

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



NOVEMBER 2020

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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, Januari 2021
Jakarta, January 2021

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Desember 2020 akan diterbitkan pada minggu ke III bulan Februari 2021.

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)

December 2020 edition will be released on the 3rd week of February 2021.

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

DAFTAR ISTILAH GLOSSARY

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

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

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Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2020
(Sharia Banking Network)

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Umum Syariah																	Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	316.691	335.482	350.364	346.373	351.014	349.950	348.294	347.108	356.330	352.823	358.851	375.157	381.846	387.482	- 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	1.914	1.919	1.922	1.925	1.923	1.942	1.946	1.942	1.940	1.937	1.943	1.958	2.042	- Number of Offices
- KC	473	471	478	480	480	480	480	478	490	490	489	491	491	490	490	490	- Branch Offices
- KCP	1.207	1.176	1.199	1.237	1.243	1.246	1.248	1.248	1.254	1.259	1.256	1.252	1.249	1.256	1.273	1.356	- Sub Branch Offices
- KK	189	178	198	197	196	196	197	197	198	197	197	197	197	197	195	196	- Cash Offices
- ATM	3.127	2.585	2.791	2.824	2.827	2.825	2.826	2.827	2.830	2.835	2.837	2.749	2.754	2.755	2.763	2.777	- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.516	49.864	49.654	49.723	49.806	49.923	50.345	49.950	49.956	49.996	49.813	49.978	49.902	50.261	- Number of Employees
Unit Usaha Syariah																	Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	160.636	172.279	174.200	168.951	170.329	172.610	172.936	170.142	175.452	176.240	177.978	186.687	189.331	189.331	- 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	378	381	386	387	388	389	389	390	389	390	390	391	391	- Number of Offices
- KC	149	154	153	160	160	160	161	161	161	161	162	161	162	162	162	162	- Branch Offices
- KCP	135	139	146	157	159	164	164	165	166	166	166	166	166	166	167	167	- Sub Branch Offices
- KK	48	51	55	61	62	62	62	62	62	62	62	62	62	62	62	62	- Cash Offices
- ATM	132	143	171	168	176	176	177	177	176	177	177	177	181	181	180	179	- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.955	5.233	5.186	5.207	5.230	5.189	5.232	5.245	5.253	5.229	5.249	5.298	5.311	5.326	- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	477.327	507.761	524.564	515.324	521.344	522.560	521.230	517.250	531.782	529.063	536.829	561.843	571.177	576.813	Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.229	2.292	2.300	2.308	2.312	2.311	2.331	2.335	2.332	2.329	2.327	2.333	2.349	2.433	Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.962	2.992	3.003	3.001	3.003	3.004	3.006	3.012	3.014	2.926	2.935	2.936	2.943	2.956	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.471	55.097	54.840	54.930	55.036	55.112	55.577	55.195	55.209	55.225	55.062	55.276	55.213	55.587	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																	Sharia Rural Bank
- Jumlah Bank	166	167	167	164	164	164	163	163	163	162	162	162	162	163	163	163	- Number of Banks
- Jumlah Kantor	453	441	495	569	617	618	618	620	622	622	626	626	631	624	624	627	- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.918	5.864	6.620	6.709	6.725	6.700	6.710	6.699	6.738	6.736	6.701	6.738	6.757	6.755	- 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 November 2020 (Individual Sharia Banking Network - November 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	490	1.356	196	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	88	30	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	149	55	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	7	2	4	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	67	320	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	227	15	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	127	428	49	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	33	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	11	2	10	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	162	167	62	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	14	4	-	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	15	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	4	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	176	-	288	Sharia Rural Bank
TOTAL	828	1.523	546	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 November 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - November 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	490	1.356	196	Sharia Commercial Bank
1 Jawa Barat	63	217	26	1 West Java
2 Banten	20	57	8	2 Banten
3 DKI Jakarta	67	143	34	3 DKI Jakarta
4 Yogyakarta	9	25	11	4 DI Yogyakarta
5 Jawa Tengah	37	88	16	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	244	30	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	51	5	10 North Sumatera
11 Sumatera Barat	11	27	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	34	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	5	15	2	15 Riau Islands
16 Lampung	10	30	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	52	7	27 West Nusa Tenggara
28 Bali	6	10	-	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 November 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - November 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	162	167	62	Sharia Business Unit
1 Jawa Barat	22	19	8	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	4	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	1.523	258	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	434	434	434	432	429	421	420	419	418	418	418	417	409	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	291	289	289	289	289	288	288	288	288	286	286	285	284	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	362	359	358	358	355	354	354	354	351	350	347	346	346	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	121	122	122	122	123	123	123	123	123	122	122	124	128	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	232	230	229	229	219	213	212	204	214	200	200	200	200	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	153	153	153	158	158	158	158	158	158	158	158	157	157	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	298	298	340	340	340	339	339	339	339	339	339	327	327	327	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	242	243	243	243	243	242	242	242	240	240	240	240	240	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	38	38	38	38	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	195	195	195	195	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	119	119	119	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	49	49	49	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	2.908	2.949	2.947	3.038	3.022	3.009	3.007	2.998	3.002	2.984	2.969	2.967	2.962	TOTAL

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

r) 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

r) 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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	6.420	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	7.432	6.933	7.858	8.496	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	3.332	3.333	3.333	3.806	4.357	4.358	4.358	4.358	4.223	3.722	3.722	3.720	3.721	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	7.538	3.088	5.620	3.343	3.158	3.518	4.314	5.116	5.805	5.926	3.710	3.210	4.137	4.776	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.912	3.496	2.469	2.438	2.451	3.594	5.717	5.737	5.604	5.220	6.194	6.831	5.993	5.117	5. Received Borrowing
6 Liabilitas Lainnya	497	630	756	765	787	874	792	648	515	435	465	480	493	519	443	462	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	35.314	41.106	37.033	30.674	42.846	37.855	37.533	39.090	39.367	38.744	39.065	39.309	34.266	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	430	250	230	50	0	25	50	170	80	200	170	220	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	40	40	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	-	430	250	230	50	0	25	50	130	40	200	170	220	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	22.971	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	23.762	23.762	23.779	24.024	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.352	2.492	2.446	2.516	2.538	2.321	2.356	2.411	2.481	2.523	2.639	2.619	3.091	4.712	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.348	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	4.409	4.409	4.409	4.409	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.153	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	4.164	4.164	4.164	4.164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	245	245	245	245	245	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.789	14.021	13.627	14.240	14.593	15.168	15.542	15.435	15.616	15.155	15.709	16.337	16.838	17.263	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.625	7.348	7.348	13.501	13.147	12.982	12.960	12.430	12.127	11.101	11.047	11.047	10.987	10.985	a. Previous years
b. Tahun berjalan	2.096	3.100	5.164	6.672	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	4.662	5.290	5.852	6.298	b. Current year
Ket																	

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

Indikator	2016	2017	2018	2019		2020											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	5.495	3.517	6.206	2.615	3.098	2.335	2.657	3.162	4.007	4.784	5.448	5.794	3.826	3.166	4.121	4.709	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	1.700	1.600	1.600	1.600	1.747	1.747	1.747	1.747	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	1.015	1.498	735	910	1.415	2.260	3.037	3.701	4.047	2.079	1.420	2.374	2.963	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	1.725	1.567	1.075	1.044	1.043	1.181	1.252	1.287	1.076	1.088	2.104	2.158	2.075	1.210	5. Received Borrowing
6 Liabilitas Lainnya	490	618	626	575	595	712	627	477	323	249	273	282	279	317	267	306	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	8.335	10.069	9.724	9.484	9.036	9.240	6.712	7.545	7.490	7.193	7.522	7.798	9.533	8.656	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	22.971	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	23.762	23.762	23.779	24.024	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	2.387	2.460	2.411	2.468	2.478	2.339	2.360	2.389	2.434	2.441	2.517	2.502	2.964	4.547	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.348	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	4.409	4.409	4.409	4.409	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.153	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	4.164	4.164	4.164	4.164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	245	245	245	245	245	b. Special Purpose Reserves
14 Laba	3.442	4.032	5.757	8.565	9.065	9.793	10.193	10.476	10.660	10.365	10.599	9.794	10.069	10.401	10.653	10.956	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	2.950	4.871	4.871	9.390	9.390	9.274	9.289	8.759	8.759	7.732	7.718	7.718	7.658	7.656	a. Previous years
b. Tahun berjalan	952	990	2.806	3.695	4.195	403	803	1.202	1.371	1.605	1.840	2.061	2.352	2.683	2.995	3.300	b. Current year

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

Note: *) 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											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	1.940	3.594	4.639	3.805	5.855	4.341	4.307	4.714	4.665	4.690	4.716	4.355	3.606	3.766	3.737	3.787	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.607	1.732	1.733	1.733	2.059	2.611	2.611	2.611	2.612	2.477	1.975	1.975	1.974	1.974	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	3.032	2.073	4.122	2.608	2.248	2.103	2.054	2.079	2.104	1.879	1.631	1.791	1.763	1.813	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1.188	1.929	1.394	1.394	1.408	2.412	4.465	4.450	4.528	4.131	4.091	4.673	3.918	3.907	5. Received Borrowing
6 Liabilitas Lainnya	7	12	130	190	191	163	165	170	192	186	192	198	215	202	175	156	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	32.271	25.245	31.382	27.548	27.657	33.606	31.143	29.988	31.600	32.175	31.222	31.267	29.777	25.629	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	430	250	230	50	0	25	50	170	80	200	170	220	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	40	40	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	-	430	250	230	50	0	25	50	130	40	200	170	220	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)	32	35	48	60	(17)	(4)	22	47	83	121	116	127	164	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	5.455	4.561	4.447	4.400	4.693	4.882	5.070	5.017	5.362	5.639	5.936	6.185	6.327	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	2.478	2.478	4.111	3.757	3.707	3.671	3.671	3.368	3.368	3.329	3.329	3.329	3.329	a. Previous years
b. Tahun berjalan	1.144	2.109	2.358	2.977	2.083	336	643	985	1.212	1.400	1.649	1.993	2.310	2.607	2.856	2.998	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
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	39	99	56	54	52	179	93	341	72	72	15	30	3	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.211	1.210	1.210	1.210	1.310	1.340	1.637	1.341	1.638	1.723	1.495	1.503	1.497	- Forward purchases
- Lainnya	9	-	-	-	-	-	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	12.670	13.891	14.072	12.466	12.670	10.871	11.666	11.081	10.611	10.637	10.304	11.362	11.736	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	183	215	210	198	176	154	146	155	154	154	147	145	144	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	507	421	381	267	321	379	336	384	287	219	209	207	221	982	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	164	128	283	150	163	105	70	22	88	107	49	95	51	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.211	1.323	1.210	1.210	1.310	1.340	1.340	1.346	1.344	1.484	1.497	1.505	1.500	- Forward sales
- Lainnya	1.193	1.686	1.156	1.358	1.371	1.435	1.396	1.415	1.469	1.503	1.470	1.485	1.492	1.509	1.528	1.540	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	209	11	205	210	239	219	219	215	220	216	219	228	223	- Kafalah guarantees received
- Pendapatan yang akan diterima	1.038	807	910	2.223	1.145	963	1.013	1.044	1.077	1.385	1.208	1.122	1.141	1.154	1.244	1.272	- Income will be received
- Lainnya	228	391	442	600	650	661	674	690	691	725	757	774	794	811	809	825	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	3.729	4.281	4.445	3.365	3.361	3.740	3.885	3.943	4.077	4.074	4.214	4.523	4.692	4.712	- Guarantees issued
- Lainnya	20	56	126	141	144	145	153	164	161	205	142	148	152	129	192	358	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	19.194	21.073	21.329	21.153	21.273	21.591	21.954	22.216	22.442	22.462	22.647	22.731	22.771	21.908	- Written off earning assets
- Penerimaan dana mudharabah muqayyadah	523	1.326	2.475	4.343	4.681	4.780	4.644	4.488	4.433	4.366	4.344	4.258	4.200	4.101	4.101	4.100	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
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	39	99	56	54	52	179	93	341	72	72	15	30	3	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.211	1.210	1.210	1.210	1.310	1.340	1.637	1.341	1.638	1.723	1.495	1.503	1.497	- 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	3.756	4.451	4.880	4.051	4.051	3.429	3.669	3.941	4.071	4.138	4.014	4.139	4.355	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	92	94	94	94	94	94	94	94	94	94	94	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	406	241	201	70	74	122	122	169	86	69	116	99	108	60	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	164	128	283	150	163	105	70	22	88	107	49	95	51	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.211	1.323	1.210	1.210	1.310	1.340	1.340	1.346	1.344	1.484	1.497	1.505	1.500	- Forward sales
- Lainnya	1.193	1.686	1.156	1.358	1.371	1.435	1.396	1.415	1.469	1.503	1.470	1.484	1.491	1.509	1.528	1.540	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	209	11	205	210	239	219	219	215	220	216	219	228	223	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	727	1.829	765	628	633	656	676	975	792	724	700	723	725	741	- Income will be received
- Lainnya	16	7	9	13	17	14	14	15	15	16	16	17	17	17	17	17	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	3.468	3.761	3.906	2.920	2.870	3.228	3.358	3.418	3.536	3.559	3.647	3.962	4.075	4.102	- Guarantees issued
- Lainnya	3	13	101	141	144	145	153	164	161	161	98	104	108	129	139	294	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.992	17.392	17.648	17.553	17.699	17.854	18.041	18.056	18.177	18.207	18.379	18.419	18.451	17.543	- 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

Miliar Rupiah (in Billion IDR)

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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
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	-	-	-	-	-	-	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	8.914	9.440	9.192	8.415	8.619	7.442	7.997	7.140	6.540	6.499	6.290	7.223	7.381	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	90	121	116	104	82	60	52	61	60	60	53	51	51	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	1	25	101	179	180	197	247	257	214	215	201	149	93	108	113	922	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	1	1	1	-	-	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	394	379	335	379	388	401	410	416	398	442	431	519	531	- Income will be received
- Lainnya	212	384	433	586	632	647	660	676	676	709	740	757	777	794	791	808	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	520	539	446	491	513	527	526	541	514	567	560	616	610	- Guarantees issued
- Lainnya	17	42	25	-	0	0	-	-	-	44	44	44	44	-	54	65	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.202	3.682	3.681	3.600	3.574	3.737	3.914	4.160	4.265	4.255	4.268	4.312	4.319	4.366	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	473	1.279	2.428	4.297	4.635	4.733	4.598	4.441	4.387	4.319	4.297	4.212	4.154	4.054	4.054	4.053	- Channeling of mudharabah muqayyadah
																-	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	295.826	352.038	411.771	439.423	455.068	458.787	470.141	502.038	496.982	506.377	461.417	460.869	469.010	491.779	499.428	510.988	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	17.346	19.699	17.923	21.397	22.207	27.833	30.566	26.807	24.258	21.768	21.139	20.717	21.044	19.550	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.070	2.930	3.407	3.628	3.370	3.152	3.178	3.383	3.554	3.228	2.894	2.754	2.627	2.868	3. Sub-Standard
4. Diragukan	1.326	1.919	1.474	1.061	954	1.426	1.629	1.976	1.773	1.565	1.713	1.771	1.737	1.741	1.525	1.375	4. Doubtful
5. Macet	6.187	5.847	5.676	7.192	6.707	6.609	6.601	6.801	6.941	7.113	7.132	7.358	7.598	7.659	7.780	7.902	5. Lost
Total Aset Produktif	324.034	382.697	438.338	470.305	484.059	491.847	503.948	541.801	539.439	545.245	498.074	494.995	502.379	524.650	532.404	542.682	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,10	2,38	2,29	2,37	2,30	2,20	2,20	2,21	2,49	2,50	2,43	2,32	2,24	2,24	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	208.258	230.684	266.133	284.157	297.942	304.568	314.032	336.383	330.494	340.702	304.146	300.803	306.949	320.101	325.443	336.084	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	12.462	13.321	12.025	15.464	15.475	19.853	20.563	17.198	16.790	15.681	15.308	15.376	15.109	13.437	2. Special Mention
3. Kurang Lancar	2.257	3.111	1.616	2.470	2.416	2.698	2.510	2.219	2.210	2.261	2.187	1.890	1.767	1.882	1.817	1.961	3. Sub-Standard
4. Diragukan	1.109	1.756	846	724	571	925	1.064	1.535	1.317	1.035	1.141	1.222	1.187	1.112	964	899	4. Doubtful
5. Macet	4.685	4.249	4.222	4.531	4.313	4.134	4.047	4.109	4.275	4.444	4.477	4.704	4.847	4.920	4.972	5.076	5. Lost
Total Aset Produktif	230.035	255.145	285.278	305.203	317.267	327.787	337.128	364.099	358.858	365.640	328.740	324.300	330.058	343.392	348.304	357.457	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,34	2,53	2,30	2,37	2,26	2,16	2,17	2,12	2,37	2,41	2,36	2,30	2,23	2,22	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	87.568	121.355	145.638	155.265	157.126	154.219	156.108	165.655	166.488	165.675	157.271	160.065	162.061	171.677	173.985	174.904	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.884	6.378	5.897	5.934	6.732	7.981	10.004	9.609	7.468	6.087	5.832	5.341	5.934	6.113	2. Special Mention
3. Kurang Lancar	757	266	454	460	991	931	860	933	967	1.122	1.367	1.339	1.128	872	810	907	3. Sub-Standard
4. Diragukan	218	163	628	337	384	502	566	441	456	530	573	549	550	629	561	475	4. Doubtful
5. Macet	1.502	1.598	1.455	2.661	2.395	2.475	2.554	2.692	2.666	2.669	2.656	2.654	2.751	2.739	2.809	2.826	5. Lost
Total Aset Produktif	93.999	127.552	153.060	165.102	166.792	164.060	166.820	177.702	180.581	179.605	169.334	170.694	172.321	181.258	184.099	185.225	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,66	2,09	2,26	2,38	2,39	2,29	2,26	2,41	2,71	2,66	2,57	2,34	2,27	2,27	Percentage of Non Performing Earning Assets

Miliar Rupiah (in Billion IDR)

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	2019		2020											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	93.713	118.651	166.880	171.270	169.937	170.686	176.095	175.980	178.184	180.664	181.157	179.802	181.721	183.069	185.113	1. Profit Sharing Financing
NPF	3.272	4.175	5.546	5.590	5.916	5.896	6.014	5.931	6.128	6.186	6.148	6.235	6.268	6.096	6.347	NPF
a. Mudharabah	15.292	17.090	13.679	13.779	13.169	13.083	13.724	12.835	12.259	11.866	11.790	12.085	12.278	11.793	12.256	a. Mudharabah
NPF	401	327	853	481	544	540	549	446	427	420	423	443	447	449	434	NPF
b. Musyarakah	78.421	101.561	153.201	157.491	156.768	157.603	162.371	163.145	165.925	168.798	169.367	167.717	169.442	171.276	172.857	b. Musyarakah
NPF	2.871	3.847	4.693	5.109	5.372	5.357	5.465	5.485	5.701	5.766	5.725	5.793	5.821	5.647	5.913	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	171.382	173.323	172.955	174.366	175.387	174.236	175.752	177.138	178.741	179.850	183.563	185.348	187.568	2. Receivables/Acceptables
NPF	6.364	6.698	5.325	5.027	5.292	5.259	5.468	5.496	5.462	5.511	5.487	5.324	5.228	5.181	5.173	NPF
a. Murabahah	139.536	150.276	159.593	160.654	160.166	161.511	162.066	161.226	163.134	165.227	167.371	168.338	170.843	172.095	173.772	a. Murabahah
NPF	6.258	6.588	5.077	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	4.962	4.884	4.839	4.842	NPF
b. Qardh	4.731	6.349	9.753	10.572	10.671	10.713	11.146	10.806	10.407	9.673	9.121	9.242	10.423	10.936	11.454	b. Qardh
NPF	90	96	210	304	308	315	335	322	324	316	336	328	310	310	299	NPF
c. Istishna'	878	1.189	2.036	2.097	2.118	2.142	2.175	2.204	2.210	2.238	2.249	2.270	2.297	2.317	2.342	c. Istishna'
NPF	16	14	37	35	37	37	39	44	41	37	36	34	34	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.614	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	8.917	8.750	3. Ijarah including Leasing receivables
NPF	661	181	223	412	418	407	409	427	433	665	684	632	621	619	589	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	86	72	62	55	44	40	37	32	27	23	21	19	17	b. Financing through Channeling
NPF	-	0	11	12	13	13	9	10	12	12	11	10	10	10	9	NPF
c. Pembiayaan secara Executing	-	29	19	18	18	18	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.509	10.498	10.404	10.173	10.109	9.754	9.439	9.171	8.946	8.767	8.729	8.881	8.715	d. Other Ijarah
NPF	661	181	213	400	405	394	400	417	417	653	674	622	611	609	580	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.022	368.888	368.460	374.051	377.334	381.430	Total Financing
NPF	10.298	11.054	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	12.117	11.896	12.108	Total NPF

Ket: *) Angka Sementara

Note: *) Provisional Figures

r) Angka-angka diperbaiki

r) revised figures

Miliar Rupiah (in Billion IDR)

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	2019		2020											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	61.629	67.049	86.766	89.995	88.094	87.832	91.120	91.112	92.097	93.447	93.887	93.582	94.953	95.124	96.227	1. Profit Sharing Financing
NPF	2.572	3.542	3.163	2.860	3.103	2.988	3.011	2.981	2.962	2.945	2.969	3.085	3.227	3.093	3.247	NPF
a. Mudharabah	7.577	6.584	5.056	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	4.137	4.376	4.187	4.370	a. Mudharabah
NPF	197	207	92	86	112	97	108	101	97	98	99	122	122	124	124	NPF
b. Musyarakah	54.052	60.465	81.711	84.582	82.983	82.834	86.242	86.441	87.646	89.128	89.783	89.445	90.577	90.938	91.856	b. Musyarakah
NPF	2.376	3.335	3.071	2.774	2.991	2.891	2.903	2.880	2.865	2.847	2.870	2.963	3.105	2.969	3.123	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	130.295	132.013	131.880	133.111	134.083	133.212	134.958	136.518	138.030	139.145	142.834	144.649	146.634	2. Receivables/Acceptables
NPF	5.245	5.459	4.387	4.127	4.341	4.317	4.524	4.489	4.460	4.530	4.501	4.369	4.340	4.315	4.342	NPF
a. Murabahah	110.063	114.458	121.777	122.725	122.477	123.673	124.191	123.654	125.808	128.087	130.220	131.281	133.806	135.071	136.578	a. Murabahah
NPF	5.173	5.378	4.200	3.847	4.056	4.024	4.211	4.188	4.162	4.240	4.188	4.063	4.048	4.021	4.057	NPF
b. Qardh	3.883	5.476	8.506	9.276	9.376	9.410	9.863	9.531	9.124	8.406	7.785	7.841	9.004	9.556	10.034	b. Qardh
NPF	64	77	185	279	283	292	312	300	296	289	311	306	292	294	286	NPF
c. Istishna'	25	18	11	11	27	27	29	27	26	25	25	23	23	22	22	c. Istishna'
NPF	7	4	2	2	2	1	1	1	1	1	1	0	0	0	0	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.167	3.138	3.210	3.226	3.191	3.115	2.988	2.894	2.796	2.728	2.721	2.743	2.736	3. Ijarah including Leasing receivables
NPF	17	29	88	275	276	280	292	296	283	293	310	311	312	311	314	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	2	2	3	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	19	18	18	18	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.148	3.119	3.191	3.208	3.173	3.097	2.953	2.875	2.778	2.710	2.702	2.723	2.715	d. Other Ijarah
NPF	17	29	88	275	276	280	292	296	279	293	310	311	312	311	314	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	220.229	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	Total Financing
NPF	7.834	9.030	7.638	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	7.765	7.879	7.719	7.903	Total NPF
Ket: *) Angka Sementara																Note: *) Provisional Figures
r) Angka-angka diperbaiki																r) revised figures

Miliar Rupiah (in Billion IDR)

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
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	32.083	51.602	80.114	81.275	81.843	82.854	84.975	84.868	86.087	87.217	87.270	86.220	86.767	87.945	88.886	1. Profit Sharing Financing
NPF	700	633	2.382	2.730	2.813	2.908	3.003	2.950	3.166	3.241	3.179	3.150	3.041	3.003	3.100	NPF
a. Mudharabah	7.715	10.506	8.623	8.366	8.058	8.085	8.847	8.163	7.808	7.547	7.686	7.948	7.902	7.606	7.885	a. Mudharabah
NPF	204	120	761	395	432	443	441	345	330	322	324	320	325	325	310	NPF
b. Musyarakah	24.369	41.096	71.491	72.909	73.785	74.769	76.129	76.704	78.279	79.670	79.584	78.272	78.865	80.339	81.001	b. Musyarakah
NPF	496	513	1.621	2.335	2.381	2.465	2.561	2.605	2.836	2.919	2.855	2.829	2.716	2.678	2.790	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	41.087	41.310	41.075	41.256	41.304	41.024	40.793	40.619	40.710	40.705	40.729	40.699	40.933	2. Receivables/Acceptables
NPF	1.120	1.238	938	900	951	942	944	1.007	1.002	981	986	955	888	867	830	NPF
a. Murabahah	29.473	35.818	37.816	37.929	37.689	37.838	37.874	37.572	37.326	37.140	37.150	37.057	37.036	37.024	37.194	a. Murabahah
NPF	1.084	1.210	877	841	891	884	884	942	935	917	926	899	836	819	785	NPF
b. Qardh	847	872	1.246	1.296	1.295	1.303	1.283	1.275	1.283	1.267	1.336	1.401	1.419	1.380	1.419	b. Qardh
NPF	26	19	25	26	25	23	23	22	28	26	26	22	18	16	14	NPF
c. Istishna'	853	1.170	2.025	2.086	2.091	2.115	2.146	2.178	2.184	2.213	2.224	2.247	2.274	2.295	2.320	c. Istishna'
NPF	9	10	35	33	35	36	37	42	39	36	35	34	34	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.447	7.451	7.274	7.020	6.978	6.696	6.522	6.326	6.194	6.079	6.046	6.174	6.014	3. Ijarah including Leasing receivables
NPF	644	152	135	137	141	127	117	131	150	372	374	321	308	307	275	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	NPF
b. Pembiayaan secara Channeling	6	0	85	71	61	54	43	39	36	31	26	22	19	17	14	b. Financing through Channeling
NPF	-	0	11	12	13	13	9	10	12	12	11	10,0	9,7	9,6	9,3	NPF
c. Pembiayaan secara Executing	-	4	-	-	-	-	-	-	-	-	-	0,0	0,0	0,0	0,0	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.361	7.379	7.213	6.965	6.935	6.657	6.486	6.295	6.168	6.057	6.027	6.158	6.000	d. Other Ijarah
NPF	644	152	125	125	129	113	108	121	138	360	363	311	299	298	266	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	128.647	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	Total Financing
NPF	2.464	2.024	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	86.973	111.081	136.854	158.467	163.697	162.364	162.783	166.590	167.273	169.588	171.923	171.988	170.641	172.430	173.051	175.503	1. Profit Sharing Financing
NPF	3.147	4.158	3.528	5.126	5.178	5.510	5.471	5.531	5.491	5.698	5.767	5.720	5.809	5.834	5.670	5.936	NPF
a. Mudharabah	15.263	15.984	14.940	13.087	13.176	12.575	12.286	12.486	11.699	11.282	10.934	10.750	11.048	11.263	10.792	11.282	a. Mudharabah
NPF	401	327	359	853	481	544	540	549	446	427	420	423	443	447	449	434	NPF
b. Musyarakah	71.710	95.097	121.914	145.380	150.522	149.789	150.497	154.104	155.574	158.306	160.989	161.238	159.594	161.168	162.259	164.221	b. Musyarakah
NPF	2.746	3.830	3.169	4.273	4.696	4.966	4.931	4.982	5.045	5.270	5.347	5.297	5.366	5.387	5.221	5.502	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	160.854	168.726	170.853	170.514	171.816	172.466	171.578	173.162	174.776	176.442	177.706	181.139	182.966	185.250	2. Receivables/Acceptables
NPF	5.362	6.117	4.290	5.171	4.907	5.173	5.135	5.327	5.366	5.335	5.387	5.361	5.324	5.224	5.178	5.169	NPF
a. Murabahah	133.956	145.301	151.580	157.535	158.725	158.278	159.554	159.895	159.263	161.246	163.379	165.477	166.463	168.952	170.250	171.999	a. Murabahah
NPF	5.256	6.007	4.067	5.046	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	4.962	4.881	4.836	4.838	NPF
b. Qardh	4.731	6.346	7.665	9.155	10.031	10.135	10.137	10.414	10.128	9.722	9.174	8.732	8.989	9.906	10.414	10.925	b. Qardh
NPF	90	96	199	88	184	190	191	193	193	197	193	210	328 ^{y)}	310	310	299	NPF
c. Istishna'	878	1.189	1.609	2.036	2.097	2.101	2.125	2.156	2.187	2.194	2.222	2.233	2.254	2.280	2.301	2.327	c. Istishna'
NPF	16	14	24	37	35	37	37	39	44	41	37	36	34	34	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.288	9.440	9.450	9.386	9.135	8.964	8.763	8.534	8.317	8.107	7.971	7.953	8.203	8.096	3. Ijarah including Leasing receivables
NPF	243	176	213	222	411	417	406	408	426	432	664	684	631	620	618	589	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	86	72	62	55	44	40	37	32	27	23	21	19	17	b. Financing through Channeling
NPF	-	0	-	11	12	13	13	9	10	12	12	11	10	10	10	9	NPF
c. Pembiayaan secara Executing	-	29	25	19	18	18	18	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.097	9.336	9.359	9.306	9.063	8.903	8.706	8.463	8.267	8.063	7.930	7.915	8.167	8.062	d. Other Ijarah
NPF	243	175	210	212	399	404	393	399	416	416	652	673	621	610	626	580	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	306.996	336.633	344.000	342.264	343.734	348.019	347.614	351.285	355.015	356.537	356.318	361.522	364.220	368.850	Total Financing
NPF	8.752	10.450	8.032	10.520	10.496	11.101	11.012	11.266	11.284	11.465	11.818	11.764	11.764	11.677	11.466	11.694	Total NPF
Ket: *) Angka Sementara																	Note: *) Provisional Figures
r) Angka-angka diperbaiki																	r) revised figures

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										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Pembiayaan Bagi Hasil	58.123	63.908	70.577	83.419	86.756	84.931	84.548	87.228	87.575	88.635	89.729	90.091	89.771	91.083	91.331	92.610	1. Profit Sharing Financing
NPF	2.447	3.525	2.597	2.744	2.448	2.697	2.568	2.529	2.542	2.531	2.526	2.540	2.659	2.792	2.667	2.836	NPF
a. Mudharabah	7.577	6.584	5.477	5.056	5.413	5.110	4.998	4.878	4.671	4.451	4.319	4.104	4.137	4.376	4.187	4.370	a. Mudharabah
NPF	197	207	81	92	86	112	97	108	101	97	98	99	122	122	124	124	NPF
b. Musyarakah	50.546	57.324	65.100	78.363	81.343	79.821	79.550	82.350	82.904	84.184	85.409	85.987	85.634	86.706	87.145	88.240	b. Musyarakah
NPF	2.251	3.318	2.313	2.652	2.361	2.586	2.466	2.421	2.441	2.434	2.428	2.442	2.537	2.670	2.542	2.712	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	122.106	127.987	129.852	129.744	130.844	131.457	130.839	132.679	134.443	136.018	137.287	140.665	142.493	144.560	2. Receivables/Acceptables
NPF	4.632	5.270	3.382	4.233	4.007	4.223	4.193	4.383	4.360	4.333	4.407	4.374	4.369	4.336	4.311	4.339	NPF
a. Murabahah	105.112	110.079	115.253	120.019	121.041	120.825	121.957	122.276	121.922	124.125	126.439	128.546	129.622	132.132	133.436	135.004	a. Murabahah
NPF	4.560	5.188	3.205	4.168	3.847	4.056	4.024	4.211	4.188	4.162	4.240	4.188	4.063	4.045	4.017	4.053	NPF
b. Qardh	3.883	5.474	6.839	7.956	8.800	8.909	8.877	9.172	8.907	8.544	7.995	7.463	7.658	8.527	9.051	9.549	b. Qardh
NPF	64	77	175	63	159	165	168	170	170	169	165	184	306 *)	292	294	286	NPF
c. Istishna'	25	18	15	11	11	10	10	10	10	10	9	9	7	7	7	6	c. Istishna'
NPF	7	4	2	2	2	2	1	1	1	1	1	1	0	0	0	0	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.071	3.090	3.066	3.144	3.162	3.124	3.058	2.938	2.849	2.756	2.693	2.688	2.714	2.711	3. Ijarah including Leasing receivables
NPF	17	28	119	87	274	275	280	291	295	282	292	310	310	312	311	314	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	0,000	0,000	0,000	0,000	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	2	2	3	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	19	18	18	18	17	17	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.048	3.070	3.047	3.125	3.143	3.106	3.041	2.902	2.817	2.737	2.675	2.669	2.694	2.690	d. Other Ijarah
NPF	17	28	119	87	274	275	280	291	295	278	292	310	310	312	311	314	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	195.754	214.495	219.674	217.820	218.554	221.809	221.473	224.252	227.021	228.864	229.750	234.436	236.539	239.880	Total Financing
NPF	7.096	8.823	5.895	7.064	6.729	7.196	7.035	7.202	7.196	7.146	7.225	7.224	7.338	7.440	7.288	7.488	Total NPF
Ket: *) Angka Sementara																	Note: *) Provisional Figures
n) Angka-angka diperbaiki																	n) revised figures

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										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
1. Pembiayaan Bagi Hasil	28.851	47.173	66.277	75.048	76.941	77.433	78.235	79.362	79.698	80.953	82.194	81.897	80.871	81.347	81.720	82.893	1. Profit Sharing Financing
NPF	700	633	1.134	2.382	2.730	2.813	2.908	3.003	2.950	3.166	3.241	3.179	3.150	3.041	3.003	3.100	NPF
a. Mudharabah	7.686	9.401	9.462	8.031	7.763	7.465	7.288	7.608	7.028	6.831	6.615	6.646	6.911	6.886	6.605	6.912	a. Mudharabah
NPF	204	120	279	761	395	432	443	441	345	330	322	324	320	325	325	310	NPF
b. Musyarakah	21.165	37.773	56.814	67.017	69.179	69.968	70.947	71.754	72.670	74.122	75.580	75.251	73.960	74.461	75.114	75.981	b. Musyarakah
NPF	496	513	856	1.621	2.335	2.381	2.465	2.561	2.605	2.836	2.919	2.855	2.829	2.716	2.678	2.790	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.748	40.739	41.001	40.770	40.972	41.008	40.739	40.483	40.333	40.425	40.419	40.473	40.473	40.691	2. Receivables/Acceptables
NPF	730	847	908	938	900	951	942	944	1.007	1.002	981	986	955	888	867	830	NPF
a. Murabahah	28.845	35.223	36.328	37.515	37.684	37.453	37.597	37.619	37.340	37.121	36.941	36.931	36.841	36.820	36.815	36.995	a. Murabahah
NPF	695	819	863	877	841	891	884	884	942	935	917	926	899	836	819	785	NPF
b. Qardh	847	872	826	1.199	1.231	1.227	1.260	1.243	1.221	1.178	1.179	1.270	1.330	1.379	1.363	1.375	b. Qardh
NPF	26	19	24	25	26	25	23	23	22	28	28	26	22	18	16	14	NPF
c. Istishna'	853	1.170	1.594	2.025	2.086	2.091	2.115	2.146	2.178	2.184	2.213	2.224	2.247	2.274	2.295	2.320	c. Istishna'
NPF	9	10	21	35	33	35	36	37	42	39	36	35	34	34	32	32	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	6.217	6.351	6.384	6.242	5.974	5.840	5.705	5.597	5.467	5.352	5.278	5.265	5.489	5.386	3. Ijarah including Leasing receivables
NPF	225	147	94	135	137	141	127	117	131	150	372	374	321	308	307	275	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	85	71	61	54	43	39	36	31	26	22	19	17	14	b. Financing through Channeling
NPF	-	0	-	11	12	13	13	9	10	12	12	11	10	10	10	9	NPF
c. Pembiayaan secara Executing	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	6.050	6.266	6.312	6.181	5.919	5.797	5.666	5.561	5.436	5.326	5.255	5.246	5.473	5.372	d. Other Ijarah
NPF	225	147	91	125	125	129	113	108	121	138	360	363	311	299	298	266	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	111.242	122.138	124.326	124.444	125.180	126.210	126.141	127.033	127.994	127.674	126.568	127.086	127.682	128.970	Total Financing
NPF	1.656	1.628	2.137	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	Total NPF
Ket: *) Angka-angka Sementara																	
Note: *) Provisional Figures																	

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
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	87.363	99.825	108.632	110.586	110.175	109.928	111.164	110.863	112.792	114.637	113.382	113.134	114.569	114.457	115.579	1. Working Capital
a. UMKM	35.827	37.868	40.071	41.626	40.375	46.144	46.216	47.057	47.811	43.170	43.085	42.451	42.984	42.752	42.788	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.609	2.732	2.829	3.294	3.351	3.106	3.242	2.773	2.944	2.785	2.914	2.921	3.013	NPF
b. Bukan UMKM	51.535	61.957	68.561	68.960	69.800	63.784	64.948	63.806	64.981	71.468	70.296	70.682	71.585	71.705	72.790	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	2.656	2.902	3.059	2.611	2.579	2.640	2.465	2.874	2.480	2.633	2.690	2.555	2.654	NPF
2. Investasi	60.042	66.848	84.968	86.972	85.164	85.008	87.216	86.000	87.242	86.805	87.492	85.050	85.244	86.112	85.790	2. Investment
a. UMKM	18.703	21.111	23.772	24.710	24.455	28.794	28.973	29.247	30.170	25.387	25.393	25.754	25.992	26.128	26.349	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.195	1.137	1.210	1.324	1.367	1.375	1.401	1.379	1.331	1.328	1.249	1.230	1.307	NPF
b. Bukan UMKM	41.339	45.737	61.196	62.263	60.709	56.214	58.243	56.753	57.072	61.419	62.099	59.295	59.252	59.985	59.441	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	1.795	1.626	1.681	1.517	1.562	1.548	1.581	1.742	1.998	1.959	1.874	1.831	1.780	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	155.277	157.624	158.036	160.362	163.272	163.163	163.411	165.579	168.014	170.277	174.238	176.765	180.062	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.840	2.632	2.846	2.816	3.034	3.184	3.334	3.594	3.566	3.486	3.389	3.360	3.355	NPF
Total Pembiayaan	248.007	285.695	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.022	368.888	368.460	374.051	377.334	381.430	Total Financing
Total NPF	10.298	11.054	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	12.117	11.896	12.108	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
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	68.420	72.188	77.758	79.986	78.708	78.347	79.543	78.602	79.476	80.432	79.517	78.813	80.416	80.503	81.352	1. Working Capital
a. UMKM	28.458	28.973	30.924	32.326	31.647	37.404	37.475	38.743	39.949	35.566	35.522	34.829	35.339	35.131	35.420	a. Micro, Small and Medium Enterprise
NPF	1.751	1.826	1.411	1.339	1.425	1.810	1.874	1.781	1.898	1.468	1.622	1.472	1.605	1.603	1.731	NPF
b. Bukan UMKM	39.962	43.215	46.834	47.661	47.060	40.943	42.069	39.859	39.527	44.867	43.995	43.984	45.077	45.371	45.932	b. Non Micro, Small and Medium Enterprise
NPF	2.239	2.437	2.094	2.363	2.490	2.010	1.977	2.033	1.876	2.248	1.895	2.052	2.146	2.046	2.089	NPF
2. Investasi	45.768	47.427	51.982	53.207	52.382	52.351	52.953	53.038	54.405	54.413	55.331	55.068	55.354	55.539	55.740	2. Investment
a. UMKM	15.589	16.004	18.595	19.524	19.380	23.749	23.930	24.266	25.160	20.442	20.540	20.949	21.265	21.360	21.578	a. Micro, Small and Medium Enterprise
NPF	1.541	900	859	821	891	997	1.023	1.026	1.031	1.043	1.013	1.001	951	936	1.016	NPF
b. Bukan UMKM	30.178	31.422	33.388	33.683	33.001	28.602	29.023	28.772	29.245	33.971	34.792	34.119	34.089	34.178	34.161	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	1.609	1.235	1.286	1.119	1.178	1.166	1.129	1.075	1.369	1.388	1.318	1.283	1.250	NPF
3. Konsumsi (Bukan UMKM)	63.294	70.174	90.488	91.953	92.094	93.471	95.897	95.798	96.163	98.014	99.865	101.575	104.739	106.475	108.505	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.666	1.505	1.629	1.649	1.775	1.759	1.771	1.934	1.881	1.851	1.858	1.852	1.817	NPF
Total Pembiayaan	177.482	189.789	220.229	225.146	223.183	224.169	228.394	227.438	230.044	232.859	234.713	235.456	240.508	242.516	245.597	Total Financing
Total NPF	7.834	9.030	7.638	7.263	7.720	7.585	7.828	7.766	7.704	7.768	7.780	7.765	7.879	7.719	7.903	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
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	18.943	27.637	30.873	30.600	31.467	31.581	31.620	32.261	33.317	34.205	33.864	34.321	34.153	33.955	34.226	1. Working Capital
a. UMKM	7.369	8.895	9.147	9.301	8.728	8.740	8.741	8.315	7.862	7.604	7.563	7.622	7.645	7.620	7.368	a. Micro, Small and Medium Enterprise
NPF	373	369	1.198	1.393	1.404	1.484	1.476	1.325	1.344	1.305	1.323	1.313	1.309	1.318	1.282	NPF
b. Bukan UMKM	11.573	18.742	21.727	21.299	22.740	22.841	22.879	23.947	25.455	26.601	26.301	26.698	26.508	26.334	26.859	b. Non Micro, Small and Medium Enterprise
NPF	633	479	562	539	570	601	602	606	589	626	585	580	544	509	565	NPF
2. Investasi	14.275	19.422	32.986	33.765	32.783	32.657	34.262	32.962	32.837	32.392	32.161	29.982	29.890	30.574	30.050	2. Investment
a. UMKM	3.114	5.107	5.177	5.185	5.075	5.044	5.043	4.981	5.010	4.945	4.854	4.805	4.727	4.767	4.770	a. Micro, Small and Medium Enterprise
NPF	203	240	336	316	319	327	343	349	370	336	317	327	298	294	291	NPF
b. Bukan UMKM	11.160	14.315	27.809	28.580	27.708	27.613	29.219	27.981	27.827	27.447	27.307	25.176	25.163	25.806	25.280	b. Non Micro, Small and Medium Enterprise
NPF	627	148	186	391	395	398	384	382	453	667	629	571	556	548	530	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	64.788	65.671	65.942	66.891	67.375	67.365	67.248	67.565	68.149	68.702	69.500	70.290	71.557	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	1.174	1.127	1.217	1.167	1.259	1.425	1.563	1.660	1.686	1.635	1.530	1.508	1.538	NPF
Total Pembiayaan	70.525	95.906	128.647	130.036	130.192	131.129	133.258	132.588	133.402	134.162	134.174	133.004	133.543	134.818	135.833	Total Financing
Total NPF	2.464	2.024	3.456	3.767	3.905	3.977	4.064	4.087	4.319	4.593	4.540	4.426	4.238	4.177	4.206	Total NPF
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

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 November 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - November 2020)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.330	3.563	3.594	1.825	25.368	Jawa Barat
NPF	581	209	175	0	492	NPF
Banten	787	457	600	272	9.071	Banten
NPF	151	1	29	1	118	NPF
DKI Jakarta	10.390	55.868	7.491	44.672	39.253	DKI Jakarta
NPF	484	986	311	922	948	NPF
D.I Yogyakarta	443	136	418	882	2.338	D.I Yogyakarta
NPF	30	70	32	0	47	NPF
Jawa Tengah	3.357	3.007	2.038	2.208	9.064	Jawa Tengah
NPF	175	1.015	76	187	138	NPF
Jawa Timur	5.030	5.486	2.187	2.069	14.736	Jawa Timur
NPF	242	253	73	28	404	NPF
Bengkulu	201	2	255	5	1.079	Bengkulu
NPF	20	0	20	-	27	NPF
Jambi	224	56	402	291	2.517	Jambi
NPF	17	1	19	-	60	NPF
Aceh	6.283	278	1.700	399	20.048	Aceh
NPF	226	-	57	3	84	NPF
Sumatera Utara	1.911	782	851	1.873	6.964	Sumatera Utara
NPF	409	16	95	532	172	NPF
Sumatera Barat	714	42	500	239	3.234	Sumatera Barat
NPF	55	2	30	1	41	NPF
Riau	616	54	697	699	5.420	Riau
NPF	52	-	77	27	51	NPF
Sumatera Selatan	1.018	805	789	705	5.066	Sumatera Selatan
NPF	84	1	119	4	116	NPF
Bangka Belitung	87	1	279	5	463	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	112	25	157	555	3.127	Kepulauan Riau
NPF	8	10	13	-	50	NPF
Lampung	866	263	260	190	1.925	Lampung
NPF	34	5	10	-	42	NPF
Kalimantan Selatan	442	369	422	1.018	2.825	Kalimantan Selatan
NPF	32	7	40	15	72	NPF
Kalimantan Barat	566	270	1.179	33	3.146	Kalimantan Barat
NPF	9	0	17	-	51	NPF
Kalimantan Timur	557	87	945	390	3.745	Kalimantan Timur
NPF	187	10	36	1	92	NPF
Kalimantan Tengah	160	2	116	340	831	Kalimantan Tengah
NPF	6	-	1	-	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 November 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - November 2020)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	132	3	98	0	1.429	Sulawesi Tengah
NPF	14	0	12	-	18	NPF
Sulawesi Selatan	686	426	512	363	5.532	Sulawesi Selatan
NPF	68	54	27	19	139	NPF
Sulawesi Utara	67	2	39	13	670	Sulawesi Utara
NPF	2	-	4	-	9	NPF
Gorontalo	7	10	6	2	289	Gorontalo
NPF	1	-	0	-	4	NPF
Sulawesi Barat	8	10	4	5	480	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	174	5	111	12	1.107	Sulawesi Tenggara
NPF	14	-	8	-	22	NPF
Nusa Tenggara Barat	1.197	61	395	79	7.822	Nusa Tenggara Barat
NPF	73	5	18	0	60	NPF
Bali	278	40	166	260	1.355	Bali
NPF	21	7	5	39	58	NPF
Nusa Tenggara Timur	48	-	8	-	133	Nusa Tenggara Timur
NPF	2	-	0	-	1	NPF
Maluku	2	0	8	2	206	Maluku
NPF	0	-	0	-	1	NPF
Papua	43	-	84	5	341	Papua
NPF	13	-	0	-	5	NPF
Maluku Utara	46	24	24	0	385	Maluku Utara
NPF	0	-	0	-	2	NPF
Papua Barat	6	-	15	4	91	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	656	-	29	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	42.788	72.790	26.349	59.441	180.062	Total
NPF	3.013	2.654	1.307	1.780	3.355	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.492	2.279	3.331	1.451	16.304	Jawa Barat
NPF	303	20	140	0	332	NPF
Banten	595	357	491	168	4.634	Banten
NPF	80	-	27	1	94	NPF
DKI Jakarta	7.329	33.827	5.371	25.359	15.111	DKI Jakarta
NPF	340	901	247	756	306	NPF
D.I Yogyakarta	371	41	351	412	1.246	D.I Yogyakarta
NPF	7	-	28	-	22	NPF
Jawa Tengah	2.834	2.328	1.151	1.187	4.542	Jawa Tengah
NPF	109	904	59	142	65	NPF
Jawa Timur	4.535	4.214	1.975	862	8.089	Jawa Timur
NPF	155	195	54	5	185	NPF
Bengkulu	199	2	251	5	1.079	Bengkulu
NPF	20	0	20	-	27	NPF
Jambi	209	47	380	15	1.921	Jambi
NPF	16	1	18	-	58	NPF
Aceh	6.233	278	1.700	399	19.770	Aceh
NPF	225	-	57	3	83	NPF
Sumatera Utara	1.100	310	573	1.241	3.775	Sumatera Utara
NPF	134	13	71	338	87	NPF
Sumatera Barat	515	10	308	101	2.028	Sumatera Barat
NPF	35	2	16	1	32	NPF
Riau	477	14	574	565	1.932	Riau
NPF	33	-	24	0	30	NPF
Sumatera Selatan	706	746	675	558	2.204	Sumatera Selatan
NPF	20	0	110	-	47	NPF
Bangka Belitung	41	1	276	4	260	Bangka Belitung
NPF	1	-	0	-	4	NPF
Kepulauan Riau	78	3	130	555	1.303	Kepulauan Riau
NPF	5	0	13	-	23	NPF
Lampung	866	114	242	59	1.672	Lampung
NPF	34	5	10	-	35	NPF
Kalimantan Selatan	317	289	349	323	1.366	Kalimantan Selatan
NPF	19	3	25	1	33	NPF
Kalimantan Barat	560	167	1.163	29	2.128	Kalimantan Barat
NPF	9	0	16	-	48	NPF
Kalimantan Timur	338	81	836	168	1.984	Kalimantan Timur
NPF	13	4	17	1	45	NPF
Kalimantan Tengah	160	2	116	340	831	Kalimantan Tengah
NPF	6	-	1	-	22	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	132	3	98	0	1.429	Sulawesi Tengah
NPF	14	0	12	-	18	NPF
Sulawesi Selatan	510	46	417	158	2.841	Sulawesi Selatan
NPF	35	35	17	2	75	NPF
Sulawesi Utara	67	2	39	13	670	Sulawesi Utara
NPF	2	-	4	-	9	NPF
Gorontalo	7	10	6	2	289	Gorontalo
NPF	1	-	0	-	4	NPF
Sulawesi Barat	2	-	4	4	320	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	170	5	111	12	1.034	Sulawesi Tenggara
NPF	14	-	8	-	22	NPF
Nusa Tenggara Barat	1.180	61	395	79	7.643	Nusa Tenggara Barat
NPF	72	5	18	0	60	NPF
Bali	252	14	132	52	943	Bali
NPF	14	-	3	1	37	NPF
Nusa Tenggara Timur	48	-	8	-	133	Nusa Tenggara Timur
NPF	2	-	0	-	1	NPF
Maluku	2	0	8	2	206	Maluku
NPF	0	-	0	-	1	NPF
Papua	43	-	84	5	341	Papua
NPF	13	-	0	-	5	NPF
Maluku Utara	46	24	24	0	385	Maluku Utara
NPF	0	-	0	-	2	NPF
Papua Barat	6	-	15	4	91	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	656	-	29	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	35.420	45.932	21.578	34.161	108.505	Total
NPF	1.731	2.089	1.016	1.250	1.817	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	838	1.283	264	374	9.064	Jawa Barat
NPF	279	189	35	-	160	NPF
Banten	192	100	109	104	4.437	Banten
NPF	72	1	2	-	24	NPF
DKI Jakarta	3.061	22.041	2.120	19.313	24.142	DKI Jakarta
NPF	144	85	65	166	642	NPF
D.I Yogyakarta	71	95	67	469	1.092	D.I Yogyakarta
NPF	24	70	5	0	25	NPF
Jawa Tengah	523	679	888	1.021	4.522	Jawa Tengah
NPF	66	111	17	45	73	NPF
Jawa Timur	494	1.272	213	1.208	6.647	Jawa Timur
NPF	87	58	19	23	219	NPF
Bengkulu	2	-	4	-	0	Bengkulu
NPF	-	-	-	-	0	NPF
Jambi	14	9	22	275	596	Jambi
NPF	0	-	0	-	2	NPF
Aceh	49	-	0	-	279	Aceh
NPF	1	-	-	-	1	NPF
Sumatera Utara	812	473	279	632	3.190	Sumatera Utara
NPF	275	3	23	194	85	NPF
Sumatera Barat	199	32	192	138	1.206	Sumatera Barat
NPF	20	0	13	0	9	NPF
Riau	139	40	123	135	3.487	Riau
NPF	20	-	53	27	21	NPF
Sumatera Selatan	312	59	114	147	2.862	Sumatera Selatan
NPF	63	1	9	4	69	NPF
Bangka Belitung	46	-	3	1	204	Bangka Belitung
NPF	1	-	-	-	0	NPF
Kepulauan Riau	34	22	27	1	1.824	Kepulauan Riau
NPF	3	10	0	-	26	NPF
Lampung	1	149	18	131	253	Lampung
NPF	0	-	1	-	7	NPF
Kalimantan Selatan	124	80	73	694	1.459	Kalimantan Selatan
NPF	13	4	14	13	39	NPF
Kalimantan Barat	6	102	16	4	1.018	Kalimantan Barat
NPF	0	-	1	-	3	NPF
Kalimantan Timur	219	6	110	221	1.761	Kalimantan Timur
NPF	175	6	20	0	47	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 November 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - November 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	176	381	95	204	2.691	Sulawesi Selatan
NPF	33	20	10	18	64	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	6	10	-	1	160	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	4	-	-	-	73	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	17	0	0	-	179	Nusa Tenggara Barat
NPF	0	0	0	-	0	NPF
Bali	26	26	34	208	412	Bali
NPF	7	7	2	39	21	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	7.368	26.859	4.770	25.280	71.557	Total
NPF	1.282	565	291	530	1.538	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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	15,44	13,73	12,77	12,90	12,16	12,08	12,66	12,28	11,57	11,70	12,21	11,36	11,36	11,98	11,60	11,26	1. Working Capital
a. UMKM	19,65	19,66	19,83	20,63	19,19	19,42	18,44	18,05	17,07	19,52	18,73	17,80	17,80	18,48	18,38	18,24	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,91	20,87	19,41	19,64	18,63	18,29	17,28	20,06	19,03	18,07	18,07	18,71	18,62	18,46	i. Rupiah
ii. Valas	7,76	4,66	2,54	2,38	2,11	2,06	2,45	2,54	2,22	2,73	2,63	2,55	2,55	2,27	2,20	1,92	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	8,84	8,39	7,91	7,84	8,47	8,19	7,52	8,06	8,27	7,41	7,41	8,08	7,56	7,16	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,15	8,66	8,16	8,09	8,74	8,51	7,83	8,32	8,52	7,68	7,68	8,47	7,91	7,49	i. Rupiah
ii. Valas	7,10	5,52	4,52	4,74	3,79	4,13	5,15	4,83	4,11	4,10	4,77	4,02	4,02	4,28	3,98	3,51	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,41	10,49	9,79	10,20	10,21	9,69	9,17	9,05	9,79	9,15	9,15	9,45	8,93	8,57	2. Investment
a. UMKM	14,77	13,58	12,04	11,95	10,72	11,58	11,63	11,35	10,68	10,85	11,09	10,70	10,70	10,88	10,58	10,39	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,08	11,98	10,75	11,62	11,66	11,39	10,72	10,88	11,12	10,72	10,72	10,90	10,61	10,41	i. Rupiah
ii. Valas	6,74	4,79	5,36	5,26	5,04	4,50	4,53	4,53	4,48	5,32	5,31	5,30	5,30	5,29	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,62	9,93	9,41	9,64	9,48	8,86	8,38	8,43	9,26	8,52	8,52	8,83	8,20	7,76	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,30	10,51	9,97	10,19	10,04	9,44	8,90	8,87	9,78	9,01	9,01	9,19	8,62	8,15	i. Rupiah
ii. Valas	6,83	6,69	6,16	5,30	4,74	4,66	4,91	4,59	4,21	4,27	4,61	4,24	4,24	5,05	4,50	4,09	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,64	10,39	9,39	10,25	10,12	9,98	9,85	9,93	9,87	9,80	9,80	9,73	9,69	9,68	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,64	10,39	9,39	10,25	10,12	9,98	9,85	9,93	9,87	9,80	9,80	9,73	9,69	9,68	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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	16,36	15,25	14,26	14,30	13,21	13,33	14,15	13,63	12,87	13,01	13,73	12,49	12,49	13,76	13,21	12,72	1. Working Capital
a. UMKM	21,19	22,14	23,04	23,77	21,87	22,08	20,49	20,06	19,01	19,33	20,78	19,68	19,68	20,76	20,61	20,37	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	23,05	23,81	21,91	22,12	20,51	20,13	19,08	19,38	20,94	19,80	19,80	20,82	20,67	20,42	i. Rupiah
ii. Valas	7,76	10,27	3,84	4,32	1,92	1,42	5,04	3,80	2,46	3,24	3,46	3,48	3,48	3,45	3,09	1,96	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	8,92	8,05	7,33	7,45	8,35	7,89	7,13	7,91	8,14	6,68	6,68	8,26	7,48	6,83	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,09	8,18	7,52	7,63	8,52	8,07	7,33	8,05	8,25	6,81	6,81	8,43	7,66	7,03	i. Rupiah
ii. Valas	7,30	7,29	5,80	5,73	4,01	4,32	5,86	5,66	4,42	4,68	6,09	4,28	4,28	5,60	4,54	3,46	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,07	10,76	9,74	10,31	10,91	10,26	9,53	9,52	10,12	9,16	9,16	10,18	9,49	8,94	2. Investment
a. UMKM	15,14		12,82	12,26	10,74	11,85	11,87	11,53	10,77	11,04	11,34	10,86	10,86	11,11	10,78	10,57	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	12,82	12,26	10,74	11,87	11,88	11,55	10,78	11,05	11,34	10,87	10,87	11,11	10,78	10,57	i. Rupiah
ii. Valas	6,75	4,00	9,00	4,35	-	1,64	1,63	1,61	2,08	5,44	5,41	5,22	5,22	5,08	5,15	5,23	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,10	9,92	9,16	9,41	10,12	9,20	8,49	8,80	9,39	8,15	8,15	9,61	8,69	7,92	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,58	10,34	9,52	9,79	10,59	9,67	8,91	9,12	9,73	8,44	8,44	9,99	8,99	8,20	i. Rupiah
ii. Valas	7,87	7,81	6,96	5,65	5,21	5,21	5,81	5,64	4,95	5,19	6,09	5,36	5,36	6,00	5,84	5,06	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,01	11,91	10,25	11,80	11,62	11,40	11,22	11,36	11,41	11,38	11,38	11,41	11,30	11,26	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,01	11,91	10,25	11,80	11,62	11,40	11,22	11,36	11,41	11,38	11,38	11,41	11,30	11,26	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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	12,11	9,76	9,47	9,39	9,42	8,96	8,96	8,91	8,42	8,53	8,63	8,71	8,71	7,79	7,80	7,77	1. Working Capital
a. UMKM	13,73	11,59	11,20	10,04	9,89	9,77	9,66	9,41	9,17	9,02	9,13	8,96	8,96	7,91	8,14	7,99	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,35	10,45	10,30	10,18	10,10	9,90	9,63	9,50	9,62	9,44	9,44	8,32	8,56	8,41	i. Rupiah
ii. Valas	-	1,94	2,45	2,09	2,14	2,14	2,15	2,19	2,15	2,10	2,09	2,08	2,08	1,99	1,99	1,91	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,68	9,12	9,21	8,65	8,69	8,73	8,16	8,38	8,49	8,64	8,64	7,76	7,70	7,71	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,27	9,72	9,62	9,08	9,13	9,37	8,68	8,92	9,01	9,23	9,23	8,53	8,37	8,36	i. Rupiah
ii. Valas	6,37	3,36	3,11	3,49	3,37	3,89	4,19	3,89	3,77	3,61	3,61	3,82	3,82	3,40	3,58	3,54	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,21	10,07	9,86	10,01	9,07	8,81	8,58	8,29	9,24	9,15	9,15	8,10	7,89	7,87	2. Investment
a. UMKM	12,93	11,45	10,16	10,81	10,65	10,56	10,49	10,50	10,27	10,21	10,08	9,99	9,99	9,84	9,73	9,61	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,25	10,93	10,76	10,67	10,61	10,63	10,39	10,31	10,18	10,09	10,09	9,94	9,83	9,70	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,31	5,31	5,28	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,86	9,94	9,72	9,91	8,82	8,52	8,27	7,94	9,09	9,00	9,00	7,77	7,56	7,54	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,80	10,73	10,52	10,68	9,46	9,22	8,90	8,53	9,84	9,74	9,74	8,13	8,12	8,09	i. Rupiah
ii. Valas	5,31	4,98	5,38	5,03	4,39	4,20	4,15	3,64	3,53	3,39	3,03	3,02	3,02	3,37	2,98	2,99	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,72	8,27	8,17	8,09	8,04	7,96	7,90	7,89	7,62	7,48	7,48	7,20	7,25	7,28	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,72	8,27	8,17	8,09	8,04	7,96	7,90	7,89	7,62	7,48	7,48	7,20	7,25	7,28	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	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	34.884.836	35.326.470	35.657.512	36.104.204	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	18.165.842	18.165.854	18.365.679	18.564.328	18.741.866	18.825.444	19.109.119	19.030.509	19.333.968	19.732.498	20.008.788	20.223.395	20.527.834	1. Demand Deposits Wadia
a. Giro	235.862	194.284	220.970	250.113	251.654	253.541	256.346	260.101	261.846	266.649	263.896	267.575	270.768	274.092	277.301	279.318	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	16.276.658	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	19.461.730	19.734.696	19.946.094	20.248.516	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	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	15.152.338	15.317.682	15.434.117	15.576.370	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	67.372	70.913	68.751	68.626	69.081	69.363	69.809	70.272	70.780	70.960	71.927	71.836	72.244	72.385	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.129.152	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	14.638.401	14.800.316	14.914.041	15.055.422	b. Saving Deposits
c. Deposito	311.375	338.298	373.979	402.605	407.417	412.361	416.364	417.910	421.410	431.472	435.134	439.702	442.010	445.530	447.832	448.563	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	5.760.163	5.804.312	5.815.422	5.900.594	5.899.516	5.734.807	5.720.892	5.679.272	5.695.051	5.747.335	5.789.015	5.851.491	5.845.873	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	124.643	127.550	128.839	131.737	134.278	135.503	137.640	149.130	154.472	158.032	162.805	167.170	174.227	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	19.638	15.220	14.803	14.441	14.225	14.040	13.321	12.966	12.598	12.304	12.004	11.725	11.342	11.096	a. Mudharabah
b. Musyarakah	61.351	67.754	81.988	109.423	112.746	114.397	117.512	120.229	122.174	124.666	136.524	142.160	146.028	151.080	155.828	163.131	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	0	0	9	8	8	8	8	0	0	0	0	c. Others
2. Piutang	4.382.865	5.283.827	5.198.275	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	5.557.095	5.594.074	5.651.633	5.638.679	2. Receivables/Acceptables
a. Murabahah	4.096.469	4.693.889	4.519.794	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	4.746.248	4.774.733	4.821.200	4.807.034	a. Murabahah
b. Qardh	282.253	585.885	672.264	720.774	730.480	738.891	774.696	782.916	778.309	784.701	788.554	773.333	802.959	811.387	822.424	823.573	b. Qardh
c. Istishna'	4.153	5.065	6.217	7.284	7.445	7.467	7.534	7.600	7.679	7.722	7.810	7.839	7.888	7.954	8.009	8.072	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	48.156	43.871	39.858	38.345	36.662	36.099	35.110	33.923	32.605	32.208	32.136	32.688	32.967	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.224	27.145	22.307	17.722	15.628	13.614	13.079	12.477	10.965	9.230	8.169	7.293	6.615	5.646	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	2	2	2	2	1	1	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	21.009	21.562	22.134	22.715	23.047	22.882	22.570	22.955	23.372	24.036	24.036	24.036	24.036	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	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	28.950.572	29.318.877	29.600.335	29.983.779	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	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	17.305.116	17.568.615	17.767.855	18.058.253	1. Demand Deposits Wadia
a. Giro	219.538	176.470	200.646	227.332	228.789	230.704	233.339	235.304	237.022	241.736	238.768	242.203	245.256	248.339	251.325	253.139	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	14.032.670	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	17.059.860	17.320.276	17.516.530	17.805.114	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	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	11.645.456	11.750.262	11.832.480	11.925.526	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	56.514	58.510	56.192	55.969	56.304	56.462	56.832	57.281	57.665	57.583	58.378	57.979	58.043	57.906	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.484.449	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	11.259.802	11.362.149	11.442.022	11.533.541	b. Saving Deposits
c. Deposito	253.645	270.697	293.704	310.144	312.445	314.955	316.527	316.026	315.963	320.259	322.525	325.838	327.276	330.134	332.415	334.079	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	4.674.696	4.721.074	4.738.633	4.823.967	4.826.592	4.677.871	4.666.544	4.629.800	4.643.361	4.694.990	4.729.801	4.788.158	4.769.959	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	67.033	69.146	69.918	71.645	73.351	74.585	76.111	85.601	89.216	90.366	92.210	93.605	95.508	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	8.554	5.889	5.658	5.495	5.382	5.291	5.153	4.996	4.824	4.758	4.627	4.505	4.331	4.203	a. Mudharabah
b. Musyarakah	46.198	44.628	46.911	61.144	63.488	64.423	66.263	68.060	69.432	71.115	80.777	84.458	85.739	87.705	89.274	91.305	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.096.679	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	4.590.458	4.622.565	4.678.381	4.657.017	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.895.349	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	4.344.980	4.374.538	4.422.872	4.405.813	a. Murabahah
b. Qardh	175.618	187.934	201.240	212.922	215.534	216.478	245.712	246.329	238.371	240.098	240.040	220.453	245.438	247.987	255.469	251.165	b. Qardh
c. Istishna'	159	135	90	64	63	60	58	57	57	57	57	55	40	40	40	39	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	10.990	11.573	12.216	12.895	13.301	13.301	12.815	13.014	13.464	14.166	15.026	16.172	17.434	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	12	9	9	8	8	8	8	11	11	11	15	26	29	38	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	1	1	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	10.979	11.562	12.206	12.885	13.292	13.155	12.741	13.000	13.450	14.148	14.997	16.140	17.393	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	3.655.413	4.498.305	5.000.149	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	5.934.264	6.007.593	6.057.177	6.120.425	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.312	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	2.427.382	2.440.173	2.455.540	2.469.581	1. Demand Deposits Wadia
a. Giro	16.324	17.814	20.324	22.781	22.865	22.837	23.007	24.797	24.824	24.913	25.128	25.372	25.512	25.753	25.976	26.179	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.243.988	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	2.401.870	2.414.420	2.429.564	2.443.402	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.735.836	3.251.761	3.290.832	3.323.264	3.364.572	3.394.712	3.402.190	3.404.587	3.429.897	3.467.900	3.506.882	3.567.420	3.601.637	3.650.844	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.858	12.403	12.559	12.657	12.777	12.901	12.977	12.991	13.115	13.377	13.549	13.857	14.201	14.479	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.644.703	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	3.378.599	3.438.167	3.472.019	3.521.881	b. Saving Deposits
c. Deposito	57.730	67.601	80.275	92.461	94.972	97.406	99.837	101.884	105.447	111.213	112.609	113.864	114.734	115.396	115.417	114.484	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	477.981	1.018.382	1.183.094	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	1.052.345	1.059.214	1.063.333	1.075.914	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	46.161	57.610	58.404	58.921	60.092	60.927	60.918	61.529	63.529	65.256	67.666	70.595	73.565	78.719	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	11.084	9.331	9.145	8.946	8.843	8.749	8.168	7.970	7.774	7.546	7.377	7.220	7.011	6.893	a. Mudharabah
b. Musyarakah	15.153	23.126	35.077	48.279	49.258	49.974	51.249	52.169	52.742	53.551	55.747	57.702	60.289	63.375	66.554	71.826	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	0	0	9	8	8	8	8	0	0	0	0	c. Others
2. Piutang	434.810	970.805	1.101.596	990.691	992.536	990.226	991.085	988.636	973.220	970.524	965.034	967.293	966.637	971.509	973.252	981.662	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	624.445	475.619	470.209	460.406	454.625	444.506	425.660	418.256	408.767	406.629	401.268	400.195	398.328	401.221	a. Murabahah
b. Qardh	106.635	397.951	471.024	507.852	514.946	522.413	528.984	536.587	539.938	544.603	548.514	552.880	557.521	563.400	566.955	572.408	b. Qardh
c. Istishna'	3.994	4.930	6.127	7.220	7.382	7.407	7.476	7.543	7.622	7.665	7.753	7.784	7.848	7.914	7.969	8.033	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	35.337	37.166	32.298	27.642	25.450	23.361	22.798	22.295	20.909	19.141	18.042	17.110	16.516	15.533	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.212	27.136	22.298	17.714	15.620	13.606	13.071	12.466	10.954	9.219	8.154	7.267	6.586	5.608	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	10.124	10.030	10.000	9.928	9.830	9.755	9.727	9.829	9.955	9.922	9.888	9.843	9.930	9.925	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	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Dana Pihak Ketiga	18.521.091	21.692.463	24.334.556	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	29.280.035	29.642.612	29.942.417	30.269.813	Third Paty Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.866.831	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	5.232.262	5.278.716	5.331.624	5.320.878	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figure

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	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Dana Pihak Ketiga	15.488.398	17.955.556	19.996.197	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	24.139.979	24.445.501	24.704.789	24.981.926	Third Paty Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.722.263	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	4.222.416	4.262.427	4.311.335	4.288.049	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	3.032.693	3.736.907	4.338.359	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	5.140.056	5.197.111	5.237.628	5.287.887	Third Paty Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.144.568	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	1.009.846	1.016.289	1.020.289	1.032.829	Financing, Receivables/Acceptables, Ijarah and Salam

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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Dana Pihak Ketiga	279.335	334.888	371.828	408.397	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	427.766	451.395	458.676	464.193	Total Third Party Fund
i. Rupiah	264.380	318.982	355.318	392.553	398.744	389.505	394.079	384.955	388.646	383.520	395.104	392.604	402.163	423.769	432.072	438.174	i. Rupiah
ii. Valas	14.955	15.906	16.510	15.844	17.814	25.437	26.824	29.510	26.608	26.675	26.215	25.548	25.604	27.626	26.604	26.018	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	406.326	415.126	413.599	419.674	413.074	413.901	408.847	419.740	416.921	426.469	450.037	456.983	462.595	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	74.507	98.198	90.201	96.247	98.922	98.742	100.037	94.639	100.540	93.248	94.485	100.474	102.081	99.558	a. Government
i. Rupiah	41.193	78.181	69.087	94.434	86.391	84.638	87.557	85.152	87.636	82.312	88.467	80.907	82.121	87.713	89.488	87.002	i. Rupiah
ii. Valas	1.091	5.865	5.420	3.764	3.811	11.610	11.365	13.590	12.401	12.327	12.072	12.341	12.365	12.760	12.593	12.556	ii. Foreign Exchange
b. Swasta	235.888	249.733	295.779	308.128	324.925	317.351	320.751	314.332	313.864	314.208	319.200	323.673	331.984	349.563	354.902	363.037	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	34.809	35.502	34.877	35.265	33.208	34.624	33.207	31.656	32.494	34.083	35.651	37.201	39.328	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.290	34.717	35.331	34.692	35.118	32.981	34.461	33.121	31.530	32.342	33.983	35.537	37.108	39.169	i. Rupiah
ii. Valas	116	102	408	92	171	185	147	227	164	86	125	151	99	114	92	159	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk lembaga keuangan syariah)	64.969	72.214	98.102	84.050	90.996	85.456	87.106	81.858	77.587	74.836	79.116	79.593	84.037	93.054	95.532	97.737	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	92.262	78.346	83.556	78.194	78.620	73.806	70.503	67.521	72.113	73.421	78.071	85.706	88.881	91.942	i. Rupiah
ii. Valas	8.034	6.191	5.840	5.703	7.440	7.262	8.486	8.052	7.084	7.315	7.002	6.173	5.966	7.349	6.651	5.794	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	170.979	189.269	198.427	197.018	198.380	199.266	201.653	206.165	208.429	211.586	213.864	220.858	222.170	225.972	3. Individuals
i. Rupiah	142.496	146.194	167.295	184.150	193.132	191.476	192.440	192.608	195.619	200.186	202.647	205.547	207.634	214.451	215.853	219.663	i. Rupiah
ii. Valas	4.986	3.000	3.684	5.120	5.295	5.542	5.940	6.658	6.034	5.979	5.782	6.039	6.231	6.407	6.317	6.309	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	2.071	1.432	1.344	1.229	1.392	1.353	1.348	1.579	1.231	1.297	1.358	1.693	1.598	2. Non Residents' Third Party Funds
i. Rupiah	436	361	385	906	334	505	343	408	427	380	346	387	354	362	743	398	i. Rupiah
ii. Valas	727	748	1.157	1.165	1.098	838	886	983	925	967	1.233	844	944	996	950	1.200	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) 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											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Dana Pihak Ketiga	206.407	238.393	257.606	275.088	288.978	286.485	291.069	289.362	289.046	285.751	293.374	289.646	295.936	312.102	314.741	316.460	Total Third Party Fund
i. Rupiah	194.066	227.359	246.362	266.431	278.405	269.954	275.842	272.195	273.321	270.159	277.872	275.113	281.522	295.923	299.237	301.820	i. Rupiah
ii. Valas	12.341	11.033	11.245	8.657	10.572	16.531	15.227	17.168	15.725	15.591	15.502	14.533	14.414	16.179	15.505	14.639	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	256.399	273.857	287.835	285.574	290.133	288.291	288.003	284.713	292.095	288.721	294.949	311.067	313.715	315.207	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	53.756	67.876	68.046	71.832	72.191	73.158	72.869	68.177	72.021	64.101	65.888	72.369	72.668	70.463	a. Government
i. Rupiah	27.302	58.565	48.787	64.879	64.992	61.878	63.987	63.231	63.830	59.177	63.131	55.048	56.807	62.969	63.380	61.507	i. Rupiah
ii. Valas	820	5.514	4.968	2.997	3.054	9.954	8.204	9.927	9.039	9.000	8.890	9.053	9.081	9.400	9.287	8.956	ii. Foreign Exchange
b. Swasta	177.440	173.519	202.643	205.981	219.789	213.742	217.942	215.133	215.134	216.536	220.074	224.620	229.060	238.698	241.047	244.744	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	17.510	20.584	21.806	21.321	21.569	19.911	21.008	20.685	19.438	19.524	20.666	21.326	21.802	22.397	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	17.121	20.544	21.692	21.214	21.472	19.835	20.922	20.632	19.394	19.475	20.624	21.272	21.755	22.346	i. Rupiah
ii. Valas	105	84	389	40	115	107	97	76	85	53	45	49	43	54	47	50	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	48.217	42.585	55.803	44.298	50.204	45.633	48.567	47.048	44.125	41.995	44.829	46.358	48.088	54.715	55.379	55.293	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	52.918	42.214	46.350	42.461	45.127	43.627	41.079	38.977	42.026	44.383	46.329	51.627	52.751	53.404	i. Rupiah
ii. Valas	6.963	3.095	2.885	2.084	3.854	3.171	3.441	3.421	3.047	3.018	2.803	1.976	1.759	3.088	2.628	1.889	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	129.330	141.099	147.779	146.788	147.805	148.174	150.001	153.857	155.806	158.737	160.306	162.656	163.866	167.054	3. Individuals
i. Rupiah	111.283	111.258	127.441	138.691	145.291	144.293	145.170	145.373	147.335	151.268	153.235	156.086	157.675	159.972	161.229	164.468	i. Rupiah
ii. Valas	3.762	1.629	1.889	2.408	2.487	2.495	2.635	2.801	2.666	2.588	2.571	2.651	2.631	2.684	2.637	2.586	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.208	1.231	1.143	911	936	1.072	1.043	1.038	1.279	925	987	1.035	1.026	1.252	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	103	81	108	86	129	156	106	86	121	88	83	121	95	i. Rupiah
ii. Valas	690	711	1.114	1.129	1.062	803	850	943	887	932	1.193	805	900	952	906	1.157	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												Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Total Dana Pihak Ketiga	72.928	96.495	114.222	133.309	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	131.831	139.293	143.935	147.733	Total Third Party Fund	
i. Rupiah	70.314	91.623	108.956	126.122	120.338	119.551	118.237	112.761	115.325	113.360	117.232	117.492	120.641	127.847	132.836	136.354	i. Rupiah	
ii. Valas	2.614	4.872	5.265	7.187	7.242	8.906	11.596	12.342	10.883	11.084	10.712	11.015	11.190	11.447	11.099	11.379	ii. Foreign Exchange	
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	132.469	127.291	128.025	129.541	124.783	125.897	124.134	127.645	128.200	131.521	138.970	143.268	147.387	1. Residents' Third Party Funds	
a. Pemerintah	14.161	19.967	20.751	30.322	22.155	24.415	26.731	25.583	27.167	26.462	28.519	29.147	28.597	28.104	29.413	29.095	a. Government	
i. Rupiah	13.890	19.616	20.299	29.556	21.398	22.760	23.570	21.921	23.806	23.135	25.336	25.858	25.314	24.744	26.107	25.495	i. Rupiah	
ii. Valas	271	351	452	767	756	1.655	3.161	3.663	3.361	3.327	3.183	3.288	3.283	3.360	3.305	3.600	ii. Foreign Exchange	
b. Swasta	58.448	76.214	93.136	102.147	105.136	103.610	102.810	99.199	98.730	97.672	99.126	99.053	102.923	110.866	113.855	118.293	b. Private Sector	
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	14.225	13.695	13.556	13.696	13.297	13.617	12.522	12.217	12.970	13.416	14.325	15.398	16.931	1. Non bank Financial Institutions	
i. Rupiah	9.247	10.262	9.169	14.173	13.639	13.479	13.646	13.147	13.539	12.489	12.137	12.867	13.360	14.265	15.353	16.822	i. Rupiah	
ii. Valas	11	18	20	52	56	78	50	151	78	33	81	102	56	60	46	109	ii. Foreign Exchange	
2. Bukan Lembaga Keuangan (termasuk Perseorangan)	16.752	29.629	42.299	39.751	40.792	39.823	38.539	34.811	33.462	32.841	34.286	33.235	35.949	38.339	40.153	42.444	2. Non Financial Corporations (including Other Private Sector)	
i. Rupiah	15.682	26.533	39.343	36.132	37.207	35.733	33.494	30.179	29.424	28.544	30.087	29.038	31.742	34.079	36.130	38.539	i. Rupiah	
ii. Valas	1.071	3.097	2.955	3.619	3.586	4.091	5.045	4.631	4.037	4.297	4.199	4.197	4.207	4.260	4.023	3.905	ii. Foreign Exchange	
3. Perseorangan	32.438	36.306	41.649	48.170	50.648	50.230	50.575	51.091	51.652	52.309	52.623	52.849	53.559	58.202	58.304	58.918	3. Individuals	
i. Rupiah	31.214	34.935	39.854	45.458	47.841	47.183	47.271	47.235	48.284	48.918	49.412	49.461	49.959	54.479	54.624	55.195	i. Rupiah	
ii. Valas	1.224	1.370	1.795	2.712	2.808	3.047	3.305	3.857	3.368	3.391	3.211	3.387	3.600	3.723	3.680	3.723	ii. Foreign Exchange	
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	840	289	432	293	320	310	310	299	306	310	323	667	345	2. Non Residents' Third Party Funds	
i. Rupiah	282	277	292	803	254	397	257	279	272	275	260	267	266	279	622	303	i. Rupiah	
ii. Valas	37	37	43	36	36	35	36	41	38	35	39	39	44	44	45	43	ii. Foreign Exchange	

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - November 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - November 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	68.499	40.680	51.839	78,47%	Jawa Barat
Banten	16.780	11.187	14.605	76,60%	Banten
DKI Jakarta	415.239	157.673	199.123	79,18%	DKI Jakarta
DI Yogyakarta	8.434	4.217	6.844	61,61%	DI Yogyakarta
Jawa Tengah	31.040	19.674	23.410	84,04%	Jawa Tengah
Jawa Timur	44.853	29.509	35.533	83,05%	Jawa Timur
Bengkulu	1.877	1.542	1.083	142,39%	Bengkulu
Jambi	3.908	3.490	2.446	142,68%	Jambi
Nanggroe Aceh Darussalam	49.075	28.708	36.615	78,40%	Nanggroe Aceh Darussalam
Sumatera Utara	19.282	12.382	16.088	76,96%	Sumatera Utara
Sumatera Barat	7.192	4.729	6.009	78,70%	Sumatera Barat
Riau	11.508	7.486	8.481	88,28%	Riau
Sumatera Selatan	12.591	8.382	8.275	101,29%	Sumatera Selatan
Bangka Belitung	1.236	834	921	90,64%	Bangka Belitung
Kepulauan Riau	4.508	3.976	2.939	135,31%	Kepulauan Riau
Lampung	4.804	3.505	3.340	104,94%	Lampung
Kalimantan Selatan	9.524	5.075	6.468	78,46%	Kalimantan Selatan
Kalimantan Barat	6.081	5.194	3.189	162,87%	Kalimantan Barat
Kalimantan Timur	10.745	5.724	9.401	60,89%	Kalimantan Timur
Kalimantan Tengah	1.683	1.449	1.067	135,81%	Kalimantan Tengah
Sulawesi Tengah	1.821	1.662	1.267	131,23%	Sulawesi Tengah
Sulawesi Selatan	10.082	7.519	6.593	114,04%	Sulawesi Selatan
Sulawesi Utara	840	790	395	199,94%	Sulawesi Utara
Gorontalo	483	314	315	99,60%	Gorontalo
Sulawesi Barat	652	506	331	153,02%	Sulawesi Barat
Sulawesi Tenggara	2.005	1.408	1.374	102,49%	Sulawesi Tenggara
NTB	16.805	9.554	11.223	85,13%	NTB
Bali	2.400	2.099	1.326	158,25%	Bali
NTT	225	189	133	142,18%	NTT
Maluku	496	218	476	45,70%	Maluku
Papua	826	473	712	66,37%	Papua
Maluku Utara	905	479	719	66,59%	Maluku Utara
Papua Barat	456	116	429	27,08%	Papua Barat
Luar Indonesia	1.661	685	1.223	55,99%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - November 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - November 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	51.738	28.858	41.078	70,25%	Jawa Barat
Banten	11.365	6.245	10.326	60,48%	Banten
DKI Jakarta	256.122	86.995	117.042	74,33%	DKI Jakarta
DI Yogyakarta	5.999	2.422	5.544	43,69%	DI Yogyakarta
Jawa Tengah	17.931	12.042	14.516	82,96%	Jawa Tengah
Jawa Timur	29.651	19.675	23.745	82,86%	Jawa Timur
Bengkulu	1.815	1.537	1.023	150,16%	Bengkulu
Jambi	2.608	2.573	1.589	161,91%	Jambi
Nanggroe Aceh Darussalam	47.977	28.380	35.752	79,38%	Nanggroe Aceh Darussalam
Sumatera Utara	9.500	6.998	8.194	85,40%	Sumatera Utara
Sumatera Barat	4.119	2.963	3.607	82,14%	Sumatera Barat
Riau	5.753	3.562	5.248	67,89%	Riau
Sumatera Selatan	6.398	4.889	4.979	98,18%	Sumatera Selatan
Bangka Belitung	971	581	716	81,26%	Bangka Belitung
Kepulauan Riau	2.503	2.069	1.882	109,92%	Kepulauan Riau
Lampung	4.160	2.953	3.212	91,93%	Lampung
Kalimantan Selatan	4.544	2.645	3.825	69,14%	Kalimantan Selatan
Kalimantan Barat	4.159	4.046	2.434	166,25%	Kalimantan Barat
Kalimantan Timur	7.417	3.407	7.069	48,19%	Kalimantan Timur
Kalimantan Tengah	1.683	1.449	1.067	135,81%	Kalimantan Tengah
Sulawesi Tengah	1.821	1.662	1.267	131,23%	Sulawesi Tengah
Sulawesi Selatan	5.249	3.973	4.359	91,13%	Sulawesi Selatan
Sulawesi Utara	840	790	395	199,94%	Sulawesi Utara
Gorontalo	483	314	315	99,60%	Gorontalo
Sulawesi Barat	428	330	234	141,18%	Sulawesi Barat
Sulawesi Tenggara	1.925	1.331	1.340	99,36%	Sulawesi Tenggara
NTB	16.437	9.357	11.032	84,82%	NTB
Bali	1.534	1.393	978	142,43%	Bali
NTT	225	189	133	142,18%	NTT
Maluku	496	218	476	45,70%	Maluku
Papua	826	473	712	66,37%	Papua
Maluku Utara	905	479	719	66,59%	Maluku Utara
Papua Barat	456	116	429	27,08%	Papua Barat
Luar Indonesia	1.661	685	1.223	55,99%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - November 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - November 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	16.761	11.822	10.762	109,86%	Jawa Barat
Banten	5.414	4.943	4.279	115,51%	Banten
DKI Jakarta	159.117	70.678	82.080	86,11%	DKI Jakarta
DI Yogyakarta	2.435	1.795	1.300	138,04%	DI Yogyakarta
Jawa Tengah	13.109	7.632	8.895	85,80%	Jawa Tengah
Jawa Timur	15.202	9.834	11.788	83,42%	Jawa Timur
Bengkulu	62	6	60	9,22%	Bengkulu
Jambi	1.300	917	857	107,02%	Jambi
Nanggroe Aceh Darussalam	1.098	328	863	38,04%	Nanggroe Aceh Darussalam
Sumatera Utara	9.783	5.384	7.895	68,20%	Sumatera Utara
Sumatera Barat	3.073	1.767	2.402	73,54%	Sumatera Barat
Riau	5.755	3.924	3.233	121,37%	Riau
Sumatera Selatan	6.193	3.493	3.295	106,00%	Sumatera Selatan
Bangka Belitung	265	253	205	123,39%	Bangka Belitung
Kepulauan Riau	2.005	1.907	1.056	180,53%	Kepulauan Riau
Lampung	645	553	128	431,09%	Lampung
Kalimantan Selatan	4.980	2.430	2.643	91,96%	Kalimantan Selatan
Kalimantan Barat	1.922	1.147	755	151,98%	Kalimantan Barat
Kalimantan Timur	3.327	2.318	2.332	99,37%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	4.833	3.547	2.234	158,77%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	224	176	97	181,47%	Sulawesi Barat
Sulawesi Tenggara	80	77	34	224,66%	Sulawesi Tenggara
NTB	368	197	191	103,28%	NTB
Bali	865	706	348	202,68%	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 - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.976	3.287	3.873	84,87%	Kab. Tangerang	Banten
	Kab. Serang	2.658	1.748	1.996	87,57%	Kab. Serang	
	Kota Cilegon	2.619	1.642	1.759	93,33%	Kota Cilegon	
	Kota Tangerang	6.729	4.217	6.210	67,91%	Kota Tangerang	
	Kota Serang	74	2	66	3,36%	Kota Serang	
	Kota Tangerang Selatan	724	292	701	41,61%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	688	627	649	96,60%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	872	693	750	92,39%	Kab. Purwakarta	
	Kab. Karawang	564	494	480	102,86%	Kab. Karawang	
	Kab. Bogor	13	1	14	6,92%	Kab. Bogor	
	Kab. Sukabumi	310	314	218	143,75%	Kab. Sukabumi	
	Kab. Cianjur	774	581	522	111,41%	Kab. Cianjur	
	Kab. Bandung	123	0	120	0,30%	Kab. Bandung	
	Kab. Garut	306	228	282	80,79%	Kab. Garut	
	Kab. Majalengka	33	10	33	29,63%	Kab. Majalengka	
	Kota Bandung	25.143	15.514	16.466	94,22%	Kota Bandung	
	Kota Bogor	10.183	5.876	7.629	77,03%	Kota Bogor	
	Kota Sukabumi	859	624	651	95,91%	Kota Sukabumi	
	Kota Cirebon	5.820	4.115	3.760	109,44%	Kota Cirebon	
	Kota Tasikmalaya	3.143	2.537	1.609	157,71%	Kota Tasikmalaya	
	Kota Cimahi	389	250	369	67,65%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	4.781	1.976	4.587	43,07%	Kota Depok	DKI Jakarta
	Kota Bekasi	14.498	6.840	13.701	49,92%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	127.793	45.110	63.950	70,54%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	9.529	7.840	6.553	119,64%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	20.187	11.639	14.378	80,95%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	210.782	81.457	99.964	81,49%	Wil. Kota Jakarta Selatan	DKI Jakarta
	Wil. Kota Jakarta Timur	46.948	11.627	14.278	81,43%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	8.434	4.217	6.844	61,61%	Kota Yogyakarta	DI Yogyakarta
	Kab. Semarang	1.040	714	576	124,03%	Kab. Semarang	
	Kab. Kendal	165	73	153	47,92%	Kab. Kendal	
	Kab. Tegal	631	633	119	530,73%	Kab. Tegal	
	Kab. Pati	236	140	227	61,71%	Kab. Pati	
	Kab. Kudus	1.277	683	1.197	57,01%	Kab. Kudus	
	Kab. Banyumas	2.156	1.338	1.753	76,35%	Kab. Banyumas	
	Kab. Cilacap	367	153	348	43,88%	Kab. Cilacap	
	Kota Semarang	13.267	7.157	10.240	69,90%	Kota Semarang	
	Kota Salatiga	139	68	134	50,47%	Kota Salatiga	
	Kota Pekalongan	1.936	1.128	1.588	71,04%	Kota Pekalongan	
	Kota Tegal	1.407	1.233	687	179,45%	Kota Tegal	
	Kota Surakarta	8.419	6.353	6.388	99,45%	Kota Surakarta	
Jawa Timur	Kab. Gresik	1.193	874	1.060	82,51%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	4.296	3.221	2.556	126,03%	Kab. Sidoarjo	
	Kab. Pamekasan	728	381	662	57,66%	Kab. Pamekasan	
	Kab. Banyuwangi	488	464	329	141,20%	Kab. Banyuwangi	
	Kab. Jember	1.924	1.281	1.665	76,94%	Kab. Jember	
	Kab. Madiun	541	531	462	114,74%	Kab. Madiun	
	Kab. Bojonegoro	406	286	382	75,07%	Kab. Bojonegoro	
	Kota Surabaya	24.562	16.248	19.192	84,66%	Kota Surabaya	
	Kota Malang	6.618	4.300	5.515	77,96%	Kota Malang	
	Kota Pasuruan	204	124	173	71,91%	Kota Pasuruan	
	Kota Blitar	317	172	305	56,18%	Kota Blitar	
	Kota Kediri	3.155	1.312	2.935	44,70%	Kota Kediri	
Bengkulu	Kota Madiun	421	314	298	105,30%	Kota Madiun	Bengkulu
Jambi	Kota Bengkulu	1.877	1.542	1.083	142,39%	Kota Bengkulu	
	Kota Jambi	3.908	3.490	2.446	142,68%	Kota Jambi	Jambi

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 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	2.020	1.550	1.708	90,74%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.823	1.696	1.138	148,95%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.899	1.778	1.034	171,97%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2.224	1.918	1.534	125,05%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.695	1.539	1.122	137,12%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.889	1.845	640	288,18%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	443	421	302	139,49%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.695	1.341	1.541	87,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.397	1.285	828	155,13%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	380	354	324	109,24%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1.235	1.186	832	142,55%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	416	313	406	77,15%	Kab. Aceh Jaya	
	Kab. Nagan Raya	570	529	503	105,18%	Kab. Nagan Raya	
	Kab. Simeuleu	741	618	648	95,28%	Kab. Simeuleu	
	Kab. Bener Meriah	544	518	343	151,14%	Kab. Bener Meriah	
	Kab. Pidie Jaya	479	288	465	61,92%	Kab. Pidie Jaya	
	Kab. Subulussalam	310	297	158	187,73%	Kab. Subulussalam	
	Kota Banda Aceh	22.689	6.710	17.468	38,41%	Kota Banda Aceh	
	Kota Sabang	320	207	317	65,34%	Kota Sabang	
	Kota Lhokseumawe	5.036	3.418	4.175	81,85%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	1.268	899	1.128	79,70%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	718	584	644	90,70%	Kab. Deli Serdang	
	Kab. Langkat	323	145	314	46,10%	Kab. Langkat	
	Kab. Karo	53	48	51	94,27%	Kab. Karo	
	Kab. Labuhan Batu	325	248	306	80,92%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	364	304	226	134,89%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.633	1.260	1.123	112,22%	Kota Pematang Siantar	
	Kota Tanjung Balai	103	27	95	27,80%	Kota Tanjung Balai	
	Kota Sibolga	266	195	132	148,06%	Kota Sibolga	
	Kota Medan	14.635	8.955	12.493	71,68%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	863	615	703	87,47%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	155	153	76	201,18%	Kab. Tanah Datar	
	Kota Bukittinggi	1.371	988	1.224	80,73%	Kota Bukittinggi	
	Kota Padang	4.647	2.570	4.143	62,04%	Kota Padang	
	Kota Solok	323	323	124	259,60%	Kota Solok	
Riau	Kota Payakumbuh	697	696	442	157,21%	Kota Payakumbuh	Riau
	Kab. Bengkalis	500	71	488	14,57%	Kab. Bengkalis	
	Kota Pekanbaru	10.384	7.045	7.404	95,15%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	624	370	589	62,94%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1.317	1.125	1.017	110,59%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3.191	2.851	1.921	148,40%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	572	498	395	125,97%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	148	132	146	90,11%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	11.013	7.119	6.990	101,85%	Kota Palembang	
	Kota Lubuklinggau	331	324	319	101,86%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	526	310	426	72,71%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1.236	834	921	90,64%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	386	267	360	74,20%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	4.171	3.045	2.751	110,68%	Kota Bandar Lampung	
	Kota Metro	247	193	229	84,37%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	617	258	509	50,62%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	418	290	284	102,02%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	294	161	275	58,65%	Kab. Tabalong	
	Kota Banjarmasin	7.590	4.151	4.802	86,45%	Kota Banjarmasin	
	Kota Banjarbaru	604	215	597	35,99%	Kota Banjarbaru	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Barat	Kab. Sambas	344	338	141	239,64%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	152	147	37	393,45%	Kab. Ketapang	
	Kota Pontianak	5.291	4.422	2.867	154,28%	Kota Pontianak	
	Kota Singkawang	295	286	144	198,90%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	391	206	366	56,10%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.627	2.739	4.639	59,06%	Kota Samarinda	
	Kota Balikpapan	4.237	2.584	3.926	65,80%	Kota Balikpapan	
	Kota Bontang	490	196	470	41,66%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	435	433	130	334,33%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	148	148	106	139,26%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.100	868	832	104,44%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	552	539	385	139,85%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.269	1.123	881	127,46%	Kota Palu	
Sulawesi Barat	Kab Mamuju	652	506	331	153,02%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	8.943	6.439	5.844	110,18%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	123	106	122	87,12%	Kota Pare-Pare	
	Kab. Bone	645	616	410	150,27%	Kab. Bone	
	Kota Palopo	154	151	126	119,41%	Kota Palopo	
	Kab. Maros	217	207	91	227,34%	Kab. Maros	
Gorontalo	Kota Gorontalo	483	314	315	99,60%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	2.005	1.408	1.374	102,49%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	840	790	395	199,94%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	598	561	416	134,71%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	948	693	534	129,76%	Kab. Lombok Tengah	
	Kab. Lombok Timur	970	899	619	145,18%	Kab. Lombok Timur	
	Kab. Sumbawa	920	886	440	201,45%	Kab. Sumbawa	
	Kab. Dompu	624	613	310	197,68%	Kab. Dompu	
	Kab. Sumbawa Barat	432	398	190	209,77%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	295	175	282	61,94%	Kab. Lombok Utara	
	Kota Mataram	10.955	4.292	7.815	54,93%	Kota Mataram	
	Kota. Bima	1.062	1.038	617	168,11%	Kota. Bima	
Bali	Kota Denpasar	2.400	2.099	1.326	158,25%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	225	189	133	142,18%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	496	218	476	45,70%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	905	479	719	66,59%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	456	116	429	27,08%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	826	473	712	66,37%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.661	685	1.223	55,99%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	1.096	874	1.060	82,45%	Kab. Tangerang	Banten
	Kab. Serang	2.658	1.748	1.996	87,57%	Kab. Serang	
	Kota Cilegon	1.625	653	1.567	41,71%	Kota Cilegon	
	Kota Tangerang	5.189	2.676	4.936	54,22%	Kota Tangerang	
	Kota Serang	74	2	66	3,36%	Kota Serang	
	Kota Tangerang Selatan	724	292	701	41,61%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	688	627	649	96,60%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	872	693	750	92,39%	Kab. Purwakarta	
	Kab. Karawang	532	493	449	109,86%	Kab. Karawang	
	Kab. Bogor	-	-	-	0,00%	Kab. Bogor	
	Kab. Sukabumi	310	314	218	143,75%	Kab. Sukabumi	
	Kab. Cianjur	774	581	522	111,41%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	306	228	282	80,79%	Kab. Garut	
	Kab. Majalengka	33	10	33	29,63%	Kab. Majalengka	
	Kota Bandung	16.537	10.507	9.863	106,53%	Kota Bandung	
	Kota Bogor	7.408	3.315	6.716	49,35%	Kota Bogor	
	Kota Sukabumi	784	622	578	107,53%	Kota Sukabumi	
	Kota Cirebon	3.524	2.511	2.664	94,26%	Kota Cirebon	
	Kota Tasikmalaya	2.179	1.635	1.485	110,13%	Kota Tasikmalaya	
	Kota Cimahi	389	250	369	67,65%	Kota Cimahi	
	Kota Depok	4.781	1.976	4.587	43,07%	Kota Depok	
	Kota Bekasi	12.621	5.098	11.914	42,79%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	65.416	14.446	30.933	46,70%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.529	7.840	6.553	119,64%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	20.187	11.639	14.378	80,95%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	146.933	47.296	55.054	85,91%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	14.058	5.774	10.125	57,03%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.999	2.422	5.544	43,69%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.040	714	576	124,03%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	165	73	153	47,92%	Kab. Kendal	
	Kab. Tegal	631	633	119	530,73%	Kab. Tegal	
	Kab. Pati	236	140	227	61,71%	Kab. Pati	
	Kab. Kudus	980	417	914	45,66%	Kab. Kudus	
	Kab. Banyumas	1.855	1.066	1.616	66,01%	Kab. Banyumas	
	Kab. Cilacap	367	153	348	43,88%	Kab. Cilacap	
	Kota Semarang	4.995	3.116	4.346	71,69%	Kota Semarang	
	Kota Salatiga	139	68	134	50,47%	Kota Salatiga	
	Kota Pekalongan	1.460	695	1.265	54,94%	Kota Pekalongan	
	Kota Tegal	651	485	543	89,27%	Kota Tegal	
	Kota Surakarta	5.412	4.481	4.275	104,83%	Kota Surakarta	
Jawa Timur	Kab. Gresik	1.014	706	924	76,35%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.438	2.700	2.225	121,33%	Kab. Sidoarjo	
	Kab. Pamekasan	728	381	662	57,66%	Kab. Pamekasan	
	Kab. Banyuwangi	488	464	329	141,20%	Kab. Banyuwangi	
	Kab. Jember	1.650	1.077	1.497	71,97%	Kab. Jember	
	Kab. Madiun	541	531	462	114,74%	Kab. Madiun	
	Kab. Bojonegoro	406	286	382	75,07%	Kab. Bojonegoro	
	Kota Surabaya	13.386	9.162	9.953	92,05%	Kota Surabaya	
	Kota Malang	4.282	2.702	3.896	69,36%	Kota Malang	
	Kota Pasuruan	204	124	173	71,91%	Kota Pasuruan	
	Kota Blitar	317	172	305	56,18%	Kota Blitar	
	Kota Kediri	2.887	1.121	2.738	40,93%	Kota Kediri	
	Kota Madiun	311	250	200	125,21%	Kota Madiun	
Bengkulu	Kota Bengkulu	1.815	1.537	1.023	150,16%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.608	2.573	1.589	161,91%	Kota Jambi	Jambi

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 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	2.020	1.550	1.708	90,74%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.823	1.696	1.138	148,95%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.899	1.778	1.034	171,97%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2.224	1.918	1.534	125,05%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.695	1.539	1.122	137,12%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.889	1.845	640	288,18%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	443	421	302	139,49%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.695	1.341	1.541	87,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.397	1.285	828	155,13%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	380	354	324	109,24%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1.235	1.186	832	142,55%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	416	313	406	77,15%	Kab. Aceh Jaya	
	Kab. Nagan Raya	570	529	503	105,18%	Kab. Nagan Raya	
	Kab. Simeuleu	741	618	648	95,28%	Kab. Simeuleu	
	Kab. Bener Meriah	544	518	343	151,14%	Kab. Bener Meriah	
	Kab. Pidie Jaya	479	288	465	61,92%	Kab. Pidie Jaya	
	Kab. Subulussalam	310	297	158	187,73%	Kab. Subulussalam	
	Kota Banda Aceh	21.775	6.382	16.786	38,02%	Kota Banda Aceh	
Sumatera Utara	Kota Sabang	320	207	317	65,34%	Kota Sabang	Sumatera Utara
	Kota Lhokseumawe	4.852	3.417	3.994	85,55%	Kota Lhokseumawe	
	Kota Langsa	1.268	899	1.128	79,70%	Kota Langsa	
	Kab. Deli Serdang	718	584	644	90,70%	Kab. Deli Serdang	
	Kab. Langkat	323	145	314	46,10%	Kab. Langkat	
	Kab. Karo	53	48	51	94,27%	Kab. Karo	
	Kab. Labuhan Batu	325	248	306	80,92%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
Sumatera Barat	Kota Pematang Siantar	1.255	885	1.014	87,29%	Kota Pematang Siantar	Sumatera Barat
	Kota Tanjung Balai	103	27	95	27,80%	Kota Tanjung Balai	
	Kota Sibolga	117	115	49	233,63%	Kota Sibolga	
	Kota Medan	5.998	4.486	5.143	87,22%	Kota Medan	
	Kota Padang Sidempuan	609	460	576	79,76%	Kota Padang Sidempuan	
	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	
	Kota Bukittinggi	1.236	867	1.106	78,36%	Kota Bukittinggi	
	Kota Padang	2.567	1.789	2.212	80,85%	Kota Padang	
Riau	Kota Solok	-	-	-	0,00%	Kota Solok	Riau
	Kota Payakumbuh	316	307	288	106,45%	Kota Payakumbuh	
	Kab. Bengkalis	500	71	488	14,57%	Kab. Bengkalis	
Kepulauan Riau	Kota Pekanbaru	4.629	3.121	4.171	74,82%	Kota Pekanbaru	Kepulauan Riau
	Kota Dumai	624	370	589	62,94%	Kota Dumai	
	Kota Tanjung Pinang	536	358	493	72,59%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.967	1.711	1.389	123,16%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	177	94	172	54,69%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	148	132	146	90,11%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.476	4.283	4.169	102,74%	Kota Palembang	
	Kota Lubuklinggau	71	71	68	105,17%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	526	310	426	72,71%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	971	581	716	81,26%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	386	267	360	74,20%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.527	2.492	2.623	95,02%	Kota Bandar Lampung	
	Kota Metro	247	193	229	84,37%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	393	214	372	57,63%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	294	161	275	58,65%	Kab. Tabalong	
	Kota Banjarmasin	3.360	2.055	2.693	76,32%	Kota Banjarmasin	
	Kota Banjarbaru	496	214	485	44,09%	Kota Banjarbaru	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Barat	Kab. Sambas	168	166	92	180,94%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.860	3.750	2.272	165,08%	Kota Pontianak	
	Kota Singkawang	131	130	70	184,99%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	391	206	366	56,10%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3.323	1.367	3.117	43,87%	Kota Samarinda	
	Kota Balikpapan	3.212	1.638	3.116	52,57%	Kota Balikpapan	
	Kota Bontang	490	196	470	41,66%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	435	433	130	334,33%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	148	148	106	139,26%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.100	868	832	104,44%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	552	539	385	139,85%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.269	1.123	881	127,46%	Kota Palu	
Sulawesi Barat	Kab Mamuju	428	330	234	141,18%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.328	3.100	3.702	83,74%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	123	106	122	87,12%	Kota Pare-Pare	
	Kab. Bone	645	616	410	150,27%	Kab. Bone	
	Kota Palopo	154	151	126	119,41%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	483	314	315	99,60%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.925	1.331	1.340	99,36%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	840	790	395	199,94%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	598	561	416	134,71%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	948	693	534	129,76%	Kab. Lombok Tengah	
	Kab. Lombok Timur	970	899	619	145,18%	Kab. Lombok Timur	
	Kab. Sumbawa	920	886	440	201,45%	Kab. Sumbawa	
	Kab. Dompu	624	613	310	197,68%	Kab. Dompu	
	Kab. Sumbawa Barat	432	398	190	209,77%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	295	175	282	61,94%	Kab. Lombok Utara	
	Kota Mataram	10.586	4.095	7.624	53,72%	Kota Mataram	
	Kota Bima	1.062	1.038	617	168,11%	Kota Bima	
Bali	Kota Denpasar	1.534	1.393	978	142,43%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	225	189	133	142,18%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	496	218	476	45,70%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	905	479	719	66,59%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	456	116	429	27,08%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	826	473	712	66,37%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.661	685	1.223	55,99%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.880	2.413	2.813	85,79%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	994	989	193	513,19%	Kota Cilegon	
	Kota Tangerang	1.540	1.541	1.273	121,00%	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	32	1	32	3,88%	Kab. Karawang	
	Kab. Bogor	13	1	14	6,92%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	123	0	120	0,30%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	8.607	5.007	6.603	75,83%	Kota Bandung	
	Kota Bogor	2.775	2.561	913	280,63%	Kota Bogor	
	Kota Sukabumi	75	2	72	3,00%	Kota Sukabumi	
	Kota Cirebon	2.296	1.605	1.097	146,32%	Kota Cirebon	
	Kota Tasikmalaya	964	902	124	726,22%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	1.877	1.742	1.787	97,47%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	62.377	30.664	33.017	92,87%	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	63.849	34.161	44.910	76,06%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	32.890	5.853	4.153	140,93%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.435	1.795	1.300	138,04%	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	297	265	283	93,63%	Kab. Kudus	
	Kab. Banyumas	301	272	137	198,13%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	8.272	4.041	5.894	68,57%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	476	433	323	134,03%	Kota Pekalongan	
	Kota Tegal	756	749	144	519,18%	Kota Tegal	
Jawa Timur	Kota Surakarta	3.007	1.872	2.113	88,58%	Kota Surakarta	Jawa Timur
	Kab. Gresik	179	169	135	124,61%	Kab. Gresik	
	Kab. Sidoarjo	859	521	331	157,67%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	274	204	168	121,12%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	11.176	7.087	9.238	76,71%	Kota Surabaya	
	Kota Malang	2.336	1.598	1.620	98,64%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	268	191	197	97,12%	Kota Kediri	
	Kota Madiun	110	64	98	64,95%	Kota Madiun	
Bengkulu	Kota Bengkulu	62	6	60	9,22%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.300	917	857	107,02%	Kota Jambi	Jambi

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 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	
Sumatera Utara	Kota Banda Aceh	914	328	682	48,06%	Kota Banda Aceh	Sumatera Utara
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	184	1	181	0,34%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0,00%	Kota Langsa	
	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	364	304	226	134,89%	Kota Tebing Tinggi	
	Kota Pematang Siantar	378	375	109	345,08%	Kota Pematang Siantar	
Sumatera Barat	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	Sumatera Barat
	Kota Sibolga	149	80	83	97,12%	Kota Sibolga	
	Kota Medan	8.637	4.469	7.351	60,80%	Kota Medan	
	Kota Padang Sidempuan	254	155	127	122,46%	Kota Padang Sidempuan	
	Kab. Tanah Datar	155	153	76	201,18%	Kota Bukittinggi	
	Kota Bukittinggi	134	121	118	102,97%	Kab. Tanah Datar	
	Kota Padang	2.080	782	1.931	40,49%	Kota Padang	
Riau	Kota Solok	323	323	124	259,60%	Kota Solok	Riau
	Kota Payakumbuh	381	389	154	252,20%	Kota Payakumbuh	
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
Kepulauan Riau	Kota Pekanbaru	5.755	3.924	3.233	121,37%	Kota Pekanbaru	Kepulauan Riau
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Sumatera Selatan	Kota Tanjung Pinang	781	767	525	146,28%	Kota Tanjung Pinang	Sumatera Selatan
	Kota Pulau Batam	1.224	1.140	532	214,32%	Kota Pulau Batam	
	Kab. Ogan Komering Ulu	395	404	224	180,61%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.537	2.836	2.821	100,53%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	261	253	251	100,97%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
Lampung	Kota Pangkal Pinang	265	253	205	123,39%	Kota Pangkal Pinang	Lampung
	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	
	Kota Bandar Lampung	645	553	128	431,09%	Kota Bandar Lampung	
Kalimantan Selatan	Kota Metro	-	-	-	0,00%	Kota Metro	Kalimantan Selatan
	Kab. Banjar	224	44	138	31,73%	Kab. Banjar	
	Kab. Hulu Sungai Selatan	418	290	284	102,02%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	4.230	2.096	2.109	99,37%	Kota Banjarmasin	
Kalimantan Selatan	Kota Banjarbaru	108	1	112	0,87%	Kota Banjarbaru	Kalimantan Selatan
	Kota Banjarbaru	-	-	-	-	Kota Banjarbaru	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Barat	Kab. Sambas	176	171	49	349,84%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	152	147	37	393,45%	Kab. Ketapang	
	Kota Pontianak	1.431	672	595	113,01%	Kota Pontianak	
	Kota Singkawang	164	157	74	212,09%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.303	1.372	1.522	90,16%	Kota Samarinda	
	Kota Balikpapan	1.024	946	811	116,64%	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	224	176	97	181,47%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.616	3.339	2.143	155,86%	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	217	207	91	227,34%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	80	77	34	224,66%	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	368	197	191	103,28%	Kota Mataram	
Bali	Kota Denpasar	865	706	348	202,68%	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	27	27	27	27	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	27	27	27	27	27	27	27	27	27	27	6 Jawa Timur
7 Bengkulu	2	3	3	2	2	2	2	2	2	2	2	2	2	3	3	3	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	9	9	9	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	164	164	164	163	163	163	162	162	162	162	163	163	163	Total

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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	1.391.233	1.590.687	1.781.691	1.844.781	1.944.605	182.573	355.704	531.781	685.369	831.636	984.992	1.143.032	1.296.318	1.451.275	1.606.768	1.768.506	1 Operating Revenue
2 Pendapatan Operasional Lainnya	121.522	146.455	188.813	191.079	203.120	20.179	38.693	55.447	80.898	99.382	115.233	134.669	153.706	172.543	188.920	325.590	2 Other operating Revenue
3 Pendapatan non operasional	11.294	21.889	11.322	12.410	13.913	1.059	1.822	2.896	3.593	4.456	5.273	7.330	8.296	52.786	90.416	11.619	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547.598	622.946	678.852	688.775	714.944	68.901	137.567	205.280	269.204	329.266	392.089	454.121	516.666	579.578	642.074	709.299	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976.450	1.136.085	1.302.975	1.359.495	1.446.694	134.909	258.651	384.844	500.656	606.209	713.409	830.909	941.654	1.097.026	1.244.030	1.396.417	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	713.858	799.359	960.895	965.684	1.001.739	91.237	179.619	270.764	364.039	442.583	524.288	617.759	695.610	816.307	950.070	1.070.044	1 Operating Expenses
2 Beban operasional lainnya	56.337	60.220	87.695	77.386	90.091	8.595	16.238	25.139	30.654	37.280	39.311	47.724	53.927	60.658	65.833	72.548	2 Other Operating Expenses
3 Beban non operasional	7.824	10.499	14.189	14.280	15.839	1.344	2.340	3.710	4.643	5.689	6.701	8.336	9.270	10.385	11.104	12.713	3 Non Operating Expenses
Total Beban	778.018	870.078	1.062.779	1.057.350	1.107.668	101.176	198.197	299.613	399.336	485.553	570.300	673.819	758.807	887.350	1.027.007	1.155.305	Total Expenses
C. Laba tahun berjalan	198.432	266.007	240.196	302.145	339.025	33.733	60.454	85.232	101.320	120.656	143.109	157.090	182.847	209.675	217.023	241.112	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3.383	4.116	5.067	5.802	6.272	608	1.074	1.424	1.932	2.463	2.892	3.709	3.936	4.021	4.258	4.538	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195.049	261.890	235.129	296.343	332.753	33.126	59.381	83.808	99.388	118.193	140.217	153.381	178.911	205.655	212.765	236.574	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36.046	48.712	61.458	62.888	69.861	5.684	10.550	14.636	19.703	23.776	29.951	28.972	38.523	43.228	46.309	49.919	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159.003	213.179	173.671	233.455	262.108	27.442	48.754	69.045	79.684	94.417	110.266	124.410	140.388	162.426	166.456	186.655	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Biaya promosi	16.816	18.277	19.212	17.960	16.884	1.405	2.724	4.008	5.578	7.192	8.549	9.542	10.787	11.894	13.777	15.320	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17.763	23.536	27.073	27.546	56.370	4.854	4.531	6.321	7.060	8.214	8.634	9.089	9.862	10.453	11.450	11.847	2 Cost of education and training
Total	34.579	41.813	46.285	45.507	73.254	6.259	7.255	10.329	12.638	15.406	17.183	18.630	20.649	22.347	25.227	27.167	Total

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018	2019		2020												Indicator	
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov			
Tagihan Komitmen																			Commitment Receivables	
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	88.096	66.226	12.171	33.560	28.574	28.574	30.657	1.074	60.991	47.324	32.324	16.324	16.324	12.324	- Unused Fund Borrowings Facilities		
- Lainnya	1.050	1.050	1.050	1.050	3.330	3.439	3.439	3.494	3.290	3.283	3.290	3.219	3.226	3.226	3.276	3.276	3.276	- Others		
Kewajiban Komitmen																			Commitment Payables	
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.671	7.859	35.234	36.706	38.159	36.205	38.059	37.259	35.564	34.926	32.782	27.047	21.695	20.049	- 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	5.325	4.306	4.520	3.752	3.906	3.891	3.875	3.881	5.290	5.261	4.341	4.641	4.723	- 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	129.483	88.973	97.752	102.235	115.570	98.604	106.284	119.872	114.917	119.536	141.968	133.216	130.416	- Accrued Income		
- Lainnya	5.698	6.542	6.919	7.089	5.129	5.601	5.601	5.598	5.600	5.601	5.600	5.600	5.600	5.596	5.596	5.880	5.880	- Others		
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	222.374	281.307	221.483	255.272	261.312	287.536	280.112	283.474	147.733	295.057	296.821	287.839	306.995	293.477	Written off earning assets		
Penerusan dana mudharabah muqayyadah	67.071	63.266	48.639	36.596	28.872	14.801	14.740	13.673	16.653	16.468	16.552	16.948	16.601	15.238	15.250	15.244	18.259	Channeling of mudharabah muqayyadah		
*- : Data tidak tersedia *) :Angka-angka sementara																			*- : Data not available *) : Provisional Figures	

Juta Rupiah (in Million IDR)

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	2.161.305	2.578.278	2.998.201	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	2.965.623	2.998.296	3.049.287	3.153.315	2 iB Saving Deposits
a Akad Wadiah	1.178.603	1.457.999	1.738.702	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	1.736.959	1.748.661	1.781.539	1.863.755	a Wadia
b Akad Mudharabah	982.702	1.120.278	1.259.499	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	1.228.664	1.249.635	1.267.748	1.289.560	b Mudharaba
3 Deposito iB - Akad Mudharabah	3.662.658	4.409.003	5.136.737	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	6.039.333	6.120.896	6.215.555	6.363.353	3 iB Time Deposits - Mudharaba
a 1 Bulan	461.386	549.304	538.766	559.918	392.842	406.634	494.442	433.682	454.065	478.315	409.756	389.297	405.684	427.437	433.712	487.549	a 1 month
b 3 Bulan	506.445	730.517	782.724	822.805	634.705	692.466	699.898	697.736	667.229	736.991	689.039	678.403	691.858	744.750	742.380	728.149	b 3 months
c 6 Bulan	723.491	777.670	901.025	977.536	731.535	734.103	745.822	742.296	745.066	857.531	746.043	800.055	784.310	791.507	759.659	779.889	c 6 months
d 12 Bulan	1.947.335	2.329.815	2.880.772	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	3.131.204	3.185.482	3.271.316	3.346.871	d 12 months
e > 12 Bulan	24.001	21.695	33.449	52.916	957.605	1.020.746	1.015.074	1.053.767	1.017.230	777.600	1.037.728	985.555	1.026.277	971.721	1.008.488	1.020.895	e > 12 months
Total	5.823.964	6.987.280	8.134.938	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	9.004.956	9.119.192	9.264.842	9.516.669	Total
"-": Data tidak tersedia																	"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2016	2017	2018	2019		2020											Contract
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Akad Mudharabah	156.256	124.497	180.956	232.575	240.606	220.848	196.986	249.179	269.051	271.469	287.233	296.092	280.980	292.974	282.345	270.025	Mudharaba
Akad Musyarakah	774.949	776.696	837.915	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	1.327.792	1.382.823	1.417.554	1.501.961	Musharaka
Akad Murabahah	5.053.764	5.904.751	6.940.379	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	7.655.257	7.671.138	7.666.360	7.691.765	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	63.221	67.178	67.238	68.496	69.105	70.186	70.275	70.056	69.582	69.335	71.122	72.675	71.573	Istishna
Akad Ijarah	6.763	22.316	46.579	49.273	41.508	48.961	48.392	49.860	48.854	49.224	48.624	47.214	47.620	46.991	49.102	49.781	Ijara
Akad Qardh	145.865	189.866	185.360	202.572	176.856	201.370	213.439	229.017	236.239	226.109	231.027	228.700	234.522	229.581	219.978	220.925	Qardh
Multijasa	515.523	724.398	857.890	967.826	838.394	941.975	971.551	970.107	953.506	928.260	917.597	915.029	910.077	905.942	896.739	883.715	Multi Purpose Financing
Total	6.662.556	7.763.951	9.084.467	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	10.525.584	10.600.572	10.604.753	10.689.745	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2016	2017	2018	2019		2020											ECONOMIC SECTOR
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
Pertanian, kehutanan dan sarana pertanian	366.192	360.973	374.467	318.646	652.376	687.806	700.647	683.654	365.197	384.491	346.765	304.083	314.645	308.556	304.460	302.769	Agriculture, forestry and agricultural facilities
Pertambangan	7.117	17.501	19.889	25.311	20.971	29.097	29.519	31.929	31.881	31.415	31.573	32.789	30.735	32.649	31.988	30.768	Mining
Perindustrian	57.687	72.722	119.758	188.699	222.639	148.649	136.511	158.235	191.783	194.824	192.921	203.926	212.962	217.775	218.700	203.049	Manufacturing
Listrik, gas dan air	10.460	12.494	13.104	14.860	8.582	7.871	9.532	9.537	10.472	10.206	9.404	9.505	9.999	9.919	10.505	9.089	Water, gas and electricity
Konstruksi	459.986	591.662	694.666	895.069	659.984	723.434	721.547	724.242	816.918	787.948	767.509	780.692	803.806	789.862	812.521	855.152	Construction
Perdagangan, restoran dan hotel	1.650.750	1.761.280	2.032.457	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	1.655.139	1.947.410	1.933.085	1.799.190	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92.697	91.667	103.582	126.120	553.633	575.076	588.353	584.908	608.426	595.570	586.415	584.201	581.731	575.495	568.795	565.487	Transport, cargo storage and communication
Jasa dunia usaha	586.186	560.407	618.505	850.796	1.725.539	1.823.497	1.697.756	777.642	1.839.318	1.762.024	809.925	1.637.369	771.708	1.591.142	1.633.606	1.709.801	Business Services
Jasa sosial/masyarakat	631.688	718.380	769.445	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	1.785.389	3.282.725	3.200.600	3.378.692	Social Services
Lain-lain	2.799.794	3.576.863	4.338.594	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	4.359.469	1.845.039	1.890.494	1.835.747	Others
Total	6.662.556	7.763.951	9.084.467	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	10.525.584	10.600.572	10.604.753	10.689.745	Total

Juta Rupiah (in Million IDR)

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

JENIS PENGGUNAAN	2016	2017	2018	2019		2020											TYPE OF USAGE
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	2.737.167	2.956.073	3.428.706	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	4.761.215	4.787.782	4.796.322	4.797.560	Working Capital
Investasi	1.125.595	1.231.015	1.317.166	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	1.404.900	1.592.335	1.563.141	1.474.875	Investment
Konsumsi	2.799.794	3.576.863	4.338.594	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	4.359.469	4.220.455	4.245.290	4.417.309	Consumption
Total	6.662.556	7.763.951	9.084.467	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	10.525.584	10.600.572	10.604.753	10.689.745	Total

r) Angka-angka
diperbaiki

r) : Revised Figures

Juta Rupiah (in Million IDR)

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

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019		2020											TYPE OF FINANCING
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Usaha Kecil dan Menengah	3.570.606	3.767.877	4.086.485	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	5.317.978	5.493.036	5.426.163	5.523.572	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	3.091.950	3.996.074	4.997.982	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	5.207.606	5.107.536	5.178.590	5.166.173	Non Small and Medium Enterprises
Total	6.662.556	7.763.951	9.084.467	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	10.525.584	10.600.572	10.604.753	10.689.745	Total

Juta Rupiah (in Million IDR)

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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Lancar	6.087.260	7.012.068	8.239.483	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	9.552.339	9.688.398	9.684.970	9.810.266	<i>Performing Financing</i>
Non Lancar	575.296	751.883	844.983	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	<i>Non Performing Financing</i>
- Kurang Lancar	109.241	158.628	147.712	203.592	141.161	208.016	261.397	263.923	282.880	276.714	246.081	228.528	213.074	185.949	192.062	166.368	<i>Sub-Standard</i>
- Diragukan	100.645	123.194	146.322	130.607	124.271	121.168	118.812	131.123	160.255	172.948	189.800	215.004	222.118	193.921	171.770	154.677	<i>Doubtful</i>
- Macet	365.409	470.061	550.949	484.840	434.940	444.231	457.074	493.173	508.636	513.507	524.565	533.436	538.054	532.305	555.950	558.434	<i>Lost</i>
Total Pembiayaan	6.662.556	7.763.951	9.084.467	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	10.525.584	10.600.572	10.604.753	10.689.745	<i>Total Financing</i>
Persentase NPF	8,63%	9,68%	9,30%	7,92%	7,04%	7,49%	8,03%	8,03%	8,94%	9,15%	9,14%	9,27%	9,25%	8,60%	8,67%	8,23%	<i>Percentage of NPFs</i>

Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2016	2017	2018	2019		2020											ECONOMIC SECTOR
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Pertanian, kehutanan dan sarana pertanian	59.130	83.043	99.908	48.873	68.156	71.595	85.245	85.346	49.419	56.232	55.294	51.264	53.249	46.064	48.197	47.675	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1.483	3.956	1.944	2.122	2.357	2.334	2.088	2.416	2.897	4.757	3.988	3.134	3.356	3.094	Mining
Perindustrian	10.307	11.812	10.468	11.706	8.634	10.534	11.532	11.803	21.203	20.166	26.364	30.153	28.258	23.680	24.730	22.605	Manufacturing
Listrik, gas dan air	1.648	2.439	3.948	3.522	981	1.090	2.351	1.168	1.588	1.370	1.315	891	970	544	601	601	Water, gas and electricity
Konstruksi	34.778	60.509	75.624	101.768	50.225	53.759	69.495	64.393	94.859	93.773	87.559	94.243	103.093	90.237	103.614	103.548	Construction
Perdagangan, restoran dan hotel	213.901	282.329	291.534	270.868	174.918	178.279	183.160	194.213	234.599	253.183	266.415	253.334	244.767	247.304	237.910	225.707	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14.130	16.690	16.674	14.470	20.645	22.972	25.935	33.450	42.476	44.399	38.565	37.344	38.566	31.715	32.090	31.893	Transport, cargo storage and communication
Jasa dunia usaha	55.079	38.199	46.988	38.179	117.259	121.220	124.961	142.822	171.751	151.924	56.934	144.008	49.053	141.137	153.584	142.944	Business Services
Jasa sosial/masyarakat	60.098	81.269	97.106	99.711	186.260	205.257	219.485	248.871	219.313	218.104	193.354	215.122	201.777	202.614	188.485	182.713	Social Services
Lain-lain	125.552	174.597	201.251	225.986	71.350	106.588	112.764	103.818	114.475	121.600	231.748	145.852	249.525	125.745	127.215	118.699	Others
Total	575.296	751.883	844.983	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	Total

Juta Rupiah (in Million IDR)

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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	376.063	487.550	538.563	472.011	398.500	455.673	483.067	507.631	550.026	557.126	567.731	579.634	574.450	548.379	557.675	536.114	Working Capital
Investasi	73.680	89.735	105.169	121.041	113.487	114.946	136.198	143.992	146.375	158.612	150.851	153.358	149.271	135.335	134.213	127.527	Investment
Konsumsi	125.552	174.597	201.251	225.986	188.385	202.797	218.019	236.596	255.371	247.432	241.864	243.976	249.525	228.460	227.894	215.838	Consumption
Total	575.296	751.883	844.983	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Usaha Kecil dan Menengah	429.268	549.656	592.524	524.084	493.659	532.230	579.335	607.478	647.716	673.205	660.692	654.858	675.918	626.973	627.313	613.496	Small and Medium Enterprises	
Selain Usaha Kecil dan Menengah	146.028	202.227	252.459	294.955	206.713	241.186	257.948	280.741	304.055	289.964	299.753	322.110	297.327	285.201	292.469	265.983	Non Small and Medium Enterprises	
Total	575.296	751.883	844.983	819.039	700.372	773.416	837.284	888.219	951.771	963.169	960.446	976.968	973.245	912.175	919.783	879.479	Total	

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

Jenis	2016	2017	2018	2019		2020											Type
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	1.256.091	1.385.182	1.552.335	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	1.708.326	1.710.748	1.725.741	1.731.711	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.210.460	1.335.086	1.497.618	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	1.649.517	1.651.378	1.665.811	1.671.255	Saving Deposits
Deposito iB	45.631	50.096	54.717	58.420	58.459	59.497	58.975	59.446	58.084	57.961	58.379	58.463	58.809	59.370	59.930	60.456	Time Deposits
Pembiayaan	250.425	293.482	327.606	357.247	357.960	365.955	373.152	374.925	369.586	361.456	359.464	360.181	360.830	360.772	358.537	362.313	Financing
Akad Mudharabah	1.042	1.432	2.750	3.467	2.854	3.418	3.511	3.505	3.357	3.200	3.168	3.079	3.043	3.014	2.968	2.926	Mudharaba
Akad Musyarakah	5.109	5.100	5.189	7.197	7.557	7.707	8.046	8.489	8.546	8.639	8.677	8.606	8.709	8.732	8.802	9.007	Musharaka
Akad Murabahah	197.605	231.745	258.617	280.954	281.369	287.074	291.276	291.127	286.107	282.275	279.710	281.257	282.509	284.983	284.872	288.923	Murabaha
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	302	183	160	220	234	234	235	233	238	240	241	241	242	252	259	257	Istishna
Akad Ijarah	23.354	28.521	32.086	34.274	35.026	37.327	38.976	40.269	40.853	37.227	38.004	37.263	36.729	34.284	32.435	32.489	Qardh
Akad Qardh	440	592	676	698	635	659	681	700	693	675	687	681	679	703	713	689	Ijara
Multijasa	22.569	25.909	28.128	30.437	30.285	29.536	30.427	30.602	29.792	29.200	28.977	29.054	28.919	28.804	28.488	28.022	Multi Purpose Financing
Total	1.506.516	1.678.664	1.879.941	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	2.069.156	2.071.520	2.084.278	2.094.024	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	3,23	2,99	2,88	3,23	2,85	2,91	2,74	2,62	2,62	2,54	2,64	2,50	2,53	2,42	2,38	2,35	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10,81	9,91	9,43	9,24	7,16	7,89	6,36	7,49	6,93	6,89	7,60	8,70	8,96	7,66	7,97	7,75	a 1 month
b 3 Bulan	8,49	8,09	8,10	7,86	8,40	8,42	7,66	8,56	8,33	8,28	8,16	8,99	8,52	7,88	8,02	8,28	b 3 months
c 6 Bulan	8,69	9,45	9,21	9,05	9,80	9,80	8,71	9,83	9,76	9,31	9,30	9,81	9,09	8,80	8,81	8,68	c 6 months
d 12 Bulan	10,13	9,67	9,73	9,90	10,17	9,41	8,30	11,50	11,26	11,16	11,13	11,75	10,74	10,18	10,17	10,38	d 12 months
e > 12 Bulan	12,92	9,14	8,52	9,25	8,25	9,14	7,42	17,16	17,86	21,32	18,56	18,64	17,51	18,24	17,60	17,63	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17,86	17,42	16,45	15,41	17,18	16,62	16,79	17,45	16,23	15,90	15,76	14,90	14,51	14,39	17,60	20,41	1 Mudharaba
2 Akad Musyarakah	19,58	19,15	18,44	17,30	20,33	22,66	21,92	21,65	21,66	21,67	21,51	20,93	20,53	20,84	23,03	23,14	2 Musharaka
3 Akad Murabahah	17,99	17,46	17,82	18,89	19,71	19,73	19,41	20,16	19,95	20,04	20,11	19,92	20,02	19,96	20,14	20,07	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8,88	13,26	9,95	11,24	20,51	12,88	12,95	12,86	13,34	13,63	14,04	14,09	14,33	15,11	15,27	15,31	5 Istishna
6 Akad Ijarah ¹⁾	16,52	6,51	17,29	14,12	10,63	10,81	9,97	9,91	9,54	9,62	8,44	8,53	7,85	7,86	7,81	9,13	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,70	14,10	13,44	13,05	18,54	20,10	19,56	20,27	18,45	16,93	16,36	16,40	12,57	12,50	12,38	12,21	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
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
1 CAR	21,73%	20,81%	19,33%	19,27%	17,99%	23,28%	29,96%	26,80%	25,96%	24,80%	26,34%	31,10%	32,38%	31,29%	31,41%	33,26%	1 CAR	
2 ROA	2,27%	2,55%	1,87%	2,27%	2,61%	2,23%	2,70%	2,73%	2,62%	2,56%	2,22%	2,39%	2,45%	2,56%	2,39%	2,30%	2 ROA	
3 ROE	16,18%	19,40%	12,86%	17,07%	27,30%	21,66%	29,21%	29,94%	28,90%	29,27%	26,20%	28,03%	28,89%	30,29%	28,70%	27,71%	3 ROE	
4 NPF	8,63%	9,68%	9,30%	7,92%	7,05%	7,50%	8,07%	8,31%	8,94%	9,15%	9,14%	9,27%	9,25%	8,60%	8,67%	8,23%	4 NPF	
5 FDR	114,40%	111,12%	111,67%	116,09%	113,59%	113,27%	115,73%	117,29%	119,72%	118,81%	118,15%	116,99%	116,89%	116,24%	114,46%	112,33%	5 FDR	
6 BOPO	87,09%	85,34%	87,66%	85,05%	84,12%	83,22%	84,54%	85,34%	86,51%	86,81%	86,77%	87,21%	87,21%	89,62%	92,25%	88,33%	6 BOPO	

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (Number of Sharia Rural Bank based on Total Assets)																	
Total Aset (Rp)	2016	2017	2018	2019		2020											Total Assets (in IDR)
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
< 1 Miliar	2	2	1	1	12	4	3	1	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	7	6	7	4	4	4	4	4	4	4	4	4	4	4	4	3	1 up to 5 Billion
> 5 s.d. 10 Miliar	19	18	13	10	9	9	10	9	10	8	8	8	8	8	8	9	>5 up to 10 Billion
> 10 Miliar	138	141	146	149	139	147	146	149	148	149	149	149	149	150	150	150	> 10 Billion
Total	166	167	167	164	164	164	163	163	163	162	162	162	162	163	163	163	Total
r) Angka-angka diperbaiki "-": Data tidak																	r) Revised figure "-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - November 2020
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - November 2020)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	428.469	296.741	278.525	106,54	6,64	Nanggroe Aceh Darussalam
Sumatera Utara	202.413	143.777	137.806	104,33	4,53	Sumatera Utara
Sumatera Barat	250.177	179.982	188.118	95,68	7,99	Sumatera Barat
Sumatera Selatan	23.128	16.101	10.735	149,98	5,61	Sumatera Selatan
Bangka Belitung	412.372	303.949	364.405	83,41	41,35	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	84.451	59.426	58.812	101,04	21,85	Bengkulu
Riau	58.885	34.465	48.665	70,82	8,68	Riau
Kepulauan Riau	144.846	123.798	79.938	154,87	9,85	Kepulauan Riau
Lampung	759.054	534.000	343.963	155,25	4,66	Lampung
DKI Jakarta	17.187	6.099	7.675	79,46	44,31	DKI Jakarta
Jawa Barat	4.539.176	3.432.857	2.887.898	118,87	6,35	Jawa Barat
Banten	1.053.422	760.124	801.164	94,88	11,82	Banten
Jawa Tengah	1.970.333	1.488.196	1.310.174	113,59	5,73	Jawa Tengah
DI Yogyakarta	906.114	595.696	608.211	97,94	7,99	DI Yogyakarta
Jawa Timur	2.392.116	1.740.442	1.583.670	109,90	10,49	Jawa Timur
Bali	14.693	10.068	10.973	91,75	5,99	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	6.494	3.323	4.183	79,44	1,24	Kalimantan Tengah
Kalimantan Timur	15.241	6.461	8.862	72,91	10,49	Kalimantan Timur
Kalimantan Selatan	73.055	57.711	59.367	97,21	4,13	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	366	-	62	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	130.668	97.216	42.959	226,30	10,16	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	215.628	127.888	133.804	95,58	2,05	Maluku Utara
NTB	855.885	671.424	546.699	122,81	2,54	NTB
NTT	-	-	-	-	-	NTT
Papua Barat	-	-	-	-	-	Papua Barat
Papua	-	-	-	0,00	0,00	Papua
Total	14.554.173	10.689.745	9.516.669	112,33	8,23	TOTAL
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - November 2020
(Financing of Sharia Rural Bank based on Economic Sector and Province - November 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	4.192	466	6.491	124	7.111	121.843	4.761	23.948	109.716	18.089	Nanggroe Aceh Darussalam
Sumatera Utara	60.160	-	1.657	92	1.682	18.634	784	8.055	41.717	10.995	Sumatera Utara
Sumatera Barat	22.154	69	2.918	19	7.844	48.425	6.159	7.515	63.024	21.854	Sumatera Barat
Sumatera Selatan	1.834	-	1.101	178	62	1.283	306	706	1.087	9.544	Sumatera Selatan
Bangka Belitung	50.504	591	1.984	467	30.620	93.276	6.694	25.782	88.290	5.740	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	14.925	-	93	-	1.889	5.660	16	3.234	3.868	29.741	Bengkulu
Riau	1.722	38	123	96	366	3.853	564	994	8.588	18.122	Riau
Kepulauan Riau	1.612	463	2.383	-	1.487	9.987	5.792	9.937	13.821	78.317	Kepulauan Riau
Lampung	10.632	273	3.064	211	2.399	28.722	1.147	106.732	334.570	46.249	Lampung
DKI Jakarta	-	330	34	-	637	1.037	129	1.629	2.260	43	DKI Jakarta
Jawa Barat	14.292	10.942	28.667	1.026	159.309	705.887	11.311	393.924	1.469.860	637.639	Jawa Barat
Banten	4.176	488	30.159	621	91.995	236.912	9.914	141.810	168.218	75.830	Banten
Jawa Tengah	57.046	4.179	36.029	3.209	244.513	181.287	14.659	413.725	254.479	279.072	Jawa Tengah
DI Yogyakarta	7.924	1.524	13.489	313	61.689	74.298	12.271	148.286	162.095	113.809	DI Yogyakarta
Jawa Timur	46.384	7.434	71.491	2.724	206.241	198.101	483.341	274.691	234.495	215.541	Jawa Timur
Bali	-	-	-	-	610	1.613	-	2.092	5.736	18	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	514	-	-	10	-	244	47	97	2.280	131	Kalimantan Tengah
Kalimantan Timur	37	-	145	-	-	88	-	6.189	3	-	Kalimantan Timur
Kalimantan Selatan	2.494	458	100	-	22.132	17.704	6.402	1.554	414	6.452	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	772	132	623	-	4.635	11.909	689	3.106	49.682	25.669	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	1.910	3.856	-	100	81.163	40.860	Maluku Utara
NTB	1.394	3.381	2.499	-	8.021	34.571	502	135.695	283.327	202.034	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	302.769	30.768	203.049	9.089	855.152	1.799.190	565.487	1.709.801	3.378.692	1.835.747	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 - November 2020 (Financing of Sharia Rural Bank based on Type of Usage and Province - November 2020)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	144.224	31.109	121.408	Nanggroe Aceh Darussalam
Sumatera Utara	90.165	4.866	48.747	Sumatera Utara
Sumatera Barat	85.104	24.131	70.747	Sumatera Barat
Sumatera Selatan	6.361	-	9.740	Sumatera Selatan
Bangka Belitung	132.242	90.807	80.900	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	8.611	17.371	33.444	Bengkulu
Riau	7.575	758	26.132	Riau
Kepulauan Riau	36.395	4.306	83.097	Kepulauan Riau
Lampung	62.926	158.280	312.794	Lampung
DKI Jakarta	3.804	-	2.296	DKI Jakarta
Jawa Barat	1.137.655	350.588	1.944.614	Jawa Barat
Banten	436.074	126.382	197.668	Banten
Jawa Tengah	841.048	242.468	404.681	Jawa Tengah
DI Yogyakarta	285.326	89.237	221.133	DI Yogyakarta
Jawa Timur	1.230.144	191.873	318.425	Jawa Timur
Bali	5.281	1.727	3.060	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	593	358	2.372	Kalimantan Tengah
Kalimantan Timur	2.073	4.388	-	Kalimantan Timur
Kalimantan Selatan	50.082	1.010	6.619	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	19.449	6.635	71.132	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	34.483	13.019	80.386	Maluku Utara
NTB	177.945	115.562	377.916	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4.797.560	1.474.875	4.417.309	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 - November 2020 (Financing of Sharia Rural Bank based on Type of Financing and Province - November 2020)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	173.335	123.406	Nanggroe Aceh Darussalam
Sumatera Utara	46.106	97.671	Sumatera Utara
Sumatera Barat	100.066	79.917	Sumatera Barat
Sumatera Selatan	6.361	9.740	Sumatera Selatan
Bangka Belitung	217.337	86.612	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	12.694	46.732	Bengkulu
Riau	14.857	19.608	Riau
Kepulauan Riau	41.166	82.632	Kepulauan Riau
Lampung	80.700	453.300	Lampung
DKI Jakarta	3.675	2.424	DKI Jakarta
Jawa Barat	1.665.460	1.767.396	Jawa Barat
Banten	505.129	254.995	Banten
Jawa Tengah	975.194	513.003	Jawa Tengah
DI Yogyakarta	318.697	276.999	DI Yogyakarta
Jawa Timur	1.079.895	660.547	Jawa Timur
Bali	5.478	4.591	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	2.883	440	Kalimantan Tengah
Kalimantan Timur	6.296	165	Kalimantan Timur
Kalimantan Selatan	51.189	6.521	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	46.895	50.320	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	110.301	17.587	Maluku Utara
NTB	59.857	611.567	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	5.523.572	5.166.173	TOTAL



**Departemen Perizinan
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