

# STATISTIK PERBANKAN SYARIAH

*SHARIA BANKING STATISTICS*



OKTOBER 2021

OCTOBER 2021

## 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 2021  
*Jakarta, December 2021*

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

## HALAMAN KETERANGAN PAGE OF REFERENCE

### Jadwal Publikasi Kedepan

Edisi November 2021 akan diterbitkan pada minggu ke III bulan Januari 2022.

### 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 2021 edition will be released on the 3rd week of January 2022.

### 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 ISI**  
**TABLE OF CONTENT**

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

## DAFTAR SINGKATAN LIST OF ABBREVIATION

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



## DAFTAR ISTILAH GLOSSARY

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Akad Wadiah<br/><i>Wadiah Contract</i></p>        | <p>: 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.</p> <p><i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i></p>                                                                                                                                                                                                                                                                                                                |
| <p>Akad Mudharabah<br/><i>Mudharaba Contract</i></p> | <p>: Perjanjian pembiayaan/ penanaman dana dari pemilik dana (<i>shahibul maal</i>) kepada pengelola dana (<i>mudharib</i>) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.</p> <p><i>A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.</i></p> |
| <p>Akad Musyarakah<br/><i>Musharaka Contract</i></p> | <p>: 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.</p> <p><i>A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.</i></p>                                             |
| <p>Akad Murabahah<br/><i>Murabaha Contract</i></p>   | <p>: 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.</p> <p><i>The sale of goods at a price, which includes a profit margin agreed to by both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.</i></p>                                                                                                                             |
| <p>Akad Salam<br/><i>Salam Contract</i></p>          | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.</p> <p><i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.</i></p>                                                                                                                                                                                                                                                                 |
| <p>Akad Istishna'<br/><i>Istishna' Contract</i></p>  | <p>: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.</p> <p><i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.</i></p>                                                                                                                                                                                                                                       |

|                                                                                                              |                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Akad Ijarah<br><i>Ijara Contract</i>                                                                         | : Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan.<br><br><i>The selling of benefit or use or service for a fixed price or wage.</i> |
| Akad Qardh<br><i>Qardh Contract</i>                                                                          | : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.<br><br><i>A loan in which the debtor is only required to repay the amount borrowed.</i>                               |
| Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus<br><i>Equivalent rate of return/profit sharing/fee/bonus</i> | Indikasi tingkat imbalan dari suatu penanaman dana atau : penghimpunan dana bank pelapor.<br><br><i>Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.</i>                                                                                                                       |

## DAFTAR TABEL LIST OF TABLES

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



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

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

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

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

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

Mulai diterbitkan pada Edisi Juni 2015 berisi Statistik Perbankan Syariah Bulanan Juni 2014 s.d. Juni 2015

| No. | Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU                                                                                       | English                                                                                                                                                       | Tabel Sebelumnya di SPI                                      | Tabel Sebelumnya di SPS                                                                    | Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru       |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1   | <b>Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                        | <i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>                                                                                  | Tabel 2.13 Kinerja Bank Umum Syariah                         | Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah                          | Tambahan rasio UUS<br>Tambahan rasio yang sebelumnya tidak ada    |
|     |                                                                                                                                                  |                                                                                                                                                               | Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio       |                                                                                            | Tidak ditampilkan lagi                                            |
| 2   | <b>Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah</b>                                                      | <i>Islamic Banking Network</i>                                                                                                                                | Tabel 2.4. Perkembangan Aset Perbankan Syariah               | Tabel 1. Jaringan Kantor Perbankan Syariah                                                 | Perpindahan tabel<br>Tambahan data Jumlah ATM/ADM dari LKPBU      |
|     |                                                                                                                                                  |                                                                                                                                                               | Tabel 2.12 Jaringan Kantor Perbankan Syariah                 | Tabel 5. Tenaga Kerja Perbankan Syariah                                                    |                                                                   |
| 3   | <b>Tabel 3. Jaringan Kantor Individual Perbankan Syariah</b>                                                                                     | <i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>                                                              | -                                                            | Tabel 2. Jaringan Kantor Individual Perbankan Syariah                                      | Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya     |
| 4   | <b>Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1</b>                                                                           | <i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>                                                                    | N/A                                                          | N/A                                                                                        | Tabel baru                                                        |
| 5   | <b>Tabel 5. Layanan Syariah (Office Channeling)</b>                                                                                              |                                                                                                                                                               | -                                                            | Tabel 4. Layanan Syariah (Office Channeling)                                               |                                                                   |
| 6   | <b>Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                          | <i>Islamic Commercial Bank and Islamic Business Unit Operations</i>                                                                                           | Tabel 2.1 Kegiatan Usaha BUS dan UUS                         | Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah                          | Tambahan dan perubahan komponen aset dan kewajiban                |
|     | Tabel 6a. Kegiatan Usaha Bank Umum Syariah                                                                                                       | <i>Islamic Commercial Bank Operations</i>                                                                                                                     | Tabel 2.2 Kegiatan Usaha BUS                                 |                                                                                            |                                                                   |
|     | Tabel 6b. Kegiatan Usaha Unit Usaha Syariah                                                                                                      | <i>Islamic Business Unit Operations</i>                                                                                                                       | Tabel 2.3 Kegiatan Usaha UUS                                 |                                                                                            |                                                                   |
|     |                                                                                                                                                  |                                                                                                                                                               | Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad) | Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)         |                                                                   |
| 7   | <b>Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                  | <i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>                                                                          | -                                                            | Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah         | Perubahan komponen                                                |
|     | Tabel 7a. Rekening Administratif Bank Umum Syariah                                                                                               | <i>Off Balance Sheet Account - Islamic Commercial Bank</i>                                                                                                    |                                                              |                                                                                            |                                                                   |
|     | Tabel 7b. Rekening Administratif Unit Usaha Syariah                                                                                              | <i>Off Balance Sheet Account - Islamic Business Unit</i>                                                                                                      |                                                              |                                                                                            |                                                                   |
| 8   | <b>Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah</b>                                                              | <i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>                                                                         |                                                              | Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah               | Tambahan rincian BUS-UUS<br>Perubahan komponen                    |
|     | Tabel 8a. Laporan Laba Rugi Bank Umum Syariah                                                                                                    | <i>Condensed Income Statement - Islamic Commercial Bank</i>                                                                                                   |                                                              | Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah |                                                                   |
|     | Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah                                                                                                   | <i>Condensed Income Statement - Islamic Business Unit</i>                                                                                                     |                                                              |                                                                                            |                                                                   |
| 9   | <b>Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah</b>                                                 | <i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>                                                            | Tabel 2.5. Aktiva Produktif Perbankan Syariah                |                                                                                            | Perubahan formulasi<br>Tambahan rincian BUS-UUS                   |
|     | Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah                                                                              | <i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>                                                                                      |                                                              |                                                                                            |                                                                   |
|     | Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah                                                                             | <i>Earning Assets based on Collectibility of Islamic Business Unit</i>                                                                                        |                                                              |                                                                                            |                                                                   |
| 10  | <b>Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah</b> | <i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>                   |                                                              | Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah            | Tambahan format (kategori pengukuran)<br>Tambahan rincian BUS-UUS |
|     | Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah                              | <i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>                                             |                                                              |                                                                                            |                                                                   |
|     | Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah                             | <i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>                                               |                                                              |                                                                                            |                                                                   |
| 11  | <b>Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah</b>                                            | <i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>            |                                                              |                                                                                            |                                                                   |
|     | Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah                                                                         | <i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>                                      |                                                              |                                                                                            |                                                                   |
|     | Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah                                                                        | <i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>                                        |                                                              |                                                                                            |                                                                   |
| 12  | <b>Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah</b>                     | <i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i> |                                                              |                                                                                            |                                                                   |

| No. | Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU                                                                                                                       | English                                                                                                                                                                                             | Tabel Sebelumnya di SPI                                                                                          | Tabel Sebelumnya di SPS                                                                       | Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru                          |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
|     | Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah                                                                                  | <i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>                                                                            |                                                                                                                  |                                                                                               |                                                                                      |
|     | Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah                                                                                 | <i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>                                                                              |                                                                                                                  |                                                                                               |                                                                                      |
| 13  | <b>Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah</b>                                                   | <i>Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>                           | Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi                                               | Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi                             | Penggabungan tabel Sektor Ekonomi<br>Tambahan rincian BUS-UUS                        |
|     | Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah                                                                                | <i>Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary</i>                                                     |                                                                                                                  | Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi                  |                                                                                      |
|     | Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah                                                                               | <i>Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>                                                       |                                                                                                                  |                                                                                               |                                                                                      |
| 14  | <b>Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan</b>                           | <i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank</i>                                                     |                                                                                                                  | Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan                                 | Penggabungan tabel Jenis Penggunaan dan Golongan debitur<br>Tambahan rincian BUS-UUS |
|     | Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan                                                        | <i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank</i>                                                                                    |                                                                                                                  | Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan                      |                                                                                      |
|     | Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan                                                       | <i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank</i>                                                                                 |                                                                                                                  | Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan                              |                                                                                      |
|     |                                                                                                                                                                                  |                                                                                                                                                                                                     |                                                                                                                  | Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan                              |                                                                                      |
|     |                                                                                                                                                                                  |                                                                                                                                                                                                     |                                                                                                                  | Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan                   |                                                                                      |
| 15  | <b>Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan</b> | <i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit</i>                                                | Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi                                                       | Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi                    | Penggabungan tabel Jenis Penggunaan dan lokasi<br>Tambahan rincian BUS-UUS           |
|     | Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan                              | <i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</i>                                                                          |                                                                                                                  | Tabel 49. Pembiayaan BUS dan UUS berdasarkan Golongan Debitur dan Propinsi                    |                                                                                      |
|     | Tabel 15b. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan                             | <i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit</i>                                                                            |                                                                                                                  |                                                                                               |                                                                                      |
| 16  | <b>Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan</b>                         | <i>Financing and Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i> |                                                                                                                  | Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi                      | Perubahan rincian Sektor Ekonomi<br>Tambahan rincian BUS-UUS                         |
|     | Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan                                       | <i>Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>                                                |                                                                                                                  |                                                                                               |                                                                                      |
|     | Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan                                       | <i>Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>                                                  |                                                                                                                  |                                                                                               |                                                                                      |
| 17  | <b>Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                       | <i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units</i>                                                                                    | 2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah                                                                    | 36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah | Penggabungan tabel<br>Tambahan rincian BUS-UUS                                       |
|     | Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah                                                                                                      | <i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks</i>                                                                                                               |                                                                                                                  |                                                                                               |                                                                                      |
|     | Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah                                                                                                   | <i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units</i>                                                                                                                 |                                                                                                                  |                                                                                               |                                                                                      |
| 18  | <b>Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah</b>                                  | <i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units</i>                                                           | Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru |                                                                                               | Tambahan margin golongan debitur<br>Tambahan rincian BUS-UUS                         |
|     | Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah                                                               | <i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks</i>                                                                                      |                                                                                                                  |                                                                                               |                                                                                      |



| No. | Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU                                                                                    | English                                                                                                                                                                                | Tabel Sebelumnya di SPI                                                   | Tabel Sebelumnya di SPS                                                                                                    | Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru  |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
|     | Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah                           | <i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>                                                                           |                                                                           |                                                                                                                            |                                                              |
| 19  | <b>Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah</b>                      | <i>Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i> | Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi |                                                                                                                            | Perubahan rincian Sektor Ekonomi<br>Tambahan rincian BUS-UUS |
|     | Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah                                                   | <i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>                            |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah                                                  | <i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>                              |                                                                           |                                                                                                                            |                                                              |
| 20  | <b>Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah</b>                                                  | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>                                                                           |                                                                           | Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah                                                         | Perubahan komponen<br>Tambahan rincian BUS-UUS               |
|     | Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah                                                                               | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>                                                                                                     |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah                                                                              | <i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>                                                                                                       |                                                                           |                                                                                                                            |                                                              |
| 21  | Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah                                            | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>                                                                           |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah                                                                  | <i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>                                                                                                     |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah                                                                 | <i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>                                                                                                       |                                                                           |                                                                                                                            |                                                              |
| 22  | <b>Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah</b>                                                                     | <i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>                                                                                                | Tabel 2.6. Komposisi DPK Perbankan Syariah                                | Tabel 14. Komposisi DPK - BUS dan UUS                                                                                      | Perubahan komponen<br>Tambahan rincian BUS-UUS               |
|     | Tabel 22a. Komposisi DPK - Bank Umum Syariah                                                                                                  |                                                                                                                                                                                        |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 22b. Komposisi DPK - Unit Usaha Syariah                                                                                                 |                                                                                                                                                                                        |                                                                           |                                                                                                                            |                                                              |
| 23  | <b>Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah</b>                                        | <i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>                                                                     | N/A                                                                       | N/A                                                                                                                        | Tabel baru                                                   |
|     | Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah                                                                     | <i>Depositor Funds Composition of Islamic Commercial Bank</i>                                                                                                                          |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah                                                                    | <i>Depositor Funds Composition of Islamic Business Unit</i>                                                                                                                            |                                                                           |                                                                                                                            |                                                              |
| 24  | <b>Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi</b>                    | <i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>                                               |                                                                           | tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi        | Tambahan rincian BUS-UUS                                     |
|     | Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi                                                 | <i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bankbased on Province</i>                                                                          |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi                                                | <i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>                                                                           |                                                                           |                                                                                                                            |                                                              |
| 25  | <b>Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten</b> | <i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>                                   |                                                                           | Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten | Tambahan rincian BUS-UUS                                     |
|     | Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten                             | <i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>                                                             |                                                                           |                                                                                                                            |                                                              |
|     | Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten                            | <i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>                                                               |                                                                           |                                                                                                                            |                                                              |

## Data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS)

### Sumber Data:

- Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK).
- Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.

### Keterangan symbol/tanda pada tabel:

| Tanda | Keterangan                                   |
|-------|----------------------------------------------|
| r     | Angka-angka diperbaiki                       |
| ( )   | Sebagian dari suatu jumlah                   |
| *     | Angka-angka sementara                        |
| **    | Angka-angka sangat sementara                 |
| ***   | Angka-angka sangat-sangat sementara          |
| -     | Tidak ada data                               |
| ...   | Angka belum tersedia                         |
| - -   | Nol atau lebih kecil daripada digit terakhir |

**Tabel 1a.**  
**Kinerja Keuangan Bank Umum Syariah**  
**(Financial Performance of Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

| Indikator / Indicator                                                                                                                                                                      | 2018          | 2019          | 2020          |               |               | 2021          |                           |               |               |               |               |               |               |                           |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------|---------------|
|                                                                                                                                                                                            |               |               | Okt           | Nov           | Des           | Jan           | Feb                       | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep                       | Okt           |
| <b>CAR (%)</b>                                                                                                                                                                             | <b>20,39</b>  | <b>20,59</b>  | <b>20,41</b>  | <b>21,16</b>  | <b>21,64</b>  | <b>21,80</b>  | <b>24,31</b>              | <b>24,45</b>  | <b>24,41</b>  | <b>24,44</b>  | <b>24,26</b>  | <b>24,31</b>  | <b>24,66</b>  | <b>24,96</b>              | <b>23,56</b>  |
| - Modal / Capital                                                                                                                                                                          | 36 764        | 40 715        | 43 400        | 45 398        | 46 854        | 47 890        | 47 582                    | 47 774        | 48 083        | 48 338        | 49 023        | 49 161        | 49 963        | 49 704                    | 50 064        |
| - Aktiva Tetap Menurut Risiko / Risk Weighted Assets                                                                                                                                       | 180 300       | 197 727       | 212 660       | 214 513       | 216 547       | 219 649       | 195 757                   | 195 384       | 196 957       | 197 813       | 202 107       | 202 184       | 202 625       | 199 136                   | 212 468       |
| <b>ROA (%)</b>                                                                                                                                                                             | <b>1,28</b>   | <b>1,73</b>   | <b>1,35</b>   | <b>1,35</b>   | <b>1,40</b>   | <b>1,79</b>   | <b>2,15</b>               | <b>2,06</b>   | <b>1,97</b>   | <b>1,92</b>   | <b>1,94</b>   | <b>1,91</b>   | <b>1,88</b>   | <b>1,87</b>               | <b>1,59</b>   |
| - Laba / Profit                                                                                                                                                                            | 3 806         | 5 598         | 4 827         | 4 846         | 5 087         | 7 087         | 7 239                     | 7 329         | 7 236         | 7 212         | 7 403         | 7 359         | 7 331         | 7 350                     | 6 283         |
| - Rata-Rata Total Aset / Average Assets                                                                                                                                                    | 298 044       | 323 438       | 356 775       | 359 567       | 362 692       | 395 476       | 337 320                   | 355 936       | 366 924       | 374 685       | 380 814       | 385 720       | 389 247       | 392 527                   | 395 591       |
| <b>NPF (%)</b>                                                                                                                                                                             | <b>3,26</b>   | <b>3,23</b>   | <b>3,18</b>   | <b>3,22</b>   | <b>3,13</b>   | <b>3,20</b>   | <b>3,18</b>               | <b>3,23</b>   | <b>3,29</b>   | <b>3,30</b>   | <b>3,25</b>   | <b>3,23</b>   | <b>3,25</b>   | <b>3,19</b>               | <b>3,04</b>   |
| <b>NPF Net (%)</b>                                                                                                                                                                         | <b>1,95</b>   | <b>1,88</b>   | <b>1,57</b>   | <b>1,62</b>   | <b>1,57</b>   | <b>1,56</b>   | <b>1,33</b>               | <b>1,40</b>   | <b>1,44</b>   | <b>1,46</b>   | <b>1,37</b>   | <b>1,34</b>   | <b>1,36</b>   | <b>1,38</b>               | <b>1,28</b>   |
| - Non Performing Financing                                                                                                                                                                 | 6 597         | 7 263         | 7 719         | 7 903         | 7 713         | 7 864         | 7 831                     | 8 023         | 8 244         | 8 267         | 8 231         | 8 167         | 8 206         | 8 191                     | 7 812         |
| - Non Performing Financing Net                                                                                                                                                             | 3 938         | 4 241         | 3 812         | 3 969         | 3 877         | 3 846         | 3 271                     | 3 466         | 3 603         | 3 657         | 3 459         | 3 384         | 3 429         | 3 558                     | 3 296         |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                            | 202 298       | 225 146       | 242 516       | 245 597       | 246 532       | 246 087       | 245 926                   | 248 181       | 250 454       | 250 823       | 253 332       | 252 634       | 252 596       | 256 873                   | 257 180       |
| <b>FDR (%)</b>                                                                                                                                                                             | <b>78,53</b>  | <b>77,91</b>  | <b>77,05</b>  | <b>77,61</b>  | <b>76,36</b>  | <b>76,59</b>  | <b>76,51</b>              | <b>77,81</b>  | <b>76,83</b>  | <b>76,07</b>  | <b>74,97</b>  | <b>74,11</b>  | <b>74,25</b>  | <b>75,26</b>              | <b>74,50</b>  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                  | 202 298       | 225 146       | 242 516       | 245 597       | 246 532       | 246 087       | 245 926                   | 248 181       | 250 454       | 250 823       | 253 332       | 252 634       | 252 596       | 256 873                   | 257 180       |
| - Dana Pihak Ketiga / Total Third Party Funds                                                                                                                                              | 257 606       | 288 978       | 314 741       | 316 460       | 322 853       | 321 299       | 321 421                   | 318 972       | 325 997       | 329 743       | 337 900       | 340 908       | 340 209       | 341 336                   | 345 189       |
| <b>BOPO (%)</b>                                                                                                                                                                            | <b>89,18</b>  | <b>84,45</b>  | <b>86,08</b>  | <b>86,10</b>  | <b>85,55</b>  | <b>85,44</b>  | <b>82,98</b>              | <b>82,10</b>  | <b>81,86</b>  | <b>82,33</b>  | <b>83,15</b>  | <b>83,48</b>  | <b>83,86</b>  | <b>81,69</b>              | <b>83,79</b>  |
| - Biaya Operasional / Operations Expenses                                                                                                                                                  | 31 169        | 30 415        | 24 826        | 27 578        | 30 410        | 3 424         | 5 851                     | 8 458         | 11 038        | 14 124        | 18 178        | 21 642        | 24 836        | 23 907                    | 26 773        |
| - Pendapatan Operasional / Operations Income                                                                                                                                               | 34 952        | 36 014        | 28 841        | 32 030        | 35 548        | 4 007         | 7 051                     | 10 302        | 13 483        | 17 156        | 21 862        | 25 926        | 29 615        | 29 265                    | 31 951        |
| <b>Rentabilitas/Profitability NOM (%)</b>                                                                                                                                                  | <b>1,42</b>   | <b>1,92</b>   | <b>1,38</b>   | <b>1,39</b>   | <b>1,46</b>   | <b>1,93</b>   | <b>2,31</b>               | <b>2,24</b>   | <b>2,17</b>   | <b>2,12</b>   | <b>2,11</b>   | <b>2,08</b>   | <b>2,01</b>   | <b>1,99</b>               | <b>1,72</b>   |
| - Pendapatan Operasional / Net Operations Income                                                                                                                                           | 3 783         | 5 599         | 4 818         | 4 856         | 5 137         | 7 001         | 7 200                     | 7 375         | 7 336         | 7 276         | 7 367         | 7 344         | 7 169         | 7 145                     | 6 213         |
| - Rata-rata Aset Produktif / Average Earning Assets                                                                                                                                        | 265 860       | 292 108       | 349 369       | 350 105       | 350 992       | 363 127       | 311 021                   | 328 647       | 337 927       | 343 950       | 349 307       | 353 336       | 356 316       | 359 186                   | 361 812       |
| <b>Kualitas Aktiva Produktif (KAP) / Earning Asset Quality APYD terhadap Aktiva Produktif (%)</b>                                                                                          | <b>3,04</b>   | <b>2,77</b>   | <b>2,93</b>   | <b>2,78</b>   | <b>2,65</b>   | <b>2,83</b>   | <b>2,86</b>               | <b>2,79</b>   | <b>3,01</b>   | <b>3,03</b>   | <b>2,93</b>   | <b>2,99</b>   | <b>3,16</b>   | <b>3,04</b>               | <b>2,84</b>   |
| - APYD / Classified Earning Assets                                                                                                                                                         | 8 845         | 9 018         | 10 416        | 10 132        | 9 750         | 10 494        | 10 663                    | 10 350        | 11 228        | 11 368        | 11 232        | 11 507        | 12 133        | 11 825                    | 11 154        |
| - Total Aset Produktif / Total Earning assets                                                                                                                                              | 291 353       | 325 365       | 355 638       | 364 736       | 368 338       | 370 199       | 373 256                   | 370 530       | 373 076       | 375 010       | 383 209       | 384 323       | 384 263       | 389 383                   | 392 552       |
| <b>Likuiditas / Earning Asset Quality Short Term Mismatch (%)</b>                                                                                                                          | <b>27,22</b>  | <b>30,08</b>  | <b>27,17</b>  | <b>23,42</b>  | <b>28,67</b>  | <b>26,89</b>  | <b>32,35<sup>1)</sup></b> | <b>30,16</b>  | <b>28,33</b>  | <b>28,91</b>  | <b>28,23</b>  | <b>27,22</b>  | <b>27,71</b>  | <b>27,71<sup>1)</sup></b> | <b>26,52</b>  |
| - Aktiva Jangka Pendek / Short-Term Assets                                                                                                                                                 | 63 815        | 76 035        | 74 974        | 65 706        | 82 776        | 76 772        | 37 784 <sup>1)</sup>      | 35 774        | 82 943        | 84 052        | 90 931        | 90 013        | 89 955        | 89 955 <sup>1)</sup>      | 89 093        |
| - Kewajiban Jangka Pendek / Short-Term Liabilities                                                                                                                                         | 234 414       | 252 789       | 275 962       | 280 558       | 288 672       | 285 547       | 116 783 <sup>1)</sup>     | 118 611       | 292 816       | 290 688       | 322 162       | 330 716       | 324 599       | 324 599 <sup>1)</sup>     | 335 885       |
| <b>Imbal Hasil / Yield Proportion Non Core Deposit terhadap Total DPK (%)</b>                                                                                                              | <b>47,69</b>  | <b>46,46</b>  | <b>45,91</b>  | <b>45,11</b>  | <b>44,67</b>  | <b>44,88</b>  | <b>45,28</b>              | <b>45,28</b>  | <b>45,34</b>  | <b>45,15</b>  | <b>46,15</b>  | <b>46,33</b>  | <b>46,24</b>  | <b>46,20</b>              | <b>46,58</b>  |
| - Non Core Deposit / Non Core Deposits                                                                                                                                                     | 122 846       | 134 272       | 144 482       | 142 741       | 144 231       | 144 189       | 145 527                   | 144 423       | 147 811       | 148 893       | 155 936       | 157 950       | 157 322       | 157 705                   | 160 784       |
| - Total DPK / Total Third Party Funds                                                                                                                                                      | 257 606       | 288 978       | 314 741       | 316 460       | 322 853       | 321 299       | 321 421                   | 318 972       | 325 997       | 329 743       | 337 900       | 340 908       | 340 209       | 341 336                   | 345 189       |
| <b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>                  | <b>238,46</b> | <b>241,64</b> | <b>265,46</b> | <b>266,32</b> | <b>268,03</b> | <b>273,99</b> | <b>278,48</b>             | <b>296,73</b> | <b>305,92</b> | <b>319,18</b> | <b>318,97</b> | <b>338,94</b> | <b>336,33</b> | <b>334,56</b>             | <b>343,33</b> |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios                                                                                                                 | 142 857       | 159 570       | 176 470       | 178 868       | 179 855       | 180 569       | 181 221                   | 185 901       | 189 018       | 191 217       | 193 094       | 195 266       | 194 885       | 197 938                   | 199 336       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios                                                                                                        | 59 908        | 66 037        | 66 476        | 67 162        | 67 102        | 65 903        | 65 076                    | 62 650        | 61 787        | 59 910        | 60 537        | 57 611        | 57 944        | 59 163                    | 58 060        |
| <b>Investasi / Investment Proportion and Risk Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total</b>                                   | <b>36,56</b>  | <b>39,89</b>  | <b>39,15</b>  | <b>39,11</b>  | <b>39,03</b>  | <b>38,79</b>  | <b>38,67</b>              | <b>39,21</b>  | <b>38,70</b>  | <b>38,57</b>  | <b>38,57</b>  | <b>38,77</b>  | <b>38,77</b>  | <b>39,02</b>              | <b>38,62</b>  |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based                                                                                                            | 74 122        | 89 995        | 95 124        | 96 227        | 96 376        | 95 604        | 95 233                    | 97 455        | 97 063        | 96 856        | 97 824        | 98 051        | 98 020        | 100 315                   | 99 417        |
| - Total Pembiayaan / Total Financing                                                                                                                                                       | 202 766       | 225 607       | 242 946       | 246 030       | 246 957       | 246 472       | 246 297                   | 248 550       | 250 805       | 251 127       | 253 632       | 252 877       | 252 830       | 257 101                   | 257 396       |
| <b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b> | <b>3,47</b>   | <b>2,70</b>   | <b>3,26</b>   | <b>3,34</b>   | <b>3,46</b>   | <b>3,61</b>   | <b>3,92</b>               | <b>3,79</b>   | <b>4,00</b>   | <b>4,19</b>   | <b>4,05</b>   | <b>4,26</b>   | <b>4,34</b>   | <b>4,28</b>               | <b>4,24</b>   |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing                                                                                                    | 2 569         | 2 425         | 3 100         | 3 210         | 3 336         | 3 454         | 3 730                     | 3 692         | 3 887         | 4 061         | 3 959         | 4 180         | 4 254         | 4 295                     | 4 218         |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah                                                                                                         | 74 122        | 89 995        | 95 124        | 96 227        | 96 376        | 95 604        | 95 233                    | 97 455        | 97 063        | 96 856        | 97 824        | 98 051        | 98 020        | 100 315                   | 99 417        |

| <b>Tabel 1b. Kinerja Keuangan Unit Usaha Syariah</b><br><b>(Financial Ratios of Islamic Business Unit)</b><br><b>Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)</b>             |               |               |               |               |               |               |               |               |               |               |               |               |               |                           |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------|---------------|
| Indikator/Indicator                                                                                                                                                                         | 2018          | 2019          | 2020          |               |               | 2021          |               |               |               |               |               |               |               |                           |               |
|                                                                                                                                                                                             |               |               | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           | Jul           | Ags           | Sep                       | Okt           |
| <b>ROA (%)</b>                                                                                                                                                                              | <b>2,24</b>   | <b>2,04</b>   | <b>1,97</b>   | <b>1,86</b>   | <b>1,81</b>   | <b>2,35</b>   | <b>2,06</b>   | <b>2,39</b>   | <b>2,42</b>   | <b>2,17</b>   | <b>2,24</b>   | <b>2,25</b>   | <b>2,25</b>   | <b>2,17</b>               | <b>2,20</b>   |
| - Laba/Profit                                                                                                                                                                               | 3 127         | 3 328         | 3 470         | 3 305         | 3 247         | 4 474         | 3 950         | 4 623         | 4 680         | 4 208         | 4 379         | 4 415         | 4 440         | 4 327                     | 4 420         |
| - Rata-Rata Total Aset / Average Assets                                                                                                                                                     | 139 326       | 163 410       | 176 066       | 177 452       | 179 071       | 190 565       | 191 608       | 193 473       | 193 627       | 193 669       | 195 513       | 196 286       | 197 394       | 199 215                   | 200 818       |
| <b>NPF (%)</b>                                                                                                                                                                              | <b>2,15</b>   | <b>2,90</b>   | <b>3,10</b>   | <b>3,10</b>   | <b>3,01</b>   | <b>3,09</b>   | <b>3,06</b>   | <b>3,01</b>   | <b>3,03</b>   | <b>3,16</b>   | <b>3,01</b>   | <b>2,97</b>   | <b>2,90</b>   | <b>2,84</b>               | <b>2,70</b>   |
| <b>NPF Net (%)</b>                                                                                                                                                                          | <b>1,39</b>   | <b>1,89</b>   | <b>2,06</b>   | <b>2,07</b>   | <b>1,93</b>   | <b>2,00</b>   | <b>1,95</b>   | <b>1,92</b>   | <b>1,92</b>   | <b>1,95</b>   | <b>1,89</b>   | <b>1,41</b>   | <b>1,34</b>   | <b>1,27</b>               | <b>1,19</b>   |
| - Non Performing Financing                                                                                                                                                                  | 2 535         | 3 767         | 4 177         | 4 206         | 4 131         | 4 224         | 4 174         | 4 145         | 4 182         | 4 403         | 4 232         | 4 208         | 4 179         | 4 114                     | 4 041         |
| - Non Performing Financing Net                                                                                                                                                              | 1 635         | 2 457         | 2 777         | 2 815         | 2 659         | 2 729         | 2 660         | 2 636         | 2 652         | 2 722         | 2 654         | 2 002         | 1 934         | 1 842                     | 1 779         |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                             | 117 895       | 130 036       | 134 818       | 135 833       | 137 412       | 136 673       | 136 186       | 137 500       | 138 244       | 139 428       | 140 765       | 141 463       | 144 214       | 145 104                   | 149 664       |
| <b>FDR (%)</b>                                                                                                                                                                              | <b>103,22</b> | <b>101,93</b> | <b>93,67</b>  | <b>91,95</b>  | <b>96,01</b>  | <b>96,13</b>  | <b>96,59</b>  | <b>95,61</b>  | <b>93,37</b>  | <b>91,32</b>  | <b>91,89</b>  | <b>92,67</b>  | <b>95,81</b>  | <b>95,59</b>              | <b>98,65</b>  |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank                                                                                                                   | 117 895       | 130 036       | 134 818       | 135 833       | 137 412       | 136 673       | 136 186       | 137 500       | 138 244       | 139 428       | 140 765       | 141 463       | 144 214       | 145 104                   | 149 664       |
| - Dana Pihak Ketiga / Total Third Party Funds                                                                                                                                               | 114 222       | 127 580       | 143 935       | 147 733       | 143 124       | 142 177       | 140 992       | 143 819       | 148 066       | 152 676       | 153 180       | 152 657       | 150 522       | 151 792                   | 151 719       |
| <b>BOPO (%) / Operating Expenses to Operations Revenue (%)</b>                                                                                                                              | <b>75,38</b>  | <b>78,01</b>  | <b>76,94</b>  | <b>78,16</b>  | <b>78,96</b>  | <b>71,99</b>  | <b>73,35</b>  | <b>69,72</b>  | <b>69,19</b>  | <b>71,66</b>  | <b>70,78</b>  | <b>70,49</b>  | <b>70,17</b>  | <b>72,09</b>              | <b>71,64</b>  |
| - Biaya Operasional / Operations Expenses                                                                                                                                                   | 9 588         | 12 029        | 9 283         | 10 361        | 11 568        | 962           | 1 819         | 2 668         | 3 528         | 4 468         | 5 341         | 6 198         | 7 042         | 8 173                     | 9 105         |
| - Pendapatan Operasional / Operations Income                                                                                                                                                | 12 720        | 15 420        | 12 066        | 13 256        | 14 649        | 1 336         | 2 480         | 3 827         | 5 099         | 6 235         | 7 546         | 8 793         | 10 035        | 11 337                    | 12 711        |
| <b>Rentabilitas / Profitability</b>                                                                                                                                                         |               |               |               |               |               |               |               |               |               |               |               |               |               |                           |               |
| <b>NOM (%)</b>                                                                                                                                                                              | <b>2,38</b>   | <b>2,18</b>   | <b>1,89</b>   | <b>1,78</b>   | <b>1,73</b>   | <b>2,43</b>   | <b>2,13</b>   | <b>2,47</b>   | <b>2,51</b>   | <b>2,25</b>   | <b>2,32</b>   | <b>2,33</b>   | <b>2,34</b>   | <b>2,18</b>               | <b>2,22</b>   |
| - Pendapatan Operasional / Net Operations Income                                                                                                                                            | 3 132         | 3 391         | 3 340         | 3 158         | 3 082         | 4 493         | 3 966         | 4 635         | 4 712         | 4 240         | 4 410         | 4 448         | 4 489         | 4 219                     | 4 327         |
| - Rata-rata Aset Produktif / Average Earning Assets                                                                                                                                         | 131 323       | 155 721       | 176 807       | 177 572       | 178 624       | 184 523       | 185 799       | 187 778       | 187 949       | 188 120       | 190 022       | 190 752       | 191 488       | 193 224                   | 194 939       |
| <b>Kualitas Aktiva Produktif (KAP) / Earning Asset Quality</b>                                                                                                                              |               |               |               |               |               |               |               |               |               |               |               |               |               |                           |               |
| <b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>                                                                                                 | <b>2,19</b>   | <b>2,74</b>   | <b>2,77</b>   | <b>2,77</b>   | <b>2,74</b>   | <b>3,01</b>   | <b>3,14</b>   | <b>2,79</b>   | <b>2,91</b>   | <b>2,98</b>   | <b>2,84</b>   | <b>2,92</b>   | <b>2,91</b>   | <b>2,68</b>               | <b>2,71</b>   |
| - APYD / Classified Earning Assets                                                                                                                                                          | 3 379         | 4 683         | 5 161         | 5 207         | 5 274         | 5 649         | 5 964         | 5 429         | 5 563         | 5 718         | 5 750         | 5 757         | 5 781         | 5 558                     | 5 634         |
| - Total Aset Produktif / Total Earning assets                                                                                                                                               | 154 342       | 170 674       | 186 098       | 188 006       | 192 708       | 187 944       | 189 841       | 194 543       | 191 361       | 191 600       | 202 308       | 197 261       | 198 802       | 207 059                   | 207 839       |
| <b>Likuiditas / Liquidity</b>                                                                                                                                                               |               |               |               |               |               |               |               |               |               |               |               |               |               |                           |               |
| <b>Short Term Mismatch (%)</b>                                                                                                                                                              | <b>25,37</b>  | <b>24,72</b>  | <b>27,06</b>  | <b>27,33</b>  | <b>27,94</b>  | <b>27,51</b>  | <b>29,51</b>  | <b>28,58</b>  | <b>29,23</b>  | <b>27,34</b>  | <b>27,29</b>  | <b>26,50</b>  | <b>27,47</b>  | <b>27,47<sup>1)</sup></b> | <b>24,05</b>  |
| - Aktiva Jangka Pendek / Short-Term Assets                                                                                                                                                  | 33 043        | 33 065        | 40 140        | 39 517        | 43 130        | 41 456        | 45 746        | 45 020        | 44 185        | 41 631        | 43 965        | 43 399        | 45 623        | 45 623 <sup>1)</sup>      | 35 072        |
| - Kewajiban Jangka Pendek / Short-Term Liabilities                                                                                                                                          | 130 234       | 133 786       | 148 348       | 144 582       | 154 363       | 150 711       | 155 018       | 157 545       | 151 170       | 152 275       | 161 084       | 163 768       | 166 093       | 166 093 <sup>1)</sup>     | 145 832       |
| <b>Imbal Hasil / Yield Proportion</b>                                                                                                                                                       |               |               |               |               |               |               |               |               |               |               |               |               |               |                           |               |
| <b>Non Core Deposit terhadap Total DPK (%)</b>                                                                                                                                              | <b>66,93</b>  | <b>64,60</b>  | <b>65,31</b>  | <b>65,75</b>  | <b>63,44</b>  | <b>63,86</b>  | <b>63,95</b>  | <b>64,52</b>  | <b>64,77</b>  | <b>65,66</b>  | <b>65,46</b>  | <b>65,43</b>  | <b>65,03</b>  | <b>65,02</b>              | <b>64,78</b>  |
| - Non Core Deposit                                                                                                                                                                          | 76 444        | 82 413        | 94 005        | 97 132        | 90 792        | 90 797        | 90 165        | 92 788        | 95 900        | 100 249       | 100 271       | 99 885        | 97 879        | 98 693                    | 98 287        |
| - Total DPK / Total Third Party Funds                                                                                                                                                       | 114 222       | 127 580       | 143 935       | 147 733       | 143 124       | 142 177       | 140 992       | 143 819       | 148 066       | 152 676       | 153 180       | 152 657       | 150 522       | 151 792                   | 151 719       |
| <b>Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%)</b>                   | <b>183,20</b> | <b>239,66</b> | <b>238,40</b> | <b>238,51</b> | <b>237,80</b> | <b>244,26</b> | <b>258,03</b> | <b>261,73</b> | <b>275,73</b> | <b>277,46</b> | <b>278,54</b> | <b>283,68</b> | <b>270,50</b> | <b>286,59</b>             | <b>279,33</b> |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios                                                                                                                  | 76 683        | 92 313        | 95 446        | 96 166        | 97 187        | 97 420        | 98 587        | 99 919        | 101 889       | 102 915       | 103 985       | 104 982       | 105 653       | 107 895                   | 110 535       |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios                                                                                                         | 41 858        | 38 518        | 40 037        | 40 320        | 40 869        | 39 883        | 38 208        | 38 176        | 36 953        | 37 092        | 37 331        | 37 007        | 39 058        | 37 647                    | 39 572        |
| <b>Investasi / Investment Proportion and Risk</b>                                                                                                                                           |               |               |               |               |               |               |               |               |               |               |               |               |               |                           |               |
| <b>Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total</b>                                                                               | <b>60,22</b>  | <b>62,12</b>  | <b>64,91</b>  | <b>65,12</b>  | <b>65,48</b>  | <b>65,27</b>  | <b>64,71</b>  | <b>64,53</b>  | <b>64,06</b>  | <b>64,14</b>  | <b>64,17</b>  | <b>64,11</b>  | <b>64,99</b>  | <b>64,60</b>              | <b>64,28</b>  |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based                                                                                                             | 71 386        | 81 275        | 87 945        | 88 886        | 90 397        | 89 623        | 88 516        | 89 120        | 88 940        | 89 807        | 90 677        | 91 030        | 94 055        | 94 014                    | 96 494        |
| - Total Pembiayaan / Total Financing                                                                                                                                                        | 118 541       | 130 830       | 135 483       | 136 486       | 138 056       | 137 303       | 136 795       | 138 096       | 138 842       | 140 007       | 141 316       | 141 989       | 144 711       | 145 542                   | 150 107       |
| <b>Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)</b> | <b>1,71</b>   | <b>1,91</b>   | <b>2,53</b>   | <b>2,69</b>   | <b>2,74</b>   | <b>2,75</b>   | <b>2,90</b>   | <b>2,87</b>   | <b>2,84</b>   | <b>3,01</b>   | <b>3,01</b>   | <b>3,17</b>   | <b>3,15</b>   | <b>3,45</b>               | <b>3,37</b>   |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing                                                                                                     | 1 220         | 1 549         | 2 223         | 2 391         | 2 476         | 2 465         | 2 571         | 2 555         | 2 522         | 2 707         | 2 727         | 2 887         | 2 962         | 3 243                     | 3 249         |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah                                                                                                          | 71 386        | 81 275        | 87 945        | 88 886        | 90 397        | 89 623        | 88 516        | 89 120        | 88 940        | 89 807        | 90 677        | 91 030        | 94 055        | 94 014                    | 96 494        |

**Tabel 2.**  
**Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah**  
**(Total Assets, Networks, and Human Resources's Development of Islamic Banking )**

| Indikator / Indicator                                                                                           | 2018    | 2019    | 2020    |         |         | 2021             |                  |                  |                  |                  |                  |         |         |         |         |
|-----------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|------------------|------------------|------------------|------------------|------------------|------------------|---------|---------|---------|---------|
|                                                                                                                 |         |         | Okt     | Nov     | Des     | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul     | Ags     | Sep     | Okt     |
| Bank Umum Syariah / Islamic Commercial Bank                                                                     |         |         |         |         |         |                  |                  |                  |                  |                  |                  |         |         |         |         |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)                                              | 316 691 | 350 364 | 381 846 | 387 482 | 397 073 | 395 476          | 394 862          | 393 168          | 399 886          | 404 353          | 411 461          | 415 155 | 413 937 | 418 766 | 423 170 |
| - Jumlah Bank / Number of Banks                                                                                 | 14      | 14      | 14      | 14      | 14      | 14               | 14               | 12               | 12               | 12               | 12               | 12      | 12      | 12      | 12      |
| - Jumlah Kantor / Number of Offices                                                                             | 1 875   | 1 919   | 1 958   | 2 042   | 2 034   | 2 035            | 2 036            | 2 038            | 2 037            | 2 043            | 2 042            | 2 040   | 2 044   | 2 028   | 2 032   |
| - KC / Branch Offices                                                                                           | 478     | 480     | 490     | 490     | 488     | 499              | 500              | 502              | 502              | 502              | 501              | 498     | 499     | 498     | 500     |
| - KCP / Sub Branch Offices                                                                                      | 1 199   | 1 243   | 1 273   | 1 356   | 1 351   | 1 344            | 1 346            | 1 346            | 1 345            | 1 350            | 1 350            | 1 350   | 1 351   | 1 337   | 1 337   |
| - KK / Cash Offices                                                                                             | 198     | 196     | 195     | 196     | 195     | 192              | 190              | 190              | 190              | 191              | 191              | 192     | 194     | 193     | 195     |
| - ATM / ATMs /ADMs                                                                                              | 2 791   | 2 827   | 2 763   | 2 777   | 2 800   | 3 321            | 3 346            | 3 355            | 3 473            | 3 477            | 3 537            | 3 589   | 3 872   | 3 879   | 3 879   |
| - Jumlah Tenaga Kerja / Number of Employees                                                                     | 49 516  | 49 654  | 49 902  | 50 261  | 50 212  | 50 483           | 50 483           | 50 483           | 53 854           | 49 462           | 51 472           | 44 737  | 45 379  | 45 436  | 49 380  |
| Unit Usaha Syariah / Islamic Business Unit                                                                      |         |         |         |         |         |                  |                  |                  |                  |                  |                  |         |         |         |         |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)                                              | 160 636 | 174 200 | 189 331 | 189 331 | 196 875 | 190 565          | 192 651          | 197 204          | 194 091          | 193 833          | 204 737          | 200 923 | 205 147 | 211 575 | 210 614 |
| - Jumlah Bank Umum Konvensional yang memiliki UUS / Number of Conventional Banks that have Sharia Business Unit | 20      | 20      | 20      | 20      | 20      | 20               | 20               | 20               | 20               | 20               | 20               | 20      | 20      | 21      | 21      |
| - Jumlah Kantor UUS / Number of Offices                                                                         | 354     | 381     | 391     | 391     | 392     | 371 <sup>f</sup> | 371 <sup>f</sup> | 395 <sup>f</sup> | 401 <sup>f</sup> | 402 <sup>f</sup> | 406 <sup>f</sup> | 407     | 407     | 409     | 411     |
| - KC / Branch Offices                                                                                           | 153     | 160     | 162     | 162     | 162     | 131              | 131              | 137              | 138              | 138              | 139              | 168     | 168     | 168     | 168     |
| - KCP / Sub Branch Offices                                                                                      | 146     | 159     | 167     | 167     | 169     | 178 <sup>f</sup> | 178 <sup>f</sup> | 188 <sup>f</sup> | 168 <sup>f</sup> | 169 <sup>f</sup> | 169 <sup>f</sup> | 169     | 169     | 170     | 171     |
| - KK / Cash Offices                                                                                             | 55      | 62      | 62      | 62      | 61      | 60 <sup>f</sup>  | 60 <sup>f</sup>  | 68 <sup>f</sup>  | 67 <sup>f</sup>  | 67 <sup>f</sup>  | 70 <sup>f</sup>  | 70      | 70      | 71      | 72      |
| - ATM / ATMs /ADMs                                                                                              | 171     | 176     | 180     | 179     | 182     | 161              | 161              | 211              | 211              | 211              | 211              | 218     | 218     | 219     | 219     |
| - Jumlah Tenaga Kerja / Number of Employees                                                                     | 4 955   | 5 186   | 5 311   | 5 326   | 5 326   | 5 357            | 5 357            | 5 357            | 5 511            | 5 444            | 5 467            | 5 391   | 5 455   | 5 498   | 5 542   |
| Total Aset BUS dan UUS (dalam miliar Rupiah) / Total Assets (in billion IDR)                                    | 477 327 | 524 564 | 571 177 | 576 813 | 593 948 | 586 041          | 587 513          | 590 372          | 593 977          | 598 186          | 616 198          | 616 078 | 619 084 | 630 341 | 633 784 |
| Total Kantor BUS dan UUS / Total Number of Offices                                                              | 2 229   | 2 300   | 2 349   | 2 433   | 2 426   | 2 406            | 2 407            | 2 433            | 2 438            | 2 445            | 2 448            | 2 447   | 2 451   | 2 437   | 2 443   |
| Total ATM BUS dan UUS / Total Number of ATMs/ADMs                                                               | 2 962   | 3 003   | 2 943   | 2 956   | 2 982   | 3 482            | 3 507            | 3 566            | 3 684            | 3 688            | 3 748            | 3 807   | 4 090   | 4 098   | 4 098   |
| Total Tenaga Kerja BUS dan UUS / Total Number of Employees                                                      | 54 471  | 54 840  | 55 213  | 55 587  | 55 538  | 55 840           | 55 840           | 55 840           | 59 365           | 54 906           | 56 939           | 50 128  | 50 834  | 50 934  | 54 922  |
| Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank                                                              |         |         |         |         |         |                  |                  |                  |                  |                  |                  |         |         |         |         |
| - Jumlah Bank / Number of Banks                                                                                 | 167     | 164     | 163     | 163     | 163     | 163              | 163              | 163              | 163              | 163              | 163              | 165     | 165     | 165     | 163     |
| - Jumlah Kantor / Number of Offices                                                                             | 495     | 617     | 624     | 627     | 627     | 627              | 629              | 631              | 635              | 637              | 639              | 650     | 648     | 670     | 661     |
| - Jumlah Tenaga Kerja / Number of                                                                               | 4 918   | 6 620   | 6 757   | 6 755   | 6 750   | 6 762            | 6 770            | 6 800            | 6 787            | 6 786            | 6 767            | 6 809   | 6 818   | 6 895   | 6 870   |

**Tabel 3.**  
**Jaringan Kantor Individual Perbankan Syariah - SPS Oktober 2021**  
*(Individual Islamic Commercial Bank and Islamic Business Unit - October 2021)*

| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                              | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------|--------------------|------------|
| <b>Bank Umum Syariah / Islamic Commercial Bank</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                              | <b>500</b>       | <b>1 337</b>       | <b>195</b> |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank Aceh Syariah                        | 27               | 90                 | 31         |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT BPD Nusa Tenggara Barat Syariah           | 12               | 24                 | 6          |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank Muamalat Indonesia, Tbk             | 80               | 131                | 30         |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank Victoria Syariah                    | 6                | 1                  | -          |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank BRISyariah <sup>1)</sup>            | -                | -                  | -          |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank Jabar Banten Syariah                | 9                | 55                 | 2          |
| 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank BNI Syariah <sup>1)</sup>           | -                | -                  | -          |
| 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank Syariah Mandiri <sup>1)</sup>       | -                | -                  | -          |
| 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PT. Bank Mega Syariah                        | 30               | 29                 | 4          |
| 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT. Bank Panin Syariah, Tbk                  | 11               | -                  | -          |
| 11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT. Bank Syariah Bukopin                     | 12               | 7                  | 4          |
| 12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT. BCA Syariah                              | 15               | 15                 | 43         |
| 13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT. Bank Tabungan Pensiunan Nasional Syariah | 24               | -                  | -          |
| 14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT. Bank Net Indonesia Syariah               | 1                | -                  | -          |
| 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT. Bank Syariah Indonesia, Tbk              | 273              | 985                | 75         |
| <b>Unit Usaha Syariah / Islamic Business Unit</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                              | <b>168</b>       | <b>171</b>         | <b>72</b>  |
| 15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank Danamon Indonesia, Tbk               | 10               | 4                  | -          |
| 16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank Permata, Tbk                         | 15               | 5                  | 1          |
| 17                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank Maybank Indonesia, Tbk               | 17               | 2                  | -          |
| 18                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank CIMB Niaga, Tbk                      | 24               | 1                  | 5          |
| 19                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank OCBC NISP, Tbk                       | 10               | -                  | -          |
| 20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank Sinarmas                             | 31               | -                  | 12         |
| 21                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT Bank Tabungan Negara (Persero), Tbk.      | 26               | 59                 | 8          |
| 22                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD DKI                                   | 2                | 14                 | 5          |
| 23                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Daerah Istimewa Yogyakarta            | 1                | 7                  | 3          |
| 24                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Jawa Tengah                           | 5                | 14                 | 10         |
| 25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Jawa Timur, Tbk                       | 7                | 10                 | -          |
| 26                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Sumatera Utara                        | 1                | 2                  | -          |
| 27                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Jambi                                 | -                | -                  | -          |
| 28                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Sumatera Barat                        | 5                | 4                  | 2          |
| 29                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Riau dan Kepulauan Riau               | 2                | 7                  | 7          |
| 30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Sumatera Selatan dan Bangka Belitung  | 4                | 6                  | 5          |
| 31                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Kalimantan Selatan                    | 2                | 9                  | 5          |
| 32                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Kalimantan Barat                      | 4                | 1                  | 6          |
| 33                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PD BPD Kalimantan Timur                      | 2                | 20                 | 2          |
| 34                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | PT BPD Sulawesi Selatan dan Sulawesi Barat   | -                | 6                  | 1          |
| <b>Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                              | <b>192</b>       | <b>-</b>           | <b>306</b> |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                              | <b>860</b>       | <b>1 508</b>       | <b>573</b> |
| Keterangan / Note :<br>- KP/HO = Kantor Pusat / Head Office<br>- UUS = Unit Usaha Syariah / BU = Islamic Banking Unit<br>- KPO/HOO = Kantor Pusat Operasional / Head Operational Office<br>- KC/BO = Kantor Cabang / Branch Office<br>- KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syaria Services Unit<br>- KK/CO = Kantor Kas / Cash Office<br>- Tidak termasuk Layanan Syariah / Not Include Office Channeling<br><sup>1)</sup> Sesuai dengan KDK OJK Nomor 4/KDK.03.2021 tanggal 27 Januari 2021 tentang Izin Penggabungan PT Bank Syariah Mandiri dan PT Bank BNI Syariah Ke Dalam PT Bank BRI Syariah Serta Perubahan Nama Menjadi PT Bank Syariah Indonesia, Tbk Sebagai Hasil Penggabungan |                                              |                  |                    |            |



| Tabel 4.<br>Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Oktober 2021<br>(Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region)                                                                                                                                                                                                                                                        |                  |                    |            |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|------------|--|
| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                                                                                                                                                                                                  | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO   |  |
| <b>Bank Umum Syariah / Sharia Commercial Bank</b>                                                                                                                                                                                                                                                                                                                                                                                               | <b>500</b>       | <b>1 337</b>       | <b>195</b> |  |
| 1 Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                                                    | 66               | 217                | 25         |  |
| 2 Banten                                                                                                                                                                                                                                                                                                                                                                                                                                        | 20               | 60                 | 8          |  |
| 3 DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                   | 63               | 129                | 33         |  |
| 4 Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                                                    | 9                | 25                 | 10         |  |
| 5 Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                   | 37               | 83                 | 13         |  |
| 6 Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                                                    | 47               | 136                | 28         |  |
| 7 Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                                                      | 5                | 12                 | 0          |  |
| 8 Jambi                                                                                                                                                                                                                                                                                                                                                                                                                                         | 7                | 18                 | 1          |  |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                                                                                                                      | 56               | 267                | 37         |  |
| 10 Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                               | 24               | 52                 | 4          |  |
| 11 Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                                               | 11               | 27                 | 4          |  |
| 12 Riau                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10               | 29                 | 7          |  |
| 13 Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                                             | 16               | 35                 | 3          |  |
| 14 Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                                              | 2                | 6                  | 0          |  |
| 15 Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                                               | 6                | 13                 | 2          |  |
| 16 Lampung                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10               | 26                 | 2          |  |
| 17 Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                                           | 9                | 17                 | 3          |  |
| 18 Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                                             | 9                | 13                 | 1          |  |
| 19 Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                                             | 14               | 30                 | 0          |  |
| 20 Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                                            | 7                | 6                  | 0          |  |
| 21 Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                                              | 6                | 11                 | 0          |  |
| 22 Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                                             | 12               | 35                 | 6          |  |
| 23 Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                                               | 3                | 4                  | 0          |  |
| 24 Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2                | 4                  | 0          |  |
| 25 Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                                               | 2                | 3                  | 0          |  |
| 26 Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                                            | 7                | 10                 | 1          |  |
| 27 Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                                          | 21               | 45                 | 7          |  |
| 28 Bali                                                                                                                                                                                                                                                                                                                                                                                                                                         | 6                | 8                  | 0          |  |
| 29 Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                                          | 3                | 1                  | 0          |  |
| 30 Maluku                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2                | 2                  | 0          |  |
| 31 Papua                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2                | 4                  | 0          |  |
| 32 Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                                                 | 3                | 7                  | 0          |  |
| 33 Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2                | 2                  | 0          |  |
| 34 Luar Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                               | 1                | 0                  | 0          |  |
| Keterangan / Note :<br>- KP/HO = Kantor Pusat / Head Office<br>- UUS = Unit Usaha Syariah / BU = Islamic Banking Unit<br>- KPO/HOO = Kantor Pusat Operasional / Head Operational Office<br>- KC/BO = Kantor Cabang / Branch Office<br>- KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syaria Services Unit<br>- KK/CO = Kantor Kas / Cash Office<br>- Tidak termasuk Layanan Syariah / Not Include Office |                  |                    |            |  |

| Tabel 4.<br>Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Oktober 2021<br>(Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region)                                                                                                                                                                                                                                                  |                  |                    |            |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|------------|--|
| Kelompok Bank / Group of Banks                                                                                                                                                                                                                                                                                                                                                                                                            | KPO/KC<br>HOO/BO | KCP/UPS<br>SBO/SSU | KK<br>CO   |  |
| <b>Unit Usaha Syariah / Sharia Business Unit</b>                                                                                                                                                                                                                                                                                                                                                                                          | <b>168</b>       | <b>171</b>         | <b>72</b>  |  |
| 1 Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                                              | 22               | 18                 | 8          |  |
| 2 Banten                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3                | 8                  | 2          |  |
| 3 DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                             | 9                | 17                 | 7          |  |
| 4 Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                                              | 6                | 9                  | 3          |  |
| 5 Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                                             | 19               | 22                 | 14         |  |
| 6 Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                                              | 20               | 20                 | 5          |  |
| 7 Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                                                | 1                | 1                  | -          |  |
| 8 Jambi                                                                                                                                                                                                                                                                                                                                                                                                                                   | 4                | 2                  | -          |  |
| 9 Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                                                                                                                | 6                | 8                  | 3          |  |
| 10 Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                         | 7                | 1                  | -          |  |
| 11 Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                                         | 8                | 5                  | 2          |  |
| 12 Riau                                                                                                                                                                                                                                                                                                                                                                                                                                   | 5                | 7                  | 8          |  |
| 13 Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                                       | 10               | 7                  | 5          |  |
| 14 Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                                        | -                | 1                  | -          |  |
| 15 Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                                         | 5                | 4                  | -          |  |
| 16 Lampung                                                                                                                                                                                                                                                                                                                                                                                                                                | 3                | -                  | -          |  |
| 17 Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                                     | 8                | 10                 | 5          |  |
| 18 Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                                       | 7                | 1                  | 6          |  |
| 19 Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                                       | 9                | 21                 | 3          |  |
| 20 Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                                      | -                | -                  | -          |  |
| 21 Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                                        | -                | 1                  | -          |  |
| 22 Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                                       | 7                | 7                  | 1          |  |
| 23 Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                                         | -                | -                  | -          |  |
| 24 Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                                              | -                | -                  | -          |  |
| 25 Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                                         | -                | 1                  | -          |  |
| 26 Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                                      | 1                | -                  | -          |  |
| 27 Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                                    | 4                | -                  | -          |  |
| 28 Bali                                                                                                                                                                                                                                                                                                                                                                                                                                   | 4                | -                  | -          |  |
| 29 Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                                    | -                | -                  | -          |  |
| 30 Maluku                                                                                                                                                                                                                                                                                                                                                                                                                                 | -                | -                  | -          |  |
| 31 Papua                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                | -                  | -          |  |
| 32 Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                                           | -                | -                  | -          |  |
| 33 Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                                            | -                | -                  | -          |  |
| 34 Luar Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                         | -                | -                  | -          |  |
| <b>Total BUS dan UUS / Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network</b>                                                                                                                                                                                                                                                                                                                                  | <b>668</b>       | <b>1 508</b>       | <b>267</b> |  |
| Keterangan / Note :<br>- KP/HO = Kantor Pusat / Head Office<br>- UUS = Unit Usaha Syariah / BU = Islamic Banking Unit<br>- KPO/HOO = Kantor Pusat Operasional / Head Operational<br>- KC/BO = Kantor Cabang / Branch Office<br>- KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syari'a Services Unit<br>- KK/CO = Kantor Kas / Cash Office<br>- Tidak termasuk Layanan Syariah / Not Include Office |                  |                    |            |  |

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

| Indikator / Indicator                     | 2018  | 2019  | 2020  |       |       | 2021             |                  |                  |                  |                  |                  |       |       |       |       |
|-------------------------------------------|-------|-------|-------|-------|-------|------------------|------------------|------------------|------------------|------------------|------------------|-------|-------|-------|-------|
|                                           |       |       | Okt   | Nov   | Des   | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul   | Ags   | Sep   | Okt   |
| 1 PT. Bank Danamon Indonesia, Tbk         | 401   | 434   | 417   | 409   | 408   | 416              | 416              | 410              | 406              | 404              | 404              | 402   | 402   | 400   | 400   |
| 2 PT. Bank Permata, Tbk                   | 299   | 289   | 285   | 284   | 283   | 281              | 277              | 277              | 276              | 275              | 275              | 275   | 271   | 270   | 268   |
| 3 PT Bank Maybank Indonesia, Tbk          | 372   | 359   | 346   | 346   | 347   | 350              | 349              | 349              | 346              | 345              | 345              | 345   | 345   | 343   | 342   |
| 4 PT. Bank CIMB Niaga, Tbk                | 119   | 122   | 124   | 128   | 129   | 382              | 358              | 358              | 358              | 358              | 358              | 358   | 358   | 353   | 353   |
| 5 PT. Bank OCBC NISP, Tbk                 | 256   | 230   | 200   | 200   | 200   | 202              | 198              | 198              | 194              | 191              | 190              | 190   | 190   | 190   | 189   |
| 6 PT Bank Sinarmas                        | 39    | 153   | 157   | 157   | 157   | 156              | 158              | 158              | 157              | 157              | 157              | 157   | 179   | 179   | 180   |
| 7 PT. Bank Tabungan Negara (Persero), Tbk | 298   | 340   | 327   | 327   | 327   | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340 <sup>f</sup> | 340   | 340   | 334   | 334   |
| 8 UUS BTPN <sup>1)</sup>                  | -     | -     | -     | -     | -     | -                | -                | -                | -                | -                | -                | -     | -     | -     | -     |
| 9 PT BPD DKI                              | 242   | 243   | 240   | 240   | 241   | 244 <sup>f</sup> | 244 <sup>f</sup> | 243 <sup>f</sup> | 243 <sup>f</sup> | 243 <sup>f</sup> | 240 <sup>f</sup> | 240   | 238   | 237   | 237   |
| 10 PT. BPD DIY                            | 34    | 38    | 38    | 38    | 39    | 39               | 39               | 39               | 39               | 39               | 39               | 39    | 39    | 39    | 39    |
| 11 PT BPD Jateng                          | 156   | 156   | 156   | 156   | 156   | 156              | 156              | 156              | 156              | 156              | 156              | 156   | 156   | 156   | 156   |
| 12 PT BPD Jatim, Tbk                      | 191   | 191   | 195   | 195   | 195   | 195              | 195              | 195              | 195              | 195              | 195              | 195   | 195   | 195   | 195   |
| 13 PT Bank Aceh Syariah                   | -     | -     | -     | -     | -     | -                | -                | -                | -                | -                | -                | -     | -     | -     | -     |
| 14 PT BPD Sumut                           | 121   | 121   | 121   | 121   | 121   | 121              | 121              | 121              | 121              | 121              | 121              | 168   | 168   | 168   | 166   |
| 15 PT BPD Jambi                           | 29    | 30    | 30    | 30    | 30    | 39               | 40               | 40               | 40               | 40               | 40               | 40    | 40    | 40    | 40    |
| 16 PT BPD Sumbar                          | 31    | 31    | 119   | 119   | 119   | 119              | 119              | 119              | 119              | 119              | 119              | 119   | 119   | 119   | 116   |
| 17 PT BPD Riau dan Kepri                  | 52    | 52    | 52    | 52    | 52    | 87               | 87               | 87               | 87               | 87               | 87               | 87    | 87    | 87    | 87    |
| 18 PT BPD Sumsel dan Babel                | 18    | 20    | 20    | 20    | 20    | 73               | 73               | 73               | 73               | 73               | 73               | 73    | 73    | 73    | 73    |
| 19 PT BPD Kalsel                          | 48    | 49    | 49    | 49    | 49    | 49               | 49               | 49               | 49               | 49               | 49               | 49    | 49    | 50    | 50    |
| 20 PT BPD Kalbar                          | 65    | 65    | 65    | 65    | 65    | 65               | 65               | 65               | 65               | 65               | 65               | 65    | 65    | 65    | 65    |
| 21 PD BPD Kaltim                          | 26    | 26    | 26    | 26    | 26    | 26               | 26               | 26               | 26               | 26               | 26               | 26    | 26    | 26    | 26    |
| 22 PT BPD Sulselbar                       | -     | -     | -     | -     | -     | -                | -                | -                | 1                | 1                | 1                | 1     | 1     | 1     | 1     |
| 23 PT BPD Nusa Tenggara Barat             | -     | -     | -     | -     | -     | -                | -                | -                | -                | -                | -                | -     | -     | -     | -     |
| JUMLAH                                    | 2 797 | 2 949 | 2 967 | 2 962 | 2 964 | 3 324            | 3 294            | 3 288            | 3.275            | 3.269            | 3.268            | 3.325 | 3.341 | 3.325 | 3.317 |

<sup>1)</sup> "-" = data tidak tersedia karena UUS spin off menjadi BUS / data not available since office channelling was spinoff become Sharia Banking

1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK" / "Revision of data BUS-UUS began in June 2014 based

**Tabel 6.**  
**Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah**  
**(Islamic Commercial Bank and Islamic Business Unit Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                                                        | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                              |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| <b>Komponen Aset/Assets</b>                                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Kas / Cash                                                                                                                 | 5 143   | 6 375   | 4 974   | 5 947   | 7 468   | 6 549   | 6 014   | 6 262   | 7 911   | 8 763   | 7 603   | 7 313   | 7 149   | 7 129   | 6 381   |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 62 744  | 63 801  | 58 404  | 69 211  | 59 680  | 58 934  | 57 938  | 56 328  | 56 925  | 57 649  | 59 771  | 58 893  | 58 255  | 57 433  | 66 596  |
| a. Giro / Deposit                                                                                                            | 19 684  | 20 503  | 15 811  | 15 073  | 15 615  | 14 692  | 14 699  | 14 712  | 17 893  | 19 839  | 19 608  | 24 466  | 27 569  | 25 208  | 25 048  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 8 268   | 10 386  | 11 769  | 12 834  | 12 844  | 13 144  | 14 109  | 12 967  | 11 792  | 10 022  | 7 285   | 5 630   | 4 465   | 2 935   | 1 370   |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 32 591  | 27 272  | 16 176  | 29 370  | 19 369  | 18 691  | 14 360  | 17 538  | 14 471  | 17 002  | 23 153  | 20 120  | 18 504  | 19 678  | 29 159  |
| d. Lainnya / Others                                                                                                          | 2 201   | 5 640   | 14 649  | 11 935  | 11 853  | 12 407  | 14 770  | 11 110  | 12 770  | 10 786  | 9 725   | 8 677   | 7 718   | 9 611   | 11 019  |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 6 954   | 5 152   | 7 644   | 5 702   | 10 248  | 5 599   | 3 012   | 4 624   | 4 566   | 4 361   | 5 534   | 4 093   | 2 968   | 3 262   | 3 245   |
| a. Giro / Demand Deposits                                                                                                    | 3 535   | 3 345   | 6 799   | 4 788   | 9 302   | 4 625   | 2 323   | 3 683   | 3 910   | 3 511   | 4 897   | 3 233   | 2 273   | 2 229   | 2 543   |
| b. Tabungan / Saving Deposits                                                                                                | 3       | 2       | 2       | 3       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       |
| c. Deposito / Time Deposits                                                                                                  | 3 062   | 1 751   | 581     | 603     | 741     | 738     | 442     | 339     | 444     | 646     | 506     | 579     | 574     | 877     | 486     |
| d. Setoran Jaminan / Margin Deposits                                                                                         | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       | 4       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                          | 350     | 50      | 258     | 305     | 199     | 230     | 240     | 595     | 206     | 199     | 125     | 275     | 115     | 150     | 210     |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 65 970  | 81 016  | 109 331 | 104 025 | 119 761 | 117 359 | 123 934 | 125 419 | 123 494 | 125 726 | 138 475 | 141 114 | 143 621 | 150 070 | 140 305 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 59 756  | 59 589  | 77 735  | 80 235  | 85 760  | 89 074  | 93 441  | 98 852  | 95 672  | 88 821  | 97 829  | 99 093  | 101 593 | 103 223 | 101 644 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 6 215   | 21 427  | 31 596  | 23 790  | 34 001  | 28 285  | 30 493  | 26 567  | 27 822  | 36 906  | 40 647  | 42 022  | 42 028  | 46 847  | 38 661  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 146 573 | 172 492 | 184 149 | 186 177 | 187 819 | 186 219 | 184 706 | 187 519 | 186 930 | 187 531 | 189 339 | 189 838 | 192 794 | 194 980 | 196 557 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 145 507 | 171 270 | 183 069 | 185 113 | 186 773 | 185 227 | 183 749 | 186 575 | 186 002 | 186 663 | 188 501 | 189 080 | 192 075 | 194 329 | 195 911 |
| 1. Mudharabah / Mudharabah                                                                                                   | 15 866  | 13 779  | 11 793  | 12 256  | 11 854  | 11 474  | 11 337  | 11 657  | 11 000  | 10 888  | 11 302  | 11 167  | 11 232  | 10 654  | 9 973   |
| 2. Musyarakah / Musyarakah                                                                                                   | 129 641 | 157 491 | 171 276 | 172 857 | 174 919 | 173 753 | 172 412 | 174 918 | 175 003 | 175 776 | 177 198 | 177 913 | 180 843 | 183 675 | 185 938 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 1 066   | 1 222   | 1 080   | 1 064   | 1 046   | 992     | 957     | 944     | 927     | 868     | 839     | 758     | 718     | 651     | 646     |
| 1. Mudharabah / Mudharabah                                                                                                   | 1 054   | 1 193   | 1 058   | 1 042   | 1 029   | 976     | 947     | 932     | 915     | 856     | 825     | 747     | 710     | 642     | 637     |
| 2. Musyarakah / Musyarakah                                                                                                   | 12      | 29      | 22      | 22      | 17      | 16      | 11      | 12      | 12      | 11      | 14      | 10      | 8       | 8       | 8       |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 6 Piutang / Receivables / Acceptables                                                                                        | 164 135 | 173 356 | 185 363 | 187 589 | 188 558 | 189 050 | 190 018 | 190 890 | 194 670 | 195 747 | 197 854 | 197 432 | 197 382 | 200 339 | 203 874 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 164 088 | 173 323 | 185 348 | 187 568 | 188 536 | 189 029 | 189 996 | 190 870 | 194 648 | 195 732 | 197 842 | 197 421 | 197 369 | 200 324 | 203 860 |
| 1. Murabahah / Murabahah                                                                                                     | 154 805 | 160 654 | 172 095 | 173 772 | 174 301 | 174 885 | 175 979 | 176 881 | 180 164 | 181 002 | 182 612 | 182 888 | 183 507 | 185 813 | 189 286 |
| 2. Qardh / Qardh                                                                                                             | 7 674   | 10 572  | 10 936  | 11 454  | 11 872  | 11 774  | 11 627  | 11 593  | 12 095  | 12 338  | 12 833  | 12 124  | 11 446  | 12 076  | 12 124  |
| 3. Istishna' / Istishna                                                                                                      | 1 609   | 2 097   | 2 317   | 2 342   | 2 364   | 2 370   | 2 391   | 2 396   | 2 389   | 2 391   | 2 398   | 2 409   | 2 416   | 2 436   | 2 450   |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                      | 47      | 33      | 15      | 22      | 22      | 22      | 21      | 21      | 22      | 15      | 12      | 11      | 13      | 15      | 14      |
| 1. Murabahah / Murabahah                                                                                                     | 47      | 33      | 15      | 22      | 22      | 22      | 21      | 21      | 22      | 15      | 12      | 11      | 13      | 15      | 14      |
| 2. Qardh / Qardh                                                                                                             | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Istishna' / Istishna                                                                                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                      | 10 597  | 10 589  | 8 917   | 8 750   | 8 635   | 8 505   | 8 367   | 8 237   | 8 048   | 7 856   | 7 754   | 7 595   | 7 365   | 7 323   | 7 073   |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 10 597  | 10 589  | 8 917   | 8 750   | 8 635   | 8 505   | 8 367   | 8 237   | 8 047   | 7 856   | 7 754   | 7 595   | 7 365   | 7 323   | 7 073   |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | -       |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                             | 4 792   | 805     | 489     | 512     | 511     | 611     | 1 490   | 643     | 679     | 585     | 597     | 544     | 452     | 443     | 479     |

**Tabel 6.**  
**Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah**  
**(Islamic Commercial Bank and Islamic Business Unit Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                 | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |                  |                     |                     |                     |         |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------|---------------------|---------------------|---------------------|---------|
|                                                                                       |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun              | Jul                 | Ags                 | Sep                 | Okt     |
| 9 Penyertaan / Investment in other entities                                           | 83      | 806     | 748     | 747     | 747     | 747     | 746     | 746     | 746     | 746     | 746              | 746                 | 746                 | 746                 | 766     |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / Impairment on Productive Assets | 7 519   | 8 115   | 11 236  | 11 578  | 11 982  | 12 213  | 12 647  | 12 709  | 13 294  | 13 637  | 13 760           | 13 903              | 13 932              | 14 135              | 14 018  |
| 11 Salam                                                                              | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| 12 Aset Istishna dalam Penyelesaian / Istishna' Assets in Resolution                  | 1       | 0       | 1       | 1       | 1       | 1       | 1       | 5       | 10      | 15      | 24 <sup>1)</sup> | 27                  | 31                  | 34                  | 38      |
| 13 Aset Tetap dan inventaris / Fixed Assets and Equipment                             | 6 566   | 6 645   | 8 083   | 8 138   | 8 295   | 8 292   | 8 233   | 8 308   | 8 302   | 8 320   | 8 262            | 8 223               | 8 352               | 8 474               | 8 578   |
| 14 Persediaan / Inventories                                                           | 7       | 7       | 9       | 9       | 5       | 8       | 5       | 5       | 8       | 8       | 9                | 7                   | 4                   | 3                   | 3       |
| 15 Rupa-rupa Aset / Other Assets                                                      | 11 279  | 11 634  | 14 302  | 11 584  | 14 201  | 16 379  | 15 695  | 14 095  | 14 982  | 14 516  | 13 989           | 14 155 <sup>f</sup> | 13 897 <sup>f</sup> | 14 241 <sup>f</sup> | 13 907  |
| <b>Komponen Kewajiban dan Modal / Liabilities And Capital</b>                         |         |         |         |         |         |         |         |         |         |         |                  |                     |                     |                     |         |
| 1 Dana Pihak Ketiga / Third Party Funds                                               | 371 828 | 416 558 | 458 676 | 464 193 | 465 977 | 463 476 | 462 413 | 462 791 | 474 063 | 482 419 | 491 081          | 493 565             | 490 731             | 493 127             | 496 908 |
| a. Dana Simpanan Wadiah / iB Wadia                                                    | 54 344  | 65 751  | 83 926  | 89 820  | 90 331  | 83 236  | 82 656  | 84 792  | 82 895  | 84 874  | 85 352           | 86 406              | 85 236              | 86 922              | 91 083  |
| 1. Giro / iB Demand Deposits Wadia                                                    | 26 435  | 30 331  | 42 245  | 46 827  | 45 073  | 38 261  | 37 916  | 39 880  | 36 189  | 37 382  | 37 941           | 39 271              | 38 088              | 38 418              | 41 114  |
| 2. Tabungan / iB Saving Deposits Wadia                                                | 27 909  | 35 420  | 41 681  | 42 993  | 45 257  | 44 975  | 44 740  | 44 912  | 46 706  | 47 492  | 47 411           | 47 135              | 47 148              | 48 504              | 49 969  |
| b. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund             | 317 484 | 350 807 | 374 749 | 374 373 | 375 646 | 380 239 | 379 757 | 377 999 | 391 168 | 397 545 | 405 728          | 407 159             | 405 495             | 406 205             | 405 824 |
| 1. Giro / Demand Deposits                                                             | 17 161  | 27 321  | 30 302  | 28 371  | 22 631  | 23 727  | 26 455  | 24 943  | 27 077  | 29 945  | 30 746           | 28 141              | 29 521              | 31 045              | 34 951  |
| 2. Tabungan / Saving Deposits                                                         | 86 529  | 97 839  | 105 873 | 109 204 | 114 127 | 112 261 | 110 911 | 111 310 | 113 445 | 115 496 | 118 320          | 120 683             | 120 821             | 121 248             | 119 682 |
| 3. Deposito / Time Deposits                                                           | 213 794 | 225 646 | 238 575 | 236 798 | 238 888 | 244 251 | 242 391 | 241 746 | 250 646 | 252 105 | 256 663          | 258 335             | 255 154             | 253 912             | 251 192 |
| c. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| 1. Giro / Demand Deposits                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| 2. Tabungan / Saving Deposits                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| 3. Deposito / Time Deposits                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| 2 Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia                    | 1 744   | 1 494   | 2 542   | 5 578   | 5 473   | 5 078   | 5 471   | 5 690   | 4 777   | 4 776   | 3 858            | 4 415               | 4 166               | 4 133               | 2 373   |
| 3 Liabilitas kepada Bank Lain / Liabilities to other Banks                            | 6 862   | 6 324   | 5 114   | 5 079   | 6 052   | 5 827   | 5 458   | 4 864   | 4 402   | 4 975   | 5 233            | 5 341               | 5 496               | 5 296               | 5 083   |
| a. Giro / Demand Deposits                                                             | 860     | 1 031   | 893     | 869     | 1 133   | 1 084   | 1 017   | 963     | 881     | 1 024   | 997              | 1 100               | 1 133               | 1 163               | 1 149   |
| b. Tabungan / Saving Deposits                                                         | 1 018   | 1 603   | 1 378   | 1 442   | 1 547   | 1 608   | 1 456   | 1 277   | 1 093   | 1 330   | 1 432            | 1 457               | 1 664               | 1 559               | 1 592   |
| c. Deposito / Time Deposits                                                           | 4 798   | 3 337   | 2 239   | 2 423   | 2 822   | 2 900   | 2 683   | 2 427   | 2 312   | 2 518   | 2 436            | 2 520               | 2 507               | 2 505               | 2 165   |
| d. Setoran Jaminan / Margin Deposits                                                  | 0       | 0       | 20      | 50      | 75      | 0       | 100     | 100     | 0       | 0       | 125              | 125                 | 125                 | 0                   | 0       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| f. Lainnya / Others                                                                   | 186     | 352     | 584     | 295     | 474     | 235     | 202     | 96      | 116     | 103     | 243              | 139                 | 68                  | 69                  | 177     |
| 4 Surat Berharga yang Diterbitkan / Issued Securities                                 | 10 845  | 8 953   | 7 858   | 8 496   | 9 279   | 7 179   | 6 783   | 7 895   | 7 677   | 7 213   | 7 122            | 7 285               | 7 228               | 9 352               | 11 764  |
| a. Dimiliki Pihak Ketiga Bukan Bank / Securities Held by Non Banks                    | 3 307   | 3 333   | 3 720   | 3 721   | 3 726   | 3 626   | 3 626   | 3 626   | 3 372   | 3 372   | 3 372            | 3 343               | 3 399               | 3 524               | 3 541   |
| b. Dimiliki Bank Lain / Securities Held by Other Banks                                | 7 538   | 5 620   | 4 137   | 4 776   | 5 554   | 3 553   | 3 157   | 4 268   | 4 306   | 3 841   | 3 750            | 3 942               | 3 829               | 5 828               | 8 222   |
| 5 Pembiayaan yang Diterima / Received Borrowing                                       | 2 912   | 2 469   | 5 993   | 5 117   | 6 373   | 5 606   | 5 589   | 4 747   | 4 836   | 4 987   | 5 286            | 4 957               | 5 134               | 4 858               | 5 215   |
| 6 Liabilitas Lainnya / Other Liabilities                                              | 756     | 787     | 443     | 462     | 479     | 564     | 1 440   | 590     | 633     | 540     | 542              | 492                 | 401                 | 366                 | 396     |
| 7 Rupa-Rupa Liabilitas / Miscellaneous Liabilities                                    | 40 606  | 41 106  | 39 309  | 34 286  | 46 655  | 43 514  | 45 597  | 48 288  | 41 408  | 36 411  | 45 379           | 41 979 <sup>f</sup> | 47 010 <sup>f</sup> | 53 793 <sup>f</sup> | 52 524  |
| 8 Dana Investasi Profit Sharing lainnya / Other Profit Sharing Investmen              | 800     | 430     | 170     | 220     | 325     | 230     | 250     | 230     | -       | -       | -                | -                   | -                   | -                   | -       |
| a. Liabilitas kepada Bank Lain / Liabilities to Other Banks                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| b. Surat Berharga / Issued Securities                                                 | 800     | 430     | 170     | 220     | 325     | 230     | 250     | 230     | -       | -       | -                | -                   | -                   | -                   | -       |
| c. Pembiayaan yang Diterima / Received Borrowing                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                | -                   | -                   | -                   | -       |
| 9 Modal Pinjaman / Loan Capital                                                       | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 750   | 1 750   | 1 750            | 1 750               | 1 750               | 1 750               | 1 750   |
| 10 Modal Disetor / Paid-in capital                                                    | 21 937  | 23 021  | 23 779  | 24 024  | 26 104  | 26 104  | 35 606  | 36 106  | 36 106  | 36 153  | 36 155           | 36 176              | 36 176              | 36 181              | 36 181  |
| 11 Tambahan Modal Disetor / Additional paid-in capital                                | 2 352   | 2 446   | 3 091   | 4 712   | 3 375   | 3 776   | 4 178   | 3 578   | 3 682   | 3 719   | 3 714            | 3 794               | 3 832               | 3 599               | 3 679   |
| 12 Selisih Penilaian kembali Aset Tetap / Differences in Fixed Assets Appraisal       | 1 531   | 1 526   | 1 480   | 1 480   | 1 480   | 1 480   | 1 077   | 1 003   | 946     | 1 026   | 1 000            | 1 000               | 971                 | 971                 | 971     |
| 13 Cadangan / Reserves                                                                | 3 889   | 4 348   | 4 409   | 4 409   | 4 409   | 4 409   | 3 357   | 3 357   | 3 379   | 3 379   | 3 379            | 3 594               | 3 661               | 3 661               | 3 661   |
| a. Cadangan Umum / General Reserves                                                   | 3 694   | 4 153   | 4 164   | 4 164   | 4 164   | 4 164   | 3 112   | 3 112   | 3 135   | 3 135   | 3 135            | 3 350               | 3 635               | 3 635               | 3 635   |
| b. Cadangan Tujuan / Special Purpose Reserves                                         | 195     | 195     | 245     | 245     | 245     | 245     | 245     | 245     | 245     | 245     | 245              | 26                  | 26                  | 26                  | 26      |
| 14 Laba / Net Income                                                                  | 9 789   | 13 627  | 16 838  | 17 283  | 16 493  | 17 324  | 8 819   | 9 760   | 10 318  | 10 838  | 11 485           | 11 664              | 12 528              | 13 252              | 13 280  |
| a. Tahun-tahun lalu / Previous years                                                  | 4 625   | 7 348   | 10 987  | 10 985  | 10 985  | 16 544  | 7 298   | 7 262   | 6 967   | 6 837   | 6 558            | 5 939               | 5 967               | 5 967               | 5 968   |
| b. Tahun berjalan / Current year                                                      | 5 164   | 6 278   | 5 852   | 6 298   | 5 508   | 780     | 1 521   | 2 497   | 3 350   | 4 001   | 4 927            | 5 725               | 6 561               | 7 285               | 7 312   |

**Tabel 6.a.**  
**Kegiatan Usaha Bank Umum Syariah**  
**(Islamic Commercial Bank Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator/Indicator                                                                                                          | 2018    | 2019    | 2020    |         |         | 2021                 |                     |         |         |         |                    |         |         |         |         |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|----------------------|---------------------|---------|---------|---------|--------------------|---------|---------|---------|---------|
|                                                                                                                              |         |         | Okt     | Nov     | Des     | Jan                  | Feb                 | Mar     | Apr     | Mei     | Jun                | Jul     | Ags     | Sep     | Okt     |
| Komponen Aset/Assets                                                                                                         |         |         |         |         |         |                      |                     |         |         |         |                    |         |         |         |         |
| 1 Kas / Cash                                                                                                                 | 4 791   | 5 959   | 4 621   | 5 610   | 6 993   | 6 158                | 5 654               | 5 888   | 7 453   | 8 303   | 7 170              | 6 879   | 6 716   | 6 697   | 5 966   |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 37 800  | 40 356  | 37 531  | 44 440  | 35 455  | 39 632               | 38 553              | 35 080  | 38 244  | 39 631  | 34 626             | 37 900  | 36 121  | 33 245  | 42 698  |
| a. Giro / Deposit                                                                                                            | 13 482  | 14 025  | 11 936  | 10 077  | 10 115  | 10 049               | 10 215              | 10 092  | 13 074  | 15 194  | 14 196             | 18 530  | 18 829  | 17 985  | 19 567  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 4 245   | 7 200   | 9 434   | 10 144  | 10 039  | 10 794               | 11 704              | 10 830  | 10 013  | 8 865   | 6 579              | 5 015   | 4 015   | 2 760   | 1 240   |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 18 663  | 15 361  | 7 911   | 17 432  | 7 883   | 11 370 <sup>1)</sup> | 7 204               | 6 613   | 6 941   | 8 998   | 11 159             | 10 162  | 10 125  | 9 902   | 16 398  |
| d. Lainnya / Others                                                                                                          | 1 411   | 3 769   | 8 249   | 6 787   | 7 418   | 7 419                | 9 429               | 7 545   | 8 216   | 6 574   | 2692 <sup>1)</sup> | 4194    | 3152    | 2598    | 5493    |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 4 286   | 3 816   | 7 348   | 5 431   | 10 029  | 5 322 <sup>1)</sup>  | 2 725 <sup>1)</sup> | 4341    | 4314    | 4145    | 5375               | 3745    | 2790    | 2788    | 3003    |
| a. Giro / Demand Deposits                                                                                                    | 3 524   | 3 339   | 6 793   | 4 783   | 9 298   | 4 621 <sup>1)</sup>  | 2 319 <sup>1)</sup> | 3630    | 3907    | 3507    | 4894               | 3229    | 2269    | 2223    | 2538    |
| b. Tabungan / Saving Deposits                                                                                                | -       | -       | -       | -       | -       | -                    | -                   | -       | -       | -       | -                  | -       | -       | -       | -       |
| c. Deposito / Time Deposits                                                                                                  | 758     | 423     | 520     | 536     | 698     | 697                  | 402                 | 302     | 402     | 602     | 452                | 512     | 512     | 561     | 461     |
| d. Setoran Jaminan / Margin Deposits                                                                                         | 4       | 4       | 4       | 4       | 4       | 4                    | 4                   | 4       | 4       | 4       | 4                  | 4       | 4       | 4       | 4       |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -       | -       | -       | -       | -       | -                    | -                   | -       | -       | -       | -                  | -       | -       | -       | -       |
| f. Lainnya / Others                                                                                                          | 0       | 50      | 31      | 107     | 29      | 0                    | 0                   | 405     | 1       | 32      | 25                 | 0       | 5       | 0       | -       |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 54 503  | 63 787  | 78 385  | 75 622  | 86 932  | 85 441               | 90 086              | 89 060  | 88 328  | 90 822  | 100 580            | 103 808 | 105 689 | 108 442 | 103 647 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 50 342  | 46 589  | 55 806  | 59 434  | 61 767  | 63 478               | 66 603              | 69 954  | 68 600  | 64 039  | 69 512             | 70 387  | 71 243  | 72 841  | 74 414  |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 4 161   | 17 198  | 22 579  | 16 188  | 25 165  | 21 964               | 23 483              | 19 106  | 19 727  | 26 783  | 31 069             | 33 421  | 34 446  | 35 601  | 29 233  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 74 541  | 90 423  | 95 539  | 96 638  | 96 779  | 95 967               | 95 582              | 97 804  | 97 392  | 97 145  | 98 111             | 98 283  | 98 244  | 100 531 | 99 622  |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 74 122  | 89 995  | 95 124  | 96 227  | 96 376  | 95 604               | 95 233              | 97 455  | 97 063  | 96 856  | 97 824             | 98 051  | 98 020  | 100 315 | 99 417  |
| 1. Mudharabah / Mudharabah                                                                                                   | 5 477   | 5 413   | 4 187   | 4 370   | 4 098   | 3 932                | 4 235               | 4 302   | 4 195   | 3 942   | 4 162              | 4 038   | 4 040   | 4 030   | 3 852   |
| 2. Musyarakah / Musyarakah                                                                                                   | 68 644  | 84 582  | 90 938  | 91 856  | 92 279  | 91 672               | 90 998              | 93 153  | 92 868  | 92 914  | 93 662             | 94 013  | 93 980  | 96 285  | 95 565  |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -       | -       | -       | -                    | -                   | -       | -       | -       | -                  | -       | -       | -       | -       |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 420     | 428     | 415     | 411     | 402     | 363                  | 349                 | 349     | 330     | 289     | 288                | 232     | 224     | 216     | 205     |
| 1. Mudharabah / Mudharabah                                                                                                   | 412     | 401     | 394     | 392     | 387     | 349                  | 340                 | 338     | 320     | 279     | 276                | 223     | 215     | 208     | 197     |
| 2. Musyarakah / Musyarakah                                                                                                   | 8       | 27      | 20      | 20      | 15      | 14                   | 9                   | 10      | 10      | 10      | 12                 | 9       | 8       | 8       | 8       |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -       | -       | -       | -       | -       | -                    | -                   | -       | -       | -       | -                  | -       | -       | -       | -       |
| 6 Piutang / Receivables / Acceptables                                                                                        | 125 044 | 132 046 | 144 664 | 146 656 | 147 458 | 147 796              | 148 021             | 148 049 | 150 759 | 151 351 | 152 895            | 152 011 | 152 111 | 154 144 | 155 457 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 124 997 | 132 013 | 144 649 | 146 634 | 147 436 | 147 775              | 147 999             | 148 029 | 150 738 | 151 337 | 152 883            | 151 999 | 152 101 | 154 132 | 155 446 |
| 1. Murabahah / Murabahah                                                                                                     | 118 134 | 122 725 | 135 071 | 136 578 | 136 990 | 137 429              | 137 831             | 137 916 | 140 178 | 140 541 | 141 581            | 141 378 | 142 098 | 143 572 | 144 818 |
| 2. Qardh / Qardh                                                                                                             | 6 848   | 9 276   | 9 556   | 10 034  | 10 425  | 10 324               | 10 148              | 10 092  | 10 539  | 10 776  | 11 282             | 10 602  | 9 984   | 10 542  | 10 609  |
| 3. Istishna' / Istishna                                                                                                      | 15      | 11      | 22      | 22      | 21      | 21                   | 21                  | 21      | 20      | 20      | 20                 | 19      | 19      | 19      | 19      |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                      | 47      | 33      | 15      | 22      | 22      | 22                   | 21                  | 21      | 22      | 15      | 12                 | 11      | 10      | 12      | 11      |
| 1. Murabahah / Murabahah                                                                                                     | 47      | 33      | 15      | 22      | 22      | 22                   | 21                  | 21      | 22      | 15      | 12                 | 11      | 10      | 12      | 11      |
| 2. Qardh / Qardh                                                                                                             | -       | 0       | -       | -       | -       | -                    | -                   | -       | -       | -       | -                  | -       | -       | -       | -       |
| 3. Istishna' / Istishna                                                                                                      | -       | -       | -       | -       | -       | -                    | -                   | -       | -       | -       | -                  | -       | -       | -       | -       |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                      | 3 180   | 3 138   | 2 743   | 2 736   | 2 720   | 2 709                | 2 694               | 2 697   | 2 653   | 2 631   | 2 625              | 2 583   | 2 474   | 2 425   | 2 317   |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 3 180   | 3 138   | 2 743   | 2 736   | 2 720   | 2 709                | 2 694               | 2 697   | 2 653   | 2 631   | 2 625              | 2 583   | 2 474   | 2 425   | 2 317   |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | 0       | 0       | 0       | 0       | 0       | 0                    | 0                   | 0       | 0       | 0       | 0                  | 0       | 0       | -       | -       |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                             | 2 895   | 659     | 316     | 357     | 346     | 447                  | 479                 | 504     | 573     | 514     | 505                | 441     | 363     | 275     | 291     |



**Tabel 6.a.**  
**Kegiatan Usaha Bank Umum Syariah**  
**(Islamic Commercial Bank Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator/Indicator                                                                          | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |                     |                     |                     |         |
|----------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------|---------------------|---------------------|---------|
|                                                                                              |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul                 | Ags                 | Sep                 | Okt     |
| 9 Penyeritaan / <i>Investment in other entities</i>                                          | 83      | 471     | 412     | 412     | 412     | 412     | 411     | 411     | 411     | 411     | 411     | 411                 | 411                 | 411                 | 431     |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / <i>Impairment on Productive Assets</i> | 5 631   | 5 698   | 8 271   | 8 449   | 8 766   | 8 978   | 9 272   | 9 275   | 9 845   | 9 891   | 9 994   | 10 044              | 9 968               | 9 843               | 9 691   |
| 11 Salam                                                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 12 Aset Istishna dalam Penyelesaian / <i>Istishna' Assets in Resolution</i>                  | 0       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 13 Aset Tetap dan inventaris / <i>Fixed Assets and Equipment</i>                             | 6 322   | 6 399   | 7 806   | 7 804   | 7 955   | 7 955   | 7 898   | 7 950   | 7 942   | 7 964   | 7 910   | 7 868               | 7 997               | 8 120               | 8 223   |
| 14 Persediaan / <i>Inventories</i>                                                           | 7       | 7       | 9       | 9       | 5       | 8       | 5       | 5       | 8       | 8       | 9       | 7                   | 4                   | 3                   | 3       |
| 15 Rupa-rupa Aset / <i>Other Assets</i>                                                      | 8 870   | 9 002   | 10 744  | 10 215  | 10 755  | 12 607  | 12 026  | 9 275   | 11 652  | 11 319  | 11 237  | 11 264 <sup>f</sup> | 10 985 <sup>f</sup> | 11 529 <sup>f</sup> | 11 203  |
| <b>Komponen Kewajiban dan Modal / <i>Liabilities And Capital</i></b>                         |         |         |         |         |         |         |         |         |         |         |         |                     |                     |                     |         |
| 1 Dana Pihak Ketiga / <i>Third Party Funds</i>                                               | 257 606 | 288 978 | 314 741 | 316 460 | 322 853 | 321 299 | 321 421 | 318 972 | 325 997 | 329 743 | 337 900 | 340 908             | 340 209             | 341 336             | 345 189 |
| a. Dana Simpanan Wadiah / <i>iB Wadia</i>                                                    | 40 954  | 51 737  | 65 080  | 67 160  | 74 468  | 67 178  | 67 119  | 68 712  | 66 797  | 67 466  | 67 496  | 67 652              | 66 685              | 67 872              | 71 710  |
| 1. Giro / <i>iB Demand Deposits Wadia</i>                                                    | 18 553  | 22 821  | 30 550  | 31 456  | 36 769  | 29 657  | 29 782  | 31 404  | 27 970  | 28 067  | 28 348  | 28 728              | 27 807              | 27 966              | 30 406  |
| 2. Tabungan / <i>iB Saving Deposits Wadia</i>                                                | 22 402  | 28 916  | 34 530  | 35 704  | 37 699  | 37 521  | 37 337  | 37 308  | 38 827  | 39 399  | 39 148  | 38 924              | 38 879              | 39 906              | 41 304  |
| b. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>             | 216 652 | 237 241 | 249 661 | 249 300 | 248 384 | 254 121 | 254 301 | 250 260 | 259 200 | 262 276 | 270 404 | 273 255             | 273 524             | 273 464             | 273 479 |
| 1. Giro / <i>Demand Deposits</i>                                                             | 9 002   | 19 255  | 22 366  | 19 852  | 13 978  | 14 966  | 17 339  | 15 314  | 17 237  | 15 799  | 16 845  | 16 806              | 17 739              | 18 745              | 22 530  |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | 65 642  | 71 743  | 77 192  | 79 069  | 82 227  | 80 725  | 79 781  | 78 999  | 79 862  | 81 292  | 82 546  | 84 067              | 84 857              | 85 339              | 84 662  |
| 3. Deposito / <i>Time Deposits</i>                                                           | 142 008 | 146 243 | 150 103 | 150 379 | 152 179 | 158 430 | 157 182 | 155 947 | 162 102 | 165 185 | 171 013 | 172 383             | 170 928             | 169 381             | 166 287 |
| c. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 1. Giro / <i>Demand Deposits</i>                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 3. Deposito / <i>Time Deposits</i>                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 2 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i>                    | 1 556   | 1 494   | 2 542   | 5 578   | 5 473   | 5 078   | 5 471   | 5 690   | 4 777   | 4 776   | 3 858   | 4 415               | 4 166               | 4 133               | 2 373   |
| 3 Liabilitas kepada Bank Lain / <i>Liabilities to other Banks</i>                            | 3 662   | 3 552   | 3 807   | 3 671   | 4 060   | 4 179   | 3 889   | 3 432   | 3 180   | 3 602   | 3 717   | 3 760               | 3 746               | 3 797               | 3 611   |
| a. Giro / <i>Demand Deposits</i>                                                             | 446     | 376     | 465     | 432     | 501     | 471     | 510     | 493     | 403     | 478     | 459     | 488                 | 463                 | 509                 | 573     |
| b. Tabungan / <i>Saving Deposits</i>                                                         | 656     | 1 226   | 1 014   | 1 080   | 1 150   | 1 161   | 1 064   | 935     | 798     | 953     | 1 033   | 1 049               | 1 133               | 1 113               | 1 116   |
| c. Deposito / <i>Time Deposits</i>                                                           | 2 374   | 1 849   | 1 743   | 1 864   | 2 259   | 2 312   | 2 114   | 1 908   | 1 862   | 2 067   | 1 982   | 2 084               | 2 081               | 2 106               | 1 746   |
| d. Setoran Jaminan / <i>Margin Deposits</i>                                                  | 0       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| e. Dana Pelunasan Sukuk / <i>Sukuk Sinking Fund</i>                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| f. Lainnya / <i>Others</i>                                                                   | 185     | 101     | 584     | 295     | 150     | 235     | 202     | 96      | 116     | 103     | 243     | 139                 | 68                  | 69                  | 177     |
| 4 Surat Berharga yang Diterbitkan / <i>Issued Securities</i>                                 | 6 206   | 3 098   | 4 121   | 4 709   | 5 337   | 3 981   | 3 565   | 4 696   | 4 771   | 4 516   | 4 240   | 4 518               | 4 445               | 6 419               | 8 890   |
| a. Dimiliki Pihak Ketiga Bukan Bank / <i>Securities Held by Non Banks</i>                    | 1 700   | 1 600   | 1 747   | 1 747   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852   | 1 852               | 1 907               | 1 907               | 1 907   |
| b. Dimiliki Bank Lain / <i>Securities Held by Other Banks</i>                                | 4 506   | 1 498   | 2 374   | 2 963   | 3 485   | 2 129   | 1 714   | 2 845   | 2 919   | 2 664   | 2 388   | 2 666               | 2 538               | 4 512               | 6 983   |
| 5 Pembiayaan yang Diterima / <i>Received Borrowing</i>                                       | 1 725   | 1 075   | 2 075   | 1 210   | 2 485   | 2 481   | 2 475   | 2 376   | 2 256   | 2 389   | 2 443   | 2 452               | 2 503               | 2 545               | 2 600   |
| 6 Liabilitas Lainnya / <i>Other Liabilities</i>                                              | 626     | 595     | 267     | 306     | 306     | 393     | 421     | 448     | 517     | 461     | 447     | 394                 | 300                 | 209                 | 222     |
| 7 Rupa-Rupa Liabilitas / <i>Miscellaneous Liabilities</i>                                    | 8 335   | 9 724   | 9 533   | 8 656   | 8 438   | 8 758   | 8 438   | 8 041   | 8 312   | 8 327   | 7 863   | 7 530 <sup>f</sup>  | 6 893 <sup>f</sup>  | 8 413 <sup>f</sup>  | 8 705   |
| 8 Dana Investasi Profit Sharing lainnya / <i>Other Profit Sharing Investment Fund</i>        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| a. Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i>                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| b. Surat Berharga / <i>Issued Securities</i>                                                 | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| c. Pembiayaan yang Diterima / <i>Received Borrowing</i>                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -                   | -                   | -                   | -       |
| 9 Modal Pinjaman / <i>Loan Capital</i>                                                       | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 475   | 1 750   | 1 750   | 1 750   | 1 750               | 1 750               | 1 750               | 1 750   |
| 10 Modal Disetor / <i>Paid-in capital</i>                                                    | 21 937  | 23 021  | 23 779  | 24 024  | 26 104  | 26 104  | 35 606  | 36 106  | 36 106  | 36 153  | 36 155  | 36 176              | 36 176              | 36 181              | 36 181  |
| 11 Tambahan Modal Disetor / <i>Additional paid-in capital</i>                                | 2 387   | 2 411   | 2 964   | 4 547   | 3 216   | 3 633   | 4 069   | 3 499   | 3 593   | 3 604   | 3 551   | 3 559               | 3 592               | 3 376               | 3 447   |
| 12 Selisih Penilaian kembali Aset Tetap / <i>Differences in Fixed Assets Appraisal</i>       | 1 531   | 1 526   | 1 480   | 1 480   | 1 480   | 1 480   | 1 077   | 1 003   | 946     | 1 026   | 1 000   | 1 000               | 971                 | 971                 | 971     |
| 13 Cadangan / <i>Reserves</i>                                                                | 3 889   | 4 348   | 4 409   | 4 409   | 4 409   | 4 409   | 3 357   | 3 357   | 3 379   | 3 379   | 3 594   | 3 661               | 3 661               | 3 661               | 3 661   |
| a. Cadangan Umum / <i>General Reserves</i>                                                   | 3 694   | 4 153   | 4 164   | 4 164   | 4 164   | 4 164   | 3 112   | 3 112   | 3 135   | 3 135   | 3 350   | 3 635               | 3 635               | 3 635               | 3 635   |
| b. Cadangan Tujuan / <i>Special Purpose Reserves</i>                                         | 195     | 195     | 245     | 245     | 245     | 245     | 245     | 245     | 245     | 245     | 245     | 26                  | 26                  | 26                  | 26      |
| 14 Laba / <i>Net Income</i>                                                                  | 5 757   | 9 065   | 10 653  | 10 956  | 11 438  | 12 207  | 3 597   | 4 074   | 4 302   | 4 628   | 4 943   | 5 033               | 5 525               | 5 974               | 5 571   |
| a. Tahun-tahun lalu / <i>Previous years</i>                                                  | 2 950   | 4 871   | 7 658   | 7 656   | 7 656   | 11 794  | 2 721   | 2 711   | 2 482   | 2 352   | 2 171   | 1 837               | 1 865               | 1 865               | 1 866   |
| b. Tahun berjalan / <i>Current year</i>                                                      | 2 806   | 4 195   | 2 995   | 3 300   | 3 782   | 414     | 875     | 1 364   | 1 820   | 2 277   | 2 772   | 3 197               | 3 660               | 4 108               | 3 705   |

**Tabel 6.b.**  
**Kegiatan Usaha Unit Usaha Syariah**  
**(Islamic Business Unit Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                                    | 2018   | 2019   | 2020   |        |        | 2021   |        |        |        |        |        |        |        |        |        |
|------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                              |        |        | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    |
| <b>Komponen Aset/Assets</b>                                                                                                  |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| 1 Kas / Cash                                                                                                                 | 351    | 416    | 354    | 337    | 475    | 392    | 360    | 375    | 458    | 460    | 433    | 434    | 433    | 432    | 415    |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia                                                                 | 24 944 | 23 446 | 20 873 | 24 771 | 24 225 | 19 302 | 19 384 | 21 247 | 18 681 | 18 019 | 25 145 | 20 993 | 22 134 | 24 188 | 23 898 |
| a. Giro / Deposit                                                                                                            | 6 202  | 6 478  | 3 874  | 4 996  | 5 499  | 4 643  | 4 484  | 4 620  | 4 819  | 4 644  | 5 412  | 5 936  | 8 740  | 7 223  | 5 482  |
| b. SBIS / Bank Indonesia Certificates Syariah                                                                                | 4 023  | 3 186  | 2 334  | 2 689  | 2 804  | 2 349  | 2 404  | 2 137  | 1 779  | 1 157  | 706    | 615    | 450    | 175    | 130    |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah                                                                        | 13 929 | 11 911 | 8 266  | 11 938 | 11 486 | 7 322  | 7 155  | 10 925 | 7 530  | 8 004  | 11 994 | 9 958  | 8 379  | 9 776  | 12 760 |
| d. Lainnya / Others                                                                                                          | 791    | 1 871  | 6 399  | 5 148  | 4 436  | 4 988  | 5 341  | 3 565  | 4 554  | 4 213  | 7 033  | 4 484  | 4 566  | 7 013  | 5 526  |
| 3 Penempatan pada Bank Lain / Placement in Other Banks                                                                       | 2 668  | 1 336  | 296    | 272    | 219    | 277    | 287    | 283    | 252    | 216    | 160    | 347    | 178    | 474    | 242    |
| a. Giro / Demand Deposits                                                                                                    | 11     | 6      | 6      | 4      | 4      | 4      | 4      | 53     | 3      | 3      | 3      | 4      | 4      | 6      | 5      |
| b. Tabungan / Saving Deposits                                                                                                | 3      | 2      | 2      | 3      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      |
| c. Deposito / Time Deposits                                                                                                  | 2 304  | 1 328  | 61     | 67     | 43     | 41     | 40     | 37     | 42     | 44     | 54     | 67     | 62     | 316    | 25     |
| d. Setoran Jaminan / Margin Deposits                                                                                         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund                                                                                 | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| f. Lainnya / Others                                                                                                          | 350    | -      | 227    | 198    | 170    | 230    | 240    | 190    | 205    | 167    | 100    | 275    | 110    | 150    | 210    |
| 4 Surat Berharga yang Dimiliki / Investment in Securities                                                                    | 11 467 | 17 229 | 30 946 | 28 402 | 32 829 | 31 917 | 33 848 | 36 358 | 35 166 | 34 904 | 37 895 | 37 306 | 37 932 | 41 628 | 36 658 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks                                                 | 9 413  | 12 999 | 21 930 | 20 801 | 23 993 | 25 596 | 26 838 | 28 897 | 27 071 | 24 782 | 28 317 | 28 706 | 30 350 | 30 382 | 27 230 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks                                                             | 2 054  | 4 230  | 9 016  | 7 602  | 8 836  | 6 321  | 7 010  | 7 461  | 8 095  | 10 123 | 9 578  | 8 601  | 7 582  | 11 246 | 9 428  |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing                                                                           | 72 032 | 82 069 | 88 610 | 89 539 | 91 041 | 90 252 | 89 124 | 89 715 | 89 537 | 90 386 | 91 228 | 91 555 | 94 550 | 94 449 | 96 935 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks                              | 71 386 | 81 275 | 87 945 | 88 886 | 90 397 | 89 623 | 88 516 | 89 120 | 88 940 | 89 807 | 90 677 | 91 030 | 94 055 | 94 014 | 96 494 |
| 1. Mudharabah / Mudharabah                                                                                                   | 10 389 | 8 366  | 7 606  | 7 885  | 7 757  | 7 542  | 7 101  | 7 355  | 6 805  | 6 945  | 7 141  | 7 129  | 7 193  | 6 624  | 6 121  |
| 2. Musyarakah / Musyarakah                                                                                                   | 60 997 | 72 909 | 80 339 | 81 001 | 82 640 | 82 081 | 81 414 | 81 765 | 82 135 | 82 862 | 83 536 | 83 901 | 86 863 | 87 390 | 90 373 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks                                          | 646    | 794    | 665    | 653    | 644    | 629    | 609    | 595    | 598    | 579    | 551    | 526    | 495    | 435    | 440    |
| 1. Mudharabah / Mudharabah                                                                                                   | 642    | 792    | 663    | 651    | 642    | 628    | 607    | 594    | 596    | 577    | 549    | 524    | 495    | 435    | 440    |
| 2. Musyarakah / Musyarakah                                                                                                   | 4      | 3      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | -      | -      | -      |
| 3. Pembiayaan Bagi Hasil Lainnya / Others                                                                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 6 Piutang / Receivables / Acceptables                                                                                        | 39 091 | 41 310 | 40 699 | 40 933 | 41 100 | 41 254 | 41 997 | 42 841 | 43 910 | 44 396 | 44 959 | 45 421 | 45 271 | 46 195 | 48 417 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks                                                       | 39 091 | 41 310 | 40 699 | 40 933 | 41 100 | 41 254 | 41 997 | 42 841 | 43 910 | 44 396 | 44 959 | 45 421 | 45 268 | 46 192 | 48 414 |
| 1. Murabahah / Murabahah                                                                                                     | 36 671 | 37 929 | 37 024 | 37 194 | 37 311 | 37 456 | 38 148 | 38 965 | 39 986 | 40 462 | 41 030 | 41 511 | 41 409 | 42 241 | 44 468 |
| 2. Qardh / Qardh                                                                                                             | 826    | 1 296  | 1 380  | 1 419  | 1 446  | 1 449  | 1 480  | 1 501  | 1 556  | 1 562  | 1 551  | 1 522  | 1 462  | 1 534  | 1 515  |
| 3. Istishna' / Istishna                                                                                                      | 1 594  | 2 086  | 2 295  | 2 320  | 2 342  | 2 349  | 2 370  | 2 375  | 2 369  | 2 371  | 2 378  | 2 389  | 2 397  | 2 417  | 2 432  |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks                                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 3      | 3      | 3      |
| 1. Murabahah / Murabahah                                                                                                     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 3      | 3      | 3      |
| 2. Qardh / Qardh                                                                                                             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 3. Istishna' / Istishna                                                                                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables                                      | 7 417  | 7 451  | 6 174  | 6 014  | 5 915  | 5 797  | 5 673  | 5 539  | 5 394  | 5 226  | 5 129  | 5 012  | 4 891  | 4 898  | 4 756  |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 7 417  | 7 451  | 6 174  | 6 014  | 5 915  | 5 797  | 5 673  | 5 539  | 5 394  | 5 226  | 5 129  | 5 012  | 4 891  | 4 898  | 4 756  |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims                                             | 1 897  | 146    | 172    | 155    | 165    | 164    | 1012   | 139    | 106    | 71     | 92     | 103    | 89     | 168    | 188    |

**Tabel 6.b.**  
**Kegiatan Usaha Unit Usaha Syariah**  
**(Islamic Business Unit Operations)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                    | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|----------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                              |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| 9 Penyertaan / <i>Investment in other entities</i>                                           | 0       | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     | 335     |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / <i>Impairment on Productive Assets</i> | 1 887   | 2 417   | 2 965   | 3 130   | 3 215   | 3 235   | 3 375   | 3 433   | 3 449   | 3 747   | 3 765   | 3 859   | 3 964   | 4 292   | 4 327   |
| 11 Salam                                                                                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 12 Aset Istishna dalam Penyelesaian / <i>Ishtishna' Assets in Resolution</i>                 | 1       | 0       | 1       | 1       | 1       | 1       | 1       | 5       | 10      | 15      | 24      | 27      | 31      | 34      | 38      |
| 13 Aset Tetap dan inventaris / <i>Fixed Assets and Equipment</i>                             | 244     | 246     | 277     | 334     | 340     | 337     | 335     | 358     | 360     | 356     | 352     | 356     | 356     | 354     | 355     |
| 14 Persediaan / <i>Inventories</i>                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 15 Rupa-rupa Aset / <i>Other Assets</i>                                                      | 2 409   | 2 632   | 3 558   | 1 369   | 3 446   | 3 772   | 3 669   | 3 433   | 3 330   | 3 197   | 2 751   | 2 845   | 2 950   | 3 278   | 2 704   |
| <b>Komponen Kewajiban dan Modal / <i>Liabilities And Capital</i></b>                         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 Dana Pihak Ketiga / <i>Third Party Funds</i>                                               | 114 222 | 127 580 | 143 935 | 147 733 | 143 124 | 142 177 | 140 992 | 143 819 | 148 066 | 152 676 | 153 180 | 152 657 | 150 522 | 151 792 | 151 719 |
| a. Dana Simpanan Wadiah / <i>iB Wadia</i>                                                    | 13 389  | 14 014  | 18 847  | 22 660  | 15 863  | 16 058  | 15 536  | 16 079  | 16 098  | 17 407  | 17 856  | 18 753  | 18 551  | 19 050  | 19 373  |
| 1. Giro / <i>iB Demand Deposits Wadia</i>                                                    | 7 883   | 7 510   | 11 696  | 15 371  | 8 304   | 8 604   | 8 133   | 8 476   | 8 219   | 9 314   | 9 592   | 10 543  | 10 281  | 10 452  | 10 708  |
| 2. Tabungan / <i>iB Saving Deposits Wadia</i>                                                | 5 507   | 6 504   | 7 151   | 7 289   | 7 558   | 7 454   | 7 403   | 7 603   | 7 879   | 8 093   | 8 264   | 8 211   | 8 269   | 8 598   | 8 665   |
| b. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>             | 100 832 | 113 566 | 125 088 | 125 073 | 127 262 | 126 119 | 125 456 | 127 739 | 131 968 | 135 269 | 135 324 | 133 904 | 131 971 | 132 742 | 132 345 |
| 1. Giro / <i>Demand Deposits</i>                                                             | 8 160   | 8 067   | 7 935   | 8 520   | 8 653   | 8 761   | 9 116   | 9 629   | 9 841   | 14 146  | 13 900  | 11 334  | 11 782  | 12 301  | 12 421  |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | 20 887  | 26 096  | 28 681  | 30 135  | 31 900  | 31 536  | 31 131  | 32 310  | 33 583  | 34 203  | 35 774  | 36 617  | 35 963  | 35 909  | 35 021  |
| 3. Deposito / <i>Time Deposits</i>                                                           | 71 786  | 79 403  | 88 472  | 86 419  | 86 708  | 85 822  | 85 209  | 85 799  | 88 544  | 86 920  | 85 649  | 85 953  | 84 226  | 84 532  | 84 904  |
| c. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 1. Giro / <i>Demand Deposits</i>                                                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2. Tabungan / <i>Saving Deposits</i>                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3. Deposito / <i>Time Deposits</i>                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 2 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i>                    | 188     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 3 Liabilitas kepada Bank Lain / <i>Liabilities to other Banks</i>                            | 3 200   | 2 772   | 1 307   | 1 408   | 1 992   | 1 648   | 1 569   | 1 432   | 1 222   | 1 373   | 1 516   | 1 581   | 1 750   | 1 499   | 1 472   |
| a. Giro / <i>Demand Deposits</i>                                                             | 414     | 655     | 428     | 436     | 633     | 613     | 508     | 470     | 478     | 546     | 538     | 612     | 669     | 654     | 576     |
| b. Tabungan / <i>Saving Deposits</i>                                                         | 362     | 377     | 363     | 362     | 397     | 447     | 392     | 342     | 294     | 377     | 399     | 409     | 530     | 446     | 477     |
| c. Deposito / <i>Time Deposits</i>                                                           | 2 424   | 1 488   | 495     | 559     | 563     | 588     | 569     | 519     | 450     | 450     | 454     | 436     | 426     | 399     | 419     |
| d. Setoran Jaminan / <i>Margin Deposits</i>                                                  | -       | 0       | 20      | 50      | 75      | 0       | 100     | 100     | 0       | 0       | 125     | 125     | 125     | 0       | 0       |
| e. Dana Pelunasan Sukuk / <i>Sukuk Sinking Fund</i>                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| f. Lainnya / <i>Others</i>                                                                   | 1       | 251     | -       | -       | 324     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 4 Surat Berharga yang Diterbitkan / <i>Issued Securities</i>                                 | 4 639   | 5 855   | 3 737   | 3 787   | 3 942   | 3 198   | 3 218   | 3 198   | 2 907   | 2 697   | 2 882   | 2 768   | 2 783   | 2 933   | 2 873   |
| a. Dimiliki Pihak Ketiga Bukan Bank / <i>Securities Held by Non Banks</i>                    | 1 607   | 1 733   | 1 974   | 1 974   | 1 874   | 1 774   | 1 774   | 1 775   | 1 520   | 1 520   | 1 520   | 1 491   | 1 492   | 1 617   | 1 634   |
| b. Dimiliki Bank Lain / <i>Securities Held by Other Banks</i>                                | 3 032   | 4 122   | 1 763   | 1 813   | 2 068   | 1 423   | 1 444   | 1 424   | 1 387   | 1 177   | 1 362   | 1 276   | 1 291   | 1 316   | 1 240   |
| 5 Pembiayaan yang Diterima / <i>Received Borrowing</i>                                       | 1 188   | 1 394   | 3 918   | 3 907   | 3 888   | 3 126   | 3 114   | 2 371   | 2 580   | 2 598   | 2 842   | 2 505   | 2 632   | 2 313   | 2 615   |
| 6 Liabilitas Lainnya / <i>Other Liabilities</i>                                              | 130     | 191     | 175     | 156     | 173     | 171     | 1 019   | 142     | 116     | 80      | 95      | 98      | 101     | 157     | 174     |
| 7 Rupa-Rupa Liabilitas / <i>Miscellaneous Liabilities</i>                                    | 32 271  | 31 382  | 29 777  | 25 629  | 38 217  | 34 756  | 37 159  | 40 247  | 33 096  | 28 084  | 37 516  | 37 516  | 37 516  | 37 516  | 43 819  |
| 8 Dana Investasi Profit Sharing lainnya / <i>Other Profit Sharing Investmer</i>              | 800     | 430     | 170     | 220     | 325     | 230     | 250     | 230     | -       | -       | -       | -       | -       | -       | -       |
| a. Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i>                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Surat Berharga / <i>Issued Securities</i>                                                 | 800     | 430     | 170     | 220     | 325     | 230     | 250     | 230     | -       | -       | -       | -       | -       | -       | -       |
| c. Pembiayaan yang Diterima / <i>Received Borrowing</i>                                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 9 Modal Pinjaman / <i>Loan Capital</i>                                                       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 10 Modal Disetor / <i>Paid-in capital</i>                                                    | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 11 Tambahan Modal Disetor / <i>Additional paid-in capital</i>                                | ( 35)   | 35      | 127     | 164     | 159     | 143     | 109     | 80      | 88      | 115     | 162     | 234     | 239     | 223     | 233     |
| 12 Selisih Penilaian kembali Aset Tetap / <i>Differences in Fixed Assets Appraisal</i>       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 13 Cadangan / <i>Reserves</i>                                                                | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| a. Cadangan Umum / <i>General Reserves</i>                                                   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| b. Cadangan Tujuan / <i>Special Purpose Reserves</i>                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |
| 14 Laba / <i>Net Income</i>                                                                  | 4 032   | 4 561   | 6 185   | 6 327   | 5 055   | 5 116   | 5 222   | 5 686   | 6 015   | 6 210   | 6 542   | 6 630   | 7 003   | 7 278   | 7 710   |
| a. Tahun-tahun lalu / <i>Previous years</i>                                                  | 1 675   | 2 478   | 3 329   | 3 329   | 3 329   | 4 750   | 4 577   | 4 552   | 4 485   | 4 485   | 4 387   | 4 102   | 4 102   | 4 102   | 4 102   |
| b. Tahun berjalan / <i>Current year</i>                                                      | 2 358   | 2 083   | 2 856   | 2 998   | 1 726   | 367     | 645     | 1 134   | 1 530   | 1 724   | 2 155   | 2 528   | 2 901   | 3 176   | 3 608   |

**Tabel 7.**  
**Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                                                                | 2018   | 2019   | 2020   |        |        | 2021   |        |        |        |        |        |        |        |        |        |
|--------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                                      |        |        | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    |
| <b>Tagihan Komitmen/Claim commitment</b>                                                                                             |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i>                                                                  | 6      | 99     | 30     | 3      | 12     | 13     | 22     | 49     | 23     | 62     | 13     | 4      | 101    | 97     | 15     |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i>                                                            | 1 185  | 1 210  | 1 503  | 1 497  | 1 569  | 1 562  | 1 564  | 1 436  | 1 393  | 1 393  | 1 613  | 1 603  | 1 598  | 1 613  | 1 573  |
| - Lainnya / Others                                                                                                                   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| <b>Kewajiban Komitmen / Liabilities</b>                                                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i>                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i>       | 13 182 | 13 891 | 11 362 | 11 736 | 11 490 | 12 684 | 15 298 | 22 628 | 17 077 | 17 732 | 17 109 | 15 854 | 13 796 | 16 272 | 12 845 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities                                 | 188    | 215    | 145    | 144    | 144    | 174    | 84     | 101    | 95     | 145    | 189    | 189    | 188    | 184    | 164    |
| - Irrevocable L/C yang masih berjalan / Irrevocable L/Cs                                                                             | 507    | 381    | 221    | 982    | 1 105  | 1 070  | 240    | 199    | 121    | 137    | 115    | 136    | 394    | 284    | 345    |
| - Posisi penjualan spot yang masih berjalan / Spot sales                                                                             | 94     | 128    | 95     | 51     | 117    | 129    | 101    | 73     | 271    | 101    | 57     | 194    | 81     | 80     | 207    |
| - Posisi penjualan forward yang masih berjalan / Forward sales                                                                       | 1 185  | 1 323  | 1 505  | 1 500  | 1 573  | 1 565  | 1 562  | 1 436  | 1 393  | 1 393  | 1 602  | 1 602  | 1 598  | 1 613  | 1 607  |
| - Lainnya / Others                                                                                                                   | 1 156  | 1 371  | 1 528  | 1 540  | 1 547  | 1 556  | 1 569  | 1 595  | 1 636  | 1 671  | 1 721  | 1 737  | 1 841  | 2 479  | 2 244  |
| <b>Tagihan Kontijensi / Claim Contingency</b>                                                                                        |        |        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                                               | 212    | 11     | 228    | 223    | 225    | 208    | 212    | 216    | 215    | 213    | 219    | 218    | 215    | 206    | 204    |
| - Pendapatan yang akan diterima / <i>Income will be received</i>                                                                     | 910    | 1 145  | 1 244  | 1 272  | 1 154  | 1 225  | 1 163  | 1 193  | 1 207  | 1 123  | 1 155  | 1 173  | 1 092  | 1 074  | 1 014  |
| - Lainnya / Others                                                                                                                   | 442    | 650    | 809    | 825    | 841    | 860    | 874    | 2 265  | 903    | 922    | 943    | 957    | 988    | 1 013  | 1 044  |
| <b>Kewajiban Kontijensi / Liabilities Contingency</b>                                                                                |        |        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i>                                                                        | 3 729  | 4 445  | 4 692  | 4 712  | 4 853  | 4 194  | 4 057  | 4 324  | 4 329  | 4 335  | 4 566  | 4 738  | 4 935  | 5 101  | 4 952  |
| - Lainnya / Others                                                                                                                   | 126    | 144    | 192    | 358    | 126    | 381    | 127    | 127    | 124    | 124    | 124    | 122    | 122    | -      | -      |
| <b>Lainnya / Others</b>                                                                                                              |        |        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                              | 19 194 | 21 329 | 22 771 | 21 908 | 22 969 | 22 747 | 22 831 | 23 003 | 23 130 | 23 330 | 23 602 | 23 649 | 24 143 | 24 702 | 26 064 |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i>                                                  | 2 475  | 4 681  | 4 101  | 4 100  | 4 099  | 4 098  | 4 007  | 3 855  | 3 797  | 3 520  | 3 520  | 3 465  | 3 465  | 3 465  | 3 163  |

**Tabel 7.a.**  
**Rekening Administratif - Bank Umum Syariah**  
**(Off Balance Sheet Account - Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                                            | 2018   | 2019   | 2020   |        |        | 2021   |        |        |        |        |        |        |        |        |        |
|--------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                                                                                                                      |        |        | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    |
| <b>Tagihan Komitmen/Claim commitment</b>                                                                                             |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i>                                                                  | 6      | 99     | 30     | 3      | 12     | 13     | 22     | 49     | 23     | 62     | 13     | 4      | 101    | 97     | 15     |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i>                                                            | 1 185  | 1 210  | 1 503  | 1 497  | 1 569  | 1 562  | 1 564  | 1 436  | 1 393  | 1 393  | 1 613  | 1 603  | 1 598  | 1 613  | 1 573  |
| - Lainnya / <i>Others</i>                                                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| <b>Kewajiban Komitmen / Liabilities</b>                                                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i>                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i>       | 2 890  | 4 451  | 4 139  | 4 355  | 4 508  | 4 770  | 4 974  | 4 127  | 4 855  | 4 905  | 5 018  | 4 967  | 5 232  | 5 048  | 5 044  |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / <i>Other bank financing facilities</i>                          | 97     | 94     | 94     | 94     | 94     | 94     | 4      | 4      | 4      | 4      | 4      | 3      | 3      | 3      | 3      |
| - Irrevocable L/C yang masih berjalan / <i>Irrevocable L/Cs</i>                                                                      | 406    | 201    | 108    | 60     | 103    | 191    | 224    | 178    | 85     | 79     | 71     | 66     | 253    | 242    | 260    |
| - Posisi penjualan spot yang masih berjalan / <i>Spot sales</i>                                                                      | 94     | 128    | 95     | 51     | 117    | 129    | 101    | 73     | 271    | 101    | 57     | 194    | 81     | 80     | 207    |
| - Posisi penjualan forward yang masih berjalan / <i>Forward sales</i>                                                                | 1 185  | 1 323  | 1 505  | 1 500  | 1 573  | 1 565  | 1 562  | 1 436  | 1 393  | 1 393  | 1 602  | 1 602  | 1 598  | 1 613  | 1 607  |
| - Lainnya / <i>Others</i>                                                                                                            | 1 156  | 1 371  | 1 528  | 1 540  | 1 547  | 1 556  | 1 569  | 1 595  | 1 636  | 1 671  | 1 721  | 1 737  | 1 841  | 1 906  | 2 244  |
| <b>Tagihan Kontijensi / Claim Contingency</b>                                                                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                                               | 212    | 11     | 228    | 223    | 225    | 208    | 212    | 216    | 215    | 213    | 219    | 218    | 215    | 206    | 204    |
| - Pendapatan yang akan diterima / <i>Income will be received</i>                                                                     | 727    | 765    | 725    | 741    | 731    | 750    | 761    | 779    | 792    | 684    | 715    | 729    | 651    | 626    | 557    |
| - Lainnya / <i>Others</i>                                                                                                            | 9      | 17     | 17     | 17     | 16     | 16     | 17     | 17     | 17     | 18     | 18     | 17     | 17     | 17     | 33     |
| <b>Kewajiban Kontijensi / Liabilities</b>                                                                                            |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i>                                                                        | 3 468  | 3 906  | 4 075  | 4 102  | 4 295  | 3 590  | 3 456  | 3 674  | 3 663  | 3 672  | 3 885  | 3 953  | 4 119  | 4 256  | 4 132  |
| - Lainnya / <i>Others</i>                                                                                                            | 101    | 144    | 139    | 294    | 126    | 304    | 127    | 127    | 124    | 124    | 124    | 122    | 122    | -      | -      |
| <b>Lainnya / Others</b>                                                                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                              | 15 992 | 17 648 | 18 451 | 17 543 | 18 546 | 18 270 | 18 345 | 18 512 | 18 640 | 18 803 | 18 994 | 19 011 | 19 428 | 19 883 | 21 289 |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i>                                                  | 47     | 47     | 47     | 47     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     | 46     |

**Tabel 7.b.**  
**Rekening Administratif - Unit Usaha Syariah**  
**(Off Balance Sheet Account - Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                                            | 2018   | 2019  | 2020  |       |       | 2021  |                  |        |        |        |        |        |       |        |       |
|--------------------------------------------------------------------------------------------------------------------------------------|--------|-------|-------|-------|-------|-------|------------------|--------|--------|--------|--------|--------|-------|--------|-------|
|                                                                                                                                      |        |       | Okt   | Nov   | Des   | Jan   | Feb              | Mar    | Apr    | Mei    | Jun    | Jul    | Ags   | Sep    | Okt   |
| <b>Tagihan Komitmen/Claim commitment</b>                                                                                             |        |       |       |       |       |       |                  |        |        |        |        |        |       |        |       |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i>                                                                  | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i>                                                            | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Lainnya / <i>Others</i>                                                                                                            | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| <b>Kewajiban Komitmen / Liabilities</b>                                                                                              |        |       |       |       |       |       |                  |        |        |        |        |        |       |        |       |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i>                                    | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i>       | 10 292 | 9 440 | 7 223 | 7 381 | 6 982 | 7 913 | 10 324           | 18 500 | 12 221 | 12 826 | 12 091 | 10 887 | 8 563 | 11 224 | 7 802 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / <i>Other bank financing facilities</i>                          | 91     | 121   | 51    | 51    | 50    | 81    | 81               | 98     | 92     | 141    | 186    | 185    | 185   | 181    | 161   |
| - Irrevocable L/C yang masih berjalan / <i>Irrevocable L/Cs</i>                                                                      | 101    | 180   | 113   | 922   | 1 001 | 880   | 16 <sup>3)</sup> | 21     | 35     | 58     | 43     | 70     | 140   | 42     | 85    |
| - Posisi penjualan spot yang masih berjalan / <i>Spot sales</i>                                                                      | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Posisi penjualan forward yang masih berjalan / <i>Forward sales</i>                                                                | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Lainnya / <i>Others</i>                                                                                                            | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | 573    | -     |
| <b>Tagihan Kontijensi / Claim Contingency</b>                                                                                        |        |       |       |       |       |       |                  |        |        |        |        |        |       |        |       |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                                               | -      | -     | -     | -     | -     | -     | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| - Pendapatan yang akan diterima / <i>Income will be received</i>                                                                     | 183    | 379   | 519   | 531   | 423   | 475   | 402              | 415    | 415    | 439    | 440    | 443    | 441   | 448    | 456   |
| - Lainnya / <i>Others</i>                                                                                                            | 433    | 632   | 791   | 808   | 825   | 843   | 857              | 2 248  | 886    | 904    | 925    | 940    | 971   | 996    | 1 011 |
| <b>Kewajiban Kontijensi / Liabilities</b>                                                                                            |        |       |       |       |       |       |                  |        |        |        |        |        |       |        |       |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i>                                                                        | 261    | 539   | 616   | 610   | 558   | 605   | 601              | 650    | 666    | 663    | 681    | 785    | 816   | 846    | 820   |
| - Lainnya / <i>Others</i>                                                                                                            | 25     | 0     | 54    | 65    | -     | 77    | -                | -      | -      | -      | -      | -      | -     | -      | -     |
| <b>Lainnya / Others</b>                                                                                                              |        |       |       |       |       |       |                  |        |        |        |        |        |       |        |       |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                              | 3 202  | 3 681 | 4 319 | 4 366 | 4 422 | 4 476 | 4 485            | 4 491  | 4 490  | 4 527  | 4 608  | 4 638  | 4 714 | 4 819  | 4 774 |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i>                                                  | 2 428  | 4 635 | 4 054 | 4 053 | 4 052 | 4 052 | 3 960            | 3 808  | 3 751  | 3 474  | 3 474  | 3 419  | 3 419 | 3 419  | 3 117 |

**Tabel 8.**  
**Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah**  
**(Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                                                                                                       | 2018    | 2019    | 2020    |         |         |       |                | 2021   |        |        |        |         |         |         |         |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|-------|----------------|--------|--------|--------|--------|---------|---------|---------|---------|--|--|
|                                                                                                                                                             |         |         | Okt     | Nov     | Des     | Jan   | Feb            | Mar    | Apr    | Mei    | Jun    | Jul     | Ags     | Sep     | Okt     |  |  |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i>                                                              | 49 058  | 55 655  | 45 458  | 50 131  | 55 088  | 4 780 | 9 347          | 14 117 | 18 688 | 23 308 | 28 212 | 32 703  | 37 431  | 42 030  | 46 654  |  |  |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i>                                                                                      | 1 424   | 1 892   | 1 156   | 1 288   | 1 419   | 114   | 223            | 342    | 448    | 565    | 685    | 799     | 907     | 1 022   | 1 170   |  |  |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i>                                                                                      | 129     | 100     | 35      | 38      | 41      | 4     | 7              | 8      | 9      | 11     | 13     | 14      | 16      | 17      | 19      |  |  |
| c. Surat Berharga / <i>Investment in Securities</i>                                                                                                         | 3 218   | 4 156   | 3 648   | 4 094   | 4 585   | 474   | 913            | 1 417  | 1 898  | 2 375  | 2 854  | 3 365   | 3 891   | 4 414   | 4 859   |  |  |
| d. Pembiayaan yang Diberikan / <i>Financing</i>                                                                                                             | 33 206  | 37 035  | 30 897  | 33 986  | 37 341  | 3 164 | 6 247          | 9 479  | 12 583 | 15 756 | 19 195 | 22 269  | 25 433  | 28 495  | 31 890  |  |  |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i>                                                                                                            | 11 209  | 13 372  | 11 914  | 13 105  | 14 433  | 1 162 | 2 366          | 3 618  | 4 744  | 5 875  | 7 035  | 8 149   | 9 470   | 10 684  | 11 892  |  |  |
| a. Mudharabah / <i>Mudharabah</i>                                                                                                                           | 1 677   | 1 407   | 1 030   | 1 119   | 1 215   | 89    | 174            | 270    | 351    | 434    | 513    | 604     | 686     | 769     | 850     |  |  |
| b. Musyarakah / <i>Musyarakah</i>                                                                                                                           | 9 532   | 11 965  | 10 885  | 11 986  | 13 219  | 1 073 | 2 189          | 3 348  | 4 393  | 5 440  | 6 522  | 7 545   | 8 784   | 9 915   | 11 041  |  |  |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i>                                                                                              | -       | -       | -       | -       | -       | -     | 3 <sup>1</sup> | -      | -      | -      | -      | -       | 0       | 0       | 0       |  |  |
| ii. Piutang / <i>Receivables / Acceptables</i>                                                                                                              | 20 932  | 22 407  | 18 186  | 20 021  | 21 981  | 1 916 | 3 734          | 5 677  | 7 593  | 9 574  | 11 785 | 13 686  | 15 505  | 17 265  | 19 418  |  |  |
| a. Murabahah / <i>Murabahah</i>                                                                                                                             | 20 164  | 21 551  | 17 159  | 18 880  | 20 736  | 1 815 | 3 544          | 5 377  | 7 191  | 9 069  | 11 175 | 12 973  | 14 698  | 16 345  | 18 443  |  |  |
| b. Ujrah / <i>Qardh</i>                                                                                                                                     | 615     | 663     | 767     | 857     | 1 045   | 84    | 154            | 244    | 329    | 412    | 498    | 581     | 654     | 747     | 783     |  |  |
| c. Istishna' / <i>Istishna'</i>                                                                                                                             | 153     | 194     | 171     | 184     | 201     | 18    | 35             | 56     | 73     | 93     | 112    | 133     | 153     | 172     | 192     |  |  |
| d. Piutang Lainnya / <i>Other Receivables/ Acceptables</i>                                                                                                  | 0       | 0       | 0       | 100     | 0       | -     | 0              | -      | 0      | 0      | 0      | 0       | 0       | 0       | 0       |  |  |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i>                                                                           | 1 064   | 1 256   | 796     | 859     | 926     | 85    | 147            | 184    | 246    | 307    | 375    | 434     | 458     | 546     | 580     |  |  |
| iv. Salam                                                                                                                                                   | -       | -       | -       | -       | -       | -     | -              | -      | -      | -      | -      | -       | -       | -       | -       |  |  |
| e. Lainnya / <i>Others</i>                                                                                                                                  | 11 081  | 12 471  | 9 723   | 10 726  | 11 702  | 1 025 | 1 958          | 2 872  | 3 749  | 4 602  | 5 466  | 6 256   | 7 183   | 8 080   | 8 716   |  |  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i>                               | 25 620  | 29 156  | 22 691  | 24 982  | 27 347  | 2 286 | 4 315          | 6 429  | 8 413  | 10 387 | 12 248 | 14 115  | 16 096  | 18 143  | 19 740  |  |  |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>                                                                            | 25 617  | 28 624  | 22 691  | 24 982  | 27 347  | 2 286 | 4 315          | 6 429  | 8 413  | 10 387 | 12 248 | 14 115  | 16 096  | 18 143  | 19 740  |  |  |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                                                                                    | 3       | 532     | -       | -       | -       | -     | -              | -      | -      | -      | -      | -       | -       | -       | -       |  |  |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 23 437  | 26 499  | 22 767  | 25 149  | 27 741  | 2 494 | 5 032          | 7 689  | 10 274 | 12 921 | 15 965 | 18 588  | 21 335  | 23 887  | 26 915  |  |  |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i>                                                                                            | 9 737   | 8 299   | 5 401   | 6 118   | 7 079   | 1 627 | 2 183          | 2 944  | 3 713  | 4 762  | 6 736  | 8 344   | 9 475   | 6 752   | 6 826   |  |  |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i>                                              | 155     | 202     | 245     | 286     | 247     | 7     | 24             | 34     | 59     | 69     | 82     | 96      | 117     | 133     | 148     |  |  |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayyadah</i>                         | 30      | 80      | 97      | 107     | 115     | 9     | 22             | 33     | 43     | 53     | 61     | 72      | 82      | 92      | 102     |  |  |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i>                                              | 2 116   | 2 495   | 2 225   | 2 471   | 2 800   | 219   | 411            | 665    | 900    | 1 140  | 1 388  | 1 616   | 1 860   | 2 119   | 2 369   |  |  |
| d. Pendapatan Lainnya / <i>Other Income</i>                                                                                                                 | 7 437   | 5 522   | 2 834   | 3 254   | 3 917   | 1 392 | 1 726          | 2 212  | 2 711  | 3 500  | 5 205  | 6 560   | 7 416   | 4 408   | 4 207   |  |  |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i>                                                                                   | 33 175  | 34 797  | 28 168  | 31 268  | 34 820  | 4 121 | 7 215          | 10 632 | 13 987 | 17 683 | 22 701 | 26 932  | 30 810  | 30 639  | 33 740  |  |  |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i>                                                                                                 | 26 259  | 25 807  | 21 370  | 23 921  | 26 600  | 3 163 | 5 354          | 7 629  | 9 971  | 12 884 | 16 812 | 20 054  | 23 038  | 22 116  | 24 957  |  |  |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i>                                                                                                             | 6       | 12      | 66      | 72      | 80      | 4     | 6              | 10     | 14     | 14     | 90     | 100     | 111     | 15      | 129     |  |  |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i>                                                                                                             | 358     | 415     | 505     | 549     | 605     | 26    | 49             | 71     | 95     | 114    | 134    | 154     | 180     | 212     | 248     |  |  |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i>                                                  | 8       | 1       | 71      | 70      | 11      | 0     | 2              | 2      | 1      | 1      | 2      | 2       | 2       | 3       | 3       |  |  |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i>                                         | 381     | 520     | 441     | 482     | 516     | 53    | 93             | 139    | 188    | 237    | 285    | 334     | 383     | 435     | 509     |  |  |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i>                                                                                   | 10 731  | 8 457   | 7 060   | 7 925   | 8 815   | 1 743 | 2 596          | 3 400  | 4 261  | 5 718  | 8 055  | 9 850   | 11 283  | 8 917   | 10 092  |  |  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed Assets Maintenance</i>               | 1 190   | 1 191   | 1 373   | 1 520   | 1 679   | 136   | 270            | 413    | 516    | 700    | 832    | 965     | 1 120   | 1 267   | 1 444   |  |  |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i>                                                                                               | 18      | 33      | 45      | 47      | 57      | 12    | 12             | 17     | 19     | 20     | 23     | 27      | 32      | 36      | 38      |  |  |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i>                                                                           | 18      | 10      | 9       | 12      | 14      | 0     | 1              | 1      | 3      | 3      | 3      | 3       | 8       | 13      | 18      |  |  |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i>                                                                                                      | 7 863   | 8 629   | 6 937   | 7 846   | 8 737   | 700   | 1 378          | 2 125  | 2 876  | 3 638  | 4 454  | 5 168   | 5 956   | 6 715   | 7 498   |  |  |
| i. Biaya Tenaker / <i>Labour Cost</i>                                                                                                                       | 7 628   | 8 314   | 6 802   | 7 697   | 8 551   | 690   | 1 356          | 2 094  | 2 834  | 3 586  | 4 392  | 5 099   | 5 877   | 6 624   | 7 394   |  |  |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i>                                                                                           | 222     | 299     | 128     | 144     | 175     | 10    | 21             | 29     | 41     | 50     | 60     | 67      | 76      | 89      | 101     |  |  |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i>                                                                                           | 13      | 16      | 6       | 6       | 11      | 1     | 1              | 2      | 2      | 2      | 2      | 2       | 2       | 3       | 3       |  |  |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i>                                                                                                 | 5 687   | 6 539   | 4 864   | 5 398   | 6 085   | 488   | 946            | 1 450  | 1 999  | 2 440  | 2 935  | 3 450   | 3 964   | 4 504   | 4 979   |  |  |
| i. Promosi / <i>Promotion</i>                                                                                                                               | 418     | 499     | 220     | 247     | 318     | 21    | 35             | 54     | 81     | 102    | 122    | 153     | 179     | 216     | 250     |  |  |
| ii. Biaya Lainnya / <i>Other Costs</i>                                                                                                                      | 5 269   | 6 040   | 4 644   | 5 151   | 5 767   | 468   | 911            | 1 396  | 1 918  | 2 338  | 2 814  | 3 297   | 3 784   | 4 288   | 4 728   |  |  |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i>                                                                                      | 6 915   | 8 990   | 6 798   | 7 346   | 8 219   | 958   | 1 861          | 3 003  | 4 016  | 4 799  | 5 889  | 6 879   | 7 772   | 8 523   | 8 783   |  |  |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i>                                                                                                  | 353     | 346     | 407     | 446     | 527     | 37    | 68             | 138    | 165    | 196    | 244    | 280     | 396     | 533     | 504     |  |  |
| 9 Beban Non Operasional / <i>Non Operating Cost</i>                                                                                                         | 335     | 411     | 291     | 320     | 412     | 32    | 64             | 152    | 209    | 236    | 242    | 290     | 321     | 298     | 368     |  |  |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i>                                                                             | 18      | (64)    | 116     | 126     | 115     | 6     | 4              | (15)   | (44)   | (40)   | 2      | (10)    | 75      | 235     | 136     |  |  |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i>                                                                             | 6 934   | 8 926   | 6 914   | 7 472   | 8 334   | 963   | 1 865          | 2 988  | 3 972  | 4 758  | 5 891  | 6 868   | 7 847   | 8 758   | 8 919   |  |  |
| 12 Tranfer Laba/Rugi / <i>Transfer of Profit/Loss</i>                                                                                                       | 5 238   | 7 298   | -       | -       | 5 650   | -     | -              | -      | -      | -      | -      | -       | -       | -       | -       |  |  |
| 13 Pajak Penghasilan / <i>Income Tax</i>                                                                                                                    | (1 062) | (1 446) | (1 063) | (1 174) | (1 343) | (183) | (344)          | (480)  | (622)  | (758)  | (964)  | (1 144) | (1 286) | (1 474) | (1 607) |  |  |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i>                                                                                                                | 5 119   | 6 278   | 5 852   | 6 298   | 5 508   | 780   | 1 521          | 2 508  | 3 350  | 4 001  | 4 927  | 5 725   | 6 561   | 7 285   | 7 312   |  |  |



**Tabel 8.a.**  
**Laporan Laba Rugi Bank Umum Syariah**  
**(Condensed Income Statement - Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                                                                   | 2018    | 2019    | 2020    |         |         | 2021  |       |        |        |        |        |         |         |         |         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|-------|-------|--------|--------|--------|--------|---------|---------|---------|---------|
|                                                                                                                                                             |         |         | Okt     | Nov     | Des     | Jan   | Feb   | Mar    | Apr    | Mei    | Jun    | Jul     | Ags     | Sep     | Okt     |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i>                                                              | 36 648  | 39 625  | 32 639  | 36 115  | 39 808  | 3 476 | 6 819 | 10 258 | 13 576 | 16 925 | 20 549 | 23 748  | 27 194  | 30 497  | 33 831  |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i>                                                                                      | 905     | 1 204   | 775     | 861     | 949     | 72    | 143   | 214    | 281    | 355    | 425    | 485     | 543     | 604     | 705     |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i>                                                                                      | 22      | 16      | 4       | 5       | 7       | 2     | 5     | 5      | 6      | 7      | 8      | 9       | 10      | 11      | 13      |
| c. Surat Berharga / <i>Investment in Securities</i>                                                                                                         | 2 708   | 3 379   | 2 779   | 3 111   | 3 486   | 366   | 706   | 1 100  | 1 468  | 1 831  | 2 196  | 2 594   | 2 994   | 3 396   | 3 722   |
| d. Pembiayaan yang Diberikan / <i>Financing</i>                                                                                                             | 23 297  | 25 353  | 21 436  | 23 674  | 26 116  | 2 222 | 4 423 | 6 685  | 8 887  | 11 133 | 13 640 | 15 768  | 18 004  | 20 123  | 22 498  |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i>                                                                                                            | 6 138   | 7 049   | 6 288   | 6 924   | 7 695   | 603   | 1 285 | 1 946  | 2 549  | 3 151  | 3 790  | 4 361   | 5 095   | 5 759   | 6 403   |
| a. Mudharabah / <i>Mudharabah</i>                                                                                                                           | 717     | 589     | 432     | 470     | 510     | 36    | 74    | 112    | 149    | 186    | 220    | 255     | 289     | 325     | 358     |
| b. Musyarakah / <i>Musyarakah</i>                                                                                                                           | 5 421   | 6 460   | 5 856   | 6 454   | 7 184   | 567   | 1 208 | 1 835  | 2 399  | 2 965  | 3 571  | 4 106   | 4 805   | 5 434   | 6 045   |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i>                                                                                              | -       | -       | -       | -       | -       | -     | 3     | -      | -      | -      | -      | -       | -       | -       | -       |
| ii. Piutang / <i>Receivables / Acceptables</i>                                                                                                              | 16 849  | 17 922  | 14 860  | 16 441  | 18 090  | 1 591 | 3 085 | 4 693  | 6 275  | 7 894  | 9 744  | 11 281  | 12 796  | 14 200  | 15 934  |
| a. Murabahah / <i>Murabahah</i>                                                                                                                             | 16 289  | 17 317  | 14 052  | 15 540  | 17 104  | 1 514 | 2 940 | 4 463  | 5 965  | 7 507  | 9 275  | 10 735  | 12 183  | 13 498  | 15 201  |
| b. Ujrah / <i>Qardh</i>                                                                                                                                     | 558     | 602     | 718     | 800     | 984     | 77    | 145   | 230    | 309    | 387    | 469    | 545     | 613     | 701     | 733     |
| c. Istishna' / <i>Istishna'</i>                                                                                                                             | 2       | 2       | 1       | 1       | 1       | 0     | 0     | 0      | 0      | 0      | 0      | 1       | 0       | 1       | 1       |
| d. Piutang Lainnya / <i>Other Receiveables/ Acceptables</i>                                                                                                 | -       | -       | -       | 100     | -       | -     | 0     | -      | -      | -      | -      | -       | -       | -       | -       |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i>                                                                           | 310     | 383     | 288     | 309     | 332     | 27    | 54    | 46     | 64     | 89     | 106    | 125     | 114     | 163     | 160     |
| iv. Salam                                                                                                                                                   | -       | -       | -       | -       | -       | -     | -     | -      | -      | -      | -      | -       | -       | -       | -       |
| e. Lainnya / <i>Others</i>                                                                                                                                  | 9 716   | 9 672   | 7 646   | 8 464   | 9 250   | 814   | 1 542 | 2 254  | 2 935  | 3 598  | 4 280  | 4 893   | 5 643   | 6 363   | 6 893   |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i>                               | 19 534  | 20 398  | 15 920  | 17 544  | 19 247  | 1 641 | 3 076 | 4 582  | 5 991  | 7 395  | 8 704  | 10 030  | 11 520  | 13 035  | 14 116  |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>                                                                            | 19 534  | 20 398  | 15 920  | 17 544  | 19 247  | 1 641 | 3 076 | 4 582  | 5 991  | 7 395  | 8 704  | 10 030  | 11 520  | 13 035  | 14 116  |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                                                                                    | -       | -       | -       | -       | -       | -     | -     | 0      | -      | -      | -      | -       | -       | -       | -       |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 17 113  | 19 227  | 16 719  | 18 572  | 20 561  | 1 835 | 3 743 | 5 676  | 7 586  | 9 530  | 11 846 | 13 718  | 15 674  | 17 462  | 19 715  |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i>                                                                                            | 8 063   | 6 110   | 4 077   | 4 617   | 5 258   | 1 383 | 1 814 | 2 358  | 2 911  | 3 907  | 5 668  | 7 143   | 8 137   | 9 230   | 5 116   |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i>                                              | 153     | 195     | 238     | 279     | 240     | 7     | 23    | 33     | 58     | 69     | 80     | 94      | 115     | 129     | 144     |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyaddah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayyaddah</i>                       | 1       | 1       | 10      | 10      | 10      | 0     | 0     | 0      | 0      | 0      | 0      | 0       | 0       | 0       | 0       |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i>                                              | 1 532   | 1 743   | 1 542   | 1 710   | 1 964   | 148   | 284   | 469    | 633    | 807    | 980    | 1 149   | 1 312   | 1 492   | 1 665   |
| d. Pendapatan Lainnya / <i>Other Income</i>                                                                                                                 | 6 377   | 4 170   | 2 286   | 2 618   | 3 044   | 1 228 | 1 508 | 1 856  | 2 220  | 3 031  | 4 607  | 5 899   | 6 710   | 3 608   | 3 306   |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i>                                                                                   | 25 176  | 25 337  | 20 796  | 23 188  | 25 819  | 3 218 | 5 558 | 8 033  | 10 497 | 13 437 | 17 514 | 20 861  | 23 811  | 22 691  | 24 831  |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i>                                                                                                 | 21 393  | 19 738  | 16 781  | 18 737  | 20 682  | 2 634 | 4 358 | 6 190  | 8 052  | 10 405 | 13 830 | 16 577  | 19 032  | 17 333  | 19 653  |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i>                                                                                                             | 5       | 11      | 66      | 72      | 80      | 4     | 6     | 10     | 12     | 13     | 88     | 99      | 110     | 13      | 127     |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i>                                                                                                             | 270     | 314     | 425     | 462     | 510     | 20    | 36    | 52     | 70     | 82     | 96     | 109     | 125     | 150     | 178     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i>                                                  | 6       | 1       | 71      | 70      | 11      | 0     | 2     | 2      | 1      | 1      | 2      | 2       | 2       | 3       | 3       |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i>                                         | 64      | 77      | 65      | 72      | 79      | 6     | 13    | 21     | 29     | 37     | 46     | 55      | 65      | 78      | 112     |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i>                                                                                   | 8 912   | 6 106   | 5 362   | 5 908   | 6 483   | 1 503 | 2 129 | 2 767  | 3 451  | 4 616  | 6 716  | 8 271   | 9 466   | 6 588   | 7 536   |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed</i>                                  | 1 046   | 1 046   | 1 213   | 1 341   | 1 473   | 121   | 239   | 366    | 451    | 618    | 735    | 854     | 993     | 1 123   | 1 284   |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i>                                                                                               | 17      | 28      | 45      | 47      | 57      | 11    | 12    | 17     | 19     | 20     | 23     | 26      | 31      | 35      | 37      |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i>                                                                           | 18      | 10      | 9       | 12      | 14      | 0     | 1     | 1      | 3      | 3      | 3      | 3       | 8       | 13      | 18      |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i>                                                                                                      | 6 801   | 7 466   | 5 900   | 6 717   | 7 486   | 601   | 1 173 | 1 815  | 2 436  | 3 084  | 3 795  | 4 414   | 5 075   | 5 733   | 6 417   |
| i. Biaya Tenaker / <i>Labour Cost</i>                                                                                                                       | 6 579   | 7 170   | 5 771   | 6 573   | 7 306   | 591   | 1 152 | 1 785  | 2 395  | 3 034  | 3 736  | 4 349   | 5 000   | 5 646   | 6 318   |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i>                                                                                           | 210     | 281     | 123     | 138     | 169     | 9     | 20    | 28     | 39     | 48     | 57     | 64      | 73      | 85      | 96      |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i>                                                                                           | 13      | 16      | 6       | 5       | 11      | 1     | 1     | 2      | 2      | 2      | 2      | 2       | 2       | 3       | 3       |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i>                                                                                                 | 4 254   | 4 679   | 3 625   | 4 036   | 4 488   | 367   | 744   | 1 138  | 1 581  | 1 930  | 2 327  | 2 744   | 3 156   | 3 598   | 3 942   |
| i. Promosi / <i>Promotion</i>                                                                                                                               | 326     | 406     | 175     | 193     | 252     | 17    | 29    | 44     | 65     | 83     | 99     | 126     | 148     | 177     | 204     |
| ii. Biaya Lainnya / <i>Other Costs</i>                                                                                                                      | 3 928   | 4 273   | 3 450   | 3 843   | 4 236   | 350   | 716   | 1 094  | 1 516  | 1 847  | 2 227  | 2 618   | 3 008   | 3 421   | 3 737   |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i>                                                                                      | 3 783   | 5 599   | 4 015   | 4 451   | 5 137   | 583   | 1 200 | 1 844  | 2 445  | 3 032  | 3 684  | 4 284   | 4 779   | 5 359   | 5 178   |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i>                                                                                                  | 201     | 233     | 141     | 141     | 179     | 25    | 43    | 98     | 112    | 130    | 164    | 186     | 288     | 295     | 252     |
| 9 Beban Non Operasional / <i>Non Operating Cost</i>                                                                                                         | 178     | 234     | 134     | 150     | 229     | 18    | 37    | 109    | 146    | 157    | 146    | 177     | 180     | 141     | 194     |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i>                                                                             | 23      | (1)     | 7       | (9)     | (50)    | 7     | 7     | (11)   | (34)   | (27)   | 18     | 9       | 108     | 154     | 58      |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i>                                                                             | 3 806   | 5 598   | 4 022   | 4 442   | 5 087   | 591   | 1 206 | 1 832  | 2 412  | 3 005  | 3 702  | 4 293   | 4 887   | 5 513   | 5 236   |
| 12 Tranfer Laba/Rugi / <i>Transfer of Profit/Loss</i>                                                                                                       | 4 485   | 6 097   | -       | -       | 4 167   | -     | -     | -      | -      | -      | -      | -       | -       | -       | -       |
| 13 Pajak Penghasilan / <i>Income Tax</i>                                                                                                                    | (1 000) | (1 403) | (1 027) | (1 142) | (1 305) | (177) | (331) | (458)  | (592)  | (728)  | (930)  | (1 096) | (1 227) | (1 404) | (1 531) |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i>                                                                                                                | 2 806   | 4 195   | 2 995   | 3 300   | 3 782   | 414   | 875   | 1 374  | 1 820  | 2 277  | 2 772  | 3 197   | 3 660   | 4 108   | 3 705   |

**Tabel 8.b.**  
**Laporan Laba Rugi Unit Usaha Syariah**  
**(Condensed Income Statement - Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator                                                                                                                                                   | 2018   | 2019   | 2020   |        |        | 2021  |       |       |       |       |       |       |        |        |        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|
|                                                                                                                                                             |        |        | Okt    | Nov    | Des    | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags    | Sep    | Okt    |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i>                                                              | 12 410 | 16 029 | 12 819 | 14 016 | 15 280 | 1 305 | 2 528 | 3 859 | 5 111 | 6 383 | 7 663 | 8 955 | 10 237 | 11 533 | 12 824 |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i>                                                                                      | 520    | 688    | 381    | 427    | 470    | 42    | 79    | 128   | 167   | 209   | 261   | 313   | 364    | 419    | 465    |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i>                                                                                      | 107    | 84     | 32     | 33     | 34     | 1     | 2     | 3     | 3     | 4     | 5     | 5     | 6      | 6      | 6      |
| c. Surat Berharga / <i>Investment in Securities</i>                                                                                                         | 511    | 777    | 869    | 983    | 1 099  | 108   | 207   | 318   | 431   | 543   | 657   | 771   | 898    | 1 018  | 1 137  |
| d. Pembiayaan yang Diberikan / <i>Financing</i>                                                                                                             | 9 908  | 11 682 | 9 461  | 10 312 | 11 225 | 942   | 1 824 | 2 793 | 3 696 | 4 623 | 5 555 | 6 501 | 7 429  | 8 373  | 9 393  |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i>                                                                                                            | 5 071  | 6 323  | 5 626  | 6 181  | 6 739  | 559   | 1 082 | 1 672 | 2 196 | 2 724 | 3 245 | 3 788 | 4 376  | 4 925  | 5 489  |
| a. Mudharabah / <i>Mudharabah</i>                                                                                                                           | 960    | 818    | 597    | 649    | 704    | 54    | 100   | 159   | 201   | 249   | 294   | 349   | 397    | 444    | 492    |
| b. Musyarakah / <i>Musyarakah</i>                                                                                                                           | 4 111  | 5 504  | 5 029  | 5 533  | 6 035  | 506   | 981   | 1 513 | 1 994 | 2 475 | 2 952 | 3 439 | 3 978  | 4 481  | 4 996  |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i>                                                                                              | -      | 6      | -      | -      | -      | -     | -     | -     | -     | -     | -     | -     | 0,1    | 0,2    | 0,2    |
| ii. Piutang / <i>Receivables / Acceptables</i>                                                                                                              | 4 084  | 4 486  | 3 326  | 3 580  | 3 892  | 325   | 649   | 984   | 1 318 | 1 680 | 2 040 | 2 405 | 2 709  | 3 064  | 3 484  |
| a. Murabahah / <i>Murabahah</i>                                                                                                                             | 3 874  | 4 233  | 3 107  | 3 340  | 3 632  | 300   | 604   | 914   | 1 226 | 1 562 | 1 900 | 2 238 | 2 515  | 2 847  | 3 241  |
| b. Ujrah / <i>Qardh</i>                                                                                                                                     | 58     | 60     | 50     | 57     | 61     | 7     | 10    | 14    | 19    | 25    | 29    | 35    | 41     | 46     | 51     |
| c. Istishna' / <i>Istishna'</i>                                                                                                                             | 152    | 192    | 170    | 183    | 199    | 18    | 35    | 56    | 73    | 93    | 112   | 132   | 152    | 171    | 191    |
| d. Piutang Lainnya / <i>Other Receivables/ Acceptables</i>                                                                                                  | 0      | -      | 0      | 0      | 0      | -     | -     | -     | 0     | 0     | 0     | 0     | 0      | 0      | 0      |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i>                                                                           | 754    | 873    | 508    | 550    | 595    | 58    | 93    | 138   | 183   | 219   | 269   | 308   | 345    | 383    | 420    |
| iv. Salam                                                                                                                                                   | -      | -      | -      | -      | -      | -     | -     | -     | -     | -     | -     | -     | -      | -      | -      |
| e. Lainnya / <i>Others</i>                                                                                                                                  | 1 364  | 2 798  | 2 077  | 2 261  | 2 452  | 212   | 416   | 618   | 814   | 1 003 | 1 185 | 1 364 | 1 541  | 1 718  | 1 823  |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i>                               | 6 086  | 8 758  | 6 771  | 7 438  | 8 101  | 645   | 1 239 | 1 847 | 2 423 | 2 992 | 3 544 | 4 085 | 4 576  | 5 107  | 5 624  |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i>                                                                            | 6 083  | 8 226  | 6 771  | 7 438  | 8 101  | 645   | 1 239 | 1 847 | 2 423 | 2 992 | 3 544 | 4 085 | 4 576  | 5 107  | 5 624  |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i>                                                                                    | 3      | 532    | -      | -      | -      | -     | -     | 0     | -     | -     | -     | -     | -      | -      | -      |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 6 324  | 7 271  | 6 048  | 6 578  | 7 180  | 660   | 1 289 | 2 013 | 2 688 | 3 391 | 4 119 | 4 870 | 5 661  | 6 426  | 7 199  |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i>                                                                                            | 1 674  | 2 189  | 1 324  | 1 501  | 1 821  | 243   | 368   | 586   | 801   | 855   | 1 068 | 1 201 | 1 338  | 1 522  | 1 710  |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i>                                              | 2      | 7      | 7      | 7      | 7      | 0     | 0     | 1     | 1     | 1     | 2     | 2     | 2      | 4      | 4      |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayaddah</i>                         | 29     | 79     | 87     | 97     | 105    | 9     | 22    | 33    | 43    | 52    | 61    | 72    | 82     | 92     | 101    |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i>                                              | 584    | 752    | 683    | 762    | 836    | 70    | 128   | 196   | 267   | 332   | 408   | 467   | 548    | 627    | 704    |
| d. Pendapatan Lainnya / <i>Other Income</i>                                                                                                                 | 1 059  | 1 352  | 547    | 636    | 873    | 164   | 219   | 356   | 491   | 469   | 597   | 661   | 706    | 800    | 901    |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i>                                                                                   | 7 998  | 9 460  | 7 372  | 8 079  | 9 001  | 903   | 1 657 | 2 599 | 3 490 | 4 246 | 5 187 | 6 071 | 6 999  | 7 948  | 8 910  |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i>                                                                                                 | 4 866  | 6 069  | 4 589  | 5 184  | 5 919  | 529   | 996   | 1 440 | 1 919 | 2 479 | 2 982 | 3 477 | 4 006  | 4 783  | 5 304  |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i>                                                                                                             | 0      | 1      | -      | -      | -      | -     | -     | 0     | 1     | 1     | 1     | 1     | 1      | 2      | 3      |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i>                                                                                                             | 88     | 101    | 80     | 87     | 95     | 7     | 13    | 19    | 25    | 32    | 39    | 46    | 55     | 62     | 69     |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i>                                                  | 2      | -      | -      | -      | -      | 0     | 0     | 0     | -     | 0     | -     | -     | 0      | 0      | 0      |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i>                                         | 318    | 443    | 376    | 410    | 437    | 47    | 79    | 118   | 159   | 199   | 239   | 279   | 318    | 357    | 397    |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i>                                                                                   | 1 819  | 2 350  | 1 697  | 2 017  | 2 333  | 240   | 467   | 634   | 810   | 1 102 | 1 338 | 1 579 | 1 817  | 2 329  | 2 556  |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed</i>                                  | 144    | 146    | 160    | 179    | 206    | 15    | 30    | 47    | 64    | 81    | 97    | 112   | 126    | 144    | 160    |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i>                                                                                               | 0      | 6      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 1     | 1      | 1      | 1      |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i>                                                                           | -      | -      | -      | -      | -      | -     | -     | -     | -     | -     | -     | -     | -      | -      | -      |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i>                                                                                                      | 1 062  | 1 163  | 1 037  | 1 129  | 1 251  | 99    | 205   | 310   | 441   | 554   | 659   | 754   | 881    | 982    | 1 081  |
| i. Biaya Tenaker / <i>Labour Cost</i>                                                                                                                       | 1 050  | 1 144  | 1 031  | 1 123  | 1 244  | 99    | 204   | 309   | 439   | 552   | 656   | 750   | 877    | 978    | 1 076  |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i>                                                                                           | 12     | 19     | 6      | 6      | 6      | 0     | 1     | 1     | 2     | 2     | 3     | 3     | 4      | 4      | 5      |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i>                                                                                           | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i>                                                                                                 | 1 432  | 1 860  | 1 239  | 1 362  | 1 597  | 121   | 202   | 311   | 418   | 510   | 609   | 706   | 808    | 906    | 1 037  |
| i. Promosi / <i>Promotion</i>                                                                                                                               | 92     | 93     | 45     | 53     | 67     | 4     | 6     | 10    | 16    | 19    | 22    | 27    | 31     | 39     | 46     |
| ii. Biaya Lainnya / <i>Other Costs</i>                                                                                                                      | 1 340  | 1 767  | 1 194  | 1 308  | 1 530  | 118   | 195   | 302   | 402   | 491   | 586   | 679   | 776    | 867    | 991    |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i>                                                                                      | 3 132  | 3 391  | 2 783  | 2 895  | 3 082  | 374   | 661   | 1 159 | 1 571 | 1 767 | 2 205 | 2 595 | 2 993  | 3 164  | 3 605  |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i>                                                                                                  | 152    | 113    | 266    | 306    | 348    | 12    | 25    | 40    | 52    | 66    | 80    | 94    | 108    | 239    | 251    |
| 9 Beban Non Operasional / <i>Non Operating Cost</i>                                                                                                         | 156    | 176    | 158    | 171    | 183    | 14    | 27    | 43    | 63    | 79    | 96    | 113   | 140    | 158    | 173    |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i>                                                                             | (5)    | (63)   | 109    | 135    | 165    | (2)   | (3)   | (3)   | (11)  | (13)  | (16)  | (19)  | (33)   | 81     | 78     |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i>                                                                             | 3 127  | 3 328  | 2 892  | 3 030  | 3 247  | 373   | 658   | 1 156 | 1 560 | 1 753 | 2 189 | 2 576 | 2 960  | 3 245  | 3 683  |
| 12 Tranfer Laba/Rugi / <i>Transfer of Profit/Loss</i>                                                                                                       | 753    | 1 202  | -      | -      | 1 483  | -     | -     | -     | -     | -     | -     | -     | -      | -      | -      |
| 13 Pajak Penghasilan / <i>Income Tax</i>                                                                                                                    | (62)   | (43)   | (36)   | (32)   | (38)   | (6)   | (13)  | (22)  | (30)  | (29)  | (35)  | (48)  | (59)   | (69)   | (76)   |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i>                                                                                                                | 2 313  | 2 083  | 2 856  | 2 998  | 1 726  | 367   | 645   | 1 134 | 1 530 | 1 724 | 2 155 | 2 528 | 2 901  | 3 176  | 3 608  |

**Tabel 9.**  
**Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit**  
**(Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%)**

| Indikator / Indicator                                                            | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|----------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                  |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| 1. Lancar / <i>Current</i>                                                       | 411 771 | 455 068 | 499 428 | 510 988 | 520 409 | 513 622 | 517 632 | 523 791 | 518 785 | 520 641 | 539 699 | 535 217 | 533 885 | 548 720 | 547 595 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i>                               | 17 346  | 17 923  | 21 044  | 19 550  | 18 331  | 21 566  | 23 152  | 19 314  | 22 623  | 23 039  | 23 068  | 24 687  | 26 779  | 25 222  | 24 559  |
| 3. Kurang Lancar / <i>Sub-Standard</i>                                           | 2 070   | 3 407   | 2 627   | 2 868   | 3 027   | 2 756   | 2 552   | 2 712   | 2 820   | 3 217   | 2 891   | 2 870   | 3 393   | 3 326   | 3 521   |
| 4. Diragukan / <i>Doubtful</i>                                                   | 1 474   | 954     | 1 525   | 1 375   | 1 382   | 1 672   | 1 526   | 1 244   | 1 450   | 1 333   | 1 384   | 1 414   | 1 297   | 1 675   | 1 631   |
| 5. Macet / <i>Lost</i>                                                           | 5 676   | 6 707   | 7 780   | 7 902   | 7 800   | 8 034   | 8 301   | 8 575   | 8 552   | 8 617   | 8 581   | 8 454   | 8 459   | 8 068   | 7 468   |
| Total Aset Produktif / <i>Total Earning Assets</i>                               | 438 338 | 484 059 | 532 404 | 542 682 | 550 949 | 547 650 | 553 163 | 555 636 | 554 229 | 556 847 | 575 623 | 572 641 | 573 813 | 587 011 | 584 775 |
| Rasio Aset Produktif Non Lancar /<br>Percentage of Non Performing Earning Assets | 2,10    | 2,29    | 2,24    | 2,24    | 2,22    | 2,28    | 2,24    | 2,26    | 2,31    | 2,36    | 2,23    | 2,22    | 2,29    | 2,23    | 2,16    |

**Tabel 9.a.**  
**Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah**  
**(Earning Assets based on Collectibility of Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%)**

| Indikator/Indicator                                                              | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|----------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                  |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| 1. Lancar / <i>Current</i>                                                       | 266 133 | 297 942 | 325 443 | 336 084 | 340 584 | 340 107 | 342 925 | 342 053 | 340 736 | 342 635 | 351 332 | 351 432 | 348 579 | 354 480 | 359 183 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i>                               | 12 462  | 12 025  | 15 109  | 13 437  | 12 427  | 15 130  | 15 306  | 13 797  | 16 758  | 17 007  | 16 505  | 17 881  | 19 963  | 19 054  | 17 930  |
| 3. Kurang Lancar / <i>Sub-Standard</i>                                           | 1 616   | 2 416   | 1 817   | 1 961   | 1 857   | 1 879   | 1 697   | 1 895   | 1 992   | 2 154   | 2 003   | 1 998   | 2 559   | 2 512   | 2 746   |
| 4. Diragukan / <i>Doubtful</i>                                                   | 846     | 571     | 964     | 899     | 866     | 1 128   | 999     | 989     | 1 143   | 1 061   | 1 040   | 1 034   | 1 022   | 1 377   | 1 309   |
| 5. Macet / <i>Lost</i>                                                           | 4 222   | 4 313   | 4 972   | 5 076   | 5 018   | 4 882   | 5 161   | 5 165   | 5 139   | 5 183   | 5 214   | 5 161   | 5 053   | 4 729   | 4 272   |
| Total Aset Produktif / <i>Total Earning Assets</i>                               | 285 278 | 317 267 | 348 304 | 357 457 | 360 751 | 363 127 | 366 088 | 363 900 | 365 768 | 368 041 | 376 094 | 377 505 | 377 175 | 382 152 | 385 441 |
| Rasio Aset Produktif Non Lancar /<br>Percentage of Non Performing Earning Assets | 2,34    | 2,30    | 2,23    | 2,22    | 2,15    | 2,17    | 2,15    | 2,21    | 2,26    | 2,28    | 2,20    | 2,17    | 2,29    | 2,26    | 2,16    |

**Tabel 9.b.**  
**Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah**  
**(Earning Assets based on Collectibility of Islamic Business Unit)**  
**Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%)**

| Indikator/Indicator                                                              | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|----------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                  |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| 1. Lancar / <i>Current</i>                                                       | 145 638 | 157 126 | 173 985 | 174 904 | 179 825 | 173 515 | 174 707 | 181 738 | 178 049 | 178 006 | 188 367 | 183 785 | 185 306 | 194 240 | 188 413 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i>                               | 4 884   | 5 897   | 5 934   | 6 113   | 5 904   | 6 436   | 7 846   | 5 516   | 5 865   | 6 031   | 6 563   | 6 806   | 6 816   | 6 168   | 6 629   |
| 3. Kurang Lancar / <i>Sub-Standard</i>                                           | 454     | 991     | 810     | 907     | 1 170   | 877     | 855     | 817     | 828     | 1 063   | 888     | 872     | 834     | 814     | 775     |
| 4. Diragukan / <i>Doubtful</i>                                                   | 628     | 384     | 561     | 475     | 517     | 544     | 528     | 255     | 306     | 272     | 344     | 380     | 275     | 298     | 323     |
| 5. Macet / <i>Lost</i>                                                           | 1 455   | 2 395   | 2 809   | 2 826   | 2 782   | 3 152   | 3 140   | 3 410   | 3 413   | 3 434   | 3 367   | 3 293   | 3 407   | 3 339   | 3 196   |
| Total Aset Produktif / <i>Total Earning Assets</i>                               | 153 060 | 166 792 | 184 099 | 185 225 | 190 198 | 184 523 | 187 075 | 191 736 | 188 461 | 188 806 | 199 529 | 195 136 | 196 638 | 204 860 | 199 335 |
| Rasio Aset Produktif Non Lancar /<br>Percentage of Non Performing Earning Assets | 1,66    | 2,26    | 2,27    | 2,27    | 2,35    | 2,48    | 2,42    | 2,34    | 2,41    | 2,53    | 2,30    | 2,33    | 2,30    | 2,17    | 2,15    |

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

| Indikator / Indicator                                                                                                 | 2018          | 2019          | 2020           |                |                | 2021           |                     |                |                     |                |                |                |                |                |                |
|-----------------------------------------------------------------------------------------------------------------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------------|----------------|---------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                       |               |               | Okt            | Nov            | Des            | Jan            | Feb                 | Mar            | Apr                 | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>65 970</b> | <b>81 016</b> | <b>109 331</b> | <b>104 025</b> | <b>119 761</b> | <b>117 359</b> | <b>123 934</b>      | <b>125 419</b> | <b>123 494</b>      | <b>125 726</b> | <b>138 475</b> | <b>141 114</b> | <b>143 621</b> | <b>150 070</b> | <b>140 305</b> |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)                     | 12 778        | 25 058        | 37 358         | 31 841         | 42 383         | 39 437         | 42 320              | 39 574         | 34 369              | 44 942         | 49 013         | 50 151         | 51 102         | 56 704         | 47 475         |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | 4 814         | 2 401         | 2 588          | 2 573          | 2 383          | 2 630          | 2 797               | 2 781          | 2 691               | 2 387          | 3 000          | 2 821          | 3 064          | 3 830          | 5 431          |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA)             | 4 291         | 3 367         | 805            | 830            | 2 119          | 889            | 955                 | 1 355          | 2 577 <sup>1)</sup> | 1175           | 1 790          | 1 520          | 1 630          | 2 525          | 1 730          |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 3 673         | 19 290        | 33 965         | 28 438         | 37 881         | 35 919         | 38 568              | 35 438         | 29 101              | 41 381         | 44 224         | 45 810         | 46 408         | 50 348         | 40 314         |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)                  | 53 193        | 55 959        | 71 972         | 72 183         | 77 378         | 77 921         | 81 614              | 85 845         | 89 125              | 80 784         | 89 462         | 90 964         | 92 519         | 93 366         | 92 830         |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 39 227        | 37 676        | 52 702         | 55 333         | 59 009         | 61 222         | 63 338              | 69 031         | 71 323              | 62 807         | 71 051         | 74 431         | 75 286         | 72 582         | 72 945         |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 1 473         | 2 683         | 3 866          | 3 403          | 3 965          | 2 840          | 4 130               | 3 203          | 3 357               | 3 595          | 3 398          | 2 526          | 3 231          | 3 330          | 2 682          |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 201           | 201           | 201            | 201            | 105            | 105            | 105                 | 105            | 105                 | 105            | 105            | 105            | 105            | 105            | 105            |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 12 130        | 15 190        | 15 128         | 13 192         | 14 260         | 13 709         | 13 996              | 13 451         | 14 275              | 14 212         | 14 844         | 13 852         | 13 848         | 17 315         | 17 065         |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 162           | 208           | 75             | 54             | 39             | 46             | 46                  | 54             | 64                  | 64             | 64             | 49             | 49             | 34             | 34             |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>10 845</b> | <b>8 953</b>  | <b>7 858</b>   | <b>8 496</b>   | <b>9 279</b>   | <b>7 179</b>   | <b>6 783</b>        | <b>7 895</b>   | <b>7 677</b>        | <b>7 213</b>   | <b>7 122</b>   | <b>7 285</b>   | <b>7 228</b>   | <b>9 352</b>   | <b>11 764</b>  |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)                     | 7 135         | 4 387         | 3 044          | 3 683          | 4 360          | 2 359          | 1 964               | 3 075          | 3 179               | 2 714          | 2 623          | 2 836          | 2 723          | 4 847          | 7 258          |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 6 336         | 3 687         | 2 544          | 3 183          | 4 360          | 2 359          | 1 964               | 3 075          | 3 179               | 2 714          | 2 623          | 2 836          | 2 723          | 4 847          | 7 258          |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 799           | 700           | 500            | 500            | -              | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)                  | 3 710         | 4 566         | 4 814          | 4 814          | 4 919          | 4 819          | 4 820               | 4 820          | 4 498               | 4 499          | 4 499          | 4 449          | 4 505          | 4 505          | 4 506          |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 2 594         | 4 150         | 1 747          | 1 747          | 1 852          | 1 852          | 1 852               | 1 852          | 1 852               | 1 852          | 1 852          | 1 852          | 1 907          | 1 907          | 1 907          |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | 1 116         | 416           | 3 067          | 3 067          | 3 067          | 2 968          | 2 968               | 2 968          | 2 647               | 2 647          | 2 647          | 2 598          | 2 598          | 2 598          | 2 598          |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -             | -             | -              | -              | -              | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>65 970</b> | <b>81 016</b> | <b>109 331</b> | <b>104 025</b> | <b>119 761</b> | <b>117 359</b> | <b>123 934</b>      | <b>125 419</b> | <b>123 494</b>      | <b>125 726</b> | <b>138 475</b> | <b>141 114</b> | <b>143 621</b> | <b>150 070</b> | <b>140 305</b> |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                                  | 12 778        | 25 058        | 37 358         | 31 841         | 42 383         | 39 437         | 42 320              | 39 574         | 34 369              | 44 942         | 49 013         | 50 151         | 51 102         | 56 704         | 47 475         |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 2 333         | 2 373         | 5 859          | 6 231          | 5 159          | 4 360          | 6 879               | 4 278          | 4 161               | 6 529          | 6 075          | 5 816          | 4 731          | 5 887          | 5 904          |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 265           | 253           | 70             | 193            | 110            | 236            | 2 412 <sup>1)</sup> | 372            | 506                 | 349            | 344            | 245            | 367            | 988            | 1 591          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 2 068         | 2 120         | 5 789          | 6 039          | 5 049          | 4 124          | 4 466               | 3 907          | 3 655               | 6 180          | 5 731          | 5 571          | 4 364          | 4 899          | 4 313          |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 10 445        | 22 685        | 31 500         | 25 610         | 37 224         | 35 077         | 35 442              | 35 295         | 30 208              | 38 414         | 42 939         | 44 335         | 46 371         | 50 817         | 41 571         |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                                               | 53 193        | 55 959        | 71 972         | 72 183         | 77 378         | 77 921         | 81 614              | 85 845         | 89 125              | 80 784         | 89 462         | 90 964         | 92 519         | 93 366         | 92 830         |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 6 544         | 7 614         | 8 629          | 6 610          | 11 916         | 11 784         | 13 285              | 14 517         | 14 682              | 14 087         | 18 408         | 20 463         | 20 509         | 21 107         | 20 823         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 12            | 109           | 1 344          | 997            | 687            | 687            | 1 883               | 612            | 1 479               | 1 113          | 859            | 1 316          | 1 857          | 910            | 1 114          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 6 532         | 7 505         | 7 284          | 5 613          | 11 228         | 11 096         | 11 402              | 13 905         | 13 203              | 12 975         | 17 550         | 19 147         | 18 652         | 20 198         | 19 709         |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 46 648        | 48 345        | 63 344         | 65 573         | 65 462         | 66 138         | 68 329              | 71 328         | 74 442              | 66 697         | 71 053         | 70 500         | 72 010         | 72 259         | 72 007         |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement Methods</b>    | <b>10 845</b> | <b>8 953</b>  | <b>7 858</b>   | <b>8 496</b>   | <b>9 279</b>   | <b>7 179</b>   | <b>6 783</b>        | <b>7 895</b>   | <b>7 677</b>        | <b>7 213</b>   | <b>7 122</b>   | <b>7 285</b>   | <b>7 228</b>   | <b>9 352</b>   | <b>11 764</b>  |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities                                                  | 7 135         | 4 387         | 3 044          | 3 683          | 4 360          | 2 359          | 1 964               | 3 075          | 3 179               | 2 714          | 2 623          | 2 836          | 2 723          | 4 847          | 7 258          |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 295           | 525           | 446            | 489            | 885            | 805            | 638                 | 744            | 785                 | 784            | 763            | 761            | 758            | 505            | 475            |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 255           | 446           | 446            | 489            | 885            | 805            | 638                 | 744            | 785                 | 784            | 763            | 761            | 758            | 505            | 475            |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 40            | 525           | -              | -              | -              | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 6 840         | 3 862         | 2 599          | 3 194          | 3 475          | 1 554          | 1 326               | 2 331          | 2 394               | 1 931          | 1 860          | 2 075          | 1 965          | 4 342          | 6 783          |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities                                               | 3 710         | 4 566         | 4 814          | 4 814          | 4 919          | 4 819          | 4 820               | 4 820          | 4 498               | 4 499          | 4 499          | 4 449          | 4 505          | 4 505          | 4 506          |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | -             | -              | -              | -              | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -             | -             | -              | -              | -              | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -              | -              | -              | -              | -                   | -              | -                   | -              | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 3 710         | 4 566         | 4 814          | 4 814          | 4 919          | 4 819          | 4 820               | 4 820          | 4 498               | 4 499          | 4 499          | 4 449          | 4 505          | 4 505          | 4 506          |

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

| Indikator                                                                                                             | 2018          | 2019          | 2020          |               |               | 2021          |               |               |               |               |                |                |                |                |                |
|-----------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                       |               |               | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun            | Jul            | Ags            | Sep            | Okt            |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>54 503</b> | <b>63 787</b> | <b>78 385</b> | <b>75 622</b> | <b>86 932</b> | <b>85 441</b> | <b>90 086</b> | <b>89 060</b> | <b>88 328</b> | <b>90 822</b> | <b>100 580</b> | <b>103 808</b> | <b>105 689</b> | <b>108 442</b> | <b>103 647</b> |
| 1 <b>Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>9 064</b>  | <b>19 339</b> | <b>25 484</b> | <b>20 207</b> | <b>29 634</b> | <b>27 070</b> | <b>29 323</b> | <b>25 426</b> | <b>23 172</b> | <b>30 521</b> | <b>35 874</b>  | <b>37 946</b>  | <b>39 428</b>  | <b>41 718</b>  | <b>36 855</b>  |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | 4 372         | 2 401         | 2 588         | 2 573         | 2 383         | 2 630         | 2 797         | 2 781         | 2 691         | 2 387         | 3 000          | 2 821          | 3 064          | 3 830          | 5 431          |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates                    | 2 417         | 2 242         | 535           | 440           | 1 459         | 664           | 715           | 835           | 555           | 685           | 1 080          | 885            | 835            | 1 125          | 905            |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 2 274         | 14 696        | 22 361        | 17 194        | 25 792        | 23 776        | 25 811        | 21 811        | 19 927        | 27 449        | 31 794         | 34 240         | 35 529         | 36 763         | 30 520         |
| 2 <b>Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>45 439</b> | <b>44 448</b> | <b>52 901</b> | <b>55 415</b> | <b>57 298</b> | <b>58 372</b> | <b>60 763</b> | <b>63 634</b> | <b>65 155</b> | <b>60 301</b> | <b>64 706</b>  | <b>65 862</b>  | <b>66 261</b>  | <b>66 724</b>  | <b>66 792</b>  |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 31 996        | 28 571        | 37 064        | 41 456        | 43 347        | 45 467        | 46 699        | 50 381        | 51 445        | 46 338        | 50 990         | 52 960         | 52 901         | 53 078         | 53 653         |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 1 453         | 1 724         | 2 622         | 2 334         | 2 521         | 1 566         | 2 756         | 2 053         | 2 508         | 2 811         | 2 674          | 2 177          | 2 582          | 2 776          | 2 127          |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 146           | 146           | 146           | 146           | 50            | 50            | 50            | 50            | 50            | 50            | 50             | 50             | 50             | 50             | 50             |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 11 813        | 13 923        | 13 030        | 11 460        | 11 376        | 11 289        | 11 258        | 11 150        | 11 152        | 11 102        | 10 993         | 10 676         | 10 729         | 10 820         | 10 962         |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 32            | 83            | 39            | 18            | 4             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>6 206</b>  | <b>3 098</b>  | <b>4 121</b>  | <b>4 709</b>  | <b>5 337</b>  | <b>3 981</b>  | <b>3 565</b>  | <b>4 696</b>  | <b>4 771</b>  | <b>4 516</b>  | <b>4 240</b>   | <b>4 518</b>   | <b>4 445</b>   | <b>6 419</b>   | <b>8 890</b>   |
| 1 <b>Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>4 606</b>  | <b>1 498</b>  | <b>2 374</b>  | <b>2 963</b>  | <b>3 485</b>  | <b>2 129</b>  | <b>1 714</b>  | <b>2 845</b>  | <b>2 919</b>  | <b>2 664</b>  | <b>2 388</b>   | <b>2 666</b>   | <b>2 538</b>   | <b>4 512</b>   | <b>6 983</b>   |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 4 506         | 1 498         | 2 374         | 2 963         | 3 485         | 2 129         | 1 714         | 2 845         | 2 919         | 2 664         | 2 388          | 2 666          | 2 538          | 4 512          | 6 983          |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 100           | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| 2 <b>Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>1 600</b>  | <b>1 600</b>  | <b>1 747</b>  | <b>1 747</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>   | <b>1 852</b>   | <b>1 907</b>   | <b>1 907</b>   | <b>1 907</b>   |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 1 600         | 1 600         | 1 747         | 1 747         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852          | 1 852          | 1 907          | 1 907          | 1 907          |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>54 503</b> | <b>63 787</b> | <b>78 385</b> | <b>75 622</b> | <b>86 932</b> | <b>85 441</b> | <b>90 086</b> | <b>89 060</b> | <b>88 328</b> | <b>90 822</b> | <b>100 580</b> | <b>103 808</b> | <b>105 689</b> | <b>108 442</b> | <b>103 647</b> |
| 1 <b>Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>9 064</b>  | <b>19 339</b> | <b>25 484</b> | <b>20 207</b> | <b>29 634</b> | <b>27 070</b> | <b>29 323</b> | <b>25 426</b> | <b>23 172</b> | <b>30 521</b> | <b>35 874</b>  | <b>37 946</b>  | <b>39 428</b>  | <b>41 718</b>  | <b>36 855</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 1 602         | 1 270         | 1 528         | 1 909         | 2 549         | 2 632         | 4 490         | 2 568         | 2 380         | 2 566         | 2 952          | 3 248          | 3 388          | 3 568          | 4 388          |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 265           | 253           | 20            | 20            | 20            | 71            | 2 172         | 272           | 273           | 274           | 294            | 195            | 317            | 818            | 1 591          |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 1 337         | 1 017         | 1 508         | 1 889         | 2 529         | 2 560         | 2 318         | 2 297         | 2 107         | 2 293         | 2 658          | 3 054          | 3 071          | 2 750          | 2 797          |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 7 462         | 18 069        | 23 956        | 18 298        | 27 085        | 24 438        | 24 833        | 22 858        | 20 793        | 27 955        | 32 922         | 34 698         | 36 040         | 38 150         | 32 467         |
| 2 <b>Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>45 439</b> | <b>44 448</b> | <b>52 901</b> | <b>55 415</b> | <b>57 298</b> | <b>58 372</b> | <b>60 763</b> | <b>63 634</b> | <b>65 155</b> | <b>60 301</b> | <b>64 706</b>  | <b>65 862</b>  | <b>66 261</b>  | <b>66 724</b>  | <b>66 792</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 1 603         | 4 335         | 5 512         | 3 739         | 8 529         | 8 303         | 9 335         | 10 280        | 9 465         | 10 291        | 11 265         | 12 126         | 12 126         | 12 797         | 12 815         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 12            | 109           | 729           | 648           | 41            | 46            | 976           | 215           | 659           | 406           | 149            | 651            | 1 134          | 190            | 747            |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 1 591         | 4 226         | 4 782         | 3 092         | 8 488         | 8 257         | 8 359         | 10 065        | 8 806         | 9 884         | 11 116         | 11 476         | 10 991         | 12 607         | 12 069         |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 43 836        | 40 114        | 47 389        | 51 676        | 48 769        | 50 069        | 51 429        | 53 355        | 55 690        | 50 010        | 53 441         | 53 736         | 54 136         | 53 927         | 53 976         |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement</b>            | <b>6 206</b>  | <b>3 098</b>  | <b>4 121</b>  | <b>4 709</b>  | <b>5 337</b>  | <b>3 981</b>  | <b>3 565</b>  | <b>4 696</b>  | <b>4 771</b>  | <b>4 516</b>  | <b>4 240</b>   | <b>4 518</b>   | <b>4 445</b>   | <b>6 419</b>   | <b>8 890</b>   |
| 1 <b>Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>4 606</b>  | <b>1 498</b>  | <b>2 374</b>  | <b>2 963</b>  | <b>3 485</b>  | <b>2 129</b>  | <b>1 714</b>  | <b>2 845</b>  | <b>2 919</b>  | <b>2 664</b>  | <b>2 388</b>   | <b>2 666</b>   | <b>2 538</b>   | <b>4 512</b>   | <b>6 983</b>   |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 255           | -             | 446           | 489           | 885           | 805           | 638           | 744           | 785           | 784           | 763            | 761            | 758            | 380            | 350            |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | 255           | -             | 446           | 489           | 885           | 805           | 638           | 744           | 785           | 784           | 763            | 761            | 758            | 380            | 350            |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 4 351         | 1 498         | 1 929         | 2 474         | 2 600         | 1 324         | 1 076         | 2 101         | 2 134         | 1 881         | 1 625          | 1 905          | 1 780          | 4 132          | 6 633          |
| 2 <b>Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>1 600</b>  | <b>1 600</b>  | <b>1 747</b>  | <b>1 747</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>  | <b>1 852</b>   | <b>1 852</b>   | <b>1 907</b>   | <b>1 907</b>   | <b>1 907</b>   |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -              | -              | -              | -              | -              |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 1 600         | 1 600         | 1 747         | 1 747         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852         | 1 852          | 1 852          | 1 907          | 1 907          | 1 907          |



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

| Indikator                                                                                                             | 2018          | 2019          | 2020          |               |               | 2021          |               |               |               |               |                     |               |               |               |               |
|-----------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------|
|                                                                                                                       |               |               | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun                 | Jul           | Ags           | Sep           | Okt           |
| <b>Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories</b>                    | <b>11 467</b> | <b>17 229</b> | <b>30 946</b> | <b>28 402</b> | <b>32 829</b> | <b>31 917</b> | <b>33 848</b> | <b>36 358</b> | <b>35 166</b> | <b>34 904</b> | <b>37 895</b>       | <b>37 306</b> | <b>37 932</b> | <b>41 628</b> | <b>36 658</b> |
| 1 <b>Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>3 714</b>  | <b>5 719</b>  | <b>11 874</b> | <b>11 634</b> | <b>12 749</b> | <b>12 368</b> | <b>12 997</b> | <b>14 147</b> | <b>11 196</b> | <b>14 421</b> | <b>13 139</b>       | <b>12 205</b> | <b>11 674</b> | <b>14 986</b> | <b>10 619</b> |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN                                                                   | 441           | -             | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates                    | 1 874         | 1 125         | 270           | 390           | 660           | 225           | 240           | 520           | 2 022         | 490           | 710                 | 635           | 795           | 1 400         | 825           |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 1 399         | 4 594         | 11 604        | 11 244        | 12 089        | 12 143        | 12 757        | 13 627        | 9 175         | 13 931        | 12 429              | 11 570        | 10 879        | 13 586        | 9 794         |
| 2 <b>Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>7 753</b>  | <b>11 510</b> | <b>19 071</b> | <b>16 768</b> | <b>20 080</b> | <b>19 550</b> | <b>20 851</b> | <b>22 211</b> | <b>23 969</b> | <b>20 483</b> | <b>24 756</b>       | <b>25 102</b> | <b>26 258</b> | <b>26 643</b> | <b>26 039</b> |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN)                                                           | 7 231         | 9 105         | 15 638        | 13 877        | 15 662        | 15 755        | 16 639        | 18 651        | 19 878        | 16 469        | 20 061              | 21 472        | 22 385        | 19 505        | 19 292        |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates                                                     | 20            | 959           | 1 244         | 1 069         | 1 444         | 1 274         | 1 374         | 1 150         | 849           | 784           | 724                 | 349           | 649           | 554           | 554           |
| c. Sukuk Subordinasi / Subordinated Sukuk                                                                             | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55            | 55                  | 55            | 55            | 55            | 55            |
| d. Sukuk Lainnya / Others Sukuk                                                                                       | 317           | 1 267         | 2 099         | 1 731         | 2 883         | 2 420         | 2 737         | 2 301         | 3 122         | 3 111         | 3 851               | 3 177         | 3 119         | 6 495         | 6 103         |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | 130           | 124           | 36            | 36            | 36            | 46            | 46            | 54            | 64            | 64            | 64                  | 49            | 49            | 34            | 34            |
| <b>Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories</b>                | <b>4 639</b>  | <b>5 855</b>  | <b>3 737</b>  | <b>3 787</b>  | <b>3 942</b>  | <b>3 198</b>  | <b>3 218</b>  | <b>3 198</b>  | <b>2 907</b>  | <b>2 697</b>  | <b>2 882</b>        | <b>2 768</b>  | <b>2 783</b>  | <b>2 933</b>  | <b>2 873</b>  |
| 1 <b>Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia)</b>              | <b>2 529</b>  | <b>2 889</b>  | <b>670</b>    | <b>720</b>    | <b>875</b>    | <b>230</b>    | <b>250</b>    | <b>230</b>    | <b>260</b>    | <b>50</b>     | <b>235</b>          | <b>170</b>    | <b>185</b>    | <b>335</b>    | <b>275</b>    |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN                                                      | 1 830         | 2             | 170           | 220           | 875           | 230           | 250           | 230           | 260           | 50            | 235                 | 170           | 185           | 335           | 275           |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities                                                        | 699           | 700           | 500           | 500           | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| 2 <b>Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia)</b>           | <b>2 110</b>  | <b>2 966</b>  | <b>3 067</b>  | <b>3 067</b>  | <b>3 067</b>  | <b>2 968</b>  | <b>2 968</b>  | <b>2 968</b>  | <b>2 647</b>  | <b>2 647</b>  | <b>2 647</b>        | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates                                                                | 994           | 2 550         | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| b. Sukuk Lainnya / Subordinated Sukuk                                                                                 | 1 116         | 416           | 3 067         | 3 067         | 3 067         | 2 968         | 2 968         | 2 968         | 2 647         | 2 647         | 2 647               | 2 598         | 2 598         | 2 598         | 2 598         |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities                                                      | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| <b>Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement</b>                | <b>11 467</b> | <b>17 229</b> | <b>30 946</b> | <b>28 402</b> | <b>32 829</b> | <b>31 917</b> | <b>33 848</b> | <b>36 358</b> | <b>35 166</b> | <b>34 904</b> | <b>37 895</b>       | <b>37 306</b> | <b>37 932</b> | <b>41 628</b> | <b>36 658</b> |
| 1 <b>Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>3 714</b>  | <b>5 719</b>  | <b>11 874</b> | <b>11 634</b> | <b>12 749</b> | <b>12 368</b> | <b>12 997</b> | <b>14 147</b> | <b>11 196</b> | <b>14 421</b> | <b>13 139</b>       | <b>12 205</b> | <b>11 674</b> | <b>14 986</b> | <b>10 619</b> |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 731           | 1 103         | 4 331         | 4 322         | 2 610         | 1 728         | 2 388         | 1 710         | 1 782         | 3 962         | 3 122               | 2 567         | 1 343         | 2 319         | 1 516         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | -             | 50            | 173           | 90            | 165           | 240           | 100           | 233           | 75            | 50                  | 50            | 50            | 170           | -             |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 731           | 1 103         | 4 281         | 4 150         | 2 520         | 1 563         | 2 148         | 1 610         | 1 548         | 3 887         | 3 072               | 2 517         | 1 293         | 2 149         | 1 516         |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 983         | 4 616         | 7 544         | 7 312         | 10 139        | 10 640        | 10 609        | 12 437        | 9 415         | 10 459        | 10 017              | 9 637         | 10 331        | 12 667        | 9 104         |
| 2 <b>Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>7 753</b>  | <b>11 510</b> | <b>19 071</b> | <b>16 768</b> | <b>20 080</b> | <b>19 550</b> | <b>20 851</b> | <b>22 211</b> | <b>23 969</b> | <b>20 483</b> | <b>24 756</b>       | <b>25 102</b> | <b>26 258</b> | <b>26 643</b> | <b>26 039</b> |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 4 941         | 3 279         | 3 117         | 2 870         | 3 387         | 3 481         | 3 950         | 4 238         | 5 217         | 3 797         | 7 144 <sup>1)</sup> | 8 337         | 8 383         | 8 310         | 8 008         |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | -             | 615           | 349           | 647           | 642           | 907           | 397           | 820           | 706           | 709                 | 665           | 722           | 720           | 367           |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 4 941         | 3 279         | 2 502         | 2 521         | 2 741         | 2 839         | 3 043         | 3 841         | 4 397         | 3 090         | 6.434 <sup>1)</sup> | 7672          | 7661          | 7590          | 7641          |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 812         | 8 231         | 15 954        | 13 898        | 16 693        | 16 069        | 16 901        | 17 973        | 18 752        | 16 686        | 17 612              | 16 765        | 17 875        | 18 332        | 18 031        |
| <b>Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement</b>            | <b>4 639</b>  | <b>5 855</b>  | <b>3 737</b>  | <b>3 787</b>  | <b>3 942</b>  | <b>3 198</b>  | <b>3 218</b>  | <b>3 198</b>  | <b>2 907</b>  | <b>2 697</b>  | <b>2 882</b>        | <b>2 768</b>  | <b>2 783</b>  | <b>2 933</b>  | <b>2 873</b>  |
| 1 <b>Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities</b>                                           | <b>2 529</b>  | <b>2 889</b>  | <b>670</b>    | <b>720</b>    | <b>875</b>    | <b>230</b>    | <b>250</b>    | <b>230</b>    | <b>260</b>    | <b>50</b>     | <b>235</b>          | <b>170</b>    | <b>185</b>    | <b>335</b>    | <b>275</b>    |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | 40            | 525           | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | 125           | 125           |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement                                                               | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | 125           | 125           |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 40            | 525           | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 489         | 2 364         | 670           | 720           | 875           | 230           | 250           | 230           | 260           | 50            | 235                 | 170           | 185           | 210           | 150           |
| 2 <b>Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities</b>                                        | <b>2 110</b>  | <b>2 966</b>  | <b>3 067</b>  | <b>3 067</b>  | <b>3 067</b>  | <b>2 968</b>  | <b>2 968</b>  | <b>2 968</b>  | <b>2 647</b>  | <b>2 647</b>  | <b>2 647</b>        | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  | <b>2 598</b>  |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value:                                                                  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement                                                             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -                   | -             | -             | -             | -             |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity                | 2 110         | 2 966         | 3 067         | 3 067         | 3 067         | 2 968         | 2 968         | 2 968         | 2 647         | 2 647         | 2 647               | 2 598         | 2 598         | 2 598         | 2 598         |

**Tabel 11.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah**  
**(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                              | 2018           | 2019           | 2020             |                  |                  | 2021           |                |                |                |                |                |                |                |                |                |
|--------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                    |                |                | Okt              | Nov              | Des              | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 145 507        | 171 270        | 183 069          | 185 113          | 186 773          | 185 227        | 183 749        | 186 575        | 186 002        | 186 663        | 188 501        | 189 080        | 192 075        | 194 329        | 195 911        |
| NPF                                                                | 4 205          | 5 590          | 6 096            | 6 347            | 6 238            | 6 323          | 6 323          | 6 465          | 6 519          | 6 777          | 6 733          | 6 633          | 6 804          | 6 544          | 6 065          |
| a. Mudharabah                                                      | 15 866         | 13 779         | 11 793           | 12 256           | 11 854           | 11 474         | 11 337         | 11 657         | 11 000         | 10 888         | 11 302         | 11 167         | 11 232         | 10 654         | 9 973          |
| NPF                                                                | 359            | 481            | 449              | 434              | 380              | 350            | 322            | 301            | 312            | 299            | 294            | 284            | 277            | 262            | 205            |
| b. Musyarakah                                                      | 129 641        | 157 491        | 171 276          | 172 857          | 174 919          | 173 753        | 172 412        | 174 918        | 175 003        | 175 776        | 177 198        | 177 913        | 180 843        | 183 675        | 185 938        |
| NPF                                                                | 3 845          | 5 109          | 5 647            | 5 913            | 5 858            | 5 973          | 6 001          | 6 164          | 6 207          | 6 478          | 6 439          | 6 349          | 6 527          | 6 282          | 5 861          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                               | 164 088        | 173 323        | 185 348          | 187 568          | 188 536          | 189 029        | 189 996        | 190 870        | 194 648        | 195 732        | 197 842        | 197 421        | 197 369        | 200 324        | 203 860        |
| NPF                                                                | 4 712          | 5 027          | 5 181            | 5 173            | 5 150            | 5 319          | 5 417          | 5 419          | 5 603          | 5 597          | 5 455          | 5 474          | 5 326          | 5 514          | 5 325          |
| a. Murabahah                                                       | 154 805        | 160 654        | 172 095          | 173 772          | 174 301          | 174 885        | 175 979        | 176 881        | 180 164        | 181 002        | 182 612        | 182 888        | 183 507        | 185 813        | 189 286        |
| NPF                                                                | 4 489          | 4 688          | 4 839            | 4 842            | 4 824            | 4 986          | 5 068          | 5 047          | 5 218          | 5 218          | 5 071          | 5 083          | 5 057          | 4 984          | 4 794          |
| b. Qardh                                                           | 7 674          | 10 572         | 10 936           | 11 454           | 11 872           | 11 774         | 11 627         | 11 593         | 12 095         | 12 338         | 12 833         | 12 124         | 11 446         | 12 076         | 12 124         |
| NPF                                                                | 199            | 304            | 310              | 299              | 294              | 300            | 314            | 337            | 347            | 341            | 349            | 356            | 233            | 495            | 495            |
| c. Istishna'                                                       | 1 609          | 2 097          | 2 317            | 2 342            | 2 364            | 2 370          | 2 391          | 2 396          | 2 389          | 2 391          | 2 398          | 2 409          | 2 416          | 2 436          | 2 450          |
| NPF                                                                | 24             | 35             | 32               | 32               | 32               | 34             | 34             | 35             | 38             | 37             | 35             | 35             | 36             | 35             | 35             |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 10 597         | 10 589         | 8 917            | 8 750            | 8 635            | 8 505          | 8 367          | 8 237          | 8 047          | 7 856          | 7 754          | 7 595          | 7 365          | 7 323          | 7 073          |
| NPF                                                                | 215            | 412            | 619              | 589              | 456              | 446            | 264            | 284            | 303            | 296            | 275            | 268            | 255            | 246            | 463            |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 165            | 72             | 19               | 17               | 16               | 16             | 14             | 21             | 30             | 53             | 64             | 70             | 76             | 84             | 94             |
| NPF                                                                | 3              | 12             | 10               | 9                | 9                | 9              | 1              | 1              | 1              | 1              | 1              | 1              | 0              | 0              | 0              |
| c. Pembiayaan secara Executing / Financing through Executing       | 25             | 18             | 17               | 17               | 17               | 17             | 17             | 0,2            | 0,5            | 0,5            | 0,3            | 0              | 0              | 0              | 0              |
| NPF                                                                | -              | -              | 17 <sup>f</sup>  | 17 <sup>f</sup>  | 17 <sup>f</sup>  | 17             | 17             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 10 407         | 10 498         | 8 881            | 8 715            | 8 601            | 8 472          | 8 336          | 8 216          | 8 017          | 7 803          | 7 689          | 7 525          | 7 290          | 7 240          | 6 979          |
| NPF                                                                | 211            | 400            | 592 <sup>f</sup> | 562 <sup>f</sup> | 430 <sup>f</sup> | 420            | 246            | 283            | 302            | 295            | 274            | 267            | 255            | 246            | 463            |
| 4. Salam                                                           | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>320 193</b> | <b>355 182</b> | <b>377 334</b>   | <b>381 430</b>   | <b>383 944</b>   | <b>382 761</b> | <b>382 113</b> | <b>385 681</b> | <b>388 698</b> | <b>390 252</b> | <b>394 096</b> | <b>394 097</b> | <b>396 810</b> | <b>401 977</b> | <b>406 844</b> |
| <b>NPF / Total NPF</b>                                             | <b>9 132</b>   | <b>11 029</b>  | <b>11 896</b>    | <b>12 108</b>    | <b>11 844</b>    | <b>12 088</b>  | <b>12 005</b>  | <b>12 168</b>  | <b>12 426</b>  | <b>12 670</b>  | <b>12 464</b>  | <b>12 375</b>  | <b>12 385</b>  | <b>12 305</b>  | <b>11 853</b>  |

**Tabel 11a.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah**  
*(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks)*  
 Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator                                              | 2018           | 2019           | 2020             |                  |                  | 2021           |                |                |                |                |                |                |                |                |                |
|--------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                    |                |                | Okt              | Nov              | Des              | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 74 122         | 89 995         | 95 124           | 96 227           | 96 376           | 95 604         | 95 233         | 97 455         | 97 063         | 96 856         | 97 824         | 98 051         | 98 020         | 100 315        | 99 417         |
| NPF                                                                | 2 673          | 2 860          | 3 093            | 3 247            | 3 049            | 3 069          | 3 117          | 3 309          | 3 368          | 3 505          | 3 507          | 3 390          | 3 592          | 3 391          | 2 973          |
| a. Mudharabah                                                      | 5 477          | 5 413          | 4 187            | 4 370            | 4 098            | 3 932          | 4 235          | 4 302          | 4 195          | 3 942          | 4 162          | 4 038          | 4 040          | 4 030          | 3 852          |
| NPF                                                                | 81             | 86             | 124              | 124              | 107              | 89             | 91             | 89             | 117            | 118            | 128            | 121            | 120            | 100            | 69             |
| b. Musyarakah                                                      | 68 644         | 84 582         | 90 938           | 91 856           | 92 279           | 91 672         | 90 998         | 93 153         | 92 868         | 92 914         | 93 662         | 94 013         | 93 980         | 96 285         | 95 565         |
| NPF                                                                | 2 593          | 2 774          | 2 969            | 3 123            | 2 941            | 2 981          | 3 026          | 3 221          | 3 251          | 3 387          | 3 379          | 3 269          | 3 472          | 3 291          | 2 904          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                               | 124 997        | 132 013        | 144 649          | 146 634          | 147 436          | 147 775        | 147 999        | 148 029        | 150 738        | 151 337        | 152 883        | 151 999        | 152 101        | 154 132        | 155 446        |
| NPF                                                                | 3 804          | 4 127          | 4 315            | 4 342            | 4 352            | 4 477          | 4 568          | 4 548          | 4 704          | 4 598          | 4 576          | 4 633          | 4 495          | 4 692          | 4 501          |
| a. Murabahah                                                       | 118 134        | 122 725        | 135 071          | 136 578          | 136 990          | 137 429        | 137 831        | 137 916        | 140 178        | 140 541        | 141 581        | 141 378        | 142 098        | 143 572        | 144 818        |
| NPF                                                                | 3 626          | 3 847          | 4 021            | 4 057            | 4 073            | 4 193          | 4 280          | 4 251          | 4 405          | 4 300          | 4 258          | 4 304          | 4 287          | 4 217          | 4 024          |
| b. Qardh                                                           | 6 848          | 9 276          | 9 556            | 10 034           | 10 425           | 10 324         | 10 148         | 10 092         | 10 539         | 10 776         | 11 282         | 10 602         | 9 984          | 10 542         | 10 609         |
| NPF                                                                | 175            | 279            | 294              | 286              | 280              | 284            | 288            | 297            | 300            | 297            | 317            | 329            | 208            | 476            | 477            |
| c. Istishna'                                                       | 15             | 11             | 22               | 22               | 21               | 21             | 21             | 21             | 20             | 20             | 20             | 19             | 19             | 19             | 19             |
| NPF                                                                | 2              | 2              | 0                | 0                | 0                | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 3 180          | 3 138          | 2 743            | 2 736            | 2 720            | 2 709          | 2 694          | 2 697          | 2 653          | 2 631          | 2 625          | 2 583          | 2 474          | 2 425          | 2 317          |
| NPF                                                                | 120            | 275            | 311              | 314              | 312              | 317            | 145            | 166            | 171            | 164            | 149            | 144            | 118            | 107            | 338            |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 1              | 1              | 2                | 3                | 4                | 5              | 6              | 6              | 9              | 28             | 34             | 36             | 39             | 40             | 42             |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. Pembiayaan secara Executing / Financing through Executing       | 22             | 18             | 17               | 17               | 17               | 17             | 17             | 0,2            | 0,5            | 0,5            | 0              | 0              | 0              | 0              | 0              |
| NPF                                                                | -              | -              | 17 <sup>f</sup>  | 17 <sup>f</sup>  | 17 <sup>f</sup>  | 17             | 17             | 0              | 0              | 0              | 0,3            | 0              | 0              | 0              | 0              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 3 157          | 3 119          | 2 723            | 2 715            | 2 699            | 2 687          | 2 671          | 2 691          | 2 644          | 2 603          | 2 591          | 2 547          | 2 436          | 2 385          | 2 275          |
| NPF                                                                | 120            | 275            | 294 <sup>f</sup> | 296 <sup>f</sup> | 295 <sup>f</sup> | 300            | 128            | 166            | 171            | 164            | 149            | 144            | 118            | 107            | 338            |
| 4. Salam                                                           | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>202 298</b> | <b>225 146</b> | <b>242 516</b>   | <b>245 597</b>   | <b>246 532</b>   | <b>246 087</b> | <b>245 926</b> | <b>248 181</b> | <b>250 454</b> | <b>250 823</b> | <b>253 332</b> | <b>252 634</b> | <b>252 596</b> | <b>256 873</b> | <b>257 180</b> |
| <b>NPF / Total NPF</b>                                             | <b>6 597</b>   | <b>7 263</b>   | <b>7 719</b>     | <b>7 903</b>     | <b>7 713</b>     | <b>7 864</b>   | <b>7 831</b>   | <b>8 023</b>   | <b>8 244</b>   | <b>8 267</b>   | <b>8 231</b>   | <b>8 167</b>   | <b>8 206</b>   | <b>8 191</b>   | <b>7 812</b>   |

**Tabel 11b.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah**  
*(Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units)*  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                                       | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                |                |
|-----------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                             |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| <i>Financing</i>                                                            | 71 386         | 81 275         | 87 945         | 88 886         | 90 397         | 89 623         | 88 516         | 89 120         | 88 940         | 89 807         | 90 677         | 91 030         | 94 055         | 94 014         | 96 494         |
| NPF                                                                         | 1 531          | 2 730          | 3 003          | 3 100          | 3 190          | 3 253          | 3 206          | 3 156          | 3 152          | 3 273          | 3 227          | 3 243          | 3 212          | 3 153          | 3 092          |
| a. Mudharabah                                                               | 10 389         | 8 366          | 7 606          | 7 885          | 7 757          | 7 542          | 7 101          | 7 355          | 6 805          | 6 945          | 7 141          | 7 129          | 7 193          | 6 624          | 6 121          |
| NPF                                                                         | 279            | 395            | 325            | 310            | 273            | 261            | 231            | 213            | 195            | 181            | 167            | 163            | 157            | 161            | 136            |
| b. Musyarakah                                                               | 60 997         | 72 909         | 80 339         | 81 001         | 82 640         | 82 081         | 81 414         | 81 765         | 82 135         | 82 862         | 83 536         | 83 901         | 86 863         | 87 390         | 90 373         |
| NPF                                                                         | 1 253          | 2 335          | 2 678          | 2 790          | 2 917          | 2 992          | 2 976          | 2 943          | 2 957          | 3 091          | 3 060          | 3 080          | 3 055          | 2 992          | 2 956          |
| c. Pembiayaan Bagi Hasil Lainnya /<br><i>Other Profit Sharina Financing</i> | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                                        | 39 091         | 41 310         | 40 699         | 40 933         | 41 100         | 41 254         | 41 997         | 42 841         | 43 910         | 44 396         | 44 959         | 45 421         | 45 268         | 46 192         | 48 414         |
| NPF                                                                         | 908            | 900            | 867            | 830            | 797            | 842            | 848            | 871            | 899            | 999            | 879            | 841            | 831            | 822            | 824            |
| a. Murabahah                                                                | 36 671         | 37 929         | 37 024         | 37 194         | 37 311         | 37 456         | 38 148         | 38 965         | 39 986         | 40 462         | 41 030         | 41 511         | 41 409         | 42 241         | 44 468         |
| NPF                                                                         | 863            | 841            | 819            | 785            | 751            | 793            | 788            | 795            | 814            | 918            | 813            | 779            | 770            | 767            | 770            |
| b. Qardh                                                                    | 826            | 1 296          | 1 380          | 1 419          | 1 446          | 1 449          | 1 480          | 1 501          | 1 556          | 1 562          | 1 551          | 1 522          | 1 462          | 1 534          | 1 515          |
| NPF                                                                         | 24             | 26             | 16             | 14             | 14             | 15             | 26             | 40             | 47             | 44             | 32             | 27             | 25             | 19             | 19             |
| c. Istishna'                                                                | 1 594          | 2 086          | 2 295          | 2 320          | 2 342          | 2 349          | 2 370          | 2 375          | 2 369          | 2 371          | 2 378          | 2 389          | 2 397          | 2 417          | 2 432          |
| NPF                                                                         | 21             | 33             | 32             | 32             | 32             | 34             | 34             | 35             | 38             | 37             | 35             | 35             | 36             | 35             | 35             |
| including Leasing receivables                                               | 7 417          | 7 451          | 6 174          | 6 014          | 5 915          | 5 797          | 5 673          | 5 539          | 5 394          | 5 226          | 5 129          | 5 012          | 4 891          | 4 898          | 4 756          |
| NPF                                                                         | 95             | 137            | 307            | 275            | 144            | 129            | 119            | 119            | 132            | 132            | 126            | 124            | 137            | 139            | 125            |
| a. Pembiayaan Sindikasi /<br><i>Sindication Financing</i>                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling /<br><i>Financing through Channeling</i>    | 164            | 71             | 17             | 14             | 12             | 12             | 9              | 15             | 21             | 25             | 30             | 34             | 37             | 44             | 51             |
| NPF                                                                         | 3              | 12             | 10             | 9              | 9              | 9              | 1              | 1              | 1              | 1              | 1              | 1              | 0              | 0              | 0              |
| c. Pembiayaan secara Executing /<br><i>Financing through Executing</i>      | 3              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. Pembiayaan Sewa Lainnya /<br><i>Other Ijarah</i>                         | 7 250          | 7 379          | 6 158          | 6 000          | 5 903          | 5 785          | 5 665          | 5 525          | 5 373          | 5 200          | 5 099          | 4 978          | 4 854          | 4 854          | 4 704          |
| NPF                                                                         | 92             | 125            | 298            | 266            | 135            | 120            | 118            | 118            | 131            | 131            | 125            | 123            | 136            | 138            | 125            |
| 4. Salam                                                                    | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                                   | <b>117 895</b> | <b>130 036</b> | <b>134 818</b> | <b>135 833</b> | <b>137 412</b> | <b>136 673</b> | <b>136 186</b> | <b>137 500</b> | <b>138 244</b> | <b>139 428</b> | <b>140 765</b> | <b>141 463</b> | <b>144 214</b> | <b>145 104</b> | <b>149 664</b> |
| <b>NPF / Total NPF</b>                                                      | <b>2 535</b>   | <b>3 767</b>   | <b>4 177</b>   | <b>4 206</b>   | <b>4 131</b>   | <b>4 224</b>   | <b>4 174</b>   | <b>4 145</b>   | <b>4 182</b>   | <b>4 403</b>   | <b>4 232</b>   | <b>4 208</b>   | <b>4 179</b>   | <b>4 114</b>   | <b>4 041</b>   |

**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 of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                              | 2018           | 2019           | 2020             |                  |                  | 2021           |                |                |                |                |                |                |                |                |                |
|--------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                    |                |                | Okt              | Nov              | Des              | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 136 854        | 163 697        | 173 051          | 175 503          | 177 065          | 175 355        | 175 007        | 177 327        | 176 981        | 177 349        | 179 561        | 180 161        | 183 157        | 185 129        | 186 677        |
| NPF                                                                | 3 528          | 5 178          | 5 670            | 5 936            | 5 830            | 5 916          | 5 913          | 6 048          | 6 106          | 6 255          | 6 230          | 6 133          | 6 312          | 6 052          | 5 580          |
| a. Mudharabah                                                      | 14 940         | 13 176         | 10 792           | 11 282           | 10 918           | 10 494         | 10 335         | 10 423         | 9 984          | 9 978          | 10 559         | 10 424         | 10 498         | 9 917          | 9 244          |
| NPF                                                                | 359            | 481            | 449              | 434              | 380              | 350            | 322            | 301            | 312            | 299            | 294            | 284            | 277            | 262            | 205            |
| b. Musyarakah                                                      | 121 914        | 150 522        | 162 259          | 164 221          | 166 147          | 164 862        | 164 672        | 166 904        | 166 997        | 167 371        | 169 002        | 169 737        | 172 659        | 175 211        | 177 433        |
| NPF                                                                | 3 169          | 4 696          | 5 221            | 5 502            | 5 450            | 5 566          | 5 591          | 5 747          | 5 794          | 5 956          | 5 936          | 5 849          | 6 035          | 5 791          | 5 375          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                               | 160 854        | 170 853        | 182 966          | 185 250          | 185 655          | 186 137        | 187 157        | 188 138        | 191 878        | 192 634        | 194 578        | 194 207        | 194 290        | 197 241        | 200 841        |
| NPF                                                                | 4 290          | 4 907          | 5 178            | 5 169            | 5 140            | 5 310          | 5 407          | 5 409          | 5 596          | 5 590          | 5 455          | 5 474          | 5 326          | 5 514          | 5 323          |
| a. Murabahah                                                       | 151 580        | 158 725        | 170 250          | 171 999          | 172 548          | 173 141        | 174 217        | 175 204        | 178 637        | 179 532        | 181 163        | 181 452        | 182 078        | 184 402        | 187 901        |
| NPF                                                                | 4 067          | 4 688          | 4 836            | 4 838            | 4 814            | 4 977          | 5 059          | 5 037          | 5 211          | 5 212          | 5 071          | 5 083          | 5 057          | 4 984          | 4 792          |
| b. Qardh                                                           | 7 665          | 10 031         | 10 414           | 10 925           | 10 759           | 10 641         | 10 565         | 10 554         | 10 867         | 10 725         | 11 031         | 10 360         | 9 809          | 10 417         | 10 503         |
| NPF                                                                | 199            | 184            | 310              | 299              | 294              | 300            | 314            | 337            | 347            | 341            | 349            | 356            | 233            | 495            | 495            |
| c. Istishna'                                                       | 1 609          | 2 097          | 2 301            | 2 327            | 2 348            | 2 355          | 2 376          | 2 380          | 2 374          | 2 377          | 2 383          | 2 394          | 2 402          | 2 422          | 2 437          |
| NPF                                                                | 24             | 35             | 32               | 32               | 32               | 34             | 34             | 35             | 38             | 37             | 35             | 35             | 36             | 35             | 35             |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 9 288          | 9 450          | 8 203            | 8 096            | 8 020            | 7 927          | 7 816          | 7 707          | 7 567          | 7 423          | 7 346          | 7 215          | 7 003          | 6 969          | 6 792          |
| NPF                                                                | 213            | 411            | 618              | 589              | 455              | 445            | 264            | 284            | 302            | 296            | 275            | 268            | 255            | 246            | 463            |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 165            | 72             | 19               | 17               | 16               | 16             | 14             | 21             | 30             | 53             | 64             | 70             | 76             | 84             | 94             |
| NPF                                                                | -              | 12             | 10               | 9                | 9                | 9              | 1              | 1              | 1              | 1              | 1              | 1              | 0              | 0              | 0              |
| c. Pembiayaan secara Executing / Financing through Executing       | 25             | 18             | 17               | 17               | 17               | 17             | 17             | 0              | 1              | 1              | 0              | 0              | 0              | 0              | 0              |
| NPF                                                                | 3              | -              | 17 <sup>r</sup>  | 17 <sup>r</sup>  | 17 <sup>r</sup>  | 17             | 17             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 9 097          | 9 359          | 8 167            | 8 062            | 7 987            | 7 893          | 7 784          | 7 686          | 7 536          | 7 370          | 7 281          | 7 146          | 6 928          | 6 885          | 6 698          |
| NPF                                                                | 210            | 399            | 591 <sup>r</sup> | 562 <sup>r</sup> | 429 <sup>r</sup> | 419            | 245            | 283            | 301            | 295            | 274            | 267            | 255            | 246            | 463            |
| 4. Salam                                                           | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>306 996</b> | <b>344 000</b> | <b>364 220</b>   | <b>368 850</b>   | <b>370 740</b>   | <b>369 419</b> | <b>369 979</b> | <b>373 172</b> | <b>376 426</b> | <b>377 406</b> | <b>381 485</b> | <b>381 584</b> | <b>384 450</b> | <b>389 338</b> | <b>394 310</b> |
| <b>NPF / Total NPF</b>                                             | <b>8 032</b>   | <b>10 496</b>  | <b>11 466</b>    | <b>11 694</b>    | <b>11 426</b>    | <b>11 671</b>  | <b>11 583</b>  | <b>11 740</b>  | <b>12 005</b>  | <b>12 142</b>  | <b>11 961</b>  | <b>11 875</b>  | <b>11 893</b>  | <b>11 813</b>  | <b>11 366</b>  |

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

| Indikator / Indicator                                              | 2018           | 2019           | 2020             |                  |                  | 2021           |                |                |                |                |                |                |                |                |                |
|--------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                    |                |                | Okt              | Nov              | Des              | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 70 577         | 86 756         | 91 331           | 92 610           | 92 998           | 92 102         | 91 726         | 93 825         | 93 396         | 93 094         | 94 352         | 94 714         | 94 781         | 96 757         | 95 747         |
| NPF                                                                | 2 394          | 2 448          | 2 667            | 2 836            | 2 641            | 2 663          | 2 706          | 2 892          | 2 955          | 3 073          | 3 095          | 2 982          | 3 191          | 2 989          | 2 577          |
| a. Mudharabah                                                      | 5 477          | 5 413          | 4 187            | 4 370            | 4 098            | 3 932          | 4 235          | 4 302          | 4 195          | 3 942          | 4 162          | 4 038          | 4 040          | 4 030          | 3 852          |
| NPF                                                                | 81             | 86             | 124              | 124              | 107              | 89             | 91             | 89             | 117            | 118            | 128            | 121            | 120            | 100            | 69             |
| b. Musyarakah                                                      | 65 100         | 81 343         | 87 145           | 88 240           | 88 901           | 88 171         | 87 490         | 89 523         | 89 201         | 89 151         | 90 191         | 90 676         | 90 741         | 92 727         | 91 895         |
| NPF                                                                | 2 313          | 2 361          | 2 542            | 2 712            | 2 533            | 2 574          | 2 615          | 2 803          | 2 838          | 2 955          | 2 968          | 2 861          | 3 071          | 2 889          | 2 509          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                               | 122 106        | 129 852        | 142 493          | 144 560          | 144 837          | 145 183        | 145 482        | 145 611        | 148 255        | 148 519        | 149 860        | 149 045        | 149 233        | 151 282        | 152 639        |
| NPF                                                                | 3 382          | 4 007          | 4 311            | 4 339            | 4 343            | 4 468          | 4 559          | 4 538          | 4 698          | 4 591          | 4 576          | 4 633          | 4 495          | 4 692          | 4 499          |
| a. Murabahah                                                       | 115 253        | 121 041        | 133 436          | 135 004          | 135 430          | 135 876        | 136 261        | 136 421        | 138 831        | 139 247        | 140 305        | 140 134        | 140 853        | 142 337        | 143 603        |
| NPF                                                                | 3 205          | 3 847          | 4 017            | 4 053            | 4 063            | 4 184          | 4 270          | 4 241          | 4 398          | 4 294          | 4 258          | 4 304          | 4 287          | 4 217          | 4 023          |
| b. Qardh                                                           | 6 839          | 8 800          | 9 051            | 9 549            | 9 401            | 9 301          | 9 215          | 9 185          | 9 419          | 9 266          | 9 549          | 8 906          | 8 375          | 8 940          | 9 031          |
| NPF                                                                | 175            | 159            | 294              | 286              | 280              | 284            | 288            | 297            | 300            | 297            | 317            | 329            | 208            | 476            | 477            |
| c. Istishna'                                                       | 15             | 11             | 7                | 6                | 6                | 6              | 6              | 6              | 6              | 6              | 5              | 5              | 5              | 5              | 5              |
| NPF                                                                | 2              | 2              | 0                | 0                | 0                | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 3 071          | 3 066          | 2 714            | 2 711            | 2 696            | 2 686          | 2 673          | 2 678          | 2 636          | 2 616          | 2 612          | 2 572          | 2 466          | 2 418          | 2 312          |
| NPF                                                                | 119            | 274            | 311              | 314              | 311              | 316            | 145            | 165            | 171            | 164            | 149            | 144            | 118            | 107            | 338            |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 1              | 1              | 2                | 3                | 4                | 5              | 6              | 6              | 9              | 28             | 34             | 36             | 39             | 40             | 42             |
| NPF                                                                | 0              | -              | 0                | 0                | 0                | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| c. Pembiayaan secara Executing / Financing through Executing       | 22             | 18             | 17               | 17               | 17               | 17             | 17             | 0,2            | 1              | 1              | 0              | 0              | 0              | 0              | 0              |
| NPF                                                                | -              | -              | 17 <sup>r</sup>  | 17 <sup>r</sup>  | 17 <sup>r</sup>  | 17             | 17             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 3 048          | 3 047          | 2 694            | 2 690            | 2 674            | 2 664          | 2 650          | 2 672          | 2 627          | 2 588          | 2 578          | 2 536          | 2 427          | 2 378          | 2 270          |
| NPF                                                                | 119            | 274            | 293 <sup>r</sup> | 296 <sup>r</sup> | 294 <sup>r</sup> | 299            | 127            | 165            | 171            | 164            | 149            | 144            | 118            | 107            | 338            |
| 4. Salam                                                           | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -                | -                | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>195 754</b> | <b>219 674</b> | <b>236 539</b>   | <b>239 880</b>   | <b>240 531</b>   | <b>239 971</b> | <b>239 880</b> | <b>242 115</b> | <b>244 287</b> | <b>244 229</b> | <b>246 824</b> | <b>246 332</b> | <b>246 479</b> | <b>250 458</b> | <b>250 698</b> |
| <b>NPF / Total NPF</b>                                             | <b>5 895</b>   | <b>6 729</b>   | <b>7 288</b>     | <b>7 488</b>     | <b>7 294</b>     | <b>7 447</b>   | <b>7 410</b>   | <b>7 595</b>   | <b>7 823</b>   | <b>7 829</b>   | <b>7 820</b>   | <b>7 758</b>   | <b>7 804</b>   | <b>7 789</b>   | <b>7 414</b>   |

**Tabel 12b.**  
**Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah**  
**(Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Indikator / Indicator                                              | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                |                |
|--------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                    |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                | 66 277         | 76 941         | 81 720         | 82 893         | 84 067         | 83 253         | 83 281         | 83 502         | 83 585         | 84 256         | 85 209         | 85 447         | 88 376         | 88 371         | 90 930         |
| NPF                                                                | 1 134          | 2 730          | 3 003          | 3 100          | 3 190          | 3 253          | 3 206          | 3 156          | 3 152          | 3 182          | 3 135          | 3 152          | 3 121          | 3 063          | 3 002          |
| a. Mudharabah                                                      | 9 462          | 7 763          | 6 605          | 6 912          | 6 821          | 6 562          | 6 099          | 6 121          | 5 789          | 6 036          | 6 397          | 6 386          | 6 458          | 5 887          | 5 392          |
| NPF                                                                | 279            | 395            | 325            | 310            | 273            | 261            | 231            | 213            | 195            | 181            | 167            | 163            | 157            | 161            | 136            |
| b. Musyarakah                                                      | 56 814         | 69 179         | 75 114         | 75 981         | 77 246         | 76 691         | 77 182         | 77 380         | 77 796         | 78 220         | 78 812         | 79 061         | 81 918         | 82 484         | 85 538         |
| NPF                                                                | 856            | 2 335          | 2 678          | 2 790          | 2 917          | 2 992          | 2 976          | 2 943          | 2 957          | 3 001          | 2 969          | 2 988          | 2 964          | 2 901          | 2 867          |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing  | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| 2. Piutang / Receivables/Acceptables                               | 38 748         | 41 001         | 40 473         | 40 691         | 40 817         | 40 954         | 41 676         | 42 527         | 43 623         | 44 115         | 44 718         | 45 162         | 45 057         | 45 958         | 46 832         |
| NPF                                                                | 908            | 900            | 867            | 830            | 797            | 842            | 848            | 871            | 899            | 999            | 879            | 841            | 831            | 822            | 824            |
| a. Murabahah                                                       | 36 328         | 37 684         | 36 815         | 36 995         | 37 117         | 37 266         | 37 956         | 38 783         | 39 806         | 40 285         | 40 858         | 41 319         | 41 226         | 42 064         | 42 928         |
| NPF                                                                | 863            | 841            | 819            | 785            | 751            | 793            | 788            | 795            | 814            | 918            | 813            | 779            | 770            | 767            | 770            |
| b. Qardh                                                           | 826            | 1 231          | 1 363          | 1 375          | 1 358          | 1 340          | 1 350          | 1 369          | 1 448          | 1 459          | 1 482          | 1 454          | 1 434          | 1 477          | 1 472          |
| NPF                                                                | 24             | 26             | 16             | 14             | 14             | 15             | 26             | 40             | 47             | 44             | 32             | 27             | 25             | 19             | 19             |
| c. Istishna'                                                       | 1 594          | 2 086          | 2 295          | 2 320          | 2 342          | 2 349          | 2 370          | 2 375          | 2 369          | 2 371          | 2 378          | 2 389          | 2 397          | 2 417          | 2 432          |
| NPF                                                                | 21             | 33             | 32             | 32             | 32             | 34             | 34             | 35             | 38             | 37             | 35             | 35             | 36             | 35             | 35             |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 6 217          | 6 384          | 5 489          | 5 386          | 5 324          | 5 241          | 5 143          | 5 029          | 4 931          | 4 807          | 4 733          | 4 643          | 4 538          | 4 550          | 4 479          |
| NPF                                                                | 94             | 137            | 307            | 275            | 144            | 129            | 119            | 119            | 132            | 132            | 126            | 124            | 137            | 139            | 125            |
| a. Pembiayaan Sindikasi / Syndication Financing                    | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Pembiayaan secara Channeling / Financing through Channeling     | 164            | 71             | 17             | 14             | 12             | 12             | 9              | 15             | 21             | 25             | 30             | 34             | 37             | 44             | 51             |
| NPF                                                                | 0              | 12             | 10             | 9              | 9              | 9              | 1              | 1              | 1              | 1              | 1              | 1              | 0              | 0              | 0              |
| c. Pembiayaan secara Executing / Financing through Executing       | 3              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | 3              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                          | 6 050          | 6 312          | 5 473          | 5 372          | 5 312          | 5 229          | 5 134          | 5 014          | 4 910          | 4 782          | 4 703          | 4 609          | 4 501          | 4 507          | 4 428          |
| NPF                                                                | 91             | 125            | 298            | 266            | 135            | 120            | 118            | 118            | 131            | 131            | 125            | 123            | 136            | 138            | 125            |
| 4. Salam                                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| NPF                                                                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>Total Pembiayaan / Total Financing</b>                          | <b>111 242</b> | <b>124 326</b> | <b>127 682</b> | <b>128 970</b> | <b>130 209</b> | <b>129 448</b> | <b>130 099</b> | <b>131 057</b> | <b>132 139</b> | <b>133 177</b> | <b>134 661</b> | <b>135 252</b> | <b>137 970</b> | <b>138 880</b> | <b>142 240</b> |
| <b>NPF / Total NPF</b>                                             | <b>2 137</b>   | <b>3 767</b>   | <b>4 177</b>   | <b>4 206</b>   | <b>4 131</b>   | <b>4 224</b>   | <b>4 174</b>   | <b>4 145</b>   | <b>4 182</b>   | <b>4 313</b>   | <b>4 141</b>   | <b>4 117</b>   | <b>4 089</b>   | <b>4 023</b>   | <b>3 951</b>   |



**Tabel 13.**  
**Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah**  
**(Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group      | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Modal Kerja / Working Capital                                                | 105 055        | 110 586        | 114 457        | 115 579        | 114 908        | 112 877        | 110 257        | 111 019        | 110 358        | 113 340        | 111 974        | 111 765        | 113 263        | 114 648        | 117 522        |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 37 583         | 41 626         | 42 752         | 42 788         | 42 879         | 43 770         | 43 193         | 43 144         | 43 625         | 44 536         | 44 267         | 43 060         | 43 830         | 44 428         | 45 900         |
| NPF                                                                             | 2 068          | 2 732          | 2 921          | 3 013          | 2 977          | 3 185          | 3 353          | 3 242          | 3 300          | 3 279          | 3 276          | 3 217          | 3 303          | 3 340          | 3 216          |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 67 472         | 68 960         | 71 705         | 72 790         | 72 029         | 69 108         | 67 064         | 67 875         | 66 733         | 68 805         | 67 707         | 68 705         | 69 433         | 70 219         | 71 622         |
| NPF                                                                             | 1 621          | 2 902          | 2 555          | 2 654          | 2 805          | 2 735          | 2 676          | 2 815          | 2 798          | 2 896          | 2 862          | 2 802          | 2 823          | 2 862          | 2 558          |
| 2. Investasi / Investment                                                       | 75 730         | 86 972         | 86 112         | 85 790         | 87 186         | 86 860         | 86 876         | 87 806         | 87 286         | 84 388         | 87 037         | 86 159         | 86 217         | 87 222         | 86 365         |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 24 646         | 24 710         | 26 128         | 26 349         | 26 656         | 27 255         | 27 322         | 27 842         | 27 698         | 26 524         | 27 992         | 27 171         | 28 561         | 28 872         | 29 169         |
| NPF                                                                             | 1 014          | 1 137          | 1 230          | 1 307          | 1 179          | 1 318          | 1 229          | 1 294          | 1 325          | 1 336          | 1 287          | 1 323          | 1 300          | 1 170          | 1 088          |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 51 084         | 62 263         | 59 985         | 59 441         | 60 530         | 59 606         | 59 554         | 59 964         | 59 588         | 57 864         | 59 045         | 58 988         | 57 656         | 58 350         | 57 196         |
| NPF                                                                             | 2 222          | 1 626          | 1 831          | 1 780          | 1 619          | 1 493          | 1 372          | 1 487          | 1 505          | 1 657          | 1 585          | 1 514          | 1 525          | 1 545          | 1 742          |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 139 408        | 157 624        | 176 765        | 180 062        | 181 851        | 183 023        | 184 980        | 186 857        | 191 054        | 192 523        | 195 085        | 196 172        | 197 330        | 200 107        | 202 957        |
| NPF                                                                             | 2 206          | 2 632          | 3 360          | 3 355          | 3 263          | 3 357          | 3 374          | 3 330          | 3 497          | 3 501          | 3 454          | 3 519          | 3 433          | 3 387          | 3 249          |
| <b>Total Pembiayaan / Total Financing</b>                                       | <b>320 193</b> | <b>355 182</b> | <b>377 334</b> | <b>381 430</b> | <b>383 944</b> | <b>382 761</b> | <b>382 113</b> | <b>385 681</b> | <b>388 698</b> | <b>390 252</b> | <b>394 096</b> | <b>394 097</b> | <b>396 810</b> | <b>401 977</b> | <b>406 844</b> |
| <b>Total NPF</b>                                                                | <b>9 132</b>   | <b>11 029</b>  | <b>11 896</b>  | <b>12 108</b>  | <b>11 844</b>  | <b>12 088</b>  | <b>12 005</b>  | <b>12 168</b>  | <b>12 426</b>  | <b>12 670</b>  | <b>12 464</b>  | <b>12 375</b>  | <b>12 385</b>  | <b>12 305</b>  | <b>11 853</b>  |

**Tabel 13a.**  
**Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah**  
**(Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group      | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Modal Kerja / Working Capital                                                | 72 425         | 79 986         | 80 503         | 81 352         | 80 965         | 79 829         | 78 665         | 79 282         | 79 143         | 81 952         | 80 119         | 79 897         | 79 219         | 81 133         | 80 452         |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 27 392         | 32 326         | 35 131         | 35 420         | 35 579         | 36 496         | 36 365         | 36 196         | 36 754         | 37 789         | 37 582         | 36 413         | 37 291         | 37 859         | 37 708         |
| NPF                                                                             | 1 429          | 1 339          | 1 603          | 1 731          | 1 707          | 1 845          | 2 032          | 1 924          | 1 997          | 2 038          | 2 064          | 1 998          | 2 130          | 2 211          | 2 128          |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 45 033         | 47 661         | 45 371         | 45 932         | 45 386         | 43 333         | 42 300         | 43 086         | 42 389         | 44 162         | 42 537         | 43 483         | 41 928         | 43 274         | 42 744         |
| NPF                                                                             | 1 088          | 2 363          | 2 046          | 2 089          | 2 040          | 1 980          | 1 943          | 2 096          | 2 078          | 2 135          | 2 128          | 2 031          | 2 042          | 2 080          | 1 788          |
| 2. Investasi / Investment                                                       | 48 773         | 53 207         | 55 539         | 55 740         | 56 203         | 56 168         | 56 393         | 57 345         | 56 935         | 53 918         | 56 944         | 56 410         | 57 025         | 57 910         | 57 301         |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 17 427         | 19 524         | 21 360         | 21 578         | 21 739         | 22 340         | 22 458         | 22 951         | 22 747         | 21 559         | 22 968         | 22 142         | 23 602         | 23 842         | 24 029         |
| NPF                                                                             | 744            | 821            | 936            | 1 016          | 879            | 1 007          | 912            | 955            | 981            | 975            | 938            | 971            | 954            | 849            | 760            |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 31 346         | 33 683         | 34 178         | 34 161         | 34 464         | 33 828         | 33 934         | 34 394         | 34 188         | 32 358         | 33 976         | 34 268         | 33 424         | 34 068         | 33 272         |
| NPF                                                                             | 2 022          | 1 235          | 1 283          | 1 250          | 1 245          | 1 124          | 1 006          | 1 124          | 1 148          | 1 123          | 1 132          | 1 112          | 1 122          | 1 127          | 1 329          |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 81 100         | 91 953         | 106 475        | 108 505        | 109 364        | 110 090        | 110 869        | 111 554        | 114 376        | 114 954        | 116 268        | 116 327        | 116 351        | 117 830        | 119 428        |
| NPF                                                                             | 1 314          | 1 505          | 1 852          | 1 817          | 1 841          | 1 908          | 1 937          | 1 923          | 2 039          | 1 996          | 1 970          | 2 055          | 1 958          | 1 924          | 1 806          |
| <b>Total Pembiayaan / Total Financing</b>                                       | <b>202 298</b> | <b>225 146</b> | <b>242 516</b> | <b>245 597</b> | <b>246 532</b> | <b>246 087</b> | <b>245 926</b> | <b>248 181</b> | <b>250 454</b> | <b>250 823</b> | <b>253 332</b> | <b>252 634</b> | <b>252 596</b> | <b>256 873</b> | <b>257 180</b> |
| <b>Total NPF</b>                                                                | <b>6 597</b>   | <b>7 263</b>   | <b>7 719</b>   | <b>7 903</b>   | <b>7 713</b>   | <b>7 864</b>   | <b>7 831</b>   | <b>8 023</b>   | <b>8 244</b>   | <b>8 267</b>   | <b>8 231</b>   | <b>8 167</b>   | <b>8 206</b>   | <b>8 191</b>   | <b>7 812</b>   |

**Tabel 13b.**  
**Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah**  
**(Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Jenis Penggunaan<br>dan Kategori Usaha / Type of Usage<br>and Debtor Group      | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                |                |
|---------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| 1. Modal Kerja / Working Capital                                                | 32 630         | 30 600         | 33 955         | 34 226         | 33 943         | 33 048         | 31 592         | 31 737         | 31 215         | 31 389         | 31 855         | 31 869         | 34 044         | 33 515         | 37 071         |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 10 191         | 9 301          | 7 620          | 7 368          | 7 300          | 7 274          | 6 828          | 6 948          | 6 871          | 6 746          | 6 685          | 6 647          | 6 539          | 6 570          | 8 192          |
| NPF                                                                             | 639            | 1 393          | 1 318          | 1 282          | 1 271          | 1 340          | 1 321          | 1 318          | 1 303          | 1 241          | 1 213          | 1 219          | 1 173          | 1 130          | 1 088          |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 22 439         | 21 299         | 26 334         | 26 859         | 26 643         | 25 774         | 24 764         | 24 789         | 24 344         | 24 643         | 25 170         | 25 222         | 27 505         | 26 945         | 28 878         |
| NPF                                                                             | 533            | 539            | 509            | 565            | 765            | 755            | 733            | 719            | 720            | 761            | 734            | 771            | 781            | 782            | 770            |
| 2. Investasi / Investment                                                       | 26 957         | 33 765         | 30 574         | 30 050         | 30 983         | 30 692         | 30 483         | 30 461         | 30 351         | 30 470         | 30 093         | 29 749         | 29 191         | 29 312         | 29 065         |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 7 219          | 5 185          | 4 767          | 4 770          | 4 917          | 4 915          | 4 863          | 4 891          | 4 951          | 4 965          | 5 024          | 5 029          | 4 959          | 5 030          | 5 140          |
| NPF                                                                             | 270            | 316            | 294            | 291            | 300            | 312            | 316            | 339            | 344            | 361            | 349            | 351            | 346            | 322            | 328            |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 19 738         | 28 580         | 25 806         | 25 280         | 26 066         | 25 777         | 25 619         | 25 570         | 25 400         | 25 505         | 25 069         | 24 720         | 24 232         | 24 282         | 23 924         |
| NPF                                                                             | 200            | 391            | 548            | 530            | 374            | 369            | 366            | 363            | 357            | 535            | 453            | 402            | 404            | 418            | 412            |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 58 308         | 65 671         | 70 290         | 71 557         | 72 486         | 72 933         | 74 111         | 75 303         | 76 678         | 77 569         | 78 817         | 79 845         | 80 979         | 82 277         | 83 529         |
| NPF                                                                             | 892            | 1 127          | 1 508          | 1 538          | 1 422          | 1 449          | 1 437          | 1 407          | 1 458          | 1 505          | 1 484          | 1 465          | 1 475          | 1 462          | 1 443          |
| <b>Total Pembiayaan / Total Financing</b>                                       | <b>117 895</b> | <b>130 036</b> | <b>134 818</b> | <b>135 833</b> | <b>137 412</b> | <b>136 673</b> | <b>136 186</b> | <b>137 500</b> | <b>138 244</b> | <b>139 428</b> | <b>140 765</b> | <b>141 463</b> | <b>144 214</b> | <b>145 104</b> | <b>149 664</b> |
| <b>Total NPF</b>                                                                | <b>2 535</b>   | <b>3 767</b>   | <b>4 177</b>   | <b>4 206</b>   | <b>4 131</b>   | <b>4 224</b>   | <b>4 174</b>   | <b>4 145</b>   | <b>4 182</b>   | <b>4 403</b>   | <b>4 232</b>   | <b>4 208</b>   | <b>4 179</b>   | <b>4 114</b>   | <b>4 041</b>   |

**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 Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                               | 2018           | 2019           | 2020           |                |                |                |                | 2021           |                |                |                |                |                |                |                |
|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                                                   |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                    | 11 497         | 13 717         | 15 509         | 15 402         | 15 275         | 15 056         | 15 389         | 15 033         | 15 150         | 15 388         | 15 436         | 15 240         | 15 369         | 15 985         | 15 906         |
| NPF                                                                                                                                               | 283            | 749            | 834            | 807            | 675            | 673            | 445            | 534            | 544            | 547            | 568            | 572            | 578            | 483            | 480            |
| Perikanan / <i>Fishery</i>                                                                                                                        | 1 204          | 1 307          | 1 858          | 1 879          | 1 896          | 1 912          | 1 846          | 1 882          | 1 887          | 1 868          | 1 883          | 1 981          | 1 952          | 1 919          | 1 879          |
| NPF                                                                                                                                               | 34             | 32             | 52             | 62             | 55             | 58             | 56             | 64             | 71             | 77             | 75             | 82             | 100            | 102            | 89             |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                         | 5 410          | 5 086          | 5 955          | 5 788          | 5 583          | 5 683          | 5 719          | 5 793          | 5 844          | 5 707          | 5 437          | 5 228          | 5 135          | 5 182          | 5 138          |
| NPF                                                                                                                                               | 41             | 51             | 80             | 79             | 75             | 79             | 83             | 83             | 102            | 102            | 113            | 113            | 119            | 124            | 75             |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                  | 24 363         | 26 488         | 28 048         | 27 660         | 28 723         | 28 200         | 25 982         | 27 256         | 27 295         | 27 245         | 27 273         | 27 518         | 28 948         | 26 578         | 28 411         |
| NPF                                                                                                                                               | 987            | 2 058          | 1 874          | 1 823          | 1 806          | 1 817          | 1 832          | 2 073          | 2 082          | 2 145          | 2 131          | 1 948          | 2 037          | 2 060          | 2 042          |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                          | 16 600         | 14 055         | 11 835         | 11 694         | 11 581         | 11 532         | 11 330         | 11 328         | 11 300         | 11 448         | 11 319         | 11 296         | 11 019         | 11 038         | 11 258         |
| NPF                                                                                                                                               | 829            | 534            | 459            | 480            | 477            | 475            | 480            | 481            | 477            | 470            | 455            | 450            | 442            | 442            | 436            |
| Konstruksi / <i>Construction</i>                                                                                                                  | 24 648         | 31 167         | 36 207         | 37 196         | 37 986         | 36 943         | 36 529         | 36 120         | 35 246         | 35 048         | 36 210         | 36 014         | 35 141         | 37 153         | 37 075         |
| NPF                                                                                                                                               | 732            | 1 837          | 1 901          | 1 923          | 1 830          | 1 925          | 1 887          | 1 790          | 1 802          | 1 896          | 1 841          | 1 814          | 1 773          | 1 905          | 1 793          |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                  | 33 166         | 36 752         | 39 337         | 39 387         | 39 936         | 39 955         | 40 076         | 40 645         | 40 654         | 40 661         | 40 895         | 41 178         | 42 706         | 43 842         | 45 209         |
| NPF                                                                                                                                               | 2 114          | 1 779          | 1 973          | 2 039          | 2 189          | 2 228          | 2 369          | 2 326          | 2 340          | 2 400          | 2 435          | 2 481          | 2 512          | 2 532          | 2 431          |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>                      | 4 728          | 4 988          | 4 948          | 4 947          | 4 902          | 4 890          | 4 883          | 4 842          | 4 860          | 4 890          | 4 684          | 4 607          | 4 628          | 4 636          | 4 430          |
| NPF                                                                                                                                               | 59             | 177            | 184            | 184            | 196            | 199            | 201            | 205            | 207            | 205            | 217            | 223            | 223            | 222            | 222            |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                  | 9 374          | 9 925          | 11 665         | 11 581         | 11 659         | 11 493         | 11 430         | 11 647         | 11 483         | 11 357         | 11 177         | 10 773         | 10 923         | 10 916         | 10 945         |
| NPF                                                                                                                                               | 382            | 151            | 227            | 333            | 263            | 259            | 232            | 249            | 248            | 241            | 258            | 272            | 282            | 230            | 217            |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                              | 19 569         | 19 388         | 14 586         | 15 032         | 14 608         | 14 045         | 14 044         | 14 398         | 14 021         | 14 327         | 14 525         | 14 104         | 13 558         | 13 586         | 13 386         |
| NPF                                                                                                                                               | 178            | 123            | 184            | 173            | 243            | 229            | 228            | 206            | 233            | 223            | 134            | 133            | 137            | 197            | 190            |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                | 13 315         | 13 404         | 12 514         | 12 409         | 12 187         | 12 193         | 11 887         | 11 802         | 11 714         | 11 600         | 11 790         | 11 889         | 11 752         | 12 190         | 11 622         |
| NPF                                                                                                                                               | 647            | 217            | 173            | 223            | 217            | 228            | 233            | 243            | 243            | 300            | 264            | 269            | 254            | 265            | 276            |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>         | 4              | 18             | 31             | 44             | 62             | 60             | 60             | 60             | 56             | 54             | 54             | 42             | 42             | 43             | 46             |
| NPF                                                                                                                                               | 0              | 0              | 0              | 0              | 1              | 1              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                       | 5 460          | 6 640          | 6 434          | 6 531          | 6 563          | 6 510          | 6 563          | 6 554          | 6 620          | 6 635          | 6 790          | 6 812          | 6 747          | 6 918          | 6 965          |
| NPF                                                                                                                                               | 37             | 34             | 70             | 70             | 72             | 77             | 82             | 63             | 61             | 56             | 49             | 48             | 49             | 70             | 71             |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                 | 4 788          | 7 269          | 6 136          | 6 317          | 5 662          | 5 826          | 5 962          | 5 919          | 6 014          | 6 116          | 6 229          | 6 324          | 6 266          | 6 783          | 6 523          |
| NPF                                                                                                                                               | 90             | 54             | 101            | 115            | 110            | 109            | 110            | 108            | 111            | 109            | 104            | 116            | 116            | 40             | 40             |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 5 353          | 6 036          | 3 630          | 3 619          | 3 628          | 3 614          | 3 624          | 3 742          | 3 708          | 3 688          | 3 738          | 3 643          | 3 799          | 3 646          | 3 557          |
| NPF                                                                                                                                               | 257            | 487            | 298            | 303            | 249            | 248            | 245            | 294            | 286            | 285            | 251            | 269            | 260            | 192            | 190            |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                    | 369            | 885            | 648            | 642            | 635            | 629            | 628            | 638            | 651            | 659            | 665            | 683            | 763            | 763            | 771            |
| NPF                                                                                                                                               | 10             | 12             | 22             | 20             | 20             | 18             | 20             | 18             | 18             | 17             | 17             | 20             | 27             | 26             | 26             |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                     | -              | 0              | -              | -              | -              | -              | -              | -              | 2              | 2              | -              | -              | -              | 0              | 0              |
| NPF                                                                                                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                   | 938            | 434            | 1 228          | 1 240          | 1 206          | 1 197          | 1 178          | 1 166          | 1 139          | 1 036          | 906            | 591            | 702            | 720            | 766            |
| NPF                                                                                                                                               | 246            | 102            | 103            | 117            | 102            | 109            | 128            | 100            | 100            | 95             | 96             | 46             | 43             | 28             | 23             |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin</b>                                                                           |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| <b>Rumah Tangga / Households</b>                                                                                                                  |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                         | 71 887         | 81 215         | 88 463         | 89 789         | 90 453         | 90 643         | 91 372         | 92 159         | 93 890         | 94 699         | 95 850         | 96 618         | 97 446         | 98 511         | 99 360         |
| NPF                                                                                                                                               | 1 415          | 1 712          | 2 143          | 2 141          | 2 017          | 2 101          | 2 092          | 2 066          | 2 137          | 2 180          | 2 160          | 2 205          | 2 182          | 2 163          | 2 131          |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>                                                                              | 2 670          | 3 078          | 3 307          | 3 340          | 3 385          | 3 424          | 3 451          | 3 504          | 3 555          | 3 595          | 3 673          | 3 745          | 3 804          | 3 928          | 3 853          |
| NPF                                                                                                                                               | 44             | 39             | 75             | 81             | 91             | 99             | 72             | 100            | 96             | 100            | 105            | 102            | 105            | 99             | 54             |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                 | 3 272          | 3 515          | 3 796          | 3 815          | 3 831          | 3 826          | 3 845          | 3 842          | 3 858          | 3 853          | 3 867          | 3 903          | 3 860          | 3 826          | 3 882          |
| NPF                                                                                                                                               | 128            | 183            | 210            | 216            | 205            | 214            | 216            | 214            | 213            | 193            | 206            | 231            | 223            | 205            | 206            |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                | 9 919          | 9 386          | 7 632          | 7 646          | 7 731          | 7 838          | 7 884          | 7 881          | 8 114          | 8 252          | 8 263          | 8 382          | 8 440          | 8 571          | 8 724          |
| NPF                                                                                                                                               | 113            | 116            | 144            | 138            | 145            | 154            | 147            | 118            | 147            | 123            | 128            | 130            | 127            | 129            | 115            |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                               | 45 862         | 54 763         | 65 589         | 67 358         | 69 312         | 70 207         | 71 163         | 72 098         | 74 244         | 74 773         | 76 056         | 76 826         | 77 013         | 78 523         | 80 342         |
| NPF                                                                                                                                               | 398            | 449            | 675            | 668            | 685            | 700            | 716            | 695            | 760            | 775            | 743            | 748            | 692            | 688            | 649            |
| <b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others</b>                                                                              |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
| NPF                                                                                                                                               | 5 797          | 5 665          | 7 978          | 8 112          | 7 138          | 7 085          | 7 265          | 7 372          | 7 392          | 7 351          | 7 375          | 6 698          | 6 767          | 6 748          | 6 797          |
| NPF                                                                                                                                               | 107            | 133            | 113            | 112            | 120            | 89             | 131            | 137            | 145            | 130            | 113            | 103            | 104            | 103            | 94             |
| <b>Total Pembiayaan / Total Financing</b>                                                                                                         | <b>320 193</b> | <b>355 182</b> | <b>377 332</b> | <b>381 430</b> | <b>383 942</b> | <b>382 761</b> | <b>382 111</b> | <b>385 681</b> | <b>388 696</b> | <b>390 250</b> | <b>394 096</b> | <b>394 096</b> | <b>396 809</b> | <b>401 977</b> | <b>406 844</b> |
| <b>Total NPF</b>                                                                                                                                  | <b>9 132</b>   | <b>11 029</b>  | <b>11 896</b>  | <b>12 108</b>  | <b>11 844</b>  | <b>12 088</b>  | <b>12 005</b>  | <b>12 168</b>  | <b>12 426</b>  | <b>12 670</b>  | <b>12 462</b>  | <b>12 375</b>  | <b>12 385</b>  | <b>12 305</b>  | <b>11 853</b>  |

**Tabel 14a.**  
**Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Bank Umum Syariah**  
**(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank)**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                               | 2018    | 2019    | 2020    |         |         |         | 2021    |         |         |         |         |         |         |         |         |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
|                                                                                                                                                   |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |  |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                    | 8 062   | 9 108   | 11 006  | 10 986  | 10 994  | 10 938  | 11 272  | 10 970  | 10 957  | 11 170  | 11 122  | 11 012  | 11 181  | 11 593  | 11 560  |  |
| NPF                                                                                                                                               | 138     | 434     | 428     | 435     | 434     | 432     | 204     | 294     | 303     | 307     | 330     | 334     | 346     | 252     | 250     |  |
| Perikanan / <i>Fishery</i>                                                                                                                        | 1 060   | 1 196   | 1 796   | 1 819   | 1 834   | 1 849   | 1 783   | 1 804   | 1 809   | 1 790   | 1 794   | 1 887   | 1 858   | 1 816   | 1 776   |  |
| NPF                                                                                                                                               | 29      | 27      | 47      | 58      | 51      | 54      | 52      | 60      | 67      | 73      | 71      | 78      | 95      | 98      | 84      |  |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                         | 3 028   | 2 840   | 4 105   | 4 012   | 3 827   | 3 952   | 3 927   | 4 002   | 4 096   | 4 009   | 3 771   | 3 807   | 3 757   | 3 848   | 3 835   |  |
| NPF                                                                                                                                               | 25      | 40      | 73      | 71      | 71      | 73      | 77      | 78      | 96      | 96      | 98      | 99      | 107     | 110     | 60      |  |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                  | 17 076  | 18 438  | 18 560  | 18 878  | 19 376  | 18 815  | 17 701  | 18 589  | 18 633  | 18 692  | 18 586  | 18 797  | 18 329  | 18 342  | 18 389  |  |
| NPF                                                                                                                                               | 876     | 1 992   | 1 733   | 1 682   | 1 696   | 1 704   | 1 719   | 1 962   | 1 986   | 1 949   | 1 943   | 1 761   | 1 852   | 1 860   | 1 862   |  |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                          | 8 247   | 7 244   | 6 927   | 7 045   | 6 943   | 6 892   | 6 815   | 6 809   | 6 789   | 6 938   | 6 817   | 6 791   | 6 641   | 6 668   | 6 516   |  |
| NPF                                                                                                                                               | 829     | 534     | 459     | 480     | 477     | 475     | 480     | 481     | 477     | 470     | 455     | 450     | 442     | 441     | 436     |  |
| Konstruksi / <i>Construction</i>                                                                                                                  | 14 174  | 17 088  | 19 213  | 19 411  | 19 961  | 19 102  | 18 439  | 18 098  | 17 785  | 17 652  | 18 793  | 18 385  | 18 100  | 18 730  | 18 782  |  |
| NPF                                                                                                                                               | 328     | 397     | 519     | 496     | 421     | 439     | 419     | 343     | 354     | 392     | 446     | 419     | 419     | 684     | 601     |  |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                  | 25 240  | 27 202  | 28 673  | 28 771  | 29 308  | 29 819  | 30 228  | 30 958  | 31 062  | 31 236  | 31 379  | 31 524  | 32 422  | 33 093  | 32 666  |  |
| NPF                                                                                                                                               | 1 843   | 1 436   | 1 596   | 1 660   | 1 575   | 1 653   | 1 806   | 1 735   | 1 751   | 1 801   | 1 846   | 1 897   | 1 931   | 1 924   | 1 828   |  |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>                       | 2 781   | 3 262   | 3 450   | 3 452   | 3 421   | 3 412   | 3 416   | 3 404   | 3 412   | 3 447   | 3 522   | 3 510   | 3 510   | 3 508   | 3 305   |  |
| NPF                                                                                                                                               | 48      | 166     | 164     | 165     | 164     | 166     | 169     | 173     | 176     | 175     | 187     | 193     | 193     | 192     | 192     |  |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                  | 7 420   | 7 270   | 8 610   | 8 572   | 8 662   | 8 522   | 8 455   | 8 679   | 8 531   | 8 487   | 8 304   | 7 916   | 7 946   | 7 932   | 7 966   |  |
| NPF                                                                                                                                               | 304     | 117     | 209     | 316     | 246     | 240     | 214     | 226     | 225     | 217     | 227     | 242     | 244     | 190     | 177     |  |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                              | 11 519  | 11 957  | 8 719   | 8 925   | 8 563   | 8 375   | 8 515   | 8 879   | 8 522   | 8 363   | 8 431   | 8 256   | 7 895   | 7 852   | 7 774   |  |
| NPF                                                                                                                                               | 151     | 83      | 139     | 139     | 206     | 187     | 185     | 163     | 191     | 195     | 106     | 99      | 95      | 104     | 104     |  |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                | 8 338   | 8 534   | 8 836   | 8 815   | 8 546   | 8 523   | 8 495   | 8 352   | 8 274   | 7 847   | 8 096   | 8 246   | 8 163   | 8 563   | 8 352   |  |
| NPF                                                                                                                                               | 200     | 123     | 109     | 160     | 153     | 160     | 161     | 171     | 174     | 210     | 183     | 190     | 175     | 154     | 155     |  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>         | 3       | 16      | 16      | 17      | 16      | 15      | 15      | 14      | 14      | 12      | 12      | 1       | 1       | 1       | 4       |  |
| NPF                                                                                                                                               | 0       | 0       | 0       | 0       | 1       | 1       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |  |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                       | 4 663   | 5 805   | 5 620   | 5 720   | 5 726   | 5 673   | 5 735   | 5 723   | 5 804   | 5 830   | 5 983   | 6 016   | 5 967   | 6 088   | 6 117   |  |
| NPF                                                                                                                                               | 25      | 22      | 28      | 28      | 34      | 38      | 43      | 25      | 24      | 19      | 11      | 11      | 12      | 11      | 14      |  |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                 | 4 348   | 6 648   | 5 580   | 5 748   | 5 055   | 5 200   | 5 339   | 5 302   | 5 392   | 5 501   | 5 616   | 5 704   | 5 666   | 6 157   | 5 906   |  |
| NPF                                                                                                                                               | 79      | 43      | 99      | 113     | 108     | 108     | 109     | 107     | 110     | 109     | 104     | 115     | 115     | 23      | 23      |  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 4 435   | 5 377   | 3 187   | 3 175   | 3 207   | 3 201   | 3 213   | 3 329   | 3 290   | 3 270   | 3 334   | 3 246   | 3 407   | 3 389   | 3 287   |  |
| NPF                                                                                                                                               | 176     | 266     | 167     | 172     | 135     | 126     | 135     | 183     | 173     | 166     | 156     | 173     | 169     | 170     | 171     |  |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                    | 358     | 878     | 635     | 628     | 620     | 615     | 615     | 623     | 638     | 646     | 652     | 670     | 750     | 750     | 757     |  |
| NPF                                                                                                                                               | 9       | 12      | 22      | 20      | 19      | 18      | 19      | 18      | 18      | 17      | 17      | 20      | 27      | 26      | 26      |  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                     | -       | 0       | -       | -       | -       | -       | -       | -       | 2       | 2       | -       | -       | -       | -       | -       |  |
| NPF                                                                                                                                               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       |  |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                   | 446     | 332     | 1 108   | 1 117   | 1 105   | 1 095   | 1 095   | 1 090   | 1 067   | 976     | 852     | 540     | 653     | 713     | 760     |  |
| NPF                                                                                                                                               | 223     | 66      | 75      | 90      | 80      | 81      | 100     | 79      | 81      | 76      | 80      | 29      | 27      | 27      | 23      |  |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| Rumah Tangga / <i>Households</i>                                                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |  |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                         | 32 680  | 35 826  | 38 810  | 39 282  | 39 413  | 39 510  | 39 607  | 39 643  | 40 564  | 40 793  | 41 142  | 41 289  | 41 399  | 41 693  | 41 807  |  |
| NPF                                                                                                                                               | 759     | 882     | 1 026   | 1 002   | 979     | 1 040   | 1 045   | 1 048   | 1 088   | 1 105   | 1 110   | 1 147   | 1 127   | 1 103   | 1 074   |  |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>                                                                             | 804     | 752     | 742     | 748     | 779     | 785     | 791     | 802     | 810     | 806     | 818     | 821     | 834     | 848     | 750     |  |
| NPF                                                                                                                                               | 22      | 20      | 23      | 27      | 51      | 62      | 36      | 62      | 57      | 50      | 50      | 50      | 47      | 46      | 9       |  |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                 | 1 204   | 1 254   | 1 332   | 1 331   | 1 316   | 1 305   | 1 300   | 1 275   | 1 269   | 1 246   | 1 231   | 1 233   | 1 181   | 1 148   | 1 185   |  |
| NPF                                                                                                                                               | 73      | 92      | 103     | 105     | 99      | 106     | 103     | 109     | 109     | 95      | 99      | 121     | 111     | 98      | 99      |  |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                | 4 711   | 6 096   | 5 137   | 5 068   | 4 970   | 4 866   | 4 744   | 4 623   | 4 593   | 4 538   | 4 480   | 4 413   | 4 334   | 4 357   | 4 260   |  |
| NPF                                                                                                                                               | 41      | 48      | 82      | 82      | 92      | 101     | 103     | 73      | 99      | 72      | 73      | 71      | 66      | 67      | 53      |  |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                               | 36 792  | 43 421  | 53 686  | 55 194  | 57 010  | 57 818  | 58 531  | 59 217  | 61 128  | 61 609  | 62 625  | 63 258  | 63 252  | 64 499  | 66 121  |  |
| NPF                                                                                                                                               | 340     | 359     | 524     | 507     | 518     | 528     | 547     | 537     | 590     | 589     | 559     | 593     | 530     | 530     | 500     |  |
| Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin - Others</i>                                                                              | 4 909   | 4 604   | 6 768   | 6 883   | 5 876   | 5 805   | 5 897   | 5 994   | 6 013   | 5 963   | 5 972   | 5 313   | 5 352   | 5 285   | 5 304   |  |
| NPF                                                                                                                                               | 78      | 104     | 94      | 94      | 103     | 72      | 102     | 94      | 96      | 85      | 79      | 74      | 76      | 81      | 71      |  |
| Total Pembiayaan / Total Financing                                                                                                                | 202 298 | 225 146 | 242 516 | 245 597 | 246 530 | 246 087 | 245 926 | 248 181 | 250 454 | 250 823 | 253 332 | 252 634 | 252 596 | 256 873 | 257 180 |  |
| Total NPF                                                                                                                                         | 6 597   | 7 263   | 7 719   | 7 903   | 7 713   | 7 864   | 7 831   | 8 023   | 8 244   | 8 267   | 8 231   | 8 167   | 8 206   | 8 191   | 7 812   |  |

**Tabel 14b.**  
**Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan**  
**(Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin                                                                               | 2018   | 2019   | 2020   |        |        | 2021   |        |        |        |        |        |        |        |        |        |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
|                                                                                                                                                   |        |        | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    |  |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>                                                                    | 3 436  | 4 609  | 4 503  | 4 416  | 4 281  | 4 117  | 4 116  | 4 063  | 4 193  | 4 218  | 4 315  | 4 228  | 4 188  | 4 392  | 4 346  |  |
| NPF                                                                                                                                               | 145    | 315    | 406    | 373    | 241    | 241    | 240    | 240    | 241    | 240    | 238    | 238    | 232    | 232    | 230    |  |
| Perikanan / <i>Fishery</i>                                                                                                                        | 145    | 111    | 61     | 60     | 62     | 62     | 64     | 77     | 78     | 78     | 89     | 94     | 94     | 103    | 103    |  |
| NPF                                                                                                                                               | 5      | 5      | 6      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      |  |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i>                                                                                         | 2 382  | 2 246  | 1 850  | 1 776  | 1 756  | 1 731  | 1 792  | 1 791  | 1 747  | 1 698  | 1 666  | 1 421  | 1 379  | 1 334  | 1 303  |  |
| NPF                                                                                                                                               | 16     | 11     | 7      | 7      | 5      | 5      | 5      | 5      | 6      | 5      | 14     | 14     | 13     | 15     | 15     |  |
| Industri Pengolahan / <i>Processing Industry</i>                                                                                                  | 7 287  | 8 049  | 9 487  | 8 782  | 9 347  | 9 384  | 8 281  | 8 667  | 8 662  | 8 552  | 8 687  | 8 721  | 10 619 | 8 236  | 10 022 |  |
| NPF                                                                                                                                               | 111    | 66     | 141    | 141    | 110    | 113    | 113    | 111    | 97     | 196    | 188    | 186    | 186    | 200    | 181    |  |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i>                                                                                          | 8 353  | 6 811  | 4 908  | 4 649  | 4 638  | 4 640  | 4 515  | 4 519  | 4 511  | 4 510  | 4 502  | 4 505  | 4 378  | 4 370  | 4 742  |  |
| NPF                                                                                                                                               | -      | -      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |  |
| Konstruksi / <i>Construction</i>                                                                                                                  | 10 473 | 14 079 | 16 994 | 17 785 | 18 025 | 17 841 | 18 090 | 18 022 | 17 462 | 17 396 | 17 416 | 17 629 | 17 041 | 18 423 | 18 293 |  |
| NPF                                                                                                                                               | 404    | 1 440  | 1 382  | 1 427  | 1 408  | 1 485  | 1 467  | 1 448  | 1 448  | 1 504  | 1 395  | 1 394  | 1 354  | 1 221  | 1 192  |  |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>                                                                                  | 7 926  | 9 550  | 10 664 | 10 616 | 10 628 | 10 137 | 9 848  | 9 687  | 9 592  | 9 425  | 9 516  | 9 655  | 10 285 | 10 749 | 12 543 |  |
| NPF                                                                                                                                               | 271    | 342    | 377    | 379    | 615    | 575    | 563    | 591    | 590    | 598    | 589    | 584    | 582    | 608    | 603    |  |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>                       | 1 947  | 1 726  | 1 498  | 1 495  | 1 481  | 1 478  | 1 467  | 1 438  | 1 448  | 1 443  | 1 162  | 1 097  | 1 119  | 1 128  | 1 125  |  |
| NPF                                                                                                                                               | 11     | 11     | 20     | 19     | 32     | 33     | 33     | 31     | 31     | 31     | 30     | 30     | 30     | 30     | 30     |  |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>                                                  | 1 954  | 2 655  | 3 055  | 3 010  | 2 997  | 2 972  | 2 975  | 2 968  | 2 952  | 2 870  | 2 873  | 2 858  | 2 977  | 2 984  | 2 979  |  |
| NPF                                                                                                                                               | 78     | 33     | 17     | 17     | 17     | 19     | 18     | 23     | 24     | 24     | 30     | 30     | 38     | 40     | 40     |  |
| Perantara Keuangan / <i>Financial intermediaries</i>                                                                                              | 8 050  | 7 431  | 5 868  | 6 106  | 6 045  | 5 669  | 5 529  | 5 519  | 5 499  | 5 963  | 6 094  | 5 849  | 5 691  | 5 705  | 5 612  |  |
| NPF                                                                                                                                               | 26     | 40     | 45     | 34     | 37     | 42     | 43     | 43     | 42     | 29     | 28     | 34     | 43     | 92     | 86     |  |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>                                | 4 977  | 4 870  | 3 679  | 3 593  | 3 640  | 3 670  | 3 393  | 3 450  | 3 440  | 3 753  | 3 694  | 3 643  | 3 589  | 3 627  | 3 270  |  |
| NPF                                                                                                                                               | 447    | 94     | 64     | 63     | 64     | 68     | 72     | 72     | 69     | 90     | 80     | 79     | 78     | 111    | 121    |  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory social security</i>          | 1      | 2      | 15     | 28     | 45     | 45     | 45     | 45     | 41     | 41     | 41     | 41     | 41     | 43     | 43     |  |
| NPF                                                                                                                                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |  |
| Jasa Pendidikan / <i>Education Services</i>                                                                                                       | 797    | 836    | 813    | 811    | 837    | 837    | 828    | 831    | 816    | 805    | 807    | 796    | 780    | 830    | 847    |  |
| NPF                                                                                                                                               | 12     | 13     | 43     | 42     | 38     | 39     | 39     | 38     | 38     | 38     | 37     | 37     | 37     | 59     | 58     |  |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>                                                                 | 440    | 621    | 555    | 569    | 607    | 627    | 623    | 617    | 622    | 615    | 613    | 620    | 600    | 626    | 617    |  |
| NPF                                                                                                                                               | 11     | 11     | 2      | 2      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 17     | 18     |  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 918    | 659    | 443    | 444    | 420    | 413    | 411    | 413    | 418    | 418    | 404    | 397    | 392    | 258    | 270    |  |
| NPF                                                                                                                                               | 81     | 222    | 131    | 131    | 114    | 122    | 110    | 111    | 113    | 119    | 95     | 95     | 91     | 22     | 20     |  |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>                                                    | 11     | 7      | 13     | 13     | 14     | 14     | 14     | 15     | 13     | 13     | 13     | 13     | 13     | 13     | 14     |  |
| NPF                                                                                                                                               | 1      | 1      | 0      | 0      | 1      | 0      | 1      | 0      | 1      | 0      | 0      | 0      | 0      | 0      | 1      |  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i>                     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0      |  |
| NPF                                                                                                                                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |  |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>                                                   | 492    | 103    | 122    | 123    | 101    | 102    | 85     | 76     | 72     | 59     | 53     | 51     | 49     | 7      | 6      |  |
| NPF                                                                                                                                               | 23     | 37     | 28     | 27     | 21     | 27     | 27     | 20     | 19     | 19     | 17     | 17     | 16     | 0      | 0      |  |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin                                                                                  |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| Rumah Tangga / <i>Households</i>                                                                                                                  |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>                                                                                         | 39 208 | 45 390 | 49 654 | 50 508 | 51 040 | 51 133 | 51 765 | 52 515 | 53 327 | 53 907 | 54 708 | 55 330 | 56 047 | 56 818 | 57 553 |  |
| NPF                                                                                                                                               | 656    | 830    | 1 117  | 1 139  | 1 039  | 1 061  | 1 048  | 1 019  | 1 049  | 1 075  | 1 050  | 1 059  | 1 055  | 1 059  | 1 057  |  |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>                                                                             | 1 866  | 2 326  | 2 565  | 2 593  | 2 606  | 2 639  | 2 661  | 2 703  | 2 745  | 2 789  | 2 855  | 2 924  | 2 970  | 3 080  | 3 102  |  |
| NPF                                                                                                                                               | 22     | 19     | 52     | 53     | 40     | 37     | 36     | 38     | 39     | 50     | 54     | 52     | 58     | 53     | 45     |  |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>                                                                                 | 2 068  | 2 261  | 2 464  | 2 484  | 2 515  | 2 521  | 2 545  | 2 567  | 2 589  | 2 608  | 2 637  | 2 669  | 2 679  | 2 678  | 2 697  |  |
| NPF                                                                                                                                               | 54     | 91     | 107    | 112    | 106    | 108    | 112    | 106    | 104    | 98     | 107    | 110    | 113    | 107    | 107    |  |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>                                                                                | 5 208  | 3 290  | 2 495  | 2 579  | 2 761  | 2 972  | 3 140  | 3 258  | 3 521  | 3 714  | 3 783  | 3 970  | 4 107  | 4 214  | 4 464  |  |
| NPF                                                                                                                                               | 72     | 67     | 62     | 56     | 53     | 53     | 44     | 45     | 47     | 51     | 55     | 59     | 61     | 62     | 62     |  |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i>                                                               | 9 070  | 11 342 | 11 902 | 12 164 | 12 302 | 12 389 | 12 632 | 12 881 | 13 117 | 13 163 | 13 431 | 13 568 | 13 761 | 14 024 | 14 221 |  |
| NPF                                                                                                                                               | 58     | 90     | 151    | 161    | 167    | 172    | 169    | 157    | 170    | 185    | 184    | 155    | 162    | 158    | 150    |  |
| Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin - Others</i>                                                                              |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| NPF                                                                                                                                               | 888    | 1 062  | 1 210  | 1 229  | 1 262  | 1 279  | 1 368  | 1 378  | 1 380  | 1 388  | 1 402  | 1 385  | 1 415  | 1 463  | 1 493  |  |
| NPF                                                                                                                                               | 29     | 29     | 19     | 17     | 16     | 18     | 28     | 42     | 49     | 46     | 34     | 30     | 28     | 23     | 23     |  |
| Total Pembiayaan / Total Financing                                                                                                                |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| Total NPF                                                                                                                                         | 2 535  | 3 767  | 4 177  | 4 206  | 4 131  | 4 224  | 4 174  | 4 145  | 4 242  | 4 403  | 4 232  | 4 208  | 4 179  | 4 114  | 4 041  |  |

| <b>Tabel 15.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2021</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit - October 2021)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |                       |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|-----------------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                                                    | Modal Kerja |            | Investasi |            | Konsumsi (Bukan UMKM) |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                        | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                       |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                                                             | 7.069       | 5.025      | 3.884     | 1.549      | 28.135                |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 497         | 217        | 156       | 0          | 418                   |  |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1.132       | 420        | 748       | 321        | 10.621                |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 128         | 5          | 30        | -          | 141                   |  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                            | 11.699      | 54.036     | 7.735     | 42.654     | 45.157                |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 527         | 850        | 213       | 933        | 1.011                 |  |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                                                         | 474         | 131        | 463       | 870        | 2.478                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 29          | 70         | 14        | -          | 41                    |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3.572       | 2.649      | 2.199     | 2.115      | 9.961                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 166         | 994        | 74        | 422        | 154                   |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5.329       | 5.020      | 2.409     | 2.201      | 15.997                |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 490         | 208        | 78        | 22         | 411                   |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                                                               | 181         | 4          | 332       | 28         | 1.136                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10          | 0          | 6         | -          | 17                    |  |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 323         | 14         | 505       | 224        | 2.611                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 13          | -          | 13        | -          | 42                    |  |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 6.185       | 738        | 2.102     | 286        | 21.241                |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 437         | 31         | 91        | 0          | 154                   |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1.843       | 842        | 960       | 2.320      | 8.339                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 359         | 77         | 128       | 310        | 105                   |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                                                         | 857         | 33         | 595       | 167        | 3.666                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 38          | 2          | 26        | 1          | 30                    |  |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 524         | 25         | 761       | 592        | 6.939                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 25          | -          | 59        | 0          | 38                    |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1.058       | 662        | 1.019     | 802        | 5.784                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 119         | 4          | 49        | 19         | 113                   |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                                                        | 102         | -          | 301       | 4          | 592                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 4           | -          | 1         | -          | 5                     |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                                                         | 180         | 31         | 170       | 435        | 3.666                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 8           | 10         | 1         | -          | 27                    |  |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                                                                | 955         | 177        | 310       | 196        | 2.109                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 28          | -          | 5         | -          | 32                    |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                                                                     | 528         | 78         | 582       | 664        | 3.136                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 39          | -          | 34        | 14         | 67                    |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                                                       | 524         | 218        | 1.501     | 10         | 3.472                 |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 11          | -          | 13        | -          | 52                    |  |

| <b>Tabel 15.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2021</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit - October 2021)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |               |               |               |               |                       |                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|-----------------------|----------------|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                                                                    | Modal Kerja   |               | Investasi     |               | Konsumsi (Bukan UMKM) |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                        | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    |                       |                |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                                                       | 493           | 157           | 958           | 742           |                       | 4.002          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 109           | 8             | 22            | 2             |                       | 66             |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                      | 157           | 2             | 123           | 324           |                       | 876            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3             | -             | 0             | -             |                       | 8              |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                                                        | 111           | 27            | 99            | 16            |                       | 1.678          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 15            | 26            | 20            | -             |                       | 27             |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                                                       | 719           | 477           | 587           | 400           |                       | 6.204          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 47            | 57            | 22            | 19            |                       | 129            |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                                                         | 67            | 0             | 33            | -             |                       | 826            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1             | -             | 1             | -             |                       | 7              |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                                                              | 4             | 1             | 7             | 11            |                       | 392            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0             | -             | -             | -             |                       | 3              |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                                                         | 26            | 4             | 11            | 4             |                       | 576            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0             | -             | 0             | 0             |                       | 1              |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                                                      | 183           | 11            | 110           | 6             |                       | 1.382          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 8             | -             | 5             | -             |                       | 15             |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1.251         | 57            | 413           | 79            |                       | 9.107          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 84            | -             | 24            | -             |                       | 64             |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 231           | 26            | 174           | 169           |                       | 1.460          |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 17            | -             | 3             | -             |                       | 63             |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                                                                    | 48            | -             | 1             | 0             |                       | 165            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1             | -             | -             | -             |                       | 0              |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1             | 1             | 5             | 0             |                       | 267            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0             | -             | 0             | -             |                       | 0              |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 28            | 5             | 28            | 1             |                       | 371            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 0             | -             | -             | -             |                       | 2              |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                                                           | 42            | 17            | 29            | 0             |                       | 504            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1             | -             | 1             | -             |                       | 2              |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3             | 2             | 16            | 3             |                       | 109            |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -             | -             | -             | -             |                       | 1              |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                                                                | -             | 732           | -             | -             |                       | -              |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -             | -             | -             | -             |                       | -              |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>45.900</b> | <b>71.622</b> | <b>29.169</b> | <b>57.196</b> |                       | <b>202.957</b> |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>3.216</b>  | <b>2.558</b>  | <b>1.088</b>  | <b>1.742</b>  |                       | <b>3.249</b>   |



| <b>Tabel 15a.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2021</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</b><br><b>- October 2021)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |              |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                              | Modal Kerja |            | Investasi |            | Konsumsi     |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                  | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM | (Bukan UMKM) |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                       | 6.408       | 2.472      | 3.596     | 1.341      | 17.401       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 267         | 29         | 104       | -          | 263          |  |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                           | 964         | 356        | 642       | 262        | 5.581        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 70          | 5          | 18        | -          | 112          |  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                      | 7.625       | 31.282     | 5.163     | 23.920     | 16.794       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 397         | 558        | 120       | 808        | 459          |  |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                   | 393         | 47         | 379       | 455        | 1.316        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 9           | -          | 13        | -          | 17           |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                      | 3.033       | 2.119      | 1.503     | 1.259      | 5.052        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 107         | 869        | 57        | 388        | 74           |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                       | 4.917       | 3.503      | 2.201     | 986        | 8.716        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 427         | 153        | 54        | 7          | 190          |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                         | 178         | 4          | 330       | 28         | 1.135        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 10          | 0          | 6         | -          | 17           |  |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                            | 292         | 14         | 482       | 25         | 1.987        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 13          | -          | 12        | -          | 39           |  |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                             | 6.114       | 738        | 2.102     | 286        | 20.870       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 427         | 31         | 91        | 0          | 153          |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                   | 1.078       | 281        | 682       | 1.797      | 4.532        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 81          | 75         | 112       | 114        | 43           |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                   | 493         | 28         | 354       | 69         | 2.229        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 22          | 2          | 11        | 1          | 18           |  |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                             | 418         | 7          | 615       | 487        | 2.037        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 14          | -          | 9         | 0          | 19           |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                 | 757         | 613        | 898       | 686        | 2.568        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 40          | 3          | 41        | 6          | 47           |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                  | 49          | -          | 294       | 4          | 340          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 2           | -          | 1         | -          | 3            |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                   | 152         | 4          | 144       | 434        | 1.344        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 5           | -          | 1         | -          | 11           |  |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                          | 953         | 75         | 295       | 87         | 1.823        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 28          | -          | 5         | -          | 25           |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                               | 383         | 13         | 498       | 88         | 1.464        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 25          | -          | 20        | 3          | 31           |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                 | 516         | 114        | 1.486     | 6          | 2.398        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 11          | -          | 13        | -          | 49           |  |

| <b>Tabel 15a.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2021</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</b><br><b>- October 2021)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |               |               |               |               |                |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|----------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                              | Modal Kerja   |               | Investasi     |               | Konsumsi       |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                  | UMKM          | Bukan UMKM    | UMKM          | Bukan UMKM    | (Bukan UMKM)   |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                                                 | 348           | 147           | 859           | 474           | 2.096          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 18            | 4             | 3             | 2             | 24             |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                                                | 157           | 2             | 123           | 324           | 876            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 3             | -             | 0             | -             | 8              |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                                                  | 111           | 27            | 99            | 16            | 1.678          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 15            | 26            | 20            | -             | 27             |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                                                 | 554           | 61            | 481           | 139           | 3.127          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 29            | 33            | 16            | -             | 59             |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                                                   | 67            | 0             | 33            | -             | 826            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 1             | -             | 1             | -             | 7              |  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                                                        | 4             | 1             | 7             | 11            | 392            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 0             | -             | -             | -             | 3              |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                                                   | 14            | 1             | 11            | 0             | 377            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 0             | -             | 0             | -             | 0              |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                                                | 170           | 11            | 110           | 6             | 1.184          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 8             | -             | 5             | -             | 15             |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                                              | 1.229         | 57            | 413           | 79            | 8.854          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 84            | -             | 24            | -             | 64             |  |
| Bali                                                                                                                                                                                                                                                                                                                                                                                                             | 206           | 11            | 150           | -             | 1.016          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 12            | -             | 2             | -             | 25             |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                                              | 48            | -             | 1             | 0             | 165            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 1             | -             | -             | -             | 0              |  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                                                           | 1             | 1             | 5             | 0             | 267            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 0             | -             | 0             | -             | 0              |  |
| Papua                                                                                                                                                                                                                                                                                                                                                                                                            | 28            | 5             | 28            | 1             | 371            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 0             | -             | -             | -             | 2              |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                                                     | 42            | 17            | 29            | 0             | 504            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | 1             | -             | 1             | -             | 2              |  |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                                                      | 3             | 2             | 16            | 3             | 109            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | -             | -             | -             | -             | 1              |  |
| Lainnya                                                                                                                                                                                                                                                                                                                                                                                                          | -             | 732           | -             | -             | -              |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                              | -             | -             | -             | -             | -              |  |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                     | <b>37.708</b> | <b>42.744</b> | <b>24.029</b> | <b>33.272</b> | <b>119.428</b> |  |
| <b>NPF</b>                                                                                                                                                                                                                                                                                                                                                                                                       | <b>2.128</b>  | <b>1.788</b>  | <b>760</b>    | <b>1.329</b>  | <b>1.806</b>   |  |

| <b>Tabel 15b.</b><br><b>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I</b><br><b>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2021</b><br><b>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit -</b><br><b>October 2021)</b><br><b>Nominal dalam Miliar Rp (Billion Rp)</b> |             |            |           |            |              |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                                                             | Modal Kerja |            | Investasi |            | Konsumsi     |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                 | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM | (Bukan UMKM) |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                                                      | 661         | 2.553      | 287       | 208        | 10.734       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 231         | 189        | 52        | 0          | 156          |  |
| Banten                                                                                                                                                                                                                                                                                                                                                                                                          | 167         | 64         | 106       | 60         | 5.040        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 58          | -          | 12        | -          | 30           |  |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                                                                     | 4.074       | 22.754     | 2.572     | 18.735     | 28.363       |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 129         | 292        | 93        | 125        | 552          |  |
| D.I Yogyakarta                                                                                                                                                                                                                                                                                                                                                                                                  | 81          | 84         | 84        | 415        | 1.162        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 20          | 70         | 1         | -          | 24           |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                                                     | 539         | 529        | 696       | 857        | 4.909        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 59          | 124        | 17        | 34         | 80           |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                                                      | 412         | 1.517      | 208       | 1.216      | 7.281        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 63          | 54         | 24        | 15         | 221          |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                                                        | 2           | -          | 2         | -          | 0            |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | -           | -          | -         | -          | -            |  |
| Jambi                                                                                                                                                                                                                                                                                                                                                                                                           | 30          | -          | 23        | 198        | 624          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | -           | -          | 1         | -          | 3            |  |
| Aceh                                                                                                                                                                                                                                                                                                                                                                                                            | 71          | -          | 0         | 0          | 370          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 9           | -          | -         | -          | 1            |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                                                  | 765         | 561        | 278       | 523        | 3.807        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 277         | 2          | 15        | 196        | 62           |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                                                  | 364         | 5          | 241       | 98         | 1.438        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 17          | 0          | 14        | 0          | 12           |  |
| Riau                                                                                                                                                                                                                                                                                                                                                                                                            | 107         | 18         | 147       | 106        | 4.902        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 11          | -          | 51        | -          | 19           |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                                                | 301         | 49         | 121       | 116        | 3.215        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 80          | 1          | 8         | 13         | 66           |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                                                 | 54          | -          | 8         | -          | 252          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 2           | -          | -         | -          | 2            |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                                                  | 28          | 27         | 25        | 1          | 2.322        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 2           | 10         | 0         | -          | 16           |  |
| Lampung                                                                                                                                                                                                                                                                                                                                                                                                         | 2           | 102        | 15        | 110        | 287          |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | -           | -          | 0         | -          | 8            |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                                              | 144         | 65         | 84        | 576        | 1.672        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 14          | -          | 13        | 11         | 36           |  |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                                                | 7           | 105        | 15        | 4          | 1.074        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                                                             | 0           | -          | 1         | -          | 4            |  |

| Tabel 15b.<br>Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I<br>Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Oktober 2021<br>(Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit -<br>October 2021)<br>Nominal dalam Miliar Rp (Billion Rp) |             |            |           |            |                          |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------|-----------|------------|--------------------------|--|
| Propinsi / Province                                                                                                                                                                                                                                                                                                                                                   | Modal Kerja |            | Investasi |            | Konsumsi<br>(Bukan UMKM) |  |
|                                                                                                                                                                                                                                                                                                                                                                       | UMKM        | Bukan UMKM | UMKM      | Bukan UMKM |                          |  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                      | 146         | 10         | 99        | 269        | 1.906                    |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | 92          | 4          | 19        | -          | 42                       |  |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                     | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                       | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                      | 165         | 416        | 106       | 261        | 3.077                    |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | 19          | 24         | 6         | 19         | 71                       |  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                        | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                             | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                        | 12          | 3          | -         | 4          | 199                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | 0          | 0                        |  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                     | 13          | -          | -         | -          | 198                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                   | 22          | -          | 0         | -          | 252                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | 0           | -          | 0         | -          | 0                        |  |
| Bali                                                                                                                                                                                                                                                                                                                                                                  | 25          | 15         | 23        | 169        | 444                      |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | 5           | -          | 1         | -          | 38                       |  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Maluku                                                                                                                                                                                                                                                                                                                                                                | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Papua                                                                                                                                                                                                                                                                                                                                                                 | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                          | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                           | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Lainnya                                                                                                                                                                                                                                                                                                                                                               | -           | -          | -         | -          | -                        |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | -           | -          | -         | -          | -                        |  |
| Total                                                                                                                                                                                                                                                                                                                                                                 | 8.192       | 28.878     | 5.140     | 23.924     | 83.529                   |  |
| NPF                                                                                                                                                                                                                                                                                                                                                                   | 1.088       | 770        | 328       | 412        | 1.443                    |  |

**Tabel 16.**  
**Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan Pembiayaan bulan Oktober 2021**  
**(Financing and NPF of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - October 2021 )**  
**Nominal dalam Miliar Rp (Billion Rp)**

| Lokasi / Location   | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            | Bukan Lapangan Usaha                 |                                              |                                                    |                                                |                                                   |                                                               | TOTAL |                              |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|-------|------------------------------|
|                     | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya |       | Bukan Lapangan Usaha Lainnya |
|                     | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                             | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                                   | 1                                            | 2                                                  | 3                                              | 4                                                 | 5                                                             |       | 6                            |
| Jawa Barat          | 242                                | 115       | 92                          | 3 434               | 124                  | 2 595      | 4 881                        | 298                                             | 876                                      | 402                | 1 402                                             |                                                                | 1 233           | 1 080                              | 602                                                                | 118                                        | 0                                                          | 33                                   | 18 598                                       | 269                                                | 437                                            | 419                                               | 8 309                                                         | 104   | 45 663                       |
| NPF                 | 22                                 | 13        | 4                           | 50                  | 1                    | 495        | 184                          | 9                                               | 10                                       | 14                 | 24                                                |                                                                | -               | 7                                  | 21                                                                 | 3                                          | -                                                          | 0                                    | 296                                          | 9                                                  | 13                                             | 4                                                 | 94                                                            | 3     | 1 289                        |
| Banten              | 11                                 | 28        | 34                          | 230                 | 19                   | 408        | 537                          | 88                                              | 168                                      | 319                | 185                                               |                                                                | 243             | 178                                | 131                                                                | 34                                         | -                                                          | 9                                    | 7 989                                        | 227                                                | 120                                            | 200                                               | 2 059                                                         | 26    | 13 242                       |
| NPF                 | 1                                  | 1         | 15                          | 12                  | -                    | 67         | 38                           | 1                                               | 1                                        | 7                  | 11                                                |                                                                | 6               | 0                                  | 4                                                                  | 0                                          | -                                                          | 0                                    | 100                                          | 0                                                  | 3                                              | 1                                                 | 27                                                            | 9     | 304                          |
| DKI Jakarta         | 7 678                              | 593       | 4 534                       | 16 691              | 9 809                | 27 296     | 17 779                       | 2 173                                           | 7 770                                    | 9 248              | 7 804                                             | 1                                                              | 1 917           | 1 635                              | 1 005                                                              | 56                                         | -                                                          | 135                                  | 26 158                                       | 2 387                                              | 1 162                                          | 6 371                                             | 7 819                                                         | 1 260 | 161 282                      |
| NPF                 | 4                                  | 9         | 12                          | 509                 | 425                  | 183        | 922                          | 19                                              | 152                                      | 67                 | 144                                               | 0                                                              | 5               | 6                                  | 61                                                                 | 5                                          | -                                                          | 1                                    | 700                                          | 31                                                 | 38                                             | 88                                                | 133                                                           | 21    | 3 533                        |
| D.I Yogyakarta      | 51                                 | 10        | 4                           | 134                 | 1                    | 175        | 403                          | 98                                              | 28                                       | 45                 | 25                                                | 40                                                             | 634             | 197                                | 65                                                                 | 18                                         | -                                                          | 10                                   | 1 411                                        | 10                                                 | 52                                             | 61                                                | 935                                                           | 10    | 4 417                        |
| NPF                 | 0                                  | 0         | 0                           | 7                   | -                    | 90         | 10                           | 2                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | 0                                  | 3                                                                  | 1                                          | -                                                          | 0                                    | 31                                           | -                                                  | 1                                              | 1                                                 | 8                                                             | 0     | 154                          |
| Jawa Tengah         | 307                                | 162       | 14                          | 2 689               | 8                    | 762        | 2 878                        | 348                                             | 471                                      | 539                | 422                                               | 2                                                              | 786             | 700                                | 290                                                                | 134                                        | -                                                          | 23                                   | 6 033                                        | 57                                                 | 227                                            | 154                                               | 3 471                                                         | 19    | 20 496                       |
| NPF                 | 8                                  | 8         | 4                           | 1 272               | 0                    | 148        | 97                           | 11                                              | 6                                        | 64                 | 5                                                 | -                                                              | 1               | 3                                  | 25                                                                 | 3                                          | -                                                          | 1                                    | 108                                          | -                                                  | 16                                             | 2                                                 | 28                                                            | 0     | 1 810                        |
| Jawa Timur          | 644                                | 321       | 82                          | 2 912               | 320                  | 1 529      | 5 239                        | 284                                             | 475                                      | 346                | 447                                               | -                                                              | 898             | 989                                | 270                                                                | 140                                        | -                                                          | 64                                   | 9 917                                        | 434                                                | 397                                            | 280                                               | 4 877                                                         | 90    | 30 956                       |
| NPF                 | 17                                 | 6         | 0                           | 24                  | 0                    | 358        | 308                          | 6                                               | 17                                       | 11                 | 20                                                | -                                                              | 8               | 4                                  | 12                                                                 | 4                                          | -                                                          | 3                                    | 279                                          | 7                                                  | 53                                             | 5                                                 | 53                                                            | 13    | 1 209                        |
| Bengkulu            | 152                                | 4         | 3                           | 16                  | 0                    | 6          | 194                          | 21                                              | 15                                       | 9                  | 27                                                | -                                                              | 22              | 36                                 | 25                                                                 | 1                                          | -                                                          | 14                                   | 357                                          | 0                                                  | 24                                             | 21                                                | 728                                                           | 5     | 1 680                        |
| NPF                 | 2                                  | 0         | -                           | 1                   | -                    | 0          | 10                           | 0                                               | 0                                        | 0                  | 1                                                 | -                                                              | -               | -                                  | 0                                                                  | 0                                          | -                                                          | 0                                    | 10                                           | -                                                  | 2                                              | 1                                                 | 4                                                             | 0     | 32                           |
| Jambi               | 227                                | 9         | 41                          | 27                  | 3                    | 202        | 294                          | 32                                              | 28                                       | 19                 | 41                                                | 0                                                              | 56              | 25                                 | 47                                                                 | 6                                          | -                                                          | 9                                    | 694                                          | 27                                                 | 21                                             | 31                                                | 1 829                                                         | 9     | 3 676                        |
| NPF                 | 9                                  | 0         | -                           | 1                   | -                    | 1          | 10                           | 1                                               | 2                                        | -                  | -                                                 | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | 1                                    | 24                                           | 0                                                  | 0                                              | 1                                                 | 16                                                            | 0     | 68                           |
| Aceh                | 1 305                              | 341       | 53                          | 633                 | 71                   | 564        | 4 365                        | 234                                             | 170                                      | 413                | 116                                               | 0                                                              | 25              | 172                                | 372                                                                | 92                                         | -                                                          | 387                                  | 2 599                                        | 59                                                 | 46                                             | 304                                               | 17 399                                                        | 834   | 30 552                       |
| NPF                 | 63                                 | 32        | 3                           | 45                  | 0                    | 45         | 281                          | 27                                              | 7                                        | 0                  | 8                                                 | -                                                              | 0               | 1                                  | 27                                                                 | 4                                          | -                                                          | 14                                   | 30                                           | 1                                                  | 2                                              | 1                                                 | 109                                                           | 11    | 713                          |
| Sumatera Utara      | 1 234                              | 27        | 3                           | 654                 | 16                   | 1 272      | 1 549                        | 197                                             | 139                                      | 60                 | 87                                                | 1                                                              | 80              | 511                                | 79                                                                 | 39                                         | -                                                          | 16                                   | 4 254                                        | 134                                                | 265                                            | 231                                               | 3 433                                                         | 21    | 14 304                       |
| NPF                 | 264                                | 4         | -                           | 97                  | 0                    | 163        | 167                          | 115                                             | 8                                        | 16                 | 25                                                | -                                                              | 3               | 0                                  | 9                                                                  | 1                                          | -                                                          | 1                                    | 75                                           | 1                                                  | 8                                              | 2                                                 | 18                                                            | 1     | 978                          |
| Sumatera Barat      | 301                                | 10        | 3                           | 84                  | 1                    | 134        | 716                          | 52                                              | 23                                       | 6                  | 20                                                | -                                                              | 79              | 120                                | 76                                                                 | 15                                         | -                                                          | 11                                   | 648                                          | 15                                                 | 48                                             | 36                                                | 2 484                                                         | 435   | 5 318                        |
| NPF                 | 13                                 | 0         | 1                           | 2                   | -                    | 1          | 35                           | 4                                               | 0                                        | 0                  | 3                                                 | -                                                              | 0               | 0                                  | 4                                                                  | 0                                          | -                                                          | 1                                    | 13                                           | 0                                                  | 1                                              | 0                                                 | 12                                                            | 3     | 96                           |
| Riau                | 708                                | 10        | 0                           | 142                 | 0                    | 158        | 328                          | 48                                              | 28                                       | 126                | 36                                                | 0                                                              | 52              | 214                                | 37                                                                 | 11                                         | -                                                          | 4                                    | 2 763                                        | 37                                                 | 52                                             | 112                                               | 3 972                                                         | 3     | 8 842                        |
| NPF                 | 44                                 | 0         | -                           | 3                   | 0                    | 10         | 20                           | 2                                               | 1                                        | -                  | 2                                                 | -                                                              | 1               | -                                  | 1                                                                  | 0                                          | -                                                          | 0                                    | 27                                           | -                                                  | 1                                              | 1                                                 | 10                                                            | 0     | 123                          |
| Sumatera Selatan    | 498                                | 23        | 56                          | 59                  | 113                  | 408        | 1 121                        | 229                                             | 137                                      | 60                 | 436                                               | -                                                              | 201             | 112                                | 67                                                                 | 12                                         | -                                                          | 9                                    | 3 174                                        | 24                                                 | 146                                            | 61                                                | 2 364                                                         | 15    | 9 324                        |
| NPF                 | 8                                  | 1         | 29                          | 3                   | 0                    | 70         | 47                           | 16                                              | 0                                        | -                  | 11                                                | -                                                              | 0               | 0                                  | 5                                                                  | 0                                          | -                                                          | 0                                    | 81                                           | 0                                                  | 7                                              | 1                                                 | 23                                                            | 0     | 304                          |
| Bangka Belitung     | 169                                | 2         | 1                           | 2                   | 0                    | 49         | 16                           | 3                                               | 1                                        | 149                | 0                                                 | -                                                              | 6               | 2                                  | 6                                                                  | 0                                          | -                                                          | 1                                    | 117                                          | 1                                                  | 5                                              | 10                                                | 457                                                           | 2     | 1 000                        |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 1          | 1                            | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 0                                                                  | 0                                          | -                                                          | 0                                    | 1                                            | -                                                  | 0                                              | -                                                 | 4                                                             | -     | 9                            |
| Kepulauan Riau      | 5                                  | 3         | -                           | 34                  | 417                  | 45         | 110                          | 31                                              | 8                                        | 1                  | 14                                                | -                                                              | 85              | 12                                 | 42                                                                 | 1                                          | -                                                          | 9                                    | 1 566                                        | 14                                                 | 50                                             | 41                                                | 1 992                                                         | 2     | 4 482                        |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 13         | 3                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | 1               | 0                                  | 0                                                                  | 0                                          | -                                                          | 0                                    | 19                                           | 0                                                  | 0                                              | 0                                                 | 7                                                             | -     | 46                           |
| Lampung             | 142                                | 18        | 0                           | 149                 | 5                    | 20         | 891                          | 26                                              | 15                                       | 14                 | 15                                                | 0                                                              | 81              | 172                                | 52                                                                 | 27                                         | -                                                          | 12                                   | 1 067                                        | 15                                                 | 24                                             | 44                                                | 955                                                           | 4     | 3 748                        |
| NPF                 | 2                                  | 1         | 0                           | 3                   | 0                    | -          | 13                           | 1                                               | 0                                        | 10                 | 0                                                 | -                                                              | -               | 0                                  | 2                                                                  | 1                                          | -                                                          | 1                                    | 24                                           | 0                                                  | 2                                              | 0                                                 | 5                                                             | 0     | 65                           |
| Kalimantan Selatan  | 437                                | 44        | 111                         | 28                  | 0                    | 151        | 366                          | 19                                              | 310                                      | 208                | 57                                                | -                                                              | 64              | 20                                 | 30                                                                 | 6                                          | -                                                          | 0                                    | 2 057                                        | 38                                                 | 184                                            | 70                                                | 779                                                           | 8     | 4 988                        |
| NPF                 | 1                                  | 5         | 5                           | 1                   | -                    | 6          | 45                           | 0                                               | 2                                        | 0                  | 9                                                 | -                                                              | 7               | -                                  | 4                                                                  | 1                                          | -                                                          | -                                    | 47                                           | -                                                  | 11                                             | 1                                                 | 8                                                             | -     | 154                          |
| Kalimantan Barat    | 617                                | 23        | 2                           | 12                  | 0                    | 24         | 182                          | 20                                              | 124                                      | 1 157              | 20                                                | -                                                              | 30              | 8                                  | 29                                                                 | 4                                          | -                                                          | 1                                    | 1 329                                        | 5                                                  | 47                                             | 21                                                | 2 067                                                         | 4     | 5 724                        |
| NPF                 | 4                                  | 3         | -                           | 0                   | -                    | 2          | 8                            | 0                                               | 1                                        | 0                  | 4                                                 | -                                                              | -               | 0                                  | 1                                                                  | 0                                          | -                                                          | 0                                    | 35                                           | 0                                                  | 7                                              | 1                                                 | 9                                                             | 0     | 76                           |
| Kalimantan Timur    | 592                                | 15        | 94                          | 51                  | 2                    | 685        | 273                          | 54                                              | 72                                       | 91                 | 137                                               | 1                                                              | 123             | 91                                 | 64                                                                 | 6                                          | -                                                          | 1                                    | 1 389                                        | 32                                                 | 101                                            | 37                                                | 2 419                                                         | 25    | 6 353                        |
| NPF                 | 0                                  | 1         | 2                           | 0                   | 0                    | 98         | 13                           | 1                                               | 1                                        | -                  | 0                                                 | -                                                              | 56              | 2                                  | 2                                                                  | 0                                          | -                                                          | -                                    | 56                                           | 2                                                  | -                                              | 0                                                 | 7                                                             | 0     | 208                          |
| Kalimantan Tengah   | 368                                | 1         | 0                           | 6                   | 0                    | 10         | 124                          | 10                                              | 3                                        | 45                 | 4                                                 | -                                                              | 14              | 4                                  | 11                                                                 | 5                                          | -                                                          | 0                                    | 296                                          | 3                                                  | 18                                             | 20                                                | 537                                                           | 2     | 1 482                        |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 1          | 2                            | 0                                               | 0                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | 0                                          | -                                                          | -                                    | 5                                            | -                                                  | 1                                              | 0                                                 | 2                                                             | -     | 12                           |
| Sulawesi Tengah     | 4                                  | 17        | 0                           | 8                   | 8                    | 9          | 136                          | 11                                              | 2                                        | 0                  | 11                                                | 0                                                              | 16              | 0                                  | 25                                                                 | 2                                          | -                                                          | 2                                    | 253                                          | 2                                                  | 30                                             | 10                                                | 1 379                                                         | 4     | 1 932                        |
| NPF                 | 1                                  | 2         | -                           | 1                   | 8                    | -          | 47                           | 1                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | -                                  | 0                                                                  | 0                                          | -                                                          | 0                                    | 16                                           | -                                                  | 3                                              | 0                                                 | 8                                                             | -     | 88                           |
| Sulawesi Selatan    | 19                                 | 38        | 4                           | 85                  | 1                    | 262        | 944                          | 39                                              | 54                                       | 110                | 199                                               | 0                                                              | 233             | 88                                 | 86                                                                 | 15                                         | -                                                          | 6                                    | 3 329                                        | 31                                                 | 299                                            | 56                                                | 2 486                                                         | 3     | 8 387                        |
| NPF                 | 0                                  | 1         | 1                           | 1                   | 1                    | 35         | 63                           | 1                                               | 9                                        | 1                  | 2                                                 | -                                                              | 24              | 1                                  | 5                                                                  | 0                                          | -                                                          | 1                                    | 79                                           | 1                                                  | 32                                             | 2                                                 | 14                                                            | 0     | 274                          |
| Sulawesi Utara      | 4                                  | 15        | -                           | 7                   | -                    | 3          | 34                           | 9                                               | 1                                        | -                  | 9                                                 | 0                                                              | 1               | 5                                  | 11                                                                 | 0                                          | -                                                          | 1                                    | 172                                          | 2                                                  | 5                                              | 8                                                 | 604                                                           | 36    | 925                          |
| NPF                 | -                                  | 0         | -                           | 0                   | -                    | -          | 1                            | 0                                               | -                                        | -                  | 0                                                 | -                                                              | -               | 1                                  | 0                                                                  | -                                          | -                                                          | 0                                    | 1                                            | -                                                  | -                                              | 0                                                 | 6                                                             | 0     | 10                           |
| Gorontalo           | -                                  | -         | -                           | -                   | -                    | -          | 2                            | 10                                              | -                                        | -                  | 1                                                 | -                                                              | 4               | 1                                  | 3                                                                  | 0                                          | -                                                          | 0                                    | 25                                           | 0                                                  | 0                                              | 5                                                 | 361                                                           | 0     | 413                          |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                                    | 1                                            | -                                                  | -                                              | -                                                 | 2                                                             | 0     | 4                            |
| Sulawesi Barat      | 1                                  | 0         | -                           | 1                   | -                    | 19         | 15                           | 1                                               | 0                                        | 0                  | 1                                                 | -                                                              | 2               | 2                                  | 2                                                                  | -                                          | -                                                          | 0                                    | 181                                          | 2                                                  | 10                                             | 9                                                 | 374                                                           | 0     | 620                          |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | 0                            | -                                               | -                                        | -                  | 0                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 0                                            | -                                                  | -                                              | 0                                                 | 0                                                             | -     | 1                            |
| Sulawesi Tenggara   | 3                                  | 8         | 0                           | 9                   | 0                    | 35         | 176                          | 16                                              | 5                                        | -                  | 24                                                | 0                                                              | 7               | 5                                  | 18                                                                 | 2                                          | -                                                          | 1                                    | 717                                          | 3                                                  | 29                                             | 18                                                | 614                                                           | 1     | 1 691                        |
| NPF                 | 0                                  | 0         | -                           | 0                   | 0                    | 1          | 9                            | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | 0                                          | -                                                          | 0                                    | 9                                            | -                                                  | 2                                              | 0                                                 | 4                                                             | -     | 29                           |
| Nusa Tenggara Barat | 183                                | 34        | 6                           | 108                 | 2                    | 236        | 935                          | 45                                              | 17                                       | 8                  | 52                                                | -                                                              | 31              | 58                                 | 63                                                                 | 17                                         | -                                                          | 4                                    | 1 399                                        | 5                                                  | 47                                             | 31                                                | 3 755                                                         | 3 870 | 10 907                       |
| NPF                 | 11                                 | 1         | 0                           | 7                   | -                    | 6          | 73                           | 2                                               | 0                                        | 0                  | 5                                                 | -                                                              | 0               | 0                                  | 1                                                                  | 1                                          | -                                                          | 0                                    | 12                                           | -                                                  | 1                                              | 0                                                 | 21                                                            | 29    | 173                          |
| Bali                | 3                                  |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            |                                      |                                              |                                                    |                                                |                                                   |                                                               |       |                              |

Pembiayaan yang diberikan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Oktober 2021  
(Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - October 2021 )  
Nominal dalam Miliar Rp (Billion Rp)

| Lokasi              | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                              |                 | Bukan Lapangan Usaha               |                                                                    |                                            |                                                            |                                      |                                              |                                                |                                                |                                               |                                                                         |                              | TOTAL |        |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|--------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------------|----------------------------------------------|------------------------------------------------|------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------|------------------------------|-------|--------|
|                     | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Rumah Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Rumah Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Kendaraan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |       |        |
|                     | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                           | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                                   | 1                                            | 2                                              | 3                                              | 4                                             | 5                                                                       | 6                            |       |        |
| Jawa Barat          | 224                                | 107       | 77                          | 877                 | 124                  | 1.928      | 4.593                        | 286                                             | 845                                      | 376                | 1.361                                             |                                                              | 1               | 1.212                              | 1.059                                                              | 598                                        | 118                                                        | -                                    | 32                                           | 8.538                                          | 182                                            | 156                                           | 418                                                                     | 8.011                        | 97    | 31.219 |
| NPF                 | 22                                 | 13        | 4                           | 45                  | 1                    | 85         | 166                          | 9                                               | 6                                        | 6                  | 10                                                |                                                              | -               | 2                                  | 7                                                                  | 21                                         | 3                                                          | -                                    | 0                                            | 157                                            | 4                                              | 5                                             | 4                                                                       | 89                           | 3     | 661    |
| Banten              | 9                                  | 27        | 34                          | 176                 | 19                   | 259        | 426                          | 86                                              | 150                                      | 317                | 143                                               |                                                              | -               | 232                                | 175                                                                | 127                                        | 34                                                         | -                                    | 9                                            | 3.444                                          | 33                                             | 41                                            | 200                                                                     | 1.838                        | 26    | 7.805  |
| NPF                 | 1                                  | 1         | 15                          | 12                  | -                    | 15         | 35                           | 1                                               | 0                                        | 7                  | 3                                                 |                                                              | -               | 0                                  | 0                                                                  | 4                                          | 0                                                          | -                                    | 0                                            | 81                                             | 0                                              | 3                                             | 1                                                                       | 17                           | 9     | 205    |
| DKI Jakarta         | 4.732                              | 556       | 3.349                       | 11.592              | 5.077                | 12.880     | 8.844                        | 1.318                                           | 5.876                                    | 4.264              | 5.223                                             |                                                              | 0               | 1.744                              | 1.417                                                              | 941                                        | 44                                                         | -                                    | 133                                          | 8.712                                          | 205                                            | 161                                           | 2.098                                                                   | 5.352                        | 266   | 84.784 |
| NPF                 | 3                                  | 8         | 3                           | 377                 | 425                  | 120        | 574                          | 11                                              | 138                                      | 56                 | 97                                                |                                                              | 0               | 5                                  | 6                                                                  | 55                                         | 5                                                          | -                                    | 1                                            | 330                                            | 1                                              | 11                                            | 57                                                                      | 87                           | 2     | 2.342  |
| D.I Yogyakarta      | 40                                 | 9         | 0                           | 102                 | 1                    | 15         | 330                          | 73                                              | 11                                       | 31                 | 21                                                |                                                              | 0               | 494                                | 89                                                                 | 51                                         | 18                                                         | -                                    | 10                                           | 580                                            | 3                                              | 21                                            | 51                                                                      | 651                          | 10    | 2.590  |
| NPF                 | 0                                  | 0         | 0                           | 7                   | -                    | -          | 10                           | 1                                               | 3                                        | 0                  | 0                                                 |                                                              | -               | 0                                  | 1                                                                  | 3                                          | 0                                                          | -                                    | 1                                            | 38                                             | 1                                              | 5                                             | 1                                                                       | 38                           | 0     | 38     |
| Jawa Tengah         | 282                                | 158       | 11                          | 2.340               | 7                    | 346        | 2.437                        | 319                                             | 119                                      | 281                | 222                                               |                                                              | 0               | 530                                | 506                                                                | 201                                        | 134                                                        | -                                    | 23                                           | 2.221                                          | 23                                             | 68                                            | 133                                                                     | 2.602                        | 5     | 12.966 |
| NPF                 | 5                                  | 8         | 2                           | 1.267               | 0                    | 9          | 73                           | 11                                              | 5                                        | 7                  | 4                                                 |                                                              | -               | 2                                  | 2                                                                  | 24                                         | 3                                                          | -                                    | 1                                            | 52                                             | -                                              | 11                                            | 2                                                                       | 10                           | 0     | 1.496  |
| Jawa Timur          | 369                                | 320       | 82                          | 1.656               | 312                  | 1.022      | 4.489                        | 194                                             | 337                                      | 197                | 398                                               |                                                              | -               | 794                                | 976                                                                | 259                                        | 139                                                        | -                                    | 64                                           | 3.878                                          | 55                                             | 133                                           | 277                                                                     | 4.311                        | 62    | 20.322 |
| NPF                 | 16                                 | 6         | 0                           | 22                  | 0                    | 296        | 253                          | 6                                               | 2                                        | 3                  | 13                                                |                                                              | -               | 3                                  | 3                                                                  | 12                                         | 4                                                          | -                                    | 3                                            | 107                                            | 0                                              | 20                                            | 5                                                                       | 44                           | 13    | 832    |
| Bengkulu            | 151                                | 4         | 3                           | 16                  | 0                    | 6          | 192                          | 21                                              | 15                                       | 9                  | 27                                                |                                                              | -               | 21                                 | 36                                                                 | 24                                         | 1                                                          | -                                    | 14                                           | 357                                            | 0                                              | 24                                            | 21                                                                      | 728                          | 5     | 1.675  |
| NPF                 | 2                                  | 0         | -                           | 1                   | -                    | 0          | 10                           | 0                                               | 0                                        | 0                  | 1                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 10                                             | -                                              | 2                                             | 1                                                                       | 4                            | 0     | 32     |
| Jambi               | 221                                | 9         | 41                          | 27                  | 3                    | 8          | 272                          | 31                                              | 13                                       | 19                 | 29                                                |                                                              | 0               | 56                                 | 25                                                                 | 47                                         | 6                                                          | -                                    | 9                                            | 577                                            | 12                                             | 19                                            | 31                                                                      | 1.339                        | 7     | 2.800  |
| NPF                 | 9                                  | 0         | -                           | 0                   | -                    | 1          | 10                           | 1                                               | 2                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | 1                                          | 0                                                          | -                                    | 1                                            | 23                                             | 0                                              | 0                                             | 1                                                                       | 15                           | 0     | 64     |
| Aceh                | 1.305                              | 341       | 53                          | 633                 | 71                   | 517        | 4.346                        | 234                                             | 170                                      | 413                | 111                                               |                                                              | 0               | 25                                 | 172                                                                | 372                                        | 92                                                         | -                                    | 387                                          | 2.232                                          | 59                                             | 44                                            | 304                                                                     | 17.397                       | 834   | 30.111 |
| NPF                 | 63                                 | 32        | 3                           | 45                  | 0                    | 36         | 281                          | 27                                              | 7                                        | 0                  | 8                                                 |                                                              | -               | 30                                 | 1                                                                  | 27                                         | 4                                                          | -                                    | 14                                           | 29                                             | 1                                              | 2                                             | 1                                                                       | 109                          | 11    | 702    |
| Sumatera Utara      | 834                                | 9         | 2                           | 213                 | 16                   | 765        | 986                          | 176                                             | 98                                       | 31                 | 23                                                |                                                              | -               | 68                                 | 505                                                                | 58                                         | 39                                                         | -                                    | 13                                           | 1.224                                          | 25                                             | 53                                            | 115                                                                     | 3.108                        | 7     | 8.370  |
| NPF                 | 95                                 | 1         | -                           | 66                  | 0                    | 4          | 81                           | 110                                             | 5                                        | 16                 | 0                                                 |                                                              | -               | 0                                  | 0                                                                  | 4                                          | 1                                                          | -                                    | 0                                            | 24                                             | 1                                              | 1                                             | 2                                                                       | 16                           | 0     | 425    |
| Sumatera Barat      | 157                                | 5         | 2                           | 46                  | 1                    | 15         | 416                          | 33                                              | 9                                        | 5                  | 9                                                 |                                                              | -               | 62                                 | 112                                                                | 46                                         | 15                                                         | -                                    | 11                                           | 549                                            | 14                                             | 30                                            | 35                                                                      | 1.590                        | 11    | 3.172  |
| NPF                 | 3                                  | 0         | 1                           | 1                   | -                    | 1          | 21                           | 3                                               | 0                                        | 0                  | 2                                                 |                                                              | -               | 0                                  | -                                                                  | 1                                          | 0                                                          | -                                    | 1                                            | 12                                             | 0                                              | 1                                             | 0                                                                       | 5                            | 0     | 54     |
| Riau                | 602                                | 10        | 0                           | 104                 | 0                    | 12         | 277                          | 44                                              | 24                                       | 123                | 19                                                |                                                              | 0               | 52                                 | 210                                                                | 34                                         | 11                                                         | -                                    | 4                                            | 758                                            | 31                                             | 18                                            | 111                                                                     | 1.117                        | 1     | 3.563  |
| NPF                 | 5                                  | 0         | -                           | 3                   | 0                    | 0          | 11                           | 1                                               | 0                                        | -                  | 0                                                 |                                                              | -               | 1                                  | -                                                                  | 1                                          | 0                                                          | -                                    | 0                                            | 13                                             | -                                              | 1                                             | 0                                                                       | 4                            | -     | 42     |
| Sumatera Selatan    | 480                                | 17        | 54                          | 33                  | 112                  | 219        | 970                          | 205                                             | 94                                       | 55                 | 382                                               |                                                              | -               | 150                                | 104                                                                | 57                                         | 12                                                         | -                                    | 9                                            | 1.065                                          | 9                                              | 36                                            | 59                                                                      | 1.389                        | 11    | 5.523  |
| NPF                 | 5                                  | 1         | 28                          | 2                   | 0                    | 1          | 43                           | 3                                               | 0                                        | -                  | 1                                                 |                                                              | -               | -                                  | 0                                                                  | 4                                          | 0                                                          | -                                    | 0                                            | 32                                             | 0                                              | 6                                             | 1                                                                       | 8                            | 0     | 136    |
| Bangka Belitung     | 166                                | 2         | 0                           | 2                   | 0                    | 1          | 12                           | 2                                               | 1                                        | 149                | 0                                                 |                                                              | -               | 4                                  | 1                                                                  | 5                                          | 0                                                          | -                                    | 1                                            | 67                                             | 1                                              | 4                                             | 9                                                                       | 256                          | 2     | 687    |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 1          | 0                            | 0                                               | 0                                        | -                  | 0                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | -                                                          | -                                    | 0                                            | 1                                              | -                                              | 0                                             | -                                                                       | 2                            | -     | 5      |
| Kepulauan Riau      | 5                                  | 3         | -                           | 27                  | 417                  | 9          | 91                           | 21                                              | 3                                        | 1                  | 12                                                |                                                              | -               | 85                                 | 12                                                                 | 39                                         | 1                                                          | -                                    | 9                                            | 371                                            | 1                                              | 18                                            | 21                                                                      | 931                          | 2     | 2.079  |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 1          | 3                            | 0                                               | -                                        | -                  | -                                                 |                                                              | -               | 1                                  | 0                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 6                                              | 0                                              | -                                             | -                                                                       | 5                            | -     | 17     |
| Lampung             | 57                                 | 18        | 0                           | 66                  | 5                    | 20         | 849                          | 16                                              | 8                                        | 14                 | 15                                                |                                                              | 0               | 81                                 | 169                                                                | 52                                         | 27                                                         | -                                    | 12                                           | 830                                            | 15                                             | 12                                            | 44                                                                      | 918                          | 4     | 3.233  |
| NPF                 | 2                                  | 1         | 0                           | 3                   | 0                    | -          | 13                           | 1                                               | 0                                        | 10                 | 0                                                 |                                                              | -               | -                                  | 0                                                                  | 2                                          | 1                                                          | -                                    | 1                                            | 18                                             | 0                                              | 1                                             | 0                                                                       | 5                            | 0     | 58     |
| Kalimantan Selatan  | 295                                | 44        | 49                          | 26                  | 0                    | 18         | 195                          | 10                                              | 35                                       | 182                | 33                                                |                                                              | -               | 46                                 | 14                                                                 | 30                                         | 6                                                          | -                                    | 0                                            | 650                                            | 25                                             | 62                                            | 59                                                                      | 659                          | 8     | 2.446  |
| NPF                 | 1                                  | 5         | 5                           | 1                   | -                    | 0          | 27                           | 0                                               | 1                                        | -                  | 3                                                 |                                                              | -               | 1                                  | -                                                                  | 4                                          | 1                                                          | -                                    | -                                            | 22                                             | -                                              | 4                                             | 0                                                                       | 5                            | -     | 80     |
| Kalimantan Barat    | 617                                | 23        | 2                           | 11                  | 0                    | 19         | 161                          | 18                                              | 28                                       | 1.157              | 20                                                |                                                              | -               | 27                                 | 6                                                                  | 28                                         | 4                                                          | -                                    | 1                                            | 1.195                                          | 5                                              | 28                                            | 21                                                                      | 1.147                        | 3     | 4.520  |
| NPF                 | 4                                  | 3         | -                           | 0                   | -                    | 2          | 8                            | 0                                               | 1                                        | 0                  | 4                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 33                                             | 0                                              | 7                                             | 1                                                                       | 8                            | 0     | 72     |
| Kalimantan Timur    | 428                                | 14        | 66                          | 48                  | 1                    | 427        | 255                          | 51                                              | 60                                       | 84                 | 133                                               |                                                              | 1               | 122                                | 76                                                                 | 55                                         | 6                                                          | -                                    | 1                                            | 635                                            | 10                                             | 31                                            | 36                                                                      | 1.359                        | 3     | 3.923  |
| NPF                 | 0                                  | 0         | 0                           | 0                   | -                    | 17         | 0                            | 0                                               | 1                                        | 0                  | -                                                 |                                                              | -               | 0                                  | 5                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 20                                             | 0                                              | 3                                             | 0                                                                       | 3                            | 0     | 51     |
| Kalimantan Tengah   | 368                                | 1         | 0                           | 6                   | 0                    | 10         | 124                          | 10                                              | 3                                        | 45                 | 4                                                 |                                                              | -               | 14                                 | 4                                                                  | 11                                         | 5                                                          | -                                    | 0                                            | 296                                            | 3                                              | 18                                            | 20                                                                      | 537                          | 2     | 1.482  |
| NPF                 | 0                                  | 0         | -                           | 0                   | -                    | 1          | 2                            | 0                                               | 0                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | 0                                                          | -                                    | -                                            | 5                                              | -                                              | 1                                             | 0                                                                       | 2                            | -     | 12     |
| Sulawesi Tengah     | 4                                  | 17        | 0                           | 8                   | 8                    | 9          | 136                          | 11                                              | 2                                        | 0                  | 11                                                |                                                              | 0               | 16                                 | 0                                                                  | 25                                         | 2                                                          | -                                    | 2                                            | 253                                            | 2                                              | 30                                            | 10                                                                      | 1.379                        | 4     | 1.932  |
| NPF                 | 1                                  | 2         | -                           | 1                   | 8                    | -          | 47                           | 1                                               | 0                                        | -                  | 0                                                 |                                                              | -               | 0                                  | -                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 16                                             | -                                              | 3                                             | 0                                                                       | 8                            | -     | 88     |
| Sulawesi Selatan    | 18                                 | 18        | 3                           | 52                  | 1                    | 20         | 615                          | 34                                              | 39                                       | 11                 | 43                                                |                                                              | 0               | 196                                | 80                                                                 | 83                                         | 15                                                         | -                                    | 6                                            | 928                                            | 7                                              | 84                                            | 54                                                                      | 2.050                        | 3     | 4.362  |
| NPF                 | 0                                  | 1         | 0                           | 1                   | 1                    | 3          | 56                           | 1                                               | 8                                        | -                  | 2                                                 |                                                              | -               | -                                  | 1                                                                  | 3                                          | 0                                                          | -                                    | 1                                            | 29                                             | 0                                              | 16                                            | 2                                                                       | 11                           | 0     | 136    |
| Sulawesi Utara      | 4                                  | 15        | -                           | 7                   | -                    | 3          | 34                           | 9                                               | 1                                        | -                  | 9                                                 |                                                              | 0               | 1                                  | 5                                                                  | 11                                         | 0                                                          | -                                    | 1                                            | 172                                            | 2                                              | 5                                             | 8                                                                       | 604                          | 36    | 925    |
| NPF                 | -                                  | 0         | -                           | 0                   | -                    | -          | 1                            | 0                                               | -                                        | -                  | 0                                                 |                                                              | -               | 1                                  | -                                                                  | 0                                          | -                                                          | -                                    | 0                                            | 1                                              | -                                              | -                                             | 0                                                                       | 6                            | 0     | 10     |
| Gorontalo           | -                                  | -         | -                           | -                   | -                    | -          | 2                            | 10                                              | -                                        | -                  | 1                                                 |                                                              | -               | 4                                  | 1                                                                  | 3                                          | 0                                                          | -                                    | 0                                            | 25                                             | 0                                              | 0                                             | 5                                                                       | 361                          | 0     | 413    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | 0                            | -                                               | -                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | -                                                          | -                                    | -                                            | 1                                              | -                                              | -                                             | -                                                                       | 2                            | 0     | 4      |
| Sulawesi Barat      | 1                                  | 0         | -                           | 1                   | -                    | 1          | 14                           | 0                                               | 0                                        | -                  | 1                                                 |                                                              | -               | 2                                  | 2                                                                  | 2                                          | -                                                          | -                                    | 0                                            | 41                                             | 1                                              | 4                                             | 8                                                                       | 322                          | 0     | 403    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | 0                            | -                                               | -                                        | -                  | 0                                                 |                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                              | -                                              | -                                             | 0                                                                       | 0                            | -     | 0      |
| Sulawesi Tenggara   | 3                                  | 8         | 0                           | 9                   | 0                    | 22         | 176                          | 16                                              | 5                                        | -                  | 24                                                |                                                              | 0               | 7                                  | 5                                                                  | 18                                         | 2                                                          | -                                    | 1                                            | 520                                            | 3                                              | 29                                            | 18                                                                      | 613                          | 1     | 1.480  |
| NPF                 | 0                                  | 0         | -                           | 0                   | 0                    | 1          | 9                            | 0                                               | 0                                        | -                  | 0                                                 |                                                              | -               | -                                  | -                                                                  | 1                                          | 0                                                          | -                                    | 0                                            | 9                                              | -                                              | 2                                             | 0                                                                       | 4                            | -     | 29     |
| Nusa Tenggara Barat | 183                                | 34        | 6                           | 108                 | 2                    | 214        | 934                          | 45                                              | 17                                       | 8                  | 52                                                |                                                              | -               | 31                                 | 58                                                                 | 63                                         | 17                                                         | -                                    | 4                                            | 1.150                                          | 5                                              | 47                                            | 31                                                                      | 3.752                        | 3.870 | 10.632 |
| NPF                 | 11                                 | 1         | 0                           | 7                   | -                    | 6          | 73                           | 2                                               | 0                                        | 0                  | 5                                                 |                                                              | -               | 0                                  | 0                                                                  | 1                                          | 1                                                          | -                                    | 0                                            | 12                                             | -                                              | 1                                             | 0                                                                       | 21                           | 29    | 172    |
| Bali                | 3                                  | 5         | -                           | 22                  | 0                    | 9          | 150                          | 23                                              | 3                                        | 1                  | 8                                                 |                                                              | -               | 19                                 | 86                                                                 | 31                                         | 7                                                          | -                                    | 1                                            | 420                                            | 18                                             | 4                                             | 44                                                                      | 528                          | 2     | 1.383  |
| NPF                 | 0                                  | -         | -                           | 0                   | -                    | 0          | 12                           | 0                                               | 0                                        | -                  | 1                                                 |                                                              | -               | -                                  | 0                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 19                                             | -                                              | -                                             | 1                                                                       | 3                            | 2     | 39     |
| Nusa Tenggara Timur | 0                                  | 0         | -                           | 3                   | -                    | 1          | 31                           | 1                                               | 0                                        | -                  | -                                                 |                                                              | -               | 9                                  | 0                                                                  | 3                                          | 1                                                          | -                                    | -                                            | 3                                              | -                                              | -                                             | 2                                                                       | 160                          | -     | 215    |
| NPF                 | 0                                  | -         | -                           | 0                   | -                    | -          | 1                            | 0                                               | 0                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | 0                                                          | -                                    | -                                            | -                                              | -                                              | -                                             | -                                                                       | 0                            | -     | 1      |
| Maluku              | -                                  | -         | -                           | 0                   | -                    | 1          | 5                            | 1                                               | 0                                        | -                  | 1                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | -                                                          | -                                    | -                                            | 5                                              | -                                              | 1                                             | 4                                                                       | 257                          | -     | 274    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | 0                            | -                                               | -                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                              | -                                              | -                                             | 0                                                                       | 0                            | -     | 1      |
| Papua               | 1                                  | -         | -                           | -                   | -                    | 7          | 30                           | 2                                               | -                                        | -                  | 15                                                |                                                              | -               | -                                  | 0                                                                  | 6                                          | 0                                                          | -                                    | 0                                            | 55                                             | 1                                              | 2                                             | 11                                                                      | 303                          | 0     | 434    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | 0                                               | -                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                              | -                                              | -                                             | 0                                                                       | 1                            | -     | 2      |
| Maluku Utara        | 2                                  | 2         | -                           | 5                   | -                    | 1          | 57                           | 6                                               | 2                                        | -                  | 3                                                 |                                                              | -               | 3                                  | 1                                                                  | 5                                          | 0                                                          | -                                    | 0                                            | 44                                             | 0                                              | 2                                             | 1                                                                       | 456                          | 0     | 592    |
| NPF                 | -                                  | 0         | -                           | 0                   | -                    | -          | 1                            | -                                               | 0                                        | -                  | 0                                                 |                                                              | -               | -                                  | -                                                                  | 0                                          | 0                                                          | -                                    | 0                                            | 1                                              | -                                              | -                                             | -                                                                       | 1                            | -     | 4      |
| Papua Barat         | 0                                  | -         | -                           | -                   | -                    | 0          | 10                           | 0                                               | -                                        | 1                  | 1                                                 |                                                              | -               | 9                                  | 0                                                                  | 2                                          | -                                                          | -                                    | 1                                            | 9                                              | 1                                              | 0                                             | 1                                                                       | 98                           | -     | 133    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | 0                                            | -                                              | -                                              | -                                             | -                                                                       | 0                            | -     | 1      |
| Lainnya             | -                                  | -         | -                           | 172                 | 336                  | -          | 225                          | -                                               | -                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                              | -                                              | -                                             | -                                                                       | -                            | -     | 732    |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 |                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                                    | -                                            | -                                              | -                                              | -                                             | -                                                                       | -                            | -     | -      |
| Total               | 11.560                             | 1.776     | 3.835                       | 18.389              | 6.516</              |            |                              |                                                 |                                          |                    |                                                   |                                                              |                 |                                    |                                                                    |                                            |                                                            |                                      |                                              |                                                |                                                |                                               |                                                                         |                              |       |        |

Tabel 16b.

Pembiayaan yang diberikan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Oktober 2021  
(Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region - October 2021)

Nominal dalam Miliar Rp (Billion IDR)

| Lokasi              | Lapangan Usaha                     |           |                             |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            | Bukan Lapangan Usaha           |                                              |                                                    |                                                |                                                   |                                                               |                              |        | TOTAL |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|-------------------------------------------------|------------------------------------------|--------------------|---------------------------------------------------|----------------------------------------------------------------|-----------------|------------------------------------|--------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------|--------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|------------------------------|--------|-------|
|                     | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional Lainnya | Kegiatan yang belum batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |        |       |
|                     | 1                                  | 2         | 3                           | 4                   | 5                    | 6          | 7                            | 8                                               | 9                                        | 10                 | 11                                                | 12                                                             | 13              | 14                                 | 15                                                                 | 16                                         | 17                                                         | 18                             | 1                                            | 2                                                  | 3                                              | 4                                                 | 5                                                             | 6                            |        |       |
| Jawa Barat          | 18                                 | 9         | 16                          | 2 557               | -                    | 667        | 287                          | 12                                              | 31                                       | 26                 | 41                                                | -                                                              | 20              | 21                                 | 4                                                                  | -                                          | 0                                                          | 1                              | 10 059                                       | 87                                                 | 281                                            | 1                                                 | 298                                                           | 7                            | 14 444 |       |
| NPF                 | -                                  | -         | -                           | 5                   | -                    | 410        | 18                           | 0                                               | 5                                        | 8                  | 14                                                | -                                                              | 13              | 0                                  | 0                                                                  | -                                          | -                                                          | -                              | 138                                          | 5                                                  | 8                                              | -                                                 | 5                                                             | -                            | 627    |       |
| Banten              | 2                                  | 1         | -                           | 54                  | -                    | 149        | 111                          | 1                                               | 18                                       | 2                  | 41                                                | -                                                              | 11              | 3                                  | 4                                                                  | -                                          | -                                                          | -                              | 4 545                                        | 194                                                | 79                                             | 1                                                 | 222                                                           | 0                            | 5 437  |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 51         | 3                            | -                                               | 0                                        | -                  | 9                                                 | -                                                              | 6               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 19                                           | 0                                                  | 0                                              | -                                                 | 10                                                            | -                            | 99     |       |
| DKI Jakarta         | 2 946                              | 37        | 1 185                       | 5 099               | 4 732                | 14 416     | 8 935                        | 855                                             | 1 894                                    | 4 984              | 2 581                                             | 1                                                              | 173             | 218                                | 65                                                                 | 12                                         | -                                                          | 2                              | 17 446                                       | 2 182                                              | 1 000                                          | 4 273                                             | 2 467                                                         | 994                          | 76 497 |       |
| NPF                 | 1                                  | 0         | 9                           | 133                 | -                    | 63         | 348                          | 8                                               | 14                                       | 11                 | 46                                                | -                                                              | -               | -                                  | 5                                                                  | -                                          | 0                                                          | 0                              | 370                                          | 30                                                 | 27                                             | 61                                                | 46                                                            | 18                           | 1 191  |       |
| D.I Yogyakarta      | 11                                 | 1         | 4                           | 33                  | -                    | 161        | 93                           | 25                                              | 17                                       | 14                 | 4                                                 | 40                                                             | 140             | 108                                | 13                                                                 | 1                                          | -                                                          | -                              | 830                                          | 8                                                  | 30                                             | 10                                                | 284                                                           | 0                            | 1 827  |       |
| NPF                 | -                                  | -         | -                           | 0                   | -                    | 90         | 0                            | 0                                               | 0                                        | -                  | 0                                                 | -                                                              | 0               | -                                  | 0                                                                  | -                                          | -                                                          | -                              | 22                                           | -                                                  | 0                                              | -                                                 | 2                                                             | -                            | 115    |       |
| Jawa Tengah         | 25                                 | 4         | 3                           | 349                 | 0                    | 416        | 441                          | 28                                              | 352                                      | 259                | 200                                               | 1                                                              | 257             | 195                                | 89                                                                 | 0                                          | -                                                          | -                              | 3 812                                        | 33                                                 | 159                                            | 21                                                | 870                                                           | 14                           | 7 531  |       |
| NPF                 | 2                                  | -         | 2                           | 5                   | -                    | 138        | 24                           | 0                                               | 0                                        | 58                 | 2                                                 | -                                                              | 1               | 1                                  | 1                                                                  | 0                                          | -                                                          | -                              | 56                                           | -                                                  | 5                                              | 1                                                 | 18                                                            | 0                            | 314    |       |
| Jawa Timur          | 275                                | 1         | 1                           | 1 256               | 8                    | 507        | 750                          | 90                                              | 138                                      | 149                | 49                                                | -                                                              | 104             | 13                                 | 12                                                                 | 1                                          | -                                                          | -                              | 6 039                                        | 379                                                | 264                                            | 4                                                 | 567                                                           | 28                           | 10 634 |       |
| NPF                 | 0                                  | 0         | -                           | 3                   | 0                    | 62         | 55                           | 0                                               | 15                                       | 8                  | 7                                                 | -                                                              | 5               | 1                                  | 0                                                                  | 0                                          | -                                                          | -                              | 171                                          | 7                                                  | 34                                             | -                                                 | 9                                                             | 0                            | 377    |       |
| Bengkulu            | 1                                  | -         | -                           | 0                   | -                    | -          | 2                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | 1               | -                                  | 0                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | 0                                                             | 0                            | 5      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Jambi               | 6                                  | -         | -                           | 1                   | -                    | 194        | 22                           | 1                                               | 15                                       | -                  | 12                                                | -                                                              | 0               | -                                  | 1                                                                  | -                                          | -                                                          | -                              | 117                                          | 15                                                 | 1                                              | 0                                                 | 489                                                           | 2                            | 876    |       |
| NPF                 | -                                  | -         | -                           | 0                   | -                    | -          | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                              | 1                                            | -                                                  | -                                              | -                                                 | 1                                                             | 0                            | 3      |       |
| Aceh                | -                                  | -         | -                           | -                   | -                    | 47         | 19                           | -                                               | -                                        | -                  | 5                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                              | 366                                          | -                                                  | 2                                              | 0                                                 | 2                                                             | 0                            | 442    |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 9          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 1                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 10     |       |
| Sumatera Utara      | 400                                | 18        | 1                           | 440                 | 0                    | 507        | 563                          | 21                                              | 41                                       | 29                 | 64                                                | 1                                                              | 12              | 6                                  | 21                                                                 | 0                                          | -                                                          | 3                              | 3 030                                        | 110                                                | 212                                            | 117                                               | 325                                                           | 14                           | 5 934  |       |
| NPF                 | 169                                | 3         | -                           | 31                  | -                    | 159        | 86                           | 5                                               | 3                                        | 0                  | 25                                                | -                                                              | 3               | 0                                  | 5                                                                  | -                                          | -                                                          | 0                              | 51                                           | -                                                  | 8                                              | 0                                                 | 3                                                             | 1                            | 553    |       |
| Sumatera Barat      | 145                                | 5         | 1                           | 38                  | 0                    | 119        | 300                          | 19                                              | 14                                       | 1                  | 10                                                | -                                                              | 17              | 8                                  | 30                                                                 | 0                                          | -                                                          | -                              | 99                                           | 1                                                  | 18                                             | 0                                                 | 895                                                           | 424                          | 2 145  |       |
| NPF                 | 10                                 | 0         | -                           | 1                   | -                    | -          | 14                           | 1                                               | 0                                        | -                  | 1                                                 | -                                                              | -               | 0                                  | 3                                                                  | -                                          | -                                                          | -                              | 1                                            | -                                                  | 0                                              | -                                                 | 7                                                             | 3                            | 43     |       |
| Riau                | 106                                | 0         | -                           | 38                  | 0                    | 146        | 51                           | 5                                               | 4                                        | 3                  | 18                                                | -                                                              | 0               | 4                                  | 3                                                                  | 0                                          | -                                                          | -                              | 2 005                                        | 6                                                  | 34                                             | 1                                                 | 2 856                                                         | 1                            | 5 279  |       |
| NPF                 | 40                                 | -         | -                           | 0                   | -                    | 10         | 8                            | 1                                               | 1                                        | -                  | 2                                                 | -                                                              | -               | -                                  | 0                                                                  | 0                                          | -                                                          | -                              | 13                                           | -                                                  | 0                                              | 0                                                 | 6                                                             | 0                            | 81     |       |
| Sumatera Selatan    | 19                                 | 6         | 1                           | 26                  | 1                    | 189        | 151                          | 24                                              | 44                                       | 5                  | 54                                                | -                                                              | 51              | 7                                  | 9                                                                  | 0                                          | -                                                          | -                              | 2 109                                        | 15                                                 | 110                                            | 2                                                 | 975                                                           | 4                            | 3 801  |       |
| NPF                 | 3                                  | 0         | 1                           | 1                   | -                    | 69         | 5                            | 13                                              | -                                        | -                  | 9                                                 | -                                                              | 0               | -                                  | 1                                                                  | -                                          | -                                                          | -                              | 50                                           | 0                                                  | 2                                              | 0                                                 | 15                                                            | -                            | 168    |       |
| Bangka Belitung     | 3                                  | 1         | 1                           | 0                   | -                    | 48         | 4                            | 1                                               | -                                        | -                  | -                                                 | -                                                              | 2               | 1                                  | 1                                                                  | 0                                          | -                                                          | -                              | 50                                           | -                                                  | 0                                              | 1                                                 | 201                                                           | -                            | 313    |       |
| NPF                 | -                                  | 0         | -                           | -                   | -                    | 0          | 1                            | 1                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | 0                                          | -                                                          | -                              | 0                                            | -                                                  | -                                              | -                                                 | 2                                                             | -                            | 3      |       |
| Kepulauan Riau      | 0                                  | 0         | -                           | 6                   | 0                    | 37         | 18                           | 9                                               | 5                                        | -                  | 3                                                 | -                                                              | -               | -                                  | 3                                                                  | 0                                          | -                                                          | -                              | 1 195                                        | 13                                                 | 32                                             | 19                                                | 1 062                                                         | 0                            | 2 403  |       |
| NPF                 | -                                  | -         | -                           | -                   | 12                   | 0          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                              | 14                                           | -                                                  | 0                                              | 0                                                 | 2                                                             | -                            | 29     |       |
| Lampung             | 85                                 | -         | -                           | 82                  | -                    | 42         | 10                           | 7                                               | -                                        | -                  | -                                                 | -                                                              | -               | 2                                  | -                                                                  | -                                          | -                                                          | -                              | 237                                          | 1                                                  | 12                                             | -                                                 | 36                                                            | 0                            | 515    |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 0          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 6                                            | -                                                  | 1                                              | -                                                 | 1                                                             | -                            | 8      |       |
| Kalimantan Selatan  | 142                                | -         | 62                          | 2                   | 0                    | 133        | 171                          | 10                                              | 275                                      | 26                 | 24                                                | -                                                              | 18              | 6                                  | 1                                                                  | -                                          | -                                                          | -                              | 1 407                                        | 12                                                 | 122                                            | 11                                                | 120                                                           | 0                            | 2 542  |       |
| NPF                 | -                                  | -         | 0                           | 0                   | -                    | 6          | 18                           | -                                               | 1                                        | 0                  | 6                                                 | -                                                              | 6               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 25                                           | -                                                  | 7                                              | 0                                                 | 4                                                             | -                            | 74     |       |
| Kalimantan Barat    | 0                                  | -         | -                           | 0                   | -                    | 4          | 21                           | 3                                               | 96                                       | 0                  | 1                                                 | -                                                              | 2               | 2                                  | 1                                                                  | -                                          | -                                                          | -                              | 134                                          | 0                                                  | 19                                             | -                                                 | 919                                                           | 1                            | 1 204  |       |
| NPF                 | 0                                  | -         | -                           | 0                   | -                    | -          | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | 0                                                                  | -                                          | -                                                          | -                              | 2                                            | -                                                  | -                                              | -                                                 | 2                                                             | -                            | 4      |       |
| Kalimantan Timur    | 163                                | 0         | 28                          | 4                   | 0                    | 257        | 18                           | 3                                               | 12                                       | 7                  | 5                                                 | -                                                              | 1               | 15                                 | 9                                                                  | 0                                          | -                                                          | -                              | 754                                          | 22                                                 | 69                                             | 0                                                 | 1 060                                                         | 1                            | 2 430  |       |
| NPF                 | 4                                  | 0         | 2                           | 2                   | 0                    | 80         | 8                            | 0                                               | -                                        | -                  | 0                                                 | -                                                              | -               | 15                                 | 2                                                                  | -                                          | -                                                          | -                              | 36                                           | 2                                                  | -                                              | -                                                 | 4                                                             | -                            | 157    |       |
| Kalimantan Tengah   | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Sulawesi Tengah     | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Sulawesi Selatan    | 0                                  | 20        | 1                           | 32                  | 0                    | 242        | 328                          | 5                                               | 15                                       | 99                 | 157                                               | -                                                              | 37              | 8                                  | 2                                                                  | -                                          | -                                                          | -                              | 2 401                                        | 24                                                 | 214                                            | 2                                                 | 436                                                           | 0                            | 4 024  |       |
| NPF                 | -                                  | -         | 1                           | 0                   | -                    | 32         | 7                            | -                                               | 1                                        | 1                  | -                                                 | -                                                              | 24              | -                                  | 2                                                                  | -                                          | -                                                          | -                              | 50                                           | 1                                                  | 16                                             | -                                                 | 4                                                             | 0                            | 138    |       |
| Sulawesi Utara      | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Gorontalo           | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Sulawesi Barat      | -                                  | -         | -                           | 0                   | -                    | 18         | 1                            | 0                                               | -                                        | 0                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 140                                          | 0                                                  | 6                                              | 1                                                 | 52                                                            | -                            | 218    |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 0          | 0                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 0                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 1      |       |
| Sulawesi Tenggara   | -                                  | -         | -                           | -                   | -                    | 13         | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 197                                          | -                                                  | -                                              | 0                                                 | 1                                                             | -                            | 211    |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Nusa Tenggara Barat | -                                  | 0         | -                           | -                   | -                    | 22         | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 249                                          | -                                                  | -                                              | -                                                 | 3                                                             | 0                            | 275    |       |
| NPF                 | -                                  | 0         | -                           | -                   | -                    | 0          | 0                            | 0                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 0                                            | -                                                  | -                                              | -                                                 | 0                                                             | -                            | 1      |       |
| Bali                | -                                  | -         | -                           | 4                   | -                    | -          | 217                          | 1                                               | -                                        | 8                  | 0                                                 | -                                                              | -               | -                                  | 1                                                                  | -                                          | -                                                          | -                              | 330                                          | 1                                                  | 31                                             | -                                                 | 81                                                            | 1                            | 676    |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | 6          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | 28                                           | -                                                  | -                                              | -                                                 | 10                                                            | -                            | 44     |       |
| Nusa Tenggara Timur | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Maluku              | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Papua               | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| NPF                 | -                                  | -         | -                           | -                   | -                    | -          | -                            | -                                               | -                                        | -                  | -                                                 | -                                                              | -               | -                                  | -                                                                  | -                                          | -                                                          | -                              | -                                            | -                                                  | -                                              | -                                                 | -                                                             | -                            | -      |       |
| Maluku Utara        | -                                  | -         | -                           |                     |                      |            |                              |                                                 |                                          |                    |                                                   |                                                                |                 |                                    |                                                                    |                                            |                                                            |                                |                                              |                                                    |                                                |                                                   |                                                               |                              |        |       |

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

| Indikator / Indicator                                                                           | 2018  | 2019  | 2020  |       |       |       |       | 2021  |       |       |       |       |       |       |       |
|-------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                                 |       |       | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   |
| <b>I. Dana Pihak Ketiga / Third Party Fund</b>                                                  | 4,75  | 4,33  | 3,61  | 3,64  | 3,57  | 3,35  | 3,27  | 3,14  | 3,23  | 3,23  | 3,07  | 3,03  | 3,08  | 2,97  | 2,85  |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia                                                    | 2,13  | 2,17  | 2,67  | 2,69  | 1,75  | 1,83  | 1,92  | 1,94  | 1,72  | 1,84  | 1,87  | 1,99  | 1,98  | 1,84  | 1,82  |
| a. Rupiah                                                                                       | 2,27  | 2,36  | 2,82  | 2,81  | 1,76  | 1,85  | 1,94  | 1,96  | 1,73  | 1,85  | 1,88  | 2,01  | 2,00  | 1,85  | 1,83  |
| b. Valas / Foreign Currency                                                                     | 1,05  | 1,03  | 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  |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia                                                | 2,30  | 1,88  | 1,68  | 1,71  | 1,74  | 1,82  | 2,12  | 2,09  | 1,77  | 1,73  | 1,68  | 1,68  | 1,85  | 1,89  | 1,88  |
| a. Rupiah                                                                                       | 2,30  | 1,88  | 1,71  | 1,74  | 1,77  | 1,84  | 2,14  | 2,11  | 1,77  | 1,73  | 1,68  | 1,68  | 1,85  | 1,89  | 1,88  |
| b. Valas / Foreign Currency                                                                     | 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  |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah                                           | 2,40  | 3,08  | 2,02  | 2,23  | 1,89  | 1,86  | 1,73  | 1,74  | 1,81  | 2,06  | 2,00  | 1,91  | 2,16  | 2,21  | 2,03  |
| a. Rupiah                                                                                       | 2,42  | 3,09  | 2,02  | 2,23  | 1,89  | 1,86  | 1,73  | 1,74  | 1,81  | 2,06  | 2,00  | 1,91  | 2,16  | 2,21  | 2,03  |
| b. Valas / Foreign Currency                                                                     | 2,40  | 3,08  | 2,02  | 2,23  | 1,89  | 1,86  | 1,73  | 1,74  | 1,81  | 2,06  | 2,00  | 1,91  | 2,16  | 2,21  | 2,03  |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah                                       | 2,12  | 1,88  | 1,72  | 1,76  | 1,77  | 1,53  | 1,47  | 1,45  | 1,44  | 1,45  | 1,45  | 1,43  | 1,42  | 1,46  | 1,43  |
| a. Rupiah                                                                                       | 2,12  | 1,88  | 1,72  | 1,76  | 1,76  | 1,53  | 1,47  | 1,45  | 1,44  | 1,45  | 1,45  | 1,43  | 1,42  | 1,46  | 1,44  |
| b. Valas / Foreign Currency                                                                     | 1,83  | 1,91  | 1,70  | 1,66  | 2,04  | 1,62  | 1,71  | 1,05  | 1,11  | 1,04  | 1,03  | 1,02  | 1,04  | 1,16  | 1,02  |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah                                         | 5,97  | 5,61  | 4,61  | 4,67  | 4,57  | 4,30  | 4,19  | 4,03  | 4,05  | 4,05  | 3,78  | 3,70  | 3,80  | 3,58  | 3,46  |
| a. Rupiah                                                                                       | 6,13  | 5,68  | 4,71  | 4,77  | 4,67  | 4,39  | 4,28  | 4,11  | 4,14  | 4,14  | 3,87  | 3,76  | 3,86  | 3,64  | 3,52  |
| i. 1 Bulan / 1 month                                                                            | 5,96  | 5,61  | 4,69  | 4,63  | 4,58  | 4,39  | 4,31  | 4,17  | 4,23  | 4,18  | 3,90  | 3,83  | 3,78  | 3,70  | 3,61  |
| ii. 3 Bulan / 3 month                                                                           | 6,19  | 5,90  | 5,04  | 4,81  | 4,66  | 4,48  | 4,38  | 4,16  | 4,31  | 4,19  | 3,93  | 3,79  | 3,78  | 3,69  | 3,62  |
| iii. 6 Bulan / 6 month                                                                          | 5,86  | 5,16  | 4,15  | 4,41  | 4,45  | 4,45  | 4,38  | 4,29  | 4,05  | 4,18  | 3,77  | 3,97  | 3,80  | 3,71  | 3,67  |
| iv. 12 Bulan / 12 month                                                                         | 5,32  | 5,12  | 4,30  | 4,34  | 4,43  | 3,96  | 3,96  | 4,05  | 4,23  | 4,13  | 4,06  | 3,88  | 3,72  | 3,72  | 3,45  |
| v. > 12 Bulan / >12 month                                                                       | 4,61  | 5,98  | 5,03  | 5,38  | 5,50  | 5,84  | 5,85  | 5,48  | 5,50  | 5,37  | 5,92  | 5,36  | 5,40  | 5,59  | 4,87  |
| b. Valas / Foreign Currency                                                                     | 2,12  | 2,05  | 1,37  | 1,28  | 1,18  | 1,09  | 1,10  | 1,01  | 1,27  | 1,15  | 1,05  | 1,18  | 1,07  | 1,16  | 1,16  |
| i. 1 Bulan / 1 month                                                                            | 2,83  | 2,02  | 1,19  | 1,00  | 1,17  | 1,00  | 1,01  | 1,06  | 1,07  | 1,01  | 1,39  | 1,83  | 1,87  | 1,76  | 1,98  |
| ii. 3 Bulan / 3 month                                                                           | 3,14  | 2,08  | 1,35  | 1,01  | 1,44  | 1,01  | 1,05  | 1,02  | 1,13  | 1,47  | 1,36  | 1,87  | 1,81  | 1,45  | 1,75  |
| iii. 6 Bulan / 6 month                                                                          | 2,71  | 1,50  | 2,41  | 1,00  | 1,00  | 1,00  | 1,00  | 1,16  | 1,16  | 1,00  | 1,48  | 1,75  | 1,49  | 1,95  | 1,97  |
| iv. 12 Bulan / 12 month                                                                         | 1,23  | 2,16  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,14  | 1,18  | 1,22  | 1,97  | 1,97  | 2,00  | 2,25  |
| v. > 12 Bulan / >12 month                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| <b>II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam</b> | 10,71 | 9,95  | 9,58  | 9,36  | 9,59  | 9,53  | 9,13  | 9,42  | 8,94  | 9,19  | 9,50  | 9,52  | 9,30  | 9,26  | 9,27  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                             | 9,49  | 8,81  | 8,46  | 8,04  | 8,37  | 8,30  | 8,22  | 8,30  | 7,84  | 8,00  | 8,61  | 8,60  | 8,28  | 8,26  | 8,20  |
| a. Mudharabah                                                                                   | 9,76  | 9,29  | 8,64  | 8,58  | 8,46  | 8,44  | 8,36  | 8,23  | 8,25  | 8,20  | 8,35  | 8,20  | 10,05 | 10,11 | 9,79  |
| i. Rupiah                                                                                       | 10,32 | 9,64  | 9,24  | 9,16  | 9,02  | 9,08  | 9,11  | 9,01  | 9,01  | 8,83  | 8,88  | 8,70  | 10,68 | 10,78 | 10,49 |
| ii. Valas / Foreign Currency                                                                    | 1,42  | 1,88  | 2,23  | 2,19  | 2,13  | 1,84  | 1,82  | 1,94  | 1,65  | 1,66  | 1,92  | 1,81  | 1,78  | 1,68  | 1,68  |
| b. Musyarakah                                                                                   | 9,46  | 8,76  | 8,45  | 8,00  | 8,37  | 8,29  | 8,21  | 8,30  | 7,81  | 7,99  | 8,62  | 8,62  | 8,18  | 8,16  | 8,11  |
| i. Rupiah                                                                                       | 9,69  | 8,96  | 8,67  | 8,22  | 8,58  | 8,50  | 8,41  | 8,50  | 8,03  | 8,21  | 8,83  | 8,80  | 8,36  | 8,34  | 8,30  |
| ii. Valas / Foreign Currency                                                                    | 5,86  | 4,52  | 4,73  | 4,08  | 4,58  | 4,60  | 4,30  | 4,31  | 3,49  | 3,83  | 4,54  | 5,05  | 4,40  | 4,49  | 4,47  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2. Piutang / Receivables/Acceptables                                                            | 11,82 | 11,28 | 10,73 | 10,71 | 10,82 | 10,78 | 10,22 | 10,58 | 10,27 | 10,41 | 10,42 | 10,46 | 10,36 | 10,29 | 10,36 |
| a. Murabahah                                                                                    | 11,93 | 11,31 | 10,78 | 10,76 | 10,93 | 10,87 | 10,34 | 10,66 | 10,40 | 10,52 | 10,53 | 10,58 | 10,48 | 10,41 | 10,47 |
| i. Rupiah                                                                                       | 12,05 | 11,37 | 10,84 | 10,81 | 10,97 | 10,91 | 10,38 | 10,69 | 10,44 | 10,55 | 10,56 | 10,61 | 10,51 | 10,43 | 10,49 |
| ii. Valas / Foreign Currency                                                                    | 6,83  | 6,57  | 4,75  | 4,93  | 7,01  | 7,01  | 7,16  | 6,97  | 6,25  | 6,36  | 6,28  | 6,30  | 6,33  | 6,33  | 5,77  |
| b. Qardh                                                                                        | 9,62  | 10,99 | 10,02 | 10,12 | 9,35  | 9,39  | 8,21  | 9,48  | 8,09  | 8,80  | 8,74  | 8,72  | 8,48  | 8,49  | 8,76  |
| i. Rupiah                                                                                       | 9,63  | 11,31 | 10,53 | 10,58 | 10,24 | 10,28 | 8,84  | 10,28 | 8,82  | 10,05 | 10,21 | 10,04 | 9,73  | 9,69  | 9,97  |
| ii. Valas / Foreign Currency                                                                    | 2,00  | 4,44  | 2,24  | 2,21  | 1,97  | 2,03  | 1,84  | 1,93  | 1,85  | 1,97  | 2,01  | 2,01  | 1,96  | 1,98  | 1,97  |
| c. Istishna'                                                                                    | 10,97 | 10,51 | 9,43  | 9,43  | 9,41  | 9,40  | 9,36  | 9,35  | 9,34  | 9,43  | 9,45  | 9,54  | 9,57  | 9,50  | 9,58  |
| i. Rupiah                                                                                       | 10,97 | 10,51 | 9,49  | 9,48  | 9,47  | 9,46  | 9,41  | 9,41  | 9,40  | 9,48  | 9,50  | 9,59  | 9,62  | 9,55  | 9,62  |
| ii. Valas / Foreign Currency                                                                    | 10,40 | -     | 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  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                              | -     | 9,69  | 8,53  | 8,53  | 8,37  | 8,35  | 8,11  | 9,30  | 9,12  | 9,33  | 9,35  | 9,34  | 9,61  | 9,55  | 9,69  |
| a. Pembiayaan Sindikasi / Syndication Financing                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Pembiayaan secara Channeling / Financing through Channeling                                  | 34,48 | 34,48 | 31,84 | 30,28 | 28,92 | 26,91 | 20,66 | 18,56 | 19,26 | 16,11 | 15,87 | 15,95 | 15,93 | 16,22 | 16,46 |
| i. Rupiah                                                                                       | 34,48 | 34,48 | 31,84 | 30,28 | 28,92 | 26,91 | 20,66 | 18,56 | 19,26 | 16,11 | 15,87 | 15,95 | 15,93 | 16,22 | 16,46 |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| c. Pembiayaan secara Executing / Financing through Executing                                    | 13,37 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 | 13,80 | 13,50 | 0'    | 0'    | 0'    | 0     |
| i. Rupiah                                                                                       | 13,37 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 | 13,80 | 13,50 | 0'    | 0'    | 0'    | 0     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                       | 10,01 | 9,51  | 8,46  | 8,47  | 8,31  | 8,30  | 8,08  | 9,27  | 9,08  | 9,29  | 9,29  | 9,27  | 9,55  | 9,47  | 9,60  |
| i. Rupiah                                                                                       | 10,76 | 10,06 | 8,87  | 8,85  | 8,67  | 8,64  | 8,42  | 9,64  | 9,44  | 9,60  | 9,59  | 9,56  | 9,84  | 9,76  | 9,85  |
| ii. Valas / Foreign Currency                                                                    | 4,81  | 4,10  | 3,03  | 2,99  | 2,98  | 2,98  | 2,97  | 3,94  | 3,99  | 3,96  | 3,94  | 3,89  | 3,91  | 3,90  | 3,83  |
| 4. Salam                                                                                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| a. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Valas / Foreign Currency                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |



**Tabel 17a.**  
**Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah**  
**(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                           | 2018  | 2019  | 2020  |       |       |       |       | 2021  |       |       |       |       |       |       |       |
|-------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                                 |       |       | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   |
| <b>I. Dana Pihak Ketiga / Third Party Fund</b>                                                  | 4,64  | 4,22  | 3,58  | 3,58  | 3,53  | 3,36  | 3,26  | 3,13  | 3,27  | 3,25  | 3,07  | 3,02  | 3,14  | 2,93  | 2,76  |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia                                                    | 1,77  | 1,24  | 1,10  | 1,08  | 1,11  | 1,11  | 1,22  | 1,23  | 1,20  | 1,27  | 1,17  | 1,16  | 1,19  | 1,19  | 1,17  |
| a. Rupiah                                                                                       | 1,97  | 1,31  | 1,11  | 1,09  | 1,11  | 1,11  | 1,22  | 1,23  | 1,20  | 1,27  | 1,17  | 1,16  | 1,19  | 1,19  | 1,17  |
| b. Valas / Foreign Currency                                                                     | 1,05  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | -     | -     | -     | -     | -     | -     | -     | -     | 1,00  |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia                                                | 3,18  | 1,75  | 1,13  | 1,15  | 1,39  | 1,55  | 2,25  | 2,47  | 1,72  | 1,82  | 1,06  | 1,53  | 1,95  | 2,24  | 2,19  |
| a. Rupiah                                                                                       | 3,18  | 1,75  | 1,13  | 1,15  | 1,39  | 1,55  | 2,25  | 2,47  | 1,72  | 1,82  | 1,06  | 1,53  | 1,95  | 2,24  | 2,19  |
| b. Valas / Foreign Currency                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 1,00  | 1,00  |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah                                           | 2,27  | 3,03  | 1,79  | 1,90  | 1,48  | 1,49  | 1,45  | 1,53  | 1,55  | 1,60  | 1,57  | 1,56  | 1,95  | 2,01  | 1,81  |
| a. Rupiah                                                                                       | 2,29  | 3,04  | 1,79  | 1,90  | 1,48  | 1,49  | 1,45  | 1,53  | 1,55  | 1,60  | 1,57  | 1,56  | 1,95  | 2,01  | 1,81  |
| b. Valas / Foreign Currency                                                                     | 2,27  | 3,03  | 1,79  | 1,90  | 1,48  | 1,49  | 1,45  | 1,53  | 1,55  | 1,60  | 1,57  | 1,56  | 1,95  | 2,01  | 1,81  |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah                                       | 1,95  | 1,70  | 1,59  | 1,58  | 1,59  | 1,28  | 1,22  | 1,25  | 1,21  | 1,22  | 1,21  | 1,22  | 1,22  | 1,23  | 1,23  |
| a. Rupiah                                                                                       | 1,95  | 1,70  | 1,59  | 1,58  | 1,59  | 1,28  | 1,22  | 1,25  | 1,21  | 1,22  | 1,21  | 1,22  | 1,22  | 1,23  | 1,23  |
| b. Valas / Foreign Currency                                                                     | -     | 1,00  | -     | -     | -     | -     | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | -     | -     | -     |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah                                         | 5,98  | 5,73  | 4,93  | 4,93  | 4,80  | 4,61  | 4,44  | 4,23  | 4,28  | 4,22  | 3,93  | 3,83  | 3,80' | 3,65  | 3,48  |
| a. Rupiah                                                                                       | 6,20  | 5,83  | 5,01  | 5,00  | 4,87  | 4,67  | 4,52  | 4,33  | 4,38  | 4,32  | 4,02  | 3,91  | 4,07  | 3,73  | 3,56  |
| i. 1 Bulan / 1 month                                                                            | 6,12  | 5,71  | 4,86  | 4,72  | 4,62  | 4,61  | 4,61  | 4,36  | 4,52  | 4,28  | 4,06  | 3,93  | 3,89  | 3,85  | 3,67  |
| ii. 3 Bulan / 3 month                                                                           | 6,49  | 6,12  | 5,53  | 5,20  | 4,68  | 4,70  | 4,73  | 4,31  | 4,67  | 4,39  | 4,14  | 3,89  | 3,92  | 3,91  | 3,73  |
| iii. 6 Bulan / 6 month                                                                          | 6,12  | 5,45  | 3,83  | 3,98  | 4,69  | 4,95  | 4,82  | 4,76  | 4,20  | 4,04  | 3,83  | 4,10  | 3,96  | 3,80  | 3,73  |
| iv. 12 Bulan / 12 month                                                                         | 5,19  | 4,68  | 4,20  | 4,33  | 4,41  | 3,98  | 4,04  | 4,13  | 4,40  | 4,26  | 4,14  | 3,85  | 3,70  | 3,76  | 3,45  |
| v. > 12 Bulan / >12 month                                                                       | 4,60  | 5,35  | 5,10  | 5,38  | 5,55  | 5,96  | 6,07  | 5,59  | 5,77  | 5,44  | 5,49' | 5,43  | 5,52  | 5,72  | 4,96  |
| b. Valas / Foreign Currency                                                                     | 2,09  | 2,05  | 1,61  | 1,52  | 1,22  | 1,01  | 1,01  | 1,01  | 1,37  | 1,20  | 1,07  | 1,21  | 1,09  | 1,19  | 1,18  |
| i. 1 Bulan / 1 month                                                                            | 2,80  | 2,04  | 1,07  | 1,00  | 1,00  | 1,00  | 1,00  | 1,11  | 1,11  | 1,01' | 1,57  | 1,96  | 2,04  | 1,93  | 1,98  |
| ii. 3 Bulan / 3 month                                                                           | 3,14  | 2,12  | 1,03  | 1,02  | 1,00  | 1,00  | 1,01  | 1,01  | 1,13  | 1,48  | 1,57  | 2,01  | 2,06  | 1,81  | 1,75  |
| iii. 6 Bulan / 6 month                                                                          | 1,90  | 1,22  | 2,41  | 1,00  | 1,00  | 1,01  | 1,00  | 1,36  | 1,37' | 1,00' | 1,61  | 1,84  | 1,49  | 1,95  | 1,97  |
| iv. 12 Bulan / 12 month                                                                         | 1,02  | 2,16  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,21  | 1,17  | 1,19  | 1,97  | 3,13  | 2,00  | 2,25  |
| v. > 12 Bulan / >12 month                                                                       | -     | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | -     | -     | -     | -     | -     | -     | -     | -     |
| <b>II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 11,80 | 10,80 | 10,53 | 10,19 | 10,58 | 10,49 | 10,26 | 10,27 | 9,85  | 9,88  | 10,40 | 10,44 | 10,23 | 10,15 | 10,12 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                             | 10,24 | 9,12  | 9,21  | 8,43  | 9,18  | 9,02  | 9,17  | 8,87  | 8,11  | 8,20  | 9,38  | 9,40  | 9,04  | 8,96  | 8,95  |
| a. Mudharabah                                                                                   | 10,54 | 10,09 | 9,43  | 9,42  | 9,61  | 9,64  | 9,72  | 9,70  | 9,66  | 9,71  | 10,06 | 10,02 | 13,51 | 12,76 | 12,25 |
| i. Rupiah                                                                                       | 10,54 | 10,09 | 9,43  | 9,42  | 9,61  | 9,64  | 9,72  | 9,70  | 9,66  | 9,71  | 10,06 | 10,02 | 13,51 | 12,76 | 12,25 |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Musyarakah                                                                                   | 10,22 | 9,06  | 9,20  | 8,39  | 9,16  | 8,99  | 9,14  | 8,84  | 8,04  | 8,14  | 9,35  | 9,38  | 8,86  | 8,81  | 8,83  |
| i. Rupiah                                                                                       | 10,40 | 9,23  | 9,33  | 8,54  | 9,27  | 9,10  | 9,29  | 8,99  | 8,24  | 8,33  | 9,50  | 9,47  | 8,98  | 8,93  | 8,96  |
| ii. Valas / Foreign Currency                                                                    | 6,79  | 4,55  | 6,36  | 4,83  | 6,38  | 6,37  | 5,47  | 5,20  | 3,38  | 3,93  | 5,58  | 6,93  | 5,74  | 5,84  | 5,73  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2. Piutang / Receivables/Acceptables                                                            | 12,75 | 12,23 | 11,46 | 11,43 | 11,55 | 11,49 | 11,12 | 11,25 | 11,22 | 11,03 | 11,10 | 11,17 | 11,06 | 10,98 | 10,92 |
| a. Murabahah                                                                                    | 12,89 | 12,23 | 11,49 | 11,45 | 11,65 | 11,57 | 11,23 | 11,32 | 11,35 | 11,14 | 11,22 | 11,31 | 11,20 | 11,12 | 11,03 |
| i. Rupiah                                                                                       | 13,05 | 12,32 | 11,56 | 11,52 | 11,70 | 11,62 | 11,29 | 11,36 | 11,41 | 11,17 | 11,26 | 11,34 | 11,23 | 11,14 | 11,06 |
| ii. Valas / Foreign Currency                                                                    | 6,96  | 6,76  | 4,66  | 4,87  | 7,25  | 7,25  | 7,45  | 7,25  | 6,45  | 6,59  | 6,49  | 6,59  | 6,63  | 6,63  | 5,92  |
| b. Qardh                                                                                        | 10,39 | 12,24 | 11,05 | 11,11 | 10,11 | 10,14 | 9,29  | 10,27 | 9,11  | 9,46  | 9,41  | 9,32  | 9,07  | 9,09  | 9,40  |
| i. Rupiah                                                                                       | 10,40 | 12,68 | 11,72 | 11,72 | 11,23 | 11,26 | 10,23 | 11,29 | 10,17 | 11,03 | 11,25 | 10,93 | 10,63 | 10,57 | 10,90 |
| ii. Valas / Foreign Currency                                                                    | 2,00  | 4,44  | 2,24  | 2,21  | 1,97  | 2,03  | 1,84  | 1,93  | 1,85  | 1,97  | 1,95  | 1,94  | 1,94  | 1,94  | 1,94  |
| c. Istishna'                                                                                    | 13,88 | 12,41 | 4,25  | 4,21  | 4,60  | 4,54  | 4,20  | 4,26  | 4,22  | 4,28  | 4,25  | 4,13  | 4,11  | 4,05  | 4,01  |
| i. Rupiah                                                                                       | 13,88 | 12,41 | 12,24 | 11,97 | 13,65 | 13,62 | 12,96 | 12,99 | 12,95 | 12,87 | 12,88 | 12,69 | 12,48 | 12,39 | 12,28 |
| ii. Valas / Foreign Currency                                                                    | -     | -     | 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  |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                              | 10,83 | 10,52 | 9,51  | 9,50  | 9,43  | 9,42  | 8,91  | 9,43  | 8,89  | 9,36  | 9,42  | 9,41  | 10,09 | 10,09 | 10,16 |
| a. Pembiayaan Sindikasi / Syndication Financing                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Pembiayaan secara Channeling / Financing through Channeling                                  | 11,86 | 12,07 | 11,89 | 12,02 | 11,90 | 11,86 | 11,70 | 11,62 | 11,45 | 11,80 | 11,59 | 11,50 | 11,49 | 11,48 | 11,44 |
| i. Rupiah                                                                                       | 11,86 | 12,07 | 11,89 | 12,02 | 11,90 | 11,86 | 11,70 | 11,62 | 11,45 | 11,80 | 11,59 | 11,50 | 11,49 | 11,48 | 11,44 |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| c. Pembiayaan secara Executing / Financing through Executing                                    | 13,75 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 | 13,80 | 13,50 | 0'    | 0'    | 0'    | 0     |
| i. Rupiah                                                                                       | 13,75 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 | 13,80 | 13,50 | 0'    | 0'    | 0'    | 0     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                       | 10,81 | 10,50 | 9,48  | 9,47  | 9,40  | 9,39  | 8,88  | 9,43  | 8,88  | 9,34  | 9,39  | 9,38  | 10,06 | 10,06 | 10,13 |
| i. Rupiah                                                                                       | 10,95 | 10,64 | 9,55  | 9,53  | 9,45  | 9,44  | 8,92  | 9,47  | 8,91  | 9,37  | 9,42  | 9,40  | 10,09 | 10,08 | 10,15 |
| ii. Valas / Foreign Currency                                                                    | 7,10  | 4,73  | 3,30  | 3,20  | 3,31  | 3,32  | 3,45  | 3,33  | 3,50  | 3,16  | 3,14  | 3,12  | 3,09  | 3,05  | 2,97  |
| 4. Salam                                                                                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| a. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Valas / Foreign Currency                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

**Tabel 17b.**  
**Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah**  
**(Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                           | 2018  | 2019  | 2020  |       |       | 2021  |       |       |       |       |       |       |       |       |       |
|-------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                                 |       |       | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   |
| <b>I. Dana Pihak Ketiga / Third Party Fund</b>                                                  | 4,97  | 4,54  | 3,66  | 3,74  | 3,64  | 3,33  | 3,29  | 3,17  | 3,14  | 3,18  | 3,07  | 3,05  | 2,95  | 3,04  | 3,05  |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia                                                    | 2,46  | 3,31  | 3,90  | 3,60  | 2,94  | 2,79  | 2,49  | 2,45  | 2,16  | 2,25  | 2,43  | 2,49  | 2,63  | 2,34  | 2,35  |
| a. Rupiah                                                                                       | 2,48  | 3,36  | 3,99  | 3,65  | 2,97  | 2,83  | 2,53  | 2,49  | 2,20  | 2,28  | 2,45  | 2,52  | 2,67  | 2,36  | 2,38  |
| b. Valas / Foreign Currency                                                                     | 1,00  | 1,37  | 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  |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia                                                | 1,76  | 1,94  | 2,04  | 2,05  | 1,97  | 2,01  | 2,06  | 1,86  | 1,78  | 1,70  | 1,83  | 1,73  | 1,81  | 1,72  | 1,69  |
| a. Rupiah                                                                                       | 1,76  | 1,94  | 2,12  | 2,13  | 2,03  | 2,06  | 2,08  | 1,88  | 1,78  | 1,70  | 1,83  | 1,73  | 1,81  | 1,72  | 1,69  |
| b. Valas / Foreign Currency                                                                     | 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  |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah                                           | 2,70  | 3,29  | 3,20  | 3,55  | 2,99  | 2,89  | 2,80  | 2,43  | 2,60  | 2,78  | 2,71  | 2,72  | 2,63  | 2,61  | 2,65  |
| a. Rupiah                                                                                       | 2,72  | 3,31  | 3,20  | 3,55  | 2,99  | 2,89  | 2,80  | 2,43  | 2,60  | 2,78  | 2,71  | 2,72  | 2,63  | 2,61  | 2,65  |
| b. Valas / Foreign Currency                                                                     | 2,70  | 3,29  | 3,20  | 3,55  | 2,99  | 2,89  | 2,80  | 2,43  | 2,60  | 2,78  | 2,71  | 2,72  | 2,63  | 2,61  | 2,65  |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah                                       | 2,62  | 2,38  | 2,09  | 2,24  | 2,21  | 2,20  | 2,09  | 1,97  | 1,99  | 1,99  | 2,06  | 2,03  | 1,86  | 2,07  | 2,01  |
| a. Rupiah                                                                                       | 2,63  | 2,39  | 2,10  | 2,24  | 2,21  | 2,21  | 2,09  | 1,97  | 1,99  | 1,99  | 2,07  | 2,04  | 1,86  | 2,07  | 2,02  |
| b. Valas / Foreign Currency                                                                     | 1,83  | 1,91  | 1,70  | 1,66  | 2,04  | 1,62  | 1,71  | 1,05  | 1,11  | 1,04  | 1,03  | 1,02  | 1,04  | 1,16  | 1,02  |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah                                         | 5,96  | 5,39  | 4,12  | 4,25  | 4,19  | 3,77  | 3,77  | 3,66  | 3,60  | 3,70  | 3,48  | 3,41  | 3,38  | 3,42  | 3,43  |
| a. Rupiah                                                                                       | 5,99  | 5,43  | 4,25  | 4,40  | 4,34  | 3,89  | 3,86  | 3,73  | 3,67  | 3,77  | 3,55  | 3,44  | 3,41  | 3,44  | 3,46  |
| i. 1 Bulan / 1 month                                                                            | 5,76  | 5,48  | 4,45  | 4,50  | 4,51  | 4,05  | 3,88  | 3,90  | 3,75  | 4,02  | 3,68  | 3,68  | 3,56  | 3,43  | 3,51  |
| ii. 3 Bulan / 3 month                                                                           | 5,86  | 5,63  | 4,38  | 4,36  | 4,64  | 4,15  | 3,97  | 3,95  | 3,69  | 3,89  | 3,68  | 3,65  | 3,55  | 3,38  | 3,48  |
| iii. 6 Bulan / 6 month                                                                          | 5,52  | 4,89  | 4,54  | 4,79  | 4,22  | 3,87  | 3,66  | 3,78  | 3,89  | 4,31  | 3,70  | 3,69  | 3,50  | 3,50  | 3,59  |
| iv. 12 Bulan / 12 month                                                                         | 5,61  | 5,71  | 4,59  | 4,36  | 4,50  | 3,92  | 3,79  | 3,82  | 3,66  | 3,67  | 3,71  | 3,99  | 3,80  | 3,57  | 3,48  |
| v. > 12 Bulan / >12 month                                                                       | 5,00  | 6,00  | 4,21  | 5,40  | 4,64  | 3,83  | 3,51  | 3,42  | 3,54  | 4,00  | 3,28  | 4,64  | 3,94  | 3,74  | 3,32  |
| b. Valas / Foreign Currency                                                                     | 2,52  | 2,04  | 1,18  | 1,10  | 1,14  | 1,15  | 1,20  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  |
| i. 1 Bulan / 1 month                                                                            | 2,98  | 1,96  | 1,28  | 1,00  | 1,27  | 1,00  | 1,02  | 1,02  | 1,00  | 1,00  | 1,00  | 1,00  | 1,02  | 1,00  | 1,49  |
| ii. 3 Bulan / 3 month                                                                           | 1,26  | 1,98  | 1,86  | 1,00  | 1,78  | 1,02  | 1,11  | 1,03  | 1,00  | 1,02  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  |
| iii. 6 Bulan / 6 month                                                                          | 2,99  | 1,92  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,54  |
| iv. 12 Bulan / 12 month                                                                         | 2,96  | -     | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,00  | 1,01  | 1,94  | 1,94  | 2,00  | 2,00  | 1,87  | 1,58  |
| v. > 12 Bulan / >12 month                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| <b>II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam</b> | 8,89  | 8,63  | 7,89  | 7,87  | 7,78  | 7,82  | 7,78  | 7,93  | 7,88  | 7,99  | 7,99  | 7,94  | 7,76  | 7,76  | 7,87  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                             | 8,76  | 8,47  | 7,64  | 7,61  | 7,49  | 7,54  | 7,47  | 7,69  | 7,63  | 7,79  | 7,82  | 7,75  | 7,53  | 7,54  | 7,45  |
| a. Mudharabah                                                                                   | 9,34  | 8,77  | 8,21  | 8,14  | 7,85  | 7,81  | 7,79  | 7,39  | 7,62  | 7,33  | 7,40  | 7,10  | 8,26  | 8,59  | 8,33  |
| i. Rupiah                                                                                       | 10,19 | 9,32  | 9,12  | 9,00  | 8,66  | 8,73  | 8,81  | 8,53  | 8,68  | 8,24  | 8,14  | 7,80  | 9,04  | 9,51  | 9,29  |
| ii. Valas / Foreign Currency                                                                    | 1,42  | 1,88  | 2,23  | 2,19  | 2,13  | 1,84  | 1,82  | 1,94  | 1,65  | 1,66  | 1,92  | 1,81  | 1,78  | 1,68  | 1,68  |
| b. Musyarakah                                                                                   | 8,67  | 8,43  | 7,58  | 7,56  | 7,45  | 7,51  | 7,44  | 7,72  | 7,63  | 7,82  | 7,85  | 7,80  | 7,47  | 7,46  | 7,39  |
| i. Rupiah                                                                                       | 8,93  | 8,65  | 7,89  | 7,85  | 7,75  | 7,81  | 7,67  | 7,96  | 7,86  | 8,07  | 8,10  | 8,05  | 7,71  | 7,70  | 7,61  |
| ii. Valas / Foreign Currency                                                                    | 5,15  | 4,49  | 3,54  | 3,54  | 3,45  | 3,43  | 3,62  | 3,56  | 3,56  | 3,76  | 3,77  | 3,76  | 3,51  | 3,52  | 3,52  |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing                               | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2. Piutang / Receivables/Acceptables                                                            | 9,12  | 8,94  | 8,40  | 8,39  | 8,40  | 8,42  | 8,40  | 8,43  | 8,40  | 8,43  | 8,34  | 8,32  | 8,24  | 8,20  | 8,71  |
| a. Murabahah                                                                                    | 9,16  | 8,99  | 8,47  | 8,46  | 8,48  | 8,50  | 8,48  | 8,51  | 8,47  | 8,51  | 8,40  | 8,37  | 8,28  | 8,25  | 8,80  |
| i. Rupiah                                                                                       | 9,19  | 9,01  | 8,49  | 8,48  | 8,49  | 8,52  | 8,49  | 8,53  | 8,49  | 8,52  | 8,41  | 8,39  | 8,29  | 8,26  | 8,81  |
| ii. Valas / Foreign Currency                                                                    | 5,81  | 5,43  | 5,27  | 5,27  | 5,28  | 5,28  | 5,29  | 5,16  | 5,16  | 5,17  | 5,02  | 5,02  | 5,02  | 5,00  | 5,00  |
| b. Qardh                                                                                        | 3,43  | 3,29  | 3,27  | 3,28  | 3,30  | 3,45  | 3,36  | 3,37  | 3,39  | 3,33  | 4,02  | 4,01  | 4,03  | 4,15  | 4,18  |
| i. Rupiah                                                                                       | 3,43  | 3,29  | 3,27  | 3,28  | 3,30  | 3,45  | 3,36  | 3,37  | 3,39  | 3,33  | 4,02  | 4,01  | 4,04  | 4,20  | 4,22  |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | 9,39  | -     | -     | 4,00  | 3,34  | 3,08  | 3,00  |
| c. Istishna'                                                                                    | 10,94 | 10,50 | 9,48  | 9,48  | 9,46  | 9,45  | 9,40  | 9,40  | 9,39  | 9,48  | 4,00  | 9,58  | 9,62  | 9,55  | 9,62  |
| i. Rupiah                                                                                       | 10,94 | 10,50 | 9,48  | 9,48  | 9,46  | 9,45  | 9,40  | 9,40  | 9,39  | 9,48  | 9,49  | 9,58  | 9,62  | 9,55  | 9,62  |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                              | 10,21 | 9,32  | 8,02  | 8,02  | 7,79  | 7,74  | 7,77  | 9,23  | 9,20  | 9,32  | 9,31  | 9,30  | 9,38  | 9,28  | 9,47  |
| a. Pembiayaan Sindikasi / Syndication Financing                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Pembiayaan secara Channeling / Financing through Channeling                                  | 34,64 | 34,70 | 34,59 | 34,61 | 34,61 | 32,91 | 23,64 | 21,48 | 20,89 | 20,81 | 20,77 | 20,77 | 20,58 | 20,58 | 20,58 |
| i. Rupiah                                                                                       | 34,64 | 34,70 | 34,59 | 34,61 | 34,61 | 32,91 | 23,64 | 21,48 | 20,89 | 20,81 | 20,77 | 20,77 | 20,58 | 20,58 | 20,58 |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| c. Pembiayaan secara Executing / Financing through Executing                                    | 11,00 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| i. Rupiah                                                                                       | 11,00 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| ii. Valas / Foreign Currency                                                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                       | 9,66  | 9,06  | 7,94  | 7,95  | 7,72  | 7,68  | 7,74  | 9,20  | 9,16  | 9,26  | 9,25  | 9,22  | 9,29  | 9,18  | 9,35  |
| i. Rupiah                                                                                       | 10,66 | 9,77  | 8,49  | 8,46  | 8,20  | 8,15  | 8,19  | 9,73  | 9,65  | 9,73  | 9,69  | 9,65  | 9,71  | 9,59  | 9,69  |
| ii. Valas / Foreign Currency                                                                    | 4,60  | 4,05  | 3,01  | 2,98  | 2,97  | 2,96  | 2,95  | 3,96  | 4,00  | 3,99  | 3,96  | 3,91  | 3,93  | 3,92  | 3,85  |
| 4. Salam                                                                                        | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| a. Rupiah                                                                                       | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| b. Valas / Foreign Currency                                                                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |

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 of Islamic Commercial Banks and Islamic Business Units)**  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2018  | 2019  | 2020  |       |       | 2021  |                     |                     |                     |                     |                     |       |       |       |       |
|---------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|---------------------|---------------------|---------------------|---------------------|---------------------|-------|-------|-------|-------|
|                                                                                 |       |       | Okt   | Nov   | Des   | Jan   | Feb                 | Mar                 | Apr                 | Mei                 | Jun                 | Jul   | Ags   | Sep   | Okt   |
| 1. Modal Kerja / Working Capital                                                | 12,77 | 12,16 | 11,60 | 11,26 | 11,94 | 11,95 | 12,50               | 11,68               | 12,00               | 11,12               | 12,37               | 12,56 | 12,19 | 12,17 | 12,27 |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 19,83 | 19,19 | 18,38 | 18,24 | 18,43 | 18,32 | 20,87 <sup>y)</sup> | 17,98 <sup>y)</sup> | 20,77 <sup>y)</sup> | 17,68 <sup>y)</sup> | 18,63               | 19,56 | 19,51 | 19,59 | 20,02 |
| i. Rupiah                                                                       | 19,91 | 19,41 | 18,62 | 18,46 | 18,67 | 18,56 | 21,22 <sup>y)</sup> | 18,23 <sup>y)</sup> | 21,13 <sup>y)</sup> | 17,93 <sup>y)</sup> | 18,75               | 19,70 | 19,64 | 19,72 | 20,19 |
| ii. Valas / Foreign Exchange                                                    | 2,54  | 2,11  | 2,20  | 1,92  | 1,94  | 1,88  | 1,68                | 1,81                | 1,29                | 2,77                | 3,14                | 3,22  | 2,73  | 2,71  | 2,47  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 8,84  | 7,91  | 7,56  | 7,16  | 8,07  | 7,92  | 7,59                | 7,67                | 6,80                | 6,77 <sup>r)</sup>  | 6,72                | 7,55  | 7,57  | 7,48  | 7,30  |
| i. Rupiah                                                                       | 9,15  | 8,16  | 7,91  | 7,49  | 8,48  | 8,35  | 7,90                | 8,00                | 7,13                | 7,22                | 8,72                | 8,62  | 8,00  | 7,90  | 7,71  |
| ii. Valas / Foreign Exchange                                                    | 4,52  | 3,79  | 3,98  | 3,51  | 4,25  | 4,21  | 4,55                | 4,32                | 3,68                | 3,49                | 4,22                | 4,09  | 3,69  | 3,67  | 3,59  |
| 2. Investasi / Investment                                                       | 10,41 | 9,79  | 8,93  | 8,57  | 9,16  | 8,99  | 8,37                | 8,99                | 8,34                | 8,66                | 10,46 <sup>y)</sup> | 9,98  | 9,89  | 9,92  | 9,90  |
| a. UMKM                                                                         | 12,04 | 10,72 | 10,58 | 10,39 | 10,76 | 10,65 | 10,14               | 10,44               | 10,19               | 10,60               | 11,12               | 11,09 | 11,70 | 11,60 | 11,40 |
| i. Rupiah                                                                       | 12,08 | 10,75 | 10,61 | 10,41 | 10,78 | 10,67 | 10,17               | 10,47               | 10,22               | 10,63               | 11,15               | 11,11 | 11,73 | 11,63 | 11,42 |
| ii. Valas / Foreign Exchange                                                    | 5,36  | 5,04  | 5,30  | 5,30  | 5,30  | 4,55  | 4,53                | 4,55                | 4,54                | 4,51                | 4,47                | 4,43  | 4,39  | 4,39  | 4,50  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 9,62  | 9,41  | 8,20  | 7,76  | 8,45  | 8,23  | 7,66                | 8,31                | 7,59                | 7,77                | 7,83                | 9,46  | 9,00  | 9,09  | 9,14  |
| i. Rupiah                                                                       | 10,30 | 9,97  | 8,62  | 8,15  | 8,85  | 8,61  | 8,05                | 8,75                | 8,01                | 8,21                | 10,78 <sup>y)</sup> | 9,91  | 9,45  | 9,55  | 9,58  |
| ii. Valas / Foreign Exchange                                                    | 6,16  | 4,74  | 4,50  | 4,09  | 4,53  | 4,56  | 3,79                | 3,94                | 3,34                | 3,66                | 3,95                | 4,73  | 4,22  | 4,40  | 4,54  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 10,64 | 9,39  | 9,69  | 9,68  | 9,77  | 9,76  | 9,24                | 9,81                | 9,43                | 9,71                | 9,83                | 9,81  | 9,84  | 9,84  | 9,79  |
| i. Rupiah                                                                       | 10,64 | 9,39  | 9,69  | 9,68  | 9,77  | 9,76  | 9,24                | 9,81                | 9,43                | 9,71                | 9,83                | 9,81  | 9,84  | 9,84  | 9,79  |
| ii. Valas / Foreign Exchange                                                    | -     | -     | -     | -     | -     | -     | -                   | -                   | -                   | -                   | -                   | -     | -     | -     | -     |

**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 of Islamic Commercial Banks)**  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2018  | 2019  | 2020  |       |       | 2021  |                    |                    |                    |                    |                    |       |       |       |       |
|---------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|--------------------|--------------------|--------------------|--------------------|--------------------|-------|-------|-------|-------|
|                                                                                 |       |       | Okt   | Nov   | Des   | Jan   | Feb                | Mar                | Apr                | Mei                | Jun                | Jul   | Ags   | Sep   | Okt   |
| 1. Modal Kerja / Working Capital                                                | 14,26 | 13,21 | 13,21 | 12,72 | 13,80 | 13,70 | 15,24              | 13,28              | 14,37              | 12,41              | 14,27              | 14,61 | 14,24 | 14,05 | 14,11 |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 23,04 | 21,87 | 20,61 | 20,37 | 20,66 | 20,44 | 24,32 <sup>)</sup> | 19,97 <sup>)</sup> | 24,19 <sup>)</sup> | 19,47 <sup>)</sup> | 20,55              | 21,72 | 21,57 | 21,65 | 21,94 |
| i. Rupiah                                                                       | 23,05 | 21,91 | 20,67 | 20,42 | 20,71 | 20,50 | 24,38 <sup>)</sup> | 20,02 <sup>)</sup> | 24,26 <sup>)</sup> | 19,59 <sup>)</sup> | 20,58              | 21,75 | 21,60 | 21,68 | 21,97 |
| ii. Valas / Foreign Exchange                                                    | 3,84  | 1,92  | 3,09  | 3,38  | 3,34  | 3,80  | 4,06               | 3,84               | 1,80               | 4,98               | 8,46               | 8,54  | 6,88  | 6,91  | 6,77  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 8,92  | 7,33  | 7,48  | 6,83  | 8,43  | 8,03  | 7,68               | 7,65               | 6,22               | 6,36               | 6,24               | 6,13  | 7,72  | 7,40  | 7,21  |
| i. Rupiah                                                                       | 9,09  | 7,52  | 7,66  | 7,03  | 8,65  | 8,23  | 7,85               | 7,84               | 6,44               | 6,62               | 6,50               | 6,38  | 8,10  | 7,74  | 7,58  |
| ii. Valas / Foreign Exchange                                                    | 5,80  | 4,01  | 4,54  | 3,46  | 5,30  | 5,33  | 5,67               | 5,13               | 3,74               | 3,41               | 4,58               | 4,39  | 3,80  | 3,79  | 3,58  |
| 2. Investasi / Investment                                                       | 11,07 | 9,74  | 9,49  | 8,94  | 9,93  | 9,65  | 8,90               | 9,29               | 8,34               | 8,61               | 11,35 <sup>)</sup> | 10,61 | 10,76 | 10,89 | 10,88 |
| a. UMKM                                                                         | 12,82 | 10,74 | 10,78 | 10,57 | 11,00 | 10,87 | 10,33              | 10,55              | 10,29              | 10,77              | 11,41              | 11,39 | 12,17 | 12,04 | 11,82 |
| i. Rupiah                                                                       | 12,82 | 10,74 | 10,78 | 10,57 | 11,00 | 10,88 | 10,35              | 10,56              | 10,30              | 10,78              | 11,42              | 11,40 | 12,18 | 12,05 | 11,83 |
| ii. Valas / Foreign Exchange                                                    | 9,00  | -     | 5,15  | 5,23  | 5,31  | 1,75  | 1,41               | 1,77               | 1,34               | 1,45               | 1,27               | 1,08  | 0,87  | 0,87  | 1,00  |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 10,10 | 9,16  | 8,69  | 7,92  | 9,26  | 8,84  | 7,99               | 8,45               | 7,12               | 7,17               | 7,29               | 7,28  | 9,77  | 10,09 | 10,21 |
| i. Rupiah                                                                       | 10,58 | 9,52  | 8,99  | 8,20  | 9,57  | 9,11  | 8,28               | 8,81               | 7,41               | 7,48               | 11,91              | 10,41 | 10,10 | 10,46 | 10,54 |
| ii. Valas / Foreign Exchange                                                    | 6,96  | 5,21  | 5,84  | 5,06  | 5,93  | 5,99  | 4,86               | 4,61               | 3,55               | 3,75               | 4,35               | 6,10  | 5,33  | 5,54  | 5,90  |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 12,01 | 10,25 | 11,30 | 11,26 | 11,39 | 11,32 | 11,21              | 11,17              | 11,20              | 11,12              | 11,18              | 11,22 | 11,30 | 11,29 | 11,26 |
| i. Rupiah                                                                       | 12,01 | 10,25 | 11,30 | 11,26 | 11,39 | 11,32 | 11,21              | 11,17              | 11,20              | 11,12              | 11,18              | 11,22 | 11,30 | 11,29 | 11,26 |
| ii. Valas / Foreign Exchange                                                    | -     | -     | -     | -     | -     | -     | -                  | -                  | -                  | -                  | -                  | -     | -     | -     | -     |

**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 of Islamic Business Units)**  
**Dalam Persen (Percentage)**

| Indikator/Indicator                                                             | 2018  | 2019  | 2020 |      |      | 2021 |      |       |      |      |      |      |      |      |      |
|---------------------------------------------------------------------------------|-------|-------|------|------|------|------|------|-------|------|------|------|------|------|------|------|
|                                                                                 |       |       | Okt  | Nov  | Des  | Jan  | Feb  | Mar   | Apr  | Mei  | Jun  | Jul  | Ags  | Sep  | Okt  |
| 1. Modal Kerja / Working Capital                                                | 9,47  | 9,42  | 7,80 | 7,77 | 7,48 | 7,73 | 7,50 | 7,67  | 7,56 | 7,76 | 7,59 | 7,42 | 7,42 | 7,63 | 7,55 |
| a. UMKM / Micro, Small and Medium Enterprise                                    | 11,20 | 9,89  | 8,14 | 7,99 | 7,58 | 7,66 | 7,60 | 7,63  | 7,62 | 7,68 | 7,81 | 7,76 | 7,75 | 7,74 | 8,03 |
| i. Rupiah                                                                       | 11,35 | 10,30 | 8,56 | 8,41 | 8,03 | 8,14 | 8,12 | 8,15  | 8,16 | 8,12 | 8,08 | 8,02 | 8,02 | 8,01 | 8,39 |
| ii. Valas / Foreign Exchange                                                    | 2,45  | 2,14  | 1,99 | 1,91 | 1,64 | 1,37 | 1,31 | 1,31  | 1,21 | 1,17 | 1,44 | 1,44 | 1,35 | 1,35 | 1,43 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 8,68  | 9,21  | 7,70 | 7,71 | 7,46 | 7,75 | 7,47 | 7,69  | 7,55 | 7,78 | 7,53 | 7,33 | 7,35 | 7,60 | 7,44 |
| i. Rupiah                                                                       | 9,27  | 9,62  | 8,37 | 8,36 | 8,16 | 8,56 | 7,97 | 8,30  | 8,08 | 8,33 | 8,04 | 7,84 | 7,84 | 8,16 | 7,90 |
| ii. Valas / Foreign Exchange                                                    | 3,11  | 3,37  | 3,58 | 3,54 | 3,48 | 3,38 | 3,61 | 3,56  | 3,62 | 3,59 | 3,75 | 3,72 | 3,56 | 3,54 | 3,60 |
| 2. Investasi / Investment                                                       | 9,21  | 9,86  | 7,89 | 7,87 | 7,75 | 7,79 | 7,70 | 8,41  | 8,34 | 8,76 | 8,77 | 8,77 | 8,20 | 8,00 | 7,97 |
| a. UMKM                                                                         | 10,16 | 10,65 | 9,73 | 9,61 | 9,69 | 9,62 | 9,54 | 9,93  | 9,88 | 9,86 | 9,80 | 9,75 | 9,49 | 9,52 | 9,45 |
| i. Rupiah                                                                       | 10,25 | 10,76 | 9,83 | 9,70 | 9,77 | 9,70 | 9,62 | 10,02 | 9,96 | 9,95 | 9,88 | 9,83 | 9,57 | 9,59 | 9,51 |
| ii. Valas / Foreign Exchange                                                    | 5,17  | 5,31  | 5,30 | 5,30 | 5,30 | 5,30 | 5,31 | 5,31  | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 | 5,31 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise                          | 8,86  | 9,72  | 7,56 | 7,54 | 7,39 | 7,45 | 7,35 | 8,12  | 8,04 | 8,54 | 8,56 | 8,57 | 7,94 | 7,68 | 7,66 |
| i. Rupiah                                                                       | 9,80  | 10,52 | 8,12 | 8,09 | 7,89 | 7,94 | 7,84 | 8,68  | 8,59 | 9,17 | 9,19 | 9,20 | 8,52 | 8,22 | 8,18 |
| ii. Valas / Foreign Exchange                                                    | 5,38  | 4,39  | 2,98 | 2,99 | 2,93 | 2,93 | 2,99 | 3,20  | 3,19 | 3,58 | 3,56 | 3,55 | 3,28 | 3,27 | 3,25 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 8,72  | 8,17  | 7,25 | 7,28 | 7,33 | 7,40 | 7,35 | 7,79  | 7,73 | 7,62 | 7,84 | 7,75 | 7,73 | 7,75 | 7,70 |
| i. Rupiah                                                                       | 8,72  | 8,17  | 7,25 | 7,28 | 7,33 | 7,40 | 7,35 | 7,79  | 7,73 | 7,62 | 7,84 | 7,75 | 7,73 | 7,75 | 7,70 |
| ii. Valas / Foreign Exchange                                                    | -     | -     | -    | -    | -    | -    | -    | -     | -    | -    | -    | -    | -    | -    | -    |

**Tabel 19.**  
**Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah**  
**(Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)**  
**Dalam Persen (Percentage)**

| Indikator / Indicator                                                                                                                      | 2018  | 2019              | 2020  |       |                   |       | 2021  |       |       |       |                   |                    |                    |       |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------------|-------|-------|-------------------|-------|-------|-------|-------|-------|-------------------|--------------------|--------------------|-------|-------|
|                                                                                                                                            |       |                   | Okt   | Nov   | Des               | Jan   | Feb   | Mar   | Apr   | Mei   | Jun               | Jul                | Ags                | Sep   | Okt   |
| Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector                                                                          |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 12,86 | 13,19             | 12,13 | 11,85 | 11,94             | 11,46 | 11,80 | 11,25 | 11,21 | 10,78 | 11,72             | 11,70              | 11,50              | 11,28 | 11,19 |
| a. Rupiah                                                                                                                                  | 12,99 | 13,34             | 12,30 | 12,04 | 12,16             | 11,70 | 12,16 | 11,47 | 11,49 | 10,96 | 11,91             | 11,91              | 11,68              | 11,47 | 11,37 |
| b. Valas / Foreign Exchange                                                                                                                | 5,76  | 5,28              | 3,20  | 3,13  | 2,55              | 2,18  | 2,08  | 2,26  | 2,45  | 2,47  | 3,16              | 2,96               | 2,79               | 2,59  | 2,56  |
| Perikanan / Fishery                                                                                                                        | 13,14 | 10,40             | 10,49 | 10,03 | 10,50             | 10,46 | 11,01 | 10,19 | 8,32  | 8,23  | 10,03             | 11,25              | 9,61               | 9,50  | 9,58  |
| a. Rupiah                                                                                                                                  | 13,14 | 10,40             | 10,49 | 10,03 | 10,50             | 10,46 | 11,01 | 10,19 | 8,32  | 8,23  | 10,03             | 11,25              | 9,61               | 9,50  | 9,58  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 7,85  | 5,49              | 3,96  | 4,04  | 4,00 <sup>1</sup> | 4,07  | 3,59  | 3,31  | 2,92  | 3,32  | 3,58 <sup>1</sup> | 3,50 <sup>1</sup>  | 4,08               | 4,07  | 4,11  |
| a. Rupiah                                                                                                                                  | 11,94 | 6,91              | 3,39  | 3,64  | 3,69 <sup>1</sup> | 3,74  | 4,41  | 3,43  | 2,95  | 3,43  | 3,60 <sup>1</sup> | 3,37 <sup>1</sup>  | 3,71               | 3,69  | 3,67  |
| b. Valas / Foreign Exchange                                                                                                                | 5,75  | 4,47              | 5,74  | 4,39  | 5,70              | 5,72  | 4,33  | 4,52  | 2,89  | 3,22  | 3,99 <sup>1</sup> | 3,98 <sup>1</sup>  | 4,44               | 4,47  | 4,52  |
| Industri Pengolahan / Processing Industry                                                                                                  | 9,74  | 8,42              | 7,26  | 6,90  | 7,75              | 7,79  | 7,75  | 7,85  | 7,65  | 7,29  | 8,13              | 8,12               | 7,53               | 7,80  | 7,63  |
| a. Rupiah                                                                                                                                  | 10,54 | 9,64 <sup>1</sup> | 7,93  | 7,53  | 8,56              | 8,64  | 8,34  | 8,47  | 8,33  | 7,96  | 8,99              | 9,01               | 8,32               | 8,73  | 8,44  |
| b. Valas / Foreign Exchange                                                                                                                | 5,26  | 3,80              | 3,47  | 3,26  | 3,83              | 3,77  | 4,25  | 3,94  | 3,44  | 3,25  | 3,36              | 3,23               | 2,87               | 2,87  | 2,82  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 7,99  | 9,42              | 6,85  | 6,27  | 6,98              | 6,78  | 6,39  | 6,72  | 6,14  | 6,77  | 7,18              | 10,57 <sup>1</sup> | 7,14 <sup>1</sup>  | 7,09  | 6,93  |
| a. Rupiah                                                                                                                                  | 8,26  | 10,15             | 7,31  | 6,63  | 7,41              | 7,16  | 6,66  | 7,12  | 6,38  | 7,21  | 7,21              | 11,58              | 7,42 <sup>1</sup>  | 7,35  | 7,27  |
| b. Valas / Foreign Exchange                                                                                                                | 6,40  | 4,47              | 4,62  | 4,51  | 4,80              | 4,83  | 4,89  | 4,76  | 4,80  | 4,75  | 6,01              | 6,04               | 5,91               | 5,90  | 5,60  |
| Konstruksi / Construction                                                                                                                  | 9,75  | 9,07              | 8,37  | 8,20  | 8,52              | 8,47  | 8,10  | 8,22  | 8,12  | 7,99  | 8,03              | 9,59               | 9,26               | 9,21  | 9,13  |
| a. Rupiah                                                                                                                                  | 9,80  | 9,12              | 8,39  | 8,21  | 8,53              | 8,48  | 8,11  | 8,23  | 8,13  | 8,00  | 10,63             | 9,60               | 9,27               | 9,22  | 9,14  |
| b. Valas / Foreign Exchange                                                                                                                | 5,96  | 4,15              | 4,83  | 4,82  | 6,66              | 6,50  | 6,55  | 6,49  | 6,53  | 6,52  | 6,46              | 6,46               | 6,45               | 6,36  | 6,43  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 18,74 | 17,46             | 17,49 | 17,45 | 17,80             | 17,82 | 18,93 | 17,60 | 18,76 | 17,31 | 18,12             | 18,29              | 18,29              | 18,15 | 18,58 |
| a. Rupiah                                                                                                                                  | 19,01 | 17,82             | 17,91 | 17,82 | 18,22             | 18,25 | 19,54 | 18,05 | 19,37 | 17,75 | 18,49             | 18,68              | 18,67              | 18,51 | 18,93 |
| b. Valas / Foreign Exchange                                                                                                                | 5,36  | 4,24              | 2,61  | 2,65  | 2,93              | 2,91  | 3,18  | 3,19  | 2,81  | 3,23  | 4,09              | 3,69 <sup>1</sup>  | 3,18               | 3,20  | 3,19  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking                      | 11,63 | 11,05             | 10,86 | 10,65 | 10,73             | 10,42 | 10,10 | 9,99  | 9,78  | 10,16 | 10,53             | 10,41              | 10,07              | 9,98  | 9,83  |
| a. Rupiah                                                                                                                                  | 11,63 | 11,05             | 10,89 | 10,68 | 10,76             | 10,45 | 10,11 | 10,00 | 9,79  | 10,16 | 10,54             | 10,41              | 10,07              | 9,98  | 9,84  |
| b. Valas / Foreign Exchange                                                                                                                | 5,50  | -                 | 0,70  | 0,70  | 0,70              | 0,70  | -     | -     | -     | -     | 1,78              | 1,78               | 1,78               | 1,78  | 1,78  |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 10,08 | 9,47              | 7,09  | 6,83  | 7,54              | 7,26  | 6,75  | 7,23  | 6,51  | 6,43  | 6,43              | 8,05 <sup>1</sup>  | 7,65               | 7,62  | 7,65  |
| a. Rupiah                                                                                                                                  | 10,76 | 10,02             | 7,62  | 7,32  | 8,07              | 7,77  | 7,27  | 7,76  | 6,99  | 6,82  | 6,81              | 8,61 <sup>1</sup>  | 8,20               | 8,16  | 8,17  |
| b. Valas / Foreign Exchange                                                                                                                | 6,15  | 4,29              | 3,01  | 2,86  | 3,01              | 2,98  | 2,94  | 2,74  | 2,87  | 2,79  | 2,80              | 2,81               | 2,95               | 2,93  | 2,92  |
| Perantara Keuangan / Financial Intermediaries                                                                                              | 9,84  | 9,62              | 8,48  | 8,44  | 8,62              | 8,66  | 8,22  | 8,42  | 8,39  | 8,24  | 8,21              | 8,11               | 10,03 <sup>1</sup> | 9,88  | 9,65  |
| a. Rupiah                                                                                                                                  | 9,85  | 9,63              | 8,49  | 8,44  | 8,63              | 8,67  | 8,23  | 8,43  | 8,41  | 8,26  | 8,21              | 8,11               | 10,05 <sup>1</sup> | 9,90  | 9,66  |
| b. Valas / Foreign Exchange                                                                                                                | 4,40  | 3,21              | 4,40  | 4,39  | 4,40              | 4,40  | 4,22  | 4,40  | 0,67  | 0,60  | 4,00              | 4,00               | 0,75 <sup>1</sup>  | 0,75  | 0,75  |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 10,35 | 8,41              | 9,14  | 8,42  | 9,40              | 9,16  | 7,78  | 8,21  | 7,16  | 7,46  | 8,07              | 8,05               | 7,58               | 7,53  | 7,75  |
| a. Rupiah                                                                                                                                  | 10,89 | 9,27 r            | 9,42  | 8,65  | 9,67              | 9,41  | 8,01  | 8,44  | 7,35  | 7,75  | 8,37              | 8,33               | 7,82               | 7,79  | 7,93  |
| b. Valas / Foreign Exchange                                                                                                                | 2,35  | 4,66              | 4,42  | 4,34  | 4,74              | 4,74  | 4,44  | 4,39  | 4,36  | 4,33  | 4,64              | 4,64               | 4,61               | 5,26  | 5,41  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 12,26 | 13,93             | 11,77 | 11,65 | 11,40             | 11,34 | 11,22 | 11,35 | 11,35 | 11,18 | 11,25             | 11,08              | 11,12              | 10,97 | 11,03 |
| a. Rupiah                                                                                                                                  | 12,26 | 13,93             | 11,77 | 11,65 | 11,40             | 11,34 | 11,22 | 11,35 | 11,35 | 11,18 | 11,25             | 11,08              | 11,12              | 10,97 | 11,03 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Jasa Pendidikan / Education Services                                                                                                       | 11,25 | 9,82              | 9,92  | 9,58  | 10,02             | 9,84  | 9,54  | 9,88  | 9,78  | 10,34 | 10,44             | 14,31 <sup>1</sup> | 16,07 <sup>1</sup> | 15,66 | 15,55 |
| a. Rupiah                                                                                                                                  | 11,25 | 9,82              | 9,92  | 9,58  | 10,02             | 9,84  | 9,54  | 9,88  | 9,78  | 10,34 | 10,44             | 14,31              | 16,07              | 15,66 | 15,55 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 10,69 | 8,35              | 9,57  | 9,38  | 9,95              | 9,69  | 9,44  | 9,62  | 9,29  | 9,53  | 10,56             | 11,05              | 11,36              | 11,19 | 11,20 |
| a. Rupiah                                                                                                                                  | 10,69 | 8,35              | 9,57  | 9,38  | 9,95              | 9,69  | 9,44  | 9,62  | 9,29  | 9,53  | 10,56             | 11,05              | 11,36              | 11,19 | 11,20 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 14,37 | 11,53             | 9,83  | 9,18  | 10,53             | 10,44 | 10,27 | 10,11 | 9,28  | 9,06  | 9,33              | 9,98               | 10,99              | 11,15 | 11,34 |
| a. Rupiah                                                                                                                                  | 14,37 | 11,53             | 9,83  | 9,18  | 10,53             | 10,44 | 10,27 | 10,11 | 9,28  | 9,06  | 9,33              | 9,98               | 10,99              | 11,15 | 11,34 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 42,76 | 48,71             | 41,29 | 40,87 | 40,75             | 40,85 | 44,54 | 40,75 | 44,34 | 40,60 | 40,94             | 40,74              | 38,06              | 38,49 | 38,53 |
| a. Rupiah                                                                                                                                  | 42,76 | 48,71             | 41,29 | 40,87 | 40,75             | 40,85 | 44,54 | 40,75 | 44,34 | 40,60 | 40,94             | 40,74              | 38,06              | 38,49 | 38,53 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | -     | 17,33             | 0     | 0     | 0                 | 0     | 0     | 0     | 0     | 0     | 0                 | 0                  | 16,00 <sup>1</sup> | 16,00 | 16,00 |
| a. Rupiah                                                                                                                                  | -     | 17,33             | 0     | 0     | 0                 | 0     | 0     | 0     | 0     | 0     | 0                 | 0                  | 16,00 <sup>1</sup> | 16,00 | 16,00 |
| b. Valas / Foreign Exchange                                                                                                                | -     | 0                 | 0     | 0     | 0                 | 0     | 0     | 0     | 0     | 0     | 0                 | 0                  | 0                  | 0     | 0     |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 7,55  | 14,66             | 8,02  | 8,65  | 8,79              | 8,88  | 8,62  | 8,89  | 9,45  | 8,56  | 9,09              | 9,10               | 11,17              | 10,99 | 11,11 |
| a. Rupiah                                                                                                                                  | 7,55  | 14,66             | 8,02  | 8,65  | 8,79              | 8,88  | 8,62  | 8,89  | 9,45  | 8,56  | 9,09              | 9,10               | 11,17              | 10,99 | 11,11 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin                                                              |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |
| Rumah Tangga / House Hold                                                                                                                  |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 9,85  | 7,97              | 8,33  | 8,31  | 8,46              | 8,47  | 7,97  | 8,57  | 8,23  | 8,38  | 8,65              | 8,58               | 8,66               | 8,67  | 8,59  |
| a. Rupiah                                                                                                                                  | 9,85  | 7,97              | 8,33  | 8,31  | 8,46              | 8,47  | 7,97  | 8,57  | 8,23  | 8,38  | 8,65              | 8,58               | 8,66               | 8,67  | 8,59  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership                                                                             | 9,11  | 8,18              | 7,21  | 7,26  | 7,47              | 7,43  | 7,03  | 7,98  | 7,73  | 8,01  | 8,05              | 7,89               | 7,88               | 7,82  | 7,70  |
| a. Rupiah                                                                                                                                  | 9,11  | 8,18              | 7,21  | 7,26  | 7,47              | 7,43  | 7,03  | 7,98  | 7,73  | 8,01  | 8,05              | 7,89               | 7,88               | 7,82  | 7,70  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 10,05 | 7,23              | 7,92  | 7,94  | 8,01              | 7,89  | 7,24  | 8,51  | 8,07  | 8,67  | 8,75              | 8,62               | 8,87               | 8,85  | 8,85  |
| a. Rupiah                                                                                                                                  | 10,05 | 7,23              | 7,92  | 7,94  | 8,01              | 7,89  | 7,24  | 8,51  | 8,07  | 8,67  | 8,75              | 8,62               | 8,87               | 8,85  | 8,85  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 9,82  | 9,93              | 10,34 | 10,42 | 10,61             | 10,75 | 11,01 | 10,84 | 11,06 | 10,83 | 10,85             | 10,77              | 10,72              | 10,77 | 10,74 |
| a. Rupiah                                                                                                                                  | 9,82  | 9,93              | 10,34 | 10,42 | 10,61             | 10,75 | 11,01 | 10,84 | 11,06 | 10,83 | 10,85             | 10,77              | 10,72              | 10,77 | 10,74 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                               | 11,98 | 11,48             | 11,58 | 11,53 | 11,52             | 11,47 | 11,08 | 11,38 | 11,08 | 11,34 | 11,29             | 11,33              | 11,34              | 11,31 | 11,29 |
| a. Rupiah                                                                                                                                  | 11,98 | 11,48             | 11,58 | 11,53 | 11,52             | 11,47 | 11,08 | 11,38 | 11,08 | 11,34 | 11,29             | 11,33              | 11,34              | 11,31 | 11,29 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                                |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |
| a. Rupiah                                                                                                                                  | 12,17 | 10,64             | 10,43 | 10,56 | 10,58             | 10,43 | 10,21 | 10,46 | 10,33 | 10,42 | 10,44             | 10,59              | 10,32              | 10,26 | 10,25 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |

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

| Indikator / Indicator                                                                                                                      | 2018  | 2019              | 2020  |       |                   |       | 2021  |       |       |       |                   |                    |                    |       |       |  |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------------|-------|-------|-------------------|-------|-------|-------|-------|-------|-------------------|--------------------|--------------------|-------|-------|--|
|                                                                                                                                            |       |                   | Okt   | Nov   | Des               | Jan   | Feb   | Mar   | Apr   | Mei   | Jun               | Jul                | Ags                | Sep   | Okt   |  |
| Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector                                                                          |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |  |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 13.96 | 14.60             | 13.49 | 13.18 | 13.37             | 12.68 | 13.96 | 12.36 | 13.36 | 11.82 | 12.99             | 12.97              | 12.71              | 12.56 | 12.39 |  |
| a. Rupiah                                                                                                                                  | 13.99 | 14.71             | 13.49 | 13.18 | 13.37             | 12.68 | 13.96 | 12.36 | 13.36 | 11.82 | 12.99             | 12.97              | 12.71              | 12.56 | 12.39 |  |
| b. Valas / Foreign Exchange                                                                                                                | 7.00  | 7.00              | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Perikanan / Fishery                                                                                                                        | 13.33 | 10.27             | 10.48 | 10.01 | 10.50             | 10.46 | 11.04 | 10.20 | 8.20  | 8.15  | 10.04             | 11.33              | 9.61               | 9.51  | 9.59  |  |
| a. Rupiah                                                                                                                                  | 13.33 | 10.27             | 10.48 | 10.01 | 10.50             | 10.46 | 11.04 | 10.20 | 8.20  | 8.15  | 10.04             | 11.33              | 9.61               | 9.51  | 9.59  |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 10.00 | 5.86              | 4.23  | 4.34  | 4.29 <sup>r</sup> | 4.27  | 3.75  | 3.21  | 2.55  | 3.18  | 3.42 <sup>r</sup> | 3.40 <sup>r</sup>  | 4.39               | 4.35  | 4.41  |  |
| a. Rupiah                                                                                                                                  | 12.56 | 6.14              | 2.66  | 3.00  | 3.06 <sup>r</sup> | 2.95  | 3.60  | 2.76  | 2.03  | 2.67  | 2.67              | 3.00 <sup>r</sup>  | 3.28               | 3.26  | 3.22  |  |
| b. Valas / Foreign Exchange                                                                                                                | 7.36  | 5.53              | 8.33  | 6.01  | 8.53              | 8.29  | 6.54  | 6.00  | 3.32  | 3.78  | 3.48 <sup>r</sup> | 3.48 <sup>r</sup>  | 6.25               | 6.26  | 6.10  |  |
| Industri Pengolahan / Processing Industry                                                                                                  | 10.55 | 8.62              | 7.88  | 7.37  | 8.72              | 8.88  | 8.86  | 8.23  | 8.07  | 7.37  | 8.62              | 8.65               | 8.26               | 8.31  | 8.20  |  |
| a. Rupiah                                                                                                                                  | 10.75 | 9.57 <sup>r</sup> | 8.17  | 7.66  | 9.05              | 9.23  | 9.07  | 8.48  | 8.39  | 7.81  | 9.25              | 9.30               | 8.92               | 8.97  | 8.85  |  |
| b. Valas / Foreign Exchange                                                                                                                | 6.09  | 3.49              | 3.45  | 2.79  | 4.92              | 4.93  | 5.94  | 4.72  | 3.00  | 2.83  | 3.08              | 2.76               | 2.23               | 2.22  | 2.13  |  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 7.56  | 7.01              | 6.97  | 6.09  | 7.31              | 6.99  | 6.79  | 6.91  | 5.87  | 6.03  | 6.73              | 12.36 <sup>r</sup> | 7.68 <sup>r</sup>  | 7.61  | 7.54  |  |
| a. Rupiah                                                                                                                                  | 7.99  | 7.76              | 7.77  | 6.59  | 8.09              | 7.65  | 7.36  | 7.60  | 6.18  | 6.50  | 6.51              | 14.66 <sup>r</sup> | 8.27 <sup>r</sup>  | 8.17  | 8.14  |  |
| b. Valas / Foreign Exchange                                                                                                                | 6.37  | 4.22              | 4.65  | 4.52  | 4.88              | 4.92  | 5.03  | 4.83  | 4.92  | 4.74  | 6.14              | 6.17               | 6.12               | 6.10  | 5.89  |  |
| Konstruksi / Construction                                                                                                                  | 9.17  | 7.77              | 8.11  | 7.82  | 8.57              | 8.17  | 7.82  | 7.79  | 7.23  | 7.19  | 7.17              | 10.22 <sup>r</sup> | 9.95               | 10.36 | 10.22 |  |
| a. Rupiah                                                                                                                                  | 9.24  | 7.83              | 8.13  | 7.84  | 8.59              | 8.18  | 7.83  | 7.80  | 7.24  | 7.19  | 7.17              | 10.24              | 9.97               | 10.38 | 10.24 |  |
| b. Valas / Foreign Exchange                                                                                                                | 5.96  | 4.15              | 5.01  | 5.00  | 6.94              | 6.94  | 7.00  | 6.94  | 7.00  | 7.00  | 7.00              | 7.00               | 7.00               | 6.91  | 6.98  |  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 21.56 | 20.42             | 20.76 | 20.63 | 21.16             | 20.82 | 23.17 | 20.27 | 22.84 | 19.92 | 20.91             | 21.23              | 21.46              | 21.27 | 21.67 |  |
| a. Rupiah                                                                                                                                  | 21.87 | 20.60             | 20.93 | 20.76 | 21.36             | 21.04 | 23.62 | 20.57 | 23.31 | 20.22 | 21.20             | 21.54              | 21.75              | 21.55 | 21.95 |  |
| b. Valas / Foreign Exchange                                                                                                                | 6.67  | 6.32              | 4.09  | 4.56  | 4.31              | 4.47  | 4.42  | 4.04  | 3.20  | 3.12  | 4.04              | 3.25               | 3.28               | 3.33  | 3.38  |  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking                      | 12.65 | 11.73             | 12.14 | 11.88 | 12.00             | 11.53 | 11.45 | 10.84 | 10.77 | 10.48 | 10.95             | 10.80              | 10.75              | 10.63 | 10.52 |  |
| a. Rupiah                                                                                                                                  | 12.65 | 11.73             | 12.19 | 11.92 | 12.04             | 11.58 | 11.48 | 10.84 | 10.78 | 10.49 | 10.96             | 10.80              | 10.75              | 10.63 | 10.53 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | 0.70  | 0.70  | 0.70              | 0.70  | -     | -     | -     | -     | 1.78              | 1.78               | 1.78               | 1.78  | 1.78  |  |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 10.07 | 9.19              | 6.94  | 6.59  | 7.62              | 7.26  | 6.52  | 7.06  | 5.83  | 5.80  | 5.85              | 8.03 <sup>r</sup>  | 7.53               | 7.54  | 7.59  |  |
| a. Rupiah                                                                                                                                  | 10.81 | 9.72              | 7.33  | 6.96  | 8.02              | 7.63  | 6.85  | 7.43  | 6.10  | 6.07  | 6.12              | 8.43 <sup>r</sup>  | 7.89               | 7.90  | 7.92  |  |
| b. Valas / Foreign Exchange                                                                                                                | 6.29  | 4.42              | 1.92  | 1.62  | 1.86              | 1.84  | 1.89  | 1.76  | 1.70  | 1.61  | 1.54              | 1.51               | 1.38               | 1.32  | 1.06  |  |
| Perantara Keuangan / Financial Intermediaries                                                                                              | 9.84  | 9.88              | 8.64  | 8.69  | 9.30              | 9.12  | 8.67  | 8.63  | 8.43  | 8.68  | 9.05              | 9.16               | 10.93              | 10.47 | 10.16 |  |
| a. Rupiah                                                                                                                                  | 9.86  | 9.89              | 8.67  | 8.71  | 9.32              | 9.14  | 8.70  | 8.65  | 8.47  | 8.71  | 9.07              | 9.18               | 10.97              | 10.51 | 10.20 |  |
| b. Valas / Foreign Exchange                                                                                                                | 4.40  | 3.21              | 4.40  | 4.39  | 4.40              | 4.40  | 4.22  | 4.40  | 0.67  | 0.60  | 4.00              | 4.00               | 0.75 <sup>r</sup>  | 0.75  | 0.75  |  |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 11.43 | 8.50              | 9.59  | 8.58  | 10.11             | 9.88  | 7.79  | 8.22  | 6.62  | 7.14  | 8.04              | 8.06               | 7.51               | 7.48  | 7.58  |  |
| a. Rupiah                                                                                                                                  | 11.47 | 9.22 <sup>r</sup> | 9.67  | 8.65  | 10.16             | 9.94  | 7.85  | 8.25  | 6.63  | 7.16  | 8.05              | 8.07               | 7.51               | 7.50  | 7.61  |  |
| b. Valas / Foreign Exchange                                                                                                                | 4.91  | 3.73              | 1.45  | 0.79  | 4.06              | 4.05  | 1.49  | 1.50  | 1.37  | 1.39  | -                 | -                  | -                  | 6.94  | 6.94  |  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 12.79 | 14.21             | 12.32 | 12.34 | 12.36             | 12.29 | 12.25 | 12.21 | 13.15 | 11.60 | 11.86             | 11.45              | 12.46              | 12.43 | 12.09 |  |
| a. Rupiah                                                                                                                                  | 12.79 | 14.21             | 12.32 | 12.34 | 12.36             | 12.29 | 12.25 | 12.21 | 13.15 | 11.60 | 11.86             | 11.45              | 12.46              | 12.43 | 12.09 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Jasa Pendidikan / Education Services                                                                                                       | 11.31 | 9.82              | 10.09 | 9.71  | 10.23             | 10.03 | 9.76  | 9.88  | 9.77  | 10.41 | 10.52             | 14.88              | 16.88 <sup>r</sup> | 16.47 | 16.36 |  |
| a. Rupiah                                                                                                                                  | 11.31 | 9.82              | 10.09 | 9.71  | 10.23             | 10.03 | 9.76  | 9.88  | 9.77  | 10.41 | 10.52             | 14.88              | 16.88 <sup>r</sup> | 16.47 | 16.36 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 10.66 | 8.36              | 9.75  | 9.53  | 10.18             | 9.91  | 9.73  | 9.82  | 9.55  | 9.72  | 10.86             | 11.41              | 11.78              | 11.56 | 11.59 |  |
| a. Rupiah                                                                                                                                  | 10.66 | 8.36              | 9.75  | 9.53  | 10.18             | 9.91  | 9.73  | 9.82  | 9.55  | 9.72  | 10.86             | 11.41              | 11.78              | 11.56 | 11.59 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 14.00 | 10.97             | 9.91  | 9.18  | 10.71             | 10.62 | 10.50 | 10.20 | 9.29  | 9.03  | 9.35              | 10.09              | 11.22              | 11.25 | 11.46 |  |
| a. Rupiah                                                                                                                                  | 14.00 | 10.97             | 9.91  | 9.18  | 10.71             | 10.62 | 10.50 | 10.20 | 9.29  | 9.03  | 9.35              | 10.09              | 11.22              | 11.25 | 11.46 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 43.63 | 49.01             | 41.91 | 41.52 | 41.46             | 41.55 | 45.42 | 41.48 | 45.18 | 41.23 | 41.57             | 41.34              | 38.54              | 38.98 | 39.06 |  |
| a. Rupiah                                                                                                                                  | 43.63 | 49.01             | 41.91 | 41.52 | 41.46             | 41.55 | 45.42 | 41.48 | 45.18 | 41.23 | 41.57             | 41.34              | 38.54              | 38.98 | 39.06 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | -     | 17.33             | 0     | 0     | 0                 | 0     | 0     | 0     | 0     | 0     | 0                 | 0                  | 0                  | 0     | 0     |  |
| a. Rupiah                                                                                                                                  | -     | 17.33             | 0     | 0     | 0                 | 0     | 0     | 0     | 0     | 0     | 0                 | 0                  | 0                  | 0     | 0     |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 8.30  | 12.46             | 8.10  | 8.65  | 8.83              | 8.88  | 8.75  | 8.84  | 9.42  | 8.51  | 9.08              | 9.09               | 11.31              | 10.99 | 11.11 |  |
| a. Rupiah                                                                                                                                  | 8.30  | 12.46             | 8.10  | 8.65  | 8.83              | 8.88  | 8.75  | 8.84  | 9.42  | 8.51  | 9.08              | 9.09               | 11.31              | 10.99 | 11.11 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin                                                              |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |  |
| Rumah Tangga / House Hold                                                                                                                  |       |                   |       |       |                   |       |       |       |       |       |                   |                    |                    |       |       |  |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 11.57 | 8.04              | 10.19 | 10.12 | 10.42             | 10.33 | 10.16 | 10.09 | 10.17 | 10.04 | 10.25             | 10.23              | 10.46              | 10.49 | 10.43 |  |
| a. Rupiah                                                                                                                                  | 11.57 | 8.04              | 10.19 | 10.12 | 10.42             | 10.33 | 10.16 | 10.09 | 10.17 | 10.04 | 10.25             | 10.23              | 10.46              | 10.49 | 10.43 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership                                                                             | 11.55 | 10.48             | 10.44 | 10.24 | 11.06             | 11.03 | 10.33 | 10.70 | 10.37 | 10.46 | 10.56             | 10.39              | 10.61              | 10.59 | 10.60 |  |
| a. Rupiah                                                                                                                                  | 11.55 | 10.48             | 10.44 | 10.24 | 11.06             | 11.03 | 10.33 | 10.70 | 10.37 | 10.46 | 10.56             | 10.39              | 10.61              | 10.59 | 10.60 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 11.75 | 5.75              | 10.52 | 10.49 | 10.84             | 10.72 | 10.16 | 10.16 | 9.62  | 10.48 | 10.76             | 10.77              | 11.81              | 11.94 | 11.92 |  |
| a. Rupiah                                                                                                                                  | 11.75 | 5.75              | 10.52 | 10.49 | 10.84             | 10.72 | 10.16 | 10.16 | 9.62  | 10.48 | 10.76             | 10.77              | 11.81              | 11.94 | 11.92 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 9.45  | 9.68              | 10.13 | 10.11 | 10.13             | 10.15 | 10.45 | 10.15 | 10.42 | 10.11 | 10.08             | 10.05              | 9.99               | 10.02 | 10.03 |  |
| a. Rupiah                                                                                                                                  | 9.45  | 9.68              | 10.13 | 10.11 | 10.13             | 10.15 | 10.45 | 10.15 | 10.42 | 10.11 | 10.08             | 10.05              | 9.99               | 10.02 | 10.03 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                               | 12.52 | 12.08             | 12.21 | 12.16 | 12.13             | 12.07 | 11.87 | 11.94 | 11.85 | 11.88 | 11.83             | 11.89              | 11.91              | 11.86 | 11.82 |  |
| a. Rupiah                                                                                                                                  | 12.52 | 12.08             | 12.21 | 12.16 | 12.13             | 12.07 | 11.87 | 11.94 | 11.85 | 11.88 | 11.83             | 11.89              | 11.91              | 11.86 | 11.82 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others                                                                                | 13.74 | 12.26             | 11.61 | 11.75 | 11.98             | 11.83 | 11.87 | 11.83 | 11.93 | 11.76 | 11.78             | 12.08              | 11.74              | 11.71 | 11.70 |  |
| a. Rupiah                                                                                                                                  | 13.74 | 12.26             | 11.61 | 11.75 | 11.98             | 11.83 | 11.87 | 11.83 | 11.93 | 11.76 | 11.78             | 12.08              | 11.74              | 11.71 | 11.70 |  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -                 | -     | -     | -                 | -     | -     | -     | -     | -     | -                 | -                  | -                  | -     | -     |  |

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

| Indikator / Indicator                                                                                                                      | 2018  | 2019  | 2020  |       |       | 2021  |       |       |       |       |       |       |                    |       |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------------|-------|-------|
|                                                                                                                                            |       |       | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Agst               | Sep   | Okt   |
| <b>Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector</b>                                                                   |       |       |       |       |       |       |       |       |       |       |       |       |                    |       |       |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry                                                                     | 10,26 | 10,40 | 8,80  | 8,54  | 8,27  | 8,22  | 8,14  | 8,25  | 7,81  | 8,02  | 8,44  | 8,42  | 8,28               | 7,91  | 8,00  |
| a. Rupiah                                                                                                                                  | 10,53 | 10,59 | 9,19  | 8,99  | 8,78  | 8,82  | 8,79  | 8,85  | 8,27  | 8,49  | 8,89  | 8,90  | 8,71               | 8,35  | 8,44  |
| b. Valas / Foreign Exchange                                                                                                                | 5,50  | 3,25  | 3,20  | 3,13  | 2,55  | 2,18  | 2,08  | 2,26  | 2,45  | 2,47  | 3,16  | 2,96  | 2,79               | 2,59  | 2,56  |
| Perikanan / Fishery                                                                                                                        | 11,76 | 11,70 | 10,71 | 10,61 | 10,49 | 10,45 | 10,35 | 10,08 | 10,05 | 10,21 | 9,91  | 9,64  | 9,57               | 9,37  | 9,38  |
| a. Rupiah                                                                                                                                  | 11,76 | 11,70 | 10,71 | 10,61 | 10,49 | 10,45 | 10,35 | 10,08 | 10,05 | 10,21 | 9,91  | 9,64  | 9,57               | 9,37  | 9,38  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Pertambangan dan Penggalian / Mining and Quarrying                                                                                         | 5,12  | 5,03  | 3,37  | 3,36  | 3,37  | 3,60  | 3,40  | 3,55  | 3,64  | 3,64  | 3,90  | 3,29  | 3,24               | 3,27  | 3,24  |
| a. Rupiah                                                                                                                                  | 8,72  | 8,88  | 6,69  | 6,60  | 6,60  | 7,41  | 6,48  | 6,66  | 7,04  | 7,13  | 8,21  | 8,81  | 8,76               | 8,71  | 8,69  |
| b. Valas / Foreign Exchange                                                                                                                | 4,61  | 3,63  | 2,18  | 2,17  | 2,14  | 2,13  | 2,29  | 2,47  | 2,44  | 2,40  | 2,34  | 2,30  | 2,29               | 2,24  | 2,22  |
| Industri Pengolahan / Processing Industry                                                                                                  | 7,86  | 7,95  | 6,05  | 5,89  | 5,74  | 5,60  | 6,01  | 7,03  | 7,00  | 7,11  | 7,07  | 6,95  | 6,27               | 6,66  | 6,57  |
| a. Rupiah                                                                                                                                  | 9,76  | 9,14  | 7,30  | 7,14  | 7,09  | 6,93  | 6,88  | 8,44  | 8,21  | 8,37  | 8,31  | 8,23  | 7,11               | 8,03  | 7,55  |
| b. Valas / Foreign Exchange                                                                                                                | 5,05  | 3,98  | 3,48  | 3,44  | 3,33  | 3,26  | 3,58  | 3,57  | 3,59  | 3,56  | 3,59  | 3,59  | 3,36               | 3,35  | 3,35  |
| Listrik, gas dan air / Electricity, Gas and Water                                                                                          | 8,40  | 11,98 | 6,69  | 6,56  | 6,47  | 6,47  | 5,96  | 6,44  | 6,42  | 7,90  | 7,89  | 7,87  | 6,32               | 6,28  | 6,09  |
| a. Rupiah                                                                                                                                  | 8,47  | 12,23 | 6,81  | 6,67  | 6,59  | 6,59  | 6,06  | 6,56  | 6,54  | 8,06  | 8,04  | 8,02  | 6,43               | 6,39  | 6,29  |
| b. Valas / Foreign Exchange                                                                                                                | 6,60  | 5,96  | 4,40  | 4,41  | 4,20  | 4,20  | 4,17  | 4,17  | 4,17  | 4,87  | 4,87  | 4,87  | 4,15               | 4,14  | 4,70  |
| Konstruksi / Construction                                                                                                                  | 10,53 | 10,65 | 8,67  | 8,61  | 8,47  | 8,78  | 8,28  | 8,65  | 8,70  | 8,80  | 8,92  | 8,93  | 8,53               | 8,04  | 8,01  |
| a. Rupiah                                                                                                                                  | 10,53 | 10,65 | 8,67  | 8,61  | 8,47  | 8,79  | 8,29  | 8,65  | 8,70  | 8,81  | 8,92  | 8,94  | 8,54               | 8,05  | 8,01  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | 1,25  | 1,25  | 1,25  | 1,13  | 1,13  | 1,13  | 1,06  | 1,06  | 1,08  | 1,07  | 1,07               | 1,07  | 1,09  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade                                                                                  | 9,73  | 9,02  | 8,68  | 8,81  | 8,53  | 9,00  | 8,71  | 9,07  | 8,42  | 8,67  | 8,93  | 8,71  | 8,29               | 8,55  | 8,52  |
| a. Rupiah                                                                                                                                  | 9,91  | 9,44  | 9,21  | 9,32  | 9,00  | 9,53  | 9,20  | 9,57  | 8,87  | 9,08  | 9,20  | 8,98  | 8,58               | 8,84  | 8,78  |
| b. Valas / Foreign Exchange                                                                                                                | 1,49  | 3,14  | 2,09  | 2,07  | 2,27  | 2,06  | 2,18  | 2,50  | 2,49  | 3,32  | 4,15  | 4,13  | 3,09               | 3,08  | 2,99  |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and the provision of eating and drinking                       | 10,17 | 9,76  | 7,90  | 7,82  | 7,80  | 7,85  | 7,72  | 8,00  | 8,04  | 9,38  | 9,25  | 9,17  | 7,94               | 7,95  | 7,80  |
| a. Rupiah                                                                                                                                  | 10,18 | 9,76  | 7,90  | 7,82  | 7,80  | 7,85  | 7,72  | 8,00  | 8,04  | 9,38  | 9,25  | 9,17  | 7,94               | 7,95  | 7,80  |
| b. Valas / Foreign Exchange                                                                                                                | 5,50  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications                                                  | 10,12 | 10,25 | 7,53  | 7,50  | 7,31  | 7,27  | 7,21  | 7,70  | 7,89  | 8,24  | 8,17  | 8,11  | 7,96               | 7,82  | 7,80  |
| a. Rupiah                                                                                                                                  | 10,59 | 10,82 | 8,59  | 8,52  | 8,27  | 8,23  | 8,28  | 8,95  | 9,20  | 9,29  | 9,26  | 9,18  | 9,22               | 9,03  | 8,99  |
| b. Valas / Foreign Exchange                                                                                                                | 5,18  | 3,90  | 3,99  | 3,96  | 3,96  | 3,93  | 3,53  | 3,53  | 3,52  | 3,86  | 3,86  | 3,85  | 3,93               | 3,92  | 3,92  |
| Perantara Keuangan / Financial Intermediaries                                                                                              | 9,83  | 9,21  | 8,23  | 8,06  | 7,66  | 7,98  | 7,76  | 8,07  | 8,34  | 7,63  | 7,03  | 6,62  | 8,79 <sup>3</sup>  | 9,06  | 8,93  |
| a. Rupiah                                                                                                                                  | 9,83  | 9,21  | 8,23  | 8,06  | 7,66  | 7,98  | 7,76  | 8,07  | 8,34  | 7,63  | 7,03  | 6,62  | 8,79 <sup>3</sup>  | 9,06  | 8,93  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services                                | 8,53  | 8,25  | 8,06  | 8,03  | 7,76  | 7,50  | 7,76  | 8,19  | 8,22  | 8,12  | 8,13  | 8,01  | 7,75               | 7,65  | 8,18  |
| a. Rupiah                                                                                                                                  | 9,74  | 9,14  | 8,70  | 8,65  | 8,31  | 7,99  | 8,38  | 8,99  | 9,06  | 9,39  | 9,32  | 9,13  | 8,79               | 8,63  | 8,86  |
| b. Valas / Foreign Exchange                                                                                                                | 2,17  | 4,69  | 4,83  | 4,83  | 4,83  | 4,83  | 4,79  | 4,51  | 4,42  | 4,42  | 4,65  | 4,66  | 4,63               | 4,63  | 4,41  |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security         | 10,78 | 11,98 | 11,19 | 11,23 | 11,05 | 11,03 | 11,05 | 11,08 | 11,02 | 11,05 | 11,07 | 11,07 | 11,09              | 10,94 | 10,94 |
| a. Rupiah                                                                                                                                  | 10,78 | 11,98 | 11,19 | 11,23 | 11,05 | 11,03 | 11,05 | 11,08 | 11,02 | 11,05 | 11,07 | 11,07 | 11,09              | 10,94 | 10,94 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Jasa Pendidikan / Education Services                                                                                                       | 10,88 | 9,85  | 8,75  | 8,66  | 8,59  | 8,54  | 8,48  | 9,90  | 9,84  | 9,84  | 9,84  | 9,95  | 9,89               | 9,71  | 9,72  |
| a. Rupiah                                                                                                                                  | 10,88 | 9,85  | 8,75  | 8,66  | 8,59  | 8,54  | 8,48  | 9,90  | 9,84  | 9,84  | 9,84  | 9,95  | 9,89               | 9,71  | 9,72  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities                                                                 | 11,03 | 8,28  | 7,77  | 7,85  | 8,00  | 7,92  | 7,89  | 7,89  | 7,88  | 7,85  | 7,83  | 7,75  | 7,49               | 7,51  | 7,46  |
| a. Rupiah                                                                                                                                  | 11,03 | 8,28  | 7,77  | 7,85  | 8,00  | 7,92  | 7,89  | 7,89  | 7,88  | 7,85  | 7,83  | 7,75  | 7,49               | 7,51  | 7,46  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 16,18 | 16,10 | 9,23  | 9,17  | 9,18  | 9,04  | 8,97  | 9,36  | 9,25  | 9,28  | 9,15  | 9,07  | 9,01               | 9,81  | 9,61  |
| a. Rupiah                                                                                                                                  | 16,18 | 16,10 | 9,23  | 9,17  | 9,18  | 9,04  | 8,97  | 9,36  | 9,25  | 9,28  | 9,15  | 9,07  | 9,01               | 9,81  | 9,61  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households                                                    | 13,16 | 12,25 | 10,49 | 10,36 | 10,11 | 10,02 | 9,94  | 9,64  | 9,92  | 10,19 | 10,27 | 10,17 | 10,02              | 10,15 | 10,06 |
| a. Rupiah                                                                                                                                  | 13,16 | 12,25 | 10,49 | 10,36 | 10,11 | 10,02 | 9,94  | 9,64  | 9,92  | 10,19 | 10,27 | 10,17 | 10,02              | 10,15 | 10,06 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International                     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 16,00 <sup>3</sup> | 16,00 | 16,00 |
| a. Rupiah                                                                                                                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 16,00 <sup>3</sup> | 16,00 | 16,00 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined                                                   | 6,87  | 21,76 | 7,31  | 8,63  | 8,26  | 8,92  | 7,82  | 9,63  | 9,69  | 9,28  | 9,23  | 9,21  | 9,41               | 10,80 | 10,29 |
| a. Rupiah                                                                                                                                  | 6,87  | 21,76 | 7,31  | 8,63  | 8,26  | 8,92  | 7,82  | 9,63  | 9,69  | 9,28  | 9,23  | 9,21  | 9,41               | 10,80 | 10,29 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| <b>Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin</b>                                                       |       |       |       |       |       |       |       |       |       |       |       |       |                    |       |       |
| <b>Rumah Tangga / House Hold</b>                                                                                                           |       |       |       |       |       |       |       |       |       |       |       |       |                    |       |       |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership                                                                                         | 8,42  | 7,91  | 6,88  | 6,91  | 6,95  | 7,03  | 6,96  | 7,41  | 7,34  | 7,13  | 7,44  | 7,34  | 7,32               | 7,34  | 7,25  |
| a. Rupiah                                                                                                                                  | 8,42  | 7,91  | 6,88  | 6,91  | 6,95  | 7,03  | 6,96  | 7,41  | 7,34  | 7,13  | 7,44  | 7,34  | 7,32               | 7,34  | 7,25  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership                                                                             | 8,06  | 7,44  | 6,27  | 6,40  | 6,40  | 6,36  | 6,28  | 7,17  | 7,14  | 7,30  | 7,33  | 7,18  | 7,12               | 7,06  | 7,00  |
| a. Rupiah                                                                                                                                  | 8,06  | 7,44  | 6,27  | 6,40  | 6,40  | 6,36  | 6,28  | 7,17  | 7,14  | 7,30  | 7,33  | 7,18  | 7,12               | 7,06  | 7,00  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership                                                                                 | 9,07  | 8,05  | 6,51  | 6,57  | 6,53  | 6,42  | 6,36  | 7,69  | 7,62  | 7,80  | 7,81  | 7,63  | 7,57               | 7,52  | 7,51  |
| a. Rupiah                                                                                                                                  | 9,07  | 8,05  | 6,51  | 6,57  | 6,53  | 6,42  | 6,36  | 7,69  | 7,62  | 7,80  | 7,81  | 7,63  | 7,57               | 7,52  | 7,51  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership                                                                                | 10,16 | 10,39 | 10,79 | 11,04 | 11,47 | 11,74 | 11,59 | 11,82 | 11,64 | 11,70 | 11,76 | 11,57 | 11,50              | 11,53 | 11,42 |
| a. Rupiah                                                                                                                                  | 10,16 | 10,39 | 10,79 | 11,04 | 11,47 | 11,74 | 11,59 | 11,82 | 11,64 | 11,70 | 11,76 | 11,57 | 11,50              | 11,53 | 11,42 |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others                               | 9,78  | 9,18  | 8,76  | 8,70  | 8,71  | 8,66  | 8,66  | 8,80  | 8,74  | 8,82  | 8,79  | 8,72  | 8,74               | 8,77  | 8,78  |
| a. Rupiah                                                                                                                                  | 9,78  | 9,18  | 8,76  | 8,70  | 8,71  | 8,66  | 8,66  | 8,80  | 8,74  | 8,82  | 8,79  | 8,72  | 8,74               | 8,77  | 8,78  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |
| <b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>                                                                         |       |       |       |       |       |       |       |       |       |       |       |       |                    |       |       |
| a. Rupiah                                                                                                                                  | 3,52  | 3,64  | 3,85  | 3,92  | 4,04  | 4,08  | 4,37  | 4,50  | 4,58  | 4,65  | 4,75  | 4,86  | 4,94               | 5,02  | 5,10  |
| b. Valas / Foreign Exchange                                                                                                                | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -                  | -     | -     |



**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 Islamic Commercial Bank and Islamic Business Unit)**

| Tipe / Type                                                                                 | 2018       | 2019       | 2020       |            |            |            | 2021       |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                             |            |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                 | 29 068 132 | 32 177 779 | 35 657 512 | 36 104 204 | 36 427 147 | 36 679 738 | 36 933 164 | 37 289 559 | 38 084 824 | 39 442 637 | 41 387 039 | 40 213 775 | 39 915 290 | 40 461 731 | 41 089 802 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                             | 16 497 628 | 18 163 854 | 20 223 395 | 20 527 834 | 20 743 967 | 20 924 804 | 21 121 803 | 21 351 156 | 21 925 453 | 22 810 441 | 24 228 888 | 23 358 319 | 23 179 269 | 23 627 898 | 24 751 441 |
| a. Giro / Demand Deposits Wadia                                                             | 220 970    | 251 654    | 277 301    | 279 318    | 280 097    | 274 096    | 277 369    | 281 668    | 419 077    | 300 549    | 317 092    | 299 778    | 295 831    | 297 089    | 299 529    |
| b. Tabungan / IB Saving Deposits Wadia                                                      | 16 276 658 | 17 913 221 | 19 946 094 | 20 248 516 | 20 463 870 | 20 650 708 | 20 844 434 | 21 069 488 | 21 506 376 | 22 509 892 | 23 911 796 | 23 058 541 | 22 883 438 | 23 330 809 | 24 451 912 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                   | 12 570 503 | 14 013 925 | 15 434 117 | 15 576 370 | 15 683 180 | 15 754 934 | 15 811 361 | 15 938 403 | 16 159 371 | 16 632 196 | 17 158 151 | 16 855 456 | 16 736 021 | 16 833 833 | 16 338 361 |
| a. Giro / Demand Deposits                                                                   | 67 372     | 68 751     | 72 244     | 72 385     | 70 673     | 71 180     | 71 835     | 72 589     | 72 689     | 74 442     | 75 382     | 75 088     | 74 669     | 75 262     | 76 634     |
| b. Tabungan / Saving Deposits                                                               | 12 129 152 | 13 538 071 | 14 914 041 | 15 055 422 | 15 160 507 | 15 233 097 | 15 291 656 | 15 421 839 | 15 640 289 | 16 107 382 | 16 632 706 | 16 332 295 | 16 214 061 | 16 310 147 | 15 811 939 |
| c. Deposito / Time Deposits                                                                 | 373 979    | 407 417    | 447 832    | 448 563    | 452 000    | 450 657    | 447 870    | 443 975    | 446 393    | 450 372    | 450 063    | 448 073    | 447 291    | 448 424    | 449 788    |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                           | 1          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| a. Giro / Demand Deposits                                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Tabungan / Saving Deposits                                                               | 1          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| c. Deposito / Time Deposits                                                                 | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 5 343 836  | 5 804 312  | 5 851 491  | 5 845 873  | 5 887 177  | 5 931 112  | 5 962 530  | 5 970 918  | 6 028 115  | 6 045 010  | 6 078 219  | 6 088 293  | 6 064 859  | 6 069 651  | 6 457 762  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                         | 101 626    | 127 550    | 167 170    | 174 227    | 177 362    | 178 428    | 180 514    | 183 154    | 185 929    | 186 754    | 187 733    | 188 991    | 190 850    | 193 189    | 194 808    |
| a. Mudharabah / Mudharabah                                                                  | 19 638     | 14 803     | 11 342     | 11 096     | 10 536     | 10 328     | 10 008     | 9 752      | 9 521      | 9 259      | 8 660      | 8 466      | 8 168      | 7 802      | 7 548      |
| b. Musyarakah / Musyarakah                                                                  | 81 988     | 112 746    | 155 828    | 163 131    | 166 826    | 168 100    | 170 506    | 173 402    | 176 408    | 177 494    | 179 073    | 180 525    | 182 682    | 185 387    | 187 260    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2. Piutang / Receivables/Acceptables                                                        | 5 198 275  | 5 633 083  | 5 651 633  | 5 638 679  | 5 676 721  | 5 719 544  | 5 750 318  | 5 755 511  | 5 809 287  | 5 824 944  | 5 856 477  | 5 865 053  | 5 839 818  | 5 841 874  | 6 228 138  |
| a. Murabahah / Murabahah                                                                    | 4 519 794  | 4 896 871  | 4 821 200  | 4 807 034  | 4 836 189  | 4 873 591  | 4 892 662  | 4 894 432  | 4 938 161  | 4 952 678  | 4 977 642  | 4 972 866  | 4 946 188  | 4 943 284  | 5 319 167  |
| b. Qardh / Qardh                                                                            | 672 264    | 730 480    | 822 424    | 823 573    | 832 396    | 837 791    | 849 445    | 852 807    | 862 810    | 863 872    | 870 366    | 883 669    | 885 070    | 889 952    | 900 278    |
| c. Istishna' / Istishna'                                                                    | 6 217      | 7 445      | 8 009      | 8 072      | 8 136      | 8 162      | 8 211      | 8 272      | 8 316      | 8 394      | 8 469      | 8 518      | 8 560      | 8 638      | 8 693      |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                          | 43 935     | 43 871     | 32 688     | 32 967     | 33 094     | 33 140     | 31 698     | 32 253     | 32 899     | 33 312     | 34 009     | 34 249     | 34 191     | 34 588     | 34 816     |
| a. Pembiayaan Sindikasi / Syndication Financing                                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Pembiayaan secara Channeling / Financing through Channeling                              | 25 224     | 22 307     | 6 615      | 5 646      | 4 753      | 3 730      | 1 568      | 1 506      | 1 534      | 1 930      | 2 128      | 2 276      | 2 224      | 2 529      | 2 850      |
| c. Pembiayaan secara Executing / Financing through Executing                                | 3          | 2          | 3          | 3          | 3          | 3          | 3          | 2          | 5          | 5          | 3          | -          | -          | -          | -          |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                   | 18 708     | 21 562     | 24 036     | 24 036     | 24 036     | 24 036     | 24 036     | 30 745     | 31 360     | 31 377     | 31 878     | 31 973     | 31 967     | 32 059     | 31 966     |
| 4. Salam                                                                                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |

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

| Tipe / Type                                                                                 | 2018       | 2019       | 2020       |            |            | 2021       |            |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                             |            |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                 | 24 067 983 | 26 553 798 | 29 600 335 | 29 983 779 | 30 244 128 | 30 466 002 | 30 671 375 | 30 929 242 | 31 663 504 | 32 988 923 | 34 904 901 | 33 689 673 | 33 337 419 | 33 823 923 | 34 050 147 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                             | 14 233 316 | 15 830 705 | 17 767 855 | 18 058 253 | 18 256 018 | 18 431 166 | 18 616 835 | 18 820 112 | 19 374 427 | 20 249 505 | 21 652 151 | 20 757 478 | 20 551 772 | 20 975 448 | 21 733 134 |
| a. Giro / Demand Deposits Wadia                                                             | 200 646    | 228 789    | 251 325    | 253 139    | 253 971    | 248 068    | 251 228    | 255 399    | 392 681    | 274 149    | 290 618    | 273 198    | 269 200    | 270 296    | 271 915    |
| b. Tabungan / iB Saving Deposits Wadia                                                      | 14 032 670 | 15 602 937 | 17 516 530 | 17 805 114 | 18 002 047 | 18 183 098 | 18 365 607 | 18 564 713 | 18 981 746 | 19 975 356 | 21 361 533 | 20 484 280 | 20 282 572 | 20 705 152 | 21 461 219 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                   | 9 834 667  | 10 723 093 | 11 832 480 | 11 925 526 | 11 988 110 | 12 034 836 | 12 054 540 | 12 109 130 | 12 289 077 | 12 739 418 | 13 252 750 | 12 932 195 | 12 785 647 | 12 848 475 | 12 317 013 |
| a. Giro / Demand Deposits                                                                   | 56 514     | 56 192     | 58 043     | 57 906     | 55 976     | 56 333     | 56 751     | 57 247     | 57 092     | 58 690     | 59 375     | 58 962     | 58 359     | 58 678     | 59 685     |
| b. Tabungan / Saving Deposits                                                               | 9 484 449  | 10 354 615 | 11 442 022 | 11 533 541 | 11 595 609 | 11 640 410 | 11 659 826 | 11 717 972 | 11 896 003 | 12 342 323 | 12 855 124 | 12 536 281 | 12 390 902 | 12 453 787 | 11 921 203 |
| c. Deposito / Time Deposits                                                                 | 293 704    | 312 445    | 332 415    | 334 079    | 336 525    | 338 093    | 337 963    | 333 911    | 335 982    | 338 405    | 338 251    | 336 952    | 336 386    | 336 010    | 336 125    |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                           | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| a. Giro / Demand Deposits                                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Tabungan / Saving Deposits                                                               | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| c. Deposito / Time Deposits                                                                 | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 4 160 742  | 4 721 074  | 4 788 158  | 4 769 959  | 4 798 781  | 4 830 823  | 4 849 654  | 4 839 750  | 4 880 373  | 4 880 628  | 4 903 339  | 4 904 530  | 4 869 051  | 4 859 699  | 4 884 087  |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                         | 55 465     | 69 146     | 93 605     | 95 508     | 96 655     | 97 140     | 98 250     | 99 295     | 101 028    | 101 052    | 100 861    | 101 185    | 101 708    | 102 758    | 103 369    |
| a. Mudharabah / Mudharabah                                                                  | 8 554      | 5 658      | 4 331      | 4 203      | 4 026      | 3 950      | 3 888      | 3 779      | 3 700      | 3 571      | 3 108      | 3 031      | 2 960      | 2 830      | 2 716      |
| b. Musyarakah / Musyarakah                                                                  | 46 911     | 63 488     | 89 274     | 91 305     | 92 629     | 93 190     | 94 362     | 95 516     | 97 328     | 97 480     | 97 753     | 98 154     | 98 748     | 99 928     | 100 653    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 2. Piutang / Receivables/Acceptables                                                        | 4 096 679  | 4 640 547  | 4 678 381  | 4 657 017  | 4 683 649  | 4 714 063  | 4 731 056  | 4 719 246  | 4 757 490  | 4 757 322  | 4 779 585  | 4 780 310  | 4 744 264  | 4 733 725  | 4 757 511  |
| a. Murabahah / Murabahah                                                                    | 3 895 349  | 4 426 662  | 4 422 872  | 4 405 813  | 4 428 786  | 4 460 185  | 4 470 681  | 4 462 367  | 4 495 806  | 4 502 414  | 4 521 340  | 4 510 866  | 4 477 191  | 4 466 911  | 4 483 224  |
| b. Qardh / Qardh                                                                            | 201 240    | 215 534    | 255 469    | 251 165    | 254 825    | 253 840    | 260 337    | 256 841    | 261 646    | 254 870    | 258 209    | 269 409    | 267 038    | 266 783    | 274 256    |
| c. Istishna' / Istishna'                                                                    | 90         | 63         | 40         | 39         | 38         | 38         | 38         | 38         | 38         | 38         | 36         | 35         | 35         | 31         | 31         |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                          | 8 598      | 11 573     | 16 172     | 17 434     | 18 477     | 19 620     | 20 348     | 21 209     | 21 855     | 22 254     | 22 893     | 23 035     | 23 079     | 23 216     | 23 207     |
| a. Pembiayaan Sindikasi / Syndication Financing                                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| b. Pembiayaan secara Channeling / Financing through Channeling                              | 12         | 9          | 29         | 38         | 46         | 55         | 69         | 77         | 105        | 321        | 392        | 417        | 437        | 460        | 482        |
| c. Pembiayaan secara Executing / Financing through Executing                                | 2          | 2          | 3          | 3          | 3          | 3          | 3          | 2          | 5          | 5          | 3          | -          | -          | -          | -          |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                   | 8 584      | 11 562     | 16 140     | 17 393     | 18 428     | 19 562     | 20 276     | 21 130     | 21 745     | 21 928     | 22 498     | 22 618     | 22 642     | 22 756     | 22 725     |
| 4. Salam                                                                                    | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |

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

| Tipe / Type                                                                                 | 2018      | 2019      | 2020      |           |           | 2021      |           |           |           |           |           |           |           |           |           |
|---------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                                                                             |           |           | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       |
| <b>Dana Pihak Ketiga / Third Party Fund</b>                                                 | 5 000 149 | 5 623 981 | 6 057 177 | 6 120 425 | 6 183 019 | 6 213 736 | 6 261 789 | 6 360 317 | 6 421 320 | 6 453 714 | 6 482 138 | 6 524 102 | 6 577 871 | 6 637 808 | 7 039 655 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia                                             | 2 264 312 | 2 333 149 | 2 455 540 | 2 469 581 | 2 487 949 | 2 493 638 | 2 504 968 | 2 531 044 | 2 551 026 | 2 560 936 | 2 576 737 | 2 600 841 | 2 627 497 | 2 652 450 | 3 018 307 |
| a. Giro / Demand Deposits Wadia                                                             | 20 324    | 22 865    | 25 976    | 26 179    | 26 126    | 26 028    | 26 141    | 26 269    | 26 396    | 26 400    | 26 474    | 26 580    | 26 631    | 26 793    | 27 614    |
| b. Tabungan / iB Saving Deposits Wadia                                                      | 2 243 988 | 2 310 284 | 2 429 564 | 2 443 402 | 2 461 823 | 2 467 610 | 2 478 827 | 2 504 775 | 2 524 630 | 2 534 536 | 2 550 263 | 2 574 261 | 2 600 866 | 2 625 657 | 2 990 693 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund                   | 2 735 836 | 3 290 832 | 3 601 637 | 3 650 844 | 3 695 070 | 3 720 098 | 3 756 821 | 3 829 273 | 3 870 294 | 3 892 778 | 3 905 401 | 3 923 261 | 3 950 374 | 3 985 358 | 4 021 348 |
| a. Giro / Demand Deposits                                                                   | 10 858    | 12 559    | 14 201    | 14 479    | 14 697    | 14 847    | 15 084    | 15 342    | 15 597    | 15 752    | 16 007    | 16 126    | 16 310    | 16 584    | 16 949    |
| b. Tabungan / Saving Deposits                                                               | 2 644 703 | 3 183 456 | 3 472 019 | 3 521 881 | 3 564 898 | 3 592 687 | 3 631 830 | 3 703 867 | 3 744 286 | 3 765 059 | 3 777 582 | 3 796 014 | 3 823 159 | 3 856 360 | 3 890 736 |
| c. Deposito / Time Deposits                                                                 | 80 275    | 94 972    | 115 417   | 114 484   | 115 475   | 112 564   | 109 907   | 110 064   | 110 411   | 111 967   | 111 812   | 111 121   | 110 905   | 112 414   | 113 663   |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund                           | 1         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| a. Giro / Demand Deposits                                                                   | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| b. Tabungan / Saving Deposits                                                               | 1         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| c. Deposito / Time Deposits                                                                 | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| <b>Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam</b> | 1 183 094 | 1 083 238 | 1 063 333 | 1 075 914 | 1 088 396 | 1 100 289 | 1 112 876 | 1 131 168 | 1 147 742 | 1 164 382 | 1 174 880 | 1 183 763 | 1 195 808 | 1 209 952 | 1 573 675 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing                                         | 46 161    | 58 404    | 73 565    | 78 719    | 80 707    | 81 288    | 82 264    | 83 859    | 84 901    | 85 702    | 86 872    | 87 806    | 89 142    | 90 431    | 91 439    |
| a. Mudharabah / Mudharabah                                                                  | 11 084    | 9 145     | 7 011     | 6 893     | 6 510     | 6 378     | 6 120     | 5 973     | 5 821     | 5 688     | 5 552     | 5 435     | 5 208     | 4 972     | 4 832     |
| b. Musyarakah / Musyarakah                                                                  | 35 077    | 49 258    | 66 554    | 71 826    | 74 197    | 74 910    | 76 144    | 77 886    | 79 080    | 80 014    | 81 320    | 82 371    | 83 934    | 85 459    | 86 607    |
| c. Pembiayaan Bagi Hasil Lainnya / Others                                                   | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| 2. Piutang / Receivables/Acceptables                                                        | 1 101 596 | 992 536   | 973 252   | 981 662   | 993 072   | 1 005 481 | 1 019 262 | 1 036 265 | 1 051 797 | 1 067 622 | 1 076 892 | 1 084 743 | 1 095 554 | 1 108 149 | 1 470 627 |
| a. Murabahah / Murabahah                                                                    | 624 445   | 470 209   | 398 328   | 401 221   | 407 403   | 413 406   | 421 981   | 432 065   | 442 355   | 450 264   | 456 302   | 462 000   | 468 997   | 476 373   | 835 943   |
| b. Qardh / Qardh                                                                            | 471 024   | 514 946   | 566 955   | 572 408   | 577 571   | 583 951   | 589 108   | 595 966   | 601 164   | 609 002   | 612 157   | 614 260   | 618 032   | 623 169   | 626 022   |
| c. Istishna' / Istishna'                                                                    | 6 127     | 7 382     | 7 969     | 8 033     | 8 098     | 8 124     | 8 173     | 8 234     | 8 278     | 8 356     | 8 433     | 8 483     | 8 525     | 8 607     | 8 662     |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables                          | 35 337    | 32 298    | 16 516    | 15 533    | 14 617    | 13 520    | 11 350    | 11 044    | 11 044    | 11 058    | 11 116    | 11 214    | 11 112    | 11 372    | 11 609    |
| a. Pembiayaan Sindikasi / Syndication Financing                                             | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| b. Pembiayaan secara Channeling / Financing through Channeling                              | 25 212    | 22 298    | 6 586     | 5 608     | 4 707     | 3 675     | 1 499     | 1 429     | 1 429     | 1 609     | 1 736     | 1 859     | 1 787     | 2 069     | 2 368     |
| c. Pembiayaan secara Executing / Financing through Executing                                | 1         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| d. Pembiayaan Sewa Lainnya / Other Ijarah                                                   | 10 124    | 10 000    | 9 930     | 9 925     | 9 910     | 9 845     | 9 851     | 9 615     | 9 615     | 9 449     | 9 380     | 9 355     | 9 325     | 9 303     | 9 241     |
| 4. Salam                                                                                    | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         |

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

| Tipe / Type                                 | 2018       | 2019       | 2020       |            |            | 2021       |            |            |            |            |            |            |            |            |            |
|---------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                             |            |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| <b>Dana Pihak Ketiga / Third Party Fund</b> | 24 334 556 | 27 015 606 | 29 942 417 | 30 269 813 | 30 537 385 | 30 754 817 | 30 983 090 | 31 654 838 | 32 582 058 | 35 079 999 | 36 797 319 | 33 880 247 | 33 177 952 | 33 570 488 | 33 427 667 |
| <b>Pembiayaan, Piutang dan Salam /</b>      |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
| <b>Financing, Receivables/Acceptables,</b>  | 4 866 831  | 5 155 858  | 5 331 624  | 5 320 878  | 5 359 569  | 5 400 796  | 5 434 768  | 5 463 918  | 5 521 594  | 5 547 552  | 5 582 122  | 5 602 442  | 5 598 616  | 5 617 152  | 6 013 104  |
| <b>Ijarah and Salam</b>                     |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |

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

| Tipe / Type                                 | 2018       | 2019       | 2020       |            |            | 2021       |            |            |            |            |            |            |            |            |            |
|---------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                             |            |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| <b>Dana Pihak Ketiga / Third Party Fund</b> | 19 996 197 | 22 120 609 | 24 704 789 | 24 981 926 | 25 195 687 | 25 384 045 | 25 570 495 | 26 154 747 | 27 029 550 | 29 501 062 | 31 193 964 | 28 238 521 | 27 488 454 | 27 827 789 | 27 984 832 |
| <b>Pembiayaan, Piutang dan Salam /</b>      |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
| <b>Financing, Receivables/Acceptables,</b>  | 3 722 263  | 4 113 683  | 4 311 335  | 4 288 049  | 4 314 340  | 4 343 678  | 4 365 961  | 4 377 556  | 4 419 237  | 4 428 679  | 4 453 219  | 4 464 797  | 4 449 479  | 4 454 491  | 4 487 711  |
| <b>Ijarah and Salam</b>                     |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |

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

| Tipe / Type                                                                                        | 2018      | 2019      | 2020      |           |           | 2021      |           |           |           |           |           |           |           |           |           |
|----------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                                                                                                    |           |           | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       | Jul       | Ags       | Sep       | Okt       |
| Dana Pihak Ketiga / <i>Third Party Fund</i>                                                        | 4 338 359 | 4 894 997 | 5 237 628 | 5 287 887 | 5 341 698 | 5 370 772 | 5 412 595 | 5 500 091 | 5 552 508 | 5 578 937 | 5 603 355 | 5 641 726 | 5 689 498 | 5 742 699 | 5 442 835 |
| Pembiayaan, Piutang dan Salam /<br><i>Financing, Receivables/Acceptables,<br/>Ijarah and Salam</i> | 1 144 568 | 1 042 175 | 1 020 289 | 1 032 829 | 1 045 229 | 1 057 118 | 1 068 807 | 1 086 362 | 1 102 357 | 1 118 873 | 1 128 903 | 1 137 645 | 1 149 137 | 1 162 661 | 1 525 393 |

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

| Indikator / Indicator                                                           | 2018           | 2019             | 2020           |                |                |                |                | 2021           |                |                |                |                |                |                |                |
|---------------------------------------------------------------------------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                  | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| <b>1 Dana Simpanan Wadiah / iB Wadia</b>                                        | <b>54 344</b>  | <b>65 751</b>    | <b>83 926</b>  | <b>89 820</b>  | <b>90 331</b>  | <b>83 236</b>  | <b>82 656</b>  | <b>84 792</b>  | <b>82 895</b>  | <b>84 874</b>  | <b>85 352</b>  | <b>86 406</b>  | <b>85 236</b>  | <b>86 922</b>  | <b>91 083</b>  |
| a. Giro / Demand Deposits Wadia                                                 | 26 435         | 30 331           | 42 245         | 46 827         | 45 073         | 38 261         | 37 916         | 39 880         | 36 189         | 37 382         | 37 941         | 39 271         | 38 088         | 38 418         | 41 114         |
| i. Rupiah                                                                       | 23 543         | 25 517           | 35 038         | 39 832         | 34 579         | 31 487         | 31 920         | 35 122         | 32 565         | 33 277         | 34 229         | 35 367         | 34 759         | 34 858         | 37 251         |
| ii. Valas / Foreign Currency                                                    | 2 892          | 4 814            | 7 207          | 6 994          | 10 495         | 6 774          | 5 995          | 4 759          | 3 624          | 4 105          | 3 712          | 3 904          | 3 329          | 3 561          | 3 864          |
| b. Tabungan / iB Saving Deposits Wadia                                          | 27 909         | 35 420           | 41 681         | 42 993         | 45 257         | 44 975         | 44 740         | 44 912         | 46 706         | 47 492         | 47 411         | 47 135         | 47 148         | 48 504         | 49 969         |
| i. Rupiah                                                                       | 27 635         | 34 964           | 41 109         | 42 407         | 44 683         | 44 387         | 44 179         | 44 374         | 46 166         | 46 967         | 46 878         | 46 695         | 46 700         | 48 002         | 49 492         |
| ii. Valas / Foreign Currency                                                    | 274            | 456              | 572            | 585            | 574            | 588            | 561            | 542            | 540            | 525            | 534            | 440            | 448            | 501            | 476            |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b> | <b>317 484</b> | <b>350.399 r</b> | <b>374 749</b> | <b>374 373</b> | <b>375 646</b> | <b>380 239</b> | <b>379 757</b> | <b>377 999</b> | <b>391 168</b> | <b>397 545</b> | <b>405 728</b> | <b>407 159</b> | <b>405 495</b> | <b>406 205</b> | <b>405 824</b> |
| a. Giro / Demand Deposits                                                       | 17 161         | 27 321           | 30 302         | 28 371         | 22 631         | 23 727         | 26 455         | 24 943         | 27 077         | 29 945         | 30 746         | 28 141         | 29 521         | 31 045         | 34 951         |
| i. Rupiah                                                                       | 15 501         | 26 225           | 28 794         | 26 935         | 21 231         | 22 067         | 24 714         | 23 270         | 25 162         | 28 013         | 29 185         | 26 627         | 27 520         | 29 049         | 32 762         |
| ii. Valas / Foreign Currency                                                    | 1 661          | 1 096            | 1 508          | 1 436          | 1 400          | 1 660          | 1 741          | 1 803          | 1 915          | 1 932          | 1 561          | 1 513          | 2 001          | 1 997          | 2 188          |
| b. Tabungan / Saving Deposits                                                   | 86 529         | 97 839           | 105 873        | 109 204        | 114 127        | 112 261        | 110 911        | 111 310        | 113 445        | 115 496        | 118 320        | 120 683        | 120 821        | 121 248        | 119 682        |
| i. Rupiah                                                                       | 85 507         | 96 377           | 104 167        | 107 522        | 112 508        | 110 696        | 109 175        | 109 752        | 111 712        | 113 729        | 116 474        | 118 756        | 118 947        | 119 231        | 117 626        |
| ii. Valas / Foreign Currency                                                    | 1 022          | 1 462            | 1 706          | 1 682          | 1 619          | 1 565          | 1 736          | 1 700          | 1 733          | 1 767          | 1 846          | 1 927          | 1 874          | 2 017          | 2 057          |
| c. Deposito / Time Deposits                                                     | 213 794        | 225.238 r        | 238 575        | 236 798        | 238 888        | 244 251        | 242 391        | 241 746        | 250 646        | 252 105        | 256 663        | 258 335        | 255 154        | 253 912        | 251 192        |
| i. Rupiah / Rupiah                                                              | 203 133        | 215.252 r        | 222 965        | 221 477        | 222 060        | 227 527        | 225 471        | 225 263        | 234 726        | 236 505        | 242 561        | 247 968        | 244 764        | 243 590        | 240 572        |
| a. 1 Bulan / 1 month                                                            | 146 936        | 143 545          | 139 362        | 135 601        | 135 246        | 142 016        | 146 914        | 140 776        | 143 772        | 152 651        | 156 874        | 160 040        | 160 328        | 163 958        | 158 763        |
| b. 3 Bulan / 3 month                                                            | 34 036         | 43 316           | 48 830         | 48 456         | 53 203         | 52 046         | 46 192         | 52 340         | 53 327         | 46 779         | 49 770         | 59 406         | 54 163         | 47 625         | 47 640         |
| c. 6 Bulan / 6 month                                                            | 11 612         | 14 534           | 21 079         | 23 660         | 18 206         | 19 009         | 18 303         | 18 513         | 23 796         | 23 582         | 24 051         | 16 038         | 17 848         | 20 043         | 20 861         |
| d. 12 Bulan / 12 month                                                          | 10 543         | 13 845           | 13 682         | 13 748         | 15 391         | 14 441         | 14 047         | 13 617         | 13 816         | 13 480         | 11 848         | 12 472         | 12 413         | 11 949         | 13 291         |
| e. >12 Bulan / >12 month                                                        | 5              | 13 r             | 11             | 12             | 14             | 14             | 15             | 18             | 15             | 14             | 19             | 12             | 11             | 15             | 16             |
| ii. Valas / Foreign Currency                                                    | 10 661         | 9 986            | 15 611         | 15 321         | 16 827         | 16 724         | 16 920         | 16 562         | 15 920         | 15 600         | 14 101         | 10 368         | 10 390         | 10 323         | 10 620         |
| a. 1 Bulan / 1 month                                                            | 8 171          | 5 961            | 11 431         | 11 413         | 12 415         | 12 124         | 13 538         | 12 493         | 12 141         | 12 305         | 10 835         | 7 260          | 8 037          | 7 318          | 7 781          |
| b. 3 Bulan / 3 month                                                            | 1 377          | 2 326            | 2 001          | 1 718          | 2 260          | 2 185          | 1 032          | 1 619          | 1 515          | 1 128          | 1 801          | 1 763          | 1 035          | 1 611          | 1 405          |
| c. 6 Bulan / 6 month                                                            | 663            | 887              | 903            | 1 015          | 809            | 1 024          | 1 075          | 1 406          | 1 375          | 1 483          | 1 139          | 1 078          | 946            | 812            | 723            |
| d. 12 Bulan / 12 month                                                          | 450            | 813              | 1 275          | 1 174          | 1 343          | 1 391          | 1 275          | 1 042          | 889            | 684            | 326            | 267            | 372            | 582            | 710            |
| e. >12 Bulan / >12 month                                                        | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>         | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       |
| a. Giro / Demand Deposits                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                   | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                     | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -                | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              |

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

| Indikator / Indicator                                                           | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                  |                |                |                |                |
|---------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun              | Jul            | Ags            | Sep            | Okt            |
| <b>1 Dana Simpanan Wadiah / iB Wadia</b>                                        | <b>40 954</b>  | <b>51 737</b>  | <b>65 080</b>  | <b>67 160</b>  | <b>74 468</b>  | <b>67 178</b>  | <b>67 119</b>  | <b>68 712</b>  | <b>66 797</b>  | <b>67 466</b>  | <b>67 496</b>    | <b>67 652</b>  | <b>66 685</b>  | <b>67 872</b>  | <b>71 710</b>  |
| a. Giro / Demand Deposits Wadia                                                 | 18 553         | 22 821         | 30 550         | 31 456         | 36 769         | 29 657         | 29 782         | 31 404         | 27 970         | 28 067         | 28 348           | 28 728         | 27 807         | 27 966         | 30 406         |
| i. Rupiah                                                                       | 15 942         | 18 243         | 23 752         | 24 957         | 26 770         | 23 333         | 24 332         | 27 241         | 24 948         | 24 621         | 25 242           | 25 429         | 25 030         | 24 967         | 27 122         |
| ii. Valas / Foreign Currency                                                    | 2 611          | 4 578          | 6 797          | 6 498          | 9 999          | 6 324          | 5 450          | 4 164          | 3 021          | 3 446          | 3 106            | 3 299          | 2 777          | 2 998          | 3 284          |
| b. Tabungan / iB Saving Deposits Wadia                                          | 22 402         | 28 916         | 34 530         | 35 704         | 37 699         | 37 521         | 37 337         | 37 308         | 38 827         | 39 399         | 39 148           | 38 924         | 38 879         | 39 906         | 41 304         |
| i. Rupiah                                                                       | 22 228         | 28 572         | 34 214         | 35 378         | 37 372         | 37 180         | 36 983         | 36 974         | 38 490         | 39 075         | 38 815           | 38 687         | 38 631         | 39 644         | 41 017         |
| ii. Valas / Foreign Currency                                                    | 174            | 345            | 316            | 326            | 327            | 341            | 353            | 338            | 337            | 323            | 333              | 237            | 248            | 262            | 287            |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b> | <b>216 652</b> | <b>237 241</b> | <b>249 661</b> | <b>249 300</b> | <b>248 384</b> | <b>254 121</b> | <b>254 301</b> | <b>250 260</b> | <b>259 200</b> | <b>262 276</b> | <b>270 404</b>   | <b>273 255</b> | <b>273 524</b> | <b>273 464</b> | <b>273 479</b> |
| a. Giro / Demand Deposits                                                       | 9 002          | 19 255         | 22 366         | 19 852         | 13 978         | 14 966         | 17 339         | 15 314         | 17 237         | 15 799         | 16 845           | 16 806         | 17 739         | 18 745         | 22 530         |
| i. Rupiah                                                                       | 8 819          | 19 176         | 21 944         | 19 437         | 13 528         | 14 523         | 16 896         | 15 009         | 16 807         | 15 374         | 16 778           | 16 758         | 17 493         | 18 531         | 22 299         |
| ii. Valas / Foreign Currency                                                    | 183            | 79             | 423            | 415            | 450            | 443            | 443            | 434            | 429            | 424            | 67 <sup>1)</sup> | 48             | 245            | 214            | 231            |
| b. Tabungan / Saving Deposits                                                   | 65 642         | 71 743         | 77 192         | 79 069         | 82 227         | 80 725         | 79 781         | 78 999         | 79 862         | 81 292         | 82 546           | 84 067         | 84 857         | 85 339         | 84 662         |
| i. Rupiah                                                                       | 65 575         | 71 591         | 77 011         | 78 921         | 82 078         | 80 577         | 79 631         | 79 005         | 79 720         | 81 150         | 82 400           | 83 912         | 84 701         | 85 170         | 84 458         |
| ii. Valas / Foreign Currency                                                    | 66             | 152            | 180            | 148            | 149            | 148            | 149            | 136            | 142            | 143            | 146              | 155            | 156            | 169            | 203            |
| c. Deposito / Time Deposits                                                     | 142 008        | 146 243        | 150 103        | 150 379        | 152 179        | 158 430        | 157 182        | 155 947        | 162 102        | 165 185        | 171 013          | 172 383        | 170 928        | 169 381        | 166 287        |
| i. Rupiah / Rupiah                                                              | 133 798        | 140 824        | 142 315        | 143 127        | 143 936        | 150 415        | 148 756        | 147 943        | 154 029        | 157 182        | 163 101          | 165 872        | 164 473        | 162 831        | 159 720        |
| a. 1 Bulan / 1 month                                                            | 101 784        | 99 003         | 90 686         | 93 078         | 90 997         | 97 432         | 101 240        | 96 844         | 97 838         | 106 989        | 112 881          | 111 173        | 108 636        | 112 334        | 109 497        |
| b. 3 Bulan / 3 month                                                            | 18 157         | 25 337         | 29 161         | 27 694         | 32 178         | 31 758         | 25 695         | 30 393         | 33 598         | 28 319         | 27 022           | 33 838         | 34 062         | 27 507         | 26 352         |
| c. 6 Bulan / 6 month                                                            | 6 779          | 7 861          | 12 086         | 11 871         | 9 575          | 10 979         | 11 968         | 10 613         | 12 297         | 11 661         | 13 739           | 10 849         | 11 697         | 13 484         | 12 975         |
| d. 12 Bulan / 12 month                                                          | 7 073          | 8 613          | 10 371         | 10 473         | 11 173         | 10 233         | 9 840          | 10 076         | 10 283         | 10 201         | 9 442            | 10 001         | 10 068         | 9 493          | 10 881         |
| e. >12 Bulan / >12 month                                                        | 5              | 11             | 10             | 11             | 13             | 13             | 13             | 16             | 13             | 13             | 16               | 10             | 10             | 14             | 16             |
| ii. Valas / Foreign Currency                                                    | 8 210          | 5 419          | 7 789          | 7 252          | 8 244          | 8 014          | 8 425          | 8 082          | 8 073          | 8 003          | 7 912            | 6 510          | 6 454          | 6 549          | 6 567          |
| a. 1 Bulan / 1 month                                                            | 7 054          | 3 859          | 6 226          | 5 735          | 6 566          | 6 294          | 7 615          | 6 847          | 6 785          | 6 790          | 6 550            | 5 275          | 5 620          | 5 315          | 5 286          |
| b. 3 Bulan / 3 month                                                            | 856            | 985            | 350            | 528            | 1 127          | 1 149          | 210            | 236            | 274            | 304            | 840              | 740            | 261            | 354            | 413            |
| c. 6 Bulan / 6 month                                                            | 145            | 143            | 675            | 655            | 151            | 152            | 269            | 740            | 781            | 696            | 375              | 375            | 359            | 543            | 512            |
| d. 12 Bulan / 12 month                                                          | 154            | 431            | 536            | 334            | 400            | 419            | 330            | 260            | 233            | 214            | 147              | 121            | 214            | 337            | 357            |
| e. >12 Bulan / >12 month                                                        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       |
| a. Giro / Demand Deposits                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                   | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                     | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -                | -              | -              | -              | -              |



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

| Indikator / Indicator                                                           | 2018           | 2019             | 2020           |                |                | 2021           |                |                |                |                      |                |                |                |                |                |
|---------------------------------------------------------------------------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                 |                |                  | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei                  | Jun            | Jul            | Ags            | Sep            | Okt            |
| <b>1 Dana Simpanan Wadiah / iB Wadia</b>                                        | <b>13 389</b>  | <b>14 014</b>    | <b>18 847</b>  | <b>22 660</b>  | <b>15 863</b>  | <b>16 058</b>  | <b>15 536</b>  | <b>16 079</b>  | <b>16 098</b>  | <b>17 407</b>        | <b>17 856</b>  | <b>18 753</b>  | <b>18 551</b>  | <b>19 050</b>  | <b>19 373</b>  |
| a. Giro / Demand Deposits Wadia                                                 | 7 883          | 7 510            | 11 696         | 15 371         | 8 304          | 8 604          | 8 133          | 8 476          | 8 219          | 9 314                | 9 592          | 10 543         | 10 281         | 10 452         | 10 708         |
| i. Rupiah                                                                       | 7 601          | 7 274            | 11 285         | 14 875         | 7 808          | 8 154          | 7 588          | 7 881          | 7 616          | 8 655                | 8 987          | 9 937          | 9 729          | 9 890          | 10 128         |
| ii. Valas / Foreign Currency                                                    | 281            | 237              | 410            | 496            | 496            | 450            | 546            | 595            | 603            | 659                  | 606            | 605            | 552            | 562            | 580            |
| b. Tabungan / iB Saving Deposits Wadia                                          | 5 507          | 6 504            | 7 151          | 7 289          | 7 558          | 7 454          | 7 403          | 7 603          | 7 879          | 8 093                | 8 264          | 8 211          | 8 269          | 8 598          | 8 665          |
| i. Rupiah                                                                       | 5 406          | 6 393            | 6 895          | 7 030          | 7 311          | 7 208          | 7 196          | 7 399          | 7 676          | 7 892                | 8 063          | 8 008          | 8 069          | 8 358          | 8 476          |
| ii. Valas / Foreign Currency                                                    | 100            | 111              | 256            | 259            | 248            | 247            | 208            | 204            | 203            | 201                  | 201            | 203            | 200            | 240            | 189            |
| <b>2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund</b> | <b>100 832</b> | <b>113 158 r</b> | <b>125 088</b> | <b>125 073</b> | <b>127 262</b> | <b>126 119</b> | <b>125 456</b> | <b>127 739</b> | <b>131 968</b> | <b>135 269</b>       | <b>135 324</b> | <b>133 904</b> | <b>131 971</b> | <b>132 742</b> | <b>132 345</b> |
| a. Giro / Demand Deposits                                                       | 8 160          | 8 067            | 7 935          | 8 520          | 8 653          | 8 761          | 9 116          | 9 629          | 9 841          | 14 146 <sup>1)</sup> | 13 900         | 11 334         | 11 782         | 12 301         | 12 421         |
| i. Rupiah                                                                       | 6 682          | 7 050            | 6 850          | 7 498          | 7 703          | 7 544          | 7 818          | 8 261          | 8 355          | 12 638               | 12 406         | 9 870          | 10 027         | 10 518         | 10 463         |
| ii. Valas / Foreign Currency                                                    | 1 478          | 1 017            | 1 085          | 1 022          | 950            | 1 217          | 1 298          | 1 368          | 1 486          | 1 508                | 1 494          | 1 465          | 1 755          | 1 783          | 1 957          |
| b. Tabungan / Saving Deposits                                                   | 20 887         | 26 096           | 28 681         | 30 135         | 31 900         | 31 536         | 31 131         | 32 310         | 33 583         | 34 203               | 35 774         | 36 617         | 35 963         | 35 909         | 35 021         |
| i. Rupiah                                                                       | 19 932         | 24 786           | 27 156         | 28 601         | 30 430         | 30 119         | 29 544         | 30 747         | 31 993         | 32 579               | 34 074         | 34 844         | 34 246         | 34 061         | 33 167         |
| ii. Valas / Foreign Currency                                                    | 955            | 1 310            | 1 525          | 1 533          | 1 470          | 1 416          | 1 587          | 1 564          | 1 591          | 1 624                | 1 700          | 1 773          | 1 717          | 1 848          | 1 854          |
| c. Deposito / Time Deposits                                                     | 71 786         | 78.996 r         | 88 472         | 86 419         | 86 708         | 85 822         | 85 209         | 85 799         | 88 544         | 86 920               | 85 649         | 85 953         | 84 226         | 84 532         | 84 904         |
| i. Rupiah / Rupiah                                                              | 69 335         | 74.427 r         | 80 650         | 78 350         | 78 125         | 77 112         | 76 714         | 77 320         | 80 697         | 79 323               | 79 460         | 82 095         | 80 290         | 80 758         | 80 852         |
| a. 1 Bulan / 1 month                                                            | 45 152         | 44 542           | 48 677         | 42 523         | 44 249         | 44 584         | 45 675         | 43 931         | 45 934         | 45 662               | 43 993         | 48 867         | 51 692         | 51 624         | 49 266         |
| b. 3 Bulan / 3 month                                                            | 15 879         | 17 979           | 19 668         | 20 762         | 21 025         | 20 288         | 20 497         | 21 947         | 19 729         | 18 460               | 22 748         | 25 568         | 20 101         | 20 118         | 21 288         |
| c. 6 Bulan / 6 month                                                            | 4 834          | 6 673            | 8 993          | 11 789         | 8 630          | 8 030          | 6 335          | 7 900          | 11 499         | 11 921               | 10 312         | 5 189          | 6 151          | 6 559          | 7 886          |
| d. 12 Bulan / 12 month                                                          | 3 470          | 5 232            | 3 311          | 3 275          | 4 219          | 4 209          | 4 206          | 3 540          | 3 533          | 3 279                | 2 405          | 2 471          | 2 345          | 2 456          | 2 410          |
| e. >12 Bulan / >12 month                                                        | 0              | 2 r              | 1              | 1              | 1              | 1              | 2              | 1              | 2              | 1                    | 3              | 1              | 1              | 1              | 1              |
| ii. Valas / Foreign Currency                                                    | 2 451          | 4 568            | 7 822          | 8 069          | 8 584          | 8 710          | 8 495          | 8 479          | 7 847          | 7 597                | 6 189          | 3 857          | 3 936          | 3 774          | 4 052          |
| a. 1 Bulan / 1 month                                                            | 1 117          | 2 101            | 5 205          | 5 678          | 5 849          | 5 830          | 5 923          | 5 647          | 5 356          | 5 515                | 4 285          | 1 985          | 2 417          | 2 003          | 2 495          |
| b. 3 Bulan / 3 month                                                            | 520            | 1 341            | 1 650          | 1 191          | 1 133          | 1 036          | 821            | 1 384          | 1 241          | 824                  | 961            | 1 024          | 774            | 1 258          | 992            |
| c. 6 Bulan / 6 month                                                            | 518            | 743              | 228            | 360            | 659            | 872            | 806            | 666            | 594            | 787                  | 764            | 703            | 587            | 268            | 212            |
| d. 12 Bulan / 12 month                                                          | 296            | 382              | 739            | 840            | 943            | 973            | 945            | 783            | 656            | 470                  | 179            | 146            | 158            | 245            | 353            |
| e. >12 Bulan / >12 month                                                        | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| <b>3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund</b>         | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>             | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       |
| a. Giro / Demand Deposits                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| b. Tabungan / Saving Deposits                                                   | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| c. Deposito / Time Deposits                                                     | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| i. Rupiah                                                                       | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| ii. Valas / Foreign Currency                                                    | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| a. 1 Bulan / 1 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| b. 3 Bulan / 3 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| c. 6 Bulan / 6 month                                                            | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| d. 12 Bulan / 12 month                                                          | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |
| e. >12 Bulan / >12 month                                                        | -              | -                | -              | -              | -              | -              | -              | -              | -              | -                    | -              | -              | -              | -              | -              |

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

| Indikator / Indicator                                                                                                    | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                          |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| <b>Total Dana Pihak Ketiga / Total Third Party Fund</b>                                                                  | 371 828 | 416 558 | 458 676 | 464 193 | 465 977 | 463 476 | 462 413 | 462 791 | 474 063 | 482 419 | 491 081 | 493 565 | 490 731 | 493 127 | 496 908 |
| i. Rupiah                                                                                                                | 355 318 | 398 744 | 432 072 | 438 174 | 435 061 | 436 164 | 435 459 | 437 393 | 450 332 | 458 490 | 469 326 | 475 413 | 472 690 | 474 729 | 477 703 |
| ii. Valas / Foreign Exchange                                                                                             | 16 510  | 17 814  | 26 604  | 26 018  | 30 916  | 27 311  | 26 953  | 25 397  | 23 732  | 23 929  | 21 754  | 18 152  | 18 040  | 18 398  | 19 205  |
| <b>1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds</b>                                             | 370 285 | 415 126 | 456 983 | 462 595 | 464 300 | 462 066 | 461 016 | 461 444 | 472 655 | 480 840 | 489 364 | 491 815 | 489 253 | 491 571 | 495 394 |
| a. Pemerintah / Government                                                                                               | 74 507  | 90 201  | 102 081 | 99 558  | 86 846  | 92 651  | 96 128  | 95 340  | 104 250 | 106 570 | 108 753 | 101 051 | 104 108 | 99 757  | 104 608 |
| i. Rupiah                                                                                                                | 69 087  | 86 391  | 89 488  | 87 002  | 74 293  | 79 807  | 83 425  | 83 761  | 93 818  | 96 200  | 100 406 | 96 086  | 98 430  | 94 075  | 98 540  |
| ii. Valas / Foreign Exchange                                                                                             | 5 420   | 3 811   | 12 593  | 12 556  | 12 553  | 12 844  | 12 702  | 11 579  | 10 432  | 10 371  | 8 347   | 4 965   | 5 678   | 5 682   | 6 068   |
| b. Swasta / Private Sector                                                                                               | 295 779 | 324 925 | 354 902 | 363 037 | 377 455 | 369 415 | 364 889 | 366 103 | 368 405 | 374 269 | 380 611 | 390 764 | 385 145 | 391 814 | 390 786 |
| 1. Institusi Keuangan                                                                                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Non Bank / Non bank Financial Institutions                                                                               | 26 698  | 35 502  | 37 201  | 39 328  | 41 031  | 39 925  | 41 539  | 40 214  | 39 134  | 38 929  | 38 787  | 41 509  | 41 869  | 42 602  | 43 971  |
| i. Rupiah                                                                                                                | 26 290  | 35 331  | 37 108  | 39 169  | 40 741  | 39 633  | 41 246  | 39 905  | 38 959  | 38 757  | 38 686  | 41 347  | 41 741  | 42 436  | 43 729  |
| ii. Valas / Foreign Exchange                                                                                             | 408     | 171     | 92      | 159     | 290     | 292     | 292     | 308     | 175     | 172     | 101     | 162     | 129     | 166     | 242     |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private Sector) | 98 102  | 90 996  | 95 532  | 97 737  | 103 062 | 96 666  | 93 446  | 97 093  | 96 769  | 100 154 | 102 588 | 110 305 | 105 350 | 110 936 | 107 882 |
| i. Rupiah                                                                                                                | 92 262  | 83 556  | 88 881  | 91 942  | 92 614  | 89 669  | 86 845  | 90 759  | 90 891  | 93 853  | 96 568  | 104 648 | 100 298 | 105 806 | 102 291 |
| ii. Valas / Foreign Exchange                                                                                             | 5 840   | 7 440   | 6 651   | 5 794   | 10 448  | 6 997   | 6 601   | 6 334   | 5 878   | 6 301   | 6 019   | 5 657   | 5 051   | 5 130   | 5 591   |
| 3. Perseorangan / Individuals                                                                                            | 170 979 | 198 427 | 222 170 | 225 972 | 233 361 | 232 824 | 229 903 | 228 796 | 232 502 | 235 186 | 239 236 | 238 950 | 237 926 | 238 276 | 238 933 |
| i. Rupiah                                                                                                                | 167 295 | 193 132 | 215 853 | 219 663 | 226 994 | 226 670 | 223 563 | 222 589 | 226 245 | 229 077 | 233 072 | 232 718 | 231 844 | 232 003 | 232 747 |
| ii. Valas / Foreign Exchange                                                                                             | 3 684   | 5 295   | 6 317   | 6 309   | 6 367   | 6 154   | 6 340   | 6 207   | 6 257   | 6 109   | 6 165   | 6 232   | 6 082   | 6 273   | 6 186   |
| <b>2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds</b>                                   | 1 543   | 1 432   | 1 693   | 1 598   | 1 676   | 1 410   | 1 396   | 1 347   | 1 408   | 1 579   | 1 717   | 1 750   | 1 478   | 1 556   | 1 513   |
| i. Rupiah                                                                                                                | 385     | 334     | 743     | 398     | 420     | 385     | 379     | 378     | 417     | 603     | 593     | 614     | 377     | 410     | 396     |
| ii. Valas / Foreign Exchange                                                                                             | 1 157   | 1 098   | 950     | 1 200   | 1 257   | 1 025   | 1 017   | 969     | 991     | 977     | 1 123   | 1 136   | 1 101   | 1 146   | 1 117   |

**Tabel 23a.**  
**Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah**  
**(Depositor Funds Composition of Islamic Commercial Bank)**  
**Miliar Rp (Billion IDR)**

| Indikator / Indicator                                                                                                        | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                              |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| <b>Total Dana Pihak Ketiga / Total Third Party Fund</b>                                                                      | 257 606 | 288 978 | 314 741 | 316 460 | 322 853 | 321 299 | 321 421 | 318 972 | 325 997 | 329 743 | 337 900 | 340 908 | 340 209 | 341 336 | 345 189 |
| i. Rupiah                                                                                                                    | 246 362 | 278 405 | 299 237 | 301 820 | 303 684 | 306 028 | 306 599 | 305 785 | 313 994 | 317 403 | 326 335 | 330 659 | 330 329 | 331 144 | 334 616 |
| ii. Valas / Foreign Exchange                                                                                                 | 11 245  | 10 572  | 15 505  | 14 639  | 19 168  | 15 271  | 14 821  | 13 187  | 12 003  | 12 340  | 11 565  | 10 249  | 9 880   | 10 192  | 10 573  |
| <b>1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds</b>                                                 | 256 399 | 287 835 | 313 715 | 315 207 | 321 498 | 320 214 | 320 338 | 317 925 | 324 901 | 328 678 | 336 700 | 339 677 | 339 044 | 340 117 | 344 013 |
| a. Pemerintah / Government                                                                                                   | 53 756  | 68 046  | 72 668  | 70 463  | 61 126  | 65 340  | 68 819  | 67 353  | 73 947  | 73 732  | 77 233  | 69 605  | 72 187  | 68 291  | 73 039  |
| i. Rupiah                                                                                                                    | 48 787  | 64 992  | 63 380  | 61 507  | 52 157  | 56 367  | 59 713  | 59 374  | 67 110  | 66 949  | 71 401  | 65 912  | 67 908  | 64 014  | 68 756  |
| ii. Valas / Foreign Exchange                                                                                                 | 4 968   | 3 054   | 9 287   | 8 956   | 8 969   | 8 974   | 9 106   | 7 979   | 6 837   | 6 784   | 5 832   | 3 693   | 4 279   | 4 277   | 4 283   |
| b. Swasta / Private Sector                                                                                                   | 202 643 | 219 789 | 241 047 | 244 744 | 260 372 | 254 874 | 251 520 | 250 572 | 250 954 | 254 946 | 259 467 | 270 072 | 266 856 | 271 826 | 270 974 |
| 1. Institusi Keuangan<br>Non Bank / Non bank Financial<br>Institutions                                                       | 17 510  | 21 806  | 21 802  | 22 397  | 23 926  | 24 308  | 24 496  | 23 427  | 22 870  | 22 706  | 23 826  | 26 412  | 25 966  | 25 936  | 26 378  |
| i. Rupiah                                                                                                                    | 17 121  | 21 692  | 21 755  | 22 346  | 23 873  | 24 263  | 24 451  | 23 373  | 22 826  | 22 662  | 23 781  | 26 365  | 25 919  | 25 817  | 26 189  |
| ii. Valas / Foreign Exchange                                                                                                 | 389     | 115     | 47      | 50      | 53      | 44      | 44      | 54      | 44      | 44      | 45      | 47      | 47      | 119     | 189     |
| 2. Bukan Lembaga Keuangan (termasuk<br>sektor swasta lainnya) / Non Financial<br>Corporations (including Other Private<br>-) | 55 803  | 50 204  | 55 379  | 55 293  | 63 828  | 58 894  | 56 666  | 57 551  | 56 073  | 58 248  | 60 312  | 67 809  | 65 102  | 69 092  | 67 538  |
| i. Rupiah                                                                                                                    | 52 918  | 46 350  | 52 751  | 53 404  | 57 493  | 56 248  | 54 643  | 55 972  | 54 525  | 56 273  | 58 387  | 65 086  | 63 283  | 67 113  | 65 238  |
| ii. Valas / Foreign Exchange                                                                                                 | 2 885   | 3 854   | 2 628   | 1 889   | 6 335   | 2 646   | 2 023   | 1 579   | 1 548   | 1 976   | 1 925   | 2 723   | 1 819   | 1 979   | 2 300   |
| 3. Perseorangan / Individuals                                                                                                | 129 330 | 147 779 | 163 866 | 167 054 | 172 618 | 171 672 | 170 358 | 169 594 | 172 010 | 173 992 | 175 329 | 175 851 | 175 788 | 176 798 | 177 058 |
| i. Rupiah                                                                                                                    | 127 441 | 145 291 | 161 229 | 164 468 | 170 030 | 169 057 | 167 699 | 166 963 | 169 402 | 171 403 | 172 659 | 173 166 | 173 118 | 174 087 | 174 330 |
| ii. Valas / Foreign Exchange                                                                                                 | 1 889   | 2 487   | 2 637   | 2 586   | 2 589   | 2 615   | 2 659   | 2 631   | 2 608   | 2 589   | 2 670   | 2 685   | 2 670   | 2 711   | 2 728   |
| <b>2. Dana Pihak Ketiga Golongan Bukan Penduduk<br/>  / Non Residents' Third Party Funds</b>                                 | 1 208   | 1 143   | 1 026   | 1 252   | 1 354   | 1 085   | 1 082   | 1 047   | 1 096   | 1 064   | 1 200   | 1 231   | 1 165   | 1 218   | 1 176   |
| i. Rupiah                                                                                                                    | 94      | 81      | 121     | 95      | 131     | 93      | 94      | 104     | 131     | 117     | 108     | 130     | 100     | 113     | 104     |
| ii. Valas / Foreign Exchange                                                                                                 | 1 114   | 1 062   | 906     | 1 157   | 1 223   | 992     | 989     | 943     | 966     | 947     | 1 092   | 1 101   | 1 065   | 1 106   | 1 073   |

**Tabel 23b.**  
**Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah**  
*(Depositor Funds Composition of Islamic Business Unit)*  
**Miliar Rp (Billion IDR)**

| Indikator / Indicator                                                                                                          | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |         |         |
|--------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                                                |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     |
| <b>Total Dana Pihak Ketiga / Total Third Party Fund</b>                                                                        | 114 222 | 127 580 | 143 935 | 147 733 | 143 124 | 142 177 | 140 992 | 143 819 | 148 066 | 152 676 | 153 180 | 152 657 | 150 522 | 151 792 | 151 719 |
| i. Rupiah                                                                                                                      | 108 956 | 120 338 | 132 836 | 136 354 | 131 377 | 130 136 | 128 860 | 131 608 | 136 338 | 141 087 | 142 991 | 144 755 | 142 362 | 143 585 | 143 087 |
| ii. Valas / Foreign Exchange                                                                                                   | 5 265   | 7 242   | 11 099  | 11 379  | 11 747  | 12 041  | 12 132  | 12 210  | 11 729  | 11 589  | 10 190  | 7 903   | 8 160   | 8 206   | 8 632   |
| <b>1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds</b>                                                   | 113 887 | 127 291 | 143 268 | 147 387 | 142 802 | 141 852 | 140 678 | 143 518 | 147 754 | 152 161 | 152 664 | 152 138 | 150 209 | 151 454 | 151 382 |
| a. Pemerintah / Government                                                                                                     | 20 751  | 22 155  | 29 413  | 29 095  | 25 720  | 27 311  | 27 309  | 27 987  | 30 303  | 32 838  | 31 519  | 31 445  | 31 921  | 31 466  | 31 569  |
| i. Rupiah                                                                                                                      | 20 299  | 21 398  | 26 107  | 25 495  | 22 136  | 23 440  | 23 713  | 24 388  | 26 708  | 29 251  | 29 005  | 30 174  | 30 522  | 30 060  | 29 784  |
| ii. Valas / Foreign Exchange                                                                                                   | 452     | 756     | 3 305   | 3 600   | 3 584   | 3 871   | 3 597   | 3 599   | 3 595   | 3 587   | 2 514   | 1 272   | 1 399   | 1 406   | 1 785   |
| b. Swasta / Private Sector                                                                                                     | 93 136  | 105 136 | 113 855 | 118 293 | 117 083 | 114 541 | 113 369 | 115 531 | 117 451 | 119 323 | 121 144 | 120 693 | 118 289 | 119 988 | 119 812 |
| 1. Institusi Keuangan                                                                                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| Non Bank / Non bank Financial Institutions                                                                                     | 9 188   | 13 695  | 15 398  | 16 931  | 17 105  | 15 617  | 17 043  | 16 786  | 16 264  | 16 224  | 14 961  | 15 098  | 15 904  | 16 666  | 17 593  |
| i. Rupiah                                                                                                                      | 9 169   | 13 639  | 15 353  | 16 822  | 16 868  | 15 370  | 16 795  | 16 532  | 16 133  | 16 095  | 14 905  | 14 982  | 15 822  | 16 619  | 17 540  |
| ii. Valas / Foreign Exchange                                                                                                   | 20      | 56      | 46      | 109     | 237     | 247     | 248     | 254     | 131     | 128     | 56      | 115     | 82      | 47      | 53      |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private Corporations) | 42 299  | 40 792  | 40 153  | 42 444  | 39 235  | 37 772  | 36 780  | 39 543  | 40 696  | 41 906  | 42 276  | 42 497  | 40 247  | 41 844  | 40 344  |
| i. Rupiah                                                                                                                      | 39 343  | 37 207  | 36 130  | 38 539  | 35 121  | 33 421  | 32 202  | 34 788  | 36 366  | 37 581  | 38 182  | 39 563  | 37 015  | 38 693  | 37 053  |
| ii. Valas / Foreign Exchange                                                                                                   | 2 955   | 3 586   | 4 023   | 3 905   | 4 114   | 4 351   | 4 578   | 4 755   | 4 329   | 4 325   | 4 094   | 2 934   | 3 232   | 3 151   | 3 291   |
| 3. Perseorangan / Individuals                                                                                                  | 41 649  | 50 648  | 58 304  | 58 918  | 60 743  | 61 152  | 59 545  | 59 202  | 60 492  | 61 194  | 63 908  | 63 099  | 62 137  | 61 478  | 61 875  |
| i. Rupiah                                                                                                                      | 39 854  | 47 841  | 54 624  | 55 195  | 56 964  | 57 613  | 55 864  | 55 626  | 56 844  | 57 674  | 60 413  | 59 552  | 58 726  | 57 916  | 58 417  |
| ii. Valas / Foreign Exchange                                                                                                   | 1 795   | 2 808   | 3 680   | 3 723   | 3 779   | 3 539   | 3 681   | 3 575   | 3 648   | 3 519   | 3 495   | 3 546   | 3 412   | 3 562   | 3 458   |
| <b>2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds</b>                                         | 335     | 289     | 667     | 345     | 322     | 325     | 314     | 300     | 312     | 515     | 517     | 519     | 313     | 338     | 337     |
| i. Rupiah                                                                                                                      | 292     | 254     | 622     | 303     | 288     | 293     | 285     | 274     | 286     | 486     | 486     | 484     | 277     | 297     | 292     |
| ii. Valas / Foreign Exchange                                                                                                   | 43      | 36      | 45      | 43      | 34      | 33      | 29      | 26      | 25      | 29      | 31      | 36      | 36      | 41      | 45      |

**Tabel 24.**  
**Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Oktober 2021**  
**(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province - October 2021)**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|----------------------------------------|------------|----------------------------------------|----------------------------------|
| Jawa Barat               | 69 763                                 | 45 663     | 51 339                                 | 88,94%                           |
| Banten                   | 21 603                                 | 13 242     | 19 244                                 | 68,81%                           |
| DKI Jakarta              | 425 667                                | 161 282    | 215 988                                | 74,67%                           |
| DI Yogyakarta            | 8 640                                  | 4 417      | 7 238                                  | 61,03%                           |
| Jawa Tengah              | 30 917                                 | 20 496     | 24 638                                 | 83,19%                           |
| Jawa Timur               | 44 473                                 | 30 956     | 35 806                                 | 86,46%                           |
| Bengkulu                 | 2 019                                  | 1 680      | 1 396                                  | 120,29%                          |
| Jambi                    | 4 633                                  | 3 676      | 2 693                                  | 136,53%                          |
| Nanggroe Aceh Darussalam | 50 513                                 | 30 552     | 40 220                                 | 75,96%                           |
| Sumatera Utara           | 21 577                                 | 14 304     | 17 342                                 | 82,48%                           |
| Sumatera Barat           | 7 992                                  | 5 318      | 6 866                                  | 77,45%                           |
| Riau                     | 14 150                                 | 8 842      | 10 109                                 | 87,47%                           |
| Sumatera Selatan         | 12 943                                 | 9 324      | 8 056                                  | 115,75%                          |
| Bangka Belitung          | 1 582                                  | 1 000      | 1 400                                  | 71,42%                           |
| Kepulauan Riau           | 5 001                                  | 4 482      | 3 436                                  | 130,43%                          |
| Lampung                  | 4 681                                  | 3 748      | 3 519                                  | 106,53%                          |
| Kalimantan Selatan       | 9 879                                  | 4 988      | 7 076                                  | 70,49%                           |
| Kalimantan Barat         | 6 795                                  | 5 724      | 3 606                                  | 158,76%                          |
| Kalimantan Timur         | 10 466                                 | 6 353      | 8 808                                  | 72,13%                           |
| Kalimantan Tengah        | 1 717                                  | 1 482      | 1 091                                  | 135,82%                          |
| Sulawesi Tengah          | 2 158                                  | 1 932      | 1 384                                  | 139,58%                          |
| Sulawesi Selatan         | 10 983                                 | 8 387      | 7 405                                  | 113,26%                          |
| Sulawesi Utara           | 982                                    | 925        | 385                                    | 240,61%                          |
| Gorontalo                | 570                                    | 413        | 296                                    | 139,42%                          |
| Sulawesi Barat           | 762                                    | 620        | 350                                    | 177,09%                          |
| Sulawesi Tenggara        | 2 175                                  | 1 691      | 1 437                                  | 117,67%                          |
| NTB                      | 18 122                                 | 10 907     | 10 680                                 | 102,12%                          |
| Bali                     | 2 481                                  | 2 059      | 1 345                                  | 153,09%                          |
| NTT                      | 257                                    | 215        | 146                                    | 146,93%                          |
| Maluku                   | 550                                    | 274        | 508                                    | 53,98%                           |
| Papua                    | 819                                    | 434        | 742                                    | 58,43%                           |
| Maluku Utara             | 980                                    | 592        | 800                                    | 73,98%                           |
| Papua Barat              | 473                                    | 133        | 450                                    | 29,65%                           |
| Luar Indonesia           | 1 363                                  | 732        | 1 109                                  | 66,06%                           |

**Tabel 24.a.**  
**Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Oktober 2021**  
*(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bankbased on Province - October 2021)*  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|----------------------------------------|------------|----------------------------------------|----------------------------------|
| Jawa Barat               | 49 834                                 | 31 219     | 38 856                                 | 80,34%                           |
| Banten                   | 15 271                                 | 7 805      | 13 939                                 | 55,99%                           |
| DKI Jakarta              | 267 232                                | 84 784     | 134 769                                | 62,91%                           |
| DI Yogyakarta            | 6 191                                  | 2 590      | 5 807                                  | 44,60%                           |
| Jawa Tengah              | 18 820                                 | 12 966     | 16 172                                 | 80,17%                           |
| Jawa Timur               | 30 046                                 | 20 322     | 25 006                                 | 81,27%                           |
| Bengkulu                 | 1 963                                  | 1 675      | 1 343                                  | 124,74%                          |
| Jambi                    | 2 868                                  | 2 800      | 1 791                                  | 156,32%                          |
| Nanggroe Aceh Darussalam | 49 206                                 | 30 111     | 39 164                                 | 76,88%                           |
| Sumatera Utara           | 10 741                                 | 8 370      | 9 300                                  | 90,00%                           |
| Sumatera Barat           | 4 341                                  | 3 172      | 3 934                                  | 80,64%                           |
| Riau                     | 6 194                                  | 3 563      | 5 764                                  | 61,80%                           |
| Sumatera Selatan         | 6 365                                  | 5 523      | 4 561                                  | 121,10%                          |
| Bangka Belitung          | 1 212                                  | 687        | 1 080                                  | 63,56%                           |
| Kepulauan Riau           | 2 505                                  | 2 079      | 1 979                                  | 105,07%                          |
| Lampung                  | 4 005                                  | 3 233      | 3 330                                  | 97,08%                           |
| Kalimantan Selatan       | 4 363                                  | 2 446      | 4 250                                  | 57,55%                           |
| Kalimantan Barat         | 4 699                                  | 4 520      | 2 657                                  | 170,09%                          |
| Kalimantan Timur         | 6 962                                  | 3 923      | 6 607                                  | 59,39%                           |
| Kalimantan Tengah        | 1 717                                  | 1 482      | 1 091                                  | 135,82%                          |
| Sulawesi Tengah          | 2 158                                  | 1 932      | 1 384                                  | 139,58%                          |
| Sulawesi Selatan         | 5 458                                  | 4 362      | 4 998                                  | 87,27%                           |
| Sulawesi Utara           | 982                                    | 925        | 385                                    | 240,61%                          |
| Gorontalo                | 570                                    | 413        | 296                                    | 139,42%                          |
| Sulawesi Barat           | 519                                    | 403        | 278                                    | 144,76%                          |
| Sulawesi Tenggara        | 1 959                                  | 1 480      | 1 356                                  | 109,16%                          |
| NTB                      | 17 528                                 | 10 632     | 10 357                                 | 102,65%                          |
| Bali                     | 1 541                                  | 1 383      | 980                                    | 141,16%                          |
| NTT                      | 257                                    | 215        | 146                                    | 146,93%                          |
| Maluku                   | 550                                    | 274        | 508                                    | 53,98%                           |
| Papua                    | 819                                    | 434        | 742                                    | 58,43%                           |
| Maluku Utara             | 980                                    | 592        | 800                                    | 73,98%                           |
| Papua Barat              | 473                                    | 133        | 450                                    | 29,65%                           |
| Luar Indonesia           | 1 363                                  | 732        | 1 109                                  | 66,06%                           |

**Tabel 24.b.**  
**Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Oktober 2021**  
**(Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province - October 2021 )**  
**Miliar Rp (Billion IDR)**

| Propinsi / Province      | Aset Sebelum Set Off<br>(Assets Gross ) | Pembiayaan | Dana Pihak Ketiga<br>(Depositor Funds ) | FDR<br>Dalam Persen (Percentage) |
|--------------------------|-----------------------------------------|------------|-----------------------------------------|----------------------------------|
| Jawa Barat               | 19 929                                  | 14 444     | 12 483                                  | 115,71%                          |
| Banten                   | 6 333                                   | 5 437      | 5 305                                   | 102,51%                          |
| DKI Jakarta              | 158 434                                 | 76 497     | 81 219                                  | 94,19%                           |
| DI Yogyakarta            | 2 449                                   | 1 827      | 1 431                                   | 127,67%                          |
| Jawa Tengah              | 12 097                                  | 7 531      | 8 466                                   | 88,95%                           |
| Jawa Timur               | 14 427                                  | 10 634     | 10 800                                  | 98,47%                           |
| Bengkulu                 | 57                                      | 5          | 54                                      | 8,95%                            |
| Jambi                    | 1 765                                   | 876        | 901                                     | 97,19%                           |
| Nanggroe Aceh Darussalam | 1 307                                   | 442        | 1 056                                   | 41,81%                           |
| Sumatera Utara           | 10 837                                  | 5 934      | 8 042                                   | 73,79%                           |
| Sumatera Barat           | 3 651                                   | 2 145      | 2 932                                   | 73,16%                           |
| Riau                     | 7 956                                   | 5 279      | 4 344                                   | 121,52%                          |
| Sumatera Selatan         | 6 578                                   | 3 801      | 3 495                                   | 108,76%                          |
| Bangka Belitung          | 370                                     | 313        | 320                                     | 97,97%                           |
| Kepulauan Riau           | 2 496                                   | 2 403      | 1 457                                   | 164,87%                          |
| Lampung                  | 676                                     | 515        | 189                                     | 273,41%                          |
| Kalimantan Selatan       | 5 516                                   | 2 542      | 2 826                                   | 89,93%                           |
| Kalimantan Barat         | 2 097                                   | 1 204      | 948                                     | 127,02%                          |
| Kalimantan Timur         | 3 504                                   | 2 430      | 2 201                                   | 110,37%                          |
| Kalimantan Tengah        | -                                       | -          | -                                       | 0,00%                            |
| Sulawesi Tengah          | -                                       | -          | -                                       | 0,00%                            |
| Sulawesi Selatan         | 5 525                                   | 4 024      | 2 407                                   | 167,22%                          |
| Sulawesi Utara           | -                                       | -          | -                                       | 0,00%                            |
| Gorontalo                | -                                       | -          | -                                       | 0,00%                            |
| Sulawesi Barat           | 243                                     | 218        | 72                                      | 301,80%                          |
| Sulawesi Tenggara        | 217                                     | 211        | 81                                      | 259,43%                          |
| NTB                      | 594                                     | 275        | 324                                     | 84,98%                           |
| Bali                     | 941                                     | 676        | 365                                     | 185,10%                          |
| NTT                      | -                                       | -          | -                                       | 0,00%                            |
| Maluku                   | -                                       | -          | -                                       | 0,00%                            |
| Papua                    | -                                       | -          | -                                       | 0,00%                            |
| Maluku Utara             | -                                       | -          | -                                       | 0,00%                            |
| Papua Barat              | -                                       | -          | -                                       | 0,00%                            |
| Luar Indonesia           | -                                       | -          | -                                       | 0,00%                            |

| <b>Tabel 25.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                           |                                                |                                   |                                                |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                                                                                          | <b>Kota/Kabupaten</b>     | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Banten                                                                                                                                                                                                                                                                                                                                                                              | Kab. Tangerang            | 3 085                                          | 2 728                             | 3 001                                          | 90,91%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Serang               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Cilegon              | 2 390                                          | 1 034                             | 1 971                                          | 52,46%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Tangerang            | 6 888                                          | 3 998                             | 6 626                                          | 60,34%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Serang               | 3 618                                          | 2 669                             | 2 157                                          | 123,74%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Tangerang Selatan    | 5 622                                          | 2 814                             | 5 490                                          | 51,26%                                   |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                                          | Kab. Bekasi               | 1 272                                          | 930                               | 1 207                                          | 76,99%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Purwakarta           | 756                                            | 694                               | 664                                            | 104,52%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Karawang             | 230                                            | 89                                | 221                                            | 40,02%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bogor                | 970                                            | 5                                 | 925                                            | 0,53%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Sukabumi             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Cianjur              | 865                                            | 693                               | 630                                            | 110,02%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bandung              | 97                                             | 1                                 | 94                                             | 1,56%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Garut                | 423                                            | 335                               | 396                                            | 84,58%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Majalengka           | 38                                             | 10                                | 37                                             | 27,69%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Bandung              | 27 336                                         | 17 608                            | 16 974                                         | 103,74%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Bogor                | 10 514                                         | 6 598                             | 8 234                                          | 80,13%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Sukabumi             | 1 108                                          | 857                               | 884                                            | 96,98%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Cirebon              | 6 424                                          | 4 515                             | 4 459                                          | 101,24%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Tasikmalaya          | 3 063                                          | 2 582                             | 1 547                                          | 166,98%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Cimahi               | 740                                            | 428                               | 710                                            | 60,32%                                   |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                                                                                                    | Kota Depok                | 4 965                                          | 2 501                             | 4 692                                          | 53,31%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Bekasi               | 10 963                                         | 7 816                             | 9 665                                          | 80,87%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Pusat   | 158 686                                        | 36 116                            | 67 945                                         | 53,16%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Utara   | 9 367                                          | 4 296                             | 9 253                                          | 46,43%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Barat   | 20 793                                         | 10 371                            | 12 788                                         | 81,10%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Selatan | 167 377                                        | 78 448                            | 94 552                                         | 82,97%                                   |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Timur   | 69 445                                         | 32 051                            | 31 450                                         | 101,91%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bantul               | 29                                             | 18                                | 27                                             | 64,64%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Sleman               | 1 675                                          | 968                               | 842                                            | 114,94%                                  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                                         | Kota Yogyakarta           | 6 936                                          | 3 431                             | 6 369                                          | 53,88%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Semarang             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Kendal               | 221                                            | 145                               | 198                                            | 73,24%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Tegal                | 543                                            | 539                               | 100                                            | 538,77%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Pati                 | 383                                            | 225                               | 370                                            | 60,68%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Kudus                | 1 399                                          | 739                               | 1 221                                          | 60,56%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Banyumas             | 1 933                                          | 1 266                             | 1 630                                          | 77,66%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Cilacap              | 580                                            | 320                               | 547                                            | 58,57%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Semarang             | 14 400                                         | 8 857                             | 11 199                                         | 79,09%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Salatiga             | 165                                            | 77                                | 158                                            | 48,71%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pekalongan           | 1 560                                          | 826                               | 1 409                                          | 58,63%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Tegal                | 1 650                                          | 1 389                             | 914                                            | 152,00%                                  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                                          | Kota Surakarta            | 8 084                                          | 6 113                             | 6 893                                          | 88,70%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Gresik               | 1 469                                          | 1 037                             | 1 404                                          | 73,83%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Sidoarjo             | 2 227                                          | 1 690                             | 2 092                                          | 80,78%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Jombang              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Pamekasan            | 666                                            | 522                               | 577                                            | 90,40%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Banyuwangi           | 900                                            | 888                               | 635                                            | 139,93%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Jember               | 1 578                                          | 1 089                             | 1 363                                          | 79,91%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Malang               | 2                                              | 2                                 | 1                                              | 140,03%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Madiun               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bojonegoro           | 601                                            | 384                               | 572                                            | 67,05%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Surabaya             | 25 642                                         | 18 096                            | 18 991                                         | 95,29%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Malang               | 6 769                                          | 4 759                             | 5 810                                          | 81,91%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pasuruan             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Probolinggo          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Blitar               | 380                                            | 218                               | 359                                            | 60,76%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Kediri               | 3 336                                          | 1 464                             | 3 160                                          | 46,34%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Madiun               | 903                                            | 808                               | 841                                            | 96,02%                                   |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                                            | Kota Bengkulu             | 2 019                                          | 1 680                             | 1 396                                          | 120,29%                                  |



| <b>Tabel 25.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                              |                                                |                                   |                                                |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                                                                                          | <b>Kota/Kabupaten</b>        | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Jambi                                                                                                                                                                                                                                                                                                                                                                               | Kota Jambi                   | 4 633                                          | 3 676                             | 2 693                                          | 136,53%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Pidie                   | 1 182                                          | 764                               | 1 138                                          | 67,16%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Timur              | 895                                            | 838                               | 580                                            | 144,54%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Selatan            | 957                                            | 873                               | 618                                            | 141,13%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Barat              | 2 141                                          | 1 840                             | 1 655                                          | 111,20%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tengah             | 742                                            | 685                               | 668                                            | 102,60%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tenggara           | 1 011                                          | 990                               | 356                                            | 277,72%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Singkil            | 465                                            | 438                               | 383                                            | 114,27%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Jeumpa /Bireuen    | 1 116                                          | 803                               | 1 091                                          | 73,55%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tamiang            | 736                                            | 663                               | 514                                            | 128,93%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Gayo Luwes              | 388                                            | 375                               | 297                                            | 126,24%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Barat Daya         | 671                                            | 533                               | 650                                            | 82,03%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Jaya               | 445                                            | 340                               | 437                                            | 77,83%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Nagan Raya              | 587                                            | 556                               | 493                                            | 112,61%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Simeuleu                | 2 504                                          | 2 411                             | 1 475                                          | 163,47%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bener Meriah            | 577                                            | 535                               | 395                                            | 135,67%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Pidie Jaya              | 438                                            | 302                               | 428                                            | 70,48%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Subulussalam            | 311                                            | 302                               | 188                                            | 160,75%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Banda Aceh              | 25 373                                         | 8 806                             | 20 403                                         | 43,16%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Sabang                  | 394                                            | 219                               | 389                                            | 56,28%                                   |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                                                            | Kota Lhokseumawe             | 6 628                                          | 5 727                             | 5 591                                          | 102,44%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Langsa                  | 2 953                                          | 2 554                             | 2 472                                          | 103,32%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Deli Serdang            | 243                                            | 239                               | 199                                            | 120,11%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Langkat                 | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Karo                    | 66                                             | 64                                | 53                                             | 120,64%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Labuhan Batu            | 533                                            | 526                               | 428                                            | 122,86%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Tapanuli Selatan        | 520                                            | 467                               | 476                                            | 98,12%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Tebing Tinggi           | 434                                            | 323                               | 254                                            | 126,85%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Binjai                  | 477                                            | 329                               | 449                                            | 73,25%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pematang Siantar        | 1 425                                          | 1 252                             | 1 147                                          | 109,12%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Tanjung Balai           | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Sibolga                 | 282                                            | 212                               | 140                                            | 152,02%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Medan                   | 17 188                                         | 10 721                            | 13 912                                         | 77,06%                                   |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                                      | Kota Padang Sidempuan        | 408                                            | 172                               | 284                                            | 60,56%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Tanah Datar             | 215                                            | 212                               | 103                                            | 207,27%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Bukittinggi             | 1 335                                          | 936                               | 1 232                                          | 75,92%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Padang                  | 5 162                                          | 2 914                             | 4 789                                          | 60,85%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Solok                   | 395                                            | 395                               | 145                                            | 271,90%                                  |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                                      | Kota Payakumbuh              | 884                                            | 860                               | 597                                            | 144,17%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bengkalis               | 851                                            | 140                               | 834                                            | 16,80%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pekanbaru               | 12 540                                         | 8 254                             | 8 578                                          | 96,21%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Dumai                   | 760                                            | 448                               | 697                                            | 64,38%                                   |
| Riau                                                                                                                                                                                                                                                                                                                                                                                | Kota Tanjung Pinang          | 1 692                                          | 1 533                             | 1 368                                          | 112,07%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pulau Batam             | 3 309                                          | 2 949                             | 2 069                                          | 142,57%                                  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                                      | Kab. Ogan Komering Ulu       | 707                                            | 698                               | 515                                            | 135,67%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Ogan Komering Ulu Timur | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Palembang               | 11 474                                         | 8 004                             | 6 832                                          | 117,16%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Lubuklinggau            | 286                                            | 289                               | 254                                            | 113,89%                                  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                                    | Kota Prabumulih              | 476                                            | 333                               | 456                                            | 73,05%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pangkal Pinang          | 1 582                                          | 1 000                             | 1 400                                          | 71,42%                                   |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                                     | Kab. Lampung Tengah          | 492                                            | 418                               | 449                                            | 93,25%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Bandar Lampung          | 3 794                                          | 3 002                             | 2 712                                          | 110,69%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Metro                   | 394                                            | 329                               | 359                                            | 91,65%                                   |
| Lampung                                                                                                                                                                                                                                                                                                                                                                             | Kab. Banjar                  | 391                                            | 264                               | 371                                            | 71,36%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Hulu Sungai Selatan     | 372                                            | 224                               | 251                                            | 89,41%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Tabalong                | 379                                            | 250                               | 357                                            | 69,83%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Banjarmasin             | 8 412                                          | 4 216                             | 5 860                                          | 71,95%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Banjarbaru              | 326                                            | 33                                | 238                                            | 13,98%                                   |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                                  |                              |                                                |                                   |                                                |                                          |
|                                                                                                                                                                                                                                                                                                                                                                                     |                              |                                                |                                   |                                                |                                          |
|                                                                                                                                                                                                                                                                                                                                                                                     |                              |                                                |                                   |                                                |                                          |
|                                                                                                                                                                                                                                                                                                                                                                                     |                              |                                                |                                   |                                                |                                          |

| <b>Tabel 25.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                            |                                                |                                   |                                                |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                                                                                          | <b>Kota/Kabupaten</b>      | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                                    | Kab. Pontianak             | 70                                             | 68                                | 13                                             | 534,45%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Sambas                | 374                                            | 368                               | 165                                            | 222,98%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Ketapang              | 1 414                                          | 1 324                             | 581                                            | 227,91%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pontianak             | 4 531                                          | 3 565                             | 2 643                                          | 134,91%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Singkawang            | 407                                            | 399                               | 204                                            | 195,40%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                                    | Kab. Kutai                 | 571                                            | 310                               | 468                                            | 66,19%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Samarinda             | 5 569                                          | 2 825                             | 4 412                                          | 64,04%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Balikpapan            | 3 734                                          | 2 984                             | 3 357                                          | 88,90%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Bontang               | 592                                            | 234                               | 571                                            | 40,96%                                   |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                                   | Kab. Kotawaringin Barat    | 439                                            | 436                               | 149                                            | 292,05%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Kotawaringin Timur    | 183                                            | 181                               | 129                                            | 140,74%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Palangkaraya          | 1 094                                          | 864                               | 813                                            | 106,33%                                  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                                     | Kab. Banggai               | 643                                            | 622                               | 444                                            | 140,03%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Morowali              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Palu                  | 1 515                                          | 1 309                             | 940                                            | 139,37%                                  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                                      | Kab Mamuju                 | 762                                            | 620                               | 350                                            | 177,09%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                                    | Kota Ujungpandang/Makassar | 9 561                                          | 7 023                             | 6 587                                          | 106,62%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Pare-Pare             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Wajo                  | 248                                            | 227                               | 100                                            | 226,29%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bone                  | 949                                            | 918                               | 620                                            | 148,15%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Palopo                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Maros                 | 226                                            | 219                               | 98                                             | 222,59%                                  |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                                           | Kota Gorontalo             | 570                                            | 413                               | 296                                            | 139,42%                                  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                                   | Kota Kendari               | 2 175                                          | 1 691                             | 1 437                                          | 117,67%                                  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                                      | Kota Manado                | 982                                            | 925                               | 385                                            | 240,61%                                  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                                                                 | Kab. Lombok Barat          | 694                                            | 664                               | 453                                            | 146,53%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Lombok Tengah         | 888                                            | 831                               | 472                                            | 176,28%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Lombok Timur          | 1 057                                          | 995                               | 689                                            | 144,48%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Sumbawa               | 990                                            | 941                               | 451                                            | 208,87%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Bima                  | 954                                            | 930                               | 571                                            | 163,00%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Dompu                 | 704                                            | 692                               | 379                                            | 182,41%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Sumbawa Barat         | 469                                            | 447                               | 308                                            | 145,34%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Lombok Utara          | 290                                            | 236                               | 274                                            | 86,03%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Mataram               | 12 077                                         | 5 170                             | 7 084                                          | 72,98%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota, Bima                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Bali                                                                                                                                                                                                                                                                                                                                                                                | Kota Denpasar              | 2 481                                          | 2 059                             | 1 345                                          | 153,09%                                  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                                                                 | Kota Kupang                | 257                                            | 215                               | 146                                            | 146,93%                                  |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kab. Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku                                                                                                                                                                                                                                                                                                                                                                              | Kota Ambon                 | 550                                            | 274                               | 508                                            | 53,98%                                   |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                                        | Kota ternate               | 980                                            | 592                               | 800                                            | 73,98%                                   |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                                         | Kota Sorong                | 473                                            | 133                               | 450                                            | 29,65%                                   |
| Papua                                                                                                                                                                                                                                                                                                                                                                               | Kab. Jayapura              | 439                                            | 66                                | 431                                            | 15,23%                                   |
|                                                                                                                                                                                                                                                                                                                                                                                     | Kota Jayapura              | 380                                            | 368                               | 311                                            | 118,30%                                  |
| Di Luar Indonesia/Outside Indonesia                                                                                                                                                                                                                                                                                                                                                 | DI LUAR INDONESIA          | 1 363                                          | 732                               | -                                              | 0,00%                                    |

| <b>Tabel 25.a.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                           |                                                |                                   |                                                |                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                      | <b>Kota/Kabupaten</b>     | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Banten                                                                                                                                                                                                                                                                                                                               | Kab. Tangerang            | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Serang               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kota Cilegon              | 2 390                                          | 1 034                             | 1 971                                          | 52,46%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Tangerang            | 4 649                                          | 2 335                             | 4 498                                          | 51,90%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Serang               | 2 609                                          | 1 623                             | 1 981                                          | 81,92%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Tangerang Selatan    | 5 622                                          | 2 814                             | 5 490                                          | 51,26%                                   |
| Jawa Barat                                                                                                                                                                                                                                                                                                                           | Kab. Bekasi               | 1 272                                          | 930                               | 1 207                                          | 76,99%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Purwakarta           | 756                                            | 694                               | 664                                            | 104,52%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Karawang             | 177                                            | 87                                | 170                                            | 51,01%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Bogor                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Sukabumi             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Cianjur              | 865                                            | 693                               | 630                                            | 110,02%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Bandung              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Garut                | 423                                            | 335                               | 396                                            | 84,58%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Majalengka           | 38                                             | 10                                | 37                                             | 27,69%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Bandung              | 17 946                                         | 10 715                            | 10 796                                         | 99,25%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Bogor                | 7 571                                          | 3 727                             | 7 124                                          | 52,31%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Sukabumi             | 1 031                                          | 855                               | 810                                            | 105,53%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Cirebon              | 3 501                                          | 2 747                             | 2 822                                          | 97,36%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Tasikmalaya          | 2 103                                          | 1 649                             | 1 416                                          | 116,47%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Cimahi               | 740                                            | 428                               | 710                                            | 60,32%                                   |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                                                     | Kota Depok                | 4 751                                          | 2 296                             | 4 611                                          | 49,80%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Bekasi               | 8 661                                          | 6 052                             | 7 462                                          | 81,10%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Pusat   | 121 298                                        | 22 506                            | 46 055                                         | 48,87%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Utara   | 9 367                                          | 4 296                             | 9 253                                          | 46,43%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Barat   | 20 793                                         | 10 371                            | 12 788                                         | 81,10%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Selatan | 98 247                                         | 39 799                            | 52 461                                         | 75,86%                                   |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                                                      | Wil. Kota Jakarta Timur   | 17 528                                         | 7 813                             | 14 211                                         | 54,97%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Bantul               | 25                                             | 18                                | 23                                             | 76,94%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Sleman               | 219                                            | 172                               | 152                                            | 113,32%                                  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                          | Kota Yogyakarta           | 5 948                                          | 2 401                             | 5 633                                          | 42,62%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Semarang             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Kendal               | 221                                            | 145                               | 198                                            | 73,24%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Tegal                | 543                                            | 539                               | 100                                            | 538,77%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Pati                 | 383                                            | 225                               | 370                                            | 60,68%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Kudus                | 1 086                                          | 468                               | 1 025                                          | 45,66%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Banyumas             | 1 620                                          | 995                               | 1 470                                          | 67,69%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Cilacap              | 580                                            | 320                               | 547                                            | 58,57%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Semarang             | 6 904                                          | 4 746                             | 5 660                                          | 83,86%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Salatiga             | 165                                            | 77                                | 158                                            | 48,71%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Pekalongan           | 1 323                                          | 653                               | 1 191                                          | 54,86%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Tegal                | 852                                            | 577                               | 779                                            | 74,16%                                   |
| Jawa Timur                                                                                                                                                                                                                                                                                                                           | Kota Surakarta            | 5 144                                          | 4 220                             | 4 674                                          | 90,28%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Gresik               | 1 292                                          | 864                               | 1 255                                          | 68,84%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Sidoarjo             | 1 981                                          | 1 409                             | 1 840                                          | 76,60%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Jombang              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Pamekasan            | 666                                            | 522                               | 577                                            | 90,40%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Banyuwangi           | 900                                            | 888                               | 635                                            | 139,93%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Jember               | 1 262                                          | 858                               | 1 182                                          | 72,57%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Malang               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Madiun               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Bojonegoro           | 601                                            | 384                               | 572                                            | 67,05%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Surabaya             | 14 833                                         | 10 368                            | 10 777                                         | 96,21%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Malang               | 4 276                                          | 2 806                             | 4 122                                          | 68,09%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Pasuruan             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kota Probolinggo          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kota Blitar               | 380                                            | 218                               | 359                                            | 60,76%                                   |
| Bengkulu                                                                                                                                                                                                                                                                                                                             | Kota Kediri               | 3 051                                          | 1 260                             | 2 943                                          | 42,81%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Madiun               | 802                                            | 745                               | 745                                            | 100,01%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Bengkulu             | 1 963                                          | 1 675                             | 1 343                                          | 124,74%                                  |

| Tabel 25.a.<br>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Oktober 2021<br>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - October 2021)<br>Miliar Rp (Billion IDR) |                              |                                        |                           |                                        |                                  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|--|
| Propinsi                                                                                                                                                                                                                                                                                                 | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |  |
| Jambi                                                                                                                                                                                                                                                                                                    | Kota Jambi                   | 2 868                                  | 2 800                     | 1 791                                  | 156,32%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Pidie                   | 1 182                                  | 764                       | 1 138                                  | 67,16%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Timur              | 895                                    | 838                       | 580                                    | 144,54%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Selatan            | 957                                    | 873                       | 618                                    | 141,13%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Barat              | 2 141                                  | 1 840                     | 1 655                                  | 111,20%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Tengah             | 742                                    | 685                       | 668                                    | 102,60%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Tenggara           | 1 011                                  | 990                       | 356                                    | 277,72%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Singkil            | 465                                    | 438                       | 383                                    | 114,27%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Jeumpa /Bireuen    | 1 116                                  | 803                       | 1 091                                  | 73,55%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Tamiang            | 736                                    | 663                       | 514                                    | 128,93%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Gayo Luwes              | 388                                    | 375                       | 297                                    | 126,24%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Barat Daya         | 671                                    | 533                       | 650                                    | 82,03%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Aceh Jaya               | 445                                    | 340                       | 437                                    | 77,83%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Nagan Raya              | 587                                    | 556                       | 493                                    | 112,61%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Simeuleu                | 2 504                                  | 2 411                     | 1 475                                  | 163,47%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Bener Meriah            | 577                                    | 535                       | 395                                    | 135,67%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Pidie Jaya              | 438                                    | 302                       | 428                                    | 70,48%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Subulussalam            | 311                                    | 302                       | 188                                    | 160,75%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kota Banda Aceh              | 24 250                                 | 8 364                     | 19 530                                 | 42,83%                           |  |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                 | Kota Sabang                  | 394                                    | 219                       | 389                                    | 56,28%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Lhokseumawe             | 6 444                                  | 5 727                     | 5 407                                  | 105,91%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kota Langsa                  | 2 953                                  | 2 554                     | 2 472                                  | 103,32%                          |  |
| Sumatera Utara                                                                                                                                                                                                                                                                                           | Kab. Deli Serdang            | 243                                    | 239                       | 199                                    | 120,11%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Langkat                 | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Karo                    | 66                                     | 64                        | 53                                     | 120,64%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Labuhan Batu            | 533                                    | 526                       | 428                                    | 122,86%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Tapanuli Selatan        | 520                                    | 467                       | 476                                    | 98,12%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Tebing Tinggi           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kota Binjai                  | 477                                    | 329                       | 449                                    | 73,25%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Pematang Siantar        | 1 087                                  | 967                       | 1 026                                  | 94,26%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kota Sibolga                 | 143                                    | 138                       | 61                                     | 227,71%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kota Medan                   | 7 521                                  | 5 623                     | 6 458                                  | 87,08%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Padang Sidempuan        | 150                                    | 17                        | 150                                    | 11,05%                           |  |
| Sumatera Barat                                                                                                                                                                                                                                                                                           | Kab. Tanah Datar             | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kota Bukittinggi             | 1 136                                  | 769                       | 1 054                                  | 72,98%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Padang                  | 2 746                                  | 1 967                     | 2 458                                  | 80,04%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Solok                   | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kota Payakumbuh              | 459                                    | 436                       | 422                                    | 103,30%                          |  |
| Riau                                                                                                                                                                                                                                                                                                     | Kab. Bengkalis               | 851                                    | 140                       | 834                                    | 16,80%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Pekanbaru               | 4 583                                  | 2 974                     | 4 234                                  | 70,24%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Dumai                   | 760                                    | 448                       | 697                                    | 64,38%                           |  |
| Kepulauan Riau                                                                                                                                                                                                                                                                                           | Kota Tanjung Pinang          | 541                                    | 401                       | 496                                    | 80,71%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Pulau Batam             | 1 964                                  | 1 679                     | 1 483                                  | 113,22%                          |  |
| Sumatera Selatan                                                                                                                                                                                                                                                                                         | Kab. Ogan Komering Ulu       | 240                                    | 236                       | 220                                    | 107,19%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Ogan Komering Ulu Timur | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kota Palembang               | 5 649                                  | 4 954                     | 3 885                                  | 127,52%                          |  |
|                                                                                                                                                                                                                                                                                                          | Kota Lubuklinggau            | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kota Prabumulih              | 476                                    | 333                       | 456                                    | 73,05%                           |  |
| Bangka Belitung                                                                                                                                                                                                                                                                                          | Kota Pangkal Pinang          | 1 212                                  | 687                       | 1 080                                  | 63,56%                           |  |
| Lampung                                                                                                                                                                                                                                                                                                  | Kab. Lampung Tengah          | 492                                    | 418                       | 449                                    | 93,25%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Bandar Lampung          | 3 118                                  | 2 486                     | 2 523                                  | 98,54%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Metro                   | 394                                    | 329                       | 359                                    | 91,65%                           |  |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                       | Kab. Banjar                  | 391                                    | 264                       | 371                                    | 71,36%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Hulu Sungai Selatan     | -                                      | -                         | -                                      | 0,00%                            |  |
|                                                                                                                                                                                                                                                                                                          | Kab. Tabalong                | 379                                    | 250                       | 357                                    | 69,83%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Banjarmasin             | 3 593                                  | 1 932                     | 3 522                                  | 54,85%                           |  |
|                                                                                                                                                                                                                                                                                                          | Kota Banjarbaru              | -                                      | -                         | -                                      | 0,00%                            |  |

| <b>Tabel 25.a.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                            |                                                |                                   |                                                |                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                      | <b>Kota/Kabupaten</b>      | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                     | Kab. Pontianak             | 70                                             | 68                                | 13                                             | 534,45%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Sambas                | 195                                            | 193                               | 111                                            | 174,83%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Ketapang              | 1 244                                          | 1 158                             | 541                                            | 213,86%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Pontianak             | 2 945                                          | 2 857                             | 1 872                                          | 152,64%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Singkawang            | 245                                            | 243                               | 121                                            | 201,78%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                     | Kab. Kutai                 | 571                                            | 310                               | 468                                            | 66,19%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Samarinda             | 3 005                                          | 1 323                             | 2 793                                          | 47,35%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Balikpapan            | 2 794                                          | 2 057                             | 2 774                                          | 74,14%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Bontang               | 592                                            | 234                               | 571                                            | 40,96%                                   |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                    | Kab. Kotawaringin Barat    | 439                                            | 436                               | 149                                            | 292,05%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Kotawaringin Timur    | 183                                            | 181                               | 129                                            | 140,74%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Palangkaraya          | 1 094                                          | 864                               | 813                                            | 106,33%                                  |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                      | Kab. Banggai               | 643                                            | 622                               | 444                                            | 140,03%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Morowali              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kota Palu                  | 1 515                                          | 1 309                             | 940                                            | 139,37%                                  |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                       | Kab Mamuju                 | 519                                            | 403                               | 278                                            | 144,76%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                     | Kota Ujungpandang/Makassar | 4 509                                          | 3 445                             | 4 379                                          | 78,66%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Pare-Pare             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Wajo                  | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Bone                  | 949                                            | 918                               | 620                                            | 148,15%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kota Palopo                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Maros                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Gorontalo                                                                                                                                                                                                                                                                                                                            | Kota Gorontalo             | 570                                            | 413                               | 296                                            | 139,42%                                  |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                    | Kota Kendari               | 1 959                                          | 1 480                             | 1 356                                          | 109,16%                                  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                       | Kota Manado                | 982                                            | 925                               | 385                                            | 240,61%                                  |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                  | Kab. Lombok Barat          | 694                                            | 664                               | 453                                            | 146,53%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Lombok Tengah         | 888                                            | 831                               | 472                                            | 176,28%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Lombok Timur          | 1 057                                          | 995                               | 689                                            | 144,48%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Sumbawa               | 990                                            | 941                               | 451                                            | 208,87%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Bima                  | 954                                            | 930                               | 571                                            | 163,00%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Dompu                 | 704                                            | 692                               | 379                                            | 182,41%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Sumbawa Barat         | 469                                            | 447                               | 308                                            | 145,34%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Lombok Utara          | 290                                            | 236                               | 274                                            | 86,03%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Mataram               | 11 482                                         | 4 895                             | 6 761                                          | 72,40%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota. Bima                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Bali                                                                                                                                                                                                                                                                                                                                 | Kota Denpasar              | 1 541                                          | 1 383                             | 980                                            | 141,16%                                  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                  | Kota Kupang                | 257                                            | 215                               | 146                                            | 146,93%                                  |
|                                                                                                                                                                                                                                                                                                                                      | Kab. Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku                                                                                                                                                                                                                                                                                                                               | Kota Ambon                 | 550                                            | 274                               | 508                                            | 53,98%                                   |
| Maluku Utara                                                                                                                                                                                                                                                                                                                         | Kota Ternate               | 980                                            | 592                               | 800                                            | 73,98%                                   |
| Papua Barat                                                                                                                                                                                                                                                                                                                          | Kota Sorong                | 473                                            | 133                               | 450                                            | 29,65%                                   |
| Papua                                                                                                                                                                                                                                                                                                                                | Kab. Jayapura              | 439                                            | 66                                | 431                                            | 15,23%                                   |
|                                                                                                                                                                                                                                                                                                                                      | Kota Jayapura              | 380                                            | 368                               | 311                                            | 118,30%                                  |
| Di Luar Indonesia/ Outside Indonesia                                                                                                                                                                                                                                                                                                 | DI LUAR INDONESIA          | 1 363                                          | 732                               | 1 109                                          | 66,06%                                   |

| <b>Tabel 25.b.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                           |                                                |                                   |                                                |                                          |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|--|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                     | <b>Kota/Kabupaten</b>     | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |  |
| Banten                                                                                                                                                                                                                                                                                                                              | Kab. Tangerang            | 3 085                                          | 2 728                             | 3 001                                          | 90,91%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Serang               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Cilegon              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Tangerang            | 2 239                                          | 1 664                             | 2 128                                          | 78,18%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Serang               | 1 009                                          | 1 046                             | 176                                            | 594,08%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Tangerang Selatan    | -                                              | -                                 | -                                              | 0,00%                                    |  |
| Jawa Barat                                                                                                                                                                                                                                                                                                                          | Kab. Bekasi               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Purwakarta           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Karawang             | 53                                             | 2                                 | 51                                             | 3,46%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bogor                | 970                                            | 5                                 | 925                                            | 0,53%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Sukabumi             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Cianjur              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bandung              | 97                                             | 1                                 | 94                                             | 1,56%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Garut                | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Majalengka           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Bandung              | 9 389                                          | 6 893                             | 6 178                                          | 111,58%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Bogor                | 2 943                                          | 2 871                             | 1 109                                          | 258,82%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Sukabumi             | 77                                             | 2                                 | 74                                             | 2,82%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Cirebon              | 2 923                                          | 1 768                             | 1 638                                          | 107,93%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Tasikmalaya          | 960                                            | 933                               | 130                                            | 715,77%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Cimahi               | -                                              | -                                 | -                                              | 0,00%                                    |  |
| DKI Jakarta Raya                                                                                                                                                                                                                                                                                                                    | Kota Depok                | 214                                            | 205                               | 81                                             | 253,13%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Bekasi               | 2 302                                          | 1 764                             | 2 203                                          | 80,08%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Pusat   | 37 388                                         | 13 610                            | 21 889                                         | 62,18%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Utara   | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Barat   | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Selatan | 69 130                                         | 38 648                            | 42 091                                         | 91,82%                                   |  |
| D.I. Yogyakarta                                                                                                                                                                                                                                                                                                                     | Wil. Kota Jakarta Timur   | 51 916                                         | 24 239                            | 17 239                                         | 140,60%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bantul               | 5                                              | 0                                 | 4                                              | 0,51%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Sleman               | 1 456                                          | 796                               | 690                                            | 115,30%                                  |  |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                         | Kota Yogyakarta           | 989                                            | 1 031                             | 736                                            | 140,04%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Semarang             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Kendal               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Tegal                | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Pati                 | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Kudus                | 313                                            | 271                               | 196                                            | 138,55%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Banyumas             | 313                                            | 271                               | 160                                            | 169,31%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Cilacap              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Semarang             | 7 496                                          | 4 111                             | 5 539                                          | 74,22%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Salatiga             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pekalongan           | 238                                            | 173                               | 218                                            | 79,22%                                   |  |
| Jawa Timur                                                                                                                                                                                                                                                                                                                          | Kota Tegal                | 798                                            | 812                               | 135                                            | 600,42%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Surakarta            | 2 940                                          | 1 893                             | 2 218                                          | 85,35%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Gresik               | 177                                            | 173                               | 149                                            | 115,82%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Sidoarjo             | 246                                            | 280                               | 252                                            | 111,30%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Jombang              | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Pamekasan            | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Banyuwangi           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Jember               | 316                                            | 231                               | 181                                            | 127,79%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Malang               | 2                                              | 2                                 | 1                                              | 140,03%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Madiun               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bojonegoro           | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Surabaya             | 10 808                                         | 7 728                             | 8 214                                          | 94,08%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Malang               | 2 492                                          | 1 953                             | 1 688                                          | 115,65%                                  |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pasuruan             | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Probolinggo          | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Blitar               | -                                              | -                                 | -                                              | 0,00%                                    |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Kediri               | 286                                            | 204                               | 217                                            | 94,08%                                   |  |
| Bengkulu                                                                                                                                                                                                                                                                                                                            | Kota Madiun               | 101                                            | 63                                | 96                                             | 65,20%                                   |  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Bengkulu             | 57                                             | 5                                 | 54                                             | 8,95%                                    |  |

| <b>Tabel 25.b.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                              |                                        |                           |                                        |                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|---------------------------|----------------------------------------|----------------------------------|
| Propinsi                                                                                                                                                                                                                                                                                                                            | Kota/Kabupaten               | Aset Sebelum Set Off<br>(Assets Gross) | Pembiayaan<br>(Financing) | Dana Pihak Ketiga<br>(Depositor Funds) | FDR<br>Dalam Persen (Percentage) |
| Jambi                                                                                                                                                                                                                                                                                                                               | Kota Jambi                   | 1 765                                  | 876                       | 901                                    | 97,19%                           |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                            | Kab. Pidie                   | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Timur              | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Selatan            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Barat              | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tengah             | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tenggara           | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Singkil            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Jeumpa /Bireuen    | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Tamiang            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Gayo Luwes              | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Barat Daya         | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Aceh Jaya               | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Nagan Raya              | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Simeuleu                | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bener Meriah            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Pidie Jaya              | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Subulussalam            | -                                      | -                         | -                                      | 0,00%                            |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                      | Kota Banda Aceh              | 1 123                                  | 441                       | 873                                    | 50,56%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kota Sabang                  | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Lhokseumawe             | 184                                    | 0                         | 183                                    | 0,13%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Langsa                  | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Deli Serdang            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Langkat                 | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Karo                    | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Labuhan Batu            | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Tapanuli Selatan        | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Tebing Tinggi           | 434                                    | 323                       | 254                                    | 126,85%                          |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                      | Kota Binjai                  | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pematang Siantar        | 338                                    | 284                       | 121                                    | 235,69%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kota Tanjung Balai           | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Sibolga                 | 139                                    | 74                        | 79                                     | 94,01%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kota Medan                   | 9 667                                  | 5 097                     | 7 454                                  | 68,39%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kota Padang Sidempuan        | 258                                    | 156                       | 135                                    | 115,69%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Tanah Datar             | 215                                    | 212                       | 103                                    | 207,27%                          |
| Riau                                                                                                                                                                                                                                                                                                                                | Kota Bukittinggi             | 199                                    | 166                       | 178                                    | 93,36%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kota Padang                  | 2 417                                  | 947                       | 2 331                                  | 40,62%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kota Solok                   | 395                                    | 395                       | 145                                    | 271,90%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kota Payakumbuh              | 425                                    | 425                       | 175                                    | 242,88%                          |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                      | Kab. Bengkalis               | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pekanbaru               | 7 956                                  | 5 279                     | 4 344                                  | 121,52%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kota Dumai                   | -                                      | -                         | -                                      | 0,00%                            |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                    | Kota Tanjung Pinang          | 1 151                                  | 1 132                     | 871                                    | 129,93%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pulau Batam             | 1 345                                  | 1 271                     | 586                                    | 216,81%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Ogan Komering Ulu       | 468                                    | 462                       | 294                                    | 156,99%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Ogan Komering Ulu Timur | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Palembang               | 5 825                                  | 3 050                     | 2 947                                  | 103,50%                          |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                     | Kota Lubuklinggau            | 286                                    | 289                       | 254                                    | 113,89%                          |
|                                                                                                                                                                                                                                                                                                                                     | Kota Prabumulih              | -                                      | -                         | -                                      | 0,00%                            |
| Lampung                                                                                                                                                                                                                                                                                                                             | Kota Pangkal Pinang          | 370                                    | 313                       | 320                                    | 97,97%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Lampung Tengah          | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Bandar Lampung          | 676                                    | 515                       | 189                                    | 273,41%                          |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                  | Kota Metro                   | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Banjar                  | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Hulu Sungai Selatan     | 372                                    | 224                       | 251                                    | 89,41%                           |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Tabalong                | -                                      | -                         | -                                      | 0,00%                            |
|                                                                                                                                                                                                                                                                                                                                     | Kota Banjarmasin             | 4 819                                  | 2 284                     | 2 338                                  | 97,71%                           |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                    | Kota Banjarbaru              | 326                                    | 33                        | 238                                    | 13,98%                           |

| <b>Tabel 25.b.</b><br><b>Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District - October 2021)</b><br><b>Miliar Rp (Billion IDR)</b> |                            |                                                |                                   |                                                |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------------------------------------------------|-----------------------------------|------------------------------------------------|------------------------------------------|
| <b>Propinsi</b>                                                                                                                                                                                                                                                                                                                     | <b>Kota/Kabupaten</b>      | <b>Aset Sebelum Set Off<br/>(Assets Gross)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR<br/>Dalam Persen (Percentage)</b> |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                    | Kab. Pontianak             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Sambas                | 179                                            | 175                               | 55                                             | 320,62%                                  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Ketapang              | 171                                            | 166                               | 39                                             | 420,71%                                  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pontianak             | 1 585                                          | 708                               | 771                                            | 91,86%                                   |
|                                                                                                                                                                                                                                                                                                                                     | Kota Singkawang            | 162                                            | 156                               | 84                                             | 186,21%                                  |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                    | Kab. Kutai                 | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kota Samarinda             | 2 564                                          | 1 503                             | 1 619                                          | 92,81%                                   |
|                                                                                                                                                                                                                                                                                                                                     | Kota Balikpapan            | 940                                            | 927                               | 582                                            | 159,18%                                  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Bontang               | -                                              | -                                 | -                                              | 0,00%                                    |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                   | Kab. Kotawaringin Barat    | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Kotawaringin Timur    | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kota Palangkaraya          | -                                              | -                                 | -                                              | 0,00%                                    |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                     | Kab. Banggai               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Morowali              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kota Palu                  | -                                              | -                                 | -                                              | 0,00%                                    |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                      | Kab Mamuju                 | 243                                            | 218                               | 72                                             | 301,80%                                  |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                    | Kota Ujungpandang/Makassar | 5 051                                          | 3 578                             | 2 208                                          | 162,07%                                  |
|                                                                                                                                                                                                                                                                                                                                     | Kota Pare-Pare             | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Wajo                  | 248                                            | 227                               | 100                                            | 226,29%                                  |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bone                  | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kota Palopo                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Maros                 | 226                                            | 219                               | 98                                             | 222,59%                                  |
| Gorontalo                                                                                                                                                                                                                                                                                                                           | Kota Gorontalo             | -                                              | -                                 | -                                              | 0,00%                                    |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                   | Kota Kendari               | 217                                            | 211                               | 81                                             | 259,43%                                  |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                      | Kota Manado                | -                                              | -                                 | -                                              | 0,00%                                    |
| Nusa Tenggara Barat                                                                                                                                                                                                                                                                                                                 | Kab. Lombok Barat          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Lombok Tengah         | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Lombok Timur          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Sumbawa               | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Bima                  | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Dompu                 | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Sumbawa Barat         | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Lombok Utara          | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kota Mataram               | 594                                            | 275                               | 324                                            | 84,98%                                   |
| Bali                                                                                                                                                                                                                                                                                                                                | Kota Denpasar              | 941                                            | 676                               | 365                                            | 185,10%                                  |
| Nusa Tenggara Timur                                                                                                                                                                                                                                                                                                                 | Kota Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kab. Kupang                | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku                                                                                                                                                                                                                                                                                                                              | Kota Ambon                 | -                                              | -                                 | -                                              | 0,00%                                    |
| Maluku Utara                                                                                                                                                                                                                                                                                                                        | Kota Ternate               | -                                              | -                                 | -                                              | 0,00%                                    |
| Papua Barat                                                                                                                                                                                                                                                                                                                         | Kota Sorong                | -                                              | -                                 | -                                              | 0,00%                                    |
| Papua                                                                                                                                                                                                                                                                                                                               | Kab. Jayapura              | -                                              | -                                 | -                                              | 0,00%                                    |
|                                                                                                                                                                                                                                                                                                                                     | Kota Jayapura              | -                                              | -                                 | -                                              | 0,00%                                    |
| Di Luar Indonesia/ Outside Indonesia                                                                                                                                                                                                                                                                                                | DI LUAR INDONESIA          | -                                              | -                                 | -                                              | 0,00%                                    |



## Data Bank Pembiayaan Rakyat Syariah (BPRS)

### Sumber Data:

- Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK).
- Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.

### Keterangan symbol/tanda pada tabel:

| Tanda | Keterangan                                   |
|-------|----------------------------------------------|
| r     | Angka-angka diperbaiki                       |
| ( )   | Sebagian dari suatu jumlah                   |
| *     | Angka-angka sementara                        |
| **    | Angka-angka sangat sementara                 |
| ***   | Angka-angka sangat-sangat sementara          |
| -     | Tidak ada data                               |
| ...   | Angka belum tersedia                         |
| - -   | Nol atau lebih kecil daripada digit terakhir |

| <b>Tabel 26.</b><br><b>Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi</b><br><b>(Number of Sharia Rural Bank based on Location)</b> |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Provinsi / Province                                                                                                                           | 2018       | 2019       | 2020       |            |            | 2021       |            |            |            |            |            |            |            |            |            |
|                                                                                                                                               |            |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| 1 Jawa Barat                                                                                                                                  | 28         | 28         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         |
| 2 Banten                                                                                                                                      | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          |
| 3 DKI Jakarta                                                                                                                                 | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 4 D.I. Yogyakarta                                                                                                                             | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         |
| 5 Jawa Tengah                                                                                                                                 | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         |
| 6 Jawa Timur                                                                                                                                  | 28         | 28         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 27         | 26         | 24         |
| 7 Bengkulu                                                                                                                                    | 3          | 2          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| 8 Jambi                                                                                                                                       | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 9 Nanggroe Aceh Darussalam                                                                                                                    | 10         | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 9          | 10         | 10         |
| 10 Sumatera Utara                                                                                                                             | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          | 8          |
| 11 Sumatera Barat                                                                                                                             | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 9          | 9          | 9          | 9          |
| 12 Riau                                                                                                                                       | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          |
| 13 Sumatera Selatan                                                                                                                           | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 14 Kepulauan Bangka Belitung                                                                                                                  | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 15 Kepulauan Riau                                                                                                                             | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          |
| 16 Lampung                                                                                                                                    | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         | 11         |
| 17 Kalimantan Selatan                                                                                                                         | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 18 Kalimantan Barat                                                                                                                           | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 19 Kalimantan Timur                                                                                                                           | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 20 Kalimantan Tengah                                                                                                                          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 21 Sulawesi Tengah                                                                                                                            | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 22 Sulawesi Selatan                                                                                                                           | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          |
| 23 Sulawesi Utara                                                                                                                             | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 24 Gorontalo                                                                                                                                  | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 25 Sulawesi Barat                                                                                                                             | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 26 Sulawesi Tenggara                                                                                                                          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 27 Nusa Tenggara Barat                                                                                                                        | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| 28 Bali                                                                                                                                       | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 29 Nusa Tenggara Timur                                                                                                                        | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 30 Maluku                                                                                                                                     | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 31 Papua                                                                                                                                      | 1          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 32 Irian Jaya Barat                                                                                                                           | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| 33 Maluku Utara                                                                                                                               | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| <b>Total</b>                                                                                                                                  | <b>167</b> | <b>164</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>165</b> | <b>165</b> | <b>165</b> | <b>163</b> |

**Tabel 27.**  
**Neraca Gabungan Bank Pembiayaan Rakyat Syariah**  
**(Sharia Rural Bank Condensed Balance Sheet)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| Indikator/Indicator           |                                                                                                                                          | 2019       | 2020       |            |            |            | 2021       |            |            |            |            |            |            |                         |            |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------------------|------------|
|                               |                                                                                                                                          |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep                     | Okt        |
| AKTIVA/ AKTIVA                |                                                                                                                                          |            |            |            |            |            |            |            |            |            |            |            |            |                         |            |
| 1                             | Kas dalam Mata Uang Rupiah / <i>Cash in IDR Currency</i>                                                                                 | 122.977    | 135.963    | 151.489    | 133.091    | 135.483    | 136.418    | 138.427    | 161.522    | 151.118    | 154.610    | 152.865    | 164.082    | 160.305                 | 153.596    |
| 2                             | Kas dalam Mata Uang Asing / <i>Cash in Foreign Currencies</i>                                                                            | 65         | 104        | 101        | 109        | 105        | 110        | 118        | 129        | 127        | 131        | 137        | 136        | 135                     | 131        |
| 3                             | Penempatan pada Bank Indonesia / <i>Placements at Bank Indonesia</i>                                                                     | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0                       | 0          |
| 4                             | Penempatan pada Bank Lain / <i>Placement in Other Bank</i>                                                                               | 2.965.669  | 2.639.971  | 2.941.250  | 3.343.179  | 3.347.541  | 3.256.590  | 3.025.513  | 2.779.500  | 3.025.548  | 3.167.539  | 3.306.760  | 3.466.271  | 3.528.302               | 3.592.236  |
| 5                             | Piutang / <i>Receivables</i>                                                                                                             | 8.772.788  | 8.856.468  | 8.868.673  | 8.816.240  | 8.787.606  | 8.846.675  | 8.952.711  | 9.057.540  | 8.999.743  | 9.024.962  | 9.035.069  | 9.050.272  | 9.165.378               | 9.220.129  |
| 6                             | Pembiayaan Bagi Hasil / <i>Shared Revenue Financing</i>                                                                                  | 1.370.177  | 1.700.162  | 1.771.986  | 1.812.603  | 1.817.537  | 1.861.999  | 1.922.349  | 1.983.119  | 2.020.203  | 2.070.945  | 2.089.118  | 2.127.317  | 2.210.484               | 2.295.096  |
| 7                             | Pembiayaan Sewa / <i>Leasing Financing</i>                                                                                               | 40.073     | 48.386     | 49.086     | 52.656     | 54.021     | 56.207     | 59.396     | 64.382     | 65.203     | 65.762     | 68.375     | 73.054     | 76.016                  | 81.305     |
| 8                             | Penyisihan Penghapusan Aset Produktif / <i>Allowances for earning assets losses</i>                                                      | 208.477    | 219.590    | 221.048    | 199.730    | 201.084    | 205.578    | 210.305    | 213.701    | 214.715    | 211.892    | 224.698    | 226.285    | 227.550 <sup>f</sup>    | 222.114    |
| 9                             | Salam                                                                                                                                    | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 682        | 682        | 0          | 0                       | 0          |
| 10                            | Aset Istishna dalam Penyelesaian / <i>Istishna Assets in Progress</i>                                                                    | 1.183      | 3.807      | 4.834      | 5.208      | 5.440      | 8.682      | 9.386      | 12.206     | 13.188     | 13.462     | 13.430     | 13.186     | 12.196                  | 10.262     |
| 11                            | Termin Istishna -/-                                                                                                                      | 710        | 2.125      | 2.783      | 3.227      | 3.005      | 4.578      | 4.920      | 6.619      | 7.626      | 7.677      | 8.729      | 8.971      | 8.391                   | 7.892      |
| 12                            | Persediaan / <i>Inventories</i>                                                                                                          | 85.826     | 132.108    | 131.337    | 135.906    | 139.143    | 137.777    | 136.321    | 141.681    | 144.378    | 145.433    | 148.244    | 148.737    | 151.802                 | 154.090    |
| 13                            | Aset yang Diambil Alih / <i>Foreclosed Assets</i>                                                                                        | 80.377     | 89.436     | 94.103     | 96.441     | 93.946     | 113.638    | 114.239    | 112.538    | 111.517    | 117.513    | 116.556    | 110.843    | 111.939 <sup>f</sup>    | 106.571    |
| 14                            | Aset Tetap dan Inventaris / <i>Fixed Assets and Equipment</i>                                                                            | 662.067    | 729.124    | 732.136    | 752.466    | 756.319    | 762.491    | 767.766    | 780.638    | 783.157    | 782.399    | 788.061    | 788.947    | 806.128 <sup>f</sup>    | 804.086    |
| 15                            | Akumulasi Penyusutan dan Cadangan Penurunan Nilai -/- / <i>Accumulated Depreciation and Reserve for Losses from Value Impairment -/-</i> | 210.640    | 242.505    | 245.735    | 247.060    | 250.643    | 253.711    | 256.379    | 259.021    | 261.993    | 263.626    | 268.413    | 271.781    | 280.775 <sup>f</sup>    | 283.709    |
| 16                            | Aset Tidak Berwujud / <i>Intangible Assets</i>                                                                                           | 11.459     | 8.257      | 8.457      | 8.942      | 9.143      | 8.495      | 8.463      | 9.270      | 9.699      | 9.671      | 9.832      | 9.955      | 10.287                  | 10.350     |
| 17                            | Akumulasi Amortisasi dan Cadangan Penurunan Nilai -/- / <i>Accumulated Amortization dan Reserve for Losses from Value Impairment -/-</i> | 5.971      | 5.262      | 5.346      | 5.478      | 5.609      | 5.096      | 5.162      | 5.718      | 5.859      | 5.935      | 6.142      | 6.307      | 6.316                   | 6.477      |
| 18                            | Aset Lainnya / <i>Other assets</i>                                                                                                       | 247.275    | 281.058    | 275.605    | 242.621    | 263.894    | 267.658    | 278.635    | 289.294    | 282.058    | 283.699    | 286.724    | 291.256    | 296.251 <sup>f</sup>    | 314.316    |
| TOTAL ASET*                   |                                                                                                                                          | 13.934.139 | 14.155.363 | 14.554.147 | 14.943.967 | 14.949.837 | 14.987.780 | 14.936.557 | 14.906.760 | 15.115.748 | 15.347.678 | 15.507.869 | 15.730.714 | 16.006.572 <sup>f</sup> | 16.221.976 |
| PASIVA/ PASIVA                |                                                                                                                                          |            |            |            |            |            |            |            |            |            |            |            |            |                         |            |
| 1                             | Liabilitas Segera / <i>Current Liabilities</i>                                                                                           | 93.408     | 77.743     | 78.628     | 147.092    | 136.366    | 140.655    | 88.885     | 88.489     | 88.154     | 83.316     | 85.676     | 85.687     | 89.211 <sup>f</sup>     | 90.148     |
| 2                             | Tabungan Wadiah / <i>Wadiah Savings Deposits</i>                                                                                         | 1.916.498  | 1.781.539  | 1.863.755  | 1.993.120  | 1.903.936  | 1.840.649  | 1.775.053  | 1.749.373  | 1.880.548  | 1.947.452  | 2.044.218  | 2.037.228  | 2.049.021               | 2.064.590  |
| 3                             | Dana Investasi Non Profit Sharing / <i>Non Profit Sharina Investment Funds</i>                                                           | 5.932.215  | 7.043.912  | 7.201.094  | 7.364.307  | 7.501.574  | 7.584.477  | 7.625.105  | 7.654.000  | 8.033.237  | 8.190.466  | 8.212.083  | 8.405.133  | 8.578.593               | 8.686.793  |
| 4                             | Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i>                                                                  | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0                       | 0          |
| 5                             | Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i>                                                                          | 1.488.492  | 1.470.122  | 1.542.623  | 1.625.316  | 1.677.661  | 1.701.931  | 1.723.618  | 1.749.787  | 1.758.780  | 1.792.981  | 1.837.970  | 1.880.535  | 1.883.616               | 1.939.021  |
| 6                             | Pembiayaan Diterima / <i>Received Borrowing</i>                                                                                          | 1.063.352  | 1.030.803  | 1.018.085  | 1.000.758  | 924.954    | 894.785    | 886.148    | 867.402    | 817.196    | 800.259    | 714.262    | 679.878    | 679.606                 | 655.877    |
| 7                             | Liabilitas Lainnya / <i>Other Current Liabilities</i>                                                                                    | 206.504    | 265.781    | 267.804    | 209.992    | 218.972    | 229.782    | 236.099    | 223.206    | 213.986    | 217.066    | 216.474    | 223.494    | 230.646 <sup>f</sup>    | 239.857    |
| 8                             | Dana Investasi Profit Sharing                                                                                                            | 1.343.207  | 510.566    | 531.632    | 543.242    | 513.194    | 540.690    | 526.903    | 512.811    | 252.402    | 268.557    | 268.346    | 263.366    | 251.072                 | 255.520    |
| 9                             | Modal Disetor / <i>Paid-in capital</i>                                                                                                   | 1.231.060  | 1.419.833  | 1.434.229  | 1.457.929  | 1.460.833  | 1.463.272  | 1.484.383  | 1.503.199  | 1.511.429  | 1.573.434  | 1.659.295  | 1.668.844  | 1.739.316               | 1.728.136  |
| 10                            | Tambahan Modal Disetor / <i>Additional paid-in capital</i>                                                                               | 19.059     | 79.249     | 119.112    | 76.653     | 77.101     | 85.762     | 129.905    | 116.627    | 112.995    | 69.865     | 66.304     | 63.949     | 56.809                  | 74.668     |
| 11                            | Selisih Penilaian Kembali Aset Tetap / <i>Different Appraisal Fixed Asset</i>                                                            | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 18.760     | 16.660     | 16.660     | 18.760     | 18.760                  | 18.456     |
| 12                            | Cadangan/Reserves                                                                                                                        | 214.898    | 247.229    | 247.743    | 249.061    | 251.338    | 257.778    | 266.972    | 274.827    | 272.490    | 271.006    | 274.456    | 272.210    | 273.122                 | 272.932    |
| a.                            | Cadangan Umum/General Reserves                                                                                                           | 166.800    | 194.618    | 194.550    | 194.837    | 195.827    | 199.443    | 205.449    | 213.032    | 209.069    | 209.449    | 210.882    | 208.631    | 208.405                 | 208.240    |
| b.                            | Cadangan Tujuan/Special Purpose Reserves                                                                                                 | 48.098     | 52.611     | 53.193     | 54.225     | 55.511     | 58.336     | 61.522     | 61.796     | 63.421     | 61.557     | 63.574     | 63.579     | 64.717                  | 64.691     |
| 11                            | Laba (Rugi)/Net Income                                                                                                                   | 263.112    | 209.827    | 230.683    | 257.738    | 265.147    | 229.238    | 174.727    | 148.279    | 155.773    | 116.617    | 112.126    | 131.631    | 156.798 <sup>f</sup>    | 195.979    |
| a.                            | Tahun-tahun lalu/Previous years                                                                                                          | 11.068     | 44.867     | 44.686     | 41.862     | 248.448    | 198.409    | 124.028    | 81.949     | 69.960     | 14.132     | 4.562      | 3.929      | 9.937 <sup>f</sup>      | 15.960     |
| b.                            | Tahun berjalan/Current year                                                                                                              | 252.044    | 164.960    | 186.629    | 215.876    | 16.699     | 30.830     | 50.699     | 66.329     | 85.812     | 102.485    | 107.565    | 127.702    | 146.862 <sup>f</sup>    | 180.019    |
| TOTAL LIABILITAS DAN EKUITAS* |                                                                                                                                          | 13.934.139 | 14.155.363 | 14.554.147 | 14.943.967 | 14.949.837 | 14.987.780 | 14.936.557 | 14.906.760 | 15.115.748 | 15.347.678 | 15.507.869 | 15.730.714 | 16.006.572 <sup>f</sup> | 16.221.976 |

| <b>Tabel 28.</b><br><b>Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah</b><br><b>(Sharia Rural Bank Condensed Income Statement)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                  |                  |                  |                  |                |                |                |                |                |                |                  |                  |                              |                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------------------|------------------|
| Indikator / Indicator                                                                                                                                                                              | 2019             | 2020             |                  |                  |                |                | 2021           |                |                |                |                  |                  |                              |                  |
|                                                                                                                                                                                                    |                  | Okt              | Nov              | Des              | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul              | Ags              | Sep                          | Okt              |
| <b>I. Pendapatan dari Penyaluran Dana / Revenue</b>                                                                                                                                                | <b>2 009 780</b> | <b>1 622 985</b> | <b>1 787 032</b> | <b>1 967 170</b> | <b>160 001</b> | <b>315 892</b> | <b>487 983</b> | <b>649 589</b> | <b>819 893</b> | <b>981 159</b> | <b>1 144 321</b> | <b>1 306 754</b> | <b>1 475 770<sup>f</sup></b> | <b>1 644 716</b> |
| 1 Dari Bank Indonesia / <i>From Bank Indonesia</i>                                                                                                                                                 | 20               | -                | -                | -                | -              | -              | -              | -              | -              | -              | -                | -                | -                            | -                |
| 2 Dari Penempatan pada Bank Syariah Lain / <i>From Placements at Other Sharia Banks</i>                                                                                                            | 97 130           | 83 827           | 93 293           | 103 831          | 10 138         | 19 755         | 31 519         | 42 828         | 51 788         | 61 727         | 71 445           | 81 918           | 92 674                       | 103 357          |
| 3 Pembiayaan yang Diberikan / <i>Financing Extended</i>                                                                                                                                            | 1 917 213        | 1 545 355        | 1 704 157        | 1 871 952        | 150 465        | 297 579        | 458 705        | 609 936        | 771 816        | 924 345        | 1 077 799        | 1 230 386        | 1 389 029                    | 1 547 744        |
| 4 Koreksi atas Pendapatan Margin/Bagi Hasil/ Sewa / <i>Corrections on Income from Margins/ Shared Revenue/ Leasing</i>                                                                             | 4 583            | 6 196            | 10 417           | 8 614            | 602            | 1 442          | 2 241          | 3 176          | 3 711          | 4 913          | 4 922            | 5 550            | 5 927                        | 6 385            |
| <b>II. Bagi Hasil untuk Pemilik Dana Investasi / Shared Revenue for Investment Fund Owners</b>                                                                                                     | <b>744 108</b>   | <b>643 705</b>   | <b>709 299</b>   | <b>776 391</b>   | <b>65 768</b>  | <b>129 861</b> | <b>198 188</b> | <b>261 915</b> | <b>330 162</b> | <b>396 762</b> | <b>461 866</b>   | <b>526 533</b>   | <b>591 474</b>               | <b>656 635</b>   |
| 1 Nonprofit Sharing                                                                                                                                                                                | 578 953          | 606 275          | 668 318          | 731 877          | 62 776         | 123 112        | 188 193        | 248 710        | 319 790        | 384 002        | 449 487          | 512 438          | 576 075                      | 639 787          |
| 2 Profit Sharing Kepada Bank Lain / <i>Profit Sharing to Other Banks</i>                                                                                                                           | 165 156          | 37 430           | 40 981           | 44 514           | 2 992          | 6 749          | 9 994          | 13 205         | 10 372         | 12 760         | 12 379           | 14 094           | 15 399                       | 16 848           |
| <b>III. Pendapatan Setelah Distribusi Bagi Hasil (I-II) / Income after Distribution of Shared Revenue (I-II)</b>                                                                                   | <b>1 265 672</b> | <b>979 280</b>   | <b>1 077 734</b> | <b>1 190 778</b> | <b>94 233</b>  | <b>186 031</b> | <b>289 795</b> | <b>387 674</b> | <b>489 731</b> | <b>584 397</b> | <b>682 456</b>   | <b>780 222</b>   | <b>884 302</b>               | <b>988 080</b>   |
| <b>IV. Pendapatan Operasional Lainnya / Other Operating Income</b>                                                                                                                                 | <b>192 193</b>   | <b>159 541</b>   | <b>293 028</b>   | <b>346 718</b>   | <b>46 976</b>  | <b>62 799</b>  | <b>81 709</b>  | <b>98 276</b>  | <b>113 536</b> | <b>131 361</b> | <b>145 820</b>   | <b>164 383</b>   | <b>180 615</b>               | <b>195 720</b>   |
| 1 Pendapatan Bank Selaku Mudharib dalam Investasi Terikat / <i>Income of Bank as Mudharib in Tied</i>                                                                                              | 16 316           | 4 256            | 4 642            | 4 960            | 385            | 799            | 1 227          | 1 652          | 1 976          | 2 338          | 2 643            | 3 025            | 3 426                        | 3 863            |
| 2 Jasa Layanan / <i>Service Fees</i>                                                                                                                                                               | 22 533           | 16 635           | 16 770           | 18 171           | 1 401          | 2 993          | 4 719          | 6 359          | 7 749          | 9 637          | 10 903           | 12 559           | 14 415                       | 16 392           |
| 3 Keuntungan Penjualan Valuta Asing / <i>Profits from Foreign Currency Sales</i>                                                                                                                   | 3                | 2                | 1                | 1                | -              | -              | -              | 1              | 2              | 2              | 2                | 2                | 2                            | 4                |
| 4 Pemulihan PPAP / <i>Reversal of Allowance for Earning Assets Write-Off</i>                                                                                                                       | 18 164           | 22 628           | 140 526          | 175 369          | 34 403         | 37 331         | 40 487         | 41 711         | 43 341         | 47 384         | 49 606           | 51 774           | 54 968 <sup>f</sup>          | 56 495           |
| 5 Koreksi Cadangan Penurunan Nilai Aset Lainnya / <i>Correction of Reserve for Loss from Other Asset Value</i>                                                                                     | -                | -                | -                | -                | 2              | 5              | -              | -              | -              | -              | -                | -                | -                            | -                |
| 6 Keuntungan Pelepasan Aset Ijarah / <i>Profits from Lainnya / Other Income</i>                                                                                                                    | 135 176          | 116 019          | 131 088          | 148 216          | 10 785         | 21 671         | 35 275         | 48 553         | 60 468         | 72 000         | 82 667           | 97 016           | 107 795                      | 118 959          |
| <b>V. Beban Operasional / Operating Expenses</b>                                                                                                                                                   | <b>1 117 149</b> | <b>1 002 189</b> | <b>1 127 949</b> | <b>1 253 472</b> | <b>121 273</b> | <b>211 298</b> | <b>309 996</b> | <b>404 569</b> | <b>496 807</b> | <b>588 177</b> | <b>690 608</b>   | <b>780 976</b>   | <b>876 233<sup>f</sup></b>   | <b>959 217</b>   |
| 1 Beban Imbalan kepada Bank Indonesia / <i>Fee expense to Bank Indonesia</i>                                                                                                                       | 10               | 8                | 8                | 10               | -              | -              | -              | -              | -              | -              | -                | -                | -                            | -                |
| 2 Bonus Titipan Wadiah / <i>Bonuses on Wadiah Deposits</i>                                                                                                                                         | 28 724           | 25 197           | 28 425           | 31 210           | 2 800          | 5 168          | 7 754          | 10 338         | 10 088         | 11 903         | 13 915           | 16 035           | 18 031                       | 20 949           |
| 3 Premi Asuransi / <i>Insurance Premiums</i>                                                                                                                                                       | 32 163           | 29 331           | 32 231           | 33 963           | 4 191          | 6 717          | 9 403          | 12 004         | 14 234         | 16 928         | 21 967           | 25 123           | 28 181                       | 31 963           |
| 4 Beban Penyisihan Penghapusan Aset / <i>Expense from Allowance for Asset Write-Offs</i>                                                                                                           | 142 573          | 162 022          | 204 354          | 245 870          | 37 681         | 46 318         | 56 749         | 63 603         | 71 606         | 78 453         | 94 022           | 99 394           | 110 697 <sup>f</sup>         | 107 897          |
| 5 Kerugian Penurunan Nilai Aset Lainnya / <i>Loss from Other Asset Value Impairment</i>                                                                                                            | 7 152            | 654              | 681              | 736              | 83             | 180            | 262            | 318            | 381            | 531            | 599              | 671              | 515                          | 505              |
| 6 Penyusutan/Amortization                                                                                                                                                                          | 51 300           | 45 662           | 50 394           | 54 889           | 4 425          | 8 794          | 13 343         | 17 800         | 22 349         | 26 801         | 31 465           | 35 985           | 40 968 <sup>f</sup>          | 45 022           |
| 7 Pemeliharaan dan Perbaikan Aset Ijarah / <i>Maintenance and Repairs of Ijara Assets</i>                                                                                                          | 819              | 420              | 539              | 589              | 35             | 57             | 97             | 148            | 208            | 259            | 293              | 340              | 335 <sup>f</sup>             | 421              |
| 8 Kerugian Pelepasan Aset Ijarah / <i>Loss from Disposals of Ijara Assets</i>                                                                                                                      | -                | -                | -                | -                | -              | -              | -              | -              | -              | -              | -                | -                | -                            | -                |
| 9 Kerugian Pelepasan Aset Yang Diambil Alih / <i>Loss from Disposals of Forclosed Assets</i>                                                                                                       | 122              | 62               | 52               | 52               | -              | 7              | 7              | 7              | 7              | 103            | 103              | 108              | 115                          | 115              |
| 10 Tenaga Kerja / <i>Human Resources</i>                                                                                                                                                           | 557 206          | 520 154          | 572 220          | 622 925          | 51 458         | 102 754        | 157 661        | 211 308        | 267 945        | 321 052        | 374 521          | 426 938          | 479 735 <sup>f</sup>         | 532 452          |
| 11 Pendidikan dan Pelatihan / <i>Education and Training</i>                                                                                                                                        | 55 012           | 11 458           | 11 847           | 11 929           | 1 035          | 1 913          | 3 025          | 4 232          | 4 858          | 6 423          | 7 407            | 7 928            | 9 080 <sup>f</sup>           | 10 761           |
| 12 Penelitian dan Pengembangan / <i>Research and Development</i>                                                                                                                                   | 821              | 610              | 647              | 834              | 83             | 154            | 207            | 237            | 265            | 327            | 390              | 446              | 499                          | 580              |
| 13 Sewa / <i>Leasing</i>                                                                                                                                                                           | 33 338           | 29 304           | 32 542           | 36 379           | 3 133          | 6 135          | 9 355          | 12 800         | 16 007         | 19 183         | 22 273           | 25 906           | 29 025                       | 32 589           |
| 14 Pemasaran / <i>Marketing</i>                                                                                                                                                                    | 20 278           | 13 778           | 15 320           | 16 766           | 1 444          | 2 542          | 3 742          | 5 524          | 7 376          | 8 759          | 10 214           | 11 707           | 13 330 <sup>f</sup>          | 15 058           |
| 15 Barang dan Jasa / <i>Goods and Services</i>                                                                                                                                                     | 104 348          | 97 589           | 106 141          | 118 503          | 9 851          | 19 048         | 31 318         | 40 483         | 49 247         | 58 537         | 67 189           | 76 455           | 87 167 <sup>f</sup>          | 97 225           |
| 16 Kerugian dari Penjualan Valuta Asing / <i>Loss from Foreign Currency Sales</i>                                                                                                                  | 7                | -                | -                | -                | 0              | 0              | 0              | 0              | 0              | 0              | 0                | 0                | 0                            | 0                |
| 17 Lainnya / <i>Other Income</i>                                                                                                                                                                   | 83 277           | 65 942           | 72 548           | 78 819           | 5 055          | 11 511         | 17 073         | 25 768         | 32 237         | 38 919         | 46 249           | 53 939           | 58 555 <sup>f</sup>          | 64 581           |
| <b>VI Laba (Rugi) Operasional / Operating Profit (Loss)</b>                                                                                                                                        | <b>340 715</b>   | <b>136 633</b>   | <b>242 813</b>   | <b>284 025</b>   | <b>19 936</b>  | <b>37 532</b>  | <b>61 508</b>  | <b>81 381</b>  | <b>106 460</b> | <b>127 580</b> | <b>137 669</b>   | <b>163 629</b>   | <b>188 676<sup>f</sup></b>   | <b>224 584</b>   |
| <b>VII Pendapatan Nonoperasional / Non-Operating</b>                                                                                                                                               | <b>11 735</b>    | <b>90 416</b>    | <b>11 619</b>    | <b>13 271</b>    | <b>1 534</b>   | <b>2 207</b>   | <b>3 528</b>   | <b>4 986</b>   | <b>5 697</b>   | <b>7 614</b>   | <b>9 095</b>     | <b>9 939</b>     | <b>10 821<sup>f</sup></b>    | <b>32 626</b>    |
| 1 Keuntungan dari Penjualan Aset Tetap dan Inventaris / <i>Profit from Sales of Fixed Assets and Equipment</i>                                                                                     | 1 920            | 1 822            | 1 867            | 2 160            | 67             | 119            | 221            | 384            | 594            | 836            | 986              | 1 005            | 1 301 <sup>f</sup>           | 1 444            |
| 2 Keuntungan Selisih Kurs / <i>Profit from Exchange Rate</i>                                                                                                                                       | 5                | 34               | 34               | 35               | 0              | 2              | 5              | 7              | 12             | 8              | 9                | 9                | 9                            | 9                |
| 3 Lainnya / <i>Other Income</i>                                                                                                                                                                    | 11 735           | 88 560           | 9 719            | 11 076           | 1 468          | 2 086          | 3 302          | 4 595          | 5 091          | 6 770          | 8 101            | 8 925            | 9 510 <sup>f</sup>           | 31 173           |
| <b>VIII Beban Nonoperasional / Non-Operating Expenses</b>                                                                                                                                          | <b>16 113</b>    | <b>11 110</b>    | <b>12 713</b>    | <b>14 261</b>    | <b>1 395</b>   | <b>2 675</b>   | <b>4 137</b>   | <b>5 809</b>   | <b>7 414</b>   | <b>8 870</b>   | <b>10 445</b>    | <b>11 572</b>    | <b>12 662<sup>f</sup></b>    | <b>31 010</b>    |
| 1 Kerugian dari Penjualan Aset Tetap dan Inventaris / <i>Loss from Sales of Fixed Assets and Equipment</i>                                                                                         | 40               | -                | -                | 46               | -              | -              | -              | -              | -              | 0              | 0                | 0                | 4                            | 7                |
| 2 Kerugian Selisih Kurs / <i>Loss from Exchange Rate Differences</i>                                                                                                                               | 1                | 16               | 20               | 20               | 0              | 0              | 0              | 1              | 2              | 1              | 2                | 3                | 3                            | 5                |
| 3 Lainnya / <i>Other Expenses</i>                                                                                                                                                                  | 16 072           | 11 093           | 12 693           | 14 194           | 1 395          | 2 675          | 4 137          | 5 808          | 7 412          | 8 869          | 10 443           | 11 569           | 12 655 <sup>f</sup>          | 30 998           |
| <b>IX Laba (Rugi) Nonoperasional/ Non-Operating Profit (Loss)</b>                                                                                                                                  | <b>(2 453)</b>   | <b>79 306</b>    | <b>(1 093)</b>   | <b>(990)</b>     | <b>139</b>     | <b>(468)</b>   | <b>(608)</b>   | <b>(823)</b>   | <b>(1 717)</b> | <b>(1 256)</b> | <b>(1 350)</b>   | <b>(1 632)</b>   | <b>(1 842)<sup>f</sup></b>   | <b>1 616</b>     |
| <b>X Laba (Rugi) Tahun Berjalan / Current Year Profit (Loss)</b>                                                                                                                                   | <b>338 262</b>   | <b>215 939</b>   | <b>241 720</b>   | <b>283 035</b>   | <b>20 075</b>  | <b>37 063</b>  | <b>60 900</b>  | <b>80 558</b>  | <b>104 743</b> | <b>126 324</b> | <b>136 319</b>   | <b>161 997</b>   | <b>186 834<sup>f</sup></b>   | <b>226 200</b>   |
| <b>XI Taksiran Pajak Penghasilan / Estimated Income Tax</b>                                                                                                                                        | <b>77 611</b>    | <b>46 150</b>    | <b>49 920</b>    | <b>59 653</b>    | <b>2 888</b>   | <b>5 310</b>   | <b>8 762</b>   | <b>12 227</b>  | <b>16 393</b>  | <b>20 802</b>  | <b>25 401</b>    | <b>30 394</b>    | <b>35 503</b>                | <b>41 155</b>    |
| <b>XII Pajak Tangguhan / Deferred Taxes</b>                                                                                                                                                        | <b>(1 893)</b>   | <b>(572)</b>     | <b>(633)</b>     | <b>(2 082)</b>   | <b>(11)</b>    | <b>(62)</b>    | <b>(136)</b>   | <b>(224)</b>   | <b>(287)</b>   | <b>(517)</b>   | <b>(426)</b>     | <b>(543)</b>     | <b>(619)</b>                 | <b>(664)</b>     |
| <b>XIII Zakat</b>                                                                                                                                                                                  | <b>6 714</b>     | <b>4 258</b>     | <b>4 538</b>     | <b>5 425</b>     | <b>476</b>     | <b>862</b>     | <b>1 303</b>   | <b>1 778</b>   | <b>2 251</b>   | <b>2 520</b>   | <b>2 926</b>     | <b>3 357</b>     | <b>3 851</b>                 | <b>4 362</b>     |
| <b>XIV Laba Rugi Bersih / Net Income</b>                                                                                                                                                           | <b>252 044</b>   | <b>164 960</b>   | <b>186 629</b>   | <b>215 876</b>   | <b>16 699</b>  | <b>30 830</b>  | <b>50 699</b>  | <b>66 329</b>  | <b>85 812</b>  | <b>102 485</b> | <b>107 565</b>   | <b>127 702</b>   | <b>146 862<sup>f</sup></b>   | <b>180 019</b>   |

**Tabel 29.**  
**Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah**  
*(Cost of Promotion, Education and Training - Sharia Rural Bank)*  
*Nominal dalam Juta Rupiah (in Million IDR)*

| Indikator / <i>Indicator</i>                                                | 2018          | 2019          | 2020          |               |               | 2021         |              |              |              |               |               |               |               |                     |               |
|-----------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------------|---------------|
|                                                                             |               |               | Okt           | Nov           | Des           | Jan          | Feb          | Mar          | Apr          | Mei           | Jun           | Jul           | Ags           | Sep                 | Okt           |
| 1 Biaya promosi / <i>Cost of promotion</i>                                  | 19 212        | 16 884        | 13 777        | 15 320        | 16 771        | 1 444        | 2 542        | 3 742        | 5 524        | 7 379         | 8 759         | 10 214        | 11 707        | 13 330 <sup>r</sup> | 15 058        |
| 2 Biaya pendidikan dan pelatihan /<br><i>Cost of education and training</i> | 27 073        | 56 370        | 11 450        | 11 847        | 11 940        | 1 035        | 1 913        | 3 013        | 4 232        | 4 858         | 6 423         | 7 407         | 7 928         | 9 080 <sup>r</sup>  | 10 761        |
| <b>Total</b>                                                                | <b>46 285</b> | <b>73 254</b> | <b>25 227</b> | <b>27 167</b> | <b>28 711</b> | <b>2 478</b> | <b>4 455</b> | <b>6 755</b> | <b>9 756</b> | <b>12 237</b> | <b>15 183</b> | <b>17 621</b> | <b>19 635</b> | <b>22 456</b>       | <b>25 820</b> |

**Tabel 30.**  
**Rekening Administratif - Bank Pembiayaan Rakyat Syariah**  
**(Off Balance Sheet Account - Sharia Rural Bank)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| Indikator / Indicator                                                                                                            | 2019           | 2020           |                |                |                |                | 2021           |                |                |                |                |                |                |                |
|----------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                                                  |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep            | Okt            |
| <b>I Tagihan Komitmen/ Commitment Receivables</b>                                                                                | <b>58.111</b>  | <b>19.600</b>  | <b>15.600</b>  | <b>55.636</b>  | <b>55.840</b>  | <b>55.840</b>  | <b>54.843</b>  | <b>44.071</b>  | <b>69.275</b>  | <b>58.328</b>  | <b>58.328</b>  | <b>55.328</b>  | <b>49.363</b>  | <b>41.363</b>  |
| 1 Fasilitas Pembiayaan yang belum ditarik / <i>Unused Fund Borrowings</i>                                                        | 54.671         | 16.324         | 12.324         | 52.324         | 52.528         | 52.528         | 51.512         | 40.718         | 65.922         | 54.275         | 54.275         | 51.275         | 45.275         | 37.275         |
| a. Bank                                                                                                                          | 47.535         | 15.299         | 11.299         | 51.299         | 51.503         | 51.503         | 50.487         | 39.693         | 64.897         | 53.250         | 53.250         | 50.250         | 44.250         | 36.250         |
| b. Lainnya / <i>Others</i>                                                                                                       | 7.136          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          | 1.025          |
| 2 Lainnya/Others                                                                                                                 | 3.439          | 3.276          | 3.276          | 3.312          | 3.312          | 3.312          | 3.331          | 3.353          | 3.353          | 4.053          | 4.053          | 4.053          | 4.088          | 4.088          |
| <b>II Kewajiban Komitmen/ Commitment Payables</b>                                                                                | <b>39.575</b>  | <b>26.442</b>  | <b>24.772</b>  | <b>25.744</b>  | <b>28.375</b>  | <b>32.296</b>  | <b>32.496</b>  | <b>29.865</b>  | <b>29.959</b>  | <b>31.976</b>  | <b>35.866</b>  | <b>36.521</b>  | <b>34.955</b>  | <b>37.925</b>  |
| 1 Fasilitas Pembiayaan Bagi Hasil yang belum ditarik / <i>Unused Shared Revenue Financing Facilities</i>                         | 35.269         | 21.695         | 20.049         | 21.038         | 23.453         | 29.357         | 28.925         | 27.018         | 27.088         | 29.115         | 31.555         | 32.175         | 31.277         | 32.462         |
| a. Bank                                                                                                                          | 219            | 236            | 237            | 238            | 239            | 308            | 309            | 309            | 309            | 309            | 309            | 309            | 436            | 478            |
| b. Lainnya / <i>Others</i>                                                                                                       | 35.049         | 21.459         | 19.811         | 20.800         | 23.215         | 29.049         | 28.616         | 26.710         | 26.779         | 28.807         | 31.246         | 31.866         | 30.841         | 31.984         |
| 2 Lainnya/Others                                                                                                                 | 4.306          | 4.746          | 4.723          | 4.706          | 4.922          | 2.938          | 3.571          | 2.846          | 2.871          | 2.861          | 4.311          | 4.346          | 3.678          | 5.463          |
| <b>III Tagihan Kontinjensi / Contingent Receivables</b>                                                                          | <b>105.048</b> | <b>146.181</b> | <b>144.517</b> | <b>135.287</b> | <b>148.607</b> | <b>148.201</b> | <b>161.115</b> | <b>160.884</b> | <b>168.080</b> | <b>164.560</b> | <b>168.426</b> | <b>163.356</b> | <b>144.609</b> | <b>154.189</b> |
| 1 Jaminan atau Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i>                                              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| 2 Pendapatan dalam Penyelesaian / <i>Income in progress</i>                                                                      | 99.447         | 140.302        | 138.638        | 127.478        | 141.769        | 140.997        | 153.910        | 153.955        | 161.151        | 157.631        | 161.497        | 156.431        | 137.680        | 147.232        |
| a. Murabahah                                                                                                                     | 87.706         | 124.867        | 120.195        | 111.074        | 121.411        | 119.948        | 130.242        | 130.898        | 137.222        | 132.676        | 136.340        | 131.653        | 115.010        | 117.952        |
| b. Istishna                                                                                                                      | 10             | 32             | 20             | 8              | 35             | 44             | 86             | 909            | 93             | 108            | 87             | 86             | 131            | 141            |
| c. Multijasa / <i>Multiservice</i>                                                                                               | 4.520          | 5.586          | 8.375          | 7.646          | 10.864         | 11.569         | 12.654         | 11.584         | 13.216         | 14.119         | 13.913         | 13.673         | 12.074         | 18.386         |
| d. Sewa / <i>Leasing</i>                                                                                                         | 115            | 179            | 213            | 229            | 267            | 154            | 300            | 265            | 311            | 269            | 295            | 311            | 271            | 289            |
| e. Bagi Hasil / <i>Shared Revenue</i>                                                                                            | 1.674          | 1.656          | 1.880          | 2.384          | 2.671          | 2.672          | 3.536          | 3.391          | 3.434          | 3.524          | 3.844          | 3.675          | 3.083          | 3.280          |
| f. Lainnya/Others                                                                                                                | 5.422          | 7.981          | 7.954          | 6.137          | 6.521          | 6.609          | 7.094          | 6.908          | 6.875          | 6.934          | 7.017          | 7.033          | 7.112          | 7.184          |
| 3 Lainnya/Others                                                                                                                 | 5.601          | 5.880          | 5.880          | 7.809          | 6.839          | 7.204          | 7.205          | 6.929          | 6.929          | 6.929          | 6.929          | 6.925          | 6.928          | 6.956          |
| <b>IV Lainnya / Others</b>                                                                                                       | <b>294.624</b> | <b>323.696</b> | <b>321.233</b> | <b>348.461</b> | <b>347.485</b> | <b>342.407</b> | <b>340.019</b> | <b>339.856</b> | <b>340.874</b> | <b>344.666</b> | <b>345.813</b> | <b>346.026</b> | <b>364.260</b> | <b>358.564</b> |
| 1 Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i>                                                          | 240.211        | 299.034        | 293.477        | 320.841        | 319.878        | 320.887        | 318.525        | 318.112        | 319.268        | 323.043        | 323.922        | 324.167        | 336.340        | 330.854        |
| a. Aktiva Produktif / <i>Earning Assets</i>                                                                                      | 262.684        | 332.498        | 327.207        | 358.583        | 357.733        | 363.304        | 361.235        | 360.656        | 366.350        | 368.512        | 367.444        | 368.830        | 379.822        | 375.141        |
| b. Aktiva Produktif Dihapus Buku yang Dipulihkan atau Berhasil Ditagih / <i>Reversed or Recovered Written-Off Earning Assets</i> | 22.472         | 33.464         | 33.731         | 37.741         | 37.855         | 42.418         | 42.710         | 42.544         | 47.082         | 45.469         | 43.522         | 44.664         | 43.481         | 44.287         |
| 2 Aktiva Produktif yang Dihapus Tagih / <i>Earning Asset Right to Claim Write Off</i>                                            | 36.415         | 9.418          | 9.497          | 9.497          | 9.497          | 3.554          | 3.554          | 3.724          | 3.724          | 3.830          | 4.094          | 4.094          | 10.177         | 10.177         |
| 3 Penerusan dana (Channeling)                                                                                                    | 17.998         | 15.244         | 18.259         | 18.123         | 18.110         | 17.966         | 17.939         | 18.020         | 17.881         | 17.794         | 17.796         | 17.765         | 17.742         | 17.533         |

**Tabel 31.**  
**Komposisi DPK - Bank Pembiayaan Rakyat Syariah**  
**(Depositor Funds Composition of Sharia Rural Bank)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| Indikator / Indicator                                          | 2018             | 2019             | 2020             |                  |                  | 2021             |                  |                  |                  |                   |                   |                   |                   |                   |                   |
|----------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                |                  |                  | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               |
| 1 Giro iB - Akad Wadiah / iB Demand Deposits - Wadia           | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                 | -                 | -                 | -                 | -                 | -                 |
| 2 Tabungan iB / iB Saving Deposits                             | 2 998 201        | 3 202 792        | 3 049 287        | 3 153 315        | 3 371 706        | 3 262 445        | 3 174 064        | 3 103 830        | 3 060 700        | 3 211 898         | 3 346 340         | 3 410 360         | 3 479 945         | 3 497 314         | 3 525 969         |
| a Akad Wadiah / Wadia                                          | 1 738 702        | 1 873 868        | 1 781 539        | 1 863 755        | 1 993 120        | 1 903 936        | 1 840 649        | 1 775 041        | 1 749 373        | 1 880 548         | 1 947 452         | 2 044 218         | 2 037 228         | 2 049 021         | 2 064 590         |
| b Akad Mudharabah / Mudharaba                                  | 1 259 499        | 1 328 924        | 1 267 748        | 1 289 560        | 1 378 586        | 1 358 509        | 1 333 415        | 1 328 789        | 1 311 328        | 1 331 350         | 1 398 888         | 1 366 142         | 1 442 717         | 1 448 292         | 1 461 378         |
| 3 Deposito iB - Akad Mudharabah / iB Time Deposits - Mudharaba | 5 136 737        | 5 529 098        | 6 215 555        | 6 363 353        | 6 447 337        | 6 582 138        | 6 683 647        | 6 716 872        | 6 756 371        | 6 858 619         | 6 947 685         | 7 000 602         | 7 116 556         | 7 286 035         | 7 386 325         |
| a 1 Bulan / 1 month                                            | 538 766          | 392 842          | 433 712          | 487 549          | 558 322          | 548 978          | 525 565          | 566 736          | 563 569          | 568 216           | 576 055           | 544 888           | 562 912           | 1 341 076         | 1 273 425         |
| b 3 Bulan / 3 months                                           | 782 724          | 634 705          | 742 380          | 728 149          | 731 464          | 764 160          | 727 117          | 767 520          | 730 592          | 725 326           | 758 534           | 713 883           | 740 029           | 730 664           | 731 602           |
| c 6 Bulan / 6 months                                           | 901 025          | 731 535          | 759 659          | 779 889          | 781 756          | 800 286          | 700 055          | 839 570          | 727 732          | 734 936           | 882 936           | 753 224           | 768 391           | 760 688           | 794 937           |
| d 12 Bulan / 12 months                                         | 2 880 772        | 2 812 410        | 3 271 316        | 3 346 871        | 3 402 542        | 3 488 834        | 3 174 408        | 3 646 355        | 3 201 417        | 3 285 802         | 3 778 874         | 3 369 864         | 3 451 018         | 3 479 540         | 3 605 966         |
| e > 12 Bulan / > 12 months                                     | 33 449           | 957 605          | 1 008 488        | 1 020 895        | 973 253          | 979 882          | 1 556 502        | 896 693          | 1 533 061        | 1 544 339         | 951 285           | 1 618 743         | 1 594 206         | 974 067           | 980 396           |
| <b>Total</b>                                                   | <b>8 134 938</b> | <b>8 731 890</b> | <b>9 264 842</b> | <b>9 516 669</b> | <b>9 819 043</b> | <b>9 844 583</b> | <b>9 857 711</b> | <b>9 820 702</b> | <b>9 817 072</b> | <b>10 070 517</b> | <b>10 294 025</b> | <b>10 410 962</b> | <b>10 596 501</b> | <b>10 783 348</b> | <b>10 912 294</b> |

**Tabel 32.**  
**Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah**  
*(Financing Composition of Sharia Rural Bank)*  
**Nominal dalam Juta Rupiah (in Million IDR)**

| Akad / Contract                    | 2018             | 2019             | 2020              |                   |                   | 2021              |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                    |                  |                  | Okt               | Nov               | Des               | Jan               | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               |
| Akad <i>Mudharabah / Mudharaba</i> | 180 956          | 240 606          | 282 345           | 270 025           | 260 651           | 247 115           | 253 643           | 248 860           | 253 986           | 253 795           | 254 493           | 247 053           | 226 209           | 225 419           | 223 519           |
| Akad <i>Musyarakah / Musharaka</i> | 837 915          | 1 121 004        | 1 417 554         | 1 501 961         | 1 551 953         | 1 570 422         | 1 608 356         | 1 673 489         | 1 729 133         | 1 766 408         | 1 816 452         | 1 842 065         | 1 901 108         | 1 985 065         | 2 071 578         |
| Akad <i>Murabahah / Murabaha</i>   | 6 940 379        | 7 457 774        | 7 666 360         | 7 691 765         | 7 648 501         | 7 614 010         | 7 655 097         | 7 739 459         | 7 847 593         | 7 806 594         | 7 821 667         | 7 812 856         | 7 820 354         | 7 929 721         | 7 973 986         |
| Akad <i>Salam</i>                  | 0                | 0                | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Akad Lainnya / Others              | -                | -                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Akad <i>Istishna</i>               | 35 387           | 67 178           | 72 675            | 71 573            | 72 426            | 73 595            | 73.358            | 73 595            | 74 765            | 74 619            | 77 391            | 81 291            | 85.580            | 87.435            | 92.096            |
| Akad <i>Ijarah / Ijara</i>         | 46 579           | 41 508           | 49 102            | 49 781            | 53 318            | 54 693            | 56 870            | 60.060            | 65.131            | 66.007            | 66 622            | 69.263            | 74 097            | 77.115            | 82.470            |
| Akad <i>Qardh</i>                  | 185 360          | 176 856          | 219 978           | 220 925           | 222 678           | 226 715           | 235 377           | 245 101           | 246.382           | 238.585           | 244 956           | 245 642           | 243.713           | 233.392           | 248.416           |
| Multijasa / Multi Purpose Financin | 857 890          | 838 394          | 896 739           | 883 715           | 871 973           | 872 615           | 882 169           | 893 893           | 888 052           | 879.140           | 880 044           | 894 392           | 899 583           | 913.731           | 904.466           |
| <b>Total</b>                       | <b>9 084 467</b> | <b>9 943 320</b> | <b>10 604 753</b> | <b>10 689 745</b> | <b>10 681 499</b> | <b>10 659 164</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b> | <b>11 596 530</b> |



**Tabel 33.**  
**Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi**  
*(Financing of Sharia Rural Bank based on Economic Sector)*  
 Nominal dalam Juta Rupiah (in Million IDR)

| SEKTOR EKONOMI / <i>ECONOMIC SECTOR</i>                                                              | 2018             | 2019             | 2020              |                   |                   | 2021              |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|------------------------------------------------------------------------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                                                      |                  |                  | Okt               | Nov               | Des               | Jan               | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               |
| Pertanian, kehutanan dan sarana pertanian / <i>Agriculture, forestry and agricultural facilities</i> | 374 467          | 652 376          | 304 460           | 302 769           | 304 651           | 312 449           | 326 758           | 329 028           | 339 554           | 337 707           | 347 221           | 348 366           | 345 573           | 381 920           | 396 546           |
| Pertambangan / <i>Mining</i>                                                                         | 19 889           | 20 971           | 31 988            | 30 768            | 31 319            | 32 336            | 33 389            | 32 575            | 34 563            | 33 711            | 31 245            | 31 168            | 32 500            | 32 883            | 38 510            |
| Perindustrian / <i>Manufacturing</i>                                                                 | 119 758          | 222 639          | 218 700           | 203 049           | 203 652           | 212 511           | 217 532           | 227 824           | 225 726           | 221 573           | 222 966           | 222 082           | 207 340           | 217 694           | 228 648           |
| Listrik, gas dan air / <i>Water, gas and electricitu</i>                                             | 13.104           | 8.582            | 10.505            | 9.089             | 8.983             | 8.201             | 9.942             | 10.540            | 10.753            | 10.991            | 10.697            | 10.598            | 10.260            | 11.048            | 10.924            |
| Konstruksi / <i>Construction</i>                                                                     | 694 666          | 659 984          | 812 521           | 855 152           | 870 403           | 846 530           | 935 889           | 931 014           | 1 004 819         | 998 402           | 982 295           | 1 041 593         | 1 017 565         | 1 128 418         | 1 182 214         |
| Perdagangan, restoran dan hotel / <i>Trade, restaurants and hotels</i>                               | 2 032 457        | 1 364 285        | 1 933 085         | 1 799 190         | 1 836 807         | 1 716 801         | 1 745 683         | 2 279 790         | 1 824 478         | 1 837 763         | 1 831 823         | 1 722 480         | 1 733 124         | 1 666 301         | 1 664 503         |
| Pengangkutan, pergudangan dan komunikasi / <i>Transport, cargo storage and communication</i>         | 103 582          | 553 633          | 568 795           | 565 487           | 556 063           | 558 592           | 568 756           | 108 752           | 581 566           | 574 676           | 575 911           | 577 227           | 568 091           | 225 801           | 312 688           |
| Jasa dunia usaha / <i>Business Services</i>                                                          | 618 505          | 1 725 539        | 1 633 606         | 1 709 801         | 757 166           | 742 819           | 741 843           | 763 165           | 799 220           | 817 120           | 832 195           | 879 415           | 890 487           | 927 499           | 926 001           |
| Jasa sosial/masyarakat / <i>Social Services</i>                                                      | 769 445          | 3 193 984        | 3 200 600         | 3 378 692         | 1 711 516         | 1 657 607         | 1 607 682         | 1 589 013         | 1 625 693         | 1 604 999         | 1 653 368         | 1 650 985         | 1 662 545         | 1 470 698         | 1 479 813         |
| Lain-lain / <i>Others</i>                                                                            | 4 338 594        | 1 541 147        | 1 890 494         | 1 835 747         | 4 400 939         | 4 571 317         | 4 577 395         | 4 662 754         | 4 658 670         | 4 648 206         | 4 673 904         | 4 708 649         | 4 783 157         | 5 389 615         | 5 356 681         |
| <b>Total</b>                                                                                         | <b>9 084 467</b> | <b>9 943 140</b> | <b>10 604 753</b> | <b>10 689 745</b> | <b>10 681 499</b> | <b>10 659 164</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b> | <b>11 596 530</b> |

**Tabel 34.**  
**Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan**  
*(Financing of Sharia Rural Bank based on Type of Usage)*  
 Nominal dalam Juta Rupiah (in Million IDR)

| JENIS PENGGUNAAN /<br>TYPE OF USAGE  | 2018             | 2019             | 2020              |                   |                   | 2021              |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|--------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                      |                  |                  | Okt               | Nov               | Des               | Jan               | Feb               | Mar               | Apr               | Mei               | Jun               | Jul               | Ags               | Sep               | Okt               |
| Modal Kerja / <i>Working Capital</i> | 3 428 706        | 4 401 468        | 4 796 322         | 4 797 560         | 4 842 629         | 4 692 876         | 4 730 025         | 4 857 147         | 5 017 856         | 5 035 097         | 5 082 024         | 5 059 032         | 4 943 829         | 4 493 810         | 4 623 286         |
| Investasi / <i>Investment</i>        | 1 317 166        | 1 508 260        | 1 563 141         | 1 474 875         | 1 437 931         | 1 394 971         | 1 457 449         | 1 414 555         | 1 428 516         | 1 401 846         | 1 405 695         | 1 424 882         | 1 523 657         | 1 568 453         | 1 616 563         |
| Konsumsi / <i>Consumption</i>        | 4 338 594        | 4 033 592        | 4 245 290         | 4 417 309         | 4 400 939         | 4 571 317         | 4 577 395         | 4 662 754         | 4 658 670         | 4 648 206         | 4 673 904         | 4 708 649         | 4 783 157         | 5 389 615         | 5 356 681         |
| <b>Total</b>                         | <b>9 084 467</b> | <b>9 943 320</b> | <b>10 604 753</b> | <b>10 689 745</b> | <b>10 681 499</b> | <b>10 659 164</b> | <b>10 764 870</b> | <b>10 934 455</b> | <b>11 105 042</b> | <b>11 085 149</b> | <b>11 161 624</b> | <b>11 192 562</b> | <b>11 250 644</b> | <b>11 451 878</b> | <b>11 596 530</b> |

| Tabel 35.<br>Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan<br>(Financing of Sharia Rural Bank based on Type of Financing)<br>Nominal dalam Juta Rupiah (in Million IDR) |           |           |            |            |            |            |            |            |            |            |            |            |            |            |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| GOLONGAN PEMBIAYAAN /<br>TYPE OF FINANCING                                                                                                                                                            | 2018      | 2019      | 2020       |            |            | 2021       |            |            |            |            |            |            |            |            |            |
|                                                                                                                                                                                                       |           |           | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| Usaha Kecil dan Menengah /<br>Small and Medium Enterprises                                                                                                                                            | 4 086 485 | 5 841 290 | 5 426 163  | 5 523 572  | 5 469 397  | 5 478 411  | 5 528 870  | 5 617 969  | 5 613 193  | 5 596 770  | 5 721 866  | 5 846 754  | 5 877 783  | 6 001 367  | 6 055 966  |
| Selain Usaha Kecil dan<br>Menengah / Non Small and<br>Medium Enterprises                                                                                                                              | 4 997 982 | 4 102 030 | 5 178 590  | 5 166 173  | 5 212 103  | 5 180 753  | 5 236 000  | 5 316 487  | 5 491 849  | 5 488 380  | 5 439 758  | 5 345 807  | 5 372 861  | 5 450 512  | 5 540 564  |
| Total                                                                                                                                                                                                 | 9 084 467 | 9 943 320 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 | 11 085 149 | 11 161 624 | 11 192 562 | 11 250 644 | 11 451 878 | 11 596 530 |

| Tabel 36.<br>Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan<br>(Financing of Sharia Rural Bank based on Collectibility)<br>Nominal dalam Juta Rupiah (in Million IDR) dan Persentase (%) |           |           |            |            |            |            |            |            |            |            |            |            |            |                        |            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------------------|------------|
| KOLEKTIBILITAS<br>PEMBIAYAAN /<br>COLLECTIBILITY OF<br>FINANCING                                                                                                                                                      | 2018      | 2019      | 2020       |            |            | 2021       |            |            |            |            |            |            |            |                        |            |
|                                                                                                                                                                                                                       |           |           | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep                    | Okt        |
| Lancar / Performing Financing                                                                                                                                                                                         | 8 239 483 | 9 242 948 | 9 684 970  | 9 810 266  | 9 908 116  | 9 838 105  | 9 918 865  | 10 052 342 | 10 204 336 | 10 156 335 | 10 244 845 | 8 975 802  | 9 127 484  | 9 421 879 <sup>f</sup> | 9 510 772  |
| DPK                                                                                                                                                                                                                   | -         | -         | -          | -          | -          | -          | -          | -          | -          | -          | -          | 1 271 091  | 1 181 625  | 1 086 299 <sup>f</sup> | 1 188 857  |
| Non Lancar / Non Performing Financing                                                                                                                                                                                 | 844 983   | 700 372   | 919 783    | 879 479    | 773 384    | 821 059    | 846 004    | 882 114    | 900 706    | 928 814    | 916 778    | 945 668    | 941 536    | 943 700 <sup>f</sup>   | 896 901    |
| - Kurang Lancar / Sub-Standard                                                                                                                                                                                        | 147.712   | 141.161   | 192.062    | 166.368    | 125.110    | 159.930    | 185.281    | 201.260    | 175.712    | 178.853    | 178.019    | 185.800    | 176.436    | 188.943 <sup>f</sup>   | 158.505    |
| - Diragukan / Doubtful                                                                                                                                                                                                | 146.322   | 124.271   | 171.770    | 154.677    | 126.083    | 113.778    | 109.898    | 124.070    | 116.431    | 123.545    | 115.951    | 126.396    | 128.626    | 120.499 <sup>f</sup>   | 112.645    |
| - Macet / Lost                                                                                                                                                                                                        | 550 949   | 434 940   | 555 950    | 558 434    | 522 191    | 547 351    | 550 826    | 556 784    | 608 563    | 626 416    | 622 809    | 633 471    | 636 473    | 634.258 <sup>f</sup>   | 625 751    |
| Total Pembiayaan / Total Financing                                                                                                                                                                                    | 9 084 467 | 9 943 320 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 | 11 085 149 | 11 161 624 | 11 192 562 | 11 250 644 | 11 451 878             | 11 596 530 |
| Persentase NPF / Percentage of NPFs                                                                                                                                                                                   | 9,30%     | 7,04%     | 8,67%      | 8,23%      | 7,24%      | 7,70%      | 7,86%      | 8,07%      | 8,11%      | 8,38%      | 8,21%      | 8,45%      | 8,37%      | 8,24% <sup>f</sup>     | 7,73%      |

**Tabel 37.**  
**Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi**  
**(Non Performing Financing of Sharia Rural Bank based on Economic Sector)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| SEKTOR EKONOMI / ECONOMIC SECTOR                                                                     | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                      |                |
|------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|
|                                                                                                      |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep                  | Okt            |
| Pertanian, kehutanan dan sarana pertanian / <i>Agriculture, forestry and agricultural facilities</i> | 99 908         | 68 156         | 48 197         | 47 675         | 43 930         | 45 394         | 50 097         | 49 528         | 50 149         | 50 794         | 51 030         | 53 795         | 53 120         | 53 536               | 53 796         |
| Pertambangan / <i>Mining</i>                                                                         | 1 483          | 1 944          | 3 356          | 3 094          | 2 270          | 3 260          | 3 490          | 5 084          | 2 771          | 3 069          | 2 462          | 4 589          | 3 183          | 4 956                | 5 667          |
| Perindustrian / <i>Manufacturing</i>                                                                 | 10 468         | 8 634          | 24 730         | 22 605         | 20 643         | 20 798         | 23 485         | 23 212         | 22 496         | 23 687         | 25 409         | 23 004         | 20 781         | 22 152 <sup>f</sup>  | 22 753         |
| Listrik, gas dan air / <i>Water, gas and electricity</i>                                             | 3 948          | 981            | 601            | 601            | 580            | 866            | 2 045          | 2 557          | 2 073          | 2 369          | 2 218          | 2 579          | 2 189          | 3 018                | 2 365          |
| Konstruksi / <i>Construction</i>                                                                     | 75 624         | 50 225         | 103 614        | 103 548        | 96 640         | 95 932         | 104 853        | 105 621        | 107 492        | 118 041        | 110 509        | 114 132        | 91 592         | 119 050 <sup>f</sup> | 115 774        |
| Perdagangan, restoran dan hotel / <i>Trade, restaurants and hotels</i>                               | 291 534        | 174 918        | 237 910        | 225 707        | 207 272        | 206 249        | 220 584        | 245 790        | 225 132        | 229 447        | 230 977        | 226 474        | 241 029        | 217 931 <sup>f</sup> | 205 637        |
| Pengangkutan, pergudangan dan komunikasi / <i>Transport, cargo storage and communication</i>         | 16 674         | 20 645         | 32 090         | 31 893         | 22 587         | 26 527         | 26 386         | 9 023          | 30 604         | 28 654         | 27 803         | 27 484         | 26 736         | 15 331               | 27 621         |
| Jasa dunia usaha / <i>Business Services</i>                                                          | 46 988         | 117 259        | 153 584        | 142 944        | 37 665         | 37 480         | 38 395         | 37 626         | 39 048         | 40 067         | 42 577         | 41 809         | 48 335         | 45 257 <sup>f</sup>  | 39 760         |
| Jasa sosial/masyarakat / <i>Social Services</i>                                                      | 97 106         | 186 260        | 188 485        | 182 713        | 150 026        | 162 750        | 155 170        | 167 622        | 169 582        | 174 598        | 165 906        | 157 613        | 157 995        | 143 416 <sup>f</sup> | 129 092        |
| Lain-lain / <i>Others</i>                                                                            | 201 251        | 71 350         | 127 215        | 118 699        | 191 771        | 221 802        | 221 499        | 236 051        | 251 358        | 258 087        | 257 887        | 294 189        | 296 575        | 319 052 <sup>f</sup> | 294 437        |
| <b>Total</b>                                                                                         | <b>844 983</b> | <b>700 372</b> | <b>919 783</b> | <b>879 479</b> | <b>773 384</b> | <b>821 059</b> | <b>846 004</b> | <b>882 114</b> | <b>900 706</b> | <b>928 814</b> | <b>916 778</b> | <b>945 668</b> | <b>941 536</b> | <b>943 700</b>       | <b>896 901</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)*  
 Nominal dalam Juta Rupiah (in Million IDR)

| JENIS PENGGUNAAN<br>/ TYPE OF USAGE  | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                      |                |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|
|                                      |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep                  | Okt            |
| Modal Kerja / <i>Working Capital</i> | 538 563        | 398 500        | 557 675        | 536 114        | 471 889        | 484 572        | 504 778        | 527 063        | 529 029        | 552 051        | 539 540        | 521 502        | 510 142        | 505 163 <sup>f</sup> | 479 863        |
| Investasi / <i>Investment</i>        | 105 169        | 113 487        | 134 213        | 127 527        | 109 724        | 114 685        | 119 727        | 118 999        | 120 318        | 118 675        | 119 352        | 129 978        | 134 819        | 119 485 <sup>f</sup> | 122 601        |
| Konsumsi / <i>Consumption</i>        | 201 251        | 188 385        | 227 894        | 215 838        | 191 771        | 221 802        | 221 499        | 236 051        | 251 358        | 258 087        | 257 887        | 294 189        | 296 575        | 319 052 <sup>f</sup> | 294 437        |
| <b>Total</b>                         | <b>844 983</b> | <b>700 372</b> | <b>919 783</b> | <b>879 479</b> | <b>773 384</b> | <b>821 059</b> | <b>846 004</b> | <b>882 114</b> | <b>900 706</b> | <b>928 814</b> | <b>916 778</b> | <b>945 668</b> | <b>941 536</b> | <b>943 700</b>       | <b>896 901</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)*  
 Nominal dalam Juta Rupiah (in Million IDR)

| GOLONGAN PEMBIAYAAN /<br>TYPE OF FINANCING                               | 2018           | 2019           | 2020           |                |                | 2021           |                |                |                |                |                |                |                |                      |                |
|--------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|
|                                                                          |                |                | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            | Jul            | Ags            | Sep                  | Okt            |
| Usaha Kecil dan Menengah /<br>Small and Medium Enterprises               | 592 524        | 493 659        | 627 313        | 613 496        | 541 029        | 570 728        | 579 099        | 594 493        | 601 456        | 625 981        | 619 049        | 636 519        | 632 975        | 630 505 <sup>r</sup> | 608 072        |
| Selain Usaha Kecil dan<br>Menengah / Non Small and<br>Medium Enterprises | 252 459        | 206 713        | 292 469        | 265 983        | 232 354        | 250 331        | 266 905        | 287 621        | 299 249        | 302 833        | 297 729        | 309 149        | 308 561        | 313 195 <sup>r</sup> | 288 829        |
| <b>Total</b>                                                             | <b>844 983</b> | <b>700 372</b> | <b>919 783</b> | <b>879 479</b> | <b>773 384</b> | <b>821 059</b> | <b>846 004</b> | <b>882 114</b> | <b>900 706</b> | <b>928 814</b> | <b>916 778</b> | <b>945 668</b> | <b>941 536</b> | <b>943 700</b>       | <b>896 901</b> |

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

| Jenis / Type                               | 2018             | 2019             | 2020             |                  |                  | 2021             |                  |                  |                  |                  |                  |                  |                  |                              |                  |
|--------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------------------|------------------|
|                                            |                  |                  | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              | Jul              | Ags              | Sep                          | Okt              |
| <b>Dana Pihak Ketiga / Depositor Funds</b> | <b>1 552 335</b> | <b>1 608 833</b> | <b>1 725 741</b> | <b>1 731 711</b> | <b>1 778 197</b> | <b>1 780 647</b> | <b>1 779 800</b> | <b>1 796 344</b> | <b>1 799 552</b> | <b>1 808 310</b> | <b>1 869 705</b> | <b>1 915 127</b> | <b>1 918 872</b> | <b>1 968 355<sup>1</sup></b> | <b>1 928 230</b> |
| Giro iB / Demand Deposits                  | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                            | -                |
| Tabungan iB / Saving Deposits              | 1 497 618        | 1 550 374        | 1 665 811        | 1 671 255        | 1 716 971        | 1 718 546        | 1 717 158        | 1 733 952        | 1 737 773        | 1 746 037        | 1 807 087        | 1 852 199        | 1 855 547        | 1 904 437 <sup>2</sup>       | 1 863 722        |
| Deposito iB / Time Deposits                | 54 717           | 58 459           | 59 930           | 60 456           | 61 226           | 62 101           | 62 642           | 62 392           | 61 779           | 62 273           | 62 618           | 62 928           | 63 325           | 63 918                       | 64 508           |
| <b>Pembiayaan / Financing</b>              | <b>327 606</b>   | <b>357 960</b>   | <b>358 537</b>   | <b>362 313</b>   | <b>361 594</b>   | <b>361 559</b>   | <b>363 328</b>   | <b>367 403</b>   | <b>369 917</b>   | <b>366 390</b>   | <b>355 235</b>   | <b>356 245</b>   | <b>357 516</b>   | <b>363 994</b>               | <b>365 665</b>   |
| Akad Mudharabah / Mudharaba                | 2 750            | 2 854            | 2 968            | 2 926            | 2 930            | 2 916            | 3 028            | 3 162            | 3 269            | 3 304            | 3 376            | 3 376            | 3 324            | 3 309                        | 3 310            |
| Akad Musyarakah / Musharaka                | 5 189            | 7 557            | 8 802            | 9 007            | 9 100            | 9 274            | 9 487            | 9 714            | 9 948            | 9 991            | 10 203           | 10 292           | 10 412           | 10 506                       | 10 854           |
| Akad Murabahah / Murabaha                  | 258 617          | 281 369          | 284 872          | 288 923          | 288 580          | 287 632          | 287 145          | 288 724          | 290 911          | 290 465          | 277 651          | 277 264          | 278 625          | 285 274                      | 286 999          |
| Akad Salam                                 | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                            | -                |
| Akad Lainnya / Others                      | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                            | -                |
| Akad Istishna / Istishna                   | 160              | 234              | 259              | 257              | 258              | 262              | 268              | 266              | 269              | 266              | 273              | 281              | 286              | 281                          | 292              |
| Akad Qardh / Qardh                         | 32 086           | 35 026           | 32 435           | 32 489           | 32 610           | 33 516           | 35 028           | 36 660           | 36 748           | 33 829           | 35 006           | 35 672           | 35 392           | 34 910                       | 34 616           |
| Akad Ijarah / Ijara                        | 676              | 635              | 713              | 689              | 690              | 735              | 753              | 732              | 759              | 782              | 805              | 829              | 881              | 919                          | 978              |
| Multijasa / Multi Purpose Financing        | 28 128           | 30 285           | 28 488           | 28 022           | 27 426           | 27 224           | 27 619           | 28 145           | 28 013           | 27 753           | 27 921           | 28 531           | 28 596           | 28 795                       | 28 616           |
| <b>Total</b>                               | <b>1 879 941</b> | <b>1 966 793</b> | <b>2 084 278</b> | <b>2 094 024</b> | <b>2 139 791</b> | <b>2 142 206</b> | <b>2 143 128</b> | <b>2 163 747</b> | <b>2 169 469</b> | <b>2 174 700</b> | <b>2 174 700</b> | <b>2 271 369</b> | <b>2 276 388</b> | <b>2 332 349</b>             | <b>2 293 895</b> |



**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)**  
**Dalam Persen (Percentage)**

| Jenis / <i>Type</i>                                                                             | 2018   | 2019  | 2020  |       |       | 2021  |       |       |       |       |       |       |       |       |       |
|-------------------------------------------------------------------------------------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                                                                                 |        |       | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   | Jul   | Ags   | Sep   | Okt   |
| Dana Pihak Ketiga / <i>Depositor Funds</i>                                                      |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 1 Giro iB / <i>Demand Deposits</i>                                                              | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 2 Tabungan iB / <i>Saving Deposits</i>                                                          | 2,88   | 2,85  | 2,38  | 2,35  | 2,44  | 2,64  | 2,69  | 2,69  | 2,36  | 2,32  | 2,53  | 2,31  | 2,41  | 2,38  | 2,37  |
| 3 Deposito iB / <i>Time Deposits</i>                                                            |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| a 1 Bulan / <i>1 month</i>                                                                      | 9,43   | 7,16  | 7,97  | 7,75  | 7,27  | 8,36  | 8,35  | 7,62  | 6,97  | 6,56  | 8,08  | 7,80  | 6,59  | 7,02  | 6,90  |
| b 3 Bulan / <i>3 months</i>                                                                     | 8,1028 | 8,40  | 8,02  | 8,28  | 8,44  | 8,69  | 8,59  | 8,35  | 7,59  | 7,65  | 7,98  | 7,88  | 7,51  | 7,65  | 7,52  |
| c 6 Bulan / <i>6 months</i>                                                                     | 9,21   | 9,80  | 8,81  | 8,68  | 9,71  | 10,35 | 10,26 | 9,42  | 9,05  | 8,96  | 9,05  | 9,45  | 9,34  | 9,62  | 9,45  |
| d 12 Bulan / <i>12 months</i>                                                                   | 9,73   | 10,17 | 10,17 | 10,38 | 11,37 | 13,56 | 13,29 | 12,41 | 10,39 | 10,25 | 12,21 | 12,66 | 12,58 | 12,93 | 12,56 |
| e > 12 Bulan / <i>&gt; 12 months</i>                                                            | 8,52   | 8,25  | 17,60 | 17,63 | 18,72 | 18,34 | 14,31 | 19,88 | 14,62 | 14,87 | 19,25 | 14,18 | 14,39 | 19,34 | 19,42 |
| Pembiayaan / <i>Financing</i>                                                                   |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| 1 Akad Mudharabah / <i>Mudharaba</i>                                                            | 16,45  | 17,18 | 17,60 | 20,41 | 18,58 | 18,56 | 18,56 | 18,71 | 19,05 | 18,97 | 19,53 | 19,42 | 18,91 | 18,90 | 18,71 |
| 2 Akad Musyarakah / <i>Musharaka</i>                                                            | 18,44  | 20,33 | 23,03 | 23,14 | 22,74 | 26,38 | 27,69 | 28,58 | 23,68 | 23,62 | 28,72 | 28,56 | 28,64 | 28,41 | 29,37 |
| 3 Akad Murabahah / <i>Murabaha</i>                                                              | 17,82  | 19,71 | 20,14 | 20,07 | 20,09 | 19,48 | 19,48 | 19,46 | 20,07 | 19,90 | 19,57 | 19,59 | 19,68 | 20,12 | 19,90 |
| 4 Akad Salam                                                                                    | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 5 Akad Lainnya / <i>Others</i>                                                                  | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     |
| 6 Akad Istishna / <i>Istishna</i>                                                               | 9,95   | 20,51 | 15,27 | 15,31 | 15,27 | 15,39 | 15,49 | 15,45 | 15,57 | 15,43 | 15,32 | 15,17 | 14,97 | 14,90 | 14,20 |
| 7 Akad Ijarah <sup>1)</sup>                                                                     | 17,29  | 10,63 | 7,81  | 9,13  | 8,99  | 12,46 | 12,63 | 13,05 | 9,03  | 8,94  | 14,34 | 15,03 | 15,93 | 15,53 | 15,52 |
| 8 Akad Qardh                                                                                    | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 5,95  | 6,00  | 6,52  | 6,43  |
| 9 Multijasa <sup>1)</sup> / <i>Multi Purpose Financing 1)</i>                                   | 13,44  | 18,54 | 12,38 | 12,21 | 12,16 | 19,13 | 19,43 | 19,45 | 12,19 | 12,06 | 19,06 | 18,85 | 18,70 | 19,19 | 19,09 |
| 1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa |        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

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

| Rasio / Ratio | 2018    | 2019    | 2020    |         |         | 2021    |         |         |         |         |         |         |         |                     |         |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------|---------|
|               |         |         | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     | Jul     | Ags     | Sep                 | Okt     |
| 1 CAR         | 19,33%  | 17,99%  | 31,41%  | 33,26%  | 28,60%  | 24,61%  | 23,73%  | 23,98%  | 22,72%  | 22,96%  | 22,05%  | 22,84%  | 23,02%  | 23,44% <sup>r</sup> | 23,57%  |
| 2 ROA         | 1,87%   | 2,61%   | 2,39%   | 2,30%   | 2,01%   | 1,93%   | 1,83%   | 1,81%   | 1,81%   | 1,84%   | 1,84%   | 1,76%   | 1,79%   | 1,75% <sup>r</sup>  | 1,91%   |
| 3 ROE         | 12,86%  | 27,30%  | 28,70%  | 27,71%  | 20,29%  | 19,26%  | 18,12%  | 17,75%  | 17,68%  | 17,97%  | 17,87%  | 16,97%  | 17,08%  | 16,20% <sup>r</sup> | 17,72%  |
| 4 NPF         | 9,30%   | 7,05%   | 8,67%   | 8,23%   | 7,24%   | 7,70%   | 7,86%   | 8,07%   | 8,11%   | 8,38%   | 8,21%   | 8,45%   | 8,37%   | 8,24% <sup>r</sup>  | 7,73%   |
| 5 FDR         | 111,67% | 113,59% | 114,46% | 112,33% | 108,78% | 108,27% | 109,20% | 111,34% | 113,12% | 110,08% | 108,43% | 107,51% | 106,17% | 106,20%             | 106,27% |
| 6 BOPO        | 87,66%  | 84,12%  | 92,25%  | 88,33%  | 87,62%  | 90,29%  | 90,16%  | 89,17%  | 89,12%  | 88,59%  | 88,53%  | 89,33%  | 88,88%  | 88,61% <sup>r</sup> | 87,80%  |

| <b>Tabel 43.</b><br><b>Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset</b><br><i>(Number of Sharia Rural Bank based on Total Assets)</i> |            |            |            |            |            |            |            |            |            |            |            |            |            |            |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| <b>Total Aset (Rp) /</b><br><b>Total Assets (in IDR)</b>                                                                                              | 2018       | 2019       | 2020       |            |            | 2021       |            |            |            |            |            |            |            |            |            |
|                                                                                                                                                       |            |            | Okt        | Nov        | Des        | Jan        | Feb        | Mar        | Apr        | Mei        | Jun        | Jul        | Ags        | Sep        | Okt        |
| < 1 Miliar / < 1 Billion                                                                                                                              | 1          | 12         | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          | 1          |
| 1 s.d. 5 Miliar / 1 up to 5 Billion                                                                                                                   | 7          | 4          | 4          | 3          | 3          | 3          | 2          | 2          | 3          | 3          | 3          | 3          | 3          | 3          | 3          |
| > 5 s.d. 10 Miliar / >5 up to 10 Billion                                                                                                              | 13         | 9          | 8          | 9          | 9          | 10         | 9          | 8          | 8          | 8          | 8          | 8          | 9          | 9          | 7          |
| > 10 Miliar / > 10 Billion                                                                                                                            | 146        | 139        | 150        | 150        | 150        | 149        | 151        | 152        | 151        | 151        | 151        | 153        | 152        | 152        | 152        |
| <b>Total</b>                                                                                                                                          | <b>167</b> | <b>164</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>163</b> | <b>165</b> | <b>165</b> | <b>165</b> | <b>163</b> |

| <b>Tabel 44.</b><br><b>Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Oktober 2021</b><br><b>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - October 2021)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                          |                                   |                                                |              |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------------|------------------------------------------------|--------------|------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                                                                        | <b>Aset<br/>(Assets)</b> | <b>Pembiayaan<br/>(Financing)</b> | <b>Dana Pihak Ketiga<br/>(Depositor Funds)</b> | <b>FDR</b>   | <b>NPF<br/>Dalam Persen (Percentage)</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                                                                          | 539 233                  | 348 850                           | 294 786                                        | 118,34       | 8,76                                     |
| Sumatera Utara                                                                                                                                                                                                                                                                                                                                                    | 143 840                  | 92 205                            | 113 301                                        | 81,38        | 8,11                                     |
| Sumatera Barat                                                                                                                                                                                                                                                                                                                                                    | 329 395                  | 232 293                           | 248 352                                        | 93,53        | 5,58                                     |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                                                                  | 24 293                   | 15 655                            | 11 544                                         | 135,62       | 4,84                                     |
| Bangka Belitung                                                                                                                                                                                                                                                                                                                                                   | 434 279                  | 244 635                           | 385 427                                        | 63,47        | 46,57                                    |
| Jambi                                                                                                                                                                                                                                                                                                                                                             | -                        | -                                 | -                                              | -            | -                                        |
| Bengkulu                                                                                                                                                                                                                                                                                                                                                          | 104 904                  | 73 167                            | 68 507                                         | 106,80       | 12,96                                    |
| Riau                                                                                                                                                                                                                                                                                                                                                              | 75 118                   | 44 890                            | 59 164                                         | 75,87        | 5,84                                     |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                                                                    | 171 148                  | 142 804                           | 100 428                                        | 142,20       | 7,41                                     |
| Lampung                                                                                                                                                                                                                                                                                                                                                           | 824 369                  | 579 366                           | 382 728                                        | 151,38       | 4,33                                     |
| DKI Jakarta                                                                                                                                                                                                                                                                                                                                                       | 45 381                   | 159 550                           | 162 636                                        | 98,10        | 15,43                                    |
| Jawa Barat                                                                                                                                                                                                                                                                                                                                                        | 4 917 970                | 3 754 258                         | 3 179 199                                      | 118,09       | 6,78                                     |
| Banten                                                                                                                                                                                                                                                                                                                                                            | 1 276 374                | 684 610                           | 905 880                                        | 75,57        | 9,56                                     |
| Jawa Tengah                                                                                                                                                                                                                                                                                                                                                       | 2 366 233                | 1 758 236                         | 1 562 684                                      | 112,51       | 4,66                                     |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                                                                     | 1 015 933                | 681 600                           | 698 156                                        | 97,63        | 6,31                                     |
| Jawa Timur                                                                                                                                                                                                                                                                                                                                                        | 2 529 441                | 1 776 540                         | 1 758 732                                      | 101,01       | 10,32                                    |
| Bali                                                                                                                                                                                                                                                                                                                                                              | 19 362                   | 11 258                            | 12 139                                         | 92,75        | 6,40                                     |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                                                                  | -                        | -                                 | -                                              | -            | -                                        |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                                                                                 | 6 719                    | 4 671                             | 3 596                                          | 129,89       | 0,58                                     |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                                                                  | 18 284                   | 14 244                            | 10 270                                         | 138,69       | 7,22                                     |
| Kalimantan Utara                                                                                                                                                                                                                                                                                                                                                  | -                        | -                                 | -                                              | -            | -                                        |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                                                                                | 85 493                   | 66 315                            | 64 202                                         | 103,29       | 3,81                                     |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                                                                    | -                        | -                                 | -                                              | -            | -                                        |
| Gorontalo                                                                                                                                                                                                                                                                                                                                                         | -                        | -                                 | -                                              | -            | -                                        |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                                                                    | 240                      | -                                 | 62                                             | -            | -                                        |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                                                                   | -                        | -                                 | -                                              | -            | -                                        |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                                                                                 | -                        | -                                 | -                                              | -            | -                                        |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                                                                  | 120 777                  | 90 806                            | 46 712                                         | 194,39       | 7,63                                     |
| Maluku                                                                                                                                                                                                                                                                                                                                                            | -                        | -                                 | -                                              | -            | -                                        |
| Maluku Utara                                                                                                                                                                                                                                                                                                                                                      | 228 253                  | 124 420                           | 131 705                                        | 94,47        | 2,60                                     |
| NTB                                                                                                                                                                                                                                                                                                                                                               | 944 936                  | 696 157                           | 712 085                                        | 97,76        | 2,32                                     |
| NTT                                                                                                                                                                                                                                                                                                                                                               | -                        | -                                 | -                                              | -            | -                                        |
| Papua Barat                                                                                                                                                                                                                                                                                                                                                       | -                        | -                                 | -                                              | -            | -                                        |
| Papua                                                                                                                                                                                                                                                                                                                                                             | -                        | -                                 | -                                              | -            | -                                        |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                      | <b>16 221 976</b>        | <b>11 596 530</b>                 | <b>10 912 294</b>                              | <b>106,2</b> | <b>7,94</b>                              |
| Keterangan / Note:<br>Total Aset di set-off per lokasi Kantor Pusat BPRS, sedangkan Pembiayaan dan DPK merupakan data per lokasi Kantor Pusat dan Kantor Cabang BPRS                                                                                                                                                                                              |                          |                                   |                                                |              |                                          |

**Tabel 45.**  
**Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Oktober 2021**  
**(Financing of Sharia Rural Bank based on Economic Sector and Province - October 2021)**  
**Nominal dalam Juta Rupiah (in Million IDR)**

| Propinsi / Province      | Pertanian, kehutanan dan sarana pertanian<br>Agriculture, forestry and agricultural facilities | Pertambangan<br>Mining | Perindustrian<br>Manufacturing | Listrik, gas dan air<br>Water, gas and electricity | Konstruksi<br>Construction | Perdagangan, restoran dan hotel<br>Trade, restaurants and hotels | Pengangkutan, pergudangan dan komunikasi<br>Transport, cargo storage and communication | Jasa dunia usaha<br>Business Services | Jasa sosial / masyarakat<br>Social Services | Lain-lain<br>Others |
|--------------------------|------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------|----------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------|---------------------|
| Nanggroe Aceh Darussalam | 33 305                                                                                         | 660                    | 10 036                         | 354                                                | 4 463                      | 99 988                                                           | 5 927                                                                                  | 2 848                                 | 67 898                                      | 123 372             |
| Sumatera Utara           | 1 949                                                                                          | -                      | 1 083                          | 50                                                 | 810                        | 15 753                                                           | 592                                                                                    | 13 284                                | 6 143                                       | 52 541              |
| Sumatera Barat           | 21 716                                                                                         | 127                    | 4 192                          | 16                                                 | 8 036                      | 53 897                                                           | 6 821                                                                                  | 12 809                                | 13 200                                      | 111 479             |
| Sumatera Selatan         | 1 184                                                                                          | -                      | 937                            | 56                                                 | 207                        | 1 295                                                            | 233                                                                                    | 918                                   | 1 419                                       | 9 406               |
| Bangka Belitung          | 43 600                                                                                         | 572                    | 1 712                          | 187                                                | 26 126                     | 73 478                                                           | 4 514                                                                                  | 8 724                                 | 24 411                                      | 61 310              |
| Jambi                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Bengkulu                 | 16 562                                                                                         | -                      | 85                             | -                                                  | 1 883                      | 3 309                                                            | 16                                                                                     | 176                                   | 14 041                                      | 37 095              |
| Riau                     | 3 438                                                                                          | 20                     | 129                            | 96                                                 | 723                        | 4 810                                                            | 555                                                                                    | 924                                   | 2 276                                       | 31 919              |
| Kepulauan Riau           | 2 511                                                                                          | 621                    | 5 654                          | 65                                                 | 4 332                      | 10 507                                                           | 4 897                                                                                  | 5 677                                 | 17 931                                      | 90 609              |
| Lampung                  | 24 627                                                                                         | 568                    | 3 579                          | 332                                                | 5 866                      | 29 890                                                           | 1 266                                                                                  | 45 650                                | 141 334                                     | 326 254             |
| DKI Jakarta              | 1 427                                                                                          | -                      | 2 979                          | 177                                                | 40 610                     | 14 583                                                           | 1 582                                                                                  | 35 366                                | 15 663                                      | 47 163              |
| Jawa Barat               | 97 820                                                                                         | 11 345                 | 43 350                         | 1 808                                              | 249 000                    | 670 613                                                          | 28 270                                                                                 | 308 493                               | 265 981                                     | 2 077 578           |
| Banten                   | 2 925                                                                                          | 1 202                  | 9 196                          | 602                                                | 75 055                     | 159 231                                                          | 8 949                                                                                  | 59 160                                | 115 506                                     | 252 784             |
| Jawa Tengah              | 74 129                                                                                         | 5 625                  | 43 803                         | 2 367                                              | 343 670                    | 194 837                                                          | 14 629                                                                                 | 299 603                               | 315 346                                     | 464 228             |
| DI Yogyakarta            | 11 551                                                                                         | 2 148                  | 23 576                         | 2 303                                              | 168 433                    | 94 532                                                           | 12 768                                                                                 | 51 689                                | 101 997                                     | 212 602             |
| Jawa Timur               | 55 489                                                                                         | 10 849                 | 72 945                         | 2 320                                              | 206 362                    | 173 900                                                          | 206 979                                                                                | 67 244                                | 148 494                                     | 831 957             |
| Bali                     | -                                                                                              | -                      | -                              | -                                                  | 567                        | 86                                                               | -                                                                                      | 299                                   | 7 388                                       | 2 918               |
| Kalimantan Barat         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Kalimantan Tengah        | 77                                                                                             | -                      | -                              | 2                                                  | -                          | 1 130                                                            | 10                                                                                     | 37                                    | 17                                          | 3 396               |
| Kalimantan Timur         | 11                                                                                             | -                      | 113                            | -                                                  | -                          | 55                                                               | -                                                                                      | -                                     | 14 065                                      | -                   |
| Kalimantan Utara         | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Kalimantan Selatan       | 2 443                                                                                          | 2 746                  | 100                            | -                                                  | 20 138                     | 18 736                                                           | 11 195                                                                                 | 1 470                                 | 2 550                                       | 6 938               |
| Sulawesi Utara           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Gorontalo                | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Barat           | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Tengah          | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Tenggara        | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Sulawesi Selatan         | 1 144                                                                                          | 127                    | 947                            | 188                                                | 3 474                      | 11 374                                                           | 349                                                                                    | 4 804                                 | 4 521                                       | 63 879              |
| Maluku                   | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Maluku Utara             | -                                                                                              | -                      | 828                            | -                                                  | 15 803                     | 2 945                                                            | 52                                                                                     | 829                                   | 25 235                                      | 78 729              |
| NTB                      | 640                                                                                            | 1 902                  | 3 402                          | -                                                  | 6 657                      | 29 554                                                           | 3 085                                                                                  | 5 995                                 | 174 397                                     | 470 525             |
| NTT                      | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Papua Barat              | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| Papua                    | -                                                                                              | -                      | -                              | -                                                  | -                          | -                                                                | -                                                                                      | -                                     | -                                           | -                   |
| <b>TOTAL</b>             | <b>396 546</b>                                                                                 | <b>38 510</b>          | <b>228 648</b>                 | <b>10 924</b>                                      | <b>1 182 214</b>           | <b>1 664 503</b>                                                 | <b>312 688</b>                                                                         | <b>926 001</b>                        | <b>1 479 813</b>                            | <b>5 356 681</b>    |

| <b>Tabel 46.</b><br><b>Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Oktober 2021</b><br><b>(Financing of Sharia Rural Bank based on Type of Usage and Province - October 2021)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                                        |                                 |                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------|---------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                             | <b>Modal Kerja<br/>Working Capital</b> | <b>Investasi<br/>Investment</b> | <b>Konsumsi<br/>Consumption</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                               | 205 048                                | 20 430                          | 123 372                         |
| Sumatera Utara                                                                                                                                                                                                                                                                         | 33 977                                 | 5 687                           | 52 541                          |
| Sumatera Barat                                                                                                                                                                                                                                                                         | 95 758                                 | 25 056                          | 111 479                         |
| Sumatera Selatan                                                                                                                                                                                                                                                                       | 6 249                                  | -                               | 9 406                           |
| Bangka Belitung                                                                                                                                                                                                                                                                        | 107 262                                | 76 064                          | 61 310                          |
| Jambi                                                                                                                                                                                                                                                                                  | -                                      | -                               | -                               |
| Bengkulu                                                                                                                                                                                                                                                                               | 8 439                                  | 27 633                          | 37 095                          |
| Riau                                                                                                                                                                                                                                                                                   | 11 521                                 | 1 451                           | 31 919                          |
| Kepulauan Riau                                                                                                                                                                                                                                                                         | 44 219                                 | 7 975                           | 90 609                          |
| Lampung                                                                                                                                                                                                                                                                                | 76 453                                 | 176 659                         | 326 254                         |
| DKI Jakarta                                                                                                                                                                                                                                                                            | 96 322                                 | 16 065                          | 47 163                          |
| Jawa Barat                                                                                                                                                                                                                                                                             | 1 309 980                              | 366 700                         | 2 077 578                       |
| Banten                                                                                                                                                                                                                                                                                 | 294 710                                | 137 116                         | 252 784                         |
| Jawa Tengah                                                                                                                                                                                                                                                                            | 1 039 983                              | 254 025                         | 464 228                         |
| DI Yogyakarta                                                                                                                                                                                                                                                                          | 346 651                                | 122 347                         | 212 602                         |
| Jawa Timur                                                                                                                                                                                                                                                                             | 692 641                                | 251 941                         | 831 957                         |
| Bali                                                                                                                                                                                                                                                                                   | 6 006                                  | 2 334                           | 2 918                           |
| Kalimantan Barat                                                                                                                                                                                                                                                                       | -                                      | -                               | -                               |
| Kalimantan Tengah                                                                                                                                                                                                                                                                      | 1 002                                  | 273                             | 3 396                           |
| Kalimantan Timur                                                                                                                                                                                                                                                                       | 4 689                                  | 9 555                           | -                               |
| Kalimantan Utara                                                                                                                                                                                                                                                                       | -                                      | -                               | -                               |
| Kalimantan Selatan                                                                                                                                                                                                                                                                     | 53 544                                 | 5 833                           | 6 938                           |
| Sulawesi Utara                                                                                                                                                                                                                                                                         | -                                      | -                               | -                               |
| Gorontalo                                                                                                                                                                                                                                                                              | -                                      | -                               | -                               |
| Sulawesi Barat                                                                                                                                                                                                                                                                         | -                                      | -                               | -                               |
| Sulawesi Tengah                                                                                                                                                                                                                                                                        | -                                      | -                               | -                               |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                      | -                                      | -                               | -                               |
| Sulawesi Selatan                                                                                                                                                                                                                                                                       | 21 836                                 | 5 090                           | 63 879                          |
| Maluku                                                                                                                                                                                                                                                                                 | -                                      | -                               | -                               |
| Maluku Utara                                                                                                                                                                                                                                                                           | 21 907                                 | 23 783                          | 78 729                          |
| NTB                                                                                                                                                                                                                                                                                    | 145 086                                | 80 546                          | 470 525                         |
| NTT                                                                                                                                                                                                                                                                                    | -                                      | -                               | -                               |
| Papua Barat                                                                                                                                                                                                                                                                            | -                                      | -                               | -                               |
| Papua                                                                                                                                                                                                                                                                                  | -                                      | -                               | -                               |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                           | <b>4 623 286</b>                       | <b>1 616 563</b>                | <b>5 356 681</b>                |

| <b>Tabel 47.</b><br><b>Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi -</b><br><b>Oktober 2021</b><br><b>(Financing of Sharia Rural Bank based on Type of Financing and Province - October 2021)</b><br><b>Nominal dalam Juta Rupiah (in Million IDR)</b> |                                 |                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------|
| <b>Propinsi / Province</b>                                                                                                                                                                                                                                                                                      | <b>Usaha Kecil dan Menengah</b> | <b>Selain Usaha Kecil dan Menengah<br/>Non Small and Medium Enterprises</b> |
| Nanggroe Aceh Darussalam                                                                                                                                                                                                                                                                                        | 242 806                         | 106 044                                                                     |
| Sumatera Utara                                                                                                                                                                                                                                                                                                  | 45 279                          | 46 926                                                                      |
| Sumatera Barat                                                                                                                                                                                                                                                                                                  | 112 706                         | 119 587                                                                     |
| Sumatera Selatan                                                                                                                                                                                                                                                                                                | 6 267                           | 9 388                                                                       |
| Bangka Belitung                                                                                                                                                                                                                                                                                                 | 209 480                         | 35 155                                                                      |
| Jambi                                                                                                                                                                                                                                                                                                           | -                               | -                                                                           |
| Bengkulu                                                                                                                                                                                                                                                                                                        | 8 779                           | 64 388                                                                      |
| Riau                                                                                                                                                                                                                                                                                                            | 28 822                          | 16 068                                                                      |
| Kepulauan Riau                                                                                                                                                                                                                                                                                                  | 43 071                          | 99 734                                                                      |
| Lampung                                                                                                                                                                                                                                                                                                         | 92 946                          | 486 421                                                                     |
| DKI Jakarta                                                                                                                                                                                                                                                                                                     | 101 766                         | 57 784                                                                      |
| Jawa Barat                                                                                                                                                                                                                                                                                                      | 1 770 800                       | 1 983 458                                                                   |
| Banten                                                                                                                                                                                                                                                                                                          | 429 126                         | 255 485                                                                     |
| Jawa Tengah                                                                                                                                                                                                                                                                                                     | 1 225 551                       | 532 685                                                                     |
| DI Yogyakarta                                                                                                                                                                                                                                                                                                   | 405 961                         | 275 639                                                                     |
| Jawa Timur                                                                                                                                                                                                                                                                                                      | 1 076 080                       | 700 460                                                                     |
| Bali                                                                                                                                                                                                                                                                                                            | 4 425                           | 6 833                                                                       |
| Kalimantan Barat                                                                                                                                                                                                                                                                                                | -                               | -                                                                           |
| Kalimantan Tengah                                                                                                                                                                                                                                                                                               | 4 498                           | 172                                                                         |
| Kalimantan Timur                                                                                                                                                                                                                                                                                                | 12 124                          | 2 120                                                                       |
| Kalimantan Utara                                                                                                                                                                                                                                                                                                | -                               | -                                                                           |
| Kalimantan Selatan                                                                                                                                                                                                                                                                                              | 59 493                          | 6 821                                                                       |
| Sulawesi Utara                                                                                                                                                                                                                                                                                                  | -                               | -                                                                           |
| Gorontalo                                                                                                                                                                                                                                                                                                       | -                               | -                                                                           |
| Sulawesi Barat                                                                                                                                                                                                                                                                                                  | -                               | -                                                                           |
| Sulawesi Tengah                                                                                                                                                                                                                                                                                                 | -                               | -                                                                           |
| Sulawesi Tenggara                                                                                                                                                                                                                                                                                               | -                               | -                                                                           |
| Sulawesi Selatan                                                                                                                                                                                                                                                                                                | 44 367                          | 46 439                                                                      |
| Maluku                                                                                                                                                                                                                                                                                                          | -                               | -                                                                           |
| Maluku Utara                                                                                                                                                                                                                                                                                                    | 60 225                          | 64 195                                                                      |
| NTB                                                                                                                                                                                                                                                                                                             | 71 394                          | 624 763                                                                     |
| NTT                                                                                                                                                                                                                                                                                                             | -                               | -                                                                           |
| Papua Barat                                                                                                                                                                                                                                                                                                     | -                               | -                                                                           |
| Papua                                                                                                                                                                                                                                                                                                           | -                               | -                                                                           |
| <b>TOTAL</b>                                                                                                                                                                                                                                                                                                    | <b>6 055 966</b>                | <b>5 540 564</b>                                                            |



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

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