

Statistik Perbankan Syariah

Islamic Banking Statistics

APRIL 2005 APRIL



Direktorat Perbankan Syariah
BANK INDONESIA

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**Tabel 1. Jaringan Kantor Perbankan Syariah
Networking of Islamic Banks**

Kelompok Bank Group of Banks	Jun-04					Sep-04					Dec-04				
	KP/UUS HO/IBU	KPO/KC HOO/BO	KCP SBO	UPS SSU	KK CO	KP/UUS HO/IBU	KPO/KC HOO/BO	KCP SBO	UPS SSU	KK CO	KP/UUS HO/IBU	KPO/KC HOO/BO	KCP SBO	UPS SSU	KK CO
Bank Umum Syariah <i>Islamic Commercial Banks</i>	2	83	28	0	112	3	86	34	0	115	3	92	40	0	131
1. PT Bank Muamalat Indonesia	1	34	8		73	1	35	9		74	1	40	9		78
2. PT Bank Syariah Mandiri	1	49	20		39	1	49	25		41	1	50	31		53
3. PT Bank Syariah Mega Indonesia						1	2	0		0	1	2	0		0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	10	47	9	0	0	12	52	14	0	0	15	56	18	0	0
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	12	7	0	0	1	14	8	0	0	1	14	8	0	0
3. PT Bank Jabar	1	4	0	0	0	1	4	0	0	0	1	4	0	0	0
4. PT Bank Rakyat Indonesia	1	16	1	0	0	1	16	1	0	0	1	16	2	0	0
5. PT Bank Danamon	1	7	0	0	0	1	7	0	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	2	0	0	0	1	3	0	0	0	1	3	0	0	0
7. PT Bank Internasional Indonesia	1	3	0	0	0	1	3	0	0	0	1	3	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
10. BPD Riau	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
11. BPD Kalsel						1	1	0	0	0	1	1	0	0	0
12. PT Bank Niaga						1	1	4	0	0	1	1	4	0	0
13. BPD Sumut											1	2	0	0	0
14. BPD Aceh											1	1	0	0	0
15. Bank Permata											1	1	0	0	0
16. Bank Tabungan Negara															
17. BPD NTB															
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	88	0	0	0	0	89	0	0	0	0	88	0	0	0	0
TOTAL	100	130	37	0	112	104	138	48	0	115	106	148	58	0	131

Kelompok Bank Group of Banks	Mar-05					Apr-05					May-05				
	KP/UUS HO/IBU	KPO/KC HOO/BO	KCP SBO	UPS SSU	KK CO	KP/UUS HO/IBU	KPO/KC HOO/BO	KCP SBO	UPS SSU	KK CO	KP/UUS HO/IBU	KPO/KC HOO/BO	KCP SBO	UPS SSU	KK CO
Bank Umum Syariah <i>Islamic Commercial Banks</i>	3	95	47	1	133	3	95	48	3	135	3	95	49	4	135
1. PT Bank Muamalat Indonesia	1	40	12	0	80	1	40	12	1	81	1	40	13	1	81
2. PT Bank Syariah Mandiri	1	52	33	1	53	1	52	34	2	54	1	52	34	3	54
3. PT Bank Syariah Mega Indonesia	1	3	2	0	0	1	3	2	0	0	1	3	2	0	0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	16	62	22	0	1	17	67	22	0	1	17	67	22	0	1
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	14	11	0	0	1	14	11	0	0	1	14	11	0	0
3. PT Bank Jabar	1	4	0	0	0	1	4	0	0	0	1	4	0	0	0
4. PT Bank Rakyat Indonesia	1	17	3	0	0	1	20	3	0	0	1	20	3	0	0
5. PT Bank Danamon	1	7	3	0	0	1	7	3	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	3	0	0	0	1	3	0	0	0	1	3	0	0	0
7. PT Bank Internasional Indonesia	1	3	0	0	0	1	3	0	0	0	1	3	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	1	1	1	0	0	1	1	1	0	0	1
10. BPD Riau	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
11. BPD Kalsel	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
12. PT Bank Niaga	1	1	4	0	0	1	1	4	0	0	1	1	4	0	0
13. BPD Sumut	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
15. Bank Permata	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
16. Bank Tabungan Negara	1	4	0	0	0	1	5	0	0	0	1	5	0	0	0
17. BPD NTB						1	1	0	0	0	1	1	0	0	0
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	89	0	0	0	0	89	0	0	0	0	89	0	0	0	0
TOTAL	108	157	69	1	134	109	162	70	3	136	109	162	71	4	136

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

Note:
- HO = Head Office
- IBU = Islamic Banking Unit
- HOO = Head Operational Office
- BO = Branch Office
- SBO = Sub Branch Office
- SSU = Syaria Services Unit
- CO = Cash Office

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

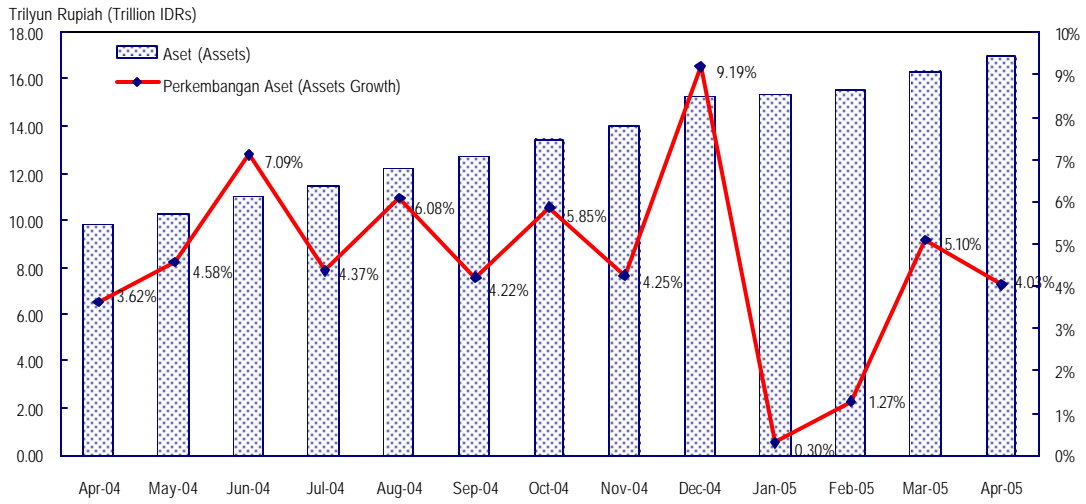
KETERANGAN ITEMS	Jun-04	Sep-04	Dec-04	Feb-05	Mar-05	Apr-05
1. Kas <i>Cash</i>	146,437	153,596	164,698	182,828	195,634	175,418
2. Penempatan pada BI <i>Placement at Bank Indonesia</i>	1,101,165	1,032,295	1,987,939	1,428,415	1,282,451	1,299,652
3. Penempatan pada bank lain <i>Inter-bank assets</i>	473,135	460,495	727,336	831,659	972,426	1,095,992
4. Pembiayaan yang diberikan <i>Financing extended</i>	8,356,180	10,131,051	11,489,933	12,139,325	12,959,341	13,484,151
5. Penyertaan <i>Equity participation</i>	2,095	5,710	5,660	5,660	5,660	5,660
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) <i>Allowances for earning assets losses (PPAP)</i>	(148,315)	(186,827)	(220,135)	(255,302)	(275,209)	(310,465)
7. Aktiva tetap dan investaris <i>Fixed assets and inventory</i>	172,813	174,156	198,242	202,300	203,920	205,852
8. Rupa-rupa aktiva <i>Other assets</i>	919,807	949,127	972,324	1,032,152	1,015,186	1,059,870
J U M L A H <i>TOTAL ASSETS</i>	11,023,317	12,719,603	15,325,997	15,567,037	16,359,409	17,016,130

^{*)} 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)

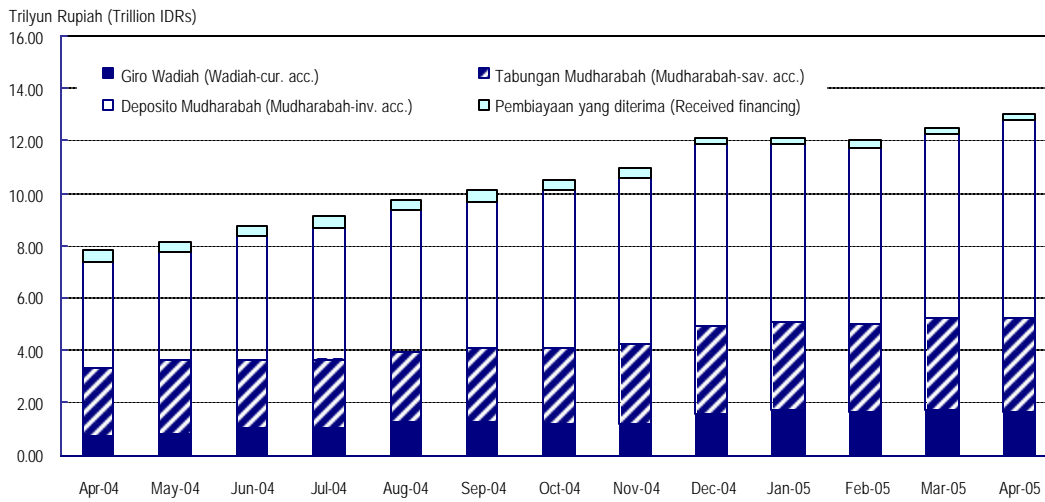
Tabel 3. Kewajiban dan Modal Perbankan Syariah (Juta Rupiah)
Liabilities and Equity of Islamic Banks (Million IDRs)

KETERANGAN ITEMS	Jun-04	Sep-04	Dec-04	Feb-05	Mar-05	Apr-05
1. Giro wadiah <i>Wadiah-current accounts</i>	1,062,701	1,227,080	1,620,115	1,631,227	1,722,808	1,625,619
2. Tabungan mudharabah <i>Mudharabah-saving accounts</i>	2,531,194	2,856,718	3,263,759	3,364,727	3,467,220	3,582,252
3. Deposito mudharabah <i>Mudharabah-investment accounts</i>	4,721,955	5,591,939	6,978,243	6,767,585	7,068,775	7,591,167
4. Kewajiban terhadap BI <i>Liabilities to Bank Indonesia</i>	34,564	34,161	33,449	33,305	33,196	33,111
5. Kewajiban kepada bank lain <i>Inter-bank liabilities</i>	252,445	300,731	488,195	556,262	594,873	841,069
6. Pembiayaan yang diterima <i>Received Financing</i>	415,408	415,011	215,466	214,834	211,986	211,793
7. Kewajiban lainnya <i>Other payables</i>	90,306	109,232	95,140	218,387	405,587	219,537
8. Setoran jaminan <i>Guarantee deposits</i>	13,155	11,376	10,550	10,684	20,112	14,993
9. Antar Kantor Bersih <i>Interoffice net</i>	778,125	905,488	1,153,424	1,269,027	1,311,122	1,393,774
10. Rupa-rupa pasiva <i>Other liabilities</i>	140,792	242,171	512,823	493,474	492,591	504,292
11. Modal disetor <i>Paid-in capital</i>	630,067	628,067	731,039	735,058	735,098	735,098
12. Perkiraan tambahan modal disetor <i>Additional paid-in capital account</i>	866	(866)	(866)	(866)	(866)	(866)
13. Cadangan <i>Reserves</i>	83,248	83,250	98,735	98,735	98,733	98,735
14. Laba/rugi <i>Profit/Loss</i>	108,491	155,245	125,925	174,598	198,174	165,556
a. Tahun-tahun lalu <i>Previous years</i>	23,237	23,237	(36,441)	132,991	127,211	93,093
i. Laba <i>Profit</i>	29,891	29,891	29,891	222,564	214,713	182,425
ii. Rugi -/- <i>Loss</i>	(6,654)	(6,654)	(66,332)	(89,573)	(87,502)	(89,332)
b. Tahun berjalan <i>Current year</i>	85,254	132,008	162,366	41,607	70,963	72,463
i. Laba <i>Profit</i>	196,721	304,811	391,783	101,388	151,000	201,338
ii. Rugi -/- <i>Loss</i>	(111,467)	(172,803)	(229,417)	(59,781)	(80,037)	(128,875)
J U M L A H <i>Total Liabilities and Equity</i>	11,023,317	12,719,603	15,325,997	15,567,037	16,359,409	17,016,130

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



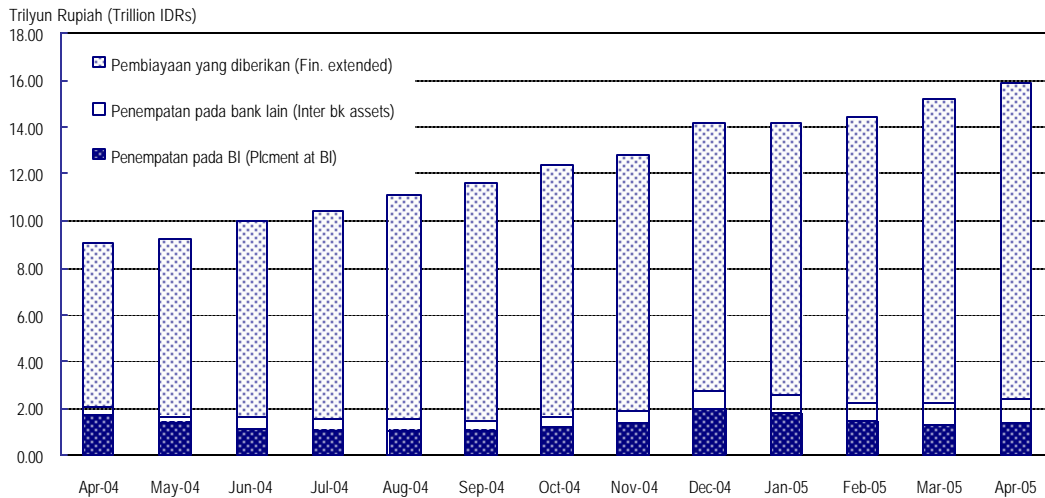
Gambar 2. Sumber Dana Perbankan Syariah
Sources of Fund of Islamic Banks



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

DANA PIHAK KETIGA DEPOSIT FUND		Jun-04	Sep-04	Dec-04	Feb-05	Mar-05	Apr-05
Giro Wadiah <i>Wadiah currency account</i>	Nilai (Amount)	1,062,701	1,227,080	1,620,115	1,631,227	1,722,808	1,625,619
	Pangsa (Share)	12.78%	12.68%	13.66%	13.87%	14.05%	12.70%
Tabungan Mudharabah <i>Mudharabah saving account</i>	Nilai (Amount)	2,531,194	2,856,718	3,263,759	3,364,727	3,467,220	3,582,252
	Pangsa (Share)	30.44%	29.52%	27.51%	28.60%	28.28%	27.99%
Deposito Mudharabah <i>Mudharabah investment account</i>	Nilai (Amount)	4,721,955	5,591,939	6,978,243	6,767,585	7,068,775	7,591,167
	Pangsa (Share)	56.78%	57.79%	58.83%	57.53%	57.66%	59.31%
Total		8,315,850	9,675,737	11,862,117	11,763,539	12,258,803	12,799,038

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



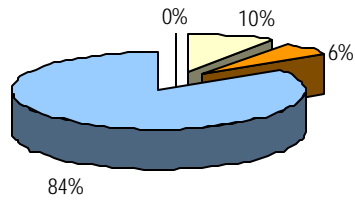
Tabel 5. Komposisi Pembiayaan Perbankan Syariah (Juta Rupiah)
Composition of Financing of Islamic Banks (Million IDRs)

RINCIAN PEMBIAYAAN YANG DIBERIKAN <i>ITEMS OF FINANCING</i>		Jun-04	Sep-04	Dec-04	Feb-05	Mar-05	Apr-05
Dalam rangka pembiayaan bersama <i>Syndicated Financing</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dalam rangka restrukturisasi pembiayaan <i>Restructurized Financing</i>	Nilai (Amount)	103,200	238,043	-	-	-	-
	Pangsa (Share)	1.24%	2.35%	0.00%	0.00%	0.00%	0.00%
Penyaluran pembiayaan melalui lembaga lain <i>Channeling</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	944,472	1,118,082	1,270,868	1,432,462	1,553,521	1,633,912
	Pangsa (Share)	11.30%	11.04%	11.06%	11.80%	11.99%	12.12%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	1,459,218	1,702,036	2,062,202	2,235,654	2,370,097	2,516,904
	Pangsa (Share)	17.46%	16.80%	17.95%	18.42%	18.29%	18.67%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	5,398,358	6,628,327	7,640,299	7,944,180	8,470,398	8,757,057
	Pangsa (Share)	64.60%	65.43%	66.50%	65.44%	65.36%	64.94%
Piutang Salam <i>Salam Receivable</i>	Nilai (Amount)	-	-	-	-	-	150
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Piutang Istishna' <i>Istishna' Receivable</i>	Nilai (Amount)	327,061	307,625	312,962	309,743	298,732	296,016
	Pangsa (Share)	3.91%	3.04%	2.72%	2.55%	2.31%	2.20%
Lainnya <i>Others</i>	Nilai (Amount)	123,871	136,938	203,602	217,286	266,593	280,112
	Pangsa (Share)	1.48%	1.35%	1.77%	1.79%	2.06%	2.08%
Total		8,356,180	10,131,051	11,489,933	12,139,325	12,959,341	13,484,151

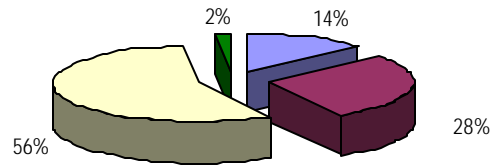
Gambar 4. Komposisi Penggunaan dan Sumber Dana Perbankan Syariah
Composition of Uses and Sources of Fund of Islamic Banks

- Penempatan pada BI (Plcement at BI)
- Penempatan pada bank lain (Inter bk assets)
- Pembiayaan yang diberikan (Fin. extended)
- Penyertaan (Eq. participation)

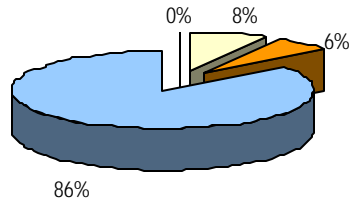
- Giro Wadiah (Wadiah-cur. acc.)
- Tabungan Mudharabah (Mudharabah-sav. acc.)
- Deposito Mudharabah (Mudharabah-inv. acc.)
- Pembiayaan yang diterima (Received financing)



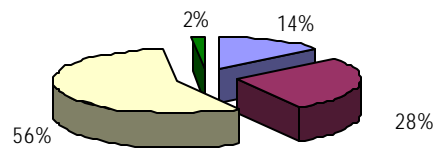
Feb-2005



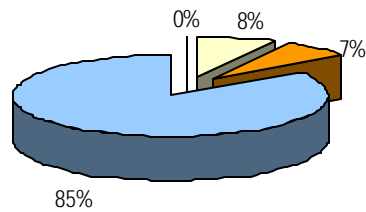
Feb-2005



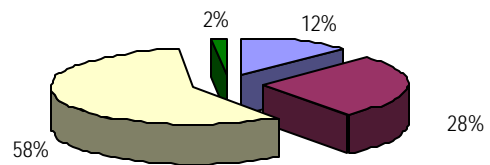
Mar-2005



Mar-2005

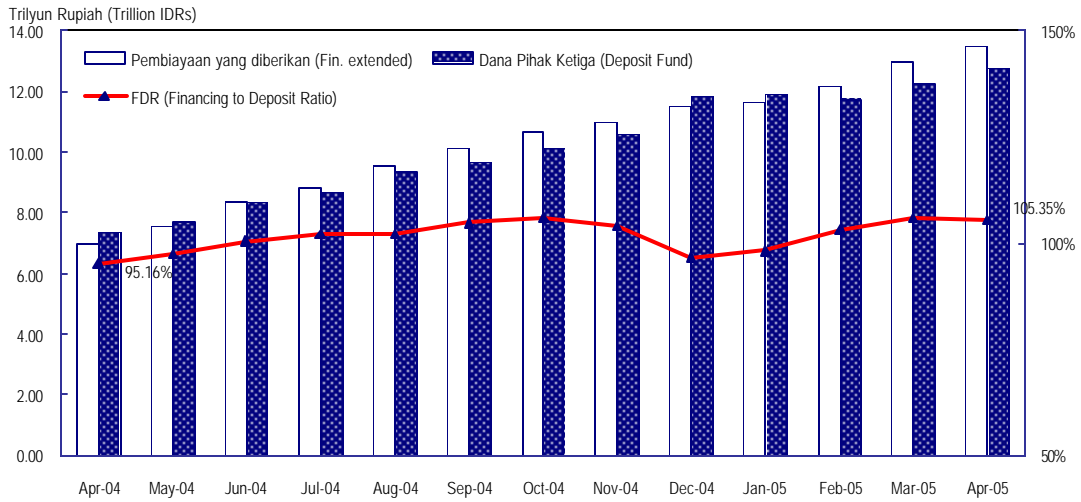


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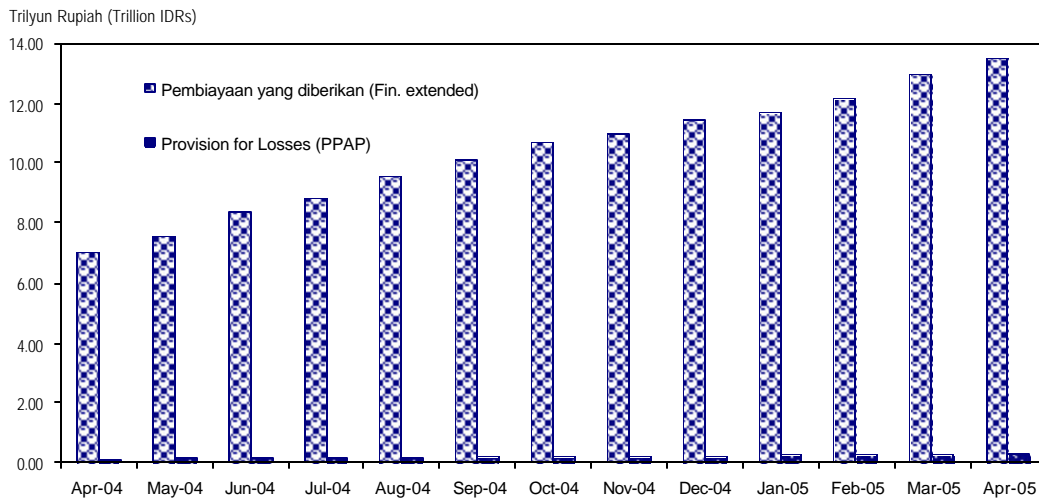


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Gambar 5. Sumber Dana, Pembiayaan, dan FDR Perbankan Syariah
Sources of Fund, Financing, and FDR of Islamic Banks



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

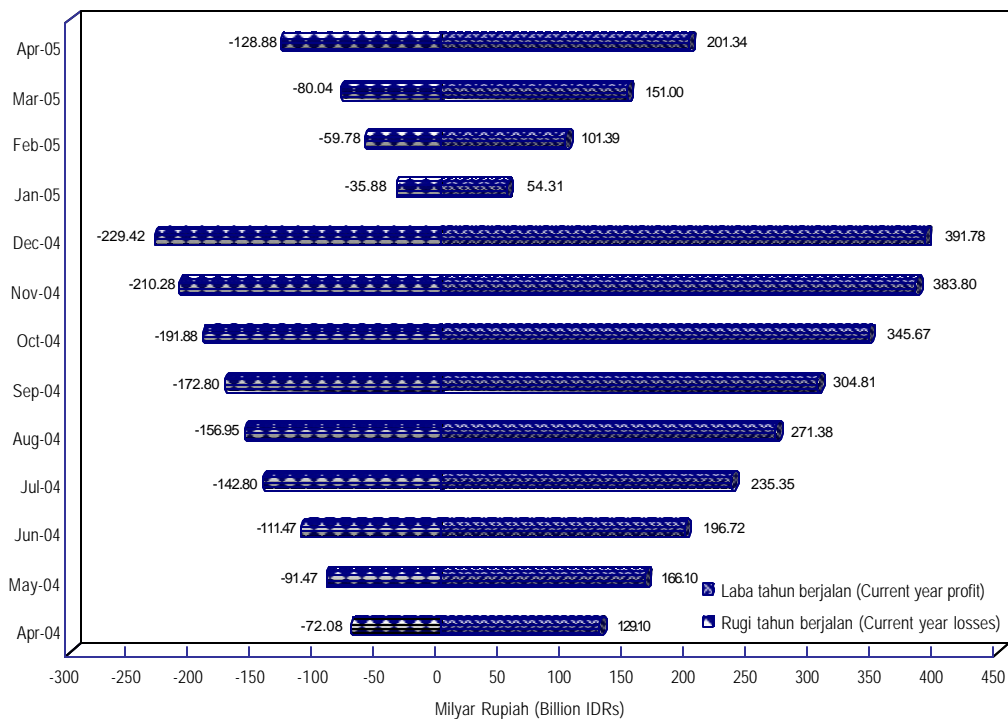


Tabel 6. NPFs*) Perbankan Syariah (Juta Rupiah)
Non Performing Financings (NPFs) of Islamic Banks (Miliion IDRs)*

KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Jun-04	Sep-04	Dec-04	Feb-05	Mar-05	Apr-05
Lancar <i>Current</i>	Nilai (Amount)	7,846,927	9,472,516	10,809,104	11,192,180	12,137,878	12,632,916
	Pangsa (Share)	93.91%	93.50%	94.07%	92.20%	93.66%	93.69%
Dalam Perhatian Khusus <i>Special Mention</i>	Nilai (Amount)	312,665	379,495	410,650	559,093	462,327	406,147
	Pangsa (Share)	3.74%	3.75%	3.57%	4.61%	3.57%	3.01%
Kurang Lancar <i>Sub-standard</i>	Nilai (Amount)	99,407	124,590	122,107	185,570	147,007	207,659
	Pangsa (Share)	1.19%	1.23%	1.06%	1.53%	1.13%	1.54%
Diragukan <i>Doubtful</i>	Nilai (Amount)	20,708	68,074	38,626	72,626	80,837	78,877
	Pangsa (Share)	0.25%	0.67%	0.34%	0.60%	0.62%	0.58%
Macet <i>Loss</i>	Nilai (Amount)	76,473	86,376	109,446	129,856	131,292	158,552
	Pangsa (Share)	0.92%	0.85%	0.95%	1.07%	1.01%	1.18%
Total Pembiayaan (Total Financing)		8,356,180	10,131,051	11,489,933	12,139,325	12,959,341	13,484,151
Nominal NPFs (Coll. 3-5)		196,588	279,040	270,179	388,052	359,136	445,088
Percentage of NPFs		2.35%	2.75%	2.35%	3.20%	2.77%	3.30%

*) 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

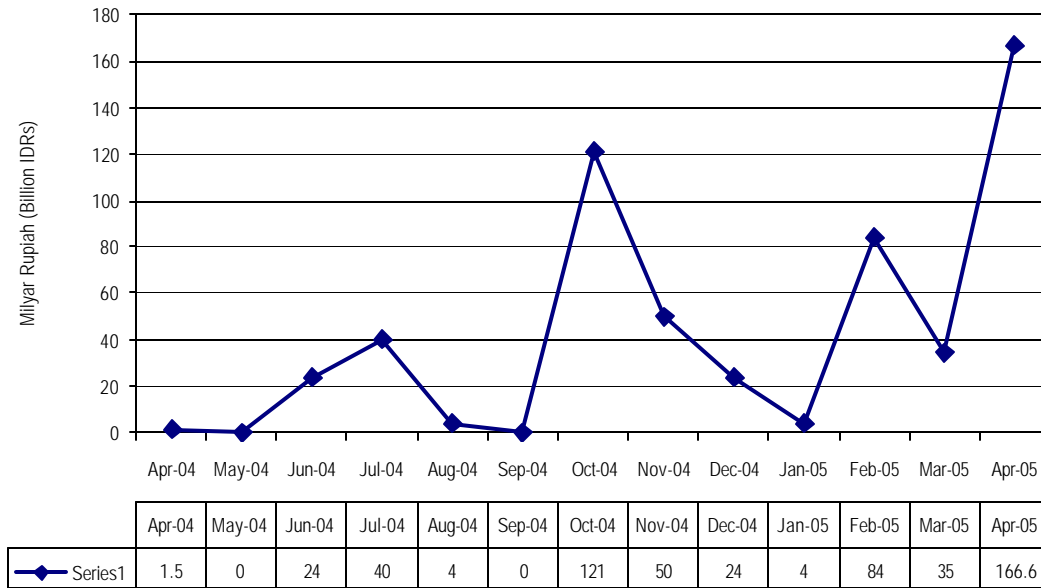
Gambar 7. Laba dan Rugi Tahun Berjalan Perbankan Syariah
Current Year Profits and Losses of Islamic Banks



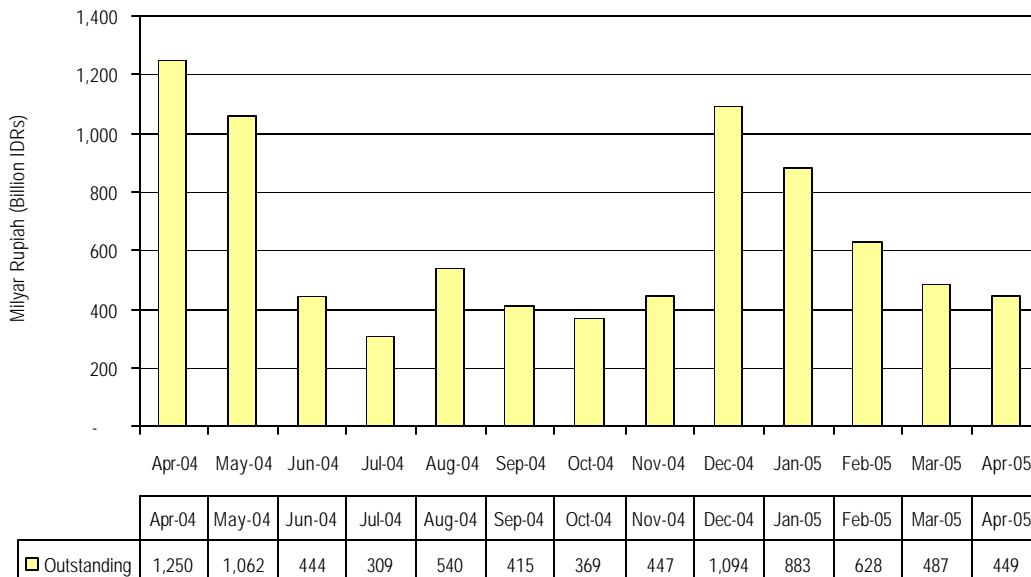
Tabel 7. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)

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)		
Oktober					
8-Oct-04	2,000	9.610	55.00	5	5.2855
25-Oct-04	50,000	9.000	64.00	31	5.7600
28-Oct-04	12,000	7.061	72.00	1	5.0839
29-Oct-04	7,000	9.500	55.00	4	5.6943
	50,000	9.000	64.00	31	5.6943
November					
29-Nov-04	50,000	9.000	55.00	31	5.7600
Desember					
7-Dec-04	2,000	8.750	55.00	1.00	4.8125
	1,500	8.750	55.00	2.00	4.8125
21-Dec-04	4,500	8.750	55.00	1.00	4.7762
	5,000	7.080	67.00	1.00	4.7762
27-Dec-04	4,000	8.750	55.00	6.00	4.2596
	5,000	7.500	50.00	6.00	4.2596
	2,000	8.200	54.00	6.00	4.2596
2005					
Januari					
4-Jan-05	1,500	7.050	40.00	1.00	2.8200
10-Jan-05	1,000	8.370	55.00	3.00	4.6035
27-Jan-05	1,500	7.910	52.00	5.00	4.1132
Pebruari					
3-Feb-05	2,000	7.490	52.00	4.00	3.8948
14-Feb-05	12,000	7.100	56.00	1.00	3.1856
	8,000	5.000	40.00	1.00	3.1856
18-Feb-05	5,000	7.460	59.00	31.00	6.2092
	50,000	9.000	71.00	28.00	6.2092
28-Feb-05	4,000	7.490	52.00	1.00	3.7456
	3,500	6.500	55.00	1.00	3.7456
Maret					
21-Mar-05	5,000	6.500	50.00	2.00	3.2500
24-Mar-05	2,000	8.320	52.00	4.00	4.3264
29-Mar-05	5,000	6.680	51.00	7.00	3.5122
	5,000	6.550	50.00	3.00	3.5122
	10,000	6.950	53.00	1.00	3.5122
30-Mar-05	5,000	6.950	53.00	7.00	3.5847
	3,000	6.000	57.00	7.00	3.5847
April					
4-Apr-05	7,000	7.300	50.00	7.00	3.9971
	6,000	7.740	53.00	30.00	3.9971
	10,000	7.300	50.00	3.00	3.9971
	20,000	7.890	54.00	14.00	3.9971
6-Apr-05	2,000	5.700	57.00	5.00	3.2490
7-Apr-05	10,000	7.300	50.00	7.00	3.6500
12-Apr-05	1,500	7.530	52.00	1.00	3.9156
14-Apr-05	2,000	6.290	63.00	6.00	3.7021
	10,000	7.300	50.00	7.00	3.7021
15-Apr-05	5,000	7.890	54.00	14.00	4.2606
	10,000	7.890	54.00	14.00	4.2606
18-Apr-05	1,600	7.530	52.00	2.00	5.7682
	50,000	9.250	63.00	30.00	5.7682
19-Apr-05	1,000	7.530	52.00	1.00	3.9156
25-Apr-05	1,500	6.000	60.00	3.00	3.6000
26-Apr-05	3,000	6.000	60.00	3.00	3.6789
	1,000	7.530	52.00	1.00	3.6789
27-Apr-05	5,000	7.800	57.00	1.00	4.4460
29-Apr-05	10,000	6.500	70.00	3.00	4.4850
	8,000	6.500	70.00	3.00	4.4850
	2,000	6.000	65.00	3.00	4.4850

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	17.02	1.30%	1312.75
Deposit Fund	12.80	1.31%	978.62
Credit/Financing extended	13.48	2.27%	594.30
LDR/FDR*)	105.35%		60.73%
NPL	3.30%		4.5%

*) 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

