

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

2017

April



KATA PENGANTAR FOREWARD

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyajikan data mengenai perbankan syariah di Indonesia. SPS diterbitkan secara bulanan oleh Departemen Perizinan dan Informasi Perbankan untuk memberikan gambaran perkembangan perbankan di Indonesia.

Mulai bulan Mei 2014, data SPS yang merupakan kumpulan data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) disusun bersumber dari laporan BUS-UUS sesuai dengan PBI No.15/4/PBI/2013 tentang Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

Sebelumnya laporan dari BUS-UUS disusun berdasarkan PBI No. 5/26/PBI/2003 tentang Laporan Bulanan Bank Umum Syariah.

Pada SPS edisi Desember 2015 ini terdapat perubahan format data BUS-UUS. Perubahan ini untuk menyesuaikan sumber data sebelumnya Laporan Bulanan Bank Umum Syariah (LBUS) menjadi Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Untuk membantu pembaca dalam memahami perubahan ini, maka pada edisi Desember 2015 telah dilengkapi dengan matrikulasi perubahan tabel dan metadata. Di samping perubahan format, juga terdapat perubahan susunan tabel sehingga tabel BUS-UUS di tabel 1 – 25. Sedangkan tabel BPRS di tabel 26-47. Semoga perubahan ini dapat memberikan informasi yang lebih menyeluruh kepada *stakeholder*.

The Sharia Indonesia Banking Statistic is a publication media that provides data regarding the Sharia banking industry in Indonesia. The SPS is published by Banking Licensing and Information Department monthly to give an overview of banking development in Indonesia.

Start in May 2014, data of the SPS which is a collection of data Sharia Commercial Bank (BUS) and Sharia Business Unit (UUS) compiled sourced from the report of BUS-UUS based on PBI No. 15/4/PBI/2013 about Monthly Report on Monetary and Financial System Stability of Sharia Commercial Banks and Sharia Business Unit.

Previously report from BUS-UUS compiled based on PBI No. 26/5/PBI/2003 about Monthly Report of Sharia Commercial Banks.

In the December 2015, edition of the SPS, there are changes BUS-UUS data format. These changes to customize the data source previously Sharia Commercial Bank Monthly Report (LBUS) became Monetary Stability Report and Financial System (LSMK). To assist the reader in understanding this change, then the December 2015 edition has been equipped with matriculation of changes tables and metadata. Besides the change of format, there is also a change in the composition of the table so that the table BUS-UUS in tables 1 - 25. The BPRS table in table 26-47. Hopefully this change will provide more comprehensive information for stakeholders.

Jakarta, Juni 2017
Jakarta, June 2017

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Perizinan dan Informasi Perbankan
Financial Services Authority, Republic of Indonesia
Banking Licensing and Information Department

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Mei 2017 akan diterbitkan pada minggu ke III bulan Juli 2017.

Tanda-tanda, dan Sumber Data

Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

- r Angka-angka diperbaiki
- () Sebagian dari suatu jumlah
- * Angka-angka sementara
- ** Angka-angka sangat sementara
- *** Angka-angka sangat-sangat sementara
- Tidak ada
- ... Angka belum tersedia
- Nol atau lebih kecil daripada *digit* terakhir
- \$ Dolar Amerika Serikat

Tanda koma pada angka-angka harap dibaca sebagai titik dan sebaliknya tanda titik harap dibaca sebagai koma.

Sumber Data : Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPS bersumber dari Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK), dan Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.
2. Proses *download* data; Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) dan Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) yang disampaikan dari 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 ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu proses data. Misalnya pemrosesan data bulan laporan Mei 2015 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 Juli s/d tanggal 15 Juli 2015.
3. Nominal data Bank Umum Syariah dan Unit Usaha Syariah disajikan dalam milyar rupiah sedangkan data Bank Pembiayaan Rakyat Syariah disajikan dalam jutaan rupiah.

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Advance Release Calender (ARC)

May 2017 edition will be released on the 3rd week of July 2017.

Notes, Symbols and Sources of Data

Totals do not necessarily agree with the sum of items shown because of roundings.

- r Revised figures
- () Subset of data
- * Provisional figures
- ** Very provisional figures
- *** Estimated figures
- Not available
- ... Figures are not available yet
- Nil or less than the last digit
- \$ US Dollar

Commas in the numbers please read as point and vice versa, please read the point as a comma

Data Source : Bank Indonesia and Financial Services Authority unless mentioned otherwise.

1. The data used in the Sharia Banking Statistics is sourced from Stability Report Monetary and Financial System (LSMK), and the Sharia Rural Bank Periodic Reports unless mentioned otherwise.
2. Data downloading process; Data from Sharia Bank and Sharia Rural Bank Periodic Reports which submitted by the reporting banks to Bank Indonesia, is processed on the web server LSMK and LBBPRS. The difference in the processing time may result in variations of the data published compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the May 2015 monthly reports for this period of the Sharia Banking Statistics was done from 10 July until 15 July 2015.
3. The amount of Sharia Commercial Bank and Sharia Business Unit data represents in billion rupiah while Sharia Rural Bank data represents in million rupiah.

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DAFTAR SINGKATAN LIST OF ABBREVIATION

UUS	: Unit Usaha Syariah	UUS	: Sharia Business Unit of a Conventional Bank
BUS	: Bank Umum Syariah	BUS	: Sharia Commercial Bank
BPRS	: Bank Pembiayaan Rakyat Syariah	BPRS	: Sharia Rural Bank
PT	: Perseroan Terbatas	PT	: Limited Liabilities Company
BPD	: Bank Pembangunan Daerah	BPD	: Regional Government Bank
SWBI	: Sertifikat Wadiah Bank Indonesia	SWBI	: Wadiah Sharia Certificate of Bank Indonesia
SBIS	: Sertifikat Bank Indonesia Syariah	SBIS	: Sharia Certificate of Bank Indonesia
UKM	: Usaha Kecil dan Menengah	UKM	: Small and Medium Scale Enterprise
PPAP	: Penyisihan Penghapusan Aktiva Produktif	PPAP	: Allowances for Earning Assets Losses
PUAS	: Pasar Uang Antar Bank berdasarkan prinsip Syariah	PUAS	: Interbank Sharia Money Market
FDR	: Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga	FDR	: Financing to Deposit Ratio
NPF	: Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan	NPF	: Non Performing Financing
ROA	: Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata	ROA	: Return on Assets, that is the ratio of annualized earnings before taxes to average assets
ROE	: Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata	ROE	: Return on Equity, that is the ratio of annualized earnings after taxes to average equity
BOPO	: Rasio Biaya Operasional terhadap Pendapatan Operasional	BOPO	: The ratio of Operational Expenses to Operational Revenue
DPK	: Dana Pihak Ketiga	DPK	: Depositor Funds
PYD	: Pembiayaan yang Diberikan	PYD	: Financing
		IDR	: Indonesian Rupiah

DAFTAR ISTILAH GLOSSARY

Akad Wadiah <i>Wadiah Contract</i>	: 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. <i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i>
Akad Mudharabah <i>Mudharaba Contract</i>	: Perjanjian pembiayaan/ penanaman dana dari pemilik dana (<i>shahibul maal</i>) kepada pengelola dana (<i>mudharib</i>) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya. <i>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.</i>
Akad Musyarakah <i>Musharaka Contract</i>	: 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. <i>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.</i>
Akad Murabahah <i>Murabaha Contract</i>	: 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. <i>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.</i>
Akad Salam <i>Salam Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh. <i>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.</i>
Akad Istishna' <i>Istishna' Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan. <i>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.</i>

Akad Ijarah <i>Ijara Contract</i>	: 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. <i>The selling of benefit or use or service for a fixed price or wage.</i>
Akad Qardh <i>Qardh Contract</i>	: Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu. <i>A loan in which the debtor is only required to repay the amount borrowed.</i>
Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus <i>Equivalent rate of return/profit sharing/fee/bonus</i>	: Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor. <i>Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.</i>

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Mulai diterbitkan pada Edisi Juni 2015 berisi Statistik Perbankan Syariah Bulanan Juni 2014 s.d. Juni 2015

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
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			Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio		Tidak ditampilkan lagi
2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	Islamic Banking Network	Tabel 2.4. Perkembangan Aset Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
			Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 5. Tenaga Kerja Perbankan Syariah	
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region	N/A	N/A	Tabel baru
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6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	Islamic Commercial Bank and Islamic Business Unit Operations	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	Islamic Commercial Bank Operations	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	Islamic Business Unit Operations	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	Off Balance Sheet Account - Islamic Commercial Bank			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	Off Balance Sheet Account - Islamic Business Unit			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	Condensed Income Statement - Islamic Commercial Bank		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	Condensed Income Statement - Islamic Business Unit			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	Earning Assets based on Collectibility of Islamic Commercial Bank			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	Earning Assets based on Collectibility of Islamic Business Unit			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank		Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan	
	Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
				Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan	
15	Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit	Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi	Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi	Penggabungan tabel Jenis Penggunaan dan lokasi Tambahan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank		Tabel 49. Pembiayaan BUS dan UUS berdasarkan Golongan Debitur dan Propinsi	
	Tabel 15b. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	Financing and Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units	2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah	36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Penggabungan tabel Tambahan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Business Unit			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	Number of Account of Financing and Third Party Fund Islamic Commercial Bank			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	Number of Account of Financing and Third Party Fund Islamic Business Unit			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	Depositor Funds Composition of Islamic Commercial Bank			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	Depositor Funds Composition of Islamic Business Unit			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District			

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2014	2015	2016									2017				Indicator	
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Bank Umum Syariah																	Sharia Commercial Bank
CAR (%)	15,74	15,02	15,43	14,78	14,72	14,86	14,87	15,43	15,27	15,78	16,63	16,99	17,04	16,98	16,91	CAR (%)	
- Modal	19.585	23.409	23.150	22.412	23.321	23.328	23.348	25.678	25.389	26.402	27.153	27.472	27.670	28.104	28.055	- Capital	
- Aktiva Tetap Menurut Risiko	124.405	155.894	150.014	151.637	158.392	156.957	157.030	166.447	166.232	167.269	163.306	161.681	162.419	165.509	165.903	- Risk Weighted Assets	
ROA (%)	0,41	0,49	0,80	0,16	0,73	0,63	0,48	0,59	0,46	0,67	0,63	1,01	1,00	1,12	1,10	ROA (%)	
- Laba	822	977	1.698	343	1.549	1.335	1.034	1.296	1.025	1.505	1.426	2.514	2.489	2.823	2.801	- Profit	
- Rata-Rata Total Aset	198.248	201.348	211.391	211.384	212.173	212.931	213.411	218.608	220.910	223.224	225.804	248.819	249.704	252.394	255.492	- Average Assets	
NPF (%)	4,95	4,84	5,48	6,17	5,68	5,32	5,55	4,67	4,80	4,68	4,42	4,72	4,78	4,61	4,82	NPF (%)	
NPF Net (%)	3,38	3,19	3,67	3,59	3,73	3,21	3,19	2,49	2,45	2,48	2,17	2,48	2,77	2,57	2,80	NPF Net %	
- Non Performing Financing	7.320	7.456	8.414	9.605	8.990	8.333	8.693	8.034	8.315	8.168	7.843	8.229	8.351	8.218	8.590	- Non Performing Financing	
- Non Performing Financing Net	4.997	4.915	5.627	5.589	5.894	5.019	4.999	4.290	4.238	4.337	3.860	4.324	4.831	4.582	4.985	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	147.944	153.968	153.433	155.722	158.143	156.573	156.623	171.979	173.299	174.552	177.482	174.383	174.625	178.081	178.124	- Total Financing to Non Bank	
FDR (%)	86,66	88,03	88,11	89,31	89,32	87,58	87,53	86,43	86,88	86,27	85,99	84,74	83,78	83,53	81,36	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	147.944	153.968	153.433	155.722	158.143	156.573	156.623	171.979	173.299	174.552	177.482	174.383	174.625	178.081	178.124	- Total Financing to Non Bank	
- Dana Pihak Ketiga	170.723	174.895	174.135	174.354	177.051	178.768	178.934	198.976	199.462	202.332	206.407	205.783	208.429	213.199	218.944	- Total Third Party Funds	
BOPO (%)	96,97	97,01	94,71	99,04	95,61	96,15	96,96	96,27	97,21	95,91	96,22	95,09	93,35	92,34	92,31	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	29285	30.945	10.424	13.909	16.395	19.309	22.001	25.138	29.400	32.060	34.174	4.011	5.817	8.565	11.341	- Operations Expenses	
- Pendapatan Operasional	30201	31.901	11.007	14.044	17.147	20.082	22.691	26.112	30.244	33.428	35.517	4.218	6.231	9.276	12.286	- Operations Income	
Rentabilitas																Profitability	
NOM (%)	0,52	0,52	1,00	0,17	0,78	0,69	0,53	0,65	0,50	0,74	0,68	1,11	1,11	1,26	1,24	NOM (%)	
- Pendapatan Operasional	916	955	1.747	323	1.505	1.326	1.035	1.299	1.013	1.493	1.343	2.488	2.484	2.843	2.836	- Net Operations Income	
- Rata-rata Aset Produktif	175548	182.301	191.444	191.681	192.246	192.998	193.525	198.338	200.566	202.724	198.936	223.650	223.967	226.496	228.573	- Average Earning Assets	
KAP																Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	4,78	5,19	5,90	6,14	5,49	5,43	5,64	4,97	4,97	5,01	4,27	4,89	4,99	4,52	4,54	Classified Earning assets to Earning assets (%)	
- APYD	10.055	10.228	11.599	12.107	10.949	10.967	11.370	11.183	11.256	11.535	10.070	11.233	11.452	10.731	10.945	- Classified Earning Assets	
- Total Aset Produktif	210.371	197.100	196.541	197.083	199.387	202.017	201.694	225.152	226.471	230.051	236.048	229.665	229.682	237.287	240.827	- Total Earning assets	
Likuiditas																Liquidity	
Short Term Mismatch (%)	18,22	20,04	23,25	20,32	19,47	19,41	19,92	22,53	21,71	22,99	22,54	25,10	26,15	25,56	43,30	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	27.833	32.610	37.252	32.704	32.025	32.064	32.896	41.818	39.888	42.812	45.669	47.388	49.521	50.848	88.223	- Short-Term Assets	
- Kewajiban Jangka Pendek	152.758	162.749	160.192	160.954	164.455	165.171	165.174	185.572	183.751	186.216	202.655	188.766	189.382	198.954	203.750	- Short-Term Liabilities	
Imbal Hasil																Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	52,91	50,35	50,54	50,90	50,98	50,95	51,14	52,50	52,13	52,05	58,84	51,05	51,67	52,53	54,07	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	90.333	88.053	88.000	88.743	90.267	91.087	91.509	104.455	103.974	105.307	121.443	105.055	107.705	111.993	118.378	- Non Core Deposits	
- Total DPK	170.723	174.895	174.135	174.354	177.051	178.768	178.934	198.976	199.462	202.332	206.407	205.783	208.429	213.199	218.944	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	203,48	180,50	179,05	178,03	180,17	182,95	182,23	200,57	199,53	201,86	199,86	205,87	208,64	208,55	211,14	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	99.199	98.641	98.789	100.063	102.112	101.647	101.479	115.164	115.826	117.106	118.667	117.735	118.411	120.740	121.261	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	48.753	54.650	55.174	56.206	56.675	55.561	55.688	57.418	58.049	58.013	59.376	57.188	56.754	57.896	57.431	- Floating-rate Yield Portfolios	
Investasi																Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	32,85	35,81	36,37	36,47	36,35	35,98	36,20	34,17	34,31	34,15	34,64	33,97	33,73	34,12	34,05	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	48.753	55.336	55.997	56.989	57.712	56.561	56.900	58.978	59.649	59.811	61.675	59.416	59.083	60.958	60.842	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	148.425	154.527	153.963	156.269	158.787	157.207	157.167	172.582	173.875	175.120	178.043	174.923	175.164	178.636	178.691	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah	2,56	2,81	3,03	3,43	2,95	3,09	3,09	3,56	3,41	3,63	3,40	3,44	3,41	3,50	3,30	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	1.250	1.557	1.696	1.955	1.702	1.750	1.760	2.100	2.035	2.171	2.094	2.044	2.015	2.136	2.007	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	48.753	55.336	55.997	56.989	57.712	56.561	56.900	58.978	59.649	59.811	61.675	59.416	59.083	60.958	60.842	- Total Mudharabah and Musyarakah	

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2014	2015	2016									2017				Indicator	
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Unit Usaha Syariah																	Sharia Business Unit
ROA (%)	1,97	1,81	1,87	2,06	2,09	2,16	2,22	2,23	2,35	2,34	1,77	2,66	2,67	2,61	2,54	ROA (%)	
- Laba	1.227	1.324	1.519	1.701	1.749	1.821	1.883	1.858	1.972	1.980	1.529	2.537	2.556	2.539	2.492	- Profit	
- Rata-Rata Total Aset	62.223	73.049	81.363	82.406	83.690	84.314	84.840	83.366	83.967	84.787	86.248	95.470	95.695	97.453	98.284	- Average Assets	
NPF (%)	2,55	3,03	3,58	3,97	3,49	3,54	3,46	3,34	3,31	3,26	3,49	3,67	3,55	3,50	3,47	NPF (%)	
NPF Net (%)	1,66	1,65	1,89	2,26	2,16	2,12	2,07	1,94	1,96	1,94	1,79	1,85	1,76	1,73	1,74	NPF Net %	
- Non Performing Financing	1.312	1.791	2.181	2.466	2.237	2.247	2.206	2.105	2.108	2.144	2.464	2.571	2.531	2.532	2.576	- Non Performing Financing	
- Non Performing Financing Net	856	975	1.152	1.404	1.382	1.349	1.320	1.223	1.251	1.280	1.262	1.297	1.254	1.253	1.289	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	51.385	59.028	60.889	62.136	64.031	63.570	63.830	63.026	63.725	65.828	70.525	70.083	71.190	72.455	74.166	- Total Financing to Non Bank	
FDR (%)	109,02	104,88	102,04	97,07	99,60	98,69	96,84	97,65	97,71	96,60	96,70	97,43	97,98	99,28	101,67	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	51.385	59.028	60.889	62.136	64.031	63.570	63.830	63.026	63.725	65.828	70.525	70.083	71.190	72.455	74.166	- Total Financing to Non Bank	
- Dana Pihak Ketiga	47.136	56.280	59.672	64.013	64.285	64.416	65.909	64.545	65.217	68.148	72.928	71.931	72.655	72.979	72.944	- Total Third Party Funds	
BOPO (%)	80,19	83,41	81,93	80,14	79,53	79,29	79,01	78,50	77,27	77,18	82,85	74,51	72,78	75,07	74,40	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	4.866	6.356	2.330	2.869	3.453	3.970	4.546	4.926	5.438	5.996	7.097	616	1.140	1.935	2.444	- Operations Expenses	
- Pendapatan Operasional	6.068	7.621	2.843	3.580	4.342	5.007	5.753	6.274	7.037	7.769	8.566	826	1.567	2.578	3.285	- Operations Income	
Rentabilitas																Profitability	
NOM (%)	2,05	1,83	2,01	2,19	2,26	2,24	2,27	2,30	2,44	2,44	2,00	2,84	2,85	2,81	2,74	NOM (%)	
- Pendapatan Operasional	1.202	1.264	1.541	1.706	1.778	1.778	1.811	1.798	1.919	1.934	1.469	2.528	2.559	2.571	2.523	- Net Operations Income	
- Rata-rata Aset Produktif	58.748	68.937	76.604	77.771	78.840	79.328	79.768	78.255	78.689	79.186	73.485	89.096	89.767	91.561	92.157	- Average Earning Assets	
KAP																Classified Earning assets to Earning assets (%)	
APYD terhadap Aktiva Produktif (%)	2,90	3,96	4,25	4,16	3,97	3,97	3,64	3,56	3,64	3,68	3,22	3,53	3,67	3,29	3,50	Classified Earning assets to Earning assets (%)	
- APYD	1.873	3.124	3.354	3.461	3.370	3.450	3.043	2.976	3.020	3.107	3.036	3.156	3.331	3.148	3.312	- Classified Earning Assets	
- Total Aset Produktif	64.488	78.893	79.004	83.122	84.992	83.098	83.518	83.540	82.909	84.434	94.319	89.476	90.820	95.739	94.501	- Total Earning assets	
Likuiditas																Liquidity	
Short Term Mismatch (%)	26,69	35,56	33,85	36,26	34,27	36,79	37,55	27,30	27,22	23,69	34,23	25,56	24,58	24,14	24,02	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	14.800	24.616	24.958	28.303	26.929	28.817	29.943	18.507	18.624	16.927	26.152	19.026	18.209	18.473	18.185	- Short-Term Assets	
- Kewajiban Jangka Pendek	55.446	69.227	73.734	78.063	78.571	78.335	79.733	67.792	68.422	71.455	76.398	74.435	74.089	76.541	75.703	- Short-Term Liabilities	
Imbal Hasil																Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	56,65	56,94	57,95	59,96	58,31	58,00	57,98	58,45	58,79	59,95	60,89	60,73	60,64	60,55	60,87	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	26.700	32.044	34.442	38.383	37.487	37.364	38.211	37.728	38.341	40.857	44.409	43.682	44.056	44.191	44.401	- Non Core Deposits	
- Total DPK	47.136	56.280	59.672	64.013	64.285	64.416	65.909	64.545	65.217	68.148	72.928	71.931	72.655	72.979	72.944	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	294,21	244,71	270,29	267,62	254,16	254,76	254,15	245,16	242,56	234,86	211,41	214,54	215,34	220,32	218,32	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	36.399	38.833	44.783	45.579	46.306	45.986	46.130	45.084	45.478	46.543	48.230	48.140	48.943	50.187	51.224	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.372	15.869	16.568	17.031	18.219	18.051	18.151	18.389	18.750	19.817	22.813	22.438	22.729	22.779	23.463	- Floating-rate Yield Portfolios	
Investasi																Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,96	33,97	35,15	35,75	37,04	37,39	37,89	39,30	39,93	41,00	45,16	45,26	46,08	46,52	47,11	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	14.988	20.197	21.564	22.384	23.898	23.941	24.357	24.946	25.646	27.210	32.083	31.945	33.028	33.944	35.183	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	51.752	59.462	61.351	62.609	64.525	64.036	64.282	63.473	64.228	66.361	71.044	70.578	71.672	72.966	74.687	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,84	2,75	2,76	2,68	2,48	2,66	2,70	2,58	2,55	2,52	1,97	2,26	2,28	2,24	2,19	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	276	556	594	600	592	636	658	643	653	686	631	722	751	762	770	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	14.988	20.197	21.564	22.384	23.898	23.941	24.357	24.946	25.646	27.210	32.083	31.945	33.028	33.944	35.183	- Total Mudharabah and Musyarakah	

Ket: r) Angka-angka diperbaiki
 *) Angka-angka sementara

Note: r) Revised figures
 *) Provisional Figures

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2016
(Sharia Banking Network)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Bank Umum Syariah																Sharia Commercial Bank
- Total Aset	204.961	213.423	212.298	211.358	216.118	217.479	216.766	241.937	241.629	246.361	254.184	248.819	250.589	257.775	261.950	- Total Assets
- Jumlah Bank	12	12	12	12	12	12	12	13	13	13	13	13	13	13	13	- Number of Banks
- Jumlah Kantor	2.163	1.990	1.869	1.844	1.807	1.799	1.776	1.897	1.885	1.854	1.869	1.681	1.872	1.849	1.841	- Number of Offices
- KC	447	450	452	452	455	456	451	475	474	458	473	474	474	462	462	Branch Offices
- KCP	1.511	1.340	1.222	1.202	1.167	1.161	1.149	1.231	1.222	1.208	1.207	1.207	1.206	1.196	1.189	Sub Branch Offices
- KK	205	200	195	190	185	182	176	191	189	188	189	192	192	191	190	Cash Offices
- ATM	3.350	3.571	3.577	3.577	3.583	2.965	2.922	3.127	3.127	3.127	3.127	3.142	3.143	2.533	2.534	ATMs/ADMs
- Jumlah Tenaga Kerja	41.393	51.413	50.287	50.383	50.488	49.855	49.553	50.997	51.145	51.129	51.110	51.168	51.062	51.352	53.420	- Number of Employees
Unit Usaha Syariah																Sharia Business Unit
- Total Aset	67.383	82.839	83.079	86.577	90.107	88.063	88.521	89.826	89.376	92.982	102.320	95.470	95.920	100.967	100.780	- Total Assets
- Jumlah Bank Umum Konvensional yang memiliki UUS	22	22	22	22	22	22	22	21	21	21	21	21	21	21	21	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	320	311	314	313	322	328	328	313	318	322	332	285	333	335	336	- Number of Offices
- KC	138	138	139	139	147	149	149	147	150	150	149	150	150	152	152	Branch Offices
- KCP	140	129	130	132	132	135	135	122	123	126	135	135	135	135	134	Sub Branch Offices
- KK	42	44	45	42	43	44	44	44	45	46	48	48	48	48	50	Cash Offices
- ATM	132	145	145	147	151	151	152	131	133	132	132	133	132	132	132	ATMs/ADMs
- Jumlah Tenaga Kerja	4.425	4.403	4.387	4.408	4.435	4.748	4.776	4.549	4.518	4.518	4.487	4.555	4.578	4.463	4.354	- Number of Employees
Total Aset BUS dan UUS	272.343	296.262	295.377	297.935	306.225	305.542	305.287	331.763	331.005	339.343	356.504	344.290	346.509	358.742	362.730	Total Assets
Total Kantor BUS dan UUS	2.483	2.301	2.183	2.157	2.129	2.127	2.104	2.210	2.203	2.176	2.201	1.966	2.205	2.184	2.177	Total Number of Offices
Total ATM BUS dan UUS	3.482	3.716	3.722	3.724	3.734	3.116	2.104	2.210	2.203	2.176	3.259	3.275	3.275	2.665	2.666	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	45.818	55.816	54.674	54.791	54.923	54.603	54.329	55.546	55.663	55.647	55.597	55.597	55.640	55.815	57.774	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																Sharia Rural Bank
- Jumlah Bank	163	163	165	166	165	165	165	164	164	164	166	166	166	166	166	- Number of Banks
- Jumlah Kantor	439	446	425	427	428	435	436	430	451	453	453	451	451	454	451	- Number of Offices
- Jumlah Tenaga Kerja	4.704	5.102	4.531	4.523	4.495	4.566	4.584	4.410	4.351	4.379	4.372	4.478	4.489	4.484	4.642	- Number of Employees
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS April 2017
(Individual Sharia Banking Network)

Kelompok Bank	KPO/KC	KCPI/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	462	1.189	190	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	25	86	18	1 PT. Bank Aceh Syariah
2 PT. Bank Muamalat Indonesia	82	174	78	2 PT. Bank Muamalat Indonesia
3 PT. Bank Victoria Syariah	8	5	-	3 PT. Bank Victoria Syariah
4 PT. Bank BRISyariah	51	205	12	4 PT. Bank BRISyariah
5 PT. Bank Jabar Banten Syariah	8	56	1	5 PT. Bank Jabar Banten Syariah
6 PT. Bank BNI Syariah	67	171	18	6 PT. Bank BNI Syariah
7 PT. Bank Syariah Mandiri	129	437	54	7 PT. Bank Syariah Mandiri
8 PT. Bank Mega Syariah	30	31	1	8 PT. Bank Mega Syariah
9 PT. Bank Panin Syariah	16	5	1	9 PT. Bank Panin Syariah
10 PT. Bank Syariah Bukopin	11	8	4	10 PT. Bank Syariah Bukopin
11 PT. BCA Syariah	10	8	3	11 PT. BCA Syariah
12 PT. Maybank Syariah Indonesia	1	-	-	12 PT. Maybank Syariah Indonesia
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	3	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
Unit Usaha Syariah	152	134	50	Sharia Business Unit
14 PT Bank Danamon Indonesia, Tbk	10	1	-	13 PT Bank Danamon Indonesia, Tbk
15 PT Bank Permata, Tbk	11	2	1	14 PT Bank Permata, Tbk
16 PT Bank Internasional Indonesia, Tbk	9	1	-	15 PT Bank Internasional Indonesia, Tbk
17 PT Bank CIMB Niaga, Tbk	16	-	-	16 PT Bank CIMB Niaga, Tbk
18 PT Bank OCBC NISP, Tbk	10	-	-	17 PT Bank OCBC NISP, Tbk
19 PT Bank Sinarmas	34	2	10	33 PT Bank Sinarmas
20 PT Bank Tabungan Negara (Persero), Tbk.	22	35	5	34 PT Bank Tabungan Negara (Persero), Tbk.
21 PT BPD DKI	3	12	7	18 PT BPD DKI
22 PT BPD Daerah Istimewa Yogyakarta	1	3	5	19 PT BPD Daerah Istimewa Yogyakarta
23 PT BPD Jawa Tengah	4	8	7	20 PT BPD Jawa Tengah
24 PT BPD Jawa Timur, Tbk	7	8	-	21 PT BPD Jawa Timur, Tbk
25 PT BPD Sumatera Utara	5	17	-	22 PT BPD Sumatera Utara
26 PT BPD Jambi	1	-	-	24 PT BPD Jambi
27 PT BPD Sumatera Barat	3	6	-	25 PT BPD Sumatera Barat
28 PT BPD Riau dan Kepulauan Riau	2	4	1	26 PT BPD Riau dan Kepulauan Riau
29 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	27 PT BPD Sumatera Selatan dan Bangka Belitung
30 PT BPD Kalimantan Selatan	2	9	1	28 PT BPD Kalimantan Selatan
31 PT BPD Kalimantan Barat	1	4	5	29 PT BPD Kalimantan Barat
32 PD BPD Kalimantan Timur	2	13	2	30 PD BPD Kalimantan Timur
33 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	31 PT BPD Sulawesi Selatan dan Sulawesi Barat
34 PT BPD Nusa Tenggara Barat	2	7	1	32 PT BPD Nusa Tenggara Barat
Bank Pembiayaan Rakyat Syariah	102	-	183	Sharia Rural Bank
TOTAL	716	1.323	423	TOTAL
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/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS April 2017 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	461	1.189	190	Sharia Commercial Bank
1 Jawa Barat	60	221	28	1 West Java
2 Banten	19	63	8	2 Banten
3 DKI Jakarta	63	155	37	3 DKI Jakarta
4 Yogyakarta	9	24	13	4 DI Yogyakarta
5 Jawa Tengah	40	87	20	5 Central Java
6 Jawa Timur	43	134	18	6 East Java
7 Bengkulu	5	12	-	7 Bengkulu
8 Jambi	7	18	1	8 Jambi
9 Nanggroe Aceh Darussalam	36	102	19	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	50	5	10 North Sumatera
11 Sumatera Barat	10	31	4	11 West Sumatera
12 Riau	11	30	8	12 Riau
13 Sumatera Selatan	15	35	1	13 South Sumatera
14 Bangka Belitung	2	8	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	10	30	2	16 Lampung
17 Kalimantan Selatan	9	19	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	4	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	33	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	2	1	24 Gorontalo
25 Sulawesi Barat	2	1	-	25 West Sulawesi
26 Sulawesi Tenggara	7	9	2	26 South East Sulawesi
27 Nusa Tenggara Barat	8	19	2	27 West Nusa Tenggara
28 Bali	7	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	4	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Sharia Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Sharia Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS April 2017 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	152	134	50	Sharia Business Unit
1 Jawa Barat	20	14	7	1 West Java
2 Banten	4	7	1	2 Banten
3 DKI Jakarta	10	15	7	3 DKI Jakarta
4 Yogyakarta	4	4	5	4 DI Yogyakarta
5 Jawa Tengah	18	11	8	5 Central Java
6 Jawa Timur	22	16	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	4	-	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	17	-	10 North Sumatera
11 Sumatera Barat	4	6	-	11 West Sumatera
12 Riau	3	3	3	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	3	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	7	9	1	17 South Kalimantan
18 Kalimantan Barat	4	4	5	18 West Kalimantan
19 Kalimantan Timur	6	13	3	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	5	7	1	27 West Nusa Tenggara
28 Bali	4	1	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	613	1.323	240	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
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 = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2016
(Office Channeling)**

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 PT. Bank Danamon Indonesia, Tbk	145	118	144	148	147	156	480	475	474	473	473	462	446	434	421	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	297	292	292	292	292	292	308	308	308	308	308	308	308	307	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	444	412	404	396	391	391	391	392	392	391	391	390	390	388	388	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	172	164	138	138	136	134	130	130	115	111	111	99	96	96	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	239	261	264	270	270	270	269	276	276	276	277	277	281	281	281	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	39	39	39	39	39	39	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	-	45	45	45	45	45	45	45	45	45	45	45	45	45	45	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	64	72	72	72	72	72	175	175	175	177	182	182	182	182	182	9 PT BPD DKI
10 PT. BPD DIY	3	10	10	10	10	11	31	31	31	31	31	31	31	31	31	10 PT. BPD DIY
11 PT BPD Jateng	131	131	131	131	131	145	145	145	145	145	145	145	145	145	145	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	97	97	97	97	97	97	97	97	97	191	191	191	191	191	191	12 PT BPD Jatim, Tbk
13 PT Bank Aceh Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh Syariah
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	3	7	7	7	7	7	7	7	7	7	7	7	7	11	11	15 PT BPD Jambi
16 PT BPD Sumbar	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	51	52	52	52	52	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	5	7	7	7	7	10	10	10	15	15	15	15	15	15	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	46	47	47	47	48	48	48	48	48	48	48	48	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	57	58	62	62	63	63	63	63	64	64	65	65	65	65	65	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	23 PT BPD Nusa Tenggara Barat
JUMLAH	1.787	2.009	2.024	2.000	1.995	2.018	2.465	2.480	2.480	2.564	2.567	2.555	2.531	2.518	2.504	TOTAL

¹⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS

²⁾ "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

¹⁾ "-" = data not available since office channelling was spinoff become Sharia Banking
²⁾ Revised figures

1. "Revision of data BUS-UUS began in June 2014 based on LSMK"

Miliar Rupiah (in Billion IDR)

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Komponen Aset																ASSETS
1 Kas	3.636	3.905	2.934	3.270	3.885	3.564	3.166	3.885	3.827	3.866	4.188	3.917	3.737	3.481	3.420	1. Cash
2 Penempatan pada Bank Indonesia	42.715	41.051	36.490	38.037	38.946	42.230	41.463	49.390	45.194	46.804	50.579	50.177	50.307	56.468	56.630	2. Deposit in Bank Indonesia
a. Giro	10.903	12.001	12.200	12.215	13.421	12.861	13.055	15.314	14.653	15.012	15.442	17.569	18.061	18.359	19.177	a. Deposit
b. SBIS	8.130	6.280	7.683	7.225	7.470	8.130	8.947	9.442	10.335	11.042	10.788	11.878	12.683	12.273	11.533	b. Bank Indonesia Certificates Syariah
c. FASBIS	21.294	19.218	14.701	16.785	16.101	18.572	17.569	22.928	18.687	19.461	23.926	19.672	17.974	23.273	22.660	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	2.388	3.551	1.907	1.812	1.953	2.667	1.893	1.707	1.518	1.288	424	1.057	1.589	2.563	3.261	d. Others
3 Penempatan pada Bank Lain	5.567	7.241	6.503	5.654	7.271	6.847	6.449	6.783	6.063	6.503	11.252	5.732	5.493	5.684	5.881	3. Placement in Other Banks
a. Giro	2.149	2.460	2.772	2.001	2.480	2.557	2.501	2.421	1.817	2.078	5.669	2.404	2.156	2.135	2.811	a. Demand Deposits
b. Tabungan	44	58	21	11	11	25	23	17	24	24	42	48	186	129	121	b. Saving Deposits
c. Deposito	3.234	4.676	3.686	3.623	4.759	4.263	3.838	4.315	4.214	4.384	5.494	3.274	3.131	3.247	2.862	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	139	46	22	18	19	0	33	27	6	16	46	4	19	171	86	f. Others
4 Surat Berharga yang Dimiliki	12.046	21.248	23.983	23.673	22.940	21.683	23.030	24.055	27.277	27.923	30.237	27.719	28.490	29.236	29.883	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.466	20.524	23.194	22.856	21.554	20.514	21.759	22.196	24.950	25.611	25.626	25.831	27.174	26.426	27.443	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	580	725	789	817	1.386	1.169	1.271	1.859	2.327	2.311	4.611	1.888	1.316	2.811	2.440	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	64.578	76.515	78.547	80.385	82.715	81.571	82.223	84.940	86.341	88.086	94.752	92.351	93.094	95.920	97.062	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	63.741	75.533	77.561	79.372	81.610	80.502	81.257	83.924	85.295	87.021	93.713	91.361	92.111	94.902	96.025	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.354	14.820	14.239	14.856	15.298	14.789	14.577	14.696	14.590	14.374	15.292	14.654	14.398	14.505	14.316	1. Mudharabah
2. Musyarakah	49.336	60.713	63.322	64.516	66.313	65.713	66.680	69.228	70.706	72.647	78.421	76.707	77.713	80.397	81.709	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	837	982	986	1.013	1.105	1.069	966	1.016	1.045	1.065	1.039	990	982	1.019	1.037	b. Profit sharing Financing to Other Banks
1. Mudharabah	695	878	890	903	969	969	898	895	942	963	949	904	915	962	981	1. Mudharabah
2. Musyarakah	142	103	95	110	136	136	68	121	104	102	90	86	67	56	57	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	123.977	126.839	127.230	128.874	131.058	130.380	130.100	141.777	142.480	144.262	145.184	144.099	144.669	146.558	147.299	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	123.968	126.832	127.227	128.871	131.030	130.353	130.073	141.747	142.451	144.229	145.145	144.055	144.632	146.512	147.249	a. Receivables from Non Banks
1. Murabahah	117.371	122.111	122.981	124.339	126.179	125.635	125.478	136.830	137.193	138.823	139.536	138.498	139.075	140.611	141.274	1. Murabahah
2. Qardh	5.965	3.951	3.467	3.752	4.057	3.912	3.774	4.063	4.370	4.491	4.731	4.678	4.660	4.973	5.026	2. Qardh
3. Istishna'	633	770	779	780	794	805	821	855	888	914	878	879	897	929	948	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	9	7	3	3	28	28	27	29	29	34	39	44	38	45	50	b. Receivables from Other Banks
1. Murabahah	9	7	3	3	28	28	27	29	29	34	39	44	38	45	50	1. Murabahah
2. Qardh	0	-	-	-	-	-	-	-	1	-	-	0	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.621	10.635	9.538	9.619	9.539	9.292	9.126	9.338	9.282	9.132	9.151	9.051	9.073	9.123	9.018	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.620	10.631	9.534	9.616	9.535	9.289	9.122	9.334	9.278	9.131	9.150	9.049	9.072	9.122	9.017	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	4	4	4	4	4	4	4	4	1	1	1	1	1	1	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.104	1.587	3.205	2.845	2.655	3.114	3.018	4.512	3.285	3.647	4.205	3.888	4.324	4.750	5.444	8. Other claims
9 Penyertaan	100	79	79	79	79	79	79	80	80	80	80	80	80	81	81	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	5.025	6.363	6.637	7.969	6.817	7.193	7.510	7.570	7.848	7.752	8.189	8.282	8.242	8.235	7.990	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	6	4	6	6	6	4	4	4	4	4	3	3	12	12	15	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	3.795	4.622	4.666	4.705	4.788	4.752	4.698	4.849	4.832	4.799	4.977	4.960	4.921	5.149	5.115	13. Fixed Assets and Equipment
14 Persediaan	1	0	1	0	0	1	0	0	0	0	5	187	194	167	150	14. Inventories
15 Rupa-rupa Aset	7.213	8.898	8.835	8.755	9.159	9.218	9.440	9.721	10.189	11.990	10.079	10.409	10.357	10.347	10.721	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	217.858	231.175	233.808	238.366	241.336	243.184	244.843	263.522	264.678	270.480	279.335	277.714	281.084	286.178	291.889	1. Third Party Funds
a. Dana Simpanan Wadiah	29.073	32.532	31.947	33.907	35.427	34.894	34.894	35.443	34.894	35.948	38.361	35.970	37.183	39.088	45.200	a. iB Wadia
1. Giro	16.512	17.327	16.120	18.515	19.197	19.235	18.556	18.475	17.797	18.570	20.153	18.104	18.436	20.126	26.409	1. iB Demand Deposits Wadia
2. Tabungan	12.561	15.206	15.826	15.392	16.230	16.190	16.338	16.968	17.098	17.378	18.208	17.865	18.747	18.963	18.791	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	187.638	197.475	201.861	204.459	205.910	207.759	209.949	228.079	229.784	234.532	240.974	241.744	243.901	247.090	246.689	b. Non Profit Sharing Investment Fund
1. Giro	2.132	3.859	3.987	4.970	4.643	4.602	4.337	10.593	10.565	11.368	7.820	9.508	9.221	10.495	12.741	1. Demand Deposits
2. Tabungan	50.949	53.388	53.143	52.643	54.013	55.311	55.929	61.386	61.819	62.819	66.980	66.177	66.451	66.878	66.112	2. Saving Deposits
3. Deposito	134.556	140.228	144.731	146.845	147.254	147.846	149.683	156.100	157.400	160.344	166.174	166.059	168.230	169.717	167.836	3. Time Deposits
c. Dana Investasi Profit Sharing	1.148	1.168	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	81	1	1	1	1	1	1	1	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	7.632	8.468	8.059	8.004	8.869	8.902	7.861	9.320	9.450	9.642	10.785	7.799	7.270	7.089	6.366	3. Liabilities to other Banks
a. Giro	552	784	693	826	1.387	919	994	639	661	739	989	715	643	675	671	a. Demand Deposits
b. Tabungan	886	1.215	923	800	660	1.103	1.138	1.209	1.359	1.374	1.356	1.247	1.101	983	939	b. Saving Deposits
c. Deposito	5.562	6.390	6.293	6.145	7.476	6.548	5.487	7.208	7.130	7.252	7.896	5.543	5.465	5.124	4.601	c. Time Deposits
d. Setoran Jaminan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	633	89	151	234	346	332	56	264	299	277	544	294	60	307	155	f. Others

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
4 Surat Berharga yang Diterbitkan	3.937	4.346	2.163	1.908	3.188	3.541	3.394	3.783	3.722	4.273	7.434	3.083	2.140	5.635	4.228	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.076	2.391	594	494	924	953	953	953	953	1.948	1.948	948	948	948	948	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.861	1.955	1.569	1.414	2.264	2.588	2.441	2.830	2.769	2.325	5.487	2.135	1.192	4.687	3.280	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.256	2.281	2.328	2.341	2.328	2.383	2.587	2.755	2.489	2.504	2.782	2.679	2.684	2.647	2.654	5. Received Borrowing
6 Liabilitas Lainnya	934	892	642	666	703	596	536	552	417	334	497	624	683	436	330	6. Other Liabilities
7 Rupa-Rupa Liabilitas	19.945	26.39	23.673	22.793	24.157	22.056	20.897	24.147	22.552	23.301	27.304	22.896	23.161	26.972	27.149	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	54	22	-	-	-	-	-	-	-	-	240	-	-	180	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	54	22	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	240	-	-	180	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	1.875	2.875	2.875	2.875	2.875	9. Loan Capital
10 Modal Disetor	10.644	12.413	12.359	12.759	12.759	12.759	12.809	13.871	13.871	14.372	14.498	14.525	14.525	14.525	14.525	10. Paid-in capital
11 Tambahan Modal Disetor	1.894	2.258	2.246	1.898	1.887	1.966	2.164	2.122	2.086	2.081	2.056	2.098	2.098	2.030	2.167	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	655	1.014	1.125	1.054	1.054	1.054	1.054	1.054	1.087	1.087	1.126	1.126	1.126	1.118	1.118	12. Differences in Fixed Assets Appraisal
13 Cadangan	997	2.145	2.276	2.398	2.406	2.417	2.417	3.433	3.433	3.431	3.400	3.400	3.400	3.405	3.410	13. Reserves
a. Cadangan Umum	996	2.129	2.260	2.383	2.390	2.390	2.390	3.268	3.268	3.268	3.276	3.276	3.276	3.281	3.285	a. General Reserves
b. Cadangan Tujuan	1	16	16	16	16	26	26	165	165	163	124	124	124	124	124	b. Special Purpose Reserves
14 Laba	5.539	4.858	4.700	3.746	4.537	4.684	4.725	5.124	5.223	5.838	5.171	5.469	5.462	5.831	6.017	14. Net Income
a. Tahun-tahun lalu	3.752	3.072	3.760	3.061	3.111	3.100	3.100	3.100	3.100	3.067	3.076	5.095	4.713	4.666	4.489	a. Previous years
b. Tahun berjalan	1.786	1.786	939	686	1.426	1.584	1.625	2.024	2.123	2.771	2.096	374	749	1.165	1.528	b. Current year

Ket: r) Angka-angka diperbaiki
 *) Angka-angka sementara

Note: r) Revised figures
 *) Provisional Figures

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2016
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Komponen Aset																ASSETS
1 Kas	3.301	3.495	2.593	2.928	3.434	3.161	2.785	3.592	3.512	3.567	3.853	3.566	3.405	3.199	3.140	1. Cash
2 Penempatan pada Bank Indonesia	32.428	25.797	23.618	23.441	23.850	28.931	28.201	34.806	31.731	33.394	34.755	35.663	36.115	38.855	40.250	2. Deposit in Bank Indonesia
a. Giro	8.270	8.761	8.661	8.797	9.380	8.996	9.098	11.139	10.460	10.524	10.956	12.706	13.567	13.692	13.495	a. Deposit
b. SBIS	4.720	3.385	4.553	3.955	3.850	4.530	5.075	5.920	6.595	7.740	7.940	8.470	8.825	8.305	7.505	b. Bank Indonesia Certificates Syariah
c. FASBIS	17.738	10.120	8.505	8.885	8.678	12.746	12.144	16.052	13.167	13.846	15.441	13.437	12.142	14.299	16.043	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	1.700	3.531	1.899	1.803	1.942	2.659	1.884	1.695	1.510	1.283	418	1.050	1.581	2.559	3.206	d. Others
3 Penempatan pada Bank Lain	3.287	3.598	3.476	2.634	3.525	2.992	2.909	2.992	2.955	2.983	4.111	2.778	2.652	2.961	3.464	3. Placement in Other Banks
a. Giro	2.130	2.447	2.462	1.813	2.445	2.329	2.228	2.193	1.794	1.712	3.086	2.375	2.098	2.034	2.688	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	1.017	1.104	1.005	801	1.061	661	595	771	1.153	1.253	978	398	534	849	689	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	139	46	7	18	19	0	33	27	6	16	46	4	19	76	86	f. Others
4 Surat Berharga yang Dimiliki	10.208	18.270	19.933	19.228	18.881	17.689	18.875	19.676	21.583	22.448	24.106	22.235	23.319	24.118	24.721	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.728	17.665	19.154	18.471	17.505	16.546	17.730	17.918	19.347	20.333	20.381	20.728	22.304	21.904	22.562	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	480	605	779	757	1.376	1.143	1.145	1.758	2.236	2.115	3.725	1.507	1.015	2.215	2.159	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	49.225	55.886	56.523	57.531	58.326	57.166	57.416	59.548	60.193	60.345	62.151	59.912	59.584	61.467	61.359	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	48.753	55.336	55.997	56.989	57.712	56.561	56.900	58.978	59.649	59.811	61.629	59.416	59.083	60.958	60.842	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.424	7.979	7.561	8.103	8.422	8.094	7.912	8.001	7.880	7.688	7.577	7.336	7.146	7.266	7.136	1. Mudharabah
2. Musyarakah	40.278	47.357	48.435	48.885	49.290	48.467	48.988	50.976	51.769	52.124	54.052	52.079	51.937	53.692	53.706	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	472	550	526	542	614	605	516	570	544	534	522	496	501	509	517	b. Profit sharing Financing to Other Banks
1. Mudharabah	330	452	438	440	485	476	455	454	444	436	435	413	438	456	463	1. Mudharabah
2. Musyarakah	142	98	88	102	129	129	61	116	100	98	87	82	63	53	54	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	97.283	97.076	95.930	97.142	98.815	98.443	98.244	111.273	111.901	112.947	114.009	113.066	113.586	115.097	115.230	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	97.276	97.071	95.928	97.140	98.788	98.417	98.218	111.245	111.872	112.915	113.971	113.022	113.549	115.052	115.181	a. Receivables from Non Banks
1. Murabahah	91.867	93.642	93.017	93.982	95.341	95.114	95.084	107.839	108.194	109.158	110.063	109.159	109.702	110.858	110.922	1. Murabahah
2. Qardh	5.256	3.308	2.799	3.048	3.340	3.196	3.030	3.302	3.577	3.659	3.883	3.838	3.824	4.172	4.231	2. Qardh
3. Istishna'	153	120	112	110	108	107	105	104	102	98	25	25	24	22	28	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	7	5	2	2	27	26	26	28	28	33	38	44	37	45	49	b. Receivables from Other Banks
1. Murabahah	7	5	2	2	27	26	26	28	28	33	38	43	37	45	49	1. Murabahah
2. Qardh	0	-	-	-	-	-	-	-	1	-	-	0	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.917	1.564	1.511	1.596	1.646	1.598	1.507	1.761	1.781	1.827	1.883	1.946	1.994	2.072	2.103	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.916	1.561	1.508	1.593	1.643	1.595	1.504	1.757	1.778	1.826	1.882	1.945	1.992	2.070	2.102	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	3	3	3	3	3	4	4	1	1	1	1	1	1	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.104	1.587	2.232	1.555	1.744	1.836	1.319	2.951	2.634	3.076	3.017	3.049	2.859	3.076	4.086	8. Other claims
9 Penyertaan	100	79	79	79	79	79	79	80	80	80	80	80	80	81	81	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	4.070	4.896	4.890	6.186	5.246	5.557	5.855	5.978	6.263	6.110	6.206	6.187	6.127	6.139	5.893	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna' dalam Penyelesaian	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	3.632	4.419	4.466	4.505	4.569	4.533	4.480	4.636	4.618	4.581	4.736	4.720	4.683	4.912	4.881	13. Fixed Assets and Equipment
14 Persediaan	0	0	0	0	0	0	0	0	0	0	5	186	194	167	150	14. Inventories
15 Rupa-rupa Aset	5.545	6.546	6.828	6.904	6.492	6.607	6.805	6.600	6.903	7.224	7.685	7.806	8.246	7.909	8.380	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	170.723	174.895	174.135	174.354	177.051	178.768	178.934	198.976	199.462	202.332	206.407	205.783	208.429	213.199	218.944	1. Third Party Funds
a. Dana Simpanan Wadiah	22.705	24.915	24.625	26.451	27.524	27.632	27.036	27.572	27.131	27.539	29.470	27.400	28.166	29.779	35.962	a. iB Wadiah
1. Giro	12.867	12.991	12.205	14.522	15.024	15.070	14.362	14.349	13.839	14.028	15.375	13.639	13.942	15.202	21.554	1. iB Demand Deposits Wadiah
2. Tabungan	9.838	11.924	12.419	11.929	12.500	12.562	12.674	13.223	13.292	13.511	14.095	13.761	14.224	14.577	14.408	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	146.901	148.896	149.511	147.903	149.527	151.137	151.898	171.404	172.331	174.793	176.937	178.383	180.263	183.420	182.982	b. Non Profit Sharing Investment Fund
1. Giro	935	1.872	1.759	1.939	1.822	1.839	1.768	7.932	8.442	8.442	5.573	5.943	5.943	6.950	9.336	1. Demand Deposits
2. Tabungan	40.515	40.758	39.868	39.051	39.537	40.460	40.511	46.550	47.070	47.580	50.637	49.977	49.998	49.759	48.893	2. Saving Deposits
3. Deposito	105.451	106.266	107.884	106.913	108.072	108.855	109.548	116.985	117.329	118.771	122.022	122.833	124.323	126.711	124.753	3. Time Deposits
c. Dana Investasi Profit Sharing	1.117	1.083	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	81	1	1	1	1	1	1	1	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	5.282	6.122	5.718	5.835	6.692	6.021	5.130	6.448	6.361	6.593	7.515	5.053	4.928	4.637	4.190	3. Liabilities to other Banks
a. Giro	358	404	340	507	609	501	668	311	335	332	565	325	324	337	342	a. Demand Deposits
b. Tabungan	626	799	579	525	378	633	635	688	663	717	691	716	800	697	672	b. Saving Deposits
c. Deposito	3.760	4.832	4.651	4.705	5.589	4.757	3.588	5.352	5.266	5.457	6.116	3.969	3.746	3.547	3.023	c. Time Deposits
d. Setoran Jaminan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	537	88	149	98	115	130	54	97	97	86	142	43	59	55	153	f. Others

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2016
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
4 Surat Berharga yang Diterbitkan	3.437	3.791	1.663	1.508	1.988	2.391	2.244	2.633	2.572	3.123	5.495	1.933	990	3.720	2.138	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.797	2.112	315	315	315	315	315	315	315	1.315	1.315	315	315	315	315	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.640	1.679	1.348	1.193	1.673	2.076	1.929	2.318	2.257	1.808	4.180	1.618	675	3.405	1.823	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.252	1.950	1.950	1.950	1.950	1.950	2.150	2.323	2.065	2.065	2.316	2.216	2.221	2.179	2.186	5. Received Borrowing
6 Liabilitas Lainnya	930	888	638	664	701	590	525	547	414	328	490	617	675	423	313	6. Other Liabilities
7 Rupa-Rupa Liabilitas	3.926	4.522	4.581	4.483	4.552	4.537	4.465	5.312	5.288	5.493	5.576	5.561	5.517	71.751	6.051	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	54	22	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	54	22	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	1.875	2.875	2.875	2.875	2.875	9. Loan Capital
10 Modal Disetor	10.644	12.413	12.359	12.759	12.759	12.759	12.809	13.871	13.871	14.372	14.498	14.525	14.525	14.525	14.525	10. Paid-in capital
11 Tambahan Modal Disetor	1.794	2.258	2.231	1.883	1.871	1.935	2.131	2.090	2.056	2.071	2.045	2.070	2.076	2.006	2.142	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	655	1.014	1.125	1.054	1.054	1.054	1.054	1.054	1.087	1.087	1.126	1.126	1.126	1.118	1.118	12. Differences in Fixed Assets Appraisal
13 Cadangan	997	2.145	2.276	2.398	2.406	2.417	2.417	3.433	3.433	3.431	3.400	3.400	3.400	3.405	3.410	13. Reserves
a. Cadangan Umum	996	2.129	2.260	2.383	2.390	2.390	2.390	3.268	3.268	3.268	3.276	3.276	3.276	3.281	3.285	a. General Reserves
b. Cadangan Tujuan	1	16	16	16	16	26	26	165	165	163	124	124	124	124	124	b. Special Purpose Reserves
14 Laba	4.268	3.402	3.624	2.469	3.096	3.057	2.908	3.170	3.020	3.466	3.442	3.659	3.825	4.027	4.056	14. Net Income
a. Tahun-tahun lalu	3.566	2.767	3.182	2.483	2.533	2.522	2.522	2.522	2.522	2.490	2.490	3.494	3.498	3.484	3.345	a. Previous years
b. Tahun berjalan	702	635	441	(14)	563	535	385	647	498	976	952	165	327	543	711	b. Current year
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																
Note: r) Revised figures *) Provisional Figures																

Ket: r) Angka-angka diperbaiki
 *) Angka-angka sementara

Note: r) Revised figures
 *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2016
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Komponen Aset																ASSETS
1 Kas	335	410	341	342	451	403	382	293	315	299	335	351	332	282	280	1. Cash
2 Penempatan pada Bank Indonesia	10.287	15.254	12.872	14.597	15.095	13.299	13.262	14.585	13.462	13.410	15.825	14.514	14.193	17.613	16.381	2. Deposit in Bank Indonesia
a. Giro	2.633	3.241	3.539	3.418	4.041	3.865	3.956	4.175	4.194	4.488	4.486	4.863	4.494	4.667	5.682	a. Deposit
b. SBIS	3.410	2.895	3.130	3.270	3.620	3.600	3.872	3.522	3.740	3.302	2.848	3.408	3.858	3.968	4.028	b. Bank Indonesia Certificates Syariah
c. FASBIS	3.556	9.098	6.195	7.900	7.423	5.826	5.425	6.876	5.520	5.615	8.486	6.236	5.833	8.974	6.617	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	688	20	7	9	11	8	9	12	8	5	6	7	8	4	54	d. Others
3 Penempatan pada Bank Lain	2.281	3.642	3.027	3.020	3.746	3.855	3.539	3.791	3.108	3.520	7.141	2.954	2.841	2.723	2.417	3. Placement in Other Banks
a. Giro	19	12	310	188	36	228	273	228	23	366	2.583	30	59	101	124	a. Demand Deposits
b. Tabungan	44	58	21	11	11	25	23	17	24	24	42	48	186	129	121	b. Saving Deposits
c. Deposito	2.218	3.572	2.681	2.822	3.699	3.602	3.243	3.545	3.061	3.131	4.516	2.876	2.597	2.398	2.173	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	-	15	-	-	-	-	-	-	-	-	-	-	95	-	f. Others
4 Surat Berharga yang Dimiliki	1.837	2.978	4.050	4.446	4.059	3.994	4.155	4.379	5.694	5.474	6.131	5.484	5.171	5.118	5.163	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	1.737	2.858	4.040	4.386	4.049	3.968	4.029	4.278	5.603	5.278	5.245	5.103	4.870	4.522	4.881	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	100	120	10	60	10	26	126	101	91	196	886	381	301	596	281	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	15.353	20.629	22.024	22.854	24.390	24.405	24.807	25.392	26.148	27.741	32.601	32.439	33.509	34.453	35.703	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.988	20.197	21.564	22.384	23.898	23.941	24.357	24.946	25.646	27.210	32.083	31.945	33.028	33.944	35.183	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.930	6.841	6.678	6.753	6.876	6.695	6.665	6.694	6.710	6.686	7.715	7.318	7.252	7.238	7.180	1. Mudharabah
2. Musyarakah	9.058	13.356	14.886	15.631	17.022	17.246	17.692	18.252	18.937	20.523	24.369	24.628	25.777	26.705	28.003	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	365	431	460	471	491	464	450	445	502	531	518	494	481	509	521	b. Profit sharing Financing to Other Banks
1. Mudharabah	365	426	452	463	484	457	443	441	498	528	514	491	478	506	517	1. Mudharabah
2. Musyarakah	-	5	8	7	7	7	7	4	4	4	3	3	3	3	3	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	26.695	29.763	31.301	31.732	32.243	31.937	31.856	30.504	30.579	31.315	31.175	31.034	31.083	31.461	32.069	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	26.693	29.762	31.299	31.731	32.241	31.936	31.855	30.503	30.578	31.314	31.174	31.033	31.082	31.460	32.068	a. Receivables from Non Banks
1. Murabahah	25.504	28.469	29.964	30.358	30.838	30.522	30.394	28.992	28.999	29.666	29.473	29.339	29.374	29.753	30.352	1. Murabahah
2. Qardh	708	642	667	704	717	716	745	761	793	831	847	840	836	801	795	2. Qardh
3. Istishna'	480	650	667	669	686	698	716	751	786	817	853	854	873	907	921	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Receivables from Other Banks
1. Murabahah	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.705	9.070	8.027	8.023	7.893	7.694	7.619	7.577	7.500	7.305	7.268	7.104	7.079	7.052	6.915	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.705	9.069	8.026	8.022	7.892	7.693	7.618	7.577	7.500	7.305	7.268	7.104	7.079	7.052	6.915	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	1	1	1	1	1	1	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas	-	-	974	1.290	910	1.278	1.699	1.561	651	572	1.188	839	1.465	1.674	1.358	8. Other claims
9 Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	955	1.467	1.747	1.783	1.572	1.636	1.656	1.592	1.585	1.642	1.982	2.095	2.114	2.096	2.096	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	14	5	4	6	6	3	4	3	4	4	3	2	12	12	15	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	163	202	200	200	219	219	218	213	213	219	241	240	238	237	234	13. Fixed Assets and Equipment
14 Persediaan	1	-	1	0	0	0	-	0	0	0	0	1	0	0	0	14. Inventories
15 Rupa-rupa Aset	1.668	2.352	2.007	1.851	2.667	2.611	2.635	3.121	3.286	4.766	2.394	2.603	2.111	2.438	2.341	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	47.136	56.280	59.672	64.013	64.285	64.416	65.909	64.545	65.217	68.148	72.928	71.931	72.655	72.979	72.944	1. Third Party Funds
a. Dana Simpanan Wadiah	6.368	7.617	7.322	7.456	7.903	7.793	7.858	7.870	7.764	8.409	8.891	8.570	9.017	9.309	9.238	a. iB Wadia
1. Giro	3.645	4.335	3.915	3.993	4.173	4.165	4.194	4.126	3.958	4.542	4.778	4.465	4.494	4.924	4.855	1. iB Demand Deposits Wadia
2. Tabungan	2.723	3.282	3.407	3.463	3.730	3.628	3.665	3.744	3.806	3.867	4.112	4.105	4.523	4.385	4.383	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	40.737	48.578	52.350	56.556	56.382	56.623	58.051	56.675	57.453	59.739	64.037	63.362	63.638	63.670	63.707	b. Non Profit Sharing Investment Fund
1. Giro	1.197	1.987	2.228	3.032	2.724	2.725	2.497	2.725	2.632	2.926	3.542	3.935	3.278	3.544	3.405	1. Demand Deposits
2. Tabungan	10.434	12.630	13.275	13.592	14.476	14.851	15.418	14.836	14.750	15.239	16.343	16.200	16.453	17.119	17.218	2. Saving Deposits
3. Deposito	29.106	33.962	36.847	39.932	39.182	38.991	40.136	39.114	40.070	41.573	44.152	43.226	43.907	43.006	43.083	3. Time Deposits
c. Dana Investasi Profit Sharing	31	85	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	2.350	2.346	2.341	2.169	3.178	2.882	2.731	2.872	3.089	3.049	3.270	2.746	2.342	2.452	2.176	3. Liabilities to other Banks
a. Giro	194	380	353	319	778	418	326	329	326	407	423	390	320	337	329	a. Demand Deposits
b. Tabungan	259	416	344	275	282	471	503	521	697	657	665	531	301	286	266	b. Saving Deposits
c. Deposito	1.802	1.548	1.642	1.439	1.887	1.790	1.899	1.855	1.864	1.795	1.780	1.574	1.720	1.577	1.579	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	96	1	2	136	231	202	2	167	202	190	402	251	1	251	2	f. Others

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2016
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
4 Surat Berharga yang Diterbitkan	500	555	500	400	1.200	1.150	1.150	1.150	1.150	1.150	1.940	1.150	1.150	1.915	2.090	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	279	279	179	609	638	638	638	638	633	633	633	633	633	633	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	221	276	221	221	591	512	512	512	512	517	1.307	517	517	1.282	1.457	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	4	331	378	391	378	433	437	432	424	439	466	463	463	469	469	5. Received Borrowing
6 Liabilitas Lainnya	4	3	4	3	3	6	10	5	3	6	7	6	8	14	17	6. Other Liabilities
7 Rupa-Rupa Liabilitas	16.019	21.868	19.093	18.310	19.606	17.519	16.432	18.835	17.264	17.808	21.728	17.335	17.644	21.312	21.098	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	240	-	-	180	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	240	-	-	180	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	100	(0)	15	15	16	31	33	32	30	10	11	28	23	24	25	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1.271	1.456	1.076	1.277	1.442	1.627	1.818	1.954	2.203	2.372	1.730	1.810	1.637	1.803	1.962	14. Net Income
a. Tahun-tahun lalu	187	305	578	578	578	578	578	578	578	578	586	1.601	1.214	1.181	1.144	a. Previous years
b. Tahun berjalan	1.084	1.151	498	700	864	1.049	1.240	1.376	1.625	1.795	1.144	209	423	622	817	b. Current year

Ket: r) Angka-angka diperbaiki
 *) Angka-angka sementara

Note: r) Revised figures
 *) Provisional Figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	472	-	-	3	9	1	0	39	13	2	12	6	97	252	318	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	136	498	501	501	500	-	816	745	743	727	727	1.005	628	581	- Forward purchases
- Lainnya	110	33	-	-	5	5	29	11	73	17	9	6	19	29	28	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	25.944	6.518	6.743	6.972	6.094	6.144	6.081	6.655	6.644	7.667	7.400	8.428	8.263	8.522	8.503	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	376	73	54	81	71	58	49	57	115	134	111	137	250	215	194	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	785	368	340	306	245	183	312	209	157	181	306	234	201	196	193	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	0	-	41	8	38	65	57	107	73	33	241	149	29	292	377	- Spot sales
- Posisi penjualan forward yang masih berjalan	569	132	670	501	501	500	500	819	729	744	726	727	346	628	581	- Forward sales
- Lainnya	1.791	1.299	1.255	1.741	1.240	1.229	1.226	1.190	1.061	1.161	1.193	1.245	1.240	1.244	1.283	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	25	311	307	1.280	223	221	246	211	211	219	219	213	215	216	217	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.417	947	1.434	1.463	1.252	1.242	1.279	1.240	1.149	1.194	1.038	1.065	1.029	942	969	- Income will be received
- Lainnya	715	423	344	366	306	264	254	406	309	112	228	197	179	248	216	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	1.851	3.367	2.977	3.216	3.190	3.471	3.188	3.675	3.867	3.675	3.508	3.292	2.622	3.096	3.133	- Guarantees issued
- Lainnya	105	127	37	98	90	39	44	40	129	5	20	27	21	33	29	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	4.878	7.238	7.972	8.060	8.300	8.275	8.469	9.557	9.453	9.545	9.635	10.182	10.416	10.967	11.428	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	1.523	725	755	755	725	725	713	613	613	541	523	523	523	523	521	- Channeling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	472	-	-	3	9	1	0	39	13	2	12	6	97	252	318	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	136	498	501	501	500	-	816	745	743	727	727	1.005	628	581	- Forward purchases
- Lainnya	110	33	-	-	5	5	29	11	73	17	9	6	19	29	28	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	23.455	3.997	4.408	4.353	3.501	3.601	3.615	3.880	3.834	4.091	4.040	4.360	4.296	4.376	4.733	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	303	50	21	48	39	30	27	35	21	23	19	19	109	109	109	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	785	358	338	306	240	178	312	203	154	181	306	231	199	195	191	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	0	-	41	8	38	65	57	107	73	33	241	149	29	292	377	- Spot sales
- Posisi penjualan forward yang masih berjalan	569	132	670	501	501	500	500	819	729	744	726	727	346	628	581	- Forward sales
- Lainnya	1.788	1.297	1.254	1.741	1.239	1.229	1.226	1.190	1.058	1.161	1.193	1.245	1.240	1.244	1.283	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	25	311	307	1.280	223	221	246	211	211	219	219	213	215	216	217	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.383	852	1.200	1.266	1.047	1.040	1.074	1.032	929	971	814	829	787	778	795	- Income will be received
- Lainnya	7	6	9	9	9	9	9	153	9	9	16	9	9	9	9	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	1.380	2.734	2.462	2.621	2.478	2.722	2.699	3.556	3.750	3.560	3.406	3.226	2.563	2.954	2.996	- Guarantees issued
- Lainnya	11	1	1	1	1	1	1	1	1	1	3	3	3	4	6	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	4.270	5.966	6.500	6.581	6.808	6.786	6.939	7.995	7.889	7.973	7.992	8.483	8.702	9.017	9.441	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	50	50	50	50	50	50	50	50	50	50	50	50	49	48	- Channeling of mudharabah muqayyadah

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2016
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2.489	2.521	2.335	2.619	2.593	2.543	2.466	2.775	2.811	3.575	3.360	4.068	3.967	4.146	3.770	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	73	24	32	33	31	29	21	23	94	110	92	118	141	106	85	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	-	10	2	0	5	5	1	6	3	0	1	2	2	1	2	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	4	2	0	0	0	0	0	0	4	0	0	0	0	-	-	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	34	95	234	197	205	202	205	208	220	224	224	237	243	164	174	- Income will be received
- Lainnya	708	416	335	357	297	255	244	253	299	104	212	188	170	239	207	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	470	633	515	596	712	748	489	118	117	115	102	66	59	141	136	- Guarantees issued
- Lainnya	94	127	37	97	89	38	43	39	128	3	17	24	18	29	23	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	608	1.272	1.471	1.480	1.492	1.489	1.530	1.562	1.565	1.571	1.644	1.698	1.714	1.950	1.987	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	1.473	675	705	705	675	675	663	563	563	491	473	473	473	473	473	- Channeling of mudharabah muqayyadah

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator	
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	32.615	43.042	13.410	16.888	20.217	23.401	26.635	29.130	32.961	36.281	40.228	3.675	7.095	10.906	14.529	1 Operating Income from:	
a. Penempatan pada Bank Indonesia	1.105	1.342	387	494	589	676	792	902	1.028	1.165	1.291	135	249	389	515	a. Placement in Bank Indonesia	
b. Penempatan pada Bank Syariah Lain	210	237	89	110	129	150	173	173	196	218	236	30	44	62	72	b. Placement in Other Banks	
c. Surat Berharga	873	1.166	541	679	817	954	1.084	1.233	1.401	1.539	1.715	161	322	480	655	c. Investment in Securities	
d. Pembiayaan yang Diberikan:	21.976	24.977	8.539	10.744	12.891	15.084	17.195	18.884	21.608	23.948	26.447	2.457	4.740	7.274	9.683	d. Financing :	
i. Pendapatan Bagi Hasil	6.381	7.523	2.495	3.178	3.876	4.518	5.222	5.422	6.569	7.266	8.019	769	1.523	2.272	3.014	i. Profit Sharing	
a. Mudharabah	1.723	1.890	623	775	921	1.086	1.241	1.395	1.553	1.712	1.875	178	334	489	640	a. Mudharabah	
b. Musyarakah	4.657	5.633	1.872	2.403	2.954	3.432	3.981	4.027	5.016	5.554	6.144	591	1.189	1.783	2.374	b. Musyarakah	
c. Pendapatan Bagi Hasil Lainnya	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing	
ii. Piutang	14.424	16.238	5.657	7.080	8.432	9.881	11.203	12.547	14.037	15.553	17.196	1.579	3.041	4.743	6.314	ii. Receivables/Acceptables	
a. Murabahah	14.128	15.773	5.496	6.878	8.187	9.596	10.873	12.174	13.618	15.087	16.679	1.529	2.944	4.595	6.116	a. Murabahah	
b. Ujrah	205	373	127	160	194	226	262	297	333	371	411	41	79	121	161	b. Qardh	
c. Istishna'	76	92	34	42	51	59	68	76	85	95	106	9	17	27	37	c. Istishna'	
d. Piutang Lainnya	14	0	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Other Receivables/	
iii. Pendapatan Sewa (Ijarah)	1.171	1.217	388	486	584	685	770	915	1.002	1.129	1.232	109	176	258	356	iii. Leasing Receivables/	
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam	
e. Lainnya	8.452	15.320	3.853	4.862	5.791	6.536	7.392	7.938	8.728	9.410	10.540	893	1.741	2.702	3.603	e. Others	
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	16.096	24.529	7.947	9.924	11.807	13.531	15.408	16.404	18.676	20.319	22.509	2.021	3.894	5.982	7.968	2 Revenue Sharing for Invesment Fund Mudharabah Holders:	
a. Dana Investasi Non Profit Sharing	15.110	24.229	7.947	9.924	11.807	13.454	15.407	16.404	18.676	20.319	22.509	2.021	3.893	5.982	7.967	a. Non Profit Sharing Investment Fund	
b. Dana Investasi Profit Sharing	986	300	0	0	0	77	0	0	0	0	0	0	1	1	1	b. Profit Sharing Investment Fund	
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	16.519	18.513	5.463	6.964	8.409	9.870	11.227	12.726	14.284	15.962	17.719	1.654	3.202	4.924	6.561	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)	
4 Pendapatan Operasional Lainnya	7.715	8.754	4.337	5.652	7.141	8.302	9.310	10.837	13.123	14.368	14.395	2.291	2.470	3.671	4.663	4 Other Operating Income	
a. Pendapatan dari MTM dan Penjualan Surat Berharga	58	90	33	42	50	67	79	89	101	136	154	13	27	47	68	a. Income from Mark-to-Market and Sale of Securities	
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	15	7	0	0	1	1	1	1	1	1	1	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah	
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.884	1.585	482	600	847	860	983	1.113	1.261	1.391	1.566	121	247	452	590	c. Income from Investment, Fees,Commission, Provision	
d. Pendapatan Lainnya	5.758	7.073	3.822	5.010	6.243	7.374	8.247	9.634	11.759	12.840	12.675	2.157	2.196	3.172	4.005	d. Other Income	
5 Total Pendapatan Operasional (3 + 4)	24.235	27.267	9.800	12.616	15.550	18.172	20.537	23.563	27.407	30.330	32.114	3.945	5.672	8.595	11.225	5 Total of Operating Income	
6 Total Beban Operasional	17.942	22.011	8.704	11.770	13.909	16.361	18.640	21.240	24.964	27.188	29.308	3.527	4.831	7.242	9.438	6 Total of Operating Costs	
a. Beban Imbalan kepada BI	1	-	-	-	0	1	1	1	1	1	1	1	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	405	335	92	119	147	171	197	224	252	308	349	26	53	85	117	b. Wadiah Bonuses	
c. Kerugian atas MTM dan Penjualan Surat Berharga	26	18	3	6	7	9	10	13	16	21	29	4	19	43	58	c. Loss from Mark-to-Market and Sale of Securities	
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	34	5	6	8	10	13	14	20	23	34	4	6	10	13	d. Loss from Investment and Cost of Commission/Provision	
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	7.288	10.235	4.598	6.566	7.601	9.174	10.486	12.033	14.627	15.708	16.473	2.465	2.738	4.000	5.096	e. Impairment	
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.187	1.115	392	493	584	682	787	880	981	1.085	1.200	112	209	312	412	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance	
g. Beban Risiko Operasional	9	26	16	18	19	19	19	19	20	20	30	1	3	3	9	g. Cost of Operational Risk	
h. Kerugian Restrukturisasi Pembiayaan	1	4	5	5	5	5	7	16	16	16	26	2	2	7	2	h. Loss from Financing Restructuring	
i. Beban Tenaga Kerja	5.339	6.087	2.208	2.753	3.367	3.856	4.317	4.849	5.439	5.999	6.653	536	1.089	1.676	2.246	i. Cost of Human Resources	
i. Biaya Tenaker	5.220	5.911	2.173	2.707	3.310	3.789	4.239	4.762	5.342	5.891	6.501	528	1.070	1.645	2.203	i. Labour Cost	
ii. Biaya Pendidikan dan Pelatihan Tenaker	112	167	32	43	53	62	73	81	92	102	143	8	18	30	43	ii. Training Cost	
iii. Penelitian dan Pengembangan	8	9	3	3	4	5	5	6	5	6	9	0	1	1	1	iii. Research and Development	
j. Beban Operasional Lainnya	3.684	4.157	1.385	1.805	2.170	2.435	2.804	3.192	3.591	4.007	4.512	377	712	1.106	1.486	j. Other Operating Costs	
i. Promosi	300	358	72	94	124	148	175	197	229	252	316	16	33	54	78	i. Promotion	
ii. Biaya Lainnya	3.384	3.798	1.313	1.711	2.046	2.287	2.629	2.995	3.362	3.755	4.196	361	679	1.052	1.407	ii. Other Costs	
7 Laba/Rugi Operasional (5 - 6)	6.293	5.256	1.096	846	1.641	1.811	1.897	2.323	2.443	3.142	2.807	418	841	1.354	1.786	7 Operating Profit/Loss (5 - 6)	
8 Pendapatan Non Operasional	477	348	62	107	151	203	208	217	238	250	364	21	36	54	69	8 Non Operating Income	
9 Beban Non Operasional	4.722	3.303	86	101	143	172	161	175	184	197	222	18	36	67	91	9 Non Operating Cost	
10 Laba/Rugi Non Operasional (8 - 9)	(4.244)	(2.955)	(24)	6	8	30	47	42	54	53	142	3	0	(13)	(22)	10 Non Operating Profit/Loss (8 - 9)	
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.049	2.301	1.072	851	1.649	1.841	1.944	2.365	2.498	3.194	2.949	421	841	1.340	1.764	11 Year-to-date Profit/Loss (7 + 10)	
12 Tranfer Laba/Rugi	846	1.705	-	-	-	-	-	-	-	-	2.984	-	-	-	-	12 Transfer of Profit/Loss	
13 Pajak Penghasilan	(137)	(334)	(133)	(166)	(223)	(257)	(290)	(342)	(375)	(423)	(490)	(46)	(91)	(175)	(236)	13 Income Tax	
14 Laba/Rugi Bersih	1.733	1.786	939	686	1.426	1.584	1.654	2.024	2.123	2.771	2.096	374	749	1.165	1.528	14 Net Profit/Loss	

Ket: n) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2016
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	25.853	34.418	10.489	13.202	15.733	18.088	20.457	22.585	25.628	28.185	31.326	2.847	5.505	8.454	11.282	1 Operating Income from:
a. Penempatan pada Bank Indonesia	727	953	254	323	378	426	500	567	657	759	852	101	181	275	360	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	42	62	25	31	35	40	44	48	55	62	65	6	8	10	13	b. Placement in Other Banks
c. Surat Berharga	773	1.016	470	590	705	815	923	1.048	1.180	1.288	1.427	130	260	403	547	c. Investment in Securities
d. Pembiayaan yang Diberikan:	17.212	18.952	6.326	7.957	9.501	11.121	12.635	13.921	16.064	17.834	19.702	1.836	3.551	5.424	7.241	d. Financing :
i. Pendapatan Bagi Hasil	5.204	5.761	1.786	2.281	2.784	3.235	3.736	3.736	4.675	5.151	5.657	508	1.022	1.488	1.965	i. Profit Sharing
a. Mudharabah	1.158	1.120	348	429	505	598	681	763	849	928	1.008	93	172	243	316	a. Mudharabah
b. Musyarakah	4.046	4.641	1.438	1.852	2.279	2.637	3.055	2.973	3.825	4.222	4.649	416	850	1.245	1.650	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	11.752	12.991	4.479	5.596	6.627	7.782	8.799	10.021	11.224	12.464	13.803	1.301	2.486	3.876	5.180	ii. Receivables/Acceptables
a. Murabahah	11.552	12.620	4.353	5.438	6.436	7.560	8.542	9.730	10.898	12.103	13.403	1.262	2.410	3.760	5.025	a. Murabahah
b. Ujrah	166	353	121	153	184	215	248	281	316	351	388	39	75	115	154	b. Qardh
c. Istishna'	21	18	5	6	7	8	8	9	10	11	12	0	0	1	1	c. Istishna'
d. Piutang Lainnya	14	0	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	256	200	62	80	89	103	101	164	165	218	242	26	43	60	95	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	7.099	13.435	3.413	4.301	5.114	5.686	6.356	7.001	7.673	8.242	9.280	774	1.506	2.342	3.121	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	12.276	19.646	6.425	8.015	9.513	10.783	12.203	13.100	14.988	16.306	18.147	1.618	3.104	4.759	6.342	2 Revenue Sharing for Invesment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	11.292	19.350	6.425	8.015	9.513	10.783	12.203	13.100	14.988	16.306	18.147	1.618	3.104	4.759	6.342	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	984	296	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasonal Setelah Distribusi Bagi Hasil (1 - 2)	13.577	14.772	4.064	5.187	6.220	7.304	8.254	9.485	10.640	11.879	13.179	1.228	2.401	3.695	4.940	3 Operating Income After Revenue Sharing for Invesment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	7.057	7.873	3.977	5.199	6.607	7.758	8.710	10.179	12.392	13.583	13.550	2.174	2.260	3.186	4.143	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	57	89	33	42	50	67	79	88	100	135	153	13	27	47	68	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.640	1.298	387	480	607	683	783	888	1.001	1.092	1.246	99	201	373	479	c. Income from Investment, Fees,Commission, Provision
d. Pendapatan Lainnya	5.360	6.486	3.558	4.678	5.950	7.007	7.848	9.203	11.290	12.356	12.151	2.062	2.032	2.766	3.596	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	20.634	22.645	8.041	10.386	12.827	15.062	16.964	19.665	23.032	25.461	26.729	3.402	4.661	6.881	9.084	5 Total of Operating Income
6 Total Beban Operasional	15.543	18.653	7.459	10.251	12.074	14.288	16.274	18.690	22.188	24.093	25.391	3.195	4.247	6.170	8.138	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	-	-	0	1	1	1	1	1	1	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	345	257	81	105	123	142	164	187	211	233	252	18	37	60	84	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	24	17	2	5	7	9	10	12	16	21	28	4	19	43	58	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	0	32	4	4	7	8	10	12	18	19	31	4	5	9	12	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	6.506	8.789	4.028	5.898	6.838	8.280	9.504	10.968	13.524	14.491	14.681	2.312	2.486	3.431	4.480	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.061	981	349	437	518	604	698	783	873	966	1.067	102	187	278	368	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	8	26	6	8	8	9	8	9	9	9	20	1	3	3	9	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	1	4	5	5	5	5	7	16	16	16	26	2	2	7	2	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.651	5.289	1.943	2.418	2.938	3.353	3.740	4.246	4.771	5.266	5.830	470	956	1.473	1.972	i. Cost of Human Resources
i. Biaya Tenaker	4.546	5.130	1.914	2.378	2.889	3.295	3.672	4.168	4.683	5.166	5.690	463	939	1.444	1.932	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	98	153	28	37	47	55	65	74	84	95	133	7	17	28	39	ii. Training Cost
iii. Penelitian dan Pengembangan	7	7	2	2	3	3	3	4	5	5	7	0	0	1	1	iii. Research and Development
j. Beban Operasional Lainnya	2.946	3.258	1.041	1.372	1.630	1.878	2.131	2.457	2.749	3.071	3.456	282	551	866	1.156	j. Other Operating Costs
i. Promosi	256	302	58	75	97	117	136	155	178	199	247	12	25	40	58	i. Promotion
ii. Biaya Lainnya	2.690	2.956	984	1.297	1.533	1.761	1.995	2.302	2.571	2.872	3.209	270	526	826	1.097	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.091	3.992	583	135	752	774	690	974	844	1.368	1.338	207	414	711	945	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	52	103	21	50	73	69	69	73	83	86	172	9	14	19	22	8 Non Operating Income
9 Beban Non Operasional	4.320	3.118	38	41	50	64	69	75	73	75	90	7	13	24	34	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(4.269)	(3.015)	(16)	8	22	5	(1)	(2)	10	11	82	2	1	(5)	(12)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	822	977	566	143	775	779	689	972	854	1.379	1.420	210	415	706	934	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	666	1.544	-	-	-	-	-	-	-	-	2.620	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(120)	(322)	(125)	(157)	(212)	(244)	(275)	(325)	(356)	(403)	(468)	(44)	(88)	(163)	(223)	13 Income Tax
14 Laba/Rugi Bersih	702	635	441	(14)	563	535	414	647	498	976	952	165	327	543	711	14 Net Profit/Loss

-: Data Tidak Tersedia

-: Data not available

*) Sumber: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2016
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	6.762	8.624	2.921	3.686	4.484	5.313	6.177	6.546	7.332	8.096	8.902	829	1.590	2.452	3.246	1 Operating Income from:
a. Penempatan pada Bank Indonesia	378	390	133	171	211	251	291	335	371	406	440	33	69	114	155	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	168	175	65	79	94	110	129	125	141	156	171	24	36	52	59	b. Placement in Other Banks
c. Surat Berharga	100	150	71	89	112	139	161	185	222	252	287	32	62	77	108	c. Investment in Securities
d. Pembiayaan yang Diberikan:	4.764	6.026	2.213	2.786	3.390	3.963	4.560	4.963	5.544	6.114	6.745	621	1.189	1.850	2.442	d. Financing :
i. Pendapatan Bagi Hasil	1.177	1.762	709	897	1.091	1.283	1.486	1.686	1.894	2.116	2.362	260	502	785	1.049	i. Profit Sharing
a. Mudharabah	565	770	275	346	416	488	560	632	704	784	867	85	162	246	324	a. Mudharabah
b. Musyarakah	612	992	434	551	675	795	926	1.054	1.190	1.332	1.495	175	339	538	724	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.672	3.247	1.178	1.484	1.804	2.099	2.405	2.526	2.813	3.089	3.392	277	555	867	1.133	ii. Receivables/Acceptables
a. Murabahah	2.577	3.153	1.144	1.440	1.751	2.036	2.331	2.443	2.720	2.984	3.276	267	534	835	1.090	a. Murabahah
b. Ujrah	39	19	6	7	9	11	14	16	17	21	23	2	4	6	8	b. Qardh
c. Istishna'	56	74	29	37	44	52	60	67	76	84	93	9	17	27	36	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	915	1.017	326	406	495	582	669	751	837	910	990	83	133	198	260	iii. Leasing Receivables/
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.353	1.885	440	561	676	850	1.036	937	1.054	1.169	1.260	119	235	360	482	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.820	4.883	1.522	1.910	2.294	2.747	3.204	3.304	3.689	4.012	4.362	403	790	1.224	1.626	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.818	4.879	1.522	1.909	2.294	2.670	3.204	3.304	3.688	4.012	4.362	403	789	1.223	1.625	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	5	0	0	0	77	0	0	0	0	0	0	1	1	1	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.942	3.741	1.399	1.777	2.189	2.566	2.973	3.241	3.644	4.083	4.540	426	801	1.229	1.621	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	659	881	360	453	534	544	600	657	731	785	845	117	210	486	520	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	1	1	1	1	1	1	1	1	1	-	0	0	0	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	15	6	0	0	1	1	1	1	1	1	1	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	244	287	96	120	240	176	200	225	260	299	319	22	46	80	111	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	398	587	263	332	292	367	399	430	469	484	524	95	164	406	409	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.601	4.622	1.759	2.230	2.724	3.110	3.573	3.899	4.375	4.869	5.385	543	1.011	1.715	2.145	5 Total of Operating Income
6 Total Beban Operasional	2.399	3.358	1.245	1.519	1.835	2.073	2.366	2.550	2.776	3.096	3.916	332	584	1.072	1.300	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	60	78	11	14	24	29	33	37	41	75	97	8	16	25	33	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	1	0	0	0	0	0	0	0	1	1	-	-	-	-	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	2	1	1	1	3	3	2	2	3	4	0	1	1	2	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	782	1.446	570	668	763	894	982	1.065	1.103	1.218	1.792	153	252	569	616	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	126	134	44	56	66	77	88	97	108	119	133	11	22	33	45	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	0	10	11	11	11	11	11	11	11	11	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	689	798	265	335	429	503	577	603	668	733	823	66	133	204	274	i. Cost of Human Resources
i. Biaya Tenaker	674	781	260	328	422	494	567	594	659	725	811	65	131	201	270	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	14	14	4	6	6	7	8	7	8	8	10	1	1	3	4	ii. Training Cost
iii. Penelitian dan Pengembangan	1	2	1	1	1	2	2	2	1	1	1	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	738	898	343	433	540	557	672	735	842	935	1.057	94	161	240	330	j. Other Operating Costs
i. Promosi	44	56	15	19	27	31	39	42	51	53	70	4	8	14	20	i. Promotion
ii. Biaya Lainnya	694	842	329	414	513	526	634	693	791	883	987	91	153	226	310	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.202	1.264	514	711	889	1.037	1.207	1.349	1.599	1.773	1.469	211	427	643	841	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	426	245	41	58	79	133	140	144	155	164	192	12	22	35	47	8 Non Operating Income
9 Beban Non Operasional	401	185	48	60	93	108	92	99	110	122	132	11	23	43	57	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	24	60	(7)	(2)	(14)	25	48	45	45	42	60	1	(1)	(8)	(10)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.227	1.324	506	709	874	1.062	1.255	1.393	1.644	1.815	1.529	211	426	635	831	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	179	161	-	-	-	-	-	-	-	-	363	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(16)	(8)	(9)	(11)	(13)	(13)	(15)	(17)	(19)	(20)	(22)	(2)	(3)	(13)	(13)	13 Income Tax
14 Laba/Rugi Bersih	1.031	1.151	498	700	864	1.049	1.240	1.376	1.625	1.795	1.144	209	423	622	817	14 Net Profit/Loss

*): Data Tidak Tersedia

*) Sumber: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah

*): Data not available

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Lancar	227.257	241.755	238.148	242.807	250.330	249.773	249.153	271.875	272.206	276.206	295.826	279.553	279.906	294.710	295.176	1. Current
2. Dalam Perhatian Khusus	13.406	19.507	21.606	19.976	17.474	19.189	19.795	20.764	20.372	21.719	17.680	22.298	23.843	21.147	22.324	2. Special Mention
3. Kurang Lancar	2.474	2.417	2.858	3.625	3.135	2.379	2.650	2.221	2.441	2.005	3.015	3.575	3.817	4.026	4.647	3. Sub-Standard
4. Diragukan	1.702	924	1.213	1.400	1.283	1.364	1.552	1.305	1.131	1.463	1.326	1.410	1.211	1.161	1.206	4. Doubtful
5. Macet	4.721	6.132	6.789	7.267	7.030	7.058	6.915	6.831	7.065	7.062	6.187	5.909	5.947	5.657	5.397	5. Lost
Total Aset Produktif	249.560	270.735	270.614	275.074	279.252	279.763	280.065	302.996	303.215	308.456	324.034	312.745	314.723	326.701	328.751	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,57	3,50	4,01	4,47	4,10	3,86	3,97	3,42	3,51	3,41	3,25	3,48	3,49	3,32	3,42	Percentage of Non Performing Earning Assets

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah
(Earning Assets based on Collectibility of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Lancar	168.229	169.873	166.559	167.068	172.836	174.447	172.923	195.144	196.296	198.944	208.258	197.222	196.882	206.369	208.655	1. Current
2. Dalam Perhatian Khusus	10.357	15.102	16.988	15.753	13.039	14.521	15.395	16.388	15.810	16.985	13.725	18.119	18.971	16.886	17.481	2. Special Mention
3. Kurang Lancar	2.106	2.210	2.330	2.878	2.596	1.866	2.205	1.852	2.061	1.635	2.257	2.733	3.069	3.201	3.805	3. Sub-Standard
4. Diragukan	1.457	774	955	1.213	1.061	1.148	1.324	1.084	911	1.254	1.109	1.185	967	943	961	4. Doubtful
5. Macet	3.990	4.684	5.379	5.720	5.539	5.524	5.369	5.303	5.544	5.484	4.685	4.392	4.395	4.154	3.905	5. Lost
Total Aset Produktif	186.138	192.642	192.212	192.632	195.071	197.506	197.216	219.771	220.622	224.303	230.035	223.650	224.284	231.553	234.806	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,06	3,98	4,51	5,09	4,71	4,32	4,51	3,75	3,86	3,73	3,50	3,72	3,76	3,58	3,69	Percentage of Non Performing Earning Assets

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Lancar	59.028	71.882	71.589	75.738	77.494	75.326	76.230	76.731	75.910	77.262	87.568	82.331	83.024	88.341	86.521	1. Current
2. Dalam Perhatian Khusus	3.049	4.405	4.617	4.222	4.435	4.668	4.400	4.376	4.561	4.734	3.954	4.180	4.872	4.261	4.844	2. Special Mention
3. Kurang Lancar	368	207	528	747	539	512	445	369	380	371	757	843	749	825	842	3. Sub-Standard
4. Diragukan	245	150	258	187	222	216	229	221	220	209	218	225	243	218	245	4. Doubtful
5. Macet	732	1.448	1.410	1.548	1.491	1.534	1.545	1.528	1.521	1.577	1.502	1.517	1.552	1.503	1.493	5. Lost
Total Aset Produktif	63.422	78.093	78.402	82.441	84.181	82.257	82.849	83.225	82.592	84.153	93.999	89.096	90.439	95.148	93.944	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,12	2,31	2,80	3,01	2,68	2,75	2,68	2,54	2,57	2,56	2,63	2,90	2,81	2,68	2,75	Percentage of Non Performing Earning Assets

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2016
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016										2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Surat Berharga dimiliki berdasarkan Jenis	12.046	21.248	23.983	23.673	22.940	21.683	23.030	24.055	27.277	27.923	30.237	27.719	28.490	29.236	29.883	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.521	2.887	1.743	1.332	2.097	1.577	2.084	2.507	3.569	3.980	6.105	2.711	1.282	3.557	3.703	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	951	2.285	1.196	644	842	618	1.045	1.023	1.691	2.276	2.144	1.660	809	1.572	1.662	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	380	160	148	302	798	600	701	1.250	1.707	1.565	3.785	958	390	1.940	1.995	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	190	443	399	385	457	359	338	234	171	140	176	94	84	45	46	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.525	18.361	22.240	22.341	20.843	20.106	20.946	21.548	23.708	23.942	24.132	25.008	27.207	25.679	26.180	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	8.007	15.242	18.997	18.892	17.340	16.604	17.448	17.957	19.931	20.215	20.111	21.046	23.084	21.645	21.966	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	1.324	1.527	1.529	1.719	1.712	1.722	1.720	1.730	1.740	1.771	1.934	1.935	2.086	1.984	2.035	b. Sharia Mutual Fund Certificates	
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	76	231	231	231	231	231	c. Subordinated Sukuk	
d. Sukuk Lainnya	1.054	1.444	1.571	1.588	1.648	1.624	1.622	1.673	1.881	1.745	1.730	1.632	1.633	1.645	1.760	d. Others Sukuk	
e. SBPM Syariah Lainnya	111	119	113	113	114	126	126	158	126	136	126	164	174	174	188	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	3.937	4.346	2.163	1.908	3.188	3.541	3.394	3.783	3.722	4.273	7.434	3.083	2.140	5.635	4.228	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.437	1.221	1.163	1.008	1.588	1.891	1.744	2.133	2.072	1.623	4.785	1.433	490	3.985	2.578	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1.437	1.221	1.163	1.008	1.588	1.891	1.744	2.133	2.072	1.623	4.785	1.433	490	3.985	2.578	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.500	3.125	1.000	900	1.600	1.650	1.650	1.650	1.650	2.650	2.650	1.650	1.650	1.650	1.650	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	2.000	2.125	-	-	-	-	-	-	-	1.000	1.000	-	-	-	-	b. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	500	1.000	1.000	900	1.600	1.650	1.650	1.650	1.650	1.650	1.650	1.650	1.650	1.650	1.650	c. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori	12.046	21.248	23.983	23.673	22.940	21.683	23.030	24.055	27.277	27.923	30.237	27.719	28.490	29.236	29.883	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	1.521	2.887	1.743	1.332	2.097	1.577	2.084	2.507	3.569	3.980	6.105	2.711	1.282	3.557	3.703	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	328	633	544	595	802	559	506	696	438	459	517	88	75	199	40	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	246	187	237	334	286	351	353	213	164	65	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	328	387	358	359	468	273	155	343	225	295	451	88	75	199	40	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.193	2.254	1.199	737	1.294	1.018	1.577	1.811	3.131	3.522	5.588	2.623	1.208	3.358	3.664	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	10.525	18.361	22.240	22.341	20.843	20.106	20.946	21.548	23.708	23.942	24.132	25.008	27.207	25.679	26.180	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	5.711	7.825	3.583	3.777	3.661	3.611	3.998	4.523	5.101	5.283	5.297	5.334	6.960	5.569	5.940	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	1.009	2.446	2.480	2.473	2.363	2.304	2.283	2.540	2.941	3.075	3.075	3.071	4.550	3.440	3.791	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.702	5.380	1.102	1.304	1.298	1.307	1.715	1.983	2.160	2.208	2.222	2.263	2.410	2.128	2.149	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.814	10.536	18.657	18.564	17.183	16.495	16.948	17.025	18.608	18.660	18.835	19.674	20.248	20.111	20.240	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	3.937	4.346	2.163	1.908	3.188	3.541	3.394	3.783	3.722	4.273	7.434	3.083	2.140	5.635	4.228	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	1.437	1.221	1.163	1.008	1.588	1.891	1.744	2.133	2.072	1.623	4.785	1.433	490	3.985	2.578	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	90	55	-	-	215	-	193	542	-	195	705	-	-	355	240	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	215	-	193	195	-	145	375	-	-	355	240	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	90	55	-	-	-	-	-	347	-	50	330	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.347	1.166	1.163	1.008	1.373	1.891	1.551	1.591	2.072	1.428	4.080	1.433	490	3.630	2.338	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	2.500	3.125	1.000	900	1.600	1.650	1.650	1.650	1.650	2.650	2.650	1.650	1.650	1.650	1.650	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	1.500	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	1.500	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.000	1.500	1.000	900	1.600	1.650	1.650	1.650	1.650	2.650	2.650	1.650	1.650	1.650	1.650	b. Measured at Face Value - Held to Maturity	

Ket: *) Angka Sementara

Note: *) Provisional Figures

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2016
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Surat Berharga dimiliki berdasarkan Jenis	10.208	18.270	19.933	19.228	18.881	17.689	18.875	19.676	21.583	22.448	24.106	22.235	23.319	24.118	24.721	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	470	2.521	1.694	1.083	1.796	1.331	1.673	2.120	3.291	3.646	5.185	2.411	1.062	3.042	3.303	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	-	2.039	1.147	546	646	472	834	811	1.478	2.112	2.079	1.660	809	1.572	1.662	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	280	40	148	152	693	500	501	1.075	1.642	1.395	2.930	658	170	1.425	1.595	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	190	443	399	385	457	359	338	234	171	140	176	94	84	45	46	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	9.739	15.749	18.239	18.144	17.085	16.358	17.202	17.556	18.292	18.802	18.922	19.824	22.256	21.076	21.417	2 Sharia Capiral Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.440	12.842	15.274	15.002	13.844	13.095	13.943	14.204	14.779	15.219	15.111	16.073	18.344	17.262	17.464	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.324	1.527	1.529	1.719	1.712	1.722	1.720	1.730	1.740	1.771	1.923	1.924	2.075	1.984	1.985	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	76	176	176	176	176	176	c. Subordinated Sukuk
d. Sukuk Lainnya	850	1.246	1.308	1.295	1.395	1.395	1.394	1.445	1.628	1.611	1.596	1.498	1.499	1.491	1.616	d. Others Sukuk
e. SBPM Syariah Lainnya	94	104	98	98	103	115	115	147	115	125	115	153	163	163	177	e. Other Sharia Capiral Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	3.437	3.791	1.663	1.508	1.988	2.391	2.244	2.633	2.572	3.123	5.495	1.933	990	3.720	2.138	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.437	1.166	1.163	1.008	1.488	1.891	1.744	2.133	2.072	1.623	3.995	1.433	490	3.220	1.638	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1.437	1.166	1.163	1.008	1.488	1.891	1.744	2.133	2.072	1.623	3.995	1.433	490	3.220	1.638	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM)	2.000	2.625	500	500	500	500	500	500	500	1.500	1.500	500	500	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.125	-	-	-	-	-	-	-	1.000	1.000	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	-	500	500	500	500	500	500	500	500	500	500	500	500	500	500	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capiral Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	10.208	18.270	19.933	19.228	18.881	17.689	18.875	19.676	21.583	22.448	24.106	22.235	23.319	24.118	24.721	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	470	2.521	1.694	1.083	1.796	1.331	1.673	2.120	3.291	3.646	5.185	2.411	1.062	3.042	3.303	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	328	387	495	497	607	412	296	484	225	295	451	88	75	39	40	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	138	138	139	140	141	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	328	387	358	359	468	273	155	343	225	295	451	88	75	39	40	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	141	2.134	1.199	587	1.189	918	1.377	1.636	3.066	3.352	4.733	2.323	988	3.003	3.264	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	9.739	15.749	18.239	18.144	17.085	16.358	17.202	17.556	18.292	18.802	18.922	19.824	22.256	21.076	21.417	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.269	7.314	3.109	3.285	2.839	2.787	3.182	3.454	3.908	4.102	4.104	4.137	5.770	4.548	4.740	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	567	2.014	2.144	2.134	1.694	1.635	1.612	1.870	2.272	2.432	2.432	2.428	3.908	2.798	2.957	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.702	5.300	965	1.151	1.145	1.152	1.571	1.584	1.636	1.669	1.672	1.709	1.861	1.750	1.783	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.469	8.434	15.130	14.859	14.246	13.571	14.020	14.101	14.384	14.700	14.818	15.686	16.487	16.528	16.677	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	3.437	3.791	1.663	1.508	1.988	2.391	2.244	2.633	2.572	3.123	5.495	1.933	990	3.720	2.138	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.437	1.166	1.163	1.008	1.488	1.891	1.744	2.133	2.072	1.623	3.995	1.433	490	3.220	1.638	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	90	-	-	-	115	-	193	542	-	195	705	-	-	270	100	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	115	-	193	195	-	145	375	-	-	270	100	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	90	-	-	-	-	-	-	347	-	50	330	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.347	1.166	1.163	1.008	1.373	1.891	1.551	1.591	2.072	1.428	3.290	1.433	490	2.950	1.538	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.000	2.625	500	500	500	500	500	500	500	1.500	1.500	500	500	500	500	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	1.000	500	500	500	500	500	500	500	1.500	1.500	500	500	500	500	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara

Note: *) Provisional Figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2016
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016										2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Surat Berharga dimiliki berdasarkan Jenis	1.837	2.978	4.050	4.446	4.059	3.994	4.155	4.379	5.694	5.474	6.131	5.484	5.171	5.118	5.163	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.051	366	49	248	301	246	411	387	278	334	920	300	220	515	400		1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	951	246	49	98	196	146	211	212	213	164	65	-	-	-	-		a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	100	120	-	150	105	100	200	175	65	170	855	300	220	515	400		b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	786	2.612	4.001	4.197	3.759	3.748	3.744	3.992	5.416	5.141	5.211	5.184	4.951	4.603	4.763	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	567	2.400	3.724	3.890	3.495	3.509	3.505	3.753	5.152	4.996	5.000	4.973	4.740	4.383	4.503	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	11	11	11	-	50	b. Sharia Mutual Fund Certificates	
c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	55	55	55	55	55	c. Subordinated Sukuk	
d. Sukuk Lainnya	203	198	262	292	252	228	228	228	253	134	134	134	134	154	144	d. Others Sukuk	
e. SBPM Syariah Lainnya	16	14	15	15	11	11	11	11	11	11	11	11	11	11	11	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	500	555	500	400	1.200	1.150	1.150	1.150	1.150	1.150	1.940	1.150	1.150	1.915	2.090	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	-	55	-	-	100	-	-	-	-	-	790	-	-	765	940	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	55	-	-	100	-	-	-	-	-	790	-	-	765	940	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	500	500	400	1.100	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	500	500	500	400	1.100	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	c. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori	1.837	2.978	4.050	4.446	4.059	3.994	4.155	4.379	5.694	5.474	6.131	5.484	5.171	5.118	5.163	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	1.051	366	49	248	301	246	411	387	278	334	920	300	220	515	400	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	-	246	49	98	196	146	211	212	213	164	65	-	-	160	-	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	246	49	98	196	146	211	212	213	164	65	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	160	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.051	120	-	150	105	100	200	175	65	170	855	300	220	355	400	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	786	2.612	4.001	4.197	3.759	3.748	3.744	3.992	5.416	5.141	5.211	5.184	4.951	4.603	4.763	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	442	511	474	492	822	824	815	1.069	1.193	1.181	1.193	1.197	1.190	1.021	1.200	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	442	431	336	339	669	670	671	670	669	642	643	643	642	642	834	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	80	137	153	153	154	144	399	524	539	551	554	548	378	366	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	344	2.101	3.527	3.706	2.936	2.924	2.928	2.923	4.223	3.959	4.017	3.988	3.761	3.583	3.563	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	500	555	500	400	1.200	1.150	1.150	1.150	1.150	1.150	1.940	1.150	1.150	1.915	2.090	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	-	55	-	-	100	-	-	-	-	-	790	-	-	765	940	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	-	55	-	-	100	-	-	-	-	-	-	-	-	85	140	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	100	-	-	-	-	-	-	-	-	-	85	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	790	-	-	680	800	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	500	500	500	400	1.100	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	500	400	1.100	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	b. Measured at Face Value - Held to Maturity	

Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	63.741	75.533	77.561	79.372	81.610	80.502	81.257	83.924	85.295	87.021	93.713	91.361	92.111	94.902	96.025	1. Profit Sharing Financing
NPF	3.374	3.414	3.772	4.035	3.761	3.440	3.682	3.570	3.557	3.735	3.272	3.288	3.284	3.316	3.527	NPF
a. Mudharabah	14.354	14.820	14.239	14.856	15.298	14.789	14.577	14.696	14.590	14.374	15.292	14.654	14.398	14.505	14.316	a. Mudharabah
NPF	519	323	342	424	298	310	357	341	340	420	401	378	413	535	500	NPF
b. Musyarakah	49.336	60.713	63.322	64.516	66.313	65.713	66.680	69.228	70.706	72.647	78.421	76.707	77.713	80.397	81.709	b. Musyarakah
NPF	2.844	3.091	3.430	3.611	3.463	3.130	3.325	3.229	3.218	3.316	2.871	2.910	2.871	2.781	3.027	NPF
c. Pembiayaan Bagi Hasil Lainnya	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	123.968	126.832	127.227	128.871	131.030	130.353	130.073	141.747	142.451	144.229	145.145	144.055	144.632	146.512	147.249	2. Receivables/Acceptables
NPF	5.092	5.643	6.667	7.704	7.127	6.796	6.876	6.288	6.538	6.290	6.364	6.828	6.926	6.781	6.982	NPF
a. Murabahah	117.371	122.111	122.981	124.339	126.179	125.635	125.478	136.830	137.193	138.823	139.536	138.498	139.075	140.611	141.274	a. Murabahah
NPF	4.844	5.502	6.533	7.571	6.998	6.672	6.759	6.168	6.426	6.189	6.258	6.679	6.819	6.688	6.876	NPF
b. Qardh	5.965	3.951	3.467	3.752	4.057	3.912	3.774	4.063	4.370	4.491	4.731	4.678	4.660	4.973	5.026	b. Qardh
NPF	225	121	115	112	111	105	99	103	95	84	90	131	90	78	92	NPF
c. Istishna'	633	770	779	780	794	805	821	855	888	914	878	879	897	929	948	c. Istishna'
NPF	23	20	20	21	18	19	18	17	17	17	16	17	17	15	14	NPF
3. Pembiayaan Sewa (Ijarah)	11.620	10.631	9.534	9.616	9.535	9.289	9.122	9.334	9.278	9.131	9.150	9.049	9.072	9.122	9.017	3. Ijarah including Leasing receivables
NPF	166	191	156	333	339	345	341	281	327	286	661	685	671	653	658	NPF
a. Pembiayaan Sindikasi	231	160	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	19	8	7	7	7	7	7	6	8	8	6	6	6	6	6	b. Financing through Channeling
NPF	2	-	-	-	-	-	-	-	-	-	-	-	0	4	6	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	11.371	10.463	9.527	9.609	9.528	9.282	9.115	9.328	9.270	9.123	9.144	9.043	9.066	9.116	9.010	d. Other Ijarah
NPF	164	191	156	333	339	345	341	281	327	286	661	685	671	649	652	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	199.330	212.996	213.482	217.858	222.175	220.143	220.452	235.005	237.024	240.381	248.007	244.466	245.815	250.536	252.290	Total Financing
NPF	8.632	9.248	10.439	12.072	11.228	10.580	10.899	10.139	10.423	10.312	10.298	10.800	10.882	10.750	11.167	Total NPF

Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	48.753	55.336	55.997	56.989	57.712	56.561	56.900	58.978	59.649	59.811	61.629	59.416	59.083	60.958	60.842	1. Profit Sharing Financing
NPF	3.035	2.926	3.121	3.355	3.090	2.772	3.012	2.930	2.909	3.055	2.572	2.606	2.568	2.560	2.762	NPF
a. Mudharabah	8.424	7.979	7.561	8.103	8.422	8.094	7.912	8.001	7.880	7.688	7.577	7.336	7.146	7.266	7.136	a. Mudharabah
NPF	383	179	190	268	161	165	198	196	194	265	197	213	242	242	224	NPF
b. Musyarakah	40.278	47.357	48.435	48.885	49.290	48.467	48.988	50.976	51.769	52.124	54.052	52.079	51.937	53.692	53.706	b. Musyarakah
NPF	2.640	2.748	2.930	3.087	2.928	2.607	2.814	2.733	2.716	2.791	2.376	2.393	2.326	2.318	2.538	NPF
c. Pembiayaan Bagi Hasil Lainnya	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	97.276	97.071	95.928	97.140	98.788	98.417	98.218	111.245	111.872	112.915	113.971	113.022	113.549	115.052	115.181	2. Receivables/Acceptables
NPF	4.274	4.520	5.278	6.234	5.884	5.544	5.664	5.086	5.370	5.093	5.245	5.579	5.762	5.640	5.804	NPF
a. Murabahah	91.867	93.642	93.017	93.982	95.341	95.114	95.084	107.839	108.194	109.158	110.063	109.159	109.702	110.858	110.922	a. Murabahah
NPF	4.040	4.397	5.162	6.121	5.773	5.440	5.566	4.984	5.278	5.014	5.173	5.484	5.710	5.586	5.736	NPF
b. Qardh	5.256	3.308	2.799	3.048	3.340	3.196	3.030	3.302	3.577	3.659	3.883	3.838	3.824	4.172	4.231	b. Qardh
NPF	218	111	106	104	103	96	90	94	84	72	64	88	45	49	63	NPF
c. Istishna'	153	120	112	110	108	107	105	104	102	98	25	25	24	22	28	c. Istishna'
NPF	17	12	9	9	8	8	8	8	8	7	7	7	7	6	5	NPF
3. Pembiayaan Sewa (Ijarah)	1.916	1.561	1.508	1.593	1.643	1.595	1.504	1.757	1.778	1.826	1.882	1.945	1.992	2.070	2.102	3. Ijarah including Leasing receivables
NPF	11	10	16	16	16	17	16	18	36	20	17	44	20	17	25	NPF
a. Pembiayaan Sindikasi	231	160	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.685	1.402	1.508	1.593	1.643	1.595	1.504	1.757	1.778	1.826	1.882	1.945	1.992	2.070	2.102	d. Other Ijarah
NPF	11	10	16	16	16	17	16	18	36	20	17	44	20	17	25	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	147.944	153.968	152.967	155.722	158.143	156.573	156.623	171.979	173.299	174.552	177.482	174.383	174.625	178.081	178.124	Total Financing
NPF	7.320	7.456	8.179	9.605	8.990	8.333	8.693	8.034	8.315	8.168	7.834	8.229	8.351	8.218	8.590	Total NPF

Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	14.988	20.197	21.564	22.384	23.898	23.941	24.357	24.946	25.646	27.210	32.083	31.945	33.028	33.944	35.183	1. Profit Sharing Financing
NPF	339	487	651	680	672	668	670	641	648	680	700	682	716	756	764	NPF
a. Mudharabah	5.930	6.841	6.678	6.753	6.876	6.695	6.665	6.694	6.710	6.686	7.715	7.318	7.252	7.238	7.180	a. Mudharabah
NPF	135	144	152	156	137	145	159	144	146	155	204	164	171	292	276	NPF
b. Musyarakah	9.058	13.356	14.886	15.631	17.022	17.246	17.692	18.252	18.937	20.523	24.369	24.628	25.777	26.705	28.003	b. Musyarakah
NPF	204	343	499	524	535	523	510	496	502	525	496	517	545	463	489	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	26.693	29.762	31.299	31.731	32.241	31.936	31.855	30.503	30.578	31.314	31.174	31.033	31.082	31.460	32.068	2. Receivables/Acceptables
NPF	817	1.123	1.390	1.469	1.243	1.251	1.211	1.202	1.169	1.197	1.120	1.249	1.164	1.141	1.178	NPF
a. Murabahah	25.504	28.469	29.964	30.358	30.838	30.522	30.394	28.992	28.999	29.666	29.473	29.339	29.374	29.753	30.352	a. Murabahah
NPF	804	1.105	1.370	1.449	1.225	1.232	1.193	1.185	1.149	1.175	1.084	1.196	1.109	1.102	1.140	NPF
b. Qardh	708	642	667	704	717	716	745	761	793	831	847	840	836	801	795	b. Qardh
NPF	7	10	9	8	8	9	9	9	10	13	26	43	45	29	29	NPF
c. Istishna'	480	650	667	669	686	698	716	751	786	817	853	854	873	907	921	c. Istishna'
NPF	6	7	10	11	10	11	9	9	10	10	9	10	10	10	9	NPF
3. Pembiayaan Sewa (Ijarah)	9.705	9.069	8.026	8.022	7.892	7.693	7.618	7.577	7.500	7.305	7.268	7.104	7.079	7.052	6.915	3. Ijarah including Leasing receivables
NPF	156	181	140	318	323	328	325	262	291	266	644	640	651	636	634	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	19	8	7	7	7	7	7	6	8	8	6	6	6	6	6	b. Financing through Channeling
NPF	2	-	-	-	-	-	-	-	-	-	-	-	0	4	6	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.686	9.062	8.019	8.015	7.885	7.687	7.611	7.571	7.493	7.297	7.262	7.098	7.073	7.046	6.909	d. Other Ijarah
NPF	154	181	140	318	323	328	325	262	291	266	644	640	651	632	628	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	51.385	59.028	60.515	62.136	64.031	63.570	63.830	63.026	63.725	65.828	70.525	70.083	71.190	72.455	74.166	Total Financing
NPF	1.312	1.791	2.260	2.466	2.237	2.247	2.206	2.105	2.108	2.144	2.464	2.571	2.531	2.532	2.576	Total NPF

Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016										2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Pembiayaan Bagi Hasil	60.466	70.146	72.048	73.685	75.763	74.733	75.523	78.300	79.616	81.142	86.973	84.696	85.474	88.218	89.531	1. Profit Sharing Financing	
NPF	3.176	3.391	3.725	4.006	3.734	3.419	3.530	3.532	3.532	3.688	3.147	3.190	3.163	3.202	3.364	NPF	
a. Mudharabah	14.094	14.815	14.237	14.854	15.295	14.787	14.574	14.694	14.516	14.298	15.263	14.599	14.343	14.450	14.261	a. Mudharabah	
NPF	519	323	342	424	298	310	357	341	340	420	401	378	413	535	500	NPF	
b. Musyarakah	46.320	55.331	57.812	58.832	60.468	59.946	60.948	63.606	65.100	66.845	71.710	70.097	71.131	73.768	75.270	b. Musyarakah	
NPF	2.646	3.068	3.383	3.583	3.435	3.109	3.172	3.191	3.192	3.269	2.746	2.812	2.750	2.667	2.864	NPF	
c. Pembiayaan Bagi Hasil Lainnya	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	117.481	120.324	121.620	123.018	125.322	124.786	124.918	136.043	136.818	138.464	139.565	138.652	139.425	141.118	141.659	2. Receivables/Acceptables	
NPF	4.928	4.959	6.118	7.121	6.445	6.127	6.192	5.628	5.866	5.417	5.362	5.793	5.873	5.754	5.942	NPF	
a. Murabahah	110.885	115.605	117.375	118.588	120.600	120.130	120.325	131.126	131.561	133.059	133.956	133.095	133.869	135.309	135.830	a. Murabahah	
NPF	4.680	4.818	5.984	6.988	6.316	6.003	6.076	5.508	5.754	5.315	5.256	5.645	5.766	5.661	5.836	NPF	
b. Qardh	5.963	3.948	3.466	3.651	3.929	3.851	3.772	4.062	4.370	4.490	4.731	4.678	4.660	4.880	4.881	b. Qardh	
NPF	225	121	115	112	111	105	99	103	95	84	90	131	90	78	92	NPF	
c. Istishna'	633	770	779	780	794	805	821	855	888	914	878	879	897	929	948	c. Istishna'	
NPF	23	20	20	21	18	19	18	17	17	17	16	17	17	15	14	NPF	
3. Pembiayaan Sewa (Ijarah)	9.257	8.972	8.262	8.202	8.240	8.064	7.842	8.248	8.245	8.099	8.105	8.045	8.004	8.058	7.940	3. Ijarah including Leasing receivables	
NPF	105	171	154	233	244	252	249	262	290	247	243	270	256	237	241	NPF	
a. Pembiayaan Sindikasi	223	153	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	19	8	7	7	7	7	7	6	8	8	6	6	6	6	6	b. Financing through Channeling	
NPF	2	-	-	-	-	-	-	-	-	-	-	-	0	4	6	NPF	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	9.016	8.812	8.255	8.195	8.234	8.057	7.836	8.241	8.237	8.091	8.099	8.039	7.998	8.052	7.934	d. Other Ijarah	
NPF	103	171	154	233	244	252	249	262	290	247	243	270	256	233	235	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	187.204	199.442	201.931	204.905	209.326	207.583	208.283	222.590	224.679	227.705	234.643	231.392	232.904	237.393	239.130	Total Financing	
NPF	8.209	8.521	9.998	11.361	10.422	9.798	9.971	9.421	9.688	9.353	8.752	9.253	9.292	9.193	9.547	Total NPF	

Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shari'ah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016										2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Pembiayaan Bagi Hasil	46.976	52.398	52.915	53.838	54.713	53.615	54.023	56.154	56.837	56.905	58.123	55.967	55.670	57.601	57.526	1. Profit Sharing Financing	
NPF	2.837	2.903	3.074	3.327	3.062	2.751	2.860	2.892	2.884	3.008	2.447	2.508	2.447	2.446	2.599	NPF	
a. Mudharabah	8.424	7.979	7.561	8.103	8.422	8.094	7.912	8.001	7.880	7.688	7.577	7.336	7.146	7.266	7.136	a. Mudharabah	
NPF	383	179	190	268	161	165	198	196	194	265	197	213	242	242	224	NPF	
b. Musyarakah	38.501	44.419	45.354	45.735	46.291	45.521	46.112	48.153	48.957	49.218	50.546	48.631	48.524	50.335	50.390	b. Musyarakah	
NPF	2.442	2.725	2.884	3.059	2.901	2.586	2.662	2.695	2.690	2.744	2.251	2.295	2.205	2.204	2.375	NPF	
c. Pembiayaan Bagi Hasil Lainnya	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	91.479	91.216	90.907	91.902	93.735	93.496	93.740	106.534	107.227	108.170	109.020	108.236	108.817	110.130	110.192	2. Receivables/Acceptables	
NPF	4.143	4.238	5.109	6.047	5.584	5.254	5.364	4.800	5.073	4.611	4.632	4.931	5.094	4.999	5.150	NPF	
a. Murabahah	86.072	87.789	87.997	88.845	90.416	90.254	90.608	103.128	103.549	104.413	105.112	104.373	104.969	106.028	106.079	a. Murabahah	
NPF	3.908	4.115	4.994	5.934	5.473	5.150	5.266	4.698	4.981	4.532	4.560	4.836	5.042	4.945	5.081	NPF	
b. Qardh	5.254	3.306	2.798	2.947	3.211	3.135	3.027	3.302	3.576	3.659	3.883	3.838	3.824	4.079	4.086	b. Qardh	
NPF	218	111	106	104	103	96	90	94	84	72	64	88	45	49	63	NPF	
c. Istishna'	153	120	112	110	108	107	105	104	102	98	25	25	24	22	28	c. Istishna'	
NPF	17	12	9	9	8	8	8	8	8	7	7	7	7	6	5	NPF	
3. Pembiayaan Sewa (Ijarah)	1.539	1.368	1.338	1.421	1.476	1.434	1.246	1.504	1.529	1.574	1.636	1.714	1.768	1.850	1.884	3. Ijarah including Leasing receivables	
NPF	11	10	16	16	16	17	16	18	36	20	17	44	20	17	24	NPF	
a. Pembiayaan Sindikasi	223	153	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	1.316	1.215	1.338	1.421	1.476	1.434	1.246	1.504	1.529	1.574	1.636	1.714	1.768	1.850	1.884	d. Other Ijarah	
NPF	11	10	16	16	16	17	16	18	36	20	17	44	20	17	24	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	139.993	144.981	145.160	147.162	149.924	148.544	149.009	164.193	165.593	166.649	168.779	165.917	166.255	169.581	169.603	Total Financing	
NPF	6.991	7.151	8.199	9.389	8.662	8.022	8.240	7.710	7.992	7.640	7.096	7.483	7.561	7.462	7.772	Total NPF	

Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shari'ah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016										2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Pembiayaan Bagi Hasil	13.490	17.748	19.133	19.847	21.050	21.117	21.499	22.146	22.779	24.237	28.851	28.728	29.804	30.616	32.005	1. Profit Sharing Financing	
NPF	339	487	651	680	672	668	670	641	648	680	700	682	716	756	764	NPF	
a. Mudharabah	5.670	6.836	6.675	6.750	6.874	6.692	6.663	6.692	6.636	6.610	7.686	7.262	7.197	7.184	7.125	a. Mudharabah	
NPF	135	144	152	156	137	145	159	144	146	155	204	164	171	292	276	NPF	
b. Musyarakah	7.820	10.912	12.458	13.096	14.177	14.425	14.836	15.453	16.143	17.627	21.165	21.466	22.607	23.433	24.880	b. Musyarakah	
NPF	204	343	499	524	535	523	510	496	502	525	496	517	545	463	489	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	26.002	29.108	30.713	31.116	31.587	31.291	31.178	29.508	29.591	30.294	30.545	30.416	30.608	30.988	31.467	2. Receivables/Acceptables	
NPF	785	721	1.009	1.075	861	873	828	827	794	806	730	862	779	755	793	NPF	
a. Murabahah	24.813	27.816	29.378	29.743	30.184	29.876	29.718	27.997	28.012	28.646	28.845	28.722	28.899	29.281	29.751	a. Murabahah	
NPF	771	704	989	1.055	843	854	810	810	774	784	695	809	724	716	755	NPF	
b. Qardh	708	642	667	704	717	716	745	761	793	831	847	840	836	801	795	b. Qardh	
NPF	7	10	9	8	8	9	9	9	10	13	26	43	45	29	29	NPF	
c. Istishna'	480	650	667	669	686	698	716	751	786	817	853	854	873	907	921	c. Istishna'	
NPF	6	7	10	11	10	11	9	9	10	10	9	10	10	10	9	NPF	
3. Pembiayaan Sewa (Ijarah)	7.718	7.605	6.925	6.781	6.764	6.630	6.596	6.743	6.715	6.525	6.469	6.331	6.236	6.208	6.055	3. Ijarah including Leasing receivables	
NPF	94	161	139	217	228	236	233	243	254	227	225	226	235	220	217	NPF	
a. Pembiayaan Sindikasi	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	19	8	7	7	7	7	7	6	8	8	6	6	6	6	6	b. Financing through Channeling	
NPF	2	0	-	-	-	-	-	-	-	-	-	-	0	4	6	NPF	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	7.700	7.597	6.917	6.774	6.757	6.624	6.590	6.737	6.708	6.518	6.462	6.325	6.230	6.202	6.049	d. Other Ijarah	
NPF	92	161	139	217	228	236	233	243	254	227	225	226	235	216	211	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	47.211	54.461	56.771	57.743	59.402	59.039	59.273	58.397	59.086	61.057	65.864	65.475	66.648	67.813	69.527	Total Financing	
NPF	1.218	1.370	1.799	1.972	1.760	1.776	1.731	1.711	1.696	1.713	1.656	1.770	1.730	1.731	1.775	Total NPF	

Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2014	2015	2016									2017				Type of Usage and Debtor Group
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	77.935	79.949	78.998	80.224	81.467	79.636	79.060	81.595	83.082	84.174	87.363	84.764	84.040	85.691	85.488	1. Working Capital
a. UMKM	40.205	33.382	32.521	33.208	34.077	33.617	33.203	35.022	34.967	35.271	35.827	34.731	34.638	35.408	35.895	a. Micro, Small and Medium Enterprise
NPF	2.839	2.275	2.371	2.548	2.459	2.365	2.343	2.475	2.478	2.459	2.123	2.251	2.122	2.067	2.078	NPF
b. Bukan UMKM	37.729	46.567	46.477	47.016	47.390	46.019	45.857	46.573	48.116	48.903	51.535	50.033	49.403	50.283	49.594	b. Non Micro, Small and Medium Enterprise
NPF	1.904	2.643	3.077	3.212	2.986	2.731	2.857	2.454	2.442	2.681	2.872	2.796	3.207	3.166	3.369	NPF
2. Investasi	41.718	51.690	51.370	52.409	55.697	55.423	55.654	56.991	56.713	57.171	60.042	58.762	59.430	60.314	60.968	2. Investment
a. UMKM	19.600	16.909	16.987	16.675	17.875	17.708	17.659	17.910	18.084	18.524	18.703	18.766	18.778	19.147	19.602	a. Micro, Small and Medium Enterprise
NPF	1.037	1.136	1.553	2.047	1.881	1.605	1.777	1.631	1.927	1.592	1.744	1.791	1.770	1.715	1.744	NPF
b. Bukan UMKM	22.118	34.781	34.383	35.734	37.822	37.715	37.995	39.081	38.629	38.647	41.339	39.996	40.652	41.167	41.366	b. Non Micro, Small and Medium Enterprise
NPF	818	1.189	1.065	1.246	1.413	1.310	1.371	1.318	1.340	1.356	1.622	1.812	1.620	1.698	1.809	NPF
3. Konsumsi (Bukan UMKM)	79.677	81.357	83.953	85.225	85.011	85.084	85.739	96.420	97.229	99.035	100.602	100.940	102.344	104.531	105.834	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.035	2.005	2.530	3.018	2.489	2.570	2.551	2.260	2.236	2.224	1.937	2.150	2.162	2.105	2.167	NPF
Total Pembiayaan	199.330	212.996	214.322	217.858	222.175	220.143	220.452	235.005	237.024	240.381	248.007	244.466	245.815	250.536	252.290	Total Financing
Total NPF	8.632	9.248	10.595	12.072	11.228	10.580	10.899	10.139	10.423	10.312	10.298	10.800	10.882	10.750	11.167	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 13a. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah
(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2014	2015	2016									2017				Type of Usage and Debtor Group
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	62.634	63.640	62.383	63.358	65.049	63.882	63.646	65.907	67.167	67.557	68.420	65.213	65.480	67.136	66.288	1. Working Capital
a. UMKM	33.904	26.650	26.031	26.616	27.220	26.852	26.542	28.213	27.986	28.176	28.458	26.675	27.423	27.937	28.311	a. Micro, Small and Medium Enterprise
NPF	2.446	1.808	1.926	2.086	1.995	1.927	1.914	2.075	2.082	2.060	1.751	1.671	1.734	1.681	1.684	NPF
b. Bukan UMKM	28.730	36.990	36.352	36.741	37.829	37.030	37.104	37.694	39.181	39.381	39.962	38.539	38.057	39.199	37.978	b. Non Micro, Small and Medium Enterprise
NPF	1.735	2.076	2.157	2.261	2.420	2.168	2.270	1.879	1.877	2.085	2.239	2.218	2.615	2.554	2.777	NPF
2. Investasi	32.591	40.239	41.122	41.928	43.630	43.458	43.523	44.628	44.387	44.356	45.768	44.829	45.029	45.601	45.861	2. Investment
a. UMKM	16.849	14.228	14.076	13.909	14.983	14.940	14.922	15.171	15.295	15.396	15.589	15.641	15.725	15.875	15.975	a. Micro, Small and Medium Enterprise
NPF	946	977	1.371	1.848	1.662	1.373	1.548	1.422	1.713	1.362	1.541	1.583	1.571	1.517	1.534	NPF
b. Bukan UMKM	15.741	26.011	27.046	28.019	28.647	28.518	28.601	29.457	29.092	28.960	30.178	29.189	29.303	29.725	29.886	b. Non Micro, Small and Medium Enterprise
NPF	584	1.060	998	993	1.053	943	1.038	1.015	1.049	1.094	995	1.189	987	1.084	1.183	NPF
3. Konsumsi (Bukan UMKM)	52.720	50.089	49.928	50.436	49.465	49.233	49.454	61.444	61.745	62.639	63.294	63.423	64.116	65.344	65.975	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.609	1.534	1.963	2.418	1.861	1.921	1.923	1.642	1.594	1.567	1.309	1.451	1.444	1.381	1.414	NPF
Total Pembiayaan	147.944	153.968	153.433	155.722	158.143	156.573	156.623	171.979	173.299	174.552	177.482	173.466	174.625	178.081	178.124	Total Financing
Total NPF	7.320	7.456	8.414	9.605	8.990	8.333	8.693	8.034	8.315	8.168	7.834	8.112	8.351	8.218	8.590	Total NPF

Tabel 13b. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Unit Usaha Syariah
(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2014	2015	2016									2017				Type of Usage and Debtor Group
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	15.301	16.309	16.616	16.866	16.418	15.754	15.414	15.688	15.915	16.617	18.943	19.550	18.560	18.555	19.200	1. Working Capital
a. UMKM	6.301	6.732	6.490	6.592	6.858	6.765	6.661	6.809	6.981	7.095	7.369	8.056	7.215	7.471	7.584	a. Micro, Small and Medium Enterprise
NPF	393	466	445	461	464	437	429	399	396	399	373	579	388	385	394	NPF
b. Bukan UMKM	9.000	9.577	10.125	10.275	9.561	8.989	8.753	8.879	8.935	9.522	11.573	11.494	11.345	11.084	11.616	b. Non Micro, Small and Medium Enterprise
NPF	169	567	921	952	566	563	588	575	565	596	633	579	592	612	592	NPF
2. Investasi	9.128	11.452	10.248	10.481	12.067	11.964	12.131	12.362	12.326	12.815	14.275	13.932	14.402	14.713	15.106	2. Investment
a. UMKM	2.751	2.682	2.912	2.766	2.892	2.767	2.736	2.739	2.789	3.128	3.114	3.125	3.053	3.272	3.627	a. Micro, Small and Medium Enterprise
NPF	90	159	181	200	219	232	229	208	214	230	203	208	199	198	211	NPF
b. Bukan UMKM	6.377	8.770	7.337	7.715	9.175	9.197	9.395	9.624	9.537	9.687	11.160	10.807	11.349	11.441	11.480	b. Non Micro, Small and Medium Enterprise
NPF	234	129	67	253	360	367	332	303	291	262	627	622	633	614	626	NPF
3. Konsumsi (Bukan UMKM)	26.957	31.268	34.025	34.789	35.546	35.852	36.285	34.976	35.484	36.396	37.308	37.517	38.228	39.188	39.860	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	426	471	567	600	628	649	628	619	642	657	628	700	718	723	753	NPF
Total Pembiayaan	51.385	59.028	60.889	62.136	64.031	63.570	63.830	63.026	63.725	65.828	70.525	71.000	71.190	72.455	74.166	Total Financing
Total NPF	1.312	1.791	2.181	2.466	2.237	2.247	2.206	2.105	2.108	2.144	2.464	2.688	2.531	2.532	2.576	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan
(Financing and Non Performing Finance of Sharia Commercial Bank and Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014	2015	2016									2017				Financing by Industrial Origin
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, Perburuan dan Kehutanan	4.965	7.950	7.636	7.757	7.830	7.832	7.746	8.304	8.903	8.873	8.531	8.837	8.795	9.484	9.076	Agricultures, Hunting and Forestry
NPF	395	431	421	462	431	421	414	421	419	405	380	419	323	305	312	NPF
Perikanan	714	1.198	1.304	1.287	1.379	1.354	1.299	1.386	1.325	1.311	1.405	1.373	1.369	1.492	1.489	Fisher
NPF	8	24	30	33	45	30	31	50	52	51	35	131	51	49	54	NPF
Pertambangan dan Penggalian	4.597	6.145	5.958	6.053	6.301	6.426	6.454	6.324	6.335	6.450	6.604	6.576	6.649	6.833	6.878	Mining and Quarrying
NPF	439	422	364	483	747	576	545	528	498	514	578	673	660	531	705	NPF
Industri Pengolahan	13.300	17.982	17.721	17.897	18.300	17.839	18.104	18.703	18.976	19.426	19.745	19.473	19.484	20.055	19.988	Processing Industry
NPF	524	876	994	1.104	1.122	1.034	1.000	967	1.011	930	1.336	1.329	1.282	1.451	1.487	NPF
Listrik, gas dan air	5.492	6.427	7.239	7.319	7.204	7.152	7.259	7.455	7.506	7.610	8.117	8.410	8.356	8.262	8.157	Electricity, Gas and Water
NPF	395	835	811	837	953	950	1.060	702	708	913	901	895	893	886	859	NPF
Konstruksi	11.669	11.193	11.131	10.922	10.826	11.046	11.057	11.852	12.291	12.483	14.435	13.782	14.473	14.409	15.198	Construction
NPF	854	576	890	907	711	670	638	663	584	568	507	477	517	483	570	NPF
Perdagangan Besar dan Eceran	22.732	25.993	26.632	27.298	28.457	27.777	27.993	28.982	29.442	29.875	30.319	29.492	28.996	29.320	29.427	Wholesale and Retail Trade
NPF	1.451	2.135	2.362	2.671	2.411	2.285	2.376	2.387	2.466	2.561	2.140	2.233	2.086	1.996	1.955	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.555	2.101	2.399	2.408	2.768	2.723	2.713	2.858	2.863	3.089	3.043	3.410	3.415	3.425	3.382	Provision of accommodation and the provision of eating and drinking
NPF	85	94	76	87	77	102	133	114	103	103	82	92	108	85	105	NPF
Transportasi, pergudangan dan komunikasi	12.192	11.072	10.694	10.765	11.293	10.925	10.766	10.705	10.533	10.398	10.921	10.415	10.345	10.387	10.280	Transportation, Warehousing and Communications
NPF	837	515	660	829	840	759	722	760	793	665	565	537	528	559	617	NPF
Perantara Keuangan	16.828	19.184	18.434	19.191	19.596	19.643	19.024	19.025	18.802	18.253	18.948	18.248	17.620	18.106	18.184	Financial intermediaries
NPF	432	213	218	316	250	277	314	323	363	423	459	477	846	988	990	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.643	9.365	8.763	9.384	10.297	10.051	10.137	10.437	10.229	10.760	12.797	11.041	11.410	11.354	11.534	Real Estate, Business, Ownership, and Business Services
NPF	302	474	539	614	555	407	567	430	629	403	1.000	926	985	907	923	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	85	266	263	262	263	263	261	260	260	259	9	9	8	8	9	Government administration, Defense and Compulsory social security
NPF	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	NPF
Jasa Pendidikan	2.319	3.193	3.315	3.373	3.436	3.468	3.479	3.702	3.743	3.804	3.786	3.794	3.845	4.107	4.118	Education Services
NPF	15	69	89	43	60	57	62	44	45	57	28	52	59	53	63	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.756	2.550	2.598	2.648	2.723	2.684	2.676	2.725	2.768	2.821	3.030	3.000	3.162	3.229	3.321	Health Services and Social Activities
NPF	59	61	52	71	48	31	35	29	30	40	20	21	22	18	23	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	6.757	4.600	4.235	4.245	4.613	4.617	4.472	4.685	4.665	4.674	4.617	4.607	4.475	4.518	4.447	Community, Sociocultural, Entertainment and Other Individual Services
NPF	508	287	333	406	350	294	337	366	377	341	259	314	283	258	254	NPF
Jasa Perorangan yang Melayani Rumah Tangga	106	274	313	319	338	329	323	337	336	342	337	328	328	329	334	Individual Services which Serve Households
NPF	1	3	5	6	6	7	8	12	13	16	13	13	13	12	15	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	0	1	2	1	-	-	-	1	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	0	0	0	-	-	-	0	0	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	6.944	2.147	1.733	1.503	1.537	931	952	844	818	918	760	730	740	688	633	Business Activities which are not clearly defined
NPF	289	224	218	182	128	109	108	99	96	97	58	60	65	63	70	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	39.221	43.413	45.259	45.803	46.556	46.865	47.253	48.292	49.263	50.408	51.195	51.378	51.181	53.369	53.854	For Home Ownership
NPF	1.051	1.088	1.269	1.563	1.128	1.205	1.190	1.220	1.233	1.244	1.123	1.244	1.268	1.267	1.278	NPF
Untuk Pemilikan Flat atau Apartemen	1.174	1.446	1.301	1.355	1.428	1.418	1.399	1.481	1.463	1.497	1.512	1.506	1.466	1.537	1.554	For Apartment Ownership
NPF	32	30	37	49	33	40	62	43	51	45	33	59	50	42	43	NPF
Untuk Pemilikan Ruko atau Rukan	1.945	2.236	2.985	3.042	2.963	2.962	2.959	2.977	2.991	3.020	3.101	3.087	3.117	3.148	3.140	For Shop House Ownership
NPF	83	72	144	198	134	128	127	123	118	130	103	107	116	110	111	NPF
Untuk Pemilikan Kendaraan Bermotor	6.942	8.971	9.628	9.832	8.623	8.692	8.751	8.608	8.750	8.680	8.607	8.535	8.549	8.612	8.781	For Vehicles Ownership
NPF	97	131	103	173	172	172	163	99	95	97	90	98	101	95	102	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.743	20.974	21.285	21.789	22.110	21.945	22.216	31.840	31.852	32.426	33.183	33.430	35.405	35.002	35.684	Others
NPF	661	536	805	828	772	801	808	610	590	556	466	510	503	487	534	NPF
Bukan Lapangan Usaha Lainnya	8.653	4.318	3.495	3.404	3.330	3.203	3.161	3.222	2.910	3.004	3.005	3.004	2.626	2.863	2.821	Non Industrial Origin - Others
NPF	112	149	172	208	250	224	202	165	148	152	122	133	124	103	99	NPF
Total Pembiayaan	199.330	212.996	214.322	217.858	222.175	220.143	220.452	235.005	237.024	240.381	248.007	244.466	245.815	250.536	252.290	Total Financing
Total NPF	8.632	9.248	10.595	12.072	11.228	10.580	10.899	10.139	10.423	10.312	10.298	10.800	10.882	10.750	11.167	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 14a. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Bank Umum Syariah
(Financing of Sharia Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014	2015	2016									2017				Financing by Industrial Origin
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, Perburuan dan Kehutanan	4.210	6.546	6.303	6.424	6.526	6.566	6.268	6.688	7.300	7.131	6.884	6.824	6.774	7.204	6.645	Agricultures, Hunting and Forestry
NPF	360	350	326	366	331	324	317	327	325	310	287	326	230	211	217	NPF
Perikanan	447	997	1.134	1.111	1.205	1.180	1.127	1.214	1.155	1.142	1.239	1.223	1.220	1.343	1.338	Fisher
NPF	5	16	21	27	38	24	24	26	43	44	28	40	42	41	45	NPF
Pertambangan dan Penggalian	4.032	4.813	4.687	4.745	4.632	4.777	4.801	4.734	4.741	4.799	4.987	4.975	4.959	5.125	5.142	Mining and Quarrying
NPF	330	377	354	453	719	546	515	515	467	479	563	658	644	514	672	NPF
Industri Pengolahan	10.632	14.401	14.272	14.277	14.660	14.383	14.514	15.228	15.324	15.734	15.735	15.620	15.752	16.326	16.068	Processing Industry
NPF	381	767	881	967	976	887	838	781	826	765	761	757	708	892	930	NPF
Listrik, gas dan air	5.091	5.997	6.828	6.896	6.800	6.751	6.854	6.694	6.744	6.817	7.709	7.640	7.589	7.473	7.362	Electricity, Gas and Water
NPF	388	424	421	435	570	570	675	326	331	520	510	507	506	499	472	NPF
Konstruksi	8.607	7.691	7.445	7.260	7.445	7.378	7.299	7.873	8.277	8.253	8.396	7.573	7.893	7.925	7.931	Construction
NPF	737	446	484	479	529	494	498	504	450	433	382	352	378	347	434	NPF
Perdagangan Besar dan Eceran	19.203	22.173	22.909	23.482	24.508	24.156	24.285	25.033	25.454	25.555	25.881	25.010	24.553	24.886	25.043	Wholesale and Retail Trade
NPF	1.311	1.915	2.012	2.297	2.015	1.911	1.982	2.011	2.093	2.168	1.799	1.887	1.744	1.755	1.715	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.252	1.682	1.733	1.817	1.834	1.796	1.788	1.931	1.955	1.989	1.948	1.865	1.870	1.859	1.884	Provision of accomodation and the provision of eating and drinking
NPF	53	49	51	61	49	57	88	78	77	78	72	78	95	71	93	NPF
Transportasi, pergudangan dan komunikasi	9.399	9.654	9.235	9.311	9.663	9.392	9.110	9.180	9.178	8.992	9.446	8.964	8.889	8.964	8.858	Transportation, Warehousing and Communications
NPF	732	459	629	659	669	597	565	669	704	585	508	483	475	509	558	NPF
Perantara Keuangan	11.372	11.944	11.386	12.065	12.297	12.176	12.199	12.289	11.976	11.623	11.729	11.257	10.670	11.175	11.229	Financial intermediaries
NPF	389	179	177	268	217	220	273	279	319	368	408	422	800	814	821	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.440	7.364	7.291	7.787	8.532	8.342	8.603	8.860	8.636	8.825	9.316	9.155	9.471	9.372	9.586	Real Estate, Business, Ownership, and Business Services
NPF	240	390	481	553	499	352	512	381	580	355	895	875	908	845	858	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	85	266	263	261	263	262	260	260	260	259	9	9	8	8	8	Government administration, Defese and Compulsory social security
NPF	3	2	2	2	1	1	1	1	1	1	1	1	1	1	1	NPF
Jasa Pendidikan	2.055	2.883	2.993	3.054	3.107	3.075	3.096	3.322	3.302	3.370	3.396	3.406	3.453	3.616	3.688	Education Services
NPF	14	68	88	42	59	56	61	43	44	56	23	47	54	48	58	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.533	2.202	2.254	2.306	2.381	2.348	2.344	2.403	2.448	2.497	2.715	2.682	2.842	2.911	3.003	Health Services and Social Activities
NPF	52	50	38	56	41	23	27	26	26	36	16	17	18	14	19	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.434	3.664	3.398	3.406	3.776	3.778	3.629	3.870	3.863	3.896	3.932	3.906	3.744	3.735	3.596	Community, Sociocultural, Entertainment and Other Individual Services
NPF	433	209	272	343	294	236	279	316	328	290	204	257	228	203	203	NPF
Jasa Perorangan yang Melayani Rumah Tangga	104	271	308	314	334	324	318	332	332	337	333	324	324	325	330	Individual Services which Serve Households
NPF	1	3	5	6	6	7	8	12	13	15	12	13	12	12	14	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	0	-	-	-	-	-	1	1	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	0	-	-	-	-	-	0	0	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	6.331	1.331	1.066	769	715	656	672	625	607	695	532	516	500	489	439	Business Activities which are not clearly defined
NPF	282	218	210	174	119	106	106	97	95	95	56	57	63	60	67	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	22.654	24.120	24.671	24.830	24.920	24.915	24.946	26.473	26.803	27.306	27.564	27.666	27.045	28.625	28.724	For Home Ownership
NPF	739	742	859	1.125	687	752	751	786	780	776	683	753	761	752	742	NPF
Untuk Pemilikan Flat atau Apartemen	536	774	717	756	811	803	772	909	862	888	884	884	884	887	883	For Apartement Ownership
NPF	30	27	36	46	31	36	59	39	33	33	23	54	45	26	27	NPF
Untuk Pemilikan Ruko atau Rukan	1.440	1.447	1.448	1.418	1.296	1.276	1.268	1.294	1.299	1.306	1.346	1.343	1.358	1.388	1.398	For Shop House Ownership
NPF	65	53	86	141	74	67	61	60	62	71	49	50	55	49	53	NPF
Untuk Pemilikan Kendaraan Bermotor	5.038	4.508	4.788	4.904	3.773	3.817	3.947	4.048	4.318	4.289	4.260	4.167	4.169	4.101	4.141	For Vehicles Ownership
NPF	83	85	65	134	105	107	106	47	50	51	46	53	57	53	55	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.571	16.428	16.265	16.612	16.779	16.629	16.797	26.796	26.807	27.186	27.554	27.702	29.345	28.674	29.144	Others
NPF	626	498	763	784	731	757	762	565	535	507	416	455	457	436	474	NPF
Bukan Lapangan Usaha Lainnya	4.482	2.812	2.040	1.917	1.886	1.792	1.723	1.923	1.657	1.665	1.686	1.672	1.364	1.669	1.685	Non Industrial Origin - Others
NPF	66	128	154	188	232	203	185	145	127	129	91	86	70	65	62	NPF
Total Pembiayaan	147.944	153.968	153.433	155.722	158.143	156.573	156.623	171.979	173.299	174.552	177.482	174.383	174.625	178.081	178.124	Total Financing
Total NPF	7.320	7.456	8.414	9.605	8.990	8.333	8.693	8.034	8.315	8.168	7.834	8.229	8.351	8.218	8.590	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 14b. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Unit Usaha Syariah
(Financing of Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2014	2015	2016									2017				Financing by Industrial Origin
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, Perburuan dan Kehutanan	755	1.404	1.332	1.333	1.304	1.266	1.478	1.615	1.603	1.742	1.647	2.013	2.021	2.280	2.430	Agricultures, Hunting and Forestry
NPF	36	81	95	96	100	97	96	94	94	94	93	93	93	94	95	NPF
Perikanan	267	200	171	177	175	174	172	172	170	169	166	150	149	149	151	Fisher
NPF	4	8	9	6	7	6	5	6	7	8	7	91	8	8	8	NPF
Pertambangan dan Penggalian	566	1.332	1.271	1.309	1.669	1.649	1.654	1.589	1.594	1.651	1.616	1.601	1.690	1.707	1.736	Mining and Quarrying
NPF	109	46	10	30	28	30	30	13	32	35	15	15	16	17	33	NPF
Industri Pengolahan	2.668	3.582	3.449	3.620	3.640	3.456	3.590	3.475	3.652	3.692	4.010	3.853	3.732	3.729	3.920	Processing Industry
NPF	143	109	113	137	147	147	162	186	185	165	575	572	574	558	557	NPF
Listrik, gas dan air	401	430	411	423	405	401	405	761	762	792	409	770	768	789	796	Electricity, Gas and Water
NPF	7	411	390	403	384	380	385	376	376	393	390	388	387	387	386	NPF
Konstruksi	3.062	3.502	3.686	3.661	3.381	3.669	3.758	3.979	4.014	4.230	6.039	6.209	6.580	6.483	7.267	Construction
NPF	117	130	406	428	183	176	140	159	134	135	124	124	139	136	137	NPF
Perdagangan Besar dan Eceran	3.529	3.820	3.723	3.817	3.949	3.621	3.708	3.949	3.988	4.320	4.438	4.482	4.443	4.434	4.383	Wholesale and Retail Trade
NPF	140	220	350	374	397	374	393	375	374	393	341	346	342	241	240	NPF
Penyediaan akomodasi dan penyediaan makan minum	303	419	666	590	933	926	924	927	908	1.100	1.095	1.546	1.546	1.566	1.498	Provision of accomodation and the provision of eating and drinking
NPF	32	44	25	26	28	45	45	36	25	25	11	14	12	13	12	NPF
Transportasi, pergudangan dan komunikasi	2.793	1.418	1.458	1.453	1.630	1.533	1.656	1.526	1.355	1.406	1.475	1.451	1.456	1.422	1.422	Transportation, Warehousing and Communications
NPF	105	56	32	170	171	162	157	90	89	80	57	53	53	51	59	NPF
Perantara Keuangan	5.456	7.240	7.048	7.127	7.299	7.468	6.824	6.736	6.826	6.630	7.219	6.991	6.950	6.930	6.955	Financial intermediaries
NPF	43	34	42	48	33	56	41	44	44	55	51	56	46	174	169	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.203	2.001	1.472	1.597	1.765	1.709	1.534	1.577	1.593	1.936	3.480	1.886	1.940	1.983	1.948	Real Estate, Business, Ownership, and Business Services
NPF	62	85	58	61	57	55	55	50	49	48	105	51	77	63	64	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	264	310	322	319	329	393	382	380	441	434	389	388	391	491	430	Education Services
NPF	1	1	1	1	1	1	1	1	1	1	5	5	5	5	5	NPF
Jasa Kesehatan dan Kegiatan Sosial	223	348	344	342	343	335	331	323	319	323	315	319	320	317	318	Health Services and Social Activities
NPF	6	11	14	14	8	8	8	3	4	4	4	4	4	4	4	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.323	936	837	839	837	838	843	815	802	778	685	701	731	783	851	Community, Sociocultural, Entertainment and Other Individual Services
NPF	75	79	61	63	56	58	58	50	49	50	55	57	54	55	50	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	3	5	5	5	5	5	5	4	4	4	5	5	4	4	Individual Services which Serve Households
NPF	-	0	0	0	0	0	0	0	0	0	0	1	1	0	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	1	2	1	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	613	815	668	734	822	275	280	219	211	224	228	214	240	199	195	Business Activities which are not clearly defined
NPF	7	6	8	8	10	2	2	2	1	2	2	3	3	3	3	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	16.567	19.292	20.588	20.973	21.637	21.950	22.307	21.819	22.460	23.102	23.631	23.711	24.136	24.744	25.131	For Home Ownership
NPF	312	346	410	438	440	453	439	435	453	468	439	491	507	516	536	NPF
Untuk Pemilikan Flat atau Apartemen	638	672	584	599	617	614	627	572	601	610	627	622	632	650	670	For Apartement Ownership
NPF	2	3	1	2	2	5	3	4	11	12	10	4	5	15	16	NPF
Untuk Pemilikan Ruko atau Rukan	505	789	1.538	1.625	1.668	1.686	1.691	1.683	1.692	1.714	1.755	1.744	1.759	1.760	1.742	For Shop House Ownership
NPF	17	18	58	57	60	62	66	63	56	60	53	57	61	61	57	NPF
Untuk Pemilikan Kendaraan Bermotor	1.904	4.463	4.841	4.928	4.850	4.875	4.804	4.559	4.433	4.391	4.347	4.368	4.380	4.511	4.641	For Vehicles Ownership
NPF	14	46	38	40	67	65	57	53	45	45	44	45	45	43	47	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.172	4.546	5.020	5.177	5.331	5.316	5.419	5.043	5.045	5.240	5.629	5.728	6.060	6.329	6.540	Others
NPF	35	38	42	44	41	44	46	45	55	48	50	55	46	51	60	NPF
Bukan Lapangan Usaha Lainnya	4.171	1.505	1.455	1.487	1.444	1.411	1.437	1.299	1.253	1.340	1.320	1.333	1.262	1.193	1.135	Non Industrial Origin - Others
NPF	45	21	18	19	18	21	17	19	21	23	31	47	54	37	37	NPF
Total Pembiayaan	51.385	59.028	60.889	59.982	64.031	63.570	63.830	63.026	63.725	65.828	70.525	70.083	71.190	72.455	74.166	Total Financing
Total NPF	1.312	1.791	2.181	4.621	2.237	2.247	2.206	2.105	2.108	2.144	2.464	2.571	2.531	2.532	2.576	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2017 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.153	3.653	3.050	2.015	15.672	Jawa Barat
NPF	351	55	755	64	364	NPF
Banten	992	619	467	324	4.195	Banten
NPF	37	16	14	14	63	NPF
DKI Jakarta	7.539	32.421	5.102	28.840	28.141	DKI Jakarta
NPF	295	2.897	163	1.507	404	NPF
D.I Yogyakarta	528	228	341	200	1.474	D.I Yogyakarta
NPF	22	-	9	-	25	NPF
Jawa Tengah	3.742	3.423	1.758	1.231	5.272	Jawa Tengah
NPF	209	136	69	8	128	NPF
Jawa Timur	4.734	4.314	1.871	2.097	8.492	Jawa Timur
NPF	171	99	83	12	175	NPF
Bengkulu	183	29	206	1	521	Bengkulu
NPF	15	0	8	0	7	NPF
Jambi	461	171	310	16	1.301	Jambi
NPF	60	3	24	0	39	NPF
Aceh	1.285	54	267	11	11.795	Aceh
NPF	181	14	39	0	47	NPF
Sumatera Utara	2.143	710	997	1.534	3.802	Sumatera Utara
NPF	262	13	104	27	234	NPF
Sumatera Barat	820	197	306	139	2.224	Sumatera Barat
NPF	46	2	35	14	43	NPF
Riau	667	97	597	802	2.402	Riau
NPF	29	9	110	7	38	NPF
Sumatera Selatan	887	216	573	612	2.651	Sumatera Selatan
NPF	92	14	94	22	103	NPF
Bangka Belitung	64	7	34	3	318	Bangka Belitung
NPF	1	0	2	0	9	NPF
Kepulauan Riau	233	75	173	805	2.206	Kepulauan Riau
NPF	7	0	15	6	28	NPF
Lampung	962	62	286	312	840	Lampung
NPF	37	1	17	28	25	NPF
Kalimantan Selatan	579	732	283	826	1.544	Kalimantan Selatan
NPF	52	2	36	2	55	NPF
Kalimantan Barat	656	317	842	208	1.817	Kalimantan Barat
NPF	18	0	33	38	32	NPF
Kalimantan Timur	718	718	446	389	2.109	Kalimantan Timur
NPF	52	66	31	36	72	NPF
Kalimantan Tengah	165	5	60	403	531	Kalimantan Tengah
NPF	15	0	10	-	43	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2017 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	144	12	117	1	797	Sulawesi Tengah
NPF	9	0	7	-	14	NPF
Sulawesi Selatan	861	756	658	387	3.230	Sulawesi Selatan
NPF	26	2	34	21	63	NPF
Sulawesi Utara	70	6	59	4	290	Sulawesi Utara
NPF	6	2	9	1	17	NPF
Gorontalo	31	6	25	4	213	Gorontalo
NPF	5	1	3	-	11	NPF
Sulawesi Barat	4	7	8	2	167	Sulawesi Barat
NPF	1	-	1	0	2	NPF
Sulawesi Tenggara	167	14	101	12	618	Sulawesi Tenggara
NPF	16	0	11	-	16	NPF
Nusa Tenggara Barat	597	30	210	9	1.585	Nusa Tenggara Barat
NPF	37	3	14	-	47	NPF
Bali	286	296	169	96	996	Bali
NPF	9	10	11	-	50	NPF
Nusa Tenggara Timur	52	5	8	1	114	Nusa Tenggara Timur
NPF	2	0	-	-	4	NPF
Maluku	10	-	11	-	90	Maluku
NPF	2	-	0	-	1	NPF
Papua	90	93	84	27	223	Papua
NPF	10	24	3	3	4	NPF
Maluku Utara	38	26	24	5	128	Maluku Utara
NPF	1	-	0	-	2	NPF
Papua Barat	31	5	26	2	75	Papua Barat
NPF	1	0	1	0	2	NPF
Lainnya	-	292	134	49	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	35.895	49.594	19.602	41.366	105.834	Total
NPF	2.078	3.369	1.744	1.809	2.167	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2017
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.288	3.075	2.822	1.681	11.389	Jawa Barat
NPF	327	48	748	50	295	NPF
Banten	751	608	414	301	2.891	Banten
NPF	32	16	13	14	59	NPF
DKI Jakarta	5.674	23.997	3.629	20.861	12.042	DKI Jakarta
NPF	255	2.339	135	967	168	NPF
D.I Yogyakarta	388	180	288	45	832	D.I Yogyakarta
NPF	20	-	5	-	22	NPF
Jawa Tengah	2.909	2.777	1.180	983	2.929	Jawa Tengah
NPF	190	136	62	5	86	NPF
Jawa Timur	3.679	3.758	1.568	1.126	5.014	Jawa Timur
NPF	141	92	72	4	117	NPF
Bengkulu	181	3	206	1	518	Bengkulu
NPF	15	0	8	0	7	NPF
Jambi	436	68	304	16	1.071	Jambi
NPF	60	3	24	0	36	NPF
Aceh	1.259	31	264	10	11.769	Aceh
NPF	171	8	39	-	46	NPF
Sumatera Utara	1.159	399	733	892	1.817	Sumatera Utara
NPF	76	13	83	9	58	NPF
Sumatera Barat	656	47	249	88	1.097	Sumatera Barat
NPF	32	0	22	1	39	NPF
Riau	481	76	476	537	1.085	Riau
NPF	23	7	48	1	29	NPF
Sumatera Selatan	560	214	458	408	961	Sumatera Selatan
NPF	67	14	81	21	41	NPF
Bangka Belitung	64	7	33	3	238	Bangka Belitung
NPF	1	0	2	0	9	NPF
Kepulauan Riau	175	65	162	805	1.187	Kepulauan Riau
NPF	7	0	15	6	23	NPF
Lampung	961	62	286	130	766	Lampung
NPF	37	1	17	28	23	NPF
Kalimantan Selatan	405	675	238	604	858	Kalimantan Selatan
NPF	40	0	27	-	34	NPF
Kalimantan Barat	651	228	826	206	1.163	Kalimantan Barat
NPF	17	0	28	38	31	NPF
Kalimantan Timur	449	438	303	352	1.184	Kalimantan Timur
NPF	38	58	19	36	46	NPF
Kalimantan Tengah	165	5	60	403	531	Kalimantan Tengah
NPF	15	0	10	-	43	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2017 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	144	12	117	1	797	Sulawesi Tengah
NPF	9	0	7	-	14	NPF
Sulawesi Selatan	599	564	560	269	2.017	Sulawesi Selatan
NPF	21	1	16	-	41	NPF
Sulawesi Utara	70	6	59	4	290	Sulawesi Utara
NPF	6	2	9	1	17	NPF
Gorontalo	31	6	25	4	213	Gorontalo
NPF	5	1	3	-	11	NPF
Sulawesi Barat	4	4	8	2	149	Sulawesi Barat
NPF	1	-	1	0	2	NPF
Sulawesi Tenggara	167	14	101	12	618	Sulawesi Tenggara
NPF	16	0	11	-	16	NPF
Nusa Tenggara Barat	581	21	194	5	1.042	Nusa Tenggara Barat
NPF	36	3	12	-	44	NPF
Bali	201	216	124	52	876	Bali
NPF	9	10	11	-	41	NPF
Nusa Tenggara Timur	52	5	8	1	114	Nusa Tenggara Timur
NPF	2	0	-	-	4	NPF
Maluku	10	-	11	-	90	Maluku
NPF	2	-	0	-	1	NPF
Papua	90	93	84	27	223	Papua
NPF	10	24	3	3	4	NPF
Maluku Utara	38	26	24	5	128	Maluku Utara
NPF	1	-	0	-	2	NPF
Papua Barat	31	5	26	2	75	Papua Barat
NPF	1	0	1	0	2	NPF
Lainnya	-	292	134	49	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	28.311	37.978	15.975	29.886	65.975	Total
NPF	1.684	2.777	1.534	1.183	1.414	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2017 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	865	578	227	334	4.283	Jawa Barat
NPF	23	7	7	15	69	NPF
Banten	241	11	53	23	1.304	Banten
NPF	6	-	0	-	4	NPF
DKI Jakarta	1.865	8.424	1.473	7.978	16.099	DKI Jakarta
NPF	41	558	28	539	236	NPF
D.I Yogyakarta	140	47	53	155	642	D.I Yogyakarta
NPF	2	-	4	-	3	NPF
Jawa Tengah	833	647	578	248	2.343	Jawa Tengah
NPF	19	-	7	4	41	NPF
Jawa Timur	1.055	555	304	970	3.479	Jawa Timur
NPF	30	7	11	8	57	NPF
Bengkulu	2	25	0	-	3	Bengkulu
NPF	0	-	-	-	-	NPF
Jambi	25	103	6	-	229	Jambi
NPF	0	-	-	-	2	NPF
Aceh	26	23	3	2	26	Aceh
NPF	9	6	0	0	2	NPF
Sumatera Utara	984	311	264	642	1.985	Sumatera Utara
NPF	186	-	21	18	176	NPF
Sumatera Barat	164	151	57	51	1.127	Sumatera Barat
NPF	14	1	12	13	4	NPF
Riau	185	21	121	264	1.317	Riau
NPF	6	2	62	5	8	NPF
Sumatera Selatan	327	2	115	204	1.691	Sumatera Selatan
NPF	25	-	14	1	61	NPF
Bangka Belitung	0	-	1	-	80	Bangka Belitung
NPF	-	-	-	-	0	NPF
Kepulauan Riau	58	11	11	-	1.019	Kepulauan Riau
NPF	0	-	0	-	5	NPF
Lampung	1	-	-	182	75	Lampung
NPF	0	-	-	-	2	NPF
Kalimantan Selatan	175	57	45	222	686	Kalimantan Selatan
NPF	12	2	9	2	21	NPF
Kalimantan Barat	4	90	16	1	654	Kalimantan Barat
NPF	0	-	4	-	1	NPF
Kalimantan Timur	270	279	142	37	925	Kalimantan Timur
NPF	13	8	11	-	25	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2017 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	261	192	98	118	1.213	Sulawesi Selatan
NPF	5	1	17	21	23	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	3	-	-	18	Sulawesi Barat
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	15	9	16	5	543	Nusa Tenggara Barat
NPF	1	-	3	-	3	NPF
Bali	85	80	45	44	120	Bali
NPF	-	-	-	-	9	NPF
Nusa Tenggara Timur	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	7.192	11.492	3.086	10.807	37.308	Total
NPF	463	579	208	622	628	NPF

Miliar Rupiah (in Billion IDR)

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2017
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2017)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	208	115	70	1.205	269	2.209	4.505	500	676	1.048	2.182	0	625	398	709	51	-	101	9.268	240	345	138	5.314	368	30.543	Jawa Barat	
NPF	34	9	28	53	2	69	242	26	55	37	607	0	3	8	39	3	-	11	190	3	4	2	158	8	1.589	NPF	
Banten	14	2	21	246	73	413	373	25	218	376	127	3	103	50	317	11	-	26	2.941	30	72	30	1.096	27	6.597	Banten	
NPF	1	0	-	2	0	7	14	2	33	2	4	0	4	1	8	1	-	0	40	0	2	-	12	9	144	NPF	
DKI Jakarta	4.322	1.055	5.494	9.910	6.517	7.621	10.052	1.558	6.621	10.835	6.490	2	1.249	819	1.110	30	-	217	14.318	670	879	7.777	3.484	1.014	102.043	DKI Jakarta	
NPF	7	1	603	1.180	853	242	478	23	341	898	173	-	9	1	47	0	-	3	195	13	19	89	63	25	5.266	NPF	
D.I Yogyakarta	44	3	1	57	4	216	323	64	24	283	32	-	89	74	62	13	-	9	1.051	7	27	19	290	81	2.771	D.I Yogyakarta	
NPF	0	0	-	11	-	12	0	3	2	1	-	-	-	-	1	0	-	-	19	-	-	0	3	2	56	NPF	
Jawa Tengah	100	42	9	3.350	91	692	2.627	114	280	1.094	292	-	590	454	330	63	-	27	3.784	65	180	90	1.009	145	15.426	Jawa Tengah	
NPF	5	8	0	103	0	7	227	2	16	15	5	-	21	1	6	2	-	3	79	2	13	1	29	4	549	NPF	
Jawa Timur	221	73	39	3.277	101	1.294	3.356	172	647	1.465	962	0	331	534	422	63	-	59	6.020	164	340	36	1.592	339	21.508	Jawa Timur	
NPF	16	1	0	35	0	24	175	6	18	16	19	-	18	4	25	1	-	9	104	4	14	0	36	17	541	NPF	
Bengkulu	53	2	-	11	3	9	201	14	31	20	13	-	21	11	22	1	-	5	226	7	38	5	240	5	940	Bengkulu	
NPF	2	0	-	1	0	0	15	1	1	-	0	-	-	-	2	-	-	1	4	0	1	0	1	1	30	NPF	
Jambi	250	16	26	95	1	33	278	13	76	51	46	0	10	6	47	3	-	4	398	7	18	6	864	8	2.258	Jambi	
NPF	22	3	25	2	-	1	21	2	0	0	3	0	-	0	7	0	-	1	26	1	3	0	9	0	125	NPF	
Aceh	65	8	7	137	138	199	614	49	15	30	18	0	190	22	105	10	-	10	1.248	85	60	116	9.971	315	13.412	Aceh	
NPF	15	1	-	9	0	58	86	10	2	0	1	-	0	0	44	3	-	4	9	1	5	2	29	1	282	NPF	
Sumatera Utara	969	37	27	496	12	588	1.366	202	210	478	329	0	106	377	147	21	-	19	2.283	63	221	20	1.154	61	9.186	Sumatera Utara	
NPF	46	12	0	26	2	96	148	6	6	2	36	-	3	2	15	1	-	3	186	3	14	1	24	7	640	NPF	
Sumatera Barat	176	8	163	70	1	19	591	35	30	136	33	-	47	51	95	6	-	2	495	8	70	12	1.476	163	3.687	Sumatera Barat	
NPF	19	1	0	4	-	1	53	2	8	0	1	-	4	0	3	0	-	1	22	0	4	1	13	2	140	NPF	
Riau	610	2	23	133	15	210	411	232	104	66	129	-	75	44	100	3	-	8	1.202	6	45	17	1.121	11	4.565	Riau	
NPF	79	0	1	1	0	5	38	3	4	0	12	-	0	0	7	0	-	4	24	-	2	0	10	0	192	NPF	
Sumatera Selatan	370	17	75	111	123	284	602	98	59	48	144	0	183	53	97	4	-	19	1.659	21	94	13	842	22	4.940	Sumatera Selatan	
NPF	38	1	34	4	0	21	82	4	18	0	8	-	0	1	9	0	-	1	57	1	8	1	35	2	324	NPF	
Bangka Belitung	12	2	-	2	-	9	24	5	2	32	2	0	2	1	13	0	-	0	127	3	3	1	183	0	426	Bangka Belitung	
NPF	0	0	-	0	-	1	1	0	0	-	-	-	-	-	0	-	-	-	6	1	0	-	2	0	13	NPF	
Kepulauan Riau	1	2	0	99	671	81	151	16	156	6	24	-	25	6	46	2	-	0	1.266	11	41	21	855	12	3.492	Kepulauan Riau	
NPF	249	17	1	188	5	38	547	20	15	252	23	-	78	105	67	11	-	4	568	11	18	13	220	11	2.463	Lampung	
Lampung	8	0	0	35	0	-	27	2	0	2	1	-	16	1	0	-	-	1	16	1	0	1	2	6	2	107	NPF
Kalimantan Selatan	150	20	810	31	118	224	389	13	240	97	104	-	47	124	43	3	-	8	1.243	24	54	26	186	10	3.964	Kalimantan Selatan	
NPF	0	3	3	1	1	9	60	0	1	1	10	-	-	-	2	0	-	2	42	3	3	0	5	1	147	NPF	
Kalimantan Barat	669	5	1	11	0	51	237	22	127	783	12	1	7	4	57	3	-	32	599	36	42	18	1.111	11	3.840	Kalimantan Barat	
NPF	11	0	0	2	-	2	20	5	41	-	1	0	0	1	3	0	-	1	14	0	2	0	15	0	120	NPF	
Kalimantan Timur	124	3	75	156	4	379	401	50	344	310	196	0	61	16	124	7	-	20	1.150	29	59	35	820	14	4.379	Kalimantan Timur	
NPF	7	0	0	5	-	11	104	6	15	11	17	-	0	-	4	1	-	3	56	2	1	1	10	1	256	NPF	
Kalimantan Tengah	411	1	-	2	0	22	103	2	9	32	10	0	9	8	16	2	-	4	356	7	31	3	133	2	1.164	Kalimantan Tengah	
NPF	1	0	-	0	-	3	13	0	4	0	3	-	-	-	1	0	-	0	39	-	1	0	3	0	69	NPF	
Sulawesi Tengah	9	20	2	12	0	17	163	10	5	0	9	-	7	1	17	2	-	1	172	1	39	4	580	1	1.072	Sulawesi Tengah	
NPF	1	1	-	0	-	1	11	0	0	-	0	-	-	-	1	-	-	0	9	-	1	0	4	-	29	NPF	
Sulawesi Selatan	14	12	22	185	1	378	582	76	58	667	188	-	195	132	131	5	-	16	1.467	14	281	338	1.031	99	5.892	Sulawesi Selatan	
NPF	0	4	7	2	0	3	33	2	12	4	3	-	1	0	6	0	-	3	35	0	5	2	19	2	146	NPF	
Sulawesi Utara	9	3	0	6	0	2	73	10	3	-	5	0	2	1	24	0	-	0	65	5	4	2	208	6	429	Sulawesi Utara	
NPF	0	2	-	2	-	2	8	1	0	-	1	-	-	0	2	-	-	-	7	1	0	0	6	2	35	NPF	
Gorontalo	0	1	-	1	0	8	24	10	-	1	7	-	2	0	10	0	-	0	76	3	5	0	120	8	278	Gorontalo	
NPF	-	-	-	1	-	5	-	-	-	0	-	-	0	-	2	-	-	-	7	0	1	0	2	1	19	NPF	
Sulawesi Barat	1	0	-	0	-	2	5	1	-	3	0	-	0	2	0	1	-	-	81	3	0	5	1	76	3	188	Sulawesi Barat
NPF	-	0	-	-	-	0	0	-	-	-	0	-	-	-	0	-	-	-	1	-	-	-	0	4	0	4	NPF
Sulawesi Tenggara	2	6	5	10	0	29	174	7	11	1	13	0	10	2	16	3	-	4	292	4	47	5	243	27	910	Sulawesi Tenggara	
NPF	0	1	-	0	-	1	20	1	-	1	-	-	-	-	1	0	-	2	8	-	4	0	2	1	43	NPF	
Nusa Tenggara Barat	19	10	6	28	2	32	604	25	6	4	16	-	7	15	53	7	-	11	589	5	36						

Miliar Rupiah (in Billion IDR)

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2017
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2017)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	206	115	62	1.009	267	1.418	4.112	435	568	919	2.098	0	620	382	555	51	-	49	5.382	199	203	131	5.176	298	24.256	Jawa Barat	
NPF	34	9	28	50	0	67	233	25	40	31	602	0	3	7	29	3	-	11	124	3	4	2	154	8	1.468	NPF	
Banten	14	2	21	232	73	219	349	25	208	364	117	0	99	50	276	11	-	8	1.833	23	60	29	923	22	4.965	Banten	
NPF	1	0	-	2	0	7	14	2	33	2	4	0	2	1	0	0	-	0	36	0	2	12	9	133	12	9	NPF
DKI Jakarta	2.842	941	3.947	7.508	5.734	4.049	8.071	527	6.027	6.109	5.309	1	1.173	810	929	30	-	154	5.333	199	136	3.266	2.705	403	66.204	DKI Jakarta	
NPF	7	1	577	658	468	236	423	22	325	753	172	0	66	9	1	0	-	3	66	2	3	46	47	5	3.864	NPF	
D.I Yogyakarta	7	3	1	49	4	69	271	20	7	245	22	-	70	68	51	12	-	1	601	2	4	8	154	63	1.733	D.I Yogyakarta	
NPF	0	0	-	11	-	-	10	0	0	2	1	-	-	-	0	0	-	-	16	-	-	-	3	2	47	NPF	
Jawa Tengah	93	35	6	3.130	91	205	2.156	99	169	772	160	-	379	234	238	63	-	19	2.002	57	76	48	695	51	10.778	Jawa Tengah	
NPF	4	8	0	95	0	2	218	2	16	11	5	-	21	0	6	2	-	3	49	2	4	0	28	3	479	NPF	
Jawa Timur	213	66	39	2.524	96	745	2.947	164	521	812	899	0	277	500	226	62	-	39	3.190	66	136	35	1.371	216	15.145	Jawa Timur	
NPF	12	1	0	32	0	19	166	6	16	6	13	-	16	1	12	1	-	8	66	3	4	0	33	11	426	NPF	
Bengkulu	53	2	-	10	3	9	200	14	8	20	13	-	20	11	22	1	-	5	226	7	38	5	237	5	910	Bengkulu	
NPF	2	0	-	1	0	0	15	1	1	-	0	-	-	-	2	-	-	1	4	0	1	0	1	1	30	NPF	
Jambi	233	16	26	94	1	33	272	12	15	8	44	0	10	6	46	3	-	4	372	7	15	5	669	3	1.896	Jambi	
NPF	22	3	25	2	-	1	21	2	0	0	3	0	-	21	0	7	0	1	25	1	1	0	9	0	122	NPF	
Aceh	65	8	7	137	138	184	577	49	14	30	18	0	190	22	105	10	-	10	1.228	85	56	116	9.969	315	13.333	Aceh	
NPF	15	1	-	9	0	58	71	10	1	0	1	-	0	0	44	3	-	4	9	1	4	2	29	1	264	NPF	
Sumatera Utara	562	28	27	284	10	261	957	167	58	137	74	0	90	368	129	19	-	13	738	50	61	15	937	15	5.000	Sumatera Utara	
NPF	32	9	-	10	2	9	83	2	5	2	7	-	2	2	14	0	-	2	29	3	4	0	21	1	239	NPF	
Sumatera Barat	137	6	3	51	1	18	449	31	20	119	28	-	43	39	86	6	-	2	480	8	64	10	518	17	2.137	Sumatera Barat	
NPF	5	0	0	3	-	1	28	2	8	0	1	-	-	4	0	3	-	0	0	0	4	1	11	1	95	NPF	
Riau	509	2	22	130	15	38	376	26	71	66	102	-	75	42	89	3	-	6	528	6	21	14	510	6	2.656	Riau	
NPF	27	0	0	1	0	1	27	0	2	3	0	7	0	0	7	0	-	4	19	-	1	0	9	0	109	NPF	
Sumatera Selatan	317	12	73	46	122	44	547	33	29	48	66	0	171	47	63	4	-	18	586	18	33	12	297	14	2.601	Sumatera Selatan	
NPF	35	1	33	4	0	3	81	4	10	0	6	-	3	1	3	0	-	1	23	1	3	1	13	0	224	NPF	
Bangka Belitung	12	2	-	2	-	9	24	5	2	32	2	0	2	1	13	0	-	0	126	3	3	1	104	0	345	Bangka Belitung	
NPF	0	0	-	0	-	1	1	1	0	-	-	-	-	-	0	-	-	6	1	0	-	2	0	12	NPF		
Kepulauan Riau	1	2	0	98	671	16	139	16	156	5	24	-	25	5	45	2	-	-	633	9	16	3	517	9	2.393	Kepulauan Riau	
NPF	-	0	-	2	-	1	3	0	15	0	4	-	0	-	2	0	-	-	14	4	0	0	5	0	52	NPF	
Lampung	69	17	1	188	5	38	545	20	15	252	22	-	78	104	67	11	-	4	504	10	16	13	212	10	2.204	Lampung	
NPF	8	4	0	35	0	-	27	2	2	0	1	-	-	1	3	0	-	1	14	1	0	-	6	2	105	NPF	
Kalimantan Selatan	149	20	805	26	118	37	305	10	180	50	29	-	33	122	28	3	-	6	615	7	48	13	164	10	2.780	Kalimantan Selatan	
NPF	0	3	3	0	1	3	49	0	1	0	4	-	-	-	1	0	-	2	26	1	2	0	4	1	101	NPF	
Kalimantan Barat	668	5	1	10	0	44	225	18	126	703	12	1	7	4	55	3	-	32	585	36	34	18	479	11	3.075	Kalimantan Barat	
NPF	11	0	0	1	-	2	19	3	41	-	1	0	0	1	3	0	-	1	14	0	2	0	14	0	114	NPF	
Kalimantan Timur	26	2	70	155	2	161	366	48	341	47	181	0	58	14	57	6	-	9	660	26	38	34	411	14	2.726	Kalimantan Timur	
NPF	0	0	0	5	-	10	90	6	15	8	9	-	0	0	2	1	-	3	33	2	1	0	8	1	198	NPF	
Kalimantan Tengah	411	1	-	2	0	22	103	2	9	32	10	0	9	8	16	2	-	4	356	7	31	3	133	2	1.164	Kalimantan Tengah	
NPF	1	0	-	0	-	3	13	0	4	0	3	-	-	-	1	0	-	0	39	-	1	0	3	0	69	NPF	
Sulawesi Tengah	9	20	2	12	0	17	163	10	5	0	9	-	7	1	17	2	-	1	172	1	39	4	580	1	1.072	Sulawesi Tengah	
NPF	1	1	-	0	-	1	11	0	0	-	0	-	-	-	1	-	-	0	9	-	1	0	4	-	29	NPF	
Sulawesi Selatan	14	6	17	173	1	143	471	66	38	434	184	-	183	132	112	5	-	13	778	11	110	331	689	97	4.010	Sulawesi Selatan	
NPF	0	0	0	2	0	0	20	1	1	3	2	-	1	0	2	0	-	2	17	0	4	0	18	1	79	NPF	
Sulawesi Utara	9	3	0	6	0	2	73	10	3	-	5	0	2	1	24	0	-	0	65	5	4	2	208	6	429	Sulawesi Utara	
NPF	0	2	-	2	-	2	8	1	0	-	1	-	-	0	2	-	-	-	7	1	0	0	6	2	35	NPF	
Gorontalo	0	1	-	1	0	8	24	10	-	1	7	-	2	0	10	0	-	0	76	3	5	0	120	8	278	Gorontalo	
NPF	-	-	-	1	-	1	5	-	-	0	-	-	0	-	2	-	-	-	7	0	1	0	2	1	19	NPF	
Sulawesi Barat	1	0	-	0	-	2	5	1	-	3	-	-	0	2	4	-	-	-	79	0	4	1	62	3	168	Sulawesi Barat	
NPF	-	0	-	-	-	0	0	-	-	-	0	-	-	0	1	-	-	-	1	-	-	-	0	-	4	NPF	
Sulawesi Tenggara	2	6	5	10	0	29	174	7	11	1	13	0	10	2	16	3	-	3	292	4	47	5	243	27	910	Sulawesi Tenggara	
NPF	0	1	-	0	-	1	20	1	1	-	1	-	-	-	1	0	-	2	8	-	4	0	2	1	43	NPF	
Nusa Tenggara Barat	18	10	6	27	2	17	586	22	6	4	14	-	7	14	51												

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2017
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2017)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	20	0	7	196	2	791	393	64	108	129	85	-	5	16	153	-	-	52	3.886	40	143	6	138	70	6.287	Jawa Barat	
NPF	0	-	-	3	1	2	9	0	15	6	5	-	-	0	10	-	-	0	66	-	1	0	3	0	122	NPF	
Banten	-	-	-	15	-	194	24	0	10	12	10	-	-	4	0	40	-	18	1.108	7	12	0	173	4	1.632	Banten	
NPF	-	-	-	-	-	-	0	-	-	0	-	-	-	2	0	3	-	-	4	-	-	-	0	0	10	NPF	
DKI Jakarta	1.479	114	1.547	2.402	784	3.573	1.981	1.031	595	4.726	1.180	1	76	9	181	0	-	63	8.985	470	744	4.511	779	610	35.839	DKI Jakarta	
NPF	0	-	26	522	385	6	55	2	17	145	1	-	-	0	6	-	-	-	129	12	16	43	16	20	1.401	NPF	
D.I Yogyakarta	37	0	-	8	1	148	52	43	16	37	11	-	19	6	11	0	-	8	449	5	23	11	136	19	1.038	D.I Yogyakarta	
NPF	-	-	-	1	-	1	1	-	3	-	-	-	-	1	-	-	-	-	3	-	0	0	0	0	9	NPF	
Jawa Tengah	7	7	3	220	-	487	472	15	110	323	132	-	211	220	91	1	-	8	1.782	8	104	41	313	94	4.648	Jawa Tengah	
NPF	1	-	-	8	-	5	9	0	-	3	1	-	-	0	1	0	-	1	30	0	9	0	1	71	1	NPF	
Jawa Timur	8	7	0	753	5	550	410	7	126	652	63	-	53	34	196	1	-	20	2.830	99	204	2	221	123	6.363	Jawa Timur	
NPF	4	-	-	4	-	5	8	0	2	10	6	-	2	3	14	-	-	0	38	1	10	-	2	6	115	NPF	
Bengkulu	-	-	-	1	-	-	1	0	23	-	-	-	1	-	-	-	-	-	-	-	-	0	3	-	30	Bengkulu	
NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF	
Jambi	17	-	-	1	-	1	6	1	61	43	2	-	0	0	1	-	-	-	26	-	2	1	195	5	362	Jambi	
NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	0	-	2	NPF	
Aceh	-	-	-	-	-	15	37	0	1	-	0	-	-	-	-	-	-	-	19	-	4	0	2	-	79	Aceh	
NPF	-	-	-	-	-	-	15	-	1	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	17	NPF	
Sumatera Utara	407	9	0	213	2	327	409	35	152	341	255	0	16	9	18	2	-	6	1.545	12	160	5	217	46	4.186	Sumatera Utara	
NPF	15	4	0	16	-	87	66	4	1	0	29	-	0	0	1	0	-	1	157	0	10	0	3	6	401	NPF	
Sumatera Barat	39	2	160	19	0	1	142	4	10	16	5	-	4	11	9	0	-	-	15	0	6	2	958	146	1.550	Sumatera Barat	
NPF	14	1	-	1	-	0	24	0	0	-	0	-	-	0	0	0	-	-	-	-	-	-	2	2	45	NPF	
Riau	101	0	1	3	-	172	35	206	33	-	27	-	-	1	11	0	-	1	674	0	24	3	611	5	1.909	Riau	
NPF	52	0	1	0	-	4	11	1	1	-	5	-	-	-	0	-	-	-	5	-	1	0	2	0	84	NPF	
Sumatera Selatan	53	4	1	66	1	240	56	65	31	1	79	-	12	6	33	-	-	1	1.073	2	61	1	545	8	2.339	Sumatera Selatan	
NPF	2	-	1	0	-	18	1	-	8	-	2	-	0	-	6	-	-	-	33	-	4	0	22	2	101	NPF	
Bangka Belitung	0	0	-	0	-	-	1	0	-	-	-	-	-	-	0	-	-	-	2	-	0	0	0	-	81	Bangka Belitung	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	NPF	
Kepulauan Riau	-	0	-	1	-	65	11	0	0	1	0	-	0	0	1	0	-	0	633	1	26	18	338	3	1.099	Kepulauan Riau	
NPF	-	-	-	0	-	-	0	-	-	-	-	-	-	-	0	-	-	-	3	-	0	-	1	0	5	NPF	
Lampung	180	-	-	-	-	-	2	-	-	-	1	-	-	1	-	-	-	-	64	0	2	0	8	0	258	Lampung	
NPF	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	2	-	-	-	-	-	2	NPF	
Kalimantan Selatan	0	0	5	5	-	187	84	3	60	47	75	-	14	3	15	-	-	2	628	17	6	13	22	0	1.184	Kalimantan Selatan	
NPF	-	-	-	0	-	6	11	0	0	0	6	-	-	-	0	-	-	-	16	3	1	0	1	-	45	NPF	
Kalimantan Barat	1	-	-	2	0	8	13	4	1	80	0	-	0	0	2	-	-	-	13	-	8	0	632	-	765	Kalimantan Barat	
NPF	0	-	-	1	-	-	1	2	0	-	-	-	-	-	0	-	-	-	-	-	-	-	1	-	6	NPF	
Kalimantan Timur	98	1	5	1	2	219	35	2	2	264	16	-	3	2	67	0	-	11	490	3	21	1	410	0	1.654	Kalimantan Timur	
NPF	6	-	-	-	-	0	14	0	-	3	8	-	-	-	0	-	-	-	23	0	0	0	2	-	58	NPF	
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	5	5	12	-	234	111	10	20	233	5	-	11	0	19	-	-	4	689	4	171	7	342	1	1.882	Sulawesi Selatan	
NPF	-	4	5	0	-	3	13	0	11	1	1	-	0	-	5	-	-	1	18	-	1	2	1	1	67	NPF	
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	3	-	1	-	15	-	20	Sulawesi Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	1	1	0	1	0	15	18	3	0	-	2	-	1	0	3	0	-	-	136	2	2	18	386	0	588	Nusa Tenggara Barat	
NPF	0	0	-	0	-	0	2	1	0	-	0	-	-	0	0	0	-	-	0	-	-	1	2	-	6	NPF	
Bali	-	-	-	3	-	41	93	4	63	49	-	-	-	-	-	-	-	-	81	-	19	0	20	0	373	Bali	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	1	-	0	-	9	NPF	
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-																	

Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units)
Dalam Persen (Percentage)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Maret	Apr	
I. Dana Pihak Ketiga	6,72	5,88	5,33	5,00	5,21	4,96	4,90	4,78	3,86	4,66	4,76	4,53	4,62	4,68	4,52	I. Third Party Fund
1. Giro iB Wadiah	1,25	1,18	1,28	1,23	1,28	1,43	1,42	1,58	1,41	1,52	1,53	1,70	1,58	1,57	1,40	1. iB Demand Deposits Wadia
a. Rupiah	1,29	1,20	1,32	1,27	1,32	1,50	1,46	1,64	1,47	1,55	1,60	1,76	1,63	1,67	1,46	a. Rupiah
b. Valas	1,00	1,02	1,02	1,00	1,05	1,03	1,03	1,03	1,02	1,05	1,02	1,04	1,03	1,06	1,05	b. Foreign Currency
2. Tabungan iB Wadiah	4,81	4,33	3,47	2,96	2,97	2,86	2,90	3,27	2,32	2,55	2,58	2,23	2,43	2,52	2,55	2. iB Saving Deposits Wadia
a. Rupiah	4,81	4,33	3,47	2,96	2,97	2,86	2,90	3,27	2,32	2,55	2,58	2,23	2,43	2,52	2,55	a. Rupiah
b. Valas	2,00	2,00	2,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	1,58	2,89	2,36	2,16	2,30	1,98	1,89	1,25	1,44	1,39	2,43	2,17	2,25	2,50	2,11	3. iB Demand Deposits Mudharabah
a. Rupiah	1,58	2,96	2,41	2,18	2,32	1,98	1,89	1,25	1,44	1,39	2,44	2,20	2,26	2,53	2,13	a. Rupiah
b. Valas	1,58	2,89	2,36	2,16	2,30	1,98	1,89	1,25	1,44	1,39	2,43	2,17	2,25	2,50	2,11	b. Foreign Currency
4. Tabungan iB Mudharabah	4,37	3,59	3,21	2,84	2,97	2,77	2,75	2,58	2,13	2,36	2,44	2,18	2,20	2,28	2,25	4. iB Saving Deposits Mudharabah
a. Rupiah	4,40	3,59	3,22	2,84	2,97	2,77	2,75	2,58	2,14	2,36	2,44	2,18	2,20	2,28	2,25	a. Rupiah
b. Valas	1,00	1,05	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,94	b. Foreign Currency
5. Deposito iB Mudharabah	8,06	7,17	6,53	6,17	6,52	6,23	6,11	6,13	4,96	6,11	6,04	5,77	5,89	5,97	5,97	5. iB Time Deposits Mudharabah
a. Rupiah	8,22	7,48	6,79	6,41	6,76	6,51	6,38	6,35	5,10	6,33	6,32	6,03	6,13	6,22	6,20	a. Rupiah
i. 1 Bulan	8,16	7,45	6,56	6,25	6,53	6,22	6,12	6,08	5,81	6,20	6,26	6,03	6,08	5,99	6,03	1). 1 month
ii. 3 Bulan	8,43	7,80	6,68	6,38	6,67	6,43	6,29	6,24	6,05	6,43	6,35	6,15	6,25	6,08	6,12	2). 3 month
iii. 6 Bulan	8,02	6,82	6,44	6,00	6,38	5,96	5,90	5,89	5,58	6,10	6,38	6,06	6,07	5,97	5,95	3). 6 month
iv. 12 Bulan	7,31	6,66	6,28	6,04	6,10	5,74	5,67	5,60	5,15	5,71	5,55	5,51	5,55	5,64	5,82	4). 12 month
v. > 12 Bulan	11,02	6,12	5,71	6,37	6,60	5,52	6,69	5,53	6,37	6,05	6,39	6,35	6,46	5,77	5,95	5). >12 month
b. Valas	4,07	2,85	3,04	2,69	2,82	2,33	2,25	2,40	1,79	1,12	1,17	1,19	1,32	1,24	1,22	b. Foreign Currency
i. 1 Bulan	3,70	3,48	4,24	3,45	3,54	2,94	2,17	2,42	1,00	1,06	1,30	1,34	1,37	1,31	1,24	1). 1 month
ii. 3 Bulan	4,32	4,26	4,47	3,47	3,79	3,38	2,44	1,80	1,00	1,02	1,33	1,52	1,48	1,37	1,10	2). 3 month
iii. 6 Bulan	3,31	2,61	4,39	3,94	2,80	1,61	1,95	3,69	1,00	1,30	1,32	1,24	1,32	1,24	1,43	3). 6 month
iv. 12 Bulan	2,24	2,34	2,40	2,18	2,14	1,69	1,73	1,67	1,00	1,09	1,05	1,03	1,28	1,25	1,26	4). 12 month
v. > 12 Bulan	-	-	1,00	1,00	1,00	-	1,00	1,00	-	1,00	1,00	-	-	1,00	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,07	12,69	12,69	12,29	12,17	12,23	12,33	12,12	12,42	12,22	12,08	12,21	12,03	12,01	11,98	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	12,70	11,52	11,80	11,01	10,88	11,13	11,24	11,21	11,71	11,53	11,27	11,35	11,26	11,17	11,18	1. Profit Sharing Financing
a. Mudharabah	12,79	12,21	12,25	12,04	12,11	12,82	12,75	12,71	12,69	12,72	12,29	12,38	12,33	12,28	12,34	a. Mudharabah
i. Rupiah	12,79	12,21	12,26	12,04	12,11	12,82	12,75	12,71	12,75	12,79	12,31	12,42	12,37	12,32	12,38	i. Rupiah
ii. Valas	-	7,00	7,00	7,00	7,00	7,00	-	-	1,00	1,00	1,00	1,18	1,16	1,15	1,14	ii. Foreign Currency
b. Musyarakah	12,66	11,35	11,70	10,78	10,60	10,75	10,91	10,88	11,51	11,31	11,07	11,16	11,06	10,97	10,98	b. Musyarakah
i. Rupiah	13,05	11,83	12,10	11,20	11,04	11,21	11,46	11,37	11,98	11,76	11,55	11,63	11,53	11,44	11,44	i. Rupiah
ii. Valas	7,18	6,65	7,39	6,57	6,18	5,98	5,64	5,76	6,29	6,30	6,18	6,17	6,16	5,97	5,88	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	28,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	28,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,25	13,37	13,25	13,07	12,97	12,92	12,99	12,64	12,86	12,64	12,62	12,77	12,53	12,57	12,51	2. Receivables/Acceptables
a. Murabahah	13,68	13,36	13,27	13,09	13,01	12,98	13,01	12,66	12,93	12,67	12,67	12,82	12,56	12,61	12,56	a. Murabahah
i. Rupiah	14,00	13,67	13,49	13,33	13,25	13,22	13,26	12,90	13,17	12,90	12,88	13,03	12,75	12,80	12,76	i. Rupiah
ii. Valas	8,29	8,27	8,42	8,17	7,72	7,74	7,59	7,38	7,60	7,72	7,89	7,85	7,93	7,98	7,83	ii. Foreign Currency
b. Qardh	4,12	13,58	12,32	12,03	10,92	9,43	12,24	12,14	10,31	11,51	11,19	11,18	11,48	11,42	11,08	b. Qardh
i. Rupiah	4,12	13,58	12,32	11,99	10,83	9,36	12,24	12,14	10,31	11,51	11,19	11,18	11,48	11,38	11,04	i. Rupiah
ii. Valas	1,00	13,00	13,00*	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	-	-	13,00	13,00	ii. Foreign Currency
c. Istishna'	13,22	13,26	13,24	13,25	13,21	13,17	13,11	12,98	12,83	12,77	12,60	12,54	12,51	12,44	12,34	c. Istishna'
i. Rupiah	13,22	13,26	13,24	13,25	13,21	13,17	13,11	12,98	12,83	12,77	12,60	12,54	12,51	12,44	12,34	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,88	10,51	10,58	10,20	10,54	10,56	10,55	10,69	10,69	10,86	10,94	10,99	11,01	10,99	11,11	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,31	11,27	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	11,50	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	6,00	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	17,76	16,74	16,80	16,81	16,83	16,84	16,85	16,88	16,73	16,70	16,91	16,91	16,91	16,92	16,92	b. Financing through Channeling
i. Rupiah	17,76	16,74	16,80	16,81	16,83	16,84	16,85	16,88	16,73	16,70	16,91	16,91	16,91	16,92	16,92	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,84	10,50	10,58	10,19	10,54	10,55	10,55	10,68	10,68	10,86	10,94	10,99	11,00	10,99	11,11	d. Other Ijarah
i. Rupiah	10,63	11,22	11,19	10,82	11,16	11,16	11,20	11,22	11,19	11,38	11,49	11,53	11,63	11,62	11,80	i. Rupiah
ii. Valas	6,86	6,62	6,62	6,60	6,60	6,60	6,55	6,60	6,60	6,73	6,67	6,66	6,30	6,17	6,05	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

*) Angka-angka sementara

*) Provisional figures

**Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks)
Dalam Persen (Percentage)**

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Maret	Apr	
I. Dana Pihak Ketiga	6,84	5,99	5,41	5,03	5,27	5,00	4,97	4,72	3,50	4,58	4,71	4,57	4,58	4,62	4,49	I. Third Party Fund
1. Giro iB Wadiah	1,25	1,18	1,25	1,19	1,25	1,43	1,41	1,50	1,29	1,32	1,24	1,41	1,36	1,35	1,27	1. iB Demand Deposits Wadia
a. Rupiah	1,30	1,21	1,31	1,24	1,30	1,52	1,46	1,56	1,34	1,34	1,28	1,45	1,40	1,41	1,32	a. Rupiah
b. Valas	1,00	1,02	1,02	1,00	1,05	1,03	1,03	1,03	1,02	1,05	1,02	1,04	1,04	1,06	1,05	b. Foreign Currency
2. Tabungan iB Wadiah	5,20	4,40	4,21	3,46	3,53	3,30	3,36	3,70	2,34	2,71	2,77	2,12	2,48	2,59	2,44	2. iB Saving Deposits Wadia
a. Rupiah	5,20	4,40	4,21	3,46	3,53	3,30	3,36	3,70	2,34	2,71	2,77	2,12	2,48	2,59	2,44	a. Rupiah
b. Valas	-	-	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	2,14	1,70	1,58	1,43	1,50	1,68	1,32	1,05	1,06	1,05	2,02	1,98	2,00	2,02	1,92	3. iB Demand Deposits Mudharabah
a. Rupiah	2,14	1,70	1,58	1,43	1,50	1,68	1,32	1,05	1,06	1,05	2,02	2,02	2,02	2,05	1,94	a. Rupiah
b. Valas	2,14	1,70	1,58	1,43	1,50	1,68	1,32	1,05	1,06	1,05	2,02	1,98	2,00	2,02	1,92	b. Foreign Currency
4. Tabungan iB Mudharabah	4,44	3,65	3,22	2,70	2,88	2,68	2,66	2,48	1,79	2,06	2,24	1,96	1,94	1,93	1,93	4. iB Saving Deposits Mudharabah
a. Rupiah	4,44	3,65	3,22	2,70	2,88	2,68	2,66	2,48	1,79	2,06	2,24	1,96	1,94	1,93	1,93	a. Rupiah
b. Valas	1,95	2,00	-	-	-	-	-	-	-	-	-	-	-	-	2,00	b. Foreign Currency
5. Deposito iB Mudharabah	8,16	7,32	6,60	6,25	6,61	6,29	6,20	6,16	4,66	6,26	6,10	5,96	5,97	6,07	6,15	5. iB Time Deposits Mudharabah
a. Rupiah	8,32	7,68	6,92	6,56	6,92	6,64	6,54	6,46	4,81	6,54	6,46	6,30	6,27	6,37	6,44	a. Rupiah
i. 1 Bulan	8,16	7,80	6,85	6,41	6,70	6,40	6,32	6,17	6,12	6,46	6,48	6,49	6,30	6,33	6,40	1). 1 month
ii. 3 Bulan	8,52	8,21	7,08	6,55	6,91	6,61	6,51	6,31	6,46	6,74	6,66	6,76	6,48	6,47	6,49	2). 3 month
iii. 6 Bulan	7,98	7,30	6,68	6,27	6,46	6,21	6,19	6,29	6,04	6,47	6,54	6,38	6,45	6,35	6,46	3). 6 month
iv. 12 Bulan	7,17	6,51	6,29	6,05	6,14	5,85	5,72	5,54	5,06	5,57	5,75	5,68	5,64	5,85	6,06	4). 12 month
v. > 12 Bulan	11,02	13,46	5,69	6,34	6,10	5,51	5,41	5,33	6,42	6,05	6,44	6,37	6,49	5,75	5,96	5). >12 month
b. Valas	4,41	3,04	3,18	2,82	2,92	2,42	2,37	2,42	1,92	1,14	1,19	1,21	1,37	1,28	1,25	b. Foreign Currency
i. 1 Bulan	4,17	3,63	4,59	3,81	3,87	3,23	2,82	2,45	1,00	1,13	1,38	1,43	1,58	1,45	1,39	1). 1 month
ii. 3 Bulan	4,90	4,57	4,73	3,86	4,10	3,44	2,77	1,80	1,00	1,06	1,42	1,61	1,55	1,43	1,16	2). 3 month
iii. 6 Bulan	3,34	2,65	5,25	4,28	3,14	2,26	3,20	3,73	1,00	1,47	1,48	1,44	1,88	1,62	1,73	3). 6 month
iv. 12 Bulan	3,91	2,35	2,40	2,35	2,38	1,88	1,87	1,85	-	1,09	1,05	1,03	1,42	1,39	1,41	4). 12 month
v. > 12 Bulan	-	-	1,00	1,00	1,00	-	1,00	1,00	-	1,00	1,00	-	-	1,00	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,53	13,12	13,32	12,91	12,78	12,91	12,98	12,65	13,03	12,81	12,72	12,91	12,69	12,69	12,70	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	13,23	11,67	12,17	11,28	11,13	11,52	11,66	11,64	12,23	12,04	11,85	11,99	11,91	11,82	11,88	1. Profit Sharing Financing
a. Mudharabah	13,00	11,75	11,77	11,46	11,47	12,78	12,65	12,64	12,67	12,71	12,51	12,59	12,54	12,43	12,46	a. Mudharabah
i. Rupiah	13,00	11,75	11,77	11,46	11,47	12,78	12,65	12,64	12,67	12,71	12,51	12,59	12,54	12,43	12,46	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	13,27	11,65	12,22	11,25	11,08	11,30	11,49	11,47	12,17	11,94	11,75	11,90	11,83	11,74	11,80	b. Musyarakah
i. Rupiah	13,45	11,91	12,40	11,47	11,29	11,54	11,86	11,78	12,44	12,21	12,08	12,24	12,16	12,06	12,16	i. Rupiah
ii. Valas	9,57	7,97	9,34	7,93	7,60	7,22	6,28	6,50	7,53	7,56	7,21	7,23	7,24	7,03	6,68	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	28,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	28,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,67	13,92	14,01	13,87	13,75	13,71	13,73	13,18	13,48	13,24	13,20	13,41	13,11	13,17	13,15	2. Receivables/Acceptables
a. Murabahah	14,25	13,93	14,01	13,87	13,78	13,77	13,74	13,18	13,54	13,25	13,23	13,45	13,12	13,19	13,18	a. Murabahah
i. Rupiah	14,64	14,32	14,32	14,19	14,11	14,09	14,05	13,45	13,80	13,50	13,49	13,71	13,36	13,44	13,44	i. Rupiah
ii. Valas	8,52	8,50	8,71	8,43	7,94	7,96	7,86	7,65	7,96	8,10	8,07	8,02	8,07	8,10	8,02	ii. Foreign Currency
b. Qardh	3,92	13,64	14,16	13,64	12,31	10,82	13,55	13,39	11,38	12,74	12,35	12,35	12,83	12,46	12,23	b. Qardh
i. Rupiah	3,93	13,64	14,16	13,68	12,28	10,76	13,55	13,39	11,38	12,74	12,35	12,35	12,83	12,45	12,21	i. Rupiah
ii. Valas	1,00	13,00	13,00*	13,00	13,00	13,00	13,00	13,00	13,00	13,00	-	-	-	13,00	13,00	ii. Foreign Currency
c. Istishna'	12,80	13,15	13,18	13,21	13,11	13,10	13,11	13,11	12,76	13,12	13,50	12,15	13,34	13,33	11,84	c. Istishna'
i. Rupiah	12,80	13,15	13,18	13,21	13,11	13,10	13,11	13,11	12,76	13,12	13,50	12,15	13,34	13,33	11,84	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,27	11,38	11,00	10,95	11,09	10,99	10,81	11,07	11,38	12,34	12,74	12,95	13,33	13,23	13,87	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,31	11,27	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	11,50	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	6,00	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,12	11,40	11,00	10,95	11,09	10,99	10,81	11,07	11,38	12,34	12,74	12,95	13,33	13,23	13,87	d. Other Ijarah
i. Rupiah	10,84	11,84	11,35	11,28	11,42	11,30	11,50	11,67	12,00	13,11	13,52	13,69	14,07	13,92	14,61	i. Rupiah
ii. Valas	7,70	8,51	8,42	8,42	8,47	8,47	7,54	7,54	7,54	7,54	7,54	7,47	7,46	7,46	7,46	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
*) Provisional figures

**Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Business Units)
Dalam Persen (Percentage)**

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Maret	Apr	
I. Dana Pihak Ketiga	6,28	5,51	5,09	4,90	5,06	4,86	4,73	4,95	4,79	4,87	4,89	4,42	4,72	4,83	4,61	I. Third Party Fund
1. Giro iB Wadiah	1,24	1,17	1,35	1,35	1,36	1,44	1,45	2,19	2,25	2,56	3,00	3,11	2,64	2,91	2,59	1. iB Demand Deposits Wadia
a. Rupiah	1,24	1,17	1,36	1,35	1,36	1,44	1,45	2,29	2,28	2,59	3,01	3,11	2,70	2,93	2,60	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	-	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	1,27	3,66	2,19	2,17	2,16	2,19	2,20	2,44	2,30	2,32	2,32	2,37	2,38	2,43	2,68	2. iB Saving Deposits Wadia
a. Rupiah	1,27	3,67	2,19	2,17	2,16	2,19	2,20	2,44	2,30	2,32	2,32	2,37	2,38	2,43	2,68	a. Rupiah
b. Valas	2,00	2,00	2,00	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
3. Giro iB Mudharabah	1,46	3,25	2,60	2,48	2,63	2,11	2,15	2,22	3,07	2,93	3,04	2,59	2,94	3,97	2,89	3. iB Demand Deposits Mudharabah
a. Rupiah	1,46	3,36	2,67	2,52	2,66	2,11	2,15	2,22	3,08	2,93	3,04	2,59	2,94	3,97	2,89	a. Rupiah
b. Valas	1,46	3,25	2,60	2,48	2,63	2,11	2,15	2,22	3,07	2,93	3,04	2,59	2,94	3,97	2,89	b. Foreign Currency
4. Tabungan iB Mudharabah	4,10	3,39	3,20	3,26	3,21	3,02	2,99	2,90	3,14	3,17	3,01	2,82	2,93	3,22	3,12	4. iB Saving Deposits Mudharabah
a. Rupiah	4,25	3,40	3,22	3,28	3,22	3,02	2,99	2,90	3,15	3,18	3,01	2,82	2,93	3,22	3,12	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
5. Deposito iB Mudharabah	7,67	6,71	6,33	5,97	6,29	6,10	5,87	6,05	5,67	5,78	5,89	5,26	5,66	5,70	5,47	5. iB Time Deposits Mudharabah
a. Rupiah	7,87	6,86	6,42	6,05	6,35	6,18	5,98	6,07	5,76	5,86	5,99	5,35	5,77	5,82	5,57	a. Rupiah
i. 1 Bulan	8,14	6,64	5,93	5,96	6,24	5,88	5,73	5,89	5,41	5,76	5,91	5,21	5,64	5,44	5,32	1). 1 month
ii. 3 Bulan	8,18	6,75	5,82	6,06	6,26	6,07	5,85	6,10	5,54	5,88	5,88	5,10	5,81	5,54	5,42	2). 3 month
iii. 6 Bulan	8,29	6,12	6,03	5,69	6,28	5,64	5,50	5,32	5,12	5,68	6,16	5,58	5,44	5,19	5,27	3). 6 month
iv. 12 Bulan	7,85	7,08	6,23	5,97	5,99	5,42	5,51	5,80	5,30	5,31	5,59	5,13	5,07	4,98	4,92	4). 12 month
v. > 12 Bulan	6,00	6,00	7,88	6,86	8,93	5,99	8,96	7,80	5,18	6,70	5,93	4,00	5,00	6,23	5,32	5). >12 month
b. Valas	2,75	1,05	1,02	1,00	1,01	1,00	1,01	1,00	1,00	1,01	1,03	1,00	1,00	1,00	1,00	b. Foreign Currency
i. 1 Bulan	2,30	1,15	1,00	1,00	1,02	1,00	1,01	1,00	1,00	1,01	1,06	1,00	1,01	1,00	1,00	1). 1 month
ii. 3 Bulan	2,84	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,07	1,00	1,05	1,00	1,00	2). 3 month
iii. 6 Bulan	2,64	1,67	1,00	1,00	1,01	1,00	1,00	1,00	1,00	1,09	1,00	1,00	1,00	1,00	1,00	3). 6 month
iv. 12 Bulan	1,32	1,00	1,00	1,00	1,18	1,00	1,18	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	11,45	11,41	11,02	10,68	10,68	10,65	10,60	10,57	10,61	10,52	10,39	10,36	10,31	10,26	10,23	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	10,94	11,13	10,89	10,34	10,35	10,33	10,31	10,25	10,48	10,42	10,18	10,17	10,11	10,03	10,04	1. Profit Sharing Financing
a. Mudharabah	12,43	12,77	12,78	12,76	12,80	12,85	12,88	12,81	12,72	12,74	12,06	12,15	12,11	12,12	12,22	a. Mudharabah
i. Rupiah	12,43	12,77	12,78	12,76	12,81	12,86	12,88	12,81	12,87	12,89	12,10	12,24	12,20	12,21	12,31	i. Rupiah
ii. Valas	-	7,00	7,00	7,00	7,00	7,00	-	-	1,00	1,00	1,00	1,18	1,16	1,15	1,14	ii. Foreign Currency
b. Musyarakah	10,19	10,34	10,08	9,40	9,42	9,42	9,37	9,38	9,77	9,74	9,62	9,61	9,57	9,48	9,50	b. Musyarakah
i. Rupiah	11,22	11,50	11,06	10,30	10,34	10,31	10,29	10,20	10,60	10,52	10,32	10,29	10,22	10,13	10,07	i. Rupiah
ii. Valas	4,01	4,98	5,32	5,15	5,00	4,99	4,99	5,05	5,04	5,04	5,05	5,04	5,02	4,89	5,03	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	11,71	11,60	11,12	10,91	10,93	10,89	10,81	10,82	10,72	10,60	10,61	10,57	10,52	10,51	10,43	2. Receivables/Acceptables
a. Murabahah	11,67	11,56	11,15	10,94	10,96	10,92	10,86	10,88	10,78	10,67	10,69	10,64	10,60	10,57	10,49	a. Murabahah
i. Rupiah	11,82	11,69	11,25	11,04	11,07	11,03	10,98	11,05	10,96	10,84	10,78	10,73	10,67	10,64	10,57	i. Rupiah
ii. Valas	6,43	6,28	6,24	6,23	6,30	6,30	5,87	6,16	5,92	5,93	6,50	6,52	6,65	6,69	6,32	ii. Foreign Currency
b. Qardh	13,62	11,56	4,95	4,82	4,55	4,42	4,28	4,20	4,13	4,05	4,04	3,98	3,79	4,53	4,50	b. Qardh
i. Rupiah	13,62	11,56	4,95	4,82	4,55	4,42	4,28	4,20	4,13	4,05	4,04	3,98	3,79	4,53	4,50	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	13,35	13,28	13,25	13,25	13,22	13,18	13,11	12,97	12,84	12,72	12,58	12,55	12,49	12,42	12,36	c. Istishna'
i. Rupiah	13,35	13,28	13,25	13,25	13,22	13,18	13,11	12,97	12,84	12,72	12,58	12,55	12,49	12,42	12,36	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,81	10,36	10,51	10,06	10,44	10,48	10,50	10,60	10,52	10,49	10,48	10,46	10,36	10,33	10,28	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	17,76	16,74	16,80	16,81	16,83	16,84	16,85	16,88	16,73	16,70	16,91	16,91	16,91	16,92	16,92	b. Financing through Channeling
i. Rupiah	17,76	16,74	16,80	16,81	16,83	16,84	16,85	16,88	16,73	16,70	16,91	16,91	16,91	16,92	16,92	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,80	10,36	10,50	10,05	10,43	10,47	10,49	10,59	10,52	10,49	10,47	10,45	10,35	10,32	10,27	d. Other Ijarah
i. Rupiah	10,59	11,12	11,16	10,73	11,12	11,14	11,14	11,12	11,01	10,97	10,98	10,95	10,94	10,93	10,92	i. Rupiah
ii. Valas	6,71	6,38	6,34	6,35	6,32	6,31	6,30	6,31	6,30	6,46	6,41	6,42	5,99	5,84	5,69	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
 Persen (Percent)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	17,68	15,30	14,74	13,79	13,62	13,76	14,68	14,53	15,10	14,80	15,44	14,98	14,55	14,42	14,29	1. Working Capital
a. UMKM	19,95	19,52	19,23	18,78	18,55	18,49	19,37	19,19	19,74	19,63	19,65	20,11	19,64	19,51	19,28	a. Micro, Small and Medium Enterprise
i. Rupiah	20,38	19,75	19,36	18,92	18,70	18,63	19,43	19,29	19,80	19,69	19,72	20,19	19,72	19,60	19,38	i. Rupiah
ii. Valas	11,14	5,83	7,50	5,40	6,25	5,36	9,21	6,51	7,94	7,97	7,76	7,46	7,08	8,85	7,32	ii. Foreign Exchange
b. Bukan UMKM	15,27	12,27	11,61	10,27	10,08	10,30	11,29	11,02	11,73	11,31	12,51	11,41	10,97	10,83	10,69	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,85	12,86	12,04	10,64	10,39	10,63	11,56	11,31	12,02	11,59	12,88	11,69	11,24	11,10	10,97	i. Rupiah
ii. Valas	9,97	6,22	6,72	6,13	5,65	5,51	6,87	6,78	7,39	7,11	7,10	7,35	7,03	6,84	6,59	ii. Foreign Exchange
2. Investasi	14,27	13,14	12,56	11,90	11,26	11,19	11,91	11,91	12,52	12,18	12,12	12,22	11,89	11,99	11,66	2. Investment
a. UMKM	15,07	16,00	15,14	14,66	14,30	14,13	14,93	14,89	15,25	14,77	14,77	15,02	14,43	14,44	13,69	a. Micro, Small and Medium Enterprise
i. Rupiah	16,20	16,22	15,24	14,74	14,34	14,16	14,96	14,92	15,34	14,86	14,85	15,10	14,50	14,52	13,77	i. Rupiah
ii. Valas	8,75	8,05	7,30	7,36	7,85	7,86	7,70	7,85	6,74	6,75	6,74	6,69	6,67	6,58	6,51	ii. Foreign Exchange
b. Bukan UMKM	13,56	11,74	11,28	10,62	9,83	9,81	10,51	10,55	11,25	10,93	10,92	10,90	10,71	10,84	10,70	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,68	12,62	12,49	11,79	10,94	10,95	11,80	11,83	12,60	12,20	12,17	12,18	11,91	12,07	11,88	i. Rupiah
ii. Valas	7,62	9,00	7,26	6,84	6,37	6,26	6,49	6,32	6,79	6,87	6,83	6,76	6,73	6,75	6,70	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,93	12,56	12,17	11,33	11,16	11,12	11,60	11,37	11,57	11,56	11,60	11,74	11,66	11,63	11,40	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,93	12,56	12,17	11,33	11,16	11,12	11,60	11,37	11,57	11,56	11,60	11,74	11,66	11,63	11,40	i. Rupiah
ii. Valas	3,10	-	-	13,00	10,97	10,90	-	-	-	-	-	-	-	13,00	10,93	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	18,14	15,48	15,13	14,43	13,91	14,05	15,26	14,96	15,77	15,46	16,36	15,80	15,37	15,21	15,11	1. Working Capital
a. UMKM	20,07	19,96	19,62	19,76	19,58	19,47	20,90	20,39	21,17	21,09	21,19	21,70	21,32	21,23	20,96	a. Micro, Small and Medium Enterprise
i. Rupiah	20,59	20,26	19,79	19,96	19,79	19,66	20,98	20,53	21,25	21,17	21,28	21,79	21,42	21,34	21,10	i. Rupiah
ii. Valas	11,19	5,83	7,50	5,40	6,25	5,36	9,21	6,66	8,25	8,30	7,76	7,73	7,69	9,45	7,58	ii. Foreign Exchange
b. Bukan UMKM	15,86	12,25	11,92	10,57	9,82	10,12	11,23	10,90	11,91	11,44	12,93	11,60	11,08	10,92	10,75	b. Non Micro, Small and Medium Enterprise
i. Rupiah	16,21	12,65	12,23	10,84	10,11	10,43	11,45	11,16	12,16	11,69	13,32	11,87	11,35	11,16	11,03	i. Rupiah
ii. Valas	9,66	6,95	7,44	6,55	5,48	5,29	7,22	6,78	7,83	7,46	7,30	7,70	7,25	7,28	6,79	ii. Foreign Exchange
2. Investasi	14,94	13,39	12,87	12,24	11,61	11,50	12,48	12,47	13,29	12,88	12,85	13,00	12,60	12,75	12,34	2. Investment
a. UMKM	15,16	15,99	15,10	14,91	14,50	14,24	15,28	15,14	15,62	15,17	15,14	15,45	14,74	14,82	14,01	a. Micro, Small and Medium Enterprise
i. Rupiah	16,25	16,14	15,19	15,00	14,53	14,27	15,31	15,16	15,73	15,27	15,23	15,54	14,83	14,91	14,10	i. Rupiah
ii. Valas	9,12	9,05	7,46	7,43	8,31	8,32	8,15	8,36	6,76	6,76	6,75	6,74	6,72	6,62	6,53	ii. Foreign Exchange
b. Bukan UMKM	14,71	11,97	11,71	10,91	10,10	10,07	11,02	11,10	12,06	11,67	11,67	11,69	11,45	11,65	11,46	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,62	12,79	12,63	11,79	10,79	10,80	11,89	11,97	12,94	12,46	12,57	12,61	12,28	12,53	12,28	i. Rupiah
ii. Valas	8,27	8,93	7,97	7,42	7,12	6,90	7,30	7,08	7,94	8,06	7,87	7,77	7,81	7,83	7,79	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,84	12,80	12,50	12,21	11,86	11,75	12,81	12,02	12,20	12,27	12,34	12,60	12,52	12,52	12,21	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,84	12,80	12,50	12,21	11,86	11,75	12,81	12,02	12,20	12,27	12,34	12,60	12,52	12,52	12,21	i. Rupiah
ii. Valas	3,10	-	-	13,00	10,97	10,90	-	-	-	-	-	-	-	13,00	10,93	ii. Foreign Exchange

Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	15,81	14,62	13,28	11,40	12,50	12,57	12,29	12,70	12,29	12,09	12,11	12,05	11,64	11,56	11,49	1. Working Capital
a. UMKM	19,28	17,79	17,66	14,80	14,43	14,61	13,28	14,20	14,00	13,86	13,73	14,05	13,24	13,08	13,01	a. Micro, Small and Medium Enterprise
i. Rupiah	19,31	17,79	17,66	14,80	14,43	14,61	13,28	14,22	14,02	13,88	13,73	14,07	13,28	13,11	13,04	i. Rupiah
ii. Valas	4,38	7,00	-	-	-	-	-	2,21	2,00	2,00	-	2,00	1,45	1,79	1,56	ii. Foreign Exchange
b. Bukan UMKM	13,37	12,39	10,48	9,22	11,11	11,04	11,54	11,55	10,95	10,77	11,08	10,80	10,62	10,53	10,49	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,41	13,78	11,30	9,86	11,49	11,45	12,05	11,98	11,38	11,18	11,38	11,10	10,86	10,88	10,79	i. Rupiah
ii. Valas	10,19	4,96	5,54	5,50	6,23	6,18	5,95	6,79	6,03	6,03	6,37	6,07	6,07	5,29	5,87	ii. Foreign Exchange
2. Investasi	11,87	12,24	11,31	10,55	10,00	10,05	9,88	9,90	9,76	9,73	9,77	9,68	9,66	9,60	9,59	2. Investment
a. UMKM	14,54	16,05	15,35	13,41	13,28	13,51	13,03	13,53	13,18	12,80	12,93	12,84	12,81	12,60	12,32	a. Micro, Small and Medium Enterprise
i. Rupiah	15,91	16,70	15,49	13,46	13,34	13,58	13,09	13,59	13,23	12,85	12,98	12,86	12,83	12,62	12,33	i. Rupiah
ii. Valas	6,36	6,22	6,72	6,88	6,69	6,71	6,71	6,61	6,59	6,67	6,62	5,57	5,36	5,45	5,49	ii. Foreign Exchange
b. Bukan UMKM	10,72	11,08	9,70	9,53	8,96	9,01	8,96	8,87	8,76	8,73	8,89	8,78	8,81	8,74	8,73	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,98	12,04	11,86	11,78	11,63	11,59	11,42	11,26	11,15	11,12	10,84	10,74	10,72	10,58	10,57	i. Rupiah
ii. Valas	6,80	9,13	5,81	5,69	5,36	5,35	5,33	5,31	5,29	5,31	5,31	5,31	5,23	5,21	5,18	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,11	12,18	11,68	10,04	10,18	10,26	9,96	10,21	10,46	10,33	10,34	10,28	10,20	10,14	10,07	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,11	12,18	11,68	10,04	10,18	10,26	9,96	10,21	10,46	10,33	10,34	10,28	10,20	10,14	10,07	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah (Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)																
Indikator	2014	2015	2016								2017				Indicator	
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penerima Kredit Lapangan Usaha																
Pertanian, perburuan dan Kehutanan	18,33	14,91	14,05	13,74	13,59	13,29	13,77	13,78	13,86	13,65	14,15	14,08	13,79	13,65	13,66	Loan to Business Sector
a. Rupiah	18,33	15,63	14,63	14,28	14,13	13,78	14,77	14,59	14,61	14,41	14,47	14,38	14,08	13,90	13,92	Agricultures, Hunting and Forestry
b. Valas	9,00	9,85	9,81	9,82	9,38	9,40	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	a. Rupiah
Perikanan	14,86	10,68	12,45	9,87	9,83	9,82	12,37	12,02	13,40	12,76	12,80	13,46	13,09	12,67	12,69	b. Foreign Exchange
a. Rupiah	15,52	10,74	12,52	9,91	9,86	9,85	12,43	12,07	13,47	12,83	12,85	13,46	13,09	12,67	12,69	Fishery
b. Valas	5,97	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	-	-	-	-	a. Rupiah
Pertambangan dan Penggalian	12,26	8,71	9,76	7,70	7,02	6,62	7,49	7,30	10,21	10,00	9,62	9,61	9,40	9,43	9,20	b. Foreign Exchange
a. Rupiah	15,39	10,27	12,69	8,99	8,45	7,76	8,04	7,84	13,35	12,96	12,57	12,65	12,35	12,46	12,24	Mining and Quarrying
b. Valas	8,88	7,36	6,59	6,34	5,66	5,46	6,96	6,77	7,02	7,08	6,83	6,69	6,60	6,78	6,52	a. Rupiah
Industri Pengolahan	13,71	12,24	10,54	10,22	9,75	9,73	11,18	11,05	11,68	11,07	11,06	11,37	10,90	10,90	10,66	b. Foreign Exchange
a. Rupiah	14,98	13,21	11,53	11,26	10,67	10,62	12,28	12,03	12,78	12,07	12,01	12,38	11,79	11,75	11,51	Processing Industry
b. Valas	8,04	8,73	6,38	6,13	5,78	5,64	5,76	5,98	5,85	5,83	5,90	5,85	5,79	5,74	5,70	a. Rupiah
Listrik, gas dan air	13,10	11,31	11,06	10,08	8,90	8,65	10,31	10,06	11,18	10,55	10,34	10,16	10,10	10,13	9,76	b. Foreign Exchange
a. Rupiah	14,84	12,73	12,97	12,23	10,48	10,39	12,17	12,19	13,06	12,11	12,16	12,21	12,15	12,18	11,60	Electricity, Gas and Water
b. Valas	8,14	8,04	7,25	5,94	5,60	5,30	6,73	6,52	7,96	7,97	7,65	7,41	7,35	7,36	7,29	a. Rupiah
Konstruksi	14,42	13,45	12,36	11,64	11,21	10,82	11,59	11,37	12,17	11,79	12,34	11,49	11,06	10,81	10,64	b. Foreign Exchange
a. Rupiah	14,65	13,65	12,48	11,79	11,49	11,07	11,87	11,62	12,36	11,96	12,51	11,63	11,18	10,93	10,75	Construction
b. Valas	10,62	3,56	5,09	2,94	3,37	3,33	3,29	3,26	5,85	5,84	5,84	6,03	6,01	5,99	6,04	a. Rupiah
Perdagangan Besar dan Eceran	21,11	19,55	19,57	18,88	18,68	18,70	19,21	19,23	19,50	19,33	20,04	19,77	19,45	19,32	19,40	b. Foreign Exchange
a. Rupiah	21,24	19,62	19,62	18,94	18,73	18,75	19,27	19,29	19,57	19,40	20,10	19,84	19,52	19,39	19,46	Wholesale and Retail Trade
b. Valas	8,86	7,88	7,68	7,41	7,46	7,40	6,97	7,00	6,44	6,98	7,33	6,58	6,58	6,63	6,93	a. Rupiah
Penyediaan akomodasi dan penyediaan makan minum	19,65	16,65	15,12	15,21	15,24	15,34	16,02	15,88	14,62	14,23	14,23	13,80	13,81	13,36	13,68	b. Foreign Exchange
a. Rupiah	19,65	16,67	15,14	15,21	15,24	15,34	16,02	15,89	14,63	14,24	14,24	13,81	13,82	13,83	13,69	Provision of accommodation and the provision of eating and drinking
b. Valas	-	7,00	7,00	-	-	-	-	7,00	7,00	7,00	7,00	7,00	7,00	2,12	7,00	a. Rupiah
Transportasi, pergudangan dan komunikasi	13,78	11,74	11,88	10,63	10,01	10,10	10,69	10,44	11,95	11,16	11,19	11,83	10,95	11,66	11,47	b. Foreign Exchange
a. Rupiah	16,80	12,69	12,63	11,19	10,42	10,53	11,05	10,99	12,66	11,81	11,88	12,56	11,57	12,39	12,24	Transportation, Warehousing and Communications
b. Valas	7,83	7,95	8,17	7,85	7,93	7,85	8,55	7,31	7,91	7,60	7,89	8,28	7,87	7,97	7,72	a. Rupiah
Perantara Keuangan	17,44	14,66	12,93	11,62	11,79	12,38	13,17	13,20	12,70	12,49	13,95	12,65	12,20	12,08	11,83	b. Foreign Exchange
a. Rupiah	17,53	14,68	12,95	11,63	11,81	12,40	13,18	13,21	12,72	12,49	13,96	12,66	12,21	12,08	11,83	Financial Intermediaries
b. Valas	7,04	8,89	5,92	6,24	6,34	6,47	8,51	9,43	6,88	9,51	6,99	10,56	10,61	10,64	10,61	a. Rupiah
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	17,07	13,03	12,90	11,43	10,83	11,16	11,80	11,82	12,96	12,92	12,88	13,03	12,68	12,97	11,96	b. Foreign Exchange
a. Rupiah	16,36	13,47	13,24	11,70	11,03	11,34	11,94	11,95	13,12	13,08	13,23	13,16	12,80	13,09	12,06	Real Estate, Business, Ownership, and Business Services
b. Valas	24,66	5,02	4,47	4,18	3,92	4,97	5,48	5,61	5,67	5,63	5,77	6,61	6,60	6,61	6,55	a. Rupiah
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	18,36	17,86	17,84	17,87	17,72	17,80	17,84	17,81	17,89	17,87	14,38	14,92	13,76	13,71	13,20	b. Foreign Exchange
a. Rupiah	18,36	17,86	17,84	17,87	17,72	17,80	17,84	17,81	17,89	17,87	14,38	14,92	13,76	13,71	13,20	Government administration, Defense and Compulsory social security
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Pendidikan	13,81	13,49	13,26	12,85	12,48	12,47	13,25	13,25	13,44	13,36	13,45	13,48	13,36	13,19	12,94	b. Foreign Exchange
a. Rupiah	14,00	13,64	13,38	12,95	12,58	12,55	13,35	13,34	13,53	13,44	13,53	13,56	13,44	13,25	12,99	Education Services
b. Valas	7,60	8,14	8,21	8,23	8,25	8,27	8,30	8,32	8,35	8,37	8,40	8,44	8,47	8,51	8,55	a. Rupiah
Jasa Kesehatan dan Kegiatan Sosial	15,25	13,20	12,76	13,33	12,47	12,56	13,07	13,08	13,22	13,14	13,19	12,95	12,85	12,39	12,27	b. Foreign Exchange
a. Rupiah	15,25	13,20	12,76	13,33	12,47	12,56	13,07	13,08	13,22	13,14	13,19	12,95	12,85	12,39	12,27	Health Services and Social Activities
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	18,13	16,97	17,05	16,61	14,43	15,14	16,16	15,17	16,11	16,47	16,87	16,23	16,05	16,05	15,56	b. Foreign Exchange
a. Rupiah	18,29	17,34	17,41	17,06	14,70	15,51	16,35	15,51	16,45	16,83	17,24	16,57	16,38	16,38	16,09	Community, Sociocultural, Entertainment and Other Individual Services
b. Valas	8,72	6,12	9,06	7,01	6,45	6,58	6,05	7,00	8,19	8,15	8,15	8,13	8,09	8,09	5,53	a. Rupiah
Jasa Perorangan yang Melayani Rumah Tangga	36,86	31,75	30,95	31,33	31,50	31,68	32,60	32,34	33,53	34,10	34,94	35,77	35,48	35,86	36,23	b. Foreign Exchange
a. Rupiah	36,86	31,75	30,95	31,33	31,50	31,68	32,60	32,34	33,53	34,10	34,94	35,77	35,48	35,86	36,23	Individual Services which Serve Households
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	13,00	56,02	9,78	8,00	-	-	7,04	7,02	-	-	-	-	-	-	b. Foreign Exchange
a. Rupiah	-	13,00	56,02	9,78	8,00	-	-	7,04	7,02	-	-	-	-	-	-	International Agency and Other Extra Agency International
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Kegiatan yang belum jelas batasannya	14,94	13,76	13,87	13,49	13,57	13,23	12,69	12,39	15,40	12,13	14,44	15,73	14,02	14,13	13,97	b. Foreign Exchange
a. Rupiah	14,94	13,76	13,87	13,49	13,57	13,23	12,69	12,39	15,40	12,13	14,44	15,73	14,02	14,13	13,97	Business Activities which are not clearly defined
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Penerima Kredit Bukan Lapangan Usaha																
Rumah Tangga																Loans to Non Industrial Origin
Untuk Pemilikan Rumah Tinggal	12,87	12,64	12,22	11,13	11,11	11,15	11,13	11,20	11,54	11,34	11,32	11,36	11,21	11,12	11,03	House Hold
a. Rupiah	12,87	12,64	12,22	11,13	11,11	11,15	11,13	11,20	11,54	11,34	11,32	11,36	11,21	11,12	11,03	For Home Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Flat atau Apartemen	12,96	11,59	11,34	11,15	10,67	10,68	10,78	10,26	11,52	11,29	11,29	11,39	11,27	11,15	11,03	b. Foreign Exchange
a. Rupiah	12,96	11,59	11,34	11,15	10,67	10,68	10,78	10,26	11,52	11,29	11,29	11,39	11,27	11,15	11,03	For Apartment Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Ruko atau Rukan	14,43	13,84	12,35	11,20	10,63	10,79	10,75	10,97	11,74	11,69	11,72	11,68	11,52	11,54	11,34	b. Foreign Exchange
a. Rupiah	14,43	13,84	12,35	11,20	10,63	10,79	10,75	10,97	11,74	11,69	11,72	11,68	11,52	11,54	11,34	For Shop House Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Kendaraan Bermotor	13,87	12,39	12,10	12,08	11,65	11,77	11,75	11,47	10,74	10,74	10,85	11,9				

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah
(Average of Margin Rates of BUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen (Percent)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																Loan to Business Sector
Pertanian, perburuan dan kehutanan	18,41	15,17	14,58	14,48	14,36	13,96	14,87	14,71	14,72	14,54	15,19	15,24	14,90	14,75	14,92	Agricultures, Hunting and Forestry
a. Rupiah	18,41	15,48	14,81	14,71	14,56	14,12	15,64	15,34	15,29	15,14	15,19	15,24	14,90	14,75	14,92	a. Rupiah
b. Valas	9,00	12,00	12,00	12,00	12,00	12,00	6,00	6,00	6,00	6,00						b. Foreign Exchange
Perikanan	16,18	10,07	12,23	9,52	9,50	9,47	12,51	11,99	13,58	12,84	12,87	13,56	13,23	12,76	12,79	Fishery
a. Rupiah	16,18	10,07	12,23	9,52	9,50	9,47	12,51	11,99	13,58	12,84	12,87	13,56	13,23	12,76	12,79	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	12,94	9,47	10,59	7,99	7,27	6,67	7,90	7,64	11,55	11,29	10,66	10,61	10,46	10,50	10,25	Mining and Quarrying
a. Rupiah	15,62	10,16	12,65	8,61	8,00	7,19	7,57	7,37	13,43	12,99	12,56	12,60	12,28	12,40	12,16	a. Rupiah
b. Valas	9,41	8,57	7,43	7,05	6,14	5,80	8,40	8,07	8,50	8,61	7,98	7,75	7,81	8,04	7,69	b. Foreign Exchange
Industri Pengolahan	14,63	12,60	11,05	10,78	10,13	10,13	11,95	11,71	12,51	11,79	11,82	12,17	11,56	11,55	11,30	Processing Industry
a. Rupiah	15,27	13,32	11,47	11,23	10,56	10,52	12,37	12,10	12,95	12,17	12,18	12,56	11,91	11,88	11,62	a. Rupiah
b. Valas	9,39	7,51	7,28	6,96	6,14	5,87	6,47	6,92	6,91	6,96	6,90	6,88	6,80	6,68	6,67	b. Foreign Exchange
Listrik, gas dan air	13,62	11,65	11,33	10,30	9,05	8,78	10,55	10,51	11,75	11,06	10,50	10,49	10,53	10,53	10,13	Electricity, Gas and Water
a. Rupiah	14,85	12,71	12,97	12,23	10,47	10,38	12,18	12,19	13,07	12,11	12,16	12,20	12,15	12,19	11,63	a. Rupiah
b. Valas	8,90	8,57	7,48	5,93	5,53	5,18	6,86	6,70	8,68	8,70	7,74	7,77	7,70	7,71	7,62	b. Foreign Exchange
Konstruksi	15,21	13,88	12,44	11,74	11,00	10,31	11,57	11,12	12,33	11,85	13,27	11,93	11,24	10,84	10,73	Construction
a. Rupiah	15,55	14,18	12,63	11,98	11,40	10,67	12,00	11,49	12,61	12,13	13,60	12,21	11,48	11,05	10,94	a. Rupiah
b. Valas	10,85	3,56	5,09	2,94	3,37	3,33	3,29	3,26	5,85	5,84	5,84	6,03	6,01	5,99	5,99	b. Foreign Exchange
Perdagangan Besar dan Eceran	21,84	20,44	20,42	19,97	19,67	19,57	20,18	20,14	20,66	20,56	21,41	21,17	20,83	20,69	20,77	Wholesale and Retail Trade
a. Rupiah	21,98	20,51	20,46	20,01	19,70	19,61	20,22	20,18	20,71	20,61	21,47	21,23	20,88	20,75	20,83	a. Rupiah
b. Valas	9,62	8,51	8,45	8,46	8,57	8,41	7,68	8,06	7,16	7,95	7,95	7,29	7,35	7,35	7,34	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	19,53	16,90	15,96	15,93	16,86	17,00	18,11	17,87	16,25	16,18	16,31	16,45	16,24	16,06	15,94	Provision of accommodation and the provision of eating and drinking
a. Rupiah	19,53	16,90	15,96	15,93	16,86	17,00	18,11	17,87	16,25	16,18	16,31	16,45	16,24	16,06	15,94	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	15,24	11,64	11,68	10,56	9,83	9,96	10,61	10,24	12,08	11,13	11,12	11,87	10,86	11,68	11,46	Transportation, Warehousing and Communications
a. Rupiah	17,26	12,52	12,35	11,05	10,14	10,29	10,85	10,78	12,77	11,76	11,80	12,60	11,46	12,43	12,26	a. Rupiah
b. Valas	9,85	8,21	8,48	8,18	8,27	8,19	9,17	7,37	8,21	7,73	8,10	8,53	8,08	8,18	7,89	b. Foreign Exchange
Perantara Keuangan	18,53	14,09	12,79	12,11	11,48	12,42	13,80	11,49	12,61	12,80	14,84	12,89	12,81	12,55	12,09	Financial Intermediaries
a. Rupiah	18,69	14,13	12,83	12,15	11,50	12,45	13,82	13,73	13,01	12,81	14,87	12,90	12,82	12,56	12,09	a. Rupiah
b. Valas	7,04	8,89	5,92	6,24	6,34	6,47	8,51	9,43	6,88	9,51	6,99	10,56	10,61	10,64	10,61	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	16,95	12,96	13,03	11,48	10,74	11,16	11,98	11,89	13,21	13,22	13,82	13,41	12,97	13,30	12,08	Real Estate, Business, Ownership, and Business Services
a. Rupiah	17,40	13,39	13,34	11,75	10,94	11,33	12,12	12,02	13,37	13,38	13,95	13,53	13,07	13,40	12,17	a. Rupiah
b. Valas	8,62	4,47	3,59	3,21	3,02	4,45	4,12	4,46	4,60	4,59	6,60	6,59	6,57	6,59	6,56	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	18,31	17,84	17,82	17,88	17,73	17,81	17,86	17,81	17,90	17,87	14,43	14,99	13,80	13,76	13,71	Government administration, Defense and Compulsory social security
a. Rupiah	18,31	17,84	17,82	17,88	17,73	17,81	17,86	17,81	17,90	17,87	14,43	14,99	13,80	13,76	13,71	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	14,07	13,54	13,25	12,89	12,50	12,51	13,41	13,35	13,65	13,58	13,55	13,59	13,53	13,38	13,05	Education Services
a. Rupiah	14,30	13,71	13,39	13,01	12,60	12,61	13,53	13,45	13,76	13,69	13,65	13,69	13,62	13,46	13,11	a. Rupiah
b. Valas	7,60	8,14	8,21	8,23	8,25	8,27	8,30	8,32	8,35	8,37	8,40	8,44	8,47	8,51	8,55	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	15,07	13,06	12,54	13,36	12,33	12,42	13,05	13,03	13,21	13,12	13,18	12,92	12,81	12,31	12,18	Health Services and Social Activities
a. Rupiah	15,07	13,06	12,54	13,36	12,33	12,42	13,05	13,03	13,21	13,12	13,18	12,92	12,81	12,31	12,18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,27	15,05	15,02	14,79	12,67	13,39	14,75	13,77	14,94	15,35	15,61	14,90	14,73	14,89	14,36	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	16,43	15,44	15,36	15,24	12,92	13,75	14,94	14,12	15,29	15,73	15,99	15,25	15,07	15,24	14,95	a. Rupiah
b. Valas	8,76	6,12	9,06	7,01	6,43	6,58	6,00	7,00	8,19	8,15	8,15	8,13	8,09	8,09	5,53	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	37,24	31,94	31,06	31,62	31,77	31,96	33,01	32,63	33,80	34,37	35,23	36,10	35,81	36,17	36,54	Individual Services which Serve Households
a. Rupiah	37,24	31,94	31,06	31,62	31,77	31,96	33,01	32,63	33,80	34,37	35,23	36,10	35,81	36,17	36,54	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	13,00	-	-	-	-	-	7,04	7,02	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	13,00	-	-	-	-	-	7,04	7,02	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,93	12,48	12,19	11,42	11,71	11,48	11,31	10,55	14,68	10,32	13,09	14,95	12,87	12,77	12,56	Business Activities which are not clearly defined
a. Rupiah	14,93	12,48	12,19	11,42	11,71	11,48	11,31	10,55	14,68	10,32	13,09	14,95	12,87	12,77	12,56	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
Untuk Pemilikan Rumah Tinggal	12,85	12,39	12,09	12,00	11,74	11,74	12,04	11,85	12,26	12,06	12,08	12,21	12,05	11,94	11,84	For Home Ownership
a. Rupiah	12,85	12,39	12,09	12,00	11,74	11,74	12,04	11,85	12,26	12,06	12,08	12,21	12,05	11,94	11,84	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	15,78	12,28	12,17	12,07	11,18	11,25	11,53	10,54	12,16	11,87	11,99	12,21	12,09	11,89	11,79	For Apartment Ownership
a. Rupiah	15,78	12,28	12,17	12,07	11,18	11,25	11,53	10,54	12,16	11,87	11,99	12,21	12,09	11,89	11,79	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13,36	12,95	12,72	12,59	11,73	11,79	12,13	12,06	12,70	12,75	12,80	12,82	12,49	12,52	12,12	For Shop House Ownership
a. Rupiah	13,36	12,95	12,72	12,59	11,73	11,79	12,13	12,06	12,70	12,75	12,80	12,82	12,49	12,52	12,12	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	14,60	13,91	13,66	13,66	13,19	13,49	13,43	12,76	11,19	11,23	11,48	13,71	13,67	13,53	13,33	For Vehicles Ownership
a. Rupiah	14,60	13,91	13,66	13,66	13,19	13,49	13,43	12,76	11,19	11,23	11,48	13,71	13,67	13,53	13,33	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,79	14,37	12,70	12,85	12,39	11,92	14,53	12,42	12,38	12,71	12,78	12,88	12,77	12,95	12,36	Multipurpose Loans and Others
a. Rupiah	10,79	14,37	12,70	12,85	12,40	11,92	14,53	12,42	12,38	12,71	12,78	12,88	12,77	12,95	12,36	a. Rupiah
b. Valas	3,10	-	-	13,00	10,97	10,90	-	-	-	-	-	-	-	13,00	10,93	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	7,11	5,34	13,10	5,53	6,50	6,75	6,84	7,88	10,74	11,13	11,31	11,67	13,31	13,03	13,35	Non Industrial Origin Others
a. Rupiah	7,11	5,34	13,10	5,53	6,50	6,75	6,84	7,88	10,74	11,13	11,31	11,67	13,31	13,03	13,35	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Unit Usaha Syariah
(Average of Margin Rates of UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen (Percent)

Indikator	2014	2015	2016								2017				Indicator	
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penerima Kredit Lapangan Usaha																
Pertanian, perburuan dan Kehutanan	17.93	13.66	11.53	10.15	9.71	9.86	9.12	9.94	9.91	10.01	9.77	10.12	10.07	10.16	10.22	Loan to Business Sector
a. Rupiah	17.93	16.58	13.48	11.57	11.28	11.50	10.19	10.98	10.93	10.97	10.71	10.89	10.81	10.80	10.81	Agricultures, Hunting and Forestry
b. Valas	-	7.00	6.93	6.93	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	a. Rupiah
Perikanan	12.64	13.72	13.89	12.08	12.13	12.20	11.43	12.23	12.13	12.28	12.24	12.63	11.89	11.82	11.84	b. Foreign Exchange
a. Rupiah	14.17	14.43	14.63	12.61	12.64	12.72	11.85	12.72	12.61	12.77	12.72	12.63	11.89	11.82	11.84	Fishery
b. Valas	5.97	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	-	-	-	-	a. Rupiah
Pertambangan dan Penggalian	7.43	5.99	6.71	6.66	6.33	6.49	6.31	6.31	6.23	6.24	6.41	6.50	6.28	6.20	6.11	b. Foreign Exchange
a. Rupiah	9.81	12.55	13.15	13.10	13.17	14.11	13.25	13.26	12.53	12.58	12.69	13.17	13.08	13.09	13.09	Mining and Quarrying
b. Valas	6.95	5.23	5.06	5.05	5.02	5.02	5.01	5.01	5.00	5.02	5.04	5.04	4.86	4.80	4.74	a. Rupiah
Industri Pengolahan	10.06	10.77	8.41	7.98	8.19	8.08	8.07	8.20	8.18	8.00	8.10	8.10	8.12	8.09	8.03	b. Foreign Exchange
a. Rupiah	13.05	12.27	12.03	11.57	11.59	11.59	11.46	11.50	11.44	11.20	10.75	10.96	10.87	10.75	10.73	Processing Industry
b. Valas	6.82	9.74	5.73	5.56	5.53	5.50	5.40	5.41	5.23	5.18	5.34	5.28	5.20	5.19	5.17	a. Rupiah
Listrik, gas dan air	6.50	6.62	6.54	6.45	6.36	6.35	6.28	6.17	6.15	6.17	7.24	6.19	6.18	6.33	6.26	b. Foreign Exchange
a. Rupiah	14.07	15.20	13.43	12.69	12.29	12.37	11.27	11.61	11.57	12.25	12.14	12.52	12.42	10.64	9.15	Electricity, Gas and Water
b. Valas	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.01	6.01	6.01	7.00	6.03	6.03	6.04	6.04	a. Rupiah
Konstruksi	12.20	12.52	12.19	11.42	11.67	11.83	11.64	11.86	11.86	11.65	11.05	10.96	10.84	10.77	10.54	b. Foreign Exchange
a. Rupiah	12.27	12.52	12.19	11.42	11.67	11.83	11.64	11.86	11.86	11.65	11.05	10.96	10.84	10.77	10.54	Construction
b. Valas	7.00	-	-	-	-	-	-	-	-	-	-	-	-	-	7.25	a. Rupiah
Perdagangan Besar dan Eceran	17.09	14.35	14.36	12.17	12.55	12.84	12.88	13.47	12.10	12.07	12.05	11.95	11.87	11.61	11.56	b. Foreign Exchange
a. Rupiah	17.21	14.44	14.44	12.26	12.64	12.95	12.97	13.59	12.20	12.16	12.11	12.03	11.95	11.68	11.61	Wholesale and Retail Trade
b. Valas	4.27	5.79	5.77	5.87	5.86	5.86	5.86	5.26	5.24	5.22	5.87	5.18	5.03	5.14	5.86	a. Rupiah
Penyediaan akomodasi dan penyediaan makan minum	20.14	15.65	12.96	12.99	12.07	12.11	11.97	11.73	11.12	10.71	10.53	10.61	10.87	10.16	10.85	b. Foreign Exchange
a. Rupiah	20.14	15.75	12.99	12.99	12.07	12.11	11.97	11.75	11.13	10.72	10.54	10.61	10.88	10.93	10.85	Provision of accommodation and the provision of eating and drinking
b. Valas	-	7.00	7.00	-	-	-	-	7.00	7.00	7.00	7.00	7.00	7.00	2.12	7.00	a. Rupiah
Transportasi, pergudangan dan komunikasi	8.87	12.47	13.19	11.08	11.05	10.98	11.11	11.61	11.10	11.39	11.63	11.61	11.54	11.52	11.52	b. Foreign Exchange
a. Rupiah	14.29	13.76	14.37	12.03	12.05	12.01	12.15	12.26	11.93	12.07	12.34	12.31	12.21	12.17	12.14	Transportation, Warehousing and Communications
b. Valas	4.46	5.61	5.58	5.32	5.85	5.84	5.36	6.83	5.52	6.54	5.59	5.58	5.53	5.57	5.66	a. Rupiah
Perantara Keuangan	15.15	15.59	13.15	10.77	12.33	12.31	12.04	12.26	12.21	11.94	12.50	12.27	11.27	11.32	11.42	b. Foreign Exchange
a. Rupiah	15.15	15.59	13.15	10.77	12.33	12.31	12.04	12.26	12.21	11.94	12.50	12.27	11.27	11.32	11.42	Financial Intermediaries
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	17.36	13.32	12.30	11.18	11.28	11.19	10.82	11.41	11.59	11.56	10.37	11.15	11.28	11.39	11.38	b. Foreign Exchange
a. Rupiah	13.41	13.78	12.72	11.48	11.49	11.40	10.94	11.56	11.73	11.68	11.06	11.33	11.46	11.56	11.52	Real Estate, Business, Ownership, and Business Services
b. Valas	36.18	6.57	6.56	6.55	6.52	6.52	8.27	8.23	8.19	8.15	5.46	6.65	6.65	6.66	6.51	a. Rupiah
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	43.89	46.00	46.00	11.08	4.62	11.07	-	11.06	11.05	11.05	11.56	11.55	11.54	11.53	9.77	b. Foreign Exchange
a. Rupiah	43.89	46.00	46.00	11.08	4.62	11.07	-	11.06	11.05	11.05	11.56	11.55	11.54	11.53	9.77	Government administration, Defense and Compulsory social security
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Pendidikan	11.82	12.98	13.28	12.44	12.35	12.15	11.99	12.31	11.87	11.60	12.51	12.46	11.88	11.73	12.01	b. Foreign Exchange
a. Rupiah	11.82	12.98	13.28	12.44	12.35	12.15	11.99	12.31	11.87	11.60	12.51	12.46	11.88	11.73	12.01	Education Services
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Kesehatan dan Kegiatan Sosial	16.57	14.10	14.19	13.12	13.49	13.49	13.21	13.47	13.29	13.32	13.30	13.24	13.16	13.13	13.10	b. Foreign Exchange
a. Rupiah	16.57	14.10	14.19	13.12	13.49	13.49	13.21	13.47	13.29	13.32	13.30	13.24	13.16	13.13	13.10	Health Services and Social Activities
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25.76	24.50	25.29	24.01	22.39	23.00	22.25	21.83	21.78	22.06	24.10	23.62	22.78	21.57	20.61	b. Foreign Exchange
a. Rupiah	25.79	24.50	25.29	24.09	22.46	23.08	22.32	21.83	21.78	22.06	24.10	23.62	22.78	21.57	20.61	Community, Sociocultural, Entertainment and Other Individual Services
b. Valas	6.75	-	-	7.00	7.00	7.00	7.00	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Perorangan yang Melayani Rumah Tangga	17.10	16.23	24.20	13.39	12.54	13.39	6.56	13.23	13.49	13.16	13.29	12.60	12.54	12.29	12.32	b. Foreign Exchange
a. Rupiah	17.10	16.23	24.20	13.39	12.54	13.39	6.56	13.23	13.49	13.16	13.29	12.60	12.54	12.29	12.32	Individual Services which Serve Households
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	56.02	9.78	8.00	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
a. Rupiah	-	-	56.02	9.78	8.00	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Kegiatan yang belum jelas batasannya	15.05	15.85	16.56	15.66	15.18	17.41	15.99	17.67	17.48	17.76	17.58	17.60	16.44	17.47	17.16	b. Foreign Exchange
a. Rupiah	15.05	15.85	16.56	15.66	15.18	17.41	15.99	17.67	17.48	17.76	17.58	17.60	16.44	17.47	17.16	Business Activities which are not clearly defined
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Penerima Kredit Bukan Lapangan Usaha																
Loans to Non Industrial Origin																
Rumah Tangga																House Hold
Untuk Pemilikan Rumah Tinggal	12.91	12.94	12.38	10.11	10.38	10.47	10.12	10.41	10.68	10.49	10.44	10.36	10.27	10.17	10.09	For Home Ownership
a. Rupiah	12.91	12.94	12.38	10.11	10.38	10.47	10.12	10.41	10.68	10.49	10.44	10.36	10.27	10.17	10.09	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10.60	10.80	10.31	10.00	10.00	9.94	9.86	9.82	10.60	10.45	10.32	10.22	10.20	10.13	10.04	For Apartment Ownership
a. Rupiah	10.60	10.80	10.31	10.00	10.00	9.94	9.86	9.82	10.60	10.45	10.32	10.22	10.20	10.13	10.04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	17.48	15.49	12.00	9.99	9.78	10.03	9.72	10.14	11.01	10.88	10.90	10.81	10.77	10.76	10.72	For Shop House Ownership
a. Rupiah	17.48	15.49	12.00	9.99	9.78	10.03	9.72	10.14	11.01	10.88	10.90	10.81	10.77	10.76	10.72	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	11.92	10.85	10.56	10.51	10.45	10.43	10.37	10.33	10.30	10.28	10.24	10.19	10.17	10.18	10.17	For Vehicles Ownership
a. Rupiah	11.92	10.85	10.56	10.51	10.45	10.43	10.37	10.33	10.30	10.28	10.24	10.19	10.17	10.18	10.17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.35	11.16	11.03	10.34	10.32	10.39	10.21	10.52	10.63	10.59	10.82	10.79	10.65	10.55	10.47	Multipurpose Loans and Others
a. Rupiah	10.35	11.16	11.03	10.34	10.32	10.39	10.21	10.52	10.63	10.59	10.82	10.79	10.65	10.55	10.47	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 20. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah
(Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)

Tipe	2014	2015	2016										2017				Type
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Dana Pihak Ketiga	14.386.575	18.481.911	18.340.995	18.614.313	18.311.316	18.513.854	18.620.066	20.608.915	21.302.837	21.769.992	22.198.718	21.138.133	22.740.428	23.031.160	23.300.418	Third Party Fund	
1. Dana Simpanan Wadiah	7.839.978	9.127.253	9.667.727	9.825.700	9.832.880	9.957.472	10.320.320	10.997.078	11.576.467	11.956.667	12.266.656	12.432.313	12.625.755	12.807.122	12.984.684	1. Demand Deposits Wadia	
a. Giro	142.557	169.801	194.834	198.191	203.806	208.048	211.877	219.217	223.833	232.209	235.862	225.200	183.044	184.259	185.202	a. Demand Deposits Wadia	
b. Tabungan	7.697.421	8.957.452	9.472.893	9.627.509	9.629.074	9.749.424	10.109.119	10.780.972	11.352.634	11.724.458	12.030.794	12.207.680	12.445.779	12.625.933	12.802.547	b. IB Saving Deposits Wadia	
2. Dana Investasi Non Profit Sharing	6.537.113	9.346.149	8.673.233	8.788.609	8.478.436	8.556.382	8.299.011	9.608.724	9.726.370	9.813.325	9.932.062	8.705.820	10.114.673	10.224.038	10.315.734	2. Non Profit Sharing Investment Fund	
a. Giro	6.491	9.384	10.007	10.181	10.462	10.533	10.760	65.129	66.575	64.929	64.776	11.664	64.827	65.875	64.592	a. Demand Deposits	
b. Tabungan	6.263.912	9.044.749	8.365.052	8.480.633	8.170.773	8.244.855	7.987.843	9.237.038	9.352.860	9.440.796	9.555.911	8.386.831	9.737.727	9.844.619	9.938.322	b. Saving Deposits	
c. Deposito	266.710	292.016	298.174	297.795	297.201	300.994	300.408	306.557	306.935	307.600	311.375	307.667	312.119	313.544	312.820	c. Time Deposits	
3. Dana Investasi Profit Sharing	9.484	8.509	35	4	-	-	59	2	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund	
a. Giro	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	a. Demand Deposits	
b. Tabungan	8.737	7.794	34	4	-	-	46	2	-	-	-	-	-	-	-	b. Saving Deposits	
c. Deposito	745	713	1	-	-	-	11	-	-	-	-	-	-	-	-	c. Time Deposits	
Pembiayaan, Piutang dan Salam	3.769.181	3.746.565	3.761.387	3.772.651	3.836.325	3.861.638	3.924.826	4.112.138	4.234.209	4.360.964	4.515.930	4.698.755	4.895.244	4.995.739	5.128.895	Financing, Receivables/Acceptables, Ijarah and Salam	
1. Pembiayaan Bagi Hasil	119.592	96.284	94.254	95.082	96.447	95.103	94.263	97.918	98.079	97.843	97.299	92.949	95.758	96.230	96.805	1. Profit Sharing Financing	
a. Mudharabah	47.191	40.011	38.985	38.715	39.309	38.081	37.805	37.266	36.880	36.598	35.948	35.300	34.935	34.515	33.852	a. Mudharabah	
b. Musyarakah	55.868	56.273	55.269	56.367	57.137	57.021	56.458	60.652	61.199	61.245	61.351	57.650	60.824	61.716	62.954	b. Musyarakah	
c. Pembiayaan Bagi Hasil Lainnya	16.533	-	-	-	1	1	-	-	-	-	-	-	-	-	-	c. Others	
2. Piutang	3.576.863	3.592.737	3.619.737	3.629.875	3.692.983	3.720.285	3.785	3.971.776	4.098.431	4.226.310	4.382.865	4.571.043	4.765.389	4.866.126	4.999.570	2. Receivables/Acceptables	
a. Murabahah	3.230.490	3.334.417	3.362.745	3.367.166	3.429.339	3.457.996	3.520.114	3.702.098	3.823.425	3.943.876	4.096.459	4.075.178	4.266.725	4.365.422	4.498.919	a. Murabahah	
b. Qardh	343.402	254.796	253.393	259.092	259.964	258.557	261.262	265.817	271.034	278.392	282.253	492.384	495.159	497.287	497.364	b. Qardh	
c. Istishna'	2.971	3.524	3.599	3.617	3.680	3.732	3.773	3.861	3.972	4.042	4.153	4.168	4.219	4.309	4.356	c. Istishna'	
3. Pembiayaan Sewa (Ijarah)	72.726	57.544	47.396	47.694	46.895	46.250	45.414	42.444	37.699	36.811	35.766	34.858	34.214	33.503	32.666	3. Ijarah including Leasing receivables	
a. Pembiayaan Sindikasi	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
b. Pembiayaan secara Channeling	1.443	222	217	216	214	213	213	208	215	217	208	208	208	206	205	b. Financing through Channeling	
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing	
d. Pembiayaan Sewa Lainnya	71.280	57.319	47.179	47.478	46.681	46.037	45.201	42.236	37.484	36.594	35.558	34.650	34.006	33.297	32.461	d. Other Ijarah	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 20a. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah
(Number of Account of Financing and Third Party Fund Sharia Commercial Bank)**

Tipe	2014	2015	2016									2017				Type
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	11.730.009	15.476.183	15.157.133	15.370.111	14.986.106	15.151.340	15.173.755	17.185.076	17.781.110	18.171.957	18.543.305	18.800.282	18.989.734	19.230.805	19.458.782	Third Party Fund
1. Dana Simpanan Wadiah	6.586.628	7.876.839	8.334.937	8.465.040	8.437.145	8.544.361	8.869.427	9.434.299	9.950.759	10.302.490	10.583.944	10.725.709	10.904.268	11.070.733	11.226.596	1. Demand Deposits Wadia
a. Giro	119.928	144.289	169.140	172.025	177.442	181.499	185.152	203.311	207.783	216.047	219.538	208.820	166.616	167.657	168.524	a. Demand Deposits Wadia
b. Tabungan	6.466.700	7.732.550	8.165.797	8.293.015	8.259.703	8.363.407	8.684.733	9.230.988	9.742.976	10.086.443	10.364.406	10.517.456	10.738.215	10.903.649	11.058.647	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	5.136.029	7.593.422	6.822.196	6.905.071	6.548.961	6.606.979	6.304.328	7.750.777	7.830.351	7.869.467	7.959.361	8.031.081	8.085.466	8.160.072	8.232.186	2. Non Profit Sharing Investment Fund
a. Giro	1.535	2.932	3.073	3.107	3.162	3.182	3.269	57.484	58.749	56.924	56.687	3.484	56.536	57.440	56.114	a. Demand Deposits
b. Tabungan	4.908.717	7.349.403	6.577.122	6.661.105	6.305.304	6.360.574	6.059.807	7.444.685	7.522.266	7.562.230	7.649.029	6.447.329	7.772.780	7.846.204	7.919.806	b. Saving Deposits
c. Deposito	225.777	241.087	242.001	240.859	240.495	243.372	241.366	248.608	249.336	250.313	253.645	250.247	256.150	256.428	256.266	c. Time Deposits
3. Dana Investasi Profit Sharing	7.352	5.922	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	6.684	5.322	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	666	598	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.201.156	3.182.083	3.234.949	3.252.827	3.318.712	3.347.727	3.415.882	3.639.459	3.766.768	3.886.088	4.037.949	4.012.585	4.203.260	4.285.233	4.395.776	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	92.228	69.169	66.425	66.879	67.103	66.188	64.943	68.296	67.957	66.858	65.860	61.554	63.982	63.742	63.943	1. Profit Sharing Financing
a. Mudharabah	28.483	23.313	22.414	22.170	22.191	21.625	21.369	20.992	20.599	20.164	19.662	19.248	18.892	18.392	17.866	a. Mudharabah
b. Musyarakah	47.212	45.856	44.011	44.709	44.912	44.565	43.576	47.304	47.358	46.694	46.198	42.307	45.091	45.351	46.078	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	16.533	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.073.119	3.081.952	3.140.170	3.157.071	3.223.331	3.253.836	3.323.893	3.544.597	3.673.122	3.794.305	3.948.055	3.927.854	4.116.631	4.199.412	4.310.470	2. Receivables/Acceptables
a. Murabahah	2.791.179	2.900.453	2.970.211	2.986.511	3.053.712	3.086.715	3.156.582	3.373.582	3.500.807	3.619.703	3.772.278	3.751.382	3.939.137	4.018.972	4.130.252	a. Murabahah
b. Qardh	281.657	181.280	169.776	170.378	169.437	167.593	167.806	170.838	172.142	174.439	175.618	176.999	178.044	181.179	181.131	b. Qardh
c. Istishna'	283	219	183	182	182	182	180	177	173	163	159	160	158	148	147	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.809	30.962	28.354	28.877	28.278	27.810	27.168	26.566	25.689	24.925	24.034	23.272	22.750	22.185	21.494	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.806	30.959	28.354	28.877	28.278	27.810	27.168	26.566	25.689	24.925	24.034	23.272	22.750	22.185	21.494	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 20b. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Account of Financing and Third Party Fund Sharia Business Unit)

Tipe	2014	2015	2016									2017				Type
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	2.656.566	3.026.136	3.183.862	3.244.202	3.325.210	3.361.327	3.445.242	3.423.839	3.521.727	3.598.035	3.655.413	3.711.706	3.766.538	3.816.287	3.857.638	Third Party Fund
1. Dana Simpanan Wadiah	1.253.350	1.254.017	1.332.790	1.360.660	1.395.735	1.412.351	1.450.893	1.565.890	1.625.708	1.654.177	1.682.712	1.706.604	1.732.429	1.747.354	1.769.066	1. Demand Deposits Wadia
a. Giro	22.629	25.542	25.694	26.166	26.364	26.549	26.725	15.906	16.050	16.162	16.324	16.380	16.480	16.531	16.731	a. Demand Deposits Wadia
b. Tabungan	1.230.721	1.228.475	1.307.096	1.334.494	1.369.371	1.386.017	1.424.386	1.549.984	1.609.658	1.638.015	1.666.388	1.690.224	1.715.949	1.730.701	1.752.335	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.401.084	1.769.532	1.851.037	1.883.538	1.929.475	1.948.976	1.994.290	1.857.947	1.896.019	1.943.858	1.972.701	2.005.102	2.034.109	2.068.933	2.088.572	2. Non Profit Sharing Investment Fund
a. Giro	4.956	6.452	6.934	7.074	7.300	7.351	7.491	7.645	7.826	8.005	8.089	8.180	8.291	8.435	8.478	a. Demand Deposits
b. Tabungan	1.355.195	1.712.143	1.787.930	1.819.528	1.865.469	1.884.281	1.928.036	1.792.353	1.830.594	1.878.566	1.906.882	1.939.502	1.969.667	2.003.178	2.023.330	b. Saving Deposits
c. Deposito	40.933	50.937	56.173	56.936	56.706	57.622	59.042	57.949	57.599	57.287	57.730	57.420	56.151	57.320	56.764	c. Time Deposits
3. Dana Investasi Profit Sharing	2.132	2.587	35	4	-	-	59	2	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	2.053	2.472	34	4	-	-	46	2	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	79	115	1	-	-	-	11	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan S Salam	568.025	564.498	526.438	519.824	517.613	513.130	508.124	472.679	467.441	474.876	477.981	686.170	692.013	710.534	733.152	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	27.364	27.121	27.829	28.203	29.344	28.913	29.318	29.622	30.122	30.985	31.439	31.395	31.776	32.488	32.862	1. Profit Sharing Financing
a. Mudharabah	18.708	16.704	16.571	16.545	17.118	16.456	16.436	16.274	16.281	16.434	16.286	16.052	16.043	16.123	15.986	a. Mudharabah
b. Musyarakah	8.656	10.417	11.258	11.658	12.225	12.456	12.882	13.348	13.841	14.551	15.153	15.343	15.733	16.365	16.876	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	503.744	510.795	479.567	472.804	469.652	465.790	460.575	427.179	425.309	432.005	434.810	643.189	648.786	666.741	689.132	2. Receivables/Acceptables
a. Murabahah	439.311	433.974	392.534	380.655	375.627	371.281	363.532	328.516	322.618	324.173	324.181	323.796	327.610	346.472	368.690	a. Murabahah
b. Qardh	61.745	73.516	83.617	88.714	90.527	90.964	93.456	94.979	98.892	103.953	106.635	315.385	317.115	316.108	316.233	b. Qardh
c. Istishna'	2.688	3.305	3.416	3.435	3.498	3.550	3.593	3.684	3.799	3.879	3.994	4.008	4.061	4.161	4.209	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.917	26.582	19.042	18.817	18.617	18.440	18.246	15.878	12.010	11.886	11.732	11.586	11.464	11.318	11.172	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	1.443	222	217	216	214	213	213	208	215	217	208	208	208	206	205	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.474	26.360	18.825	18.601	18.403	18.227	18.033	15.670	11.795	11.669	11.524	11.378	11.256	11.112	10.967	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)

Tipe	2014	2015	2016									2017				Type
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	11.444.013	14.761.002	14.354.972	14.994.386	14.804.408	14.975.082	15.092.335	16.959.699	17.615.257	18.063.246	18.521.091	18.792.466	18.930.629	19.154.600	19.430.341	Third Party Fund
Pembiayaan, Piutang dan Salam	3.175.910	3.401.887	3.452.135	3.463.867	3.500.726	3.521.656	3.548.193	3.659.405	3.699.262	3.746.238	3.801.121	4.029.748	4.069.611	4.111.705	4.164.552	Financing, Receivables/Acceptables, Ijarah and Salam

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)

Tipe	2014	2015	2016									2017				Type
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	9.456.882	12.548.747	12.248.029	12.436.340	12.185.860	12.327.001	12.382.443	14.180.664	14.751.144	15.144.344	15.488.398	15.723.348	15.895.495	16.113.596	16.319.342	Third Party Fund
Pembiayaan, Piutang dan Salam	2.684.382	2.886.860	2.972.277	2.987.999	3.027.266	3.049.729	3.081.451	3.223.812	3.269.089	3.309.058	3.360.698	3.383.288	3.418.332	3.442.272	3.472.554	Financing, Receivables/Acceptables, Ijarah and Salam

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Business Unit)

Tipe	2014	2015	2016									2017				Type
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	2.028.329	2.248.147	2.106.943	2.558.046	2.618.548	2.648.081	2.709.892	2.779.035	2.864.113	2.918.902	3.032.693	3.069.118	3.114.943	3.083.043	3.191.140	Third Party Fund
Pembiayaan, Piutang dan Salam	494.570	518.019	479.858	475.868	473.460	471.927	466.742	435.593	430.173	437.180	440.423	646.460	652.266	670.420	693.020	Financing, Receivables/Acceptables, Ijarah and Salam

Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah
(Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Dana Simpanan Wadiah	29.073	32.532	31.947	33.907	35.427	35.425	34.894	35.443	34.894	35.948	38.361	35.970	37.183	39.088	45.200	iB Wadia
a. Giro	16.512	17.327	16.120	18.515	19.197	19.235	18.556	18.475	17.797	18.570	20.153	18.104	18.436	20.126	26.409	a. Demand Deposits Wadia
i. Rupiah	13.613	14.395	13.043	15.166	15.444	15.521	15.629	15.757	15.236	16.226	17.221	15.814	16.162	16.609	22.018	i. Rupiah
ii. Valas	2.900	2.931	3.077	3.349	3.753	3.714	2.781	2.718	2.561	2.344	2.932	2.290	2.273	3.516	4.391	ii. Foreign Currency
b. Tabungan	12.561	15.206	15.826	15.392	16.230	16.190	16.338	16.968	17.098	17.378	18.208	17.865	18.747	18.963	18.791	b. iB Saving Deposits Wadia
i. Rupiah	12.414	15.052	15.663	15.228	16.079	16.031	16.187	16.806	16.935	17.207	18.037	17.696	18.569	18.787	18.620	i. Rupiah
ii. Valas	147	154	163	164	151	159	140	162	163	171	170	170	178	176	171	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	187.638	197.475	201.861	204.459	205.910	207.759	209.949	228.079	229.784	234.532	240.974	241.744	243.901	247.090	246.689	Non Profit Sharing Investment Fund
a. Giro	2.132	3.859	3.987	4.970	4.643	4.602	4.337	10.593	10.565	11.368	7.820	9.508	9.221	10.495	12.741	a. Demand Deposits
i. Rupiah	1.790	2.997	3.478	4.172	3.807	3.813	3.728	9.969	9.820	10.747	7.388	8.344	8.442	9.260	11.714	i. Rupiah
ii. Valas	342	861	509	798	836	789	618	623	744	622	432	1.164	779	1.235	1.028	ii. Foreign Currency
b. Tabungan	50.949	53.388	53.143	52.643	54.013	55.311	55.929	61.386	61.819	62.819	66.980	66.177	66.451	66.878	66.112	b. Saving Deposits
i. Rupiah	50.441	52.623	52.253	51.760	53.155	54.344	54.879	60.396	60.846	61.908	66.088	65.283	65.523	65.873	65.206	i. Rupiah
ii. Valas	508	765	890	883	859	966	1.099	991	973	911	892	893	927	1.006	906	ii. Foreign Currency
c. Deposito	134.556	140.228	144.731	146.845	147.254	147.846	149.683	156.100	157.400	160.344	166.174	166.059	168.230	169.717	167.836	c. Time Deposits
i. Rupiah	124.999	130.749	134.338	136.919	137.738	137.675	139.362	146.387	148.121	150.455	155.646	155.586	157.556	160.418	158.402	i. Rupiah
a. 1 Bulan	94.041	95.816	100.538	100.503	98.456	102.021	102.349	103.802	112.101	109.442	109.417	113.106	118.871	112.927	111.626	a. 1 month
b. 3 Bulan	19.758	23.383	20.516	23.697	26.371	22.885	24.374	27.191	23.628	25.945	30.095	27.205	23.667	32.450	28.712	b. 3 month
c. 6 Bulan	5.905	6.098	7.425	6.915	7.016	6.789	6.424	8.882	7.554	8.711	9.531	8.368	8.279	7.734	10.424	c. 6 month
d. 12 Bulan	5.270	5.354	5.840	5.794	5.880	5.969	6.198	6.495	4.824	6.337	6.588	6.891	6.726	7.284	7.621	d. 12 month
e. >12 Bulan	25	96	19	10	15	10	17	17	13	20	15	16	13	24	19	e. >12 month
ii. Foreign Currency	9.558	9.479	10.393	9.926	9.516	10.171	10.385	9.712	9.279	9.890	10.528	10.474	10.674	9.299	9.434	ii. Foreign Currency
a. 1 Bulan	8.204	7.935	8.745	8.434	7.729	8.425	8.888	7.633	7.844	8.114	8.295	8.773	8.696	6.597	6.997	a. 1 month
b. 3 Bulan	780	890	1.031	898	1.382	1.253	692	1.072	740	1.271	1.730	991	841	1.327	1.252	b. 3 month
c. 6 Bulan	381	467	435	405	281	373	681	889	650	379	315	417	710	900	742	c. 6 month
d. 12 Bulan	192	187	182	189	123	119	124	116	46	126	189	292	427	474	443	d. 12 month
e. >12 Bulan	1	-	0	0	1	-	-	3	-	0	0	-	-	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.148	1.168	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	856	890	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	77	82	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	116	119	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	24	11	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 22a. Komposisi DPK - Bank Umum Syariah
(Depositor Funds Composition of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Dana Simpanan Wadiah	22.705	24.915	24.625	26.451	27.524	27.632	27.036	27.572	27.131	27.539	29.470	27.400	28.166	29.779	35.962	iB Wadia
a. Giro	12.867	12.991	12.205	14.522	15.024	15.070	14.362	14.349	13.839	14.028	15.375	13.639	13.942	15.202	21.554	a. Demand Deposits Wadia
i. Rupiah	10.098	10.195	9.371	11.370	11.534	11.646	11.660	11.938	11.484	11.946	12.638	11.511	11.889	12.086	17.335	i. Rupiah
ii. Valas	2.770	2.796	2.834	3.151	3.490	3.424	2.557	2.411	2.355	2.082	2.736	2.129	2.053	3.116	4.219	ii. Foreign Currency
b. Tabungan	9.838	11.924	12.419	11.929	12.500	12.562	12.674	13.223	13.292	13.511	14.095	13.761	14.224	14.577	14.408	b. iB Saving Deposits Wadia
i. Rupiah	9.704	11.802	12.297	11.806	12.385	12.443	12.564	13.104	13.172	13.386	13.968	13.638	14.093	14.448	14.285	i. Rupiah
ii. Valas	134	122	123	124	115	119	98	119	120	125	127	123	131	130	122	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	146.901	148.896	149.511	147.903	149.527	151.137	151.898	171.404	172.331	174.793	176.937	178.383	180.263	183.420	182.982	Non Profit Sharing Investment Fund
a. Giro	935	1.872	1.759	1.939	1.918	1.822	1.839	7.868	7.932	8.442	4.278	5.573	5.943	6.950	9.336	a. Demand Deposits
i. Rupiah	827	1.196	1.455	1.615	1.574	1.567	1.607	7.569	7.551	8.217	4.149	5.323	5.769	6.557	8.864	i. Rupiah
ii. Valas	108	676	304	323	344	255	241	299	381	225	128	251	173	393	473	ii. Foreign Currency
b. Tabungan	40.515	40.758	39.868	39.051	39.537	40.460	40.511	46.550	47.070	47.580	50.637	49.977	49.998	49.759	48.893	b. Saving Deposits
i. Rupiah	40.498	40.737	39.838	39.026	39.510	40.432	40.531	46.527	47.045	47.554	50.601	49.942	49.962	49.724	48.856	i. Rupiah
ii. Valas	17	21	30	26	27	28	29	24	25	26	36	35	36	35	38	ii. Foreign Currency
c. Deposito	105.451	106.266	107.884	106.913	108.072	108.855	109.548	116.985	117.329	118.771	122.022	122.833	124.323	126.711	124.753	c. Time Deposits
i. Rupiah	97.307	97.874	98.190	97.663	99.081	99.361	100.070	108.148	108.976	109.760	112.709	113.483	114.821	118.603	116.504	i. Rupiah
a. 1 Bulan	73.950	73.757	75.049	73.954	74.136	75.868	75.893	79.007	85.991	81.850	82.724	85.772	88.498	87.994	85.004	a. 1 month
b. 3 Bulan	14.281	16.548	13.945	15.516	16.669	15.266	16.013	18.350	15.389	17.889	19.126	17.456	15.720	19.770	19.207	b. 3 month
c. 6 Bulan	4.891	3.568	4.690	3.706	3.810	3.726	3.646	5.745	4.364	5.294	5.939	5.077	5.404	5.309	6.314	c. 6 month
d. 12 Bulan	4.159	3.999	4.488	4.477	4.454	4.490	4.507	5.031	3.219	4.708	4.906	5.163	5.186	5.507	5.959	d. 12 month
e. >12 Bulan	25	2	19	10	12	10	11	16	13	20	14	15	13	22	18	e. >12 month
ii. Valas	8.144	8.393	9.694	9.250	8.991	9.494	9.541	8.838	8.353	9.011	9.313	9.350	9.503	8.108	8.249	ii. Foreign Currency
a. 1 Bulan	7.129	6.982	8.203	7.937	7.407	7.971	8.553	7.289	7.383	7.725	7.518	7.930	8.102	6.089	6.473	a. 1 month
b. 3 Bulan	566	811	961	782	1.243	1.220	564	911	531	825	1.339	876	759	1.148	973	b. 3 month
c. 6 Bulan	336	413	349	363	237	205	322	539	413	336	268	252	354	550	514	c. 6 month
d. 12 Bulan	112	187	181	168	103	99	103	95	26	125	188	291	287	321	290	d. 12 month
e. >12 Bulan	1	-	0	0	1	-	-	3	-	0	0	-	-	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.117	1.083	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	847	827	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	74	79	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	104	109	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	22	9	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Tabel 22b. Komposisi DPK - Unit Usaha Syariah
(Depositor Funds Composition of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Dana Simpanan Wadiah	6.368	7.617	7.322	7.456	7.903	7.793	7.858	7.870	7.764	8.409	8.891	8.570	9.017	9.309	9.238	iB Wadia
a. Giro	3.645	4.335	3.915	3.993	4.173	4.165	4.194	4.126	3.958	4.542	4.778	4.465	4.494	4.924	4.855	a. Demand Deposits Wadia
i. Rupiah	3.515	4.200	3.672	3.796	3.910	3.875	3.970	3.819	3.752	4.280	4.583	4.304	4.273	4.523	4.683	i. Rupiah
ii. Valas	130	135	243	198	263	290	224	307	206	262	196	161	221	401	172	ii. Foreign Currency
b. Tabungan	2.723	3.282	3.407	3.463	3.730	3.628	3.665	3.744	3.806	3.867	4.112	4.105	4.523	4.385	4.383	b. iB Saving Deposits Wadia
i. Rupiah	2.710	3.250	3.367	3.423	3.693	3.588	3.623	3.702	3.764	3.822	4.069	4.058	4.476	4.339	4.334	i. Rupiah
ii. Valas	13	32	41	40	37	40	42	43	43	46	43	47	47	46	48	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	40.737	48.578	52.350	56.556	56.382	56.623	58.051	56.675	57.453	59.739	64.037	63.362	63.638	63.670	63.707	Non Profit Sharing Investment Fund
a. Giro	1.197	1.987	2.228	3.032	2.724	2.780	2.497	2.725	2.632	2.926	3.542	3.935	3.278	3.544	3.405	a. Demand Deposits
i. Rupiah	963	1.802	2.024	2.557	2.232	2.246	2.120	2.400	2.270	2.530	3.238	3.021	2.673	2.703	2.850	i. Rupiah
ii. Valas	234	185	204	475	492	534	377	324	363	396	304	914	605	841	555	ii. Foreign Currency
b. Tabungan	10.434	12.630	13.275	13.592	14.476	14.851	15.418	14.836	14.750	15.239	16.343	16.200	16.453	17.119	17.218	b. Saving Deposits
i. Rupiah	9.943	11.886	12.415	12.735	13.644	13.913	14.348	13.869	13.802	14.355	15.487	15.342	15.562	16.148	16.350	i. Rupiah
ii. Valas	491	744	860	858	831	939	1.070	967	948	885	857	858	891	971	868	ii. Foreign Currency
c. Deposito	29.106	33.962	36.847	39.932	39.182	38.991	40.136	39.114	40.070	41.573	44.152	43.226	43.907	43.006	43.083	c. Time Deposits
i. Rupiah	27.692	32.875	36.148	39.256	38.657	38.315	39.291	38.240	39.145	40.695	42.937	42.102	42.736	41.815	41.898	i. Rupiah
a. 1 Bulan	20.090	22.059	25.489	26.549	24.320	26.153	26.456	24.795	26.110	27.593	26.693	27.333	30.373	24.933	26.621	a. 1 month
b. 3 Bulan	5.477	6.835	6.571	8.181	9.702	7.619	8.360	8.841	8.239	8.056	10.969	9.750	7.947	12.680	9.504	b. 3 month
c. 6 Bulan	1.014	2.531	2.735	3.209	3.207	3.063	2.778	3.138	3.190	3.417	3.593	3.291	2.875	2.425	4.110	c. 6 month
d. 12 Bulan	1.111	1.355	1.353	1.317	1.426	1.479	1.691	1.464	1.605	1.629	1.682	1.728	1.540	1.776	1.662	d. 12 month
e. >12 Bulan	0	95	0	1	3	0	6	1	0	0	1	0	0	1	0	e. >12 month
ii. Valas	1.413	1.087	699	676	525	677	844	875	926	879	1.215	1.124	1.171	1.191	1.185	ii. Foreign Currency
a. 1 Bulan	1.075	953	542	497	322	454	335	343	461	389	777	843	593	508	523	a. 1 month
b. 3 Bulan	214	79	70	116	139	34	129	161	209	446	391	115	82	179	279	b. 3 month
c. 6 Bulan	45	55	86	41	44	168	359	350	237	43	47	165	356	350	229	c. 6 month
d. 12 Bulan	80	-	1	21	21	20	21	21	20	0	0	0	139	154	154	d. 12 month
e. >12 Bulan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	31	85	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	8	62	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	12	9	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Dana Pihak Ketiga	217.858	231.175	233.808	238.366	241.336	243.184	244.843	263.522	264.678	270.480	279.335	277.714	281.084	286.178	286.178	Total Third Party Fund
i. Rupiah	204.404	216.985	218.775	223.246	226.222	227.385	229.785	249.315	250.958	256.544	264.380	262.723	266.253	270.947	270.947	i. Rupiah
ii. Valas	13.454	14.191	15.033	15.121	15.114	15.800	15.023	14.207	13.720	13.937	14.955	14.991	14.831	15.231	15.231	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	216.824	230.066	232.656	237.214	239.773	241.622	243.451	262.125	263.385	269.001	278.172	276.704	280.100	285.189	285.189	1. Residents' Third Party Funds
a. Pemerintah	46.515	38.077	42.835	44.125	43.031	42.984	44.017	49.479	48.689	47.954	42.284	51.167	54.456	56.130	56.130	a. Government
i. Rupiah	42.554	35.153	40.539	41.732	40.687	40.561	41.672	46.778	46.286	46.790	41.193	48.523	51.774	53.374	53.374	i. Rupiah
ii. Valas	3.961	2.924	2.296	2.393	2.344	2.423	2.344	2.701	2.404	1.164	1.091	2.644	2.682	2.756	2.756	ii. Foreign Exchange
b. Swasta	170.309	191.988	189.821	193.089	196.742	198.638	199.435	212.646	214.695	221.047	235.888	225.537	225.644	229.059	229.059	b. Private Sector
1. Institusi Keuangan Non Bank	22.703	25.932	25.083	25.927	26.002	25.780	25.720	26.023	25.723	22.567	23.436	25.493	25.228	27.501	27.501	1. Non bank Financial Institutions
i. Rupiah	22.171	25.255	24.815	25.672	25.607	25.384	25.327	25.825	25.431	22.500	23.320	25.344	25.109	27.338	27.338	i. Rupiah
ii. Valas	533	677	268	255	394	396	392	199	292	68	116	149	119	164	164	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	46.111	58.093	55.584	58.172	58.478	58.603	59.074	60.266	61.567	59.411	64.969	66.557	68.108	69.577	69.577	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	40.428	50.794	46.585	49.135	49.973	49.787	50.592	52.669	54.128	52.244	56.935	57.770	59.575	60.934	60.934	i. Rupiah
ii. Valas	5.683	7.298	8.999	9.037	8.505	8.816	8.482	7.597	7.439	7.167	8.034	8.787	8.533	8.643	8.643	ii. Foreign Exchange
3. Perseorangan	101.494	107.963	109.154	108.990	112.262	114.255	114.641	126.357	127.406	139.069	147.483	133.487	132.309	131.980	131.980	3. Individuals
i. Rupiah	98.997	105.482	106.447	106.305	109.489	111.198	111.743	123.564	124.588	134.484	142.496	130.688	129.386	128.865	128.865	i. Rupiah
ii. Valas	2.497	2.481	2.706	2.684	2.773	3.057	2.898	2.793	2.817	4.585	4.986	2.799	2.923	3.116	3.116	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.034	1.110	1.152	1.152	1.564	1.562	1.357	1.397	1.294	1.479	1.163	1.010	984	989	989	2. Non Residents' Third Party Funds
i. Rupiah	254	300	389	401	465	455	450	480	526	526	436	398	409	436	436	i. Rupiah
ii. Valas	780	810	764	751	1.099	1.107	907	916	768	953	727	611	574	552	552	ii. Foreign Exchange

Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Dana Pihak Ketiga	170.723	174.895	174.135	174.354	177.051	178.768	178.934	198.976	199.462	202.332	206.407	205.783	208.429	213.199	213.199	Total Third Party Fund
i. Rupiah	159.549	162.887	161.150	161.480	164.085	165.448	166.433	187.285	188.227	190.862	194.066	193.896	196.534	201.418	201.418	i. Rupiah
ii. Valas	11.173	12.008	12.985	12.874	12.966	13.320	12.466	11.691	11.234	11.470	12.341	11.886	11.896	11.781	11.781	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	169.747	173.850	173.209	173.446	175.982	177.728	177.963	197.942	198.580	201.224	205.563	205.058	207.757	212.537	212.537	1. Residents' Third Party Funds
a. Pemerintah	40.091	27.761	30.769	31.612	31.277	30.659	31.941	38.177	36.809	33.578	28.123	37.446	39.369	41.655	41.655	a. Government
i. Rupiah	36.364	25.324	28.660	29.422	29.135	28.440	29.811	35.695	34.637	32.664	27.302	35.067	36.958	39.180	39.180	i. Rupiah
ii. Valas	3.727	2.437	2.109	2.190	2.142	2.219	2.130	2.482	2.172	914	820	2.379	2.411	2.475	2.475	ii. Foreign Exchange
b. Swasta	129.656	146.089	142.440	141.834	144.705	147.069	146.022	159.765	161.771	167.646	177.440	167.612	168.388	170.883	170.883	b. Private Sector
1. Institusi Keuangan Non Bank	16.899	17.423	15.573	15.831	16.839	16.440	16.110	16.586	16.684	13.281	14.178	16.323	15.808	18.449	18.449	1. Non bank Financial Institutions
i. Rupiah	16.484	16.826	15.354	15.612	16.480	16.079	15.746	16.424	16.424	13.226	14.073	16.183	15.701	18.299	18.299	i. Rupiah
ii. Valas	415	597	219	219	360	361	363	162	260	55	105	140	107	150	150	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	32.909	46.221	45.133	44.896	45.036	46.413	46.132	47.619	48.241	45.559	48.217	49.958	51.377	51.753	51.753	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	28.226	39.577	36.868	36.786	37.141	38.406	38.489	40.868	41.650	39.350	41.254	42.733	44.161	44.749	44.749	i. Rupiah
ii. Valas	4.683	6.644	8.265	8.110	7.895	8.007	7.643	6.751	6.590	6.209	6.963	7.225	7.216	7.004	7.004	ii. Foreign Exchange
3. Perseorangan	79.848	82.446	81.734	81.107	82.830	84.215	83.780	95.559	96.846	108.807	115.045	101.330	101.203	100.681	100.681	3. Individuals
i. Rupiah	78.264	80.910	80.086	79.488	81.082	82.300	82.175	94.047	95.304	105.400	111.283	99.779	99.595	99.053	99.053	i. Rupiah
ii. Valas	1.584	1.536	1.648	1.619	1.748	1.915	1.605	1.513	1.542	3.408	3.762	1.551	1.608	1.629	1.629	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	976	1.045	926	908	1.069	1.041	936	1.034	882	1.108	844	724	673	662	662	2. Non Residents' Third Party Funds
i. Rupiah	211	250	183	172	247	223	211	252	212	223	154	134	119	138	138	i. Rupiah
ii. Valas	764	795	744	736	821	818	725	783	670	885	690	591	554	525	525	ii. Foreign Exchange

Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Business Unit)
 Miliar Rp (Billion IDR)

Indikator	2014	2015	2016									2017				Indicator
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Total Dana Pihak Ketiga	47.136	56.280	59.672	64.013	64.285	64.416	65.909	64.545	65.217	68.148	72.928	71.931	72.655	72.979	72.979	Total Third Party Fund
i. Rupiah	44.855	54.098	57.625	61.766	62.137	61.937	63.352	62.030	62.731	65.681	70.314	68.827	69.720	69.528	69.528	i. Rupiah
ii. Valas	2.281	2.183	2.047	2.246	2.148	2.480	2.557	2.515	2.485	2.467	2.614	3.104	2.935	3.450	3.450	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	47.077	56.216	59.446	63.769	63.790	63.894	65.488	64.183	64.805	67.777	72.609	71.646	72.344	72.652	72.652	1. Residents' Third Party Funds
a. Pemerintah	6.424	10.317	12.066	12.513	11.754	12.325	12.075	11.302	11.880	14.376	14.161	13.721	15.087	14.476	14.476	a. Government
i. Rupiah	6.190	9.829	11.879	12.310	11.552	12.121	11.861	11.083	11.649	14.126	13.890	13.456	14.816	14.194	14.194	i. Rupiah
ii. Valas	234	487	187	203	202	204	214	219	232	250	271	264	271	282	282	ii. Foreign Exchange
b. Swasta	40.653	45.899	47.381	51.255	52.037	51.569	53.413	52.882	52.924	53.401	58.448	57.925	57.257	58.176	58.176	b. Private Sector
1. Institusi Keuangan Non Bank	5.805	8.509	9.510	10.096	9.162	9.340	9.610	9.437	9.039	9.286	9.258	9.170	9.420	9.053	9.053	1. Non bank Financial Institutions
i. Rupiah	5.687	8.429	9.461	10.060	9.128	9.305	9.581	9.401	9.007	9.274	9.247	9.161	9.407	9.039	9.039	i. Rupiah
ii. Valas	118	80	49	36	35	35	29	36	32	13	11	9	12	14	14	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	13.202	11.872	10.451	13.276	13.442	12.190	12.942	12.647	13.326	13.852	16.752	16.598	16.731	17.825	17.825	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	12.202	11.218	9.717	12.349	12.833	11.381	12.103	11.801	12.478	12.894	15.682	15.037	15.414	16.185	16.185	i. Rupiah
ii. Valas	1.000	654	734	927	609	809	839	846	848	958	1.071	1.562	1.317	1.640	1.640	ii. Foreign Exchange
3. Perseorangan	21.646	25.517	27.419	27.883	29.433	30.040	30.861	30.798	30.559	30.262	32.438	32.157	31.106	31.299	31.299	3. Individuals
i. Rupiah	20.733	24.572	26.361	26.817	28.408	28.897	29.568	29.517	29.284	29.084	31.214	30.908	29.791	29.812	29.812	i. Rupiah
ii. Valas	914	945	1.058	1.065	1.025	1.142	1.293	1.281	1.275	1.178	1.224	1.248	1.314	1.487	1.487	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	59	65	226	244	495	522	421	362	412	371	319	285	311	326	326	2. Non Residents' Third Party Funds
i. Rupiah	43	49	206	229	218	232	239	229	314	303	282	265	291	299	299	i. Rupiah
ii. Valas	16	15	20	15	277	290	182	134	98	68	37	20	20	28	28	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - April 2017
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	44.539	30.543	29.621	103,12%	Jawa Barat
Banten	9.173	6.597	7.481	88,18%	Banten
DKI Jakarta	267.985	102.043	144.594	70,57%	DKI Jakarta
DI Yogyakarta	5.038	2.771	4.167	66,51%	DI Yogyakarta
Jawa Tengah	21.487	15.426	14.833	104,00%	Jawa Tengah
Jawa Timur	27.870	21.508	21.186	101,52%	Jawa Timur
Bengkulu	1.187	940	790	118,87%	Bengkulu
Jambi	2.359	2.258	1.152	196,06%	Jambi
Nanggroe Aceh Darussalam	25.339	13.412	18.765	71,47%	Nanggroe Aceh Darussalam
Sumatera Utara	12.401	9.186	9.998	91,87%	Sumatera Utara
Sumatera Barat	4.664	3.687	3.430	107,48%	Sumatera Barat
Riau	9.179	4.565	4.518	101,02%	Riau
Sumatera Selatan	6.910	4.940	4.742	104,18%	Sumatera Selatan
Bangka Belitung	671	426	472	90,29%	Bangka Belitung
Kepulauan Riau	3.611	3.492	1.495	233,55%	Kepulauan Riau
Lampung	3.243	2.463	2.195	112,19%	Lampung
Kalimantan Selatan	5.256	3.964	3.770	105,14%	Kalimantan Selatan
Kalimantan Barat	4.803	3.840	2.149	178,67%	Kalimantan Barat
Kalimantan Timur	6.035	4.379	4.491	97,52%	Kalimantan Timur
Kalimantan Tengah	1.216	1.164	637	182,87%	Kalimantan Tengah
Sulawesi Tengah	1.202	1.072	758	141,51%	Sulawesi Tengah
Sulawesi Selatan	6.865	5.892	3.847	153,17%	Sulawesi Selatan
Sulawesi Utara	440	429	210	203,84%	Sulawesi Utara
Gorontalo	298	278	207	134,65%	Gorontalo
Sulawesi Barat	205	188	167	112,79%	Sulawesi Barat
Sulawesi Tenggara	1.070	910	660	137,84%	Sulawesi Tenggara
NTB	2.885	2.431	1.537	158,17%	NTB
Bali	2.114	1.843	893	206,31%	Bali
NTT	194	180	105	170,68%	NTT
Maluku	518	110	366	30,16%	Maluku
Papua	674	518	609	85,06%	Papua
Maluku Utara	512	220	474	46,51%	Maluku Utara
Papua Barat	364	140	319	43,88%	Papua Barat
Luar Indonesia	1.421	475	1.252	37,91%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - April 2017
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	35.959	24.256	23.870	101,62%	Jawa Barat
Banten	7.483	4.965	6.426	77,27%	Banten
DKI Jakarta	175.073	66.204	106.014	62,45%	DKI Jakarta
DI Yogyakarta	3.690	1.733	3.380	51,28%	DI Yogyakarta
Jawa Tengah	13.412	10.778	9.165	117,60%	Jawa Tengah
Jawa Timur	19.434	15.145	15.932	95,06%	Jawa Timur
Bengkulu	1.147	910	751	121,24%	Bengkulu
Jambi	1.923	1.896	873	217,12%	Jambi
Nanggroe Aceh Darussalam	25.078	13.333	18.596	71,70%	Nanggroe Aceh Darussalam
Sumatera Utara	6.220	5.000	4.928	101,46%	Sumatera Utara
Sumatera Barat	2.552	2.137	2.191	97,52%	Sumatera Barat
Riau	3.586	2.656	2.995	88,68%	Riau
Sumatera Selatan	3.075	2.601	2.486	104,61%	Sumatera Selatan
Bangka Belitung	575	345	395	87,36%	Bangka Belitung
Kepulauan Riau	2.441	2.393	1.049	228,20%	Kepulauan Riau
Lampung	2.903	2.204	2.068	106,60%	Lampung
Kalimantan Selatan	3.253	2.780	3.040	91,44%	Kalimantan Selatan
Kalimantan Barat	3.117	3.075	1.508	203,92%	Kalimantan Barat
Kalimantan Timur	3.697	2.726	3.257	83,69%	Kalimantan Timur
Kalimantan Tengah	1.216	1.164	637	182,87%	Kalimantan Tengah
Sulawesi Tengah	1.202	1.072	758	141,51%	Sulawesi Tengah
Sulawesi Selatan	4.347	4.010	2.518	159,23%	Sulawesi Selatan
Sulawesi Utara	440	429	210	203,84%	Sulawesi Utara
Gorontalo	298	278	207	134,65%	Gorontalo
Sulawesi Barat	183	168	145	115,91%	Sulawesi Barat
Sulawesi Tenggara	1.070	910	660	137,84%	Sulawesi Tenggara
NTB	1.982	1.843	1.024	180,06%	NTB
Bali	1.688	1.470	737	199,34%	Bali
NTT	194	180	105	170,68%	NTT
Maluku	518	110	366	30,16%	Maluku
Papua	674	518	609	85,06%	Papua
Maluku Utara	512	220	474	46,51%	Maluku Utara
Papua Barat	364	140	319	43,88%	Papua Barat
Luar Indonesia	1.421	475	1.252	37,91%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - April 2017
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	8.580	6.287	5.751	109,32%	Jawa Barat
Banten	1.690	1.632	1.055	154,66%	Banten
DKI Jakarta	92.912	35.839	38.579	92,90%	DKI Jakarta
DI Yogyakarta	1.348	1.038	786	132,02%	DI Yogyakarta
Jawa Tengah	8.074	4.648	5.668	82,01%	Jawa Tengah
Jawa Timur	8.436	6.363	5.253	121,13%	Jawa Timur
Bengkulu	40	30	40	74,34%	Bengkulu
Jambi	436	362	279	130,08%	Jambi
Nanggroe Aceh Darussalam	261	79	169	46,83%	Nanggroe Aceh Darussalam
Sumatera Utara	6.181	4.186	5.070	82,56%	Sumatera Utara
Sumatera Barat	2.111	1.550	1.239	125,09%	Sumatera Barat
Riau	5.593	1.909	1.524	125,28%	Riau
Sumatera Selatan	3.835	2.339	2.256	103,71%	Sumatera Selatan
Bangka Belitung	96	81	77	105,36%	Bangka Belitung
Kepulauan Riau	1.169	1.099	446	246,13%	Kepulauan Riau
Lampung	340	258	127	203,00%	Lampung
Kalimantan Selatan	2.003	1.184	730	162,13%	Kalimantan Selatan
Kalimantan Barat	1.685	765	641	119,28%	Kalimantan Barat
Kalimantan Timur	2.338	1.654	1.234	134,01%	Kalimantan Timur
Kalimantan Tengah	-	-	-	-	Kalimantan Tengah
Sulawesi Tengah	-	-	-	-	Sulawesi Tengah
Sulawesi Selatan	2.517	1.882	1.328	141,66%	Sulawesi Selatan
Sulawesi Utara	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	Gorontalo
Sulawesi Barat	23	20	22	92,39%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	-	Sulawesi Tenggara
NTB	903	588	513	114,51%	NTB
Bali	426	373	156	239,30%	Bali
NTT	-	-	-	-	NTT
Maluku	-	-	-	-	Maluku
Papua	-	-	-	-	Papua
Maluku Utara	-	-	-	-	Maluku Utara
Papua Barat	-	-	-	-	Papua Barat
Luar Indonesia	-	-	-	-	Outside Indonesia

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	1.130	1.086	778	139,56%	Kab. Tangerang	Banten
	Kab. Serang	2.129	1.430	1.608	88,92%	Kab. Serang	
	Kota Cilegon	1.475	1.170	899	130,13%	Kota Cilegon	
	Kota Tangerang	3.951	2.680	3.727	71,92%	Kota Tangerang	
	Kota Serang	83	25	75	33,61%	Kota Serang	
	Kota Tangerang Selatan	405	205	393	52,12%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	502	518	396	130,67%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	434	422	312	135,36%	Kab. Purwakarta	
	Kab. Karawang	364	313	259	120,98%	Kab. Karawang	
	Kab. Sukabumi	215	214	112	190,97%	Kab. Sukabumi	
	Kab. Cianjur	969	777	450	172,61%	Kab. Cianjur	
	Kab. Bandung	52	20	52	38,31%	Kab. Bandung	
	Kab. Garut	213	205	176	116,83%	Kab. Garut	
	Kab. Majalengka	12	6	11	57,82%	Kab. Majalengka	
	Kota Bandung	19.369	13.286	10.300	128,99%	Kota Bandung	
	Kota Bogor	4.975	3.544	4.198	84,43%	Kota Bogor	
	Kota Sukabumi	467	318	390	81,72%	Kota Sukabumi	
	Kota Cirebon	3.572	2.804	2.035	137,78%	Kota Cirebon	
	Kota Tasikmalaya	2.355	1.907	1.018	187,35%	Kota Tasikmalaya	
	Kota Cimahi	226	134	221	60,67%	Kota Cimahi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	95.263	27.599	65.718	42,00%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	3.953	3.096	3.195	96,90%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	13.456	8.864	10.759	82,39%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	118.009	58.170	56.812	102,39%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	37.303	4.314	8.110	53,19%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.038	2.771	4.167	66,51%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	634	396	310	127,45%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	92	61	75	80,63%	Kab. Kendal	
	Kab. Tegal	297	280	54	515,87%	Kab. Tegal	
	Kab. Pati	122	120	88	135,48%	Kab. Pati	
	Kab. Kudus	612	353	513	68,82%	Kab. Kudus	
	Kab. Banyumas	1.168	875	991	88,32%	Kab. Banyumas	
	Kab. Cilacap	175	104	167	62,65%	Kab. Cilacap	
	Kota Semarang	8.884	5.649	6.409	88,14%	Kota Semarang	
	Kota Salatiga	81	79	63	125,52%	Kota Salatiga	
	Kota Pekalongan	1.520	753	1.443	52,19%	Kota Pekalongan	
Jawa Timur	Kota Tegal	1.063	1.003	472	212,54%	Kota Tegal	Jawa Timur
	Kota Surakarta	6.838	5.755	4.248	135,47%	Kota Surakarta	
	Kab. Gresik	615	564	532	106,08%	Kab. Gresik	
	Kab. Sidoarjo	2.201	1.885	1.607	117,30%	Kab. Sidoarjo	
	Kab. Pamekasan	568	232	536	43,23%	Kab. Pamekasan	
	Kab. Banyuwangi	196	187	148	126,75%	Kab. Banyuwangi	
	Kab. Jember	1.088	762	895	85,14%	Kab. Jember	
	Kab. Madiun	333	323	224	144,33%	Kab. Madiun	
	Kab. Bojonegoro	179	146	190	77,02%	Kab. Bojonegoro	
	Kota Surabaya	16.445	13.094	11.871	110,30%	Kota Surabaya	
	Kota Malang	3.812	3.066	2.986	102,65%	Kota Malang	
	Kota Blitar	146	108	143	75,27%	Kota Blitar	
	Kota Kediri	2.155	1.031	1.986	51,94%	Kota Kediri	
	Kota Madiun	132	111	69	160,60%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.187	940	790	118,87%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.359	2.258	1.152	196,06%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.092	608	1.067	56,99%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	752	704	430	163,67%	Kab. Aceh Timur	
	Kab. Aceh Selatan	694	648	557	116,36%	Kab. Aceh Selatan	
	Kab. Aceh Barat	660	605	566	106,77%	Kab. Aceh Barat	
	Kab. Aceh Tengah	568	540	497	108,74%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	859	811	225	360,20%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	333	309	225	137,47%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	706	582	690	84,40%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	574	531	475	111,73%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	306	237	297	79,64%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	416	397	372	106,62%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	259	208	254	81,61%	Kab. Aceh Jaya	
	Kab. Nagan Raya	475	441	272	162,34%	Kab. Nagan Raya	
	Kab. Simeuleu	597	404	578	69,90%	Kab. Simeuleu	
	Kab. Bener Meriah	458	436	270	161,12%	Kab. Bener Meriah	
	Kab. Pidie Jaya	464	232	456	50,88%	Kab. Pidie Jaya	
	Kab. Subulussalam	293	269	182	147,78%	Kab. Subulussalam	
	Kota Banda Aceh	12.525	3.074	8.420	36,51%	Kota Banda Aceh	
	Kota Sabang	234	180	229	78,61%	Kota Sabang	
	Kota Lhokseumawe	2.205	1.554	1.956	79,45%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	869	643	746	86,09%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	334	298	302	98,91%	Kab. Deli Serdang	
	Kab. Langkat	166	87	162	53,59%	Kab. Langkat	
	Kab. Karo	35	36	34	105,78%	Kab. Karo	
	Kab. Labuhan Batu	179	139	173	79,99%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	306	380	175	217,02%	Kota Tebing Tinggi	
	Kota Pematang Siantar	814	650	636	102,23%	Kota Pematang Siantar	
	Kota Tanjung Balai	82	63	67	94,22%	Kota Tanjung Balai	
	Kota Sibolga	152	137	83	165,39%	Kota Sibolga	
Sumatera Barat	Kota Medan	9.599	6.787	7.821	86,77%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	734	608	544	111,68%	Kota Padang Sidempuan	
	Kota Bukittinggi	681	571	646	88,40%	Kota Bukittinggi	
	Kota Padang	2.912	2.047	2.418	84,67%	Kota Padang	
	Kota Solok	296	297	62	479,29%	Kota Solok	
Riau	Kota Payakumbuh	775	772	305	253,18%	Kota Payakumbuh	Riau
	Kab. Bengkalis	313	90	306	29,50%	Kab. Bengkalis	
	Kota Pekanbaru	8.468	4.192	3.827	109,54%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	398	283	386	73,23%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	758	718	533	134,69%	Kota Tanjung Pinang	
	Kota Pulau Batam	2.853	2.774	962	288,31%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	348	285	257	110,94%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	36	35	19	177,83%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	6.132	4.252	4.201	101,19%	Kota Palembang	
	Kota Lubuklinggau	228	245	127	192,35%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	166	124	137	90,59%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	671	426	472	90,29%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	267	248	214	116,10%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.787	2.031	1.840	110,39%	Kota Bandar Lampung	
	Kota Metro	190	183	141	129,73%	Kota Metro	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	323	216	251	85,94%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	271	114	165	68,94%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	125	67	124	53,61%	Kab. Tabalong	
	Kota Banjarmasin	4.227	3.377	2.923	115,54%	Kota Banjarmasin	
	Kota Banjarbaru	310	190	307	62,09%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	131	130	61	212,69%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	4.448	3.491	2.009	173,74%	Kota Pontianak	
	Kota Singkawang	224	219	79	277,90%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	220	116	212	54,91%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3.177	1.890	2.421	78,04%	Kota Samarinda	
	Kota Balikpapan	2.415	2.291	1.631	140,43%	Kota Balikpapan	
	Kota Bontang	223	83	227	36,46%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	477	482	92	524,37%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	103	114	89	127,71%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	636	568	455	124,78%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	358	328	211	155,11%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	843	744	546	136,25%	Kota Palu	
Sulawesi Barat	Kab Mamuju	205	188	167	112,79%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	6.237	5.278	3.519	150,02%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	38	35	10	336,37%	Kota Pare-Pare	
	Kab. Bone	353	343	219	156,48%	Kab. Bone	
	Kota Palopo	83	81	21	378,57%	Kota Palopo	
	Kab. Maros	153	154	77	200,36%	Kab. Maros	
Gorontalo	Kota Gorontalo	298	278	207	134,65%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.070	910	660	137,84%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	440	429	210	203,84%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Tengah	18	19	3	715,52%	Kab. Lombok Tengah	Nusa Tenggara Barat
	Kab. Lombok Timur	261	257	193	133,09%	Kab. Lombok Timur	
	Kota Mataram	2.605	2.156	1.342	160,68%	Kota Mataram	
Bali	Kota Denpasar	2.114	1.843	893	206,31%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang				0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	194	180	105	170,68%	Kab. Kupang	
Maluku	Kota Ambon	518	110	366	30,16%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	512	220	474	46,51%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	364	140	319	43,88%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	674	518	609	85,06%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.421	475	1.252	37,91%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	695	652	505	129,03%	Kab. Tangerang	Banten
	Kab. Serang	2.129	1.430	1.608	88,92%	Kab. Serang	
	Kota Cilegon	907	605	778	77,73%	Kota Cilegon	
	Kota Tangerang	3.265	2.048	3.066	66,80%	Kota Tangerang	
	Kota Serang	83	25	75	33,61%	Kota Serang	
	Kota Tangerang Selatan	405	205	393	52,12%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	502	518	396	130,67%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	434	422	312	135,36%	Kab. Purwakarta	
	Kab. Karawang	323	313	218	143,52%	Kab. Karawang	
	Kab. Sukabumi	215	214	112	190,97%	Kab. Sukabumi	
	Kab. Cianjur	969	777	450	172,61%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	213	205	176	116,83%	Kab. Garut	
	Kab. Majalengka	12	6	11	57,82%	Kab. Majalengka	
	Kota Bandung	15.551	10.803	7.683	140,62%	Kota Bandung	
	Kota Bogor	3.724	2.344	3.375	69,46%	Kota Bogor	
	Kota Sukabumi	376	311	300	103,94%	Kota Sukabumi	
	Kota Cirebon	2.723	2.058	1.796	114,60%	Kota Cirebon	
	Kota Tasikmalaya	1.749	1.332	885	150,43%	Kota Tasikmalaya	
	Kota Cimahi	226	134	221	60,67%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	2.585	1.401	2.411	58,12%	Kota Depok	DKI Jakarta
	Kota Bekasi	6.357	3.416	5.523	61,85%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	64.093	12.400	48.213	25,72%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	3.720	2.940	2.963	99,21%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.957	8.415	10.275	81,90%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	87.022	40.052	38.997	102,71%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	7.281	2.397	5.566	43,06%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	3.690	1.733	3.380	51,28%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	634	396	310	127,45%	Kab. Semarang	
	Kab. Kendal	92	61	75	80,63%	Kab. Kendal	
	Kab. Tegal	297	280	54	515,87%	Kab. Tegal	
	Kab. Pati	122	120	88	135,48%	Kab. Pati	
	Kab. Kudus	571	346	474	73,00%	Kab. Kudus	
	Kab. Banyumas	1.039	764	927	82,38%	Kab. Banyumas	
	Kab. Cilacap	175	104	167	62,65%	Kab. Cilacap	
	Kota Semarang	3.651	3.054	2.593	117,79%	Kota Semarang	
	Kota Salatiga	81	79	63	125,52%	Kota Salatiga	
	Kota Pekalongan	904	559	830	67,30%	Kota Pekalongan	
Jawa Timur	Kota Tegal	637	581	399	145,82%	Kota Tegal	Jawa Timur
	Kota Surakarta	5.210	4.437	3.186	139,27%	Kota Surakarta	
	Kab. Gresik	531	483	488	98,89%	Kab. Gresik	
	Kab. Sidoarjo	1.568	1.380	1.475	93,60%	Kab. Sidoarjo	
	Kab. Pamekasan	568	232	536	43,23%	Kab. Pamekasan	
	Kab. Banyuwangi	196	187	148	126,75%	Kab. Banyuwangi	
	Kab. Jember	936	709	782	90,61%	Kab. Jember	
	Kab. Madiun	333	323	224	144,33%	Kab. Madiun	
	Kab. Bojonegoro	179	146	190	77,02%	Kab. Bojonegoro	
	Kota Surabaya	10.461	8.581	7.800	110,01%	Kota Surabaya	
	Kota Malang	2.501	2.008	2.273	88,34%	Kota Malang	
	Kota Blitar	146	108	143	75,27%	Kota Blitar	
	Kota Kediri	1.940	915	1.847	49,54%	Kota Kediri	
	Kota Madiun	75	72	26	276,24%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.147	910	751	121,24%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.923	1.896	873	217,12%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.092	608	1.067	56,99%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	752	704	430	163,67%	Kab. Aceh Timur	
	Kab. Aceh Selatan	694	648	557	116,36%	Kab. Aceh Selatan	
	Kab. Aceh Barat	660	605	566	106,77%	Kab. Aceh Barat	
	Kab. Aceh Tengah	568	540	497	108,74%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	859	811	225	360,20%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	333	309	225	137,47%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	706	582	690	84,40%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	574	531	475	111,73%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	306	237	297	79,64%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	416	397	372	106,62%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	259	208	254	81,61%	Kab. Aceh Jaya	
	Kab. Nagan Raya	475	441	272	162,34%	Kab. Nagan Raya	
	Kab. Simeuleu	597	404	578	69,90%	Kab. Simeuleu	
	Kab. Bener Meriah	458	436	270	161,12%	Kab. Bener Meriah	
	Kab. Pidie Jaya	464	232	456	50,88%	Kab. Pidie Jaya	
	Kab. Subulussalam	293	269	182	147,78%	Kab. Subulussalam	
	Kota Banda Aceh	12.357	3.001	8.344	35,97%	Kota Banda Aceh	
	Kota Sabang	234	180	229	78,61%	Kota Sabang	
	Kota Lhokseumawe	2.112	1.547	1.862	83,10%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	869	643	746	86,09%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	334	298	302	98,91%	Kab. Deli Serdang	
	Kab. Langkat	166	87	162	53,59%	Kab. Langkat	
	Kab. Karo	35	36	34	105,78%	Kab. Karo	
	Kab. Labuhan Batu	179	139	173	79,99%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	639	467	564	82,79%	Kota Pematang Siantar	
	Kota Tanjung Balai	82	63	67	94,22%	Kota Tanjung Balai	
	Kota Sibolga	44	45	24	191,23%	Kota Sibolga	
Sumatera Barat	Kota Medan	4.280	3.420	3.223	106,13%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	461	443	379	117,12%	Kota Padang Sidempuan	
	Kota Bukittinggi	681	571	646	88,40%	Kota Bukittinggi	
	Kota Padang	1.671	1.370	1.390	98,56%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Riau	Kota Payakumbuh	201	196	155	126,16%	Kota Payakumbuh	Riau
	Kab. Bengkalis	313	90	306	29,50%	Kab. Bengkalis	
	Kota Pekanbaru	2.875	2.283	2.303	99,12%	Kota Pekanbaru	
	Kota Dumai	398	283	386	73,23%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	383	354	355	99,57%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	2.059	2.040	694	294,06%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	125	52	124	42,33%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	36	35	19	177,83%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.709	2.352	2.188	107,46%	Kota Palembang	
	Kota Lubuklinggau	39	38	18	215,69%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	166	124	137	90,59%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	575	345	395	87,36%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	267	248	214	116,10%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.446	1.773	1.713	103,51%	Kota Bandar Lampung	
	Kota Metro	190	183	141	129,73%	Kota Metro	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	190	180	186	96,40%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	125	67	124	53,61%	Kab. Tabalong	
	Kota Banjarmasin	2.694	2.358	2.488	94,79%	Kota Banjarmasin	
	Kota Banjarbaru	243	175	241	72,57%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	131	130	61	212,69%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	2.856	2.812	1.400	200,83%	Kota Pontianak	
	Kota Singkawang	131	133	47	284,98%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	220	116	212	54,91%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	1.729	1.070	1.518	70,46%	Kota Samarinda	
	Kota Balikpapan	1.525	1.457	1.300	112,05%	Kota Balikpapan	
	Kota Bontang	223	83	227	36,46%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	477	482	92	524,37%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	103	114	89	127,71%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	636	568	455	124,78%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	358	328	211	155,11%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	843	744	546	136,25%	Kota Palu	
Sulawesi Barat	Kab Mamuju	183	168	145	115,91%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.872	3.551	2.267	156,62%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	38	35	10	336,37%	Kota Pare-Pare	
	Kab. Bone	353	343	219	156,48%	Kab. Bone	
	Kota Palopo	83	81	21	378,57%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	298	278	207	134,65%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.070	910	660	137,84%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	440	429	210	203,84%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Tengah	18	19	3	715,52%	Kab. Lombok Tengah	Nusa Tenggara Barat
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kota Mataram	1.963	1.824	1.021	178,67%	Kota Mataram	
Bali	Kota Denpasar	1.688	1.470	737	199,34%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	194	180	105	170,68%	Kab. Kupang	
Maluku	Kota Ambon	518	110	366	30,16%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	512	220	474	46,51%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	364	140	319	43,88%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	674	518	609	85,06%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.421	475	1.252	37,91%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	435	273	435	62,88%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	568	121	565	21,37%	Kota Cilegon	
	Kota Tangerang	687	661	632	104,55%	Kota Tangerang	
	Kota Serang	-	-	30	0,00%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	41	41	0	8391,34%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	52	52	20	261,06%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	3.817	2.617	2.483	105,40%	Kota Bandung	
	Kota Bogor	1.250	822	1.200	68,54%	Kota Bogor	
	Kota Sukabumi	91	90	7	1289,87%	Kota Sukabumi	
	Kota Cirebon	849	239	746	32,07%	Kota Cirebon	
	Kota Tasikmalaya	606	132	575	23,02%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	-	-	-	0,00%	Kota Depok	DKI Jakarta
	Kota Bekasi	1.873	1.757	1.256	139,87%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	31.171	17.505	15.198	115,18%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	233	232	156	148,41%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	499	484	449	107,78%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	30.986	17.815	18.118	98,32%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	30.022	2.543	1.917	132,70%	Wil. Kota Jakarta Timur	DI Yogyakarta
	Kota Yogyakarta	1.348	786	1.038	75,75%	Kota Yogyakarta	
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	41	39	7	550,54%	Kab. Kudus	
	Kab. Banyumas	129	64	112	57,48%	Kab. Banyumas	
	Kab. Cilacap	5.624	2.559	4.128	61,98%	Kab. Cilacap	
	Kota Semarang	5.233	3.816	2.595	147,07%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	617	612	194	315,44%	Kota Pekalongan	
Jawa Timur	Kota Tegal	426	73	422	17,41%	Kota Tegal	Jawa Timur
	Kota Surakarta	1.629	1.062	1.318	80,59%	Kota Surakarta	
	Kab. Gresik	84	43	81	53,44%	Kab. Gresik	
	Kab. Sidoarjo	632	132	504	26,18%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	151	113	53	212,08%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	5.984	4.071	4.512	90,21%	Kota Surabaya	
	Kota Malang	1.311	713	1.057	67,45%	Kota Malang	
	Kota Blitar	217	116	142	82,00%	Kota Blitar	
	Kota Kediri	215	139	116	119,13%	Kota Kediri	
	Kota Madiun	58	43	39	110,12%	Kota Madiun	
Bengkulu	Kota Bengkulu	40	40	30	134,52%	Kota Bengkulu	Bengkulu

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Jambi	Kota Jambi	436	279	362	76,88%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
	Kota Banda Aceh	167	75	73	103,52%	Kota Banda Aceh	
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	93	94	7	1419,77%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	-	-	-	0,00%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	306	175	380	46,08%	Kota Tebing Tinggi	
	Kota Pematang Siantar	174	72	183	39,28%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
Sumatera Barat	Kota Sibolga	109	59	92	64,52%	Kota Sibolga	Sumatera Barat
	Kota Medan	5.319	4.598	3.366	136,60%	Kota Medan	
	Kota Padang Sidempuan	273	166	165	100,73%	Kota Padang Sidempuan	
	Kota Bukittinggi	-	-	-	0,00%	Kota Bukittinggi	
	Kota Padang	1.241	1.027	677	151,84%	Kota Padang	
Riau	Kota Solok	296	62	297	20,86%	Kota Solok	Riau
	Kota Payakumbuh	574	150	576	25,99%	Kota Payakumbuh	
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
Kepulauan Riau	Kota Pekanbaru	5.593	1.524	1.909	79,82%	Kota Pekanbaru	Kepulauan Riau
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Sumatera Selatan	Kota Tanjung Pinang	375	178	364	48,82%	Kota Tanjung Pinang	Sumatera Selatan
	Kota Pulau Batam	795	269	734	36,57%	Kota Pulau Batam	
	Kab. Ogan Komering Ulu	223	133	232	57,22%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	3.423	2.013	1.900	105,96%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	189	110	207	53,02%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
Lampung	Kota Pangkal Pinang	96	77	81	94,91%	Kota Pangkal Pinang	Lampung
	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	
	Kota Bandar Lampung	340	127	258	49,26%	Kota Bandar Lampung	
Kalimantan Selatan	Kota Metro	-	-	-	0,00%	Kota Metro	Kalimantan Selatan
	Kab. Banjar	133	65	36	178,96%	Kab. Banjar	
	Kab. Hulu Sungai Selatan	271	165	114	145,05%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2017
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
	Kota Banjarmasin	1.533	435	1.019	42,71%	Kota Banjarmasin	
	Kota Banjarbaru	67	65	15	429,81%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	0,00%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	1.592	609	679	89,71%	Kota Pontianak	
	Kota Singkawang	93	32	86	37,37%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	1.448	903	820	110,15%	Kota Samarinda	
	Kota Balikpapan	890	331	834	39,69%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kab Mamuju	23	22	20	108,24%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	2.365	1.251	1.727	72,44%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	153	77	154	49,91%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	Nusa Tenggara Barat
	Kab. Lombok Timur	261	193	257	75,14%	Kab. Lombok Timur	
	Kota Mataram	642	320	331	96,78%	Kota Mataram	
Bali	Kota Denpasar	426	156	373	41,79%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

Tabel 26. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi
(Number of Sharia Rural Bank based on Location)

Provinsi	2012	2013	2014	2015	2016									2017				Province
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Jawa Barat	27	28	28	28	29	30	29	29	29	28	28	28	28	28	29	29	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	11	11	11	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	24	25	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	31	31	31	29	29	29	28	28	28	28	28	28	29	29	29	29	29	6 Jawa Timur
7 Bengkulu	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9	9	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	2	2	3	3	3	3	3	3	3	3	3	3	3	3	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	2	2	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	15 Kepulauan Riau
16 Lampung	7	8	8	10	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	7	8	8	8	8	8	8	8	8	8	8	8	8	8	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	-	-	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	33 Maluku Utara
Total	158	163	163	163	165	166	165	165	165	164	164	164	166	166	166	166	166	Total

Juta Rupiah (in Million IDR)

Tabel 27. Neraca Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Balance Sheet)

Indikator	2012	2013	2014	2015	2016								2017				Indicator	
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
AKTIVA																		AKTIVA
1 Kas	69.371	62.770	62.005	80.990	83.153	88.847	99.092	97.354	87.872	87.017	97.021	96.167	93.656	89.510	96.080	87.139	96.360	1 Cash
2 Penempatan pada Bank Lain	905.948	1.110.431	1.282.328	1.601.809	1.497.884	1.342.509	1.202.981	1.569.822	1.672.770	1.727.361	1.776.350	1.857.854	2.026.653	2.036.230	2.015.196	1.883.666	1.859.642	2 Placement in Other Bank
3 Pembiayaan	3.553.520	4.433.492	5.004.909	5.765.171	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	6.447.845	6.493.602	6.591.216	6.662.556	6.710.400	6.872.177	7.041.352	7.178.522	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	67.446	88.085	102.766	126.404	148.477	152.620	134.312	139.675	156.324	153.752	153.978	164.752	151.015	152.586	154.086	157.007	155.121	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	95.674	133.821	156.302	188.247	208.505	210.101	213.605	213.418	227.179	229.005	228.657	230.561	251.845	252.481	254.323	269.690	271.376	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	141.885	181.059	170.554	229.457	270.441	274.803	278.805	278.637	272.601	265.551	271.744	287.603	274.105	290.786	290.998	298.199	302.199	8 Other assets
TOTAL AKTIVA*	4.698.952	5.833.488	6.573.331	7.739.270	8.044.660	8.089.084	8.124.005	8.427.135	8.589.953	8.603.027	8.713.396	8.898.650	9.157.801	9.226.820	9.374.688	9.423.041	9.552.978	TOTAL AKTIVA*
PASIVA																		PASIVA
1 Dana Pihak Ketiga	2.937.802	3.666.174	4.028.415	4.801.888	5.045.786	5.059.287	4.997.238	5.281.377	5.451.955	5.435.445	5.509.530	5.669.456	5.823.964	5.897.239	5.999.577	6.019.516	6.143.791	1 Depositor Funds
2 Kewajiban kepada Bank Lain	855.233	1.104.225	1.264.885	1.479.977	1.529.991	1.548.014	1.617.721	1.636.184	1.611.156	1.621.279	1.627.478	1.622.097	1.654.957	1.616.833	1.655.879	1.725.841	1.744.793	2 Liabilities to other Bank
3 Pinjaman Diterima	90.953	54.792	91.755	120.012	114.461	119.671	118.785	115.874	117.704	121.305	115.722	129.312	129.350	127.958	124.862	119.065	116.632	3 Received Borrowing
4 Kewajiban lainnya	34.568	50.003	53.880	53.866	64.842	63.090	60.890	57.957	58.188	58.090	64.500	59.223	69.485	69.568	71.796	73.130	73.698	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	1.200	1.050	1.050	1.050	1.050	1.050	550	550	550	550	550	550	550	550	550	5 Subordinated Loan
6 Rupa-rupa Pasiva **	77.356		128.377	113.437	128.806	134.840	126.342	124.539	130.180	123.901	125.406	130.617	136.720	138.647	138.405	156.493	151.535	6 Other Liabilities
7 Modal disetor (Paid-in capital)	472.202	555.646	645.617	839.553	881.225	896.649	909.003	909.030	914.223	876.733	880.539	890.495	908.335	913.120	917.212	926.452	934.564	7 Paid-in capital
8 Tambahan modal disetor	86.171	131.456	160.690	138.477	134.415	137.145	133.902	138.336	137.507	128.149	131.363	128.205	142.328	156.913	162.873	149.168	145.508	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	384	-	-	2.100	13.650	14.221	14.218	14.218	14.218	14.218	14.218	14.218	19.239	19.239	19.239	19.239	19.239	9 Different Appraisal Fixed Asset
10 Cadangan																		10 Reserves
a. Cadangan Umum	50.475	67.774	88.876	94.155	118.469	120.419	121.670	121.597	122.170	121.434	121.383	121.742	120.245	121.462	123.663	128.322	131.636	a. General Reserves
b. Cadangan Tujuan	10.285	14.181	19.957	26.929	30.532	32.197	32.162	32.535	32.627	32.624	32.603	33.623	33.265	34.148	34.544	36.201	38.590	b. Special Purpose Reserves
11 Laba																		11 Net Income
a. Tahun-tahun lalu	(23.659)	(34.570)	(32.265)	(69.892)	(56.429)	(87.158)	(80.750)	(80.850)	(84.012)	(39.210)	(38.431)	(38.602)	(39.656)	108.373	89.874	15.407	(17.283)	a. Previous years
b. Tahun berjalan	106.482	129.280	121.945	137.719	37.862	49.658	71.774	75.288	83.486	108.508	128.536	137.713	159.003	22.771	36.211	53.654	69.725	b. Current year
TOTAL PASIVA*	4.698.952	5.833.488	6.573.331	7.739.270	8.044.660	8.089.084	8.124.005	8.427.135	8.589.953	8.603.027	8.713.396	8.898.650	9.157.801	9.226.820	9.374.688	9.423.041	9.552.978	TOTAL PASIVA*

¹⁾ Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Sharia Rural Bank Condensed Income Statement)																		
Indikator	2012	2013	2014	2015	2016								2017				Indicator	
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
A. Pendapatan																		A. Revenue
1 Pendapatan Operasional	756.723	940.965	1.085.458	1.212.905	438.320	552.055	669.466	773.837	903.881	1.015.540	1.138.416	1.263.228	1.391.233	137.479	248.745	377.734	502.433	1 Operating Revenue
2 Pendapatan Operasional Lainnya	111.280	142.425	99.327	107.936	35.306	45.824	58.975	66.100	77.879	87.541	98.019	108.238	121.522	10.925	20.724	32.834	43.060	2 Other operating Revenue
3 Pendapatan non operasional	17.948	14.359	14.889	21.825	3.835	3.633	5.280	5.573	6.809	7.282	7.900	8.377	11.294	2.626	3.003	4.216	4.710	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	292.584	344.477	402.730	468.405	172.790	217.780	265.026	308.597	357.796	401.533	449.652	498.836	547.598	51.409	98.907	147.167	197.288	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	593.366	753.272	796.943	874.261	304.671	383.732	468.695	536.912	630.773	708.831	794.683	881.007	976.450	99.621	173.564	267.617	352.915	Total Revenue
B. Beban													-		-			B. Expenses
1 Beban operasional	426.132	555.853	592.242	649.602	233.565	293.842	348.100	405.990	484.395	528.424	584.552	654.439	713.858	67.521	120.507	187.297	248.049	1 Operating Expenses
2 Beban operasional lainnya	29.963	31.240	45.332	45.625	17.904	21.632	27.597	31.554	35.882	39.890	46.052	49.194	56.337	4.999	9.114	15.122	19.505	2 Other Operating Expenses
3 Beban non operasional	10.488	9.996	9.041	6.706	4.104	3.871	3.003	3.460	4.448	6.265	6.055	6.722	7.824	550	1.308	1.383	1.975	3 Non Operating Expenses
Total Beban	466.582	597.089	646.614	701.933	255.574	319.345	378.701	441.004	524.725	574.579	636.659	710.356	778.018	73.069	130.929	203.802	269.529	Total Expenses
C. Laba tahun berjalan	126.784	156.183	150.328	172.327	49.098	64.387	89.994	95.908	106.048	134.252	158.024	170.651	198.432	26.552	42.636	63.815	83.386	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.846	2.384	2.418	2.849	955	1.202	1.605	1.627	1.804	2.095	2.520	2.655	3.383	345	555	836	1.093	D. Additional/ Reduction
E. Laba tahun berjalan sebelum pajak	124.938	153.799	147.910	169.478	48.143	63.185	88.389	94.282	104.244	132.157	155.503	167.997	195.049	26.206	42.081	62.979	82.292	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	18.456	24.519	25.966	31.760	10.280	13.527	16.615	18.994	20.758	23.649	26.967	30.284	36.046	3.435	5.870	9.325	12.567	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	106.482	129.280	121.945	137.719	37.862	49.658	71.774	75.288	83.486	108.508	128.536	137.713	159.003	22.771	36.211	53.654	69.725	G. Net Income
r) Angka-angka diperbaiki *) Angka-angka sementara																		r) : Revised Figures *) : Provisional Figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan																		1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah
(Cost of Promotion, Education and Training - Sharia Rural Bank)

Indikator	2012	2013	2014	2015	2016									2017				Indicator
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Biaya promosi	14.130	22.303	23.980	19.766	5.775	7.679	9.767	11.197	12.743	11.700	12.916	14.506	16.816	1.337	2.300	3.593	5.086	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	8.846	11.560	12.905	14.205	5.848	7.439	8.631	9.583	11.133	12.421	14.470	16.227	17.763	2.267	3.620	5.192	6.817	2 Cost of education and training
Total	22.976	33.863	36.885	33.971	11.622	15.118	18.398	20.780	23.875	24.121	27.386	30.733	34.579	3.604	5.920	8.785	11.904	Total

Juta Rupiah (in Million IDR)

Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah
(Off Balance Sheet Account - Sharia Rural Bank)

Indikator	2012	2013	2014	2015	2016									2017				Indicator
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen																		Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	89.916	68.625	95.543	53.029	37.391	27.701	74.860	71.333	81.769	106.987	204.987	186.374	174.772	192.172	322.886	268.280	321.328	- Unused Fund Borrowings Facilities
- Lainnya	2	-	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	- Others
Kewajiban Komitmen																		Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.864	3.558	7.422	7.170	6.119	5.592	5.525	6.894	7.965	7.878	8.098	8.765	7.714	8.938	8.591	10.738	9.981	- Unused Financing facilities granted to customer
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	530	-	-	-	- Unused Financing facilities granted to other Sharia banks
- Lainnya	48	640	603	2.230	2.158	2.143	2.128	2.107	2.092	2.077	2.061	2.046	2.038	1.485	2.007	1.992	1.969	- Others
Tagihan Komitmen																		Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	69	69	69	69	69	992	69	69	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	53.681	45.126	67.323	77.359	81.356	87.005	94.193	91.234	92.039	90.062	624.334	90.963	88.751	91.502	110.783	347.387	503.553	- Accrued Income
- Lainnya	7.781	4.592	8.032	5.698	6.108	6.040	6.277	5.723	6.205	6.132	6.206	6.224	6.542	8.798	6.502	5.624	5.626	- Others
Aktiva produktif yang dihapusbuku	69.472	84.491	108.083	128.476	129.921	130.389	132.971	132.209	132.892	126.250	126.774	128.734	148.023	143.125	143.436	144.844	148.951	Written off earning assets
Penerusan dana mudharabah muqayyadah	116.651	108.827	81.957	67.071	65.322	65.184	63.574	62.620	61.690	60.645	58.927	60.012	63.266	62.134	63.455	66.588	65.375	Channeling of mudharabah muqayyadah
"-": Data tidak tersedia *) :Angka-angka sementara																		"-": Data not available *) : Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 31. Komposisi DPK - Bank Pembiayaan Rakyat Syariah
(Depositor Funds Composition of Sharia Rural Bank)

Indikator	2012	2013	2014	2015	2016									2017				Indicator																			
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr																				
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia																			
2 Tabungan iB	1.117.605	1.369.112	1.540.330	1.857.757	1.853.917	1.817.313	1.718.094	1.823.446	1.912.863	1.923.452	1.934.950	2.049.715	2.161.305	2.138.068	2.152.241	2.148.813	2.178.736	2 iB Saving Deposits																			
a Akad Wadiah	527.235	668.250	789.847	997.125	984.165	982.224	934.278	977.226	1.040.740	1.045.928	1.033.769	1.104.619	1.178.603	1.166.224	1.149.403	1.152.761	1.181.032	a Wadia																			
b Akad Mudharabah	590.369	700.863	750.483	860.632	869.752	835.090	783.815	846.220	872.124	877.523	901.181	945.095	982.702	971.844	1.002.838	996.053	997.703	b Mudharaba																			
3 Deposito iB - Akad Mudharabah	1.820.198	2.297.062	2.488.085	2.944.131	3.191.869	3.241.974	3.279.145	3.457.932	3.539.092	3.511.993	3.574.580	3.619.741	3.662.658	3.759.171	3.847.336	3.870.703	3.965.055	3 iB Time Deposits - Mudharaba																			
a 1 Bulan	255.368	296.149	409.732	417.437	452.737	449.049	441.700	528.150	540.623	493.289	486.586	479.664	461.386	465.541	478.135	496.380	504.580	a 1 month																			
b 3 Bulan	302.759	389.829	310.313	406.192	447.527	437.737	441.493	459.381	478.437	462.398	487.923	493.253	506.445	538.056	560.591	564.266	596.021	b 3 months																			
c 6 Bulan	387.770	471.094	470.341	567.380	610.130	623.247	637.446	648.014	666.444	675.336	693.870	715.650	723.491	714.997	731.572	736.441	738.754	c 6 months																			
d 12 Bulan	851.511	1.099.854	1.283.930	1.519.041	1.650.662	1.702.329	1.729.507	1.793.505	1.828.764	1.855.547	1.880.356	1.906.497	1.947.335	2.017.699	2.054.775	2.054.011	2.105.224	d 12 months																			
e > 12 Bulan	22.789	40.136	13.768	34.081	30.813	29.612	28.998	28.881	24.824	25.423	25.845	24.678	24.001	22.879	22.264	19.605	20.476	e > 12 months																			
Total	2.937.802	3.666.174	4.028.415	4.801.888	5.045.786	5.059.287	4.997.238	5.281.377	5.451.955	5.435.445	5.509.530	5.669.456	5.823.964	5.897.239	5.999.577	6.019.516	6.143.791	Total																			
"-": Data tidak tersedia																			"-": Data not available																		

Juta Rupiah (in Million IDR)

Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
(Financing Composition of Sharia Rural Bank)

Akad	2012	2013	2014	2015	2016									2017				Contract
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Akad <i>Mudharabah</i>	99.361	106.851	122.467	168.516	171.895	189.041	182.677	178.424	178.987	166.332	157.260	159.029	156.256	151.719	150.070	150.444	151.317	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	321.131	426.528	567.658	652.316	710.929	737.375	764.862	762.266	775.947	784.274	796.235	797.621	774.949	739.562	758.403	783.045	778.793	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.854.646	3.546.361	3.965.543	4.491.697	4.717.875	4.834.728	4.927.903	4.881.059	4.924.873	4.887.370	4.913.797	4.982.796	5.053.764	5.097.883	5.212.267	5.312.969	5.423.220	<i>Murabaha</i>
Akad <i>Salam</i>	197	26	16	15	15	14	14	14	14	14	14	14	14	14	14	14	14	<i>Salam</i>
Akad <i>Istishna</i>	20.751	17.614	12.881	11.135	10.023	9.729	9.388	9.289	9.364	9.460	9.441	9.150	9.423	10.894	12.345	14.695	15.519	<i>Istishna</i>
Akad <i>Ijarah</i>	13.522	8.318	5.179	6.175	6.827	6.881	7.508	7.361	7.202	7.248	6.931	6.959	6.763	7.302	7.344	7.091	11.205	<i>Ijara</i>
Akad <i>Qardh</i>	81.666	93.325	97.709	123.588	135.880	143.221	139.772	139.768	144.615	142.050	142.021	143.881	145.865	154.506	154.157	165.163	169.633	<i>Qardh</i>
Multijasa	162.245	234.469	233.456	311.729	379.710	404.454	431.711	429.400	444.852	451.097	467.902	491.766	515.523	548.520	577.577	607.932	628.821	<i>Multi Purpose Financing</i>
Total	3.553.520	4.433.492	5.004.909	5.765.171	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	6.447.845	6.493.602	6.591.216	6.662.556	6.710.400	6.872.177	7.041.352	7.178.522	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																		
SEKTOR EKONOMI	2012	2013	2014	2015	2016									2017				ECONOMIC SECTOR
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, kehutanan dan sarana pertanian	351.191	389.336	326.330	356.632	372.937	381.811	391.530	385.236	383.409	354.256	347.776	346.384	366.192	372.817	379.379	361.949	385.963	Agriculture, forestry and agricultural facilities
Pertambangan	7.851	6.004	6.886	9.561	8.597	8.724	8.637	7.020	6.842	7.730	8.004	7.243	7.117	7.773	7.768	14.352	15.708	Mining
Perindustrian	31.314	39.681	53.026	50.331	50.166	52.994	52.770	54.460	53.849	54.978	56.221	57.768	57.687	60.072	64.170	66.737	67.742	Manufacturing
Listrik, gas dan air	4.038	7.312	9.476	10.957	11.703	13.075	10.315	9.507	7.795	8.660	9.447	10.085	10.460	8.869	9.552	9.948	8.834	Water, gas and electricity
Konstruksi	125.137	157.138	237.323	339.756	365.153	375.667	395.409	393.610	407.321	417.224	433.116	461.979	459.986	414.923	448.544	482.619	486.462	Construction
Perdagangan, restoran dan hotel	1.222.281	1.443.921	1.575.091	1.696.081	1.729.092	1.795.107	1.773.705	1.748.192	1.759.509	1.683.751	1.656.601	1.666.224	1.650.750	1.652.174	1.674.284	1.716.005	1.741.594	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	67.423	70.748	83.283	88.405	96.223	95.028	97.219	94.744	94.139	91.310	90.833	93.664	92.697	93.532	93.257	95.214	92.300	Transport, cargo storage and communication
Jasa dunia usaha	264.569	338.850	491.775	566.188	609.554	648.312	671.987	661.760	686.596	579.201	577.497	572.346	586.186	617.712	636.719	672.456	706.855	Business Services
Jasa sosial/masyarakat	227.216	365.005	458.242	550.037	600.405	588.847	609.568	598.234	606.883	604.729	624.568	620.308	631.688	628.900	628.520	615.362	620.638	Social Services
Lain-lain	1.252.499	1.615.497	1.763.477	2.097.224	2.289.324	2.365.879	2.452.694	2.454.817	2.479.512	2.646.004	2.689.539	2.755.216	2.799.794	2.853.626	2.929.985	3.006.711	3.052.426	Others
Total	3.553.520	4.433.492	5.004.909	5.765.171	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	6.447.845	6.493.602	6.591.216	6.662.556	6.710.400	6.872.177	7.041.352	7.178.522	Total

Juta Rupiah (in Million IDR)

Tabel 34. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Financing of Sharia Rural Bank based on Type of Usage)

JENIS PENGGUNAAN	2012	2013	2014	2015	2016									2017				TYPE OF USAGE
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	1.835.958	2.206.004	2.348.000	2.559.350	2.654.920	2.724.787	2.753.266	2.728.949	2.748.920	2.686.221	2.655.540	2.722.947	2.737.167	2.691.014	2.753.036	2.796.218	2.850.604	Working Capital
Investasi	465.062	611.992	893.432	1.108.597	1.188.911	1.234.777	1.257.875	1.223.814	1.257.424	1.115.620	1.148.523	1.113.054	1.125.595	1.165.759	1.189.156	1.238.424	1.275.493	Investment
Konsumsi	1.252.499	1.615.497	1.763.477	2.097.224	2.289.324	2.365.879	2.452.694	2.454.817	2.479.512	2.646.004	2.689.539	2.755.216	2.799.794	2.853.626	2.929.985	3.006.711	3.052.426	Consumption
Total	3.553.520	4.433.492	5.004.909	5.765.171	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	6.447.845	6.493.602	6.591.216	6.662.556	6.710.400	6.872.177	7.041.352	7.178.522	Total

r) Angka-angka diperbaiki

r) : Revised Figures

Juta Rupiah (in Million IDR)

Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Financing of Sharia Rural Bank based on Type of Financing)

GOLONGAN PEMBIAYAAN	2012	2013	2014	2015	2016									2017				TYPE OF FINANCING
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Usaha Kecil dan Menengah	2.080.094	2.620.263	3.005.858	3.377.987	3.546.255	3.651.904	3.689.925	3.632.843	3.643.769	3.473.147	3.467.101	3.498.449	3.570.606	3.557.539	3.634.244	3.681.281	3.738.698	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	1.473.426	1.813.230	1.999.051	2.387.184	2.586.899	2.673.540	2.773.909	2.774.737	2.842.086	2.974.698	3.026.501	3.092.767	3.091.950	3.152.860	3.237.933	3.360.071	3.439.825	Non Small and Medium Enterprises
Total	3.553.520	4.433.492	5.004.909	5.765.171	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	6.447.845	6.493.602	6.591.216	6.662.556	6.710.400	6.872.177	7.041.352	7.178.522	Total

Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan
(Financing of Sharia Rural Bank based on Collectibility)

KOLEKTIBILITAS PEMBIAYAAN	2012	2013	2014	2015	2016									2017				COLLECTIBILITY OF FINANCING
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Lancar	3.334.885	4.145.119	4.610.238	5.292.330	5.549.986	5.717.907	5.870.319	5.768.783	5.773.095	5.772.776	5.812.542	5.923.485	6.087.260	6.065.422	6.186.573	6.341.396	6.450.010	<i>Performing Financing</i>
Non Lancar	218.635	288.373	394.671	472.841	583.168	607.537	593.515	638.797	712.760	675.069	681.060	667.732	575.296	644.977	685.604	699.956	728.513	<i>Non Performing Financing</i>
- Kurang Lancar	72.806	90.581	136.251	134.512	198.778	199.558	199.834	212.592	197.414	193.865	187.620	153.428	109.241	165.731	191.462	193.619	214.026	<i>Sub-Standard</i>
- Diragukan	51.649	65.847	81.069	95.060	94.143	105.966	104.178	125.922	157.440	121.444	125.090	122.603	100.645	105.817	110.522	104.816	110.282	<i>Doubtful</i>
- Macet	94.180	131.945	177.351	243.269	290.247	302.012	289.503	300.282	357.906	359.760	368.350	391.701	365.409	373.429	383.621	401.522	404.204	<i>Lost</i>
Total Pembiayaan	3.553.520	4.433.492	5.004.909	5.765.171	6.133.154	6.325.444	6.463.834	6.407.580	6.485.856	6.447.845	6.493.602	6.591.216	6.662.556	6.710.400	6.872.177	7.041.352	7.178.522	<i>Total Financing</i>
Persentase NPF	6,15%	6,50%	7,89%	8,20%	9,51%	9,60%	9,18%	9,97%	10,99%	10,47%	10,49%	10,13%	8,63%	9,61%	9,98%	9,94%	10,15%	<i>Percentage of NPFs</i>

Juta Rupiah (in Million IDR)

Tabel 37. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Non Performing Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2012	2013	2014	2015	2016								2017				ECONOMIC SECTOR	
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	16.813	32.356	34.327	47.795	56.894	60.502	63.564	65.793	65.566	66.059	64.785	62.416	59.130	60.863	63.102	65.564	67.805	Agriculture, forestry and agricultural facilities
Pertambangan	247	1.074	319	849	1.417	1.241	772	526	742	457	378	825	673	907	952	692	698	Mining
Perindustrian	3.693	3.407	5.423	5.944	6.101	6.668	6.878	9.064	9.955	11.746	11.849	11.279	10.307	11.189	11.514	11.107	10.734	Manufacturing
Listrik, gas dan air	67	32	895	780	2.873	3.367	1.877	2.521	1.418	1.124	1.113	1.440	1.648	1.407	1.402	1.345	1.712	Water, gas and electricity
Konstruksi	8.261	9.797	16.924	25.157	31.639	33.693	31.437	35.126	47.092	45.946	48.777	46.384	34.778	38.092	50.532	53.145	52.784	Construction
Perdagangan, restoran dan hotel	97.578	137.654	191.559	211.570	254.116	262.399	248.825	268.972	291.431	257.969	258.154	246.499	213.901	238.411	247.125	256.148	263.540	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	3.217	3.309	4.825	7.661	11.473	13.021	12.859	14.588	14.381	13.640	13.691	14.318	14.130	16.916	17.694	18.424	17.617	Transport, cargo storage and communication
Jasa dunia usaha	21.020	11.893	21.292	25.412	33.425	33.594	33.219	37.627	59.826	62.633	62.223	63.733	55.079	65.715	70.135	73.594	77.011	Business Services
Jasa sosial/masyarakat	11.780	24.877	35.376	44.644	57.693	59.845	58.836	60.737	81.263	76.910	79.061	78.226	60.098	69.036	68.926	64.294	67.447	Social Services
Lain-lain	55.960	63.974	83.731	103.028	127.537	133.207	135.248	143.842	141.086	138.584	141.031	142.613	125.552	142.442	154.224	155.642	169.165	Others
Total	218.635	288.373	394.671	472.841	583.168	607.537	593.515	638.797	712.760	675.069	681.060	667.732	575.296	644.977	685.604	699.955	728.513	Total

Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Non Performing Financing of Sharia Rural Bank based on Type of Usage)

JENIS PENGGUNAAN	2012	2013	2014	2015	2016									2017				TYPE OF USAGE
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	142.934	198.594	268.743	311.785	381.767	398.134	381.178	411.834	486.544	448.630	449.882	440.167	376.063	419.431	443.811	456.241	466.853	Working Capital
Investasi	19.741	25.805	42.197	58.028	73.864	76.195	77.088	83.121	85.130	87.855	90.147	84.951	73.680	83.104	87.570	88.074	92.494	Investment
Konsumsi	55.960	63.974	83.731	103.028	127.537	133.207	135.248	143.842	141.086	138.584	141.031	142.613	125.552	142.442	154.224	155.642	169.165	Consumption
Total	218.635	288.373	394.671	472.841	583.168	607.537	593.515	638.797	712.760	675.069	681.060	667.732	575.296	644.977	685.604	699.957	728.513	Total

Juta Rupiah (in Million IDR)

Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Non Performing Financing of Sharia Rural Bank based on Type of Financing)

GOLONGAN PEMBIAYAAN	2012	2013	2014	2015	2016									2017				TYPE OF FINANCING
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Usaha Kecil dan Menengah	148.572	211.390	295.796	350.237	428.699	444.270	431.480	463.610	524.614	510.461	512.245	500.282	429.268	478.414	506.559	516.768	528.989	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	70.063	76.982	98.875	122.604	154.469	163.266	162.035	175.187	188.146	164.607	168.815	167.449	146.028	166.563	179.045	183.189	199.524	<i>Non Small and Medium Enterprises</i>
Total	70.063	288.373	394.671	472.841	583.168	607.537	593.515	638.797	712.760	675.069	681.060	667.732	575.296	644.977	685.604	699.957	728.513	Total

Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah
(Number of Account of Sharia Rural Bank)

Jenis	2012	2013	2014	2015	2016									2017				Type
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	787.923	907.755	1.021.776	1.163.287	1.204.252	1.210.378	1.213.170	1.225.586	1.245.772	1.218.109	1.229.333	1.244.837	1.256.091	1.279.745	1.289.654	1.298.700	1.306.330	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	759.363	875.193	986.204	1.123.015	1.161.541	1.168.519	1.171.705	1.183.013	1.202.367	1.174.426	1.184.797	1.199.653	1.210.460	1.233.024	1.242.576	1.251.364	1.259.072	Saving Deposits
Deposito iB	28.560	32.562	35.572	40.272	42.711	41.859	41.465	42.573	43.405	43.683	44.536	45.184	45.631	46.721	47.078	47.336	47.258	Time Deposits
Pembiayaan	211.385	215.761	227.517	233.209	247.086	252.843	256.587	257.788	261.193	240.900	242.902	249.399	250.425	253.977	262.429	266.914	273.974	Financing
Akad Mudharabah	1.633	1.502	1.354	1.343	1.379	1.398	1.323	1.262	1.253	1.191	1.088	1.065	1.042	1.021	1.017	1.015	1.027	Mudharaba
Akad Musyarakah	4.342	4.261	4.423	4.712	5.792	6.065	6.231	5.955	5.857	5.778	5.668	5.454	5.109	4.919	5.000	5.114	5.156	Musharaka
Akad Murabahah	173.777	192.993	188.343	189.985	197.131	201.151	205.163	205.858	208.414	189.018	190.628	196.492	197.605	199.905	205.833	208.556	214.068	Murabaha
Akad Salam	32	6	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Salam
Akad Istishna	511	419	365	340	329	328	324	324	316	312	308	303	302	296	294	291	282	Istishna
Akad Ijarah	17.766	-	16.589	17.758	21.338	22.033	20.807	21.566	22.089	21.967	22.219	22.810	23.354	24.554	26.061	27.166	28.159	Qardh
Akad Qardh	1.101	505	348	391	440	438	440	441	450	453	448	449	440	436	444	385	494	Ijara
Multijasa	12.223	16.075	16.091	18.676	20.673	21.426	22.295	22.378	22.810	22.177	22.539	22.822	22.569	22.842	23.776	24.383	24.784	Multi Purpose Financing
Total	999.308	1.123.516	1.249.293	1.396.496	1.451.338	1.463.221	1.469.757	1.483.374	1.506.965	1.459.009	1.472.235	1.494.236	1.506.516	1.533.722	1.552.083	1.565.614	1.580.304	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																		"-": Data not available r) Revised figures *) Provisional figures

Tabel 41. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah
(Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)

Jenis	2012	2013	2014	2015	2016									2017				Type
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga																		Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,05	4,57	4,32	4,06	4,76	3,28	3,39	3,21	3,30	3,19	3,34	3,10	3,23	2,98	2,93	3,03	2,97	2 Saving Deposits
3 Deposito iB																		3 Time Deposits
a 1 Bulan	0,13	14,09	13,87	12,09	10,93	10,80	11,30	10,05	9,76	10,01	9,27	10,52	10,81	10,21	9,97	9,93	10,01	a 1 month
b 3 Bulan	0,09	10,58	10,15	9,19	8,05	7,86	8,29	7,87	7,95	8,11	8,20	8,37	8,49	8,01	7,80	7,93	7,61	b 3 months
c 6 Bulan	0,11	10,95	10,94	9,72	9,28	9,15	9,34	8,85	9,02	8,72	8,51	8,47	8,69	8,33	8,35	8,33	8,01	c 6 months
d 12 Bulan	0,11	11,66	11,71	10,36	9,92	9,84	10,33	9,83	10,00	9,85	9,63	9,78	10,13	9,30	9,40	9,34	9,08	d 12 months
e > 12 Bulan	0,08	55,17	9,96	13,94	12,77	12,93	12,45	11,97	12,72	12,65	12,24	13,03	12,92	13,02	13,62	9,44	9,81	e > 12 months
Pembiayaan																		Financing
1 Akad <i>Mudharabah</i>	0,17	16,20	16,46	17,39	18,09	16,61	16,91	16,47	16,81	16,60	17,17	17,61	17,86	17,76	18,06	18,10	18,11	1 Mudharaba
2 Akad <i>Musyarakah</i>	0,21	20,28	20,61	21,10	21,54	21,35	21,18	21,11	20,73	20,33	19,91	20,08	19,58	19,00	18,59	18,74	18,88	2 Musharaka
3 Akad <i>Murabahah</i>	0,23	18,27	18,51	18,12	18,40	18,42	18,44	18,41	18,46	18,12	18,12	18,01	17,99	17,99	18,03	17,86	17,87	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	0,08	7,58	7,85	8,29	8,45	8,46	8,53	8,57	8,66	8,74	8,84	8,86	8,88	8,14	7,63	11,29	10,64	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	0,19	12,53	14,92	15,25	14,00	14,91	20,55	13,87	26,96	15,34	15,88	16,49	16,52	16,14	26,92	27,24	18,12	6 Ijara ¹⁾
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	0,22	20,02	14,82	14,99	15,02	15,01	14,93	14,59	14,62	14,32	14,26	14,48	14,70	14,85	15,04	14,96	14,87	8 Multi Purpose Financing ¹⁾

1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa

"-" : Data tidak tersedia

"-": Data not available

Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(Financial Ratios of Sharia Rural Bank)

Rasio	2012	2013	2014	2015	2016									2017				Ratio
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 CAR	25,16%	22,08%	22,77%	21,47%	21,22%	20,54%	20,22%	20,31%	20,24%	20,72%	20,71%	20,78%	21,73%	23,46%	23,05%	21,53%	20,94%	1 CAR
2 ROA	2,64%	2,79%	2,26%	2,20%	225,50%	2,16%	2,18%	2,21%	2,11%	2,45%	2,47%	2,34%	2,27%	2,33%	2,31%	2,29%	2,30%	2 ROA
3 ROE	20,54%	21,22%	16,13%	14,66%	14,88%	13,83%	14,19%	14,54%	13,90%	17,64%	17,89%	16,83%	16,18%	16,72%	16,72%	16,63%	16,88%	3 ROE
4 NPF	6,15%	6,50%	7,89%	8,20%	9,51%	9,60%	9,18%	9,97%	10,99%	10,47%	10,49%	10,13%	8,63%	9,61%	9,98%	9,94%	10,15%	4 NPF
5 FDR	120,96%	120,93%	124,24%	120,06%	121,55%	125,03%	129,35%	121,32%	118,96%	118,63%	117,86%	116,26%	114,40%	113,79%	114,54%	116,98%	116,84%	5 FDR
6 BOPO	80,02%	80,75%	87,79%	88,09%	89,56%	89,17%	87,94%	88,82%	89,42%	87,91%	87,35%	87,66%	87,09%	83,46%	84,79%	85,13%	85,20%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset
(Number of Sharia Rural Bank based on Total Assets)

Total Aset (Rp)	2012	2013	2014	2015	2016									2017				Total Assets (in IDR)
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
< 1 Miliar	6	4	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	< 1 Billion
1 s.d. 5 Miliar	17	19	11	8	9	8	8	8	9	9	8	7	7	7	7	6	6	1 up to 5 Billion
> 5 s.d. 10 Miliar	36	30	34	29	25	25	24	23	22	21	20	20	19	17	16	17	17	>5 up to 10 Billion
> 10 Miliar	99	110	117	125	130	131	131	132	132	132	134	135	138	140	141	141	141	> 10 Billion
Total	158	163	163	163	165	166	165	165	165	164	164	164	166	166	166	166	166	Total

r) Angka-angka diperbaiki

r) Revised figure

"-" : Data tidak

"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - April 2017
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - April 2017)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	230.602	161.733	148.325	109,04	9,99	Nanggroe Aceh Darussalam
Sumatera Utara	136.163	100.913	97.688	103,30	7,89	Sumatera Utara
Sumatera Barat	195.653	152.444	155.658	97,94	11,08	Sumatera Barat
Sumatera Selatan	18.297	13.622	9.351	145,68	6,50	Sumatera Selatan
Bangka Belitung	573.032	366.751	501.807	73,09	19,77	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	146.559	129.030	128.283	100,58	30,78	Bengkulu
Riau	37.435	22.008	34.641	63,53	9,04	Riau
Kepulauan Riau	167.803	149.440	84.248	177,38	13,03	Kepulauan Riau
Lampung	454.838	350.192	179.032	195,60	3,77	Lampung
DKI Jakarta	21.167	15.630	10.543	148,25	13,46	DKI Jakarta
Jawa Barat	2.939.889	2.286.936	1.695.867	134,85	6,33	Jawa Barat
Banten	849.492	642.430	647.247	99,26	23,53	Banten
Jawa Tengah	1.072.991	795.485	766.489	103,78	7,54	Jawa Tengah
DI Yogyakarta	548.886	386.510	412.500	93,70	7,95	DI Yogyakarta
Jawa Timur	1.588.258	1.192.978	964.380	123,70	9,57	Jawa Timur
Bali	8.274	6.167	4.441	138,84	7,82	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	16.148	12.619	5.854	215,58	4,35	Kalimantan Tengah
Kalimantan Timur	9.466	2.428	6.745	35,99	2,78	Kalimantan Timur
Kalimantan Selatan	37.812	18.500	27.667	66,87	32,98	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	596	845	295	286	74	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	158.228	127.282	44.829	283,93	10,89	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	47.932	29.876	29.525	101,19	4,13	Maluku Utara
NTB	292.787	214.005	187.492	114,14	6,17	NTB
NTT	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	Irian Jaya Barat
Papua	669	699	884	79,10	82,95	Papua
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - April 2017
(Financing of Sharia Rural Bank based on Economic Sector and Province - April 2017)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	3.380	-	2.446	400	9.886	64.991	4.721	2.619	16.318	56.971	Nanggroe Aceh Darussalam
Sumatera Utara	3.735	9	69	-	884	11.176	679	3.961	3.689	76.710	Sumatera Utara
Sumatera Barat	15.200	1.546	4.916	4	11.500	64.821	4.380	8.756	9.634	31.688	Sumatera Barat
Sumatera Selatan	598	-	928	-	197	2.866	87	15	1.097	7.833	Sumatera Selatan
Bangka Belitung	55.082	987	3.030	1.637	57.831	131.320	7.382	14.723	51.272	43.487	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	78.898	526	134	-	4.400	19.862	573	448	1.719	22.469	Bengkulu
Riau	1.543	-	-	-	250	3.341	-	949	2.827	13.098	Riau
Kepulauan Riau	3.888	-	765	107	1.549	8.020	4.029	2.128	21.017	107.938	Kepulauan Riau
Lampung	17.975	238	515	25	557	18.115	191	15.729	16.855	279.993	Lampung
DKI Jakarta	6	-	-	80	1.727	1.953	2	2.481	3.166	6.216	DKI Jakarta
Jawa Barat	116.539	5.352	20.692	2.016	67.186	451.050	26.001	319.134	204.761	1.074.205	Jawa Barat
Banten	1.538	936	4.012	1.660	53.738	287.109	8.239	129.776	29.864	125.559	Banten
Jawa Tengah	32.587	1.411	13.131	1.408	127.967	191.642	10.992	77.898	71.444	267.006	Jawa Tengah
DI Yogyakarta	6.715	334	3.425	400	35.437	93.276	4.416	33.796	62.746	145.964	DI Yogyakarta
Jawa Timur	45.029	1.794	13.524	965	88.636	262.381	16.311	60.086	87.929	616.323	Jawa Timur
Bali	-	-	-	-	243	1.735	175	1.026	317	2.669	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	117	72	43	8	901	878	71	1.183	6.507	2.841	Kalimantan Tengah
Kalimantan Timur	171	-	-	-	-	612	149	-	18	1.478	Kalimantan Timur
Kalimantan Selatan	548	-	10	-	375	4.997	2.991	2.739	2.350	4.490	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	1	-	-	591	-	-	-	253	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	837	548	45	100	4.783	20.207	421	1.538	2.159	96.645	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	112	-	20	-	13	6.109	134	47	306	23.134	Maluku Utara
NTB	1.459	1.954	36	23	18.402	94.044	307	27.825	24.643	45.311	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	6	1	-	-	-	500	48	-	-	145	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - April 2017
(Financing of Sharia Rural Bank based on Type of Usage and Province - April 2017)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	90.402	14.359	56.971	Nanggroe Aceh Darussalam
Sumatera Utara	19.072	5.130	76.710	Sumatera Utara
Sumatera Barat	87.792	32.964	31.688	Sumatera Barat
Sumatera Selatan	5.399	389	7.833	Sumatera Selatan
Bangka Belitung	200.124	123.139	43.487	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	85.132	21.429	22.469	Bengkulu
Riau	6.433	2.477	13.098	Riau
Kepulauan Riau	30.894	10.608	107.938	Kepulauan Riau
Lampung	36.626	33.573	279.993	Lampung
DKI Jakarta	9.414	-	6.216	DKI Jakarta
Jawa Barat	640.676	572.055	1.074.205	Jawa Barat
Banten	449.629	67.242	125.559	Banten
Jawa Tengah	360.003	168.476	267.006	Jawa Tengah
DI Yogyakarta	179.982	60.563	145.964	DI Yogyakarta
Jawa Timur	470.774	105.880	616.323	Jawa Timur
Bali	2.240	1.258	2.669	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	8.028	1.751	2.841	Kalimantan Tengah
Kalimantan Timur	940	10	1.478	Kalimantan Timur
Kalimantan Selatan	14.010	-	4.490	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	592	-	253	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	25.794	4.844	96.645	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	6.713	29	23.134	Maluku Utara
NTB	119.428	49.265	45.311	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	503	51	145	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - April 2017
(Financing of Sharia Rural Bank based on Type of Financing and Province - April 2017)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	99.451	62.281	Nanggroe Aceh Darussalam
Sumatera Utara	21.146	79.766	Sumatera Utara
Sumatera Barat	114.779	37.666	Sumatera Barat
Sumatera Selatan	5.444	8.178	Sumatera Selatan
Bangka Belitung	318.629	48.122	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	102.801	26.228	Bengkulu
Riau	7.174	14.834	Riau
Kepulauan Riau	14.457	134.983	Kepulauan Riau
Lampung	57.175	293.016	Lampung
DKI Jakarta	7.878	7.752	DKI Jakarta
Jawa Barat	1.130.834	1.156.102	Jawa Barat
Banten	497.887	144.544	Banten
Jawa Tengah	460.609	334.876	Jawa Tengah
DI Yogyakarta	190.556	195.953	DI Yogyakarta
Jawa Timur	531.637	661.340	Jawa Timur
Bali	2.580	3.587	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	9.779	2.841	Kalimantan Tengah
Kalimantan Timur	950	1.478	Kalimantan Timur
Kalimantan Selatan	14.010	4.490	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	549	296	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	29.801	97.481	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	6.611	23.265	Maluku Utara
NTB	113.416	100.589	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	545	154	Papua



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