	17,491	16,474	18,055	15,054	16,497	2 Deposit in Bank Indonesia
3 Penempatan pada Bank Lain	991	1,667	1,978	3,036	4,138	4,313	3,716	3,661	3,847	4,846	4,587	4,970	4,926	5,113	5,197	5,826	4,491	4,527	3 Placement in Other Bank
4 Surat Berharga yang Dimiliki	829	1,388	2,683	3,786	5,733	5,823	5,924	6,162	5,892	5,902	5,798	7,094	7,568	7,647	7,927	7,960	7,884	7,563	4 Investment in Securities
5 Pembiayaan	20,445	27,944	38,199	46,886	68,181	90,540	92,839	96,805	99,427	102,655	101,689	103,713	104,239	108,767	112,844	117,592	120,910	124,946	5 Financing
6 Tagihan Lainnya	15	182	136	171	351	288	242	256	403	397	468	493	570	570	381	514	566	622	6 Billing and Acceptable Liabilities
7 Aktiva Istisna dalam Penyelesaian	31	9	32	24	14	16	16	15	15	14	16	17	18	19	21	22	28	31	7 Istisna Assets in Progress
8 Penyisihan Penyusutan A.P	515	785	1,148	1,649	2,069	2,517	2,468	2,508	2,431	2,410	2,593	2,733	2,760	2,925	2,998	2,951	2,959	3,054	8 Allowances for earning assets losses
9 Penyertaan	6	41	79	83	88	47	47	47	47	47	47	47	47	47	47	47	47	47	9 Investment in other entities
10 Aktiva Tetap dan inventaris	270	296	436	672	899	1,037	1,053	1,068	1,096	1,194	1,221	1,251	1,221	1,266	1,294	1,327	1,397	1,497	10 Fixed Assets and Equipment
11 Antar kantor Aktiva	8,178	14,261	24,882	33,853	49,707	59,199	63,411	65,112	69,327	76,751	75,761	74,356	71,395	71,302	72,827	75,830	77,140	79,269	11 Inter - Office Assets
12 Rupa-rupa Aktiva	621	743	1,200	1,623	2,338	3,301	3,344	3,508	3,663	3,721	3,814	4,351	4,158	3,940	4,412	5,001	5,648	5,811	12 Other assets
<b>TOTAL AKTIVA*</b>	<b>26,722</b>	<b>36,538</b>	<b>49,555</b>	<b>66,090</b>	<b>97,519</b>	<b>116,807</b>	<b>123,362</b>	<b>127,150</b>	<b>132,462</b>	<b>145,467</b>	<b>143,888</b>	<b>145,624</b>	<b>151,862</b>	<b>144,275</b>	<b>147,543</b>	<b>155,412</b>	<b>155,666</b>	<b>161,534</b>	<b>TOTAL AKTIVA*</b>
<b>PASIVA</b>																			
1 Dana Pihak Ketiga	20,672	28,012	36,852	52,271	76,036	92,021	97,756	101,811	105,330	115,415	116,518	114,616	114,318	114,018	115,206	119,279	121,018	123,673	1 Depositor Funds
2 Kewajiban kepada Bank Indonesia	32	32	68	6	3	1	1	1	1	0	0	0	0	0	0	0	0	0	2 Liabilities to Bank Indonesia
3 Kewajiban kepada Bank Lain	874	1,951	2,419	3,717	4,924	5,053	5,365	4,658	4,961	6,648	4,119	5,291	6,015	5,230	6,400	8,195	6,200	7,316	3 Liabilities to other Bank
4 Surat Berharga yang Diterbitkan	268	350	311	340	325	540	540	540	539	924	819	849	850	820	820	1,552	1,558	1,572	4 Securities
5 Pinjaman Diterima	181	155	150	512	483	481	780	1,072	1,071	1,520	1,652	1,652	1,502	1,752	1,752	1,752	1,752	1,752	5 Received Borrowing
6 Kewajiban lainnya	285	473	727	845	1,321	1,581	1,588	1,656	1,714	1,783	1,891	2,123	2,243	1,924	1,982	1,884	2,471	2,471	6 Other Liabilities
7 Pinjaman Subordinasi	-	-	-	50	50	50	50	50	50	50	50	50	-	50	50	50	50	50	7 Subordinated Loan
8 Antar Kantor Pasiva	10,544	17,428	30,283	37,601	54,555	65,282	69,535	71,111	76,536	83,973	82,745	82,789	79,002	78,780	81,085	85,265	86,246	90,100	8 Inter - Office Liabilities
9 Rupa-rupa Pasiva	218	260	463	582	965	1,115	1,112	1,161	1,230	1,291	1,242	1,770	1,490	1,648	1,736	1,627	1,715	1,664	9 Other Liabilities
10 Modal disetor	991	1,017	1,752	1,946	5,965	6,311	6,311	6,311	6,311	6,611	6,611	6,911	6,461	6,911	6,911	6,911	6,911	6,911	10 Paid-in capital
11 Tambahan modal disetor	142	132	466	468	516	816	816	816	816	816	816	516	516	516	516	516	516	618	11 Additional paid-in capital
12 Selisih Penilaian kembali Aktiva Tetap	-	-	13	-	12	45	66	98	67	64	95	62	28	29	3	3	3	3	12 Different appraisal Fixed Asset
13 Cadangan	268	275	335	449	491	579	578	579	579	579	585	580	583	611	579	909	911	907	13 Reserves
a. Cadangan Umum	268	275	335	449	491	571	571	571	571	571	575	571	576	577	607	905	905	905	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	8	7	8	8	8	11	9	6	6	4	4	6	2	b. Special Purpose Reserves
14 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14 Net Income
a. Tahun-tahun lalu	27	149	152	315	527	1,068	1,068	1,068	1,068	1,069	2,478	2,407	2,483	2,185	2,200	1,902	1,902	1,897	Previous years
b. Tahun berjalan	355	540	432	791	1,051	1,051	1,205	1,319	1,515	1,475	127	362	515	728	994	1,296	1,528	1,752	Current year
<b>TOTAL PASIVA*</b>	<b>26,722</b>	<b>36,538</b>	<b>49,555</b>	<b>66,090</b>	<b>97,519</b>	<b>116,807</b>	<b>123,362</b>	<b>127,150</b>	<b>132,462</b>	<b>145,467</b>	<b>143,888</b>	<b>145,624</b>	<b>151,862</b>	<b>144,275</b>	<b>147,543</b>	<b>155,412</b>	<b>155,666</b>	<b>161,534</b>	<b>TOTAL PASIVA*</b>

\* Net

Tabel 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Kas	19,341	25,090	25,150	28,938	30,760	35,430	41,341	40,411	41,162	39,628	42,289	44,263	43,339	48,153	46,460	49,268	53,361	51,503	1 Cash
2 Penempatan pada Bank Lain	185,208	232,589	334,050	407,663	525,332	450,916	531,992	548,147	580,099	652,098	678,563	663,429	662,570	664,328	659,765	628,173	633,950	690,960	2 Placement in Other Bank
3 Pembiayaan	615,469	890,709	1,256,610	1,586,919	2,060,437	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	3,105,951	3,218,420	3,313,819	3,335,761	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	11,994	17,491	35,339	32,413	39,172	45,957	47,152	50,252	50,808	44,705	46,830	47,223	50,105	54,063	55,951	58,904	61,106	62,459	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	21,328	28,273	40,499	46,595	59,652	74,196	73,487	73,964	76,353	75,933	79,015	79,934	79,608	81,240	82,435	85,379	86,118	87,540	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	52,873	48,921	62,327	73,461	84,118	99,113	97,734	94,901	98,054	95,365	105,652	111,296	114,656	146,187	138,788	139,092	143,334	150,358	8 Other assets
<b>TOTAL AKTIVA*</b>	<b>896,017</b>	<b>1,215,916</b>	<b>1,693,332</b>	<b>2,123,581</b>	<b>2,738,745</b>	<b>3,211,882</b>	<b>3,284,235</b>	<b>3,351,624</b>	<b>3,460,641</b>	<b>3,520,417</b>	<b>3,613,003</b>	<b>3,697,478</b>	<b>3,788,705</b>	<b>3,882,921</b>	<b>3,977,447</b>	<b>4,061,428</b>	<b>4,169,475</b>	<b>4,253,662</b>	<b>TOTAL AKTIVA*</b>
<b>PASIVA</b>																			
1 Dana Pihak Ketiga	521,152	717,858	975,815	1,250,603	1,603,778	1,846,202	1,902,369	1,962,353	2,035,207	2,095,333	2,191,946	2,254,563	2,318,437	2,397,989	2,464,205	2,480,775	2,553,710	2,611,314	1 Depositor Funds
2 Kewajiban kepada Bank Lain	97,561	175,803	271,481	353,068	520,882	685,025	691,271	687,740	690,725	694,113	677,473	685,692	695,318	701,200	723,863	764,353	787,655	804,267	2 Liabilities to other Bank
3 Pinjaman Diterima	39,757	51,544	68,268	56,744	52,170	69,719	70,889	74,529	76,949	79,523	81,084	76,660	79,869	81,614	84,647	88,099	84,294	85,524	3 Received Borrowing
4 Kewajiban lainnya	8,808	10,912	19,545	18,419	18,802	26,548	25,515	28,009	27,675	23,194	26,202	27,568	30,769	38,605	43,444	36,783	35,734	34,714	4 Other Liabilities
5 Pinjaman Subordinasi	3	3	3	353	650	1,350	1,350	700	700	700	700	700	700	700	700	700	700	700	5 Subordinated Loan
6 Rupa-rupa Pasiva**	16,717	24,989	35,861	33,351	54,921	59,417	62,065	64,023	66,490	68,943	63,386	74,344	76,775	74,405	82,147	80,796	78,211	77,525	6 Other Liabilities
7 Modal disetor (Paid-in capital)	150,609	176,690	221,651	294,942	347,000	387,737	381,196	391,190	394,806	390,216	394,364	407,055	414,074	415,506	432,756	439,601	449,894	451,684	7 Paid-in capital
8 Tambahan modal disetor	15,523	17,610	54,605	41,929	47,448	40,551	45,223	39,246	50,664	52,856	58,246	55,169	64,224	69,117	59,165	71,475	73,322	77,657	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	-	-	-	-	-	73	-	-	284	-	-	-	-	-	-	-	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	10,301	11,650	16,638	22,582	30,096	42,883	43,271	43,495	43,262	40,106	41,150	44,503	44,952	45,973	50,248	51,259	51,048	51,285	General Reserves
b. Cadangan Tujuan	6,533	9,034	11,699	14,235	11,519	15,415	15,478	15,333	15,299	10,157	10,272	10,551	10,947	10,916	12,641	12,653	12,649	12,655	Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(5,705)	(8,639)	(14,501)	(22,111)	(24,640)	(26,986)	(26,500)	(26,389)	(25,677)	(26,023)	54,294	37,605	22,630	14,129	(18,824)	(22,594)	(23,439)	(23,347)	Previous years
b. Tahun berjalan	20,966	27,064	29,787	54,599	70,243	58,556	66,797	66,831	80,053	86,654	7,657	17,101	24,653	32,766	42,454	57,527	65,698	69,684	Current year
<b>TOTAL PASIVA*</b>	<b>896,017</b>	<b>1,215,916</b>	<b>1,693,332</b>	<b>1,962,225</b>	<b>2,738,745</b>	<b>3,211,882</b>	<b>3,284,235</b>	<b>3,351,624</b>	<b>3,460,641</b>	<b>3,520,417</b>	<b>3,613,003</b>	<b>3,697,478</b>	<b>3,788,705</b>	<b>3,882,921</b>	<b>3,977,447</b>	<b>4,061,428</b>	<b>4,169,475</b>	<b>4,253,662</b>	<b>TOTAL PASIVA*</b>

\* 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)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
<b>A. Pendapatan</b>																			<b>A. Revenue</b>
1 Pendapatan Operasional	3,085	3,795	5,093	6,620	8,757	7,862	8,959	9,905	11,197	12,457	1,382	2,433	3,733	4,943	6,298	7,627	9,051	10,481	1 Operating Revenue
2 Pendapatan Operasional Lainnya	288	406	632	1,551	1,252	1,170	1,386	1,764	1,983	2,495	312	563	793	1,050	1,282	1,520	1,722	1,915	2 Other operating Revenue
3 Pendapatan non operasional	838	1,260	2,061	3,500	4,371	3,420	3,891	4,394	4,909	5,456	549	667	968	1,241	1,580	1,858	2,099	2,410	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat	1,306	1,468	1,938	2,697	3,261	3,057	3,508	3,989	4,477	4,997	539	1,009	1,526	1,995	2,490	2,934	3,418	3,922	4 Profit Sharing for Unrestricted Investment -/-
<b>Total pendapatan</b>	<b>2,905</b>	<b>3,993</b>	<b>5,848</b>	<b>8,975</b>	<b>11,119</b>	<b>9,395</b>	<b>10,728</b>	<b>12,075</b>	<b>13,613</b>	<b>15,412</b>	<b>1,704</b>	<b>2,654</b>	<b>3,968</b>	<b>5,240</b>	<b>6,670</b>	<b>8,071</b>	<b>9,453</b>	<b>10,885</b>	<b>Total Revenue</b>
<b>B. Beban</b>																			<b>B. Expenses</b>
1 Beban operasional	1,324	1,774	2,603	3,135	4,472	3,863	4,430	5,111	5,790	6,660	767	1,364	2,041	2,695	3,347	4,044	4,769	5,483	1 Operating Expenses
2 Beban operasional lainnya	263	317	492	1,485	963	777	871	883	992	1,147	229	194	292	415	534	661	810	948	2 Other Operating Expenses
3 Beban non operasional	904	1,273	2,147	3,523	4,383	3,492	3,989	4,494	5,021	5,568	545	665	964	1,256	1,572	1,848	2,090	2,405	3 Non Operating Expenses
<b>Total Beban</b>	<b>2,491</b>	<b>3,365</b>	<b>5,242</b>	<b>8,143</b>	<b>9,818</b>	<b>8,131</b>	<b>9,290</b>	<b>10,488</b>	<b>11,803</b>	<b>13,375</b>	<b>1,540</b>	<b>2,223</b>	<b>3,297</b>	<b>4,366</b>	<b>5,453</b>	<b>6,554</b>	<b>7,670</b>	<b>8,835</b>	<b>Total Expenses</b>
C. Laba tahun berjalan	414	628	605	832	1,301	1,264	1,438	1,587	1,810	2,037	163	432	672	874	1,218	1,517	1,783	2,049	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	25	33	78	-73	108	1	1	1	1	252	0	0	0	0	0	0	0	0	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	389	595	528	904	1,193	1,263	1,437	1,587	1,809	1,786	163	432	671	873	1,217	1,516	1,783	2,049	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	34	55	92	135	165	213	233	268	295	344	36	70	106	145	224	221	256	298	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	355	540	436	769	1,028	1,050	1,204	1,318	1,514	1,442	127	361	565	728	993	1,295	1,527	1,751	G. Net Income

Tabel 9. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Income Statement)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug
<b>A. Pendapatan</b>																			<b>A. Revenue</b>
1 Pendapatan Operasional	154,633	203,063	293,964	382,183	484,935	368,109	416,172	468,693	535,538	586,606	54,446	109,653	167,835	227,096	288,653	350,866	419,995	478,503	1 Operating Revenue
2 Pendapatan Operasional Lainnya	15,945	22,927	32,883	43,074	55,639	48,282	53,838	60,348	65,881	73,767	6,767	14,150	22,149	30,521	39,090	48,128	59,665	71,840	2 Other operating Revenue
3 Pendapatan non operasional	3,676	6,159	6,714	8,085	12,528	7,207	7,799	8,427	9,135	10,914	650	2,678	2,950	4,388	5,083	12,583	15,642	14,067	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	49,949	77,246	108,154	138,769	180,257	145,681	165,544	186,020	206,786	226,083	21,716	43,496	66,005	88,964	111,958	135,937	159,707	184,909	4 Profit Sharing for Unrestricted Investment -/-
<b>Total pendapatan</b>	<b>124,305</b>	<b>154,903</b>	<b>225,407</b>	<b>294,572</b>	<b>372,844</b>	<b>277,918</b>	<b>312,264</b>	<b>351,449</b>	<b>403,768</b>	<b>445,204</b>	<b>40,147</b>	<b>82,985</b>	<b>126,929</b>	<b>173,041</b>	<b>220,868</b>	<b>275,639</b>	<b>335,596</b>	<b>379,501</b>	<b>Total Revenue</b>
<b>B. Beban</b>																			<b>B. Expenses</b>
1 Beban operasional	82,315	105,458	162,045	194,209	245,534	191,673	215,663	245,266	272,892	299,847	28,588	57,585	89,518	122,710	155,752	189,475	233,997	272,147	1 Operating Expenses
2 Beban operasional lainnya	10,217	8,455	14,767	24,593	35,795	14,197	14,716	22,481	32,961	36,311	2,015	4,517	6,918	9,986	12,870	15,441	18,281	20,589	2 Other Operating Expenses
3 Beban non operasional	3,310	6,797	8,214	8,565	7,611	4,508	4,965	5,630	6,286	7,381	591	1,182	1,785	2,403	2,967	5,201	8,384	6,785	3 Non Operating Expenses
<b>Total Beban</b>	<b>95,842</b>	<b>120,709</b>	<b>185,027</b>	<b>227,368</b>	<b>288,940</b>	<b>210,379</b>	<b>235,344</b>	<b>273,377</b>	<b>312,139</b>	<b>343,538</b>	<b>31,195</b>	<b>63,284</b>	<b>98,221</b>	<b>135,099</b>	<b>171,590</b>	<b>210,117</b>	<b>260,662</b>	<b>299,521</b>	<b>Total Expenses</b>
C. Laba tahun berjalan	27,407	34,193	40,381	67,000	83,905	67,539	76,920	78,071	91,629	101,666	8,952	19,701	28,708	37,942	49,279	65,522	74,934	79,980	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	300	372	626	967	1,286	761	852	933	1,017	1,289	96	215	312	423	553	667	807	894	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	27,107	33,821	39,755	66,033	82,619	66,778	76,069	77,138	90,612	100,377	8,857	19,486	28,396	37,519	48,726	64,855	74,127	79,086	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	6,224	7,013	9,976	11,495	12,375	8,222	9,272	10,308	10,559	13,723	1,200	2,385	3,498	4,753	6,084	7,328	8,428	9,402	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	20,883	26,809	29,787	54,562	70,243	58,556	66,797	66,831	80,053	86,654	7,657	17,101	24,898	32,766	42,642	57,527	65,698	69,684	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)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Biaya promosi	90	135	180	154	236	142	167	231	262	339	18	44	68	90	110	134	166	197	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	19	19	32	45	60	39	43	44	49	55	4	12	22	29	38	47	58	69	2 Cost of education and training
<b>Total</b>	<b>109</b>	<b>153</b>	<b>212</b>	<b>200</b>	<b>296</b>	<b>180</b>	<b>210</b>	<b>275</b>	<b>312</b>	<b>395</b>	<b>21</b>	<b>57</b>	<b>90</b>	<b>119</b>	<b>148</b>	<b>181</b>	<b>224</b>	<b>265</b>	<b>Total</b>

Tabel 11. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Biaya promosi	1,300	2,284	4,178	4,826	6,433	4,901	5,446	6,505	7,243	8,228	833	1,631	2,227	3,130	4,429	5,624	7,209	8,734	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	1,649	1,889	2,727	3,622	4,710	4,458	4,893	5,419	5,962	6,568	552	1,395	2,278	2,808	3,396	3,954	4,741	6,109	2 Cost of education and training
<b>Total</b>	<b>2,949</b>	<b>4,173</b>	<b>6,905</b>	<b>8,448</b>	<b>11,143</b>	<b>9,359</b>	<b>10,339</b>	<b>11,924</b>	<b>13,206</b>	<b>14,796</b>	<b>1,385</b>	<b>3,026</b>	<b>4,505</b>	<b>5,938</b>	<b>7,825</b>	<b>9,578</b>	<b>11,950</b>	<b>14,843</b>	<b>Total</b>

Tabel 12. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah (Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)																				
	2006	2007	2008	2009	2010	2011					2012									
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug		
<b>Tagihan Komitmen</b>																			<b>Claim comintment</b>	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	204	197	194	-	-	-	-	-	-	-	-	-	-	-	-	- Not yet withdrawn financing facilities
- Posisi pembelian spot yang masih berjalan	17	2	-	3	-	-	5	-	1	-	37	-	34	-	9	3	0	1	1	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	24	24	24	24	- Forward purchases
- Lainnya	1	18	26	83	127	92	100	101	68	73	109	108	243	384	547	508	489	521	521	- Others
<b>Kewajiban Komitmen</b>																			<b>Liabilities commitment</b>	
- Fasilitas piutang qardh yang belum ditarik	2	9	16	8	7	298	335	322	326	366	347	390	422	478	613	677	755	938	938	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	613	1,259	1,345	1,818	2,628	2,922	2,909	3,021	3,077	3,030	3,061	3,776	3,731	3,933	4,025	4,098	4,281	4,292	4,292	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	4	11	21	12	20	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	66	74	108	169	181	238	243	267	263	272	235	228	428	571	726	747	643	631	631	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	20	-	-	-	-	4	1	-	28	21	21	21	17	17	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	23	24	24	24	- Forward sales
- Lainnya	32	0	33	13	20	144	180	272	261	308	313	219	228	150	160	152	128	148	148	- Others
<b>Tagihan Komitmen</b>																			<b>Claim Contingency</b>	
- Garansi (Kafalah) yang diterima	10	0	0	1	61	34	35	35	784	775	710	711	642	630	626	25	25	28	28	- Kafalah guarantees received
- Pendapatan yang akan diterima	87	120	79,211	61	235	148	152	153	168	153	238	352	254	259	265	307	271	197	197	- Income will be received
- Lainnya	1	0	81	0	0	2	4	3	3	5	13	6	4	5	4	6	6	9	9	- Others
<b>Kewajiban Komitmen</b>																			<b>Liabilities Contingency</b>	
- Garansi (Kafalah) yang diberikan	390	625	922	1,038	997	1,111	1,178	1,318	1,399	1,389	1,292	1,231	1,171	1,188	1,213	1,407	1,496	1,496	1,496	- Guarantees issued
- Lainnya	3	1	0	2	0	0	0	1	1	1	1	37	56	50	0	39	36	49	49	- Others
<b>Lainnya</b>																			<b>Others</b>	
- Aktiva produktif yang dihapusbuku	336	544	1,195	1,363	1,941	1,924	1,975	2,035	2,198	2,350	2,330	2,321	2,334	2,264	2,233	2,349	2,427	2,420	2,420	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	362	522	406	349	445	319	316	313	317	315	314	312	293	287	289	438	472	799	799	- Channeling of mudharabah muqayyadah



Tabel 13. Rekening Administratif - Bank Pembiayaan Rakyat Syariah																			
(Off Balance Sheet Account - Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
<b>Tagihan Komitmen</b>																			<b>Claim comintment</b>
- Fasilitas pinjaman yang belum ditarik	4,789	1,945	29,607	12,013	23,953	35,186	41,627	53,352	43,368	38,239	34,872	32,491	31,973	45,456	42,334	42,033	59,157	65,207	- Claim comintment
- Lainnya	843	2,478	4	2	2	3	3	3	4	24	24	24	24	24	24	23	23	23	- Others
<b>Kewajiban Komitmen</b>																			<b>Liabilities commitment</b>
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4,395	6,420	5,770	6,617	7,038	6,151	6,374	6,229	7,345	7,770	8,381	7,617	8,348	8,635	7,331	6,900	6,872	4,673	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	17,551	13,000	1,793	1,729	1,695	1,861	-	431	-	-	0	-	444	-	- Other bank financing facilities
- Lainnya	9	-	22	44	9	430	530	143	279	188	114	307	268	303	461	491	437	318	- Others
<b>Tagihan Komitmen</b>																			<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	1,527	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	43,072	9,140	12,151	17,467	21,126	19,918	23,843	24,799	24,465	20,902	19,112	21,174	170,229	20,944	23,587	26,387	34,674	25,691	- Income will be received
- Lainnya	1,450	1,136	1,165	5,517	2,452	2,224	768	849	1,370	1,037	1,229	1,831	1,232	2,826	3,506	3,845	3,774	3,581	- Others
<b>Aktiva produktif yang dihapusbuku</b>	12,231	12,773	19,126	31,847	34,492	44,210	44,051	44,226	45,040	55,673	48,632	49,179	56,996	57,332	58,770	59,044	59,067	60,622	<b>Written off earning assets</b>
<b>Penerusan dana mudharabah muqayyadah</b>	36,471	33,336	52,640	66,947	78,432	100,834	99,699	95,289	95,595	92,783	96,602	94,748	1,192,781	106,113	107,279	112,097	116,505	103,938	<b>Channeling of mudharabah muqayyadah</b>

Tabel 14 . Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah (Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Giro iB - Akad Wadiah	3,416	3,750	4,238	6,202	9,056	9,233	10,305	11,076	10,423	12,006	12,666	10,834	12,864	11,482	11,939	12,715	13,319	12,815	1 iB Demand Deposits - Wadia
2 Tabungan iB	6,430	9,454	12,471	16,475	22,908	27,021	28,102	28,544	29,570	32,602	32,305	33,129	34,694	34,617	35,556	37,676	37,978	39,102	2 iB Saving Deposits
a Akad Wadiah	332	645	958	1,538	3,338	4,292	4,512	4,856	5,018	5,394	5,112	5,487	5,639	5,879	5,987	6,211	6,352	6,571	a Wadia
b Akad Mudharabah	6,098	8,809	11,513	14,937	19,570	22,728	23,589	23,687	24,552	27,208	27,193	27,642	29,054	28,738	29,569	31,466	31,626	32,531	b Mudharaba
3 Deposito iB - Akad Mudharabah	10,826	14,807	20,143	29,595	44,072	55,768	59,350	62,184	65,338	70,806	71,547	70,653	72,081	67,919	67,712	68,888	69,721	71,757	3 iB Time Deposits - Mudharaba
a 1 Bulan	5,234	9,309	14,325	19,794	31,873	39,501	43,442	42,836	44,169	50,336	50,522	49,208	51,048	46,209	46,979	48,224	47,728	48,306	a 1 month
b 3 Bulan	1,973	1,406	1,919	4,544	6,165	7,500	8,248	9,803	10,630	10,629	10,983	10,536	10,441	10,104	10,645	10,797	11,991	12,029	b 3 months
c 6 Bulan	1,231	1,296	1,827	1,758	2,294	4,961	3,549	5,070	5,721	4,186	4,094	4,565	4,435	4,883	3,815	3,800	4,013	4,304	c 6 months
d 12 Bulan	2,143	2,787	2,066	3,497	3,738	3,772	4,065	4,430	4,772	5,609	5,898	6,292	6,109	6,673	6,226	6,001	5,987	7,116	d 12 months
e > 12 Bulan	245	9	6	1	3	34	46	45	45	45	50	52	48	50	47	66	1	1	e > 12 months
<b>Total</b>	<b>20,672</b>	<b>28,012</b>	<b>36,852</b>	<b>52,271</b>	<b>76,036</b>	<b>92,021</b>	<b>97,756</b>	<b>101,804</b>	<b>105,330</b>	<b>115,415</b>	<b>116,518</b>	<b>114,616</b>	<b>119,639</b>	<b>114,018</b>	<b>115,206</b>	<b>119,279</b>	<b>121,018</b>	<b>123,673</b>	<b>Total</b>

Tabel 15. Komposisi DPK - Bank Pembiayaan Rakyat Syariah (Depositor Funds Composition of Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011				2012									
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	231,440	296,890	441,291	492,682	658,759	738,902	781,514	802,198	831,479	859,844	898,335	915,779	935,549	953,551	954,728	940,861	953,908	968,010	2 iB Saving Deposits
a Akad Wadiah	73,634	86,708	161,450	209,991	285,066	346,904	372,847	375,576	393,765	412,034	425,767	430,877	437,524	448,119	450,282	448,801	465,945	473,423	a Wadia
b Akad Mudharabah	157,806	210,182	279,841	282,691	373,693	391,998	408,667	426,622	437,714	447,810	472,569	484,902	498,025	505,432	504,446	492,060	487,963	494,586	b Mudharaba
3 Deposito iB - Akad Mudharabah	289,712	420,968	534,524	665,352	945,020	1,107,300	1,120,855	1,160,155	1,203,728	1,235,490	1,293,611	1,338,784	1,382,888	1,444,438	1,509,477	1,539,914	1,599,802	1,643,304	3 iB Time Deposits - Mudharaba
a 1 Bulan	58,518	63,504	68,141	138,184	155,669	166,219	154,226	161,014	168,889	180,884	192,834	205,841	191,368	186,967	204,556	207,089	214,993	218,706	a 1 month
b 3 Bulan	45,288	49,724	55,818	76,815	141,721	166,115	169,458	176,112	180,031	182,351	199,481	204,489	220,780	229,426	244,773	247,699	260,302	272,911	b 3 months
c 6 Bulan	60,348	45,915	68,875	157,831	166,845	218,900	231,583	240,962	249,585	261,862	267,215	272,248	288,889	298,740	317,175	329,754	349,659	360,199	c 6 months
d 12 Bulan	122,300	205,596	270,133	275,875	456,288	538,259	543,965	562,871	586,211	588,354	613,000	633,092	657,982	694,074	707,846	731,792	746,133	762,952	d 12 months
e > 12 Bulan	3,258	56,229	71,557	16,646	24,496	17,806	21,623	19,196	19,012	22,039	21,081	23,114	23,870	35,231	35,127	23,580	28,715	28,536	e > 12 months
<b>Total</b>	<b>521,152</b>	<b>717,858</b>	<b>975,815</b>	<b>1,158,034</b>	<b>1,603,778</b>	<b>1,846,202</b>	<b>1,902,369</b>	<b>1,962,353</b>	<b>2,035,207</b>	<b>2,095,333</b>	<b>2,191,946</b>	<b>2,254,563</b>	<b>2,318,437</b>	<b>2,397,989</b>	<b>2,464,205</b>	<b>2,480,775</b>	<b>2,553,710</b>	<b>2,611,314</b>	<b>Total</b>

Tabel 16. Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah ( <i>Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit</i> )																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Giro Wadiah	1,282	1,840	2,363	2,694	4,176	6,172	5,102	5,443	5,730	5,967	6,540	6,744	6,892	6,571	6,439	6,243	6,136	6,478	Wadiah Demand Deposits
SWBI/SBI Syariah	2,357	2,599	2,545	3,076	5,408	3,647	5,885	5,656	6,447	9,244	10,663	4,243	6,668	3,825	3,644	3,936	3,036	2,918	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	2	101	280	4,623	6,809	2,250	5,161	5,278	6,509	11,915	9,775	13,636	9,938	13,153	11,862	7,876	5,882	7,101	Others
<b>Total</b>	<b>3,641</b>	<b>4,540</b>	<b>5,189</b>	<b>10,393</b>	<b>16,393</b>	<b>12,068</b>	<b>16,148</b>	<b>16,376</b>	<b>18,686</b>	<b>27,127</b>	<b>26,978</b>	<b>24,623</b>	<b>23,498</b>	<b>23,549</b>	<b>21,944</b>	<b>18,055</b>	<b>15,054</b>	<b>16,497</b>	<b>Total</b>

Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (Investment in Securities of Islamic Commercial Bank and Islamic Business Unit)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 Surat Berharga Pasar Keuangan Syariah	-	4	279	1,103	1,106	1,107	1,107	1,156	1,157	1,157	1,188	1,334	1,505	1,455	1,542	1,148	1,154	1,159	1 Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	828	1,384	2,400	2,641	4,532	4,622	4,722	4,686	4,641	4,651	4,516	5,667	5,991	6,098	6,291	6,713	6,636	6,310	2 Islamic Capital Market Securities
3 Lainnya	1	-	4	42	95	95	6,019	97	94	94	94	94	94	94	94	99	94	94	3 Others
<b>Total</b>	<b>829</b>	<b>1,388</b>	<b>2,683</b>	<b>3,786</b>	<b>5,733</b>	<b>5,823</b>	<b>11,848</b>	<b>5,939</b>	<b>5,892</b>	<b>5,902</b>	<b>5,798</b>	<b>7,094</b>	<b>7,591</b>	<b>7,647</b>	<b>7,927</b>	<b>7,960</b>	<b>7,884</b>	<b>7,563</b>	<b>Total</b>

Tabel 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah (Financing Composition of Islamic Commercial Bank and Islamic Business Unit)																			
Akad	2006	2007	2008	2009	2010	2011					2012					Contract			
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug
Akad Mudharabah	4,062	5,578	6,205	6,597	8,631	9,989	10,020	10,150	10,203	10,229	10,133	10,122	10,039	10,349	10,482	10,904	11,023	11,180	Mudharaba
Akad Musyarakah	2,335	4,406	7,411	10,412	14,624	17,131	17,379	17,769	18,209	18,960	18,759	19,225	19,503	20,396	21,275	22,298	22,322	23,051	Musharaka
Akad Murabahah	12,624	16,553	22,486	26,321	37,508	49,455	49,883	52,148	53,993	56,365	56,473	58,326	59,165	61,895	64,544	67,752	70,730	73,826	Murabaha
Akad Salam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	337	351	369	423	347	319	335	329	325	326	307	312	312	285	320	322	345	354	Istishna
Akad Ijarah	836	516	765	1,305	2,341	3,208	3,209	3,336	3,561	3,839	3,872	4,337	4,193	4,897	5,044	5,219	5,469	5,733	Ijara
Akad Qardh	250	540	959	1,829	4,731	10,437	12,013	13,073	13,135	12,937	12,145	11,390	11,026	10,945	11,179	11,097	11,021	10,803	Qardh
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
<b>Total</b>	<b>20,445</b>	<b>27,944</b>	<b>38,195</b>	<b>46,886</b>	<b>68,181</b>	<b>90,540</b>	<b>92,839</b>	<b>96,805</b>	<b>99,427</b>	<b>102,655</b>	<b>101,689</b>	<b>103,713</b>	<b>104,239</b>	<b>108,767</b>	<b>112,844</b>	<b>117,592</b>	<b>120,910</b>	<b>124,946</b>	<b>Total</b>

Tabel 19 . Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah (Financing Composition of Islamic Rural Bank)																			
Akad	2006	2007	2008	2009	2010	2011					2012								Contract
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Akad Mudharabah	26,351	41,714	42,952	52,781	65,471	79,774	77,476	77,644	75,352	75,807	73,856	74,985	77,306	81,099	85,799	90,665	88,533	93,411	Mudharaba
Akad Musyarakah	65,342	90,483	113,379	144,969	217,954	255,598	257,560	263,986	264,445	246,796	238,496	240,671	245,889	251,945	264,210	283,352	290,704	297,996	Musharaka
Akad Murabahah	505,633	716,240	1,011,743	1,269,900	1,621,526	2,044,532	2,031,305	2,079,543	2,148,849	2,154,494	2,206,455	2,287,665	2,362,617	2,430,331	2,509,860	2,586,517	2,665,612	2,686,926	Murabaha
Akad Salam	30	0	38	105	45	81	51	22	21	20	18	215	577	576	552	600	737	647	Salam
Akad Istishna	1,361	13,467	24,683	32,766	27,598	23,923	23,798	23,492	23,510	23,673	23,514	23,655	23,349	23,240	22,853	22,436	22,249	21,972	Istishna
Akad Ijarah	6,783	3,661	5,518	7,803	13,499	15,698	15,695	16,186	16,954	13,815	16,552	16,299	16,546	16,476	19,316	19,230	18,802	15,358	Ijara
Akad Qardh	9,969	19,038	40,308	50,018	63,000	80,102	78,496	75,383	75,009	72,095	73,620	76,709	78,103	76,839	76,328	79,420	84,340	73,428	Qardh
Multijasa	0	6,106	17,988	28,578	51,344	77,262	79,051	84,004	87,704	89,230	94,424	98,592	105,895	116,570	127,033	136,200	142,842	146,023	Multi Purpose Financing
<b>Total</b>	<b>615,469</b>	<b>890,709</b>	<b>1,256,610</b>	<b>1,586,919</b>	<b>2,060,437</b>	<b>2,576,971</b>	<b>2,563,432</b>	<b>2,620,259</b>	<b>2,691,843</b>	<b>2,675,930</b>	<b>2,726,937</b>	<b>2,818,790</b>	<b>2,910,280</b>	<b>2,997,076</b>	<b>3,105,951</b>	<b>3,218,420</b>	<b>3,313,819</b>	<b>3,335,761</b>	<b>Total</b>

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	2006	2007	2008	2009	2010	2011					2012							ECONOMIC SECTOR	
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
Pertanian, kehutanan dan sarana pertanian	701	837	1,177	1,331	1,762	1,948	1,904	2,043	2,080	2,201	2,140	2,182	2,228	2,028	2,104	2,203	2,255	2,364	Agriculture, forestry and agricultural facilities
Pertambangan	375	511	965	1,047	1,120	1,323	1,581	1,693	1,743	1,733	1,749	1,765	1,846	1,847	1,782	1,835	1,971	1,900	Mining
Perindustrian	940	1,371	1,340	1,579	2,337	2,906	2,898	2,804	3,859	4,077	3,766	3,823	3,843	3,868	3,884	3,898	3,825	3,976	Manufacturing
Listrik, gas dan air	17	166	248	698	1,354	2,044	2,090	2,203	2,234	2,381	2,437	2,589	2,945	2,951	2,969	3,029	3,009	3,075	Water, gas and electricity
Konstruksi	1,637	2,371	3,368	3,516	4,194	5,637	5,539	5,631	5,863	5,858	5,610	5,662	5,651	5,117	5,879	5,972	6,269	6,415	Construction
Perdagangan, restoran dan hotel	3,041	4,152	4,426	5,000	7,609	8,482	8,736	9,091	9,599	9,778	9,775	9,980	10,897	10,475	10,556	10,873	11,441	11,055	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1,165	1,569	2,759	3,349	3,696	3,595	3,474	3,394	3,344	3,369	3,325	3,340	3,523	3,385	3,605	3,698	3,838	3,863	Transport, cargo storage and communication
Jasa dunia usaha	5,458	8,425	11,757	13,664	20,233	24,263	24,262	25,152	24,591	25,630	25,361	25,721	27,054	27,184	28,247	29,830	29,861	31,701	Business Services
Jasa sosial/masyarakat	1,456	1,904	2,463	2,661	2,975	4,015	4,037	4,152	4,331	4,464	4,600	4,820	5,162	5,272	5,383	5,712	5,843	6,661	Social Services
Lain-lain	5,655	6,639	9,693	14,042	22,902	36,328	38,319	40,640	41,784	43,164	42,927	43,831	45,967	46,640	48,433	50,541	52,598	53,937	Others
<b>Total</b>	<b>20,445</b>	<b>27,944</b>	<b>38,195</b>	<b>46,886</b>	<b>68,181</b>	<b>90,540</b>	<b>92,839</b>	<b>96,805</b>	<b>99,427</b>	<b>102,655</b>	<b>101,689</b>	<b>103,713</b>	<b>109,116</b>	<b>108,767</b>	<b>112,844</b>	<b>117,592</b>	<b>120,910</b>	<b>124,946</b>	<b>Total</b>



Tabel 21. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Islamic Rural Bank based on Economic Sector)																			
SEKTOR EKONOMI	2006	2007	2008	2009	2010	2011					2012								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	17,720	24,436	41,613	54,486	107,129	422,243	403,036	203,702	236,286	223,986	256,102	245,266	249,303	268,093	276,539	289,109	301,334	364,651	Agriculture, forestry and agricultural facilities
Pertambangan	485	944	1,287	998	905	1,623	1,298	1,397	1,528	2,475	3,114	3,905	4,232	3,819	3,868	3,599	4,034	3,733	Mining
Perindustrian	12,465	12,447	15,885	20,420	24,635	29,178	28,907	30,275	30,793	33,781	36,733	35,762	38,193	36,496	35,298	33,220	35,733	31,567	Manufacturing
Listrik, gas dan air	748	367	1,146	1,055	1,569	2,931	2,887	2,834	3,004	2,785	2,492	2,502	3,199	3,014	5,461	5,504	7,473	4,584	Water, gas and electricity
Konstruksi	6,570	16,051	26,536	48,178	66,492	88,166	89,762	92,520	93,896	92,603	89,266	89,383	99,518	101,905	91,957	101,981	111,481	107,082	Construction
Perdagangan, restoran dan hotel	255,559	295,195	370,907	486,018	624,428	773,939	770,725	1,009,253	983,167	1,006,448	998,537	1,075,340	1,001,732	1,056,176	959,820	1,059,972	1,072,734	1,067,481	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	8,704	9,075	17,697	17,289	21,768	30,740	32,114	33,278	41,254	36,506	33,324	35,137	35,998	40,531	44,149	46,579	67,952	51,654	Transport, cargo storage and communication
Jasa dunia usaha	72,194	99,050	140,989	176,760	276,887	258,783	273,687	240,753	245,842	255,311	237,277	241,356	316,541	309,064	439,927	400,209	404,635	400,403	Business Services
Jasa sosial/masyarakat	5,632	6,402	22,609	16,451	26,564	79,614	73,624	82,400	110,449	91,939	122,326	94,000	122,021	117,576	136,612	128,756	142,017	138,841	Social Services
Lain-lain	235,392	422,148	617,942	765,264	910,060	889,753	887,391	923,848	945,624	930,095	947,766	996,138	1,039,541	1,060,402	1,112,320	1,149,491	1,166,427	1,165,764	Others
<b>Total</b>	<b>615,469</b>	<b>886,117</b>	<b>1,256,610</b>	<b>1,586,919</b>	<b>2,060,437</b>	<b>2,576,971</b>	<b>2,563,432</b>	<b>2,620,259</b>	<b>2,691,843</b>	<b>2,675,930</b>	<b>2,726,937</b>	<b>2,818,790</b>	<b>2,910,280</b>	<b>2,997,076</b>	<b>3,105,951</b>	<b>3,218,420</b>	<b>3,313,819</b>	<b>3,335,761</b>	<b>Total</b>

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	2006	2007	2008	2009	2010	2011					2012								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	10,405	15,656	20,554	22,873	31,855	38,118	38,146	39,399	40,581	41,698	40,939	41,581	43,703	42,971	44,810	46,603	47,499	48,840	Working Capital
Investasi	4,374	5,637	7,907	9,955	13,416	16,123	16,403	16,755	17,129	17,903	17,810	18,282	19,426	19,327	19,821	20,719	21,146	22,511	Investment
Konsumsi	5,666	6,652	9,734	14,058	22,910	36,298	38,290	40,652	41,717	43,053	42,940	43,850	45,987	46,469	48,212	50,271	52,264	53,594	Consumption
<b>Total</b>	<b>20,445</b>	<b>27,944</b>	<b>38,195</b>	<b>46,886</b>	<b>68,181</b>	<b>90,540</b>	<b>92,839</b>	<b>96,805</b>	<b>99,427</b>	<b>102,655</b>	<b>101,689</b>	<b>103,713</b>	<b>109,116</b>	<b>108,767</b>	<b>112,844</b>	<b>117,592</b>	<b>120,910</b>	<b>124,946</b>	<b>Total</b>

Tabel 23. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Financing of Islamic Rural Bank based on Type of Usage)																			
JENIS PENGGUNAAN	2006	2007	2008	2009	2010	2011					2012								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	357,743	497,472	664,644	767,538	1,106,035	1,405,481	1,400,310	1,430,016	1,468,899	1,470,107	1,485,806	1,512,814	1,544,323	1,580,053	1,625,812	1,685,974	1,752,274	1,760,691	Working Capital
Investasi	78,597	125,320	132,729	186,482	213,584	281,737	275,731	266,395	277,319	275,727	293,364	309,838	326,416	356,620	367,819	382,955	395,118	409,306	Investment
Konsumsi	179,129	267,278	459,237	632,899	740,818	889,753	887,391	923,848	945,624	930,095	947,766	996,138	1,039,541	1,060,402	1,112,320	1,149,491	1,166,427	1,165,764	Consumption
<b>Total</b>	<b>615,469</b>	<b>890,070</b>	<b>1,256,610</b>	<b>1,586,919</b>	<b>2,060,437</b>	<b>2,576,971</b>	<b>2,563,432</b>	<b>2,620,259</b>	<b>2,691,843</b>	<b>2,675,930</b>	<b>2,726,937</b>	<b>2,818,790</b>	<b>2,910,280</b>	<b>2,997,076</b>	<b>3,105,951</b>	<b>3,218,420</b>	<b>3,313,819</b>	<b>3,335,761</b>	<b>Total</b>

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	2006	2007	2008	2009	2010	2011					2012								TYPE OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Usaha Kecil dan Menengah	14,872	19,566	27,063	35,799	52,570	64,925	66,517	68,840	69,197	71,810	72,524	73,392	76,941	75,339	78,120	81,218	83,471	76,304	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	5,573	8,379	11,132	11,087	15,611	25,615	26,322	27,965	30,230	30,845	29,165	30,321	32,175	33,428	34,724	36,375	37,439	48,641	Non Small and Medium Enterprises
<b>Total</b>	<b>20,445</b>	<b>27,944</b>	<b>38,195</b>	<b>46,886</b>	<b>68,181</b>	<b>90,540</b>	<b>92,839</b>	<b>96,805</b>	<b>99,427</b>	<b>102,655</b>	<b>101,689</b>	<b>103,713</b>	<b>109,116</b>	<b>108,767</b>	<b>112,844</b>	<b>117,592</b>	<b>120,910</b>	<b>124,946</b>	<b>Total</b>

Tabel 25 . Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2006	2007	2008	2009	2010	2011					2012								TYPE OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Usaha Kecil dan Menengah	380,079	575,028	657,359	833,076	1,115,962	1,488,404	1,480,076	1,513,876	1,553,533	1,547,205	1,591,027	1,646,769	1,687,267	1,753,629	1,806,728	1,873,992	1,935,222	1,952,880	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	235,392	315,044	599,291	753,843	944,475	1,088,568	1,083,357	1,106,384	1,138,310	1,128,725	1,135,910	1,172,021	1,223,013	1,243,446	1,299,222	1,344,428	1,378,597	1,382,881	Non Small and Medium Enterprises
<b>Total</b>	<b>615,471</b>	<b>890,072</b>	<b>1,256,650</b>	<b>1,586,919</b>	<b>2,060,437</b>	<b>2,576,971</b>	<b>2,563,432</b>	<b>2,620,259</b>	<b>2,691,843</b>	<b>2,675,930</b>	<b>2,726,937</b>	<b>2,818,790</b>	<b>2,910,280</b>	<b>2,997,076</b>	<b>3,105,951</b>	<b>3,218,420</b>	<b>3,313,819</b>	<b>3,335,761</b>	<b>Total</b>

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	2006	2007	2008	2009	2010	2011					2012								COLLECTIBILITY OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
<b>Lancar</b>	<b>19,474</b>	<b>26,813</b>	<b>36,686</b>	<b>45,004</b>	<b>66,120</b>	<b>87,341</b>	<b>89,586</b>	<b>93,791</b>	<b>96,702</b>	<b>100,067</b>	<b>98,968</b>	<b>100,783</b>	<b>106,105</b>	<b>105,669</b>	<b>109,540</b>	<b>114,208</b>	<b>117,376</b>	<b>121,478</b>	Performing Financing
- Lancar	18,583	25,494	35,076	41,931	63,006	82,573	84,679	88,413	91,030	95,480	93,787	95,314	100,720	100,216	104,365	109,499	112,751	116,219	Current
- Dalam Perhatian Khusus	891	1,319	1,610	3,074	3,114	4,768	4,907	5,377	5,672	4,587	5,181	5,469	5,385	5,454	5,174	4,709	4,625	5,259	Special Mention
<b>Non Lancar</b>	<b>971</b>	<b>1,131</b>	<b>1,509</b>	<b>1,882</b>	<b>2,061</b>	<b>3,198</b>	<b>3,253</b>	<b>3,015</b>	<b>2,725</b>	<b>2,588</b>	<b>2,722</b>	<b>2,930</b>	<b>3,011</b>	<b>3,098</b>	<b>3,304</b>	<b>3,384</b>	<b>3,533</b>	<b>3,468</b>	Non Performin Financing
- Kurang Lancar	353	321	525	435	677	1,078	1,473	1,367	1,055	1,075	982	806	841	905	975	1,250	1,338	1,306	Sub-Standard
- Diragukan	236	267	224	582	332	465	348	279	309	297	487	739	745	606	609	555	598	592	Doubtful
- Macet	383	543	759	865	1,052	1,655	1,432	1,368	1,361	1,216	1,252	1,384	1,424	1,586	1,721	1,579	1,596	1,569	Lost
<b>Total Pembiayaan</b>	<b>20,445</b>	<b>27,944</b>	<b>38,195</b>	<b>46,886</b>	<b>68,181</b>	<b>90,540</b>	<b>92,839</b>	<b>96,805</b>	<b>99,427</b>	<b>102,655</b>	<b>101,689</b>	<b>103,713</b>	<b>109,116</b>	<b>108,767</b>	<b>112,844</b>	<b>117,592</b>	<b>120,910</b>	<b>124,946</b>	Total Financing
Persentase NPF	4.75%	4.05%	3.95%	4.01%	3.02%	3.53%	3.50%	3.11%	2.74%	2.52%	2.68%	2.82%	2.76%	2.85%	2.93%	2.88%	2.92%	2.78%	Percentage of NPFs

Tabel 27. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan (Financing of Islamic Rural Bank based on Collectibility)																			
KOLEKTIBILITAS PEMBIAYAAN	2006	2007	2008	2009	2010	2011					2012								COLLECTIBILITY OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Lancar	564,373	820,058	1,151,287	1,475,306	1,926,565	2,395,190	2,385,514	2,434,245	2,495,252	2,512,328	2,544,814	2,632,524	2,723,455	2,802,318	2,904,973	3,012,684	3,092,423	3,105,295	Performing Financing
Non Lancar	51,096	72,349	105,322	111,612	133,872	181,781	177,918	186,014	196,591	163,602	182,123	186,266	186,826	194,757	200,977	205,737	221,396	230,466	Non Performin Financing
- Kurang Lancar	16,267	22,674	35,322	31,049	39,185	63,467	57,372	56,502	61,917	49,319	60,537	62,616	63,936	65,806	67,981	68,289	79,151	80,270	Sub-Standard
- Diragukan	19,760	17,090	21,307	30,687	29,919	41,811	40,334	47,219	44,815	44,663	39,997	41,278	38,586	41,172	44,807	44,617	49,776	50,923	Doubtful
- Macet	15,069	32,586	48,693	49,877	64,767	76,503	80,212	82,293	89,860	69,620	81,589	82,371	84,303	87,780	88,189	92,831	92,468	99,273	Lost
<b>Total Pembiayaan</b>	<b>615,469</b>	<b>892,407</b>	<b>1,256,610</b>	<b>1,586,919</b>	<b>2,060,437</b>	<b>2,576,971</b>	<b>2,563,432</b>	<b>2,620,259</b>	<b>2,691,843</b>	<b>2,675,930</b>	<b>2,726,937</b>	<b>2,818,790</b>	<b>2,910,280</b>	<b>2,997,076</b>	<b>3,105,951</b>	<b>3,218,420</b>	<b>3,313,819</b>	<b>3,335,761</b>	<b>Total Financing</b>
Persentase NPF	8.30%	8.11%	8.38%	7.03%	6.50%	7.05%	6.94%	7.10%	7.30%	6.11%	6.68%	6.61%	6.42%	6.50%	6.47%	6.39%	6.68%	6.91%	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	2006	2007	2008	2009	2010	2011					2012								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	40	21	10	64	61	111	100	95	94	79	83	133	84	91	114	141	142	136	Agriculture, forestry and agricultural facilities
Pertambangan	25	80	213	20	27	63	273	247	39	37	48	40	15	18	31	26	33	33	Mining
Perindustrian	219	229	289	184	98	149	160	114	141	128	131	188	170	174	176	207	140	137	Manufacturing
Listrik, gas dan air	0	0	0	0	1	30	30	19	18	19	19	18	13	11	13	14	14	14	Water, gas and electricity
Konstruksi	57	89	140	180	185	371	404	389	398	455	466	468	466	465	487	469	469	476	Construction
Perdagangan, restoran dan hotel	205	254	278	436	338	617	570	556	618	562	583	583	597	605	607	608	591	570	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88	119	91	177	263	353	338	270	212	163	166	164	215	245	214	214	382	382	Transport, cargo storage and communication
Jasa dunia usaha	187	141	297	311	551	643	664	629	526	532	559	624	645	641	783	783	774	754	Business Services
Jasa sosial/masyarakat	40	41	44	59	55	123	113	75	76	64	72	76	110	81	91	118	104	150	Social Services
Lain-lain	110	157	148	450	470	738	601	620	600	550	596	635	696	767	789	805	885	815	Others
<b>Total</b>	<b>971</b>	<b>1,131</b>	<b>1,509</b>	<b>1,882</b>	<b>2,061</b>	<b>3,198</b>	<b>3,253</b>	<b>3,015</b>	<b>2,725</b>	<b>2,588</b>	<b>2,722</b>	<b>2,930</b>	<b>3,011</b>	<b>3,098</b>	<b>3,304</b>	<b>3,384</b>	<b>3,533</b>	<b>3,468</b>	<b>Total</b>



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	2006	2007	2008	2009	2010	2011					2012								ECONOMIC SECTOR
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Pertanian, kehutanan dan sarana pertanian	1,472	1,783	3,839	3,741	5,058	14,042	13,267	8,240	11,296	8,446	12,182	11,426	11,694	12,908	12,576	14,490	15,832	18,756	Agriculture, forestry and agricultural facilities
Pertambangan	10	270	1	309	157	196	212	261	261	261	260	290	290	441	370	503	421	419	Mining
Perindustrian	1,377	1,652	2,317	3,090	3,036	3,205	3,574	3,313	3,198	2,532	3,094	3,413	3,842	3,458	3,867	3,565	3,788	3,622	Manufacturing
Listrik, gas dan air	43	1	214	75	22	34	73	101	51	808	118	115	115	132	117	130	133	121	Water, gas and electricity
Konstruksi	158	908	4,526	4,484	5,245	9,027	8,472	11,685	11,363	12,131	11,959	11,740	12,541	11,444	9,446	5,670	7,371	7,941	Construction
Perdagangan, restoran dan hotel	30,305	38,045	39,224	45,737	57,125	69,493	70,507	77,886	78,767	69,832	73,501	81,869	80,347	86,070	84,013	89,905	97,402	103,069	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	491	705	1,538	1,705	2,236	3,182	3,487	3,371	3,689	1,947	2,731	2,418	2,448	3,218	3,490	3,638	4,277	3,145	Transport, cargo storage and communication
Jasa dunia usaha	6,802	8,593	16,421	10,416	15,418	16,625	16,522	16,018	18,212	15,612	20,527	18,712	19,090	21,876	26,145	25,796	26,130	27,383	Business Services
Jasa sosial/masyarakat	449	254	676	516	799	7,817	6,987	8,071	8,326	6,940	9,916	6,871	7,420	7,662	8,412	8,977	9,864	9,910	Social Services
Lain-lain	9,988	20,139	36,568	41,539	44,776	58,160	54,817	57,068	61,429	45,093	47,836	49,411	49,039	47,549	52,542	53,063	56,176	56,099	Others
<b>Total</b>	<b>51,096</b>	<b>72,349</b>	<b>105,322</b>	<b>111,612</b>	<b>133,872</b>	<b>181,781</b>	<b>177,918</b>	<b>186,014</b>	<b>196,591</b>	<b>163,602</b>	<b>182,123</b>	<b>186,266</b>	<b>186,826</b>	<b>194,757</b>	<b>200,977</b>	<b>205,737</b>	<b>221,396</b>	<b>230,466</b>	<b>Total</b>

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	2006	2007	2008	2009	2010	2011					2012								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	604	647	871	899	1,070	1,785	1,947	1,786	1,654	1,610	1,686	1,762	1,813	1,787	1,941	1,844	1,870	1,838	Working Capital
Investasi	258	326	489	534	521	675	706	607	469	428	438	532	500	544	575	736	779	816	Investment
Konsumsi	110	158	148	450	470	739	601	622	601	551	598	636	698	766	789	804	885	814	Consumption
<b>Total</b>	<b>971</b>	<b>1,131</b>	<b>1,509</b>	<b>1,882</b>	<b>2,061</b>	<b>3,198</b>	<b>3,253</b>	<b>3,015</b>	<b>2,725</b>	<b>2,588</b>	<b>2,722</b>	<b>2,930</b>	<b>3,011</b>	<b>3,098</b>	<b>3,304</b>	<b>3,384</b>	<b>3,533</b>	<b>3,468</b>	<b>Total</b>

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	2006	2007	2008	2009	2010	2011					2012								TYPE OF USAGE
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Modal Kerja	38,716	53,267	75,154	68,821	85,730	110,661	110,256	115,434	121,291	106,890	119,903	122,016	123,460	132,782	133,730	136,634	146,066	152,203	Working Capital
Investasi	5,445	6,114	8,890	10,723	11,195	12,960	12,845	13,512	13,871	11,618	14,384	14,838	14,326	14,426	14,706	16,040	19,153	22,163	Investment
Konsumsi	6,936	12,968	21,278	32,068	36,947	58,160	54,817	57,068	61,429	45,093	47,836	49,411	49,039	47,549	52,542	53,063	56,176	56,099	Consumption
<b>Total</b>	<b>51,096</b>	<b>72,349</b>	<b>105,322</b>	<b>111,612</b>	<b>133,872</b>	<b>181,781</b>	<b>177,918</b>	<b>186,014</b>	<b>196,591</b>	<b>163,602</b>	<b>182,123</b>	<b>186,266</b>	<b>186,826</b>	<b>194,757</b>	<b>200,977</b>	<b>205,737</b>	<b>221,396</b>	<b>230,466</b>	<b>Total</b>

Tabel 32. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2006	2007	2008	2009	2010	2011					2012								TYPE OF FINANCING
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
Usaha Kecil dan Menengah	725	798	985	1,611	1,824	2,657	2,821	2,715	2,264	2,140	2,275	2,408	2,383	2,425	2,588	2,647	2,647	2,443	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	246	333	524	271	237	541	432	387	461	448	447	522	627	672	716	886	886	1,025	Non Small and Medium Enterprises
<b>Total</b>	971	1,131	1,509	1,882	2,061	3,198	3,253	3,102	2,725	2,588	2,722	2,930	3,011	3,098	3,304	3,533	3,533	3,468	<b>Total</b>

Juta Rupiah ( in Million IDR)

Tabel 33. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2006	2007	2008	2009	2010	2011					2012							TYPE OF FINANCING	
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
Usaha Kecil dan Menengah	41,108	50,322	69,501	70,160	87,831	113,610	113,128	120,058	125,342	110,786	125,441	126,966	125,744	134,163	136,670	140,520	150,475	157,740	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	9,988	22,028	35,821	41,453	46,040	68,172	64,791	65,956	71,250	52,816	56,681	59,300	61,082	60,595	64,308	65,217	70,921	72,726	Non Small and Medium Enterprises
<b>Total</b>	<b>51,096</b>	<b>72,349</b>	<b>105,322</b>	<b>111,612</b>	<b>133,872</b>	<b>181,781</b>	<b>177,918</b>	<b>186,014</b>	<b>196,591</b>	<b>163,602</b>	<b>182,123</b>	<b>186,266</b>	<b>186,826</b>	<b>194,757</b>	<b>200,977</b>	<b>205,737</b>	<b>221,396</b>	<b>230,466</b>	<b>Total</b>

Tabel 34 . Jumlah rekening Bank Umum Syariah dan Unit Usaha Syariah																				
Jenis	2005	2006	2007	2008	2009	2010	2011					2012					Type			
							Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug
Dana Pihak Ketiga	1,255,889	1,992,452	2,845,829	3,766,067	4,537,565	6,053,658	7,327,153	7,498,824	7,717,561	7,933,781	8,187,428	8,619,008	8,791,570	9,076,134	9,263,968	9,116,143	9,241,090	9,425,657	9,628,634	Depositor Funds
Giro iB	26,100	34,499	42,741	51,123	71,635	77,200	110,988	109,394	93,050	90,846	93,736	118,009	285,607	179,190	173,539	170,986	149,773	198,922	239,637	Demand Deposits
Tabungan iB	1,168,786	1,883,875	2,711,374	3,600,205	4,315,582	5,790,058	7,028,727	7,197,398	7,428,197	7,645,763	7,869,475	8,241,372	8,241,203	8,560,167	8,554,524	8,662,687	8,812,346	8,946,041	9,100,865	Saving Deposits
Deposito iB	61,003	74,078	91,714	114,739	150,348	186,400	187,438	192,032	196,314	197,172	224,217	259,627	264,760	336,777	535,905	282,470	278,971	280,694	288,132	Time Deposits
Pembiayaan	144,699	372,109	512,230	597,208	686,535	865,920	1,170,773	1,164,202	1,300,348	1,338,949	1,399,330	1,952,800	1,476,184	1,540,644	1,565,478	1,645,875	1,733,215	1,867,948	1,974,726	Financing
Akad Mudharabah	15,857	14,967	23,411	30,071	32,609	39,844	44,492	44,549	63,592	46,130	46,510	40,175	47,058	47,961	47,023	47,584	47,863	47,898	48,251	Mudharaba
Akad Musyarakah	2,396	3,026	6,013	10,949	16,066	22,799	27,442	27,808	28,398	29,066	29,591	22,779	30,259	32,305	31,741	33,207	34,502	35,657	36,682	Musharaka
Akad Murabahah	119,832	340,824	454,952	498,469	531,952	586,706	692,979	656,658	714,863	756,095	797,912	591,412	864,823	915,343	941,597	999,880	1,070,834	1,195,058	1,294,544	Murabaha
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	408	387	392	695	1,346	1,335	1,474	1,472	1,476	1,467	1,491	1,030,717	1,500	1,524	1,527	1,567	1,592	1,602	1,648	Istishna
Akad Ijarah	129	443	1,007	1,912	4,192	7,682	29,468	28,591	46,009	32,159	34,271	8,856	37,359	38,047	38,806	39,122	39,378	39,245	39,036	Ijarah
Akad Qardh	6,077	12,462	26,455	55,112	100,370	207,554	374,918	405,124	446,010	474,032	489,555	258,861	495,185	505,464	504,784	524,515	539,046	548,488	554,565	Qardh
<b>Total</b>	<b>1,400,588</b>	<b>2,364,561</b>	<b>3,358,059</b>	<b>4,363,275</b>	<b>5,224,100</b>	<b>6,919,578</b>	<b>8,497,926</b>	<b>8,663,026</b>	<b>9,017,909</b>	<b>9,272,730</b>	<b>9,586,758</b>	<b>10,571,808</b>	<b>10,267,754</b>	<b>10,616,778</b>	<b>10,829,446</b>	<b>10,762,018</b>	<b>10,974,305</b>	<b>11,293,605</b>	<b>11,603,360</b>	<b>Total</b>

Tabel 35. Jumlah rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Islamic Rural Bank)																			
Jenis	2006	2007	2008	2009	2010	2011					2012					Type			
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug
<b>Dana Pihak Ketiga</b>	<b>287,203</b>	<b>339,914</b>	<b>437,464</b>	<b>517,944</b>	<b>558,927</b>	<b>618,814</b>	<b>622,362</b>	<b>634,113</b>	<b>656,439</b>	<b>681,476</b>	<b>672,329</b>	<b>684,167</b>	<b>692,141</b>	<b>699,951</b>	<b>708,658</b>	<b>717,110</b>	<b>728,908</b>	<b>739,412</b>	<b>Depositor Funds</b>
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	279,046	329,272	423,550	500,414	538,552	596,973	600,007	611,434	633,166	658,080	648,022	659,378	667,042	674,984	683,194	691,780	703,445	713,422	Saving Deposits
Deposito iB	8,157	10,642	13,914	17,530	20,375	21,841	22,355	22,679	23,273	23,396	24,307	24,789	25,099	24,967	25,464	25,330	25,463	25,990	Time Deposits
<b>Pembiayaan</b>	<b>70,415</b>	<b>110,415</b>	<b>115,050</b>	<b>131,258</b>	<b>148,997</b>	<b>167,013</b>	<b>165,862</b>	<b>168,096</b>	<b>172,098</b>	<b>170,098</b>	<b>173,812</b>	<b>178,288</b>	<b>183,013</b>	<b>186,019</b>	<b>189,620</b>	<b>194,780</b>	<b>200,404</b>	<b>200,479</b>	<b>Financing</b>
Akad Mudharabah	2,312	2,777	2,446	2,595	1,816	1,894	1,843	1,771	1,762	1,695	1,615	1,607	1,651	1,659	1,643	1,611	1,617	1,688	Mudharaba
Akad Musyarakah	3,915	4,633	4,442	4,990	5,641	5,895	5,723	5,688	5,602	5,127	4,953	4,722	4,583	4,572	4,612	4,720	4,778	4,720	Musharaka
Akad Murabahah	58,895	91,121	92,843	105,030	119,084	133,404	132,535	134,186	137,464	135,953	139,175	142,830	146,637	150,143	153,614	157,515	161,834	163,846	Murabaha
Akad Salam	1	5	5	1	1	2	1	2	2	2	51	121	120	117	130	142	122	122	Salam
Akad Istishna	310	403	438	768	775	660	655	653	647	610	606	602	596	590	585	574	564	563	Istishna
Akad Qardh	3,991	8,816	11,795	13,712	15,061	16,509	16,387	16,513	16,990	17,111	17,411	18,056	18,596	17,705	17,317	17,979	18,858	16,782	Qardh
Akad Ijarah	991	727	577	903	1,080	1,120	1,125	1,213	1,261	1,038	1,274	1,280	1,285	1,268	1,286	1,301	1,276	1,199	Ijara
Multijasa	-	1,933	2,504	3,259	5,539	7,529	7,593	8,070	8,370	8,562	8,776	9,140	9,544	9,962	10,446	10,950	11,335	11,559	Multi Purpose Financing
<b>Total</b>	<b>357,618</b>	<b>450,329</b>	<b>552,514</b>	<b>649,202</b>	<b>707,924</b>	<b>785,827</b>	<b>788,224</b>	<b>802,209</b>	<b>828,537</b>	<b>851,574</b>	<b>846,141</b>	<b>862,455</b>	<b>875,154</b>	<b>885,970</b>	<b>898,278</b>	<b>911,890</b>	<b>929,312</b>	<b>939,891</b>	<b>Total</b>

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)																				
	2006	2007	2008	2009	2010	2011					2012									
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May		June	July	Aug	
<b>Dana Pihak Ketiga</b>																				<b>Depositor Funds</b>
1 Giro iB	1.27%	1.07%	1.18%	0.96%	1.20%	0.88%	1.47%	1.38%	1.49%	2.04%	2.48%	1.89%	1.66%	1.62%	1.57%	1.52%	0.87%	0.99%	1 Demand Deposits	
2 Tabungan iB	3.72%	3.32%	3.61%	2.76%	3.06%	2.90%	2.91%	2.83%	2.89%	3.21%	3.08%	3.06%	2.83%	2.75%	2.71%	2.68%	2.21%	2.28%	2 Saving Deposits	
3 Deposito iB																			3 Time Deposits	
a 1 Bulan	8.96%	7.63%	8.22%	6.92%	6.90%	6.21%	7.36%	7.74%	7.37%	7.14%	7.04%	6.84%	6.65%	6.82%	6.77%	6.63%	5.88%	6.08%	a 1 month	
b 3 Bulan	9.81%	7.93%	9.10%	7.25%	6.68%	6.61%	9.11%	9.25%	8.77%	7.71%	7.44%	7.27%	7.00%	7.22%	7.16%	6.83%	6.02%	5.88%	b 3 months	
c 6 Bulan	9.57%	8.25%	8.67%	8.44%	7.15%	4.43%	7.24%	6.92%	6.68%	8.95%	8.85%	6.75%	6.93%	6.31%	6.68%	6.67%	6.35%	6.28%	c 6 months	
d 12 Bulan	9.99%	8.34%	8.34%	9.06%	7.32%	6.54%	7.34%	6.88%	6.88%	6.30%	6.48%	7.79%	6.40%	6.36%	6.51%	6.45%	6.45%	6.27%	d 12 months	
e > 12 Bulan	10.04%	7.17%	8.63%	8.63%	9.65%	49.01%	48.55%	48.77%	49.29%	48.14%	48.20%	49.02%	49.45%	50.71%	49.08%	39.96%	5.32%	5.76%	e > 12 months	
<b>Pembiayaan</b>																				<b>Financing</b>
1 Akad Mudharabah	13.73%	16.93%	19.38%	19.11%	17.39%	16.24%	16.61%	16.25%	16.16%	16.05%	15.99%	16.06%	16.03%	15.88%	15.82%	16.02%	15.76%	16.08%	1 Mudharaba	
2 Akad Musyarakah	10.25%	11.23%	11.37%	11.72%	14.52%	14.18%	13.81%	13.75%	13.48%	13.64%	13.76%	13.59%	13.80%	13.82%	13.81%	13.65%	13.70%	13.80%	2 Musharaka	
3 Akad Murabahah	12.09%	14.66%	14.92%	16.07%	15.30%	15.05%	15.04%	14.93%	14.76%	14.72%	14.66%	14.66%	14.63%	14.40%	14.33%	14.21%	14.12%	13.81%	3 Murabaha	
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam	
5 Akad Istitishna	13.46%	14.30%	14.99%	13.89%	13.37%	13.93%	14.07%	14.21%	14.51%	14.24%	14.39%	14.39%	14.36%	14.64%	14.41%	14.39%	14.45%	14.43%	5 Istitishna	
6 Akad Ijarah	0.66%	0.16%	0.88%	0.76%	0.46%	0.40%	0.20%	0.18%	0.16%	0.16%	0.12%	0.11%	0.10%	0.09%	0.09%	0.19%	0.09%	0.09%	6 Ijarah	
7 Akad Qardh	5.33%	2.89%	3.42%	4.34%	3.89%	4.18%	4.33%	4.28%	4.21%	4.31%	4.32%	4.19%	4.18%	3.98%	3.93%	3.81%	3.98%	4.37%	7 Qardh	



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 )																			
	2006	2007	2008	2009	2010	2011				2012									
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		Aug
<b>Dana Pihak Ketiga</b>																			<b>Depositor Funds</b>
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	10.62%	5.50%	6.62%	6.19%	4.40%	5.61%	5.51%	5.48%	5.75%	5.88%	5.64%	5.65%	5.27%	5.01%	5.21%	5.03%	5.03%	4.92%	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	12.73%	10.64%	10.47%	12.03%	13.57%	11.39%	12.80%	12.07%	12.30%	12.41%	11.87%	12.05%	12.17%	11.85%	12.48%	11.94%	12.57%	12.96%	a 1 month
b 3 Bulan	12.44%	11.65%	13.16%	12.43%	11.78%	10.40%	10.67%	10.70%	10.39%	10.75%	9.98%	9.85%	9.10%	9.57%	9.57%	9.45%	9.55%	9.13%	b 3 months
c 6 Bulan	13.68%	12.14%	13.74%	13.38%	13.39%	11.47%	12.35%	12.53%	12.46%	12.54%	12.11%	12.30%	11.96%	12.00%	12.09%	11.22%	11.27%	11.02%	c 6 months
d 12 Bulan	12.58%	12.31%	13.09%	12.30%	11.61%	10.89%	11.15%	11.26%	11.33%	11.72%	11.00%	11.22%	11.18%	10.96%	11.27%	11.35%	11.49%	11.01%	d 12 months
e > 12 Bulan	14.48%	11.52%	13.03%	12.26%	12.82%	10.10%	10.98%	10.05%	10.97%	10.81%	10.58%	10.41%	10.74%	10.83%	11.50%	11.32%	9.63%	8.69%	e > 12 months
<b>Pembiayaan</b>																			<b>Financing</b>
1 Akad Mudharabah	18.16%	21.28%	18.49%	18.59%	19.70%	22.56%	23.33%	22.97%	22.25%	21.02%	22.02%	21.65%	21.53%	20.95%	16.50%	15.81%	16.71%	17.00%	1 Mudharaba
2 Akad Musyarakah	23.15%	20.77%	23.28%	15.97%	20.78%	22.42%	22.44%	22.06%	21.91%	21.82%	20.98%	21.73%	21.67%	21.85%	20.64%	22.31%	22.36%	22.34%	2 Musharaka
3 Akad Murabahah	18.72%	20.30%	19.56%	19.22%	20.07%	18.93%	18.96%	18.77%	19.34%	19.41%	19.51%	19.53%	19.48%	19.50%	19.42%	19.40%	19.16%	19.09%	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	20.01%	7.43%	7.39%	7.35%	8.49%	7.71%	7.72%	7.69%	7.78%	7.80%	7.78%	7.82%	7.81%	7.84%	7.82%	7.76%	7.78%	7.78%	5 Istishna
6 Akad Ijarah	0.54%	0.21%	0.11%	0.10%	0.07%	0.06%	0.05%	0.05%	0.07%	0.09%	0.06%	0.09%	0.06%	0.06%	0.05%	0.05%	0.05%	0.09%	6 Ijarah
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Multi Purpose Financing

Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Islamic Commercial Bank and Islamic Business Unit)																			
Rasio	2006	2007	2008	2009	2010	2011					2012								Ratio
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May <sup>®</sup>	June <sup>®</sup>	July <sup>®</sup>	Aug	
1 CAR <sup>1)</sup>	13.73%	10.67%	12.81%	10.77%	16.25%	15.83%	16.18%	15.30%	14.88%	16.63%	16.27%	15.91%	15.33%	14.97%	13.40%	16.12%	16.12%	15.61%	1 CAR <sup>1)</sup>
2 ROA	1.55%	2.07%	1.42%	1.48%	1.67%	1.81%	1.80%	1.75%	1.78%	1.79%	1.36%	1.79%	1.83%	1.79%	1.99%	2.05%	2.05%	2.04%	2 ROA
3 ROE <sup>1)</sup>	28.45%	40.38%	38.79%	26.09%	17.58%	16.98%	17.09%	17.43%	17.54%	15.73%	10.11%	20.08%	20.78%	18.96%	21.09%	23.59%	24.06%	24.27%	3 ROE <sup>1)</sup>
4 NPF	4.75%	4.05%	1.42%	4.01%	3.02%	3.53%	3.50%	3.11%	2.74%	2.52%	2.68%	2.82%	2.76%	2.85%	2.93%	2.88%	2.92%	2.78%	4 NPF
5 FDR	98.90%	99.76%	103.65%	89.70%	89.67%	98.39%	94.97%	95.24%	94.40%	88.94%	87.27%	90.49%	87.13%	95.39%	97.95%	98.59%	99.91%	101.03%	5 FDR
6 BOPO	76.77%	76.54%	81.75%	84.39%	80.54%	77.65%	77.54%	78.03%	77.92%	78.41%	86.22%	78.39%	77.77%	77.77%	76.24%	75.74%	75.87%	75.89%	6 BOPO

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

® terdapat koreksi data CAR

Tabel 39 . Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Islamic Rural Bank)																			
Rasio	2006	2007	2008	2009	2010	2011					2012								Ratio
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July*	Aug	
1 CAR	na	34.72%	30.28%	29.98%	27.46%	25.24%	24.75%	24.63%	24.78%	23.49%	25.90%	25.24%	24.93%	24.53%	23.28%	24.33%	24.36%	24.48%	1 CAR
2 ROA	3.79%	3.21%	2.76%	5.00%	3.49%	2.72%	2.80%	2.39%	2.53%	2.67%	2.65%	2.70%	2.73%	2.66%	2.59%	2.74%	2.67%	2.57%	2 ROA
3 ROE	9.82%	11.21%	14.77%	21.55%	14.29%	18.43%	19.30%	16.05%	17.61%	18.95%	18.61%	19.27%	19.75%	19.48%	19.11%	20.67%	20.30%	19.68%	3 ROE
4 NPF	8.30%	8.11%	8.38%	7.03%	6.50%	7.05%	6.94%	7.10%	7.30%	6.11%	6.68%	6.61%	6.42%	6.50%	6.47%	6.39%	6.68%	6.91%	4 NPF
5 FDR	118.10%	124.08%	128.78%	126.89%	128.47%	139.58%	134.75%	133.53%	132.26%	127.71%	124.41%	125.03%	125.53%	124.98%	126.04%	129.73%	129.76%	127.74%	5 FDR
6 BOPO	77.33%	76.58%	80.85%	64.69%	78.08%	76.96%	75.75%	78.23%	78.79%	76.31%	78.42%	78.13%	77.88%	78.73%	79.14%	79.13%	80.22%	80.91%	6 BOPO

\* terdapat koreksi data FDR

Tabel 40. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (Number of Islamic Rural Bank based on Total Assets)																			
Total Aset (Rp)	2006	2007	2008	2009	2010	2011					2012								Total Assets (in IDR)
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
< 1 Miliar	7	13	7	8	7	4	4	3	2	3	3	3	3	3	4	4	4	4	< 1 Billion
1 s.d. 5 Miliar	57	46	50	38	29	31	27	28	27	24	24	24	24	24	23	21	17	18	1 up to 5 Billion
> 5 s.d. 10 Miliar	22	24	34	40	43	35	38	38	37	39	39	39	39	39	41	40	42	42	>5 up to 10 Billion
> 10 Miliar	19	31	40	52	71	84	85	85	88	89	89	89	89	89	88	91	93	92	> 10 Billion
<b>Total</b>	<b>105</b>	<b>114</b>	<b>131</b>	<b>138</b>	<b>150</b>	<b>154</b>	<b>154</b>	<b>154</b>	<b>154</b>	<b>155</b>	<b>155</b>	<b>155</b>	<b>155</b>	<b>155</b>	<b>156</b>	<b>156</b>	<b>156</b>	<b>156</b>	<b>Total</b>

Miliar Rupiah (in Billion IDR)

Tabel 41. Volume Transaksi PUAS																			
(Volume of Transaction of Interbank Islamic Money Market)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 hari	276	542	2,259	700	526	-	-	-	-	-	-	-	-	-	-	-	-	-	Overnight
2-6 hari	334	66	450	890	210	-	-	-	-	-	-	-	-	-	-	-	-	-	2 up to 6 days
7 hari	106	304	961	129	283	-	-	-	-	-	-	-	-	-	-	-	-	-	7 days
8-26 hari	74	193	148	682	500	-	-	-	-	-	-	-	-	-	-	-	-	-	8 up to 26 days
27-30 hari	-	64	-	470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27 up to 30 days
>30 hari	5	-	10	18	60	-	-	-	-	-	-	-	-	-	-	-	-	-	> 30 days
1 hari <sup>1)</sup>	-	-	-	-	-	176	100	15	30	70	10	11	118	67	141	165	270	352	Overnight <sup>1)</sup>
2-4 hari <sup>1)</sup>	-	-	-	-	-	70	20	34	100	30	-	61	50	30	40	100	46	150	2-4 days <sup>1)</sup>
1 minggu <sup>1)</sup>	-	-	-	-	-	210	125	114	75	80	75	105	75	45	180	450	502	365	1 week <sup>1)</sup>
2 minggu <sup>1)</sup>	-	-	-	-	-	180	50	5	15	40	25	165	400	200	215	270	50	350	2 weeks <sup>1)</sup>
3 minggu <sup>1)</sup>	-	-	-	-	-	10	-	5	-	50	-	-	-	-	50	-	25	50	3 weeks <sup>1)</sup>
1 bulan <sup>1)</sup>	-	-	-	-	-	70	-	40	10	50	20	50	-	-	-	-	100	50	1 month <sup>1)</sup>
2 bulan <sup>1)</sup>	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	2 months <sup>1)</sup>
3 bulan <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months <sup>1)</sup>
>3 bulan <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	>3 months <sup>1)</sup>

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)																			
	2006	2007	2008	2009	2010	2011					2012								
						Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	
1 hari	5.92%	6.59%	9.54%	6.01%	5.65%	-	-	-	-	-	-	-	-	-	-	-	-	-	Overnight
2-6 hari	7.80%	6.58%	9.97%	6.13%	5.82%	-	-	-	-	-	-	-	-	-	-	-	-	-	2 up to 6 days
7 hari	8.18%	6.66%	10.30%	6.33%	6.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	7 days
8-26 hari	8.60%	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	6.90%	-	10.75%	6.92%	6.17%	-	-	-	-	-	-	-	-	-	-	-	-	-	> 30 days
1 hari <sup>1)</sup>	-	-	-	-	-	6.20%	6.05%	5.35%	5.30%	4.75%	4.65%	3.85%	4.10%	4.00%	4.10%	4.50%	4.22%	4.58%	Overnight <sup>1)</sup>
2-4 hari <sup>1)</sup>	-	-	-	-	-	0.06	6.07%	5.50%	5.00%	5.00%	0.00%	4.00%	4.25%	3.93%	4.00%	4.36%	4.25%	4.75%	2-4 days <sup>1)</sup>
1 minggu <sup>1)</sup>	-	-	-	-	-	6.12%	6.20%	5.50%	5.28%	5.25%	5.00%	4.25%	4.00%	4.00%	3.97%	4.85%	4.43%	4.65%	1 week <sup>1)</sup>
2 minggu <sup>1)</sup>	-	-	-	-	-	6.19%	6.20%	5.60%	5.35%	5.30%	5.00%	4.36%	4.03%	3.92%	4.05%	5.50%	4.30%	4.83%	2 weeks <sup>1)</sup>
3 minggu <sup>1)</sup>	-	-	-	-	-	0.06	-	0.05	-	0.05	-	-	-	-	0.04	-	0.05	0.05	3 weeks <sup>1)</sup>
1 bulan <sup>1)</sup>	-	-	-	-	-	0.06	-	0.06	0.05	0.05	0.05	0.04	-	-	-	-	0.05	0.05	1 month <sup>1)</sup>
2 bulan <sup>1)</sup>	-	-	-	-	-	-	-	0.06	-	-	-	-	-	-	-	-	-	-	2 months <sup>1)</sup>
3 bulan <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months <sup>1)</sup>
>3 bulan <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	-	>3 months <sup>1)</sup>

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 Ce

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	3,565	2,597	1,667	155.77%	4.29%	Nanggroe Aceh Darussalam
Sumatera Utara	8,983	6,210	4,762	130.42%	5.52%	North Sumatera
Sumatera Barat	5,329	3,081	1,961	157.12%	1.38%	West Sumatera
Sumatera Selatan	4,566	3,006	2,603	115.47%	1.53%	South Sumatera
Bangka Belitung	470	376	389	96.58%	0.36%	Bangka Belitung
Jambi	1,760	1,547	787	196.54%	2.00%	Jambi
Bengkulu	543	497	292	170.45%	2.14%	Bengkulu
Riau	5,599	2,751	3,107	88.54%	2.86%	Riau
Kepulauan Riau	2,031	1,652	1,266	130.52%	2.19%	Riau Islands
Lampung	2,193	1,782	1,054	169.14%	1.97%	Lampung
DKI Jakarta	124,338	48,760	56,904	85.69%	3.13%	DKI Jakarta
Jawa Barat	23,093	14,419	14,377	100.29%	2.50%	West Java
Banten	6,633	4,048	5,084	79.62%	2.08%	Banten
Jawa Tengah	10,169	7,211	5,332	135.23%	2.98%	Central Java
DI Yogyakarta	3,167	1,614	1,946	82.93%	1.44%	DI Yogyakarta
Jawa Timur	15,712	10,773	10,092	106.75%	1.62%	East Java
Bali	762	728	481	151.25%	0.33%	Bali
Kalimantan Barat	2,111	1,538	1,171	131.34%	0.56%	West Kalimantan
Kalimantan Tengah	424	323	346	93.39%	0.12%	Central Kalimantan
Kalimantan Timur	3,996	2,394	2,737	87.48%	5.87%	East Kalimantan
Kalimantan Selatan	4,154	1,830	1,918	95.40%	2.03%	South Kalimantan
Sulawesi Utara	520	427	203	210.56%	4.21%	North Sulawesi
Gorontalo	276	251	211	119.19%	3.78%	Gorontalo
Sulawesi Barat	202	194	66	294.19%	0.77%	West Sulawesi
Sulawesi Tengah	862	757	495	152.97%	1.80%	Central Sulawesi
Sulawesi Tenggara	556	391	381	102.55%	1.70%	South East Sulawesi
Sulawesi Selatan	4,620	3,436	1,759	195.41%	1.96%	South Sulawesi
Maluku	203	69	149	46.32%	4.62%	Maluku
Maluku Utara	245	138	202	68.27%	1.94%	North Maluku
NTB	1,352	1,149	672	170.95%	2.09%	West Nusa Tenggara
NTT	385	182	113	160.25%	1.24%	East Nusa Tenggara
Irian Jaya Barat	163	127	139	91.17%	3.93%	West Irian Jaya
Papua	781	473	415	113.83%	0.42%	Papua
Luar Indonesia	1,020	217	594	36.50%	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)	FDR	NPF	Province
Nanggroe Aceh Darussalam	80,448	58,170	43,523	133.65%	14.39%	Nanggroe Aceh Darussalam
Sumatera Utara	103,358	68,013	70,485	96.49%	4.68%	North Sumatera
Sumatera Barat	157,858	126,652	95,938	132.01%	3.47%	West Sumatera
Sumatera Selatan	8,774	6,466	4,768	135.61%	3.81%	South Sumatera
Bangka Belitung	267,661	220,822	223,566	98.77%	11.53%	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	112,776	96,243	68,288	140.94%	10.06%	Bengkulu
Riau	71,245	60,067	37,693	159.36%	7.14%	Riau
Kepulauan Riau	29,159	25,392	13,497	188.14%	13.61%	Riau Islands
Lampung	166,807	119,600	69,409	172.31%	2.78%	Lampung
DKI Jakarta	37,059	29,418	6,530	450.49%	18.65%	DKI Jakarta
Jawa Barat	1,306,473	1,037,058	833,410	124.44%	5.25%	West Java
Banten	400,554	328,903	266,376	123.47%	8.27%	Banten
Jawa Tengah	382,012	298,046	255,937	116.45%	7.46%	Central Java
DI Yogyakarta	213,146	153,745	162,391	94.68%	6.34%	DI Yogyakarta
Jawa Timur	649,478	530,384	311,231	170.41%	5.75%	East Java
Bali	8,722	8,760	7,329	119.53%	34.56%	Bali
Kalimantan Barat	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	9,349	6,893	6,809	101.22%	26.01%	East Kalimantan
Kalimantan Selatan	24,718	14,571	18,967	76.83%	5.26%	South Kalimantan
Sulawesi Utara	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	113,705	75,054	57,176	131.27%	14.95%	South Sulawesi
Maluku	-	-	-	-	-	Maluku
Maluku Utara	8,168	5,687	5,470	103.96%	-	North Maluku
NTB	102,191	65,816	52,523	125.31%	2.47%	West Nusa Tenggara
NTT	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	West Irian Jaya
Papua	-	-	-	-	-	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	26	-	19	2	45	315	4	392	74	1,719	Nanggroe Aceh Darussalam
Sumatera Utara	753	8	117	3	332	1,148	41	1,110	211	2,488	North Sumatera
Sumatera Barat	60	0	50	-	8	436	17	511	93	1,905	West Sumatera
Sumatera Selatan	89	5	6	1	159	362	29	507	156	1,691	South Sumatera
Bangka Belitung	4	2	-	1	0	13	-	18	44	295	Bangka Belitung
Jambi	24	1	0	-	4	211	0	379	54	874	Jambi
Bengkulu	60	-	2	-	7	108	2	143	11	165	Bengkulu
Riau	300	-	2	0	191	232	44	570	125	1,287	Riau
Kepulauan Riau	1	0	8	-	8	48	25	748	14	800	Riau Islands
Lampung	69	0	3	0	5	307	3	522	108	765	Lampung
DKI Jakarta	719	1,586	2,188	3,016	3,385	3,373	2,782	13,144	1,447	17,119	DKI Jakarta
Jawa Barat	22	17	560	9	516	1,262	200	4,052	1,322	6,459	West Java
Banten	4	21	112	8	39	176	28	1,383	484	1,792	Banten
Jawa Tengah	11	80	176	10	101	1,075	31	1,560	585	3,583	Central Java
DI Yogyakarta	2	-	85	13	4	130	1	542	43	793	DI Yogyakarta
Jawa Timur	86	18	544	12	755	636	320	2,753	1,051	4,600	East Java
Bali	-	-	6	-	-	51	1	51	176	442	Bali
Kalimantan Barat	53	4	2	-	46	98	96	281	36	921	West Kalimantan
Kalimantan Tengah	1	-	1	-	10	20	11	112	30	138	Central Kalimantan
Kalimantan Timur	8	7	7	-	92	98	18	784	214	1,167	East Kalimantan
Kalimantan Selatan	9	111	44	0	189	77	196	565	45	594	South Kalimantan
Sulawesi Utara	3	-	0	0	5	125	1	280	-	14	North Sulawesi
Gorontalo	1	-	1	-	3	53	2	13	113	65	Gorontalo
Sulawesi Barat	55	-	-	-	-	9	0	23	15	91	West Sulawesi
Sulawesi Tengah	4	15	1	-	26	70	0	134	4	503	Central Sulawesi
Sulawesi Tenggara	-	16	-	-	-	36	-	225	1	112	South East Sulawesi
Sulawesi Selatan	0	6	42	0	13	81	7	669	166	2,453	South Sulawesi
Maluku	-	-	1	-	-	11	0	8	0	49	Maluku
Maluku Utara	0	-	-	-	-	4	-	22	-	112	North Maluku
NTB	0	-	1	-	148	153	3	99	23	722	West Nusa Tenggara
NTT	-	1	0	-	101	7	1	18	2	50	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	42	4	0	33	-	48	West Irian Jaya
Papua	0	-	-	-	2	285	0	49	13	122	Papua
Luar Indonesia	-	0	-	-	216	-	-	-	1	-	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	1,140	3	557	44	4,276	36,594	541	739	1,717	12,559	Nanggroe Aceh Darussalam
Sumatera Utara	3,167	-	530	18	415	14,303	284	3,640	4,100	41,556	North Sumatera
Sumatera Barat	17,618	41	800	106	2,286	66,501	3,046	5,782	5,046	25,426	West Sumatera
Sumatera Selatan	395	19	1,055	-	100	1,431	64	45	49	3,309	South Sumatera
Bangka Belitung	11,940	174	575	207	11,547	133,986	1,763	50,929	4	9,696	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	52,621	315	513	-	865	30,404	411	989	389	9,736	Bengkulu
Riau	2,558	353	217	160	58	14,078	3,058	4,529	1,333	33,722	Riau
Kepulauan Riau	4,631	10	-	-	-	2,063	-	1,831	369	16,487	Riau Islands
Lampung	12,686	-	933	-	482	11,884	37	4,327	5,239	84,012	Lampung
DKI Jakarta	54	-	-	-	-	24,674	-	26	14	1,485	DKI Jakarta
Jawa Barat	207,849	1,676	5,618	2,398	6,662	212,341	8,916	78,194	34,659	478,744	West Java
Banten	288	175	461	-	1,039	135,201	20	141,599	13,554	36,566	Banten
Jawa Tengah	19,471	195	7,861	418	32,031	93,423	4,834	21,741	28,552	89,520	Central Java
DI Yogyakarta	4,046	377	4,480	236	22,739	40,981	1,141	23,907	14,993	40,844	DI Yogyakarta
Jawa Timur	24,483	343	5,944	838	8,360	153,595	16,817	54,738	18,509	246,758	East Java
Bali	-	-	177	-	96	2,666	-	7	4,930	884	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	-	-	-	-	-	3,165	-	-	-	3,728	East Kalimantan
Kalimantan Selatan	529	-	58	-	323	3,121	4,513	2,289	695	3,042	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	1,123	-	1,348	-	5,559	34,668	5,958	3,008	850	22,540	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	2,491	2,644	-	-	-	552	North Maluku
NTB	51	52	440	159	7,753	49,759	223	2,093	2,365	2,919	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	-	-	-	-	-	-	-	-	-	-	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	693	185	1,719	Nanggroe Aceh Darussalam
Sumatera Utara	2,352	1,371	2,487	North Sumatera
Sumatera Barat	877	299	1,905	West Sumatera
Sumatera Selatan	845	469	1,691	South Sumatera
Bangka Belitung	22	59	295	Bangka Belitung
Jambi	476	197	874	Jambi
Bengkulu	242	90	165	Bengkulu
Riau	777	687	1,287	Riau
Kepulauan Riau	553	300	800	Riau Islands
Lampung	813	204	765	Lampung
DKI Jakarta	21,390	10,336	17,035	DKI Jakarta
Jawa Barat	6,276	1,794	6,349	West Java
Banten	1,401	855	1,792	Banten
Jawa Tengah	2,552	1,076	3,583	Central Java
DI Yogyakarta	608	213	793	DI Yogyakarta
Jawa Timur	4,452	1,869	4,452	East Java
Bali	267	19	442	Bali
Kalimantan Barat	361	256	921	West Kalimantan
Kalimantan Tengah	86	99	138	Central Kalimantan
Kalimantan Timur	746	482	1,167	East Kalimantan
Kalimantan Selatan	568	669	594	South Kalimantan
Sulawesi Utara	289	124	14	North Sulawesi
Gorontalo	80	106	65	Gorontalo
Sulawesi Barat	85	18	91	West Sulawesi
Sulawesi Tengah	205	49	503	Central Sulawesi
Sulawesi Tenggara	161	117	112	South East Sulawesi
Sulawesi Selatan	760	224	2,453	South Sulawesi
Maluku	11	9	49	Maluku
Maluku Utara	23	3	112	North Maluku
NTB	243	183	722	West Nusa Tenggara
NTT	74	58	50	East Nusa Tenggara
Irian Jaya Barat	52	26	48	West Irian Jaya
Papua	284	66	122	Papua
Luar Indonesia	216	1	-	Outside Indonesia

Juta Rupiah (in Million IDR)

Tabel. 48 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi (Financing of Islamic Rural Bank based on Type of Usage and Province)				
Propinsi	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Province
Nanggroe Aceh Darussalam	44,066	1,545	12,559	Nanggroe Aceh Darussalam
Sumatera Utara	23,432	3,026	41,556	North Sumatera
Sumatera Barat	81,158	20,068	25,426	West Sumatera
Sumatera Selatan	1,748	1,408	3,309	South Sumatera
Bangka Belitung	186,945	24,181	9,696	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	63,604	22,903	9,736	Bengkulu
Riau	18,522	7,823	33,722	Riau
Kepulauan Riau	2,097	6,808	16,487	Riau Islands
Lampung	25,362	10,227	84,012	Lampung
DKI Jakarta	26,252	-	3,166	DKI Jakarta
Jawa Barat	435,859	122,454	478,744	West Java
Banten	244,507	47,830	36,566	Banten
Jawa Tengah	165,953	42,574	89,520	Central Java
DI Yogyakarta	78,811	34,089	40,844	DI Yogyakarta
Jawa Timur	236,227	47,400	246,758	East Java
Bali	6,220	1,656	884	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	Central Kalimantan
Kalimantan Timur	2,882	283	3,728	East Kalimantan
Kalimantan Selatan	11,529	-	3,042	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	50,879	1,635	22,540	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	2,644	2,491	552	North Maluku
NTB	51,993	10,904	2,919	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	-	-	-	Papua

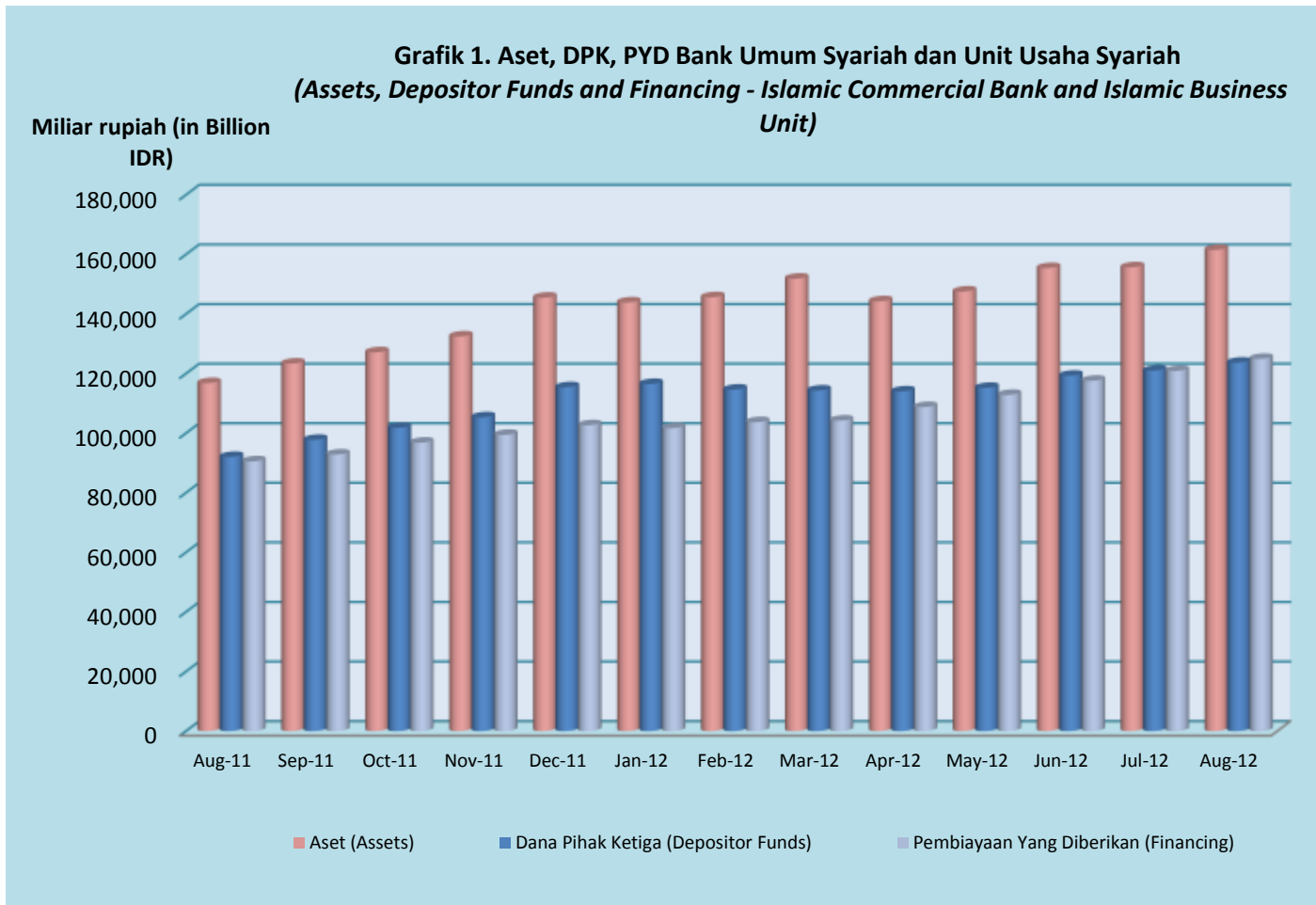
Tabel. 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi ( Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province )			
Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	1,676	921	Nanggroe Aceh Darussalam
Sumatera Utara	3,884	2,326	North Sumatera
Sumatera Barat	1,486	1,596	West Sumatera
Sumatera Selatan	1,114	1,892	South Sumatera
Bangka Belitung	9	367	Bangka Belitung
Jambi	864	683	Jambi
Bengkulu	310	188	Bengkulu
Riau	1,451	1,300	Riau
Kepulauan Riau	1,202	450	Riau Islands
Lampung	1,077	705	Lampung
DKI Jakarta	32,873	15,887	DKI Jakarta
Jawa Barat	7,784	6,635	West Java
Banten	1,875	2,173	Banten
Jawa Tengah	4,726	2,485	Central Java
DI Yogyakarta	930	684	DI Yogyakarta
Jawa Timur	7,252	3,522	East Java
Bali	288	439	Bali
Kalimantan Barat	650	888	West Kalimantan
Kalimantan Tengah	129	194	Central Kalimantan
Kalimantan Timur	1,694	701	East Kalimantan
Kalimantan Selatan	1,331	499	South Kalimantan
Sulawesi Utara	295	132	North Sulawesi
Gorontalo	214	38	Gorontalo
Sulawesi Barat	65	129	West Sulawesi
Sulawesi Tengah	223	534	Central Sulawesi
Sulawesi Tenggara	107	284	South East Sulawesi
Sulawesi Selatan	1,641	1,795	South Sulawesi
Maluku	48	21	Maluku
Maluku Utara	62	76	North Maluku
NTB	573	576	West Nusa Tenggara
NTT	30	152	East Nusa Tenggara
Irian Jaya Barat	29	97	West Irian Jaya
Papua	410	62	Papua
Luar Indonesia	5	212	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	44,244	13,926	Nanggroe Aceh Darussalam
Sumatera Utara	19,149	48,865	North Sumatera
Sumatera Barat	94,994	31,658	West Sumatera
Sumatera Selatan	3,062	3,403	South Sumatera
Bangka Belitung	211,126	9,696	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	86,045	10,198	Bengkulu
Riau	11,275	48,792	Riau
Kepulauan Riau	8,443	16,948	Riau Islands
Lampung	14,341	105,259	Lampung
DKI Jakarta	26,210	3,208	DKI Jakarta
Jawa Barat	515,999	521,059	West Java
Banten	277,224	51,679	Banten
Jawa Tengah	196,568	101,479	Central Java
DI Yogyakarta	82,166	71,579	DI Yogyakarta
Jawa Timur	272,575	257,810	East Java
Bali	7,856	904	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	-	-	Central Kalimantan
Kalimantan Timur	3,138	3,755	East Kalimantan
Kalimantan Selatan	11,529	3,042	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	15,734	59,320	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	2,644	3,042	North Maluku
NTB	48,558	17,258	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	-	-	Papua

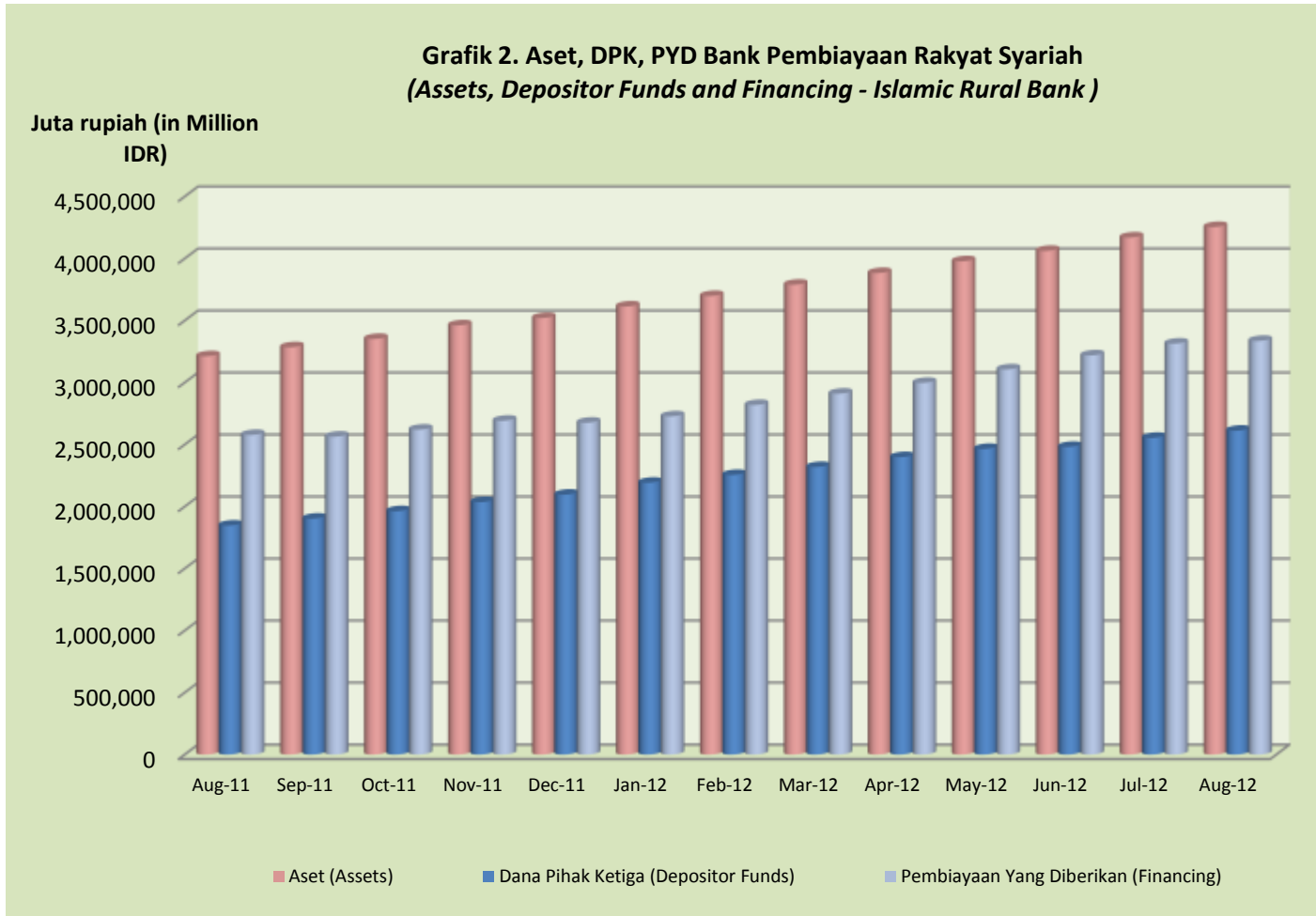
Statistik Perbankan Syariah (Islamic Banking Statistics), August 2012

Millar Page 08 (in Billion Rup)

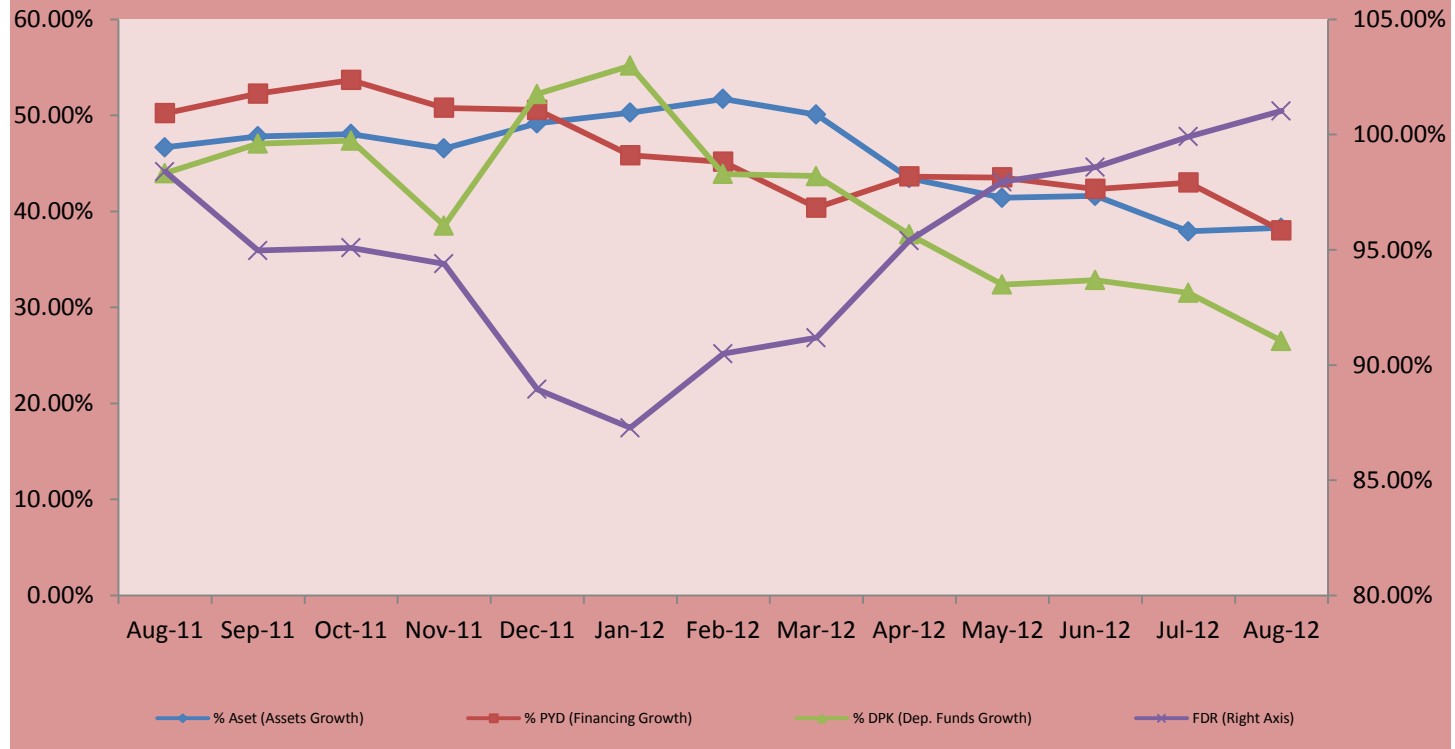
Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten (Financing, Depositor Funds, percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District)								
Provinsi	Kota/Kabupaten	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Provinsi		
Banten	Kab. Tangerang	2.206	2.208	99,7%	Kab. Tangerang	Banten		
	Kab. Serang	1.038	1.038	100,0%	Kab. Serang			
	Kab. Puncak	335	335	100,0%	Kab. Puncak			
	Kab. Lebak	727	687	94,4%	Kab. Lebak			
Jawa Barat	Kab. Tangerang	1	1	100,0%	Kab. Tangerang	West Java		
	Kab. Purwakarta	365	337	92,3%	Kab. Purwakarta			
	Kab. Bogor	388	207	53,3%	Kab. Bogor			
	Kab. Sukabumi	29	22	75,0%	Kab. Sukabumi			
	Kab. Bandung	1	0	0,0%	Kab. Bandung			
	Kab. Sumedang	179	70	39,1%	Kab. Sumedang			
	Kab. Kuningan	11	2	18,2%	Kab. Kuningan			
	Kab. Subang	1.087	832	76,6%	Kab. Subang			
	Kab. Banjar	4.859	5.138	106,8%	Kab. Banjar			
	Kab. Cirebon	1.762	1.800	102,2%	Kab. Cirebon			
	Kab. Bekasi	343	381	111,1%	Kab. Bekasi			
	Kab. Sukahara	1.632	1.004	61,5%	Kab. Sukahara			
DIY	Kab. Cirebon	834	685	82,1%	Kab. Cirebon	DIY		
	Kab. Tasikmalaya	151	134	88,7%	Kab. Tasikmalaya			
	Kab. Ciamis	520	754	145,0%	Kab. Ciamis			
	Kab. Depok	1.452	1.716	118,2%	Kab. Depok			
	Kab. Sragen	1.028	1.428	138,9%	Kab. Sragen			
	Kab. Kota Jabara Priat	22.092	22.092	100,0%	Kab. Kota Jabara Priat			
	Kab. Kota Jabara Utara	2.139	3.354	156,8%	Kab. Kota Jabara Utara			
	Kab. Kota Jabara Barat	2.225	2.251	101,2%	Kab. Kota Jabara Barat			
	Kab. Kota Jabara Selatan	27.882	28.208	101,2%	Kab. Kota Jabara Selatan			
	Kab. Kota Jabara Timur	2.891	4.008	138,6%	Kab. Kota Jabara Timur			
Jawa Tengah	Kab. Semarang	1.943	1.886	97,1%	Kab. Semarang	Central Java		
	Kab. Semarang	6	3	50,0%	Kab. Semarang			
	Kab. Kendal	13	23	176,9%	Kab. Kendal			
	Kab. Tegal	129	13	10,1%	Kab. Tegal			
	Kab. Pati	95	35	36,8%	Kab. Pati			
	Kab. Kudus	188	138	73,4%	Kab. Kudus			
	Kab. Banjarnegara	181	330	182,3%	Kab. Banjarnegara			
	Kab. Cilacap	85	65	76,5%	Kab. Cilacap			
	Kab. Semarang	2.584	1.954	75,6%	Kab. Semarang			
	Kab. Salatiga	75	11	14,7%	Kab. Salatiga			
	Kab. Probolinggo	81	74	91,4%	Kab. Probolinggo			
	Kab. Pajajaran	464	464	100,0%	Kab. Pajajaran			
Jawa Timur	Kab. Surabaya	2.105	5.794	275,2%	Kab. Surabaya	East Java		
	Kab. Gresik	244	278	114,0%	Kab. Gresik			
	Kab. Sidoarjo	662	398	59,9%	Kab. Sidoarjo			
	Kab. Pamekasan	157	161	102,6%	Kab. Pamekasan			
	Kab. Banyuwangi	246	8	3,3%	Kab. Banyuwangi			
	Kab. Jember	703	860	122,3%	Kab. Jember			
	Kab. Malang	3	1	33,3%	Kab. Malang			
	Kab. Blimbing	214	188	88,0%	Kab. Blimbing			
	Kab. Surabaya	5.279	5.254	99,3%	Kab. Surabaya			
	Kab. Malang	1.812	1.204	66,5%	Kab. Malang			
	Kab. Blora	61	29	47,7%	Kab. Blora			
	Kab. Klaten	1.263	1.274	100,8%	Kab. Klaten			
Kab. Madiun	112	80	71,4%	Kab. Madiun				
Bengkulu	Kab. Bengkulu	407	292	71,8%	Kab. Bengkulu	Bengkulu		
	Kab. Bengkulu	407	292	71,8%	Kab. Bengkulu			
NAD	Kab. Aceh	1.547	787	51,0%	Kab. Aceh	NAD		
	Kab. Aceh	1.547	787	51,0%	Kab. Aceh			
Sumatera Utara	Kab. Deli Serdang	1.038	1.038	100,0%	Kab. Deli Serdang	North Sumatera		
	Kab. Deli Serdang	97	50	51,6%	Kab. Deli Serdang			
	Kab. Cukuh Balah	244	244	100,0%	Kab. Cukuh Balah			
	Kab. Taling Tinggi	148	112	75,7%	Kab. Taling Tinggi			
	Kab. Bangor	300	100	33,3%	Kab. Bangor			
	Kab. Permatang Siantar	760	615	80,9%	Kab. Permatang Siantar			
	Kab. Sibolga	165	86	51,5%	Kab. Sibolga			
	Kab. Medan	1.432	8.779	609,6%	Kab. Medan			
	Kab. Padang Sidempuan	786	609	77,5%	Kab. Padang Sidempuan			
	Kab. Baktar	105	68	64,8%	Kab. Baktar			
	Riau	Kab. Pekanbaru	1.879	1.800	95,8%		Kab. Pekanbaru	West Sumatera
		Kab. Payakumbuh	607	188	31,0%		Kab. Payakumbuh	
Kab. Bengkalis		141	184	130,5%	Kab. Bengkalis			
Kab. Karimun		2.230	2.094	93,9%	Kab. Karimun			
Kab. Rokan		88	78	87,5%	Kab. Rokan			
Kab. Pangkajene		127	112	88,2%	Kab. Pangkajene			
Kab. Pulau Bakem		1.115	698	62,6%	Kab. Pulau Bakem			
Kab. Indragiri		2.235	2.111	94,4%	Kab. Indragiri			
Kab. Batahari		376	393	104,5%	Kab. Batahari			
Kab. Pagar Alam		122	27	22,1%	Kab. Pagar Alam			
Bengkulu		Kab. Bengkulu	225	225	100,0%	Kab. Bengkulu	Bengkulu	
		Kab. Bengkulu	412	115	27,9%	Kab. Bengkulu		
	Kab. Lampung Tengah	307	197	64,2%	Kab. Lampung Tengah			
	Kab. Lampung Tengah	1.209	811	66,9%	Kab. Lampung Tengah			
Kaltimang Selatan	Kab. Mena	187	96	51,3%	Kab. Mena	South Kalimantan		
	Kab. Banjar	198	152	76,8%	Kab. Banjar			
	Kab. Hula Selang Selatan	71	61	85,9%	Kab. Hula Selang Selatan			
	Kab. Tabalong	128	19	14,9%	Kab. Tabalong			
	Kab. Banjarbaru	1.471	1.050	71,4%	Kab. Banjarbaru			
	Kab. Banjarbaru	62	28	45,2%	Kab. Banjarbaru			
	Kab. Semban	13	26	196,2%	Kab. Semban			
	Kab. Kutai	83	121	144,7%	Kab. Kutai			
	Kab. Kutai	1.843	1.282	69,6%	Kab. Kutai			
	Kab. Kutai	60	32	53,3%	Kab. Kutai			
	Kaltimang Timur	Kab. Paser	278	238	85,6%		Kab. Paser	East Kalimantan
		Kab. Paser	1	0	0,0%		Kab. Paser	
Kab. Samarinda		1.032	1.100	106,6%	Kab. Samarinda			
Kab. Balikpapan		1.084	969	89,4%	Kab. Balikpapan			
Kaltimang Tengah	Kab. Kutawaringin Barat	29	36	124,0%	Kab. Kutawaringin Barat	Central Kalimantan		
	Kab. Kutawaringin Timur	18	18	100,0%	Kab. Kutawaringin Timur			
	Kab. Palangkaraya	205	276	134,6%	Kab. Palangkaraya			
	Kab. Sanggau	191	91	47,7%	Kab. Sanggau			
Sulawesi Tengah	Kab. Palu	565	613	108,3%	Kab. Palu	Central Sulawesi		
	Kab. Wajo	100	25	25,0%	Kab. Wajo			
Sulawesi Selatan	Kab. Makassar	114	26	22,8%	Kab. Makassar	Sulawesi Selatan		
	Kab. Luwu	111	14	12,6%	Kab. Luwu			
Gorontalo	Kab. Gorontalo	1.244	1.289	103,7%	Kab. Gorontalo	Gorontalo		
	Kab. Gorontalo	427	203	47,5%	Kab. Gorontalo			
Sulawesi Utara	Kab. Manado	351	211	60,1%	Kab. Manado	Sulawesi Utara		
	Kab. Minahasa	90	61	67,8%	Kab. Minahasa			
Sulawesi Barat	Kab. Mamasa	299	180	59,9%	Kab. Mamasa	Sulawesi Barat		
	Kab. Mamasa	36	8	22,2%	Kab. Mamasa			
Nusa Tenggara Barat	Kab. Lombok Tengah	104	79	75,9%	Kab. Lombok Tengah	West Nusa Tenggara		
	Kab. Lombok Tengah	1.007	108	10,7%	Kab. Lombok Tengah			
Bali	Kab. Badung	75	10	13,3%	Kab. Badung	Bali		
	Kab. Denpasar	622	671	107,9%	Kab. Denpasar			
Nusa Tenggara Timur	Kab. Kupang	182	113	62,1%	Kab. Kupang	East Nusa Tenggara		
	Kab. Kupang	182	113	62,1%	Kab. Kupang			
Papua	Kab. Jayapura	16	16	100,0%	Kab. Jayapura	Papua		
	Kab. Jayapura	475	415	87,4%	Kab. Jayapura			
Maluku Utara	Kab. Ternate	17	23	135,3%	Kab. Ternate	North Maluku		
	Kab. Ternate	138	202	146,4%	Kab. Ternate			
Luar Indonesia	Kab. LUM INDOONESIA	217	194	89,4%	Kab. LUM INDOONESIA	Outside Indonesia		
	Kab. LUM INDOONESIA	217	194	89,4%	Kab. LUM INDOONESIA			



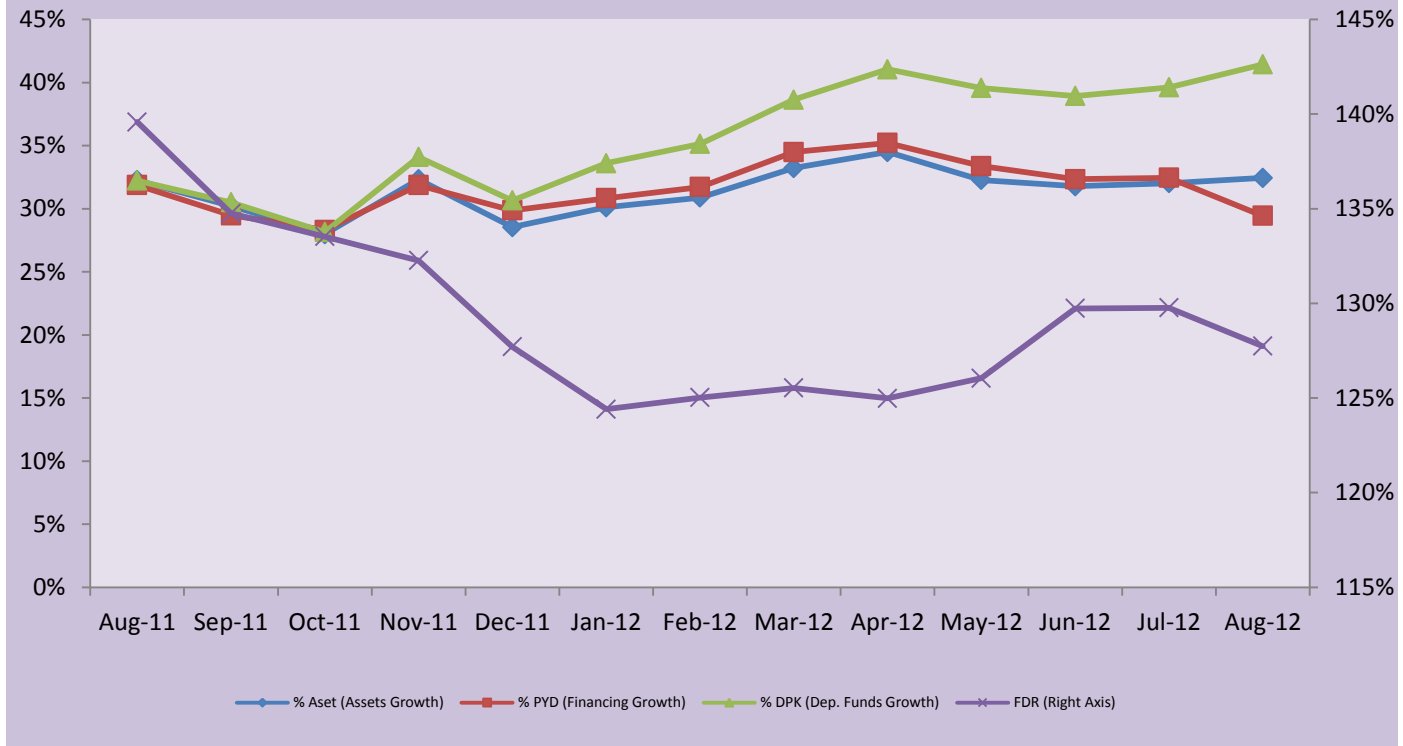




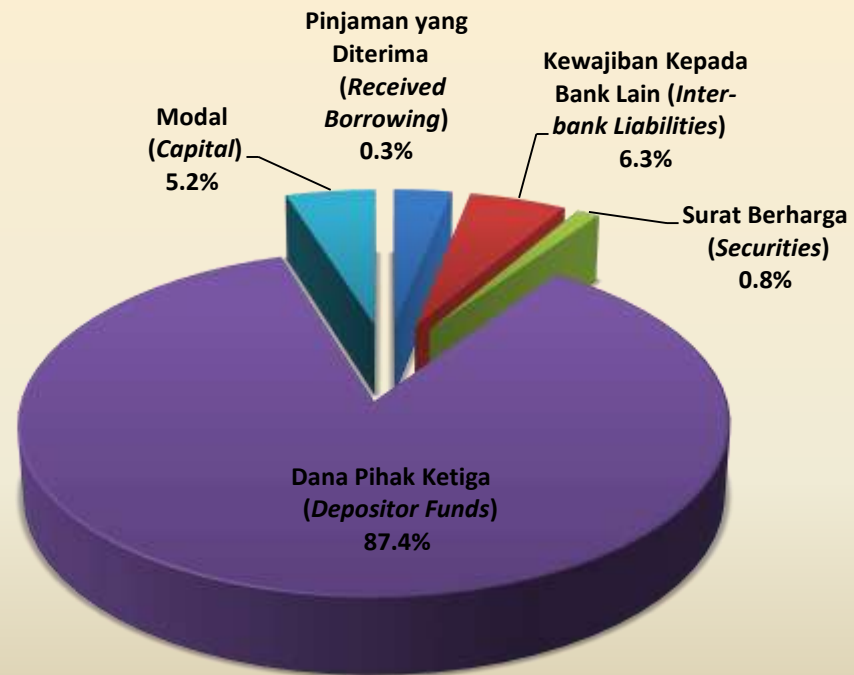
**Grafik 3. FDR dan Aset, DPK, PYD Bank Umum Syariah dan Unit Usaha Syariah**  
**FDR and Assets, Depositor Funds, Financing - Islamic Commercial Bank and Islamic Business Unit**



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

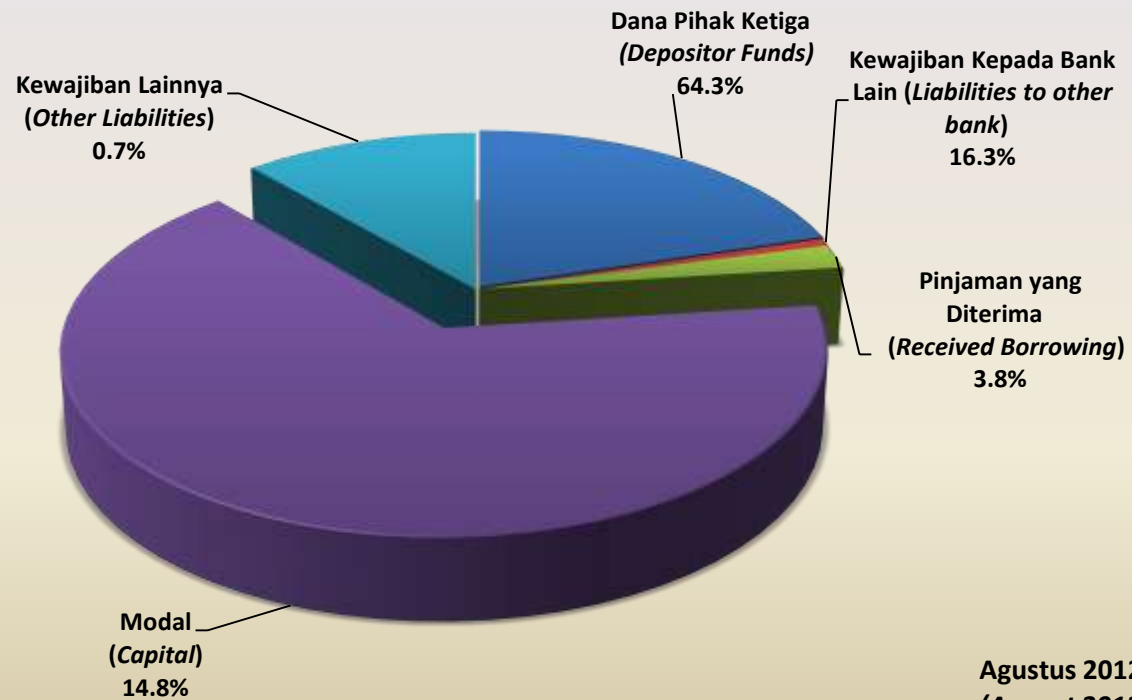


**Grafik 5. Sumber Dana Bank Umum Syariah dan Unit Usaha Syariah  
(Source of Funds - Islamic Commercial Bank and Islamic Business Unit)**

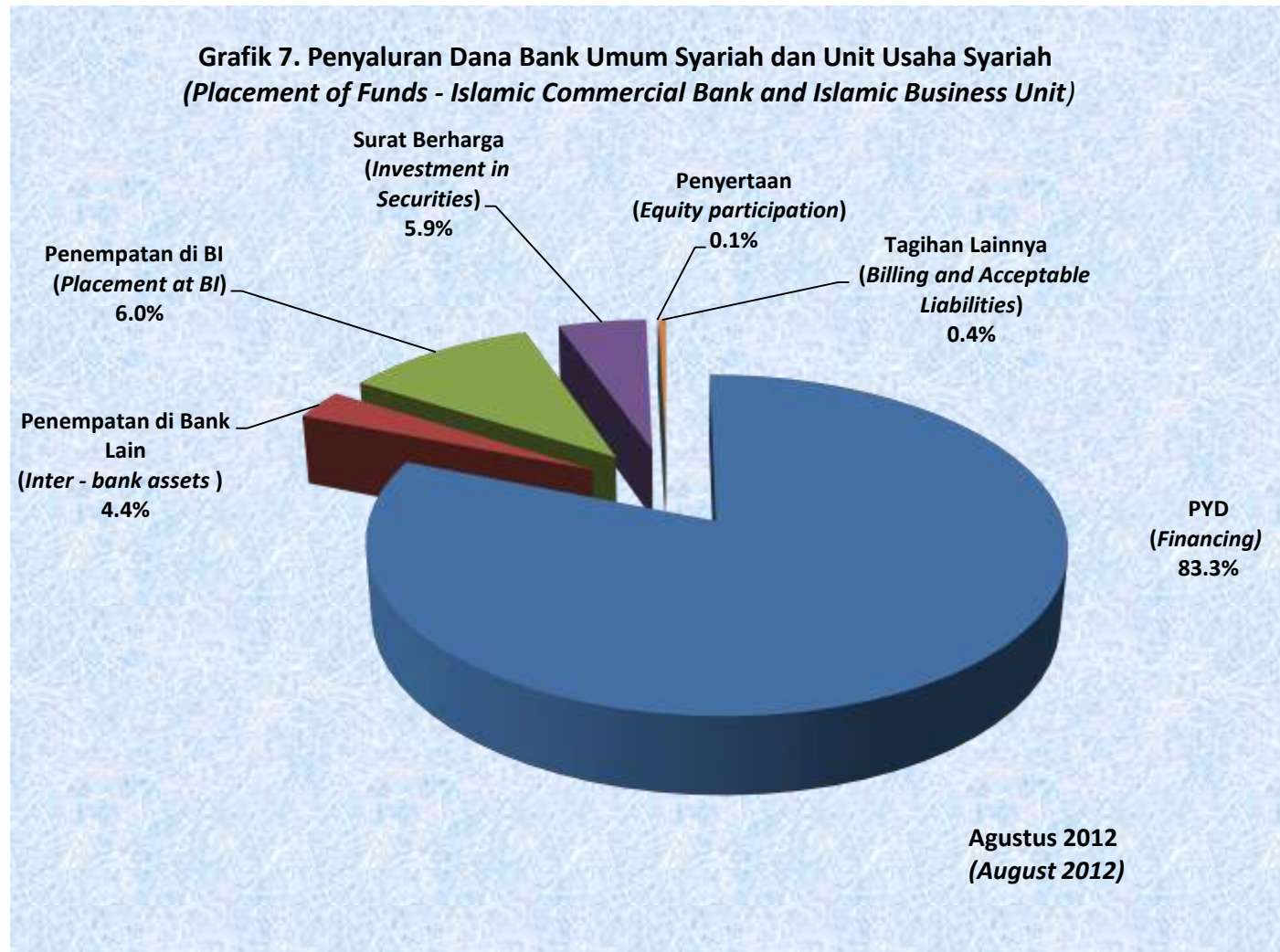


Agustus 2012  
(August 2012)

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



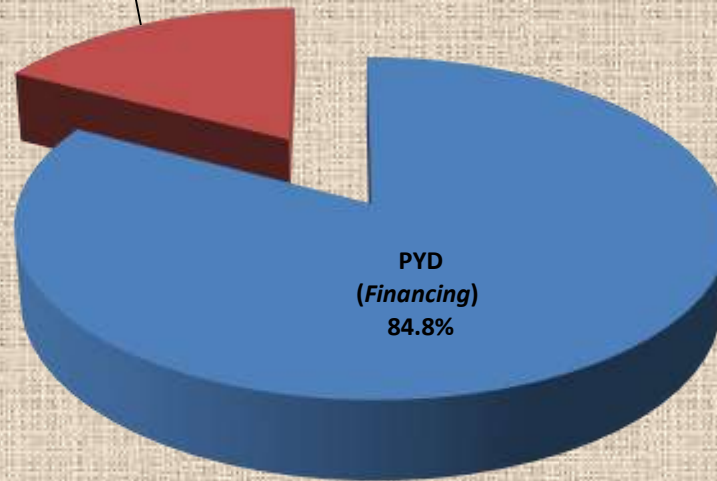
Agustus 2012  
(August 2012)



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

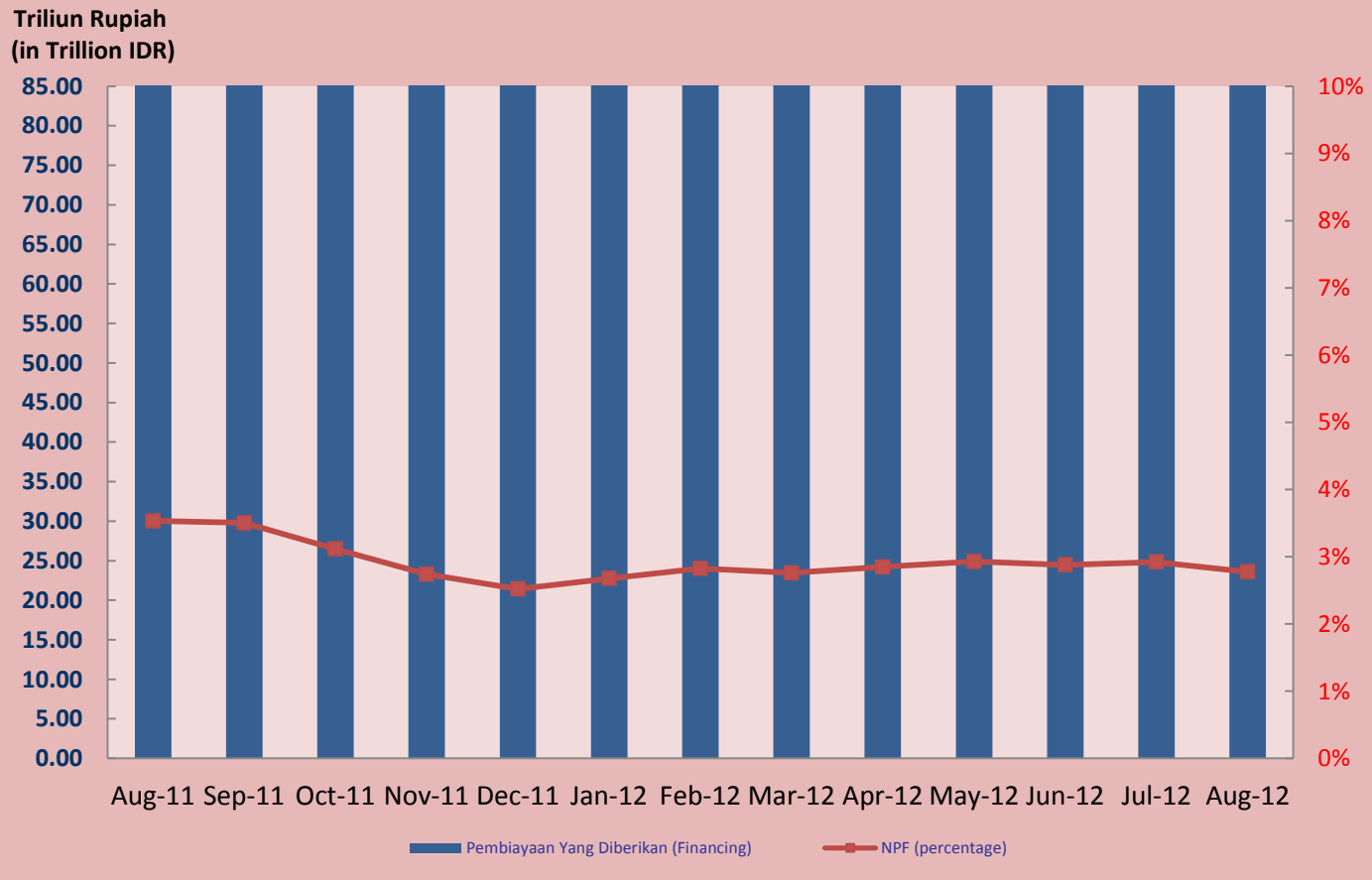
Penempatan di Bank  
Lain (*Inter - bank assets*  
)

15.2%

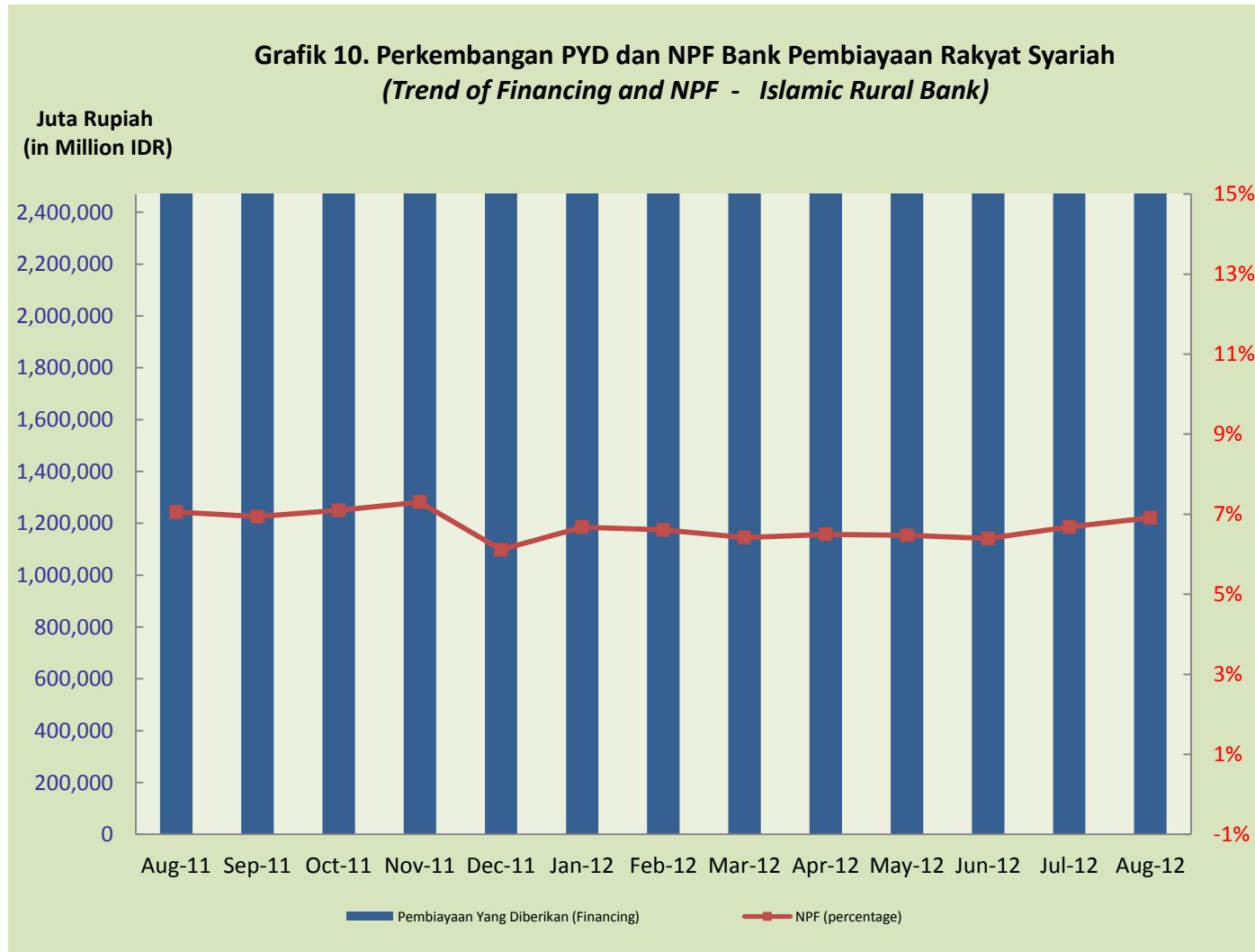


**Agustus 2012  
(August 2012)**

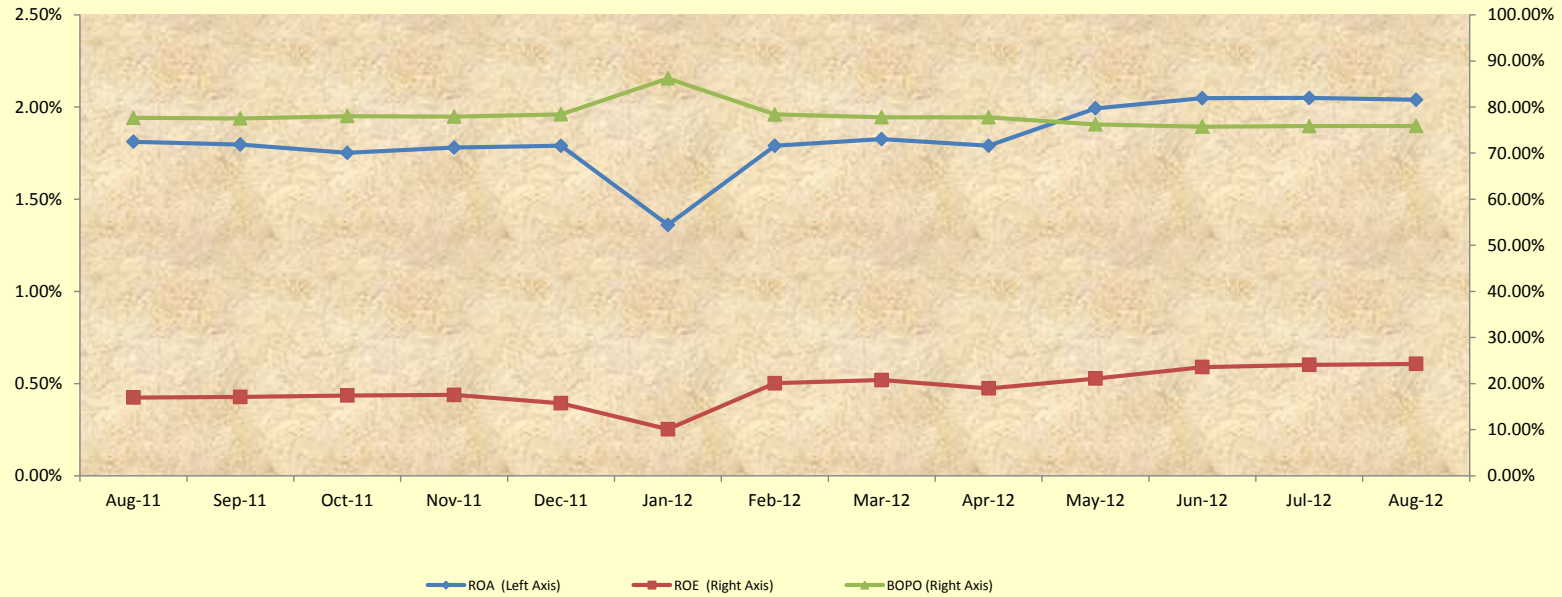
**Grafik 9. Perkembangan PYD dan NPF Bank Umum Syariah dan Unit Usaha Syariah  
(Trend of Financing and NPF - Islamic Commercial Bank and Islamic Business Unit)**







**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)*

