

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



SEPTEMBER 2019

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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, November 2019
Jakarta, November 2019

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 Oktober 2019 akan diterbitkan pada minggu ke III bulan Desember 2019.

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)

October 2019 edition will be released on the 3rd week of December 2019.

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.13 Kinerja Bank Umum Syariah	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada
			Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio		Tidak ditampilkan lagi
2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	<i>Islamic Banking Network</i>	Tabel 2.4. Perkembangan Aset Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
			Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 5. Tenaga Kerja Perbankan Syariah	
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
5	Tabel 5. Layanan Syariah (Office Channeling)		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Islamic Commercial Bank and Islamic Business Unit Operations</i>	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	<i>Islamic Commercial Bank Operations</i>	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	<i>Islamic Business Unit Operations</i>	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank</i>			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Business Unit</i>			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	<i>Condensed Income Statement - Islamic Commercial Bank</i>		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Business Unit</i>			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Business Unit</i>			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

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

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

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

Periode	2015	2016	2017	2018				2019								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Bank Umum Syariah																	Sharia Commercial Bank	
CAR (%)	15,02	16,63	17,91	21,25	21,22	21,39	20,39	20,25	20,30	19,85	19,61	19,62	19,56	19,72	20,36	20,39	CAR (%)	
- Modal	23.409	27.153	31.105	38.133	37.877	38.055	36.764	37.153	37.198	37.114	36.954	37.241	37.255	37.759	39.167	39.381	- Capital	
- Aktiva Tetap Menurut Risiko	155.894	163.306	173.695	179.447	178.500	177.887	180.300	183.430	183.230	186.945	188.477	189.813	190.505	191.460	192.331	193.148	- Risk Weighted Assets	
ROA (%)	0,49	0,63	0,63	1,41	1,26	1,26	1,28	1,51	1,32	1,46	1,52	1,56	1,61	1,62	1,64	1,66	ROA (%)	
- Laba	977	1.426	1.697	4.145	3.735	3.742	3.806	4.712	4.121	4.588	4.778	4.895	5.079	5.115	5.209	5.263	- Profit	
- Rata-Rata Total Aset	201.348	225.804	267.570	294.507	295.486	296.349	298.044	311.401	313.074	314.735	314.702	314.404	315.828	316.529	317.073	317.957	- Average Assets	
NPF (%)	4,84	4,42	4,76	3,82	3,95	3,93	3,26	3,39	3,44	3,44	3,58	3,49	3,36	3,36	3,44	3,32	NPF (%)	
NPF Net (%)	3,19	2,17	2,57	2,35	2,40	2,33	1,95	2,07	2,09	2,03	2,19	2,13	2,10	2,00	2,07	2,04	NPF Net %	
- Non Performing Financing	7.456	7.843	9.030	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	- Non Performing Financing	
- Non Performing Financing Net	4.915	3.860	4.880	4.656	4.760	4.660	3.938	4.137	4.205	4.178	4.535	4.479	4.472	4.255	4.421	4.450	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	153.968	177.482	189.789	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	- Total Financing to Non Bank	
FDR (%)	88,03	85,99	79,61	78,95	79,17	79,69	78,53	77,92	77,52	78,38	79,57	82,01	79,74	79,90	80,85	81,56	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	153.968	177.482	189.789	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	- Total Financing to Non Bank	
- Dana Pihak Ketiga	174.895	206.407	238.393	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	- Total Third Party Funds	
BOPO (%)	97,01	96,22	94,91	88,08	89,36	89,17	89,18	87,69	89,09	87,82	86,95	86,29	85,72	85,58	85,59	85,14	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	30.945	34.174	29.682	23.132	26.010	28.382	31.169	2.901	5.750	8.360	10.748	13.041	15.479	18.052	20.646	22.605	- Operations Expenses	
- Pendapatan Operasional	31.901	35.517	31.273	26.261	29.107	31.828	34.952	3.308	6.455	9.520	12.361	15.113	18.058	21.093	24.122	26.605	- Operations Income	
Rentabilitas																	Profitability	
NOM (%)	0,52	0,68	0,67	1,59	1,41	1,42	1,42	1,75	1,52	1,66	1,71	1,76	1,82	1,83	1,83	1,84	NOM (%)	
- Pendapatan Operasional	955	1.343	1.591	4.172	3.717	3.759	3.783	4.887	4.225	4.639	4.839	4.974	5.156	5.214	5.214	5.273	- Net Operations Income	
- Rata-rata Aset Produktif	182.301	198.936	238.944	262.002	263.051	264.095	265.860	278.867	277.425	279.948	282.695	282.094	283.727	284.657	285.469	286.522	- Average Earning Assets	
KAP																	Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	5,19	4,27	4,21	3,88	3,73	3,79	3,04	3,29	3,33	3,42	3,58	3,49	3,45	3,43	3,50	3,41	Classified Earning assets to Earning assets (%)	
- APYD	10.228	10.070	11.078	10.953	10.418	10.665	8.845	9.353	9.615	9.946	10.335	9.967	10.255	10.160	10.397	10.284	- Classified Earning Assets	
- Total Aset Produktif	197.100	236.048	263.110	282.091	279.469	281.717	291.353	284.579	289.144	290.427	288.814	285.214	297.434	296.497	297.358	301.313	- Total Earning assets	
Likuiditas																	Liquidity	
Short Term Mismatch (%)	20,04	22,54	29,75	24,68	26,92	28,38	27,22	26,99	28,37	27,93	27,00	22,68	33,23^{r)}	25,39	24,19	25,35	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	32.610	45.669	65.551	55.133	60.314	63.761	63.815	62.565	66.267	65.597	62.527	51.791	79.338 ^{r)}	59.432	56.054	59.206	- Short-Term Assets	
- Kewajiban Jangka Pendek	162.749	202.655	220.373	223.432	224.029	224.667	234.414	231.771	233.574	234.879	231.611	228.355	238.756 ^{r)}	234.034	231.730	233.601	- Short-Term Liabilities	
Imbal Hasil																	Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	50,35	58,84	51,29	49,85	49,43	48,73	47,69	48,16	48,59	49,04	48,56	46,15	47,77	46,48	45,80	45,98	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	88.053	121.443	122.280	125.352	124.032	122.204	122.846	123.800	126.322	128.832	126.472	118.466	127.348	123.514	120.731	122.929	- Non Core Deposits	
- Total DPK	174.895	206.407	238.393	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	180,50	199,86	210,95	218,30	217,35	222,51	238,46	245,86	239,08	236,35	237,63	236,88	234,73	237,47	236,40	234,18	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	98.641	118.667	129.137	136.503	136.400	138.188	142.857	142.704	142.423	145.006	146.157	148.318	149.359	149.697	150.057	153.100	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	54.650	59.376	61.217	62.529	62.756	62.104	59.908	58.042	59.572	61.353	61.506	62.614	63.631	63.038	63.477	65.378	- Floating-rate Yield Portfolios	
Investasi																	Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	35,81	34,64	35,22	35,33	35,46	35,62	36,56	36,15	36,78	37,62	37,67	37,78	38,14	37,99	37,86	38,51	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	55.336	61.675	67.049	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	154.527	178.043	190.354	199.032	199.156	200.292	202.766	200.746	201.995	206.359	207.663	210.932	212.990	212.735	213.534	218.478	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	2,81	3,40	3,29	3,58	3,79	3,72	3,47	3,42	3,20	3,13	3,11	3,02	2,65	2,80	2,86	2,72	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	1.557	2.094	2.204	2.516	2.675	2.652	2.569	2.485	2.381	2.430	2.431	2.405	2.154	2.263	2.312	2.285	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	55.336	61.675	67.049	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	- Total Mudharabah and Musyarakah	

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

Note: r) Revised figures

*) Provisional Figures

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

Periode	2015	2016	2017	2018				2019								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Unit Usaha Syariah																	Sharia Business Unit
ROA (%)	1,81	1,77	2,47	2,43	2,25	2,22	2,24	2,47	1,68	1,82	1,76	1,76	1,83	1,88	1,90	1,88	ROA (%)
- Laba	1.324	1.529	2.726	3.281	3.078	3.056	3.127	3.833	2.635	2.882	2.805	2.804	2.931	3.004	3.050	3.019	- Profit
- Rata-Rata Total Aset	73.049	86.248	110.286	135.011	136.506	137.389	139.326	155.399	156.838	158.478	159.268	159.253	160.035	160.092	160.358	160.917	- Average Assets
NPF (%)	3,03	3,49	2,11	2,15	2,32	2,31	2,15	2,30	2,39	2,73	2,92	2,82	3,09	3,02	3,00	2,59	NPF (%)
NPF Net (%)	1,65	1,79	1,24	1,37	1,41	1,44	1,39	1,54	1,53	1,71	1,83	1,75	1,88	1,79	1,76	1,56	NPF Net %
- Non Performing Financing	1.791	2.464	2.024	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	- Non Performing Financing
- Non Performing Financing Net	975	1.262	1.193	1.530	1.605	1.625	1.635	1.805	1.823	2.070	2.201	2.083	2.265	2.180	2.172	1.961	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	59.028	70.525	95.906	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	- Total Financing to Non Bank
FDR (%)	104,88	96,70	99,39	107,71	108,79	108,71	103,22	101,43	104,12	100,87	99,46	100,27	100,39	102,98	103,30	102,74	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	59.028	70.525	95.906	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	- Total Financing to Non Bank
- Dana Pihak Ketiga	56.280	72.928	96.495	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	- Total Third Party Funds
BOPO (%)	83,41	82,85	74,15	72,88	74,70	75,10	75,38	75,29	80,22	79,80	80,14	80,39	79,54	78,98	78,65	78,97	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	6.356	7.097	7.927	6.571	7.543	8.434	9.588	997	1.844	2.940	3.887	4.918	5.829	6.738	7.672	8.657	- Operations Expenses
- Pendapatan Operasional	7.621	8.566	10.690	9.017	10.098	11.231	12.720	1.324	2.299	3.684	4.851	6.117	7.328	8.531	9.755	10.962	- Operations Income
Rentabilitas																	Profitability
NOM (%)	1,83	2,00	2,67	2,56	2,39	2,36	2,38	2,66	1,83	1,98	1,91	1,90	1,97	2,02	2,05	2,01	NOM (%)
- Pendapatan Operasional	1.264	1.469	2.764	3.261	3.066	3.051	3.132	3.926	2.728	2.976	2.890	2.878	2.998	3.074	3.124	3.074	- Net Operations Income
- Rata-rata Aset Produktif	68.937	73.485	103.531	127.302	128.517	129.347	131.323	147.853	148.886	150.519	151.445	151.315	152.049	152.191	152.503	153.123	- Average Earning Assets
KAP																	
APYD terhadap Aktiva Produktif (%)	3,96	3,22	2,26	2,36	2,48	2,59	2,19	2,41	2,61	2,80	2,85	2,84	2,92	2,95	2,91	2,92	Classified Earning assets to Earning assets (%)
- APYD	3.124	3.036	2.897	3.324	3.485	3.601	3.379	3.595	3.960	4.340	4.446	4.377	4.616	4.592	4.595	4.715	- Classified Earning Assets
- Total Aset Produktif	78.893	94.319	128.442	140.974	140.420	138.932	154.342	149.378	151.441	155.258	155.845	154.045	158.157	155.475	158.028	161.735	- Total Earning assets
Likuiditas																	Liquidity
Short Term Mistmach (%)	35,56	34,23	28,37	21,71	23,61	22,76	25,37	23,67	26,91	25,43	24,87	21,09	20,23	21,38	22,20	24,91	Short Term Mistmach (%)
- Aktiva Jangka Pendek	24.616	26.152	30.253	24.496	26.645	24.985	33.043	30.418	35.827	34.214	32.677	26.354	25.729	26.640	27.639	31.507	- Short-Term Assets
- Kewajiban Jangka Pendek	69.227	76.398	106.627	112.818	112.862	109.791	130.234	128.534	133.147	134.522	131.411	124.982	127.202	124.613	124.484	126.505	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	56,94	60,89	65,92	65,57	65,68	64,97	66,93	67,27	66,38	67,46	67,31	65,73	65,82	64,86	64,71	65,35	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	32.044	44.409	63.607	68.166	68.946	67.353	76.444	77.695	76.140	80.970	81.301	78.203	79.022	76.879	77.244	80.033	- Non Core Deposits
- Total DPK	56.280	72.928	96.495	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	244,71	211,41	186,69	182,50	180,42	196,46	183,20	190,58	184,04	192,41	200,07	216,92	218,89	223,54	225,54	225,27	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	38.833	48.230	62.819	72.759	73.883	75.093	76.683	77.248	77.801	80.113	80.574	82.188	83.276	84.886	85.976	87.688	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	15.869	22.813	33.648	39.869	40.950	38.223	41.858	40.534	42.273	41.638	40.274	37.889	38.045	37.973	38.120	38.925	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	33,97	45,16	53,49	59,11	59,68	58,94	60,22	60,11	60,97	60,87	60,66	60,26	60,12	60,44	60,80	61,32	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	20.197	32.083	51.602	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	59.462	71.044	96.467	112.628	114.833	113.316	118.541	117.782	120.074	121.751	120.848	120.077	121.322	122.859	124.097	126.613	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah	2,75	1,97	1,43	1,53	1,74	1,69	1,71	1,62	1,72	1,83	2,00	2,11	2,20	2,25	2,25	2,26	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	556	631	736	1.016	1.196	1.129	1.220	1.145	1.261	1.359	1.465	1.526	1.607	1.673	1.699	1.755	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	20.197	32.083	51.602	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	- Total Mudharabah and Musyarakah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2019
(Sharia Banking Network)

Indikator	2016	2017	2018				2019									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Bank Umum Syariah																Sharia Commercial Bank	
- Total Aset (dalam miliar Rupiah)	254.184	288.027	306.121	304.292	304.980	316.691	311.401	314.748	318.058	314.602	313.210	322.949	320.738	320.882	325.030	- Total Assets (in billion IDR)	
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks	
- Jumlah Kantor	1.869	1.825	1.862	1.866	1.868	1.875	1.885	1.886	1.886	1.884 ¹⁾	1.881	1.894	1.896	1.898	1.903	- Number of Offices	
- KC	473	471	479	477	477	478	477	476	476	477	477	478	478	478	479	Branch Offices	
- KCP	1.207	1.176	1.193	1.196	1.198	1.199	1.207	1.208	1.209	1.205	1.201	1.214	1.218	1.223	1.227	Sub Branch Offices	
- KK	189	178	190	193	193	198	201	202	201	202	203	202	200	197	197	Cash Offices	
- ATM	3.127	2.585	2.772	2.779	2.779	2.791	2.787	2.788	2.793	2.780	2.770	2.773	2.779	2.779	2.805	- ATMs/ADMs	
- Jumlah Tenaga Kerja	51.110	51.068	52.590	52.654	52.345	49.516	49.522	49.410	49.482	49.388	49.289	48.000	49.743	49.873	50.000	- Number of Employees	
Unit Usaha Syariah																Sharia Business Unit	
- Total Aset (dalam miliar Rupiah)	102.320	136.154	150.801	149.957	146.221	160.636	155.399	158.277	161.758	161.638	159.194	163.944	160.437	162.218	165.385	- 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	- Number of Conventional Banks that have Sharia Business Unit	
- Jumlah Kantor UUS	332	344	340	345	347	354	359	360	364	368 ¹⁾	370	372	374	375	374	- Number of Offices	
- KC	149	154	148	151	153	153	155	157	157	157	156	156	158	158	158	Branch Offices	
- KCP	135	139	139	140	139	146	149	148	152	154	157	157	157	157	156	Sub Branch Offices	
- KK	48	51	53	54	55	55	55	55	55	57	57	59	59	60	60	Cash Offices	
- ATM	132	143	165	165	171	171	171	171	171	172	172	172	166	166	166	- ATMs/ADMs	
- Jumlah Tenaga Kerja	4.487	4.678	4.207	4.037	4.349	4.955	4.938	5.042	5.074	5.198	5.045	5.089	4.997	5.055	5.178	- Number of Employees	
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	456.922	454.249	451.202	477.327	466.800	473.025	479.815	476.240	472.404	486.892	481.174	483.099	490.415	Total Assets (in billion IDR)	
Total Kantor BUS dan UUS	2.201	2.169	2.202	2.211	2.215	2.229	2.244	2.246	2.250	2.252 ¹⁾	2.251	2.266	2.270	2.273	2.277	Total Number of Offices	
Total ATM BUS dan UUS	3.259	2.728	2.937	2.944	2.950	2.962	2.958	2.959	2.964	2.952	2.942	2.945	2.945	2.945	2.971	Total Number of ATMs/ADMs	
Total Tenaga Kerja BUS dan UUS	55.597	55.746	56.797	56.691	56.694	54.471	54.460	54.452	54.556	54.586	54.334	53.089	54.740	54.928	55.178	Total Number of Employees	
Bank Pembiayaan Rakyat Syariah																Sharia Rural Bank	
- Jumlah Bank	166	167	168	168	168	167	165	165	165	164	164	164	165	165	165	- Number of Banks	
- Jumlah Kantor	453	441	468	450	457	495	469	470	496	502	507	506	535	536	539	- Number of Offices	
- Jumlah Tenaga Kerja	4.372	4.619	4.915	4.696	4.749	4.918	4.830	4.872	4.867	5.073	5.085	5.085	5.291	5.298	5.328	- Number of Employees	
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures
*) Angka-angka sementara																	*) Provisional Figures

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

Note: r) Revised figures
*) Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS September 2019
(Individual Sharia Banking Network - September 2019)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	479	1.227	197	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	25	4	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	9	5	4	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	51	210	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	206	14	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	426	55	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	34	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	14	4	10	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	14	12	17	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	158	156	60	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	10	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	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.	22	49	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	13	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	13	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	5	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	130	-	244	Sharia Rural Bank
TOTAL	767	1.383	501	TOTAL
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS September 2019
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - September 2019)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	479	1.227	197	Sharia Commercial Bank
1 Jawa Barat	62	217	26	1 West Java
2 Banten	20	62	8	2 Banten
3 DKI Jakarta	72	151	36	3 DKI Jakarta
4 Yogyakarta	9	26	11	4 DI Yogyakarta
5 Jawa Tengah	37	88	17	5 Central Java
6 Jawa Timur	42	139	23	6 East Java
7 Bengkulu	5	12	1	7 Bengkulu
8 Jambi	6	19	1	8 Jambi
9 Nanggroe Aceh Darussalam	38	110	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	50	3	10 North Sumatera
11 Sumatera Barat	10	28	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	6	16	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	8	18	5	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	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	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	20	44	5	27 West Nusa Tenggara
28 Bali	6	13	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	-	-	-	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 September 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - September 2019)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	158	156	60	Sharia Business Unit
1 Jawa Barat	20	16	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	20	20	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	-	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	7	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	-	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	-	-	-	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	637	1.383	257	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 2019
(Office Channeling)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	401	401	401	402	402	402	402	401	401	401	406	403	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	301	301	299	299	301	301	301	300	295	295	295	295	294	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	374	373	373	372	372	371	370	369	369	369	369	368	364	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	121	121	120	119	120	119	119	122	121	121	120	120	120	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	262	259	258	256	256	254	254	249	245	244	244	240	237	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	57	57	57	153	153	152	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	150	150	160	298	298	298	298	298	298	298	298	298	298	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	222	226	231	242	241	241	241	240	240	240	244	244	246	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	34	34	34	34	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	30	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	25	25	28	29	30	30	30	121	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	31	31	31	31	31	31	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	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	17	17	17	18	18	18	18	18	18	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	17 PT BPD Kalsel
18 PT BPD Kalbar	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	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.636	2.636	2.650	2.797	2.801	2.797	2.796	2.809	2.798	2.799	2.898	2.898	2.888	TOTAL

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

²⁾ Angka-angka diperbaiki

1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

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

2) Revised figures

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

Miliar Rupiah (in Billion IDR)

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019								Indikator		
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
Komponen Aset																	ASSETS
1 Kas	4.188	4.357	4.187	4.380	4.206	5.143	4.644	4.524	4.457	4.775	7.005	5.351	4.997	4.716	4.786	1. Cash	
2 Penempatan pada Bank Indonesia	50.579	64.618	56.021	48.162	47.019	62.744	57.764	59.697	57.064	53.406	54.586	68.692	54.877	53.810	52.473	2. Deposit in Bank Indonesia	
a. Giro	15.442	22.020	21.469	21.442	21.638	19.684	19.769	20.223	20.481	20.551	20.242	20.399	19.251	19.546	19.758	a. Deposit	
b. SBIS	10.788	10.017	10.652	8.973	8.526	8.268	11.173	13.007	14.113	14.273	14.694	14.064	12.989	11.534	11.294	b. Bank Indonesia Certificates Syariah	
c. FASBIS	23.926	28.748	20.918	15.267	14.474	32.591	23.617	19.378	18.613	14.070	18.025	27.829	17.478	17.165	16.414	c. Fasilitas Simpanan Bank Indonesia Syariah	
d. Lainnya	424	3.834	2.982	2.481	2.382	2.201	3.205	7.089	3.857	4.512	1.625	6.401	5.159	5.565	5.007	d. Others	
3 Penempatan pada Bank Lain	11.252	7.482	4.376	5.844	5.179	6.954	7.329	5.774	9.572	7.833	7.955	6.044	4.968	4.040	4.523	3. Placement in Other Banks	
a. Giro	5.669	2.446	2.049	3.553	2.543	3.535	5.206	3.648	7.928	5.975	5.834	3.757	2.619	2.320	2.944	a. Demand Deposits	
b. Tabungan	42	58	128	129	126	3	5	6	4	3	4	4	3	2	4	b. Saving Deposits	
c. Deposito	5.494	4.784	2.056	1.998	2.242	3.062	1.907	1.964	1.636	1.749	1.730	1.625	1.570	1.352	1.248	c. Time Deposits	
d. Setoran Jaminan	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund	
f. Lainnya	46	193	139	160	264	350	208	153	-	101	383	655	772	362	323	f. Others	
4 Surat Berharga yang Dimiliki	30.237	44.753	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	71.149	72.671	4. Investment in Securities	
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	57.317	58.925	59.718	59.756	59.986	60.996	60.933	64.432	54.577	54.794	59.826	60.858	61.598	a. Securities Issued by Non Banks	
b. Diterbitkan oleh Bank Lain	4.611	4.386	3.059	1.901	2.791	6.215	7.176	8.101	8.838	6.201	6.243	6.042	9.167	10.291	11.073	b. Securities Issued by Other Banks	
5 Pembiayaan Bagi Hasil	94.752	119.699	137.980	140.214	139.189	146.573	144.423	148.550	152.810	152.642	153.203	155.364	156.251	157.474	162.962	5. Profit Sharing Financing	
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	154.172	155.061	156.297	161.768	a. Profit sharing Financing to Non Banks	
1. Mudharabah	15.292	17.090	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	13.973	13.884	13.441	13.513	1. Mudharabah	
2. Musyarakah	78.421	101.561	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	140.199	141.177	142.856	148.256	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.088	1.068	1.048	1.066	1.044	1.042	1.076	1.101	1.159	1.192	1.190	1.176	1.194	b. Profit sharing Financing to Other Banks	
1. Mudharabah	949	1.024	1.074	1.055	1.035	1.054	1.032	1.030	1.064	1.090	1.149	1.182	1.180	1.163	1.181	1. Mudharabah	
2. Musyarakah	90	24	15	14	13	12	12	11	11	11	11	10	10	14	14	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
6 Piutang	145.184	157.890	163.432	163.595	163.841	164.135	163.349	162.882	164.593	165.104	167.077	168.259	168.799	169.532	171.523	6. Receivables/Acceptables	
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	168.219	168.762	169.503	171.490	a. Receivables from Non Banks	
1. Murabahah	139.536	150.276	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	157.547	157.876	158.573	159.879	1. Murabahah	
2. Qardh	4.731	6.349	7.039	7.280	7.347	7.674	7.511	7.191	7.715	7.740	8.709	8.864	9.044	9.051	9.665	2. Qardh	
3. Istishna'	878	1.189	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	1.946	3. Istishna'	
b. Piutang Kepada Pihak Ketiga Bank Lain	39	76	53	42	49	47	45	43	41	39	39	39	39	37	33	b. Receivables from Other Banks	
1. Murabahah	39	76	53	42	49	47	45	43	41	39	39	39	37	29	33	1. Murabahah	
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh	
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'	
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	10.248	10.180	10.578	10.597	10.756	10.636	10.707	10.765	10.730	10.689	10.544	10.625	10.606	7. Ijarah including Leasing receivables	
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	10.688	10.544	10.625	10.606	a. Ijarah including Leasing receivables to Non Bank	
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks	
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	4.205	4.676	6.475	8.158	8.312	4.792	947	982	1.049	1.025	1.106	1.099	1.043	1.016	911	8. Other claims	
9 Penyertaan	80	81	83	83	83	83	83	83	83	83	83	83	59	59	59	9. Investment in other entities	
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	8.203	8.203	8.330	7.519	7.498	7.582	7.834	7.889	7.894	7.753	7.950	8.058	8.109	10. Impairment on Productive Assets	
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam	
12 Aset Istishna dalam Penyelesaian	3	4	6	6	2	1	1	2	2	2	2	0	1	1	1	12. Istishna' Assets in Resolution	
13 Aset Tetap dan inventaris	4.977	5.285	6.166	6.223	6.269	6.566	6.553	6.538	6.584	6.567	6.541	6.586	6.545	6.520	6.520	13. Fixed Assets and Equipment	
14 Persediaan	5	29	15	11	8	7	7	145	176	7	7	7	7	8	9	14. Inventories	
15 Rupa-rupa Aset	10.079	14.137	15.760	14.770	12.335	11.279	11.279	11.695	10.782	11.286	11.184	11.634	12.041	12.208	11.482	15. Other Assets	
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL	
1 Dana Pihak Ketiga	279.335	334.888	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	386.624	384.249	382.967	389.802	1. Third Party Funds	
a. Dana Simpanan Wadiah	38.361	47.033	48.683	48.185	48.893	54.344	52.677	53.174	54.680	55.869	55.752	56.766	58.940	57.671	57.059	a. iB Wadia	
1. Giro	20.153	24.897	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	26.000	27.132	25.895	24.868	1. iB Demand Deposits Wadia	
2. Tabungan	18.208	22.137	25.858	26.099	26.599	27.773	27.773	28.399	28.632	29.113	30.742	30.766	31.807	31.775	32.191	2. iB Saving Deposits Wadia	
b. Dana Investasi Non Profit Sharing	240.974	287.854	306.763	307.733	305.528	317.484	319.872	321.526	328.053	325.363	319.913	329.858	325.309	325.296	332.744	b. Non Profit Sharing Investment Fund	
1. Giro	7.820	15.291	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	26.919	25.145	20.988	21.190	1. Demand Deposits	
2. Tabungan	66.980	76.361	79.953	80.156	80.823	86.529	85.148	85.265	85.028	84.659	86.824	87.952	89.320	88.947	90.380	2. Saving Deposits	
3. Deposito	166.174	196.202	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	214.988	210.844	215.361	221.174	3. Time Deposits	
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund	
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits	
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits	
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits	
2 Liabilitas kepada Bank Indonesia	1	-	-	-	-	1.744	-	-	-	67	294	-	-	-	-	2. Liabilities to Bank Indonesia	
3 Liabilitas kepada Bank Lain	10.785	9.673	5.858	5.517	5.993	6.862	5.460	5.626	4.807	4.653	4.396	4.675	5.322	4.914	4.835	3. Liabilities to other Banks	
a. Giro	989	1.369	855	781	844	860	725	767	713	726	775	832	1.381	861	901	a. Demand Deposits	
b. Tabungan	1.356	1.149	1.212	1.164	1.018	1.048	1.048	914	825	787	695	803	961	1.034	1.045	b. Saving Deposits	
c. Deposito	7.896	6.278	3.469	3.477	3.884	4.798	3.508	3.360	2.951	2.891	2.748	2.786	2.813	2.762	2.663	c. Time Deposits	
d. Setoran Jaminan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund	
f. Lainnya	544	877	323	94	91	186	179	586	317	249	178	254	167	257	226	f. Others	

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
4 Surat Berharga yang Diterbitkan	7.434	7.111	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	7.157	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	1.046	1.046	1.701	3.307	3.289	3.284	3.284	3.285	2.752	2.757	2.757	3.646	3.646	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	3.925	2.806	3.756	7.538	2.985	3.388	4.008	2.844	4.867	4.456	2.937	3.635	3.510	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.955	3.455	3.420	2.912	2.886	2.873	4.058	4.124	4.103	3.567	3.534	3.560	3.260	5. Received Borrowing
6 Liabilitas Lainnya	497	630	700	585	564	756	880	967	988	877	994	976	941	878	811	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	44.113	42.994	38.798	40.606	37.768	41.097	38.811	37.888	37.442	41.363	38.233	38.818	39.292	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	735	-	-	800	-	-	70	-	65	50	120	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	735	-	-	800	-	-	70	-	65	50	120	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	3.075	3.075	3.075	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.280	2.232	2.336	2.352	2.248	2.285	2.308	2.315	2.312	2.421	2.465	3.421	3.410	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.778	3.878	3.889	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	4.347	4.348	13. Reserves
a. Cadangan Umum	3.276	3.275	3.583	3.683	3.683	3.694	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.152	4.153	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.635	9.367	9.883	9.789	9.854	9.925	9.883	9.957	10.518	10.979	11.311	11.956	12.542	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.710	4.607	4.610	4.625	9.256	8.983	8.315	7.851	7.840	7.630	7.350	7.350	7.348	a. Previous years
b. Tahun berjalan	2.096	3.100	4.925	4.759	5.274	5.164	598	942	1.568	2.106	2.678	3.349	3.961	4.606	5.194	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2019
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
Komponen Aset																ASSETS
1 Kas	3.853	4.019	3.881	4.088	3.911	4.791	4.330	4.192	4.166	4.460	6.537	5.017	4.668	4.384	4.441	1. Cash
2 Penempatan pada Bank Indonesia	34.755	41.162	35.428	30.709	29.969	37.800	35.376	38.258	33.097	30.734	32.123	41.568	35.008	33.251	32.291	2. Deposit in Bank Indonesia
a. Giro	10.956	15.750	15.708	15.458	15.412	13.482	13.584	13.797	13.604	14.134	13.671	13.402	13.092	13.312	13.301	a. Deposit
b. SBIS	7.940	5.105	4.545	4.555	4.485	4.245	5.705	6.935	7.750	7.130	7.185	6.990	6.800	6.425	6.395	b. Bank Indonesia Certificates Syariah
c. FASBIS	15.441	17.225	13.012	9.051	8.477	18.663	14.075	12.132	10.031	7.633	10.224	18.096	12.302	11.037	10.770	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	418	3.081	2.162	1.645	1.595	1.411	2.012	5.394	1.711	1.837	1.042	3.079	2.814	2.477	1.825	d. Others
3 Penempatan pada Bank Lain	4.111	3.174	2.866	4.313	3.424	4.286	5.939	4.231	8.263	6.415	6.114	4.507	3.424	2.805	3.521	3. Placement in Other Banks
a. Giro	3.086	2.423	2.042	3.544	2.535	3.524	5.195	3.636	7.917	5.967	5.399	3.745	2.555	2.311	2.921	a. Demand Deposits
b. Tabungan	-	-	120	121	123	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	978	681	602	629	709	758	633	488	343	343	368	303	263	263	273	c. Time Deposits
d. Setoran Jaminan	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	68	99	15	54	0	108	103	-	101	343	455	602	227	323	f. Others
4 Surat Berharga yang Dimiliki	24.106	35.656	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	56.204	55.997	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.381	32.697	49.133	50.327	51.097	50.342	49.537	49.547	49.153	50.567	43.330	43.712	46.478	47.559	47.072	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	3.725	2.958	2.089	1.133	1.718	4.161	5.234	6.098	6.964	4.385	4.112	4.471	1.656	8.645	8.926	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	62.151	67.535	70.755	71.055	71.776	74.541	72.992	74.701	78.024	78.625	80.067	81.631	81.207	81.229	84.531	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61.629	67.049	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.577	6.465	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	5.177	1. Mudharabah
2. Musyarakah	54.052	60.465	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	76.004	75.725	75.790	78.957	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	443	436	424	420	408	403	398	391	380	390	396	387	396	b. Profit sharing Financing to Other Banks
1. Mudharabah	435	466	433	427	416	412	401	396	391	384	373	383	390	377	385	1. Mudharabah
2. Musyarakah	87	21	10	9	8	8	8	7	7	7	7	7	6	10	11	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	114.009	120.028	125.049	124.896	125.164	125.044	124.392	124.007	125.079	125.778	127.600	128.137	128.323	129.057	130.650	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	113.971	119.952	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	128.097	128.286	129.028	130.617	a. Receivables from Non Banks
1. Murabahah	110.063	114.458	118.757	118.369	118.568	118.134	117.574	117.574	118.424	118.820	119.662	120.066	120.146	120.919	122.070	1. Murabahah
2. Qardh	3.883	5.476	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	8.019	8.128	8.097	8.535	2. Qardh
3. Istishna'	25	18	16	16	16	15	15	14	13	13	13	12	12	12	12	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	38	76	53	42	49	47	45	43	41	39	39	39	37	29	33	b. Receivables from Other Banks
1. Murabahah	38	76	53	42	49	47	45	43	41	39	39	39	37	29	33	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.883	2.791	3.227	3.206	3.352	3.180	3.371	3.287	3.256	3.260	3.266	3.235	3.205	3.249	3.297	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.882	2.788	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3.234	3.205	3.249	3.297	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	3.017	3.185	4.332	5.804	5.982	2.895	854	939	961	949	1.022	961	915	922	831	8. Other claims
9 Penyertaan	80	81	83	83	83	83	83	83	83	83	83	83	59	59	59	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.206	6.388	6.445	6.258	6.421	5.631	5.652	5.626	5.766	5.716	5.646	5.429	5.550	5.628	5.661	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.736	5.035	5.927	5.986	6.031	6.322	6.304	6.291	6.336	6.317	6.293	6.338	6.297	6.269	6.271	13. Fixed Assets and Equipment
14 Persediaan	5	29	15	11	8	7	7	145	176	7	7	7	7	8	9	14. Inventories
15 Rupa-rupa Aset	7.685	11.718	9.780	8.939	8.886	8.870	8.641	8.595	8.266	8.737	8.304	8.725	9.041	9.073	8.792	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	206.407	238.393	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	1. Third Party Funds
a. Dana Simpanan Wadiah	29.470	35.933	37.073	36.741	37.453	40.954	39.261	41.291	42.580	44.013	43.969	44.663	46.344	45.203	44.939	a. IB Wadia
1. Giro	15.375	18.792	16.584	16.097	16.221	18.553	17.010	18.477	19.564	20.645	19.906	20.559	19.585	18.842	18.842	1. IB Demand Deposits Wadia
2. Tabungan	14.095	17.141	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	24.757	25.785	25.618	26.095	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	176.937	202.460	214.410	214.208	213.302	216.652	217.791	218.702	220.128	216.426	212.722	221.905	219.372	218.393	222.405	b. Non Profit Sharing Investment Fund
1. Giro	4.278	7.619	14.324	13.318	12.780	9.002	11.599	12.409	15.349	15.561	13.411	19.275	16.846	13.695	13.590	1. Demand Deposits
2. Tabungan	50.637	57.488	60.367	60.634	61.360	65.642	63.872	63.463	63.398	62.795	64.023	64.604	65.668	65.585	66.437	2. Saving Deposits
3. Deposito	122.022	137.353	139.719	140.256	139.162	142.008	142.320	142.830	141.392	138.070	135.287	138.026	136.858	139.113	142.379	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	1	-	-	-	-	1.556	-	-	-	67	294	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	7.515	5.223	3.343	3.092	3.220	3.662	3.303	3.063	2.647	2.521	2.333	2.670	3.092	2.971	2.878	3. Liabilities to other Banks
a. Giro	565	967	456	409	410	446	389	397	331	304	312	368	816	309	337	a. Demand Deposits
b. Tabungan	691	736	906	860	852	656	709	629	587	547	454	594	658	762	750	b. Saving Deposits
c. Deposito	6.116	3.326	1.831	1.731	1.868	2.374	2.027	1.451	1.414	1.423	1.390	1.455	1.451	1.645	1.640	c. Time Deposits
d. Setoran Jaminan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	142	195	150	93	90	185	178	585	316	247	177	253	166	256	150	f. Others

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2019
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019								Indicator		
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
4 Surat Berharga yang Diterbitkan	5.495	3.517	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	2.862	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	100	100	100	1.700	1.700	1.700	1.700	1.700	1.600	1.600	1.600	1.600	1.600	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	4.180	3.102	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	1.427	1.262	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	2.316	2.728	2.234	2.251	2.262	1.725	1.720	1.739	1.747	1.758	1.765	1.320	1.329	1.356	1.366	5. Received Borrowing	
6 Liabilitas Lainnya	490	618	691	574	514	626	751	888	856	759	866	793	761	742	687	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	5.576	6.256	8.061	7.985	8.027	8.335	7.916	7.955	8.033	7.922	7.766	8.233	7.749	9.015	9.367	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	3.075	3.075	3.075	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital	
10 Modal Disetor	14.498	16.054	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.957	10. Paid-in capital	
11 Tambahan Modal Disetor	2.045	4.182	2.330	2.282	2.366	2.387	2.274	2.303	2.329	2.331	2.325	2.381	2.416	3.397	3.389	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal	
13 Cadangan	3.400	3.546	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	4.347	4.348	13. Reserves	
a. Cadangan Umum	3.276	3.275	3.583	3.683	3.683	3.694	3.694	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.153	a. General Reserves	
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves	
14 Laba	3.442	4.032	5.544	5.183	5.458	5.757	6.379	6.472	6.625	6.488	6.814	7.058	7.106	7.474	7.833	14. Net Income	
a. Tahun-tahun lalu	2.490	3.042	3.035	2.933	2.935	2.950	6.094	5.959	5.760	5.295	5.285	5.152	4.872	4.872	4.871	a. Previous years	
b. Tahun berjalan	952	990	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	1.905	2.234	2.601	2.962	b. Current year	
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

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

Note: r) Revised figures
 *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2019
(Sharia Business Unit Operations)
Milliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Komponen Aset																ASSETS
1 Kas	335	338	306	292	295	351	314	332	291	315	468	334	329	333	344	1. Cash
2 Penempatan pada Bank Indonesia	15.825	23.456	20.593	17.453	17.050	24.944	22.388	21.439	23.967	22.672	22.463	27.125	19.870	20.558	20.182	2. Deposit in Bank Indonesia
a. Giro	4.486	6.270	5.761	5.983	6.225	6.202	6.185	6.426	6.877	6.417	6.571	6.997	6.160	6.234	6.457	a. Deposit
b. SBIS	2.848	4.912	6.107	4.418	4.041	4.023	5.468	6.072	6.363	7.143	7.509	7.074	6.189	5.109	4.899	b. Bank Indonesia Certificates Syariah
c. FASBIS	8.486	11.522	7.906	6.216	5.997	13.929	9.542	7.246	8.581	6.437	7.800	9.732	5.176	6.128	5.644	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	6	752	820	836	787	791	1.193	1.695	2.145	2.675	583	3.322	2.345	3.088	3.181	d. Others
3 Penempatan pada Bank Lain	7.141	4.308	1.509	1.531	1.755	2.668	1.390	1.543	1.309	1.418	1.841	1.537	1.544	1.235	1.002	3. Placement in Other Banks
a. Giro	2.583	22	7	9	8	11	11	11	11	8	436	11	64	9	23	a. Demand Deposits
b. Tabungan	42	58	8	8	4	3	5	6	4	3	4	4	3	2	4	b. Saving Deposits
c. Deposito	4.516	4.103	1.454	1.369	1.533	2.304	1.274	1.476	1.293	1.406	1.362	1.322	1.307	1.089	975	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	125	40	145	210	350	100	50	-	-	40	200	170	135	0	f. Others
4 Surat Berharga yang Dimiliki	6.131	9.097	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	14.945	16.674	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	8.184	8.597	8.621	9.413	10.448	11.449	11.779	13.865	11.247	11.081	13.348	13.300	14.527	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	886	1.427	971	769	1.073	2.054	1.942	2.003	1.875	1.816	2.131	1.571	1.511	1.645	2.147	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	32.601	52.163	67.225	69.159	67.413	72.032	71.440	73.849	74.786	74.017	73.136	73.746	75.044	76.245	78.432	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.715	10.506	10.062	10.709	10.751	10.389	9.571	9.378	9.260	8.685	8.727	8.749	8.797	8.390	8.335	1. Mudharabah
2. Musyarakah	24.369	41.096	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	64.195	65.452	67.066	69.298	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	645	632	624	646	636	639	678	710	780	802	794	789	798	b. Profit sharing Financing to Other Banks
1. Mudharabah	514	558	640	628	619	642	632	635	674	706	776	799	791	786	795	1. Mudharabah
2. Musyarakah	3	3	5	5	5	4	4	4	4	4	4	4	3	3	3	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	31.175	37.862	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	40.873	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	40.873	a. Receivables from Non Banks
1. Murabahah	29.473	35.818	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	37.482	37.730	37.653	37.809	1. Murabahah
2. Qardh	847	872	816	811	816	826	826	815	1.115	833	823	845	916	954	1.130	2. Qardh
3. Istishna'	853	1.170	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	1.934	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	0	0	0	0	-	-	-	-	-	-	-	-	-	-	b. Receivables from Other Banks
1. Murabahah	1	0	0	0	0	-	-	-	-	-	-	-	-	-	-	1. Murabahah
2. Qardh	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	7.309	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	7.309	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.188	1.491	2.144	2.353	2.331	1.897	94	43	-	76	84	138	128	93	80	8. Other claims
9 Penyertaan	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.758	1.945	1.909	1.887	1.846	1.955	-	2.173	2.248	2.323	2.400	2.430	2.449	10. Impairment on Productive Assets
11 Salam	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	2	5	6	2	1	1	2	2	2	1	0	1	1	-	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	241	250	240	237	239	244	249	247	248	250	248	248	247	251	249	13. Fixed Assets and Equipment
14 Persediaan	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	14. Inventories
15 Rupa-rupa Aset	2.394	2.419	5.980	5.831	3.449	2.409	2.637	3.100	2.516	2.549	2.880	2.909	3.000	3.135	2.690	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	72.928	96.495	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	1. Third Party Funds
a. Dana Simpanan Wadiah	8.891	11.101	11.611	11.440	11.440	13.389	13.416	11.882	12.100	11.857	11.783	12.103	12.595	12.468	12.121	a. iB Wadiah
1. Giro	4.778	6.105	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	6.094	6.573	6.310	6.026	1. iB Demand Deposits Wadiah
2. Tabungan	4.112	4.996	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	6.009	6.022	6.158	6.095	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	64.037	85.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	108.937	107.191	107.954	105.937	106.904	110.338	b. Non Profit Sharing Investment Fund
1. Giro	3.542	7.672	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	7.643	8.299	7.293	7.600	1. Demand Deposits
2. Tabungan	16.343	18.873	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	23.349	23.652	23.362	23.943	2. Saving Deposits
3. Deposito	44.152	58.849	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	76.962	73.986	76.248	78.796	3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	188	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	3.270	4.450	2.515	2.425	2.773	3.200	2.157	2.563	2.160	2.132	2.063	2.005	2.230	1.943	1.958	3. Liabilities to other Banks
a. Giro	423	402	398	373	434	414	336	369	383	423	463	464	564	552	564	a. Demand Deposits
b. Tabungan	665	414	306	304	322	362	339	284	239	240	241	209	303	272	295	b. Saving Deposits
c. Deposito	1.780	2.952	1.638	1.747	2.016	2.424	1.481	1.909	1.538	1.468	1.358	1.331	1.362	1.118	1.023	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	402	682	173	1	1	1	1	1	1	1	1	1	1	1	76	f. Others

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2019
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
4 Surat Berharga yang Diterbitkan	1.940	3.594	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	946	946	1.601	1.607	1.589	1.584	1.584	1.585	1.152	1.157	1.157	2.046	2.046	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	1.819	1.259	1.808	3.032	1.560	1.635	1.460	1.226	1.109	1.154	1.274	2.208	2.248	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	721	1.204	1.158	1.188	1.166	1.134	2.311	2.366	2.338	2.248	2.205	2.204	1.894	5. Received Borrowing
6 Liabilitas Lainnya	7	12	9	11	50	130	129	79	132	118	128	183	180	136	124	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	36.052	35.010	30.771	32.271	29.852	33.142	30.777	29.966	29.676	33.130	30.484	29.803	29.925	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	735	-	-	800	-	-	70	-	65	50	120	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	735	-	-	800	-	-	70	-	65	50	120	-	-	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	(50)	(50)	(31)	(35)	(25)	(19)	(21)	(16)	(14)	39	49	24	21	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	4.091	4.183	4.426	4.032	3.475	3.453	3.258	3.469	3.703	3.921	4.205	4.482	4.710	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	1.675	1.675	1.675	3.162	3.024	2.555	2.555	2.555	2.478	2.478	2.478	2.478	a. Previous years
b. Tahun berjalan	1.144	2.109	2.416	2.509	2.751	2.358	314	429	703	914	1.148	1.443	1.727	2.004	2.232	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
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	452	39	32	6	157	83	51	32	43	51	410	1.218	44	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	-	1.212	- Forward purchases
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	31	- 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	11.749	12.603	14.549	13.182	14.905	12.463	11.914	12.422	11.550	11.053	10.758	11.416	12.865	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	183	189	201	188	197	187	188	180	156	152	175	154	219	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	204	278	594	507	473	507	458	464	244	237	576	410	392	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	204	107	164	94	358	256	643	454	549	554	91	236	412	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.142	1.113	1.185	1.186	1.142	1.221	1.219	1.223	1.218	1.218	1.218	1.212	- Forward sales
- Lainnya	1.193	1.686	1.087	1.066	1.109	1.156	1.227	1.946	1.276	2.245	1.303	1.295	2.376	1.339	1.335	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	222	226	212	212	205	214	219	213	214	211	210	209	210	- Kafalah guarantees received
- Pendapatan yang akan diterima	1.038	807	1.011	952	993	910	948	964	906	927	966	978	1.012	1.091	1.054	- Income will be received
- Lainnya	228	391	495	630	522	442	555	561	549	594	572	563	579	598	607	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	4.635	4.629	4.704	3.729	3.350	3.300	3.328	3.232	3.638	3.494	3.597	3.520	3.815	- Guarantees issued
- Lainnya	20	56	74	175	149	126	130	179	186	162	156	158	160	176	124	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	17.451	17.973	18.254	19.194	19.276	19.203	19.470	19.653	19.887	20.200	21.221	20.357	20.576	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	523	1.326	2.176	2.226	2.453	2.475	2.784	3.010	3.066	3.174	4.053	3.644	3.997	4.389	4.421	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2019
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
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	452	39	32	6	157	83	51	32	43	51	410	1.218	44	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	-	1.212	- 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	3.775	4.209	2.908	2.890	3.123	3.269	2.968	3.154	3.330	3.490	3.684	3.744	3.766	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	97	97	97	97	97	97	97	97	97	94	94	95	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	204	266	580	406	364	381	407	390	221	218	396	249	162	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	204	107	164	94	358	256	643	454	549	554	91	236	412	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	1.218	1.212	- Forward sales
- Lainnya	1.193	1.686	1.087	1.066	1.109	1.156	1.227	1.243	1.276	1.318	1.303	1.295	1.324	1.339	1.335	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	222	226	212	212	205	214	219	213	214	211	210	209	210	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	777	763	805	727	755	759	683	687	712	701	724	732	724	- Income will be received
- Lainnya	16	7	10	9	10	9	11	11	10	11	11	11	11	13	14	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	4.501	4.481	4.392	3.468	3.118	2.998	2.978	2.873	2.988	2.868	3.066	3.166	3.362	- Guarantees issued
- Lainnya	3	13	30	99	100	101	103	105	110	111	112	115	117	119	124	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	14.407	14.875	15.120	15.992	16.045	15.904	16.003	16.193	16.408	16.709	17.728	16.820	16.899	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2019
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	- 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	7.974	8.394	11.641	10.292	11.782	9.194	8.945	9.268	8.219	7.563	7.074	7.672	9.100	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	86	92	104	91	100	90	91	83	60	56	82	60	124	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	1	25	-	12	14	101	109	126	51	74	23	19	180	161	231	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	2	1	1	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	-	-	-	-	703	-	926	0	-	1.051	-	-	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	234	189	188	183	194	205	224	240	254	277	288	360	330	- Income will be received
- Lainnya	212	384	486	621	512	433	545	550	538	584	561	552	568	585	594	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	134	148	312	261	233	301	349	360	650	626	530	354	453	- Guarantees issued
- Lainnya	17	42	44	77	49	25	28	73	76	51	44	44	44	57	-	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.043	3.097	3.134	3.202	3.231	3.299	3.467	3.460	3.480	3.491	3.494	3.537	3.677	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	473	1.279	2.129	2.179	2.406	2.428	2.737	2.963	3.019	3.127	4.006	3.597	3.951	4.342	4.374	- Channeling of mudharabah muqayyadah

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	36.259	40.460	44.680	49.058	4.428	8.720	13.249	17.765	22.407	26.819	31.517	36.275	41.052	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	1.056	1.176	1.281	1.424	161	295	451	608	766	941	1.118	1.265	1.412	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	96	105	114	129	17	27	37	45	53	61	71	79	85	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	2.283	2.591	2.882	3.218	314	604	931	1.227	1.524	1.823	2.180	2.571	2.984	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	24.518	27.323	30.225	33.206	2.979	5.865	8.978	11.942	15.074	18.047	21.113	24.294	27.417	d. Financing:
i. Pendapatan Bagi Hasil	8.019	9.849	8.182	9.132	10.165	11.209	1.035	2.115	3.239	4.289	5.413	6.483	7.565	8.770	9.881	i. Profit Sharing
a. Mudharabah	1.875	1.825	1.262	1.397	1.537	1.677	132	256	378	497	613	730	839	955	1.066	a. Mudharabah
b. Musyarakah	6.144	8.023	6.920	7.735	8.629	9.532	902	1.859	2.861	3.792	4.800	5.753	6.726	7.809	8.809	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	6 ^{*)}	6 ^{*)}	c. Other profit sharing
ii. Piutang	17.196	19.744	15.530	17.298	19.070	20.932	1.837	3.544	5.428	7.243	9.143	10.947	12.808	14.674	16.589	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	14.953	16.661	18.371	20.164	1.768	3.413	5.226	6.975	8.796	10.531	12.319	14.113	15.958	a. Murabahah
b. Ujrah	411	508	466	512	561	615	55	103	157	209	271	324	382	438	491	b. Qardh
c. Istishna'	106	120	111	125	139	153	15	28	45	59	75	91	107	123	140	c. Istishna'
d. Piutang Lainnya	-	0	-	-	0	0	-	0	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	806	892	989	1.064	107	207	311	411	518	617	739	850	947	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	8.306	9.266	10.178	11.081	957	1.928	2.853	3.942	4.989	5.947	7.034	8.065	9.154	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	18.857	21.110	23.326	25.620	2.401	4.709	7.097	9.565	12.007	14.320	16.783	19.172	21.603	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	18.839	21.107	23.304	25.617	2.350	4.608	6.946	9.379	11.788	14.059	16.561	18.918	21.344	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	18	3	21	3	51	101	151	187	220	261	222	255	259	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	17.402	19.350	21.354	23.437	2.027	4.011	6.152	8.200	10.400	12.499	14.734	17.103	19.449	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	7.361	8.066	8.595	9.737	1.194	1.998	2.842	3.433	3.853	4.559	5.187	5.715	5.707	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	123	131	144	155	12	20	45	56	74	81	105	114	128	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	17	18	19	30	5	8	23	25	31	37	40	45	52	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	1.524	1.724	1.900	2.116	193	349	555	752	991	1.186	1.399	1.589	1.796	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	5.696	6.192	6.532	7.437	985	1.620	2.220	2.600	2.757	3.255	3.643	3.966	3.731	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	24.763	27.416	29.590	33.175	3.221	6.009	8.994	11.633	14.252	17.058	19.920	22.818	25.156	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	19.188	21.764	23.707	26.259	2.487	4.850	7.091	9.056	10.981	12.981	15.086	17.259	18.896	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	2	2	2	2	6	4	5	5	5	7	8	8	8	8	a. Yield to BI
b. Bonus Titipan Wadiah	349	330	296	312	331	358	31	55	81	116	148	188	230	279	308	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	7	8	8	8	1	1	1	2	5	6	2	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	270	297	344	381	36	63	101	139	193	235	278	325	372	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	7.831	9.056	9.674	10.731	1.179	2.186	3.116	3.666	4.093	4.776	5.389	6.070	6.196	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	869	968	1.075	1.190	95	190	289	387	491	581	680	778	881	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	8	10	12	18	1	3	4	10	11	13	14	17	18	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	16	18	18	18	0	0	0	1	1	1	2	3	3	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	5.800	6.469	7.143	7.863	661	1.394	2.026	2.726	3.462	4.145	4.881	5.592	6.357	i. Cost of Human Resources
i. Biaya Tenaker	6.501	6.989	5.660	6.311	6.962	7.628	650	1.362	1.972	2.651	3.366	4.034	4.745	5.422	6.157	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	136	153	174	222	11	31	53	73	93	107	133	167	195	ii. Training Cost
iii. Penelitian dan Pengembangan	9	8	4	5	7	13	1	1	1	2	3	4	3	3	5	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	4.087	4.624	5.099	5.687	479	954	1.467	2.005	2.569	3.028	3.602	4.187	4.751	j. Other Operating Costs
i. Promosi	316	398	258	298	333	418	28	67	102	143	187	207	243	280	327	i. Promotion
ii. Biaya Lainnya	4.196	4.687	3.829	4.326	4.766	5.269	451	887	1.365	1.862	2.382	2.821	3.359	3.907	4.424	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	5.575	5.652	6.243	6.915	734	1.159	1.904	2.576	3.272	4.077	4.835	5.559	6.260	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	289	277	289	353	49	58	79	73	91	110	169	202	224	8 Non Operating Income
9 Beban Non Operasional	222	272	293	264	288	335	71	90	115	121	155	183	267	254	272	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	(5)	25	(12)	18	(22)	(33)	(36)	(49)	(64)	(72)	(98)	(52)	(48)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	5.570	5.677	6.231	6.934	712	1.126	1.868	2.528	3.208	4.005	4.737	5.506	6.212	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.984	4.246	-	-	-	5.238	12	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(645)	(918)	(958)	(1.062)	(102)	(184)	(300)	(421)	(530)	(656)	(775)	(901)	(1.018)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	4.925	4.759	5.274	5.119	598	942	1.568	2.106	2.678	3.349	3.961	4.606	5.194	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2019
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	27.340	30.412	33.525	36.648	3.178	6.261	9.412	12.627	15.919	19.017	22.366	25.771	29.249	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	659	741	810	905	107	194	302	395	494	589	710	807	898	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	14	16	18	22	4	7	9	10	11	13	14	14	15	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	1.937	2.189	2.431	2.708	260	504	768	1.011	1.249	1.487	1.784	2.107	2.447	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	17.372	19.289	21.289	23.297	2.068	4.063	6.142	8.161	10.305	12.344	14.439	16.640	18.802	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	4.589	5.068	5.614	6.138	540	1.148	1.702	2.239	2.823	3.380	3.947	4.622	5.216	i. Profit Sharing
a. Mudharabah	1.008	893	554	607	662	717	54	106	152	205	253	304	348	397	444	a. Mudharabah
b. Musyarakah	4.649	5.213	4.034	4.461	4.952	5.421	486	1.041	1.550	2.034	2.570	3.076	3.599	4.225	4.772	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	12.526	13.942	15.367	16.849	1.491	2.853	4.349	5.798	7.323	8.772	10.262	11.751	13.295	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	12.106	13.476	14.856	16.289	1.442	2.760	4.207	5.610	7.078	8.478	9.915	11.352	12.846	a. Murabahah
b. Ujrah	388	484	419	464	509	558	49	93	142	187	244	293	346	397	447	b. Qardh
c. Istishna'	12	3	1	2	2	2	0	0	1	1	1	1	1	1	2	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	257	278	308	310	36	62	91	124	159	192	229	268	291	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	7.358	8.178	8.978	9.716	739	1.493	2.191	3.050	3.860	4.585	5.420	6.202	7.087	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	14.595	16.275	17.906	19.534	1.699	3.324	4.963	6.707	8.402	10.002	11.729	13.392	15.135	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	14.595	16.275	17.906	19.534	1.699	3.324	4.963	6.707	8.402	10.002	11.729	13.392	15.135	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	12.745	14.137	15.619	17.113	1.480	2.937	4.450	5.921	7.516	9.015	10.637	12.379	14.114	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	6.315	6.929	7.319	8.063	904	1.725	2.338	2.830	3.097	3.673	4.193	4.602	4.486	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	121	129	142	153	12	20	44	54	72	80	101	110	123	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	0	0	0	1	0	0	0	1	1	1	1	1	1	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	1.097	1.245	1.370	1.532	131	246	400	542	697	829	975	1.104	1.247	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	5.097	5.554	5.806	6.377	762	1.459	1.893	2.233	2.327	2.763	3.116	3.387	3.114	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	19.060	21.066	22.937	25.176	2.384	4.662	6.788	8.751	10.613	12.698	14.830	16.981	18.600	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	15.931	17.968	19.492	21.393	1.977	3.958	5.628	7.138	8.541	10.110	11.789	13.506	14.645	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	2	2	2	5	3	5	5	5	6	7	7	7	7	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	235	245	251	270	21	38	58	85	109	141	174	214	234	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	7	6	6	6	1	1	1	2	5	6	2	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	47	57	57	64	13	12	17	23	29	36	43	50	58	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	6.754	7.710	8.214	8.912	951	1.853	2.513	2.920	3.170	3.708	4.199	4.748	4.690	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	764	852	945	1.046	84	167	255	340	433	513	599	686	777	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	8	10	12	17	1	3	4	6	7	9	9	12	13	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	16	18	18	18	0	0	0	1	1	1	2	3	3	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	5.027	5.603	6.187	6.801	573	1.215	1.758	2.366	2.989	3.586	4.230	4.848	5.519	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	4.895	5.455	6.017	6.579	563	1.186	1.708	2.297	2.899	3.482	4.103	4.689	5.331	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	127	143	163	210	10	29	49	68	87	101	125	157	183	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	4	5	7	13	1	1	1	1	3	3	3	3	5	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	3.070	3.466	3.800	4.254	329	664	1.018	1.391	1.790	2.103	2.523	2.936	3.342	j. Other Operating Costs
i. Promosi	247	309	204	234	258	326	22	58	85	120	155	170	200	230	271	i. Promotion
ii. Biaya Lainnya	3.209	3.600	2.866	3.232	3.542	3.928	307	606	933	1.271	1.635	1.933	2.322	2.706	3.071	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.129	3.098	3.446	3.783	407	704	1.160	1.613	2.072	2.578	3.041	3.476	3.955	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	161	152	132	201	41	42	55	42	52	64	116	142	143	8 Non Operating Income
9 Beban Non Operasional	90	96	181	137	148	178	55	60	68	62	84	102	174	145	150	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	(20)	15	(16)	23	(15)	(17)	(13)	(20)	(33)	(39)	(57)	(3)	(8)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.109	3.113	3.430	3.806	393	687	1.147	1.593	2.040	2.539	2.984	3.473	3.947	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.620	3.672	-	-	-	4.485	12	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(600)	(862)	(907)	(1.000)	(96)	(173)	(282)	(400)	(510)	(634)	(750)	(871)	(985)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	1.905	2.234	2.601	2.962	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2019
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	8.919	10.048	11.155	12.410	1.250	2.459	3.837	5.138	6.488	7.802	9.150	10.504	11.804	1. Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	397	435	472	520	54	101	149	213	272	352	408	458	515	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	82	89	96	107	13	20	28	35	42	49	57	64	70	b. Placement in Other Banks
c. Surat Berharga	287	361	346	402	451	511	54	100	164	217	275	336	396	464	537	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	7.146	8.034	8.935	9.908	911	1.802	2.835	3.781	4.769	5.703	6.675	7.654	8.616	d. Financing :
i. Pendapatan Bagi Hasil	2.362	3.743	3.593	4.064	4.551	5.071	494	967	1.537	2.050	2.590	3.104	3.618	4.148	4.665	i. Profit Sharing
a. Mudharabah	867	933	707	790	875	960	78	150	227	292	361	426	491	558	621	a. Mudharabah
b. Musyarakah	1.495	2.810	2.886	3.274	3.677	4.111	416	817	1.311	1.758	2.230	2.677	3.127	3.584	4.037	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	6 ^{*)}	6 ^{*)}	c. Other profit sharing
ii. Piutang	3.392	3.680	3.004	3.356	3.703	4.084	346	691	1.079	1.445	1.820	2.174	2.546	2.923	3.295	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	2.847	3.184	3.515	3.874	326	653	1.019	1.365	1.719	2.053	2.404	2.761	3.112	a. Murabahah
b. Ujrah	23	25	48	48	51	58	5	10	15	21	27	31	36	41	45	b. Qardh
c. Istishna'	93	117	109	124	137	152	14	28	44	59	74	90	106	122	138	c. Istishna'
d. Piutang Lainnya	-	0	-	-	0	0	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	549	614	681	754	71	144	219	287	359	426	510	583	656	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	948	1.088	1.200	1.364	218	435	662	892	1.129	1.362	1.614	1.863	2.066	e. Others
2. Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	4.262	4.835	5.420	6.086	702	1.385	2.135	2.859	3.605	4.318	5.054	5.780	6.468	2. Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	4.244	4.832	5.398	6.083	651	1.284	1.983	2.672	3.385	4.057	4.832	5.525	6.209	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	18	3	21	3	51	101	151	187	220	261	222	255	259	b. Profit Sharing Investment Fund
3. Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	4.656	5.213	5.736	6.324	548	1.074	1.702	2.279	2.883	3.484	4.097	4.724	5.335	3. Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4. Pendapatan Operasional Lainnya	845	1.493	1.046	1.138	1.277	1.674	290	273	505	603	756	886	994	1.113	1.221	4. Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	2	0	0	1	2	2	2	3	4	5	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	17	18	19	29	5	8	22	24	30	36	39	45	51	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Muqyertaan, Fee/Komisi/Provisi	319	460	427	480	530	584	62	103	154	210	295	357	424	484	549	c. Income from Investment, Fees,Commission, Provision
d. Pendapatan Lainnya	524	1.030	600	637	726	1.059	223	162	327	367	430	492	527	580	616	d. Other Income
5. Total Pendapatan Operasional (3 + 4)	5.385	6.909	5.703	6.351	7.012	7.998	837	1.347	2.207	2.882	3.639	4.371	5.090	5.836	6.556	5. Total of Operating Income
6. Total Beban Operasional	3.916	4.145	3.257	3.796	4.215	4.866	510	893	1.463	1.918	2.440	2.872	3.297	3.753	4.251	6. Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	0	1	1	1	1	1	1	1	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	61	67	81	88	9	17	23	31	39	47	56	65	74	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	1	2	2	2	0	0	-	0	0	-	-	-	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	223	240	287	318	24	51	84	116	164	200	235	275	314	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	1.077	1.346	1.460	1.819	227	333	603	746	923	1.068	1.190	1.322	1.507	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	105	117	130	144	12	23	34	47	58	68	81	91	104	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	0	0	0	0	0	0	4	4	4	5	5	5	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	773	866	957	1.062	88	178	268	360	473	559	650	744	838	i. Cost of Human Resources
i. Biaya Tenaker	811	946	765	856	946	1.050	87	176	264	355	467	552	642	733	826	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	9	10	11	12	1	2	4	5	6	7	9	10	12	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	1.017	1.158	1.299	1.432	149	291	449	614	779	925	1.079	1.250	1.409	j. Other Operating Costs
i. Promosi	70	89	54	64	75	92	6	10	17	23	32	37	43	49	56	i. Promotion
ii. Biaya Lainnya	987	1.087	963	1.094	1.224	1.340	144	281	433	591	747	888	1.036	1.201	1.353	ii. Other Costs
7. Laba/Rugi Operasional (5 - 6)	1.469	2.764	2.445	2.555	2.797	3.132	327	455	744	963	1.199	1.499	1.793	2.083	2.305	7. Operating Profit/Loss (5 - 6)
8. Pendapatan Non Operasional	192	138	128	138	144	152	8	15	23	31	39	47	53	60	81	8. Non Operating Income
9. Beban Non Operasional	132	176	112	127	140	156	16	31	47	60	70	80	93	110	121	9. Non Operating Cost
10. Laba/Rugi Non Operasional (8 - 9)	60	(37)	16	10	4	(5)	(8)	(15)	(24)	(28)	(31)	(34)	(41)	(50)	(41)	10. Non Operating Profit/Loss (8 - 9)
11. Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	2.461	2.565	2.801	3.127	319	439	721	935	1.168	1.465	1.753	2.033	2.265	11. Year-to-date Profit/Loss (7 + 10)
12. Tranfer Laba/Rugi	363	574	-	-	-	753	-	-	-	-	-	-	-	-	-	12. Transfer of Profit/Loss
13. Pajak Penghasilan	(22)	(59)	(45)	(56)	(50)	(62)	(6)	(11)	(18)	(21)	(20)	(22)	(26)	(29)	(33)	13. Income Tax
14. Laba/Rugi Bersih	1.144	2.094	2.416	2.509	2.751	2.313	314	429	703	914	1.148	1.443	1.727	2.004	2.232	14. Net Profit/Loss

*): Data Tidak Tersedia

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

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

Miliar Rupiah (in Billion IDR)

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Lancar	295.826	352.038	381.347	380.889	380.175	411.771	397.744	402.671	406.668	404.466	399.133	401.785	411.033	413.037	419.656	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	23.896	20.437	21.438	17.346	19.393	20.999	21.626	22.031	20.535	22.305	21.332	21.698	22.776	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.650	2.721	2.662	2.070	2.427	2.508	2.528	2.794	2.600	2.662	2.306	2.204	2.163	3. Sub-Standard
4. Diragukan	1.326	1.919	2.450	2.312	1.809	1.474	1.374	1.490	1.673	1.742	1.547	1.574	1.876	2.167	1.257	4. Doubtful
5. Macet	6.187	5.847	5.013	5.578	6.096	5.676	5.781	5.875	6.283	6.486	6.665	6.597	6.727	6.743	7.169	5. Lost
Total Aset Produktif	324.034	382.697	415.356	411.937	412.180	438.338	426.720	433.544	438.778	437.519	430.480	434.923	443.274	445.850	453.021	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,43	2,58	2,56	2,10	2,25	2,28	2,39	2,52	2,51	2,49	2,46	2,49	2,34	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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Lancar	208.258	230.684	248.600	248.806	250.463	266.133	257.958	261.924	262.262	259.684	257.593	255.802	267.171	267.552	271.785	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	18.792	15.726	16.114	12.462	14.024	14.691	15.554	16.100	14.653	16.292	15.846	16.188	15.832	2. Special Mention
3. Kurang Lancar	2.257	3.111	2.257	2.357	2.286	1.616	1.842	1.889	1.910	2.024	1.990	1.767	1.866	1.734	1.690	3. Sub-Standard
4. Diragukan	1.109	1.756	1.758	1.646	1.189	846	751	791	955	1.055	878	881	832	1.133	962	4. Doubtful
5. Macet	4.685	4.249	3.684	3.953	4.482	4.222	4.291	4.332	4.312	4.432	4.574	4.460	4.519	4.551	4.675	5. Lost
Total Aset Produktif	230.035	255.145	275.091	272.488	274.533	285.278	278.867	283.626	284.993	283.295	279.688	279.201	290.234	291.158	294.944	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,80	2,92	2,90	2,34	2,47	2,47	2,52	2,65	2,66	2,55	2,49	2,55	2,48	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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Lancar	87.568	121.355	132.747	132.083	129.712	145.638	139.786	140.748	144.406	144.782	141.540	145.984	143.862	145.486	147.870	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	5.104	4.711	5.324	4.884	5.370	6.309	6.072	5.931	5.882	6.013	5.486	5.510	6.944	2. Special Mention
3. Kurang Lancar	757	266	394	364	376	454	585	619	618	771	610	894	440	471	473	3. Sub-Standard
4. Diragukan	218	163	692	665	620	628	623	700	718	687	669	693	1.044	1.034	294	4. Doubtful
5. Macet	1.502	1.598	1.329	1.625	1.614	1.455	1.490	1.544	1.971	2.053	2.092	2.137	2.208	2.191	2.494	5. Lost
Total Aset Produktif	93.999	127.552	140.266	139.449	137.646	153.060	147.853	149.918	153.785	154.225	150.793	155.722	153.041	154.691	158.076	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,72	1,90	1,90	1,66	1,82	1,91	2,15	2,28	2,24	2,39	2,41	2,39	2,06	Percentage of Non Performing Earning Assets

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	71.149	72.671	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	11.775	10.522	11.385	12.778	13.403	14.574	15.407	14.548	12.428	13.241	15.819	16.497	15.771	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	7.427	7.229	7.371	4.814	4.233	4.593	4.612	4.345	3.562	3.599	3.168	2.916	2.578	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	2.506	1.289	1.867	4.291	1.442	2.086	1.504	1.205	2.498	1.787	1.208	965	1.260	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	1.842	2.004	2.147	3.673	7.728	7.895	9.291	8.998	6.367	7.855	11.443	12.615	11.933	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM)	24.132	35.393	48.602	50.304	51.123	53.193	53.759	54.523	54.364	56.086	48.392	47.594	53.173	54.653	56.900	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	34.830	36.362	36.469	39.227	37.810	38.988	36.991	38.311	30.447	31.129	33.193	34.209	37.064	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	1.614	1.795	2.049	1.473	2.177	1.423	2.047	2.515	1.906	1.743	3.496	4.027	3.048	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	11.807	11.808	12.258	12.130	13.398	13.731	14.946	14.873	15.652	14.353	16.094	16.012	16.357	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	150	139	146	162	173	181	179	186	186	169	190	204	230	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	7.157	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4.785	5.495	3.855	2.736	3.347	7.135	2.424	2.772	3.582	2.418	4.607	4.201	2.682	2.276	2.151	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	3.056	1.937	2.548	6.336	1.625	1.973	2.618	1.619	3.908	3.502	1.983	1.577	1.452	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	799	799	799	799	799	964	799	699	699	699	699	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	1.116	1.116	2.110	3.710	3.850	3.900	3.711	3.711	3.011	3.012	3.012	5.005	5.005	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	-	-	994	2.594	2.594	2.594	2.595	2.595	2.595	2.596	2.596	4.589	4.589	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	416	416	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	71.149	72.671	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	11.775	10.522	11.385	12.778	13.403	14.574	15.407	14.548	12.428	13.241	15.819	16.497	15.771	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1.200	2.581	2.752	2.924	2.333	2.189	1.809	1.386	1.633	1.321	1.442	1.422	1.439	1.647	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	100	25	114	265	40	-	-	60	20	-	-	-	126	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.481	2.727	2.810	2.068	2.149	1.809	1.386	1.573	1.301	1.442	1.422	1.439	1.521	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	9.194	7.770	8.462	10.445	11.213	12.765	14.021	12.914	11.107	11.799	14.397	15.058	14.125	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	48.602	50.304	51.123	53.193	53.759	54.523	54.364	56.086	48.392	47.594	53.173	54.653	56.900	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.297	11.054	6.338	6.914	7.180	6.544	7.805	7.779	4.758	7.940	5.514	5.096	6.680	7.478	6.670	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	42	36	20	12	47	39	28	43	74	98	235	216	263	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.296	6.878	7.160	6.532	7.758	7.741	4.730	7.898	5.440	4.998	6.445	7.261	6.407	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	24.339	42.264	43.390	43.944	46.648	45.954	46.744	49.606	48.145	42.878	42.499	46.493	47.175	50.230	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	7.157	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	3.855	2.736	3.347	7.135	2.424	2.772	3.582	2.418	4.607	4.201	2.682	2.276	2.151	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	609	659	681	295	200	617	169	492	732	707	70	-	340	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	394	269	331	255	-	159	169	342	292	262	70	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	215	390	350	40	200	458	-	150	440	445	-	-	340	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	3.246	2.077	2.666	6.840	2.224	2.155	3.413	1.926	3.875	3.494	2.612	2.276	1.811	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	1.116	1.116	2.110	3.710	3.850	3.900	3.711	3.711	3.011	3.012	3.012	5.005	5.005	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	140	190	-	-	-	-	-	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	140	190	-	-	-	-	-	0	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	1.116	1.116	2.110	3.710	3.710	3.710	3.711	3.711	3.011	3.012	3.012	5.005	5.005	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2019
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019								Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	56.204	55.997	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	12.936	12.440	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	6.993	6.792	6.932	4.372	3.780	4.130	4.147	4.128	3.545	3.581	3.160	2.916	2.578	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	1.676	731	1.024	2.417	377	942	930	488	1.101	720	583	430	265	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	1.198	1.184	1.268	2.274	5.592	5.582	6.492	4.524	3.664	5.164	8.757	9.590	9.597	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	41.354	42.753	43.591	45.439	45.023	44.991	44.548	45.813	39.132	38.717	41.633	43.268	43.557	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	28.305	29.429	29.543	31.996	30.441	30.716	28.987	29.865	24.357	25.007	25.818	27.077	28.235	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	1.534	1.715	1.979	1.453	2.057	1.389	1.713	2.116	1.597	1.434	2.492	2.893	1.629	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	11.335	11.441	11.893	11.813	12.336	12.690	13.653	13.629	12.976	12.091	13.116	13.076	13.445	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	33	22	30	32	43	51	49	56	56	39	62	76	103	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	2.862	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	2.206	1.647	2.048	4.606	1.525	1.853	2.648	1.719	3.758	3.302	1.663	1.427	1.262	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	1.427	1.262	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	100	100	100	100	100	100	100	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	56.204	55.997	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	12.936	12.440	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	2.148	2.315	2.484	1.602	1.386	1.121	1.123	1.216	1.124	1.135	1.144	1.099	1.247	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	100	25	114	265	40	-	-	60	20	-	-	-	126	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	730	2.048	2.290	2.370	1.337	1.346	1.121	1.123	1.156	1.104	1.135	1.144	1.099	1.121	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.720	6.391	6.739	7.462	8.362	9.533	10.445	7.923	7.186	8.331	11.356	11.837	11.194	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	41.354	42.753	43.591	45.439	45.023	44.991	44.548	45.813	39.132	38.717	41.633	43.268	43.557	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	1.811	1.983	2.246	1.603	2.318	1.603	1.834	2.286	1.774	1.633	2.814	3.756	3.042	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	42	36	20	12	47	39	28	43	74	98	235	216	213	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	1.672	2.528	1.769	1.947	2.226	1.591	2.271	1.564	1.805	2.243	1.700	1.535	2.579	3.540	2.830	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	39.542	40.770	41.345	43.836	42.706	43.389	42.715	43.527	37.358	37.084	38.819	39.512	40.515	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	2.862	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	2.206	1.647	2.048	4.606	1.525	1.853	2.648	1.719	3.758	3.302	1.663	1.427	1.262	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	394	269	331	255	-	547	169	492	732	707	70	-	340	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	394	269	331	255	-	159	169	342	292	262	70	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	125	-	-	-	-	-	388	-	150	440	445	-	-	340	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	1.812	1.378	1.717	4.351	1.525	1.306	2.479	1.227	3.026	2.595	1.593	1.427	922	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.500	500	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2019
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	14.945	16.674	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	1.907	1.815	2.162	3.714	3.655	3.920	3.838	5.408	4.118	3.776	3.319	3.561	3.331	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	65	140	433	437	439	441	454	463	466	217	18	18	8	-	-	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	830	558	843	1.874	1.065	1.144	574	717	1.397	1.067	625	535	995	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	644	821	879	1.399	2.136	2.313	2.799	4.474	2.703	2.691	2.686	3.026	2.336	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.248	7.551	7.532	7.753	8.736	9.532	9.816	10.273	9.260	8.877	11.540	11.385	13.343	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	6.525	6.933	6.926	7.231	7.369	8.272	8.004	8.445	6.091	6.122	7.375	7.133	8.830	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	80	80	70	20	120	34	334	399	309	309	1.004	1.134	1.419	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	472	367	365	317	1.062	1.041	1.293	1.243	2.676	2.261	2.978	2.935	2.912	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	116	116	116	130	130	130	130	130	130	130	128	128	128	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4.295	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	1.649	1.089	1.299	2.529	899	919	934	699	849	899	1.019	849	889	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	950	390	600	1.830	200	220	70	-	150	200	320	150	190	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	699	699	864	699	699	699	699	699	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	1.116	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	1.412	1.412	3.405	3.405	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	-	994	994	994	994	995	995	995	996	996	2.989	2.989	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	416	416	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	14.945	16.674	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1.409	1.907	1.815	2.162	3.714	3.655	3.920	3.838	5.408	4.118	3.776	3.319	3.561	3.331	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	433	437	439	731	804	688	263	417	198	308	278	340	400	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	433	437	439	731	804	688	263	417	198	308	278	340	400	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	1.474	1.379	1.722	2.983	2.851	3.232	3.576	4.991	3.920	3.468	3.041	3.221	2.931	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.248	7.551	7.532	7.753	8.736	9.532	9.816	10.273	9.260	8.877	11.540	11.385	13.343	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.193	2.545	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	3.722	3.628	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	-	-	-	-	-	50	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	3.722	3.578	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.721	2.620	2.598	2.812	3.248	3.356	6.891	4.618	5.520	5.414	7.673	7.663	9.715	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4.295	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2.478	1.649	1.089	1.299	2.529	899	919	934	699	849	899	1.019	849	889	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	215	390	350	40	200	70	- ^{a)}	0	0	0	0	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	215	390	350	40	200	70	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	1.434	699	949	2.489	699	849	934	699	849	899	1.019	849	889	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	1.116	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	1.412	1.412	3.405	3.405	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	140	190	-	-	-	-	-	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	140	190	-	-	-	-	-	0	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	1.116	1.116	2.110	2.110	2.110	2.110	2.111	2.111	1.411	1.412	1.412	3.405	3.405	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018				2019									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
1. Pembiayaan Bagi Hasil	93.713	118.651	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	154.172	155.061	156.297	161.768	1. Profit Sharing Financing	
NPF	3.272	4.175	4.150	4.619	4.592	4.205	4.385	4.649	5.310	5.637	5.354	5.486	5.473	5.628	5.198	NPF	
a. Mudharabah	15.292	17.090	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	13.973	13.884	13.441	13.513	a. Mudharabah	
NPF	401	327	270	374	382	359	404	478	549	548	578	894	910	849	840	NPF	
b. Musyarakah	78.421	101.561	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	140.199	141.177	142.856	148.256	b. Musyarakah	
NPF	2.871	3.847	3.880	4.245	4.210	3.845	3.981	4.171	4.761	5.089	4.775	4.591	4.563	4.779	4.358	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	145.145	157.814	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	168.219	168.762	169.503	171.490	2. Receivables/Acceptables	
NPF	6.364	6.698	5.584	5.666	5.646	4.712	4.876	4.967	4.908	5.107	5.178	5.161	5.153	5.205	5.100	NPF	
a. Murabahah	139.536	150.276	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	157.547	157.876	158.573	159.879	a. Murabahah	
NPF	6.258	6.588	5.494	5.554	5.521	4.489	4.696	4.811	4.795	4.986	5.060	5.045	5.035	5.088	4.987	NPF	
b. Qardh	4.731	6.349	7.039	7.280	7.347	7.674	7.511	7.191	7.715	7.740	8.709	8.864	9.044	9.051	9.665	b. Qardh	
NPF	90	96	65	86	99	199	151	126	83	88	87	86	85	84	80	NPF	
c. Istishna'	878	1.189	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	1.946	c. Istishna'	
NPF	16	14	25	25	26	24	29	30	30	32	32	30	33	33	33	NPF	
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	10.688	10.544	10.625	10.606	3. Ijarah including Leasing receivables	
NPF	661	181	271	216	221	215	233	170	177	189	192	213	193	191	201	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	6	0	15	33	84	165	249	240	223	205	186	171	151	134	117	b. Financing through Channeling	
NPF	-	0	0	0	-	3	0	0	0	0	1	2	4	6	7	NPF	
c. Pembiayaan secara Executing	-	29	27	26	26	25	25	25	24	24	24	20	20	20	19	c. Financing through Executing	
NPF	-	-	-	-	-	-	3	3	3	3	3	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.206	10.121	10.469	10.407	10.482	10.371	10.459	10.536	10.520	10.497	10.373	10.471	10.469	d. Other Ijarah	
NPF	661	181	271	216	221	211	229	166	173	185	188	210	189	185	193	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	248.007	285.695	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	336.425	343.864	Total Financing	
NPF	10.298	11.054	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	11.024	10.499	Total NPF	
Ket: *) Angka Sementara																	Note: *) Provisional Figure
r) Angka-angka diperbaiki																	r) revised figure

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018				2019									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
1. Pembiayaan Bagi Hasil	61.629	67.049	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	1. Profit Sharing Financing	
NPF	2.572	3.542	2.900	3.038	3.038	2.673	2.772	2.887	3.129	3.297	3.155	2.937	2.942	3.111	3.051	NPF	
a. Mudharabah	7.577	6.584	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	5.177	a. Mudharabah	
NPF	197	207	88	89	86	81	93	97	96	98	119	85	99	105	91	NPF	
b. Musyarakah	54.052	60.465	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	76.004	75.725	75.790	78.957	b. Musyarakah	
NPF	2.376	3.335	2.813	2.949	2.952	2.593	2.679	2.790	3.032	3.199	3.036	2.852	2.843	3.006	2.960	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	113.971	119.952	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	128.097	128.286	129.028	130.617	2. Receivables/Acceptables	
NPF	5.245	5.459	4.571	4.691	4.686	3.804	3.890	3.957	3.882	4.040	4.111	4.099	4.093	4.134	4.102	NPF	
a. Murabahah	110.063	114.458	118.757	118.369	118.568	118.134	117.648	117.574	118.424	118.820	119.662	120.066	120.146	120.919	122.070	a. Murabahah	
NPF	5.173	5.378	4.528	4.621	4.603	3.626	3.762	3.853	3.824	3.979	4.051	4.041	4.033	4.074	4.044	NPF	
b. Qardh	3.883	5.476	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	8.019	8.128	8.097	8.535	b. Qardh	
NPF	64	77	40	68	81	175	125	101	56	58	58	55	57	58	56	NPF	
c. Istishna'	25	18	16	16	16	15	15	14	13	13	13	12	12	12	12	c. Istishna'	
NPF	7	4	3	2	2	2	2	2	2	3	3	3	3	3	2	NPF	
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3.234	3.205	3.249	3.297	3. Ijarah including Leasing receivables	
NPF	17	29	121	120	125	120	137	82	79	87	88	101	95	85	87	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
c. Pembiayaan secara Executing	-	25	23	22	22	22	22	21	21	21	20	20	20	20	19	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.203	3.182	3.329	3.157	3.348	3.264	3.234	3.238	3.244	3.214	3.185	3.229	3.277	d. Other Ijarah	
NPF	17	29	121	120	125	120	137	82	79	87	88	101	95	85	87	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	177.482	189.789	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	Total Financing	
NPF	7.834	9.030	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	Total NPF	
Ket: *) Angka Sementara																	Note: *) Provisional Figure
r) Angka-angka diperbaiki																	r) revised figure

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pembiayaan Bagi Hasil	32.083	51.602	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	1. Profit Sharing Financing
NPF	700	633	1.250	1.581	1.554	1.531	1.613	1.762	2.182	2.340	2.198	2.549	2.531	2.518	2.147	NPF
a. Mudharabah	7.715	10.506	10.062	10.709	10.751	10.389	9.517	9.378	9.260	8.685	8.727	8.749	8.797	8.390	8.335	a. Mudharabah
NPF	204	120	182	285	296	279	311	382	453	450	459	810	810	744	750	NPF
b. Musyarakah	24.369	41.096	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	64.195	65.452	67.066	69.298	b. Musyarakah
NPF	496	513	1.068	1.296	1.258	1.253	1.302	1.380	1.729	1.890	1.740	1.739	1.721	1.773	1.398	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	40.873	2. Receivables/Acceptables
NPF	1.120	1.238	1.013	975	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	1.071	999	NPF
a. Murabahah	29.473	35.818	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	37.482	37.730	37.653	37.809	a. Murabahah
NPF	1.084	1.210	966	934	918	863	934	958	972	1.007	1.009	1.004	1.002	1.014	942	NPF
b. Qardh	847	872	816	811	816	826	826	815	1.115	833	823	845	916	954	1.130	b. Qardh
NPF	26	19	25	18	18	24	26	24	27	31	28	31	28	27	25	NPF
c. Istishna'	853	1.170	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	1.934	c. Istishna'
NPF	9	10	22	23	24	21	27	28	27	30	29	27	30	30	31	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	7.309	3. Ijarah including Leasing receivables
NPF	644	152	150	96	95	95	96	88	97	102	104	112	98	105	113	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	14	32	83	164	247	239	222	204	185	170	150	134	116	b. Financing through Channeling
NPF	-	0	0	0	-	3	0	0	0	0	1	2	4	6	7	NPF
c. Pembiayaan secara Executing	-	4	4	4	3	3	3	3	3	3	3	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	3	3	3	3	3	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.002	6.939	7.140	7.250	7.134	7.107	7.225	7.298	7.276	7.284	7.188	7.242	7.193	d. Other Ijarah
NPF	644	152	150	96	95	92	92	84	94	98	99	109	93	100	106	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	Total Financing
NPF	2.464	2.024	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	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 Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
1. Pembiayaan Bagi Hasil	86.973	111.081	127.331	129.519	128.889	136.854	135.539	139.013	142.999	143.485	143.872	146.157	146.795	147.996	153.888	1. Profit Sharing Financing	
NPF	3.147	4.158	3.428	3.885	3.909	3.528	3.803	4.068	4.724	5.030	4.747	4.888	4.883	5.034	5.002	NPF	
a. Mudharabah	15.263	15.984	14.307	15.189	15.020	14.940	14.266	14.040	13.905	13.454	13.649	13.470	13.364	12.944	13.011	a. Mudharabah	
NPF	401	327	270	374	382	359	404	478	549	548	578	894	910	849	840	NPF	
b. Musyarakah	71.710	95.097	113.025	114.330	113.869	121.914	121.273	124.973	129.093	130.031	130.224	132.688	133.431	135.052	140.877	b. Musyarakah	
NPF	2.746	3.830	3.158	3.511	3.527	3.169	3.399	3.590	4.175	4.482	4.169	3.993	3.973	4.185	4.162	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	139.565	152.837	159.954	160.152	160.640	160.854	160.314	159.849	161.371	161.963	164.014	164.945	165.684	166.327	168.497	2. Receivables/Acceptables	
NPF	5.362	6.117	5.165	5.257	5.225	4.290	4.616	4.705	4.644	4.844	4.916	4.901	4.896	4.945	4.840	NPF	
a. Murabahah	133.956	145.301	151.435	151.372	151.756	151.580	151.176	151.005	152.130	152.708	153.711	154.516	155.185	155.914	157.411	a. Murabahah	
NPF	5.256	6.007	5.075	5.145	5.100	4.067	4.436	4.549	4.531	4.723	4.797	4.786	4.778	4.828	4.726	NPF	
b. Qardh	4.731	6.346	7.023	7.264	7.332	7.665	7.511	7.191	7.534	7.527	8.527	8.622	8.657	8.533	9.140	b. Qardh	
NPF	90	96	65	86	99	199	151	126	83	88	87	86	85	84	80	NPF	
c. Istishna'	878	1.189	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	1.946	c. Istishna'	
NPF	16	14	25	25	26	24	29	30	30	32	32	30	33	33	33	NPF	
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	8.928	8.876	9.255	9.288	9.458	9.379	9.417	9.539	9.554	9.574	9.467	9.566	9.566	3. Ijarah including Leasing receivables	
NPF	243	176	270	216	219	213	231	168	176	188	192	212	192	190	200	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	6	0	15	33	84	165	249	240	223	205	186	171	151	134	117	b. Financing through Channeling	
NPF	-	0	0	0	-	-	0	0	0	0	1	2	4	6	7	NPF	
c. Pembiayaan secara Executing	-	29	27	26	26	25	25	25	24	24	24	20	20	20	19	c. Financing through Executing	
NPF	-	-	-	-	-	3	3	3	3	3	3	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	8.099	8.506	8.886	8.817	9.146	9.097	9.184	9.114	9.170	9.310	9.344	9.382	9.296	9.382	9.429	d. Other Ijarah	
NPF	243	175	270	216	219	210	228	164	173	185	187	209	188	184	193	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	234.643	272.453	296.213	298.547	298.784	306.996	305.310	308.240	313.787	314.987	317.439	320.676	321.946	323.858	331.950	Total Financing	
NPF	8.752	10.450	8.863	9.357	9.354	8.032	8.650	8.941	9.545	10.062	9.855	10.001	9.971	10.169	10.042	Total NPF	
Ket: *) Angka Sementara r) Angka-angka diperbaiki																	Note: *) Provisional Figures 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 Shari'ah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019								Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	58.123	63.908	66.640	66.754	67.778	70.577	69.230	70.976	74.271	74.928	76.433	78.036	77.678	77.717	81.036	1. Profit Sharing Financing
NPF	2.447	3.525	2.600	2.733	2.755	2.394	2.574	2.690	2.929	3.074	2.933	2.717	2.725	2.892	2.855	NPF
a. Mudharabah	7.577	6.584	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	5.177	a. Mudharabah
NPF	197	207	88	89	86	81	93	97	96	98	119	85	99	105	91	NPF
b. Musyarakah	50.546	57.324	61.028	60.884	62.079	65.100	63.923	65.773	69.041	69.646	71.005	72.811	72.591	72.666	75.859	b. Musyarakah
NPF	2.251	3.318	2.512	2.644	2.668	2.313	2.481	2.593	2.833	2.977	2.814	2.633	2.625	2.787	2.764	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	121.816	121.698	122.187	122.106	121.685	121.298	122.173	122.954	124.852	125.124	125.509	126.196	127.955	2. Receivables/Acceptables
NPF	4.632	5.270	4.152	4.282	4.266	3.382	3.629	3.695	3.618	3.777	3.849	3.840	3.836	3.874	3.841	NPF
a. Murabahah	105.112	110.079	115.593	115.229	115.654	115.253	114.985	114.908	115.740	116.248	117.136	117.335	117.756	118.589	119.916	a. Murabahah
NPF	4.560	5.188	4.109	4.212	4.183	3.205	3.501	3.591	3.560	3.716	3.789	3.782	3.776	3.814	3.784	NPF
b. Qardh	3.883	5.474	6.207	6.453	6.517	6.839	6.685	6.376	6.419	6.694	7.704	7.777	7.741	7.596	8.027	b. Qardh
NPF	64	77	40	68	81	175	125	101	56	58	58	55	57	58	56	NPF
c. Istishna'	25	18	16	16	16	15	15	14	13	13	13	12	12	12	12	c. Istishna'
NPF	7	4	3	2	2	2	2	2	2	3	3	3	3	3	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.085	3.074	3.236	3.071	3.217	3.140	3.117	3.130	3.144	3.123	3.105	3.154	3.208	3. Ijarah including Leasing receivables
NPF	17	28	120	120	125	119	136	81	79	87	88	100	95	85	87	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	23	22	22	22	22	21	21	21	20	20	20	20	19	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.061	3.051	3.213	3.048	3.194	3.118	3.095	3.108	3.123	3.102	3.084	3.133	3.188	d. Other Ijarah
NPF	17	28	120	120	125	119	136	81	79	87	88	100	95	85	87	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	191.541	191.525	193.201	195.754	194.132	195.414	199.560	201.011	204.429	206.284	206.292	207.067	212.199	Total Financing
NPF	7.096	8.823	6.872	7.135	7.145	5.895	6.339	6.466	6.626	6.938	6.870	6.657	6.655	6.850	6.783	Total NPF
Ket: *) Angka Sementara																
r) Angka-angka diperbaiki																
Note: *) Provisional Figures																
r) 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 Shari'ah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pembiayaan Bagi Hasil	28.851	47.173	60.691	62.765	61.111	66.277	66.309	68.037	68.728	68.558	67.439	68.122	69.117	70.278	72.852	1. Profit Sharing Financing
NPF	700	633	828	1.152	1.155	1.134	1.229	1.379	1.795	1.955	1.814	2.170	2.158	2.142	2.147	NPF
a. Mudharabah	7.686	9.401	8.695	9.320	9.321	9.462	8.959	8.837	8.676	8.172	8.221	8.245	8.277	7.893	7.833	a. Mudharabah
NPF	204	120	182	285	296	279	311	382	453	450	459	810	810	744	750	NPF
b. Musyarakah	21.165	37.773	51.996	53.445	51.790	56.814	57.350	59.200	60.052	60.386	59.218	59.876	60.840	62.385	65.019	b. Musyarakah
NPF	496	513	646	867	859	856	918	997	1.342	1.505	1.356	1.361	1.348	1.398	1.398	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.138	38.455	38.453	38.748	38.629	38.551	39.198	39.009	39.162	39.821	40.174	40.130	40.542	2. Receivables/Acceptables
NPF	730	847	1.013	975	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	1.071	999	NPF
a. Murabahah	28.845	35.223	35.842	36.143	36.102	36.328	36.191	36.097	36.390	36.461	36.575	37.180	37.428	37.325	37.495	a. Murabahah
NPF	695	819	966	934	918	863	934	958	972	1.007	1.009	1.004	1.002	1.014	942	NPF
b. Qardh	847	872	816	811	816	826	826	815	1.115	833	823	845	916	937	1.113	b. Qardh
NPF	26	19	25	18	18	24	26	24	27	31	28	31	28	27	25	NPF
c. Istishna'	853	1.170	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	1.934	c. Istishna'
NPF	9	10	22	23	24	21	27	28	27	30	29	27	30	30	31	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	5.843	5.802	6.019	6.217	6.240	6.239	6.301	6.409	6.410	6.450	6.363	6.382	6.358	3. Ijarah including Leasing receivables
NPF	225	147	150	96	94	94	95	87	97	102	104	112	98	105	113	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	14	32	83	164	247	239	222	204	185	170	170	134	116	b. Financing through Channeling
NPF	-	0	0	0	-	-	0	0	0	0	1	2	2	6	7	NPF
c. Pembiayaan secara Executing	-	4	4	4	3	3	3	3	3	3	3	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	3	3	3	3	3	3	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	5.825	5.766	5.933	6.050	5.990	5.996	6.075	6.202	6.221	6.280	6.280	6.248	6.241	d. Other Ijarah
NPF	225	147	150	96	94	91	91	83	94	98	99	109	109	100	106	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	104.672	107.022	105.583	111.242	111.178	112.827	114.227	113.976	113.011	114.393	115.654	116.791	119.751	Total Financing
NPF	1.656	1.628	1.991	2.223	2.209	2.137	2.310	2.475	2.919	3.124	2.985	3.344	3.317	3.318	3.259	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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	2018				2019									Type of Usage and Debtor Group
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	87.363	99.825	103.479	103.566	100.738	105.055	102.222	104.236	106.532	105.312	103.900	105.453	105.202	104.799	107.572	1. Working Capital
a. UMKM	35.827	37.868	38.132	37.895	37.304	37.583	38.084	37.869	37.872	38.368	39.237	39.389	39.247	39.212	36.864	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.240	2.427	2.274	2.068	2.102	2.232	2.570	2.672	2.756	2.641	2.611	2.587	1.928	NPF
b. Bukan UMKM	51.535	61.957	65.347	65.671	63.434	67.472	64.138	66.367	68.661	66.944	64.663	66.063	65.955	65.587	70.709	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	1.854	1.532	1.752	1.621	1.781	1.811	2.006	2.056	1.910	2.188	2.254	2.329	2.570	NPF
2. Investasi	60.042	66.848	72.668	73.614	74.796	75.730	75.960	76.241	77.950	77.893	80.193	81.165	81.284	82.053	84.271	2. Investment
a. UMKM	18.703	21.111	21.186	21.070	24.055	24.646	22.664	22.554	23.252	23.241	23.281	23.190	23.058	23.049	23.259	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.137	1.126	1.151	1.014	1.147	1.103	1.154	1.275	1.309	1.225	1.237	1.205	1.194	NPF
b. Bukan UMKM	41.339	45.737	51.481	52.544	50.741	51.084	53.296	53.687	54.699	54.653	56.912	57.975	58.226	59.004	61.011	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.369	3.107	2.933	2.222	2.017	2.034	2.087	2.199	2.016	1.965	1.933	2.059	2.013	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	134.372	135.699	136.977	139.408	139.256	140.506	142.511	144.165	145.718	146.462	147.881	149.573	152.021	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.405	2.309	2.348	2.206	2.448	2.605	2.579	2.731	2.733	2.839	2.785	2.843	2.794	NPF
Total Pembiayaan	248.007	285.695	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	336.425	343.864	Total Financing
Total NPF	10.298	11.054	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	11.024	10.499	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018				2019									Type of Usage and Debtor Group
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	68.420	72.188	71.917	71.439	71.693	72.425	70.964	71.323	73.099	73.493	75.672	77.491	76.348	75.723	77.988	1. Working Capital
a. UMKM	28.458	28.973	29.110	28.776	27.656	27.392	28.427	28.082	28.398	29.133	29.985	30.158	29.894	30.059	30.457	a. Micro, Small and Medium Enterprise
NPF	1.751	1.826	1.836	1.706	1.567	1.429	1.396	1.456	1.458	1.583	1.667	1.545	1.534	1.548	1.525	NPF
b. Bukan UMKM	39.962	43.215	42.807	42.663	44.036	45.033	42.537	43.241	44.701	44.360	45.687	47.333	46.454	45.664	47.531	b. Non Micro, Small and Medium Enterprise
NPF	2.239	2.437	1.306	991	1.227	1.088	1.256	1.283	1.444	1.497	1.349	1.285	1.356	1.415	1.397	NPF
2. Investasi	45.768	47.427	47.971	47.926	48.369	48.773	48.571	48.565	50.097	49.943	50.287	50.120	50.156	50.382	51.496	2. Investment
a. UMKM	15.589	16.004	16.812	16.750	16.909	17.427	18.150	17.927	18.514	18.436	18.447	18.338	18.193	18.035	18.473	a. Micro, Small and Medium Enterprise
NPF	1.541	900	878	841	868	744	859	841	831	941	978	886	893	862	901	NPF
b. Bukan UMKM	30.178	31.422	31.159	31.175	31.460	31.346	30.421	30.638	31.583	31.507	31.840	31.782	31.963	32.347	33.023	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	2.153	2.929	2.755	2.022	1.800	1.793	1.833	1.783	1.750	1.699	1.681	1.791	1.750	NPF
3. Konsumsi (Bukan UMKM)	63.294	70.174	78.647	79.313	79.757	81.100	80.758	81.661	82.725	83.797	84.555	84.950	85.798	87.013	88.565	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.419	1.383	1.433	1.314	1.487	1.552	1.525	1.620	1.612	1.722	1.666	1.714	1.667	NPF
Total Pembiayaan	177.482	189.789	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	Total Financing
Total NPF	7.834	9.030	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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	2018				2019									Type of Usage and Debtor Group
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	18.943	27.637	31.562	32.127	29.046	32.630	31.259	32.913	33.433	31.820	28.228	27.962	28.853	29.076	29.584	1. Working Capital
a. UMKM	7.369	8.895	9.022	9.119	9.648	10.191	9.657	9.787	9.473	9.235	9.253	9.231	9.353	9.153	6.406	a. Micro, Small and Medium Enterprise
NPF	373	369	405	721	707	639	705	776	1.112	1.090	1.090	1.096	1.077	1.039	403	NPF
b. Bukan UMKM	11.573	18.742	22.540	23.007	19.398	22.439	21.602	23.126	23.960	22.585	18.975	18.731	19.501	19.923	23.178	b. Non Micro, Small and Medium Enterprise
NPF	633	479	549	541	526	533	525	528	563	560	561	903	899	915	1.173	NPF
2. Investasi	14.275	19.422	24.696	25.688	26.427	26.957	27.389	27.676	27.854	27.950	29.907	31.045	31.128	31.671	32.775	2. Investment
a. UMKM	3.114	5.107	4.374	4.319	7.147	7.219	4.514	4.627	4.738	4.804	4.835	4.852	4.865	5.014	4.786	a. Micro, Small and Medium Enterprise
NPF	203	240	258	286	283	270	287	263	323	334	331	339	344	343	293	NPF
b. Bukan UMKM	11.160	14.315	20.322	21.369	19.281	19.738	22.875	23.049	23.116	23.146	25.072	26.193	26.263	26.657	27.988	b. Non Micro, Small and Medium Enterprise
NPF	627	148	216	178	178	200	217	240	254	416	266	267	252	268	263	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	55.725	56.386	57.220	58.308	58.499	58.845	59.786	60.368	61.163	61.513	62.083	62.560	63.456	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	986	927	915	892	961	1.053	1.054	1.111	1.121	1.117	1.119	1.129	1.127	NPF
Total Pembiayaan	70.525	95.906	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	Total Financing
Total NPF	2.464	2.024	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	Total NPF
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018				2019									Financing by Industrial Origin
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.844	12.082	11.846	11.497	11.091	11.361	12.168	12.166	12.175	12.749	12.732	12.940	13.818	Agricultures, Hunting and Forestry
NPF	380	322	354	289	269	283	267	297	301	463	298	288	294	290	291	NPF
Perikanan	1.405	1.462	1.187	1.193	1.186	1.204	1.191	1.174	1.169	1.155	1.142	1.135	1.167	1.192	1.209	Fishery
NPF	35	48	39	35	35	34	35	39	36	41	42	40	39	43	45	NPF
Pertambangan dan Penggalian	6.604	6.864	5.769	6.041	5.562	5.410	5.314	5.196	5.306	5.482	5.944	5.838	5.841	5.819	5.676	Mining and Quarrying
NPF	578	317	54	65	66	41	43	45	36	40	36	36	41	41	40	NPF
Industri Pengolahan	19.745	21.463	23.595	22.771	23.210	24.363	24.386	25.067	25.343	24.709	24.954	25.621	25.814	25.657	27.137	Processing Industry
NPF	1.336	1.382	1.151	1.030	1.073	987	1.283	1.323	1.484	1.460	1.347	1.317	1.299	1.296	1.227	NPF
Listrik, gas dan air	8.117	11.044	16.430	17.061	14.635	16.600	16.285	16.334	16.274	16.145	14.078	14.694	14.599	14.609	14.538	Electricity, Gas and Water
NPF	901	916	725	844	869	829	604	605	609	500	541	543	588	641	652	NPF
Konstruksi	14.435	22.198	22.579	23.957	23.701	24.648	25.349	26.720	27.180	27.193	27.826	28.533	28.543	27.984	28.246	Construction
NPF	507	1.036	609	865	902	732	775	783	1.088	1.083	1.071	1.074	1.032	1.176	1.177	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.258	32.882	33.781	33.166	32.932	33.343	33.462	33.782	33.998	34.043	34.160	34.242	34.921	Wholesale and Retail Trade
NPF	2.140	1.919	2.012	2.329	2.082	2.114	2.158	2.223	2.216	2.424	2.458	2.398	2.353	2.342	2.312	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.162	4.129	4.454	4.728	4.952	4.660	4.789	4.741	4.840	4.688	4.663	4.509	4.967	Provision of accommodation and the provision of eating and drinking
NPF	82	98	87	87	85	59	65	62	171	174	181	182	189	187	187	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	10.221	9.476	9.177	9.374	9.077	9.121	9.254	8.988	9.089	8.985	8.836	9.034	9.410	Transportation, Warehousing and Communications
NPF	565	820	609	388	404	382	348	342	276	318	270	272	361	339	344	NPF
Perantara Keuangan	18.948	19.583	18.217	19.118	18.498	19.569	17.870	17.528	18.352	18.016	18.471	18.321	17.813	18.035	18.693	Financial intermediaries
NPF	459	498	140	144	206	178	178	184	252	242	231	549	513	497	473	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	12.662	12.459	13.218	13.315	12.674	12.896	12.903	12.713	12.856	12.852	13.007	13.057	12.998	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	1.258	1.419	1.403	647	638	613	621	610	608	596	569	593	184	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	7	4	4	4	9	9	10	10	23	23	22	20	25	Government administration, Defense and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	1	1	1	0	0	NPF
Jasa Pendidikan	3.786	4.905	5.147	5.012	5.026	5.460	5.494	5.501	5.760	5.913	6.006	6.026	6.069	6.198	6.289	Education Services
NPF	28	59	51	37	37	37	40	34	42	45	46	45	37	46	43	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.174	4.244	4.345	4.788	4.962	4.901	5.343	5.294	5.425	5.451	5.443	5.962	6.366	Health Services and Social Activities
NPF	20	61	122	110	109	90	92	51	45	46	78	68	68	66	73	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	6.143	5.891	5.644	5.353	5.373	5.477	6.038	5.928	6.009	6.342	6.346	6.258	6.186	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	262	287	287	257	323	381	449	551	539	507	527	536	538	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	360	363	369	369	368	372	374	410	802	993	1.134	1.101	1.057	Individual Services which Serve Households
NPF	13	11	13	11	11	10	11	11	10	12	12	12	12	10	11	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	-	-	-	1	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	391	497	878	938	854	816	757	562	453	324	296	235	308	Business Activities which are not clearly defined
NPF	58	153	113	252	272	246	186	187	180	192	233	93	113	78	109	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	68.744	69.596	70.738	71.887	71.821	72.302	73.256	74.962	76.028	76.373	77.088	77.725	78.998	For Home Ownership
NPF	1.123	1.353	1.460	1.440	1.533	1.415	1.555	1.666	1.622	1.707	1.724	1.796	1.799	1.817	1.832	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.514	2.553	2.615	2.670	2.711	2.775	2.818	2.842	2.899	2.931	2.973	3.019	3.048	For Apartment Ownership
NPF	33	43	41	28	28	44	45	46	41	39	42	44	42	37	40	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.261	3.277	3.222	3.272	3.296	3.315	3.348	3.371	3.447	3.449	3.378	3.449	3.467	For Shop House Ownership
NPF	103	121	134	134	131	128	147	174	167	185	203	195	187	199	180	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	10.330	9.952	9.914	9.919	9.963	9.807	9.731	9.658	9.727	9.656	9.540	9.475	9.410	For Vehicles Ownership
NPF	90	104	181	159	116	113	126	128	132	131	132	132	126	120	117	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	43.441	44.174	44.675	45.862	45.933	46.841	47.852	47.752	48.395	48.773	49.670	50.697	51.787	Others
NPF	466	517	466	425	434	398	414	442	444	465	481	484	477	492	482	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	6.082	6.148	5.811	5.797	5.534	5.465	5.505	5.579	5.221	5.281	5.231	5.209	5.310	Non Industrial Origin - Others
NPF	122	70	123	123	107	107	161	149	173	204	150	189	155	178	142	NPF
Total Pembiayaan	248.007	285.695	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	336.425	343.864	Total Financing
Total NPF	10.298	11.054	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	11.024	10.499	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018				2019									Financing by Industrial Origin
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.731	8.659	8.464	8.062	7.591	7.859	8.718	8.735	8.678	8.796	8.626	8.789	8.909	Agricultures, Hunting and Forestry
NPF	287	205	231	168	146	138	144	148	149	144	143	135	138	137	139	NPF
Perikanan	1.239	1.296	1.046	1.047	1.040	1.060	1.045	1.031	1.029	1.017	1.014	1.009	1.044	1.063	1.086	Fishery
NPF	28	44	34	29	29	29	30	34	31	36	37	35	33	38	39	NPF
Pertambangan dan Penggalian	4.987	5.034	3.365	3.370	3.091	3.028	2.991	2.911	2.919	2.913	3.376	3.339	3.390	3.385	3.313	Mining and Quarrying
NPF	563	301	42	51	50	25	27	29	21	25	25	25	29	29	29	NPF
Industri Pengolahan	15.735	16.591	16.811	16.373	16.577	17.076	17.339	17.451	17.347	17.434	17.151	17.738	17.557	16.980	18.475	Processing Industry
NPF	761	1.273	1.040	916	959	876	1.172	1.212	1.358	1.348	1.220	1.190	1.172	1.168	1.160	NPF
Listrik, gas dan air	7.709	8.186	8.059	8.681	8.279	8.247	7.950	7.915	7.870	7.749	7.885	7.819	7.712	7.717	7.666	Electricity, Gas and Water
NPF	510	525	725	843	869	829	604	605	609	500	541	543	588	641	652	NPF
Konstruksi	8.396	10.582	12.130	12.654	13.269	14.174	13.535	13.859	14.520	14.497	15.119	15.664	15.541	15.260	15.461	Construction
NPF	382	888	420	406	448	328	327	349	323	342	341	330	319	428	433	NPF
Perdagangan Besar dan Eceran	25.881	26.144	25.661	25.154	25.346	25.240	25.071	25.222	25.093	25.599	26.242	26.138	25.897	26.015	26.635	Wholesale and Retail Trade
NPF	1.799	1.711	1.707	2.079	1.823	1.843	1.818	1.883	1.866	2.053	2.079	2.021	1.974	1.986	1.951	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.560	2.535	2.544	2.781	3.006	2.696	2.934	2.893	2.963	2.926	2.922	2.815	3.217	Provision of accomodation and the provision of eating and drinking
NPF	72	71	72	74	73	48	49	51	161	163	171	169	176	174	174	NPF
Transportasi, pergudangan dan komunikasi	9.446	8.834	8.207	7.587	7.217	7.420	7.120	7.147	7.293	7.125	7.245	7.156	6.951	6.926	7.022	Transportation, Warehousing and Communications
NPF	508	767	531	310	326	304	271	267	207	247	198	200	288	283	286	NPF
Perantara Keuangan	11.273	11.273	10.673	10.990	11.388	11.519	11.280	11.031	11.264	11.475	11.768	11.434	11.091	11.556	11.556	Financial intermediaries
NPF	408	460	99	94	155	151	150	151	209	203	185	152	111	110	92	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.744	8.598	8.933	8.338	8.160	8.286	8.509	8.473	8.365	8.387	8.350	8.523	8.266	Real Estate, Business, Ownership, and Business Services
NPF	895	952	788	941	957	200	197	172	160	149	146	141	115	133	101	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	6	3	3	3	8	9	9	9	22	22	21	19	25	Government administration, Defese and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	1	1	1	0	0	NPF
Jasa Pendidikan	3.396	4.213	4.381	4.237	4.253	4.663	4.695	4.708	4.962	5.014	5.113	5.145	5.192	5.325	5.423	Education Services
NPF	23	51	39	25	25	25	27	21	21	25	26	25	25	27	23	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	3.773	3.846	3.916	4.348	4.522	4.467	4.901	4.851	4.982	5.003	4.992	5.505	5.762	Health Services and Social Activities
NPF	16	57	111	96	96	79	84	37	30	32	63	53	53	51	52	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	5.204	4.984	4.701	4.435	4.500	4.602	5.184	5.116	5.243	5.575	5.572	5.478	5.423	Community, Sociocultural, Entertainment and Other Individual Services
NPF	204	143	212	204	210	176	243	247	271	375	363	329	352	360	360	NPF
Jasa Perorangan yang Melayani Rumah Tangga	333	326	353	355	360	358	357	361	364	401	797	985	1.126	1.092	1.047	Individual Services which Serve Households
NPF	12	11	12	11	11	9	10	10	10	11	11	11	12	10	10	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	0	0	0	-	-	-	1	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	532	391	184	293	678	446	366	333	280	230	290	140	177	121	198	Business Activities which are not clearly defined
NPF	56	150	108	219	240	223	159	157	140	153	194	55	77	42	73	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	27.564	30.179	32.103	32.194	32.474	32.680	32.441	32.521	32.532	33.596	33.924	33.979	34.315	34.556	35.119	For Home Ownership
NPF	683	770	765	738	831	759	849	884	843	892	926	986	983	990	993	NPF
Untuk Pemilikan Flat atau Apartemen	884	829	796	799	795	804	796	789	775	759	760	753	746	753	757	For Apartement Ownership
NPF	23	37	25	23	22	22	24	22	20	20	20	23	22	22	24	NPF
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.261	1.258	1.195	1.204	1.212	1.214	1.209	1.224	1.277	1.278	1.201	1.251	1.253	For Shop House Ownership
NPF	49	61	80	80	81	73	89	108	102	104	106	109	103	106	95	NPF
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.417	4.508	4.529	4.711	4.864	4.967	5.144	5.317	5.592	5.647	5.756	5.876	5.954	For Vehicles Ownership
NPF	46	53	54	85	46	41	44	44	46	46	46	48	43	45	44	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	34.886	35.467	35.840	36.792	36.806	37.601	38.475	38.265	38.732	38.968	39.548	40.348	41.170	Others
NPF	416	460	405	365	371	340	353	374	372	389	395	401	395	404	398	NPF
Bukan Lapangan Usaha Lainnya	1.686	1.787	5.184	5.087	4.925	4.909	4.639	4.568	4.590	4.637	4.271	4.324	4.231	4.229	4.313	Non Industrial Origin - Others
NPF	91	41	91	92	83	78	130	120	141	169	118	155	121	148	113	NPF
Total Pembiayaan	177.482	189.798	198.535	198.678	199.818	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	Total Financing
Total NPF	7.834	9.030	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018				2019									Financing by Industrial Origin
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.112	3.423	3.383	3.436	3.500	3.503	3.449	3.431	3.498	3.953	4.107	4.151	4.910	Agricultures, Hunting and Forestry
NPF	93	117	122	122	123	145	123	149	152	320	155	153	155	154	152	NPF
Perikanan	166	166	141	147	146	145	146	144	140	138	128	126	123	130	123	Fishery
NPF	7	4	5	6	6	5	5	6	6	6	6	5	5	6	5	NPF
Pertambangan dan Penggalian	1.616	1.830	2.405	2.671	2.470	2.382	2.323	2.284	2.387	2.569	2.568	2.500	2.451	2.434	2.363	Mining and Quarrying
NPF	15	16	11	15	16	16	16	16	16	15	12	11	11	11	11	NPF
Industri Pengolahan	4.010	4.871	6.784	6.398	6.633	7.287	7.047	7.617	7.996	7.275	7.802	7.883	8.257	8.677	8.662	Processing Industry
NPF	575	110	110	114	114	111	111	111	126	113	127	127	128	128	67	NPF
Listrik, gas dan air	409	2.859	8.370	8.379	6.356	8.353	8.335	8.419	8.404	8.397	6.194	6.875	6.887	6.892	6.872	Electricity, Gas and Water
NPF	390	391	0	0	-	-	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	10.449	11.304	10.431	10.473	11.814	12.861	12.660	12.697	12.708	12.868	13.002	12.724	12.785	Construction
NPF	124	148	190	459	454	404	448	434	764	741	730	743	714	748	743	NPF
Perdagangan Besar dan Eceran	4.438	6.694	7.597	7.728	8.435	7.926	7.861	8.121	8.370	8.183	7.756	7.905	8.264	8.227	8.264	Wholesale and Retail Trade
NPF	341	208	305	250	259	271	340	340	350	371	379	377	379	357	361	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.603	1.594	1.910	1.947	1.945	1.963	1.855	1.848	1.878	1.762	1.741	1.695	1.750	Provision of accommodation and the provision of eating and drinking
NPF	11	27	15	13	12	11	16	11	11	10	10	13	13	14	14	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	2.014	1.889	1.960	1.954	1.957	1.973	1.961	1.862	1.844	1.830	1.885	2.108	2.388	Transportation, Warehousing and Communications
NPF	57	53	78	78	78	78	78	75	68	71	72	71	73	56	59	NPF
Perantara Keuangan	7.219	8.310	7.544	8.127	7.110	8.050	6.590	6.497	7.088	6.635	6.996	6.553	6.379	6.944	7.137	Financial intermediaries
NPF	51	38	41	51	51	26	27	33	43	39	46	397	401	387	381	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	3.918	3.861	4.284	4.977	4.514	4.610	4.395	4.240	4.492	4.465	4.657	4.534	4.732	Real Estate, Business, Ownership, and Business Services
NPF	105	71	470	478	446	447	442	440	462	462	462	455	453	459	83	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	767	775	773	797	800	793	798	899	894	881	877	873	866	Education Services
NPF	5	8	12	12	12	12	13	13	21	20	20	20	20	20	20	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	401	399	429	440	440	434	442	443	442	448	451	457	603	Health Services and Social Activities
NPF	4	4	11	13	13	11	9	14	15	15	15	15	15	14	21	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	939	907	942	918	873	875	854	812	767	766	774	779	762	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	50	83	77	81	79	134	177	176	175	178	175	176	179	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	7	8	10	11	11	11	10	8	5	8	8	9	10	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	207	204	200	492	488	483	477	332	163	184	119	114	109	Business Activities which are not clearly defined
NPF	2	2	5	32	31	23	27	29	39	39	39	38	36	36	36	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	36.641	37.402	38.264	39.208	39.380	39.781	40.724	41.367	42.104	42.394	42.773	43.169	43.880	For Home Ownership
NPF	439	583	695	702	702	656	706	782	779	815	799	810	816	827	839	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.718	1.754	1.820	1.866	1.915	1.986	2.043	2.083	2.139	2.177	2.227	2.266	2.291	For Apartment Ownership
NPF	10	6	16	5	6	22	22	24	21	19	21	21	20	15	16	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	2.000	2.019	2.028	2.068	2.084	2.101	2.139	2.147	2.170	2.171	2.177	2.197	2.214	For Shop House Ownership
NPF	53	61	54	54	51	54	58	66	64	81	97	86	84	92	86	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.912	5.443	5.386	5.208	5.099	4.840	4.588	4.341	4.135	4.009	3.784	3.599	3.457	For Vehicles Ownership
NPF	44	52	127	74	70	72	83	84	86	85	86	84	83	75	73	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	8.555	8.707	8.835	9.070	9.126	9.240	9.377	9.487	9.664	9.805	10.121	10.349	10.618	Others
NPF	50	57	61	60	63	58	61	68	72	76	86	83	82	88	85	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	898	1.061	886	888	895	897	915	942	950	956	1.000	980	997	Non Industrial Origin - Others
NPF	31	29	32	31	23	29	31	29	32	35	32	34	34	31	29	NPF
Total Pembiayaan	70.525	95.906	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	Total Financing
Total NPF	2.464	2.024	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan September 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - September 2019)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.792	3.099	2.997	2.160	21.983	<i>Jawa Barat</i>
NPF	326	178	147	23	462	<i>NPF</i>
Banten	907	821	518	422	7.665	<i>Banten</i>
NPF	43	134	21	2	97	<i>NPF</i>
DKI Jakarta	9.541	50.172	6.962	43.955	36.646	<i>DKI Jakarta</i>
NPF	241	1.290	179	1.336	694	<i>NPF</i>
D.I Yogyakarta	481	241	425	841	2.061	<i>D.I Yogyakarta</i>
NPF	9	13	12	1	51	<i>NPF</i>
Jawa Tengah	3.117	4.185	2.049	2.723	7.756	<i>Jawa Tengah</i>
NPF	108	135	93	148	145	<i>NPF</i>
Jawa Timur	4.981	5.930	2.092	2.757	12.574	<i>Jawa Timur</i>
NPF	261	557	80	232	280	<i>NPF</i>
Bengkulu	160	26	231	30	913	<i>Bengkulu</i>
NPF	26	-	21	-	22	<i>NPF</i>
Jambi	220	354	426	85	2.172	<i>Jambi</i>
NPF	27	-	20	-	38	<i>NPF</i>
Aceh	1.365	376	433	100	12.973	<i>Aceh</i>
NPF	111	-	34	-	40	<i>NPF</i>
Sumatera Utara	2.404	740	932	1.898	5.911	<i>Sumatera Utara</i>
NPF	309	8	166	153	182	<i>NPF</i>
Sumatera Barat	773	123	460	280	2.848	<i>Sumatera Barat</i>
NPF	68	1	39	1	38	<i>NPF</i>
Riau	529	314	627	617	4.500	<i>Riau</i>
NPF	16	11	85	28	47	<i>NPF</i>
Sumatera Selatan	935	757	717	940	4.217	<i>Sumatera Selatan</i>
NPF	39	33	46	5	109	<i>NPF</i>
Bangka Belitung	62	499	203	0	367	<i>Bangka Belitung</i>
NPF	1	-	0	-	6	<i>NPF</i>
Kepulauan Riau	94	113	169	687	2.831	<i>Kepulauan Riau</i>
NPF	5	3	5	-	34	<i>NPF</i>
Lampung	973	258	283	236	1.470	<i>Lampung</i>
NPF	32	1	21	-	26	<i>NPF</i>
Kalimantan Selatan	553	521	474	1.651	2.348	<i>Kalimantan Selatan</i>
NPF	66	15	37	13	65	<i>NPF</i>
Kalimantan Barat	850	142	984	77	2.558	<i>Kalimantan Barat</i>
NPF	11	-	22	-	36	<i>NPF</i>
Kalimantan Timur	659	323	600	399	3.168	<i>Kalimantan Timur</i>
NPF	34	131	21	23	99	<i>NPF</i>
Kalimantan Tengah	181	7	74	364	723	<i>Kalimantan Tengah</i>
NPF	7	-	3	-	20	<i>NPF</i>

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 September 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - September 2019)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	121	41	94	1	1.218	Sulawesi Tengah
NPF	19	-	10	-	23	NPF
Sulawesi Selatan	547	645	562	404	4.598	Sulawesi Selatan
NPF	48	57	65	4	110	NPF
Sulawesi Utara	58	6	46	8	474	Sulawesi Utara
NPF	4	0	5	-	10	NPF
Gorontalo	11	11	9	0	232	Gorontalo
NPF	2	-	1	-	7	NPF
Sulawesi Barat	5	2	6	0	366	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	163	9	130	4	884	Sulawesi Tenggara
NPF	17	-	10	-	28	NPF
Nusa Tenggara Barat	936	236	431	56	6.406	Nusa Tenggara Barat
NPF	67	1	19	-	62	NPF
Bali	308	61	162	253	1.193	Bali
NPF	25	5	27	44	46	NPF
Nusa Tenggara Timur	45	-	13	-	106	Nusa Tenggara Timur
NPF	2	-	2	-	2	NPF
Maluku	3	-	10	-	177	Maluku
NPF	0	-	0	-	1	NPF
Papua	45	4	96	11	289	Papua
NPF	0	-	2	-	5	NPF
Maluku Utara	38	24	28	-	300	Maluku Utara
NPF	1	-	1	-	3	NPF
Papua Barat	10	-	16	-	95	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	669	-	53	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	36.864	70.709	23.259	61.011	152.021	Total
NPF	1.928	2.570	1.194	2.013	2.794	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan September 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2019)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.541	1.831	2.823	1.400	14.246	Jawa Barat
NPF	316	55	138	13	322	NPF
Banten	895	493	463	270	4.105	Banten
NPF	43	92	21	0	81	NPF
DKI Jakarta	6.403	33.902	4.864	23.691	14.046	DKI Jakarta
NPF	225	773	115	1.255	296	NPF
D.I Yogyakarta	453	67	369	394	1.046	D.I Yogyakarta
NPF	8	0	12	-	31	NPF
Jawa Tengah	2.739	3.031	1.115	1.250	3.714	Jawa Tengah
NPF	90	49	78	145	76	NPF
Jawa Timur	4.533	4.175	1.841	1.027	6.674	Jawa Timur
NPF	232	384	63	205	186	NPF
Bengkulu	152	26	227	30	913	Bengkulu
NPF	25	-	21	-	22	NPF
Jambi	201	151	400	-	1.722	Jambi
NPF	27	-	19	-	34	NPF
Aceh	1.354	298	432	100	12.783	Aceh
NPF	111	-	34	-	38	NPF
Sumatera Utara	1.060	512	630	1.150	2.983	Sumatera Utara
NPF	65	0	114	98	59	NPF
Sumatera Barat	579	83	287	76	1.691	Sumatera Barat
NPF	48	1	24	1	30	NPF
Riau	495	92	516	427	1.622	Riau
NPF	13	-	30	27	26	NPF
Sumatera Selatan	713	605	555	681	1.571	Sumatera Selatan
NPF	21	1	40	-	35	NPF
Bangka Belitung	54	499	182	-	225	Bangka Belitung
NPF	1	-	0	-	5	NPF
Kepulauan Riau	90	46	139	684	1.239	Kepulauan Riau
NPF	4	-	5	-	22	NPF
Lampung	971	137	272	65	1.273	Lampung
NPF	32	1	20	-	18	NPF
Kalimantan Selatan	432	365	395	802	1.186	Kalimantan Selatan
NPF	51	0	22	-	28	NPF
Kalimantan Barat	844	32	964	73	1.651	Kalimantan Barat
NPF	11	-	18	-	33	NPF
Kalimantan Timur	614	101	483	174	1.671	Kalimantan Timur
NPF	17	4	12	1	52	NPF
Kalimantan Tengah	181	7	74	364	723	Kalimantan Tengah
NPF	7	-	3	-	20	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan September 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2019)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	121	41	94	1	1.218	Sulawesi Tengah
NPF	19	-	10	-	23	NPF
Sulawesi Selatan	451	88	456	208	2.305	Sulawesi Selatan
NPF	46	33	53	1	69	NPF
Sulawesi Utara	58	6	46	8	474	Sulawesi Utara
NPF	4	0	5	-	10	NPF
Gorontalo	11	11	9	0	232	Gorontalo
NPF	2	-	1	-	7	NPF
Sulawesi Barat	5	-	6	-	273	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	163	9	130	4	884	Sulawesi Tenggara
NPF	17	-	10	-	28	NPF
Nusa Tenggara Barat	935	197	431	56	6.280	Nusa Tenggara Barat
NPF	67	-	19	-	62	NPF
Bali	269	29	108	26	849	Bali
NPF	18	4	8	5	36	NPF
Nusa Tenggara Timur	45	-	13	-	106	Nusa Tenggara Timur
NPF	2	-	2	-	2	NPF
Maluku	3	-	10	-	177	Maluku
NPF	0	-	0	-	1	NPF
Papua	45	4	96	11	289	Papua
NPF	0	-	2	-	5	NPF
Maluku Utara	38	24	28	-	300	Maluku Utara
NPF	1	-	1	-	3	NPF
Papua Barat	10	-	16	-	95	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	669	-	53	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	30.457	47.531	18.473	33.023	88.565	Total
NPF	1.525	1.397	901	1.750	1.667	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan September 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2019)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	251	1.269	174	759	7.737	Jawa Barat
NPF	10	122	9	10	139	NPF
Banten	11	327	55	152	3.559	Banten
NPF	0	41	-	1	16	NPF
DKI Jakarta	3.138	16.270	2.098	20.265	22.600	DKI Jakarta
NPF	15	517	64	81	398	NPF
D.I Yogyakarta	28	174	56	448	1.015	D.I Yogyakarta
NPF	1	12	0	1	20	NPF
Jawa Tengah	378	1.154	935	1.473	4.042	Jawa Tengah
NPF	18	86	15	3	70	NPF
Jawa Timur	448	1.754	251	1.730	5.899	Jawa Timur
NPF	30	173	17	27	94	NPF
Bengkulu	8	-	4	-	0	Bengkulu
NPF	1	-	-	-	0	NPF
Jambi	19	203	27	85	450	Jambi
NPF	1	-	1	-	4	NPF
Aceh	11	78	1	-	191	Aceh
NPF	-	-	-	-	2	NPF
Sumatera Utara	1.343	228	302	747	2.928	Sumatera Utara
NPF	244	8	51	55	123	NPF
Sumatera Barat	195	40	172	204	1.157	Sumatera Barat
NPF	19	-	15	0	8	NPF
Riau	34	222	110	190	2.878	Riau
NPF	3	11	55	1	21	NPF
Sumatera Selatan	221	152	162	259	2.646	Sumatera Selatan
NPF	18	32	6	5	73	NPF
Bangka Belitung	8	-	21	0	142	Bangka Belitung
NPF	-	-	-	-	1	NPF
Kepulauan Riau	4	68	30	3	1.592	Kepulauan Riau
NPF	0	3	0	-	12	NPF
Lampung	1	121	11	172	197	Lampung
NPF	0	-	1	-	8	NPF
Kalimantan Selatan	121	156	80	849	1.162	Kalimantan Selatan
NPF	15	14	14	13	37	NPF
Kalimantan Barat	6	110	20	4	907	Kalimantan Barat
NPF	1	-	4	-	3	NPF
Kalimantan Timur	45	222	117	224	1.497	Kalimantan Timur
NPF	17	128	9	22	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 September 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2019)
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	96	557	106	196	2.293	Sulawesi Selatan
NPF	2	24	12	4	41	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	1	2	-	0	94	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	1	38	1	0	126	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	40	31	54	227	344	Bali
NPF	7	1	19	39	10	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	6.406	23.178	4.786	27.988	63.456	Total
NPF	403	1.173	293	263	1.127	NPF

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2019
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2019)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha							TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	215	57	45	1.255	220	2.199	4.389	275	654	625	1.434	2	679	824	913	220	-	41	14.355	237	386	700	6.211	94	36.031	Jawa Barat	
NPF	17	4	5	38	49	156	235	11	6	11	37	-	1	12	75	1	-	16	313	7	18	3	104	17	1.135	NPF	
Banten	7	5	21	306	44	370	497	44	134	436	184	1	233	142	227	4	-	12	5.755	149	78	301	1.351	30	10.332	Banten	
NPF	0	-	-	102	0	33	18	0	3	21	7	-	1	0	10	0	-	3	70	1	2	0	13	11	297	NPF	
DKI Jakarta	8.023	617	4.364	15.530	12.579	17.860	14.372	3.068	5.989	12.271	8.843	10	2.344	1.938	2.627	87	-	109	21.002	1.894	982	6.307	5.268	1.193	147.278	DKI Jakarta	
NPF	66	1	18	297	600	237	986	8	252	387	51	-	14	2	97	0	-	28	441	15	19	101	91	28	3.739	NPF	
D.I Yogyakarta	35	9	2	102	5	273	365	127	37	155	24	-	544	167	115	27	-	1	1.348	6	53	88	534	32	4.049	D.I Yogyakarta	
NPF	0	0	-	3	-	9	14	1	1	2	2	-	-	0	2	1	-	-	37	-	3	0	8	3	86	NPF	
Jawa Tengah	171	24	13	3.543	49	1.482	2.274	395	514	957	620	0	858	630	356	177	-	11	5.279	61	210	276	1.863	68	19.830	Jawa Tengah	
NPF	6	0	0	216	0	79	127	6	5	6	3	-	-	12	17	3	-	3	104	1	13	1	20	6	628	NPF	
Jawa Timur	491	224	7	4.287	486	1.606	4.120	272	574	952	471	0	567	948	471	230	-	53	8.317	342	391	439	2.965	119	28.334	Jawa Timur	
NPF	8	4	0	499	-	188	241	9	13	18	17	-	5	10	104	2	-	11	186	3	31	2	41	17	1.410	NPF	
Bengkulu	104	2	-	18	2	4	169	18	10	18	14	-	22	43	19	0	-	3	329	3	37	25	518	1	1.359	Bengkulu	
NPF	5	0	-	2	0	1	32	1	1	-	1	-	0	-	2	-	-	2	13	0	2	1	5	0	69	NPF	
Jambi	231	6	42	23	1	295	244	17	10	22	49	8	55	23	53	1	-	5	529	4	18	34	1.556	30	3.258	Jambi	
NPF	18	0	0	2	-	0	14	1	0	1	5	-	0	2	5	0	-	5	25	1	1	1	9	1	85	NPF	
Aceh	162	25	19	212	87	533	853	63	23	61	21	0	12	69	103	24	-	8	2.056	25	45	195	9.969	683	15.247	Aceh	
NPF	12	0	3	5	-	37	48	3	1	0	1	-	0	2	31	0	-	1	11	0	2	0	23	4	185	NPF	
Sumatera Utara	1.177	16	2	615	23	1.137	1.269	186	241	412	126	0	85	381	214	67	-	22	3.185	106	226	196	2.168	29	11.895	Sumatera Utara	
NPF	40	6	-	31	0	139	147	113	42	2	30	-	139	3	1	68	0	-	13	137	3	16	2	20	5	818	NPF
Sumatera Barat	381	7	3	67	1	138	576	48	12	62	32	1	53	122	113	18	-	3	530	10	52	48	2.071	136	4.484	Sumatera Barat	
NPF	15	0	-	4	-	5	61	3	1	10	1	-	4	0	2	0	-	2	20	-	6	-	8	4	147	NPF	
Riau	483	23	2	105	2	306	399	32	48	173	116	0	80	162	139	16	-	2	2.152	5	55	146	2.139	3	6.586	Riau	
NPF	61	0	0	1	0	11	21	2	3	0	2	-	1	-	36	0	-	1	35	0	1	0	10	0	187	NPF	
Sumatera Selatan	274	28	36	184	118	578	851	116	55	63	507	0	176	215	110	33	-	1	2.466	23	122	86	1.513	7	7.565	Sumatera Selatan	
NPF	12	2	3	2	0	42	36	3	1	2	6	-	4	0	10	0	-	1	70	0	6	1	31	1	231	NPF	
Bangka Belitung	107	1	499	1	-	25	12	2	0	102	0	-	2	1	12	0	-	-	85	1	1	10	270	0	1.132	Bangka Belitung	
NPF	0	0	-	0	-	-	1	-	-	-	-	-	-	-	0	-	-	-	3	-	-	0	2	-	7	NPF	
Kepulauan Riau	4	4	0	63	577	70	104	33	81	2	27	-	48	15	30	2	-	3	1.393	18	46	48	1.322	3	3.894	Kepulauan Riau	
NPF	0	0	-	2	1	3	4	1	-	-	0	-	-	0	1	-	-	0	26	2	0	5	-	4	47	NPF	
Lampung	268	18	0	256	5	30	678	22	24	45	23	0	65	182	82	46	-	4	855	12	20	59	523	2	3.220	Lampung	
NPF	4	2	-	2	0	5	23	1	0	6	0	-	-	5	3	0	-	3	20	0	-	0	4	1	80	NPF	
Kalimantan Selatan	647	19	525	35	1	311	477	13	520	336	65	0	64	131	41	12	-	3	1.554	13	181	86	495	18	5.548	Kalimantan Selatan	
NPF	1	10	4	9	1	25	51	1	2	0	9	-	8	-	8	0	-	3	46	1	8	1	8	1	196	NPF	
Kalimantan Barat	270	13	3	15	2	43	195	17	147	1.236	19	2	29	6	44	10	-	1	951	20	29	29	1.523	6	4.610	Kalimantan Barat	
NPF	6	3	-	1	0	2	13	3	1	-	-	0	-	-	6	1	-	0	21	1	6	-	7	0	69	NPF	
Kalimantan Timur	207	8	76	63	1	399	211	55	159	397	95	0	82	65	149	8	-	7	1.289	41	61	59	1.702	15	5.148	Kalimantan Timur	
NPF	6	1	5	3	-	128	18	2	1	5	6	-	0	4	24	0	-	7	85	2	4	0	7	1	309	NPF	
Kalimantan Tengah	354	0	0	3	0	18	95	5	1	100	9	-	11	9	16	4	-	0	319	5	22	24	350	4	1.349	Kalimantan Tengah	
NPF	0	-	0	1	-	4	0	0	0	-	2	-	1	-	2	0	-	0	16	-	2	0	2	0	31	NPF	
Sulawesi Tengah	6	38	0	9	4	20	130	10	2	1	7	0	4	11	12	3	-	0	190	1	33	13	981	1	1.475	Sulawesi Tengah	
NPF	0	3	-	0	-	2	16	0	0	0	4	-	-	0	2	0	-	0	8	-	3	1	11	0	51	NPF	
Sulawesi Selatan	15	10	5	121	1	341	826	48	58	76	188	-	217	135	80	18	-	17	2.573	28	296	81	1.595	24	6.755	Sulawesi Selatan	
NPF	1	3	1	2	0	22	87	5	9	1	2	-	0	24	10	0	-	7	57	0	31	3	14	5	284	NPF	
Sulawesi Utara	5	11	0	4	0	0	48	9	1	-	2	-	11	4	21	0	-	1	86	3	0	8	367	9	592	Sulawesi Utara	
NPF	0	1	-	1	0	-	3	1	0	-	0	-	-	1	-	-	-	1	4	0	-	0	5	0	19	NPF	
Gorontalo	-	-	-	0	0	1	3	11	0	-	2	-	1	-	12	0	-	-	33	1	1	4	188	4	263	Gorontalo	
NPF	-	-	-	0	0	0	1	-	0	-	-	-	-	-	1	-	-	-	5	-	0	1	1	1	11	NPF	
Sulawesi Barat	0	-	-	0	-	1	3	0	-	2	1	-	-	1	4	-	-	-	99	0	4	10	253	-	379	Sulawesi Barat	
NPF	-	-	-	-	-	0	0	-	-	-	-	-	-	-	0	-	-	-	2	-	-	-	0	-	3	NPF	
Sulawesi Tenggara	2	6	1	10	0	18	160	11	7	0	28	-	5	2	50	5	-	1	462	3	37	19	350	13	1.190	Sulawesi Tenggara	
NPF	0	2	0	1	-	14	1	0	0	-	1	-	-	-	5	0	-	1	17	-	5	-	3	3	55	NPF	
Nusa Tenggara Barat	126	36	11	80	11	125																					

Miliar Rupiah (in Billion IDR)

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2019
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2019)

Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	212	51	45	717	220	1.175	3.790	268	607	572	1.346	2	674	808	854	220	-	33	7.114	170	206	695	5.982	80	25.841	Jawa Barat	
NPF	17	4	5	35	49	48	221	11	5	9	28	-	1	11	63	1	-	13	189	6	12	3	101	11	844	NPF	
Banten	7	5	21	254	44	104	378	39	120	423	141	1	228	142	207	4	-	2	2.618	28	53	295	1.083	27	6.227	Banten	
NPF	0	-	-	102	0	2	16	0	2	21	6	-	1	0	5	0	-	0	55	0	2	0	13	11	237	NPF	
DKI Jakarta	4.598	533	2.079	10.669	6.022	11.071	9.473	1.683	4.816	6.439	5.111	10	2.127	1.753	2.342	85	-	50	6.662	252	123	2.954	3.599	456	82.906	DKI Jakarta	
NPF	5	1	14	277	600	191	880	6	277	36	236	0	10	1	76	0	-	9	180	3	2	29	67	14	2.664	NPF	
D.I Yogyakarta	28	8	2	73	2	12	292	85	8	139	19	-	422	64	102	27	-	0	650	2	24	76	263	31	2.328	D.I Yogyakarta	
NPF	0	0	-	3	-	-	14	1	0	-	0	-	-	0	1	1	-	-	20	-	1	-	7	3	52	NPF	
Jawa Tengah	163	21	12	2.953	49	349	1.959	274	126	637	289	0	499	399	220	177	-	6	2.238	41	75	237	1.087	36	11.848	Jawa Tengah	
NPF	3	0	0	213	0	2	110	5	5	3	3	-	-	2	9	2	-	3	56	0	2	0	14	3	437	NPF	
Jawa Timur	477	221	7	2.602	176	980	3.518	192	403	527	401	0	521	921	352	229	-	49	3.542	50	139	435	2.422	86	18.251	Jawa Timur	
NPF	7	4	0	494	-	103	211	8	10	3	17	-	3	1	12	2	-	8	116	1	15	2	35	16	1.069	NPF	
Bengkulu	98	2	-	17	2	4	166	17	10	14	18	-	21	43	37	0	-	3	329	3	37	25	518	1	1.347	Bengkulu	
NPF	5	0	-	2	0	1	31	1	-	-	1	-	0	1	2	-	-	2	13	0	2	-	1	5	0	68	NPF
Jambi	211	6	42	22	1	14	231	15	10	22	34	8	55	23	53	1	-	5	486	4	17	34	1.176	6	2.474	Jambi	
NPF	18	0	0	2	-	0	12	1	1	-	2	0	-	0	5	0	-	5	23	1	1	1	7	1	79	NPF	
Aceh	162	25	19	212	87	452	844	63	23	61	21	0	12	69	103	24	-	8	1.870	25	44	195	9.966	683	14.966	Aceh	
NPF	12	0	3	5	-	37	48	3	1	0	1	-	0	2	31	0	-	1	10	0	1	0	23	4	183	NPF	
Sumatera Utara	733	5	0	140	22	476	834	175	126	105	40	0	55	371	190	63	-	16	822	30	53	189	1.881	8	6.336	Sumatera Utara	
NPF	18	1	-	9	0	6	48	109	7	1	1	-	2	1	63	0	-	12	28	3	10	2	15	1	337	NPF	
Sumatera Barat	168	5	2	43	1	24	381	38	9	58	17	1	51	114	94	17	-	3	497	9	39	47	1.093	6	2.716	Sumatera Barat	
NPF	4	0	-	2	-	5	46	2	1	6	1	-	4	0	2	0	-	2	19	-	6	-	2	3	105	NPF	
Riau	383	23	2	46	2	48	321	29	36	168	83	0	80	159	134	16	-	1	587	4	27	146	854	3	3.153	Riau	
NPF	16	0	0	1	0	1	12	1	2	0	0	-	1	-	34	0	-	1	18	0	1	0	7	0	96	NPF	
Sumatera Selatan	218	15	35	33	118	309	772	77	28	62	396	0	153	206	98	33	-	1	751	10	23	86	694	7	4.125	Sumatera Selatan	
NPF	9	1	2	1	0	2	33	3	1	2	3	-	0	3	0	0	-	1	18	0	1	1	15	1	97	NPF	
Bangka Belitung	107	1	499	1	-	2	10	2	0	102	0	-	-	1	12	-	-	-	71	1	0	10	142	0	961	Bangka Belitung	
NPF	0	0	-	0	-	-	1	-	-	-	-	-	-	-	0	-	-	-	3	-	-	0	2	-	0	6	NPF
Kepulauan Riau	4	4	0	62	577	8	92	12	81	2	22	-	48	15	28	2	-	1	518	9	13	32	664	2	2.197	Kepulauan Riau	
NPF	0	0	-	2	1	-	3	1	-	0	-	0	-	0	1	-	-	1	15	2	0	0	4	-	31	NPF	
Lampung	79	18	0	155	5	30	676	22	12	45	23	0	65	182	82	46	-	4	689	12	13	59	499	2	2.717	Lampung	
NPF	4	2	-	2	0	5	22	1	0	6	0	-	-	5	3	0	-	3	13	0	-	0	4	1	71	NPF	
Kalimantan Selatan	409	19	473	24	1	44	261	9	235	267	27	0	46	125	40	12	-	3	603	5	55	77	429	18	3.180	Kalimantan Selatan	
NPF	1	10	4	1	1	1	40	1	1	0	2	-	-	-	8	0	-	3	20	1	2	1	3	1	102	NPF	
Kalimantan Barat	269	13	3	14	2	41	174	13	46	1.235	18	2	26	5	42	10	-	1	914	20	24	29	658	6	3.564	Kalimantan Barat	
NPF	5	3	-	0	0	2	12	0	1	-	-	0	-	0	5	1	-	0	20	1	6	-	6	0	62	NPF	
Kalimantan Timur	23	8	56	60	1	93	198	52	155	386	88	0	80	65	95	8	-	2	647	22	38	58	891	15	3.042	Kalimantan Timur	
NPF	0	1	0	3	-	8	10	1	1	2	0	-	0	4	3	0	-	2	41	2	4	0	4	1	86	NPF	
Kalimantan Tengah	354	0	0	3	0	18	95	5	1	100	9	-	11	9	16	4	-	0	319	5	22	24	350	4	1.349	Kalimantan Tengah	
NPF	0	-	-	1	-	0	4	0	0	-	2	-	1	-	2	0	-	0	16	-	2	0	2	0	31	NPF	
Sulawesi Tengah	6	38	0	9	4	20	130	10	2	1	7	0	4	11	12	3	-	0	190	1	33	13	981	1	1.475	Sulawesi Tengah	
NPF	0	3	-	0	-	2	16	0	0	0	4	-	-	0	2	0	-	0	8	-	3	1	11	0	51	NPF	
Sulawesi Selatan	15	10	4	63	1	55	484	36	52	21	40	-	186	135	75	18	-	7	933	8	96	79	1.165	24	3.507	Sulawesi Selatan	
NPF	1	3	1	2	0	3	71	4	9	1	2	-	-	24	8	0	-	4	34	0	15	3	12	5	201	NPF	
Sulawesi Utara	5	11	0	4	0	0	48	9	1	-	2	-	11	4	21	0	-	1	86	3	0	8	367	9	592	Sulawesi Utara	
NPF	0	1	-	1	0	-	3	1	0	-	0	-	-	1	1	-	-	1	4	0	-	0	5	0	19	NPF	
Gorontalo	-	-	-	0	0	0	1	3	11	0	-	2	-	1	12	0	-	-	33	1	1	4	188	4	263	Gorontalo	
NPF	-	-	-	0	0	0	1	-	0	-	-	-	-	-	1	-	-	-	5	-	0	-	1	1	11	NPF	
Sulawesi Barat	0	-	-	0	-	0	3	0	-	-	1	-	-	1	4	-	-	-	48	0	1	10	213	-	283	Sulawesi Barat	
NPF	-	-	-	-	-	0	0	-	-	-	-	-	-	-	0	-	-	-	2	-	-	-	0	-	3	NPF	
Sulawesi Tenggara	2	6	1	10	0	18	160	11	7	0	28	-	5	2	50	5	-	1	462	3	37	19	350	13	1.190	Sulawesi Tenggara	
NPF	0	2	0	1	-	1	14	1	0	-	1	-	-	-	5	0	-	1	17	-	5	-	3	3	55	NPF	
Nusa Tenggara Barat	126	35	11	80	11	89	882	37	10	110	38	-	26	80	57	25	-	1	796	9	44	47					

(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2019)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	3	6	-	538	0	1.024	599	7	46	53	88	-	5	16	59	0	-	8	7.241	67	181	5	229	14	10.190	Jawa Barat	
NPF	0	-	-	3	-	107	14	0	0	2	9	-	0	1	12	0	-	3	124	1	6	-	2	6	291	NPF	
Banten	-	-	-	51	-	267	119	4	20	14	43	-	5	-	25	-	-	10	3.137	121	25	6	268	2	4.106	Banten	
NPF	-	-	-	30	-	30	3	4	1	-	1	-	-	-	5	-	-	3	15	0	1	0	0	0	59	NPF	
DKI Jakarta	3.425	84	2.286	4.861	6.557	6.789	4.898	1.385	1.174	5.831	3.732	-	1	217	185	285	-	58	14.340	1.642	859	3.353	1.670	737	64.371	DKI Jakarta	
NPF	61	-	5	21	-	46	106	3	17	349	26	-	4	0	21	17	-	26	19	261	12	17	72	23	14	1.075	NPF
D.I Yogyakarta	7	1	0	28	3	261	73	43	30	16	5	-	122	103	13	0	-	1	699	4	29	12	271	1	1.721	D.I Yogyakarta	
NPF	-	-	-	-	-	9	1	-	0	2	1	-	-	-	1	-	-	35	17	-	2	0	1	1	35	NPF	
Jawa Tengah	7	3	0	590	1	1.133	315	120	388	319	332	-	359	231	137	0	-	5	3.041	19	136	38	776	32	7.982	Jawa Tengah	
NPF	3	-	-	3	-	77	17	1	-	3	-	-	-	11	8	0	-	-	49	1	10	0	7	3	192	NPF	
Jawa Timur	14	3	1	1.685	310	625	602	80	170	425	71	-	46	27	119	0	-	4	4.776	291	252	4	543	34	10.082	Jawa Timur	
NPF	1	0	-	5	-	86	31	0	3	14	0	-	2	9	92	0	-	3	70	1	16	-	0	1	341	NPF	
Bengkulu	6	-	-	1	-	-	3	1	-	0	-	-	1	-	0	0	-	-	-	-	-	0	0	-	12	Bengkulu	
NPF	0	-	-	0	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF	
Jambi	21	0	-	1	-	281	13	1	0	-	16	-	0	0	1	-	-	-	43	0	1	0	380	24	783	Jambi	
NPF	-	-	-	0	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2	-	0	-	3	-	6	NPF	
Aceh	-	-	-	0	-	81	9	-	0	-	-	-	-	-	-	-	-	-	186	-	1	-	2	-	281	Aceh	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-	2	NPF	
Sumatera Utara	445	11	1	475	1	661	435	11	115	306	85	0	30	11	25	5	-	6	2.363	76	173	6	287	22	5.549	Sumatera Utara	
NPF	21	5	-	22	-	133	100	4	35	1	29	-	1	0	5	0	-	1	108	-	6	0	5	4	480	NPF	
Sumatera Barat	213	2	1	24	0	114	195	10	3	4	15	-	3	9	19	0	-	-	33	1	13	2	978	130	1.767	Sumatera Barat	
NPF	11	0	-	2	-	-	16	0	1	4	0	-	0	0	1	0	-	1	1	-	-	-	6	1	42	NPF	
Riau	101	0	-	58	-	257	77	2	12	5	33	-	0	3	5	0	-	1	1.565	1	27	0	1.284	0	3.433	Riau	
NPF	44	-	-	0	11	9	9	1	1	2	3	-	0	3	0	0	-	-	17	0	0	0	4	-	91	NPF	
Sumatera Selatan	57	13	1	151	0	269	79	39	27	1	111	-	24	9	12	1	-	-	1.715	13	100	0	818	0	3.440	Sumatera Selatan	
NPF	2	0	1	1	-	40	3	-	-	-	3	-	4	0	6	-	-	-	52	0	5	0	16	0	135	NPF	
Bangka Belitung	0	0	-	-	-	23	2	0	-	-	3	-	2	-	1	0	-	-	14	-	0	-	128	-	171	Bangka Belitung	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	1	-	1	NPF	
Kepulauan Riau	-	-	-	1	-	62	12	22	0	0	5	-	-	0	2	0	-	1	875	9	33	16	658	1	1.697	Kepulauan Riau	
NPF	-	-	-	0	-	3	0	-	-	-	-	-	-	-	0	-	-	-	11	-	0	0	1	-	16	NPF	
Lampung	189	-	-	101	-	-	2	1	11	-	-	-	-	1	0	-	-	-	167	0	7	-	23	-	502	Lampung	
NPF	-	-	-	-	-	1	-	-	-	-	-	-	-	-	0	-	-	-	7	-	-	-	0	-	9	NPF	
Kalimantan Selatan	238	0	52	12	-	267	216	4	285	68	38	-	17	6	1	0	-	0	952	8	126	10	66	-	2.368	Kalimantan Selatan	
NPF	-	-	-	8	-	24	10	0	1	0	6	-	8	0	0	-	-	0	27	-	6	0	4	-	94	NPF	
Kalimantan Barat	1	-	-	1	-	22	22	5	102	1	1	-	2	2	1	3	-	-	37	-	5	-	865	7	1.047	Kalimantan Barat	
NPF	1	-	-	1	-	0	2	-	-	-	-	-	-	-	1	-	-	-	1	-	-	1	-	-	7	NPF	
Kalimantan Timur	184	-	19	3	-	305	13	2	4	10	7	-	1	0	54	0	-	5	642	19	23	1	812	0	2.106	Kalimantan Timur	
NPF	6	-	5	1	-	120	9	1	0	3	5	-	-	0	21	0	-	5	44	0	-	3	-	-	223	NPF	
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	-	1	57	0	286	342	11	6	56	149	-	31	1	5	-	-	9	1.640	20	200	2	430	0	3.248	Sulawesi Selatan	
NPF	-	-	-	0	-	19	16	1	0	-	-	-	0	-	2	-	-	3	22	-	17	-	2	0	83	NPF	
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	0	-	1	0	-	-	2	-	-	-	-	-	-	-	-	51	-	2	0	40	-	97	Sulawesi Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	NPF	
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	-	0	-	0	-	36	2	1	-	-	1	-	-	-	-	-	-	-	122	-	0	0	4	-	166	Nusa Tenggara Barat	
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF	
Bali	-	-	-	22	-	40	258	1	-	2	-	-	-	-	-	2	-	-	243	-	19	0	82	-	695	Bali	
NPF	-	-	-	1	-	39	23	-	-	3	-	-	-	-	-	-	-	-	10	-	-	-	-	-	76	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	4.910	123	2.363	8.662	6.872	12.785	8.286	1.750	2.388	7.137	4.732	1	866	603	762	10	-	109	43.880	2.291	2.214	3.457	10.618	997	125.815	Total	
NPF	152	5	11	67	-	743	361	14	59	381	83	-	20	21	179	1	-	36	839	16	86	73	85	29	3.259	NPF	

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
I. Dana Pihak Ketiga	4,76	4,61	4,51	4,39	4,50	4,75	4,60	4,57	4,77	4,75	4,67	4,68	4,64	4,46	4,42	I. Third Party Fund
1. Giro IB Wadiah	1,53	1,46	2,16	2,29	2,27	2,13	2,21	2,01	1,95	1,93	1,73	1,70	1,68	1,79	1,51	1. iB Demand Deposits Wadia
a. Rupiah	1,60	1,50	2,40	2,50	2,49	2,27	2,39	2,22	2,11	2,06	1,88	1,87	1,78	1,90	1,59	a. Rupiah
b. Valas	1,02	1,09	1,00	1,08	1,08	1,05	1,18	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan IB Wadiah	2,58	1,70	1,88	1,52	2,15	2,30	1,98	2,23	2,04	2,03	2,05	2,05	2,24	1,92	1,93	2. iB Saving Deposits Wadia
a. Rupiah	2,58	1,70	1,88	1,52	2,15	2,30	1,98	2,23	2,04	2,03	2,05	2,05	2,24	1,92	1,93	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	-	-	-	-	1,00	1,00	1,00	b. Foreign Currency
3. Giro IB Mudharabah	2,43	2,38	2,23	2,28	2,33	2,40	2,62	2,72	3,06	2,76	2,66	2,97	3,10	2,72	2,63	3. iB Demand Deposits Mudharabah
a. Rupiah	2,44	2,44	2,26	2,29	2,35	2,42	2,66	2,77	3,12	2,85	2,67	2,97	3,13	2,74	2,64	a. Rupiah
b. Valas	2,43	2,38	2,23	2,28	2,33	2,40	2,62	2,72	3,06	2,76	2,66	2,97	3,10	2,72	2,63	b. Foreign Currency
4. Tabungan IB Mudharabah	2,44	2,42	2,10	2,08	2,07	2,12	1,87	2,07	1,96	1,89	1,85	1,87	1,87	1,85	1,79	4. iB Saving Deposits Mudharabah
a. Rupiah	2,44	2,42	2,10	2,08	2,07	2,12	1,87	2,08	1,96	1,89	1,85	1,87	1,87	1,85	1,79	a. Rupiah
b. Valas	1,00	1,01	1,97	1,87	1,97	1,83	1,97	1,89	1,90	1,72	1,82	1,50	1,85	1,89	2,03	b. Foreign Currency
5. Deposito IB Mudharabah	6,04	5,85	5,68	5,51	5,64	5,97	5,68	5,51	5,94	5,87	5,84	5,88	5,93	5,62	5,59	5. iB Time Deposits Mudharabah
a. Rupiah	6,32	6,05	5,85	5,66	5,75	6,13	5,87	5,75	6,10	6,01	5,98	6,01	6,04	5,72	5,68	a. Rupiah
i. 1 Bulan	6,26	6,30	5,62	5,25	5,44	5,96	5,62	5,28	5,74	5,60	5,62	5,87	6,00	5,41	5,61	1). 1 month
ii. 3 Bulan	6,35	6,34	5,83	5,58	5,66	6,19	5,81	5,68	5,94	5,85	5,93	6,14	6,16	5,63	5,88	2). 3 month
iii. 6 Bulan	6,38	6,55	5,43	4,73	5,13	5,86	5,27	5,09	5,61	5,32	5,15	5,50	5,77	5,00	5,10	3). 6 month
iv. 12 Bulan	5,71	5,91	5,13	4,76	5,08	5,32	5,28	4,19	5,17	5,07	5,24	5,48	5,74	5,21	5,25	4). 12 month
v. > 12 Bulan	6,39	6,90	5,99	4,69	6,14	4,61	5,58	5,81	4,96	5,38	5,06	5,35	4,77	4,89	5,11	5). >12 month
b. Valas	1,17	1,15	1,15	1,80	2,08	2,12	2,02	1,82	2,10	2,10	2,25	2,08	2,24	2,22	2,23	b. Foreign Currency
i. 1 Bulan	1,30	1,48	1,33	2,51	3,00	2,83	3,02	2,29	1,82	2,77	2,80	2,83	2,89	2,27	2,40	1). 1 month
ii. 3 Bulan	1,33	1,53	1,72	1,87	2,91	3,14	3,31	2,36	2,36	2,55	2,72	2,27	2,47	2,42	2,53	2). 3 month
iii. 6 Bulan	1,32	1,60	1,00	3,44	3,51	2,71	2,69	2,08	1,01	2,03	1,88	2,22	2,53	2,65	2,33	3). 6 month
iv. 12 Bulan	1,05	1,05	1,00	1,01	1,25	1,23	1,25	1,29	1,17	3,32	3,49	3,58	3,54	1,07	2,24	4). 12 month
v. > 12 Bulan	1,00	-	1,00	-	1,00	-	-	-	1,00	-	1,00	1,00	-	1,00	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	12,08	11,53	10,79	10,71	10,81	10,71	10,45	10,29	10,31	10,33	10,30	10,23	10,28	10,25	10,44	II. Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	11,27	10,63	9,55	9,50	9,58	9,49	9,20	9,21	9,09	9,15	9,13	9,09	9,10	9,08	9,33	1. Profit Sharing Financing
a. Mudharabah	12,29	10,79	9,90	9,80	9,76	9,76	9,85	9,77	9,65	9,79	9,76	9,52	9,49	9,55	9,50	a. Mudharabah
i. Rupiah	12,31	11,45	10,70	10,59	10,51	10,32	10,18	10,09	9,99	10,11	10,08	9,82	9,80	9,85	9,80	i. Rupiah
ii. Valas	1,00	1,60	1,98	1,98	1,95	1,42	1,86	1,86	1,94	1,86	1,83	1,84	1,96	1,84	1,86	ii. Foreign Currency
b. Musyarakah	11,07	10,60	9,50	9,46	9,55	9,46	9,13	9,14	9,03	9,09	9,07	9,05	9,06	9,04	9,31	b. Musyarakah
i. Rupiah	11,55	10,94	9,78	9,73	9,82	9,69	9,36	9,40	9,29	9,32	9,31	9,28	9,31	9,28	9,52	i. Rupiah
ii. Valas	6,18	5,89	5,82	5,88	5,70	5,86	5,36	5,23	5,13	5,21	5,18	5,01	4,95	4,92	5,54	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	12,62	12,22	11,87	11,78	11,90	11,82	11,60	11,41	11,50	11,47	11,41	11,34	11,43	11,39	11,55	2. Receivables/Acceptables
a. Murabahah	12,67	12,29	11,95	11,88	11,98	11,93	11,68	11,49	11,58	11,54	11,50	11,44	11,54	11,50	11,66	a. Murabahah
i. Rupiah	12,88	12,46	12,07	12,00	12,10	12,05	11,78	11,59	11,68	11,64	11,60	11,54	11,62	11,58	11,73	i. Rupiah
ii. Valas	7,89	7,83	6,87	6,86	6,83	6,83	6,80	6,85	6,71	6,67	6,62	6,23	6,59	6,51	6,77	ii. Foreign Currency
b. Qardh	11,19	10,37	10,35	9,74	10,28	9,62	10,06	10,09	10,16	10,11	9,94	9,92	9,83	9,79	9,82	b. Qardh
i. Rupiah	11,19	10,37	10,36	9,75	10,30	9,63	10,06	10,09	10,22	10,19	10,02	10,05	10,07	10,11	10,17	i. Rupiah
ii. Valas	-	13,00	4,56	4,56	4,56	2,00	-	6,37	6,13	5,62	4,82	4,30	4,37	4,35	4,35	ii. Foreign Currency
c. Istishna'	12,60	11,86	11,21	11,17	11,08	10,97	10,93	10,88	10,83	10,79	10,74	10,71	10,68	10,65	10,61	c. Istishna'
i. Rupiah	12,60	11,86	11,21	11,17	11,08	10,97	10,93	10,88	10,83	10,79	10,74	10,71	10,68	10,65	10,61	i. Rupiah
ii. Valas	-	-	-	-	-	10,40	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,94	10,56	10,28	10,27	10,36	-	10,61	10,62	10,50	10,60	10,57	10,57	10,45	10,38	10,24	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	5,78	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	5,78	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,91	17,38	31,97	33,40	34,18	34,48	34,59	34,60	34,64	34,65	34,65	34,65	34,65	34,64	34,61	b. Financing through Channeling
i. Rupiah	16,91	17,38	31,97	33,40	34,18	34,48	34,59	34,60	34,64	34,65	34,65	34,65	34,65	34,64	34,61	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	13,39	13,36	13,37	13,38	13,37	13,37	13,36	13,36	13,35	13,35	13,75	13,75	13,75	13,75	c. Financing through Executing
i. Rupiah	-	13,39	13,36	13,37	13,38	13,37	13,37	13,36	13,36	13,35	13,35	13,75	13,75	13,75	13,75	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,94	10,55	10,24	10,18	10,16	10,01	10,04	10,05	9,98	10,13	10,14	10,17	10,09	10,06	9,97	d. Other Ijarah
i. Rupiah	11,49	11,04	11,02	10,95	10,93	10,76	10,78	10,78	10,72	10,84	10,83	10,82	10,72	10,70	10,57	i. Rupiah
ii. Valas	6,67	4,53	4,96	4,98	4,85	4,81	4,77	4,78	4,73	4,72	4,71	4,70	4,62	4,55	4,51	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures
 *) Provisional figures

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	
I. Dana Pihak Ketiga	4,71	4,62	4,48	4,31	4,47	4,64	4,69	4,52	4,77	4,76	4,75	4,74	4,65	4,57	4,53	I. Third Party Fund
1. Giro iB Wadiah	1,24	1,28	1,84	1,86	1,87	1,77	1,72	1,45	1,31	1,52	1,34	1,35	1,49	1,52	1,27	1. iB Demand Deposits Wadia
a. Rupiah	1,28	1,30	2,18	2,08	2,12	1,97	1,92	1,65	1,41	1,65	1,45	1,50	1,57	1,64	1,34	a. Rupiah
b. Valas	1,02	1,09	1,00	1,09	1,09	1,05	1,19	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	2,77	1,75	1,96	1,35	2,73	3,18	1,78	2,53	1,97	2,08	2,12	1,82	2,45	1,45	1,53	2. iB Saving Deposits Wadia
a. Rupiah	2,77	1,75	1,96	1,35	2,73	3,18	1,78	2,53	1,97	2,08	2,12	1,82	2,45	1,45	1,53	a. Rupiah
b. Valas	1,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
3. Giro iB Mudharabah	2,02	2,09	2,13	2,18	2,22	2,27	2,69	2,65	2,85	2,84	2,48	3,11	2,81	2,56	2,55	3. iB Demand Deposits Mudharabah
a. Rupiah	2,03	2,17	2,16	2,18	2,24	2,29	2,76	2,72	2,92	2,96	2,49	3,11	2,85	2,58	2,56	a. Rupiah
b. Valas	2,02	2,09	2,13	2,18	2,22	2,27	2,69	2,65	2,85	2,84	2,48	3,11	2,81	2,56	2,55	b. Foreign Currency
4. Tabungan iB Mudharabah	2,24	2,26	1,94	1,92	1,93	1,95	1,67	1,89	1,83	1,65	1,61	1,61	1,61	1,64	1,59	4. iB Saving Deposits Mudharabah
a. Rupiah	2,24	2,26	1,94	1,92	1,93	1,95	1,67	1,89	1,83	1,65	1,61	1,61	1,61	1,64	1,59	a. Rupiah
b. Valas	-	-	1,00	1,00	1,00	-	-	-	1,00	1,00	1,00	-	1,00	-	-	b. Foreign Currency
5. Deposito iB Mudharabah	6,10	6,04	5,81	5,57	5,74	5,98	5,95	5,55	6,18	6,08	6,17	6,17	6,06	6,02	5,95	5. iB Time Deposits Mudharabah
a. Rupiah	6,46	6,27	6,02	5,79	5,91	6,20	6,18	5,80	6,33	6,24	6,33	6,32	6,20	6,15	6,08	a. Rupiah
i. 1 Bulan	6,48	6,34	5,81	5,50	5,75	6,12	6,20	5,23	6,04	5,86	5,95	6,28	6,10	5,79	6,07	1). 1 month
ii. 3 Bulan	6,66	6,50	6,14	5,94	5,95	6,49	6,63	5,84	6,42	6,18	6,13	6,64	6,38	6,04	6,53	2). 3 month
iii. 6 Bulan	6,54	6,46	5,72	5,10	5,84	6,12	5,89	5,06	5,69	5,48	5,86	6,05	5,92	5,46	5,41	3). 6 month
iv. 12 Bulan	5,75	5,86	5,13	4,82	5,17	5,19	5,32	3,74	5,27	5,29	5,55	5,44	5,51	5,41	5,30	4). 12 month
v. > 12 Bulan	6,44	6,78	5,92	4,64	5,25	4,60	5,27	5,08	4,90	4,54	4,95	5,37	4,75	4,86	5,10	5). >12 month
b. Valas	1,19	1,18	1,12	1,79	2,06	2,09	1,83	1,72	2,13	2,08	2,32	2,08	2,06	1,92	1,92	b. Foreign Currency
i. 1 Bulan	1,38	1,45	1,41	2,61	3,01	2,80	2,84	2,43	1,67	2,75	3,01	2,84	2,82	2,03	2,09	1). 1 month
ii. 3 Bulan	1,42	1,53	1,62	1,81	2,91	3,14	3,20	2,68	2,22	2,28	3,07	2,27	2,24	2,44	2,20	2). 3 month
iii. 6 Bulan	1,48	1,27	1,00	3,44	3,51	1,90	2,00	1,73	1,01	2,03	1,88	1,83	1,62	1,01	1,09	3). 6 month
iv. 12 Bulan	1,05	1,03	1,01	1,01	1,06	1,02	1,03	1,00	1,03	3,37	3,52	3,60	3,57	1,08	2,27	4). 12 month
v. > 12 Bulan	1,00	-	1,00	-	1,00	-	-	-	1,00	-	1,00	1,00	-	1,00	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	12,72	12,56	11,86	11,78	11,87	11,80	11,37	11,24	11,24	11,23	11,13	11,04	11,13	11,09	11,45	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,85	11,73	10,38	10,31	10,30	10,24	9,58	9,66	9,47	9,52	9,43	9,37	9,42	9,40	10,01	1. Profit Sharing Financing
a. Mudharabah	12,51	11,83	10,91	10,85	10,59	10,54	10,40	10,36	10,34	10,36	10,14	10,11	10,24	10,14	10,22	a. Mudharabah
i. Rupiah	12,51	11,83	10,91	10,85	10,59	10,54	10,40	10,36	10,34	10,36	10,14	10,11	10,24	10,14	10,22	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	11,75	11,72	10,34	10,26	10,27	10,22	9,52	9,60	9,41	9,46	9,38	9,32	9,36	9,35	9,99	b. Musyarakah
i. Rupiah	12,08	12,00	10,57	10,50	10,48	10,40	9,74	9,83	9,61	9,66	9,57	9,51	9,56	9,55	10,14	i. Rupiah
ii. Valas	7,21	6,90	6,61	6,64	6,67	6,79	5,52	5,44	5,40	5,40	5,40	5,10	5,06	5,02	6,60	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,20	13,04	12,74	12,65	12,82	12,75	12,48	12,34	12,39	12,34	12,27	12,19	12,30	12,24	12,44	2. Receivables/Acceptables
a. Murabahah	13,23	13,11	12,82	12,76	12,91	12,89	12,58	12,44	12,47	12,43	12,39	12,31	12,43	12,37	12,56	a. Murabahah
i. Rupiah	13,49	13,33	12,99	12,93	13,08	13,05	12,71	12,59	12,62	12,57	12,52	12,44	12,54	12,47	12,66	i. Rupiah
ii. Valas	8,07	8,04	7,00	6,99	6,96	6,96	6,94	6,99	6,82	6,78	6,73	6,29	6,71	6,65	6,96	ii. Foreign Currency
b. Qardh	12,35	11,42	11,21	10,56	11,09	10,39	10,82	10,90	10,98	10,91	10,61	10,60	10,51	10,48	10,55	b. Qardh
i. Rupiah	12,35	11,42	11,23	10,58	11,11	10,40	10,82	10,90	11,06	11,01	10,71	10,77	10,82	10,89	10,99	i. Rupiah
ii. Valas	-	13,00	4,56	4,56	4,56	2,00	-	-	6,37	6,13	5,62	4,82	4,30	4,37	4,35	ii. Foreign Currency
c. Istishna'	13,50	12,96	13,43	14,34	14,42	13,88	13,26	13,02	13,07	12,92	12,87	12,75	12,71	12,70	13,02	c. Istishna'
i. Rupiah	13,50	12,96	13,43	14,34	14,42	13,88	13,26	13,02	13,07	12,92	12,87	12,75	12,71	12,70	13,02	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	12,74	11,39	11,15	11,11	11,16	10,83	10,77	10,79	10,80	10,85	10,79	10,83	10,62	10,50	10,20	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	5,78	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	5,78	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	11,79	11,79	11,87	11,86	11,86	11,85	12,20	12,20	12,19	12,18	12,09	12,08	12,08	b. Financing through Channeling
i. Rupiah	-	-	11,79	11,79	11,87	11,86	11,86	11,85	12,20	12,20	12,19	12,18	12,09	12,08	12,08	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	c. Financing through Executing
i. Rupiah	-	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	12,74	11,36	11,13	11,09	11,15	10,81	10,75	10,77	10,78	10,83	10,78	10,81	10,60	10,48	10,18	d. Other Ijarah
i. Rupiah	13,52	11,70	11,32	11,27	11,29	10,95	10,99	11,00	11,01	11,04	10,98	11,00	10,78	10,65	10,32	i. Rupiah
ii. Valas	7,54	6,49	7,08	7,09	7,09	7,10	5,81	5,77	5,73	5,69	5,63	5,57	5,08	5,00	4,90	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures
) Provisional figures

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr ^{*)}	Mei	Jun	Jul	Ag	Sep	
I. Dana Pihak Ketiga	4,89	4,57	4,58	4,58	4,57	4,97	4,42	4,66	4,76	4,73	4,50	4,56	4,62	4,26	4,24	I. Third Party Fund
1. Giro iB Wadiah	3,00	2,40	2,52	2,93	2,78	2,46	2,71	2,65	2,91	2,58	2,40	2,35	2,04	2,24	1,93	1. iB Demand Deposits Wadia
a. Rupiah	3,01	2,44	2,58	2,99	2,86	2,48	2,74	2,69	2,94	2,61	2,43	2,38	2,13	2,26	1,95	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	2,32	1,64	1,74	1,79	1,81	1,76	2,07	2,06	2,07	2,01	2,02	2,14	2,12	2,11	2,10	2. iB Saving Deposits Wadia
a. Rupiah	2,32	1,64	1,74	1,79	1,81	1,76	2,07	2,06	2,07	2,01	2,02	2,14	2,12	2,11	2,10	a. Rupiah
b. Valas	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	-	-	-	-	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	3,04	2,78	2,66	2,76	2,75	2,70	2,53	2,82	3,38	2,59	3,01	2,51	3,56	3,00	2,75	3. iB Demand Deposits Mudharabah
a. Rupiah	3,04	2,78	2,66	2,76	2,80	2,72	2,53	2,85	3,40	2,61	3,03	2,51	3,58	3,03	2,76	a. Rupiah
b. Valas	3,04	2,78	2,66	2,76	2,75	2,70	2,53	2,82	3,38	2,59	3,01	2,51	3,56	3,00	2,75	b. Foreign Currency
4. Tabungan iB Mudharabah	3,01	2,88	2,55	2,56	2,47	2,62	2,45	2,54	2,37	2,53	2,45	2,49	2,57	2,39	2,28	4. iB Saving Deposits Mudharabah
a. Rupiah	3,01	2,88	2,56	2,56	2,48	2,63	2,45	2,54	2,37	2,53	2,46	2,50	2,58	2,40	2,28	a. Rupiah
b. Valas	1,00	1,01	1,97	1,87	1,97	1,83	1,97	1,89	1,90	1,72	1,82	1,50	1,85	1,89	2,03	b. Foreign Currency
5. Deposito iB Mudharabah	5,89	5,45	5,41	5,37	5,41	5,96	5,16	5,45	5,53	5,49	5,26	5,36	5,62	4,97	5,00	5. iB Time Deposits Mudharabah
a. Rupiah	5,99	5,59	5,52	5,39	5,43	5,99	5,28	5,66	5,69	5,59	5,36	5,46	5,68	5,02	5,05	a. Rupiah
i. 1 Bulan	5,91	6,20	5,31	4,91	4,92	5,76	4,85	5,36	5,34	5,28	5,23	5,40	5,84	4,96	5,12	1). 1 month
ii. 3 Bulan	5,88	6,02	5,45	5,18	5,26	5,86	4,93	5,44	5,40	5,48	5,65	5,53	5,85	5,11	5,20	2). 3 month
iii. 6 Bulan	6,16	6,71	4,89	4,13	4,04	5,52	4,20	5,14	5,45	5,06	4,23	4,75	5,40	4,36	4,68	3). 6 month
iv. 12 Bulan	5,59	6,34	5,15	4,55	4,80	5,61	5,18	5,22	5,02	4,76	4,98	5,51	6,02	5,03	5,21	4). 12 month
v. > 12 Bulan	5,93	6,91	6,43	5,61	7,99	5,00	7,93	7,87	7,06	7,79	6,35	4,00	5,76	5,93	5,44	5). >12 month
b. Valas	1,03	1,07	1,24	1,95	2,36	2,52	2,48	2,05	2,06	2,15	2,10	2,09	2,90	2,93	2,91	b. Foreign Currency
i. 1 Bulan	1,06	1,97	1,29	1,99	2,71	2,98	3,90	2,17	2,70	2,86	2,00	2,60	3,10	3,21	3,15	1). 1 month
ii. 3 Bulan	1,07	1,00	1,80	2,00	1,25	1,26	3,97	2,12	2,89	2,98	2,02	1,42	2,97	1,90	2,96	2). 3 month
iii. 6 Bulan	1,00	1,98	1,00	1,00	2,99	3,96	2,97	1,00	1,00	1,93	2,80	3,37	3,52	3,95	3,95	3). 6 month
iv. 12 Bulan	1,00	1,89	1,00	1,00	2,88	2,96	2,96	2,96	1,98	1,71	1,00	1,01	1,00	1,00	1,00	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	10,39	9,47	8,92	8,91	8,96	8,89	8,91	8,87	8,76	8,84	8,85	8,82	8,84	8,83	8,74	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	10,18	9,24	8,69	8,71	8,83	8,76	8,83	8,77	8,72	8,78	8,82	8,79	8,77	8,74	8,62	1. Profit Sharing Financing
a. Mudharabah	12,06	10,11	9,30	9,24	9,31	9,34	9,54	9,43	9,26	9,44	9,53	9,16	9,07	9,19	9,07	a. Mudharabah
i. Rupiah	12,10	11,18	10,55	10,43	10,47	10,19	10,05	9,93	9,78	9,95	10,05	9,63	9,53	9,67	9,54	i. Rupiah
ii. Valas	1,00	1,60	1,98	1,98	1,95	1,42	1,86	1,86	1,94	1,86	1,83	1,84	1,96	1,84	1,86	ii. Foreign Currency
b. Musyarakah	9,62	9,02	8,58	8,61	8,74	8,67	8,72	8,68	8,64	8,69	8,73	8,74	8,73	8,69	8,56	b. Musyarakah
i. Rupiah	10,32	9,39	8,88	8,89	9,05	8,93	8,96	8,96	8,94	8,95	9,01	9,02	9,03	8,98	8,82	i. Rupiah
ii. Valas	5,05	4,95	5,19	5,23	4,91	5,15	5,22	5,08	4,94	5,07	5,02	4,95	4,87	4,85	4,77	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	10,61	9,78	9,31	9,26	9,18	9,12	9,06	9,04	8,84	8,95	8,91	8,88	8,96	8,98	8,97	2. Receivables/Acceptables
a. Murabahah	10,69	9,85	9,35	9,30	9,22	9,16	9,10	9,08	8,86	8,98	8,94	8,92	9,01	9,03	9,01	a. Murabahah
i. Rupiah	10,78	9,91	9,38	9,33	9,24	9,19	9,13	9,11	8,89	9,01	8,97	8,94	9,03	9,06	9,04	i. Rupiah
ii. Valas	6,50	6,33	5,20	5,18	5,16	5,81	5,80	5,80	5,77	5,77	5,77	5,73	5,72	5,67	5,64	ii. Foreign Currency
b. Qardh	4,04	3,27	3,42	3,42	3,43	3,43	3,38	3,34	3,31	3,31	3,27	3,21	3,13	3,17	3,22	b. Qardh
i. Rupiah	4,04	3,27	3,42	3,42	3,43	3,43	3,38	3,34	3,31	3,31	3,27	3,21	3,13	3,17	3,22	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	12,58	11,85	11,19	11,13	11,05	10,94	10,90	10,86	10,81	10,78	10,72	10,69	10,67	10,64	10,59	c. Istishna'
i. Rupiah	12,58	11,85	11,19	11,13	11,05	10,94	10,90	10,86	10,81	10,78	10,72	10,69	10,67	10,64	10,59	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,48	10,20	9,88	9,88	9,98	10,21	10,54	10,54	10,37	10,50	10,48	10,45	10,37	10,33	10,26	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,91	17,38	33,46	34,11	34,50	34,64	34,70	34,71	34,72	34,73	34,75	34,76	34,76	34,76	34,75	b. Financing through Channeling
i. Rupiah	16,91	17,38	33,46	34,11	34,50	34,64	34,70	34,71	34,72	34,73	34,75	34,76	34,76	34,76	34,75	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	-	-	-	-	c. Financing through Executing
i. Rupiah	-	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,47	10,20	9,83	9,77	9,70	9,66	9,70	9,73	9,62	9,82	9,86	9,89	9,86	9,88	9,87	d. Other Ijarah
i. Rupiah	10,98	10,76	10,86	10,79	10,73	10,66	10,67	10,67	10,57	10,74	10,75	10,73	10,69	10,73	10,69	i. Rupiah
ii. Valas	6,41	3,85	4,71	4,75	4,63	4,60	4,63	4,65	4,61	4,60	4,60	4,60	4,57	4,51	4,48	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures
) Provisional figures

Tabel 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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	15,44	13,73	12,92	12,72	13,32	12,77	12,57	12,79	12,47	12,61	12,93	12,91	12,94	12,98	13,37	1. Working Capital
a. UMKM	19,65	19,66	19,56	19,42	20,05	19,83	19,41	19,74	19,95	20,16	20,36	20,53	20,46	20,65	21,83	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,67	19,54	20,12	19,91	19,52	19,85	20,13	20,33	20,50	20,65	20,57	20,77	21,97	i. Rupiah
ii. Valas	7,76	4,66	5,27	5,38	2,69	2,54	2,82	2,74	3,12	3,18	3,15	2,96	2,64	2,60	3,69	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	9,04	8,86	9,36	8,84	8,51	8,82	8,34	8,29	8,43	8,37	8,46	8,39	8,96	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,43	9,22	9,79	9,15	8,77	9,15	8,64	8,54	8,71	8,71	8,80	8,75	9,24	i. Rupiah
ii. Valas	7,10	5,52	4,59	4,44	4,44	4,52	4,51	4,40	4,41	4,48	4,48	3,96	4,18	4,14	4,93	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,67	10,46	10,47	10,41	10,07	9,84	10,14	10,21	10,16	10,03	10,15	10,18	10,60	2. Investment
a. UMKM	14,77	13,58	12,84	12,70	12,28	12,04	12,31	11,77	12,28	12,35	12,23	12,21	11,99	12,01	12,18	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,89	12,75	12,32	12,08	12,35	11,81	12,34	12,39	12,27	12,25	12,03	12,05	12,22	i. Rupiah
ii. Valas	6,74	4,79	5,37	5,37	5,36	5,36	5,36	5,41	5,81	5,39	5,39	5,13	5,01	5,01	5,02	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,78	9,56	9,61	9,62	9,12	9,02	9,23	9,31	9,31	9,15	9,41	9,47	10,00	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,49	10,24	10,32	10,30	9,68	9,56	9,78	9,87	9,84	9,65	9,96	10,02	10,56	i. Rupiah
ii. Valas	6,83	6,69	6,24	6,23	6,05	6,16	5,91	5,92	5,89	5,89	5,88	5,67	5,53	5,47	5,68	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	10,48	10,54	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	10,48	10,54	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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	16,36	15,25	14,47	14,27	14,71	14,26	13,84	14,30	13,91	13,91	14,12	14,04	14,17	14,18	14,79	1. Working Capital
a. UMKM	21,19	22,14	22,03	21,98	23,06	23,04	22,24	22,80	23,03	23,11	23,32	23,52	23,54	23,66	24,40	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	22,11	22,07	23,07	23,05	22,29	22,84	23,17	23,23	23,40	23,58	23,57	23,70	24,44	i. Rupiah
ii. Valas	7,76	10,27	8,00	7,95	5,37	3,84	2,33	1,91	3,19	3,35	3,37	2,80	1,01	0,92	5,94	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	9,32	9,08	9,47	8,92	8,22	8,78	8,11	7,87	8,09	8,00	8,14	7,94	8,63	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,49	9,26	9,67	9,09	8,39	8,99	8,27	8,02	8,24	8,22	8,35	8,15	8,79	i. Rupiah
ii. Valas	7,30	7,29	6,31	5,92	6,06	5,80	5,24	5,14	5,22	5,19	5,21	4,22	4,61	4,54	5,98	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,45	11,14	11,17	11,07	10,56	10,06	10,56	10,63	10,59	10,50	10,62	10,62	11,38	2. Investment
a. UMKM	15,14	14,26	13,25	13,05	13,16	12,82	12,65	11,67	12,44	12,42	12,28	12,27	12,29	12,33	12,60	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	13,25	13,06	13,16	12,82	12,65	11,67	12,44	12,43	12,28	12,27	12,29	12,33	12,60	i. Rupiah
ii. Valas	6,75	4,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	3,00	-	-	-	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,47	10,11	10,10	10,10	9,32	9,12	9,46	9,58	9,60	9,48	9,67	9,66	10,70	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	11,07	10,65	10,59	10,58	9,74	9,50	9,86	10,00	10,01	9,91	10,13	10,11	11,15	i. Rupiah
ii. Valas	7,87	7,81	6,96	6,96	6,95	6,96	6,41	6,41	6,50	6,48	6,46	6,07	5,83	5,75	6,37	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	11,93	12,04	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	11,93	12,04	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	12,11	9,76	9,39	9,28	9,88	9,47	9,69	9,52	9,33	9,62	9,75	9,78	9,67	9,86	9,63	1. Working Capital
a. UMKM	13,73	11,59	11,58	11,36	11,41	11,20	11,10	10,98	10,74	10,86	10,76	10,73	10,62	10,77	9,61	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,73	11,50	11,53	11,35	11,23	11,11	10,88	11,03	10,93	10,90	10,78	10,95	9,84	i. Rupiah
ii. Valas	-	1,94	2,09	2,07	2,29	2,45	3,04	3,05	3,04	3,03	3,01	3,03	3,01	2,96	3,00	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,51	8,46	9,12	8,68	9,07	8,90	8,78	9,11	9,26	9,31	9,22	9,45	9,63	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,29	9,14	10,11	9,27	9,53	9,46	9,36	9,59	9,91	9,99	9,96	10,22	10,19	i. Rupiah
ii. Valas	6,37	3,36	3,24	3,06	3,02	3,11	3,50	3,63	3,63	3,57	3,62	3,62	3,69	3,69	3,49	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,16	9,20	9,19	9,21	9,20	9,44	9,38	9,47	9,44	9,25	9,38	9,49	9,38	2. Investment
a. UMKM	12,93	11,45	11,24	11,33	10,21	10,16	10,95	12,17	11,63	12,07	12,03	11,99	10,88	10,87	10,56	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	11,44	11,53	10,31	10,25	11,11	12,38	11,91	12,27	12,22	12,17	11,03	11,01	10,70	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,18	5,17	5,17	5,17	5,24	5,71	5,22	5,23	5,23	5,23	5,23	5,24	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,71	8,77	8,82	8,86	8,85	8,89	8,92	8,93	8,94	8,75	9,10	9,23	9,18	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,54	9,61	9,83	9,80	9,59	9,64	9,67	9,68	9,62	9,34	9,75	9,90	9,82	i. Rupiah
ii. Valas	5,31	4,98	5,46	5,46	5,13	5,38	5,43	5,46	5,32	5,35	5,36	5,29	5,27	5,23	5,10	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	8,47	8,44	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	8,47	8,44	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Penerima Pembiayaan Lapangan Usaha																
Pertanian, perburuan dan Kehutanan	14.15	14.01	13.20	13.21	13.27	12.86	13.38	13.00	13.09	13.47	13.39	12.46	13.45	13.54	13.47	Financing to Business Sector
a. Rupiah	14.47	14.22	13.35	13.34	13.42	12.99	13.53	13.13	13.21	13.59	13.39	12.55	13.54	13.63	13.54	Agricultures, Hunting and Forestry
b. Valas	6.00	6.00	5.50	5.50	5.75	5.76	5.65	5.65	5.78	5.80	5.81	5.83	5.85	5.89	5.91	a. Rupiah
Perikanan	12.80	12.03	12.59	12.55	13.48	13.14	10.69	10.60	10.63	10.79	11.16	11.15	11.13	11.13	11.13	b. Foreign Exchange
a. Rupiah	12.85	12.03	12.59	12.55	13.48	13.14	10.69	10.60	10.63	10.79	11.16	11.15	11.13	11.13	11.13	Fishery
b. Valas	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Pertambangan dan Penggalian	9.62	9.60	8.25	8.09	8.25	7.85	6.16	5.98	6.10	6.11	6.25	6.12	6.13	6.16	6.16	b. Foreign Exchange
a. Rupiah	12.57	11.81	11.42	10.69	12.34	11.94	8.08	7.63	7.99	7.65	7.68	7.53	7.49	7.58	7.58	Mining and Quarrying
b. Valas	6.83	7.12	6.45	6.47	6.03	5.75	5.17	5.16	5.09	5.15	5.13	4.97	4.97	4.93	4.99	a. Rupiah
Industri Pengolahan	11.06	10.86	9.75	9.80	9.78	9.74	9.46	9.00	9.37	9.32	9.32	9.23	9.33	9.08	9.56	b. Foreign Exchange
a. Rupiah	12.01	11.85	10.66	10.69	10.62	10.54	10.13	9.72	10.26	10.03	10.09	10.13	10.27	10.05	10.42	Processing Industry
b. Valas	5.90	4.75	5.10	5.14	5.11	5.26	5.41	5.28	5.17	5.32	5.20	4.69	4.76	4.69	4.94	a. Rupiah
Listrik, gas dan air	10.34	8.51	8.08	7.85	8.44	7.99	7.70	7.85	7.70	7.81	8.41	8.24	8.18	8.18	8.40	b. Foreign Exchange
a. Rupiah	12.16	9.02	8.19	8.19	8.94	8.26	7.93	7.93	7.93	7.91	8.77	8.64	8.67	8.68	8.68	Electricity, Gas and Water
b. Valas	7.65	7.27	6.36	6.03	6.02	6.40	6.20	6.23	6.39	6.37	6.44	5.84	5.24	5.18	5.53	a. Rupiah
Konstruksi	12.34	10.14	9.77	9.61	9.83	9.75	9.52	9.71	9.83	9.67	9.61	9.70	9.71	9.90	10.15	b. Foreign Exchange
a. Rupiah	12.51	10.21	9.82	9.66	9.88	9.80	9.58	9.66	9.89	9.73	9.66	9.75	9.76	9.95	10.19	Construction
b. Valas	5.84	5.63	5.96	5.95	5.95	5.96	5.95	5.96	5.95	5.96	5.95	5.96	5.95	5.96	6.00	a. Rupiah
Perdagangan Besar dan Eceran	20.04	18.89	18.63	18.56	18.82	18.74	18.30	18.15	18.40	18.72	18.44	18.39	18.07	18.34	18.92	b. Foreign Exchange
a. Rupiah	20.10	19.03	18.85	18.78	19.10	19.01	18.57	18.41	18.68	18.99	18.69	18.64	18.30	18.56	19.15	Wholesale and Retail Trade
b. Valas	7.33	6.25	6.41	6.45	5.39	5.36	5.09	5.01	4.94	4.96	4.94	4.76	4.94	4.75	4.61	a. Rupiah
Penyediaan akomodasi dan penyediaan makan minum	14.23	12.79	11.81	11.75	11.87	11.63	11.72	11.77	11.97	12.17	12.19	12.32	12.65	12.80	12.10	b. Foreign Exchange
a. Rupiah	14.24	12.80	11.81	11.75	11.87	11.63	11.72	11.77	11.97	12.17	12.19	12.32	12.65	12.80	12.10	Provision of accommodation and the provision of eating and drinking
b. Valas	7.00	6.00	5.50	5.50	5.50	5.50	5.50	-	-	-	-	-	-	-	-	a. Rupiah
Transportasi, pergudangan dan komunikasi	11.19	10.62	10.74	9.81	10.03	10.08	9.30	9.73	10.08	10.06	10.22	10.12	10.28	10.01	10.49	b. Foreign Exchange
a. Rupiah	11.88	11.08	11.53	10.51	10.73	10.76	9.89	10.44	10.97	10.96	11.05	10.95	11.00	10.67	11.05	Transportation, Warehousing and Communications
b. Valas	7.89	8.02	6.25	6.22	6.19	6.15	5.74	5.34	5.14	5.12	5.23	4.84	5.40	5.33	5.54	a. Rupiah
Perantara Keuangan	13.95	10.88	10.08	9.79	10.30	9.84	10.19	9.90	9.92	9.85	9.93	10.05	10.08	9.95	9.96	b. Foreign Exchange
a. Rupiah	13.96	11.14	10.34	10.03	10.55	9.85	10.21	9.92	9.93	9.86	9.94	10.06	10.09	9.96	9.97	Financial Intermediaries
b. Valas	6.99	2.35	3.01	3.01	3.01	4.40	4.40	3.21	4.40	4.40	4.40	4.40	4.40	4.40	4.40	a. Rupiah
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.88	11.23	10.17	10.14	10.06	10.35	9.24	9.02	9.13	9.09	9.18	9.08	8.90	8.93	10.25	b. Foreign Exchange
a. Rupiah	13.23	11.58	10.76	10.75	10.59	10.89	9.46	9.26	9.37	9.33	9.41	9.29	9.11	9.14	10.53	Real Estate, Business, Ownership, and Business Services
b. Valas	5.77	3.63	2.61	2.51	2.47	2.35	3.54	3.79	3.87	3.82	3.89	3.89	4.09	4.06	3.96	a. Rupiah
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.38	11.83	12.00	11.04	12.54	12.26	16.72	16.31	16.00	15.91	14.09	14.08	14.03	14.16	11.73	b. Foreign Exchange
a. Rupiah	14.38	11.83	12.00	11.04	12.54	12.26	16.72	16.31	16.00	15.91	14.09	14.08	14.03	14.16	11.73	Government administration, Defense and Compulsory social security
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Pendidikan	13.45	12.63	11.99	11.61	11.93	11.25	11.41	10.62	11.25	11.24	11.26	11.20	11.26	11.27	11.33	b. Foreign Exchange
a. Rupiah	13.53	12.63	11.99	11.61	11.93	11.25	11.41	10.62	11.25	11.24	11.26	11.20	11.26	11.27	11.33	Education Services
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Kesehatan dan Kegiatan Sosial	13.19	12.52	11.57	11.41	11.49	10.69	11.52	10.71	10.51	11.30	11.20	11.13	11.18	11.16	9.63	b. Foreign Exchange
a. Rupiah	13.19	12.52	11.57	11.41	11.49	10.69	11.52	10.71	10.51	11.30	11.20	11.13	11.18	11.16	9.63	Health Services and Social Activities
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.87	15.01	14.46	14.39	14.53	14.37	13.32	12.99	12.19	12.18	12.14	11.71	11.67	11.64	12.76	b. Foreign Exchange
a. Rupiah	17.24	15.51	14.52	14.45	14.53	14.37	13.32	12.99	12.19	12.18	12.14	11.71	11.67	11.64	12.76	Community, Sociocultural, Entertainment and Other Individual Services
b. Valas	8.15	5.87	1.82	1.82	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Jasa Perorangan yang Melayani Rumah Tangga	34.94	39.25	41.30	41.61	42.41	42.76	43.02	44.80	45.33	46.23	50.52	51.20	51.66	51.67	51.59	b. Foreign Exchange
a. Rupiah	34.94	39.25	41.30	41.61	42.41	42.76	43.02	44.80	45.33	46.23	50.52	51.20	51.66	51.67	51.59	Individual Services which Serve Households
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	11.00	5.41	19.00	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
a. Rupiah	-	-	11.00	5.41	19.00	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Kegiatan yang belum jelas batasannya	14.44	12.10	13.19	10.39	12.23	7.55	8.27	7.96	7.67	10.03	10.90	14.10	14.84	15.46	15.38	b. Foreign Exchange
a. Rupiah	14.44	12.10	13.19	10.39	12.23	7.55	8.27	7.96	7.67	10.03	10.90	14.10	14.84	15.46	15.38	Business Activities which are not clearly defined
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Penerima Pembiayaan Bukan Lapangan Usaha																
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Rumah Tinggal	11.32	10.57	9.87	9.78	9.92	9.85	9.72	8.21	9.46	9.64	9.61	9.56	9.55	9.54	9.61	Financing to Non Industrial Origin House Hold
a. Rupiah	11.32	10.57	9.87	9.78	9.92	9.85	9.72	8.21	9.46	9.64	9.61	9.56	9.55	9.54	9.61	For Home Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Flat atau Apartemen	11.29	9.94	9.14	9.12	9.14	9.11	8.93	8.79	8.84	8.80	8.78	8.74	8.69	8.67	8.80	b. Foreign Exchange
a. Rupiah	11.29	9.94	9.14	9.12	9.14	9.11	8.93	8.79	8.84	8.80	8.78	8.74	8.69	8.67	8.80	For Apartment Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Ruko atau Rukan	11.72	10.85	10.01	9.88	10.08	10.05	9.95	7.78	9.78	9.77	9.62	9.58	9.59	9.44	9.52	b. Foreign Exchange
a. Rupiah	11.72	10.85	10.01	9.88	10.08	10.05	9.95	7.78	9.78	9.77	9.62	9.58	9.59	9.44	9.52	For Shop House Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Kendaraan Bermotor	10.85	10.70	10.02	9.77	9.95	9.82	10.18	9.85	10.04	10.02	9.98	10.04	10.17	10.18	10.38	b. Foreign Exchange
a. Rupiah	10.85	10.70	10.02	9.77	9.95	9.82	10.18	9.85	10.04	10.02	9.98	10.04	10.17	10.18	10.38	For Vehicles Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12.44	12.45	12.41	11.96	12.44	11.98	12.32	11.88	12.12	12.22	12.20	12.16	12.12	12.11	12.13	b. Foreign Exchange
a. Rupiah	12.44	12.45	12.41	11.96	12.44	11.98	12.32	11.88	12.12	12.22	12.20	12.16	12.12	12.11	12.13	Multipurpose Loans and Others
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Bukan Lapangan Usaha Lainnya	9.03	9.27	12.46	12.30	12.35	12.17	12.03	11.79	11.44	11.40	11.18	11.12	11.02	11.06	10.83	b. Foreign Exchange
a. Rupiah	9.03	9.27	12.46	12.30	12.35	12.17	12.03	11.79	11.44	11.40	11.18	11.12	11.02	11.06	10.83	Non Industrial Origin Others
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

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

Indikator	2016	2017	2018				2019									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Penerima Pembiayaan Lapangan Usaha																Financing to Business Sector
Pertanian, perburuan dan Kehutanan	15,19	15,47	13,20	13,21	14,49	13,96	14,82	14,26	14,26	14,75	14,70	14,28	14,65	14,75	15,13	Agricultures, Hunting and Forestry
a. Rupiah	15,19	15,47	13,35	13,34	14,52	13,99	14,86	14,30	14,29	14,79	14,73	14,32	14,68	14,79	15,17	a. Rupiah
b. Valas	-	-	5,50	5,50	7,00	7,00	6,32	6,32	6,94	6,94	6,94	6,94	6,94	7,00	7,00	b. Foreign Exchange
Perikanan	12,87	12,07	12,59	12,55	13,72	13,33	10,56	10,45	9,35	10,67	11,08	11,08	10,71	11,06	14,18	Fishery
a. Rupiah	12,87	12,07	12,59	12,55	13,72	13,33	10,56	10,45	9,35	10,67	11,08	11,08	10,71	11,06	14,18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	10,66	10,99	8,25	8,09	10,51	10,00	6,81	6,53	6,60	6,60	6,70	6,52	6,50	6,54	11,43	Mining and Quarrying
a. Rupiah	12,56	11,93	11,42	10,69	12,52	12,56	7,70	7,19	7,42	7,24	7,29	7,16	7,10	7,23	13,77	a. Rupiah
b. Valas	7,98	9,26	6,45	6,47	8,36	7,36	5,92	5,88	5,82	5,97	5,90	5,65	5,63	5,53	8,12	b. Foreign Exchange
Industri Penolahan	11,82	11,87	9,75	9,80	10,62	10,55	10,06	9,58	10,23	9,93	10,08	9,92	10,03	9,71	10,30	Processing Industry
a. Rupiah	12,18	12,26	10,66	10,69	10,83	10,75	10,23	9,71	10,39	10,08	10,26	10,31	10,35	10,07	10,61	a. Rupiah
b. Valas	6,90	5,82	5,10	5,14	6,07	6,09	6,35	6,66	6,81	6,63	6,25	4,13	4,72	4,55	5,41	b. Foreign Exchange
Listrik, gas dan air	10,50	8,78	7,85	8,26	7,56	7,56	6,96	11,77	7,01	6,75	7,71	7,34	7,24	7,42	8,17	Electricity, Gas and Water
a. Rupiah	12,16	9,34	8,39	8,19	9,08	7,99	7,22	13,53	7,22	6,89	8,13	7,85	7,93	8,18	9,02	a. Rupiah
b. Valas	7,74	7,48	6,36	6,03	5,94	6,37	6,11	6,15	6,33	6,31	6,39	5,71	5,02	4,97	5,40	b. Foreign Exchange
Konstruksi	13,27	11,01	9,77	9,61	9,32	9,17	8,93	8,70	9,15	8,85	8,76	8,92	9,25	9,17	9,50	Construction
a. Rupiah	13,60	11,17	9,82	9,66	9,39	9,24	9,04	8,79	9,25	8,95	8,85	9,00	9,34	9,25	9,57	a. Rupiah
b. Valas	5,84	5,63	5,96	5,95	5,95	5,96	3,85	4,28	4,26	4,28	4,28	4,67	4,66	4,66	6,00	b. Foreign Exchange
Perdagangan Besar dan Eceran	21,41	20,97	18,63	18,56	21,61	21,56	20,86	20,81	21,41	21,51	21,00	21,00	20,83	20,98	21,86	Wholesale and Retail Trade
a. Rupiah	21,47	21,13	18,85	18,78	21,92	21,87	21,15	21,09	21,71	21,80	21,27	21,26	21,08	21,20	22,06	a. Rupiah
b. Valas	7,95	6,73	6,41	6,45	6,64	6,67	6,30	6,22	6,17	6,17	6,19	6,00	6,27	6,21	6,60	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16,31	14,48	11,81	11,75	13,16	12,65	12,73	12,95	13,06	13,36	13,47	13,63	14,15	14,35	13,13	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16,31	14,48	11,81	11,75	13,16	12,65	12,73	12,95	13,06	13,36	13,47	13,63	14,15	14,35	13,13	a. Rupiah
b. Valas	-	-	5,50	5,50	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,12	10,68	10,74	9,81	10,14	10,07	9,28	9,83	10,11	10,19	10,39	10,13	10,34	10,20	11,17	Transportation, Warehousing and Communications
a. Rupiah	11,80	11,15	11,53	10,51	10,93	10,81	9,93	10,66	11,14	11,24	11,35	11,06	11,16	10,99	11,90	a. Rupiah
b. Valas	8,10	8,20	6,25	6,22	6,33	6,29	5,82	5,37	5,13	5,12	5,24	4,80	5,43	5,35	5,60	b. Foreign Exchange
Perantara Keuangan	14,84	11,46	10,08	9,79	10,65	9,84	10,24	9,82	10,04	9,64	9,76	9,90	9,94	9,88	9,88	Financial intermediaries
a. Rupiah	14,87	11,47	10,34	10,03	10,67	9,86	10,26	9,84	10,06	9,66	9,78	9,92	9,96	9,90	9,90	a. Rupiah
b. Valas	6,99	7,44	3,01	3,01	4,40	4,40	4,40	3,21	4,40	4,40	4,40	4,40	4,40	4,40	4,40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13,82	11,93	10,17	10,14	10,82	11,43	9,30	8,98	9,26	9,19	9,30	9,16	9,10	8,95	11,16	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,95	11,99	10,76	10,75	10,85	11,47	9,32	9,00	9,28	9,22	9,30	9,16	9,11	8,96	11,18	a. Rupiah
b. Valas	6,60	8,34	2,61	2,51	5,76	4,91	6,20	4,44	5,38	4,91	7,33	7,50	7,68	7,87	6,95	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14,43	12,16	12,00	11,04	13,17	12,79	17,49	16,94	16,55	16,41	14,23	14,21	14,16	14,31	11,78	Government administration, Defense and Compulsory social security
a. Rupiah	14,43	12,16	12,00	11,04	13,17	12,79	17,49	16,94	16,55	16,41	14,23	14,21	14,16	14,31	11,78	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,55	12,93	11,99	11,61	12,12	11,31	11,50	10,59	11,32	11,34	11,37	11,30	11,37	11,37	11,44	Education Services
a. Rupiah	13,65	12,93	11,99	11,61	12,12	11,31	11,50	10,59	11,32	11,34	11,37	11,30	11,37	11,37	11,44	a. Rupiah
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,18	12,55	11,57	11,41	11,52	10,66	11,57	10,67	10,50	11,33	11,25	11,17	11,22	11,17	9,78	Health Services and Social Activities
a. Rupiah	13,18	12,55	11,57	11,41	11,52	10,66	11,57	10,67	10,50	11,33	11,25	11,17	11,22	11,17	9,78	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15,61	14,18	14,46	14,39	14,15	14,00	12,78	12,45	11,61	11,56	11,53	11,09	11,03	11,00	12,36	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	15,99	14,75	14,52	14,45	14,15	14,00	12,78	12,45	11,61	11,56	11,53	11,09	11,03	11,00	12,36	a. Rupiah
b. Valas	8,15	5,87	1,82	1,82	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	35,23	39,69	41,30	41,61	43,20	43,63	43,92	45,77	46,28	46,91	50,73	51,50	51,93	52,00	51,96	Individual Services which Serve Households
a. Rupiah	35,23	39,69	41,30	41,61	43,20	43,63	43,92	45,77	46,28	46,91	50,73	51,50	51,93	52,00	51,96	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	11,00	5,41	19,00	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	11,00	5,41	19,00	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13,09	9,36	13,19	10,39	10,20	8,30	6,01	5,16	4,09	5,42	6,46	9,59	10,06	9,23	11,63	Business Activities which are not clearly defined
a. Rupiah	13,09	9,36	13,19	10,39	10,20	8,30	6,01	5,16	4,09	5,42	6,46	9,59	10,06	9,23	11,63	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin House Hold
Rumah Tangga																
Untuk Pemilikan Rumah Tinggal	12,08	11,86	9,87	9,78	11,62	11,57	11,34	8,02	11,30	11,31	11,30	11,23	11,24	11,23	11,42	For Home Ownership
a. Rupiah	12,08	11,86	9,87	9,78	11,62	11,57	11,34	8,02	11,30	11,31	11,30	11,23	11,24	11,23	11,42	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,99	11,66	9,14	9,12	11,66	11,55	11,08	10,75	11,10	11,02	11,06	10,99	11,09	11,07	11,75	For Apartment Ownership
a. Rupiah	11,99	11,66	9,14	9,12	11,66	11,55	11,08	10,75	11,10	11,02	11,06	10,99	11,09	11,07	11,75	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	12,80	12,19	10,01	9,88	11,76	11,75	11,52	5,75	11,37	11,35	10,87	10,83	11,12	10,76	11,10	For Shop House Ownership
a. Rupiah	12,80	12,19	10,01	9,88	11,76	11,75	11,52	5,75	11,37	11,35	10,87	10,83	11,12	10,76	11,10	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	11,48	12,30	10,02	9,77	10,18	9,45	9,81	9,14	9,56	9,55	9,51	9,64	9,86	9,90	10,25	For Vehicles Ownership
a. Rupiah	11,48	12,30	10,02	9,77	10,18	9,45	9,81	9,14	9,56	9,55	9,51	9,64	9,86	9,90	10,25	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12,78	13,10	12,41	11,96	13,09	12,52	12,95	12,41	12,86	12,86	12,83	12,80	12,78	12,79	12,81	Multipurpose Loans and Others
a. Rupiah	12,78	13,10	12,41	11,96	13,09	12,52	12,95	12,41	12,86	12,86	12,83	12,80	12,78	12,79	12,81	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	11,31	12,32	12,46	12,30	13,93	13,74	13,67	13,40	12,98	12,94	12,80	12,75	12,77	12,78	12,48	Non Industrial Origin Others
a. Rupiah	11,31	12,32	12,46	12,30	13,93	13,74	13,67	13,40	12,98	12,94	12,80	12,75	12,77	12,78	12,48	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018				2019									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
Penerima Pembiayaan Lapangan Usaha																Financing to Business Sector
Pertanian, perburuan dan Kehutanan	9,77	10,02	9,77	10,17	10,22	10,26	10,27	10,18	10,13	10,20	10,14	8,41	10,93	10,98	10,45	Agriculture, Hunting and Forestry
a. Rupiah	10,71	10,45	10,09	10,48	10,51	10,53	10,51	10,41	10,35	10,41	10,33	8,50	11,08	11,12	10,55	a. Rupiah
b. Valas	6,00	6,00	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	b. Foreign Exchange
Perikanan	12,24	11,71	11,71	11,75	11,81	11,76	11,66	11,67	11,68	11,67	11,74	11,75	11,83	11,74	11,76	Fishery
a. Rupiah	12,72	11,71	11,71	11,75	11,81	11,76	11,66	11,67	11,68	11,67	11,74	11,75	11,83	11,74	11,76	a. Rupiah
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	6,41	5,77	5,51	4,99	5,42	5,12	5,32	5,28	5,49	5,55	5,67	5,58	5,62	5,62	5,44	Mining and Quarrying
a. Rupiah	12,69	10,74	8,67	4,86	11,51	8,72	9,94	9,84	9,87	8,54	8,81	8,56	8,62	8,61	8,42	a. Rupiah
b. Valas	5,04	4,59	5,03	5,02	4,38	4,61	4,62	4,63	4,53	4,53	4,54	4,44	4,45	4,45	4,26	b. Foreign Exchange
Industri Pengolahan	8,10	7,42	7,37	7,56	7,71	7,86	7,97	7,67	7,52	7,86	7,64	7,67	7,83	7,86	7,99	Processing Industry
a. Rupiah	10,75	9,62	9,42	9,70	9,77	9,76	9,75	9,77	9,74	9,85	9,47	9,48	9,99	10,02	9,80	a. Rupiah
b. Valas	5,34	4,20	4,80	4,85	4,85	5,05	5,15	4,96	4,80	5,00	4,94	4,89	4,78	4,73	4,77	b. Foreign Exchange
Listrik, gas dan air	7,24	7,75	8,20	8,36	8,68	8,40	8,41	8,62	8,59	8,58	9,29	9,25	9,22	9,02	8,66	Electricity, Gas and Water
a. Rupiah	12,14	8,16	8,27	8,44	8,80	8,47	8,47	8,69	8,66	8,64	9,42	9,36	9,33	9,13	8,76	a. Rupiah
b. Valas	7,00	6,54	6,35	6,51	6,55	6,60	6,77	6,76	6,74	6,75	6,74	6,69	6,65	6,48	6,35	b. Foreign Exchange
Konstruksi	11,05	9,36	10,41	10,29	10,48	10,53	10,19	10,59	10,61	10,61	10,61	10,66	10,26	10,78	10,94	Construction
a. Rupiah	11,05	9,36	10,41	10,29	10,48	10,53	10,19	10,59	10,61	10,61	10,61	10,66	10,26	10,78	10,94	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	12,05	10,81	10,59	9,81	10,43	9,73	10,13	9,90	9,40	9,99	9,76	9,77	9,42	9,99	9,49	Wholesale and Retail Trade
a. Rupiah	12,11	10,87	10,63	9,84	10,61	9,91	10,31	10,07	9,57	10,17	9,94	9,94	9,58	10,16	9,69	a. Rupiah
b. Valas	5,87	3,82	3,43	3,44	1,52	1,49	1,46	1,43	1,47	1,37	1,24	1,24	1,23	1,16	1,11	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	10,53	10,60	10,14	10,18	10,15	10,17	10,16	10,16	10,25	10,30	10,18	10,13	10,14	10,22	10,19	Provision of accommodation and the provision of eating and drinking
a. Rupiah	10,54	10,61	10,15	10,19	10,16	10,18	10,17	10,16	10,25	10,30	10,18	10,13	10,14	10,22	10,19	a. Rupiah
b. Valas	7,00	6,00	5,50	5,50	5,50	5,50	5,50	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,63	10,18	10,30	9,63	9,65	10,12	9,38	9,33	9,97	9,56	9,56	10,10	10,05	9,39	8,49	Transportation, Warehousing and Communications
a. Rupiah	12,34	10,58	10,82	10,12	10,08	10,59	9,76	9,70	10,39	9,96	9,96	10,54	10,46	9,70	8,69	a. Rupiah
b. Valas	5,59	5,34	5,21	5,19	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,18	5,19	b. Foreign Exchange
Perantara Keuangan	12,50	10,09	9,05	9,44	9,75	9,83	10,11	10,05	9,73	10,19	10,21	10,32	10,31	10,05	10,09	Financial intermediaries
a. Rupiah	12,50	10,66	9,58	9,97	10,34	9,83	10,11	10,05	9,73	10,19	10,21	10,32	10,31	10,05	10,09	a. Rupiah
b. Valas	-	2,00	2,93	2,93	2,93	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	10,37	9,01	8,02	7,96	8,49	8,53	9,14	9,11	8,89	8,88	8,98	8,93	8,53	8,88	8,65	Real Estate, Business, Ownership, and Business Services
a. Rupiah	11,06	10,12	9,60	9,93	9,74	9,75	9,75	9,76	9,56	9,56	9,63	9,56	9,12	9,54	9,27	a. Rupiah
b. Valas	5,46	1,75	2,21	2,20	2,18	2,17	3,21	3,72	3,71	3,70	3,69	3,67	3,90	3,87	3,82	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11,56	9,71	10,99	10,92	10,85	10,78	10,89	10,80	10,56	10,43	10,19	10,20	10,11	10,11	10,11	Government administration, Defense and Compulsory social security
a. Rupiah	11,56	9,71	10,99	10,92	10,85	10,78	10,89	10,80	10,56	10,43	10,19	10,20	10,11	10,11	10,11	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12,51	10,79	10,85	10,87	10,87	10,88	10,85	10,80	10,81	10,67	10,64	10,60	10,61	10,65	10,63	Education Services
a. Rupiah	12,51	10,79	10,85	10,87	10,87	10,88	10,85	10,80	10,81	10,67	10,64	10,60	10,61	10,65	10,63	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,30	12,22	11,24	11,22	11,17	11,03	11,00	11,05	10,71	11,02	10,69	10,69	10,70	11,04	8,20	Health Services and Social Activities
a. Rupiah	13,30	12,22	11,24	11,22	11,17	11,03	11,00	11,05	10,71	11,02	10,69	10,69	10,70	11,04	8,20	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24,10	18,72	16,89	16,89	16,40	16,18	16,12	15,85	15,72	16,07	16,33	16,29	16,26	16,16	15,55	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	24,10	18,72	16,89	16,89	16,40	16,18	16,12	15,85	15,72	16,07	16,33	16,29	16,26	16,16	15,55	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	13,29	12,81	14,08	14,27	13,35	13,16	13,09	13,24	10,65	13,56	14,06	13,46	13,43	13,13	12,95	Individual Services which Serve Households
a. Rupiah	13,29	12,81	14,08	14,27	13,35	13,16	13,09	13,24	10,65	13,56	14,06	13,46	13,43	13,13	12,95	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	17,58	19,41	19,03	19,08	19,09	6,87	9,95	9,89	9,77	13,22	18,78	17,55	22,00	22,05	22,19	Business Activities which are not clearly defined
a. Rupiah	17,58	19,41	19,03	19,08	19,09	6,87	9,95	9,89	9,77	13,22	18,78	17,55	22,00	22,05	22,19	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin House Hold
Rumah Tangga																For Home Ownership
Untuk Pemilikan Rumah Tinggal	10,44	9,30	8,61	8,54	8,47	8,42	8,40	8,37	7,98	8,28	8,24	8,22	8,20	8,18	8,15	a. Rupiah
a. Rupiah	10,44	9,30	8,61	8,54	8,47	8,42	8,40	8,37	7,98	8,28	8,24	8,22	8,20	8,18	8,15	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10,32	8,68	8,09	8,05	8,04	8,06	8,04	8,01	7,98	7,99	7,97	7,97	7,89	7,87	7,83	For Apartment Ownership
a. Rupiah	10,32	8,68	8,09	8,05	8,04	8,06	8,04	8,01	7,98	7,99	7,97	7,97	7,89	7,87	7,83	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	10,90	9,87	9,21	9,16	9,09	9,07	9,04	8,96	8,88	8,87	8,88	8,84	8,74	8,68	8,63	For Shop House Ownership
a. Rupiah	10,90	9,87	9,21	9,16	9,09	9,07	9,04	8,96	8,88	8,87	8,88	8,84	8,74	8,68	8,63	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10,24	9,69	9,43	9,54	9,75	10,16	10,54	10,58	10,58	10,61	10,61	10,59	10,63	10,63	10,62	For Vehicles Ownership
a. Rupiah	10,24	9,69	9,43	9,54	9,75	10,16	10,54	10,58	10,58	10,61	10,61	10,59	10,63	10,63	10,62	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,82	9,92	9,84	9,82	9,80	9,78	9,75	9,74	9,11	9,68	9,67	9,61	9,52	9,47	9,46	Multipurpose Loans and Others
a. Rupiah	10,82	9,92	9,84	9,82	9,80	9,78	9,75	9,74	9,11	9,68	9,67	9,61	9,52	9,47	9,46	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	6,12	4,06	3,64	4,58	3,55	3,52	3,53	3,63	3,74	3,86	3,90	3,74	3,61	3,65	3,67	Non Industrial Origin Others
a. Rupiah	6,12	4,06	3,64	4,58	3,55	3,52	3,53	3,63	3,74	3,86	3,90	3,74	3,61	3,65	3,67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

(Ket: *) Angka-angka sementara

(Note: *) Provisional 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									Type
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Dana Pihak Ketiga	22.198.718	25.836.223	27.967.194	28.477.264	28.859.160	29.068.132	29.352.436	29.675.003	34.255.472	30.502.033	30.220.274	30.614.001	31.024.099	31.384.296	31.726.453	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	15.952.298	16.165.174	16.405.031	16.497.628	16.659.026	16.823.087	20.072.024	17.323.451	17.010.220	17.342.513	17.580.439	17.792.744	17.980.957	1. Demand Deposits Wadia
a. Giro	235.862	194.284	206.262	218.476	220.406	220.970	223.410	226.116	2.634.142	229.737	232.828	233.468	236.540	240.316	243.756	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	15.746.036	15.946.698	16.184.625	16.276.658	16.436.373	16.597.763	17.438.685	17.093.714	17.097.023	17.109.045	17.343.899	17.552.428	17.737.201	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.014.894	12.312.087	12.454.121	12.570.503	12.693.409	12.851.916	14.183.448	13.178.582	13.210.054	13.271.488	13.443.660	13.591.552	13.745.496	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	68.714	68.830	69.389	67.372	67.535	67.756	2.934.426	68.142	69.065	68.415	68.557	69.324	69.136	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	11.579.100	11.875.521	12.015.268	12.129.152	12.248.770	12.407.374	9.786.038	12.729.421	12.756.270	12.815.091	12.984.233	13.130.207	13.281.090	b. Saving Deposits
c. Deposito	311.375	338.298	367.080	367.736	369.464	373.979	377.298	376.980	1.463.172	381.019	384.719	387.982	390.870	392.021	395.270	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	2	3	8	1	1	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	1	3	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	8	1	1	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.354.461	5.327.903	5.339.696	5.343.836	5.391.049	5.431.275	5.429.546	5.495.040	5.412.472	5.586.984	5.637.018	5.695.965	5.683.445	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	97.074	96.963	98.347	101.626	102.046	104.014	106.325	108.343	108.202	110.965	112.462	114.537	117.588	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	21.871	21.238	20.305	19.638	19.222	18.867	18.425	17.981	17.460	16.935	16.649	16.321	15.881	a. Mudharabah
b. Musyarakah	61.351	67.754	75.203	75.725	78.042	81.988	82.824	85.147	87.900	90.362	93.283	94.030	95.813	98.216	101.707	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	4.382.865	5.283.827	5.237.173	5.210.602	5.210.371	5.198.275	5.232.545	5.270.138	5.266.659	5.328.999	5.360.636	5.419.862	5.469.556	5.527.409	5.513.190	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.582.808	4.542.491	4.532.425	4.519.794	4.553.172	4.586.087	4.581.273	4.636.054	4.669.471	4.727.494	4.769.002	4.824.636	4.806.345	a. Murabahah
b. Qardh	282.253	585.885	648.445	662.134	671.874	672.264	673.107	677.712	678.935	686.456	684.568	685.697	693.784	695.894	699.794	b. Qardh
c. Istishna'	4.153	5.065	5.920	5.977	6.072	6.217	6.266	6.339	6.451	6.489	6.597	6.671	6.770	6.879	7.051	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	20.214	20.338	30.978	43.935	57.613	58.437	58.002	57.698	56.909	56.157	55.000	54.019	52.667	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	2.232	5.026	12.630	25.224	38.840	39.535	39.126	38.611	37.694	36.932	35.566	34.338	32.683	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	3	3	3	3	3	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	17.979	18.145	18.345	18.708	18.770	18.899	18.873	19.084	19.212	19.221	19.432	19.679	19.982	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									Type
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	
Dana Pihak Ketiga	18.543.305	21.337.918	23.041.972	23.472.129	23.778.680	24.067.983	24.313.460	24.530.119	24.730.868	25.030.817	24.845.907	25.287.577	25.615.145	25.906.278	26.200.227	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	13.658.238	13.838.161	14.045.565	14.233.316	14.394.539	14.548.960	14.673.036	14.864.549	14.673.036	15.060.932	15.260.522	15.450.809	15.623.193	1. Demand Deposits Wadia
a. Giro	219.538	176.470	186.379	198.634	200.311	200.646	202.026	204.016	205.968	208.127	211.148	211.777	214.691	218.130	221.356	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	13.471.859	13.639.527	13.845.254	14.032.670	14.193.270	14.345.736	14.467.871	14.656.422	14.781.519	14.849.155	15.045.831	15.232.679	15.401.837	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.383.734	9.633.968	9.733.115	9.834.667	9.918.921	9.981.159	10.057.832	10.166.268	10.172.871	10.226.645	10.354.623	10.455.469	10.577.034	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	58.247	58.221	58.640	56.514	56.577	56.745	57.041	56.913	57.689	56.982	56.980	57.568	57.184	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.037.481	9.287.320	9.384.554	9.484.449	9.565.783	9.628.151	9.703.547	9.811.516	9.816.016	9.867.926	9.994.207	10.093.701	10.212.826	b. Saving Deposits
c. Deposito	253.645	270.697	288.006	288.427	289.921	293.704	296.755	296.457	297.432	297.839	299.166	301.737	303.436	304.200	307.024	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	4.186.069	4.159.070	4.163.204	4.160.742	4.206.276	4.255.863	4.263.804	4.337.978	4.263.804	4.443.684	4.504.519	4.579.686	4.581.938	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	52.667	51.815	52.593	55.465	55.506	56.679	58.097	59.314	58.097	60.183	60.545	61.370	63.325	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	9.785	9.466	8.842	8.554	8.267	8.022	7.718	7.459	7.224	6.933	6.713	6.479	6.238	a. Mudharabah
b. Musyarakah	46.198	44.628	42.882	42.349	43.751	46.911	47.239	48.657	50.379	51.855	53.414	53.250	53.832	54.891	57.087	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.124.929	4.098.658	4.102.007	4.096.679	4.143.204	4.191.638	4.198.256	4.269.528	4.309.740	4.374.232	4.434.539	4.508.710	4.508.710	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.926.899	3.898.948	3.900.253	3.895.349	3.940.804	3.984.544	3.989.872	4.056.205	4.102.765	4.168.485	4.228.099	4.301.161	4.301.161	a. Murabahah
b. Qardh	175.618	187.934	197.930	199.612	201.660	201.240	202.310	207.007	208.297	213.238	206.891	205.670	206.367	207.477	207.477	b. Qardh
c. Istishna'	159	135	100	98	94	90	90	87	87	85	84	77	73	72	72	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.473	8.597	8.604	8.598	8.721	8.860	8.891	9.136	9.242	9.269	9.435	9.606	9.903	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	9 ¹⁾	10 ¹⁾	12	12	12	12	11	11	11	11	10	10	9	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.462	8.585	8.590	8.584	8.707	8.846	8.878	9.123	9.229	9.254	9.423	9.594	9.892	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) 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									Type
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Dana Pihak Ketiga	3.655.413	4.498.305	4.925.222	5.005.135	5.080.480	5.000.149	5.038.976	5.144.884	9.524.604	5.471.216	5.374.367	5.326.424	5.408.954	5.478.018	5.526.226	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.294.060	2.327.013	2.359.466	2.264.312	2.264.487	2.274.127	5.398.988	2.458.902	2.337.184	2.281.581	2.319.917	2.341.935	2.357.764	1. Demand Deposits Wadia
a. Giro	16.324	17.814	19.883	19.842	20.095	20.324	21.384	22.100	2.428.174	21.610	21.680	21.691	21.849	22.186	22.400	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.274.177	2.307.171	2.339.371	2.243.988	2.243.103	2.252.027	2.970.814	2.437.292	2.315.504	2.259.890	2.298.068	2.319.749	2.335.364	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.631.160	2.678.119	2.721.006	2.735.836	2.774.488	2.870.757	4.125.616	3.012.314	3.037.183	3.044.843	3.089.037	3.136.083	3.168.462	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.467	10.609	10.749	10.858	10.958	11.011	2.877.385	11.229	11.376	11.433	11.577	11.756	11.952	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.541.619	2.588.201	2.630.714	2.644.703	2.682.987	2.779.223	82.491	2.917.905	2.940.254	2.947.165	2.990.026	3.036.506	3.068.264	b. Saving Deposits
c. Deposito	57.730	67.601	79.074	79.309	79.543	80.275	80.543	80.523	1.165.740	83.180	85.553	86.245	87.434	87.821	88.246	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	2	3	8	1	1	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	1	3	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	8	1	1	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.168.392	1.168.833	1.176.492	1.183.094	1.184.773	1.175.412	1.165.742	1.157.062	1.148.668	1.143.300	1.132.499	1.116.279	1.101.507	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	44.407	45.148	45.754	46.161	46.540	47.335	48.228	49.029	50.105	50.782	51.917	53.167	54.263	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	12.086	11.772	11.463	11.084	10.955	10.845	10.707	10.522	10.236	10.002	9.936	9.842	9.643	a. Mudharabah
b. Musyarakah	15.153	23.126	32.321	33.376	34.291	35.077	35.585	36.490	37.521	38.507	39.869	40.780	41.981	43.325	44.620	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	434.810	970.805	1.112.244	1.111.944	1.108.364	1.101.596	1.089.341	1.078.500	1.068.403	1.059.471	1.050.896	1.045.630	1.035.017	1.018.699	1.004.480	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	655.909	643.543	632.172	624.445	612.368	601.543	591.401	579.849	566.706	559.009	540.903	523.475	505.184	a. Murabahah
b. Qardh	106.635	397.951	450.515	462.522	470.214	471.024	470.797	470.705	470.638	473.218	477.677	480.027	487.417	488.417	492.317	b. Qardh
c. Istishna'	3.994	4.930	5.820	5.879	5.978	6.127	6.176	6.252	6.364	6.404	6.513	6.594	6.697	6.807	6.979	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	11.741	11.741	22.374	35.337	48.892	49.577	49.111	48.562	47.667	46.888	45.565	44.413	42.764	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	2.223	5.016	12.618	25.212	38.828	39.523	39.115	38.600	37.683	36.921	35.556	34.328	32.674	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	9.517	9.560	9.755	10.124	10.063	10.053	9.995	9.961	9.983	9.967	10.009	10.085	10.090	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								Type	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	18.521.091	21.692.463	23.368.231	23.825.941	24.164.548	24.334.556	24.574.684	24.859.408	25.272.206	25.560.944	25.578.902	25.614.458	25.936.797	26.224.906	26.524.604	Third Paty Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.839.011	4.841.753	4.863.840	4.866.831	4.897.212	4.915.408	4.905.705	4.937.638	4.941.085	4.969.641	4.996.259	5.032.230	5.066.301	Financing, Receivables/Acceptables, Ijarah and Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018				2019								Type	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	15.488.398	17.955.556	19.096.800	19.479.862	19.749.332	19.996.197	20.200.975	20.386.215	20.551.031	20.794.404	20.906.873	20.988.240	21.231.879	21.455.167	21.707.708	Third Paty Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.708.146	3.707.946	3.725.609	3.722.263	3.751.186	3.778.866	3.778.791	3.819.394	3.831.135	3.865.013	3.902.762	3.955.290	4.004.485	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									Type
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Dana Pihak Ketiga	3.032.693	3.736.907	4.271.431	4.346.079	4.415.216	4.338.359	4.373.709	4.473.193	4.721.175	4.766.540	4.672.029	4.626.218	4.704.918	4.769.739	4.816.896	Third Paty Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.130.865	1.133.807	1.138.231	1.144.568	1.146.026	1.136.542	1.126.914	1.118.244	1.109.950	1.104.628	1.093.497	1.076.940	1.061.816	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018				2019									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	38.361	47.033	48.683	48.185	48.893	54.344	52.677	53.174	54.680	55.869	55.752	56.766	58.940	57.671	57.059	iB Wadia
a. Giro	20.153	24.897	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	26.000	27.132	25.895	24.868	a. Demand Deposits Wadia
i. Rupiah	17.221	21.581	19.512	18.797	19.127	23.543	21.463	21.187	20.681	20.656	20.049	21.069	23.817	22.841	21.929	i. Rupiah
ii. Valas	2.932	3.315	3.313	3.290	3.167	2.892	3.441	3.588	5.367	6.101	4.962	4.931	3.315	3.054	2.939	ii. Foreign Currency
b. Tabungan	18.208	22.137	25.858	26.099	26.599	27.909	27.773	28.399	28.632	29.113	30.742	30.766	31.807	31.775	32.191	b. iB Saving Deposits Wadia
i. Rupiah	18.037	21.938	25.608	25.837	26.341	27.635	27.499	28.109	28.335	28.814	30.449	30.463	31.482	31.446	31.852	i. Rupiah
ii. Valas	170	199	250	261	258	274	274	290	297	299	293	303	325	330	339	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240.974	287.854	306.763	307.733	305.528	317.484	319.872	321.526	328.053	325.363	319.913	329.858	325.309	325.296	332.744	Non Profit Sharing Investment Fund
a. Giro	7.820	15.291	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	26.919	25.145	20.988	21.190	a. Demand Deposits
i. Rupiah	7.388	13.280	19.486	18.460	18.220	15.501	17.485	18.282	18.660	20.497	19.402	25.635	24.050	19.758	19.921	i. Rupiah
ii. Valas	432	2.011	1.947	1.649	1.928	1.661	1.496	1.439	3.725	1.584	1.289	1.284	1.095	1.229	1.269	ii. Foreign Currency
b. Tabungan	66.980	76.361	79.953	80.156	80.823	86.529	85.148	85.265	85.028	84.659	86.824	87.952	89.320	88.947	90.380	b. Saving Deposits
i. Rupiah	66.088	75.463	78.939	79.100	79.801	85.507	84.052	84.134	83.853	83.489	85.618	86.572	87.891	87.455	88.897	i. Rupiah
ii. Valas	892	898	1.013	1.056	1.022	1.022	1.097	1.131	1.176	1.170	1.206	1.380	1.429	1.492	1.483	ii. Foreign Currency
c. Deposito	166.174	196.202	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	214.988	210.844	215.361	221.174	c. Time Deposits
i. Rupiah	155.646	186.721	195.661	196.950	196.116	203.133	201.686	200.505	208.395	207.863	201.963	204.484	201.371	205.487	210.583	i. Rupiah
a. 1 Bulan	109.417	137.718	146.443	143.161	143.742	146.936	142.177	145.503	147.414	145.836	136.696	135.921	131.014	135.866	132.467	a. 1 month
b. 3 Bulan	30.095	30.436	29.898	32.646	31.223	34.036	38.187	33.993	38.796	38.406	37.373	40.062	41.079	39.408	47.188	b. 3 month
c. 6 Bulan	9.531	9.710	10.245	11.728	11.760	11.612	10.557	10.432	10.783	10.748	10.816	12.171	13.132	13.931	15.077	c. 6 month
d. 12 Bulan	6.588	8.758	9.069	9.404	9.375	10.543	10.749	10.556	11.387	12.855	17.054	16.311	16.118	16.266	15.834	d. 12 month
e. >12 Bulan	15	99	6	12	16	5	16	21	16	18	24	19	28	15	18	e. >12 month
ii. Valas	10.528	9.481	9.715	10.518	8.441	10.661	14.056	16.036	12.245	10.760	10.434	10.503	9.473	9.875	10.591	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	7.053	7.747	5.899	8.171	11.058	11.995	9.292	6.973	6.460	7.236	5.640	6.517	6.755	a. 1 month
b. 3 Bulan	1.730	1.316	1.036	1.389	1.226	1.377	1.830	2.918	1.285	1.938	2.068	1.582	2.102	1.758	2.014	b. 3 month
c. 6 Bulan	315	188	1.243	1.017	817	663	666	665	779	900	1.073	896	922	725	1.171	c. 6 month
d. 12 Bulan	189	136	383	366	499	450	502	459	889	949	833	789	809	875	651	d. 12 month
e. >12 Bulan	0	0	0	0	0	-	-	-	0	-	0	1	-	0	0	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	29.470	35.933	37.073	36.741	37.453	40.954	39.261	41.291	42.580	44.013	43.969	44.663	46.344	45.203	44.938	iB Wadia
a. Giro	15.375	18.792	16.584	16.097	16.221	18.553	17.010	18.477	19.584	20.645	19.210	19.906	20.559	19.585	18.842	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	13.700	13.050	13.366	15.942	13.811	15.134	14.501	14.797	14.518	15.234	17.693	16.733	16.116	i. Rupiah
ii. Valas	2.736	2.872	2.883	3.047	2.855	2.611	3.199	3.344	5.083	5.847	4.693	4.672	2.866	2.852	2.727	ii. Foreign Currency
b. Tabungan	14.095	17.141	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	24.757	25.785	25.618	26.095	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	20.318	20.470	21.064	22.228	22.073	22.622	22.800	23.171	24.556	24.547	25.561	25.398	25.865	i. Rupiah
ii. Valas	127	141	171	174	168	174	178	192	196	197	202	210	224	220	230	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176.937	202.460	214.410	214.208	213.302	216.652	217.791	218.702	220.128	216.426	212.722	221.905	219.372	218.393	222.405	Non Profit Sharing Investment Fund
a. Giro	4.278	7.619	14.324	13.318	12.780	9.002	11.599	12.409	15.349	15.561	13.411	19.275	16.846	13.695	13.590	a. Demand Deposits
i. Rupiah	4.149	7.038	13.925	13.227	12.531	8.819	11.292	12.119	12.727	14.907	13.128	19.016	16.698	13.617	13.517	i. Rupiah
ii. Valas	128	581	399	91	249	183	307	290	2.622	654	284	259	148	77	72	ii. Foreign Currency
b. Tabungan	50.637	57.488	60.367	60.634	61.360	65.642	63.872	63.463	63.388	62.795	64.023	64.604	65.668	65.585	66.437	b. Saving Deposits
i. Rupiah	50.601	57.440	60.308	60.570	61.301	65.575	63.732	63.312	63.260	62.666	63.862	64.449	65.514	65.437	66.288	i. Rupiah
ii. Valas	36	48	59	64	59	66	140	151	127	129	161	155	154	149	149	ii. Foreign Currency
c. Deposito	122.022	137.353	139.719	140.256	139.162	142.008	142.320	142.830	141.392	138.070	135.287	138.026	136.858	139.113	142.379	c. Time Deposits
i. Rupiah	112.709	129.960	131.946	131.838	132.578	133.798	132.966	132.485	134.977	132.270	129.757	132.481	131.301	133.522	136.539	i. Rupiah
a. 1 Bulan	82.724	95.065	101.336	100.026	99.907	101.784	98.791	97.434	99.801	97.967	93.810	94.790	93.432	92.550	93.217	a. 1 month
b. 3 Bulan	19.126	20.686	16.988	17.476	18.648	18.157	20.074	20.866	20.848	20.064	21.681	22.614	22.017	23.627	25.616	b. 3 month
c. 6 Bulan	5.939	6.508	6.695	7.353	7.153	6.779	6.744	6.932	7.324	6.880	6.435	7.227	7.801	9.064	9.542	c. 6 month
d. 12 Bulan	4.906	7.696	6.922	6.972	6.861	7.073	7.344	7.238	6.989	7.349	7.810	7.831	8.024	8.266	8.148	d. 12 month
e. >12 Bulan	14	6	5	11	10	5	14	15	15	9	21	18	27	15	16	e. >12 month
ii. Valas	9.313	7.392	7.773	8.418	6.584	8.210	9.354	10.345	6.414	5.800	5.530	5.545	5.557	5.591	5.839	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	6.357	6.801	5.100	7.054	7.860	8.848	5.247	4.269	3.734	4.131	4.072	4.003	4.262	a. 1 month
b. 3 Bulan	1.339	1.306	583	753	676	856	1.216	1.207	311	628	888	626	703	756	411	b. 3 month
c. 6 Bulan	268	110	668	706	651	145	131	181	299	322	292	174	158	161	722	c. 6 month
d. 12 Bulan	188	132	164	157	158	154	146	108	558	581	616	613	624	671	444	d. 12 month
e. >12 Bulan	0	0	0	0	0	-	-	-	0	-	0	1	-	0	0	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018				2019										Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
1 Dana Simpanan Wadiah	8.891	11.101	11.611	11.445	11.440	13.389	13.416	11.882	12.100	11.857	11.783	12.103	12.103	12.468	12.121	iB Wadia	
a. Giro	4.778	6.105	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	6.094	6.094	6.310	6.026	a. Demand Deposits Wadia	
i. Rupiah	4.583	5.661	5.811	5.748	5.762	7.601	7.651	6.053	6.180	5.859	5.531	5.835	5.835	6.109	5.814	i. Rupiah	
ii. Valas	196	444	430	243	311	281	242	245	283	254	269	259	259	202	212	ii. Foreign Currency	
b. Tabungan	4.112	4.996	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	6.009	6.009	6.158	6.095	b. iB Saving Deposits Wadia	
i. Rupiah	4.069	4.937	5.291	5.368	5.277	5.406	5.426	5.487	5.536	5.643	5.893	5.916	5.916	6.048	5.987	i. Rupiah	
ii. Valas	43	59	79	87	90	100	96	98	101	101	90	93	93	110	108	ii. Foreign Currency	
2 Dana Investasi Non Profit Sharing	64.037	85.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	108.937	107.191	107.954	107.954	106.904	110.338	Non Profit Sharing Investment Fund	
a. Giro	3.542	7.672	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	7.643	7.643	7.293	7.600	a. Demand Deposits	
i. Rupiah	3.238	6.241	5.561	5.233	5.690	6.682	6.193	6.163	5.933	5.591	6.275	6.619	6.619	6.141	6.403	i. Rupiah	
ii. Valas	304	1.431	1.548	1.558	1.679	1.478	1.189	1.148	1.103	929	1.005	1.024	1.024	1.152	1.196	ii. Foreign Currency	
b. Tabungan	16.343	18.873	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	23.349	23.349	23.362	23.943	b. Saving Deposits	
i. Rupiah	15.487	18.023	18.632	18.530	18.500	19.932	20.320	20.821	20.592	20.823	21.756	22.123	22.123	22.019	22.609	i. Rupiah	
ii. Valas	857	850	954	992	962	955	957	980	1.048	1.041	1.045	1.225	1.225	1.343	1.334	ii. Foreign Currency	
c. Deposito	44.152	58.849	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	76.962	76.962	76.248	78.796	c. Time Deposits	
i. Rupiah	42.937	56.761	63.715	65.112	63.538	69.335	68.720	68.020	73.418	75.593	72.206	72.003	72.003	71.965	74.044	i. Rupiah	
a. 1 Bulan	26.693	42.653	45.107	43.136	43.836	45.152	43.386	48.069	47.613	47.869	42.886	41.131	41.131	43.316	39.250	a. 1 month	
b. 3 Bulan	10.969	9.750	12.910	15.169	12.576	15.879	18.114	13.127	17.948	18.342	15.691	17.447	17.447	15.781	21.573	b. 3 month	
c. 6 Bulan	3.593	3.202	3.550	4.375	4.608	4.834	3.813	3.500	3.459	3.868	4.381	4.944	4.944	4.867	5.535	c. 6 month	
d. 12 Bulan	1.682	1.062	2.147	2.432	2.514	3.470	3.406	3.319	4.397	5.506	9.245	8.480	8.480	8.000	7.686	d. 12 month	
e. >12 Bulan	1	93	1	5	0	0	3	6	1	9	3	1	1	1	1	e. >12 month	
ii. Valas	1.215	2.089	1.942	2.101	1.856	2.451	4.702	5.691	5.830	4.960	4.903	4.959	4.959	4.284	4.752	ii. Foreign Currency	
a. 1 Bulan	777	1.998	696	946	799	1.117	3.197	3.147	4.045	2.704	2.726	3.105	3.105	2.514	2.493	a. 1 month	
b. 3 Bulan	391	10	453	636	550	520	614	1.710	974	1.310	1.179	957	957	1.002	1.602	b. 3 month	
c. 6 Bulan	47	78	574	311	166	518	535	484	480	578	781	721	721	564	449	c. 6 month	
d. 12 Bulan	0	4	219	208	341	296	356	350	331	367	217	176	176	204	207	d. 12 month	
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month	
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund	
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits	
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits	
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits	
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah	
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month	
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month	
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month	
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month	
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month	
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency	
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month	
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month	
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month	
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month	
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month	

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

Indikator	2016	2017	2018				2019									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Total Dana Pihak Ketiga	279.335	334.888	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	386.624	384.249	382.967	389.802	Total Third Paty Fund
i. Rupiah	264.380	318.982	339.207	339.145	339.606	355.318	352.185	352.216	359.925	361.319	357.481	368.224	368.611	366.987	373.182	i. Rupiah
ii. Valas	14.955	15.906	16.239	16.774	14.815	16.510	20.363	22.484	22.809	19.913	18.183	18.401	15.637	15.980	16.620	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	354.191	354.189	352.899	370.285	371.033	373.123	381.153	379.664	374.099	384.980	382.665	381.371	388.295	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	88.030	88.726	83.308	74.507	77.992	81.538	88.390	86.688	74.285	79.141	75.093	73.201	79.556	a. Government
i. Rupiah	41.193	78.181	81.543	82.185	78.610	69.087	68.968	70.752	76.531	77.897	68.007	73.302	71.515	69.140	75.189	i. Rupiah
ii. Valas	1.091	5.865	6.486	6.541	4.698	5.420	9.024	10.785	11.859	8.790	6.278	5.839	3.578	4.061	4.367	ii. Foreign Exchange
b. Swasta	235.888	249.733	266.162	265.463	269.590	295.779	293.041	291.585	292.763	292.976	299.814	305.839	307.571	308.170	308.739	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.953	25.251	26.470	26.698	28.600	27.223	27.360	27.689	28.910	30.707	31.174	31.476	33.174	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.854	25.176	26.157	26.290	28.498	27.125	27.240	27.607	28.821	30.606	30.850	31.365	33.001	i. Rupiah
ii. Valas	116	102	99	75	313	408	102	99	120	81	89	101	323	111	173	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	64.969	72.214	79.683	79.739	80.487	98.102	93.443	92.681	93.875	91.708	92.721	94.678	93.399	93.303	91.012	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	74.501	74.658	75.398	92.262	87.106	86.108	88.159	85.993	86.209	87.716	87.240	87.259	84.939	i. Rupiah
ii. Valas	8.034	6.191	5.182	5.081	5.089	5.840	6.337	6.574	5.716	5.715	6.512	6.962	6.159	6.044	6.072	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	159.526	160.473	162.634	170.979	170.998	171.681	171.528	173.580	178.182	180.454	182.998	183.391	184.554	3. Individuals
i. Rupiah	142.496	146.194	155.916	156.735	159.066	167.295	167.240	167.838	167.590	169.392	173.997	176.179	178.574	178.789	179.631	i. Rupiah
ii. Valas	4.986	3.000	3.610	3.738	3.568	3.684	3.758	3.843	3.938	4.187	4.185	4.275	4.424	4.602	4.923	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.255	1.729	1.522	1.543	1.516	1.576	1.581	1.569	1.566	1.645	1.584	1.596	1.507	2. Non Residents' Third Party Funds
i. Rupiah	436	361	393	391	375	385	373	393	405	428	446	421	432	434	422	i. Rupiah
ii. Valas	727	748	862	1.338	1.147	1.157	1.143	1.183	1.176	1.140	1.120	1.224	1.152	1.162	1.086	ii. Foreign Exchange
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Total Dana Pihak Ketiga	206.407	238.393	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	Total Third Paty Fund
i. Rupiah	194.066	227.359	240.197	239.155	240.839	246.362	243.874	245.672	248.266	247.811	245.820	255.727	256.768	254.707	258.325	i. Rupiah
ii. Valas	12.341	11.033	11.286	11.794	9.916	11.245	13.178	14.322	14.443	12.628	10.871	10.840	8.949	8.889	9.018	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	250.565	249.560	249.545	256.399	255.864	258.764	261.491	259.235	255.539	265.326	264.544	262.389	266.215	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	64.402	63.672	61.316	53.756	56.434	58.255	62.986	61.840	52.302	57.708	53.123	52.428	52.881	a. Government
i. Rupiah	27.302	58.565	58.528	57.763	57.063	48.787	50.165	51.111	54.408	55.012	47.991	53.917	50.481	49.635	49.974	i. Rupiah
ii. Valas	820	5.514	5.874	5.910	4.253	4.968	6.269	7.145	8.578	6.828	4.311	3.791	2.642	2.793	2.907	ii. Foreign Exchange
b. Swasta	177.440	173.519	186.163	185.887	188.229	202.643	199.429	200.508	198.505	197.395	203.237	207.618	211.420	209.960	213.334	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	15.889	15.287	15.641	17.510	17.680	17.120	16.467	16.002	18.072	19.327	19.015	19.331	20.330	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	15.812	15.237	15.588	17.121	17.619	17.061	16.397	15.939	18.009	19.262	18.943	19.242	20.228	i. Rupiah
ii. Valas	105	84	77	49	53	389	62	59	70	64	62	65	71	89	102	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	48.217	42.585	49.039	48.638	49.290	55.803	52.977	54.576	53.746	52.269	52.364	53.731	55.724	53.578	55.192	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	46.443	46.093	46.673	52.918	49.191	50.600	51.083	49.654	49.042	50.060	52.762	50.916	52.554	i. Rupiah
ii. Valas	6.963	3.095	2.595	2.545	2.617	2.885	3.786	3.976	2.664	2.615	3.322	3.672	2.962	2.661	2.638	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	121.235	121.962	123.297	129.330	128.773	128.812	128.292	129.123	132.802	134.560	136.681	137.052	137.813	3. Individuals
i. Rupiah	111.283	111.258	119.317	119.969	121.414	127.441	126.816	126.815	126.298	127.117	130.674	132.412	134.502	134.823	135.493	i. Rupiah
ii. Valas	3.762	1.629	1.918	1.994	1.883	1.889	1.956	1.998	1.994	2.006	2.128	2.147	2.179	2.229	2.320	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	918	1.389	1.211	1.208	1.188	1.230	1.218	1.203	1.151	1.242	1.172	1.207	1.128	2. Non Residents' Third Party Funds
i. Rupiah	154	84	96	93	101	94	83	85	80	89	104	76	79	90	77	i. Rupiah
ii. Valas	690	711	822	1.296	1.109	1.114	1.105	1.145	1.137	1.114	1.047	1.165	1.094	1.117	1.051	ii. Foreign Exchange
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

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									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Total Dana Pihak Ketiga	72.928	96.495	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	Total Third Paty Fund
i. Rupiah	70.314	91.623	99.010	99.990	98.767	108.956	108.311	106.544	111.659	113.508	111.661	112.496	111.844	112.281	114.857	i. Rupiah
ii. Valas	2.614	4.872	4.953	4.980	4.899	5.265	7.186	8.162	8.366	7.286	7.313	7.560	6.688	7.091	7.602	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	103.626	104.630	103.354	113.887	115.169	114.359	119.662	120.429	118.560	119.654	118.121	118.983	122.080	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	23.628	25.054	21.993	20.751	21.558	23.282	25.404	24.847	21.983	21.433	21.970	20.773	26.675	a. Government
i. Rupiah	13.890	19.616	23.015	24.422	21.548	20.299	18.802	19.642	22.123	22.885	20.017	19.385	21.034	19.505	25.216	i. Rupiah
ii. Valas	271	351	613	632	445	452	2.755	3.640	3.281	1.962	1.966	2.048	936	1.268	1.460	ii. Foreign Exchange
b. Swasta	58.448	76.214	79.999	79.576	81.361	93.136	93.611	91.077	94.258	95.581	96.577	98.220	96.151	98.210	95.405	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	11.064	9.964	10.828	9.188	10.919	10.103	10.893	11.686	10.839	11.379	12.159	12.145	12.844	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	11.042	9.939	10.569	9.169	10.880	10.063	10.843	11.669	10.812	11.343	11.907	12.123	12.773	i. Rupiah
ii. Valas	11	18	22	25	260	20	40	40	50	18	27	36	252	22	71	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	16.752	29.629	30.644	31.101	31.196	42.299	40.466	38.106	40.129	39.439	40.357	40.947	37.675	39.726	35.820	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	28.058	28.565	28.725	39.343	37.915	35.508	37.077	36.340	37.167	37.657	34.478	36.343	32.386	i. Rupiah
ii. Valas	1.071	3.097	2.587	2.536	2.472	2.955	2.551	2.598	3.053	3.099	3.190	3.290	3.197	3.383	3.434	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	38.291	38.511	39.337	41.649	42.226	42.868	43.236	44.456	45.380	45.894	46.317	46.339	46.741	3. Individuals
i. Rupiah	31.214	34.935	36.599	36.766	37.652	39.854	40.424	41.023	41.292	42.275	43.323	43.766	44.072	43.966	44.138	i. Rupiah
ii. Valas	1.224	1.370	1.692	1.745	1.685	1.795	1.802	1.846	1.944	2.181	2.057	2.128	2.245	2.374	2.603	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	337	340	312	335	328	346	363	365	415	403	412	389	379	2. Non Residents' Third Party Funds
i. Rupiah	282	277	297	298	274	292	290	308	325	339	342	345	353	344	344	i. Rupiah
ii. Valas	37	37	40	42	38	43	38	38	38	26	73	58	59	45	35	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - September 2019
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - September 2019)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	55.981	36.031	42.266	85,25%	Jawa Barat
Banten	15.781	10.332	13.871	74,49%	Banten
DKI Jakarta	352.085	147.278	170.601	86,33%	DKI Jakarta
DI Yogyakarta	7.239	4.049	6.031	67,13%	DI Yogyakarta
Jawa Tengah	27.565	19.830	19.611	101,12%	Jawa Tengah
Jawa Timur	42.816	28.334	33.408	84,81%	Jawa Timur
Bengkulu	1.652	1.359	896	151,64%	Bengkulu
Jambi	3.760	3.258	2.070	157,39%	Jambi
Nanggroe Aceh Darussalam	28.572	15.247	22.062	69,11%	Nanggroe Aceh Darussalam
Sumatera Utara	16.881	11.885	13.263	89,61%	Sumatera Utara
Sumatera Barat	6.236	4.484	5.057	88,67%	Sumatera Barat
Riau	9.002	6.586	6.941	94,89%	Riau
Sumatera Selatan	10.820	7.565	7.297	103,67%	Sumatera Selatan
Bangka Belitung	1.478	1.132	847	133,66%	Bangka Belitung
Kepulauan Riau	4.169	3.894	2.489	156,43%	Kepulauan Riau
Lampung	4.153	3.220	2.865	112,37%	Lampung
Kalimantan Selatan	9.388	5.548	6.692	82,90%	Kalimantan Selatan
Kalimantan Barat	5.488	4.610	2.719	169,56%	Kalimantan Barat
Kalimantan Timur	9.579	5.148	7.943	64,81%	Kalimantan Timur
Kalimantan Tengah	1.525	1.349	887	152,02%	Kalimantan Tengah
Sulawesi Tengah	1.704	1.475	1.045	141,15%	Sulawesi Tengah
Sulawesi Selatan	8.690	6.755	5.552	121,67%	Sulawesi Selatan
Sulawesi Utara	633	592	295	200,98%	Sulawesi Utara
Gorontalo	409	263	278	94,41%	Gorontalo
Sulawesi Barat	494	379	281	134,94%	Sulawesi Barat
Sulawesi Tenggara	1.663	1.190	1.145	103,94%	Sulawesi Tenggara
NTB	13.060	8.064	8.937	90,24%	NTB
Bali	2.562	1.977	1.260	156,89%	Bali
NTT	187	164	119	137,63%	NTT
Maluku	439	191	409	46,66%	Maluku
Papua	772	444	624	71,14%	Papua
Maluku Utara	737	391	568	68,77%	Maluku Utara
Papua Barat	397	121	352	34,24%	Papua Barat
Luar Indonesia	1.241	722	1.121	64,38%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - September 2019
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - September 2019)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	42.779	25.841	33.772	76,51%	Jawa Barat
Banten	10.439	6.227	9.429	66,04%	Banten
DKI Jakarta	210.468	82.906	106.621	77,76%	DKI Jakarta
DI Yogyakarta	5.151	2.328	4.814	48,35%	DI Yogyakarta
Jawa Tengah	16.963	11.848	12.840	92,28%	Jawa Tengah
Jawa Timur	25.687	18.251	20.686	88,23%	Jawa Timur
Bengkulu	1.601	1.347	846	159,12%	Bengkulu
Jambi	2.497	2.474	1.350	183,27%	Jambi
Nanggroe Aceh Darussalam	27.984	14.966	21.781	68,71%	Nanggroe Aceh Darussalam
Sumatera Utara	8.545	6.336	6.898	91,84%	Sumatera Utara
Sumatera Barat	3.687	2.716	3.211	84,58%	Sumatera Barat
Riau	4.745	3.153	4.316	73,05%	Riau
Sumatera Selatan	5.232	4.125	3.938	104,77%	Sumatera Selatan
Bangka Belitung	1.265	961	659	145,85%	Bangka Belitung
Kepulauan Riau	2.396	2.197	1.488	147,67%	Kepulauan Riau
Lampung	3.590	2.717	2.765	98,28%	Lampung
Kalimantan Selatan	4.704	3.180	4.226	75,25%	Kalimantan Selatan
Kalimantan Barat	3.655	3.564	2.065	172,56%	Kalimantan Barat
Kalimantan Timur	5.420	3.042	5.143	59,15%	Kalimantan Timur
Kalimantan Tengah	1.525	1.349	887	152,02%	Kalimantan Tengah
Sulawesi Tengah	1.704	1.475	1.045	141,15%	Sulawesi Tengah
Sulawesi Selatan	4.558	3.507	3.659	95,83%	Sulawesi Selatan
Sulawesi Utara	633	592	295	200,98%	Sulawesi Utara
Gorontalo	409	263	278	94,41%	Gorontalo
Sulawesi Barat	367	283	212	133,55%	Sulawesi Barat
Sulawesi Tenggara	1.663	1.190	1.145	103,94%	Sulawesi Tenggara
NTB	12.815	7.898	8.844	89,30%	NTB
Bali	1.724	1.282	935	137,13%	Bali
NTT	187	164	119	137,63%	NTT
Maluku	439	191	409	46,66%	Maluku
Papua	772	444	624	71,14%	Papua
Maluku Utara	737	391	568	68,77%	Maluku Utara
Papua Barat	397	121	352	34,24%	Papua Barat
Luar Indonesia	1.241	722	1.121	64,38%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - September 2019
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - September 2019)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	13.202	10.190	8.494	119,97%	Jawa Barat
Banten	5.342	4.105	4.442	92,42%	Banten
DKI Jakarta	141.617	64.371	63.979	100,61%	DKI Jakarta
DI Yogyakarta	2.088	1.721	1.217	141,41%	DI Yogyakarta
Jawa Tengah	10.602	7.982	6.771	117,89%	Jawa Tengah
Jawa Timur	17.129	10.082	12.722	79,25%	Jawa Timur
Bengkulu	51	12	50	24,96%	Bengkulu
Jambi	1.262	783	720	108,86%	Jambi
Nanggroe Aceh Darussalam	588	281	282	99,85%	Nanggroe Aceh Darussalam
Sumatera Utara	8.336	5.549	6.365	87,18%	Sumatera Utara
Sumatera Barat	2.550	1.767	1.845	95,79%	Sumatera Barat
Riau	4.256	3.433	2.625	130,79%	Riau
Sumatera Selatan	5.588	3.440	3.360	102,39%	Sumatera Selatan
Bangka Belitung	213	171	188	90,94%	Bangka Belitung
Kepulauan Riau	1.773	1.697	1.002	169,44%	Kepulauan Riau
Lampung	563	502	100	501,46%	Lampung
Kalimantan Selatan	4.684	2.368	2.466	96,01%	Kalimantan Selatan
Kalimantan Barat	1.833	1.047	654	160,11%	Kalimantan Barat
Kalimantan Timur	4.159	2.106	2.800	75,22%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	4.132	3.248	1.892	171,64%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	127	97	69	139,16%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	244	166	92	179,89%	NTB
Bali	839	695	325	213,63%	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 - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.518	2.795	3.218	86,86%	Kab. Tangerang	Banten
	Kab. Serang	2.161	1.589	1.645	96,60%	Kab. Serang	
	Kota Cilegon	2.674	1.576	1.885	83,65%	Kota Cilegon	
	Kota Tangerang	6.672	4.111	6.394	64,31%	Kota Tangerang	
	Kota Serang	74	13	70	18,52%	Kota Serang	
	Kota Tangerang Selatan	683	247	660	37,43%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	663	570	615	92,75%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	538	487	471	103,29%	Kab. Purwakarta	
	Kab. Karawang	553	496	416	119,24%	Kab. Karawang	
	Kab. Sukabumi	285	293	193	151,87%	Kab. Sukabumi	
	Kab. Cianjur	684	519	465	111,59%	Kab. Cianjur	
	Kab. Bandung	64	13	64	20,15%	Kab. Bandung	
	Kab. Garut	292	221	271	81,71%	Kab. Garut	
	Kab. Majalengka	39	9	39	24,31%	Kab. Majalengka	
	Kota Bandung	20.465	13.793	13.796	99,98%	Kota Bandung	
	Kota Bogor	8.298	5.271	6.175	85,36%	Kota Bogor	
	Kota Sukabumi	731	505	570	88,53%	Kota Sukabumi	
	Kota Cirebon	5.041	3.641	3.250	112,05%	Kota Cirebon	
	Kota Tasikmalaya	3.015	2.388	1.478	161,56%	Kota Tasikmalaya	
	Kota Cimahi	339	229	322	71,00%	Kota Cimahi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	116.675	40.097	70.952	56,51%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	8.926	7.657	5.606	136,58%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.363	10.614	11.771	90,17%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	162.469	81.325	71.070	114,43%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	48.653	7.585	11.202	67,72%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.239	4.049	6.031	67,13%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.025	651	571	113,94%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	117	62	106	58,93%	Kab. Kendal	
	Kab. Tegal	598	583	119	490,44%	Kab. Tegal	
	Kab. Pati	173	162	163	99,21%	Kab. Pati	
	Kab. Kudus	1.123	671	874	76,70%	Kab. Kudus	
	Kab. Banyumas	1.668	1.030	1.449	71,10%	Kab. Banyumas	
	Kab. Cilacap	299	141	283	49,86%	Kab. Cilacap	
	Kota Semarang	10.655	7.316	8.248	88,70%	Kota Semarang	
	Kota Salatiga	97	60	91	66,10%	Kota Salatiga	
	Kota Pekalongan	1.867	1.033	1.397	73,94%	Kota Pekalongan	
	Kota Tegal	1.374	1.206	740	163,02%	Kota Tegal	
Jawa Timur	Kota Surakarta	8.568	6.914	5.569	124,15%	Kota Surakarta	Jawa Timur
	Kab. Gresik	952	849	844	100,58%	Kab. Gresik	
	Kab. Sidoarjo	3.826	3.117	2.414	129,13%	Kab. Sidoarjo	
	Kab. Pamekasan	589	328	523	62,71%	Kab. Pamekasan	
	Kab. Banyuwangi	355	342	264	129,88%	Kab. Banyuwangi	
	Kab. Jember	1.655	1.108	1.321	83,85%	Kab. Jember	
	Kab. Madiun	534	414	436	94,85%	Kab. Madiun	
	Kab. Bojonegoro	337	301	317	94,99%	Kab. Bojonegoro	
	Kota Surabaya	25.621	16.377	19.867	82,44%	Kota Surabaya	
	Kota Malang	5.634	3.923	4.360	89,97%	Kota Malang	
	Kota Blitar	262	160	251	63,82%	Kota Blitar	
	Kota Kediri	2.757	1.147	2.567	44,69%	Kota Kediri	
	Kota Madiun	295	267	244	109,39%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.652	1.359	896	151,64%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.760	3.258	2.070	157,39%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.004	658	959	68,59%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	808	730	544	134,29%	Kab. Aceh Timur	
	Kab. Aceh Selatan	798	736	440	167,40%	Kab. Aceh Selatan	
	Kab. Aceh Barat	722	661	682	96,93%	Kab. Aceh Barat	
	Kab. Aceh Tengah	623	562	524	107,26%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	960	910	280	324,39%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	393	371	200	185,60%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	839	670	807	83,01%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	652	551	455	120,94%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	336	307	249	123,49%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	488	427	470	90,75%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	368	253	360	70,29%	Kab. Aceh Jaya	
	Kab. Nagan Raya	535	476	349	136,35%	Kab. Nagan Raya	
	Kab. Simeuleu	608	500	499	100,15%	Kab. Simeuleu	
	Kab. Bener Meriah	527	479	300	159,84%	Kab. Bener Meriah	
	Kab. Pidie Jaya	418	274	405	67,64%	Kab. Pidie Jaya	
	Kab. Subulussalam	264	255	105	242,82%	Kab. Subulussalam	
	Kota Banda Aceh	14.792	3.907	11.474	34,06%	Kota Banda Aceh	
	Kota Sabang	240	177	235	75,36%	Kota Sabang	
	Kota Lhokseumawe	2.284	1.708	1.990	85,82%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	913	635	735	86,38%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	591	485	513	94,57%	Kab. Deli Serdang	
	Kab. Langkat	256	107	247	43,20%	Kab. Langkat	
	Kab. Karo	42	35	41	87,56%	Kab. Karo	
	Kab. Labuhan Batu	267	215	249	86,45%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	348	356	218	162,93%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.410	1.061	967	109,73%	Kota Pematang Siantar	
	Kota Tanjung Balai	93	32	85	37,44%	Kota Tanjung Balai	
	Kota Sibolga	235	186	117	159,41%	Kota Sibolga	
Sumatera Barat	Kota Medan	12.803	8.778	10.200	86,06%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	834	629	625	100,62%	Kota Padang Sidempuan	
	Kab. Tanah Datar	127	125	53	235,13%	Kab. Tanah Datar	
	Kota Bukittinggi	1.097	756	1.031	73,29%	Kota Bukittinggi	
	Kota Padang	4.019	2.617	3.494	74,90%	Kota Padang	
	Kota Solok	304	307	94	325,97%	Kota Solok	
	Kota Payakumbuh	690	679	384	176,95%	Kota Payakumbuh	
	Kab. Bengkalis	411	79	402	19,69%	Kab. Bengkalis	
	Kota Pekanbaru	8.052	6.159	6.028	102,17%	Kota Pekanbaru	
Riau	Kota Dumai	538	348	511	68,14%	Kota Dumai	Riau
	Kota Tanjung Pinang	1.105	987	925	106,76%	Kota Tanjung Pinang	
Kepulauan Riau	Kota Pulau Batam	3.065	2.907	1.565	185,78%	Kota Pulau Batam	Kepulauan Riau
	Kab. Ogan Komering Ulu	495	425	357	118,99%	Kab. Ogan Komering Ulu	
Sumatera Selatan	Kab. Ogan Komering Ulu Timur	83	80	82	98,17%	Kab. Ogan Komering Ulu Timur	Sumatera Selatan
	Kota Palembang	9.632	6.576	6.392	102,88%	Kota Palembang	
	Kota Lubuklinggau	262	266	200	132,47%	Kota Lubuklinggau	
	Kota Prabumulih	349	219	266	82,23%	Kota Prabumulih	
	Kota Pangkal Pinang	1.478	1.132	847	133,66%	Kota Pangkal Pinang	
Bangka Belitung	Kab. Lampung Tengah	287	241	255	94,25%	Kab. Lampung Tengah	Lampung
Lampung	Kota Bandar Lampung	3.654	2.804	2.428	115,49%	Kota Bandar Lampung	
	Kota Metro	212	175	182	96,14%	Kota Metro	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	467	249	380	65,70%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	466	230	273	84,41%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	229	116	221	52,42%	Kab. Tabalong	
	Kota Banjarmasin	7.629	4.683	5.232	89,51%	Kota Banjarmasin	
	Kota Banjarbaru	598	269	587	45,81%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	323	318	121	263,45%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	115	111	21	541,96%	Kab. Ketapang	
	Kota Pontianak	4.767	3.907	2.456	159,07%	Kota Pontianak	
	Kota Singkawang	282	274	122	225,42%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	314	161	295	54,73%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.639	2.295	4.686	48,98%	Kota Samarinda	
	Kota Balikpapan	3.219	2.511	2.570	97,73%	Kota Balikpapan	
	Kota Bontang	408	180	393	45,95%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	457	455	125	364,38%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	107	107	92	115,71%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	961	787	670	117,47%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	501	487	283	172,03%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.203	988	762	129,67%	Kota Palu	
Sulawesi Barat	Kab Mamuju	494	379	281	134,94%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	7.712	5.812	4.980	116,72%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	79	75	64	117,57%	Kota Pare-Pare	
	Kab. Bone	553	531	343	154,88%	Kab. Bone	
	Kota Palopo	136	133	78	171,38%	Kota Palopo	
	Kab. Maros	211	204	88	231,81%	Kab. Maros	
Gorontalo	Kota Gorontalo	409	263	278	94,41%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.663	1.190	1.145	103,94%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	633	592	295	200,98%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	502	472	370	127,54%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	622	575	445	129,45%	Kab. Lombok Tengah	
	Kab. Lombok Timur	941	826	767	107,71%	Kab. Lombok Timur	
	Kab. Sumbawa	815	785	478	164,28%	Kab. Sumbawa	
	Kab. Dompu	563	556	314	177,22%	Kab. Dompu	
	Kab. Sumbawa Barat	381	361	260	138,79%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	420	160	405	39,50%	Kab. Lombok Utara	
	Kota Mataram	8.041	3.591	5.185	69,25%	Kota Mataram	
Bali	Kota Bima	774	738	714	103,44%	Kota Bima	Bali
	Kota Denpasar	2.562	1.977	1.260	156,89%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	187	164	119	137,63%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	191	409	46,66%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	737	391	568	68,77%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	397	121	352	34,24%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	772	444	624	71,14%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.241	722	1.121	64,38%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	972	903	760	118,74%	Kab. Tangerang	Banten
	Kab. Serang	2.161	1.589	1.645	96,60%	Kab. Serang	
	Kota Cilegon	1.739	649	1.698	38,19%	Kota Cilegon	
	Kota Tangerang	4.811	2.826	4.595	61,50%	Kota Tangerang	
	Kota Serang	74	13	70	18,52%	Kota Serang	
	Kota Tangerang Selatan	683	247	660	37,43%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	663	570	615	92,75%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	538	487	471	103,29%	Kab. Purwakarta	
	Kab. Karawang	518	492	382	128,83%	Kab. Karawang	
	Kab. Sukabumi	285	293	193	151,87%	Kab. Sukabumi	
	Kab. Cianjur	684	519	465	111,59%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	292	221	271	81,71%	Kab. Garut	
	Kab. Majalengka	39	9	39	24,31%	Kab. Majalengka	
	Kota Bandung	15.259	9.779	9.641	101,43%	Kota Bandung	
	Kota Bogor	5.993	3.014	5.454	55,26%	Kota Bogor	
	Kota Sukabumi	686	501	526	95,27%	Kota Sukabumi	
	Kota Cirebon	3.170	2.223	2.520	88,20%	Kota Cirebon	
	Kota Tasikmalaya	2.062	1.484	1.373	108,10%	Kota Tasikmalaya	
	Kota Cimahi	339	229	322	71,00%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	3.750	1.788	3.619	49,41%	Kota Depok	DKI Jakarta
	Kota Bekasi	8.502	4.232	7.882	53,69%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	62.079	12.625	40.841	30,91%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	8.926	7.657	5.606	136,58%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.363	10.614	11.771	90,17%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	112.340	47.627	40.133	118,67%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	11.760	4.384	8.271	53,01%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	5.151	2.328	4.814	48,35%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	1.025	651	571	113,94%	Kab. Semarang	
	Kab. Kendal	117	62	106	58,93%	Kab. Kendal	
	Kab. Tegal	598	583	119	490,44%	Kab. Tegal	
	Kab. Pati	173	162	163	99,21%	Kab. Pati	
	Kab. Kudus	862	426	736	57,93%	Kab. Kudus	
	Kab. Banyumas	1.502	881	1.355	65,03%	Kab. Banyumas	
	Kab. Cilacap	299	141	283	49,86%	Kab. Cilacap	
	Kota Semarang	4.218	3.002	3.799	79,01%	Kota Semarang	
	Kota Salatiga	97	60	91	66,10%	Kota Salatiga	
	Kota Pekalongan	1.369	573	1.234	46,46%	Kota Pekalongan	
Jawa Timur	Kota Tegal	657	500	581	85,98%	Kota Tegal	Jawa Timur
	Kota Surakarta	6.046	4.807	3.801	126,44%	Kota Surakarta	
	Kab. Gresik	812	713	737	96,74%	Kab. Gresik	
	Kab. Sidoarjo	3.081	2.506	2.206	113,58%	Kab. Sidoarjo	
	Kab. Pamekasan	589	328	523	62,71%	Kab. Pamekasan	
	Kab. Banyuwangi	355	342	264	129,88%	Kab. Banyuwangi	
	Kab. Jember	1.414	934	1.183	78,91%	Kab. Jember	
	Kab. Madiun	534	414	436	94,85%	Kab. Madiun	
	Kab. Bojonegoro	337	301	317	94,99%	Kab. Bojonegoro	
	Kota Surabaya	11.927	9.020	8.878	101,60%	Kota Surabaya	
	Kota Malang	3.640	2.359	3.338	70,67%	Kota Malang	
	Kota Blitar	262	160	251	63,82%	Kota Blitar	
	Kota Kediri	2.543	984	2.396	41,05%	Kota Kediri	
	Kota Madiun	194	191	157	121,67%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.601	1.347	846	159,12%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.497	2.474	1.350	183,27%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.004	658	959	68,59%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	808	730	544	134,29%	Kab. Aceh Timur	
	Kab. Aceh Selatan	798	736	440	167,40%	Kab. Aceh Selatan	
	Kab. Aceh Barat	722	661	682	96,93%	Kab. Aceh Barat	
	Kab. Aceh Tengah	623	562	524	107,26%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	960	910	280	324,39%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	393	371	200	185,60%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	839	670	807	83,01%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	652	551	455	120,94%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	336	307	249	123,49%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	488	427	470	90,75%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	368	253	360	70,29%	Kab. Aceh Jaya	
	Kab. Nagan Raya	535	476	349	136,35%	Kab. Nagan Raya	
	Kab. Simeuleu	608	500	499	100,15%	Kab. Simeuleu	
	Kab. Bener Meriah	527	479	300	159,84%	Kab. Bener Meriah	
	Kab. Pidie Jaya	418	274	405	67,64%	Kab. Pidie Jaya	
	Kab. Subulussalam	264	255	105	242,82%	Kab. Subulussalam	
	Kota Banda Aceh	14.341	3.628	11.328	32,03%	Kota Banda Aceh	
	Kota Sabang	240	177	235	75,36%	Kota Sabang	
	Kota Lhokseumawe	2.147	1.707	1.855	91,99%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	913	635	735	86,38%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	591	485	513	94,57%	Kab. Deli Serdang	
	Kab. Langkat	256	107	247	43,20%	Kab. Langkat	
	Kab. Karo	42	35	41	87,56%	Kab. Karo	
	Kab. Labuhan Batu	267	215	249	86,45%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.020	671	851	78,87%	Kota Pematang Siantar	
	Kota Tanjung Balai	93	32	85	37,44%	Kota Tanjung Balai	
	Kota Sibolga	93	92	37	249,26%	Kota Sibolga	
Sumatera Barat	Kota Medan	5.621	4.250	4.391	96,79%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	560	447	484	92,45%	Kota Padang Sidempuan	
	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	
	Kota Bukittinggi	993	654	948	69,04%	Kota Bukittinggi	
	Kota Padang	2.388	1.772	2.014	87,98%	Kota Padang	
Riau	Kota Solok	-	-	-	0,00%	Kota Solok	Riau
	Kota Payakumbuh	306	290	249	116,15%	Kota Payakumbuh	
	Kab. Bengkalis	411	79	402	19,69%	Kab. Bengkalis	
	Kota Pekanbaru	3.796	2.726	3.403	80,10%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	538	348	511	68,14%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	443	340	410	82,90%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.953	1.857	1.077	172,35%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	161	81	153	52,84%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	83	80	82	98,17%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.578	3.682	3.391	108,58%	Kota Palembang	
	Kota Lubuklinggau	62	63	46	138,78%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	349	219	266	82,23%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1.265	961	659	145,85%	Kota Pangkal Pinang	
	Kab. Lampung Tengah	287	241	255	94,25%	Kab. Lampung Tengah	
	Kota Bandar Lampung	3.091	2.302	2.328	98,88%	Kota Bandar Lampung	
Lampung	Kota Metro	212	175	182	96,14%	Kota Metro	Lampung

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	288	183	284	64,57%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	229	116	221	52,42%	Kab. Tabalong	
	Kota Banjarmasin	3.750	2.643	3.299	80,12%	Kota Banjarmasin	
	Kota Banjarbaru	437	238	423	56,30%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	155	153	77	199,06%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.371	3.283	1.929	170,24%	Kota Pontianak	
	Kota Singkawang	129	127	60	213,34%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	314	161	295	54,73%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.529	1.162	2.364	49,16%	Kota Samarinda	
	Kota Balikpapan	2.170	1.538	2.092	73,54%	Kota Balikpapan	
	Kota Bontang	408	180	393	45,95%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	457	455	125	364,38%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	107	107	92	115,71%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	961	787	670	117,47%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	501	487	283	172,03%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.203	988	762	129,67%	Kota Palu	
Sulawesi Barat	Kab Mamuju	367	283	212	133,55%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.790	2.768	3.175	87,17%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	79	75	64	117,57%	Kota Pare-Pare	
	Kab. Bone	553	531	343	154,88%	Kab. Bone	
	Kota Palopo	136	133	78	171,38%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	409	263	278	94,41%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.663	1.190	1.145	103,94%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	633	592	295	200,98%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	502	472	370	127,54%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	622	575	445	129,45%	Kab. Lombok Tengah	
	Kab. Lombok Timur	941	826	767	107,71%	Kab. Lombok Timur	
	Kab. Sumbawa	815	785	478	164,28%	Kab. Sumbawa	
	Kab. Dompu	563	556	314	177,22%	Kab. Dompu	
	Kab. Sumbawa Barat	381	361	260	138,79%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	420	160	405	39,50%	Kab. Lombok Utara	
	Kota Mataram	7.797	3.425	5.093	67,25%	Kota Mataram	
	Kota. Bima	774	738	714	103,44%	Kota. Bima	
Bali	Kota Denpasar	1.724	1.282	935	137,13%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	187	164	119	137,63%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	191	409	46,66%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	737	391	568	68,77%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	397	121	352	34,24%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	772	444	624	71,14%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.241	722	1.121	64,38%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.546	1.892	2.457	77,00%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	934	928	186	498,09%	Kota Cilegon	
	Kota Tangerang	1.862	1.285	1.798	71,47%	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	34	4	34	11,43%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	64	13	64	20,15%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	5.206	4.014	4.155	96,61%	Kota Bandung	
	Kota Bogor	2.305	2.257	721	313,08%	Kota Bogor	
	Kota Sukabumi	46	4	45	9,01%	Kota Sukabumi	
	Kota Cirebon	1.872	1.418	730	194,42%	Kota Cirebon	
	Kota Tasikmalaya	953	904	105	857,60%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	-	-	-	0,00%	Kota Depok	DKI Jakarta
	Kota Bekasi	2.722	1.575	2.640	59,66%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	54.596	27.471	30.111	91,23%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	50.129	33.699	30.937	108,93%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	36.892	3.201	2.931	109,23%	Wil. Kota Jakarta Timur	DI Yogyakarta
	Kota Yogyakarta	2.088	1.721	1.217	141,41%	Kota Yogyakarta	
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	261	244	138	176,46%	Kab. Kudus	
	Kab. Banyumas	167	149	94	158,83%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.437	4.314	4.449	96,98%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	498	460	163	282,11%	Kota Pekalongan	
Jawa Timur	Kota Tegal	717	707	159	444,37%	Kota Tegal	Jawa Timur
	Kota Surakarta	2.522	2.108	1.768	119,24%	Kota Surakarta	
	Kab. Gresik	140	136	107	127,02%	Kab. Gresik	
	Kab. Sidoarjo	745	612	208	293,88%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	241	174	138	126,24%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	13.694	7.357	10.989	66,95%	Kota Surabaya	
	Kota Malang	1.994	1.564	1.022	153,02%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	214	163	171	95,66%	Kota Kediri	
	Kota Madiun	101	76	87	87,20%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	51	12	50	24,96%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.262	783	720	108,86%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
	Kota Banda Aceh	452	280	146	191,00%	Kota Banda Aceh	
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	137	1	135	1,08%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0,00%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	348	356	218	162,93%	Kota Tebing Tinggi	
	Kota Pematang Siantar	390	390	116	335,41%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	142	94	80	117,77%	Kota Sibolga	
	Kota Medan	7.182	4.527	5.809	77,94%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	273	182	142	128,50%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	127	125	53	235,13%	Kota Bukittinggi	
	Kota Bukittinggi	104	102	84	121,37%	Kab. Tanah Datar	
	Kota Padang	1.631	845	1.480	57,10%	Kota Padang	
	Kota Solok	304	307	94	325,97%	Kota Solok	
Riau	Kota Payakumbuh	384	389	134	289,77%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
	Kota Pekanbaru	4.256	3.433	2.625	130,79%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	-	-	-	0,00%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	661	647	514	125,81%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.112	1.051	488	215,44%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	333	344	204	168,71%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.055	2.894	3.001	96,43%	Kota Palembang	
	Kota Lubuklinggau	200	202	155	130,62%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	213	171	188	90,94%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	563	502	100	501,46%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - September 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	179	66	96	69,04%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	466	230	273	84,41%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.879	2.040	1.933	105,53%	Kota Banjarmasin	
	Kota Banjarbaru	161	31	164	18,80%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	168	165	44	376,92%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	115	111	21	541,96%	Kab. Ketapang	
	Kota Pontianak	1.396	624	527	118,25%	Kota Pontianak	
	Kota Singkawang	154	147	62	237,03%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3.110	1.133	2.322	48,79%	Kota Samarinda	
	Kota Balikpapan	1.049	973	478	203,50%	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	127	97	69	139,16%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.922	3.044	1.804	168,71%	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	211	204	88	231,81%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok 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	244	166	92	179,89%	Kota Mataram	
	Kota. Bima	-	-	-	0,00%	Kota. Bima	
Bali	Kota Denpasar	839	695	325	213,63%	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	2015	2016	2017	2018				2019								Province	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	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	11	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	29	29	29	29	28	27	27	27	27	27	27	28	28	28	6 Jawa Timur
7 Bengkulu	2	2	3	3	3	3	3	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	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	3	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	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	10	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	8	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	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	1	1	1	1	1	1	1	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	1	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	163	166	167	168	168	168	167	165	165	165	164	164	164	165	165	165	Total

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018				2019								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag		Sep
AKTIVA																	AKTIVA
1 Kas	80.990	93.656	96.883	123.809	111.728	120.638	110.317	123.329	115.215	115.618	101.293	93.312	141.648	150.257	144.552	137.989	1 Cash
2 Penempatan pada Bank Lain	1.601.809	2.026.653	2.525.357	2.554.215	2.471.201	2.572.281	2.681.735	2.638.343	2.434.197	2.265.526	1.981.997	1.725.502	1.928.432	2.200.693	2.360.439	2.417.269	2 Placement in Other Bank
3 Pembiayaan	5.765.171	6.662.556	7.763.951	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	493	743	743	487	892	1.412	1.433	1.433	1.595	1.595	671	681	3.913	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	126.404	151.015	168.610	208.020	209.386	268.266	252.409	185.411	188.335	190.399	188.970	192.468	194.219	200.745	217.140	202.103	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	188.247	251.845	297.797	395.298	398.809	401.140	410.657	404.124	403.367	408.573	414.052	418.397	415.766	421.965	423.566	423.516	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	229.457	274.105	324.997	349.516	365.295	359.784	326.479	351.803	387.841	412.130	417.227	436.356	428.709	442.989	450.191	456.754	8 Other assets
TOTAL AKTIVA*	7.739.270	9.157.801	10.840.375	11.894.953	11.929.417	12.120.353	12.361.734	12.370.123	12.343.583	12.409.824	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	4.801.888	5.823.964	6.987.280	7.739.373	7.751.935	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1.479.977	1.654.957	1.964.754	2.057.093	2.152.650	2.126.805	2.160.484	2.122.325	2.130.739	2.174.552	2.146.088	2.147.317	2.206.430	2.274.048	2.337.828	2.404.992	2 Liabilities to other Bank
3 Pinjaman Diterima	120.012	129.350	115.354	232.347	119.381	118.163	123.616	122.451	119.178	116.360	130.707	125.765	136.780	139.047	131.819	155.812	3 Received Borrowing
4 Kewajiban lainnya	53.866	69.485	93.275	95.368	96.998	91.999	118.594	94.232	95.944	103.374	94.386	97.588	90.330	92.827	106.282	104.953	4 Other Current Liabilities
5 Pinjaman Subordinasi	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5 Subordinated Loan
6 Rupa-rupa Pasiva**	113.437	136.720	152.555	177.890	186.538	192.480	167.408	181.014	186.842	190.656	186.755	188.861	194.767	200.768	209.445	211.983	6 Other Liabilities
7 Modal disetor (Paid-in capital)	839.553	908.335	1.062.060	1.136.982	1.150.611	1.168.510	1.176.830	1.164.621	1.165.097	1.179.712	1.196.250	1.218.330	1.213.830	1.222.100	1.243.089	1.247.011	7 Paid-in capital
8 Tambahan modal disetor	138.477	142.328	104.469	116.907	107.356	122.440	127.968	121.138	142.548	142.200	137.862	122.137	128.474	121.866	118.659	121.925	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	2.100	19.239	23.891	20.391	20.391	20.391	20.391	19.330	19.330	19.330	19.330	19.330	19.330	19.330	19.330	19.330	9 Different Appraisal Fixed Asset
10 Cadangan																	10 Reserves
a. Cadangan Umum	94.155	120.245	135.789	154.222	153.167	153.124	153.936	154.040	157.433	161.059	165.444	168.446	169.150	168.049	170.023	171.973	a. General Reserves
b. Cadangan Tujuan	26.929	33.265	44.567	46.709	46.511	46.483	46.176	47.415	48.036	49.292	52.129	53.735	53.969	55.471	53.585	53.775	b. Special Purpose Reserves
11 Laba																	11 Net Income
a. Tahun-tahun lalu	(69.892)	(39.656)	(57.349)	(37.015)	(37.172)	(40.822)	(42.828)	212.353	171.887	84.979	44.774	21.705	17.063	12.302	11.861	12.213	a. Previous years
b. Tahun berjalan	137.719	159.003	213.179	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	155.605	175.577	b. Current year
TOTAL PASIVA*	7.739.270	9.157.784	10.840.375	11.894.953	11.929.417	12.120.353	12.361.734	12.370.123	12.343.583	12.409.824	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	TOTAL PASIVA*

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

*): Data tidak tersedia

*) : Angka-angka sementara

*): Data not available

*) Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018				2019								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
A. Pendapatan																		A. Revenue
1 Pendapatan Operasional	1.212.905	1.391.233	1.590.687	1.308.236	1.459.214	1.613.583	1.781.691	162.598	317.791	480.259	640.244	813.317	973.971	1.147.844	1.319.443	1.490.875		1 Operating Revenue
2 Pendapatan Operasional Lainnya	107.936	121.522	146.455	125.526	142.048	160.128	188.813	17.129	31.421	46.950	62.489	79.532	94.174	111.945	130.125	148.250		2 Other operating Revenue
3 Pendapatan non operasional	21.825	11.294	21.889	9.471	10.530	11.715	11.322	918	1.800	3.173	3.867	6.635	7.495	8.667	9.921	10.587		3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	468.405	547.598	622.946	500.413	559.261	617.813	678.852	61.163	120.551	181.725	241.040	300.992	364.005	427.745	492.351	557.025		4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	874.261	976.450	1.136.085	942.820	1.052.530	1.167.613	1.302.975	119.481	230.461	348.657	465.560	598.492	711.636	840.711	967.138	1.092.687		Total Revenue
B. Beban																		B. Expenses
1 Beban operasional	649.602	713.858	799.359	674.139	742.273	881.649	960.895	80.221	183.067	260.742	339.212	437.256	514.376	602.030	698.994	789.154		1 Operating Expenses
2 Beban operasional lainnya	45.625	56.337	60.220	61.271	69.642	75.087	87.695	5.567	10.742	16.271	22.376	30.859	38.067	47.248	54.804	61.910		2 Other Operating Expenses
3 Beban non operasional	6.706	7.824	10.499	10.683	11.776	13.295	14.189	1.367	2.842	3.983	4.698	6.205	7.384	8.760	10.400	11.792		3 Non Operating Expenses
Total Beban	701.933	778.018	870.078	746.092	823.692	970.031	1.062.779	87.156	196.652	280.996	366.287	474.319	559.827	658.038	764.198	862.857		Total Expenses
C. Laba tahun berjalan	172.327	198.432	266.007	196.727	228.839	197.582	240.196	32.325	33.809	67.661	99.274	124.172	151.809	182.673	202.940	229.831		C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.849	3.383	4.116	3.257	3.619	4.092	5.067	491	980	1.477	2.012	2.636	3.268	3.844	4.353	4.875		D. Additional/ Reduction
E. Laba tahun berjalan sebelum pajak	169.478	195.049	261.890	193.471	225.220	193.491	235.129	31.834	32.829	66.184	97.261	121.536	148.541	178.829	198.587	224.955		E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	31.760	36.046	48.712	39.335	44.718	50.533	61.458	4.577	9.130	14.407	19.529	25.171	30.939	36.896	42.982	49.378		F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	137.719	159.003	213.179	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	155.605	175.577		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	2015	2016	2017	2018				2019								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Biaya promosi	19.766	16.816	18.277	14.221	15.633	17.373	19.212	1.301	2.344	3.560	5.038	8.346	9.568	11.101	12.742	14.515	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	14.205	17.763	23.536	19.229	21.593	24.935	27.073	2.142	4.529	6.241	8.787	10.800	12.575	15.326	18.013	20.678	2 Cost of education and training
Total	33.971	34.579	41.813	33.449	37.226	42.309	46.285	3.443	6.873	9.801	13.825	19.145	22.143	26.427	30.755	35.193	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									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	29.184	88.106	100.096	88.096	60.394	63.394	71.184	46.500	91.300	75.300	58.300	53.300	44.500	- Unused Fund Borrowings Facilities
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.580	1.050	1.050	1.050	2.426	2.426	2.445	3.330	- Others
Kewajiban Komitmen																	Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	10.454	10.238	8.860	8.671	10.870	10.326	9.753	8.601	8.217	7.896	7.351	7.574	7.814	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	530	-	-	-	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	2.230	2.038	1.855	8.392	7.563	7.046	9.538	10.095	5.681	5.627	5.911	5.939	5.912	5.887	5.508	5.450	- Others
Tagihan Komitmen																	Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	131.914	165.268	163.641	325.799	124.951	123.090	124.553	127.800	129.450	133.686	129.019	134.162	134.262	- <i>Accrued Income</i>
- Lainnya	5.698	6.542	6.919	7.267	7.289	7.244	7.089	7.581	5.247	7.609	6.301	5.307	5.818	5.031	5.040	5.032	- Others
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	197.980	199.716	210.783	222.374	217.239	245.791	245.262	247.912	252.663	260.488	253.834	253.238	276.982	Written off earning assets
Penerusan dana <i>mudharabah muqayyadah</i>	67.071	63.266	48.639	39.150	37.943	37.185	36.596	35.166	35.593	34.812	34.335	32.773	32.351	31.868	31.067	30.679	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	2015	2016	2017	2018				2019								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.857.757	2.161.305	2.578.278	2.730.760	2.694.404	2.863.975	2.998.201	2.958.607	2.911.644	2.910.941	2.804.612	2.709.411	2.773.313	2.981.309	3.037.632	3.032.665	2 iB Saving Deposits
a Akad Wadiah	997.125	1.178.603	1.457.999	1.570.822	1.517.335	1.650.837	1.738.702	1.705.658	1.656.305	1.646.840	1.575.939	1.575.068	1.618.046	1.768.299	1.811.394	1.774.206	a Wadia
b Akad Mudharabah	860.632	982.702	1.120.278	1.159.939	1.177.070	1.213.137	1.259.499	1.252.948	1.255.339	1.264.100	1.228.673	1.134.343	1.155.267	1.213.011	1.226.238	1.258.459	b Mudharaba
3 Deposito iB - Akad Mudharabah	2.944.131	3.662.658	4.409.003	5.008.613	5.057.531	5.113.297	5.136.737	5.144.789	5.170.655	5.225.045	5.225.898	5.249.394	5.326.447	5.435.815	5.509.139	5.602.674	3 iB Time Deposits - Mudharaba
a 1 Bulan	417.437	461.386	549.304	561.320	564.721	560.521	538.766	536.611	558.397	580.137	578.771	564.938	567.551	566.172	554.994	574.064	a 1 month
b 3 Bulan	406.192	506.445	730.517	763.311	775.890	806.172	782.724	798.772	801.946	790.673	777.674	769.929	759.727	755.730	810.769	816.078	b 3 months
c 6 Bulan	567.380	723.491	777.670	927.079	930.416	910.417	901.025	888.601	890.200	887.269	868.000	868.406	879.937	903.119	919.985	939.414	c 6 months
d 12 Bulan	1.519.041	1.947.335	2.329.815	2.726.018	2.751.861	2.803.283	2.880.772	2.884.118	2.891.024	2.935.805	2.968.451	3.006.632	3.082.621	3.166.648	3.182.919	3.225.626	d 12 months
e > 12 Bulan	34.081	24.001	21.695	30.885	34.644	32.904	33.449	36.688	29.087	31.161	33.002	39.490	36.610	44.146	40.472	47.493	e > 12 months
Total	4.801.888	5.823.964	6.987.280	7.739.373	7.751.935	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	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	2015	2016	2017	2018				2019									Contract
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Akad Mudharabah	168.516	156.256	124.497	179.484	175.279	187.726	180.956	179.662	171.802	177.796	186.294	203.112	204.416	196.307	215.405	212.723	Mudharaba
Akad Musyarakah	652.316	774.949	776.696	809.215	808.636	829.804	837.915	806.428	845.489	858.292	882.586	918.301	911.848	943.654	928.133	969.700	Musharaka
Akad Murabahah	4.491.697	5.053.764	5.904.751	6.621.867	6.716.831	6.815.750	6.940.379	6.901.676	6.998.501	7.154.381	7.263.563	7.392.992	7.376.154	7.454.207	7.534.097	7.615.697	Murabaha
Akad Salam	15	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	11.135	9.423	21.426	28.917	30.450	33.868	35.387	35.812	36.366	37.022	38.082	40.577	43.273	48.166	49.193	52.070	Istishna
Akad Ijarah	6.175	6.763	22.316	31.598	35.662	38.052	46.579	47.548	51.758	53.305	55.225	56.851	56.447	59.261	56.636	53.961	Ijara
Akad Qardh	123.588	145.865	189.866	178.224	183.275	184.997	185.360	185.534	191.398	205.160	216.122	198.366	207.512	211.732	210.433	209.117	Qardh
Multijasa	311.729	515.523	724.398	830.337	840.895	843.837	857.890	879.933	894.574	910.985	913.613	926.043	926.454	936.259	948.662	964.825	Multi Purpose Financing
Total	5.765.171	6.662.556	7.763.951	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	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	2015	2016	2017	2018				2019								ECONOMIC SECTOR	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Pertanian, kehutanan dan sarana pertanian	356.632	366.192	360.973	380.878	377.785	377.606	374.467	307.209	311.961	318.461	318.853	323.106	328.677	328.926	321.615	352.183	Agriculture, forestry and agricultural facilities
Pertambangan	9.561	7.117	17.501	19.622	19.801	20.280	19.889	25.266	26.892	26.487	27.187	27.734	26.053	26.020	25.077	24.868	Mining
Perindustrian	50.331	57.687	72.722	104.949	104.137	108.584	119.758	126.629	142.012	146.368	157.551	170.440	173.858	178.671	185.647	195.256	Manufacturing
Listrik, gas dan air	10.957	10.460	12.494	11.407	10.858	12.212	13.104	14.395	14.333	14.831	14.551	13.863	13.632	14.674	14.289	15.744	Water, gas and electricity
Konstruksi	339.756	459.986	591.662	667.629	704.503	702.525	694.666	687.225	692.749	727.184	756.914	795.173	799.996	807.363	807.082	837.920	Construction
Perdagangan, restoran dan hotel	1.696.081	1.650.750	1.761.280	1.937.929	1.973.016	2.003.970	2.032.457	1.987.154	2.005.629	2.022.491	2.049.135	2.102.432	2.081.421	2.106.405	2.054.201	2.057.486	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88.405	92.697	91.667	101.186	104.137	109.811	103.582	107.836	107.400	108.211	111.436	117.591	114.199	115.855	119.853	121.249	Transport, cargo storage and communication
Jasa dunia usaha	566.188	586.186	560.407	785.260	763.394	781.045	618.505	625.914	659.572	704.207	723.243	756.064	752.190	775.283	814.938	837.168	Business Services
Jasa sosial/masyarakat	550.037	631.688	718.380	762.882	742.045	764.551	769.445	752.684	760.200	778.692	807.895	838.927	837.423	844.861	889.827	867.495	Social Services
Lain-lain	2.097.224	2.799.794	3.576.863	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	Others
Total	5.765.171	6.662.556	7.763.951	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	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	2015	2016	2017	2018				2019								TYPE OF USAGE	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Modal Kerja	2.559.350	2.737.167	2.956.073	3.321.873	3.341.611	3.403.369	3.428.706	3.305.359	3.370.078	3.445.617	3.548.103	3.714.392	3.687.229	3.739.803	3.753.662	3.804.189	Working Capital
Investasi	1.108.597	1.125.595	1.231.015	1.449.869	1.458.065	1.477.217	1.317.166	1.328.952	1.350.669	1.401.315	1.418.661	1.430.938	1.440.220	1.458.254	1.478.868	1.505.179	Investment
Konsumsi	2.097.224	2.799.794	3.576.863	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	Consumption
Total	5.765.171	6.662.556	7.763.951	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	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	2015	2016	2017	2018				2019								TYPE OF FINANCING	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Usaha Kecil dan Menengah	3.377.987	3.570.606	3.767.877	4.185.589	4.153.212	4.242.849	4.086.485	3.961.619	4.035.005	4.140.508	4.218.223	4.218.223	4.341.056	4.398.327	4.419.986	4.550.117	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	2.387.184	3.091.950	3.996.074	4.494.055	4.637.816	4.691.185	4.997.982	5.074.975	5.154.881	5.256.435	5.337.263	5.337.263	5.385.047	5.451.258	5.522.574	5.527.977	Non Small and Medium Enterprises
Total	5.765.171	6.662.556	7.763.951	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.555.486	9.726.103	9.849.585	9.942.559	10.078.094	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	2015	2016	2017	2018				2019								COLLECTIBILITY OF FINANCING	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Lancar	5.292.330	6.087.260	7.012.068	7.673.139	7.793.107	7.957.070	8.239.483	8.228.438	8.361.003	8.578.896	8.705.781	8.889.312	8.867.650	8.989.833	9.073.445	9.245.094	Performing Financing
Non Lancar	472.841	575.296	751.883	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	Non Performing Financing
- Kurang Lancar	134.512	109.241	158.628	253.120	249.585	241.408	147.712	189.659	215.854	205.486	225.474	234.613	232.938	213.524	207.479	218.161	Sub-Standard
- Diragukan	95.060	100.645	123.194	168.314	158.393	160.561	146.322	134.843	128.532	116.093	128.415	122.825	114.686	130.547	132.801	132.294	Doubtful
- Macet	243.269	365.409	470.061	585.070	589.943	574.995	550.949	483.655	484.497	496.468	495.816	489.492	510.829	515.682	528.834	482.546	Lost
Total Pembiayaan	5.765.171	6.662.556	7.763.951	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	Total Financing
Persentase NPF	8,20%	8,63%	9,68%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	Percentage of NPFs

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	2015	2016	2017	2018				2019								ECONOMIC SECTOR	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Pertanian, kehutanan dan sarana pertanian	47.795	59.130	83.043	102.287	103.077	99.980	99.908	43.798	44.234	44.156	46.124	45.357	48.390	50.397	48.173	49.004	Agriculture, forestry and agricultural facilities
Pertambangan	849	673	997	2.438	2.730	1.712	1.483	1.856	3.001	3.154	4.744	4.678	5.434	5.538	5.711	4.388	Mining
Perindustrian	5.944	10.307	11.812	12.969	12.780	12.308	10.468	10.437	10.864	10.735	11.645	11.430	11.487	11.800	12.652	12.183	Manufacturing
Listrik, gas dan air	780	1.648	2.439	4.120	3.757	3.821	3.948	3.795	4.344	4.345	4.453	2.703	4.323	4.088	3.304	4.014	Water, gas and electricity
Konstruksi	25.157	34.778	60.509	107.183	102.978	100.453	75.624	79.512	80.468	80.633	88.037	97.747	100.924	101.911	99.072	101.944	Construction
Perdagangan, restoran dan hotel	211.570	213.901	282.329	340.175	340.444	334.955	291.534	289.385	299.853	287.646	294.524	293.956	292.000	283.541	279.633	274.126	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	7.661	14.130	16.690	22.255	23.526	22.579	16.674	20.208	18.610	16.831	17.245	17.757	18.535	19.829	17.915	16.872	Transport, cargo storage and communication
Jasa dunia usaha	25.412	55.079	38.199	76.672	64.425	54.214	46.988	48.592	48.225	49.651	43.213	44.346	45.228	46.395	50.225	38.210	Business Services
Jasa sosial/masyarakat	44.644	60.098	81.269	108.206	107.155	115.960	97.106	95.896	92.385	91.800	98.492	99.347	102.704	107.840	108.598	102.961	Social Services
Lain-lain	103.028	125.552	174.597	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	243.832	229.297	Others
Total	472.841	575.296	751.883	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	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	2015	2016	2017	2018				2019								TYPE OF USAGE	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Modal Kerja	311.785	376.063	487.550	653.002	637.004	618.468	538.563	491.184	492.870	481.418	497.427	503.289	514.021	509.765	505.626	487.163	Working Capital
Investasi	58.028	73.680	89.735	123.305	123.870	127.513	105.169	102.296	109.113	107.534	111.049	114.032	115.004	121.575	119.656	116.541	Investment
Konsumsi	103.028	125.552	174.597	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	243.832	229.297	Consumption
Total	472.841	575.296	751.883	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	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	2015	2016	2017	2018				2019								TYPE OF FINANCING	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Usaha Kecil dan Menengah	350.237	429.268	549.656	720.942	701.720	682.983	592.524	542.657	545.592	534.891	546.853	555.482	561.047	558.611	559.036	533.899	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	122.604	146.028	202.227	285.562	296.201	293.981	252.459	265.499	283.291	283.156	302.852	291.448	297.405	301.141	310.079	299.101	Non Small and Medium Enterprises
Total	472.841	575.296	751.883	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	Total

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

Jenis	2015	2016	2017	2018				2019								Type		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
Dana Pihak Ketiga	1.163.287	1.256.091	1.385.182	1.507.624	1.516.453	1.531.312	1.552.335	1.492.075	1.527.974	1.519.171	1.525.177	1.541.916	1.556.309	1.570.731	1.586.962	1.606.695	Depositor Funds	
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits	
Tabungan iB	1.123.015	1.210.460	1.335.086	1.455.073	1.462.850	1.477.172	1.497.618	1.437.212	1.472.745	1.463.598	1.470.424	1.488.183	1.502.088	1.515.558	1.530.969	1.549.576	Saving Deposits	
Deposito iB	40.272	45.631	50.096	52.551	53.603	54.140	54.717	54.863	55.229	55.573	54.753	53.733	54.221	55.173	55.993	57.119	Time Deposits	
Pembiayaan	233.209	250.425	293.482	319.268	319.992	324.800	327.606	326.946	332.941	339.698	344.323	345.713	350.386	353.702	357.812	353.051	Financing	
Akad Mudharabah	1.343	1.042	1.432	2.561	2.622	2.662	2.750	2.835	2.890	2.903	2.940	2.991	2.995	3.043	3.149	3.285	Mudharaba	
Akad Musyarakah	4.712	5.109	5.100	5.358	5.317	5.308	5.189	4.918	4.984	5.046	5.273	5.444	5.449	5.465	5.370	5.584	Musharaka	
Akad Murabahah	189.985	197.605	231.745	252.221	253.219	256.577	258.617	256.922	260.667	265.197	268.928	273.324	274.681	277.030	281.313	277.633	Murabaha	
Akad Salam	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam	
Akad Istishna	340	302	183	152	155	162	160	157	153	153	153	158	164	184	185	191	Istishna	
Akad Ijarah	17.758	23.354	28.521	30.064	29.571	30.975	32.086	33.375	35.048	36.918	37.576	34.227	37.397	38.022	37.294	35.256	Qardh	
Akad Qardh	391	440	592	653	658	661	676	678	686	690	673	669	667	683	680	683	Ijara	
Multijasa	18.676	22.569	25.909	28.259	28.450	28.455	28.128	28.061	28.513	28.791	28.780	28.900	29.033	29.275	29.821	30.419	Multi Purpose Financing	
Total	1.396.496	1.506.516	1.678.664	1.826.892	1.836.445	1.856.112	1.879.941	1.819.021	1.860.915	1.858.869	1.869.500	1.887.629	1.906.695	1.924.433	1.944.774	1.959.746	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	2015	2016	2017	2018				2019								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,06	3,23	2,99	2,71	2,81	2,72	2,88	2,75	2,70	2,78	2,76	2,78	2,68	2,70	2,69	2,54	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	12,09	10,81	9,91	8,86	8,97	8,79	9,43	9,11	9,04	9,11	9,19	9,49	9,14	9,28	9,39	9,46	a 1 month
b 3 Bulan	9,19	8,49	8,09	7,63	7,76	7,67	8,10	7,89	7,78	7,85	7,72	8,09	7,76	7,93	8,07	7,97	b 3 months
c 6 Bulan	9,72	8,69	9,45	8,58	8,50	8,62	9,21	8,86	8,61	8,50	8,38	9,09	8,70	8,98	8,70	8,45	c 6 months
d 12 Bulan	10,36	10,13	9,67	9,09	8,97	9,14	9,73	9,36	9,27	9,26	9,12	9,67	9,17	9,53	9,50	9,33	d 12 months
e > 12 Bulan	13,94	12,92	9,14	8,42	8,50	8,40	8,52	11,79	8,26	7,91	8,41	12,24	8,19	15,72	8,82	8,95	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17,39	17,86	17,42	17,91	17,49	17,27	16,45	17,16	16,17	15,76	15,63	15,76	16,05	16,28	15,30	15,03	1 Mudharaba
2 Akad Musyarakah	21,10	19,58	19,15	18,29	17,69	18,23	18,44	18,23	17,86	17,84	18,04	17,81	17,65	17,42	17,51	17,30	2 Musharaka
3 Akad Murabahah	18,12	17,99	17,46	17,68	17,86	17,88	17,82	17,81	17,84	17,77	17,81	17,82	17,95	18,00	18,03	18,23	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8,29	8,88	13,26	9,12	9,30	9,54	9,95	9,90	10,02	10,24	10,44	10,58	10,57	10,54	10,57	10,77	5 Istishna
6 Akad Ijarah ¹⁾	15,25	16,52	6,51	15,44	17,92	18,50	17,29	15,41	16,05	16,42	14,98	15,42	13,81	14,46	15,12	14,84	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,99	14,70	14,10	13,57	13,46	13,40	13,44	13,49	13,43	13,40	13,38	13,43	13,20	13,10	13,15	13,28	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	2015	2016	2017	2018				2019								Ratio	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 CAR	21,47%	21,73%	20,81%	19,78%	19,67%	19,27%	19,33%	20,33%	21,72%	20,19%	19,85%	21,21%	19,54%	19,22%	19,58%	19,48%	1 CAR
2 ROA	2,20%	2,27%	2,55%	2,30%	2,26%	1,73%	1,87%	2,56%	2,32%	2,36%	2,47%	2,48%	2,51%	2,59%	2,54%	2,52%	2 ROA
3 ROE	14,66%	16,18%	19,40%	17,10%	16,72%	11,36%	12,86%	19,97%	17,62%	18,08%	19,11%	19,12%	19,37%	20,10%	19,50%	19,38%	3 ROE
4 NPF	8,20%	8,63%	9,68%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	4 NPF
5 FDR	120,06%	114,40%	111,12%	112,15%	113,40%	111,99%	111,67%	111,52%	113,70%	115,50%	118,99%	122,33%	120,08%	117,02%	116,33%	116,71%	5 FDR
6 BOPO	88,09%	87,09%	85,34%	86,18%	85,61%	88,76%	87,66%	81,74%	90,01%	87,00%	85,74%	86,12%	85,78%	85,47%	85,95%	85,89%	6 BOPO

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

Total Aset (Rp)	2015	2016	2017	2018				2019								Total Assets (in IDR)	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
< 1 Miliar	1	2	2	1	1	1	1	1	1	1	1	1	1	2	1	1	< 1 Billion
1 s.d. 5 Miliar	8	7	6	7	7	7	7	7	7	7	6	5	5	5	5	5	1 up to 5 Billion
> 5 s.d. 10 Miliar	29	19	18	15	15	15	13	11	11	10	11	13	14	12	11	11	>5 up to 10 Billion
> 10 Miliar	125	138	141	145	145	145	146	146	146	147	146	145	144	146	148	148	> 10 Billion
Total	163	166	167	168	168	168	167	165	165	165	164	164	164	165	165	165	Total
r) Angka-angka diperbaiki																	r) Revised figure
"-": Data tidak																	"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - September 2019
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - September 2019)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	326.935	223.816	225.796	99,12	9,55	Nanggroe Aceh Darussalam
Sumatera Utara	194.732	133.508	129.898	102,78	6,52	Sumatera Utara
Sumatera Barat	229.647	169.832	179.441	94,64	8,82	Sumatera Barat
Sumatera Selatan	20.815	15.631	10.601	147,45	5,43	Sumatera Selatan
Bangka Belitung	525.352	379.634	447.232	84,89	23,62	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	68.558	56.496	48.594	116,26	22,20	Bengkulu
Riau	44.022	27.451	37.119	73,96	11,17	Riau
Kepulauan Riau	148.852	130.466	86.031	151,65	17,90	Kepulauan Riau
Lampung	668.391	492.531	290.234	169,70	4,67	Lampung
DKI Jakarta	15.016	9.299	10.132	91,78	17,99	DKI Jakarta
Jawa Barat	4.233.461	3.354.230	2.575.372	130,24	6,23	Jawa Barat
Banten	1.014.839	736.134	763.548	96,41	14,55	Banten
Jawa Tengah	1.678.927	1.284.755	1.127.369	113,96	7,64	Jawa Tengah
DI Yogyakarta	831.132	568.047	582.720	97,48	9,97	DI Yogyakarta
Jawa Timur	2.244.641	1.719.676	1.474.963	116,59	7,21	Jawa Timur
Bali	10.660	7.600	7.119	106,77	6,58	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	7.704	5.531	4.041	136,86	16,86	Kalimantan Tengah
Kalimantan Timur	13.837	2.667	8.524	31,29	10,39	Kalimantan Timur
Kalimantan Selatan	53.612	42.532	40.647	104,64	7,87	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	291	613	51	1.207	99	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	140.244	103.983	52.554	197,86	14,89	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	204.618	90.213	139.985	64,45	2,46	Maluku Utara
NTB	639.148	523.450	393.369	133,07	2,92	NTB
NTT	-	-	-	-	-	NTT
Papua Barat	-	-	-	-	-	Papua Barat
Papua	-	-	-	0,00	0,00	Papua
Total	13.315.433	10.078.094	8.635.339	116,71	8,27	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 - September 2019
(Financing of Sharia Rural Bank based on Economic Sector and Province - September 2019)

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	2.391	-	4.076	213	13.059	93.544	4.915	8.306	24.615	72.695	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	2.676	20	141	150	1.998	12.105	1.189	4.985	23.484	86.760	<i>Sumatera Utara</i>
Sumatera Barat	21.003	127	2.144	83	9.253	47.943	4.431	11.019	11.904	61.925	<i>Sumatera Barat</i>
Sumatera Selatan	1.747	56	1.215	200	206	1.119	294	611	947	9.236	<i>Sumatera Selatan</i>
Bangka Belitung	67.568	709	2.046	655	43.389	123.687	9.231	8.155	43.177	81.017	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	26.952	-	-	-	3.562	5.201	21	84	724	19.951	<i>Bengkulu</i>
Riau	2.100	-	2	99	185	2.138	425	728	4.283	17.491	<i>Riau</i>
Kepulauan Riau	2.550	48	2.424	258	2.085	8.625	4.074	2.386	19.976	88.040	<i>Kepulauan Riau</i>
Lampung	21.910	358	550	169	1.062	29.023	873	10.549	18.312	409.725	<i>Lampung</i>
DKI Jakarta	-	-	-	-	918	1.411	525	2.307	1.366	2.772	<i>DKI Jakarta</i>
Jawa Barat	107.754	7.763	129.094	6.096	167.518	629.934	29.532	213.907	256.034	1.806.598	<i>Jawa Barat</i>
Banten	1.193	1.151	4.402	1.579	81.841	258.142	8.770	84.375	54.229	240.451	<i>Banten</i>
Jawa Tengah	39.155	3.484	12.586	2.196	195.877	227.602	20.471	245.497	157.136	380.749	<i>Jawa Tengah</i>
DI Yogyakarta	7.477	2.044	6.149	2.343	64.635	103.156	7.843	60.653	93.002	220.745	<i>DI Yogyakarta</i>
Jawa Timur	43.193	3.324	22.374	1.339	217.252	428.563	26.019	86.840	94.731	796.041	<i>Jawa Timur</i>
Bali	-	-	-	-	642	1.032	-	1.476	1.037	3.413	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	186	-	-	14	1.004	738	118	742	622	2.107	<i>Kalimantan Tengah</i>
Kalimantan Timur	117	-	-	-	450	400	15	-	3	1.681	<i>Kalimantan Timur</i>
Kalimantan Selatan	590	1.408	-	25	9.778	14.295	2.021	2.593	5.806	6.016	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	1	-	-	398	-	-	-	213	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	979	286	304	-	5.202	13.392	107	366	2.793	80.554	<i>Sulawesi Selatan</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	21	-	-	18	4.500	5.332	-	8.630	4.803	66.910	<i>Maluku Utara</i>
NTB	2.621	4.089	7.748	307	13.505	49.703	376	82.958	48.509	313.634	<i>NTB</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>Irian Jaya Barat</i>
Papua	-	-	-	-	-	-	-	-	-	-	<i>Papua</i>
TOTAL	352.183	24.868	195.256	15.744	837.920	2.057.486	121.249	837.168	867.495	4.768.725	TOTAL

"-": Data tidak tersedia

"-": Data not available

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - September 2019
(Financing of Sharia Rural Bank based on Type of Usage and Province - September 2019)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	113.723	37.398	72.695	Nanggroe Aceh Darussalam
Sumatera Utara	31.815	14.933	86.760	Sumatera Utara
Sumatera Barat	79.307	28.600	61.925	Sumatera Barat
Sumatera Selatan	6.395	-	9.236	Sumatera Selatan
Bangka Belitung	181.391	117.225	81.017	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	11.564	24.981	19.951	Bengkulu
Riau	7.041	2.920	17.491	Riau
Kepulauan Riau	26.401	16.025	88.040	Kepulauan Riau
Lampung	46.089	36.716	409.725	Lampung
DKI Jakarta	6.527	-	2.772	DKI Jakarta
Jawa Barat	1.018.220	529.412	1.806.598	Jawa Barat
Banten	400.862	94.821	240.451	Banten
Jawa Tengah	652.014	251.992	380.749	Jawa Tengah
DI Yogyakarta	269.432	77.870	220.745	DI Yogyakarta
Jawa Timur	731.333	192.301	796.041	Jawa Timur
Bali	3.095	1.092	3.413	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	2.268	1.155	2.107	Kalimantan Tengah
Kalimantan Timur	986	-	1.681	Kalimantan Timur
Kalimantan Selatan	36.516	-	6.016	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	399	-	213	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	18.546	4.884	80.554	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	12.775	10.528	66.910	Maluku Utara
NTB	147.489	62.326	313.634	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	3.804.189	1.505.179	4.768.725	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 - September 2019
(Financing of Sharia Rural Bank based on Type of Financing and Province - September 2019)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	139.533	84.284	Nanggroe Aceh Darussalam
Sumatera Utara	27.201	106.307	Sumatera Utara
Sumatera Barat	97.847	71.985	Sumatera Barat
Sumatera Selatan	6.134	9.497	Sumatera Selatan
Bangka Belitung	287.251	92.383	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	19.180	37.316	Bengkulu
Riau	7.497	19.954	Riau
Kepulauan Riau	19.113	111.353	Kepulauan Riau
Lampung	68.257	424.274	Lampung
DKI Jakarta	6.527	2.772	DKI Jakarta
Jawa Barat	1.479.271	1.874.958	Jawa Barat
Banten	373.082	363.052	Banten
Jawa Tengah	812.190	472.565	Jawa Tengah
DI Yogyakarta	252.419	315.628	DI Yogyakarta
Jawa Timur	785.544	934.131	Jawa Timur
Bali	3.925	3.675	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	3.360	2.170	Kalimantan Tengah
Kalimantan Timur	773	1.894	Kalimantan Timur
Kalimantan Selatan	36.516	6.016	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	399	213	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	22.751	81.232	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	13.569	76.644	Maluku Utara
NTB	87.776	435.674	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	4.550.117	5.527.977	TOTAL



Departemen Perizinan dan Informasi Perbankan OTORITAS JASA KEUANGAN

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