

# STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

**2018**  
**Oktober**

October 2018



## 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

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Miliar Rupiah (in Billion IDR)

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																	
Periode	2014	2015	2016	2017			2018										Indicator
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Bank Umum Syariah</b>																	
<b>Sharia Commercial Bank</b>																	
<b>CAR (%)</b>	15.74	15.02	16.63	16.14	16.46	17.91	18.05	18.62	18.47	17.93	19.04	20.59	20.41	20.46	21.25	21.22	<b>CAR (%)</b>
- Modal	19,585	23,409	27,153	27,424	29,281	31,105	31,528	32,668	33,072	31,866	34,233	36,219	35,844	36,317	38,133	37,877	- Capital
- Aktiva Tetap Menurut Risiko	124,405	155,894	163,306	169,911	177,893	173,695	174,670	175,432	179,057	177,709	179,816	175,877	175,609	177,474	179,447	178,500	- Risk Weighted Assets
<b>ROA (%)</b>	0.41	0.49	0.63	0.70	0.73	0.63	0.42	0.74	1.23	1.23	1.31	1.37	1.35	1.35	1.41	1.26	<b>ROA (%)</b>
- Laba	822	977	1,426	1,859	1,933	1,697	1,190	2,125	3,557	3,581	3,799	3,997	3,941	3,950	4,145	3,735	- Profit
- Rata-Rata Total Aset	198,248	201,348	225,804	264,481	265,710	267,570	285,397	287,442	289,717	290,360	290,862	291,438	291,547	291,538	294,507	295,486	- Average Assets
<b>NPF (%)</b>	4.95	4.84	4.42	4.91	5.27	4.76	5.21	5.21	4.56	4.84	4.86	3.83	3.92	3.95	3.82	3.95	<b>NPF (%)</b>
<b>NPF Net (%)</b>	3.38	3.19	2.17	2.78	3.05	2.57	2.83	2.76	2.54	2.77	2.82	2.13	2.30	2.33	2.35	2.40	<b>NPF Net %</b>
- Non Performing Financing	7,320	7,456	7,843	9,140	9,815	9,030	9,720	9,766	8,673	9,243	9,363	7,270	7,486	7,624	7,592	7,850	- Non Performing Financing
- Non Performing Financing Net	4,997	4,915	3,860	5,167	5,676	4,880	5,287	5,179	4,828	5,284	5,445	4,049	4,393	4,500	4,656	4,760	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	147,944	153,968	177,482	186,122	186,366	189,789	186,508	187,448	190,064	191,042	192,749	189,677	191,149	192,929	198,536	198,678	- Total Financing to Non Bank
<b>FDR (%)</b>	86.66	88.03	85.99	80.94	80.07	79.61	77.93	78.35	77.63	78.05	79.65	78.68	79.45	80.45	78.95	79.17	<b>FDR (%)</b>
- Pembiayaan kepada Pihak Ketiga Bukan Bank	147,944	153,968	177,482	186,122	186,366	189,789	186,508	187,448	190,064	191,042	192,749	189,677	191,149	192,929	198,536	198,678	- Total Financing to Non Bank
- Dana Pihak Ketiga	170,723	174,895	206,407	229,957	232,756	238,393	239,318	239,258	244,820	244,779	241,995	241,073	240,596	239,804	251,483	250,949	- Total Third Party Funds
<b>BOPO (%)</b>	96.97	97.01	96.22	94.16	94.05	94.91	97.01	93.81	89.90	89.75	88.90	88.75	88.69	88.64	88.08	89.36	<b>BOPO (%)</b>
- Biaya Operasional	29,285	30,945	34,174	24,455	26,819	29,682	3,082	5,328	7,995	10,498	12,733	15,977	18,260	20,637	23,132	26,010	- Operating Expenses to Operations Revenue (%)
- Pendapatan Operasional	30,201	31,901	35,517	25,973	28,514	31,273	3,177	5,679	8,893	11,697	14,323	18,004	20,589	23,281	26,261	29,107	- Operations Expenses
<b>Rentabilitas</b>																	<b>Profitability</b>
<b>NOM (%)</b>	0.52	0.52	0.68	0.77	0.78	0.67	0.45	0.83	1.40	1.40	1.48	1.57	1.54	1.53	1.59	1.41	<b>NOM (%)</b>
- Pendapatan Operasional	916	955	1,343	1,821	1,849	1,591	1,139	2,111	3,592	3,598	3,815	4,052	3,992	3,965	4,172	3,717	- Net Operations Income
- Rata-rata Aset Produktif	175,548	182,301	198,936	236,506	237,471	238,944	253,040	255,148	256,974	257,839	257,268	258,044	258,657	259,012	262,002	263,051	- Average Earning Assets
<b>KAP</b>																	<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	4.78	5.19	4.27	4.81	4.73	4.21	4.79	4.75	4.21	4.41	4.60	3.89	3.94	4.08	3.88	3.73	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	10,055	10,228	10,070	12,168	12,101	11,078	12,474	12,561	11,337	11,830	12,079	10,424	10,620	10,956	10,953	10,418	- Classified Earning Assets
- Total Aset Produktif	210,371	197,100	236,048	252,752	255,660	263,110	260,586	264,638	269,237	268,205	262,562	268,144	269,385	268,662	282,091	279,469	- Total Earning assets
<b>Likuiditas</b>																	<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	18.22	20.04	22.54	28.72	29.12	29.75	27.80	29.05	29.63	28.77	31.62	29.43	28.72	28.90	24.68	26.92	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	27,833	32,610	45,669	58,918	61,630	65,551	60,131	63,730	66,089	63,227	69,524	65,086	63,152	64,499	55,133	60,314	- Short-Term Assets
- Kewajiban Jangka Pendek	152,758	162,749	202,855	205,154	211,619	220,373	216,329	219,381	223,069	219,798	219,851	221,149	219,873	223,213	223,432	224,029	- Short-Term Liabilities
<b>Imbal Hasil</b>																	<b>Yield Proportion</b>
<b>Non Core Deposit terhadap Total DPK (%)</b>	52.91	50.35	58.84	52.78	52.58	51.29	51.87	51.83	52.61	52.53	51.54	50.72	49.32	48.73	49.85	49.43	<b>Non Core Deposits to Third Party Funds (%)</b>
- Non Core Deposit	90,333	88,053	121,443	121,379	122,384	122,280	124,134	124,006	128,791	128,582	124,723	122,265	118,661	116,859	125,352	124,032	- Non Core Deposits
- Total DPK	170,723	174,895	206,407	229,957	232,756	238,393	239,318	239,258	244,820	244,779	241,995	241,073	240,596	239,804	251,483	250,949	- Total Third Party Funds
<b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)</b>	203.48	180.50	199.86	214.95	219.14	210.95	218.95	217.66	216.01	217.06	215.73	218.12	219.04	211.45	218.30	217.35	<b>Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>
- Portofolio yang Memiliki Imbal Hasil Tetap	99,199	98,641	118,667	127,422	128,371	129,137	128,402	128,804	130,276	131,150	132,067	130,417	131,595	131,328	136,503	136,400	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	48,753	54,650	59,376	59,281	58,578	61,217	58,643	59,178	60,311	60,420	61,218	59,791	60,077	62,109	62,529	62,756	- Floating-rate Yield Portfolios
<b>Investasi</b>																	<b>Investment Proportion and Risk</b>
<b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)</b>	32.85	35.81	34.64	34.59	34.37	35.22	34.49	34.63	34.83	34.82	35.18	35.18	35.29	36.01	35.33	35.46	<b>Profit Sharing Financing to Total Financing to Non Bank (%)</b>
- Total Pembiayaan Basis Mudharabah	48,753	55,336	61,675	64,585	64,260	67,049	64,512	65,104	66,381	66,698	67,990	66,914	67,632	69,663	70,312	70,619	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148,425	154,527	178,043	186,703	186,949	190,354	187,046	187,982	190,587	191,570	193,284	190,208	191,673	193,437	199,032	199,156	- Total Financing
<b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah</b>	2.56	2.81	3.40	3.94	4.00	3.29	4.06	4.16	3.67	3.88	3.77	4.46	4.32	4.09	3.58	3.79	<b>Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b>
- Potensi Kerugian Pembiayaan Bagi Hasil	1,250	1,557	2,094	2,545	2,572	2,204	2,616	2,708	2,435	2,585	2,564	2,984	2,920	2,853	2,516	2,675	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	48,753	55,336	61,675	64,585	64,260	67,049	64,512	65,104	66,381	66,698	67,990	66,914	67,632	69,663	70,312	70,619	- Total Mudharabah and Musyarakah

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

Note: r) Revised figures  
\*) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																	
Periode	2014	2015	2016	2017			2018										Indicator
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Unit Usaha Syariah</b>				<b>Sharia Business Unit</b>													
ROA (%)	1.97	1.81	1.77	2.49	2.57	2.47	2.82	2.23	2.40	2.47	2.43	2.40	2.45	2.46	2.43	2.25	ROA (%)
- Laba	1,227	1,324	1,529	2,647	2,777	2,726	3,629	2,876	3,137	3,233	3,194	3,182	3,271	3,309	3,281	3,078	- Profit
- Rata-Rata Total Aset	62,223	73,049	86,248	106,383	107,934	110,286	128,789	128,830	130,531	130,812	131,257	132,528	133,485	134,555	135,011	136,506	- Average Assets
NPF (%)	2.55	3.03	3.49	2.44	2.36	2.11	2.41	2.52	2.46	2.54	2.52	2.28	2.30	2.18	2.15	2.32	NPF (%)
NPF Net (%)	1.66	1.65	1.79	1.46	1.40	1.24	1.52	1.54	1.50	1.54	1.53	1.43	1.41	1.36	1.37	1.41	NPF Net %
- Non Performing Financing	1,312	1,791	2,464	2,146	2,128	2,024	2,268	2,386	2,379	2,453	2,494	2,402	2,443	2,411	2,413	2,652	- Non Performing Financing
- Non Performing Financing Net	856	975	1,262	1,282	1,264	1,193	1,427	1,459	1,446	1,491	1,514	1,502	1,503	1,508	1,530	1,605	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	51,385	59,028	70,525	88,083	90,142	95,906	94,124	94,648	96,558	96,712	99,006	105,344	106,274	110,583	111,983	114,201	- Total Financing to Non Bank
FDR (%)	109.02	104.88	96.70	98.78	100.20	99.39	98.18	102.12	101.54	101.37	101.28	105.19	107.78	111.76	107.71	108.79	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	51,385	59,028	70,525	88,083	90,142	95,906	94,124	94,648	96,558	96,712	99,006	105,344	106,274	110,583	111,983	114,201	- Total Financing to Non Bank
- Dana Pihak Ketiga	47,136	56,280	72,928	89,167	89,959	96,495	95,866	92,685	95,089	95,407	97,755	100,143	98,599	98,950	103,963	104,970	- Total Third Party Funds
BOPO (%)	80.19	83.41	82.85	74.09	72.97	74.15	70.14	74.51	72.64	71.90	72.36	72.62	72.13	72.68	72.88	74.70	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	4,866	6,356	7,097	6,402	6,965	7,927	702	1,350	2,113	2,794	3,525	4,265	4,988	5,820	6,571	7,543	- Operations Expenses
- Pendapatan Operasional	6,068	7,621	8,566	8,640	9,545	10,690	1,001	1,812	2,909	3,885	4,872	5,873	6,916	8,008	9,017	10,098	- Operations Income
Rentabilitas																	Profitability
NOM (%)	2.05	1.83	2.00	2.69	2.78	2.67	2.97	2.29	2.59	2.65	2.61	2.57	2.62	2.58	2.56	2.39	NOM (%)
- Pendapatan Operasional	1,202	1,264	1,469	2,686	2,815	2,764	3,587	2,772	3,184	3,275	3,232	3,216	3,304	3,282	3,261	3,066	- Net Operations Income
- Rata-rata Aset Produktif	58,748	68,937	73,485	99,893	101,347	103,531	120,702	121,089	123,008	123,410	123,894	125,148	126,048	127,036	127,302	128,517	- Average Earning Assets
KAP																	Classified Earning assets to Earning assets (%)
APYD terhadap Aktiva Produktif (%)	2.90	3.96	3.22	2.61	2.60	2.26	2.57	2.80	2.57	2.70	2.62	2.57	2.46	2.41	2.36	2.48	- Classified Earning Assets
- APYD	1,873	3,124	3,036	2,995	3,032	2,897	3,132	3,428	3,278	3,388	3,312	3,387	3,247	3,240	3,324	3,485	- Total Earning assets
- Total Aset Produktif	64,488	78,893	94,319	114,685	116,638	128,442	121,714	122,355	127,700	125,383	126,440	132,021	132,006	134,509	140,974	140,420	
Likuiditas																	Liquidity
Short Term Mismatch (%)	26.69	35.56	34.23	28.75	27.11	28.37	22.09	21.88	22.83	22.75	20.08	22.05	23.23	22.30	21.71	23.61	Short Term Mismatch (%)
- Aktiva Jangka Pendek	14,800	24,616	26,152	27,637	26,226	30,253	21,977	21,133	23,351	23,505	20,948	23,943	24,572	23,989	24,496	26,645	- Short-Term Assets
- Kewajiban Jangka Pendek	55,446	69,227	76,398	96,129	96,735	106,627	99,480	96,581	102,286	103,301	104,315	108,576	105,787	107,593	112,818	112,862	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	56.65	56.94	60.89	64.69	64.58	65.92	65.48	64.07	64.57	64.29	64.21	64.84	63.88	63.79	65.57	65.68	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	26,700	32,044	44,409	57,682	58,097	63,607	62,772	59,382	61,395	61,342	62,773	64,932	62,987	63,118	68,166	68,946	- Non Core Deposits
- Total DPK	47,136	56,280	72,928	89,167	89,959	96,495	95,866	92,685	95,089	95,407	97,755	100,143	98,599	98,950	103,963	104,970	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	294.21	244.71	211.41	199.04	199.99	186.69	201.52	205.47	201.83	214.62	216.82	191.10	199.83	189.21	182.50	180.42	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	36,399	38,833	48,230	59,011	60,470	62,819	63,277	64,026	64,958	66,392	68,195	69,586	71,283	72,774	72,759	73,883	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12,372	15,869	22,813	29,648	30,236	33,648	31,400	31,160	32,185	30,935	31,452	36,414	35,671	38,463	39,869	40,950	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28.96	33.97	45.16	51.61	52.29	53.49	52.95	53.47	54.22	53.96	54.23	56.59	56.53	58.04	59.11	59.68	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	14,988	20,197	32,083	45,754	47,430	51,602	50,135	50,893	52,669	52,515	54,036	59,985	60,465	64,558	66,579	68,527	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	51,752	59,462	71,044	88,660	90,706	96,467	94,677	95,186	97,143	97,327	99,647	106,000	106,954	111,237	112,628	114,833	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1.84	2.75	1.97	1.60	1.57	1.43	1.46	1.46	1.65	1.73	1.69	1.56	1.60	1.60	1.53	1.74	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	276	556	631	733	746	736	730	742	872	910	914	938	967	1,032	1,016	1,196	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	14,988	20,197	32,083	45,754	47,430	51,602	50,135	50,893	52,669	52,515	54,036	59,985	60,465	64,558	66,579	68,527	- Total Mudharabah and Musyarakah

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

Note: r) Revised figures  
\*) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2018 (Sharia Banking Network)																	
Indikator	2015	2016	2017			2018										Indicator	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
<b>Bank Umum Syariah</b>																	<b>Sharia Commercial Bank</b>
- Total Aset	213,423	254,184	273,444	278,005	288,027	285,397	289,487	294,267	292,289	292,871	294,319	292,197	291,475	306,121	304,292		- Total Assets
- Jumlah Bank	12	13	13	13	13	13	13	13	13	13	13	13	13	14	14		- Number of Banks
- Jumlah Kantor	1,990	1,869	1,837	1,817	1,825	1,824	1,828	1,822	1,822	1,826	1,827	1,830	1,822	1,862	1,866		- Number of Offices
- KC	450	473	459	470	471	469	470	468	467	467	467	467	467	479	477		Branch Offices
- KCP	1,340	1,207	1,188	1,172	1,176	1,174	1,177	1,175	1,175	1,176	1,175	1,177	1,171	1,193	1,196		Sub Branch Offices
- KK	200	189	190	175	178	181	181	179	180	183	185	186	184	190	193		Cash Offices
- ATM	3,571	3,127	2,539	2,539	2,585	2,586	2,584	2,350	2,567	2,588	2,598	2,611	2,620	2,772	2,779		ATMs/ADMs
- Jumlah Tenaga Kerja	51,413	51,110	52,464	52,155	51,068	50,973	51,062	50,095	49,971	49,960	52,350	49,539	52,257	52,590	52,654		- Number of Employees
<b>Unit Usaha Syariah</b>																	<b>Sharia Business Unit</b>
- Total Aset	82,839	102,320	122,445	123,447	136,154	128,789	128,870	133,934	131,655	133,035	138,884	139,230	142,047	150,801	149,957		- Total Assets
- Jumlah Bank Umum Konvensional yang memiliki UUS	22	21	21	21	21	21	21	21	21	21	21	21	21	20	20		- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	311	332	340	343	344	346	347	348	348	349	349	349	350	340	345		- Number of Offices
- KC	138	149	153	154	154	154	154	150	150	150	150	150	150	148	151		Branch Offices
- KCP	129	135	136	137	139	141	142	145	145	146	146	146	146	139	140		Sub Branch Offices
- KK	44	48	51	80	51	51	51	53	53	53	53	53	54	53	54		Cash Offices
- ATM	145	132	140	139	143	144	148	151	155	157	159	161	162	165	165		ATMs/ADMs
- Jumlah Tenaga Kerja	4,403	4,487	4,227	4,539	4,678	4,909	4,578	4,723	4,834	4,817	4,678	4,850	4,387	4,207	4,037		- Number of Employees
<b>Total Aset BUS dan UUS</b>	<b>296,262</b>	<b>356,504</b>	<b>395,889</b>	<b>401,452</b>	<b>424,181</b>	<b>414,185</b>	<b>418,357</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>Total Assets</b>
<b>Total Kantor BUS dan UUS</b>	<b>2,301</b>	<b>2,201</b>	<b>2,177</b>	<b>2,160</b>	<b>2,169</b>	<b>2,170</b>	<b>2,175</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>Total Number of Offices</b>
<b>Total ATM BUS dan UUS</b>	<b>3,716</b>	<b>3,259</b>	<b>2,679</b>	<b>2,678</b>	<b>2,728</b>	<b>2,730</b>	<b>2,732</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>Total Number of ATMs/ADMs</b>
<b>Total Tenaga Kerja BUS dan UUS</b>	<b>55,816</b>	<b>55,597</b>	<b>56,691</b>	<b>56,694</b>	<b>55,746</b>	<b>55,882</b>	<b>55,164</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>Total Number of Employees</b>
<b>Bank Pembiayaan Rakyat Syariah</b>																	<b>Sharia Rural Bank</b>
- Jumlah Bank	163	166	167	167	167	167	167	167	168	168	168	168	168	168	168		- Number of Banks
- Jumlah Kantor	446	453	445	442	441	446	450	451	458	462	459	466	466	468	450		- Number of Offices
- Jumlah Tenaga Kerja	5,102	4,372	4,578	4,614	4,619	4,565	4,726	4,749	4,865	4,863	4,777	4,873	4,867	4,915	4,696		- Number of Employees
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures	

**Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Oktober 2018  
(Individual Sharia Banking Network - October 2018)**

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
<b>Bank Umum Syariah</b>	<b>477</b>	<b>1,196</b>	<b>193</b>	<b>Sharia Commercial Bank</b>
1 PT. Bank Aceh Syariah	26	88	26	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat	12	22	4	2 PT. Bank Muamalat Indonesia
3 PT. Bank Muamalat Indonesia	83	152	57	
4 PT. Bank Victoria Syariah	9	5	-	3 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	52	206	12	4 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	1	5 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	185	17	6 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	130	426	52	7 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	25	33	7	8 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	15	3	-	9 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	10 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	11	12	13	11 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	12 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	13 PT. Maybank Syariah Indonesia
<b>Unit Usaha Syariah</b>	<b>151</b>	<b>140</b>	<b>54</b>	<b>Sharia Business Unit</b>
15 PT Bank Danamon Indonesia, Tbk	9	1	-	14 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	15 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	13	-	-	16 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	3	17 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	9	-	-	18 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	34	2	10	19 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	22	40	6	20 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	3	12	5	21 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	4	4	22 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	4	11	9	23 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	9	-	24 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	1	-	25 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	26 PT BPD Jambi
28 PT BPD Sumatera Barat	3	6	-	27 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	3	28 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	29 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	30 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	1	4	5	31 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	16	2	32 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	33 PT BPD Sulawesi Selatan dan Sulawesi Barat
<b>Bank Pembiayaan Rakyat Syariah</b>	<b>105</b>	<b>-</b>	<b>177</b>	<b>Sharia Rural Bank</b>
<b>TOTAL</b>	<b>733</b>	<b>1,336</b>	<b>424</b>	<b>TOTAL</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 = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling	



<b>Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Oktober 2018</b> <b>(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - October 2018)</b>				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
<b>Bank Umum Syariah</b>	<b>477</b>	<b>1,196</b>	<b>193</b>	<b>Sharia Commercial Bank</b>
1 Jawa Barat	62	215	25	1 West Java
2 Banten	20	63	8	2 Banten
3 DKI Jakarta	72	146	34	3 DKI Jakarta
4 Yogyakarta	9	23	13	4 DI Yogyakarta
5 Jawa Tengah	36	86	17	5 Central Java
6 Jawa Timur	44	132	19	6 East Java
7 Bengkulu	5	11	1	7 Bengkulu
8 Jambi	6	19	2	8 Jambi
9 Nanggroe Aceh Darussalam	36	103	27	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	48	5	10 North Sumatera
11 Sumatera Barat	10	29	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	34	2	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	34	2	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	35	9	22 South Sulawesi
23 Sulawesi Utara	3	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	19	41	5	27 West Nusa Tenggara
28 Bali	7	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:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Sharia 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/Sharia 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 Oktober 2018 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - October 2018)					
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks	
	HOO/BO	SBO/SSU	CO		
Unit Usaha Syariah	151	140	54	Sharia Business Unit	
1 Jawa Barat	20	14	9	1 West Java	
2 Banten	3	7	1	2 Banten	
3 DKI Jakarta	9	15	6	3 DKI Jakarta	
4 Yogyakarta	5	5	4	4 DI Yogyakarta	
5 Jawa Tengah	19	17	10	5 Central Java	
6 Jawa Timur	22	17	4	6 East Java	
7 Bengkulu	1	-	-	7 Bengkulu	
8 Jambi	2	1	-	8 Jambi	
9 Nanggroe Aceh Darussalam	4	-	-	9 Nanggroe Aceh Darussalam	
10 Sumatera Utara	11	17	-	10 North Sumatera	
11 Sumatera Barat	4	6	-	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	3	-	15 Riau Islands	
16 Lampung	1	-	-	16 Lampung	
17 Kalimantan Selatan	7	9	1	17 South Kalimantan	
18 Kalimantan Barat	4	4	5	18 West Kalimantan	
19 Kalimantan Timur	7	16	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>628</b>	<b>1,336</b>	<b>247</b>	<b>Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>	
Keterangan:			Note:		
- KP = Kantor Pusat			- HO = Head Office		
- UUS = Unit Usaha Syariah			- IBU = Sharia 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/Sharia Services Unit		
- KK = Kantor Kas			- CO = Cash Office		
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling		

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2018  
(Office Channeling)**

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Maret	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 PT. Bank Danamon Indonesia, Tbk	118	473	398	398	398	395	395	403	402	402	402	401	401	401	401	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	297	308	303	303	303	303	302	302	303	303	303	303	303	301	301	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	412	391	379	379	379	377	378	379	378	378	377	377	374	374	373	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	172	111	97	96	96	115	116	119	119	119	119	118	120	121	121	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	261	277	282	282	282	285	286	274	265	265	265	265	262	262	259	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	6 PT Bank Sinarmas <sup>2)</sup>
7 PT. Bank Tabungan Negara (Persero), Tbk	45	45	45	150	150	150	150	150	150	150	150	150	150	150	150	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN <sup>1)</sup>
9 PT BPD DKI	72	182	198	204	214	213	213	213	214	214	216	218	222	222	226	9 PT BPD DKI
10 PT. BPD DIY	10	31	33	33	34	34	34	34	34	34	34	34	34	34	34	10 PT. BPD DIY
11 PT BPD Jateng	131	145	150	150	150	150	151	156	156	156	156	156	156	156	156	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	97	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	14 PT BPD Sumut
15 PT BPD Jambi	7	7	22	22	22	22	23	23	23	23	23	23	24	25	25	15 PT BPD Jambi
16 PT BPD Sumbar	34	34	33	33	33	33	33	32	32	31	31	31	31	31	31	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	52	52	52	80	52	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	5	15	15	15	15	15	15	15	15	16	16	16	16	17	17	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	46	48	48	48	48	48	48	48	48	48	48	48	48	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	58	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	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	6	6	6	6	6	-	-	23 PT BPD Nusa Tenggara Barat
JUMLAH	2,009	2,567	2,503	2,641	2,624	2,640	2,644	2,648	2,639	2,639	2,640	2,640	2,641	2,636	2,636	TOTAL

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

<sup>2)</sup> Angka-angka diperbaiki

1. "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 2018**  
**(Sharia Commercial Bank and Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
4 Surat Berharga yang Diterbitkan	4,346	7,434	4,045	3,901	7,111	2,725	5,170	6,482	4,715	4,406	6,916	3,894	4,148	4,971	3,852	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2,391	1,948	1,246	1,246	1,341	1,341	1,341	1,341	1,341	1,026	1,026	1,041	1,041	1,046	1,046	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1,955	5,487	2,799	2,655	5,771	1,384	3,829	5,141	3,374	3,380	5,890	2,853	3,107	3,925	2,806	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2,281	2,782	3,186	3,138	3,608	3,359	3,367	3,341	3,353	3,349	3,035	2,997	2,858	2,955	3,455	5. Received Borrowing
6 Liabilitas Lainnya	892	497	666	609	630	713	639	633	716	759	756	635	751	700	585	6. Other Liabilities
7 Rupa-Rupa Liabilitas	26,39	27,304	30,120	30,267	33,139	30,492	33,908	34,514	33,009	32,987	35,516	38,757	41,240	44,113	42,994	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	22	240	129	179	630	-	75	610	590	270	680	-	100	735	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	240	125	175	630	-	75	610	590	270	680	-	100	735	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	1,875	2,175	2,175	2,175	2,175	2,175	1,475	1,475	1,475	3,075	3,075	3,075	3,075	3,075	9. Loan Capital
10 Modal Disetor	12,413	14,498	14,954	15,054	16,054	16,594	18,162	18,162	18,162	19,550	20,927	20,927	21,195	21,937	21,937	10. Paid-in capital
11 Tambahan Modal Disetor	2,258	2,056	1,830	3,428	4,222	4,112	4,688	5,093	3,555	4,159	2,595	2,594	2,313	2,280	2,232	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1,014	1,126	1,303	1,303	1,303	1,308	1,308	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	12. Differences in Fixed Assets Appraisal
13 Cadangan	2,145	3,400	3,546	3,546	3,546	3,546	3,080	2,963	2,965	2,965	3,065	3,197	3,778	3,878	3,878	13. Reserves
a. Cadangan Umum	2,129	3,276	3,275	3,275	3,275	3,275	2,808	2,813	2,815	2,815	2,915	3,002	3,583	3,683	3,683	a. General Reserves
b. Cadangan Tujuan	16	124	272	272	272	272	272	150	150	150	150	195	195	195	195	b. Special Purpose Reserves
14 Laba	4,858	5,171	7,220	7,705	7,201	7,019	6,430	6,675	7,185	7,731	8,271	8,674	8,747	9,635	9,367	14. Net Income
a. Tahun-tahun lalu	3,072	3,076	4,085	4,085	4,101	6,689	5,745	5,278	5,269	5,277	5,272	5,167	4,719	4,710	4,607	a. Previous years
b. Tahun berjalan	1,786	2,096	3,135	3,620	3,100	329	685	1,397	1,916	2,455	2,999	3,507	4,028	4,925	4,759	b. Current year

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

Note: \*) Revised figures  
 \*) Provisional Figures





**Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2018**  
**(Sharia Commercial Bank Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018									Indikator	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		Sep
4 Surat Berharga yang Diterbitkan	3,791	5,495	2,023	1,727	3,517	911	3,223	2,705	2,040	2,051	3,626	2,030	1,924	2,206	1,647	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2,112	1,315	415	415	415	415	415	415	415	100	100	100	100	100	100	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1,679	4,180	1,608	1,312	3,102	496	2,808	2,290	1,625	1,951	3,526	1,930	1,824	2,106	1,547	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	1,950	2,316	2,650	2,594	2,728	2,485	2,484	2,488	2,520	2,533	2,217	2,234	2,100	2,234	2,251	5. Received Borrowing
6 Liabilitas Lainnya	868	490	650	597	618	701	627	623	706	752	749	625	741	691	574	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4,522	5,576	5,917	5,852	6,256	6,104	6,392	6,596	6,490	6,888	7,420	6,733	7,384	8,061	7,985	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2,175	2,175	2,175	2,175	1,475	1,475	1,475	3,075	3,075	3,075	3,075	3,075	9. Loan Capital
10 Modal Disetor	12,413	14,498	14,954	15,054	16,054	16,594	18,162	18,162	18,162	19,550	20,927	20,927	21,195	21,937	21,937	10. Paid-in capital
11 Tambahan Modal Disetor	2,258	2,045	1,799	3,391	4,182	4,063	4,650	5,067	3,564	4,190	2,633	2,626	2,345	2,330	2,282	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1,014	1,126	1,303	1,303	1,303	1,308	1,308	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	12. Differences in Fixed Assets Appraisal
13 Cadangan	2,145	3,400	3,546	3,546	3,546	3,546	3,080	2,963	2,965	2,965	3,065	3,197	3,778	3,878	3,878	13. Reserves
a. Cadangan Umum	2,129	3,276	3,275	3,275	3,275	3,275	2,808	2,813	2,815	2,815	2,915	3,002	3,583	3,683	3,683	a. General Reserves
b. Cadangan Tujuan	16	124	272	272	272	272	272	150	150	150	150	150	195	195	195	b. Special Purpose Reserves
14 Laba	3,402	3,442	4,014	4,160	4,032	4,331	4,176	4,230	4,451	4,747	5,031	5,119	4,904	5,544	5,183	14. Net Income
a. Tahun-tahun lalu	2,767	2,490	3,042	3,042	3,042	4,299	3,959	3,603	3,594	3,602	3,597	3,492	3,044	3,035	2,933	a. Previous years
b. Tahun berjalan	635	952	972	1,119	990	32	216	626	857	1,145	1,434	1,626	1,860	2,509	2,251	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 2018**  
**(Sharia Business Unit Operations)**  
**Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
4 Surat Berharga yang Diterbitkan	555	1,940	2,021	2,174	3,594	1,814	1,947	3,777	2,675	2,355	3,290	1,865	2,224	2,765	2,205	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	633	831	831	926	926	926	926	926	926	926	941	941	946	946	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	276	1,307	1,190	1,344	2,669	889	1,021	2,851	1,749	1,429	2,364	924	1,283	1,819	1,259	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	331	466	536	544	881	875	884	853	833	816	818	764	758	721	1,204	5. Received Borrowing
6 Liabilitas Lainnya	3	7	16	12	12	12	12	10	10	7	6	10	11	9	11	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21,868	21,728	24,203	24,415	26,883	24,388	27,516	27,917	26,519	26,229	28,096	32,024	33,855	36,052	35,010	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	240	129	179	630	-	75	610	590	270	680	-	100	735	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	240	125	175	630	-	75	610	590	270	680	-	100	735	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	(0)	11	31	38	41	48	38	26	(9)	(32)	(38)	(32)	(31)	(50)	(50)	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	1,456	1,730	3,206	3,545	3,169	2,687	2,255	2,445	2,735	2,984	3,240	3,555	3,843	4,091	4,183	14. Net Income
a. Tahun-tahun lalu	305	586	1,044	1,044	1,059	2,390	1,796	1,675	1,675	1,675	1,675	1,675	1,675	1,675	1,675	a. Previous years
b. Tahun berjalan	1,151	1,144	2,163	2,501	2,109	297	468	770	1,060	1,309	1,565	1,881	2,168	2,416	2,509	b. Current year

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

Note: \*) Revised figures  
 \*) Provisional Figures

Miliar Rupiah (in Billion IDR)

**Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018**  
**(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)**  
**Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018										Indikator		
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt			
<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	50	175	450	24	65	22	21	424	438	173	8	452	39	-	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	136	727	726	729	356	709	586	1,004	1,008	1,008	1,008	1,210	1,010	1,484	1,142	-	- Forward purchases	
- Lainnya	33	9	-	-	-	-	69	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	6,518	7,400	10,347	9,771	10,326	13,688	12,641	12,306	13,604	13,385	11,144	10,651	10,973	11,749	12,603	-	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	73	111	166	208	227	224	255	252	241	231	177	162	185	183	189	-	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	368	306	323	408	370	400	338	474	312	325	355	373	260	204	278	-	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	241	241	606	800	435	421	359	229	156	173	83	116	204	107	-	- Spot sales	
- Posisi penjualan forward yang masih berjalan	132	726	726	729	356	709	586	1,004	1,008	-	1,008	1,008	1,010	1,185	1,142	-	- Forward sales	
- Lainnya	1,299	1,193	1,658	1,684	1,686	1,870	1,883	769	1,202	1,123	1,134	994	1,016	1,087	1,066	-	- Others	
<b>Tagihan Kontijensi</b>																		<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	311	219	219	80	218	217	205	208	212	213	219	219	219	222	226	-	- Kafalah guarantees received	
- Pendapatan yang akan diterima	947	1,038	630	800	807	858	880	886	1,020	947	791	995	949	1,011	952	-	- Income will be received	
- Lainnya	423	228	343	367	391	404	420	304	314	473	586	468	490	495	630	-	- Others	
<b>Kewajiban Kontijensi</b>																		<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	3,367	3,508	4,154	4,103	3,859	3,489	3,392	4,151	4,082	4,306	4,109	4,429	4,675	4,635	4,629	-	- Guarantees issued	
- Lainnya	127	20	51	53	56	60	63	44	28	76	59	65	68	74	175	-	- Others	
<b>Lainnya</b>																		<b>Others</b>
- Aktiva produktif yang dihapusbuku	7,238	9,635	14,186	14,581	14,842	14,991	15,087	15,616	15,714	15,820	16,294	16,358	16,516	17,451	17,973	-	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	725	523	574	926	1,326	1,326	1,326	1,326	1,326	1,637	1,591	1,888	1,899	2,176	2,226	-	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures  
 \*) Provisional Figures



Miliar Rupiah (in Billion IDR)

**Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2018**  
*(Off Balance Sheet Account - Sharia Commercial Bank)*  
 Miliar Rp (Billion IDR)

Indikator	2015	2016	2017			2018										Indikator		
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt			
<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	50	175	450	24	65	22	21	424	438	173	8	452	39		- Spot purchases	
- Posisi pembelian forward yang masih berjalan	136	727	726	729	356	709	586	1,004	1,008	1,008	1,008	1,210	1,010	1,484	1,142		- Forward purchases	
- Lainnya	33	9	-	-	-	-	-	4	-	28	-	-	-	-	-	-	- Others	
<b>Kewajiban Komitmen</b>																		<b>Liabilities commitment</b>
- Fasilitas piutang qaradh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qaradh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3,997	4,040	4,657	4,592	4,223	7,063	4,597	4,155	4,534	4,381	3,470	3,025	3,552	3,775	4,209		- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	50	19	109	109	109	109	113	113	113	113	97	94	97	97	97		- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	358	306	321	405	345	390	328	473	312	324	353	372	260	204	266		- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	241	241	606	800	435	421	359	229	156	173	83	116	204	107		- Spot sales	
- Posisi penjualan forward yang masih berjalan	132	726	726	729	356	709	586	1,004	1,008	-	1,008	1,008	1,010	1,185	1,142		- Forward sales	
- Lainnya	1,297	1,193	1,655	1,684	1,686	1,870	1,883	769	1,202	1,123	1,134	994	1,016	1,087	1,066		- Others	
<b>Tagihan Kontijensi</b>																		<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	311	219	219	220	218	217	205	208	212	213	219	219	219	222	226		- Kafalah guarantees received	
- Pendapatan yang akan diterima	852	814	666	668	723	723	734	728	752	774	621	806	746	777	763		- Income will be received	
- Lainnya	6	16	9	9	7	8	8	6	4	5	5	6	6	10	9		- Others	
<b>Kewajiban Kontijensi</b>																		<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	2,734	3,406	3,986	3,946	3,690	3,351	3,261	4,019	3,987	4,191	3,988	4,300	4,549	4,501	4,481		- Guarantees issued	
- Lainnya	1	3	10	11	13	15	17	20	21	23	24	27	27	30	99		- Others	
<b>Lainnya</b>																		<b>Others</b>
- Aktiva produktif yang dihapusbuku	5,966	7,992	11,298	11,706	12,304	12,399	12,454	12,950	13,042	13,120	13,404	13,477	13,560	14,407	14,875		- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	50	48	48	47	47	47	47	47	47	47	47	47	47	47		- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures  
 \*) Provisional Figures

Miliar Rupiah (in Billion IDR)

**Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2018**  
**(Off Balance Sheet Account - Sharia Business Unit)**  
**Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018										Indikator		
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt			
<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	-	-	-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>																		<b>Liabilities commitment</b>
- Fasilitas piutang qaradh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qaradh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2,521	3,360	5,689	5,179	6,103	6,625	8,044	8,152	9,070	9,004	7,674	7,626	7,421	7,974	8,394		- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	24	92	56	98	118	115	142	139	128	118	80	68	89	86	92		- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	10	1	1	4	25	11	10	1	0	1	2	1	-	-	12		- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Forward sales	
- Lainnya	2	0	4	4	-	-	0	-	-	-	-	-	-	-	-		- Others	
<b>Tagihan Kontijensi</b>																		<b>Claim Contingency</b>
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	95	224	165	135	139	135	146	158	268	173	170	189	203	234	189		- Income will be received	
- Lainnya	416	212	335	358	384	396	412	298	310	468	581	462	483	486	621		- Others	
<b>Kewajiban Kontijensi</b>																		<b>Liabilities Contingency</b>
- Garansi (Kafalah) yang diberikan	633	102	167	157	170	138	132	132	96	114	121	129	126	134	148		- Guarantees issued	
- Lainnya	127	17	40	42	42	45	46	25	7	53	35	38	41	44	77		- Others	
<b>Lainnya</b>																		<b>Others</b>
- Aktiva produktif yang dihapusbuku	1,272	1,644	2,888	2,875	2,537	2,592	2,633	2,666	2,673	2,700	2,891	2,881	2,956	3,043	3,097		- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	675	473	526	879	1,279	1,279	1,279	1,279	1,279	1,589	1,544	1,841	1,852	2,129	2,179		- Channeling of mudharabah muqayyadah	

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018 (Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement) Miliar Rp (Billion IDR)																
Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	43,042	40,228	38,068	42,081	46,268	4,094	7,915	12,120	16,165	20,023	23,977	28,090	32,253	36,259	40,460	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1,342	1,291	1,283	1,411	1,568	146	272	406	545	668	762	865	963	1,056	1,176	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	237	236	153	166	177	19	30	39	52	61	70	82	93	96	105	b. Placement in Other Banks
c. Surat Berharga	1,166	1,715	1,922	2,150	2,366	233	461	697	929	1,197	1,468	1,735	2,004	2,283	2,591	c. Investment in Securities
d. Pembiayaan yang Diberikan:	24,977	26,447	25,241	27,870	30,718	2,658	5,176	7,957	10,618	13,334	16,032	18,879	21,778	24,518	27,323	d. Financing:
i. Pendapatan Bagi Hasil	7,523	8,019	8,021	8,874	9,849	848	1,651	2,552	3,425	4,276	5,224	6,164	7,193	8,182	9,132	i. Profit Sharing
a. Mudharabah	1,890	1,875	1,501	1,659	1,825	156	287	429	576	717	856	1,000	1,135	1,262	1,397	a. Mudharabah
b. Musyarakah	5,633	6,144	6,520	7,215	8,023	692	1,364	2,122	2,849	3,559	4,369	5,164	6,058	6,920	7,735	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	16,238	17,196	16,327	17,967	19,744	1,707	3,338	5,117	6,817	8,590	10,255	12,073	13,865	15,530	17,298	ii. Receivables/Acceptables
a. Murabahah	15,773	16,679	15,814	17,402	19,115	1,645	3,222	4,928	6,564	8,272	9,893	11,628	13,357	14,953	16,661	a. Murabahah
b. Ujrah	373	411	415	458	508	50	94	155	206	258	290	360	410	466	512	b. Qardh
c. Istishna'	92	106	98	108	120	11	22	35	47	60	72	85	98	111	125	c. Istishna'
d. Piutang Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1,217	1,232	892	1,028	1,126	103	187	288	376	468	552	642	720	806	892	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	80	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	15,320	10,540	9,469	10,484	11,439	1,038	1,976	3,021	4,021	4,763	5,645	6,529	7,414	8,306	9,266	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	24,529	22,509	20,859	23,027	25,224	2,238	4,311	6,583	8,745	10,622	12,623	14,680	16,736	18,857	21,110	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	24,229	22,509	20,853	23,020	25,218	2,238	4,310	6,576	8,736	10,611	12,611	14,665	16,719	18,839	21,107	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	300	0	6	6	6	0	1	7	9	11	13	15	17	18	3	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	18,513	17,719	17,209	19,054	21,044	1,857	3,605	5,537	7,419	9,401	11,354	13,411	15,516	17,402	19,350	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	8,754	14,395	6,053	6,490	7,153	1,151	1,582	2,730	3,483	3,967	5,576	5,992	6,501	7,361	8,066	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	90	154	148	158	168	13	26	60	75	90	97	110	122	123	131	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	7	1	2	2	2	-	-	-	-	1	1	14	14	17	18	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1,585	1,566	1,577	1,759	2,015	154	293	455	628	805	1,021	1,158	1,368	1,524	1,724	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	7,073	12,675	4,327	4,571	4,968	984	1,263	2,214	2,781	3,072	4,457	4,710	4,997	5,696	6,192	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	27,267	32,114	23,262	25,544	28,197	3,007	5,187	8,267	10,902	13,368	16,929	19,402	22,017	24,763	27,416	5 Total of Operating Income
6 Total Beban Operasional	22,011	29,308	19,506	21,269	23,842	2,614	4,373	6,573	8,611	10,432	13,295	15,146	17,185	19,188	21,764	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	1	-	-	-	-	-	-	-	1	2	2	2	2	2	a. Yield to BI
b. Bonus Titipan Wadiah	335	349	282	304	330	59	84	106	128	161	189	221	247	296	312	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	18	29	67	73	82	7	17	5	5	8	9	7	6	7	8	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	34	42	49	217	30	57	85	112	139	170	201	242	270	297	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	10,235	16,473	7,974	8,624	9,646	1,387	1,954	2,908	3,750	4,289	5,890	6,463	7,122	7,831	9,056	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1,115	1,200	1,020	1,124	1,244	91	185	280	380	479	572	676	777	869	968	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	26	30	11	12	14	0	1	1	3	5	6	7	7	8	10	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	4	26	4	4	25	4	5	6	8	10	12	14	16	16	18	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6,087	6,653	6,036	6,548	7,200	626	1,241	1,869	2,483	3,122	3,820	4,429	5,153	5,800	6,469	i. Cost of Human Resources
ii. Biaya Tenaker	5,911	6,501	5,885	6,377	6,989	615	1,210	1,819	2,417	3,035	3,722	4,318	5,028	5,660	6,311	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	167	143	148	168	203	11	31	49	65	85	96	108	122	136	153	iii. Training Cost
iii. Penelitian dan Pengembangan	9	9	3	3	8	0	1	1	1	2	2	3	3	4	5	iii. Research and Development
j. Beban Operasional Lainnya	4,157	4,512	4,071	4,531	5,085	408	828	1,313	1,742	2,218	2,625	3,127	3,613	4,087	4,624	j. Other Operating Costs
i. Promosi	358	316	287	325	398	23	43	72	100	136	159	192	224	258	298	i. Promotion
ii. Biaya Lainnya	3,798	4,196	3,784	4,206	4,687	385	785	1,241	1,642	2,082	2,466	2,935	3,389	3,829	4,326	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5,256	2,807	3,756	4,275	4,355	394	814	1,694	2,291	2,936	3,634	4,256	4,832	5,575	6,652	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	348	364	229	289	340	171	70	104	140	156	170	204	272	289	289	8 Non Operating Income
9 Beban Non Operasional	3,303	222	229	246	272	163	51	125	160	179	215	253	264	293	264	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(2,955)	142	(1)	42	68	8	20	(20)	(20)	(23)	(45)	(49)	8	(5)	25	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2,301	2,949	3,755	4,318	4,423	402	833	1,674	2,271	2,914	3,589	4,207	4,840	5,570	6,677	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	1,705	2,984	-	-	4,246	-	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(334)	(490)	(621)	(697)	(765)	(72)	(149)	(277)	(355)	(459)	(590)	(700)	(812)	(645)	(918)	13 Income Tax
14 Laba/Rugi Bersih	1,786	2,096	3,135	3,620	3,084	329	685	1,397	1,916	2,455	2,999	3,507	4,028	4,925	4,759	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2018 (Sharia Commercial Bank Condensed Income Statement) Miliar Rp (Billion IDR)																
Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	34,418	31,326	29,495	32,586	35,697	3,142	6,090	9,129	12,146	15,212	18,180	21,214	24,310	27,340	30,412	1 Operating Income from:
a. Penempatan pada Bank Indonesia	953	852	858	937	1,046	93	174	258	348	422	476	538	602	659	741	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	62	65	25	26	27	2	4	5	6	7	9	11	13	14	16	b. Placement in Other Banks
c. Surat Berharga	1,016	1,427	1,636	1,825	2,005	193	391	596	789	1,015	1,248	1,477	1,703	1,937	2,189	c. Investment in Securities
d. Pembiayaan yang Diberikan:	18,952	19,702	18,677	20,588	22,554	1,928	3,765	5,705	7,594	9,513	11,426	13,397	15,426	17,372	19,289	d. Financing:
i. Pendapatan Bagi Hasil	5,761	5,657	5,090	5,575	6,106	504	988	1,479	1,964	2,427	2,959	3,487	4,057	4,589	5,068	i. Profit Sharing
a. Mudharabah	1,120	1,008	760	824	893	82	139	197	257	314	374	440	498	554	607	a. Mudharabah
b. Musyarakah	4,641	4,649	4,330	4,751	5,213	422	849	1,281	1,707	2,114	2,585	3,048	3,559	4,034	4,461	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	12,991	13,803	13,313	14,661	16,063	1,393	2,710	4,127	5,502	6,932	8,286	9,704	11,138	12,526	13,942	ii. Receivables/Acceptables
a. Murabahah	12,620	13,403	12,914	14,221	15,577	1,344	2,619	3,988	5,318	6,700	8,007	9,379	10,765	12,106	13,476	a. Murabahah
b. Ujrah	353	388	396	437	484	48	90	138	184	231	278	324	371	419	464	b. Qardh
c. Istishna'	18	12	3	3	3	0	0	0	1	1	1	1	1	1	2	c. Istishna'
d. Piutang Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	200	242	274	352	385	32	68	99	128	154	180	206	231	257	278	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	13,435	9,280	8,299	9,211	10,065	926	1,756	2,566	3,409	4,254	5,023	5,792	6,566	7,358	8,178	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	19,646	18,147	16,618	18,358	20,070	1,784	3,423	5,056	6,717	8,336	9,869	11,435	12,997	14,595	16,275	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	19,350	18,147	16,618	18,358	20,070	1,784	3,423	5,056	6,717	8,336	9,869	11,435	12,997	14,595	16,275	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	14,772	13,179	12,877	14,228	15,628	1,358	2,668	4,073	5,429	6,875	8,311	9,779	11,313	12,745	14,137	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	7,873	13,550	4,815	5,167	5,660	990	1,375	2,357	3,006	3,397	4,877	5,215	5,587	6,315	6,929	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	89	153	148	157	167	11	24	59	73	88	95	108	120	121	129	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayyadah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1,298	1,246	1,244	1,371	1,555	114	216	338	471	600	726	850	993	1,097	1,245	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	6,486	12,151	3,423	3,638	3,938	865	1,135	1,960	2,462	2,710	4,056	4,257	4,474	5,097	5,554	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	22,645	26,729	17,692	19,394	21,288	2,348	4,043	6,430	8,435	10,273	13,188	14,995	16,900	19,060	21,066	5 Total of Operating Income
6 Total Beban Operasional	18,653	25,391	16,175	17,699	19,697	2,253	3,691	5,532	7,236	8,683	11,162	12,666	14,256	15,931	17,968	6 Total of Operating Costs
a. Beban Imbalan Kepada BI	-	1	-	-	-	-	-	-	-	1	2	2	2	2	2	a. Yield to BI
b. Bonus Titipan Wadiah	257	252	197	214	233	52	69	87	102	129	149	175	194	235	245	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	17	28	67	73	82	7	17	5	5	8	9	7	6	7	6	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	32	31	35	40	43	5	9	15	20	25	30	35	43	47	57	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	8,789	14,681	6,576	7,183	8,060	1,255	1,733	2,559	3,313	3,742	5,200	5,689	6,153	6,754	7,710	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	981	1,067	898	989	1,094	79	162	245	332	419	501	593	682	764	852	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	26	20	11	12	13	0	1	1	3	5	6	7	7	8	10	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	4	26	4	4	25	4	5	6	8	10	12	14	16	16	18	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5,289	5,830	5,264	5,700	6,239	547	1,082	1,629	2,152	2,690	3,296	3,817	4,453	5,027	5,603	i. Cost of Human Resources
ii. Biaya Tenaker	5,130	5,690	5,125	5,543	6,043	537	1,052	1,582	2,089	2,608	3,204	3,713	4,336	4,895	5,455	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	153	133	136	154	188	10	29	46	61	80	90	101	114	127	143	iii. Training Cost
iii. Penelitian dan Pengembangan	7	7	3	3	8	0	1	1	1	2	2	3	3	4	5	iii. Research and Development
j. Beban Operasional Lainnya	3,258	3,456	3,123	3,484	3,909	303	614	985	1,300	1,653	1,956	2,327	2,701	3,070	3,466	j. Other Operating Costs
i. Promosi	302	247	221	252	309	16	30	56	79	106	124	149	174	204	234	i. Promotion
ii. Biaya Lainnya	2,956	3,209	2,903	3,233	3,600	287	584	929	1,222	1,547	1,832	2,177	2,527	2,866	3,232	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	3,992	1,338	1,517	1,695	1,591	95	352	898	1,199	1,590	2,026	2,329	2,644	3,129	3,098	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	103	172	108	160	202	153	22	69	95	103	109	134	154	161	152	8 Non Operating Income
9 Beban Non Operasional	3,118	90	76	83	96	149	19	78	101	110	137	164	181	137	9	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3,015)	82	32	77	106	4	2	(9)	(5)	(7)	(28)	(30)	(10)	(20)	15	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	977	1,420	1,549	1,772	1,697	99	354	889	1,194	1,583	1,999	2,299	2,633	3,109	3,113	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	1,544	2,620	-	-	3,672	-	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(322)	(468)	(577)	(653)	(706)	(67)	(138)	(263)	(337)	(437)	(565)	(672)	(774)	(600)	(862)	13 Income Tax
14 Laba/Rugi Bersih	635	952	972	1,119	990	32	216	626	857	1,145	1,434	1,626	1,860	2,509	2,251	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2018 (Sharia Business Unit Condensed Income Statement) Miliar Rp (Billion IDR)																
Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8,624	8,902	8,573	9,495	10,571	953	1,825	2,990	4,018	4,811	5,797	6,876	7,943	8,919	10,048	1 Operating Income from:
a. Penempatan pada Bank Indonesia	390	440	425	474	522	54	98	149	197	246	287	327	361	397	435	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	175	171	128	140	150	17	26	35	45	54	62	71	80	82	89	b. Placement in Other Banks
c. Surat Berharga	150	287	286	325	361	40	70	101	140	182	220	259	301	346	402	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6,026	6,745	6,564	7,282	8,164	729	1,411	2,252	3,024	3,820	4,606	5,482	6,352	7,146	8,034	d. Financing:
i. Pendapatan Bagi Hasil	1,762	2,362	2,931	3,299	3,743	345	664	1,073	1,461	1,849	2,265	2,676	3,136	3,593	4,064	i. Profit Sharing
a. Mudharabah	770	867	741	835	933	74	148	232	319	404	481	560	637	707	790	a. Mudharabah
b. Musyarakah	992	1,495	2,190	2,465	2,810	270	516	841	1,142	1,445	1,784	2,116	2,499	2,886	3,274	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	3,247	3,392	3,015	3,307	3,680	314	628	990	1,315	1,658	1,969	2,369	2,727	3,004	3,356	ii. Receivables/Acceptables
a. Murabahah	3,153	3,276	2,901	3,181	3,539	301	603	939	1,246	1,573	1,886	2,249	2,591	2,847	3,184	a. Murabahah
b. Ujarah	19	23	19	21	25	2	4	17	22	27	13	36	39	48	48	b. Qardh
c. Istishna'	74	93	95	105	117	11	22	34	46	59	71	84	97	109	124	c. Istishna'
d. Piutang Lainnya	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1,017	990	618	676	741	71	119	189	248	313	371	436	488	549	614	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1,885	1,260	1,171	1,273	1,373	112	220	455	612	509	623	737	849	948	1,088	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4,883	4,362	4,241	4,669	5,155	454	888	1,527	2,028	2,286	2,754	3,245	3,739	4,262	4,835	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4,879	4,362	4,235	4,662	5,148	453	887	1,520	2,019	2,275	2,742	3,230	3,723	4,244	4,832	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	5	0	6	6	6	0	1	7	9	11	13	15	17	18	3	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	3,741	4,540	4,332	4,826	5,416	499	937	1,464	1,990	2,526	3,043	3,631	4,203	4,656	5,213	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	881	845	1,238	1,324	1,493	161	207	373	477	570	698	776	914	1,046	1,138	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	0	1	1	2	2	2	2	2	2	2	2	2	2	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	6	1	2	2	2	-	-	-	-	1	1	14	14	17	18	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	287	319	332	388	460	40	77	117	157	205	295	308	376	427	480	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	587	524	903	933	1,030	119	128	254	319	363	401	453	523	600	637	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	4,622	5,385	5,570	6,150	6,909	660	1,144	1,837	2,467	3,096	3,741	4,408	5,117	5,703	6,351	5 Total of Operating Income
6 Total Beban Operasional	3,358	3,916	3,331	3,570	4,145	361	682	1,041	1,375	1,749	2,133	2,480	2,929	3,257	3,796	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Tilpan Wadiah	78	97	85	90	98	8	15	19	25	32	40	46	53	61	67	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	1	-	-	-	0	0	0	0	0	0	0	0	1	2	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	2	4	7	9	175	25	48	70	92	114	139	166	199	223	240	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1,446	1,792	1,398	1,441	1,586	132	221	349	437	547	690	774	969	1,077	1,346	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	134	133	122	135	149	12	23	35	47	60	71	83	95	105	117	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	11	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	798	823	772	848	961	79	159	240	331	431	524	611	700	773	866	i. Cost of Human Resources
ii. Biaya Tenaker	781	811	759	834	946	78	158	237	327	427	518	605	692	765	856	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	14	10	12	13	15	1	2	3	4	5	5	6	8	9	10	iii. Training Cost
iii. Penelitian dan Pengembangan	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	898	1,057	947	1,046	1,176	105	214	328	442	565	669	800	912	1,017	1,158	j. Other Operating Costs
i. Promosi	56	70	66	73	89	7	13	16	21	30	35	42	50	54	64	i. Promotion
ii. Biaya Lainnya	842	987	881	973	1,087	98	202	313	421	535	633	758	862	963	1,094	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1,264	1,469	2,239	2,580	2,764	299	462	796	1,092	1,347	1,608	1,928	2,188	2,445	2,555	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	245	192	121	129	138	18	49	35	45	53	61	69	118	128	138	8 Non Operating Income
9 Beban Non Operasional	185	132	153	163	176	14	31	47	59	69	79	89	100	112	127	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	60	(32)	(34)	(37)	3	17	(12)	(14)	(16)	(17)	(19)	18	16	10	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1,324	1,529	2,206	2,546	2,726	302	479	784	1,078	1,331	1,591	1,908	2,206	2,461	2,565	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	161	363	-	-	574	-	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(12)	(22)	(44)	(44)	(59)	(5)	(11)	(14)	(18)	(22)	(25)	(28)	(38)	(45)	(56)	13 Income Tax
14 Laba/Rugi Bersih	1,151	1,144	2,163	2,501	2,094	297	468	770	1,060	1,309	1,565	1,881	2,168	2,416	2,509	14 Net Profit/Loss

“-”: Data Tidak Tersedia

“-”: Data not available

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

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



Miliar Rupiah (in Billion IDR)

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2015	2016	2017			2018										Indikator	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep		Okt
1. Lancar	241,755	295,826	316,824	330,086	352,038	338,087	342,668	346,815	351,131	347,043	360,180	360,180	361,536	362,347	381,347	380,889	1. Current
2. Dalam Perhatian Khusus	19,507	17,680	22,699	20,904	19,517	23,579	23,822	21,073	22,130	21,828	23,404	23,404	22,238	22,952	23,896	20,437	2. Special Mention
3. Kurang Lancar	2,417	3,015	3,214	3,618	3,376	4,078	3,822	3,127	3,536	3,271	3,019	3,019	2,642	2,744	2,650	2,721	3. Sub-Standard
4. Diragukan	924	1,326	1,785	1,963	1,919	1,907	1,799	1,529	1,914	2,097	1,752	1,752	2,177	1,917	2,450	2,312	4. Doubtful
5. Macet	6,132	6,187	6,277	6,449	5,847	6,091	6,620	6,375	6,337	6,579	4,986	4,986	5,195	5,482	5,013	5,578	5. Lost
Total Aset Produktif	270,735	324,034	350,799	363,021	382,697	373,742	378,731	378,919	385,047	380,819	393,341	393,341	393,789	395,443	415,356	411,937	Total Earning Assets
Rasio Aset Produktif Non Lancar	3.50	3.25	3.21	3.31	2.91	3.23	3.23	2.91	3.06	3.14	2.48	2.48	2.54	2.56	2.43	2.58	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah  
(Earning Assets based on Collectibility of Sharia Commercial Bank)  
Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018										Indikator	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep		Okt
1. Lancar	169,873	208,258	216,886	220,800	230,684	224,235	228,817	227,053	234,112	228,420	236,519	236,519	237,158	235,582	248,600	248,806	1. Current
2. Dalam Perhatian Khusus	15,102	13,725	18,435	16,427	15,346	19,001	18,588	16,370	16,991	17,116	18,053	18,053	17,609	18,185	18,792	15,726	2. Special Mention
3. Kurang Lancar	2,210	2,257	2,913	3,318	3,111	3,608	3,464	2,736	3,143	2,879	2,655	2,655	2,238	2,320	2,257	2,357	3. Sub-Standard
4. Diragukan	774	1,109	1,510	1,678	1,756	1,704	1,427	1,186	1,279	1,423	1,053	1,053	1,555	1,296	1,758	1,646	4. Doubtful
5. Macet	4,684	4,685	4,802	4,904	4,249	4,492	4,961	4,727	4,909	5,149	3,645	3,645	3,775	4,115	3,684	3,953	5. Lost
Total Aset Produktif	192,642	230,035	244,546	247,126	255,145	253,040	257,256	252,072	260,433	254,986	261,926	261,926	262,335	261,497	275,091	272,488	Total Earning Assets
Rasio Aset Produktif Non Lancar	3.98	3.50	3.77	4.01	3.57	3.87	3.83	3.43	3.58	3.71	2.81	2.81	2.89	2.96	2.80	2.92	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah  
(Earning Assets based on Collectibility of Sharia Business Units)  
Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017			2018										Indikator	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep		Okt
1. Lancar	71,882	87,568	107,356	109,287	121,355	113,852	113,851	119,762	117,019	118,623	123,661	123,661	124,378	126,765	132,747	132,083	1. Current
2. Dalam Perhatian Khusus	4,405	3,954	4,376	4,477	4,170	4,579	5,235	4,703	5,139	4,712	5,350	5,350	4,629	4,767	5,104	4,711	2. Special Mention
3. Kurang Lancar	207	757	357	300	266	470	358	391	393	392	365	365	403	424	394	364	3. Sub-Standard
4. Diragukan	150	218	293	285	163	203	372	344	634	674	699	699	622	621	692	665	4. Doubtful
5. Macet	1,448	1,502	1,500	1,545	1,598	1,599	1,659	1,648	1,429	1,430	1,341	1,341	1,420	1,368	1,329	1,625	5. Lost
Total Aset Produktif	78,093	93,999	113,881	115,895	127,552	120,702	121,475	126,847	124,614	125,832	131,416	131,416	131,453	133,945	140,266	139,449	Total Earning Assets
Rasio Aset Produktif Non Lancar	2.31	2.63	1.89	1.84	1.59	1.88	1.97	1.88	1.97	1.98	1.83	1.83	1.86	1.80	1.72	1.90	Percentage of Non Performing Earning Assets

Miliar Rupiah (in Billion IDR)

**Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018**  
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)  
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>21,248</b>	<b>30,237</b>	<b>41,799</b>	<b>42,687</b>	<b>44,753</b>	<b>39,486</b>	<b>46,060</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>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	2,887	6,105	8,728	8,643	9,360	6,333	10,114	14,088	13,658	13,691	15,070	12,982	11,814	11,775	10,522	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	2,285	2,144	7,083	7,064	5,631	5,823	7,861	9,976	11,105	11,103	11,154	10,779	9,067	7,427	7,229	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	160	3,785	1,504	1,447	3,490	153	1,876	3,529	1,930	1,966	3,276	1,457	1,583	2,506	1,289	b. Sharia Mutual Fund Certificates (SIMA)
c. SBPU Syariah Lainnya	443	176	141	132	239	358	376	583	624	623	640	746	1,164	1,842	2,004	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	18,361	24,132	33,071	34,044	35,393	33,153	35,946	36,542	38,712	37,957	44,748	45,246	47,059	48,602	50,304	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	15,242	20,111	27,975	28,408	29,427	26,993	29,337	29,265	31,436	30,940	31,215	31,265	33,056	34,830	36,362	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1,527	1,934	2,072	2,324	2,580	2,749	3,320	3,703	3,751	3,680	2,131	1,986	1,778	1,614	1,795	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	231	246	246	246	246	221	221	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1,444	1,730	2,668	2,956	2,973	2,998	2,891	3,176	3,153	2,965	11,029 <sup>r)</sup>	11,628 <sup>r)</sup>	11,874 <sup>r)</sup>	11,807 <sup>r)</sup>	11,807 <sup>r)</sup>	d. Others Sukuk
e. SBPM Syariah Lainnya	119	126	110	110	167	167	177	177	172	172	172	166	150	150	139	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>4,346</b>	<b>7,434</b>	<b>4,045</b>	<b>3,901</b>	<b>7,111</b>	<b>2,725</b>	<b>5,170</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>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	1,221	4,785	2,429	2,285	5,495	1,109	3,554	4,866	3,099	3,290	5,800	2,778	3,032	3,855	2,736	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1,221	4,785	2,130	1,987	4,697	311	2,755	2,932	1,450	1,806	5,001	1,980	2,233	3,056	1,937	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	298	298	798	798	798	1,934	1,649	1,484	799	799	799	799	799	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	3,125	2,650	1,616	80	1,616	1,616	1,616	1,616	1,616	1,116	1,116	1,116	1,116	1,116	1,116	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	2,125	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1,000	1,650	1,616	1,616	1,616	1,616	1,616	1,616	1,116	1,116	1,116	1,116	1,116	1,116	1,116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>21,248</b>	<b>30,237</b>	<b>41,799</b>	<b>42,687</b>	<b>44,753</b>	<b>39,486</b>	<b>46,060</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>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	2,887	6,105	8,728	8,643	9,360	6,333	10,114	14,088	13,658	13,691	15,070	12,982	11,814	11,775	10,522	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	633	517	792	885	1,200	855	1,173	1,821	1,792	2,313	1,868	2,000	2,405	2,581	2,752	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	246	65	170	224	205	-	160	100	50	58	150	-	18	100	25	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	387	451	622	661	995	855	1,013	1,721	1,742	2,255	1,718	2,000	2,387	2,481	2,727	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2,254	5,588	7,936	7,758	8,160	5,478	8,941	12,267	11,867	11,378	13,202	10,982	9,409	9,194	7,770	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	18,361	24,132	33,071	34,044	35,393	33,153	35,946	36,542	38,712	37,957	44,748	45,246	47,059	48,602	50,304	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	7,825	5,297	9,647	10,118	11,054	5,135	5,685	5,788	5,885	5,926	4,463	6,731	6,638	6,338	6,914	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2,446	3,075	5,395	5,590	5,982	240	213	150	229	67	50	36	23	42	36	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	5,380	2,222	4,252	4,527	5,072	4,895	5,472	5,638	5,656	5,859	4,413	6,696	6,615	6,296	6,878	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	10,536	18,835	23,424	23,926	24,339	28,017	30,260	30,753	32,827	32,031	40,286	38,515	40,421	42,264	43,390	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>4,346</b>	<b>7,434</b>	<b>4,045</b>	<b>3,901</b>	<b>7,111</b>	<b>2,725</b>	<b>5,170</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>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	1,221	4,785	2,429	2,285	5,495	1,109	3,554	4,866	3,099	3,290	5,800	2,778	3,032	3,855	2,736	<b>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	55	705	734	822	450	-	57	542	270	645	638	345	569	609	659	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	375	-	-	-	-	-	-	-	375	418	195	260	394	269	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	55	330	734	822	450	-	57	542	270	270	220	150	309	215	390	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1,166	4,080	1,695	1,463	5,045	1,109	3,497	4,324	2,829	2,645	5,162	2,433	2,463	3,246	2,077	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	3,125	2,650	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,116	1,116	1,116	1,116	1,116	1,116	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	1,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2,650	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,116	1,116	1,116	1,116	1,116	1,116	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
r) revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2018**  
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)  
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>18,270</b>	<b>24,106</b>	<b>34,154</b>	<b>35,228</b>	<b>35,656</b>	<b>33,788</b>	<b>38,648</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>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>2,521</b>	<b>5,185</b>	<b>8,173</b>	<b>8,299</b>	<b>7,950</b>	6,125	9,051	11,706	12,391	12,563	13,853	11,758	9,677	9,867	8,707	<b>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	2,039	2,079	6,888	6,875	5,491	5,723	7,763	9,735	10,863	10,860	10,910	10,294	8,488	6,993	6,792	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	40	2,930	1,144	1,292	2,245	75	941	1,419	985	1,111	2,333	867	561	1,676	731	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	443	176	141	132	214	328	346	553	543	593	610	597	628	1,198	1,184	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>15,749</b>	<b>18,922</b>	<b>25,981</b>	<b>26,929</b>	<b>27,705</b>	<b>27,663</b>	<b>29,597</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>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	12,842	15,111	21,209	21,693	22,280	22,186	23,721	23,345	25,153	24,414	24,683	24,751	26,425	28,305	29,429	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1,527	1,923	1,922	2,174	2,375	2,427	2,948	3,130	3,131	3,235	1,801	1,941	1,733	1,534	1,715	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	176	191	191	191	191	166	166	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1,246	1,596	2,591	2,802	2,809	2,809	2,702	2,942	2,942	2,723	10,787 <sup>*)</sup>	11,272 <sup>*)</sup>	11,436 <sup>*)</sup>	11,335 <sup>*)</sup>	11,441 <sup>*)</sup>	d. Others Sukuk
e. SBPM Syariah Lainnya	104	115	68	68	50	50	60	60	55	55	55	49	33	33	22	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>3,791</b>	<b>5,495</b>	<b>2,023</b>	<b>1,727</b>	<b>3,517</b>	<b>911</b>	<b>3,223</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>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>1,166</b>	<b>3,995</b>	<b>1,523</b>	<b>1,227</b>	<b>3,017</b>	<b>411</b>	<b>2,723</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>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1,166	3,995	1,423	1,127	2,917	311	2,623	970	590	1,266	3,526	1,930	1,824	2,106	1,547	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	100	100	100	100	100	1,235	950	785	100	100	100	100	100	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>2,625</b>	<b>1,500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	2,125	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	500	500	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>18,270</b>	<b>24,106</b>	<b>34,154</b>	<b>35,228</b>	<b>35,656</b>	<b>33,788</b>	<b>38,648</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>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>2,521</b>	<b>5,185</b>	<b>8,173</b>	<b>8,299</b>	<b>7,950</b>	<b>6,125</b>	<b>9,051</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>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	387	451	597	646	935	755	1,173	1,111	1,792	2,313	1,868	1,760	1,971	2,148	2,315	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	170	224	205	-	160	100	50	58	150	-	18	100	25	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	387	451	427	422	730	755	1,013	1,011	1,742	2,255	1,718	1,760	1,953	2,048	2,290	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2,134	4,733	7,576	7,653	7,015	5,370	7,878	10,596	10,599	10,250	11,985	9,998	7,706	7,720	6,391	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>15,749</b>	<b>18,922</b>	<b>25,981</b>	<b>26,929</b>	<b>27,705</b>	<b>27,663</b>	<b>29,597</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>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	7,314	4,104	7,570	8,004	8,510	2,859	3,412	3,472	3,516	3,499	2,025	2,199	2,003	1,811	1,983	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2,014	2,432	5,395	5,590	5,982	240	213	150	229	67	50	36	23	42	36	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	5,300	1,672	2,175	2,414	2,528	2,619	3,199	3,321	3,287	3,432	1,975	2,163	1,979	1,769	1,947	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	8,434	14,818	18,411	18,925	19,196	24,804	26,185	26,172	27,911	27,074	35,448	35,959	37,770	39,542	40,770	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>3,791</b>	<b>5,495</b>	<b>2,023</b>	<b>1,727</b>	<b>3,517</b>	<b>911</b>	<b>3,223</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>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>1,166</b>	<b>3,995</b>	<b>1,523</b>	<b>1,227</b>	<b>3,017</b>	<b>411</b>	<b>2,723</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>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	-	705	152	137	125	-	-	-	-	375	418	295	260	394	269	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	375	-	-	-	-	-	-	-	375	418	195	260	394	269	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	330	152	137	125	-	-	-	-	-	-	100	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1,166	3,290	1,371	1,090	2,892	411	2,723	2,205	1,540	1,676	3,208	1,735	1,664	1,812	1,378	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>2,625</b>	<b>1,500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	1,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	1,000	1,500	500	500	500	500	500	500	500	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity

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

Note: \*) Provisional Figures  
r) revised figures



Miliar Rupiah (in Billion IDR)

**Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2018**  
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)  
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Surat Berharga dimiliki berdasarkan Jenis</b>	<b>2,978</b>	<b>6,131</b>	<b>7,645</b>	<b>7,459</b>	<b>9,097</b>	<b>5,698</b>	<b>7,412</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>Securities Owned Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>366</b>	<b>920</b>	<b>555</b>	<b>344</b>	<b>1,409</b>	<b>208</b>	<b>1,063</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>1 Sharia Money Market Securities (SBPU Sharia)</b>
a. Surat Perbendaharaan Negara Syariah	246	65	195	189	140	100	98	241	242	243	244	485	580	433	437	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	120	855	360	155	1,245	78	935	2,110	945	855	943	590	1,022	830	558	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	25	30	30	30	80	30	30	150	536	644	821	c. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>2,612</b>	<b>5,211</b>	<b>7,090</b>	<b>7,115</b>	<b>7,688</b>	<b>5,489</b>	<b>6,348</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>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Surat Berharga Syariah Negara (SBSN)	2,400	5,000	6,766	6,715	7,147	4,807	5,615	5,920	6,282	6,526	6,532	6,515	6,632	6,525	6,933	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	11	150	150	205	322	372	572	620	445	330	45	45	80	80	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	198	134	77	154	164	189	189	234	211	242	243	357	438	472	367	d. Others Sukuk
e. SBPM Syariah Lainnya	14	11	42	42	117	117	117	116	116	116	116	116	116	116	116	e. Other Sharia Capital Market Securities
<b>Surat Berharga diterbitkan berdasarkan Jenis</b>	<b>555</b>	<b>1,940</b>	<b>2,021</b>	<b>2,174</b>	<b>3,594</b>	<b>1,814</b>	<b>1,947</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>Securities Issued Based on Instrument Categories</b>
<b>1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)</b>	<b>55</b>	<b>790</b>	<b>905</b>	<b>1,058</b>	<b>2,478</b>	<b>698</b>	<b>831</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 Sharia Money Market Securities (SBPU Sharia)</b>
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	55	790	707	860	1,780	-	132	1,962	860	540	1,475	50	409	950	390	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	198	198	698	698	698	699	699	699	699	699	699	699	699	b. Other Sharia Money Market Securities
<b>2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)</b>	<b>500</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>1,116</b>	<b>1,116</b>	<b>1,116</b>	<b>1,116</b>	<b>2 Sharia Capital Market Securities (SBPM Sharia)</b>
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	1,150	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
<b>Surat Berharga Dimiliki Berdasarkan Kategori</b>	<b>2,978</b>	<b>6,131</b>	<b>7,645</b>	<b>7,459</b>	<b>9,097</b>	<b>5,698</b>	<b>7,412</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>Securities Owned Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>366</b>	<b>920</b>	<b>555</b>	<b>344</b>	<b>1,409</b>	<b>208</b>	<b>1,063</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>1 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	246	65	195	239	265	100	-	710	-	-	-	240	434	433	437	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	246	65	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	195	239	265	100	-	710	-	-	-	240	434	433	437	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	120	855	360	105	1,145	108	1,063	1,671	1,267	1,128	1,217	984	1,703	1,474	1,379	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>2,612</b>	<b>5,211</b>	<b>7,090</b>	<b>7,115</b>	<b>7,688</b>	<b>5,489</b>	<b>6,348</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>2 Sharia Capital Market Securities</b>
a. Diukur Pada Nilai Wajar	511	1,193	2,077	2,113	2,545	2,276	2,273	2,317	2,369	2,427	2,438	4,532	4,636	4,526	4,931	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	431	643	2,077	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	80	551	5,013	2,113	2,545	2,276	2,273	2,317	2,369	2,427	2,438	4,532	4,636	4,526	4,931	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2,101	4,017	2,021	5,002	5,143	3,213	4,075	4,582	4,916	4,957	4,838	2,556	2,651	2,721	2,620	b. Measured at Face Value - Held to Maturity
<b>Surat Berharga Diterbitkan berdasarkan Kategori</b>	<b>555</b>	<b>1,940</b>	<b>905</b>	<b>2,174</b>	<b>3,594</b>	<b>1,814</b>	<b>1,947</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>Securities Issued Based on Measurement Methods</b>
<b>1 Surat Berharga Pasar Uang Syariah</b>	<b>55</b>	<b>790</b>	<b>582</b>	<b>1,058</b>	<b>2,478</b>	<b>698</b>	<b>831</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 Sharia Money Market Securities</b>
a. Diukur Pada Nilai Wajar	55	-	-	685	325	-	57	542	270	270	220	50	309	215	390	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	55	-	582	685	325	-	57	542	270	270	220	50	309	215	390	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	790	323	373	2,153	698	773	2,119	1,289	969	1,954	699	799	1,434	699	b. Measured at Face Value - Held to Maturity
<b>2 Surat Berharga Pasar Modal Syariah</b>	<b>500</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>1,116</b>	<b>1,116</b>	<b>1,116</b>	<b>1,116</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	500	1,150	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116	b. Measured at Face Value - Held to Maturity

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Pembiayaan Bagi Hasil	75,533	93,713	110,340	111,691	118,651	114,646	115,997	119,050	119,213	122,026	126,899	128,097	134,221	136,892	139,146	1. Profit Sharing Financing
NPF	3,414	3,272	4,113	4,836	4,175	4,717	4,874	4,674	5,168	5,193	4,030	4,097	4,119	4,150	4,619	NPF
a. Mudharabah	14,820	15,292	16,747	16,781	17,090	15,821	15,611	16,770	16,734	16,672	15,803	15,044	14,624	15,673	16,578	a. Mudharabah
NPF	323	401	254	265	327	420	438	462	478	465	280	293	285	270	374	NPF
b. Musyarakah	60,713	78,421	93,593	94,910	101,561	98,825	100,386	102,280	102,479	105,355	111,097	113,053	119,598	121,218	122,568	b. Musyarakah
NPF	3,091	2,871	3,860	4,571	3,847	4,297	4,437	4,212	4,690	4,729	3,750	3,804	3,834	3,880	4,245	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	126,832	145,145	154,907	155,660	157,814	156,821	156,783	158,315	159,227	160,170	158,480	159,564	159,350	163,379	163,553	2. Receivables/Acceptables
NPF	5,643	6,364	6,965	6,884	6,698	7,035	7,044	6,182	6,303	6,439	5,411	5,602	5,626	5,584	5,666	NPF
a. Murabahah	122,111	139,536	148,140	148,636	150,276	149,299	149,339	150,414	150,937	151,987	150,666	151,555	150,772	154,845	154,756	a. Murabahah
NPF	5,502	6,258	6,851	6,771	6,588	6,904	6,927	6,100	6,155	6,287	5,321	5,507	5,541	5,494	5,554	NPF
b. Qardh	3,951	4,731	5,646	5,884	6,349	6,317	6,217	6,618	6,968	6,820	6,424	6,605	7,138	7,039	7,280	b. Qardh
NPF	121	90	97	98	96	112	98	64	128	132	70	71	61	65	86	NPF
c. Istishna'	770	878	1,121	1,139	1,189	1,205	1,228	1,283	1,322	1,363	1,391	1,404	1,440	1,496	1,517	c. Istishna'
NPF	20	16	17	15	14	19	20	18	20	20	20	24	24	25	25	NPF
3. Pembiayaan Sewa (Ijarah)	10,631	9,150	8,958	9,157	9,230	9,164	9,316	9,257	9,314	9,560	9,642	9,762	9,941	10,248	10,180	3. Ijarah including Leasing receivables
NPF	191	661	208	223	181	236	234	197	225	224	232	230	289	271	216	NPF
a. Pembiayaan Sindikasi	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	0	0	0	0	2	2	0	0	0	4	15	33	b. Financing through Channeling
NPF	-	-	2	0	0	0	0	2	2	-	-	-	-	0	0	NPF
c. Pembiayaan secara Executing	-	-	30	29	29	29	29	28	28	28	27	27	27	27	26	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	10,463	9,144	8,926	9,127	9,201	9,135	9,287	9,227	9,284	9,532	9,614	9,735	9,910	10,206	10,121	d. Other Ijarah
NPF	191	661	206	222	181	236	233	195	223	224	232	230	289	271	216	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>212,996</b>	<b>248,007</b>	<b>274,205</b>	<b>276,507</b>	<b>285,695</b>	<b>280,631</b>	<b>282,096</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>Total Financing</b>
<b>NPF</b>	<b>9,248</b>	<b>10,298</b>	<b>11,286</b>	<b>11,943</b>	<b>11,054</b>	<b>11,988</b>	<b>12,152</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>Total NPF</b>

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

Note: \*) Provisional Figures  
 r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Pembiayaan Bagi Hasil	55,336	61,629	64,585	64,260	67,049	64,512	65,104	66,381	66,698	67,990	66,914	67,632	69,663	70,312	70,619	1. Profit Sharing Financing
NPF	2,926	2,572	3,400	4,141	3,542	3,999	4,092	3,476	3,947	3,954	2,835	2,883	2,911	2,900	3,038	NPF
a. Mudharabah	7,979	7,577	7,043	6,959	6,584	6,211	5,936	6,333	6,402	6,577	6,175	6,042	5,840	5,612	5,869	a. Mudharabah
NPF	179	197	117	129	207	225	228	221	232	232	90	95	88	89	NPF	
b. Musyarakah	47,357	54,052	57,543	57,302	60,465	58,301	59,169	60,048	60,296	61,413	60,739	61,590	63,823	64,701	64,749	b. Musyarakah
NPF	2,748	2,376	3,283	4,012	3,335	3,774	3,864	3,255	3,715	3,722	2,745	2,792	2,816	2,813	NPF	
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	97,071	113,971	119,082	119,344	119,952	119,203	119,342	120,640	121,280	121,643	119,671	120,375	120,143	124,996	124,854	2. Receivables/Acceptables
NPF	4,520	5,245	5,695	5,628	5,459	5,680	5,626	5,157	5,241	5,347	4,368	4,532	4,589	4,571	4,691	NPF
a. Murabahah	93,642	110,063	114,188	114,215	114,458	113,726	113,948	114,835	115,117	115,614	114,019	114,547	113,794	118,757	118,369	a. Murabahah
NPF	4,397	5,173	5,613	5,543	5,378	5,583	5,544	5,109	5,135	5,236	4,320	4,481	4,544	4,528	4,621	NPF
b. Qardh	3,308	3,883	4,874	5,110	5,476	5,459	5,375	5,791	6,146	6,011	5,635	5,810	6,333	6,223	6,469	b. Qardh
NPF	111	64	77	80	77	93	77	43	101	106	43	45	41	40	68	NPF
c. Istishna'	120	25	20	19	18	18	18	14	17	18	17	16	16	16	16	c. Istishna'
NPF	12	7	5	5	4	5	5	5	5	5	5	5	3	3	2	NPF
3. Pembiayaan Sewa (Ijarah)	1,561	1,882	2,454	2,761	2,788	2,793	3,002	3,042	3,064	3,117	3,092	3,142	3,122	3,227	3,205	3. Ijarah including Leasing receivables
NPF	10	17	44	47	29	41	48	41	56	63	67	71	123	121	120	NPF
a. Pembiayaan Sindikasi	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	26	26	25	25	25	24	24	24	24	23	23	23	22	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1,402	1,882	2,428	2,735	2,763	2,768	2,977	3,018	3,040	3,093	3,069	3,119	3,099	3,203	3,182	d. Other Ijarah
NPF	10	17	44	47	29	41	48	41	56	63	67	71	123	121	120	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>153,968</b>	<b>177,482</b>	<b>186,122</b>	<b>186,366</b>	<b>189,789</b>	<b>186,508</b>	<b>187,448</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>Total Financing</b>
<b>NPF</b>	<b>7,456</b>	<b>7,834</b>	<b>9,140</b>	<b>9,815</b>	<b>9,030</b>	<b>9,720</b>	<b>9,766</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>Total NPF</b>

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

Note: \*) Provisional Figures  
r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Pembiayaan Bagi Hasil	20,197	32,083	45,754	47,430	51,602	50,135	50,893	52,669	52,515	54,036	59,985	60,465	64,558	66,579	68,527	1. Profit Sharing Financing
NPF	487	700	713	695	633	718	782	1,198	1,221	1,239	1,195	1,214	1,208	1,250	1,581	NPF
a. Mudharabah	6,841	7,715	9,704	9,823	10,506	9,610	9,675	10,437	10,331	10,094	9,627	9,001	8,783	10,062	10,709	a. Mudharabah
NPF	144	204	137	136	120	195	209	241	247	233	190	202	190	182	285	NPF
b. Musyarakah	13,356	24,369	36,050	37,608	41,096	40,525	41,217	42,232	42,183	43,942	50,358	51,463	55,775	56,518	57,818	b. Musyarakah
NPF	343	496	576	559	513	523	573	957	975	1,006	1,005	1,012	1,018	1,068	1,296	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	29,762	31,174	35,824	36,316	37,861	37,618	37,441	37,674	37,947	38,527	38,810	39,189	39,206	38,383	38,699	2. Receivables/Acceptables
NPF	1,123	1,120	1,269	1,257	1,238	1,355	1,418	1,025	1,063	1,093	1,043	1,070	1,036	1,013	975	NPF
a. Murabahah	28,469	29,473	33,952	34,421	35,818	35,574	35,390	35,579	35,820	36,372	36,647	37,007	36,978	36,088	36,387	a. Murabahah
NPF	1,105	1,084	1,239	1,228	1,210	1,321	1,383	991	1,021	1,051	1,001	1,026	997	966	934	NPF
b. Qardh	642	847	771	774	872	858	841	827	822	809	789	794	805	816	811	b. Qardh
NPF	10	26	20	19	19	19	21	21	27	26	26	26	20	25	18	NPF
c. Istishna'	650	853	1,101	1,120	1,170	1,187	1,210	1,268	1,305	1,346	1,374	1,388	1,424	1,480	1,501	c. Istishna'
NPF	7	9	11	10	10	14	15	13	15	15	15	19	19	22	23	NPF
3. Pembiayaan Sewa (Ijarah)	9,069	7,268	6,504	6,396	6,442	6,371	6,314	6,214	6,250	6,443	6,549	6,620	6,819	7,020	6,975	3. Ijarah including Leasing receivables
NPF	181	644	163	176	152	195	186	156	169	161	165	159	166	150	96	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	0	0	0	0	2	2	-	0	4	14	32	32	b. Financing through Channeling
NPF	-	-	2	0	0	0	0	2	2	-	-	-	0	0	0	NPF
c. Pembiayaan secara Executing	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9,062	7,262	6,498	6,392	6,438	6,367	6,310	6,209	6,245	6,439	6,545	6,616	6,811	7,002	6,939	d. Other Ijarah
NPF	181	644	161	176	152	195	185	154	167	161	165	159	166	150	96	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>59,028</b>	<b>70,525</b>	<b>88,083</b>	<b>90,142</b>	<b>95,906</b>	<b>94,124</b>	<b>94,648</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>Total Financing</b>
<b>NPF</b>	<b>1,791</b>	<b>2,464</b>	<b>2,146</b>	<b>2,128</b>	<b>2,024</b>	<b>2,268</b>	<b>2,386</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>Total NPF</b>

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Pembiayaan Bagi Hasil	70,146	86,973	104,044	105,331	111,081	107,334	108,383	111,194	111,384	114,165	118,571	120,349	125,725	127,331	129,519	1. Profit Sharing Financing
NPF	3,391	3,147	4,046	4,738	4,158	4,600	4,831	4,276	4,369	4,421	3,351	3,415	3,432	3,428	3,885	NPF
a. Mudharabah	14,815	15,263	16,665	16,572	15,984	14,848	14,500	15,649	15,619	15,471	14,557	14,313	13,877	14,307	15,189	a. Mudharabah
NPF	323	401	254	265	327	420	438	462	478	465	280	293	285	270	374	NPF
b. Musyarakah	55,331	71,710	87,379	88,759	95,097	92,486	93,883	95,544	95,766	98,694	104,014	106,037	111,848	113,025	114,330	b. Musyarakah
NPF	3,068	2,746	3,793	4,473	3,830	4,179	4,393	3,814	3,890	3,957	3,071	3,122	3,148	3,158	3,511	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	120,324	139,565	149,913	150,730	152,837	151,858	151,616	153,303	154,474	155,572	153,984	155,081	155,824	159,954	160,152	2. Receivables/Acceptables
NPF	4,959	5,362	6,197	6,167	6,117	6,462	6,445	5,990	6,123	6,261	5,237	5,431	5,452	5,165	5,257	NPF
a. Murabahah	115,605	133,956	143,153	143,713	145,301	144,338	144,175	145,536	146,322	147,481	146,211	147,096	147,269	151,435	151,372	a. Murabahah
NPF	4,818	5,256	6,083	6,054	6,007	6,332	6,328	5,908	5,975	6,109	5,147	5,336	5,367	5,075	5,145	NPF
b. Qardh	3,948	4,731	5,639	5,877	6,346	6,315	6,213	6,484	6,830	6,728	6,382	6,580	7,116	7,023	7,264	b. Qardh
NPF	121	90	97	98	96	112	97	64	128	132	70	71	61	65	86	NPF
c. Istishna'	770	878	1,121	1,139	1,189	1,205	1,228	1,283	1,322	1,363	1,391	1,404	1,440	1,496	1,517	c. Istishna'
NPF	20	16	17	15	14	19	20	18	20	20	20	24	24	25	25	NPF
3. Pembiayaan Sewa (Ijarah)	8,972	8,105	8,209	8,437	8,535	8,501	8,641	8,597	8,673	8,794	8,655	8,621	8,781	8,928	8,876	3. Ijarah including Leasing receivables
NPF	171	243	204	218	176	229	225	188	200	205	231	230	289	270	216	NPF
a. Pembiayaan Sindikasi	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	0	0	0	0	2	2	0	0	0	4	15	33	b. Financing through Channeling
NPF	-	-	2	0	0	0	0	2	2	-	-	-	-	0	0	NPF
c. Pembiayaan secara Executing	-	-	30	29	29	29	29	28	28	28	27	27	27	27	26	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8,812	8,099	8,177	8,407	8,506	8,471	8,612	8,567	8,643	8,766	8,628	8,594	8,750	8,886	8,817	d. Other Ijarah
NPF	171	243	202	218	175	229	225	186	198	205	231	230	289	270	216	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>199,442</b>	<b>234,643</b>	<b>262,166</b>	<b>264,497</b>	<b>272,453</b>	<b>267,693</b>	<b>268,639</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>Total Financing</b>
<b>NPF</b>	<b>8,521</b>	<b>8,752</b>	<b>10,448</b>	<b>11,123</b>	<b>10,450</b>	<b>11,291</b>	<b>11,501</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>Total NPF</b>

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

Note: \*) Provisional Figures  
 r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Pembiayaan Bagi Hasil	52,398	58,123	61,489	61,196	63,908	61,444	61,982	63,393	63,763	65,088	63,927	64,660	66,061	66,640	66,754	1. Profit Sharing Financing
NPF	2,903	2,447	3,333	4,043	3,525	3,882	4,049	3,471	3,544	3,579	2,564	2,611	2,642	2,600	2,733	NPF
a. Mudharabah	7,979	7,577	7,043	6,959	6,584	6,211	5,936	6,333	6,402	6,577	6,175	6,042	5,840	5,612	5,869	a. Mudharabah
NPF	179	197	117	129	207	225	228	221	232	232	90	91	95	88	89	NPF
b. Musyarakah	44,419	50,546	54,446	54,238	57,324	55,233	56,046	57,060	57,360	58,511	57,752	58,617	60,221	61,028	60,884	b. Musyarakah
NPF	2,725	2,251	3,216	3,913	3,318	3,656	3,820	3,250	3,313	3,347	2,474	2,520	2,547	2,512	2,644	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91,216	109,020	114,701	115,015	115,571	114,822	114,772	115,830	116,733	117,245	115,380	116,097	116,849	121,816	121,698	2. Receivables/Acceptables
NPF	4,238	4,632	5,319	5,301	5,270	5,493	5,423	4,965	5,060	5,169	4,195	4,361	4,415	4,152	4,282	NPF
a. Murabahah	87,789	105,112	109,813	109,892	110,079	109,346	109,382	110,159	110,708	111,309	109,769	110,295	110,522	115,593	115,229	a. Murabahah
NPF	4,115	4,560	5,236	5,216	5,188	5,396	5,341	4,917	4,954	5,058	4,146	4,311	4,370	4,109	4,212	NPF
b. Qardh	3,306	3,883	4,868	5,103	5,474	5,458	5,372	5,657	6,008	5,919	5,593	5,786	6,312	6,207	6,453	b. Qardh
NPF	111	64	77	80	77	92	77	43	101	106	43	45	41	40	68	NPF
c. Istishna'	120	25	20	19	18	18	18	14	17	18	17	17	16	16	16	c. Istishna'
NPF	12	7	5	5	4	5	5	5	5	5	5	5	5	3	2	NPF
3. Pembiayaan Sewa (Ijarah)	1,368	1,636	2,264	2,577	2,609	2,622	2,832	2,874	2,901	2,962	2,939	2,996	2,980	3,085	3,074	3. Ijarah including Leasing receivables
NPF	10	17	44	46	28	40	47	40	55	63	66	70	123	120	120	NPF
a. Pembiayaan Sindikasi	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	26	26	25	25	25	24	24	24	24	23	23	23	22	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1,215	1,636	2,238	2,551	2,584	2,597	2,807	2,849	2,876	2,938	2,915	2,972	2,957	3,061	3,051	d. Other Ijarah
NPF	10	17	44	46	28	40	47	40	55	63	66	70	123	120	120	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>144,981</b>	<b>168,779</b>	<b>178,454</b>	<b>178,788</b>	<b>182,088</b>	<b>178,888</b>	<b>179,586</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>Total Financing</b>
<b>NPF</b>	<b>7,151</b>	<b>7,096</b>	<b>8,695</b>	<b>9,389</b>	<b>8,823</b>	<b>9,415</b>	<b>9,519</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>Total NPF</b>

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

Note: \*) Provisional Figures  
 r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Pembiayaan Bagi Hasil	17,748	28,851	42,555	44,134	47,173	45,890	46,401	47,801	47,622	49,077	54,644	55,690	59,664	60,691	62,765	1. Profit Sharing Financing
NPF	487	700	713	695	633	718	782	805	824	843	787	804	790	828	1,152	NPF
a. Mudharabah	6,836	7,686	9,622	9,614	9,401	8,637	8,564	9,316	9,216	8,893	8,382	8,270	8,037	8,695	9,320	a. Mudharabah
NPF	144	204	137	136	120	195	209	241	247	233	190	202	190	182	285	NPF
b. Musyarakah	10,912	21,165	32,933	34,521	37,773	37,253	37,837	38,484	38,405	40,184	46,262	47,420	51,627	51,996	53,445	b. Musyarakah
NPF	343	496	576	559	513	523	573	564	578	610	597	602	600	646	867	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	29,108	30,545	35,212	35,715	37,266	37,036	36,844	37,472	37,741	38,326	38,604	38,983	38,975	38,138	38,455	2. Receivables/Acceptables
NPF	721	730	878	866	847	969	1,022	1,025	1,063	1,093	1,043	1,070	1,036	1,013	975	NPF
a. Murabahah	27,816	28,845	33,339	33,821	35,223	34,992	34,793	35,377	35,614	36,172	36,442	36,802	36,747	35,842	36,143	a. Murabahah
NPF	704	695	847	838	819	935	987	991	1,021	1,051	1,001	1,026	997	966	934	NPF
b. Qardh	642	847	771	774	872	858	841	827	822	809	789	794	805	816	811	b. Qardh
NPF	10	26	20	19	19	19	21	21	27	26	26	20	25	18	18	NPF
c. Istishna'	650	853	1,101	1,120	1,170	1,187	1,210	1,268	1,305	1,346	1,374	1,388	1,424	1,480	1,501	c. Istishna'
NPF	7	9	11	10	10	14	15	13	15	15	15	19	19	22	23	NPF
3. Pembiayaan Sewa (Ijarah)	7,605	6,469	5,945	5,860	5,926	5,878	5,809	5,723	5,772	5,832	5,716	5,626	5,801	5,843	5,802	3. Ijarah including Leasing receivables
NPF	161	225	161	172	147	189	178	148	145	142	165	159	166	150	96	NPF
a. Pembiayaan Sindikasi	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	0	0	0	0	2	2	0	0	0	4	14	32	b. Financing through Channeling
NPF	0	-	2	0	0	0	0	2	2	0	-	-	-	0	0	NPF
c. Pembiayaan secara Executing	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7,597	6,462	5,939	5,855	5,922	5,874	5,805	5,717	5,766	5,828	5,712	5,622	5,793	5,825	5,766	d. Other Ijarah
NPF	161	225	159	172	147	189	178	146	143	142	165	159	166	150	96	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
<b>Total Pembiayaan</b>	<b>54,461</b>	<b>65,864</b>	<b>83,712</b>	<b>85,709</b>	<b>90,365</b>	<b>88,805</b>	<b>89,054</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>Total Financing</b>
<b>NPF</b>	<b>1,370</b>	<b>1,656</b>	<b>1,752</b>	<b>1,734</b>	<b>1,628</b>	<b>1,876</b>	<b>1,982</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>Total NPF</b>

Ket: \*) Angka-angka sementara

Note: \*) Provisional Figures



Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2015	2016	2017			2018										Type of Usage and Debtor Group
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Modal Kerja	79,949	87,363	95,249	95,847	99,825	94,593	94,490	97,471	97,569	98,656	102,091	101,031	102,515	103,479	103,566	1. Working Capital
a. UMKM	33,382	35,827	37,138	36,360	37,868	36,497	36,322	37,440	38,093	38,333	37,441	37,345	37,773	38,132	37,895	a. Micro, Small and Medium Enterprise
NPF	2,275	2,123	2,342	2,207	2,196	2,352	2,342	2,306	2,439	2,442	2,118	2,139	2,169	2,240	2,427	NPF
b. Bukan UMKM	46,567	51,535	58,110	59,487	61,957	58,096	58,168	60,031	59,476	60,323	64,650	63,685	64,742	65,347	65,671	b. Non Micro, Small and Medium Enterprise
NPF	2,643	2,872	2,898	3,697	2,916	3,315	3,337	2,824	2,825	2,934	2,120	2,191	2,102	1,854	1,532	NPF
2. Investasi	51,690	60,042	64,286	64,312	66,848	66,938	67,631	67,502	67,008	67,831	68,031	68,956	71,827	72,668	73,614	2. Investment
a. UMKM	16,909	18,703	20,511	20,631	21,111	21,277	21,211	21,425	22,466	22,657	22,464	22,533	20,762	21,186	21,070	a. Micro, Small and Medium Enterprise
NPF	1,136	1,744	1,243	1,185	1,140	1,275	1,323	1,230	1,324	1,394	1,135	1,154	1,167	1,137	1,126	NPF
b. Bukan UMKM	34,781	41,339	43,775	43,681	45,737	45,660	46,420	46,077	44,542	45,174	45,566	46,422	51,065	51,481	52,544	b. Non Micro, Small and Medium Enterprise
NPF	1,189	1,622	2,437	2,463	2,593	2,517	2,588	2,284	2,484	2,392	1,999	2,012	2,127	2,369	3,107	NPF
3. Konsumsi (Bukan UMKM)	81,357	100,602	114,670	116,348	119,021	119,101	119,975	121,648	123,178	125,268	124,899	127,437	129,169	134,372	135,699	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2,005	1,937	2,365	2,391	2,208	2,529	2,561	2,409	2,624	2,695	2,300	2,433	2,468	2,405	2,309	NPF
<b>Total Pembiayaan</b>	<b>212,996</b>	<b>248,007</b>	<b>274,205</b>	<b>276,507</b>	<b>285,695</b>	<b>280,631</b>	<b>282,096</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>Total Financing</b>
<b>Total NPF</b>	<b>9,248</b>	<b>10,298</b>	<b>11,286</b>	<b>11,943</b>	<b>11,054</b>	<b>11,988</b>	<b>12,152</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>Total NPF</b>
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2015	2016	2017			2018										Type of Usage and Debtor Group
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Modal Kerja	63,640	68,420	70,661	70,304	72,188	69,340	69,640	71,759	72,461	73,079	71,475	71,490	71,939	71,917	71,439	1. Working Capital
a. UMKM	26,650	28,458	28,828	28,027	28,973	27,911	27,846	28,759	28,948	29,192	28,137	28,300	28,697	29,110	28,776	a. Micro, Small and Medium Enterprise
NPF	1,808	1,751	1,956	1,827	1,826	1,959	1,953	1,878	2,022	2,018	1,715	1,733	1,755	1,836	1,706	NPF
b. Bukan UMKM	36,990	39,962	41,833	42,277	43,215	41,429	41,794	43,000	43,513	43,887	43,338	43,191	43,242	42,807	42,663	b. Non Micro, Small and Medium Enterprise
NPF	2,076	2,239	2,374	3,175	2,437	2,761	2,756	2,209	2,232	2,362	1,558	1,621	1,545	1,306	991	NPF
2. Investasi	40,239	45,768	46,964	46,895	47,427	47,039	47,317	47,168	46,660	46,970	46,613	46,902	47,637	47,971	47,926	2. Investment
a. UMKM	14,228	15,589	15,762	15,820	16,004	16,229	16,092	16,448	16,547	16,641	16,281	16,315	16,186	16,812	16,750	a. Micro, Small and Medium Enterprise
NPF	977	1,541	1,006	950	900	1,007	1,024	977	1,076	1,111	865	868	884	878	841	NPF
b. Bukan UMKM	26,011	30,178	31,202	31,075	31,422	30,810	31,224	30,720	30,112	30,329	30,332	30,587	31,451	31,159	31,175	b. Non Micro, Small and Medium Enterprise
NPF	1,060	995	2,309	2,337	2,446	2,357	2,402	2,118	2,264	2,177	1,816	1,832	1,928	2,153	2,929	NPF
3. Konsumsi (Bukan UMKM)	50,089	63,294	68,497	69,167	70,174	70,130	70,491	71,137	71,922	72,701	71,589	72,757	73,353	78,647	79,313	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1,534	1,309	1,496	1,527	1,421	1,636	1,631	1,491	1,649	1,696	1,316	1,432	1,511	1,419	1,383	NPF
<b>Total Pembiayaan</b>	<b>153,968</b>	<b>177,482</b>	<b>186,122</b>	<b>186,366</b>	<b>189,789</b>	<b>186,508</b>	<b>187,448</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>Total Financing</b>
<b>Total NPF</b>	<b>7,456</b>	<b>7,834</b>	<b>9,140</b>	<b>9,815</b>	<b>9,030</b>	<b>9,720</b>	<b>9,766</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>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2015	2016	2017			2018										Type of Usage and Debtor Group
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Modal Kerja	16,309	18,943	24,588	25,543	27,637	25,253	24,850	25,713	25,108	25,577	30,616	29,540	30,577	31,562	32,127	1. Working Capital
a. UMKM	6,732	7,369	8,311	8,334	8,895	8,586	8,476	8,681	9,145	9,141	9,304	9,046	9,077	9,022	9,119	a. Micro, Small and Medium Enterprise
NPF	466	373	386	380	369	393	389	428	418	425	403	406	414	405	721	NPF
b. Bukan UMKM	9,577	11,573	16,277	17,210	18,742	16,667	16,374	17,032	15,963	16,436	21,312	20,495	21,500	22,540	23,007	b. Non Micro, Small and Medium Enterprise
NPF	567	633	525	522	479	554	581	615	592	572	562	570	558	549	541	NPF
2. Investasi	11,452	14,275	17,322	17,417	19,422	19,899	20,314	20,333	20,348	20,861	21,418	22,054	24,190	24,696	25,688	2. Investment
a. UMKM	2,682	3,114	4,749	4,811	5,107	5,049	5,118	4,977	5,919	6,016	6,184	6,218	4,576	4,374	4,319	a. Micro, Small and Medium Enterprise
NPF	159	203	237	235	240	269	299	253	249	283	270	286	283	258	286	NPF
b. Bukan UMKM	8,770	11,160	12,573	12,606	14,315	14,851	15,196	15,356	14,429	14,845	15,234	15,836	19,614	20,322	21,369	b. Non Micro, Small and Medium Enterprise
NPF	129	627	129	126	148	159	187	166	220	215	184	180	198	216	178	NPF
3. Konsumsi (Bukan UMKM)	31,268	37,308	46,173	47,182	48,846	48,971	49,484	50,512	51,256	52,568	53,310	54,680	55,816	55,725	56,386	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	471	628	870	864	787	893	930	918	974	998	983	1,002	957	986	927	NPF
<b>Total Pembiayaan</b>	<b>59,028</b>	<b>70,525</b>	<b>88,083</b>	<b>90,142</b>	<b>95,906</b>	<b>94,124</b>	<b>94,648</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>Total Financing</b>
<b>Total NPF</b>	<b>1,791</b>	<b>2,464</b>	<b>2,146</b>	<b>2,128</b>	<b>2,024</b>	<b>2,268</b>	<b>2,386</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>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2015	2016	2017			2018										Financing by Industrial Origin
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Pertanian, Perburuan dan Kehutanan	7,950	8,531	10,027	10,071	10,419	10,234	10,238	10,396	10,526	10,904	11,924	11,866	11,618	11,844	12,082	Agricultures, Hunting and Forestry
NPF	431	380	351	336	322	329	330	377	326	304	296	328	352	354	289	NPF
Perikanan	1,198	1,405	1,265	1,291	1,462	1,445	1,450	1,048	1,033	1,191	1,166	1,189	1,189	1,187	1,193	Fishery
NPF	24	35	51	50	48	51	53	57	56	51	38	37	37	39	35	NPF
Pertambangan dan Penggalian	6,145	6,604	7,039	6,909	6,864	6,598	6,652	6,551	6,442	6,297	5,555	5,766	5,852	5,769	6,041	Mining and Quarrying
NPF	422	578	509	495	317	467	381	379	410	350	101	85	85	54	65	NPF
Industri Pengolahan	17,982	19,745	20,870	21,017	21,463	20,541	21,165	21,440	21,801	22,155	22,934	22,857	22,662	23,595	22,771	Processing Industry
NPF	876	1,336	1,373	1,535	1,382	1,399	1,549	1,251	1,161	1,230	1,043	1,121	1,124	1,151	1,030	NPF
Listrik, gas dan air	6,427	8,117	7,698	7,985	11,044	11,202	11,266	11,150	10,638	10,379	13,576	13,894	16,584	16,430	17,061	Electricity, Gas and Water
NPF	835	901	858	850	916	910	920	852	782	777	564	558	563	725	844	NPF
Konstruksi	11,193	14,435	20,841	21,405	22,198	21,293	20,819	21,273	20,459	20,970	22,033	22,294	23,341	22,579	23,957	Construction
NPF	576	507	1,109	1,151	1,036	1,139	901	1,139	974	968	873	872	864	609	865	NPF
Perdagangan Besar dan Eceran	25,993	30,319	32,257	32,401	32,839	32,025	31,920	32,472	32,628	33,293	32,935	31,861	32,646	33,258	32,882	Wholesale and Retail Trade
NPF	2,135	2,140	1,912	1,912	1,919	2,215	2,205	2,223	2,228	2,342	2,124	2,126	2,114	2,012	2,329	NPF
Penyediaan akomodasi dan penyediaan makan minum	2,101	3,043	3,277	3,432	3,613	3,852	3,657	3,730	3,958	4,095	4,125	4,211	4,197	4,162	4,129	Provision of accommodation and the provision of eating and drinking
NPF	94	82	112	110	98	103	105	75	80	80	86	82	91	87	87	NPF
Transportasi, pergudangan dan komunikasi	11,072	10,921	10,008	9,938	10,087	9,710	9,645	9,833	9,748	9,619	9,841	10,080	10,214	10,221	9,476	Transportation, Warehousing and Communications
NPF	515	565	783	829	820	745	673	580	594	504	402	391	380	609	388	NPF
Perantara Keuangan	19,184	18,948	19,811	19,358	19,583	18,145	17,794	18,590	18,778	18,855	17,769	17,406	17,351	18,217	19,118	Financial intermediaries
NPF	213	459	183	494	498	581	598	335	292	312	140	149	153	140	144	NPF
Real Estate, Usaha Persewaan, dan Jasa Perumahan	9,365	12,797	11,999	11,905	12,326	11,746	12,089	12,218	12,288	12,285	12,217	12,397	12,368	12,662	12,459	Real Estate, Business, Ownership, and Business Services
NPF	474	1,000	1,169	1,211	1,023	1,047	1,037	1,010	1,436	1,473	1,249	1,268	1,267	1,258	1,419	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	266	9	8	8	7	9	9	5	5	5	4	7	7	4	4	Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	2	0	0	0	0	0	NPF
Jasa Pendidikan	3,193	3,786	4,793	4,766	4,905	4,953	4,940	4,794	4,824	4,892	4,947	5,253	5,140	5,147	5,012	Education Services
NPF	69	28	86	86	59	63	65	38	43	46	50	49	52	51	37	NPF
Jasa Kesehatan dan Kegiatan Sosial	2,550	3,030	3,810	3,850	4,021	3,963	3,981	3,776	3,858	3,862	3,885	4,174	4,174	4,174	4,244	Health Services and Social Activities
NPF	61	20	37	58	61	72	69	53	61	67	66	74	127	122	110	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4,600	4,617	4,942	4,947	4,973	4,960	4,953	6,699	6,836	6,839	6,454	6,290	6,253	6,143	5,891	Community, Sociocultural, Entertainment and Other Individual Services
NPF	287	259	207	200	181	240	236	355	471	495	200	218	230	262	287	NPF
Jasa Perorangan yang Melayani Rumah Tangga	274	337	332	332	331	327	323	331	336	347	354	351	352	360	363	Individual Services which Serve Households
NPF	3	13	14	14	11	13	11	12	12	14	13	13	13	13	11	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	International Agency and Other Extra Agency International
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	2,147	760	557	545	538	527	1,238	462	502	498	402	401	394	391	497	Business Activities which are not clearly defined
NPF	224	58	165	150	153	153	218	145	144	146	128	126	113	113	252	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>																<b>Households</b>
Untuk Pemilikan Rumah Tinggal	43,413	51,195	58,675	59,257	60,663	60,590	61,126	62,321	63,916	65,119	65,221	66,716	67,756	68,744	69,596	For Home Ownership
NPF	1,088	1,123	1,442	1,474	1,353	1,510	1,539	1,455	1,625	1,693	1,372	1,493	1,437	1,440	1,440	NPF
Untuk Pemilikan Flat atau Apartemen	1,446	1,512	1,862	1,903	1,956	1,982	2,037	2,092	2,137	2,231	2,240	2,327	2,430	2,514	2,553	For Apartement Ownership
NPF	30	33	59	47	43	46	44	39	45	44	31	27	27	41	28	NPF
Untuk Pemilikan Ruko atau Rukan	2,236	3,101	3,102	3,157	3,142	3,094	3,091	3,119	3,113	3,105	3,121	3,168	3,208	3,261	3,277	For Shop House Ownership
NPF	72	103	119	122	121	147	156	157	160	151	132	136	130	134	134	NPF
Untuk Pemilikan Kendaraan Bermotor	8,971	8,607	9,744	10,120	10,122	10,017	9,847	9,779	9,707	9,881	10,012	10,145	10,209	10,330	9,952	For Vehicles Ownership
NPF	131	90	102	103	104	151	152	153	167	170	188	182	295	181	159	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	20,974	33,183	38,681	39,201	40,303	40,571	40,677	41,476	41,526	42,097	41,796	42,262	42,735	43,441	44,174	Others
NPF	536	466	550	550	517	584	573	509	522	536	486	497	483	466	425	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	4,318	3,005	2,605	2,711	2,835	2,846	3,199	2,861	2,779	2,835	2,510	2,819	2,829	6,082	6,148	<b>Non Industrial Origin - Others</b>
NPF	149	122	93	94	70	90	98	95	105	101	91	98	97	123	123	NPF
<b>Total Pembiayaan</b>	<b>212,996</b>	<b>248,007</b>	<b>274,205</b>	<b>276,507</b>	<b>285,695</b>	<b>280,631</b>	<b>282,096</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>Total Financing</b>
<b>Total NPF</b>	<b>9,247</b>	<b>10,298</b>	<b>11,286</b>	<b>11,943</b>	<b>11,054</b>	<b>11,988</b>	<b>12,152</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>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2015	2016	2017			2018										Financing by Industrial Origin
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Pertanian, Perburuan dan Kehutanan	6,546	6,884	7,197	7,267	7,625	7,456	7,452	7,642	7,791	7,998	8,920	8,766	8,506	8,731	8,659	Agricultures, Hunting and Forestry
NPF	350	287	228	214	205	211	211	263	212	190	182	215	239	231	168	NPF
Perikanan	997	1,239	1,096	1,124	1,296	1,282	1,282	884	880	1,045	1,042	1,019	1,044	1,046	1,047	Fishery
NPF	16	28	47	46	44	46	48	52	51	46	33	32	34	34	29	NPF
Pertambangan dan Penggalian	4,813	4,987	5,181	5,067	5,034	4,806	4,822	4,753	4,640	4,371	3,386	3,384	3,411	3,365	3,370	Mining and Quarrying
NPF	377	563	496	482	301	406	320	318	348	314	84	68	70	42	51	NPF
Industri Pengolahan	14,401	15,735	16,962	16,997	16,591	15,670	15,803	16,128	16,262	16,305	16,813	16,924	16,842	16,811	16,373	Processing Industry
NPF	767	761	1,216	1,378	1,273	1,291	1,440	1,134	1,037	1,106	919	998	1,011	1,040	916	NPF
Listrik, gas dan air	5,997	7,709	6,888	6,913	8,186	8,342	8,389	8,332	8,214	7,957	7,133	7,427	8,210	8,059	8,681	Electricity, Gas and Water
NPF	424	510	466	460	525	523	522	459	782	777	564	558	563	725	843	NPF
Konstruksi	7,691	8,396	10,214	10,145	10,582	10,149	10,062	10,692	10,833	10,846	10,868	11,063	11,784	12,130	12,654	Construction
NPF	446	382	958	1,005	888	919	962	724	760	752	671	671	661	420	406	NPF
Perdagangan Besar dan Eceran	22,173	25,881	25,809	25,678	26,144	25,615	25,641	25,494	25,739	26,489	26,553	25,559	25,533	25,661	25,154	Wholesale and Retail Trade
NPF	1,915	1,799	1,693	1,764	1,711	1,934	1,906	1,899	1,918	1,996	1,821	1,809	1,796	1,707	2,079	NPF
Penyediaan akomodasi dan penyediaan makan minum	1,682	1,948	1,698	1,970	2,041	2,069	2,049	2,136	2,221	2,388	2,393	2,498	2,489	2,560	2,535	Provision of accommodation and the provision of eating and drinking
NPF	49	72	83	83	71	75	76	59	65	66	70	67	75	72	74	NPF
Transportasi, pergudangan dan komunikasi	9,654	9,446	8,771	8,723	8,834	8,451	8,336	8,538	8,430	8,259	8,254	8,358	8,277	8,207	7,587	Transportation, Warehousing and Communications
NPF	459	508	761	805	767	673	596	511	526	436	338	327	302	531	310	NPF
Perantara Keuangan	11,944	11,729	11,844	11,435	11,273	10,933	10,736	11,174	11,288	11,507	10,450	11,015	11,009	10,673	10,990	Financial intermediaries
NPF	179	408	140	452	460	540	544	271	255	259	86	95	110	99	94	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7,364	9,316	9,599	9,527	9,351	9,014	9,149	9,045	8,700	8,646	8,489	8,492	8,487	8,744	8,598	Real Estate, Business, Ownership, and Business Services
NPF	390	895	1,096	1,139	952	978	969	944	965	1,016	782	805	800	788	941	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	266	9	7	7	6	8	8	4	4	4	3	6	6	3	3	Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	2	0	0	0	0	0	NPF
Jasa Pendidikan	2,883	3,396	4,139	4,086	4,213	4,220	4,210	4,070	4,100	4,163	4,203	4,440	4,370	4,381	4,237	Education Services
NPF	68	23	78	77	51	54	57	32	36	38	43	40	40	39	25	NPF
Jasa Kesehatan dan Kegiatan Sosial	2,202	2,715	3,420	3,483	3,648	3,587	3,581	3,574	3,456	3,500	3,496	3,516	3,777	3,773	3,846	Health Services and Social Activities
NPF	50	16	34	55	57	67	64	47	55	61	61	63	116	111	96	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3,664	3,932	4,057	4,057	4,072	4,066	4,066	5,808	5,911	5,910	5,539	5,379	5,303	5,204	4,984	Community, Sociocultural, Entertainment and Other Individual Services
NPF	209	204	172	165	143	201	193	315	430	454	164	173	178	212	204	NPF
Jasa Perorangan yang Melayani Rumah Tangga	271	333	328	328	326	321	317	324	329	340	347	343	344	353	355	Individual Services which Serve Households
NPF	3	12	14	14	11	12	11	11	12	14	13	12	12	12	11	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	International Agency and Other Extra Agency International
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	1,331	532	413	394	391	389	1,055	327	323	322	201	200	183	184	293	Business Activities which are not clearly defined
NPF	218	56	162	148	150	151	214	141	140	141	122	121	107	108	219	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>																<b>Households</b>
Untuk Pemilikan Rumah Tinggal	24,120	27,564	29,664	29,871	30,179	29,966	29,965	30,219	31,165	31,384	30,935	31,437	31,571	32,103	32,194	For Home Ownership
NPF	742	683	807	829	770	880	884	815	943	983	686	780	766	765	738	NPF
Untuk Pemilikan Flat atau Apartemen	774	884	880	835	829	819	819	819	824	842	810	804	799	796	799	For Apartment Ownership
NPF	27	23	39	40	37	39	37	32	40	40	24	24	24	25	23	NPF
Untuk Pemilikan Ruko atau Rukan	1,447	1,346	1,331	1,374	1,332	1,296	1,302	1,302	1,254	1,230	1,208	1,219	1,228	1,261	1,258	For Shop House Ownership
NPF	53	49	50	53	61	86	89	88	84	71	79	73	73	80	80	NPF
Untuk Pemilikan Kendaraan Bermotor	4,508	4,260	4,031	4,091	3,926	3,916	3,923	4,024	4,099	4,182	4,197	4,223	4,321	4,417	4,508	For Vehicles Ownership
NPF	85	46	53	53	53	54	53	50	52	56	63	57	167	54	85	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16,428	27,554	30,956	31,256	32,129	32,293	32,251	32,851	32,733	33,136	32,812	33,141	33,498	34,886	35,467	Others
NPF	498	416	483	487	460	516	499	440	453	466	416	428	412	405	365	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	2,812	1,686	1,636	1,739	1,787	1,839	2,232	1,848	1,922	1,848	1,626	1,932	1,936	5,184	5,087	<b>Non Industrial Origin - Others</b>
NPF	128	91	63	66	41	61	69	66	71	67	57	64	70	91	92	NPF
<b>Total Pembiayaan</b>	<b>153,968</b>	<b>177,482</b>	<b>186,122</b>	<b>186,366</b>	<b>189,798</b>	<b>186,508</b>	<b>187,448</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>Total Financing</b>
<b>Total NPF</b>	<b>7,456</b>	<b>7,834</b>	<b>9,140</b>	<b>9,815</b>	<b>9,030</b>	<b>9,720</b>	<b>9,766</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>Total NPF</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2015	2016	2017			2018										Financing by Industrial Origin	
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
Pertanian, Perburuan dan Kehutanan	1,404	1,647	2,830	2,804	2,794	5,556	2,786	2,754	2,736	2,906	3,004	3,100	3,112	3,112	3,112	3,423	Agricultures, Hunting and Forestry
NPF	81	93	123	121	117	236	119	114	113	115	114	113	113	122	122	122	NPF
Perikanan	200	166	170	167	166	326	168	163	153	151	150	147	145	141	147	147	Fishery
NPF	8	7	4	4	4	8	5	5	5	5	5	5	5	5	5	6	NPF
Pertambangan dan Penggalian	1,332	1,616	1,858	1,842	1,830	3,583	1,830	1,798	1,803	1,926	2,169	2,382	2,441	2,405	2,671	2,671	Mining and Quarrying
NPF	46	15	13	14	16	121	61	60	62	36	17	17	15	11	15	15	NPF
Industri Pengolahan	3,582	4,010	3,907	4,020	4,871	9,743	5,362	5,312	5,539	5,850	6,121	5,933	5,820	6,784	6,398	6,398	Processing Industry
NPF	109	575	157	157	110	217	108	117	125	124	123	123	113	110	114	114	NPF
Listrik, gas dan air	430	409	810	1,072	2,859	5,720	2,877	2,818	2,424	2,422	6,443	6,467	8,374	8,370	8,379	8,379	Electricity, Gas and Water
NPF	411	390	392	390	391	774	398	393	426	422	6,443	6,467	8,374	8,370	8,379	8,379	NPF
Konstruksi	3,502	6,039	10,627	11,260	11,616	22,289	10,756	10,581	9,626	10,124	11,165	11,231	11,556	10,449	11,304	11,304	Construction
NPF	130	124	151	145	148	303	177	177	213	216	201	201	203	190	459	459	NPF
Perdagangan Besar dan Eceran	3,820	4,438	6,448	6,723	6,694	12,819	6,279	6,978	6,889	6,804	6,382	6,302	7,113	7,597	7,728	7,728	Wholesale and Retail Trade
NPF	220	341	219	218	208	560	299	323	310	346	303	316	318	305	250	250	NPF
Penyediaan akomodasi dan penyediaan makan minum	419	1,095	1,579	1,462	1,572	3,566	1,608	1,594	1,738	1,707	1,732	1,714	1,708	1,603	1,594	1,594	Provision of accommodation and the provision of eating and drinking
NPF	44	11	29	27	27	55	29	16	14	14	15	15	16	15	13	13	NPF
Transportasi, pergudangan dan komunikasi	1,418	1,475	1,236	1,215	1,253	2,518	1,309	1,295	1,317	1,361	1,586	1,722	1,937	2,014	1,889	1,889	Transportation, Warehousing and Communications
NPF	56	57	22	24	53	145	77	69	68	69	64	64	78	78	78	78	NPF
Perantara Keuangan	7,240	7,219	7,967	7,923	8,310	14,423	7,058	7,416	7,490	7,349	7,319	6,391	6,342	7,544	8,127	8,127	Financial intermediaries
NPF	34	51	43	42	38	83	54	64	37	53	53	54	44	41	51	51	NPF
Real Estate, Usaha Persewaan, dan Jasa Perumahan	2,001	3,480	2,400	2,378	2,975	5,465	2,940	3,173	3,588	3,639	3,728	3,904	3,882	3,918	3,861	3,861	Real Estate, Business, Ownership, and Business Services
NPF	85	105	74	73	71	138	69	66	471	457	467	463	466	470	478	478	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	1	1	1	2	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	310	389	654	680	692	1,466	730	724	723	729	744	813	770	767	775	775	Education Services
NPF	1	5	8	8	8	17	8	7	7	8	8	9	13	12	12	12	NPF
Jasa Kesehatan dan Kegiatan Sosial	348	315	390	367	372	753	381	407	320	358	366	368	398	401	399	399	Health Services and Social Activities
NPF	11	4	3	3	4	10	4	6	6	6	6	11	12	11	13	13	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	936	685	885	890	901	1,788	886	891	924	929	915	911	950	939	907	907	Community, Sociocultural, Entertainment and Other Individual Services
NPF	79	55	35	35	37	77	43	40	41	41	36	44	52	50	83	83	NPF
Jasa Perorangan yang Melayani Rumah Tangga	3	4	5	4	5	12	6	7	7	7	7	8	7	7	8	8	Individual Services which Serve Households
NPF	0	0	1	1	0	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	815	228	144	152	147	276	184	135	178	176	201	201	211	207	204	204	Business Activities which are not clearly defined
NPF	6	2	2	3	2	5	4	4	5	6	6	5	5	5	32	32	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																	<b>Non Industrial Origin</b>
<b>Rumah Tangga</b>																	<b>Households</b>
Untuk Pemilikan Rumah Tinggal	19,292	23,631	29,011	29,386	30,483	61,249	31,161	32,102	32,751	33,735	34,285	35,279	36,186	36,641	37,402	37,402	For Home Ownership
NPF	346	439	635	646	583	1,259	655	639	682	710	687	713	695	695	702	702	NPF
Untuk Pemilikan Flat atau Apartemen	672	627	983	1,067	1,127	2,325	1,218	1,273	1,313	1,389	1,430	1,523	1,632	1,718	1,754	1,754	For Apartement Ownership
NPF	3	10	20	7	6	15	7	8	5	5	7	3	3	16	5	5	NPF
Untuk Pemilikan Ruko atau Rukan	789	1,755	1,771	1,783	1,810	3,595	1,789	1,818	1,860	1,875	1,913	1,949	1,980	2,000	2,019	2,019	For Shop House Ownership
NPF	18	53	69	69	61	122	67	68	71	67	61	57	57	54	54	54	NPF
Untuk Pemilikan Kendaraan Bermotor	4,463	4,347	5,713	6,029	6,221	12,202	5,923	5,755	5,609	5,699	5,814	5,921	5,888	5,912	5,443	5,443	For Vehicles Ownership
NPF	46	44	49	51	52	196	99	104	114	113	125	125	128	127	74	74	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4,546	5,629	7,725	7,946	8,158	16,556	8,426	8,625	8,793	9,162	8,983	9,121	9,237	8,555	8,707	8,707	Others
NPF	38	50	67	64	57	137	74	70	68	70	70	69	71	61	60	60	NPF
<b>Bukan Lapangan Usaha Lainnya</b>	1,505	1,320	970	971	1,048	2,015	967	939	931	908	884	886	894	898	1,061	1,061	<b>Non Industrial Origin - Others</b>
NPF	21	31	30	28	29	57	29	29	34	34	34	34	27	32	31	31	NPF
<b>Total Pembiayaan</b>	<b>59,028</b>	<b>70,525</b>	<b>88,083</b>	<b>90,142</b>	<b>95,906</b>	<b>188,247</b>	<b>94,648</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>114,201</b>	<b>Total Financing</b>
<b>Total NPF</b>	<b>1,791</b>	<b>2,464</b>	<b>2,146</b>	<b>2,128</b>	<b>2,024</b>	<b>4,536</b>	<b>2,386</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>2,652</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 Oktober 2018 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - October 2018)**  
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5,936	3,118	2,584	3,039	19,100	Jawa Barat
NPF	465	64	162	732	360	NPF
Banten	976	638	534	388	6,166	Banten
NPF	50	0	39	12	88	NPF
DKI Jakarta	9,435	48,106	6,497	35,586	35,689	DKI Jakarta
NPF	296	1,024	150	1,744	666	NPF
D.I Yogyakarta	598	184	423	884	1,808	D.I Yogyakarta
NPF	27	2	10	-	34	NPF
Jawa Tengah	3,524	4,070	1,791	2,816	6,829	Jawa Tengah
NPF	129	32	47	177	121	NPF
Jawa Timur	5,034	5,236	1,851	2,963	10,832	Jawa Timur
NPF	359	247	91	213	173	NPF
Bengkulu	166	11	240	23	727	Bengkulu
NPF	21	-	16	-	14	NPF
Jambi	316	284	392	84	1,793	Jambi
NPF	24	25	14	-	32	NPF
Aceh	1,269	53	276	74	12,444	Aceh
NPF	165	0	36	-	41	NPF
Sumatera Utara	2,128	710	891	1,779	5,037	Sumatera Utara
NPF	232	39	156	16	160	NPF
Sumatera Barat	764	37	419	156	2,457	Sumatera Barat
NPF	73	1	33	1	45	NPF
Riau	728	101	590	533	3,722	Riau
NPF	23	0	86	1	34	NPF
Sumatera Selatan	979	431	701	758	3,465	Sumatera Selatan
NPF	75	4	52	4	95	NPF
Bangka Belitung	74	3	90	0	301	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	173	79	165	840	2,612	Kepulauan Riau
NPF	9	-	5	-	28	NPF
Lampung	853	242	236	336	1,064	Lampung
NPF	48	-	22	27	18	NPF
Kalimantan Selatan	576	606	319	919	1,999	Kalimantan Selatan
NPF	77	8	19	115	62	NPF
Kalimantan Barat	857	325	900	57	2,247	Kalimantan Barat
NPF	11	0	21	-	32	NPF
Kalimantan Timur	912	199	520	225	2,707	Kalimantan Timur
NPF	120	43	39	8	87	NPF
Kalimantan Tengah	192	0	59	375	628	Kalimantan Tengah
NPF	5	-	1	-	16	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 Oktober 2018**  
*(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - October 2018)*  
 Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	126	24	89	11	1,089	Sulawesi Tengah
NPF	19	-	11	-	20	NPF
Sulawesi Selatan	687	479	497	418	3,920	Sulawesi Selatan
NPF	52	35	50	3	64	NPF
Sulawesi Utara	72	-	46	0	336	Sulawesi Utara
NPF	5	-	4	0	5	NPF
Gorontalo	14	13	8	2	218	Gorontalo
NPF	2	0	0	-	6	NPF
Sulawesi Barat	5	3	8	0	269	Sulawesi Barat
NPF	0	0	1	-	1	NPF
Sulawesi Tenggara	156	9	120	11	761	Sulawesi Tenggara
NPF	14	0	11	0	17	NPF
Nusa Tenggara Barat	921	20	492	25	5,548	Nusa Tenggara Barat
NPF	100	1	21	-	50	NPF
Bali	290	16	163	108	1,088	Bali
NPF	17	4	25	44	26	NPF
Nusa Tenggara Timur	45	3	11	-	105	Nusa Tenggara Timur
NPF	1	-	-	-	0	NPF
Maluku	5	-	10	-	167	Maluku
NPF	0	-	0	-	1	NPF
Papua	37	40	105	28	263	Papua
NPF	2	4	3	8	5	NPF
Maluku Utara	33	23	23	-	214	Maluku Utara
NPF	1	-	0	-	1	NPF
Papua Barat	14	1	21	1	96	Papua Barat
NPF	2	-	1	-	2	NPF
Lainnya	-	607	-	104	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>37,895</b>	<b>65,671</b>	<b>21,070</b>	<b>52,544</b>	<b>135,699</b>	<b>Total</b>
<b>NPF</b>	<b>2,427</b>	<b>1,532</b>	<b>1,126</b>	<b>3,107</b>	<b>2,309</b>	<b>NPF</b>

Miliar Rupiah (in Billion IDR)

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I                      Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2018                      (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank                      and Sharia Business Unit - October 2018)                      Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	4,888	2,554	2,316	2,418	12,592	Jawa Barat
NPF	359	64	149	732	251	NPF
Banten	718	536	449	305	3,559	Banten
NPF	49	0	39	12	80	NPF
DKI Jakarta	6,351	28,904	4,734	20,630	13,558	DKI Jakarta
NPF	208	513	98	1,630	302	NPF
D.I Yogyakarta	465	95	366	460	967	D.I Yogyakarta
NPF	13	2	9	-	22	NPF
Jawa Tengah	2,788	3,152	1,003	1,492	3,355	Jawa Tengah
NPF	86	28	35	177	68	NPF
Jawa Timur	4,044	4,246	1,582	1,342	5,738	Jawa Timur
NPF	267	232	75	208	125	NPF
Bengkulu	162	11	225	23	727	Bengkulu
NPF	21	-	15	-	14	NPF
Jambi	293	82	365	2	1,467	Jambi
NPF	23	25	14	-	28	NPF
Aceh	1,190	47	274	74	12,313	Aceh
NPF	165	0	36	-	39	NPF
Sumatera Utara	967	526	632	1,010	2,426	Sumatera Utara
NPF	65	39	109	6	49	NPF
Sumatera Barat	601	36	303	72	1,402	Sumatera Barat
NPF	56	1	24	0	38	NPF
Riau	491	76	468	464	1,374	Riau
NPF	19	-	29	-	22	NPF
Sumatera Selatan	589	416	536	533	1,204	Sumatera Selatan
NPF	17	0	41	-	29	NPF
Bangka Belitung	72	3	87	0	206	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	120	56	129	831	1,243	Kepulauan Riau
NPF	6	-	5	-	20	NPF
Lampung	853	100	235	134	908	Lampung
NPF	48	-	22	27	14	NPF
Kalimantan Selatan	426	429	259	352	940	Kalimantan Selatan
NPF	51	1	9	115	20	NPF
Kalimantan Barat	852	213	884	56	1,415	Kalimantan Barat
NPF	11	0	16	-	31	NPF
Kalimantan Timur	625	191	373	169	1,441	Kalimantan Timur
NPF	26	42	21	8	44	NPF
Kalimantan Tengah	192	0	59	375	628	Kalimantan Tengah
NPF	5	-	1	-	16	NPF

<b>Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I                      Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2018                      (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank                      and Sharia Business Unit - October 2018)                      Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	126	24	89	11	1,089	Sulawesi Tengah
NPF	19	-	11	-	20	NPF
Sulawesi Selatan	453	250	409	243	2,042	Sulawesi Selatan
NPF	46	34	33	1	39	NPF
Sulawesi Utara	72	-	46	0	336	Sulawesi Utara
NPF	5	-	4	0	5	NPF
Gorontalo	14	13	8	2	218	Gorontalo
NPF	2	0	0	-	6	NPF
Sulawesi Barat	5	1	8	-	219	Sulawesi Barat
NPF	0	0	1	-	1	NPF
Sulawesi Tenggara	156	9	120	11	761	Sulawesi Tenggara
NPF	14	0	11	0	17	NPF
Nusa Tenggara Barat	891	13	491	25	5,490	Nusa Tenggara Barat
NPF	100	0	21	-	50	NPF
Bali	240	5	130	9	850	Bali
NPF	17	4	6	5	19	NPF
Nusa Tenggara Timur	45	3	11	-	105	Nusa Tenggara Timur
NPF	1	-	-	-	0	NPF
Maluku	5	-	10	-	167	Maluku
NPF	0	-	0	-	1	NPF
Papua	37	40	105	28	263	Papua
NPF	2	4	3	8	5	NPF
Maluku Utara	33	23	23	-	214	Maluku Utara
NPF	1	-	0	-	1	NPF
Papua Barat	14	1	21	1	96	Papua Barat
NPF	2	-	1	-	2	NPF
Lainnya	-	607	-	104	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
<b>Total</b>	<b>28,776</b>	<b>42,663</b>	<b>16,750</b>	<b>31,175</b>	<b>79,313</b>	<b>Total</b>
<b>NPF</b>	<b>1,706</b>	<b>991</b>	<b>841</b>	<b>2,929</b>	<b>1,383</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 Oktober 2018</b> <i>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</i> <i>and Sharia Business Unit - October 2018)</i> <b>Milyar Rp (Billion IDR)</b>						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1,048	564	268	621	6,508	Jawa Barat
NPF	105	-	13	-	109	NPF
Banten	258	102	85	83	2,607	Banten
NPF	1	-	-	-	7	NPF
DKI Jakarta	3,085	19,202	1,763	14,956	22,131	DKI Jakarta
NPF	88	510	52	115	364	NPF
D.I Yogyakarta	132	89	57	425	841	D.I Yogyakarta
NPF	14	-	0	-	13	NPF
Jawa Tengah	736	918	788	1,324	3,473	Jawa Tengah
NPF	43	3	11	-	53	NPF
Jawa Timur	991	990	269	1,621	5,094	Jawa Timur
NPF	92	15	16	5	48	NPF
Bengkulu	4	-	14	-	1	Bengkulu
NPF	-	-	0	-	0	NPF
Jambi	23	202	26	82	326	Jambi
NPF	1	-	0	-	4	NPF
Aceh	78	6	2	-	131	Aceh
NPF	-	-	0	-	2	NPF
Sumatera Utara	1,161	184	260	769	2,611	Sumatera Utara
NPF	167	-	47	10	111	NPF
Sumatera Barat	163	1	115	85	1,055	Sumatera Barat
NPF	16	0	9	1	7	NPF
Riau	237	25	122	69	2,348	Riau
NPF	4	0	57	1	11	NPF
Sumatera Selatan	390	15	164	225	2,261	Sumatera Selatan
NPF	57	4	12	4	66	NPF
Bangka Belitung	2	-	3	-	94	Bangka Belitung
NPF	-	-	-	-	0	NPF
Kepulauan Riau	53	22	36	9	1,370	Kepulauan Riau
NPF	3	-	0	-	8	NPF
Lampung	0	142	1	202	156	Lampung
NPF	-	-	-	-	4	NPF
Kalimantan Selatan	150	177	60	567	1,058	Kalimantan Selatan
NPF	26	7	10	0	42	NPF
Kalimantan Barat	5	112	16	1	832	Kalimantan Barat
NPF	1	-	4	-	1	NPF
Kalimantan Timur	288	8	148	56	1,266	Kalimantan Timur
NPF	95	1	18	-	43	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 Oktober 2018</b> <i>(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank</i> <i>and Sharia Business Unit - October 2018)</i> Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	234	229	88	176	1,878	Sulawesi Selatan
NPF	6	0	16	3	25	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	2	-	0	50	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	30	6	1	1	58	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	50	11	33	99	238	Bali
NPF	-	-	19	39	7	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>9,119</b>	<b>23,007</b>	<b>4,319</b>	<b>21,369</b>	<b>56,386</b>	<b>Total</b>
<b>NPF</b>	<b>721</b>	<b>541</b>	<b>286</b>	<b>178</b>	<b>927</b>	<b>NPF</b>









**Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah  
(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units)  
Dalam Persen (Percentage)**

Indikator	2015	2016	2017			2018										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>I. Dana Pihak Ketiga</b>	5.88	4.76	4.57	4.46	4.61	4.35	4.46	4.35	4.15	4.18	4.22	4.30	4.44	4.51	4.39	<b>I. Third Party Fund</b>
1. Giro IB Wadiah	1.18	1.53	1.35	1.31	1.46	1.66	2.07	1.83	1.93	1.80	1.61	1.85	1.84	2.16	2.29	1. IB Demand Deposits Wadia
a. Rupiah	1.20	1.60	1.39	1.35	1.50	1.77	2.45	2.32	2.22	2.20	2.01	2.02	2.00	2.40	2.50	a. Rupiah
b. Valas	1.02	1.02	1.00	1.02	1.09	1.00	1.06	1.00	1.17	1.05	1.01	1.00	1.06	1.00	1.08	b. Foreign Currency
2. Tabungan IB Wadiah	4.33	2.58	2.05	2.00	1.70	1.84	1.42	1.62	1.49	1.68	1.76	1.44	1.65	1.88	1.52	2. IB Saving Deposits Wadia
a. Rupiah	4.33	2.58	2.05	2.00	1.70	1.84	1.42	1.62	1.49	1.68	1.76	1.44	1.65	1.88	1.52	a. Rupiah
b. Valas	2.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
3. Giro IB Mudharabah	2.89	2.43	2.17	2.17	2.38	2.36	2.22	2.11	2.15	2.18	2.10	1.96	2.17	2.23	2.28	3. IB Demand Deposits Mudharabah
a. Rupiah	2.96	2.44	2.22	2.23	2.44	2.36	2.23	2.16	2.19	2.22	2.13	2.00	2.18	2.26	2.29	a. Rupiah
b. Valas	2.89	2.43	2.17	2.17	2.38	2.36	2.22	2.11	2.15	2.18	2.10	1.96	2.17	2.23	2.28	b. Foreign Currency
4. Tabungan IB Mudharabah	3.59	2.44	2.20	2.23	2.42	2.13	2.17	2.17	2.11	2.11	2.15	2.18	2.13	2.10	2.08	4. IB Saving Deposits Mudharabah
a. Rupiah	3.59	2.44	2.20	2.23	2.42	2.13	2.17	2.17	2.11	2.11	2.15	2.18	2.13	2.10	2.08	a. Rupiah
b. Valas	1.05	1.00	1.01	1.00	1.01	1.14	1.51	1.47	1.84	1.91	1.94	1.75	1.96	1.97	1.87	b. Foreign Currency
5. Deposito IB Mudharabah	7.17	6.04	5.75	5.58	5.85	5.48	5.80	5.39	5.12	5.23	5.30	5.42	5.58	5.68	5.51	5. IB Time Deposits Mudharabah
a. Rupiah	7.48	6.32	5.96	5.78	6.05	5.63	5.75	5.53	5.28	5.39	5.46	5.59	5.78	5.85	5.66	a. Rupiah
i. 1 Bulan	7.45	6.26	6.03	5.91	6.30	5.72	5.68	5.47	5.25	5.39	5.47	5.52	5.47	5.62	5.25	1). 1 month
ii. 3 Bulan	7.80	6.35	6.05	6.07	6.34	5.79	5.72	5.40	5.35	5.47	5.51	5.61	5.58	5.83	5.58	2). 3 month
iii. 6 Bulan	6.82	6.38	6.22	5.99	6.55	5.70	5.70	5.66	5.27	5.52	5.59	5.67	5.42	5.43	4.73	3). 6 month
iv. 12 Bulan	6.66	5.71	5.68	5.57	5.91	5.51	5.51	5.45	4.85	4.94	5.15	4.99	5.12	5.13	4.76	4). 12 month
v. > 12 Bulan	6.12	6.39	6.76	5.95	6.90	6.04	6.39	6.76	6.39	6.88	6.00	5.80	6.08	5.99	4.69	5). >12 month
b. Valas	2.85	1.17	1.15	1.20	1.15	1.25	1.13	1.34	1.25	1.61	1.61	1.61	1.26	1.15	1.80	b. Foreign Currency
i. 1 Bulan	3.48	1.30	1.28	1.47	1.48	1.49	1.63	1.50	1.90	1.63	1.66	2.01	1.40	1.33	2.51	1). 1 month
ii. 3 Bulan	4.26	1.33	1.09	1.36	1.53	1.68	1.75	1.52	1.94	1.18	1.81	2.38	1.49	1.72	1.87	2). 3 month
iii. 6 Bulan	2.61	1.32	1.72	2.27	1.60	1.37	1.66	1.59	1.93	2.34	1.40	1.54	1.43	1.00	3.44	3). 6 month
iv. 12 Bulan	2.34	1.05	1.02	1.01	1.05	1.02	1.03	1.08	1.00	1.00	1.00	1.00	1.00	1.00	1.01	4). 12 month
v. > 12 Bulan	-	1.00	-	1.00	-	-	-	1.00	-	1.00	1.00	1.00	1.00	1.00	-	5). >12 month
<b>II. Pembiayaan, Piutang dan Salam</b>	12.69	12.08	11.89	11.68	11.53	11.48	11.37	11.34	11.31	11.25	11.12	10.83	10.78	10.79	10.71	<b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	11.52	11.27	10.99	10.82	10.63	10.57	10.47	10.36	10.33	10.26	10.08	9.65	9.63	9.55	9.50	1. Profit Sharing Financing
a. Mudharabah	12.21	12.29	11.88	11.45	10.79	10.80	10.47	10.25	10.31	10.21	10.18	10.19	10.26	9.90	9.80	a. Mudharabah
i. Rupiah	12.21	12.31	11.94	11.58	11.45	11.42	11.17	10.91	10.92	10.88	10.91	10.67	10.77	10.70	10.59	i. Rupiah
ii. Valas	7.00	1.00	1.04	1.62	1.60	1.73	1.66	1.66	2.16	2.07	2.07	1.18	1.19	1.98	1.98	ii. Foreign Currency
b. Musyarakah	11.35	11.07	10.83	10.71	10.60	10.53	10.47	10.37	10.34	10.27	10.07	9.58	9.55	9.50	9.46	b. Musyarakah
i. Rupiah	11.83	11.55	11.18	11.05	10.94	10.87	10.79	10.71	10.69	10.60	10.40	9.87	9.83	9.73	9.73	i. Rupiah
ii. Valas	6.65	6.18	6.14	5.95	5.89	5.92	6.07	5.81	5.60	5.60	5.44	5.37	5.74	5.82	5.88	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13.37	12.62	12.56	12.32	12.22	12.16	12.05	12.10	12.06	12.02	11.98	11.82	11.79	11.87	11.78	2. Receivables/Acceptables
a. Murabahah	13.36	12.67	12.66	12.39	12.29	12.24	12.13	12.18	12.15	12.11	12.05	11.89	11.88	11.95	11.88	a. Murabahah
i. Rupiah	13.67	12.88	12.82	12.55	12.46	12.41	12.30	12.35	12.31	12.26	12.20	12.04	12.00	12.07	12.00	i. Rupiah
ii. Valas	8.27	7.89	8.25	7.95	7.83	7.82	7.74	7.62	7.53	7.48	7.51	7.02	6.91	6.87	6.86	ii. Foreign Currency
b. Qardh	13.58	11.19	10.18	10.56	10.37	10.27	10.33	10.36	10.04	10.19	10.28	10.29	10.00	10.35	9.74	b. Qardh
i. Rupiah	13.58	11.19	10.18	10.56	10.37	10.27	10.33	10.30	10.12	10.23	10.30	10.29	10.00	10.36	9.75	i. Rupiah
ii. Valas	13.00	-	13.00	13.00	13.00	-	13.00	13.00	1.30	1.55	1.47	1.48	-	4.56	4.56	ii. Foreign Currency
c. Istishna'	13.26	12.60	11.93	11.92	11.86	13.00	11.75	11.62	11.55	11.47	11.42	11.38	11.31	11.21	11.17	c. Istishna'
i. Rupiah	13.26	12.60	11.93	11.92	11.86	11.80	11.75	11.62	11.55	11.47	11.42	11.38	11.31	11.21	11.17	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10.51	10.94	10.64	10.57	10.56	10.56	10.55	10.59	10.51	10.40	10.20	10.33	10.28	10.27	10.27	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16.74	16.91	16.92	17.38	17.38	17.47	17.38	16.92	16.92	33.46	33.46	33.48	33.46	31.97	33.40	b. Financing through Channeling
i. Rupiah	16.74	16.91	16.92	17.38	17.38	17.47	17.38	16.92	16.92	33.46	33.46	33.48	33.46	31.97	33.40	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	13.40	13.39	13.39	13.39	13.38	13.38	13.38	13.37	13.37	13.37	13.36	13.36	13.37	c. Financing through Executing
i. Rupiah	-	-	13.40	13.39	13.39	13.39	13.38	13.38	13.38	13.37	13.37	13.37	13.36	13.36	13.37	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10.50	10.94	10.63	10.56	10.55	10.55	10.54	10.58	10.58	10.50	10.39	10.19	10.31	10.24	10.18	d. Other Ijarah
i. Rupiah	11.22	11.49	11.18	11.07	11.04	11.02	11.01	11.00	10.98	10.97	10.98	10.89	11.03	11.02	10.95	i. Rupiah
ii. Valas	6.62	6.67	4.60	4.60	4.53	4.53	4.50	5.19	5.17	5.19	5.24	4.86	4.88	4.96	4.98	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures  
) Provisional figures

Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah (Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks) Dalam Persen (Percentage)																
Indikator	2015	2016	2017			2018										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>I. Dana Pihak Ketiga</b>	5.99	4.71	4.58	4.45	4.62	4.46	4.57	4.38	4.18	4.16	4.23	4.27	4.47	4.48	4.31	<b>I. Third Party Fund</b>
1. Giro iB Wadiah	1.18	1.24	1.16	1.11	1.28	1.16	1.58	1.38	1.65	1.60	1.26	1.48	1.67	1.84	1.86	1. iB Demand Deposits Wadia
a. Rupiah	1.21	1.28	1.18	1.12	1.30	1.20	1.89	1.82	1.94	2.05	1.54	1.62	1.88	2.18	2.08	a. Rupiah
b. Valas	1.02	1.02	1.00	1.03	1.09	1.00	1.06	1.00	1.17	1.05	1.01	1.00	1.06	1.00	1.09	b. Foreign Currency
2. Tabungan iB Wadiah	4.40	2.77	2.25	2.19	1.75	1.90	1.16	1.57	1.33	1.73	1.80	1.29	1.68	1.96	1.35	2. iB Saving Deposits Wadia
a. Rupiah	4.40	2.77	2.25	2.19	1.75	1.90	1.16	1.57	1.33	1.73	1.80	1.29	1.68	1.96	1.35	a. Rupiah
b. Valas	-	1.00	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
3. Giro iB Mudharabah	1.70	2.02	2.00	1.99	2.09	2.20	2.12	2.03	2.02	1.97	1.96	1.91	1.97	2.13	2.18	3. iB Demand Deposits Mudharabah
a. Rupiah	1.70	2.03	2.06	2.05	2.17	2.20	2.14	2.10	2.07	2.01	1.99	1.97	1.98	2.16	2.18	a. Rupiah
b. Valas	1.70	2.02	2.00	1.99	2.09	2.20	2.12	2.03	2.02	1.97	1.96	1.91	1.97	2.13	2.18	b. Foreign Currency
4. Tabungan iB Mudharabah	3.65	2.24	1.98	1.98	2.26	1.97	1.94	1.96	1.91	1.89	1.94	1.95	1.93	1.94	1.92	4. iB Saving Deposits Mudharabah
a. Rupiah	3.65	2.24	1.98	1.98	2.26	1.97	1.94	1.96	1.91	1.89	1.94	1.95	1.93	1.94	1.92	a. Rupiah
b. Valas	2.00	-	-	-	-	-	-	-	1.00	1.00	-	-	-	1.00	1.00	b. Foreign Currency
5. Deposito iB Mudharabah	7.32	6.10	5.91	5.70	6.04	5.79	5.83	5.50	5.24	5.33	5.46	5.46	5.73	5.81	5.57	5. iB Time Deposits Mudharabah
a. Rupiah	7.68	6.46	6.17	5.94	6.27	5.96	6.05	5.70	5.46	5.53	5.65	5.68	5.99	6.02	5.79	a. Rupiah
i. 1 Bulan	7.80	6.48	6.39	6.21	6.34	6.18	6.17	5.91	5.62	5.51	5.82	5.61	5.61	5.81	5.50	1). 1 month
ii. 3 Bulan	8.21	6.66	6.53	6.31	6.50	6.45	6.28	6.02	5.83	5.62	5.95	5.74	5.69	6.14	5.94	2). 3 month
iii. 6 Bulan	7.30	6.54	6.51	6.39	6.46	5.91	6.20	5.90	5.62	5.76	6.04	5.85	5.78	5.72	5.10	3). 6 month
iv. 12 Bulan	6.51	5.75	5.83	5.73	5.86	5.71	5.90	5.66	5.06	4.96	5.24	4.97	5.20	5.13	4.82	4). 12 month
v. > 12 Bulan	13.46	6.44	4.84	5.76	6.78	6.06	6.22	5.84	6.50	5.67	6.04	5.09	5.84	5.92	4.64	5). >12 month
b. Valas	3.04	1.19	1.17	1.24	1.18	1.28	1.23	1.09	1.31	1.27	1.72	1.61	1.27	1.12	1.79	b. Foreign Currency
i. 1 Bulan	3.63	1.38	1.51	1.74	1.45	1.72	1.48	1.34	1.89	2.22	2.05	2.21	1.58	1.41	2.61	1). 1 month
ii. 3 Bulan	4.57	1.42	1.17	1.56	1.53	1.85	1.76	1.46	1.92	1.24	2.15	2.39	1.77	1.62	1.81	2). 3 month
iii. 6 Bulan	2.65	1.48	2.15	2.64	1.27	1.02	1.03	1.00	1.93	2.59	1.46	1.02	1.02	1.00	3.44	3). 6 month
iv. 12 Bulan	2.35	1.05	1.02	1.03	1.03	1.03	1.00	1.05	1.00	1.00	1.00	1.01	1.00	1.01	1.01	4). 12 month
v. > 12 Bulan	-	1.00	-	1.00	-	-	-	-	1.00	-	1.00	1.00	1.00	1.00	-	5). >12 month
<b>II. Pembiayaan, Piutang dan Salam</b>	13.12	12.72	12.86	12.62	12.56	12.50	12.39	12.41	12.38	12.35	12.32	11.88	11.83	11.86	11.78	<b>II. Financing, Receivables/Acceptables, ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	11.67	11.85	11.89	11.76	11.73	11.65	11.57	11.49	11.44	11.39	11.35	10.53	10.46	10.38	10.31	1. Profit Sharing Financing
a. Mudharabah	11.75	12.51	11.95	11.82	11.83	11.69	11.72	11.43	11.28	11.26	11.38	10.94	10.92	10.91	10.85	a. Mudharabah
i. Rupiah	11.75	12.51	11.95	11.82	11.83	11.69	11.72	11.43	11.28	11.26	11.38	10.94	10.92	10.91	10.85	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	11.65	11.75	11.88	11.75	11.72	11.64	11.55	11.49	11.46	11.41	11.35	10.48	10.41	10.34	10.26	b. Musyarakah
i. Rupiah	11.91	12.08	12.15	12.04	12.00	11.92	11.82	11.75	11.74	11.68	11.64	10.74	10.67	10.57	10.50	i. Rupiah
ii. Valas	7.97	7.21	7.29	6.80	6.90	6.91	6.95	6.79	6.34	6.34	6.03	5.62	6.34	6.61	6.64	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13.92	13.20	13.40	13.11	13.04	12.98	12.86	12.94	12.91	12.89	12.88	12.68	12.66	12.74	12.65	2. Receivables/Acceptables
a. Murabahah	13.93	13.23	13.51	13.18	13.11	13.06	12.93	13.02	13.01	12.99	12.96	12.76	12.76	12.82	12.76	a. Murabahah
i. Rupiah	14.32	13.49	13.72	13.40	13.33	13.28	13.16	13.27	13.25	13.22	13.19	13.00	12.95	12.99	12.93	i. Rupiah
ii. Valas	8.50	8.07	8.53	8.18	8.04	8.02	7.92	7.73	7.64	7.59	7.63	7.12	7.03	7.00	6.99	ii. Foreign Currency
b. Qardh	13.64	12.35	11.03	11.51	11.42	11.31	11.34	11.27	10.87	11.04	11.17	11.16	10.79	11.21	10.56	b. Qardh
i. Rupiah	13.64	12.35	11.03	11.51	11.42	11.31	11.34	11.23	10.96	11.09	11.20	11.16	10.79	11.23	10.58	i. Rupiah
ii. Valas	13.00	-	13.00	13.00	13.00	13.00	13.00	1.30	1.55	1.47	1.48	-	4.56	4.56	4.56	ii. Foreign Currency
c. Istishna'	13.15	13.50	12.23	13.52	12.96	12.69	12.48	12.44	12.32	12.15	12.17	12.06	12.10	13.43	14.34	c. Istishna'
i. Rupiah	13.15	13.50	12.23	13.52	12.96	12.69	12.48	12.44	12.32	12.15	12.17	12.06	12.10	13.43	14.34	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	11.38	12.74	11.64	11.34	11.39	11.45	11.43	11.63	11.65	11.61	11.62	11.22	11.24	11.15	11.11	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	11.79	11.79	b. Financing through Channeling
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	11.79	11.79	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	c. Financing through Executing
i. Rupiah	-	-	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	11.40	12.74	11.62	11.32	11.36	11.42	11.41	11.61	11.63	11.59	11.61	11.20	11.22	11.13	11.09	d. Other Ijarah
i. Rupiah	11.84	13.52	12.05	11.67	11.70	11.75	11.71	11.75	11.77	11.72	11.74	11.40	11.42	11.32	11.27	i. Rupiah
ii. Valas	8.51	7.54	6.51	6.50	6.49	6.49	6.48	9.20	9.16	9.13	9.07	7.07	7.08	7.08	7.09	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures  
\*) Provisional figures

<b>Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah (Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Business Units) Dalam Persen (Percentage)</b>																
Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>I. Dana Pihak Ketiga</b>	5.51	4.89	4.55	4.49	4.57	4.12	4.20	4.29	4.08	4.23	4.19	4.39	4.37	4.58	4.58	<b>I. Third Party Fund</b>
1. Giro IB Wadiah	1.17	3.00	2.35	2.24	2.40	3.42	3.18	2.77	2.62	2.47	2.76	2.74	2.14	2.52	2.93	1. IB Demand Deposits Wadia
a. Rupiah	1.17	3.01	2.41	2.29	2.44	3.47	3.28	2.81	2.65	2.50	2.80	2.79	2.16	2.58	2.99	a. Rupiah
b. Valas	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
2. Tabungan IB Wadiah	3.66	2.32	1.80	1.73	1.64	1.76	1.72	1.69	1.67	1.63	1.71	1.63	1.61	1.74	1.79	2. IB Saving Deposits Wadia
a. Rupiah	3.67	2.32	1.80	1.73	1.64	1.76	1.72	1.69	1.67	1.63	1.71	1.63	1.61	1.74	1.79	a. Rupiah
b. Valas	2.00	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	b. Foreign Currency
3. Giro IB Mudharabah	3.25	3.04	2.75	2.78	2.78	3.00	2.42	2.30	2.46	2.80	2.52	2.08	2.68	2.66	2.76	3. IB Demand Deposits Mudharabah
a. Rupiah	3.36	3.04	2.75	2.78	2.78	3.00	2.42	2.30	2.46	2.80	2.52	2.08	2.68	2.66	2.76	a. Rupiah
b. Valas	3.25	3.04	2.75	2.78	2.78	3.00	2.42	2.30	2.46	2.80	2.52	2.08	2.68	2.66	2.76	b. Foreign Currency
4. Tabungan IB Mudharabah	3.39	3.01	2.77	2.83	2.88	2.57	2.76	2.73	2.64	2.68	2.70	2.79	2.65	2.55	2.56	4. IB Saving Deposits Mudharabah
a. Rupiah	3.40	3.01	2.77	2.83	2.88	2.57	2.76	2.73	2.64	2.69	2.70	2.79	2.66	2.56	2.56	a. Rupiah
b. Valas	1.00	1.00	1.01	1.00	1.01	1.14	1.51	1.47	1.84	1.91	1.94	1.76	1.96	1.97	1.87	b. Foreign Currency
5. Deposito IB Mudharabah	6.71	5.89	5.39	5.31	5.45	4.77	4.99	5.11	4.83	4.99	4.93	5.34	5.24	5.41	5.37	5. IB Time Deposits Mudharabah
a. Rupiah	6.86	5.99	5.50	5.42	5.59	4.88	5.01	5.13	4.85	5.09	5.04	5.38	5.34	5.52	5.39	a. Rupiah
i. 1 Bulan	6.64	5.91	5.50	5.43	6.20	5.01	4.92	4.84	4.74	5.22	4.96	5.35	5.24	5.31	4.91	1). 1 month
ii. 3 Bulan	6.75	5.88	5.39	5.49	6.02	4.90	4.99	4.68	4.85	5.31	5.03	5.44	5.43	5.45	5.18	2). 3 month
iii. 6 Bulan	6.12	6.16	5.86	5.44	6.71	5.40	5.06	5.31	4.47	4.98	4.74	5.03	4.73	4.89	4.13	3). 6 month
iv. 12 Bulan	7.08	5.59	5.16	4.98	6.34	4.85	4.12	4.84	4.20	4.89	4.89	5.07	4.88	5.15	4.55	4). 12 month
v. > 12 Bulan	6.00	5.93	6.86	6.00	6.91	6.04	6.40	6.88	6.39	6.98	5.99	5.97	6.41	6.43	5.61	5). >12 month
b. Valas	1.05	1.03	1.01	1.00	1.07	1.16	1.91	1.91	1.97	1.19	1.18	1.50	1.25	1.24	1.95	b. Foreign Currency
i. 1 Bulan	1.15	1.06	1.01	1.00	1.97	1.23	1.94	2.01	1.99	1.16	1.09	1.52	1.30	1.29	1.99	1). 1 month
ii. 3 Bulan	1.00	1.07	1.00	1.00	1.00	1.11	1.69	2.06	1.99	1.16	1.03	1.93	1.05	1.80	2.00	2). 3 month
iii. 6 Bulan	1.67	1.00	1.03	1.00	1.98	1.43	1.99	1.99	1.98	1.20	1.37	1.70	1.47	1.00	1.00	3). 6 month
iv. 12 Bulan	1.00	1.00	1.01	1.00	1.89	1.01	1.89	1.89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5). >12 month
<b>II. Pembiayaan, Piutang dan Salam</b>	11.41	10.39	9.85	9.71	9.47	9.45	9.35	9.25	9.22	9.15	9.01	8.97	8.99	8.92	8.91	<b>II. Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	11.13	10.18	9.76	9.58	9.24	9.22	9.11	8.97	8.98	8.89	8.71	8.70	8.77	8.69	8.74	1. Profit Sharing Financing
a. Mudharabah	12.77	12.06	11.84	11.19	10.11	10.21	9.68	9.50	9.69	9.52	9.39	9.66	9.81	9.30	9.21	a. Mudharabah
i. Rupiah	12.77	12.10	11.93	11.41	11.18	11.22	10.78	10.53	10.66	10.60	10.54	10.46	10.66	10.55	10.43	i. Rupiah
ii. Valas	7.00	1.00	1.04	1.62	1.60	1.73	1.66	1.66	2.16	2.07	2.07	1.18	1.19	1.98	1.98	ii. Foreign Currency
b. Musyarakah	10.34	9.62	9.22	9.17	9.02	8.99	8.97	8.85	8.81	8.76	8.59	8.53	8.61	8.58	8.61	b. Musyarakah
i. Rupiah	11.50	10.32	9.62	9.54	9.39	9.36	9.32	9.23	9.19	9.11	8.91	8.82	8.89	8.88	8.89	i. Rupiah
ii. Valas	4.98	5.05	5.01	5.12	4.95	4.99	5.26	5.02	5.02	5.01	5.19	5.21	5.19	5.23	5.23	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	11.60	10.61	9.95	9.89	9.78	9.76	9.68	9.64	9.56	9.50	9.45	9.40	9.36	9.31	9.26	2. Receivables/Acceptables
a. Murabahah	11.56	10.69	10.00	9.94	9.85	9.82	9.74	9.69	9.61	9.54	9.49	9.43	9.40	9.35	9.30	a. Murabahah
i. Rupiah	11.69	10.78	10.07	10.00	9.91	9.88	9.80	9.72	9.63	9.57	9.51	9.46	9.42	9.38	9.33	i. Rupiah
ii. Valas	6.28	6.50	6.30	6.32	6.33	6.34	6.35	5.07	5.09	5.07	5.07	5.06	5.15	5.20	5.18	ii. Foreign Currency
b. Qardh	11.56	4.04	3.53	3.47	3.27	3.23	3.29	3.41	3.46	3.52	3.52	3.52	3.47	3.42	3.42	b. Qardh
i. Rupiah	11.56	4.04	3.53	3.47	3.27	3.23	3.29	3.41	3.46	3.52	3.52	3.52	3.47	3.42	3.42	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	13.28	12.58	11.93	11.90	11.85	11.79	11.74	11.61	11.54	11.46	11.41	11.38	11.31	11.19	11.13	c. Istishna'
i. Rupiah	13.28	12.58	11.93	11.90	11.85	11.79	11.74	11.61	11.54	11.46	11.41	11.38	11.31	11.19	11.13	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10.36	10.48	10.26	10.24	10.20	10.17	10.13	10.09	10.07	9.98	9.82	9.71	9.91	9.88	9.88	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16.74	16.91	16.92	17.38	17.38	17.47	17.38	16.92	16.92	33.46	33.46	33.48	33.46	34.11	34.11	b. Financing through Channeling
i. Rupiah	16.74	16.91	16.92	17.38	17.38	17.47	17.38	16.92	16.92	33.46	33.46	33.48	33.46	34.11	34.11	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	c. Financing through Executing
i. Rupiah	-	-	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10.36	10.47	10.26	10.24	10.20	10.17	10.13	10.09	10.07	9.98	9.82	9.71	9.89	9.83	9.77	d. Other Ijarah
i. Rupiah	11.12	10.98	10.85	10.81	10.76	10.70	10.68	10.63	10.59	10.59	10.59	10.63	10.83	10.86	10.79	i. Rupiah
ii. Valas	6.38	6.41	3.96	3.94	3.85	3.85	3.84	3.81	3.80	4.20	4.54	4.53	4.57	4.71	4.75	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures  
\*) Provisional figures

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

Indikator	2015	2016	2017			2018										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Modal Kerja	15.30	15.44	14.35	14.09	13.73	13.78	13.75	13.74	13.70	13.63	13.54	12.99	13.15	12.92	12.72	1. Working Capital
a. UMKM	19.52	19.65	19.81	19.99	19.66	19.65	19.53	19.70	19.52	19.69	20.16	19.73	19.60	19.56	19.42	a. Micro, Small and Medium Enterprise
i. Rupiah	19.75	19.72	19.88	20.08	19.73	19.75	19.61	19.80	19.66	19.82	20.28	19.84	19.71	19.67	19.54	i. Rupiah
ii. Valas	5.83	7.76	7.33	4.44	4.66	4.07	5.64	8.22	3.44	3.92	4.50	4.71	4.84	5.27	5.38	ii. Foreign Exchange
b. Bukan UMKM	12.27	12.51	10.85	10.49	10.10	10.10	10.14	10.03	9.98	9.78	9.71	9.03	9.38	9.04	8.86	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.86	12.88	11.07	10.70	10.46	10.45	10.54	10.48	10.42	10.21	10.12	9.37	9.70	9.43	9.22	i. Rupiah
ii. Valas	6.22	7.10	6.96	6.81	5.52	5.70	5.48	4.83	4.85	4.80	4.78	4.59	4.70	4.59	4.44	ii. Foreign Exchange
2. Investasi	13.14	12.12	11.68	11.36	11.11	11.09	10.98	10.99	11.01	10.94	10.85	10.61	10.61	10.67	10.46	2. Investment
a. UMKM	16.00	14.77	13.92	13.59	13.58	13.37	13.05	13.00	12.86	12.74	12.60	12.51	12.80	12.84	12.70	a. Micro, Small and Medium Enterprise
i. Rupiah	16.22	14.85	13.97	13.61	13.59	13.38	13.06	13.01	12.86	12.74	12.65	12.55	12.84	12.89	12.75	i. Rupiah
ii. Valas	8.05	6.74	5.84	8.78	4.79	4.79	5.66	4.53	4.53	4.52	4.96	5.47	5.47	5.37	5.37	ii. Foreign Exchange
b. Bukan UMKM	11.74	10.92	10.63	10.31	9.98	10.03	10.03	10.06	10.09	10.04	9.99	9.68	9.73	9.78	9.56	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.62	12.17	11.59	11.19	10.74	10.77	10.76	10.78	10.87	10.81	10.80	10.47	10.44	10.49	10.24	i. Rupiah
ii. Valas	9.00	6.83	6.78	6.69	6.69	6.72	6.82	6.80	6.59	6.53	6.39	6.19	6.20	6.24	6.23	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12.56	11.60	11.33	11.25	11.19	11.14	11.06	11.05	10.99	10.93	10.88	10.77	10.74	10.81	10.59	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12.56	11.60	11.33	11.25	11.19	11.14	11.06	11.05	10.99	10.93	10.88	10.77	10.74	10.81	10.59	i. Rupiah
ii. Valas	-	-	-	80.07	-	-	-	-	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	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Modal Kerja	15.48	16.36	15.55	15.43	15.25	15.23	15.21	15.23	15.11	15.05	15.39	14.50	14.73	14.47	14.27	1. Working Capital
a. UMKM	19.96	21.19	22.03	22.39	22.14	22.11	21.93	22.15	22.05	22.19	22.98	22.36	22.12	22.03	21.98	a. Micro, Small and Medium Enterprise
i. Rupiah	20.26	21.28	22.13	22.43	22.16	22.14	21.97	22.22	22.19	22.32	23.07	22.43	22.19	22.11	22.07	i. Rupiah
ii. Valas	5.83	7.76	7.65	8.14	10.27	10.47	10.05	11.93	4.03	5.08	6.56	7.19	7.32	8.00	7.95	ii. Foreign Exchange
b. Bukan UMKM	12.25	12.93	11.09	10.82	10.63	10.59	10.73	10.61	10.50	10.30	10.45	9.35	9.82	9.32	9.08	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.65	13.32	11.28	11.02	10.83	10.80	10.96	10.89	10.77	10.54	10.71	9.58	10.02	9.49	9.26	i. Rupiah
ii. Valas	6.95	7.30	7.58	7.32	7.29	7.26	7.14	6.47	6.38	6.41	6.43	5.74	6.15	6.31	5.92	ii. Foreign Exchange
2. Investasi	13.39	12.85	12.49	12.05	11.83	11.81	11.67	11.72	11.75	11.70	11.61	11.30	11.26	11.45	11.14	2. Investment
a. UMKM	15.99	15.14	14.64	14.24	14.26	13.98	13.61	13.53	13.56	13.44	13.34	13.29	13.27	13.25	13.05	a. Micro, Small and Medium Enterprise
i. Rupiah	16.14	15.23	14.70	14.25	14.26	13.98	13.61	13.53	13.56	13.45	13.35	13.29	13.27	13.25	13.06	i. Rupiah
ii. Valas	9.05	6.75	5.84	9.13	4.00	4.00	5.61	4.00	4.00	4.00	4.00	9.00	9.00	9.00	9.00	ii. Foreign Exchange
b. Bukan UMKM	11.97	11.67	11.40	10.93	10.59	10.67	10.67	10.75	10.76	10.75	10.68	10.24	10.22	10.47	10.11	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.79	12.57	12.07	11.54	11.14	11.23	11.24	11.32	11.37	11.34	11.31	10.85	10.81	11.07	10.65	i. Rupiah
ii. Valas	8.93	7.87	8.05	7.84	7.81	7.83	7.83	7.82	7.51	7.46	7.25	6.85	6.84	6.96	6.96	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12.80	12.34	12.55	12.47	12.47	12.43	12.33	12.37	12.32	12.30	12.30	12.17	12.18	12.23	11.89	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12.80	12.34	12.55	12.47	12.47	12.43	12.33	12.37	12.32	12.30	12.30	12.17	12.18	12.23	11.89	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	2015	2016	2017			2018										Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Modal Kerja	14.62	12.11	10.87	10.41	9.76	9.81	9.66	9.58	9.64	9.58	9.23	9.34	9.43	9.39	9.28	1. Working Capital
a. UMKM	17.79	13.73	12.11	11.91	11.59	11.62	11.63	11.60	11.53	11.68	11.62	11.52	11.63	11.58	11.36	a. Micro, Small and Medium Enterprise
i. Rupiah	17.79	13.73	12.13	12.08	11.73	11.83	11.76	11.74	11.64	11.81	11.75	11.66	11.77	11.73	11.50	i. Rupiah
ii. Valas	7.00	-	1.35	1.95	1.94	1.96	1.92	2.09	2.12	1.96	2.02	1.96	2.04	2.09	2.07	ii. Foreign Exchange
b. Bukan UMKM	12.39	11.08	10.24	9.68	8.89	8.88	8.64	8.55	8.55	8.42	8.19	8.38	8.51	8.46	8.46	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13.78	11.38	10.52	9.90	9.55	9.52	9.39	9.36	9.40	9.25	8.85	8.90	9.04	9.29	9.14	i. Rupiah
ii. Valas	4.96	6.37	5.41	5.43	3.36	3.59	3.41	2.64	2.91	2.84	2.99	2.93	2.97	3.24	3.06	ii. Foreign Exchange
2. Investasi	12.24	9.77	9.50	9.51	9.38	9.38	9.36	9.31	9.32	9.22	9.19	9.13	9.34	9.16	9.20	2. Investment
a. UMKM	16.05	12.93	11.52	11.47	11.45	11.42	11.31	11.27	10.89	10.79	10.65	10.46	11.12	11.24	11.33	a. Micro, Small and Medium Enterprise
i. Rupiah	16.70	12.98	11.53	11.47	11.46	11.43	11.31	11.27	10.90	10.79	10.77	10.57	11.29	11.44	11.53	i. Rupiah
ii. Valas	6.22	6.62	5.77	5.77	5.76	5.76	5.76	5.61	5.61	5.61	5.02	5.26	5.26	5.17	5.18	ii. Foreign Exchange
b. Bukan UMKM	11.08	8.89	8.74	8.76	8.64	8.69	8.71	8.67	8.68	8.59	8.59	8.60	8.93	8.71	8.77	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12.04	10.84	10.21	10.18	9.78	9.75	9.70	9.62	9.72	9.60	9.66	9.65	9.82	9.54	9.61	i. Rupiah
ii. Valas	9.13	5.31	4.88	4.98	4.98	5.03	5.29	5.29	5.30	5.31	5.32	5.41	5.46	5.46	5.46	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12.18	10.34	9.53	9.45	9.35	9.30	9.26	9.20	9.11	9.05	8.99	8.89	8.85	8.81	8.77	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12.18	10.34	9.53	9.45	9.35	9.30	9.26	9.20	9.11	9.05	8.99	8.89	8.85	8.81	8.77	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures







**Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Syariah**  
*(Average of Margin Rates of UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)*  
**Persen (Percent)**

Indikator	2015	2016	2017			2018												Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt <sup>*)</sup>			
<b>Penerima Pembiayaan Lapangan Usaha</b>	13.66	9.77	10.06	10.04	10.02	9.97	9.95	9.89	9.93	9.86	9.92	9.75	9.77	9.77	9.77	9.77	<i>Financing to Business Sector</i>	
<i>Agricultures, Hunting and Forestry</i>	16.58	10.71	10.56	10.48	10.45	10.37	10.35	10.28	10.32	10.21	10.26	10.05	10.10	10.09	10.09	10.09	<i>a. Rupiah</i>	
<i>b. Valas</i>	7.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.56	5.50	5.50	5.50	<i>b. Foreign Exchange</i>	
<i>Fishery</i>	13.72	12.24	11.70	11.72	11.71	11.68	11.59	11.59	11.67	11.69	11.72	11.70	11.67	11.71	11.71	11.71	<i>a. Rupiah</i>	
<i>b. Valas</i>	14.43	12.72	11.70	11.72	11.71	11.68	11.59	11.59	11.67	11.69	11.72	11.70	11.67	11.71	11.71	11.71	<i>b. Foreign Exchange</i>	
<i>Mining and Quarrying</i>	5.99	6.41	6.26	5.89	5.77	5.65	5.70	5.45	5.64	5.40	5.39	5.40	5.46	5.51	5.51	5.51	<i>a. Rupiah</i>	
<i>b. Valas</i>	12.55	12.69	13.03	11.34	10.74	10.13	10.59	9.35	10.39	9.31	9.19	8.25	8.64	8.67	8.67	8.67	<i>b. Foreign Exchange</i>	
<i>Processing Industry</i>	10.77	8.10	7.98	7.59	7.42	7.39	7.61	7.63	7.55	7.62	7.57	7.56	7.55	7.37	7.37	7.37	<i>a. Rupiah</i>	
<i>b. Valas</i>	12.27	10.75	10.34	9.90	9.62	9.58	9.60	9.67	9.43	9.40	9.46	9.42	9.51	9.42	9.42	9.42	<i>b. Foreign Exchange</i>	
<i>Electricity, Gas and Water</i>	9.74	5.34	4.65	4.46	4.20	4.21	4.59	4.59	4.59	4.56	4.57	4.66	4.77	4.80	4.80	4.80	<i>a. Rupiah</i>	
<i>b. Valas</i>	6.62	7.24	6.41	7.34	7.75	7.77	7.76	7.19	7.86	7.86	7.34	7.83	8.42	8.20	8.20	8.20	<i>b. Foreign Exchange</i>	
<i>Construction</i>	15.20	12.14	9.70	9.07	8.16	8.17	8.17	8.16	8.16	8.16	7.41	7.91	8.51	8.27	8.27	8.27	<i>a. Rupiah</i>	
<i>b. Valas</i>	6.00	7.00	6.07	6.53	6.54	6.54	6.54	4.36	6.00	6.00	6.00	6.34	6.33	6.35	6.35	6.35	<i>b. Foreign Exchange</i>	
<i>Wholesale and Retail Trade</i>	12.52	11.05	9.57	9.80	9.36	9.42	9.56	9.85	9.98	10.03	9.99	9.90	10.02	10.41	10.41	10.41	<i>a. Rupiah</i>	
<i>b. Valas</i>	12.52	11.05	9.57	9.80	9.36	9.42	9.56	9.85	9.98	10.03	9.99	9.90	10.02	10.41	10.41	10.41	<i>b. Foreign Exchange</i>	
<i>Provision of accomodation and the provision of eating and drinking</i>	14.35	12.05	11.94	10.96	10.81	11.04	10.47	10.06	10.37	10.19	10.39	10.27	10.41	10.59	10.59	10.59	<i>a. Rupiah</i>	
<i>b. Valas</i>	14.44	12.11	11.97	10.99	10.87	11.10	10.53	10.11	10.41	10.23	10.43	10.31	10.45	10.63	10.63	10.63	<i>b. Foreign Exchange</i>	
<i>Transportation, Warehousing and Communications</i>	5.79	5.87	5.85	5.23	3.82	3.76	3.70	3.63	3.92	3.84	3.75	3.38	3.58	3.43	3.43	3.43	<i>a. Rupiah</i>	
<i>b. Valas</i>	15.65	10.53	10.38	10.70	10.60	10.66	10.48	10.41	10.36	10.26	10.29	10.16	10.19	10.14	10.14	10.14	<i>b. Foreign Exchange</i>	
<i>Government administration, Defense and Compulsory social security</i>	15.75	10.54	10.80	10.71	10.61	10.67	10.48	10.41	10.37	10.27	10.20	10.17	10.20	10.15	10.15	10.15	<i>a. Rupiah</i>	
<i>b. Valas</i>	7.00	7.00	2.14	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.50	5.50	5.50	5.50	5.50	<i>b. Foreign Exchange</i>	
<i>Education Services</i>	12.47	11.63	9.64	9.47	10.18	9.88	9.97	10.06	10.15	10.17	10.35	9.55	10.26	10.30	10.30	10.30	<i>a. Rupiah</i>	
<i>b. Valas</i>	13.76	12.34	10.05	9.84	10.58	10.23	10.30	10.39	10.48	10.47	11.09	10.10	10.82	10.82	10.82	10.82	<i>b. Foreign Exchange</i>	
<i>Health Services and Social Activities</i>	5.61	5.44	5.99	5.44	5.37	5.34	5.27	5.23	5.22	5.17	5.06	5.21	5.21	5.21	5.21	5.21	<i>a. Rupiah</i>	
<i>b. Valas</i>	15.59	12.50	10.74	10.72	10.66	10.51	10.51	10.51	10.22	10.12	10.12	9.95	9.86	9.58	9.58	9.58	<i>b. Foreign Exchange</i>	
<i>Real Estate, Business, Ownership, and Business Services</i>	13.32	10.37	10.37	10.37	9.01	9.56	9.30	8.88	8.18	8.05	8.02	8.08	8.04	8.02	8.02	8.02	<i>a. Rupiah</i>	
<i>b. Valas</i>	13.78	11.06	10.89	10.61	10.12	10.17	10.07	9.56	9.48	9.49	9.46	9.62	9.62	9.60	9.60	9.60	<i>b. Foreign Exchange</i>	
<i>International Agency and Other Extra Agency International</i>	6.57	5.46	3.56	4.64	1.75	2.39	2.04	2.01	2.58	2.34	2.24	2.20	2.19	2.21	2.21	2.21	<i>a. Rupiah</i>	
<i>b. Valas</i>	46.00	11.56	9.73	9.72	9.71	9.70	9.45	12.09	9.45	11.52	10.11	10.78	11.05	10.99	10.99	10.99	<i>b. Foreign Exchange</i>	
<i>Community, Sociocultural, Entertainment and Other Individual Services</i>	46.00	11.56	9.73	9.72	9.71	9.70	9.45	12.09	9.45	11.52	10.11	10.78	11.05	10.99	10.99	10.99	<i>a. Rupiah</i>	
<i>b. Valas</i>	12.98	12.51	10.84	10.66	10.79	10.84	10.76	11.14	10.91	10.78	10.77	10.66	10.72	10.85	10.85	10.85	<i>b. Foreign Exchange</i>	
<i>Individual Services which Serve Households</i>	12.98	12.51	10.84	10.66	10.79	10.84	10.76	11.14	10.91	10.78	10.77	10.66	10.72	10.85	10.85	10.85	<i>a. Rupiah</i>	
<i>b. Valas</i>	14.10	13.30	12.73	12.48	12.22	12.43	12.28	11.62	11.99	10.65	11.57	11.97	11.37	11.24	11.24	11.24	<i>b. Foreign Exchange</i>	
<i>Business Activities which are not clearly defined</i>	14.10	13.30	12.73	12.48	12.22	12.43	12.28	11.62	11.99	10.65	11.57	11.97	11.37	11.24	11.24	11.24	<i>a. Rupiah</i>	
<i>b. Valas</i>	24.50	24.10	19.28	18.49	18.72	18.66	18.42	17.62	17.68	17.70	17.66	17.38	16.94	16.89	16.89	16.89	<i>b. Foreign Exchange</i>	
<i>For Home Ownership</i>	24.50	24.10	19.28	18.49	18.72	18.66	18.42	17.62	17.68	17.70	17.66	17.38	16.94	16.89	16.89	16.89	<i>a. Rupiah</i>	
<i>b. Valas</i>	16.23	13.29	13.06	12.49	12.81	12.59	12.17	13.15	13.35	13.73	13.72	13.71	13.73	14.08	14.08	14.08	<i>b. Foreign Exchange</i>	
<i>For Apartment Ownership</i>	16.23	13.29	13.06	12.49	12.81	12.59	12.17	13.15	13.35	13.73	13.72	13.71	13.73	14.08	14.08	14.08	<i>a. Rupiah</i>	
<i>b. Valas</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Foreign Exchange</i>	
<i>For Shop House Ownership</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. Rupiah</i>	
<i>b. Valas</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Foreign Exchange</i>	
<i>For Vehicles Ownership</i>	15.85	17.58	18.84	19.61	19.41	19.73	14.61	19.68	16.05	15.99	16.30	17.76	19.13	19.03	19.03	19.03	<i>a. Rupiah</i>	
<i>b. Valas</i>	15.85	17.58	18.84	19.61	19.41	19.73	14.61	19.68	16.05	15.99	16.30	17.76	19.13	19.03	19.03	19.03	<i>b. Foreign Exchange</i>	
<i>Multipurpose Loans and Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. Rupiah</i>	
<i>b. Valas</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Foreign Exchange</i>	
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>	12.94	10.44	9.60	9.41	9.30	9.24	9.19	9.11	9.01	8.92	8.85	8.73	8.67	8.61	8.61	8.61	<i>Financing to Non Industrial Origin House Hold</i>	
<i>For Home Ownership</i>	12.94	10.44	9.60	9.41	9.30	9.24	9.19	9.11	9.01	8.92	8.85	8.73	8.67	8.61	8.61	8.61	<i>a. Rupiah</i>	
<i>b. Valas</i>	10.80	10.32	9.21	8.88	8.68	8.72	8.63	8.55	8.49	8.38	8.33	8.21	8.10	8.09	8.09	8.09	<i>b. Foreign Exchange</i>	
<i>For Apartment Ownership</i>	10.80	10.32	9.21	8.88	8.68	8.72	8.63	8.55	8.49	8.38	8.33	8.21	8.10	8.09	8.09	8.09	<i>a. Rupiah</i>	
<i>b. Valas</i>	15.49	10.90	10.17	10.02	9.87	9.84	9.79	9.71	9.59	9.46	9.33	9.26	9.24	9.21	9.21	9.21	<i>b. Foreign Exchange</i>	
<i>For Shop House Ownership</i>	15.49	10.90	10.17	10.02	9.87	9.84	9.79	9.71	9.59	9.46	9.33	9.26	9.24	9.21	9.21	9.21	<i>a. Rupiah</i>	
<i>b. Valas</i>	10.85	10.24	9.95	9.74	9.69	9.64	9.62	9.60	9.57	9.49	9.42	9.35	9.38	9.43	9.43	9.43	<i>b. Foreign Exchange</i>	
<i>For Vehicles Ownership</i>	10.85	10.24	9.95	9.74	9.69	9.64	9.62	9.60	9.57	9.49	9.42	9.35	9.38	9.43	9.43	9.43	<i>a. Rupiah</i>	
<i>b. Valas</i>	11.16	10.82	10.19	9.97	9.92	9.88	9.86	9.82	9.75	9.77	9.75	9.76	9.77	9.84	9.84	9.84	<i>b. Foreign Exchange</i>	
<i>Multipurpose Loans and Others</i>	11.16	10.82	10.19	9.97	9.92	9.88	9.86	9.82	9.75	9.77	9.75	9.76	9.77	9.84	9.84	9.84	<i>a. Rupiah</i>	
<i>b. Valas</i>	8.28	6.12	4.77	4.34	4.06	3.82	3.81	3.85	3.83	3.82	3.77	3.75	3.67	3.64	3.64	3.64	<i>b. Foreign Exchange</i>	
<i>Non Industrial Origin Others</i>	8.28	6.12	4.77	4.34	4.06	3.82	3.81	3.85	3.83	3.82	3.77	3.75	3.67	3.64	3.64	3.64	<i>a. Rupiah</i>	
<i>b. Valas</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Foreign Exchange</i>	

Ket: \*) Angka-angka sementara menggunakan data substitusi bulan September 2018

Note: \*) Provisional figures

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

Tipe	2015	2016	2017			2018										Type
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	18,481,911	22,198,718	25,207,394	23,623,027	25,836,223	26,178,579	26,404,701	26,652,404	27,038,355	27,159,869	27,284,967	27,612,459	27,563,572	27,967,194	28,477,264	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	9,127,253	12,266,656	14,084,990	12,370,260	14,447,605	14,655,140	14,773,529	14,919,696	15,128,423	15,132,657	15,187,516	15,359,090	15,524,197	15,952,298	16,165,174	1. Demand Deposits Wadiah
a. Giro	169,801	235,862	192,116	193,315	194,284	195,172	195,715	196,967	199,090	200,891	201,715	203,070	205,723	206,262	218,476	a. Demand Deposits Wadiah
b. Tabungan	8,957,452	12,030,794	13,892,874	12,176,945	14,253,961	14,459,968	14,577,814	14,722,729	14,929,333	14,931,766	14,985,801	15,156,020	15,318,474	15,746,036	15,946,698	b. IS Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	9,346,149	9,932,062	11,122,404	11,252,767	11,388,618	11,523,439	11,631,172	11,732,708	11,909,932	12,027,212	12,097,451	12,253,369	12,039,375	12,014,894	12,312,087	2. Non Profit Sharing Investment Fund
a. Giro	9,384	64,776	65,269	65,575	64,361	64,099	64,339	64,612	64,754	65,687	65,530	65,959	66,828	68,714	68,830	a. Demand Deposits
b. Tabungan	9,044,749	9,555,911	10,725,339	10,853,581	10,986,347	11,114,503	11,221,394	11,318,614	11,492,553	11,607,173	11,675,061	11,825,457	11,609,319	11,579,100	11,875,521	b. Saving Deposits
c. Deposito	292,016	311,375	331,796	333,611	338,298	344,837	345,449	349,482	352,625	354,352	356,860	361,953	363,228	367,080	367,736	c. Time Deposits
3. Dana Investasi Profit Sharing	8,509	-	-	-	-	-	-	-	-	-	-	-	-	-	2	3. Profit Sharing Investment Fund
a. Giro	2	-	-	-	-	-	-	-	-	-	-	-	-	-	1	a. Demand Deposits
b. Tabungan	7,794	-	-	-	-	-	-	-	-	-	-	-	-	-	3	b. Saving Deposits
c. Deposito	713	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	3,746,565	4,515,930	5,420,195	5,422,447	5,400,966	5,360,937 <sup>1)</sup>	5,333,046	5,322,121	5,270,751	5,242,994	5,279,797	5,306,785	5,320,815	5,354,461	5,327,903	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	96,284	97,299	95,024	95,202	95,925	94,974	95,223	94,754	95,937	96,532	93,426	94,056	94,677	97,074	96,963	1. Profit Sharing Financing
a. Mudharabah	40,011	35,948	29,628	28,872	28,171	27,410	26,767	26,128	25,492	24,747	23,578	22,980	22,379	21,871	21,238	a. Mudharabah
b. Musyarakah	56,273	61,351	65,396	66,330	67,754	67,564	68,456	68,626	70,445	71,785	69,848	71,078	72,299	75,203	75,725	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3,592,737	4,382,865	5,300,201	5,304,235	5,283,827	5,245,817	5,218,351	5,208,874	5,156,830	5,128,562	5,168,675	5,195,199	5,207,860	5,237,173	5,210,602	2. Receivables/Acceptables
a. Murabahah	3,334,417	4,096,459	4,720,309	4,717,525	4,693,889	4,653,849	4,617,983	4,597,720	4,541,481	4,504,797	4,538,100	4,557,104	4,566,359	4,582,808	4,542,491	a. Murabahah
b. Qardh	254,796	282,253	575,035	581,807	586,885	586,849	595,179	605,833	609,929	618,215	624,939	633,915	637,099	648,445	662,134	b. Qardh
c. Istishna'	3,524	4,153	4,857	4,903	5,065	5,119	5,189	5,321	5,420	5,550	5,636	5,676	5,776	5,920	5,977	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	57,544	35,766	24,970	23,010	21,360	20,146	19,472	18,493	17,984	17,900	17,696	17,667	18,427	20,214	20,338	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	222	208	60	14	14	13	14	58	60	26	29	28	648	2,232	5,026	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	3	3	3	3	3	3	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	57,319	35,558	24,907	22,993	21,343	20,130	19,455	18,432	17,921	17,871	17,664	17,636	17,776	17,979	18,145	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Tipe	2015	2016	2017			2018										Type
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	15,476,183	18,543,305	20,864,927	19,201,670	21,337,918	21,622,178	21,788,306	21,979,384	22,308,651	22,355,312	22,447,445	22,687,692	22,546,733	23,041,972	23,472,129	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	7,876,839	10,583,944	12,094,387	10,358,419	12,393,912	12,580,988	12,671,041	12,797,390	12,988,474	12,958,823	13,000,763	13,134,873	13,259,367	13,658,238	13,838,161	1. Demand Deposits Wadia
a. Giro	144,289	219,538	174,597	175,713	176,470	177,325	177,769	178,571	180,357	181,902	182,180	183,584	185,877	186,379	198,634	a. Demand Deposits Wadia
b. Tabungan	7,732,550	10,364,406	11,919,790	10,182,706	12,218,082	12,403,663	12,493,272	12,618,819	12,808,117	12,776,921	12,818,583	12,951,289	13,073,490	13,471,859	13,639,527	b. Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7,593,422	7,959,361	8,770,540	8,843,251	8,944,006	9,041,190	9,117,265	9,181,994	9,320,177	9,396,489	9,446,682	9,552,819	9,287,366	9,383,734	9,633,968	2. Non Profit Sharing Investment Fund
a. Giro	2,932	56,687	56,115	56,342	55,030	54,672	54,808	54,945	54,900	55,673	55,433	55,729	56,470	58,247	58,221	a. Demand Deposits
b. Tabungan	7,349,403	7,649,029	8,447,534	8,519,322	8,618,506	8,711,814	8,787,968	8,851,718	8,988,012	9,064,042	9,112,721	9,214,820	8,947,751	9,037,481	9,287,320	b. Saving Deposits
c. Deposito	241,087	253,645	266,891	267,587	270,697	274,704	274,489	275,331	277,265	276,774	278,528	282,270	283,145	288,006	288,427	c. Time Deposits
3. Dana Investasi Profit Sharing	5,922	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	5,322	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
<b>Pembiayaan, Piutang dan Salam</b>	3,182,083	4,037,949	4,476,809	4,443,022	4,382,584	4,343,406 <sup>1)</sup>	4,305,042	4,278,316	4,223,604	4,167,048	4,167,884	4,163,829	4,167,346	4,186,069	4,159,070	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	69,169	65,860	58,890	58,442	58,408	57,327	56,921	55,740	56,129	55,903	52,372	51,712	51,140	52,667	51,815	1. Profit Sharing Financing
a. Mudharabah	23,313	19,662	14,911	14,360	13,780	13,322	12,888	12,425	12,043	11,727	10,975	10,542	10,183	9,785	9,466	a. Mudharabah
b. Musyarakah	45,856	46,198	43,979	44,082	44,628	44,005	44,033	43,315	44,086	44,176	41,397	41,172	40,958	42,882	42,349	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3,081,952	3,948,055	4,403,292	4,371,793	4,313,022	4,275,866	4,238,475	4,213,791	4,159,165	4,102,812	4,107,300	4,104,012	4,107,987	4,124,929	4,098,658	2. Receivables/Acceptables
a. Murabahah	2,900,453	3,772,278	4,218,769	4,184,870	4,125,965	4,086,912	4,047,990	4,022,274	3,964,718	3,906,428	3,915,424	3,911,560	3,912,850	3,926,899	3,898,948	a. Murabahah
b. Qardh	181,280	175,618	184,380	186,796	187,934	188,820	190,351	191,393	194,320	196,263	191,760	193,836	196,403	197,930	199,612	b. Qardh
c. Istishna'	219	159	143	137	135	134	134	124	127	121	116	112	108	100	98	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	30,962	24,034	14,627	12,787	11,290	10,213	9,646	8,785	8,310	8,333	8,212	8,242	8,368	8,473	8,597	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	30,959	24,034	14,625	12,785	11,288	10,211	9,644	8,783	8,308	8,331	8,210	8,240	8,366	8,462	8,585	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)**

Type	2015	2016	2017			2018										Type
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	3,026,136	3,655,413	4,342,467	4,421,357	4,498,305	4,556,401	4,616,395	4,673,020	4,729,704	4,804,557	4,837,522	4,924,767	5,016,839	4,925,222	5,005,135	<b>Third Party Fund</b>
1. Dana Simpanan Wadiah	1,254,017	1,682,712	1,990,603	2,011,841	2,053,693	2,074,152	2,102,488	2,122,306	2,139,949	2,173,834	2,186,753	2,224,217	2,264,830	2,294,060	2,327,013	<b>1. Demand Deposits Wadia</b>
a. Giro	25,542	16,324	17,519	17,602	17,814	17,847	17,946	18,396	18,733	18,989	19,535	19,486	19,846	19,883	19,842	<b>a. Demand Deposits Wadia</b>
b. Tabungan	1,228,475	1,666,388	1,973,084	1,994,239	2,035,879	2,056,305	2,084,542	2,103,910	2,121,216	2,154,845	2,167,218	2,204,731	2,244,984	2,274,177	2,307,171	<b>b. Saving Deposits Wadia</b>
2. Dana Investasi Non Profit Sharing	1,769,532	1,972,701	2,351,864	2,409,516	2,444,612	2,482,249	2,513,907	2,550,714	2,589,755	2,630,723	2,650,769	2,700,550	2,752,009	2,631,160	2,678,119	<b>2. Non Profit Sharing Investment Fund</b>
a. Giro	6,452	8,089	9,154	9,233	9,331	9,427	9,531	9,667	9,854	10,014	10,097	10,230	10,358	10,467	10,609	<b>a. Demand Deposits</b>
b. Tabungan	1,712,143	1,906,882	2,277,805	2,334,259	2,367,841	2,402,689	2,433,416	2,466,896	2,504,541	2,543,131	2,562,340	2,610,637	2,661,568	2,541,619	2,588,201	<b>b. Saving Deposits</b>
c. Deposito	50,937	57,730	64,905	66,024	67,601	70,133	70,960	74,151	75,360	77,578	78,332	79,683	80,083	79,074	79,309	<b>c. Time Deposits</b>
3. Dana Investasi Profit Sharing	2,587	-	-	-	-	-	-	-	-	-	-	-	-	-	2	<b>3. Profit Sharing Investment Fund</b>
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	<b>a. Demand Deposits</b>
b. Tabungan	2,472	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>b. Saving Deposits</b>
c. Deposito	115	-	-	-	-	-	-	-	-	-	-	-	-	-	1	<b>c. Time Deposits</b>
<b>Pembiayaan, Piutang dan Salam</b>	564,498	477,981	943,386	979,425	1,018,382	1,017,531 <sup>1)</sup>	1,028,004	1,043,805	1,047,147	1,075,946 <sup>1)</sup>	1,111,913	1,142,956	1,153,469	1,168,392	1,168,833	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>
1. Pembiayaan Bagi Hasil	27,121	31,439	36,134	36,760	37,517	37,647	38,302	39,014	39,808	40,629	41,054	42,344	43,537	44,407	45,148	<b>1. Profit Sharing Financing</b>
a. Mudharabah	16,704	16,286	14,717	14,512	14,391	14,088	13,879	13,703	13,449	13,020	12,603	12,438	12,196	12,086	11,772	<b>a. Mudharabah</b>
b. Musyarakah	10,417	15,153	21,417	22,248	23,126	23,559	24,423	25,311	26,359	27,609	28,451	29,906	31,341	32,321	33,376	<b>b. Musyarakah</b>
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>c. Others</b>
2. Piutang	510,795	434,810	896,909	932,442	970,805	989,951	979,876	995,083	997,665	1,025,750	1,061,375	1,091,187	1,099,873	1,112,244	1,111,944	<b>2. Receivables/Acceptables</b>
a. Murabahah	433,974	324,181	501,540	532,655	567,924	566,937	569,993	575,446	576,763	598,369	622,676	645,544	653,509	655,909	643,543	<b>a. Murabahah</b>
b. Qardh	73,516	106,635	390,655	395,021	397,951	398,029	404,828	414,440	415,609	421,952	433,179	440,079	440,696	450,515	462,522	<b>b. Qardh</b>
c. Istishna'	3,305	3,994	4,714	4,766	4,930	4,985	5,055	5,197	5,293	5,429	5,520	5,564	5,668	5,820	5,879	<b>c. Istishna'</b>
3. Pembiayaan Sewa (Ijarah)	26,582	11,732	10,343	10,223	10,070	9,933	9,826	9,708	9,674	9,567	9,484	9,425	10,059	11,741	11,741	<b>3. Ijarah including Leasing receivables</b>
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>a. Syndication Financing</b>
b. Pembiayaan secara Channeling	222	208	60	14	14	13	14	58	60	26	29	28	648	2,223	5,016	<b>b. Financing through Channeling</b>
c. Pembiayaan secara Executing	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	<b>c. Financing through Executing</b>
d. Pembiayaan Sewa Lainnya	26,360	11,524	10,282	10,208	10,055	9,919	9,811	9,649	9,613	9,540	9,454	9,396	9,410	9,517	9,560	<b>d. Other Ijarah</b>
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>4. Salam</b>

Ket: 1) Angka-angka diperbaiki

Note: 1) 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	2015	2016	2017			2018										Type
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	14,761,002	18,521,091	21,057,025	19,509,660	21,692,463	21,903,444	22,309,119	22,524,305	22,766,970	22,852,861	22,951,585	23,225,738	23,178,632	23,368,231	23,825,941	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	3,401,887	3,801,121	4,415,880	4,462,617	4,520,667	4,536,002	4,557,968	4,597,604	4,623,421	4,654,624	4,704,720	4,754,492	4,785,732	4,839,011	4,841,753	<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	2015	2016	2017			2018										Type
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	12,548,747	15,488,398	17,536,368	15,842,499	17,955,556	18,199,375	18,348,558	18,511,543	18,793,584	18,811,035	18,877,304	19,074,492	18,947,098	19,096,800	19,479,862	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	2,886,860	3,360,698	3,512,982	3,523,985	3,543,254	3,559,223	3,568,177	3,592,167	3,615,405	3,617,978	3,631,933	3,651,002	3,671,964	3,708,146	3,707,946	<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	2015	2016	2017			2018										Type
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	2,248,147	3,032,693	3,520,657	3,667,161	3,736,907	3,704,069	3,960,561	4,012,762	3,973,386	4,041,826	4,074,281	4,151,246	4,231,534	4,271,431	4,346,079	<b>Third Party Fund</b>
<b>Pembiayaan, Piutang dan Salam</b>	518,019	440,423	902,898	938,632	977,413	976,779	989,791	1,005,437	1,008,016	1,036,646	1,072,787	1,103,490	1,113,768	1,130,865	1,133,807	<b>Financing, Receivables/Acceptables, Ijarah and Salam</b>

Miliar Rupiah (in Billion IDR)

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

Indikator	2014	2015	2016	2017			2018										Indikator	
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
<b>1 Dana Simpanan Wadiah</b>	<b>29,073</b>	<b>32,532</b>	<b>38,361</b>	<b>41,007</b>	<b>42,142</b>	<b>47,033</b>	<b>45,591</b>	<b>47,471</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>48,185</b>	<b>iB Wadiah</b>
a. Giro	16,512	17,327	20,153	20,163	20,614	24,897	23,431	25,004	24,535	24,291	25,410	25,716	22,610	22,943	22,825	22,087	22,087	a. Demand Deposits Wadiah
i. Rupiah	13,613	14,395	17,221	17,726	17,791	21,581	19,456	21,087	20,257	20,158	19,357	20,212	18,955	19,446	19,512	18,797	18,797	i. Rupiah
ii. Valas	2,900	2,931	2,932	2,437	2,823	3,315	3,975	3,917	4,278	4,133	6,053	5,504	3,654	3,497	3,313	3,290	3,290	ii. Foreign Currency
b. Tabungan	12,561	15,206	18,208	20,844	21,528	22,137	22,160	22,467	23,007	23,115	24,232	24,911	24,992	25,575	25,858	26,099	26,099	b. iB Saving Deposits Wadiah
i. Rupiah	12,414	15,052	18,037	20,658	21,338	21,938	21,961	22,265	22,799	22,908	24,013	24,677	24,748	25,338	25,608	25,837	25,837	i. Rupiah
ii. Valas	147	154	170	187	190	199	199	202	208	207	219	234	244	237	250	261	261	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>187,638</b>	<b>197,475</b>	<b>240,974</b>	<b>278,116</b>	<b>280,473</b>	<b>287,854</b>	<b>289,594</b>	<b>284,472</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>307,733</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	2,132	3,859	7,820	15,225	15,260	15,291	13,986	15,225	15,546	16,068	18,939	18,762	17,684	15,690	21,433	20,109	20,109	a. Demand Deposits
i. Rupiah	1,790	2,997	7,388	14,091	14,095	13,280	12,718	13,665	13,304	13,973	16,565	16,323	15,232	13,671	19,486	18,460	18,460	i. Rupiah
ii. Valas	342	861	432	1,134	1,165	2,011	1,268	1,560	2,242	2,096	2,373	2,439	2,453	2,019	1,947	1,649	1,649	ii. Foreign Currency
b. Tabungan	50,949	53,388	66,980	70,472	71,301	76,361	75,879	75,844	75,732	74,808	75,253	76,502	78,114	78,217	79,953	80,156	80,156	b. Saving Deposits
i. Rupiah	50,441	52,623	66,088	69,317	70,318	75,463	74,940	74,937	74,856	73,916	74,332	75,526	77,080	77,203	78,939	79,100	79,100	i. Rupiah
ii. Valas	508	765	892	1,155	984	898	939	906	876	891	921	977	1,034	1,014	1,013	1,056	1,056	ii. Foreign Currency
c. Deposito	134,556	140,228	166,174	192,419	193,911	196,202	199,729	193,404	201,089	201,904	195,916	195,325	195,795	196,329	205,377	207,469	207,469	c. Time Deposits
i. Rupiah	124,999	130,749	155,646	182,934	182,934	186,721	190,484	184,233	191,315	191,936	186,809	185,359	186,326	186,774	195,661	196,950	196,950	i. Rupiah
a. 1 Bulan	94,041	95,816	109,417	126,097	125,640	137,718	134,382	132,323	138,654	136,635	134,118	135,420	134,718	136,935	146,443	143,161	143,161	a. 1 month
b. 3 Bulan	19,758	23,383	30,095	33,946	36,464	30,436	34,303	30,292	30,976	35,624	33,577	31,220	32,819	31,432	29,898	32,646	32,646	b. 3 month
c. 6 Bulan	5,905	6,098	9,531	13,987	12,858	9,710	11,539	12,038	12,039	10,302	10,256	10,646	10,639	10,049	10,245	11,728	11,728	c. 6 month
d. 12 Bulan	5,270	5,354	6,588	8,795	9,427	8,758	10,147	9,468	9,538	9,285	8,765	7,956	8,087	8,346	9,069	9,404	9,404	d. 12 month
e. >12 Bulan	25	96	15	110	119	99	113	113	109	91	93	117	63	12	6	12	12	e. >12 month
ii. Valas	9,558	9,479	10,528	9,485	9,404	9,481	9,245	9,171	9,774	9,968	9,106	9,966	9,469	9,555	9,715	10,518	10,518	ii. Foreign Currency
a. 1 Bulan	8,204	7,935	8,295	6,654	6,121	7,842	6,754	7,357	6,736	6,949	6,488	7,449	7,396	7,508	7,053	7,747	7,747	a. 1 month
b. 3 Bulan	780	890	1,730	1,612	2,294	1,316	1,530	745	1,097	1,446	1,636	1,880	1,122	880	1,036	1,389	1,389	b. 3 month
c. 6 Bulan	381	467	315	894	661	188	586	852	1,756	1,384	803	320	698	861	1,243	1,017	1,017	c. 6 month
d. 12 Bulan	192	187	189	324	327	136	375	216	185	189	179	317	252	306	383	366	366	d. 12 month
e. >12 Bulan	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>1,148</b>	<b>1,168</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Profit Sharing Investment Fund</b>
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1,072	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1,072	1,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	856	890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	77	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	116	119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	24	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014	2015	2017				2018										Indicator
			Des	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>1 Dana Simpanan Wadiah</b>	<b>22,705</b>	<b>24,915</b>	<b>29,470</b>	<b>31,194</b>	<b>31,884</b>	<b>35,933</b>	<b>34,518</b>	<b>35,537</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>iB Wadiah</b>
a. Giro	12,867	12,991	15,375	15,179	15,245	18,792	17,357	18,165	18,464	18,306	19,710	19,362	16,943	16,804	16,584	16,097	a. Demand Deposits Wadiah
i. Rupiah	10,098	10,195	12,638	13,000	12,958	15,920	13,600	14,549	14,384	14,371	13,896	14,112	13,567	13,591	13,700	13,050	i. Rupiah
ii. Valas	2,770	2,796	2,736	2,179	2,287	2,872	3,756	3,617	4,080	3,935	5,814	5,250	3,376	3,213	2,883	3,047	ii. Foreign Currency
b. Tabungan	9,838	11,924	14,095	16,015	16,639	17,141	17,161	17,372	17,894	18,003	18,862	19,397	19,585	20,158	20,489	20,644	b. iB Saving Deposits Wadiah
i. Rupiah	9,704	11,802	13,968	15,879	16,501	17,000	17,023	17,230	17,750	17,860	18,715	19,238	19,421	19,995	20,318	20,470	i. Rupiah
ii. Valas	134	122	127	136	138	141	138	141	144	143	147	159	164	163	171	174	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>146,901</b>	<b>148,896</b>	<b>176,937</b>	<b>198,763</b>	<b>200,772</b>	<b>202,460</b>	<b>204,801</b>	<b>203,721</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>214,208.018</b>	<b>Non Profit Sharing Investment Fund</b>
a. Giro	935	1,872	4,278	10,511	10,554	7,619	7,514	8,514	8,772	9,547	11,619	11,101	10,251	8,748	14,324	13,318	a. Demand Deposits
i. Rupiah	827	1,196	4,149	9,861	9,871	7,038	7,443	8,311	8,147	8,974	11,043	10,633	9,686	8,548	13,925	13,227	i. Rupiah
ii. Valas	108	676	128	650	683	581	71	203	625	573	576	468	566	200	399	91	ii. Foreign Currency
b. Tabungan	40,515	40,758	50,637	52,104	52,799	57,488	56,587	56,429	56,571	55,584	55,629	56,421	57,785	58,115	60,367	60,634	b. Saving Deposits
i. Rupiah	40,498	40,737	50,601	52,057	52,753	57,440	56,540	56,381	56,527	55,536	55,580	56,365	57,732	58,059	60,308	60,570	i. Rupiah
ii. Valas	17	21	36	47	46	48	47	48	44	49	49	56	53	57	59	64	ii. Foreign Currency
c. Deposito	105,451	106,266	122,022	136,148	137,419	137,353	140,699	138,778	143,119	143,339	136,175	134,792	136,032	135,979	139,719	140,256	c. Time Deposits
i. Rupiah	97,307	97,874	112,709	128,277	129,670	129,960	133,278	131,463	135,248	135,264	128,919	126,863	128,365	128,305	131,946	131,838	i. Rupiah
a. 1 Bulan	73,950	73,575	82,724	93,460	93,016	95,065	98,937	100,124	103,197	102,853	98,061	97,107	97,541	96,984	101,336	100,026	a. 1 month
b. 3 Bulan	14,281	16,548	19,126	20,098	21,719	20,686	19,861	17,261	17,766	18,573	17,480	16,899	17,558	18,460	16,988	17,476	b. 3 month
c. 6 Bulan	4,891	3,568	5,939	7,988	7,605	6,508	6,706	6,815	7,229	6,970	6,952	6,915	7,208	6,648	6,695	7,353	c. 6 month
d. 12 Bulan	4,159	3,999	4,906	6,725	7,307	7,696	7,762	7,252	7,044	6,864	6,420	5,932	6,046	6,206	6,922	6,972	d. 12 month
e. >12 Bulan	25	2	14	5	23	6	12	11	12	4	7	10	12	7	5	11	e. >12 month
ii. Valas	8,144	8,393	9,313	7,871	7,749	7,392	7,421	7,315	7,870	8,075	7,256	7,929	7,667	7,674	7,773	8,418	ii. Foreign Currency
a. 1 Bulan	7,129	6,982	7,518	6,069	5,571	5,844	5,916	6,674	6,050	6,157	5,729	6,351	6,500	6,884	6,357	6,801	a. 1 month
b. 3 Bulan	566	811	1,339	1,052	1,493	1,306	1,243	406	646	713	776	1,361	958	548	583	753	b. 3 month
c. 6 Bulan	336	413	268	626	543	110	134	131	1,074	1,100	663	123	110	103	668	706	c. 6 month
d. 12 Bulan	112	187	188	123	141	132	129	105	100	106	89	94	98	140	164	157	d. 12 month
e. >12 Bulan	1	-	0	0	0	0	0	0	0	0	0	1	0	0	0	0	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>1,117</b>	<b>1,083</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Profit Sharing Investment Fund</b>
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1,047	1,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1,047	1,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	847	827	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	74	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	104	109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	22	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2014	2015	2017				2018										Indikator
			Des	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>1 Dana Simpanan Wadiah</b>	<b>6,368</b>	<b>7,617</b>	<b>8,891</b>	<b>9,814</b>	<b>10,258</b>	<b>11,101</b>	<b>11,073</b>	<b>11,934</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>iB Wadia</b>
a. Giro	3,645	4,335	4,778	4,984	5,369	6,105	6,074	6,839	6,071	5,985	5,700	6,354	5,667	6,139	6,241	5,990	a. Demand Deposits Wadia
i. Rupiah	3,515	4,200	4,583	4,726	4,833	5,661	5,855	6,538	5,873	5,787	5,461	6,100	5,389	5,854	5,811	5,748	i. Rupiah
ii. Valas	130	135	196	258	536	444	219	301	199	198	239	254	278	284	430	243	ii. Foreign Currency
b. Tabungan	2,723	3,282	4,112	4,830	4,889	4,996	4,999	5,095	5,112	5,111	5,370	5,514	5,407	5,417	5,369	5,454	b. iB Saving Deposits Wadia
i. Rupiah	2,710	3,250	4,069	4,779	4,837	4,937	4,938	5,035	5,049	5,047	5,298	5,439	5,327	5,342	5,291	5,368	i. Rupiah
ii. Valas	13	32	43	51	52	59	61	60	64	64	72	75	80	75	79	87	ii. Foreign Currency
<b>2 Dana Investasi Non Profit Sharing</b>	<b>40,737</b>	<b>48,578</b>	<b>64,037</b>	<b>79,353</b>	<b>79,701</b>	<b>85,394</b>	<b>84,793</b>	<b>80,751</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>Non Profit Sharing Investment Fund</b>
a. Giro	1,197	1,987	3,542	4,714	4,706	7,672	6,472	6,710	6,774	6,522	7,319	7,661	7,433	6,943	7,109	6,791	a. Demand Deposits
i. Rupiah	963	1,802	3,238	4,230	4,224	6,241	5,275	5,354	5,157	4,999	5,522	5,689	5,546	5,123	5,561	5,233	i. Rupiah
ii. Valas	234	185	304	484	483	1,431	1,196	1,357	1,617	1,523	1,797	1,971	1,887	1,819	1,548	1,558	ii. Foreign Currency
b. Tabungan	10,434	12,630	16,343	18,368	18,502	18,873	19,292	19,415	19,162	19,224	19,625	20,081	20,329	20,102	19,586	19,522	b. Saving Deposits
i. Rupiah	9,943	11,886	15,487	17,261	17,564	18,023	18,400	18,556	18,329	18,381	18,753	19,160	19,348	19,144	18,632	18,530	i. Rupiah
ii. Valas	491	744	857	1,108	938	850	892	858	833	843	872	921	981	958	954	992	ii. Foreign Currency
c. Deposito	29,106	33,962	44,152	56,271	56,493	58,849	59,030	54,626	57,970	58,565	59,741	60,533	59,762	60,350	65,658	67,213	c. Time Deposits
i. Rupiah	27,692	32,875	42,937	54,658	54,838	56,761	57,206	52,770	56,067	56,672	57,891	58,496	57,961	58,469	63,715	65,112	i. Rupiah
a. 1 Bulan	20,090	22,059	26,693	32,637	32,624	42,653	35,445	32,199	35,457	33,782	36,058	38,313	37,177	39,951	45,107	43,136	a. 1 month
b. 3 Bulan	5,477	6,835	10,969	13,848	14,745	9,750	14,443	13,031	13,209	17,050	16,097	14,321	15,261	12,972	12,910	15,169	b. 3 month
c. 6 Bulan	1,014	2,531	3,593	5,999	5,253	3,202	4,833	5,223	4,810	3,332	3,304	3,731	3,431	3,401	3,550	4,375	c. 6 month
d. 12 Bulan	1,111	1,355	1,682	2,070	2,121	1,062	2,384	2,216	2,494	2,421	2,345	2,024	2,040	2,140	2,147	2,432	d. 12 month
e. >12 Bulan	0	95	1	105	95	93	101	102	97	86	86	107	51	5	1	1	e. >12 month
ii. Valas	1,413	1,087	1,215	1,613	1,655	2,089	1,824	1,856	1,904	1,893	1,850	2,037	1,801	1,881	1,942	2,101	ii. Foreign Currency
a. 1 Bulan	1,075	953	777	585	550	1,998	838	683	686	792	759	1,098	895	624	696	946	a. 1 month
b. 3 Bulan	214	79	391	560	801	10	288	340	451	733	861	519	164	332	453	636	b. 3 month
c. 6 Bulan	45	55	47	267	118	78	452	722	681	284	141	197	588	759	574	311	c. 6 month
d. 12 Bulan	80	-	0	201	186	4	246	112	85	84	90	223	154	166	219	208	d. 12 month
e. >12 Bulan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
<b>3 Dana Investasi Profit Sharing</b>	<b>31</b>	<b>85</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	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	8	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	12	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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

Miliar Rupiah (in Billion IDR)

**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	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Total Dana Pihak Ketiga</b>	231,175	279,335	318,574	322,715	334,888	335,185	331,943	339,909	340,186	339,749	341,216	339,195	338,754	355,446	355,919	<b>Total Third Party Fund</b>
i. Rupiah	216,985	264,380	303,704	308,049	318,982	319,559	316,187	322,531	322,891	321,076	322,096	322,341	322,432	339,207	339,145	i. Rupiah
ii. Valas	14,191	14,955	14,870	14,566	15,906	15,626	15,756	17,378	17,295	18,673	19,120	16,854	16,323	16,239	16,774	ii. Foreign Exchange
<b>1. Dana Pihak Ketiga Golongan Penduduk</b>	230,066	278,172	317,661	321,536	333,779	334,306	331,118	338,840	339,029	338,306	339,714	337,908	337,514	354,191	354,189	<b>1. Residents' Third Party Funds</b>
a. Pemerintah	38,077	42,284	83,144	86,703	84,046	52,461	74,749	77,437	80,240	78,836	79,778	75,067	75,834	88,030	88,726	a. Government
i. Rupiah	35,153	41,193	77,584	81,009	78,181	49,375	68,502	70,302	73,134	71,228	71,779	68,464	69,233	81,543	82,185	i. Rupiah
ii. Valas	2,924	1,091	5,560	5,694	5,865	3,087	6,247	7,135	7,106	7,608	7,998	6,603	6,601	6,486	6,541	ii. Foreign Exchange
b. Swasta	191,988	235,888	234,517	234,832	249,733	281,845	256,369	261,404	258,789	259,470	259,937	262,841	261,680	266,162	265,463	b. Private Sector
1. Institusi Keuangan Non Bank	25,932	23,436	29,118	29,171	28,326	27,677	25,901	29,929	27,885	27,459	25,686	25,559	25,973	26,953	25,251	1. Non bank Financial Institutions
i. Rupiah	25,255	23,320	29,002	29,061	28,224	27,609	25,832	29,847	27,804	27,375	25,616	25,466	25,899	26,854	25,176	i. Rupiah
ii. Valas	677	116	115	110	102	68	69	82	81	85	70	93	75	99	75	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	58,093	64,969	65,054	62,271	72,214	103,804	81,403	83,120	81,919	79,891	81,383	81,229	78,730	79,683	79,739	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	50,794	56,935	59,426	57,292	66,023	94,884	75,512	76,750	75,674	73,222	74,927	75,467	73,464	74,501	74,658	i. Rupiah
ii. Valas	7,298	8,034	5,629	4,979	6,191	8,920	5,891	6,370	6,245	6,669	6,456	5,762	5,266	5,182	5,081	ii. Foreign Exchange
3. Perseorangan	107,963	147,483	140,345	143,390	149,193	150,364	149,065	148,355	148,984	152,120	152,868	156,053	156,976	159,526	160,473	3. Individuals
i. Rupiah	105,482	142,496	137,299	140,318	146,194	147,356	146,005	145,290	145,900	148,846	149,393	152,561	153,404	155,916	156,735	i. Rupiah
ii. Valas	2,481	4,986	3,046	3,072	3,000	3,008	3,061	3,065	3,084	3,274	3,475	3,493	3,572	3,610	3,738	ii. Foreign Exchange
<b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>	1,110	1,163	913	1,079	1,109	878	825	1,069	1,157	1,444	1,502	1,287	1,240	1,255	1,729	<b>2. Non Residents' Third Party Funds</b>
i. Rupiah	300	436	392	368	361	335	336	342	378	406	381	384	431	393	391	i. Rupiah
ii. Valas	810	727	521	712	748	544	489	727	779	1,038	1,120	903	809	862	1,338	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Total Dana Pihak Ketiga</b>	174,895	206,407	232,349	232,756	238,393	239,318	239,258	244,820	244,779	241,995	241,073	240,596	239,804	251,483	250,949	<b>Total Third Party Fund</b>
i. Rupiah	162,887	194,066	220,845	221,754	227,359	227,884	227,934	232,057	232,005	228,152	227,211	228,771	228,498	240,197	239,155	i. Rupiah
ii. Valas	12,008	12,341	11,504	10,902	11,033	11,434	11,325	12,763	12,774	13,843	13,862	11,825	11,306	11,286	11,794	ii. Foreign Exchange
<b>1. Dana Pihak Ketiga Golongan Penduduk</b>	173,850	205,563	231,727	231,856	237,598	238,720	238,709	244,023	243,922	240,839	239,867	239,637	238,930	250,565	249,560	<b>1. Residents' Third Party Funds</b>
a. Pemerintah	27,761	28,123	67,664	67,749	64,079	34,676	56,480	58,720	61,060	58,722	58,782	55,719	56,188	64,402	63,672	a. Government
i. Rupiah	25,324	27,302	62,426	62,397	58,565	31,943	50,630	52,017	54,400	51,596	51,246	49,525	50,007	58,528	57,763	i. Rupiah
ii. Valas	2,437	820	5,238	5,352	5,514	2,733	5,850	6,703	6,660	7,126	7,536	6,194	6,181	5,874	5,910	ii. Foreign Exchange
b. Swasta	146,089	177,440	164,063	164,108	173,519	204,044	182,229	185,303	182,862	182,116	181,085	183,917	182,743	186,163	185,887	b. Private Sector
1. Institusi Keuangan Non Bank	17,423	14,178	19,607	19,279	18,046	16,894	15,450	18,485	16,735	16,926	16,349	16,694	15,592	15,889	15,287	1. Non bank Financial Institutions
i. Rupiah	16,826	14,073	19,511	19,185	17,962	16,842	15,397	18,428	16,682	16,861	16,298	16,621	15,538	15,812	15,237	i. Rupiah
ii. Valas	597	105	96	94	84	52	52	57	52	65	50	73	54	77	49	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	46,221	48,217	39,544	37,604	42,585	74,792	54,570	55,186	54,298	51,030	50,027	49,403	48,506	49,039	48,638	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	39,577	41,254	35,552	34,477	39,490	68,274	51,268	51,548	50,669	47,169	46,671	46,511	46,093	46,443	46,093	i. Rupiah
ii. Valas	6,644	6,963	3,992	3,126	3,095	6,518	3,301	3,638	3,630	3,861	3,355	2,892	2,413	2,595	2,545	ii. Foreign Exchange
3. Perseorangan	82,446	115,045	104,912	107,225	112,888	112,358	112,210	111,631	111,829	114,161	114,709	117,820	118,645	121,235	121,962	3. Individuals
i. Rupiah	80,910	111,283	103,238	105,592	111,258	110,747	110,559	109,975	110,159	112,390	112,891	116,024	116,760	119,317	119,969	i. Rupiah
ii. Valas	1,536	3,762	1,674	1,633	1,629	1,611	1,651	1,657	1,670	1,770	1,819	1,796	1,885	1,918	1,994	ii. Foreign Exchange
<b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>	1,045	844	622	799	795	598	550	797	857	1,156	1,206	960	874	918	1,389	<b>2. Non Residents' Third Party Funds</b>
i. Rupiah	250	154	117	102	84	78	79	89	94	137	105	90	100	96	93	i. Rupiah
ii. Valas	795	690	505	697	711	521	470	708	762	1,020	1,101	869	774	822	1,296	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017			2018										Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Total Dana Pihak Ketiga</b>	56,280	72,928	86,225	89,959	96,495	95,866	92,685	95,089	95,089	97,755	100,143	98,599	98,950	103,963	104,970	<b>Total Third Party Fund</b>
i. Rupiah	54,098	70,314	82,859	86,295	91,623	91,675	88,254	90,474	90,886	92,924	94,885	93,570	93,934	99,010	99,990	i. Rupiah
ii. Valas	2,183	2,614	3,366	3,664	4,872	4,192	4,432	4,615	4,521	4,831	5,258	5,029	5,016	4,953	4,980	ii. Foreign Exchange
<b>1. Dana Pihak Ketiga Golongan Penduduk</b>	56,216	72,609	85,934	89,679	96,181	95,586	92,410	94,818	95,107	97,467	99,848	98,272	98,584	103,626	104,630	<b>1. Residents' Third Party Funds</b>
a. Pemerintah	10,317	14,161	15,480	18,955	19,967	17,785	18,269	18,717	19,180	20,113	20,996	19,348	19,647	23,628	25,054	a. Government
i. Rupiah	9,829	13,890	15,158	18,613	19,616	17,432	17,872	18,285	18,734	19,632	20,533	18,939	19,227	23,015	24,422	i. Rupiah
ii. Valas	487	271	322	342	351	354	397	432	446	482	462	409	420	613	632	ii. Foreign Exchange
b. Swasta	45,899	58,448	70,454	70,725	76,214	77,801	74,140	76,101	75,927	77,354	78,852	78,924	78,937	79,999	79,576	b. Private Sector
1. Institusi Keuangan Non Bank	8,509	9,258	9,510	9,892	10,280	10,783	10,451	11,443	11,150	10,533	9,337	8,865	10,381	11,064	9,964	1. Non bank Financial Institutions
i. Rupiah	8,429	9,247	9,491	9,876	10,262	10,767	10,434	11,419	11,122	10,514	9,317	8,845	10,360	11,042	9,939	i. Rupiah
ii. Valas	80	11	20	16	18	16	16	25	29	19	20	20	21	22	25	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	11,872	16,752	25,511	24,667	29,629	29,012	26,834	27,934	27,621	28,861	31,356	31,826	30,224	30,644	31,101	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11,218	15,682	23,874	22,815	26,533	26,610	24,244	25,202	25,006	26,053	28,255	28,956	27,371	28,058	28,565	i. Rupiah
ii. Valas	654	1,071	1,637	1,852	3,097	2,402	2,590	2,732	2,615	2,808	3,101	2,870	2,853	2,587	2,536	ii. Foreign Exchange
3. Perseorangan	25,517	32,438	35,433	36,165	36,306	38,006	36,856	36,724	37,156	37,959	38,159	38,233	38,332	38,291	38,511	3. Individuals
i. Rupiah	24,572	31,214	34,061	34,727	34,935	36,609	35,446	35,315	35,741	36,456	36,503	36,536	36,645	36,599	36,766	i. Rupiah
ii. Valas	945	1,224	1,372	1,438	1,370	1,397	1,410	1,408	1,414	1,503	1,657	1,697	1,687	1,692	1,745	ii. Foreign Exchange
<b>2. Dana Pihak Ketiga Golongan Bukan Penduduk</b>	65	319	291	280	314	280	275	272	301	287	295	327	366	337	340	<b>2. Non Residents' Third Party Funds</b>
i. Rupiah	49	282	276	265	277	257	257	253	284	269	276	294	331	297	298	i. Rupiah
ii. Valas	15	37	16	15	37	23	18	18	17	18	19	33	35	40	42	ii. Foreign Exchange

**Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Oktober 2018**  
*(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - October 2018)*

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	49,838	33,777	36,251	93.17%	Jawa Barat
Banten	14,175	8,702	12,326	70.60%	Banten
DKI Jakarta	335,042	135,313	164,855	82.08%	DKI Jakarta
DI Yogyakarta	6,391	3,898	5,258	74.13%	DI Yogyakarta
Jawa Tengah	25,155	19,030	17,838	106.68%	Jawa Tengah
Jawa Timur	35,664	25,915	27,222	95.20%	Jawa Timur
Bengkulu	1,433	1,167	797	146.39%	Bengkulu
Jambi	3,254	2,869	1,565	183.23%	Jambi
Nanggroe Aceh Darussalam	28,938	14,116	23,118	61.06%	Nanggroe Aceh Darussalam
Sumatera Utara	15,169	10,544	12,129	86.93%	Sumatera Utara
Sumatera Barat	5,093	3,834	3,938	97.35%	Sumatera Barat
Riau	7,561	5,675	5,685	99.82%	Riau
Sumatera Selatan	9,688	6,333	6,474	97.83%	Sumatera Selatan
Bangka Belitung	809	468	652	71.78%	Bangka Belitung
Kepulauan Riau	4,020	3,869	2,034	190.19%	Kepulauan Riau
Lampung	3,122	2,731	2,015	135.57%	Lampung
Kalimantan Selatan	7,055	4,419	4,867	90.78%	Kalimantan Selatan
Kalimantan Barat	5,168	4,386	2,473	177.40%	Kalimantan Barat
Kalimantan Timur	7,072	4,564	5,557	82.13%	Kalimantan Timur
Kalimantan Tengah	1,363	1,254	797	157.31%	Kalimantan Tengah
Sulawesi Tengah	1,507	1,338	868	154.17%	Sulawesi Tengah
Sulawesi Selatan	7,775	6,002	4,679	128.27%	Sulawesi Selatan
Sulawesi Utara	485	454	257	176.92%	Sulawesi Utara
Gorontalo	379	255	258	98.77%	Gorontalo
Sulawesi Barat	355	285	225	126.41%	Sulawesi Barat
Sulawesi Tenggara	1,388	1,059	894	118.42%	Sulawesi Tenggara
NTB	12,169	7,005	8,427	83.13%	NTB
Bali	2,138	1,665	1,258	132.33%	Bali
NTT	177	164	119	137.38%	NTT
Maluku	406	182	380	47.90%	Maluku
Papua	759	473	588	80.53%	Papua
Maluku Utara	574	293	452	64.85%	Maluku Utara
Papua Barat	377	132	315	41.91%	Papua Barat
Luar Indonesia	1,727	712	1,347	52.81%	Outside Indonesia



**Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Oktober 2018**  
*(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - October 2018)*

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	38,310	24,768	29,072	85.19%	Jawa Barat
Banten	8,899	5,567	7,828	71.11%	Banten
DKI Jakarta	200,624	74,177	107,598	68.94%	DKI Jakarta
DI Yogyakarta	4,511	2,353	4,136	56.89%	DI Yogyakarta
Jawa Tengah	15,231	11,790	11,079	106.42%	Jawa Tengah
Jawa Timur	23,386	16,951	18,717	90.57%	Jawa Timur
Bengkulu	1,386	1,148	752	152.68%	Bengkulu
Jambi	2,226	2,210	1,152	191.84%	Jambi
Nanggroe Aceh Darussalam	28,469	13,898	22,885	60.73%	Nanggroe Aceh Darussalam
Sumatera Utara	7,567	5,560	6,168	90.14%	Sumatera Utara
Sumatera Barat	3,207	2,415	2,757	87.58%	Sumatera Barat
Riau	4,119	2,874	3,727	77.11%	Riau
Sumatera Selatan	4,007	3,278	3,103	105.64%	Sumatera Selatan
Bangka Belitung	664	369	516	71.44%	Bangka Belitung
Kepulauan Riau	2,493	2,379	1,273	186.84%	Kepulauan Riau
Lampung	2,557	2,231	1,907	117.00%	Lampung
Kalimantan Selatan	3,718	2,406	3,280	73.36%	Kalimantan Selatan
Kalimantan Barat	3,495	3,420	1,856	184.27%	Kalimantan Barat
Kalimantan Timur	4,528	2,799	4,285	65.32%	Kalimantan Timur
Kalimantan Tengah	1,363	1,254	797	157.31%	Kalimantan Tengah
Sulawesi Tengah	1,507	1,338	868	154.17%	Sulawesi Tengah
Sulawesi Selatan	4,281	3,397	3,072	110.57%	Sulawesi Selatan
Sulawesi Utara	485	454	257	176.92%	Sulawesi Utara
Gorontalo	379	255	258	98.77%	Gorontalo
Sulawesi Barat	289	232	186	124.93%	Sulawesi Barat
Sulawesi Tenggara	1,388	1,059	894	118.42%	Sulawesi Tenggara
NTB	12,018	6,909	8,358	82.67%	NTB
Bali	1,587	1,234	968	127.47%	Bali
NTT	177	164	119	137.38%	NTT
Maluku	406	182	380	47.90%	Maluku
Papua	759	473	588	80.53%	Papua
Maluku Utara	574	293	452	64.85%	Maluku Utara
Papua Barat	377	132	315	41.91%	Papua Barat
Luar Indonesia	1,727	712	1,347	52.81%	Outside Indonesia

**Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Oktober 2018**  
*(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - October 2018)*

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	11,528	9,009	7,179	125.49%	Jawa Barat
Banten	5,276	3,135	4,498	69.70%	Banten
DKI Jakarta	134,417	61,137	57,257	106.77%	DKI Jakarta
DI Yogyakarta	1,879	1,545	1,122	137.70%	DI Yogyakarta
Jawa Tengah	9,924	7,240	6,759	107.10%	Jawa Tengah
Jawa Timur	12,278	8,964	8,506	105.40%	Jawa Timur
Bengkulu	47	19	46	42.59%	Bengkulu
Jambi	1,028	659	414	159.28%	Jambi
Nanggroe Aceh Darussalam	469	218	233	93.34%	Nanggroe Aceh Darussalam
Sumatera Utara	7,602	4,983	5,961	83.60%	Sumatera Utara
Sumatera Barat	1,886	1,419	1,181	120.16%	Sumatera Barat
Riau	3,442	2,801	1,958	143.06%	Riau
Sumatera Selatan	5,680	3,055	3,371	90.63%	Sumatera Selatan
Bangka Belitung	145	99	135	73.08%	Bangka Belitung
Kepulauan Riau	1,527	1,491	761	195.81%	Kepulauan Riau
Lampung	565	501	108	463.28%	Lampung
Kalimantan Selatan	3,337	2,012	1,587	126.77%	Kalimantan Selatan
Kalimantan Barat	1,672	966	616	156.70%	Kalimantan Barat
Kalimantan Timur	2,544	1,765	1,272	138.78%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0.00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0.00%	Sulawesi Tengah
Sulawesi Selatan	3,494	2,605	1,607	162.08%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0.00%	Sulawesi Utara
Gorontalo	-	-	-	0.00%	Gorontalo
Sulawesi Barat	66	52	39	133.44%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0.00%	Sulawesi Tenggara
NTB	151	96	69	138.41%	NTB
Bali	551	431	290	148.53%	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 - Oktober 2018                      (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - October 2018)</b>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3,734	2,113	3,599	58.73%	Kab. Tangerang	Banten
	Kab. Serang	2,146	1,411	1,593	88.56%	Kab. Serang	
	Kota Cilegon	1,983	1,458	1,162	125.40%	Kota Cilegon	
	Kota Tangerang	5,689	3,477	5,373	64.72%	Kota Tangerang	
	Kota Serang	81	18	76	23.38%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	542	224	522	42.96%	Kota Tangerang Selatan	Jawa Barat
	Kab. Bekasi	498	476	498	95.70%	Kab. Bekasi	
	Kab. Purwakarta	428	423	394	107.35%	Kab. Purwakarta	
	Kab. Karawang	478	396	377	105.06%	Kab. Karawang	
	Kab. Sukabumi	268	268	155	173.24%	Kab. Sukabumi	
	Kab. Cianjur	785	617	498	123.97%	Kab. Cianjur	
	Kab. Bandung	60	14	61	22.73%	Kab. Bandung	
	Kab. Garut	223	194	204	94.80%	Kab. Garut	
	Kab. Majalengka	37	5	37	13.58%	Kab. Majalengka	
	Kota Bandung	19,547	13,801	11,924	115.75%	Kota Bandung	
	Kota Bogor	7,200	4,759	5,498	86.55%	Kota Bogor	
	Kota Sukabumi	531	305	442	68.89%	Kota Sukabumi	
	Kota Cirebon	4,099	3,238	2,569	126.05%	Kota Cirebon	
DKI Jakarta Raya	Kota Tasikmalaya	2,629	2,221	1,274	174.30%	Kota Tasikmalaya	DKI Jakarta
	Kota Cimahi	294	168	280	59.93%	Kota Cimahi	
	Kota Depok	3,204	1,671	3,069	54.44%	Kota Depok	
	Kota Bekasi	9,557	5,219	8,969	58.19%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	116,794	39,712	78,701	50.46%	Wil. Kota Jakarta Pusat	
D.I. Yogyakarta	Wil. Kota Jakarta Utara	5,089	3,891	3,641	106.87%	Wil. Kota Jakarta Utara	D.I. Yogyakarta
	Wil. Kota Jakarta Barat	12,748	8,082	8,883	90.98%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	152,789	77,108	63,209	121.99%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	47,621	6,520	10,422	62.57%	Wil. Kota Jakarta Timur	
	Kota Yogyakarta	6,391	3,898	5,258	74.13%	Kota Yogyakarta	
Jawa Tengah	Kab. Semarang	882	537	493	108.95%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	96	59	85	69.31%	Kab. Kendal	
	Kab. Tegal	474	439	88	500.46%	Kab. Tegal	
	Kab. Pati	139	133	128	103.65%	Kab. Pati	
	Kab. Kudus	729	407	656	62.08%	Kab. Kudus	
	Kab. Banyumas	1,521	917	1,276	71.86%	Kab. Banyumas	
	Kab. Cilacap	263	132	244	54.05%	Kab. Cilacap	
	Kota Semarang	10,283	7,169	7,974	89.91%	Kota Semarang	
	Kota Salatiga	75	57	74	76.24%	Kota Salatiga	
	Kota Pekalongan	1,531	967	1,140	84.84%	Kota Pekalongan	
	Kota Tegal	1,229	1,118	611	182.94%	Kota Tegal	
Jawa Timur	Kota Surakarta	7,933	7,096	5,070	139.96%	Kota Surakarta	Jawa Timur
	Kab. Gresik	807	657	745	88.27%	Kab. Gresik	
	Kab. Sidoarjo	3,136	2,654	1,895	140.11%	Kab. Sidoarjo	
	Kab. Pamekasan	662	354	620	57.14%	Kab. Pamekasan	
	Kab. Banyuwangi	284	272	207	131.59%	Kab. Banyuwangi	
	Kab. Jember	1,292	825	1,073	76.86%	Kab. Jember	
	Kab. Madiun	491	472	360	131.09%	Kab. Madiun	
	Kab. Bojonegoro	285	202	262	77.18%	Kab. Bojonegoro	
	Kota Surabaya	20,617	15,525	15,453	100.46%	Kota Surabaya	
	Kota Malang	5,000	3,585	3,773	95.02%	Kota Malang	
Kota Madiun	Kota Blitar	210	129	204	63.36%	Kota Blitar	
	Kota Kediri	2,659	1,029	2,455	41.91%	Kota Kediri	
	Kota Madiun	222	211	176	119.51%	Kota Madiun	

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - October 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1,433	1,167	797	146.39%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3,254	2,869	1,565	183.23%	Kota Jambi	Jambi
Nangroe Aceh Darussalam	Kab. Pidie	936	649	876	74.13%	Kab. Pidie	Nangroe Aceh Darussalam
	Kab. Aceh Timur	794	705	498	141.65%	Kab. Aceh Timur	
	Kab. Aceh Selatan	751	694	466	149.00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	730	627	677	92.65%	Kab. Aceh Barat	
	Kab. Aceh Tengah	587	534	553	96.51%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	922	873	302	289.22%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	370	348	241	144.46%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	976	661	942	70.11%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	577	518	453	114.38%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	350	277	332	83.46%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	487	422	464	90.86%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	321	232	311	74.64%	Kab. Aceh Jaya	
	Kab. Nagan Raya	500	455	352	129.39%	Kab. Nagan Raya	
	Kab. Simeuleu	603	474	544	87.18%	Kab. Simeuleu	
	Kab. Bener Meriah	494	449	253	177.13%	Kab. Bener Meriah	
	Kab. Pidie Jaya	441	250	420	59.58%	Kab. Pidie Jaya	
	Kab. Subulussalam	263	251	104	241.04%	Kab. Subulussalam	
	Kota Banda Aceh	15,603	3,248	12,640	25.70%	Kota Banda Aceh	
	Kota Sabang	261	169	256	66.14%	Kota Sabang	
Kota Lhokseumawe	2,076	1,650	1,727	95.54%	Kota Lhokseumawe		
Kota Langsa	896	630	709	88.87%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	509	394	436	90.44%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	227	94	219	42.75%	Kab. Langkat	
	Kab. Karo	42	34	39	85.48%	Kab. Karo	
	Kab. Labuhan Batu	249	162	236	68.92%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	337	332	225	147.89%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1,249	897	897	99.99%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	39	79	50.24%	Kota Tanjung Balai	
	Kota Sibolga	219	158	112	141.05%	Kota Sibolga	
	Kota Medan	11,466	7,834	9,313	84.12%	Kota Medan	
Kota Padang Sidempuan	783	598	574	104.26%	Kota Padang Sidempuan		
Sumatera Barat	Kota Bukittinggi	862	633	815	77.69%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	3,141	2,116	2,640	80.15%	Kota Padang	
	Kota Solok	272	274	80	341.09%	Kota Solok	
	Kota Payakumbuh	818	811	403	201.09%	Kota Payakumbuh	
Riau	Kab. Bengkalis	377	86	365	23.65%	Kab. Bengkalis	Riau
	Kota Pekanbaru	6,704	5,274	4,869	108.31%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	480	315	451	69.80%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	974	893	662	134.98%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3,046	2,976	1,373	216.80%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	380	331	271	122.16%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	47	45	44	101.78%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	8,732	5,551	5,746	96.61%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	245	240	189	126.86%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	284	165	223	74.18%	Kota Prabumulih	
	Kota Pangkal Pinang	809	468	652	71.78%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	251	190	233	81.36%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2,694	2,370	1,628	145.58%	Kota Bandar Lampung	
	Kota Metro	177	171	153	111.60%	Kota Metro	

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - October 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	411	261	327	80.03%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	359	169	223	75.61%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	186	74	180	41.07%	Kab. Tabalong	
	Kota Banjarmasin	5,583	3,693	3,626	101.83%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	515	221	511	43.33%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	308	303	113	268.09%	Kab. Sambas	
	Kota Pontianak	4,592	3,824	2,252	169.77%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	267	259	107	241.81%	Kota Singkawang	Kalimantan Timur
	Kab. Kutai	273	123	255	48.30%	Kab. Kutai	
	Kota Samarinda	3,564	1,874	2,852	65.71%	Kota Samarinda	
	Kota Balikpapan	2,916	2,433	2,144	113.50%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	318	134	306	43.63%	Kota Bontang	Kalimantan Tengah
	Kab. Kotawaringin Barat	474	472	121	389.51%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	90	83	86	96.59%	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	800	699	590	118.42%	Kota Palangkaraya	Sulawesi Tengah
	Kab. Morowali	430	417	253	164.90%	Kab. Morowali	
Sulawesi Barat	Kota Palu	1,077	921	615	149.77%	Kota Palu	Sulawesi Barat
	Kab Mamuju	355	285	225	126.41%	Kab Mamuju	
Sulawesi Selatan	Kota Ujungpandang/Makassar	6,943	5,200	4,231	122.88%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	58	56	34	165.82%	Kota Pare-Pare	
	Kab. Bone	473	456	273	167.19%	Kab. Bone	
	Kota Palopo	113	110	53	209.04%	Kota Palopo	
Gorontalo	Kab. Maros	187	180	89	203.05%	Kab. Maros	Gorontalo
	Kota Gorontalo	379	255	258	98.77%	Kota Gorontalo	
Sulawesi Tenggara	Kota Kendari	1,388	1,059	894	118.42%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	485	454	257	176.92%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	699	429	690	62.13%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	442	368	427	86.24%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1,233	1,008	1,063	94.79%	Kab. Lombok Timur	
	Kab. Sumbawa	611	563	355	158.45%	Kab. Sumbawa	
	Kab. Dompu	486	481	206	233.23%	Kab. Dompu	
	Kab. Sumbawa Barat	212	162	206	78.52%	Kab. Sumbawa Barat	
	Kota Mataram	7,761	3,433	4,781	71.80%	Kota Mataram	
	Kota. Bima	725	561	697	80.49%	Kota. Bima	
Bali	Kota Denpasar	2,138	1,665	1,258	132.33%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	177	164	119	137.38%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0.00%	Kab. Kupang	
Maluku	Kota Ambon	406	182	380	47.90%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	574	293	452	64.85%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	377	132	315	41.91%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	759	473	588	80.53%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1,727	712	1,347	52.81%	DI LUAR INDONESIA	Outside Indonesia

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - September 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - September 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	918	820	763	107.37%	Kab. Tangerang	Banten
	Kab. Serang	2,146	1,411	1,593	88.56%	Kab. Serang	
	Kota Cilegon	1,137	618	1,060	58.31%	Kota Cilegon	
	Kota Tangerang	4,076	2,476	3,813	64.93%	Kota Tangerang	
	Kota Serang	81	18	76	23.38%	Kota Serang	
	Kota Tangerang Selatan	542	224	522	42.96%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	498	476	498	95.70%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	428	423	394	107.35%	Kab. Purwakarta	
	Kab. Karawang	433	391	332	117.69%	Kab. Karawang	
	Kab. Sukabumi	268	268	155	173.24%	Kab. Sukabumi	
	Kab. Cianjur	785	617	498	123.97%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0.00%	Kab. Bandung	
	Kab. Garut	223	194	204	94.80%	Kab. Garut	
	Kab. Majalengka	37	5	37	13.58%	Kab. Majalengka	
	Kota Bandung	14,976	10,284	8,708	118.10%	Kota Bandung	
	Kota Bogor	4,917	2,736	4,483	61.04%	Kota Bogor	
	Kota Sukabumi	469	295	381	77.26%	Kota Sukabumi	
	Kota Cirebon	2,759	2,064	2,169	95.18%	Kota Cirebon	
	Kota Tasikmalaya	1,802	1,424	1,189	119.76%	Kota Tasikmalaya	
	Kota Cimahi	294	168	280	59.93%	Kota Cimahi	
Kota Depok	3,204	1,671	3,069	54.44%	Kota Depok		
Kota Bekasi	7,217	3,751	6,674	56.20%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	67,329	13,548	51,179	26.47%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	5,089	3,891	3,641	106.87%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12,748	8,082	8,883	90.98%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	105,501	44,874	36,505	122.93%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	9,957	3,782	7,390	51.18%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4,511	2,353	4,136	56.89%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	882	537	493	108.95%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	96	59	85	69.31%	Kab. Kendal	
	Kab. Tegal	474	439	88	500.46%	Kab. Tegal	
	Kab. Pati	139	133	128	103.65%	Kab. Pati	
	Kab. Kudus	711	403	638	63.25%	Kab. Kudus	
	Kab. Banyumas	1,347	773	1,194	64.75%	Kab. Banyumas	
	Kab. Cilacap	263	132	244	54.05%	Kab. Cilacap	
	Kota Semarang	3,699	2,857	3,243	88.08%	Kota Semarang	
	Kota Salatiga	75	57	74	76.24%	Kota Salatiga	
	Kota Pekalongan	1,085	547	979	55.85%	Kota Pekalongan	
	Kota Tegal	595	492	498	98.73%	Kota Tegal	
Kota Surakarta	5,865	5,363	3,415	157.03%	Kota Surakarta		
Jawa Timur	Kab. Gresik	722	577	671	85.95%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	2,395	2,024	1,705	118.71%	Kab. Sidoarjo	
	Kab. Pamekasan	662	354	620	57.14%	Kab. Pamekasan	
	Kab. Banyuwangi	284	272	207	131.59%	Kab. Banyuwangi	
	Kab. Jember	1,120	725	980	73.97%	Kab. Jember	
	Kab. Madiun	491	472	360	131.09%	Kab. Madiun	
	Kab. Bojonegoro	285	202	262	77.18%	Kab. Bojonegoro	
	Kota Surabaya	11,420	8,953	8,455	105.89%	Kota Surabaya	
	Kota Malang	3,193	2,205	2,822	78.13%	Kota Malang	
	Kota Blitar	210	129	204	63.36%	Kota Blitar	
Kota Kediri	2,441	879	2,307	38.11%	Kota Kediri		
Kota Madiun	162	159	124	128.15%	Kota Madiun		

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - September 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - September 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1,386	1,148	752	152.68%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2,226	2,210	1,152	191.84%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	936	649	876	74.13%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	794	705	498	141.65%	Kab. Aceh Timur	
	Kab. Aceh Selatan	751	694	466	149.00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	730	627	677	92.65%	Kab. Aceh Barat	
	Kab. Aceh Tengah	587	534	553	96.51%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	922	873	302	289.22%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	370	348	241	144.46%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	976	661	942	70.11%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	577	518	453	114.38%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	350	277	332	83.46%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	487	422	464	90.86%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	321	232	311	74.64%	Kab. Aceh Jaya	
	Kab. Nagan Raya	500	455	352	129.39%	Kab. Nagan Raya	
	Kab. Simeuleu	603	474	544	87.18%	Kab. Simeuleu	
	Kab. Bener Meriah	494	449	253	177.13%	Kab. Bener Meriah	
	Kab. Pidie Jaya	441	250	420	59.58%	Kab. Pidie Jaya	
	Kab. Subulussalam	263	251	104	241.04%	Kab. Subulussalam	
	Kota Banda Aceh	15,243	3,033	12,521	24.22%	Kota Banda Aceh	
	Kota Sabang	261	169	256	66.14%	Kota Sabang	
	Kota Lhokseumawe	1,966	1,647	1,612	102.15%	Kota Lhokseumawe	
Kota Langsa	896	630	709	88.87%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	509	394	436	90.44%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	227	94	219	42.75%	Kab. Langkat	
	Kab. Karo	42	34	39	85.48%	Kab. Karo	
	Kab. Labuhan Batu	249	162	236	68.92%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0.00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	900	550	760	72.42%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	39	79	50.24%	Kota Tanjung Balai	
	Kota Sibolga	66	65	29	222.14%	Kota Sibolga	
	Kota Medan	4,978	3,799	3,946	96.25%	Kota Medan	
	Kota Padang Sidempuan	507	424	425	99.78%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	862	633	815	77.69%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	2,095	1,540	1,744	88.32%	Kota Padang	
	Kota Solok	-	-	-	0.00%	Kota Solok	
Riau	Kota Payakumbuh	250	242	199	121.46%	Kota Payakumbuh	Riau
	Kab. Bengkalis	377	86	365	23.65%	Kab. Bengkalis	
	Kota Pekanbaru	3,262	2,473	2,912	84.94%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	480	315	451	69.80%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	426	360	363	99.18%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	2,067	2,018	910	221.82%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	134	72	126	56.70%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	47	45	44	101.78%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	3,495	2,948	2,680	110.02%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	48	48	30	159.17%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	284	165	223	74.18%	Kota Prabumulih	
	Kota Pangkal Pinang	664	369	516	71.44%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	251	190	233	81.36%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2,129	1,870	1,520	123.00%	Kota Bandar Lampung	
	Kota Metro	177	171	153	111.60%	Kota Metro	

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - September 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - September 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	243	199	236	84,38%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	186	74	180	41,07%	Kab. Tabalong	
	Kota Banjarmasin	2,927	1,916	2,505	76,47%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	362	217	358	60,60%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	157	156	69	225,93%	Kab. Sambas	
	Kota Pontianak	3,215	3,142	1,729	181,74%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	123	122	58	210,05%	Kota Singkawang	Kalimantan Timur
	Kab. Kutai	273	123	255	48,30%	Kab. Kutai	
	Kota Samarinda	2,069	1,069	1,921	55,62%	Kota Samarinda	
	Kota Balikpapan	1,868	1,474	1,803	81,74%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	318	134	306	43,63%	Kota Bontang	Kalimantan Tengah
	Kab. Kotawaringin Barat	474	472	121	389,51%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	90	83	86	96,59%	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	800	699	590	118,42%	Kota Palangkaraya	Sulawesi Tengah
	Kab. Morowali	430	417	253	164,90%	Kab. Morowali	
Sulawesi Barat	Kota Palu	1,077	921	615	149,77%	Kota Palu	Sulawesi Barat
Sulawesi Selatan	Kab Mamuju	289	232	186	124,93%	Kab Mamuju	Sulawesi Selatan
	Kota Ujungpandang/Makassar	3,636	2,775	2,713	102,28%	Kota Ujungpandang/Makassar	
	Kota Pare-Pare	58	56	34	165,82%	Kota Pare-Pare	
	Kab. Bone	473	456	273	167,19%	Kab. Bone	
	Kota Palopo	113	110	53	209,04%	Kota Palopo	
Gorontalo	Kab. Maros	-	-	-	0,00%	Kab. Maros	Gorontalo
Sulawesi Tenggara	Kota Kendari	379	255	258	98,77%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	1,388	1,059	894	118,42%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kota Manado	485	454	257	176,92%	Kota Manado	Nusa Tenggara Barat
	Kab. Lombok Barat	699	429	690	62,13%	Kab. Lombok Barat	
	Kab. Lombok Tengah	442	368	427	86,24%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1,233	1,008	1,063	94,79%	Kab. Lombok Timur	
	Kab. Sumbawa	611	563	355	158,45%	Kab. Sumbawa	
	Kab. Dompu	486	481	206	233,23%	Kab. Dompu	
	Kab. Sumbawa Barat	212	162	206	78,52%	Kab. Sumbawa Barat	
	Kota Mataram	7,610	3,338	4,712	70,83%	Kota Mataram	
Kota Bima	725	561	697	80,49%	Kota. Bima		
Bali	Kota Denpasar	1,587	1,234	968	127,47%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	177	164	119	137,38%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	406	182	380	47,90%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	574	293	452	64,85%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	377	132	315	41,91%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	759	473	588	80,53%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1,727	712	1,347	52,81%	DI LUAR INDONESIA	Outside Indonesia



Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2018 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - October 2018)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2,816	1,294	2,835	45.63%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0.00%	Kab. Serang	
	Kota Cilegon	847	840	103	817.98%	Kota Cilegon	
	Kota Tangerang	1,613	1,002	1,560	64.21%	Kota Tangerang	
	Kota Serang	-	-	-	0.00%	Kota Serang	
Jawa Barat	Kota Tangerang Selatan	-	-	-	0.00%	Kota Tangerang Selatan	Jawa Barat
	Kab. Bekasi	-	-	-	0.00%	Kab. Bekasi	
	Kab. Purwakarta	-	-	-	0.00%	Kab. Purwakarta	
	Kab. Karawang	46	6	45	12.66%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0.00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0.00%	Kab. Cianjur	
	Kab. Bandung	60	14	61	22.73%	Kab. Bandung	
	Kab. Garut	-	-	-	0.00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0.00%	Kab. Majalengka	
	Kota Bandung	4,571	3,518	3,216	109.39%	Kota Bandung	
	Kota Bogor	2,283	2,022	1,015	199.20%	Kota Bogor	
	Kota Sukabumi	62	10	61	16.35%	Kota Sukabumi	
	Kota Cirebon	1,339	1,174	400	293.30%	Kota Cirebon	
	Kota Tasikmalaya	827	797	85	935.67%	Kota Tasikmalaya	
Kota Cimahi	-	-	-	0.00%	Kota Cimahi		
Kota Depok	-	-	-	0.00%	Kota Depok		
Kota Bekasi	2,340	1,468	2,295	63.97%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	49,465	26,164	27,522	95.07%	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	47,288	32,234	26,704	120.71%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	37,665	2,738	3,032	90.31%	Wil. Kota Jakarta Timur	DKI Jakarta
Jawa Tengah	Kota Yogyakarta	1,879	1,545	1,122	137.70%	Kota Yogyakarta	DI Yogyakarta
	Kab. Semarang	-	-	-	0.00%	Kab. Semarang	
	Kab. Kendal	-	-	-	0.00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0.00%	Kab. Tegal	
	Kab. Pati	-	-	-	0.00%	Kab. Pati	
	Kab. Kudus	18	4	18	20.96%	Kab. Kudus	
	Kab. Banyumas	174	144	82	175.54%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0.00%	Kab. Cilacap	
	Kota Semarang	6,584	4,312	4,730	91.16%	Kota Semarang	
	Kota Salatiga	-	-	-	0.00%	Kota Salatiga	
Jawa Timur	Kota Pekalongan	446	421	161	261.01%	Kota Pekalongan	Jawa Tengah
	Kota Tegal	634	626	113	553.82%	Kota Tegal	
	Kota Surakarta	2,068	1,733	1,655	104.72%	Kota Surakarta	
	Kab. Gresik	84	81	74	109.33%	Kab. Gresik	
	Kab. Sidoarjo	741	630	190	332.48%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0.00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0.00%	Kab. Banyuwangi	
	Kab. Jember	172	100	93	107.44%	Kab. Jember	
	Kab. Madiun	-	-	-	0.00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0.00%	Kab. Bojonegoro	
Jawa Timur	Kota Surabaya	9,197	6,572	6,999	93.91%	Kota Surabaya	Jawa Timur
	Kota Malang	1,806	1,380	951	145.16%	Kota Malang	
	Kota Blitar	-	-	-	0.00%	Kota Blitar	
	Kota Kediri	218	149	148	101.27%	Kota Kediri	
	Kota Madiun	60	52	52	99.11%	Kota Madiun	

**Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - October 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	47	19	46	42.59%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1,028	659	414	159.28%	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	360	215	119	180.69%	Kota Banda Aceh		
Kota Sabang	-	-	-	0.00%	Kota Sabang		
Kota Lhokseumawe	110	3	114	2.19%	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	337	332	225	147.89%	Kota Tebing Tinggi	
	Kota Pematang Siantar	348	347	138	252.24%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0.00%	Kota Tanjung Balai	
Kota Sibolga	153	94	83	112.74%	Kota Sibolga		
Kota Medan	6,488	4,035	5,366	75.20%	Kota Medan		
Kota Padang Sidempuan	276	175	149	117.00%	Kota Padang Sidempuan		
Sumatera Barat	Kota Bukittinggi	-	-	-	0.00%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	1,046	576	896	64.25%	Kota Padang	
	Kota Solok	272	274	80	341.09%	Kota Solok	
	Kota Payakumbuh	568	569	204	278.83%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	0.00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3,442	2,801	1,958	143.06%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0.00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	548	533	298	178.55%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	979	958	463	206.93%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	247	260	145	179.03%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0.00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5,237	2,603	3,067	84.89%	Kota Palembang	
	Kota Lubuklinggau	197	192	159	120.69%	Kota Lubuklinggau	
Kota Prabumulih	-	-	-	0.00%	Kota Prabumulih		
Bangka Belitung	Kota Pangkal Pinang	145	99	135	73.08%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	0.00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	565	501	108	463.28%	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 - Oktober 2018  
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - October 2018)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	169	62	90	68.65%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	359	169	223	75.61%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0.00%	Kab. Tabalong	
	Kota Banjarmasin	2,657	1,777	1,121	158.50%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	152	4	153	2.82%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	151	147	44	334.41%	Kab. Sambas	
	Kota Pontianak	1,377	681	523	130.24%	Kota Pontianak	
Kalimantan Timur	Kota Singkawang	144	137	49	279.23%	Kota Singkawang	Kalimantan Timur
	Kab. Kutai	-	-	-	0.00%	Kab. Kutai	
	Kota Samarinda	1,496	806	931	86.52%	Kota Samarinda	
	Kota Balikpapan	1,048	959	341	281.61%	Kota Balikpapan	
Kalimantan Tengah	Kota Bontang	-	-	-	0.00%	Kota Bontang	Kalimantan Tengah
	Kab. Kotawaringin Barat	-	-	-	0.00%	Kab. Kotawaringin Barat	
	Kab. Kotawaringin Timur	-	-	-	0.00%	Kab. Kotawaringin Timur	
Sulawesi Tengah	Kota Palangkaraya	-	-	-	0.00%	Kota Palangkaraya	Sulawesi Tengah
	Kab. Morowali	-	-	-	0.00%	Kab. Morowali	
Sulawesi Barat	Kota Palu	-	-	-	0.00%	Kota Palu	Sulawesi Barat
	Kab Mamuju	66	52	39	133.44%	Kab Mamuju	
Sulawesi Selatan	Kota Ujungpandang/Makassar	3,307	2,425	1,519	159.68%	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	187	180	89	203.05%	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	
	Kota Mataram	151	96	69	138.41%	Kota Mataram	
Bali	Kota Denpasar	551	431	290	148.53%	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	2013	2014	2015	2016	2017			2018										Province
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Jawa Barat	28	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	8	2 Banten
3 DKI Jakarta	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	25	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	31	31	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	6 Jawa Timur
7 Bengkulu	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	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	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	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	7	11 Sumatera Barat
12 Riau	2	3	3	3	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	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	2	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	8	8	10	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	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	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	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	8	8	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	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	3	27 Nusa Tenggara Barat
28 Bali	1	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	1	31 Papua
32 Irian Jaya Barat	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	-	1	1	2	2	2	2	2	2	2	3	3	3	3	3	3	3	33 Maluku Utara
<b>Total</b>	163	163	163	166	167	167	167	167	167	167	168	168	168	168	168	168	168	<b>Total</b>

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

Indikator	2013	2014	2015	2016	2017			2018										Indikator		
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt			
<b>AKTIVA</b>																			<b>AKTIVA</b>	
1 Kas	62.770	62.005	80.990	93.656	104.459	93.755	96.883	93.503	101.508	91.807	95.506	125.461	119.298	121.219	117.636	123.809	111.728	1	Cash	
2 Penempatan pada Bank Lain	1.110.431	1.282.328	1.601.809	2.026.653	2.177.278	2.328.631	2.525.357	2.633.054	2.516.713	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	Placement in Other Bank	
3 Pembiayaan	4.433.492	5.004.909	5.765.171	6.662.556	7.621.580	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	3	Financing	
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	Billing and Acceptable Liabilities
5 Aktiva Istisna dalam Penyelesaian	-	-	-	-	-	-	-	-	280	680	880	1.230	1.497	493	493	493	743	5	Istisna Assets in Progress	
6 Penyisihan Penyusutan A.P	88.085	102.766	126.404	151.015	188.201	186.583	168.610	173.864	176.310	183.549	188.071	194.855	190.898	198.819	202.553	208.020	209.386	6	Allowances for earning assets losses	
7 Aktiva Tetap dan inventaris	133.821	156.302	188.247	251.845	290.131	286.049	297.797	300.669	331.779	337.822	341.443	343.063	345.059	389.594	391.180	395.298	398.809	7	Fixed Assets and Equipment	
8 Rupa-rupa Aktiva **	181.059	170.554	229.457	274.105	334.240	333.594	324.997	342.037	332.489	338.925	334.420	365.321	362.008	336.420	338.957	349.516	365.295	8	Other assets	
<b>TOTAL AKTIVA*</b>	<b>5.833.488</b>	<b>6.573.331</b>	<b>7.739.270</b>	<b>9.157.801</b>	<b>10.339.487</b>	<b>10.527.758</b>	<b>10.840.375</b>	<b>10.964.420</b>	<b>11.000.009</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>TOTAL AKTIVA*</b>	
<b>PASIVA</b>																			<b>PASIVA</b>	
1 Dana Pihak Ketiga	3.666.174	4.028.415	4.801.888	5.823.964	6.562.411	6.718.910	6.987.280	7.105.191	7.148.155	7.242.954	7.273.665	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.751.935	1	Depositor Funds	
2 Kewajiban kepada Bank Lain	1.104.225	1.264.885	1.479.977	1.654.957	1.941.678	1.948.538	1.964.754	1.862.231	1.851.647	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	Liabilities to other Bank	
3 Pinjaman Diterima	54.792	91.755	120.012	129.350	124.252	120.359	115.354	204.659	197.562	217.293	229.441	238.104	248.460	260.410	252.036	232.347	119.381	3	Received Borrowing	
4 Kewajiban lainnya	50.003	53.880	53.866	69.485	72.306	68.953	93.275	86.329	94.339	105.403	113.827	101.482	94.116	95.610	89.809	95.368	96.998	4	Other Current Liabilities	
5 Pinjaman Subordinasi	700	1.200	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5	Subordinated Loan	
6 Rupa-rupa Pasiva **	128.377	113.437	113.437	136.720	167.229	168.916	152.555	161.571	166.974	170.810	172.811	181.674	181.323	177.956	172.973	177.890	186.538	6	Other Liabilities	
7 Modal disetor (Paid-in capital)	555.646	645.617	839.553	908.335	1.045.412	1.055.460	1.062.060	1.067.162	1.074.962	1.083.569	1.103.746	1.116.134	1.118.389	1.116.782	1.132.672	1.136.982	1.150.611	7	Paid-in capital	
8 Tambahan modal disetor	131.456	160.690	138.477	142.328	111.838	110.607	104.469	109.861	113.596	118.642	116.239	113.486	111.444	120.625	115.524	116.907	107.356	8	Additional paid-in capital	
9 Selisih Penilaian kembali Aktiva Tetap	-	-	2.100	19.239	20.391	20.391	23.891	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	9	Different Appraisal Fixed Asset	
10 Cadangan																			10	Reserves
a. Cadangan Umum	67.774	88.876	94.155	120.245	137.147	137.165	135.789	137.206	137.420	144.093	145.262	148.601	154.022	154.176	154.037	154.222	153.167		a. General Reserves	
b. Cadangan Tujuan	14.181	19.957	26.929	33.265	43.805	43.784	44.567	45.468	47.385	48.867	48.295	51.813	46.739	46.791	46.715	46.709	46.511		b. Special Purpose Reserves	
11 Laba																			11	Net Income
a. Tahun-tahun lalu	(34.570)	(32.265)	(69.892)	(39.656)	(52.928)	(54.098)	(57.349)	140.738	110.675	10.319	(6.666)	(29.815)	(33.165)	(33.840)	(33.433)	(37.015)	(37.172)		a. Previous years	
b. Tahun berjalan	129.280	121.945	137.719	159.003	165.394	188.224	213.179	23.063	36.353	60.008	72.844	87.800	104.073	118.913	136.906	154.135	180.502		b. Current year	
<b>TOTAL PASIVA*</b>	<b>5.833.488</b>	<b>6.573.331</b>	<b>7.739.270</b>	<b>9.157.784</b>	<b>10.339.487</b>	<b>10.527.758</b>	<b>10.840.375</b>	<b>10.964.420</b>	<b>11.000.009</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>TOTAL PASIVA*</b>	

<sup>1)</sup> Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan  
\*-. : Data tidak tersedia

\*-. : Data not available

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

Indikator	2013	2014	2015	2016	2017			2018										Indikator	
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
<b>A. Pendapatan</b>																			<b>A. Revenue</b>
1 Pendapatan Operasional	940.965	1.085.458	1.212.905	1.391.233	1.306.060	1.446.088	1.590.687	151.881	277.585	421.972	561.657	710.802	854.191	1.005.340	1.158.992	1.308.236	1.459.214	1.459.214	1 Operating Revenue
2 Pendapatan Operasional Lainnya	142.425	99.327	107.936	121.522	116.238	128.432	146.455	18.943	26.591	43.130	56.535	70.047	82.142	96.526	109.594	125.526	142.048	142.048	2 Other operating Revenue
3 Pendapatan non operasional	14.359	14.889	21.825	11.294	15.587	18.393	21.889	1.256	2.194	2.714	3.433	4.959	6.076	6.841	8.519	9.471	10.530	10.530	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	344.477	402.730	468.405	547.598	512.952	567.928	622.946	61.123	108.155	161.716	216.899	272.254	328.127	384.948	443.086	500.413	559.261	559.261	4 Profit Sharing for Unrestricted Investment -/-
<b>Total Pendapatan</b>	<b>753.272</b>	<b>796.943</b>	<b>874.261</b>	<b>976.450</b>	<b>924.933</b>	<b>1.024.985</b>	<b>1.136.085</b>	<b>110.957</b>	<b>198.214</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>1.052.530</b>	<b>Total Revenue</b>
<b>B. Beban</b>																			<b>B. Expenses</b>
1 Beban operasional	555.853	592.242	649.602	713.858	660.359	727.062	799.359	74.870	138.538	211.678	286.135	366.815	440.652	519.597	595.423	674.139	742.273	742.273	1 Operating Expenses
2 Beban operasional lainnya	31.240	45.332	45.625	56.337	50.707	55.577	60.220	7.093	12.712	18.443	24.473	31.456	36.368	44.684	54.728	61.271	69.642	69.642	2 Other Operating Expenses
3 Beban non operasional	9.996	9.041	6.706	7.824	8.609	9.547	10.499	1.039	1.713	2.486	4.162	5.330	6.238	8.618	9.759	10.683	11.776	11.776	3 Non Operating Expenses
<b>Total Beban</b>	<b>597.089</b>	<b>646.614</b>	<b>701.933</b>	<b>778.018</b>	<b>719.675</b>	<b>792.187</b>	<b>870.078</b>	<b>83.002</b>	<b>152.964</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>823.692</b>	<b>Total Expenses</b>
C. Laba tahun berjalan	156.183	150.328	172.327	198.432	205.257	232.798	266.007	27.955	45.251	73.493	89.958	109.953	131.024	150.859	174.109	196.727	228.839	228.839	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.384	2.418	2.849	3.383	3.032	3.412	4.116	396	711	999	1.323	1.679	2.089	2.428	2.949	3.257	3.619	3.619	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	153.799	147.910	169.478	195.049	202.225	229.386	261.890	27.559	44.540	72.493	88.635	108.273	128.935	148.430	171.161	193.471	225.220	225.220	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	24.519	25.966	31.760	36.046	36.831	41.162	48.712	4.496	8.187	12.486	15.791	20.474	24.863	29.518	34.254	39.335	44.718	44.718	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	129.280	121.945	137.719	159.003	165.394	188.224	213.179	23.063	36.353	60.008	72.844	87.800	104.073	118.913	136.906	154.135	180.502	180.502	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	2013	2014	2015	2016	2017			2018										Indikator
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
					1 Biaya promosi	22.303	23.980	19.766	16.816	14.598	16.489	18.277	1.117	2.414	3.876	5.517	7.387	
2 Biaya pendidikan dan pelatihan	11.560	12.905	14.205	17.763	18.880	21.368	23.536	1.896	3.334	5.627	7.975	11.276	12.603	14.301	16.697	19.229	21.593	2 Cost of education and training
<b>Total</b>	<b>33.863</b>	<b>36.885</b>	<b>33.971</b>	<b>34.579</b>	<b>33.478</b>	<b>37.857</b>	<b>41.813</b>	<b>3.013</b>	<b>5.748</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>Total</b>

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

Indikator	2013	2014	2015	2016	2017			2018										Indikator		
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt			
<b>Tagihan Komitmen</b>																				<b>Commitment Receivables</b>
- Fasilitas pinjaman yang belum ditarik	68.625	95.543	53.029	174.772	132.374	204.516	200.547	200.547	194.062	143.948	125.869	51.759	38.067	32.210	27.684	29.184	88.106		- <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	1.050	1.050	- <b>Others</b>	
<b>Kewajiban Komitmen</b>																				<b>Commitment Payables</b>
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.558	7.422	7.170	7.714	8.505	8.165	8.777	9.140	8.774	9.238	9.154	10.065	11.597	11.036	10.473	10.454	10.238		- <i>Unused Financing facilities granted to customer</i>	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>	
- Lainnya	640	603	2.230	2.038	3.332	1.870	1.855	7.652	7.637	8.707	8.268	8.676	7.937	7.569	8.163	8.392	7.563		- <b>Contingent Receivables</b>	
<b>Tagihan Komitmen</b>																				<b>Contingent Receivables</b>
- Garansi ( <i>Kafalah</i> ) yang diterima	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>	
- Pendapatan yang akan diterima	45.126	67.323	77.359	88.751	129.273	124.327	2.076.594	144.607	151.872	139.657	143.599	160.490	161.190	165.293	171.311	131.914	165.268		- <i>Accrued Income</i>	
- Lainnya	4.592	8.032	5.698	6.542	6.560	6.918	6.919	7.330	7.198	7.193	8.984	7.060	8.093	7.422	7.749	7.267	7.289		- <i>Others</i>	
<b>Aktiva produktif yang dihapusbuku</b>	84.491	108.083	128.476	148.023	152.673	157.597	176.221	175.989	177.371	178.055	179.519	181.878	190.831	192.262	193.322	197.980	199.716		<b>Written off earning assets</b>	
<b>Penerusan dana <i>mudharabah muqayyadah</i></b>	108.827	81.957	67.071	63.266	59.174	57.895	48.639	48.528	46.846	45.596	44.579	43.458	41.774	40.480	39.654	39.150	37.943		<b>Channeling of <i>mudharabah muqayyadah</i></b>	

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

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



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

Indikator	2013	2014	2015	2016	2017			2018										Indikator	
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.369.112	1.540.330	1.857.757	2.161.305	2.274.749	2.382.233	2.578.278	2.591.857	2.556.376	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 iB Saving Deposits	
a Akad Wadiah	668.250	789.847	997.125	1.178.603	1.231.585	1.307.531	1.457.999	1.467.450	1.433.722	1.440.175	1.428.465	1.384.201	1.385.683	1.523.923	1.556.464	1.570.822	1.517.335	a Wadia	
b Akad Mudharabah	700.863	750.483	860.632	982.702	1.043.165	1.074.702	1.120.278	1.124.408	1.122.655	1.137.170	1.135.295	1.071.133	1.064.415	1.112.928	1.129.888	1.159.939	1.177.070	b Mudharaba	
3 Deposito iB - Akad Mudharabah	2.297.062	2.488.085	2.944.131	3.662.658	4.287.662	4.336.677	4.409.003	4.513.333	4.591.779	4.665.609	4.709.904	4.694.163	4.715.808	4.848.731	4.911.448	5.008.613	5.057.531	3 iB Time Deposits - Mudharaba	
a 1 Bulan	296.149	409.732	417.437	461.386	541.378	546.304	549.304	538.873	545.474	554.234	542.831	556.682	540.954	554.881	548.354	561.320	564.721	a 1 month	
b 3 Bulan	389.829	310.313	406.192	506.445	681.709	709.360	730.517	762.191	769.287	769.143	760.436	742.084	732.554	732.164	752.890	763.311	775.890	b 3 months	
c 6 Bulan	471.094	470.341	567.380	723.491	773.830	784.503	777.670	806.051	838.094	880.636	897.139	888.786	913.534	937.180	921.235	927.079	930.416	c 6 months	
d 12 Bulan	1.099.854	1.283.930	1.519.041	1.947.335	2.267.665	2.273.402	2.329.815	2.382.892	2.414.314	2.435.005	2.479.314	2.476.922	2.498.198	2.592.828	2.655.388	2.726.018	2.751.861	d 12 months	
e > 12 Bulan	40.136	13.768	34.081	24.001	23.079	23.107	21.695	23.326	24.609	26.590	30.185	29.689	30.567	31.677	33.580	30.885	34.644	e > 12 months	
<b>Total</b>	<b>3.666.174</b>	<b>4.028.415</b>	<b>4.801.888</b>	<b>5.823.964</b>	<b>6.562.411</b>	<b>6.718.910</b>	<b>6.987.280</b>	<b>7.105.191</b>	<b>7.148.155</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>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	2013	2014	2015	2016	2017			2018										Contract
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Akad <i>Mudharabah</i>	106.851	122.467	168.516	156.256	138.952	130.231	124.497	130.514	136.268	146.247	160.620	180.855	184.636	189.893	182.458	179.484	175.279	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	426.528	567.658	652.316	774.949	801.512	806.589	776.696	725.859	718.423	737.620	751.665	779.759	787.075	789.533	795.641	809.215	808.636	<i>Musharaka</i>
Akad <i>Murabahah</i>	3.546.361	3.965.543	4.491.697	5.053.764	5.760.220	5.806.307	5.904.751	5.964.912	6.067.532	6.204.187	6.368.352	6.523.203	6.487.520	6.539.388	6.576.979	6.621.867	6.716.831	<i>Murabaha</i>
Akad <i>Salam</i>	26	16	15	14	13	13	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	17.614	12.881	11.135	9.423	18.667	19.629	21.426	21.292	21.806	23.115	22.722	22.422	23.406	26.947	28.101	28.917	30.450	<i>Istishna</i>
Akad <i>Ijarah</i>	8.318	5.179	6.175	6.763	21.859	21.925	22.316	23.667	24.261	24.204	24.269	24.449	24.229	24.524	27.780	31.598	35.662	<i>Ijara</i>
Akad <i>Qardh</i>	93.325	97.709	123.588	145.865	155.290	159.702	189.866	160.939	166.442	168.200	172.824	180.259	180.498	184.848	181.898	178.224	183.275	<i>Qardh</i>
Multijasa	234.469	233.456	311.729	515.523	725.068	727.917	724.398	741.837	758.820	774.663	797.119	825.243	833.945	820.577	822.177	830.337	840.895	<i>Multi Purpose Financing</i>
<b>Total</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.621.581</b>	<b>7.672.312</b>	<b>7.763.951</b>	<b>7.769.021</b>	<b>7.893.550</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>Total</b>

**Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi**  
(Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2013	2014	2015	2016	2017			2018										ECONOMIC SECTOR
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Pertanian, kehutanan dan sarana pertanian	389.336	326.330	356.632	366.192	365.614	364.439	360.973	368.213	368.352	369.158	377.803	389.278	377.560	376.236	446.501	380.878	377.785	Agriculture, forestry and agricultural facilities
Pertambangan	6.004	6.886	9.561	7.117	19.025	18.588	17.501	17.319	17.980	18.658	18.051	18.192	18.221	19.724	20.515	19.622	19.801	Mining
Perindustrian	39.681	53.026	50.331	57.687	71.882	72.987	72.722	76.878	78.630	83.685	88.094	92.289	91.153	94.479	97.464	104.949	104.137	Manufacturing
Listrik, gas dan air	7.312	9.476	10.957	10.460	12.543	12.546	12.494	13.074	12.699	13.856	14.038	14.320	12.146	12.337	11.112	11.407	10.858	Water, gas and electricity
Konstruksi	157.138	237.323	339.756	459.986	565.437	595.423	591.662	556.759	558.970	579.628	600.261	632.669	641.166	660.111	618.884	667.629	704.503	Construction
Perdagangan, restoran dan hotel	1.443.921	1.575.091	1.696.081	1.650.750	1.734.731	1.754.572	1.761.280	1.768.056	1.799.628	1.847.229	1.889.058	1.937.835	1.922.709	1.919.364	1.931.011	1.937.929	1.973.016	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	70.748	83.283	88.405	92.697	94.225	93.166	91.667	93.837	94.735	99.704	97.380	98.067	96.034	97.113	100.686	101.186	104.137	Transport, cargo storage and communication
Jasa dunia usaha	338.850	491.775	566.188	586.186	616.101	590.224	560.407	597.165	604.834	644.929	694.553	742.912	753.134	757.201	750.703	785.260	763.394	Business Services
Jasa sosial/masyarakat	365.005	458.242	550.037	631.688	685.024	679.627	718.380	707.270	730.688	721.432	733.658	741.562	746.919	763.568	753.275	762.882	742.045	Social Services
Lain-lain	1.615.497	1.763.477	2.097.224	2.799.794	3.456.999	3.490.739	3.576.863	3.570.449	3.627.034	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	Others
<b>Total</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.621.580</b>	<b>7.672.312</b>	<b>7.763.951</b>	<b>7.769.021</b>	<b>7.893.550</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>Total</b>

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

JENIS PENGGUNAAN	2013	2014	2015	2016	2017			2018										TYPE OF USAGE
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Modal Kerja	2.206.004	2.348.000	2.559.350	2.737.167	2.975.425	2.975.763	2.956.073	2.930.598	2.968.079	3.048.113	3.152.256	3.258.346	3.245.505	3.271.684	3.295.857	3.321.873	3.341.611	Working Capital
Investasi	611.992	893.432	1.108.597	1.125.595	1.189.156	1.205.810	1.231.015	1.267.973	1.298.438	1.330.167	1.360.641	1.408.778	1.413.537	1.428.449	1.434.295	1.449.869	1.458.065	Investment
Konsumsi	1.615.497	1.763.477	2.097.224	2.799.794	3.456.999	3.490.739	3.576.863	3.570.449	3.627.034	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	Consumption
<b>Total</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.621.580</b>	<b>7.672.312</b>	<b>7.763.951</b>	<b>7.769.021</b>	<b>7.893.550</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>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	2013	2014	2015	2016	2017			2018										TYPE OF FINANCING
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Usaha Kecil dan Menengah	2.620.263	3.005.858	3.377.987	3.570.606	3.748.329	3.760.621	3.767.877	3.765.721	3.820.475	3.919.714	4.025.431	4.149.628	4.141.595	4.182.367	4.153.962	4.185.589	4.153.212	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	1.813.230	1.999.051	2.387.184	3.091.950	3.873.252	3.911.691	3.996.074	4.003.300	4.073.076	4.158.522	4.272.140	4.386.562	4.379.712	4.393.342	4.461.071	4.494.055	4.637.816	Non Small and Medium Enterprises
<b>Total</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.621.580</b>	<b>7.672.312</b>	<b>7.763.951</b>	<b>7.769.021</b>	<b>7.893.550</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>Total</b>

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

KOLEKTIBILITAS PEMBIAYAAN	2013	2014	2015	2016	2017			2018										COLLECTIBILITY OF FINANCING
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Lancar</b>	<b>4.145.119</b>	<b>4.610.238</b>	<b>5.292.330</b>	<b>6.087.260</b>	<b>6.791.120</b>	<b>6.842.996</b>	<b>7.012.068</b>	<b>6.945.251</b>	<b>7.008.323</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>Performing Financing</b>
<b>Non Lancar</b>	<b>288.373</b>	<b>394.671</b>	<b>472.841</b>	<b>575.296</b>	<b>830.460</b>	<b>829.317</b>	<b>751.883</b>	<b>823.770</b>	<b>885.228</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>Non Performing Financing</b>
- Kurang Lancar	90.581	136.251	134.512	109.241	217.471	188.803	158.628	206.599	229.685	218.605	268.540	278.508	267.679	252.834	239.632	253.120	249.585	Sub-Standard
- Diragukan	65.847	81.069	95.060	100.645	157.773	169.119	123.194	131.286	151.695	157.024	164.245	163.305	185.417	175.843	186.044	168.314	158.393	Doubtful
- Macet	131.945	177.351	243.269	365.409	455.217	471.395	470.061	485.885	503.848	511.049	526.516	543.903	550.714	582.965	586.826	585.070	589.943	Lost
<b>Total Pembiayaan</b>	<b>4.433.492</b>	<b>5.004.909</b>	<b>5.765.171</b>	<b>6.662.556</b>	<b>7.621.580</b>	<b>7.672.312</b>	<b>7.763.951</b>	<b>7.769.021</b>	<b>7.893.550</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>Total Financing</b>
<b>Persentase NPF</b>	<b>6,50%</b>	<b>7,89%</b>	<b>8,20%</b>	<b>8,63%</b>	<b>10,90%</b>	<b>10,81%</b>	<b>9,68%</b>	<b>10,60%</b>	<b>11,21%</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>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	2013	2014	2015	2016	2017			2018										ECONOMIC SECTOR
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Pertanian, kehutanan dan sarana pertanian	32.356	34.327	47.795	59.130	85.727	87.485	83.043	89.955	106.965	101.279	103.855	104.686	103.048	100.503	126.390	102.287	103.077	Agriculture, forestry and agricultural facilities
Pertambangan	1.074	319	849	673	2.966	3.184	997	1.228	1.349	1.915	2.312	1.746	1.746	2.543	2.255	2.438	2.730	Mining
Perindustrian	3.407	5.423	5.944	10.307	13.406	13.209	11.812	13.433	12.955	13.121	13.420	13.252	13.106	13.291	12.679	12.969	12.780	Manufacturing
Listrik, gas dan air	32	895	780	1.648	3.806	3.276	2.439	2.235	3.530	4.093	2.196	4.216	4.293	4.199	3.558	4.120	3.757	Water, gas and electricity
Konstruksi	9.797	16.924	25.157	34.778	61.967	68.465	60.509	72.387	74.236	76.698	95.014	96.586	96.769	107.344	87.544	107.183	102.978	Construction
Perdagangan, restoran dan hotel	137.654	191.559	211.570	213.901	291.162	299.397	282.329	298.619	311.981	304.000	327.551	327.991	339.116	337.249	338.215	340.175	340.444	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	3.309	4.825	7.661	14.130	17.217	16.907	16.690	16.688	16.704	18.623	23.609	23.337	22.978	22.842	21.042	22.255	23.526	Transport, cargo storage and communication
Jasa dunia usaha	11.893	21.292	25.412	55.079	62.534	51.413	38.199	44.278	56.573	69.582	72.122	72.970	74.791	75.635	64.087	76.672	64.425	Business Services
Jasa sosial/masyarakat	24.877	35.376	44.644	60.098	91.084	89.540	81.269	91.830	99.405	97.523	103.022	105.896	110.448	117.097	124.010	108.206	107.155	Social Services
Lain-lain	63.974	83.731	103.028	125.552	200.590	196.439	174.597	193.117	201.530	199.844	216.201	235.035	237.515	230.938	232.722	230.198	237.048	Others
<b>Total</b>	<b>288.373</b>	<b>394.671</b>	<b>472.841</b>	<b>575.296</b>	<b>830.460</b>	<b>829.317</b>	<b>751.883</b>	<b>823.770</b>	<b>885.228</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>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	2013	2014	2015	2016	2017			2018										TYPE OF USAGE
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Modal Kerja	198.594	268.743	311.785	376.063	533.110	533.717	487.550	528.915	575.219	580.189	632.233	640.422	648.035	657.294	656.932	653.002	637.004	Working Capital
Investasi	25.805	42.197	58.028	73.680	96.761	99.161	89.735	101.738	108.479	106.645	110.867	110.258	118.259	123.410	122.848	123.305	123.870	Investment
Konsumsi	63.974	83.731	103.028	125.552	200.590	196.439	174.597	193.117	201.530	199.844	216.201	235.035	237.515	230.938	232.722	230.198	237.048	Consumption
<b>Total</b>	<b>288.373</b>	<b>394.671</b>	<b>472.841</b>	<b>575.296</b>	<b>830.460</b>	<b>829.317</b>	<b>751.883</b>	<b>823.770</b>	<b>885.228</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>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	2013	2014	2015	2016	2017			2018										TYPE OF FINANCING
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Usaha Kecil dan Menengah	211.390	295.796	350.237	429.268	597.887	599.341	549.656	596.306	648.384	656.268	709.264	718.326	732.242	745.130	724.968	720.942	701.720	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	76.982	98.875	122.604	146.028	232.574	229.975	202.227	227.463	236.844	230.410	250.037	267.390	271.568	266.512	287.534	285.562	296.201	<i>Non Small and Medium Enterprises</i>
<b>Total</b>	<b>288.373</b>	<b>394.671</b>	<b>472.841</b>	<b>575.296</b>	<b>830.460</b>	<b>829.317</b>	<b>751.883</b>	<b>823.770</b>	<b>885.228</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>Total</b>

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

Jenis	2013	2014	2015	2016	2017			2018										Type
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>	<b>907.755</b>	<b>1.021.776</b>	<b>1.163.287</b>	<b>1.256.091</b>	<b>1.359.518</b>	<b>1.372.361</b>	<b>1.385.182</b>	<b>1.409.108</b>	<b>1.406.758</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>Depositor Funds</b>
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	875.193	986.204	1.123.015	1.210.460	1.310.717	1.322.904	1.335.086	1.358.027	1.355.079	1.371.682	1.375.457	1.430.598	1.429.942	1.425.692	1.425.607	1.455.073	1.462.850	Saving Deposits
Deposito iB	32.562	35.572	40.272	45.631	48.801	49.457	50.096	51.081	51.679	51.970	51.583	50.015	49.969	50.945	51.616	52.551	53.603	Time Deposits
<b>Pembiayaan</b>	<b>215.761</b>	<b>227.517</b>	<b>233.209</b>	<b>250.425</b>	<b>293.232</b>	<b>294.121</b>	<b>293.482</b>	<b>298.073</b>	<b>303.555</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>Financing</b>
Akad Mudharabah	1.502	1.354	1.343	1.042	1.431	1.434	1.432	1.505	1.651	2.032	2.288	2.481	2.493	2.563	2.563	2.561	2.622	Mudharaba
Akad Musyarakah	4.261	4.423	4.712	5.109	5.169	5.161	5.100	4.984	4.990	4.997	5.078	5.238	5.212	5.276	5.257	5.358	5.317	Musharaka
Akad Murabahah	192.993	188.343	189.985	197.605	231.272	231.799	231.745	235.310	239.155	242.276	244.471	246.302	246.451	247.796	250.083	252.221	253.219	Murabaha
Akad Salam	6	4	4	4	3	3	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	419	365	340	302	199	194	183	175	167	166	164	157	157	156	152	152	155	Istishna
Akad Ijarah	-	16.589	17.758	23.354	27.749	28.334	28.521	29.609	30.627	31.422	32.052	32.560	31.172	32.802	31.638	30.064	29.571	Qardh
Akad Qardh	505	348	391	440	599	606	592	595	605	615	611	617	608	621	638	653	658	Ijara
Multijasa	16.075	16.091	18.676	22.569	26.810	26.590	25.909	25.895	26.360	26.928	27.418	27.948	27.999	27.982	28.069	28.259	28.450	Multi Purpose Financing
<b>Total</b>	<b>1.123.516</b>	<b>1.249.293</b>	<b>1.396.496</b>	<b>1.506.516</b>	<b>1.652.750</b>	<b>1.666.482</b>	<b>1.678.664</b>	<b>1.707.181</b>	<b>1.710.313</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>Total</b>

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

"-": Data not available  
 r) Revised figures  
 \*) Provisional figures

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

Jenis	2013	2014	2015	2016	2017			2018										Type
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
<b>Dana Pihak Ketiga</b>																		<b>Depositor Funds</b>
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,57	4,32	4,06	3,23	3,03	2,95	2,99	2,80	2,76	2,80	2,80	3,80	2,75	2,76	2,77	2,71	2,81	2 Saving Deposits
3 Deposito iB																		3 Time Deposits
a 1 Bulan	14,09	13,87	12,09	10,81	9,65	9,57	9,91	9,39	9,20	9,32	9,32	9,22	9,02	8,84	9,06	8,86	8,97	a 1 month
b 3 Bulan	10,58	10,15	9,19	8,49	7,95	8,03	8,09	7,87	7,77	7,85	7,73	7,95	7,53	7,65	7,81	7,63	7,76	b 3 months
c 6 Bulan	10,95	10,94	9,72	8,69	9,17	9,27	9,45	9,05	8,83	8,97	8,85	9,20	8,70	8,96	8,91	8,58	8,50	c 6 months
d 12 Bulan	11,66	11,71	10,36	10,13	9,50	9,62	9,67	9,28	8,96	9,08	9,00	9,33	9,00	9,18	9,26	9,09	8,97	d 12 months
e > 12 Bulan	55,17	9,96	13,94	12,92	9,26	9,26	9,14	8,65	8,43	8,92	8,47	8,94	8,66	8,28	8,55	8,42	8,50	e > 12 months
<b>Pembiayaan</b>																		<b>Financing</b>
1 Akad Mudharabah	16,20	16,46	17,39	17,86	18,06	17,31	17,42	17,78	18,06	18,18	18,14	16,32	17,71	17,47	17,83	17,91	17,49	1 Mudharaba
2 Akad Musyarakah	20,28	20,61	21,10	19,58	19,42	19,22	19,15	19,34	18,99	18,87	19,02	18,99	19,20	19,33	15,12	18,29	17,69	2 Musharaka
3 Akad Murabahah	18,27	18,51	18,12	17,99	17,55	17,52	17,46	17,52	17,57	17,69	17,70	17,76	17,75	17,72	17,79	17,68	17,86	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	7,58	7,85	8,29	8,88	14,57	13,30	13,26	13,31	8,22	8,01	8,16	8,13	8,29	9,04	9,07	9,12	9,30	5 Istishna
6 Akad Ijarah <sup>1)</sup>	12,53	14,92	15,25	16,52	6,63	6,54	6,51	6,96	7,05	6,92	6,93	7,10	7,04	10,33	13,63	15,44	17,92	6 Ijara <sup>1)</sup>
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa <sup>1)</sup>	20,02	14,82	14,99	14,70	14,33	14,17	14,10	14,36	14,32	14,24	14,13	14,16	13,98	13,84	13,62	13,57	13,46	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	2013	2014	2015	2016	2017			2018										Ratio
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 CAR	22,08%	22,77%	21,47%	21,73%	20,92%	20,93%	20,81%	22,50%	20,28%	20,60%	20,30%	19,97%	19,96%	19,76%	18,81%	19,78%	19,67%	1 CAR
2 ROA	2,79%	2,26%	2,20%	2,27%	2,49%	2,51%	2,55%	2,50%	2,52%	2,38%	2,36%	2,32%	2,41%	2,27%	2,27%	2,30%	2,26%	2 ROA
3 ROE	21,22%	16,13%	14,66%	16,18%	18,87%	19,06%	19,40%	19,05%	19,17%	17,72%	17,47%	17,05%	17,86%	16,88%	16,68%	17,10%	16,72%	3 ROE
4 NPF	6,50%	7,89%	8,20%	8,63%	10,90%	10,81%	9,68%	10,60%	11,21%	10,98%	11,56%	11,55%	11,78%	11,80%	11,75%	11,60%	11,35%	4 NPF
5 FDR	120,93%	124,24%	120,06%	114,40%	116,14%	114,19%	111,12%	109,34%	110,43%	111,53%	114,08%	119,40%	118,91%	114,56%	113,39%	112,15%	113,40%	5 FDR
6 BOPO	80,75%	87,79%	88,09%	87,09%	86,05%	85,76%	85,34%	83,75%	85,27%	84,23%	85,31%	85,85%	85,97%	86,13%	86,16%	86,18%	85,61%	6 BOPO

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

Total Aset (Rp)	2013	2014	2015	2016	2017			2018										Total Assets (in IDR)
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
< 1 Miliar	4	1	1	2	2	2	2	2	2	2	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	19	11	8	7	6	6	6	5	5	5	6	7	7	7	7	7	7	1 up to 5 Billion
> 5 s.d. 10 Miliar	30	34	29	19	17	17	18	18	19	18	19	20	18	16	15	15	15	>5 up to 10 Billion
> 10 Miliar	110	117	125	138	142	142	141	142	141	142	142	140	142	144	145	145	145	> 10 Billion
<b>Total</b>	<b>163</b>	<b>163</b>	<b>163</b>	<b>166</b>	<b>167</b>	<b>167</b>	<b>167</b>	<b>167</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>Total</b>

r) Angka-angka diperbaiki

"-": Data tidak

r) Revised figure

"-": Data not available

<b>Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Oktober 2018</b> (Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - October 2018)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	280.153	192.523	197.880	97,29	10,26	Nanggroe Aceh Darussalam
Sumatera Utara	168.695	114.587	117.877	97,21	7,71	Sumatera Utara
Sumatera Barat	215.044	151.795	170.966	88,79	12,54	Sumatera Barat
Sumatera Selatan	20.923	15.306	12.155	125,92	5,36	Sumatera Selatan
Bangka Belitung	566.205	386.462	485.293	79,63	22,10	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	166.864	148.454	151.595	97,93	57,65	Bengkulu
Riau	42.012	25.379	37.326	67,99	9,86	Riau
Kepulauan Riau	152.493	122.142	92.324	132,30	13,07	Kepulauan Riau
Lampung	608.027	444.084	247.150	179,68	4,56	Lampung
DKI Jakarta	17.406	13.157	10.503	125,26	29,49	DKI Jakarta
Jawa Barat	3.663.886	2.848.544	2.220.027	128,31	9,18	Jawa Barat
Banten	879.810	623.275	651.973	95,60	27,05	Banten
Jawa Tengah	1.476.873	1.079.081	1.014.796	106,33	7,88	Jawa Tengah
DI Yogyakarta	743.014	482.603	536.225	90,00	9,25	DI Yogyakarta
Jawa Timur	2.026.496	1.523.578	1.297.714	117,40	8,72	Jawa Timur
Bali	8.481	4.588	4.932	93,03	23,83	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	14.835	9.200	4.581	200,82	6,05	Kalimantan Tengah
Kalimantan Timur	9.690	1.658	6.446	25,73	14,05	Kalimantan Timur
Kalimantan Selatan	40.085	28.439	29.081	97,79	13,05	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	151.247	118.322	48.883	242,05	13,98	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	139.650	63.478	89.855	70,65	2,68	Maluku Utara
NTB	535.929	393.101	323.365	121,57	4,68	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 - Oktober 2018**  
(Financing of Sharia Rural Bank based on Economic Sector and Province - October 2018)

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	2.932	-	3.732	315	14.342	81.777	4.363	3.501	21.610	59.949	Nanggroe Aceh Darussalam
Sumatera Utara	5.515	5	162	26	567	16.083	1.126	2.904	5.398	82.801	Sumatera Utara
Sumatera Barat	18.611	559	2.486	32	7.088	51.035	4.727	8.906	10.333	48.018	Sumatera Barat
Sumatera Selatan	1.793	86	1.005	-	6	1.979	117	120	1.953	8.247	Sumatera Selatan
Bangka Belitung	64.010	767	3.052	935	51.507	128.383	8.701	10.638	49.188	69.281	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	83.556	-	144	-	8.336	22.368	799	321	2.566	30.366	Bengkulu
Riau	2.053	-	-	126	220	2.695	432	389	3.515	15.950	Riau
Kepulauan Riau	2.593	-	131	196	1.380	7.306	1.106	1.846	17.487	90.096	Kepulauan Riau
Lampung	21.396	412	340	389	501	28.755	583	12.124	22.251	357.333	Lampung
DKI Jakarta	-	-	-	-	1.368	1.877	502	2.249	2.198	4.963	DKI Jakarta
Jawa Barat	77.201	2.689	43.780	1.866	117.901	581.313	22.403	347.960	209.490	1.443.941	Jawa Barat
Banten	933	842	3.280	3.287	71.070	266.676	7.403	66.715	27.308	175.760	Banten
Jawa Tengah	35.676	3.396	13.563	1.612	193.080	220.610	17.005	166.108	123.909	304.122	Jawa Tengah
DI Yogyakarta	7.978	952	4.502	349	41.472	88.486	7.632	34.937	86.852	209.445	DI Yogyakarta
Jawa Timur	46.851	3.701	25.933	1.478	151.855	393.428	23.186	56.871	114.490	705.785	Jawa Timur
Bali	-	-	-	-	671	557	171	607	294	2.288	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	334	24	26	55	2.748	1.159	51	1.656	1.028	2.120	Kalimantan Tengah
Kalimantan Timur	63	-	-	-	-	321	89	-	13	1.173	Kalimantan Timur
Kalimantan Selatan	167	-	-	160	3.284	11.376	3.034	1.649	4.417	4.352	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	774	995	-	-	5.054	16.332	103	479	1.973	92.612	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	66	-	-	9	4.895	3.998	557	4.252	4.094	45.607	Maluku Utara
NTB	5.280	5.371	2.000	21	27.159	45.634	-	39.162	31.677	236.797	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 - Oktober 2018**  
(*Financing of Sharia Rural Bank based on Type of Usage and Province - October 2018*)

<b>Propinsi</b>	<b>Modal Kerja Working Capital</b>	<b>Investasi Investment</b>	<b>Konsumsi Consumption</b>	<b>Province</b>
Nanggroe Aceh Darussalam	101.651	30.923	59.949	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	22.346	9.440	82.801	<i>Sumatera Utara</i>
Sumatera Barat	71.076	32.701	48.018	<i>Sumatera Barat</i>
Sumatera Selatan	6.941	118	8.247	<i>Sumatera Selatan</i>
Bangka Belitung	196.278	120.903	69.281	<i>Bangka Belitung</i>
Jambi	-	-	-	<i>Jambi</i>
Bengkulu	87.819	30.270	30.366	<i>Bengkulu</i>
Riau	7.240	2.189	15.950	<i>Riau</i>
Kepulauan Riau	20.347	11.699	90.096	<i>Kepulauan Riau</i>
Lampung	49.552	37.199	357.333	<i>Lampung</i>
DKI Jakarta	8.194	-	4.963	<i>DKI Jakarta</i>
Jawa Barat	828.022	576.581	1.443.941	<i>Jawa Barat</i>
Banten	396.651	50.864	175.760	<i>Banten</i>
Jawa Tengah	514.430	260.528	304.122	<i>Jawa Tengah</i>
DI Yogyakarta	209.499	63.660	209.445	<i>DI Yogyakarta</i>
Jawa Timur	645.268	172.526	705.785	<i>Jawa Timur</i>
Bali	1.654	646	2.288	<i>Bali</i>
Kalimantan Barat	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	4.557	2.523	2.120	<i>Kalimantan Tengah</i>
Kalimantan Timur	485	-	1.173	<i>Kalimantan Timur</i>
Kalimantan Selatan	24.086	-	4.352	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	488	-	258	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	21.613	4.097	92.612	<i>Sulawesi Selatan</i>
Maluku	-	-	-	<i>Maluku</i>
Maluku Utara	7.156	10.715	45.607	<i>Maluku Utara</i>
NTB	115.874	40.430	236.797	<i>NTB</i>
NTT	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	<i>Irian Jaya Barat</i>
Papua	385	51	90	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available



**Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Oktober 2018**  
(Financing of Sharia Rural Bank based on Type of Financing and Province - October 2018)

<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	119.291	73.232	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	19.924	94.663	<i>Sumatera Utara</i>
Sumatera Barat	93.798	57.997	<i>Sumatera Barat</i>
Sumatera Selatan	6.609	8.697	<i>Sumatera Selatan</i>
Bangka Belitung	309.692	76.770	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	106.857	41.597	<i>Bengkulu</i>
Riau	7.350	18.029	<i>Riau</i>
Kepulauan Riau	13.342	108.800	<i>Kepulauan Riau</i>
Lampung	77.650	366.434	<i>Lampung</i>
DKI Jakarta	5.932	7.225	<i>DKI Jakarta</i>
Jawa Barat	1.344.199	1.504.345	<i>Jawa Barat</i>
Banten	378.067	245.208	<i>Banten</i>
Jawa Tengah	690.043	389.038	<i>Jawa Tengah</i>
DI Yogyakarta	192.857	289.746	<i>DI Yogyakarta</i>
Jawa Timur	677.044	846.534	<i>Jawa Timur</i>
Bali	1.944	2.644	<i>Bali</i>
Kalimantan Barat	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	7.080	2.120	<i>Kalimantan Tengah</i>
Kalimantan Timur	483	1.176	<i>Kalimantan Timur</i>
Kalimantan Selatan	24.086	4.352	<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	24.870	93.452	<i>Sulawesi Selatan</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	7.623	55.855	<i>Maluku Utara</i>
NTB	43.567	349.534	<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**

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## KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Desember 2018  
*Jakarta, December 2018*

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 November 2018 akan diterbitkan pada minggu ke III bulan Januari 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.

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### Advance Release Calender (ARC)

November 2018 edition will be released on the 3rd week of January 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.

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## 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 pengumpulan 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.*



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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>