

# Statistik Perbankan Syariah

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*Islamic Banking Statistics*

DESEMBER 2003 DECEMBER



Direktorat Perbankan Syariah  
BANK INDONESIA

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**Tabel 1. Jaringan Kantor Perbankan Syariah**  
*Networking of Islamic Banks*

| Kelompok Bank<br><i>Group of Banks</i>                               | 2000                     |                         |                   |                 | 2001                     |                         |                   |                 | 2002                     |                         |                   |                 |
|--|--------------------------|-------------------------|-------------------|-----------------|--------------------------|-------------------------|-------------------|-----------------|--------------------------|-------------------------|-------------------|-----------------|
|  | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> |
| <b>Bank Umum Syariah</b><br><i>Islamic Commercial Banks</i>          | 2                        | 21                      | 8                 | 26              | 2                        | 36                      | 5                 | 43              | 2                        | 43                      | 11                | 59              |
| 1. PT Bank Muamalat Indonesia  | 1                        | 13                      | 3                 | 26              | 1                        | 13                      | 5                 | 37              | 1                        | 13                      | 7                 | 46              |
| 2. PT Bank Syariah Mandiri   | 1                        | 8                       | 5                 | 0               | 1                        | 23                      | 0                 | 6               | 1                        | 30                      | 4                 | 13              |
| <b>Unit Usaha Syariah</b><br><i>Islamic Banking Unit</i>             | 3                        | 7                       | 0                 | 0               | 3                        | 12                      | 0                 | 0               | 6                        | 25                      | 0                 | 0               |
| 1. PT Bank IFI   | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               |
| 2. PT Bank Negara Indonesia  | 1                        | 5                       | 0                 | 0               | 1                        | 10                      | 0                 | 0               | 1                        | 12                      | 0                 | 0               |
| 3. PT Bank Jabar   | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               | 1                        | 3                       | 0                 | 0               |
| 4. PT Bank Rakyat Indonesia  |                          |                         |                   |                 |                          |                         |                   |                 | 1                        | 2                       | 0                 | 0               |
| 5. PT Bank Danamon   |                          |                         |                   |                 |                          |                         |                   |                 | 1                        | 5                       | 0                 | 0               |
| 6. PT Bank Bukopin   |                          |                         |                   |                 |                          |                         |                   |                 | 1                        | 2                       | 0                 | 0               |
| 7. PT Bank Internasional Indonesia                                   |                          |                         |                   |                 |                          |                         |                   |                 |                          |                         |                   |                 |
| <b>Bank Perkreditan Rakyat Syariah</b><br><i>Islamic Rural Banks</i> | 79                       | 0                       | 0                 | 0               | 81                       | 0                       | 0                 | 0               | 83                       | 0                       | 0                 | 0               |
| <b>TOTAL</b>   | <b>84</b>                | <b>28</b>               | <b>8</b>          | <b>26</b>       | <b>86</b>                | <b>48</b>               | <b>5</b>          | <b>43</b>       | <b>91</b>                | <b>68</b>               | <b>11</b>         | <b>59</b>       |
| Kelompok Bank<br><i>Group of Banks</i>                               | Mar-03                   |                         |                   |                 | Jun-03                   |                         |                   |                 | Sep-03                   |                         |                   |                 |
|  | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> |
| <b>Bank Umum Syariah</b><br><i>Islamic Commercial Banks</i>          | 2                        | 45                      | 12                | 60              | 2                        | 52                      | 16                | 75              | 2                        | 67                      | 16                | 100             |
| 1. PT Bank Muamalat Indonesia  | 1                        | 13                      | 8                 | 45              | 1                        | 16                      | 8                 | 52              | 1                        | 29                      | 8                 | 76              |
| 2. PT Bank Syariah Mandiri   | 1                        | 32                      | 4                 | 15              | 1                        | 36                      | 8                 | 23              | 1                        | 38                      | 8                 | 24              |
| <b>Unit Usaha Syariah</b><br><i>Islamic Banking Unit</i>             | 6                        | 31                      | 1                 | 0               | 7                        | 32                      | 1                 | 0               | 7                        | 33                      | 1                 | 0               |
| 1. PT Bank IFI   | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               |
| 2. PT Bank Negara Indonesia  | 1                        | 12                      | 1                 | 0               | 1                        | 12                      | 1                 | 0               | 1                        | 12                      | 1                 | 0               |
| 3. PT Bank Jabar   | 1                        | 3                       | 0                 | 0               | 1                        | 3                       | 0                 | 0               | 1                        | 4                       | 0                 | 0               |
| 4. PT Bank Rakyat Indonesia  | 1                        | 8                       | 0                 | 0               | 1                        | 8                       | 0                 | 0               | 1                        | 8                       | 0                 | 0               |
| 5. PT Bank Danamon   | 1                        | 5                       | 0                 | 0               | 1                        | 5                       | 0                 | 0               | 1                        | 5                       | 0                 | 0               |
| 6. PT Bank Bukopin   | 1                        | 2                       | 0                 | 0               | 1                        | 2                       | 0                 | 0               | 1                        | 2                       | 0                 | 0               |
| 7. PT Bank Internasional Indonesia                                   |                          |                         |                   |                 | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               |
| 8. HSBC, Ltd.  |                          |                         |                   |                 |                          |                         |                   |                 |                          |                         |                   |                 |
| <b>Bank Perkreditan Rakyat Syariah</b><br><i>Islamic Rural Banks</i> | 85                       | 0                       | 0                 | 0               | 86                       | 0                       | 0                 | 0               | 84                       | 0                       | 0                 | 0               |
| <b>TOTAL</b>   | <b>93</b>                | <b>76</b>               | <b>13</b>         | <b>60</b>       | <b>95</b>                | <b>84</b>               | <b>17</b>         | <b>75</b>       | <b>93</b>                | <b>100</b>              | <b>17</b>         | <b>100</b>      |
| Kelompok Bank<br><i>Group of Banks</i>                               | Nov-03                   |                         |                   |                 | Dec-03                   |                         |                   |                 | Jan-04                   |                         |                   |                 |
|  | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> | KPI/UUS<br><i>HO/IBU</i> | KPO/KC<br><i>HOO/BO</i> | KCP<br><i>SBO</i> | KK<br><i>CO</i> |
| <b>Bank Umum Syariah</b><br><i>Islamic Commercial Banks</i>          | 2                        | 70                      | 20                | 112             | 2                        | 74                      | 20                | 113             | 2                        | 77                      | 20                | 114             |
| 1. PT Bank Muamalat Indonesia  | 1                        | 29                      | 8                 | 80              | 1                        | 33                      | 8                 | 80              | 1                        | 35                      | 8                 | 81              |
| 2. PT Bank Syariah Mandiri   | 1                        | 41                      | 12                | 32              | 1                        | 41                      | 12                | 33              | 1                        | 42                      | 12                | 33              |
| <b>Unit Usaha Syariah</b><br><i>Islamic Banking Unit</i>             | 8                        | 38                      | 6                 | 0               | 8                        | 42                      | 6                 | 0               | 8                        | 42                      | 6                 | 0               |
| 1. PT Bank IFI   | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               | 1                        | 1                       | 0                 | 0               |
| 2. PT Bank Negara Indonesia  | 1                        | 12                      | 5                 | 0               | 1                        | 12                      | 5                 | 0               | 1                        | 12                      | 5                 | 0               |
| 3. PT Bank Jabar   | 1                        | 4                       | 0                 | 0               | 1                        | 4                       | 0                 | 0               | 1                        | 4                       | 0                 | 0               |
| 4. PT Bank Rakyat Indonesia  | 1                        | 11                      | 0                 | 0               | 1                        | 11                      | 0                 | 0               | 1                        | 11                      | 0                 | 0               |
| 5. PT Bank Danamon   | 1                        | 6                       | 0                 | 0               | 1                        | 10                      | 0                 | 0               | 1                        | 10                      | 0                 | 0               |
| 6. PT Bank Bukopin   | 1                        | 2                       | 0                 | 0               | 1                        | 2                       | 0                 | 0               | 1                        | 2                       | 0                 | 0               |
| 7. PT Bank Internasional Indonesia                                   | 1                        | 2                       | 0                 | 0               | 1                        | 2                       | 0                 | 0               | 1                        | 2                       | 0                 | 0               |
| 8. HSBC, Ltd.  | 1                        | 0                       | 1                 | 0               | 1                        | 0                       | 1                 | 0               | 1                        | 0                       | 1                 | 0               |
| <b>Bank Perkreditan Rakyat Syariah</b><br><i>Islamic Rural Banks</i> | 84                       | 0                       | 0                 | 0               | 84                       | 0                       | 0                 | 0               | 84                       | 0                       | 0                 | 0               |
| <b>TOTAL</b>   | <b>94</b>                | <b>108</b>              | <b>26</b>         | <b>112</b>      | <b>94</b>                | <b>116</b>              | <b>26</b>         | <b>113</b>      | <b>94</b>                | <b>119</b>              | <b>26</b>         | <b>114</b>      |

Keterangan:  
 - KP = Kantor Pusat  
 - UUS = Unit Usaha Syariah  
 - KPO = Kantor Pusat Operasional  
 - KC = Kantor Cabang  
 - KCP = Kantor Cabang Pembantu  
 - KK = Kantor Kas

Note:  
 - HO = Head Office  
 - IBU = Islamic Banking Unit  
 - HOO = Head Operational Office  
 - BO = Branch Office  
 - SBO = Sub Branch Office  
 - CO = Cash Office

**Tabel 2. Aset Perbankan Syariah (Juta Rupiah)**  
*Assets of Islamic Banks (Million IDRs)*

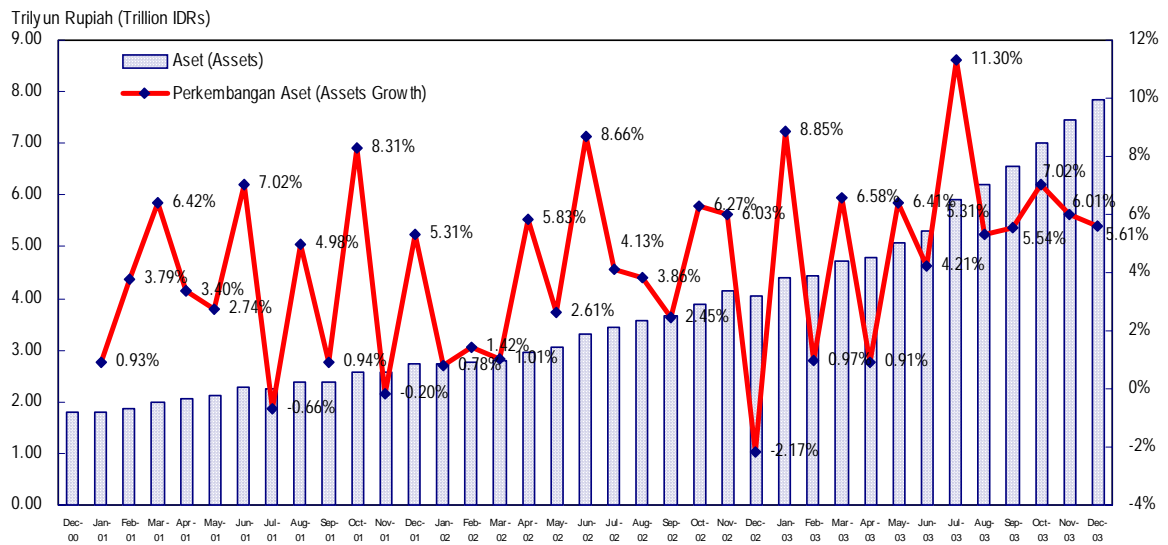
| KETERANGAN<br>ITEMS   | Mar-03           | Jun-03           | Sep-03           | Oct-03           | Nov-03           | Dec-03           |
|---|------------------|------------------|------------------|------------------|------------------|------------------|
| 1. Kas<br><i>Cash</i>   | 65,802           | 78,023           | 88,616           | 89,070           | 111,052          | 127,190          |
| 2. Penempatan pada BI<br><i>Placement at Bank Indonesia</i>   | 689,826          | 823,048          | 1,243,415        | 1,454,641        | 1,375,928        | 1,874,925        |
| 3. Penempatan pada bank lain<br><i>Inter-bank assets</i>  | 186,862          | 197,414          | 281,569          | 299,662          | 380,418          | 242,923          |
| 4. Pembiayaan yang diberikan<br><i>Financing extended</i>   | 3,662,587        | 4,161,706        | 4,832,246        | 5,042,081        | 5,466,361        | 5,530,167        |
| 5. Penyertaan<br><i>Equity participation</i>  | 2,094            | 2,095            | 2,094            | 2,095            | 2,095            | 2,095            |
| 6. Penyisihan Penghapusan Aktiva Produktif (PPAP)<br><i>Allowances for earning assets losses (PPAP)</i> | (96,350)         | (88,229)         | (98,599)         | (117,319)        | (125,691)        | (91,461)         |
| a. Cadangan umum PPAP -/-<br><i>PPAP General provision</i>  | (37,756)         | (37,240)         | (40,542)         | (50,968)         | (51,079)         | (51,379)         |
| b. Cadangan Khusus PPAP -/-<br><i>PPAP Special provision</i>  | (58,594)         | (50,989)         | (58,057)         | (66,351)         | (74,612)         | (40,082)         |
| 7. Aktiva tetap dan inventaris<br><i>Fixed assets and inventory</i>                                     | 101,771          | 103,805          | 130,129          | 135,914          | 135,579          | 137,519          |
| a. Tanah dan gedung<br><i>Land and building</i>   | 42,184           | 41,675           | 55,465           | 56,776           | 58,731           | 57,248           |
| b. Akumulasi penyusutan gedung -/-<br><i>Building accumulated depreciation</i>                          | (7,763)          | (7,374)          | (8,242)          | (8,420)          | (9,114)          | (8,977)          |
| c. Inventaris<br><i>Inventory</i>   | 120,862          | 128,379          | 149,110          | 155,731          | 156,142          | 159,711          |
| d. Akumulasi penyusutan inventaris -/-<br><i>Accumulated depreciation of inventory</i>                  | (53,512)         | (58,875)         | (66,204)         | (68,173)         | (70,180)         | (70,463)         |
| 8. Rupa-rupa aktiva<br><i>Other assets</i>  | 19,650           | 24,583           | 79,875           | 113,423          | 96,013           | 35,560           |
| <b>J U M L A H</b><br><i>TOTAL ASSETS</i>   | <b>4,632,242</b> | <b>5,302,445</b> | <b>6,559,345</b> | <b>7,019,567</b> | <b>7,441,755</b> | <b>7,858,918</b> |

\*) Meliputi data Bank Umum Syariah dan Unit Usaha Syariah (tidak termasuk BPR Syariah)  
*Covering Islamic Commercial Banks and Islamic Banking Unit (excluding Islamic Rural Banks)*

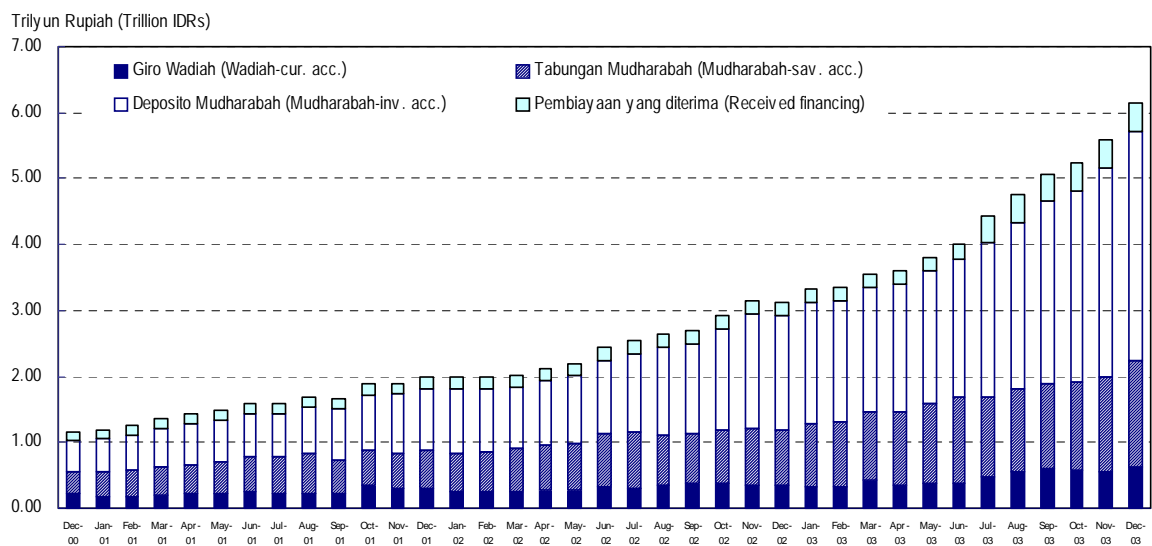
**Tabel 3. Kewajiban dan Modal Perbankan Syariah (Juta Rupiah)**  
*Liabilities and Equity of Islamic Banks (Million IDR)*

| KETERANGAN<br>ITEMS  | Mar-03           | Jun-03           | Sep-03           | Oct-03           | Nov-03           | Dec-03           |
|--|------------------|------------------|------------------|------------------|------------------|------------------|
| 1. Giro wadiah<br><i>Wadiah-current accounts</i>   | 411,082          | 387,316          | 602,950          | 579,040          | 546,857          | 637,478          |
| 2. Tabungan mudharabah<br><i>Mudharabah-saving accounts</i>                                | 1,018,925        | 1,303,667        | 1,290,680        | 1,332,810        | 1,433,202        | 1,610,616        |
| 3. Deposito mudharabah<br><i>Mudharabah-investment accounts</i>                            | 1,892,842        | 2,090,776        | 2,752,558        | 2,899,923        | 3,180,897        | 3,476,815        |
| 4. Kewajiban terhadap BI<br><i>Liabilities to Bank Indonesia</i>                           | 37,329           | 34,430           | 36,367           | 35,754           | 35,420           | 34,836           |
| 5. Kewajiban kepada bank lain<br><i>Inter-bank liabilities</i>                             | 93,544           | 175,481          | 216,537          | 318,152          | 347,414          | 281,552          |
| 6. Pembiayaan yang diterima<br><i>Received Financing</i>                                   | 207,267          | 211,314          | 415,472          | 418,194          | 418,485          | 417,791          |
| 7. Kewajiban lainnya<br><i>Other payables</i>  | 89,154           | 44,728           | 55,236           | 48,688           | 52,731           | 54,051           |
| 8. Setoran jaminan<br><i>Guarantee deposits</i>  | 3,633            | 3,669            | 7,568            | 3,309            | 3,118            | 4,006            |
| 9. Antar Kantor Bersih<br><i>Interoffice net</i>   | 134,522          | 220,584          | 317,298          | 389,289          | 421,935          | 361,534          |
| a. Melakukan kegiatan operasional di Indonesia<br><i>Activities in Indonesia</i>           | 134,522          | 220,584          | 317,298          | 389,289          | 421,935          | 361,534          |
| b. Melakukan kegiatan operasional di luar Indonesia<br><i>Activities outside Indonesia</i> | -                | -                | -                | -                | -                | -                |
| 10. Rupa-rupa pasiva<br><i>Other liabilities</i>   | 59,388           | 83,005           | 87,486           | 107,356          | 111,989          | 98,446           |
| 11. Modal disetor<br><i>Paid-in capital</i>  | 578,067          | 628,067          | 625,528          | 625,528          | 625,528          | 625,528          |
| a. Modal dasar<br><i>Authorized capital</i>  | 1,500,000        | 1,500,000        | 1,500,000        | 1,500,000        | 1,500,000        | 1,500,000        |
| b. Modal yang belum disetor -/<br><i>Unpaid capital</i>                                    | (921,933)        | (871,933)        | (874,472)        | (874,472)        | (874,472)        | (874,472)        |
| 12. Perkiraan tambahan modal disetor<br><i>Additional paid-in capital account</i>          | 806              | 806              | 806              | 883              | 873              | 1,017            |
| a. Agio<br><i>Agio</i>   | 806              | 806              | 806              | 806              | 806              | 806              |
| b. Disagio<br><i>Disagio</i>   | -                | -                | -                | -                | -                | -                |
| 13. Cadangan<br><i>Reserves</i>  | 32,779           | 34,371           | 34,371           | 34,371           | 34,371           | 34,381           |
| a. Cadangan Umum<br><i>General reserves</i>  | 32,779           | 34,371           | 34,371           | 34,371           | 34,371           | 34,381           |
| b. Cadangan Tujuan<br><i>Appropriated reserves</i>   | -                | -                | -                | -                | -                | -                |
| 14. Laba/rugi<br><i>Profit/Loss</i>  | 72,904           | 84,231           | 96,488           | 86,270           | 88,935           | 80,867           |
| a. Tahun-tahun lalu<br><i>Previous years</i>   | 53,484           | 51,953           | 40,889           | 40,422           | 40,422           | 38,204           |
| i. Laba<br><i>Profit</i>   | 53,506           | 51,975           | 47,675           | 47,675           | 47,675           | 45,457           |
| ii. Rugi -/<br><i>Loss</i>   | (22)             | (22)             | (6,786)          | (7,253)          | (7,253)          | (7,253)          |
| b. Tahun berjalan<br><i>Current year</i>   | 19,420           | 32,278           | 55,599           | 45,848           | 48,513           | 42,663           |
| i. Laba<br><i>Profit</i>   | 40,377           | 77,542           | 133,514          | 155,191          | 173,181          | 171,768          |
| ii. Rugi -/<br><i>Loss</i>   | (20,957)         | (45,264)         | (77,915)         | (109,343)        | (124,668)        | (129,105)        |
| <b>J U M L A H</b><br><i>Total Liabilities and Equity</i>                                  | <b>4,632,242</b> | <b>5,302,445</b> | <b>6,559,345</b> | <b>7,019,567</b> | <b>7,441,755</b> | <b>7,858,918</b> |

**Gambar 1. Perkembangan Aset Perbankan Syariah**  
*Growth of Assets of Islamic Banks*



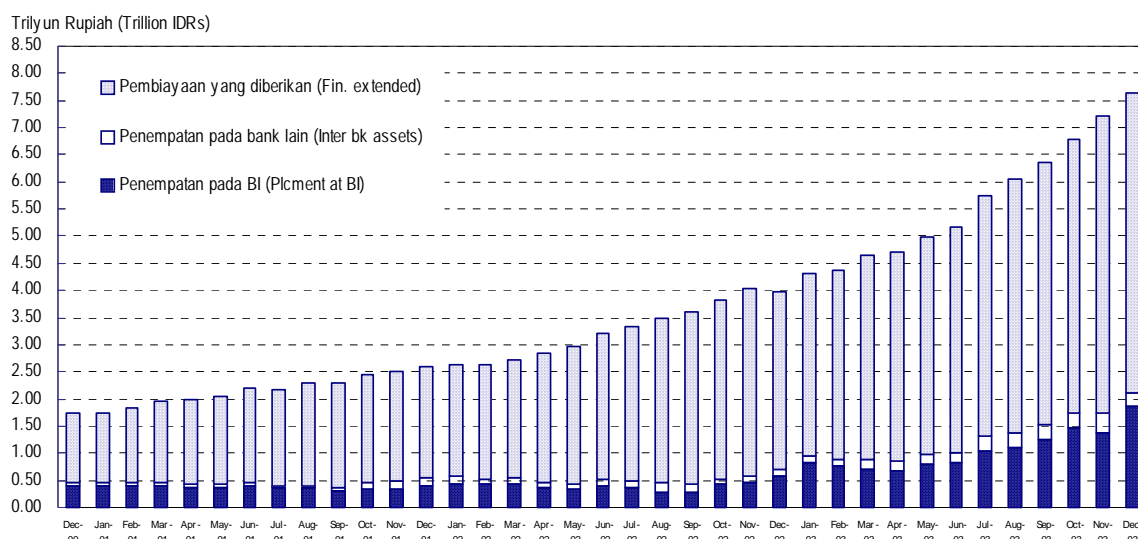
**Gambar 2. Sumber Dana Perbankan Syariah**  
*Sources of Fund of Islamic Banks*



**Tabel 4. Komposisi Dana Pihak Ketiga Perbankan Syariah (Juta Rupiah)**  
*Composition of Deposit Fund of Islamic Banks (Million IDRs)*

| DANA PIHAK KETIGA<br>DEPOSIT FUND                           |                | Mar-03           | Jun-03           | Sep-03           | Oct-03           | Nov-03           | Dec-03           |
|---|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Giro Wadiah<br><i>Wadiah currency account</i>               | Nilai (Amount) | 416,649          | 387,316          | 602,950          | 579,040          | 546,857          | 637,478          |
|   | Pangsa (Share) | 12.42%           | 10.24%           | 12.98%           | 12.03%           | 10.60%           | 11.14%           |
| Tabungan Mudharabah<br><i>Mudharabah saving account</i>     | Nilai (Amount) | 1,033,857        | 1,303,667        | 1,290,680        | 1,332,810        | 1,433,202        | 1,610,616        |
|   | Pangsa (Share) | 30.83%           | 34.47%           | 27.78%           | 27.70%           | 27.77%           | 28.13%           |
| Deposito Mudharabah<br><i>Mudharabah investment account</i> | Nilai (Amount) | 1,903,081        | 2,090,776        | 2,752,558        | 2,899,923        | 3,180,897        | 3,476,815        |
|   | Pangsa (Share) | 56.75%           | 55.29%           | 59.24%           | 60.27%           | 61.63%           | 60.73%           |
| <b>Total</b>  |                | <b>3,353,587</b> | <b>3,781,759</b> | <b>4,646,188</b> | <b>4,811,773</b> | <b>5,160,956</b> | <b>5,724,909</b> |

**Gambar 3. Aktiva Produktif Utama Perbankan Syariah**  
*The Major Earning Assets of Islamic Banks*

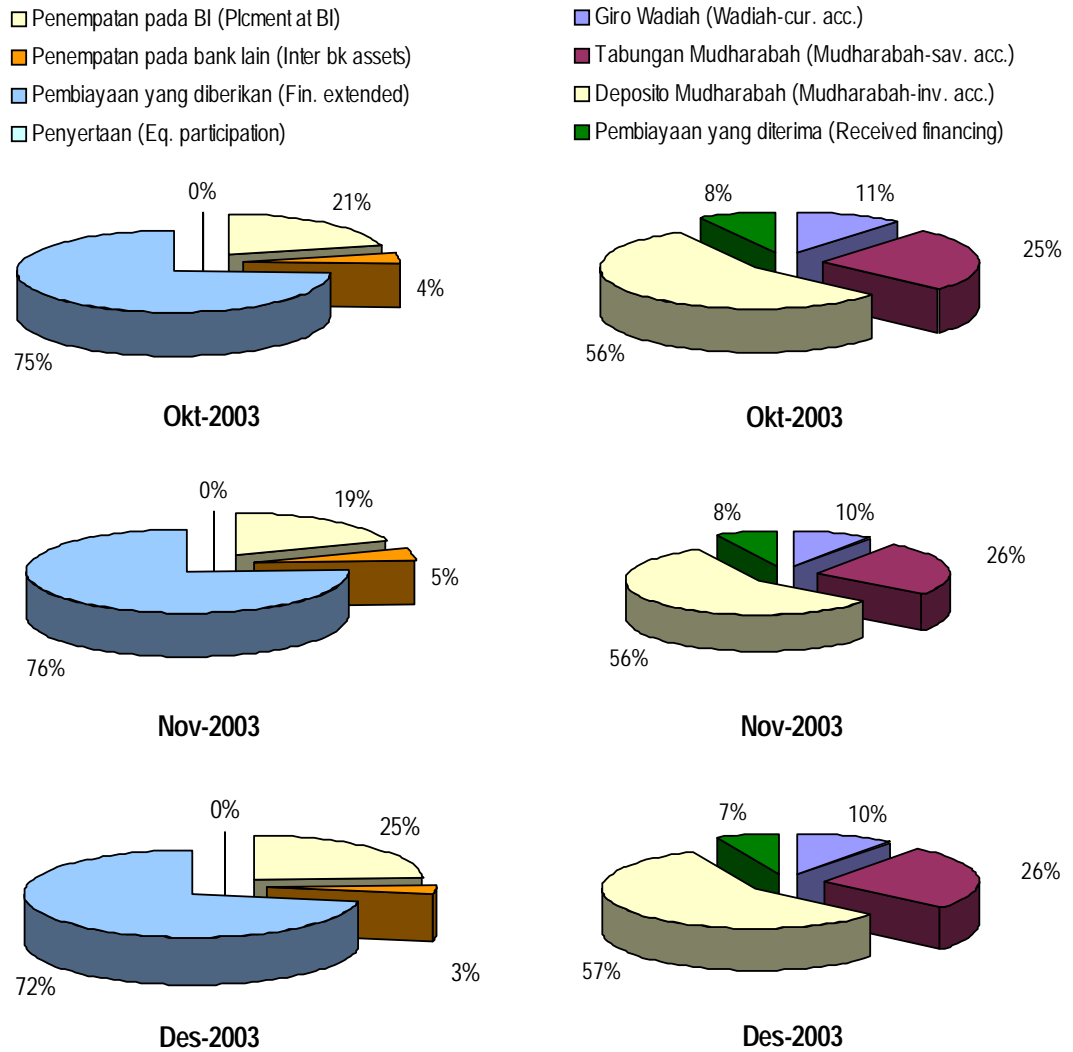


**Tabel 5. Komposisi Pembiayaan Perbankan Syariah (Juta Rupiah)**  
*Composition of Financing of Islamic Banks (Million IDRs)*

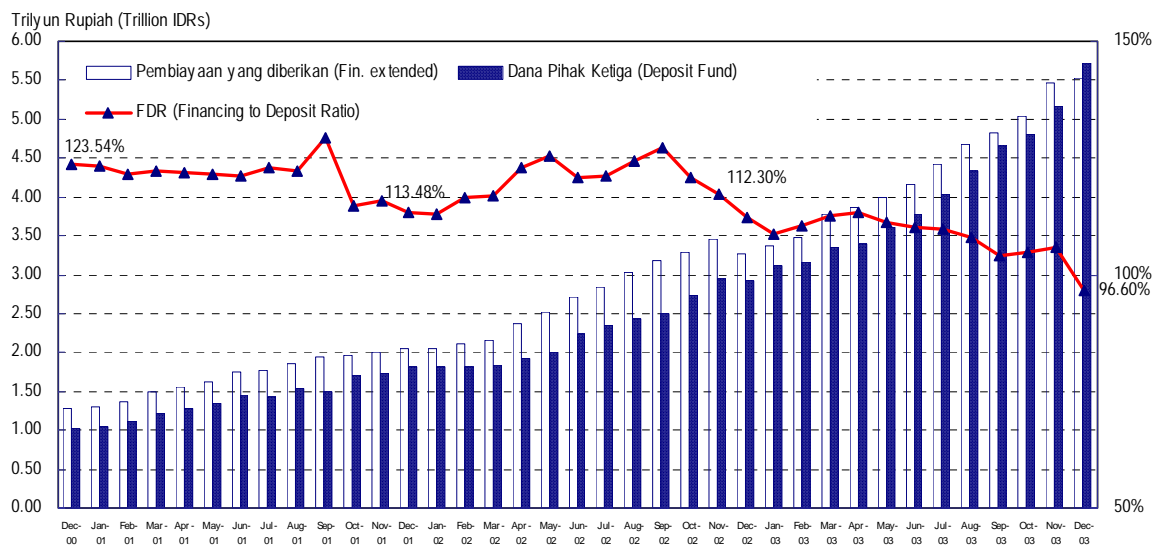
| RINCIAN PEMBIAYAAN YANG DIBERIKAN<br><i>ITEMS OF FINANCING</i>             |                | Mar-03           | Jun-03           | Sep-03           | Oct-03           | Nov-03           | Dec-03           |
|--|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Dalam rangka pembiayaan bersama<br><i>Syndicated Financing</i>             | Nilai (Amount) | 29,730           | 28,758           | 27,955           | 27,612           | 27,116           | 26,517           |
|  | Pangsa (Share) | 0.81%            | 0.69%            | 0.58%            | 0.55%            | 0.50%            | 0.48%            |
| Dalam rangka restrukturisasi pembiayaan<br><i>Restructurized Financing</i> | Nilai (Amount) | 614              | 535              | 532              | 515              | 500              | 388              |
|  | Pangsa (Share) | 0.02%            | 0.01%            | 0.01%            | 0.01%            | 0.01%            | 0.01%            |
| Penyaluran pembiayaan melalui lembaga lain<br><i>Channeling</i>            | Nilai (Amount) | 6                | 4                | 3                | 8                | 2                | -                |
|  | Pangsa (Share) | 0.00%            | 0.00%            | 0.00%            | 0.00%            | 0.00%            | 0.00%            |
| Pembiayaan Musyarakah<br><i>Musharakah Financing</i>                       | Nilai (Amount) | 70,395           | 86,729           | 152,901          | 227,978          | 288,517          | 305,997          |
|  | Pangsa (Share) | 1.92%            | 2.08%            | 3.16%            | 4.52%            | 5.28%            | 5.53%            |
| Pembiayaan Mudharabah<br><i>Mudharabah Financing</i>                       | Nilai (Amount) | 533,795          | 586,861          | 710,318          | 757,840          | 824,276          | 794,244          |
|  | Pangsa (Share) | 14.57%           | 14.10%           | 14.70%           | 15.03%           | 15.08%           | 14.36%           |
| Piutang Murabahah<br><i>Murabahah Receivable</i>                           | Nilai (Amount) | 2,607,585        | 2,999,678        | 3,449,555        | 3,641,374        | 3,893,148        | 3,955,815        |
|  | Pangsa (Share) | 71.20%           | 72.08%           | 71.39%           | 72.22%           | 71.22%           | 71.53%           |
| Piutang Salam<br><i>Salam Receivable</i>                                   | Nilai (Amount) | -                | -                | -                | -                | -                | -                |
|  | Pangsa (Share) | 0.00%            | 0.00%            | 0.00%            | 0.00%            | 0.00%            | 0.00%            |
| Piutang Istishna'<br><i>Istishna' Receivable</i>                           | Nilai (Amount) | 248,016          | 240,614          | 264,665          | 266,723          | 289,205          | 295,960          |
|  | Pangsa (Share) | 6.77%            | 5.78%            | 5.48%            | 5.29%            | 5.29%            | 5.35%            |
| Lainnya<br><i>Others</i>   | Nilai (Amount) | 172,446          | 218,527          | 226,317          | 120,031          | 143,597          | 151,246          |
|  | Pangsa (Share) | 4.71%            | 5.25%            | 4.68%            | 2.38%            | 2.63%            | 2.73%            |
| <b>Total</b>   |                | <b>3,662,587</b> | <b>4,161,706</b> | <b>4,832,246</b> | <b>5,042,081</b> | <b>5,466,361</b> | <b>5,530,167</b> |



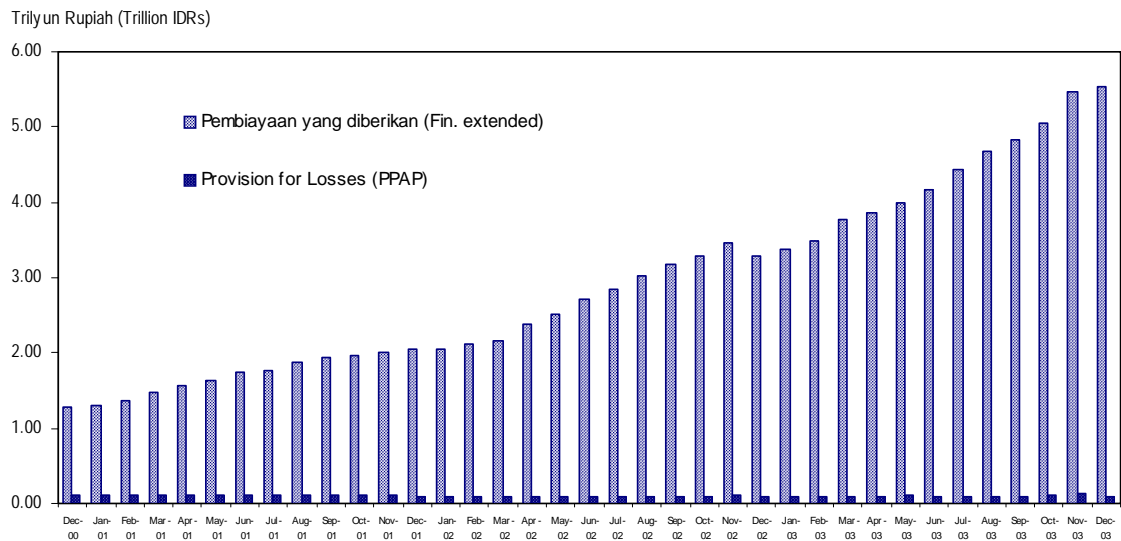
**Gambar 4. Komposisi Penggunaan dan Sumber Dana Perbankan Syariah**  
*Composition of Uses and Sources of Fund of Islamic Banks*



**Gambar 5. Sumber Dana, Pembiayaan, dan FDR Perbankan Syariah**  
*Sources of Fund, Financing, and FDR of Islamic Banks*



**Gambar 6. Pembiayaan dan PPAP Perbankan Syariah**  
*Financing and Provision for Losses (PPAP) of Islamic Banks*

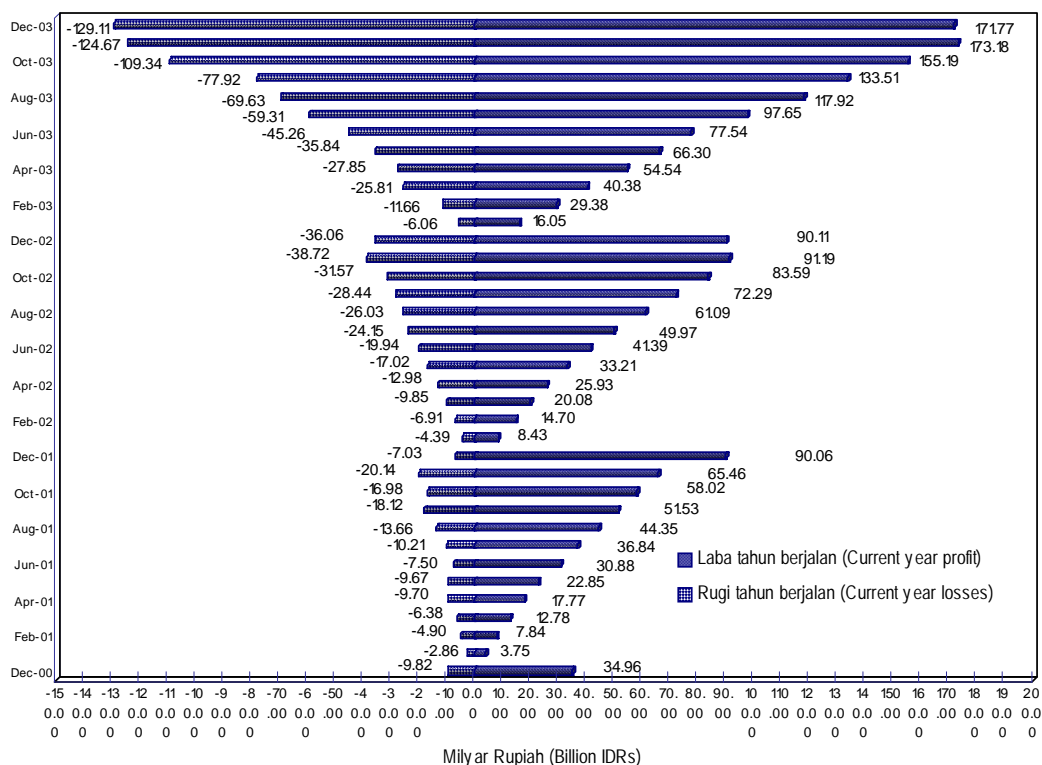


**Tabel 6. NPFs\*) Perbankan Syariah (Juta Rupiah)**  
*Non Performing Financings (NPFs)\* of Islamic Banks (Miliion IDRs)*

| KOLEKTIBILITAS PEMBIAYAAN<br>COLLECTIBILITY OF FINANCING |                                       | Mar-03           | Jun-03           | Sep-03           | Oct-03           | Nov-03           | Dec-03           |
|--|---------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Lancar   | Nilai (Amount)                        | 3,335,280        | 3,741,571        | 4,427,765        | 4,601,254        | 4,936,514        | 5,148,784        |
|  | <i>Current</i> Pangsa (Share)         | 91.06%           | 89.90%           | 91.63%           | 91.26%           | 90.31%           | 93.10%           |
| Dalam Perhatian Khusus                                   | Nilai (Amount)                        | 182,165          | 256,684          | 213,284          | 255,904          | 344,689          | 251,756          |
|  | <i>Special Mention</i> Pangsa (Share) | 4.97%            | 6.17%            | 4.41%            | 5.08%            | 6.31%            | 4.55%            |
| Kurang Lancar  | Nilai (Amount)                        | 57,347           | 84,633           | 94,267           | 64,553           | 83,993           | 57,641           |
|  | <i>Sub-standard</i> Pangsa (Share)    | 1.57%            | 2.03%            | 1.95%            | 1.28%            | 1.54%            | 1.04%            |
| Diragukan  | Nilai (Amount)                        | 18,642           | 27,016           | 32,129           | 36,999           | 30,134           | 16,260           |
|  | <i>Doubtful</i> Pangsa (Share)        | 0.51%            | 0.65%            | 0.66%            | 0.73%            | 0.55%            | 0.29%            |
| Macet  | Nilai (Amount)                        | 69,153           | 51,802           | 64,801           | 83,371           | 71,031           | 55,726           |
|  | <i>Loss</i> Pangsa (Share)            | 1.89%            | 1.24%            | 1.34%            | 1.65%            | 1.30%            | 1.01%            |
| <b>Total Pembiayaan (Total Financing)</b>                |                                       | <b>3,662,587</b> | <b>4,161,706</b> | <b>4,832,246</b> | <b>5,042,081</b> | <b>5,466,361</b> | <b>5,530,167</b> |
| <b>Nominal NPFs (Coll. 3-5)</b>                          |                                       | <b>145,142</b>   | <b>163,451</b>   | <b>191,197</b>   | <b>184,923</b>   | <b>185,158</b>   | <b>129,627</b>   |
| <i>Percentage of NPFs</i>                                |                                       | <b>3.96%</b>     | <b>3.93%</b>     | <b>3.96%</b>     | <b>3.67%</b>     | <b>3.39%</b>     | <b>2.34%</b>     |

\*) NPFs adalah Pembiayaan Non Lancar mulai dari Kurang Lancar sampai dengan Macet  
 NPFs is Non Performing Financings which are composed from collectibility Sub-standard to Loss

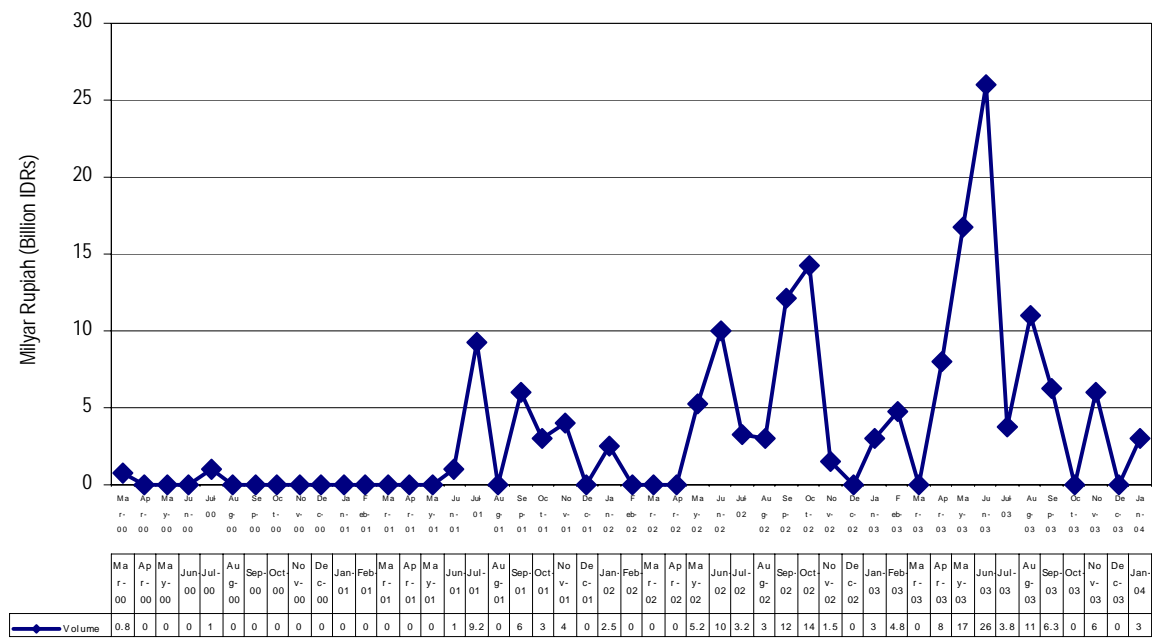
**Gambar 7. Laba dan Rugi Tahun Berjalan Perbankan Syariah**  
*Current Year Profits and Losses of Islamic Banks*



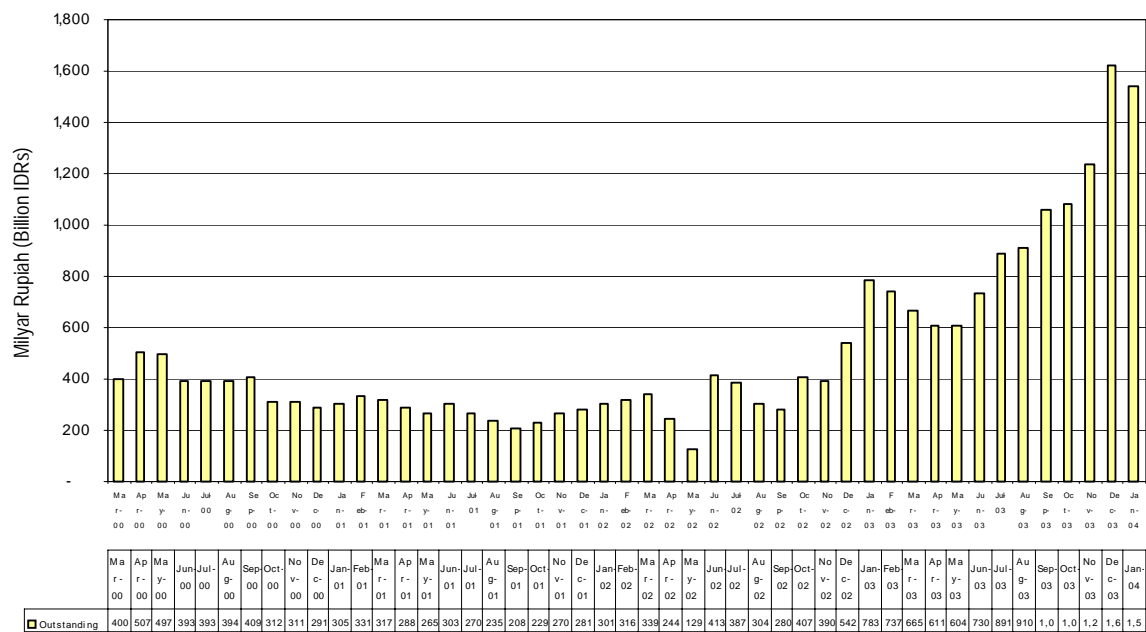
**Tabel 7. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)**  
*Transaction of Islamic Interbank Money Market (PUAS)*

| Periode          | Volume Transaksi (Juta Rupiah)       | Tingkat Indikasi Imbalan Sertifikat IMA (%)  |   | Jangka Waktu (hari) | Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)                  |
|------------------|--------------------------------------|--|---|---------------------|---|
|                  |                                      | <i>Indication Rate of Return of IMA Certificate (%)</i>  |   |                     |   |
| Period           | Volume of Transaction (Million IDRs) | Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)        | Nisbah Bagi Hasil untuk Bank Penanam Dana (K) | Maturity (Days)     | <i>Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)</i> |
|                  |                                      | <i>Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)</i> | <i>PLS Portion for Lender Bank (K)</i>        |                     |   |
| <b>Nov</b>       |                                      |  |   |                     |   |
| 15-Nov-02        | 1,500                                | 10.400   | 71.00   | 7                   | 7.4124  |
| <b>2003</b>      |                                      |  |   |                     |   |
| <b>Jan</b>       |                                      |  |   |                     |   |
| 3-Jan-03         | 2,000                                | 10,810   | 71.00   | 3                   | 7.6751  |
| 16-Jan-03        | 1,000                                | 12,130   | 62.00   | 1                   | 7.5206  |
| <b>Feb</b>       |                                      |  |   |                     |   |
| 7-Feb-03         | 3,000                                | 13,35  | 71.00   | 1                   | 9.4856  |
| 21-Feb-03        | 500                                  | 10.000   | 53.00   | 3                   | 5.3000  |
| 24-Feb-03        | 1,250                                | 11.000   | 59.00   | 1                   | 6.4900  |
| <b>Apr</b>       |                                      |  |   |                     |   |
| 14-Apr-03        | 500                                  | 13.760   | 71.00   | 1                   | 9.7696  |
| 21-Apr-03        | 500                                  | 13.760   | 72.00   | 1                   | 9.9072  |
| 28-Apr-03        | 7,000                                | 13.760   | 72.00   | 1                   | 9.9072  |
| <b>Mei</b>       |                                      |  |   |                     |   |
| 5-May-03         | 950                                  | 10.575   | 58.60   | 1                   | 6.1473  |
| 9-May-03         | 15,000                               | 9.247  | 51.25   | 3                   | 5.0028  |
| 12-May-03        | 750                                  | 10.000   | 55.00   | 1                   | 5.5000  |
| <b>Juni</b>      |                                      |  |   |                     |   |
| 6-Jun-03         | 25,000                               | 9.080  | 51.31   | 3                   | 5.1372  |
| 24-Jun-03        | 1,000                                | 15.960   | 50.00   | 1                   | 7.9800  |
| <b>Juli</b>      |                                      |  |   |                     |   |
| 8-Jul-03         | 3,500                                | 12.520   | 59.00   | 1                   | 8.6713  |
| 14-Jul-03        | 250                                  | 15.000   | 70.00   | 31                  | 10.5000   |
| <b>Agustus</b>   |                                      |  |   |                     |   |
| 7-Aug-03         | 2,000                                | 9.200  | 55.00   | 6                   | 5.0600  |
| 15-Aug-03        | 5,000                                | 9.730  | 60.00   | 5                   | 5.7380  |
| 21-Aug-03        | 4,000                                | 10.610   | 67.00   | 30                  | 7.1075  |
| <b>September</b> |                                      |  |   |                     |   |
| 5-Sep-03         | 5,000                                | 9.450  | 58.00   | 30                  | 5.4810  |
| 23-Sep-03        | 1,300                                | 7.255  | 46.50   | 1                   | 3.4998  |
| <b>November</b>  |                                      |  |   |                     |   |
| 18-Nov-03        | 6,000                                | 8.800  | 59.67   | 1                   | 5.2510  |
| <b>2004</b>      |                                      |  |   |                     |   |
| 23-Jan-04        | 3,000                                | -  | -   | 3                   | 4.8469  |

**Gambar 8. Volume Transaksi PUAS**  
*Volume of PUAS Transaction*



**Gambar 9. Posisi Sertifikat Wadiah Bank Indonesia (SWBI)**  
*Outstanding of Bank Indonesia Wadiah Certificate (SWBI)*



**Tabel 8. Pangsa Perbankan Syariah Terhadap Total Bank (posisi November 2003)**  
*Islamic Banks's Share to All Banks (November 2003 Position)*

|                           | Islamic Banks |       | Total Banks |
|---------------------------|---------------|-------|-------------|
|                           | Nominal       | Share |             |
| Total Assets              | 7.44          | 0.65% | 1142.23     |
| Deposit Fund              | 5.16          | 0.59% | 875.42      |
| Credit/Financing extended | 5.47          | 1.15% | 475.66      |
| LDR/FDR*)                 | 105.92%       |       | 54.34%      |
| NPL                       | 3.67%         |       | 7.77%       |

\*) FDR = Financing extended/Deposit Fund  
 LDR = Credit extended/Deposit Fund

**Gambar 10. Pangsa Perbankan Syariah Terhadap Total Bank**  
*Islamic Banks's Share to All Banks*

