

Statistik Perbankan Syariah

Islamic Banking Statistics

NOVEMBER 2004 NOVEMBER



Direktorat Perbankan Syariah
BANK INDONESIA

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Tabel 1. Jaringan Kantor Perbankan Syariah
Networking of Islamic Banks

Kelompok Bank <i>Group of Banks</i>	Mar-04				Jun-04				Sep-04			
	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	2	76	24	100	2	83	28	112	3	86	34	115
1. PT Bank Muamalat Indonesia	1	33	8	70	1	34	8	73	1	35	9	74
2. PT Bank Syariah Mandiri	1	43	16	30	1	49	20	39	1	49	25	41
3. PT Bank Syariah Mega Indonesia									1	2	0	0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	9	40	7	0	10	47	9	0	12	52	14	0
1. PT Bank IFI	1	1	0	0	1	1	0	0	1	1	0	0
2. PT Bank Negara Indonesia	1	12	6	0	1	12	7	0	1	14	8	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	16	1	0	1	16	1	0
5. PT Bank Danamon	1	7	0	0	1	7	0	0	1	7	0	0
6. PT Bank Bukopin	1	2	0	0	1	2	0	0	1	3	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	1	3	0	0	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	1	0	1	0	1	0	1	0
9. PT Bank DKI	1	1	0	0	1	1	0	0	1	1	0	0
10. BPD Riau					1	1	0	0	1	1	0	0
11. BPD Kalsel									1	1	0	0
12. PT Bank Niaga									1	1	4	0
13. BPD Sumut												
14. BPD Aceh												
15. Bank Permata												
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	85	0	0	0	88	0	0	0	89	0	0	0
TOTAL	96	116	31	100	100	130	37	112	104	138	48	115

Kelompok Bank <i>Group of Banks</i>	Oct-04				Nov-04				Dec-04			
	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	KK <i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	3	87	36	117	3	87	37	121	3	92	40	131
1. PT Bank Muamalat Indonesia	1	36	9	74	1	36	9	74	1	40	9	78
2. PT Bank Syariah Mandiri	1	49	27	43	1	49	28	47	1	50	31	53
3. PT Bank Syariah Mega Indonesia	1	2	0	0	1	2	0	0	1	2	0	0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	14	55	14	0	15	56	14	0	15	56	18	0
1. PT Bank IFI	1	1	0	0	1	1	0	0	1	1	0	0
2. PT Bank Negara Indonesia	1	14	8	0	1	14	8	0	1	14	8	0
3. PT Bank Jabar	1	4	0	0	1	4	0	0	1	4	0	0
4. PT Bank Rakyat Indonesia	1	16	1	0	1	16	1	0	1	16	2	0
5. PT Bank Danamon	1	7	0	0	1	7	0	0	1	7	3	0
6. PT Bank Bukopin	1	3	0	0	1	3	0	0	1	3	0	0
7. PT Bank Internasional Indonesia	1	3	0	0	1	3	0	0	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	1	0	1	0	1	0	1	0
9. PT Bank DKI	1	1	0	0	1	1	0	0	1	1	0	0
10. BPD Riau	1	1	0	0	1	1	0	0	1	1	0	0
11. BPD Kalsel	1	1	0	0	1	1	0	0	1	1	0	0
12. PT Bank Niaga	1	1	4	0	1	1	4	0	1	1	4	0
13. BPD Sumut	1	2	0	0	1	2	0	0	1	2	0	0
14. BPD Aceh	1	1	0	0	1	1	0	0	1	1	0	0
15. Bank Permata					1	1	0	0	1	1	0	0
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	89	0	0	0	88	0	0	0	88	0	0	0
TOTAL	106	142	50	117	106	143	51	121	106	148	58	131

Keterangan:

- KP = Kantor Pusat
- UUS = Unit Usaha Syariah
- KPO = Kantor Pusat Operasional
- KC = Kantor Cabang
- KCP = Kantor Cabang Pembantu
- KK = Kantor Kas (termasuk Gerai)

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)

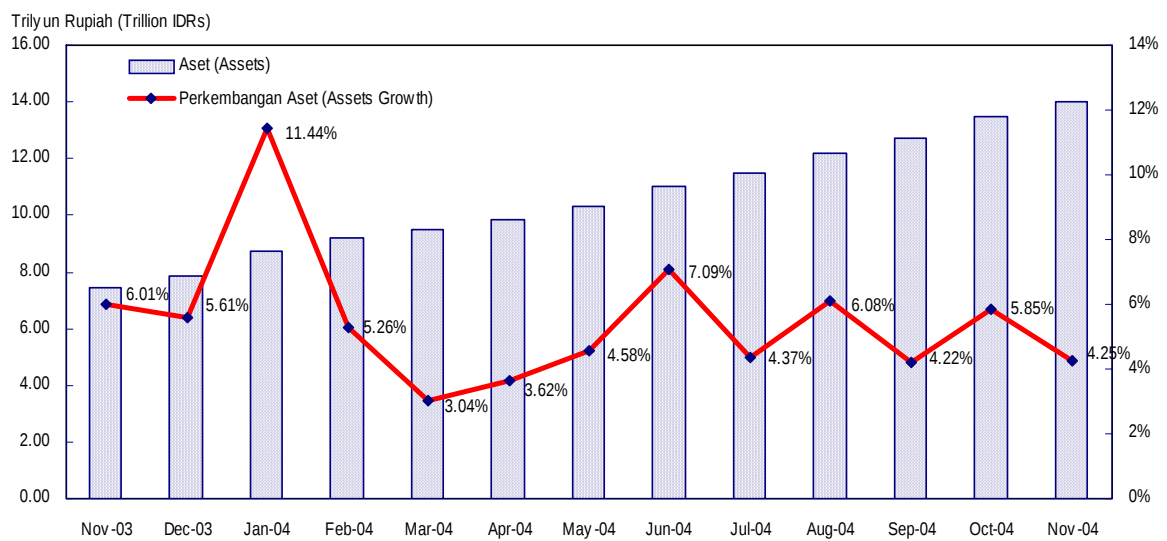
KETERANGAN ITEMS	Dec-03	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04
1. Kas Cash	127,190	122,269	146,437	153,596	153,686	199,406
2. Penempatan pada BI Placement at Bank Indonesia	1,874,925	2,000,591	1,101,165	1,032,295	1,168,281	1,313,677
3. Penempatan pada bank lain Inter-bank assets	242,923	295,754	473,135	460,495	521,731	549,056
4. Pembiayaan yang diberikan Financing extended	5,530,167	6,415,940	8,356,180	10,131,051	10,683,381	10,978,618
5. Penyertaan Equity participation	2,095	2,095	2,095	5,710	5,660	5,660
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) Allowances for earning assets losses (PPAP)	(91,461)	(109,936)	(148,315)	(186,827)	(210,947)	(226,547)
a. Cadangan umum PPAP -/- PPAP General provision	(51,379)	(64,565)	(90,076)	(147,516)	(119,552)	(122,397)
b. Cadangan Khusus PPAP -/- PPAP Special provision	(40,082)	(45,371)	(58,239)	(39,311)	(91,395)	(104,150)
7. Aktiva tetap dan investaris Fixed assets and inventory	137,519	157,312	172,813	174,156	185,053	185,387
a. Tanah dan gedung Land and building	57,248	73,880	77,905	70,156	76,350	76,334
b. Akumulasi penyusutan gedung -/- Building accumulated depreciation	(8,977)	(9,159)	(10,112)	(10,203)	(10,858)	(11,123)
c. Inventaris Inventory	159,711	173,865	198,380	215,060	226,705	230,769
d. Akumulasi penyusutan inventaris -/- Accumulated depreciation of inventory	(70,463)	(81,274)	(93,360)	(100,857)	(107,144)	(110,593)
8. Rupa-rupa aktiva Other assets	35,560	614,768	919,807	949,127	956,531	1,030,310
J U M L A H TOTAL ASSETS	7,858,918	9,498,793	11,023,317	12,719,603	13,463,376	14,035,567

*) 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)

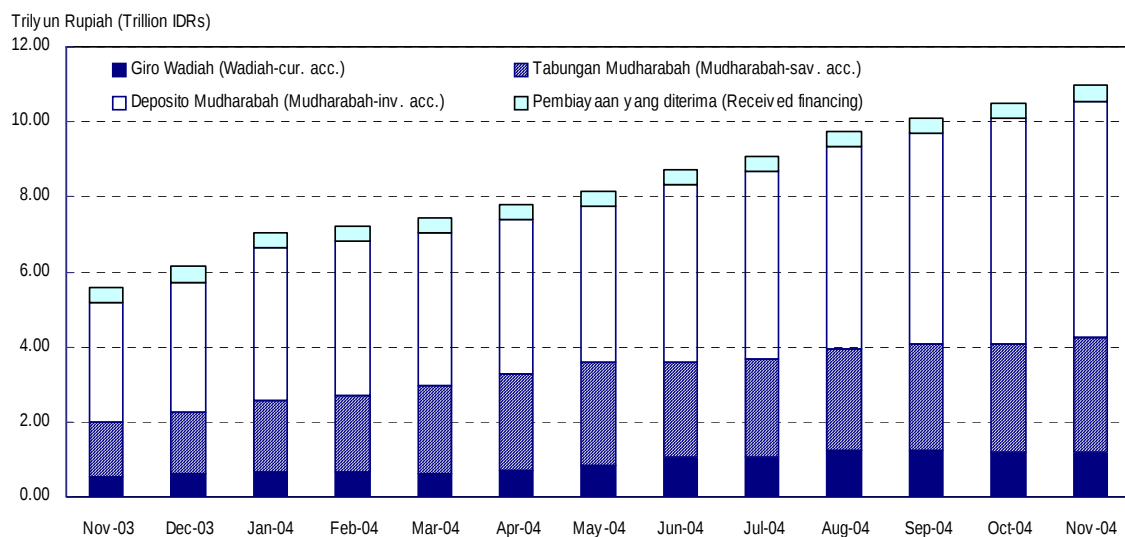
Tabel 3. Kewajiban dan Modal Perbankan Syariah (Juta Rupiah)
Liabilities and Equity of Islamic Banks (Miliion IDRs)

KETERANGAN ITEMS	Dec-03	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04
1. Giro wadiah Wadiah-current accounts	637,478	632,145	1,062,701	1,227,080	1,202,784	1,184,188
2. Tabungan mudharabah Mudharabah-saving accounts	1,610,616	2,329,311	2,531,194	2,856,718	2,884,014	3,055,105
3. Deposito mudharabah Mudharabah-investment accounts	3,476,815	4,061,352	4,721,955	5,591,939	6,013,457	6,319,735
4. Kewajiban terhadap BI Liabilities to Bank Indonesia	34,836	35,130	34,564	34,161	33,857	33,763
5. Kewajiban kepada bank lain Inter-bank liabilities	281,552	251,156	252,445	300,731	482,507	601,849
6. Pembiayaan yang diterima Received Financing	417,791	413,408	415,408	415,011	416,234	416,968
7. Kewajiban lainnya Other payables	54,051	78,066	90,306	109,232	104,577	88,536
8. Setoran jaminan Guarantee deposits	4,006	3,313	13,155	11,376	10,506	11,171
9. Antar Kantor Bersih Interoffice net	361,534	681,332	778,125	905,488	921,739	913,041
a. Melakukan kegiatan operasional di Indonesia Activities in Indonesia	361,534	681,332	778,125	905,488	921,739	913,041
b. Melakukan kegiatan operasional di luar Indonesia Activities outside Indonesia	-	-	-	-	-	-
10. Rupa-rupa pasiva Other liabilities	98,446	74,541	140,792	242,171	270,357	286,643
11. Modal disetor Paid-in capital	625,528	627,528	630,067	628,067	728,127	728,127
a. Modal dasar Authorized capital	1,500,000	1,502,000	1,502,000	1,500,000	1,600,060	1,600,060
b. Modal yang belum disetor -/- Unpaid capital	(874,472)	(874,472)	(871,933)	(871,933)	(871,933)	(871,933)
12. Perkiraan tambahan modal disetor Additional paid-in capital account	1,017	806	866	(866)	(866)	(866)
a. Agio Agio	806	806	-	-	-	-
b. Disagio Disagio	-	-	866	(866)	(866)	(866)
13. Cadangan Reserves	34,381	52,593	83,248	83,250	98,735	98,735
a. Cadangan Umum General reserves	34,381	52,593	83,248	83,250	98,735	98,735
b. Cadangan Tujuan Appropriated reserves	-	-	-	-	-	-
14. Laba/rugi Profit/Loss	80,867	120,112	108,491	155,245	117,348	137,072
a. Tahun-tahun lalu Previous years	38,204	81,842	23,237	23,237	(36,441)	(36,441)
i. Laba Profit	45,457	88,496	29,891	29,891	29,891	29,891
ii. Rugi -/- Loss	(7,253)	(6,654)	(6,654)	(6,654)	(66,332)	(66,332)
b. Tahun berjalan Current year	42,663	38,270	85,254	132,008	153,789	173,513
i. Laba Profit	171,768	95,064	196,721	304,811	345,673	383,796
ii. Rugi -/- Loss	(129,105)	(56,794)	(111,467)	(172,803)	(191,884)	(210,283)
J U M L A H Total Liabilities and Equity	7,858,918	9,498,793	11,023,317	12,719,603	13,463,376	14,035,567

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



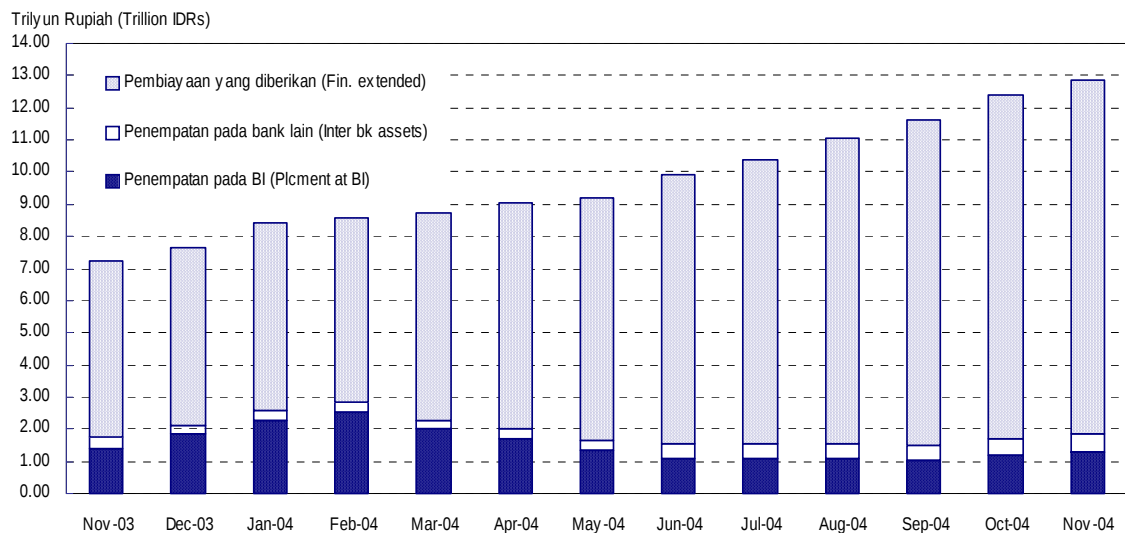
Gambar 2. Sumber Dana Perbankan Syariah
Sources of Fund of Islamic Banks



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

DANA PIHAK KETIGA DEPOSIT FUND		Dec-03	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04
Giro Wadiah Wadiah currency account	Nilai (Amount)	637,478	632,145	1,062,701	1,227,080	1,202,784	1,184,188
	Pangsa (Share)	11.14%	9.00%	12.78%	12.68%	11.91%	11.21%
Tabungan Mudharabah Mudharabah saving account	Nilai (Amount)	1,610,616	2,329,311	2,531,194	2,856,718	2,884,014	3,055,105
	Pangsa (Share)	28.13%	33.17%	30.44%	29.52%	28.55%	28.93%
Deposito Mudharabah Mudharabah investment account	Nilai (Amount)	3,476,815	4,061,352	4,721,955	5,591,939	6,013,457	6,319,735
	Pangsa (Share)	60.73%	57.83%	56.78%	57.79%	59.54%	59.85%
Total		5,724,909	7,022,808	8,315,850	9,675,737	10,100,255	10,559,028

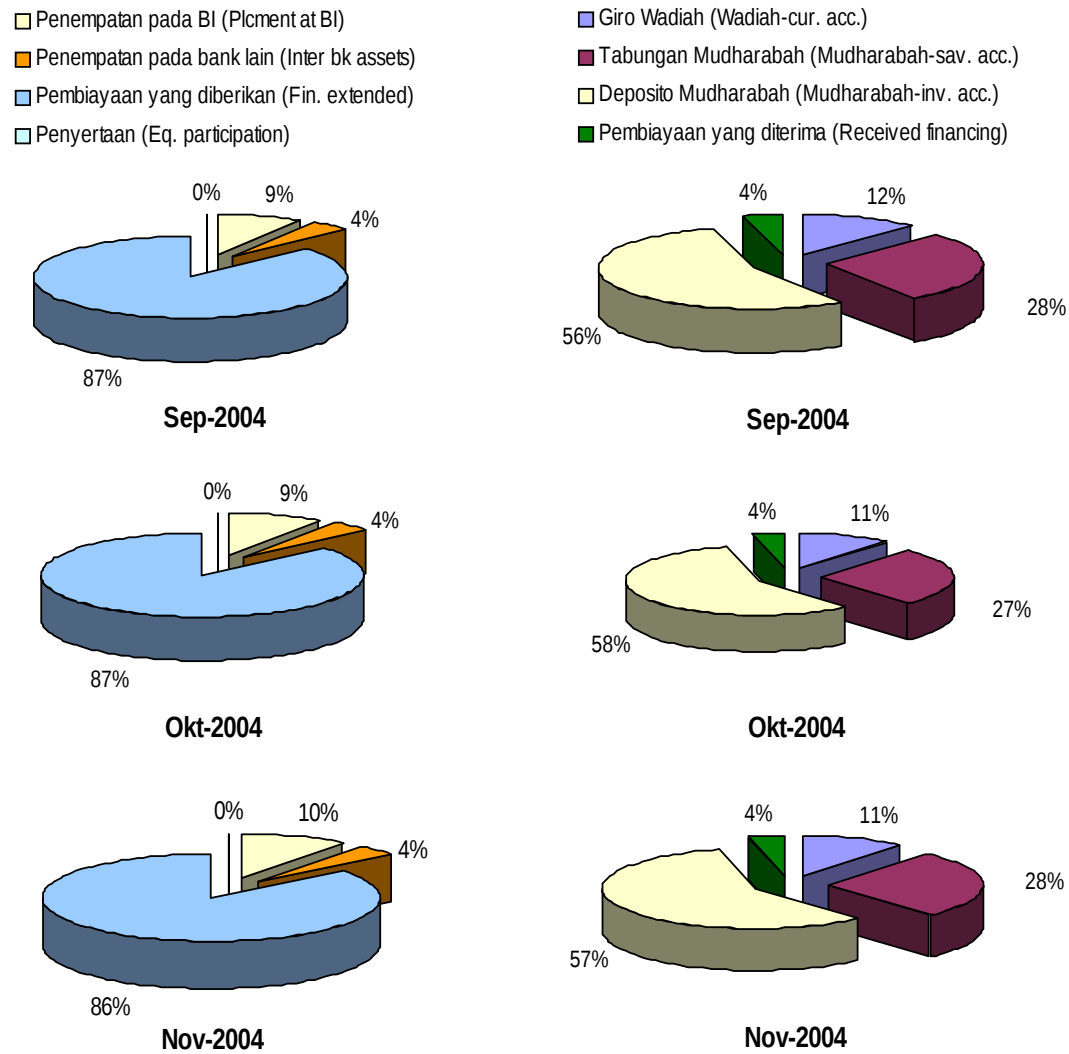
Gambar 3. Aktiva Produktif Utama Perbankan Syariah
The Major Earning Assets of Islamic Banks



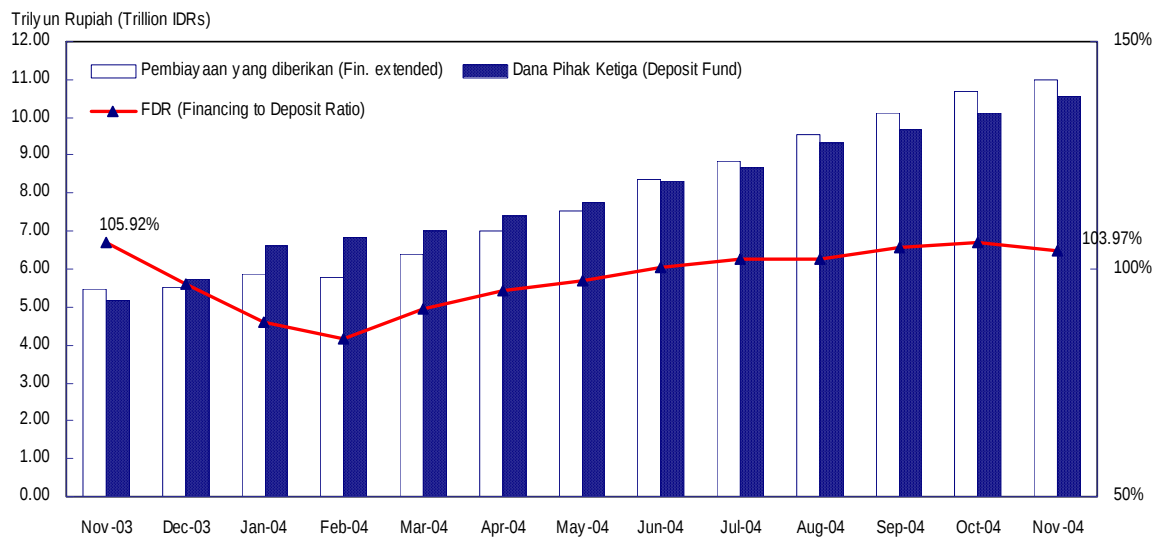
Tabel 5. Komposisi Pembiayaan Perbankan Syariah (Juta Rupiah)
Composition of Financing of Islamic Banks (Million IDRs)

RINCIAN PEMBIAYAAN YANG DIBERIKAN ITEMS OF FINANCING		Dec-03	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04
Dalam rangka pembiayaan bersama <i>Syndicated Financing</i>	Nilai (Amount)	26,517	31,874	-	-	-	-
	Pangsa (Share)	0.48%	0.50%	0.00%	0.00%	0.00%	0.00%
Dalam rangka restrukturisasi pembiayaan <i>Restructurized Financing</i>	Nilai (Amount)	388	799	103,200	238,043	190,400	195,043
	Pangsa (Share)	0.01%	0.01%	1.24%	2.35%	1.78%	1.78%
Penyaluran pembiayaan melalui lembaga lain <i>Channeling</i>	Nilai (Amount)	-	316	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	305,997	528,248	944,472	1,118,082	1,146,385	1,195,187
	Pangsa (Share)	5.53%	8.23%	11.30%	11.04%	10.73%	10.89%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	794,244	1,028,569	1,459,218	1,702,036	1,883,594	1,907,390
	Pangsa (Share)	14.36%	16.03%	17.46%	16.80%	17.63%	17.37%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	3,955,815	4,271,721	5,398,358	6,628,327	7,011,946	7,275,753
	Pangsa (Share)	71.53%	66.58%	64.60%	65.43%	65.63%	66.27%
Piutang Salam <i>Salam Receivable</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Piutang Istishna' <i>Istishna' Receivable</i>	Nilai (Amount)	295,960	265,866	327,061	307,625	309,083	310,596
	Pangsa (Share)	5.35%	4.14%	3.91%	3.04%	2.89%	2.83%
Lainnya <i>Others</i>	Nilai (Amount)	151,246	288,547	123,871	136,938	141,973	94,649
	Pangsa (Share)	2.73%	4.50%	1.48%	1.35%	1.33%	0.86%
Total		5,530,167	6,415,940	8,356,180	10,131,051	10,683,381	10,978,618

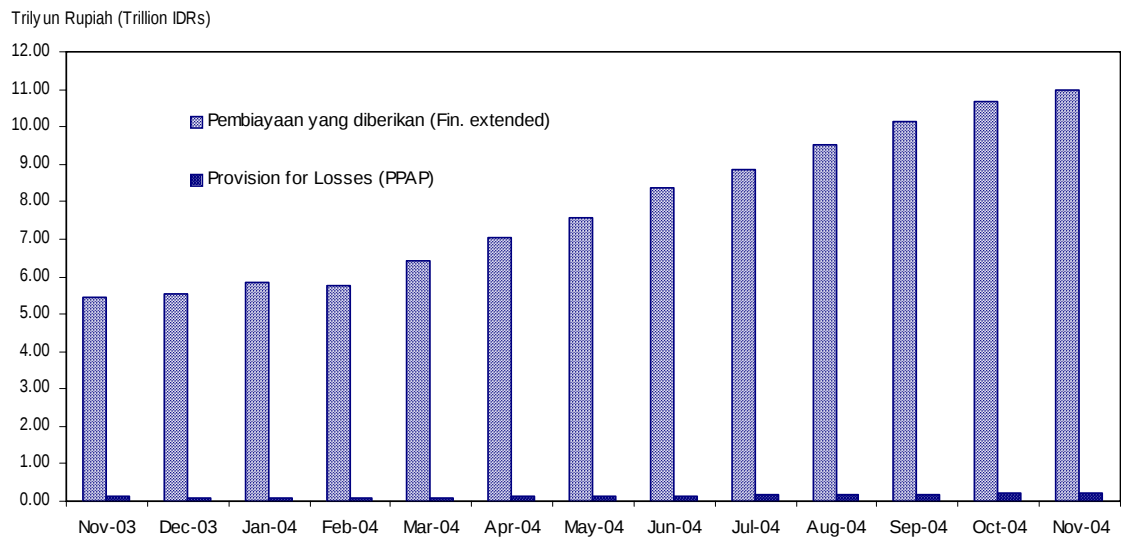
Gambar 4. Komposisi Penggunaan dan Sumber Dana Perbankan Syariah
Composition of Uses and Sources of Fund of Islamic Banks



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

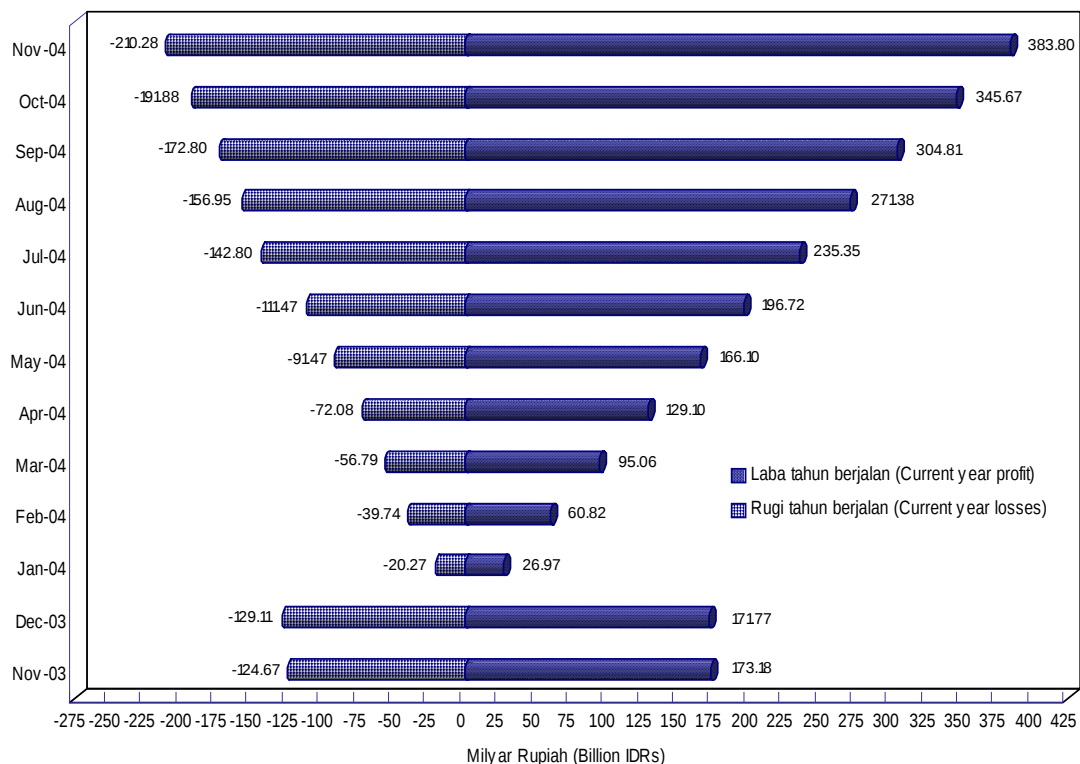


Tabel 6. NPFs*) Perbankan Syariah (Juta Rupiah)
Non Performing Financings (NPFs)*) of Islamic Banks (Miliion IDRs)

KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Dec-03	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04
Lancar <i>Current</i>	Nilai (Amount)	5,148,784	5,975,284	7,846,927	9,472,516	9,908,271	10,205,063
	Pangsa (Share)	93.10%	93.13%	93.91%	93.50%	92.74%	92.95%
Dalam Perhatian Khusus <i>Special Mention</i>	Nilai (Amount)	251,756	274,110	312,665	379,495	492,275	461,993
	Pangsa (Share)	4.55%	4.27%	3.74%	3.75%	4.61%	4.21%
Kurang Lancar <i>Sub-standard</i>	Nilai (Amount)	57,641	76,019	99,407	124,590	123,565	144,491
	Pangsa (Share)	1.04%	1.18%	1.19%	1.23%	1.16%	1.32%
Diragukan <i>Doubtful</i>	Nilai (Amount)	16,260	19,895	20,708	68,074	71,575	64,978
	Pangsa (Share)	0.29%	0.31%	0.25%	0.67%	0.67%	0.59%
Macet <i>Loss</i>	Nilai (Amount)	55,726	70,631	76,473	86,376	87,695	102,093
	Pangsa (Share)	1.01%	1.10%	0.92%	0.85%	0.82%	0.93%
Total Pembiayaan (Total Financing)		5,530,167	6,415,940	8,356,180	10,131,051	10,683,381	10,978,618
Nominal NPFs (Coll. 3-5)		129,627	166,545	196,588	279,040	282,835	311,562
Percentage of NPFs		2.34%	2.60%	2.35%	2.75%	2.65%	2.84%

*) 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

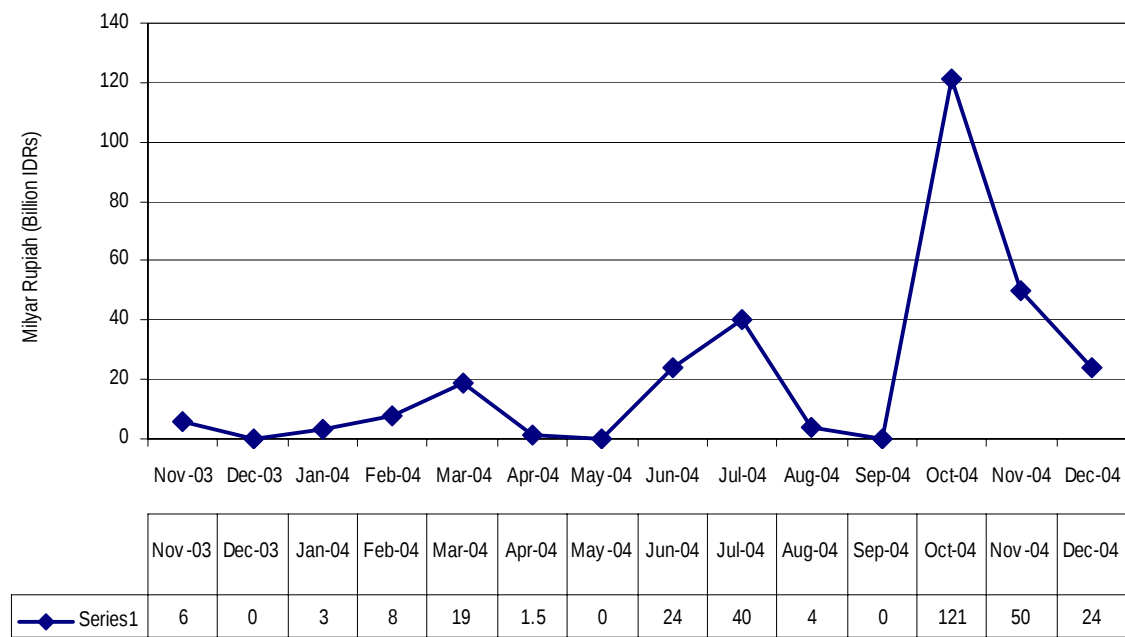
Gambar 7. Laba dan Rugi Tahun Berjalan Perbankan Syariah
Current Year Profits and Losses of Islamic Banks



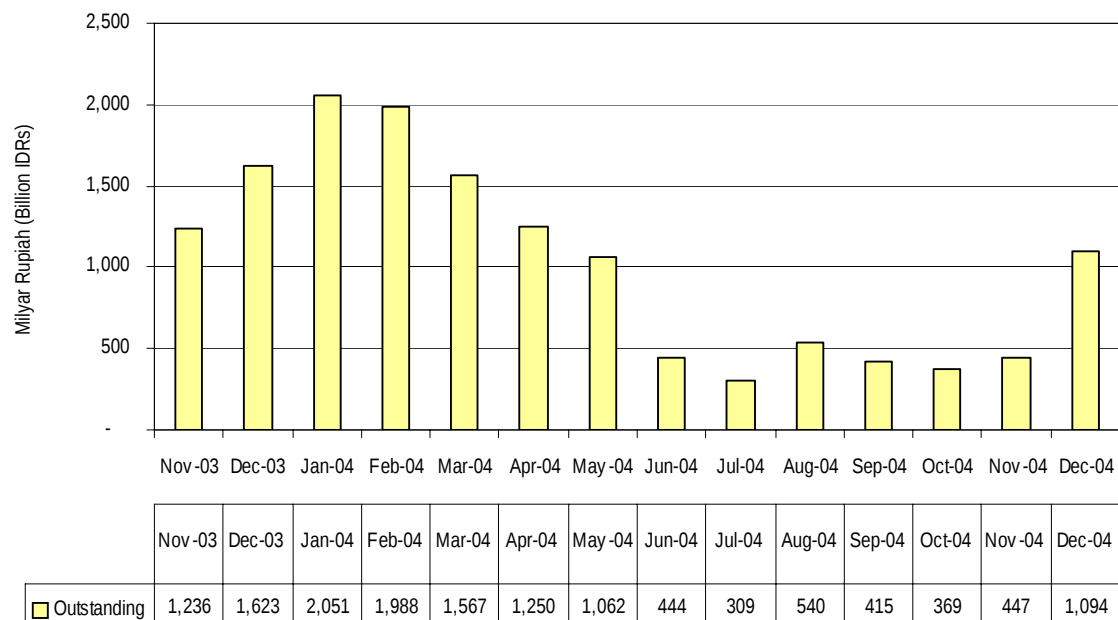
Tabel 7. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)

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 (%)
		Indication Rate of Return of IMA Certificate (%)			
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)	Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)
		Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)	PLS Portion for Lender Bank (K)		
2004					
23-Jan-04 Februari	3,000	-	-	3	4.8469
16-Feb-04 Maret	8,000	6.500	48.50	1	3.1525
16-Mar-04	6,000	6.140	65.00	1	3.9910
29-Mar-04	10,000	6.500	54.00	1	3.3414
29-Mar-04 April	3,000	5.790	48.00	1	3.3414
26-Apr-00 Juni	1,500	5.000	42.00	1	2.1000
8-Jun-04	2,000	6.600	55.00	1	3.6300
24-Jun-04 Juli	22,000	7.000	55.00	1	3.8500
7-Jul-04	30,000	7.350	57.00	1	4.1225
7-Jul-04 Agustus	10,000	7.130	55.00	1	4.1225
3-Aug-04	3,000	7.860	55.00	1	4.3230
27-Aug-04 Oktober	1,000	6.700	47.00	5	3.1490
8-Oct-04	2,000	9.610	55.00	5	5.2855
25-Oct-04	50,000	9.000	64.00	31	5.7600
28-Oct-04	12,000	7.061	72.00	1	5.0839
29-Oct-04	7,000	9.500	55.00	4	5.6943
	50,000	9.000	64.00	31	5.6943
November					
29-Nov-04	50,000	9.000	55.00	31	5.7600
Desember					
7-Dec-04	2,000	8.750	55.00	1.00	4.8125
	1,500	8.750	55.00	2.00	4.8125
21-Dec-04	4,500	8.750	55.00	1.00	4.7762
	5,000	7.080	67.00	1.00	4.7762
27-Dec-04	4,000	8.750	55.00	6.00	4.2596
	5,000	7.500	50.00	6.00	4.2596
	2,000	8.200	54.00	6.00	4.2596

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
Islamic Banks's Share to All Banks

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	14.04	1.14%	1228.10
Deposit Fund	10.56	1.13%	932.50
Credit/Financing extended	10.98	1.91%	573.36
LDR/FDR*)	103.97%		61.49%
NPL	2.84%		6.6%

*) 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

