

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



AGUSTUS 2020

AUGUST 2020

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, Oktober 2020
Jakarta, October 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 September 2020 akan diterbitkan pada minggu ke III bulan November 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)

September 2020 edition will be released on the 3rd week of November 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
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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>			

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	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
				Ags	Sep	Okt	Nov	Des	Jan	Mar	Apr	Mei	Jun	Jul	Ags	
Bank Umum Syariah																Sharia Commercial Bank
CAR (%)	16.63	17.91	20.39	20.36	20.39	20.54	20.48	20.59	20.29	20.36	20.47	20.62	21.20	20.93	20.37	CAR (%)
- Modal	27,153	31,105	36,764	39,167	39,381	39,860	40,102	40,715	41,059	41,748	41,960	41,989	42,488	42,297	42,846	- Capital
- Aktiva Tetap Menurut Risiko	163,306	173,695	180,300	192,331	193,148	194,094	195,820	197,727	202,339	205,071	204,944	203,642	200,432	202,098	210,346	- Risk Weighted Assets
ROA (%)	0.63	0.63	1.28	1.64	1.66	1.65	1.67	1.73	1.88	1.86	1.55	1.44	1.40	1.38	1.36	ROA (%)
- Laba	1,426	1,697	3,806	5,209	5,263	5,275	5,375	5,598	6,495	6,478	5,404	5,029	4,886	4,821	4,780	- Profit
- Rata-Rata Total Aset	225,804	267,570	298,044	317,073	317,957	319,541	320,990	323,438	346,373	349,112	348,908	348,548	349,845	350,271	351,343	- Average Assets
NPF (%)	4.42	4.76	3.26	3.44	3.32	3.49	3.47	3.23	3.46	3.43	3.41	3.35	3.34	3.31	3.30	NPF (%)
NPF Net (%)	2.17	2.57	1.95	2.07	2.04	2.20	2.08	1.88	2.02	1.95	1.96	1.82	1.85	1.78	1.78	NPF Net %
- Non Performing Financing	7,843	9,030	6,597	7,330	7,240	7,641	7,638	7,263	7,720	7,828	7,766	7,704	7,768	7,780	7,765	- Non Performing Financing
- Non Performing Financing Net	3,860	4,880	3,938	4,421	4,450	4,804	4,578	4,241	4,506	4,461	4,454	4,189	4,310	4,182	4,183	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177,482	189,789	202,298	213,118	218,049	218,697	220,229	225,146	223,183	228,394	227,438	230,044	232,859	234,713	235,456	- Total Financing to Non Bank
FDR (%)	85.99	79.61	78.53	80.85	81.56	79.10	80.06	77.91	77.90	78.93	78.69	80.50	79.37	81.03	79.56	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177,482	189,789	202,298	213,118	218,049	218,697	220,229	225,146	223,183	228,394	227,438	230,044	232,859	234,713	235,456	- Total Financing to Non Bank
- Dana Pihak Ketiga	206,407	238,393	257,606	263,596	267,343	276,466	275,088	288,978	286,485	289,362	289,046	285,751	293,374	289,646	295,936	- Total Third Party Funds
BOPO (%)	96.22	94.91	89.18	85.59	85.14	85.55	85.32	84.45	83.62	83.04	84.60	85.72	86.11	86.25	86.22	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	34,174	29,682	31,169	20,646	22,650	26,084	28,730	30,415	2,848	7,718	9,914	12,217	14,812	17,367	19,943	- Operations Expenses
- Pendapatan Operasional	35,517	31,273	34,952	24,122	26,605	30,490	33,672	36,014	3,407	9,294	11,718	14,252	17,201	20,137	23,130	- Operations Income
Rentabilitas																Profitability
NOM (%)	0.68	0.67	1.42	1.83	1.84	1.83	1.86	1.92	1.85	1.72	1.49	1.34	1.34	1.34	1.36	NOM (%)
- Pendapatan Operasional	1,343	1,591	3,783	5,214	5,273	5,287	5,392	5,599	6,697	6,303	5,412	4,885	4,779	4,748	4,781	- Net Operations Income
- Rata-rata Aset Produktif	198,936	238,944	265,860	285,469	286,522	288,283	289,821	292,108	361,197	365,581	363,900	364,205	357,940	353,134	350,250	- Average Earning Assets
KAP																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4.27		3.04	3.50	3.41	3.09	3.11	2.77	2.74	3.07	3.16	2.88	3.18	3.18	3.11	Classified Earning assets to Earning assets (%)
- APYD	10,070	11,078	8,845	10,397	10,284	9,614	9,727	9,018	10,099	11,399	11,543	10,689	10,662	10,519	10,484	- Classified Earning Assets
- Total Aset Produktif	236,048	263,110	291,353	297,358	301,313	311,147	312,524	325,365	368,362	371,089	365,006	371,750	335,237	330,849	336,714	- Total Earning assets
Likuiditas																Liquidity
Short Term Mismatch (%)	22.54	29.75	27.22	24.19	25.35	27.43	29.28	30.08	33.36	29.59	27.55	26.37	26.67	26.89	25.18	Short Term Mismatch (%)
- Aktiva Jangka Pendek	45,669	65,551	63,815	56,054	59,206	66,094	70,407	76,035	84,622	74,940	69,148	65,877	69,088	68,968	65,875	- Short-Term Assets
- Kewajiban Jangka Pendek	202,655	220,373	234,414	231,730	233,601	240,990	240,458	252,789	253,639	253,282	250,946	249,817	259,073	256,469	261,660	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	58.84	51.29	47.69	45.80	45.98	47.10	46.19	46.46	46.88	46.61	46.09	44.18	44.91	43.17	43.71	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	121,443	122,280	122,846	120,731	122,929	130,227	127,076	134,272	134,301	134,859	133,219	126,250	131,761	125,046	129,363	- Non Core Deposits
- Total DPK	206,407	238,393	257,606	263,596	267,343	276,466	275,088	288,978	286,485	289,362	289,046	285,751	293,374	289,646	295,936	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199.86	210.95	238.46	236.40	234.18	234.64	244.82	241.64	242.78	244.00	244.45	247.30	249.25	251.83	256.33	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	118,667	129,137	142,857	150,057	153,100	153,653	156,644	159,570	158,388	162,321	161,722	164,124	166,496	168,313	169,695	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59,376	61,217	59,908	63,477	65,378	65,485	63,984	66,037	65,238	66,524	66,156	66,367	66,800	66,836	66,202	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34.64	35.22	36.56	37.86	38.51	38.62	39.33	39.89	39.39	39.82	39.98	39.96	40.06	39.93	39.67	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	61,675	67,049	74,122	80,841	84,135	84,640	86,766	89,995	88,094	91,120	91,112	92,097	93,447	93,887	93,582	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	178,043	190,354	202,766	213,534	218,478	219,138	220,628	225,607	223,627	228,845	227,879	230,492	233,296	235,149	235,897	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3.40	3.29	3.47	2.86	2.72	2.37	2.68	2.70	2.67	2.66	2.61	2.73	2.79	2.85	3.00	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	2,094	2,204	2,569	2,312	2,285	2,006	2,329	2,425	2,350	2,423	2,378	2,514	2,610	2,677	2,807	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	61,675	67,049	74,122	80,841	84,135	84,640	86,766	89,995	88,094	91,120	91,112	92,097	93,447	93,887	93,582	- 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 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	
				Ags	Sep	Okt	Nov	Des	Jan	Mar	Apr	Mei	Jun	Jul		Ags
Unit Usaha Syariah																Sharia Business Unit
ROA (%)	1.77	2.47	2.24	1.90	1.88	1.96	2.02	2.04	2.44	2.35	2.15	2.00	1.95	2.01	2.03	ROA (%)
- Laba	1.529	2.726	3.127	3.050	3.019	3.160	3.288	3.328	4.118	4.016	3.689	3.411	3.346	3.460	3.510	- Profit
- Rata-Rata Total Aset	86.248	110.286	139.326	160.358	160.917	161.444	162.429	163.410	168.951	170.630	171.207	170.994	171.737	172.380	173.080	- Average Assets
NPF (%)	3.49	2.11	2.15	3.00	2.59	2.57	2.69	2.90	3.00	3.05	3.08	3.24	3.42	3.38	3.33	NPF (%)
NPF Net (%)	1.79	1.24	1.39	1.76	1.56	1.49	1.55	1.89	1.88	1.95	2.06	2.20	2.40	2.33	2.27	NPF Net %
- Non Performing Financing	2.464	2.024	2.535	3.694	3.259	3.249	3.456	3.767	3.905	4.064	4.087	4.319	4.593	4.540	4.426	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.635	2.172	1.961	1.885	1.988	2.457	2.453	2.600	2.730	2.939	3.223	3.123	3.020	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	123.308	125.815	126.587	128.647	130.036	130.192	133.258	132.588	133.402	134.162	134.174	133.004	- Total Financing to Non Bank
FDR (%)	96.70	99.39	103.22	103.30	102.74	100.55	96.50	101.93	101.35	106.52	105.06	107.20	104.86	104.41	100.89	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	123.308	125.815	126.587	128.647	130.036	130.192	133.258	132.588	133.402	134.162	134.174	133.004	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	114.222	119.372	122.459	125.889	133.309	127.580	128.457	125.103	126.208	124.444	127.945	128.506	131.831	- Total Third Party Funds
BOPO (%)	82.85	74.15	75.38	78.65	78.97	78.08	77.85	78.01	75.09	74.56	76.10	77.41	77.37	76.34	75.82	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	9.588	7.672	8.657	9.562	10.793	12.029	1.044	2.931	3.915	4.888	5.757	6.560	7.405	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	12.720	9.755	10.962	12.247	13.864	15.420	1.391	3.931	5.144	6.315	7.440	8.594	9.766	- Operations Income
Rentabilitas																Profitability
NOM (%)	2.00	2.67	2.38	2.05	2.01	2.10	2.17	2.18	2.38	2.26	2.08	1.92	1.91	1.98	2.02	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.132	3.124	3.074	3.222	3.350	3.391	4.158	4.000	3.689	3.424	3.368	3.486	3.541	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	131.323	152.503	153.123	153.676	154.714	155.721	174.697	176.725	177.689	178.073	176.616	175.770	175.339	- Average Earning Assets
KAP																Classified Earning assets to Earning assets (%)
APYD terhadap Aktiva Produktif (%)	3.22	2.26	2.19	2.91	2.92	2.73	2.83	2.74	2.71	3.04	3.27	3.31	3.28	3.05	2.99	APYD
- APYD	3.036	2.897	3.379	4.595	4.715	4.429	4.769	4.683	4.831	5.516	6.025	6.063	5.669	5.292	5.227	- Classified Earning Assets
- Total Aset Produktif	94.319	128.442	154.342	158.028	161.735	162.254	168.741	170.674	178.486	181.216	184.153	183.240	173.053	173.252	174.785	- Total Earning assets
Likuiditas																Liquidity
Short Term Mismatch (%)	34.23	28.37	25.37	22.20	24.91	24.66	25.23	24.72	25.94	22.73	23.12	23.82	24.11	24.77	25.05	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.152	30.253	33.043	27.639	31.507	31.636	33.835	33.065	33.840	29.904	30.454	31.132	32.569	34.410	34.251	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	130.234	124.484	126.505	128.286	134.126	133.786	130.434	131.582	131.739	130.707	135.090	138.890	136.752	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60.89	65.92	66.93	64.71	65.35	65.93	67.43	64.60	65.00	63.26	63.34	62.31	62.94	62.77	63.25	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	76.444	77.244	80.033	82.998	89.889	82.413	83.495	79.145	79.939	77.538	80.530	80.663	83.383	- Non Core Deposits
- Total DPK	72.928	96.495	114.222	119.372	122.459	125.889	133.309	127.580	128.457	125.103	126.208	124.444	127.945	128.506	131.831	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211.41	186.69	183.20	225.54	225.27	225.68	224.88	239.66	237.68	240.93	239.71	234.38	227.02	231.17	239.68	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	76.683	85.976	87.688	88.258	89.603	92.313	92.206	94.744	94.134	94.066	93.675	94.164	94.344	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	41.858	38.120	38.925	39.107	39.844	38.518	38.795	39.324	39.269	40.134	41.263	40.734	39.362	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45.16	53.49	60.22	60.80	61.32	61.57	61.89	62.12	62.48	63.38	63.62	64.15	64.63	64.69	64.48	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	71.386	75.456	77.634	78.423	80.114	81.275	81.843	84.975	84.868	86.087	87.217	87.270	86.220	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	118.541	124.097	126.613	127.365	129.447	130.830	131.001	134.069	133.403	134.200	134.937	134.898	133.707	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1.97	1.43	1.71	2.25	2.26	2.27	2.16	1.91	1.96	2.23	2.16	2.25	2.25	2.27	2.38	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.220	1.699	1.755	1.780	1.732	1.549	1.602	1.895	1.836	1.937	1.963	1.978	2.051	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	71.386	75.456	77.634	78.423	80.114	81.275	81.843	84.975	84.868	86.087	87.217	87.270	86.220	- Total Mudharabah and Musyarakah

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

Note: *) Revised figures
) Provisional Figures

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementaraNote: 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		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags			
Bank Umum Syariah																			Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254,184	288,027	316,691	320,882	325,030	333,790	335,482	350,364	346,373	351,014	349,950	348,294	347,108	356,330	352,823	358,851	- 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	1,898	1,903	1,905	1,914	1,919	1,922	1,925	1,923	1,942	1,946	1,942	1,940	1,937	- Number of Offices		
- KC	473	471	478	478	479	478	480	480	480	480	478	490	490	489	491	491	Branch Offices		
- KCP	1,207	1,176	1,199	1,223	1,227	1,229	1,237	1,243	1,246	1,248	1,248	1,254	1,259	1,256	1,252	1,249	Sub Branch Offices		
- KK	189	178	198	197	197	198	197	196	196	197	197	198	197	197	197	197	Cash Offices		
- ATM	3,127	2,585	2,791	2,779	2,805	2,824	2,824	2,827	2,825	2,826	2,827	2,830	2,835	2,837	2,749	2,754	ATMs/ADMs		
- Jumlah Tenaga Kerja	51,110	51,068	49,516	49,873	50,000	52,654	49,864	49,654	49,723	49,806	49,923	50,345	49,950	49,956	49,996	49,813	- Number of Employees		
Unit Usaha Syariah																			Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102,320	136,154	160,636	162,218	165,385	166,190	172,279	174,200	168,951	170,329	172,610	172,936	170,142	175,452	176,240	177,978	- 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	375	374	376	378	381	386	387	388	389	389	390	389	390	- Number of Offices		
- KC	149	154	153	158	158	160	160	160	160	161	161	161	161	162	161	162	Branch Offices		
- KCP	135	139	146	157	156	157	157	159	164	164	165	166	166	166	166	166	Sub Branch Offices		
- KK	48	51	55	60	60	61	61	62	62	62	62	62	62	62	62	62	Cash Offices		
- ATM	132	143	171	166	166	167	168	176	176	177	177	176	177	177	177	181	ATMs/ADMs		
- Jumlah Tenaga Kerja	4,487	4,678	4,955	5,055	5,178	4,037	5,233	5,186	5,207	5,230	5,189	5,232	5,245	5,253	5,229	5,249	- Number of Employees		
Total Aset BUS dan UUS (dalam miliar Rupiah)	356,504	424,181	477,327	483,099	490,415	499,981	507,761	524,564	515,324	521,344	522,560	521,230	517,250	531,782	529,063	536,829	Total Assets (in billion IDR)		
Total Kantor BUS dan UUS	2,201	2,169	2,229	2,273	2,277	2,281	2,292	2,300	2,308	2,312	2,311	2,331	2,335	2,332	2,329	2,327	Total Number of Offices		
Total ATM BUS dan UUS	3,259	2,728	2,962	2,945	2,971	2,991	2,992	3,003	3,001	3,003	3,004	3,006	3,012	3,014	2,926	2,935	Total Number of ATMs/ADMs		
Total Tenaga Kerja BUS dan UUS	55,597	55,746	54,471	54,928	55,178	56,691	55,097	54,840	54,930	55,036	55,112	55,577	55,195	55,209	55,225	55,062	Total Number of Employees		
Bank Pembiayaan Rakyat Syariah																			Sharia Rural Bank
- Jumlah Bank	166	167	167	165	165	164	164	164	164	163	163	163	162	162	162	162	- Number of Banks		
- Jumlah Kantor	453	441	495	536	539	569	569	617	618	618	620	622	622	626	626	631	- Number of Offices		
- Jumlah Tenaga Kerja	4,372	4,619	4,918	5,298	5,328	5,828	5,864	6,620	6,709	6,725	6,700	6,710	6,699	6,738	6,736	6,701	- 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 Agustus 2020 (Individual Sharia Banking Network - August 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	491	1,249	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	227	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	12	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 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 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	1	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	55	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	14	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	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 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	7	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PT BPD Kalimantan Timur	2	19	3	33 PT 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	174	-	295	Sharia Rural Bank
TOTAL	827	1,415	554	TOTAL
Keterangan:		Note:		
- KP = Kantor Pusat		- HO = Head Office		
- UUS = Unit Usaha Syariah		- IBU = Islamic Banking Unit		
- KPO = Kantor Pusat Operasional		- HOO = Head Operational Office		
- KC = Kantor Cabang		- BO = Branch Office		
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah		- SBO/SSU = Sub Branch Office/Syaria Services Unit		
- KK = Kantor Kas		- CO = Cash Office		
- Tidak termasuk Layanan Syariah		- Not Include Office Channeling		

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Agustus 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - August 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	491	1,249	197	Sharia Commercial Bank
1 Jawa Barat	63	217	27	1 West Java
2 Banten	20	57	8	2 Banten
3 DKI Jakarta	68	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	131	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 Agustus 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - August 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	653	1,415	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	406	403	434	434	434	434	432	429	421	420	419	418	418	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	295	294	291	291	289	289	289	289	288	288	288	288	286	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	368	364	362	362	359	358	358	355	354	354	354	351	350	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	120	120	120	121	122	122	122	123	123	123	123	123	122	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	240	237	235	232	230	229	229	219	213	212	204	214	200	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	153	152	153	153	153	153	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	298	340	340	340	339	339	339	339	339	339	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	244	246	242	242	243	243	243	243	242	242	242	240	240	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	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	191	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	31	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	48	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	2.898	2.888	2.910	2.908	2.949	2.947	3.038	3.022	3.009	3.007	2.998	3.002	2.984	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"

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)

Miliar Rupiah (in Billion IDR)

Indikator	2016	2017	2018	2019					2020							Indicator	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Komponen Aset																ASSETS	
1. Kas	4,188	4,357	5,143	4,716	4,786	4,715	4,596	6,375	5,115	4,854	5,288	6,185	6,340	5,616	5,120	5,119	1. Cash
2. Penempatan pada Bank Indonesia	50,579	64,618	62,744	53,810	52,473	56,283	55,212	63,801	48,536	53,513	57,383	55,594	46,331	54,217	45,186	57,176	2. Deposit in Bank Indonesia
a. Giro	15,442	22,020	19,684	19,546	19,758	19,648	20,278	20,503	18,551	18,446	18,427	17,430	12,578	13,329	12,637	12,887	a. Deposit
b. SBIS	10,788	10,017	8,268	11,534	11,294	9,045	9,600	10,386	11,107	11,502	11,695	11,635	11,340	11,414	8,604	7,964	b. Bank Indonesia Certificates Syariah
c. FASBIS	23,926	28,748	32,591	17,165	16,414	22,591	18,677	27,272	9,690	13,386	16,136	17,527	12,444	18,236	14,421	26,443	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	424	3,834	2,201	5,565	5,007	4,999	6,657	5,640	9,187	10,180	11,126	9,002	9,969	11,238	9,523	9,881	d. Others
3. Penempatan pada Bank Lain	11,252	7,482	6,954	4,040	4,523	3,774	3,961	5,152	8,488	5,944	6,197	6,563	4,897	4,557	5,716	6,093	3. Placement in Other Banks
a. Giro	5,669	2,446	3,535	2,320	2,944	2,531	2,571	3,345	7,198	4,872	5,131	6,078	4,460	4,020	5,299	5,343	a. Demand Deposits
b. Tabungan	42	58	3	2	4	2	2	2	3	3	4	3	3	3	3	2	b. Saving Deposits
c. Deposito	5,494	4,784	3,062	1,352	1,248	1,237	1,384	1,751	1,276	1,066	894	471	431	531	380	380	c. Time Deposits
d. Setoran Jaminan	1	1	4	4	4	4	4	4	3	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	193	350	362	323	-	-	50	8	0	164	7	0	0	30	364	f. Others
4. Surat Berharga yang Dimiliki	30,237	44,753	65,970	71,149	72,671	77,614	83,074	81,016	86,308	87,832	78,619	78,806	82,090	87,052	90,586	86,452	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25,626	40,367	59,756	60,858	61,598	64,454	62,451	59,589	66,052	63,387	56,174	59,422	60,499	62,904	66,402	69,719	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	4,611	4,386	6,215	10,291	11,073	13,160	20,623	21,427	20,257	24,445	22,446	19,384	21,591	24,148	24,184	16,733	b. Securities Issued by Other Banks
5. Pembiayaan Bagi Hasil	94,752	119,699	146,573	157,474	162,962	164,251	168,050	172,492	171,156	171,807	177,327	177,207	179,404	181,858	182,300	180,930	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93,713	118,651	145,507	156,297	161,768	163,062	166,880	171,270	169,937	170,686	176,095	175,980	178,184	180,664	181,157	179,802	a. Profit sharing Financing to Non Banks
1. Mudharabah	15,292	17,090	15,806	13,441	13,513	13,409	13,679	13,779	13,169	13,083	13,724	12,835	12,259	11,866	11,790	12,085	1. Mudharabah
2. Musyarakah	78,421	101,561	129,641	142,856	148,256	149,653	153,201	157,491	156,768	157,603	162,371	163,145	165,925	168,798	169,367	167,717	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1,039	1,048	1,066	1,176	1,194	1,188	1,169	1,222	1,220	1,185	1,232	1,227	1,220	1,194	1,143	1,128	b. Profit sharing Financing to Other Banks
1. Mudharabah	949	1,024	1,054	1,163	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. Mudharabah
2. Musyarakah	90	24	12	14	14	14	13	29	27	22	32	30	28	37	36	34	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6. Piutang	145,184	157,890	164,135	169,532	171,523	171,744	171,411	173,356	172,987	174,397	175,417	174,264	175,777	177,155	178,757	179,866	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	145,145	157,814	164,088	169,503	171,490	171,713	171,382	173,323	172,955	174,366	175,387	174,236	175,752	177,138	178,741	179,850	a. Receivables from Non Banks
1. Murabahah	139,536	150,276	154,805	158,573	159,879	159,410	159,593	160,654	160,156	161,511	162,066	161,226	163,134	165,227	167,371	168,338	1. Murabahah
2. Qardh	4,731	7,674	9,051	9,665	10,315	9,753	10,572	10,671	10,713	11,146	10,806	10,407	9,673	9,121	9,242	9,242	2. Qardh
3. Istisna'	788	1,189	1,609	1,879	1,946	1,988	2,036	2,097	2,118	2,142	2,175	2,204	2,210	2,238	2,249	2,270	3. Istisna'
b. Piutang Kepada Pihak Ketiga Bank Lain	39	76	47	29	33	31	29	33	32	31	30	28	26	17	16	16	b. Receivables from Other Banks
1. Murabahah	39	76	47	29	33	31	29	33	32	31	30	28	26	17	16	16	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	2. Qardh
3. Istisna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istisna'
7. Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9,151	9,233	10,597	10,625	10,606	10,508	10,614	10,589	10,484	10,246	10,169	9,811	9,510	9,220	8,990	8,808	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9,150	9,230	10,597	10,625	10,606	10,508	10,614	10,589	10,484	10,246	10,169	9,811	9,510	9,220	8,990	8,808	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	1,016	911	831	838	805	924	833	687	530	442	502	525	529	8. Other claims
9. Penyertaan	80	81	83	59	59	59	59	806	806	806	806	806	806	806	806	806	9. Investment in other entities
10. Cadangan Kerugian Penurunan Nilai Aset Produktif	8,189	8,062	7,519	8,058	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. Impairment on Productive Assets
11. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12. Aset Istisna' dalam Penyelesaian	3	4	1	1	1	1	0	0	0	0	0	4	4	6	7	7	12. Istisna' Assets in Resolution
13. Aset Tetap dan inventaris	4,977	5,285	6,566	6,520	6,520	6,571	6,553	6,645	6,826	6,935	7,176	7,247	7,210	7,358	7,758	7,988	13. Fixed Assets and Equipment
14. Persediaan	5	29	7	8	9	7	7	7	7	7	7	23	24	12	11	10	14. Inventories
15. Rupa-rupa Aset	10,079	14,137	11,279	12,208	11,482	11,622	11,423	11,634	12,087	12,705	12,309	12,953	9,108	13,216	13,494	13,691	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1. Dana Pihak Ketiga	279,335	334,688	371,828	382,967	389,802	402,356	408,397	416,558	414,942	420,902	414,465	415,253	410,195	421,319	418,152	427,766	1. Third Party Funds
a. Dana Simpanan Wadiah	38,361	47,033	54,344	57,671	57,059	57,821	62,192	65,751	67,071	68,366	69,626	74,463	74,643	77,419	76,898	79,838	a. iB Wadiah
1. Giro	20,153	24,897	26,435	25,895	24,868	24,899	28,776	30,331	31,775	32,329	33,157	36,824	35,717	38,332	37,394	39,863	1. iB Demand Deposits Wadiah
2. Tabungan	18,208	22,137	27,909	31,775	32,191	32,922	33,417	35,420	35,297	36,036	36,469	37,639	38,926	39,087	39,504	39,974	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	240,974	287,854	317,484	325,296	332,744	344,534	346,205	350,807	347,871	352,537	344,839	340,790	335,552	343,900	341,254	347,929	b. Non Profit Sharing Investment Fund
1. Giro	7,820	15,291	17,161	20,988	21,190	24,268	23,228	27,321	29,993	28,733	29,423	27,858	26,799	28,871	23,140	29,729	1. Demand Deposits
2. Tabungan	66,980	76,361	86,529	88,947	90,380	90,538	91,068	97,839	95,280	96,114	95,702	96,369	97,855	99,381	101,088	102,210	2. Saving Deposits
3. Deposito	166,174	196,202	213,794	215,361	221,174	229,728	231,908	225,646	222,598	227,690	219,714	216,564	210,898	215,648	217,026	215,990	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. Liabilities to Bank Indonesia
3. Liabilitas kepada Bank Lain	10,785	9,673	6,862	4,914	4,835	4,869	5,802	6,324	5,821	5,546	4,655	3,613	3,504	3,821	3,997	3,952	3. Liabilities to other Banks
a. Giro	989	1,369	860	861	901	880	966	1,031	884	801	730	723	717	544	684	719	a. Demand Deposits
b. Tabungan	1,356	1,149	1,018	1,034	1,045	1,021	1,348	1,603	1,500	1,339	1,199	1,089	1,067	1,153	1,159	1,200	b. Saving Deposits
c. Deposito	7,896	6,278	4,798	2,762	2,663	2,792	3,006	3,337	3,213	2,891	2,298	1,520	1,388	1,716	1,857	1,869	c. Time Deposits
d. Setoran Jaminan	0	0	0	0	0	0	0	0	75	0,06	75,06	55,06	80,06	50,06	0,06	75,00	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	544	877	186	257	226	177	482	352	149	515	352	227	252	358	296	88	f. Others

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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	9.474	10.164	10.149	7.432	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	3.646	3.646	3.647	3.332	3.333	3.333	3.806	4.357	4.358	4.358	4.358	4.223	3.722	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	7.538	3.635	3.510	2.359	3.088	5.620	3.343	3.158	3.518	4.314	5.116	5.805	5.926	3.710	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.912	3.560	3.260	3.378	3.496	2.469	2.438	2.451	3.594	5.717	5.737	5.604	5.220	6.194	5. Received Borrowing
6 Liabilitas Lainnya	497	630	756	878	811	720	765	787	874	792	648	515	435	465	480	493	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	38.818	39.292	36.598	35.314	41.106	37.033	30.674	42.846	37.855	37.533	39.090	39.367	38.744	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	-	-	-	430	250	230	50	0	25	50	170	80	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	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	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	23.277	23.441	23.762	23.762	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.352	3.421	3.410	3.488	2.492	2.446	2.516	2.538	2.321	2.356	2.411	2.481	2.523	2.639	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	1.526	1.469	1.468	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	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.083	4.070	4.133	4.133	4.394	4.409	13. Reserves
a. Cadangan Umum	3.276	3.275	3.694	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	3.938	3.938	4.149	4.164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	245	245	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.789	11.956	12.542	13.245	14.021	13.627	14.240	14.593	15.168	15.542	15.435	15.616	15.155	15.709	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.625	7.350	7.348	7.348	7.348	7.348	13.501	13.147	12.982	12.960	12.430	12.127	11.101	11.047	a. Previous years
b. Tahun berjalan	2.096	3.100	5.164	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	3.005	3.488	4.055	4.662	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Komponen Aset																	ASSETS
1 Kas	3,853	4,019	4,791	4,384	4,441	4,378	4,288	5,959	4,772	4,537	4,944	5,810	5,943	5,242	4,786	4,740	1. Cash
2 Penempatan pada Bank Indonesia	34,755	41,162	37,800	33,251	32,291	35,882	33,268	40,356	32,816	36,028	36,410	36,533	30,760	34,571	26,796	36,002	2. Deposit in Bank Indonesia
a. Giro	10,956	15,750	13,482	13,312	13,301	13,040	14,058	14,025	13,085	12,907	13,559	12,837	8,768	8,759	8,829	8,971	a. Deposit
b. SBIS	7,940	5,105	4,245	6,425	6,395	5,290	5,910	7,200	8,115	8,235	8,375	8,245	7,895	8,125	6,215	5,924	b. Bank Indonesia Certificates Syariah
c. FASBIS	15,441	17,225	18,663	11,037	10,770	15,185	10,475	15,361	6,094	9,274	7,604	9,470	7,110	9,675	6,405	16,399	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	418	3,081	1,411	2,477	1,825	2,367	2,825	3,769	5,522	5,612	6,873	5,982	6,987	8,012	5,347	4,708	d. Others
3 Penempatan pada Bank Lain	4,111	3,174	4,286	2,805	3,521	2,820	2,864	3,816	7,527	5,172	5,592	5,818	4,687	4,296	5,575	5,784	3. Placement in Other Banks
a. Giro	3,086	2,423	3,524	2,311	2,921	2,523	2,564	3,339	7,193	4,866	5,126	5,580	4,456	4,016	5,294	5,339	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	978	681	758	263	273	293	296	423	323	303	347	227	227	277	277	277	c. Time Deposits
d. Setoran Jaminan	1	1	4	4	4	4	4	4	3	4	4	4	4	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	68	0	227	323	-	-	50	8	0	114	7	0	0	0	164	f. Others
4 Surat Berharga yang Dimiliki	24,106	35,656	54,503	56,204	55,997	61,065	64,330	63,787	66,174	69,298	63,207	61,105	63,999	68,503	70,035	65,946	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20,381	32,697	50,342	47,559	47,072	49,882	48,040	46,589	48,256	49,037	43,802	45,472	46,684	47,902	50,636	51,887	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	3,725	2,958	4,161	8,645	8,926	11,184	16,290	17,198	17,918	20,261	19,405	15,632	17,315	20,601	19,399	14,059	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	62,151	67,535	74,541	81,229	84,531	85,050	87,137	90,423	88,505	88,240	91,541	91,524	92,519	93,867	94,307	94,008	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61,629	67,049	74,122	80,841	84,135	84,640	86,766	89,995	88,094	87,832	91,120	91,112	92,097	93,447	93,887	93,582	a. Profit sharing Financing to Non Banks
1. Mudharabah	5,777	6,584	5,477	5,051	5,177	4,941	5,056	5,413	5,110	4,998	4,878	4,671	4,451	4,319	4,104	4,137	1. Mudharabah
2. Musyarakah	54,052	60,465	68,644	75,790	78,957	79,699	81,711	84,582	82,983	82,834	86,242	86,441	87,646	89,128	89,783	89,445	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	420	387	396	410	370	428	411	408	421	412	422	419	420	426	b. Profit sharing Financing to Other Banks
1. Mudharabah	435	466	412	377	385	399	360	401	387	388	391	384	396	384	386	394	1. Mudharabah
2. Musyarakah	87	21	8	10	11	11	11	27	24	20	30	28	26	35	34	32	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	114,009	120,028	125,044	129,057	130,650	130,888	130,324	132,046	131,912	133,141	134,113	133,239	134,984	136,535	138,046	139,161	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	113,971	119,952	124,997	129,028	130,617	130,857	130,295	132,013	131,880	133,111	134,083	133,212	134,958	136,518	138,030	139,145	a. Receivables from Non Banks
1. Murabahah	110,063	114,458	118,134	120,919	122,070	121,723	121,777	122,725	122,477	123,673	124,191	123,654	125,808	128,087	130,220	131,281	1. Murabahah
2. Qardh	3,883	-	6,848	8,097	8,535	9,122	8,506	9,276	9,376	9,410	9,863	9,531	9,124	8,406	7,785	7,841	2. Qardh
3. Istishna'	25	18	15	12	12	12	11	11	27	27	29	27	26	25	25	23	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	38	76	47	29	33	31	29	33	32	31	30	28	26	17	16	16	b. Receivables from Other Banks
1. Murabahah	38	76	47	29	33	31	29	33	32	31	30	28	26	17	16	16	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1,883	2,791	3,180	3,249	3,297	3,200	3,168	3,138	3,210	3,226	3,191	3,115	2,988	2,894	2,796	2,728	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1,882	2,788	3,180	3,249	3,297	3,200	3,167	3,138	3,210	3,226	3,191	3,115	2,988	2,894	2,796	2,728	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	922	831	736	695	659	802	709	553	375	290	324	335	322	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	5,628	5,661	5,530	5,653	5,698	5,885	5,994	6,204	6,169	6,427	7,122	7,471	7,882	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	6,269	6,274	6,324	6,307	6,399	6,557	6,662	6,903	6,972	6,937	7,087	7,488	7,714	12. Istishna's Assets in Resolution
13. Aset Tetap dan inventaris	5	29	7	8	9	7	7	7	7	7	7	23	24	12	11	10	13. Fixed Assets and Equipment
14. Persediaan	7,685	11,718	8,870	9,073	8,792	8,911	8,690	9,002	9,505	9,515	9,222	9,477	9,932	9,649	9,647	9,847	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	263,596	267,343	276,466	275,088	288,978	286,485	291,069	289,362	289,046	285,751	293,374	289,646	295,936	1. Third Party Funds
a. Dana Simpanan Wadiah	29,470	35,933	40,954	45,203	44,938	45,818	46,911	51,737	53,858	54,622	55,122	57,382	57,729	58,535	59,448	61,414	a. iB Wadiah
1. Giro	15,375	18,792	18,553	19,585	18,842	19,167	19,824	22,821	25,018	25,317	25,528	26,930	26,148	26,760	27,270	28,553	1. iB Demand Deposits Wadiah
2. Tabungan	14,095	17,141	22,402	25,618	26,095	26,651	27,087	28,916	28,840	29,305	29,594	30,452	31,581	31,776	32,178	32,861	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	176,937	202,460	216,652	218,393	222,405	230,649	228,177	237,241	232,627	236,447	234,240	231,664	228,022	234,639	230,198	234,522	b. Non Profit Sharing Investment Fund
1. Giro	4,278	7,619	9,002	13,695	13,590	17,514	16,368	19,255	21,302	21,494	21,862	20,473	19,380	22,961	22,361	22,361	1. Demand Deposits
2. Tabungan	50,637	57,488	65,642	65,585	66,437	66,373	67,072	69,383	69,535	69,715	69,980	71,837	73,357	75,056	75,997	76,056	2. Saving Deposits
3. Deposito	122,022	137,353	142,008	139,113	142,379	146,761	144,737	146,243	141,942	145,419	142,564	141,211	136,804	139,596	138,709	136,163	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	2,971	2,878	2,915	3,487	3,552	3,519	3,277	2,776	2,228	2,238	2,454	2,738	2,779	2. Liabilities to Bank Indonesia
3 Liabilitas Kepada Bank Lain	565	967	446	309	337	303	373	376	379	342	309	268	286	282	326	358	3. Liabilities to other Banks
a. Giro	691	736	656	762	750	712	1,036	1,226	1,144	1,022	913	812	794	882	861	911	a. Demand Deposits
c. Deposito	6,116	3,326	2,374	1,645	1,640	1,725	1,810	1,849	1,849	1,720	1,477	1,076	1,022	1,156	1,397	1,422	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	256	150	175	268	101	147	193	77	71	136	144	151	88	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
4 Surat Berharga yang Diterbitkan	5,495	3,517	6,206	3,027	2,862	1,900	2,615	3,098	2,335	2,657	3,162	4,007	4,784	5,448	5,794	3,826	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1,315	415	1,700	1,600	1,600	1,600	1,600	1,600	1,600	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	1,427	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2,316	2,728	1,725	1,356	1,366	1,513	1,567	1,075	1,044	1,043	1,181	1,252	1,287	1,076	1,088	2,104	5. Received Borrowing
6 Liabilitas Lainnya	490	618	626	742	687	590	575	595	712	627	477	323	249	273	282	279	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5,576	6,256	8,335	9,015	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. 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	21,957	21,971	22,971	23,021	23,021	23,021	23,277	23,277	23,277	23,441	23,762	23,762	10. Paid-in capital
11 Tambahan Modal Disetor	2,045	4,182	2,387	3,397	3,389	3,452	2,460	2,411	2,468	2,478	2,339	2,360	2,389	2,434	2,441	2,517	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	1,526	1,469	1,468	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	4,347	4,348	4,348	4,348	4,348	4,068	4,068	4,083	4,070	4,133	4,133	4,394	4,409	13. Reserves
a. Cadangan Umum	3,276	3,275	3,694	4,152	4,153	4,153	4,153	4,153	3,873	3,873	3,888	3,875	3,938	3,938	4,149	4,164	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	245	245	b. Special Purpose Reserves
14 Laba	3,442	4,032	5,757	7,474	7,833	8,170	8,565	9,065	9,793	10,193	10,476	10,660	10,365	10,599	9,794	10,069	14. Net Income
a. Tahun-tahun lalu	2,490	3,042	2,950	4,872	4,871	4,871	4,871	4,871	9,390	9,390	9,274	9,289	8,759	8,759	7,732	7,718	a. Previous years
b. Tahun berjalan	952	990	2,806	2,601	2,962	3,300	3,695	4,195	403	803	1,202	1,371	1,605	1,840	2,061	2,352	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	
Indikator	2016	2017	2018	2019					2020									
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Komponen Aset																	ASSETS	
1. Kas	335	338	351	333	344	336	309	416	343	317	344	375	397	374	334	379	1. Cash	
2. Penempatan pada Bank Indonesia	15,825	23,456	24,944	20,550	20,182	20,402	21,944	23,446	15,720	17,405	20,973	19,060	15,571	19,546	18,389	21,175	2. Deposit in Bank Indonesia	
a. Giro	4,486	6,270	6,202	6,234	6,457	6,608	6,220	6,478	5,467	5,538	4,868	4,593	3,811	4,570	3,808	3,916	a. Deposit	
b. SBIS	2,848	4,912	4,023	5,109	4,899	3,755	3,690	3,186	2,992	3,267	3,320	3,390	3,445	3,289	2,040	2,040	b. Bank Indonesia Certificates Syariah	
c. FASBIS	8,486	11,522	13,929	6,128	5,644	7,406	8,202	11,911	3,596	4,112	8,532	8,057	5,335	8,561	8,016	10,045	c. Fasilitas Simpanan Bank Indonesia Syariah	
d. Lainnya	6	752	791	3,088	3,181	2,632	3,832	1,871	3,665	4,567	4,253	3,020	2,981	3,225	4,176	5,173	d. Others	
3. Penempatan pada Bank Lain	7,141	4,308	2,668	1,235	1,002	954	1,097	1,336	962	772	605	252	210	261	141	309	3. Placement in Other Banks	
a. Giro	2,583	22	11	9	23	8	7	6	5	6	5	5	4	4	5	4	a. Demand Deposits	
b. Tabungan	42	58	3	2	4	2	2	2	3	3	4	3	3	3	3	2	b. Saving Deposits	
c. Deposito	4,516	4,103	2,304	1,089	975	944	1,088	1,328	953	763	547	244	204	254	104	103	c. Time Deposits	
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund	
f. Lainnya	-	125	350	-	135	-	-	-	-	-	50	-	-	-	30	200	f. Others	
4. Surat Berharga yang Dimiliki	6,131	9,097	11,467	14,945	16,674	16,548	18,744	17,229	20,134	18,534	15,413	17,701	18,091	18,549	20,552	20,507	4. Investment in Securities	
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5,245	7,670	9,413	13,300	14,527	14,572	14,411	12,999	17,795	14,350	12,372	13,949	13,815	15,001	15,766	17,833	a. Securities Issued by Non Banks	
b. Diterbitkan oleh Bank Lain	886	1,427	2,054	1,645	2,147	1,976	4,333	4,230	2,339	4,184	3,041	3,752	4,276	3,548	4,785	2,674	b. Securities Issued by Other Banks	
5. Pembiayaan Baki Hasil	32,601	52,163	72,032	76,245	78,432	79,201	80,913	82,069	82,652	83,631	85,786	85,683	86,885	87,991	87,993	86,922	5. Profit Sharing Financing	
a. Pembiayaan Baki Hasil Kepada Pihak ketiga Bukan Bank	32,083	51,602	71,386	75,456	77,634	78,423	80,114	81,275	81,843	82,854	84,975	84,668	86,087	87,217	87,270	86,220	a. Profit sharing Financing to Non Banks	
1. Mudharabah	7,715	10,506	10,389	8,390	8,335	8,468	8,623	8,366	8,058	8,085	8,847	8,163	7,808	7,547	7,686	7,948	1. Mudharabah	
2. Musyarakah	24,369	41,096	60,997	67,066	69,298	69,954	71,491	72,909	73,785	74,769	76,129	76,704	78,279	79,670	79,584	78,272	2. Musyarakah	
3. Pembiayaan Baki Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
b. Pembiayaan Baki Hasil Kepada Bank Lain	518	561	646	789	798	778	799	794	809	777	811	815	798	775	723	702	b. Profit sharing Financing to Other Banks	
1. Mudharabah	514	558	642	786	795	775	796	792	806	775	809	813	796	773	722	700	1. Mudharabah	
2. Musyarakah	3	3	4	3	3	3	3	3	2	2	2	2	2	2	2	2	2. Musyarakah	
3. Pembiayaan Baki Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others	
6. Piutang	31,175	37,862	39,091	40,475	40,873	40,856	41,087	41,310	41,075	41,256	41,304	41,024	40,793	40,619	40,710	40,705	6. Receivables/Acceptables	
a. Piutang Kepada Pihak Ketiga Bukan Bank	31,174	37,861	39,091	40,475	40,873	40,856	41,087	41,310	41,075	41,256	41,304	41,024	40,793	40,619	40,710	40,705	a. Receivables from Non Banks	
1. Murabahah	29,473	35,818	36,671	37,653	37,809	37,687	37,816	37,929	37,689	37,838	37,874	37,572	37,326	37,140	37,150	37,057	1. Murabahah	
2. Qardh	847	-	-	954	1,130	1,192	1,246	1,296	1,303	1,283	1,263	1,275	1,283	1,267	1,336	1,401	2. Qardh	
3. Istishna'	853	1,170	1,594	1,868	1,934	1,977	2,025	2,086	2,091	2,115	2,146	2,178	2,184	2,213	2,224	2,247	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	7,376	7,309	7,309	7,447	7,451	7,274	7,020	6,978	6,696	6,522	6,326	6,194	6,079	7. Ijarah including Leasing receivables	
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7,268	6,442	7,417	7,376	7,309	7,309	7,447	7,451	7,274	7,020	6,978	6,696	6,522	6,326	6,194	6,079	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	93	80	95	143	146	122	124	133	155	153	178	190	207	8. Other claims	
9. Penyerahan	-	0	0	0	0	0	0	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	2,430	2,449	2,469	2,383	2,417	2,517	2,607	2,622	2,594	2,681	2,672	2,723	2,765	10. Impairment on Productive Assets	
11. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam	
12. Aset Istishna' dalam Penyelesaian	3	2	1	1	0	1	0	0	0	0	0	4	4	6	7	7	12. Istishna' Assets in Resolution	
13. Aset Tetap dan inventaris	241	250	244	251	249	247	246	246	268	273	273	276	273	271	271	274	13. Fixed Assets and Equipment	
14. Persediaan	0	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	14. Inventories	
15. Rupa-rupa Aset	2,394	2,419	2,409	3,135	2,690	2,711	2,733	2,632	2,582	3,190	3,086	3,476	3,589	3,567	3,846	3,844	15. Other Assets	
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL	
1. Dana Pihak Ketiga	72,928	96,495	114,222	119,372	122,459	125,889	133,309	127,580	128,457	129,834	125,103	126,208	124,444	127,945	128,506	131,831	1. Third Party Funds	
a. Dana Simpanan Wadiah	8,891	11,101	13,389	12,468	12,121	15,281	14,014	14,014	13,213	13,744	14,504	17,081	16,914	18,884	17,450	18,424	a. iB Wadia	
1. Giro	4,778	6,105	7,803	6,310	6,026	5,732	8,952	7,510	6,757	7,013	7,629	9,894	9,569	11,572	10,125	11,311	1. iB Demand Deposits Wadia	
2. Tabungan	4,112	4,996	5,507	6,158	6,095	6,271	6,329	6,504	6,457	6,732	6,875	7,187	7,345	7,312	7,326	7,113	2. iB Saving Deposits Wadia	
b. Dana Investasi Non Profit Sharing	64,037	85,394	100,832	106,904	110,338	113,886	118,027	113,566	115,244	116,089	110,599	109,126	107,530	109,061	111,056	113,407	b. Non Profit Sharing Investment Fund	
1. Giro	3,542	7,672	8,160	7,293	7,600	6,754	6,860	8,067	8,690	7,240	7,462	7,385	7,419	6,985	6,707	7,368	1. Demand Deposits	
2. Tabungan	16,343	18,873	20,887	23,362	23,943	24,165	23,996	26,096	25,897	26,579	25,987	26,389	26,018	26,024	26,032	26,213	2. Saving Deposits	
3. Deposito	44,152	58,849	71,786	76,248	78,796	82,966	87,171	79,403	80,657	82,271	77,151	75,353	74,093	76,052	78,317	79,826	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	1,943	1,958	1,954	2,314	2,772	2,302	2,269	1,880	1,386	1,266	1,357	1,261	1,174	3. Liabilities to Other Banks	
a. Giro	423	402	414	552	564	577	593	655	505	460	422	455	431	262	358	362	a. Demand Deposits	
b. Tabungan	665	414	362	272	295	309	312	377	357	317	286	277	273	271	298	289	b. Saving Deposits	
c. Deposito	1,780	2,952	2,424	1,118	1,023	1,067	1,196	1,488	1,364	1,170	821	444	366	561	460	448	c. Time Deposits	
d. Setoran Jaminan	-	-	-	0	0	0	0	0	0	75	0	75	80	50	0	75	d. Margin Deposits	
e. Dana Pelunasan Sukuk	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	e. Sukuk Sinking Fund	
f. Lainnya	402	682	1	1	76	1	213	251	1	322	276	155	116	214	145	1	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
4 Surat Berharga yang Diterbitkan	1,940	3,594	4,639	4,254	4,295	4,106	3,805	5,855	4,341	4,307	4,714	4,665	4,690	4,716	4,355	3,606	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1,607	2,046	2,046	2,047	1,732	1,733	1,733	2,059	2,611	2,611	2,611	2,612	2,477	1,975	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1,307	2,669	3,032	2,208	2,248	2,059	2,073	4,122	2,608	2,248	2,103	2,054	2,079	2,104	1,879	1,631	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1,188	2,204	1,894	1,865	1,929	1,394	1,394	1,408	2,412	4,465	4,450	4,528	4,131	4,091	5. Received Borrowing
6 Liabilitas Lainnya	7	12	130	136	124	130	190	191	163	165	170	192	186	192	198	215	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21,728	26,883	32,271	29,803	29,925	27,135	25,245	31,382	27,548	27,657	33,606	31,143	29,988	31,600	32,175	31,222	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	-	-	-	430	250	230	50	0	25	50	170	80	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	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)	24	21	37	32	35	48	60	(17)	(4)	22	47	83	121	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	4,482	4,710	5,075	5,455	4,561	4,447	4,400	4,693	4,882	5,070	5,017	5,362	5,639	14. Net Income
a. Tahun-tahun lalu	586	1,059	1,675	2,478	2,478	2,478	2,478	2,478	4,111	3,757	3,707	3,671	3,671	3,368	3,368	3,329	a. Previous years
b. Tahun berjalan	1,144	2,109	2,358	2,004	2,232	2,597	2,977	2,083	336	643	985	1,212	1,400	1,649	1,993	2,310	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
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	1,218	44	113	39	99	56	54	52	179	93	341	72	72	- 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	- 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	11,416	12,865	13,263	12,670	13,891	14,072	12,466	12,670	10,871	11,666	11,081	10,611	10,637	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	154	219	229	183	215	210	198	176	154	146	155	154	154	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	370	507	410	392	384	421	381	267	321	379	336	384	287	219	209	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	236	412	277	164	128	283	150	163	105	70	22	88	107	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1,185	1,218	1,212	1,211	1,211	1,323	1,210	1,210	1,310	1,340	1,340	1,346	1,344	1,484	- Forward sales
- Lainnya	1,193	1,686	1,156	1,339	1,335	2,107	1,358	1,371	1,435	1,396	1,415	1,469	1,503	1,470	1,485	1,492	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	209	210	208	209	11	205	210	239	219	219	215	220	216	- Kafalah guarantees received
- Pendapatan yang akan diterima	1,038	807	910	1,091	1,054	2,215	2,223	1,145	963	1,013	1,044	1,077	1,385	1,208	1,122	1,141	- Income will be received
- Lainnya	228	391	442	598	607	618	600	650	661	674	690	691	725	757	774	794	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3,508	3,859	3,729	3,520	3,815	4,043	4,281	4,445	3,365	3,361	3,740	3,885	3,943	4,077	4,074	4,214	- Guarantees issued
- Lainnya	20	56	126	176	124	180	141	144	145	153	164	161	205	142	148	152	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	9,635	14,842	19,194	20,357	20,576	20,919	21,073	21,329	21,153	21,273	21,591	21,954	22,216	22,442	22,462	22,647	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	523	1,326	2,475	4,389	4,421	4,475	4,343	4,681	4,780	4,644	4,488	4,433	4,366	4,344	4,258	4,200	- 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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
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	1,218	44	113	39	99	56	54	52	179	93	341	72	72	- 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	- 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	3,744	3,766	4,051	3,756	4,451	4,880	4,051	4,051	3,429	3,669	3,941	4,071	4,138	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	94	95	94	92	94	94	94	94	94	94	94	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	406	249	162	198	241	201	70	74	122	122	169	86	69	116	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	94	236	412	277	164	128	283	150	163	105	70	22	88	107	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1,185	1,218	1,212	1,211	1,211	1,323	1,210	1,210	1,310	1,340	1,340	1,346	1,344	1,484	- Forward sales
- Lainnya	1,193	1,686	1,156	1,339	1,335	1,405	1,358	1,371	1,435	1,396	1,415	1,469	1,503	1,470	1,484	1,491	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	209	210	208	209	11	205	210	239	219	219	215	220	216	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	727	732	724	1,831	1,829	765	628	633	656	676	975	792	724	700	- Income will be received
- Lainnya	16	7	9	13	14	14	13	17	14	14	15	15	16	16	17	17	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3,406	3,690	3,468	3,166	3,362	3,576	3,761	3,906	2,920	2,870	3,228	3,358	3,418	3,536	3,559	3,647	- Guarantees issued
- Lainnya	3	13	101	119	124	136	141	144	145	153	164	161	161	98	104	108	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	7,992	12,304	15,992	16,820	16,899	17,264	17,392	17,648	17,553	17,699	17,854	18,041	18,056	18,177	18,207	18,379	- 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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
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	7,672	9,100	9,212	8,914	9,440	9,192	8,415	8,619	7,442	7,997	7,140	6,540	6,499	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	60	124	135	90	121	116	104	82	60	52	61	60	60	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	1	25	101	161	231	185	179	180	197	247	257	214	215	201	149	93	- 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	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	360	330	384	394	379	335	379	388	401	410	416	398	442	- Income will be received
- Lainnya	212	384	433	585	594	604	586	632	647	660	676	676	709	740	757	777	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	354	453	467	520	539	446	491	513	527	526	541	514	567	- Guarantees issued
- Lainnya	17	42	25	57	-	44	-	0	0	-	-	-	44	44	44	44	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	1,644	2,537	3,202	3,537	3,677	3,656	3,682	3,681	3,600	3,574	3,737	3,914	4,160	4,265	4,255	4,268	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	473	1,279	2,428	4,342	4,374	4,428	4,297	4,635	4,733	4,598	4,441	4,387	4,319	4,297	4,212	4,154	- 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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40,228	46,268	49,058	36,275	41,052	45,828	52,137	55,655	4,701	9,410	14,167	18,424	22,700	27,291	31,908	36,416	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1,291	1,568	1,424	1,265	1,412	1,568	1,724	1,892	138	251	373	493	600	701	806	906	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	129	79	85	90	94	100	7	11	15	18	19	20	21	22	b. Placement in Other Banks
c. Surat Berharga	1,715	2,366	3,218	2,571	2,984	3,334	3,698	4,156	382	732	1,098	1,427	1,798	2,333	2,712	2,995	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26,447	30,718	33,206	24,294	27,417	30,530	33,705	37,035	3,155	6,423	9,666	12,481	15,441	18,432	21,517	24,701	d. Financing:
i. Pendapatan Bagi Hasil	8,019	9,849	11,209	8,770	9,881	10,990	12,157	13,372	1,187	2,502	3,713	4,842	5,954	7,143	8,359	9,610	i. Profit Sharing
a. Mudharabah	1,875	1,825	1,677	955	1,066	1,178	1,287	1,407	115	224	338	447	545	642	736	830	a. Mudharabah
b. Musyarakah	6,144	8,023	9,532	7,809	8,809	9,806	10,863	11,965	1,072	2,278	3,374	4,396	5,409	6,502	7,622	8,780	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	17,196	19,744	20,932	14,674	16,589	18,498	20,405	22,407	1,865	3,714	5,644	7,228	9,005	10,764	12,572	14,429	ii. Receivables/Acceptables
a. Murabahah	16,679	19,115	20,164	14,113	15,958	17,793	19,629	21,551	1,786	3,558	5,384	6,879	8,551	10,145	11,847	13,606	a. Murabahah
b. Ujrah	411	508	615	438	491	546	601	663	63	123	205	274	360	514	602	683	b. Qardh
c. Istishna'	106	120	153	123	140	158	175	194	17	33	55	71	90	106	123	139	c. Istishna'
d. Piutang Lainnya	-	0	0	0	0	0	0	0	-	0	0	3	3	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1,232	1,126	1,064	850	947	1,043	1,143	1,256	103	207	310	411	482	524	586	663	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10,540	11,439	11,081	8,065	9,154	10,305	12,915	12,471	1,018	1,993	3,015	4,005	4,843	5,805	6,852	7,791	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22,509	25,224	25,620	19,172	21,603	24,162	28,171	29,156	2,442	4,719	7,072	9,321	11,509	13,636	15,957	18,179	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22,509	25,218	25,617	18,918	21,344	23,824	27,777	28,624	2,403	4,636	7,072	9,321	11,509	13,636	15,957	18,179	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	255	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	17,103	19,449	21,666	23,966	26,499	2,259	4,691	7,095	9,103	11,191	13,656	15,951	18,236	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14,395	7,153	9,737	5,715	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 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	155	114	128	151	185	202	13	31	50	69	103	95	119	123	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	30	45	52	62	69	80	5	14	25	36	45	56	64	74	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1,566	2,015	2,116	1,589	1,796	2,015	2,228	2,495	229	501	744	963	1,183	1,309	1,532	1,730	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12,675	4,968	7,437	3,966	3,731	5,029	5,879	5,522	902	1,063	1,301	1,429	1,527	1,795	2,080	2,510	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32,114	28,197	33,175	22,818	25,156	28,922	32,326	34,797	3,408	6,300	9,215	11,599	14,050	16,911	19,745	22,674	5 Total of Operating Income
6 Total Beban Operasional	29,308	23,842	26,259	17,259	18,896	21,831	24,313	25,807	2,504	4,547	6,639	8,566	10,588	12,838	14,942	17,126	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	6	8	8	8	9	12	4	6	9	13	19	28	39	50	a. Yield to BI
b. Bonus Titipan Wadiah	349	-	358	279	308	338	373	415	49	100	148	208	258	317	370	412	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	1	1	6	6	1	1	15	40	37	39	210	188	74	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	381	325	372	421	470	520	47	95	142	192	234	273	313	351	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16,473	9,646	10,731	6,070	6,196	7,688	8,801	8,457	1,100	1,730	2,436	2,969	3,560	4,359	5,085	5,911	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1,200	1,244	1,190	778	881	985	1,085	1,191	113	223	333	435	551	669	838	1,061	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	18	17	18	21	26	33	5	5	7	12	13	15	15	19	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	3	3	2	4	10	1	2	4	6	7	8	2	3	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6,653	7,200	7,863	5,592	6,357	7,064	7,725	8,629	685	1,391	2,071	2,781	3,422	4,054	4,676	5,414	i. Cost of Human Resources
ii. Biaya Tenaga Kerja	6,501	6,989	7,628	5,422	6,157	6,829	7,456	8,314	667	1,348	2,010	2,710	3,342	3,967	4,580	5,308	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaga Kerja	143	203	222	167	195	226	260	299	17	41	59	69	77	84	92	101	iii. Training Cost
iv. Penelitian dan Pengembangan	9	8	13	3	5	8	9	16	0	2	2	3	3	3	4	5	iv. Research and Development
j. Beban Operasional Lainnya	4,512	5,085	5,687	4,187	4,751	5,298	5,815	6,539	500	981	1,448	1,913	2,485	2,904	3,414	3,832	j. Other Operating Costs
i. Promosi	316	398	418	280	327	366	412	499	19	42	63	88	114	128	145	170	i. Promotion
ii. Biaya Lainnya	4,196	4,687	5,269	3,907	4,424	4,932	5,403	6,040	481	939	1,385	1,825	2,371	2,776	3,269	3,662	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2,807	4,355	6,915	5,559	6,260	7,091	8,013	8,990	905	1,753	2,576	3,034	3,462	4,073	4,803	5,548	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	353	202	224	249	314	346	23	48	180	112	217	209	238	239	8 Non Operating Income
9 Beban Non Operasional	222	272	335	254	272	311	386	411	43	67	133	114	162	166	211	261	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	18	(52)	(48)	(62)	(72)	(64)	(20)	(19)	48	(2)	55	43	27	(22)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2,949	4,423	6,934	5,506	6,212	7,029	7,941	8,926	884	1,733	2,623	3,031	3,517	4,116	4,831	5,527	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	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(1,062)	(901)	(1,018)	(1,133)	(1,269)	(1,446)	(146)	(287)	(437)	(449)	(512)	(628)	(776)	(865)	13 Income Tax
14 Laba/Rugi Bersih	2,096	3,084	5,119	4,606	5,194	5,896	6,672	6,278	738	1,446	2,187	2,583	3,005	3,488	4,055	4,662	14 Net Profit/Loss
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figures																	

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	
				Ags	Sep	Oktober	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	36.648	25.771	29.249	32.619	37.535	39.625	3.365	6.749	10.131	13.098	16.085	19.486	22.832	26.118	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	905	807	898	998	1.092	1.204	94	174	256	341	415	483	554	614	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	22	14	15	16	16	16	1	1	2	2	2	2	3	3	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	2.708	2.107	2.447	2.722	3.008	3.379	290	552	838	1.090	1.375	1.826	2.117	2.307	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	23.297	16.640	18.802	20.919	23.091	25.353	2.180	4.454	6.660	8.504	10.501	12.618	14.757	17.059	d. Financing:
i. Pendapatan Bagi Hasil:	5.657	6.106	6.138	4.622	5.216	5.775	6.405	7.049	632	1.381	2.009	2.571	3.142	3.757	4.391	5.101	i. Profit Sharing
a. Mudharabah	1.008	893	717	397	444	492	539	589	52	99	145	190	230	271	310	347	a. Mudharabah
b. Musyarakah	4.649	5.213	5.421	4.225	4.772	5.283	5.866	6.460	580	1.283	1.863	2.381	2.911	3.486	4.081	4.755	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	16.849	11.751	13.295	14.821	16.335	17.922	1.517	3.006	4.546	5.790	7.203	8.669	10.152	11.713	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	16.289	11.352	12.846	14.323	15.786	17.317	1.459	2.894	4.357	5.533	6.865	8.187	9.586	11.071	a. Murabahah
b. Ujrah	388	484	558	397	447	497	546	602	58	112	188	253	333	481	564	640	b. Qardh
c. Istishna'	12	3	2	1	2	2	2	2	0	0	0	1	1	1	1	1	c. Istishna'
d. Piutang Lainnya	-	-	-	0	0	0	0	0	-	-	-	3	3	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	310	268	291	323	351	383	31	66	106	144	157	191	215	245	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	9.716	6.202	7.087	7.965	10.328	9.672	800	1.567	2.376	3.161	3.792	4.557	5.401	6.134	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	19.534	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	8.086	9.555	11.206	12.765	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	19.534	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	8.086	9.555	11.206	12.765	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	12.379	14.114	15.689	17.377	19.227	1.650	3.430	5.163	6.541	7.999	9.931	11.625	13.353	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	8.063	4.602	4.486	5.879	6.513	6.110	878	1.186	1.586	1.834	2.108	2.372	2.826	3.313	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	110	123	145	179	195	13	30	48	64	98	89	113	117	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	1	0	3	10	10	10	10	10	10	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komis/Provisi	1.246	1.555	1.532	1.104	1.247	1.399	1.548	1.743	169	360	523	682	840	912	1.052	1.191	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	6.377	3.387	3.114	4.334	4.785	4.170	697	793	1.004	1.078	1.161	1.361	1.651	1.996	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	25.176	16.981	18.600	21.569	23.890	25.337	2.529	4.616	6.748	8.375	10.107	12.303	14.451	16.666	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	21.393	13.506	14.645	17.163	18.947	19.738	1.971	3.527	5.172	6.571	8.072	9.913	11.681	13.478	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	5	7	7	7	8	11	4	6	9	13	19	28	39	50	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	270	214	234	253	280	314	40	83	123	173	215	266	311	345	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	1	1	6	6	1	1	15	40	37	39	210	188	74	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komis/Provisi	31	43	64	50	58	64	71	77	5	13	21	30	36	40	46	52	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	8.912	4.748	4.690	6.078	6.801	6.106	861	1.322	1.871	2.168	2.557	3.217	3.884	4.596	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	1.046	686	777	868	954	1.046	94	187	281	367	468	570	724	932	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	17	12	13	16	21	28	5	5	7	12	13	15	15	19	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	3	3	2	4	10	1	2	4	6	7	8	2	3	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	6.801	4.848	5.519	6.129	6.688	7.466	599	1.190	1.764	2.370	2.868	3.396	3.916	4.550	i. Cost of Human Resources
ii. Biaya Tenaker	5.690	6.043	6.579	4.689	5.331	5.908	6.435	7.170	583	1.150	1.707	2.303	2.793	3.314	3.825	4.450	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	157	183	212	244	281	16	38	55	64	72	78	87	95	iii. Training Cost
iv. Penelitian dan Pengembangan	7	8	13	3	5	8	9	16	0	2	2	3	3	3	4	5	iv. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	4.254	2.936	3.342	3.739	4.115	4.679	360	705	1.052	1.395	1.850	2.163	2.557	2.858	j. Other Operating Costs
i. Promosi	247	309	326	230	271	303	338	406	15	30	48	67	88	99	113	135	i. Promotion
ii. Biaya Lainnya	3.209	3.600	3.928	2.706	3.071	3.436	3.777	4.273	345	676	1.004	1.328	1.762	2.065	2.443	2.723	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.783	3.476	3.955	4.406	4.943	5.599	558	1.089	1.576	1.804	2.035	2.389	2.770	3.187	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	142	142	143	158	212	233	11	24	125	48	143	125	143	134	8 Non Operating Income
9 Beban Non Operasional	90	96	178	145	150	168	228	234	28	36	82	83	72	101	135	9	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(9)	(8)	(10)	(15)	(1)	(17)	(12)	(44)	(3)	60	54	43	(1)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.806	3.473	3.947	4.396	4.927	5.598	541	1.077	1.619	1.801	2.096	2.443	2.812	3.186	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	2.620	3.672	4.485	-	-	-	-	6097	0	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(1.000)	(871)	(985)	(1.097)	(1.232)	(1.403)	(139)	(274)	(418)	(430)	(490)	(603)	(751)	(835)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2.806	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	1.605	1.840	2.061	2.352	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								Indikator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8,902	10,571	12,410	10,504	11,804	13,208	14,602	16,029	1,335	2,660	4,036	5,326	6,615	7,805	9,077	10,298	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	520	458	515	570	632	688	44	77	117	152	185	218	252	292	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	107	64	70	74	79	84	6	9	13	15	16	17	18	19	b. Placement in Other Banks
c. Surat Berharga	287	361	511	464	537	612	690	777	92	180	260	338	423	507	595	688	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6,745	8,164	9,908	7,654	8,616	9,611	10,614	11,682	976	1,969	3,006	3,976	4,940	5,814	6,760	7,642	d. Financing:
i. Pendapatan Bagi Hasil	2,362	3,743	5,071	4,148	4,665	5,215	5,752	6,323	555	1,120	1,704	2,271	2,812	3,386	3,968	4,508	i. Profit Sharing
a. Mudharabah	867	933	960	558	621	685	748	818	63	125	193	257	314	371	427	483	a. Mudharabah
b. Musyarakah	1,495	2,810	4,111	3,584	4,037	4,523	4,997	5,504	492	995	1,511	2,014	2,498	3,015	3,541	4,025	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	6	6	6	6	6	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	3,392	3,680	4,084	2,923	3,295	3,676	4,070	4,486	348	708	1,098	1,438	1,802	2,096	2,420	2,716	ii. Receivables/Acceptables
a. Murabahah	3,276	3,539	3,874	2,761	3,112	3,471	3,843	4,233	327	664	1,027	1,347	1,686	1,958	2,261	2,535	a. Murabahah
b. Ujrah	23	25	58	41	45	49	54	60	5	11	17	21	27	32	37	43	b. Qardh
c. Istishna'	93	117	152	122	138	156	173	192	17	33	54	71	89	105	123	138	c. Istishna'
d. Piutang Lainnya	-	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	754	583	656	720	792	873	72	141	204	267	326	333	371	418	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1,260	1,373	1,364	1,863	2,066	2,340	2,587	2,798	218	425	639	844	1,051	1,249	1,451	1,657	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4,362	5,155	6,086	5,780	6,468	7,232	8,013	8,758	727	1,399	2,104	2,764	3,423	4,080	4,751	5,414	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4,362	5,148	6,083	5,525	6,209	6,894	7,619	8,226	688	1,317	2,104	2,764	3,423	4,080	4,751	5,414	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	3	255	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	4,724	5,335	5,976	6,588	7,271	609	1,261	1,933	2,562	3,192	3,725	4,325	4,884	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1,493	1,674	1,113	1,221	1,377	1,848	2,189	271	423	534	663	751	884	969	1,125	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	4	5	5	6	7	0	1	2	5	6	6	6	6	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	1	2	29	45	51	61	67	79	5	11	16	27	35	46	55	64	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyerahan, Fee/Komisi/Provisi	319	460	584	484	549	616	680	752	61	141	220	281	344	397	480	539	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1,030	1,059	580	616	694	1,094	1,352	205	269	297	351	366	434	429	515	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5,385	6,909	7,998	5,836	6,556	7,353	8,436	9,460	880	1,684	2,467	3,225	3,943	4,609	5,294	6,009	5 Total of Operating Income
6 Total Beban Operasional	3,916	4,145	4,866	3,753	4,251	4,669	5,365	6,069	533	1,020	1,467	1,995	2,516	2,925	3,261	3,648	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	0	1	1	1	1	1	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	88	65	74	84	94	101	8	17	26	35	43	51	59	66	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 Penyerahan dan Beban Komisi/Provisi	4	175	318	275	314	357	399	443	42	82	122	163	198	233	267	299	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1,792	1,586	1,819	1,322	1,507	1,610	2,000	2,350	239	408	565	801	1,003	1,143	1,201	1,315	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	91	104	117	131	146	19	36	52	68	83	99	114	129	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	5	5	5	5	6	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	744	838	935	1,036	1,163	85	201	307	411	554	659	761	863	i. Cost of Human Resources
ii. Biaya Tenaker	811	946	1,050	733	826	921	1,021	1,144	84	199	304	406	549	654	755	858	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	12	10	12	14	16	19	1	3	4	4	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	1,250	1,409	1,560	1,699	1,860	140	276	396	518	635	741	858	974	j. Other Operating Costs
i. Promosi	70	89	92	49	56	63	74	93	4	13	15	20	26	29	32	36	i. Promotion
ii. Biaya Lainnya	987	1,087	1,340	1,201	1,353	1,496	1,625	1,767	136	263	380	498	610	712	826	938	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1,469	2,764	3,132	2,083	2,305	2,685	3,071	3,391	346	664	1,000	1,230	1,427	1,684	2,034	2,361	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	152	60	81	91	102	113	12	24	55	64	74	84	95	105	8 Non Operating Income
9 Beban Non Operasional	132	176	156	110	121	143	159	176	16	31	51	64	79	94	110	126	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(50)	(41)	(52)	(57)	(63)	(8)	(9)	4	0	(5)	(11)	(15)	(21)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1,529	2,726	3,127	2,033	2,265	2,633	3,014	3,328	343	656	1,004	1,230	1,421	1,673	2,018	2,340	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	753	-	-	-	-	-	1202	0	0	0	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(62)	(29)	(33)	(36)	(37)	(43)	(8)	(13)	(19)	(18)	(22)	(25)	(25)	(30)	13 Income Tax
14 Laba/Rugi Bersih	1,144	2,094	2,313	2,004	2,232	2,597	2,977	3,283	336	643	985	1,212	1,400	1,649	1,993	2,310	14 Net Profit/Loss

*,-: Data Tidak Tersedia

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

*,-: Data not available
*) 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								Indikator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Lancar	295,826	352,038	411,771	413,037	419,656	432,895	439,423	455,068	458,787	470,141	502,038	496,982	506,377	461,417	460,869	469,010	1. Current
2. Dalam Perhatian Khusus	17,680	19,517	17,346	21,698	22,776	18,911	19,699	17,923	21,397	22,207	27,833	30,566	26,807	24,258	21,768	21,139	2. Special Mention
3. Kurang Lancar	3,015	3,376	2,070	2,204	2,163	2,949	2,930	3,407	3,628	3,370	3,152	3,178	3,383	3,554	3,228	2,894	3. Sub-Standard
4. Diragukan	1,326	1,919	1,474	2,167	1,257	1,248	1,061	954	1,426	1,629	1,976	1,773	1,565	1,713	1,771	1,737	4. Doubtful
5. Macet	6,187	5,847	5,676	6,743	7,169	6,783	7,192	6,707	6,609	6,601	6,801	6,941	7,113	7,132	7,358	7,598	5. Lost
Total Aset Produktif	324,034	382,697	438,338	445,850	453,021	462,786	470,305	484,059	491,847	503,948	541,801	539,439	545,245	498,074	494,995	502,379	Total Earning Assets
Rasio Aset Produktif Non Lancar	3.25	2.91	2.10	2.49	2.34	2.37	2.38	2.29	2.37	2.30	2.20	2.20	2.21	2.49	2.50	2.43	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Lancar	208,258	230,684	266,133	267,552	271,785	283,232	284,157	297,942	304,568	314,032	336,383	330,494	340,702	304,146	300,803	306,949	1. Current
2. Dalam Perhatian Khusus	13,725	15,346	12,462	16,188	15,832	13,173	13,321	12,025	15,464	15,475	19,853	20,563	17,198	16,790	15,681	15,308	2. Special Mention
3. Kurang Lancar	2,257	3,111	1,616	1,734	1,690	2,534	2,470	2,416	2,698	2,510	2,219	2,210	2,261	2,187	1,890	1,767	3. Sub-Standard
4. Diragukan	1,109	1,756	846	1,133	962	921	724	571	925	1,064	1,535	1,317	1,035	1,141	1,222	1,187	4. Doubtful
5. Macet	4,685	4,249	4,222	4,551	4,675	4,274	4,531	4,313	4,134	4,047	4,109	4,275	4,444	4,477	4,704	4,847	5. Lost
Total Aset Produktif	230,035	255,145	285,278	291,158	294,944	304,133	305,203	317,267	327,787	337,128	364,099	358,858	365,640	328,740	324,300	330,058	Total Earning Assets
Rasio Aset Produktif Non Lancar	3.50	3.57	2.34	2.55	2.48	2.54	2.53	2.30	2.37	2.26	2.16	2.17	2.12	2.37	2.41	2.36	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Lancar	87.568	121.355	145.638	145.486	147.870	149.663	155.265	157.126	154.219	156.108	165.655	166.488	165.675	157.271	160.065	162.061	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.884	5.510	6.944	5.737	6.378	5.897	5.934	6.732	7.981	10.004	9.609	7.468	6.087	5.832	2. Special Mention
3. Kurang Lancar	757	266	454	471	473	414	460	991	931	860	933	967	1.122	1.367	1.339	1.128	3. Sub-Standard
4. Diragukan	218	163	628	1.034	294	327	337	384	502	566	441	456	530	573	549	550	4. Doubtful
5. Macet	1.502	1.598	1.455	2.191	2.494	2.509	2.661	2.395	2.475	2.554	2.692	2.666	2.669	2.656	2.654	2.751	5. Lost
Total Aset Produktif	93.999	127.552	153.060	154.691	158.076	158.652	165.102	166.792	164.060	166.820	177.702	180.581	179.605	169.334	170.694	172.321	Total Earning Assets
Rasio Aset Produktif Non Lancar	2.63	1.59	1.66	2.39	2.06	2.05	2.09	2.26	2.38	2.39	2.29	2.26	2.41	2.71	2.66	2.57	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	
							Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Surat Berharga dimiliki berdasarkan Jenis				30,237	44,753	65,970	71,149	72,671	77,614	83,074	81,016	86,308	87,832	78,619	78,806	82,090	87,052	90,586	86,452	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)				6,105	9,360	12,778	16,497	15,771	17,902	24,495	25,058	28,885	28,765	27,126	23,778	24,714	28,163	30,069	24,517	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah				2,144	5,631	4,814	2,916	2,578	2,404	2,399	2,401	2,157	1,887	2,431	2,052	2,159	2,398	2,501	2,871	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)				3,785	3,490	4,291	965	1,260	270	1,177	3,367	1,415	1,770	1,497	970	867	1,432	1,798	582	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya				176	239	3,673	12,615	11,933	15,228	20,919	19,290	25,313	25,108	23,198	20,756	21,688	24,333	25,770	21,064	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)				24,132	35,393	53,193	54,653	56,900	59,712	58,579	55,959	57,424	59,067	51,493	55,028	57,376	58,890	60,517	61,936	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)				20,111	29,427	39,227	34,209	37,064	38,146	37,808	37,676	38,710	39,493	33,040	36,982	39,238	41,759	43,203	45,057	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah				1,934	2,580	1,473	4,027	3,048	5,739	5,347	2,683	3,862	4,476	3,207	3,896	3,962	2,869	3,349	3,632	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	16,012	16,357	15,405	14,801	15,190	14,460	14,705	13,292	13,797	13,741	13,722	13,366	12,868	d. Others Sukuk	
e. SBPM Syariah Lainnya				126	167	162	204	230	221	422	208	190	191	1,753	152	234	339	398	178	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis				7,434	7,111	10,845	7,281	7,157	6,006	6,420	8,953	6,676	6,964	7,876	8,672	9,474	10,164	10,149	7,432	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)				4,785	5,495	7,135	2,276	2,151	1,000	1,815	4,387	2,110	2,250	2,165	2,960	3,762	4,451	4,702	2,619	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)				4,785	4,697	6,336	1,577	1,452	300	1,115	3,687	1,410	1,550	1,465	2,260	3,062	3,751	4,202	2,119	a. Sharia SPN	
b. SBPU Syariah Lainnya				-	798	799	699	699	700	700	700	700	700	700	700	700	700	500	500	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)				2,650	1,616	3,710	5,005	5,005	5,006	4,606	4,566	4,567	4,714	5,711	5,712	5,712	5,713	5,447	4,813	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi				1,000	-	2,594	4,589	4,589	4,590	1,600	4,150	1,600	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	416	3,006	416	2,967	2,967	3,964	3,965	3,965	3,966	3,700	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	71,149	72,671	77,614	83,074	81,016	86,308	87,832	78,619	78,806	82,090	87,052	90,586	86,452	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah				6,105	9,360	12,778	16,497	15,771	17,902	24,495	25,058	28,885	28,765	27,126	23,778	24,714	28,163	30,069	24,517	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar				517	1,200	2,333	1,439	1,647	1,362	1,271	2,373	5,840	3,132	2,108	2,159	2,173	1,422	2,671	2,594	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	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual				451	995	2,068	1,439	1,521	1,201	1,019	2,120	5,687	3,031	1,946	2,040	2,154	1,402	2,651	2,280	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo				5,588	8,160	10,445	15,058	14,125	16,540	23,224	22,685	23,045	25,634	25,019	21,619	22,541	26,741	27,398	21,922	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah				24,132	35,393	53,193	54,653	56,900	59,712	58,579	55,959	57,424	59,067	51,493	55,028	57,376	58,890	60,517	61,936	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar				5,297	11,054	6,544	7,478	6,670	8,404	7,250	7,614	7,295	8,076	4,500	5,746	5,783	6,295	7,794	8,195	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi				3,075	5,982	12	216	263	1,191	909	109	1,143	1,204	329	1,387	1,363	634	1,109	1,233	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual				2,222	5,072	6,532	7,261	6,407	7,213	6,341	7,505	6,152	6,872	4,172	4,360	4,420	5,662	6,684	6,962	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo				18,835	-	46,648	47,175	50,230	51,308	51,329	48,345	50,129	50,991	46,993	49,282	51,593	52,594	52,723	53,741	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori				7,434	7,111	10,845	7,281	7,157	6,006	6,420	8,953	6,676	6,964	7,876	8,672	9,474	10,164	10,149	7,432	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah				4,785	5,495	7,135	2,276	2,151	1,000	1,815	4,387	2,110	2,250	2,165	2,960	3,762	4,451	4,702	2,619	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar				705	450	295	-	340	-	240	525	-	200	154	256	277	262	318	351	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi				375	-	255	-	-	-	-	-	-	-	129	256	277	262	318	351	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	2,276	1,811	1,000	1,575	3,862	2,110	2,050	2,011	2,704	3,485	4,189	4,384	2,268	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah				2,650	1,616	3,710	5,005	5,005	5,006	4,606	4,566	4,567	4,714	5,711	5,712	5,712	5,713	5,447	4,813	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar				-	-	-	0	0	0	40	0	0	0	0	0	0	0	0	0	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual				-	-	-	0	0	0	40	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	5,005	5,006	4,566	4,566	4,567	4,714	5,711	5,712	5,712	5,713	5,447	4,813	b. Measured at Face Value - Held to Maturity	
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 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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Surat Berharga dimiliki berdasarkan Jenis	24,106	35,656	54,503	56,204	55,997	61,065	64,330	63,787	66,174	69,298	63,207	61,105	63,999	68,503	70,035	65,946	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5,185	7,950	9,064	12,936	12,440	15,319	20,018	19,339	20,688	22,763	22,840	18,827	20,189	23,940	23,925	19,135	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2,079	5,491	4,372	2,916	2,578	2,404	2,399	2,401	2,157	1,887	2,431	2,052	2,159	2,398	2,501	2,871	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2,930	2,245	2,417	430	265	145	797	2,242	630	1,045	527	710	542	912	787	367	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	2,274	9,590	9,597	12,770	16,821	14,696	17,902	19,831	19,882	16,065	17,488	20,630	20,637	15,897	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18,922	27,705	45,439	43,268	43,557	45,747	44,312	44,448	45,485	46,535	40,367	42,278	43,810	44,563	46,109	46,811	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15,111	22,280	31,996	27,077	28,235	29,100	28,305	28,571	29,241	29,883	25,815	27,063	28,667	30,582	31,764	32,589	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1,923	2,375	1,453	2,893	1,629	3,735	3,073	1,724	2,603	2,812	2,038	2,827	2,828	1,685	2,365	2,373	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	13,076	13,445	12,672	12,705	13,923	13,410	13,609	12,287	12,162	12,067	12,082	11,765	11,635	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	32	76	103	93	84	63	85	85	81	81	63	68	69	69	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5,495	3,517	6,206	3,027	2,862	1,900	2,615	3,098	2,335	2,657	3,162	4,007	4,784	5,448	5,794	3,826	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3,995	3,017	4,606	1,427	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3,995	2,917	4,506	1,427	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	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	1,600	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	1,600	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	56,204	55,997	61,065	64,330	63,787	66,174	69,298	63,207	61,105	63,999	68,503	70,035	65,946	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5,185	7,950	9,064	12,936	12,440	15,319	20,018	19,339	20,688	22,763	22,840	18,827	20,189	23,940	23,925	19,135	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	1,602	1,099	1,247	1,287	1,271	1,270	1,188	1,132	1,240	1,114	1,028	1,042	1,758	1,734	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	265	-	126	161	252	253	153	101	102	119	20	20	20	304	1. Through Income Statement
2. Melalui Other Comprehensive Income	451	730	1,337	1,099	1,121	1,126	1,019	1,017	1,034	1,031	1,138	995	1,009	1,022	1,738	1,430	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4,733	7,015	7,462	11,837	11,194	14,032	18,747	18,069	19,501	21,631	21,600	17,713	19,161	22,898	22,167	17,401	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18,922	27,705	45,439	43,268	43,557	45,747	44,312	44,448	45,485	46,535	40,367	42,278	43,810	44,563	46,109	46,811	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4,104	8,510	1,603	3,756	3,042	5,448	4,204	4,335	3,999	4,869	2,888	3,680	3,665	4,152	5,634	5,442	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2,432	5,982	12	216	213	1,191	909	109	837	993	177	977	918	174	644	714	1. Through Income Statement
2. Melalui Other Comprehensive Income	1,672	2,528	1,591	3,540	2,830	4,257	3,295	4,226	3,162	3,877	2,712	2,703	2,747	3,979	4,990	4,728	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14,818	19,196	43,836	39,512	40,515	40,298	40,108	40,114	41,487	41,666	37,478	38,598	40,145	40,411	40,476	41,369	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5,495	3,517	6,206	3,027	2,862	1,900	2,615	3,098	2,335	2,657	3,162	4,007	4,784	5,448	5,794	3,826	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3,995	3,017	4,606	1,427	1,262	300	1,015	1,498	735	910	1,415	2,260	3,037	3,701	4,047	2,079	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	255	-	340	-	140	-	-	200	154	256	277	262	318	351	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	-	-	-	-	-	-	-	129	256	277	262	318	351	1. Through Income Statement
2. Melalui Other Comprehensive Income	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	1,427	922	300	875	1,498	735	710	1,261	2,004	2,760	3,439	3,729	1,728	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1,500	500	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,747	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1,500	500	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,747	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Surat Berharga dimiliki berdasarkan Jenis	6,131	9,097	11,467	14,945	16,674	16,548	18,744	17,229	20,134	18,534	15,413	17,701	18,091	18,549	20,552	20,507	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1,409	3,714	3,561	3,331	2,583	4,478	5,719	8,196	6,003	4,286	4,951	4,525	4,223	6,144	5,382	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	535	995	125	380	1,125	785	725	970	260	325	520	1,011	215	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	1,399	3,026	2,336	2,458	4,098	4,594	7,411	5,278	3,316	4,691	4,200	3,703	5,133	5,167	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5,211	7,688	7,753	11,385	13,343	13,965	14,266	11,510	11,938	12,531	11,126	12,750	13,566	14,326	14,407	15,125	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5,000	7,147	7,231	7,133	8,830	9,045	9,503	9,105	9,469	9,610	7,225	9,919	10,571	11,176	11,439	12,468	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	20	1,134	1,419	2,004	2,274	959	1,259	1,664	1,169	1,069	1,134	1,184	984	1,259	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	2,935	2,912	2,733	2,097	1,267	1,050	1,096	1,005	1,635	1,654	1,640	1,600	1,233	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	130	128	128	128	338	124	105	106	1,672	71	151	271	329	110	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1,940	3,594	4,639	4,254	4,295	4,106	3,805	5,855	4,341	4,307	4,714	4,665	4,690	4,716	4,355	3,606	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2,478	2,529	849	889	700	800	2,889	1,375	1,340	750	700	725	750	655	540	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1,780	1,830	150	190	-	100	2,189	675	640	50	-	25	50	155	40	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	700	700	700	700	700	700	700	700	700	500	500	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1,150	1,116	2,110	3,405	3,405	3,406	3,006	2,966	2,967	2,967	3,964	3,965	3,965	3,966	3,700	3,066	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	994	2,989	2,989	2,990	-	2,550	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1,150	1,116	1,116	416	416	416	3,006	416	2,967	2,967	3,964	3,965	3,965	3,966	3,700	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	14,945	16,674	16,548	18,744	17,229	20,134	18,534	15,413	17,701	18,091	18,549	20,552	20,507	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1,409	3,714	3,561	3,331	2,583	4,478	5,719	8,196	6,003	4,286	4,951	4,525	4,223	6,144	5,382	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	731	340	400	75	-	1,103	4,653	2,000	868	1,045	1,145	380	913	860	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	60	-	-	-	-	10	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	340	400	75	-	1,103	4,653	2,000	808	1,045	1,145	380	913	850	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1,145	2,983	3,221	2,931	2,508	4,478	4,616	3,544	4,003	3,418	3,906	3,380	3,843	5,231	4,521	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5,211	7,688	7,753	11,385	13,343	13,965	14,266	11,510	11,938	12,531	11,126	12,750	13,566	14,326	14,407	15,125	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1,193	2,545	4,941	3,722	3,628	2,956	3,045	3,279	3,296	3,207	1,612	2,066	2,118	2,143	2,160	2,753	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	50	-	-	-	306	211	152	410	445	460	466	518	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2,545	4,941	3,722	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. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4,017	5,143	2,812	7,663	9,715	11,010	11,221	8,231	8,642	9,324	9,514	10,684	11,448	12,183	12,248	12,372	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1,940	3,594	4,639	4,254	4,295	4,106	3,805	5,855	4,341	4,307	4,714	4,665	4,690	4,716	4,355	3,606	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2,478	2,529	849	889	700	800	2,889	1,375	1,340	750	700	725	750	655	540	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	40	0	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	849	889	700	700	2,364	1,375	1,340	750	750	725	750	655	540	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1,150	1,116	2,110	3,405	3,405	3,406	3,006	2,966	2,967	2,967	3,964	3,964	3,965	3,966	3,700	3,066	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	0	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	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	3,405	3,406	2,966	2,966	2,967	2,967	3,964	3,964	3,965	3,966	3,700	3,066	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 *) 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	2018	2019					2020							Indikator		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1. Pembiayaan Bagi Hasil	93.713	118.651	145.507	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	175.980	178.184	180.664	181.157	179.802	1. Profit Sharing Financing	
NPF	3.272	4.175	4.205	5.628	5.198	5.073	5.546	5.590	5.916	5.896	6.014	5.931	6.128	6.186	6.148	6.235	NPF	
a. Mudharabah	15.292	17.090	15.866	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	12.835	12.259	11.866	11.790	12.085	a. Mudharabah	
NPF	401	327	359	849	840	840	853	481	544	540	549	446	427	420	423	443	NPF	
b. Musyarakah	78.421	101.561	129.641	142.856	148.256	149.653	153.201	157.491	156.768	157.603	162.371	163.145	165.925	168.798	169.367	167.717	b. Musyarakah	
NPF	2.871	3.847	3.845	4.779	4.358	4.233	4.693	5.109	5.372	5.357	5.465	5.485	5.701	5.766	5.725	5.793	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	145.145	157.814	164.088	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	174.236	175.752	177.138	178.741	179.850	2. Receivables/Acceptables	
NPF	6.364	6.698	4.712	5.205	5.100	5.601	5.325	5.027	5.292	5.259	5.468	5.496	5.462	5.511	5.487	5.324	NPF	
a. Murabahah	139.536	150.276	154.805	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	161.226	163.134	165.227	167.371	168.338	a. Murabahah	
NPF	6.258	6.588	4.489	5.088	4.987	5.373	5.077	4.688	4.947	4.908	5.095	5.130	5.097	5.157	5.114	4.962	NPF	
b. Qardh	4.731	6.349	7.674	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	10.806	10.407	9.673	9.121	9.242	b. Qardh	
NPF	90	96	199	84	80	195	210	304	308	315	335	322	324	316	336	328	NPF	
c. Istishna'	878	1.189	1.609	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.204	2.210	2.238	2.249	2.270	c. Istishna'	
NPF	16	14	24	33	33	33	37	35	37	37	39	44	41	37	36	34	NPF	
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.597	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	9.220	8.990	8.808	3. Ijarah including Leasing receivables	
NPF	661	181	215	191	201	217	223	412	418	407	409	427	433	665	684	632	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	6	0	165	134	117	100	86	72	62	55	44	40	37	32	27	23	b. Financing through Channeling	
NPF	-	0	3	6	7	9	11	12	13	13	9	10	12	12	11	10	NPF	
c. Pembiayaan secara Executing	-	29	25	20	19	19	19	18	18	18	17	17	17	17	17	17	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.407	10.471	10.469	10.389	10.509	10.498	10.404	10.173	10.109	9.754	9.439	9.171	8.946	8.767	d. Other Ijarah	
NPF	661	181	211	185	193	208	213	400	405	394	400	417	417	653	674	622	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	248,007	285,695	320,193	336,425	343,864	345,284	348,876	355,182	353,375	355,298	361,652	360,026	363,445	367,022	368,888	368,460	Total Financing	
NPF	10,298	11,054	9,132	11,024	10,499	10,890	11,094	11,029	11,625	11,562	11,891	11,853	12,023	12,362	12,319	12,191	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	2018	2019					2020							Indicator	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pembiayaan Bagi Hasil	61,629	67,049	74,122	80,841	84,135	84,640	86,766	89,995	88,094	87,832	91,120	91,112	92,097	93,447	93,887	93,582	1. Profit Sharing Financing
NPF	2,572	3,542	2,673	3,111	3,051	2,940	3,163	2,860	3,103	2,988	3,011	2,981	2,962	2,945	2,969	3,085	NPF
a. Mudharabah	7,577	6,584	5,477	5,051	5,177	4,941	5,056	5,413	5,110	4,998	4,878	4,671	4,451	4,319	4,104	4,137	a. Mudharabah
NPF	197	207	81	105	91	91	92	86	112	97	108	101	97	98	99	122	NPF
b. Musyarakah	54,052	60,465	68,644	75,790	78,957	79,699	81,711	84,582	82,983	82,834	86,242	86,441	87,646	89,128	89,783	89,445	b. Musyarakah
NPF	2,376	3,335	2,593	3,006	2,960	2,848	3,071	2,774	2,991	2,891	2,903	2,880	2,865	2,847	2,870	2,963	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113,971	119,952	124,997	129,028	130,617	130,857	130,295	132,013	131,880	133,111	134,083	133,212	134,958	136,518	138,030	139,145	2. Receivables/Acceptables
NPF	5,245	5,459	3,804	4,134	4,102	4,616	4,387	4,127	4,341	4,317	4,524	4,489	4,460	4,530	4,501	4,369	NPF
a. Murabahah	110,063	114,458	118,134	120,919	122,070	121,723	121,777	122,725	122,477	123,673	124,191	123,654	125,808	128,087	130,220	131,281	a. Murabahah
NPF	5,173	5,378	3,626	4,074	4,044	4,444	4,200	3,847	4,056	4,024	4,211	4,188	4,162	4,240	4,188	4,063	NPF
b. Qardh	3,883	5,476	6,848	8,097	8,535	9,122	8,506	9,276	9,376	9,410	9,863	9,531	9,124	8,406	7,785	7,841	b. Qardh
NPF	64	77	175	58	56	170	185	279	283	292	312	300	296	289	311	306	NPF
c. Istishna'	25	18	15	12	12	12	11	11	27	27	29	27	26	25	25	23	c. Istishna'
NPF	7	4	2	3	2	2	2	2	2	1	1	1	1	1	1	0	NPF
3. Pembiayaan Sewa (Ijarah)	1,882	2,788	3,180	3,249	3,297	3,200	3,167	3,138	3,210	3,226	3,191	3,115	2,988	2,894	2,796	2,728	3. Ijarah including Leasing receivables
NPF	17	29	120	85	87	85	88	275	276	280	292	296	283	293	310	311	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	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	20	19	19	19	18	18	18	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1,882	2,763	3,157	3,229	3,277	3,180	3,148	3,119	3,191	3,208	3,173	3,097	2,953	2,875	2,778	2,710	d. Other Ijarah
NPF	17	29	120	85	87	85	88	275	276	280	292	296	279	293	310	311	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177,482	189,789	202,298	213,118	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	Total Financing
NPF	7,834	9,030	6,597	7,330	7,240	7,641	7,638	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	Total NPF
Ket: *) Angka Sementara r) Angka-angka diperbaiki																	
Note: *) Provisional Figures r) revised figures																	

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

Note: *) Provisional Figures
r) revised figures

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
			Des	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Pembiayaan Bagi Hasil	32,083	51,602	71,386	75,456	77,634	78,423	80,114	81,275	81,843	82,854	84,975	84,868	86,087	87,217	87,270	86,220	1. Profit Sharing Financing
NPF	700	633	1,531	2,518	2,147	2,133	2,362	2,730	2,813	2,908	3,003	2,950	3,166	3,241	3,179	3,150	NPF
a. Mudharabah	7,715	10,506	10,389	8,390	8,335	8,468	8,623	8,366	8,058	8,085	8,847	8,163	7,808	7,547	7,686	7,948	a. Mudharabah
NPF	204	120	279	744	750	748	761	395	432	443	441	345	330	322	324	320	NPF
b. Musyarakah	24,369	41,096	60,997	67,066	69,298	69,954	71,491	72,909	73,785	74,769	76,129	76,704	78,279	79,670	79,584	78,272	b. Musyarakah
NPF	496	513	1,253	1,773	1,398	1,384	1,621	2,335	2,381	2,465	2,561	2,605	2,836	2,919	2,855	2,829	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31,174	37,861	39,091	40,475	40,873	40,856	41,087	41,310	41,075	41,256	41,304	41,024	40,793	40,619	40,710	40,705	2. Receivables/Acceptables
NPF	1,120	1,238	908	1,071	999	965	938	900	951	942	944	1,007	1,002	981	986	955	NPF
a. Murabahah	29,473	35,818	36,671	37,653	37,809	37,687	37,816	37,929	37,689	37,838	37,874	37,572	37,326	37,140	37,150	37,057	a. Murabahah
NPF	1,084	1,210	863	1,014	942	929	877	841	891	884	884	942	935	917	926	899	NPF
b. Qardh	847	872	826	954	1,130	1,192	1,246	1,296	1,295	1,303	1,283	1,275	1,283	1,267	1,336	1,401	b. Qardh
NPF	26	19	24	27	25	25	25	26	25	23	23	22	28	28	26	22	NPF
c. Istishna'	853	1,170	1,594	1,868	1,934	1,977	2,025	2,086	2,091	2,115	2,146	2,178	2,184	2,213	2,224	2,247	c. Istishna'
NPF	9	10	21	30	31	31	35	33	35	36	37	42	39	36	35	34	NPF
3. Pembiayaan Sewa (Ijarah)	7,268	6,442	7,417	7,376	7,309	7,309	7,447	7,451	7,274	7,020	6,978	6,696	6,522	6,326	6,194	6,079	3. Ijarah including Leasing receivables
NPF	644	152	95	105	113	131	135	137	141	127	117	131	150	372	374	321	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF
b. Pembiayaan secara Channeling	6	0	164	134	116	99	85	71	61	54	43	39	36	31	26	22	b. Financing through Channeling
NPF	-	0	3	6	7	9	11	12	13	13	9	10	12	12	11	10.0	NPF
c. Pembiayaan secara Executing	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	0.0	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7,262	6,438	7,250	7,242	7,193	7,209	7,361	7,379	7,213	6,965	6,935	6,657	6,486	6,295	6,168	6,057	d. Other Ijarah
NPF	644	152	92	100	106	123	125	125	129	113	108	121	138	360	363	311	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70,525	95,906	117,895	123,308	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	Total Financing
NPF	2,464	2,024	2,535	3,694	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	Total NPF

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							Indikator		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1. Pembiayaan Bagi Hasil	86,973	111,001	136,854	147,996	153,888	154,931	158,467	163,697	162,364	162,783	166,590	167,273	169,588	171,923	171,988	170,641	1. Profit Sharing Financing	
NPF	3,147	4,158	3,528	5,034	5,002	4,879	5,126	5,178	5,510	5,471	5,531	5,491	5,698	5,767	5,720	5,809	NPF	
a. Mudharabah	15,263	15,984	14,940	12,944	13,011	12,921	13,087	13,176	12,575	12,286	12,486	11,699	11,282	10,934	10,750	11,048	a. Mudharabah	
NPF	401	327	359	849	840	840	853	481	544	540	549	446	427	420	423	443	NPF	
b. Musyarakah	71,710	95,097	121,914	135,052	140,877	142,010	145,380	150,522	149,789	150,497	154,104	155,574	158,306	160,989	161,238	159,594	b. Musyarakah	
NPF	2,746	3,830	3,169	4,185	4,162	4,039	4,273	4,696	4,966	4,931	4,982	5,045	5,270	5,347	5,297	5,366	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
2. Piutang	139,565	152,837	160,854	166,327	168,497	168,774	168,726	170,853	170,514	171,816	172,466	171,578	173,162	174,776	176,442	177,706	2. Receivables/Acceptables	
NPF	5,362	6,117	4,290	4,945	4,840	5,230	5,171	4,907	5,173	5,135	5,327	5,366	5,335	5,387	5,361	5,324	NPF	
a. Murabahah	133,956	145,301	151,580	155,914	157,411	157,006	157,535	158,725	158,278	159,554	159,895	159,263	161,246	163,379	165,477	166,463	a. Murabahah	
NPF	5,256	6,007	4,067	4,828	4,726	5,116	5,046	4,688	4,947	4,908	5,095	5,130	5,097	5,157	5,114	4,982	NPF	
b. Qardh	4,731	6,346	7,665	8,533	9,140	9,780	9,155	10,031	10,135	10,137	10,414	10,128	9,722	9,174	8,732	8,989	b. Qardh	
NPF	90	96	199	84	80	81	88	184	190	191	193	193	197	193	210	328 *)	NPF	
c. Istishna'	878	1,189	1,609	1,879	1,946	1,988	2,036	2,097	2,101	2,125	2,156	2,187	2,194	2,222	2,233	2,254	c. Istishna'	
NPF	16	14	24	33	33	33	37	35	37	37	39	44	41	37	36	34	NPF	
3. Pembiayaan Sewa (Ijarah)	8,105	8,535	9,288	9,536	9,566	9,499	9,440	9,450	9,386	9,135	8,964	8,763	8,534	8,317	8,107	7,971	3. Ijarah including Leasing receivables	
NPF	243	176	213	190	200	216	222	411	417	406	408	426	432	664	684	631	NPF	
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
b. Pembiayaan secara Channeling	6	0	165	134	117	100	86	72	62	55	44	40	37	32	27	23	b. Financing through Channeling	
NPF	-	0	-	6	7	9	11	12	13	13	9	10	12	11	10	10	NPF	
c. Pembiayaan secara Executing	-	29	25	20	19	19	19	18	18	18	17	17	17	17	17	17	c. Financing through Executing	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
d. Pembiayaan Sewa Lainnya	8,099	8,506	9,097	9,382	9,429	9,380	9,336	9,359	9,306	9,063	8,903	8,706	8,463	8,267	8,063	7,930	d. Other Ijarah	
NPF	243	175	210	184	193	207	212	399	404	393	399	416	416	652	673	621	NPF	
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
Total Pembiayaan	234,643	272,453	306,996	323,858	331,950	333,205	336,633	344,000	342,264	343,734	348,019	347,614	351,285	355,015	356,537	356,318	Total Financing	
NPF	8,752	10,450	8,032	10,169	10,042	10,325	10,520	10,496	11,101	11,012	11,266	11,284	11,465	11,818	11,764	11,764	Total NPF	
Ket: *) Angka Sementara *) Angka-angka diperbaiki																		Note: *) Provisional Figures *) 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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pembiayaan Bagi Hasil	58,123	63,908	70,577	77,717	81,036	81,603	83,419	86,756	84,931	84,548	87,228	87,575	88,635	89,729	90,091	89,771	1. Profit Sharing Financing
NPF	2,447	3,525	2,394	2,892	2,855	2,746	2,744	2,448	2,697	2,563	2,529	2,542	2,531	2,526	2,540	2,659	NPF
a. Mudharabah	7,577	6,584	5,477	5,051	5,177	4,941	5,056	5,413	5,110	4,998	4,878	4,671	4,451	4,319	4,104	4,137	a. Mudharabah
NPF	197	207	81	105	91	91	92	86	112	97	108	101	97	98	99	122	NPF
b. Musyarakah	50,546	57,324	65,100	72,666	75,859	76,662	78,363	81,343	79,821	79,550	82,350	82,904	84,184	85,409	85,987	85,634	b. Musyarakah
NPF	2,251	3,318	2,313	2,787	2,764	2,655	2,652	2,361	2,586	2,466	2,421	2,441	2,434	2,428	2,442	2,537	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109,020	115,571	122,106	126,196	127,955	128,240	127,987	129,852	129,744	130,844	131,457	130,839	132,679	134,443	136,018	137,287	2. Receivables/Acceptables
NPF	4,632	5,270	3,382	3,874	3,841	4,245	4,233	4,007	4,223	4,193	4,383	4,360	4,333	4,407	4,374	4,369	NPF
a. Murabahah	105,112	110,079	115,253	118,589	119,916	119,624	120,019	121,041	120,825	121,957	122,276	121,922	124,125	126,439	128,546	129,622	a. Murabahah
NPF	4,560	5,188	3,205	3,814	3,784	4,187	4,168	3,847	4,056	4,024	4,211	4,188	4,162	4,240	4,188	4,063	NPF
b. Qardh	3,883	5,474	6,839	7,596	8,027	8,604	7,956	8,800	8,909	8,877	9,172	8,907	8,544	7,995	7,463	7,658	b. Qardh
NPF	64	77	175	58	56	56	63	159	165	168	170	170	169	165	184	306 ¹⁾	NPF
c. Istishna'	25	18	15	12	12	12	11	11	10	10	10	10	10	9	9	7	c. Istishna'
NPF	7	4	2	3	2	2	2	2	2	1	1	1	1	1	1	0	NPF
3. Pembiayaan Sewa (Ijarah)	1,636	2,609	3,071	3,154	3,208	3,117	3,090	3,066	3,144	3,162	3,124	3,058	2,938	2,849	2,756	2,693	3. Ijarah including Leasing receivables
NPF	17	28	119	85	87	84	87	274	275	280	291	295	282	292	310	310	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.000	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	20	19	19	19	18	18	18	17	17	17	17	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1,636	2,584	3,048	3,133	3,188	3,098	3,070	3,047	3,125	3,143	3,106	3,041	2,902	2,817	2,737	2,675	d. Other Ijarah
NPF	17	28	119	85	87	84	87	274	275	280	291	295	278	292	310	310	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168,779	182,088	195,754	207,067	212,199	212,960	214,495	219,674	217,820	218,554	221,809	221,473	224,252	227,021	228,864	229,750	Total Financing
NPF	7,096	8,823	5,895	6,850	6,783	7,076	7,064	6,729	7,196	7,035	7,202	7,196	7,146	7,225	7,224	7,338	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 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							Indikator	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1. Pembiayaan Bagi Hasil	28,851	47,173	66,277	70,278	72,852	73,328	75,048	76,941	77,433	78,235	79,362	79,698	80,953	82,194	81,897	80,871	1. Profit Sharing Financing
NPF	700	633	1,134	2,142	2,147	2,133	2,382	2,730	2,813	2,908	3,003	2,950	3,166	3,241	3,179	3,150	NPF
a. Mudharabah	7,686	9,401	9,462	7,893	7,833	7,980	8,031	7,763	7,465	7,288	7,608	7,028	6,831	6,615	6,646	6,911	a. Mudharabah
NPF	204	120	279	744	750	748	761	395	432	443	441	345	330	322	324	320	NPF
b. Musyarakah	21,165	37,773	56,814	62,385	65,019	65,348	67,017	69,179	69,968	70,947	71,754	72,670	74,122	75,580	75,251	73,960	b. Musyarakah
NPF	496	513	856	1,398	1,398	1,384	1,621	2,335	2,381	2,465	2,561	2,605	2,836	2,919	2,855	2,829	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30,545	37,266	38,748	40,130	40,542	40,535	40,739	41,001	40,770	40,972	41,008	40,739	40,483	40,333	40,425	40,419	2. Receivables/Acceptables
NPF	730	847	908	1,071	999	985	938	900	951	942	944	1,007	1,002	981	986	955	NPF
a. Murabahah	28,845	35,223	36,328	37,325	37,495	37,383	37,515	37,684	37,453	37,597	37,619	37,340	37,121	36,941	36,931	36,841	a. Murabahah
NPF	695	819	863	1,014	942	929	877	841	891	884	884	942	935	917	926	899	NPF
b. Qardh	847	872	826	937	1,113	1,175	1,199	1,231	1,227	1,260	1,243	1,221	1,178	1,179	1,270	1,330	b. Qardh
NPF	26	19	24	27	25	25	25	26	25	23	23	22	28	28	26	22	NPF
c. Istishna'	853	1,170	1,594	1,868	1,934	1,977	2,025	2,086	2,091	2,115	2,146	2,178	2,184	2,213	2,224	2,247	c. Istishna'
NPF	9	10	21	30	31	31	35	33	35	36	37	42	39	36	35	34	NPF
3. Pembiayaan Sewa (Ijarah)	6,469	5,926	6,217	6,382	6,358	6,382	6,351	6,384	6,242	5,974	5,840	5,705	5,597	5,467	5,352	5,278	3. Ijarah including Leasing receivables
NPF	225	147	94	105	113	131	135	137	141	127	117	131	150	372	374	321	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	134	116	99	85	71	61	54	43	39	36	31	26	22	b. Financing through Channeling
NPF	-	0	-	6	7	9	11	12	13	13	9	10	12	12	11	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	6,248	6,241	6,283	6,266	6,312	6,181	5,919	5,797	5,666	5,561	5,436	5,326	5,255	d. Other Ijarah
NPF	225	147	91	100	106	123	125	125	129	113	108	121	138	360	363	311	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65,864	90,365	111,242	116,791	119,751	120,245	122,138	124,326	124,444	125,180	126,210	126,141	127,033	127,994	127,674	126,568	Total Financing
NPF	1,656	1,628	2,137	3,318	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	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
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	87,363	99,825	104,799	107,572	108,265	108,632	110,586	110,175	109,928	111,164	110,863	112,792	114,637	113,382	113,134	1. Working Capital
a. UMKM	35,827	37,868	39,212	36,864	39,830	40,071	41,626	40,375	46,144	46,216	47,057	47,811	43,170	43,085	42,451	a. Micro, Small and Medium Enterprise
NPF	2,123	2,196	2,587	1,928	2,577	2,609	2,732	2,829	3,294	3,351	3,106	3,242	2,773	2,944	2,785	NPF
b. Bukan UMKM	51,535	61,957	65,587	70,709	68,434	68,561	68,960	69,800	63,784	64,948	63,806	64,981	71,468	70,296	70,682	b. Non Micro, Small and Medium Enterprise
NPF	2,872	2,916	2,329	2,570	2,638	2,656	2,902	3,059	2,611	2,579	2,640	2,465	2,874	2,480	2,633	NPF
2. Investasi	60,042	66,848	82,053	84,271	83,270	84,968	86,972	85,164	85,008	87,216	86,000	87,242	86,805	87,492	85,050	2. Investment
a. UMKM	18,703	21,111	23,049	23,259	23,640	23,772	24,710	24,455	28,794	28,973	29,247	30,170	25,387	25,393	25,754	a. Micro, Small and Medium Enterprise
NPF	1,744	1,140	1,205	1,194	1,257	1,195	1,137	1,210	1,324	1,367	1,375	1,401	1,379	1,331	1,328	NPF
b. Bukan UMKM	41,339	45,737	59,004	61,011	59,630	61,196	62,263	60,709	56,214	58,243	56,753	57,072	61,419	62,099	59,295	b. Non Micro, Small and Medium Enterprise
NPF	1,622	2,593	2,059	2,013	1,709	1,795	1,626	1,681	1,517	1,562	1,548	1,581	1,742	1,998	1,959	NPF
3. Konsumsi (Bukan UMKM)	100,602	119,021	149,573	152,021	153,749	155,277	157,624	158,036	160,362	163,272	163,163	163,411	165,579	168,014	170,277	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1,937	2,208	2,843	2,794	2,710	2,840	2,632	2,846	2,816	3,034	3,184	3,334	3,594	3,566	3,486	NPF
Total Pembiayaan	248,007	285,695	336,425	343,864	345,284	348,876	355,182	353,375	355,298	361,652	360,026	363,445	367,022	368,888	368,460	Total Financing
Total NPF	10,298	11,054	11,024	10,499	10,890	11,094	11,029	11,625	11,562	11,891	11,853	12,023	12,362	12,319	12,191	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
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	68,420	72,188	75,723	77,988	78,341	77,758	79,986	78,708	78,347	79,543	78,602	79,476	80,432	79,517	78,813	1. Working Capital
a. UMKM	28,458	28,973	30,059	30,457	30,735	30,924	32,326	31,647	37,404	37,475	38,743	39,949	35,566	35,522	34,829	a. Micro, Small and Medium Enterprise NPF
NPF	1,751	1,826	1,548	1,525	1,516	1,411	1,339	1,425	1,810	1,874	1,781	1,898	1,468	1,622	1,472	b. Non Micro, Small and Medium Enterprise NPF
b. Bukan UMKM	39,962	43,215	45,664	47,531	47,606	46,834	47,661	47,060	40,943	42,069	39,859	39,527	44,867	43,995	43,984	
NPF	2,239	2,437	1,415	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. Investment
2. Investasi	45,768	47,427	50,382	51,496	50,718	51,982	53,207	52,382	52,351	52,953	53,038	54,405	54,413	55,331	55,068	a. Micro, Small and Medium Enterprise NPF
a. UMKM	15,589	16,004	18,035	18,473	18,345	18,595	19,524	19,380	23,749	23,930	24,266	25,160	20,442	20,540	20,949	b. Non Micro, Small and Medium Enterprise NPF
NPF	1,541	900	862	901	909	859	821	891	997	1,023	1,026	1,031	1,043	1,013	1,001	
b. Bukan UMKM	30,178	31,422	32,347	33,023	32,373	33,388	33,683	33,001	28,602	29,023	28,772	29,245	33,971	34,792	34,119	3. Consumption (Non Micro, Small and Medium Enterprise) NPF
NPF	995	2,446	1,791	1,750	1,513	1,609	1,235	1,286	1,119	1,178	1,166	1,129	1,075	1,369	1,388	
3. Konsumsi (Bukan UMKM)	63,294	70,174	87,013	88,565	89,638	90,488	91,953	92,094	93,471	95,897	95,798	96,163	98,014	99,865	101,575	
NPF	1,309	1,421	1,714	1,667	1,603	1,666	1,505	1,629	1,649	1,775	1,759	1,771	1,934	1,881	1,851	
Total Pembiayaan	177,482	189,789	213,118	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	235,456	Total Financing
Total NPF	7,834	9,030	7,330	7,240	7,641	7,638	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	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
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	18,943	27,637	29,076	29,584	29,924	30,873	30,600	31,467	31,581	31,620	32,261	33,317	34,205	33,864	34,321	1. Working Capital
a. UMKM	7,369	8,895	9,153	6,406	9,095	9,147	9,301	8,728	8,740	8,741	8,315	7,862	7,604	7,563	7,622	a. Micro, Small and Medium Enterprise
NPF	373	369	1,039	403	1,061	1,198	1,393	1,404	1,484	1,476	1,325	1,344	1,305	1,323	1,313	NPF
b. Bukan UMKM	11,573	18,742	19,923	23,178	20,829	21,727	21,299	22,740	22,841	22,879	23,947	25,455	26,601	26,301	26,698	b. Non Micro, Small and Medium Enterprise
NPF	633	479	915	1,173	539	562	539	570	601	602	606	589	626	585	580	NPF
2. Investasi	14,275	19,422	31,671	32,775	32,552	32,986	33,765	32,783	32,657	34,262	32,962	32,837	32,392	32,161	29,982	2. Investment
a. UMKM	3,114	5,107	5,014	4,786	5,295	5,177	5,185	5,075	5,044	5,043	4,981	5,010	4,945	4,854	4,805	a. Micro, Small and Medium Enterprise
NPF	203	240	343	293	347	336	316	319	327	343	349	370	336	317	327	NPF
b. Bukan UMKM	11,160	14,315	26,657	27,988	27,257	27,809	28,580	27,708	27,613	29,219	27,981	27,827	27,447	27,307	25,176	b. Non Micro, Small and Medium Enterprise
NPF	627	148	268	263	195	186	391	395	398	384	382	453	667	629	571	NPF
3. Konsumsi (Bukan UMKM)	37,308	48,846	62,560	63,456	64,111	64,788	65,671	65,942	66,891	67,375	67,365	67,248	67,565	68,149	68,702	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	1,129	1,127	1,107	1,174	1,127	1,217	1,167	1,259	1,425	1,563	1,660	1,686	1,635	NPF
Total Pembiayaan	70,525	95,906	123,308	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	Total Financing
Total NPF	2,464	2,024	3,694	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	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							Ags	Financing by Industrial Origin
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	12.940	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⁾	Agricultures, Hunting and Forestry
NPF	380	322	283	290	291	292	280	749	757	750	675	679	680	866	866	835	NPF
Perikanan	1.405	1.462	1.204	1.192	1.209	1.233	1.260	1.307	1.315	1.366	1.409	1.483	1.475	1.736	1.790	1.817	Fishery
NPF	35	48	34	43	45	48	39	32	35	37	38	48	48	50	43	49	NPF
Pertambangan dan Penggalian	6.604	6.864	5.410	5.819	5.676	5.605	5.217	5.086	4.959	5.019	5.470	5.259	5.130	6.042	6.123	6.107	Mining and Quarrying
NPF	578	317	41	41	40	38	50	51	51	50	48	31	34	24	24	43	NPF
Industri Pengolahan	19.745	21.463	24.363	25.657	27.137	27.180	27.363	26.488	26.574	26.020	27.623	27.312	27.200	27.064	27.141	26.989	Processing Industry
NPF	1.336	1.382	987	1.296	1.227	1.692	1.734	2.058	2.082	2.126	2.164	2.070	2.141	1.884	1.911	2.006	NPF
Listriki, gas dan air	8.117	11.044	16.600	14.609	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⁾	Electricity, Gas and Water
NPF	901	916	829	641	652	636	597	534	538	558	636	591	579	451	450	460	NPF
Konstruksi	14.435	22.198	24.648	27.984	28.246	29.036	29.957	31.167	30.968	31.631	32.521	31.824	32.757	32.961	33.365	33.675	Construction
NPF	507	1.036	732	1.176	1.177	1.228	1.325	1.837	1.982	1.924	1.923	1.905	1.903	1.857	1.906	1.897	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.166	34.242	34.921	35.108	35.117	36.752	36.610	36.907	37.385	36.063	38.815	37.741	38.176	38.491	Wholesale and Retail Trade
NPF	2.140	1.919	2.114	2.342	2.312	2.373	2.408	1.779	1.892	1.920	1.948	2.026	1.983	2.130	2.088	1.983	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.509	4.967	4.995	4.990	4.988	4.631	4.748	4.724	4.759	4.745	4.938	4.958	5.059	Provision of accomodation and the provision of eating and drinking
NPF	82	98	59	187	187	185	184	177	177	179	186	219	194	184	181	187	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.374	9.034	9.410	9.420	9.479	9.925	10.261	10.268	10.401	10.554	10.450	10.846	10.902	11.713	Transportation, Warehousing and Communications
NPF	565	820	382	339	344	262	258	151	174	165	202	233	231	241	238	228	NPF
Perantara Keuangan	18.948	19.583	19.569	18.035	18.693	18.173	18.945	19.388	18.884	18.846	18.865	18.082	17.871	18.075	17.436	15.903	Financial intermediaries
NPF	459	498	178	497	473	448	468	123	162	148	162	159	134	152	176	187	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	13.057	12.998	12.877	12.890	13.404	12.658	12.073	12.380	12.896	13.019	12.912	12.785	12.799	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	647	593	184	215	220	217	221	212	190	191	252	240	175	172	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	20	25	27	19	18	18	18	17	17	16	15	15	17	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	3.786	4.905	5.460	6.198	6.289	6.325	6.426	6.640	6.246	6.237	6.223	6.218	6.263	6.333	6.344	6.332	Education Services
NPF	28	59	37	46	43	47	40	34	35	40	48	49	48	75	71	64	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	5.962	6.366	6.865	6.972	7.269	7.093	6.659	6.581	6.523	6.369	6.241	6.049	5.989	Health Services and Social Activities
NPF	20	61	90	66	73	71	71	54	61	55	55	28	23	96	99	97	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	6.258	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⁾	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	257	536	538	527	488	487	502	495	488	344	339	334	345	332	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	1.101	1.057	997	947	885	820	765	708	672	705	711	680	668	Individual Services which Serve Households
NPF	13	11	10	10	11	10	10	12	13	15	17	19	23	22	22	22	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	235	308	315	319	434	867	1.153	377	512	532	1.195	1.237	1.267	Business Activities which are not clearly defined
NPF	58	153	246	78	109	108	81	102	96	74	78	79	78	159	157	145	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	77.725	78.998	79.635	80.410	81.215	81.316	82.114	83.724	83.496	83.589	84.281	84.896	85.872	For Home Ownership
NPF	1.123	1.353	1.415	1.817	1.832	1.816	1.847	1.712	1.854	1.803	1.918	2.050	2.123	2.351	2.333	2.264	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	3.019	3.048	3.048	3.066	3.078	3.097	3.156	3.172	3.184	3.185	3.192	3.228	3.255	For Apartment Ownership
NPF	33	43	44	37	40	34	45	39	38	51	81	65	97	114	79	73	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.449	3.467	3.465	3.474	3.515	3.507	3.606	3.725	3.621	3.623	3.613	3.724	3.737	For Shop House Ownership
NPF	103	121	128	199	180	176	189	183	205	192	212	215	226	232	242	231	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.475	9.410	9.399	9.374	9.386	9.319	9.252	9.125	8.746	8.546	8.342	8.051	7.846	For Vehicles Ownership
NPF	90	104	113	120	117	116	117	116	118	115	134	142	141	164	160	152	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	50.697	51.787	52.792	53.424	54.763	55.053	55.103	55.802	56.371	56.728	59.099	60.834	62.199	Others
NPF	466	517	398	492	482	471	484	449	495	453	527	558	590	604	626	641	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.209	5.310	5.410	5.529	5.665	5.744	7.131	7.724	7.745	7.741	7.051	7.280	7.367	Non Industrial Origin - Others
NPF	122	70	107	178	142	97	158	133	134	202	161	156	158	129	127	124	NPF
Total Pembiayaan	248.007	285.695	320.193	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	363.445	367.020	368.888	337.104	Total Financing
Total NPF	10.298	11.054	9.132	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	12.023	12.362	12.319	12.191	Total NPF
Ket. 1) Anoka-anoka diperbaiki																	Note: 1) Revised figures

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							Ags	Financing by Industrial Origin
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Pertanian, Perburuan dan Kehutanan	6,884	7,625	8,062	8,789	8,909	8,588	8,881	9,108	9,039	8,958	8,993	9,399	9,444	9,861	10,090	11,533	Agricultures, Hunting and Forestry
NPF	287	205	138	137	139	135	123	434	443	440	385	390	389	362	361	379	NPF
Perikanan	1,239	1,296	1,060	1,063	1,086	1,114	1,146	1,196	1,206	1,260	1,307	1,388	1,386	1,648	1,711	1,727	Fishery
NPF	28	44	29	38	39	43	34	27	30	32	33	42	42	45	37	43	NPF
Pertambangan dan Penggalian	4,987	5,034	3,028	3,385	3,313	3,313	2,854	2,840	2,788	2,797	3,108	3,096	3,059	4,059	4,132	4,146	Mining and Quarrying
NPF	563	301	25	29	29	27	39	40	40	39	37	19	22	15	16	36	NPF
Industri Pengolahan	15,735	16,591	17,076	16,980	18,475	18,154	18,252	18,438	18,300	18,100	18,549	18,482	18,422	18,252	18,163	18,167	Processing Industry
NPF	761	1,273	876	1,168	1,160	1,628	1,671	1,992	2,001	2,007	2,039	1,944	2,008	1,760	1,760	1,865	NPF
Listrik, gas dan air	7,709	8,186	8,247	7,717	7,666	7,444	7,392	7,244	7,189	7,152	7,319	7,512	7,794	7,697	7,718	6,627	Electricity, Gas and Water
NPF	510	525	829	641	652	636	597	534	538	558	636	591	579	451	450	460	NPF
Konstruksi	8,396	10,582	14,174	15,260	15,461	15,629	15,865	17,088	17,093	17,524	18,490	17,545	17,559	17,117	17,152	17,317	Construction
NPF	382	888	328	428	433	493	436	397	522	396	394	467	463	437	514	511	NPF
Perdagangan Besar dan Eceran	25,881	26,144	25,240	26,015	26,635	26,791	26,582	27,202	26,607	26,912	27,294	26,271	28,938	28,027	28,218	28,227	Wholesale and Retail Trade
NPF	1,799	1,711	1,843	1,986	1,951	1,999	2,027	1,436	1,511	1,518	1,555	1,612	1,545	1,688	1,659	1,554	NPF
Penyediaan akomodasi dan penyediaan makan minum	1,948	2,041	2,781	2,815	3,217	3,252	3,262	3,262	2,927	3,097	3,084	3,123	3,101	3,296	3,321	3,460	Provision of accomodation and the provision of eating and drinking
NPF	72	71	48	174	174	172	171	166	166	164	168	202	177	171	168	166	NPF
Transportasi, pergudangan dan komunikasi	9,446	8,934	7,420	6,926	7,022	7,016	7,260	7,270	7,171	7,162	7,230	7,412	7,337	7,747	7,779	8,581	Transportation, Warehousing and Communications
NPF	508	767	304	283	286	204	229	117	141	132	161	189	187	211	207	205	NPF
Perantara Keuangan	11,729	11,273	11,519	11,091	11,556	11,209	11,652	11,957	11,672	11,430	11,481	11,399	11,123	11,003	10,551	9,039	Financial intermediaries
NPF	408	460	151	110	92	67	78	83	111	89	105	100	88	107	130	130	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9,316	9,351	8,338	8,523	8,266	8,187	8,237	8,534	8,243	7,723	8,022	8,709	8,823	8,939	9,008	9,006	Real Estate, Business, Ownership, and Business Services
NPF	895	952	200	133	101	120	125	123	127	132	110	116	105	105	109	106	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	19	25	25	16	16	15	15	15	15	14	13	13	15	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	5,325	5,423	5,462	5,579	5,805	5,442	5,460	5,457	5,467	5,491	5,553	5,578	5,561	Education Services
NPF	23	51	25	27	23	33	28	22	23	27	29	30	29	32	29	21	NPF
Jasa Kesehatan dan Kegiatan Sosial	2,715	3,648	4,348	5,505	5,762	6,254	6,216	6,648	6,537	6,100	6,025	5,979	5,820	5,685	5,487	5,420	Health Services and Social Activities
NPF	16	57	79	51	52	50	50	43	50	44	44	25	20	94	96	94	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3,932	4,072	4,435	5,478	5,423	5,423	5,390	5,377	5,271	5,186	5,134	4,756	4,449	4,164	4,132	3,245	Community, Sociocultural, Entertainment and Other Individual Services
NPF	204	143	176	360	360	348	307	266	310	298	292	212	206	202	213	197	NPF
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	1,092	1,047	991	942	878	812	758	700	665	696	699	668	655	Individual Services which Serve Households
NPF	12	11	9	10	10	10	10	12	13	14	17	18	23	22	22	21	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	121	198	208	214	332	776	1,064	289	423	423	1,082	1,126	1,153	Business Activities which are not clearly defined
NPF	56	150	223	42	73	73	46	66	67	45	48	49	49	130	128	116	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	27,564	30,179	32,680	34,556	35,119	35,395	35,595	35,826	35,763	35,885	36,992	36,535	36,601	36,948	37,112	37,569	For Home Ownership
NPF	683	770	759	990	993	989	989	882	965	938	1,014	967	990	1,145	1,098	1,056	NPF
Untuk Pemilikan Flat atau Apartemen	884	829	804	753	757	761	759	752	746	746	754	739	740	740	737	739	For Apartment Ownership
NPF	23	37	22	22	24	25	27	20	22	33	32	32	30	41	30	25	NPF
Untuk Pemilikan Ruko atau Rukan	1,346	1,332	1,204	1,251	1,253	1,237	1,247	1,254	1,252	1,233	1,344	1,229	1,229	1,239	1,346	1,345	For Shop House Ownership
NPF	49	61	73	106	95	93	91	92	101	96	106	102	106	108	110	109	NPF
Untuk Pemilikan Kendaraan Bermotor	4,260	3,926	4,711	5,876	5,954	6,057	6,107	6,096	6,109	6,090	6,075	5,962	5,848	5,737	5,487	5,342	For Vehicles Ownership
NPF	46	53	41	45	44	46	48	48	50	50	76	79	66	83	77	78	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27,554	32,129	36,792	40,348	41,170	41,797	42,288	43,421	43,630	43,553	44,181	44,760	45,158	47,485	49,133	50,467	Others
NPF	416	460	340	404	398	389	382	359	387	357	414	431	452	461	468	485	NPF
Bukan Lapangan Usaha Lainnya	1,686	1,787	4,909	4,229	4,313	4,390	4,493	4,604	4,595	5,964	6,551	6,574	6,587	5,865	6,050	6,113	Non Industrial Origin - Others
NPF	91	41	78	148	113	69	130	104	105	175	133	129	126	97	97	99	NPF
Total Pembiayaan	177,482	189,798	202,298	213,118	218,049	218,697	220,229	225,146	223,183	224,169	228,394	227,438	230,044	232,859	234,713	217,001	Total Financing
Total NPF	7,834	9,030	6,597	7,330	7,240	7,641	7,638	7,263	7,720	7,585	7,828	7,766	7,704	7,768	7,780	7,765	Total NPF

Ket: *) Angka-angka diperbaiki

Note: *) 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						Ags	Financing by Industrial Origin
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Pertanian, Perburuan dan Kehutanan	1,647	2,794	3,436	4,151	4,910	4,385	4,509	4,609	4,541	4,517	4,804	4,703	4,694	4,616	4,637	4,566	Agricultures, Hunting and Forestry
NPF	93	117	145	154	152	157	157	315	315	314	309	290	289	290	506	505	NPF
Perikanan	166	166	145	130	123	118	114	111	109	106	102	95	88	88	79	90	Fishery
NPF	7	4	5	6	5	5	5	5	5	5	5	6	5	5	6	6	NPF
Pertambangan dan Penggalian	1,616	1,830	2,382	2,434	2,363	2,292	2,363	2,246	2,171	2,223	2,362	2,163	2,071	1,984	1,990	1,961	Mining and Quarrying
NPF	15	16	16	11	11	11	11	11	11	11	11	12	12	8	8	7	NPF
Industri Pengolahan	4,010	4,871	7,287	8,677	8,662	9,026	9,111	8,049	8,274	7,920	9,074	8,830	8,778	8,813	8,978	8,822	Processing Industry
NPF	575	110	111	128	67	64	64	66	82	119	124	126	132	124	151	141	NPF
Listrik, gas dan air	409	2,859	8,353	6,892	6,872	6,859	6,853	6,811	6,790	6,804	6,825	7,796	7,864	7,844	6,852	4,946	Electricity, Gas and Water
NPF	390	391	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF
Konstruksi	6,039	11,616	10,473	12,724	12,785	13,407	14,092	14,079	13,875	14,108	14,031	14,279	15,197	15,844	16,212	16,358	Construction
NPF	124	148	404	748	743	734	888	1,440	1,460	1,527	1,529	1,438	1,440	1,392	1,385	1,385	NPF
Perdagangan Besar dan Eceran	4,438	6,694	7,926	8,227	8,286	8,317	8,535	9,550	10,004	9,995	10,091	9,792	9,876	9,714	9,958	10,264	Wholesale and Retail Trade
NPF	341	208	271	357	361	374	381	342	381	401	393	414	438	442	429	429	NPF
Penyediaan akomodasi dan penyediaan makan minum	1,095	1,572	1,947	1,695	1,750	1,743	1,728	1,726	1,704	1,651	1,640	1,636	1,644	1,642	1,636	1,599	Provision of accommodation and the provision of eating and drinking
NPF	11	27	11	14	14	13	13	11	11	15	18	16	17	13	13	20	NPF
Transportasi, pergudangan dan komunikasi	1,475	1,253	1,954	2,108	2,388	2,404	2,218	2,655	3,090	3,106	3,171	3,142	3,113	3,100	3,123	3,133	Transportation, Warehousing and Communications
NPF	57	53	78	56	59	59	29	33	33	33	41	44	44	29	31	23	NPF
Perantara Keuangan	7,219	8,310	8,050	6,944	7,137	6,965	7,293	7,431	7,212	7,416	7,384	6,683	6,748	7,071	6,885	6,864	Financial Intermediaries
NPF	51	38	26	387	381	382	390	40	52	59	57	58	46	45	46	48	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3,480	2,975	4,977	4,534	4,732	4,690	4,654	4,870	4,415	4,351	4,358	4,187	4,195	3,972	3,777	3,793	Real Estate, Business, Ownership, and Business Services
NPF	105	71	447	459	83	95	94	94	94	80	80	75	146	135	66	66	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	797	873	866	863	846	836	804	777	766	751	771	780	767	772	Education Services
NPF	5	8	12	20	20	14	12	13	12	12	19	19	19	43	42	42	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	457	603	611	756	621	556	559	556	543	549	556	562	570	Health Services and Social Activities
NPF	4	4	11	14	21	21	21	11	11	10	11	3	3	3	3	3	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	779	762	682	675	659	605	608	620	526	444	447	444	436	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	81	176	179	178	181	222	193	197	196	132	133	132	132	135	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	9	10	6	6	7	7	7	8	7	9	12	12	13	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	0	0	0	0	0	0	0	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	114	109	107	105	103	90	90	88	88	109	113	111	114	Business Activities which are not clearly defined
NPF	2	2	23	36	36	35	35	37	29	29	30	30	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	43,169	43,880	44,240	44,816	45,390	45,553	46,229	46,732	46,961	46,987	47,333	47,785	48,303	For Home Ownership
NPF	439	583	656	827	839	835	859	830	890	865	905	1,063	1,133	1,206	1,234	1,208	NPF
Untuk Pemilikan Flat atau Apartemen	627	1,127	1,866	2,266	2,291	2,287	2,307	2,326	2,351	2,409	2,418	2,444	2,445	2,453	2,491	2,516	For Apartment Ownership
NPF	10	6	22	15	16	10	18	19	17	18	49	33	66	74	49	49	NPF
Untuk Pemilikan Ruko atau Rukan	1,755	1,810	2,068	2,197	2,214	2,228	2,227	2,261	2,255	2,373	2,381	2,393	2,395	2,373	2,378	2,392	For Shop House Ownership
NPF	53	61	54	92	86	82	98	91	104	96	106	112	120	124	132	123	NPF
Untuk Pemilikan Kendaraan Bermotor	4,347	6,221	5,208	3,599	3,457	3,342	3,267	3,290	3,211	3,162	3,050	2,784	2,698	2,606	2,564	2,504	For Vehicles Ownership
NPF	44	52	72	75	73	70	69	67	68	65	58	63	74	81	83	74	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5,629	8,158	9,070	10,349	10,618	10,994	11,136	11,342	11,423	11,550	11,621	11,611	11,570	11,614	11,700	11,732	Others
NPF	50	57	58	88	85	82	102	90	109	96	113	126	139	143	159	157	NPF
Bukan Lapangan Usaha Lainnya	1,320	1,048	888	980	997	1,020	1,036	1,062	1,149	1,167	1,173	1,171	1,154	1,186	1,230	1,255	Non Industrial Origin - Others
NPF	31	29	29	31	29	28	29	29	29	27	28	27	32	32	29	25	NPF
Total Pembiayaan	70,525	95,906	117,895	123,308	125,815	126,587	128,647	130,036	130,192	131,129	133,258	132,588	133,402	134,162	134,174	133,004	Total Financing
Total NPF	2,464	2,024	2,535	3,694	3,259	3,249	3,456	3,767	3,905	3,977	4,064	4,087	4,319	4,593	4,540	4,426	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 Agustus 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - August 2020)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6,526	2,257	3,529	1,862	24,007	Jawa Barat
NPF	592	227	141	0	511	NPF
Banten	821	476	585	268	8,676	Banten
NPF	108	1	16	1	123	NPF
DKI Jakarta	10,153	54,559	7,315	44,453	37,822	DKI Jakarta
NPF	366	987	319	1,104	1,011	NPF
D.I Yogyakarta	491	133	415	841	2,207	D.I Yogyakarta
NPF	35	70	39	0	46	NPF
Jawa Tengah	3,285	3,217	1,976	2,379	8,531	Jawa Tengah
NPF	189	958	85	188	155	NPF
Jawa Timur	4,836	5,478	2,200	2,293	13,964	Jawa Timur
NPF	250	261	77	29	419	NPF
Bengkulu	208	1	227	10	1,018	Bengkulu
NPF	27	-	22	-	27	NPF
Jambi	231	249	394	97	2,436	Jambi
NPF	20	1	22	-	54	NPF
Aceh	6,223	284	1,580	368	18,513	Aceh
NPF	134	0	48	1	57	NPF
Sumatera Utara	1,905	912	866	1,886	6,494	Sumatera Utara
NPF	372	40	102	536	210	NPF
Sumatera Barat	723	43	487	175	3,200	Sumatera Barat
NPF	59	2	38	1	44	NPF
Riau	629	63	704	613	4,994	Riau
NPF	49	-	76	27	53	NPF
Sumatera Selatan	1,022	788	700	746	4,740	Sumatera Selatan
NPF	79	2	124	4	121	NPF
Bangka Belitung	77	1	260	4	438	Bangka Belitung
NPF	3	-	0	-	6	NPF
Kepulauan Riau	113	26	155	599	2,997	Kepulauan Riau
NPF	7	10	15	-	36	NPF
Lampung	854	225	265	176	1,773	Lampung
NPF	34	5	14	-	41	NPF
Kalimantan Selatan	437	383	430	1,026	2,610	Kalimantan Selatan
NPF	35	0	43	8	76	NPF
Kalimantan Barat	591	235	1,185	73	2,965	Kalimantan Barat
NPF	13	0	18	-	43	NPF
Kalimantan Timur	557	79	923	352	3,518	Kalimantan Timur
NPF	187	10	31	1	94	NPF
Kalimantan Tengah	167	2	121	345	793	Kalimantan Tengah
NPF	7	-	2	-	21	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 Agustus 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - August 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	1,347	Sulawesi Tengah
NPF	14	-	10	-	17	NPF
Sulawesi Selatan	692	438	477	361	5,221	Sulawesi Selatan
NPF	74	47	32	20	147	NPF
Sulawesi Utara	73	1	40	13	596	Sulawesi Utara
NPF	3	-	4	-	11	NPF
Gorontalo	6	10	4	2	263	Gorontalo
NPF	1	-	0	-	5	NPF
Sulawesi Barat	8	11	4	4	455	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	158	4	117	7	1,019	Sulawesi Tenggara
NPF	19	-	17	-	22	NPF
Nusa Tenggara Barat	1,116	56	379	45	7,312	Nusa Tenggara Barat
NPF	80	0	20	-	65	NPF
Bali	276	50	175	260	1,287	Bali
NPF	23	11	10	39	53	NPF
Nusa Tenggara Timur	49	-	9	-	120	Nusa Tenggara Timur
NPF	3	-	0	-	1	NPF
Maluku	2	0	9	2	193	Maluku
NPF	1	-	0	-	1	NPF
Papua	43	-	87	1	326	Papua
NPF	-	-	0	-	5	NPF
Maluku Utara	42	22	22	-	358	Maluku Utara
NPF	0	-	0	-	2	NPF
Papua Barat	9	-	17	3	85	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	677	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	42,451	70,682	25,754	59,295	170,277	Total
NPF	2,785	2,633	1,328	1,959	3,486	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 Agustus 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - August 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5,627	1,768	3,264	1,468	15,370	Jawa Barat
NPF	312	21	105	0	336	NPF
Banten	622	369	471	160	4,418	Banten
NPF	43	-	13	1	100	NPF
DKI Jakarta	7,009	32,188	5,223	25,421	14,487	DKI Jakarta
NPF	223	869	234	895	333	NPF
D.I Yogyakarta	415	30	348	405	1,145	D.I Yogyakarta
NPF	9	-	35	-	24	NPF
Jawa Tengah	2,723	2,447	1,134	1,206	4,163	Jawa Tengah
NPF	126	904	68	142	75	NPF
Jawa Timur	4,346	4,199	1,920	820	7,531	Jawa Timur
NPF	155	197	58	5	188	NPF
Bengkulu	206	1	223	10	1,018	Bengkulu
NPF	27	-	21	-	27	NPF
Jambi	217	46	371	16	1,846	Jambi
NPF	19	1	21	-	52	NPF
Aceh	6,170	284	1,580	368	18,280	Aceh
NPF	133	0	48	1	56	NPF
Sumatera Utara	1,056	416	577	1,218	3,431	Sumatera Utara
NPF	68	10	76	339	90	NPF
Sumatera Barat	521	11	301	104	1,935	Sumatera Barat
NPF	35	2	20	1	35	NPF
Riau	480	21	586	470	1,768	Riau
NPF	29	-	22	0	34	NPF
Sumatera Selatan	693	740	571	598	1,968	Sumatera Selatan
NPF	24	0	113	0	44	NPF
Bangka Belitung	43	1	257	4	242	Bangka Belitung
NPF	2	-	0	-	6	NPF
Kepulauan Riau	81	3	128	598	1,252	Kepulauan Riau
NPF	3	0	15	-	24	NPF
Lampung	853	115	246	36	1,530	Lampung
NPF	34	5	13	-	36	NPF
Kalimantan Selatan	316	298	352	330	1,288	Kalimantan Selatan
NPF	21	0	28	2	33	NPF
Kalimantan Barat	586	129	1,169	68	1,961	Kalimantan Barat
NPF	13	0	16	-	40	NPF
Kalimantan Timur	343	72	807	155	1,873	Kalimantan Timur
NPF	14	4	11	1	51	NPF
Kalimantan Tengah	167	2	121	345	793	Kalimantan Tengah
NPF	7	-	2	-	21	NPF
Sulawesi Tengah	128	3	97	0	1,347	Sulawesi Tengah

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
NPF	14	-	10	-	17	NPF
Sulawesi Selatan	503	47	377	159	2,657	Sulawesi Selatan
NPF	39	35	20	2	77	NPF
Sulawesi Utara	73	1	40	13	596	Sulawesi Utara
NPF	3	-	4	-	11	NPF
Gorontalo	6	10	4	2	263	Gorontalo
NPF	1	-	0	-	5	NPF
Sulawesi Barat	3	-	4	4	310	Sulawesi Barat
NPF	0	-	0	-	4	NPF
Sulawesi Tenggara	155	4	117	7	974	Sulawesi Tenggara
NPF	19	-	17	-	22	NPF
Nusa Tenggara Barat	1,095	55	378	45	7,156	Nusa Tenggara Barat
NPF	79	-	20	-	65	NPF
Bali	249	23	139	51	893	Bali
NPF	15	4	8	1	34	NPF
Nusa Tenggara Timur	49	-	9	-	120	Nusa Tenggara Timur
NPF	3	-	0	-	1	NPF
Maluku	2	0	9	2	193	Maluku
NPF	1	-	0	-	1	NPF
Papua	43	-	87	1	326	Papua
NPF	-	-	0	-	5	NPF
Maluku Utara	42	22	22	-	358	Maluku Utara
NPF	0	-	0	-	2	NPF
Papua Barat	9	-	17	3	85	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	677	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	34,829	43,984	20,949	34,119	101,575	Total
NPF	1,472	2,052	1,001	1,388	1,851	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 Agustus 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - August 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	900	489	264	394	8,638	Jawa Barat
NPF	280	207	36	-	175	NPF
Banten	200	107	114	108	4,258	Banten
NPF	65	1	4	-	23	NPF
DKI Jakarta	3,144	22,371	2,092	19,032	23,335	DKI Jakarta
NPF	143	118	85	209	678	NPF
D.I Yogyakarta	76	103	67	436	1,063	D.I Yogyakarta
NPF	26	70	5	0	22	NPF
Jawa Tengah	562	770	842	1,173	4,368	Jawa Tengah
NPF	63	55	17	45	81	NPF
Jawa Timur	490	1,280	281	1,472	6,433	Jawa Timur
NPF	96	64	19	24	232	NPF
Bengkulu	2	-	4	-	0	Bengkulu
NPF	0	-	0	-	-	NPF
Jambi	14	203	23	82	590	Jambi
NPF	0	-	1	-	2	NPF
Aceh	53	-	0	-	232	Aceh
NPF	1	-	-	-	1	NPF
Sumatera Utara	849	496	289	667	3,062	Sumatera Utara
NPF	304	30	26	198	119	NPF
Sumatera Barat	202	32	186	71	1,265	Sumatera Barat
NPF	25	0	18	-	9	NPF
Riau	149	42	118	143	3,226	Riau
NPF	20	-	54	27	20	NPF
Sumatera Selatan	329	48	129	148	2,772	Sumatera Selatan
NPF	56	1	11	4	77	NPF
Bangka Belitung	34	-	3	-	196	Bangka Belitung
NPF	1	-	0	-	1	NPF
Kepulauan Riau	32	23	27	1	1,746	Kepulauan Riau
NPF	4	10	0	-	12	NPF
Lampung	1	109	19	140	243	Lampung
NPF	0	-	1	-	6	NPF
Kalimantan Selatan	120	85	78	696	1,322	Kalimantan Selatan
NPF	14	-	15	7	43	NPF
Kalimantan Barat	5	106	16	5	1,004	Kalimantan Barat
NPF	0	-	1	-	3	NPF
Kalimantan Timur	214	6	117	197	1,645	Kalimantan Timur
NPF	173	6	21	0	43	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	189	391	100	202	2,564	Sulawesi Selatan
NPF	35	12	11	19	70	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	5	11	-	1	145	Sulawesi Barat
NPF	-	-	-	-	1	NPF
Sulawesi Tenggara	3	-	-	-	45	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	22	0	0	-	156	Nusa Tenggara Barat
NPF	0	0	0	-	0	NPF
Bali	28	27	36	208	394	Bali
NPF	7	7	2	39	18	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	7,622	26,698	4,805	25,176	68,702	Total
NPF	1,313	580	327	571	1,635	NPF

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Agustus 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 -August 2020)
Miliar Rp (Billion IDR)

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 Agustus 2020
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - August 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 Rumah Apartemen	Rumah Tangga - Untuk Pemilikan Rumah 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	255	81	53	980	95	1.015	3.911	284	797	763	1.515	1	810	877	426	110	-	154	7.486	173	182	637	6.634	258	27.496	Jawa Barat
NPF	18	5	2	62	1	67	154	8	28	12	11	0	1	9	25	5	-	30	206	5	8	5	108	6	775	NPF
Banten	6	4	13	160	60	67	263	45	79	358	86	2	240	94	101	22	-	22	2.686	26	44	270	1.313	78	6.039	Banten
NPF	0	-	-	1	-	6	8	1	2	8	3	-	2	-	14	0	-	2	72	1	2	1	16	9	158	NPF
DKI Jakarta	4.591	589	3.423	10.398	5.036	13.155	8.000	1.592	6.377	5.752	5.716	2	1.980	1.942	1.334	45	-	109	7.197	246	175	2.393	4.056	420	84.327	DKI Jakarta
NPF	7	1	6	701	457	232	526	3	126	82	45	0	3	3	23	1	-	5	168	4	2	49	94	16	2.554	NPF
D.I Yogyakarta	32	14	1	111	2	5	297	46	8	65	18	0	450	29	77	17	-	26	625	2	25	70	376	46	2.343	D.I Yogyakarta
NPF	0	0	0	7	0	30	1	0	1	0	0	-	-	0	2	1	-	17	-	-	4	0	2	1	68	NPF
Jawa Tengah	245	44	20	2.648	10	433	2.034	312	125	279	210	0	512	310	146	120	-	61	2.155	33	76	207	1.631	62	11.673	Jawa Tengah
NPF	3	3	1	1.001	0	77	125	3	9	2	3	0	0	6	5	0	-	6	45	0	4	4	18	4	1.314	NPF
Jawa Timur	546	404	8	2.117	296	891	3.828	221	376	271	380	1	582	707	253	131	-	672	3.711	55	156	409	2.991	210	18.815	Jawa Timur
NPF	7	6	1	48	-	79	198	6	21	8	5	-	3	1	15	3	-	16	108	1	22	3	35	19	603	NPF
Bengkulu	105	2	2	19	2	8	169	18	12	16	17	-	25	9	18	0	-	19	370	2	32	23	588	2	1.457	Bengkulu
NPF	6	0	-	1	0	0	31	2	1	-	1	-	0	1	2	-	-	3	16	0	3	1	6	0	76	NPF
Jambi	198	4	42	27	2	12	149	23	10	18	29	7	61	11	38	1	-	17	569	4	21	38	1.207	7	2.496	Jambi
NPF	15	0	-	1	-	11	0	0	0	11	0	-	0	2	0	2	-	6	27	1	3	1	20	0	94	NPF
Aceh	1.481	302	61	709	85	462	3.855	235	162	171	112	-	19	98	331	60	2	255	2.114	31	43	295	13.964	1.834	26.682	Aceh
NPF	12	17	3	16	-	10	96	6	5	0	3	-	2	-	8	1	-	2	16	1	1	0	34	4	238	NPF
Sumatera Utara	795	9	1	149	16	500	814	184	112	44	25	0	48	422	90	31	-	25	1.025	24	57	171	2.141	14	6.698	Sumatera Utara
NPF	267	1	0	5	0	8	63	110	6	8	2	-	1	0	11	1	-	8	43	2	11	4	30	0	583	NPF
Sumatera Barat	171	5	2	45	1	22	360	33	10	18	10	1	63	93	73	12	-	20	530	14	40	44	1.283	23	2.873	Sumatera Barat
NPF	4	0	-	1	-	1	28	3	0	2	0	-	0	8	0	0	-	7	22	0	2	0	11	0	93	NPF
Riau	447	21	1	105	2	15	281	59	28	106	91	0	61	244	78	9	-	8	817	9	29	161	747	5	3.326	Riau
NPF	6	0	0	0	0	12	1	1	-	11	-	-	-	-	18	0	-	1	26	1	1	0	6	0	85	NPF
Sumatera Selatan	270	25	57	30	118	316	716	135	16	59	445	0	151	178	63	10	-	14	895	13	38	77	921	23	4.569	Sumatera Selatan
NPF	9	1	0	1	0	1	31	3	1	1	1	-	-	75	10	0	-	3	26	2	4	2	10	0	181	NPF
Bangka Belitung	267	0	1	0	-	1	0	-	0	25	0	4	-	-	4	0	-	-	48	1	1	1	10	0	547	Bangka Belitung
NPF	0	0	-	0	-	0	0	-	0	0	0	-	-	-	0	-	-	-	4	-	0	0	-	-	8	NPF
Kepulauan Riau	5	3	-	47	518	7	70	10	57	2	14	-	44	14	11	1	-	8	434	6	16	24	768	3	2.062	Kepulauan Riau
NPF	0	0	-	2	1	-	2	0	-	1	7	-	4	-	0	-	-	1	17	1	1	-	5	-	41	NPF
Lampung	98	16	1	146	6	13	649	21	9	23	9	0	73	87	59	21	-	20	769	12	17	63	660	9	2.781	Lampung
NPF	4	1	0	3	-	-	21	1	0	10	0	-	0	0	4	0	-	7	24	1	3	0	7	1	88	NPF
Kalimantan Selatan	228	49	406	26	0	28	158	10	182	93	19	0	10	16	9	69	-	17	647	9	69	70	472	22	2.596	Kalimantan Selatan
NPF	2	2	22	1	0	3	15	1	0	0	1	-	1	-	2	0	-	2	23	1	4	0	3	1	83	NPF
Kalimantan Barat	681	24	2	15	1	42	156	16	34	882	19	2	29	3	30	4	-	10	1.065	15	25	39	803	13	3.913	Kalimantan Barat
NPF	4	2	-	0	-	4	10	0	0	-	0	-	3	0	5	0	-	1	24	1	7	1	6	0	69	NPF
Kalimantan Timur	466	8	40	47	2	85	211	59	98	1	119	0	116	52	55	5	-	11	660	16	39	51	1.078	29	3.252	Kalimantan Timur
NPF	1	0	0	1	-	5	7	1	1	-	0	-	0	4	7	0	-	7	39	1	4	0	7	1	81	NPF
Kalimantan Tengah	409	1	0	5	0	26	95	6	4	55	6	-	7	6	8	4	-	3	326	4	20	26	413	5	1.430	Kalimantan Tengah
NPF	0	0	0	0	-	0	5	0	-	4	2	-	-	0	0	0	-	0	16	-	2	0	3	0	30	NPF
Sulawesi Tengah	5	28	0	12	8	6	108	11	2	15	13	0	4	1	10	3	-	4	230	1	31	13	1.067	4	1.575	Sulawesi Tengah
NPF	0	0	-	0	-	3	15	1	0	-	4	-	-	-	0	0	-	0	11	-	1	0	5	0	41	NPF
Sulawesi Selatan	16	18	4	58	1	46	501	30	19	16	47	-	156	88	57	14	-	16	923	8	100	79	1.503	44	3.743	Sulawesi Selatan
NPF	0	1	1	5	-	3	64	3	0	2	3	0	0	0	4	0	-	5	38	0	14	3	19	4	173	NPF
Sulawesi Utara	4	19	-	4	-	9	43	9	1	-	2	0	12	5	12	0	-	6	132	3	1	8	435	16	723	Sulawesi Utara
NPF	-	1	-	1	-	-	3	0	-	-	0	-	-	1	1	-	-	1	5	0	-	0	5	0	18	NPF
Gorontalo	-	-	-	0	-	0	2	11	-	-	3	-	1	-	5	0	-	-	25	1	3	5	228	1	285	Gorontalo
NPF	-	-	-	0	-	0	4	-	-	-	-	-	1	-	0	0	-	-	3	0	-	0	2	0	6	NPF
Sulawesi Barat	-	-	-	-	-	0	-	-	-	-	-	-	1	-	0	2	-	-	46	0	1	12	250	-	320	Sulawesi Barat
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	4	NPF
Sulawesi Tenggara	3	8	1	11	0	10	162	13	7	-	21	-	5	3	33	2	-	4	501	3	36	22	406	6	1.258	Sulawesi Tenggara
NPF	0	2	0	5	-	1	21	0	0	-	0	-	-	0	5	0	-	1	13	-	6	0	3	0	58	NPF
Nusa Tenggara Barat	152	43	8	89	7	116	879	34	17	4	33	0	29	56	46	14	-	46	994	7	50	40	3.106	2.960	8.730	Nusa Tenggara Barat
NPF	14	1	-	2	-	5	64	2	0	0	1	0	0	0	7	1	-	3	20	-	2	1	13	30	165	NPF
Bali	9	4	0	23	0	2	211	32	5	2	10	0	26	9	72	31	11	-	6	444	15	4	61	4	1.354	Bali
NPF	0	0	-	0	-	3	12	9	0	-	0	-	-	0	1	1	-	1	21	1	0	1	9	2	62	NPF
Nusa Tenggara Timur	0	0	0	1	-	-	31	0	0	-	0	-	10	0	13	2	-	-	20	0	1	2	97	1	178	Nusa Tenggara Timur
NPF	0	0	-	0	-	-	1	-	0	-	-	-	-	-	2	0	-	-	1	-	-	0	-	-	4	NPF
Maluku	-	-	-	1	-	1	7	2	0	-	0	-	-	-	1	-	-	-	6	-	1	6	181	-	205	Maluku
NPF	-	-	-	-	-	-	0	-	0	-	-	-	-	-	0	-	-	-	0	-	-	0	-	-	2	NPF
Papua	47	-	-	0	-	9	43	2	0	-	20	-	-	1	8	-	-	69	8	1	10	13	222	0	456	Papua
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	3	-	-	0	2	-	5	NPF
Maluku Utara	1	0	-	5	-	2	61	6	2	0	2	-	3	0	3	0	-	-	37	3	4	1	314	0		

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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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
I. Dana Pihak Ketiga	4.76	4.61	4.75	4.46	4.42	4.54	4.29	4.33	4.12	4.20	4.08	3.96	3.83	3.81	3.79	3.67	1. Third Party Fund
1. Giro IB Wadiah	1.53	1.46	2.13	1.79	1.51	1.62	2.01	2.17	1.94	1.84	2.18	3.13	2.86	3.40	2.95	2.64	1. IB Demand Deposits Wadia
a. Rupiah	1.60	1.50	2.27	1.90	1.59	1.74	2.14	2.36	2.62	2.13	2.60	3.67	3.35	3.67	3.24	2.82	a. Rupiah
b. Valas	1.02	1.09	1.05	1.00	1.00	1.00	1.00	1.03	1.01	1.03	1.04	1.04	1.00	1.00	1.00	1.00	b. Foreign Currency
2. Tabungan IB Wadiah	2.58	1.70	2.30	1.92	1.93	1.86	1.90	1.88	1.82	3.37	2.46	2.96	2.67	2.00	1.93	1.88	2. IB Saving Deposits Wadia
a. Rupiah	2.58	1.70	2.30	1.92	1.93	1.86	1.90	1.88	1.82	3.34	2.46	2.98	2.69	2.03	1.97	1.92	a. Rupiah
b. Valas	1.00	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	b. Foreign Currency
3. Giro IB Mudharabah	2.43	2.38	2.40	2.72	2.63	2.64	1.84	3.08	2.68	3.15	2.72	2.50	2.64	2.46	2.04	1.94	3. IB Demand Deposits Mudharabah
a. Rupiah	2.44	2.44	2.42	2.74	2.64	2.66	1.84	3.09	2.68	3.16	2.73	2.51	2.65	2.46	2.04	1.94	a. Rupiah
b. Valas	2.43	2.38	2.40	2.72	2.63	2.64	1.84	3.08	2.68	3.15	2.72	2.50	2.64	2.46	2.04	1.94	b. Foreign Currency
4. Tabungan IB Mudharabah	2.44	2.42	2.12	1.85	1.79	1.79	1.84	1.88	1.84	1.92	1.95	1.87	1.78	1.78	1.73	1.74	4. IB Saving Deposits Mudharabah
a. Rupiah	2.44	2.42	2.12	1.85	1.79	1.79	1.84	1.88	1.84	1.92	1.95	1.87	1.78	1.77	1.73	1.74	a. Rupiah
b. Valas	1.00	1.01	1.83	1.89	2.03	1.74	2.33	1.91	1.93	1.97	2.44	2.67	2.34	2.45	2.18	2.23	b. Foreign Currency
5. Deposito IB Mudharabah	6.04	5.85	5.97	5.62	5.59	5.75	5.52	5.61	5.36	5.35	5.18	5.02	4.98	4.95	4.88	4.79	5. IB Time Deposits Mudharabah
a. Rupiah	6.32	6.05	6.13	5.72	5.68	5.83	5.60	5.68	5.46	5.43	5.37	5.17	5.12	5.10	4.99	4.90	a. Rupiah
i. 1 Bulan	6.26	6.30	5.96	5.41	5.61	5.83	5.63	5.61	5.29	5.31	5.33	5.04	5.02	5.05	4.89	4.83	1). 1 month
ii. 3 Bulan	6.35	6.34	6.19	5.63	5.88	6.14	5.86	5.90	5.53	5.36	5.51	5.20	5.29	5.42	5.13	4.94	2). 3 month
iii. 6 Bulan	6.38	6.55	5.86	5.00	5.10	5.16	5.14	5.16	4.86	5.63	5.62	5.29	4.77	4.62	4.82	4.84	3). 6 month
iv. 12 Bulan	5.71	5.91	5.32	5.21	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). 12 month
v. > 12 Bulan	6.39	6.90	4.61	4.89	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). >12 month
b. Valas	1.17	1.15	2.12	2.22	2.23	2.06	1.88	2.05	1.75	3.61	1.61	1.57	1.48	1.60	1.50	1.47	b. Foreign Currency
i. 1 Bulan	1.30	1.48	2.83	2.27	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). 1 month
ii. 3 Bulan	1.33	1.53	3.14	2.42	2.53	2.44	2.62	2.08	2.23	2.26	1.78	1.98	1.37	1.18	1.12	1.05	2). 3 month
iii. 6 Bulan	1.32	1.60	2.71	2.65	2.33	1.26	1.28	1.50	2.26	2.12	2.05	2.28	2.35	2.50	2.50	2.43	3). 6 month
iv. 12 Bulan	1.05	1.05	1.23	1.07	2.24	2.36	2.27	2.16	2.30	2.41	2.41	1.12	1.00	1.00	1.01	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	5). >12 month
II. Pembiayaan, Piutang dan Salam	12.08	11.53	10.71	10.25	10.44	10.20	10.30	9.95	10.07	10.13	9.96	9.69	9.63	9.92	9.49	9.46	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11.27	10.63	9.49	9.08	9.33	8.96	9.24	8.81	8.84	9.06	9.03	8.57	8.48	9.01	8.16	8.15	1. Profit Sharing Financing
a. Mudharabah	12.29	10.79	9.76	9.55	9.50	9.49	9.17	9.29	9.32	9.10	8.80	8.75	8.77	8.83	8.73	8.71	a. Mudharabah
i. Rupiah	12.31	11.45	10.32	9.85	9.80	9.79	9.52	9.64	9.68	9.56	9.47	9.39	9.36	9.42	9.38	9.37	i. Rupiah
ii. Valas	1.00	-	1.42	1.84	1.86	1.81	1.83	1.88	1.88	2.12	2.30	2.37	2.19	2.14	2.18	2.17	ii. Foreign Currency
b. Musyarakah	11.07	10.60	9.46	9.04	9.31	8.91	9.24	8.76	8.80	9.06	9.05	8.55	8.46	9.02	8.12	8.11	b. Musyarakah
i. Rupiah	11.55	10.94	9.69	9.28	9.52	9.14	9.46	8.96	9.00	9.23	9.26	8.76	8.68	9.23	8.32	8.32	i. Rupiah
ii. Valas	6.18	5.89	5.86	4.92	5.54	4.77	5.23	4.52	4.52	5.33	5.08	4.22	4.09	4.99	4.34	4.31	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	11.39	11.55	11.47	11.42	11.28	11.37	11.25	10.97	10.92	10.89	10.91	10.89	10.82	2. Receivables/Acceptables
a. Murabahah	12.67	12.29	11.93	11.50	11.66	11.56	11.47	11.31	11.41	11.29	11.01	10.95	10.93	10.95	10.92	10.85	a. Murabahah
i. Rupiah	12.88	12.46	12.05	11.58	11.73	11.64	11.53	11.37	11.46	11.35	11.07	11.00	10.97	11.00	10.98	10.90	i. Rupiah
ii. Valas	7.89	7.83	6.83	6.51	6.77	6.72	6.65	6.57	6.64	6.63	6.53	6.63	6.98	6.37	5.82	5.76	ii. Foreign Currency
b. Qardh	11.19	10.37	9.62	9.79	9.82	10.05	10.69	10.99	10.88	10.78	10.35	10.43	10.13	10.06	10.35	10.47	b. Qardh
i. Rupiah	11.19	10.37	9.63	10.11	10.17	10.44	11.29	11.31	11.34	11.30	10.87	10.92	10.58	10.37	10.60	10.62	i. Rupiah
ii. Valas	-	13.00	2.00	4.37	4.35	4.29	4.13	4.44	4.12	4.05	4.23	4.20	4.17	4.22	4.37	3.26	ii. Foreign Currency
c. Istishna'	12.60	11.86	10.97	10.65	10.61	10.57	10.56	10.51	10.40	10.38	10.32	10.35	10.40	10.47	10.52	9.46	c. Istishna'
i. Rupiah	12.60	11.86	10.97	10.65	10.61	10.57	10.56	10.51	10.48	10.45	10.41	10.42	10.47	10.47	10.58	9.52	i. Rupiah
ii. Valas	-	-	10.40	-	-	-	-	-	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	-	10.38	10.24	10.27	9.86	9.69	9.51	9.38	9.19	9.13	9.10	8.41	8.77	8.63	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	34.64	34.61	34.58	34.54	34.48	34.44	34.40	34.33	34.29	33.97	34.17	33.70	33.56	b. Financing through Channeling
i. Rupiah	16.91	17.38	34.48	34.64	34.61	34.58	34.54	34.48	34.44	34.40	34.33	34.29	33.97	34.17	33.70	33.56	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	13.75	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	13.75	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	10.06	9.97	10.03	9.65	9.51	9.35	9.23	9.07	9.02	8.98	8.29	8.67	8.54	d. Other Ijarah
i. Rupiah	11.49	11.04	10.76	10.70	10.57	10.63	10.31	10.06	9.88	9.78	9.69	9.58	9.53	8.84	9.19	9.02	i. Rupiah
ii. Valas	6.67	4.53	4.81	4.55	4.51	4.47	4.47	4.10	3.96	3.84	3.64	3.52	3.31	3.24	3.18	3.11	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
I. Dana Pihak Ketiga	4.71	4.62	4.64	4.57	4.53	4.50	4.18	4.22	4.09	4.08	4.00	3.93	3.73	3.66	3.77	3.68	1. Third Party Fund
1. Giro IB Wadiah	1.24	1.28	1.77	1.52	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. <i>IB Demand Deposits Wadia</i>
a. Rupiah	1.28	1.30	1.97	1.64	1.34	1.36	1.28	1.31	1.27	1.11	1.14	1.14	1.11	1.09	1.08	1.09	a. <i>Rupiah</i>
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. <i>Foreign Currency</i>
2. Tabungan IB Wadiah	2.77	1.75	3.18	1.45	1.53	1.09	1.14	1.75	1.34	1.32	1.12	2.12	1.54	1.44	1.28	1.60	2. <i>IB Saving Deposits Wadia</i>
a. Rupiah	2.77	1.75	3.18	1.45	1.53	1.09	1.14	1.75	1.34	1.32	1.12	2.12	1.54	1.44	1.28	1.60	a. <i>Rupiah</i>
b. Valas	1.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. <i>Foreign Currency</i>
3. Giro IB Mudharabah	2.02	2.09	2.27	2.56	2.55	2.56	1.61	3.03	2.62	3.04	2.64	2.37	2.54	2.39	1.77	1.71	3. <i>IB Demand Deposits Mudharabah</i>
a. Rupiah	2.03	2.17	2.29	2.58	2.56	2.57	1.61	3.04	2.62	3.04	2.64	2.37	2.54	2.39	1.77	1.71	a. <i>Rupiah</i>
b. Valas	2.02	2.09	2.27	2.56	2.55	2.56	1.61	3.03	2.62	3.04	2.64	2.37	2.54	2.39	1.77	1.71	b. <i>Foreign Currency</i>
4. Tabungan IB Mudharabah	2.24	2.26	1.95	1.64	1.59	1.57	1.67	1.70	1.69	1.70	1.76	1.70	1.70	1.68	1.66	1.66	4. <i>IB Saving Deposits Mudharabah</i>
a. Rupiah	2.24	2.26	1.95	1.64	1.59	1.57	1.67	1.70	1.69	1.70	1.76	1.70	1.70	1.68	1.66	1.66	a. <i>Rupiah</i>
b. Valas	-	-	-	-	-	-	-	1.00	-	-	1.00	-	-	-	-	-	b. <i>Foreign Currency</i>
5. Deposito IB Mudharabah	6.10	6.04	5.98	6.02	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. <i>IB Time Deposits Mudharabah</i>
a. Rupiah	6.46	6.27	6.20	6.15	6.08	5.98	5.80	5.83	5.80	5.70	5.54	5.47	5.33	5.31	5.30	5.32	a. <i>Rupiah</i>
i. 1 Bulan	6.48	6.34	6.12	5.79	6.07	5.75	5.60	5.71	5.57	5.40	5.38	5.11	5.09	5.13	5.11	5.24	1). <i>1 month</i>
ii. 3 Bulan	6.66	6.50	6.49	6.04	6.53	6.23	5.91	6.12	6.04	5.65	5.90	5.48	5.47	5.68	5.54	5.61	2). <i>3 month</i>
iii. 6 Bulan	6.54	6.46	6.12	5.46	5.41	5.18	5.55	5.45	5.23	5.24	5.03	4.92	4.91	4.70	5.09	5.11	3). <i>6 month</i>
iv. 12 Bulan	5.75	5.86	5.19	5.41	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). <i>12 month</i>
v. > 12 Bulan	6.44	6.78	4.60	4.86	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). <i>>12 month</i>
b. Valas	1.19	1.18	2.09	1.92	1.92	1.96	1.75	2.05	1.63	1.45	1.42	1.41	1.27	1.54	1.65	1.80	b. <i>Foreign Currency</i>
i. 1 Bulan	1.38	1.45	2.80	2.03	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). <i>1 month</i>
ii. 3 Bulan	1.42	1.53	3.14	2.44	2.20	1.98	2.42	2.12	1.96	2.28	1.14	1.03	1.00	1.04	1.08	1.05	2). <i>3 month</i>
iii. 6 Bulan	1.48	1.27	1.90	1.01	1.09	1.28	1.30	1.22	1.00	1.00	1.05	2.28	2.36	2.50	2.50	2.43	3). <i>6 month</i>
iv. 12 Bulan	1.05	1.03	1.02	1.08	2.27	2.36	2.28	2.16	2.30	2.41	2.41	1.18	1.00	1.00	1.04	1.00	4). <i>12 month</i>
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). <i>>12 month</i>
II. Pembiayaan, Piutang dan Salam	12.72	12.56	11.80	11.09	11.45	11.04	11.31	10.80	10.98	11.15	10.94	10.54	10.47	10.94	10.28	10.30	II. Financing, Receivables/Acceptables, ijarah dan Salam
1. Pembiayaan Bagi Hasil	11.85	11.73	10.24	9.40	10.01	9.21	9.92	9.12	9.27	9.83	9.85	9.01	8.95	10.01	8.43	8.49	1. <i>Profit Sharing Financing</i>
a. Mudharabah	12.51	11.83	10.54	10.14	10.22	10.07	10.14	10.09	10.09	9.94	10.00	9.91	9.92	9.99	9.89	9.88	a. <i>Mudharabah</i>
i. Rupiah	12.51	11.83	10.54	10.14	10.22	10.07	10.14	10.09	10.09	9.94	10.00	9.91	9.92	9.99	9.89	9.88	i. <i>Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Foreign Currency</i>
b. Musyarakah	11.75	11.72	10.22	9.35	9.99	9.15	9.91	9.06	9.21	9.82	9.84	8.97	8.90	10.01	8.36	8.43	b. <i>Musyarakah</i>
i. Rupiah	12.08	12.00	10.40	9.55	10.14	9.32	10.06	9.23	9.39	9.97	10.01	9.15	9.09	10.16	8.51	8.60	i. <i>Rupiah</i>
ii. Valas	7.21	6.90	6.79	5.02	6.60	4.94	6.12	4.55	4.56	6.16	6.17	4.45	4.33	6.47	4.98	4.93	ii. <i>Foreign Currency</i>
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. <i>Other Profit Sharing Financing</i>
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. <i>Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Foreign Currency</i>
2. Piutang	13.20	13.04	12.75	12.24	12.44	12.35	12.33	12.23	12.24	12.08	11.77	11.70	11.64	11.65	11.63	11.62	2. <i>Receivables/Acceptables</i>
a. Murabahah	13.23	13.11	12.89	12.37	12.56	12.45	12.35	12.23	12.25	12.09	11.79	11.72	11.67	11.68	11.64	11.61	a. <i>Murabahah</i>
i. Rupiah	13.49	13.33	13.05	12.47	12.66	12.56	12.44	12.32	12.33	12.17	11.88	11.79	11.73	11.75	11.71	11.67	i. <i>Rupiah</i>
ii. Valas	8.07	8.04	6.96	6.65	6.96	6.88	6.83	6.76	6.83	6.80	6.70	6.82	7.22	6.53	5.91	5.85	ii. <i>Foreign Currency</i>
b. Qardh	12.35	11.42	10.39	10.48	10.55	10.85	11.86	12.24	12.09	11.97	11.37	11.50	11.16	11.08	11.55	11.73	b. <i>Qardh</i>
i. Rupiah	12.35	11.42	10.40	10.89	10.99	11.34	12.69	12.68	12.72	12.69	12.08	12.17	11.78	11.50	11.90	11.94	i. <i>Rupiah</i>
ii. Valas	-	13.00	2.00	4.37	4.35	4.29	4.13	4.44	4.12	4.05	4.23	4.20	4.17	4.22	4.37	3.26	ii. <i>Foreign Currency</i>
c. Istishna'	13.50	12.96	13.88	12.70	13.02	12.52	12.95	12.41	5.13	5.23	4.64	4.86	4.81	4.89	4.81	4.60	c. <i>Istishna'</i>
i. Rupiah	13.50	12.96	13.88	12.70	13.02	12.52	12.95	12.41	12.23	12.84	12.13	12.03	11.77	4.89	11.99	13.24	i. <i>Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	ii. <i>Foreign Currency</i>
3. Pembiayaan Sewa (Ijarah)	12.74	11.39	10.83	10.50	10.20	10.53	10.52	10.52	10.47	10.39	10.38	10.30	10.26	8.30	9.68	9.61	3. <i>Ijarah including Leasing receivables</i>
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. <i>Syndication Financing</i>
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. <i>Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Foreign Currency</i>
b. Pembiayaan secara Channeling	-	-	11.86	12.08	12.08	12.08	12.07	12.07	12.02	12.02	12.02	12.02	12.56	12.09	12.57	13.10	b. <i>Financing through Channeling</i>
i. Rupiah	-	-	11.86	12.08	12.08	12.08	12.07	12.07	12.02	12.02	12.02	12.02	12.56	12.09	12.57	13.10	i. <i>Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Foreign Currency</i>
c. Pembiayaan secara Executing	-	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.76	13.76	13.76	13.76	c. <i>Financing through Executing</i>
i. Rupiah	-	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.76	13.76	13.76	13.76	i. <i>Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Foreign Currency</i>
d. Pembiayaan Sewa Lainnya	12.74	11.36	10.81	10.48	10.18	10.51	10.50	10.50	10.45	10.37	10.36	10.28	10.22	8.24	9.65	9.58	d. <i>Other Ijarah</i>
i. Rupiah	13.52	11.70	10.95	10.65	10.32	10.66	10.65	10.64	10.57	10.49	10.49	10.39	10.32	8.35	9.73	9.65	i. <i>Rupiah</i>
ii. Valas	7.54	6.49	7.10	5.00	4.90	4.83	4.78	4.73	4.66	4.59	4.51	4.41	4.29	4.15	3.97	3.74	ii. <i>Foreign Currency</i>
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. <i>Salam</i>
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. <i>Rupiah</i>
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. <i>Foreign Currency</i>

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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
I. Dana Pihak Ketiga	4.89	4.57	4.97	4.26	4.24	4.62	4.50	4.54	4.18	4.43	4.25	4.02	4.01	4.06	3.83	3.64	I. Third Party Fund
1. Giro IB Wadiah	3.00	2.40	2.46	2.24	1.93	2.28	2.56	3.31	3.68	3.29	3.66	4.72	4.48	4.80	4.39	4.06	1. IB Demand Deposits Wadia
a. Rupiah	3.01	2.44	2.48	2.26	1.95	2.31	2.57	3.36	3.74	3.36	3.75	4.80	4.66	4.90	4.52	4.17	a. Rupiah
b. Valas	1.00	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	b. Foreign Currency
2. Tabungan IB Wadiah	2.32	1.64	1.76	2.11	2.10	2.13	2.04	1.94	2.01	3.15 [†]	3.32	3.52	3.35	2.35	2.33	2.08	2. IB Saving Deposits Wadia
a. Rupiah	2.32	1.64	1.76	2.11	2.10	2.13	2.05	1.94	2.01	3.15 [†]	3.37	3.58	3.40	2.41	2.41	2.17	a. Rupiah
b. Valas	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00 [†]	1.00	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
3. Giro IB Mudharabah	3.04	2.78	2.70	3.00	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. IB Demand Deposits Mudharabah
a. Rupiah	3.04	2.78	2.72	3.03	2.76	2.85	3.28	3.31	2.97	3.86	3.30	3.41	3.22	2.98	3.43	3.33	a. Rupiah
b. Valas	3.04	2.78	2.70	3.00	2.75	2.82	3.26	3.29	2.95	3.82	3.23	3.35	3.16	2.93	3.41	3.32	b. Foreign Currency
4. Tabungan IB Mudharabah	3.01	2.88	2.62	2.39	2.28	2.36	2.35	2.38	2.29	2.53	2.43	2.32	2.02	2.05	1.93	1.96	4. IB Saving Deposits Mudharabah
a. Rupiah	3.01	2.88	2.63	2.40	2.28	2.37	2.35	2.39	2.29	2.54	2.43	2.31	2.01	2.05	1.93	1.96	a. Rupiah
b. Valas	1.00	1.01	1.83	1.89	2.03	1.74	2.33	1.91	1.93	1.97	2.44	2.67	2.34	2.45	2.18	2.23	b. Foreign Currency
5. Deposito IB Mudharabah	5.89	5.45	5.96	4.97	5.00	5.51	5.26	5.39	4.88	5.05	4.89	4.51	4.64	4.64	4.38	4.09	5. IB Time Deposits Mudharabah
a. Rupiah	5.99	5.59	5.99	5.02	5.05	5.57	5.29	5.43	4.91	4.97	5.07	4.66	4.80	4.79	4.49	4.23	a. Rupiah
i. 1 Bulan	5.91	6.20	5.76	4.96	5.12	5.92	5.66	5.48	4.99	5.21	5.25	4.96	4.94	4.96	4.57	4.36	1). 1 month
ii. 3 Bulan	5.88	6.02	5.86	5.11	5.20	6.07	5.80	5.63	5.05	5.08	5.03	4.84	5.12	5.18	4.60	4.31	2). 3 month
iii. 6 Bulan	6.16	6.71	5.52	4.36	4.68	5.10	4.80	4.89	4.50	5.97	6.12	5.62	4.63	4.53	4.51	4.49	3). 6 month
iv. 12 Bulan	5.59	6.34	5.61	5.03	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). 12 month
v. > 12 Bulan	5.93	6.91	5.00	5.93	5.44	5.15	6.00	6.00	6.00	6.00	7.00	6.00	4.00	4.24	4.00	4.78	5). >12 month
b. Valas	1.03	1.07	2.52	2.93	2.91	2.34	2.31	2.04	2.23	1.65 [†]	1.87	1.78	1.67	1.68	1.29	1.20	b. Foreign Currency
i. 1 Bulan	1.06	1.97	2.98	3.21	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). 1 month
ii. 3 Bulan	1.07	1.00	1.26	1.90	2.96	2.75	3.74	1.98	2.52	1.40	2.27	2.63	2.91	1.72	1.58	1.00	2). 3 month
iii. 6 Bulan	1.00	1.98	2.99	3.52	3.95	1.03	1.01	1.92	2.99	2.98	3.97	1.12	1.00	1.00	1.00	1.00	3). 6 month
iv. 12 Bulan	1.00	1.89	2.96	1.00	1.00	2.00	1.03	-	1.82	2.00	1.48	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	8.83	8.74	8.80	8.65	8.63	8.57	8.46	8.36	8.28	8.22	8.17	8.14	7.98	II. Financing, Receivables/Acceptables, ijarah dan Salam
1. Pembiayaan Bagi Hasil	10.18	9.24	8.76	8.74	8.62	8.71	8.52	8.47	8.39	8.27	8.18	8.09	7.98	7.91	7.88	7.77	1. Profit Sharing Financing
a. Mudharabah	12.06	10.11	9.34	9.19	9.07	9.16	8.64	8.77	8.83	8.58	8.17	8.09	8.12	8.17	8.12	8.13	a. Mudharabah
i. Rupiah	12.10	11.18	10.19	9.67	9.54	9.62	9.15	9.32	9.39	9.30	9.14	9.04	8.99	9.05	9.06	9.08	i. Rupiah
ii. Valas	1.00	1.60	1.42	1.84	1.86	1.81	1.83	1.88	1.88	2.12	2.30	2.37	2.19	2.14	2.18	2.17	ii. Foreign Currency
b. Musyarakah	9.62	9.02	8.67	8.69	8.56	8.65	8.51	8.43	8.34	8.23	8.18	8.09	7.97	7.88	7.85	7.73	b. Musyarakah
i. Rupiah	10.32	9.39	8.93	8.98	8.82	8.94	8.77	8.65	8.56	8.43	8.43	8.32	8.21	8.12	8.10	7.98	i. Rupiah
ii. Valas	5.05	4.95	5.15	4.85	4.77	4.65	4.61	4.49	4.49	4.67	4.19	4.03	3.89	3.64	3.78	3.75	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	8.98	8.97	8.97	8.90	8.94	8.92	8.85	8.72	8.68	8.71	8.70	8.67	8.39	2. Receivables/Acceptables
a. Murabahah	10.69	9.85	9.16	9.03	9.01	9.01	8.94	8.99	8.97	8.89	8.76	8.71	8.73	8.72	8.69	8.46	a. Murabahah
i. Rupiah	10.78	9.91	9.19	9.06	9.04	9.04	8.97	9.01	9.00	8.92	8.79	8.73	8.75	8.74	8.72	8.47	i. Rupiah
ii. Valas	6.50	6.33	5.81	5.67	5.64	5.65	5.66	5.43	5.42	5.44	5.33	5.33	5.28	5.28	5.26	5.26	ii. Foreign Currency
b. Qardh	4.04	3.27	3.43	3.17	3.22	3.27	3.28	3.29	3.22	3.23	3.28	3.28	3.26	3.29	3.20	3.28	b. Qardh
i. Rupiah	4.04	3.27	3.43	3.17	3.22	3.27	3.28	3.29	3.22	3.23	3.28	3.28	3.26	3.29	3.20	3.28	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	12.58	11.85	10.94	10.64	10.59	10.56	10.54	10.50	10.47	10.44	10.40	10.41	10.47	10.53	10.58	9.51	c. Istishna'
i. Rupiah	12.58	11.85	10.94	10.64	10.59	10.56	10.54	10.50	10.47	10.44	10.40	10.41	10.47	10.53	10.58	9.51	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10.48	10.20	10.21	10.33	10.26	10.16	9.58	9.32	9.06	8.88	8.60	8.55	8.51	8.45	8.30	8.13	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	34.76	34.75	34.74	34.72	34.70	34.68	34.67	34.66	34.65	34.65	34.64	34.59	34.59	b. Financing through Channeling
i. Rupiah	16.91	17.38	34.64	34.76	34.75	34.74	34.72	34.70	34.68	34.67	34.66	34.65	34.65	34.64	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	9.88	9.87	9.82	9.29	9.06	8.83	8.66	8.43	8.38	8.35	8.30	8.17	8.02	d. Other Ijarah
i. Rupiah	10.98	10.76	10.66	10.73	10.69	10.62	10.14	9.77	9.52	9.39	9.24	9.11	9.08	9.00	8.88	8.67	i. Rupiah
ii. Valas	6.41	3.85	4.60	4.51	4.48	4.44	4.44	4.05	3.90	3.78	3.57	3.46	3.25	3.18	3.13	3.08	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: [†]) Angka-angka diperbaiki
*) Angka-angka sementara

Note: [†]) 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		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
1. Modal Kerja	15.44	13.73	12.77	12.98	13.37	12.77	12.90	12.16	12.08	12.66	12.28	11.57	11.70	12.21	11.36	11.36	1. Working Capital	
a. UMKM	19.65	19.66	19.83	20.65	21.83	20.44	20.63	19.19	19.42	18.44	18.05	17.07	19.52	18.73	17.80	17.80	a. Micro, Small and Medium Enterprise	
i. Rupiah	19.72	19.73	19.91	20.77	21.97	20.56	20.87	19.41	19.64	18.63	18.29	17.28	20.06	19.03	18.07	18.07	i. Rupiah	
ii. Valas	7.76	4.66	2.54	2.60	3.69	2.74	2.38	2.11	2.06	2.45	2.54	2.22	2.73	2.63	2.55	2.55	ii. Foreign Exchange	
b. Bukan UMKM	12.51	10.10	8.84	8.39	8.96	8.30	8.39	7.91	7.84	8.47	8.19	7.52	8.06	8.27	7.41	7.41	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	12.88	10.46	9.15	8.75	9.24	8.63	8.66	8.16	8.09	8.74	8.51	7.83	8.32	8.52	7.68	7.68	i. Rupiah	
ii. Valas	7.10	5.52	4.52	4.14	4.93	4.02	4.74	3.79	4.13	5.15	4.83	4.11	4.10	4.77	4.02	4.02	ii. Foreign Exchange	
2. Investasi	12.12	11.11	10.41	10.18	10.60	10.18	10.49	9.79	10.20	10.21	9.69	9.17	9.05	9.79	9.15	9.15	2. Investment	
a. UMKM	14.77	13.58	12.04	12.01	12.18	11.99	11.95	10.72	11.58	11.63	11.35	10.68	10.85	11.09	10.70	10.70	a. Micro, Small and Medium Enterprise	
i. Rupiah	14.85	13.59	12.08	12.05	12.22	12.02	11.98	10.75	11.62	11.66	11.39	10.72	10.88	11.12	10.72	10.72	i. Rupiah	
ii. Valas	6.74	4.79	5.36	5.01	5.02	5.20	5.26	5.04	4.50	4.53	4.53	4.48	5.32	5.31	5.30	5.30	ii. Foreign Exchange	
b. Bukan UMKM	10.92	9.98	9.62	9.47	10.00	9.46	9.93	9.41	9.64	9.48	8.86	8.38	8.43	9.26	8.52	8.52	b. Non Micro, Small and Medium Enterprise	
i. Rupiah	12.17	10.74	10.30	10.02	10.56	9.94	10.51	9.97	10.19	10.04	9.44	8.90	8.87	9.78	9.01	9.01	i. Rupiah	
ii. Valas	6.83	6.69	6.16	5.47	5.68	5.65	5.30	4.74	4.66	4.91	4.59	4.21	4.27	4.61	4.24	4.24	ii. Foreign Exchange	
3. Konsumsi (Bukan UMKM)	11.60	11.19	10.64	10.48	10.54	10.47	10.39	9.39	10.25	10.12	9.98	9.85	9.93	9.87	9.80	9.80	3. Consumption (Non Micro, Small and Medium Enterprise)	
i. Rupiah	11.60	11.19	10.64	10.48	10.54	10.47	10.39	9.39	10.25	10.12	9.98	9.85	9.93	9.87	9.80	9.80	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	16.36	15.25	14.26	14.18	14.79	13.94	14.30	13.21	13.33	14.15	13.63	12.87	13.01	13.73	12.49	12.49	1. Working Capital
a. UMKM	21.19	22.14	23.04	23.66	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	a. Micro, Small and Medium Enterprise
i. Rupiah	21.28	22.16	23.05	23.70	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	i. Rupiah
ii. Valas	7.76	10.27	3.84	0.92	5.94	2.07	4.32	1.92	1.42	5.04	3.80	2.46	3.24	3.46	3.48	3.48	ii. Foreign Exchange
b. Bukan UMKM	12.93	10.63	8.92	7.94	8.63	7.87	8.05	7.33	7.45	8.35	7.89	7.13	7.91	8.14	6.68	6.68	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13.32	10.83	9.09	8.15	8.79	8.06	8.18	7.52	7.63	8.52	8.07	7.33	8.05	8.25	6.81	6.81	i. Rupiah
ii. Valas	7.30	7.29	5.80	4.54	5.98	4.49	5.73	4.01	4.32	5.86	5.66	4.42	4.68	6.09	4.28	4.28	ii. Foreign Exchange
2. Investasi	12.85	11.83	11.07	10.62	11.38	10.55	10.76	9.74	10.31	10.91	10.26	9.53	9.52	10.12	9.16	9.16	2. Investment
a. UMKM	15.14		12.82	12.33	12.60	12.34	12.26	10.74	11.85	11.87	11.53	10.77	11.04	11.34	10.86	10.86	a. Micro, Small and Medium Enterprise
i. Rupiah	15.23	14.26	12.82	12.33	12.60	12.35	12.26	10.74	11.87	11.88	11.55	10.78	11.05	11.34	10.87	10.87	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	ii. Foreign Exchange
b. Bukan UMKM	11.67	10.59	10.10	9.66	10.70	9.54	9.92	9.16	9.41	10.12	9.20	8.49	8.80	9.39	8.15	8.15	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.57	11.14	10.58	10.11	11.15	9.87	10.34	9.52	9.79	10.59	9.67	8.91	9.12	9.73	8.44	8.44	i. Rupiah
ii. Valas	7.87	7.81	6.96	5.75	6.37	6.35	5.65	5.21	5.21	5.81	5.64	4.95	5.19	6.09	5.36	5.36	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12.34	12.47	12.01	11.93	12.04	11.94	11.91	10.25	11.80	11.62	11.40	11.22	11.36	11.41	11.38	11.38	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12.34	12.47	12.01	11.93	12.04	11.94	11.91	10.25	11.80	11.62	11.40	11.22	11.36	11.41	11.38	11.38	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1. Modal Kerja	12.11	9.76	9.47	9.86	9.63	9.69	9.39	9.42	8.96	8.96	8.91	8.42	8.53	8.63	8.71	8.71	1. Working Capital
a. UMKM	13.73	11.59	11.20	10.77	9.61	10.57	10.04	9.89	9.77	9.66	9.41	9.17	9.02	9.13	8.96	8.96	a. Micro, Small and Medium Enterprise
i. Rupiah	13.73	11.73	11.35	10.95	9.84	10.75	10.45	10.30	10.18	10.10	9.90	9.63	9.50	9.62	9.44	9.44	i. Rupiah
ii. Valas	-	1.94	2.45	2.96	3.00	2.95	2.09	2.14	2.14	2.15	2.19	2.15	2.10	2.09	2.08	2.08	ii. Foreign Exchange
b. Bukan UMKM	11.08	8.89	8.68	9.45	9.63	9.30	9.12	9.21	8.65	8.69	8.73	8.16	8.38	8.49	8.64	8.64	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11.38	9.55	9.27	10.22	10.19	10.02	9.72	9.62	9.08	9.13	9.37	8.68	8.92	9.01	9.23	9.23	i. Rupiah
ii. Valas	6.37	3.36	3.11	3.69	3.49	3.48	3.49	3.37	3.89	4.19	3.89	3.77	3.61	3.61	3.82	3.82	ii. Foreign Exchange
2. Investasi	9.77	9.38	9.21	9.49	9.38	9.59	10.07	9.86	10.01	9.07	8.81	8.58	8.29	9.24	9.15	9.15	2. Investment
a. UMKM	12.93	11.45	10.16	10.87	10.56	10.77	10.81	10.65	10.56	10.49	10.50	10.27	10.21	10.08	9.99	9.99	a. Micro, Small and Medium Enterprise
i. Rupiah	12.98	11.46	10.25	11.01	10.70	10.88	10.93	10.76	10.67	10.61	10.63	10.39	10.31	10.18	10.09	10.09	i. Rupiah
ii. Valas	6.62	5.76	5.17	5.23	5.24	5.32	5.31	5.31	5.28	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	9.23	9.18	9.36	9.94	9.72	9.91	8.82	8.52	8.27	7.94	9.09	9.00	9.00	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10.84	9.78	9.80	9.90	9.82	10.03	10.73	10.52	10.68	9.46	9.22	8.90	8.53	9.84	9.74	9.74	i. Rupiah
ii. Valas	5.31	4.98	5.38	5.23	5.10	5.08	5.03	4.39	4.20	4.15	3.64	3.53	3.39	3.03	3.02	3.02	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10.34	9.35	8.72	8.47	8.44	8.41	8.27	8.17	8.09	8.04	7.96	7.90	7.89	7.62	7.48	7.48	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10.34	9.35	8.72	8.47	8.44	8.41	8.27	8.17	8.09	8.04	7.96	7.90	7.89	7.62	7.48	7.48	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

(Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)

b. Valias	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange																		
Ket: r) Angka-angka diperbaiki																			Note: r) Revised figures																		

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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Penerima Pembiayaan Lapangan Usaha																	Financing to Business Sector
Pertanian, perburuan dan Kehutanan	15.19	15.47	13.96	14.75	15.13	14.91	15.02	14.60	14.77	15.04	14.60	12.12	15.01	14.66	13.31	13.34	Agricultures, Hunting and Forestry
a. Rupiah	15.19	15.47	13.99	14.79	15.17	15.04	15.15	14.71	14.89	15.17	14.74	12.37	15.01	14.66	13.31	13.34	a. Rupiah
b. Valas	-	-	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	3.07	-	-	-	-	b. Foreign Exchange
Perikanan	12.87	12.07	13.33	11.06	14.18	10.42	13.39	10.27	10.04	10.01	10.36	12.29	10.36	9.45	13.43	7.91	8.06 ¹⁾
a. Rupiah	12.87	12.07	13.33	11.06	14.18	10.42	13.39	10.27	9.70	12.69	12.29	10.36	9.45	13.43	7.91	8.06	Fishery
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Pertambangan dan Penggalian	10.66	10.99	10.00	6.54	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	Mining and Quarrying
a. Rupiah	12.56	11.93	12.56	7.23	13.77	6.89	9.27	6.14	6.58	15.45	9.02	5.44	4.20	9.99	2.83	2.77	a. Rupiah
b. Valas	7.98	9.26	7.36	5.53	8.12	5.49	8.11	5.53	5.55	8.17	8.01	3.95	4.91	8.48	6.22	6.09	b. Foreign Exchange
Industri Pengolahan	11.82	11.87	10.55	9.71	10.30	9.58	9.71	8.62	8.95	9.74	9.01	7.67	8.11	8.83	7.49	7.78	Processing Industry
a. Rupiah	12.18	12.26	10.75	10.07	10.61	9.92	10.02	9.57	9.92	10.05	9.31	8.17	8.44	9.00	7.67	7.95	a. Rupiah
b. Valas	6.90	5.82	6.09	4.55	5.41	4.48	5.12	3.49	4.06	5.27	5.14	4.10	4.56	5.48	3.71	3.44	b. Foreign Exchange
Listrik, gas dan air	10.50	8.78	7.56	7.42	8.17	7.62	7.55	7.01	7.01	7.69	7.26	7.20	6.71	7.27	6.57	6.64	Electricity, Gas and Water
a. Rupiah	12.16	9.34	7.99	8.18	9.02	7.97	8.51	7.76	7.75	8.66	8.25	7.66	7.20	7.92	7.07	7.28	a. Rupiah
b. Valas	7.74	7.48	6.37	4.97	5.40	6.41	4.18	4.22	4.23	4.15	4.41	5.16	5.09	4.94	4.90	4.90	b. Foreign Exchange
Konstruksi	13.27	11.01	9.17	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	Construction
a. Rupiah	13.60	11.17	9.24	9.25	9.57	8.93	8.86	7.83	7.94	8.32	8.47	9.14	7.98	9.38	8.37	8.27	a. Rupiah
b. Valas	5.84	5.63	5.96	4.66	6.00	4.32	5.82	4.15	4.85	5.78	4.77	4.79	7.00	7.00	7.00	7.00	b. Foreign Exchange
Perdagangan Besar dan Eceran	21.41	20.97	21.56	20.98	21.86	21.27	22.05	20.42	20.94	21.44	20.87	17.19	22.28	20.74	19.82	19.97	Wholesale and Retail Trade
a. Rupiah	21.47	21.13	21.87	21.20	22.06	21.46	22.25	20.60	21.12	21.63	21.08	17.60	22.43	20.98	20.04	20.22	a. Rupiah
b. Valas	7.95	6.73	6.67	6.21	6.60	6.47	6.35	6.32	6.28	6.58	6.15	3.33	4.66	6.30	5.76	4.01	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16.31	14.48	12.65	14.35	13.13	13.03	12.99	11.73	13.86	13.23	13.07	10.97	12.07	12.40	12.10	12.09	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16.31	14.48	12.65	14.35	13.13	13.03	12.99	11.73	13.86	13.23	13.07	10.97	12.07	12.40	12.10	12.14	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.12	10.68	10.07	10.20	11.17	10.06	10.27	9.19	9.69	10.75	9.85	8.66	7.59	8.41	7.75	6.79	Transportation, Warehousing and Communications
a. Rupiah	11.80	11.15	10.81	10.99	11.90	10.76	10.90	9.72	10.27	11.35	10.60	9.38	8.05	9.00	8.33	7.20	a. Rupiah
b. Valas	8.10	8.20	6.29	5.35	5.60	4.52	4.98	4.42	4.31	5.34	4.54	4.24	4.13	1.81	1.55	1.62	b. Foreign Exchange
Perantara Keuangan	14.84	11.46	9.84	9.88	9.88	9.96	9.48	9.88	10.02	9.86	9.94	9.29	9.85	9.55	8.98	8.44	Financial intermediaries
a. Rupiah	14.87	11.47	9.86	9.90	9.90	9.97	9.50	9.89	10.04	9.88	9.95	9.30	9.87	9.57	9.00	8.46	a. Rupiah
b. Valas	6.99	7.44	4.40	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	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13.82	11.93	11.43	8.95	11.16	8.89	9.76	8.50	8.57	10.69	8.81	7.85	7.31	8.52	7.37	7.25	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13.95	11.99	11.47	8.96	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	a. Rupiah
b. Valas	6.60	8.34	4.91	7.87	6.95	3.50	3.15	3.73	2.73	3.42	4.39	0.44	2.31	1.76	1.33	1.33	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.43	12.16	12.79	14.31	11.78	11.77	14.28	14.21	14.18	12.37	12.29	12.45	14.54	11.93	12.09	12.44	Government administration, Defense and Compulsory social security
a. Rupiah	14.43	12.16	12.79	14.31	11.78	11.77	14.28	14.21	14.18	12.37	12.29	12.45	14.54	11.93	12.09	12.44	a. Rupiah
b. Valas	13.55	12.93	11.31	11.37	11.44	11.25	11.25	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	b. Foreign Exchange
Jasa Pendidikan	13.65	12.93	11.31	11.37	11.44	11.25	11.25	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	Education Services
a. Rupiah	13.65	12.93	11.31	11.37	11.44	11.25	11.25	9.82	10.89	10.99	10.84	10.30	10.55	10.67	10.34	10.21	a. Rupiah
b. Valas	8.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.18	12.55	10.66	11.17	9.78	9.10	8.73	8.36	9.04	9.39	9.56	9.04	9.57	10.08	10.03	10.16	Health Services and Social Activities
a. Rupiah	13.18	12.55	10.66	11.17	9.78	9.10	8.73	8.36	9.04	9.39	9.56	9.04	9.57	10.08	10.03	10.16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15.61	14.18	14.00	11.00	12.36	10.92	11.62	10.97	10.61	12.06	11.28	11.02	10.90	11.16	7.93	9.51	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	15.99	14.75	14.00	11.00	12.36	10.92	11.62	10.97	10.61	12.06	11.28	11.02	10.90	11.16	7.93	9.51	a. Rupiah
b. Valas	8.15	5.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	35.23	39.69	43.63	52.00	51.96	51.71	51.41	49.01	48.85	48.58	48.05	46.38	46.55	42.54	42.22	41.91	Individual Services which Serve Households
a. Rupiah	35.23	39.69	43.63	52.00	51.96	51.71	51.41	49.01	48.85	48.58	48.05	46.38	46.55	42.54	42.22	41.91	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	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	17.33	17.33	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	9.23	11.63	10.15	10.91	12.46	12.06	11.29	11.26	11.16	10.22	10.46	7.92	8.06	Business Activities which are not clearly defined
a. Rupiah	13.09	9.36	8.30	9.23	11.63	10.15	10.91	12.46	12.06	11.29	11.26	11.16	10.22	10.46	7.92	8.06	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga	12.08	11.86	11.57	11.23	11.42	11.21	11.22	8.04	11.09	10.70	10.38	8.65	10.77	10.37	10.30	10.25	For Home Ownership
Untuk Pemilikan Rumah Tinggal	12.08	11.86	11.57	11.23	11.42	11.21	11.22	8.04	11.09	10.70	10.38	8.65	10.77	10.37	10.30	10.25	a. Rupiah
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
Untuk Pemilikan Flat atau Apartemen	11.99	11.66	11.55	11.07	11.75	11.03	10.96	10.48	10.93	11.27	10.64	7.78	10.47	10.51	10.43	10.41	For Apartment Ownership
a. Rupiah	11.99	11.66	11.55	11.07	11.75	11.03	10.96	10.48	10.93	11.27	10.64	7.78	10.47	10.51	10.43	10.41	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	12.80	12.19	11.75	10.76	11.10	11.32	11.45	5.75	11.27	10.90	10.25	7.86	9.90	10.42	10.36	10.30	For Shop House Ownership
a. Rupiah	12.80	12.19	11.75	10.76	11.10	11.32	11.45	5.75	11.27	10.90	10.25	7.86	9.90	10.42	10.36	10.30	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	11.48	12.30	9.45	9.90	10.25	10.27	10.18	9.68	10.03	10.03	9.95	10.11	9.92	9.91	10.09	10.11	For Vehicles Ownership
a. Rupiah	11.48	12.30	9.45	9.90	10.25	10.27	10.18										

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							Ags	Indicator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Penerima Pembiayaan Lapangan Usaha																	Financing to Business Sector
Pertanian, perburuan dan kehutanan	9.77	10.02	10.26	10.98	10.45	10.81	10.11	10.40	10.38	10.35	9.20	7.70	9.05	9.01	8.86	8.66	Agricultures, Hunting and Forestry
a. Rupiah	10.71	10.45	10.53	11.12	10.55	10.92	10.26	10.59	10.57	10.47	9.75	8.09	9.64	9.58	9.36	9.14	a. Rupiah
b. Valas	6.00	6.00	5.50	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	b. Foreign Exchange
Perikanan	12.24	11.71	11.76	11.74	11.76	11.79	11.74	11.70	11.20	11.19	11.14	11.07	11.40	11.42	11.37	11.30	Fishery
a. Rupiah	12.72	11.71	11.76	11.74	11.76	11.79	11.74	11.70	11.20	11.19	11.14	11.07	11.40	11.42	11.37	11.30	a. Rupiah
b. Valas	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Pengean	6.41	5.77	5.12	5.62	5.44	5.58	5.52	5.03	4.95	4.84	4.11	4.01	3.87	3.57	3.54	3.53	Mining and Quarrying
a. Rupiah	12.69	10.74	8.72	9.61	8.42	8.88	9.00	8.98	8.70	8.49	8.37	7.74	7.38	7.22	7.26	7.25	a. Rupiah
b. Valas	5.04	4.59	4.61	4.45	4.26	4.26	4.28	3.63	3.58	3.53	2.72	2.68	2.64	2.29	2.26	2.23	b. Foreign Exchange
Industri Pengolahan	8.10	7.42	7.86	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	Processing Industry
a. Rupiah	10.75	9.62	9.76	10.02	9.80	9.57	9.26	9.14	8.88	8.95	8.69	7.93	7.82	7.86	12.72	12.79	a. Rupiah
b. Valas	5.34	4.20	5.05	4.73	4.77	4.61	4.56	3.98	3.89	3.80	3.70	3.59	3.48	3.45	3.73	3.73	b. Foreign Exchange
Listrik, gas dan air	7.24	7.75	8.40	9.02	8.66	8.68	12.02	11.98	12.00	7.92	7.88	7.78	7.67	7.48	7.52	7.34	Electricity, Gas and Water
a. Rupiah	12.14	8.16	8.47	9.13	8.76	8.78	12.28	12.23	12.23	8.01	7.97	7.88	7.78	7.59	7.64	7.50	a. Rupiah
b. Valas	7.00	6.54	6.60	6.48	6.35	6.28	6.03	5.96	6.03	5.91	5.83	5.23	4.62	4.42	4.42	4.41	b. Foreign Exchange
Konstruksi	11.05	9.36	10.53	10.78	10.94	10.76	10.60	10.65	10.62	10.53	10.55	10.35	10.08	9.90	9.90	9.05	Construction
a. Rupiah	11.05	9.36	10.53	10.78	10.94	10.76	10.60	10.65	10.62	10.53	10.55	10.35	10.09	9.91	9.90	9.05	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	0 ¹	0 ¹	0 ¹	0 ¹	0	1.35	1.35	1.35	b. Foreign Exchange
Perdagangan Besar dan Eceran	12.05	10.81	9.73	9.99	9.49	9.68	9.47	9.02	8.57	8.29	8.56	8.01	8.17	8.28	8.59	7.96	Wholesale and Retail Trade
a. Rupiah	12.11	10.87	9.91	10.16	9.69	9.89	9.71	9.44	8.95	8.74	9.11	8.48	8.57	8.72	9.14	8.45	a. Rupiah
b. Valas	5.97	3.82	1.49	1.16	1.11	1.10	2.18	3.14	3.19	3.03	3.02	2.95	2.21	2.29	2.18	2.18	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	10.53	10.60	10.17	10.22	10.19	10.20	9.82	9.76	9.70	9.62	9.58	8.61	8.12	8.07	7.84	8.00	Provision of accommodation and the provision of eating and drinking
a. Rupiah	10.54	10.61	10.18	10.22	10.19	10.20	9.82	9.76	9.70	9.62	9.58	8.61	8.12	8.07	7.84	8.00	a. Rupiah
b. Valas	7.00	6.00	5.50	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.63	10.18	10.12	9.39	8.49	11.88	12.08	10.25	10.40	10.25	9.83	9.90	7.89	7.90	7.67	7.54	Transportation, Warehousing and Communications
a. Rupiah	12.34	10.58	10.59	9.70	8.69	12.28	13.06	10.82	11.85	11.76	11.57	11.57	9.03	9.01	8.73	8.55	a. Rupiah
b. Valas	5.59	5.34	5.18	5.18	5.19	3.85	3.90	5.16	5.06	4.63	4.34	4.03	4.03	4.02	4.01	4.01	b. Foreign Exchange
Perantara Keuangan	12.50	10.09	9.83	10.05	10.09	10.11	9.43	9.21	8.90	9.00	8.95	9.06	8.78	9.14	8.93	8.74	Financial Intermediaries
a. Rupiah	12.50	10.66	9.83	10.05	10.09	10.11	9.43	9.21	8.90	9.00	8.95	9.06	8.78	9.14	8.93	8.74	a. Rupiah
b. Valas	2.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	10.37	9.01	8.53	8.88	8.65	9.06	8.97	8.25	8.07	8.36	8.37	8.29	8.28	8.34	8.30	8.15	Real Estate, Business, Ownership, and Business Services
a. Rupiah	11.06	10.12	9.74	9.54	9.27	9.72	9.64	9.14	8.71	8.89	9.01	8.89	8.87	8.97	8.96	8.78	a. Rupiah
b. Valas	5.46	1.75	2.17	3.87	3.82	3.75	3.71	4.69	3.95	5.15	5.02	4.95	4.87	4.88	4.88	4.84	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.56	9.71	10.78	10.11	10.11	12.14	7.21	11.98	11.92	11.86	11.80	11.75	11.70	11.66	11.62	11.57	Government administration, Defense and Compulsory social security
a. Rupiah	11.56	9.71	10.78	10.11	10.11	12.14	7.21	11.98	11.92	11.86	11.80	11.75	11.70	11.66	11.62	11.57	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12.51	10.79	10.88	10.65	10.63	10.73	10.18	9.85	9.64	9.21	9.04	8.87	8.74	8.94	8.88	8.52	Education Services
a. Rupiah	12.51	10.79	10.88	10.65	10.63	10.73	10.18	9.85	9.64	9.21	9.04	8.87	8.74	8.94	8.88	8.52	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.30	12.22	11.03	11.04	8.20	8.24	6.57	8.28	8.01	7.97	7.97	7.48	7.64	7.72	7.73	7.89	Health Services and Social Activities
a. Rupiah	13.30	12.22	11.03	11.04	8.20	8.24	6.57	8.28	8.01	7.97	7.97	7.48	7.64	7.72	7.73	7.89	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24.10	18.72	16.18	16.16	15.55	16.11	16.02	16.10	15.72	15.48	15.30	13.05	13.92	14.22	14.01	9.18	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	24.10	18.72	16.18	16.16	15.55	16.11	16.02	16.10	15.72	15.48	15.30	13.05	13.92	14.22	14.01	9.18	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	13.29	12.81	13.16	13.13	12.95	13.12	13.08	12.25	12.23	12.25	12.48	12.45	11.41	10.54	10.65	10.67	Individual Services which Serve Households
a. Rupiah	13.29	12.81	13.16	13.13	12.95	13.12	13.08	12.25	12.23	12.25	12.48	12.45	11.41	10.54	10.65	10.67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	17.58	19.41	6.87	22.05	22.19	21.94	21.91	21.76	22.66	22.49	22.23	21.93	19.55	16.32	15.76	7.76	Business Activities which are not clearly defined
a. Rupiah	17.58	19.41	6.87	22.05	22.19	21.94	21.91	21.76	22.66	22.49	22.23	21.93	19.55	16.32	15.76	7.76	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	8.18	8.15	8.14	8.00	7.91	7.81	7.75	7.67	7.62	7.61	7.35	7.23	6.84	House Hold
Untuk Pemilikan Rumah Tinggal	10.44	9.30	8.42	8.18	8.15	8.14	8.00	7.91	7.81	7.75	7.67	7.62	7.61	7.35	7.23	6.84	For Home Ownership
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10.32	8.68	8.06	7.87	7.83	7.79	7.58	7.44	7.30	7.22	7.05	6.96	6.90	6.53	6.41	6.30	For Apartment Ownership
a. Rupiah	10.32	8.68	8.06	7.87	7.83	7.79	7.58	7.44	7.30	7.22	7.05	6.96	6.90	6.53	6.41	6.30	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	10.90	9.87	9.07	8.68	8.63	8.56	8.27	8.05	7.85	7.73	7.57	7.42	7.32	6.93	6.59	6.45	For Shop House Ownership
a. Rupiah	10.90	9.87	9.07	8.68	8.63	8.56	8.27	8.05	7.85	7.73	7.57	7.42	7.32	6.93	6.59	6.45	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10.24	9.69	10.16	10.63	10.62	10.60	10.37	10.39	10.62	10.68	10.71	10.67	10.79	10.47	9.93	10.09	For Vehicles Ownership
a. Rupiah	10.24	9.69	10.16	10.63	10.62	10.60	10.37	10.39	10.62	10.68	10.71	10.67	10.79	10.47	9.93	10.09	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10.82	9.92	9.78	9.47	9.46	9.38	9.31	9.18	9.16	9.13	9.09	9.06	9.05	8.84	8.78	8.72	Multipurpose Loans and Others
a. Rupiah	10.82	9.92	9.78	9.47	9.46	9.38	9.31	9.18	9.16	9.13	9.09	9.06	9.05	8.84	8.78	8.72	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	6.12	4.06	3.52	3.65	3.67	3.69	3.67	3.64	3.86	3.84	3.94	4.02	4.07	4.02	4.02	4.08	Non Industrial Origin Others
a. Rupiah	6.12	4.06	3.52	3.65	3.67	3.69	3.67	3.64	3.86	3.84	3.94	4.02	4.07	4.02	4.02	4.08	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Ket: *) Angka-angka sementara

Note: *) Provisional figures

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

Tipe	2016	2017	2018	2019					2020					Type			
				Agas	Sep	Oktober	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Agas
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	31.384.296	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	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	17.792.744	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	19.333.958	19.732.498	1. Demand Deposits Wadia
a. Giro	235.862	194.284	220.970	240.316	243.756	246.673	250.113	251.654	253.541	256.346	260.101	261.846	266.649	263.896	267.575	270.768	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	16.276.658	17.552.428	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	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	13.591.552	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	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	67.372	69.324	69.136	69.106	70.913	68.751	68.626	69.081	69.363	69.809	70.272	70.780	70.960	71.927	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.129.152	13.130.207	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	b. Saving Deposits
c. Deposito	311.375	338.298	373.979	392.021	395.270	400.649	402.605	407.417	412.361	416.364	417.910	421.410	431.472	435.134	439.702	442.010	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.343.836	5.695.965	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	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	114.537	117.588	120.582	124.643	127.550	128.839	131.737	134.278	135.503	137.640	149.130	154.472	158.032	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	19.638	16.321	15.881	15.514	15.220	14.803	14.441	14.225	14.040	13.321	12.966	12.598	12.304	12.004	a. Mudharabah
b. Musyarakah	61.351	67.754	81.988	98.216	101.707	105.068	109.423	112.746	114.397	117.512	120.229	122.174	124.666	136.524	142.160	146.028	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	0	9	8	8	8	8	0	c. Others
2. Piutang	4.382.865	5.283.827	5.198.275	5.527.409	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	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.519.794	4.824.636	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	a. Murabahah
b. Qardh	282.253	585.885	672.264	695.894	699.794	711.663	720.774	730.480	738.891	774.696	782.916	778.309	784.701	788.554	773.333	802.959	b. Qardh
c. Istishna'	4.153	5.065	6.217	6.879	7.051	7.152	7.284	7.445	7.467	7.534	7.600	7.679	7.722	7.810	7.839	7.888	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	54.019	52.667	50.895	48.156	43.871	39.858	38.345	36.662	36.099	35.110	33.923	32.605	32.208	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.224	34.338	32.683	30.306	27.145	22.307	17.722	15.628	13.614	13.079	12.477	10.965	9.230	8.169	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	2	2	2	2	2	2	2	1	1	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	19.679	19.982	20.587	21.009	21.562	22.134	22.715	23.047	22.882	22.570	22.955	23.372	24.036	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Ket: 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)**

Type	2016	2017	2018	2019					2020					Type			
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	25.906.278	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	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	15.450.809	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	a. Demand Deposits Wadia
a. Giro	219.538	176.470	200.646	218.130	221.356	224.079	227.332	228.789	230.704	233.339	235.304	237.022	241.736	238.768	242.203	245.256	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	14.032.670	15.232.679	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	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	10.455.469	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	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	56.514	57.568	57.184	56.902	58.510	56.192	55.969	56.304	56.462	56.832	57.281	57.665	57.583	58.378	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.484.449	10.093.701	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	b. Saving Deposits
c. Deposito	253.645	270.697	293.704	304.200	307.024	309.676	310.144	312.445	314.955	316.527	316.026	315.963	320.259	322.525	325.838	327.276	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	4.579.686	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	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	61.370	63.325	65.266	67.033	69.146	69.918	71.645	73.351	74.585	76.111	85.601	89.216	90.366	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	8.554	6.479	6.238	6.057	5.889	5.658	5.495	5.382	5.291	5.153	4.996	4.824	4.758	4.627	a. Mudharabah
b. Musyarakah	46.198	44.628	46.911	54.891	57.087	59.209	61.144	63.488	64.423	66.263	68.060	69.432	71.115	80.777	84.458	85.739	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.096.679	4.508.710	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	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.895.349	4.301.161	4.301.161	4.392.035	4.383.607	4.426.662	4.439.961	4.493.657	4.493.554	4.351.557	4.337.463	4.291.088	4.320.173	4.344.980	a. Murabahah
b. Qardh	175.618	187.934	201.240	207.477	207.477	211.726	212.922	215.534	216.478	245.712	246.329	238.371	240.098	240.040	220.453	245.438	b. Qardh
c. Istishna'	159	135	90	72	72	68	64	63	60	58	57	57	57	57	55	40	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	9.606	9.903	10.514	10.990	11.573	12.216	12.895	13.301	13.301	12.815	13.014	13.464	14.166	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	12	10	9	9	9	9	8	8	8	8	11	11	11	15	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	-	2	2	2	2	2	2	1	1	1	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	9.594	9.892	10.503	10.979	11.562	12.206	12.885	13.292	13.155	12.741	13.000	13.450	14.148	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018	2019					2020							Ags	Type
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Dana Pihak Ketiga	3,655,413	4,498,305	5,000,149	5,478,018	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	Third Party Fund
1. Dana Simpanan Wadiah	1,682,712	2,053,693	2,264,312	2,341,935	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	1. Demand Deposits Wadia
a. Giro	16,324	17,814	20,324	22,186	22,400	22,594	22,781	22,865	22,837	23,007	24,797	24,824	24,913	25,128	25,372	25,512	a. Demand Deposits Wadia
b. Tabungan	1,666,388	2,035,879	2,243,988	2,319,749	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	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1,972,701	2,444,612	2,735,838	3,136,083	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	2. Non Profit Sharing Investment Fund
a. Giro	8,089	9,331	10,858	11,756	11,952	12,204	12,403	12,559	12,657	12,777	12,901	12,977	12,991	13,115	13,377	13,549	a. Demand Deposits
b. Tabungan	1,906,882	2,367,841	2,644,703	3,036,506	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	b. Saving Deposits
c. Deposito	57,730	67,601	80,275	87,821	88,246	90,973	92,461	94,972	97,406	99,837	101,884	105,447	111,213	112,609	113,864	114,734	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	477,981	1,018,382	1,183,094	1,116,279	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	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31,439	37,517	46,161	53,167	54,263	55,316	57,610	58,404	58,921	60,092	60,927	60,918	61,529	63,529	65,256	67,666	1. Profit Sharing Financing
a. Mudharabah	16,286	14,391	11,084	9,842	9,643	9,457	9,331	9,145	8,946	8,843	8,749	8,168	7,970	7,774	7,546	7,377	a. Mudharabah
b. Musyarakah	15,153	23,126	35,077	43,325	44,620	45,859	48,279	49,258	49,974	51,249	52,169	52,742	53,551	55,747	57,702	60,289	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	0	0	9	8	8	8	8	0	c. Others
2. Piutang	434,810	970,805	1,101,596	1,018,699	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	2. Receivables/Acceptables
a. Murabahah	324,181	567,924	624,445	523,475	505,184	487,452	475,619	470,209	460,406	454,625	444,506	425,660	418,256	408,767	406,629	401,268	a. Murabahah
b. Qardh	106,635	397,951	471,024	488,417	492,317	499,937	507,852	514,946	522,413	528,904	536,587	539,938	544,603	548,514	552,880	557,521	b. Qardh
c. Istisna'	3,994	4,930	6,127	6,807	6,979	7,084	7,220	7,382	7,407	7,476	7,543	7,622	7,665	7,753	7,784	7,848	c. Istisna'
3. Pembiayaan Sewa (Ijarah)	11,732	10,070	35,337	44,413	42,764	40,381	37,166	32,298	27,642	25,450	23,361	22,798	22,295	20,909	19,141	18,042	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25,212	34,328	32,674	30,297	27,136	22,298	17,714	15,620	13,606	13,071	12,466	10,954	9,219	8,154	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11,524	10,055	10,124	10,085	10,090	10,084	10,030	10,000	9,928	9,830	9,755	9,727	9,829	9,955	9,922	9,888	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		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Dana Pihak Ketiga	18,521,091	21,692,463	24,334,556	26,224,906	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	Third Paty Fund	
Pembiayaan, Piutang dan Salam	3,801,121	4,520,667	4,866,831	5,032,230	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	Financing, Receivables/Acceptables, Ijarah and Salam	
Ket: r) Angka-angka diperbaiki																		Note: r) Revised figure

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)																	
Tipe	2016	2017	2018	2019					2020							Type	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Dana Pihak Ketiga	15,488,398	17,955,556	19,996,197	21,455,167	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	Third Paty Fund
Pembiayaan, Piutang dan Salam	3,360,698	3,543,254	3,722,263	3,955,290	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	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figures																	

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Business Unit)

Tipe	2016	2017	2018	2019					2020							Type	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Dana Pihak Ketiga	3,032,693	3,736,907	4,338,359	4,769,739	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	Third Paty Fund Financing, Receivables/Acceptables, Ijarah and Salam
Pembiayaan, Piutang dan Salam	440,423	977,413	1,144,568	1,076,940	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	

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								Indikator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Dana Simpanan Wadiah	38,361	47,033	54,344	57,671	57,059	57,821	62,192	65,751	67,071	68,366	69,626	74,463	74,643	77,419	76,898	79,838	iB Wadia
a. Giro	20,153	24,897	26,435	25,895	24,868	24,899	28,776	30,331	31,775	32,329	33,157	36,824	35,717	38,332	37,394	39,863	a. Demand Deposits Wadia
i. Rupiah	17,221	21,581	23,543	22,841	21,929	21,909	25,825	25,517	22,881	25,128	24,733	29,034	28,043	31,186	30,402	32,782	i. Rupiah
ii. Valas	2,932	3,315	2,892	3,054	2,939	2,991	2,951	4,814	8,894	7,202	8,424	7,790	7,673	7,145	6,992	7,082	ii. Foreign Currency
b. Tabungan	18,208	22,137	27,909	31,775	32,191	32,922	33,417	35,420	35,297	36,036	36,469	37,639	38,926	39,087	39,504	39,974	b. iB Saving Deposits Wadia
i. Rupiah	18,037	21,938	27,635	31,446	31,852	32,543	33,051	34,964	34,834	35,558	35,971	37,165	38,444	38,593	38,953	39,420	i. Rupiah
ii. Valas	170	199	274	330	339	379	365	456	462	478	498	474	483	494	550	555	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240,974	287,854	317,484	325,296	332,744	344,535	345,795^r	350,399^r	347,458^r	352,127^r	344,431^r	340,480^r	335,552^r	343.890	341,254	347,929	Non Profit Sharing Investment Fund
a. Giro	7,820	15,291	17,161	20,988	21,190	24,268	23,228	27,321	29,993	28,733	29,423	27,858	26,799	28,871	23,140	29,729	a. Demand Deposits
i. Rupiah	7,388	13,280	15,501	19,758	19,921	22,794	21,861	26,225	26,488	26,741	27,427	26,167	24,913	27,169	21,491	27,983	i. Rupiah
ii. Valas	432	2,011	1,661	1,229	1,269	1,474	1,367	1,096	3,505	1,992	1,996	1,691	1,886	1,702	1,649	1,746	ii. Foreign Currency
b. Tabungan	66,980	76,361	86,529	88,947	90,380	90,538	91,068	97,839	95,280	96,114	95,702	96,369	97,855	99,381	101,088	102,210	b. Saving Deposits
i. Rupiah	66,088	75,463	85,507	87,455	88,897	89,050	89,684	96,377	93,761	94,448	93,753	94,585	96,102	97,675	99,413	100,435	i. Rupiah
ii. Valas	892	898	1,022	1,492	1,483	1,488	1,384	1,462	1,519	1,666	1,949	1,784	1,753	1,706	1,676	1,775	ii. Foreign Currency
c. Deposito	166,174	196,202	213,794	215,361	221,174	229,728	231,498 ^r	225,238 ^r	222,185 ^r	227,280 ^r	219,305 ^r	216,253 ^r	210,898 ^r	215,648	217,026	215,990	c. Time Deposits
i. Rupiah	155,646	186,721	203,133	205,487	210,583	219,894	221,722 ^r	215,252 ^r	211,128 ^r	211,794 ^r	202,663 ^r	201,384 ^r	196,018 ^r	200,481	202,345	201,542	i. Rupiah
a. 1 Bulan	109,417	137,718	146,936	135,866	132,467	139,735	146,391	143,545	137,832	140,374	134,076	132,582	126,643	132,612	133,360	125,552	a. 1 month
b. 3 Bulan	30,095	30,436	34,036	39,408	47,188	49,890	45,494	43,316	45,093	44,122	39,546	40,725	43,192	40,692	39,877	44,507	b. 3 month
c. 6 Bulan	9,531	9,710	11,612	13,931	15,077	15,025	15,901	14,534	14,586	16,033	16,917	16,545	14,299	16,142	17,003	16,794	c. 6 month
d. 12 Bulan	6,588	8,758	10,543	16,266	15,834	15,228	13,921	13,845	13,596	11,242	12,106	11,523	11,876	11,018	12,085	14,678	d. 12 month
e. >12 Bulan	15	99	5	15	18	16	15 ^r	13 ^r	21 ^r	23 ^r	17 ^r	9 ^r	8 ^r	17	20	11 ^r	e. >12 month
ii. Valas	10,528	9,481	10,661	9,875	10,591	9,833	9,777	9,986	11,057	15,486	16,642	14,869	14,880	15,167	14,681	14,447	ii. Foreign Currency
a. 1 Bulan	8,295	7,842	8,171	6,517	6,755	5,751	6,125	5,961	6,704	11,990	12,570 ^r	10,734 ^r	11,423 ^r	11,690	10,929	11,262	a. 1 month
b. 3 Bulan	1,730	1,316	1,377	1,758	2,014	2,262	1,622	2,326	2,707	1,833	1,866	2,179	1,562	1,795	2,145	1,603	b. 3 month
c. 6 Bulan	315	188	663	725	1,171	1,224	1,311	887	863	920	1,284	1,312	1,382	1,132	1,065	897	c. 6 month
d. 12 Bulan	189	136	450	875	651	597	719	813	783	743	922	643	513	540	542	685	d. 12 month
e. >12 Bulan	0	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								Indikator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Dana Simpanan Wadiah	29,470	35,933	40,954	45,203	44,938	45,818	46,911	51,737	53,858	54,622	55,122	57,382	57,729	58,535	59,448	61,414	iB Wadia
a. Giro	15,375	18,792	18,553	19,585	18,842	19,167	19,824	22,821	25,018	25,317	25,528	26,930	26,148	26,760	27,270	28,553	a. Demand Deposits Wadia
i. Rupiah	12,638	15,920	15,942	16,733	16,116	16,366	17,094	18,243	16,425	18,433	17,613	19,601	18,918	20,026	20,728	21,942	i. Rupiah
ii. Valas	2,736	2,872	2,611	2,852	2,727	2,801	2,730	4,578	8,593	6,884	7,914	7,328	7,230	6,734	6,542	6,611	ii. Foreign Currency
b. Tabungan	14,095	17,141	22,402	25,618	26,095	26,651	27,087	28,916	28,840	29,305	29,594	30,452	31,581	31,776	32,178	32,861	b. iB Saving Deposits Wadia
i. Rupiah	13,968	17,000	22,228	25,398	25,865	26,384	26,825	28,572	28,492	28,973	29,255	30,137	31,272	31,491	31,869	32,559	i. Rupiah
ii. Valas	127	141	174	220	230	267	262	345	348	332	339	315	309	285	309	303	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176,937	202,460	216,652	218,393	222,405	230,649	228,177	237,241	232,627	236,447	234,240	231,664	228,022	234,839	230,198	234,522	Non Profit Sharing Investment Fund
a. Giro	4,278	7,619	9,002	13,695	13,590	17,514	16,368	19,255	21,302	21,494	21,962	20,473	19,380	21,886	16,433	22,361	a. Demand Deposits
i. Rupiah	4,149	7,038	8,819	13,617	13,517	17,414	16,272	19,176	20,136	20,867	21,173	19,860	18,767	21,387	15,929	21,856	i. Rupiah
ii. Valas	128	581	183	77	72	100	96	79	1,166	626	789	613	614	499	505	505	ii. Foreign Currency
b. Tabungan	50,637	57,488	65,642	65,585	66,437	66,373	67,072	71,743	69,383	69,535	69,715	69,980	71,837	73,357	75,056	75,997	b. Saving Deposits
i. Rupiah	50,601	57,440	65,575	65,437	66,288	66,223	66,924	71,591	69,227	69,375	69,564	69,833	71,694	73,214	74,908	75,852	i. Rupiah
ii. Valas	36	48	66	149	149	150	148	152	156	160	151	147	143	143	148	146	ii. Foreign Currency
c. Deposito	122,022	137,353	142,008	139,113	142,379	146,761	144,737	146,243	141,942	145,419	142,564	141,211	136,804	139,596	138,709	136,163	c. Time Deposits
i. Rupiah	112,709	129,960	133,798	133,522	136,539	141,422	139,316	140,824	135,673	138,193	134,589	133,689	129,509	131,755	131,680	129,315	i. Rupiah
a. 1 Bulan	82,724	95,065	101,784	92,550	93,217	99,244	97,028	99,003	95,817	98,527	93,799	93,102	90,074	91,200	88,718	86,141	a. 1 month
b. 3 Bulan	19,126	20,686	18,157	23,627	25,616	23,943	24,843	25,337	23,261	22,906	23,112	23,513	22,778	22,488	23,356	22,858	b. 3 month
c. 6 Bulan	5,539	6,508	6,779	9,064	9,542	9,744	8,170	7,861	8,116	8,263	8,707	8,709	7,919	9,536	9,963	10,414	c. 6 month
d. 12 Bulan	4,906	7,696	7,073	8,266	8,148	8,475	9,260	8,613	8,462	8,478	8,956	8,557	8,730	8,516	9,624	9,891	d. 12 month
e. >12 Bulan	14	6	5	15	16	16	14	11	18	19	15	9	8	16	19	10 ⁷	e. >12 month
ii. Valas	9,313	7,392	8,210	5,591	5,839	5,339	5,421	5,419	6,268	7,225	7,975	7,322	7,295	7,841	7,029	6,849	ii. Foreign Currency
a. 1 Bulan	7,518	5,844	7,054	4,003	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	a. 1 month
b. 3 Bulan	1,339	1,306	856	756	411	563	748	985	901	555	277	373	453	761	988	499	b. 3 month
c. 6 Bulan	268	110	145	161	722	768	792	143	136	189	774	991	947	455	196	181	c. 6 month
d. 12 Bulan	188	132	154	671	444	432	405	431	417	398	507	240	210	179	198	291	d. 12 month
e. >12 Bulan	0	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

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								Indikator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Dana Simpanan Wadiah	8,891	11,101	13,389	12,468	12,121	12,003	15,281	14,014	13,213	13,744	14,504	17,081	16,914	18,884	17,450	18,424	iB Wadia
a. Giro	4,778	6,105	7,883	6,310	6,026	5,732	8,952	7,510	6,757	7,013	7,629	9,894	9,569	11,572	10,125	11,311	a. Demand Deposits Wadia
i. Rupiah	4,583	5,661	7,601	6,109	5,814	5,543	8,731	7,274	6,456	6,695	7,120	9,432	9,125	11,161	9,675	10,840	i. Rupiah
ii. Valas	196	444	281	202	212	190	221	237	301	318	509	462	443	411	450	471	ii. Foreign Currency
b. Tabungan	4,112	4,996	5,507	6,158	6,095	6,271	6,329	6,504	6,457	6,732	6,875	7,187	7,345	7,312	7,326	7,113	b. iB Saving Deposits Wadia
i. Rupiah	4,069	4,937	5,406	6,048	5,987	6,159	6,226	6,393	6,342	6,585	6,716	7,028	7,172	7,102	7,085	6,861	i. Rupiah
ii. Valas	43	59	100	110	108	112	103	111	114	147	159	159	173	210	241	252	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64,037	85,394	100,832	106,904	110,338	113,886	117,618	113,158	114,830	115,680	110,190	108,815	107,530	109,061	111,056	113,407	Non Profit Sharing Investment Fund
a. Giro	3,542	7,672	8,160	7,293	7,600	6,754	6,860	8,067	8,690	7,240	7,462	7,385	7,419	6,985	6,707	7,368	a. Demand Deposits
i. Rupiah	3,238	6,241	6,682	6,141	6,403	5,380	5,590	7,050	6,351	5,874	6,254	6,307	6,147	5,783	5,562	6,128	i. Rupiah
ii. Valas	304	1,431	1,478	1,152	1,196	1,375	1,270	1,017	2,339	1,366	1,208	1,078	1,272	1,203	1,145	1,240	ii. Foreign Currency
b. Tabungan	16,343	18,873	20,887	23,362	23,943	24,165	23,996	26,096	25,897	26,579	25,987	26,389	26,018	26,024	26,032	26,213	b. Saving Deposits
i. Rupiah	15,487	18,023	19,932	22,019	22,609	22,828	22,760	24,786	24,534	25,072	24,188	24,752	24,408	24,461	24,504	24,584	i. Rupiah
ii. Valas	857	850	955	1,343	1,334	1,338	1,236	1,310	1,363	1,506	1,798	1,637	1,610	1,563	1,528	1,629	ii. Foreign Currency
c. Deposito	44,152	58,849	71,786	76,248	78,796	82,966	86,761	78,996	80,244	81,861	76,741	75,041	74,093	76,052	78,317	79,826	c. Time Deposits
i. Rupiah	42,937	56,761	69,335	71,965	74,044	78,472	82,405	74,427	75,454	73,601	68,074	67,495	66,509	68,726	70,665	72,228	i. Rupiah
a. 1 Bulan	26,693	42,653	45,152	43,316	39,250	40,491	49,363	44,542	42,015	41,847	40,277	39,480	36,569	41,412	44,641	39,411	a. 1 month
b. 3 Bulan	10,969	9,750	15,879	15,781	21,573	25,946	20,651	17,979	21,832	21,215	16,435	17,212	20,414	18,205	16,521	21,649	b. 3 month
c. 6 Bulan	3,593	3,202	4,834	4,867	5,535	5,281	7,730	6,673	6,470	7,771	8,210	7,836	6,380	6,606	7,040	6,380	c. 6 month
d. 12 Bulan	1,682	1,062	3,470	8,000	7,886	6,753	4,661	5,232	5,134	2,764	3,150	2,966	3,146	2,503	2,461	4,786	d. 12 month
e. >12 Bulan	1	93	0	1	1	1	1	2	3	4	2	0	0	1	1	1	e. >12 month
ii. Foreign Currency	1,215	2,089	2,451	4,284	4,752	4,494	4,356	4,568	4,789	8,260	8,668	7,547	7,585	7,326	7,651	7,599	ii. Foreign Currency
a. 1 Bulan	777	1,998	1,117	2,514	2,493	2,174	2,650	2,101	1,891	5,906	6,154	5,017	5,738	5,253	5,282	5,384	a. 1 month
b. 3 Bulan	391	10	520	1,002	1,602	1,698	874	1,341	1,806	1,278	1,589	1,807	1,109	1,034	1,156	1,104	b. 3 month
c. 6 Bulan	47	78	518	564	449	456	518	743	727	731	510	320	435	677	869	716	c. 6 month
d. 12 Bulan	0	4	296	204	207	165	314	382	366	346	415	403	302	361	344	394	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	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. Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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		
				Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Agst	
Total Dana Pihak Ketiga	279.335	334.888	371.828	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	410.195	421.319	418.152	427.766	Total Third Paty Fund	
i. Rupiah	264.380	318.982	355.318	366.987	373.182	386.190	392.553	398.744	389.505	394.079	384.955	388.646	383.520	395.104	392.604	402.163	i. Rupiah	
ii. Valas	14.955	15.906	16.510	15.980	16.620	16.166	15.844	17.814	25.437	26.824	29.510	26.608	26.675	26.215	25.548	25.604	ii. Foreign Exchange	
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	381.371	388.295	400.743	406.326	415.126	413.599	419.674	413.074	413.901	408.847	419.740	416.921	426.469	1. Residents' Third Party Funds	
a. Pemerintah	42.284	84.046	74.507	73.201	79.556	97.125	98.198	90.201	96.247	98.922	98.742	100.037	94.639	100.540	93.248	94.485	a. Government	
i. Rupiah	41.193	78.181	69.087	69.140	75.189	93.332	94.434	86.391	84.638	87.557	85.152	87.636	82.312	88.467	80.907	82.121	i. Rupiah	
ii. Valas	1.091	5.865	5.420	4.061	4.367	3.793	3.764	3.811	11.610	11.365	13.590	12.401	12.327	12.072	12.341	12.365	ii. Foreign Exchange	
b. Swasta	235.888	249.733	295.779	308.170	308.739	303.618	308.128	324.925	317.351	320.751	314.332	313.864	314.208	319.200	323.673	331.984	b. Private Sector	
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	31.476	33.174	35.103	34.809	35.502	34.877	35.265	33.208	34.624	33.207	31.656	32.494	34.083	1. Non bank Financial Institutions	
i. Rupiah	23.320	28.224	26.290	31.365	33.001	34.952	34.717	35.331	34.692	35.118	32.981	34.461	33.121	31.530	32.342	33.983	i. Rupiah	
ii. Valas	116	102	408	111	173	152	92	171	185	147	227	164	86	125	151	99	ii. Foreign Exchange	
2. Bukan Lembaga Keuangan (termasuk	64.969	72.214	98.102	93.303	91.012	82.151	84.050	90.996	85.456	87.106	81.858	77.587	74.836	79.116	79.593	84.037	2. Non Financial Corporations (including Other Private Sector)	
i. Rupiah	56.935	66.023	92.262	87.259	84.939	76.210	78.346	83.556	78.194	78.620	73.806	70.503	67.521	72.113	73.421	78.071	i. Rupiah	
ii. Valas	8.034	6.191	5.840	6.044	6.072	5.941	5.703	7.440	7.262	8.486	8.052	7.084	7.315	7.002	6.173	5.966	ii. Foreign Exchange	
3. Perseorangan	147.483	149.193	170.979	183.391	184.554	186.363	189.269	198.427	197.018	198.380	199.266	201.653	206.165	208.429	211.586	213.864	3. Individuals	
i. Rupiah	142.496	146.194	167.295	178.789	179.631	181.268	184.150	193.132	191.476	192.440	192.608	195.619	200.186	202.647	205.547	207.634	i. Rupiah	
ii. Valas	4.986	3.000	3.684	4.602	4.923	5.096	5.120	5.295	5.542	5.940	6.658	6.034	5.979	5.782	6.039	6.231	ii. Foreign Exchange	
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.596	1.507	1.612	2.071	1.432	1.344	1.229	1.392	1.353	1.348	1.579	1.231	1.297	2. Non Residents' Third Party Funds	
i. Rupiah	436	361	385	434	422	429	906	334	505	343	408	427	380	346	387	354	i. Rupiah	
ii. Valas	727	748	1.157	1.162	1.086	1.184	1.165	1.098	838	886	983	925	967	1.233	844	944	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Total Dana Pihak Ketiga	206,407	238,393	257,606	263,596	267,343	276,466	275,088	288,978	286,485	291,069	289,362	289,046	285,751	293,374	289,646	295,936	Total Third Party Fund
i. Rupiah	194,066	227,359	246,362	254,707	258,325	267,809	266,431	278,405	269,954	275,842	272,195	273,321	270,159	277,872	275,113	281,522	i. Rupiah
ii. Valas	12,341	11,033	11,245	8,889	9,018	8,657	8,657	10,572	16,531	15,227	17,168	15,725	15,591	15,502	14,533	14,414	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205,563	237,598	256,399	262,389	266,215	275,223	273,857	287,835	285,574	290,133	288,291	288,003	284,713	292,095	288,721	294,949	1. Residents' Third Party Funds
a. Pemerintah	28,123	64,079	53,756	52,428	52,881	70,351	67,876	68,046	71,832	72,191	73,158	72,869	68,177	72,021	64,101	65,888	a. Government
i. Rupiah	27,302	58,565	48,787	49,635	49,974	67,433	64,879	64,992	61,878	63,987	63,231	63,830	59,177	63,131	55,048	56,807	i. Rupiah
ii. Valas	820	5,514	4,968	2,793	2,907	2,917	2,997	3,054	9,954	8,204	9,927	9,039	9,000	8,890	9,053	9,081	ii. Foreign Exchange
b. Swasta	177,440	173,519	202,643	209,960	213,334	204,873	205,981	219,789	213,742	217,942	215,133	215,134	216,536	220,074	224,620	229,060	b. Private Sector
1. Institusi Keuangan Non Bank	14,178	18,046	17,510	19,331	20,330	21,459	20,584	21,806	21,321	21,569	19,911	21,008	20,685	19,438	19,524	20,666	1. Non bank Financial Institutions
i. Rupiah	14,073	17,962	17,121	19,242	20,228	21,358	20,544	21,692	21,214	21,472	19,835	20,922	20,632	19,394	19,475	20,624	i. Rupiah
ii. Valas	105	84	389	89	102	101	40	115	107	97	76	85	53	45	49	43	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	48,217	42,585	55,803	53,578	55,192	44,242	44,298	50,204	45,633	48,567	47,048	44,125	41,995	44,829	46,358	48,088	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41,254	39,490	52,918	50,916	52,554	42,128	42,214	46,350	42,461	45,127	43,627	41,079	38,977	42,026	44,383	46,329	i. Rupiah
ii. Valas	6,963	3,095	2,885	2,661	2,638	2,115	2,084	3,854	3,171	3,441	3,421	3,047	3,018	2,803	1,976	1,759	ii. Foreign Exchange
3. Perseorangan	115,045	112,888	129,330	137,052	137,813	139,172	141,099	147,779	146,788	147,805	148,174	150,001	153,857	155,806	158,737	160,306	3. Individuals
i. Rupiah	111,283	111,258	127,441	134,823	135,493	136,801	138,691	145,291	144,293	145,170	145,373	147,335	151,268	153,235	156,086	157,675	i. Rupiah
ii. Valas	3,762	1,629	1,889	2,229	2,320	2,371	2,408	2,487	2,495	2,635	2,801	2,666	2,588	2,571	2,651	2,631	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1,208	1,207	1,128	1,243	1,231	1,143	911	936	1,072	1,043	1,038	1,279	925	987	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	90	77	89	103	81	108	86	129	156	106	86	121	88	i. Rupiah
ii. Valas	690	711	1,114	1,117	1,051	1,154	1,129	1,062	803	850	943	887	932	1,193	805	900	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Total Dana Pihak Ketiga	72,928	96,495	114,222	119,372	122,459	125,889	133,309	127,580	128,457	129,834	125,103	126,208	124,444	127,945	128,506	131,831	Total Third Party Fund
i. Rupiah	70,314	91,623	108,956	112,281	114,857	118,381	126,122	120,338	119,551	118,237	112,761	115,325	113,360	117,232	117,492	120,641	i. Rupiah
ii. Valas	2,614	4,872	5,265	7,091	7,602	7,508	7,187	7,242	8,906	11,596	12,342	10,883	11,084	10,712	11,015	11,190	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72,609	96,181	113,887	118,983	122,080	125,520	132,469	127,291	128,025	129,541	124,783	125,897	124,134	127,645	128,200	131,521	1. Residents' Third Party Funds
a. Pemerintah	14,161	19,967	20,751	20,773	26,675	26,775	30,322	22,155	24,415	26,731	25,583	27,167	26,462	28,519	29,147	28,597	a. Government
i. Rupiah	13,890	19,616	20,299	19,505	25,216	25,899	29,556	21,398	22,760	23,570	21,921	23,806	23,135	25,336	25,858	25,314	i. Rupiah
ii. Valas	271	351	452	1,268	1,460	876	767	756	1,655	3,161	3,663	3,361	3,327	3,183	3,288	3,283	ii. Foreign Exchange
b. Swasta	58,448	76,214	93,136	98,210	95,405	98,745	102,147	105,136	103,610	102,810	99,199	98,730	97,672	99,126	99,053	102,923	b. Private Sector
1. Institusi Keuangan Non Bank	9,258	10,280	9,188	12,145	12,844	13,645	14,225	13,695	13,556	13,696	13,297	13,617	12,522	12,217	12,970	13,416	1. Non bank Financial Institutions
i. Rupiah	9,247	10,262	9,169	12,123	12,773	13,594	14,173	13,639	13,479	13,646	13,147	13,539	12,489	12,137	12,867	13,360	i. Rupiah
ii. Valas	11	18	20	22	71	51	52	56	78	50	151	78	33	81	102	56	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	16,752	29,629	42,299	39,726	35,820	37,909	39,751	40,792	39,823	38,539	34,811	33,462	32,841	34,286	33,235	35,949	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15,682	26,533	39,343	36,343	32,386	34,083	36,132	37,207	35,733	33,494	30,179	29,424	28,544	30,087	29,038	31,742	i. Rupiah
ii. Valas	1,071	3,097	2,955	3,383	3,434	3,826	3,619	3,586	4,091	5,045	4,631	4,037	4,297	4,199	4,197	4,207	ii. Foreign Exchange
3. Perseorangan	32,438	36,306	41,649	46,339	46,741	47,192	48,170	50,648	50,230	50,575	51,091	51,652	52,309	52,623	52,849	53,559	3. Individuals
i. Rupiah	31,214	34,935	39,854	43,966	44,138	44,466	45,458	47,841	47,183	47,271	47,235	48,284	48,918	49,412	49,461	49,959	i. Rupiah
ii. Valas	1,224	1,370	1,795	2,374	2,603	2,725	2,712	2,808	3,047	3,305	3,857	3,368	3,391	3,211	3,387	3,600	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	389	379	369	840	289	432	293	320	310	310	299	306	310	2. Non Residents' Third Party Funds
i. Rupiah	282	277	292	344	344	339	803	254	397	257	279	272	275	260	267	266	i. Rupiah
ii. Valas	37	37	43	45	35	30	36	36	35	36	41	38	35	39	39	44	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Agustus 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - August 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	62,499	38,181	47,572	80.26%	Jawa Barat
Banten	15,541	10,826	12,901	83.92%	Banten
DKI Jakarta	380,782	154,301	183,688	84.00%	DKI Jakarta
DI Yogyakarta	7,763	4,087	6,530	62.59%	DI Yogyakarta
Jawa Tengah	28,592	19,388	21,472	90.30%	Jawa Tengah
Jawa Timur	40,754	28,771	31,089	92.54%	Jawa Timur
Bengkulu	1,768	1,463	1,012	144.56%	Bengkulu
Jambi	3,797	3,408	2,371	143.70%	Jambi
Nanggroe Aceh Darussalam	46,894	26,968	35,313	76.37%	Nanggroe Aceh Darussalam
Sumatera Utara	18,330	12,062	15,204	79.33%	Sumatera Utara
Sumatera Barat	6,814	4,629	5,711	81.04%	Sumatera Barat
Riau	10,200	7,003	7,638	91.69%	Riau
Sumatera Selatan	12,198	7,995	7,972	100.29%	Sumatera Selatan
Bangka Belitung	1,188	780	929	83.94%	Bangka Belitung
Kepulauan Riau	4,354	3,891	2,768	140.59%	Kepulauan Riau
Lampung	4,398	3,293	3,066	107.42%	Lampung
Kalimantan Selatan	9,196	4,887	6,372	76.69%	Kalimantan Selatan
Kalimantan Barat	5,851	5,049	2,990	168.86%	Kalimantan Barat
Kalimantan Timur	10,117	5,430	9,051	59.99%	Kalimantan Timur
Kalimantan Tengah	1,636	1,430	1,002	142.64%	Kalimantan Tengah
Sulawesi Tengah	1,806	1,575	1,259	125.12%	Sulawesi Tengah
Sulawesi Selatan	9,507	7,189	6,225	115.49%	Sulawesi Selatan
Sulawesi Utara	776	723	358	201.76%	Sulawesi Utara
Gorontalo	451	285	306	93.19%	Gorontalo
Sulawesi Barat	603	482	307	156.90%	Sulawesi Barat
Sulawesi Tenggara	1,866	1,306	1,304	100.14%	Sulawesi Tenggara
NTB	14,564	8,908	8,726	102.09%	NTB
Bali	2,385	2,048	1,285	159.32%	Bali
NTT	211	178	132	135.00%	NTT
Maluku	455	205	441	46.42%	Maluku
Papua	808	456	699	65.30%	Papua
Maluku Utara	845	444	706	62.88%	Maluku Utara
Papua Barat	444	113	423	26.81%	Papua Barat
Luar Indonesia	1,496	706	943	74.93%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Agustus 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - August 2020)					
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	48,858	27,496	39,016	70.47%	Jawa Barat
Banten	10,672	6,039	9,786	61.71%	Banten
DKI Jakarta	228,849	84,327	108,893	77.44%	DKI Jakarta
DI Yogyakarta	5,707	2,343	5,324	44.00%	DI Yogyakarta
Jawa Tengah	16,669	11,673	13,546	86.18%	Jawa Tengah
Jawa Timur	27,330	18,815	21,647	86.92%	Jawa Timur
Bengkulu	1,715	1,457	961	151.70%	Bengkulu
Jambi	2,538	2,496	1,492	167.32%	Jambi
Nanggroe Aceh Darussalam	46,130	26,682	34,751	76.78%	Nanggroe Aceh Darussalam
Sumatera Utara	9,359	6,698	8,088	82.82%	Sumatera Utara
Sumatera Barat	3,966	2,873	3,531	81.35%	Sumatera Barat
Riau	5,303	3,326	4,881	68.13%	Riau
Sumatera Selatan	5,846	4,569	4,478	102.04%	Sumatera Selatan
Bangka Belitung	940	547	719	76.12%	Bangka Belitung
Kepulauan Riau	2,429	2,062	1,760	117.14%	Kepulauan Riau
Lampung	3,799	2,781	2,942	94.51%	Lampung
Kalimantan Selatan	4,323	2,586	3,654	70.75%	Kalimantan Selatan
Kalimantan Barat	3,987	3,913	2,282	171.48%	Kalimantan Barat
Kalimantan Timur	7,034	3,252	6,731	48.31%	Kalimantan Timur
Kalimantan Tengah	1,636	1,430	1,002	142.64%	Kalimantan Tengah
Sulawesi Tengah	1,806	1,575	1,259	125.12%	Sulawesi Tengah
Sulawesi Selatan	4,840	3,743	4,121	90.83%	Sulawesi Selatan
Sulawesi Utara	776	723	358	201.76%	Sulawesi Utara
Gorontalo	451	285	306	93.19%	Gorontalo
Sulawesi Barat	424	320	241	132.91%	Sulawesi Barat
Sulawesi Tenggara	1,814	1,258	1,284	97.96%	Sulawesi Tenggara
NTB	14,272	8,730	8,586	101.67%	NTB
Bali	1,535	1,354	952	142.21%	Bali
NTT	211	178	132	135.00%	NTT
Maluku	455	205	441	46.42%	Maluku
Papua	808	456	699	65.30%	Papua
Maluku Utara	845	444	706	62.88%	Maluku Utara
Papua Barat	444	113	423	26.81%	Papua Barat
Luar Indonesia	1,496	706	943	74.93%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	13,641	10,685	8,556	124.88%	Jawa Barat
Banten	4,869	4,787	3,115	153.66%	Banten
DKI Jakarta	151,933	69,974	74,796	93.55%	DKI Jakarta
DI Yogyakarta	2,056	1,744	1,206	144.64%	DI Yogyakarta
Jawa Tengah	11,922	7,715	7,926	97.34%	Jawa Tengah
Jawa Timur	13,423	9,956	9,442	105.44%	Jawa Timur
Bengkulu	53	6	52	12.03%	Bengkulu
Jambi	1,258	912	880	103.66%	Jambi
Nanggroe Aceh Darussalam	764	286	562	50.81%	Nanggroe Aceh Darussalam
Sumatera Utara	8,971	5,364	7,116	75.37%	Sumatera Utara
Sumatera Barat	2,848	1,756	2,180	80.55%	Sumatera Barat
Riau	4,896	3,677	2,756	133.42%	Riau
Sumatera Selatan	6,353	3,426	3,495	98.03%	Sumatera Selatan
Bangka Belitung	248	232	210	110.76%	Bangka Belitung
Kepulauan Riau	1,925	1,829	1,007	181.58%	Kepulauan Riau
Lampung	599	512	123	415.49%	Lampung
Kalimantan Selatan	4,873	2,301	2,717	84.68%	Kalimantan Selatan
Kalimantan Barat	1,864	1,136	708	160.44%	Kalimantan Barat
Kalimantan Timur	3,083	2,178	2,320	93.88%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0.00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0.00%	Sulawesi Tengah
Sulawesi Selatan	4,667	3,446	2,104	163.80%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0.00%	Sulawesi Utara
Gorontalo	-	-	-	0.00%	Gorontalo
Sulawesi Barat	179	162	66	243.79%	Sulawesi Barat
Sulawesi Tenggara	52	48	20	237.67%	Sulawesi Tenggara
NTB	292	178	139	128.04%	NTB
Bali	850	693	333	208.28%	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 - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - August 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3,378	3,171	2,967	106.87%	Kab. Tangerang	Banten
	Kab. Serang	2,394	1,714	1,830	93.68%	Kab. Serang	
	Kota Cilegon	2,728	1,561	1,891	82.51%	Kota Cilegon	
	Kota Tangerang	6,263	4,105	5,460	75.19%	Kota Tangerang	
	Kota Serang	73	2	64	3.53%	Kota Serang	
	Kota Tangerang Selatan	705	273	689	39.61%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	649	588	623	94.50%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	798	648	667	97.18%	Kab. Purwakarta	
	Kab. Karawang	558	485	460	105.58%	Kab. Karawang	
	Kab. Bogor	6	-	6	0.00%	Kab. Bogor	
	Kab. Sukabumi	299	302	206	146.44%	Kab. Sukabumi	
	Kab. Cianjur	735	553	484	114.20%	Kab. Cianjur	
	Kab. Bandung	76	1	72	0.74%	Kab. Bandung	
	Kab. Garut	286	221	271	81.56%	Kab. Garut	
	Kab. Majalengka	33	11	33	34.48%	Kab. Majalengka	
	Kota Bandung	21,989	14,092	14,683	95.97%	Kota Bandung	
	Kota Bogor	9,298	5,638	6,919	81.49%	Kota Bogor	
	Kota Sukabumi	812	606	619	97.95%	Kota Sukabumi	
	Kota Cirebon	5,441	3,945	3,351	117.75%	Kota Cirebon	
	Kota Tasikmalaya	3,043	2,437	1,565	155.74%	Kota Tasikmalaya	
	Kota Cimahi	378	232	365	63.52%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	4,465	1,863	4,310	43.21%	Kota Depok	DKI Jakarta
	Kota Bekasi	13,632	6,559	12,938	50.69%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	124,263	43,670	61,235	71.32%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	9,108	7,880	6,119	128.78%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	18,225	11,646	14,297	81.45%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	181,909	81,527	89,358	91.24%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	47,277	9,579	12,679	75.55%	Wil. Kota Jakarta Timur	DI Yogyakarta
	Kota Yogyakarta	7,763	4,087	6,530	62.59%	Kota Yogyakarta	
Jawa Tengah	Kab. Semarang	952	681	524	129.91%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	143	57	132	42.99%	Kab. Kendal	
	Kab. Tegal	587	600	116	519.00%	Kab. Tegal	
	Kab. Pati	202	129	197	65.76%	Kab. Pati	
	Kab. Kudus	1,172	667	1,057	63.09%	Kab. Kudus	
	Kab. Banyumas	1,929	1,225	1,626	75.37%	Kab. Banyumas	
	Kab. Cilacap	344	136	330	41.30%	Kab. Cilacap	
	Kota Semarang	11,830	7,122	9,282	76.73%	Kota Semarang	
	Kota Salatiga	125	65	122	53.26%	Kota Salatiga	
	Kota Pekalongan	1,799	1,097	1,322	82.97%	Kota Pekalongan	
	Kota Tegal	1,341	1,175	609	192.96%	Kota Tegal	
Jawa Timur	Kota Surakarta	8,167	6,434	6,156	104.52%	Kota Surakarta	Jawa Timur
	Kab. Gresik	1,091	873	954	91.52%	Kab. Gresik	
	Kab. Sidoarjo	4,067	3,099	2,317	133.78%	Kab. Sidoarjo	
	Kab. Pamekasan	687	381	643	59.29%	Kab. Pamekasan	
	Kab. Banyuwangi	429	421	295	142.59%	Kab. Banyuwangi	
	Kab. Jember	1,749	1,186	1,495	79.38%	Kab. Jember	
	Kab. Madiun	484	468	448	104.40%	Kab. Madiun	
	Kab. Bojonegoro	389	280	371	75.43%	Kab. Bojonegoro	
	Kota Surabaya	21,838	16,156	16,099	100.35%	Kota Surabaya	
	Kota Malang	6,164	4,058	4,972	81.61%	Kota Malang	
	Kota Pasuruan	174	110	145	75.88%	Kota Pasuruan	
	Kota Blitar	290	172	283	60.62%	Kota Blitar	
	Kota Kediri	2,993	1,260	2,788	45.18%	Kota Kediri	
	Kota Madiun	400	308	280	110.07%	Kota Madiun	
Bengkulu	Kota Bengkulu	1,768	1,463	1,012	144.56%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3,797	3,408	2,371	143.70%	Kota Jambi	Jambi

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - August 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	1,962	1,495	1,696	88.15%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1,686	1,575	1,011	155.78%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1,777	1,706	985	173.12%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2,023	1,842	1,350	136.40%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1,578	1,449	1,119	129.50%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1,798	1,774	648	273.79%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	432	418	312	133.96%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1,483	1,272	1,369	92.90%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1,338	1,260	785	160.59%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	370	341	290	117.43%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1,194	1,162	824	141.00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	432	306	425	72.08%	Kab. Aceh Jaya	
	Kab. Nagan Raya	555	521	426	122.29%	Kab. Nagan Raya	
	Kab. Simeuleu	703	609	601	101.24%	Kab. Simeuleu	
	Kab. Bener Meriah	534	516	381	135.31%	Kab. Bener Meriah	
	Kab. Pidie Jaya	487	285	473	60.29%	Kab. Pidie Jaya	
	Kab. Subulussalam	304	295	150	197.03%	Kab. Subulussalam	
	Kota Banda Aceh	22,387	5,944	17,495	33.98%	Kota Banda Aceh	
	Kota Sabang	283	203	280	72.56%	Kota Sabang	
	Kota Lhokseumawe	4,418	3,111	3,656	85.08%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	1,151	884	1,036	85.34%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	669	531	604	87.81%	Kab. Deli Serdang	
	Kab. Langkat	307	123	301	40.87%	Kab. Langkat	
	Kab. Karo	44	39	43	90.20%	Kab. Karo	
	Kab. Labuhan Batu	311	234	300	77.89%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	376	315	226	139.12%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1,611	1,191	1,116	106.67%	Kota Pematang Siantar	
	Kota Tanjung Balai	96	28	89	31.15%	Kota Tanjung Balai	
	Kota Sibolga	263	195	130	149.29%	Kota Sibolga	
	Kota Medan	13,814	8,804	11,721	75.12%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	839	602	672	89.72%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	145	143	75	189.52%	Kab. Tanah Datar	
	Kota Bukittinggi	1,421	950	1,294	73.39%	Kota Bukittinggi	
	Kota Padang	4,243	2,534	3,811	66.50%	Kota Padang	
	Kota Solok	317	319	108	296.14%	Kota Solok	
Riau	Kota Payakumbuh	687	682	423	161.34%	Kota Payakumbuh	Riau
	Kab. Bengkalis	475	69	467	14.87%	Kab. Bengkalis	
	Kota Pekanbaru	9,123	6,574	6,594	99.69%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	602	360	577	62.37%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1,240	1,064	1,006	105.77%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3,114	2,827	1,762	160.46%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	552	476	434	109.71%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	114	109	107	102.04%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	10,567	6,817	6,582	103.56%	Kota Palembang	
	Kota Lubuklinggau	527	320	510	62.71%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	439	274	340	80.59%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1,188	780	929	83.94%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	355	249	339	73.49%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3,834	2,881	2,533	113.75%	Kota Bandar Lampung	
	Kota Metro	209	163	194	84.10%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	590	251	498	50.51%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	387	255	291	87.58%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	274	145	259	55.83%	Kab. Tabalong	
	Kota Banjarmasin	7,351	4,022	4,736	84.92%	Kota Banjarmasin	
	Kota Banjarbaru	594	214	588	36.34%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	330	325	138	234.78%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	145	141	34	418.80%	Kab. Ketapang	
	Kota Pontianak	5,083	4,300	2,678	160.57%	Kota Pontianak	
	Kota Singkawang	293	284	140	202.48%	Kota Singkawang	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - August 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	354	191	336	56.74%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	4,857	2,535	3,955	64.11%	Kota Samarinda	
	Kota Balikpapan	4,447	2,523	4,315	58.48%	Kota Balikpapan	
	Kota Bontang	460	181	446	40.52%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	444	438	127	343.51%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	140	140	99	142.13%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1,052	851	776	109.72%	Kota Palangkaraya	
	Kab. Morowali	535	516	370	139.44%	Kab. Morowali	
Sulawesi Tengah	Kota Palu	1,271	1,059	889	119.16%	Kota Palu	Sulawesi Tengah
Sulawesi Barat	Kab Mamuju	603	482	307	156.90%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	8,453	6,175	5,544	111.38%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	103	94	102	92.34%	Kota Pare-Pare	
	Kab. Bone	605	583	392	148.82%	Kab. Bone	
	Kota Palopo	133	132	100	131.70%	Kota Palopo	
	Kab. Maros	213	206	88	234.37%	Kab. Maros	
Gorontalo	Kota Gorontalo	451	285	306	93.19%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1,866	1,306	1,304	100.14%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	776	723	358	201.76%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	543	504	511	98.62%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	684	632	487	129.68%	Kab. Lombok Tengah	
	Kab. Lombok Timur	933	865	582	148.61%	Kab. Lombok Timur	
	Kab. Sumbawa	885	847	451	187.71%	Kab. Sumbawa	
	Kab. Dompu	591	582	279	208.79%	Kab. Dompu	
	Kab. Sumbawa Barat	416	376	288	130.47%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	342	164	331	49.58%	Kab. Lombok Utara	
	Kota Mataram	9,153	3,947	5,119	77.10%	Kota Mataram	
	Kota. Bima	1,017	991	678	146.30%	Kota. Bima	
Bali	Kota Denpasar	2,385	2,048	1,285	159.32%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	211	178	132	135.00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0.00%	Kab. Kupang	
Maluku	Kota Ambon	455	205	441	46.42%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	845	444	706	62.88%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	444	113	423	26.81%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	808	456	699	65.30%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1,496	706	943	74.93%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	967	834	933	89.40%	Kab. Tangerang	Banten
	Kab. Serang	2,394	1,714	1,830	93.68%	Kab. Serang	
	Kota Cilegon	1,771	610	1,716	35.53%	Kota Cilegon	
	Kota Tangerang	4,763	2,606	4,554	57.22%	Kota Tangerang	
	Kota Serang	73	2	64	3.53%	Kota Serang	
	Kota Tangerang Selatan	705	273	689	39.61%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	649	588	623	94.50%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	798	648	667	97.18%	Kab. Purwakarta	
	Kab. Karawang	530	484	432	112.06%	Kab. Karawang	
	Kab. Bogor	-	-	-	0.00%	Kab. Bogor	
	Kab. Sukabumi	299	302	206	146.44%	Kab. Sukabumi	
	Kab. Cianjur	735	553	484	114.20%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0.00%	Kab. Bandung	
	Kab. Garut	286	221	271	81.56%	Kab. Garut	
	Kab. Majalengka	33	11	33	34.48%	Kab. Majalengka	
	Kota Bandung	15,772	10,004	9,690	103.25%	Kota Bandung	
	Kota Bogor	6,769	3,156	6,197	50.92%	Kota Bogor	
	Kota Sukabumi	757	604	566	106.71%	Kota Sukabumi	
	Kota Cirebon	3,454	2,406	2,504	96.09%	Kota Cirebon	
	Kota Tasikmalaya	2,096	1,549	1,455	106.46%	Kota Tasikmalaya	
	Kota Cimahi	378	232	365	63.52%	Kota Cimahi	
	Kota Depok	4,465	1,863	4,310	43.21%	Kota Depok	
	Kota Bekasi	11,836	4,875	11,213	43.48%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	62,519	13,702	30,014	45.65%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9,108	7,880	6,119	128.78%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	18,225	11,646	14,297	81.45%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	126,154	46,398	49,357	94.00%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	12,842	4,702	9,105	51.64%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5,707	2,343	5,324	44.00%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	952	681	524	129.91%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	143	57	132	42.99%	Kab. Kendal	
	Kab. Tegal	587	600	116	519.00%	Kab. Tegal	
	Kab. Pati	202	129	197	65.76%	Kab. Pati	
	Kab. Kudus	891	409	834	49.06%	Kab. Kudus	
	Kab. Banyumas	1,692	1,006	1,495	67.29%	Kab. Banyumas	
	Kab. Cilacap	344	136	330	41.30%	Kab. Cilacap	
	Kota Semarang	4,550	2,994	4,077	73.45%	Kota Semarang	
	Kota Salatiga	125	65	122	53.26%	Kota Salatiga	
	Kota Pekalongan	1,311	652	1,147	56.89%	Kota Pekalongan	
	Kota Tegal	619	462	529	87.31%	Kota Tegal	
	Kota Surakarta	5,253	4,483	4,046	110.80%	Kota Surakarta	
Jawa Timur	Kab. Gresik	913	707	838	84.28%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3,217	2,573	1,965	130.94%	Kab. Sidoarjo	
	Kab. Pamekasan	687	381	643	59.29%	Kab. Pamekasan	
	Kab. Banyuwangi	429	421	295	142.59%	Kab. Banyuwangi	
	Kab. Jember	1,478	995	1,339	74.25%	Kab. Jember	
	Kab. Madiun	484	468	448	104.40%	Kab. Madiun	
	Kab. Bojonegoro	389	280	371	75.43%	Kab. Bojonegoro	
	Kota Surabaya	12,365	8,892	9,014	98.64%	Kota Surabaya	
	Kota Malang	3,844	2,493	3,494	71.36%	Kota Malang	
	Kota Pasuruan	174	110	145	75.88%	Kota Pasuruan	
	Kota Blitar	290	172	283	60.62%	Kota Blitar	
	Kota Kediri	2,757	1,082	2,616	41.37%	Kota Kediri	
	Kota Madiun	303	242	194	124.76%	Kota Madiun	
Bengkulu	Kota Bengkulu	1,715	1,457	961	151.70%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2,538	2,496	1,492	167.32%	Kota Jambi	Jambi

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - August 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	1,962	1,495	1,696	88.15%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1,686	1,575	1,011	155.78%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1,777	1,706	985	173.12%	Kab. Aceh Selatan	
	Kab. Aceh Barat	2,023	1,842	1,350	136.40%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1,578	1,449	1,119	129.50%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1,798	1,774	648	273.79%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	432	418	312	133.96%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	1,483	1,272	1,369	92.90%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	1,338	1,260	785	160.59%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	370	341	290	117.43%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	1,194	1,162	824	141.00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	432	306	425	72.08%	Kab. Aceh Jaya	
	Kab. Nagan Raya	555	521	426	122.29%	Kab. Nagan Raya	
	Kab. Simeuleu	703	609	601	101.24%	Kab. Simeuleu	
	Kab. Bener Meriah	534	516	381	135.31%	Kab. Bener Meriah	
	Kab. Pidie Jaya	487	285	473	60.29%	Kab. Pidie Jaya	
	Kab. Subulussalam	304	295	150	197.03%	Kab. Subulussalam	
	Kota Banda Aceh	21,800	5,660	17,107	33.08%	Kota Banda Aceh	
	Kota Sabang	283	203	280	72.56%	Kota Sabang	
	Kota Lhokseumawe	4,241	3,110	3,482	89.32%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	1,151	884	1,036	85.34%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	669	531	604	87.81%	Kab. Deli Serdang	
	Kab. Langkat	307	123	301	40.87%	Kab. Langkat	
	Kab. Karo	44	39	43	90.20%	Kab. Karo	
	Kab. Labuhan Batu	311	234	300	77.89%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0.00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1,223	806	1,009	79.88%	Kota Pematang Siantar	
	Kota Tanjung Balai	96	28	89	31.15%	Kota Tanjung Balai	
	Kota Sibolga	110	109	48	226.99%	Kota Sibolga	
	Kota Medan	6,013	4,386	5,145	85.26%	Kota Medan	
Sumatera Barat	Kota Padang Sidempuan	587	442	547	80.77%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	-	-	-	0.00%	Kab. Tanah Datar	
	Kota Bukittinggi	1,198	837	1,085	77.09%	Kota Bukittinggi	
	Kota Padang	2,465	1,742	2,172	80.19%	Kota Padang	
	Kota Solok	-	-	-	0.00%	Kota Solok	
Riau	Kota Payakumbuh	302	294	273	107.41%	Kota Payakumbuh	Riau
	Kab. Bengkalis	475	69	467	14.87%	Kab. Bengkalis	
	Kota Pekanbaru	4,226	2,896	3,837	75.47%	Kota Pekanbaru	
	Kota Dumai	602	360	577	62.37%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	501	341	472	72.14%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1,928	1,722	1,288	133.62%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	167	82	163	50.26%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	114	109	107	102.04%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5,060	4,038	3,812	105.93%	Kota Palembang	
	Kota Lubuklinggau	65	66	56	118.27%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	439	274	340	80.59%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	940	547	719	76.12%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	355	249	339	73.49%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3,235	2,368	2,409	98.31%	Kota Bandar Lampung	
	Kota Metro	209	163	194	84.10%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	366	204	358	56.83%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0.00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	274	145	259	55.83%	Kab. Tabalong	
	Kota Banjarmasin	3,217	2,025	2,580	78.50%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	466	212	457	46.36%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	153	151	89	169.36%	Kab. Sambas	
	Kab. Ketapang	-	-	-	0.00%	Kab. Ketapang	
	Kota Pontianak	3,706	3,636	2,123	171.28%	Kota Pontianak	
	Kota Singkawang	128	125	69	180.42%	Kota Singkawang	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - August 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	354	191	336	56.74%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2,921	1,290	2,730	47.24%	Kota Samarinda	
	Kota Balikpapan	3,300	1,591	3,219	49.41%	Kota Balikpapan	
	Kota Bontang	460	181	446	40.52%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	444	438	127	343.51%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	140	140	99	142.13%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1,052	851	776	109.72%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	535	516	370	139.44%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1,271	1,059	889	119.16%	Kota Palu	
Sulawesi Barat	Kab Mamuju	424	320	241	132.91%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3,999	2,934	3,528	83.19%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	103	94	102	92.34%	Kota Pare-Pare	
	Kab. Bone	605	583	392	148.82%	Kab. Bone	
	Kota Palopo	133	132	100	131.70%	Kota Palopo	
Gorontalo	Kab. Maros	-	-	-	0.00%	Kab. Maros	Gorontalo
	Kota Gorontalo	451	285	306	93.19%	Kota Gorontalo	
Sulawesi Tenggara	Kota Kendari	1,814	1,258	1,284	97.96%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	776	723	358	201.76%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	543	504	511	98.62%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	684	632	487	129.68%	Kab. Lombok Tengah	
	Kab. Lombok Timur	933	865	582	148.61%	Kab. Lombok Timur	
	Kab. Sumbawa	885	847	451	187.71%	Kab. Sumbawa	
	Kab. Dompu	591	582	279	208.79%	Kab. Dompu	
	Kab. Sumbawa Barat	416	376	288	130.47%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	342	164	331	49.58%	Kab. Lombok Utara	
	Kota Mataram	8,862	3,769	4,980	75.68%	Kota Mataram	
Bali	Kota Bima	1,017	991	678	146.30%	Kota Bima	Bali
	Kota Denpasar	1,535	1,354	952	142.21%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	211	178	132	135.00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0.00%	Kab. Kupang	
Maluku	Kota Ambon	455	205	441	46.42%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	845	444	706	62.88%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	444	113	423	26.81%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	808	456	699	65.30%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1,496	706	943	74.93%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2,411	2,337	2,034	114.89%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0.00%	Kab. Serang	
	Kota Cilegon	958	951	176	541.40%	Kota Cilegon	
	Kota Tangerang	1,500	1,499	906	165.54%	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	28	1	28	4.97%	Kab. Karawang	
	Kab. Bogor	6	-	6	0.00%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0.00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0.00%	Kab. Cianjur	
	Kab. Bandung	76	1	72	0.74%	Kab. Bandung	
	Kab. Garut	-	-	-	0.00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0.00%	Kab. Majalengka	
	Kota Bandung	6,217	4,087	4,994	81.85%	Kota Bandung	
	Kota Bogor	2,529	2,482	721	344.17%	Kota Bogor	
	Kota Sukabumi	55	3	53	4.95%	Kota Sukabumi	
	Kota Cirebon	1,988	1,540	847	181.77%	Kota Cirebon	
	Kota Tasikmalaya	947	887	109	811.98%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0.00%	Kota Cimahi	
	Kota Depok	-	-	-	0.00%	Kota Depok	
	Kota Bekasi	1,796	1,684	1,725	97.59%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	61,744	29,968	31,221	95.99%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0.00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0.00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	55,755	35,129	40,000	87.82%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	34,435	4,877	3,574	136.45%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2,056	1,744	1,206	144.64%	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	281	258	224	115.40%	Kab. Kudus	
	Kab. Banyumas	238	220	131	167.67%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0.00%	Kab. Cilacap	
	Kota Semarang	7,280	4,128	5,206	79.30%	Kota Semarang	
	Kota Salatiga	-	-	-	0.00%	Kota Salatiga	
	Kota Pekalongan	488	445	175	253.42%	Kota Pekalongan	
	Kota Tegal	722	713	80	890.41%	Kota Tegal	
Jawa Timur	Kota Surakarta	2,914	1,952	2,110	92.49%	Kota Surakarta	Jawa Timur
	Kab. Gresik	177	167	116	143.80%	Kab. Gresik	
	Kab. Sidoarjo	850	526	351	149.64%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0.00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0.00%	Kab. Banyuwangi	
	Kab. Jember	271	192	155	123.72%	Kab. Jember	
	Kab. Madiun	-	-	-	0.00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0.00%	Kab. Bojonegoro	
	Kota Surabaya	9,472	7,264	7,084	102.54%	Kota Surabaya	
	Kota Malang	2,319	1,564	1,478	105.85%	Kota Malang	
	Kota Pasuruan	-	-	-	0.00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0.00%	Kota Blitar	
	Kota Kediri	236	178	172	103.15%	Kota Kediri	
Bengkulu	Kota Bengkulu	97	65	85	76.61%	Kota Madiun	Bengkulu
Jambi	Kota Jambi	53	6	52	12.03%	Kota Bengkulu	Jambi
		1,258	912	880	103.66%	Kota Jambi	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - August 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	587	285	388	73.50%	Kota Banda Aceh	
Sumatera Utara	Kota Sabang	-	-	-	0.00%	Kota Sabang	Sumatera Utara
	Kota Lhokseumawe	177	1	174	0.41%	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	376	315	226	139.12%	Kota Tebing Tinggi	
	Kota Pematang Siantar	388	384	107	359.97%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0.00%	Kota Tanjung Balai	
Sumatera Barat	Kota Sibolga	153	86	82	103.92%	Kota Sibolga	Sumatera Barat
	Kota Medan	7,801	4,418	6,576	67.18%	Kota Medan	
	Kota Padang Sidempuan	253	161	125	128.92%	Kota Padang Sidempuan	
	Kab. Tanah Datar	145	143	75	189.52%	Kota Bukittinggi	
	Kota Bukittinggi	223	113	209	54.13%	Kab. Tanah Datar	
	Kota Padang	1,778	792	1,639	48.35%	Kota Padang	
	Kota Solok	317	319	108	296.14%	Kota Solok	
Riau	Kota Payakumbuh	385	389	150	259.97%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0.00%	Kab. Bengkalis	
	Kota Pekanbaru	4,896	3,677	2,756	133.42%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	-	-	-	0.00%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	740	723	534	135.52%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1,186	1,106	474	233.45%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	384	394	271	145.45%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0.00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5,507	2,778	2,770	100.31%	Kota Palembang	
	Kota Lubuklinggau	461	253	454	55.85%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0.00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	248	232	210	110.76%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0.00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	599	512	123	415.49%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0.00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	224	48	140	34.27%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	387	255	291	87.58%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0.00%	Kab. Tabalong	
	Kota Banjarmasin	4,134	1,997	2,156	92.61%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	128	2	131	1.39%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	177	174	49	353.83%	Kab. Sambas	
	Kab. Ketapang	145	141	34	418.80%	Kab. Ketapang	
	Kota Pontianak	1,376	664	555	119.59%	Kota Pontianak	
	Kota Singkawang	165	159	71	224.12%	Kota Singkawang	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Agustus 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - August 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	1,936	1,246	1,225	101.72%	Kota Samarinda	
	Kota Balikpapan	1,147	933	1,096	85.13%	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	179	162	66	243.79%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4,454	3,240	2,016	160.72%	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	213	206	88	234.37%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0.00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	52	48	20	237.67%	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	292	178	139	128.04%	Kota Mataram	
Bali	Kota, Bima	-	-	-	0.00%	Kota, Bima	Bali
	Kota Denpasar	850	693	333	208.28%	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	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	28	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	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	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	165	164	164	164	164	163	163	163	162	162	162	162	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							Indikator	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
AKTIVA																	AKTIVA
1 Kas	93,656	96,883	110,317	144,552	137,989	138,477	150,448	112,646	130,736	138,821	122,047	125,892	135,308	128,076	113,675	144,412	1 Cash
2 Penempatan pada Bank Lain	2,026,653	2,525,357	2,681,735	2,360,439	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 Placement in Other Bank
3 Pembiayaan	6,662,556	7,763,951	9,084,467	9,942,559	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	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	487	681	3,913	763	700	473	501	531	1,252	1,284	2,077	2,114	2,354	2,609	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	151,015	168,610	252,409	217,140	202,103	202,216	201,623	186,664	193,666	216,141	220,561	225,514	219,542	215,620	221,613	223,182	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	251,845	297,797	410,657	423,566	423,516	430,608	432,398	448,015	471,744	476,833	491,277	495,939	496,402	493,581	485,379	486,787	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	274,105	324,997	326,479	450,191	456,754	463,424	461,144	576,153	465,957	581,099	470,186	462,947	474,311	471,409	489,217	503,937	8 Other assets
TOTAL AKTIVA*	9,157,801	10,840,375	12,361,734	13,104,848	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	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	5,823,964	6,987,280	8,134,938	8,546,771	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	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1,654,957	1,964,754	2,160,484	2,337,828	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 Liabilities to other Bank
3 Pinjaman Diterima	129,350	115,354	123,616	131,819	155,812	144,640	156,238	291,080	232,867	257,764	145,722	147,604	171,313	200,288	199,570	202,410	3 Received Borrowing
4 Kewajiban lainnya	69,485	93,275	118,594	106,282	104,953	98,593	103,599	89,466	80,601	92,527	336,646	319,841	310,839	298,604	248,266	261,703	4 Other Current Liabilities
5 Pinjaman Subordinasi	550	550	550	550	550	550	550	-	-	-	-	-	-	-	6,500	6,500	5 Subordinated Loan
6 Rupa-rupa Pasiva**	136,720	152,555	167,408	209,445	211,983	214,458	233,170	376,445	239,592	245,483	82,014	279,162	194,597	97,304	24,716	28,817	6 Other Liabilities
7 Modal disetor (Paid-in capital)	908,335	1,062,060	1,176,830	1,243,089	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	7 Paid-in capital
8 Tambahan modal disetor	142,328	104,469	127,968	118,659	121,925	135,432	137,961	156,567	166,775	146,431	147,715	127,594	124,671	129,328	116,533	113,408	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	19,239	23,891	20,391	19,330	19,330	18,760	21,205	18,760	18,760	18,760	19,204	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	170,023	171,973	171,964	171,944	162,853	170,090	181,367	189,392	188,413	189,092	191,795	194,770	194,793	a. General Reserves
b. Cadangan Tujuan	33,265	44,567	46,176	53,585	53,775	53,577	53,496	43,089	50,243	47,555	49,103	51,067	54,292	54,306	53,266	53,296	b. Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(39,656)	(57,349)	(42,828)	11,861	12,213	16,943	16,556	20,105	265,808	231,238	109,606	83,016	80,961	65,180	59,408	55,245	a. Previous years
b. Tahun berjalan	159,003	213,179	173,671	155,605	175,577	202,588	233,455	262,108	27,442	48,754	69,045	79,684	94,561	110,266	124,410	140,388	b. Current year
TOTAL PASIVA*	9,157,784	10,840,375	12,361,734	13,104,848	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	TOTAL PASIVA*

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	
				Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	1,391,233	1,590,687	1,781,691	1,319,443	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 Operating Revenue
2 Pendapatan Operasional Lainnya	121,522	146,455	188,813	130,125	148,250	166,351	191,079	203,120	20,179	38,693	55,447	80,898	99,382	115,233	134,669	153,706	2 Other operating Revenue
3 Pendapatan non operasional	11,294	21,889	11,322	9,921	10,587	10,969	12,410	13,913	1,059	1,822	2,896	3,593	4,456	5,273	7,330	8,296	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547,598	622,946	678,852	492,351	557,025	622,203	688,775	714,944	68,901	137,567	205,280	269,204	329,266	392,089	454,121	516,666	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976,450	1,136,085	1,302,975	967,138	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	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	713,858	799,359	960,895	698,994	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	1 Operating Expenses
2 Beban operasional lainnya	56,337	60,220	87,695	54,804	61,910	67,043	77,386	90,091	8,595	16,238	25,139	30,654	37,280	39,311	47,724	53,927	2 Other Operating Expenses
3 Beban non operasional	7,824	10,499	14,189	10,400	11,792	13,329	14,280	15,839	1,344	2,340	3,710	4,643	5,689	6,701	8,336	9,270	3 Non Operating Expenses
Total Beban	778,018	870,078	1,062,779	764,198	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	Total Expenses
C. Laba tahun berjalan	198,432	266,007	240,196	202,940	229,831	263,960	302,145	339,025	33,733	60,454	85,232	101,320	120,656	143,109	157,090	182,847	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3,383	4,116	5,067	4,353	4,875	5,395	5,802	6,272	608	1,074	1,424	1,932	2,463	2,892	3,709	3,936	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195,049	261,890	235,129	198,587	224,955	258,564	296,343	332,753	33,126	59,381	83,808	99,388	118,193	140,217	153,381	178,911	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36,046	48,712	61,458	42,982	49,378	55,976	62,888	69,861	5,684	10,550	14,636	19,703	23,776	29,951	28,972	38,523	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159,003	213,179	173,671	155,605	175,577	202,588	233,455	262,108	27,442	48,754	69,045	79,684	94,417	110,266	124,410	140,388	G. Net Income
r) Angka-angka diperbaiki																	r) Revised Figures
*) Angka-angka sementara																	*) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019					2020								Indicator
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
1 Biaya promosi	16,816	18,277	19,212	12,742	14,515	16,085	17,960	16,884	1,405	2,724	4,008	5,578	7,192	8,549	9,542	10,787	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17,763	23,536	27,073	18,013	20,678	24,187	27,546	56,370	4,854	4,531	6,321	7,060	8,214	8,634	9,089	9,862	2 Cost of education and training
Total	34,579	41,813	46,285	30,755	35,193	40,272	45,507	73,254	6,259	7,255	10,329	12,638	15,406	17,183	18,630	20,649	Total

Juta Rupiah (in Million IDR)

Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah (Off Balance Sheet Account - Sharia Rural Bank)																			
Indikator	2015	2016	2017	2018	2020													Indicator	
					Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		
Tagihan Komitmen																		Commitment Receivables	
- Fasilitas pinjaman yang belum ditarik	53,029	174,772	200,547	88,096	53,300	44,500	66,226	66,226	12,171	33,560	28,574	28,574	30,657	1,074	60,991	47,324	32,324	- Unused Fund Borrowings Facilities	
- Lainnya	1,050	1,050	1,050	1,050	2,445	3,330	3,330	3,330	3,439	3,439	3,494	3,290	3,283	3,290	3,219	3,226	3,226	- Others	
Kewajiban Komitmen																		Commitment Payables	
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7,170	7,714	8,777	8,671	7,574	7,814	7,869	7,859	35,234	36,706	38,159	36,205	38,059	37,259	35,564	34,926	32,782	- 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	5,508	5,450	5,380	5,325	4,306	4,520	3,752	3,906	3,891	3,875	3,881	5,290	5,261	- 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	134,162	134,262	158,705	129,483	88,973	97,752	102,235	115,570	98,604	106,284	119,872	114,917	119,536	- Accrued Income	
- Lainnya	5,698	6,542	6,919	7,089	5,040	5,032	5,185	5,129	5,601	5,601	5,598	5,600	5,601	5,600	5,600	5,600	5,596	- Others	
Aktiva produktif yang dihapusbuku	128,476	148,023	176,221	222,374	253,238	276,982	280,486	281,307	221,483	255,272	261,312	287,536	280,112	283,474	147,733	295,057	296,821	Written off earning assets	
Penerusan dana mudharabah muqayyadah	67,071	63,266	48,639	36,596	31,067	30,679	29,336	28,872	14,801	14,740	13,673	16,653	16,468	16,552	16,948	16,601	15,238	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	2,161,305	2,578,278	2,998,201	3,037,632	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 iB Saving Deposits
a Akad Wadiah	1,178,603	1,457,999	1,738,702	1,811,394	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	a Wadia
b Akad Mudharabah	982,702	1,120,278	1,259,499	1,226,238	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	b Mudharaba
3 Deposito iB - Akad Mudharabah	3,662,658	4,409,003	5,136,737	5,509,139	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	3 iB Time Deposits - Mudharaba
a 1 Bulan	461,386	549,304	538,766	554,994	574,064	571,112	559,918	392,842	406,634	494,442	433,682	454,065	478,315	409,756	389,297	405,684	a 1 month
b 3 Bulan	506,445	730,517	782,724	810,769	816,078	807,678	822,805	634,705	692,466	699,898	697,736	667,229	736,991	689,039	678,403	691,858	b 3 months
c 6 Bulan	723,491	777,670	901,025	919,985	939,414	966,429	977,536	731,535	734,103	745,822	742,296	745,066	857,531	746,043	800,055	784,310	c 6 months
d 12 Bulan	1,947,335	2,329,815	2,880,772	3,182,919	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	d 12 months
e > 12 Bulan	24,001	21,695	33,449	40,472	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	e > 12 months
Total	5,823,964	6,987,280	8,134,938	8,546,771	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	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Akad <i>Mudharabah</i>	156,256	124,497	180,956	215,405	212,723	227,505	232,575	240,606	220,848	196,986	249,179	269,051	271,469	287,233	296,092	280,980	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	774,949	776,696	837,915	928,133	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	<i>Musharaka</i>
Akad <i>Murabahah</i>	5,053,764	5,904,751	6,940,379	7,534,097	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	<i>Murabaha</i>
Akad <i>Salam</i>	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	9,423	21,426	35,387	49,193	52,070	55,581	63,221	67,178	67,238	68,496	69,105	70,186	70,275	70,056	69,582	69,335	<i>Istishna</i>
Akad <i>Ijarah</i>	6,763	22,316	46,579	56,636	53,961	50,287	49,273	41,508	48,961	48,392	49,860	48,854	49,224	48,624	47,214	47,620	<i>Ijara</i>
Akad <i>Qardh</i>	145,865	189,866	185,360	210,433	209,117	206,009	202,572	176,856	201,370	213,439	229,017	236,239	226,109	231,027	228,700	234,522	<i>Qardh</i>
Multijasa	515,523	724,398	857,890	948,662	964,825	971,022	967,826	838,394	941,975	971,551	970,107	953,506	928,260	917,597	915,029	910,077	<i>Multi Purpose Financing</i>
Total	6,662,556	7,763,951	9,084,467	9,942,559	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	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Pertanian, kehutanan dan sarana pertanian	366,192	360,973	374,467	321,615	352,183	353,404	318,646	652,376	687,806	700,647	683,654	365,197	384,491	346,765	304,083	314,645	Agriculture, forestry and agricultural facilities
Pertambangan	7,117	17,501	19,889	25,077	24,868	24,605	25,311	20,971	29,097	29,519	31,929	31,881	31,415	31,573	32,789	30,735	Mining
Perindustrian	57,687	72,722	119,758	185,647	195,256	191,588	188,699	222,639	148,649	136,511	158,235	191,783	194,824	192,921	203,926	212,962	Manufacturing
Listrik, gas dan air	10,460	12,494	13,104	14,289	15,744	15,039	14,860	8,582	7,871	9,532	9,537	10,472	10,206	9,404	9,505	9,999	Water, gas and electricity
Konstruksi	459,986	591,662	694,666	807,082	837,920	857,922	895,069	659,984	723,434	721,547	724,242	816,918	787,948	767,509	780,692	803,806	Construction
Perdagangan, restoran dan hotel	1,650,750	1,761,280	2,032,457	2,054,201	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	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92,697	91,667	103,582	119,853	121,249	126,246	126,120	553,633	575,076	588,353	584,908	608,426	595,570	586,415	584,201	581,731	Transport, cargo storage and communication
Jasa dunia usaha	586,186	560,407	618,505	814,938	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	Business Services
Jasa sosial/masyarakat	631,688	718,380	769,445	889,827	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	Social Services
Lain-lain	2,799,794	3,576,863	4,338,594	4,710,030	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	Others
Total	6,662,556	7,763,951	9,084,467	9,942,559	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	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		
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	
Modal Kerja	2,737,167	2,956,073	3,428,706	3,753,662	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	Working Capital	
Investasi	1,125,595	1,231,015	1,317,166	1,478,868	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	Investment	
Konsumsi	2,799,794	3,576,863	4,338,594	4,710,030	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	Consumption	
Total	6,662,556	7,763,951	9,084,467	9,942,559	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	Total	
rj) Angka-angka diperbaiki																		rj) : 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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Usaha Kecil dan Menengah	3,570,606	3,767,877	4,086,485	4,419,986	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	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	3,091,950	3,996,074	4,997,982	5,522,574	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	Non Small and Medium Enterprises
Total	6,662,556	7,763,951	9,084,467	9,942,559	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	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Lancar	6,087,260	7,012,068	8,239,483	9,073,445	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	Performing Financing
Non Lancar	575,296	751,883	844,983	869,114	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	Non Performing Financing
- Kurang Lancar	109,241	158,628	147,712	207,479	218,161	232,807	203,592	141,161	208,016	261,397	263,923	282,880	276,714	246,081	228,528	213,074	Sub-Standard
- Diragukan	100,645	123,194	146,322	132,801	132,294	128,900	130,607	124,271	121,168	118,812	131,123	160,255	172,948	189,800	215,004	222,118	Doubtful
- Macet	365,409	470,061	550,949	528,834	482,546	484,739	484,840	434,940	444,231	457,074	493,173	508,636	513,507	524,565	533,436	538,054	Lost
Total Pembiayaan	6,662,556	7,763,951	9,084,467	9,942,559	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	Total Financing
Persentase NPF	8.63%	9.68%	9.30%	8.74%	8.27%	8.28%	7.92%	7.04%	7.49%	8.03%	8.03%	8.94%	9.15%	9.14%	9.27%	9.25%	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Pertanian, kehutanan dan sarana pertanian	59,130	83,043	99,908	48,173	49,004	49,471	48,873	68,156	71,595	85,245	85,346	49,419	56,232	55,294	51,264	53,249	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1,483	5,711	4,388	3,844	3,956	1,944	2,122	2,357	2,334	2,088	2,416	2,897	4,757	3,988	Mining
Perindustrian	10,307	11,812	10,468	12,652	12,183	12,739	11,706	8,634	10,534	11,532	11,803	21,203	20,166	26,364	30,153	28,258	Manufacturing
Listrik, gas dan air	1,648	2,439	3,948	3,304	4,014	3,292	3,522	981	1,090	2,351	1,168	1,588	1,370	1,315	891	970	Water, gas and electricity
Konstruksi	34,778	60,509	75,624	99,072	101,944	107,034	101,768	50,225	53,759	69,495	64,393	94,859	93,773	87,559	94,243	103,093	Construction
Perdagangan, restoran dan hotel	213,901	282,329	291,534	279,633	274,126	279,717	270,868	174,918	178,279	183,160	194,213	234,599	253,183	266,415	253,334	244,767	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14,130	16,690	16,674	17,915	16,872	16,698	14,470	20,645	22,972	25,935	33,450	42,476	44,399	38,565	37,344	38,566	Transport, cargo storage and communication
Jasa dunia usaha	55,079	38,199	46,988	50,225	38,210	40,068	38,179	117,259	121,220	124,961	142,822	171,751	151,924	56,934	144,008	49,053	Business Services
Jasa sosial/masyarakat	60,098	81,269	97,106	108,598	102,961	100,305	99,711	186,260	205,257	219,485	248,871	219,313	218,104	193,354	215,122	201,777	Social Services
Lain-lain	125,552	174,597	201,251	243,832	229,297	233,279	225,986	71,350	106,588	112,764	103,818	114,475	121,600	231,748	145,852	249,525	Others
Total	575,296	751,883	844,983	869,114	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Modal Kerja	376,063	487,550	538,563	505,626	487,163	491,573	472,011	398,500	455,673	483,067	507,631	550,026	557,126	567,731	579,634	574,450	Working Capital
Investasi	73,680	89,735	105,169	119,656	116,541	121,594	121,041	113,487	114,946	136,198	143,992	146,375	158,612	150,851	153,358	149,271	Investment
Konsumsi	125,552	174,597	201,251	243,832	229,297	233,279	225,986	188,385	202,797	218,019	236,596	255,371	247,432	241,864	243,976	249,525	Consumption
Total	575,296	751,883	844,983	869,114	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	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							Ag	TYPE OF FINANCING
				Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Usaha Kecil dan Menengah	429,268	549,656	592,524	559,036	533,899	540,912	524,084	493,659	532,230	579,335	607,478	647,716	673,205	660,692	654,858	675,918	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	146,028	202,227	252,459	310,079	299,101	305,534	294,955	206,713	241,186	257,948	280,741	304,055	289,964	299,753	322,110	297,327	Non Small and Medium Enterprises
Total	575,296	751,883	844,983	869,114	833,000	846,446	819,039	700,372	773,416	837,284	888,219	951,771	963,169	960,446	976,968	973,245	Total

Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Sharia Rural Bank)																	
Jenis	2016	2017	2018	2019					2020							Type	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
Dana Pihak Ketiga	1,256,091	1,385,182	1,552,335	1,586,962	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	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1,210,460	1,335,086	1,497,618	1,530,969	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	Saving Deposits
Deposito iB	45,631	50,096	54,717	55,993	57,119	57,973	58,420	58,459	59,497	58,975	59,446	58,084	57,961	58,379	58,463	58,809	Time Deposits
Pembiayaan	250,425	293,482	327,606	357,812	353,051	356,367	357,247	357,960	365,955	373,152	374,925	369,586	361,456	359,464	360,181	360,830	Financing
Akad Mudharabah	1,042	1,432	2,750	3,149	3,285	3,390	3,467	2,854	3,418	3,511	3,505	3,357	3,200	3,168	3,079	3,043	Mudharaba
Akad Musyarakah	5,109	5,100	5,189	5,370	5,584	6,659	7,197	7,557	7,707	8,046	8,489	8,546	8,639	8,677	8,606	8,709	Musharaka
Akad Murabahah	197,605	231,745	258,617	281,313	277,633	281,264	280,954	281,369	287,074	291,276	291,127	286,107	282,275	279,710	281,257	282,509	Murabaha
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	302	183	160	185	191	201	220	234	234	235	233	238	240	241	241	242	Istishna
Akad Ijarah	23,354	28,521	32,086	37,294	35,256	33,568	34,274	35,026	37,327	38,976	40,269	40,853	37,227	38,004	37,263	36,729	Qardh
Akad Qardh	440	592	676	680	683	696	698	635	659	681	700	693	675	687	681	679	Ijara
Multijasa	22,569	25,909	28,128	29,821	30,419	30,589	30,437	30,285	29,536	30,427	30,602	29,792	29,200	28,977	29,054	28,919	Multi Purpose Financing
Total	1,506,516	1,678,664	1,879,941	1,944,774	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	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
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	3.23	2.99	2.88	2.69	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 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10.81	9.91	9.43	9.39	9.46	9.29	9.24	7.16	7.89	6.36	7.49	6.93	6.89	7.60	8.70	8.96	a 1 month
b 3 Bulan	8.49	8.09	8.10	8.07	7.97	7.82	7.86	8.40	8.42	7.66	8.56	8.33	8.28	8.16	8.99	8.52	b 3 months
c 6 Bulan	8.69	9.45	9.21	8.70	8.45	8.63	9.05	9.80	9.80	8.71	9.83	9.76	9.31	9.30	9.81	9.09	c 6 months
d 12 Bulan	10.13	9.67	9.73	9.50	9.33	9.44	9.90	10.17	9.41	8.30	11.50	11.26	11.16	11.13	11.75	10.74	d 12 months
e > 12 Bulan	12.92	9.14	8.52	8.82	8.95	8.92	9.25	8.25	9.14	7.42	17.16	17.86	21.32	18.56	18.64	17.51	e > 12 months
Pembiayaan																	Financing
1 Akad Mudharabah	17.86	17.42	16.45	15.30	15.03	14.88	15.41	17.18	16.62	16.79	17.45	16.23	15.90	15.76	14.90	14.51	1 Mudharaba
2 Akad Musyarakah	19.58	19.15	18.44	17.51	17.30	17.52	17.30	20.33	22.66	21.92	21.65	21.66	21.67	21.51	20.93	20.53	2 Musharaka
3 Akad Murabahah	17.99	17.46	17.82	18.03	18.23	18.29	18.89	19.71	19.73	19.41	20.16	19.95	20.04	20.11	19.92	20.02	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8.88	13.26	9.95	10.57	10.77	10.96	11.24	20.51	12.88	12.95	12.86	13.34	13.63	14.04	14.09	14.33	5 Istishna
6 Akad Ijarah ¹⁾	16.52	6.51	17.29	15.12	14.84	14.64	14.12	10.63	10.81	9.97	9.91	9.54	9.62	8.44	8.53	7.85	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14.70	14.10	13.44	13.15	13.28	13.05	13.05	18.54	20.10	19.56	20.27	18.45	16.93	16.36	16.40	12.57	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	
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags
1 CAR	21.73%	20.81%	19.33%	19.58%	19.48%	19.61%	19.27%	17.99%	23.28%	29.96%	26.80%	25.96%	24.80%	26.34%	31.10%	32.38%	1 CAR
2 ROA	2.27%	2.55%	1.87%	2.54%	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 ROA
3 ROE	16.18%	19.40%	12.86%	19.50%	19.38%	19.44%	17.07%	27.30%	21.66%	29.21%	29.94%	28.90%	29.27%	26.20%	28.03%	28.89%	3 ROE
4 NPF	8.63%	9.68%	9.30%	8.74%	8.27%	8.28%	7.92%	7.05%	7.50%	8.07%	8.31%	8.94%	9.15%	9.14%	9.27%	9.25%	4 NPF
5 FDR	114.40%	111.12%	111.67%	116.33%	116.71%	117.62%	116.09%	113.59%	113.27%	115.73%	117.29%	119.72%	118.81%	118.15%	116.99%	116.89%	5 FDR
6 BOPO	87.09%	85.34%	87.66%	85.95%	85.89%	85.45%	85.05%	84.12%	83.22%	84.54%	85.34%	86.51%	86.81%	86.77%	87.21%	87.21%	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)
				Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	
< 1 Miliar	2	2	1	1	1	1	1	12	4	3	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	7	6	7	5	5	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	11	9	10	9	9	10	9	10	8	8	8	8	>5 up to 10 Billion
> 10 Miliar	138	141	146	148	148	150	149	139	147	146	149	148	149	149	149	149	> 10 Billion
Total	166	167	167	165	165	164	164	164	164	163	163	163	162	162	162	162	Total
r) Angka-angka diperbaiki																	
"-": Data tidak																	
r) Revised figure																	
"-": Data not available																	

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

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	243,192	177,900	126,275	140.88	6.06	Nanggroe Aceh Darussalam
Sumatera Utara	197,196	143,463	136,774	104.89	5.32	Sumatera Utara
Sumatera Barat	241,665	176,753	179,529	98.45	8.22	Sumatera Barat
Sumatera Selatan	23,637	15,828	11,135	142.15	5.86	Sumatera Selatan
Bangka Belitung	408,040	328,119	369,398	88.83	38.98	Bangka Belitung
Jambi	144,841	123,009	80,890	152	12	Jambi
Bengkulu	74,493	59,783	57,004	104.88	20.61	Bengkulu
Riau	52,326	30,769	43,293	71.07	9.45	Riau
Kepulauan Riau	-	-	-	0.00	0.00	Kepulauan Riau
Lampung	744,456	535,496	334,717	159.98	4.56	Lampung
DKI Jakarta	14,256	8,074	11,809	68.37	32.92	DKI Jakarta
Jawa Barat	4,371,699	3,366,846	2,787,770	120.77	7.55	Jawa Barat
Banten	1,154,505	851,867	888,016	95.93	13.02	Banten
Jawa Tengah	1,798,689	1,404,428	1,195,480	117.48	7.11	Jawa Tengah
DI Yogyakarta	875,611	595,686	588,500	101.22	9.09	DI Yogyakarta
Jawa Timur	2,266,789	1,758,447	1,502,890	117.00	11.40	Jawa Timur
Bali	12,313	9,740	8,632	112.83	4.87	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	5,659	2,898	2,899	99.95	5.95	Kalimantan Tengah
Kalimantan Timur	13,839	6,174	7,772	79.44	7.48	Kalimantan Timur
Kalimantan Selatan	68,871	49,758	54,655	91.04	5.25	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	370	-	62	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	128,039	98,357	40,544	242.59	11.39	Sulawesi Selatan
Maluku	-	-	-	0.00	0.00	Maluku
Maluku Utara	187,106	123,239	103,252	119.36	2.40	Maluku Utara
NTB	774,586	658,949	473,659	139.12	2.61	NTB
NTT	-	-	-	-	-	NTT
Papua Barat	-	-	-	-	-	Papua Barat
Papua	-	-	-	0.00	0.00	Papua
Total	13,802,179	10,525,584	9,004,956	116.99	9.27	TOTAL
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Agustus 2020
(Financing of Sharia Rural Bank based on Economic Sector and Province - August 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	3,313	343	5,048	234	2,671	68,734	2,256	803	13,406	81,091	Nanggroe Aceh Darussalam
Sumatera Utara	57,296	-	1,451	117	1,923	21,127	796	7,414	4,348	48,992	Sumatera Utara
Sumatera Barat	22,375	101	2,844	42	7,370	47,367	5,952	9,385	13,182	68,136	Sumatera Barat
Sumatera Selatan	1,925	-	1,200	100	62	1,080	28	712	1,014	9,707	Sumatera Selatan
Bangka Belitung	54,718	596	2,151	487	33,304	100,677	7,084	3,705	37,003	88,394	Bangka Belitung
Jambi	1,570	477	3,022	-	1,464	10,186	6,150	5,407	22,528	72,206	Jambi
Bengkulu	14,238	-	93	-	1,890	6,041	16	189	3,593	33,723	Bengkulu
Riau	1,302	-	28	96	373	1,228	283	-	1,618	25,842	Riau
Kepulauan Riau	-	-	-	-	-	-	-	-	-	-	Kepulauan Riau
Lampung	13,045	299	2,852	487	3,827	27,586	1,286	51,831	128,253	306,031	Lampung
DKI Jakarta	2	330	233	-	785	1,062	108	1,499	1,264	2,792	DKI Jakarta
Jawa Barat	15,582	11,125	34,635	1,098	132,016	628,124	11,588	202,600	312,491	2,017,588	Jawa Barat
Banten	7,853	1,538	33,123	-	107,126	250,626	12,739	104,260	135,841	198,762	Banten
Jawa Tengah	51,977	4,827	23,587	3,137	233,765	166,568	13,250	211,921	309,085	386,312	Jawa Tengah
DI Yogyakarta	7,818	1,436	10,364	313	57,184	74,123	12,330	33,916	184,725	213,477	DI Yogyakarta
Jawa Timur	56,570	6,097	89,123	3,877	189,864	181,678	500,945	52,809	384,503	292,982	Jawa Timur
Bali	-	-	-	-	615	1,085	-	1,768	3,037	3,235	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	484	-	-	12	60	276	52	152	54	1,807	Kalimantan Tengah
Kalimantan Timur	44	-	154	-	-	92	-	-	5,424	460	Kalimantan Timur
Kalimantan Selatan	2,280	-	100	-	15,271	17,146	5,855	502	2,488	6,115	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	705	136	543	-	4,396	11,418	513	4,553	1,999	74,095	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	1,940	3,990	790	39,463	77,056	77,056	Maluku Utara
NTB	1,547	3,432	2,413	-	7,903	34,926	502	77,492	180,072	350,663	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	314,645	30,735	212,962	9,999	803,806	1,655,139	581,731	771,708	1,785,389	4,359,469	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 - Agustus 2020 (Financing of Sharia Rural Bank based on Type of Usage and Province - August 2020)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	94,925	1,884	81,091	Nanggroe Aceh Darussalam
Sumatera Utara	89,526	4,945	48,992	Sumatera Utara
Sumatera Barat	85,202	23,415	68,136	Sumatera Barat
Sumatera Selatan	6,121	-	9,707	Sumatera Selatan
Bangka Belitung	140,447	99,278	88,394	Bangka Belitung
Jambi	38,806	11,997	72,206	Jambi
Bengkulu	9,151	16,909	33,723	Bengkulu
Riau	3,555	1,372	25,842	Riau
Kepulauan Riau	-	-	-	Kepulauan Riau
Lampung	69,369	160,096	306,031	Lampung
DKI Jakarta	5,282	-	2,792	DKI Jakarta
Jawa Barat	1,078,424	270,834	2,017,588	Jawa Barat
Banten	494,044	159,060	198,762	Banten
Jawa Tengah	786,918	231,198	386,312	Jawa Tengah
DI Yogyakarta	293,857	88,352	213,477	DI Yogyakarta
Jawa Timur	1,280,539	184,926	292,982	Jawa Timur
Bali	4,988	1,516	3,235	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	688	403	1,807	Kalimantan Tengah
Kalimantan Timur	1,791	3,922	460	Kalimantan Timur
Kalimantan Selatan	42,727	915	6,115	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	17,198	7,064	74,095	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	30,185	15,998	77,056	Maluku Utara
NTB	187,473	120,813	350,663	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4,761,215	1,404,900	4,359,469	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 - Agustus 2020 (Financing of Sharia Rural Bank based on Type of Financing and Province - August 2020)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	96,522	81,377	Nanggroe Aceh Darussalam
Sumatera Utara	44,223	99,239	Sumatera Utara
Sumatera Barat	97,181	79,573	Sumatera Barat
Sumatera Selatan	6,121	9,707	Sumatera Selatan
Bangka Belitung	328,119	-	Bangka Belitung
Jambi	39,771	83,239	Jambi
Bengkulu	13,489	46,295	Bengkulu
Riau	11,590	19,178	Riau
Kepulauan Riau	-	-	Kepulauan Riau
Lampung	79,522	455,974	Lampung
DKI Jakarta	5,088	2,986	DKI Jakarta
Jawa Barat	1,567,393	1,799,454	Jawa Barat
Banten	538,445	313,422	Banten
Jawa Tengah	927,711	476,717	Jawa Tengah
DI Yogyakarta	308,102	287,584	DI Yogyakarta
Jawa Timur	1,061,359	697,089	Jawa Timur
Bali	4,255	5,485	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	2,402	496	Kalimantan Tengah
Kalimantan Timur	1,209	4,965	Kalimantan Timur
Kalimantan Selatan	43,699	6,059	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	45,366	52,991	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	38,196	85,043	Maluku Utara
NTB	58,216	600,733	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	5,317,978	5,207,606	TOTAL



Departemen Perizinan dan Informasi Perbankan OTORITAS JASA KEUANGAN

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