

# STATISTIK PERBANKAN SYARIAH

*SHARIA BANKING STATISTICS*



**MARET 2019**

*MARCH 2018*

## 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, Mei 2019  
*Jakarta, May 2019*

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

## HALAMAN KETERANGAN PAGE OF REFERANCE

### Jadwal Publikasi Kedepan

Edisi April 2019 akan diterbitkan pada minggu ke III bulan Juni 2019.

Tanda-tanda, dan Sumber Data

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

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

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

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

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

Departemen Perizinan dan Informasi Perbankan  
Deputi Direktur Publikasi dan Administrasi (IDAP)  
Otoritas Jasa Keuangan  
Menara RADIUS Prawiro  
Jl. MH Thamrin No. 2, Jakarta Pusat  
Email: [konsumen@ojk.go.id](mailto:konsumen@ojk.go.id)  
Telepon: (021) 1500 655  
Fax: (021) 386 6032

### Advance Release Calender (ARC)

April 2019 edition will be released on the 3rd week of June 2019.

Notes, Symbols and Sources of Data

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

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

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

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

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

Bank Licensing and Banking Information Department  
Administration and Publication Deputy Director (IDAP)  
Indonesia Financial Services Authority  
RADIUS Prawiro Tower  
Jl. MH Thamrin No. 2, Central Jakarta  
Email: [konsumen@ojk.go.id](mailto:konsumen@ojk.go.id)  
Telephone: +62-21— 1500 655  
Fax: +62-21-386 6032

**DAFTAR ISI**  
**TABLE OF CONTENT**

KATA PENGANTAR	i	<i>INTRODUCTION</i>	<i>i</i>
HALAMAN KETERANGAN	ii	<i>PAGE OF REFERENCE</i>	<i>ii</i>
DAFTAR ISI	iii	<i>TABLE OF CONTENT</i>	<i>iii</i>
DAFTAR SINGKATAN	iv	<i>LIST OF ABBREVIATIONS</i>	<i>iv</i>
DAFTAR ISTILAH	v	<i>GLOSSARY</i>	<i>v</i>
DAFTAR TABEL	vii	<i>LIST OF TABLES</i>	<i>vii</i>
DAFTAR MATRIKULASI	xii	<i>MATRICULATION TABLES</i>	<i>xii</i>

## **DAFTAR SINGKATAN LIST OF ABBREVIATION**

UUS	: Unit Usaha Syariah	UUS	: Sharia Business Unit of a Conventional Bank
BUS	: Bank Umum Syariah	BUS	: Sharia Commercial Bank
BPRS	: Bank Pembiayaan Rakyat Syariah	BPRS	: Sharia Rural Bank
PT	: Perseroan Terbatas	PT	: Limited Liabilities Company
BPD	: Bank Pembangunan Daerah	BPD	: Regional Government Bank
SWBI	: Sertifikat Wadiah Bank Indonesia	SWBI	: Wadiah Sharia Certificate of Bank Indonesia
SBIS	: Sertifikat Bank Indonesia Syariah	SBIS	: Sharia Certificate of Bank Indonesia
UKM	: Usaha Kecil dan Menengah	UKM	: Small and Medium Scale Enterprise
PPAP	: Penyisihan Penghapusan Aktiva Produktif	PPAP	: Allowances for Earning Assets Losses
PUAS	: Pasar Uang Antar Bank berdasarkan prinsip Syariah	PUAS	: Interbank Sharia Money Market
FDR	: Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga	FDR	: Financing to Deposit Ratio
NPF	: Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan	NPF	: Non Performing Financing
ROA	: Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata	ROA	: Return on Assets, that is the ratio of annualized earnings before taxes to average assets
ROE	: Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata	ROE	: Return on Equity, that is the ratio of annualized earnings after taxes to average equity
BOPO	: Rasio Biaya Operasional terhadap Pendapatan Operasional	BOPO	: The ratio of Operational Expenses to Operational Revenue
DPK	: Dana Pihak Ketiga	DPK	: Depositor Funds
PYD	: Pembiayaan yang Diberikan	PYD	: Financing
		IDR	: Indonesian Rupiah

## DAFTAR ISTILAH GLOSSARY

- Akad Wadiah  
*Wadiah Contract*
- : 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.
- A contract between the owner of the goods (the money) and the custodian for safekeeping.*
- Akad Mudharabah  
*Mudharaba Contract*
- : Perjanjian pembiayaan/ penanaman dana dari pemilik dana (*shahibul maal*) kepada pengelola dana (*mudharib*) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.
- 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.*
- Akad Musyarakah  
*Musharaka Contract*
- : 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.
- 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.*
- Akad Murabahah  
*Murabaha Contract*
- : 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.
- 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.*
- Akad Salam  
*Salam Contract*
- : Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.
- 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.*
- Akad Istishna'  
*Istishna' Contract*
- : Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.
- 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.*

Akad Ijarah : 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.

*Ijara Contract*

*The selling of benefit or use or service for a fixed price or wage.*

Akad Qardh : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.

*Qardh Contract*

*A loan in which the debtor is only required to repay the amount borrowed.*

Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus : Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor.

*Equivalent rate of return/profit sharing/fee/bonus*

*Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.*

**DAFTAR TABEL  
LIST OF TABLES**

<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>NO. TABLE</b>	<b>TOPIC</b>	<b>PAGES</b>
<b>Bank Umum Syariah dan Unit Usaha Syariah</b>						
1.	<b>1.</b>	Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	<b>2</b>	<b>1.</b>	<i>Financial Ratios of Sharia Commercial Bank and Sharia Business Unit</i>	<b>2</b>
2.	<b>2.</b>	Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	<b>4</b>	<b>2.</b>	<i>Sharia Banking Network</i>	<b>4</b>
3.	<b>3.</b>	Jaringan Kantor Individual Perbankan Syariah	<b>5</b>	<b>3.</b>	<i>Individual Sharia Commercial Bank and Sharia Business Unit</i>	<b>5</b>
4.	<b>4.</b>	Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	<b>6</b>	<b>4.</b>	<i>Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region</i>	<b>6</b>
5.	<b>5.</b>	Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah	<b>8</b>	<b>7.</b>	<i>Office Channeling of Sharia Commercial Bank and Sharia Business Unit</i>	<b>8</b>
6.	<b>6.</b>	Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<b>9</b>	<b>6.</b>	<i>Sharia Commercial Bank and Sharia Business Unit Operations</i>	<b>9</b>
7.	<b>7.</b>	Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	<b>15</b>	<b>7.</b>	<i>Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit</i>	<b>15</b>
8.	<b>8.</b>	Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<b>18</b>	<b>8.</b>	<i>Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit</i>	<b>18</b>
9.	<b>9.</b>	Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<b>21</b>	<b>9.</b>	<i>Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit</i>	<b>21</b>
10.	<b>10.</b>	Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<b>24</b>	<b>10.</b>	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit</i>	<b>24</b>



NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
11.	<b>11.</b>	Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<b>27</b>	<b>11.</b>	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units</i>	<b>27</b>
12.	<b>12.</b>	Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<b>30</b>	<b>12.</b>	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Sharia Commercial Banks and Sharia Business Units</i>	<b>30</b>
13.	<b>13.</b>	Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<b>33</b>	<b>13.</b>	<i>Financing and Non performing Financing of Sharia Commercial Bank and Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	<b>33</b>
14.	<b>14.</b>	Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	<b>36</b>	<b>14.</b>	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Sharia Commercial Bank and Sharia Business Unit Bank</i>	<b>36</b>
15.	<b>15.</b>	Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	<b>39</b>	<b>15.</b>	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit</i>	<b>39</b>
16.	<b>16.</b>	Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	<b>45</b>	<b>16.</b>	<i>Financing and Non Performing Financing of Sharia Commercial Bank and Sharia Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>	<b>45</b>

<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>NO. TABLE</b>	<b>TOPIC</b>	<b>PAGES</b>
17.	<b>17.</b>	Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	<b>48</b>	<b>17a.</b>	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units</i>	<b>48</b>
18.	<b>18.</b>	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<b>51</b>	<b>18.</b>	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Sharia Commercial Banks and Sharia Business Units</i>	<b>51</b>
19.	<b>19.</b>	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<b>54</b>	<b>19.</b>	<i>Average of Margin Rates of Sharia Commercial Banks and Sharia Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	<b>54</b>
20.	<b>20.</b>	Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	<b>57</b>	<b>20.</b>	<i>Number of Account of Financing and Third Party Fund Sharia Commercial Bank and Sharia Business Unit</i>	<b>57</b>
21.	<b>21.</b>	Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	<b>60</b>	<b>21.</b>	<i>Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit</i>	<b>60</b>
22.	<b>22.</b>	Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	<b>63</b>	<b>22.</b>	<i>Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit</i>	<b>63</b>
23.	<b>23.</b>	Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	<b>66</b>	<b>23.</b>	<i>Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit</i>	<b>66</b>
24.	<b>24.</b>	Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	<b>69</b>	<b>24.</b>	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province</i>	<b>69</b>
25.	<b>25.</b>	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR	<b>72</b>	<b>25.</b>	<i>Total of Gross Assets, Financing, Depositor Funds,</i>	<b>72</b>

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
		Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten			<i>Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District</i>	
<b>Bank Perkreditan Rakyat Syariah</b>						
26.	<b>26.</b>	Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi	<b>82</b>	<b>26.</b>	<i>Number of Sharia Rural Bank based on Location</i>	<b>82</b>
27.	<b>27.</b>	Neraca Gabungan Bank Pembiayaan Rakyat Syariah	<b>83</b>	<b>27.</b>	<i>Sharia Rural Bank Condensed Balance Sheet</i>	<b>83</b>
28.	<b>28.</b>	Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah	<b>84</b>	<b>28.</b>	<i>Sharia Rural Bank Condensed Income Statement</i>	<b>84</b>
29.	<b>29.</b>	Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah	<b>85</b>	<b>29.</b>	<i>Cost of Promotion, Education and Training - Sharia Rural Bank</i>	<b>85</b>
30.	<b>30.</b>	Rekening Administratif - Bank Pembiayaan Rakyat Syariah	<b>86</b>	<b>30.</b>	<i>Off-Balance Sheet Account - Sharia Rural Bank</i>	<b>86</b>
31.	<b>31.</b>	Komposisi DPK - Bank Pembiayaan Rakyat Syariah	<b>87</b>	<b>31.</b>	<i>Depositor Funds Composition of Sharia Rural Bank</i>	<b>87</b>
32.	<b>32.</b>	Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah	<b>88</b>	<b>32.</b>	<i>Financing Composition of Sharia Rural Bank</i>	<b>88</b>
33.	<b>33.</b>	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi	<b>89</b>	<b>33.</b>	<i>Financing of Sharia Rural Bank based on Economic Sector</i>	<b>89</b>
34.	<b>34.</b>	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan	<b>90</b>	<b>34.</b>	<i>Financing of Sharia Rural Bank based on Type of Usage</i>	<b>90</b>
35.	<b>35.</b>	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan	<b>91</b>	<b>35.</b>	<i>Financing of Sharia Rural Bank based on Type of Financing</i>	<b>91</b>
36.	<b>36.</b>	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan	<b>92</b>	<b>36.</b>	<i>Financing of Sharia Rural Bank based on Collectibility</i>	<b>92</b>
37.	<b>37.</b>	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi	<b>93</b>	<b>37.</b>	<i>Non performing Financing of Sharia Rural Bank based on Economic Sector</i>	<b>93</b>
38.	<b>38.</b>	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan	<b>94</b>	<b>38.</b>	<i>Non Performing Financing of Sharia Rural Bank based on Type of Usage</i>	<b>94</b>

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
39.	<b>39.</b>	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan	<b>95</b>	<b>39.</b>	<i>Non Performing Financing of Sharia Rural Bank based on Type of Financing)</i>	<b>95</b>
40.	<b>40.</b>	Jumlah rekening Bank Pembiayaan Rakyat Syariah	<b>96</b>	<b>40.</b>	<i>Number of Account of Sharia Rural Bank</i>	<b>96</b>
41.	<b>41.</b>	Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah	<b>97</b>	<b>41.</b>	<i>Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank</i>	<b>97</b>
42.	<b>42.</b>	Rasio Keuangan Bank Pembiayaan Rakyat Syariah	<b>98</b>	<b>42.</b>	<i>Financial Ratios of Sharia Rural Bank</i>	<b>98</b>
43.	<b>43.</b>	Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset	<b>99</b>	<b>43.</b>	<i>Number of Sharia Rural Bank based on Total Assets</i>	<b>99</b>
44.	<b>44.</b>	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi	<b>100</b>	<b>44.</b>	<i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Sharia Rural Banks based on Province</i>	<b>100</b>
45.	<b>45.</b>	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi	<b>101</b>	<b>45.</b>	<i>Financing of Sharia Rural Bank based on Economic Sector and Province</i>	<b>101</b>
46.	<b>46.</b>	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi	<b>102</b>	<b>46.</b>	<i>Financing of Sharia Rural Bank based on Type of Usage and Province</i>	<b>102</b>
47.	<b>47.</b>	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi	<b>103</b>	<b>47.</b>	<i>Financing of Sharia Rural Bank based on Type of Financing and Province</i>	<b>103</b>

## REKAPITULASI PERUBAHAN TABEL DAN KOMPONEN TABEL PADA STATISTIK PERBANKAN SYARIAH (SPS) BARU

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	<b>Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah</b>	<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.13 Kinerja Bank Umum Syariah  Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada  Tidak ditampilkan lagi
2	<b>Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah</b>	<i>Islamic Banking Network</i>	Tabel 2.4. Perkembangan Aset Perbankan Syariah  Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah  Tabel 5. Tenaga Kerja Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
3	<b>Tabel 3. Jaringan Kantor Individual Perbankan Syariah</b>	<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	<b>Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1</b>	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
5	<b>Tabel 5. Layanan Syariah (Office Channeling)</b>		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	<b>Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Performance 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 Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	<b>Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Tambahkan 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	<b>Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan</b>	<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 Tambahkan 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	<b>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</b>	<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 Tambahkan 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	<b>Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan</b>	<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 Tambahkan 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	<b>Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Tambahkan 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	<b>Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Tambahkan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks</i>			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	<b>Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Tambahkan 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	<b>Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Tambahkan 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	<b>Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah</b>	<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 Tambahkan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	<b>Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah</b>	<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	<b>Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b>	<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 Bank based 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	<b>Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten</b>	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>			

**Tabel 1. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2019**  
(Sharia Banking Network)

Periode	2016	2017	2018										2019			Indicator		
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Bank Umum Syariah</b>																<b>Sharia Commercial Bank</b>		
<b>CAR (%)</b>	16,63	17,91	18,47	17,93	19,04	20,59	20,41	20,46	21,25	21,22	21,39	20,39	20,25	20,30	19,85	<b>CAR (%)</b>		
- Modal	27.153	31.105	33.072	31.866	34.233	36.219	35.844	36.317	38.133	37.877	38.055	36.764	37.153	37.198	37.114	- Capital		
- Aktiva Tetap Menurut Risiko	163.306	173.695	179.057	177.709	179.816	175.877	175.609	177.474	179.447	178.500	177.887	180.300	183.430	183.230	186.945	- Risk Weighted Assets		
<b>ROA (%)</b>	0,63	0,63	1,23	1,23	1,31	1,37	1,35	1,35	1,41	1,26	1,26	1,28	1,51	1,32	1,46	<b>ROA (%)</b>		
- Laba	1.426	1.697	3.557	3.581	3.799	3.997	3.941	3.950	4.145	3.735	3.742	3.806	4.712	4.121	4.588	- Profit		
- Rata-Rata Total Aset	225.804	267.570	289.717	290.360	290.862	291.438	291.547	291.538	294.507	295.486	296.349	298.044	311.401	313.074	314.735	- Average Assets		
<b>NPF (%)</b>	4,42	4,76	4,56	4,84	4,86	3,83	3,92	3,95	3,82	3,95	3,93	3,26	3,39	3,44	3,44	<b>NPF (%)</b>		
<b>NPF Net (%)</b>	2,17	2,57	2,54	2,77	2,82	2,13	2,30	2,33	2,35	2,40	2,33	1,95	2,07	2,09	2,03	<b>NPF Net (%)</b>		
- Non Performing Financing	7.843	9.030	8.673	9.243	9.363	7.270	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	- Non Performing Financing		
- Non Performing Financing Net	3.860	4.880	4.828	5.284	5.445	4.049	4.393	4.500	4.656	4.760	4.660	3.938	4.137	4.205	4.178	- Non Performing Financing Net		
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	190.064	191.042	192.749	189.677	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	- Total Financing to Non Bank		
<b>FDR (%)</b>	85,99	79,61	77,63	78,05	79,65	78,68	79,45	80,45	78,95	79,17	79,69	78,53	77,92	77,52	78,38	<b>FDR (%)</b>		
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	190.064	191.042	192.749	189.677	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	- Total Financing to Non Bank		
- Dana Pihak Ketiga	206.407	238.393	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	- Total Third Party Funds		
<b>BOPO (%)</b>	96,22	94,91	89,90	89,75	88,90	88,75	88,69	88,64	88,08	89,36	89,17	89,18	87,69	89,09	87,82	<b>Operating Expenses to Operations Revenue (%)</b>		
- Biaya Operasional	34.174	29.682	7.995	10.498	12.733	15.977	18.260	20.637	23.132	26.010	28.382	31.169	2.901	5.750	8.360	- Operations Expenses		
- Pendapatan Operasional	35.517	31.273	8.893	11.697	14.323	18.004	20.589	23.281	26.261	29.107	31.828	34.952	3.308	6.455	9.520	- Operations Income		
<b>Rentabilitas</b>																<b>Profitability</b>		
<b>NOM (%)</b>	0,68	0,67	1,40	1,40	1,48	1,57	1,54	1,53	1,59	1,41	1,42	1,42	1,75	1,52	1,66	<b>NOM (%)</b>		
- Pendapatan Operasional	1.343	1.591	3.592	3.598	3.815	4.052	3.992	3.965	4.172	3.717	3.759	3.783	4.887	4.225	4.639	- Net Operations Income		
- Rata-rata Aset Produktif	198.936	238.944	256.974	257.639	257.268	258.044	258.657	259.012	262.002	263.051	264.095	265.860	278.867	277.425	279.948	- Average Earning Assets		
<b>KAP</b>																<b>Earning Asset Quality</b>		
<b>APYD terhadap Aktiva Produktif (%)</b>	4,27	4,21	4,21	4,41	4,60	3,89	3,94	4,08	3,88	3,73	3,79	3,04	3,29	3,33	3,42	<b>Classified Earning assets to Earning assets (%)</b>		
- APYD	10.070	11.078	11.337	11.830	12.079	10.424	10.620	10.956	10.953	10.418	10.665	8.845	9.353	9.615	9.946	- Classified Earning Assets		
- Total Aset Produktif	236.048	263.110	269.237	268.205	262.562	268.144	269.385	268.662	282.091	279.469	281.717	291.353	284.579	289.144	290.427	- Total Earning assets		
<b>Likuiditas</b>																<b>Liquidity</b>		
<b>Short Term Mistmach (%)</b>	22,54	29,75	29,63	28,77	31,62	29,43	28,72	28,90	24,68	26,92	28,38	27,22	26,99	28,37	27,93	<b>Short Term Mistmach (%)</b>		
- Aktiva Jangka Pendek	45.669	65.551	66.089	63.227	69.524	65.086	63.152	64.499	55.133	60.314	63.761	63.815	62.565	66.267	65.597	- Short-Term Assets		
- Kewajiban Jangka Pendek	202.655	220.373	223.089	219.798	219.851	221.149	219.873	223.432	223.432	224.029	224.667	234.414	231.771	233.574	234.879	- Short-Term Liabilities		
<b>Imbal Hasil</b>																<b>Yield Proportion</b>		
<b>Non Core Deposit terhadap Total DPK (%)</b>	58,84	51,29	52,61	52,53	51,54	50,72	49,32	48,73	49,85	49,43	48,73	47,69	48,16	48,59	49,04	<b>Non Core Deposits to Third Party Funds (%)</b>		
- Non Core Deposit	121.443	122.280	128.791	128.582	124.723	122.265	118.661	116.859	125.352	124.032	122.204	122.846	123.800	126.322	128.832	- Non Core Deposits		
- Total DPK	206.407	238.393	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	- Total Third Party Funds		
<b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)</b>	199,86	210,95	216,01	217,06	215,73	218,12	219,04	211,45	218,30	217,35	222,51	238,46	245,86	239,08	236,35	<b>Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>		
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	130.276	131.150	132.067	130.417	131.595	131.328	136.503	136.400	138.188	142.857	142.704	142.423	145.006	- Fixed-rate Yield Portfolios		
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	60.311	60.420	61.218	59.791	60.077	62.109	62.529	62.756	62.104	59.908	58.042	59.572	61.353	- Floating-rate Yield Portfolios		
<b>Investasi</b>																<b>Investment Proportion and Risk</b>		
<b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)</b>	34,64	35,22	34,83	34,82	35,18	35,18	35,29	36,01	35,33	35,46	35,62	36,56	36,15	36,78	37,62	<b>Profit Sharing Financing to Total Financing to Non Bank (%)</b>		
- Total Pembiayaan Basis Mudharabah	61.675	67.049	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	- Profit Sharing Financing Mudharabah-based		
- Total Pembiayaan	178.043	190.354	190.587	191.570	193.284	190.208	191.673	193.437	199.032	199.156	200.292	202.766	200.746	201.995	206.359	- Total Financing		
<b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah</b>	3,40	3,29	3,67	3,88	3,77	4,46	4,32	4,09	3,58	3,79	3,72	3,47	3,42	3,20	3,13	<b>Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>		
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.435	2.585	2.564	2.984	2.920	2.853	2.516	2.675	2.652	2.569	2.485	2.381	2.430	- Potential Loss from Profit Sharing Financing		
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	- Total Mudharabah and Musyarakah		

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

Note: r) Revised figures  
) Provisional Figures



**Tabel 1. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2019**  
(Sharia Banking Network)

Periode	2016	2017	2018										2019			Indicator															
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar																
<b>Unit Usaha Syariah</b>																<b>Sharia Business Unit</b>															
<b>ROA (%)</b>	1,77	2,47	2,40	2,47	2,43	2,40	2,45	2,46	2,43	2,25	2,22	2,24	2,47	1,68	1,82	<b>ROA (%)</b>															
- Laba	1.529	2.726	3.137	3.233	3.194	3.182	3.271	3.309	3.281	3.078	3.056	3.127	3.833	2.635	2.882	- Profit															
- Rata-Rata Total Aset	86.248	110.286	130.531	130.812	131.257	132.528	133.485	134.555	135.011	136.506	137.389	139.326	155.399	156.838	158.478	- Average Assets															
<b>NPF (%)</b>	3,49	2,11	2,46	2,54	2,52	2,28	2,30	2,18	2,15	2,32	2,31	2,15	2,30	2,39	2,73	<b>NPF (%)</b>															
<b>NPF Net (%)</b>	1,79	1,24	1,50	1,54	1,53	1,43	1,41	1,36	1,37	1,41	1,44	1,54	1,53	1,71	1,71	<b>NPF Net %</b>															
- Non Performing Financing	2.464	2.024	2.379	2.453	2.494	2.402	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	- Non Performing Financing															
- Non Performing Financing Net	1.262	1.193	1.446	1.491	1.514	1.502	1.503	1.508	1.530	1.605	1.625	1.635	1.805	1.823	2.070	- Non Performing Financing Net															
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	- Total Financing to Non Bank															
<b>FDR (%)</b>	96,70	99,39	101,54	101,37	101,28	105,19	107,78	111,76	107,71	108,79	108,71	103,22	101,43	104,12	100,87	<b>FDR (%)</b>															
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	- Total Financing to Non Bank															
- Dana Pihak Ketiga	72.928	96.495	95.089	95.407	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	- Total Third Party Funds															
<b>BOPO (%)</b>	82,85	74,15	72,64	71,90	72,36	72,62	72,13	72,68	72,88	74,70	75,10	75,38	75,29	80,22	79,80	<b>Operating Expenses to Operations Revenue (%)</b>															
- Biaya Operasional	7.097	7.927	2.113	2.794	3.525	4.265	4.988	5.820	6.571	7.543	8.434	9.588	997	1.844	2.940	- Operations Expenses															
- Pendapatan Operasional	8.566	10.690	2.909	3.885	4.872	5.873	6.916	8.008	9.017	10.098	11.231	12.720	1.324	2.299	3.684	- Operations Income															
<b>Rentabilitas NOM (%)</b>	2,00	2,67	2,59	2,65	2,61	2,57	2,62	2,58	2,56	2,39	2,36	2,38	2,66	1,83	1,98	<b>Profitability NOM (%)</b>															
- Pendapatan Operasional	1.469	2.764	3.184	3.275	3.232	3.216	3.304	3.282	3.261	3.066	3.051	3.132	3.926	2.728	2.976	- Net Operations Income															
- Rata-rata Aset Produktif	73.485	103.531	123.008	123.410	123.894	125.148	126.048	127.036	127.302	128.517	129.347	131.323	147.853	148.886	150.519	- Average Earning Assets															
<b>KAP APYD terhadap Aktiva Produktif (%)</b>	3,22	2,26	2,57	2,70	2,62	2,57	2,46	2,41	2,36	2,48	2,59	2,19	2,41	2,61	2,80	<b>Classified Earning assets to Earning assets (%)</b>															
- APYD	3.036	2.897	3.278	3.388	3.312	3.387	3.247	3.240	3.324	3.485	3.601	3.379	3.595	3.960	4.340	- Classified Earning Assets															
- Total Aset Produktif	94.319	128.442	127.700	125.383	126.440	132.021	132.006	134.509	140.974	140.420	138.932	154.342	149.378	151.441	155.258	- Total Earning assets															
<b>Likuiditas Short Term Mismatch (%)</b>	34,23	28,37	22,83	22,75	20,08	22,05	23,23	22,30	21,71	23,61	22,76	25,37	23,67	26,91	25,43	<b>Likuiditas Short Term Mismatch (%)</b>															
- Aktiva Jangka Pendek	26.152	30.253	23.351	23.505	20.948	23.943	24.572	23.989	24.496	26.645	24.985	33.043	30.418	35.827	34.214	- Short-Term Assets															
- Kewajiban Jangka Pendek	76.398	106.627	102.286	103.301	104.315	108.576	105.787	107.593	112.818	112.862	109.791	130.234	128.534	133.147	134.522	- Short-Term Liabilities															
<b>Imbal Hasil Non Core Deposit terhadap Total DPK (%)</b>	60,89	65,92	64,57	64,29	64,21	64,84	63,88	63,79	65,57	65,68	64,97	66,93	67,27	66,38	67,46	<b>Yield Proportion Non Core Deposits to Third Party Funds (%)</b>															
- Non Core Deposit	44.409	63.607	61.395	61.342	62.773	64.932	62.987	63.118	68.166	68.946	67.353	76.444	77.695	76.140	80.970	- Non Core Deposits															
- Total DPK	72.928	96.495	95.089	95.407	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	- Total Third Party Funds															
<b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)</b>	211,41	186,69	201,83	214,62	216,82	191,10	199,83	189,21	182,50	180,42	196,46	183,20	190,58	184,04	192,41	<b>Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>															
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	64.958	66.392	68.195	69.586	71.283	72.774	72.759	73.883	75.093	76.683	77.248	77.801	80.113	- Fixed-rate Yield Portfolios															
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	32.185	30.935	31.452	36.414	35.671	38.463	39.869	40.950	38.223	41.858	40.534	42.273	41.638	- Floating-rate Yield Portfolios															
<b>Investasi Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)</b>	45,16	53,49	54,22	53,96	54,23	56,59	56,53	58,04	59,11	59,68	58,94	60,22	60,11	60,97	60,87	<b>Investment Proportion and Risk Profit Sharing Financing to Total Financing to Non Bank (%)</b>															
- Total Pembiayaan Basis Mudharabah	32.083	51.602	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	- Profit Sharing Financing Mudharabah-based															
- Total Pembiayaan	71.044	96.467	97.143	97.327	99.647	106.000	106.954	111.237	112.628	114.833	113.316	118.541	117.782	120.074	121.751	- Total Financing															
<b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah</b>	1,97	1,43	1,65	1,73	1,69	1,56	1,60	1,60	1,53	1,74	1,69	1,71	1,62	1,72	1,83	<b>Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>															
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	872	910	914	938	967	1.032	1.016	1.196	1.129	1.220	1.145	1.261	1.359	- Potential Loss from Profit Sharing Financing															
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	- Total Mudharabah and Musyarakah															

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

Note: r) Revised figures  
) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indikator	
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
<b>Bank Umum Syariah</b>																	<b>Sharia Commercial Bank</b>
- Total Aset	254.184	288.027	294.267	292.289	292.871	294.319	292.197	291.475	306.121	304.292	304.980	316.691	311.401	314.748	318.058		- Total Assets
- Jumlah Bank	13	13	13	13	13	13	13	13	14	14	14	14	14	14	14		- Number of Banks
- Jumlah Kantor	1.869	1.825	1.822	1.822	1.826	1.827	1.830	1.822	1.862	1.866	1.868	1.875	1.885	1.886	1.886		- Number of Offices
- KC	473	471	468	467	467	467	467	467	479	477	477	478	477	476	476		Branch Offices
- KCP	1.207	1.176	1.175	1.175	1.176	1.175	1.177	1.171	1.193	1.196	1.198	1.199	1.207	1.208	1.209		Sub Branch Offices
- KK	189	178	179	180	183	185	186	184	190	193	193	198	201	202	201		Cash Offices
- ATM	3.127	2.585	2.350	2.567	2.588	2.598	2.611	2.620	2.772	2.779	2.779	2.791	2.787	2.788	2.793		- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	50.095	49.971	49.960	52.350	49.539	52.257	52.590	52.654	52.345	49.516	49.522	49.410	49.482		- Number of Employees
<b>Unit Usaha Syariah</b>																	<b>Sharia Business Unit</b>
- Total Aset	102.320	136.154	133.934	131.655	133.035	138.884	139.230	142.047	150.801	149.957	146.221	160.636	155.399	158.277	161.758		- Total Assets
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20		- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	348	348	349	349	349	350	340	345	347	354	359	360	364		- Number of Offices
- KC	149	154	150	150	150	150	150	150	148	151	153	153	155	157	157		Branch Offices
- KCP	135	139	145	145	146	146	146	146	139	140	139	146	149	148	152		Sub Branch Offices
- KK	48	51	53	53	53	53	53	54	53	54	55	55	55	55	55		Cash Offices
- ATM	132	143	151	155	157	159	161	162	165	165	171	171	171	171	171		- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.723	4.834	4.817	4.678	4.850	4.387	4.207	4.037	4.349	4.955	4.938	5.042	5.074		- Number of Employees
<b>Total Aset BUS dan UUS</b>	<b>356.504</b>	<b>424.181</b>	<b>428.201</b>	<b>423.944</b>	<b>425.906</b>	<b>433.203</b>	<b>431.427</b>	<b>433.521</b>	<b>456.922</b>	<b>454.249</b>	<b>451.202</b>	<b>477.327</b>	<b>466.800</b>	<b>473.025</b>	<b>479.815</b>		<b>Total Assets</b>
<b>Total Kantor BUS dan UUS</b>	<b>2.201</b>	<b>2.169</b>	<b>2.170</b>	<b>2.170</b>	<b>2.175</b>	<b>2.176</b>	<b>2.179</b>	<b>2.172</b>	<b>2.202</b>	<b>2.211</b>	<b>2.215</b>	<b>2.229</b>	<b>2.244</b>	<b>2.246</b>	<b>2.250</b>		<b>Total Number of Offices</b>
<b>Total ATM BUS dan UUS</b>	<b>3.259</b>	<b>2.728</b>	<b>2.501</b>	<b>2.722</b>	<b>2.745</b>	<b>2.757</b>	<b>2.772</b>	<b>2.782</b>	<b>2.937</b>	<b>2.944</b>	<b>2.950</b>	<b>2.962</b>	<b>2.958</b>	<b>2.959</b>	<b>2.964</b>		<b>Total Number of ATMs/ADMs</b>
<b>Total Tenaga Kerja BUS dan UUS</b>	<b>55.597</b>	<b>55.746</b>	<b>54.818</b>	<b>54.805</b>	<b>54.777</b>	<b>57.028</b>	<b>54.389</b>	<b>56.644</b>	<b>56.797</b>	<b>56.691</b>	<b>56.694</b>	<b>54.471</b>	<b>54.460</b>	<b>54.452</b>	<b>54.556</b>		<b>Total Number of Employees</b>
<b>Bank Pembiayaan Rakyat Syariah</b>																	<b>Sharia Rural Bank</b>
- Jumlah Bank	166	167	167	168	168	168	168	168	168	168	168	167	165	165	165		- Number of Banks
- Jumlah Kantor	453	441	451	458	462	459	466	466	468	450	457	495	469	470	496		- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.749	4.865	4.863	4.777	4.873	4.867	4.915	4.696	4.749	4.918	4.830	4.872	4.867		- Number of Employees

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

Note: r) Revised figures  
\*) Provisional Figures

<b>Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Maret 2019 (Individual Sharia Banking Network - March 2019)</b>				
<b>Kelompok Bank</b>	<b>KPO/KC</b>	<b>KCP/UPS</b>	<b>KK</b>	<b>Group of Banks</b>
	<b>HOO/BO</b>	<b>SBO/SSU</b>	<b>CO</b>	
<b>Bank Umum Syariah</b>	<b>202</b>	<b>476</b>	<b>1.209</b>	<b>Sharia Commercial Bank</b>
1 PT. Bank Aceh Syariah	28	26	90	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	4	13	22	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	57	82	152	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	-	9	5	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	12	50	206	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	1	9	55	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	17	68	191	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	55	129	429	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	8	27	34	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	-	14	4	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	4	12	7	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	16	12	12	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
<b>Unit Usaha Syariah</b>	<b>157</b>	<b>152</b>	<b>55</b>	<b>Sharia Business Unit</b>
15 PT Bank Danamon Indonesia, Tbk	9	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	13	-	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	2	10	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	23	49	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	3	12	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	4	14	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	9	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	1	-	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	3	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	18	2	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
<b>Bank Pembiayaan Rakyat Syariah</b>	<b>101</b>	<b>-</b>	<b>230</b>	<b>Sharia Rural Bank</b>
<b>TOTAL</b>	<b>460</b>	<b>628</b>	<b>1.494</b>	<b>TOTAL</b>
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/Syari'a 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 Maret 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - March 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	476	1.209	201	Sharia Commercial Bank
1 Jawa Barat	61	215	26	1 West Java
2 Banten	20	62	7	2 Banten
3 DKI Jakarta	71	149	36	3 DKI Jakarta
4 Yogyakarta	9	23	13	4 DI Yogyakarta
5 Jawa Tengah	37	87	17	5 Central Java
6 Jawa Timur	42	136	23	6 East Java
7 Bengkulu	5	12	1	7 Bengkulu
8 Jambi	6	19	2	8 Jambi
9 Nanggroe Aceh Darussalam	37	105	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	50	4	10 North Sumatera
11 Sumatera Barat	10	28	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	35	3	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	9	32	2	16 Lampung
17 Kalimantan Selatan	8	20	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	2	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	20	41	5	27 West Nusa Tenggara
28 Bali	6	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	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	

<b>Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Maret 2019</b> <b>(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - March 2019)</b>				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	157	152	55	Sharia Business Unit
1 Jawa Barat	20	15	9	1 West Java
2 Banten	3	7	1	2 Banten
3 DKI Jakarta	9	15	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	19	21	11	5 Central Java
6 Jawa Timur	22	19	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	1	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	-	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	6	5	-	11 West Sumatera
12 Riau	3	3	5	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	18	4	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	1	-	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
<b>Total BUS dan UUS</b>	<b>633</b>	<b>1.361</b>	<b>256</b>	<b>Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2019  
(Office Channeling)**

Indikator	2016	2017	2018										2019			Indicator	
			Maret	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1 PT. Bank Danamon Indonesia, Tbk	473	398	403	402	402	402	401	401	401	401	401	401	401	402	402	402	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	302	303	303	303	303	303	301	301	299	299	301	301	301	301	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	391	379	379	378	378	377	377	374	374	373	373	372	372	371	370	370	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	119	119	119	118	120	121	121	120	119	120	119	119	119	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	274	265	265	265	265	262	262	259	258	256	256	254	254	254	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas <sup>2)</sup>
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	150	150	150	150	150	150	150	150	160	298	298	298	298	298	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN <sup>1)</sup>
9 PT BPD DKI	182	214	213	214	214	216	218	222	222	226	231	242	241	241	241	241	9 PT BPD DKI
10 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	10 PT. BPD DIY
11 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	12 PT BPD Jatim, Tbk
13 PT Bank Aceh Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh Syariah
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	7	22	23	23	23	23	23	24	25	25	28	29	30	30	30	30	15 PT BPD Jambi
16 PT BPD Sumbar	34	33	32	32	31	31	31	31	31	31	31	31	31	31	31	31	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	15	15	15	15	16	16	16	16	17	17	17	18	18	18	18	18	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	-	-	-	-	-	-	-	-	23 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.648	2.639	2.639	2.640	2.640	2.641	2.636	2.636	2.650	2.797	2.801	2.797	2.796		TOTAL

<sup>1)</sup> "-" = data tidak tersedia karena UUS spin off menjadi BUS

<sup>2)</sup> "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

<sup>1)</sup> "-" = data not available since office channelling was spinoff become Sharia Banking  
<sup>2)</sup> 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 2019**  
**(Sharia Commercial Bank and Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018										2019			Indikator		
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Komponen Aset</b>																		<b>ASSETS</b>
1 Kas	4.188	4.357	3.662	3.740	5.713	5.711	4.352	4.169	4.187	4.380	4.206	5.143	4.644	4.524	4.457			1. Cash
2 Penempatan pada Bank Indonesia	50.579	64.618	63.863	57.165	51.766	51.110	49.628	45.387	56.021	48.162	47.019	62.744	57.764	59.697	57.064			2. Deposit in Bank Indonesia
a. Giro	15.442	22.020	21.414	21.596	22.243	19.542	21.547	21.220	21.469	21.442	21.638	19.684	19.769	20.223	20.481			a. Deposit
b. SBIS	10.788	10.017	12.997	13.737	12.807	11.967	11.312	10.312	10.652	8.973	8.526	8.268	11.173	13.007	14.113			b. Bank Indonesia Certificates Syariah
c. FASBIS	23.926	28.748	26.621	18.804	15.175	18.176	13.864	11.049	20.918	15.267	14.474	32.591	23.617	19.378	18.613			c. Fasillias Simpanan Bank Indonesia Syariah
d. Lainnya	424	3.834	2.831	3.029	1.540	1.425	2.906	2.806	2.982	2.481	2.382	2.201	3.205	7.089	3.857			d. Others
3 Penempatan pada Bank Lain	11.252	7.482	6.056	5.867	9.688	8.719	5.002	5.262	4.376	5.844	5.179	6.954	7.329	5.774	9.572			3. Placement in Other Banks
a. Giro	5.669	2.446	3.050	2.958	6.630	5.912	2.228	3.012	2.049	3.553	2.543	3.535	5.206	3.648	7.928			a. Demand Deposits
b. Tabungan	42	58	211	159	118	70	114	135	128	129	126	3	5	6	4			b. Saving Deposits
c. Deposito	5.494	4.784	2.718	2.656	2.827	2.667	2.556	1.957	2.056	1.998	2.242	3.062	1.907	1.964	1.636			c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	4	4	4	4	4	4	4			d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			e. Sukuk Sinking Fund
f. Lainnya	46	193	76	94	112	69	103	156	139	160	264	350	208	153	- <sup>7)</sup>			f. Others
4 Surat Berharga yang Dimiliki	30.237	44.753	50.630	52.371	51.649	59.818	58.229	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771			4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	46.074	49.246	48.858	55.933	56.222	56.829	57.317	58.925	59.718	59.756	59.986	60.996	60.933			a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	4.611	4.386	4.556	3.125	2.790	3.885	2.007	2.045	3.059	1.901	2.791	6.215	7.176	8.101	8.838			b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	94.752	119.699	120.085	120.283	123.135	128.021	129.237	135.328	137.980	140.214	139.189	146.573	144.423	148.550	152.810			5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	119.050	119.213	122.026	126.899	128.097	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735			a. Profit sharing Financing to Non Banks
1. Mudharabah	15.292	17.090	16.770	16.734	16.672	15.803	15.044	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489			1. Mudharabah
2. Musyarakah	78.421	101.561	102.280	102.479	105.355	111.097	113.053	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246			2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.035	1.070	1.108	1.122	1.140	1.107	1.088	1.068	1.048	1.066	1.044	1.042	1.076			b. Profit sharing Financing to Other Banks
1. Mudharabah	949	1.024	1.018	1.054	1.092	1.125	1.100	1.074	1.055	1.074	1.054	1.066	1.032	1.030	1.064			1. Mudharabah
2. Musyarakah	90	24	17	16	16	16	15	17	15	14	13	12	12	11	11			2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Others
6 Piutang	145.184	157.890	158.386	159.297	160.237	158.546	159.627	159.405	163.432	163.595	163.841	164.135	163.349	162.882	164.593			6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	158.315	159.227	160.170	158.480	159.564	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552			a. Receivables from Non Banks
1. Murabahah	139.536	150.276	150.414	150.937	151.987	150.666	151.555	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131			1. Murabahah
2. Qardh	4.731	6.349	6.618	6.968	6.424	6.605	7.138	7.039	7.347	7.674	7.347	7.674	7.511	7.191	7.715			2. Qardh
3. Istishna'	878	1.189	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706			3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	39	76	71	69	67	65	63	55	53	42	49	47	45	43	41			b. Receivables from Other Banks
1. Murabahah	39	76	71	69	67	65	63	55	53	42	49	47	45	43	41			1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	9.260	9.317	9.560	9.642	9.763	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.707			7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	9.257	9.314	9.560	9.642	9.762	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706			a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	3	3	-	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	4.195	5.847	4.230	2.610	6.145	5.570	6.475	8.158	8.312	4.792	947	982	1.049			8. Other claims
9 Penyertaan	80	81	81	81	81	81	81	81	83	83	83	83	83	83	83			9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	7.950	8.171	8.209	8.465	8.527	8.527	8.203	8.203	8.330	7.519	7.498	7.582	7.834			10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			11. Salam
12 Aset Istishna dalam Penyelesaian	3	4	3	4	6	6	6	6	6	6	2	1	1	2	2			12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.977	5.285	5.378	5.954	6.186	6.143	6.119	6.125	6.166	6.223	6.269	6.566	6.553	6.538	6.584			13. Fixed Assets and Equipment
14 Persediaan	5	29	22	21	22	21	14	13	15	11	8	7	7	145	176			14. Inventories
15 Rupa-rupa Aset	10.079	14.137	14.531	11.925	11.842	11.240	11.752	11.886	15.760	14.770	12.335	11.279	11.279	11.695	10.782			15. Other Assets
<b>Komponen Kewajiban dan Modal</b>																		<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	279.335	334.888	339.909	340.186	339.749	341.216	339.195	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734			1. Third Party Funds
a. Dana Simpanan Wadiah	38.361	47.033	47.541	47.406	49.642	50.627	47.602	48.518	48.683	48.185	48.893	54.344	52.677	53.174	54.680			a. iB Wadiah
1. Giro	20.153	24.897	24.535	24.911	25.410	25.716	22.610	22.943	22.825	22.074	22.294	26.435	24.903	24.775	26.048			1. iB Demand Deposits Wadiah
2. Tabungan	18.208	22.137	23.007	23.115	24.232	24.911	24.992	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632			2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	240.974	287.854	292.368	292.780	290.108	290.589	291.593	290.237	306.763	307.733	305.528	317.484	319.872	321.526	328.053			b. Non Profit Sharing Investment Fund
1. Giro	7.820	15.291	15.546	16.068	18.939	18.762	17.684	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386			1. Demand Deposits
2. Tabungan	66.980	76.361	75.732	74.808	75.253	76.502	78.114	78.217	79.953	80.156	80.823	86.529	85.148	85.265	85.028			2. Saving Deposits
3. Deposito	166.174	196.202	201.089	201.904	195.916	195.325	195.795	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640			3. Time Deposits
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1. Demand Deposits
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2. Saving Deposits
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Time Deposits
2 Liabilitas kepada Bank Indonesia	1	-	-	-	-	130	-	-	-	-	-	-	1.744	-	-			2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	10.785	9.673	6.907	6.595	6.938	5.813	6.176	5.705	5.858	5.517	5.993	6.862	5.460	5.626	4.807			3. Liabilities to other Banks
a. Giro	989	1.369	1.295	1.343	736	779	806	780	855	781	844	860	725	767				

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
4 Surat Berharga yang Diterbitkan	7.434	7.111	6.482	4.715	4.406	6.916	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	1.341	1.341	1.026	1.026	1.041	1.041	1.046	1.046	1.701	3.307	3.289	3.284	3.284	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	5.141	3.374	3.380	5.890	2.853	3.107	3.925	2.806	3.756	7.538	2.985	3.388	4.008	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	3.341	3.353	3.349	3.035	2.997	2.858	2.955	3.455	3.420	2.912	2.886	2.873	4.058	5. Received Borrowing
6 Liabilitas Lainnya	497	630	633	716	759	756	635	751	700	585	564	756	880	967	988	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	34.514	33.009	32.987	35.516	38.757	41.240	44.113	42.994	38.798	40.606	37.768	41.097	38.811	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	610	590	270	680	-	100	735	-	-	800	-	-	70	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	610	590	270	680	-	100	735	-	-	800	-	-	70	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	3.075	3.075	3.075	3.075	3.075	3.075	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	18.162	18.162	19.550	20.927	20.927	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	5.093	3.555	4.159	2.595	2.594	2.313	2.280	2.232	2.336	2.352	2.248	2.285	2.308	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	2.963	2.965	2.965	2.965	3.065	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	13. Reserves
a. Cadangan Umum	3.276	3.275	2.813	2.815	2.815	2.815	2.915	3.002	3.583	3.683	3.683	3.694	3.694	3.694	3.712	a. General Reserves
b. Cadangan Tujuan	124	272	150	150	150	150	150	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	5.171	7.201	6.675	7.185	7.731	8.271	8.674	8.747	9.635	9.367	9.883	9.789	9.854	9.925	9.883	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	5.278	5.269	5.277	5.272	5.167	4.719	4.710	4.607	4.610	4.625	9.256	8.983	8.315	a. Previous years
b. Tahun berjalan	2.096	3.100	1.397	1.916	2.455	2.999	3.507	4.028	4.925	4.759	5.274	5.164	598	942	1.568	b. Current year

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

Note: r) Revised figures  
 \*) Provisional Figures



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

Indikator	2016	2017	2018										2019			Indikator		
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Komponen Aset</b>																		<b>ASSETS</b>
1 Kas	3.853	4.019	3.384	3.455	5.329	5.311	4.015	3.841	3.881	4.088	3.911	4.791	4.330	4.192	4.166			1. Cash
2 Penempatan pada Bank Indonesia	34.755	41.162	42.613	36.784	31.475	30.348	31.297	29.510	35.428	30.709	29.969	37.800	35.376	38.258	33.097			2. Deposit in Bank Indonesia
a. Giro	10.956	15.750	15.977	16.012	16.366	13.699	15.632	15.123	15.708	15.458	15.412	13.482	13.584	13.797	13.604			a. Deposit
b. SBIS	7.940	5.105	5.640	6.440	5.435	5.105	4.880	4.305	4.545	4.555	4.485	4.245	5.705	6.935	7.750			b. Bank Indonesia Certificates Syariah
c. FASBIS	15.441	17.225	18.929	12.076	8.907	10.913	8.534	8.094	13.012	9.051	8.477	18.663	14.075	12.132	10.031			c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	418	3.081	2.067	2.256	767	632	2.250	1.988	2.162	1.645	1.595	1.411	2.012	5.394	1.711			d. Others
3 Penempatan pada Bank Lain	4.111	3.174	3.698	3.463	7.315	6.623	2.884	3.592	2.866	4.313	3.424	4.286	5.939	4.231	8.263			3. Placement in Other Banks
a. Giro	3.086	2.423	3.023	2.930	6.603	5.884	2.201	2.991	2.042	3.544	2.535	3.524	5.195	3.636	7.917			a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	120	121	123	-	-	-	-			b. Saving Deposits
c. Deposito	978	681	603	488	598	668	628	518	602	629	709	758	633	488	343			c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	4	4	4	4	4	4	4			d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			e. Sukuk Sinking Fund
f. Lainnya	46	68	71	44	112	69	53	81	99	15	54	0	108	103	-			f. Others
4 Surat Berharga yang Dimiliki	24.106	35.656	41.350	43.819	43.137	51.325	49.917	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117			4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.381	32.697	39.337	42.271	41.634	48.600	48.656	48.487	49.133	50.327	51.097	50.342	49.537	49.547	49.153			a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	3.725	2.958	2.013	1.548	1.503	1.261	1.261	963	2.089	1.133	1.718	4.161	5.234	6.098	6.964			b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	62.151	67.535	66.831	67.155	68.458	67.381	68.092	70.116	70.755	71.055	71.776	74.541	72.982	74.701	78.024			5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61.629	67.049	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.312	71.352	74.122	72.574	74.298	78.024			a. Profit sharing Financing to Non Banks
1. Mudharabah	7.577	6.584	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229			1. Mudharabah
2. Musyarakah	54.052	60.465	60.048	60.296	61.413	60.739	61.590	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397			2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	450	456	468	467	460	453	443	436	424	420	408	403	398			b. Profit sharing Financing to Other Banks
1. Mudharabah	435	466	438	446	457	456	450	441	433	427	416	412	401	396	391			1. Mudharabah
2. Musyarakah	87	21	12	11	11	11	10	12	10	9	8	8	8	7	7			2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Others
6 Piutang	114.009	120.028	120.711	121.349	121.709	119.735	120.438	120.199	125.049	124.896	125.164	125.044	124.392	124.007	125.079			6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	113.971	119.952	120.640	121.280	121.643	119.671	120.375	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038			a. Receivables from Non Banks
1. Murabahah	110.063	114.458	114.835	115.117	115.614	114.019	114.547	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424			1. Murabahah
2. Qardh	3.883	5.476	5.791	6.146	6.011	5.635	5.810	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.800			2. Qardh
3. Istishna'	25	18	14	17	18	17	17	16	16	16	16	15	15	14	13			3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	38	76	71	69	67	65	63	55	53	42	49	47	45	43	41			b. Receivables from Other Banks
1. Murabahah	38	76	71	69	67	65	63	55	53	42	49	47	45	43	41			1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.883	2.791	3.045	3.067	3.117	3.092	3.143	3.122	3.227	3.206	3.352	3.180	3.371	3.287	3.256			7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.882	2.788	3.042	3.064	3.117	3.092	3.142	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256			a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	3	3	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 Akseptas)	3.017	3.185	1.589	3.910	2.991	2.448	4.390	3.685	4.332	5.804	5.982	2.895	854	939	961			8. Other claims
9 Penyertaan	80	81	81	81	81	81	81	81	83	83	83	83	83	83	83			9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.206	6.388	6.237	6.437	6.453	6.728	6.758	6.722	6.445	6.258	6.421	5.631	5.652	5.626	5.766			10. Impairment on Productive Assets
11 Salam	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-			11. Salam
12 Aset Istishna dalam Penyelesaian	0	2	3	3	2	2	2	2	1	0	0	0	0	0	0			12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.736	5.035	5.137	5.713	5.946	5.900	5.878	5.882	5.927	5.986	6.031	6.322	6.304	6.291	6.336			13. Fixed Assets and Equipment
14 Persediaan	5	29	22	21	22	21	14	13	15	11	8	7	7	145	176			14. Inventories
15 Rupa-rupa Aset	7.685	11.718	12.042	9.907	9.741	8.779	8.804	8.704	9.780	8.939	8.886	8.870	8.641	8.595	8.266			15. Other Assets
<b>Komponen Kewajiban dan Modal</b>																		<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	206.407	238.393	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709			1. Third Party Funds
a. Dana Simpanan Wadiah	29.470	35.933	36.358	36.309	38.572	38.759	36.962	37.073	36.741	37.453	36.741	40.954	39.261	41.291	42.580			a. iB Wadiah
1. Giro	15.375	18.792	18.464	18.306	19.710	19.362	16.943	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584			1. iB Demand Deposits Wadiah
2. Tabungan	14.095	17.141	17.894	18.003	18.862	19.397	19.585	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996			2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	176.937	202.460	208.462	208.470	203.423	202.314	204.068	202.842	214.410	214.208	213.302	216.652	217.791	218.702	220.128			b. Non Profit Sharing Investment Fund
1. Giro	4.278	7.619	8.772	9.547	11.619	11.101	10.251	8.748	14.324	13.318	12.780	9.002	11.599	12.409	15.349			1. Demand Deposits
2. Tabungan	50.637	57.488	56.571	55.584	55.629	56.421	57.785	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388			2. Saving Deposits
3. Deposito	122.022	137.353	143.119	143.339	136.175	134.792	136.032	135.979	139.719	140.256	139.162	142.008	142.320	142.830	141.392			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	-	-	-	130	-	-	-	-	-	-	1.556	-	-	-			2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	7.515	5.223	3.700	3.700	4.286	3.164	3.729	3.368	3.343	3.092	3.220	3.662	3.303	3.063	2.647			3. Liabilities to other Banks
a. Giro	565	967	876	873	367	420	450	391	456	409	410	446	389	397	331			a. Demand Deposits
b. Tabungan	691	736	854	786	554	594	776	811	906	860	852	656	709	629	587			b. Saving Deposits
c. Deposito	6.116	3.326	1.713	1.897	2.090	2.039	2.231	2.070										

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

Indikator	2016	2017	2018										2019			Indikator	
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
4 Surat Berharga yang Diterbitkan	5.495	3.517	2.705	2.040	2.051	3.626	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	415	415	100	100	100	100	100	100	100	1.700	1.700	1.700	1.700	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	4.180	3.102	2.290	1.625	1.951	3.526	1.930	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	2.316	2.728	2.488	2.520	2.533	2.217	2.234	2.100	2.234	2.251	2.262	1.725	1.720	1.739	1.747	5. Received Borrowing	
6 Liabilitas Lainnya	490	618	623	706	752	749	625	741	691	574	514	626	751	888	856	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	5.576	6.256	6.596	6.490	6.888	7.420	6.733	7.384	8.061	7.985	8.027	8.335	7.916	7.955	8.033	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	3.075	3.075	3.075	3.075	3.075	3.075	1.475	1.475	1.475	1.475	9. Loan Capital	
10 Modal Disetor	14.498	16.054	18.162	18.162	19.550	20.927	20.927	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.937	10. Paid-in capital	
11 Tambahan Modal Disetor	2.045	4.182	5.067	3.564	4.190	2.633	2.626	2.345	2.330	2.282	2.366	2.387	2.274	2.303	2.329	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	12. Differences in Fixed Assets Appraisal	
13 Cadangan	3.400	3.546	2.963	2.965	2.965	2.965	3.065	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	13. Reserves	
a. Cadangan Umum	3.276	3.275	2.813	2.815	2.815	2.815	2.915	3.002	3.583	3.683	3.683	3.694	3.694	3.694	3.712	a. General Reserves	
b. Cadangan Tujuan	124	272	150	150	150	150	150	195	195	195	195	195	195	195	195	b. Special Purpose Reserves	
14 Laba	3.442	4.032	4.230	4.451	4.747	5.031	5.119	4.904	5.544	5.183	5.458	5.757	6.379	6.472	6.625	14. Net Income	
a. Tahun-tahun lalu	2.490	3.042	3.603	3.594	3.602	3.597	3.492	3.044	3.035	2.933	2.935	2.950	6.094	5.959	5.760	a. Previous years	
b. Tahun berjalan	952	990	626	857	1.145	1.434	1.626	1.860	2.509	2.251	2.523	2.806	285	514	865	b. Current year	

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

Note: r) Revised figures  
 \*) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indikator		
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Komponen Aset</b>																		<b>ASSETS</b>
1 Kas	335	338	278	285	384	400	337	328	306	292	295	351	314	332	291	291	291	1. Cash
2 Penempatan pada Bank Indonesia	15.825	23.456	21.250	20.381	20.291	20.762	18.331	15.877	20.593	17.453	17.050	24.944	22.388	21.439	23.967	23.967	23.967	2. Deposit in Bank Indonesia
a. Giro	4.486	6.270	5.437	5.583	5.877	5.843	5.915	6.096	5.761	5.983	6.225	6.202	6.185	6.426	6.877	6.877	6.877	a. Deposit
b. SBIS	2.848	4.912	7.357	7.297	7.372	6.862	6.432	6.007	6.107	4.418	4.041	4.023	5.468	6.072	6.363	6.363	6.363	b. Bank Indonesia Certificates Syariah
c. FASBIS	8.486	11.522	7.692	6.728	6.268	7.263	5.329	2.956	7.906	6.216	5.997	13.929	9.542	7.246	8.581	8.581	8.581	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	6	752	764	773	774	774	655	818	820	836	787	791	1.193	1.695	2.145	2.145	2.145	d. Others
3 Penempatan pada Bank Lain	7.141	4.308	2.358	2.404	2.374	2.096	2.118	1.670	1.509	1.531	1.755	2.668	1.390	1.543	1.309	1.309	1.309	3. Placement in Other Banks
a. Giro	2.583	22	27	28	27	28	27	21	7	9	8	11	11	11	11	11	11	a. Demand Deposits
b. Tabungan	42	58	211	159	118	70	114	135	8	8	4	3	5	6	4	4	4	b. Saving Deposits
c. Deposito	4.516	4.103	2.115	2.168	2.229	1.999	1.928	1.439	1.454	1.369	1.533	2.304	1.274	1.476	1.293	1.293	1.293	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	125	5	50	-	-	50	75	40	145	210	350	100	50	-	-	-	f. Others
4 Surat Berharga yang Dimiliki	6.131	9.097	9.280	8.552	8.512	8.493	8.312	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	13.654	13.654	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	6.737	6.975	7.225	7.333	6.842	8.184	8.184	8.597	8.621	9.413	10.448	11.449	11.779	11.779	11.779	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	886	1.427	2.543	1.578	1.287	1.160	746	1.081	971	769	1.073	2.054	1.942	2.003	1.875	1.875	1.875	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	32.601	52.163	53.254	53.129	54.677	60.640	61.145	65.212	67.225	69.159	67.413	72.032	71.440	73.849	74.786	74.786	74.786	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	74.108	74.108	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.715	10.506	10.437	10.331	10.094	9.627	9.001	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	9.260	9.260	1. Mudharabah
2. Musyarakah	24.369	41.096	42.232	42.183	43.942	50.358	51.463	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.849	64.849	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	585	614	640	655	680	654	645	632	624	646	636	639	678	678	678	b. Profit sharing Financing to Other Banks
1. Mudharabah	514	558	580	609	635	650	675	649	640	628	619	642	632	635	674	674	674	1. Mudharabah
2. Musyarakah	3	3	6	5	5	5	5	5	5	5	5	4	4	4	4	4	4	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	31.175	37.862	37.675	37.948	38.527	38.810	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.514	39.514	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	37.674	37.947	38.527	38.810	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.514	39.514	a. Receivables from Non Banks
1. Murabahah	29.473	35.818	35.779	35.820	36.372	36.647	37.007	36.878	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.706	36.706	1. Murabahah
2. Qardh	847	872	827	822	809	789	794	805	816	811	816	826	826	815	1.115	1.115	1.115	2. Qardh
3. Istishna'	853	1.170	1.268	1.305	1.346	1.374	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.693	1.693	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	0	0	0	0	1	0	0	0	0	0	-	-	-	-	-	-	b. Receivables from Other Banks
1. Murabahah	1	0	0	0	0	1	0	0	0	0	0	-	-	-	-	-	-	1. Murabahah
2. Qardh	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	6.214	6.250	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.451	7.451	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	6.214	6.250	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.451	7.451	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 Akseptas	1.188	1.491	2.606	1.937	1.239	162	1.755	1.886	2.144	2.353	2.331	1.897	94	43	-	-	-	8. Other claims
9 Penyertaan	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.713	1.733	1.756	1.737	1.769	1.805	1.758	1.945	1.909	1.887	1.846	1.955	-	-	-	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	3	2	1	1	4	4	4	4	5	6	2	1	1	2	2	2	2	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	241	250	241	240	240	243	241	243	240	237	239	244	249	247	248	248	248	13. Fixed Assets and Equipment
14 Persediaan	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	14. Inventories
15 Rupa-rupa Aset	2.394	2.419	2.490	2.260	2.101	2.462	2.947	3.182	5.980	5.831	3.449	2.409	2.637	3.100	2.516	2.516	2.516	15. Other Assets
<b>Komponen Kewajiban dan Modal</b>																		<b>LIABILITIES AND CAPITAL</b>
1 Dana Pihak Ketiga	72.928	96.495	95.089	95.407	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.025	120.025	1. Third Party Funds
a. Dana Simpanan Wadiah	8.891	11.101	11.184	11.097	11.070	11.868	11.074	11.556	11.611	11.445	11.440	13.389	13.416	11.882	12.100	12.100	12.100	a. iB Wadiah
1. Giro	4.778	6.105	6.071	5.985	5.700	6.354	5.667	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.463	6.463	1. iB Demand Deposits Wadiah
2. Tabungan	4.112	4.996	5.112	5.111	5.370	5.514	5.407	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.637	5.637	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	64.037	85.394	83.906	84.310	86.685	88.275	87.525	87.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	107.925	107.925	b. Non Profit Sharing Investment Fund
1. Giro	3.542	7.672	6.774	6.522	7.319	7.661	7.433	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	7.037	7.037	1. Demand Deposits
2. Tabungan	16.343	18.873	19.162	19.224	19.625	20.081	20.329	20.102	19.586	19.522	20.887	21.276	20.887	21.802	21.640	21.640	21.640	2. Saving Deposits
3. Deposito	44.152	58.849	57.970	58.565	59.741	60.533	59.762	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	79.248	79.248	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	3.207	2.895	2.652	2.650	2.446	2.337	2.515	2.425	2.773	3.200	2.157	2.563	2.160	2.160	2.160	3. Liabilities to other Banks
a. Giro	423	402	419	470	368	360	356	388	398	373	434	414	336	369	383	383	383	a. Demand Deposits
b. Tabungan	665	414	425	343	296	295	327	354	306	304	322	3						

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

Indikator	2016	2017	2018										2019			Indicator	
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
4 Surat Berharga yang Diterbitkan	1.940	3.594	3.777	2.675	2.355	3.290	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	926	926	926	926	941	941	946	946	1.601	1.607	1.589	1.584	1.584	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	1.307	2.669	2.851	1.749	1.429	2.364	924	1.283	1.819	1.259	1.808	3.032	1.560	1.635	1.460	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	466	881	853	833	816	818	764	758	721	1.204	1.158	1.188	1.166	1.134	2.311	5. Received Borrowing	
6 Liabilitas Lainnya	7	12	10	10	7	6	10	11	9	11	50	130	129	79	132	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	21.728	26.883	27.917	26.519	26.229	28.096	32.024	33.855	36.052	35.010	30.771	32.271	29.852	33.142	30.777	7. Miscellaneous Liabilities	
8 Dana Investasi Profit Sharing lainnya	240	630	610	590	270	680	-	100	735	-	-	800	-	-	70	8. Other Profit Sharing Investment Fund	
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks	
b. Surat Berharga	240	630	610	590	270	680	-	100	735	-	-	800	-	-	70	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	26	(9)	(32)	(38)	(32)	(31)	(50)	(50)	(31)	(35)	(25)	(19)	(21)	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal	
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves	
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves	
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves	
14 Laba	1.730	3.169	2.445	2.735	2.984	3.240	3.555	3.843	4.091	4.183	4.426	4.032	3.475	3.453	3.258	14. Net Income	
a. Tahun-tahun lalu	586	1.059	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	3.162	3.024	2.555	a. Previous years
b. Tahun berjalan	1.144	2.109	770	1.060	1.309	1.565	1.881	2.168	2.416	2.509	2.751	2.358	314	429	703	b. Current year	

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

Note: r) Revised figures  
 \*) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indikator	
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
<b>Tagihan Komitmen</b>																	<b>Claim commitment</b>
- 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	22	21	424	438	173	8	452	39	32	6	157	83	51	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.004	1.008	1.008	1.008	1.210	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	- Forward purchases	
- Lainnya	9	-	4	-	28	-	-	-	-	-	-	-	-	-	-	- Others	
<b>Kewajiban Komitmen</b>																	<b>Liabilities commitment</b>
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.400	10.326	12.306	13.604	13.385	11.144	10.651	10.973	11.749	12.603	14.549	13.182	14.905	12.463	11.914	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	252	241	231	177	162	185	183	189	201	188	197	187	188	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	370	474	312	325	355	373	260	204	278	594	507	473	507	458	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	359	229	156	173	83	116	204	107	164	94	358	256	643	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.004	1.008	-	1.008	1.008	1.010	1.185	1.142	1.113	1.185	1.186	1.142	1.221	- Forward sales	
- Lainnya	1.193	1.686	769	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	1.227	1.946	1.276	- Others	
<b>Tagihan Kontijensi</b>																	<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	219	218	208	212	213	219	219	219	222	226	212	212	205	214	219	- Kafalah guarantees received	
- Pendapatan yang akan diterima	1.038	807	886	1.020	947	791	995	949	1.011	952	993	910	948	964	906	- Income will be received	
- Lainnya	228	391	304	314	473	586	468	490	630	522	442	442	555	561	549	- Others	
<b>Kewajiban Kontijensi</b>																	<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	3.508	3.859	4.151	4.082	4.306	4.109	4.429	4.675	4.635	4.629	4.704	3.729	3.350	3.300	3.328	- Guarantees issued	
- Lainnya	20	56	44	28	76	59	65	68	74	175	149	126	130	179	186	- Others	
<b>Lainnya</b>																	<b>Others</b>
- Aktiva produktif yang dihapusbuku	9.635	14.842	15.616	15.714	15.820	16.294	16.358	16.516	17.451	17.973	18.254	19.194	19.276	19.203	19.470	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	523	1.326	1.326	1.326	1.637	1.591	1.888	1.899	2.176	2.226	2.453	2.475	2.784	3.010	3.066	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures  
 \*) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indicator	
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
<b>Tagihan Komitmen</b>																	<b>Claim commitment</b>
- 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	22	21	424	438	173	8	452	39	32	6	157	83	51	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.004	1.008	1.008	1.008	1.210	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	- Forward purchases	
- Lainnya	9	-	4	-	28	-	-	-	-	-	-	-	-	-	-	- Others	
<b>Kewajiban Komitmen</b>																	<b>Liabilities commitment</b>
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.040	4.223	4.155	4.534	4.381	3.470	3.025	3.552	3.775	4.209	2.908	2.890	3.123	3.269	2.968	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	113	113	113	97	94	97	97	97	97	97	97	97	97	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	345	473	312	324	353	372	260	204	266	580	406	364	381	407	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	359	229	156	173	83	116	204	107	164	94	358	256	643	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.004	1.008	-	1.008	1.008	1.010	1.185	1.142	1.113	1.185	1.184	1.140	1.220	- Forward sales	
- Lainnya	1.193	1.686	769	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	1.227	1.243	1.276	- Others	
<b>Tagihan Kontijensi</b>																	<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	219	218	208	212	213	219	219	219	222	226	212	212	205	214	219	- Kafalah guarantees received	
- Pendapatan yang akan diterima	814	668	728	752	774	621	806	746	777	763	805	727	755	759	683	- Income will be received	
- Lainnya	16	7	6	4	5	5	6	10	9	10	10	9	11	11	10	- Others	
<b>Kewajiban Kontijensi</b>																	<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	3.406	3.690	4.019	3.987	4.191	3.988	4.300	4.549	4.501	4.481	4.392	3.468	3.118	2.998	2.978	- Guarantees issued	
- Lainnya	3	13	20	21	23	24	27	27	30	99	100	101	103	105	110	- Others	
<b>Lainnya</b>																	<b>Others</b>
- Aktiva produktif yang dihapusbuku	7.992	12.304	12.950	13.042	13.120	13.404	13.477	13.560	14.407	14.875	15.120	15.992	16.045	15.904	16.003	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures  
 \*) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indikator		
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Tagihan Komitmen</b>																		<b>Claim commitment</b>
- 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>																		<b>Liabilities commitment</b>
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.360	6.103	8.152	9.070	9.004	7.674	7.626	7.421	7.974	8.394	11.641	10.292	11.782	9.194	8.945		- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	139	128	118	80	68	89	86	92	104	91	100	90	91		- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	1	0	1	2	1	-	-	12	14	101	109	126	51		- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	2	1	1		- Forward sales	
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	703	-		- Others	
<b>Tagihan Kontijensi</b>																		<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	158	268	173	170	189	203	234	189	188	183	194	205	224		- Income will be received	
- Lainnya	212	384	298	310	468	581	462	483	486	621	512	433	545	550	538		- Others	
<b>Kewajiban Kontijensi</b>																		<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	102	170	132	96	114	121	129	126	134	148	312	261	233	301	349		- Guarantees issued	
- Lainnya	17	42	25	7	53	35	38	41	44	77	49	25	28	73	76		- Others	
<b>Lainnya</b>																		<b>Others</b>
- Aktiva produktif yang dihapusbuku	1.644	2.537	2.666	2.673	2.700	2.891	2.881	2.956	3.043	3.097	3.134	3.202	3.231	3.299	3.467		- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	1.279	1.279	1.589	1.544	1.841	1.852	2.129	2.179	2.406	2.428	2.737	2.963	3.019		- Channeling of mudharabah muqayyadah	

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	12.120	16.165	20.023	23.977	28.090	32.253	36.259	40.460	44.680	49.058	4.428	8.720	13.249	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.291	1.568	406	545	668	762	865	963	1.056	1.176	1.281	1.424	161	295	451	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	236	177	39	52	61	70	82	93	96	105	114	129	17	27	37	b. Placement in Other Banks
c. Surat Berharga	1.715	2.366	697	929	1.197	1.468	1.735	2.004	2.283	2.591	2.882	3.218	314	604	931	c. Investment in Securities
d. Pembiayaan yang Diberikan:	26.447	30.718	7.957	10.618	13.334	16.032	18.879	21.778	24.518	27.323	30.225	33.206	2.979	5.865	8.978	d. Financing:
i. Pendapatan Bagi Hasil	8.019	9.849	2.552	3.425	4.276	5.224	6.164	7.193	8.182	9.132	10.165	11.209	1.035	2.115	3.239	i. Profit Sharing
a. Mudharabah	1.875	1.825	429	576	717	856	1.000	1.135	1.262	1.397	1.537	1.677	132	256	378	a. Mudharabah
b. Musyarakah	6.144	8.023	2.122	2.849	3.559	4.369	5.164	6.058	6.920	7.735	8.629	9.532	902	1.859	2.861	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	17.196	19.744	5.117	6.817	8.590	10.255	12.073	13.865	15.530	17.298	19.070	20.932	1.837	3.544	5.428	ii. Receivables/Acceptables
a. Murabahah	16.679	19.115	4.928	6.564	8.272	9.893	11.628	13.357	14.953	16.661	18.371	20.164	1.768	3.413	5.226	a. Murabahah
b. Ujrah	411	508	155	206	258	290	360	410	466	512	561	615	55	103	157	b. Qardh
c. Istishna'	106	120	35	47	58	72	85	98	111	125	139	153	15	28	45	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	-	-	-	-	-	0	0	-	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	288	376	468	552	642	720	806	892	989	1.064	107	207	311	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	10.540	11.439	3.021	4.021	4.763	5.645	6.529	7.414	8.306	9.266	10.178	11.081	957	1.928	2.853	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	6.583	8.745	10.622	12.623	14.680	16.736	18.857	21.110	23.326	25.620	2.401	4.709	7.097	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	22.509	25.218	6.576	8.736	10.611	12.611	14.665	16.719	18.839	21.107	23.304	25.617	2.350	4.608	6.946	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	7	9	11	13	15	17	18	3	21	3	51	101	151	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	5.537	7.419	9.401	11.354	13.411	15.516	17.402	19.350	21.354	23.437	2.027	4.011	6.152	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	14.395	7.153	2.730	3.483	3.967	5.576	5.992	6.501	7.361	8.066	8.595	9.737	1.194	1.998	2.842	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	60	75	90	97	110	122	123	131	144	155	12	20	45	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	-	-	1	1	14	14	17	18	19	30	5	8	23	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	455	628	805	1.021	1.158	1.368	1.524	1.724	1.900	2.116	193	349	555	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.675	4.968	2.214	2.781	3.072	4.457	4.710	4.997	5.696	6.192	6.532	7.437	985	1.620	2.220	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	8.267	10.902	13.368	16.929	19.402	22.017	24.763	27.416	29.950	33.175	3.221	6.009	8.994	5 Total of Operating Income
6 Total Beban Operasional	29.308	23.842	6.573	8.611	10.432	13.295	15.146	17.185	19.188	21.764	23.707	26.259	2.487	4.850	7.091	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	-	-	1	2	2	2	2	2	2	6	4	5	5	a. Yield to BI
b. Bonus Titipan Wadiah	349	330	106	128	161	189	221	247	296	312	331	358	31	55	81	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	5	5	8	9	7	6	7	8	8	8	1	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	85	112	139	170	201	242	270	297	344	381	36	63	101	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	2.908	3.750	4.289	5.890	6.463	7.122	7.831	9.056	9.674	10.731	1.179	2.186	3.116	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	280	380	479	572	676	777	869	968	1.075	1.190	95	190	289	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	30	14	1	3	5	6	7	7	8	10	12	18	1	3	4	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	6	8	10	12	14	16	16	18	18	18	0	0	0	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.653	7.200	1.869	2.483	3.122	3.820	4.429	5.153	5.800	6.469	7.143	7.863	661	1.394	2.026	i. Cost of Human Resources
i. Biaya Tenaker	6.501	6.989	1.819	2.417	3.035	3.722	4.318	5.028	5.660	6.311	6.962	7.628	650	1.362	1.972	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	49	65	85	96	108	122	136	153	174	222	11	31	53	ii. Training Cost
iii. Penelitian dan Pengembangan	9	8	1	1	2	2	3	3	4	5	7	13	1	1	1	iii. Research and Development
j. Beban Operasional Lainnya	4.512	5.085	1.313	1.742	2.218	2.625	3.127	3.613	4.087	4.624	5.099	5.687	479	954	1.467	j. Other Operating Costs
i. Promosi	316	398	72	100	136	159	192	224	258	298	333	418	28	67	102	i. Promotion
ii. Biaya Lainnya	4.196	4.687	1.241	1.642	2.082	2.466	2.935	3.389	3.829	4.326	4.766	5.269	451	887	1.365	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	1.694	2.291	2.936	3.634	4.256	4.832	5.575	5.652	6.243	6.915	734	1.159	1.904	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	364	340	104	140	156	170	204	272	289	289	277	353	49	58	79	8 Non Operating Income
9 Beban Non Operasional	222	272	125	160	179	215	253	264	293	264	288	335	71	90	115	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	142	68	(20)	(20)	(23)	(45)	(49)	8	(5)	25	(12)	18	(22)	(33)	(36)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	1.674	2.271	2.914	3.589	4.207	4.840	5.570	5.677	6.231	6.934	712	1.126	1.868	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.984	4.246	-	-	-	-	-	-	-	-	-	5.238	12	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(490)	(765)	(277)	(355)	(459)	(590)	(700)	(812)	(645)	(918)	(958)	(1.062)	(102)	(184)	(300)	13 Income Tax
14 Laba/Rugi Bersih	2.096	3.084	1.397	1.916	2.455	2.999	3.507	4.028	4.925	4.759	5.274	5.119	598	942	1.568	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	9.129	12.146	15.212	18.180	21.214	24.310	27.340	30.412	33.525	36.648	3.178	6.261	9.412	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	258	348	422	476	538	602	659	741	810	905	107	194	302	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	5	6	7	9	11	13	14	16	18	22	4	7	9	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	596	789	1.015	1.248	1.477	1.703	1.937	2.189	2.431	2.708	260	504	768	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	5.705	7.594	9.513	11.426	13.397	15.426	17.372	19.289	21.289	23.297	2.068	4.063	6.142	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	1.479	1.964	2.427	2.959	3.487	4.057	4.589	5.068	5.614	6.138	540	1.148	1.702	i. Profit Sharing
a. Mudharabah	1.008	893	197	257	314	374	440	498	554	607	662	717	54	106	152	a. Mudharabah
b. Musyarakah	4.649	5.213	1.281	1.707	2.114	2.585	3.048	3.559	4.034	4.461	4.952	5.421	486	1.041	1.550	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	4.127	5.502	6.932	8.286	9.704	11.138	12.526	13.942	15.367	16.849	1.491	2.853	4.349	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	3.988	5.318	6.700	8.007	9.379	10.765	12.106	13.476	14.856	16.289	1.442	2.760	4.207	a. Murabahah
b. Ujrah	388	484	138	184	231	278	324	371	419	464	509	558	49	93	142	b. Qardh
c. Istishna'	12	3	0	1	1	1	1	1	1	2	2	2	0	0	1	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	99	128	154	180	206	231	257	278	308	310	36	62	91	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	2.566	3.409	4.254	5.023	5.792	6.566	7.358	8.178	8.978	9.716	739	1.493	2.191	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	5.056	6.717	8.336	9.869	11.435	12.997	14.595	16.275	17.906	19.534	1.699	3.324	4.963	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	5.056	6.717	8.336	9.869	11.435	12.997	14.595	16.275	17.906	19.534	1.699	3.324	4.963	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	4.073	5.429	6.875	8.311	9.779	11.313	12.745	14.137	15.619	17.113	1.480	2.937	4.450	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	2.357	3.006	3.397	4.877	5.215	5.587	6.315	6.929	7.319	8.063	904	1.725	2.338	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	59	73	88	95	108	120	121	129	142	153	12	20	44	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	-	-	-	-	-	-	0	0	0	1	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	338	471	600	726	850	993	1.097	1.245	1.370	1.532	131	246	400	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	1.960	2.462	2.710	4.056	4.257	4.474	5.097	5.554	5.806	6.377	762	1.459	1.893	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	6.430	8.435	10.273	13.188	14.995	16.900	19.060	21.066	22.937	25.176	2.384	4.662	6.788	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	5.532	7.236	8.683	11.162	12.666	14.256	15.931	17.968	19.492	21.393	1.977	3.958	5.628	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	-	-	1	2	2	2	2	2	2	2	3	5	5	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	87	102	129	149	175	194	235	245	251	270	21	38	58	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	5	5	8	9	7	6	7	6	6	6	1	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	15	20	25	30	35	43	47	57	57	64	13	12	17	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	2.559	3.313	3.742	5.200	5.689	6.153	6.754	7.710	8.214	8.912	951	1.853	2.513	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	245	332	419	501	593	682	764	852	945	1.046	84	167	255	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	1	3	5	6	7	7	8	10	12	17	1	3	4	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	6	8	10	12	14	16	16	18	18	18	0	0	0	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	1.629	2.152	2.690	3.296	3.817	4.453	5.027	5.603	6.187	6.801	573	1.215	1.758	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	1.582	2.089	2.608	3.204	3.713	4.336	4.895	5.455	6.017	6.579	563	1.186	1.708	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	46	61	80	90	101	114	127	143	163	210	10	29	49	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	1	1	2	2	3	3	4	5	7	13	1	1	1	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	985	1.300	1.653	1.956	2.327	2.701	3.070	3.466	3.800	4.254	329	664	1.018	j. Other Operating Costs
i. Promosi	247	309	56	79	106	124	149	174	204	234	258	326	22	58	85	i. Promotion
ii. Biaya Lainnya	3.209	3.600	929	1.222	1.547	1.832	2.177	2.527	2.866	3.232	3.542	3.928	307	606	933	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	898	1.199	1.590	2.026	2.329	2.644	3.129	3.098	3.446	3.783	407	704	1.160	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	69	95	103	109	134	154	161	152	132	201	41	42	55	8 Non Operating Income
9 Beban Non Operasional	90	96	78	101	110	137	164	164	181	137	148	178	55	60	68	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	(9)	(5)	(7)	(28)	(30)	(10)	(20)	15	(16)	23	(15)	(17)	(13)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	889	1.194	1.583	1.999	2.299	2.633	3.109	3.113	3.430	3.806	393	687	1.147	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.620	3.672	-	-	-	-	-	-	-	-	-	4.485	12	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(263)	(337)	(437)	(565)	(672)	(774)	(600)	(862)	(907)	(1.000)	(96)	(173)	(282)	13 Income Tax
14 Laba/Rugi Bersih	952	990	626	857	1.145	1.434	1.626	1.860	2.509	2.251	2.523	2.806	285	514	865	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	2.990	4.018	4.811	5.797	6.876	7.943	8.919	10.048	11.155	12.410	1.250	2.459	3.837	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	149	197	246	287	327	361	397	435	472	520	54	101	149	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	35	45	54	62	71	80	82	89	96	107	13	20	28	b. Placement in Other Banks
c. Surat Berharga	287	361	101	140	182	220	259	301	346	402	451	511	54	100	164	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	2.252	3.024	3.820	4.606	5.482	6.352	7.146	8.034	8.935	9.908	911	1.802	2.835	d. Financing:
i. Pendapatan Bagi Hasil	2.362	3.743	1.073	1.461	1.849	2.265	2.676	3.136	3.593	4.064	4.551	5.071	494	967	1.537	i. Profit Sharing
a. Mudharabah	867	933	232	319	404	481	560	637	707	790	875	960	78	150	227	a. Mudharabah
b. Musyarakah	1.495	2.810	841	1.142	1.445	1.784	2.116	2.499	2.886	3.274	3.677	4.111	416	817	1.311	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	3.392	3.680	990	1.315	1.658	1.969	2.369	2.727	3.004	3.356	3.703	4.084	346	691	1.079	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	939	1.246	1.573	1.886	2.249	2.591	2.847	3.184	3.515	3.874	326	653	1.019	a. Murabahah
b. Ujrah	23	25	17	22	27	13	36	39	48	48	51	58	5	10	15	b. Qardh
c. Istishna'	93	117	34	46	59	71	84	97	109	124	137	152	14	28	44	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	-	-	-	-	-	0	0	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	189	248	313	371	436	488	549	614	681	754	71	144	219	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	455	612	509	623	737	849	948	1.088	1.200	1.364	218	435	662	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	1.527	2.028	2.286	2.754	3.245	3.739	4.262	4.835	5.420	6.086	702	1.385	2.135	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	1.520	2.019	2.275	2.742	3.230	3.723	4.244	4.832	5.398	6.083	651	1.284	1.983	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	7	9	11	13	15	17	18	3	21	3	51	101	151	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	1.464	1.990	2.526	3.043	3.631	4.203	4.656	5.213	5.736	6.324	548	1.074	1.702	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	373	477	570	698	776	914	1.046	1.138	1.277	1.674	290	273	505	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	2	2	2	2	2	2	2	0	0	1	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	-	-	1	1	14	14	17	18	19	29	5	8	22	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	117	157	205	295	308	376	427	480	530	584	62	103	154	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1.030	254	319	363	401	453	523	600	637	726	1.059	223	162	327	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	1.837	2.467	3.096	3.741	4.408	5.117	5.703	6.351	7.012	7.998	837	1.347	2.207	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	1.041	1.375	1.749	2.133	2.480	2.929	3.257	3.796	4.215	4.866	510	893	1.463	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	-	-	-	-	0	1	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	19	25	32	40	46	53	61	67	81	88	9	17	23	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	0	0	0	0	0	0	1	2	2	2	0	0	-	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	70	92	114	139	166	199	223	240	287	318	24	51	84	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	349	437	547	690	774	969	1.077	1.346	1.460	1.819	227	333	603	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	35	47	60	71	83	95	105	117	130	144	12	23	34	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	240	331	431	524	611	700	773	866	957	1.062	88	178	268	i. Cost of Human Resources
i. Biaya Tenaker	811	946	237	327	427	518	605	692	765	856	946	1.050	87	176	264	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	3	4	5	5	6	8	9	10	11	12	1	2	4	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	328	442	565	669	800	912	1.017	1.158	1.299	1.432	149	291	449	j. Other Operating Costs
i. Promosi	70	89	16	21	30	35	42	50	54	64	75	92	6	10	17	i. Promotion
ii. Biaya Lainnya	987	1.087	313	421	535	633	758	862	963	1.094	1.224	1.340	144	281	433	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	796	1.092	1.347	1.608	1.928	2.188	2.445	2.555	2.797	3.132	327	455	744	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	35	45	53	61	69	118	128	138	144	152	8	15	23	8 Non Operating Income
9 Beban Non Operasional	132	176	47	59	69	79	89	100	112	127	140	156	16	31	47	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(12)	(14)	(16)	(17)	(19)	18	16	10	4	(5)	(8)	(15)	(24)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	784	1.078	1.331	1.591	1.908	2.206	2.461	2.565	2.801	3.127	319	439	721	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	363	574	-	-	-	-	-	-	-	-	-	753	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(14)	(18)	(22)	(25)	(28)	(38)	(45)	(56)	(50)	(62)	(6)	(11)	(18)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	770	1.060	1.309	1.565	1.881	2.168	2.416	2.509	2.751	2.313	314	429	703	14 Net Profit/Loss

\*: Data Tidak Tersedia

\*: Data not available

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

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

**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			Indikator
			Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Lancar	295.826	352.038	346.815	351.131	347.043	360.180	360.180	361.536	362.347	381.347	380.889	380.175	411.771	397.744	402.671	406.668	1. Current	
2. Dalam Perhatian Khusus	17.680	19.517	21.073	22.130	21.828	23.404	23.404	22.238	22.952	23.896	20.437	21.438	17.346	19.393	20.999	21.626	2. Special Mention	
3. Kurang Lancar	3.015	3.376	3.127	3.536	3.271	3.019	3.019	2.642	2.744	2.650	2.721	2.662	2.070	2.427	2.508	2.528	3. Sub-Standard	
4. Diragukan	1.326	1.919	1.529	1.914	2.097	1.752	1.752	2.177	1.917	2.450	2.312	1.809	1.474	1.374	1.490	1.673	4. Doubtful	
5. Macet	6.187	5.847	6.375	6.337	6.579	4.986	4.986	5.195	5.482	5.013	5.578	6.096	5.676	5.781	5.875	6.283	5. Lost	
<b>Total Aset Produktif</b>	<b>324.034</b>	<b>382.697</b>	<b>378.919</b>	<b>385.047</b>	<b>380.819</b>	<b>393.341</b>	<b>393.341</b>	<b>393.789</b>	<b>395.443</b>	<b>415.356</b>	<b>411.937</b>	<b>412.180</b>	<b>438.338</b>	<b>426.720</b>	<b>433.544</b>	<b>438.778</b>	<b>Total Earning Assets</b>	
Rasio Aset Produktif Non Lancar	3,25	2,91	2,91	3,06	3,14	2,48	2,48	2,54	2,56	2,43	2,58	2,56	2,10	2,25	2,28	2,39	Percentage of Non Performing Earning Assets	

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

**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			Indikator
			Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Lancar	208.258	230.684	227.053	234.112	228.420	236.519	236.519	237.158	235.582	248.600	248.806	250.463	266.133	257.958	261.924	262.262	1. Current	
2. Dalam Perhatian Khusus	13.725	15.346	16.370	16.991	17.116	18.053	18.053	17.609	18.185	18.792	15.726	16.114	12.462	14.024	14.691	15.554	2. Special Mention	
3. Kurang Lancar	2.257	3.111	2.736	3.143	2.879	2.655	2.655	2.238	2.320	2.257	2.357	2.286	1.616	1.842	1.889	1.910	3. Sub-Standard	
4. Diragukan	1.109	1.756	1.186	1.279	1.423	1.053	1.053	1.555	1.296	1.758	1.646	1.189	846	751	791	955	4. Doubtful	
5. Macet	4.685	4.249	4.727	4.909	5.149	3.645	3.645	3.775	4.115	3.684	3.953	4.482	4.222	4.291	4.332	4.312	5. Lost	
Total Aset Produktif	230.035	255.145	252.072	260.433	254.986	261.926	261.926	262.335	261.497	275.091	272.488	274.533	285.278	278.867	283.626	284.993	Total Earning Assets	
Rasio Aset Produktif Non Lancar	3,50	3,57	3,43	3,58	3,71	2,81	2,81	2,89	2,96	2,80	2,92	2,90	2,34	2,47	2,47	2,52	Percentage of Non Performing Earning Assets	

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

**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			Indikator
			Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1. Lancar	87.568	121.355	119.762	117.019	118.623	123.661	123.661	124.378	126.765	132.747	132.083	129.712	145.638	139.786	140.748	144.406	1. Current	
2. Dalam Perhatian Khusus	3.954	4.170	4.703	5.139	4.712	5.350	5.350	4.629	4.767	5.104	4.711	5.324	4.884	5.370	6.309	6.072	2. Special Mention	
3. Kurang Lancar	757	266	391	393	392	365	365	403	424	394	364	376	454	585	619	618	3. Sub-Standard	
4. Diragukan	218	163	344	634	674	699	699	622	621	692	665	620	628	623	700	718	4. Doubtful	
5. Macet	1.502	1.598	1.648	1.429	1.430	1.341	1.341	1.420	1.368	1.329	1.625	1.614	1.455	1.490	1.544	1.971	5. Lost	
Total Aset Produktif	93.999	127.552	126.847	124.614	125.832	131.416	131.416	131.453	133.945	140.266	139.449	137.646	153.060	147.853	149.918	153.785	Total Earning Assets	
Rasio Aset Produktif Non Lancar	2,63	1,59	1,88	1,97	1,98	1,83	1,83	1,86	1,80	1,72	1,90	1,90	1,66	1,82	1,91	2,15	Percentage of Non Performing Earning Assets	

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

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>30.237</b>	<b>44.753</b>	<b>50.630</b>	<b>52.371</b>	<b>51.649</b>	<b>59.818</b>	<b>58.229</b>	<b>58.874</b>	<b>60.376</b>	<b>60.826</b>	<b>62.509</b>	<b>65.970</b>	<b>67.162</b>	<b>69.097</b>	<b>69.771</b>	<b>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>6.105</b>	<b>9.360</b>	<b>14.088</b>	<b>13.658</b>	<b>13.691</b>	<b>15.070</b>	<b>12.982</b>	<b>11.814</b>	<b>11.775</b>	<b>10.522</b>	<b>11.385</b>	<b>12.778</b>	<b>13.403</b>	<b>14.574</b>	<b>15.407</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Pembendaharaan Negara Syariah	2.144	5.631	9.976	11.105	11.103	11.154	10.779	9.067	7.427	7.229	7.371	4.814	4.233	4.593	4.612	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	3.529	1.930	1.966	3.276	1.457	1.583	2.506	1.289	1.867	4.291	1.442	2.086	1.504	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	583	624	623	640	746	1.164	1.842	2.004	2.147	3.673	7.728	7.895	9.291	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>24.132</b>	<b>35.393</b>	<b>36.542</b>	<b>38.712</b>	<b>37.957</b>	<b>44.748</b>	<b>45.246</b>	<b>47.059</b>	<b>48.602</b>	<b>50.304</b>	<b>51.123</b>	<b>53.193</b>	<b>53.759</b>	<b>54.523</b>	<b>54.364</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	29.265	31.436	30.940	31.215	31.265	33.056	34.830	36.362	36.469	39.227	37.810	38.988	36.991	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	3.703	3.751	3.680	2.131	1.986	1.778	1.614	1.795	2.049	1.473	2.177	1.423	2.047	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	221	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	3.176	3.153	2.965	11.029	11.628	11.874	11.807	11.808	12.258	12.130	13.398	13.731	14.946	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	177	172	172	172	166	150	150	139	146	162	173	181	179	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>7.434</b>	<b>7.111</b>	<b>6.482</b>	<b>4.715</b>	<b>4.406</b>	<b>6.916</b>	<b>3.894</b>	<b>4.148</b>	<b>4.971</b>	<b>3.852</b>	<b>5.457</b>	<b>10.845</b>	<b>6.274</b>	<b>6.672</b>	<b>7.292</b>	<b>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>4.785</b>	<b>5.495</b>	<b>4.866</b>	<b>3.099</b>	<b>3.290</b>	<b>5.800</b>	<b>2.778</b>	<b>3.032</b>	<b>3.855</b>	<b>2.736</b>	<b>3.347</b>	<b>7.135</b>	<b>2.424</b>	<b>2.772</b>	<b>3.582</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	2.932	1.450	1.806	5.001	1.980	2.233	3.056	1.937	2.548	6.336	1.625	1.973	2.618	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	1.934	1.649	1.484	799	799	799	799	799	799	799	799	799	964	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>2.650</b>	<b>1.616</b>	<b>1.616</b>	<b>1.616</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>3.710</b>	<b>3.850</b>	<b>3.900</b>	<b>3.711</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	1.000	-	-	-	-	-	-	-	-	-	994	2.594	2.594	2.594	2.595	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>30.237</b>	<b>44.753</b>	<b>50.630</b>	<b>52.371</b>	<b>51.649</b>	<b>59.818</b>	<b>58.229</b>	<b>58.874</b>	<b>60.376</b>	<b>60.826</b>	<b>62.509</b>	<b>65.970</b>	<b>67.162</b>	<b>69.097</b>	<b>69.771</b>	<b>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>6.105</b>	<b>9.360</b>	<b>14.088</b>	<b>13.658</b>	<b>13.691</b>	<b>15.070</b>	<b>12.982</b>	<b>11.814</b>	<b>11.775</b>	<b>10.522</b>	<b>11.385</b>	<b>12.778</b>	<b>13.403</b>	<b>14.574</b>	<b>15.407</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	517	1.200	1.821	1.792	2.313	1.868	2.000	2.405	2.581	2.752	2.924	2.333	2.189	1.809	1.386	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	100	50	58	150	-	18	100	25	114	265	40	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	1.721	1.742	2.255	1.718	2.000	2.387	2.481	2.727	2.810	2.068	2.149	1.809	1.386	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	12.267	11.867	11.378	13.202	10.982	9.409	9.194	7.770	8.462	10.445	11.213	12.765	14.021	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>24.132</b>	<b>35.393</b>	<b>36.542</b>	<b>38.712</b>	<b>37.957</b>	<b>44.748</b>	<b>45.246</b>	<b>47.059</b>	<b>48.602</b>	<b>50.304</b>	<b>51.123</b>	<b>53.193</b>	<b>53.759</b>	<b>54.523</b>	<b>54.364</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	5.297	11.054	5.788	5.885	5.926	4.463	6.731	6.638	6.338	6.914	7.180	6.544	7.805	7.779	4.758	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	150	229	67	50	36	23	42	36	20	12	47	39	28	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	5.638	5.656	5.859	4.413	6.696	6.615	6.296	6.878	7.160	6.532	7.758	7.741	4.730	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	24.339	30.753	32.827	32.031	40.286	38.515	40.421	42.264	43.390	43.944	46.648	45.954	46.744	49.606	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>7.434</b>	<b>7.111</b>	<b>6.482</b>	<b>4.715</b>	<b>4.406</b>	<b>6.916</b>	<b>3.894</b>	<b>4.148</b>	<b>4.971</b>	<b>3.852</b>	<b>5.457</b>	<b>10.845</b>	<b>6.274</b>	<b>6.672</b>	<b>7.292</b>	<b>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>4.785</b>	<b>5.495</b>	<b>4.866</b>	<b>3.099</b>	<b>3.290</b>	<b>5.800</b>	<b>2.778</b>	<b>3.032</b>	<b>3.855</b>	<b>2.736</b>	<b>3.347</b>	<b>7.135</b>	<b>2.424</b>	<b>2.772</b>	<b>3.582</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	705	450	542	270	645	638	345	569	609	659	681	295	200	617	169	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	-	-	375	418	195	260	394	269	331	255	-	159	169	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	542	270	270	220	150	309	215	390	350	40	200	458	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	4.324	2.829	2.645	5.162	2.433	2.463	3.246	2.077	2.666	6.840	2.224	2.155	3.413	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>2.650</b>	<b>1.616</b>	<b>1.616</b>	<b>1.616</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>3.710</b>	<b>3.850</b>	<b>3.900</b>	<b>3.711</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	140	190	- <sup>*)</sup>	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	140	190	- <sup>*)</sup>	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	3.710	3.710	3.710	3.711	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>24.106</b>	<b>35.656</b>	<b>41.350</b>	<b>43.819</b>	<b>43.137</b>	<b>51.325</b>	<b>49.917</b>	<b>49.450</b>	<b>51.221</b>	<b>51.460</b>	<b>52.815</b>	<b>54.503</b>	<b>54.772</b>	<b>55.645</b>	<b>56.117</b>	<b>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>5.185</b>	<b>7.950</b>	11.706	12.391	12.563	13.853	11.758	9.677	9.867	8.707	9.224	9.064	9.748	10.654	11.568	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	9.735	10.863	10.860	10.910	10.294	8.488	6.993	6.792	6.932	4.372	3.780	4.130	4.147	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	1.419	985	1.111	2.333	867	561	1.676	731	1.024	2.417	377	942	930	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	553	543	593	610	597	628	1.198	1.184	1.268	2.274	5.592	5.582	6.492	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>18.922</b>	<b>27.705</b>	<b>29.643</b>	<b>31.427</b>	<b>30.574</b>	<b>37.472</b>	<b>38.159</b>	<b>39.773</b>	<b>41.354</b>	<b>42.753</b>	<b>43.591</b>	<b>45.439</b>	<b>45.023</b>	<b>44.991</b>	<b>44.548</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	23.345	25.153	24.414	24.683	24.751	26.425	28.305	29.429	29.543	31.996	30.441	30.716	28.987	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	3.130	3.131	3.235	1.801	1.941	1.733	1.534	1.715	1.979	1.453	2.057	1.389	1.713	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	166	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	2.942	2.942	2.723	10.787	11.436	11.335	11.441	11.893	11.813	12.336	12.690	13.653	13.653	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	60	55	55	55	49	33	33	22	30	32	43	51	49	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>5.495</b>	<b>3.517</b>	<b>2.705</b>	<b>2.040</b>	<b>2.051</b>	<b>3.626</b>	<b>2.030</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>6.206</b>	<b>3.125</b>	<b>3.453</b>	<b>4.248</b>	<b>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>3.995</b>	<b>3.017</b>	<b>2.205</b>	<b>1.540</b>	<b>2.051</b>	<b>3.626</b>	<b>2.030</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>4.606</b>	<b>1.525</b>	<b>1.853</b>	<b>2.648</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	970	590	1.266	3.526	1.930	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	1.235	950	785	100	100	100	100	100	100	100	100	100	100	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>1.500</b>	<b>500</b>	<b>500</b>	<b>500</b>	-	-	-	-	-	-	-	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	1.000	-	-	-	-	-	-	-	-	-	-	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	500	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>24.106</b>	<b>35.656</b>	<b>41.350</b>	<b>43.819</b>	<b>43.137</b>	<b>51.325</b>	<b>49.917</b>	<b>49.450</b>	<b>51.221</b>	<b>51.460</b>	<b>52.815</b>	<b>54.503</b>	<b>54.772</b>	<b>55.645</b>	<b>56.117</b>	<b>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>5.185</b>	<b>7.950</b>	<b>11.706</b>	<b>12.391</b>	<b>12.563</b>	<b>13.853</b>	<b>11.758</b>	<b>9.677</b>	<b>9.867</b>	<b>8.707</b>	<b>9.224</b>	<b>9.064</b>	<b>9.748</b>	<b>10.654</b>	<b>11.568</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	451	935	1.111	1.792	2.313	1.868	1.760	1.971	2.148	2.315	2.484	1.602	1.386	1.121	1.123	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	100	50	58	150	-	18	100	25	114	265	40	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	730	1.011	1.742	2.255	1.718	1.760	1.953	2.048	2.290	2.370	1.337	1.346	1.121	1.123	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	10.596	10.599	10.250	11.985	9.998	7.706	7.720	6.391	6.739	7.462	8.362	9.533	10.445	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>18.922</b>	<b>27.705</b>	<b>29.643</b>	<b>31.427</b>	<b>30.574</b>	<b>37.472</b>	<b>38.159</b>	<b>39.773</b>	<b>41.354</b>	<b>42.753</b>	<b>43.591</b>	<b>45.439</b>	<b>45.023</b>	<b>44.991</b>	<b>44.548</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	4.104	8.510	3.472	3.516	3.499	2.025	2.199	2.003	1.811	1.983	2.246	1.603	2.318	1.603	1.834	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	150	229	67	50	36	23	42	36	20	12	47	39	28	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	1.672	2.528	3.321	3.287	3.432	1.975	2.163	1.979	1.769	1.947	2.226	1.591	2.271	1.564	1.805	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	26.172	27.911	27.074	35.448	35.959	37.770	39.542	40.770	41.345	43.836	42.706	43.389	42.715	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>5.495</b>	<b>3.517</b>	<b>2.705</b>	<b>2.040</b>	<b>2.051</b>	<b>3.626</b>	<b>2.030</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>6.206</b>	<b>3.125</b>	<b>3.453</b>	<b>4.248</b>	<b>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>3.995</b>	<b>3.017</b>	<b>2.205</b>	<b>1.540</b>	<b>2.051</b>	<b>3.626</b>	<b>2.030</b>	<b>1.924</b>	<b>2.206</b>	<b>1.647</b>	<b>2.048</b>	<b>4.606</b>	<b>1.525</b>	<b>1.853</b>	<b>2.648</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	705	125	-	-	375	418	295	260	394	269	331	255	-	547	169	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	-	-	375	418	195	260	394	269	331	255	-	159	169	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	125	-	-	-	-	100	-	-	-	-	-	-	388	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	2.205	1.540	1.676	3.208	1.735	1.664	1.812	1.378	1.717	4.351	1.525	1.306	2.479	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>1.500</b>	<b>500</b>	<b>500</b>	<b>500</b>	-	-	-	-	-	-	-	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>1.600</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	500	500	-	-	-	-	-	-	-	1.600	1.600	1.600	1.600	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
 r) revised figures

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

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>6.131</b>	<b>9.097</b>	<b>9.280</b>	<b>8.552</b>	<b>8.512</b>	<b>8.493</b>	<b>8.312</b>	<b>9.424</b>	<b>9.155</b>	<b>9.366</b>	<b>9.694</b>	<b>11.467</b>	<b>12.390</b>	<b>13.452</b>	<b>13.654</b>	<b>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>920</b>	<b>1.409</b>	<b>2.381</b>	<b>1.267</b>	<b>1.128</b>	<b>1.217</b>	<b>1.224</b>	<b>2.137</b>	<b>1.907</b>	<b>1.815</b>	<b>2.162</b>	<b>3.714</b>	<b>3.655</b>	<b>3.920</b>	<b>3.838</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	65	140	241	242	243	244	485	580	433	437	439	441	454	463	466	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	2.110	945	855	943	590	1.022	830	558	843	1.874	1.065	1.144	574	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	30	80	30	30	150	536	644	821	879	1.399	2.136	2.313	2.799	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>5.211</b>	<b>7.688</b>	<b>6.899</b>	<b>7.285</b>	<b>7.384</b>	<b>7.276</b>	<b>7.088</b>	<b>7.287</b>	<b>7.248</b>	<b>7.551</b>	<b>7.532</b>	<b>7.753</b>	<b>8.736</b>	<b>9.532</b>	<b>9.816</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	5.920	6.282	6.526	6.532	6.515	6.632	6.525	6.933	6.926	7.231	7.369	8.272	8.004	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	572	620	445	330	45	45	80	80	70	20	120	34	334	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	234	211	242	243	357	438	472	367	365	317	1.062	1.041	1.293	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	116	116	116	116	116	116	116	116	116	130	130	130	130	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>1.940</b>	<b>3.594</b>	<b>3.777</b>	<b>2.675</b>	<b>2.355</b>	<b>3.290</b>	<b>1.865</b>	<b>2.224</b>	<b>2.765</b>	<b>2.205</b>	<b>3.409</b>	<b>4.639</b>	<b>3.149</b>	<b>3.220</b>	<b>3.045</b>	<b>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>790</b>	<b>2.478</b>	<b>2.661</b>	<b>1.559</b>	<b>1.239</b>	<b>2.174</b>	<b>749</b>	<b>1.108</b>	<b>1.649</b>	<b>1.089</b>	<b>1.299</b>	<b>2.529</b>	<b>899</b>	<b>919</b>	<b>934</b>	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	1.962	860	540	1.475	50	409	950	390	600	1.830	200	220	70	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	699	699	699	699	699	699	699	699	864	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>1.150</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>2.110</b>	<b>2.250</b>	<b>2.300</b>	<b>2.111</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	994	994	994	994	995	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>6.131</b>	<b>9.097</b>	<b>9.280</b>	<b>8.552</b>	<b>8.512</b>	<b>8.493</b>	<b>8.312</b>	<b>9.424</b>	<b>9.155</b>	<b>9.366</b>	<b>9.694</b>	<b>11.467</b>	<b>12.390</b>	<b>13.452</b>	<b>13.654</b>	<b>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>920</b>	<b>1.409</b>	<b>2.381</b>	<b>1.267</b>	<b>1.128</b>	<b>1.217</b>	<b>1.224</b>	<b>2.137</b>	<b>1.907</b>	<b>1.815</b>	<b>2.162</b>	<b>3.714</b>	<b>3.655</b>	<b>3.920</b>	<b>3.838</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	65	265	710	-	-	-	240	434	433	437	439	731	804	688	263	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	710	-	-	-	240	434	433	437	439	731	804	688	263	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	1.671	1.267	1.128	1.217	984	1.703	1.474	1.379	1.722	2.983	2.851	3.232	3.576	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>5.211</b>	<b>7.688</b>	<b>6.899</b>	<b>7.285</b>	<b>7.384</b>	<b>7.276</b>	<b>7.088</b>	<b>7.287</b>	<b>7.248</b>	<b>7.551</b>	<b>7.532</b>	<b>7.753</b>	<b>8.736</b>	<b>9.532</b>	<b>9.816</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	1.193	2.545	2.317	2.369	2.427	2.438	4.532	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	2.317	2.369	2.427	2.438	4.532	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	4.582	4.916	4.957	4.838	2.556	2.651	2.721	2.620	2.598	2.812	3.248	3.356	6.891	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>1.940</b>	<b>3.594</b>	<b>3.777</b>	<b>2.675</b>	<b>2.355</b>	<b>3.290</b>	<b>1.865</b>	<b>2.224</b>	<b>2.765</b>	<b>2.205</b>	<b>3.409</b>	<b>4.639</b>	<b>3.149</b>	<b>3.220</b>	<b>3.045</b>	<b>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>790</b>	<b>2.478</b>	<b>2.661</b>	<b>1.559</b>	<b>1.239</b>	<b>2.174</b>	<b>749</b>	<b>1.108</b>	<b>1.649</b>	<b>1.089</b>	<b>1.299</b>	<b>2.529</b>	<b>899</b>	<b>919</b>	<b>934</b>	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	325	542	270	270	220	50	309	215	390	350	40	200	70	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	542	270	270	220	50	309	215	390	350	40	200	70	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	2.119	1.289	969	1.954	699	799	1.434	699	949	2.489	699	849	934	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>1.150</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>1.116</b>	<b>2.110</b>	<b>2.110</b>	<b>2.250</b>	<b>2.300</b>	<b>2.111</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	140	190	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	140	190	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.110	2.110	2.111	b. Measured at Face Value - Held to Maturity



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

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	93.713	118.651	119.050	119.213	122.026	126.899	128.097	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735	1. Profit Sharing Financing
NPF	3.272	4.175	4.674	5.168	5.193	4.030	4.097	4.119	4.150	4.619	4.592	4.205	4.385	4.649	5.310	NPF
a. Mudharabah	15.292	17.090	16.770	16.734	16.672	15.803	15.044	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489	a. Mudharabah
NPF	401	327	462	478	465	280	293	285	270	374	382	359	404	478	549	NPF
b. Musyarakah	78.421	101.561	102.280	102.479	105.355	111.097	113.053	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246	b. Musyarakah
NPF	2.871	3.847	4.212	4.690	4.729	3.750	3.804	3.834	3.880	4.245	4.210	3.845	3.981	4.171	4.761	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	158.315	159.227	160.170	158.480	159.564	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552	2. Receivables/Acceptables
NPF	6.364	6.698	6.182	6.303	6.439	5.411	5.602	5.626	5.584	5.666	5.646	4.712	4.876	4.967	4.908	NPF
a. Murabahah	139.536	150.276	150.414	150.937	151.987	150.666	151.555	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131	a. Murabahah
NPF	6.258	6.588	6.100	6.155	6.287	5.321	5.507	5.541	5.494	5.554	5.521	4.489	4.696	4.811	4.795	NPF
b. Qardh	4.731	6.349	6.618	6.968	6.820	6.424	6.605	7.138	7.039	7.280	7.347	7.674	7.511	7.191	7.715	b. Qardh
NPF	90	96	64	128	132	70	71	61	65	86	99	199	151	126	83	NPF
c. Istishna'	878	1.189	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	c. Istishna'
NPF	16	14	18	20	20	24	24	24	25	25	26	24	29	30	30	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	9.257	9.314	9.560	9.642	9.762	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706	3. Ijarah including Leasing receivables
NPF	661	181	197	225	224	232	230	289	271	216	221	215	233	170	177	NPF
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	2	2	0	0	0	4	15	33	84	165	249	240	223	b. Financing through Channeling
NPF	-	0	2	2	-	-	-	-	0	0	-	3	0	0	0	NPF
c. Pembiayaan secara Executing	-	29	28	28	28	27	27	27	27	26	26	25	25	25	24	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	9.227	9.284	9.532	9.614	9.735	9.910	10.206	10.121	10.469	10.407	10.482	10.371	10.459	d. Other Ijarah
NPF	661	181	195	223	224	232	230	289	271	216	221	211	229	166	173	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>248.007</b>	<b>285.695</b>	<b>286.621</b>	<b>287.755</b>	<b>291.756</b>	<b>295.021</b>	<b>297.423</b>	<b>303.512</b>	<b>310.519</b>	<b>312.879</b>	<b>312.511</b>	<b>320.193</b>	<b>317.439</b>	<b>320.983</b>	<b>326.993</b>	<b>Total Financing</b>
<b>NPF</b>	<b>10.298</b>	<b>11.054</b>	<b>11.052</b>	<b>11.696</b>	<b>11.857</b>	<b>9.673</b>	<b>9.929</b>	<b>10.034</b>	<b>10.005</b>	<b>10.502</b>	<b>10.458</b>	<b>9.132</b>	<b>9.494</b>	<b>9.785</b>	<b>10.396</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	61.629	67.049	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	1. Profit Sharing Financing
NPF	2.572	3.542	3.476	3.947	3.954	2.835	2.883	2.911	2.900	3.038	3.038	2.673	2.772	2.887	3.129	NPF
a. Mudharabah	7.577	6.584	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	a. Mudharabah
NPF	197	207	221	232	232	90	91	95	88	89	86	81	93	97	96	NPF
b. Musyarakah	54.052	60.465	60.048	60.296	61.413	60.739	61.590	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397	b. Musyarakah
NPF	2.376	3.335	3.255	3.715	3.722	2.745	2.792	2.816	2.813	2.949	2.952	2.593	2.679	3.032	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	120.640	121.280	121.643	119.671	120.375	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038	2. Receivables/Acceptables
NPF	5.245	5.459	5.157	5.241	5.347	4.368	4.532	4.589	4.571	4.691	4.686	3.804	3.890	3.957	3.882	NPF
a. Murabahah	110.063	114.458	114.835	115.117	115.614	114.019	114.547	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424	a. Murabahah
NPF	5.173	5.378	5.109	5.135	5.236	4.320	4.481	4.544	4.528	4.621	4.603	3.626	3.762	3.853	3.824	NPF
b. Qardh	3.883	5.476	5.791	6.146	6.011	5.635	5.810	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.600	b. Qardh
NPF	64	77	43	101	106	43	45	41	40	68	81	175	125	101	56	NPF
c. Istishna'	25	18	14	17	18	17	17	16	16	16	16	15	15	14	13	c. Istishna'
NPF	7	4	5	5	5	5	5	5	3	2	2	2	2	2	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.042	3.064	3.117	3.092	3.142	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3. Ijarah including Leasing receivables
NPF	17	29	41	56	63	67	71	123	121	120	125	120	137	82	79	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	24	24	24	24	23	23	23	22	22	22	22	21	21	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.018	3.040	3.093	3.069	3.119	3.099	3.203	3.182	3.329	3.157	3.348	3.264	3.234	d. Other Ijarah
NPF	17	29	41	56	63	67	71	123	121	120	125	120	137	82	79	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>177.482</b>	<b>189.789</b>	<b>190.064</b>	<b>191.042</b>	<b>192.749</b>	<b>189.677</b>	<b>191.149</b>	<b>192.929</b>	<b>198.536</b>	<b>198.678</b>	<b>199.819</b>	<b>202.298</b>	<b>200.292</b>	<b>201.548</b>	<b>205.920</b>	<b>Total Financing</b>
<b>NPF</b>	<b>7.834</b>	<b>9.030</b>	<b>8.673</b>	<b>9.243</b>	<b>9.363</b>	<b>7.270</b>	<b>7.486</b>	<b>7.624</b>	<b>7.592</b>	<b>7.850</b>	<b>7.850</b>	<b>6.597</b>	<b>6.798</b>	<b>6.926</b>	<b>7.090</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	32.083	51.602	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	1. Profit Sharing Financing
NPF	700	633	1.198	1.221	1.239	1.195	1.214	1.208	1.250	1.581	1.554	1.531	1.613	1.762	2.182	NPF
a. Mudharabah	7.715	10.506	10.437	10.331	10.094	9.627	9.001	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	a. Mudharabah
NPF	204	120	241	247	233	190	202	190	182	285	296	279	311	382	453	NPF
b. Musyarakah	24.369	41.096	42.232	42.183	43.942	50.358	51.463	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	b. Musyarakah
NPF	496	513	957	975	1.006	1.005	1.012	1.018	1.068	1.296	1.258	1.253	1.302	1.380	1.729	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	37.674	37.947	38.527	38.810	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	2. Receivables/Acceptables
NPF	1.120	1.238	1.025	1.063	1.093	1.043	1.070	1.036	1.013	975	959	908	987	1.010	1.026	NPF
a. Murabahah	29.473	35.818	35.579	35.820	36.372	36.647	37.007	36.978	36.088	36.387	36.326	36.671	36.519	36.422	36.706	a. Murabahah
NPF	1.084	1.210	991	1.021	1.051	1.001	1.026	997	966	934	918	863	934	958	972	NPF
b. Qardh	847	872	827	822	809	789	794	805	816	811	816	826	826	815	1.115	b. Qardh
NPF	26	19	21	27	26	26	26	20	25	18	18	24	26	24	27	NPF
c. Istishna'	853	1.170	1.268	1.305	1.346	1.374	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	c. Istishna'
NPF	9	10	13	15	15	15	19	19	22	23	24	21	27	28	27	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	6.214	6.250	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	3. Ijarah including Leasing receivables
NPF	644	152	156	169	161	165	159	166	150	96	95	95	96	88	97	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	2	2	-	0	4	14	32	83	164	247	239	222	222	b. Financing through Channeling
NPF	-	0	2	2	-	-	-	0	0	-	3	0	0	0	0	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	4	4	4	4	3	3	3	3	3	3	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	6.209	6.245	6.439	6.545	6.616	6.811	7.002	6.939	7.140	7.250	7.134	7.107	7.225	d. Other Ijarah
NPF	644	152	154	167	161	165	159	166	150	96	95	92	92	84	94	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>70.525</b>	<b>95.906</b>	<b>96.558</b>	<b>96.712</b>	<b>99.006</b>	<b>105.344</b>	<b>106.274</b>	<b>110.583</b>	<b>111.983</b>	<b>114.201</b>	<b>112.693</b>	<b>117.895</b>	<b>117.147</b>	<b>119.435</b>	<b>121.073</b>	<b>Total Financing</b>
<b>NPF</b>	<b>2.464</b>	<b>2.024</b>	<b>2.379</b>	<b>2.453</b>	<b>2.494</b>	<b>2.402</b>	<b>2.443</b>	<b>2.411</b>	<b>2.413</b>	<b>2.652</b>	<b>2.608</b>	<b>2.535</b>	<b>2.696</b>	<b>2.860</b>	<b>3.305</b>	<b>Total NPF</b>

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	86.973	111.081	111.194	111.384	114.165	118.571	120.349	125.725	127.331	129.519	128.889	136.854	135.539	139.013	142.999	1. Profit Sharing Financing
NPF	3.147	4.158	4.276	4.369	4.421	3.351	3.415	3.432	3.428	3.885	3.909	3.528	3.803	4.068	4.724	NPF
a. Mudharabah	15.263	15.984	15.649	15.619	15.471	14.557	14.313	13.877	14.307	15.189	15.020	14.940	14.266	14.040	13.905	a. Mudharabah
NPF	401	327	462	478	465	280	293	285	270	374	382	359	404	478	549	NPF
b. Musyarakah	71.710	95.097	95.544	95.766	98.694	104.014	106.037	111.848	113.025	114.330	113.869	121.914	121.273	124.973	129.093	b. Musyarakah
NPF	2.746	3.830	3.814	3.890	3.957	3.071	3.122	3.148	3.158	3.511	3.527	3.169	3.399	3.590	4.175	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	153.303	154.474	155.572	153.984	155.081	155.824	159.954	160.152	160.640	160.854	160.314	159.849	161.371	2. Receivables/Acceptables
NPF	5.362	6.117	5.990	6.123	6.261	5.237	5.431	5.452	5.165	5.257	5.225	4.290	4.616	4.705	4.644	NPF
a. Murabahah	133.956	145.301	145.536	146.322	147.481	146.211	147.096	147.269	151.435	151.372	151.756	151.580	151.176	151.005	152.130	a. Murabahah
NPF	5.256	6.007	5.908	5.975	6.109	5.147	5.336	5.367	5.075	5.145	5.100	4.067	4.436	4.549	4.531	NPF
b. Qardh	4.731	6.346	6.484	6.830	6.728	6.382	6.580	7.116	7.023	7.264	7.332	7.665	7.511	7.191	7.534	b. Qardh
NPF	90	96	64	128	132	70	71	61	65	86	99	199	151	126	83	NPF
c. Istishna'	878	1.189	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	c. Istishna'
NPF	16	14	18	20	20	20	24	24	25	25	26	24	29	30	30	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	8.597	8.673	8.794	8.655	8.621	8.781	8.928	8.876	9.255	9.288	9.458	9.379	9.417	3. Ijarah including Leasing receivables
NPF	243	176	188	200	205	231	230	289	270	216	219	213	231	168	176	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	2	2	0	0	0	4	15	33	84	165	249	240	223	b. Financing through Channeling
NPF	-	0	2	2	-	-	-	-	0	0	-	-	0	0	0	NPF
c. Pembiayaan secara Executing	-	29	28	28	28	27	27	27	27	26	26	25	25	25	24	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	8.567	8.643	8.766	8.628	8.594	8.750	8.886	8.817	9.146	9.097	9.184	9.114	9.170	d. Other Ijarah
NPF	243	175	186	198	205	231	230	289	270	216	219	210	228	164	173	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>234.643</b>	<b>272.453</b>	<b>273.093</b>	<b>274.531</b>	<b>278.531</b>	<b>281.210</b>	<b>284.052</b>	<b>290.331</b>	<b>296.213</b>	<b>298.547</b>	<b>298.784</b>	<b>306.996</b>	<b>305.310</b>	<b>308.240</b>	<b>313.787</b>	<b>Total Financing</b>
<b>NPF</b>	<b>8.752</b>	<b>10.450</b>	<b>10.453</b>	<b>10.692</b>	<b>10.888</b>	<b>8.819</b>	<b>9.076</b>	<b>9.173</b>	<b>8.863</b>	<b>9.357</b>	<b>9.354</b>	<b>8.032</b>	<b>8.650</b>	<b>8.941</b>	<b>9.545</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
 r) revised figures

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	58.123	63.908	63.393	63.763	65.088	63.927	64.660	66.061	66.640	66.754	67.778	70.577	69.230	70.976	74.271	1. Profit Sharing Financing
NPF	2.447	3.525	3.471	3.544	3.579	2.564	2.611	2.642	2.600	2.733	2.755	2.394	2.574	2.690	2.929	NPF
a. Mudharabah	7.577	6.584	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	a. Mudharabah
NPF	197	207	221	232	232	90	91	95	88	89	86	81	93	97	96	NPF
b. Musyarakah	50.546	57.324	57.060	57.360	58.511	57.752	58.617	60.221	61.028	60.884	62.079	65.100	63.923	65.773	69.041	b. Musyarakah
NPF	2.251	3.318	3.250	3.313	3.347	2.474	2.520	2.547	2.512	2.644	2.668	2.313	2.481	2.593	2.833	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	115.830	116.733	117.245	115.380	116.097	116.849	121.816	121.698	122.187	122.106	121.685	121.298	122.173	2. Receivables/Acceptables
NPF	4.632	5.270	4.965	5.060	5.169	4.195	4.361	4.415	4.152	4.282	4.266	3.382	3.629	3.695	3.618	NPF
a. Murabahah	105.112	110.079	110.159	110.708	111.309	109.769	110.295	110.522	115.593	115.229	115.654	115.253	114.985	114.908	115.740	a. Murabahah
NPF	4.560	5.188	4.917	4.954	5.058	4.146	4.311	4.370	4.109	4.212	4.183	3.205	3.501	3.591	3.560	NPF
b. Qardh	3.883	5.474	5.657	6.008	5.919	5.593	5.786	6.312	6.207	6.453	6.517	6.839	6.685	6.376	6.419	b. Qardh
NPF	64	77	43	101	106	43	45	41	40	68	81	175	125	101	56	NPF
c. Istishna'	25	18	14	17	18	17	17	16	16	16	16	15	15	14	13	c. Istishna'
NPF	7	4	5	5	5	5	5	5	3	2	2	2	2	2	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	2.874	2.901	2.962	2.939	2.996	2.980	3.085	3.074	3.236	3.071	3.217	3.140	3.117	3. Ijarah including Leasing receivables
NPF	17	28	40	55	63	66	70	123	120	120	125	119	136	81	79	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	24	24	24	24	23	23	23	22	22	22	22	21	21	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	2.849	2.876	2.938	2.915	2.972	2.957	3.061	3.051	3.213	3.048	3.194	3.118	3.095	d. Other Ijarah
NPF	17	28	40	55	63	66	70	123	120	120	125	119	136	81	79	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>168.779</b>	<b>182.088</b>	<b>182.097</b>	<b>183.396</b>	<b>185.295</b>	<b>182.246</b>	<b>183.753</b>	<b>185.890</b>	<b>191.541</b>	<b>191.525</b>	<b>193.201</b>	<b>195.754</b>	<b>194.132</b>	<b>195.414</b>	<b>199.560</b>	<b>Total Financing</b>
<b>NPF</b>	<b>7.096</b>	<b>8.823</b>	<b>8.476</b>	<b>8.660</b>	<b>8.810</b>	<b>6.825</b>	<b>7.042</b>	<b>7.180</b>	<b>6.872</b>	<b>7.135</b>	<b>7.145</b>	<b>5.895</b>	<b>6.339</b>	<b>6.466</b>	<b>6.626</b>	<b>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Pembiayaan Bagi Hasil	28.851	47.173	47.801	47.622	49.077	54.644	55.690	59.664	60.691	62.765	61.111	66.277	66.309	68.037	68.728	1. Profit Sharing Financing
NPF	700	633	805	824	843	787	804	790	828	1.152	1.155	1.134	1.229	1.379	1.795	NPF
a. Mudharabah	7.686	9.401	9.316	9.216	8.893	8.382	8.270	8.037	8.695	9.320	9.321	9.462	8.959	8.837	8.676	a. Mudharabah
NPF	204	120	241	247	233	190	202	190	182	285	296	279	311	382	453	NPF
b. Musyarakah	21.165	37.773	38.484	38.405	40.184	46.262	47.420	51.627	51.996	53.445	51.790	56.814	57.350	59.200	60.052	b. Musyarakah
NPF	496	513	564	578	610	597	602	600	646	867	859	856	918	997	1.342	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	37.472	37.741	38.326	38.604	38.983	38.975	38.138	38.455	38.453	38.748	38.629	38.551	39.198	2. Receivables/Acceptables
NPF	730	847	1.025	1.063	1.093	1.043	1.070	1.036	1.013	975	959	908	987	1.010	1.026	NPF
a. Murabahah	28.845	35.223	35.377	35.614	36.172	36.442	36.802	36.747	35.842	36.143	36.102	36.328	36.191	36.097	36.390	a. Murabahah
NPF	695	819	991	1.021	1.051	1.001	1.026	997	966	934	918	863	934	958	972	NPF
b. Qardh	847	872	827	822	809	789	794	805	816	811	816	826	826	815	1.115	b. Qardh
NPF	26	19	21	27	26	26	26	20	25	18	24	24	26	24	27	NPF
c. Istishna'	853	1.170	1.268	1.305	1.346	1.374	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	c. Istishna'
NPF	9	10	13	15	15	15	19	19	22	23	24	21	27	28	27	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.922	5.723	5.772	5.832	5.716	5.626	5.801	5.843	5.802	6.019	6.217	6.240	6.239	6.301	3. Ijarah including Leasing receivables
NPF	225	147	148	145	142	165	159	166	150	96	94	94	95	87	97	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	2	2	0	0	0	4	14	32	83	164	247	239	222	b. Financing through Channeling
NPF	-	0	2	2	0	-	-	-	0	0	-	-	0	0	0	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	4	4	4	4	4	3	3	3	3	3	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	5.717	5.766	5.828	5.712	5.622	5.793	5.825	5.766	5.933	6.050	5.990	5.996	6.075	d. Other Ijarah
NPF	225	147	146	143	142	165	159	166	150	96	94	91	91	83	94	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>65.864</b>	<b>90.365</b>	<b>90.996</b>	<b>91.135</b>	<b>93.235</b>	<b>98.964</b>	<b>100.299</b>	<b>104.440</b>	<b>104.672</b>	<b>107.022</b>	<b>105.583</b>	<b>111.242</b>	<b>111.178</b>	<b>112.827</b>	<b>114.227</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.656</b>	<b>1.628</b>	<b>1.977</b>	<b>2.032</b>	<b>2.078</b>	<b>1.994</b>	<b>2.033</b>	<b>1.993</b>	<b>1.991</b>	<b>2.223</b>	<b>2.209</b>	<b>2.137</b>	<b>2.310</b>	<b>2.475</b>	<b>2.919</b>	<b>Total NPF</b>

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018										2019			Type of Usage and Debtor Group
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	87.363	99.825	97.471	97.569	98.656	102.091	101.031	102.515	103.479	103.566	100.738	105.055	102.222	104.236	106.532	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	35.827	37.868	37.440	38.093	38.333	37.441	37.345	37.773	38.132	37.895	37.304	37.583	38.084	37.869	37.872	
NPF	2.123	2.196	2.306	2.439	2.442	2.118	2.139	2.169	2.240	2.427	2.274	2.068	2.102	2.232	2.570	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	51.535	61.957	60.031	59.476	60.323	64.650	63.685	64.742	65.347	65.671	63.434	67.472	64.138	66.367	68.661	
NPF	2.872	2.916	2.824	2.825	2.934	2.120	2.191	2.102	1.854	1.532	1.752	1.621	1.781	1.811	2.006	2. Investment
2. Investasi	60.042	66.848	67.502	67.008	67.831	68.031	68.956	71.827	72.668	73.614	74.796	75.730	75.960	76.241	77.950	
a. UMKM	18.703	21.111	21.425	22.466	22.657	22.464	22.533	20.762	21.186	21.070	24.055	24.646	22.664	22.554	23.252	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.230	1.324	1.394	1.135	1.154	1.167	1.137	1.126	1.151	1.014	1.147	1.103	1.154	
b. Bukan UMKM	41.339	45.737	46.077	44.542	45.174	45.566	46.422	51.065	51.481	52.544	50.741	51.084	53.296	53.687	54.699	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.284	2.484	2.392	1.999	2.012	2.127	2.369	3.107	2.933	2.222	2.017	2.034	2.087	
3. Konsumsi (Bukan UMKM)	100.602	119.021	121.648	123.178	125.268	124.899	127.437	129.169	134.372	135.699	136.977	139.408	139.256	140.506	142.511	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.409	2.624	2.695	2.300	2.433	2.468	2.405	2.309	2.348	2.206	2.448	2.605	2.579	
<b>Total Pembiayaan</b>	<b>248.007</b>	<b>285.695</b>	<b>286.621</b>	<b>287.755</b>	<b>291.756</b>	<b>295.021</b>	<b>297.423</b>	<b>303.512</b>	<b>310.519</b>	<b>312.879</b>	<b>312.511</b>	<b>320.193</b>	<b>317.439</b>	<b>320.983</b>	<b>326.993</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>10.298</b>	<b>11.054</b>	<b>11.052</b>	<b>11.696</b>	<b>11.857</b>	<b>9.673</b>	<b>9.929</b>	<b>10.034</b>	<b>10.005</b>	<b>10.502</b>	<b>10.458</b>	<b>9.132</b>	<b>9.494</b>	<b>9.785</b>	<b>10.396</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018										2019			Type of Usage and Debtor Group
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	68.420	72.188	71.759	72.461	73.079	71.475	71.490	71.939	71.917	71.439	71.693	72.425	70.964	71.323	73.099	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	28.458	28.973	28.759	28.948	29.192	28.137	28.300	28.697	29.110	28.776	27.656	27.392	28.427	28.082	28.398	
NPF	1.751	1.826	1.878	2.022	2.018	1.715	1.733	1.755	1.836	1.706	1.567	1.429	1.396	1.456	1.458	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	39.962	43.215	43.000	43.513	43.887	43.338	43.191	43.242	42.807	42.663	44.036	45.033	42.537	43.241	44.701	
NPF	2.239	2.437	2.209	2.232	2.362	1.558	1.621	1.545	1.306	991	1.227	1.088	1.256	1.283	1.444	2. Investment
2. Investasi	45.768	47.427	47.168	46.660	46.970	46.613	46.902	47.637	47.971	47.926	48.369	48.773	48.571	48.565	50.097	
a. UMKM	15.589	16.004	16.448	16.547	16.641	16.281	16.315	16.186	16.812	16.750	16.909	17.427	18.150	17.927	18.514	a. Micro, Small and Medium Enterprise
NPF	1.541	900	977	1.076	1.111	865	868	884	878	841	868	744	859	841	831	
b. Bukan UMKM	30.178	31.422	30.720	30.112	30.329	30.332	30.587	31.451	31.159	31.175	31.460	31.346	30.421	30.638	31.583	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	2.118	2.264	2.177	1.816	1.832	1.928	2.153	2.929	2.755	2.022	1.800	1.793	1.833	
3. Konsumsi (Bukan UMKM)	63.294	70.174	71.137	71.922	72.701	71.589	72.757	73.353	78.647	79.313	79.757	81.100	80.758	81.661	82.725	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.491	1.649	1.696	1.316	1.432	1.511	1.419	1.383	1.433	1.314	1.487	1.552	1.525	
<b>Total Pembiayaan</b>	<b>177.482</b>	<b>189.789</b>	<b>190.064</b>	<b>191.042</b>	<b>192.749</b>	<b>189.677</b>	<b>191.149</b>	<b>192.929</b>	<b>198.536</b>	<b>198.678</b>	<b>199.819</b>	<b>202.298</b>	<b>200.292</b>	<b>201.548</b>	<b>205.920</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>7.834</b>	<b>9.030</b>	<b>8.673</b>	<b>9.243</b>	<b>9.363</b>	<b>7.270</b>	<b>7.486</b>	<b>7.624</b>	<b>7.592</b>	<b>7.850</b>	<b>7.850</b>	<b>6.597</b>	<b>6.798</b>	<b>6.926</b>	<b>7.090</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018										2019			Type of Usage and Debtor Group
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	18.943	27.637	25.713	25.108	25.577	30.616	29.540	30.577	31.562	32.127	29.046	32.630	31.259	32.913	33.433	1. Working Capital
a. UMKM	7.369	8.895	8.681	9.145	9.141	9.304	9.046	9.077	9.022	9.119	9.648	10.191	9.657	9.787	9.473	a. Micro, Small and Medium Enterprise
NPF	373	369	428	418	425	403	406	414	405	721	707	639	705	776	1.112	NPF
b. Bukan UMKM	11.573	18.742	17.032	15.963	16.436	21.312	20.495	21.500	22.540	23.007	19.398	22.439	21.602	23.126	23.960	b. Non Micro, Small and Medium Enterprise
NPF	633	479	615	592	572	562	570	558	549	541	526	533	525	528	563	NPF
2. Investasi	14.275	19.422	20.333	20.348	20.861	21.418	22.054	24.190	24.696	25.688	26.427	26.957	27.389	27.676	27.854	2. Investment
a. UMKM	3.114	5.107	4.977	5.919	6.016	6.184	6.218	4.576	4.374	4.319	7.147	7.219	4.514	4.627	4.738	a. Micro, Small and Medium Enterprise
NPF	203	240	253	249	283	270	286	283	258	286	283	270	287	263	323	NPF
b. Bukan UMKM	11.160	14.315	15.356	14.429	14.845	15.234	15.836	19.614	20.322	21.369	19.281	19.738	22.875	23.049	23.116	b. Non Micro, Small and Medium Enterprise
NPF	627	148	166	220	215	184	180	198	216	178	178	200	217	240	254	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	50.512	51.256	52.568	53.310	54.680	55.816	55.725	56.386	57.220	58.308	58.499	58.845	59.786	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	918	974	998	983	1.002	957	986	927	915	892	961	1.053	1.054	NPF
<b>Total Pembiayaan</b>	<b>70.525</b>	<b>95.906</b>	<b>96.558</b>	<b>96.712</b>	<b>99.006</b>	<b>105.344</b>	<b>106.274</b>	<b>110.583</b>	<b>111.983</b>	<b>114.201</b>	<b>112.693</b>	<b>117.895</b>	<b>117.147</b>	<b>119.435</b>	<b>121.073</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>2.464</b>	<b>2.024</b>	<b>2.379</b>	<b>2.453</b>	<b>2.494</b>	<b>2.402</b>	<b>2.443</b>	<b>2.411</b>	<b>2.413</b>	<b>2.652</b>	<b>2.608</b>	<b>2.535</b>	<b>2.696</b>	<b>2.860</b>	<b>3.305</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018										2019			Financing by Industrial Origin	
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
Pertanian, Perburuan dan Kehutanan	8.531	10.419	10.396	10.526	10.904	11.924	11.866	11.618	11.844	12.082	11.846	11.497	11.091	11.361	12.168	Agricultures, Hunting and Forestry	
NPF	380	322	377	326	304	296	328	352	354	289	269	283	267	297	301	NPF	
Perikanan	1.405	1.462	1.048	1.033	1.196	1.191	1.166	1.189	1.187	1.193	1.186	1.204	1.191	1.174	1.169	Fishery	
NPF	35	48	57	56	51	38	37	39	39	35	35	34	35	39	36	NPF	
Pertambangan dan Penggalian	6.604	6.864	6.551	6.442	6.297	5.555	5.766	5.852	5.769	6.041	5.562	5.410	5.314	5.196	5.306	Mining and Quarrying	
NPF	578	317	379	410	350	101	85	85	54	65	66	41	43	45	36	NPF	
Industri Pengolahan	19.745	21.463	21.440	21.801	22.155	22.934	22.857	22.662	23.595	22.771	23.210	24.363	24.386	25.067	25.343	Processing Industry	
NPF	1.336	1.382	1.251	1.161	1.230	1.043	1.121	1.124	1.151	1.030	1.073	987	1.283	1.323	1.484	NPF	
Listrik, gas dan air	8.117	11.044	11.150	10.638	10.379	13.576	13.894	16.584	16.430	17.061	14.635	16.600	16.285	16.334	16.274	Electricity, Gas and Water	
NPF	901	916	852	782	777	564	558	563	725	844	869	829	604	605	609	NPF	
Konstruksi	14.435	22.198	21.273	20.459	20.970	22.033	22.294	23.341	22.579	23.957	23.701	24.648	25.349	26.720	27.180	Construction	
NPF	507	1.036	901	974	968	873	872	864	609	865	902	732	775	783	1.088	NPF	
Perdagangan Besar dan Eceran	30.319	32.839	32.472	32.628	33.293	32.935	31.861	32.646	33.258	32.882	33.781	33.166	32.932	33.343	33.462	Wholesale and Retail Trade	
NPF	2.140	1.919	2.223	2.228	2.342	2.124	2.126	2.114	2.012	2.329	2.082	2.114	2.158	2.223	2.216	NPF	
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	3.730	3.958	4.095	4.125	4.211	4.197	4.162	4.129	4.454	4.728	4.952	4.660	4.789	Provision of accommodation and the provision of eating and drinking	
NPF	82	98	75	80	80	86	82	91	87	85	59	65	62	171	171	NPF	
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.833	9.748	9.619	9.841	10.080	10.214	10.221	9.476	9.177	9.374	9.077	9.121	9.254	Transportation, Warehousing and Communications	
NPF	565	820	580	594	504	402	391	380	609	388	404	382	348	342	276	NPF	
Perantara Keuangan	18.948	19.583	18.590	18.778	18.855	17.769	17.406	17.351	18.217	19.118	18.498	19.569	17.870	17.528	18.352	Financial intermediaries	
NPF	459	498	335	292	312	140	149	153	140	144	206	178	178	184	252	NPF	
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	12.218	12.288	12.285	12.217	12.397	12.368	12.662	12.459	13.218	13.315	12.674	12.896	12.903	Real Estate, Business, Ownership, and Business Services	
NPF	1.000	1.023	1.010	1.436	1.473	1.249	1.268	1.267	1.258	1.419	1.403	647	638	613	621	NPF	
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	5	5	5	4	7	7	7	4	4	4	9	9	10	Government administration, Defense and Compulsory social security	
NPF	1	2	2	2	2	0	0	0	0	0	0	0	0	0	0	NPF	
Jasa Pendidikan	3.786	4.905	4.794	4.824	4.892	4.947	5.253	5.140	5.147	5.012	5.026	5.460	5.494	5.501	5.760	Education Services	
NPF	28	59	38	43	46	50	49	52	51	37	37	37	40	34	42	NPF	
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	3.981	3.776	3.858	3.862	3.885	4.174	4.174	4.244	4.345	4.788	4.962	4.901	5.343	Health Services and Social Activities	
NPF	20	61	53	61	67	66	74	127	122	110	109	90	92	51	45	NPF	
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	6.699	6.836	6.839	6.454	6.290	6.253	6.143	5.891	5.644	5.353	5.373	5.477	6.038	Community, Sociocultural, Entertainment and Other Individual Services	
NPF	259	181	355	471	495	200	218	230	262	287	287	257	323	381	449	NPF	
Jasa Perorangan yang Melayani Rumah Tangga	337	331	331	336	347	354	351	352	360	363	369	369	368	372	374	Individual Services which Serve Households	
NPF	13	11	12	12	14	13	13	13	13	11	11	10	11	11	10	NPF	
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 <sup>*)</sup>	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	462	502	498	402	401	394	391	497	878	938	854	816	757	Business Activities which are not clearly defined	
NPF	58	153	145	144	146	128	126	113	113	252	272	246	186	187	180	NPF	
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>	
<b>Rumah Tangga</b>																<b>Households</b>	
Untuk Pemilikan Rumah Tinggal	51.195	60.663	62.321	63.916	65.119	65.221	66.716	67.756	68.744	69.596	70.738	71.887	71.821	72.302	73.256	For Home Ownership	
NPF	1.123	1.353	1.455	1.625	1.693	1.372	1.493	1.437	1.460	1.440	1.533	1.415	1.555	1.666	1.622	NPF	
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.092	2.137	2.231	2.240	2.327	2.430	2.514	2.553	2.615	2.670	2.711	2.775	2.818	For Apartment Ownership	
NPF	33	43	39	45	44	31	27	27	41	28	28	44	45	46	41	NPF	
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.119	3.113	3.105	3.121	3.168	3.208	3.261	3.277	3.222	3.272	3.296	3.315	3.348	For Shop House Ownership	
NPF	103	121	157	160	151	132	136	130	134	134	131	128	147	174	167	NPF	
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.779	9.707	9.881	10.012	10.145	10.209	10.330	9.952	9.914	9.919	9.963	9.807	9.731	For Vehicles Ownership	
NPF	90	104	153	167	170	188	182	295	181	159	116	113	126	128	132	NPF	
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	41.476	41.526	42.097	41.796	42.262	42.735	43.441	44.174	44.675	45.862	45.933	46.841	47.852	Others	
NPF	466	517	509	522	536	486	497	483	466	425	434	398	414	442	444	NPF	
<b>Bukan Lapangan Usaha Lainnya</b>	3.005	2.835	2.861	2.779	2.835	2.510	2.819	2.829	6.082	6.148	5.811	5.797	5.534	5.465	5.505	<b>Non Industrial Origin - Others</b>	
NPF	122	70	95	105	101	91	98	97	123	123	107	107	161	149	173	NPF	
<b>Total Pembiayaan</b>	<b>248.007</b>	<b>285.695</b>	<b>286.621</b>	<b>287.755</b>	<b>291.756</b>	<b>295.021</b>	<b>297.423</b>	<b>303.512</b>	<b>310.519</b>	<b>312.879</b>	<b>312.511</b>	<b>320.193</b>	<b>317.439</b>	<b>320.983</b>	<b>326.993</b>	<b>Total Financing</b>	
<b>Total NPF</b>	<b>10.298</b>	<b>11.054</b>	<b>11.052</b>	<b>11.696</b>	<b>11.857</b>	<b>9.673</b>	<b>9.929</b>	<b>10.034</b>	<b>10.005</b>	<b>10.502</b>	<b>10.458</b>	<b>9.132</b>	<b>9.494</b>	<b>9.785</b>	<b>10.396</b>	<b>Total NPF</b>	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018										2019			Financing by Industrial Origin
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, Perburuan dan Kehutanan	6.884	7.625	7.642	7.791	7.998	8.920	8.766	8.506	8.731	8.659	8.464	8.062	7.591	7.859	8.718	Agricultures, Hunting and Forestry
NPF	287	205	263	212	190	182	215	239	231	168	146	138	144	148	149	NPF
Perikanan	1.239	1.296	884	880	1.045	1.042	1.019	1.044	1.046	1.047	1.040	1.060	1.045	1.031	1.029	Fishery
NPF	28	44	52	51	46	33	32	32	34	29	29	29	30	34	31	NPF
Pertambangan dan Penggalian	4.987	5.034	4.753	4.640	4.371	3.386	3.384	3.411	3.365	3.370	3.091	3.028	2.991	2.911	2.919	Mining and Quarrying
NPF	563	301	318	348	314	84	68	70	42	51	50	25	27	29	21	NPF
Industri Pengolahan	15.735	16.591	16.128	16.262	16.305	16.813	16.924	16.842	16.811	16.373	16.577	17.076	17.339	17.451	17.347	Processing Industry
NPF	761	1.273	1.134	1.037	1.106	919	998	1.011	1.040	916	959	876	1.172	1.212	1.358	NPF
Listrik, gas dan air	7.709	8.186	8.332	8.214	7.957	7.133	7.427	8.210	8.059	8.681	8.279	8.247	7.950	7.915	7.870	Electricity, Gas and Water
NPF	510	525	459	782	777	564	558	563	725	843	869	829	604	605	609	NPF
Konstruksi	8.396	10.582	10.692	10.833	10.846	10.868	11.063	11.784	12.130	12.654	13.269	14.174	13.535	13.859	14.520	Construction
NPF	382	888	724	760	752	671	671	661	420	406	448	328	327	349	323	NPF
Perdagangan Besar dan Eceran	25.881	26.144	25.494	25.739	26.489	26.553	25.559	25.533	25.661	25.154	25.346	25.240	25.071	25.222	25.093	Wholesale and Retail Trade
NPF	1.799	1.711	1.899	1.918	1.996	1.821	1.809	1.796	1.707	2.079	1.823	1.843	1.818	1.883	1.866	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.136	2.221	2.388	2.393	2.498	2.489	2.560	2.535	2.544	2.781	3.006	2.696	2.934	Provision of accomodation and the provision of eating and drinking
NPF	72	71	59	65	66	70	67	75	72	74	73	48	49	51	161	NPF
Transportasi, pergudangan dan komunikasi	9.446	8.834	8.538	8.430	8.259	8.254	8.358	8.277	8.207	7.587	7.217	7.420	7.120	7.147	7.293	Transportation, Warehousing and Communications
NPF	508	767	511	526	436	338	327	302	531	310	326	304	271	267	207	NPF
Perantara Keuangan	11.729	11.273	11.174	11.288	11.507	10.450	11.015	11.009	10.673	10.990	11.388	11.519	11.280	11.031	11.264	Financial intermediaries
NPF	408	460	271	255	259	86	95	110	99	94	155	151	150	151	209	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	9.045	8.700	8.646	8.489	8.492	8.487	8.744	8.598	8.933	8.338	8.160	8.286	8.509	Real Estate, Business, Ownership, and Business Services
NPF	895	952	944	965	1.016	782	805	800	788	941	957	200	197	172	160	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	4	4	4	3	6	6	6	3	3	3	8	9	9	Government administration, Defense and Compulsory social security
NPF	1	2	2	2	2	0	0	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.396	4.213	4.070	4.100	4.163	4.203	4.440	4.370	4.381	4.237	4.253	4.663	4.695	4.708	4.962	Education Services
NPF	23	51	32	36	38	43	40	40	39	25	25	25	27	21	21	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	3.574	3.456	3.500	3.496	3.516	3.777	3.773	3.846	3.916	4.348	4.522	4.467	4.901	Health Services and Social Activities
NPF	16	57	47	55	61	61	63	116	111	96	96	79	84	37	30	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	5.808	5.911	5.910	5.539	5.379	5.303	5.204	4.984	4.701	4.435	4.500	4.602	5.184	Community, Sociocultural, Entertainment and Other Individual Services
NPF	204	143	315	430	454	164	173	178	212	204	210	176	243	247	271	NPF
Jasa Perorangan yang Melayani Rumah Tangga	333	326	324	329	340	347	343	344	353	355	360	358	357	361	364	Individual Services which Serve Households
NPF	12	11	11	12	14	13	12	12	12	11	11	9	10	10	10	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	0	0	0	-	-	-	1	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	532	391	327	323	322	201	200	183	184	293	678	446	366	333	280	Business Activities which are not clearly defined
NPF	56	150	141	140	141	122	121	107	108	219	240	223	159	157	140	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>																<b>Households</b>
Untuk Pemilikan Rumah Tinggal	27.564	30.179	30.219	31.165	31.384	30.935	31.437	31.571	32.103	32.194	32.474	32.680	32.441	32.521	32.532	For Home Ownership
NPF	683	770	815	943	983	686	780	766	765	738	831	759	849	884	843	NPF
Untuk Pemilikan Flat atau Apartemen	884	829	819	824	842	810	804	799	796	799	795	804	796	789	775	For Apartement Ownership
NPF	23	37	32	40	40	24	24	24	25	23	22	22	24	22	20	NPF
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.302	1.254	1.230	1.208	1.219	1.228	1.261	1.258	1.195	1.204	1.212	1.214	1.209	For Shop House Ownership
NPF	49	61	88	88	84	71	79	73	80	80	81	73	89	108	102	NPF
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.024	4.099	4.182	4.197	4.223	4.321	4.417	4.508	4.529	4.711	4.864	4.967	5.144	For Vehicles Ownership
NPF	46	53	50	52	56	63	57	167	54	85	46	41	44	44	46	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	32.851	32.733	33.136	32.812	33.141	33.498	34.886	35.467	35.840	36.792	36.806	37.601	38.475	Others
NPF	416	460	440	453	466	416	428	412	405	365	371	340	353	374	372	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	1.686	1.787	1.922	1.848	1.927	1.626	1.932	1.936	5.184	5.087	4.925	4.909	4.639	4.568	4.590	<b>Non Industrial Origin - Others</b>
NPF	91	41	66	71	67	57	64	70	91	92	83	78	130	120	141	NPF
<b>Total Pembiayaan</b>	<b>177.482</b>	<b>189.798</b>	<b>190.064</b>	<b>191.042</b>	<b>192.749</b>	<b>189.677</b>	<b>191.149</b>	<b>192.929</b>	<b>198.535</b>	<b>198.678</b>	<b>199.818</b>	<b>202.298</b>	<b>200.292</b>	<b>201.548</b>	<b>205.920</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>7.834</b>	<b>9.030</b>	<b>8.673</b>	<b>9.243</b>	<b>9.363</b>	<b>7.270</b>	<b>7.486</b>	<b>7.624</b>	<b>7.592</b>	<b>7.850</b>	<b>7.850</b>	<b>6.597</b>	<b>6.798</b>	<b>6.926</b>	<b>7.090</b>	<b>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018										2019			Financing by Industrial Origin
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	2.754	2.736	2.906	3.004	3.100	3.112	3.112	3.423	3.383	3.436	3.500	3.503	3.449	Agricultures, Hunting and Forestry
NPF	93	117	114	113	115	114	113	113	122	122	123	145	123	149	152	NPF
Perikanan	166	166	163	153	151	150	147	145	141	147	146	145	146	144	140	Fishery
NPF	7	4	5	5	5	5	5	5	5	6	6	5	5	6	6	NPF
Pertambangan dan Penggalian	1.616	1.830	1.798	1.803	1.926	2.169	2.382	2.441	2.405	2.671	2.470	2.382	2.323	2.284	2.387	Mining and Quarrying
NPF	15	16	60	62	36	17	17	15	11	15	16	16	16	16	16	NPF
Industri Pengolahan	4.010	4.871	5.312	5.539	5.850	6.121	5.933	5.820	6.784	6.398	6.633	7.287	7.047	7.617	7.996	Processing Industry
NPF	575	110	117	125	124	123	123	113	110	114	114	111	111	111	126	NPF
Listrik, gas dan air	409	2.859	2.818	2.424	2.422	6.443	6.467	8.374	8.370	8.379	6.356	8.353	8.335	8.419	8.404	Electricity, Gas and Water
NPF	390	391	393	-	-	-	-	0	0	0	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	10.581	9.626	10.124	11.165	11.231	11.556	10.449	11.304	10.431	10.473	11.814	12.861	12.660	Construction
NPF	124	148	177	213	216	201	201	203	190	459	454	404	448	434	764	NPF
Perdagangan Besar dan Eceran	4.438	6.694	6.978	6.889	6.804	6.382	6.302	7.113	7.597	7.728	8.435	7.926	7.861	8.121	8.370	Wholesale and Retail Trade
NPF	341	208	323	310	346	303	316	318	305	250	259	271	340	340	350	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.594	1.738	1.707	1.732	1.714	1.708	1.603	1.594	1.910	1.947	1.945	1.963	1.855	Provision of accomodation and the provision of eating and drinking
NPF	11	27	16	14	14	15	15	16	15	13	12	11	16	11	11	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.295	1.317	1.361	1.586	1.722	1.937	2.014	1.889	1.960	1.954	1.957	1.973	1.961	Transportation, Warehousing and Communications
NPF	57	53	69	68	69	64	64	78	78	78	78	78	78	75	68	NPF
Perantara Keuangan	7.219	8.310	7.416	7.490	7.349	7.319	6.391	6.342	7.544	8.127	7.110	8.050	6.590	6.497	7.088	Financial intermediaries
NPF	51	38	64	37	53	53	54	44	41	51	26	27	33	43	43	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	3.173	3.588	3.639	3.728	3.904	3.882	3.918	3.861	4.284	4.977	4.514	4.610	4.395	Real Estate, Business, Ownership, and Business Services
NPF	105	71	66	471	457	467	463	466	470	478	446	447	442	440	462	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	724	723	729	744	813	770	767	775	773	797	800	793	798	Education Services
NPF	5	8	7	7	8	8	9	13	12	12	12	12	13	13	21	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	407	320	358	366	368	398	401	399	429	440	440	434	442	Health Services and Social Activities
NPF	4	4	6	6	6	6	11	12	11	13	13	11	9	14	15	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	891	924	929	915	911	950	939	907	942	918	873	875	854	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	40	41	41	36	44	52	50	83	77	81	79	134	177	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	7	7	7	7	8	7	7	8	10	11	11	11	10	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	135	178	176	201	201	211	207	204	200	492	488	483	477	Business Activities which are not clearly defined
NPF	2	2	4	5	6	6	5	5	5	32	31	23	27	29	39	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>																<b>Households</b>
Untuk Pemilikan Rumah Tinggal	23.631	30.483	32.102	32.751	33.735	34.285	35.279	36.186	36.641	37.402	38.264	39.208	39.380	39.781	40.724	For Home Ownership
NPF	439	583	639	682	710	687	713	671	695	702	702	656	706	782	779	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.273	1.313	1.389	1.430	1.523	1.632	1.718	1.754	1.820	1.866	1.915	1.986	2.043	For Apartment Ownership
NPF	10	6	8	5	5	7	3	3	16	5	6	22	24	21	21	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	1.818	1.860	1.875	1.913	1.949	1.980	2.000	2.019	2.028	2.068	2.084	2.101	2.139	For Shop House Ownership
NPF	53	61	68	71	67	61	57	57	54	54	51	54	58	66	64	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.755	5.609	5.699	5.814	5.921	5.888	5.912	5.443	5.386	5.208	5.099	4.840	4.588	For Vehicles Ownership
NPF	44	52	104	114	113	125	125	128	127	74	70	72	83	84	86	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	8.625	8.793	8.962	8.983	9.121	9.237	8.555	8.707	8.835	9.070	9.126	9.240	9.377	Others
NPF	50	57	70	68	70	70	69	71	61	60	63	58	61	68	72	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	1.320	1.048	939	931	908	884	886	894	898	1.061	886	888	895	897	915	<b>Non Industrial Origin - Others</b>
NPF	31	29	29	34	34	34	34	27	32	31	23	29	31	29	32	NPF
<b>Total Pembiayaan</b>	<b>70.525</b>	<b>95.906</b>	<b>96.558</b>	<b>96.712</b>	<b>99.006</b>	<b>105.344</b>	<b>106.274</b>	<b>110.583</b>	<b>111.983</b>	<b>114.201</b>	<b>112.693</b>	<b>117.895</b>	<b>117.147</b>	<b>119.435</b>	<b>121.073</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>2.464</b>	<b>2.024</b>	<b>2.379</b>	<b>2.453</b>	<b>2.494</b>	<b>2.402</b>	<b>2.443</b>	<b>2.411</b>	<b>2.413</b>	<b>2.652</b>	<b>2.608</b>	<b>2.535</b>	<b>2.696</b>	<b>2.860</b>	<b>3.305</b>	<b>Total NPF</b>

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.234	2.422	3.053	2.018	20.364	Jawa Barat
NPF	475	6	156	20	428	NPF
Banten	1.134	497	625	399	6.845	Banten
NPF	101	93	36	12	84	NPF
DKI Jakarta	9.306	51.560	7.170	38.306	35.616	DKI Jakarta
NPF	331	1.210	175	1.275	703	NPF
D.I Yogyakarta	561	132	457	876	1.934	D.I Yogyakarta
NPF	29	1	13	-	41	NPF
Jawa Tengah	3.266	3.999	1.998	2.767	7.348	Jawa Tengah
NPF	159	69	83	183	138	NPF
Jawa Timur	5.011	5.538	2.080	2.913	11.636	Jawa Timur
NPF	353	407	99	218	221	NPF
Bengkulu	161	11	244	23	803	Bengkulu
NPF	24	1	17	1	17	NPF
Jambi	234	331	418	99	1.948	Jambi
NPF	22	1	13	0	34	NPF
Aceh	871	306	383	63	12.673	Aceh
NPF	113	1	34	0	35	NPF
Sumatera Utara	2.429	691	894	2.001	5.469	Sumatera Utara
NPF	256	39	100	146	166	NPF
Sumatera Barat	731	56	452	167	2.591	Sumatera Barat
NPF	69	3	35	1	45	NPF
Riau	747	107	573	643	4.086	Riau
NPF	44	0	88	24	36	NPF
Sumatera Selatan	973	578	700	762	3.752	Sumatera Selatan
NPF	72	4	45	5	102	NPF
Bangka Belitung	72	-	95	-	320	Bangka Belitung
NPF	2	-	0	-	6	NPF
Kepulauan Riau	150	69	184	743	2.730	Kepulauan Riau
NPF	14	0	10	0	32	NPF
Lampung	913	250	266	314	1.303	Lampung
NPF	35	0	23	27	21	NPF
Kalimantan Selatan	595	558	365	1.359	2.143	Kalimantan Selatan
NPF	78	8	42	116	75	NPF
Kalimantan Barat	872	132	932	29	2.368	Kalimantan Barat
NPF	11	0	21	0	33	NPF
Kalimantan Timur	901	163	623	237	2.905	Kalimantan Timur
NPF	166	70	46	5	97	NPF
Kalimantan Tengah	192	2	74	373	670	Kalimantan Tengah
NPF	5	0	4	-	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 Maret 2019**  
*(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and*  
*Sharia Business Unit - March 2019)*  
**Miliar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	119	25	99	1	1.153	Sulawesi Tengah
NPF	20	0	12	0	35	NPF
Sulawesi Selatan	717	505	554	413	4.231	Sulawesi Selatan
NPF	73	78	40	3	91	NPF
Sulawesi Utara	64	0	45	0	409	Sulawesi Utara
NPF	3	0	4	0	7	NPF
Gorontalo	23	-	9	-	226	Gorontalo
NPF	2	-	1	-	4	NPF
Sulawesi Barat	6	2	7	0	317	Sulawesi Barat
NPF	0	-	1	-	1	NPF
Sulawesi Tenggara	159	3	136	6	779	Sulawesi Tenggara
NPF	19	0	8	0	19	NPF
Nusa Tenggara Barat	986	12	473	10	5.834	Nusa Tenggara Barat
NPF	71	1	21	0	51	NPF
Bali	290	31	167	83	1.132	Bali
NPF	12	14	24	48	25	NPF
Nusa Tenggara Timur	47	-	16	-	109	Nusa Tenggara Timur
NPF	2	-	-	-	1	NPF
Maluku	4	-	11	-	179	Maluku
NPF	0	-	0	-	1	NPF
Papua	54	5	103	15	286	Papua
NPF	1	-	4	-	5	NPF
Maluku Utara	36	22	27	-	258	Maluku Utara
NPF	2	-	0	-	2	NPF
Papua Barat	13	-	19	-	95	Papua Barat
NPF	2	-	0	-	2	NPF
Lainnya	-	651	-	78	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>37.872</b>	<b>68.661</b>	<b>23.252</b>	<b>54.699</b>	<b>142.511</b>	<b>Total</b>
<b>NPF</b>	<b>2.570</b>	<b>2.006</b>	<b>1.154</b>	<b>2.087</b>	<b>2.579</b>	<b>NPF</b>

Miliar Rupiah (in Billion IDR)

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Maret 2019</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b> <b>and Sharia Business Unit - March 2019)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.222	1.878	2.801	1.363	13.206	Jawa Barat
NPF	300	6	133	20	284	NPF
Banten	875	390	527	277	3.786	Banten
NPF	37	93	31	12	73	NPF
DKI Jakarta	5.778	32.060	5.082	22.152	13.350	DKI Jakarta
NPF	200	711	109	1.134	301	NPF
D.I Yogyakarta	456	25	400	393	995	D.I Yogyakarta
NPF	13	0	12	-	31	NPF
Jawa Tengah	2.609	2.797	1.152	1.458	3.520	Jawa Tengah
NPF	102	38	73	183	68	NPF
Jawa Timur	4.169	4.346	1.802	1.146	6.157	Jawa Timur
NPF	180	401	84	209	148	NPF
Bengkulu	152	11	238	23	803	Bengkulu
NPF	23	1	17	1	17	NPF
Jambi	210	129	392	2	1.593	Jambi
NPF	21	1	12	0	30	NPF
Aceh	787	300	381	63	12.499	Aceh
NPF	113	1	34	0	34	NPF
Sumatera Utara	1.015	532	645	1.180	2.674	Sumatera Utara
NPF	68	39	53	103	58	NPF
Sumatera Barat	571	55	311	83	1.528	Sumatera Barat
NPF	51	2	25	1	39	NPF
Riau	506	90	455	477	1.480	Riau
NPF	21	0	32	24	22	NPF
Sumatera Selatan	623	464	549	541	1.351	Sumatera Selatan
NPF	18	0	37	0	36	NPF
Bangka Belitung	68	-	92	-	220	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	104	48	148	738	1.238	Kepulauan Riau
NPF	4	0	10	0	20	NPF
Lampung	883	115	256	124	1.131	Lampung
NPF	35	0	23	27	16	NPF
Kalimantan Selatan	447	391	274	643	1.042	Kalimantan Selatan
NPF	50	1	27	108	35	NPF
Kalimantan Barat	866	20	914	26	1.505	Kalimantan Barat
NPF	10	0	17	0	31	NPF
Kalimantan Timur	647	156	487	160	1.524	Kalimantan Timur
NPF	23	68	14	5	53	NPF
Kalimantan Tengah	192	2	74	373	670	Kalimantan Tengah
NPF	5	0	4	-	21	NPF

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Maret 2019</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b> <b>and Sharia Business Unit - March 2019)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	119	25	99	1	1.153	Sulawesi Tengah
NPF	20	0	12	0	35	NPF
Sulawesi Selatan	498	170	457	233	2.143	Sulawesi Selatan
NPF	46	76	28	1	60	NPF
Sulawesi Utara	64	0	45	0	409	Sulawesi Utara
NPF	3	0	4	0	7	NPF
Gorontalo	23	-	9	-	226	Gorontalo
NPF	2	-	1	-	4	NPF
Sulawesi Barat	5	-	7	-	248	Sulawesi Barat
NPF	0	-	1	-	1	NPF
Sulawesi Tenggara	159	3	136	6	779	Sulawesi Tenggara
NPF	19	0	8	0	19	NPF
Nusa Tenggara Barat	947	7	472	10	5.727	Nusa Tenggara Barat
NPF	71	1	21	0	51	NPF
Bali	246	8	133	15	840	Bali
NPF	11	4	5	5	17	NPF
Nusa Tenggara Timur	47	-	16	-	109	Nusa Tenggara Timur
NPF	2	-	-	-	1	NPF
Maluku	4	-	11	-	179	Maluku
NPF	0	-	0	-	1	NPF
Papua	54	5	103	15	286	Papua
NPF	1	-	4	-	5	NPF
Maluku Utara	36	22	27	-	258	Maluku Utara
NPF	2	-	0	-	2	NPF
Papua Barat	13	-	19	-	95	Papua Barat
NPF	2	-	0	-	2	NPF
Lainnya	-	651	-	78	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>28.398</b>	<b>44.701</b>	<b>18.514</b>	<b>31.583</b>	<b>82.725</b>	<b>Total</b>
<b>NPF</b>	<b>1.458</b>	<b>1.444</b>	<b>831</b>	<b>1.833</b>	<b>1.525</b>	<b>NPF</b>



Miliar Rupiah (in Billion IDR)

<b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2019</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b> <b>and Sharia Business Unit - March 2019)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.012	544	252	655	7.158	Jawa Barat
NPF	175	-	24	-	144	NPF
Banten	259	107	98	122	3.059	Banten
NPF	65	-	5	-	10	NPF
DKI Jakarta	3.529	19.500	2.088	16.154	22.266	DKI Jakarta
NPF	131	499	66	142	403	NPF
D.I Yogyakarta	105	107	57	483	939	D.I Yogyakarta
NPF	16	1	2	-	11	NPF
Jawa Tengah	656	1.203	846	1.309	3.829	Jawa Tengah
NPF	57	31	10	-	70	NPF
Jawa Timur	842	1.192	278	1.767	5.478	Jawa Timur
NPF	173	6	15	9	73	NPF
Bengkulu	9	-	7	-	1	Bengkulu
NPF	1	-	0	-	0	NPF
Jambi	24	201	26	97	355	Jambi
NPF	1	-	0	-	4	NPF
Aceh	83	6	2	-	174	Aceh
NPF	-	-	-	-	2	NPF
Sumatera Utara	1.414	160	249	820	2.795	Sumatera Utara
NPF	189	-	47	43	109	NPF
Sumatera Barat	160	1	141	84	1.063	Sumatera Barat
NPF	19	0	10	1	6	NPF
Riau	240	17	118	165	2.606	Riau
NPF	23	0	56	1	14	NPF
Sumatera Selatan	351	114	151	220	2.402	Sumatera Selatan
NPF	54	4	7	4	65	NPF
Bangka Belitung	3	-	3	-	100	Bangka Belitung
NPF	-	-	-	-	1	NPF
Kepulauan Riau	46	21	36	4	1.492	Kepulauan Riau
NPF	10	-	0	-	12	NPF
Lampung	30	135	10	190	172	Lampung
NPF	-	0	-	-	6	NPF
Kalimantan Selatan	148	168	90	716	1.100	Kalimantan Selatan
NPF	27	7	14	8	40	NPF
Kalimantan Barat	6	112	18	3	863	Kalimantan Barat
NPF	1	-	4	-	2	NPF
Kalimantan Timur	254	7	137	77	1.381	Kalimantan Timur
NPF	144	1	32	0	44	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

<b>Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b> <b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Maret 2019</b> <b>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</b> <b>and Sharia Business Unit - March 2019)</b> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	219	336	97	179	2.087	Sulawesi Selatan
NPF	26	3	12	3	31	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	1	2	-	0	69	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	40	6	1	0	107	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	44	22	34	69	292	Bali
NPF	0	10	19	43	8	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
<b>Total</b>	<b>9.473</b>	<b>23.960</b>	<b>4.738</b>	<b>23.116</b>	<b>59.786</b>	<b>Total</b>
<b>NPF</b>	<b>1.112</b>	<b>563</b>	<b>323</b>	<b>254</b>	<b>1.054</b>	<b>NPF</b>















**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			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	15,44	13,73	13,74	13,70	13,63	13,54	12,99	13,15	12,92	12,72	13,32	12,77	12,57	12,79	12,47	1. Working Capital
a. UMKM	19,65	19,66	19,70	19,52	19,69	20,16	19,73	19,60	19,56	19,42	20,05	19,83	19,41	19,74	19,95	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,80	19,66	19,82	20,28	19,84	19,71	19,67	19,54	20,12	19,91	19,52	19,85	20,13	i. Rupiah
ii. Valas	7,76	4,66	8,22	3,44	3,92	4,50	4,71	4,84	5,27	5,38	2,69	2,54	2,82	2,74	3,12	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	10,03	9,98	9,78	9,71	9,03	9,38	9,04	8,86	9,36	8,84	8,51	8,82	8,34	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	10,48	10,42	10,21	10,12	9,37	9,70	9,43	9,22	9,79	9,15	8,77	9,15	8,64	i. Rupiah
ii. Valas	7,10	5,52	4,83	4,85	4,80	4,78	4,59	4,70	4,59	4,44	4,44	4,52	4,51	4,40	4,41	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,99	11,01	10,94	10,85	10,61	10,61	10,67	10,46	10,47	10,41	10,07	9,84	10,14	2. Investment
a. UMKM	14,77	13,58	13,00	12,86	12,74	12,60	12,51	12,80	12,84	12,70	12,28	12,04	12,31	11,77	12,28	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	13,01	12,86	12,74	12,65	12,55	12,84	12,89	12,75	12,32	12,08	12,35	11,81	12,34	i. Rupiah
ii. Valas	6,74	4,79	4,53	4,53	4,52	4,96	5,47	5,47	5,37	5,37	5,36	5,36	5,36	5,41	5,81	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	10,06	10,09	10,04	9,99	9,68	9,73	9,78	9,56	9,61	9,62	9,12	9,02	9,23	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,78	10,87	10,81	10,80	10,47	10,44	10,49	10,24	10,32	10,30	9,68	9,56	9,78	i. Rupiah
ii. Valas	6,83	6,69	6,80	6,59	6,53	6,39	6,19	6,20	6,24	6,23	6,05	6,16	5,91	5,92	5,89	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	11,05	10,99	10,93	10,88	10,77	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	11,05	10,99	10,93	10,88	10,77	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	i. Rupiah
ii. Valas	-	-	13,00	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah**  
*(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)*  
**Persen (Percent)**

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	16,36	15,25	15,23	15,11	15,05	15,39	14,50	14,73	14,47	14,27	14,71	14,26	13,84	14,30	13,91	1. Working Capital
a. UMKM	21,19	22,14	22,15	22,05	22,19	22,98	22,36	22,12	22,03	21,98	23,06	23,04	22,24	22,80	23,03	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	22,22	22,19	22,32	23,07	22,43	22,19	22,11	22,07	23,07	23,05	22,29	22,84	23,17	i. Rupiah
ii. Valas	7,76	10,27	11,93	4,03	5,08	6,56	7,19	7,32	8,00	7,95	5,37	3,84	2,33	1,91	3,19	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	10,61	10,50	10,30	10,45	9,35	9,82	9,32	9,08	9,47	8,92	8,22	8,78	8,11	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	10,89	10,77	10,54	10,71	9,58	10,02	9,49	9,26	9,67	9,09	8,39	8,99	8,27	i. Rupiah
ii. Valas	7,30	7,29	6,47	6,38	6,41	6,43	5,74	6,15	6,31	5,92	6,06	5,80	5,24	5,14	5,22	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,72	11,75	11,70	11,61	11,30	11,26	11,45	11,14	11,17	11,07	10,56	10,06	10,56	2. Investment
a. UMKM	15,14	14,26	13,53	13,56	13,44	13,34	13,29	13,27	13,25	13,05	13,16	12,82	12,65	11,67	12,44	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	13,53	13,56	13,45	13,35	13,29	13,27	13,25	13,06	13,16	12,82	12,65	11,67	12,44	i. Rupiah
ii. Valas	6,75	4,00	4,00	4,00	4,00	4,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,75	10,76	10,75	10,68	10,24	10,22	10,47	10,11	10,10	10,10	9,32	9,12	9,46	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	11,32	11,37	11,34	11,31	10,85	10,81	11,07	10,65	10,59	10,58	9,74	9,50	9,86	i. Rupiah
ii. Valas	7,87	7,81	7,82	7,51	7,46	7,25	6,85	6,84	6,96	6,96	6,95	6,96	6,41	6,41	6,50	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,37	12,32	12,30	12,30	12,17	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,37	12,32	12,30	12,30	12,17	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	i. Rupiah
ii. Valas	-	-	13,00	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah  
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)  
Persen (Percent)**

Indikator	2016	2017	2018										2019			Indicator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1. Modal Kerja	12,11	9,76	9,58	9,64	9,58	9,23	9,34	9,43	9,39	9,28	9,88	9,47	9,69	9,52	9,33	1. Working Capital
a. UMKM	13,73	11,59	11,60	11,53	11,68	11,62	11,52	11,63	11,58	11,36	11,41	11,20	11,10	10,98	10,74	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,74	11,64	11,81	11,75	11,66	11,77	11,73	11,50	11,53	11,35	11,23	11,11	10,88	i. Rupiah
ii. Valas	-	1,94	2,09	2,12	1,96	2,02	1,96	2,04	2,09	2,07	2,29	2,45	3,04	3,05	3,04	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,55	8,55	8,42	8,19	8,38	8,51	8,51	8,46	9,12	8,68	9,07	8,90	8,78	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,36	9,40	9,25	8,85	8,90	9,04	9,29	9,14	10,11	9,27	9,53	9,46	9,36	i. Rupiah
ii. Valas	6,37	3,36	2,64	2,91	2,84	2,99	2,93	2,97	3,24	3,06	3,02	3,11	3,50	3,63	3,63	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,31	9,32	9,22	9,19	9,13	9,34	9,16	9,20	9,19	9,21	9,20	9,44	9,38	2. Investment
a. UMKM	12,93	11,45	11,27	10,89	10,79	10,65	10,46	11,12	11,24	11,33	10,21	10,16	10,95	12,17	11,63	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	11,27	10,90	10,79	10,77	10,57	11,29	11,44	11,53	10,31	10,25	11,11	12,38	11,91	i. Rupiah
ii. Valas	6,62	5,76	5,61	5,61	5,61	5,02	5,26	5,26	5,17	5,18	5,17	5,17	5,17	5,24	5,71	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,67	8,68	8,59	8,59	8,60	8,93	8,71	8,77	8,82	8,86	8,85	8,89	8,92	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,62	9,72	9,60	9,66	9,65	9,82	9,54	9,61	9,83	9,80	9,59	9,64	9,67	i. Rupiah
ii. Valas	5,31	4,98	5,29	5,30	5,31	5,32	5,41	5,46	5,46	5,46	5,13	5,38	5,43	5,46	5,32	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	9,20	9,11	9,05	8,99	8,89	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	9,20	9,11	9,05	8,99	8,89	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures







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

Tipe	2016	2017	2018										2019			Type
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Dana Pihak Ketiga</b>	22.198.718	25.836.223	26.652.404	27.038.355	27.159.869	27.284.967	27.612.459	27.563.572	27.967.194	28.477.264	28.859.160	29.068.132	29.352.261	29.674.834	30.152.344	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	12.266.656	14.447.605	14.919.696	15.128.423	15.132.657	15.187.516	15.359.090	15.524.197	15.952.298	16.165.174	16.405.031	16.497.628	16.659.783	16.823.087	17.123.698	1. Demand Deposits Wadiah
a. Giro	235.862	194.284	196.967	199.090	200.891	201.715	203.070	205.723	206.262	218.476	220.406	220.970	223.410	226.116	228.457	a. Demand Deposits Wadiah
b. Tabungan	12.030.794	14.253.961	14.722.729	14.929.333	14.931.766	14.985.801	15.156.020	15.318.474	15.746.036	15.946.698	16.184.625	16.276.658	16.436.373	16.597.763	16.896.045	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	11.732.708	11.909.932	12.027.212	12.097.451	12.253.369	12.039.375	12.014.894	12.312.087	12.454.121	12.570.503	12.693.603	12.851.747	13.028.646	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	64.612	64.754	65.687	65.530	65.959	66.828	68.714	68.830	69.389	67.372	67.535	67.756	68.150	a. Saving Deposits
b. Tabungan	9.555.911	10.986.347	11.318.614	11.492.553	11.607.173	11.675.061	11.825.457	11.609.319	11.579.100	11.875.521	12.015.268	12.129.152	12.248.770	12.407.374	12.580.932	b. Saving Deposits
c. Deposito	311.375	338.298	349.482	352.625	354.352	356.860	361.953	363.228	367.080	367.736	369.464	373.979	377.298	376.980	379.923	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	2	3	8	1	1	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	1	3	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	8	1	1	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	4.515.930	5.400.966	5.322.121	5.270.751	5.242.994	5.279.797	5.306.785	5320815	5.354.461	5.327.903	5.339.696	5.343.836	5.391.046	5.431.272	5.429.544	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	97.299	95.925	94.754	95.937	96.532	93.426	94.056	94677	97.074	96.963	98.347	101.626	102.046	104.014	106.325	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	26.128	25.492	24.747	23.578	22.980	22.379	21.871	21.238	20.305	19.638	19.222	18.867	18.425	a. Mudharabah
b. Musyarakah	61.351	67.754	68.626	70.445	71.785	69.848	71.078	72.299	75.203	75.725	78.042	81.988	82.824	85.147	87.900	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	4.382.865	5.283.827	5.208.874	5.156.830	5.128.562	5.168.675	5.195.199	5207860	5.237.173	5.210.602	5.210.371	5.198.275	5.232.944	5.268.962	5.265.357	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.597.720	4.541.481	4.504.797	4.538.100	4.557.104	4.566.359	4.582.808	4.542.491	4.532.425	4.519.794	4.553.172	4.586.087	4.581.273	a. Murabahah
b. Qardh	282.253	585.885	605.833	609.929	618.215	624.939	633.915	637.099	648.445	662.134	671.874	672.264	673.107	677.712	678.935	b. Qardh
c. Istishna'	4.153	5.065	5.321	5.420	5.550	5.636	5.676	5.776	5.920	5.977	6.072	6.217	6.266	6.339	6.451	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	18.493	17.984	17.900	17.696	17.667	18.427	20.214	20.338	30.978	43.935	57.613	58.437	58.002	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	58	60	26	29	28	648	2.232	5.026	12.630	25.224	38.840	39.535	39.126	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	3	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.432	17.921	17.871	17.664	17.636	17.776	18.145	18.345	18.708	18.708	18.770	18.879	18.873	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018										2019			Type
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Dana Pihak Ketiga</b>	18.543.305	21.337.918	21.979.384	22.308.651	22.355.312	22.447.445	22.687.692	22.546.733	23.041.972	23.472.129	23.778.680	24.067.983	24.313.460	24.530.119	24.730.868	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	10.583.944	12.393.912	12.797.390	12.988.474	12.958.823	13.000.763	13.134.873	13.259.367	13.658.238	13.838.161	14.045.565	14.233.316	14.395.296	14.548.960	14.673.036	1. Demand Deposits Wadia
a. Giro	219.538	176.470	178.571	180.357	181.902	182.180	183.584	185.877	186.379	198.634	200.311	200.646	202.026	204.016	205.968	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	12.618.819	12.808.117	12.776.921	12.818.583	12.951.289	13.073.490	13.471.859	13.639.527	13.845.254	14.032.670	14.193.270	14.345.736	14.467.871	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.181.994	9.320.177	9.396.489	9.446.682	9.552.819	9.287.366	9.383.734	9.633.968	9.733.115	9.834.667	9.919.115	9.981.159	10.057.832	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	54.945	54.900	55.673	55.433	55.729	56.470	58.247	58.221	58.640	56.514	56.577	56.745	57.041	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	8.851.718	8.988.012	9.064.042	9.112.721	9.214.820	8.947.751	9.037.481	9.287.320	9.384.554	9.484.449	9.565.783	9.628.151	9.703.547	b. Saving Deposits
c. Deposito	253.645	270.697	275.331	277.265	276.774	278.528	282.270	283.145	288.006	288.427	289.921	293.704	296.755	296.457	297.432	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
<b>Pembiayaan, Piutang dan Salam</b>	4.037.949	4.382.584	4.278.316	4.223.604	4.167.048	4.167.884	4.163.829	4.167.346	4.186.069	4.159.070	4.163.204	4.160.742	4.206.276	4.255.863	4.263.804	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	65.860	58.408	55.740	56.129	55.903	52.372	51.712	51.140	52.667	51.815	52.593	55.465	55.506	56.679	58.097	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	12.425	12.043	11.727	10.975	10.542	10.183	9.785	9.466	8.842	8.554	8.267	8.022	7.718	a. Mudharabah
b. Musyarakah	46.198	44.628	43.315	44.086	44.176	41.397	41.172	40.958	42.882	42.349	43.751	46.911	47.239	48.657	50.379	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.213.791	4.159.165	4.102.812	4.107.300	4.104.012	4.107.987	4.124.929	4.098.658	4.102.007	4.096.679	4.143.204	4.190.463	4.196.954	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	4.022.274	3.964.718	3.906.428	3.915.424	3.911.560	3.912.850	3.926.899	3.898.948	3.900.253	3.895.349	3.940.804	3.984.544	3.989.872	a. Murabahah
b. Qardh	175.618	187.934	191.393	194.320	196.263	191.760	193.836	196.403	197.930	199.612	201.660	201.240	202.310	207.007	208.297	b. Qardh
c. Istishna'	159	135	124	127	121	116	112	108	100	98	94	90	90	87	87	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.785	8.310	8.333	8.212	8.242	8.368	8.473	8.597	8.604	8.598	8.721	8.860	8.891	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	9 <sup>1)</sup>	10 <sup>1)</sup>	12	12	12	12	11	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.783	8.308	8.331	8.210	8.240	8.366	8.462	8.585	8.590	8.584	8.707	8.846	8.878	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures



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

Tipe	2016	2017	2018										2019			Type
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Dana Pihak Ketiga</b>	3.655.413	4.498.305	4.673.020	4.729.704	4.804.557	4.837.522	4.924.767	5.016.839	4.925.222	5.005.135	5.080.480	5.000.149	5.038.801	5.144.715	5.421.476	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.122.306	2.139.949	2.173.834	2.186.753	2.224.217	2.284.830	2.294.060	2.327.013	2.359.466	2.264.312	2.264.487	2.274.127	2.450.662	1. Demand Deposits Wadia
a. Giro	16.324	17.814	18.396	18.733	18.989	19.535	19.486	19.883	19.846	19.842	20.095	20.324	21.384	22.100	22.489	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.103.910	2.121.216	2.154.845	2.167.218	2.204.731	2.244.984	2.274.177	2.307.171	2.339.371	2.243.988	2.243.103	2.252.027	2.428.174	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.550.714	2.589.755	2.630.723	2.650.769	2.700.550	2.752.009	2.631.160	2.678.119	2.721.006	2.735.836	2.774.488	2.870.588	2.970.814	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	9.667	9.854	10.014	10.097	10.230	10.358	10.467	10.609	10.749	10.858	10.958	11.011	11.109	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.466.896	2.504.541	2.543.131	2.562.340	2.610.637	2.661.568	2.541.619	2.588.201	2.630.714	2.644.703	2.682.987	2.779.223	2.877.385	b. Saving Deposits
c. Deposito	57.730	67.601	74.151	75.360	77.578	78.332	79.683	80.083	79.074	79.309	79.543	80.275	80.543	82.491	82.491	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	2	3	8	1	1	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	1	3	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	8	1	1	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	477.981	1.018.382	1.043.805	1.047.147	1.075.946 <sup>r)</sup>	1.111.913	1.142.956	1.153.469	1.168.392	1.168.833	1.176.492	1.183.094	1.184.770	1.175.409	1.165.740	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	31.439	37.517	39.014	39.808	40.629	41.054	42.344	43.537	44.407	45.148	45.754	46.161	46.540	47.335	48.228	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	13.703	13.449	13.020	12.603	12.438	12.196	12.086	11.772	11.463	11.084	10.955	10.845	10.707	a. Mudharabah
b. Musyarakah	15.153	23.126	25.311	26.359	27.609	28.451	29.906	31.341	32.321	33.376	34.291	35.077	35.585	36.490	37.521	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	434.810	970.805	995.083	997.665	1.025.750	1.061.375	1.091.187	1.099.873	1.112.244	1.111.944	1.108.364	1.101.596	1.089.340	1.078.499	1.068.403	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	575.446	576.763	598.369	622.676	645.544	653.509	655.909	643.543	632.172	624.445	612.368	601.543	591.401	a. Murabahah
b. Qardh	106.635	397.951	414.440	415.609	421.952	433.179	440.079	440.696	450.515	462.522	470.214	471.024	470.797	470.705	470.638	b. Qardh
c. Istishna'	3.994	4.930	5.197	5.293	5.429	5.520	5.564	5.668	5.820	5.879	5.978	6.127	6.176	6.252	6.364	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	9.708	9.674	9.567	9.484	9.425	10.059	11.741	11.741	22.374	35.337	48.892	49.577	49.111	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	58	60	26	29	28	648	2.223	5.016	12.618	25.212	38.828	39.523	39.115	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	9.649	9.613	9.540	9.454	9.396	9.410	9.517	9.560	9.755	10.124	10.063	10.053	9.995	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018										2019			Type
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Dana Pihak Ketiga</b>	18.521.091	21.692.463	22.524.305	22.766.970	22.852.861	22.951.585	23.225.738	23.178.632	23.368.231	23.825.941	24.164.548	24.334.556	24.574.684	24.859.408	25.272.206	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	3.801.121	4.520.667	4.597.604	4.623.421	4.654.624	4.704.720	4.754.492	4.785.732	4.839.011	4.841.753	4.863.840	4.866.831	4.897.212	4.915.408	4.905.705	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018										2019			Type
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Dana Pihak Ketiga</b>	15.488.398	17.955.556	18.511.543	18.793.584	18.811.035	18.877.304	19.074.492	18.947.098	19.096.800	19.479.862	19.749.332	19.996.197	20.200.975	20.386.215	20.551.031	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	3.360.698	3.543.254	3.592.167	3.615.405	3.617.978	3.631.933	3.651.002	3.671.964	3.708.146	3.707.946	3.725.609	3.722.263	3.751.186	3.778.866	3.778.791	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018										2019			Type
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Dana Pihak Ketiga</b>	3.032.693	3.736.907	4.012.762	3.973.386	4.041.826	4.074.281	4.151.246	4.231.534	4.271.431	4.346.079	4.415.216	4.338.359	4.373.709	4.473.193	4.721.175	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	440.423	977.413	1.005.437	1.008.016	1.036.646	1.072.787	1.103.490	1.113.768	1.130.865	1.133.807	1.138.231	1.144.568	1.146.026	1.136.542	1.126.914	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>1 Dana Simpanan Wadiah</b>	<b>38.361</b>	<b>47.033</b>	<b>47.541</b>	<b>47.406</b>	<b>49.642</b>	<b>50.627</b>	<b>47.602</b>	<b>48.518</b>	<b>48.683</b>	<b>48.185</b>	<b>48.893</b>	<b>54.344</b>	<b>52.677</b>	<b>53.174</b>	<b>54.680</b>	<b>iB Wadia</b>
a. Giro	20.153	24.897	24.535	24.291	25.410	25.716	22.610	22.943	22.825	22.087	22.294	26.435	24.903	24.775	26.048	a. Demand Deposits Wadia
i. Rupiah	17.221	21.581	20.257	20.158	19.357	20.212	18.955	19.446	19.512	18.797	19.127	23.543	21.463	21.187	20.681	i. Rupiah
ii. Valas	2.932	3.315	4.278	4.133	6.053	5.504	3.654	3.497	3.313	3.290	3.167	2.892	3.441	3.588	5.367	ii. Foreign Currency
b. Tabungan	18.208	22.137	23.007	23.115	24.232	24.911	24.992	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632	b. iB Saving Deposits Wadia
i. Rupiah	18.037	21.938	22.799	22.908	24.013	24.677	24.748	25.338	25.608	25.837	26.341	27.635	27.499	28.109	28.335	i. Rupiah
ii. Valas	170	199	208	207	219	234	244	237	250	261	258	274	274	290	297	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>240.974</b>	<b>287.854</b>	<b>292.368</b>	<b>292.780</b>	<b>290.108</b>	<b>290.589</b>	<b>291.593</b>	<b>290.237</b>	<b>306.763</b>	<b>307.733</b>	<b>305.528</b>	<b>317.484</b>	<b>319.872</b>	<b>321.526</b>	<b>328.053</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	7.820	15.291	15.546	16.068	18.939	18.762	17.684	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386	a. Demand Deposits
i. Rupiah	7.388	13.280	13.304	13.973	16.565	16.323	15.232	13.671	19.486	18.460	18.220	15.501	17.485	18.282	18.660	i. Rupiah
ii. Valas	432	2.011	2.242	2.096	2.373	2.439	2.453	2.019	1.947	1.649	1.928	1.661	1.496	1.439	3.725	ii. Foreign Currency
b. Tabungan	66.980	76.361	75.732	74.808	75.253	76.502	78.114	78.217	79.953	80.156	80.823	86.529	85.148	85.265	85.028	b. Saving Deposits
i. Rupiah	66.088	75.463	74.856	73.916	74.332	75.526	77.080	77.203	78.939	79.100	79.801	85.507	84.052	84.134	83.853	i. Rupiah
ii. Valas	892	898	876	891	921	977	1.034	1.014	1.013	1.056	1.022	1.022	1.097	1.131	1.176	ii. Foreign Currency
c. Deposito	166.174	196.202	201.089	201.904	195.916	195.325	195.795	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640	c. Time Deposits
i. Rupiah	155.646	186.721	191.315	191.936	186.809	185.359	186.326	186.774	195.661	196.950	196.116	203.133	201.686	200.505	208.395	i. Rupiah
a. 1 Bulan	109.417	137.718	138.654	136.635	134.118	135.420	134.718	136.935	146.443	143.161	143.742	146.936	142.177	145.503	147.414	a. 1 month
b. 3 Bulan	30.095	30.436	30.976	35.624	33.577	31.220	32.819	31.432	29.898	32.646	31.223	34.036	38.187	33.993	38.796	b. 3 month
c. 6 Bulan	9.531	9.710	12.039	10.302	10.256	10.646	10.639	10.049	10.245	11.728	11.760	11.612	10.557	10.432	10.783	c. 6 month
d. 12 Bulan	6.588	8.758	9.538	9.285	8.765	7.956	8.087	8.346	9.069	9.404	9.375	10.543	10.749	10.556	11.387	d. 12 month
e. >12 Bulan	15	99	109	91	93	117	63	12	6	12	16	5	16	21	16	e. >12 month
ii. Valas	10.528	9.481	9.774	9.968	9.106	9.966	9.469	9.555	9.715	10.518	8.441	10.661	14.056	16.036	12.245	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	6.736	6.949	6.488	7.449	7.396	7.508	7.053	7.747	5.899	8.171	11.058	11.995	9.292	a. 1 month
b. 3 Bulan	1.730	1.316	1.097	1.446	1.636	1.880	1.122	880	1.036	1.389	1.226	1.377	1.830	2.918	1.285	b. 3 month
c. 6 Bulan	315	188	1.756	1.384	803	320	698	861	1.243	1.017	817	663	666	665	779	c. 6 month
d. 12 Bulan	189	136	185	189	179	317	252	306	383	366	499	450	502	459	889	d. 12 month
e. >12 Bulan	0	0	0	0	0	1	0	0	0	0	0	-	-	-	0	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Profit Sharing Investment Fund</b>
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

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>1 Dana Simpanan Wadiah</b>	<b>29.470</b>	<b>35.933</b>	<b>36.358</b>	<b>36.309</b>	<b>38.572</b>	<b>38.759</b>	<b>36.528</b>	<b>36.962</b>	<b>37.073</b>	<b>36.741</b>	<b>37.453</b>	<b>40.954</b>	<b>39.261</b>	<b>41.291</b>	<b>42.580</b>	<b>iB Wadia</b>
a. Giro	15.375	18.792	18.464	18.306	19.710	19.362	16.943	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	14.384	14.371	13.896	14.112	13.567	13.591	13.700	13.050	13.366	15.942	13.811	15.134	14.501	i. Rupiah
ii. Valas	2.736	2.872	4.080	3.935	5.814	5.250	3.376	3.213	2.883	3.047	2.855	2.611	3.199	3.344	5.083	ii. Foreign Currency
b. Tabungan	14.095	17.141	17.894	18.003	18.862	19.397	19.585	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	17.750	17.860	18.715	19.238	19.421	19.995	20.318	20.470	21.064	22.228	22.073	22.622	22.800	i. Rupiah
ii. Valas	127	141	144	143	147	159	164	163	171	174	168	174	178	192	196	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>176.937</b>	<b>202.460</b>	<b>208.462</b>	<b>208.470</b>	<b>203.423</b>	<b>202.314</b>	<b>204.068</b>	<b>202.842</b>	<b>214.410</b>	<b>214.208</b>	<b>213.302</b>	<b>216.652</b>	<b>217.791</b>	<b>218.702</b>	<b>220.128</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	4.278	7.619	8.772	9.547	11.619	11.101	10.251	8.748	14.324	13.318	12.780	9.002	11.599	12.409	15.349	a. Demand Deposits
i. Rupiah	4.149	7.038	8.147	8.974	11.043	10.633	9.686	8.548	13.925	13.227	12.531	8.819	11.292	12.119	12.727	i. Rupiah
ii. Valas	128	581	625	573	576	468	566	200	399	91	249	183	307	290	2.622	ii. Foreign Currency
b. Tabungan	50.637	57.488	56.571	55.584	55.629	56.421	57.785	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388	b. Saving Deposits
i. Rupiah	50.601	57.440	56.527	55.536	55.580	56.365	57.732	58.059	60.308	60.570	61.301	65.575	63.732	63.312	63.260	i. Rupiah
ii. Valas	36	48	44	49	49	56	53	57	59	64	59	66	140	151	127	ii. Foreign Currency
c. Deposito	122.022	137.353	143.119	143.339	136.175	134.792	136.032	135.979	139.719	140.256	139.162	142.008	142.320	142.830	141.392	c. Time Deposits
i. Rupiah	112.709	129.960	135.248	135.264	128.919	126.863	128.365	128.305	131.946	131.838	132.578	133.798	132.966	132.485	134.977	i. Rupiah
a. 1 Bulan	82.724	95.065	103.197	102.853	98.061	97.107	97.541	96.984	101.336	100.026	99.907	101.784	98.791	97.434	99.801	a. 1 month
b. 3 Bulan	19.126	20.686	17.766	18.573	17.480	16.899	17.558	18.460	16.988	17.476	18.648	18.157	20.074	20.866	20.848	b. 3 month
c. 6 Bulan	5.939	6.508	7.229	6.970	6.952	6.915	7.208	6.648	6.695	7.353	7.153	6.779	6.744	6.932	7.324	c. 6 month
d. 12 Bulan	4.906	7.696	7.044	6.864	6.420	5.932	6.046	6.206	6.922	6.972	6.861	7.073	7.344	7.238	6.989	d. 12 month
e. >12 Bulan	14	6	12	4	7	10	12	7	5	11	10	5	14	15	15	e. >12 month
ii. Valas	9.313	7.392	7.870	8.075	7.256	7.929	7.667	7.674	7.773	8.418	6.584	8.210	9.354	10.345	6.414	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	6.050	6.157	5.729	6.351	6.500	6.884	6.357	6.801	5.100	7.054	7.860	8.848	5.247	a. 1 month
b. 3 Bulan	1.339	1.306	646	713	776	1.361	958	548	583	753	676	856	1.216	1.207	311	b. 3 month
c. 6 Bulan	268	110	1.074	1.100	663	123	110	103	668	706	651	145	131	181	299	c. 6 month
d. 12 Bulan	188	132	100	106	89	94	98	140	164	157	158	154	146	108	558	d. 12 month
e. >12 Bulan	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Profit Sharing Investment Fund</b>
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

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>1 Dana Simpanan Wadiah</b>	<b>8.891</b>	<b>11.101</b>	<b>11.184</b>	<b>11.097</b>	<b>11.070</b>	<b>11.868</b>	<b>11.074</b>	<b>11.556</b>	<b>11.611</b>	<b>11.445</b>	<b>11.440</b>	<b>13.389</b>	<b>13.416</b>	<b>11.882</b>	<b>12.100</b>	<b>iB Wadia</b>
a. Giro	4.778	6.105	6.071	5.985	5.700	6.354	5.667	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	5.873	5.787	5.461	6.100	5.389	5.854	5.811	5.748	5.762	7.601	7.651	6.053	6.180	i. Rupiah
ii. Valas	196	444	199	198	239	254	278	284	430	243	311	281	242	245	283	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.112	5.111	5.370	5.514	5.407	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.049	5.047	5.298	5.439	5.327	5.342	5.291	5.368	5.277	5.406	5.426	5.487	5.536	i. Rupiah
ii. Valas	43	59	64	64	72	75	80	75	79	87	90	100	96	98	101	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>64.037</b>	<b>85.394</b>	<b>83.906</b>	<b>84.310</b>	<b>86.685</b>	<b>88.275</b>	<b>87.525</b>	<b>87.394</b>	<b>92.353</b>	<b>93.525</b>	<b>92.226</b>	<b>100.832</b>	<b>102.081</b>	<b>102.823</b>	<b>107.925</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	3.542	7.672	6.774	6.522	7.319	7.661	7.433	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	a. Demand Deposits
i. Rupiah	3.238	6.241	5.157	4.999	5.522	5.689	5.546	5.123	5.561	5.233	5.690	6.682	6.193	6.163	5.933	i. Rupiah
ii. Valas	304	1.431	1.617	1.523	1.797	1.971	1.887	1.819	1.548	1.558	1.679	1.478	1.189	1.148	1.103	ii. Foreign Currency
b. Tabungan	16.343	18.873	19.162	19.224	19.625	20.081	20.329	20.102	19.586	19.522	19.462	20.887	21.276	21.802	21.640	b. Saving Deposits
i. Rupiah	15.487	18.023	18.329	18.381	18.753	19.160	19.348	19.144	18.632	18.530	18.500	19.932	20.320	20.821	20.592	i. Rupiah
ii. Valas	857	850	833	843	872	921	981	958	954	992	962	955	957	980	1.048	ii. Foreign Currency
c. Deposito	44.152	58.849	57.970	58.565	59.741	60.533	59.762	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	c. Time Deposits
i. Rupiah	42.937	56.761	56.067	56.672	57.891	58.496	57.961	58.469	63.715	65.112	63.538	69.335	68.720	68.020	73.418	i. Rupiah
a. 1 Bulan	26.693	42.653	35.457	33.782	36.058	38.313	37.177	39.951	45.107	43.136	43.836	45.152	43.386	48.069	47.613	a. 1 month
b. 3 Bulan	10.969	9.750	13.209	17.050	16.097	14.321	15.261	12.972	12.910	15.169	12.576	15.879	18.114	13.127	17.948	b. 3 month
c. 6 Bulan	3.593	3.202	4.810	3.332	3.304	3.731	3.431	3.401	3.550	4.375	4.608	4.834	3.813	3.500	3.459	c. 6 month
d. 12 Bulan	1.682	1.062	2.494	2.421	2.345	2.024	2.040	2.140	2.147	2.432	2.514	3.470	3.406	3.319	4.397	d. 12 month
e. >12 Bulan	1	93	97	86	86	107	51	5	1	1	5	0	3	6	1	e. >12 month
ii. Valas	1.215	2.089	1.904	1.893	1.850	2.037	1.801	1.881	1.942	2.101	1.856	2.451	4.702	5.691	5.830	ii. Foreign Currency
a. 1 Bulan	777	1.998	686	792	759	1.098	895	624	696	946	799	1.117	3.197	3.147	4.045	a. 1 month
b. 3 Bulan	391	10	451	733	861	519	164	332	453	636	550	520	614	1.710	974	b. 3 month
c. 6 Bulan	47	78	681	284	141	197	588	759	574	311	166	518	535	484	480	c. 6 month
d. 12 Bulan	0	4	85	84	90	223	154	166	219	208	341	296	356	350	331	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Profit Sharing Investment Fund</b>
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Total Dana Pihak Ketiga</b>	279.335	334.888	339.909	340.186	339.749	341.216	339.195	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734	<b>Total Third Party Fund</b>
i. Rupiah	264.380	318.982	322.531	322.891	321.076	322.096	322.341	322.432	339.207	339.145	339.606	355.318	352.185	352.216	359.925	i. Rupiah
ii. Valas	14.955	15.906	17.378	17.295	18.673	19.120	16.854	16.323	16.239	16.774	14.815	16.510	20.363	22.484	22.809	ii. Foreign Exchange
<b>1. Dana Pihak Ketiga Golongan Penduduk</b>	278.172	333.779	338.840	339.029	338.306	339.714	337.908	337.514	354.191	354.189	352.899	370.285	371.033	373.123	381.153	<b>1. Residents' Third Party Funds</b>
a. Pemerintah	42.284	84.046	77.437	80.240	78.836	79.778	75.067	75.834	88.030	88.726	83.308	74.507	77.992	81.538	88.390	a. Government
i. Rupiah	41.193	78.181	70.302	73.134	71.228	71.779	68.464	69.233	81.543	82.185	78.610	69.087	68.968	70.752	76.531	i. Rupiah
ii. Valas	1.091	5.865	7.135	7.106	7.608	7.998	6.603	6.601	6.486	6.541	4.698	5.420	9.024	10.785	11.859	ii. Foreign Exchange
b. Swasta	235.888	249.733	261.404	258.789	259.470	259.937	262.841	261.680	266.162	265.463	269.590	295.779	293.041	291.585	292.763	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	29.929	27.885	27.459	25.686	25.559	25.973	26.953	25.251	26.470	26.698	28.600	27.223	27.360	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	29.847	27.804	27.375	25.616	25.466	25.899	26.854	25.176	26.157	26.290	28.498	27.125	27.240	i. Rupiah
ii. Valas	116	102	82	81	85	70	93	75	99	75	313	408	102	99	120	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	64.969	72.214	83.120	81.919	79.891	81.383	81.229	78.730	79.683	79.739	80.487	98.102	93.443	92.681	93.875	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	76.750	75.674	73.222	74.927	75.467	73.464	74.501	74.658	75.398	92.262	87.106	86.108	88.159	i. Rupiah
ii. Valas	8.034	6.191	6.370	6.245	6.669	6.456	5.762	5.266	5.182	5.081	5.089	5.840	6.337	6.574	5.716	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	148.355	148.984	152.120	152.868	156.053	156.976	159.526	160.473	162.634	170.979	170.998	171.681	171.528	3. Individuals
i. Rupiah	142.496	146.194	145.290	145.900	148.846	149.393	152.561	153.404	155.916	156.735	159.066	167.295	167.240	167.838	167.590	i. Rupiah
ii. Valas	4.986	3.000	3.065	3.084	3.274	3.475	3.493	3.572	3.610	3.738	3.568	3.684	3.758	3.843	3.938	ii. Foreign Exchange
<b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>	1.163	1.109	1.069	1.157	1.444	1.502	1.287	1.240	1.255	1.729	1.522	1.543	1.516	1.576	1.581	<b>2. Non Residents' Third Party Funds</b>
i. Rupiah	436	361	342	378	406	381	384	431	393	391	375	385	373	393	405	i. Rupiah
ii. Valas	727	748	727	779	1.038	1.120	903	809	862	1.338	1.147	1.157	1.143	1.183	1.176	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Total Dana Pihak Ketiga</b>	206.407	238.393	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	<b>Total Third Party Fund</b>
i. Rupiah	194.066	227.359	232.057	232.005	228.152	227.211	228.771	228.498	240.197	239.155	240.839	246.362	243.874	245.672	248.266	i. Rupiah
ii. Valas	12.341	11.033	12.763	12.774	13.843	13.862	11.825	11.306	11.286	11.794	9.916	11.245	13.178	14.322	14.443	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	244.023	243.922	240.839	239.867	239.637	238.930	250.565	249.560	249.545	256.399	255.864	258.764	261.491	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	58.720	61.060	58.722	58.782	55.719	56.188	64.402	63.672	61.316	53.756	56.434	58.255	62.986	a. Government
i. Rupiah	27.302	58.565	52.017	54.400	51.596	51.246	49.525	50.007	58.528	57.763	57.063	48.787	50.165	51.111	54.408	i. Rupiah
ii. Valas	820	5.514	6.703	6.660	7.126	7.536	6.194	6.181	5.874	5.910	4.253	4.968	6.269	7.145	8.578	ii. Foreign Exchange
b. Swasta	177.440	173.519	185.303	182.862	182.116	181.085	183.917	182.743	186.163	185.887	188.229	202.643	199.429	200.508	198.505	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	18.485	16.735	16.926	16.349	16.694	15.592	15.889	15.287	15.641	17.510	17.680	17.120	16.467	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	18.428	16.682	16.861	16.298	16.621	15.538	15.812	15.237	15.588	17.121	17.619	17.061	16.397	i. Rupiah
ii. Valas	105	84	57	52	65	50	73	54	77	49	53	389	62	59	70	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	48.217	42.585	55.186	54.298	51.030	50.027	49.403	48.506	49.039	48.638	49.290	55.803	52.977	54.576	53.746	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	51.548	50.669	47.169	46.671	46.511	46.093	46.443	46.093	46.673	52.918	49.191	50.600	51.083	i. Rupiah
ii. Valas	6.963	3.095	3.638	3.630	3.861	3.355	2.892	2.413	2.595	2.545	2.617	2.885	3.786	3.976	2.664	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	111.631	111.829	114.161	114.709	117.820	118.645	121.235	121.962	123.297	129.330	128.773	128.812	128.292	3. Individuals
i. Rupiah	111.283	111.258	109.975	110.159	112.390	112.891	116.024	116.760	119.317	119.969	121.414	127.441	126.816	126.815	126.298	i. Rupiah
ii. Valas	3.762	1.629	1.657	1.670	1.770	1.819	1.796	1.885	1.918	1.994	1.883	1.889	1.956	1.998	1.994	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	797	857	1.156	1.206	960	874	918	1.389	1.211	1.208	1.188	1.230	1.218	2. Non Residents' Third Party Funds
i. Rupiah	154	84	89	94	137	105	90	100	96	93	101	94	83	85	80	i. Rupiah
ii. Valas	690	711	708	762	1.020	1.101	869	774	822	1.296	1.109	1.114	1.105	1.145	1.137	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018										2019			Indikator
			Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Total Dana Pihak Ketiga</b>	72.928	96.495	95.089	95.089	97.755	100.143	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	<b>Total Third Party Fund</b>
i. Rupiah	70.314	91.623	90.474	90.886	92.924	94.885	93.570	93.934	99.010	99.990	98.767	108.956	108.311	106.544	111.659	i. Rupiah
ii. Valas	2.614	4.872	4.615	4.521	4.831	5.258	5.029	5.016	4.953	4.980	4.899	5.265	7.186	8.162	8.366	ii. Foreign Exchange
<b>1. Dana Pihak Ketiga Golongan Penduduk</b>	72.609	96.181	94.818	95.107	97.467	99.848	98.272	98.584	103.626	104.630	103.354	113.887	115.169	114.359	119.662	<b>1. Residents' Third Party Funds</b>
a. Pemerintah	14.161	19.967	18.717	19.180	20.113	20.996	19.348	19.647	23.628	25.054	21.993	20.751	21.558	23.282	25.404	a. Government
i. Rupiah	13.890	19.616	18.285	18.734	19.632	20.533	18.939	19.227	23.015	24.422	21.548	20.299	18.802	19.642	22.123	i. Rupiah
ii. Valas	271	351	432	446	482	462	409	420	613	632	445	452	2.755	3.640	3.281	ii. Foreign Exchange
b. Swasta	58.448	76.214	76.101	75.927	77.354	78.852	78.924	78.937	79.999	79.576	81.361	93.136	93.611	91.077	94.258	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	11.443	11.150	10.533	9.337	8.865	10.381	11.064	9.964	10.828	9.188	10.919	10.103	10.893	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	11.419	11.122	10.514	9.317	8.845	10.360	11.042	9.939	10.569	9.169	10.880	10.063	10.843	i. Rupiah
ii. Valas	11	18	25	29	19	20	20	21	22	25	260	20	40	40	50	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	16.752	29.629	27.934	27.621	28.861	31.356	31.826	30.224	30.644	31.101	31.196	42.299	40.466	38.106	40.129	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	25.202	25.006	26.053	28.255	28.956	27.371	28.058	28.565	28.725	39.343	37.915	35.508	37.077	i. Rupiah
ii. Valas	1.071	3.097	2.732	2.615	2.808	3.101	2.870	2.853	2.587	2.536	2.472	2.955	2.551	2.598	3.053	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	36.724	37.156	37.959	38.159	38.233	38.332	38.291	38.511	39.337	41.649	42.226	42.868	43.236	3. Individuals
i. Rupiah	31.214	34.935	35.315	35.741	36.456	36.503	36.536	36.645	36.599	36.766	37.652	39.854	40.424	41.023	41.292	i. Rupiah
ii. Valas	1.224	1.370	1.408	1.414	1.503	1.657	1.697	1.687	1.692	1.745	1.685	1.795	1.802	1.846	1.944	ii. Foreign Exchange
<b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>	319	314	272	301	287	295	327	366	337	340	312	335	328	346	363	<b>2. Non Residents' Third Party Funds</b>
i. Rupiah	282	277	253	284	269	276	294	331	297	298	274	292	290	308	325	i. Rupiah
ii. Valas	37	37	18	17	18	19	33	35	40	42	38	43	38	38	38	ii. Foreign Exchange

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	51.497	34.091	39.177	87,02%	Jawa Barat
Banten	14.719	9.500	13.006	73,05%	Banten
DKI Jakarta	356.979	141.959	178.343	79,60%	DKI Jakarta
DI Yogyakarta	6.580	3.960	5.540	71,49%	DI Yogyakarta
Jawa Tengah	26.667	19.378	19.745	98,14%	Jawa Tengah
Jawa Timur	38.685	27.178	30.184	90,04%	Jawa Timur
Bengkulu	1.514	1.242	789	157,49%	Bengkulu
Jambi	3.564	3.028	2.029	149,26%	Jambi
Nanggroe Aceh Darussalam	28.095	14.295	21.965	65,08%	Nanggroe Aceh Darussalam
Sumatera Utara	16.306	11.484	12.894	89,07%	Sumatera Utara
Sumatera Barat	5.250	3.997	4.159	96,09%	Sumatera Barat
Riau	7.911	6.156	6.011	102,41%	Riau
Sumatera Selatan	9.946	6.766	6.701	100,97%	Sumatera Selatan
Bangka Belitung	894	487	716	67,97%	Bangka Belitung
Kepulauan Riau	4.092	3.876	2.247	172,48%	Kepulauan Riau
Lampung	3.758	3.045	2.631	115,72%	Lampung
Kalimantan Selatan	8.070	5.019	5.715	87,82%	Kalimantan Selatan
Kalimantan Barat	5.103	4.332	2.530	171,22%	Kalimantan Barat
Kalimantan Timur	8.597	4.829	7.153	67,52%	Kalimantan Timur
Kalimantan Tengah	1.646	1.312	1.030	127,44%	Kalimantan Tengah
Sulawesi Tengah	1.582	1.397	948	147,35%	Sulawesi Tengah
Sulawesi Selatan	8.147	6.420	5.004	128,29%	Sulawesi Selatan
Sulawesi Utara	562	518	290	178,40%	Sulawesi Utara
Gorontalo	372	259	240	107,63%	Gorontalo
Sulawesi Barat	406	332	236	140,81%	Sulawesi Barat
Sulawesi Tenggara	1.469	1.083	977	110,90%	Sulawesi Tenggara
NTB	11.770	7.316	8.000	91,45%	NTB
Bali	2.187	1.703	1.283	132,71%	Bali
NTT	183	172	115	150,49%	NTT
Maluku	439	194	402	48,23%	Maluku
Papua	780	464	635	73,08%	Papua
Maluku Utara	654	343	497	69,06%	Maluku Utara
Papua Barat	396	128	356	35,84%	Papua Barat
Luar Indonesia	1.438	729	1.187	61,43%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	38.903	24.470	30.858	79,30%	Jawa Barat
Banten	9.124	5.854	8.283	70,67%	Banten
DKI Jakarta	215.367	78.422	113.778	68,93%	DKI Jakarta
DI Yogyakarta	4.606	2.270	4.362	52,02%	DI Yogyakarta
Jawa Tengah	15.431	11.535	11.913	96,83%	Jawa Tengah
Jawa Timur	23.916	17.621	19.208	91,74%	Jawa Timur
Bengkulu	1.463	1.226	738	166,17%	Bengkulu
Jambi	2.349	2.326	1.229	189,29%	Jambi
Nanggroe Aceh Darussalam	27.547	14.031	21.712	64,62%	Nanggroe Aceh Darussalam
Sumatera Utara	8.033	6.046	6.502	92,99%	Sumatera Utara
Sumatera Barat	3.315	2.548	2.900	87,87%	Sumatera Barat
Riau	4.287	3.009	3.971	75,77%	Riau
Sumatera Selatan	4.388	3.528	3.474	101,55%	Sumatera Selatan
Bangka Belitung	688	381	524	72,60%	Bangka Belitung
Kepulauan Riau	2.437	2.277	1.395	163,28%	Kepulauan Riau
Lampung	3.167	2.508	2.541	98,72%	Lampung
Kalimantan Selatan	4.117	2.797	3.742	74,75%	Kalimantan Selatan
Kalimantan Barat	3.400	3.331	1.912	174,21%	Kalimantan Barat
Kalimantan Timur	4.825	2.974	4.605	64,58%	Kalimantan Timur
Kalimantan Tengah	1.646	1.312	1.030	127,44%	Kalimantan Tengah
Sulawesi Tengah	1.582	1.397	948	147,35%	Sulawesi Tengah
Sulawesi Selatan	4.354	3.502	3.277	106,86%	Sulawesi Selatan
Sulawesi Utara	562	518	290	178,40%	Sulawesi Utara
Gorontalo	372	259	240	107,63%	Gorontalo
Sulawesi Barat	330	260	206	126,39%	Sulawesi Barat
Sulawesi Tenggara	1.469	1.083	977	110,90%	Sulawesi Tenggara
NTB	11.554	7.162	7.914	90,50%	NTB
Bali	1.600	1.243	989	125,63%	Bali
NTT	183	172	115	150,49%	NTT
Maluku	439	194	402	48,23%	Maluku
Papua	780	464	635	73,08%	Papua
Maluku Utara	654	343	497	69,06%	Maluku Utara
Papua Barat	396	128	356	35,84%	Papua Barat
Luar Indonesia	1.438	729	1.187	61,43%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	12.594	9.621	8.318	115,66%	Jawa Barat
Banten	5.594	3.646	4.722	77,22%	Banten
DKI Jakarta	141.612	63.536	64.565	98,41%	DKI Jakarta
DI Yogyakarta	1.974	1.691	1.177	143,61%	DI Yogyakarta
Jawa Tengah	11.236	7.843	7.832	100,14%	Jawa Tengah
Jawa Timur	14.769	9.557	10.976	87,08%	Jawa Timur
Bengkulu	52	16	51	31,42%	Bengkulu
Jambi	1.215	702	800	87,79%	Jambi
Nanggroe Aceh Darussalam	548	265	253	104,54%	Nanggroe Aceh Darussalam
Sumatera Utara	8.273	5.438	6.392	85,07%	Sumatera Utara
Sumatera Barat	1.935	1.449	1.260	115,01%	Sumatera Barat
Riau	3.625	3.147	2.040	154,26%	Riau
Sumatera Selatan	5.558	3.238	3.227	100,35%	Sumatera Selatan
Bangka Belitung	207	106	192	55,34%	Bangka Belitung
Kepulauan Riau	1.655	1.599	853	187,52%	Kepulauan Riau
Lampung	591	537	90	593,85%	Lampung
Kalimantan Selatan	3.953	2.222	1.973	112,60%	Kalimantan Selatan
Kalimantan Barat	1.704	1.002	618	161,97%	Kalimantan Barat
Kalimantan Timur	3.772	1.855	2.547	72,82%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	3.794	2.918	1.727	168,94%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	76	72	30	239,39%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	216	153	86	178,17%	NTB
Bali	587	460	294	156,56%	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

<b>Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2019                      (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - March 2019)</b>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.964	2.413	3.797	63,56%	Kab. Tangerang	Banten
	Kab. Serang	2.088	1.518	1.550	97,89%	Kab. Serang	
	Kota Cilegon	2.251	1.559	1.424	109,49%	Kota Cilegon	
	Kota Tangerang	5.772	3.751	5.605	66,93%	Kota Tangerang	
	Kota Serang	84	16	81	19,36%	Kota Serang	
	Kota Tangerang Selatan	558	243	549	44,33%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	529	516	511	100,98%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	437	372	405	91,87%	Kab. Purwakarta	
	Kab. Karawang	488	404	390	103,55%	Kab. Karawang	
	Kab. Sukabumi	271	276	170	162,03%	Kab. Sukabumi	
	Kab. Cianjur	805	642	518	123,89%	Kab. Cianjur	
	Kab. Bandung	65	13	64	20,47%	Kab. Bandung	
	Kab. Garut	229	212	220	96,15%	Kab. Garut	
	Kab. Majalengka	39	6	39	15,52%	Kab. Majalengka	
	Kota Bandung	19.101	13.322	12.811	103,99%	Kota Bandung	
	Kota Bogor	7.622	5.012	5.819	86,13%	Kota Bogor	
	Kota Sukabumi	558	341	479	71,25%	Kota Sukabumi	
	Kota Cirebon	4.543	3.432	2.979	115,18%	Kota Cirebon	
	Kota Tasikmalaya	2.759	2.217	1.316	168,43%	Kota Tasikmalaya	
	Kota Cimahi	309	198	303	65,24%	Kota Cimahi	
Kota Depok	3.452	1.670	3.376	49,47%	Kota Depok		
Kota Bekasi	10.290	5.459	9.775	55,84%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	121.513	40.375	83.822	48,17%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	6.429	5.491	4.401	124,77%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	14.230	9.825	10.411	94,37%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	166.612	79.459	69.691	114,02%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	48.196	6.809	10.019	67,96%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	6.580	3.960	5.540	71,49%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	932	570	519	109,69%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	103	59	97	61,06%	Kab. Kendal	
	Kab. Tegal	508	487	102	478,21%	Kab. Tegal	
	Kab. Pati	141	137	135	101,09%	Kab. Pati	
	Kab. Kudus	732	408	689	59,20%	Kab. Kudus	
	Kab. Banyumas	1.532	946	1.330	71,12%	Kab. Banyumas	
	Kab. Cilacap	274	140	263	53,33%	Kab. Cilacap	
	Kota Semarang	11.419	7.706	8.979	85,82%	Kota Semarang	
	Kota Salatiga	89	59	86	68,03%	Kota Salatiga	
	Kota Pekalongan	1.589	973	1.226	79,41%	Kota Pekalongan	
Kota Tegal	1.294	1.151	715	161,08%	Kota Tegal		
Kota Surakarta	8.055	6.743	5.605	120,31%	Kota Surakarta		
Jawa Timur	Kab. Gresik	891	793	754	105,25%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.362	2.992	1.995	149,97%	Kab. Sidoarjo	
	Kab. Pamekasan	647	376	618	60,92%	Kab. Pamekasan	
	Kab. Banyuwangi	312	300	235	127,70%	Kab. Banyuwangi	
	Kab. Jember	1.408	938	1.179	79,53%	Kab. Jember	
	Kab. Madiun	629	525	364	144,46%	Kab. Madiun	
	Kab. Bojonegoro	287	245	280	87,70%	Kab. Bojonegoro	
	Kota Surabaya	22.870	15.886	17.876	88,87%	Kota Surabaya	
	Kota Malang	5.150	3.659	3.993	91,64%	Kota Malang	
	Kota Blitar	222	146	217	67,17%	Kota Blitar	
	Kota Kediri	2.639	1.082	2.455	44,05%	Kota Kediri	
	Kota Madiun	267	235	218	107,83%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.514	1.242	789	157,49%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.564	3.028	2.029	149,26%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	965	657	940	69,87%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	793	718	469	153,11%	Kab. Aceh Timur	
	Kab. Aceh Selatan	765	708	458	154,63%	Kab. Aceh Selatan	
	Kab. Aceh Barat	713	637	674	94,46%	Kab. Aceh Barat	
	Kab. Aceh Tengah	587	542	573	94,72%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	910	881	301	292,81%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	375	356	227	156,73%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	853	662	831	79,64%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	604	529	487	108,72%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	332	287	303	94,82%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	502	418	494	84,71%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	343	232	340	68,20%	Kab. Aceh Jaya	
	Kab. Nagan Raya	500	456	355	128,62%	Kab. Nagan Raya	
	Kab. Simeuleu	588	482	528	91,14%	Kab. Simeuleu	
	Kab. Bener Meriah	519	465	312	148,91%	Kab. Bener Meriah	
	Kab. Pidie Jaya	378	257	372	69,09%	Kab. Pidie Jaya	
	Kab. Subulussalam	259	249	98	253,62%	Kab. Subulussalam	
	Kota Banda Aceh	14.805	3.315	11.325	29,27%	Kota Banda Aceh	
	Kota Sabang	236	175	233	75,20%	Kota Sabang	
Kota Lhokseumawe	2.180	1.651	1.909	86,49%	Kota Lhokseumawe		
Kota Langsa	886	617	737	83,68%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	539	436	478	91,22%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	231	94	227	41,40%	Kab. Langkat	
	Kab. Karo	40	35	39	91,15%	Kab. Karo	
	Kab. Labuhan Batu	253	192	247	77,51%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	333	316	216	146,42%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.291	965	907	106,44%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	36	83	43,44%	Kota Tanjung Balai	
	Kota Sibolga	229	176	119	148,12%	Kota Sibolga	
	Kota Medan	12.467	8.624	9.960	86,59%	Kota Medan	
Kota Padang Sidempuan	834	609	617	98,58%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	113	110	41	269,07%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	962	742	884	83,97%	Kota Bukittinggi	
	Kota Padang	3.240	2.210	2.790	79,20%	Kota Padang	
	Kota Solok	281	285	87	326,93%	Kota Solok	
Riau	Kota Payakumbuh	654	650	358	181,78%	Kota Payakumbuh	Riau
	Kab. Bengkalis	397	81	393	20,71%	Kab. Bengkalis	
	Kota Pekanbaru	7.022	5.738	5.139	111,65%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	492	337	479	70,32%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1.029	936	711	131,70%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3.063	2.940	1.537	191,34%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	398	346	301	115,02%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	76	61	75	80,76%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	8.932	5.931	5.898	100,55%	Kota Palembang	
	Kota Lubuklinggau	244	239	197	121,59%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	297	189	230	82,40%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	894	487	716	67,97%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	250	228	228	99,75%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.327	2.644	2.235	118,32%	Kota Bandar Lampung	
	Kota Metro	181	173	168	102,97%	Kota Metro	

<b>Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2019</b> <b>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - March 2019)</b>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	461	267	374	71,19%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	417	221	252	87,68%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	197	95	194	49,07%	Kab. Tabalong	
	Kota Banjarmasin	6.392	4.179	4.303	97,12%	Kota Banjarmasin	
	Kota Banjarbaru	603	257	591	43,46%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	317	313	118	265,13%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	102	98	17	594,44%	Kab. Ketapang	
	Kota Pontianak	4.413	3.656	2.289	159,74%	Kota Pontianak	
	Kota Singkawang	272	265	107	247,80%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	277	136	266	51,22%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	4.969	2.013	4.222	47,68%	Kota Samarinda	
	Kota Balikpapan	3.010	2.521	2.329	108,23%	Kota Balikpapan	
	Kota Bontang	341	159	336	47,39%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	467	466	125	374,31%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	106	107	96	112,21%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.073	738	809	91,24%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	483	460	252	182,50%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.099	937	696	134,62%	Kota Palu	
Sulawesi Barat	Kab Mamuju	406	332	236	140,81%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	7.244	5.546	4.520	122,70%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	66	65	45	142,76%	Kota Pare-Pare	
	Kab. Bone	525	504	299	168,30%	Kab. Bone	
	Kota Palopo	122	120	62	192,53%	Kota Palopo	
	Kab. Maros	190	185	77	240,24%	Kab. Maros	
Gorontalo	Kota Gorontalo	372	259	240	107,63%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.469	1.083	977	110,90%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	562	518	290	178,40%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	478	445	420	106,02%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	565	519	535	97,05%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.067	768	942	81,57%	Kab. Lombok Timur	
	Kab. Sumbawa	770	732	438	167,29%	Kab. Sumbawa	
	Kab. Dompu	579	574	286	200,48%	Kab. Dompu	
	Kab. Sumbawa Barat	340	319	331	96,40%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	403	160	398	40,24%	Kab. Lombok Utara	
	Kota Mataram	6.837	3.088	4.022	76,77%	Kota Mataram	
Kota. Bima	732	710	629	112,98%	Kota. Bima		
Bali	Kota Denpasar	2.187	1.703	1.283	132,71%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	183	172	115	150,49%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	194	402	48,23%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	654	343	497	69,06%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	396	128	356	35,84%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	780	464	635	73,08%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.438	729	1.187	61,43%	DI LUAR INDONESIA	Outside Indonesia



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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	900	834	772	108,13%	Kab. Tangerang	Banten
	Kab. Serang	2.088	1.518	1.550	97,89%	Kab. Serang	
	Kota Cilegon	1.325	635	1.303	48,72%	Kota Cilegon	
	Kota Tangerang	4.168	2.608	4.028	64,74%	Kota Tangerang	
	Kota Serang	84	16	81	19,36%	Kota Serang	
	Kota Tangerang Selatan	558	243	549	44,33%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	529	516	511	100,98%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	437	372	405	91,87%	Kab. Purwakarta	
	Kab. Karawang	454	399	355	112,15%	Kab. Karawang	
	Kab. Sukabumi	271	276	170	162,03%	Kab. Sukabumi	
	Kab. Cianjur	805	642	518	123,89%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	229	212	220	96,15%	Kab. Garut	
	Kab. Majalengka	39	6	39	15,52%	Kab. Majalengka	
	Kota Bandung	14.108	9.556	8.763	109,05%	Kota Bandung	
	Kota Bogor	5.207	2.875	4.838	59,41%	Kota Bogor	
	Kota Sukabumi	500	334	423	79,10%	Kota Sukabumi	
	Kota Cirebon	2.889	2.124	2.352	90,28%	Kota Cirebon	
	Kota Tasikmalaya	1.848	1.353	1.208	111,99%	Kota Tasikmalaya	
	Kota Cimahi	309	198	303	65,24%	Kota Cimahi	
Kota Depok	3.452	1.670	3.376	49,47%	Kota Depok		
Kota Bekasi	7.828	3.938	7.376	53,39%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	70.310	12.670	53.904	23,51%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	6.429	5.491	4.401	124,77%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	14.230	9.825	10.411	94,37%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	114.623	46.441	37.682	123,24%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	9.776	3.995	7.379	54,13%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.606	2.270	4.362	52,02%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	932	570	519	109,69%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	103	59	97	61,06%	Kab. Kendal	
	Kab. Tegal	508	487	102	478,21%	Kab. Tegal	
	Kab. Pati	141	137	135	101,09%	Kab. Pati	
	Kab. Kudus	719	405	676	59,94%	Kab. Kudus	
	Kab. Banyumas	1.376	805	1.253	64,27%	Kab. Banyumas	
	Kab. Cilacap	274	140	263	53,33%	Kab. Cilacap	
	Kota Semarang	3.670	2.933	3.339	87,84%	Kota Semarang	
	Kota Salatiga	89	59	86	68,03%	Kota Salatiga	
	Kota Pekalongan	1.122	535	1.028	52,09%	Kota Pekalongan	
Kota Tegal	610	475	532	89,32%	Kota Tegal		
Kota Surakarta	5.887	4.930	3.883	126,97%	Kota Surakarta		
Jawa Timur	Kab. Gresik	749	655	645	101,57%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	2.666	2.412	1.813	133,04%	Kab. Sidoarjo	
	Kab. Pamekasan	647	376	618	60,92%	Kab. Pamekasan	
	Kab. Banyuwangi	312	300	235	127,70%	Kab. Banyuwangi	
	Kab. Jember	1.194	782	1.058	73,90%	Kab. Jember	
	Kab. Madiun	629	525	364	144,46%	Kab. Madiun	
	Kab. Bojonegoro	287	245	280	87,70%	Kab. Bojonegoro	
	Kota Surabaya	11.376	8.890	8.554	103,93%	Kota Surabaya	
	Kota Malang	3.255	2.190	3.030	72,29%	Kota Malang	
	Kota Blitar	222	146	217	67,17%	Kota Blitar	
	Kota Kediri	2.398	923	2.260	40,87%	Kota Kediri	
	Kota Madiun	180	176	135	129,85%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.463	1.226	738	166,17%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.349	2.326	1.229	189,29%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	965	657	940	69,87%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	793	718	469	153,11%	Kab. Aceh Timur	
	Kab. Aceh Selatan	765	708	458	154,63%	Kab. Aceh Selatan	
	Kab. Aceh Barat	713	637	674	94,46%	Kab. Aceh Barat	
	Kab. Aceh Tengah	587	542	573	94,72%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	910	881	301	292,81%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	375	356	227	156,73%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	853	662	831	79,64%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	604	529	487	108,72%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	332	287	303	94,82%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	502	418	494	84,71%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	343	232	340	68,20%	Kab. Aceh Jaya	
	Kab. Nagan Raya	500	456	355	128,62%	Kab. Nagan Raya	
	Kab. Simeuleu	588	482	528	91,14%	Kab. Simeuleu	
	Kab. Bener Meriah	519	465	312	148,91%	Kab. Bener Meriah	
	Kab. Pidie Jaya	378	257	372	69,09%	Kab. Pidie Jaya	
	Kab. Subulussalam	259	249	98	253,62%	Kab. Subulussalam	
	Kota Banda Aceh	14.376	3.052	11.189	27,28%	Kota Banda Aceh	
	Kota Sabang	236	175	233	75,20%	Kota Sabang	
Kota Lhokseumawe	2.062	1.649	1.792	92,05%	Kota Lhokseumawe		
Kota Langsa	886	617	737	83,68%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	539	436	478	91,22%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	231	94	227	41,40%	Kab. Langkat	
	Kab. Karo	40	35	39	91,15%	Kab. Karo	
	Kab. Labuhan Batu	253	192	247	77,51%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	923	601	798	75,27%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	36	83	43,44%	Kota Tanjung Balai	
	Kota Sibolga	79	78	32	243,64%	Kota Sibolga	
	Kota Medan	5.339	4.134	4.150	99,62%	Kota Medan	
Kota Padang Sidempuan	540	439	446	98,42%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	866	649	834	77,81%	Kota Bukittinggi	
	Kota Padang	2.168	1.628	1.841	88,46%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Riau	Kota Payakumbuh	281	271	225	120,39%	Kota Payakumbuh	Riau
	Kab. Bengkalis	397	81	393	20,71%	Kab. Bengkalis	
	Kota Pekanbaru	3.397	2.590	3.099	83,60%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	492	337	479	70,32%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	427	349	378	92,31%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	2.010	1.928	1.016	189,69%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	136	76	133	57,24%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	76	61	75	80,76%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	3.826	3.147	2.996	105,07%	Kota Palembang	
	Kota Lubuklinggau	53	54	40	134,91%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	297	189	230	82,40%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	688	381	524	72,60%	Kota Pangkal Pinang	
	Kota Metro	181	173	168	102,97%	Kota Metro	
Lampung	Kab. Lampung Tengah	250	228	228	99,75%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.736	2.107	2.144	98,28%	Kota Bandar Lampung	
	Kota Metro	181	173	168	102,97%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	286	200	282	71,01%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	197	95	194	49,07%	Kab. Tabalong	
	Kota Banjarmasin	3.239	2.267	2.876	78,81%	Kota Banjarmasin	
	Kota Banjarbaru	395	235	389	60,27%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	156	156	74	210,70%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.120	3.052	1.784	171,10%	Kota Pontianak	
	Kota Singkawang	123	123	54	226,73%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	277	136	266	51,22%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.193	1.113	2.055	54,17%	Kota Samarinda	
	Kota Balikpapan	2.014	1.566	1.949	80,35%	Kota Balikpapan	
	Kota Bontang	341	159	336	47,39%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	467	466	125	374,31%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	106	107	96	112,21%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.073	738	809	91,24%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	483	460	252	182,50%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.099	937	696	134,62%	Kota Palu	
Sulawesi Barat	Kab Mamuju	330	260	206	126,39%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.640	2.814	2.870	98,03%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	66	65	45	142,76%	Kota Pare-Pare	
	Kab. Bone	525	504	299	168,30%	Kab. Bone	
	Kota Palopo	122	120	62	192,53%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	372	259	240	107,63%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.469	1.083	977	110,90%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	562	518	290	178,40%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	478	445	420	106,02%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	565	519	535	97,05%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.067	768	942	81,57%	Kab. Lombok Timur	
	Kab. Sumbawa	770	732	438	167,29%	Kab. Sumbawa	
	Kab. Dompu	579	574	286	200,48%	Kab. Dompu	
	Kab. Sumbawa Barat	340	319	331	96,40%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	403	160	398	40,24%	Kab. Lombok Utara	
	Kota Mataram	6.621	2.934	3.936	74,56%	Kota Mataram	
Bali	Kota Denpasar	732	710	629	112,98%	Kota. Bima	Bali
	Kota Denpasar	1.600	1.243	989	125,63%	Kota Denpasar	
Nusa Tenggara Timur	Kota Kupang	183	172	115	150,49%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	194	402	48,23%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	654	343	497	69,06%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	396	128	356	35,84%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	780	464	635	73,08%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.438	729	1.187	61,43%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.064	1.579	3.025	52,19%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	926	924	120	767,03%	Kota Cilegon	
	Kota Tangerang	1.604	1.144	1.577	72,53%	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	35	5	34	14,67%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	65	13	64	20,47%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	4.994	3.766	4.048	93,03%	Kota Bandung	
	Kota Bogor	2.416	2.138	981	217,86%	Kota Bogor	
	Kota Sukabumi	57	7	56	12,41%	Kota Sukabumi	
	Kota Cirebon	1.654	1.308	627	208,58%	Kota Cirebon	
	Kota Tasikmalaya	911	864	108	797,44%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	2.462	1.520	2.398	63,38%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	51.203	27.705	29.917	92,60%	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	51.989	33.018	32.008	103,15%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	38.420	2.814	2.640	106,61%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.974	1.691	1.177	143,61%	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	13	3	13	21,27%	Kab. Kudus	
	Kab. Banyumas	156	140	77	183,23%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	7.749	4.773	5.640	84,63%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	466	438	198	221,17%	Kota Pekalongan	
	Kota Tegal	684	676	183	370,20%	Kota Tegal	
	Kota Surakarta	2.168	1.813	1.722	105,29%	Kota Surakarta	
Jawa Timur	Kab. Gresik	141	138	109	127,06%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	696	580	182	318,59%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	214	156	122	128,61%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	11.494	6.997	9.322	75,05%	Kota Surabaya	
	Kota Malang	1.895	1.469	963	152,50%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	242	158	195	80,91%	Kota Kediri	
	Kota Madiun	87	59	83	71,84%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	52	16	51	31,42%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.215	702	800	87,79%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
Kota Banda Aceh	430	263	136	193,42%	Kota Banda Aceh		
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	118	2	117	1,53%	Kota Lhokseumawe		
Kota Langsa	-	-	-	0,00%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	333	316	216	146,42%	Kota Tebing Tinggi	
	Kota Pematang Siantar	369	365	109	334,92%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	150	97	86	112,62%	Kota Sibolga	
Kota Medan	7.128	4.490	5.809	77,29%	Kota Medan		
Kota Padang Sidempuan	294	169	171	99,01%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	113	110	41	269,07%	Kota Bukittinggi	Sumatera Barat
	Kota Bukittinggi	95	93	50	187,59%	Kab. Tanah Datar	
	Kota Padang	1.072	581	949	61,23%	Kota Padang	
	Kota Solok	281	285	87	326,93%	Kota Solok	
Kota Payakumbuh	374	379	133	285,89%	Kota Payakumbuh		
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.625	3.147	2.040	154,26%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	602	587	332	176,51%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.053	1.012	520	194,56%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	262	270	168	160,89%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.105	2.783	2.903	95,89%	Kota Palembang	
	Kota Lubuklinggau	191	185	156	118,16%	Kota Lubuklinggau	
Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih		
Bangka Belitung	Kota Pangkal Pinang	207	106	192	55,34%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	591	537	90	593,85%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	175	67	93	71,75%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	417	221	252	87,68%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.153	1.912	1.427	134,02%	Kota Banjarmasin	
	Kota Banjarbaru	208	22	202	11,02%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	160	157	44	356,48%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	102	98	17	594,44%	Kab. Ketapang	
	Kota Pontianak	1.292	604	505	119,59%	Kota Pontianak	
	Kota Singkawang	149	142	53	269,35%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.776	900	2.167	41,54%	Kota Samarinda	
	Kota Balikpapan	996	955	380	251,16%	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	76	72	30	239,39%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.604	2.733	1.650	165,60%	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	190	185	77	240,24%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	216	153	86	178,17%	Kota Mataram	
Kota. Bima	-	-	-	0,00%	Kota. Bima		
Bali	Kota Denpasar	587	460	294	156,56%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2015	2016	2017	2018										2019			Province
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	29	29	29	29	29	29	29	29	29	29	29	28	27	27	6 Jawa Timur
7 Bengkulu	2	2	3	3	3	3	3	3	3	3	3	3	3	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	1	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
<b>Total</b>	163	166	167	167	168	168	168	168	168	168	168	168	167	165	165	165	<b>Total</b>

Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018												2019			Indikator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>AKTIVA</b>																		<b>AKTIVA</b>	
1 Kas	80.990	93.656	96.883	91.807	95.506	125.461	119.298	121.219	117.636	123.809	111.728	120.638	110.317	123.329	115.215	115.618	1	Cash	
2 Penempatan pada Bank Lain	1.601.809	2.026.653	2.525.357	2.451.564	2.335.585	1.992.962	2.064.722	2.376.915	2.460.713	2.554.215	2.471.201	2.572.281	2.681.735	2.638.343	2.434.197	2.265.526	2	Placement in Other Bank	
3 Pembiayaan	5.765.171	6.662.556	7.763.951	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	3	Financing	
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	Billing and Acceptable Liabilities	
5 Aktiva <i>Istishna</i> dalam Penyelesaian	-	-	-	680	880	1.230	1.497	493	493	493	743	743	487	892	1.412	1.433	5	<i>Istishna</i> Assets in Progress	
6 Penyisihan Penyusutan A.P	126.404	151.015	168.610	183.549	188.071	194.855	190.898	198.819	202.553	208.020	209.386	268.266	252.409	185.411	188.335	190.399	6	Allowances for earning assets losses	
7 Aktiva Tetap dan inventaris	188.247	251.845	297.797	337.822	341.443	343.063	345.059	389.594	391.180	395.298	398.809	401.140	410.657	404.124	403.367	408.573	7	Fixed Assets and Equipment	
8 Rupa-rupa Aktiva **	229.457	274.105	324.997	338.925	334.420	365.321	362.008	336.420	338.957	349.516	365.295	359.784	326.479	351.803 <sup>†)</sup>	387.841	412.130	8	Other assets	
<b>TOTAL AKTIVA*</b>	<b>7.739.270</b>	<b>9.157.801</b>	<b>10.840.375</b>	<b>11.115.485</b>	<b>11.217.334</b>	<b>11.169.372</b>	<b>11.222.993</b>	<b>11.601.532</b>	<b>11.721.460</b>	<b>11.894.953</b>	<b>11.929.417</b>	<b>12.120.353</b>	<b>12.361.734</b>	<b>12.370.123</b>	<b>12.343.583</b>	<b>12.409.824</b>		<b>TOTAL AKTIVA*</b>	
<b>PASIVA</b>																		<b>PASIVA</b>	
1 Dana Pihak Ketiga	4.801.888	5.823.964	6.987.280	7.242.954	7.273.665	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.751.935	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	1	Depositor Funds	
2 Kewajiban kepada Bank Lain	1.479.977	1.654.957	1.964.754	1.892.587	1.926.928	1.989.656	2.010.744	2.037.586	2.035.480	2.057.093	2.152.650	2.126.805	2.160.484	2.122.325	2.130.739	2.174.552	2	Liabilities to other Bank	
3 Pinjaman Diterima	120.012	129.350	115.354	217.293	229.441	238.104	248.460	260.410	252.036	232.347	119.381	118.163	123.616	122.451	119.178	116.360	3	Received Borrowing	
4 Kewajiban lainnya	53.866	69.485	93.275	105.403	113.827	101.482	94.116	95.610	89.809	95.368	96.998	91.999	118.594	94.232	95.944	103.374	4	Other Current Liabilities	
5 Pinjaman Subordinasi	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5	Subordinated Loan	
6 Rupa-rupa Pasiva **	113.437	136.720	152.555	170.810	172.811	181.674	181.323	177.956	172.973	177.890	186.538	192.480	167.408	181.014	186.842	190.656	6	Other Liabilities	
7 Modal disetor ( <i>Paid-in capital</i> )	839.553	908.335	1.062.060	1.083.569	1.103.746	1.116.134	1.118.389	1.116.782	1.132.672	1.136.982	1.150.611	1.168.510	1.176.830	1.164.621	1.165.097	1.179.712	7	<i>Paid-in capital</i>	
8 Tambahan modal disetor	138.477	142.328	104.469	118.642	116.239	113.486	111.444	120.625	115.524	116.907	107.356	122.440	127.968	121.138	142.548	142.200	8	Additional paid-in capital	
9 Selisih Penilaian kembali Aktiva Tetap	2.100	19.239	23.891	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	19.330	19.330	19.330	9	Different Appraisal Fixed Asset	
10 Cadangan																	10	Reserves	
a. Cadangan Umum	94.155	120.245	135.789	144.093	145.262	148.601	154.022	154.176	154.037	154.222	153.167	153.124	153.936	154.040	157.433	161.059	a.	General Reserves	
b. Cadangan Tujuan	26.929	33.265	44.567	48.867	48.295	51.813	46.739	46.791	46.715	46.709	46.511	46.483	46.176	47.415	48.036	49.292	b.	Special Purpose Reserves	
11 Laba																	11	Net Income	
a. Tahun-tahun lalu	(69.892)	(39.656)	(57.349)	10.319	(6.666)	(29.815)	(33.165)	(33.840)	(33.433)	(37.015)	(37.172)	(40.822)	(42.828)	212.353	171.887	84.979	a.	Previous years	
b. Tahun berjalan	137.719	159.003	213.179	60.008	72.844	87.800	104.073	118.913	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	b.	Current year	
<b>TOTAL PASIVA*</b>	<b>7.739.270</b>	<b>9.157.784</b>	<b>10.840.375</b>	<b>11.115.485</b>	<b>11.217.334</b>	<b>11.169.372</b>	<b>11.222.993</b>	<b>11.601.532</b>	<b>11.721.460</b>	<b>11.894.953</b>	<b>11.929.417</b>	<b>12.120.353</b>	<b>12.361.734</b>	<b>12.370.123</b>	<b>12.343.583</b>	<b>12.409.824</b>		<b>TOTAL PASIVA*</b>	

<sup>†)</sup> Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk

"-": Data tidak tersedia

\*): Angka-angka sementara

"-": Data not available

\*) Provisional Figures



Juta Rupiah (in Million IDR)

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

Indikator	2015	2016	2017	2018										2019			Indikator	
				Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar		
<b>A. Pendapatan</b>																		<b>A. Revenue</b>
1 Pendapatan Operasional	1.212.905	1.391.233	1.590.687	421.972	561.657	710.802	854.191	1.005.340	1.158.992	1.308.236	1.459.214	1.613.583	1.781.691	162.598	317.791	480.259		1 Operating Revenue
2 Pendapatan Operasional Lainnya	107.936	121.522	146.455	43.130	56.535	70.047	82.142	96.526	109.594	125.526	142.048	160.128	188.813	17.129	31.421	46.950		2 Other operating Revenue
3 Pendapatan non operasional	21.825	11.294	21.889	2.714	3.433	4.959	6.076	6.841	8.519	9.471	10.530	11.715	11.322	918	1.800	3.173		3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	468.405	547.598	622.946	161.716	216.899	272.254	328.127	384.948	443.086	500.413	559.261	617.813	678.852	61.163	120.551	181.725		4 Profit Sharing for Unrestricted Investment -/-
<b>Total Pendapatan</b>	<b>874.261</b>	<b>976.450</b>	<b>1.136.085</b>	<b>306.100</b>	<b>404.727</b>	<b>513.554</b>	<b>614.283</b>	<b>723.758</b>	<b>834.019</b>	<b>942.820</b>	<b>1.052.530</b>	<b>1.167.613</b>	<b>1.302.975</b>	<b>119.481</b>	<b>230.461</b>	<b>348.657</b>		<b>Total Revenue</b>
<b>B. Beban</b>																		<b>B. Expenses</b>
1 Beban operasional	649.602	713.858	799.359	211.678	286.135	366.815	440.652	519.597	595.423	674.139	742.273	881.649	960.895	80.221	183.067	260.742		1 Operating Expenses
2 Beban operasional lainnya	45.625	56.337	60.220	18.443	24.473	31.456	36.368	44.684	54.728	61.271	69.642	75.087	87.695	5.567	10.742	16.271		2 Other Operating Expenses
3 Beban non operasional	6.706	7.824	10.499	2.486	4.162	5.330	6.238	8.618	9.759	10.683	11.776	13.295	14.189	1.367	2.842	3.983		3 Non Operating Expenses
<b>Total Beban</b>	<b>701.933</b>	<b>778.018</b>	<b>870.078</b>	<b>232.607</b>	<b>314.769</b>	<b>403.601</b>	<b>483.258</b>	<b>572.899</b>	<b>659.910</b>	<b>746.092</b>	<b>823.692</b>	<b>970.031</b>	<b>1.062.779</b>	<b>87.156</b>	<b>196.652</b>	<b>280.996</b>		<b>Total Expenses</b>
C. Laba tahun berjalan	172.327	198.432	266.007	73.493	89.958	109.953	131.024	150.859	174.109	196.727	228.839	197.582	240.196	32.325	33.809	67.661		C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.849	3.383	4.116	999	1.323	1.679	2.089	2.428	2.949	3.257	3.619	4.092	5.067	491	980	1.477		D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	169.478	195.049	261.890	72.493	88.635	108.273	128.935	148.430	171.161	193.471	225.220	193.491	235.129	31.834	32.829	66.184		E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	31.760	36.046	48.712	12.486	15.791	20.474	24.863	29.518	34.254	39.335	44.718	50.533	61.458	4.577	9.130	14.407		F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	137.719	159.003	213.179	60.008	72.844	87.800	104.073	118.913	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777		G. Net Income
f) Angka-angka diperbaiki																		r) Revised Figures
*) Angka-angka sementara																		s) Provisional Figures

**Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah**  
(Cost of Promotion, Education and Training - Sharia Rural Bank)

Indikator	2015	2016	2017	2018										2019			Indicator
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
1 Biaya promosi	19.766	16.816	18.277	3.876	5.517	7.387	9.278	11.016	12.676	14.221	15.633	17.373	19.212	1.301	2.344	3.560	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	14.205	17.763	23.536	5.627	7.975	11.276	12.603	14.301	16.697	19.229	21.593	24.935	27.073	2.142	4.529	6.241	2 Cost of education and training
<b>Total</b>	<b>33.971</b>	<b>34.579</b>	<b>41.813</b>	<b>9.503</b>	<b>13.492</b>	<b>18.663</b>	<b>21.882</b>	<b>25.317</b>	<b>29.373</b>	<b>33.449</b>	<b>37.226</b>	<b>42.309</b>	<b>46.285</b>	<b>3.443</b>	<b>6.873</b>	<b>9.801</b>	<b>Total</b>

**Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah  
(Off Balance Sheet Account - Sharia Rural Bank)**

Indikator	2015	2016	2017	2018										2019			Indikator		
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Tagihan Komitmen</b>																			<b>Commitment Receivables</b>
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	143.948	125.869	51.759	38.067	32.210	27.684	29.184	88.106	100.096	88.096	60.394	63.394	71.184			- <b>Unused Fund Borrowings Facilities</b>
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.580	1.050			- <b>Others</b>
<b>Kewajiban Komitmen</b>																			<b>Commitment Payables</b>
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	9.238	9.154	10.065	11.597	11.036	10.473	10.454	10.238	8.860	8.671	10.870	10.326	9.753			- <b>Unused Financing facilities granted to customer</b>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	530	-	-	-	-			- <b>Unused Financing facilities granted to other Sharia banks</b>
- Lainnya	2.230	2.038	1.855	8.707	8.268	8.676	7.937	7.569	8.163	8.392	7.563	7.046	9.538	10.095	5.681	5.627			- <b>Others</b>
<b>Tagihan Komitmen</b>																			<b>Contingent Receivables</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			- <b>Kafalah guarantees received</b>
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	139.657	143.599	160.490	161.190	165.293	171.311	131.914	165.268	163.641	325.799	124.951	123.090	124.553			- <b>Accrued Income</b>
- Lainnya	5.698	6.542	6.919	7.193	8.984	7.060	8.093	7.422	7.749	7.267	7.289	7.244	7.089	7.581	5.247	7.609			- <b>Others</b>
<b>Aktiva produktif yang dihapusbuku</b>	128.476	148.023	176.221	178.055	179.519	181.878	190.831	192.262	193.322	197.980	199.716	210.783	222.374	217.239	245.791	245.262			<b>Written off earning assets</b>
<b>Penerusan dana <i>mudharabah muqayyadah</i></b>	67.071	63.266	48.639	45.596	44.579	43.458	41.774	40.480	39.654	39.150	37.943	37.185	36.596	35.166	35.593	34.812			<b>Channeling of <i>mudharabah muqayyadah</i></b>

"-": Data tidak tersedia  
\*): Angka-angka sementara

"-": Data not available  
\*): Provisional Figures

Juta Rupiah (in Million IDR)

**Tabel 31. Komposisi DPK - Bank Pembiayaan Rakyat Syariah  
(Depositor Funds Composition of Sharia Rural Bank)**

Indikator	2015	2016	2017	2018										2019			Indicator	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.857.757	2.161.305	2.578.278	2.577.345	2.563.760	2.455.334	2.450.099	2.636.851	2.686.351	2.730.760	2.694.404	2.863.975	2.998.201	2.958.607	2.911.644	2.910.941	2 iB Saving Deposits	
a Akad Wadiah	997.125	1.178.603	1.457.999	1.440.175	1.428.465	1.384.201	1.385.683	1.523.923	1.556.464	1.570.822	1.517.335	1.650.837	1.738.702	1.705.658	1.656.305	1.646.840	a Wadia	
b Akad Mudharabah	860.632	982.702	1.120.278	1.137.170	1.135.295	1.071.133	1.064.415	1.112.928	1.129.888	1.159.939	1.177.070	1.213.137	1.259.499	1.252.948	1.255.339	1.264.100	b Mudharaba	
3 Deposito iB - Akad Mudharabah	2.944.131	3.662.658	4.409.003	4.665.609	4.709.904	4.694.163	4.715.808	4.848.731	4.911.448	5.008.613	5.057.531	5.113.297	5.136.737	5.144.789	5.170.655	5.225.045	3 iB Time Deposits - Mudharaba	
a 1 Bulan	417.437	461.386	549.304	554.234	542.831	556.682	540.954	554.881	548.354	561.320	564.721	560.521	538.766	536.611	558.397	580.137	a 1 month	
b 3 Bulan	406.192	506.445	730.517	769.143	760.436	742.084	732.554	732.164	752.890	763.311	775.890	806.172	782.724	798.772	801.946	790.673	b 3 months	
c 6 Bulan	567.380	723.491	777.670	880.636	897.139	888.786	913.534	937.180	921.235	927.079	930.416	910.417	901.025	888.601	890.200	887.269	c 6 months	
d 12 Bulan	1.519.041	1.947.335	2.329.815	2.435.005	2.479.314	2.476.922	2.498.198	2.592.828	2.655.388	2.726.018	2.751.861	2.803.283	2.880.772	2.884.118	2.891.024	2.935.805	d 12 months	
e > 12 Bulan	34.081	24.001	21.695	26.590	30.185	29.689	30.567	31.677	33.580	30.885	34.644	32.904	33.449	36.688	29.087	31.161	e > 12 months	
<b>Total</b>	<b>4.801.888</b>	<b>5.823.964</b>	<b>6.987.280</b>	<b>7.242.954</b>	<b>7.273.665</b>	<b>7.149.497</b>	<b>7.165.907</b>	<b>7.485.582</b>	<b>7.597.800</b>	<b>7.739.373</b>	<b>7.751.935</b>	<b>7.977.272</b>	<b>8.134.938</b>	<b>8.103.396</b>	<b>8.082.299</b>	<b>8.135.985</b>	<b>Total</b>	

"-": Data tidak tersedia

"-": Data not available

**Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah  
(Financing Composition of Sharia Rural Bank)**

Akad	2015	2016	2017	2018										2019			Contract
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Akad <i>Mudharabah</i>	168.516	156.256	124.497	146.247	160.620	180.855	184.636	189.893	182.458	179.484	175.279	187.726	180.956	179.662	171.802	177.796	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	652.316	774.949	776.696	737.620	751.665	779.759	787.075	789.533	795.641	809.215	808.636	829.804	837.915	806.428	845.489	858.292	<i>Musharaka</i>
Akad <i>Murabahah</i>	4.491.697	5.053.764	5.904.751	6.204.187	6.368.352	6.523.203	6.487.520	6.539.388	6.576.979	6.621.867	6.716.831	6.815.750	6.940.379	6.901.676	6.998.501	7.154.381	<i>Murabaha</i>
Akad <i>Salam</i>	15	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	11.135	9.423	21.426	23.115	22.722	22.422	23.406	26.947	28.101	28.917	30.450	33.868	35.387	35.812	36.366	37.022	<i>Istishna</i>
Akad <i>Ijarah</i>	6.175	6.763	22.316	24.204	24.269	24.449	24.229	24.524	27.780	31.598	35.662	38.052	46.579	47.548	51.758	53.305	<i>Ijara</i>
Akad <i>Qardh</i>	123.588	145.865	189.866	168.200	172.824	180.259	180.498	184.848	181.898	178.224	183.275	184.997	185.360	185.534	191.398	205.160	<i>Qardh</i>
Multijasa	311.729	515.523	724.398	774.663	797.119	825.243	833.945	820.577	822.177	830.337	840.895	843.837	857.890	879.933	894.574	910.985	<i>Multi Purpose Financing</i>
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.078.236</b>	<b>8.297.571</b>	<b>8.536.189</b>	<b>8.521.308</b>	<b>8.575.710</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>Total</b>

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2015	2016	2017	2018									2019			ECONOMIC SECTOR	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Pertanian, kehutanan dan sarana pertanian	356.632	366.192	360.973	369.158	377.803	389.278	377.560	376.236	446.501	380.878	377.785	377.606	374.467	307.209	311.961	318.461	Agriculture, forestry and agricultural facilities
Pertambangan	9.561	7.117	17.501	18.658	18.051	18.192	18.221	19.724	20.515	19.622	19.801	20.280	19.889	25.266	26.892	26.487	Mining
Perindustrian	50.331	57.687	72.722	83.685	88.094	92.289	91.153	94.479	97.464	104.949	104.137	108.584	119.758	126.629	142.012	146.368	Manufacturing
Listrik, gas dan air	10.957	10.460	12.494	13.856	14.038	14.320	12.146	12.337	11.112	11.407	10.858	12.212	13.104	14.395	14.333	14.831	Water, gas and electricity
Konstruksi	339.756	459.986	591.662	579.628	600.261	632.669	641.166	660.111	618.884	667.629	704.503	702.525	694.666	687.225	692.749	727.184	Construction
Perdagangan, restoran dan hotel	1.696.081	1.650.750	1.761.280	1.847.229	1.889.058	1.937.835	1.922.709	1.919.364	1.931.011	1.937.929	1.973.016	2.003.970	2.032.457	1.987.154	2.005.629	2.022.491	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88.405	92.697	91.667	99.704	97.380	98.067	96.034	97.113	100.686	101.186	104.137	109.811	103.582	107.836	107.400	108.211	Transport, cargo storage and communication
Jasa dunia usaha	566.188	586.186	560.407	644.929	694.553	742.912	753.134	757.201	750.703	785.260	763.394	781.045	618.505	625.914	659.572	704.207	Business Services
Jasa sosial/masyarakat	550.037	631.688	718.380	721.432	733.658	741.562	746.919	763.568	753.275	762.882	742.045	764.551	769.445	752.684	760.200	778.692	Social Services
Lain-lain	2.097.224	2.799.794	3.576.863	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	Others
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.078.236</b>	<b>8.297.571</b>	<b>8.536.189</b>	<b>8.521.308</b>	<b>8.575.710</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>Total</b>

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

JENIS PENGGUNAAN	2015	2016	2017	2018										2019			TYPE OF USAGE
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Modal Kerja	2.559.350	2.737.167	2.956.073	3.048.113	3.152.256	3.258.346	3.245.505	3.271.684	3.295.857	3.321.873	3.341.611	3.403.369	3.428.706	3.305.359	3.370.078	3.445.617	Working Capital
Investasi	1.108.597	1.125.595	1.231.015	1.330.167	1.360.641	1.408.778	1.413.537	1.428.449	1.434.295	1.449.869	1.458.065	1.477.217	1.317.166	1.328.952	1.350.669	1.401.315	Investment
Konsumsi	2.097.224	2.799.794	3.576.863	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	Consumption
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.078.236</b>	<b>8.297.571</b>	<b>8.536.189</b>	<b>8.521.308</b>	<b>8.575.710</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>Total</b>

r) Angka-angka diperbaiki

r) : Revised Figures

**Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan**  
*(Financing of Sharia Rural Bank based on Type of Financing)*

GOLONGAN PEMBIAYAAN	2015	2016	2017	2018										2019			TYPE OF FINANCING
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Usaha Kecil dan Menengah	3.377.987	3.570.606	3.767.877	3.919.714	4.025.431	4.149.628	4.141.595	4.182.367	4.153.962	4.185.589	4.153.212	4.242.849	4.086.485	3.961.619	4.035.005	4.140.508	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	2.387.184	3.091.950	3.996.074	4.158.522	4.272.140	4.386.562	4.379.712	4.393.342	4.461.071	4.494.055	4.637.816	4.691.185	4.997.982	5.074.975	5.154.881	5.256.435	<i>Non Small and Medium Enterprises</i>
<b>Total</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.078.236</b>	<b>8.297.571</b>	<b>8.536.189</b>	<b>8.521.308</b>	<b>8.575.710</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>Total</b>



**Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan  
(Financing of Sharia Rural Bank based on Collectibility)**

KOLEKTIBILITAS PEMBIAYAAN	2015	2016	2017	2018									2019			COLLECTIBILITY OF FINANCING	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
<b>Lancar</b>	<b>5.292.330</b>	<b>6.087.260</b>	<b>7.012.068</b>	<b>7.191.557</b>	<b>7.338.270</b>	<b>7.550.474</b>	<b>7.517.498</b>	<b>7.564.068</b>	<b>7.602.532</b>	<b>7.673.139</b>	<b>7.793.107</b>	<b>7.957.070</b>	<b>8.239.483</b>	<b>8.228.438</b>	<b>8.361.003</b>	<b>8.578.896</b>	<b>Performing Financing</b>
<b>Non Lancar</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>886.678</b>	<b>959.301</b>	<b>985.716</b>	<b>1.003.809</b>	<b>1.011.642</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>Non Performing Financing</b>
- Kurang Lancar	134.512	109.241	158.628	218.605	268.540	278.508	267.679	252.834	239.632	253.120	249.585	241.408	147.712	189.659	215.854	205.486	Sub-Standard
- Diragukan	95.060	100.645	123.194	157.024	164.245	163.305	185.417	175.843	186.044	168.314	158.393	160.561	146.322	134.843	128.532	116.093	Doubtful
- Macet	243.269	365.409	470.061	511.049	526.516	543.903	550.714	582.965	586.826	585.070	589.943	574.995	550.949	483.655	484.497	496.468	Lost
<b>Total Pembiayaan</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.763.951</b>	<b>8.078.236</b>	<b>8.297.571</b>	<b>8.536.189</b>	<b>8.521.308</b>	<b>8.575.710</b>	<b>8.615.034</b>	<b>8.679.643</b>	<b>8.791.028</b>	<b>8.934.034</b>	<b>9.084.467</b>	<b>9.036.594</b>	<b>9.189.887</b>	<b>9.396.942</b>	<b>Total Financing</b>
<b>Persentase NPF</b>	<b>8,20%</b>	<b>8,63%</b>	<b>9,68%</b>	<b>10,98%</b>	<b>11,56%</b>	<b>11,55%</b>	<b>11,78%</b>	<b>11,80%</b>	<b>11,75%</b>	<b>11,60%</b>	<b>11,35%</b>	<b>10,94%</b>	<b>9,30%</b>	<b>8,94%</b>	<b>9,02%</b>	<b>8,71%</b>	<b>Percentage of NPFs</b>

**Tabel 37. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi  
(Non Performing Financing of Sharia Rural Bank based on Economic Sector)**

SEKTOR EKONOMI	2015	2016	2017	2018										2019			ECONOMIC SECTOR
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Pertanian, kehutanan dan sarana pertanian	47.795	59.130	83.043	101.279	103.855	104.686	103.048	100.503	126.390	102.287	103.077	99.980	99.908	43.798	44.234	44.156	Agriculture, forestry and agricultural facilities
Pertambangan	849	673	997	1.915	2.312	1.746	1.746	2.543	2.255	2.438	2.730	1.712	1.483	1.856	3.001	3.154	Mining
Perindustrian	5.944	10.307	11.812	13.121	13.420	13.252	13.106	13.291	12.679	12.969	12.780	12.308	10.468	10.437	10.864	10.735	Manufacturing
Listrik, gas dan air	780	1.648	2.439	4.093	2.196	4.216	4.293	4.199	3.558	4.120	3.757	3.821	3.948	3.795	4.344	4.345	Water, gas and electricity
Konstruksi	25.157	34.778	60.509	76.698	95.014	96.586	96.769	107.344	87.544	107.183	102.978	100.453	75.624	79.512	80.468	80.633	Construction
Perdagangan, restoran dan hotel	211.570	213.901	282.329	304.000	327.551	327.991	339.116	337.249	338.215	340.175	340.444	334.955	291.534	289.385	299.853	287.646	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	7.661	14.130	16.690	18.623	23.609	23.337	22.978	22.842	21.042	22.255	23.526	22.579	16.674	20.208	18.610	16.831	Transport, cargo storage and communication
Jasa dunia usaha	25.412	55.079	38.199	69.582	72.122	72.970	74.791	75.635	64.087	76.672	64.425	54.214	46.988	48.592	48.225	49.651	Business Services
Jasa sosial/masyarakat	44.644	60.098	81.269	97.523	103.022	105.896	110.448	117.097	124.010	108.206	107.155	115.960	97.106	95.896	92.385	91.800	Social Services
Lain-lain	103.028	125.552	174.597	199.844	216.201	235.035	237.515	230.938	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	Others
<b>Total</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>886.678</b>	<b>959.301</b>	<b>985.716</b>	<b>1.003.809</b>	<b>1.011.642</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>Total</b>

**Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan**  
(*Non Performing Financing of Sharia Rural Bank based on Type of Usage*)

JENIS PENGGUNAAN	2015	2016	2017	2018										2019			TYPE OF USAGE
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Modal Kerja	311.785	376.063	487.550	580.189	632.233	640.422	648.035	657.294	656.932	653.002	637.004	618.468	538.563	491.184	492.870	481.418	Working Capital
Investasi	58.028	73.680	89.735	106.645	110.867	110.258	118.259	123.410	122.848	123.305	123.870	127.513	105.169	102.296	109.113	107.534	Investment
Konsumsi	103.028	125.552	174.597	199.844	216.201	235.035	237.515	230.938	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	Consumption
<b>Total</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>886.678</b>	<b>959.301</b>	<b>985.716</b>	<b>1.003.809</b>	<b>1.011.642</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>Total</b>

**Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan  
(Non Performing Financing of Sharia Rural Bank based on Type of Financing)**

GOLONGAN PEMBIAYAAN	2015	2016	2017	2018									2019			TYPE OF FINANCING	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
Usaha Kecil dan Menengah	350.237	429.268	549.656	656.268	709.264	718.326	732.242	745.130	724.968	720.942	701.720	682.983	592.524	542.657	545.592	534.891	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	122.604	146.028	202.227	230.410	250.037	267.390	271.568	266.512	287.534	285.562	296.201	293.981	252.459	265.499	283.291	283.156	<i>Non Small and Medium Enterprises</i>
<b>Total</b>	<b>472.841</b>	<b>575.296</b>	<b>751.883</b>	<b>886.678</b>	<b>959.301</b>	<b>985.716</b>	<b>1.003.809</b>	<b>1.011.642</b>	<b>1.012.502</b>	<b>1.006.504</b>	<b>997.921</b>	<b>976.964</b>	<b>844.983</b>	<b>808.156</b>	<b>828.883</b>	<b>818.046</b>	<b>Total</b>

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

Jenis	2015	2016	2017	2018												2019			Type
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar			
<b>Dana Pihak Ketiga</b>	<b>1.163.287</b>	<b>1.256.091</b>	<b>1.385.182</b>	<b>1.423.652</b>	<b>1.427.040</b>	<b>1.480.613</b>	<b>1.479.911</b>	<b>1.476.637</b>	<b>1.477.223</b>	<b>1.507.624</b>	<b>1.516.453</b>	<b>1.531.312</b>	<b>1.552.335</b>	<b>1.492.075</b>	<b>1.527.974</b>	<b>1.519.171</b>	<b>Depositor Funds</b>		
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Demand Deposits</i>		
Tabungan iB	1.123.015	1.210.460	1.335.086	1.371.682	1.375.457	1.430.598	1.429.942	1.425.692	1.425.607	1.455.073	1.462.850	1.477.172	1.497.618	1.437.212	1.472.745	1.463.598	<i>Saving Deposits</i>		
Deposito iB	40.272	45.631	50.096	51.970	51.583	50.015	49.969	50.945	51.616	52.551	53.603	54.140	54.717	54.863	55.229	55.573	<i>Time Deposits</i>		
<b>Pembiayaan</b>	<b>233.209</b>	<b>250.425</b>	<b>293.482</b>	<b>308.436</b>	<b>312.082</b>	<b>315.303</b>	<b>314.092</b>	<b>317.196</b>	<b>318.400</b>	<b>319.268</b>	<b>319.992</b>	<b>324.800</b>	<b>327.606</b>	<b>326.946</b>	<b>332.941</b>	<b>339.698</b>	<b>Financing</b>		
Akad Mudharabah	1.343	1.042	1.432	2.032	2.288	2.481	2.493	2.563	2.563	2.561	2.622	2.662	2.750	2.835	2.890	2.903	<i>Mudharaba</i>		
Akad Musyarakah	4.712	5.109	5.100	4.997	5.078	5.238	5.212	5.276	5.257	5.358	5.317	5.308	5.189	4.918	4.984	5.046	<i>Musharaka</i>		
Akad Murabahah	189.985	197.605	231.745	242.276	244.471	246.302	246.451	247.796	250.083	252.221	253.219	256.577	258.617	256.922	260.667	265.197	<i>Murabaha</i>		
Akad Salam	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Salam</i>		
Akad Istishna	340	302	183	166	164	157	157	156	152	152	155	162	160	157	153	153	<i>Istishna</i>		
Akad Ijarah	17.758	23.354	28.521	31.422	32.052	32.560	31.172	32.802	31.638	30.064	29.571	30.975	32.086	33.375	35.048	36.918	<i>Qardh</i>		
Akad Qardh	391	440	592	615	611	617	608	621	638	653	658	661	676	678	686	690	<i>Ijara</i>		
Multijasa	18.676	22.569	25.909	26.928	27.418	27.948	27.999	27.982	28.069	28.259	28.450	28.455	28.128	28.061	28.513	28.791	<i>Multi Purpose Financing</i>		
<b>Total</b>	<b>1.396.496</b>	<b>1.506.516</b>	<b>1.678.664</b>	<b>1.732.088</b>	<b>1.739.122</b>	<b>1.795.916</b>	<b>1.794.003</b>	<b>1.793.833</b>	<b>1.795.623</b>	<b>1.826.892</b>	<b>1.836.445</b>	<b>1.856.112</b>	<b>1.879.941</b>	<b>1.819.021</b>	<b>1.860.915</b>	<b>1.858.869</b>	<b>Total</b>		
"r" : Data tidak tersedia <span style="float: right;">"r": Data not available</span> r) Angka-angka diperbaiki <span style="float: right;">r) Revised figures</span> *) Angka-angka sementara <span style="float: right;">*) Provisional figures</span>																			

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

Jenis	2015	2016	2017	2018										2019			Type	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
<b>Dana Pihak Ketiga</b>																		<b>Depositor Funds</b>
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,06	3,23	2,99	2,80	2,80	3,80	2,75	2,76	2,77	2,71	2,81	2,72	2,88	2,75	2,70	2,78	2 Saving Deposits	
3 Deposito iB																		3 Time Deposits
a 1 Bulan	12,09	10,81	9,91	9,32	9,32	9,22	9,02	8,84	9,06	8,86	8,97	8,79	9,43	9,11	9,04	9,11	a 1 month	
b 3 Bulan	9,19	8,49	8,09	7,85	7,73	7,95	7,53	7,65	7,81	7,63	7,76	7,67	8,10	7,89	7,78	7,85	b 3 months	
c 6 Bulan	9,72	8,69	9,45	8,97	8,85	9,20	8,70	8,96	8,91	8,58	8,50	8,62	9,21	8,86	8,61	8,50	c 6 months	
d 12 Bulan	10,36	10,13	9,67	9,08	9,00	9,33	9,00	9,18	9,26	9,09	8,97	9,14	9,73	9,36	9,27	9,26	d 12 months	
e > 12 Bulan	13,94	12,92	9,14	8,92	8,47	8,94	8,66	8,28	8,55	8,42	8,50	8,40	8,52	11,79	8,26	7,91	e > 12 months	
<b>Pembiayaan</b>																		<b>Financing</b>
1 Akad <i>Mudharabah</i>	17,39	17,86	17,42	18,18	18,14	16,32	17,71	17,47	17,83	17,91	17,49	17,27	16,45	17,16	16,17	15,76	1 Mudharaba	
2 Akad <i>Musyarakah</i>	21,10	19,58	19,15	18,87	19,02	18,99	19,20	19,33	15,12	18,29	17,69	18,23	18,44	18,23	17,86	17,84	2 Musharaka	
3 Akad <i>Murabahah</i>	18,12	17,99	17,46	17,69	17,70	17,76	17,75	17,72	17,79	17,68	17,86	17,88	17,82	17,81	17,84	17,77	3 Murabaha	
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	8,29	8,88	13,26	8,01	8,16	8,13	8,29	9,04	9,07	9,12	9,30	9,54	9,95	9,90	10,02	10,24	5 Istishna	
6 Akad <i>Ijarah</i> <sup>1)</sup>	15,25	16,52	6,51	6,92	6,93	7,10	7,04	10,33	13,63	15,44	17,92	18,50	17,29	15,41	16,05	16,42	6 Ijara <sup>1)</sup>	
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa <sup>1)</sup>	14,99	14,70	14,10	14,24	14,13	14,16	13,98	13,84	13,62	13,57	13,46	13,40	13,44	13,49	13,43	13,40	8 Multi Purpose Financing <sup>1)</sup>	

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

"-": Data tidak tersedia

"-": Data not available

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

Rasio	2015	2016	2017	2018									2019			Ratio	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		Mar
1 CAR	21,47%	21,73%	20,81%	20,60%	20,30%	19,97%	19,96%	19,76%	18,81%	19,78%	19,67%	19,27%	19,33%	20,33%	21,72%	20,19%	1 CAR
2 ROA	2,20%	2,27%	2,55%	2,38%	2,36%	2,32%	2,41%	2,27%	2,27%	2,30%	2,26%	1,73%	1,87%	2,56%	2,32%	2,36%	2 ROA
3 ROE	14,66%	16,18%	19,40%	17,72%	17,47%	17,05%	17,86%	16,88%	16,68%	17,10%	16,72%	11,36%	12,86%	19,97%	17,62%	18,08%	3 ROE
4 NPF	8,20%	8,63%	9,68%	10,98%	11,56%	11,55%	11,78%	11,80%	11,75%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	4 NPF
5 FDR	120,06%	114,40%	111,12%	111,53%	114,08%	119,40%	118,91%	114,56%	113,39%	112,15%	113,40%	111,99%	111,67%	111,52%	113,70%	115,50%	5 FDR
6 BOPO	88,09%	87,09%	85,34%	84,23%	85,31%	85,85%	85,97%	86,13%	86,16%	86,18%	85,61%	88,76%	87,66%	81,74%	90,01%	87,00%	6 BOPO

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

Total Aset (Rp)	2015	2016	2017	2018										2019			Total Assets (in IDR)	
				Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		
< 1 Miliar	1	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	8	7	6	5	6	7	7	7	7	7	7	7	7	7	7	7	7	1 up to 5 Billion
> 5 s.d. 10 Miliar	29	19	18	18	19	20	18	16	15	15	15	15	13	11	11	10	10	>5 up to 10 Billion
> 10 Miliar	125	138	141	142	142	140	142	144	145	145	145	145	146	146	146	147	147	> 10 Billion
<b>Total</b>	<b>163</b>	<b>166</b>	<b>167</b>	<b>167</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>168</b>	<b>167</b>	<b>165</b>	<b>165</b>	<b>165</b>	<b>165</b>	<b>Total</b>

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 - Maret 2019 (Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - March 2019)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	311.750	203.076	217.373	93,42	10,41	Nanggroe Aceh Darussalam
Sumatera Utara	178.696	126.456	123.761	102,18	6,69	Sumatera Utara
Sumatera Barat	220.403	163.547	174.212	93,88	9,41	Sumatera Barat
Sumatera Selatan	21.026	15.171	10.883	139,41	5,38	Sumatera Selatan
Bangka Belitung	550.012	373.750	465.385	80,31	23,98	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	63.525	55.482	46.844	118,44	18,33	Bengkulu
Riau	41.362	28.265	35.056	80,63	9,58	Riau
Kepulauan Riau	139.526	119.431	80.106	149,09	15,50	Kepulauan Riau
Lampung	647.518	490.192	278.823	175,81	4,21	Lampung
DKI Jakarta	15.016	12.000	10.095	118,87	34,49	DKI Jakarta
Jawa Barat	3.847.694	3.036.140	2.363.450	128,46	6,76	Jawa Barat
Banten	956.694	702.210	715.232	98,18	17,99	Banten
Jawa Tengah	1.557.325	1.184.916	1.078.398	109,88	7,28	Jawa Tengah
DI Yogyakarta	765.524	529.286	551.145	96,03	8,63	DI Yogyakarta
Jawa Timur	2.102.478	1.683.317	1.366.999	123,14	7,05	Jawa Timur
Bali	9.419	6.474	5.908	109,59	12,04	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	12.088	7.354	5.693	129,18	9,62	Kalimantan Tengah
Kalimantan Timur	8.260	1.303	5.159	25,26	24,26	Kalimantan Timur
Kalimantan Selatan	43.302	28.082	32.014	87,72	11,27	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	412	746	251	298	87	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	150.695	118.691	52.969	224,08	16,68	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	171.741	74.514	115.156	64,71	3,00	Maluku Utara
NTB	594.172	436.011	400.337	108,91	3,70	NTB
NTT	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	Irian Jaya Barat
Papua	1.186	526	737	71,38	100,00	Papua

"-": Data tidak tersedia

"-": Data not available

**Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Maret 2019**  
(Financing of Sharia Rural Bank based on Economic Sector and Province - March 2019)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	2.592	-	3.341	265	8.975	86.696	5.601	4.849	24.647	66.110	Nanggroe Aceh Darussalam
Sumatera Utara	2.889	4	122	127	987	11.527	1.273	2.655	20.887	85.986	Sumatera Utara
Sumatera Barat	20.977	556	1.928	31	7.358	50.641	5.693	10.081	12.444	53.839	Sumatera Barat
Sumatera Selatan	1.487	72	941	-	156	1.577	101	113	1.485	9.239	Sumatera Selatan
Bangka Belitung	65.090	687	3.054	909	42.803	124.147	8.369	9.234	45.900	73.556	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	24.696	-	-	-	7.028	4.776	282	87	794	17.819	Bengkulu
Riau	2.067	-	5	117	705	2.649	470	472	4.653	17.127	Riau
Kepulauan Riau	2.518	-	1.436	185	2.026	7.286	925	2.153	16.656	86.247	Kepulauan Riau
Lampung	21.708	470	345	138	405	29.975	640	10.330	18.714	407.468	Lampung
DKI Jakarta	-	-	-	-	1.263	2.114	2	1.375	3.167	4.079	DKI Jakarta
Jawa Barat	75.810	9.289	78.902	3.162	125.983	619.462	21.352	170.733	208.779	1.722.667	Jawa Barat
Banten	897	1.151	3.515	3.284	68.692	259.999	7.584	101.327	40.703	215.058	Banten
Jawa Tengah	39.990	3.593	15.025	2.194	176.281	233.394	21.391	205.946	140.723	346.378	Jawa Tengah
DI Yogyakarta	6.122	1.490	5.378	2.993	56.211	95.495	9.259	47.145	92.913	212.280	DI Yogyakarta
Jawa Timur	46.518	2.851	24.121	1.374	188.258	406.100	22.670	78.344	107.910	805.171	Jawa Timur
Bali	-	-	-	-	659	871	-	1.268	867	2.810	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	266	-	-	28	1.131	1.119	120	1.291	895	2.504	Kalimantan Tengah
Kalimantan Timur	38	-	-	-	-	298	66	-	9	893	Kalimantan Timur
Kalimantan Selatan	139	820	-	-	3.267	11.630	1.832	1.698	3.170	5.525	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	1	-	-	486	-	-	-	258	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	934	965	254	-	5.150	16.635	118	524	1.808	92.304	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	46	-	-	3	4.500	6.101	23	6.586	4.194	53.062	Maluku Utara
NTB	3.673	4.536	8.000	21	25.346	49.130	393	47.995	27.375	269.542	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	6	1	-	-	-	381	48	-	-	90	Papua

"-": Data tidak tersedia

"-": Data not available

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

<b>Propinsi</b>	<b>Modal Kerja Working Capital</b>	<b>Investasi Investment</b>	<b>Konsumsi Consumption</b>	<b>Province</b>
Nanggroe Aceh Darussalam	100.127	36.840	66.110	Nanggroe Aceh Darussalam
Sumatera Utara	26.520	13.951	85.986	Sumatera Utara
Sumatera Barat	74.930	34.778	53.839	Sumatera Barat
Sumatera Selatan	5.825	108	9.239	Sumatera Selatan
Bangka Belitung	182.274	117.919	73.556	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	14.119	23.543	17.819	Bengkulu
Riau	8.572	2.566	17.127	Riau
Kepulauan Riau	21.912	11.272	86.247	Kepulauan Riau
Lampung	46.163	36.561	407.468	Lampung
DKI Jakarta	7.921	-	4.079	DKI Jakarta
Jawa Barat	842.809	470.664	1.722.667	Jawa Barat
Banten	420.814	66.338	215.058	Banten
Jawa Tengah	571.083	267.454	346.378	Jawa Tengah
DI Yogyakarta	240.776	76.230	212.280	DI Yogyakarta
Jawa Timur	690.273	187.873	805.171	Jawa Timur
Bali	2.547	1.117	2.810	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	3.266	1.584	2.504	Kalimantan Tengah
Kalimantan Timur	411	-	893	Kalimantan Timur
Kalimantan Selatan	22.557	-	5.525	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	488	-	258	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	20.752	5.635	92.304	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	13.372	8.081	53.062	Maluku Utara
NTB	127.720	38.749	269.542	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	385	51	90	Papua

"-": Data tidak tersedia

"-": Data not available

**Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Maret 2019**  
(Financing of Sharia Rural Bank based on Type of Financing and Province - March 2019)

<b>Propinsi</b>	<b>Usaha Kecil dan Menengah</b>	<b>Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises</b>	<b>Province</b>
Nanggroe Aceh Darussalam	120.420	82.656	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	21.103	105.353	<i>Sumatera Utara</i>
Sumatera Barat	99.425	64.122	<i>Sumatera Barat</i>
Sumatera Selatan	5.618	9.553	<i>Sumatera Selatan</i>
Bangka Belitung	291.885	81.865	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	21.579	33.903	<i>Bengkulu</i>
Riau	7.967	20.298	<i>Riau</i>
Kepulauan Riau	15.416	104.015	<i>Kepulauan Riau</i>
Lampung	71.496	418.696	<i>Lampung</i>
DKI Jakarta	6.434	5.566	<i>DKI Jakarta</i>
Jawa Barat	1.253.460	1.782.680	<i>Jawa Barat</i>
Banten	395.414	306.796	<i>Banten</i>
Jawa Tengah	744.865	440.050	<i>Jawa Tengah</i>
DI Yogyakarta	218.940	310.346	<i>DI Yogyakarta</i>
Jawa Timur	758.171	925.147	<i>Jawa Timur</i>
Bali	3.450	3.024	<i>Bali</i>
Kalimantan Barat	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	4.850	2.504	<i>Kalimantan Tengah</i>
Kalimantan Timur	362	941	<i>Kalimantan Timur</i>
Kalimantan Selatan	22.462	5.620	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	<i>Gorontalo</i>
Sulawesi Barat	477	269	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	25.566	93.125	<i>Sulawesi Selatan</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	13.999	60.515	<i>Maluku Utara</i>
NTB	36.722	399.289	<i>NTB</i>
NTT	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	<i>Irian Jaya Barat</i>
Papua	427	99	<i>Papua</i>



**Departemen Perizinan  
dan Informasi Perbankan  
OTORITAS JASA KEUANGAN**

Menara Radius Prawiro  
Jl. MH Thamrin No. 2, Jakarta - 10350  
konsumen@ojk.go.id  
1500 655/ fax (021) 386 032  
www.ojk.go.id

- ⊕ [www.ojk.go.id](http://www.ojk.go.id)
- f [official.ojk](https://www.facebook.com/officialojk)
- 🐦 [@OJKINDONESIA](https://twitter.com/OJKINDONESIA)
- 📷 [@OJKINDONESIA](https://www.instagram.com/OJKINDONESIA)
- ▶ [Jasakeuangan](https://www.youtube.com/Jasakeuangan)