

Statistik Perbankan Syariah

Islamic Banking Statistics

AGUSTUS 2004 AUGUST



Direktorat Perbankan Syariah
BANK INDONESIA

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Tabel 1. Jaringan Kantor Perbankan Syariah
Networking of Islamic Banks

Kelompok Bank <i>Group of Banks</i>	Dec-03				Mar-04				Jun-04			
	KP/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KP/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KP/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	2	74	20	113	2	78	24	110	2	84	26	119
1. PT Bank Muamalat Indonesia	1	33	8	80	1	36	8	81	1	36	8	84
2. PT Bank Syariah Mandiri	1	41	12	33	1	42	16	29	1	48	18	35
3. PT Bank Syariah Mega Indonesia												
Unit Usaha Syariah <i>Islamic Banking Unit</i>	8	42	6	0	9	40	7	0	10	47	9	0
1. PT Bank IFI	1	1	0	0	1	1	0	0	1	1	0	0
2. PT Bank Negara Indonesia	1	12	5	0	1	12	6	0	1	12	7	0
3. PT Bank Jabar	1	4	0	0	1	4	0	0	1	4	0	0
4. PT Bank Rakyat Indonesia	1	11	0	0	1	11	0	0	1	16	1	0
5. PT Bank Danamon	1	10	0	0	1	7	0	0	1	7	0	0
6. PT Bank Bukopin	1	2	0	0	1	2	0	0	1	2	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	1	2	0	0	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	1	0	1	0	1	0	1	0
9. PT Bank DKI					1	1	0	0	1	1	0	0
10. BPD Riau									1	1	0	0
11. BPD Kalsel												
12. PT Bank Niaga												
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	84	0	0	0	85	0	0	0	88	0	0	0
TOTAL	94	116	26	113	96	118	31	110	100	131	35	119

Kelompok Bank <i>Group of Banks</i>	Jul-04				Aug-04				Sep-04			
	KP/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KP/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KP/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	3	87	27	120	3	87	30	120	3	87	30	120
1. PT Bank Muamalat Indonesia	1	37	8	84	1	37	8	84	1	37	8	84
2. PT Bank Syariah Mandiri	1	48	19	36	1	48	22	36	1	48	22	36
3. PT Bank Syariah Mega Indonesia	1	2	0	0	1	2	0	0	1	2	0	0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	10	47	9	0	11	50	10	0	12	52	14	0
1. PT Bank IFI	1	1	0	0	1	1	0	0	1	1	0	0
2. PT Bank Negara Indonesia	1	12	7	0	1	14	8	0	1	14	8	0
3. PT Bank Jabar	1	4	0	0	1	4	0	0	1	4	0	0
4. PT Bank Rakyat Indonesia	1	16	1	0	1	16	1	0	1	16	1	0
5. PT Bank Danamon	1	7	0	0	1	7	0	0	1	7	0	0
6. PT Bank Bukopin	1	2	0	0	1	2	0	0	1	3	0	0
7. PT Bank Internasional Indonesia	1	3	0	0	1	3	0	0	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	1	0	1	0	1	0	1	0
9. PT Bank DKI	1	1	0	0	1	1	0	0	1	1	0	0
10. BPD Riau	1	1	0	0	1	1	0	0	1	1	0	0
11. BPD Kalsel					1	1	0	0	1	1	0	0
12. PT Bank Niaga									1	1	4	0
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	88	0	0	0	88	0	0	0	89	0	0	0
TOTAL	101	134	36	120	102	137	40	120	104	139	44	120

Keterangan:

- KP = Kantor Pusat
- UUS = Unit Usaha Syariah
- KPO = Kantor Pusat Operasional
- KC = Kantor Cabang
- KCP = Kantor Cabang Pembantu
- KK = Kantor Kas (termasuk Gerai)

Note:

- HO = Head Office
- IBU = Islamic Banking Unit
- HOO = Head Operational Office
- BO = Branch Office
- SBO = Sub Branch Office
- CO = Cash Office

Tabel 2. Aset Perbankan Syariah (Juta Rupiah)
Assets of Islamic Banks (Million IDR)

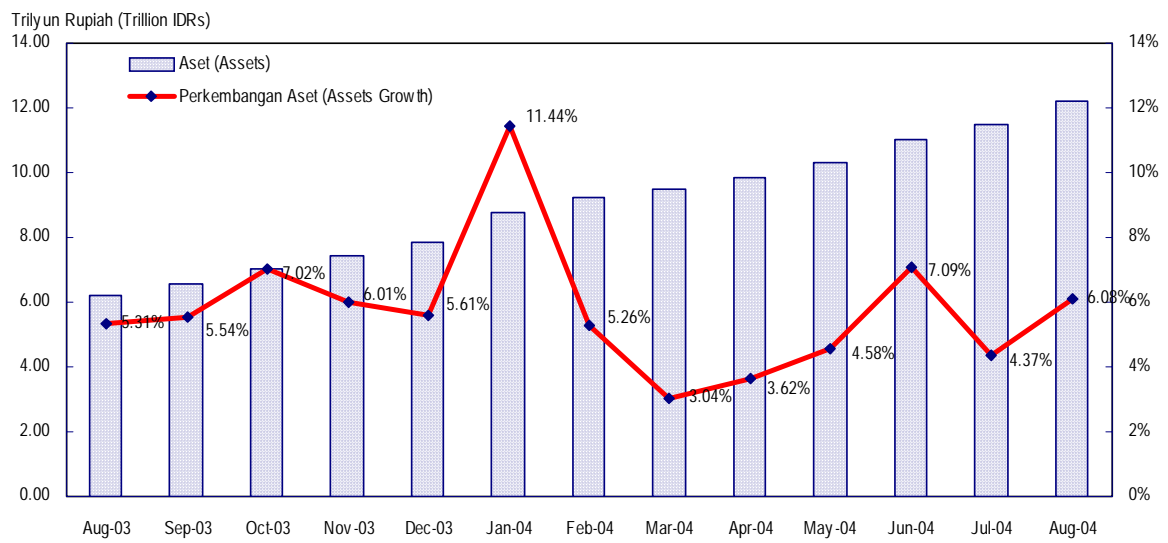
KETERANGAN ITEMS	Sep-03	Dec-03	Mar-04	Jun-04	Jul-04	Aug-04
1. Kas <i>Cash</i>	88,616	127,190	122,269	146,437	154,472	155,851
2. Penempatan pada BI <i>Placement at Bank Indonesia</i>	1,243,415	1,874,925	2,000,591	1,101,165	1,093,948	1,062,124
3. Penempatan pada bank lain <i>Inter-bank assets</i>	281,569	242,923	295,754	473,135	449,834	465,993
4. Pembiayaan yang diberikan <i>Financing extended</i>	4,832,246	5,530,167	6,415,940	8,356,180	8,859,500	9,541,803
5. Penyertaan <i>Equity participation</i>	2,094	2,095	2,095	2,095	2,095	2,145
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) <i>Allowances for earning assets losses (PPAP)</i>	(98,599)	(91,461)	(109,936)	(148,315)	(165,987)	(176,565)
a. Cadangan umum PPAP -/ <i>PPAP General provision</i>	(40,542)	(51,379)	(64,565)	(90,076)	(94,447)	(100,141)
b. Cadangan Khusus PPAP -/ <i>PPAP Special provision</i>	(58,057)	(40,082)	(45,371)	(58,239)	(71,540)	(76,424)
7. Aktiva tetap dan investaris <i>Fixed assets and inventory</i>	130,129	137,519	157,312	172,813	173,404	174,099
a. Tanah dan gedung <i>Land and building</i>	55,465	57,248	73,880	77,905	77,191	78,494
b. Akumulasi penyusutan gedung -/ <i>Building accumulated depreciation</i>	(8,242)	(8,977)	(9,159)	(10,112)	(9,684)	(10,761)
c. Inventaris <i>Inventory</i>	149,110	159,711	173,865	198,380	200,333	202,952
d. Akumulasi penyusutan inventaris -/ <i>Accumulated depreciation of inventory</i>	(66,204)	(70,463)	(81,274)	(93,360)	(94,436)	(96,586)
8. Rupa-rupa aktiva <i>Other assets</i>	79,875	35,560	614,768	919,807	937,925	979,505
J U M L A H <i>TOTAL ASSETS</i>	6,559,345	7,858,918	9,498,793	11,023,317	11,505,191	12,204,955

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

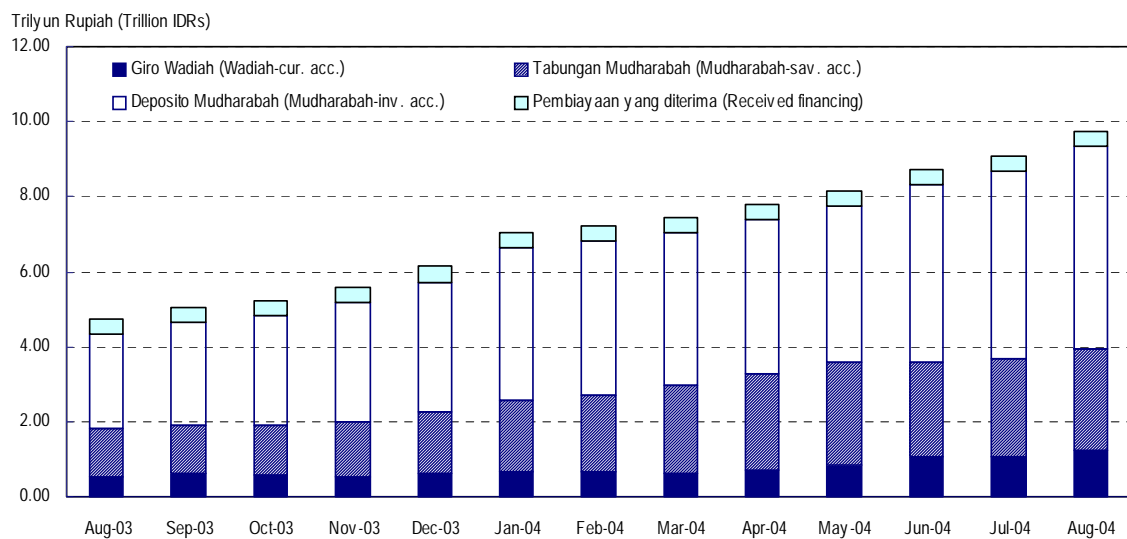
Tabel 3. Kewajiban dan Modal Perbankan Syariah (Juta Rupiah)
Liabilities and Equity of Islamic Banks (Million IDRs)

KETERANGAN ITEMS	Sep-03	Dec-03	Mar-04	Jun-04	Jul-04	Aug-04
1. Giro wadiah <i>Wadiah-current accounts</i>	602,950	637,478	632,145	1,062,701	1,066,507	1,228,501
2. Tabungan mudharabah <i>Mudharabah-saving accounts</i>	1,290,680	1,610,616	2,329,311	2,531,194	2,601,487	2,700,678
3. Deposito mudharabah <i>Mudharabah-investment accounts</i>	2,752,558	3,476,815	4,061,352	4,721,955	5,015,310	5,419,136
4. Kewajiban terhadap BI <i>Liabilities to Bank Indonesia</i>	36,367	34,836	35,130	34,564	34,439	34,268
5. Kewajiban kepada bank lain <i>Inter-bank liabilities</i>	216,537	281,552	251,156	252,445	296,125	286,819
6. Pembiayaan yang diterima <i>Received Financing</i>	415,472	417,791	413,408	415,408	415,461	415,143
7. Kewajiban lainnya <i>Other payables</i>	55,236	54,051	78,066	90,306	83,772	94,180
8. Setoran jaminan <i>Guarantee deposits</i>	7,568	4,006	3,313	13,155	15,470	8,814
9. Antar Kantor Bersih <i>Interoffice net</i>	317,298	361,534	681,332	778,125	808,704	818,099
a. Melakukan kegiatan operasional di Indonesia <i>Activities in Indonesia</i>	317,298	361,534	681,332	778,125	808,704	818,099
b. Melakukan kegiatan operasional di luar Indonesia <i>Activities outside Indonesia</i>	-	-	-	-	-	-
10. Rupa-rupa pasiva <i>Other liabilities</i>	87,486	98,446	74,541	140,792	177,945	189,464
11. Modal disetor <i>Paid-in capital</i>	625,528	625,528	627,528	630,067	630,067	628,067
a. Modal dasar <i>Authorized capital</i>	1,500,000	1,500,000	1,502,000	1,502,000	1,502,000	1,500,000
b. Modal yang belum disetor -/- <i>Unpaid capital</i>	(874,472)	(874,472)	(874,472)	(871,933)	(871,933)	(871,933)
12. Perkiraan tambahan modal disetor <i>Additional paid-in capital account</i>	806	1,017	806	866	866	866
a. Agio <i>Agio</i>	806	806	806	-	-	-
b. Disagio <i>Disagio</i>	-	-	-	866	866	866
13. Cadangan <i>Reserves</i>	34,371	34,381	52,593	83,248	83,248	83,248
a. Cadangan Umum <i>General reserves</i>	34,371	34,381	52,593	83,248	83,248	83,248
b. Cadangan Tujuan <i>Appropriated reserves</i>	-	-	-	-	-	-
14. Laba/rugi <i>Profit/Loss</i>	96,488	80,867	120,112	108,491	115,790	137,672
a. Tahun-tahun lalu <i>Previous years</i>	40,889	38,204	81,842	23,237	23,237	23,237
i. Laba <i>Profit</i>	47,675	45,457	88,496	29,891	29,891	29,891
ii. Rugi -/- <i>Loss</i>	(6,786)	(7,253)	(6,654)	(6,654)	(6,654)	(6,654)
b. Tahun berjalan <i>Current year</i>	55,599	42,663	38,270	85,254	92,553	114,435
i. Laba <i>Profit</i>	133,514	171,768	95,064	196,721	235,352	271,383
ii. Rugi -/- <i>Loss</i>	(77,915)	(129,105)	(56,794)	(111,467)	(142,799)	(156,948)
J U M L A H <i>Total Liabilities and Equity</i>	6,559,345	7,858,918	9,498,793	11,023,317	11,505,191	12,204,955

Gambar 1. Perkembangan Aset Perbankan Syariah
Growth of Assets of Islamic Banks



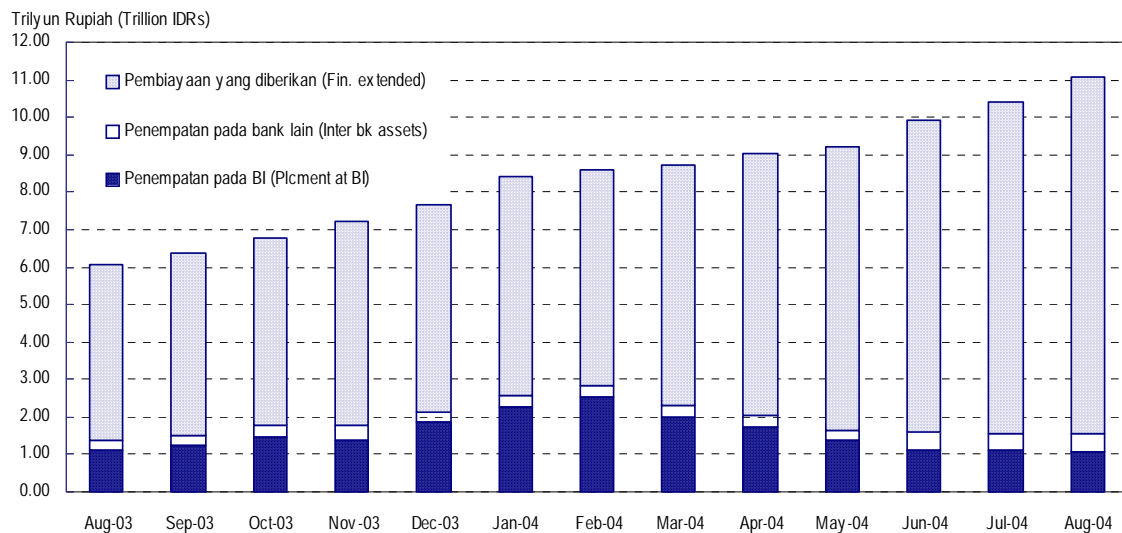
Gambar 2. Sumber Dana Perbankan Syariah
Sources of Fund of Islamic Banks



Tabel 4. Komposisi Dana Pihak Ketiga Perbankan Syariah (Juta Rupiah)
Composition of Deposit Fund of Islamic Banks (Million IDRs)

DANA PIHAK KETIGA DEPOSIT FUND		Sep-03	Dec-03	Mar-04	Jun-04	Jul-04	Aug-04
Giro Wadiah <i>Wadiah currency account</i>	Nilai (Amount)	602,950	637,478	632,145	1,062,701	1,066,507	1,228,501
	Pangsa (Share)	12.98%	11.14%	9.00%	12.78%	12.28%	13.14%
Tabungan Mudharabah <i>Mudharabah saving account</i>	Nilai (Amount)	1,290,680	1,610,616	2,329,311	2,531,194	2,601,487	2,700,678
	Pangsa (Share)	27.78%	28.13%	33.17%	30.44%	29.96%	28.89%
Deposito Mudharabah <i>Mudharabah investment account</i>	Nilai (Amount)	2,752,558	3,476,815	4,061,352	4,721,955	5,015,310	5,419,136
	Pangsa (Share)	59.24%	60.73%	57.83%	56.78%	57.76%	57.97%
Total		4,646,188	5,724,909	7,022,808	8,315,850	8,683,304	9,348,315

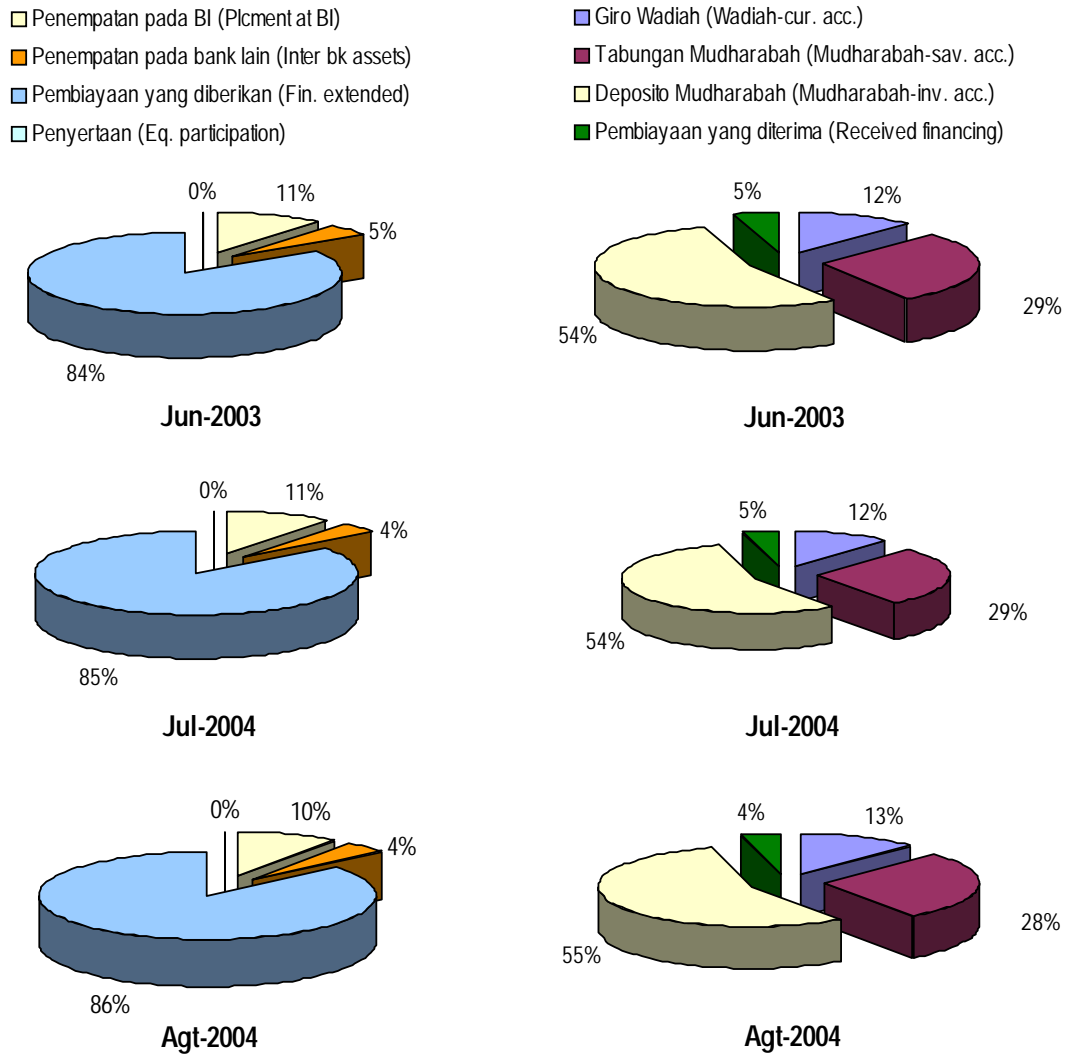
Gambar 3. Aktiva Produktif Utama Perbankan Syariah
The Major Earning Assets of Islamic Banks



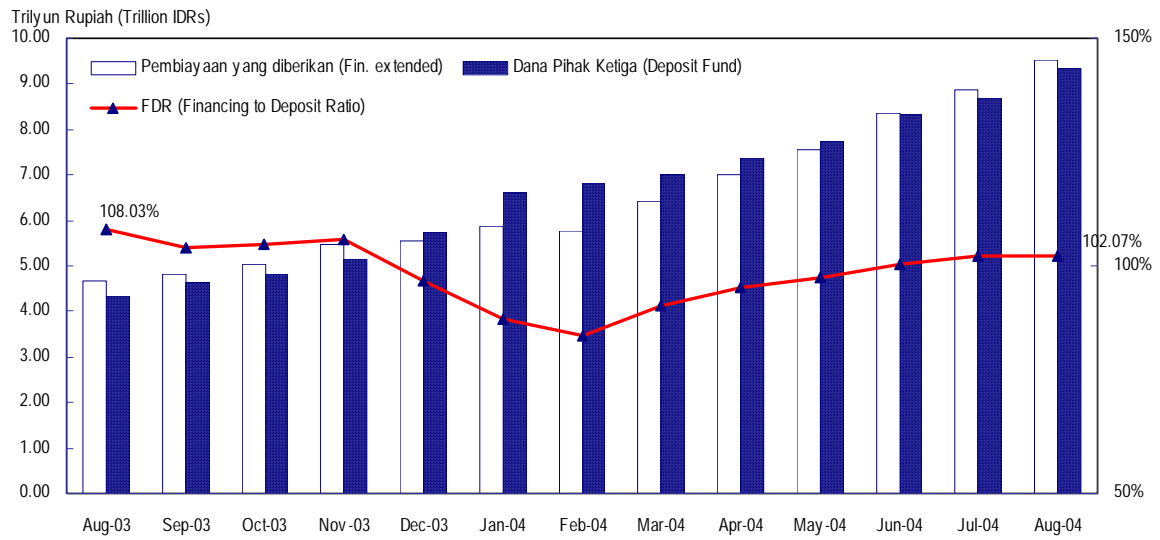
Tabel 5. Komposisi Pembiayaan Perbankan Syariah (Juta Rupiah)
Composition of Financing of Islamic Banks (Million IDR)

RINCIAN PEMBIAYAAN YANG DIBERIKAN <i>ITEMS OF FINANCING</i>		Sep-03	Dec-03	Mar-04	Jun-04	Jul-04	Aug-04
Dalam rangka pembiayaan bersama <i>Syndicated Financing</i>	Nilai (Amount)	27,955	26,517	31,874	-	-	-
	Pangsa (Share)	0.58%	0.48%	0.50%	0.00%	0.00%	0.00%
Dalam rangka restrukturisasi pembiayaan <i>Restructurized Financing</i>	Nilai (Amount)	532	388	799	103,200	113,891	139,024
	Pangsa (Share)	0.01%	0.01%	0.01%	1.24%	1.29%	1.46%
Penyaluran pembiayaan melalui lembaga lain <i>Channeling</i>	Nilai (Amount)	3	-	316	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	152,901	305,997	528,248	944,472	933,191	1,014,262
	Pangsa (Share)	3.16%	5.53%	8.23%	11.30%	10.53%	10.63%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	710,318	794,244	1,028,569	1,459,218	1,573,340	1,654,906
	Pangsa (Share)	14.70%	14.36%	16.03%	17.46%	17.76%	17.34%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	3,449,555	3,955,815	4,271,721	5,398,358	5,758,208	6,214,106
	Pangsa (Share)	71.39%	71.53%	66.58%	64.60%	64.99%	65.13%
Piutang Salam <i>Salam Receivable</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Piutang Istishna' <i>Istishna' Receivable</i>	Nilai (Amount)	264,665	295,960	265,866	327,061	292,177	300,547
	Pangsa (Share)	5.48%	5.35%	4.14%	3.91%	3.30%	3.15%
Lainnya <i>Others</i>	Nilai (Amount)	226,317	151,246	288,547	123,871	188,693	218,958
	Pangsa (Share)	4.68%	2.73%	4.50%	1.48%	2.13%	2.29%
Total		4,832,246	5,530,167	6,415,940	8,356,180	8,859,500	9,541,803

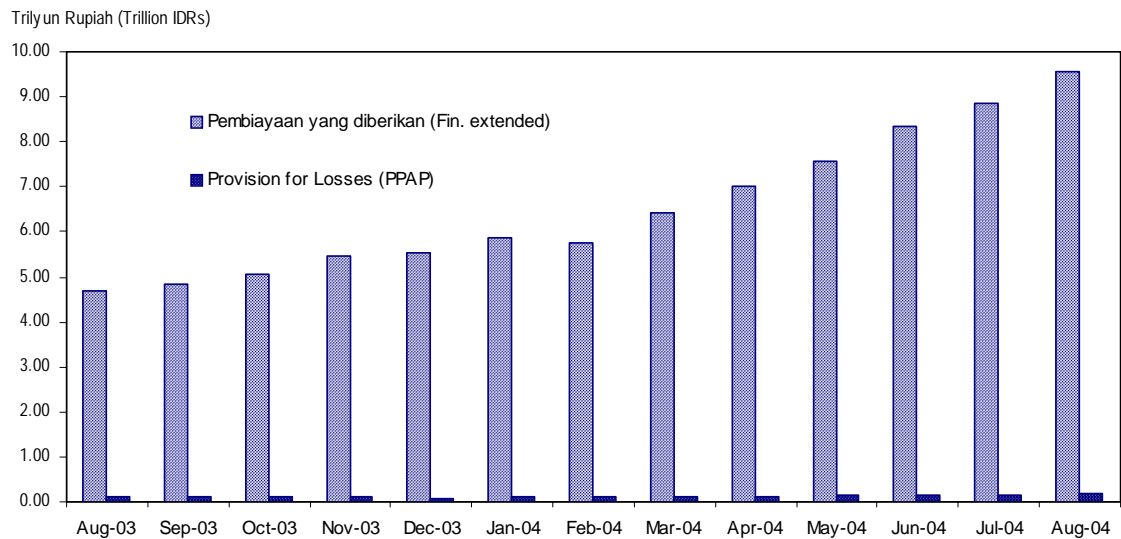
Gambar 4. Komposisi Penggunaan dan Sumber Dana Perbankan Syariah
Composition of Uses and Sources of Fund of Islamic Banks



Gambar 5. Sumber Dana, Pembiayaan, dan FDR Perbankan Syariah
Sources of Fund, Financing, and FDR of Islamic Banks



Gambar 6. Pembiayaan dan PPAP Perbankan Syariah
Financing and Provision for Losses (PPAP) of Islamic Banks

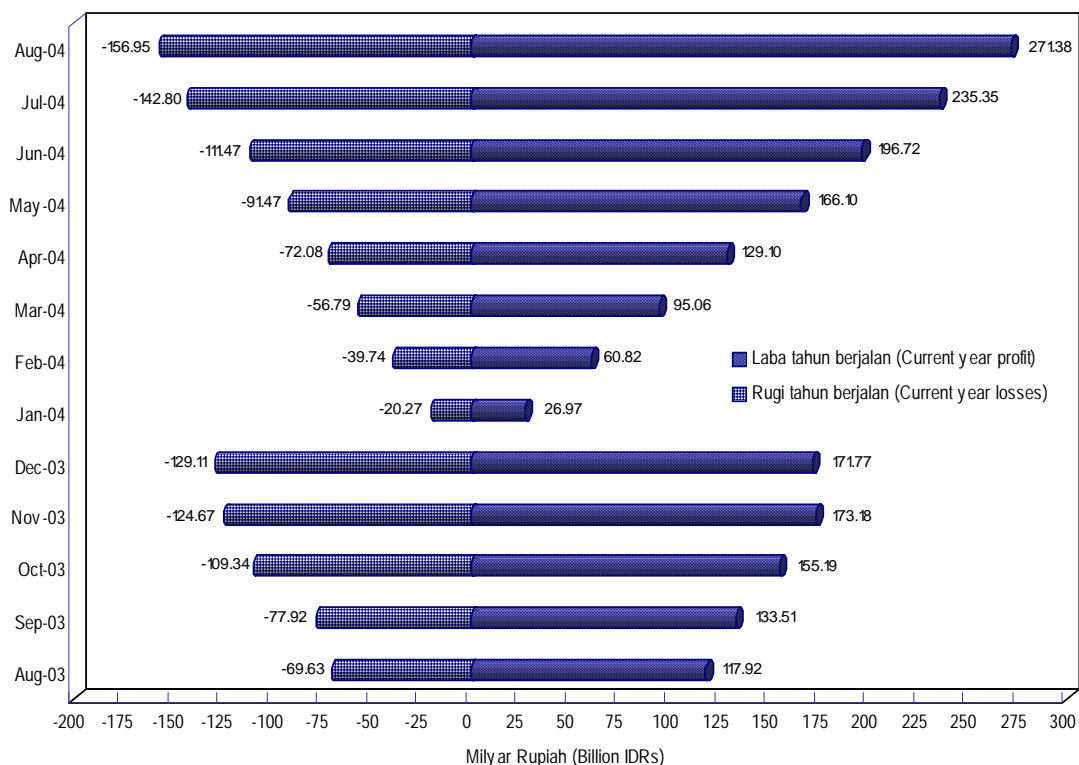


Tabel 6. NPFs*) Perbankan Syariah (Juta Rupiah)
Non Performing Financings (NPFs) of Islamic Banks (Miliion IDRs)*

KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Sep-03	Dec-03	Mar-04	Jun-04	Jul-04	Aug-04
Lancar	Nilai (Amount)	4,427,765	5,148,784	5,975,284	7,846,927	8,267,477	8,884,424
	<i>Current</i> Pangsa (Share)	91.63%	93.10%	93.13%	93.91%	93.32%	93.11%
Dalam Perhatian Khusus	Nilai (Amount)	213,284	251,756	274,110	312,665	356,190	382,806
	<i>Special Mention</i> Pangsa (Share)	4.41%	4.55%	4.27%	3.74%	4.02%	4.01%
Kurang Lancar	Nilai (Amount)	94,267	57,641	76,019	99,407	107,625	119,739
	<i>Sub-standard</i> Pangsa (Share)	1.95%	1.04%	1.18%	1.19%	1.21%	1.25%
Diragukan	Nilai (Amount)	32,129	16,260	19,895	20,708	46,225	68,986
	<i>Doubtful</i> Pangsa (Share)	0.66%	0.29%	0.31%	0.25%	0.52%	0.72%
Macet	Nilai (Amount)	64,801	55,726	70,631	76,473	81,983	85,848
	<i>Loss</i> Pangsa (Share)	1.34%	1.01%	1.10%	0.92%	0.93%	0.90%
Total Pembiayaan (Total Financing)		4,832,246	5,530,167	6,415,940	8,356,180	8,859,500	9,541,803
Nominal NPFs (Coll. 3-5)		191,197	129,627	166,545	196,588	235,833	274,573
<i>Percentage of NPFs</i>		3.96%	2.34%	2.60%	2.35%	2.66%	2.88%

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

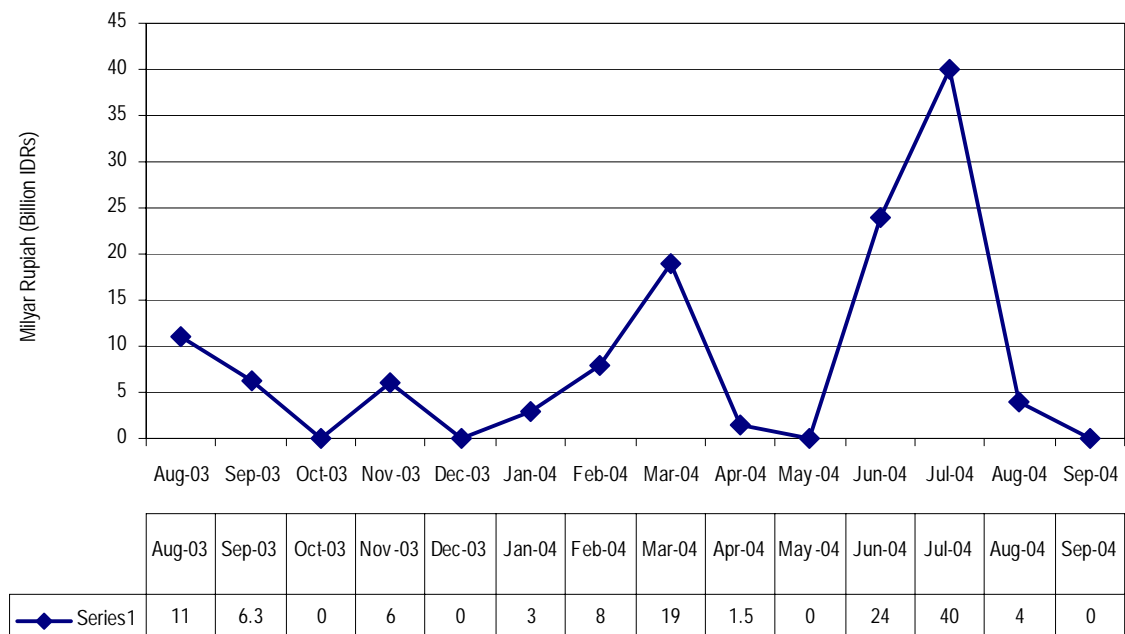
Gambar 7. Laba dan Rugi Tahun Berjalan Perbankan Syariah
Current Year Profits and Losses of Islamic Banks



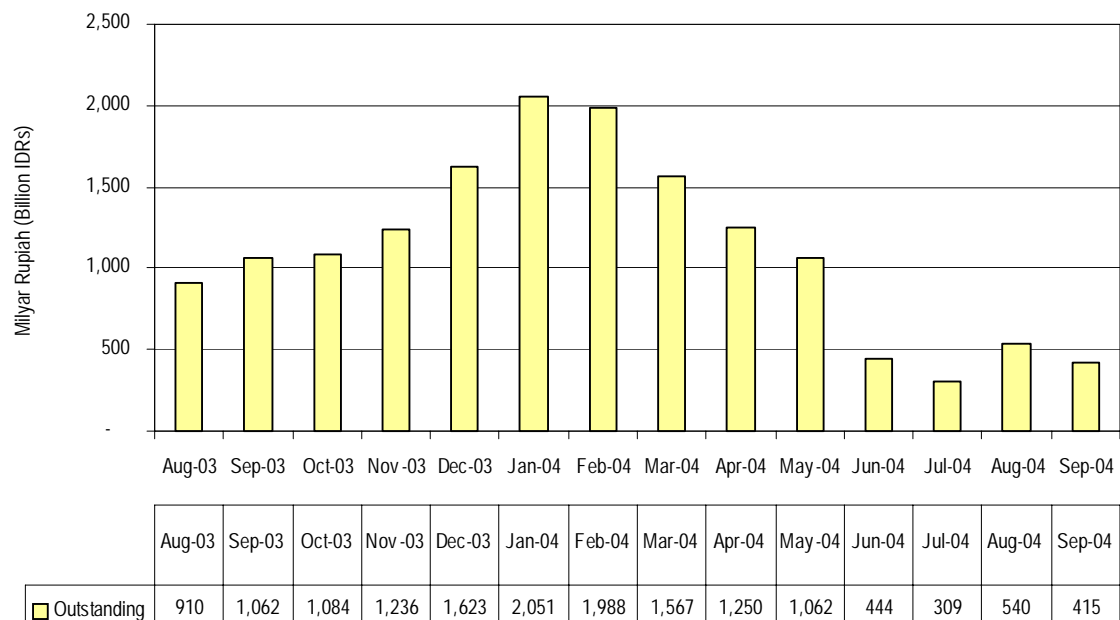
Tabel 7. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)

Periode	Volume Transaksi (Juta Rupiah)	Tingkat Indikasi Imbalan Sertifikat IMA (%)		Jangka Waktu (hari)	Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)
		Indication Rate of Return of IMA Certificate (%)			
Period	Volume of Transaction (Million IDRs)	Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)	Nisbah Bagi Hasil untuk Bank Penanam Dana (K)	Maturity (Days)	Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)
		Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)	PLS Portion for Lender Bank (K)		
Apr					
14-Apr-03	500	13.760	71.00	1	9.7696
21-Apr-03	500	13.760	72.00	1	9.9072
28-Apr-03	7,000	13.760	72.00	1	9.9072
Mei					
5-May-03	950	10.575	58.60	1	6.1473
9-May-03	15,000	9.247	51.25	3	5.0028
12-May-03	750	10.000	55.00	1	5.5000
Juni					
6-Jun-03	25,000	9.080	51.31	3	5.1372
24-Jun-03	1,000	15.960	50.00	1	7.9800
Juli					
8-Jul-03	3,500	12.520	59.00	1	8.6713
14-Jul-03	250	15.000	70.00	31	10.5000
Agustus					
7-Aug-03	2,000	9.200	55.00	6	5.0600
15-Aug-03	5,000	9.730	60.00	5	5.7380
21-Aug-03	4,000	10.610	67.00	30	7.1075
September					
5-Sep-03	5,000	9.450	58.00	30	5.4810
23-Sep-03	1,300	7.255	46.50	1	3.4998
November					
18-Nov-03	6,000	8.800	59.67	1	5.2510
2004					
23-Jan-04	3,000	-	-	3	4.8469
Februari					
16-Feb-04	8,000	6.500	48.50	1	3.1525
Maret					
16-Mar-04	6,000	6.140	65.00	1	3.9910
29-Mar-04	10,000	6.500	54.00	1	3.3414
29-Mar-04	3,000	5.790	48.00	1	3.3414
April					
26-Apr-00	1,500	5.000	42.00	1	2.1000
Juni					
8-Jun-04	2,000	6.600	55.00	1	3.6300
24-Jun-04	22,000	7.000	55.00	1	3.8500
Juli					
7-Jul-04	30,000	7.350	57.00	1	4.1225
7-Jul-04	10,000	7.130	55.00	1	4.1225
Agustus					
3-Aug-04	3,000	7.860	55.00	1	4.3230
27-Aug-04	1,000	6.700	47.00	5	3.1490

Gambar 8. Volume Transaksi PUAS
Volume of PUAS Transaction



Gambar 9. Posisi Sertifikat Wadiah Bank Indonesia (SWBI)
Outstanding of Bank Indonesia Wadiah Certificate (SWBI)

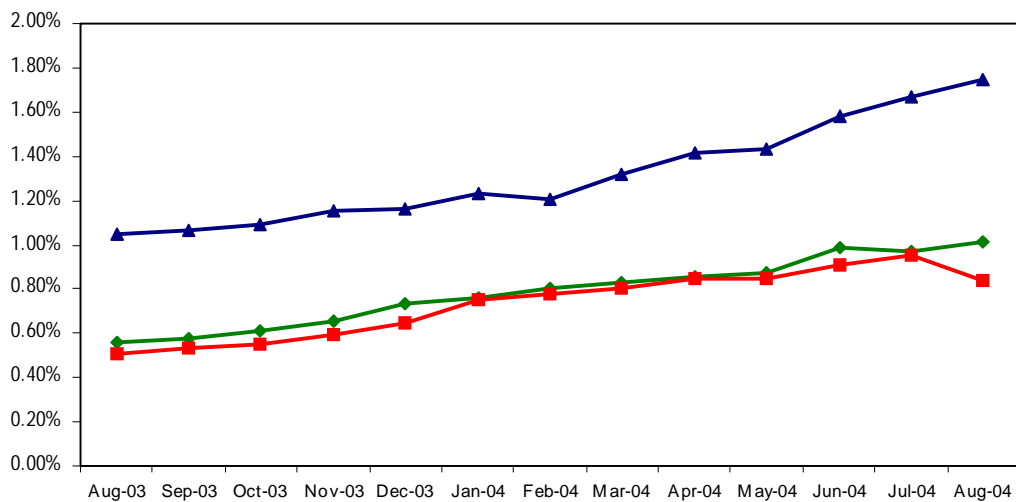


Tabel 8. Pangsa Perbankan Syariah Terhadap Total Bank
Islamic Banks's Share to All Banks

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	12.20	1.01%	1208.17
Deposit Fund	9.35	1.02%	919.25
Credit/Financing extended	9.54	1.74%	547.53
LDR/FDR*)	102.07%		59.56%
NPL	2.88%		7.1%

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

Gambar 10. Pangsa Perbankan Syariah Terhadap Total Bank
Islamic Banks's Share to All Banks



	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04
◆ Total Assets	0.56%	0.58%	0.61%	0.65%	0.74%	0.76%	0.80%	0.83%	0.86%	0.87%	0.98%	0.97%	1.01%
■ Deposit Fund	0.51%	0.54%	0.55%	0.59%	0.64%	0.75%	0.78%	0.80%	0.85%	0.85%	0.91%	0.95%	0.84%
▲ Cr/Fin ext	1.05%	1.06%	1.09%	1.15%	1.16%	1.23%	1.21%	1.32%	1.42%	1.43%	1.58%	1.67%	1.74%