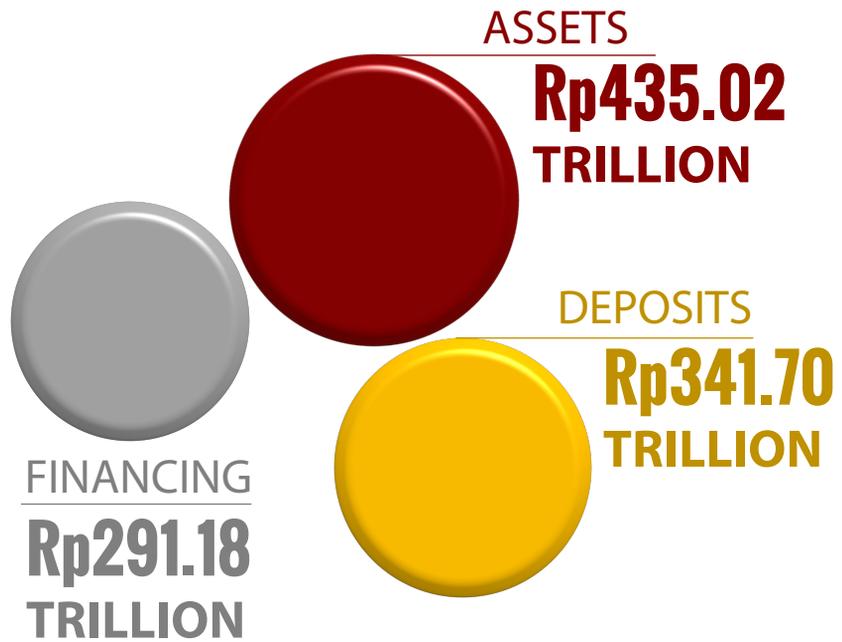


SNAPSHOT OF INDONESIA ISLAMIC BANKING DEVELOPMENT 2017

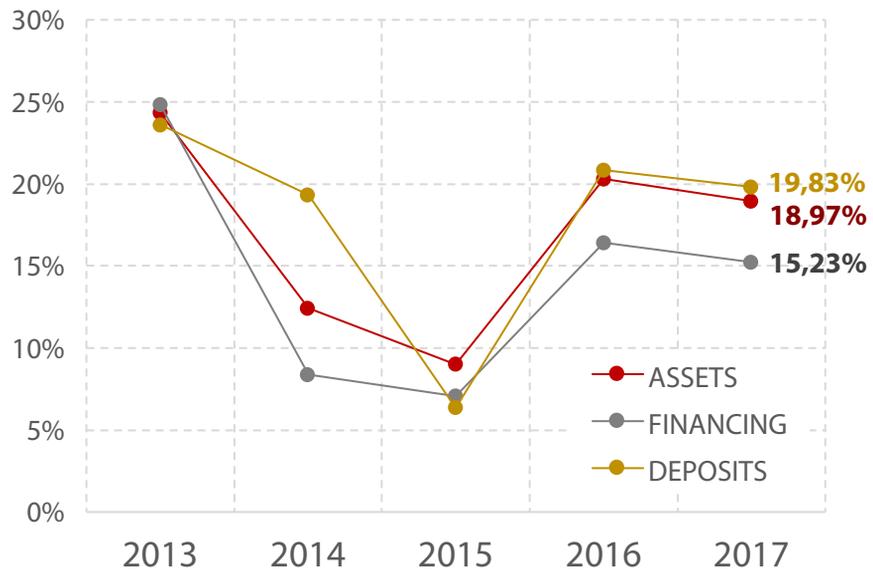
Indonesia's Islamic banking continues to post strong growth of its assets, financing, and deposits.

All performance indicator of Islamic banking industry improves compared to previous year.

CURRENT EXPOSURE



YEAR-ON-YEAR GROWTH



CAR
17,91%

FDR
85,31%



Gross NPF
3,87%

Net NPF
2,13%



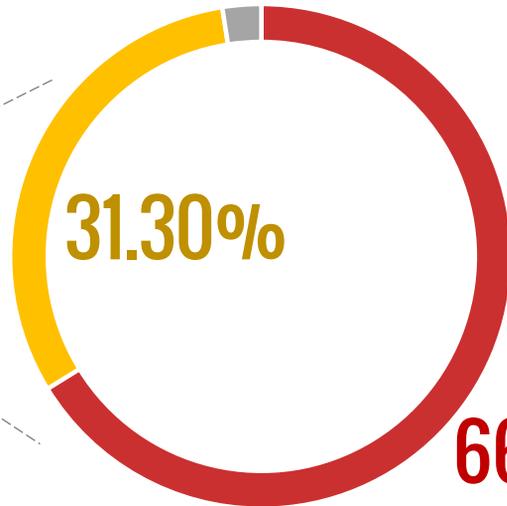
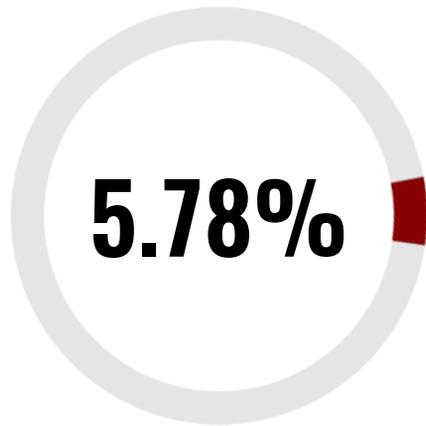
ROA
1,17%

BOPO
89,62%

ISLAMIC BANKING MARKET SHARE

2017

2.49%



OF NATIONAL BANKING INDUSTRY

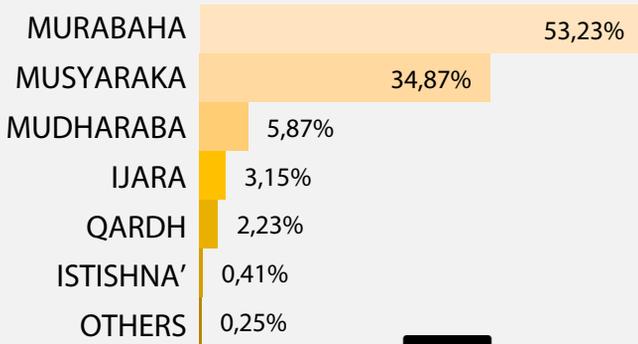
- ISLAMIC BANKING
- CONVENTIONAL BANKING

- ISLAMIC COMMERCIAL BANKS
- ISLAMIC BUSINESS UNITS
- ISLAMIC RURAL BANKS

KEY INDICATORS

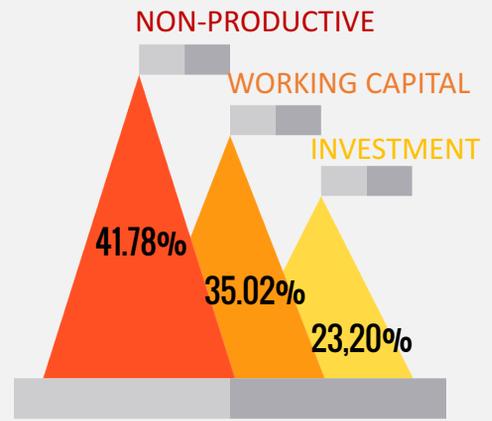
ISLAMIC BANKING INDUSTRY	NO. OF INSTITUTIONS	NO. OF OFFICES	ASSETS in trillion rupiah	FINANCING in trillion rupiah	DEPOSITS in trillion rupiah
ISLAMIC COMMERCIAL BANKS	13	1,825	288.02	189.79	238.22
ISLAMIC BUSINESS UNITS	21	344	136.15	95.91	96.49
ISLAMIC RURAL BANKS	167	441	10.84	7.76	6.99
TOTAL	201	2,610	435.02	291.18	341.71

CONTRACTS (AKAD)



FINANCING

TYPES OF PURPOSE



AMOUNT

Rp291.18 TRILLION

NO. OF ACCOUNTS

5.40 MILLION

TOP 5 ECONOMIC SECTORS

1	HOUSEHOLD	40.67%
2	WHOLESALE & RETAIL	11.49%
3	CONSTRUCTION	7.77%
4	PROCESS MANUFACTURING	7.51%
5	FINANCIAL INTERMEDIARIES	6.85%

AMOUNT

Rp341.71 TRILLION

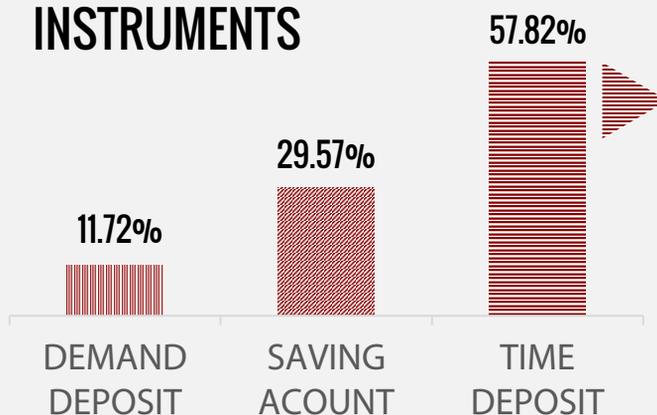
NO. OF ACCOUNTS

25.82 MILLION



DEPOSITS

INSTRUMENTS



TIME DEPOSIT COMPOSITION

1 MONTH	72,90%
3 MONTHS	16,13%
6 MONTHS	5,32%
12 MONTHS	5,58%
>12 MONTHS	0,06%

REGIONAL PROFILE OF INDONESIA ISLAMIC BANKING

2017



TOP PROVINCE BASED ON CONTRIBUTION TO ISLAMIC BANKING ASSETS

1	DKI JAKARTA	54.87%	6	SUMATERA UTARA	2.61%
2	JAWA BARAT	9.33%	7	BANTEN	2.41%
3	JAWA TIMUR	6.34%	8	SUMATERA SELATAN	1.42%
4	NANGROE ACEH DARUSSALAM	5.11%	9	KALIMANTAN TIMUR	1.36%
5	JAWA TENGAH	4.74%	10	SULAWESI SELATAN	1.30%

ISLAMIC BANKING REGIONAL DATA

2017

OJK REGIONAL OFFICE	PROVINCE	MARKET SHARE OF ISLAMIC BANKING	OFFICE NETWORK	ASSETS GROWTH (YOY)	FINANCING GROWTH (YOY)	DEPOSITS GROWTH (YOY)	NON-PERFORMING FINANCING
1	Banten	4,73%	113	40,16%	17,86%	58,19%	2,39%
	DKI Jakarta	4,11%	252	19,63%	17,22%	17,59%	3,45%
2	Jawa Barat	5,28%	369	9,61%	6,78%	14,96%	6,64%
3	D.I.Yogyakarta	4,82%	68	17,37%	16,54%	18,16%	1,07%
	Jawa Tengah	4,38%	213	8,48%	13,61%	19,97%	2,56%
4	Jawa Timur	3,75%	301	15,51%	12,84%	21,69%	4,70%
5	Kepulauan Riau	5,40%	27	9,55%	6,52%	-8,87%	1,68%
	Nanggroe Aceh Darussalam	33,51%	177	15,87%	6,61%	26,86%	1,63%
	Riau	4,98%	53	-16,31%	19,83%	23,27%	3,87%
	Sumatera Barat	5,92%	72	6,18%	-1,28%	11,30%	3,02%
	Sumatera Utara	3,60%	75	13,62%	7,80%	15,35%	6,13%
6	Gorontalo	2,62%	5	6,20%	-6,27%	2,33%	7,38%
	Papua Barat	1,91%	4	-1,51%	-5,68%	-3,69%	4,80%
	Maluku	1,89%	5	-24,67%	39,02%	-2,00%	0,73%
	Maluku Utara	4,24%	15	21,82%	29,63%	15,50%	2,17%
	Papua	1,06%	8	-3,00%	-5,58%	-5,90%	7,14%
	Sulawesi Barat	2,95%	4	36,20%	29,19%	14,76%	1,85%
	Sulawesi Selatan	3,47%	68	2,87%	-0,11%	6,26%	3,90%
	Sulawesi Tengah	3,68%	16	18,45%	20,95%	13,07%	2,78%
	Sulawesi Tenggara	4,17%	19	16,07%	14,63%	16,65%	3,80%
	Sulawesi Utara	0,98%	8	13,23%	8,51%	10,51%	7,52%
7	Bangka Belitung	6,15%	22	6,78%	-2,71%	7,35%	2,85%
	Bengkulu	6,02%	25	18,71%	14,30%	18,35%	3,34%
	Jambi	6,05%	25	26,50%	11,83%	18,40%	5,01%
	Lampung	4,69%	62	7,37%	17,96%	5,02%	4,53%
	Sumatera Selatan	5,33%	52	35,31%	27,47%	14,03%	4,21%
8	Bali	1,21%	19	5,18%	-3,74%	29,39%	3,94%
	Nusa Tenggara Barat	6,30%	35	37,26%	37,94%	22,21%	2,66%
	Nusa Tenggara Timur	0,48%	4	-12,47%	-14,63%	-5,13%	2,35%
9	Kalimantan Barat	6,30%	23	7,66%	8,96%	9,66%	2,07%
	Kalimantan Selatan	7,12%	36	29,61%	26,42%	37,69%	5,45%
	Kalimantan Tengah	3,29%	12	51,50%	53,50%	7,34%	2,81%
	Kalimantan Timur	5,77%	51	13,23%	4,34%	15,78%	5,21%

OJK STRATEGIC GOALS 2018



STABIL

**CREATE A RESILIENT, STABLE, AND
COMPETITIVE FINANCIAL SERVICES
SECTOR THAT PRODUCES
SUSTAINABLE GROWTH**



KONTRIBUTIF

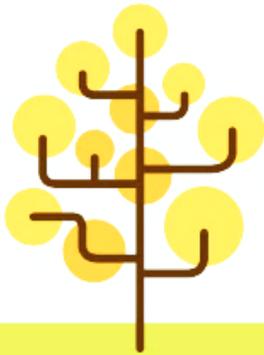
**CREATE A FINANCIAL SERVICES
SECTOR THAT CONTRIBUTES TO
WELFARE EQUALITY**



INKLUSIF

**PROVIDE RELIABLE CONSUMER
PROTECTION, IN ORDER TO PROMOTE
FINANCIAL INCLUSION**

INDONESIA ISLAMIC BANKING POLICY DIRECTIONS 2018



STRENGTHENING ISLAMIC BANKING INDUSTRY TO ACHIEVE SUSTAINABLE GROWTH

Developing and conducting IT-based supervision of Islamic banking sector.

Reinforcing regulation, licensing, and integrated supervision of financial conglomerates (banking sector, capital market, and non-bank financial industry).

Implementing international prudential standards that fit best for national interest.

Improve efficiency through a more intensive IT development.



INCREASE ISLAMIC BANKING CONTRIBUTION TO NATIONAL DEVELOPMENT, ESPECIALLY POVERTY ALLEVIATION AND WELFARE EQUALITY

Increasing financing to productive sectors and Micro, Small, and Medium Enterprises (MSME).

Optimizing the supporting role of banking sector in accelerating national economic growth through priority economic sectors.



INCREASE ISLAMIC BANKING LITERACY AND QUALITY OF EDUCATION

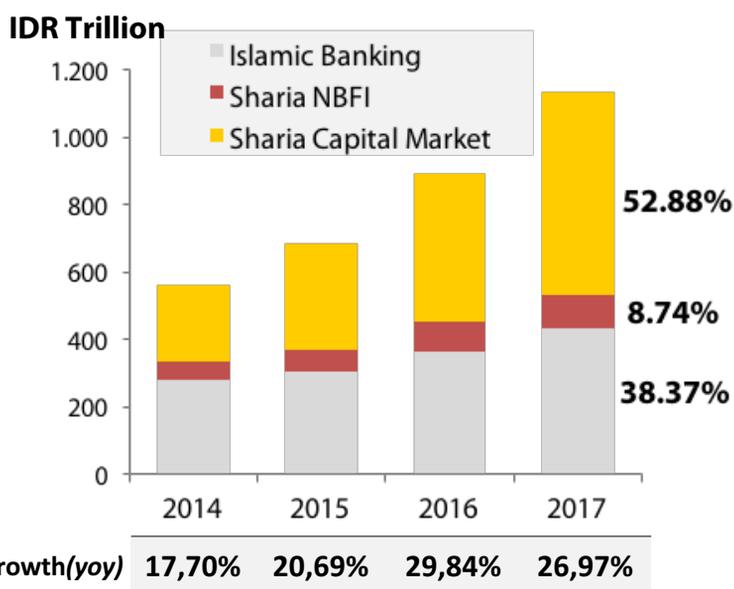
Developing various education model of Islamic banking that are high impact, targeted, and measurable by utilizing various delivery channels.

INDONESIA ISLAMIC FINANCE LANDSCAPE

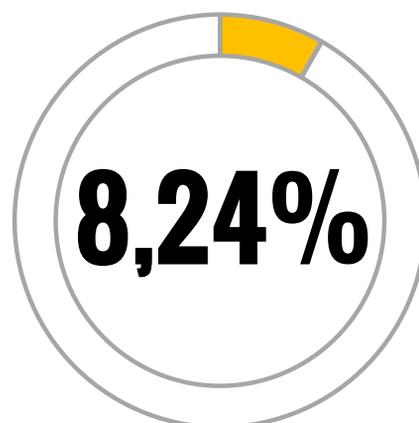
2017

By the end of 2017, Indonesia's Islamic Finance assets (not includes Sharia Stock) has reached **Rp1,133.71 trillion** or US\$83.68 billion.

(BI rate per 29 Desember 2017:
Rp13,548/USD)



ISLAMIC FINANCE
MARKET SHARE



OF NATIONAL FINANCIAL
INDUSTRY ASSETS

ISLAMIC BANKING

ASSETS (in IDR trillion)

Islamic Commercial Banks, Windows, and Rural Banks	435.02	5.78%
National Commercial Banks and Rural Banks	7.523,93	

SHARIA NBF

ASSETS (in IDR trillion)

Takaful, Sharia Multifinance & Other Islamic NBF	99,41	4.55%
National Insurance, Multifinance, and Other NBF	2,179.71	

SHARIA CAPITAL MARKET

ASSETS (in IDR trillion)

Corporate Sukuk, Sharia Mutual Funds, Sovereign Sukuk	599,55	14.80%
National Corporate Bonds, Mutual Funds, and Sovereign Bonds	4,051.66	

**ISLAMIC FINANCE
MARKET SHARE**

8.24%

ISLAMIC FINANCE INDUSTRIES

ASSETS
in IDR trillion

Islamic Banking	435.02
Takaful	40.52
Sharia Multifinance	34.48
Other Non-Bank Financial Industry	24.14
Corporate Sukuk	15.74
Sharia Mutual Funds	28.31
Sovereign Sukuk	555.50

Market Capitalization

Sharia-compliant Stocks 3,704.5