

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



JULI 2020

JULY 2020

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, September 2020
Jakarta, September 2020

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 REFERANCE

Jadwal Publikasi Kedepan

Edisi Agustus 2020 akan diterbitkan pada minggu ke III bulan Oktober 2020.

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)

August 2020 edition will be released on the 3rd week of October 2020.

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
Wadiah Contract
- : Perjanjian penitipan dana atau barang dari pemilik kepada penyimpan dana atau barang dengan kewajiban bagi pihak yang menyimpan untuk mengembalikan dana atau barang titipan sewaktu-waktu.
- A contract between the owner of the goods (the money) and the custodian for safekeeping.*
- Akad Mudharabah
Mudharaba Contract
- : Perjanjian pembiayaan/ penanaman dana dari pemilik dana (*shahibul maal*) kepada pengelola dana (*mudharib*) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.
- A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.*
- Akad Musyarakah
Musharaka Contract
- : Perjanjian pembiayaan/ penanaman dana dari dua atau lebih pemilik dana dan/atau barang untuk menjalankan usaha tertentu sesuai syariah dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang disepakati, sedangkan pembagian kerugian berdasarkan proporsi modal masing-masing.
- A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.*
- Akad Murabahah
Murabaha Contract
- : Perjanjian pembiayaan berupa transaksi jual beli suatu barang sebesar harga perolehan barang ditambah dengan margin yang disepakati oleh para pihak, dimana penjual menginformasikan terlebih dahulu harga perolehan kepada pembeli.
- The sale of goods at a price, which includes a profit margin agreed to by both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.*
- Akad Salam
Salam Contract
- : Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.
- A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.*
- Akad Istishna'
Istishna' Contract
- : Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.
- A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.*

Akad Ijarah : 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.

Ijara Contract

The selling of benefit or use or service for a fixed price or wage.

Akad Qardh : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.

Qardh Contract

A loan in which the debtor is only required to repay the amount borrowed.

Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus : Indikasi tingkat imbalan dari suatu penanaman dana atau pengumpulan dana bank pelapor.

Equivalent rate of return/profit sharing/fee/bonus

Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.

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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
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.13 Kinerja Bank Umum Syariah Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada Tidak ditampilkan lagi
2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	<i>Islamic Banking Network</i>	Tabel 2.4. Perkembangan Aset Perbankan Syariah Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah Tabel 5. Tenaga Kerja Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	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	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
5	Tabel 5. Layanan Syariah (Office Channeling)		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Islamic Commercial Bank and Islamic Business Unit Operations</i>	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	<i>Islamic Commercial Bank Operations</i>	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	<i>Islamic Business Unit Operations</i>	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	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank</i>			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Business Unit</i>			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>		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	<i>Condensed Income Statement - Islamic Commercial Bank</i>		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Business Unit</i>			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Business Unit</i>			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		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	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

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	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary</i>		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank</i>		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahkan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank</i>		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 Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank</i>		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	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit</i>	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 Tambahkan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</i>		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	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit</i>			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	<i>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</i>		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units</i>	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 Tambahkan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks</i>			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units</i>			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units</i>	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahkan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks</i>			

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	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>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</i>	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	<i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>		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	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>	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	<i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank</i>			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Business Unit</i>			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>		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	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province</i>			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>		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	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>			

Miliar Rupiah (in Billion IDR)

**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	2019			2020												Indicator															
	2016	2017	2018	Jul	Ags	Sep	Okt	Nov	Des	Jan	Mar	Apr	Mei	Jun	Jul																
Bank Umum Syariah																Sharia Commercial Bank															
CAR (%)	16,63	17,91	20,39	19,72	20,36	20,39	20,54	20,48	20,59	20,29	20,36	20,47	20,62	21,20	20,93	CAR (%)															
- Modal	27.153	31.105	36.764	37.759	39.167	39.381	39.860	40.102	40.715	41.059	41.748	41.960	41.989	42.488	42.297	- Capital															
- Aktiva Tetap Menurut Risiko	163.306	173.695	180.300	191.460	192.331	193.148	194.094	195.820	197.727	202.339	205.071	204.944	203.642	200.432	202.098	- Risk Weighted Assets															
ROA (%)	0,63	0,63	1,28	1,62	1,64	1,66	1,65	1,67	1,73	1,88	1,86	1,55	1,44	1,40	1,38	ROA (%)															
- Laba	1.426	1.697	3.806	5.115	5.209	5.263	5.275	5.375	5.598	6.495	6.478	5.404	5.029	4.886	4.821	- Profit															
- Rata-Rata Total Aset	225.804	267.570	298.044	316.529	317.073	317.957	319.541	320.990	323.438	346.373	349.112	348.908	348.548	349.845	350.271	- Average Assets															
NPF (%)	4,42	4,76	3,26	3,36	3,44	3,32	3,49	3,47	3,23	3,46	3,43	3,41	3,35	3,34	3,31	NPF (%)															
NPF Net (%)	2,17	2,57	1,95	2,00	2,07	2,04	2,20	2,08	1,88	2,02	1,95	1,96	1,82	1,85	1,78	NPF Net %															
- Non Performing Financing	7.843	9.030	6.597	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.828	7.766	7.704	7.768	7.780	- Non Performing Financing															
- Non Performing Financing Net	3.860	4.880	3.938	4.255	4.421	4.450	4.804	4.578	4.241	4.506	4.461	4.454	4.189	4.310	4.182	- Non Performing Financing Net															
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	202.298	212.302	213.118	218.049	218.697	220.229	225.146	223.183	228.394	227.438	230.044	232.859	234.713	- Total Financing to Non Bank															
FDR (%)	85,99	79,61	78,53	79,90	80,85	81,56	79,10	80,06	77,91	77,90	78,93	78,69	80,50	79,37	81,03	FDR (%)															
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	202.298	212.302	213.118	218.049	218.697	220.229	225.146	223.183	228.394	227.438	230.044	232.859	234.713	- Total Financing to Non Bank															
- Dana Pihak Ketiga	206.407	238.393	257.606	265.716	263.596	267.343	276.466	275.088	288.978	286.485	289.362	289.046	285.751	293.374	289.646	- Total Third Party Funds															
BOPO (%)	96,22	94,91	89,18	85,58	85,59	85,14	85,55	85,32	84,45	83,62	83,04	84,60	85,72	86,11	86,25	Operating Expenses to Operations Revenue (%)															
- Biaya Operasional	34.174	29.682	31.169	18.052	20.646	22.650	26.084	28.730	30.415	2.848	7.718	9.914	12.217	14.812	17.367	- Operations Expenses															
- Pendapatan Operasional	35.517	31.273	34.952	21.093	24.122	26.605	30.490	33.672	36.014	3.407	9.294	11.718	14.252	17.201	20.137	- Operations Income															
Rentabilitas																Profitability															
NOM (%)	0,68	0,67	1,42	1,83	1,83	1,84	1,83	1,86	1,92	1,85	1,72	1,49	1,34	1,34	1,34	NOM (%)															
- Pendapatan Operasional	1.343	1.591	3.783	5.214	5.214	5.273	5.287	5.392	5.599	6.697	6.303	5.412	4.885	4.779	4.748	- Net Operations Income															
- Rata-rata Aset Produktif	198.936	238.944	265.880	284.657	285.469	286.522	288.283	289.821	292.108	361.197	365.581	363.900	364.205	357.940	353.134	- Average Earning Assets															
KAP																Earning Asset Quality															
APYD terhadap Aktiva Produktif (%)	4,27		3,04	3,43	3,50	3,41	3,09	3,11	2,77	2,74	3,07	3,16	2,88	3,18	3,18	Classified Earning assets to Earning assets (%)															
- APYD	10.070	11.078	8.845	10.160	10.397	10.284	9.614	9.727	9.018	10.099	11.399	11.543	10.689	10.662	10.519	- Classified Earning Assets															
- Total Aset Produktif	236.048	263.110	291.353	296.497	297.358	301.313	311.147	312.524	325.365	368.362	371.089	365.006	371.750	335.237	330.849	- Total Earning assets															
Likuiditas																Liquidity															
Short Term Mistmach (%)	22,54	29,75	27,22	25,39	24,19	25,35	27,43	29,28	30,08	33,36	29,59	27,55	26,37	26,67	26,89	Short Term Mistmach (%)															
- Aktiva Jangka Pendek	45.669	65.551	63.815	59.432	56.054	59.206	66.094	70.407	76.035	84.622	74.940	69.148	65.877	69.088	68.968	- Short-Term Assets															
- Kewajiban Jangka Pendek	202.655	220.373	234.414	234.034	231.730	233.601	240.990	240.458	252.789	253.639	253.282	250.946	249.817	259.073	256.469	- Short-Term Liabilities															
Imbal Hasil																Yield Proportion															
Non Core Deposit terhadap Total DPK (%)	58,84	51,29	47,69	46,48	45,80	45,98	47,10	46,19	46,46	46,88	46,61	46,09	44,18	44,91	43,17	Non Core Deposits to Third Party Funds (%)															
- Non Core Deposit	121.443	122.280	122.846	123.514	120.731	122.929	130.227	127.076	134.272	134.301	134.859	133.219	126.250	131.761	125.046	- Non Core Deposits															
- Total DPK	206.407	238.393	257.606	265.716	263.596	267.343	276.466	275.088	288.978	286.485	289.362	289.046	285.751	293.374	289.646	- Total Third Party Funds															
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199,86	210,95	238,46	237,47	236,40	234,18	234,64	244,82	241,64	242,78	244,00	244,45	247,30	249,25	251,83	Fixed Yield Portfolios to Floating Yield Portfolios (%)															
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	142.857	149.697	150.057	153.100	153.653	156.644	159.570	158.388	162.321	161.722	164.124	166.496	168.313	- Fixed-rate Yield Portfolios															
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	59.908	63.038	63.477	65.378	65.485	63.984	66.037	65.238	66.524	66.156	66.367	66.800	66.836	- Floating-rate Yield Portfolios															
Investasi																Investment Proportion and Risk															
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34,64	35,22	36,56	37,99	37,86	38,51	38,62	39,33	39,89	39,39	39,82	39,98	39,96	40,06	39,93	Profit Sharing Financing to Total Financing to Non Bank (%)															
- Total Pembiayaan Basis Mudharabah	61.675	67.049	74.122	80.811	80.841	84.135	84.640	86.766	89.995	88.094	91.120	91.112	92.097	93.447	93.887	- Profit Sharing Financing Mudharabah-based															
- Total Pembiayaan	178.043	190.354	202.766	212.735	213.534	218.478	219.138	220.628	225.607	223.627	228.845	227.879	230.492	233.296	235.149	- Total Financing															
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,40	3,29	3,47	2,80	2,86	2,72	2,37	2,68	2,70	2,67	2,66	2,61	2,73	2,79	2,85	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)															
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.569	2.263	2.312	2.285	2.006	2.329	2.425	2.350	2.423	2.378	2.514	2.610	2.677	- Potential Loss from Profit Sharing Financing															
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	74.122	80.811	80.841	84.135	84.640	86.766	89.995	88.094	91.120	91.112	92.097	93.447	93.887	- Total Mudharabah and Musyarakah															

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

Note: *) Revised figures
*) Provisional Figures

Miliar Rupiah (in Billion IDR)

**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	2016	2017	2018	2019						2020						Indicator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Mar	Apr	Mei	Jun	Jul	
Unit Usaha Syariah				Sharia Business Unit												
ROA (%)	1,77	2,47	2,24	1,88	1,90	1,88	1,96	2,02	2,04	2,44	2,35	2,15	2,00	1,95	2,01	ROA (%)
- Laba	1.529	2.726	3.127	3.004	3.050	3.019	3.160	3.288	3.328	4.118	4.016	3.689	3.411	3.346	3.460	- Profit
- Rata-Rata Total Aset	86.248	110.286	139.326	160.092	160.358	160.917	161.444	162.429	163.410	168.951	170.630	171.207	170.994	171.737	172.380	- Average Assets
NPF (%)	3,49	2,11	2,15	3,02	3,00	2,59	2,57	2,69	2,90	3,00	3,05	3,08	3,24	3,42	3,38	NPF (%)
NPF Net (%)	1,79	1,24	1,39	1,79	1,76	1,56	1,49	1,55	1,89	1,88	1,95	2,06	2,20	2,40	2,33	NPF Net %
- Non Performing Financing	2.464	2.024	2.535	3.690	3.694	3.259	3.249	3.456	3.767	3.905	4.064	4.087	4.319	4.593	4.540	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.635	2.180	2.172	1.961	1.885	1.988	2.457	2.453	2.600	2.730	2.939	3.223	3.123	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	122.064	123.308	125.815	126.587	128.647	130.036	130.192	133.258	132.588	133.402	134.162	134.174	- Total Financing to Non Bank
FDR (%)	96,70	99,39	103,22	102,98	103,30	102,74	100,55	96,50	101,93	101,35	106,52	105,06	107,20	104,86	104,41	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	122.064	123.308	125.815	126.587	128.647	130.036	130.192	133.258	132.588	133.402	134.162	134.174	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	114.222	118.532	119.372	122.459	125.889	133.309	127.580	128.457	125.103	126.208	124.444	127.945	128.506	- Total Third Party Funds
BOPO (%)	82,85	74,15	75,38	78,98	78,65	78,97	78,08	77,85	78,01	75,09	74,56	76,10	77,41	77,37	76,34	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	9.588	6.738	6.738	7.672	8.657	9.562	10.793	12.029	1.044	2.931	3.915	4.888	6.560	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	12.720	8.531	9.755	10.962	12.247	13.864	15.420	1.391	3.931	5.144	6.315	7.440	8.594	- Operations Income
Rentabilitas																Profitability
NOM (%)	2,00	2,67	2,38	2,02	2,05	2,01	2,10	2,17	2,18	2,38	2,26	2,08	1,92	1,91	1,98	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.132	3.074	3.124	3.074	3.222	3.350	3.391	4.158	4.000	3.689	3.424	3.368	3.486	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	131.323	152.191	152.503	153.123	153.676	154.714	155.721	174.697	176.725	177.689	178.073	176.616	175.770	- Average Earning Assets
KAP																Classified Earning assets to Earning assets (%)
APYD terhadap Aset Produktif (%)	3,22	2,26	2,19	2,95	2,91	2,92	2,73	2,83	2,74	2,71	3,04	3,27	3,31	3,28	3,05	Classified Earning assets to Earning assets (%)
- APYD	3.036	2.897	3.379	4.592	4.595	4.715	4.429	4.769	4.683	4.831	5.516	6.025	6.063	5.669	5.292	- Classified Earning Assets
- Total Aset Produktif	94.319	128.442	154.342	155.475	158.028	161.735	162.254	168.741	170.674	178.486	181.216	184.153	183.240	173.053	173.252	- Total Earning assets
Likuiditas																Liquidity
Short Term Mistmach (%)	34,23	28,37	25,37	21,38	22,20	24,91	24,66	25,23	24,72	25,94	22,73	23,12	23,82	24,11	24,77	Short Term Mistmach (%)
- Aktiva Jangka Pendek	26.152	30.253	33.043	26.640	27.639	31.507	31.636	33.835	33.065	33.840	29.904	30.454	31.132	32.569	34.410	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	130.234	124.613	124.484	126.505	128.286	134.126	133.786	130.434	131.582	131.739	130.707	135.090	138.890	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	66,93	64,86	64,71	65,35	65,93	67,43	64,60	65,00	63,26	63,34	62,31	62,94	62,77	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	76.444	76.879	77.244	80.033	82.998	89.889	82.413	83.495	79.145	79.939	77.538	80.530	80.663	- Non Core Deposits
- Total DPK	72.928	96.495	114.222	118.532	119.372	122.459	125.889	133.309	127.580	128.457	125.103	126.208	124.444	127.945	128.506	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	183,20	223,54	225,54	225,27	225,68	224,88	239,66	237,68	240,93	239,71	234,38	227,02	231,17	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	76.683	84.886	85.976	87.688	88.258	89.603	92.313	92.206	94.744	94.134	94.066	93.675	94.164	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	41.858	37.973	38.120	38.925	39.107	39.844	38.518	38.795	39.324	39.269	40.134	41.263	40.734	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	60,22	60,44	60,80	61,32	61,57	61,89	62,12	62,48	63,38	63,62	64,15	64,63	64,69	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	71.386	74.250	75.456	77.634	78.423	80.114	81.275	81.843	84.975	84.868	86.087	87.217	87.270	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	118.541	122.859	124.097	126.613	127.365	129.447	130.830	131.001	134.069	133.403	134.200	134.937	134.898	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,71	2,25	2,25	2,26	2,27	2,16	1,91	1,96	2,23	2,16	2,25	2,25	2,27	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.220	1.673	1.699	1.755	1.780	1.732	1.549	1.602	1.895	1.836	1.937	1.963	1.978	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	71.386	74.250	75.456	77.634	78.423	80.114	81.275	81.843	84.975	84.868	86.087	87.217	87.270	- Total Mudharabah and Musyarakah

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

Note: *) Revised Figures
*) Provisional Figures

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2020 (Sharia Banking Network)																		
Indikator	2016	2017	2018	2019						2020						Indikator		
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
Bank Umum Syariah																		Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	316.691	320.738	320.882	325.030	333.790	335.482	350.364	346.373	351.014	349.950	348.294	347.108	356.330	352.823		- Total Assets (in billion IDR)
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14		- Number of Banks
- Jumlah Kantor	1.869	1.825	1.875	1.896	1.898	1.903	1.905	1.914	1.919	1.922	1.925	1.923	1.942	1.946	1.942	1.940		- Number of Offices
- KC	473	471	478	478	478	479	478	480	480	480	480	478	490	490	489	491		Branch Offices
- KCP	1.207	1.176	1.199	1.218	1.223	1.227	1.229	1.237	1.243	1.246	1.248	1.248	1.254	1.259	1.256	1.252		Sub Branch Offices
- KK	189	178	198	200	197	197	198	197	196	196	197	197	198	197	197	197		Cash Offices
- ATM	3.127	2.585	2.791	2.779	2.779	2.805	2.824	2.824	2.827	2.825	2.826	2.827	2.830	2.835	2.837	2.749		ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.516	49.743	49.873	50.000	52.654	49.864	49.654	49.723	49.806	49.923	50.345	49.950	49.956	49.996		- Number of Employees
Unit Usaha Syariah																		Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	160.636	160.437	162.218	165.385	166.190	172.279	174.200	168.951	170.329	172.610	172.936	170.142	175.452	176.240		- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20	20		- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	354	374	375	374	376	378	381	386	387	388	389	389	390	389		- Number of Offices
- KC	149	154	153	158	158	158	160	160	160	160	161	161	161	161	162	161		Branch Offices
- KCP	135	139	146	157	157	156	157	157	159	164	164	165	166	166	166	166		Sub Branch Offices
- KK	48	51	55	59	60	60	61	61	62	62	62	62	62	62	62	62		Cash Offices
- ATM	132	143	171	166	166	166	167	168	176	176	177	177	176	177	177	177		ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.955	4.997	5.055	5.178	4.037	5.233	5.186	5.207	5.230	5.189	5.232	5.245	5.253	5.229		- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	477.327	481.174	483.099	490.415	499.981	507.761	524.564	515.324	521.344	522.560	521.230	517.250	531.782	529.063		Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.229	2.270	2.273	2.277	2.281	2.292	2.300	2.308	2.312	2.311	2.331	2.335	2.332	2.329		Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.962	2.945	2.945	2.971	2.991	2.992	3.003	3.001	3.003	3.004	3.006	3.012	3.014	2.926		Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.471	54.740	54.928	55.178	56.691	55.097	54.840	54.930	55.036	55.112	55.577	55.195	55.209	55.225		Total Number of Employees
Bank Pembiayaan Rakyat Syariah																		Sharia Rural Bank
- Jumlah Bank	166	167	167	165	165	165	164	164	164	164	163	163	163	162	162	162		- Number of Banks
- Jumlah Kantor	453	441	495	535	536	539	569	569	617	618	618	620	622	622	626	626		- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.918	5.291	5.298	5.328	5.828	5.864	6.620	6.709	6.725	6.700	6.710	6.699	6.738	6.736		- Number of Employees
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures	

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Juli 2020 (Individual Sharia Banking Network - July 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	491	1.252	197	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	14	31	6	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	7	4	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	67	227	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	54	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	215	15	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	127	421	51	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	35	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	12	2	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	15	13	18	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	161	166	62	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	14	3	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	14	1	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	55	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	14	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	14	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	7	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	173	-	291	Sharia Rural Bank
TOTAL	825	1.418	550	TOTAL
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Islamic 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/Syari'a 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 Juli 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - July 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	491	1.252	197	Sharia Commercial Bank
1 Jawa Barat	63	217	27	1 West Java
2 Banten	20	57	8	2 Banten
3 DKI Jakarta	68	146	35	3 DKI Jakarta
4 Yogyakarta	9	26	11	4 DI Yogyakarta
5 Jawa Tengah	37	90	17	5 Central Java
6 Jawa Timur	44	143	22	6 East Java
7 Bengkulu	5	13	1	7 Bengkulu
8 Jambi	6	18	1	8 Jambi
9 Nanggroe Aceh Darussalam	49	131	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	52	4	10 North Sumatera
11 Sumatera Barat	11	27	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	35	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	5	15	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	7	18	4	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	7	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	13	38	8	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	22	50	7	27 West Nusa Tenggara
28 Bali	6	12	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
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 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Juli 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - July 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	161	166	62	Sharia Business Unit
1 Jawa Barat	21	18	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	19	22	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	5	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	3	9	12 Riau
13 Sumatera Selatan	8	3	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	2	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	5	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	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	1	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	-	-	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	652	1.418	259	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 2020 (Office Channeling)																	
Indikator	2016	2017	2018	2019						2020						Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	401	406	403	434	434	434	434	432	429	421	420	419	418	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	295	295	294	291	291	289	289	289	289	288	288	288	288	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	369	368	364	362	362	359	358	358	355	354	354	354	351	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	120	120	120	120	121	122	122	122	123	123	123	123	123	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	244	240	237	235	232	230	229	229	219	213	212	204	214	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	153	153	152	153	153	153	153	158	158	158	158	158	158	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	298	298	298	298	298	298	340	340	340	339	339	339	339	339	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	244	244	246	242	242	243	243	243	243	242	242	242	240	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	34	38	38	38	38	38	38	38	38	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	195	195	195	195	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	29	30	30	30	30	30	30	30	30	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	119	119	119	119	119	119	119	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	18	20	20	20	20	20	20	20	20	20	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	48	48	49	49	49	49	49	49	49	49	49	49	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.797	2.898	2.898	2.888	2.910	2.908	2.949	2.947	3.038	3.022	3.009	3.007	2.998	3.002	TOTAL

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

²⁾ Angka-angka diperbaiki

1. "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"

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020 (Sharia Commercial Bank and Sharia Business Unit Operations) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	2.757	3.646	3.646	3.647	3.332	3.333	3.333	3.806	4.357	4.358	4.358	4.358	4.223	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	7.538	2.937	3.635	3.510	2.359	3.088	5.620	3.343	3.158	3.518	4.314	5.116	5.805	5.926	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.912	3.534	3.560	3.260	3.378	3.496	2.469	2.438	2.451	3.594	5.717	5.737	5.604	5.220	5. Received Borrowing
6 Liabilitas Lainnya	497	630	756	941	878	811	720	765	767	874	792	648	515	435	465	460	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	38.233	38.818	39.292	36.598	35.314	41.106	37.033	30.674	42.846	37.855	37.533	39.090	39.367	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	120	-	-	-	-	430	250	230	50	0	25	50	170	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	120	-	-	-	-	430	250	230	50	0	25	50	130	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.352	2.465	3.421	3.410	3.488	2.492	2.446	2.516	2.538	2.321	2.356	2.411	2.481	2.523	11. Additional paid-in capital
12 Selsih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.526	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.868	3.875	3.938	3.938	4.149	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	245	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.789	11.311	11.956	12.542	13.245	14.021	13.627	14.240	14.593	15.168	15.542	15.435	15.155	15.155	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.625	7.350	7.350	7.348	7.348	7.348	7.348	13.501	13.147	12.982	12.960	12.430	12.127	11.101	a. Previous years
b. Tahun berjalan	2.096	3.100	5.164	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	b. Current year

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Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2020
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020							Indikator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
4 Surat Berharga yang Diterbitkan	5.495	3.517	6.206	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	1.700	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4.180	3.102	4.506	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	3.037	3.701	4.047	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	1.725	1.329	1.356	1.366	1.513	1.567	1.075	1.044	1.043	1.181	1.252	1.287	1.076	1.088	5. Received Borrowing
6 Liabilitas Lainnya	490	618	626	761	742	687	590	575	595	712	627	477	323	249	273	282	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	8.335	7.749	9.015	9.367	9.463	10.069	9.724	9.484	9.036	9.240	6.712	7.545	7.490	7.193	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	2.387	2.416	3.397	3.389	3.452	2.460	2.411	2.468	2.478	2.339	2.360	2.389	2.434	2.441	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.526	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.063	4.070	4.133	4.133	4.394	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	245	b. Special Purpose Reserves
14 Laba	3.442	4.032	5.757	7.106	7.474	7.833	8.170	8.565	9.065	9.793	10.193	10.476	10.660	10.365	10.599	9.794	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	2.950	4.872	4.872	4.871	4.871	4.871	4.871	9.390	9.390	9.274	9.289	8.759	8.759	7.732	a. Previous years
b. Tahun berjalan	952	990	2.806	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	1.605	1.840	2.061	b. Current year

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

Note: r) Revised figures
*) Provisional Figures

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019					2020							Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Komponen Aset																	ASSETS
1 Kas	335	338	351	329	333	344	336	309	416	343	317	344	375	397	374	334	1. Cash
2 Penempatan pada Bank Indonesia	15.825	23.456	24.944	19.870	20.558	20.182	20.402	21.944	23.446	15.720	17.485	20.973	19.606	15.571	19.646	18.389	2. Deposit in Bank Indonesia
a. Giro	4.486	6.270	6.202	6.160	6.234	6.457	6.608	6.220	6.478	5.467	5.538	4.868	4.593	3.811	4.570	3.808	a. Deposit
b. SBIS	2.848	4.912	4.023	6.189	5.109	4.899	3.755	3.690	3.186	2.992	3.267	3.320	3.390	3.445	3.289	b. Bank Indonesia Certificates Syariah	
c. FASBIS	8.486	11.522	13.929	5.176	6.128	5.644	7.406	8.202	11.911	3.596	4.112	8.532	8.057	5.335	8.561	8.016	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	6	752	791	2.345	3.088	3.181	2.632	3.832	1.871	3.665	4.567	4.253	3.020	2.981	3.225	4.176	d. Others
3 Penempatan pada Bank Lain	7.141	4.308	2.668	1.544	1.235	1.002	954	1.097	1.371	962	772	605	252	210	261	141	3. Placement in Other Banks
a. Giro	2.583	22	11	64	9	23	8	7	6	5	6	5	5	4	4	5	a. Demand Deposits
b. Tabungan	42	58	3	3	2	4	2	2	2	3	3	4	3	3	3	3	b. Saving Deposits
c. Deposito	4.516	4.103	2.304	1.307	1.089	975	944	1.088	1.328	953	763	547	244	204	254	104	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	125	350	170	135	-	-	-	-	-	-	50	-	-	-	30	f. Others
4 Surat Berharga yang Dimiliki	6.131	9.097	11.467	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	17.701	18.091	18.549	20.552	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	9.413	13.348	13.300	14.527	14.572	14.411	12.999	17.795	14.350	12.372	13.949	13.815	15.001	15.766	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	886	1.427	2.054	1.511	1.645	2.147	1.976	4.333	4.230	2.339	4.184	3.041	3.752	4.276	3.548	4.785	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	32.601	52.163	72.032	75.044	76.245	78.432	79.201	80.913	82.609	82.652	83.631	85.786	85.683	86.885	87.991	87.993	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	71.386	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.668	86.087	87.217	87.270	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.715	10.506	10.389	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.163	7.808	7.547	7.686	1. Mudharabah
2. Musyarakah	24.369	41.096	60.997	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.704	78.279	79.670	79.584	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	646	794	789	798	778	799	794	809	777	811	815	798	775	723	b. Profit sharing Financing to Other Banks
1. Mudharabah	514	558	642	791	786	795	775	796	792	806	775	809	813	796	773	722	1. Mudharabah
2. Musyarakah	3	3	4	3	3	3	3	3	3	2	2	2	2	2	2	2	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	31.175	37.862	39.091	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	40.793	40.619	40.710	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	39.091	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	40.793	40.619	40.710	a. Receivables from Non Banks
1. Murabahah	29.473	35.818	36.671	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.572	37.326	37.140	37.150	1. Murabahah
2. Qardh	847	826	826	916	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.275	1.283	1.267	1.336	1.336	2. Qardh
3. Istishna'	853	1.170	1.594	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	2.184	2.213	2.224	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Receivables from Other Banks
1. Murabahah	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	7.417	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	6.522	6.326	6.194	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	7.417	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	6.522	6.326	6.194	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.188	1.491	1.897	128	93	80	95	143	146	122	124	133	155	153	178	190	8. Other claims
9 Penyertaan	-	0	0	0	0	0	0	0	335	335	335	335	335	335	335	335	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.887	2.400	2.430	2.449	2.469	2.383	2.417	2.517	2.607	2.622	2.594	2.681	2.672	2.723	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	2	1	1	0	1	0	1	0	0	0	0	4	4	6	7	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	241	250	244	247	251	249	247	246	246	268	273	273	276	273	271	271	13. Fixed Assets and Equipment
14 Persediaan	0	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	14. Inventories
15 Rupa-rupa Aset	2.394	2.419	2.409	3.000	3.135	2.690	2.711	2.733	2.632	2.582	3.190	3.086	3.476	3.589	3.567	3.846	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	72.928	96.495	114.222	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	1. Third Party Funds
a. Dana Simpanan Wadiah	8.891	11.101	13.389	12.595	12.468	12.121	12.003	15.281	14.014	13.213	13.744	14.504	17.081	16.914	18.884	17.450	a. iB Wadiah
1. Giro	4.778	6.105	7.883	6.573	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	9.894	9.569	11.572	10.125	1. iB Demand Deposits Wadiah
2. Tabungan	4.112	4.996	5.507	6.022	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	7.187	7.345	7.312	7.326	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	64.037	85.394	100.832	105.937	106.904	110.338	113.886	118.027	113.566	115.244	116.089	110.599	109.126	107.530	109.601	111.056	b. Non Profit Sharing Investment Fund
1. Giro	3.542	7.672	8.160	8.299	7.293	7.600	6.754	6.860	8.067	6.890	7.240	7.462	7.385	7.419	6.985	6.707	1. Demand Deposits
2. Tabungan	16.343	18.873	20.887	23.652	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	26.389	26.018	26.024	26.032	2. Saving Deposits
3. Deposito	44.152	58.849	71.786	73.986	76.248	78.796	82.966	87.171	79.403	80.657	82.271	77.151	75.353	74.093	76.052	78.317	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	188	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	3.270	4.450	3.200	2.230	1.943	1.958	1.954	2.314	2.772	2.302	2.269	1.880	1.386	1.266	1.357	1.261	3. Liabilities to other Banks
a. Giro	423	402	414	564	552	564	577	593	655	505	460	422	455	431	262	358	a. Demand Deposits
b. Tabungan	665	414	362	303	272	295	309	312	377	357	317	286	277	273	271	298	b. Saving Deposits
c. Deposito	1.780	2.952	2.424	1.362	1.118	1.023	1.067	1.196	1.488	1.364	1.170	821	444	366	561	460	c. Time Deposits
d. Setoran Jaminan	-	-	-	0	0	0	0	0	0	75	0	75	55	80	50	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	e. Sukuk Sinking Fund
f. Lainnya	402	682	1	1	1	76	1	213	251	1	322	276	155	116	214	145	f. Others

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020							Indicator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
4 Surat Berharga yang Diterbitkan	1.940	3.594	4.639	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.607	1.157	2.046	2.046	2.047	1.732	1.733	1.733	2.059	2.611	2.611	2.611	2.612	2.477	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	3.032	1.274	2.208	2.248	2.059	2.073	4.122	2.608	2.248	2.103	2.054	2.079	2.104	1.879	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1.188	2.205	2.204	1.894	1.865	1.929	1.394	1.394	1.408	2.412	4.465	4.450	4.528	4.131	5. Received Borrowing
6 Liabilitas Lainnya	7	12	130	180	136	124	130	190	191	163	165	170	192	186	192	198	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	32.271	30.484	29.803	29.925	27.135	25.245	31.382	27.548	27.657	33.606	31.143	29.988	31.600	32.175	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	120	-	-	-	-	430	250	230	50	0	25	50	170	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	120	-	-	-	-	430	250	230	50	0	25	50	130	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	11	41	(35)	49	24	21	37	32	35	48	60	(17)	(4)	22	47	83	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	1.730	3.169	4.032	4.205	4.482	4.710	5.075	5.455	4.561	4.447	4.400	4.693	4.882	5.070	5.017	5.362	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	2.478	2.478	2.478	2.478	2.478	2.478	4.111	3.757	3.707	3.671	3.671	3.368	3.368	a. Previous years
b. Tahun berjalan	1.144	2.109	2.358	1.727	2.004	2.232	2.597	2.977	2.083	336	643	985	1.212	1.400	1.649	1.993	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 2020
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020							Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
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	12	450	6	410	1.218	44	113	39	99	56	54	52	179	93	341	72	72	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	1.340	1.637	1.341	1.638	1.638	- Forward purchases
- Lainnya	9	-	-	-	-	31	-	-	-	-	16	82	-	-	-	-	-	- 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	7.400	10.326	13.182	10.758	11.416	12.865	13.263	12.670	13.891	14.072	12.466	12.670	10.871	11.666	11.081	10.611	10.611	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	175	154	219	229	183	215	210	198	176	154	146	155	154	154	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	507	576	410	392	384	421	381	267	321	379	336	384	287	219	219	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	91	236	412	277	164	128	283	150	163	105	70	22	88	88	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	1.340	1.340	1.346	1.344	1.344	- Forward sales
- Lainnya	1.193	1.686	1.156	2.376	1.339	1.335	2.107	1.358	1.371	1.435	1.396	1.415	1.469	1.503	1.470	1.485	1.485	- Others
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	210	209	210	208	209	11	205	210	239	219	219	215	220	220	- Kafalah guarantees received
- Pendapatan yang akan diterima	1.038	807	910	1.012	1.091	1.054	2.215	2.223	1.145	963	1.013	1.044	1.077	1.385	1.208	1.122	1.122	- Income will be received
- Lainnya	228	391	442	579	598	607	618	600	650	661	674	690	691	725	757	774	774	- Others
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	3.729	3.597	3.520	3.815	4.043	4.281	4.445	3.365	3.361	3.740	3.885	3.943	4.077	4.074	4.074	- Guarantees issued
- Lainnya	20	56	126	160	176	124	180	141	144	145	153	164	161	205	142	148	148	- Others
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	19.194	21.221	20.357	20.576	20.919	21.073	21.329	21.153	21.273	21.591	21.954	22.216	22.442	22.462	22.462	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	523	1.326	2.475	3.997	4.389	4.421	4.475	4.343	4.681	4.780	4.644	4.488	4.433	4.366	4.344	4.258	4.258	- Channelling of mudharabah muqayyadah

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
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	12	450	6	410	1.218	44	113	39	99	56	54	52	179	93	341	72	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	1.340	1.637	1.341	1.638	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	4.040	4.223	2.890	3.684	3.744	3.766	4.051	3.756	4.451	4.880	4.051	4.051	3.429	3.669	3.941	4.071	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	94	94	95	94	92	94	94	94	94	94	94	94	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	406	396	249	162	198	241	201	70	74	122	122	169	86	69	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	94	91	236	412	277	164	128	283	150	163	105	70	22	88	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	1.340	1.340	1.346	1.344	- Forward sales	
- Lainnya	1.193	1.686	1.156	1.324	1.339	1.335	1.405	1.358	1.371	1.435	1.396	1.415	1.469	1.503	1.470	1.484	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	210	209	210	208	209	11	205	210	239	219	219	215	220	- Kafalah guarantees received	
- Pendapatan yang akan diterima	814	668	727	724	732	724	1.831	1.829	765	628	633	656	676	975	792	724	- Income will be received	
- Lainnya	16	7	9	11	13	14	14	13	17	14	14	15	15	16	16	17	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	3.468	3.066	3.166	3.362	3.576	3.761	3.906	2.920	2.870	3.228	3.358	3.418	3.536	3.559	- Guarantees issued	
- Lainnya	3	13	101	117	119	124	136	141	144	145	153	164	161	161	98	104	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.992	17.728	16.820	16.899	17.264	17.392	17.648	17.553	17.699	17.854	18.041	18.056	18.177	18.207	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures
 *) Provisional Figures

**Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019						2020							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
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	-	-	-	-	-	31	-	-	-	-	16	82	-	-	-	-	-	- 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	3.360	6.103	10.292	7.074	7.672	9.100	9.212	8.914	9.440	9.192	8.415	8.619	7.442	7.997	7.140	6.540	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	82	60	124	135	90	121	116	104	82	60	52	61	60	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	101	180	161	231	185	179	180	197	247	257	214	215	201	149	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales	
- Lainnya	0	-	-	1.051	-	-	702	-	-	-	-	-	-	-	-	1	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	288	360	330	384	394	379	335	379	388	401	410	416	398	- Income will be received	
- Lainnya	212	384	433	568	585	594	604	586	632	647	660	676	676	709	740	757	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	530	354	453	467	520	539	446	491	513	527	526	541	514	- Guarantees issued	
- Lainnya	17	42	25	44	57	-	44	-	0	0	-	-	-	44	44	44	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.202	3.494	3.537	3.677	3.656	3.682	3.681	3.600	3.574	3.737	3.914	4.160	4.265	4.255	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	2.428	3.951	4.342	4.374	4.428	4.297	4.635	4.733	4.598	4.441	4.387	4.319	4.297	4.212	- Channeling of mudharabah muqayyadah	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(*Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement*)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	49.058	31.517	36.275	41.052	45.828	52.137	55.655	4.701	9.410	14.167	18.424	22.700	27.291	31.908	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	1.424	1.118	1.265	1.412	1.568	1.724	1.892	138	251	373	493	600	701	806	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	129	71	79	85	90	94	100	7	11	15	18	19	20	21	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	3.218	2.180	2.571	2.984	3.334	3.698	4.156	382	732	1.098	1.427	1.798	2.333	2.712	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	33.206	21.113	24.294	27.417	30.530	33.705	37.035	3.155	6.423	9.666	12.481	15.441	18.432	21.517	d. Financing:
i. Pendapatan Bagi Hasil	8.019	9.849	11.209	7.565	8.770	9.881	10.990	12.157	13.372	1.187	2.502	3.713	4.842	5.954	7.143	8.359	i. Profit Sharing
a. Mudharabah	1.875	1.825	1.677	839	955	1.066	1.178	1.287	1.407	115	224	338	447	545	642	736	a. Mudharabah
b. Musyarakah	6.144	8.023	9.532	6.726	7.809	8.809	9.806	10.863	11.965	1.072	2.278	3.374	4.396	5.409	6.502	7.622	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	6	6	6	6	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	17.196	19.744	20.932	12.808	14.674	16.589	18.498	20.405	22.407	1.865	3.714	5.644	7.228	9.005	10.764	12.572	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	20.164	12.319	14.113	15.958	17.793	19.629	21.551	1.786	3.558	5.384	6.879	8.551	10.145	11.847	a. Murabahah
b. Ujrah	411	508	615	382	438	491	546	601	663	63	123	205	274	360	514	602	b. Qardh
c. Istishna'	106	120	153	107	123	140	158	175	194	17	33	55	71	90	106	123	c. Istishna'
d. Piutang Lainnya	-	0	0	0	0	0	0	0	0	-	0	0	3	3	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	1.064	739	850	947	1.043	1.143	1.256	103	207	310	411	482	524	586	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	11.081	7.034	8.065	9.154	10.305	12.915	12.471	1.018	1.993	3.015	4.005	5.805	6.852	8.852	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	25.620	16.783	19.172	21.603	24.162	28.171	29.156	2.442	4.719	7.072	9.321	11.509	13.636	15.957	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	25.617	16.561	18.918	21.344	23.824	27.777	28.624	2.403	4.636	7.072	9.321	11.509	13.636	15.957	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	222	255	259	338	394	532	39	82	0	0	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	23.437	14.734	17.103	19.449	21.666	23.966	26.499	2.259	4.691	7.095	9.103	11.191	13.656	15.951	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	9.737	5.187	5.715	5.707	7.257	8.360	8.299	1.149	1.609	2.120	2.497	2.859	3.256	3.795	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	155	105	114	128	151	185	202	13	31	50	69	103	95	119	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	30	40	45	52	62	69	80	5	14	25	36	45	56	64	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	2.116	1.399	1.589	1.796	2.015	2.228	2.495	229	501	744	963	1.183	1.309	1.532	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	7.437	3.643	3.966	3.731	5.029	5.879	5.522	902	1.063	1.301	1.429	1.527	1.795	2.080	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	33.175	19.920	22.818	25.156	28.922	32.326	34.797	3.408	6.300	9.215	11.599	14.050	16.911	19.745	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	26.259	15.086	17.259	18.896	21.831	24.313	25.807	2.504	4.547	6.639	8.566	10.588	12.838	14.942	6 Total of Operating Costs
a. Beban Imbalan Kepada BI	1	-	6	8	8	8	8	9	12	4	6	9	13	19	28	39	a. Yield to BI
b. Bonus Titipan Wadiah	349	358	230	279	308	338	373	415	49	100	148	208	258	317	370	419	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	2	1	1	6	6	1	1	15	40	37	39	210	188	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	381	278	325	372	421	470	520	47	95	142	192	234	273	313	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	10.731	5.389	6.070	6.196	7.688	8.801	8.457	1.100	1.730	2.436	2.969	3.560	4.359	5.085	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	1.190	680	778	881	985	1.085	1.191	113	223	333	435	551	669	838	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	18	14	17	18	21	26	33	5	5	7	12	13	15	15	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	2	3	3	2	4	10	1	2	4	6	7	8	2	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	7.863	4.881	5.592	6.357	7.064	7.725	8.629	685	1.391	2.071	2.781	3.422	4.054	4.676	i. Cost of Human Resources
ii. Biaya Tenaker	6.501	6.989	7.628	4.745	5.422	6.157	6.829	7.456	8.314	667	1.348	2.010	2.710	3.342	3.967	4.580	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	222	133	167	195	226	260	299	17	41	59	69	77	84	92	iii. Training Cost
iii. Penelitian dan Pengembangan	9	8	13	3	3	5	8	9	16	0	2	2	3	3	3	4	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	5.687	3.602	4.187	4.751	5.298	5.815	6.539	500	981	1.448	1.913	2.485	2.904	3.414	j. Other Operating Costs
i. Promosi	316	398	418	243	280	327	366	412	499	19	42	63	88	114	128	145	i. Promotion
ii. Biaya Lainnya	4.196	4.687	5.269	3.359	3.907	4.424	4.932	5.403	6.040	481	939	1.385	1.825	2.371	2.776	3.269	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	6.915	4.835	5.559	6.260	7.091	8.013	8.990	905	1.753	2.576	3.034	3.462	4.073	4.803	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	353	169	202	224	249	314	346	23	48	180	112	217	209	238	8 Non Operating Income
9 Beban Non Operasional	222	272	335	267	254	272	311	386	411	43	67	133	114	162	166	211	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	18	(98)	(52)	(48)	(62)	(72)	(64)	(20)	(19)	48	(2)	55	43	27	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	6.934	4.737	5.506	6.212	7.029	7.941	8.926	884	1.733	2.623	3.031	3.517	4.116	4.831	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2.984	4.246	5.238	-	-	-	-	-	7.298	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(1.062)	(775)	(901)	(1.018)	(1.133)	(1.269)	(1.446)	(146)	(287)	(437)	(449)	(512)	(628)	(776)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	5.119	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2020
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	36.648	22.366	25.771	29.249	32.619	37.535	39.625	3.365	6.749	10.131	13.098	16.085	19.486	22.832	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	905	710	807	898	998	1.092	1.204	94	174	256	341	415	483	554	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	22	14	14	15	16	16	16	1	1	2	2	2	3	3	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	2.708	1.784	2.107	2.447	2.722	3.008	3.379	290	552	838	1.090	1.375	1.826	2.117	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	23.297	14.439	16.640	18.802	20.919	23.091	25.353	2.180	4.454	6.660	8.504	10.501	12.618	14.757	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	6.138	3.947	4.622	5.216	5.775	6.405	7.049	632	1.381	2.009	2.571	3.142	3.757	4.391	i. Profit Sharing
a. Mudharabah	1.008	893	717	348	397	444	492	539	589	52	99	145	190	230	271	310	a. Mudharabah
b. Musyarakah	4.649	5.213	5.421	3.599	4.225	4.772	5.283	5.866	6.460	580	1.283	1.863	2.381	2.911	3.486	4.081	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	16.849	10.262	11.751	13.295	14.821	16.335	17.922	1.517	3.006	4.546	5.790	7.203	8.669	10.152	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	16.289	9.915	11.352	12.846	14.323	15.786	17.317	1.459	2.894	4.357	5.533	6.865	8.187	9.586	a. Murabahah
b. Ujrah	388	484	558	346	397	447	497	546	602	58	112	188	253	333	481	564	b. Qardh
c. Istishna'	12	3	2	1	1	2	2	2	2	0	0	0	0	1	1	1	c. Istishna'
d. Piutang Lainnya	-	-	-	0	0	0	0	0	0	-	-	-	3	3	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	310	229	268	291	323	351	383	31	66	106	144	157	191	215	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	9.716	5.420	6.202	7.087	7.965	10.328	9.672	800	1.567	2.376	3.161	3.792	4.557	5.401	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	19.534	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	8.086	9.555	11.206	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	19.534	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	8.086	9.555	11.206	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	17.113	10.637	12.379	14.114	15.689	17.377	19.227	1.650	3.430	5.163	6.541	7.999	9.931	11.625	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	8.063	4.193	4.602	4.486	5.879	6.513	6.110	878	1.186	1.586	1.834	2.108	2.372	2.826	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	101	110	123	145	179	195	13	30	48	64	98	89	113	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	0	0	1	1	1	1	1	1	1	0	3	10	10	10	10	10	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	1.532	975	1.104	1.247	1.399	1.548	1.743	169	360	523	682	840	912	1.052	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	6.377	3.116	3.387	3.114	4.334	4.785	4.170	697	793	1.004	1.078	1.161	1.361	1.651	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	25.176	14.830	16.981	18.600	21.569	23.890	25.337	2.529	4.616	6.748	8.375	10.107	12.303	14.451	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	21.393	11.789	13.506	14.645	17.163	18.947	19.738	1.971	3.527	5.172	6.571	8.072	9.913	11.681	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	5	7	7	7	7	8	11	4	6	9	13	19	28	39	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	270	174	214	234	253	280	314	40	83	123	173	215	266	311	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	2	1	1	6	6	1	1	15	40	37	39	210	188	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	64	43	50	58	64	71	77	5	13	21	30	36	40	46	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	8.912	4.199	4.748	4.690	6.078	6.801	6.106	861	1.322	1.871	2.168	2.557	3.217	3.884	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	1.046	599	686	777	868	954	1.046	94	187	281	367	468	570	724	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	17	9	12	13	16	21	28	5	5	7	12	13	15	15	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	2	3	3	2	4	10	1	2	4	6	7	8	2	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	6.801	4.230	4.848	5.519	6.129	6.688	7.466	599	1.190	1.764	2.370	2.868	3.396	3.916	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	6.579	4.103	4.689	5.331	5.908	6.435	7.170	583	1.150	1.707	2.303	2.793	3.314	3.825	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	125	157	183	212	244	281	16	38	55	64	72	78	87	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	13	3	3	5	8	9	16	0	2	2	3	3	3	4	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	4.254	2.523	2.936	3.342	3.739	4.115	4.679	360	705	1.052	1.395	1.850	2.163	2.557	j. Other Operating Costs
i. Promosi	247	309	326	200	230	271	303	338	406	15	30	48	67	88	99	113	i. Promotion
ii. Biaya Lainnya	3.209	3.600	3.928	2.322	2.706	3.071	3.436	3.777	4.273	345	676	1.004	1.328	1.762	2.065	2.443	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.783	3.041	3.476	3.955	4.406	4.943	5.599	558	1.089	1.576	1.804	2.035	2.389	2.770	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	201	116	142	143	158	212	233	11	24	125	48	143	125	143	8 Non Operating Income
9 Beban Non Operasional	90	96	178	174	145	150	168	228	234	28	36	82	50	83	72	101	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(57)	(3)	(8)	(10)	(15)	(1)	(17)	(12)	44	(3)	60	54	43	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.806	2.984	3.473	3.947	4.396	4.927	5.598	541	1.077	1.619	1.801	2.096	2.443	2.812	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.620	3.672	4.485	-	-	-	-	-	6097	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(1.000)	(750)	(871)	-	(1.097)	(1.232)	(1.403)	(139)	(274)	(418)	(430)	(490)	(603)	(751)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2.806	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	1.605	1.840	2.061	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2020 (Sharia Business Unit Condensed Income Statement) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	12.410	9.150	10.504	11.804	13.208	14.602	16.029	1.335	2.660	4.036	5.326	6.615	7.805	9.077	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	520	408	458	515	570	632	688	44	77	117	152	185	218	252	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	107	57	64	70	74	79	84	6	9	13	15	16	17	18	b. Placement in Other Banks
c. Surat Berharga	287	361	511	396	464	537	612	690	777	92	180	260	338	423	507	595	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	9.908	6.675	7.664	8.616	9.611	10.614	11.682	976	1.969	3.006	3.976	4.940	5.814	6.760	d. Financing:
i. Pendapatan Bagi Hasil	2.362	3.743	5.071	3.618	4.148	4.665	5.215	5.752	6.323	555	1.120	1.704	2.271	2.812	3.386	3.968	i. Profit Sharing
a. Mudharabah	867	933	960	491	558	621	685	748	818	63	125	193	257	314	371	427	a. Mudharabah
b. Musyarakah	1.495	2.810	4.111	3.127	3.584	4.037	4.523	4.997	5.504	492	995	1.511	2.014	2.498	3.015	3.541	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	6	6	6	6	6	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	3.392	3.680	4.084	2.546	2.923	3.295	3.676	4.070	4.486	348	708	1.098	1.438	1.802	2.096	2.420	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	3.874	2.404	2.761	3.112	3.471	3.843	4.233	327	664	1.027	1.347	1.686	1.958	2.261	a. Murabahah
b. Ujrah	23	25	58	36	41	45	49	54	60	5	11	17	21	27	32	37	b. Qardh
c. Istishna'	93	117	152	106	122	138	156	173	192	17	33	54	71	89	105	123	c. Istishna'
d. Piutang Lainnya	-	0	0	-	-	-	-	-	-	-	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	754	510	583	656	720	792	873	72	141	204	267	326	333	371	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	1.364	1.614	1.863	2.066	2.340	2.587	2.798	218	425	639	844	1.051	1.249	1.451	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	6.086	5.054	5.780	6.468	7.232	8.013	8.758	727	1.399	2.104	2.764	3.423	4.080	4.751	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	6.083	4.832	5.525	6.209	6.894	7.619	8.226	688	1.317	2.104	2.764	3.423	4.080	4.751	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	222	255	259	338	394	532	39	82	0	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	6.324	4.097	4.724	5.335	5.976	6.588	7.271	609	1.261	1.933	2.562	3.192	3.725	4.325	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	1.674	994	1.113	1.221	1.377	1.848	2.189	271	423	534	663	751	884	969	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	3	4	5	5	6	7	0	1	2	5	6	6	6	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	29	39	45	51	61	67	79	5	11	16	27	35	46	55	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	584	424	484	549	616	680	752	61	141	220	281	344	397	480	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1.030	1.059	527	580	616	694	1.094	1.352	205	269	297	351	366	434	429	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	7.998	5.090	5.836	6.556	7.353	8.436	9.460	880	1.684	2.467	3.225	3.943	4.609	5.294	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	4.866	3.297	3.753	4.251	4.669	5.365	6.069	533	1.020	1.467	1.995	2.516	2.925	3.261	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	0	1	1	1	1	1	1	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	88	56	65	74	84	94	101	8	17	26	35	43	51	59	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	2	-	-	-	-	-	-	0	0	0	0	0	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	318	235	275	314	357	399	443	42	82	122	163	198	233	267	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	1.819	1.190	1.322	1.507	1.610	2.000	2.350	239	408	565	801	1.003	1.143	1.201	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	81	91	104	117	131	146	19	36	52	68	83	99	114	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	5	5	5	5	5	6	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	1.062	650	744	838	935	1.036	1.163	85	201	307	411	554	659	761	i. Cost of Human Resources
i. Biaya Tenaker	811	946	1.050	642	733	826	921	1.021	1.144	84	199	304	406	549	654	755	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	12	9	10	12	14	16	19	1	3	4	4	5	5	5	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	1.432	1.079	1.250	1.409	1.560	1.699	1.860	140	276	396	518	635	741	858	j. Other Operating Costs
i. Promosi	70	89	92	43	49	56	63	74	93	4	13	15	20	26	29	32	i. Promotion
ii. Biaya Lainnya	987	1.087	1.340	1.036	1.201	1.353	1.496	1.625	1.767	136	263	380	498	610	712	826	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	3.132	1.793	2.083	2.305	2.685	3.071	3.391	346	664	1.000	1.230	1.427	1.684	2.034	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	152	53	60	81	91	102	113	12	24	55	64	74	84	95	8 Non Operating Income
9 Beban Non Operasional	132	176	156	93	110	121	143	159	176	16	31	51	64	79	94	110	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(41)	(50)	(41)	(52)	(57)	(63)	(3)	(8)	4	0	(5)	(11)	(15)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	3.127	1.753	2.033	2.265	2.633	3.014	3.328	343	656	1.004	1.230	1.421	1.673	2.018	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	753	-	-	-	-	-	1202	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(62)	(26)	(29)	(33)	(36)	(37)	(40)	(8)	(13)	(19)	(18)	(22)	(25)	(25)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	2.313	1.727	2.004	2.232	2.597	2.977	3.297	336	643	985	1.212	1.400	1.649	1.993	14 Net Profit/Loss

“-”: Data Tidak Tersedia

“-”: Data not available

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

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

Miliar Rupiah (in Billion IDR)

**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	2016	2017	2018	2019						2020							Indicator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Lancar	295.826	352.038	411.771	411.033	413.037	419.656	432.895	439.423	455.068	458.787	470.141	502.038	496.982	506.377	461.417	460.869	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	17.346	21.332	21.698	22.776	18.911	19.699	17.923	21.397	22.207	27.833	30.566	26.807	24.258	21.768	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.070	2.306	2.204	2.163	2.949	2.930	3.407	3.628	3.370	3.152	3.178	3.383	3.554	3.228	3. Sub-Standard
4. Diragukan	1.326	1.919	1.474	1.876	2.167	1.257	1.248	1.061	954	1.426	1.629	1.976	1.773	1.565	1.713	1.771	4. Doubtful
5. Macet	6.187	5.847	5.676	6.727	6.743	7.169	6.783	7.192	6.707	6.609	6.601	6.801	6.941	7.113	7.132	7.358	5. Lost
Total Aset Produktif	324.034	382.697	438.338	443.274	445.850	453.021	462.786	470.305	484.059	491.847	503.948	541.801	539.439	545.245	498.074	494.995	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,10	2,46	2,49	2,34	2,37	2,38	2,29	2,37	2,30	2,20	2,20	2,21	2,49	2,50	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	
Note: r) revised figures																	

Miliar Rupiah (in Billion IDR)

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019						2020						Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Lancar	208.258	230.684	266.133	267.171	267.552	271.785	283.232	284.157	297.942	304.568	314.032	336.383	330.494	340.702	304.146	300.803	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	12.462	15.846	16.188	15.832	13.173	13.321	12.025	15.464	15.475	19.853	20.563	17.198	16.790	15.681	2. Special Mention
3. Kurang Lancar	2.257	3.111	1.616	1.866	1.734	1.690	2.534	2.470	2.416	2.698	2.510	2.219	2.210	2.261	2.187	1.890	3. Sub-Standard
4. Diragukan	1.109	1.756	846	832	1.133	962	921	724	571	925	1.064	1.535	1.317	1.035	1.141	1.222	4. Doubtful
5. Macet	4.685	4.249	4.222	4.519	4.551	4.675	4.274	4.531	4.313	4.134	4.047	4.109	4.275	4.444	4.477	4.704	5. Lost
Total Aset Produktif	230.035	255.145	285.278	290.234	291.158	294.944	304.133	305.203	317.267	327.787	337.128	364.099	358.858	365.640	328.740	324.300	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,34	2,49	2,55	2,48	2,54	2,53	2,30	2,37	2,26	2,16	2,17	2,12	2,37	2,41	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Business Units) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019						2020						Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Lancar	87.568	121.355	145.638	143.862	145.486	147.870	149.663	155.265	157.126	154.219	156.108	165.655	166.488	165.675	157.271	160.065	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.884	5.486	5.510	6.944	5.737	6.378	5.897	5.934	6.732	7.981	10.004	9.609	7.468	6.087	2. Special Mention
3. Kurang Lancar	757	266	454	440	471	473	414	460	991	931	860	933	967	1.122	1.367	1.339	3. Sub-Standard
4. Diragukan	218	163	628	1.044	1.034	294	327	337	384	502	566	441	456	530	573	549	4. Doubtful
5. Macet	1.502	1.598	1.455	2.208	2.191	2.494	2.509	2.661	2.395	2.475	2.554	2.692	2.666	2.669	2.656	2.654	5. Lost
Total Aset Produktif	93.999	127.552	153.060	153.041	154.691	158.076	158.652	165.102	166.792	164.060	166.820	177.702	180.581	179.605	169.334	170.694	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,66	2,41	2,39	2,06	2,05	2,09	2,26	2,38	2,39	2,29	2,26	2,41	2,71	2,66	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 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	65.970	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.806	82.090	87.052	90.586	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	12.778	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	23.778	24.714	28.163	30.069	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	4.814	3.168	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.052	2.159	2.398	2.501	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	4.291	1.208	965	1.260	270	1.177	3.367	1.415	1.770	1.497	970	867	1.432	1.798	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	176	239	3.673	11.443	12.615	11.933	15.228	20.919	19.290	25.313	25.108	23.198	20.756	21.688	24.333	25.770	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM)	24.132	35.393	53.193	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	55.028	57.376	58.890	60.517	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	39.227	33.193	34.209	37.064	38.146	37.808	37.676	38.710	39.493	33.040	36.982	39.238	41.759	43.203	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	1.934	2.580	1.473	3.496	4.027	3.048	5.739	5.347	2.683	3.862	4.476	3.207	3.896	3.962	2.869	3.349	b. Sharia Mutual Fund Certificates	
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk	
d. Sukuk Lainnya	1.730	2.973	12.130	16.094	16.012	16.357	15.405	14.801	15.190	14.460	14.705	13.292	13.797	13.741	13.722	13.366	d. Others Sukuk	
e. SBPM Syariah Lainnya	126	167	162	190	204	230	221	422	208	190	191	1.753	152	234	339	398	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	10.845	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	7.135	2.682	2.276	2.151	1.000	1.815	4.387	2.110	2.250	2.165	2.960	3.762	4.451	4.702	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	6.336	1.983	1.577	1.452	300	1.115	3.687	1.410	1.550	1.465	2.260	3.062	3.751	4.202	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	798	799	699	699	699	700	700	700	700	700	700	700	700	700	500	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	3.710	3.012	5.005	5.005	5.006	4.606	4.566	4.567	4.714	5.711	5.712	5.712	5.713	5.447	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	1.000	-	2.594	2.596	4.589	4.589	4.590	1.600	4.150	1.600	1.747	1.747	1.747	1.747	1.747	1.747	a. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	1.650	1.616	1.116	416	416	416	416	3.006	416	2.967	2.967	3.964	3.965	3.965	3.966	3.700	b. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	65.970	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.806	82.090	87.052	90.586	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	12.778	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	23.778	24.714	28.163	30.069	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	517	1.200	2.333	1.422	1.439	1.647	1.362	1.271	2.373	5.840	3.132	2.108	2.159	2.173	1.422	2.671	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	65	205	265	-	-	126	161	252	253	153	101	162	119	20	20	20	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.068	1.422	1.439	1.521	1.201	1.019	2.120	5.687	3.031	1.946	2.040	2.154	1.402	2.651	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	10.445	14.397	15.058	14.125	16.540	23.224	22.685	23.045	25.634	25.019	21.619	22.541	26.741	27.398	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	53.193	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	55.028	57.376	58.890	60.517	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	5.297	11.054	6.544	6.680	7.478	6.670	8.404	7.250	7.614	7.295	8.076	4.500	5.746	5.783	6.295	7.794	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	3.075	5.982	12	235	216	263	1.191	909	109	1.143	1.204	329	1.387	1.363	634	1.109	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.532	6.445	7.261	6.407	7.213	6.341	7.505	6.152	6.872	4.172	4.360	4.420	5.662	6.684	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	-	46.648	46.493	47.175	50.230	51.308	51.329	48.345	50.129	50.991	46.993	49.282	51.593	52.594	52.723	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	10.845	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	7.135	2.682	2.276	2.151	1.000	1.815	4.387	2.110	2.250	2.165	2.960	3.762	4.451	4.702	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	705	450	295	70	-	340	-	240	525	-	200	154	256	277	262	318	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	375	-	255	70	-	-	-	-	-	-	-	129	256	277	262	318	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	40	-	-	340	-	240	525	-	200	25	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	6.840	2.612	2.276	1.811	1.000	1.575	3.862	2.110	2.050	2.011	2.704	3.485	4.189	4.384	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	3.710	3.012	5.005	5.005	5.006	4.606	4.566	4.567	4.714	5.711	5.712	5.712	5.713	5.447	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	-	-	-	-	0	0	0	40	0	0	0	0	0	0	0	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	0	0	0	40	0	0	0	0	0	0	0	0	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	3.710	3.012	5.005	5.005	5.006	4.566	4.566	4.567	4.714	5.711	5.712	5.712	5.713	5.447	b. Measured at Face Value - Held to Maturity	

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

Note: *) Provisional Figures
r) revised figures

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019					2020							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	54.503	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	61.105	63.999	68.503	70.035	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	9.064	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	18.827	20.189	23.940	23.925	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	4.372	3.160	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.052	2.159	2.398	2.501	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	2.417	583	430	265	145	797	2.242	630	1.045	527	710	542	912	787	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	2.274	8.757	9.590	9.597	12.770	16.821	14.696	17.902	19.831	19.882	16.065	17.488	20.630	20.637	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	45.439	41.633	43.268	43.557	45.747	44.312	44.448	45.485	46.535	40.367	42.278	43.810	44.563	46.109	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	31.996	25.818	27.077	28.235	29.100	28.305	28.571	29.241	29.883	25.815	27.063	28.667	30.582	31.764	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	1.453	2.492	2.893	1.629	3.735	3.073	1.724	2.603	2.812	2.038	2.827	2.828	1.685	2.365	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	11.813	13.116	13.076	13.445	12.672	12.705	13.923	13.410	13.609	12.287	12.162	12.087	12.082	11.765	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	32	62	76	103	93	84	83	85	85	81	81	83	68	69	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	6.206	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	4.606	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	3.037	3.701	4.047	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	4.506	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	3.037	3.701	4.047	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	54.503	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	61.105	63.999	68.503	70.035	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	9.064	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	18.827	20.189	23.940	23.925	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	1.062	1.144	1.099	1.247	1.287	1.271	1.270	1.188	1.132	1.240	1.114	1.028	1.042	1.758	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	265	-	-	126	161	252	253	153	101	102	119	20	20	20	1. Through Income Statement
2. Melalui Other Comprehensive Income	451	730	1.337	1.144	1.099	1.121	1.126	1.019	1.017	1.034	1.031	1.138	995	1.009	1.022	1.738	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.462	11.356	11.837	11.194	14.032	18.747	18.069	19.501	21.631	21.600	17.713	19.161	22.898	22.167	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	45.439	41.633	43.268	43.557	45.747	44.312	44.448	45.485	46.535	40.367	42.278	43.810	44.563	46.109	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	1.603	2.814	3.756	3.042	5.448	4.204	4.335	3.999	4.869	2.888	3.680	3.665	4.152	5.634	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	12	235	216	213	1.191	909	109	837	993	177	977	918	174	644	1. Through Income Statement
2. Melalui Other Comprehensive Income	1.672	2.528	1.591	2.579	3.540	2.830	4.257	3.295	4.226	3.162	3.877	2.712	2.703	2.747	3.979	4.990	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	43.836	38.819	39.512	40.515	40.298	40.108	40.114	41.487	41.666	37.478	38.598	40.145	40.411	40.476	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	6.206	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	4.606	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	3.037	3.701	4.047	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	255	70	-	340	-	140	-	-	200	154	256	277	262	318	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	70	-	-	-	-	-	-	-	129	256	277	262	318	1. Through Income Statement
2. Melalui Other Comprehensive Income	330	125	-	-	-	340	-	140	-	-	200	25	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	4.351	1.593	1.427	922	300	875	1.498	735	710	1.261	2.004	2.760	3.439	3.729	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	1.747	1.747	1.747	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 r) revised figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	11.467	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	17.701	18.091	18.549	20.552	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	3.714	3.319	3.561	3.331	2.583	4.478	5.719	8.196	6.003	4.286	4.951	4.525	4.223	6.144	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	65	140	441	8	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	1.874	625	535	995	125	380	1.125	785	725	970	260	325	520	1.011	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	1.399	2.686	3.026	2.336	2.458	4.098	4.594	7.411	5.278	3.316	4.691	4.200	3.703	5.133	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.753	11.540	11.385	13.343	13.965	14.266	11.510	11.938	12.531	11.126	12.750	13.566	14.326	14.407	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	7.231	7.375	7.133	8.830	9.045	9.503	9.105	9.469	9.610	7.225	9.919	10.571	11.176	11.439	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	20	1.004	1.134	1.419	2.004	2.274	959	1.259	1.664	1.169	1.069	1.134	1.184	984	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	317	2.978	2.935	2.912	2.733	2.097	1.267	1.050	1.096	1.005	1.635	1.654	1.640	1.600	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	130	128	128	128	128	338	124	105	106	1.672	71	151	271	329	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	4.639	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	2.529	1.019	849	889	700	800	2.889	1.375	1.340	750	700	725	750	655	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	1.830	320	150	190	-	100	2.189	675	640	50	-	25	50	155	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	700	700	700	700	700	700	700	700	700	500	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	2.110	1.412	3.405	3.405	3.406	3.006	2.966	2.967	2.967	3.964	3.965	3.965	3.966	3.700	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	994	996	2.989	2.989	2.990	-	2.550	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	416	416	416	416	3.006	416	2.967	2.967	3.964	3.965	3.965	3.966	3.700	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	11.467	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	17.701	18.091	18.549	20.552	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1.409	3.714	3.319	3.561	3.331	2.583	4.478	5.719	8.196	6.003	4.286	4.951	4.525	4.223	6.144	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	731	278	340	400	75	-	1.103	4.653	2.000	868	1.045	1.145	380	913	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	60	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	278	340	400	75	-	1.103	4.653	2.000	808	1.045	1.145	380	913	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	2.983	3.041	3.221	2.931	2.508	4.478	4.616	3.544	4.003	3.418	3.906	3.380	3.843	5.231	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.753	11.540	11.385	13.343	13.965	14.266	11.510	11.938	12.531	11.126	12.750	13.566	14.326	14.407	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.193	2.545	4.941	3.866	3.722	3.628	2.956	3.045	3.279	3.296	3.207	1.612	2.066	2.118	2.143	2.160	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	50	-	-	-	-	306	211	152	410	445	460	466	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.941	3.866	3.722	3.578	2.956	3.045	3.279	2.990	2.996	1.460	1.656	1.673	1.683	1.694	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.812	7.673	7.663	9.715	11.010	11.221	8.231	8.642	9.324	9.514	10.684	11.448	12.183	12.248	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	4.639	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2.478	2.529	1.019	849	889	700	800	2.889	1.375	1.340	750	700	725	750	655	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	40	0	0	0	0	100	525	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	40	-	-	-	-	100	525	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	2.489	1.019	849	889	700	700	2.364	1.375	1.340	750	750	725	750	655	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	2.110	1.412	3.405	3.405	3.406	3.006	2.966	2.967	2.967	3.964	3.964	3.965	3.966	3.700	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	0	0	0	40	0	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	0	0	0	40	0	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	2.110	1.412	3.405	3.405	3.406	2.966	2.966	2.967	2.967	3.964	3.964	3.965	3.966	3.700	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara
†) Angka-angka diperbaiki

Note: *) Provisional Figures
†) revised figures

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	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	93.713	118.651	145.507	155.061	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	175.980	178.184	180.664	181.157	1. Profit Sharing Financing
NPF	3.272	4.175	4.205	5.473	5.628	5.198	5.073	5.546	5.590	5.916	5.896	6.014	5.931	6.128	6.186	6.148	NPF
a. Mudharabah	15.292	17.090	15.866	13.884	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	12.835	12.259	11.866	11.790	a. Mudharabah
NPF	401	327	359	910	849	840	840	853	481	544	540	549	446	427	420	423	NPF
b. Musyarakah	78.421	101.561	129.641	141.177	142.856	148.256	149.653	153.201	157.491	156.768	157.603	162.371	163.145	165.925	168.798	169.367	b. Musyarakah
NPF	2.871	3.847	3.845	4.563	4.779	4.358	4.233	4.693	5.109	5.372	5.357	5.465	5.485	5.701	5.766	5.725	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	164.088	168.762	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	174.236	175.752	177.138	178.741	2. Receivables/Aceptables
NPF	6.364	6.698	4.712	5.153	5.205	5.100	5.601	5.325	5.027	5.292	5.259	5.468	5.496	5.462	5.511	5.487	NPF
a. Murabahah	139.536	150.276	154.805	157.876	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	161.226	163.134	165.227	167.371	a. Murabahah
NPF	6.258	6.588	4.489	5.035	5.088	4.987	5.373	5.077	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	NPF
b. Qardh	4.731	6.349	7.674	9.044	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	10.806	10.407	9.673	9.121	b. Qardh
NPF	90	96	199	85	84	80	195	210	304	308	315	335	322	324	316	336	NPF
c. Istishna'	878	1.189	1.609	1.842	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.204	2.210	2.238	2.249	c. Istishna'
NPF	16	14	24	33	33	33	33	37	35	37	37	39	44	41	37	36	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.597	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	3. Ijarah including Leasing receivables
NPF	661	181	215	193	191	201	217	223	412	418	407	409	427	433	665	684	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	151	134	117	100	86	72	62	55	44	40	37	32	27	b. Financing through Channeling
NPF	-	0	3	4	6	7	9	11	12	13	13	9	10	12	12	11	NPF
c. Pembiayaan secara Executing	-	29	25	20	20	19	19	19	18	18	18	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.407	10.373	10.471	10.469	10.389	10.509	10.498	10.404	10.173	10.109	9.754	9.439	9.171	8.946	d. Other Ijarah
NPF	661	181	211	189	185	193	208	213	400	405	394	400	417	417	653	674	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	320.193	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.022	368.888	Total Financing
NPF	10.298	11.054	9.132	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

**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	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	61.629	67.049	74.122	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	1. Profit Sharing Financing
NPF	2.572	3.542	2.673	2.942	3.111	3.051	2.940	3.163	2.860	3.103	2.988	3.011	2.981	2.962	2.945	2.969	NPF
a. Mudharabah	7.577	6.584	5.477	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	a. Mudharabah
NPF	197	207	81	99	105	91	91	92	86	112	97	108	101	97	98	99	NPF
b. Musyarakah	54.052	60.465	68.644	75.725	75.790	78.957	79.699	81.711	84.582	82.983	82.834	86.242	86.441	87.646	89.128	89.783	b. Musyarakah
NPF	2.376	3.335	2.593	2.843	3.006	2.960	2.848	3.071	2.774	2.991	2.891	2.903	2.880	2.865	2.847	2.870	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	124.997	128.286	129.028	130.617	130.857	130.295	132.013	131.880	133.111	134.083	133.212	134.958	136.518	138.030	2. Receivables/Acceptables
NPF	5.245	5.459	3.804	4.093	4.134	4.102	4.616	4.387	4.127	4.341	4.317	4.524	4.489	4.460	4.530	4.501	NPF
a. Murabahah	110.063	114.458	118.134	120.146	120.919	122.070	121.723	121.777	122.725	122.477	123.673	124.191	123.654	125.808	128.087	130.220	a. Murabahah
NPF	5.173	5.378	3.626	4.033	4.074	4.044	4.444	4.200	3.847	4.056	4.024	4.211	4.188	4.162	4.240	4.188	NPF
b. Qardh	3.883	5.476	6.848	8.128	8.097	8.535	9.122	8.506	9.276	9.376	9.410	9.863	9.531	9.124	8.406	7.785	b. Qardh
NPF	64	77	175	57	58	56	170	185	279	283	292	312	300	296	289	311	NPF
c. Istishna'	25	18	15	12	12	12	12	11	11	27	27	29	27	26	25	25	c. Istishna'
NPF	7	4	2	3	3	2	2	2	2	1	1	1	1	1	1	1	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.180	3.205	3.249	3.297	3.200	3.167	3.138	3.210	3.226	3.191	3.115	2.988	2.894	2.796	3. Ijarah including Leasing receivables
NPF	17	29	120	95	85	87	85	88	275	276	280	292	296	283	293	310	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	20	20	19	19	19	18	18	18	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.157	3.185	3.229	3.277	3.180	3.148	3.119	3.191	3.208	3.173	3.097	2.953	2.875	2.778	d. Other Ijarah
NPF	17	29	120	95	85	87	85	88	275	276	280	292	296	279	293	310	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	202.298	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	Total Financing
NPF	7.834	9.030	6.597	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	Total NPF

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

Note: *) Provisional Figures
r) revised figures

**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	2016	2017	2019							2020							Indikator
			Des	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Pembiayaan Bagi Hasil	32.083	51.602	71.386	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	86.087	87.217	87.270	1. Profit Sharing Financing
NPF	700	633	1.531	2.531	2.518	2.147	2.133	2.382	2.730	2.813	2.908	3.003	2.950	3.166	3.241	3.179	NPF
a. Mudharabah	7.715	10.506	10.389	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.163	7.808	7.547	7.686	a. Mudharabah
NPF	204	120	279	810	744	750	748	761	395	432	443	441	345	330	322	324	NPF
b. Musyarakah	24.369	41.096	60.997	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.704	78.279	79.670	79.584	b. Musyarakah
NPF	496	513	1.253	1.721	1.773	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.605	2.836	2.919	2.855	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	39.091	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	40.793	40.619	40.710	2. Receivables/Acceptables
NPF	1.120	1.238	908	1.061	1.071	999	985	938	900	951	942	944	1.007	1.002	981	986	NPF
a. Murabahah	29.473	35.818	36.671	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.572	37.326	37.140	37.150	a. Murabahah
NPF	1.084	1.210	863	1.002	1.014	942	929	877	841	891	884	884	942	935	917	926	NPF
b. Qardh	847	872	826	916	954	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.275	1.283	1.267	1.336	b. Qardh
NPF	26	19	24	28	27	25	25	25	26	25	23	23	22	28	28	26	NPF
c. Istishna'	853	1.170	1.594	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	2.184	2.224	2.224	c. Istishna'
NPF	9	10	21	30	30	31	31	35	33	35	36	37	42	39	36	35	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.417	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	6.522	6.326	6.194	3. Ijarah including Leasing receivables
NPF	644	152	95	98	105	113	131	135	137	141	127	117	131	150	372	374	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	150	134	116	99	85	71	61	54	43	39	36	31	26	b. Financing through Channeling
NPF	-	0	3	4	6	7	9	11	12	13	13	9	10	12	12	11	NPF
c. Pembiayaan secara Executing	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.250	7.188	7.242	7.193	7.209	7.361	7.379	7.213	6.965	6.935	6.657	6.486	6.295	6.168	d. Other Ijarah
NPF	644	152	92	93	100	106	123	125	125	129	113	108	121	138	360	363	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	117.895	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	Total Financing
NPF	2.464	2.024	2.535	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	86.973	111.081	136.854	146.795	147.996	153.888	154.931	158.467	163.697	162.364	162.783	166.590	167.273	169.588	171.923	171.988	1. Profit Sharing Financing
NPF	3.147	4.158	3.528	4.883	5.034	5.002	4.879	5.126	5.178	5.510	5.471	5.531	5.491	5.698	5.767	5.720	NPF
a. Mudharabah	15.263	15.984	14.940	13.364	12.944	13.011	12.921	13.087	13.176	12.575	12.286	12.486	11.699	11.282	10.934	10.750	a. Mudharabah
NPF	401	327	359	910	849	840	840	853	481	544	540	549	446	427	420	423	NPF
b. Musyarakah	71.710	95.097	121.914	133.431	135.052	140.877	142.010	145.380	150.522	149.789	150.497	154.104	155.574	158.306	160.989	161.238	b. Musyarakah
NPF	2.746	3.830	3.169	3.973	4.185	4.162	4.039	4.273	4.696	4.966	4.931	4.982	5.045	5.270	5.347	5.297	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	160.854	165.684	166.327	168.497	168.774	168.726	170.853	170.514	171.816	172.466	171.578	173.162	174.776	176.442	2. Receivables/Acceptables
NPF	5.362	6.117	4.290	4.896	4.945	4.840	5.230	5.171	4.907	5.173	5.135	5.327	5.366	5.335	5.387	5.361	NPF
a. Murabahah	133.956	145.301	151.580	155.185	155.914	157.411	157.006	157.535	158.725	158.278	159.554	159.895	159.263	161.246	163.379	165.477	a. Murabahah
NPF	5.256	6.007	4.067	4.778	4.828	4.726	5.116	5.046	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	NPF
b. Qardh	4.731	6.346	7.665	8.657	8.533	9.140	9.780	9.155	10.031	10.135	10.137	10.414	10.128	9.722	9.174	8.732	b. Qardh
NPF	90	96	199	85	84	80	81	88	184	190	191	193	193	197	193	210	NPF
c. Istishna'	878	1.189	1.609	1.842	1.879	1.946	1.988	2.036	2.097	2.101	2.125	2.156	2.187	2.194	2.222	2.233	c. Istishna'
NPF	16	14	24	33	33	33	33	37	35	37	37	39	44	41	37	36	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.288	9.467	9.536	9.566	9.499	9.440	9.450	9.386	9.135	8.964	8.763	8.534	8.317	8.107	3. Ijarah including Leasing receivables
NPF	243	176	213	192	190	200	216	222	411	417	406	408	426	432	664	684	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	151	134	117	100	86	72	62	55	44	40	37	32	27	b. Financing through Channeling
NPF	-	0	-	4	6	7	9	11	12	13	13	9	10	12	11	11	NPF
c. Pembiayaan secara Executing	-	29	25	20	20	19	19	19	18	18	18	17	17	17	17	17	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.097	9.296	9.382	9.429	9.380	9.336	9.359	9.306	9.063	8.903	8.706	8.463	8.267	8.063	d. Other Ijarah
NPF	243	175	210	188	184	193	207	212	399	404	393	399	416	416	652	673	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	306.996	321.946	323.858	331.950	333.205	336.633	344.000	342.264	343.734	348.019	347.614	351.285	355.015	356.537	Total Financing
NPF	8.752	10.450	8.032	9.971	10.169	10.042	10.325	10.520	10.496	11.101	11.012	11.266	11.284	11.465	11.818	11.764	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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 Shariah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	58.123	63.908	70.577	77.678	77.717	81.036	81.603	83.419	86.756	84.931	84.548	87.228	87.575	88.635	89.729	90.091	1. Profit Sharing Financing
NPF	2.447	3.525	2.394	2.725	2.892	2.855	2.746	2.744	2.448	2.697	2.563	2.529	2.542	2.531	2.526	2.540	NPF
a. Mudharabah	7.577	6.584	5.477	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	a. Mudharabah
NPF	197	207	81	99	105	91	91	92	86	112	97	108	101	97	98	99	NPF
b. Musyarakah	50.546	57.324	65.100	72.591	72.666	75.859	76.662	78.363	81.343	79.821	79.550	82.350	82.904	84.184	85.409	85.987	b. Musyarakah
NPF	2.251	3.318	2.313	2.625	2.787	2.764	2.655	2.652	2.361	2.586	2.466	2.421	2.441	2.434	2.428	2.442	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	122.106	125.509	126.196	127.955	128.240	127.987	129.852	129.744	130.844	131.457	130.839	132.679	134.443	136.018	2. Receivables/Acceptables
NPF	4.632	5.270	3.382	3.836	3.874	3.841	4.245	4.233	4.007	4.223	4.193	4.383	4.360	4.333	4.407	4.374	NPF
a. Murabahah	105.112	110.079	115.253	117.756	118.589	119.916	119.624	120.019	121.041	120.825	121.957	122.276	121.922	124.125	126.439	128.546	a. Murabahah
NPF	4.560	5.188	3.205	3.776	3.814	3.784	4.187	4.168	3.847	4.056	4.024	4.211	4.188	4.162	4.240	4.188	NPF
b. Qardh	3.883	5.474	6.839	7.741	7.596	8.027	8.604	7.956	8.800	8.909	8.877	9.172	8.907	8.544	7.995	7.463	b. Qardh
NPF	64	77	175	57	58	56	56	63	159	165	168	170	170	169	165	184	NPF
c. Istishna'	25	18	15	12	12	12	12	11	11	10	10	10	10	10	9	9	c. Istishna'
NPF	7	4	2	3	3	2	2	2	2	2	1	1	1	1	1	1	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.071	3.105	3.154	3.208	3.117	3.090	3.066	3.144	3.162	3.124	3.058	2.938	2.849	2.756	3. Ijarah including Leasing receivables
NPF	17	28	119	95	85	87	84	87	274	275	280	291	295	282	292	310	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	20	20	19	19	19	18	18	18	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.048	3.084	3.133	3.188	3.098	3.070	3.047	3.125	3.143	3.106	3.041	2.902	2.817	2.737	d. Other Ijarah
NPF	17	28	119	95	85	87	84	87	274	275	280	291	295	278	292	310	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	195.754	206.292	207.067	212.199	212.960	214.495	219.674	217.820	218.554	221.809	221.473	224.252	227.021	228.864	Total Financing
NPF	7.096	8.823	5.895	6.655	6.850	6.783	7.076	7.064	6.729	7.196	7.035	7.202	7.196	7.146	7.225	7.224	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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 Shariah-compliant contract of Sharia Business Units)
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	28.851	47.173	66.277	69.117	70.278	72.852	73.328	75.048	76.941	77.433	78.235	79.362	79.698	80.953	82.194	81.897	1. Profit Sharing Financing
NPF	700	633	1.134	2.158	2.142	2.147	2.133	2.382	2.730	2.813	2.908	3.003	2.950	3.166	3.241	3.179	NPF
a. Mudharabah	7.686	9.401	9.462	8.277	7.893	7.833	7.980	8.031	7.763	7.465	7.288	7.608	7.028	6.831	6.615	6.646	a. Mudharabah
NPF	204	120	279	810	744	750	748	761	395	432	443	441	345	330	322	324	NPF
b. Musyarakah	21.165	37.773	56.814	60.840	62.385	65.019	65.348	67.017	69.179	69.968	70.947	71.754	72.670	74.122	75.580	75.251	b. Musyarakah
NPF	496	513	856	1.348	1.398	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.605	2.836	2.919	2.855	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Pembiayaan Bagi Hasil Lainnya
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.748	40.174	40.130	40.542	40.535	40.739	41.001	40.770	40.972	41.008	40.739	40.483	40.333	40.425	2. Receivables/Acceptables
NPF	730	847	908	1.061	1.071	999	985	938	900	951	942	944	1.007	1.002	981	986	NPF
a. Murabahah	28.845	35.223	36.328	37.428	37.325	37.495	37.383	37.515	37.684	37.453	37.597	37.619	37.340	37.121	36.941	36.931	a. Murabahah
NPF	695	819	863	1.002	1.014	942	929	877	841	891	884	884	942	935	917	926	NPF
b. Qardh	847	872	826	916	937	1.113	1.175	1.199	1.231	1.227	1.260	1.243	1.221	1.178	1.179	1.270	b. Qardh
NPF	26	19	24	28	27	25	25	25	26	25	23	23	22	28	28	26	NPF
c. Istishna'	853	1.170	1.594	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	2.184	2.213	2.224	c. Istishna'
NPF	9	10	21	30	30	31	31	35	33	35	36	37	42	39	36	35	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	6.217	6.363	6.382	6.358	6.382	6.351	6.384	6.242	5.974	5.840	5.705	5.597	5.467	5.352	3. Ijarah including Leasing receivables
NPF	225	147	94	98	105	113	131	135	137	141	127	117	131	150	372	374	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	170	134	116	99	85	71	61	54	43	39	36	31	26	b. Financing through Channeling
NPF	-	0	-	2	6	7	9	11	12	13	13	9	10	12	11	11	NPF
c. Pembiayaan secara Executing	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	6.050	6.280	6.248	6.241	6.283	6.266	6.312	6.181	5.919	5.797	5.666	5.561	5.436	5.326	d. Other Ijarah
NPF	225	147	91	109	100	106	123	125	125	129	113	108	121	138	360	363	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	111.242	115.654	116.791	119.751	120.245	122.138	124.326	124.444	125.180	126.210	126.141	127.033	127.994	127.674	Total Financing
NPF	1.656	1.628	2.137	3.317	3.318	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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	2016	2017	2019						2020						Type of Usage and Debtor Group	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	87.363	99.825	105.202	104.799	107.572	108.265	108.632	110.586	110.175	109.928	111.164	110.863	112.792	114.637	113.382	1. Working Capital
a. UMKM	35.827	37.868	39.247	39.212	36.864	39.830	40.071	41.626	40.375	46.144	46.216	47.057	47.811	43.170	43.085	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.611	2.587	1.928	2.577	2.609	2.732	2.829	3.294	3.351	3.106	3.242	2.773	2.944	NPF
b. Bukan UMKM	51.535	61.957	65.955	65.587	70.709	68.434	68.561	68.960	69.800	63.784	64.948	63.806	64.981	71.468	70.296	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	2.254	2.329	2.570	2.638	2.656	2.902	3.059	2.611	2.579	2.640	2.465	2.874	2.480	NPF
2. Investasi	60.042	66.848	81.284	82.053	84.271	83.270	84.968	86.972	85.164	85.008	87.216	86.000	87.242	86.805	87.492	2. Investment
a. UMKM	18.703	21.111	23.058	23.049	23.259	23.640	23.772	24.710	24.455	28.794	28.973	29.247	30.170	25.387	25.393	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.237	1.205	1.194	1.257	1.195	1.137	1.210	1.324	1.367	1.375	1.401	1.379	1.331	NPF
b. Bukan UMKM	41.339	45.737	58.226	59.004	61.011	59.630	61.196	62.263	60.709	56.214	58.243	56.753	57.072	61.419	62.099	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	1.933	2.059	2.013	1.709	1.795	1.626	1.681	1.517	1.562	1.548	1.581	1.742	1.998	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	147.881	149.573	152.021	153.749	155.277	157.624	158.036	160.362	163.272	163.163	163.411	165.579	168.014	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.785	2.843	2.794	2.710	2.840	2.632	2.846	2.816	3.034	3.184	3.334	3.594	3.566	NPF
Total Pembiayaan	248.007	285.695	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.022	368.888	Total Financing
Total NPF	10.298	11.054	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**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	2016	2017	2019						2020						Type of Usage and Debtor Group	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	68.420	72.188	76.348	75.723	77.988	78.341	77.758	79.986	78.708	78.347	79.543	78.602	79.476	80.432	79.517	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	28.458	28.973	29.894	30.059	30.457	30.735	30.924	32.326	31.647	37.404	37.475	38.743	39.949	35.566	35.522	
NPF	1.751	1.826	1.534	1.548	1.525	1.516	1.411	1.339	1.425	1.810	1.874	1.781	1.898	1.468	1.622	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	39.962	43.215	46.454	45.664	47.531	47.606	46.834	47.661	47.060	40.943	42.069	39.859	39.527	44.867	43.995	
NPF	2.239	2.437	1.356	1.415	1.397	2.099	2.094	2.363	2.490	2.010	1.977	2.033	1.876	2.248	1.895	2. Investment a. Micro, Small and Medium Enterprise
a. UMKM	45.768	47.427	50.156	50.382	51.496	50.718	51.982	53.207	52.382	52.351	52.953	53.038	54.405	54.413	55.331	
NPF	1.541	900	893	862	901	909	859	821	891	997	1.023	1.026	1.031	1.043	1.013	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	30.178	31.422	31.963	32.347	33.023	32.373	33.388	33.683	33.001	28.602	29.023	28.772	29.245	33.971	34.792	
NPF	995	2.446	1.681	1.791	1.750	1.513	1.609	1.235	1.286	1.119	1.178	1.166	1.129	1.075	1.369	3. Consumption (Non Micro, Small and Medium Enterprise)
3. Konsumsi (Bukan UMKM)	63.294	70.174	85.798	87.013	88.565	89.638	90.488	91.953	92.094	93.471	95.897	95.798	96.163	98.014	99.865	
NPF	1.309	1.421	1.666	1.714	1.667	1.603	1.666	1.505	1.629	1.649	1.775	1.759	1.771	1.934	1.881	
Total Pembiayaan	177.482	189.789	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	Total Financing
Total NPF	7.834	9.030	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**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	2016	2017	2019						2020						Type of Usage and Debtor Group	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	18.943	27.637	28.853	29.076	29.584	29.924	30.873	30.600	31.467	31.581	31.620	32.261	33.317	34.205	33.864	1. Working Capital
a. UMKM	7.369	8.895	9.353	9.153	6.406	9.095	9.147	9.301	8.728	8.740	8.741	8.315	7.862	7.604	7.563	a. Micro, Small and Medium Enterprise NPF
NPF	373	369	1.077	1.039	403	1.061	1.198	1.393	1.404	1.484	1.476	1.325	1.344	1.305	1.323	
b. Bukan UMKM	11.573	18.742	19.501	19.923	23.178	20.829	21.727	21.299	22.740	22.841	22.879	23.947	25.455	26.601	26.301	b. Non Micro, Small and Medium Enterprise NPF
NPF	633	479	899	915	1.173	539	562	539	570	601	602	606	589	626	585	
2. Investasi	14.275	19.422	31.128	31.671	32.775	32.552	32.986	33.765	32.783	32.657	34.262	32.962	32.837	32.392	32.161	2. Investment
a. UMKM	3.114	5.107	4.865	5.014	4.786	5.295	5.177	5.185	5.075	5.044	5.043	4.981	5.010	4.945	4.854	a. Micro, Small and Medium Enterprise NPF
NPF	203	240	344	343	293	347	336	316	319	327	343	349	370	336	317	
b. Bukan UMKM	11.160	14.315	26.263	26.657	27.988	27.257	27.809	28.580	27.708	27.613	29.219	27.981	27.827	27.447	27.307	b. Non Micro, Small and Medium Enterprise NPF
NPF	627	148	252	268	263	195	186	391	395	398	384	382	453	667	629	
3. Konsumsi (Bukan UMKM)	37.308	48.846	62.083	62.560	63.456	64.111	64.788	65.671	65.942	66.891	67.375	67.365	67.248	67.565	68.149	3. Consumption (Non Micro, Small and Medium Enterprise) NPF
NPF	628	787	1.119	1.129	1.127	1.107	1.174	1.127	1.217	1.167	1.259	1.425	1.563	1.660	1.686	
Total Pembiayaan	70.525	95.906	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	Total Financing
Total NPF	2.464	2.024	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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	2016	2017	2018	2019						2020						Financing by Industrial Origin	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	12.732	12.940	13.818	12.973	13.389	13.717	13.580	13.475	13.796	14.102	14.138	14.477	14.727	Agricultures, Hunting and Forestry
NPF	380	322	283	294	290	291	292	280	749	757	750	675	679	680	868	866	NPF
Perikanan	1.405	1.462	1.204	1.167	1.192	1.209	1.233	1.260	1.307	1.315	1.366	1.409	1.483	1.475	1.736	1.790	Fishery
NPF	35	48	34	39	43	45	48	39	32	35	37	38	48	48	50	43	NPF
Pertambangan dan Penggalian	6.604	6.864	5.410	5.841	5.819	5.676	5.605	5.217	5.086	4.959	5.019	5.470	5.259	5.130	6.042	6.123	Mining and Quarrying
NPF	578	317	41	41	41	40	38	50	51	51	50	48	31	34	24	24	NPF
Industri Pengolahan	19.745	21.463	24.363	25.814	25.657	27.137	27.180	27.363	26.488	26.574	26.020	27.623	27.312	27.200	27.064	27.141	Processing Industry
NPF	1.336	1.382	987	1.299	1.296	1.227	1.692	1.734	2.058	2.082	2.126	2.164	2.070	2.141	1.884	1.911	NPF
Listrik, gas dan air	8.117	11.044	16.600	14.599	14.609	14.538	14.303	14.245	14.055	13.980	13.956	14.145	15.308	15.659	15.541	14.570	Electricity, Gas and Water
NPF	901	916	829	588	641	652	636	597	534	538	558	636	591	579	451	450	NPF
Konstruksi	14.435	22.198	24.648	28.543	27.984	28.246	29.036	29.957	31.167	30.968	31.631	32.521	31.824	32.757	33.365	33.365	Construction
NPF	507	1.036	732	1.032	1.176	1.177	1.228	1.325	1.837	1.982	1.924	1.923	1.905	1.903	1.857	1.906	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.166	34.160	34.242	34.921	35.108	35.117	36.752	36.610	36.907	37.385	36.063	38.815	37.741	38.176	Wholesale and Retail Trade
NPF	2.140	1.919	2.114	2.353	2.342	2.312	2.373	2.408	1.779	1.892	1.920	1.948	2.026	1.983	2.130	2.088	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.663	4.509	4.967	4.995	4.990	4.988	4.631	4.748	4.724	4.759	4.745	4.938	4.958	Provision of accommodation and the provision of eating and drinking
NPF	82	98	59	189	187	187	185	184	177	177	179	186	219	194	184	181	NPF
Transportasi, pergudangan dan komunikasi	10.921	9.420	9.374	8.836	9.034	9.410	9.420	9.479	9.925	10.261	10.268	10.401	10.554	10.450	10.846	10.902	Transportation, Warehousing and Communications
NPF	565	820	382	361	339	344	262	258	151	174	165	202	233	231	241	238	NPF
Perantara Keuangan	18.948	19.583	19.569	17.813	18.035	18.693	18.173	18.945	19.388	18.884	18.846	18.865	18.082	17.871	18.075	17.436	Financial intermediaries
NPF	459	498	178	513	497	473	448	468	123	162	148	162	159	134	152	176	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	13.007	13.057	12.998	12.877	12.890	13.404	12.658	12.073	12.380	12.896	13.019	12.912	12.785	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	647	569	593	184	215	220	217	221	212	190	191	252	240	175	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	22	20	25	27	19	18	18	18	17	17	16	15	15	Government administration, Defense and Compulsory social security
NPF	1	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.786	4.905	5.460	6.069	6.198	6.289	6.325	6.426	6.640	6.246	6.237	6.223	6.218	6.263	6.333	6.344	Education Services
NPF	28	59	37	37	46	43	47	40	34	35	40	48	49	48	75	71	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	5.443	5.962	6.366	6.865	6.972	7.269	7.093	6.659	6.581	6.523	6.369	6.241	6.049	Health Services and Social Activities
NPF	20	61	90	68	66	73	71	71	54	61	55	55	28	23	96	99	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	6.346	6.258	6.186	6.105	6.064	6.036	5.876	5.794	5.754	5.282	4.893	4.611	4.577	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	257	527	536	538	527	488	487	502	495	488	344	339	334	345	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	1.134	1.101	1.057	997	947	885	820	765	708	672	705	711	680	Individual Services which Serve Households
NPF	13	11	10	12	10	11	10	10	12	13	15	17	19	23	22	22	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	0	0	-	-	-	0	2	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	938	296	235	308	315	319	434	867	1.153	377	512	532	1.195	1.237	Business Activities which are not clearly defined
NPF	58	153	246	113	78	109	108	81	102	96	74	78	79	78	159	157	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	77.088	77.725	78.998	79.635	80.410	81.215	81.316	82.114	83.724	83.496	83.589	84.281	84.896	For Home Ownership
NPF	1.123	1.353	1.415	1.799	1.817	1.832	1.816	1.847	1.712	1.854	1.803	1.918	2.050	2.123	2.351	2.333	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	2.973	3.019	3.048	3.048	3.066	3.078	3.097	3.156	3.172	3.184	3.185	3.192	3.228	For Apartement Ownership
NPF	33	43	44	42	37	40	34	45	39	38	51	81	65	97	114	79	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.378	3.449	3.467	3.465	3.474	3.515	3.507	3.606	3.725	3.621	3.623	3.613	3.724	For Shop House Ownership
NPF	103	121	128	187	199	180	176	189	183	205	192	212	215	226	232	242	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.540	9.475	9.410	9.399	9.374	9.386	9.319	9.252	9.125	8.746	8.546	8.342	8.051	For Vehicles Ownership
NPF	90	104	113	126	120	117	116	117	116	118	115	134	142	141	164	160	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	49.670	50.697	51.787	52.792	53.424	54.763	55.053	55.103	55.802	56.371	56.728	59.099	60.834	Others
NPF	466	517	398	477	492	482	471	484	449	495	453	527	558	590	604	626	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.231	5.209	5.310	5.410	5.529	5.665	5.744	7.131	7.724	7.745	7.741	7.051	7.280	Non Industrial Origin - Others
NPF	122	70	107	155	178	142	97	158	133	134	202	161	156	158	129	127	NPF
Total Pembiayaan	248.007	285.695	320.193	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.020	368.888	Total Financing
Total NPF	10.298	11.054	9.132	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	2016	2017	2018	2019						2020						Financing by Industrial Origin	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Juli
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.062	8.626	8.789	8.909	8.588	8.881	9.108	9.039	8.958	8.993	9.399	9.444	9.861	10.090	Agricultures, Hunting and Forestry
NPF	287	205	138	138	137	139	135	123	434	443	440	385	390	389	362	361	NPF
Perikanan	1.239	1.296	1.044	1.044	1.063	1.086	1.114	1.146	1.196	1.206	1.260	1.307	1.388	1.386	1.648	1.711	Fishery
NPF	28	44	29	33	38	39	43	34	27	30	32	33	42	42	45	37	NPF
Pertambangan dan Penggalian	4.987	5.034	3.028	3.390	3.385	3.313	3.313	2.854	2.840	2.788	2.797	3.108	3.096	3.059	4.059	4.132	Mining and Quarrying
NPF	563	301	25	29	29	29	27	39	40	40	39	37	19	22	15	16	NPF
Industri Pengolahan	15.735	16.591	17.076	17.557	16.980	18.475	18.154	18.252	18.438	18.300	18.100	18.549	18.482	18.422	18.252	18.163	Processing Industry
NPF	761	1.273	876	1.172	1.168	1.160	1.628	1.671	1.992	2.001	2.007	2.039	1.944	2.008	1.760	1.760	NPF
Listrik, gas dan air	7.709	8.186	8.247	7.712	7.717	7.666	7.444	7.392	7.244	7.189	7.152	7.319	7.512	7.794	7.697	7.718	Electricity, Gas and Water
NPF	510	525	829	588	641	652	636	597	534	538	558	636	591	579	451	450	NPF
Konstruksi	8.396	10.582	14.174	15.541	15.260	15.461	15.629	15.865	17.088	17.093	17.524	18.490	17.545	17.559	17.117	17.152	Construction
NPF	382	888	328	319	428	433	493	436	397	522	396	394	467	463	437	514	NPF
Perdagangan Besar dan Eceran	25.881	26.144	25.240	25.897	26.015	26.635	26.791	26.582	27.202	26.607	26.912	27.294	26.271	28.938	28.027	28.218	Wholesale and Retail Trade
NPF	1.799	1.711	1.843	1.974	1.986	1.951	1.999	2.027	1.436	1.511	1.518	1.555	1.612	1.545	1.688	1.659	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.781	2.922	2.815	3.217	3.252	3.262	3.262	2.927	3.097	3.084	3.123	3.101	3.296	3.321	Provision of accomodation and the provision of eating and drinking
NPF	72	71	48	176	174	174	172	171	166	166	164	168	202	177	171	168	NPF
Transportasi, pergudangan dan komunikasi	9.446	8.834	7.420	6.951	6.926	7.022	7.016	7.260	7.270	7.171	7.162	7.230	7.412	7.337	7.747	7.779	Transportation, Warehousing and Communications
NPF	508	767	304	288	283	286	204	229	117	141	132	161	189	187	211	207	NPF
Perantara Keuangan	11.273	11.209	11.519	11.434	11.091	11.556	11.209	11.652	11.957	11.672	11.430	11.481	11.399	11.123	11.003	10.551	Financial intermediaries
NPF	408	460	151	111	110	92	67	78	83	111	89	105	100	88	107	130	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.338	8.350	8.523	8.266	8.187	8.237	8.534	8.243	7.723	8.022	8.709	8.823	8.939	9.008	Real Estate, Business, Ownership, and Business Services
NPF	895	952	200	115	133	101	120	125	123	127	132	110	116	105	105	109	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	21	19	25	25	16	16	15	15	15	15	14	13	13	Government administration, Defense and Compulsory social security
NPF	1	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.396	4.213	4.663	5.192	5.325	5.423	5.462	5.579	5.805	5.442	5.460	5.457	5.467	5.491	5.553	5.578	Education Services
NPF	23	51	25	25	27	23	33	28	22	23	27	29	30	29	32	29	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	4.348	4.992	5.505	5.762	6.254	6.216	6.648	6.537	6.100	6.025	5.979	5.820	5.685	5.487	Health Services and Social Activities
NPF	16	57	79	53	51	52	50	50	43	50	44	44	25	20	94	94	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	4.435	5.572	5.478	5.423	5.423	5.390	5.377	5.271	5.186	5.134	4.756	4.449	4.164	4.132	Community, Sociocultural, Entertainment and Other Individual Services
NPF	204	143	176	352	360	360	348	307	266	310	298	292	212	206	202	213	NPF
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	1.126	1.092	1.047	991	942	878	812	758	700	665	696	699	668	Individual Services which Serve Households
NPF	12	11	9	12	10	10	10	10	12	13	14	17	18	23	22	22	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	0	0	-	-	-	-	-	2	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	532	391	446	177	121	198	208	214	332	776	1.064	289	423	423	1.082	1.126	Business Activities which are not clearly defined
NPF	56	150	223	77	42	73	73	46	66	67	45	48	49	49	130	128	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	27.564	30.179	32.680	34.315	34.556	35.119	35.395	35.595	35.826	35.763	35.885	36.992	36.535	36.601	36.948	37.112	For Home Ownership
NPF	683	770	759	983	990	993	981	989	882	965	938	1.014	987	990	1.145	1.098	NPF
Untuk Pemilikan Flat atau Apartemen	884	829	804	746	753	757	761	759	752	746	746	754	739	740	740	737	For Apartment Ownership
NPF	23	37	22	22	22	24	25	27	20	22	33	32	32	30	41	30	NPF
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.204	1.201	1.251	1.253	1.237	1.247	1.254	1.252	1.233	1.344	1.228	1.229	1.346	1.346	For Shop House Ownership
NPF	49	61	73	103	106	95	93	91	92	101	96	106	102	106	108	110	NPF
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.711	5.756	5.876	5.954	6.057	6.107	6.096	6.109	6.090	6.075	5.962	5.848	5.737	5.487	For Vehicles Ownership
NPF	46	53	41	43	45	44	46	48	48	50	50	76	79	66	83	77	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	36.792	39.548	40.348	41.170	41.797	42.288	43.421	43.630	43.553	44.181	44.760	45.158	47.485	49.133	Others
NPF	416	460	340	395	404	398	389	382	359	387	357	414	431	452	461	468	NPF
Bukan Lapangan Usaha Lainnya																	Non Industrial Origin - Others
NPF	1.686	1.787	4.909	4.231	4.229	4.313	4.390	4.493	4.604	4.595	5.964	6.551	6.574	6.587	6.050	6.050	NPF
Total Pembiayaan	177.482	189.798	202.298	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	Total Financing
Total NPF	7.834	9.030	6.597	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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	2016	2017	2018	2019						2020							Financing by Industrial Origin
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.436	4.107	4.151	4.910	4.385	4.509	4.609	4.541	4.517	4.804	4.703	4.694	4.616	4.637	Agricultures, Hunting and Forestry
NPF	93	117	145	155	154	152	157	157	315	314	309	290	289	290	506	505	NPF
Perikanan	166	166	145	123	130	123	118	114	111	109	106	102	95	88	79	79	Fishery
NPF	7	4	5	5	6	5	5	5	5	5	5	5	6	5	5	6	NPF
Pertambangan dan Penggalian	1.616	1.830	2.382	2.451	2.434	2.363	2.292	2.363	2.246	2.171	2.223	2.362	2.163	2.071	1.984	1.990	Mining and Quarrying
NPF	15	16	16	11	11	11	11	11	11	11	11	11	12	12	8	8	NPF
Industri Pengolahan	4.010	4.871	7.287	8.257	8.677	8.662	9.026	9.111	8.049	8.274	7.920	9.074	8.830	8.778	8.813	8.978	Processing Industry
NPF	575	110	111	128	128	67	64	64	66	82	119	124	126	132	124	151	NPF
Listrik, gas dan air	409	2.859	8.353	6.887	6.892	6.872	6.859	6.853	6.811	6.790	6.804	6.825	7.796	7.864	7.844	6.852	Electricity, Gas and Water
NPF	390	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	10.473	13.002	12.724	12.785	13.407	14.092	14.079	13.875	14.108	14.031	14.279	15.197	15.844	16.212	Construction
NPF	124	148	404	714	748	743	734	888	1.440	1.460	1.527	1.529	1.438	1.440	1.419	1.392	NPF
Perdagangan Besar dan Eceran	4.438	6.694	7.926	8.264	8.227	8.286	8.317	8.535	9.550	10.004	9.995	10.091	9.792	9.876	9.714	9.958	Wholesale and Retail Trade
NPF	341	208	271	379	357	361	374	381	342	381	401	393	414	438	442	429	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.947	1.741	1.695	1.750	1.743	1.728	1.726	1.704	1.651	1.640	1.636	1.644	1.642	1.636	Provision of accomodation and the provision of eating and drinking
NPF	11	27	11	13	14	14	13	13	11	11	15	18	16	17	13	13	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.954	1.885	2.108	2.388	2.404	2.218	2.655	3.090	3.106	3.171	3.142	3.113	3.100	3.123	Transportation, Warehousing and Communications
NPF	57	53	78	73	56	59	59	29	33	33	33	41	44	44	29	31	NPF
Perantara Keuangan	7.219	8.310	8.050	6.379	6.944	7.137	6.965	7.293	7.431	7.212	7.416	7.384	6.683	6.748	7.071	6.885	Financial intermediaries
NPF	51	38	26	401	387	381	390	40	52	59	57	57	58	46	45	46	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	4.977	4.657	4.534	4.732	4.690	4.654	4.870	4.415	4.351	4.358	4.187	4.195	3.972	3.777	Real Estate, Business, Ownership, and Business Services
NPF	105	71	447	453	459	83	95	94	94	94	80	80	75	146	135	66	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	Government administration, Defese and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	797	877	873	866	863	846	836	804	777	766	751	771	780	767	Education Services
NPF	5	8	12	12	20	20	14	12	13	12	19	19	19	19	43	42	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	451	457	603	611	756	621	556	559	556	543	549	556	562	Health Services and Social Activities
NPF	4	4	11	15	14	21	21	21	11	11	10	11	3	3	3	3	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	774	779	762	682	675	659	605	608	620	526	444	447	444	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	81	175	176	179	178	181	222	193	197	196	132	133	132	132	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	8	9	10	6	6	7	7	7	8	7	9	12	12	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	0	0	0	0	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	492	119	114	109	107	105	103	90	90	88	88	109	113	111	Business Activities which are not clearly defined
NPF	2	2	23	36	36	36	35	35	37	29	29	30	30	29	29	29	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	39.208	42.773	43.169	43.880	44.240	44.816	45.390	45.553	46.229	46.732	46.961	46.987	47.333	47.785	For Home Ownership
NPF	439	583	656	816	827	839	835	859	830	890	865	905	1.063	1.133	1.206	1.234	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.866	2.227	2.266	2.291	2.287	2.307	2.326	2.351	2.409	2.418	2.444	2.445	2.453	2.491	For Apartement Ownership
NPF	10	6	22	20	15	16	18	18	19	17	18	49	33	66	74	49	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	2.068	2.177	2.197	2.214	2.228	2.227	2.261	2.255	2.373	2.381	2.393	2.395	2.373	2.378	For Shop House Ownership
NPF	53	61	54	84	92	86	82	98	91	104	96	106	112	120	124	132	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.208	3.784	3.599	3.457	3.342	3.267	3.290	3.211	3.162	3.050	2.784	2.698	2.606	2.564	For Vehicles Ownership
NPF	44	52	72	83	75	73	70	69	67	68	65	58	63	74	81	83	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.070	10.121	10.349	10.618	10.994	11.136	11.342	11.423	11.550	11.621	11.611	11.570	11.614	11.700	Others
NPF	50	57	58	82	88	85	82	102	90	109	96	113	126	139	143	159	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	888	1.000	980	997	1.020	1.036	1.062	1.149	1.167	1.173	1.171	1.154	1.186	1.230	Non Industrial Origin - Others
NPF	31	29	29	34	31	29	28	29	29	29	27	28	27	32	29	29	NPF
Total Pembiayaan	70.525	95.906	117.895	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	Total Financing
Total NPF	2.464	2.024	2.535	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	Total 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 Juli 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - July 2020) Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.549	2.241	3.517	1.822	23.704	Jawa Barat
NPF	595	224	154	0	534	NPF
Banten	845	462	590	289	8.567	Banten
NPF	108	2	17	1	123	NPF
DKI Jakarta	9.938	54.315	7.455	47.081	37.672	DKI Jakarta
NPF	359	947	317	1.122	1.041	NPF
D.I Yogyakarta	491	133	409	844	2.177	D.I Yogyakarta
NPF	35	70	39	0	46	NPF
Jawa Tengah	3.452	3.128	1.960	2.497	8.377	Jawa Tengah
NPF	323	845	87	194	174	NPF
Jawa Timur	4.969	5.403	2.186	2.336	13.737	Jawa Timur
NPF	266	262	84	34	405	NPF
Bengkulu	211	1	227	10	999	Bengkulu
NPF	29	-	24	-	29	NPF
Jambi	237	248	392	98	2.404	Jambi
NPF	19	-	23	-	45	NPF
Aceh	6.189	285	1.526	350	18.193	Aceh
NPF	121	0	34	0	58	NPF
Sumatera Utara	1.927	911	907	1.838	6.398	Sumatera Utara
NPF	368	40	110	542	220	NPF
Sumatera Barat	732	43	484	181	3.156	Sumatera Barat
NPF	60	2	40	1	43	NPF
Riau	663	62	681	618	4.901	Riau
NPF	52	-	78	27	56	NPF
Sumatera Selatan	1.059	794	666	777	4.688	Sumatera Selatan
NPF	78	2	126	4	122	NPF
Bangka Belitung	85	1	256	4	432	Bangka Belitung
NPF	3	-	0	-	5	NPF
Kepulauan Riau	127	28	151	608	2.964	Kepulauan Riau
NPF	13	10	8	-	39	NPF
Lampung	864	228	262	176	1.715	Lampung
NPF	36	5	15	-	42	NPF
Kalimantan Selatan	470	385	411	1.040	2.539	Kalimantan Selatan
NPF	38	0	22	8	76	NPF
Kalimantan Barat	713	232	1.071	74	2.898	Kalimantan Barat
NPF	13	0	20	-	42	NPF
Kalimantan Timur	794	87	701	357	3.478	Kalimantan Timur
NPF	191	10	33	1	96	NPF
Kalimantan Tengah	182	2	110	345	772	Kalimantan Tengah
NPF	6	-	3	-	22	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 Juli 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - July 2020)
Miliar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	129	3	98	0	1.320	Sulawesi Tengah
NPF	21	-	10	-	18	NPF
Sulawesi Selatan	694	459	480	366	5.117	Sulawesi Selatan
NPF	77	50	32	23	151	NPF
Sulawesi Utara	70	1	38	11	579	Sulawesi Utara
NPF	3	-	4	-	11	NPF
Gorontalo	6	11	4	2	255	Gorontalo
NPF	3	-	0	0	5	NPF
Sulawesi Barat	6	12	4	4	443	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	159	5	119	4	995	Sulawesi Tenggara
NPF	21	-	19	-	29	NPF
Nusa Tenggara Barat	1.103	60	378	56	7.212	Nusa Tenggara Barat
NPF	77	0	20	-	67	NPF
Bali	278	50	165	271	1.266	Bali
NPF	25	11	10	39	52	NPF
Nusa Tenggara Timur	48	-	9	-	116	Nusa Tenggara Timur
NPF	3	-	0	-	1	NPF
Maluku	2	0	9	0	188	Maluku
NPF	1	-	0	-	1	NPF
Papua	43	4	88	7	315	Papua
NPF	-	-	1	-	5	NPF
Maluku Utara	41	24	22	-	351	Maluku Utara
NPF	0	-	0	-	1	NPF
Papua Barat	9	-	17	1	86	Papua Barat
NPF	1	-	0	-	2	NPF
Lainnya	-	679	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	43.085	70.296	25.393	62.099	168.014	Total
NPF	2.944	2.480	1.331	1.998	3.566	NPF

**Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Juli 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - July 2020)
Milyar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.640	1.736	3.248	1.421	15.181	Jawa Barat
NPF	318	21	118	0	356	NPF
Banten	641	353	475	179	4.370	Banten
NPF	41	-	13	1	101	NPF
DKI Jakarta	6.924	32.374	5.324	26.146	14.427	DKI Jakarta
NPF	215	826	240	872	331	NPF
D.I Yogyakarta	416	31	341	405	1.123	D.I Yogyakarta
NPF	9	-	35	-	24	NPF
Jawa Tengah	2.877	2.355	1.130	1.211	4.058	Jawa Tengah
NPF	259	791	70	148	81	NPF
Jawa Timur	4.452	4.134	1.897	822	7.363	Jawa Timur
NPF	169	197	59	5	190	NPF
Bengkulu	209	1	222	10	998	Bengkulu
NPF	29	-	23	-	29	NPF
Jambi	223	46	368	16	1.817	Jambi
NPF	19	-	23	-	42	NPF
Aceh	6.133	285	1.525	350	17.971	Aceh
NPF	120	0	34	0	57	NPF
Sumatera Utara	1.062	417	614	1.169	3.331	Sumatera Utara
NPF	59	10	83	339	83	NPF
Sumatera Barat	528	11	300	106	1.893	Sumatera Barat
NPF	36	2	25	1	35	NPF
Riau	511	20	564	472	1.717	Riau
NPF	31	-	24	0	35	NPF
Sumatera Selatan	731	740	538	599	1.915	Sumatera Selatan
NPF	23	0	116	0	45	NPF
Bangka Belitung	51	1	253	4	240	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	94	5	123	607	1.232	Kepulauan Riau
NPF	9	-	8	-	25	NPF
Lampung	863	116	242	35	1.473	Lampung
NPF	36	5	15	-	36	NPF
Kalimantan Selatan	347	299	333	333	1.251	Kalimantan Selatan
NPF	23	0	8	2	31	NPF
Kalimantan Barat	708	130	1.056	70	1.897	Kalimantan Barat
NPF	13	0	18	-	39	NPF
Kalimantan Timur	578	81	585	159	1.839	Kalimantan Timur
NPF	17	4	12	1	52	NPF
Kalimantan Tengah	182	2	110	345	772	Kalimantan Tengah
NPF	6	-	3	-	22	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Juli 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - July 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	129	3	98	0	1.320	<i>Sulawesi Tengah</i>
NPF	21	-	10	-	18	<i>NPF</i>
Sulawesi Selatan	515	47	377	155	2.587	<i>Sulawesi Selatan</i>
NPF	43	35	23	-	77	<i>NPF</i>
Sulawesi Utara	70	1	38	11	579	<i>Sulawesi Utara</i>
NPF	3	-	4	-	11	<i>NPF</i>
Gorontalo	6	11	4	2	255	<i>Gorontalo</i>
NPF	3	-	0	0	5	<i>NPF</i>
Sulawesi Barat	3	-	4	3	305	<i>Sulawesi Barat</i>
NPF	0	-	0	-	4	<i>NPF</i>
Sulawesi Tenggara	155	5	119	4	958	<i>Sulawesi Tenggara</i>
NPF	21	-	19	-	29	<i>NPF</i>
Nusa Tenggara Barat	1.081	60	377	56	7.060	<i>Nusa Tenggara Barat</i>
NPF	77	-	19	-	67	<i>NPF</i>
Bali	249	23	128	62	877	<i>Bali</i>
NPF	17	4	8	1	40	<i>NPF</i>
Nusa Tenggara Timur	48	-	9	-	116	<i>Nusa Tenggara Timur</i>
NPF	3	-	0	-	1	<i>NPF</i>
Maluku	2	0	9	0	188	<i>Maluku</i>
NPF	1	-	0	-	1	<i>NPF</i>
Papua	43	4	88	7	315	<i>Papua</i>
NPF	-	-	1	-	5	<i>NPF</i>
Maluku Utara	41	24	22	-	351	<i>Maluku Utara</i>
NPF	0	-	0	-	1	<i>NPF</i>
Papua Barat	9	-	17	1	86	<i>Papua Barat</i>
NPF	1	-	0	-	2	<i>NPF</i>
Lainnya	-	679	-	30	-	<i>Outside Indonesia</i>
NPF	-	-	-	-	-	<i>NPF</i>
Total	35.522	43.995	20.540	34.792	99.865	Total
NPF	1.622	1.895	1.013	1.369	1.881	NPF

**Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Juli 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - July 2020)
Milyar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	909	504	269	401	8.523	Jawa Barat
NPF	278	203	36	-	178	NPF
Banten	204	110	116	111	4.198	Banten
NPF	67	2	4	-	22	NPF
DKI Jakarta	3.013	21.940	2.131	20.935	23.245	DKI Jakarta
NPF	144	121	77	250	710	NPF
D.I Yogyakarta	75	103	68	440	1.054	D.I Yogyakarta
NPF	26	70	5	0	22	NPF
Jawa Tengah	574	772	831	1.286	4.319	Jawa Tengah
NPF	64	55	17	45	93	NPF
Jawa Timur	517	1.269	289	1.514	6.374	Jawa Timur
NPF	97	65	25	29	215	NPF
Bengkulu	2	-	4	-	0	Bengkulu
NPF	0	-	0	-	-	NPF
Jambi	15	202	24	82	587	Jambi
NPF	0	-	0	-	2	NPF
Aceh	55	-	0	-	222	Aceh
NPF	1	-	-	-	1	NPF
Sumatera Utara	865	494	293	669	3.067	Sumatera Utara
NPF	309	30	27	204	137	NPF
Sumatera Barat	205	31	184	75	1.264	Sumatera Barat
NPF	24	0	15	-	9	NPF
Riau	152	42	117	145	3.184	Riau
NPF	21	-	54	27	22	NPF
Sumatera Selatan	327	54	129	178	2.772	Sumatera Selatan
NPF	56	2	9	4	77	NPF
Bangka Belitung	33	-	3	-	192	Bangka Belitung
NPF	1	-	-	-	0	NPF
Kepulauan Riau	34	23	28	1	1.733	Kepulauan Riau
NPF	4	10	0	-	14	NPF
Lampung	1	112	19	141	242	Lampung
NPF	0	-	1	-	6	NPF
Kalimantan Selatan	123	86	78	706	1.288	Kalimantan Selatan
NPF	14	-	14	7	45	NPF
Kalimantan Barat	5	103	15	5	1.000	Kalimantan Barat
NPF	0	-	1	-	3	NPF
Kalimantan Timur	216	6	117	198	1.639	Kalimantan Timur
NPF	174	6	21	0	44	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 Juli 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - July 2020)
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	179	411	102	211	2.530	Sulawesi Selatan
NPF	34	15	9	23	74	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	3	12	-	1	139	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	4	-	-	-	37	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	22	1	0	-	151	Nusa Tenggara Barat
NPF	0	0	0	-	0	NPF
Bali	29	27	37	209	389	Bali
NPF	8	7	2	39	12	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	7.563	26.301	4.854	27.307	68.149	Total
NPF	1.323	585	317	629	1.686	NPF

**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	2016	2017	2018	2019						2020							Indikator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Modal Kerja	15,44	13,73	12,77	12,94	12,98	13,37	12,77	12,90	12,16	12,08	12,66	12,28	11,57	11,70	12,21	11,36	1. Working Capital
a. UMKM	19,65	19,66	19,83	20,46	20,65	21,83	20,44	20,63	19,19	19,42	18,44	18,05	17,07	19,52	18,73	17,80	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,91	20,57	20,77	21,97	20,56	20,87	19,41	19,64	18,63	18,29	17,28	20,06	19,03	18,07	i. Rupiah
ii. Valas	7,76	4,66	2,54	2,64	2,60	3,69	2,74	2,38	2,11	2,06	2,45	2,54	2,22	2,73	2,63	2,55	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	8,84	8,46	8,39	8,96	8,30	8,39	7,91	7,84	8,47	8,19	7,52	8,06	8,27	7,41	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,15	8,80	8,75	9,24	8,63	8,66	8,16	8,09	8,74	8,51	7,83	8,32	8,52	7,68	i. Rupiah
ii. Valas	7,10	5,52	4,52	4,18	4,14	4,93	4,02	4,74	3,79	4,13	5,15	4,83	4,11	4,10	4,77	4,02	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,41	10,15	10,18	10,60	10,18	10,49	9,79	10,20	10,21	9,69	9,17	9,05	9,79	9,15	2. Investment
a. UMKM	14,77	13,58	12,04	11,99	12,01	12,18	11,99	11,95	10,72	11,58	11,63	11,35	10,68	10,85	11,09	10,70	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,08	12,03	12,05	12,22	12,02	11,98	10,75	11,62	11,66	11,39	10,72	10,88	11,12	10,72	i. Rupiah
ii. Valas	6,74	4,79	5,36	5,01	5,01	5,02	5,20	5,26	5,04	4,50	4,53	4,53	4,48	5,32	5,31	5,30	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,62	9,41	9,47	10,00	9,46	9,93	9,41	9,64	9,48	8,86	8,38	8,43	9,26	8,52	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,30	9,96	10,02	10,56	9,94	10,51	9,97	10,19	10,04	9,44	8,90	8,87	9,78	9,01	i. Rupiah
ii. Valas	6,83	6,69	6,16	5,53	5,47	5,68	5,65	5,30	4,74	4,66	4,91	4,59	4,21	4,27	4,61	4,24	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,64	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	9,85	9,93	9,87	9,80	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,64	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	9,85	9,93	9,87	9,80	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2016	2017	2018	2019						2020							Indikator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Modal Kerja	16,36	15,25	14,26	14,17	14,18	14,79	13,94	14,30	13,21	13,33	14,15	13,63	12,87	13,01	13,73	12,49	1. Working Capital
a. UMKM	21,19	22,14	23,04	23,54	23,66	24,40	23,36	23,77	21,87	22,08	20,49	20,06	19,01 ^r	19,33	20,78	19,68	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	23,05	23,57	23,70	24,44	23,40	23,81	21,91	22,12	20,51	20,13	19,08 ^r	19,38	20,94	19,80	i. Rupiah
ii. Valas	7,76	10,27	3,84	1,01	0,92	5,94	2,07	4,32	1,92	1,42	5,04	3,80	2,46	3,24	3,46	3,48	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	8,92	8,14	7,94	8,63	7,87	8,05	7,33	7,45	8,35	7,89	7,13	7,91	8,14	6,68	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,09	8,35	8,15	8,79	8,06	8,18	7,52	7,63	8,52	8,07	7,33	8,05	8,25	6,81	i. Rupiah
ii. Valas	7,30	7,29	5,80	4,61	4,54	5,98	4,49	5,73	4,01	4,32	5,86	5,66	4,42	4,68	6,09	4,28	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,07	10,62	10,62	11,38	10,55	10,76	9,74	10,31	10,91	10,26	9,53	9,52	10,12	9,16	2. Investment
a. UMKM	15,14	12,82	12,82	12,29	12,33	12,60	12,34	12,26	10,74	11,85	11,87	11,53	10,77	11,04	11,34	10,86	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	12,82	12,29	12,33	12,60	12,35	12,26	10,74	11,87	11,88	11,55	10,78	11,05	11,34	10,87	i. Rupiah
ii. Valas	6,75	4,00	9,00	-	-	-	3,21	4,35	-	1,64	1,63	1,61	2,08	5,44	5,41	5,22	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,10	9,67	9,66	10,70	9,54	9,92	9,16	9,41	10,12	9,20	8,49	8,80	9,39	8,15	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,58	10,13	10,11	11,15	9,87	10,34	9,52	9,79	10,59	9,67	8,91	9,12	9,73	8,44	i. Rupiah
ii. Valas	7,87	7,81	6,96	5,83	5,75	6,37	6,35	5,65	5,21	5,21	5,81	5,64	4,95	5,19	6,09	5,36	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,01	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	11,22	11,36	11,41	11,38	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,01	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	11,22	11,36	11,41	11,38	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	2016	2017	2018	2019						2020							Indikator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Modal Kerja	12,11	9,76	9,47	9,67	9,86	9,63	9,69	9,39	9,42	8,96	8,96	8,91	8,42	8,53	8,63	8,71	1. Working Capital
a. UMKM	13,73	11,59	11,20	10,62	10,77	9,61	10,57	10,04	9,89	9,77	9,66	9,41	9,17	9,02	9,13	8,96	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,35	10,78	10,95	9,84	10,75	10,45	10,30	10,18	10,10	9,90	9,63	9,50	9,62	9,44	i. Rupiah
ii. Valas	-	1,94	2,45	3,01	2,96	3,00	2,95	2,09	2,14	2,14	2,15	2,19	2,15	2,10	2,09	2,08	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,68	9,22	9,45	9,63	9,30	9,12	9,21	8,65	8,69	8,73	8,16	8,38	8,49	8,64	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,27	9,96	10,22	10,19	10,02	9,72	9,62	9,08	9,13	9,37	8,68	8,92	9,01	9,23	i. Rupiah
ii. Valas	6,37	3,36	3,11	3,69	3,69	3,49	3,48	3,49	3,37	3,89	4,19	3,89	3,77	3,61	3,61	3,82	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,21	9,38	9,49	9,38	9,59	10,07	9,86	10,01	9,07	8,81	8,58	8,29	9,24	9,15	2. Investment
a. UMKM	12,93	11,45	10,16	10,88	10,87	10,56	10,77	10,81	10,65	10,56	10,49	10,50	10,27	10,21	10,08	9,99	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,25	11,03	11,01	10,70	10,88	10,93	10,76	10,67	10,61	10,63	10,39	10,31	10,18	10,09	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,23	5,23	5,24	5,32	5,31	5,31	5,28	5,30	5,30	5,30	5,30	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,86	9,10	9,23	9,18	9,36	9,94	9,72	9,91	8,82	8,52	8,27	7,94	9,09	9,00	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,80	9,75	9,90	9,82	10,03	10,73	10,52	10,68	9,46	9,22	8,90	8,53	9,84	9,74	i. Rupiah
ii. Valas	5,31	4,98	5,38	5,27	5,23	5,10	5,08	5,03	4,39	4,20	4,15	3,64	3,53	3,39	3,03	3,02	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,72	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	7,90	7,89	7,62	7,48	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,72	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	7,90	7,89	7,62	7,48	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	2016	2017	2018	2019						2020						Type	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	31.024.099	31.384.296	31.726.453	31.892.458	32.143.158	32.177.779	32.470.410	32.797.614	33.116.060	33.255.546	33.632.861	33.770.404	34.318.200	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	17.580.439	17.792.744	17.980.957	18.041.688	18.165.842	18.163.854	18.365.679	18.564.328	18.741.866	18.825.444	19.109.119	19.030.509	19.333.968	1. Demand Deposits Wadiah
a. Giro	235.862	194.284	220.970	236.540	240.316	243.756	246.673	250.113	251.654	253.541	256.346	260.101	261.846	266.649	263.896	267.575	a. Demand Deposits Wadiah
b. Tabungan	12.030.794	14.253.961	16.276.658	17.343.899	17.552.428	17.737.201	17.795.015	17.915.729	17.913.221	18.112.138	18.307.982	18.481.765	18.563.598	18.842.470	18.766.613	19.066.393	b. iB Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	13.443.660	13.591.552	13.745.496	13.850.770	13.977.316	14.013.925	14.104.729	14.233.286	14.374.194	14.430.102	14.523.742	14.739.895	14.984.232	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	67.372	68.557	69.324	69.136	69.106	70.913	68.751	68.626	69.081	69.363	69.809	70.272	70.780	70.960	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.129.152	12.984.233	13.130.207	13.281.090	13.381.015	13.503.798	13.538.071	13.623.742	13.747.841	13.886.921	13.938.883	14.021.998	14.233.981	14.473.570	b. Saving Deposits
c. Deposito	311.375	338.298	373.979	390.870	392.021	395.270	400.649	402.605	407.417	412.361	416.364	417.910	421.101	431.472	435.134	439.702	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	-	-	2	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	-	-	-	-	-	2	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.343.836	5.637.018	5.695.965	5.683.445	5.769.779	5.760.163	5.804.312	5.815.422	5.900.594	5.899.516	5.734.807	5.720.892	5.679.272	5.695.051	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	112.462	114.537	117.588	120.582	124.643	127.550	128.839	131.737	134.278	135.503	137.640	149.130	154.472	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	19.638	16.649	16.321	15.881	15.514	15.220	14.803	14.441	14.225	14.040	13.321	12.966	12.598	12.304	a. Mudharabah
b. Musyarakah	61.351	67.754	81.988	95.813	98.216	101.707	105.068	109.423	112.746	114.397	117.512	120.229	122.174	124.666	136.524	142.160	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	0	0	9	8	8	8	8	c. Others
2. Piutang	4.382.865	5.283.827	5.198.275	5.469.556	5.527.409	5.513.190	5.598.302	5.587.364	5.633.083	5.646.725	5.730.512	5.728.576	5.563.205	5.548.142	5.496.219	5.507.974	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.519.794	4.769.002	4.824.636	4.806.345	4.879.487	4.859.306	4.896.871	4.900.367	4.948.282	4.938.060	4.777.217	4.755.719	4.699.855	4.726.802	a. Murabahah
b. Qardh	282.253	585.885	672.264	693.784	695.894	699.794	711.663	720.774	730.480	738.891	774.696	782.916	778.309	784.701	788.554	773.333	b. Qardh
c. Istishna'	4.153	5.065	6.217	6.770	6.879	7.051	7.152	7.284	7.445	7.467	7.534	7.600	7.679	7.722	7.810	7.839	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	55.000	54.019	52.667	50.895	48.156	43.871	39.858	38.345	36.662	36.099	35.110	33.923	32.605	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channelling	208	14	25.224	35.566	34.338	32.683	30.306	27.145	22.307	17.722	15.628	13.614	13.079	12.477	10.965	9.230	b. Financing through Channelling
c. Pembiayaan secara Executing	-	3	3	2	2	2	2	2	2	2	2	1	1	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	19.432	19.679	19.982	20.587	21.009	21.562	22.134	22.715	23.047	22.882	22.570	22.955	23.372	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	2016	2017	2018	2019						2020						Type	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	25.615.145	25.906.278	26.200.227	26.300.539	26.481.233	26.553.798	26.795.190	27.068.563	27.349.209	27.442.267	27.810.732	27.918.794	28.429.210	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	15.260.522	15.450.809	15.623.193	15.663.952	15.755.678	15.830.705	16.013.725	16.199.849	16.369.727	16.414.355	16.691.577	16.608.796	16.912.878	1. Demand Deposits Wadiah
a. Giro	219.538	176.470	200.646	214.691	218.130	221.356	224.079	227.332	228.789	230.704	233.339	235.304	237.022	241.736	238.768	242.203	a. Demand Deposits Wadiah
b. Tabungan	10.364.406	12.218.082	14.032.670	15.045.831	15.232.679	15.401.837	15.439.873	15.528.346	15.602.937	15.783.021	15.966.510	16.134.423	16.177.333	16.449.841	16.370.028	16.670.675	b. IB Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	10.354.623	10.455.469	10.577.034	10.636.587	10.725.555	10.723.093	10.781.465	10.868.714	10.979.482	11.027.912	11.119.155	11.309.998	11.516.332	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	56.514	56.980	57.568	57.184	56.902	58.510	56.192	55.969	56.304	56.462	56.832	57.281	57.665	57.583	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.484.449	9.994.207	10.093.701	10.212.826	10.270.009	10.356.901	10.354.615	10.410.541	10.495.883	10.606.994	10.655.117	10.741.615	10.929.808	11.132.911	b. Saving Deposits
c. Deposito	253.645	270.697	293.704	303.436	304.200	307.024	309.676	310.144	312.445	314.955	316.527	316.026	315.963	320.259	322.525	325.838	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.037.949	4.382.584	4.160.742	4.504.519	4.579.686	4.581.938	4.679.609	4.674.696	4.721.074	4.738.633	4.823.967	4.826.592	4.677.871	4.666.544	4.629.800	4.643.361	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	60.545	61.370	63.325	65.266	67.033	69.146	69.918	71.645	73.351	74.585	76.111	85.601	89.216	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	8.554	6.713	6.479	6.238	6.057	5.889	5.658	5.495	5.382	5.291	5.153	4.996	4.824	4.758	a. Mudharabah
b. Musyarakah	46.198	44.628	46.911	53.832	54.891	57.087	59.209	61.144	63.488	64.423	66.263	68.060	69.432	71.115	80.777	84.458	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.096.679	4.434.539	4.508.710	4.508.710	4.603.829	4.596.673	4.640.547	4.656.499	4.739.427	4.739.940	4.589.985	4.577.618	4.531.185	4.540.681	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.895.349	4.228.099	4.301.161	4.301.161	4.392.035	4.383.687	4.426.662	4.439.961	4.493.657	4.493.554	4.351.557	4.337.463	4.291.088	4.320.173	a. Murabahah
b. Qardh	175.618	187.934	201.240	206.367	207.477	207.477	211.726	212.922	215.534	216.478	245.712	246.329	238.371	240.098	240.040	220.453	b. Qardh
c. Istishna'	159	135	90	73	72	72	68	64	63	60	58	57	57	57	55	55	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	9.435	9.606	9.903	10.514	10.990	11.573	12.216	12.895	13.301	13.301	12.815	13.014	13.464	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channelling	-	-	12	10	10	9	9	9	9	8	8	8	8	11	11	11	b. Financing through Channelling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	1	1	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	9.423	9.594	9.892	10.503	10.979	11.562	12.206	12.885	13.292	13.155	12.741	13.000	13.540	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	2016	2017	2018	2019						2020						Type	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	3.655.413	4.498.305	5.000.149	5.408.954	5.478.018	5.526.226	5.591.919	5.661.925	5.623.981	5.675.220	5.729.051	5.766.851	5.813.279	5.822.129	5.851.610	5.888.990	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.312	2.319.917	2.341.935	2.357.764	2.377.736	2.410.164	2.333.149	2.351.954	2.364.479	2.372.139	2.411.089	2.417.542	2.421.713	2.421.090	1. Demand Deposits Wadiah
a. Giro	16.324	17.814	20.324	21.849	22.186	22.400	22.594	22.781	22.865	22.837	23.007	24.797	24.824	24.913	25.128	25.372	a. Demand Deposits Wadiah
b. Tabungan	1.666.388	2.035.879	2.243.988	2.298.068	2.319.749	2.335.364	2.355.142	2.387.383	2.310.284	2.329.117	2.341.472	2.347.342	2.386.265	2.392.629	2.396.585	2.395.718	b. IB Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.735.836	3.089.037	3.136.083	3.168.462	3.214.183	3.251.781	3.290.832	3.323.264	3.364.572	3.394.712	3.402.190	3.404.587	3.429.897	3.467.900	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.858	11.577	11.756	11.952	12.204	12.403	12.559	12.657	12.777	12.901	12.977	12.991	13.377	13.377	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.644.703	2.990.026	3.036.506	3.068.264	3.111.006	3.146.897	3.183.456	3.213.201	3.251.958	3.279.927	3.283.766	3.280.383	3.304.173	3.340.659	b. Saving Deposits
c. Deposito	57.730	67.601	80.275	87.434	87.821	88.246	90.973	92.461	94.972	97.406	99.837	101.884	105.447	111.213	112.609	113.864	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	-	-	2	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	-	-	-	-	-	2	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.183.094	1.132.499	1.116.279	1.101.507	1.090.170	1.085.467	1.083.238	1.076.789	1.076.627	1.072.924	1.056.936	1.054.348	1.049.472	1.051.690	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	46.161	51.917	53.167	54.263	55.316	57.610	58.404	58.921	60.092	60.927	60.918	61.529	63.529	65.256	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	11.084	9.936	9.842	9.643	9.457	9.331	9.145	8.946	8.843	8.749	8.168	7.970	7.774	7.546	a. Mudharabah
b. Musyarakah	15.153	23.126	35.077	41.981	43.325	44.620	45.859	48.279	49.258	49.974	51.249	52.169	52.742	53.551	55.747	57.702	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	0	0	9	8	8	8	8	c. Others
2. Piutang	434.810	970.805	1.101.596	1.035.017	1.018.699	1.004.480	994.473	990.691	992.536	990.226	991.085	988.636	973.220	970.524	965.034	967.293	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	624.445	540.903	523.475	505.184	487.452	475.619	470.209	460.406	454.625	444.506	425.660	418.256	408.767	406.629	a. Murabahah
b. Qardh	106.635	397.951	471.024	487.417	488.417	492.317	499.937	507.852	514.964	522.413	528.984	536.587	539.938	544.603	548.514	552.880	b. Qardh
c. Istishna'	3.994	4.930	6.127	6.697	6.807	7.084	7.220	7.382	7.407	7.476	7.543	7.622	7.665	7.753	7.784	7.784	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	35.337	45.565	44.413	42.764	40.381	37.166	32.298	27.642	25.450	23.361	22.798	22.295	20.909	19.141	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channelling	208	14	25.212	35.556	34.328	32.674	30.297	27.136	22.298	17.714	15.620	13.606	13.071	12.466	10.954	9.219	b. Financing through Channelling
c. Pembiayaan secara Executing	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	10.124	10.009	10.085	10.090	10.084	10.030	10.000	9.928	9.830	9.755	9.727	9.829	9.955	9.922	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	2016	2017	2018	2019						2020							Type
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Dana Pihak Ketiga	18.521.091	21.692.463	24.334.556	25.936.797	26.224.906	26.524.604	26.739.500	26.961.008	27.015.606	27.273.711	27.549.401	27.041.125	27.929.771	28.223.958	28.353.484	28.811.651	Third Party Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.866.831	4.996.259	5.032.230	5.066.301	5.095.192	5.108.122	5.155.858	5.179.646	5.258.198	5.272.358	5.147.316	5.151.593	5.143.351	5.178.728	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

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	2016	2017	2018	2019						2020							Type
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Dana Pihak Ketiga	15.488.398	17.955.556	19.996.197	21.231.879	21.455.167	21.707.708	21.862.494	22.020.915	22.120.609	22.337.191	22.566.790	22.799.563	22.871.337	23.160.021	23.272.903	23.706.319	Third Party Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.722.263	3.902.762	3.955.290	4.004.485	4.045.137	4.063.167	4.113.683	4.144.030	4.223.309	4.241.562	4.132.034	4.138.805	4.135.918	4.169.451	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

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	2016	2017	2018	2019						2020						Type	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	3.032.693	3.736.907	4.338.359	4.704.918	4.769.739	4.816.896	4.877.006	4.940.093	4.894.997	4.936.520	4.982.611	4.241.562	5.058.434	5.063.937	5.080.581	5.105.332	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.144.568	1.093.497	1.076.940	1.061.816	1.050.055	1.044.955	1.042.175	1.035.616	1.034.889	1.030.796	1.015.282	1.012.788	1.007.433	1.009.277	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

**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	2016	2017	2018	2019						2020							Indicator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Dana Simpanan Wadiah	38.361	47.033	54.344	58.940	57.671	57.059	57.821	62.192	65.751	67.071	68.366	69.626	74.463	74.643	77.419	76.898	iB Wadia
a. Giro	20.153	24.897	26.435	27.132	25.895	24.868	24.899	28.776	30.331	31.775	32.329	33.157	36.824	35.717	38.332	37.394	a. Demand Deposits Wadia
i. Rupiah	17.221	21.581	23.543	23.817	22.841	21.929	21.909	25.825	25.517	22.881	25.128	24.733	29.034	28.043	31.186	30.402	i. Rupiah
ii. Valas	2.932	3.315	2.892	3.315	3.054	2.939	2.991	2.951	4.814	8.894	7.202	8.424	7.790	7.673	7.145	6.992	ii. Foreign Currency
b. Tabungan	18.208	22.137	27.909	31.807	31.775	32.191	32.922	33.417	35.420	35.297	36.036	36.469	37.639	38.926	39.087	39.504	b. iB Saving Deposits Wadia
i. Rupiah	18.037	21.938	27.635	31.482	31.446	31.852	32.543	33.051	34.964	34.834	35.558	35.971	37.165	38.444	38.593	38.953	i. Rupiah
ii. Valas	170	199	274	325	330	339	379	365	456	462	478	498	474	483	494	550	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240.974	287.854	317.484	325.309	325.296	332.744	344.535	345.795^r	350.399^r	347.458^r	352.127^r	344.431^r	340.480^r	335.552^r	343.890	341.254	Non Profit Sharing Investment Fund
a. Giro	7.820	15.291	17.161	25.145	20.988	21.190	24.268	23.228	27.321	29.993	28.733	29.423	27.858	26.799	28.871	23.140	a. Demand Deposits
i. Rupiah	7.388	13.280	15.501	24.050	19.758	19.921	22.794	21.861	26.225	26.488	26.741	27.427	26.167	24.913	27.169	21.491	i. Rupiah
ii. Valas	432	2.011	1.661	1.095	1.229	1.269	1.474	1.367	1.096	3.505	1.992	1.996	1.691	1.886	1.702	1.649	ii. Foreign Currency
b. Tabungan	66.980	76.361	86.529	89.320	88.947	90.380	90.538	91.068	97.839	95.280	96.114	95.702	96.369	97.855	99.381	101.088	b. Saving Deposits
i. Rupiah	66.088	75.463	85.507	87.891	87.455	88.897	89.050	89.684	96.377	93.761	94.448	93.753	94.585	96.102	97.675	99.413	i. Rupiah
ii. Valas	892	898	1.022	1.429	1.492	1.483	1.488	1.384	1.462	1.519	1.666	1.949	1.784	1.753	1.706	1.676	ii. Foreign Currency
c. Deposito	166.174	196.202	213.794	210.844	215.361	221.174	229.728	231.498 ^r	225.238 ^r	222.185 ^r	227.280 ^r	219.305 ^r	216.253 ^r	210.898 ^r	215.648	217.026	c. Time Deposits
i. Rupiah	155.646	186.721	203.133	201.371	205.487	210.583	219.894	221.722 ^r	215.252 ^r	211.128 ^r	211.794 ^r	202.663 ^r	201.384 ^r	196.018 ^r	200.481	202.345	i. Rupiah
a. 1 Bulan	109.417	137.718	146.936	131.014	135.866	132.467	139.735	146.391	143.545	137.832	140.374	134.076	132.582	126.643	132.612	133.360	a. 1 month
b. 3 Bulan	30.095	30.436	34.036	41.079	39.408	47.188	49.890	45.494	43.316	45.093	44.122	39.546	40.725	43.192	40.692	39.877	b. 3 month
c. 6 Bulan	9.531	9.710	11.612	13.132	13.931	15.077	15.025	15.901	14.534	14.586	16.033	16.917	16.545	14.299	16.142	17.003	c. 6 month
d. 12 Bulan	6.588	8.758	10.543	16.118	16.266	15.834	15.228	13.921	13.845	13.596	11.242	12.106	11.523	11.876	11.018	12.085	d. 12 month
e. >12 Bulan	15	99	5	28	15	18	16	15 ^r	13 ^r	21 ^r	23 ^r	17 ^r	9 ^r	8 ^r	17	20	e. >12 month
ii. Valas	10.528	9.481	10.661	9.473	9.875	10.591	9.833	9.777	9.986	11.057	15.486	16.642	14.869	14.880	15.167	14.681	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	8.171	5.640	6.517	6.755	5.751	6.125	5.961	6.704	11.990	12.570 ^r	10.734 ^r	11.423 ^r	11.690	10.929	a. 1 month
b. 3 Bulan	1.730	1.316	1.377	2.102	1.758	2.014	2.262	1.622	2.326	2.707	1.833	1.866	2.179	1.562	1.795	2.145	b. 3 month
c. 6 Bulan	315	188	663	922	725	1.171	1.224	1.311	887	863	920	1.284	1.312	1.382	1.132	1.065	c. 6 month
d. 12 Bulan	189	136	450	809	875	651	597	719	813	783	743	922	643	513	540	542	d. 12 month
e. >12 Bulan	0	0	-	-	0	0	-	0	-	-	-	-	-	-	1	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
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
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

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019						2020							Indicator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Dana Simpanan Wadiah	29.470	35.933	40.954	46.344	45.203	44.938	45.818	46.911	51.737	53.858	54.622	55.122	57.382	57.729	58.535	59.448	iB Wadia
a. Giro	15.375	18.792	18.553	20.559	19.585	18.842	19.167	19.824	22.821	25.018	25.317	25.528	26.930	26.148	26.760	27.270	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	15.942	17.693	16.733	16.116	16.366	17.094	18.243	16.425	18.433	17.613	19.601	18.918	20.026	20.728	i. Rupiah
ii. Valas	2.736	2.872	2.611	2.866	2.852	2.727	2.801	2.730	4.578	8.593	6.884	7.914	7.328	7.230	6.734	6.542	ii. Foreign Currency
b. Tabungan	14.095	17.141	22.402	25.785	25.618	26.095	26.651	27.087	28.916	28.840	29.305	29.594	30.452	31.581	31.776	32.178	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	22.228	25.561	25.398	25.865	26.384	26.825	28.572	28.492	28.973	29.255	30.137	31.272	31.491	31.869	i. Rupiah
ii. Valas	127	141	174	224	220	230	267	262	345	348	332	339	315	309	285	309	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176.937	202.460	216.652	219.372	218.393	222.405	230.649	228.177	237.241	232.627	236.447	234.240	231.664	228.022	234.839	230.198	Non Profit Sharing Investment Fund
a. Giro	4.278	7.619	9.002	16.846	13.695	13.590	17.514	16.368	19.255	21.302	21.494	21.962	20.473	19.380	21.886	16.433	a. Demand Deposits
i. Rupiah	4.149	7.038	8.819	16.698	13.617	13.517	17.414	16.272	19.176	20.136	20.867	21.173	19.860	18.767	21.387	15.929	i. Rupiah
ii. Valas	128	581	183	148	77	72	100	96	79	1.166	626	789	613	614	499	505	ii. Foreign Currency
b. Tabungan	50.637	57.488	65.642	65.668	65.585	66.437	66.373	67.072	71.743	69.383	69.535	69.715	69.980	71.837	73.357	75.056	b. Saving Deposits
i. Rupiah	50.601	57.440	65.575	65.514	65.437	66.288	66.223	66.924	71.591	69.227	69.375	69.564	69.833	71.694	73.214	74.908	i. Rupiah
ii. Valas	36	48	66	154	149	149	150	148	152	156	160	151	147	143	143	148	ii. Foreign Currency
c. Deposito	122.022	137.353	142.008	136.858	139.113	142.379	146.761	144.737	146.243	141.942	145.419	142.564	141.211	136.804	139.596	138.709	c. Time Deposits
i. Rupiah	112.709	129.960	133.798	131.301	133.522	136.539	141.422	139.316	140.824	135.673	138.193	134.589	133.889	129.509	131.755	131.680	i. Rupiah
a. 1 Bulan	82.724	95.065	101.784	93.432	92.550	93.217	99.244	97.028	99.003	95.817	98.527	93.799	93.102	90.074	91.200	88.718	a. 1 month
b. 3 Bulan	19.126	20.686	18.157	22.017	23.627	25.616	23.943	24.843	25.337	23.261	22.906	23.112	23.513	22.778	22.488	23.356	b. 3 month
c. 6 Bulan	5.939	6.508	6.779	7.801	9.064	9.542	9.744	8.170	7.861	8.116	8.263	8.707	8.709	7.919	9.536	9.963	c. 6 month
d. 12 Bulan	4.906	7.696	7.073	8.024	8.266	8.148	8.475	9.260	8.613	8.462	8.478	8.956	8.557	8.730	8.516	9.624	d. 12 month
e. >12 Bulan	14	6	5	27	15	16	16	14	11	18	19	15	9	8	16	19	e. >12 month
ii. Valas	9.313	7.392	8.210	5.557	5.591	5.839	5.339	5.421	5.419	6.268	7.225	7.975	7.322	7.295	7.841	7.029	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	7.054	4.072	4.003	4.262	3.576	3.476	3.859	4.814	6.084	6416 ^r	5.717	5.685	6.446	5.647	a. 1 month
b. 3 Bulan	1.339	1.306	856	703	756	411	563	748	985	901	555	277	373	453	761	988	b. 3 month
c. 6 Bulan	268	110	145	158	161	722	768	792	143	136	189	774	991	947	455	196	c. 6 month
d. 12 Bulan	188	132	154	624	671	444	432	405	431	417	398	507	240	210	179	198	d. 12 month
e. >12 Bulan	0	0	-	-	0	0	-	0	-	-	0	0 ^r	-	0	1	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
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
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

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 22b. Komposisi DPK - Unit Usaha Syariah (Depositor Funds Composition of Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019						2020						Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Dana Simpanan Wadiah	8.891	11.101	13.389	12.103	12.468	12.121	12.003	15.281	14.014	13.213	13.744	14.504	17.081	16.914	18.884	17.450	iB Wadia
a. Giro	4.778	6.105	7.883	6.094	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	9.894	9.569	11.572	10.125	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	7.601	5.835	6.109	5.814	5.543	8.731	7.274	6.456	6.695	7.120	9.432	9.125	11.161	9.675	i. Rupiah
ii. Valas	196	444	281	259	202	212	190	221	237	301	318	509	462	443	411	450	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.507	6.009	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	7.187	7.345	7.312	7.326	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.406	5.916	6.048	5.987	6.159	6.226	6.393	6.342	6.585	6.716	7.028	7.172	7.102	7.085	i. Rupiah
ii. Valas	43	59	100	93	110	108	112	103	111	114	147	159	159	173	210	241	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64.037	85.394	100.832	107.954	106.904	110.338	113.886	117.618^f	113.158^f	114.830^f	115.680^f	110.190^f	108.815^f	107.530^f	109.061	111.056	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	8.160	7.643	7.293	7.600	6.754	6.860	8.067	8.690	7.240	7.462	7.385	7.419	6.985	6.707	a. Demand Deposits
i. Rupiah	3.238	6.241	6.682	6.619	6.141	6.403	5.380	5.590	7.050	6.351	5.874	6.254	6.307	6.147	5.783	5.562	i. Rupiah
ii. Valas	304	1.431	1.478	1.024	1.152	1.196	1.375	1.270	1.017	2.339	1.366	1.208	1.078	1.203	1.145	1.145	ii. Foreign Currency
b. Tabungan	16.343	18.873	20.887	23.349	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	26.389	26.018	26.024	26.032	b. Saving Deposits
i. Rupiah	15.487	18.023	19.932	22.123	22.019	22.609	22.828	22.760	24.786	24.534	25.072	24.188	24.752	24.408	24.461	24.504	i. Rupiah
ii. Valas	857	850	955	1.225	1.343	1.334	1.338	1.236	1.310	1.363	1.506	1.798	1.637	1.610	1.563	1.528	ii. Foreign Currency
c. Deposito	44.152	58.849	71.786	76.962	76.248	78.796	82.966	86.761 ^f	78.996 ^f	80.244 ^f	81.861 ^f	76.741 ^f	75.041 ^f	74.093 ^f	76.052	78.317	c. Time Deposits
i. Rupiah	42.937	56.761	69.335	72.003	71.965	74.044	78.472	82.405 ^f	74.427 ^f	75.454 ^f	73.601 ^f	68.074 ^f	67.495 ^f	66.509 ^f	68.726	70.665	i. Rupiah
a. 1 Bulan	26.693	42.653	45.152	41.131	43.316	39.250	40.491	49.363	44.542	42.015	41.847	40.277	39.480	36.569	41.412	44.641	a. 1 month
b. 3 Bulan	10.969	9.750	15.879	17.447	15.781	21.573	25.946	20.651	17.979	21.832	21.215	16.435	17.212	20.414	18.205	16.521	b. 3 month
c. 6 Bulan	3.593	3.202	4.834	4.944	4.867	5.535	5.281	7.730	6.673	6.470	7.771	8.210	7.836	6.380	6.606	7.040	c. 6 month
d. 12 Bulan	1.682	1.062	3.470	8.480	8.000	7.686	6.753	4.661	5.232	5.134	2.764	3.150	2.966	3.146	2.503	2.461	d. 12 month
e. >12 Bulan	1	93	0	1	1	1	1	1 ^f	2 ^f	3 ^f	4 ^f	2 ^f	0 ^f	0 ^f	1	1	e. >12 month
ii. Valas	1.215	2.089	2.451	4.959	4.284	4.752	4.494	4.356	4.568	4.789	8.260	8.668	7.547	7.585	7.326	7.651	ii. Foreign Currency
a. 1 Bulan	777	1.998	1.117	3.105	2.514	2.493	2.174	2.650	2.101	1.891	5.906	6.154	5.017 ^f	5.738 ^f	5.253	5.282	a. 1 month
b. 3 Bulan	391	10	520	957	1.002	1.602	1.698	874	1.341	1.806	1.278	1.589	1.807	1.109	1.034	1.156	b. 3 month
c. 6 Bulan	47	78	518	721	564	449	456	518	743	727	731	510	320	435	677	869	c. 6 month
d. 12 Bulan	0	4	296	176	204	207	165	314	382	366	346	415	403	302	361	344	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	0 ^f	0 ^f	0	0	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
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
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	2016	2017	2018	2019						2020							Indikator
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Total Dana Pihak Ketiga	279.335	334.888	371.828	384.249	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	Total Third Party Fund
i. Rupiah	264.380	318.982	355.318	368.611	366.987	373.182	386.190	392.553	398.744	389.505	394.079	384.955	388.646	383.520	395.104	392.604	i. Rupiah
ii. Valas	14.955	15.906	16.510	15.637	15.980	16.620	16.166	15.844	17.814	25.437	26.824	29.510	26.608	26.675	26.215	25.548	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	382.665	381.371	388.295	400.743	406.326	415.126	413.599	419.674	413.074	413.901	408.847	419.740	416.921	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	74.507	75.093	73.201	79.556	97.125	98.198	90.201	96.247	98.922	98.742	100.037	94.639	100.540	93.248	a. Government
i. Rupiah	41.193	78.181	69.087	71.515	69.140	75.189	93.332	94.434	86.391	84.638	87.557	85.152	87.636	82.312	88.467	80.907	i. Rupiah
ii. Valas	1.091	5.865	5.420	3.578	4.061	4.367	3.793	3.764	3.811	11.610	11.365	13.590	12.401	12.327	12.072	12.341	ii. Foreign Exchange
b. Swasta	235.888	249.733	295.779	307.571	308.170	308.739	303.618	308.128	324.925	317.351	320.751	314.332	313.864	314.208	319.200	323.673	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	31.174	31.476	33.174	35.103	34.809	35.502	34.877	35.265	33.208	34.624	33.207	31.656	32.494	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.290	30.850	31.365	33.001	34.952	34.717	35.331	34.692	35.118	32.981	34.461	33.121	31.530	32.342	i. Rupiah
ii. Valas	116	102	408	323	111	173	152	92	171	185	147	227	164	86	125	151	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	64.969	72.214	98.102	93.399	93.303	91.012	82.151	84.050	90.996	85.456	87.106	81.858	77.587	74.836	79.116	79.593	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	92.262	87.240	87.259	84.939	76.210	78.346	83.556	78.194	78.620	73.806	70.503	67.521	72.113	73.421	i. Rupiah
ii. Valas	8.034	6.191	5.840	6.159	6.044	6.072	5.941	5.703	7.440	7.262	8.486	8.052	7.084	7.315	7.002	6.173	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	170.979	182.998	183.391	184.554	186.363	189.269	198.427	197.018	198.380	199.266	201.653	206.165	208.429	211.586	3. Individuals
i. Rupiah	142.496	146.194	167.295	178.574	178.789	179.631	181.268	184.150	193.132	191.476	192.440	192.608	195.619	200.186	202.647	205.547	i. Rupiah
ii. Valas	4.986	3.000	3.684	4.424	4.602	4.923	5.096	5.120	5.295	5.542	5.940	6.658	6.034	5.979	5.782	6.039	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.584	1.596	1.507	1.612	2.071	1.432	1.344	1.229	1.392	1.353	1.348	1.579	1.231	2. Non Residents' Third Party Funds
i. Rupiah	436	361	385	432	434	422	429	906	334	505	343	408	427	380	346	387	i. Rupiah
ii. Valas	727	748	1.157	1.152	1.162	1.086	1.184	1.165	1.098	838	886	983	925	967	1.233	844	ii. Foreign Exchange

Ket: *) Angka-angka diperbaiki

Note: *) Revised figures

Miliar Rupiah (in Billion IDR)

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	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Total Dana Pihak Ketiga	206.407	238.393	257.606	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	Total Third Party Fund
i. Rupiah	194.066	227.359	246.362	256.768	254.707	258.325	267.809	266.431	278.405	269.954	275.842	272.195	273.321	270.159	277.872	275.113	i. Rupiah
ii. Valas	12.341	11.033	11.245	8.949	8.889	9.018	8.657	8.657	10.572	16.531	15.227	17.168	15.725	15.591	15.502	14.533	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	256.399	264.544	262.389	266.215	275.223	273.857	287.835	285.574	290.133	288.291	288.003	284.713	292.095	288.721	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	53.756	53.123	52.428	52.881	70.351	67.876	68.046	71.832	72.191	73.158	72.869	68.177	72.021	64.101	a. Government
i. Rupiah	27.302	58.565	48.787	50.481	49.635	49.974	67.433	64.879	64.992	61.878	63.987	63.231	63.830	59.177	63.131	55.048	i. Rupiah
ii. Valas	820	5.514	4.968	2.642	2.793	2.907	2.917	2.997	3.054	9.954	8.204	9.927	9.039	9.000	8.890	9.053	ii. Foreign Exchange
b. Swasta	177.440	173.519	202.643	211.420	209.960	213.334	204.873	205.981	219.789	213.742	217.942	215.133	215.134	216.536	220.074	224.620	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	17.510	19.015	19.331	20.330	21.459	20.584	21.806	21.321	21.569	19.911	21.008	20.685	19.438	19.524	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	17.121	18.943	19.242	20.228	21.358	20.544	21.692	21.214	21.472	19.835	20.922	20.632	19.394	19.475	i. Rupiah
ii. Valas	105	84	389	71	89	102	101	40	115	107	97	76	85	53	45	49	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk)	48.217	42.585	55.803	55.724	53.578	55.192	44.242	44.298	50.204	45.633	48.567	47.048	44.125	41.995	44.829	46.358	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	52.918	52.762	50.916	52.554	42.128	42.214	46.350	42.461	45.127	43.627	41.079	38.977	42.026	44.383	i. Rupiah
ii. Valas	6.963	3.095	2.885	2.962	2.661	2.638	2.115	2.084	3.854	3.171	3.441	3.421	3.047	3.018	2.803	1.976	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	129.330	136.681	137.052	137.813	139.172	141.099	147.779	146.788	147.805	148.174	150.001	153.857	155.806	158.737	3. Individuals
i. Rupiah	111.283	111.258	127.441	134.502	134.823	135.493	136.801	138.691	145.291	144.293	145.170	145.373	147.335	151.268	153.235	156.086	i. Rupiah
ii. Valas	3.762	1.629	1.889	2.179	2.229	2.320	2.371	2.408	2.487	2.495	2.635	2.801	2.666	2.588	2.571	2.651	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.208	1.172	1.207	1.128	1.243	1.231	1.143	911	936	1.072	1.043	1.038	1.279	925	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	79	90	77	89	103	81	108	86	129	156	106	86	121	i. Rupiah
ii. Valas	690	711	1.114	1.094	1.117	1.051	1.154	1.129	1.062	803	850	943	887	932	1.193	805	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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	2016	2017	2018	2019						2020						Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Total Dana Pihak Ketiga	72.928	96.495	114.222	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	Total Third Party Fund
i. Rupiah	70.314	91.623	108.956	111.844	112.281	114.857	118.381	126.122	120.338	119.551	118.237	112.761	115.325	113.360	117.232	117.492	i. Rupiah
ii. Valas	2.614	4.872	5.265	6.688	7.091	7.602	7.508	7.187	7.242	8.906	11.596	12.342	10.883	11.084	10.712	11.015	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	118.121	118.983	122.080	125.520	132.469	127.291	128.025	129.541	124.783	125.897	124.134	127.645	128.200	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	20.751	21.970	20.773	26.675	26.775	30.322	22.155	24.415	26.731	25.583	27.167	26.462	28.519	29.147	a. Government
i. Rupiah	13.890	19.616	20.299	21.034	19.505	25.216	25.899	29.556	21.398	22.760	23.570	21.921	23.806	23.135	25.336	25.858	i. Rupiah
ii. Valas	271	351	452	936	1.268	1.460	876	767	756	1.655	3.161	3.663	3.361	3.327	3.183	3.288	ii. Foreign Exchange
b. Swasta	58.448	76.214	93.136	96.151	98.210	95.405	98.745	102.147	105.136	103.610	102.810	99.199	98.730	97.672	99.126	99.053	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	12.159	12.145	12.844	13.645	14.225	13.695	13.556	13.696	13.297	13.617	12.522	12.217	12.970	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	9.169	11.907	12.123	12.773	13.594	14.173	13.639	13.479	13.646	13.147	13.539	12.489	12.137	12.867	i. Rupiah
ii. Valas	11	18	20	252	22	71	51	52	56	78	50	151	78	33	81	102	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	16.752	29.629	42.299	37.675	39.726	35.820	37.909	39.751	40.792	39.823	38.539	34.811	33.462	32.841	34.286	33.235	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	39.343	34.478	36.343	32.386	34.083	36.132	37.207	35.733	33.494	30.179	29.424	28.544	30.087	29.038	i. Rupiah
ii. Valas	1.071	3.097	2.955	3.197	3.383	3.434	3.826	3.619	3.586	4.091	5.045	4.631	4.037	4.297	4.199	4.197	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	41.649	46.317	46.339	46.741	47.192	48.170	50.648	50.230	50.575	51.091	51.652	52.309	52.623	52.849	3. Individuals
i. Rupiah	31.214	34.935	39.854	44.072	43.966	44.138	44.466	45.458	47.841	47.183	47.271	47.235	48.284	48.918	49.412	49.461	i. Rupiah
ii. Valas	1.224	1.370	1.795	2.245	2.374	2.603	2.725	2.712	2.808	3.047	3.305	3.857	3.368	3.391	3.211	3.387	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	412	389	379	369	840	289	432	293	320	310	310	299	306	2. Non Residents' Third Party Funds
i. Rupiah	282	277	292	353	344	344	339	803	254	397	257	279	272	275	260	267	i. Rupiah
ii. Valas	37	37	43	59	45	35	30	36	36	35	36	41	38	35	39	39	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Juli 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - July 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	61.460	37.833	46.839	80,77%	Jawa Barat	
Banten	15.341	10.754	12.956	83,00%	Banten	
DKI Jakarta	378.506	156.461	181.949	85,99%	DKI Jakarta	
DI Yogyakarta	7.519	4.054	6.330	64,05%	DI Yogyakarta	
Jawa Tengah	28.082	19.414	21.085	92,07%	Jawa Tengah	
Jawa Timur	40.292	28.631	30.554	93,71%	Jawa Timur	
Bengkulu	1.752	1.447	971	149,03%	Bengkulu	
Jambi	3.945	3.380	2.488	135,87%	Jambi	
Nanggroe Aceh Darussalam	42.083	26.543	30.687	86,50%	Nanggroe Aceh Darussalam	
Sumatera Utara	17.880	11.981	14.911	80,36%	Sumatera Utara	
Sumatera Barat	6.701	4.597	5.608	81,97%	Sumatera Barat	
Riau	10.095	6.925	7.537	91,87%	Riau	
Sumatera Selatan	11.905	7.983	7.661	104,20%	Sumatera Selatan	
Bangka Belitung	1.193	778	1.116	69,65%	Bangka Belitung	
Kepulauan Riau	4.362	3.879	2.725	142,33%	Kepulauan Riau	
Lampung	4.411	3.244	3.063	105,91%	Lampung	
Kalimantan Selatan	8.900	4.845	6.167	78,57%	Kalimantan Selatan	
Kalimantan Barat	5.801	4.989	3.011	165,66%	Kalimantan Barat	
Kalimantan Timur	9.502	5.417	8.387	64,59%	Kalimantan Timur	
Kalimantan Tengah	1.609	1.412	988	142,85%	Kalimantan Tengah	
Sulawesi Tengah	1.766	1.550	1.266	122,42%	Sulawesi Tengah	
Sulawesi Selatan	9.331	7.115	6.105	116,55%	Sulawesi Selatan	
Sulawesi Utara	745	699	340	205,64%	Sulawesi Utara	
Gorontalo	443	277	301	92,23%	Gorontalo	
Sulawesi Barat	580	469	296	158,67%	Sulawesi Barat	
Sulawesi Tenggara	1.834	1.282	1.291	99,36%	Sulawesi Tenggara	
NTB	14.352	8.808	9.068	97,13%	NTB	
Bali	2.361	2.030	1.257	161,54%	Bali	
NTT	204	173	128	135,49%	NTT	
Maluku	445	200	433	46,13%	Maluku	
Papua	805	457	687	66,51%	Papua	
Maluku Utara	824	438	658	66,61%	Maluku Utara	
Papua Barat	443	113	421	26,89%	Papua Barat	
Luar Indonesia	1.423	708	868	81,60%	Outside Indonesia	

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Juli 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - July 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	47.807	27.226	38.328	71,03%	Jawa Barat	
Banten	10.526	6.016	9.721	61,89%	Banten	
DKI Jakarta	227.818	85.196	109.636	77,71%	DKI Jakarta	
DI Yogyakarta	5.462	2.315	5.109	45,31%	DI Yogyakarta	
Jawa Tengah	16.421	11.632	13.288	87,54%	Jawa Tengah	
Jawa Timur	26.985	18.668	21.304	87,63%	Jawa Timur	
Bengkulu	1.700	1.441	920	156,56%	Bengkulu	
Jambi	2.510	2.470	1.468	168,24%	Jambi	
Nanggroe Aceh Darussalam	41.372	26.265	30.178	87,03%	Nanggroe Aceh Darussalam	
Sumatera Utara	9.106	6.594	7.881	83,67%	Sumatera Utara	
Sumatera Barat	3.887	2.838	3.463	81,94%	Sumatera Barat	
Riau	5.161	3.284	4.735	69,37%	Riau	
Sumatera Selatan	5.786	4.523	4.472	101,14%	Sumatera Selatan	
Bangka Belitung	937	550	896	61,34%	Bangka Belitung	
Kepulauan Riau	2.448	2.061	1.772	116,31%	Kepulauan Riau	
Lampung	3.809	2.729	2.932	93,08%	Lampung	
Kalimantan Selatan	4.274	2.564	3.622	70,79%	Kalimantan Selatan	
Kalimantan Barat	3.931	3.861	2.296	168,17%	Kalimantan Barat	
Kalimantan Timur	6.338	3.241	6.064	53,45%	Kalimantan Timur	
Kalimantan Tengah	1.609	1.412	988	142,85%	Kalimantan Tengah	
Sulawesi Tengah	1.766	1.550	1.266	122,42%	Sulawesi Tengah	
Sulawesi Selatan	4.759	3.682	4.088	90,07%	Sulawesi Selatan	
Sulawesi Utara	745	699	340	205,64%	Sulawesi Utara	
Gorontalo	443	277	301	92,23%	Gorontalo	
Sulawesi Barat	409	315	231	136,45%	Sulawesi Barat	
Sulawesi Tenggara	1.789	1.242	1.273	97,57%	Sulawesi Tenggara	
NTB	14.070	8.634	8.932	96,66%	NTB	
Bali	1.532	1.338	946	141,37%	Bali	
NTT	204	173	128	135,49%	NTT	
Maluku	445	200	433	46,13%	Maluku	
Papua	805	457	687	66,51%	Papua	
Maluku Utara	824	438	658	66,61%	Maluku Utara	
Papua Barat	443	113	421	26,89%	Papua Barat	
Luar Indonesia	1.423	708	868	81,60%	Outside Indonesia	

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Juli 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - July 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	13.653	10.606	8.511	124,63%	Jawa Barat	
Banten	4.815	4.738	3.235	146,47%	Banten	
DKI Jakarta	150.688	71.265	72.313	98,55%	DKI Jakarta	
DI Yogyakarta	2.058	1.739	1.221	142,44%	DI Yogyakarta	
Jawa Tengah	11.662	7.782	7.798	99,81%	Jawa Tengah	
Jawa Timur	13.308	9.963	9.250	107,70%	Jawa Timur	
Bengkulu	52	6	51	12,67%	Bengkulu	
Jambi	1.435	910	1.019	89,27%	Jambi	
Nanggroe Aceh Darussalam	711	278	509	54,58%	Nanggroe Aceh Darussalam	
Sumatera Utara	8.774	5.388	7.030	76,64%	Sumatera Utara	
Sumatera Barat	2.814	1.759	2.145	82,02%	Sumatera Barat	
Riau	4.934	3.640	2.803	129,89%	Riau	
Sumatera Selatan	6.119	3.460	3.189	108,50%	Sumatera Selatan	
Bangka Belitung	256	228	221	103,43%	Bangka Belitung	
Kepulauan Riau	1.914	1.818	953	190,72%	Kepulauan Riau	
Lampung	602	515	131	394,10%	Lampung	
Kalimantan Selatan	4.626	2.281	2.544	89,65%	Kalimantan Selatan	
Kalimantan Barat	1.870	1.128	716	157,61%	Kalimantan Barat	
Kalimantan Timur	3.163	2.176	2.323	93,67%	Kalimantan Timur	
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah	
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah	
Sulawesi Selatan	4.572	3.433	2.017	170,22%	Sulawesi Selatan	
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara	
Gorontalo	-	-	-	0,00%	Gorontalo	
Sulawesi Barat	171	154	65	237,90%	Sulawesi Barat	
Sulawesi Tenggara	44	41	18	224,91%	Sulawesi Tenggara	
NTB	282	174	136	127,89%	NTB	
Bali	829	692	310	223,07%	Bali	
NTT	-	-	-	0,00%	NTT	
Maluku	-	-	-	0,00%	Maluku	
Papua	-	-	-	0,00%	Papua	
Maluku Utara	-	-	-	0,00%	Maluku Utara	
Papua Barat	-	-	-	0,00%	Papua Barat	
Luar Indonesia	-	-	-	0,00%	Outside Indonesia	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.313	3.139	2.986	105,12%	Kab. Tangerang	Banten
	Kab. Serang	2.415	1.697	1.907	88,99%	Kab. Serang	
	Kota Cilegon	2.723	1.564	1.932	80,94%	Kota Cilegon	
	Kota Tangerang	6.118	4.082	5.381	75,85%	Kota Tangerang	
	Kota Serang	73	2	65	3,64%	Kota Serang	
	Kota Tangerang Selatan	699	270	685	39,44%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	643	579	620	93,40%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	780	641	653	98,11%	Kab. Purwakarta	
	Kab. Karawang	564	486	479	101,57%	Kab. Karawang	
	Kab. Bogor	5	-	5	0,00%	Kab. Bogor	
	Kab. Sukabumi	296	301	205	146,28%	Kab. Sukabumi	
	Kab. Cianjur	725	546	478	114,26%	Kab. Cianjur	
	Kab. Bandung	80	1	76	0,72%	Kab. Bandung	
	Kab. Garut	287	221	274	80,42%	Kab. Garut	
	Kab. Majalengka	34	11	34	34,06%	Kab. Majalengka	
	Kota Bandung	21.938	13.976	14.768	94,64%	Kota Bandung	
	Kota Bogor	8.906	5.565	6.577	84,61%	Kota Bogor	
	Kota Sukabumi	773	590	590	100,15%	Kota Sukabumi	
	Kota Cirebon	5.257	3.909	3.212	121,69%	Kota Cirebon	
	Kota Tasikmalaya	3.049	2.425	1.513	160,31%	Kota Tasikmalaya	
	Kota Cimahi	367	230	356	64,46%	Kota Cimahi	
Kota Depok	4.260	1.853	4.105	45,15%	Kota Depok		
Kota Bekasi	13.497	6.498	12.894	50,40%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	126.583	44.656	63.668	70,14%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	8.558	7.673	5.560	138,01%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	17.826	11.708	14.104	83,01%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	177.331	83.064	85.642	96,99%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	48.208	9.360	12.974	72,14%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.519	4.054	6.330	64,05%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	954	669	525	127,52%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	140	54	128	42,17%	Kab. Kendal	
	Kab. Tegal	594	593	114	520,02%	Kab. Tegal	
	Kab. Pati	189	125	184	68,30%	Kab. Pati	
	Kab. Kudus	1.166	663	1.054	62,89%	Kab. Kudus	
	Kab. Banyumas	1.885	1.206	1.576	76,53%	Kab. Banyumas	
	Kab. Cilacap	342	136	330	41,16%	Kab. Cilacap	
	Kota Semarang	11.639	7.203	9.194	78,35%	Kota Semarang	
	Kota Salatiga	115	63	112	56,09%	Kota Salatiga	
	Kota Pekalongan	1.764	1.094	1.294	84,51%	Kota Pekalongan	
Kota Tegal	1.338	1.165	600	194,19%	Kota Tegal		
Jawa Timur	Kota Surakarta	7.956	6.443	5.974	107,85%	Kota Surakarta	Jawa Timur
	Kab. Gresik	1.097	867	959	90,40%	Kab. Gresik	
	Kab. Sidoarjo	4.064	3.112	2.255	138,02%	Kab. Sidoarjo	
	Kab. Pamekasan	669	375	632	59,36%	Kab. Pamekasan	
	Kab. Banyuwangi	423	413	303	136,22%	Kab. Banyuwangi	
	Kab. Jember	1.730	1.168	1.467	79,63%	Kab. Jember	
	Kab. Madiun	489	474	451	105,05%	Kab. Madiun	
	Kab. Bojonegoro	384	277	367	75,43%	Kab. Bojonegoro	
	Kota Surabaya	21.701	16.122	15.901	101,39%	Kota Surabaya	
	Kota Malang	5.941	3.998	4.776	83,70%	Kota Malang	
	Kota Pasuruan	168	107	141	75,71%	Kota Pasuruan	
	Kota Blitar	287	162	281	57,69%	Kota Blitar	
	Kota Kediri	2.947	1.253	2.746	45,63%	Kota Kediri	
Kota Madiun	392	304	275	110,41%	Kota Madiun		
Bengkulu	Kota Bengkulu	1.752	1.447	971	149,03%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.945	3.380	2.488	135,87%	Kota Jambi	Jambi

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	1.769	1.471	1.498	98,17%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.670	1.568	899	174,40%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.762	1.690	884	191,19%	Kab. Aceh Selatan	
	Kab. Aceh Barat	1.890	1.773	1.277	138,85%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.561	1.444	1.086	132,96%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.796	1.774	613	289,19%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	433	415	250	166,18%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.454	1.269	1.313	96,60%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.343	1.246	744	167,41%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	379	337	246	136,84%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1.185	1.156	793	145,88%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	398	303	389	77,79%	Kab. Aceh Jaya	
	Kab. Nagan Raya	571	519	377	137,52%	Kab. Nagan Raya	
	Kab. Simeuleu	696	595	567	104,95%	Kab. Simeuleu	
	Kab. Bener Meriah	541	514	355	144,96%	Kab. Bener Meriah	
	Kab. Pidie Jaya	442	283	431	65,72%	Kab. Pidie Jaya	
	Kab. Subulussalam	305	293	126	232,34%	Kab. Subulussalam	
	Kota Banda Aceh	18.375	5.831	14.290	40,80%	Kota Banda Aceh	
	Kota Sabang	256	203	253	80,18%	Kota Sabang	
	Kota Lhokseumawe	4.091	3.044	3.294	92,41%	Kota Lhokseumawe	
Kota Langsa	1.167	815	1.001	81,47%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	653	520	595	87,44%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	299	121	295	40,99%	Kab. Langkat	
	Kab. Karo	45	37	44	82,69%	Kab. Karo	
	Kab. Labuhan Batu	302	227	294	77,44%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	399	319	252	126,67%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.582	1.174	1.101	106,67%	Kota Pematang Siantar	
	Kota Tanjung Balai	93	28	86	32,68%	Kota Tanjung Balai	
	Kota Sibolga	261	194	132	147,02%	Kota Sibolga	
	Kota Medan	13.423	8.762	11.462	76,44%	Kota Medan	
	Kota Padang Sidempuan	823	600	650	92,18%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	144	142	72	197,38%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.338	938	1.216	77,15%	Kota Bukittinggi	
	Kota Padang	4.218	2.517	3.800	66,23%	Kota Padang	
	Kota Solok	319	321	108	297,02%	Kota Solok	
Riau	Kota Payakumbuh	682	680	412	164,86%	Kota Payakumbuh	Riau
	Kab. Bengkalis	470	70	463	15,23%	Kab. Bengkalis	
	Kota Pekanbaru	9.030	6.502	6.501	100,02%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	595	352	573	61,38%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1.234	1.052	966	108,93%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3.128	2.826	1.759	160,68%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	548	476	428	111,11%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	112	107	105	101,60%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	10.468	6.814	6.491	104,98%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	317	323	274	117,98%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	460	264	364	72,61%	Kota Prabumulih	
	Kota Pangkal Pinang	1.193	778	1.116	69,65%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	339	241	321	75,11%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.864	2.842	2.548	111,54%	Kota Bandar Lampung	
	Kota Metro	209	161	194	82,89%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	585	246	495	49,68%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	379	249	287	86,59%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	272	143	258	55,36%	Kab. Tabalong	
	Kota Banjarmasin	7.069	3.980	4.538	87,70%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	594	228	588	38,70%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	325	321	132	243,16%	Kab. Sambas	
	Kab. Ketapang	144	140	33	421,29%	Kab. Ketapang	
	Kota Pontianak	5.041	4.246	2.708	156,79%	Kota Pontianak	
	Kota Singkawang	290	282	138	203,93%	Kota Singkawang	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	360	182	345	52,90%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	4.783	2.527	3.816	66,22%	Kota Samarinda	
	Kota Balikpapan	3.913	2.524	3.793	66,54%	Kota Balikpapan	
	Kota Bontang	445	184	433	42,46%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	436	436	123	353,08%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	140	139	109	127,96%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.033	837	756	110,67%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	521	508	378	134,41%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.244	1.042	888	117,31%	Kota Palu	
Sulawesi Barat	Kab Mamuju	580	469	296	158,67%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	8.294	6.113	5.422	112,75%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	100	93	99	94,10%	Kota Pare-Pare	
	Kab. Bone	593	573	399	143,61%	Kab. Bone	
	Kota Palopo	132	130	99	131,11%	Kota Palopo	
Gorontalo	Kab. Maros	212	205	86	239,86%	Kab. Maros	Gorontalo
	Kota Gorontalo	443	277	301	92,23%	Kota Gorontalo	
Sulawesi Tenggara	Kota Kendari	1.834	1.282	1.291	99,36%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	745	699	340	205,64%	Kota Manado	Sulawesi Utara
	Kab. Lombok Barat	524	497	396	125,57%	Kab. Lombok Barat	
Nusa Tenggara Barat	Kab. Lombok Tengah	671	619	453	136,77%	Kab. Lombok Tengah	Nusa Tenggara Barat
	Kab. Lombok Timur	937	866	497	174,02%	Kab. Lombok Timur	
	Kab. Sumbawa	876	839	416	201,65%	Kab. Sumbawa	
	Kab. Dompu	589	576	267	215,61%	Kab. Dompu	
	Kab. Sumbawa Barat	408	372	196	189,59%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	289	164	278	58,97%	Kab. Lombok Utara	
	Kota Mataram	9.047	3.891	6.025	64,57%	Kota Mataram	
	Kota Bima	1.011	984	539	182,59%	Kota Bima	
Bali	Kota Denpasar	2.361	2.030	1.257	161,54%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	204	173	128	135,49%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	200	433	46,13%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	824	438	658	66,61%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	443	113	421	26,89%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	805	457	687	66,51%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.423	708	868	81,60%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	941	834	897	93,00%	Kab. Tangerang	Banten
	Kab. Serang	2.415	1.697	1.907	88,99%	Kab. Serang	
	Kota Cilegon	1.774	622	1.737	35,82%	Kota Cilegon	
	Kota Tangerang	4.625	2.590	4.431	58,46%	Kota Tangerang	
	Kota Serang	73	2	65	3,64%	Kota Serang	
	Kota Tangerang Selatan	699	270	685	39,44%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	643	579	620	93,40%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	780	641	653	98,11%	Kab. Purwakarta	
	Kab. Karawang	531	484	446	108,58%	Kab. Karawang	
	Kab. Bogor	-	-	-	0,00%	Kab. Bogor	
	Kab. Sukabumi	296	301	205	146,28%	Kab. Sukabumi	
	Kab. Cianjur	725	546	478	114,26%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	287	221	274	80,42%	Kab. Garut	
	Kab. Majalengka	34	11	34	34,06%	Kab. Majalengka	
	Kota Bandung	15.565	9.921	9.675	102,54%	Kota Bandung	
	Kota Bogor	6.396	3.102	5.884	52,72%	Kota Bogor	
	Kota Sukabumi	728	588	546	107,64%	Kota Sukabumi	
	Kota Cirebon	3.403	2.387	2.485	96,05%	Kota Cirebon	
	Kota Tasikmalaya	2.095	1.537	1.403	109,56%	Kota Tasikmalaya	
Kota Cimahi	367	230	356	64,46%	Kota Cimahi		
DKI Jakarta Raya	Kota Depok	4.260	1.853	4.105	45,15%	Kota Depok	DKI Jakarta
	Kota Bekasi	11.697	4.826	11.164	43,23%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	66.599	14.459	33.735	42,86%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	8.558	7.673	5.560	138,01%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	17.826	11.708	14.104	83,01%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	122.013	46.720	46.955	99,50%	Wil. Kota Jakarta Selatan	D.I. Yogyakarta
	Wil. Kota Jakarta Timur	12.823	4.635	9.282	49,94%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	5.462	2.315	5.109	45,31%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	954	669	525	127,52%	Kab. Semarang	
	Kab. Kendal	140	54	128	42,17%	Kab. Kendal	
	Kab. Tegal	594	593	114	520,02%	Kab. Tegal	
	Kab. Pati	189	125	184	68,30%	Kab. Pati	
	Kab. Kudus	888	406	831	48,81%	Kab. Kudus	
	Kab. Banyumas	1.649	995	1.458	68,24%	Kab. Banyumas	
	Kab. Cilacap	342	136	330	41,16%	Kab. Cilacap	
	Kota Semarang	4.421	2.985	3.947	75,63%	Kota Semarang	
	Kota Salatiga	115	63	112	56,09%	Kota Salatiga	
Jawa Timur	Kota Pekalongan	1.283	650	1.135	57,32%	Kota Pekalongan	Jawa Timur
	Kota Tegal	625	461	523	88,07%	Kota Tegal	
	Kota Surakarta	5.221	4.495	4.001	112,34%	Kota Surakarta	
	Kab. Gresik	919	701	846	82,85%	Kab. Gresik	
	Kab. Sidoarjo	3.234	2.581	1.934	133,43%	Kab. Sidoarjo	
	Kab. Pamekasan	669	375	632	59,36%	Kab. Pamekasan	
	Kab. Banyuwangi	423	413	303	136,22%	Kab. Banyuwangi	
	Kab. Jember	1.464	975	1.319	73,97%	Kab. Jember	
	Kab. Madiun	489	474	451	105,05%	Kab. Madiun	
	Kab. Bojonegoro	384	277	367	75,43%	Kab. Bojonegoro	
	Kota Surabaya	12.195	8.837	8.842	99,94%	Kota Surabaya	
	Kota Malang	3.743	2.455	3.422	71,74%	Kota Malang	
	Kota Pasuruan	168	107	141	75,71%	Kota Pasuruan	
Bengkulu	Kota Blitar	287	162	281	57,69%	Kota Blitar	Bengkulu
	Kota Kediri	2.713	1.074	2.575	41,70%	Kota Kediri	
Jambi	Kota Madiun	297	239	191	125,18%	Kota Madiun	Jambi
	Kota Bengkulu	1.700	1.441	920	156,56%	Kota Bengkulu	
	Kota Jambi	2.510	2.470	1.468	168,24%	Kota Jambi	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	1.769	1.471	1.498	98,17%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.670	1.568	899	174,40%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.762	1.690	884	191,19%	Kab. Aceh Selatan	
	Kab. Aceh Barat	1.890	1.773	1.277	138,85%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.561	1.444	1.086	132,96%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.796	1.774	613	289,19%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	433	415	250	166,18%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.454	1.269	1.313	96,60%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.343	1.246	744	167,41%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	379	337	246	136,84%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1.185	1.156	793	145,88%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	398	303	389	77,79%	Kab. Aceh Jaya	
	Kab. Nagan Raya	571	519	377	137,52%	Kab. Nagan Raya	
	Kab. Simeuleu	696	595	567	104,95%	Kab. Simeuleu	
	Kab. Bener Meriah	541	514	355	144,96%	Kab. Bener Meriah	
	Kab. Pidie Jaya	442	283	431	65,72%	Kab. Pidie Jaya	
	Kab. Subulussalam	305	293	126	232,34%	Kab. Subulussalam	
	Kota Banda Aceh	17.834	5.554	13.949	39,81%	Kota Banda Aceh	
	Kota Sabang	256	203	253	80,18%	Kota Sabang	
	Kota Lhokseumawe	3.921	3.043	3.126	97,35%	Kota Lhokseumawe	
Kota Langsa	1.167	815	1.001	81,47%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	653	520	595	87,44%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	299	121	295	40,99%	Kab. Langkat	
	Kab. Karo	45	37	44	82,69%	Kab. Karo	
	Kab. Labuhan Batu	302	227	294	77,44%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.192	783	995	78,68%	Kota Pematang Siantar	
	Kota Tanjung Balai	93	28	86	32,68%	Kota Tanjung Balai	
	Kota Sibolga	108	107	49	218,48%	Kota Sibolga	
	Kota Medan	5.842	4.334	4.996	86,75%	Kota Medan	
	Kota Padang Sidempuan	572	437	527	82,91%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.195	827	1.083	76,32%	Kota Bukittinggi	
	Kota Padang	2.394	1.720	2.113	81,40%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Riau	Kota Payakumbuh	299	291	268	108,90%	Kota Payakumbuh	Riau
	Kab. Bengkalis	470	70	463	15,23%	Kab. Bengkalis	
	Kota Pekanbaru	4.096	2.862	3.699	77,38%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	595	352	573	61,38%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	500	335	475	70,53%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.948	1.726	1.297	133,08%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	162	81	158	51,50%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	112	107	105	101,60%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.988	4.004	3.790	105,64%	Kota Palembang	
	Kota Lubuklinggau	64	67	55	121,71%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	460	264	364	72,61%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	937	550	896	61,34%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	339	241	321	75,11%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.262	2.327	2.417	96,28%	Kota Bandar Lampung	
	Kota Metro	209	161	194	82,89%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	364	196	358	54,60%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	272	143	258	55,36%	Kab. Tabalong	
	Kota Banjarmasin	3.178	2.013	2.554	78,82%	Kota Banjarmasin	
	Kota Banjarbaru	460	212	452	47,05%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	150	149	85	175,71%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.656	3.589	2.144	167,40%	Kota Pontianak	
	Kota Singkawang	125	123	67	183,49%	Kota Singkawang	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	360	182	345	52,90%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.772	1.287	2.589	49,69%	Kota Samarinda	
	Kota Balikpapan	2.761	1.588	2.697	58,90%	Kota Balikpapan	
	Kota Bontang	445	184	433	42,46%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	436	436	123	353,08%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	140	139	109	127,96%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.033	837	756	110,67%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	521	508	378	134,41%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.244	1.042	888	117,31%	Kota Palu	
Sulawesi Barat	Kab Mamuju	409	315	231	136,45%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.934	2.885	3.490	82,66%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	100	93	99	94,10%	Kota Pare-Pare	
	Kab. Bone	593	573	399	143,61%	Kab. Bone	
	Kota Palopo	132	130	99	131,11%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	443	277	301	92,23%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.789	1.242	1.273	97,57%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	745	699	340	205,64%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	524	497	396	125,57%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	671	619	453	136,77%	Kab. Lombok Tengah	
	Kab. Lombok Timur	937	866	497	174,02%	Kab. Lombok Timur	
	Kab. Sumbawa	876	839	416	201,65%	Kab. Sumbawa	
	Kab. Dompu	589	576	267	215,61%	Kab. Dompu	
	Kab. Sumbawa Barat	408	372	196	189,59%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	289	164	278	58,97%	Kab. Lombok Utara	
	Kota Mataram	8.766	3.717	5.889	63,11%	Kota Mataram	
	Kota. Bima	1.011	984	539	182,59%	Kota. Bima	
Bali	Kota Denpasar	1.532	1.338	946	141,37%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	204	173	128	135,49%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	200	433	46,13%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	824	438	658	66,61%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	443	113	421	26,89%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	805	457	687	66,51%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.423	708	868	81,60%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.373	2.305	2.089	110,32%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	949	942	196	481,20%	Kota Cilegon	
	Kota Tangerang	1.493	1.491	950	157,00%	Kota Tangerang	
	Kota Serang	-	-	-	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	33	2	33	5,92%	Kab. Karawang	
	Kab. Bogor	5	-	5	0,00%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	80	1	76	0,72%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	6.372	4.056	5.093	79,63%	Kota Bandung	
	Kota Bogor	2.510	2.463	693	355,28%	Kota Bogor	
	Kota Sukabumi	45	3	44	6,21%	Kota Sukabumi	
	Kota Cirebon	1.854	1.522	727	209,39%	Kota Cirebon	
	Kota Tasikmalaya	954	888	110	807,16%	Kota Tasikmalaya	
Kota Cimahi	-	-	-	0,00%	Kota Cimahi		
Kota Depok	-	-	-	0,00%	Kota Depok		
Kota Bekasi	1.800	1.672	1.730	96,68%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	59.984	30.197	29.933	100,88%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	55.319	36.344	38.687	93,94%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	35.385	4.724	3.693	127,94%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.058	1.739	1.221	142,44%	Kota Yogyakarta	DI 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	278	257	223	115,32%	Kab. Kudus	
	Kab. Banyumas	236	211	118	178,76%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	7.217	4.218	5.247	80,39%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	482	444	160	277,65%	Kota Pekalongan	
Kota Tegal	713	704	77	916,97%	Kota Tegal		
Kota Surakarta	2.736	1.948	1.973	98,74%	Kota Surakarta		
Jawa Timur	Kab. Gresik	178	167	114	146,52%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	830	531	321	165,68%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	266	193	148	129,88%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	9.506	7.285	7.058	103,22%	Kota Surabaya	
	Kota Malang	2.198	1.543	1.355	113,91%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
Kota Blitar	-	-	-	0,00%	Kota Blitar		
Kota Kediri	234	179	171	105,03%	Kota Kediri		
Kota Madiun	96	64	84	76,69%	Kota Madiun		
Bengkulu	Kota Bengkulu	52	6	51	12,67%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.435	910	1.019	89,27%	Kota Jambi	Jambi

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
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	541	277	341	81,26%	Kota Banda Aceh		
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	170	1	168	0,47%	Kota Lhokseumawe		
Kota Langsa	-	-	-	0,00%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	399	319	252	126,67%	Kota Tebing Tinggi	
	Kota Pematang Siantar	390	391	106	370,71%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	153	87	83	105,00%	Kota Sibolga	
Kota Medan	7.581	4.428	6.466	68,48%	Kota Medan		
Kota Padang Sidempuan	251	163	124	131,57%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	144	142	72	197,38%	Kota Bukittinggi	Sumatera Barat
	Kota Bukittinggi	143	112	133	83,91%	Kab. Tanah Datar	
	Kota Padang	1.825	797	1.687	47,24%	Kota Padang	
	Kota Solok	319	321	108	297,02%	Kota Solok	
Kota Payakumbuh	383	388	145	268,52%	Kota Payakumbuh		
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	4.934	3.640	2.803	129,89%	Kota Pekanbaru	
Kota Dumai	-	-	-	0,00%	Kota Dumai		
Kepulauan Riau	Kota Tanjung Pinang	734	717	491	146,09%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.180	1.101	462	238,13%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	386	394	270	146,08%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.480	2.810	2.700	104,05%	Kota Palembang	
	Kota Lubuklinggau	253	256	219	117,04%	Kota Lubuklinggau	
Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih		
Bangka Belitung	Kota Pangkal Pinang	256	228	221	103,43%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	602	515	131	394,10%	Kota Bandar Lampung	
Kota Metro	-	-	-	0,00%	Kota Metro		
Kalimantan Selatan	Kab. Banjar	221	50	136	36,77%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	379	249	287	86,59%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.892	1.967	1.984	99,12%	Kota Banjarmasin	
Kota Banjarbaru	134	15	136	11,04%	Kota Banjarbaru		
Kalimantan Barat	Kab. Sambas	176	172	47	363,50%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	144	140	33	421,29%	Kab. Ketapang	
	Kota Pontianak	1.385	657	564	116,47%	Kota Pontianak	
	Kota Singkawang	165	159	71	223,23%	Kota Singkawang	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - July 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.011	1.240	1.227	101,11%	Kota Samarinda	
	Kota Balikpapan	1.152	935	1.096	85,35%	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	171	154	65	237,90%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.360	3.228	1.931	167,14%	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	212	205	86	239,86%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	44	41	18	224,91%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	282	174	136	127,89%	Kota Mataram	
Bali	Kota Denpasar	829	692	310	223,07%	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	2016	2017	2018	2019						2020							Province
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	27	27	27	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	28	28	28	28	28	28	28	28	27	27	27	27	27	27	6 Jawa Timur
7 Bengkulu	2	3	3	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	9	9	9	9	9	9	9	9	9	9	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	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	11 Sumatera Barat
12 Riau	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	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	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	11	11	11	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	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	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	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	1	1	1	1	1	1	1	1	1	1	1	1	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	27 Nusa Tenggara Barat
28 Bali	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	-	-	-	-	-	-	-	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	166	167	167	165	165	165	164	164	164	164	163	163	163	162	162	162	Total

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

Indikator	2016	2017	2018	2019						2020						Indikator		
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
AKTIVA																	AKTIVA	
1 Kas	93.656	96.883	110.317	150.257	144.552	137.989	138.477	150.448	112.646	130.736	138.821	122.047	125.892	135.308	128.076	113.675	1 Cash	
2 Penempatan pada Bank Lain	2.026.653	2.525.357	2.681.735	2.200.693	2.360.439	2.417.269	2.465.291	2.714.288	2.864.351	2.952.422	2.743.408	2.502.334	2.132.302	2.127.167	2.225.179	2.362.557	2 Placement in Other Bank	
3 Pembiayaan	6.662.556	7.763.951	9.084.467	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	10.530.960	10.503.242	10.535.541	3 Financing	
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities	
5 Aktiva Istishna dalam Penyelesaian	-	-	487	671	681	3.913	763	700	473	501	531	1.252	1.284	2.077	2.114	2.354	5 Istishna Assets in Progress	
6 Penyisihan Penyusutan A.P	151.015	168.610	252.409	200.745	217.140	202.103	202.216	201.623	186.664	193.666	216.141	220.561	225.514	219.542	215.620	221.613	6 Allowances for earning assets losses	
7 Aktiva Tetap dan inventaris	251.845	297.797	410.657	421.965	423.566	423.516	430.608	432.398	448.015	471.744	476.833	491.277	495.939	496.402	493.581	485.379	7 Fixed Assets and Equipment	
8 Rupa-rupa Aktiva **	274.105	324.997	326.479	442.989	450.191	456.754	463.424	461.144	576.153	465.957	581.099	470.186	462.947	474.311	471.409	489.217	8 Other assets	
TOTAL AKTIVA*	9.157.801	10.840.375	12.361.734	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917	13.758.294	14.155.296	14.151.335	14.044.856	13.634.847	13.546.684	13.607.982	13.767.111	TOTAL AKTIVA*	
PASIVA																	PASIVA	
1 Dana Pihak Ketiga	5.823.964	6.987.280	8.134.938	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	8.731.890	9.093.701	9.078.262	9.102.946	8.888.712	8.863.759	8.889.742	9.005.462	1 Depositor Funds	
2 Kewajiban kepada Bank Lain	1.654.957	1.964.754	2.160.484	2.274.048	2.337.828	2.404.992	2.522.067	2.610.973	2.423.048	2.570.938	2.555.363	2.502.405	2.132.372	2.127.235	2.225.246	2.362.622	2 Liabilities to other Bank	
3 Pinjaman Diterima	129.350	115.354	123.616	139.047	131.819	155.812	144.640	156.238	291.080	232.867	257.764	145.722	147.604	171.313	200.288	199.570	3 Received Borrowing	
4 Kewajiban lainnya	69.485	93.275	118.594	92.827	106.282	104.953	98.593	103.599	89.466	80.601	92.527	336.646	319.841	310.839	298.604	248.266	4 Other Current Liabilities	
5 Pinjaman Subordinasi	550	550	550	550	550	550	550	550	-	-	-	-	-	-	-	6.500	5 Subordinated Loan	
6 Rupa-rupa Pasiva **	136.720	152.555	167.408	200.768	209.445	211.983	214.458	233.170	376.445	239.592	245.483	82.014	279.162	194.597	97.304	24.716	6 Other Liabilities	
7 Modal disetor (Paid-in capital)	908.335	1.062.060	1.176.830	1.222.100	1.243.089	1.247.011	1.247.874	1.250.766	1.182.883	1.238.479	1.247.832	1.291.057	1.318.622	1.316.604	1.327.163	1.352.828	7 Paid-in capital	
8 Tambahan modal disetor	142.328	104.469	127.968	121.866	118.659	121.925	135.432	137.961	156.567	166.775	146.431	147.715	127.594	124.671	129.328	116.533	8 Additional paid-in capital	
9 Selisih Penilaian kembali Aktiva Tetap	19.239	23.891	20.391	19.330	19.330	19.330	18.760	21.205	18.760	18.760	18.760	19.204	18.760	18.760	18.760	18.760	9 Different Appraisal Fixed Asset	
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	120.245	135.789	153.936	168.049	170.023	171.973	171.964	171.944	162.853	170.090	181.367	189.392	188.413	189.092	191.795	194.770	a. General Reserves	
b. Cadangan Tujuan	33.265	44.567	46.176	55.471	53.585	53.775	53.577	53.496	43.089	50.243	47.555	49.103	51.067	54.292	54.306	53.266	b. Special Purpose Reserves	
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(39.656)	(57.349)	(42.828)	12.302	11.861	12.213	16.943	16.556	20.105	265.808	231.238	109.606	83.016	80.961	65.180	59.408	a. Previous years	
b. Tahun berjalan	159.003	213.179	173.671	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	79.684	94.561	110.266	124.410	b. Current year	
TOTAL PASIVA*	9.157.784	10.840.375	12.361.734	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917	13.758.294	14.155.296	14.151.335	14.044.856	13.634.847	13.546.684	13.607.982	13.767.111	TOTAL PASIVA*	

¹⁾ Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil

* : Data tidak tersedia

) : Angka-angka sementara

* : Data not available

) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Income Statement)

Indikator	2016	2017	2018	2019						2020						Indicator		
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
A. Pendapatan																		A. Revenue
1 Pendapatan Operasional	1.391.233	1.590.687	1.781.691	1.147.844	1.319.443	1.490.875	1.666.764	1.844.781	1.944.605	182.573	355.704	531.781	685.369	831.636	984.992	1.143.032	1.143.032	1 Operating Revenue
2 Pendapatan Operasional Lainnya	121.522	146.455	188.813	111.945	130.125	148.250	166.351	191.079	203.120	20.179	38.693	55.447	80.898	99.382	115.233	134.669	134.669	2 Other operating Revenue
3 Pendapatan non operasional	11.294	21.889	11.322	8.667	9.921	10.587	10.969	12.410	13.913	1.059	1.822	2.896	3.593	4.456	5.273	7.330	7.330	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547.598	622.946	678.852	427.745	492.351	557.025	622.203	688.775	714.944	68.901	137.567	205.280	269.204	329.266	392.089	454.121	454.121	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976.450	1.136.085	1.302.975	840.711	967.138	1.092.687	1.221.881	1.359.495	1.446.694	134.909	258.651	384.844	500.656	606.209	713.409	830.909	830.909	Total Revenue
B. Beban																		B. Expenses
1 Beban operasional	713.858	799.359	960.895	602.030	698.994	789.154	877.550	965.684	1.001.739	91.237	179.619	270.764	364.039	442.583	524.288	617.759	617.759	1 Operating Expenses
2 Beban operasional lainnya	56.337	60.220	87.695	47.248	54.804	61.910	67.043	77.386	90.091	8.595	16.238	25.139	30.654	37.280	39.311	47.724	47.724	2 Other Operating Expenses
3 Beban non operasional	7.824	10.499	14.189	8.760	10.400	11.792	13.329	14.280	15.839	1.344	2.340	3.710	4.643	5.689	6.701	8.336	8.336	3 Non Operating Expenses
Total Beban	778.018	870.078	1.062.779	658.038	764.198	862.857	957.922	1.057.350	1.107.668	101.176	198.197	299.613	399.336	485.553	570.300	673.819	673.819	Total Expenses
C. Laba tahun berjalan	198.432	266.007	240.196	182.673	202.940	229.831	263.960	302.145	339.025	33.733	60.454	85.232	101.320	120.656	143.109	157.090	157.090	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3.383	4.116	5.067	3.844	4.353	4.875	5.395	5.802	6.272	608	1.074	1.424	1.932	2.463	2.892	3.709	3.709	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195.049	261.890	235.129	178.829	198.587	224.955	258.564	296.343	332.753	33.126	59.381	83.808	99.388	118.193	140.217	153.381	153.381	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36.046	48.712	61.458	36.896	42.982	49.378	55.976	62.888	69.861	5.684	10.550	14.636	19.703	23.776	29.951	28.972	28.972	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159.003	213.179	173.671	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	79.684	94.417	110.266	124.410	124.410	G. Net Income
r) Angka-angka diperbaiki																		r) Revised Figures
*) Angka-angka sementara																		*) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019						2020						Indicator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Biaya promosi	16.816	18.277	19.212	11.101	12.742	14.515	16.085	17.960	16.884	1.405	2.724	4.008	5.578	7.192	8.549	9.542	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17.763	23.536	27.073	15.326	18.013	20.678	24.187	27.546	56.370	4.854	4.531	6.321	7.060	8.214	8.634	9.089	2 Cost of education and training
Total	34.579	41.813	46.285	26.427	30.755	35.193	40.272	45.507	73.254	6.259	7.255	10.329	12.638	15.406	17.183	18.630	Total

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

Indikator	2015	2016	2017	2018	2019						2020						Indikator	
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Tagihan Komitmen																		Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	88.096	58.300	53.300	44.500	66.226	66.226	12.171	33.560	28.574	28.574	30.657	1.074	60.991	47.324	- Unused Fund Borrowings Facilities
- Lainnya	1.050	1.050	1.050	1.050	2.426	2.445	3.330	3.330	3.330	3.439	3.439	3.494	3.290	3.283	3.290	3.219	3.226	- Others
Kewajiban Komitmen																		Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.671	7.351	7.574	7.814	7.869	7.859	35.234	36.706	38.159	36.205	38.059	37.259	35.564	34.926	- Unused Financing facilities granted to customer
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused Financing facilities granted to other Sharia banks
- Lainnya	2.230	2.038	1.855	9.538	5.887	5.508	5.450	5.380	5.325	4.306	4.520	3.752	3.906	3.891	3.875	3.881	5.290	- Others
Tagihan Komitmen																		Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	325.799	129.019	134.162	134.262	158.705	129.483	88.973	97.752	102.235	115.570	98.604	106.284	119.872	114.917	- Accrued Income
- Lainnya	5.698	6.542	6.919	7.089	5.031	5.040	5.032	5.185	5.129	5.601	5.601	5.598	5.600	5.601	5.600	5.600	5.600	- Others
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	222.374	253.834	253.238	276.982	280.486	281.307	221.483	255.272	261.312	287.536	280.112	283.474	147.733	295.057	Written off earning assets
Penerusan dana mudharabah muqayyadah	67.071	63.266	48.639	36.596	31.868	31.067	30.679	29.336	28.872	14.801	14.740	13.673	16.653	16.468	16.552	16.948	16.601	Channeling of mudharabah muqayyadah

"-": Data tidak tersedia
*): Angka-angka sementara

"-": Data not available
*): Provisional Figures

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

Indikator	2016	2017	2018	2019						2020							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	2.161.305	2.578.278	2.998.201	2.981.309	3.037.632	3.032.665	3.014.110	3.151.960	3.202.792	3.215.725	3.125.463	3.073.896	2.924.252	2.894.011	2.874.229	2.985.284	2.985.284	2 iB Saving Deposits
a Akad Wadiah	1.178.603	1.457.999	1.738.702	1.768.299	1.811.394	1.774.206	1.743.422	1.852.793	1.873.868	1.890.590	1.796.977	1.743.526	1.641.312	1.665.860	1.646.041	1.775.711	1.775.711	a Wadia
b Akad Mudharabah	982.702	1.120.278	1.259.499	1.213.011	1.226.238	1.258.459	1.270.688	1.299.166	1.328.924	1.325.135	1.328.486	1.330.370	1.282.940	1.228.152	1.228.188	1.209.573	1.209.573	b Mudharaba
3 Deposito iB - Akad Mudharabah	3.662.658	4.409.003	5.136.737	5.435.815	5.509.139	5.602.674	5.676.972	5.751.044	5.529.098	5.877.976	5.952.800	6.029.050	5.964.460	5.969.748	6.015.513	6.020.178	6.020.178	3 iB Time Deposits - Mudharaba
a 1 Bulan	461.386	549.304	538.766	566.172	554.994	574.064	571.112	559.918	392.842	406.634	494.442	433.682	454.065	478.315	409.756	389.297	389.297	a 1 month
b 3 Bulan	506.445	730.517	782.724	755.730	810.769	816.078	807.678	822.805	634.705	692.466	699.898	697.736	667.229	736.991	689.039	678.403	678.403	b 3 months
c 6 Bulan	723.491	777.670	901.025	903.119	919.985	939.414	966.429	977.536	731.535	734.103	745.822	742.296	745.066	857.531	746.043	800.055	800.055	c 6 months
d 12 Bulan	1.947.335	2.329.815	2.880.772	3.166.648	3.182.919	3.225.626	3.280.837	3.337.868	2.812.410	3.024.027	2.997.564	3.101.569	3.080.870	3.119.310	3.132.947	3.166.868	3.166.868	d 12 months
e > 12 Bulan	24.001	21.695	33.449	44.146	40.472	47.493	50.916	52.916	957.605	1.020.746	1.015.074	1.053.767	1.017.230	777.600	1.037.728	985.555	985.555	e > 12 months
Total	5.823.964	6.987.280	8.134.938	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	8.731.890	9.093.701	9.078.262	9.102.946	8.888.712	8.863.759	8.889.742	9.005.462	9.005.462	Total

"-": Data tidak tersedia

"-": Data not available

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

Akad	2016	2017	2018	2019						2020						Contract	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Akad Mudharabah	156.256	124.497	180.956	196.307	215.405	212.723	227.505	232.575	240.606	220.848	196.986	249.179	269.051	271.469	287.233	296.092	Mudharaba
Akad Musyarakah	774.949	776.696	837.915	943.654	928.133	969.700	1.030.663	1.084.182	1.121.004	1.135.809	1.073.291	1.198.255	1.214.672	1.242.807	1.263.835	1.289.090	Musharaka
Akad Murabahah	5.053.764	5.904.751	6.940.379	7.454.207	7.534.097	7.615.697	7.681.113	7.735.914	7.457.774	7.711.400	7.854.630	7.912.797	7.849.489	7.742.816	7.684.870	7.689.836	Murabaha
Akad Salam	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	9.423	21.426	35.387	48.166	49.193	52.070	55.581	63.221	67.178	67.238	68.496	69.105	70.186	70.275	70.056	69.582	Istishna
Akad Ijarah	6.763	22.316	46.579	59.261	56.636	53.961	50.287	49.273	41.508	48.961	48.392	49.860	48.854	49.224	48.624	47.214	Ijara
Akad Qardh	145.865	189.866	185.360	211.732	210.433	209.117	206.009	202.572	176.856	201.370	213.439	229.017	236.239	226.109	231.027	228.700	Qardh
Multijasa	515.523	724.398	857.890	936.259	948.662	964.825	971.022	967.826	838.394	941.975	971.551	970.107	953.506	928.260	917.597	915.029	Multi Purpose Financing
Total	6.662.556	7.763.951	9.084.467	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	10.530.960	10.503.242	10.535.541	Total

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2016	2017	2018	2019						2020						ECONOMIC SECTOR	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Pertanian, kehutanan dan sarana pertanian	366.192	360.973	374.467	328.926	321.615	352.183	353.404	318.646	652.376	687.806	700.647	683.654	365.197	384.491	346.765	304.083	Agriculture, forestry and agricultural facilities
Pertambangan	7.117	17.501	19.889	26.020	25.077	24.868	24.605	25.311	20.971	29.097	29.519	31.929	31.881	31.415	31.573	32.789	Mining
Perindustrian	57.687	72.722	119.758	178.671	185.647	195.256	191.588	188.699	222.639	148.649	136.511	158.235	191.783	194.824	192.921	203.926	Manufacturing
Listrik, gas dan air	10.460	12.494	13.104	14.674	14.289	15.744	15.039	14.860	8.582	7.871	9.532	9.537	10.472	10.206	9.404	9.505	Water, gas and electricity
Konstruksi	459.986	591.662	694.666	807.363	807.082	837.920	857.922	895.069	659.984	723.434	721.547	724.242	816.918	787.948	767.509	780.692	Construction
Perdagangan, restoran dan hotel	1.650.750	1.761.280	2.032.457	2.106.405	2.054.201	2.057.486	2.077.643	2.115.420	1.364.285	1.405.118	1.371.522	1.418.431	1.590.303	1.555.657	1.714.393	1.613.243	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92.697	91.667	103.582	115.855	119.853	121.249	126.246	126.120	553.633	575.076	588.353	584.908	608.426	595.570	586.415	584.201	Transport, cargo storage and communication
Jasa dunia usaha	586.186	560.407	618.505	775.283	814.938	837.168	866.876	850.796	1.725.539	1.823.497	1.697.756	777.642	1.839.318	1.762.024	809.925	1.637.369	Business Services
Jasa sosial/masyarakat	631.688	718.380	769.445	844.861	889.827	867.495	928.085	1.021.971	3.193.984	3.424.272	3.652.120	2.193.314	3.572.825	3.509.041	1.811.434	3.418.019	Social Services
Lain-lain	2.799.794	3.576.863	4.338.594	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	1.541.147	1.502.783	1.519.277	4.096.430	1.614.873	1.699.783	4.232.904	1.951.714	Others
Total	6.662.556	7.763.951	9.084.467	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.140	10.327.603	10.426.783	10.678.320	10.641.998	10.530.960	10.503.242	10.535.541	Total

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

JENIS PENGGUNAAN	2016	2017	2018	2019						2020						TYPE OF USAGE	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Modal Kerja	2.737.167	2.956.073	3.428.706	3.739.803	3.753.662	3.804.189	3.887.552	3.954.183	4.401.468	4.590.721	4.588.526	4.793.827	4.830.790	4.747.540	4.661.575	4.766.523	Working Capital
Investasi	1.125.595	1.231.015	1.317.166	1.458.254	1.478.868	1.505.179	1.553.855	1.602.710	1.508.260	1.591.972	1.537.325	1.575.925	1.521.340	1.520.043	1.457.750	1.427.104	Investment
Konsumsi	2.799.794	3.576.863	4.338.594	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	4.033.592	4.144.909	4.300.932	4.308.568	4.289.868	4.263.378	4.383.917	4.341.914	Consumption
Total	6.662.556	7.763.951	9.084.467	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	10.530.960	10.503.242	10.535.541	Total
r) Angka-angka diperbaiki																	r) : Revised Figures

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

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019						2020							TYPE OF FINANCING
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Usaha Kecil dan Menengah	3.570.606	3.767.877	4.086.485	4.398.327	4.419.986	4.550.117	4.671.493	4.791.584	5.841.290	6.030.078	5.974.399	6.108.146	6.165.312	6.075.285	6.069.374	5.199.269	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	3.091.950	3.996.074	4.997.982	5.451.258	5.522.574	5.527.977	5.550.687	5.543.979	4.102.030	4.297.525	4.452.385	4.570.175	4.476.686	4.455.676	4.433.869	5.336.272	Non Small and Medium Enterprises
Total	6.662.556	7.763.951	9.084.467	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	10.530.960	10.503.242	10.535.541	Total

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

KOLEKTIBILITAS PEMBIAYAAN	2016	2017	2018	2019						2020							COLLECTIBILITY OF FINANCING
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Lancar	6.087.260	7.012.068	8.239.483	8.989.833	9.073.445	9.245.094	9.375.734	9.516.524	9.242.948	9.554.187	9.589.500	9.790.101	9.690.227	9.567.791	9.542.797	9.558.573	Performing Financing
Non Lancar	575.296	751.883	844.983	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	Non Performing Financing
- Kurang Lancar	109.241	158.628	147.712	213.524	207.479	218.161	232.807	203.592	141.161	208.016	261.397	263.923	282.880	276.714	246.081	228.528	Sub-Standard
- Diragukan	100.645	123.194	146.322	130.547	132.801	132.294	128.900	130.607	124.271	121.168	118.812	131.123	160.255	172.948	189.800	215.004	Doubtful
- Macet	365.409	470.061	550.949	515.682	528.834	482.546	484.739	484.840	434.940	444.231	457.074	493.173	508.636	513.507	524.565	533.436	Lost
Total Pembiayaan	6.662.556	7.763.951	9.084.467	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	10.530.960	10.503.242	10.535.541	Total Financing
Persentase NPF	8,63%	9,68%	9,30%	8,73%	8,74%	8,27%	8,28%	7,92%	7,04%	7,49%	8,03%	8,03%	8,94%	9,15%	9,14%	9,27%	Percentage of NPFs

**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	2016	2017	2018	2019						2020							ECONOMIC SECTOR
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Pertanian, kehutanan dan sarana pertanian	59.130	83.043	99.908	50.397	48.173	49.004	49.471	48.873	68.156	71.595	85.245	85.346	49.419	56.232	55.294	51.264	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1.483	5.538	5.711	4.388	3.844	3.956	1.944	2.122	2.357	2.334	2.088	2.416	2.897	4.757	Mining
Perindustrian	10.307	11.812	10.468	11.800	12.652	12.183	12.739	11.706	8.634	10.534	11.532	11.803	21.203	20.166	26.364	30.153	Manufacturing
Listrik, gas dan air	1.648	2.439	3.948	4.088	3.304	4.014	3.292	3.522	981	1.090	2.351	1.168	1.588	1.370	1.315	891	Water, gas and electricity
Konstruksi	34.778	60.509	75.624	101.911	99.072	101.944	107.034	101.768	50.225	53.759	69.495	64.393	94.859	93.773	87.559	94.243	Construction
Perdagangan, restoran dan hotel	213.901	282.329	291.534	283.541	279.633	274.126	279.717	270.868	174.918	178.279	183.160	194.213	234.599	253.183	266.415	253.334	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14.130	16.690	16.674	19.829	17.915	16.872	16.698	14.470	20.645	22.972	25.935	33.450	42.476	44.399	38.565	37.344	Transport, cargo storage and communication
Jasa dunia usaha	55.079	38.199	46.988	46.395	50.225	38.210	40.068	38.179	117.259	121.220	124.961	142.822	171.751	151.924	56.934	144.008	Business Services
Jasa sosial/masyarakat	60.098	81.269	97.106	107.840	108.598	102.961	100.305	99.711	186.260	205.257	219.485	248.871	219.313	218.104	193.354	215.122	Social Services
Lain-lain	125.552	174.597	201.251	228.413	243.832	229.297	233.279	225.986	71.350	106.588	112.764	103.818	114.475	121.600	231.748	145.852	Others
Total	575.296	751.883	844.983	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	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	2016	2017	2018	2019						2020						TYPE OF USAGE	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Modal Kerja	376.063	487.550	538.563	509.765	505.626	487.163	491.573	472.011	398.500	455.673	483.067	507.631	550.026	557.126	567.731	579.634	Working Capital
Investasi	73.680	89.735	105.169	121.575	119.656	116.541	121.594	121.041	113.487	114.946	136.198	143.992	146.375	158.612	150.851	153.358	Investment
Konsumsi	125.552	174.597	201.251	228.413	243.832	229.297	233.279	225.986	188.385	202.797	218.019	236.596	255.371	247.432	241.864	243.976	Consumption
Total	575.296	751.883	844.983	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	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	2016	2017	2018	2019						2020						TYPE OF FINANCING	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Usaha Kecil dan Menengah	429.268	549.656	592.524	558.611	559.036	533.899	540.912	524.084	493.659	532.230	579.335	607.478	647.716	673.205	660.692	654.858	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	146.028	202.227	252.459	301.141	310.079	299.101	305.534	294.955	206.713	241.186	257.948	280.741	304.055	289.964	299.753	322.110	Non Small and Medium Enterprises
Total	575.296	751.883	844.983	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	Total

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

Jenis	2016	2017	2018	2019						2020						Type	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	1.256.091	1.385.182	1.552.335	1.570.731	1.586.962	1.606.695	1.619.705	1.638.005	1.608.833	1.628.004	1.643.193	1.643.193	1.661.271	1.663.746	1.683.083	1.703.463	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.210.460	1.335.086	1.497.618	1.515.558	1.530.969	1.549.576	1.561.732	1.579.585	1.550.374	1.568.507	1.584.218	1.591.639	1.603.187	1.605.785	1.624.704	1.645.000	Saving Deposits
Deposito iB	45.631	50.096	54.717	55.173	55.993	57.119	57.973	58.420	58.459	59.497	58.975	59.446	58.084	57.961	58.379	58.463	Time Deposits
Pembiayaan	250.425	293.482	327.606	353.702	357.812	353.051	356.367	357.247	357.960	365.955	373.152	374.925	369.586	361.456	359.464	360.181	Financing
Akad Mudharabah	1.042	1.432	2.750	3.043	3.149	3.285	3.390	3.467	2.854	3.418	3.511	3.505	3.357	3.200	3.168	3.079	Mudharaba
Akad Musyarakah	5.109	5.100	5.189	5.465	5.370	5.584	6.659	7.197	7.557	7.707	8.046	8.489	8.546	8.639	8.677	8.606	Musharaka
Akad Murabahah	197.605	231.745	258.617	277.030	281.313	277.633	281.264	280.954	281.369	287.074	291.276	291.127	286.107	282.275	279.710	281.257	Murabaha
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	302	183	160	184	185	191	201	220	234	234	235	233	238	240	241	241	Istishna
Akad Ijarah	23.354	28.521	32.086	38.022	37.294	35.256	33.568	34.274	35.026	37.327	38.976	40.269	40.853	37.227	38.004	37.263	Qardh
Akad Qardh	440	592	676	683	680	683	696	698	635	659	681	700	693	675	687	681	Ijara
Multijasa	22.569	25.909	28.128	29.275	29.821	30.419	30.589	30.437	30.285	29.536	30.427	30.602	29.792	29.200	28.977	29.054	Multi Purpose Financing
Total	1.506.516	1.678.664	1.879.941	1.924.433	1.944.774	1.959.746	1.976.072	1.995.252	1.966.793	1.993.959	2.016.346	2.026.010	2.030.857	2.025.202	2.042.547	2.063.644	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	2016	2017	2018	2019					2020					Type			
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		Mei	Jun	Jul
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	3,23	2,99	2,88	2,70	2,69	2,54	2,53	3,23	2,85	2,91	2,74	2,62	2,62	2,54	2,64	2,50	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10,81	9,91	9,43	9,28	9,39	9,46	9,29	9,24	7,16	7,89	6,36	7,49	6,93	6,89	7,60	8,70	a 1 month
b 3 Bulan	8,49	8,09	8,10	7,93	8,07	7,97	7,82	7,86	8,40	8,42	7,66	8,56	8,33	8,28	8,16	8,99	b 3 months
c 6 Bulan	8,69	9,45	9,21	8,98	8,70	8,45	8,63	9,05	9,80	9,80	8,71	9,83	9,76	9,31	9,30	9,81	c 6 months
d 12 Bulan	10,13	9,67	9,73	9,53	9,50	9,33	9,44	9,90	10,17	9,41	8,30	11,50	11,26	11,16	11,13	11,75	d 12 months
e > 12 Bulan	12,92	9,14	8,52	15,72	8,82	8,95	8,92	9,25	8,25	9,14	7,42	17,16	17,86	21,32	18,56	18,64	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17,86	17,42	16,45	16,28	15,30	15,03	14,88	15,41	17,18	16,62	16,79	17,45	16,23	15,90	15,76	14,90	1 Mudharaba
2 Akad Musyarakah	19,58	19,15	18,44	17,42	17,51	17,30	17,52	17,30	20,33	22,66	21,92	21,65	21,66	21,67	21,51	20,93	2 Musharaka
3 Akad Murabahah	17,99	17,46	17,82	18,00	18,03	18,23	18,29	18,89	19,71	19,73	19,41	20,16	19,95	20,04	20,11	19,92	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8,88	13,26	9,95	10,54	10,57	10,77	10,96	11,24	20,51	12,88	12,95	12,86	13,34	13,63	14,04	14,09	5 Istishna
6 Akad Ijarah ¹⁾	16,52	6,51	17,29	14,46	15,12	14,84	14,64	14,12	10,63	10,81	9,97	9,91	9,54	9,62	8,44	8,53	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,70	14,10	13,44	13,10	13,15	13,28	13,05	13,05	18,54	20,10	19,56	20,27	18,45	16,93	16,36	16,40	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	2016	2017	2018	2019						2020						Ratio	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 CAR	21,73%	20,81%	19,33%	19,22%	19,58%	19,48%	19,61%	19,27%	17,99%	23,28%	29,96%	26,80%	25,96%	24,80%	26,34%	31,10%	1 CAR
2 ROA	2,27%	2,55%	1,87%	2,59%	2,54%	2,52%	2,52%	2,27%	2,61%	2,23%	2,70%	2,73%	2,62%	2,56%	2,22%	2,39%	2 ROA
3 ROE	16,18%	19,40%	12,86%	20,10%	19,50%	19,38%	19,44%	17,07%	27,30%	21,66%	29,21%	29,94%	28,90%	29,27%	26,20%	28,03%	3 ROE
4 NPF	8,63%	9,68%	9,30%	8,73%	8,74%	8,27%	8,28%	7,92%	7,05%	7,50%	8,07%	8,31%	8,94%	9,15%	9,14%	9,27%	4 NPF
5 FDR	114,40%	111,12%	111,67%	117,02%	116,33%	116,71%	117,62%	116,09%	113,59%	113,27%	115,73%	117,29%	119,72%	118,81%	118,15%	116,99%	5 FDR
6 BOPO	87,09%	85,34%	87,66%	85,47%	85,95%	85,89%	85,45%	85,05%	84,12%	83,22%	84,54%	85,34%	86,51%	86,81%	86,77%	87,21%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset <i>(Number of Sharia Rural Bank based on Total Assets)</i>																	
Total Aset (Rp)	2016	2017	2018	2019						2020						Total Assets (in IDR)	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
< 1 Miliar	2	2	1	2	1	1	1	1	12	4	3	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	7	6	7	5	5	5	4	4	4	4	4	4	4	4	4	4	1 up to 5 Billion
> 5 s.d. 10 Miliar	19	18	13	12	11	11	9	10	9	9	10	9	10	8	8	8	>5 up to 10 Billion
> 10 Miliar	138	141	146	146	148	148	150	149	139	147	146	149	148	149	149	149	> 10 Billion
Total	166	167	167	165	165	165	164	164	164	164	163	163	163	162	162	162	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 - Juli 2020
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - July 2020)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	236.961	174.339	126.896	137,39	6,18	Nanggroe Aceh Darussalam
Sumatera Utara	197.424	142.164	137.208	103,61	5,18	Sumatera Utara
Sumatera Barat	241.323	180.838	179.256	100,88	8,72	Sumatera Barat
Sumatera Selatan	23.568	15.802	11.127	142,02	5,94	Sumatera Selatan
Bangka Belitung	415.579	334.431	376.588	88,81	38,80	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	78.543	60.469	58.563	103,25	14,47	Bengkulu
Riau	51.216	31.065	42.183	73,64	9,39	Riau
Kepulauan Riau	147.405	124.476	83.135	149,73	11,97	Kepulauan Riau
Lampung	742.659	534.432	333.485	160,26	4,39	Lampung
DKI Jakarta	12.635	8.455	10.129	83,48	28,65	DKI Jakarta
Jawa Barat	4.370.809	3.384.027	2.793.087	121,16	7,59	Jawa Barat
Banten	1.152.542	835.721	894.362	93,44	13,52	Banten
Jawa Tengah	1.775.073	1.391.844	1.182.106	117,74	7,51	Jawa Tengah
DI Yogyakarta	859.753	600.198	576.596	104,09	10,23	DI Yogyakarta
Jawa Timur	2.276.095	1.769.998	1.513.989	116,91	10,60	Jawa Timur
Bali	13.291	10.000	9.558	104,62	4,82	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	5.625	3.130	2.855	109,62	5,73	Kalimantan Tengah
Kalimantan Timur	13.975	6.366	7.884	80,76	6,81	Kalimantan Timur
Kalimantan Selatan	65.640	48.559	51.569	94,16	5,39	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	374	-	62	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	129.178	99.195	40.667	243,92	11,80	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	190.834	123.961	106.793	116,08	2,52	Maluku Utara
NTB	766.606	656.070	467.369	140,38	2,74	NTB
NTT	-	-	-	-	-	NTT
Papua Barat	-	-	-	-	-	Papua Barat
Papua	-	-	-	0,00	0,00	Papua
Total	13.767.111	10.535.541	9.005.462	116,99	9,27	TOTAL

"-" : Data tidak tersedia

"-" : Data not available

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Juli 2020
(Financing of Sharia Rural Bank based on Economic Sector and Province - July 2020)

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	3.465	343	4.324	110	2.547	65.470	1.790	13.834	73.637	8.819	Nanggroe Aceh Darussalam
Sumatera Utara	56.692	-	1.389	127	1.459	20.767	798	8.199	42.939	9.796	Sumatera Utara
Sumatera Barat	23.060	105	2.967	43	7.415	51.201	6.126	6.682	64.482	18.756	Sumatera Barat
Sumatera Selatan	1.973	-	1.216	45	64	1.080	30	501	1.128	9.766	Sumatera Selatan
Bangka Belitung	55.809	597	2.196	492	33.646	102.693	7.205	26.626	99.737	5.429	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	14.069	-	93	-	1.890	6.089	16	3.574	4.159	30.579	Bengkulu
Riau	1.363	-	28	96	374	1.256	283	108	7.306	20.251	Riau
Kepulauan Riau	3.255	481	3.034	-	1.280	10.487	5.360	13.945	9.368	77.267	Kepulauan Riau
Lampung	8.463	298	1.025	542	3.409	25.084	1.051	102.075	355.958	36.527	Lampung
DKI Jakarta	298	330	24	-	785	1.269	108	2.769	2.627	246	DKI Jakarta
Jawa Barat	16.288	11.196	28.750	954	121.047	617.292	12.375	309.971	1.583.898	682.256	Jawa Barat
Banten	8.320	1.257	33.832	-	104.501	229.125	14.218	270.223	101.951	72.295	Banten
Jawa Tengah	50.873	5.002	21.010	3.028	227.360	149.121	12.494	311.785	280.746	330.425	Jawa Tengah
DI Yogyakarta	8.719	947	10.639	313	58.153	72.733	13.327	165.998	147.723	121.646	DI Yogyakarta
Jawa Timur	46.724	6.570	90.021	3.744	187.309	190.990	502.163	282.228	229.414	230.835	Jawa Timur
Bali	-	-	-	-	616	1.087	-	961	7.317	18	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	77	-	-	12	65	862	53	148	1.287	626	Kalimantan Tengah
Kalimantan Timur	46	-	157	-	-	94	-	5.926	25	119	Kalimantan Timur
Kalimantan Selatan	2.292	-	100	-	14.532	16.394	5.781	2.916	430	6.115	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	712	137	569	-	4.570	11.539	520	2.213	52.834	26.103	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	1.950	4.023	-	118	77.158	40.712	Maluku Utara
NTB	1.583	5.526	2.553	-	7.724	34.588	502	106.570	273.894	223.129	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	304.083	32.789	203.926	9.505	780.692	1.613.243	584.201	1.637.369	3.418.019	1.951.714	TOTAL

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Juli 2020 (<i>Financing of Sharia Rural Bank based on Type of Usage and Province - July 2020</i>)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	93.211	2.427	78.701	Nanggroe Aceh Darussalam
Sumatera Utara	87.709	4.329	50.126	Sumatera Utara
Sumatera Barat	90.141	23.338	67.359	Sumatera Barat
Sumatera Selatan	5.912	-	9.890	Sumatera Selatan
Bangka Belitung	142.540	101.753	90.138	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	9.871	16.446	34.151	Bengkulu
Riau	3.901	1.408	25.755	Riau
Kepulauan Riau	40.728	11.556	72.192	Kepulauan Riau
Lampung	49.992	161.424	323.016	Lampung
DKI Jakarta	5.582	-	2.873	DKI Jakarta
Jawa Barat	1.035.853	285.868	2.062.306	Jawa Barat
Banten	552.173	159.843	123.705	Banten
Jawa Tengah	773.231	231.886	386.727	Jawa Tengah
DI Yogyakarta	303.476	85.833	210.890	DI Yogyakarta
Jawa Timur	1.288.882	185.310	295.806	Jawa Timur
Bali	4.959	1.619	3.422	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	870	416	1.844	Kalimantan Tengah
Kalimantan Timur	2.291	4.060	16	Kalimantan Timur
Kalimantan Selatan	41.456	921	6.182	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	17.062	7.129	75.004	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	30.839	16.786	76.336	Maluku Utara
NTB	185.844	124.752	345.474	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4.766.523	1.427.104	4.341.914	TOTAL
"-" : Data tidak tersedia				"-" : Data not available

Juta Rupiah (in Million IDR)

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Juli 2020 <i>(Financing of Sharia Rural Bank based on Type of Financing and Province - July 2020)</i>			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	92.572	81.767	Nanggroe Aceh Darussalam
Sumatera Utara	42.999	99.165	Sumatera Utara
Sumatera Barat	101.486	79.352	Sumatera Barat
Sumatera Selatan	5.912	9.890	Sumatera Selatan
Bangka Belitung	334.431	-	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	13.659	46.809	Bengkulu
Riau	11.416	19.648	Riau
Kepulauan Riau	41.167	83.309	Kepulauan Riau
Lampung	78.869	455.563	Lampung
DKI Jakarta	5.396	3.059	DKI Jakarta
Jawa Barat	1.539.197	1.844.829	Jawa Barat
Banten	549.036	286.685	Banten
Jawa Tengah	890.241	501.603	Jawa Tengah
DI Yogyakarta	309.609	290.589	DI Yogyakarta
Jawa Timur	989.915	780.083	Jawa Timur
Bali	4.008	5.992	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	2.609	521	Kalimantan Tengah
Kalimantan Timur	1.259	5.107	Kalimantan Timur
Kalimantan Selatan	42.378	6.182	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	45.359	53.836	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	39.310	84.652	Maluku Utara
NTB	58.439	597.631	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	5.199.269	5.336.272	TOTAL



**Departemen Perizinan
dan Informasi Perbankan
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