

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



SEPTEMBER 2020

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KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, November 2020
Jakarta, November 2020

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

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

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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Advance Release Calender (ARC)

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

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

UUS	: Unit Usaha Syariah	UUS	: <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>			

Miliar Rupiah (in Billion IDR)

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																		
Periode	2016	2017	2018	2019				2020								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags			Sep
Bank Umum Syariah																		
Sharia Commercial Bank																		
CAR (%)	16.63	17.91	20.39	20.39	20.54	20.48	20.59	20.29	20.47	20.36	20.47	20.62	21.20	20.93	20.37	20.41	CAR (%)	
- Modal	27,153	31,105	36,764	39,381	39,860	40,102	40,715	41,059	41,564	41,748	41,960	41,989	42,488	42,297	42,846	42,779	- Capital	
- Aktiva Tetap Menurut Risiko	163,306	173,695	180,300	193,148	194,094	195,820	197,727	202,339	203,053	205,071	204,944	203,642	200,432	202,098	210,346	209,606	- Risk Weighted Assets	
ROA (%)	0.63	0.63	1.28	1.66	1.65	1.67	1.73	1.88	1.85	1.86	1.55	1.44	1.40	1.38	1.36	1.36	ROA (%)	
- Laba	1,426	1,697	3,806	5,263	5,275	5,375	5,598	6,495	6,463	6,478	5,404	5,029	4,886	4,821	4,780	4,821	- Profit	
- Rata-Rata Total Aset	225,804	267,570	298,044	317,957	319,541	320,990	323,438	346,373	348,694	349,112	348,908	348,548	349,845	350,271	351,343	353,989	- Average Assets	
NPF (%)	4.42	4.76	3.26	3.32	3.49	3.47	3.23	3.46	3.38	3.43	3.41	3.35	3.34	3.31	3.30	3.28	NPF (%)	
NPF Net (%)	2.17	2.57	1.95	2.04	2.20	2.08	1.88	2.02	1.91	1.95	1.96	1.82	1.85	1.78	1.78	1.66	NPF Net %	
- Non Performing Financing	7,843	9,030	6,597	7,240	7,641	7,638	7,720	7,585	7,828	7,766	7,704	7,768	7,765	7,879	7,765	7,879	- Non Performing Financing	
- Non Performing Financing Net	3,860	4,880	3,938	4,450	4,804	4,578	4,241	4,506	4,287	4,461	4,454	4,189	4,310	4,182	4,183	3,991	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177,482	189,789	202,298	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	240,508	- Total Financing to Non Bank	
FDR (%)	85.99	79.61	78.53	81.56	79.10	80.06	77.91	77.90	77.02	78.93	78.69	80.50	79.37	81.03	79.56	77.06	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177,482	189,789	202,298	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	240,508	- Total Financing to Non Bank	
- Dana Pihak Ketiga	206,407	238,393	257,606	267,343	276,466	275,088	288,978	286,485	291,069	289,362	289,046	285,751	293,374	289,646	295,936	312,102	- Total Third Party Funds	
BOPO (%)	96.22	94.91	89.18	85.14	85.55	85.32	84.45	83.62	82.78	83.04	84.60	85.72	86.11	86.25	86.22	86.12	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	34,174	29,682	31,169	22,650	26,084	28,730	30,415	2,848	5,233	7,718	9,914	12,217	14,812	17,367	19,943	22,337	- Operations Expenses	
- Pendapatan Operasional	35,517	31,273	34,952	26,605	30,490	33,672	36,014	3,407	6,322	9,294	11,718	14,252	17,201	20,137	23,130	25,936	- Operations Income	
Rentabilitas																	Profitability	
NOM (%)	0.68	0.67	1.42	1.84	1.83	1.86	1.92	1.85	1.78	1.72	1.49	1.34	1.34	1.34	1.36	1.37	NOM (%)	
- Pendapatan Operasional	1,343	1,591	3,783	5,273	5,287	5,392	5,599	6,697	6,532	6,303	5,412	4,885	4,779	4,748	4,781	4,798	- Net Operations Income	
- Rata-rata Aset Produktif	198,936	238,944	265,860	286,522	288,283	289,821	292,108	361,197	366,142	365,581	363,900	364,205	357,940	353,134	350,250	349,488	- Average Earning Assets	
KAP																	Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	4.27		3.04	3.41	3.09	3.11	2.77	2.74	2.66	3.07	3.16	2.88	3.18	3.18	3.11	3.02	Classified Earning assets to Earning assets (%)	
- APYD	10,070	11,078	8,845	10,284	9,614	9,727	9,018	10,099	10,029	11,399	11,543	10,689	10,662	10,519	10,484	10,578	- Classified Earning Assets	
- Total Aset Produktif	236,048	263,110	291,353	301,313	311,147	312,524	325,365	368,362	377,363	371,089	365,006	371,750	335,237	330,849	336,714	350,383	- Total Earning assets	
Likuiditas																	Liquidity	
Short Term Mismatch (%)	22.54	29.75	27.22	25.35	27.43	29.28	30.08	33.36	31.17	29.59	27.55	26.37	26.67	26.89	25.18	24.79	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	45,669	65,551	63,815	59,206	66,094	70,407	76,035	84,622	79,921	74,940	69,148	65,877	69,088	68,968	65,875	67,623	- Short-Term Assets	
- Kewajiban Jangka Pendek	202,655	220,373	234,414	233,601	240,990	240,458	252,789	253,639	256,381	253,282	250,946	249,817	259,073	256,469	261,660	272,762	- Short-Term Liabilities	
Imbal Hasil																	Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	58.84	51.29	47.69	45.98	47.10	46.19	46.46	46.88	47.31	46.61	46.09	44.18	44.91	43.17	43.71	45.82	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	121,443	122,280	122,846	122,929	130,227	127,076	134,272	134,301	137,702	134,859	133,219	126,250	131,761	125,046	129,363	143,005	- Non Core Deposits	
- Total DPK	206,407	238,393	257,606	267,343	276,466	275,088	288,978	286,485	291,069	289,362	289,046	285,751	293,374	289,646	295,936	312,102	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199.86	210.95	238.46	234.18	234.64	244.82	241.64	242.78	250.07	244.00	244.45	247.30	249.25	251.83	256.33	257.48	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	118,667	129,137	142,857	153,100	153,653	156,644	159,570	158,388	160,447	162,321	161,722	164,124	166,496	168,313	169,695	173,550	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59,376	61,217	59,908	65,378	65,485	63,984	66,037	65,238	64,160	66,524	66,156	66,367	66,800	66,836	66,202	67,404	- Floating-rate Yield Portfolios	
Investasi																	Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34.64	35.22	36.56	38.51	38.62	39.33	39.89	39.39	39.10	39.82	39.98	39.96	40.06	39.93	39.67	39.41	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	61,675	67,049	74,122	84,135	84,640	86,766	89,995	88,094	87,832	91,120	91,112	92,097	93,447	93,887	93,582	94,953	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	178,043	190,354	202,766	218,478	219,138	220,628	225,607	223,627	224,607	228,845	227,879	230,492	233,296	235,149	235,897	240,954	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3.40	3.29	3.47	2.72	2.37	2.68	2.70	2.67	2.70	2.66	2.61	2.73	2.79	2.85	3.00	3.20	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	2,094	2,204	2,569	2,285	2,006	2,329	2,425	2,350	2,369	2,423	2,378	2,514	2,610	2,677	2,807	3,036	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	61,675	67,049	74,122	84,135	84,640	86,766	89,995	88,094	87,832	91,120	91,112	92,097	93,447	93,887	93,582	94,953	- Total Mudharabah and Musyarakah	
Ket. 1) Angka-angka diperbaiki *) Angka-angka sementara																		Note: 1) Revised figures *) Provisional Figures

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementaraNote: r) Revised figures
*) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																		
Periode	2016	2017	2018	2019				2020								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
Unit Usaha Syariah																		Sharia Business Unit
ROA (%)	1.77	2.47	2.24	1.88	1.96	2.02	2.04	2.44	2.32	2.35	2.15	2.00	1.95	2.01	2.03	2.02	ROA (%)	
- Laba	1.529	2.726	3.127	3.019	3.160	3.288	3.328	4.118	3.936	4.016	3.689	3.411	3.346	3.460	3.510	3.520	- Profit	
- Rata-Rata Total Aset	86,248	110,286	139,326	160,917	161,444	162,429	163,410	168,951	169,640	170,630	171,207	170,994	171,737	172,380	173,080	174,592	- Average Assets	
NPF (%)	3.49	2.11	2.15	2.59	2.57	2.69	2.90	3.00	3.03	3.05	3.08	3.24	3.42	3.38	3.33	3.17	NPF (%)	
NPF Net (%)	1.79	1.24	1.39	1.56	1.49	1.55	1.89	1.88	1.95	1.95	2.06	2.20	2.40	2.33	2.27	2.15	NPF Net %	
- Non Performing Financing	2,464	2,024	2,535	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	4,238	- Non Performing Financing	
- Non Performing Financing Net	1,262	1,193	1,635	1,961	1,885	1,988	2,457	2,453	2,555	2,600	2,730	2,939	3,223	3,123	3,020	2,875	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70,525	95,906	117,895	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	133,543	- Total Financing to Non Bank	
FDR (%)	96.70	99.39	103.22	102.74	100.55	96.50	101.93	101.35	101.00	106.52	105.06	107.20	104.86	104.41	100.89	95.87	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70,525	95,906	117,895	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	133,543	- Total Financing to Non Bank	
- Dana Pihak Ketiga	72,928	96,495	114,222	122,459	125,889	133,309	127,580	128,457	129,834	125,103	126,208	124,444	127,945	128,506	131,831	139,293	- Total Third Party Funds	
BOPO (%)	82.85	74.15	75.38	78.97	78.08	77.85	78.01	75.09	75.03	74.56	76.10	77.41	77.37	76.34	75.82	76.22	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	7,097	7,927	9,588	8,657	9,562	10,793	12,029	1,044	1,994	2,931	3,915	4,888	5,757	6,560	7,405	8,298	- Operations Expenses	
- Pendapatan Operasional	8,566	10,690	12,720	10,962	12,247	13,864	15,420	1,391	2,658	3,931	5,144	6,315	7,440	8,594	9,766	10,886	- Operations Income	
Rentabilitas NOM (%)	2.00	2.67	2.38	2.01	2.10	2.17	2.18	2.38	2.26	2.26	2.08	1.92	1.91	1.98	2.02	1.96	Profitability NOM (%)	
- Pendapatan Operasional	1,469	2,764	3,132	3,074	3,222	3,350	3,391	4,158	3,983	4,000	3,689	3,424	3,368	3,486	3,541	3,451	- Net Operations Income	
- Rata-rata Aset Produktif	73,485	103,531	131,323	153,123	153,676	154,714	155,721	174,697	176,237	176,725	177,689	178,073	176,616	175,770	175,339	175,997	- Average Earning Assets	
KAP																	Classified Earning assets to Earning assets (%)	
APYD terhadap Aktiva Produktif (%)	3.22	2.26	2.19	2.92	2.73	2.83	2.74	2.71	2.82	3.04	3.27	3.31	3.28	3.05	2.99	2.74	- APYD	
- APYD	3,036	2,897	3,379	4,715	4,429	4,769	4,683	4,831	5,123	5,516	6,025	6,063	5,669	5,292	5,227	5,026	- Classified Earning Assets	
- Total Aset Produktif	94,319	128,442	154,342	161,735	162,254	168,741	170,674	178,486	181,438	181,216	184,153	183,240	173,053	173,252	174,785	183,170	- Total Earning assets	
Likuiditas																	Liquidity	
Short Term Mismatch (%)	34.23	28.37	25.37	24.91	24.66	25.23	24.72	25.94	25.14	22.73	23.12	23.82	24.11	24.77	25.05	25.61	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	26,152	30,253	33,043	31,507	31,636	33,835	33,065	33,840	33,560	29,904	30,454	31,132	32,569	34,410	34,251	36,547	- Short-Term Assets	
- Kewajiban Jangka Pendek	76,398	106,627	130,234	126,505	128,286	134,126	133,786	130,434	133,493	131,582	131,739	130,707	135,090	138,890	136,752	142,698	- Short-Term Liabilities	
Imbal Hasil																	Yield Proportion	
Non Core Deposits terhadap Total DPK (%)	60.89	65.92	66.93	65.35	65.93	67.43	64.60	65.00	64.99	63.26	63.34	62.31	62.94	62.67	63.25	64.39	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposits	44,409	63,607	76,444	80,033	82,998	89,889	82,413	83,495	84,375	79,145	79,939	77,538	80,530	80,663	83,383	89,684	- Non Core Deposits	
- Total DPK	72,928	96,495	114,222	122,459	125,889	133,309	127,580	128,457	129,834	125,103	126,208	124,444	127,945	128,506	131,831	139,293	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211.41	186.69	183.20	225.27	225.68	224.88	239.66	237.68	238.78	240.93	239.71	234.38	227.02	231.17	239.68	241.93	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	48,230	62,819	76,683	87,688	88,258	89,603	92,313	92,206	92,970	94,744	94,134	94,066	93,675	94,164	94,344	94,972	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22,813	33,648	41,858	38,925	39,107	39,844	38,518	38,795	38,936	39,324	39,269	40,134	41,263	40,734	39,362	39,256	- Floating-rate Yield Portfolios	
Investasi																	Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45.16	53.49	60.22	61.32	61.57	61.89	62.12	62.48	62.81	63.38	63.62	64.15	64.63	64.69	64.48	64.64	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	32,083	51,602	71,386	77,634	78,423	80,114	81,275	81,843	82,854	84,975	84,868	86,087	87,217	87,270	86,220	86,767	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	71,044	96,467	118,541	126,613	127,365	129,447	130,830	131,001	131,906	134,069	133,403	134,200	134,937	134,898	133,707	134,228	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1.97	1.43	1.71	2.26	2.27	2.16	1.91	1.96	2.03	2.23	2.16	2.25	2.25	2.27	2.38	2.40	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1,220	1,755	1,780	1,732	1,549	1,602	1,684	1,895	1,836	1,937	1,963	1,978	2,051	2,080	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	32,083	51,602	71,386	77,634	78,423	80,114	81,275	81,843	82,854	84,975	84,868	86,087	87,217	87,270	86,220	86,767	- 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 2020
(Sharia Banking Network)

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
Bank Umum Syariah																	Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254,184	288,027	316,691	325,030	333,790	335,482	350,364	346,373	351,014	349,950	348,294	347,108	356,330	352,823	358,851	375,157	- Total Assets (in billion IDR)
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1,869	1,825	1,875	1,903	1,905	1,914	1,919	1,922	1,925	1,923	1,942	1,946	1,942	1,940	1,937	1,943	- Number of Offices
- KC	473	471	478	479	478	480	480	480	480	478	490	490	489	491	491	490	- Branch Offices
- KCP	1,207	1,176	1,199	1,227	1,229	1,237	1,243	1,246	1,248	1,248	1,254	1,259	1,256	1,252	1,249	1,256	- Sub Branch Offices
- KK	189	178	198	197	198	197	196	196	197	197	198	197	197	197	197	197	- Cash Offices
- ATM	3,127	2,585	2,791	2,805	2,824	2,824	2,827	2,825	2,826	2,827	2,830	2,835	2,837	2,749	2,754	2,755	- ATMs/ADMs
- Jumlah Tenaga Kerja	51,110	51,068	49,516	50,000	52,654	49,864	49,654	49,723	49,806	49,923	50,345	49,950	49,956	49,996	49,813	49,978	- Number of Employees
Unit Usaha Syariah																	Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102,320	136,154	160,636	165,385	166,190	172,279	174,200	168,951	170,329	172,610	172,936	170,142	175,452	176,240	177,978	186,687	- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20	20	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	354	374	376	378	381	386	387	388	389	389	390	389	390	390	- Number of Offices
- KC	149	154	153	158	158	160	160	160	161	161	161	161	162	161	162	162	- Branch Offices
- KCP	135	139	146	156	157	157	159	164	164	165	166	166	166	166	166	166	- Sub Branch Offices
- KK	48	51	55	60	61	61	62	62	62	62	62	62	62	62	62	62	- Cash Offices
- ATM	132	143	171	166	167	168	176	176	177	177	176	177	177	177	181	181	- ATMs/ADMs
- Jumlah Tenaga Kerja	4,487	4,678	4,955	5,178	4,037	5,233	5,186	5,207	5,230	5,189	5,232	5,245	5,253	5,229	5,249	5,298	- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356,504	424,181	477,327	490,415	499,981	507,761	524,564	515,324	521,344	522,560	521,230	517,250	531,782	529,063	536,829	561,843	Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2,201	2,169	2,229	2,277	2,281	2,292	2,300	2,308	2,312	2,311	2,331	2,335	2,332	2,329	2,327	2,333	Total Number of Offices
Total ATM BUS dan UUS	3,259	2,728	2,962	2,971	2,991	2,992	3,003	3,001	3,003	3,004	3,006	3,012	3,014	2,926	2,935	2,936	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55,597	55,746	54,471	55,178	56,691	55,097	54,840	54,930	55,036	55,112	55,577	55,195	55,209	55,225	55,062	55,276	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																	Sharia Rural Bank
- Jumlah Bank	166	167	167	165	164	164	164	164	163	163	163	162	162	162	162	163	- Number of Banks
- Jumlah Kantor	453	441	495	539	569	569	617	618	618	620	622	622	626	626	631	624	- Number of Offices
- Jumlah Tenaga Kerja	4,372	4,619	4,918	5,328	5,828	5,864	6,620	6,709	6,725	6,700	6,710	6,699	6,738	6,736	6,701	6,738	- Number of Employees
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS September 2020 (Individual Sharia Banking Network - September 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	490	1,256	197	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	14	31	6	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	7	4	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	67	234	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	54	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	215	15	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	127	418	51	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	35	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	11	2	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	15	13	18	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	162	166	62	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	15	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	14	3	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	17	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	1	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	19	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	55	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	14	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	14	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	25	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	26	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	27	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	28	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	7	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	176	-	285	Sharia Rural Bank
TOTAL	828	1,422	544	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/Syaria Services Unit - CO = Cash Office - Not Include Office Channeling				

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS September 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - September 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	490	1,256	197	Sharia Commercial Bank
1 Jawa Barat	63	217	27	1 West Java
2 Banten	20	57	8	2 Banten
3 DKI Jakarta	67	146	35	3 DKI Jakarta
4 Yogyakarta	9	25	11	4 DI Yogyakarta
5 Jawa Tengah	37	88	17	5 Central Java
6 Jawa Timur	44	143	22	6 East Java
7 Bengkulu	5	13	1	7 Bengkulu
8 Jambi	6	18	1	8 Jambi
9 Nanggroe Aceh Darussalam	49	138	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	52	4	10 North Sumatera
11 Sumatera Barat	11	27	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	35	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	5	15	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	7	18	4	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	7	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	13	38	8	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	22	50	7	27 West Nusa Tenggara
28 Bali	6	12	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah				Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS September 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - September 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	162	166	62	Sharia Business Unit
1 Jawa Barat	22	18	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	19	22	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	5	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	3	9	12 Riau
13 Sumatera Selatan	8	3	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	2	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	5	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	1	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	-	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	652	1,422	259	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2020
(Office Channeling)

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	403	434	434	434	434	432	429	421	420	419	418	418	418	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	294	291	291	289	289	289	289	288	288	288	288	286	286	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	364	362	362	359	358	358	355	354	354	354	351	350	347	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	120	120	121	122	122	122	123	123	123	123	123	122	122	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	237	235	232	230	229	229	219	213	212	204	214	200	200	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	152	153	153	153	153	158	158	158	158	158	158	158	158	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	298	298	298	298	340	340	340	339	339	339	339	339	339	327	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	246	242	242	243	243	243	243	242	242	242	240	240	240	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	38	38	38	38	38	38	38	38	38	38	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	195	195	195	195	195	195	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	29	30	30	30	30	30	30	30	30	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	119	119	119	119	119	119	119	119	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	18	20	20	20	20	20	20	20	20	20	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	49	49	49	49	49	49	49	49	49	49	49	49	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.797	2.888	2.910	2.908	2.949	2.947	3.038	3.022	3.009	3.007	2.998	3.002	2.984	2.969	TOTAL

²⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS

r) Angka-angka diperbaiki

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

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

r) Revised figures

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Komponen Aset																	ASSETS
1 Kas	4.188	4.357	5.143	4.786	4.715	4.596	6.375	5.115	4.854	5.288	6.185	6.340	5.616	5.120	5.119	5.350	1. Cash
2 Penempatan pada Bank Indonesia	50.579	64.618	62.744	52.473	56.283	55.212	63.801	48.536	53.513	57.383	55.594	46.331	54.217	45.186	57.176	71.210	2. Deposit in Bank Indonesia
a. Giro	15.442	22.020	19.684	19.758	19.648	20.278	20.503	18.551	18.446	18.427	17.430	12.578	13.329	12.637	12.887	14.884	a. Deposit
b. SBIS	10.788	10.017	8.268	11.294	9.045	9.600	10.386	11.107	11.502	11.695	11.635	11.340	11.414	8.604	7.964	9.755	b. Bank Indonesia Certificates Syariah
c. FASBIS	23.926	28.748	32.591	16.414	22.591	18.677	27.272	9.690	13.386	16.136	17.527	12.444	18.236	14.421	26.443	33.016	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	424	3.834	2.201	5.007	4.999	6.657	5.640	9.187	10.180	11.126	9.002	9.969	11.238	9.523	9.881	13.555	d. Others
3 Penempatan pada Bank Lain	11.252	7.482	6.954	4.523	3.774	3.961	5.152	8.488	5.944	6.197	6.563	4.897	4.557	5.716	6.093	6.835	3. Placement in Other Banks
a. Giro	5.669	2.446	3.535	2.944	2.531	2.571	3.345	7.198	4.872	5.131	6.078	4.460	4.020	5.299	5.343	6.300	a. Demand Deposits
b. Tabungan	42	58	3	4	2	2	2	3	3	4	3	3	3	3	2	2	b. Saving Deposits
c. Deposito	5.494	4.784	3.062	1.248	1.237	1.384	1.751	1.276	1.066	894	471	431	531	380	380	314	c. Time Deposits
d. Setoran Jaminan	1	1	4	4	4	4	4	3	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	193	350	323	-	-	50	8	0	164	7	0	0	30	364	215	f. Others
4 Surat Berharga yang Dimiliki	30.237	44.753	65.970	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.806	82.090	87.052	90.586	86.452	91.132	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	59.756	61.598	64.454	62.451	59.589	66.052	63.387	56.174	59.422	60.499	62.904	66.402	69.719	69.018	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	4.611	4.386	6.215	11.073	13.160	20.623	21.427	20.257	24.445	22.446	19.384	21.591	24.148	24.184	16.733	22.115	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	94.752	119.699	146.573	162.962	164.251	168.050	172.492	171.156	171.870	177.327	177.207	179.404	181.858	182.300	180.930	182.836	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	145.507	161.768	163.062	166.880	171.270	169.937	170.686	176.095	175.980	178.184	180.664	181.157	179.802	181.721	a. Profit sharing Financing to Non Banks
1. Mudharabah	15.292	17.090	15.806	13.513	13.409	13.679	13.779	13.169	13.083	13.724	12.835	12.259	11.866	11.790	12.085	12.278	1. Mudharabah
2. Musyarakah	78.421	101.561	129.641	148.256	149.653	153.201	157.491	156.768	157.603	162.371	163.145	165.925	168.798	169.367	167.717	169.442	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.066	1.194	1.188	1.169	1.222	1.220	1.185	1.232	1.227	1.220	1.194	1.143	1.128	1.116	b. Profit sharing Financing to Other Banks
1. Mudharabah	949	1.024	1.054	1.181	1.174	1.156	1.193	1.193	1.162	1.200	1.197	1.192	1.157	1.107	1.094	1.093	1. Mudharabah
2. Musyarakah	90	24	12	14	14	13	29	27	22	32	30	28	37	36	34	23	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	145.184	157.890	164.135	171.523	171.744	171.411	173.356	172.987	174.397	175.417	174.264	175.777	177.155	178.757	179.866	183.579	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	164.086	171.490	171.713	171.382	173.322	172.955	174.366	175.387	174.226	175.752	177.138	178.741	179.850	183.563	a. Receivables from Non Banks
1. Murabahah	139.536	150.276	154.805	159.879	159.416	159.595	160.654	160.166	161.511	162.066	161.226	162.226	165.227	167.371	168.338	170.943	1. Murabahah
2. Qardh	4.731	7.674	9.665	10.315	9.753	10.572	10.671	10.713	11.146	10.806	10.407	9.673	9.121	9.242	10.423	10.423	2. Qardh
3. Istisna'	878	1.189	1.609	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.204	2.210	2.238	2.249	2.270	2.297	3. Istisna'
b. Piutang Kepada Pihak Kepada Bank Lain	39	76	47	33	31	29	33	32	31	30	28	26	17	16	16	15	b. Receivables from Other Banks
1. Murabahah	39	76	47	33	31	29	33	32	31	30	28	26	17	16	16	15	1. Murabahah
2. Qardh	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istisna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istisna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	10.597	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	10.597	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	8.767	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	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	4.205	4.676	4.792	911	831	838	805	924	833	687	530	442	502	525	529	563	8. Other claims
9 Penyertaan	80	81	83	59	59	59	806	806	806	806	806	806	806	806	806	748	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	7.519	8.109	7.999	8.036	8.115	8.402	8.601	8.826	8.763	9.108	9.794	10.194	10.647	10.943	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istisna' dalam Penyelesaian	3	4	1	1	1	0	0	0	0	0	4	4	6	7	7	7	12. Istisna' Assets in Resolution
13 Aset Tetap dan inventaris	4.977	5.285	6.566	6.520	6.571	6.553	6.645	6.826	6.935	7.176	7.247	7.210	7.358	7.758	7.988	7.958	13. Fixed Assets and Equipment
14 Persediaan	5	29	7	9	7	7	7	7	7	7	23	24	12	11	10	9	14. Inventories
15 Rupa-rupa Aset	10.079	14.137	11.279	11.482	11.622	11.423	11.634	12.087	12.705	12.309	12.953	9.108	13.216	13.494	13.691	13.798	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	279.335	334.888	371.828	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	427.766	451.395	1. Third Party Funds
a. Dana Simpanan Wadiah	38.361	47.033	54.344	57.059	57.821	62.192	65.751	67.071	68.366	69.626	74.463	74.643	77.419	76.898	79.838	85.214	a. iB Wadiah
1. Giro	20.153	24.897	26.435	24.868	24.899	28.776	30.331	31.775	32.329	33.157	36.824	35.717	38.332	37.394	39.863	44.197	1. iB Demand Deposits Wadiah
2. Tabungan	18.208	22.137	27.909	32.191	32.922	33.417	35.420	35.297	36.036	36.469	37.639	38.926	39.087	39.504	39.974	44.016	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	240.974	287.854	317.484	332.744	344.535	346.205	350.807	347.871	352.537	344.839	340.790	335.552	343.900	341.254	347.929	366.181	b. Non Profit Sharing Investment Fund
1. Giro	7.820	15.291	17.161	21.190	24.268	23.228	27.321	29.993	28.733	29.423	27.858	26.799	28.871	23.140	29.729	28.772	1. Demand Deposits
2. Tabungan	66.980	76.361	86.529	90.380	90.538	91.068	97.839	96.114	95.702	96.369	97.855	99.381	101.088	102.210	104.770	104.770	2. Saving Deposits
3. Deposito	166.174	196.202	213.794	221.174	229.728	231.908	225.646	222.598	227.690	219.714	216.564	210.898	215.648	217.026	215.990	232.640	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	-	-	733	1.494	499	602	622	1.404	2.136	2.642	2.738	2.693	2.121	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	10.785	9.673	6.862	4.835	4.869	5.802	6.324	5.821	5.546	4.655	3.613	3.504	3.821	3.997	3.952	4.698	3. Liabilities to other Banks
a. Giro	989	1.369	860	901	880	966	1.031	884	801	730	723	717	544	684	719	768	a. Demand Deposits
b. Tabungan	1.356	1.149	1.018	1.045	1.021	1.348	1.603	1.500	1.339	1.199	1.089	1.067	1.153	1.159	1.200	1.306	b. Saving Deposits
c. Deposito	7.896	6.278	4.798	2.663	2.792	3.0</											

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	7.432	6.933	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	3.646	3.647	3.332	3.333	3.333	3.806	4.357	4.358	4.358	4.358	4.223	3.722	3.722	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	7.538	3.510	2.359	3.088	5.620	3.343	3.158	3.518	4.314	5.116	5.805	5.926	3.710	3.210	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.912	3.260	3.378	3.496	2.469	2.438	2.451	3.594	5.717	5.737	5.604	5.220	6.194	6.831	5. Received Borrowing
6 Liabilitas Lainnya	497	630	756	811	720	765	787	874	792	648	515	435	465	480	493	519	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	39.292	36.598	35.314	41.106	37.033	30.674	42.846	37.855	37.533	39.090	39.367	38.744	39.065	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	-	-	430	250	230	50	0	25	50	170	80	200	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	40	40	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	-	-	-	430	250	230	50	0	25	50	130	40	200	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	23.762	23.762	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.352	3.410	3.488	2.492	2.446	2.516	2.538	2.321	2.356	2.411	2.481	2.523	2.639	2.619	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.469	1.468	1.480	1.480	1.480	1.480	1.480	1.480	1.480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.889	4.348	4.348	4.348	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	4.409	4.409	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	4.164	4.164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	245	245	245	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.789	12.542	13.245	14.021	13.627	14.240	14.593	15.168	15.542	15.435	15.616	15.155	15.709	16.337	14. Net income
a. Tahun-tahun lalu	3.076	4.101	4.625	7.348	7.348	7.348	7.348	13.501	13.147	12.982	12.960	12.430	12.127	11.101	11.047	11.047	a. Previous years
b. Tahun berjalan	2.096	3.100	5.164	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	4.662	5.290	b. Current year

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Miliar Rupiah (in Billion IDR)

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2020 (Sharia Commercial Bank Operations) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020									Indikator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
Komponen Aset																	ASSETS
1 Kas	3,853	4,019	4,791	4,441	4,378	4,288	5,959	4,772	4,537	4,944	5,810	5,943	5,242	4,786	4,740	4,980	1. Cash
2 Penempatan pada Bank Indonesia	34,755	41,162	37,800	32,291	35,882	33,268	40,356	32,816	36,028	36,410	36,533	30,760	34,571	26,796	36,002	45,448	2. Deposit in Bank Indonesia
a. Giro	10,956	15,750	13,482	13,301	13,040	14,058	14,025	13,085	12,907	13,559	12,837	8,768	8,759	8,829	8,971	11,280	a. Deposit
b. SBIS	7,940	5,105	4,245	6,395	5,290	5,910	7,200	8,115	8,235	8,375	8,245	7,895	8,125	6,215	5,924	7,398	b. Bank Indonesia Certificates Syariah
c. FASBIS	15,441	17,225	18,663	10,770	15,185	10,475	15,361	6,094	9,274	7,604	9,470	7,110	9,675	6,405	16,399	19,543	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	418	3,081	1,411	1,825	2,367	2,825	3,769	5,522	5,612	6,873	5,982	6,987	8,012	5,347	4,708	7,227	d. Others
3 Penempatan pada Bank Lain	4,111	3,174	4,286	3,521	2,820	2,864	3,816	7,527	5,172	5,592	5,818	4,687	4,296	5,575	5,784	6,541	3. Placement in Other Banks
a. Giro	3,086	2,423	3,524	2,921	2,523	2,564	3,339	7,193	4,866	5,126	5,580	4,456	4,016	5,294	5,339	6,296	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	978	681	758	273	296	423	296	323	303	347	227	227	277	277	277	226	c. Time Deposits
d. Setoran Jaminan	1	1	4	4	4	4	4	3	4	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	68	0	323	-	-	50	8	0	114	7	0	0	0	164	15	f. Others
4 Surat Berharga yang Dimiliki	24,106	35,656	54,503	55,997	61,065	64,330	63,787	66,174	69,298	63,207	61,105	63,999	68,503	70,035	65,946	66,952	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20,381	32,697	50,342	47,072	49,882	48,040	46,589	48,256	49,037	43,802	45,472	46,684	47,902	50,636	51,887	49,818	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	3,725	2,958	4,161	8,926	11,184	16,290	17,198	17,918	20,261	19,405	15,632	17,315	20,601	19,399	14,059	17,134	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	62,151	67,535	74,541	84,531	85,050	87,137	90,423	88,505	88,240	91,541	91,524	92,519	93,857	94,307	94,008	95,384	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61,629	67,049	74,122	84,135	84,640	86,766	89,995	88,094	87,832	91,120	91,112	92,097	93,447	93,887	93,582	94,953	a. Profit sharing Financing to Non Banks
1. Mudharabah	7,577	6,584	5,477	5,177	4,941	5,056	5,413	5,110	4,998	4,878	4,671	4,451	4,319	4,104	4,137	4,376	1. Mudharabah
2. Musyarakah	54,052	60,465	68,644	78,957	79,699	81,711	84,582	82,983	82,834	86,242	86,441	87,646	89,128	89,783	89,445	90,577	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	420	396	410	370	428	411	408	421	412	422	419	420	426	431	b. Profit sharing Financing to Other Banks
1. Mudharabah	435	466	412	385	399	360	401	387	388	391	384	396	384	386	394	410	1. Mudharabah
2. Musyarakah	87	21	8	11	11	11	27	24	20	30	28	26	35	34	32	21	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	114,009	120,028	125,044	130,650	130,888	130,324	132,046	131,912	133,141	134,113	133,239	134,984	136,535	138,046	139,161	142,849	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	113,971	119,952	124,997	130,617	130,857	130,295	132,013	131,889	133,111	134,083	133,212	134,958	136,518	138,030	139,145	142,834	a. Receivables from Non Banks
1. Murabahah	110,063	114,458	118,134	122,070	121,723	121,777	122,725	122,477	123,673	124,191	123,654	125,808	128,087	130,220	131,281	133,806	1. Murabahah
2. Qardh	3,883	-	6,848	8,535	9,122	8,506	9,276	9,376	9,410	9,863	9,531	9,124	8,406	7,785	7,841	9,004	2. Qardh
3. Istishna'	25	18	15	12	12	11	11	27	27	29	27	26	25	25	23	23	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	38	76	47	33	31	29	33	32	31	30	28	26	17	16	16	15	b. Receivables from Other Banks
1. Murabahah	38	76	47	33	31	29	33	32	31	30	28	26	17	16	16	15	1. Murabahah
2. Qardh	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1,883	2,791	3,180	3,297	3,200	3,168	3,138	3,210	3,226	3,191	3,115	2,988	2,894	2,796	2,728	2,721	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1,882	2,788	3,180	3,297	3,200	3,167	3,138	3,210	3,226	3,191	3,115	2,988	2,894	2,796	2,728	2,721	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	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	3,017	3,185	2,895	831	736	695	659	802	709	553	375	290	324	335	322	369	8. Other claims
9 Penyertaan	80	81	83	59	59	59	59	471	471	471	471	471	471	471	471	471	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6,206	6,388	5,631	5,661	5,530	5,653	5,698	5,885	5,994	6,204	6,169	6,427	7,122	7,471	7,882	8,145	10. Impairment on Productive Assets
11. Salam	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11. Salam
12. Aset Istishna' dalam Penyelesaian	4,736	5,035	6,322	6,271	6,324	6,307	6,399	6,557	6,662	6,903	6,972	6,937	7,087	7,488	7,714	7,679	12. Istishna's Assets in Resolution
13. Aset Tetap dan inventaris	5	29	7	9	7	7	7	7	7	7	23	24	12	11	10	9	13. Fixed Assets and Equipment
14. Persediaan	7,685	11,718	8,870	8,792	8,911	8,690	9,002	9,505	9,515	9,222	9,477	9,932	9,649	9,647	9,847	9,958	14. Inventories
15. Rupa-rupa Aset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	206,407	238,393	257,606	267,343	276,466	275,088	288,978	286,485	291,069	289,362	289,046	285,751	293,374	289,646	295,936	312,102	1. Third Party Funds
a. Dana Simpanan Wadiah	29,470	35,933	40,954	44,938	45,818	46,911	51,737	53,858	54,622	55,122	57,382	57,729	58,535	59,448	61,414	66,376	a. IB Wadia
1. Giro	15,375	18,792	18,553	18,842	19,167	19,824	22,821	25,018	25,317	25,528	26,930	26,148	26,760	27,270	28,553	32,567	1. IB Demand Deposits Wadia
2. Tabungan	14,095	17,141	22,402	26,095	26,651	27,087	28,916	28,840	29,305	29,594	30,452	31,581	31,776	32,178	32,861	33,809	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	176,937	202,460	216,652	222,405	230,649	228,177	237,241	232,627	236,447	234,240	231,664	228,022	234,839	230,198	234,522	245,726	b. Non Profit Sharing Investment Fund
1. Giro	4,278	7,619	9,002	13,590	17,514	16,368	19,255	21,302	21,494	21,962	20,473	18,980	21,886	16,433	22,361	21,336	1. Demand Deposits
2. Tabungan	50,637	57,488	65,642	66,437	66,374	67,072	71,743	69,383	69,535	69,715	69,980	71,837	73,357	75,056	75,997	77,371	2. Saving Deposits
3. Deposito	122,022	137,353	142,008	142,379	146,761	144,737	146,243	141,942	145,419	142,564	141,211	136,804	139,596	138,709	136,163	147,019	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	7,515	5,223	3,662	2,878	2,915	3,497	3,552	3,519	3,277	2,776	2,228	2,238	2,464	2,736	2,779	3,464	2. Liabilities to Bank Indonesia
3 Liabilitas Kepada Bank Lain	565	967	446	337	303	373	376	379	342	309	268	286	282	326	358	375	3. Liabilities to other Banks
a. Giro	691	736	656	750	712	1,036	1,226	1,144	1,022	913	812	794	882	861	911	975	a. Demand Deposits
c. Deposito	6,116	3,326	2,374	1,640	1,725	1,810	1,849	1,849	1,720	1,477	1,076	1,022	1,156	1,397	1,422	1,651	c. Time Deposits
d. Setoran Jaminan	0	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	185	150	175	268	101	147	193	77	71	136	144	151	88	464	f. Others

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

Indikator	2016	2017	2018	2019				2020									Indikator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	
4 Surat Berharga yang Diterbitkan	5,495	3,517	6,206	2,862	1,900	2,615	3,098	2,335	2,657	3,162	4,007	4,784	5,448	5,794	3,826	3,166	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1,315	415	1,700	1,600	1,600	1,600	1,600	1,600	1,747	1,747	1,747	1,747	1,747	1,747	1,747	1,747	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4,180	3,102	4,506	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	1,420	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2,316	2,728	1,725	1,366	1,513	1,567	1,075	1,044	1,043	1,181	1,252	1,287	1,076	1,088	2,104	2,158	5. Received Borrowing
6 Liabilitas Lainnya	490	618	626	687	590	575	595	712	627	477	323	249	273	282	279	317	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5,576	6,256	8,335	9,367	9,463	10,069	9,724	9,484	9,036	9,240	6,712	7,545	7,490	7,193	7,522	7,798	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1,875	2,175	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	1,475	9. Loan Capital
10 Modal Disetor	14,498	16,054	21,937	21,957	21,971	22,971	23,021	23,021	23,021	23,277	23,277	23,277	23,441	23,762	23,762	23,762	10. Paid-in capital
11 Tambahan Modal Disetor	2,045	4,182	2,387	3,389	3,452	2,460	2,411	2,468	2,478	2,339	2,360	2,389	2,434	2,441	2,517	2,502	11. Additional paid-in capital
12 Seleksi Penilaian kembali Aset Tetap	1,126	1,303	1,531	1,526	1,526	1,526	1,526	1,469	1,468	1,480	1,480	1,480	1,480	1,480	1,480	1,480	12. Differences in Fixed Assets Appraisal
13 Cadangan	3,400	3,546	3,889	4,348	4,348	4,348	4,348	4,068	4,068	4,068	4,070	4,133	4,133	4,394	4,409	4,409	13. Reserves
a. Cadangan Umum	3,276	3,275	3,694	4,153	4,153	4,153	4,153	3,873	3,873	3,888	3,875	3,938	3,938	4,149	4,164	4,164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	245	245	245	b. Special Purpose Reserves
14 Laba	3,442	4,032	5,757	7,833	8,170	8,565	9,065	9,793	10,193	10,476	10,660	10,365	10,599	9,794	10,069	10,401	14. Net Income
a. Tahun-tahun lalu	2,490	3,042	2,950	4,871	4,871	4,871	4,871	9,390	9,390	9,274	9,289	8,759	8,759	7,732	7,718	7,718	a. Previous years
b. Tahun berjalan	952	990	2,806	2,962	3,300	3,695	4,195	403	803	1,202	1,371	1,605	1,840	2,061	2,352	2,683	b. Current year

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 2020 (Sharia Business Unit Operations) Miliar Rp (Billion IDR)																		
Indikator	2016	2017	2018	2019				2020										Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Komponen Aset																	ASSETS	
1 Kas	335	338	351	344	336	309	416	343	317	344	375	397	374	334	379	370	1. Cash	
2 Penempatan pada Bank Indonesia	15,825	23,456	24,944	20,182	20,402	21,944	22,446	15,720	17,485	20,973	19,060	15,571	19,646	18,389	21,175	25,762	2. Deposit in Bank Indonesia	
a. Giro	4,486	6,270	6,202	6,457	6,608	6,220	6,478	5,467	5,538	4,868	4,593	3,811	4,570	3,808	3,916	3,604	a. Deposit	
b. SBIS	2,848	4,912	4,023	4,899	3,755	3,690	3,186	2,992	3,267	3,320	3,390	3,445	3,289	2,389	2,040	2,356	b. Bank Indonesia Certificates Syariah	
c. FASBIS	8,486	11,522	13,929	5,644	7,406	8,202	11,911	3,596	4,112	8,532	8,057	5,335	8,561	8,016	10,045	13,474	c. Fasilitas Simpanan Bank Indonesia Syariah	
d. Lainnya	6	752	791	3,181	2,632	3,832	1,871	3,665	4,567	4,253	3,020	2,981	3,225	4,176	5,173	6,329	d. Others	
3 Penempatan pada Bank Lain	7,141	4,308	2,668	1,002	954	1,097	1,336	962	772	605	252 ¹	210	261	141	309	294	3. Placement in Other Banks	
a. Giro	2,583	22	11	23	8	7	6	5	6	5	5 ¹	4	4	5	4	4	a. Demand Deposits	
b. Tabungan	42	58	3	4	2	2	2	3	3	4	3	3	3	3	2	2	b. Saving Deposits	
c. Deposito	4,516	4,103	2,304	975	944	1,088	1,328	953	763	547	244	204	254	104	103	88	c. Time Deposits	
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund	
f. Lainnya	-	125	350	-	-	-	-	-	-	50	-	-	-	-	30	200	f. Others	
4 Surat Berharga yang Dimiliki	6,131	9,097	11,467	16,674	16,548	18,744	17,229	20,134	18,534	15,413	17,701	18,091	18,549	20,552	20,507	24,181	4. Investment in Securities	
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5,245	7,670	9,413	14,527	14,572	14,411	12,999	17,795	14,350	12,372	13,949	13,815	15,001	15,766	17,833	19,200	a. Securities Issued by Non Banks	
b. Diterbitkan oleh Bank Lain	886	1,427	2,054	2,147	1,976	4,333	4,230	2,339	4,184	3,041	3,752	4,276	3,548	4,785	2,674	4,981	b. Securities Issued by Other Banks	
5 Pembiayaan Bagi Hasil	32,601	52,163	72,032	78,432	79,201	80,913	82,069	82,652	83,631	85,786	85,683	86,885	87,991	87,993	86,922	87,452	5. Profit Sharing Financing	
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32,083	51,602	71,386	77,634	78,423	80,114	81,275	81,843	82,854	84,975	84,868	86,087	87,217	87,270	86,220	86,767	a. Profit sharing Financing to Non Banks	
1. Mudharabah	7,715	10,506	10,389	8,335	8,468	8,623	8,366	8,058	8,085	8,847	8,163	7,808	7,547	7,686	7,948	7,902	1. Mudharabah	
2. Musyarakah	24,369	41,096	60,997	69,298	69,954	71,491	72,909	73,785	74,769	76,129	76,704	78,279	79,670	79,584	78,272	78,865	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	646	798	778	799	794	809	777	811	815	798	775	723	702	685	b. Profit sharing Financing to Other Banks	
1. Mudharabah	514	558	642	795	775	796	792	806	775	809	813	796	773	722	700	683	1. Mudharabah	
2. Musyarakah	3	3	4	3	3	3	3	2	2	2	2	2	2	2	2	2	2. Musyarakah	
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
6 Piutang	31,175	37,862	39,091	40,873	40,856	41,087	41,310	41,075	41,256	41,304	41,024	40,793	40,619	40,710	40,705	40,729	6. Receivables/Acceptables	
a. Piutang Kepada Pihak Ketiga Bukan Bank	31,174	37,861	39,091	40,873	40,856	41,087	41,310	41,075	41,256	41,304	41,024	40,793	40,619	40,710	40,705	40,729	a. Receivables from Non Banks	
1. Murabahah	29,473	35,818	36,671	37,809	37,687	37,816	37,929	37,689	37,838	37,874	37,572	37,326	37,140	37,150	37,057	37,036	1. Murabahah	
2. Qardh	847	-	-	1,130	1,192	1,246	1,295	1,295	1,283	1,283	1,275	1,283	1,267	1,336	1,401	1,419	2. Qardh	
3. Istishna'	853	1,170	1,594	1,934	1,977	2,025	2,086	2,091	2,115	2,146	2,178	2,184	2,213	2,224	2,247	2,274	3. Istishna'	
b. Piutang Kepada Pihak Ketiga Bank Lain	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Receivables from Other Banks	
1. Murabahah	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Murabahah	
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh	
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'	
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7,268	6,442	7,417	7,309	7,309	7,447	7,451	7,274	7,020	6,978	6,696	6,522	6,326	6,194	6,079	6,046	7. Ijarah including Leasing receivables	
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7,268	6,442	7,417	7,309	7,309	7,447	7,451	7,274	7,020	6,978	6,696	6,522	6,326	6,194	6,079	6,046	a. Ijarah including Leasing receivables to Non Bank	
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks	
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1,188	1,491	1,897	80	95	143	146	122	124	133	155	153	178	190	207	195	8. Other claims	
9 Penvertaan	-	0	0	0	0	0	335	335	335	335	335	335	335	335	335	335	9. Investment in other entities	
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1,982	1,674	1,887	2,449	2,469	2,383	2,417	2,517	2,607	2,622	2,594	2,681	2,672	2,723	2,765	2,799	10. Impairment on Productive Assets	
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam	
12 Aset Istishna' dalam Penyelesaian	3	2	1	0	1	0	0	0	0	0	4	4	6	7	7	1	12. Istishna' Assets in Resolution	
13 Aset Tetap dan inventaris	241	250	244	249	247	246	246	268	273	273	276	273	271	271	274	279	13. Fixed Assets and Equipment	
14 Persediaan	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	14. Inventories	
15 Rupa-rupa Aset	2,394	2,419	2,409	2,690	2,711	2,733	2,632	2,582	3,190	3,086	3,476	3,589	3,567	3,846	3,844	3,841	15. Other Assets	
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL	
1 Dana Pihak Ketiga	72,928	96,495	114,222	122,459	125,889	133,309	127,580	128,457	129,834	125,103	126,208	124,444	127,945	128,506	131,831	139,293	1. Third Party Funds	
a. Dana Simpanan Wadiah	8,891	11,101	13,389	12,121	12,003	15,281	14,014	13,213	13,744	14,504	17,081	16,914	18,884	17,450	18,424	18,838	a. iB Wadia	
1. Giro	4,778	6,105	7,883	6,026	5,732	8,952	7,510	6,757	7,013	7,629	9,894	9,569	11,572	10,125	11,311	11,630	1. iB Demand Deposits Wadia	
2. Tabungan	4,112	4,996	5,507	6,095	6,271	6,329	6,504	6,457	6,732	6,875	7,187	7,345	7,312	7,326	7,113	7,208	2. iB Saving Deposits Wadia	
b. Dana Investasi Non Profit Sharing	64,037	85,394	100,832	110,338	113,886	118,027	113,566	115,244	116,089	110,599	109,126	107,530	109,061	111,056	113,407	120,455	b. Non Profit Sharing Investment Fund	
1. Giro	3,542	7,672	8,160	7,600	6,754	6,860	8,067	6,890	7,240	7,462	7,385	7,419	6,985	6,707	7,368	7,436	1. Demand Deposits	
2. Tabungan	16,343	18,873	20,887	23,943	24,165	23,996	26,096	25,897	26,579	25,987	26,389	26,018	26,024	26,032	26,213	27,399	2. Saving Deposits	
3. Deposito	44,152	58,849	71,786	78,796	82,966	87,171	79,403	80,657	82,271	77,151	75,353	74,093	76,052	78,317	79,826	85,620	3. Time Deposits	
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund	
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits	
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits	
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits	
2 Liabilitas kepada Bank Indonesia	-	-	188	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia	
3 Liabilitas kepada Bank Lain	3,270	4,450	3,200	1,958	1,954	2,314	2,772	2,302	2,269	1,880	1,386	1,266	1,357	1,261	1,174	1,234	3. Liabilities to other Banks	
a. Giro	423	402	414	564	577	593	655	505	460	422	455	431	262	358	362	393	a. Demand Deposits	
b. Tabungan	665	414	362	295	309	312	377	357	317	286	277	273	271	298	289	331	b. Saving Deposits	
c. Deposito	1,780	2,952	2,424	1,023	1,067	1,196	1,488	1,364	1,170	821	444	366	561	460	448	484	c. Time Deposits	
d. Setoran Jaminan	-	-	-	0	0	0	0	0	75	0	75	55	80	50	0	75	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	e. Sukuk Sinking Fund	
f. Lainnya	402	682	1	76	1	213	251	1	322	276	155	116	214	145	1	0	f. Others	

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020 (Sharia Business Unit Operations) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	
4 Surat Berharga yang Diterbitkan	1,940	3,594	4,639	4,295	4,106	3,805	5,855	4,341	4,307	4,714	4,665	4,690	4,716	4,355	3,606	3,766	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1,607	2,046	2,047	1,732	1,733	1,733	2,059	2,611	2,611	2,611	2,612	2,477	1,975	1,975	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1,307	2,669	3,032	2,248	2,059	2,073	4,122	2,608	2,248	2,103	2,054	2,079	2,104	1,879	1,631	1,791	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1,188	1,894	1,865	1,929	1,394	1,394	1,408	2,412	4,465	4,450	4,528	4,131	4,091	4,673	5. Received Borrowing
6 Liabilitas Lainnya	7	12	130	124	130	190	191	163	165	170	192	186	192	198	215	202	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21,728	26,883	32,271	29,925	27,135	25,245	31,382	27,548	27,657	33,606	31,143	29,988	31,600	32,175	31,222	31,267	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	-	-	430	250	230	50	0	25	50	170	80	200	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	40	40	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	-	-	-	430	250	230	50	0	25	50	130	40	200	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	11	41	(35)	21	37	32	35	48	60	(17)	(4)	22	47	83	121	116	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1,730	3,169	4,032	4,710	5,075	5,455	4,561	4,447	4,400	4,693	4,882	5,070	5,017	5,362	5,639	5,936	14. Net Income
a. Tahun-tahun lalu	586	1,059	1,675	2,478	2,478	2,478	2,478	4,111	3,757	3,707	3,671	3,671	3,368	3,368	3,329	3,329	a. Previous years
b. Tahun berjalan	1,144	2,109	2,358	2,232	2,597	2,977	2,083	336	643	985	1,212	1,400	1,649	1,993	2,310	2,607	b. Current year
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019				2020								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	6	44	113	39	99	56	54	52	179	93	341	72	72	15	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1,185	1,212	1,211	1,211	1,210	1,210	1,210	1,310	1,340	1,637	1,341	1,638	1,723	1,495	- Forward purchases
- Lainnya	9	-	-	31	-	-	-	-	16	82	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7,400	10,326	13,182	12,865	13,263	12,670	13,891	14,072	12,466	12,670	10,871	11,666	11,081	10,611	10,637	10,304	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	219	229	183	215	210	198	176	154	146	155	154	154	147	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	507	392	384	421	381	267	321	379	336	384	287	219	209	207	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	412	277	164	128	283	150	163	105	70	22	88	107	49	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1,185	1,212	1,211	1,211	1,323	1,210	1,210	1,310	1,340	1,340	1,346	1,344	1,484	1,497	- Forward sales
- Lainnya	1,193	1,686	1,156	1,335	2,107	1,358	1,371	1,435	1,396	1,415	1,469	1,503	1,470	1,485	1,492	1,509	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	210	208	209	11	205	210	239	219	219	215	220	216	219	- Kafalah guarantees received
- Pendapatan yang akan diterima	1,038	807	910	1,054	2,215	2,223	1,145	963	1,013	1,044	1,077	1,385	1,208	1,122	1,141	1,154	- Income will be received
- Lainnya	228	391	442	607	618	600	650	661	674	690	691	725	757	774	794	811	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3,508	3,859	3,729	3,815	4,043	4,281	4,445	3,365	3,361	3,740	3,885	3,943	4,077	4,074	4,214	4,523	- Guarantees issued
- Lainnya	20	56	126	124	180	141	144	145	153	164	161	205	142	148	152	129	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	9,635	14,842	19,194	20,576	20,919	21,073	21,329	21,153	21,273	21,591	21,954	22,216	22,442	22,462	22,647	22,731	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	523	1,326	2,475	4,421	4,475	4,343	4,681	4,780	4,644	4,488	4,433	4,366	4,344	4,258	4,200	4,101	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2020 (Off Balance Sheet Account - Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020									Indikator
				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	6	44	113	39	99	56	54	52	179	93	341	72	72	15	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1,185	1,212	1,211	1,211	1,210	1,210	1,210	1,310	1,340	1,637	1,341	1,638	1,723	1,495	- Forward purchases
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4,040	4,223	2,890	3,766	4,051	3,756	4,451	4,880	4,051	4,051	3,429	3,669	3,941	4,071	4,138	4,014	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	95	94	92	94	94	94	94	94	94	94	94	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	406	162	198	241	201	70	74	122	122	169	86	69	116	99	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	412	277	164	128	283	150	163	105	70	22	88	107	49	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1,185	1,212	1,211	1,211	1,323	1,210	1,210	1,310	1,340	1,340	1,346	1,344	1,484	1,497	- Forward sales
- Lainnya	1,193	1,686	1,156	1,335	1,405	1,358	1,371	1,435	1,396	1,415	1,469	1,503	1,470	1,484	1,491	1,509	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	210	208	209	11	205	210	239	219	219	215	220	216	219	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	727	724	1,831	1,829	765	628	633	656	676	975	792	724	700	723	- Income will be received
- Lainnya	16	7	9	14	14	13	17	14	14	15	15	16	16	17	17	17	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3,406	3,690	3,468	3,362	3,576	3,761	3,906	2,920	2,870	3,228	3,358	3,418	3,536	3,559	3,647	3,962	- Guarantees issued
- Lainnya	3	13	101	124	136	141	144	145	153	164	161	161	98	104	108	129	- Others
Lainnya																	Others
- Aktiva produktif yang dihapus buku	7,992	12,304	15,992	16,899	17,264	17,392	17,648	17,553	17,699	17,854	18,041	18,056	18,177	18,207	18,379	18,419	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				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	-	-	-	-	16	82	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3,360	6,103	10,292	9,100	9,212	8,914	9,440	9,192	8,415	8,619	7,442	7,997	7,140	6,540	6,499	6,290	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	124	135	90	121	116	104	82	60	52	61	60	60	53	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	1	25	101	231	185	179	180	197	247	257	214	215	201	149	93	108	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	-	702	-	-	-	-	-	-	-	-	1	1	1	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	330	384	394	379	335	379	388	401	410	416	398	442	431	- Income will be received
- Lainnya	212	384	433	594	604	586	632	647	660	676	676	709	740	757	777	794	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	453	467	520	539	446	491	513	527	526	541	514	567	560	- Guarantees issued
- Lainnya	17	42	25	-	44	-	0	0	-	-	-	44	44	44	44	-	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	1,644	2,537	3,202	3,677	3,656	3,682	3,681	3,600	3,574	3,737	3,914	4,160	4,265	4,255	4,268	4,312	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	473	1,279	2,428	4,374	4,428	4,297	4,635	4,733	4,598	4,441	4,387	4,319	4,297	4,212	4,154	4,054	- Channeling of mudharabah muqayyadah

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020								Indikator	
				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	49,058	41,052	45,828	52,137	55,655	4,701	9,410	14,167	18,424	22,700	27,291	31,908	36,416	40,846	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1,291	1,568	1,424	1,412	1,568	1,724	1,892	138	251	373	493	600	701	806	906	1,026	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	129	85	90	94	100	7	11	15	18	19	20	21	22	33	b. Placement in Other Banks
c. Surat Berharga	1,715	2,366	3,218	2,984	3,334	3,698	4,156	382	732	1,098	1,427	1,798	2,333	2,712	2,995	3,289	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26,447	30,718	33,206	27,417	30,530	33,705	37,035	3,155	6,423	9,666	12,481	15,441	18,432	21,517	24,701	27,730	d. Financing:
i. Pendapatan Bagi Hasil	8,019	9,849	11,209	9,881	10,990	12,157	13,372	1,187	2,502	3,713	4,842	5,954	7,143	8,359	9,610	10,754	i. Profit Sharing
a. Mudharabah	1,875	1,825	1,677	1,066	1,178	1,287	1,407	115	224	338	447	545	642	736	830	925	a. Mudharabah
b. Musyarakah	6,144	8,023	9,532	8,809	9,806	10,863	11,965	1,072	2,278	3,374	4,396	5,409	6,502	7,622	8,780	9,829	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	6	6	6	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Plutang	17,196	19,744	20,932	16,589	18,498	20,405	22,407	1,865	3,714	5,644	7,228	9,005	10,764	12,572	14,429	16,249	ii. Receivables/Acceptables
a. Murabahah	16,679	19,115	20,164	15,958	17,793	19,629	21,551	1,786	3,558	5,384	6,879	8,551	10,145	11,847	13,606	15,322	a. Murabahah
b. Ujrah	411	508	615	491	546	601	663	63	123	205	274	360	514	602	683	773	b. Qardh
c. Istishna'	106	120	153	140	158	175	194	17	33	55	71	90	106	123	139	154	c. Istishna'
d. Plutang Lainnya	-	0	0	0	0	0	0	-	0	0	3	3	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1,232	1,126	1,064	947	1,043	1,143	1,256	103	207	310	411	482	524	586	663	727	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10,540	11,439	11,081	9,154	10,305	12,915	12,471	1,018	1,993	3,015	4,005	4,843	5,805	6,852	7,791	8,768	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22,509	25,224	25,620	21,603	24,162	28,171	29,156	2,442	4,719	7,072	9,321	11,509	13,636	15,957	18,179	20,414	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22,509	25,218	25,617	21,344	23,824	27,777	28,624	2,403	4,636	7,072	9,321	11,509	13,636	15,957	18,179	20,414	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	259	338	394	532	39	82	0	0	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17,719	21,044	23,437	19,449	21,666	23,966	26,499	2,259	4,691	7,095	9,103	11,191	13,656	15,951	18,236	20,432	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14,395	7,153	9,737	5,707	7,257	8,360	8,299	1,149	1,609	2,120	2,497	2,859	3,256	3,795	4,438	4,939	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	155	128	151	185	202	13	31	50	69	103	95	119	123	236	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	30	52	62	69	80	5	14	25	36	45	56	64	74	86	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1,566	2,015	2,116	1,796	2,015	2,228	2,495	229	501	744	963	1,183	1,309	1,532	1,730	1,978	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12,675	4,968	7,437	3,731	5,029	5,879	5,522	902	1,063	1,301	1,429	1,527	1,795	2,080	2,510	2,640	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32,114	28,197	33,175	25,156	28,922	32,326	34,797	3,408	6,300	9,215	11,599	14,050	16,911	19,745	22,674	25,371	5 Total of Operating Income
6 Total Beban Operasional	29,308	23,842	26,259	18,896	21,831	24,313	25,807	2,504	4,547	6,639	8,566	10,588	12,838	14,942	17,126	19,184	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	6	8	8	9	12	4	6	9	13	19	28	39	50	59	a. Yield to BI
b. Bonus Tiapan Wadiah	349	-	358	308	338	373	415	49	100	148	208	258	317	370	412	457	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	1	6	6	1	1	15	40	37	39	210	188	74	71	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	381	372	421	470	520	47	95	142	192	234	273	313	351	391	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16,473	9,646	10,731	6,196	7,688	8,801	8,457	1,100	1,730	2,436	2,969	3,560	4,359	5,085	5,911	6,438	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1,200	1,244	1,190	881	985	1,085	1,191	113	223	333	435	551	669	838	1,061	1,217	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	18	18	21	26	33	5	5	7	12	13	15	15	19	28	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	3	2	4	10	1	2	4	6	7	8	2	3	6	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6,653	7,200	7,863	6,357	7,064	7,725	8,629	685	1,391	2,071	2,781	3,422	4,054	4,676	5,414	6,148	i. Cost of Human Resources
ii. Biaya Tenaga Kerja	6,501	6,989	7,628	6,157	6,829	7,456	8,314	667	1,348	2,010	2,710	3,342	3,967	4,580	5,308	6,029	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja	143	203	222	195	226	260	299	17	41	59	69	77	84	92	101	113	iii. Training Cost
iv. Penelitian dan Pengembangan	9	8	13	5	8	9	16	0	2	2	3	3	3	4	5	6	iv. Research and Development
j. Beban Operasional Lainnya	4,512	5,085	5,687	4,751	5,298	5,815	6,539	500	981	1,448	1,913	2,485	2,904	3,414	3,832	4,368	j. Other Operating Costs
i. Promosi	316	398	418	327	366	412	499	19	42	63	88	114	128	145	170	195	i. Promotion
ii. Biaya Lainnya	4,196	4,687	5,269	4,424	4,932	5,403	6,040	481	939	1,385	1,825	2,371	2,776	3,269	3,662	4,174	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2,807	4,355	6,915	6,260	7,091	8,013	8,990	905	1,753	2,576	3,034	3,462	4,073	4,803	5,548	6,187	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	353	224	249	314	346	23	48	180	112	217	209	238	239	335	8 Non Operating Income
9 Beban Non Operasional	222	272	335	272	311	386	411	43	67	133	114	162	166	211	261	266	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	18	(48)	(62)	(72)	(64)	(20)	(19)	48	(2)	55	43	27	(22)	69	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2,949	4,423	6,934	6,212	7,029	7,941	8,926	884	1,733	2,623	3,031	3,517	4,116	4,831	5,527	6,256	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2,984	4,246	5,238	-	-	-	7298	0	0	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(1,062)	(1,018)	(1,133)	(1,269)	(1,446)	(146)	(287)	(437)	(449)	(512)	(628)	(776)	(865)	(966)	13 Income Tax
14 Laba/Rugi Bersih	2,096	3,084	5,119	5,194	5,896	6,672	6,278	738	1,446	2,187	2,583	3,005	3,488	4,055	4,662	5,290	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				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	36,648	29,249	32,619	37,535	39,625	3,365	6,749	10,131	13,098	16,085	19,486	22,832	26,118	29,302	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1,046	905	898	998	1,092	1,204	94	174	256	341	415	483	554	614	692	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	22	15	16	16	16	1	2	2	2	2	3	3	3	3	b. Placement in Other Banks
c. Surat Berharga	1,427	2,005	2,708	2,447	2,722	3,008	3,379	290	552	838	1,090	1,375	1,826	2,117	2,307	2,517	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19,702	22,554	23,297	18,802	20,919	23,091	25,353	2,180	4,454	6,660	8,504	10,501	12,618	14,757	17,059	19,182	d. Financing:
i. Pendapatan Bagi Hasil	5,657	6,106	6,138	5,216	5,775	6,405	7,049	632	1,381	2,009	2,571	3,142	3,757	4,391	5,101	5,688	i. Profit Sharing
a. Mudharabah	1,008	893	717	444	492	539	589	52	99	145	190	230	271	310	347	386	a. Mudharabah
b. Musyarakah	4,649	5,213	5,421	4,772	5,283	5,866	6,460	580	1,283	1,863	2,381	2,911	3,486	4,081	4,755	5,302	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13,803	16,063	16,849	13,295	14,821	16,335	17,922	1,517	3,006	4,546	5,790	7,203	8,669	10,152	11,713	13,229	ii. Receivables/Acceptables
a. Murabahah	13,403	15,577	16,289	12,846	14,323	15,786	17,317	1,459	2,894	4,357	5,533	6,865	8,187	9,586	11,071	12,502	a. Murabahah
b. Ujrah	388	484	558	447	497	546	602	58	112	188	253	333	481	564	640	726	b. Qardh
c. Istishna'	12	3	2	2	2	2	2	0	0	0	0	1	1	1	1	1	c. Istishna'
d. Piutang Lainnya	-	-	-	0	0	0	0	-	-	-	3	3	-	-	-	-	d. Other Receivables/ Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	310	291	323	351	383	31	66	106	144	157	191	215	245	265	iii. Leasing Receivables/ Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9,280	10,065	9,716	7,087	7,965	10,328	9,672	800	1,567	2,376	3,161	3,792	4,557	5,401	6,134	6,907	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18,147	20,070	19,534	15,135	16,930	20,157	20,398	1,715	3,320	4,969	6,557	8,086	9,555	11,206	12,765	14,341	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18,147	20,070	19,534	15,135	16,930	20,157	20,398	1,715	3,320	4,969	6,557	8,086	9,555	11,206	12,765	14,341	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13,179	15,628	17,113	14,114	15,689	17,377	19,227	1,650	3,430	5,163	6,541	7,999	9,931	11,625	13,353	14,961	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13,550	5,660	8,063	4,486	5,879	6,513	6,110	878	1,186	1,586	1,834	2,108	2,372	2,826	3,313	3,736	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	123	145	179	195	13	30	48	64	98	89	113	117	229	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	0	0	1	1	1	1	1	0	3	10	10	10	10	10	10	10	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyeritaan, Fee/Komis/Provisi	1,246	1,555	1,532	1,247	1,399	1,548	1,743	169	360	523	682	840	912	1,052	1,191	1,372	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12,151	3,938	6,377	3,114	4,334	4,785	4,170	697	793	1,004	1,078	1,161	1,361	1,651	1,996	2,126	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26,729	21,288	25,176	18,600	21,569	23,890	25,337	2,529	4,616	6,748	8,375	10,107	12,303	14,451	16,666	18,697	5 Total of Operating Income
6 Total Beban Operasional	25,391	19,697	21,393	14,645	17,163	18,947	19,738	1,971	3,527	5,172	6,571	8,072	9,913	11,681	13,478	15,099	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	5	7	7	8	11	4	6	9	13	19	28	39	50	59	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	270	234	253	280	314	40	83	123	173	215	266	311	345	384	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	1	6	6	1	1	15	40	37	39	210	188	74	71	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyeritaan dan Beban Komisi/Provisi	31	43	64	58	64	71	77	5	13	21	30	36	40	46	52	58	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14,681	8,060	8,912	4,690	6,078	6,801	6,106	861	1,322	1,871	2,168	2,557	3,217	3,884	4,596	4,965	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1,067	1,094	1,046	777	868	954	1,046	94	187	281	367	468	570	724	932	1,072	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	17	13	16	21	28	5	5	7	12	13	15	15	19	28	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	3	2	4	10	1	2	4	6	7	8	2	3	6	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5,830	6,239	6,801	5,519	6,129	6,688	7,466	599	1,190	1,764	2,370	2,868	3,396	3,916	4,550	5,205	i. Cost of Human Resources
i. Biaya Tenaker	5,690	6,043	6,579	5,331	5,908	6,435	7,170	583	1,150	1,707	2,303	2,793	3,314	3,825	4,450	5,091	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	183	212	244	281	16	38	55	64	72	78	87	95	108	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	13	5	8	9	16	0	2	2	3	3	3	4	5	6	iii. Research and Development
j. Beban Operasional Lainnya	3,456	3,909	4,254	3,342	3,739	4,115	4,679	360	705	1,052	1,395	1,850	2,163	2,557	2,858	3,250	j. Other Operating Costs
i. Promosi	247	309	326	271	303	338	406	15	30	48	67	88	99	113	135	154	i. Promotion
ii. Biaya Lainnya	3,209	3,600	3,928	3,071	3,436	3,777	4,273	345	676	1,004	1,328	1,762	2,065	2,443	2,723	3,096	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1,338	1,591	3,783	3,955	4,406	4,943	5,599	558	1,089	1,576	1,804	2,035	2,389	2,770	3,187	3,599	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	201	143	158	212	233	11	24	125	48	143	125	143	134	140	8 Non Operating Income
9 Beban Non Operasional	90	96	178	150	168	228	234	28	36	82	50	83	72	101	135	123	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(8)	(10)	(15)	(1)	(17)	(12)	44	(3)	60	54	43	(1)	17	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1,420	1,697	3,806	3,947	4,396	4,927	5,598	541	1,077	1,619	1,801	2,096	2,443	2,812	3,188	3,616	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2,620	3,672	4,485	-	-	-	6,097	0	0	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(1,000)	(985)	(1,097)	(1,232)	(1,403)	(139)	(274)	(418)	(430)	(490)	(603)	(751)	(935)	(933)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2,806	2,962	3,300	3,695	4,195	403	803	1,202	1,371	1,605	1,840	2,061	2,352	2,683	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2020 (Sharia Business Unit Condensed Income Statement) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020								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	12,410	11,804	13,208	14,602	16,029	1,335	2,660	4,036	5,326	6,615	7,805	9,077	10,298	11,544	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	520	515	570	632	688	44	77	117	152	185	218	252	292	334	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	107	70	74	79	84	6	9	13	15	16	17	18	19	30	b. Placement in Other Banks
c. Surat Berharga	287	361	511	537	612	690	777	92	180	260	338	423	507	595	688	772	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6,745	8,164	9,908	8,616	9,611	10,614	11,682	976	1,969	3,006	3,976	4,940	5,814	6,760	7,642	8,548	d. Financing:
i. Pendapatan Bagi Hasil	2,362	3,743	5,071	4,665	5,215	5,752	6,323	555	1,120	1,704	2,271	2,812	3,386	3,968	4,506	5,066	i. Profit Sharing
a. Mudharabah	867	933	960	621	685	748	818	63	125	193	257	314	371	427	483	539	a. Mudharabah
b. Musyarakah	1,495	2,810	4,111	4,037	4,523	4,997	5,504	492	995	1,511	2,014	2,498	3,015	3,541	4,025	4,526	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	6	6	6	6	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	3,392	3,680	4,084	3,295	3,676	4,070	4,486	348	708	1,098	1,438	1,802	2,096	2,420	2,716	3,020	ii. Receivables/Acceptables
a. Murabahah	3,276	3,539	3,874	3,112	3,471	3,843	4,233	327	664	1,027	1,347	1,686	1,958	2,261	2,535	2,820	a. Murabahah
b. Ujrah	23	25	58	45	49	54	60	5	11	17	21	27	32	37	43	47	b. Qardh
c. Istishna'	93	117	152	138	156	173	192	17	33	54	71	89	105	123	138	153	c. Istishna'
d. Piutang Lainnya	-	0	0	-	-	-	-	-	0	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	754	656	720	792	873	72	141	204	267	326	333	371	418	462	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1,260	1,373	1,364	2,066	2,340	2,587	2,798	218	425	639	844	1,051	1,249	1,451	1,657	1,861	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4,362	5,155	6,086	6,468	7,232	8,013	8,758	727	1,399	2,104	2,764	3,423	4,080	4,751	5,414	6,073	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4,362	5,148	6,083	6,209	6,894	7,619	8,226	688	1,317	2,104	2,764	3,423	4,080	4,751	5,414	6,073	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	259	338	394	532	39	82	0	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4,540	5,416	6,324	5,335	5,976	6,588	7,271	609	1,261	1,933	2,562	3,192	3,725	4,325	4,884	5,471	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1,493	1,674	1,221	1,377	1,848	2,189	271	423	534	663	751	884	969	1,125	1,203	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	5	5	6	7	0	1	2	5	6	6	6	6	7	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	29	51	61	67	79	5	11	16	27	35	46	55	64	76	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	584	549	616	680	752	61	141	220	281	344	397	480	539	606	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1,030	1,059	616	694	1,094	1,352	205	269	297	351	366	434	429	515	514	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5,385	6,909	7,998	6,556	7,353	8,436	9,460	880	1,684	2,467	3,225	3,943	4,609	5,294	6,009	6,674	5 Total of Operating Income
6 Total Beban Operasional	3,916	4,145	4,866	4,251	4,669	5,365	6,069	533	1,020	1,467	1,995	2,516	2,925	3,261	3,648	4,086	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	0	1	1	1	1	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	88	74	84	94	101	8	17	26	35	43	51	59	66	73	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	2	-	-	-	-	0	-	0	0	0	0	0	0	0	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	318	314	357	399	443	42	82	122	163	198	233	267	299	333	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1,792	1,586	1,819	1,507	1,610	2,000	2,350	239	408	565	801	1,003	1,143	1,201	1,315	1,472	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	104	117	131	146	19	36	52	68	83	99	114	129	145	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	5	5	5	6	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	1,062	838	935	1,036	1,163	85	201	307	411	554	659	761	863	943	i. Cost of Human Resources
ii. Biaya Tenaker	811	946	1,050	826	921	1,021	1,144	84	199	304	406	549	654	755	858	938	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	12	12	14	16	19	1	3	4	4	5	5	5	5	5	iii. Training Cost
iv. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iv. Research and Development
j. Beban Operasional Lainnya	1,057	1,176	1,432	1,409	1,560	1,699	1,860	140	276	396	518	635	741	858	974	1,118	j. Other Operating Costs
i. Promosi	70	89	92	56	63	74	93	4	13	15	20	26	29	32	36	40	i. Promotion
ii. Biaya Lainnya	987	1,087	1,340	1,353	1,496	1,625	1,767	136	263	380	498	610	712	826	938	1,078	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1,469	2,764	3,132	2,305	2,685	3,071	3,391	346	664	1,000	1,230	1,427	1,684	2,034	2,361	2,588	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	152	81	91	102	113	12	24	55	64	74	84	95	105	195	8 Non Operating Income
9 Beban Non Operasional	132	176	156	121	143	159	176	16	31	51	64	79	94	110	126	143	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(41)	(52)	(57)	(63)	(3)	(8)	(4)	(5)	(5)	(11)	(15)	(21)	(52)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1,529	2,726	3,127	2,265	2,633	3,014	3,328	343	656	1,004	1,230	1,421	1,673	2,018	2,340	2,640	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	363	574	753	-	-	-	1,202	0	9	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(62)	(33)	(36)	(37)	(43)	(8)	(13)	(19)	(22)	(22)	(25)	(25)	(30)	(33)	13 Income Tax
14 Laba/Rugi Bersih	1,144	2,094	2,313	2,232	2,597	2,977	2,083	336	643	985	1,212	1,400	1,649	1,993	2,310	2,607	14 Net Profit/Loss
*) Sumber: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Syariah																	
*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah																	

*- 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				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Lancar	295,826	352,038	411,771	419,656	432,895	439,423	455,068	458,787	470,141	502,038	496,982	506,377	461,417	460,869	469,010	491,779	1. Current
2. Dalam Perhatian Khusus	17,680	19,517	17,346	22,766	18,911	19,699	17,923	21,397	22,207	27,833	30,566	26,807	24,258	21,768	21,139	20,717	2. Special Mention
3. Kurang Lancar	3,015	3,376	2,070	2,163	2,949	2,930	3,407	3,628	3,370	3,152	3,178	3,383	3,554	3,228	2,894	2,754	3. Sub-Standard
4. Diragukan	1,326	1,919	1,474	1,257	1,248	1,061	954	1,426	1,629	1,976	1,773	1,565	1,713	1,771	1,737	1,741	4. Doubtful
5. Macet	6,187	5,847	5,676	7,169	6,783	7,192	6,707	6,609	6,601	6,801	6,941	7,113	7,132	7,358	7,598	7,659	5. Lost
Total Aset Produktif	324,034	382,697	438,338	453,021	462,786	470,305	484,059	491,847	503,948	541,801	539,439	545,245	498,074	494,995	502,379	524,650	Total Earning Assets
Rasio Aset Produktif Non Lancar	3.25	2.91	2.10	2.34	2.37	2.38	2.29	2.37	2.30	2.20	2.20	2.21	2.49	2.50	2.43	2.32	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
1. Lancar	208,258	230,684	266,133	271,785	283,232	284,157	297,942	304,568	314,032	336,383	330,494	340,702	304,146	300,803	306,949	320,101	1. Current
2. Dalam Perhatian Khusus	13,725	15,346	12,462	15,832	13,173	13,321	12,025	15,464	15,475	19,853	20,563	17,198	16,790	15,681	15,308	15,376	2. Special Mention
3. Kurang Lancar	2,257	3,111	1,616	1,690	2,534	2,470	2,416	2,698	2,510	2,219	2,210	2,261	2,187	1,890	1,767	1,882	3. Sub-Standard
4. Diragukan	1,109	1,756	846	962	921	724	571	925	1,064	1,535	1,317	1,035	1,141	1,222	1,187	1,112	4. Doubtful
5. Macet	4,685	4,249	4,222	4,675	4,274	4,531	4,313	4,134	4,047	4,109	4,275	4,444	4,477	4,704	4,847	4,920	5. Lost
Total Aset Produktif	230,035	255,145	285,278	294,944	304,133	305,203	317,267	327,787	337,128	364,099	358,858	365,640	328,740	324,300	330,058	343,392	Total Earning Assets
Rasio Aset Produktif Non Lancar	3.50	3.57	2.34	2.48	2.54	2.53	2.30	2.37	2.26	2.16	2.17	2.12	2.37	2.41	2.36	2.30	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki Note: r) revised figures																	

Miliar Rupiah (in Billion IDR)

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Business Units) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Lancar	87,568	121,355	145,638	147,870	149,663	155,265	157,126	154,219	156,108	165,655	166,488	165,675	157,271	160,065	162,061	171,677	1. Current
2. Dalam Perhatian Khusus	3,954	4,170	4,884	6,944	5,737	6,378	5,897	5,934	6,732	7,981	10,004	9,609	7,468	6,087	5,832	5,341	2. Special Mention
3. Kurang Lancar	757	266	454	473	414	460	991	931	860	933	967	1,122	1,367	1,339	1,128	872	3. Sub-Standard
4. Diragukan	218	163	628	294	327	337	384	502	566	441	456	530	573	549	550	629	4. Doubtful
5. Macet	1,502	1,598	1,455	2,494	2,509	2,661	2,395	2,475	2,554	2,692	2,666	2,669	2,656	2,654	2,751	2,739	5. Lost
Total Aset Produktif	93,999	127,552	153,060	158,076	158,652	165,102	166,792	164,060	166,820	177,702	180,581	179,605	169,334	170,694	172,321	181,258	Total Earning Assets
Rasio Aset Produktif Non Lancar	2.63	1.59	1.66	2.06	2.05	2.09	2.26	2.38	2.39	2.29	2.26	2.41	2.71	2.66	2.57	2.34	Percentage of Non Performing Earning Assets

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Surat Berharga dimiliki berdasarkan Jenis	30,237	44,753	65,970	72,671	77,614	83,074	81,016	86,308	87,832	78,619	78,806	82,090	87,052	90,586	86,452	91,132	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6,105	9,360	12,778	15,771	17,902	24,495	25,058	28,885	28,765	27,126	23,778	24,714	28,163	30,069	24,517	29,007	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2,144	5,631	4,814	2,578	2,404	2,399	2,401	2,157	1,887	2,431	2,052	2,159	2,398	2,501	2,871	2,630	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3,785	3,490	4,291	1,260	270	1,177	3,367	1,415	1,770	1,497	970	867	1,432	1,798	582	700	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	3,673	11,933	15,228	20,919	19,290	25,313	25,108	23,198	20,756	21,688	24,333	25,770	21,064	25,677	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	24,132	35,393	53,193	56,900	59,712	58,579	55,959	57,424	59,067	51,493	55,028	57,376	58,890	60,517	61,936	62,125	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	20,111	29,427	39,227	37,064	38,146	37,808	37,676	38,710	39,493	33,040	36,982	39,238	41,759	43,203	45,057	44,993	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1,934	2,580	1,473	3,048	5,739	5,347	2,683	3,862	4,476	3,207	3,896	3,962	2,869	3,349	3,632	3,136	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1,730	2,973	12,130	16,357	15,405	14,801	15,190	14,460	14,705	13,292	13,797	13,741	13,722	13,366	12,868	13,692	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	162	230	221	422	208	190	191	1,753	152	234	339	398	178	103	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7,434	7,111	10,845	7,157	6,006	6,420	8,953	6,676	6,964	7,876	8,672	9,474	10,164	10,149	7,432	6,933	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4,785	5,495	7,135	2,151	1,000	1,815	4,387	2,110	2,250	2,165	2,960	3,762	4,451	4,702	2,619	2,120	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4,785	4,697	6,336	1,452	300	1,115	3,687	1,410	1,550	1,465	2,260	3,062	3,751	4,202	2,119	1,620	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	699	700	700	700	700	700	700	700	700	700	500	500	500	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2,650	1,616	3,710	5,005	5,006	4,606	4,566	4,567	4,714	5,711	5,712	5,712	5,713	5,447	4,813	4,813	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1,000	-	2,594	4,589	4,590	1,600	4,150	1,600	1,747	1,747	1,747	1,747	1,747	1,747	1,747	1,747	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1,650	1,616	1,116	416	416	3,006	416	2,967	2,967	3,964	3,965	3,965	3,966	3,700	3,066	3,066	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30,237	44,753	65,970	72,671	77,614	83,074	81,016	86,308	87,832	78,619	78,806	82,090	87,052	90,586	86,452	91,132	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6,105	9,360	12,778	15,771	17,902	24,495	25,058	28,885	28,765	27,126	23,778	24,714	28,163	30,069	24,517	29,007	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1,200	2,333	1,647	1,362	1,271	2,373	5,840	3,132	2,108	2,159	2,173	1,422	2,671	2,594	3,645	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	265	126	161	252	253	153	101	162	119	20	20	20	314	75	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2,068	1,521	1,201	1,019	2,120	5,687	3,031	1,946	2,040	2,154	1,402	2,651	2,280	3,570	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5,588	8,160	10,445	14,125	16,540	23,224	22,685	23,045	25,634	25,019	21,619	22,541	26,741	27,398	21,922	25,362	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24,132	35,393	53,193	56,900	59,712	58,579	55,959	57,424	59,067	51,493	55,028	57,376	58,890	60,517	61,936	62,125	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5,297	11,054	6,544	6,670	8,404	7,250	7,614	7,295	8,076	4,500	5,746	5,783	6,295	7,794	8,195	6,079	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3,075	5,982	12	263	1,191	909	109	1,143	1,204	329	1,387	1,363	634	1,109	1,233	547	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2,222	5,072	6,532	6,407	7,213	6,341	7,505	6,152	6,872	4,172	4,360	4,420	5,662	6,684	6,962	5,532	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18,835	-	46,648	50,230	51,308	51,329	48,345	50,129	50,991	46,993	49,282	51,593	52,594	52,723	53,741	56,046	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7,434	7,111	10,845	7,157	6,006	6,420	8,953	6,676	6,964	7,876	8,672	9,474	10,164	10,149	7,432	6,933	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4,785	5,495	7,135	2,151	1,000	1,815	4,387	2,110	2,250	2,165	2,960	3,762	4,451	4,702	2,619	2,120	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	295	340	-	240	525	-	200	154	256	277	262	318	351	373	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	-	-	-	-	-	-	129	256	277	262	318	351	373	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	40	340	-	240	525	-	200	25	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4,080	5,045	6,840	1,811	1,000	1,575	3,862	2,110	2,050	2,011	2,704	3,485	4,189	4,384	2,268	1,747	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2,650	1,616	3,710	5,005	5,006	4,606	4,566	4,567	4,714	5,711	5,712	5,712	5,713	5,447	4,813	4,813	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	0	0	40	0	0	0	0	0	0	0	0	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	0	0	-	0	0	0	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	0	0	40	0	0	0	0	0	0	0	0	0	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2,650	1,616	3,710	5,005	5,006	4,566	4,566	4,567	4,714	5,711	5,712	5,712	5,713	5,447	4,813	4,813	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2020 (Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank) Miliar Rp (Billion IDR)																		
Indikator	2016	2017	2018	2019				2020									Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Surat Berharga dimiliki berdasarkan Jenis	24,106	35,656	54,503	55,997	61,065	64,330	63,787	66,174	69,298	63,207	61,105	63,999	68,503	70,035	65,946	66,952	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5,185	7,950	9,064	12,440	15,319	20,018	19,339	20,688	22,763	22,840	18,827	20,189	23,940	23,925	19,135	20,701	1	Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2,079	5,491	4,372	2,578	2,404	2,399	2,401	2,157	1,887	2,431	2,052	2,159	2,398	2,501	2,871	2,630	a.	Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2,930	2,245	2,417	2,65	145	797	2,242	630	1,045	527	710	542	912	787	367	490	b.	Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	2,274	9,597	12,770	16,821	14,696	17,902	19,831	19,882	16,065	17,488	20,630	20,637	15,897	17,581	c.	Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18,922	27,705	45,439	43,557	45,747	44,312	44,448	45,485	46,535	40,367	42,278	43,810	44,563	46,109	46,811	46,250	2	Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15,111	22,280	31,996	28,235	29,100	28,305	28,571	29,241	29,883	25,815	27,063	28,667	30,582	31,764	32,589	31,922	a.	Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1,923	2,375	1,453	1,629	3,735	3,073	1,724	2,603	2,812	2,038	2,827	2,828	1,685	2,365	2,373	2,017	b.	Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	146	c.	Subordinated Sukuk
d. Sukuk Lainnya	1,596	2,809	11,813	13,445	12,672	12,705	13,923	13,410	13,609	12,287	12,162	12,087	12,062	11,765	11,635	12,099	d.	Others Sukuk
e. SBPM Syariah Lainnya	115	50	32	103	93	84	83	85	85	81	81	83	68	69	69	67	e.	Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5,495	3,517	6,206	2,862	1,900	2,615	3,098	2,335	2,657	3,162	4,007	4,784	5,448	5,794	3,826	3,166	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3,995	3,017	4,606	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	1,420	1	Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3,995	2,917	4,506	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	1,420	a.	Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	-	-	-	-	-	-	-	-	-	-	-	-	-	b.	Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1,500	500	1,600	1,600	1,600	1,600	1,600	1,600	1,747	1,747	1,747	1,747	1,747	1,747	1,747	1,747	2	Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1,000	-	1,600	1,600	1,600	1,600	1,600	1,600	1,747	1,747	1,747	1,747	1,747	1,747	1,747	1,747	b.	Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c.	Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d.	Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24,106	35,656	54,503	55,997	61,065	64,330	63,787	66,174	69,298	63,207	61,105	63,999	68,503	70,035	65,946	66,952	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	5,185	7,950	9,064	12,440	15,319	20,018	19,339	20,688	22,763	22,840	18,827	20,189	23,940	23,925	19,135	20,701	1	Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	1,602	1,247	1,287	1,271	1,270	1,188	1,132	1,240	1,114	1,028	1,042	1,758	1,734	1,658	a.	Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	265	126	161	252	253	153	101	102	119	20	20	20	304	20	1.	Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	730	1,337	1,121	1,126	1,019	1,017	1,034	1,031	1,138	995	1,009	1,022	1,738	1,430	1,638	2.	Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4,733	7,015	7,462	11,194	14,032	18,747	18,069	19,501	21,631	21,600	17,713	19,161	22,898	22,167	17,401	19,043	b.	Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18,922	27,705	45,439	43,557	45,747	44,312	44,448	45,485	46,535	40,367	42,278	43,810	44,563	46,109	46,811	46,250	2	Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4,104	8,510	1,603	3,042	5,448	4,204	4,335	3,999	4,869	2,888	3,680	3,665	4,152	5,634	5,442	3,321	a.	Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2,432	5,982	12	213	1,191	909	109	837	993	177	977	918	174	644	714	102	1.	Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	1,672	2,528	1,591	2,830	4,257	3,295	4,226	3,162	3,877	2,712	2,703	2,747	3,979	4,990	4,728	3,220	2.	Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14,818	19,196	43,836	40,515	40,298	40,108	40,114	41,487	41,666	37,478	38,598	40,145	40,411	40,476	41,369	42,929	b.	Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5,495	3,517	6,206	2,862	1,900	2,615	3,098	2,335	2,657	3,162	4,007	4,784	5,448	5,794	3,826	3,166	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	3,995	3,017	4,606	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	1,420	1	Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	255	340	-	140	-	-	200	154	256	277	262	318	351	373	a.	Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	-	-	-	-	-	-	129	256	277	262	318	351	373	1.	Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	125	-	340	-	140	-	-	200	25	-	-	-	-	-	-	2.	Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3,290	2,892	4,351	922	300	875	1,498	735	710	1,261	2,004	2,760	3,439	3,729	1,728	1,047	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	1,747	1,747	1,747	1,747	1,747	1,747	1,747	1,747	2	Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a.	Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.	Through Income Statement
2. Melalui Other Comprehensive Income 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	1,747	1,747	1,747	1,747	1,747	1,747	1,747	1,747	b.	Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
Surat Berharga dimiliki berdasarkan Jenis	6,131	9,097	11,467	16,674	16,548	18,744	17,229	20,134	18,534	15,413	17,701	18,091	18,549	20,552	20,507	24,181	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1,409	3,714	3,331	2,583	4,478	5,719	8,196	6,003	4,286	4,951	4,525	4,223	6,144	5,382	8,306	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	65	140	441	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1,245	1,874	995	125	380	1,125	785	725	970	260	325	520	1,011	215	210	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	1,399	2,336	2,458	4,098	4,594	7,411	5,278	3,316	4,691	4,200	3,703	5,133	5,167	8,096	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5,211	7,688	7,753	13,343	13,965	14,266	11,510	11,938	12,531	11,126	12,750	13,566	14,326	14,407	15,125	15,875	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5,000	7,147	7,231	8,830	9,045	9,503	9,105	9,469	9,610	7,225	9,919	10,571	11,176	11,439	12,468	13,071	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	20	1,419	2,004	2,274	959	1,259	1,664	1,169	1,069	1,134	1,184	984	1,259	1,119	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	317	2,912	2,733	2,097	1,267	1,050	1,096	1,005	1,635	1,654	1,640	1,600	1,233	1,593	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	130	128	128	338	124	105	106	1,672	71	151	271	329	110	36	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1,940	3,594	4,639	4,295	4,106	3,805	5,855	4,341	4,307	4,714	4,665	4,690	4,716	4,355	3,606	3,766	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2,478	2,529	889	700	800	2,889	1,375	1,340	750	700	725	750	655	540	700	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1,780	1,830	190	-	100	2,189	675	640	50	-	25	50	155	40	200	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	700	700	700	700	700	700	700	700	700	500	500	500	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1,150	1,116	2,110	3,405	3,406	3,006	2,966	2,967	2,967	3,964	3,965	3,965	3,966	3,700	3,066	3,066	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	994	2,989	2,990	-	2,550	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1,150	1,116	1,116	416	416	3,006	416	2,967	2,967	3,964	3,965	3,965	3,966	3,700	3,066	3,066	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6,131	9,097	11,467	16,674	16,548	18,744	17,229	20,134	18,534	15,413	17,701	18,091	18,549	20,552	20,507	24,181	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1,409	3,714	3,331	2,583	4,478	5,719	8,196	6,003	4,286	4,951	4,525	4,223	6,144	5,382	8,306	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	731	400	75	-	1,103	4,653	2,000	868	1,045	1,145	380	913	860	1,987	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	60	-	-	-	-	10	55	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	400	75	-	1,103	4,653	2,000	808	1,045	1,145	380	913	850	1,932	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1,145	2,983	2,931	2,508	4,478	4,616	3,544	4,003	3,418	3,906	3,380	3,843	5,231	4,521	6,319	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5,211	7,688	7,753	13,343	13,965	14,266	11,510	11,938	12,531	11,126	12,750	13,566	14,326	14,407	15,125	15,875	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1,193	2,545	4,941	3,628	2,956	3,045	3,279	3,296	3,207	1,612	2,066	2,118	2,143	2,160	2,753	2,758	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	50	-	-	-	306	211	152	410	445	460	466	518	445	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2,545	4,941	3,578	2,956	3,045	3,279	2,990	2,996	1,460	1,656	1,673	1,683	1,694	2,235	2,313	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4,017	5,143	2,812	9,715	11,010	11,221	8,231	8,642	9,324	9,514	10,684	11,448	12,183	12,248	12,372	13,117	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1,940	3,594	4,639	4,295	4,106	3,805	5,855	4,341	4,307	4,714	4,665	4,690	4,716	4,355	3,606	3,766	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2,478	2,529	889	700	800	2,889	1,375	1,340	750	700	725	750	655	540	700	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	40	0	0	100	525	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	40	-	-	100	525	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2,153	2,489	889	700	700	2,364	1,375	1,340	750	750	725	750	655	540	700	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1,150	1,116	2,110	3,405	3,406	3,006	2,966	2,967	2,967	3,964	3,964	3,965	3,966	3,700	3,066	3,066	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	0	0	40	0	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	0	0	40	0	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1,150	1,116	2,110	3,405	3,406	2,966	2,966	2,967	2,967	3,964	3,964	3,965	3,966	3,700	3,066	3,066	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2019				2020									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
1. Pembiayaan Bagi Hasil	93,713	118,651	161,768	163,062	166,880	171,270	169,937	170,686	176,095	175,980	178,184	180,664	181,157	179,802	181,721	1. Profit Sharing Financing	
NPF	3,272	4,175	5,198	5,073	5,546	5,590	5,916	5,896	6,014	5,931	6,128	6,186	6,148	6,235	6,268	NPF	
a. Mudharabah	15,292	17,090	13,513	13,409	13,679	13,779	13,169	13,083	13,724	12,835	12,259	11,866	11,790	12,085	12,278	a. Mudharabah	
NPF	401	327	840	840	853	481	544	540	549	446	427	420	423	443	447	NPF	
b. Musyarakah	78,421	101,561	148,256	149,653	153,201	157,491	156,768	157,603	162,371	163,145	165,925	168,798	169,367	167,717	169,442	b. Musyarakah	
NPF	2,871	3,847	4,358	4,233	4,693	5,109	5,372	5,357	5,465	5,485	5,701	5,766	5,725	5,793	5,821	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	145,145	157,814	171,490	171,713	171,382	173,323	172,955	174,366	175,387	174,236	175,752	177,138	178,741	179,850	183,563	2. Receivables/Acceptables	
NPF	6,364	6,698	5,100	5,601	5,325	5,027	5,292	5,259	5,468	5,496	5,462	5,511	5,487	5,324	5,228	NPF	
a. Murabahah	139,536	150,276	159,879	159,410	159,593	160,654	160,166	161,511	162,066	161,226	163,134	165,227	167,371	168,338	170,843	a. Murabahah	
NPF	6,258	6,588	4,987	5,373	5,077	4,688	4,947	4,908	5,095	5,130	5,097	5,157	5,114	4,962	4,884	NPF	
b. Qardh	4,731	6,349	9,665	10,315	9,753	10,572	10,671	10,713	11,146	10,806	10,407	9,673	9,121	9,242	10,423	b. Qardh	
NPF	90	96	80	195	210	304	308	315	335	322	324	316	336	328	310	NPF	
c. Istishna'	878	1,189	1,946	1,988	2,036	2,097	2,118	2,142	2,175	2,204	2,210	2,238	2,249	2,270	2,297	c. Istishna'	
NPF	16	14	33	33	37	35	37	37	39	44	41	37	36	34	34	NPF	
3. Pembiayaan Sewa (Ijarah)	9,150	9,230	10,606	10,508	10,614	10,589	10,484	10,246	10,169	9,811	9,510	9,220	8,990	8,808	8,767	3. Ijarah including Leasing receivables	
NPF	661	181	201	217	223	412	418	407	409	427	433	665	684	632	621	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	6	0	117	100	86	72	62	55	44	40	37	32	27	23	21	b. Financing through Channeling	
NPF	-	0	7	9	11	12	13	13	9	10	12	12	11	10	10	NPF	
c. Pembiayaan secara Executing	-	29	19	19	19	18	18	18	17	17	17	17	17	17	17	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	9,144	9,201	10,469	10,389	10,509	10,498	10,404	10,173	10,109	9,754	9,439	9,171	8,946	8,767	8,729	d. Other Ijarah	
NPF	661	181	193	208	213	400	405	394	400	417	417	653	674	622	611	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	248,007	285,695	343,864	345,284	348,876	355,182	353,375	355,298	361,652	360,026	363,445	367,022	368,888	368,460	374,051	Total Financing	
NPF	10,298	11,054	10,499	10,890	11,094	11,029	11,625	11,562	11,891	11,853	12,023	12,362	12,319	12,191	12,117	Total NPF	
Ket *) Angka Sementara																	Note: *) Provisional Figures
r) Angka-angka diperbaiki																	r) revised figures

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

Note: *) Provisional Figures
 r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2019				2020									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
1. Pembiayaan Bagi Hasil	61,629	67,049	84,135	84,640	86,766	89,995	88,094	87,832	91,120	91,112	92,097	93,447	93,887	93,582	94,953	1. Profit Sharing Financing	
NPF	2,572	3,542	3,051	2,940	3,163	2,860	3,103	2,988	3,011	2,981	2,962	2,945	2,969	3,085	3,227	NPF	
a. Mudharabah	7,577	6,584	5,177	4,941	5,056	5,413	5,110	4,998	4,878	4,671	4,451	4,319	4,104	4,137	4,376	a. Mudharabah	
NPF	197	207	91	91	92	86	112	97	108	101	97	98	99	122	122	NPF	
b. Musyarakah	54,052	60,465	78,957	79,699	81,711	84,582	82,983	82,834	86,242	86,441	87,646	89,128	89,783	89,445	90,577	b. Musyarakah	
NPF	236	3,335	2,960	2,848	3,071	2,774	2,991	2,891	2,903	2,880	2,865	2,847	2,870	2,963	3,105	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	113,971	119,952	130,617	130,857	130,295	132,013	131,880	133,111	134,083	133,212	134,958	136,518	138,030	139,145	142,834	2. Receivables/Acceptables	
NPF	5,245	5,459	4,102	4,616	4,387	4,127	4,341	4,317	4,524	4,489	4,460	4,530	4,501	4,369	4,340	NPF	
a. Murabahah	110,063	114,458	122,070	121,723	121,777	122,725	122,477	123,673	124,191	123,654	125,808	128,087	130,220	131,281	133,806	a. Murabahah	
NPF	5,173	5,378	4,044	4,444	4,200	3,847	4,056	4,024	4,211	4,188	4,162	4,240	4,188	4,063	4,048	NPF	
b. Qardh	3,883	5,476	8,535	9,122	8,506	9,276	9,376	9,410	9,863	9,531	9,124	8,406	7,785	7,841	9,004	b. Qardh	
NPF	64	77	56	170	185	279	283	292	312	300	296	289	311	306	292	NPF	
c. Istishna'	25	18	12	12	11	11	27	27	29	27	26	25	25	23	23	c. Istishna'	
NPF	7	4	2	2	2	2	2	1	1	1	1	1	1	0	0	NPF	
3. Pembiayaan Sewa (Ijarah)	1,882	2,788	3,297	3,200	3,167	3,138	3,210	3,226	3,191	3,115	2,988	2,894	2,796	2,728	2,721	3. Ijarah including Leasing receivables	
NPF	17	29	87	85	88	275	276	280	292	296	283	293	310	311	312	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	2	b. Financing through Channeling	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
c. Pembiayaan secara Executing	-	25	19	19	19	18	18	18	17	17	17	17	17	17	17	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	1,882	2,763	3,277	3,180	3,148	3,119	3,191	3,208	3,173	3,097	2,953	2,875	2,778	2,710	2,702	d. Other Ijarah	
NPF	17	29	87	85	88	275	276	280	292	296	279	293	310	311	312	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	177,482	189,789	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	240,508	Total Financing	
NPF	7,834	9,030	7,240	7,641	7,638	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	7,879	Total NPF	
Ket: *) Angka Sementara																	Note: *) Provisional Figures
r) Angka-angka diperbaiki																	r) revised figures

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

Note: *) Provisional Figures
 r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2019				2020								Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	32,083	51,602	77,634	78,423	80,114	81,275	81,843	82,854	84,975	84,868	86,087	87,217	87,270	86,220	86,767	1. Profit Sharing Financing
NPF	700	633	2,147	2,133	2,382	2,730	2,813	2,908	3,003	2,950	3,166	3,241	3,179	3,150	3,041	NPF
a. Mudharabah	7,715	10,506	8,335	8,468	8,623	8,366	8,058	8,085	8,847	8,163	7,808	7,547	7,686	7,948	7,902	a. Mudharabah
NPF	204	120	750	748	761	395	432	443	441	345	330	322	324	320	325	NPF
b. Musyarakah	24,369	41,096	69,298	69,954	71,491	72,909	73,785	74,769	76,129	76,704	78,279	79,670	79,584	78,272	78,865	b. Musyarakah
NPF	496	513	1,398	1,384	1,621	2,335	2,381	2,465	2,561	2,605	2,836	2,919	2,855	2,829	2,716	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31,174	37,861	40,873	40,856	41,087	41,310	41,075	41,256	41,304	41,024	40,793	40,619	40,710	40,705	40,729	2. Receivables/Acceptables
NPF	1,120	1,238	999	985	938	900	951	942	944	1,007	1,002	981	986	955	888	NPF
a. Murabahah	29,473	35,818	37,809	37,687	37,816	37,929	37,689	37,838	37,874	37,572	37,326	37,140	37,150	37,057	37,036	a. Murabahah
NPF	1,084	1,210	942	929	877	841	891	884	884	942	935	917	926	899	836	NPF
b. Qardh	847	872	1,130	1,192	1,246	1,296	1,295	1,303	1,283	1,275	1,283	1,267	1,336	1,401	1,419	b. Qardh
NPF	26	19	25	25	25	26	25	23	23	22	28	28	26	22	18	NPF
c. Istishna'	853	1,170	1,934	1,977	2,025	2,086	2,091	2,115	2,146	2,178	2,184	2,213	2,224	2,247	2,274	c. Istishna'
NPF	9	10	31	31	35	33	35	36	37	42	39	36	35	34	34	NPF
3. Pembiayaan Sewa (Ijarah)	7,268	6,442	7,309	7,309	7,447	7,451	7,274	7,020	6,978	6,696	6,522	6,326	6,194	6,079	6,046	3. Ijarah including Leasing receivables
NPF	644	152	113	131	135	137	141	127	117	131	150	372	374	321	308	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	NPF
b. Pembiayaan secara Channeling	6	0	116	99	85	71	61	54	43	39	36	31	26	22	19	b. Financing through Channeling
NPF	-	0	7	9	11	12	13	13	9	10	12	12	11	10.0	9.7	NPF
c. Pembiayaan secara Executing	-	4	-	-	-	-	-	-	-	-	-	-	-	0.0	0.0	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7,262	6,438	7,193	7,209	7,361	7,379	7,213	6,965	6,935	6,657	6,486	6,295	6,168	6,057	6,027	d. Other Ijarah
NPF	644	152	106	123	125	125	129	113	108	121	138	360	363	311	299	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70,525	95,906	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	133,543	Total Financing
NPF	2,464	2,024	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	4,238	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah (Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	86,973	111,061	136,854	153,888	154,931	158,467	163,697	162,364	162,783	166,590	167,273	169,588	171,923	171,988	170,641	172,430	1. Profit Sharing Financing
NPF	3,147	4,158	3,528	5,002	4,879	5,126	5,178	5,510	5,471	5,531	5,491	5,698	5,767	5,720	5,809	5,834	NPF
a. Mudharabah	15,263	15,984	14,940	13,011	12,921	13,087	13,176	12,575	12,286	12,486	11,699	11,282	10,934	10,750	11,048	11,263	a. Mudharabah
NPF	401	327	359	840	840	853	481	544	540	549	446	427	420	423	443	447	NPF
b. Musyarakah	71,710	95,097	121,914	140,877	142,010	145,380	150,522	149,789	150,497	154,104	155,574	158,306	160,989	161,238	159,594	161,168	b. Musyarakah
NPF	2,746	3,830	3,169	4,162	4,039	4,273	4,696	4,966	4,931	4,982	5,045	5,270	5,347	5,297	5,366	5,387	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139,565	152,837	160,854	168,497	168,774	168,726	170,853	170,514	171,816	172,466	171,578	173,162	174,776	176,442	177,706	181,139	2. Receivables/Acceptables
NPF	5,362	6,117	4,290	4,840	5,230	5,171	4,907	5,173	5,135	5,327	5,366	5,335	5,387	5,361	5,324	5,224	NPF
a. Murabahah	133,956	145,301	151,580	157,411	157,006	157,535	158,725	158,278	159,554	159,895	159,263	161,246	163,379	165,477	166,463	168,952	a. Murabahah
NPF	5,256	6,007	4,067	4,726	5,116	5,046	4,688	4,947	4,908	5,095	5,130	5,097	5,157	5,114	4,962	4,881	NPF
b. Qardh	4,731	6,346	7,665	9,140	9,780	9,155	10,031	10,135	10,137	10,414	10,128	9,722	9,174	8,732	8,989	9,906	b. Qardh
NPF	90	96	199	80	81	88	184	190	191	193	193	197	193	210	328 ^{*)}	310	NPF
c. Istishna'	878	1,189	1,609	1,946	1,988	2,036	2,097	2,101	2,125	2,156	2,187	2,194	2,222	2,233	2,254	2,280	c. Istishna'
NPF	16	14	24	33	33	37	35	37	37	39	44	41	37	36	34	34	NPF
3. Pembiayaan Sewa (Ijarah)	8,105	8,535	9,288	9,566	9,499	9,440	9,450	9,366	9,135	8,964	8,763	8,534	8,317	8,107	7,971	7,953	3. Ijarah including Leasing receivables
NPF	243	176	213	200	216	222	411	417	406	408	426	432	664	684	631	620	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	117	100	86	72	62	55	44	40	37	32	27	23	21	b. Financing through Channeling
NPF	-	0	-	7	9	11	12	13	13	9	10	12	12	11	10	10	NPF
c. Pembiayaan secara Executing	-	29	25	19	19	19	18	18	18	17	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8,099	8,506	9,097	9,429	9,380	9,336	9,359	9,306	9,063	8,903	8,706	8,463	8,267	8,063	7,930	7,915	d. Other Ijarah
NPF	243	175	210	193	207	212	399	404	393	399	416	416	652	673	621	610	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234,643	272,453	306,996	331,950	333,205	336,633	344,000	342,264	343,734	348,019	347,614	351,285	355,015	356,537	356,318	361,522	Total Financing
NPF	8,752	10,450	8,032	10,042	10,325	10,520	10,496	11,101	11,012	11,266	11,284	11,465	11,818	11,764	11,764	11,677	Total NPF
Ket: *) Angka Sementara																	
r) Angka-angka diperbaiki																	
Note: *) Provisional Figures																	
r) revised figures																	

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
1. Pembiayaan Bagi Hasil	58,123	63,908	70,577	81,036	81,603	83,419	86,756	84,931	84,548	87,228	87,575	88,635	89,729	90,091	89,771	91,083	1. Profit Sharing Financing	
NPF	2,447	3,525	2,394	2,855	2,746	2,744	2,448	2,697	2,563	2,529	2,542	2,531	2,526	2,540	2,659	2,792	NPF	
a. Mudharabah	7,577	6,584	5,477	5,177	4,941	5,056	5,413	5,110	4,998	4,878	4,671	4,451	4,319	4,104	4,137	4,376	a. Mudharabah	
NPF	197	207	81	91	91	92	86	112	97	108	101	97	98	99	122	122	NPF	
b. Musyarakah	50,546	57,324	65,100	75,859	76,662	78,363	81,343	79,821	79,550	82,350	82,904	84,184	85,409	85,987	85,634	86,706	b. Musyarakah	
NPF	2,251	3,318	2,313	2,764	2,655	2,652	2,361	2,586	2,466	2,421	2,441	2,434	2,428	2,442	2,537	2,670	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	109,020	115,571	122,106	127,955	128,240	127,987	129,852	129,744	130,844	131,457	130,839	132,679	134,443	136,018	137,287	140,665	2. Receivables/Acceptables	
NPF	4,632	5,270	3,382	3,841	4,245	4,233	4,007	4,223	4,193	4,383	4,360	4,333	4,407	4,374	4,369	4,336	NPF	
a. Murabahah	105,112	110,079	115,253	119,916	119,624	120,019	121,041	120,825	121,957	122,276	121,922	124,125	126,439	128,546	129,622	132,132	a. Murabahah	
NPF	4,560	5,188	3,205	3,784	4,187	4,168	3,847	4,056	4,024	4,211	4,188	4,162	4,240	4,188	4,063	4,045	NPF	
b. Qardh	3,883	5,474	6,839	8,027	8,604	7,956	8,800	8,909	8,877	9,172	8,907	8,544	7,995	7,463	7,658	8,527	b. Qardh	
NPF	64	77	175	56	56	63	159	165	168	170	170	169	165	184	306 ^{*)}	292	NPF	
c. Istishna'	25	18	15	12	12	11	11	10	10	10	10	10	9	9	7	7	c. Istishna'	
NPF	7	4	2	2	2	2	2	2	1	1	1	1	1	1	0	0	NPF	
3. Pembiayaan Sewa (Ijarah)	1,636	2,609	3,071	3,208	3,117	3,090	3,066	3,144	3,162	3,124	3,058	2,938	2,849	2,756	2,693	2,688	3. Ijarah including Leasing receivables	
NPF	17	28	119	87	84	87	274	275	280	291	295	282	292	310	310	312	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.000	0.000	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	2	b. Financing through Channeling	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
c. Pembiayaan secara Executing	-	25	22	19	19	19	18	18	18	17	17	17	17	17	17	17	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	1,636	2,584	3,048	3,188	3,098	3,070	3,047	3,125	3,143	3,106	3,041	2,902	2,817	2,737	2,675	2,669	d. Other Ijarah	
NPF	17	28	119	87	84	87	274	275	280	291	295	278	289	310	310	312	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	168,779	182,088	195,754	212,199	212,960	214,495	219,674	217,820	218,554	221,809	221,473	224,252	227,021	228,864	229,750	234,436	Total Financing	
NPF	7,096	8,823	5,895	6,783	7,076	7,064	6,729	7,196	7,035	7,202	7,196	7,146	7,225	7,224	7,338	7,440	Total NPF	
Ket: *) Angka Sementara																		Note: *) Provisional Figures
r) Angka-angka diperbaiki																		r) revised figures

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

Note: *) Provisional Figures
 *) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	28,851	47,173	66,277	72,852	73,328	75,048	76,941	77,433	78,235	79,362	79,698	80,953	82,194	81,897	80,871	81,347	1. Profit Sharing Financing
NPF	700	633	1,134	2,147	2,133	2,382	2,730	2,813	2,908	3,003	2,950	3,166	3,241	3,179	3,150	3,041	NPF
a. Mudharabah	7,686	9,401	9,462	7,833	7,980	8,031	7,763	7,465	7,288	7,608	7,028	6,831	6,615	6,646	6,911	6,886	a. Mudharabah
NPF	204	120	279	750	748	761	395	432	443	441	345	330	322	324	320	325	NPF
b. Musyarakah	21,165	37,773	56,814	65,019	65,348	67,017	69,179	69,968	70,947	71,754	72,670	74,122	75,580	75,251	73,960	74,461	b. Musyarakah
NPF	496	513	856	1,398	1,384	1,621	2,335	2,381	2,465	2,561	2,605	2,836	2,919	2,855	2,829	2,716	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30,545	37,266	38,748	40,542	40,535	40,739	41,001	40,770	40,972	41,008	40,739	40,483	40,333	40,425	40,419	40,473	2. Receivables/Acceptables
NPF	730	847	908	999	985	938	900	951	942	944	1,007	1,002	981	986	955	888	NPF
a. Murabahah	28,845	35,223	36,328	37,495	37,383	37,515	37,684	37,453	37,597	37,619	37,340	37,121	36,941	36,931	36,841	36,820	a. Murabahah
NPF	695	819	863	942	929	877	841	891	884	884	942	935	917	926	899	836	NPF
b. Qardh	847	872	826	1,113	1,175	1,199	1,231	1,227	1,260	1,243	1,221	1,178	1,179	1,270	1,330	1,379	b. Qardh
NPF	26	19	24	25	25	26	26	25	23	23	22	28	28	26	22	18	NPF
c. Istishna'	853	1,170	1,594	1,934	1,977	2,025	2,086	2,091	2,115	2,146	2,178	2,184	2,213	2,224	2,247	2,274	c. Istishna'
NPF	9	10	21	31	31	35	33	35	36	37	42	39	36	35	34	34	NPF
3. Pembiayaan Sewa (Ijarah)	6,469	5,926	6,217	6,358	6,382	6,351	6,384	6,242	5,974	5,840	5,705	5,597	5,467	5,352	5,278	5,265	3. Ijarah including Leasing receivables
NPF	225	147	94	113	131	135	137	141	127	117	131	150	372	374	321	308	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	116	99	85	71	61	54	43	39	36	31	26	22	19	b. Financing through Channeling
NPF	-	0	-	7	9	11	12	13	13	9	10	12	12	11	10	10	NPF
c. Pembiayaan secara Executing	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6,462	5,922	6,050	6,241	6,283	6,266	6,312	6,181	5,919	5,797	5,666	5,561	5,436	5,326	5,255	5,246	d. Other Ijarah
NPF	225	147	91	106	123	125	125	129	113	108	121	138	360	363	311	299	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65,864	90,365	111,242	119,751	120,245	122,138	124,326	124,444	125,180	126,210	126,141	127,033	127,994	127,674	126,568	127,086	Total Financing
NPF	1,656	1,628	2,137	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	4,238	Total NPF
Ket: *) Angka-angka sementara																	
Note: *) Provisional Figures																	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah dan Unit Usaha Syariah (Financing and Non Performance Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank) Miliar Rp (Billion IDR)																
Jenis Penggunaan dan Kategori Usaha	2016	2017	2019				2020								Type of Usage and Debtor Group	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Modal Kerja	87,363	99,825	107,572	108,265	108,632	110,586	110,175	109,928	111,164	110,863	112,792	114,637	113,382	113,134	114,569	1. Working Capital
a. UMKM	35,827	37,868	36,864	39,830	40,071	41,626	40,375	46,144	46,216	47,057	47,811	43,170	43,085	42,451	42,984	a. Micro, Small and Medium Enterprise
NPF	2,123	2,196	1,928	2,577	2,609	2,732	2,829	3,294	3,351	3,106	3,242	2,773	2,944	2,785	2,914	NPF
b. Bukan UMKM	51,535	61,957	70,709	68,434	68,561	68,960	69,800	63,784	64,948	63,806	64,981	71,468	70,296	70,682	71,585	b. Non Micro, Small and Medium Enterprise
NPF	2,872	2,916	2,570	2,638	2,656	2,902	3,059	2,611	2,579	2,640	2,465	2,874	2,480	2,633	2,690	NPF
2. Investasi	60,042	66,848	84,271	83,270	84,968	86,972	85,164	85,008	87,216	86,000	87,242	86,805	87,492	85,050	85,244	2. Investment
a. UMKM	18,703	21,111	23,259	23,640	23,772	24,710	24,455	28,794	28,973	29,247	30,170	25,387	25,393	25,754	25,992	a. Micro, Small and Medium Enterprise
NPF	1,744	1,140	1,194	1,257	1,195	1,137	1,210	1,324	1,367	1,375	1,401	1,379	1,331	1,328	1,249	NPF
b. Bukan UMKM	41,339	45,737	61,011	59,630	61,196	62,263	60,709	56,214	58,243	56,753	57,072	61,419	62,099	59,295	59,252	b. Non Micro, Small and Medium Enterprise
NPF	1,622	2,593	2,013	1,709	1,795	1,626	1,681	1,517	1,562	1,548	1,581	1,742	1,998	1,959	1,874	NPF
3. Konsumsi (Bukan UMKM)	100,602	119,021	152,021	153,749	155,277	157,624	158,036	160,362	163,272	163,163	163,411	165,579	168,014	170,277	174,238	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1,937	2,208	2,794	2,710	2,840	2,632	2,846	2,816	3,034	3,184	3,334	3,594	3,566	3,486	3,389	NPF
Total Pembiayaan	248,007	285,695	343,864	345,284	348,876	355,182	353,375	355,298	361,652	360,026	363,445	367,022	368,888	368,460	374,051	Total Financing
Total NPF	10,298	11,054	10,499	10,890	11,094	11,029	11,625	11,562	11,891	11,853	12,023	12,362	12,319	12,191	12,117	Total NPF
Ket: r) Angka-angka diperbaiki																
Note: r) Revised figures																

Miliar Rupiah (in Billion IDR)

Tabel 13a. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah (Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank) Miliar Rp (Billion IDR)																
Jenis Penggunaan dan Kategori Usaha	2016	2017	2019				2020									Type of Usage and Debtor Group
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	68,420	72,188	77,988	78,341	77,758	79,986	78,708	78,347	79,543	78,602	79,476	80,432	79,517	78,813	80,416	1. Working Capital
a. UMKM	28,458	28,973	30,457	30,735	30,924	32,326	31,647	37,404	37,475	38,743	39,949	35,566	35,522	34,829	35,339	a. Micro, Small and Medium Enterprise
NPF	1,751	1,826	1,525	1,516	1,411	1,339	1,425	1,810	1,874	1,781	1,898	1,468	1,622	1,472	1,605	NPF
b. Bukan UMKM	39,962	43,215	47,531	47,606	46,834	47,661	47,060	40,943	42,069	39,859	39,527	44,867	43,995	43,984	45,077	b. Non Micro, Small and Medium Enterprise
NPF	2,239	2,437	1,397	2,099	2,094	2,363	2,490	2,010	1,977	2,033	1,876	2,248	1,895	2,052	2,146	NPF
2. Investasi	45,768	47,427	51,496	50,718	51,982	53,207	52,382	52,351	52,953	53,038	54,405	54,413	55,331	55,068	55,354	2. Investment
a. UMKM	15,589	16,004	18,473	18,345	18,595	19,524	19,380	23,749	23,930	24,266	25,160	20,442	20,540	20,949	21,265	a. Micro, Small and Medium Enterprise
NPF	1,541	900	901	909	859	821	891	997	1,023	1,026	1,031	1,043	1,013	1,001	951	NPF
b. Bukan UMKM	30,178	31,422	33,023	32,373	33,388	33,683	33,001	28,602	29,023	28,772	29,245	33,971	34,792	34,119	34,089	b. Non Micro, Small and Medium Enterprise
NPF	995	2,446	1,750	1,513	1,609	1,235	1,286	1,119	1,178	1,166	1,129	1,075	1,369	1,388	1,318	NPF
3. Konsumsi (Bukan UMKM)	63,294	70,174	88,565	89,638	90,488	91,953	92,094	93,471	95,897	95,798	96,163	98,014	99,865	101,575	104,739	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1,309	1,421	1,667	1,603	1,666	1,505	1,629	1,649	1,775	1,759	1,771	1,934	1,881	1,851	1,858	NPF
Total Pembiayaan	177,482	189,789	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	240,508	Total Financing
Total NPF	7,834	9,030	7,240	7,641	7,638	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	7,879	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 13b. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Unit Usaha Syariah (Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank) Miliar Rp (Billion IDR)																
Jenis Penggunaan dan Kategori Usaha	2016	2017	2019				2020									Type of Usage and Debtor Group
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	18,943	27,637	29,584	29,924	30,873	30,600	31,467	31,581	31,620	32,261	33,317	34,205	33,864	34,321	34,153	1. Working Capital
a. UMKM	7,369	8,895	6,406	9,095	9,147	9,301	8,728	8,740	8,741	8,315	7,862	7,604	7,563	7,622	7,645	a. Micro, Small and Medium Enterprise
NPF	373	369	403	1,061	1,198	1,393	1,404	1,484	1,476	1,325	1,344	1,305	1,323	1,313	1,309	NPF
b. Bukan UMKM	11,573	18,742	23,178	20,829	21,727	21,299	22,740	22,841	22,879	23,947	25,455	26,601	26,301	26,698	26,508	b. Non Micro, Small and Medium Enterprise
NPF	633	479	1,173	539	562	539	570	601	602	606	589	626	585	580	544	NPF
2. Investasi	14,275	19,422	32,775	32,552	32,986	33,765	32,783	32,657	34,262	32,962	32,837	32,392	32,161	29,982	29,890	2. Investment
a. UMKM	3,114	5,107	4,786	5,295	5,177	5,185	5,075	5,044	5,043	4,981	5,010	4,945	4,854	4,805	4,727	a. Micro, Small and Medium Enterprise
NPF	203	240	293	347	336	316	319	327	343	349	370	336	317	327	298	NPF
b. Bukan UMKM	11,160	14,315	27,988	27,257	27,809	28,580	27,708	27,613	29,219	27,981	27,827	27,447	27,307	25,176	25,163	b. Non Micro, Small and Medium Enterprise
NPF	627	148	263	195	186	391	395	398	384	382	453	667	629	571	556	NPF
3. Konsumsi (Bukan UMKM)	37,308	48,846	63,456	64,111	64,788	65,671	65,942	66,891	67,375	67,365	67,248	67,565	68,149	68,702	69,500	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	1,127	1,107	1,174	1,127	1,217	1,167	1,259	1,425	1,563	1,660	1,686	1,635	1,530	NPF
Total Pembiayaan	70,525	95,906	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	133,543	Total Financing
Total NPF	2,464	2,024	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	4,238	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				2020								Financing by Industrial Origin	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	13.818	12.973	13.389	13.717	13.580	13.475	13.796	14.102	14.138	14.477	14.727	16.009 ¹⁾	15.659	Agricultures, Hunting and Forestry
NPF	380	322	283	291	292	280	749	757	750	675	679	680	868	866	835	848	NPF
Perikanan	1.405	1.462	1.204	1.209	1.233	1.260	1.307	1.315	1.366	1.409	1.483	1.475	1.736	1.790	1.817	1.837	Fishery
NPF	35	48	34	45	48	39	32	35	37	38	48	48	50	43	49	51	NPF
Pertambangan dan Penggalian	6.604	6.864	5.410	5.676	5.605	5.217	5.086	4.959	5.019	5.470	5.259	5.130	6.042	6.123	6.107	6.129	Mining and Quarrying
NPF	578	317	41	40	38	50	51	51	50	48	31	34	24	24	43	87	NPF
Industri Pengolahan	19.745	21.463	24.363	27.137	27.180	27.363	26.488	26.574	26.020	27.623	27.312	27.200	27.064	27.141	26.989	27.475	Processing Industry
NPF	1.336	1.382	987	1.227	1.692	1.734	2.058	2.082	2.126	2.164	2.070	2.141	1.884	1.911	2.006	2.001	NPF
Listrik, gas dan air	8.117	11.044	16.600	14.538	14.303	14.245	14.055	13.980	13.956	14.145	15.308	15.659	15.541	14.570	11.573 ¹⁾	11.823	Electricity, Gas and Water
NPF	901	916	829	652	636	597	534	538	558	636	591	579	451	450	460	468	NPF
Konstruksi	14.435	22.198	24.648	28.246	29.036	29.957	31.167	30.968	31.631	32.521	31.824	32.757	32.961	33.365	33.675	34.887	Construction
NPF	507	1.036	732	1.177	1.228	1.325	1.837	1.982	1.924	1.923	1.905	1.903	1.857	1.906	1.897	1.905	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.166	34.921	35.108	35.117	36.752	36.610	36.907	37.385	36.063	38.815	37.741	38.176	38.491	39.069	Wholesale and Retail Trade
NPF	2.140	1.919	2.114	2.312	2.373	2.408	1.779	1.892	1.920	1.948	2.026	1.983	2.130	2.088	1.983	1.985	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.967	4.995	4.990	4.988	4.631	4.748	4.724	4.759	4.745	4.938	4.958	5.059	5.058	Provision of accomodation and the provision of eating and drinking
NPF	82	98	59	187	185	184	177	177	179	186	219	194	184	181	187	187	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.374	9.410	9.420	9.479	9.925	10.261	10.268	10.401	10.554	10.450	10.846	10.902	11.713	11.727	Transportation, Warehousing and Communications
NPF	565	820	382	344	262	258	151	174	165	202	233	231	241	238	228	222	NPF
Perantara Keuangan	18.948	19.583	19.569	18.693	18.173	18.945	19.388	18.884	18.846	18.865	18.082	17.871	18.075	17.436	15.903	15.475	Financial Intermediaries
NPF	459	498	178	473	448	468	123	162	148	162	159	134	152	176	187	186	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	12.998	12.877	12.890	13.404	12.658	12.073	12.380	12.896	13.019	12.912	12.785	12.799	12.671	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	647	184	215	220	217	221	212	190	191	252	240	175	172	172	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	25	27	19	18	18	18	17	17	16	15	15	17	25	Government administration, Defese and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.786	4.905	5.460	6.289	6.325	6.426	6.640	6.246	6.237	6.223	6.218	6.263	6.333	6.344	6.332	6.390	Education Services
NPF	28	59	37	43	47	40	34	35	40	48	49	48	75	71	64	70	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	6.366	6.865	6.972	7.269	7.093	6.659	6.581	6.523	6.369	6.241	6.049	5.989	6.062	Health Services and Social Activities
NPF	20	61	90	73	71	71	54	61	55	55	28	23	96	99	97	101	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	6.186	6.105	6.064	6.036	5.876	5.794	5.754	5.282	4.893	4.611	4.577	3.681 ¹⁾	3.634	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	257	538	527	488	487	502	495	488	344	339	334	345	332	298	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	1.057	997	947	885	820	765	708	672	705	711	680	668	653	Individual Services which Serve Households
NPF	13	11	10	11	10	10	12	13	15	17	19	23	22	22	22	23	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	0	-	-	-	-	0	2	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	938	308	315	319	434	867	1.153	377	512	532	1.195	1.237	1.267	1.239	Business Activities which are not clearly defined
NPF	58	153	246	109	108	81	102	96	74	78	79	78	159	157	145	125	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	
Non Industrial Origin																	
Households																	
Rumah Tangga																	
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	78.998	79.635	80.410	81.215	81.316	82.114	83.724	83.496	83.589	84.281	84.896	85.872	87.259	For Home Ownership
NPF	1.123	1.353	1.415	1.832	1.816	1.847	1.712	1.854	1.803	1.918	2.050	2.123	2.351	2.333	2.264	2.180	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	3.048	3.066	3.078	3.097	3.156	3.172	3.184	3.185	3.192	3.192	3.228	3.255	3.279	For Apartment Ownership
NPF	33	43	44	40	34	45	39	38	51	81	65	97	114	79	73	70	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.467	3.465	3.474	3.515	3.507	3.606	3.725	3.621	3.623	3.613	3.724	3.737	3.763	For Shop House Ownership
NPF	103	121	128	180	176	189	183	205	192	212	215	226	232	242	231	230	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.410	9.399	9.374	9.386	9.319	9.252	9.125	8.746	8.546	8.342	8.051	7.846	7.795	For Vehicles Ownership
NPF	90	104	113	117	116	117	116	118	115	134	142	141	164	160	152	146	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	51.787	52.792	53.424	54.763	55.053	55.103	55.802	56.371	56.728	59.099	60.834	62.199	64.210	Others
NPF	466	517	398	482	471	484	449	495	453	527	558	590	604	626	641	646	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.310	5.410	5.529	5.665	5.744	7.131	7.724	7.745	7.741	7.051	7.280	7.367	7.933	Non Industrial Origin - Others
NPF	122	70	107	142	97	158	133	134	202	161	156	158	129	127	124	116	NPF
Total Financing																	
Total Pembiayaan	248.007	285.695	320.193	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.020	368.888	368.460	374.051	Total Financing
Total NPF	10.298	11.054	9.132	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	12.117	Total NPF

Ket: 1) Angka-angka diperbaiki

Note: 1) 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				2020								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	8,062	8,909	8,588	8,881	9,108	9,039	8,958	8,993	9,399	9,444	9,861	10,090	11,533	11,069	Agricultures, Hunting and Forestry		
NPF	287	205	138	139	135	123	434	443	440	385	390	389	362	361	379	436	NPF		
Perikanan	1,239	1,296	1,060	1,086	1,114	1,146	1,196	1,206	1,260	1,307	1,388	1,386	1,648	1,711	1,727	1,755	Fishery		
NPF	28	44	29	39	43	34	27	30	32	33	42	42	45	37	43	45	NPF		
Pertambangan dan Penggalian	4,987	5,034	3,028	3,313	3,313	2,854	2,840	2,788	2,797	3,108	3,096	3,059	4,059	4,132	4,146	4,169	Mining and Quarrying		
NPF	563	301	25	29	27	39	40	40	39	37	19	22	15	16	36	79	NPF		
Industri Pengolahan	15,735	16,591	17,076	18,475	18,154	18,252	18,438	18,300	18,100	18,549	18,482	18,422	18,252	18,163	18,167	18,666	Processing Industry		
NPF	761	1,273	876	1,160	1,628	1,671	1,992	2,001	2,007	2,039	1,944	2,008	1,760	1,760	1,865	1,860	NPF		
Listrik, gas dan air	7,709	8,186	8,247	7,666	7,444	7,392	7,244	7,189	7,152	7,319	7,512	7,794	7,697	7,718	6,627 ¹⁾	6,897	Electricity, Gas and Water		
NPF	510	525	829	652	636	597	534	538	558	636	591	579	451	450	460	468	NPF		
Konstruksi	8,396	10,582	14,174	15,461	15,629	15,865	17,088	17,093	17,524	18,490	17,545	17,559	17,117	17,152	17,317	18,426	Construction		
NPF	382	888	328	433	493	436	397	522	396	394	467	463	437	514	511	522	NPF		
Perdagangan Besar dan Eceran	25,881	26,144	25,240	26,635	26,791	26,582	27,202	26,607	26,912	27,294	26,271	28,938	28,027	28,218	28,227	28,438	Wholesale and Retail Trade		
NPF	1,799	1,711	1,843	1,951	1,999	2,027	1,436	1,511	1,518	1,555	1,612	1,545	1,688	1,659	1,554	1,584	NPF		
Penyediaan akomodasi dan penyediaan makan minum	1,948	2,041	2,781	3,217	3,252	3,262	3,262	2,927	3,097	3,084	3,123	3,101	3,296	3,321	3,460	3,466	Provision of accomodation and the provision of eating and drinking		
NPF	72	71	48	174	172	171	166	166	164	168	202	177	171	168	166	168	NPF		
Transportasi, pergudangan dan komunikasi	9,446	8,834	7,420	7,022	7,016	7,260	7,270	7,171	7,162	7,230	7,412	7,337	7,747	7,779	8,581 ¹⁾	8,658	Transportation, Warehousing and Communications		
NPF	508	767	304	286	204	229	117	141	132	161	189	187	211	207	205	204	NPF		
Perantara Keuangan	11,729	11,273	11,519	11,556	11,209	11,652	11,957	11,672	11,430	11,481	11,399	11,123	11,003	10,551	9,039	9,197	Financial intermediaries		
NPF	408	460	151	92	67	78	83	111	89	105	100	88	107	130	139	137	NPF		
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9,316	9,351	8,338	8,266	8,187	8,237	8,534	8,243	7,723	8,022	8,709	8,823	8,939	9,008	9,006	8,937	Real Estate, Business, Ownership, and Business Services		
NPF	895	952	200	101	120	125	123	127	132	110	116	105	105	109	106	106	NPF		
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	25	25	16	16	15	15	15	15	14	13	13	15	16	Government administration, Defense and Compulsory social security		
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF		
Jasa Pendidikan	3,396	4,213	4,663	5,423	5,462	5,579	5,805	5,442	5,460	5,457	5,467	5,491	5,553	5,578	5,561	5,616	Education Services		
NPF	23	51	25	23	33	28	22	23	27	29	30	29	32	29	21	27	NPF		
Jasa Kesehatan dan Kegiatan Sosial	2,715	3,648	4,348	5,762	6,254	6,216	6,648	6,537	6,100	6,025	5,979	5,820	5,685	5,487	5,420	5,495	Health Services and Social Activities		
NPF	16	57	79	52	50	50	43	50	44	44	25	20	94	96	94	98	NPF		
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3,932	4,072	4,435	5,423	5,423	5,390	5,377	5,271	5,186	5,134	4,756	4,449	4,164	4,132	3,245 ¹⁾	3,198	Community, Sociocultural, Entertainment and Other Individual Services		
NPF	204	143	176	360	348	307	266	310	298	292	212	206	202	213	197	167	NPF		
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	1,047	991	942	878	812	758	700	665	696	699	668	655	640	Individual Services which Serve Households		
NPF	12	11	9	10	10	10	12	13	14	17	18	23	22	22	21	22	NPF		
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	0	-	-	-	-	-	2	-	-	-	International Agency and Other Extra Agency International		
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
Kegiatan yang belum jelas batasannya	532	391	446	198	208	214	332	776	1,064	289	423	423	1,082	1,126	1,153	1,128	Business Activities which are not clearly defined		
NPF	56	150	223	73	73	46	66	67	45	48	49	49	130	128	116	97	NPF		
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin		
Rumah Tangga																	Households		
Untuk Pemilikan Rumah Tinggal	27,564	30,179	32,680	35,119	35,395	35,595	35,826	35,763	35,885	36,992	36,535	36,601	36,948	37,112	37,569	38,296	For Home Ownership		
NPF	683	770	759	993	981	989	882	965	938	1,014	987	990	1,145	1,098	1,056	1,044	NPF		
Untuk Pemilikan Flat atau Apartemen	884	829	804	757	761	759	752	746	746	754	739	740	740	737	739	741	For Apartment Ownership		
NPF	23	37	22	24	25	27	20	22	33	32	32	30	41	30	25	25	NPF		
Untuk Pemilikan Ruko atau Rukan	1,346	1,332	1,204	1,253	1,237	1,247	1,254	1,252	1,233	1,344	1,228	1,229	1,239	1,346	1,345	1,339	For Shop House Ownership		
NPF	49	61	73	95	93	91	92	101	96	106	102	106	108	110	109	108	NPF		
Untuk Pemilikan Kendaraan Bermotor	4,260	3,926	4,711	5,954	6,057	6,107	6,096	6,109	6,090	6,075	5,962	5,848	5,737	5,487	5,342	5,276	For Vehicles Ownership		
NPF	46	53	41	44	46	48	48	50	50	76	79	66	83	77	78	83	NPF		
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27,554	32,129	36,792	41,170	41,797	42,288	43,421	43,630	43,553	44,181	44,760	45,158	47,485	49,133	50,467	52,422	Others		
NPF	416	460	340	398	389	382	359	387	357	414	431	452	461	468	485	503	NPF		
Bukan Lapangan Usaha Lainnya	1,686	1,787	4,909	4,313	4,390	4,493	4,604	4,595	5,964	6,551	6,574	6,587	5,865	6,050	6,113	6,663	Non Industrial Origin - Others		
NPF	91	41	78	113	69	130	104	105	175	133	129	126	97	97	99	95	NPF		
Total Pembiayaan	177,482	189,798	202,298	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	240,508	Total Financing		
Total NPF	7,834	9,030	6,597	7,240	7,641	7,638	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	7,879	Total NPF		
Ket: 1) Angka-angka diperbaiki																		Note: 1) Revised figures	

Ket: 1) Angka-angka diperbaiki

Note: 1) 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				2020									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	3,436	4,910	4,385	4,509	4,609	4,541	4,517	4,804	4,703	4,694	4,616	4,637	4,566	4,591	Agricultures, Hunting and Forestry
NPF	93	117	145	152	157	157	315	314	309	290	289	290	506	505	456	412	NPF
Perikanan	166	166	145	123	118	114	111	109	106	102	95	88	88	79	90	82	Fishery
NPF	7	4	5	5	5	5	5	5	5	5	6	5	5	6	6	6	NPF
Pertambangan dan Penggalian	1,616	1,830	2,382	2,363	2,292	2,363	2,246	2,171	2,223	2,362	2,163	2,071	1,984	1,990	1,961	1,960	Mining and Quarrying
NPF	15	16	16	11	11	11	11	11	11	11	12	12	8	8	7	7	NPF
Industri Pengolahan	4,010	4,871	7,287	8,662	9,026	9,111	8,049	8,274	7,920	9,074	8,830	8,778	8,813	8,978	8,822	8,809	Processing Industry
NPF	575	110	111	67	64	64	66	82	119	124	126	132	124	151	141	141	NPF
Listrik, gas dan air	409	2,859	8,353	6,872	6,859	6,853	6,811	6,790	6,804	6,825	7,796	7,864	7,844	6,852	4,946	4,927	Electricity, Gas and Water
NPF	390	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6,039	11,616	10,473	12,785	13,407	14,092	14,079	13,875	14,108	14,031	14,279	15,197	15,844	16,212	16,358	16,461	Construction
NPF	124	148	404	743	734	888	1,440	1,460	1,527	1,529	1,438	1,440	1,419	1,392	1,385	1,383	NPF
Perdagangan Besar dan Eceran	4,438	6,694	7,926	8,286	8,317	8,535	9,550	10,004	9,995	10,091	9,792	9,876	9,714	9,958	10,264	10,631	Wholesale and Retail Trade
NPF	341	208	271	361	374	381	342	381	401	393	414	438	442	429	429	401	NPF
Penyediaan akomodasi dan penyediaan makan minum	1,095	1,572	1,947	1,750	1,743	1,728	1,726	1,704	1,651	1,640	1,636	1,644	1,642	1,636	1,599	1,592	Provision of accommodation and the provision of eating and drinking
NPF	11	27	11	14	13	13	11	11	15	18	16	17	13	13	20	19	NPF
Transportasi, pergudangan dan komunikasi	1,475	1,253	1,954	2,388	2,404	2,218	2,655	3,090	3,106	3,171	3,142	3,113	3,100	3,123	3,133	3,069	Transportation, Warehousing and Communications
NPF	57	53	78	59	59	29	33	33	33	41	44	44	29	31	23	17	NPF
Perantara Keuangan	7,219	8,310	8,050	7,137	6,965	7,293	7,431	7,212	7,416	7,384	6,683	6,748	7,071	6,885	6,864	6,278	Financial Intermediaries
NPF	51	38	26	381	382	390	40	52	59	57	58	46	45	46	48	49	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3,480	2,975	4,977	4,732	4,690	4,654	4,870	4,415	4,351	4,358	4,187	4,195	3,972	3,777	3,793	3,734	Real Estate, Business, Ownership, and Business Services
NPF	105	71	447	83	95	94	94	94	80	80	75	146	135	66	66	65	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	2	2	2	2	2	2	2	2	2	2	2	8	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	797	866	863	846	836	804	777	766	751	771	780	767	772	774	Education Services
NPF	5	8	12	20	14	12	13	12	12	19	19	19	43	42	42	42	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	603	611	756	621	556	559	556	543	549	556	562	570	567	Health Services and Social Activities
NPF	4	4	11	21	21	21	11	11	10	11	3	3	3	3	3	3	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	762	682	675	659	605	608	620	526	444	447	444	436	436	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	81	179	178	181	222	193	197	196	132	133	132	132	135	132	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	10	6	6	7	7	7	8	7	9	12	12	13	13	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	0	0	0	0	0	0	0	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	492	109	107	105	103	90	90	88	88	109	113	111	114	112	Business Activities which are not clearly defined
NPF	2	2	23	36	35	35	37	29	29	30	30	29	29	29	29	29	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	23,631	30,483	39,208	43,880	44,240	44,816	45,390	45,553	46,229	46,732	46,961	46,987	47,333	47,785	48,303	48,963	For Home Ownership
NPF	439	583	656	839	835	859	830	890	865	905	1,063	1,133	1,206	1,234	1,208	1,136	NPF
Untuk Pemilikan Flat atau Apartemen	627	1,127	1,866	2,291	2,287	2,307	2,326	2,351	2,409	2,418	2,444	2,445	2,453	2,491	2,516	2,537	For Apartment Ownership
NPF	10	6	22	16	10	19	17	17	18	49	33	66	74	49	45	45	NPF
Untuk Pemilikan Ruko atau Rukan	1,755	1,810	2,068	2,214	2,228	2,255	2,261	2,255	2,373	2,381	2,393	2,395	2,373	2,378	2,392	2,424	For Shop House Ownership
NPF	53	61	54	96	82	98	91	104	96	106	112	120	124	132	123	122	NPF
Untuk Pemilikan Kendaraan Bermotor	4,347	6,221	5,208	3,457	3,342	3,267	3,290	3,211	3,162	3,050	2,784	2,698	2,606	2,564	2,504	2,518	For Vehicles Ownership
NPF	44	52	72	73	70	69	67	68	65	58	63	74	81	83	74	64	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5,629	8,158	9,070	10,618	10,994	11,136	11,342	11,423	11,550	11,621	11,611	11,570	11,614	11,700	11,732	11,787	Others
NPF	50	57	58	85	82	102	90	109	96	113	126	139	143	159	157	143	NPF
Bukan Lapangan Usaha Lainnya	1,320	1,048	888	997	1,020	1,036	1,062	1,149	1,167	1,173	1,171	1,154	1,186	1,230	1,255	1,270	Non Industrial Origin - Others
NPF	31	29	29	29	28	29	29	29	27	28	27	32	32	29	25	21	NPF
Total Pembiayaan	70,525	95,906	117,895	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	133,543	Total Financing
Total NPF	2,464	2,024	2,535	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	4,238	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 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - September 2020)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6,635	2,182	3,553	1,817	24,485	Jawa Barat
NPF	601	224	148	0	506	NPF
Banten	806	472	592	277	8,823	Banten
NPF	94	1	15	1	121	NPF
DKI Jakarta	10,461	55,456	7,374	44,383	38,347	DKI Jakarta
NPF	408	1,038	295	1,027	990	NPF
D.I Yogyakarta	466	125	417	859	2,248	D.I Yogyakarta
NPF	33	70	33	0	49	NPF
Jawa Tengah	3,299	3,216	1,978	2,355	8,694	Jawa Tengah
NPF	181	960	84	187	132	NPF
Jawa Timur	4,869	5,536	2,146	2,395	14,204	Jawa Timur
NPF	250	262	67	29	386	NPF
Bengkulu	205	1	233	10	1,049	Bengkulu
NPF	24	0	20	-	27	NPF
Jambi	228	250	394	97	2,475	Jambi
NPF	20	1	21	-	56	NPF
Aceh	6,338	288	1,669	382	19,563	Aceh
NPF	158	-	43	2	73	NPF
Sumatera Utara	1,914	909	866	1,864	6,663	Sumatera Utara
NPF	432	41	102	528	190	NPF
Sumatera Barat	727	43	498	170	3,237	Sumatera Barat
NPF	63	2	36	1	43	NPF
Riau	619	58	706	609	5,111	Riau
NPF	52	-	77	27	51	NPF
Sumatera Selatan	1,013	801	761	688	4,843	Sumatera Selatan
NPF	83	2	107	4	122	NPF
Bangka Belitung	79	1	282	4	447	Bangka Belitung
NPF	3	-	1	-	8	NPF
Kepulauan Riau	112	25	156	600	3,037	Kepulauan Riau
NPF	9	10	15	-	36	NPF
Lampung	851	223	264	194	1,838	Lampung
NPF	34	5	11	-	42	NPF
Kalimantan Selatan	445	388	427	1,028	2,694	Kalimantan Selatan
NPF	33	0	41	8	73	NPF
Kalimantan Barat	574	247	1,184	73	3,045	Kalimantan Barat
NPF	10	0	15	-	41	NPF
Kalimantan Timur	567	80	953	359	3,583	Kalimantan Timur
NPF	185	10	35	1	92	NPF
Kalimantan Tengah	163	2	117	340	812	Kalimantan Tengah
NPF	5	-	1	-	18	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	128	3	97	0	1,377	Sulawesi Tengah
NPF	14	-	11	-	18	NPF
Sulawesi Selatan	687	430	473	360	5,342	Sulawesi Selatan
NPF	71	48	29	20	145	NPF
Sulawesi Utara	66	2	39	13	622	Sulawesi Utara
NPF	2	-	3	-	10	NPF
Gorontalo	7	10	4	2	273	Gorontalo
NPF	3	-	0	-	5	NPF
Sulawesi Barat	7	11	4	4	465	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	159	4	111	8	1,051	Sulawesi Tenggara
NPF	16	-	8	1	22	NPF
Nusa Tenggara Barat	1,135	56	382	64	7,502	Nusa Tenggara Barat
NPF	84	5	19	0	61	NPF
Bali	280	51	173	259	1,304	Bali
NPF	31	11	10	39	58	NPF
Nusa Tenggara Timur	49	-	8	-	123	Nusa Tenggara Timur
NPF	3	-	0	-	1	NPF
Maluku	2	0	8	2	196	Maluku
NPF	1	-	0	-	1	NPF
Papua	42	-	86	2	331	Papua
NPF	13	-	-	-	5	NPF
Maluku Utara	42	21	22	-	369	Maluku Utara
NPF	0	-	0	-	2	NPF
Papua Barat	9	-	16	4	87	Papua Barat
NPF	0	-	1	-	2	NPF
Lainnya	-	692	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	42,984	71,585	25,992	59,252	174,238	Total
NPF	2,914	2,690	1,249	1,874	3,389	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 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5,766	1,734	3,282	1,424	15,732	Jawa Barat
NPF	323	21	112	0	337	NPF
Banten	610	368	479	172	4,497	Banten
NPF	29	-	12	1	100	NPF
DKI Jakarta	7,222	33,237	5,282	25,400	14,797	DKI Jakarta
NPF	258	954	229	825	339	NPF
D.I Yogyakarta	392	30	352	415	1,181	D.I Yogyakarta
NPF	8	-	28	-	22	NPF
Jawa Tengah	2,760	2,440	1,134	1,195	4,290	Jawa Tengah
NPF	121	905	69	142	65	NPF
Jawa Timur	4,373	4,248	1,941	859	7,703	Jawa Timur
NPF	153	197	51	5	189	NPF
Bengkulu	203	1	229	10	1,049	Bengkulu
NPF	24	0	20	-	27	NPF
Jambi	214	47	371	16	1,882	Jambi
NPF	19	1	20	-	55	NPF
Aceh	6,286	288	1,668	382	19,321	Aceh
NPF	157	-	43	2	72	NPF
Sumatera Utara	1,070	416	578	1,217	3,555	Sumatera Utara
NPF	128	13	76	338	85	NPF
Sumatera Barat	525	11	307	103	1,972	Sumatera Barat
NPF	39	2	19	1	33	NPF
Riau	478	16	588	469	1,835	Riau
NPF	32	-	23	0	32	NPF
Sumatera Selatan	693	741	641	542	2,054	Sumatera Selatan
NPF	27	0	98	0	48	NPF
Bangka Belitung	42	1	278	4	251	Bangka Belitung
NPF	2	-	0	-	7	NPF
Kepulauan Riau	79	3	128	599	1,275	Kepulauan Riau
NPF	5	0	15	-	24	NPF
Lampung	850	116	245	57	1,591	Lampung
NPF	34	5	11	-	36	NPF
Kalimantan Selatan	323	304	351	328	1,324	Kalimantan Selatan
NPF	19	0	27	2	33	NPF
Kalimantan Barat	569	141	1,168	68	2,030	Kalimantan Barat
NPF	9	0	14	-	38	NPF
Kalimantan Timur	348	74	839	152	1,927	Kalimantan Timur
NPF	15	4	14	1	49	NPF
Kalimantan Tengah	163	2	117	340	812	Kalimantan Tengah
NPF	5	-	1	-	18	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	128	3	97	0	1,377	Sulawesi Tengah
NPF	14	-	11	-	18	NPF
Sulawesi Selatan	500	47	374	159	2,730	Sulawesi Selatan
NPF	37	35	19	2	76	NPF
Sulawesi Utara	66	2	39	13	622	Sulawesi Utara
NPF	2	-	3	-	10	NPF
Gorontalo	7	10	4	2	273	Gorontalo
NPF	3	-	0	-	5	NPF
Sulawesi Barat	2	-	4	4	314	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	155	4	111	8	996	Sulawesi Tenggara
NPF	16	-	8	1	22	NPF
Nusa Tenggara Barat	1,114	56	382	64	7,341	Nusa Tenggara Barat
NPF	83	5	19	0	61	NPF
Bali	255	22	137	51	905	Bali
NPF	23	4	8	1	41	NPF
Nusa Tenggara Timur	49	-	8	-	123	Nusa Tenggara Timur
NPF	3	-	0	-	1	NPF
Maluku	2	0	8	2	196	Maluku
NPF	1	-	0	-	1	NPF
Papua	42	-	86	2	331	Papua
NPF	13	-	-	-	5	NPF
Maluku Utara	42	21	22	-	369	Maluku Utara
NPF	0	-	0	-	2	NPF
Papua Barat	9	-	16	4	87	Papua Barat
NPF	0	-	1	-	2	NPF
Lainnya	-	692	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	35,339	45,077	21,265	34,089	104,739	Total
NPF	1,605	2,146	951	1,318	1,858	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 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	868	448	271	392	8,754	Jawa Barat
NPF	278	203	36	-	168	NPF
Banten	197	105	113	105	4,325	Banten
NPF	65	1	4	-	20	NPF
DKI Jakarta	3,239	22,219	2,092	18,984	23,550	DKI Jakarta
NPF	149	84	66	202	651	NPF
D.I Yogyakarta	74	95	65	444	1,067	D.I Yogyakarta
NPF	25	70	5	0	27	NPF
Jawa Tengah	538	776	845	1,160	4,404	Jawa Tengah
NPF	60	55	15	45	66	NPF
Jawa Timur	496	1,288	206	1,537	6,501	Jawa Timur
NPF	97	65	16	24	197	NPF
Bengkulu	2	-	4	-	0	Bengkulu
NPF	-	-	0	-	0	NPF
Jambi	13	203	23	82	593	Jambi
NPF	0	-	1	-	2	NPF
Aceh	52	-	0	-	242	Aceh
NPF	1	-	-	-	1	NPF
Sumatera Utara	844	494	289	647	3,108	Sumatera Utara
NPF	304	29	26	189	105	NPF
Sumatera Barat	202	32	191	67	1,266	Sumatera Barat
NPF	24	0	17	-	10	NPF
Riau	142	42	118	140	3,276	Riau
NPF	20	-	54	27	18	NPF
Sumatera Selatan	320	60	120	146	2,790	Sumatera Selatan
NPF	55	1	9	4	74	NPF
Bangka Belitung	37	-	3	-	197	Bangka Belitung
NPF	1	-	0	-	1	NPF
Kepulauan Riau	33	22	28	1	1,761	Kepulauan Riau
NPF	3	10	0	-	12	NPF
Lampung	1	107	19	137	247	Lampung
NPF	-	-	1	-	6	NPF
Kalimantan Selatan	122	84	76	700	1,370	Kalimantan Selatan
NPF	14	-	14	7	40	NPF
Kalimantan Barat	5	106	16	5	1,016	Kalimantan Barat
NPF	0	-	1	-	3	NPF
Kalimantan Timur	219	6	114	207	1,656	Kalimantan Timur
NPF	171	6	21	0	42	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 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - September 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	186	382	99	201	2,612	Sulawesi Selatan
NPF	34	13	10	19	69	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	5	11	-	1	151	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	4	-	-	-	55	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	21	0	0	-	161	Nusa Tenggara Barat
NPF	0	0	0	-	0	NPF
Bali	25	29	36	208	400	Bali
NPF	7	7	2	39	17	NPF
Nusa Tenggara Timur	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	7,645	26,508	4,727	25,163	69,500	Total
NPF	1,309	544	298	556	1,530	NPF

Miliar Rupiah (in Billion IDR)

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2020
(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 2020)
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	268	86	70	1.394	95	1.078	4.422	294	836	733	1.573	1	821	894	463	105	-	154	15.836	235	400	625	7.104	286	38.671	Jawa Barat	
NPF	18	4	2	64	1	540	171	10	29	21	12	0	5	10	56	5	-	27	353	8	18	5	114	8	1.479	NPF	
Banten	8	4	12	236	60	301	398	49	112	367	112	-	245	97	93	22	-	32	6.566	178	113	270	1.610	85	10.970	Banten	
NPF	0	-	-	1	-	71	13	1	2	8	3	-	1	-	6	0	-	5	90	1	2	2	18	9	232	NPF	
DKI Jakarta	7.868	637	5.339	16.344	9.963	25.316	15.537	2.878	8.441	11.030	8.625	3	2.185	2.143	1.180	55	-	133	22.835	2.050	1.108	4.805	6.130	1.420	156.021	DKI Jakarta	
NPF	172	12	47	763	466	323	632	9	129	91	62	0	6	3	37	2	-	15	631	40	27	113	152	26	3.758	NPF	
D.I Yogyakarta	39	15	1	137	3	246	374	82	35	52	24	7	598	126	95	18	-	26	1.371	8	53	80	689	47	4.114	D.I Yogyakarta	
NPF	0	0	0	2	0	93	32	1	1	1	1	0	0	0	2	1	-	1	35	-	5	0	8	1	186	NPF	
Jawa Tengah	254	49	20	3.142	10	1.328	2.329	394	485	605	485	0	759	522	283	119	-	63	5.499	57	216	227	2.616	81	19.542	Jawa Tengah	
NPF	5	0	1	1.014	0	168	145	5	2	10	4	-	2	1	45	4	-	5	85	1	10	4	27	4	1.543	NPF	
Jawa Timur	487	416	7	3.770	552	1.508	4.299	279	516	558	439	1	657	740	300	129	-	289	9.096	386	414	404	3.665	239	29.151	Jawa Timur	
NPF	8	5	1	60	-	191	220	6	28	22	8	-	5	2	33	3	-	16	252	56	7	56	46	21	994	NPF	
Bengkulu	109	2	2	20	2	8	172	19	12	16	17	-	26	8	19	0	-	18	364	2	31	24	606	2	1.499	Bengkulu	
NPF	7	0	-	1	-	1	29	2	0	0	1	-	0	1	1	-	-	2	16	0	3	2	6	0	72	NPF	
Jambi	210	4	41	27	2	283	162	24	19	18	43	7	61	11	39	1	-	17	630	4	24	38	1.721	57	3.444	Jambi	
NPF	15	0	-	1	-	1	10	0	0	0	2	0	1	0	2	0	-	6	25	1	3	1	26	0	98	NPF	
Aceh	1.511	317	61	728	83	562	3.942	237	164	171	118	0	20	106	335	59	2	261	2.421	31	42	299	14.644	2.126	28.240	Aceh	
NPF	12	13	3	17	0	11	6	0	11	6	2	-	6	0	16	6	-	2	9	2	1	6	276	6	276	NPF	
Sumatera Utara	1.235	30	2	586	17	1.079	1.369	205	167	93	88	2	71	431	118	30	-	31	3.592	95	236	171	2.536	33	12.216	Sumatera Utara	
NPF	507	6	0	23	0	165	202	117	10	11	29	-	5	0	16	1	-	10	126	2	23	4	35	1	1.293	NPF	
Sumatera Barat	345	7	3	67	1	60	555	44	13	22	21	1	74	102	93	12	-	19	581	15	51	45	2.227	319	4.675	Sumatera Barat	
NPF	14	0	0	4	-	2	52	4	3	3	3	-	0	0	9	0	-	6	19	0	2	0	18	3	144	NPF	
Riau	541	21	1	153	2	207	352	60	31	120	103	0	60	245	80	10	-	8	2.565	12	60	159	2.310	5	7.103	Riau	
NPF	48	0	0	27	0	19	26	2	1	-	13	-	0	18	0	0	-	1	39	0	1	1	10	0	207	NPF	
Sumatera Selatan	315	32	58	68	120	578	826	156	38	62	520	0	208	191	70	9	-	13	2.726	29	133	77	1,854	24	8.106	Sumatera Selatan	
NPF	11	1	1	1	-	51	34	3	0	-	4	-	4	75	7	0	-	3	85	4	8	2	23	0	318	NPF	
Bangka Belitung	156	0	-	1	-	35	7	2	0	157	0	-	2	1	4	0	-	81	1	2	10	353	0	0	813	Bangka Belitung	
NPF	0	0	-	0	-	1	-	0	0	0	0	-	0	-	1	0	-	-	4	-	0	45	4	-	11	NPF	
Kepulauan Riau	5	3	-	47	523	56	82	27	55	2	15	-	44	14	12	12	-	9	1.418	17	49	45	1.505	4	3.930	Kepulauan Riau	
NPF	0	0	-	2	1	13	4	0	0	-	1	7	-	4	-	0	-	27	1	0	1	7	-	0	70	NPF	
Lampung	247	16	1	225	7	14	658	32	17	30	10	0	77	104	58	20	-	17	997	13	25	63	731	9	3.369	Lampung	
NPF	1	1	0	2	-	1	20	1	0	10	0	-	-	4	4	1	-	5	29	1	3	0	8	1	91	NPF	
Kalimantan Selatan	292	49	450	30	0	263	320	29	460	217	52	0	59	25	20	5	-	17	1.776	22	182	79	612	22	4.981	Kalimantan Selatan	
NPF	2	2	1	1	-	9	26	1	1	1	7	-	8	-	3	0	-	2	50	1	10	0	10	1	155	NPF	
Kalimantan Barat	557	24	2	16	1	46	180	19	132	6	997	20	32	6	31	4	-	9	1.169	15	37	37	1.774	13	5.123	Kalimantan Barat	
NPF	4	2	0	0	-	4	9	0	0	0	0	-	3	0	2	0	-	1	25	1	7	1	6	0	65	NPF	
Kalimantan Timur	566	8	44	49	2	400	226	63	98	97	123	0	116	56	83	6	-	21	1.358	39	86	50	2.020	30	5.542	Kalimantan Timur	
NPF	7	0	9	2	-	162	11	1	1	3	1	-	0	4	26	0	-	5	75	1	4	0	11	1	323	NPF	
Kalimantan Tengah	403	1	0	5	0	21	96	6	2	54	6	-	7	6	9	4	-	3	329	4	20	26	427	6	1.434	Kalimantan Tengah	
NPF	0	0	-	0	-	4	0	0	0	0	2	-	0	0	0	0	-	0	13	-	1	0	3	-	25	NPF	
Sulawesi Tengah	5	25	0	11	8	6	111	11	2	1	13	0	4	1	24	3	-	4	236	1	31	13	1.091	4	1.605	Sulawesi Tengah	
NPF	0	0	-	1	-	3	15	1	0	-	4	-	-	-	1	0	-	0	12	-	1	0	6	0	43	NPF	
Sulawesi Selatan	17	18	5	97	1	333	810	38	32	52	164	-	187	91	60	14	-	31	2.854	32	315	79	2.019	44	7.291	Sulawesi Selatan	
NPF	1	2	1	5	-	28	80	4	7	1	2	-	24	0	6	0	-	7	80	1	36	3	22	3	313	NPF	
Sulawesi Utara	4	17	-	3	-	5	43	9	1	-	2	0	12	5	12	0	-	6	139	3	1	8	454	17	741	Sulawesi Utara	
NPF	-	-	-	0	-	3	0	0	-	-	0	-	-	-	1	0	-	0	4	0	-	0	5	0	15	NPF	
Gorontalo	-	-	-	0	-	0	3	11	-	-	3	-	1	-	5	0	-	29	1	3	5	234	1	296	Gorontalo		
NPF	-	-	-	0	-	0	0	0	-	-	2	-	-	-	1	0	-	3	0	-	0	2	0	8	0	8	NPF
Sulawesi Barat	-	-	-	0	-	14	4	0	-	-	1	2	-	1	0	3	-	-	145	1	7	12	300	-	491	Sulawesi Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	4	-	-	-	1	-	5	NPF	
Sulawesi Tenggara	3	7	1	7	0	14	161	12	7	-	22	-	5	3	32	2	-	4	571	3	35	21	416	6	1.334	Sulawesi Tenggara	
NPF	0	1	0	1	-	15	0	0	-	1	0	-	1	-	0	0	-	1	13	-	6	0	3	0	46	NPF	
Nusa Tenggara Barat	159	43	8	89	7	163	889	35	17	4	32	0	28	58	47	14	-	46	1.186	7	51	39	3.180	3,039	9.140	Nusa Tenggara Barat	
NPF	16	1	-	2	-	6	71	2	0	1	2	-	0	0	3	1	-	3	18	-	2	1	12	28	169	NPF	
Bali	9	4	0	35																							

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 2020
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2020)
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 Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk 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	267	80	56	986	95	1,047	4,009	284	798	702	1,506	1	817	877	427	104	-	149	7,605	175	179	622	6,869	281	27,938	Jawa Barat	
NPF	18	4	2	60	1	72	154	10	29	13	12	0	5	9	40	5	-	24	207	5	8	5	108	4	793	NPF	
Banten	6	4	12	162	60	70	265	45	97	357	86	-	242	97	80	22	-	23	2,732	27	44	268	1,342	85	6,126	Banten	
NPF	0	-	-	1	-	12	8	1	2	8	3	-	1	-	4	0	-	2	72	0	2	1	16	9	142	NPF	
DKI Jakarta	4,525	595	3,444	10,683	5,297	14,113	7,998	1,587	6,446	5,615	5,654	3	1,999	1,954	1,089	44	-	96	7,312	246	173	2,377	4,118	572	85,937	DKI Jakarta	
NPF	5	12	47	702	466	231	525	0	126	44	77	19	6	3	1	1	-	2	172	5	3	51	93	15	2,605	NPF	
D.I Yogyakarta	32	14	1	111	2	5	299	47	8	41	18	0	461	28	79	17	-	26	632	3	24	69	406	46	2,369	D.I Yogyakarta	
NPF	0	0	0	2	0	0	29	1	0	-	0	-	0	-	2	1	-	1	17	-	4	0	0	1	59	NPF	
Jawa Tengah	244	46	20	2,642	10	435	2,063	318	127	265	211	0	500	320	148	119	-	59	2,162	33	74	199	1,759	62	11,819	Jawa Tengah	
NPF	3	0	1	1,001	0	77	122	5	2	8	2	-	0	0	5	4	-	5	37	0	4	4	17	3	1,302	NPF	
Jawa Timur	472	415	6	2,316	295	936	3,775	223	373	261	383	1	596	722	251	129	-	267	3,784	55	154	400	3,105	204	19,124	Jawa Timur	
NPF	7	5	1	51	-	79	194	6	20	8	5	-	3	1	10	3	-	13	105	1	22	5	37	19	595	NPF	
Bengkulu	108	2	2	19	2	8	170	18	12	16	17	-	25	8	19	0	-	18	384	2	31	24	605	2	1,492	Bengkulu	
NPF	7	0	-	1	-	1	29	2	0	0	1	-	0	1	1	-	-	2	16	0	3	2	6	0	71	NPF	
Jambi	197	4	41	26	2	12	150	23	10	18	31	7	61	11	38	1	-	17	586	3	23	38	1,224	8	2,530	Jambi	
NPF	15	0	-	1	-	1	10	0	0	0	1	2	0	0	2	0	-	1	2	0	1	3	1	25	0	95	NPF
Aceh	1,511	317	61	728	83	510	3,942	237	164	171	118	0	20	106	335	59	-	261	2,181	31	42	299	14,642	2,126	27,946	Aceh	
NPF	12	13	3	17	0	10	117	6	6	-	2	-	2	0	9	2	-	2	15	1	1	1	49	6	274	NPF	
Sumatera Utara	801	10	1	146	16	508	822	184	111	45	20	0	47	421	91	30	-	25	1,053	24	57	166	2,240	15	6,836	Sumatera Utara	
NPF	328	1	0	6	0	8	110	7	10	2	-	1	0	1	11	1	-	8	40	2	11	4	28	0	641	NPF	
Sumatera Barat	172	5	2	44	1	23	363	34	10	17	11	1	67	94	72	12	-	19	537	14	40	43	1,315	22	2,919	Sumatera Barat	
NPF	0	0	-	2	-	33	3	0	2	0	2	-	0	0	6	0	-	6	18	0	2	0	12	1	93	NPF	
Riau	447	21	1	105	2	15	279	57	26	116	87	0	59	241	77	9	-	8	853	9	29	159	780	5	3,385	Riau	
NPF	6	0	0	0	0	0	17	1	0	-	11	-	-	-	18	0	-	1	26	0	1	0	5	0	88	NPF	
Sumatera Selatan	269	24	57	31	118	311	719	134	17	59	445	0	166	182	62	9	-	13	925	12	38	76	978	24	4,670	Sumatera Selatan	
NPF	7	1	-	1	-	1	28	3	0	-	1	-	-	75	5	0	-	3	29	3	4	2	10	0	174	NPF	
Bangka Belitung	156	0	-	1	-	2	0	0	1	0	157	0	0	-	0	3	-	-	48	1	1	9	190	0	575	Bangka Belitung	
NPF	0	0	-	0	-	1	0	-	0	-	0	-	0	-	0	0	-	-	4	0	-	3	-	-	9	NPF	
Kepulauan Riau	5	3	-	45	523	7	69	10	55	2	14	-	-	44	14	11	-	8	435	6	15	24	792	3	2,085	Kepulauan Riau	
NPF	0	0	-	2	1	-	4	0	-	1	7	-	4	-	0	-	-	1	16	1	1	-	6	-	44	NPF	
Lampung	95	16	1	145	7	14	653	21	7	23	10	0	77	104	58	20	-	17	792	12	17	63	698	9	2,858	Lampung	
NPF	1	1	0	2	-	1	20	1	0	10	0	-	0	-	4	1	-	5	23	1	3	0	8	1	85	NPF	
Kalimantan Selatan	149	49	409	26	0	27	163	11	181	172	19	0	39	20	19	5	-	17	664	11	69	68	490	22	2,630	Kalimantan Selatan	
NPF	2	2	21	1	-	2	13	1	1	0	1	-	1	24	3	0	-	2	24	1	4	0	3	1	81	NPF	
Kalimantan Barat	557	24	2	15	1	43	159	17	35	996	19	2	30	4	29	4	-	9	1,102	15	28	37	834	13	3,977	Kalimantan Barat	
NPF	4	2	-	0	-	4	8	0	0	-	0	-	3	0	2	0	-	1	23	1	7	1	6	0	61	NPF	
Kalimantan Timur	410	8	39	47	2	85	218	59	95	87	119	0	115	56	57	5	-	10	673	15	38	49	1,121	30	3,340	Kalimantan Timur	
NPF	1	0	1	1	-	8	1	1	1	-	0	-	0	-	7	0	-	2	37	1	4	0	7	1	83	NPF	
Kalimantan Tengah	403	1	0	5	0	21	96	6	2	54	6	-	7	2	9	4	-	3	329	3	4	20	26	427	6	1,434	Kalimantan Tengah
NPF	0	0	-	0	-	4	0	0	0	-	2	-	0	-	0	0	-	0	13	-	1	0	3	-	25	NPF	
Sulawesi Tengah	5	25	0	11	8	6	111	11	2	1	13	0	4	1	24	3	-	4	236	1	31	13	1,091	4	1,605	Sulawesi Tengah	
NPF	0	0	-	1	-	3	15	1	0	-	4	-	-	-	1	0	-	0	12	-	1	0	6	0	43	NPF	
Sulawesi Selatan	17	18	4	59	1	45	500	30	19	15	47	-	153	87	56	14	-	14	930	8	100	77	1,571	43	3,811	Sulawesi Selatan	
NPF	1	2	1	5	-	3	62	3	7	-	2	-	0	0	38	0	-	5	38	0	14	3	19	3	168	NPF	
Sulawesi Utara	4	17	-	3	-	5	43	9	1	-	2	0	12	5	12	0	-	6	139	3	8	454	17	741	Sulawesi Utara		
NPF	-	-	-	0	-	-	3	0	-	-	0	-	-	-	1	-	-	0	4	0	-	0	5	0	15	NPF	
Gorontalo	-	-	-	0	-	0	3	11	-	-	3	-	1	-	5	0	-	-	29	1	3	5	234	1	296	Gorontalo	
NPF	-	-	-	0	-	0	4	-	-	-	2	-	-	-	1	0	-	-	3	0	-	0	2	0	8	NPF	
Sulawesi Barat	-	-	-	-	-	-	4	-	-	-	2	-	1	0	2	-	-	-	46	0	1	12	255	-	323	Sulawesi Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	4	-	-	1	-	-	-	NPF	
Sulawesi Tenggara	3	7	1	7	0	10	161	12	7	-	22	-	5	3	32	2	-	4	516	3	35	21	415	6	1,275	Sulawesi Tenggara	
NPF	0	1	0	1	-	1	15	0	0	-	1	-	0	-	4	0	-	1	13	-	6	0	3	0	46	NPF	
Nusa Tenggara Barat	159	42	8	89	7	143	887	34	17	4	32	0	28	58	47	14	-	46	1,029	6	51	39	3,176	3,039	8,957	Nusa Tenggara Barat	
NPF	16	1	-	2	-	6	71	2	0	2	1	-	0	0	3	1	-	3	18	-	2	1	12	28	169	NPF	
Bali	9	4	0	23	0	10	214	32	5	2	19	0	26	74	32	11	-	6	437	15	4	60	371	17	1,371	Bali	
NPF	0	0	-	0	-	3	0	0	0	1	0	-	0	0													

Miliar Rupiah (in Billion IDR)

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2020
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2020)
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	1	6	14	408	-	931	413	11	38	31	66	-	4	16	35	0	-	5	8,231	60	220	3	235	5	10,733	Jawa Barat	
NPF	0	-	-	4	-	468	17	0	0	8	0	-	-	1	15	-	-	3	146	2	10	0	6	-	685	NPF	
Banten	2	-	-	74	-	231	133	3	14	9	26	-	4	-	13	-	-	9	3,834	152	69	2	268	0	4,845	Banten	
NPF	-	-	-	-	-	59	5	-	0	-	-	-	-	-	2	-	-	3	18	0	-	0	2	0	90	NPF	
DKI Jakarta	3,342	42	1,895	5,661	4,666	11,203	7,539	1,292	1,995	5,415	2,971	1	185	190	91	10	-	37	15,523	1,804	936	2,427	2,012	848	70,084	DKI Jakarta	
NPF	166	0	-	61	-	92	107	7	3	15	18	-	-	0	18	0	-	13	460	35	25	62	59	11	1,153	NPF	
D.I Yogyakarta	7	0	-	26	1	242	75	35	27	11	6	7	126	98	16	1	-	0	739	5	29	11	283	0	1,745	D.I Yogyakarta	
NPF	-	-	-	0	-	93	3	0	0	1	1	-	0	-	0	0	-	0	18	-	1	-	8	0	127	NPF	
Jawa Tengah	10	3	0	500	0	893	266	76	358	339	273	-	259	202	135	0	-	4	3,336	24	141	28	857	18	7,723	Jawa Tengah	
NPF	2	-	-	13	-	91	23	1	0	2	2	-	1	1	40	0	-	-	48	1	6	1	10	1	242	NPF	
Jawa Timur	15	2	1	1,453	256	572	524	56	144	297	56	-	61	18	49	0	-	22	5,311	331	260	4	561	34	10,027	Jawa Timur	
NPF	1	0	-	9	-	112	26	0	8	14	3	-	2	1	23	-	-	2	146	6	35	-	9	2	399	NPF	
Bengkulu	2	-	-	0	-	2	0	-	-	0	-	-	1	-	0	0	-	-	-	-	-	-	0	-	6	Bengkulu	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	NPF	
Jambi	14	-	-	1	-	271	13	1	8	-	12	-	0	0	1	-	-	-	44	0	2	0	497	50	914	Jambi	
NPF	-	-	-	0	-	-	0	0	-	-	-	-	-	-	-	0	-	-	1	-	-	-	1	-	3	NPF	
Aceh	-	-	-	-	-	52	0	-	-	-	-	-	-	-	-	-	-	-	240	-	0	-	2	-	294	Aceh	
NPF	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	NPF	
Sumatera Utara	434	20	1	439	0	570	547	21	56	48	68	1	24	10	27	0	-	6	2,539	72	179	5	295	17	5,381	Sumatera Utara	
NPF	180	5	0	18	-	157	140	7	3	0	28	-	4	0	4	0	-	1	85	-	11	0	7	1	652	NPF	
Sumatera Barat	173	2	1	23	0	37	192	10	2	4	10	-	7	8	21	0	-	-	44	1	10	1	912	297	1,756	Sumatera Barat	
NPF	11	0	0	1	-	0	19	1	0	3	1	-	-	0	4	-	-	-	1	-	-	-	6	3	51	NPF	
Riau	94	0	-	48	-	192	73	3	5	4	16	-	0	5	2	0	-	1	1,711	1	30	0	1,530	0	3,718	Riau	
NPF	42	-	-	27	-	19	9	1	1	-	2	-	-	-	1	0	-	0	13	-	0	0	5	0	119	NPF	
Sumatera Selatan	46	7	1	37	2	267	107	21	21	4	75	-	42	9	8	-	-	-	1,801	17	95	1	876	-	3,436	Sumatera Selatan	
NPF	3	0	1	1	-	50	5	-	-	-	3	-	-	-	2	-	-	-	56	0	4	0	14	-	144	NPF	
Bangka Belitung	0	0	-	0	-	33	3	1	-	-	-	-	2	1	1	0	-	-	33	-	0	0	163	-	237	Bangka Belitung	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	0	-	-	-	0	-	2	NPF	
Kepulauan Riau	-	0	-	1	-	49	13	17	-	-	0	-	-	-	2	0	-	1	983	11	34	21	713	-	1,845	Kepulauan Riau	
NPF	-	-	-	-	-	13	0	-	-	-	-	-	-	-	0	0	-	-	11	-	0	0	1	-	26	NPF	
Lampung	152	-	-	79	-	-	4	11	9	8	-	-	-	-	0	-	-	-	205	1	9	-	33	-	511	Lampung	
NPF	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	0	-	6	NPF	
Kalimantan Selatan	143	0	40	4	-	235	157	18	279	45	33	-	20	6	1	0	-	1,111	11	113	11	123	-	2,352	Kalimantan Selatan		
NPF	0	-	0	0	-	7	14	0	0	1	6	-	7	1	0	-	-	-	26	-	7	0	-	-	75	NPF	
Kalimantan Barat	1	-	-	0	-	3	21	3	96	0	1	-	3	2	0	-	-	-	67	0	9	-	940	-	1,147	Kalimantan Barat	
NPF	0	-	-	0	-	1	0	-	-	-	-	-	-	-	0	-	-	-	2	-	0	-	1	-	4	NPF	
Kalimantan Timur	156	-	5	2	-	315	8	3	3	10	4	-	1	-	27	0	-	11	686	23	48	1	899	0	2,202	Kalimantan Timur	
NPF	6	-	5	1	-	157	3	1	-	3	1	-	-	-	19	0	-	3	38	0	-	-	4	-	240	NPF	
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Selatan	0	-	1	38	0	287	310	8	13	37	117	-	34	4	4	-	-	17	1,923	23	215	1	448	0	3,481	Sulawesi Selatan	
NPF	-	-	1	0	-	26	18	1	0	1	-	-	24	-	2	-	-	-	3	43	0	23	-	3	0	145	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Sulawesi Barat	-	-	-	0	-	14	0	0	-	1	-	-	-	-	0	-	-	-	99	0	6	1	45	-	167	Sulawesi Barat	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	NPF	
Sulawesi Tenggara	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	54	-	-	-	1	-	59	Sulawesi Tenggara	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Nusa Tenggara Barat	-	0	-	0	-	20	1	1	-	-	-	-	-	-	-	-	-	-	158	0	0	-	3	-	184	Nusa Tenggara Barat	
NPF	-	0	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	1	NPF	
Bali	-	-	-	12	-	39	230	1	-	14	-	-	-	-	1	-	-	-	290	-	18	-	92	-	697	Bali	
NPF	-	-	-	7	-	39	10	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	72	NPF	
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nusa Tenggara Timur	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Papua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Papua	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Maluku Utara	-	-	-	-																							

**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				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
I. Dana Pihak Ketiga	4.76	4.61	4.75	4.42	4.54	4.29	4.33	4.12	4.20	4.08	3.96	3.83	3.81	3.79	3.67	3.73	I. Third Party Fund
1. Giro IB Wadiah	1.53	1.46	2.13	1.51	1.62	2.01	2.17	1.94	1.84	2.18	3.13	2.86	3.40	2.95	2.64	2.70	1. IB Demand Deposits Wadia
a. Rupiah	1.60	1.50	2.27	1.59	1.74	2.14	2.36	2.62	2.13	2.60	3.67	3.35	3.67	3.24	2.82	2.89	a. Rupiah
b. Valas	1.02	1.09	1.05	1.00	1.00	1.00	1.03	1.01	1.03	1.04	1.04	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
2. Tabungan IB Wadiah	2.58	1.70	2.30	1.93	1.86	1.80	1.88	1.82	3.37	2.46	2.96	2.67	2.00	1.93	1.88	1.76	2. IB Saving Deposits Wadia
a. Rupiah	2.58	1.70	2.30	1.93	1.86	1.80	1.88	1.82	3.34	2.48	2.98	2.69	2.03	1.97	1.92	1.81	a. Rupiah
b. Valas	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	5.41	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	2.40	2.63	2.64	1.84	3.08	2.68	3.15	2.72	2.50	2.64	2.46	2.04	1.94	1.98	3. IB Demand Deposits Mudharabah
a. Rupiah	2.44	2.44	2.42	2.64	2.66	1.84	3.09	2.68	3.16	2.73	2.51	2.65	2.46	2.04	1.94	1.98	a. Rupiah
b. Valas	2.43	2.38	2.40	2.63	2.64	1.84	3.08	2.68	3.15	2.72	2.50	2.64	2.46	2.04	1.94	1.98	b. Foreign Currency
4. Tabungan IB Mudharabah	2.44	2.42	2.12	1.79	1.79	1.84	1.88	1.84	1.92	1.95	1.87	1.78	1.78	1.73	1.74	1.72	4. IB Saving Deposits Mudharabah
a. Rupiah	2.44	2.42	2.12	1.79	1.79	1.84	1.88	1.84	1.92	1.95	1.87	1.78	1.77	1.73	1.74	1.72	a. Rupiah
b. Valas	1.00	1.01	1.83	2.03	1.74	2.33	1.91	1.93	1.97	2.44	2.67	2.34	2.45	2.18	2.23	2.07	b. Foreign Currency
5. Deposito IB Mudharabah	6.04	5.85	5.97	5.59	5.75	5.52	5.61	5.36	5.35	5.18	5.02	4.98	4.95	4.88	4.79	4.82	5. IB Time Deposits Mudharabah
a. Rupiah	6.32	6.05	6.13	5.68	5.83	5.60	5.68	5.46	5.43	5.37	5.17	5.12	5.10	4.99	4.90	4.93	a. Rupiah
i. 1 Bulan	6.26	6.30	5.96	5.61	5.83	5.63	5.61	5.29	5.31	5.33	5.04	5.02	5.05	4.89	4.83	4.89	1). 1 month
ii. 3 Bulan	6.35	6.34	6.19	5.88	6.14	5.86	5.90	5.53	5.36	5.51	5.20	5.29	5.42	5.13	4.94	5.14	2). 3 month
iii. 6 Bulan	6.38	6.55	5.86	5.10	5.16	5.14	5.16	4.86	5.63	5.62	5.29	4.77	4.62	4.82	4.84	4.51	3). 6 month
iv. 12 Bulan	5.71	5.91	5.32	5.25	5.37	5.41	5.12	4.91	4.68	4.34	4.17	4.31	4.35	4.20	4.51	4.54	4). 12 month
v. > 12 Bulan	6.39	6.90	4.61	5.11	4.81	5.96	5.98	5.97	5.95	6.92	5.98	5.41	4.78	4.61	5.52	5.68	5). >12 month
b. Valas	1.17	1.15	2.12	2.23	2.06	1.88	2.05	1.75	3.61	1.61	1.57	1.48	1.60	1.50	1.47	1.45	b. Foreign Currency
i. 1 Bulan	1.30	1.48	2.83	2.40	2.29	2.35	2.02	2.26	2.28	2.07	1.96	1.68	1.62	1.67	1.70	1.19	1). 1 month
ii. 3 Bulan	1.33	1.53	3.14	2.53	2.44	2.62	2.08	2.23	2.26	1.78	1.98	1.37	1.18	1.12	1.05	1.35	2). 3 month
iii. 6 Bulan	1.32	1.60	2.71	2.33	1.26	1.28	1.50	2.26	2.12	2.05	2.28	2.35	2.50	2.50	2.43	2.41	3). 6 month
iv. 12 Bulan	1.05	1.05	1.23	2.24	2.36	2.27	2.16	2.30	2.41	2.41	1.12	1.00	1.00	1.01	1.00	1.00	4). 12 month
v. > 12 Bulan	1.00	-	-	1.00	-	1.00	-	-	1.00	1.00	1.00	1.00	1.00	-	1.00	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	12.08	11.53	10.71	10.44	10.20	10.30	9.95	10.07	10.13	9.96	9.69	9.63	9.92	9.49	9.46	9.73	II. Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	11.27	10.63	9.49	9.33	8.96	9.24	8.81	8.84	9.06	9.03	8.57	8.48	9.01	8.16	8.15	8.57	1. Profit Sharing Financing
a. Mudharabah	12.29	10.79	9.76	9.50	9.49	9.17	9.29	9.32	9.10	8.80	8.75	8.77	8.83	8.73	8.71	8.73	a. Mudharabah
i. Rupiah	12.31	11.45	10.32	9.80	9.79	9.52	9.64	9.68	9.56	9.47	9.39	9.36	9.42	9.38	9.37	9.35	i. Rupiah
ii. Valas	1.00	-	1.42	1.86	1.81	1.83	1.88	1.88	2.12	2.30	2.37	2.19	2.14	2.18	2.17	2.23	ii. Foreign Currency
b. Musyarakah	11.07	10.60	9.46	9.31	8.91	9.24	8.76	8.80	9.06	9.05	8.55	8.46	9.02	8.12	8.11	8.55	b. Musyarakah
i. Rupiah	11.55	10.94	9.69	9.52	9.14	9.46	8.96	9.00	9.23	9.26	8.76	8.68	9.23	8.32	8.32	8.75	i. Rupiah
ii. Valas	6.18	5.89	5.86	5.54	4.77	5.23	4.52	4.52	5.33	5.08	4.22	4.09	4.99	4.34	4.31	4.95	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	11.82	11.55	11.47	11.42	11.28	11.37	11.25	10.97	10.92	10.89	10.91	10.89	10.82	10.91	2. Receivables/Acceptables
a. Murabahah	12.67	12.29	11.93	11.66	11.56	11.47	11.31	11.41	11.29	11.01	10.95	10.93	10.95	10.92	10.85	10.97	a. Murabahah
i. Rupiah	12.88	12.46	12.05	11.73	11.64	11.53	11.37	11.46	11.35	11.07	11.00	10.97	11.00	10.98	10.90	11.02	i. Rupiah
ii. Valas	7.89	7.83	6.83	6.77	6.72	6.65	6.57	6.64	6.63	6.53	6.63	6.98	6.37	5.82	5.76	6.28	ii. Foreign Currency
b. Qardh	11.19	10.37	9.62	9.82	10.05	10.69	10.99	10.88	10.78	10.35	10.43	10.13	10.06	10.35	10.47	10.11	b. Qardh
i. Rupiah	11.19	10.37	9.63	10.17	10.44	11.29	11.31	11.34	11.30	10.87	10.92	10.58	10.37	10.60	10.62	10.59	i. Rupiah
ii. Valas	-	13.00	2.00	4.35	4.29	4.13	4.44	4.12	4.05	4.23	4.20	4.17	4.22	4.37	3.26	2.28	ii. Foreign Currency
c. Istishna'	12.60	11.86	10.97	10.61	10.57	10.56	10.51	10.40	10.38	10.32	10.35	10.40	10.47	10.52	9.46	9.45	c. Istishna'
i. Rupiah	12.60	11.86	10.97	10.61	10.57	10.56	10.51	10.48	10.45	10.41	10.42	10.47	10.47	10.58	9.52	9.51	i. Rupiah
ii. Valas	-	-	10.40	-	-	-	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10.94	10.56	-	10.24	10.27	9.86	9.69	9.51	9.38	9.19	9.13	9.10	8.41	8.77	8.63	8.53	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	34.48	34.61	34.58	34.54	34.48	34.44	34.40	34.33	34.29	33.97	34.17	33.70	33.56	32.25	b. Financing through Channeling
i. Rupiah	16.91	17.38	34.48	34.61	34.58	34.54	34.48	34.44	34.40	34.33	34.29	33.97	34.17	33.70	33.56	32.25	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	13.39	13.37	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.76	13.76	13.76	13.76	13.76	c. Financing through Executing
i. Rupiah	-	13.39	13.37	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.76	13.76	13.76	13.76	13.76	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10.94	10.55	10.01	9.97	10.03	9.65	9.51	9.35	9.23	9.07	9.02	8.98	8.29	8.67	8.54	8.46	d. Other Ijarah
i. Rupiah	11.49	11.04	10.76	10.57	10.63	10.31	10.06	9.88	9.78	9.69	9.58	9.53	8.84	9.19	9.02	8.93	i. Rupiah
ii. Valas	6.67	4.53	4.81	4.51	4.47	4.47	4.10	3.96	3.84	3.64	3.52	3.31	3.24	3.18	3.11	3.06	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures
*) Angka-angka sementara																	*) Provisional figures

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

Note: *) 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				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
I. Dana Pihak Ketiga	4.71	4.62	4.64	4.53	4.50	4.18	4.22	4.09	4.08	4.00	3.93	3.73	3.66	3.77	3.68	3.72	I. Third Party Fund
1. Giro IB Wadiah	1.24	1.28	1.77	1.27	1.28	1.20	1.24	1.10	1.07	1.08	1.08	1.07	1.07	1.06	1.08	1.09	1. IB Demand Deposits Wadia
a. Rupiah	1.28	1.30	1.97	1.34	1.36	1.28	1.31	1.27	1.11	1.14	1.14	1.11	1.09	1.08	1.09	1.11	a. Rupiah
b. Valas	1.02	1.09	1.05	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
2. Tabungan IB Wadiah	2.77	1.75	3.18	1.53	1.09	1.14	1.75	1.34	1.32	1.12	2.12	1.54	1.44	1.28	1.60	1.37	2. IB Saving Deposits Wadia
a. Rupiah	2.77	1.75	3.18	1.53	1.09	1.14	1.75	1.34	1.32	1.12	2.12	1.54	1.44	1.28	1.60	1.37	a. Rupiah
b. Valas	1.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
3. Giro IB Mudharabah	2.02	2.09	2.27	2.55	2.56	1.61	3.03	2.62	3.04	2.64	2.37	2.54	2.39	1.77	1.71	1.70	3. IB Demand Deposits Mudharabah
a. Rupiah	2.03	2.17	2.29	2.56	2.57	1.61	3.04	2.62	3.04	2.64	2.37	2.54	2.39	1.77	1.71	1.70	a. Rupiah
b. Valas	2.02	2.09	2.27	2.55	2.56	1.61	3.03	2.62	3.04	2.64	2.37	2.54	2.39	1.77	1.71	1.70	b. Foreign Currency
4. Tabungan IB Mudharabah	2.24	2.26	1.95	1.59	1.57	1.67	1.70	1.69	1.70	1.76	1.70	1.70	1.68	1.66	1.66	1.59	4. IB Saving Deposits Mudharabah
a. Rupiah	2.24	2.26	1.95	1.59	1.57	1.67	1.70	1.69	1.70	1.76	1.70	1.70	1.68	1.66	1.66	1.59	a. Rupiah
b. Valas	-	-	-	-	-	-	1.00	-	-	1.00	-	-	-	-	-	-	b. Foreign Currency
5. Deposito IB Mudharabah	6.10	6.04	5.98	5.95	5.88	5.69	5.73	5.66	5.53	5.35	5.31	5.21	5.16	5.19	5.24	5.20	5. IB Time Deposits Mudharabah
a. Rupiah	6.46	6.27	6.20	6.08	5.98	5.80	5.83	5.80	5.70	5.54	5.47	5.33	5.31	5.30	5.32	5.29	a. Rupiah
i. 1 Bulan	6.48	6.34	6.12	6.07	5.75	5.60	5.71	5.57	5.40	5.38	5.11	5.09	5.13	5.11	5.24	5.22	1). 1 month
ii. 3 Bulan	6.66	6.50	6.49	6.53	6.23	5.91	6.12	6.04	5.65	5.90	5.48	5.47	5.68	5.54	5.61	5.81	2). 3 month
iii. 6 Bulan	6.54	6.46	6.12	5.41	5.18	5.55	5.45	5.23	5.24	5.03	4.92	4.91	4.70	5.09	5.11	4.35	3). 6 month
iv. 12 Bulan	5.75	5.86	5.19	5.30	4.99	4.81	4.68	4.60	4.86	4.38	4.29	4.27	4.30	4.11	4.56	4.50	4). 12 month
v. > 12 Bulan	6.44	6.78	4.60	5.10	4.80	4.86	5.35	5.22	5.01	5.00	5.36	5.46	4.81	4.62	5.62	5.91	5). >12 month
b. Valas	1.19	1.18	2.09	1.92	1.96	1.75	2.05	1.63	1.45	1.42	1.41	1.27	1.54	1.65	1.80	1.75	b. Foreign Currency
i. 1 Bulan	1.38	1.45	2.80	2.09	2.06	2.24	2.04	2.03	2.18	1.79	1.67	1.65	1.82	1.93	2.02	1.07	1). 1 month
ii. 3 Bulan	1.42	1.53	3.14	2.20	1.98	2.42	2.12	1.96	2.28	1.14	1.03	1.00	1.04	1.08	1.05	1.03	2). 3 month
iii. 6 Bulan	1.48	1.27	1.90	1.09	1.28	1.30	1.22	1.00	1.00	1.05	2.28	2.36	2.50	2.50	2.43	2.41	3). 6 month
iv. 12 Bulan	1.05	1.03	1.02	2.27	2.36	2.28	2.16	2.30	2.41	2.41	1.18	1.00	1.00	1.04	1.00	1.00	4). 12 month
v. > 12 Bulan	1.00	-	-	1.00	-	1.00	1.00	-	1.00	1.00	-	1.00	1.00	1.00	1.00	1.00	5). >12 month
II. Pembiayaan, Piutang dan Salam	12.72	12.56	11.80	11.45	11.04	11.31	10.80	10.98	11.15	10.94	10.54	10.47	10.94	10.28	10.30	10.71	II. Financing, Receivables/Acceptables, ijarah dan Salam
1. Pembiayaan Bagi Hasil	11.85	11.73	10.24	10.01	9.21	9.92	9.12	9.27	9.83	9.85	9.01	8.95	10.01	8.43	8.49	9.33	1. Profit Sharing Financing
a. Mudharabah	12.51	11.83	10.54	10.22	10.07	10.14	10.09	10.09	9.94	10.00	9.91	9.92	9.99	9.89	9.88	9.83	a. Mudharabah
i. Rupiah	12.51	11.83	10.54	10.22	10.07	10.14	10.09	10.09	9.94	10.00	9.91	9.92	9.99	9.89	9.88	9.83	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	11.75	11.72	10.22	9.99	9.15	9.91	9.06	9.21	9.82	9.84	8.97	8.90	10.01	8.36	8.43	9.31	b. Musyarakah
i. Rupiah	12.08	12.00	10.40	10.14	9.32	10.06	9.23	9.39	9.97	10.01	9.15	9.09	10.16	8.51	8.60	9.45	i. Rupiah
ii. Valas	7.21	6.90	6.79	6.60	4.94	6.12	4.55	4.56	6.16	6.17	4.45	4.33	6.47	4.98	4.93	6.33	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	12.75	12.44	12.35	12.33	12.23	12.24	12.08	11.77	11.70	11.64	11.65	11.63	11.62	11.69	2. Receivables/Acceptables
a. Murabahah	13.23	13.11	12.89	12.56	12.45	12.35	12.23	12.25	12.09	11.79	11.72	11.67	11.68	11.64	11.61	11.72	a. Murabahah
i. Rupiah	13.49	13.33	13.05	12.66	12.56	12.44	12.32	12.33	12.17	11.88	11.79	11.73	11.75	11.71	11.67	11.79	i. Rupiah
ii. Valas	8.07	8.04	6.96	6.96	6.88	6.83	6.76	6.83	6.80	6.70	6.82	7.22	6.53	5.91	5.85	6.43	ii. Foreign Currency
b. Qardh	12.35	11.42	10.39	10.55	10.85	11.86	12.24	12.09	11.97	11.37	11.50	11.16	11.08	11.55	11.73	11.15	b. Qardh
i. Rupiah	12.35	11.42	10.40	10.99	11.34	12.69	12.68	12.72	12.69	12.08	12.17	11.78	11.50	11.90	11.94	11.79	i. Rupiah
ii. Valas	-	13.00	2.00	4.35	4.29	4.13	4.44	4.12	4.05	4.23	4.20	4.17	4.22	4.37	3.26	2.28	ii. Foreign Currency
c. Istishna'	13.50	12.96	13.88	13.02	12.52	12.95	12.41	5.13	5.23	4.64	4.86	4.81	4.89	4.81	4.60	4.69	c. Istishna'
i. Rupiah	13.50	12.96	13.88	13.02	12.52	12.95	12.41	12.23	12.84	12.13	12.03	11.77	4.89	11.99	13.24	13.85	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	12.74	11.39	10.83	10.20	10.53	10.52	10.52	10.47	10.39	10.38	10.30	10.26	8.30	9.68	9.61	9.52	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	11.86	12.08	12.08	12.07	12.07	12.02	12.02	12.02	12.02	12.56	12.09	12.57	13.10	12.41	b. Financing through Channeling
i. Rupiah	-	-	11.86	12.08	12.08	12.07	12.07	12.02	12.02	12.02	12.02	12.56	12.09	12.57	13.10	12.41	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	13.76	13.76	13.76	13.76	13.76	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	13.76	13.76	13.76	13.76	13.76	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	12.74	11.36	10.81	10.18	10.51	10.50	10.50	10.45	10.37	10.36	10.28	10.22	8.24	9.65	9.58	9.49	d. Other Ijarah
i. Rupiah	13.52	11.70	10.95	10.32	10.66	10.65	10.64	10.57	10.49	10.49	10.39	10.32	8.35	9.73	9.65	9.57	i. Rupiah
ii. Valas	7.54	6.49	7.10	4.90	4.83	4.78	4.73	4.66	4.59	4.51	4.41	4.29	4.15	3.97	3.74	3.61	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

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				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
I. Dana Pihak Ketiga	4.89	4.57	4.97	4.24	4.62	4.50	4.54	4.18	4.43	4.25	4.02	4.01	4.06	3.83	3.64	3.75	1. Third Party Fund
1. Giro IB Wadiah	3.00	2.40	2.46	1.93	2.28	2.56	3.31	3.68	3.29	3.66	4.72	4.48	4.80	4.39	4.06	3.96	1. iB Demand Deposits Wadia
a. Rupiah	3.01	2.44	2.48	1.95	2.31	2.57	3.36	3.74	3.36	3.75	4.80	4.66	4.90	4.52	4.17	4.07	a. Rupiah
b. Valas	1.00	1.00	1.00	1.00	1.00	1.00	1.37	1.52	1.54	1.60	1.62	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
2. Tabungan IB Wadiah	2.32	1.64	1.76	2.10	2.13	2.04	1.94	2.01	3.15 ^r	3.32	3.52	3.35	2.35	2.33	2.08	2.03	2. iB Saving Deposits Wadia
a. Rupiah	2.32	1.64	1.76	2.10	2.13	2.05	1.94	2.01	3.15 ^r	3.37	3.58	3.40	2.41	2.41	2.17	2.12	a. Rupiah
b. Valas	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00 ^r	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	2.70	2.75	2.82	3.26	3.29	2.95	3.82	3.23	3.35	3.16	2.93	3.41	3.32	3.58	3. iB Demand Deposits Mudharabah
a. Rupiah	3.04	2.78	2.72	2.76	2.85	3.28	3.31	2.97	3.86	3.30	3.41	3.22	2.98	3.43	3.33	3.61	a. Rupiah
b. Valas	3.04	2.78	2.70	2.75	2.82	3.26	3.29	2.95	3.82	3.23	3.35	3.16	2.93	3.41	3.32	3.58	b. Foreign Currency
4. Tabungan IB Mudharabah	3.01	2.88	2.62	2.28	2.36	2.35	2.38	2.29	2.53	2.43	2.32	2.02	2.05	1.93	1.96	2.07	4. iB Saving Deposits Mudharabah
a. Rupiah	3.01	2.88	2.63	2.28	2.37	2.35	2.39	2.29	2.54	2.43	2.31	2.01	2.05	1.93	1.96	2.07	a. Rupiah
b. Valas	1.00	1.01	1.83	2.03	1.74	2.33	1.91	1.93	1.97	2.44	2.67	2.34	2.45	2.18	2.23	2.07	b. Foreign Currency
5. Deposito IB Mudharabah	5.89	5.45	5.96	5.00	5.51	5.26	5.39	4.88	5.05	4.89	4.51	4.64	4.64	4.38	4.09	4.22	5. iB Time Deposits Mudharabah
a. Rupiah	5.99	5.59	5.99	5.05	5.57	5.29	5.43	4.91	4.97	5.07	4.66	4.80	4.79	4.49	4.23	4.36	a. Rupiah
i. 1 Bulan	5.91	6.20	5.76	5.12	5.92	5.66	5.48	4.99	5.21	5.25	4.96	4.94	4.96	4.57	4.43	4.49	1). 1 month
ii. 3 Bulan	5.88	6.02	5.86	5.20	6.07	5.80	5.63	5.05	5.08	5.03	4.84	5.12	5.18	4.60	4.31	4.39	2). 3 month
iii. 6 Bulan	6.16	6.71	5.52	4.68	5.10	4.80	4.89	4.50	5.97	6.12	5.62	4.63	4.53	4.51	4.49	4.68	3). 6 month
iv. 12 Bulan	5.59	6.34	5.61	5.21	5.80	6.41	5.71	5.34	4.23	4.24	3.87	4.41	4.50	4.52	4.40	4.61	4). 12 month
v. > 12 Bulan	5.93	6.91	5.00	5.44	5.15	6.00	6.00	6.00	6.00	7.00	6.00	4.00	4.24	4.00	4.78	3.70	5). >12 month
b. Valas	1.03	1.07	2.52	2.91	2.34	2.31	2.04	2.23	1.65 ^r	1.87	1.78	1.67	1.68	1.29	1.20	1.20	b. Foreign Currency
i. 1 Bulan	1.06	1.97	2.98	3.15	2.72	3.54	1.96	2.68	2.86	2.68	2.44	1.80	1.14	1.04	1.00	1.28	1). 1 month
ii. 3 Bulan	1.07	1.00	1.26	2.96	2.75	3.74	1.98	2.52	1.40	2.27	2.63	2.91	1.72	1.58	1.00	1.86	2). 3 month
iii. 6 Bulan	1.00	1.98	2.99	3.95	1.03	1.01	1.92	2.99	2.98	3.97	1.12	1.00	1.00	1.00	1.00	1.00	3). 6 month
iv. 12 Bulan	1.00	1.89	2.96	1.00	2.00	1.03	-	1.82	2.00	1.48	1.00	1.00	1.00	1.00	1.00	1.00	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	1.00	1.00	-	-	-	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	10.39	9.47	8.89	8.74	8.80	8.65	8.63	8.57	8.46	8.36	8.28	8.22	8.17	8.14	7.98	7.93	II. Financing, Receivables/Acceptables, ijarah dan Salam
1. Pembiayaan Bagi Hasil	10.18	9.24	8.76	8.62	8.71	8.52	8.47	8.39	8.27	8.18	8.09	7.98	7.91	7.88	7.77	7.69	1. Profit Sharing Financing
a. Mudharabah	12.06	10.11	9.34	9.07	9.16	8.64	8.77	8.83	8.58	8.17	8.09	8.12	8.17	8.12	8.13	8.19	a. Mudharabah
i. Rupiah	12.10	11.18	10.19	9.54	9.62	9.15	9.32	9.39	9.30	9.14	9.04	8.99	9.05	9.06	9.08	9.07	i. Rupiah
ii. Valas	1.00	1.60	1.42	1.86	1.81	1.83	1.88	1.88	2.12	2.30	2.37	2.19	2.14	2.18	2.17	2.23	ii. Foreign Currency
b. Musyarakah	9.62	9.02	8.67	8.56	8.65	8.51	8.43	8.34	8.23	8.18	8.09	7.97	7.88	7.85	7.73	7.64	b. Musyarakah
i. Rupiah	10.32	9.39	8.93	8.82	8.94	8.77	8.65	8.56	8.43	8.43	8.32	8.21	8.12	8.10	7.98	7.89	i. Rupiah
ii. Valas	5.05	4.95	5.15	4.77	4.65	4.61	4.49	4.49	4.67	4.19	4.03	3.89	3.64	3.78	3.75	3.72	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	9.12	8.97	8.97	8.90	8.94	8.92	8.85	8.72	8.68	8.71	8.70	8.67	8.39	8.41	2. Receivables/Acceptables
a. Murabahah	10.69	9.85	9.16	9.01	9.01	8.94	8.99	8.97	8.89	8.76	8.71	8.73	8.72	8.69	8.46	8.48	a. Murabahah
i. Rupiah	10.78	9.91	9.19	9.04	9.04	8.97	9.01	9.00	8.92	8.79	8.73	8.75	8.74	8.72	8.47	8.50	i. Rupiah
ii. Valas	6.50	6.33	5.81	5.64	5.65	5.66	5.43	5.42	5.44	5.33	5.33	5.28	5.28	5.26	5.27	5.27	ii. Foreign Currency
b. Qardh	4.04	3.27	3.43	3.22	3.27	3.28	3.29	3.22	3.23	3.28	3.28	3.26	3.29	3.20	3.28	3.32	b. Qardh
i. Rupiah	4.04	3.27	3.43	3.22	3.27	3.28	3.29	3.22	3.23	3.28	3.28	3.26	3.29	3.20	3.28	3.32	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	12.58	11.85	10.94	10.59	10.56	10.54	10.50	10.47	10.44	10.40	10.41	10.47	10.53	10.58	9.51	9.50	c. Istishna'
i. Rupiah	12.58	11.85	10.94	10.59	10.56	10.54	10.50	10.47	10.44	10.40	10.41	10.47	10.53	10.58	9.51	9.50	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10.48	10.20	10.21	10.26	10.16	9.58	9.32	9.06	8.88	8.60	8.55	8.51	8.45	8.30	8.13	8.02	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	34.64	34.75	34.74	34.72	34.70	34.68	34.67	34.66	34.65	34.65	34.64	34.59	34.59	34.59	b. Financing through Channeling
i. Rupiah	16.91	17.38	34.64	34.75	34.74	34.72	34.70	34.68	34.67	34.66	34.65	34.65	34.64	34.59	34.59	34.59	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	11.00	11.00	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	11.00	11.00	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10.47	10.20	9.66	9.87	9.82	9.29	9.06	8.83	8.66	8.43	8.38	8.35	8.30	8.17	8.02	7.92	d. Other Ijarah
i. Rupiah	10.98	10.76	10.66	10.69	10.62	10.14	9.77	9.52	9.39	9.24	9.11	9.08	9.00	8.88	8.67	8.56	i. Rupiah
ii. Valas	6.41	3.85	4.60	4.48	4.44	4.44	4.05	3.90	3.78	3.57	3.46	3.25	3.18	3.13	3.08	3.03	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				2020								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
1. Modal Kerja	15.44	13.73	12.77	13.37	12.77	12.90	12.16	12.08	12.66	12.28	11.57	11.70	12.21	11.36	11.36	11.98	1. Working Capital	
a. UMKM	19.65	19.66	19.83	21.83	20.44	20.63	19.19	19.42	18.44	18.05	17.07	19.52	18.73	17.80	17.80	18.48	a. Micro, Small and Medium Enterprise	
i. Rupiah	19.72	19.73	19.91	21.97	20.56	20.87	19.41	19.64	18.63	18.29	17.28	20.06	19.03	18.07	18.07	18.71	i. Rupiah	
ii. Valas	7.76	4.66	2.54	3.69	2.74	2.38	2.11	2.06	2.45	2.54	2.22	2.73	2.63	2.55	2.55	2.27	ii. Foreign Exchange	
b. Bukan UMKM	12.51	10.10	8.84	8.96	8.30	8.39	7.91	7.84	8.47	8.19	7.52	8.06	8.27	7.41	7.41	8.08	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	12.88	10.46	9.15	9.24	8.63	8.66	8.16	8.09	8.74	8.51	7.83	8.32	8.52	7.68	7.68	8.47	i. Rupiah	
ii. Valas	7.10	5.52	4.52	4.93	4.02	4.74	3.79	4.13	5.15	4.83	4.11	4.10	4.77	4.02	4.02	4.28	ii. Foreign Exchange	
2. Investasi	12.12	11.11	10.41	10.60	10.18	10.49	9.79	10.20	10.21	9.69	9.17	9.05	9.79	9.15	9.15	9.45	2. Investment	
a. UMKM	14.77	13.58	12.04	12.18	11.99	11.95	10.72	11.58	11.63	11.35	10.68	10.85	11.09	10.70	10.70	10.88	a. Micro, Small and Medium Enterprise	
i. Rupiah	14.85	13.59	12.08	12.22	12.02	11.98	10.75	11.62	11.66	11.39	10.72	10.88	11.12	10.72	10.72	10.90	i. Rupiah	
ii. Valas	6.74	4.79	5.36	5.02	5.20	5.26	5.04	4.50	4.53	4.48	5.32	5.31	5.30	5.30	5.30	5.29	ii. Foreign Exchange	
b. Bukan UMKM	10.92	9.98	9.62	10.00	9.46	9.93	9.41	9.64	9.48	8.86	8.38	8.43	9.26	8.52	8.52	8.83	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	12.17	10.74	10.30	10.56	9.94	10.51	9.97	10.19	10.04	9.44	8.90	8.87	9.78	9.01	9.01	9.19	i. Rupiah	
ii. Valas	6.83	6.69	6.16	5.68	5.65	5.30	4.74	4.66	4.91	4.59	4.21	4.27	4.61	4.24	4.24	5.05	ii. Foreign Exchange	
3. Konsumsi (Bukan UMKM)	11.60	11.19	10.64	10.54	10.47	10.39	9.39	10.25	10.12	9.98	9.85	9.93	9.87	9.80	9.80	9.73	3. Consumption (Non Micro, Small and Medium Enterprise)	
i. Rupiah	11.60	11.19	10.64	10.54	10.47	10.39	9.39	10.25	10.12	9.98	9.85	9.93	9.87	9.80	9.80	9.73	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 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Modal Kerja	16.36	15.25	14.26	14.79	13.94	14.30	13.21	13.33	14.15	13.63	12.87	13.01	13.73	12.49	12.49	13.76	1. Working Capital
a. UMKM	21.19	22.14	23.04	24.40	23.36	23.77	21.87	22.08	20.49	20.06	19.01 ^r	19.33	20.78	19.68	19.68	20.76	a. Micro, Small and Medium Enterprise
i. Rupiah	21.28	22.16	23.05	24.44	23.40	23.81	21.91	22.12	20.51	20.13	19.08 ^r	19.38	20.94	19.80	19.80	20.82	i. Rupiah
ii. Valas	7.76	10.27	3.84	5.94	2.07	4.32	1.92	1.42	5.04	3.80	2.46	3.24	3.46	3.48	3.48	3.45	ii. Foreign Exchange
b. Bukan UMKM	12.93	10.63	8.92	8.63	7.87	8.05	7.33	7.45	8.35	7.89	7.13	7.91	8.14	6.68	6.68	8.26	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13.32	10.83	9.09	8.79	8.06	8.18	7.52	7.63	8.52	8.07	7.33	8.05	8.25	6.81	6.81	8.43	i. Rupiah
ii. Valas	7.30	7.29	5.80	5.98	4.49	5.73	4.01	4.32	5.86	5.66	4.42	4.68	6.09	4.28	4.28	5.60	ii. Foreign Exchange
2. Investasi	12.85	11.83	11.07	11.38	10.55	10.76	9.74	10.31	10.91	10.26	9.53	9.52	10.12	9.16	9.16	10.18	2. Investment
a. UMKM	15.14		12.82	12.60	12.34	12.26	10.74	11.85	11.87	11.53	10.77	11.04	11.34	10.86	10.86	11.11	a. Micro, Small and Medium Enterprise
i. Rupiah	15.23	14.26	12.82	12.60	12.35	12.26	10.74	11.87	11.88	11.55	10.78	11.05	11.34	10.87	10.87	11.11	i. Rupiah
ii. Valas	6.75	4.00	9.00	-	3.21	4.35	-	1.64	1.63	1.61	2.08	5.44	5.41	5.22	5.22	5.08	ii. Foreign Exchange
b. Bukan UMKM	11.67	10.59	10.10	10.70	9.54	9.92	9.16	9.41	10.12	9.20	8.49	8.80	9.39	8.15	8.15	9.61	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.57	11.14	10.58	11.15	9.87	10.34	9.52	9.79	10.59	9.67	8.91	9.12	9.73	8.44	8.44	9.99	i. Rupiah
ii. Valas	7.87	7.81	6.96	6.37	6.35	5.65	5.21	5.21	5.81	5.64	4.95	5.19	6.09	5.36	5.36	6.00	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12.34	12.47	12.01	12.04	11.94	11.91	10.25	11.80	11.62	11.40	11.22	11.36	11.41	11.38	11.38	11.41	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12.34	12.47	12.01	12.04	11.94	11.91	10.25	11.80	11.62	11.40	11.22	11.36	11.41	11.38	11.38	11.41	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				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	12.11	9.76	9.47	9.63	9.69	9.39	9.42	8.96	8.96	8.91	8.42	8.53	8.63	8.71	8.71	7.79	1. Working Capital
a. UMKM	13.73	11.59	11.20	9.61	10.57	10.04	9.89	9.77	9.66	9.41	9.17	9.02	9.13	8.96	8.96	7.91	a. Micro, Small and Medium Enterprise
i. Rupiah	13.73	11.73	11.35	9.84	10.75	10.45	10.30	10.18	10.10	9.90	9.63	9.50	9.62	9.44	9.44	8.32	i. Rupiah
ii. Valas	-	1.94	2.45	3.00	2.95	2.09	2.14	2.14	2.15	2.19	2.15	2.10	2.09	2.08	2.08	1.99	ii. Foreign Exchange
b. Bukan UMKM	11.08	8.89	8.68	9.63	9.30	9.12	9.21	8.65	8.69	8.73	8.16	8.38	8.49	8.64	8.64	7.76	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11.38	9.55	9.27	10.19	10.02	9.72	9.62	9.08	9.13	9.37	8.68	8.92	9.01	9.23	9.23	8.53	i. Rupiah
ii. Valas	6.37	3.36	3.11	3.49	3.48	3.49	3.37	3.89	4.19	3.89	3.77	3.61	3.61	3.82	3.82	3.40	ii. Foreign Exchange
2. Investasi	9.77	9.38	9.21	9.38	9.59	10.07	9.86	10.01	9.07	8.81	8.58	8.29	9.24	9.15	9.15	8.10	2. Investment
a. UMKM	12.93	11.45	10.16	10.56	10.77	10.81	10.65	10.56	10.49	10.50	10.27	10.21	10.08	9.99	9.99	9.84	a. Micro, Small and Medium Enterprise
i. Rupiah	12.98	11.46	10.25	10.70	10.88	10.93	10.76	10.67	10.61	10.63	10.39	10.31	10.18	10.09	10.09	9.94	i. Rupiah
ii. Valas	6.62	5.76	5.17	5.24	5.32	5.31	5.31	5.28	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	ii. Foreign Exchange
b. Bukan UMKM	8.89	8.64	8.86	9.18	9.36	9.94	9.72	9.91	8.82	8.52	8.27	7.94	9.09	9.00	9.00	7.77	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10.84	9.78	9.80	9.82	10.03	10.73	10.52	10.68	9.46	9.22	8.90	8.53	9.84	9.74	9.74	8.13	i. Rupiah
ii. Valas	5.31	4.98	5.38	5.10	5.08	5.03	4.39	4.20	4.15	3.64	3.53	3.39	3.03	3.02	3.02	3.37	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10.34	9.35	8.72	8.44	8.41	8.27	8.17	8.09	8.04	7.96	7.90	7.89	7.62	7.48	7.48	7.20	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10.34	9.35	8.72	8.44	8.41	8.27	8.17	8.09	8.04	7.96	7.90	7.89	7.62	7.48	7.48	7.20	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 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah
(Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen (Percent)

Indikator	2016	2017	2018	2019				2020								Indikator		
				Sep	OkT	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
Penerima Pembiayaan Lapangan Usaha	7.00																Financing to Business Sector	
Pertanian, perburuan dan Kehutanan	14.15	14.01	12.86	13.47	13.52	13.37	13.19	13.31	13.47	12.72	12.12	12.82	12.86	11.91	12.01	12.21	Agricultures, Hunting and Forestry	
a. Rupiah	14.47	14.22	12.99	13.54	13.65	13.51	13.34	13.46	13.60	13.08	12.37	13.15	13.14	12.13	12.22	12.40	a. Rupiah	
b. Valas	6.00	6.00	5.76	5.91	6.42	5.66	5.28	5.16	5.84	4.18	3.07	2.66	2.72	2.93	2.70	2.98	b. Foreign Exchange	
Perikanan	12.80	12.03	13.14	13.94	10.55	13.24	10.40	10.13	10.10	12.20	10.36	10.56	13.33	8.06	8.22	10.76	Fishery	
a. Rupiah	12.85	12.03	13.14	13.94	10.55	13.24	10.40	9.82	12.58	12.20	10.36	9.59	13.33	8.06	8.22	10.76	a. Rupiah	
b. Valas	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Pertambangan dan Penggalian	9.62	9.60	7.85	8.94	6.02	7.28	5.49	5.60	5.50	6.60	6.61	6.46	6.68	6.69	4.04	3.99	Mining and Quarrying	
a. Rupiah	12.57	11.81	11.94	12.39	7.39	9.19	6.91	7.17	13.47	8.84	5.44	5.01	9.47	3.64	3.59	3.49	a. Rupiah	
b. Valas	6.83	7.12	5.75	5.99	4.82	5.94	4.47	4.45	5.60	5.27	3.95	3.75	5.71	4.46	4.41	5.65	b. Foreign Exchange	
Industri Pengolahan	11.06	10.86	9.74	9.56	8.94	8.98	8.42	8.57	9.13	8.52	7.67	7.62	9.42	8.47	8.66	8.15	Processing Industry	
a. Rupiah	12.01	11.85	10.54	10.42	9.83	9.83	9.64	9.46	9.76	9.13	8.17	8.24	10.09	9.08	9.27	8.70	a. Rupiah	
b. Valas	5.90	4.75	5.26	4.94	4.58	4.70	3.80	3.95	4.38	4.25	4.10	3.89	4.05	3.73	3.66	4.14	b. Foreign Exchange	
Listrik, gas dan air	10.34	8.51	7.99	8.40	9.13	9.70	9.42	9.43	7.80	7.56	7.20	7.20	7.38	7.02	6.94	6.94	Electricity, Gas and Water	
a. Rupiah	12.16	9.02	8.26	8.88	8.40	10.52	10.15	10.15	8.31	8.10	7.66	7.53	7.73	7.37	7.39	7.37	a. Rupiah	
b. Valas	7.65	7.27	6.40	5.53	6.39	4.45	4.47	4.49	4.48	4.39	4.41	5.09	5.01	4.87	4.84	4.89	b. Foreign Exchange	
Konstruksi	12.34	10.14	9.75	10.15	9.73	9.65	9.07	9.11	9.28	9.33	9.12	9.00	9.62	9.10	8.64	8.74	Construction	
a. Rupiah	12.51	10.21	9.80	10.19	9.78	9.69	9.12	9.15	9.31	9.38	9.14	9.01	9.63	9.11	8.65	8.75	a. Rupiah	
b. Valas	5.84	5.63	5.96	6.00	4.32	5.82	4.15	4.84	5.77	4.69	4.79	6.74	6.74	6.74	6.73	6.67	b. Foreign Exchange	
Perdagangan Besar dan Eceran	20.04	18.89	18.74	18.92	18.52	18.99	17.46	17.56	17.88	17.54	17.19	18.05	17.53	16.89	16.77	17.56	Wholesale and Retail Trade	
a. Rupiah	20.10	19.03	19.01	19.15	18.74	19.25	17.82	17.92	18.32	18.03	17.60	18.46	17.95	17.34	17.23	18.00	a. Rupiah	
b. Valas	7.33	6.25	5.36	4.61	4.51	4.49	4.24	4.20	4.19	3.95	3.33	3.31	3.86	3.55	2.83	3.32	b. Foreign Exchange	
Penyediaan akomodasi dan penyediaan makan minum	14.23	12.79	11.63	12.10	12.04	11.89	11.05	12.33	11.98	11.86	10.97	10.58	10.96	10.70	10.79	11.21	Provision of accommodation and the provision of eating and drinking	
a. Rupiah	14.24	12.80	11.63	12.10	12.04	11.89	11.05	12.33	11.98	11.86	10.97	10.58	10.96	10.70	10.82	11.25	a. Rupiah	
b. Valas	7.00	6.00	5.50	-	-	-	-	-	-	-	-	-	-	-	0.70	0.70	b. Foreign Exchange	
Transportasi, pergudangan dan komunikasi	11.19	10.62	10.08	10.49	10.52	10.70	9.47	9.91	10.60	9.84	8.66	7.69	8.26	7.73	6.99	8.42	Transportation, Warehousing and Communications	
a. Rupiah	11.88	11.08	10.76	11.05	11.16	11.41	10.02	10.70	11.46	10.86	9.38	8.34	9.00	8.43	7.52	9.13	a. Rupiah	
b. Valas	7.89	8.02	6.15	5.54	4.62	4.72	4.29	4.73	5.20	4.58	4.24	4.08	2.97	2.82	2.87	3.01	b. Foreign Exchange	
Perantara Keuangan	13.95	10.88	9.84	9.96	10.02	9.46	9.62	9.59	9.52	9.55	9.29	9.43	9.39	8.96	8.57	8.80	Financial intermediaries	
a. Rupiah	13.96	11.14	9.85	9.97	10.03	9.47	9.63	9.60	9.53	9.56	9.30	9.44	9.40	8.97	8.58	8.81	a. Rupiah	
b. Valas	6.99	8.40	4.40	4.40	4.40	4.39	3.21	4.40	4.39	4.39	4.39	4.39	4.39	4.27	4.17	4.39	b. Foreign Exchange	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.88	11.23	10.35	10.25	8.95	9.47	8.41	8.40	9.85	8.65	7.85	7.63	8.46	7.64	7.52	9.77	Real Estate, Business, Ownership, and Business Services	
a. Rupiah	13.23	11.58	10.89	10.53	9.18	9.73	9.27	9.19	10.12	8.89	8.05	7.83	8.68	7.83	7.70	7.85	a. Rupiah	
b. Valas	5.77	3.63	2.35	3.96	3.74	3.69	4.66	3.80	5.06	4.95	4.39	4.32	4.56	4.49	4.41	4.74	b. Foreign Exchange	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.38	11.83	12.26	11.73	11.80	13.44	13.93	13.90	12.31	12.23	12.45	13.05	11.90	12.03	12.34	11.91	Government administration, Defense and Compulsory social security	
a. Rupiah	14.38	11.83	12.26	11.73	11.80	13.44	13.93	13.90	12.31	12.23	12.45	13.05	11.90	12.03	12.34	11.91	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Pendidikan	13.45	12.63	11.25	11.33	11.18	11.11	9.82	10.73	10.77	10.62	10.30	10.32	10.46	10.16	10.00	10.27	Education Services	
a. Rupiah	13.53	12.63	11.25	11.33	11.18	11.11	9.82	10.73	10.77	10.62	10.30	10.32	10.46	10.16	10.00	10.27	a. Rupiah	
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kesehatan dan Kegiatan Sosial	13.19	12.52	10.69	9.63	9.02	8.50	8.35	8.96	9.27	9.42	9.04	9.40	9.87	9.82	9.94	9.84	Health Services and Social Activities	
a. Rupiah	13.19	12.52	10.69	9.63	9.02	8.50	8.35	8.96	9.27	9.42	9.04	9.40	9.87	9.82	9.94	9.84	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.87	15.01	14.37	12.76	11.50	12.11	11.53	11.14	12.42	11.71	11.02	11.30	11.46	8.52	9.47	10.53	Community, Sociocultural, Entertainment and Other Individual	
a. Rupiah	17.24	15.51	14.37	12.76	11.50	12.11	11.53	11.14	12.42	11.71	11.02	11.30	11.46	8.52	9.47	10.53	a. Rupiah	
b. Valas	8.15	5.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Jasa Perorangan yang Melayani Rumah Tangga	34.94	39.25	42.76	51.59	51.49	51.17	48.71	48.53	48.25	47.67	46.38	46.10	42.02	41.65	41.32	41.44	Individual Services which Serve Households	
a. Rupiah	34.94	39.25	42.76	51.59	51.49	51.17	48.71	48.53	48.25	47.67	46.38	46.10	42.02	41.65	41.32	41.44	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	17.33	17.33	0	0	0	0	0	0	0	0	0	16	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	17.33	17.33	0	0	0	0	0	0	0	0	0	16	a. Rupiah
b. Valas	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14.44	12.10	7.55	15.38	14.17	14.52	14.66	13.17	12.16	13.82	11.16	10.28	11.01	8.62	8.03	8.14	Business Activities which are not clearly defined	
a. Rupiah	14.44	12.10	7.55	15.38	14.17	14.52	14.66	13.17	12.16	13.82	11.16	10.28	11.01	8.62	8.03	8.14	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin	
Rumah Tangga																	House Hold	
Untuk Pemilikan Rumah Tinggal	11.32	10.57	9.85	9.61	9.50	9.42	7.97	9.25	9.04	8.87	8.65	8.88	8.68	8.57	8.33	8.39	For Home Ownership	
a. Rupiah	11.32	10.57	9.85	9.61	9.50	9.42	7.97	9.25	9.04	8.87	8.65	8.88	8.68	8.57	8.33	8.39	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Flat atau Apartemen	11.29	9.94	9.11	8.80	8.60	8.42	8.18	8.17	8.18	7.91	7.78	7.66	7.45	7.33	7.23	7.34	For Apartment Ownership	
a. Rupiah	11.29	9.94	9.11	8.80	8.60	8.42	8.18	8.17	8.18	7.91	7.78	7.66	7.45	7.33	7.23	7.34	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Ruko atau Rukan	11.72	10.85	10.05	9.52	9.55	9.41	7.23	9.07	8.81	8.53	7.86	8.16	8.13	7.95	7.84	7.94	For Shop House Ownership	
a. Rupiah	11.72	10.85	10.05	9.52	9.55	9.41	7.23	9.07	8.81	8.53	7.86	8.16	8.13	7.95	7.84	7.94	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange	
Untuk Pemilikan Kendaraan Bermotor	10.85	10.70	9.82	10.38	10.39	10.25	9.93	10.24	10.25	10.21	10.11	10.19	10.08	10.04	10.10	10.29	For Vehicles Ownership	
a. Rupiah	10.85	10.70	9.82	10.38	10.39	10.25	9.93	10.24	10.25	10.21	10.11	10.19	10.08	10.04	10.10	10.29	a. Rupiah	
b. Valas	-	-	-	-	-	-	-	-	-</									

**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				2020								Indikator	
				Sep	OkT	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	AgS		Sep
Penerima Pembiayaan Lapangan Usaha																	
Pertanian, perburuan dan Kehutanan	15.19	15.47	13.96	15.13	14.91	15.02	14.60	14.77	15.04	14.60	12.12	15.01	14.66	13.31	13.34	13.66	Financing to Business Sector
a. Rupiah	15.19	15.47	13.99	15.17	15.04	15.15	14.71	14.89	15.17	14.74	12.37	15.01	14.66	13.31	13.34	13.66	Agricultures, Hunting and Forestry
b. Valas	-	-	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	3.07	-	-	-	-	-	a. Rupiah
Perikanan	12.87	12.07	13.33	14.18	10.42	13.39	10.27	10.04 ¹⁾	10.01 ¹⁾	12.29	10.36	10.50	13.43	7.91	8.06 ¹⁾	10.75	Fishery
a. Rupiah	12.87	12.07	13.33	14.18	10.42	13.39	10.27	9.70	12.69	12.29	10.36	9.45	13.43	7.91	8.06	10.75	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	10.66	10.99	10.00	11.43	6.32	8.73	5.86	6.11	6.02 ¹⁾	8.49	8.50 ¹⁾	8.28	9.31	4.35	4.28	4.29	Mining and Quarrying
a. Rupiah	12.56	11.93	12.56	13.77	6.89	9.27	6.14	6.58	15.45	9.02	5.44	4.20	9.99	2.83	2.77	2.75	a. Rupiah
b. Valas	7.98	9.26	7.36	8.12	5.49	8.11	5.53	5.55	8.17	8.01	3.95	4.91	8.48	6.22	6.09	8.32	b. Foreign Exchange
Industri Pengolahan	11.82	11.87	10.55	10.30	9.58	9.71	8.62	8.95	9.74	9.01	7.67	8.11	8.83	7.49	7.78	8.95	Processing Industry
a. Rupiah	12.18	12.26	10.75	10.61	9.92	10.02	9.57 ¹⁾	9.92 ¹⁾	10.05	9.31	8.17	8.44	9.00	7.67	7.95	9.19	a. Rupiah
b. Valas	6.90	5.82	6.09	5.41	4.48	5.12	3.49	4.06	5.27	5.14	4.10	4.56	5.48	3.71	3.44	4.91	b. Foreign Exchange
Listrik, gas dan air	10.50	8.78	7.56	8.17	7.62	7.55	7.01	7.01	7.69	7.26	7.20	6.71	7.27	6.57	6.64	7.11	Electricity, Gas and Water
a. Rupiah	12.16	9.34	7.99	9.02	7.97	8.51	7.76	7.75	8.66	8.25	7.66	7.20	7.92	7.07	7.28	7.88	a. Rupiah
b. Valas	7.74	7.48	6.37	5.40	6.41	4.18	4.22	4.23	4.23	4.15	4.41	5.16	5.09	4.94	4.90	4.95	b. Foreign Exchange
Konstruksi	13.27	11.01	9.17	9.50	8.84	8.81	7.77	7.88	8.28	8.40	9.12	7.97	9.36	8.35	8.26	8.54	Construction
a. Rupiah	13.60	11.17	9.24	9.57	8.93	8.86	7.83	7.94	8.32	8.47	9.14	7.98	9.38	8.37	8.27	8.56	a. Rupiah
b. Valas	5.84	5.63	5.96	6.00	4.32	5.82	4.15	4.85	5.78	4.77	4.79	7.00	7.00	7.00	6.94	7.00	b. Foreign Exchange
Perdagangan Besar dan Eceran	21.41	20.97	21.56	21.86	21.27	22.05	20.42	20.94	21.44	20.87	17.19	22.28	20.74	19.82	19.97	20.98	Wholesale and Retail Trade
a. Rupiah	21.47	21.13	21.87	22.06	21.46	22.25	20.60	21.12	21.63	21.08	17.60	22.43	20.98	20.04	20.22	21.18	a. Rupiah
b. Valas	7.95	6.73	6.67	6.60	6.47	6.35	6.32	6.28	6.58	6.15	3.33	4.66	6.30	5.76	4.01	6.10	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16.31	14.48	12.65	13.13	13.03	12.99	11.73	13.86	13.23	13.07	10.97	12.07	12.40	12.10	12.09	12.60	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16.31	14.48	12.65	13.13	13.03	12.99	11.73	13.86	13.23	13.07	10.97	12.07	12.40	12.10	12.14	12.65	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.70	0.70	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.12	10.68	10.07	11.17	10.06	10.27	9.19	9.69	10.75	9.85	8.66	7.59	8.41	7.75	6.79	8.72	Transportation, Warehousing and Communications
a. Rupiah	11.80	11.15	10.81	11.90	10.76	10.90	9.72	10.27	11.35	10.60	9.38	8.05	9.00	8.33	7.20	9.27	a. Rupiah
b. Valas	8.10	8.20	6.29	5.60	4.52	4.98	4.42	4.31	5.34	4.54	4.24	4.13	1.81	1.55	1.62	1.93	b. Foreign Exchange
Perantara Keuangan	14.84	11.46	9.84	9.88	9.96	9.48	9.88	10.02	9.86	9.94	9.29	9.85	9.55	8.88	8.44	9.24	Financial intermediaries
a. Rupiah	14.87	11.47	9.86	9.90	9.97	9.50	9.89	10.04	9.88	9.95	9.30	9.87	9.57	9.00	8.46	9.26	a. Rupiah
b. Valas	6.99	7.44	4.40	4.40	4.40	4.39	3.21	4.40	4.39	4.39	4.39	4.39	4.39	4.27	4.17	4.39	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13.82	11.93	11.43	11.16	8.89	9.76	8.50	8.57	10.69	8.81	7.85	7.31	8.52	7.37	7.25	10.46	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13.95	11.99	11.47	11.18	8.91	9.78	9.22 ¹⁾	9.34 ¹⁾	8.86 ¹⁾	8.83	8.05	8.49	8.58	7.42	7.31	10.52	a. Rupiah
b. Valas	6.60	8.34	4.91	6.95	3.50	3.15	3.73	-	2.73	3.42	4.39	0.44	2.31	1.76	1.33	4.12	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.43	12.16	12.79	11.78	11.77	14.28	14.21	14.18	12.37	12.29	12.45	14.54	11.93	12.09	12.44	12.33	Government administration, Defense and Compulsory social security
a. Rupiah	14.43	12.16	12.79	11.78	11.77	14.28	14.21	14.18	12.37	12.29	12.45	14.54	11.93	12.09	12.44	12.33	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.55	12.93	11.31	11.44	11.25	11.25	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	10.48	Education Services
a. Rupiah	13.65	12.93	11.31	11.44	11.25	11.25	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	10.48	a. Rupiah
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.18	12.55	10.66	9.78	9.10	8.73	8.36	9.04	9.39	9.56	9.04	9.57	10.08	10.03	10.16	10.04	Health Services and Social Activities
a. Rupiah	13.18	12.55	10.66	9.78	9.10	8.73	8.36	9.04	9.39	9.56	9.04	9.57	10.08	10.03	10.16	10.04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15.61	14.18	14.00	12.36	10.92	11.62	10.97	10.61	12.06	11.28	11.02	10.90	11.16	7.93	9.51	10.71	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	15.99	14.75	14.00	12.36	10.92	11.62	10.97	10.61	12.06	11.28	11.02	10.90	11.16	7.93	9.51	10.71	a. Rupiah
b. Valas	8.15	5.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	35.23	39.69	43.63	51.96	51.71	51.41	49.01	48.85	48.58	48.05	46.38	46.55	42.54	42.22	41.91	42.06	Individual Services which Serve Households
a. Rupiah	35.23	39.69	43.63	51.96	51.71	51.41	49.01	48.85	48.58	48.05	46.38	46.55	42.54	42.22	41.91	42.06	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	17.33	17.33	0	0	0	0	0	0	0	0	0	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	17.33	17.33	0	0	0	0	0	0	0	0	0	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13.09	9.36	8.30	11.63	10.15	10.91	12.46	12.06	11.29	11.26	11.16	10.22	10.46	7.92	8.06	8.17	Business Activities which are not clearly defined
a. Rupiah	13.09	9.36	8.30	11.63	10.15	10.91	12.46	12.06	11.29	11.26	11.16	10.22	10.46	7.92	8.06	8.17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																	
Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Financing to Non Industrial Origin
Untuk Pemilikan Rumah Tinggal	12.08	11.86	11.57	11.42	11.21	11.22	8.04	11.09	10.70	10.38	8.65	10.77	10.37	10.30	10.25	10.38	House Hold
a. Rupiah	12.08	11.86	11.57	11.42	11.21	11.22	8.04	11.09	10.70	10.38	8.65	10.77	10.37	10.30	10.25	10.38	For Home Ownership
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Flat atau Apartemen	11.99	11.66	11.55	11.75	11.03	10.96	10.48	10.93	11.27	10.64	7.78	10.47	10.51	10.43	10.41	11.08	For Apartment Ownership
a. Rupiah	11.99	11.66	11.55	11.75	11.03	10.96	10.48	10.93	11.27	10.64	7.78	10.47	10.51	10.43	10.41	11.08	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	12.80	12.19	11.75	11.10	11.32	11.45	5.75	11.27	10.90	10.25	7.86	9.90	10.42	10.36	10.30	10.70	For Shop House Ownership
a. Rupiah	12.80	12.19	11.75	11.10	11.32	11.45	5.75	11.27	10.90	10.25	7.86	9.90	10.42	10.36	10.30	10.70	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	11.48	12.30	9.45	10.25	10.27	10.18	9.68	10.03	10.03	9.95	10.11	9.92	9.91	10.09	10.11	10.12	For Vehicles Ownership
a. Rupiah	11.48	12.30	9.45	10.25	10.27	10.18	9.68	10.03	10.03	9.95	10.11	9.92	9.91	10.09	10.11	10.12	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah																	

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				2020								Indicator	
				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	9.77	10.02	10.26	10.45	10.81	10.11	10.40	10.38	10.35	9.20	7.70	9.05	9.01	8.86	8.66	8.71	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	10.71	10.45	10.53	10.55	10.92	10.26	10.59	10.57	10.47	9.75	8.09	9.64	9.58	9.36	9.14	9.14	a. Rupiah
b. Valas	6.00	6.00	5.50	5.50	5.50	3.96	3.25	2.92	3.73	3.03	3.07	2.66	2.72	2.93	2.70	2.98	b. Foreign Exchange
Perikanan	12.24	11.71	11.76	11.76	11.79	11.74	11.70	11.20	11.19	11.14	11.07	11.40	11.42	11.37	11.30	11.13	<i>Fishery</i>
a. Rupiah	12.72	11.71	11.76	11.76	11.79	11.74	11.70	11.20	11.19	11.14	11.07	11.40	11.42	11.37	11.30	11.13	a. Rupiah
b. Valas	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Pencaharian	6.41	5.77	5.12	5.44	5.58	5.52	5.03	4.95	4.84	4.11	4.01	3.87	3.57	3.54	3.53	3.35	<i>Mining and Quarrying</i>
a. Rupiah	12.69	10.74	8.72	8.42	8.88	9.00	8.98	8.70	8.49	8.37	7.74	7.38	7.22	7.26	7.25	6.85	a. Rupiah
b. Valas	5.04	4.59	4.61	4.26	4.26	4.28	3.63	3.58	3.53	2.72	2.68	2.64	2.29	2.26	2.23	2.16	b. Foreign Exchange
Industri Pengolahan	8.10	7.42	7.86	7.99	7.66	7.53	7.95	7.75	7.76	7.51	6.95	6.77	6.80	10.44	10.46	6.47	<i>Processing Industry</i>
a. Rupiah	10.75	9.62	9.76	9.80	9.57	9.26	9.14	8.88	8.95	8.69	7.93	7.82	7.86	12.72	12.79	7.40	a. Rupiah
b. Valas	5.34	4.20	4.77	4.61	4.56	3.98	3.89	3.80	3.70	3.48	3.39	3.48	3.45	3.73	3.73	3.79	b. Foreign Exchange
Listrik, gas dan air	7.24	7.75	8.40	8.66	8.68	12.02	11.98	12.00	7.92	7.88	7.78	7.67	7.48	7.52	7.34	6.70	<i>Electricity, Gas and Water</i>
a. Rupiah	12.14	8.16	8.47	8.76	8.78	12.28	12.23	12.23	8.01	7.97	7.88	7.78	7.59	7.64	7.50	6.82	a. Rupiah
b. Valas	7.00	6.54	6.60	6.35	6.28	6.03	5.96	6.03	5.91	5.83	5.23	4.62	4.42	4.42	4.41	4.41	b. Foreign Exchange
Konstruksi	11.05	9.36	10.53	10.94	10.76	10.60	10.65	10.62	10.53	10.55	10.35	10.08	9.90	9.90	9.05	8.95	<i>Construction</i>
a. Rupiah	11.05	9.36	10.53	10.94	10.76	10.60	10.65	10.62	10.53	10.55	10.35	10.09	9.91	9.90	9.05	8.96	a. Rupiah
b. Valas	-	-	-	-	-	-	-	0 ¹	0 ¹	0 ¹	0 ¹	0	1.35	1.35	1.35	1.35	b. Foreign Exchange
Perdagangan Besar dan Eceran	12.05	10.81	9.73	9.49	9.68	9.47	9.02	8.57	8.29	8.56	8.01	8.17	8.28	8.59	7.96	8.40	<i>Wholesale and Retail Trade</i>
a. Rupiah	12.11	10.87	9.91	9.69	9.71	9.69	9.44	8.95	8.74	9.11	8.48	8.57	8.72	9.14	8.45	8.92	a. Rupiah
b. Valas	5.87	3.82	1.49	1.11	1.10	2.18	3.14	3.14	3.19	3.03	3.02	2.95	2.21	2.29	2.18	2.07	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	10.53	10.60	10.17	10.19	10.20	9.82	9.76	9.70	9.62	9.58	8.61	8.12	8.07	7.84	8.00	8.19	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	10.54	10.61	10.18	10.19	10.20	9.82	9.76	9.70	9.62	9.58	8.61	8.12	8.07	7.84	8.00	8.19	a. Rupiah
b. Valas	7.00	6.00	5.50	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.63	10.18	10.12	8.49	11.88	12.08	10.25	10.40	10.25	9.83	9.90	7.89	7.90	7.67	7.54	7.56	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	12.34	10.58	10.59	8.69	12.28	13.06	10.82	11.85	11.76	11.57	11.57	9.03	9.01	8.73	8.55	8.64	a. Rupiah
b. Valas	5.59	5.34	5.18	5.19	5.19	3.85	3.90	5.16	5.06	4.63	4.34	4.03	4.03	4.02	4.01	4.00	b. Foreign Exchange
Perantara Keuangan	12.50	10.09	9.83	10.09	10.11	9.43	9.21	8.90	9.00	8.95	9.06	8.78	9.14	8.93	8.74	8.16	<i>Financial Intermediaries</i>
a. Rupiah	12.50	10.66	9.83	10.09	10.11	9.43	9.21	8.90	9.00	8.95	9.06	8.78	9.14	8.93	8.74	8.16	a. Rupiah
b. Valas	2.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	10.37	9.01	8.53	8.65	9.06	8.97	8.25	8.07	8.36	8.37	8.29	8.28	8.34	8.30	8.15	8.11	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	11.06	10.12	9.74	9.27	9.72	9.64	9.14	8.71	8.89	9.01	8.89	8.87	8.97	8.96	8.78	8.76	a. Rupiah
b. Valas	5.46	1.75	2.17	3.82	3.75	3.71	4.69	3.95	5.15	5.02	4.95	4.87	4.88	4.88	4.84	4.83	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.56	9.71	10.78	10.11	12.14	7.21	11.98	11.92	11.86	11.80	11.75	11.70	11.66	11.62	11.57	11.11	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	11.56	9.71	10.78	10.11	12.14	7.21	11.98	11.92	11.86	11.80	11.75	11.70	11.66	11.62	11.57	11.11	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12.51	10.79	10.88	10.63	10.73	10.18	9.85	9.64	9.21	9.04	8.87	8.74	8.94	8.88	8.52	8.74	<i>Education Services</i>
a. Rupiah	12.51	10.79	10.88	10.63	10.73	10.18	9.85	9.64	9.21	9.04	8.87	8.74	8.94	8.88	8.52	8.74	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.30	12.22	11.03	8.20	8.24	6.57	8.28	8.01	7.97	7.97	7.48	7.64	7.72	7.73	7.89	7.89	<i>Health Services and Social Activities</i>
a. Rupiah	13.30	12.22	11.03	8.20	8.24	6.57	8.28	8.01	7.97	7.97	7.48	7.64	7.72	7.73	7.89	7.89	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24.10	18.72	16.18	15.55	16.11	16.02	16.10	15.72	15.48	15.30	13.05	13.92	14.22	14.01	9.18	9.23	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	24.10	18.72	16.18	15.55	16.11	16.02	16.10	15.72	15.48	15.30	13.05	13.92	14.22	14.01	9.18	9.23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	13.29	12.81	13.16	12.95	13.12	13.08	12.25	12.23	12.25	12.48	12.45	11.41	10.54	10.65	10.67	10.62	<i>Individual Services which Serve Households</i>
a. Rupiah	13.29	12.81	13.16	12.95	13.12	13.08	12.25	12.23	12.25	12.48	12.45	11.41	10.54	10.65	10.67	10.62	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	17.58	19.41	6.87	22.19	21.94	21.91	21.76	22.66	22.49	22.23	21.93	19.55	16.32	15.76	7.76	7.87	<i>Business Activities which are not clearly defined</i>
a. Rupiah	17.58	19.41	6.87	22.19	21.94	21.91	21.76	22.66	22.49	22.23	21.93	19.55	16.32	15.76	7.76	7.87	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga	10.44	9.30	8.42	8.15	8.14	8.00	7.91	7.81	7.75	7.67	7.62	7.61	7.35	7.23	6.84	6.83	<i>For Home Ownership</i>
a. Rupiah	10.44	9.30	8.42	8.15	8.14	8.00	7.91	7.81	7.75	7.67	7.62	7.61	7.35	7.23	6.84	6.83	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10.32	8.68	8.06	7.83	7.79	7.58	7.44	7.30	7.22	7.05	6.96	6.90	6.53	6.41	6.30	6.25	<i>For Apartment Ownership</i>
a. Rupiah	10.32	8.68	8.06	7.83	7.79	7.58	7.44	7.30	7.22	7.05	6.96	6.90	6.53	6.41	6.30	6.25	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	10.90	9.87	9.07	8.63	8.56	8.27	8.05	7.85	7.73	7.57	7.42	7.32	6.93	6.59	6.45	6.42	<i>For Shop House Ownership</i>
a. Rupiah	10.90	9.87	9.07	8.63	8.56	8.27	8.05	7.85	7.73	7.57	7.42	7.32	6.93	6.59	6.45	6.42	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10.24	9.69	10.16	10.62	10.60	10.37	10.39	10.62	10.68	10.71	10.67	10.79	10.47	9.93	10.09	10.65	<i>For Vehicles Ownership</i>
a. Rupiah	10.24	9.69	10.16	10.62	10.60	10.37	10.39	10.62	10.68	10.71	10.67	10.79	10.47	9.93	10.09	10.65	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.82	9.92	9.78	9.46	9.38	9.31	9.18	9.16	9.13	9.09	9.06	9.05	8.84	8.78	8.72	8.71	<i>Multipurpose Loans and Others</i>
a. Rupiah	10.82	9															

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				2020								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	31.726.453	31.892.458	32.143.158	32.177.779	32.470.410	32.797.614	33.116.060	33.255.546	33.632.861	33.770.404	34.318.200	34.884.836	35.326.470	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	17.980.957	18.041.688	18.165.842	18.163.854	18.365.679	18.564.328	18.741.866	18.825.444	19.109.119	19.030.509	19.333.968	19.732.498	20.008.788	1. Demand Deposits Wadia
a. Giro	235.862	194.284	220.970	243.756	246.673	250.113	251.654	253.541	256.346	260.101	261.846	266.649	263.896	267.575	270.768	274.092	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	16.276.658	17.737.201	17.795.015	17.915.729	17.913.221	18.112.138	18.307.982	18.481.765	18.563.598	18.842.470	18.766.613	19.066.393	19.461.730	19.734.696	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	13.745.496	13.850.770	13.977.316	14.013.925	14.104.729	14.233.286	14.374.194	14.430.102	14.523.742	14.739.895	14.984.232	15.152.338	15.317.682	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	67.372	69.136	69.106	70.913	68.751	68.626	69.081	69.363	69.809	70.272	70.780	70.960	71.927	71.836	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.129.152	13.281.090	13.381.015	13.503.798	13.538.071	13.623.742	13.747.841	13.886.921	13.938.883	14.021.998	14.233.981	14.473.570	14.638.401	14.800.316	b. Saving Deposits
c. Deposito	311.375	338.298	373.979	395.270	400.649	402.605	407.417	412.361	416.364	417.910	421.410	431.472	435.134	439.702	442.010	445.530	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	2	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	-	-	-	2	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.343.836	5.683.445	5.769.779	5.760.163	5.804.312	5.815.422	5.900.594	5.899.516	5.734.807	5.720.892	5.679.272	5.695.051	5.747.335	5.789.015	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Badi Hasil	97.299	95.925	101.626	117.588	120.582	124.643	127.550	128.839	131.737	134.278	135.503	137.640	149.130	154.472	158.032	162.805	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	19.638	15.881	15.514	15.220	14.803	14.441	14.225	14.040	13.321	12.966	12.598	12.304	12.004	11.725	a. Mudharabah
b. Musyarakah	61.351	67.754	81.988	101.707	105.068	109.423	112.746	114.397	117.512	120.229	122.174	124.666	136.524	142.160	146.028	151.080	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	0	9	8	8	8	8	8	8	0	c. Others
2. Piutang	4.382.865	5.283.827	5.198.275	5.513.190	5.598.302	5.587.364	5.633.083	5.646.725	5.730.512	5.728.576	5.563.205	5.548.142	5.496.219	5.507.974	5.557.095	5.594.074	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.519.794	4.806.345	4.879.487	4.859.306	4.896.871	4.900.367	4.948.282	4.938.060	4.777.217	4.755.719	4.699.855	4.726.802	4.746.248	4.774.733	a. Murabahah
b. Qardh	282.253	585.885	672.264	699.794	711.663	720.774	730.480	738.891	774.696	782.916	778.309	784.701	788.554	773.333	802.959	811.387	b. Qardh
c. Istishna'	4.153	5.065	6.217	7.051	7.152	7.284	7.445	7.467	7.534	7.600	7.679	7.722	7.810	7.839	7.888	7.954	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	52.667	50.895	48.156	43.871	39.858	38.345	36.662	36.099	35.110	33.923	32.605	32.208	32.136	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	30.306	27.145	22.307	17.722	15.628	13.614	13.079	12.477	10.965	9.230	8.169	7.293	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.224	32.683	30.306	27.145	22.307	17.722	15.628	13.614	13.079	12.477	10.965	9.230	8.169	7.293	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	2	2	2	2	2	2	1	1	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	19.982	20.587	21.009	21.562	22.134	22.715	23.047	22.882	22.570	22.955	23.372	24.036	24.036	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

Kitt: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Tipe	2016	2017	2018	2019				2020								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	18,543,305	21,337,918	24,067,983	26,200,227	26,300,539	26,481,233	26,553,798	26,795,190	27,068,563	27,349,209	27,442,267	27,810,732	27,918,794	28,429,210	28,950,572	29,318,877	Third Party Fund
1. Dana Simpanan Wadiah	10,583,944	12,393,912	14,233,316	15,623,193	15,663,952	15,755,678	15,830,705	16,013,725	16,199,849	16,369,727	16,414,355	16,691,577	16,608,796	16,912,878	17,305,116	17,568,615	1. Demand Deposits Wadia
a. Giro	219,538	176,470	200,646	221,356	224,079	227,332	228,798	230,704	233,339	235,304	237,022	241,736	238,768	242,203	245,256	248,339	a. Demand Deposits Wadia
b. Tabungan	10,364,406	12,218,082	14,032,670	15,401,837	15,439,873	15,528,346	15,602,937	15,783,021	15,966,510	16,134,423	16,177,333	16,449,841	16,370,028	16,670,675	17,059,860	17,320,276	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7,959,361	8,944,006	9,834,667	10,577,034	10,636,587	10,725,555	10,723,093	10,781,465	10,868,714	10,979,482	11,027,912	11,119,155	11,309,998	11,516,332	11,645,456	11,750,262	2. Non Profit Sharing Investment Fund
a. Giro	56,687	55,030	56,514	57,184	56,902	58,510	56,192	55,969	56,304	56,462	56,832	57,281	57,665	57,583	58,378	57,979	a. Demand Deposits
b. Tabungan	7,649,029	8,618,506	9,484,449	10,212,826	10,270,009	10,356,901	10,354,615	10,410,541	10,495,883	10,606,994	10,655,117	10,741,615	10,929,808	11,132,911	11,259,802	11,362,149	b. Saving Deposits
c. Deposito	253,645	270,697	293,704	307,024	309,676	310,144	312,445	314,955	316,527	316,026	315,963	320,259	322,525	325,838	327,276	330,134	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4,037,949	4,382,584	4,160,742	4,581,938	4,679,609	4,674,696	4,721,074	4,738,633	4,823,967	4,826,592	4,677,871	4,666,544	4,629,800	4,643,361	4,694,990	4,729,801	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65,860	58,408	55,465	63,325	65,266	67,033	69,146	69,918	71,645	73,351	74,585	76,111	85,601	89,216	90,366	92,210	1. Profit Sharing Financing
a. Mudharabah	19,662	13,780	8,554	6,238	6,057	5,889	5,658	5,495	5,382	5,291	5,153	4,996	4,824	4,758	4,627	4,505	a. Mudharabah
b. Musyarakah	46,198	44,628	46,911	57,087	59,209	61,144	63,488	64,423	66,263	68,060	69,432	71,115	80,777	84,458	85,739	87,705	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3,948,055	4,313,022	4,096,679	4,508,710	4,603,829	4,596,673	4,640,547	4,656,499	4,739,427	4,739,940	4,589,985	4,577,618	4,531,185	4,540,681	4,590,458	4,622,565	2. Receivables/Acceptables
a. Murabahah	3,772,278	4,125,965	3,895,349	4,301,161	4,392,035	4,383,687	4,426,662	4,439,961	4,483,657	4,493,554	4,351,557	4,337,463	4,291,088	4,320,173	4,344,980	4,374,538	a. Murabahah
b. Qardh	175,618	187,934	201,240	207,477	211,726	212,922	215,534	216,478	245,712	246,329	238,371	240,098	240,040	220,453	245,438	247,987	b. Qardh
c. Istisna'	159	135	90	72	68	64	63	60	58	57	57	57	57	55	40	40	c. Istisna'
3. Pembiayaan Sewa (Ijarah)	24,034	11,290	8,598	9,903	10,514	10,990	11,573	12,216	12,895	13,301	13,301	12,815	13,014	13,464	14,166	15,026	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	12	9	9	9	9	8	8	8	8	11	11	11	15	26	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	1	1	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24,034	11,288	8,584	9,892	10,503	10,979	11,562	12,206	12,885	13,292	13,155	12,741	13,000	13,450	14,148	14,997	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Type	2016	2017	2018	2019				2020								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	3,655,413	4,498,305	5,000,149	5,526,226	5,591,919	5,661,925	5,623,981	5,675,220	5,729,051	5,766,851	5,813,279	5,822,129	5,851,610	5,888,990	5,934,264	6,007,593	Third Party Fund
1. Dana Simpanan Wadiah	1,682,712	2,053,693	2,264,312	2,357,764	2,377,736	2,410,164	2,333,149	2,351,954	2,364,479	2,372,139	2,411,089	2,417,542	2,421,713	2,421,090	2,427,382	2,440,173	1. Demand Deposits Wadia
a. Giro	16,324	17,814	20,324	22,400	22,594	22,781	22,865	22,837	23,007	24,797	24,824	24,913	25,128	25,372	25,512	25,753	a. Demand Deposits Wadia
b. Tabungan	1,666,388	2,035,879	2,243,988	2,335,364	2,355,142	2,387,383	2,310,284	2,329,117	2,341,472	2,347,342	2,386,265	2,392,629	2,396,585	2,395,718	2,401,870	2,414,420	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1,972,701	2,444,612	2,735,838	3,168,462	3,214,183	3,251,761	3,290,832	3,323,264	3,364,572	3,394,712	3,402,190	3,404,587	3,429,897	3,467,900	3,506,882	3,567,420	2. Non Profit Sharing Investment Fund
a. Giro	8,089	9,331	10,858	11,952	12,204	12,403	12,559	12,657	12,777	12,901	12,977	12,991	13,115	13,377	13,549	13,857	a. Demand Deposits
b. Tabungan	1,906,882	2,367,841	2,644,703	3,068,264	3,111,006	3,146,897	3,183,456	3,213,201	3,251,958	3,279,927	3,283,766	3,280,383	3,304,173	3,340,659	3,378,599	3,438,167	b. Saving Deposits
c. Deposito	57,730	67,601	80,275	88,246	90,973	92,461	94,972	97,406	99,837	101,884	105,447	111,213	112,609	113,864	114,734	115,396	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477,981	1,018,382	1,183,094	1,101,507	1,090,170	1,085,467	1,083,238	1,076,789	1,076,627	1,072,924	1,056,936	1,054,348	1,049,472	1,051,690	1,052,345	1,059,214	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31,439	37,517	46,161	54,263	55,316	57,610	58,404	58,921	60,092	60,927	60,918	61,529	63,529	65,256	67,666	70,595	1. Profit Sharing Financing
a. Mudharabah	16,286	14,391	11,084	9,643	9,457	9,331	9,145	8,946	8,843	8,749	8,168	7,970	7,774	7,546	7,377	7,220	a. Mudharabah
b. Musyarakah	15,153	23,126	35,077	44,620	45,859	48,279	49,258	49,974	51,249	52,169	52,742	53,551	55,747	57,702	60,289	63,375	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	0	0	9	8	8	8	0	0	c. Others
2. Piutang	434,810	970,805	1,101,596	1,004,480	994,473	990,691	992,536	990,226	991,085	988,636	973,220	970,524	965,034	967,293	966,637	971,509	2. Receivables/Acceptables
a. Murabahah	324,181	567,924	624,445	505,184	487,452	475,619	470,209	460,406	454,625	444,506	425,660	418,256	408,767	406,629	401,268	400,195	a. Murabahah
b. Qardh	106,635	397,951	471,024	492,317	499,937	507,852	514,946	522,413	528,904	536,587	539,938	544,603	548,514	552,890	557,521	563,400	b. Qardh
c. Istisna'	3,994	4,930	6,127	6,979	7,084	7,220	7,382	7,407	7,476	7,543	7,622	7,665	7,753	7,784	7,848	7,914	c. Istisna'
3. Pembiayaan Sewa (Ijarah)	11,732	10,070	35,337	42,764	40,381	37,166	32,298	27,642	25,450	23,361	22,798	22,295	20,909	19,141	18,042	17,110	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25,212	32,674	30,297	27,136	22,298	17,714	15,620	13,606	13,071	12,466	10,954	9,219	8,154	7,267	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11,524	10,055	10,124	10,090	10,084	10,030	10,000	9,928	9,830	9,755	9,727	9,829	9,955	9,922	9,888	9,843	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)																	
Tipe	2016	2017	2018	2019				2020								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	18,521,091	21,692,463	24,334,556	26,524,604	26,739,500	26,961,008	27,015,606	27,273,711	27,549,401	27,041,125	27,929,771	28,223,958	28,353,484	28,811,651	29,280,035	29,642,612	Third Party Fund
Pembiayaan, Piutang dan Salam	3,801,121	4,520,667	4,866,831	5,066,301	5,095,192	5,108,122	5,155,858	5,179,646	5,258,198	5,272,358	5,147,316	5,151,593	5,143,351	5,178,728	5,232,262	5,278,716	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figures																	

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)																	
Tipe	2016	2017	2018	2019				2020								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	15,488,398	17,955,556	19,996,197	21,707,708	21,862,494	22,020,915	22,120,609	22,337,191	22,566,790	22,799,563	22,871,337	23,160,021	23,272,903	23,706,319	24,139,979	24,445,501	Third Paty Fund
Pembiayaan, Piutang dan Salam	3,360,698	3,543,254	3,722,263	4,004,485	4,045,137	4,063,167	4,113,683	4,144,030	4,223,309	4,241,562	4,132,034	4,138,805	4,135,918	4,169,451	4,222,416	4,262,427	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figure

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Business Unit)																	
Tipe	2016	2017	2018	2019				2020								Type	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	3,032,693	3,736,907	4,338,359	4,816,896	4,877,006	4,940,093	4,894,997	4,936,520	4,982,611	4,241,562	5,058,434	5,063,937	5,080,581	5,105,332	5,140,056	5,197,111	Third Paty Fund
Pembiayaan, Piutang dan Salam	440,423	977,413	1,144,568	1,061,816	1,050,055	1,044,955	1,042,175	1,035,616	1,034,889	1,030,796	1,015,282	1,012,788	1,007,433	1,009,277	1,009,846	1,016,289	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah (Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	38,361	47,033	54,344	57,059	57,821	62,192	65,751	67,071	68,366	69,626	74,463	74,643	77,419	76,898	79,838	85,214	iB Wadia
a. Giro	20,153	24,897	26,435	24,868	24,899	28,776	30,331	31,775	32,329	33,157	36,824	35,717	38,332	37,394	39,863	44,197	a. Demand Deposits Wadia
i. Rupiah	17,221	21,581	23,543	21,929	21,909	25,825	25,517	22,881	25,128	24,733	29,034	28,043	31,186	30,402	32,782	35,586	i. Rupiah
ii. Valas	2,932	3,315	2,892	2,939	2,991	2,951	4,814	8,894	7,202	8,424	7,790	7,673	7,145	6,992	7,082	8,611	ii. Foreign Currency
b. Tabungan	18,208	22,137	27,909	32,191	32,922	33,417	35,420	35,297	36,036	36,469	37,639	38,926	39,087	39,504	39,974	41,016	b. iB Saving Deposits Wadia
i. Rupiah	18,037	21,938	27,635	31,852	32,543	33,051	34,964	34,834	35,558	35,971	37,165	38,444	38,593	38,953	39,420	40,436	i. Rupiah
ii. Valas	170	199	274	339	379	365	456	462	478	498	474	483	494	550	555	581	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240,974	287,854	317,484	332,744	344,535	345,795	350,399	347,458	352,127	344,431	340,480	335,552	343,890	341,254	347,929	366,181	Non Profit Sharing Investment Fund
a. Giro	7,820	15,291	17,161	21,190	24,268	23,228	27,321	29,993	28,733	29,423	27,858	26,799	28,871	23,140	29,729	28,772	a. Demand Deposits
i. Rupiah	7,388	13,280	15,501	19,921	22,794	21,861	26,225	26,488	26,741	27,427	26,167	24,913	27,169	21,491	27,983	27,172	i. Rupiah
ii. Valas	432	2,011	1,661	1,269	1,474	1,367	1,096	3,505	1,992	1,996	1,691	1,886	1,702	1,649	1,746	1,600	ii. Foreign Currency
b. Tabungan	66,980	76,361	86,529	90,380	90,538	91,068	97,839	95,280	96,114	95,702	96,369	97,855	99,381	101,088	102,210	104,770	b. Saving Deposits
i. Rupiah	66,088	75,463	85,507	88,897	89,050	89,684	96,377	93,761	94,448	93,753	94,585	96,102	97,675	99,413	100,435	103,043	i. Rupiah
ii. Valas	892	898	1,022	1,483	1,488	1,384	1,462	1,519	1,666	1,949	1,784	1,753	1,706	1,676	1,775	1,727	ii. Foreign Currency
c. Deposito	166,174	196,202	213,794	221,174	229,728	231,498	225,238	222,185	227,280	219,305	216,253	210,898	215,648	217,026	215,990	232,640	c. Time Deposits
i. Rupiah	155,646	186,721	203,133	210,583	219,894	221,722	215,252	211,128	211,794	202,663	201,384	196,018	200,481	202,345	201,542	217,533	i. Rupiah
a. 1 Bulan	109,417	137,718	146,936	132,467	139,735	146,391	143,545	137,832	140,374	134,076	132,582	126,643	132,612	133,360	125,552	133,044	a. 1 month
b. 3 Bulan	30,095	30,436	34,036	47,188	49,890	45,494	43,316	45,093	44,122	39,546	40,725	43,192	40,692	39,877	44,507	48,951	b. 3 month
c. 6 Bulan	9,531	9,710	11,612	15,077	15,025	15,901	14,534	14,586	16,033	16,917	16,545	14,299	16,142	17,003	16,794	20,921	c. 6 month
d. 12 Bulan	6,588	8,758	10,543	15,834	15,228	13,921	13,845	13,596	11,242	12,106	11,523	11,876	11,018	12,085	14,678	14,608	d. 12 month
e. >12 Bulan	15	99	5	18	16	15	13	21	23	17	9	8	17	20	11	10	e. >12 month
ii. Valas	10,528	9,481	10,661	10,591	9,833	9,777	9,986	11,057	15,486	16,642	14,869	14,880	15,167	14,681	14,447	15,106	ii. Foreign Currency
a. 1 Bulan	8,295	7,842	8,171	6,755	5,751	6,125	5,961	6,704	11,990	12,570	10,734	11,423	11,690	10,929	11,262	10,966	a. 1 month
b. 3 Bulan	1,730	1,316	1,377	2,014	2,262	1,622	2,326	2,707	1,833	1,866	2,179	1,562	1,795	2,145	1,603	1,996	b. 3 month
c. 6 Bulan	315	188	663	1,171	1,224	1,311	887	863	920	1,284	1,312	1,382	1,132	1,065	897	1,246	c. 6 month
d. 12 Bulan	189	136	450	651	597	719	813	783	743	922	643	513	540	542	685	899	d. 12 month
e. >12 Bulan	0	0	-	0	-	0	-	-	-	-	-	-	1	-	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				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	29,470	35,933	40,954	44,938	45,818	46,911	51,737	53,858	54,622	55,122	57,382	57,729	58,535	59,448	61,414	66,376	iB Wadia
a. Giro	15,375	18,792	18,553	18,842	19,167	19,824	22,821	25,018	25,317	25,528	26,930	26,148	26,760	27,270	28,553	32,567	a. Demand Deposits Wadia
i. Rupiah	12,638	15,920	15,942	16,116	16,366	17,094	18,243	16,425	18,433	17,613	19,601	18,918	20,026	20,728	21,942	24,425	i. Rupiah
ii. Valas	2,736	2,872	2,611	2,727	2,801	2,730	4,578	8,593	6,884	7,914	7,328	7,230	6,734	6,542	6,611	8,142	ii. Foreign Currency
b. Tabungan	14,095	17,141	22,402	26,095	26,651	27,087	28,916	28,840	29,305	29,594	30,452	31,581	31,776	32,178	32,861	33,809	b. iB Saving Deposits Wadia
i. Rupiah	13,968	17,000	22,228	25,865	26,384	26,825	28,572	28,492	28,973	29,255	30,137	31,272	31,491	31,869	32,559	33,504	i. Rupiah
ii. Valas	127	141	174	230	267	262	345	348	332	339	315	309	285	309	303	305	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176,937	202,460	216,652	222,405	230,649	228,177	237,241	232,627	236,447	234,240	231,664	228,022	234,839	230,198	234,522	245,726	Non Profit Sharing Investment Fund
a. Giro	4,278	7,619	9,002	13,590	17,514	16,368	19,255	21,302	21,494	21,962	20,473	19,380	21,886	16,433	22,361	21,336	a. Demand Deposits
i. Rupiah	4,149	7,038	8,819	13,517	17,414	16,272	19,176	20,136	20,867	21,173	19,860	18,767	21,387	15,929	21,856	20,900	i. Rupiah
ii. Valas	128	581	183	72	100	96	79	1,166	626	789	613	614	499	505	505	436	ii. Foreign Currency
b. Tabungan	50,637	57,488	65,642	66,437	66,373	67,072	71,743	69,383	69,535	69,715	69,980	71,837	73,357	75,056	75,997	77,371	b. Saving Deposits
i. Rupiah	50,601	57,440	65,575	66,288	66,223	66,924	71,591	69,227	69,375	69,564	69,833	71,694	73,214	74,908	75,852	77,216	i. Rupiah
ii. Valas	36	48	66	149	150	148	152	156	160	151	147	143	143	148	146	155	ii. Foreign Currency
c. Deposito	122,022	137,353	142,008	142,379	146,761	144,737	146,243	141,942	145,419	142,564	141,211	136,804	139,596	138,709	136,163	147,019	c. Time Deposits
i. Rupiah	112,709	129,960	133,798	136,539	141,422	139,316	140,824	135,673	138,193	134,589	133,889	129,509	131,755	131,680	129,315	139,878	i. Rupiah
a. 1 Bulan	82,724	95,065	101,784	93,217	99,244	97,028	99,003	95,817	98,527	93,799	93,102	90,074	91,200	88,718	86,141	90,692	a. 1 month
b. 3 Bulan	19,126	20,686	18,157	25,616	23,943	24,843	25,337	23,261	22,906	23,112	23,513	22,778	22,488	23,356	22,858	26,708	b. 3 month
c. 6 Bulan	5,939	6,508	6,779	9,542	9,744	8,170	7,861	8,116	8,263	8,707	8,709	7,919	9,536	9,963	10,414	12,545	c. 6 month
d. 12 Bulan	4,906	7,696	7,073	8,148	8,475	9,260	8,613	8,462	8,478	8,956	8,557	8,730	8,516	9,624	9,891	9,924	d. 12 month
e. >12 Bulan	14	6	5	16	16	14	11	18	19	15	9	8	16	19	10 ¹⁾	9	e. >12 month
ii. Valas	9,313	7,392	8,210	5,839	5,339	5,421	5,419	6,268	7,225	7,975	7,322	7,295	7,841	7,029	6,849	7,141	ii. Foreign Currency
a. 1 Bulan	7,518	5,844	7,054	4,262	3,576	3,476	3,859	4,814	6,084	6,416 ¹⁾	5,717	5,685	6,446	5,647	5,878	5,797	a. 1 month
b. 3 Bulan	1,339	1,306	856	411	563	748	985	901	555	277	373	453	761	988	499	345	b. 3 month
c. 6 Bulan	268	110	145	722	768	792	143	136	189	774	991	947	455	196	181	689	c. 6 month
d. 12 Bulan	188	132	154	444	432	405	431	417	398	507	240	210	179	198	291	311	d. 12 month
e. >12 Bulan	0	0	-	0	-	0	-	-	0	0 ¹⁾	-	0	1	-	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																	

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 22b. Komposisi DPK - Unit Usaha Syariah (Depositor Funds Composition of Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	8,891	11,101	13,389	12,121	12,003	15,281	14,014	13,213	13,744	14,504	17,081	16,914	18,884	17,450	18,424	18,838	iB Wadia
a. Giro	4,778	6,105	7,883	6,026	5,732	8,952	7,510	6,757	7,013	7,629	9,894	9,569	11,572	10,125	11,311	11,630	a. Demand Deposits Wadia
i. Rupiah	4,583	5,661	7,601	5,814	5,543	8,731	7,274	6,456	6,695	7,120	9,432	9,125	11,161	9,675	10,840	11,161	i. Rupiah
ii. Valas	196	444	281	212	190	221	237	301	318	509	462	443	411	450	471	470	ii. Foreign Currency
b. Tabungan	4,112	4,996	5,507	6,095	6,271	6,329	6,504	6,457	6,732	6,875	7,187	7,345	7,312	7,326	7,113	7,208	b. iB Saving Deposits Wadia
i. Rupiah	4,069	4,937	5,406	5,987	6,159	6,226	6,393	6,342	6,585	6,716	7,028	7,172	7,102	7,085	6,861	6,932	i. Rupiah
ii. Valas	43	59	100	108	112	103	111	114	147	159	159	173	210	241	252	276	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64,037	85,394	100,832	110,338	113,886	117,618	113,158	114,830	115,680	110,190	108,815	107,530	109,061	111,056	113,407	120,455	Non Profit Sharing Investment Fund
a. Giro	3,542	7,672	8,160	7,600	6,754	6,860	8,067	8,690	7,240	7,462	7,385	7,419	6,985	6,707	7,368	7,436	a. Demand Deposits
i. Rupiah	3,238	6,241	6,682	6,403	5,380	5,590	7,050	6,351	5,874	6,254	6,307	6,147	5,783	5,562	6,128	6,272	i. Rupiah
ii. Valas	304	1,431	1,478	1,196	1,375	1,270	1,017	2,339	1,366	1,208	1,078	1,272	1,203	1,145	1,240	1,164	ii. Foreign Currency
b. Tabungan	16,343	18,873	20,887	23,943	24,165	23,996	26,096	25,897	26,579	25,987	26,389	26,018	26,024	26,032	26,213	27,399	b. Saving Deposits
i. Rupiah	15,487	18,023	19,932	22,609	22,828	22,760	24,786	24,534	25,072	24,188	24,752	24,408	24,461	24,504	24,584	25,827	i. Rupiah
ii. Valas	857	850	955	1,334	1,338	1,236	1,310	1,363	1,506	1,798	1,637	1,610	1,563	1,528	1,629	1,572	ii. Foreign Currency
c. Deposito	44,152	58,849	71,786	78,796	82,966	86,761	78,996	80,244	81,861	76,741	75,041	74,093	76,052	78,317	79,826	85,620	c. Time Deposits
i. Rupiah	42,937	56,761	69,335	74,044	78,472	82,405	74,427	75,454	73,601	68,074	67,495	66,509	68,726	70,665	72,228	77,655	i. Rupiah
a. 1 Bulan	26,693	42,653	45,152	39,250	40,491	49,363	44,542	42,015	41,847	40,277	39,480	36,569	41,412	44,641	39,411	42,351	a. 1 month
b. 3 Bulan	10,969	9,750	15,879	21,573	25,946	20,651	17,979	21,832	21,215	16,435	17,212	20,414	18,205	16,521	21,649	22,243	b. 3 month
c. 6 Bulan	3,593	3,202	4,834	5,535	5,281	7,730	6,673	6,470	7,771	8,210	7,836	6,380	6,606	7,040	6,380	8,376	c. 6 month
d. 12 Bulan	1,682	1,062	3,470	7,686	6,753	4,661	5,232	5,134	2,764	3,150	2,966	3,146	2,503	2,461	4,786	4,684	d. 12 month
e. >12 Bulan	1	93	0	1	1	1	2	3	4	2	0	0	1	1	1	1	e. >12 month
ii. Valas	1,215	2,089	2,451	4,752	4,494	4,356	4,568	4,789	8,260	8,668	7,547	7,585	7,326	7,651	7,599	7,965	ii. Foreign Currency
a. 1 Bulan	777	1,998	1,117	2,493	2,174	2,650	2,101	1,891	5,906	6,154	5,017	5,738	5,253	5,282	5,384	5,169	a. 1 month
b. 3 Bulan	391	10	520	1,602	1,698	874	1,341	1,806	1,278	1,589	1,807	1,109	1,034	1,156	1,104	1,652	b. 3 month
c. 6 Bulan	47	78	518	449	456	518	743	727	731	510	420	435	677	869	716	557	c. 6 month
d. 12 Bulan	0	4	296	207	165	314	382	366	346	415	303	302	361	344	394	588	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Total Dana Pihak Ketiga	279.335	334.888	371.828	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	427.766	451.395	Total Third Paty Fund
i. Rupiah	264.380	318.982	355.318	373.182	386.190	392.553	398.744	389.505	394.079	384.955	388.646	383.520	395.104	392.604	402.163	423.769	i. Rupiah
ii. Valas	14.955	15.906	16.510	16.620	16.166	15.844	17.814	25.437	26.824	29.510	26.608	26.675	26.215	25.548	25.604	27.626	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	388.295	400.743	406.326	415.126	413.599	419.674	413.074	413.901	408.847	419.740	416.921	426.469	450.037	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	74.507	79.556	97.125	98.198	90.201	96.247	98.922	98.742	100.037	94.639	100.540	93.248	94.485	100.474	a. Government
i. Rupiah	41.193	78.181	69.087	75.189	93.332	94.434	86.391	84.638	87.557	85.152	87.636	82.312	88.467	80.907	82.121	87.713	i. Rupiah
ii. Valas	1.091	5.865	5.420	4.367	3.793	3.764	3.811	11.610	11.365	13.590	12.401	12.327	12.072	12.341	12.365	12.760	ii. Foreign Exchange
b. Swasta	235.888	249.733	295.779	308.739	303.618	308.128	324.925	317.351	320.751	314.332	313.864	314.208	319.200	323.673	331.984	349.563	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	33.174	35.103	34.809	35.502	34.877	35.265	33.208	34.624	33.207	31.656	32.494	34.083	35.651	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.290	33.001	34.952	34.717	35.331	34.692	35.118	32.981	34.461	33.121	31.530	32.342	33.983	35.537	i. Rupiah
ii. Valas	116	102	408	173	152	92	171	185	147	227	164	86	125	151	99	114	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	64.969	72.214	98.102	91.012	82.151	84.050	90.996	85.456	87.106	81.858	77.587	74.836	79.116	79.593	84.037	93.054	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	92.262	84.939	76.210	78.346	83.556	78.194	78.620	73.806	70.503	67.521	72.113	73.421	78.071	85.706	i. Rupiah
ii. Valas	8.034	6.191	5.840	6.072	5.941	5.703	7.440	7.262	8.486	8.052	7.084	7.315	7.002	6.173	5.966	7.349	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	170.979	184.554	186.363	189.269	198.427	197.018	198.380	199.266	201.653	206.165	208.429	211.586	213.864	220.858	3. Individuals
i. Rupiah	142.496	146.194	167.295	179.631	181.268	184.150	193.132	191.476	192.440	192.608	195.619	200.186	202.647	205.547	207.634	214.451	i. Rupiah
ii. Valas	4.986	3.000	3.684	4.923	5.096	5.120	5.295	5.542	5.940	6.658	6.034	5.979	5.782	6.039	6.231	6.407	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.507	1.612	2.071	1.432	1.344	1.229	1.392	1.353	1.348	1.579	1.231	1.297	1.358	2. Non Residents' Third Party Funds
i. Rupiah	436	361	385	422	429	906	334	505	343	408	427	380	346	387	354	362	i. Rupiah
ii. Valas	727	748	1.157	1.086	1.184	1.165	1.098	838	886	983	925	967	1.233	844	944	996	ii. Foreign Exchange
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figure																	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah (Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Total Dana Pihak Ketiga	206,407	238,393	257,606	267,343	276,466	275,088	288,978	286,485	291,069	289,362	289,046	285,751	293,374	289,646	295,936	312,102	Total Third Party Fund
i. Rupiah	194,066	227,359	246,362	258,325	267,809	266,431	278,405	269,954	275,842	272,195	273,321	270,159	277,872	275,113	281,522	295,923	i. Rupiah
ii. Valas	12,341	11,033	11,245	9,018	8,657	8,657	10,572	16,531	15,227	17,168	15,725	15,591	15,502	14,533	14,414	16,179	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205,563	237,598	256,399	266,215	275,223	273,857	287,835	285,574	290,133	288,291	288,003	284,713	292,095	288,721	294,949	311,067	1. Residents' Third Party Funds
a. Pemerintah	28,123	64,079	53,756	52,881	70,351	67,876	68,046	71,832	72,191	73,158	72,869	68,177	72,021	64,101	65,888	72,369	a. Government
i. Rupiah	27,302	58,565	48,787	49,974	67,433	64,879	64,992	61,878	63,987	63,231	63,830	59,177	63,131	55,048	56,807	62,969	i. Rupiah
ii. Valas	820	5,514	4,968	2,907	2,917	2,997	3,054	9,954	8,204	9,927	9,039	9,000	8,890	9,053	9,081	9,400	ii. Foreign Exchange
b. Swasta	177,440	173,519	202,643	213,334	204,873	205,981	219,789	213,742	217,942	215,133	215,134	216,536	220,074	224,620	229,060	238,698	b. Private Sector
1. Institusi Keuangan Non Bank	14,178	18,046	17,510	20,330	21,459	20,584	21,806	21,321	21,569	19,911	21,008	20,685	19,438	19,524	20,666	21,326	1. Non bank Financial Institutions
i. Rupiah	14,073	17,962	17,121	20,228	21,358	20,544	21,692	21,214	21,472	19,835	20,922	20,632	19,394	19,475	20,624	21,272	i. Rupiah
ii. Valas	105	84	389	102	101	40	115	107	97	76	85	53	45	49	43	54	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	48,217	42,585	55,803	55,192	44,242	44,298	50,204	45,633	48,567	47,048	44,125	41,995	44,829	46,358	48,088	54,715	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41,254	39,490	52,918	52,554	42,128	42,214	46,350	42,461	45,127	43,627	41,079	38,977	42,026	44,383	46,329	51,627	i. Rupiah
ii. Valas	6,963	3,095	2,885	2,638	2,115	2,084	3,854	3,171	3,441	3,421	3,047	3,018	2,803	1,976	1,759	3,088	ii. Foreign Exchange
3. Perseorangan	115,045	112,888	129,330	137,813	139,172	141,099	147,779	146,788	147,805	148,174	150,001	153,857	155,806	158,737	160,306	162,656	3. Individuals
i. Rupiah	111,283	111,258	127,441	135,493	136,801	138,691	145,291	144,293	145,170	145,373	147,335	151,268	153,235	156,086	157,675	159,972	i. Rupiah
ii. Valas	3,762	1,629	1,889	2,320	2,371	2,408	2,487	2,495	2,635	2,801	2,666	2,588	2,571	2,651	2,631	2,684	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1,208	1,128	1,243	1,231	1,143	911	936	1,072	1,043	1,038	1,279	925	987	1,035	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	77	89	103	81	108	86	129	156	106	86	121	88	83	i. Rupiah
ii. Valas	690	711	1,114	1,051	1,154	1,129	1,062	803	850	943	887	932	1,193	805	900	952	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah (Depositor Funds Composition Based on Depositor's Group of Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Total Dana Pihak Ketiga	72.928	96.495	114.222	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	127.945	128.506	131.831	139.293	Total Third Party Fund
i. Rupiah	70.314	91.623	108.956	114.857	118.381	126.122	120.338	119.551	118.237	112.761	115.325	113.360	117.232	117.492	120.641	127.847	i. Rupiah
ii. Valas	2.614	4.872	5.265	7.602	7.508	7.187	7.242	8.906	11.596	12.342	10.883	11.084	10.712	11.015	11.190	11.447	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	122.080	125.520	132.469	127.291	128.025	129.541	124.783	125.897	124.134	127.645	128.200	131.521	138.970	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	20.751	26.675	26.775	30.322	22.155	24.415	26.731	25.583	27.167	26.462	28.519	29.147	28.597	28.104	a. Government
i. Rupiah	13.890	19.616	20.299	25.216	25.899	29.556	21.398	22.760	23.570	21.921	23.806	23.135	25.336	25.858	25.314	24.744	i. Rupiah
ii. Valas	271	351	452	1.460	876	767	756	1.655	3.161	3.663	3.361	3.327	3.183	3.288	3.283	3.360	ii. Foreign Exchange
b. Swasta	58.448	76.214	93.136	95.405	98.745	102.147	105.136	103.610	102.810	99.199	98.730	97.672	99.126	99.053	102.923	110.866	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	12.844	13.645	14.225	13.695	13.556	13.696	13.297	13.617	12.522	12.217	12.970	13.416	14.325	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	9.169	12.773	13.594	14.173	13.639	13.479	13.646	13.147	13.539	12.489	12.137	12.867	13.360	14.265	i. Rupiah
ii. Valas	11	18	20	71	51	52	56	78	50	151	78	33	81	102	56	60	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk)	16.752	29.629	42.299	35.820	37.909	39.751	40.792	39.823	38.539	34.811	33.462	32.841	34.286	33.235	35.949	38.339	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	39.343	32.386	34.083	36.132	37.207	35.733	33.494	30.179	29.424	28.544	30.087	29.038	31.742	34.079	i. Rupiah
ii. Valas	1.071	3.097	2.955	3.434	3.826	3.619	3.586	4.091	5.045	4.631	4.037	4.297	4.199	4.197	4.207	4.260	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	41.649	46.741	47.192	48.170	50.648	50.230	50.575	51.091	51.652	52.309	52.623	52.849	53.559	58.202	3. Individuals
i. Rupiah	31.214	34.935	39.854	44.138	44.466	45.458	47.841	47.183	47.271	47.235	48.284	48.918	49.412	49.461	49.959	54.479	i. Rupiah
ii. Valas	1.224	1.370	1.795	2.603	2.725	2.712	2.808	3.047	3.305	3.857	3.368	3.391	3.211	3.387	3.600	3.723	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	379	369	840	289	432	293	320	310	310	299	306	310	323	2. Non Residents' Third Party Funds
i. Rupiah	282	277	292	344	339	803	254	397	257	279	272	275	260	267	266	279	i. Rupiah
ii. Valas	37	37	43	35	30	36	36	35	36	41	38	35	39	39	44	44	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - September 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - September 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	63,797	38,671	48,215	80.21%	Jawa Barat
Banten	16,138	10,970	13,842	79.25%	Banten
DKI Jakarta	403,995	156,021	196,853	79.26%	DKI Jakarta
DI Yogyakarta	8,238	4,114	6,688	61.51%	DI Yogyakarta
Jawa Tengah	29,857	19,542	22,511	86.81%	Jawa Tengah
Jawa Timur	42,708	29,151	33,327	87.47%	Jawa Timur
Bengkulu	1,807	1,499	1,034	144.98%	Bengkulu
Jambi	3,834	3,444	2,421	142.29%	Jambi
Nanggroe Aceh Darussalam	48,873	28,240	36,255	77.89%	Nanggroe Aceh Darussalam
Sumatera Utara	18,670	12,216	15,655	78.03%	Sumatera Utara
Sumatera Barat	6,896	4,675	5,806	80.51%	Sumatera Barat
Riau	10,774	7,103	8,047	88.28%	Riau
Sumatera Selatan	13,119	8,106	9,016	89.91%	Sumatera Selatan
Bangka Belitung	1,232	813	986	82.42%	Bangka Belitung
Kepulauan Riau	4,415	3,930	2,795	140.58%	Kepulauan Riau
Lampung	4,514	3,369	3,167	106.38%	Lampung
Kalimantan Selatan	9,324	4,981	6,469	77.00%	Kalimantan Selatan
Kalimantan Barat	5,960	5,123	3,105	165.01%	Kalimantan Barat
Kalimantan Timur	10,619	5,542	9,453	58.63%	Kalimantan Timur
Kalimantan Tengah	1,647	1,434	1,035	138.44%	Kalimantan Tengah
Sulawesi Tengah	1,833	1,605	1,301	123.33%	Sulawesi Tengah
Sulawesi Selatan	9,762	7,291	6,434	113.31%	Sulawesi Selatan
Sulawesi Utara	788	741	357	207.66%	Sulawesi Utara
Gorontalo	478	296	326	90.70%	Gorontalo
Sulawesi Barat	641	491	340	144.41%	Sulawesi Barat
Sulawesi Tenggara	1,917	1,334	1,332	100.10%	Sulawesi Tenggara
NTB	15,774	9,140	9,916	92.18%	NTB
Bali	2,380	2,068	1,293	159.89%	Bali
NTT	214	181	136	133.26%	NTT
Maluku	478	208	462	45.00%	Maluku
Papua	807	461	691	66.71%	Papua
Maluku Utara	852	454	718	63.19%	Maluku Utara
Papua Barat	443	115	422	27.33%	Papua Barat
Luar Indonesia	1,573	722	985	73.25%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - September 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - September 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	50,000	27,938	39,619	70.52%	Jawa Barat
Banten	10,989	6,126	10,037	61.03%	Banten
DKI Jakarta	246,046	85,937	118,414	72.57%	DKI Jakarta
DI Yogyakarta	5,828	2,369	5,424	43.67%	DI Yogyakarta
Jawa Tengah	17,217	11,819	13,979	84.55%	Jawa Tengah
Jawa Timur	28,242	19,124	22,469	85.11%	Jawa Timur
Bengkulu	1,748	1,492	977	152.74%	Bengkulu
Jambi	2,566	2,530	1,529	165.44%	Jambi
Nanggroe Aceh Darussalam	48,030	27,946	35,629	78.44%	Nanggroe Aceh Darussalam
Sumatera Utara	9,483	6,836	8,244	82.91%	Sumatera Utara
Sumatera Barat	4,010	2,919	3,570	81.76%	Sumatera Barat
Riau	5,570	3,385	5,107	66.29%	Riau
Sumatera Selatan	6,709	4,670	5,380	86.81%	Sumatera Selatan
Bangka Belitung	973	575	770	74.69%	Bangka Belitung
Kepulauan Riau	2,474	2,085	1,799	115.88%	Kepulauan Riau
Lampung	3,907	2,858	3,031	94.32%	Lampung
Kalimantan Selatan	4,439	2,630	3,744	70.23%	Kalimantan Selatan
Kalimantan Barat	4,072	3,977	2,387	166.61%	Kalimantan Barat
Kalimantan Timur	7,328	3,340	7,003	47.69%	Kalimantan Timur
Kalimantan Tengah	1,647	1,434	1,035	138.44%	Kalimantan Tengah
Sulawesi Tengah	1,833	1,605	1,301	123.33%	Sulawesi Tengah
Sulawesi Selatan	5,023	3,811	4,274	89.17%	Sulawesi Selatan
Sulawesi Utara	788	741	357	207.66%	Sulawesi Utara
Gorontalo	478	296	326	90.70%	Gorontalo
Sulawesi Barat	426	323	243	132.87%	Sulawesi Barat
Sulawesi Tenggara	1,855	1,275	1,309	97.36%	Sulawesi Tenggara
NTB	15,477	8,957	9,772	91.66%	NTB
Bali	1,536	1,371	956	143.44%	Bali
NTT	214	181	136	133.26%	NTT
Maluku	478	208	462	45.00%	Maluku
Papua	807	461	691	66.71%	Papua
Maluku Utara	852	454	718	63.19%	Maluku Utara
Papua Barat	443	115	422	27.33%	Papua Barat
Luar Indonesia	1,573	722	985	73.25%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - September 2020
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - September 2020)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	13,797	10,733	8,596	124.86%	Jawa Barat
Banten	5,149	4,845	3,805	127.32%	Banten
DKI Jakarta	157,949	70,084	78,439	89.35%	DKI Jakarta
DI Yogyakarta	2,410	1,745	1,264	138.06%	DI Yogyakarta
Jawa Tengah	12,639	7,723	8,533	90.51%	Jawa Tengah
Jawa Timur	14,466	10,027	10,858	92.35%	Jawa Timur
Bengkulu	58	6	57	10.79%	Bengkulu
Jambi	1,269	914	891	102.56%	Jambi
Nanggroe Aceh Darussalam	844	294	626	47.02%	Nanggroe Aceh Darussalam
Sumatera Utara	9,187	5,381	7,411	72.60%	Sumatera Utara
Sumatera Barat	2,885	1,756	2,237	78.53%	Sumatera Barat
Riau	5,204	3,718	2,939	126.49%	Riau
Sumatera Selatan	6,410	3,436	3,636	94.50%	Sumatera Selatan
Bangka Belitung	259	237	216	110.01%	Bangka Belitung
Kepulauan Riau	1,941	1,845	996	185.18%	Kepulauan Riau
Lampung	607	511	137	374.17%	Lampung
Kalimantan Selatan	4,885	2,352	2,725	86.31%	Kalimantan Selatan
Kalimantan Barat	1,888	1,147	718	159.68%	Kalimantan Barat
Kalimantan Timur	3,291	2,202	2,450	89.80%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0.00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0.00%	Sulawesi Tengah
Sulawesi Selatan	4,739	3,481	2,161	161.07%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0.00%	Sulawesi Utara
Gorontalo	-	-	-	0.00%	Gorontalo
Sulawesi Barat	215	167	96	173.57%	Sulawesi Barat
Sulawesi Tenggara	62	59	23	257.79%	Sulawesi Tenggara
NTB	297	184	144	127.86%	NTB
Bali	844	697	338	206.44%	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 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - September 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3,638	3,204	3,519	91.06%	Kab. Tangerang	Banten
	Kab. Serang	2,559	1,729	1,954	88.47%	Kab. Serang	
	Kota Cilegon	2,794	1,603	1,918	83.58%	Kota Cilegon	
	Kota Tangerang	6,354	4,151	5,684	73.03%	Kota Tangerang	
	Kota Serang	72	2	63	3.48%	Kota Serang	
	Kota Tangerang Selatan	721	280	704	39.85%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	661	608	631	96.42%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	833	664	698	95.14%	Kab. Purwakarta	
	Kab. Karawang	596	490	506	96.79%	Kab. Karawang	
	Kab. Bogor	10	-	10	0.00%	Kab. Bogor	
	Kab. Sukabumi	307	311	214	145.37%	Kab. Sukabumi	
	Kab. Cianjur	739	562	490	114.58%	Kab. Cianjur	
	Kab. Bandung	83	1	78	0.66%	Kab. Bandung	
	Kab. Garut	294	224	275	81.36%	Kab. Garut	
	Kab. Majalengka	33	11	33	34.27%	Kab. Majalengka	
	Kota Bandung	22,548	14,206	14,708	96.59%	Kota Bandung	
	Kota Bogor	9,561	5,714	7,160	79.80%	Kota Bogor	
	Kota Sukabumi	828	612	626	97.73%	Kota Sukabumi	
	Kota Cirebon	5,267	4,005	3,151	127.12%	Kota Cirebon	
	Kota Tasikmalaya	3,097	2,489	1,589	156.62%	Kota Tasikmalaya	
DKI Jakarta Raya	Kota Depok	393	240	378	63.59%	Kota Depok	DKI Jakarta
	Kota Bekasi	4,513	1,890	4,346	43.49%	Kota Bekasi	
	Kota Bekasi	14,031	6,643	13,321	49.87%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	132,914	44,768	64,156	69.78%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	9,157	7,872	6,337	124.23%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	18,520	11,536	15,432	74.76%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	195,317	81,610	95,868	85.13%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	48,086	10,235	15,061	67.96%	Wil. Kota Jakarta Timur	
	Kota Yogyakarta	8,238	4,114	6,688	61.51%	Kota Yogyakarta	
	Kab. Semarang	986	694	546	127.12%	Kab. Semarang	
	Kab. Kendal	154	59	142	41.65%	Kab. Kendal	
	Kab. Tegal	600	611	118	515.84%	Kab. Tegal	
Jawa Tengah	Kab. Pati	217	127	210	60.54%	Kab. Pati	Jawa Tengah
	Kab. Kudus	1,207	669	1,080	61.96%	Kab. Kudus	
	Kab. Banyumas	1,975	1,255	1,660	75.59%	Kab. Banyumas	
	Kab. Cilacap	360	149	345	43.14%	Kab. Cilacap	
	Kota Semarang	12,684	7,140	9,941	71.82%	Kota Semarang	
	Kota Salatiga	124	64	120	53.33%	Kota Salatiga	
	Kota Pekalongan	1,873	1,105	1,379	80.12%	Kota Pekalongan	
	Kota Tegal	1,365	1,196	663	180.25%	Kota Tegal	
	Kota Surakarta	8,312	6,473	6,305	102.66%	Kota Surakarta	
	Kab. Gresik	1,130	872	997	87.48%	Kab. Gresik	
Jawa Timur	Kab. Sidoarjo	4,182	3,138	2,479	126.59%	Kab. Sidoarjo	Jawa Timur
	Kab. Pamekasan	719	389	669	58.23%	Kab. Pamekasan	
	Kab. Banyuwangi	446	436	299	145.98%	Kab. Banyuwangi	
	Kab. Jember	1,807	1,214	1,550	78.30%	Kab. Jember	
	Kab. Madiun	523	510	440	116.01%	Kab. Madiun	
	Kab. Bojonegoro	398	279	379	73.75%	Kab. Bojonegoro	
	Kota Surabaya	23,155	16,311	17,652	92.40%	Kota Surabaya	
	Kota Malang	6,398	4,128	5,294	77.97%	Kota Malang	
	Kota Pasuruan	185	113	155	72.94%	Kota Pasuruan	
	Kota Blitar	303	174	295	59.17%	Kota Blitar	
	Kota Kediri	3,057	1,274	2,837	44.92%	Kota Kediri	
	Kota Madiun	403	311	282	110.29%	Kota Madiun	
Bengkulu	Kota Bengkulu	1,807	1,499	1,034	144.98%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3,834	3,444	2,421	142.29%	Kota Jambi	Jambi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	2,033	1,543	1,715	89.95%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1,801	1,683	1,135	148.32%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1,858	1,783	1,079	165.32%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2,106	1,909	1,400	136.37%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1,654	1,517	1,124	134.96%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1,892	1,835	698	262.89%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	447	420	360	116.66%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1,674	1,323	1,525	86.80%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1,405	1,297	886	146.30%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	404	347	390	88.97%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1,273	1,193	892	133.75%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	456	309	448	69.09%	Kab. Aceh Jaya	
	Kab. Nagan Raya	584	526	508	103.65%	Kab. Nagan Raya	
	Kab. Simeuleu	721	613	655	93.66%	Kab. Simeuleu	
	Kab. Bener Meriah	553	520	379	137.40%	Kab. Bener Meriah	
	Kab. Pidie Jaya	533	293	521	56.27%	Kab. Pidie Jaya	
	Kab. Subulussalam	306	297	178	166.94%	Kab. Subulussalam	
	Kota Banda Aceh	22,776	6,408	16,909	37.89%	Kota Banda Aceh	
	Kota Sabang	318	204	315	64.60%	Kota Sabang	
	Kota Lhokseumawe	4,790	3,315	3,935	84.26%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	1,291	905	1,205	75.09%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	682	547	615	88.98%	Kab. Deli Serdang	
	Kab. Langkat	320	135	313	42.98%	Kab. Langkat	
	Kab. Karo	48	44	48	92.24%	Kab. Karo	
	Kab. Labuhan Batu	316	239	302	79.10%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	377	316	228	138.43%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1,626	1,217	1,122	108.48%	Kota Pematang Siantar	
	Kota Tanjung Balai	96	27	90	30.67%	Kota Tanjung Balai	
	Kota Sibolga	267	197	131	150.06%	Kota Sibolga	
	Kota Medan	14,084	8,887	12,115	73.35%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	853	607	691	87.87%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	146	144	78	184.91%	Kab. Tanah Datar	
	Kota Bukittinggi	1,390	963	1,267	76.06%	Kota Bukittinggi	
	Kota Padang	4,350	2,562	3,909	65.54%	Kota Padang	
	Kota Solok	321	320	122	263.08%	Kota Solok	
Riau	Kota Payakumbuh	689	685	431	158.88%	Kota Payakumbuh	Riau
	Kab. Bengkalis	483	70	474	14.69%	Kab. Bengkalis	
	Kota Pekanbaru	9,666	6,667	6,981	95.50%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	625	367	592	62.07%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1,257	1,075	995	108.00%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3,158	2,855	1,800	158.59%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	554	481	410	117.25%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	122	114	118	97.17%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	11,319	6,910	7,481	92.36%	Kota Palembang	
	Kota Lubuklinggau	575	319	560	57.02%	Kota Lubuklinggau	
	Kota Prabumulih	549	283	448	63.13%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	1,232	813	986	82.42%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	352	255	333	76.49%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3,911	2,931	2,599	112.77%	Kota Bandar Lampung	
	Kota Metro	251	183	235	78.02%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	605	251	501	50.08%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	432	271	317	85.58%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	285	151	268	56.41%	Kab. Tabalong	
	Kota Banjarmasin	7,409	4,094	4,795	85.38%	Kota Banjarmasin	
	Kota Banjarbaru	593	215	588	36.47%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	334	329	139	237.40%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	148	143	35	404.61%	Kab. Ketapang	
	Kota Pontianak	5,183	4,365	2,791	156.40%	Kota Pontianak	
	Kota Singkawang	295	286	140	204.47%	Kota Singkawang	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	422	198	402	49.40%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5,266	2,611	4,276	61.05%	Kota Samarinda	
	Kota Balikpapan	4,466	2,547	4,327	58.86%	Kota Balikpapan	
	Kota Bontang	464	186	448	41.47%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	432	432	130	332.91%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	143	142	110	128.95%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1,072	860	796	108.06%	Kota Palangkaraya	
	Kab. Morowali	539	525	401	130.73%	Kab. Morowali	
Sulawesi Tengah	Kota Palu	1,295	1,080	900	120.03%	Kota Palu	Sulawesi Tengah
Sulawesi Barat	Kab. Mamuju	641	491	340	144.41%	Kab. Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	8,687	6,254	5,752	108.73%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	105	97	104	93.26%	Kota Pare-Pare	
	Kab. Bone	616	597	382	156.14%	Kab. Bone	
	Kota Palopo	138	136	105	129.54%	Kota Palopo	
	Kab. Maros	216	207	91	227.27%	Kab. Maros	
Gorontalo	Kota Gorontalo	478	296	326	90.70%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1,917	1,334	1,332	100.10%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	788	741	357	207.66%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	560	529	494	107.11%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	904	655	584	112.13%	Kab. Lombok Tengah	
	Kab. Lombok Timur	949	880	730	120.54%	Kab. Lombok Timur	
	Kab. Sumbawa	903	861	505	170.62%	Kab. Sumbawa	
	Kab. Dompu	599	589	315	186.94%	Kab. Dompu	
	Kab. Sumbawa Barat	414	386	283	136.15%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	360	168	348	48.19%	Kab. Lombok Utara	
	Kota Mataram	10,047	4,069	5,923	68.70%	Kota Mataram	
	Kota Bima	1,038	1,003	733	136.80%	Kota Bima	
Bali	Kota Denpasar	2,380	2,068	1,293	159.89%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	214	181	136	133.26%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0.00%	Kab. Kupang	
Maluku	Kota Ambon	478	208	462	45.00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	852	454	718	63.19%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	443	115	422	27.33%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	807	461	691	66.71%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1,573	722	985	73.25%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	963	827	915	90.41%	Kab. Tangerang	Banten
	Kab. Serang	2,559	1,729	1,954	88.47%	Kab. Serang	
	Kota Cilegon	1,825	642	1,771	36.22%	Kota Cilegon	
	Kota Tangerang	4,848	2,645	4,630	57.14%	Kota Tangerang	
	Kota Serang	72	2	63	3.48%	Kota Serang	
	Kota Tangerang Selatan	721	280	704	39.85%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	661	608	631	96.42%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	833	664	698	95.14%	Kab. Purwakarta	
	Kab. Karawang	533	488	444	110.05%	Kab. Karawang	
	Kab. Bogor	-	-	-	0.00%	Kab. Bogor	
	Kab. Sukabumi	307	311	214	145.37%	Kab. Sukabumi	
	Kab. Cianjur	739	562	490	114.58%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0.00%	Kab. Bandung	
	Kab. Garut	294	224	275	81.36%	Kab. Garut	
	Kab. Majalengka	33	11	33	34.27%	Kab. Majalengka	
	Kota Bandung	16,206	10,123	9,644	104.97%	Kota Bandung	
	Kota Bogor	6,925	3,214	6,324	50.83%	Kota Bogor	
	Kota Sukabumi	766	610	566	107.74%	Kota Sukabumi	
	Kota Cirebon	3,471	2,440	2,561	95.28%	Kota Cirebon	
	Kota Tasikmalaya	2,144	1,602	1,467	109.21%	Kota Tasikmalaya	
	Kota Cimahi	393	240	378	63.59%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	4,513	1,890	4,346	43.49%	Kota Depok	DKI Jakarta
	Kota Bekasi	12,179	4,950	11,549	42.86%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	68,427	14,275	31,879	44.78%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	9,157	7,872	6,337	124.23%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	18,520	11,536	15,432	74.76%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	135,133	46,886	53,556	87.55%	Wil. Kota Jakarta Selatan	DKI Jakarta
	Wil. Kota Jakarta Timur	14,810	5,368	11,212	47.88%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	5,828	2,369	5,424	43.67%	Kota Yogyakarta	DI Yogyakarta
	Kab. Semarang	986	694	546	127.12%	Kab. Semarang	
	Kab. Kendal	154	59	142	41.65%	Kab. Kendal	
	Kab. Tegal	600	611	118	515.84%	Kab. Tegal	
	Kab. Pati	217	127	210	60.54%	Kab. Pati	
	Kab. Kudus	922	410	859	47.71%	Kab. Kudus	
	Kab. Banyumas	1,731	1,033	1,522	67.84%	Kab. Banyumas	
	Kab. Cilacap	360	149	345	43.14%	Kab. Cilacap	
	Kota Semarang	4,773	3,023	4,190	72.14%	Kota Semarang	
	Kota Salatiga	124	64	120	53.33%	Kota Salatiga	
	Kota Pekalongan	1,396	664	1,216	54.56%	Kota Pekalongan	
	Kota Tegal	630	470	528	89.04%	Kota Tegal	
	Kota Surakarta	5,324	4,516	4,181	108.01%	Kota Surakarta	
Jawa Timur	Kab. Gresik	952	704	872	80.77%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3,316	2,607	2,139	121.86%	Kab. Sidoarjo	
	Kab. Pamekasan	719	389	669	58.23%	Kab. Pamekasan	
	Kab. Banyuwangi	446	436	299	145.98%	Kab. Banyuwangi	
	Kab. Jember	1,536	1,016	1,398	72.70%	Kab. Jember	
	Kab. Madiun	523	510	440	116.01%	Kab. Madiun	
	Kab. Bojonegoro	398	279	379	73.75%	Kab. Bojonegoro	
	Kota Surabaya	12,704	9,005	9,281	97.02%	Kota Surabaya	
	Kota Malang	4,050	2,551	3,694	69.04%	Kota Malang	
	Kota Pasuruan	185	113	155	72.94%	Kota Pasuruan	
	Kota Blitar	303	174	295	59.17%	Kota Blitar	
	Kota Kediri	2,807	1,092	2,655	41.11%	Kota Kediri	
	Kota Madiun	304	247	194	127.04%	Kota Madiun	
Bengkulu	Kota Bengkulu	1,748	1,492	977	152.74%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2,566	2,530	1,529	165.44%	Kota Jambi	Jambi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	2,033	1,543	1,715	89.95%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1,801	1,683	1,135	148.32%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1,858	1,783	1,079	165.32%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2,106	1,909	1,400	136.37%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1,654	1,517	1,124	134.96%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1,892	1,835	698	262.89%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	447	420	360	116.66%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	1,674	1,323	1,525	86.80%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	1,405	1,297	886	146.30%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	404	347	390	88.97%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1,273	1,193	892	133.75%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	456	309	448	69.09%	Kab. Aceh Jaya	
	Kab. Nagan Raya	584	526	508	103.65%	Kab. Nagan Raya	
	Kab. Simeuleu	721	613	655	93.66%	Kab. Simeuleu	
	Kab. Bener Meriah	553	520	379	137.40%	Kab. Bener Meriah	
	Kab. Pidie Jaya	533	293	521	56.27%	Kab. Pidie Jaya	
	Kab. Subulussalam	306	297	178	166.94%	Kab. Subulussalam	
	Kota Banda Aceh	22,109	6,114	16,458	37.15%	Kota Banda Aceh	
	Kota Sabang	318	204	315	64.60%	Kota Sabang	
	Kota Lhokseumawe	4,613	3,314	3,760	88.14%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	1,291	905	1,205	75.09%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	682	547	615	88.98%	Kab. Deli Serdang	
	Kab. Langkat	320	135	313	42.98%	Kab. Langkat	
	Kab. Karo	48	44	48	92.24%	Kab. Karo	
	Kab. Labuhan Batu	316	239	302	79.10%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0.00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1,240	835	1,012	82.47%	Kota Pematang Siantar	
	Kota Tanjung Balai	96	27	90	30.67%	Kota Tanjung Balai	
	Kota Sibolga	113	112	48	234.87%	Kota Sibolga	
	Kota Medan	6,066	4,449	5,251	84.74%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	601	448	567	78.98%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	-	-	-	0.00%	Kab. Tanah Datar	
	Kota Bukittinggi	1,203	849	1,091	77.75%	Kota Bukittinggi	
	Kota Padang	2,500	1,772	2,199	80.56%	Kota Padang	
	Kota Solok	-	-	-	0.00%	Kota Solok	
Riau	Kota Payakumbuh	307	298	279	106.82%	Kota Payakumbuh	Riau
	Kab. Bengkalis	483	70	474	14.69%	Kab. Bengkalis	
	Kota Pekanbaru	4,462	2,948	4,042	72.95%	Kota Pekanbaru	
	Kota Dumai	625	367	592	62.07%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	514	346	477	72.46%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1,959	1,739	1,322	131.56%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	170	87	165	52.61%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	122	114	118	97.17%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5,802	4,119	4,589	89.75%	Kota Palembang	
	Kota Lubuklinggau	67	68	61	111.36%	Kota Lubuklinggau	
	Kota Prabumulih	549	283	448	63.13%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	973	575	770	74.69%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	352	255	333	76.49%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3,304	2,420	2,463	98.28%	Kota Bandar Lampung	
	Kota Metro	251	183	235	78.02%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	379	204	360	56.64%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0.00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	285	151	268	56.41%	Kab. Tabalong	
	Kota Banjarmasin	3,302	2,061	2,651	77.76%	Kota Banjarmasin	
	Kota Banjarbaru	473	213	465	45.82%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	158	156	89	174.94%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0.00%	Kab. Ketapang	
	Kota Pontianak	3,785	3,694	2,228	165.79%	Kota Pontianak	
	Kota Singkawang	129	127	70	182.34%	Kota Singkawang	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	422	198	402	49.40%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3,107	1,342	2,907	46.17%	Kota Samarinda	
	Kota Balikpapan	3,335	1,613	3,246	49.69%	Kota Balikpapan	
	Kota Bontang	464	186	448	41.47%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	432	432	130	332.91%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	143	142	110	128.95%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1,072	860	796	108.06%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	539	525	401	130.73%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1,295	1,080	900	120.03%	Kota Palu	
Sulawesi Barat	Kab Mamuju	426	323	243	132.87%	Kab Mamuju	Sulawesi Barat
	Kota Ujungpandang/Makassar	4,164	2,980	3,682	80.94%	Kota Ujungpandang/Makassar	
Sulawesi Selatan	Kota Pare-Pare	105	97	104	93.26%	Kota Pare-Pare	Sulawesi Selatan
	Kab. Bone	616	597	382	156.14%	Kab. Bone	
	Kota Palopo	138	136	105	129.54%	Kota Palopo	
	Kab. Maros	-	-	-	0.00%	Kab. Maros	
Gorontalo	Kota Gorontalo	478	296	326	90.70%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1,855	1,275	1,309	97.36%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	788	741	357	207.66%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	560	529	494	107.11%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	904	655	584	112.13%	Kab. Lombok Tengah	
	Kab. Lombok Timur	949	880	730	120.54%	Kab. Lombok Timur	
	Kab. Sumbawa	903	861	505	170.62%	Kab. Sumbawa	
	Kab. Dompu	599	589	315	186.94%	Kab. Dompu	
	Kab. Sumbawa Barat	414	386	283	136.15%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	360	168	348	48.19%	Kab. Lombok Utara	
	Kota Mataram	9,750	3,885	5,779	67.23%	Kota Mataram	
	Kota Bima	1,038	1,003	733	136.80%	Kota Bima	
Bali	Kota Denpasar	1,536	1,371	956	143.44%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	214	181	136	133.26%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0.00%	Kab. Kupang	
Maluku	Kota Ambon	478	208	462	45.00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	852	454	718	63.19%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	443	115	422	27.33%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	807	461	691	66.71%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1,573	722	985	73.25%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - September 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2,674	2,377	2,604	91.29%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0.00%	Kab. Serang	
	Kota Cilegon	969	962	147	654.44%	Kota Cilegon	
	Kota Tangerang	1,506	1,506	1,054	142.82%	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	62	1	62	2.15%	Kab. Karawang	
	Kab. Bogor	10	-	10	0.00%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0.00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0.00%	Kab. Cianjur	
	Kab. Bandung	83	1	78	0.66%	Kab. Bandung	
	Kab. Garut	-	-	-	0.00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0.00%	Kab. Majalengka	
	Kota Bandung	6,342	4,083	5,064	80.62%	Kota Bandung	
	Kota Bogor	2,637	2,500	837	298.66%	Kota Bogor	
	Kota Sukabumi	62	2	60	3.72%	Kota Sukabumi	
	Kota Cirebon	1,796	1,565	590	265.46%	Kota Cirebon	
	Kota Tasikmalaya	952	887	123	723.93%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0.00%	Kota Cimahi	
	Kota Depok	-	-	-	0.00%	Kota Depok	
DKI Jakarta Raya	Kota Bekasi	1,853	1,694	1,772	95.59%	Kota Bekasi	DKI Jakarta
	Wil. Kota Jakarta Pusat	64,487	30,493	32,278	94.47%	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	60,185	34,724	42,312	82.07%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	33,277	4,867	3,849	126.44%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2,410	1,745	1,264	138.06%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	0.00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0.00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0.00%	Kab. Tegal	
	Kab. Pati	-	-	-	0.00%	Kab. Pati	
	Kab. Kudus	286	260	221	117.26%	Kab. Kudus	
	Kab. Banyumas	244	222	138	160.95%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0.00%	Kab. Cilacap	
	Kota Semarang	7,911	4,117	5,751	71.59%	Kota Semarang	
	Kota Salatiga	-	-	-	0.00%	Kota Salatiga	
	Kota Pekalongan	476	441	162	271.51%	Kota Pekalongan	
	Kota Tegal	735	726	136	535.49%	Kota Tegal	
Jawa Timur	Kota Surakarta	2,988	1,957	2,124	92.13%	Kota Surakarta	Jawa Timur
	Kab. Gresik	179	168	125	134.32%	Kab. Gresik	
	Kab. Sidoarjo	866	531	340	156.32%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0.00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0.00%	Kab. Banyuwangi	
	Kab. Jember	272	197	152	129.81%	Kab. Jember	
	Kab. Madiun	-	-	-	0.00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0.00%	Kab. Bojonegoro	
	Kota Surabaya	10,451	7,306	8,371	87.28%	Kota Surabaya	
	Kota Malang	2,349	1,577	1,599	98.62%	Kota Malang	
	Kota Pasuruan	-	-	-	0.00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0.00%	Kota Blitar	
	Kota Kediri	250	183	183	100.19%	Kota Kediri	
	Kota Madiun	99	64	88	73.10%	Kota Madiun	
Bengkulu	Kota Bengkulu	58	6	57	10.79%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1,269	914	891	102.56%	Kota Jambi	Jambi

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0.00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0.00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0.00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0.00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0.00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0.00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0.00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	-	-	-	0.00%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	-	-	-	0.00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0.00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0.00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0.00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0.00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0.00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0.00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0.00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0.00%	Kab. Subulussalam	
	Kota Banda Aceh	667	294	452	65.01%	Kota Banda Aceh	
Sumatera Utara	Kota Sabang	-	-	-	0.00%	Kota Sabang	Sumatera Utara
	Kota Lhokseumawe	177	1	174	0.39%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0.00%	Kota Langsa	
	Kab. Deli Serdang	-	-	-	0.00%	Kab. Deli Serdang	
	Kab. Langkat	-	-	-	0.00%	Kab. Langkat	
	Kab. Karo	-	-	-	0.00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0.00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	377	316	228	138.43%	Kota Tebing Tinggi	
	Kota Pematang Siantar	386	382	110	348.18%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0.00%	Kota Tanjung Balai	
Sumatera Barat	Kota Sibolga	154	85	84	101.72%	Kota Sibolga	Sumatera Barat
	Kota Medan	8,018	4,437	6,865	64.64%	Kota Medan	
	Kota Padang Sidempuan	252	160	125	128.32%	Kota Padang Sidempuan	
	Kab. Tanah Datar	146	144	78	184.91%	Kota Bukittinggi	
	Kota Bukittinggi	187	115	175	65.49%	Kab. Tanah Datar	
	Kota Padang	1,850	790	1,709	46.21%	Kota Padang	
	Kota Solok	321	320	122	263.08%	Kota Solok	
Riau	Kota Payakumbuh	382	387	152	254.36%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0.00%	Kab. Bengkalis	
	Kota Pekanbaru	5,204	3,718	2,939	126.49%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	-	-	-	0.00%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	743	729	518	140.76%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1,198	1,116	478	233.26%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	384	394	245	160.69%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0.00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5,518	2,791	2,892	96.50%	Kota Palembang	
	Kota Lubuklinggau	508	251	499	50.38%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0.00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	259	237	216	110.01%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0.00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	607	511	137	374.17%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0.00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	226	47	141	33.30%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	432	271	317	85.58%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0.00%	Kab. Tabalong	
	Kota Banjarmasin	4,107	2,032	2,144	94.79%	Kota Banjarmasin	
	Kota Banjarbaru	120	2	123	1.28%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	177	173	50	349.64%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	148	143	35	404.61%	Kab. Ketapang	
	Kota Pontianak	1,399	671	563	119.24%	Kota Pontianak	
	Kota Singkawang	166	159	70	226.46%	Kota Singkawang	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	-	-	-	0.00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2,159	1,269	1,369	92.64%	Kota Samarinda	
	Kota Balikpapan	1,131	934	1,080	86.42%	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	215	167	96	173.57%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4,523	3,274	2,070	158.16%	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	216	207	91	227.27%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0.00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	62	59	23	257.79%	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	297	184	144	127.86%	Kota Mataram	
Bali	Kota, Bima	-	-	-	0.00%	Kota, Bima	Bali
	Kota Denpasar	844	697	338	206.44%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	-	-	-	0.00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0.00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0.00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0.00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0.00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0.00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0.00%	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2016	2017	2018	2019				2020								Province	
				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	27	27	27	27	27	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	28	28	28	28	28	28	27	27	27	27	27	27	27	27	6 Jawa Timur
7 Bengkulu	2	3	3	2	2	2	2	2	2	2	2	2	2	2	2	3	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	166	167	167	165	164	164	164	164	163	163	163	162	162	162	162	163	Total

Juta Rupiah (in Million IDR)

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag		Sep
AKTIVA																	AKTIVA
1 Kas	93,656	96,883	110,317	137,989	138,477	150,448	112,646	130,736	138,821	122,047	125,892	135,308	128,076	113,675	144,412	137,632	1 Cash
2 Penempatan pada Bank Lain	2,026,653	2,525,357	2,681,735	2,417,269	2,465,291	2,714,288	2,864,351	2,952,422	2,743,408	2,502,334	2,132,302	2,127,167	2,225,179	2,362,557	2,362,032	2,497,695	2 Placement in Other Bank
3 Pembiayaan	6,662,556	7,763,951	9,084,467	10,078,094	10,222,181	10,335,563	9,943,320	10,327,603	10,426,783	10,678,320	10,641,998	10,530,960	10,503,242	10,535,541	10,525,584	10,600,572	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	487	3,913	763	700	473	501	531	1,252	1,284	2,077	2,114	2,354	2,609	2,111	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	151,015	168,610	252,409	202,103	202,216	201,623	186,664	193,666	216,141	220,561	225,514	219,542	215,620	221,613	223,182	213,955	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	251,845	297,797	410,657	423,516	430,608	432,398	448,015	471,744	476,833	491,277	495,939	496,402	493,581	485,379	486,787	483,036	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	274,105	324,997	326,479	456,754	463,424	461,144	576,153	465,957	581,099	470,186	462,947	474,311	471,409	489,217	503,937	499,484	8 Other assets
TOTAL AKTIVA*	9,157,801	10,840,375	12,361,734	13,315,433	13,518,527	13,892,917	13,758,294	14,155,296	14,151,335	14,044,856	13,634,847	13,546,684	13,607,982	13,767,111	13,802,179	14,006,575	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	5,823,964	6,987,280	8,134,938	8,635,339	8,691,083	8,903,003	8,731,890	9,093,701	9,078,262	9,102,946	8,888,712	8,863,759	8,889,742	9,005,462	9,004,956	9,119,192	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1,654,957	1,964,754	2,160,484	2,404,992	2,522,067	2,610,973	2,423,048	2,570,938	2,555,363	2,502,405	2,132,372	2,127,235	2,225,246	2,362,622	2,362,097	2,397,759	2 Liabilities to other Bank
3 Pinjaman Diterima	129,350	115,354	123,616	155,812	144,640	156,238	291,080	232,867	257,764	145,722	147,604	171,313	200,288	199,570	202,410	202,737	3 Received Borrowing
4 Kewajiban lainnya	69,485	93,275	118,594	104,953	98,593	103,599	89,466	80,601	92,527	336,646	319,841	310,839	298,604	248,266	261,703	275,283	4 Other Current Liabilities
5 Pinjaman Subordinasi	550	550	550	550	550	550	-	-	-	-	-	-	-	6,500	6,500	6,500	5 Subordinated Loan
6 Rupa-rupa Pasiva**	136,720	152,555	167,408	211,983	214,458	233,170	376,445	239,592	245,483	82,014	279,162	194,597	97,304	24,716	28,817	32,360	6 Other Liabilities
7 Modal disetor (Paid-in capital)	908,335	1,062,060	1,176,830	1,247,011	1,247,874	1,250,766	1,182,883	1,238,479	1,247,832	1,291,057	1,318,622	1,316,604	1,327,163	1,352,828	1,359,806	1,410,259	7 Paid-in capital
8 Tambahan modal disetor	142,328	104,469	127,968	121,925	135,432	137,961	156,567	166,775	146,431	147,715	127,594	124,671	129,328	116,533	113,408	77,358	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	19,239	23,891	20,391	19,330	18,760	21,205	18,760	18,760	18,760	19,204	18,760	18,760	18,760	18,760	18,760	18,760	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	120,245	135,789	153,936	171,973	171,964	171,944	162,853	170,090	181,367	189,392	188,413	189,092	191,795	194,770	194,793	194,439	a. General Reserves
b. Cadangan Tujuan	33,265	44,567	46,176	53,775	53,577	53,496	43,089	50,243	47,555	49,103	51,067	54,292	54,306	53,266	53,296	53,252	b. Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(39,656)	(57,349)	(42,828)	12,213	16,943	16,556	20,105	265,808	231,238	109,606	83,016	80,961	65,180	59,408	55,245	56,251	a. Previous years
b. Tahun berjalan	159,003	213,179	173,671	175,577	202,588	233,455	262,108	27,442	48,754	69,045	79,684	94,561	110,266	124,410	140,388	162,426	b. Current year
TOTAL PASIVA*	9,157,784	10,840,375	12,361,734	13,315,433	13,518,527	13,892,917	13,758,294	14,155,296	14,151,335	14,044,856	13,634,847	13,546,684	13,607,982	13,767,111	13,802,179	14,006,575	TOTAL PASIVA*

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

*) : Data tidak tersedia

*) : Angka-angka sementara

*) : Data not available
) Provisional Figures

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

**): Data tidak tersedia

*): Angka-angka sementara

*): Data not available

*) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Sharia Rural Bank Condensed Income Statement)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	1,391,233	1,590,687	1,781,691	1,490,875	1,666,764	1,844,781	1,944,605	182,573	355,704	531,781	685,369	831,636	984,992	1,143,032	1,296,318	1,451,275	1 Operating Revenue
2 Pendapatan Operasional Lainnya	121,522	146,455	188,813	148,250	166,351	191,079	203,120	20,179	38,693	55,447	80,898	99,382	115,233	134,669	153,706	172,543	2 Other operating Revenue
3 Pendapatan non operasional	11,294	21,889	11,322	10,587	10,969	12,410	13,913	1,059	1,822	2,896	3,593	4,456	5,273	7,330	8,296	52,786	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547,598	622,946	678,852	557,025	622,203	688,775	714,944	68,901	137,567	205,280	269,204	329,266	392,089	454,121	516,666	579,578	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976,450	1,136,085	1,302,975	1,092,687	1,221,881	1,359,495	1,446,694	134,909	258,651	384,844	500,656	606,209	713,409	830,909	941,654	1,097,026	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	713,858	799,359	960,895	789,154	877,550	965,684	1,001,739	91,237	179,619	270,764	364,039	442,583	524,288	617,759	695,610	816,307	1 Operating Expenses
2 Beban operasional lainnya	56,337	60,220	87,695	61,910	67,043	77,386	90,091	8,595	16,238	25,139	30,654	37,280	39,311	47,724	53,927	60,658	2 Other Operating Expenses
3 Beban non operasional	7,824	10,499	14,189	11,792	13,329	14,280	15,839	1,344	2,340	3,710	4,643	5,689	6,701	8,336	9,270	10,385	3 Non Operating Expenses
Total Beban	778,018	870,078	1,062,779	862,857	957,922	1,057,350	1,107,668	101,176	198,197	299,613	399,336	485,553	570,300	673,819	758,807	887,350	Total Expenses
C. Laba tahun berjalan	198,432	266,007	240,196	229,831	263,960	302,145	339,025	33,733	60,454	85,232	101,320	120,656	143,109	157,090	182,847	209,675	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3,383	4,116	5,067	4,875	5,395	5,802	6,272	608	1,074	1,424	1,932	2,463	2,892	3,709	3,936	4,021	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195,049	261,890	235,129	224,955	258,564	296,343	332,753	33,126	59,381	83,808	99,388	118,193	140,217	153,381	178,911	205,655	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36,046	48,712	61,458	49,378	55,976	62,888	69,861	5,684	10,550	14,636	19,703	23,776	29,951	28,972	38,523	43,228	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159,003	213,179	173,671	175,577	202,588	233,455	262,108	27,442	48,754	69,045	79,684	94,417	110,266	124,410	140,388	162,426	G. Net Income
r) Angka-angka diperbaiki																	r) Revised Figures
s) Angka-angka sementara																	s) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Biaya promosi	16,816	18,277	19,212	14,515	16,085	17,960	16,884	1,405	2,724	4,008	5,578	7,192	8,549	9,542	10,787	11,894	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17,763	23,536	27,073	20,678	24,187	27,546	56,370	4,854	4,531	6,321	7,060	8,214	8,634	9,089	9,862	10,453	2 Cost of education and training
Total	34,579	41,813	46,285	35,193	40,272	45,507	73,254	6,259	7,255	10,329	12,638	15,406	17,183	18,630	20,649	22,347	Total

Juta Rupiah (in Million IDR)

Juta Rupiah (in million IDR)

Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah (Off Balance Sheet Account - Sharia Rural Bank)																			
Indikator	2015	2016	2017	2018	2019				2020								Indicator		
					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	88,096	44,500	66,226	66,226	12,171	33,560	28,574	28,574	30,657	1,074	60,991	47,324	32,324	16,324	- Unused Fund Borrowings Facilities	
- Lainnya	1,050	1,050	1,050	1,050	3,330	3,330	3,330	3,439	3,439	3,494	3,290	3,283	3,290	3,219	3,226	3,226	3,276	- Others	
Kewajiban Komitmen																		Commitment Payables	
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7,170	7,714	8,777	8,671	7,814	7,869	7,859	35,234	36,706	38,159	36,205	38,059	37,259	35,564	34,926	32,782	27,047	- Unused Financing facilities granted to customer	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused Financing facilities granted to other Sharia banks	
- Lainnya	2,230	2,038	1,855	9,538	5,450	5,380	5,325	4,306	4,520	3,752	3,906	3,891	3,875	3,881	5,290	5,261	4,341	- Others	
Tagihan Komitmen																		Contingent Receivables	
- Garansi (Kafalah) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received	
- Pendapatan yang akan diterima	77,359	88,751	2,076,594	325,799	134,262	158,705	129,483	88,973	97,752	102,235	115,570	98,604	106,284	119,872	114,917	119,536	141,968	- Accrued Income	
- Lainnya	5,698	6,542	6,919	7,089	5,032	5,185	5,129	5,601	5,601	5,598	5,600	5,601	5,600	5,600	5,600	5,596	5,596	- Others	
Aktiva produktif yang dihapusbuku	128,476	148,023	176,221	222,374	276,982	280,486	281,307	221,483	255,272	261,312	287,536	280,112	283,474	147,733	295,057	296,821	287,839	Written off earning assets	
Penerusan dana mudharabah muqayyadah	67,071	63,266	48,639	36,596	30,679	29,336	28,872	14,801	14,740	13,673	16,653	16,468	16,552	16,948	16,601	15,238	15,250	Channeling of mudharabah muqayyadah	
* : Data tidak tersedia *) :Angka-angka sementara																			* : Data not available *) : Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 31. Komposisi DPK - Bank Pembiayaan Rakyat Syariah (Depositor Funds Composition of Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Giro iB - Akad <i>Wadiah</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - <i>Wadia</i>
2 Tabungan iB	2,161,305	2,578,278	2,998,201	3,032,665	3,014,110	3,151,960	3,202,792	3,215,725	3,125,463	3,073,896	2,924,252	2,894,011	2,874,229	2,985,284	2,965,623	2,998,296	2 iB Saving Deposits
a Akad <i>Wadiah</i>	1,178,603	1,457,999	1,738,702	1,774,206	1,743,422	1,852,793	1,873,868	1,890,590	1,796,977	1,743,526	1,641,312	1,665,860	1,646,041	1,775,711	1,736,959	1,748,661	a <i>Wadia</i>
b Akad <i>Mudharabah</i>	982,702	1,120,278	1,259,499	1,258,459	1,270,688	1,299,166	1,328,924	1,325,135	1,328,486	1,330,370	1,282,940	1,228,152	1,228,188	1,209,573	1,228,664	1,249,635	b <i>Mudharaba</i>
3 Deposito iB - Akad <i>Mudharabah</i>	3,662,658	4,409,003	5,136,737	5,602,674	5,676,972	5,751,044	5,529,098	5,877,976	5,952,800	6,029,050	5,964,460	5,969,748	6,015,513	6,020,178	6,039,333	6,120,896	3 iB Time Deposits - <i>Mudharaba</i>
a 1 Bulan	461,386	549,304	538,766	574,064	571,112	559,918	392,842	406,634	494,442	433,682	454,065	478,315	409,756	389,297	405,684	427,437	a 1 month
b 3 Bulan	506,445	730,517	782,724	816,078	807,678	822,805	634,705	692,466	699,898	697,736	667,229	736,991	689,039	678,403	691,858	744,750	b 3 months
c 6 Bulan	723,491	777,670	901,025	939,414	966,429	977,536	731,535	734,103	745,822	742,296	745,066	857,531	746,043	800,055	784,310	791,507	c 6 months
d 12 Bulan	1,947,335	2,329,815	2,880,772	3,225,626	3,280,837	3,337,868	2,812,410	3,024,027	2,997,564	3,101,569	3,080,870	3,119,310	3,132,947	3,166,868	3,131,204	3,185,482	d 12 months
e > 12 Bulan	24,001	21,695	33,449	47,493	50,916	52,916	957,605	1,020,746	1,015,074	1,053,767	1,017,230	777,600	1,037,728	985,555	1,026,277	971,721	e > 12 months
Total	5,823,964	6,987,280	8,134,938	8,635,339	8,691,083	8,903,003	8,731,890	9,093,701	9,078,262	9,102,946	8,888,712	8,863,759	8,889,742	9,005,462	9,004,956	9,119,192	Total
": Data tidak tersedia																	": Data not available

Juta Rupiah (in Million IDR)

Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah (Financing Composition of Sharia Rural Bank)																	
Akad	2016	2017	2018	2019				2020								Contract	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Akad Mudharabah	156,256	124,497	180,956	212,723	227,505	232,575	240,606	220,848	196,986	249,179	269,051	271,469	287,233	296,092	280,980	292,974	Mudharaba
Akad Musyarakah	774,949	776,696	837,915	969,700	1,030,663	1,084,182	1,121,004	1,135,809	1,073,291	1,198,255	1,214,672	1,242,807	1,263,835	1,289,090	1,327,792	1,382,823	Musharaka
Akad Murabahah	5,053,764	5,904,751	6,940,379	7,615,697	7,681,113	7,735,914	7,457,774	7,711,400	7,854,630	7,912,797	7,849,489	7,742,816	7,684,870	7,689,836	7,655,257	7,671,138	Murabaha
Akad Salam	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	9,423	21,426	35,387	52,070	55,581	63,221	67,178	67,238	68,496	69,105	70,186	70,275	70,056	69,582	69,335	71,122	Istishna
Akad Ijarah	6,763	22,316	46,579	53,961	50,287	49,273	41,508	48,961	48,392	49,860	48,854	49,224	48,624	47,214	47,620	46,991	Ijara
Akad Qardh	145,865	189,866	185,360	209,117	206,009	202,572	176,856	201,370	213,439	229,017	236,239	226,109	231,027	228,700	234,522	229,581	Qardh
Multijsa	515,523	724,398	857,890	964,825	971,022	967,826	838,394	941,975	971,551	970,107	953,506	928,260	917,597	915,029	910,077	905,942	Multi Purpose Financing
Total	6,662,556	7,763,951	9,084,467	10,078,094	10,222,181	10,335,563	9,943,320	10,327,603	10,426,783	10,678,320	10,641,998	10,530,960	10,503,242	10,535,541	10,525,584	10,600,572	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2016	2017	2018	2019				2020								ECONOMIC SECTOR	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag		Sep
Pertanian, kehutanan dan sarana pertanian	366,192	360,973	374,467	352,183	353,404	318,646	652,376	687,806	700,647	683,654	365,197	384,491	346,765	304,083	314,645	308,556	Agriculture, forestry and agricultural facilities
Pertambangan	7,117	17,501	19,889	24,868	24,605	25,311	20,971	29,097	29,519	31,929	31,881	31,415	31,573	32,789	30,735	32,649	Mining
Perindustrian	57,687	72,722	119,758	195,256	191,588	188,699	222,639	148,649	136,511	158,235	191,783	194,824	192,921	203,926	212,962	217,775	Manufacturing
Listrik, gas dan air	10,460	12,494	13,104	15,744	15,039	14,860	8,582	7,871	9,532	9,537	10,472	10,206	9,404	9,505	9,999	9,919	Water, gas and electricity
Konstruksi	459,986	591,662	694,666	837,920	857,922	895,069	659,984	723,434	721,547	724,242	816,918	787,948	767,509	780,692	803,806	789,862	Construction
Perdagangan, restoran dan hotel	1,650,750	1,761,280	2,032,457	2,057,486	2,077,643	2,115,420	1,364,285	1,405,118	1,371,522	1,418,431	1,590,303	1,555,657	1,714,393	1,613,243	1,655,139	1,947,410	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92,697	91,667	103,582	121,249	126,246	126,120	553,633	575,076	588,353	584,908	608,426	595,570	586,415	584,201	581,731	575,495	Transport, cargo storage and communication
Jasa dunia usaha	586,186	560,407	618,505	837,168	866,876	850,796	1,725,539	1,823,497	1,697,756	777,642	1,839,318	1,762,024	809,925	1,637,369	771,708	1,591,142	Business Services
Jasa sosial/masyarakat	631,688	718,380	769,445	867,495	928,085	1,021,971	3,193,984	3,424,272	3,652,120	2,193,314	3,572,825	3,509,041	1,811,434	3,418,019	1,785,389	3,282,725	Social Services
Lain-lain	2,799,794	3,576,863	4,338,594	4,768,725	4,780,773	4,778,669	1,541,147	1,502,783	1,519,277	4,096,430	1,614,873	1,699,783	4,232,904	1,951,714	4,359,469	1,845,039	Others
Total	6,662,556	7,763,951	9,084,467	10,078,094	10,222,181	10,335,563	9,943,140	10,327,603	10,426,783	10,678,320	10,641,998	10,530,960	10,503,242	10,535,541	10,525,584	10,600,572	Total

Juta Rupiah (in Million IDR)

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

JENIS PENGGUNAAN	2016	2017	2018	2019				2020								TYPE OF USAGE	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Modal Kerja	2,737,167	2,956,073	3,428,706	3,804,189	3,887,552	3,954,183	4,401,468	4,590,721	4,588,526	4,793,827	4,830,790	4,747,540	4,661,575	4,766,523	4,761,215	4,787,782	Working Capital
Investasi	1,125,595	1,231,015	1,317,166	1,505,179	1,553,855	1,602,710	1,508,260	1,591,972	1,537,325	1,575,925	1,521,340	1,520,043	1,457,750	1,427,104	1,404,900	1,592,335	Investment
Konsumsi	2,799,794	3,576,863	4,338,594	4,768,725	4,780,773	4,778,669	4,033,592	4,144,909	4,300,932	4,308,568	4,289,868	4,263,378	4,383,917	4,341,914	4,359,469	4,220,455	Consumption
Total	6,662,556	7,763,951	9,084,467	10,078,094	10,222,181	10,335,563	9,943,320	10,327,603	10,426,783	10,678,320	10,641,998	10,530,960	10,503,242	10,535,541	10,525,584	10,600,572	Total
r) Angka-angka diperbaiki																	r) : Revised Figures

Juta Rupiah (in Million IDR)

Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Sharia Rural Bank based on Type of Financing)																	
GOLONGAN PEMBIAYAAN	2016	2017	2018	2019				2020								TYPE OF FINANCING	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Usaha Kecil dan Menengah	3,570,606	3,767,877	4,086,485	4,550,117	4,671,493	4,791,584	5,841,290	6,030,078	5,974,399	6,108,146	6,165,312	6,075,285	6,069,374	5,199,269	5,317,978	5,493,036	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	3,091,950	3,996,074	4,997,982	5,527,977	5,550,687	5,543,979	4,102,030	4,297,525	4,452,385	4,570,175	4,476,686	4,455,676	4,433,869	5,336,272	5,207,606	5,107,536	Non Small and Medium Enterprises
Total	6,662,556	7,763,951	9,084,467	10,078,094	10,222,181	10,335,563	9,943,320	10,327,603	10,426,783	10,678,320	10,641,998	10,530,960	10,503,242	10,535,541	10,525,584	10,600,572	Total

Juta Rupiah (in Million IDR)

Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan (Financing of Sharia Rural Bank based on Collectibility)																		
KOLEKTIBILITAS PEMBIAYAAN	2016	2017	2018	2019				2020								COLLECTIBILITY OF FINANCING		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
Lancar	6,087,260	7,012,068	8,239,483	9,245,094	9,375,734	9,516,524	9,242,948	9,554,187	9,589,500	9,790,101	9,690,227	9,567,791	9,542,797	9,558,573	9,552,339	9,688,398	Performing Financing	
Non Lancar	575,296	751,883	844,983	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	912,175	Non Performing Financing	
- Kurang Lancar	109,241	158,628	147,712	218,161	232,807	203,592	141,161	208,016	261,397	263,923	282,880	276,714	246,081	228,528	213,074	185,949	Sub-Standard	
- Diragukan	100,645	123,194	146,322	132,294	128,900	130,607	124,271	121,168	118,812	131,123	160,255	172,948	189,800	215,004	222,118	193,921	Doubtful	
- Macet	365,409	470,061	550,949	482,546	484,739	484,840	434,940	444,231	457,074	493,173	508,636	513,507	524,565	533,436	538,054	532,305	Lost	
Total Pembiayaan	6,662,556	7,763,951	9,084,467	10,078,094	10,222,181	10,335,563	9,943,320	10,327,603	10,426,783	10,678,320	10,641,998	10,530,960	10,503,242	10,535,541	10,525,584	10,600,572	Total Financing	
Persentase NPF	8.63%	9.68%	9.30%	8.27%	8.28%	7.92%	7.04%	7.49%	8.03%	8.03%	8.94%	9.15%	9.14%	9.27%	9.25%	8.60%	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	2016	2017	2018	2019				2020								ECONOMIC SECTOR	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Pertanian, kehutanan dan sarana pertanian	59,130	83,043	99,908	49,004	49,471	48,873	68,156	71,595	85,245	85,346	49,419	56,232	55,294	51,264	53,249	46,064	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1,483	4,388	3,844	3,956	1,944	2,122	2,357	2,334	2,088	2,416	2,897	4,757	3,988	3,134	Mining
Perindustrian	10,307	11,812	10,468	12,183	12,739	11,706	8,634	10,534	11,532	11,803	21,203	20,166	26,364	30,153	28,258	23,680	Manufacturing
Listrik, gas dan air	1,648	2,439	3,948	4,014	3,292	3,522	981	1,090	2,351	1,168	1,588	1,370	1,315	891	970	544	Water, gas and electricity
Konstruksi	34,778	60,509	75,624	101,944	107,034	101,768	50,225	53,759	69,495	64,393	94,859	93,773	87,559	94,243	103,093	90,237	Construction
Perdagangan, restoran dan hotel	213,901	282,329	291,534	274,126	279,717	270,868	174,918	178,279	183,160	194,213	234,599	253,183	266,415	253,334	244,767	247,304	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14,130	16,690	16,674	16,872	16,698	14,470	20,645	22,972	25,935	33,450	42,476	44,399	38,565	37,344	38,566	31,715	Transport, cargo storage and communication
Jasa dunia usaha	55,079	38,199	46,988	38,210	40,068	38,179	117,259	121,220	124,961	142,822	171,751	151,924	56,934	144,008	49,053	141,137	Business Services
Jasa sosial/masyarakat	60,098	81,269	97,106	102,961	100,305	99,711	186,260	205,257	219,485	248,871	219,313	218,104	193,354	215,122	201,777	202,614	Social Services
Lain-lain	125,552	174,597	201,251	229,297	233,279	225,986	71,350	106,588	112,764	103,818	114,475	121,600	231,748	145,852	249,525	125,745	Others
Total	575,296	751,883	844,983	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	912,175	Total

Juta Rupiah (in Million IDR)

Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Non Performing Financing of Sharia Rural Bank based on Type of Usage)																	
JENIS PENGGUNAAN	2016	2017	2018	2019				2020								TYPE OF USAGE	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag		Sep
Modal Kerja	376,063	487,550	538,563	487,163	491,573	472,011	398,500	455,673	483,067	507,631	550,026	557,126	567,731	579,634	574,450	548,379	Working Capital
Investasi	73,680	89,735	105,169	116,541	121,594	121,041	113,487	114,946	136,198	143,992	146,375	158,612	150,851	153,358	149,271	135,335	Investment
Konsumsi	125,552	174,597	201,251	229,297	233,279	225,986	188,385	202,797	218,019	236,596	255,371	247,432	241,864	243,976	249,525	228,460	Consumption
Total	575,296	751,883	844,983	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	912,175	Total

Juta Rupiah (in Million IDR)

Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Sharia Rural Bank based on Type of Financing)																	
GOLONGAN PEMBIAYAAN	2016	2017	2018	2019				2020								TYPE OF FINANCING	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Usaha Kecil dan Menengah	429,268	549,656	592,524	533,899	540,912	524,084	493,659	532,230	579,335	607,478	647,716	673,205	660,692	654,858	675,918	626,973	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	146,028	202,227	252,459	299,101	305,534	294,955	206,713	241,186	257,948	280,741	304,055	289,964	299,753	322,110	297,327	285,201	Non Small and Medium Enterprises
Total	575,296	751,883	844,983	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	912,175	Total

Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Sharia Rural Bank)																	
Jenis	2016	2017	2018	2019				2020									Type
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	
Dana Pihak Ketiga	1,256,091	1,385,182	1,552,335	1,606,695	1,619,705	1,638,005	1,608,833	1,628,004	1,643,193	1,643,193	1,661,271	1,663,746	1,683,083	1,703,463	1,708,326	1,710,748	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1,210,460	1,335,086	1,497,618	1,549,576	1,561,732	1,579,585	1,550,374	1,568,507	1,584,218	1,591,639	1,603,187	1,605,785	1,624,704	1,645,000	1,649,517	1,651,378	Saving Deposits
Deposito iB	45,631	50,096	54,717	57,119	57,973	58,420	58,459	59,497	58,975	59,446	58,084	57,961	58,379	58,463	58,809	59,370	Time Deposits
Pembiayaan	250,425	293,482	327,606	353,051	356,367	357,247	357,960	365,955	373,152	374,925	369,586	361,456	359,464	360,181	360,830	360,772	Financing
Akad Mudharabah	1,042	1,432	2,750	3,285	3,390	3,467	2,854	3,418	3,511	3,505	3,357	3,200	3,168	3,079	3,043	3,014	Mudharaba
Akad Musyarakah	5,109	5,100	5,189	5,584	6,659	7,197	7,557	7,707	8,046	8,489	8,546	8,639	8,677	8,606	8,709	8,732	Musharaka
Akad Murabahah	197,605	231,745	258,617	277,633	281,264	280,954	281,369	287,074	291,276	291,127	286,107	282,275	279,710	281,257	282,509	284,983	Murabaha
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	302	183	160	191	201	220	234	234	235	233	238	240	241	241	242	252	Istishna
Akad Ijarah	23,354	28,521	32,086	35,256	33,568	34,274	35,026	37,327	38,976	40,269	40,853	37,227	38,004	37,263	36,729	34,284	Qardh
Akad Qardh	440	592	676	683	696	698	635	659	681	700	693	675	687	681	679	703	Ijara
Multijasa	22,569	25,909	28,128	30,419	30,589	30,437	30,285	29,536	30,427	30,602	29,792	29,200	28,977	29,054	28,919	28,804	Multi Purpose Financing
Total	1,506,516	1,678,664	1,879,941	1,959,746	1,976,072	1,995,252	1,966,793	1,993,959	2,016,346	2,026,010	2,030,857	2,025,202	2,042,547	2,063,644	2,069,156	2,071,520	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	
"-": Data not available r) Revised figures *) Provisional figures																	

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

Jenis	2016	2017	2018	2019				2020								Type	
				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	3.23	2.99	2.88	2.54	2.53	3.23	2.85	2.91	2.74	2.62	2.62	2.54	2.64	2.50	2.53	2.42	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10.81	9.91	9.43	9.46	9.29	9.24	7.16	7.89	6.36	7.49	6.93	6.89	7.60	8.70	8.96	7.66	a 1 month
b 3 Bulan	8.49	8.09	8.10	7.97	7.82	7.86	8.40	8.42	7.66	8.56	8.33	8.28	8.16	8.99	8.52	7.88	b 3 months
c 6 Bulan	8.69	9.45	9.21	8.45	8.63	9.05	9.80	9.80	8.71	9.83	9.76	9.31	9.30	9.81	9.09	8.80	c 6 months
d 12 Bulan	10.13	9.67	9.73	9.33	9.44	9.90	10.17	9.41	8.30	11.50	11.26	11.16	11.13	11.75	10.74	10.18	d 12 months
e > 12 Bulan	12.92	9.14	8.52	8.95	8.92	9.25	8.25	9.14	7.42	17.16	17.86	21.32	18.56	18.64	17.51	18.24	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17.86	17.42	16.45	15.03	14.88	15.41	17.18	16.62	16.79	17.45	16.23	15.90	15.76	14.90	14.51	14.39	1 Mudharaba
2 Akad Musyarakah	19.58	19.15	18.44	17.30	17.52	17.30	20.33	22.66	21.92	21.65	21.66	21.67	21.51	20.93	20.53	20.84	2 Musharaka
3 Akad Murabahah	17.99	17.46	17.82	18.23	18.29	18.89	19.71	19.73	19.41	20.16	19.95	20.04	20.11	19.92	20.02	19.96	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8.88	13.26	9.95	10.77	10.96	11.24	20.51	12.88	12.95	12.86	13.34	13.63	14.04	14.09	14.33	15.11	5 Istishna
6 Akad Ijarah ¹⁾	16.52	6.51	17.29	14.84	14.64	14.12	10.63	10.81	9.97	9.91	9.54	9.62	8.44	8.53	7.85	7.86	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14.70	14.10	13.44	13.28	13.05	13.05	18.54	20.10	19.56	20.27	18.45	16.93	16.36	16.40	12.57	12.50	8 Multi Purpose Financing ¹⁾

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

"-": Data tidak tersedia

"-": Data not available

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

Rasio	2016	2017	2018	2019				2020								Ratio	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 CAR	21.73%	20.81%	19.33%	19.48%	19.61%	19.27%	17.99%	23.28%	29.96%	26.80%	25.96%	24.80%	26.34%	31.10%	32.38%	31.29%	1 CAR
2 ROA	2.27%	2.55%	1.87%	2.52%	2.52%	2.27%	2.61%	2.23%	2.70%	2.73%	2.62%	2.56%	2.22%	2.39%	2.45%	2.56%	2 ROA
3 ROE	16.18%	19.40%	12.86%	19.38%	19.44%	17.07%	27.30%	21.66%	29.21%	29.94%	28.90%	29.27%	26.20%	28.03%	28.89%	30.29%	3 ROE
4 NPF	8.63%	9.68%	9.30%	8.27%	8.28%	7.92%	7.05%	7.50%	8.07%	8.31%	8.94%	9.15%	9.14%	9.27%	9.25%	8.60%	4 NPF
5 FDR	114.40%	111.12%	111.67%	116.71%	117.62%	116.09%	113.59%	113.27%	115.73%	117.29%	119.72%	118.81%	118.15%	116.99%	116.89%	116.24%	5 FDR
6 BOPO	87.09%	85.34%	87.66%	85.89%	85.45%	85.05%	84.12%	83.22%	84.54%	85.34%	86.51%	86.81%	86.77%	87.21%	87.21%	89.62%	6 BOPO

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

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	405,695	287,323	259,943	110.53	7.51	Nanggroe Aceh Darussalam
Sumatera Utara	197,151	143,440	136,217	105.30	4.77	Sumatera Utara
Sumatera Barat	244,715	178,843	183,172	97.64	7.87	Sumatera Barat
Sumatera Selatan	23,151	15,992	10,690	149.60	5.92	Sumatera Selatan
Bangka Belitung	408,327	320,141	363,217	88.14	29.65	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	79,788	59,930	55,334	108.30	20.48	Bengkulu
Riau	56,276	32,818	47,024	69.79	8.37	Riau
Kepulauan Riau	146,890	123,778	81,173	152.49	9.95	Kepulauan Riau
Lampung	734,613	536,779	323,806	165.77	4.40	Lampung
DKI Jakarta	11,468	7,803	8,785	88.82	34.00	DKI Jakarta
Jawa Barat	4,398,174	3,372,118	2,785,664	121.05	7.41	Jawa Barat
Banten	1,036,931	777,501	785,652	98.96	13.56	Banten
Jawa Tengah	1,866,196	1,433,815	1,237,341	115.88	6.54	Jawa Tengah
DI Yogyakarta	868,752	591,881	585,949	101.01	8.90	DI Yogyakarta
Jawa Timur	2,294,808	1,754,044	1,522,992	115.17	10.53	Jawa Timur
Bali	12,174	9,517	8,519	111.71	4.98	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	5,593	2,477	2,860	86.62	2.10	Kalimantan Tengah
Kalimantan Timur	15,407	5,879	9,027	65.13	4.84	Kalimantan Timur
Kalimantan Selatan	69,799	54,316	55,431	97.99	4.79	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	369	-	62	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	130,827	97,454	43,113	226.04	10.37	Sulawesi Selatan
Maluku	-	-	-	0.00	0.00	Maluku
Maluku Utara	211,523	126,373	129,345	97.70	2.23	Maluku Utara
NTB	787,950	668,353	483,876	138.12	2.60	NTB
NTT	-	-	-	-	-	NTT
Papua Barat	-	-	-	-	-	Papua Barat
Papua	-	-	-	0.00	0.00	Papua
Total	14,006,575	10,600,572	9,119,192	116.24	8.60	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 2020
(Financing of Sharia Rural Bank based on Economic Sector and Province - September 2020)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	3,830	745	6,147	222	6,083	148,538	3,411	16,008	92,812	9,528	Nanggroe Aceh Darussalam
Sumatera Utara	57,503	-	1,332	100	1,617	21,170	790	8,021	42,542	10,366	Sumatera Utara
Sumatera Barat	21,918	96	2,859	23	7,838	47,921	6,136	7,669	63,848	20,535	Sumatera Barat
Sumatera Selatan	1,960	-	1,150	200	62	1,386	175	834	801	9,423	Sumatera Selatan
Bangka Belitung	53,246	594	2,101	481	31,512	99,842	6,923	25,499	94,367	5,576	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	14,231	-	93	-	1,890	5,961	16	3,615	3,991	30,133	Bengkulu
Riau	1,774	-	28	96	371	3,811	652	1,092	7,290	17,705	Riau
Kepulauan Riau	1,575	472	3,000	-	991	10,210	6,147	13,471	12,765	75,145	Kepulauan Riau
Lampung	11,125	290	2,755	483	2,887	27,204	1,231	107,982	343,935	38,886	Lampung
DKI Jakarta	1	330	36	-	991	1,048	-	2,607	2,689	99	DKI Jakarta
Jawa Barat	17,100	11,071	29,481	1,194	141,260	812,153	11,678	356,493	1,327,444	664,243	Jawa Barat
Banten	5,858	1,113	29,733	-	73,160	249,916	11,714	156,877	171,355	77,776	Banten
Jawa Tengah	53,250	6,785	34,985	3,148	231,530	178,714	15,183	343,924	295,998	270,295	Jawa Tengah
DI Yogyakarta	8,420	1,568	11,464	313	56,822	74,790	11,911	153,135	154,458	119,000	DI Yogyakarta
Jawa Timur	52,092	6,031	89,708	3,648	199,413	194,921	492,669	267,859	232,279	215,423	Jawa Timur
Bali	-	-	-	-	612	814	-	1,504	6,569	18	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	261	-	-	11	-	269	50	105	1,643	139	Kalimantan Tengah
Kalimantan Timur	42	-	151	-	-	89	-	5,005	478	114	Kalimantan Timur
Kalimantan Selatan	2,267	-	100	-	18,518	17,766	5,806	2,808	412	6,638	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	760	134	389	-	4,474	11,283	501	2,908	51,065	25,941	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	1,930	3,955	-	109	79,696	40,683	Maluku Utara
NTB	1,344	3,420	2,262	-	7,901	35,648	502	113,617	296,286	207,372	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	308,556	32,649	217,775	9,919	789,862	1,947,410	575,495	1,591,142	3,282,725	1,845,039	TOTAL

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - September 2020 (Financing of Sharia Rural Bank based on Type of Usage and Province - September 2020)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	139,407	49,293	98,622	Nanggroe Aceh Darussalam
Sumatera Utara	89,183	5,313	48,944	Sumatera Utara
Sumatera Barat	85,817	23,898	69,128	Sumatera Barat
Sumatera Selatan	6,420	-	9,571	Sumatera Selatan
Bangka Belitung	138,247	95,709	86,185	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	9,060	16,912	33,957	Bengkulu
Riau	7,396	957	24,465	Riau
Kepulauan Riau	37,495	12,735	73,548	Kepulauan Riau
Lampung	63,408	160,570	312,800	Lampung
DKI Jakarta	5,024	-	2,779	DKI Jakarta
Jawa Barat	1,109,818	439,497	1,822,803	Jawa Barat
Banten	450,777	126,196	200,527	Banten
Jawa Tengah	814,304	229,561	389,950	Jawa Tengah
DI Yogyakarta	290,717	88,801	212,362	DI Yogyakarta
Jawa Timur	1,251,288	192,401	310,355	Jawa Timur
Bali	4,911	1,487	3,119	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	355	392	1,731	Kalimantan Tengah
Kalimantan Timur	1,735	3,674	470	Kalimantan Timur
Kalimantan Selatan	46,701	910	6,706	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	17,348	6,996	73,111	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	32,374	15,135	78,864	Maluku Utara
NTB	185,997	121,897	360,458	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4,787,782	1,592,335	4,220,455	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 2020 (Financing of Sharia Rural Bank based on Type of Financing and Province - September 2020)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	176,480	110,842	Nanggroe Aceh Darussalam
Sumatera Utara	44,373	99,067	Sumatera Utara
Sumatera Barat	99,124	79,718	Sumatera Barat
Sumatera Selatan	6,420	9,571	Sumatera Selatan
Bangka Belitung	233,061	87,080	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	13,317	46,612	Bengkulu
Riau	13,492	19,326	Riau
Kepulauan Riau	38,679	85,100	Kepulauan Riau
Lampung	79,494	457,284	Lampung
DKI Jakarta	5,024	2,779	DKI Jakarta
Jawa Barat	1,755,620	1,616,498	Jawa Barat
Banten	535,850	241,651	Banten
Jawa Tengah	934,968	498,847	Jawa Tengah
DI Yogyakarta	307,285	284,595	DI Yogyakarta
Jawa Timur	1,048,835	705,210	Jawa Timur
Bali	4,212	5,305	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	1,999	478	Kalimantan Tengah
Kalimantan Timur	1,157	4,722	Kalimantan Timur
Kalimantan Selatan	47,665	6,651	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	45,368	52,086	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	40,472	85,901	Maluku Utara
NTB	60,141	608,212	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	5,493,036	5,107,536	TOTAL



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