

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

2018
September

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KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, November 2018
Jakarta, November 2018

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Oktober 2018 akan diterbitkan pada minggu ke III bulan Desember 2018.

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)

October 2018 edition will be released on the 3rd week of December 2018.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

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

Akad Ijarah : Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan.

Ijara Contract

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

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

Qardh Contract

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

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

Equivalent rate of return/profit sharing/fee/bonus

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

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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
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2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	<i>Islamic Banking Network</i>	Tabel 2.4. Perkembangan Aset Perbankan Syariah Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah Tabel 5. Tenaga Kerja Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
5	Tabel 5. Layanan Syariah (Office Channeling)		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Islamic Commercial Bank and Islamic Business Unit Operations</i>	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	<i>Islamic Commercial Bank Operations</i>	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	<i>Islamic Business Unit Operations</i>	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank</i>			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Business Unit</i>			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	<i>Condensed Income Statement - Islamic Commercial Bank</i>		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Business Unit</i>			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Business Unit</i>			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

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

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	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	<i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank</i>			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Business Unit</i>			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province</i>			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>			

**Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)**

Periode	2014	2015	2016	2017				2018								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Bank Umum Syariah																Sharia Commercial Bank	
CAR (%)	15,74	15,02	16,63	16,16	16,14	16,46	17,91	18,05	18,62	18,47	17,93	19,04	20,59	20,41	20,46	21,25	CAR (%)
- Modal	19.585	23.409	27.153	27.700	27.424	29.281	31.105	31.528	32.668	33.072	31.866	34.233	36.219	35.844	36.317	38.133	- Capital
- Aktiva Tetap Menurut Risiko	124.405	155.894	163.306	171.378	169.911	177.893	173.695	174.670	175.432	179.057	177.709	179.816	175.877	175.609	177.474	179.447	- Risk Weighted Assets
ROA (%)	0,41	0,49	0,63	1,00	0,70	0,73	0,63	0,42	0,74	1,23	1,23	1,31	1,37	1,35	1,35	1,41	ROA (%)
- Laba	822	977	1.426	2.631	1.859	1.933	1.697	1.190	2.125	3.557	3.581	3.799	3.997	3.941	3.950	4.145	- Profit
- Rata-Rata Total Aset	198.248	201.348	225.804	263.485	264.481	265.710	267.570	285.397	287.442	289.717	290.360	290.862	291.438	291.547	291.538	294.507	- Average Assets
NPF (%)	4,95	4,84	4,42	4,41	4,91	5,27	4,76	5,21	5,21	4,56	4,84	4,86	3,83	3,92	3,95	3,82	NPF (%)
NPF Net (%)	3,38	3,19	2,17	2,74	2,78	3,05	2,57	2,83	2,76	2,54	2,77	2,82	2,13	2,30	2,33	2,35	NPF Net %
- Non Performing Financing	7.320	7.456	7.843	8.212	9.140	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	- Non Performing Financing
- Non Performing Financing Net	4.997	4.915	3.860	5.106	5.167	5.676	4.880	5.287	5.179	4.828	5.284	5.445	4.049	4.393	4.500	4.656	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	147.944	153.968	177.482	186.152	186.122	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	- Total Financing to Non Bank
FDR (%)	86,66	88,03	85,99	80,12	80,94	80,07	79,61	77,93	78,35	77,63	78,05	79,65	78,68	79,45	80,45	78,95	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	147.944	153.968	177.482	186.152	186.122	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	- Total Financing to Non Bank
- Dana Pihak Ketiga	170.723	174.895	206.407	232.349	229.957	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	- Total Third Party Funds
BOPO (%)	96,97	97,01	96,22	91,68	94,16	94,05	94,91	97,01	93,81	89,90	89,75	88,90	88,75	88,69	88,64	88,08	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	29285	30.945	34.174	21.470	24.455	26.819	29.682	3.082	5.328	7.995	10.498	12.733	15.977	18.260	20.637	23.132	- Operations Expenses
- Pendapatan Operasional	30201	31.901	35.517	23.417	25.973	28.514	31.273	3.177	5.679	8.893	11.697	14.323	18.004	20.589	23.281	26.261	- Operations Income
Rentabilitas																	Profitability
NOM (%)	0,52	0,52	0,68	1,10	0,77	0,78	0,67	0,45	0,83	1,40	1,40	1,48	1,57	1,54	1,53	1,59	NOM (%)
- Pendapatan Operasional	916	955	1.343	2.597	1.821	1.849	1.591	1.139	2.111	3.592	3.598	3.815	4.052	3.992	3.965	4.172	- Net Operations Income
- Rata-rata Aset Produktif	175548	182.301	198.936	235.613	236.506	237.471	238.944	253.040	255.148	256.974	257.839	257.268	258.044	258.657	259.012	262.002	- Average Earning Assets
KAP																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,78	5,19	4,27	4,58	4,81	4,73	4,21	4,79	4,75	4,21	4,41	4,60	3,89	3,94	4,08	3,88	Classified Earning assets to Earning assets (%)
- APYD	10.055	10.228	10.070	11.613	12.168	12.101	11.078	12.474	12.561	11.337	11.830	12.079	10.424	10.620	10.956	10.953	- Classified Earning Assets
- Total Aset Produktif	210.371	197.100	236.048	253.824	252.752	255.660	263.110	260.586	264.638	269.237	268.205	262.562	268.144	269.385	268.662	282.091	- Total Earning assets
Likuiditas																	Liquidity
Short Term Mismatch (%)	18,22	20,04	22,54	43,83	28,72	29,12	29,75	27,80	29,05	29,63	28,77	31,62	29,43	28,72	28,90	24,68	Short Term Mismatch (%)
- Aktiva Jangka Pendek	27.833	32.610	45.669	92.307	58.918	61.630	65.551	60.131	63.730	66.089	63.227	69.524	65.086	63.152	64.499	55.133	- Short-Term Assets
- Kewajiban Jangka Pendek	152.758	162.749	202.655	210.601	205.154	211.619	220.373	216.329	219.381	223.069	219.798	219.851	221.149	219.873	223.213	223.432	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	52,91	50,35	58,84	53,72	52,78	52,58	51,29	51,87	51,83	52,61	52,53	51,54	50,72	49,32	48,73	49,85	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	90.333	88.053	121.443	124.809	121.379	122.384	122.280	124.134	124.006	128.791	128.582	124.723	122.265	118.661	116.859	125.352	- Non Core Deposits
- Total DPK	170.723	174.895	206.407	232.349	229.957	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	203,48	180,50	199,86	206,87	214,95	219,14	210,95	218,95	217,66	216,01	217,06	215,73	218,12	219,04	211,45	218,30	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	99.199	98.641	118.667	125.912	127.422	128.371	129.137	128.402	128.804	130.276	131.150	132.067	130.417	131.595	131.328	136.503	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	48.753	54.650	59.376	60.864	59.281	58.578	61.217	58.643	59.178	60.311	60.420	61.218	59.791	60.077	62.109	62.529	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	32,85	35,81	34,64	35,28	34,59	34,37	35,22	34,49	34,63	34,83	34,82	35,18	35,18	35,29	36,01	35,33	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	48.753	55.336	61.675	65.897	64.585	64.260	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.425	154.527	178.043	186.777	186.703	186.949	190.354	187.046	187.982	190.587	191.570	193.284	190.208	191.673	193.437	199.032	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	2,56	2,81	3,40	2,71	3,94	4,00	3,29	4,06	4,16	3,67	3,88	3,77	4,46	4,32	4,09	3,58	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.250	1.557	2.094	1.785	2.545	2.572	2.204	2.616	2.708	2.435	2.585	2.564	2.984	2.920	2.853	2.516	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	48.753	55.336	61.675	65.897	64.585	64.260	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	- Total Mudharabah and Musyarakah

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

Note: r) Revised figures
*) Provisional Figures

**Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)**

Periode	2014	2015	2016	2017				2018									Indicator														
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep															
Unit Usaha Syariah																Sharia Business Unit															
ROA (%)	1,97	1,81	1,77	2,45	2,49	2,57	2,47	2,82	2,23	2,40	2,47	2,43	2,40	2,45	2,46	2,43	ROA (%)														
- Laba	1.227	1.324	1.529	2.564	2.647	2.777	2.726	3.629	2.876	3.137	3.233	3.194	3.182	3.271	3.309	3.281	- Profit														
- Rata-Rata Total Aset	62.223	73.049	86.248	104.598	106.383	107.934	110.286	128.789	128.830	130.531	130.812	131.257	132.528	133.485	134.555	135.011	- Average Assets														
NPF (%)	2,55	3,03	3,49	2,72	2,44	2,36	2,11	2,41	2,52	2,46	2,54	2,52	2,28	2,30	2,18	2,15	NPF (%)														
NPF Net (%)	1,66	1,65	1,79	1,56	1,46	1,40	1,24	1,52	1,54	1,50	1,54	1,53	1,43	1,41	1,36	1,37	NPF Net %														
- Non Performing Financing	1.312	1.791	2.464	2.320	2.146	2.128	2.024	2.268	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	- Non Performing Financing														
- Non Performing Financing Net	856	975	1.262	1.329	1.282	1.264	1.193	1.427	1.459	1.446	1.491	1.514	1.502	1.503	1.508	1.530	- Non Performing Financing Net														
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	51.385	59.028	70.525	85.424	88.083	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	- Total Financing to Non Bank														
FDR (%)	109,02	104,88	96,70	99,07	98,78	100,20	99,39	98,18	102,12	101,54	101,37	101,28	105,19	107,78	111,76	107,71	FDR (%)														
- Pembiayaan kepada Pihak Ketiga Bukan Bank	51.385	59.028	70.525	85.424	88.083	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	- Total Financing to Non Bank														
- Dana Pihak Ketiga	47.136	56.280	72.928	86.225	89.167	89.959	96.495	95.866	92.685	95.089	95.407	97.755	100.143	98.599	98.950	103.963	- Total Third Party Funds														
BOPO (%)	80,19	83,41	82,85	74,67	74,09	72,97	74,15	70,14	74,51	72,64	71,90	72,36	72,62	72,13	72,68	72,88	BOPO (%)														
- Biaya Operasional	4.866	6.356	7.097	5.768	6.402	6.965	7.927	702	1.350	2.113	2.794	3.525	4.265	4.988	5.820	6.571	- Operating Expenses to Operations Revenue (%)														
- Pendapatan Operasional	6.068	7.621	8.566	7.725	8.640	9.545	10.690	1.001	1.812	2.909	3.885	4.872	5.873	6.916	8.008	9.017	- Operations Income														
Rentabilitas NOM (%)	2,05	1,83	2,00	2,65	2,69	2,78	2,67	2,97	2,29	2,59	2,65	2,61	2,57	2,62	2,58	2,56	Profitability NOM (%)														
- Pendapatan Operasional	1.202	1.264	1.469	2.609	2.686	2.815	2.764	3.587	2.772	3.184	3.275	3.232	3.216	3.304	3.282	3.261	- Net Operations Income														
- Rata-rata Aset Produktif	58.748	68.937	73.485	98.338	99.893	101.347	103.531	120.702	121.089	123.008	123.410	123.894	125.148	126.048	127.036	127.302	- Average Earning Assets														
KAP APYD terhadap Aktiva Produktif (%)	2,90	3,96	3,22	2,84	2,61	2,60	2,26	2,57	2,80	2,57	2,70	2,62	2,57	2,46	2,41	2,36	Classified Earning assets to Earning assets (%)														
- APYD	1.873	3.124	3.036	3.211	2.995	3.032	2.897	3.132	3.428	3.278	3.388	3.312	3.387	3.247	3.240	3.324	- Classified Earning Assets														
- Total Aset Produktif	64.488	78.893	94.319	113.039	114.685	116.638	128.442	121.714	122.355	127.700	125.383	126.440	132.021	132.006	134.509	140.974	- Total Earning assets														
Likuiditas Short Term Mismatch (%)	26,69	35,56	34,23	24,84	28,75	27,11	28,37	22,09	21,88	22,83	22,75	20,08	22,05	23,23	22,30	21,71	Likuidity Short Term Mismatch (%)														
- Aktiva Jangka Pendek	14.800	24.616	26.152	23.055	27.637	26.226	30.253	21.977	21.133	23.351	23.505	20.948	23.943	24.572	23.989	24.496	- Short-Term Assets														
- Kewajiban Jangka Pendek	55.446	69.227	76.398	92.823	96.129	96.735	106.627	99.480	96.581	102.286	103.301	104.315	108.576	105.787	107.593	112.818	- Short-Term Liabilities														
Imbal Hasil Non Core Deposit terhadap Total DPK (%)	56,65	56,94	60,89	64,31	64,69	64,58	65,92	65,48	64,07	64,57	64,29	64,21	64,84	63,88	63,79	65,57	Yield Proportion Non Core Deposits to Third Party Funds (%)														
- Non Core Deposit	26.700	32.044	44.409	55.455	57.682	58.097	63.607	62.772	59.382	61.395	61.342	62.773	64.932	62.987	63.118	68.166	- Non Core Deposits														
- Total DPK	47.136	56.280	72.928	86.225	89.167	89.959	96.495	95.866	92.685	95.089	95.407	97.755	100.143	98.599	98.950	103.963	- Total Third Party Funds														
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	294,21	244,71	211,41	195,55	199,04	199,99	186,69	201,52	205,47	201,83	214,62	216,82	191,10	199,83	189,21	182,50	Fixed Yield Portfolios to Floating Yield Portfolios (%)														
- Portofolio yang Memiliki Imbal Hasil Tetap	36.399	38.833	48.230	56.902	59.011	60.470	62.819	63.277	64.026	64.958	66.392	68.195	69.586	71.283	72.774	72.759	- Fixed-rate Yield Portfolios														
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.372	15.869	22.813	29.098	29.648	30.236	33.648	31.400	31.160	32.185	30.935	31.452	36.414	35.671	38.463	39.869	- Floating-rate Yield Portfolios														
Investasi Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,96	33,97	45,16	51,35	51,61	52,29	53,49	52,95	53,47	54,22	53,96	54,23	56,59	56,53	58,04	59,11	Investment Proportion and Risk Profit Sharing Financing to Total Financing to Non Bank (%)														
- Total Pembiayaan Basis Mudharabah	14.988	20.197	32.083	44.162	45.754	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	- Profit Sharing Financing Mudharabah-based														
- Total Pembiayaan	51.752	59.462	71.044	86.000	88.660	90.706	96.467	94.677	95.186	97.143	97.327	99.647	106.000	106.954	111.237	112.628	- Total Financing														
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,84	2,75	1,97	1,91	1,60	1,57	1,43	1,46	1,46	1,65	1,73	1,69	1,56	1,60	1,60	1,53	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)														
- Potensi Kerugian Pembiayaan Bagi Hasil	276	556	631	845	733	746	736	730	742	872	910	914	938	967	1.032	1.016	- Potential Loss from Profit Sharing Financing														
- Portofolio Investasi Mudharabah dan Musyarakah	14.988	20.197	32.083	44.162	45.754	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	- Total Mudharabah and Musyarakah														

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

Note: r) Revised figures
*) Provisional Figures

**Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2018
(Sharia Banking Network)**

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Bank Umum Syariah																	Sharia Commercial Bank
- Total Aset	213.423	254.184	275.946	273.444	278.005	288.027	285.397	289.487	294.267	292.289	292.871	294.319	292.197	291.475	306.121		- Total Assets
- Jumlah Bank	12	13	13	13	13	13	13	13	13	13	13	13	13	13	14		- Number of Banks
- Jumlah Kantor	1.990	1.869	1.850	1.837	1.817	1.825	1.824	1.828	1.822	1.822	1.826	1.827	1.830	1.822	1.862		- Number of Offices
- KC	450	473	472	459	470	471	469	470	468	467	467	467	467	467	479		Branch Offices
- KCP	1.340	1.207	1.189	1.188	1.172	1.176	1.174	1.177	1.175	1.176	1.176	1.175	1.177	1.171	1.193		Sub Branch Offices
- KK	200	189	189	190	175	178	181	181	179	180	183	185	186	184	190		Cash Offices
- ATM	3.571	3.127	2.537	2.539	2.539	2.585	2.586	2.584	2.350	2.567	2.588	2.598	2.611	2.620	2.772		ATMs/ADMs
- Jumlah Tenaga Kerja	51.413	51.110	52.400	52.464	52.155	51.068	50.973	51.062	50.095	49.971	49.960	52.350	49.539	52.257	52.590		- Number of Employees
Unit Usaha Syariah																	Sharia Business Unit
- Total Aset	82.839	102.320	119.148	122.445	123.447	136.154	128.789	128.870	133.934	131.655	133.035	138.884	139.230	142.047	150.801		- Total Assets
- Jumlah Bank Umum Konvensional yang memiliki UUS	22	21	21	21	21	21	21	21	21	21	21	21	21	21	20		- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	311	332	339	340	343	344	346	347	348	348	349	349	349	350	340		- Number of Offices
- KC	138	149	152	153	154	154	154	154	150	150	150	150	150	150	148		Branch Offices
- KCP	129	135	136	136	137	139	141	142	145	145	146	146	146	146	139		Sub Branch Offices
- KK	44	48	51	51	80	51	51	51	53	53	53	53	53	54	53		Cash Offices
- ATM	145	132	138	140	139	143	144	148	151	155	157	159	161	162	165		ATMs/ADMs
- Jumlah Tenaga Kerja	4.403	4.487	4.397	4.227	4.539	4.678	4.909	4.578	4.723	4.834	4.817	4.678	4.850	4.387	4.207		- Number of Employees
Total Aset BUS dan UUS	296.262	356.504	395.093	395.889	401.452	424.181	414.185	418.357	428.201	423.944	425.906	433.203	431.427	433.521	456.922		Total Assets
Total Kantor BUS dan UUS	2.301	2.201	2.189	2.177	2.160	2.169	2.170	2.175	2.170	2.170	2.175	2.176	2.179	2.172	2.202		Total Number of Offices
Total ATM BUS dan UUS	3.716	3.259	2.675	2.679	2.678	2.728	2.730	2.732	2.501	2.722	2.745	2.757	2.772	2.782	2.937		Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.816	55.597	56.797	56.691	56.694	55.746	55.882	55.164	54.818	54.805	54.777	57.028	54.389	56.644	56.797		Total Number of Employees
Bank Pembiayaan Rakyat Syariah																	Sharia Rural Bank
- Jumlah Bank	163	166	167	167	167	167	167	167	167	168	168	168	168	168	168		- Number of Banks
- Jumlah Kantor	446	453	444	445	442	441	446	450	451	458	462	459	466	466	468		- Number of Offices
- Jumlah Tenaga Kerja	5.102	4.372	4.592	4.578	4.614	4.619	4.565	4.726	4.749	4.865	4.863	4.777	4.873	4.867	4.915		- Number of Employees

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

Note: r) Revised figures
*) Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS September 2018 (Individual Sharia Banking Network - September 2018)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	479	1.193	190	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	88	25	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat	12	22	4	2 PT. Bank Muamalat Indonesia
3 PT. Bank Muamalat Indonesia	83	152	57	
4 PT. Bank Victoria Syariah	9	5	-	3 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	52	206	12	4 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	1	5 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	183	17	6 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	130	426	52	7 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	25	32	7	8 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	17	3	-	9 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	10 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	11	12	11	11 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	12 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	13 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	148	139	53	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	-	14 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	15 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	10	-	-	16 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	3	17 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	9	-	-	18 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	34	2	10	19 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	22	40	6	20 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	3	12	5	21 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	4	4	22 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	4	11	9	23 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	9	-	24 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	1	-	25 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	26 PT BPD Jambi
28 PT BPD Sumatera Barat	3	6	-	27 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	2	28 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	29 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	30 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	1	4	5	31 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	15	2	32 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	33 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	102	-	198	Sharia Rural Bank
TOTAL	729	1.332	441	TOTAL
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Islamic Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Syari'a Services Unit - CO = Cash Office - Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS September 2018 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - September 2018)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	479	1.193	190	Sharia Commercial Bank
1 Jawa Barat	61	215	25	1 West Java
2 Banten	20	63	8	2 Banten
3 DKI Jakarta	73	146	34	3 DKI Jakarta
4 Yogyakarta	9	23	13	4 DI Yogyakarta
5 Jawa Tengah	37	86	15	5 Central Java
6 Jawa Timur	44	131	19	6 East Java
7 Bengkulu	5	11	1	7 Bengkulu
8 Jambi	6	19	2	8 Jambi
9 Nanggroe Aceh Darussalam	36	103	26	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	48	5	10 North Sumatera
11 Sumatera Barat	10	29	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	34	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	8	20	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	35	9	22 South Sulawesi
23 Sulawesi Utara	3	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	19	41	5	27 West Nusa Tenggara
28 Bali	7	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Sharia Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Sharia Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS September 2018 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - September 2018)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
Unit Usaha Syariah	HOO/BO	SBO/SSU	CO	Sharia Business Unit
1 Jawa Barat	19	14	9	1 West Java
2 Banten	3	7	1	2 Banten
3 DKI Jakarta	9	15	6	3 DKI Jakarta
4 Yogyakarta	4	5	4	4 DI Yogyakarta
5 Jawa Tengah	19	17	10	5 Central Java
6 Jawa Timur	22	17	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	1	-	8 Jambi
9 Nanggroe Aceh Darussalam	4	-	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	11	17	-	10 North Sumatera
11 Sumatera Barat	4	6	-	11 West Sumatera
12 Riau	3	3	4	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	3	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	7	9	1	17 South Kalimantan
18 Kalimantan Barat	4	4	5	18 West Kalimantan
19 Kalimantan Timur	6	15	4	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	1	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	627	1.332	243	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

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

Indikator	2015	2016	2017				2018									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Maret	Apr	Mei	Jun	Jul	Ags	Sep	
1 PT. Bank Danamon Indonesia, Tbk	118	473	398	398	398	398	395	395	403	402	402	402	401	401	401	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	297	308	304	303	303	303	303	302	302	303	303	303	303	303	301	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	412	391	384	379	379	379	377	378	379	378	378	377	377	374	374	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	172	111	96	97	96	96	115	116	119	119	119	119	118	120	121	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	261	277	282	282	282	282	285	286	274	265	265	265	265	262	262	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	45	45	45	150	150	150	150	150	150	150	150	150	150	150	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	72	182	196	198	204	214	213	213	213	214	214	214	216	218	222	9 PT BPD DKI
10 PT. BPD DIY	10	31	33	33	33	34	34	34	34	34	34	34	34	34	34	10 PT. BPD DIY
11 PT BPD Jateng	131	145	150	150	150	150	150	151	156	156	156	156	156	156	156	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	97	191	191	191	191	191	191	191	191	191	191	191	191	191	191	12 PT BPD Jatim, Tbk
13 PT Bank Aceh Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh Syariah
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	7	7	22	22	22	22	22	23	23	23	23	23	23	23	24	15 PT BPD Jambi
16 PT BPD Sumbar	34	34	33	33	33	33	33	33	32	32	31	31	31	31	31	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	52	52	52	52	80	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	5	15	15	15	15	15	15	15	15	15	16	16	16	16	16	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	46	48	48	48	48	48	48	48	48	48	48	48	48	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	58	65	65	65	65	65	65	65	65	65	65	65	65	65	65	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	6	6	6	6	6	6	-	23 PT BPD Nusa Tenggara Barat
JUMLAH	2.009	2.567	2.506	2.503	2.641	2.624	2.640	2.644	2.648	2.639	2.639	2.640	2.640	2.641	2.636	TOTAL

¹⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS
²⁾ Angka-angka diperbaiki

1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

¹⁾ "-" = data not available since office channelling was spinoff become Sharia Banking
²⁾ Revised figures

1. "Revision of data BUS-UUS began in June 2014 based on LSMK"

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Komponen Aset																	ASSETS
1 Kas	3.905	4.188	3.793	3.816	3.603	4.357	4.078	4.019	3.662	3.740	5.713	5.711	4.352	4.169	4.187	4.187	1. Cash
2 Penempatan pada Bank Indonesia	41.051	50.579	57.764	53.480	54.858	64.618	66.927	62.887	63.863	57.165	51.766	51.110	49.628	45.387	56.021	56.021	2. Deposit in Bank Indonesia
a. Giro	12.001	15.442	20.296	21.182	20.925	22.020	21.235	21.306	21.414	21.596	22.243	19.542	21.547	21.469	21.469	21.469	a. Demand Deposits
b. SBIS	6.280	10.788	12.626	11.555	10.387	10.017	12.272	12.717	12.997	13.737	12.807	11.967	11.312	10.312	10.652	10.652	b. Bank Indonesia Certificates Syariah
c. FASBIS	19.218	23.926	21.833	18.872	20.629	28.748	28.972	25.547	26.621	18.804	15.175	18.176	13.864	11.049	20.918	20.918	c. Fasijlas Simpanan Bank Indonesia Syariah
d. Lainnya	3.551	424	3.010	1.871	2.918	3.834	4.449	3.318	2.831	3.029	1.540	1.425	2.906	2.806	2.982	2.982	d. Others
3 Penempatan pada Bank Lain	7.241	11.252	4.868	5.211	5.654	7.482	5.265	5.617	6.056	5.867	6.988	8.719	5.002	5.262	4.376	4.376	3. Placement in Other Banks
a. Giro	2.460	5.669	2.051	1.552	2.154	2.446	2.132	2.263	3.050	2.958	6.630	5.912	2.228	3.012	2.049	2.049	a. Demand Deposits
b. Tabungan	58	42	20	54	46	58	103	113	211	159	118	70	114	135	128	128	b. Saving Deposits
c. Deposito	4.676	5.494	2.565	3.335	3.169	4.784	2.955	3.004	2.718	2.656	2.827	2.667	2.556	1.957	2.056	2.056	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	46	230	268	282	193	73	236	76	94	112	69	103	156	139	139	f. Others
4 Surat Berharga yang Dimiliki	21.248	30.237	40.297	41.799	42.687	44.753	39.486	46.060	50.630	52.371	51.649	59.818	58.229	58.874	60.376	60.376	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.524	25.626	37.504	39.530	40.367	43.360	38.436	43.340	46.074	49.246	48.858	55.933	56.222	56.829	57.317	57.317	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	725	4.611	2.793	2.269	2.206	4.386	1.050	2.720	4.556	3.125	2.790	3.885	2.007	2.045	3.059	3.059	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	76.515	94.752	111.175	111.410	112.753	119.699	115.659	116.993	120.085	120.283	123.135	128.021	129.237	135.328	137.980	137.980	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	75.533	93.713	110.059	110.340	111.691	118.651	114.646	115.997	119.050	119.213	122.026	126.899	128.097	134.221	136.892	136.892	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.820	15.292	16.027	16.747	16.781	17.090	15.821	15.611	16.770	16.734	16.672	15.803	15.044	14.624	15.673	15.673	1. Mudharabah
2. Musyarakah	60.713	78.421	94.032	93.593	94.910	101.561	98.825	100.386	102.280	102.479	105.355	111.097	113.053	119.598	121.218	121.218	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	982	1.039	1.116	1.070	1.062	1.048	1.013	996	1.035	1.070	1.108	1.122	1.140	1.107	1.088	1.088	b. Profit sharing Financing to Other Banks
1. Mudharabah	878	949	1.068	1.045	1.038	1.024	990	977	1.018	1.092	1.106	1.092	1.125	1.090	1.074	1.074	1. Mudharabah
2. Musyarakah	103	90	48	25	25	24	23	19	17	16	16	16	15	17	15	15	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	126.839	145.184	152.750	154.992	155.743	157.890	156.896	156.856	158.386	159.297	160.237	158.546	159.627	159.405	163.432	163.432	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	126.832	145.145	152.668	154.907	155.660	157.814	156.821	156.783	158.315	159.227	160.170	158.480	159.564	159.350	163.379	163.379	a. Receivables from Non Banks
1. Murabahah	122.111	139.536	146.344	148.140	148.636	150.276	149.299	149.339	150.414	150.937	151.987	150.666	151.555	150.772	154.845	154.845	1. Murabahah
2. Qardh	3.951	4.731	5.230	5.646	5.884	6.349	6.317	6.217	6.317	6.217	6.424	6.605	6.605	7.138	7.039	7.039	2. Qardh
3. Istishna'	770	878	1.094	1.121	1.139	1.189	1.205	1.228	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.496	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	7	39	82	85	83	76	75	73	71	69	67	65	63	55	53	53	b. Receivables from Other Banks
1. Murabahah	7	39	82	85	83	76	75	73	71	69	67	65	63	55	53	53	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	10.635	9.151	8.852	8.961	9.160	9.233	9.167	9.319	9.260	9.317	9.560	9.642	9.763	9.941	10.248	10.248	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	10.631	9.150	8.849	8.958	9.157	9.230	9.164	9.316	9.257	9.314	9.560	9.642	9.762	9.941	10.248	10.248	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	4	1	3	3	3	3	3	3	3	3	-	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.587	4.205	5.956	6.681	6.009	4.676	4.489	5.168	4.195	5.847	4.230	2.610	6.145	5.570	6.475	6.475	8. Other claims
9 Penyertaan	79	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.363	8.189	7.306	8.084	8.014	8.062	8.373	8.604	7.950	8.171	8.209	8.465	8.527	8.527	8.203	8.203	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	6	3	8	4	5	4	4	4	3	4	6	6	6	6	6	6	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.622	4.977	5.186	5.158	5.185	5.285	5.268	5.240	5.378	5.954	6.186	6.143	6.119	6.125	6.166	6.166	13. Fixed Assets and Equipment
14 Persediaan	0	5	93	66	53	29	196	196	22	21	22	21	14	13	15	15	14. Inventories
15 Rupa-rupa Aset	8.898	10.079	11.578	12.314	13.675	14.137	15.042	14.520	14.531	11.925	11.842	11.240	11.752	11.886	15.760	15.760	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	231.175	279.335	318.574	319.124	322.715	334.888	335.185	331.943	339.909	340.186	339.749	341.216	339.195	338.754	355.446	355.446	1. Third Party Funds
a. Dana Simpanan Wadiah	32.532	38.361	42.968	41.007	42.242	47.033	45.591	47.471	47.541	47.406	49.642	50.627	47.602	48.518	48.683	48.683	a. IB Wadiah
1. Giro	17.327	20.153	22.411	20.163	20.709	24.897	23.431	25.004	24.535	24.291	25.410	25.716	22.610	22.943	22.825	22.825	1. IB Demand Deposits Wadiah
2. Tabungan	15.206	18.208	20.557	20.844	21.533	22.137	22.160	22.467	23.007	23.115	24.232	24.911	24.992	25.575	25.858	25.858	2. IB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	197.475	240.974	275.606	278.116	280.473	287.854	289.594	284.472	292.368	292.780	290.108	290.589	291.593	290.237	306.763	306.763	b. Non Profit Sharing Investment Fund
1. Giro	3.859	7.820	15.794	15.225	15.260	15.291	13.986	15.225	15.546	16.068	18.939	18.762	17.684	15.690	21.433	21.433	1. Demand Deposits
2. Tabungan	53.388	66.980	69.913	70.472	71.301	76.361	75.879	75.844	75.732	74.808	75.253	76.502	78.114	78.217	79.953	79.953	2. Saving Deposits
3. Deposito	140.228	166.174	189.898	192.419	193.911	196.202	199.729	193.404	201.089	201.904	195.916	195.325	195.795	196.329	205.377	205.377	3. Time Deposits
c. Dana Investasi Profit Sharing	1.168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	130	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	8.468	10.785	6.451	7.591	7.431	9.673	6.957	7.412	6.907	6.595	6.938	5.813	6.176	5.705	5.858	5.858	3. Liabilities to other Banks
a. Giro	784	989	1.119	1.134	1.187	1.369	1.203	1.181	1.295	1.343	736	779	806	780	855	855</	

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
4 Surat Berharga yang Diterbitkan	4.346	7.434	4.397	4.045	3.901	7.111	2.725	5.170	6.482	4.715	4.406	6.916	3.894	4.148	4.971	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.391	1.948	1.246	1.246	1.246	1.341	1.341	1.341	1.341	1.341	1.026	1.026	1.041	1.041	1.046	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.955	5.487	3.151	2.799	2.655	5.771	1.384	3.829	5.141	3.374	3.380	5.890	2.853	3.107	3.925	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.281	2.782	3.263	3.186	3.138	3.608	3.359	3.367	3.341	3.353	3.349	3.035	2.997	2.858	2.955	5. Received Borrowing
6 Liabilitas Lainnya	892	497	757	666	609	630	713	639	633	716	759	756	635	751	700	6. Other Liabilities
7 Rupa-Rupa Liabilitas	26,39	27.304	30.166	30.120	30.267	33.139	30.492	33.908	34.514	33.009	32.987	35.516	38.757	41.240	44.113	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	22	240	325	129	179	630	-	75	610	590	270	680	-	100	735	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	240	325	125	175	630	-	75	610	590	270	680	-	100	735	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	1.875	2.175	2.175	2.175	2.175	2.175	2.175	1.475	1.475	1.475	3.075	3.075	3.075	3.075	9. Loan Capital
10 Modal Disetor	12.413	14.498	14.854	14.954	15.054	16.054	16.594	18.162	18.162	18.162	19.550	20.927	20.927	21.195	21.937	10. Paid-in capital
11 Tambahan Modal Disetor	2.258	2.056	1.853	1.830	3.428	4.222	4.112	4.688	5.093	3.555	4.159	2.595	2.594	2.313	2.280	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.014	1.126	1.303	1.303	1.303	1.303	1.308	1.308	1.438	1.438	1.438	1.438	1.438	1.438	1.438	12. Differences in Fixed Assets Appraisal
13 Cadangan	2.145	3.400	3.546	3.546	3.546	3.546	3.546	3.080	2.963	2.965	2.965	2.965	3.065	3.197	3.778	13. Reserves
a. Cadangan Umum	2.129	3.276	3.275	3.275	3.275	3.275	3.275	2.808	2.813	2.815	2.815	2.815	2.915	3.002	3.583	a. General Reserves
b. Cadangan Tujuan	16	124	272	272	272	272	272	272	150	150	150	150	150	195	195	b. Special Purpose Reserves
14 Laba	4.858	5.171	7.429	7.220	7.705	7.201	7.019	6.430	6.675	7.185	7.731	8.271	8.674	8.747	9.635	14. Net Income
a. Tahun-tahun lalu	3.072	3.076	4.089	4.085	4.085	4.101	6.689	5.745	5.278	5.269	5.277	5.272	5.167	4.719	4.710	a. Previous years
b. Tahun berjalan	1.786	2.096	3.340	3.135	3.620	3.100	329	685	1.397	1.916	2.455	2.999	3.507	4.028	4.925	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Komponen Aset																	ASSETS
1 Kas	3.495	3.853	3.496	3.535	3.334	4.019	3.764	3.692	3.384	3.455	5.329	5.311	4.015	3.841	3.881	3.881	1. Cash
2 Penempatan pada Bank Indonesia	25.797	34.755	37.312	34.650	34.997	41.162	44.345	43.251	42.613	36.784	31.475	30.348	31.297	29.510	35.428	29.510	2. Deposit in Bank Indonesia
a. Giro	8.761	10.956	14.561	14.808	14.693	15.750	15.684	15.671	15.977	16.012	16.366	13.699	15.632	15.123	15.708	15.708	a. Deposit
b. SBIS	3.385	7.940	7.240	6.135	5.035	5.105	5.575	5.490	5.640	6.440	5.435	5.105	4.880	4.305	4.545	4.545	b. Bank Indonesia Certificates Syariah
c. FASBIS	10.120	15.441	12.518	11.840	13.302	17.225	19.381	19.533	18.929	12.076	10.913	8.534	8.094	8.094	13.012	13.012	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	3.531	418	2.993	1.867	1.966	3.081	3.705	2.557	2.067	2.256	767	632	2.250	1.988	2.162	2.162	d. Others
3 Penempatan pada Bank Lain	3.598	4.111	2.718	2.246	3.031	3.174	2.713	2.879	3.698	3.463	7.315	6.623	2.884	3.592	2.864	2.864	3. Placement in Other Banks
a. Giro	2.447	3.086	2.015	1.531	2.131	2.423	2.110	2.238	3.023	2.930	6.603	5.884	2.201	2.991	2.042	2.042	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	1.104	978	472	446	616	681	528	603	603	488	598	668	628	518	602	602	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	46	230	268	282	68	73	36	71	44	112	69	53	81	99	99	f. Others
4 Surat Berharga yang Dimiliki	18.270	24.106	32.762	34.154	35.228	35.656	33.788	38.648	41.350	43.819	43.137	51.325	49.917	49.450	51.221	51.221	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	17.665	20.381	30.522	32.328	32.697	32.999	32.999	37.096	39.337	42.271	41.634	48.600	48.656	48.487	49.133	49.133	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	605	3.725	2.239	1.827	1.969	2.958	789	1.552	2.013	1.548	1.503	2.725	1.261	963	2.089	2.089	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	55.886	62.151	66.437	65.079	64.759	67.535	64.972	65.563	66.831	67.155	68.458	67.381	68.092	70.116	70.755	70.755	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	55.336	61.629	65.897	64.585	64.260	67.049	64.512	65.104	66.698	67.990	66.914	66.914	67.632	69.663	70.312	70.312	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.979	7.577	7.434	7.043	6.959	6.584	6.211	5.936	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.612	1. Mudharabah
2. Musyarakah	47.357	54.052	58.462	57.543	57.302	60.465	58.301	59.169	60.048	60.296	61.413	60.739	61.590	63.823	64.701	64.701	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	550	522	540	493	498	487	460	458	450	456	468	467	460	453	443	443	b. Profit sharing Financing to Other Banks
1. Mudharabah	452	435	495	471	477	466	440	441	438	446	457	456	450	441	433	433	1. Mudharabah
2. Musyarakah	98	87	45	22	22	21	20	17	12	11	11	11	10	12	10	10	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	97.076	114.009	117.914	119.167	119.427	120.028	119.278	119.415	120.711	121.349	121.709	119.735	120.438	120.199	125.049	125.049	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	97.071	113.971	117.833	119.082	119.344	119.952	119.203	119.342	120.640	121.280	121.643	119.671	120.375	120.143	124.996	124.996	a. Receivables from Non Banks
1. Murabahah	93.642	110.631	113.358	114.188	114.215	114.458	113.726	113.948	114.835	115.117	115.614	114.019	114.547	113.794	118.757	118.757	1. Murabahah
2. Qardh	3.308	3.883	4.455	4.874	5.110	5.476	5.459	5.375	5.791	6.146	6.011	5.635	5.810	6.333	6.223	6.223	2. Qardh
3. Istishna'	120	25	20	20	19	18	18	18	14	17	18	17	17	16	16	16	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	5	38	81	85	83	76	75	73	71	69	67	65	63	55	53	53	b. Receivables from Other Banks
1. Murabahah	5	38	81	85	83	76	75	73	71	69	67	65	63	55	53	53	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.564	1.883	2.426	2.457	2.764	2.791	2.796	3.005	3.045	3.067	3.117	3.092	3.143	3.122	3.227	3.227	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.561	1.882	2.423	2.454	2.761	2.788	2.793	3.002	3.042	3.064	3.117	3.092	3.142	3.122	3.227	3.227	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	3	1	3	3	3	3	3	3	3	3	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.587	3.017	3.776	3.546	4.177	3.185	3.152	2.578	1.589	3.910	2.991	2.448	4.390	3.685	4.332	4.332	8. Other claims
9 Penyertaan	79	80	81	81	81	81	81	81	81	81	81	81	81	81	83	83	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	4.896	6.206	5.523	6.418	6.334	6.388	6.713	6.882	6.237	6.437	6.453	6.728	6.758	6.722	6.445	6.445	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	0	0	2	2	2	2	2	3	3	3	2	2	2	2	1	1	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.419	4.736	4.960	4.934	4.938	5.035	5.022	4.997	5.137	5.713	5.946	5.900	5.878	5.882	5.927	5.927	13. Fixed Assets and Equipment
14 Persediaan	0	5	93	66	53	29	196	196	22	21	22	21	14	13	15	15	14. Inventories
15 Rupa-rupa Aset	6.546	7.685	9.492	9.943	11.548	11.718	12.000	12.061	12.042	9.907	9.741	8.779	8.804	8.704	9.780	9.780	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	174.895	206.407	232.349	229.957	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	251.483	1. Third Party Funds
a. Dana Simpanan Wadiah	24.915	29.470	32.582	31.194	31.984	35.933	34.518	35.537	36.358	36.309	38.572	38.759	36.528	36.962	37.073	37.073	a. IB Wadiah
1. Giro	12.991	15.375	16.930	15.179	15.340	18.792	17.357	18.165	18.464	18.306	19.710	19.362	16.943	16.804	16.584	16.584	1. IB Demand Deposits Wadiah
2. Tabungan	11.924	14.095	15.652	16.015	16.644	17.141	17.161	17.372	17.894	18.003	18.862	19.397	19.585	20.489	20.489	20.489	2. IB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	148.896	176.937	199.767	198.763	200.772	202.460	204.801	203.721	208.462	208.470	203.423	202.314	204.068	202.842	214.410	214.410	b. Non Profit Sharing Investment Fund
1. Giro	1.872	4.278	10.988	10.511	10.554	7.619	7.514	8.514	8.772	9.547	11.619	11.101	10.251	8.748	14.324	14.324	1. Demand Deposits
2. Tabungan	40.758	50.637	51.736	52.104	52.799	57.488	56.587	56.429	56.571	55.584	55.629	56.421	57.785	58.115	60.367	60.367	2. Saving Deposits
3. Deposito	106.266	122.022	137.042	136.148	137.419	137.353	140.699	138.778	143.119	143.339	136.175	134.792	136.032	135.979	139.719	139.719	3. Time Deposits
c. Dana Investasi Profit Sharing	1.083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	-	130	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	6.122	7.515	3.981	4.456	4.851	5.223	3.860	3.953	3.700	3.700	4.286	3.164	3.729	3.368	3.343	3.343	3. Liabilities to other Banks
a. Giro	404	565	861	865	890	967	901	860	876	873	367	420	450	391	456	456	a. Demand Deposits
b. Tabungan	799	691	669	712	690	736	866	834	854	786	554	594	776	811	906	906	b. Saving Deposits
c. Deposito	4.832	6.116	2.342	2.828	3.213	3.326	2.012	2.116	1.713</								

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
4 Surat Berharga yang Diterbitkan	3.791	5.495	1.931	2.023	1.727	3.517	911	3.223	2.705	2.040	2.051	3.626	2.030	1.924	2.206	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.112	1.315	415	415	415	415	415	415	415	415	100	100	100	100	100	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.679	4.180	1.516	1.608	1.312	3.102	496	2.808	2.290	1.625	1.951	3.526	1.930	1.824	2.106	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	1.950	2.316	2.747	2.650	2.594	2.728	2.485	2.484	2.488	2.520	2.533	2.217	2.234	2.100	2.234	5. Received Borrowing
6 Liabilitas Lainnya	888	490	741	650	597	618	701	627	623	706	752	749	625	741	691	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4,522	5.576	6.010	5.917	5.852	6.256	6.104	6.392	6.596	6.490	6.888	7.420	6.733	7.384	8.061	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	1.875	2.175	2.175	2.175	2.175	2.175	2.175	1.475	1.475	1.475	3.075	3.075	3.075	3.075	9. Loan Capital
10 Modal Disetor	12.413	14.498	14.854	14.954	15.054	16.054	16.594	18.162	18.162	18.162	19.550	20.927	20.927	21.195	21.937	10. Paid-in capital
11 Tambahan Modal Disetor	2.258	2.045	1.808	1.799	3.391	4.182	4.063	4.650	5.067	3.564	4.190	2.633	2.626	2.345	2.330	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.014	1.126	1.303	1.303	1.303	1.303	1.308	1.308	1.438	1.438	1.438	1.438	1.438	1.438	1.438	12. Differences in Fixed Assets Appraisal
13 Cadangan	2.145	3.400	3.546	3.546	3.546	3.546	3.546	3.080	2.963	2.965	2.965	2.965	3.065	3.197	3.778	13. Reserves
a. Cadangan Umum	2.129	3.276	3.275	3.275	3.275	3.275	3.275	2.808	2.813	2.815	2.815	2.815	2.915	3.002	3.583	a. General Reserves
b. Cadangan Tujuan	16	124	272	272	272	272	272	272	150	150	150	150	150	195	195	b. Special Purpose Reserves
14 Laba	3.402	3.442	4.500	4.014	4.160	4.032	4.331	4.176	4.230	4.451	4.747	5.031	5.119	4.904	5.544	14. Net Income
a. Tahun-tahun lalu	2.767	2.490	3.046	3.042	3.042	3.042	4.299	3.959	3.603	3.594	3.602	3.597	3.492	3.044	3.035	a. Previous years
b. Tahun berjalan	635	952	1.455	972	1.119	990	32	216	626	857	1.145	1.434	1.626	1.860	2.509	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2018
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Komponen Aset																	ASSETS
1 Kas	410	335	297	280	270	338	313	327	278	285	384	400	337	328	306	306	1. Cash
2 Penempatan pada Bank Indonesia	15.254	15.825	20.452	18.830	19.862	23.456	22.582	19.637	21.250	20.381	20.291	20.762	18.331	15.877	20.593	20.593	2. Deposit in Bank Indonesia
a. Giro	3.241	4.486	5.735	6.374	6.232	6.270	5.550	5.635	5.437	5.583	5.877	5.843	5.915	6.096	5.761	5.761	a. Deposit
b. SBIS	2.895	2.848	5.386	5.420	5.352	4.912	6.697	7.227	7.357	7.297	7.372	6.862	6.432	6.007	6.107	6.107	b. Bank Indonesia Certificates Syariah
c. FASBIS	9.098	8.486	9.315	7.032	7.326	11.522	9.591	6.015	7.692	6.728	6.268	7.263	5.329	2.956	7.906	7.906	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	20	6	16	4	952	752	744	760	764	773	774	793	655	818	820	820	d. Others
3 Penempatan pada Bank Lain	3.642	7.141	2.150	2.964	2.623	4.308	2.552	2.738	2.358	2.404	2.374	2.096	2.118	1.670	1.509	1.509	3. Placement in Other Banks
a. Giro	12	2.583	36	22	23	22	22	24	27	28	27	28	27	21	7	7	a. Demand Deposits
b. Tabungan	58	42	20	54	46	58	103	113	211	159	118	70	114	135	8	8	b. Saving Deposits
c. Deposito	3.572	4.516	2.094	2.889	2.553	4.103	2.427	2.401	2.115	2.168	2.229	1.999	1.928	1.439	1.454	1.454	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	-	-	-	125	-	-	200	5	50	-	-	50	75	40	40	f. Others
4 Surat Berharga yang Dimiliki	2.978	6.131	7.535	7.645	7.459	9.097	5.698	7.412	9.280	8.552	8.512	8.493	8.312	9.424	9.155	9.155	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	2.858	5.245	6.981	7.203	80	7.670	5.437	6.244	6.737	6.775	7.225	7.333	6.342	8.184	8.184	8.184	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	120	886	554	442	237	1.427	261	1.168	2.543	1.578	1.287	1.160	746	1.081	971	971	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	20.629	32.601	44.738	46.331	47.994	52.163	50.687	51.431	53.254	53.129	54.677	60.640	61.145	65.212	67.225	67.225	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	20.197	32.083	44.162	45.754	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	66.579	a. Profit sharing Financing to Non Banks
1. Mudharabah	6.841	7.715	8.593	9.704	9.823	10.506	9.610	9.675	10.437	10.331	10.094	9.627	9.001	8.783	10.062	10.062	1. Mudharabah
2. Musyarakah	13.356	24.369	35.570	36.050	37.608	41.096	40.525	41.217	42.232	42.183	43.942	50.358	51.463	55.775	56.518	56.518	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	431	518	576	576	564	561	553	538	585	614	640	655	680	654	645	645	b. Profit sharing Financing to Other Banks
1. Mudharabah	426	514	573	574	561	558	550	535	580	609	635	650	675	649	640	640	1. Mudharabah
2. Musyarakah	5	3	3	3	3	3	3	3	6	5	5	5	5	5	5	5	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	29.763	31.175	34.836	35.825	36.316	37.862	37.618	37.442	37.675	37.948	38.527	38.810	39.189	39.206	38.383	38.383	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	29.762	31.174	34.835	35.824	36.316	37.861	37.618	37.441	37.674	37.947	38.527	38.810	39.189	39.206	38.383	38.383	a. Receivables from Non Banks
1. Murabahah	28.469	29.473	32.987	33.952	34.421	35.818	35.574	35.390	35.579	35.820	36.372	36.647	37.007	36.978	36.088	36.088	1. Murabahah
2. Qardh	642	847	775	771	774	872	858	841	827	822	809	789	794	805	816	816	2. Qardh
3. Istishna'	650	853	1.074	1.101	1.120	1.187	1.187	1.210	1.187	1.305	1.346	1.374	1.388	1.424	1.480	1.480	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	1	1	0	0	0	0	0	0	0	0	1	0	0	0	0	b. Receivables from Other Banks
1. Murabahah	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.070	7.268	6.426	6.504	6.396	6.442	6.371	6.314	6.214	6.250	6.443	6.549	6.620	6.819	7.020	7.020	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.069	7.268	6.426	6.504	6.396	6.442	6.371	6.314	6.214	6.250	6.443	6.549	6.620	6.819	7.020	7.020	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas	-	1.188	2.180	3.135	1.831	1.491	1.338	2.590	2.606	1.937	1.239	162	1.755	1.886	2.144	2.144	8. Other claims
9 Penyertaan	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.467	1.982	1.783	1.666	1.680	1.674	1.660	1.723	1.713	1.733	1.756	1.737	1.769	1.805	1.758	1.758	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	11. Salam
12 Aset Istishna dalam Penyelesaian	5	3	6	2	2	2	2	1	1	4	4	4	4	4	5	5	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	202	241	226	224	247	250	246	243	241	240	240	243	241	243	240	240	13. Fixed Assets and Equipment
14 Persediaan	-	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-	14. Inventories
15 Rupa-rupa Aset	2.352	2.394	2.085	2.371	2.127	2.419	3.042	2.459	2.490	2.260	2.101	2.462	2.947	3.182	5.980	5.980	15. Other Assets
Komponen Kewajiban dan Modal																	LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	56.280	72.928	86.225	89.167	89.959	96.495	95.866	92.685	95.089	95.407	97.755	100.143	98.599	98.950	103.963	103.963	1. Third Party Funds
a. Dana Simpanan Wadiah	7.617	8.891	10.386	9.814	10.258	11.101	11.073	11.934	11.184	11.097	11.070	11.868	11.074	11.556	11.611	11.611	a. iB Wadiah
1. Giro	4.335	4.778	5.482	4.984	5.369	6.105	6.074	6.839	6.071	5.985	5.700	6.354	5.667	6.139	6.241	6.241	1. iB Demand Deposits Wadiah
2. Tabungan	3.282	4.112	4.905	4.830	4.889	4.996	4.999	5.095	5.112	5.111	5.370	5.514	5.407	5.417	5.369	5.369	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	48.578	64.037	75.839	79.353	79.701	85.394	84.793	80.751	83.906	84.310	86.685	88.275	87.525	87.394	92.353	92.353	b. Non Profit Sharing Investment Fund
1. Giro	1.987	3.542	4.807	4.714	4.706	7.672	6.472	6.710	6.774	6.522	7.319	7.661	7.433	6.943	7.109	7.109	1. Demand Deposits
2. Tabungan	12.630	16.343	18.177	18.368	18.502	18.873	19.292	19.415	19.162	19.224	19.625	20.081	20.329	20.102	19.586	19.586	2. Saving Deposits
3. Deposito	33.962	44.152	52.856	56.271	56.493	58.849	59.030	54.626	57.970	58.565	59.741	60.533	59.762	60.350	65.658	65.658	3. Time Deposits
c. Dana Investasi Profit Sharing	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	2.346	3.270	2.470	3.135	2.581	4.450	3.097	3.459	3.207	2.895	2.652	2.650	2.446	2.337	2.515	2.515	3. Liabilities to other Banks
a. Giro	380	423	258	269	296	402	302	320	419	470	368	360	356	388	398	398	a. Demand Deposits
b. Tabungan	416	665	411	330	350	414	312	290	425	343	296	295	327	354	306	306	b. Saving Deposits
c. Deposito	1.548	1.780	1.800	2.536	1.933	2.952	2.369	2.481	2.234	1.908	1.867	1.834	1.662	1.505	1.638	1.638	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	402	1	1	1												

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2018
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017				2018									Indicator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
4 Surat Berharga yang Diterbitkan	555	1.940	2.466	2.021	2.174	3.594	1.814	1.947	3.777	2.675	2.355	2.290	1.865	2.224	2.765	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	279	633	831	831	831	926	926	926	926	926	926	926	941	941	946	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	276	1.307	1.636	1.190	1.344	2.669	889	1.021	2.851	1.749	1.429	2.364	924	1.283	1.819	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	331	466	517	536	544	881	875	884	853	833	816	818	764	758	721	5. Received Borrowing	
6 Liabilitas Lainnya	3	7	16	16	12	12	12	10	10	7	6	10	11	9	6. Other Liabilities		
7 Rupa-Rupa Liabilitas	21.868	21.728	24.156	24.203	24.415	26.883	24.388	27.516	27.917	26.519	26.229	28.096	32.024	33.855	36.052	7. Miscellaneous Liabilities	
8 Dana Investasi Profit Sharing Lainnya	-	240	325	129	179	630	-	75	610	590	270	680	-	100	735	8. Other Profit Sharing Investment Fund	
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks	
b. Surat Berharga	-	240	325	125	175	630	-	75	610	590	270	680	-	100	735	b. Issued Securities	
c. Pembiayaan yang Diterima	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing	
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital	
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital	
11 Tambahan Modal Disetor	(0)	11	44	31	38	41	48	38	26	(9)	(32)	(38)	(32)	(31)	(50)	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal	
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves	
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves	
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves	
14 Laba	1.456	1.730	2.928	3.206	3.545	3.169	2.687	2.255	2.445	2.735	2.984	3.240	3.555	3.843	4.091	14. Net Income	
a. Tahun-tahun lalu	305	586	1.044	1.044	1.044	1.059	2.390	1.786	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	a. Previous years
b. Tahun berjalan	1.151	1.144	1.885	2.163	2.501	2.109	297	468	770	1.060	1.309	1.565	1.881	2.168	2.416	b. Current year	

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Tagihan Komitmen																	Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	12	25	50	175	450	24	65	22	21	424	438	173	8	452	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	136	727	738	726	729	356	709	586	1.004	1.008	1.008	1.008	1.210	1.010	1.484	- Forward purchases	
- Lainnya	33	9	-	-	-	-	-	69	4	-	28	-	-	-	-	- Others	
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	6.518	7.400	9.510	10.347	9.771	10.326	13.688	12.641	12.306	13.604	13.385	11.144	10.651	10.973	11.749	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	73	111	207	166	208	227	224	255	252	241	231	177	162	185	183	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	368	306	188	323	408	370	400	338	474	312	325	355	373	260	204	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	241	367	241	606	800	435	421	359	229	156	173	83	116	204	- Spot sales	
- Posisi penjualan forward yang masih berjalan	132	726	738	726	729	356	709	586	1.004	1.008	-	1.008	1.008	1.010	1.185	- Forward sales	
- Lainnya	1.299	1.193	1.542	1.658	1.684	1.686	1.870	1.883	769	1.202	1.123	1.134	994	1.016	1.087	- Others	
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	311	219	217	219	80	218	217	205	208	212	213	219	219	219	222	- Kafalah guarantees received	
- Pendapatan yang akan diterima	947	1.038	746	630	800	807	858	880	886	1.020	947	791	995	949	1.011	- Income will be received	
- Lainnya	423	228	249	343	367	391	404	420	304	314	473	586	468	490	495	- Others	
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.367	3.508	4.169	4.154	4.103	3.859	3.489	3.392	4.151	4.082	4.306	4.109	4.429	4.675	4.635	- Guarantees issued	
- Lainnya	127	20	28	51	53	56	60	63	44	28	76	59	65	68	74	- Others	
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	7.238	9.635	14.137	14.186	14.581	14.842	14.991	15.087	15.616	15.714	15.820	16.294	16.358	16.516	17.451	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	725	523	526	574	926	1.326	1.326	1.326	1.326	1.326	1.637	1.591	1.888	1.899	2.176	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Tagihan Komitmen																	Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	12	25	50	175	450	24	65	22	21	424	438	173	8	452	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	136	727	738	726	729	356	709	586	1.004	1.008	1.008	1.008	1.210	1.010	1.484	- Forward purchases	
- Lainnya	33	9	-	-	-	-	-	-	4	-	28	-	-	-	-	- Others	
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.997	4.040	4.662	4.657	4.592	4.223	7.063	4.597	4.155	4.534	4.381	3.470	3.025	3.552	3.775	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	50	19	113	109	109	109	109	113	113	113	113	97	94	97	97	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	358	306	170	321	405	345	390	328	473	312	324	353	372	260	204	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	241	367	241	606	800	435	421	359	229	156	173	83	116	204	- Spot sales	
- Posisi penjualan forward yang masih berjalan	132	726	738	726	729	356	709	586	1.004	1.008	-	1.008	1.008	1.010	1.185	- Forward sales	
- Lainnya	1.297	1.193	1.542	1.655	1.684	1.686	1.870	1.883	769	1.202	1.123	1.134	994	1.016	1.087	- Others	
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	311	219	217	219	220	218	217	205	208	212	213	219	219	219	222	- Kafalah guarantees received	
- Pendapatan yang akan diterima	852	814	617	465	666	668	723	734	728	752	774	621	806	746	777	- Income will be received	
- Lainnya	6	16	9	9	9	7	8	8	6	4	5	5	6	6	10	- Others	
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	2.734	3.406	4.002	3.986	3.946	3.690	3.351	3.261	4.019	3.987	4.191	3.988	4.300	4.549	4.501	- Guarantees issued	
- Lainnya	1	3	9	10	11	13	15	17	20	21	23	24	27	27	30	- Others	
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	5.966	7.992	11.395	11.298	11.706	12.304	12.399	12.454	12.950	13.042	13.120	13.404	13.477	13.560	14.407	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	50	48	48	48	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah	

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

Note: r) Revised figures
 *) Provisional Figures

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

Indikator	2015	2016	2017				2018										Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep			
Tagihan Komitmen																		Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	69	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	2.521	3.360	4.848	5.689	5.179	6.103	6.625	8.044	8.152	9.070	9.004	7.674	7.626	7.421	7.974		- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	24	92	95	56	98	118	115	142	139	128	118	80	68	89	86		- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	10	1	18	1	4	25	11	10	1	0	1	2	1	-	-		- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Forward sales
- Lainnya	2	0	-	4	4	-	-	0	-	-	-	-	-	-	-	-		- Others
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	95	224	129	165	135	139	135	146	158	268	173	170	189	203	234		- Income will be received	
- Lainnya	416	212	240	335	358	384	396	412	298	310	468	581	462	483	486		- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	633	102	167	167	157	170	138	132	132	96	114	121	129	126	134		- Guarantees issued	
- Lainnya	127	17	19	40	42	42	45	46	25	7	53	35	38	41	44		- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	1.272	1.644	2.742	2.888	2.875	2.537	2.592	2.633	2.666	2.673	2.700	2.891	2.881	2.956	3.043		- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	675	473	478	526	879	1.279	1.279	1.279	1.279	1.279	1.589	1.544	1.841	1.852	2.129		- Channeling of mudharabah muqayyadah	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(*Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement*)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	43.042	40.228	34.049	38.068	42.081	46.268	4.094	7.915	12.120	16.165	20.023	23.977	28.090	32.253	36.259	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.342	1.291	1.146	1.283	1.411	1.568	146	272	406	545	668	762	865	963	1.056	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	237	236	142	153	166	177	19	30	39	52	61	70	82	93	96	b. Placement in Other Banks
c. Surat Berharga	1.166	1.715	1.699	1.922	2.150	2.366	233	461	697	929	1.197	1.468	1.735	2.004	2.283	c. Investment in Securities
d. Pembiayaan yang Diberikan:	24.977	26.447	22.598	25.241	27.870	30.718	2.658	5.176	7.957	10.618	13.334	16.032	18.879	21.778	24.518	d. Financing:
i. Pendapatan Bagi Hasil	7.523	8.019	7.169	8.021	8.874	9.849	848	1.651	2.552	3.425	4.276	5.224	6.164	7.193	8.182	i. Profit Sharing
a. Mudharabah	1.890	1.875	1.343	1.501	1.659	1.825	156	287	429	576	717	856	1.000	1.135	1.262	a. Mudharabah
b. Musyarakah	5.633	6.144	5.827	6.520	7.215	8.023	692	1.364	2.122	2.849	3.559	4.369	5.164	6.058	6.920	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	0	0	0	0	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	16.238	17.196	14.629	16.327	17.967	19.744	1.707	3.338	5.117	6.817	8.590	10.255	12.073	13.865	15.530	ii. Receivables/Acceptables
a. Murabahah	15.773	16.679	14.171	15.814	17.402	19.115	1.645	3.222	4.928	6.564	8.272	9.993	11.628	13.357	14.953	a. Murabahah
b. Ujrah	373	411	372	415	458	508	50	94	155	206	258	290	360	410	466	b. Qardh
c. Istishna'	92	106	87	98	108	120	11	22	35	47	60	72	85	98	111	c. Istishna'
d. Piutang Lainnya	0	-	0	0	0	0	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.217	1.232	800	892	1.028	1.126	103	187	288	376	468	552	642	720	806	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	80	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	15.320	10.540	8.463	9.469	10.484	11.439	1.038	1.976	3.021	4.021	4.763	5.645	6.529	7.414	8.306	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	24.529	22.509	18.614	20.859	23.027	25.224	2.238	4.311	6.583	8.745	10.622	12.623	14.680	16.736	18.857	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	24.229	22.509	18.609	20.853	23.020	25.218	2.238	4.310	6.576	8.736	10.611	12.611	14.665	16.719	18.839	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	300	0	5	6	6	6	0	1	7	9	11	13	15	17	18	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	18.513	17.719	15.435	17.209	19.054	21.044	1.857	3.605	5.537	7.419	9.401	11.354	13.411	15.516	17.402	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	8.754	14.395	5.581	6.053	6.490	7.153	1.151	1.582	2.730	3.483	3.967	5.576	5.992	6.501	7.361	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	90	154	133	148	158	168	13	26	60	75	90	97	110	122	123	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	7	1	2	2	2	2	-	-	-	-	1	1	14	14	17	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.585	1.566	1.420	1.577	1.759	2.015	154	293	455	628	805	1.021	1.158	1.368	1.524	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	7.073	12.675	4.027	4.327	4.571	4.968	984	1.263	2.214	2.781	3.072	4.457	4.710	4.997	5.696	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	27.267	32.114	21.015	23.262	25.544	28.197	3.007	5.187	8.267	10.902	13.368	16.299	19.402	22.017	24.763	5 Total of Operating Income
6 Total Beban Operasional	22.011	29.308	17.111	19.506	21.269	23.842	2.614	4.373	6.573	8.611	10.432	13.295	15.146	17.185	19.188	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	1	-	-	-	-	-	-	-	-	1	2	2	2	2	a. Yield to BI
b. Bonus Titipan Wadiah	335	349	272	282	304	330	59	84	106	128	161	189	221	247	296	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	18	29	68	67	73	82	7	17	5	5	8	9	7	6	7	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	34	39	42	49	217	30	57	85	112	139	170	201	242	270	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	10.235	16.473	6.723	7.974	8.624	9.646	1.387	1.954	2.908	3.750	4.289	5.890	6.463	7.122	7.831	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.115	1.200	916	1.020	1.124	1.244	91	185	280	380	479	572	676	777	869	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	26	30	11	11	12	14	0	1	1	3	5	6	7	7	8	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	4	26	3	4	4	25	4	5	6	8	10	12	14	16	16	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.087	6.653	5.456	6.036	6.548	7.200	626	1.241	1.869	2.483	3.122	3.820	4.429	5.153	5.800	i. Cost of Human Resources
ii. Biaya Tenaker	5.911	6.501	5.326	5.885	6.377	6.989	615	1.210	1.819	2.417	3.035	3.722	4.318	5.028	5.660	i. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	167	143	127	148	168	203	11	31	49	65	85	96	108	122	136	ii. Training Cost
iii. Penelitian dan Pengembangan	9	9	2	3	3	8	0	1	1	1	2	2	3	3	4	iii. Research and Development
j. Beban Operasional Lainnya	4.157	4.512	3.623	4.071	4.531	5.085	408	828	1.313	1.742	2.218	2.625	3.127	3.613	4.087	j. Other Operating Costs
i. Promosi	358	316	244	287	325	398	23	43	72	100	136	159	192	224	258	i. Promotion
ii. Biaya Lainnya	3.798	4.196	3.378	3.784	4.206	4.687	385	785	1.241	1.642	2.082	2.466	2.935	3.389	3.829	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.256	2.807	3.905	3.756	4.275	4.355	394	814	1.694	2.291	2.936	3.634	4.256	4.832	5.575	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	348	364	197	229	289	340	171	70	104	140	156	170	204	272	289	8 Non Operating Income
9 Beban Non Operasional	3.303	2.22	205	229	246	272	163	51	125	160	179	215	253	264	293	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(2.955)	142	(8)	(1)	42	68	8	20	(20)	(20)	(23)	(45)	(49)	8	(5)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.301	2.949	3.897	3.755	4.318	4.423	402	833	1.674	2.271	2.914	3.589	4.207	4.840	5.570	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	1.705	2.984	-	-	-	4.246	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(334)	(490)	(557)	(621)	(697)	(765)	(72)	(149)	(277)	(355)	(459)	(590)	(700)	(812)	(645)	13 Income Tax
14 Laba/Rugi Bersih	1.786	2.096	3.340	3.135	3.620	3.084	329	685	1.397	1.916	2.455	2.999	3.507	4.028	4.925	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2018
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	34.418	31.326	26.401	29.495	32.586	35.697	3.142	6.090	9.129	12.146	15.212	18.180	21.214	24.310	27.340	1 Operating Income from:
a. Penempatan pada Bank Indonesia	953	852	778	858	937	1.046	93	174	258	348	422	476	538	602	659	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	62	65	24	25	26	27	2	4	5	6	7	9	11	13	14	b. Placement in Other Banks
c. Surat Berharga	1.016	1.427	1.443	1.636	1.825	2.005	193	391	596	789	1.015	1.248	1.477	1.703	1.937	c. Investment in Securities
d. Pembiayaan yang Diberikan:	18.952	19.702	16.758	18.677	20.588	22.554	1.928	3.765	5.705	7.594	9.513	11.426	13.397	15.426	17.372	d. Financing:
i. Pendapatan Bagi Hasil	5.761	5.657	4.582	5.090	5.575	6.106	504	988	1.479	1.964	2.427	2.959	3.487	4.057	4.589	i. Profit Sharing
a. Mudharabah	1.120	1.008	687	760	824	893	82	139	197	257	314	374	440	498	554	a. Mudharabah
b. Musyarakah	4.641	4.649	3.895	4.330	4.751	5.213	422	849	1.281	1.707	2.114	2.585	3.048	3.559	4.034	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	12.991	13.803	11.935	13.313	14.661	16.063	1.393	2.710	4.127	5.502	6.932	8.286	9.704	11.138	12.526	ii. Receivables/Acceptables
a. Murabahah	12.620	13.403	11.577	12.914	14.221	15.577	1.344	2.619	3.988	5.318	6.700	8.007	9.379	10.765	12.106	a. Murabahah
b. Ujrah	353	388	355	396	437	484	48	90	138	184	231	278	324	371	419	b. Qardh
c. Istishna'	18	12	2	3	3	3	0	0	0	1	1	1	1	1	1	c. Istishna'
d. Piutang Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	200	242	240	274	352	385	32	68	99	128	154	180	206	231	257	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	13.435	9.280	7.398	8.299	9.211	10.065	926	1.756	2.566	3.409	4.254	5.023	5.792	6.566	7.358	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	19.646	18.147	14.820	16.618	18.358	20.070	1.784	3.423	5.056	6.717	8.336	9.869	11.435	12.997	14.595	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	19.350	18.147	14.820	16.618	18.358	20.070	1.784	3.423	5.056	6.717	8.336	9.869	11.435	12.997	14.595	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	14.772	13.179	11.581	12.877	14.228	15.628	1.358	2.668	4.073	5.429	6.875	8.311	9.779	11.313	12.745	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	7.873	13.550	4.439	4.815	5.167	5.660	990	1.375	2.357	3.006	3.397	4.877	5.215	5.587	6.315	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	89	153	132	148	157	167	11	24	59	73	88	95	108	120	121	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.298	1.246	1.135	1.244	1.371	1.555	114	216	338	471	600	726	850	993	1.097	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	6.486	12.151	3.172	3.423	3.638	3.938	865	1.135	1.960	2.462	2.710	4.056	4.257	4.474	5.097	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	22.645	26.729	16.020	17.692	19.394	21.288	2.348	4.043	6.430	8.435	10.273	13.188	14.995	16.900	19.060	5 Total of Operating Income
6 Total Beban Operasional	18.653	25.391	14.072	16.175	17.699	19.697	2.253	3.691	5.532	7.236	8.683	11.162	12.666	14.256	15.931	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	1	-	-	-	-	-	-	-	-	1	2	2	2	2	a. Yield to BI
b. Bonus Titipan Wadiah	257	252	195	197	214	233	52	69	87	102	129	149	175	194	235	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	17	28	68	67	73	82	7	17	5	5	8	9	7	6	7	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	32	31	33	35	40	43	5	9	15	20	25	30	35	43	47	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	8.789	14.681	5.407	6.576	7.183	8.060	1.255	1.733	2.559	3.313	3.742	5.200	5.689	6.153	6.754	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	981	1.067	806	898	989	1.094	79	162	245	332	419	501	593	682	764	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	26	20	10	11	12	13	0	1	1	3	5	6	7	7	8	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	4	26	3	4	4	25	4	5	6	8	10	12	14	16	16	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.289	5.830	4.763	5.264	5.700	6.239	547	1.082	1.629	2.152	2.690	3.296	3.817	4.453	5.027	i. Cost of Human Resources
i. Biaya Tenaker	5.130	5.690	4.644	5.125	5.543	6.043	537	1.052	1.582	2.089	2.608	3.204	3.713	4.336	4.895	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	153	133	116	136	154	188	10	29	46	61	80	90	101	114	127	ii. Training Cost
iii. Penelitian dan Pengembangan	7	7	2	3	3	8	0	1	1	1	2	2	3	3	4	iii. Research and Development
j. Beban Operasional Lainnya	3.258	3.456	2.787	3.123	3.484	3.909	303	614	985	1.300	1.653	1.956	2.327	2.701	3.070	j. Other Operating Costs
i. Promosi	302	247	190	221	252	309	16	30	56	79	106	124	149	174	204	i. Promotion
ii. Biaya Lainnya	2.956	3.209	2.598	2.903	3.233	3.600	287	584	929	1.222	1.547	1.832	2.177	2.527	2.866	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	3.992	1.338	1.948	1.517	1.695	1.591	95	352	898	1.199	1.590	2.026	2.329	2.644	3.129	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	103	172	95	108	160	202	153	22	69	95	103	109	134	154	161	8 Non Operating Income
9 Beban Non Operasional	3.118	90	69	76	83	96	149	19	78	101	110	137	164	184	181	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.015)	82	26	32	77	106	4	2	(9)	(5)	(7)	(28)	(30)	(10)	(20)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	977	1.420	1.973	1.549	1.772	1.697	99	354	889	1.194	1.583	1.999	2.299	2.633	3.109	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	1.544	2.620	-	-	-	3.672	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(322)	(468)	(518)	(577)	(653)	(706)	(67)	(138)	(263)	(337)	(437)	(565)	(672)	(774)	(600)	13 Income Tax
14 Laba/Rugi Bersih	635	952	1.455	972	1.119	990	32	216	626	857	1.145	1.434	1.626	1.860	2.509	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2018
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.624	8.902	7.648	8.573	9.495	10.571	953	1.825	2.990	4.018	4.811	5.797	6.876	7.943	8.919	1 Operating Income from:
a. Penempatan pada Bank Indonesia	390	440	368	425	474	522	54	98	149	197	246	287	327	361	397	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	175	171	119	128	140	150	17	26	35	45	54	62	71	80	82	b. Placement in Other Banks
c. Surat Berharga	150	287	256	286	325	361	40	70	101	140	182	220	259	301	346	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.026	6.745	5.841	6.564	7.282	8.164	729	1.411	2.252	3.024	3.820	4.606	5.482	6.352	7.146	d. Financing:
i. Pendapatan Bagi Hasil	1.762	2.362	2.587	2.931	3.299	3.743	345	664	1.073	1.461	1.849	2.265	2.676	3.136	3.593	i. Profit Sharing
a. Mudharabah	770	867	655	741	835	933	74	148	232	319	404	481	560	637	707	a. Mudharabah
b. Musyarakah	992	1.495	1.932	2.190	2.465	2.810	270	516	841	1.142	1.445	1.784	2.116	2.499	2.886	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	3.247	3.392	2.694	3.015	3.307	3.680	314	628	990	1.315	1.658	1.969	2.369	2.727	3.004	ii. Receivables/Acceptables
a. Murabahah	3.153	3.276	2.593	2.901	3.181	3.539	301	603	939	1.246	1.573	1.886	2.249	2.591	2.847	a. Murabahah
b. Ujrah	19	23	17	19	21	25	2	4	17	22	27	13	36	39	48	b. Qardh
c. Istishna'	74	93	84	95	105	117	11	22	34	46	59	71	84	97	109	c. Istishna'
d. Piutang Lainnya	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.017	990	559	618	676	741	71	119	189	248	313	371	436	488	549	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.885	1.260	1.065	1.171	1.273	1.373	112	220	455	612	509	623	737	849	948	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.883	4.362	3.795	4.241	4.669	5.155	454	888	1.527	2.028	2.286	2.754	3.245	3.739	4.244	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.879	4.362	3.789	4.235	4.662	5.148	453	887	1.520	2.019	2.275	2.742	3.230	3.723	4.244	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	5	0	5	6	6	6	0	1	7	9	11	13	15	17	18	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	3.741	4.540	3.854	4.332	4.826	5.416	499	937	1.464	1.990	2.526	3.043	3.631	4.203	4.656	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	881	845	1.142	1.238	1.324	1.493	161	207	373	477	570	698	776	914	1.046	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	0	0	1	1	2	2	2	2	2	2	2	2	2	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	6	1	2	2	2	2	-	-	-	-	1	1	14	14	17	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	287	319	285	332	388	460	40	77	117	157	205	295	308	376	427	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	587	524	855	903	933	1.030	119	128	254	319	363	401	453	523	600	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	4.622	5.385	4.996	5.570	6.150	6.909	660	1.144	1.837	2.467	3.096	3.741	4.408	5.117	5.703	5 Total of Operating Income
6 Total Beban Operasional	3.358	3.916	3.039	3.331	3.570	4.145	361	682	1.041	1.375	1.749	2.133	2.480	2.929	3.257	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	78	97	78	85	90	98	8	15	19	25	32	40	46	53	61	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	1	-	-	-	-	0	0	0	0	0	0	0	0	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	2	4	6	7	9	175	25	48	70	92	114	139	166	199	223	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.446	1.792	1.316	1.398	1.441	1.586	132	221	349	437	547	690	774	969	1.077	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	134	133	110	122	135	149	12	23	35	47	60	71	83	95	105	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	798	823	693	772	848	961	79	159	240	331	431	524	611	700	773	i. Cost of Human Resources
i. Biaya Tenaker	781	811	682	759	834	946	78	158	237	327	427	518	605	692	765	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	14	10	11	12	13	15	1	2	3	4	5	5	6	8	9	ii. Training Cost
iii. Penelitian dan Pengembangan	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	898	1.057	835	947	1.046	1.176	105	214	328	442	565	669	800	912	1.017	j. Other Operating Costs
i. Promosi	56	70	55	66	73	89	7	13	16	21	30	35	42	50	54	i. Promotion
ii. Biaya Lainnya	842	987	781	881	973	1.087	98	202	313	421	535	633	758	862	963	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.264	1.469	1.957	2.239	2.580	2.764	299	462	796	1.092	1.347	1.608	1.928	2.188	2.445	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	245	192	102	121	129	138	18	49	35	45	53	61	69	78	118	8 Non Operating Income
9 Beban Non Operasional	185	132	135	153	163	176	14	31	47	59	69	79	89	100	112	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	60	(34)	(32)	(34)	(37)	3	17	(12)	(14)	(16)	(17)	(19)	18	16	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.324	1.529	1.923	2.206	2.546	2.726	302	479	784	1.078	1.331	1.591	1.908	2.206	2.461	11 Year-to-date Profit/Loss (7 + 10)
12 Transfer Laba/Rugi	161	363	-	-	-	574	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(12)	(22)	(39)	(44)	(44)	(59)	(5)	(11)	(14)	(18)	(22)	(25)	(28)	(38)	(45)	13 Income Tax
14 Laba/Rugi Bersih	1.151	1.144	1.885	2.163	2.501	2.094	297	468	770	1.060	1.309	1.565	1.881	2.168	2.416	14 Net Profit/Loss

*: Data Tidak Tersedia

*: Data not available

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

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

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

Indikator	2015	2016	2017				2018										Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	
1. Lancar	241.755	295.826	323.452	316.824	330.086	352.038	338.087	342.668	346.815	351.131	347.043	360.180	360.180	361.536	362.347	381.347	1. Current
2. Dalam Perhatian Khusus	19.507	17.680	24.499	22.699	20.904	19.517	23.579	23.822	21.073	22.130	21.828	23.404	23.404	22.238	22.952	23.896	2. Special Mention
3. Kurang Lancar	2.417	3.015	3.278	3.214	3.618	3.376	4.078	3.822	3.127	3.536	3.271	3.019	3.019	2.642	2.744	2.650	3. Sub-Standard
4. Diragukan	924	1.326	1.811	1.785	1.963	1.919	1.907	1.799	1.529	1.914	2.097	1.752	1.752	1.752	1.917	2.450	4. Doubtful
5. Macet	6.132	6.187	5.531	6.277	6.449	5.847	6.091	6.620	6.375	6.337	6.579	4.986	4.986	5.195	5.482	5.013	5. Lost
Total Aset Produktif	270.735	324.034	358.571	350.799	363.021	382.697	373.742	378.731	378.919	385.047	380.819	393.341	393.341	393.789	395.443	415.356	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,25	2,96	3,21	3,31	2,91	3,23	3,23	2,91	3,06	3,14	2,48	2,48	2,54	2,56	2,43	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2015	2016	2017				2018									Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags		Sep
1. Lancar	169.873	208.258	218.227	216.886	220.800	230.684	224.235	228.817	227.053	234.112	228.420	236.519	236.519	237.158	235.582	248.600	1. Current
2. Dalam Perhatian Khusus	15.102	13.725	19.868	18.435	16.427	15.346	19.001	18.588	16.370	16.991	17.116	18.053	18.053	17.609	18.185	18.792	2. Special Mention
3. Kurang Lancar	2.210	2.257	2.858	2.913	3.318	3.111	3.608	3.464	2.736	3.143	2.879	2.655	2.655	2.238	2.320	2.257	3. Sub-Standard
4. Diragukan	774	1.109	1.558	1.510	1.678	1.756	1.704	1.427	1.186	1.279	1.423	1.053	1.053	1.555	1.296	1.758	4. Doubtful
5. Macet	4.684	4.685	3.881	4.802	4.904	4.249	4.492	4.961	4.727	4.909	5.149	3.645	3.645	3.775	4.115	3.684	5. Lost
Total Aset Produktif	192.642	230.035	246.392	244.546	247.126	255.145	253.040	257.256	252.072	260.433	254.986	261.926	261.926	262.335	261.497	275.091	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,98	3,50	3,37	3,77	4,01	3,57	3,87	3,83	3,43	3,58	3,71	2,81	2,81	2,89	2,96	2,80	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

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

Indikator	2015	2016	2017				2018										Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	
1. Lancar	71.882	87.568	105.225	107.356	109.287	121.355	113.852	113.851	119.762	117.019	118.623	123.661	123.661	124.378	126.765	132.747	1. Current
2. Dalam Perhatian Khusus	4.405	3.954	4.631	4.376	4.477	4.170	4.579	5.235	4.703	5.139	4.712	5.350	5.350	4.629	4.767	5.104	2. Special Mention
3. Kurang Lancar	207	757	420	357	300	266	470	358	391	393	392	365	365	403	424	394	3. Sub-Standard
4. Diragukan	150	218	253	293	285	163	203	372	344	634	674	699	699	622	621	692	4. Doubtful
5. Macet	1.448	1.502	1.650	1.500	1.545	1.598	1.599	1.659	1.648	1.429	1.430	1.341	1.341	1.420	1.368	1.329	5. Lost
Total Aset Produktif	78.093	93.999	112.179	113.881	115.895	127.552	120.702	121.475	126.847	124.614	125.832	131.416	131.416	131.453	133.945	140.266	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,31	2,63	2,07	1,89	1,84	1,59	1,88	1,97	1,88	1,97	1,98	1,83	1,83	1,86	1,80	1,72	Percentage of Non Performing Earning Assets

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

Indikator	2015	2016	2017				2018									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Surat Berharga dimiliki berdasarkan Jenis	21.248	30.237	40.297	41.799	42.687	44.753	39.486	46.060	50.630	52.371	51.649	59.818	58.229	58.874	60.376	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	2.887	6.105	8.349	8.728	8.643	9.360	6.333	10.114	14.088	13.658	13.691	15.070	12.982	11.814	11.775	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.285	2.144	6.201	7.083	7.064	5.631	5.823	7.861	9.976	11.105	11.103	11.154	10.779	9.067	7.427	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	160	3.785	2.006	1.504	1.447	3.490	153	1.876	3.529	1.930	1.966	3.276	1.457	1.583	2.506	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	443	176	142	141	132	239	358	376	583	624	623	640	746	1.164	1.842	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.361	24.132	31.948	33.071	34.044	35.393	33.153	35.946	36.542	38.712	37.957	44.748	45.246	47.059	48.602	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.242	20.111	26.881	27.975	28.408	29.427	26.993	29.337	29.265	31.436	30.940	31.215	31.265	33.056	34.830	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.527	1.934	2.023	2.072	2.324	2.580	2.749	3.320	3.703	3.751	3.680	2.131	1.986	1.778	1.614	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	231	246	246	246	246	246	221	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.444	1.730	2.689	2.668	2.956	2.973	2.998	2.891	3.176	3.153	2.965	11.029 ⁾	11.628 ⁾	11.874 ⁾	11.807 ⁾	d. Others Sukuk
e. SBPM Syariah Lainnya	119	126	110	110	110	167	167	177	177	172	172	172	166	150	150	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	4.346	7.434	4.397	4.045	3.901	7.111	2.725	5.170	6.482	4.715	4.406	6.916	3.894	4.148	4.971	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.221	4.785	2.781	2.429	2.285	5.495	1.109	3.554	4.866	3.099	3.290	5.800	2.778	3.032	3.855	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1.221	4.785	2.483	2.130	1.987	4.697	311	2.755	2.932	1.450	1.806	5.001	1.980	2.233	3.056	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	298	298	298	798	798	798	1.934	1.649	1.484	799	799	799	799	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	3.125	2.650	1.616	1.616	80	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.125	1.000	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.000	1.650	1.616	1.616	1.616	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	21.248	30.237	40.297	41.799	42.687	44.753	39.486	46.060	50.630	52.371	51.649	59.818	58.229	58.874	60.376	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	2.887	6.105	8.349	8.728	8.643	9.360	6.333	10.114	14.088	13.658	13.691	15.070	12.982	11.814	11.775	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	633	517	582	792	885	1.200	855	1.173	1.821	1.792	2.313	1.868	2.000	2.405	2.581	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	246	65	-	170	224	205	-	160	100	50	58	150	-	18	100	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	387	451	582	622	661	995	855	1.013	1.721	1.742	2.255	1.718	2.000	2.387	2.481	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.254	5.588	7.767	7.936	7.758	8.160	5.478	8.941	12.267	11.867	11.378	13.202	10.982	9.409	9.194	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.361	24.132	31.948	33.071	34.044	35.393	33.153	35.946	36.542	38.712	37.957	44.748	45.246	47.059	48.602	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	7.825	5.297	8.540	9.647	10.118	11.054	5.135	5.685	5.788	5.885	5.926	4.463	6.731	6.638	6.338	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.446	3.075	4.829	5.395	5.590	5.982	240	213	150	229	67	50	36	23	42	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	5.380	2.222	3.711	4.252	4.527	5.072	4.895	5.472	5.638	5.656	5.859	4.413	6.696	6.615	6.296	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	10.536	18.835	23.407	23.424	23.926	24.339	28.017	30.260	30.753	32.827	32.031	40.286	38.515	40.421	42.264	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	4.346	7.434	4.397	4.045	3.901	7.111	2.725	5.170	6.482	4.715	4.406	6.916	3.894	4.148	4.971	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.221	4.785	2.781	2.429	2.285	5.495	1.109	3.554	4.866	3.099	3.290	5.800	2.778	3.032	3.855	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	55	705	646	734	822	450	-	57	542	270	645	638	345	569	609	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	375	-	-	-	-	-	-	-	-	375	418	195	260	394	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	55	330	646	734	822	450	-	57	542	270	270	220	150	309	215	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.166	4.080	2.135	1.695	1.463	5.045	1.109	3.497	4.324	2.829	2.645	5.162	2.433	2.463	3.246	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	3.125	2.650	1.616	1.616	1.616	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	2.650	1.616	1.616	1.616	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Surat Berharga dimiliki berdasarkan Jenis	18.270	24.106	32.762	34.154	35.228	35.656	33.788	38.648	41.350	43.819	43.137	51.325	49.917	49.450	51.221	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	2.521	5.185	7.683	8.173	8.299	7.950	6.125	9.051	11.706	12.391	12.563	13.853	11.758	9.677	9.867	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.039	2.079	6.006	6.888	6.875	5.491	5.723	7.763	9.735	10.863	10.860	10.910	10.294	8.488	6.993	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	40	2.930	1.534	1.144	1.292	2.245	75	941	1.419	985	1.111	2.333	867	561	1.676	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	443	176	142	141	132	214	328	346	553	543	593	610	597	628	1.198	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	15.749	18.922	25.079	25.981	26.929	27.705	27.663	29.597	29.643	31.427	30.574	37.472	38.159	39.773	41.354	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	12.842	15.111	20.186	21.209	21.693	22.280	22.186	23.721	23.345	25.153	24.414	24.683	24.751	26.425	28.305	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.527	1.923	2.023	1.922	2.174	2.375	2.427	2.948	3.130	3.131	3.235	1.801	1.941	1.733	1.534	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	176	191	191	191	191	191	166	166	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.246	1.596	2.611	2.591	2.802	2.809	2.702	2.942	2.942	2.723	10.787 ^{*)}	11.272 ^{*)}	11.436 ^{*)}	11.335 ^{*)}	11.335 ^{*)}	d. Others Sukuk
e. SBPM Syariah Lainnya	104	115	68	68	68	50	50	60	55	55	55	49	33	33	33	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	3.791	5.495	1.931	2.023	1.727	3.517	911	3.223	2.705	2.040	2.051	3.626	2.030	1.924	2.206	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.166	3.995	1.431	1.523	1.227	3.017	411	2.723	2.205	1.540	2.051	3.626	2.030	1.924	2.206	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1.166	3.995	1.331	1.423	1.127	2.917	311	2.623	970	590	1.266	3.526	1.930	1.824	2.106	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	100	100	100	100	100	100	1.235	950	785	100	100	100	100	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.625	1.500	500	500	500	500	500	500	500	500	-	-	-	-	-	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.125	1.000	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	500	500	500	500	500	500	500	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	18.270	24.106	32.762	34.154	35.228	35.656	33.788	38.648	41.350	43.819	43.137	51.325	49.917	49.450	51.221	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	2.521	5.185	7.683	8.173	8.299	7.950	6.125	9.051	11.706	12.391	12.563	13.853	11.758	9.677	9.867	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	387	451	263	597	646	935	755	1.173	1.111	1.792	2.313	1.868	1.760	1.971	2.148	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	170	224	205	-	160	100	50	58	150	-	18	100	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	387	451	263	427	422	730	755	1.013	1.011	1.742	2.255	1.718	1.760	1.953	2.048	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.134	4.733	7.420	7.576	7.653	7.015	5.370	7.878	10.596	10.599	10.250	11.985	9.998	7.706	7.720	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	15.749	18.922	25.079	25.981	26.929	27.705	27.663	29.597	29.643	31.427	30.574	37.472	38.159	39.773	41.354	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	7.314	4.104	6.453	7.570	8.004	8.510	2.859	3.412	3.472	3.516	3.499	2.025	2.199	2.003	1.811	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.014	2.432	4.829	5.395	5.590	5.982	240	213	150	229	67	50	36	23	42	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	5.300	1.672	1.624	2.175	2.414	2.528	2.619	3.199	3.321	3.287	3.432	1.975	2.163	1.979	1.769	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	8.434	14.818	18.626	18.411	18.925	19.196	24.804	26.185	26.172	27.911	27.074	35.448	35.959	37.770	39.542	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	3.791	5.495	1.931	2.023	1.727	3.517	911	3.223	2.705	2.040	2.051	3.626	2.030	1.924	2.206	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.166	3.995	1.431	1.523	1.227	3.017	411	2.723	2.205	1.540	2.051	3.626	2.030	1.924	2.206	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	705	619	152	137	125	-	-	-	-	375	418	295	260	394	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	375	-	-	-	-	-	-	-	-	375	418	195	260	394	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	330	619	152	137	125	-	-	-	-	-	-	100	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.166	3.290	812	1.371	1.090	2.892	411	2.723	2.205	1.540	1.676	3.208	1.735	1.664	1.812	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.625	1.500	500	500	500	500	500	500	500	500	-	-	-	-	-	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.000	1.500	500	500	500	500	500	500	500	500	-	-	-	-	-	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2015	2016	2017				2018									Indicator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Surat Berharga dimiliki berdasarkan Jenis	2.978	6.131	7.535	7.645	7.459	9.097	5.698	7.412	9.280	8.552	8.512	8.493	8.312	9.424	9.155	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	366	920	666	555	344	1.409	208	1.063	2.381	1.267	1.128	1.217	1.224	2.137	1.907	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	246	65	194	195	189	140	100	98	241	242	243	244	485	580	433	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	120	855	472	360	155	1.245	78	935	2.110	945	855	943	590	1.022	830	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	-	25	30	30	30	80	30	30	150	536	644	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.612	5.211	6.869	7.090	7.115	7.688	5.489	6.348	6.899	7.285	7.384	7.276	7.088	7.287	7.248	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	2.400	5.000	6.695	6.766	6.715	7.147	4.807	5.615	5.920	6.282	6.526	6.532	6.515	6.632	6.525	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	11	-	150	150	205	322	372	572	620	445	330	45	45	80	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	198	134	77	77	154	164	189	189	234	211	242	243	357	438	472	d. Others Sukuk
e. SBPM Syariah Lainnya	14	11	42	42	42	117	117	117	116	116	116	116	116	116	116	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	555	1.940	2.466	2.021	2.174	3.594	1.814	1.947	3.777	2.675	2.355	3.290	1.865	2.224	2.765	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	55	790	1.350	905	1.058	2.478	698	831	2.661	1.559	1.239	2.174	749	1.108	1.649	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	55	790	1.152	707	860	1.780	-	132	1.962	860	540	1.475	50	409	950	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	198	198	198	698	698	698	699	699	699	699	699	699	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	2.978	6.131	7.535	7.645	7.459	9.097	5.698	7.412	9.280	8.552	8.512	8.493	8.312	9.424	9.155	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	366	920	666	555	344	1.409	208	1.063	2.381	1.267	1.128	1.217	1.224	2.137	1.907	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	246	65	319	195	239	265	100	-	710	-	-	-	240	434	433	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	246	65	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	319	195	239	265	100	-	710	-	-	-	240	434	433	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	120	855	347	360	105	1.145	108	1.063	1.671	1.267	1.128	1.217	984	1.703	1.474	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.612	5.211	6.869	7.090	7.115	7.688	5.489	6.348	6.899	7.285	7.384	7.276	7.088	7.287	7.248	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	511	1.193	2.087	2.077	2.113	2.545	2.276	2.273	2.317	2.369	2.427	2.438	4.532	4.636	4.526	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	431	643	-	2.077	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	80	551	2.087	5.013	2.113	2.545	2.276	2.273	2.317	2.369	2.427	2.438	4.532	4.636	4.526	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.101	4.017	4.782	2.021	5.002	5.143	3.213	4.075	4.582	4.916	4.957	4.838	2.556	2.651	2.721	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	555	1.940	2.466	905	2.174	3.594	1.814	1.947	3.777	2.675	2.355	3.290	1.865	2.224	2.765	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	55	790	1.350	582	1.058	2.478	698	831	2.661	1.559	1.239	2.174	749	1.108	1.649	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	55	-	27	-	685	325	-	57	542	270	270	220	50	309	215	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	55	-	27	582	685	325	-	57	542	270	270	220	50	309	215	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	790	1.323	323	373	2.153	698	773	2.119	1.289	969	1.954	699	799	1.434	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	b. Measured at Face Value - Held to Maturity

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

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	75.533	93.713	110.059	110.340	111.691	118.651	114.646	115.997	119.050	119.213	122.026	126.899	128.097	134.221	136.892	1. Profit Sharing Financing
NPF	3.414	3.272	3.411	4.113	4.836	4.175	4.717	4.874	4.674	5.168	5.193	4.030	4.097	4.119	4.150	NPF
a. Mudharabah	14.820	15.292	16.027	16.747	16.781	17.090	15.821	15.611	16.770	16.734	16.672	15.803	15.044	14.624	15.673	a. Mudharabah
NPF	323	401	381	254	265	327	420	438	462	478	465	280	293	285	270	NPF
b. Musyarakah	60.713	78.421	94.032	93.593	94.910	101.561	98.825	100.386	102.280	102.479	105.355	111.097	113.053	119.598	121.218	b. Musyarakah
NPF	3.091	2.871	3.030	3.860	4.571	3.847	4.297	4.437	4.212	4.690	4.729	3.750	3.804	3.834	3.880	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	126.832	145.145	152.668	154.907	155.660	157.814	156.821	156.783	158.315	159.227	160.170	158.480	159.564	159.350	163.379	2. Receivables/Acceptables
NPF	5.643	6.364	6.898	6.965	6.884	6.698	7.035	7.044	6.182	6.303	6.439	5.411	5.602	5.626	5.584	NPF
a. Murabahah	122.111	139.536	146.344	148.140	148.636	150.276	149.299	149.339	150.414	150.937	151.987	150.666	151.555	150.772	154.845	a. Murabahah
NPF	5.502	6.258	6.789	6.851	6.771	6.588	6.904	6.927	6.100	6.155	6.287	5.321	5.507	5.541	5.494	NPF
b. Qardh	3.951	4.731	5.230	5.646	5.884	6.349	6.317	6.217	6.618	6.968	6.820	6.424	6.605	7.138	7.039	b. Qardh
NPF	121	90	92	97	98	96	112	98	64	128	132	70	71	61	65	NPF
c. Istishna'	770	878	1.094	1.121	1.139	1.189	1.205	1.228	1.283	1.322	1.363	1.391	1.404	1.440	1.496	c. Istishna'
NPF	20	16	17	17	15	14	19	20	18	20	20	20	24	24	25	NPF
3. Pembiayaan Sewa (Ijarah)	10.631	9.150	8.849	8.958	9.157	9.230	9.164	9.316	9.257	9.314	9.560	9.642	9.762	9.941	10.248	3. Ijarah including Leasing receivables
NPF	191	661	223	208	223	181	236	234	197	225	224	232	230	289	271	NPF
a. Pembiayaan Sindikasi	160	-	-	-	-	-	-	-	-	-	0	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	2	0	0	0	0	2	2	0	0	0	4	15	b. Financing through Channeling
NPF	-	-	2	2	0	0	0	0	2	2	-	-	-	-	0	NPF
c. Pembiayaan secara Executing	-	-	30	30	29	29	29	29	28	28	28	27	27	27	27	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	10.463	9.144	8.817	8.926	9.127	9.201	9.135	9.287	9.227	9.284	9.532	9.614	9.735	9.910	10.206	d. Other Ijarah
NPF	191	661	221	206	222	181	236	233	195	223	224	232	230	289	271	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	212.996	248.007	271.576	274.205	276.507	285.695	280.631	282.096	286.621	287.755	291.756	295.021	297.423	303.512	310.519	Total Financing
NPF	9.248	10.298	10.532	11.286	11.943	11.054	11.988	12.152	11.052	11.696	11.857	9.673	9.929	10.034	10.005	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	55.336	61.629	65.897	64.585	64.260	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	1. Profit Sharing Financing
NPF	2.926	2.572	2.550	3.400	4.141	3.542	3.999	4.092	3.476	3.947	3.954	2.835	2.883	2.911	2.900	NPF
a. Mudharabah	7.979	7.577	7.434	7.043	6.959	6.584	6.211	5.936	6.333	6.402	6.577	6.175	6.042	5.840	5.612	a. Mudharabah
NPF	179	197	110	117	129	207	225	228	221	232	232	90	91	95	88	NPF
b. Musyarakah	47.357	54.052	58.462	57.543	57.302	60.465	58.301	59.169	60.048	60.296	61.413	60.739	61.590	63.823	64.701	b. Musyarakah
NPF	2.748	2.376	2.440	3.283	4.012	3.335	3.774	3.864	3.255	3.715	3.722	2.745	2.792	2.816	2.813	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	97.071	113.971	117.833	119.082	119.344	119.952	119.203	119.342	120.640	121.280	121.643	119.671	120.375	120.143	124.996	2. Receivables/Acceptables
NPF	4.520	5.245	5.619	5.695	5.628	5.459	5.680	5.626	5.157	5.241	5.347	4.368	4.532	4.589	4.571	NPF
a. Murabahah	93.642	110.063	113.358	114.188	114.215	114.458	113.726	113.948	114.835	115.117	115.614	114.019	114.547	113.794	118.757	a. Murabahah
NPF	4.397	5.173	5.542	5.613	5.543	5.378	5.583	5.544	5.109	5.135	5.236	4.320	4.481	4.544	4.528	NPF
b. Qardh	3.308	3.883	4.455	4.874	5.110	5.476	5.459	5.375	5.791	6.146	6.011	5.635	5.810	6.333	6.223	b. Qardh
NPF	111	64	72	77	80	77	93	77	43	101	106	43	45	41	40	NPF
c. Istishna'	120	25	20	20	19	18	18	18	14	17	18	17	17	16	16	c. Istishna'
NPF	12	7	5	5	5	4	5	5	5	5	5	5	5	5	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.561	1.882	2.423	2.454	2.761	2.788	2.793	3.002	3.042	3.064	3.117	3.092	3.142	3.122	3.227	3. Ijarah including Leasing receivables
NPF	10	17	43	44	47	29	41	48	41	56	63	67	71	123	121	NPF
a. Pembiayaan Sindikasi	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 ⁾	NPF
c. Pembiayaan secara Executing	-	-	26	26	26	25	25	25	24	24	24	24	23	23	23	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.402	1.882	2.397	2.428	2.735	2.763	2.768	2.977	3.018	3.040	3.093	3.069	3.119	3.099	3.203	d. Other Ijarah
NPF	10	17	43	44	47	29	41	48	41	56	63	67	71	123	121	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	153.968	177.482	186.152	186.122	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	Total Financing
NPF	7.456	7.834	8.212	9.140	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	20.197	32.083	44.162	45.754	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	1. Profit Sharing Financing
NPF	487	700	861	713	695	633	718	782	1.198	1.221	1.239	1.195	1.214	1.208	1.250	NPF
a. Mudharabah	6.841	7.715	8.593	9.704	9.823	10.506	9.610	9.675	10.437	10.331	10.094	9.627	9.001	8.783	10.062	a. Mudharabah
NPF	144	204	271	137	136	120	195	209	241	247	233	190	202	190	182	NPF
b. Musyarakah	13.356	24.369	35.570	36.050	37.608	41.096	40.525	41.217	42.232	42.183	43.942	50.358	51.463	55.775	56.518	b. Musyarakah
NPF	343	496	590	576	559	513	523	573	957	975	1.006	1.005	1.012	1.018	1.068	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	29.762	31.174	34.835	35.824	36.316	37.861	37.618	37.441	37.674	37.947	38.527	38.810	39.189	39.206	38.383	2. Receivables/Acceptables
NPF	1.123	1.120	1.279	1.269	1.257	1.238	1.355	1.418	1.025	1.063	1.093	1.043	1.070	1.036	1.013	NPF
a. Murabahah	28.469	29.473	32.987	33.952	34.421	35.818	35.574	35.390	35.579	35.820	36.372	36.647	37.007	36.978	36.088	a. Murabahah
NPF	1.105	1.084	1.247	1.239	1.228	1.210	1.321	1.383	991	1.021	1.051	1.001	1.026	997	966	NPF
b. Qardh	642	847	775	771	774	872	858	841	827	822	809	789	794	805	816	b. Qardh
NPF	10	26	20	20	19	19	19	21	21	27	26	26	26	20	25	NPF
c. Istishna'	650	853	1.074	1.101	1.120	1.170	1.187	1.210	1.268	1.305	1.346	1.374	1.388	1.424	1.480	c. Istishna'
NPF	7	9	12	11	10	10	14	15	13	15	15	15	19	19	22	NPF
3. Pembiayaan Sewa (Ijarah)	9.069	7.268	6.426	6.504	6.396	6.442	6.371	6.314	6.214	6.250	6.443	6.549	6.620	6.819	7.020	3. Ijarah including Leasing receivables
NPF	181	644	180	163	176	152	195	186	156	169	161	165	159	166	150	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	2	0	0	0	0	2	2	-	0	0	4	14	b. Financing through Channeling
NPF	-	-	2	2	0	0	0	0	2	2	-	-	-	-	0	NPF
c. Pembiayaan secara Executing	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.062	7.262	6.420	6.498	6.392	6.438	6.367	6.310	6.209	6.245	6.439	6.545	6.616	6.811	7.002	d. Other Ijarah
NPF	181	644	178	161	176	152	195	185	154	167	161	165	159	166	150	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	59.028	70.525	85.424	88.083	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	Total Financing
NPF	1.791	2.464	2.320	2.146	2.128	2.024	2.268	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Pembiayaan Bagi Hasil	70.146	86.973	103.633	104.044	105.331	111.081	107.334	108.383	111.194	111.384	114.165	118.571	120.349	125.725	127.331	1. Profit Sharing Financing
NPF	3.391	3.147	3.344	4.046	4.738	4.158	4.600	4.831	4.276	4.369	4.421	3.351	3.415	3.432	3.428	NPF
a. Mudharabah	14.815	15.263	15.756	16.665	16.572	15.984	14.848	14.500	15.649	15.619	15.471	14.557	14.313	13.877	14.307	a. Mudharabah
NPF	323	401	381	254	265	327	420	438	462	478	465	280	293	285	270	NPF
b. Musyarakah	55.331	71.710	87.878	87.379	88.759	95.097	92.486	93.883	95.544	95.766	98.694	104.014	106.037	111.848	113.025	b. Musyarakah
NPF	3.068	2.746	2.963	3.793	4.473	3.830	4.179	4.393	3.814	3.890	3.957	3.071	3.122	3.148	3.158	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	120.324	139.565	147.579	149.913	150.730	152.837	151.858	151.616	153.303	154.474	155.572	153.984	155.081	155.824	159.954	2. Receivables/Acceptables
NPF	4.959	5.362	6.135	6.197	6.167	6.117	6.462	6.445	5.990	6.123	6.261	5.237	5.431	5.452	5.165	NPF
a. Murabahah	115.605	133.956	141.268	143.153	143.713	145.301	144.338	144.175	145.536	146.322	147.481	146.211	147.096	147.269	151.435	a. Murabahah
NPF	4.818	5.256	6.026	6.083	6.054	6.007	6.332	6.328	5.908	5.975	6.109	5.147	5.336	5.367	5.075	NPF
b. Qardh	3.948	4.731	5.217	5.639	5.877	6.346	6.315	6.213	6.484	6.830	6.728	6.382	6.580	7.116	7.023	b. Qardh
NPF	121	90	92	97	98	96	112	97	64	128	132	70	71	61	65	NPF
c. Istishna'	770	878	1.094	1.121	1.139	1.189	1.205	1.228	1.283	1.322	1.363	1.391	1.404	1.440	1.496	c. Istishna'
NPF	20	16	17	17	15	14	19	20	18	20	20	24	24	24	25	NPF
3. Pembiayaan Sewa (Ijarah)	8.972	8.105	8.235	8.209	8.437	8.535	8.501	8.641	8.597	8.673	8.794	8.655	8.621	8.781	8.928	3. Ijarah including Leasing receivables
NPF	171	243	219	204	218	176	229	225	188	200	205	231	230	289	270	NPF
a. Pembiayaan Sindikasi	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	2	0	0	0	0	2	2	0	0	0	4	15	b. Financing through Channeling
NPF	-	-	2	2	0	0	0	0	2	2	-	-	-	-	0	NPF
c. Pembiayaan secara Executing	-	-	30	30	29	29	29	29	28	28	28	27	27	27	27	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.812	8.099	8.203	8.177	8.407	8.506	8.471	8.612	8.567	8.643	8.766	8.628	8.594	8.750	8.886	d. Other Ijarah
NPF	171	243	217	202	218	175	229	225	186	198	205	231	230	289	270	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	199.442	234.643	259.448	262.166	264.497	272.453	267.693	268.639	273.093	274.531	278.531	281.210	284.052	290.331	296.213	Total Financing
NPF	8.521	8.752	9.699	10.448	11.123	10.450	11.291	11.501	10.453	10.692	10.888	8.819	9.076	9.173	8.863	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pembiayaan Bagi Hasil	52.398	58.123	62.796	61.489	61.196	63.908	61.444	61.982	63.393	63.763	65.088	63.927	64.660	66.061	66.640	1. Profit Sharing Financing
NPF	2.903	2.447	2.483	3.333	4.043	3.525	3.882	4.049	3.471	3.544	3.579	2.611	2.642	2.600	2.600	NPF
a. Mudharabah	7.979	7.577	7.434	7.043	6.959	6.584	6.211	5.936	6.333	6.402	6.577	6.175	6.042	5.840	5.612	a. Mudharabah
NPF	179	197	110	117	129	207	225	228	221	232	232	90	91	95	88	NPF
b. Musyarakah	44.419	50.546	55.361	54.446	54.238	57.324	55.233	56.046	57.060	57.360	58.511	57.752	58.617	60.221	61.028	b. Musyarakah
NPF	2.725	2.251	2.373	3.216	3.913	3.318	3.656	3.820	3.250	3.313	3.347	2.474	2.520	2.547	2.512	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.216	109.020	113.358	114.701	115.015	115.571	114.822	114.772	115.830	116.733	117.245	115.380	116.097	116.849	121.816	2. Receivables/Acceptables
NPF	4.238	4.632	5.245	5.319	5.301	5.270	5.493	5.423	4.965	5.060	5.169	4.195	4.361	4.415	4.152	NPF
a. Murabahah	87.789	105.112	108.896	109.813	109.892	110.079	109.346	109.382	110.159	110.708	111.309	109.769	110.295	110.522	115.593	a. Murabahah
NPF	4.115	4.560	5.168	5.236	5.216	5.188	5.396	5.341	4.917	4.954	5.058	4.146	4.311	4.370	4.109	NPF
b. Qardh	3.306	3.883	4.442	4.868	5.103	5.474	5.458	5.372	5.657	6.008	5.919	5.593	5.786	6.312	6.207	b. Qardh
NPF	111	64	72	77	80	77	92	77	43	101	106	43	45	41	40	NPF
c. Istishna'	120	25	20	20	19	18	18	18	14	17	18	17	17	16	16	c. Istishna'
NPF	12	7	5	5	5	4	5	5	5	5	5	5	5	5	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.368	1.636	2.229	2.264	2.577	2.609	2.622	2.832	2.874	2.901	2.962	2.939	2.996	2.980	3.085	3. Ijarah including Leasing receivables
NPF	10	17	42	44	46	28	40	47	40	55	63	66	70	123	120	NPF
a. Pembiayaan Sindikasi	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	26	26	26	25	25	25	24	24	24	24	23	23	23	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.215	1.636	2.203	2.238	2.551	2.584	2.597	2.807	2.849	2.876	2.938	2.915	2.972	2.957	3.061	d. Other Ijarah
NPF	10	17	42	44	46	28	40	47	40	55	63	66	70	123	120	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	144.981	168.779	178.383	178.454	178.788	182.088	178.888	179.586	182.097	183.396	185.295	182.246	183.753	185.890	191.541	Total Financing
NPF	7.151	7.096	7.770	8.695	9.389	8.823	9.415	9.519	8.476	8.660	8.810	6.825	7.042	7.180	6.872	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pembiayaan Bagi Hasil	17.748	28.851	40.838	42.555	44.134	47.173	45.890	46.401	47.801	47.622	49.077	54.644	55.690	59.664	60.691	1. Profit Sharing Financing
NPF	487	700	861	713	695	633	718	782	805	824	843	787	804	790	828	NPF
a. Mudharabah	6.836	7.686	8.321	9.622	9.614	9.401	8.637	8.564	9.316	9.216	8.893	8.382	8.270	8.037	8.695	a. Mudharabah
NPF	144	204	271	137	136	120	195	209	241	247	233	190	202	190	182	NPF
b. Musyarakah	10.912	21.165	32.516	32.933	34.521	37.773	37.253	37.837	38.484	38.405	40.184	46.262	47.420	51.627	51.996	b. Musyarakah
NPF	343	496	590	576	559	513	523	573	564	578	610	597	602	600	646	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	29.108	30.545	34.221	35.212	35.715	37.266	37.036	36.844	37.472	37.741	38.326	38.604	38.983	38.975	38.138	2. Receivables/Acceptables
NPF	721	730	890	878	866	847	969	1.022	1.025	1.063	1.093	1.043	1.070	1.036	1.013	NPF
a. Murabahah	27.816	28.845	32.372	33.339	33.821	35.223	34.992	34.793	35.377	35.614	36.172	36.442	36.802	36.747	35.842	a. Murabahah
NPF	704	695	858	847	838	819	935	987	991	1.021	1.051	1.001	1.026	997	966	NPF
b. Qardh	642	847	775	771	774	872	858	841	827	822	809	789	794	805	816	b. Qardh
NPF	10	26	20	20	19	19	19	21	21	27	26	26	26	20	25	NPF
c. Istishna'	650	853	1.074	1.101	1.120	1.170	1.187	1.210	1.268	1.305	1.346	1.374	1.388	1.424	1.480	c. Istishna'
NPF	7	9	12	11	10	10	14	15	13	15	15	15	19	19	22	NPF
3. Pembiayaan Sewa (Ijarah)	7.605	6.469	6.007	5.945	5.860	5.926	5.878	5.809	5.723	5.772	5.832	5.716	5.626	5.801	5.843	3. Ijarah including Leasing receivables
NPF	161	225	177	161	172	147	189	178	148	145	142	165	159	166	150	NPF
a. Pembiayaan Sindikasi	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	2	2	0	0	0	0	2	2	0	0	0	4	14	b. Financing through Channeling
NPF	0	-	2	2	0	0	0	0	2	2	0	-	-	-	0	NPF
c. Pembiayaan secara Executing	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.597	6.462	6.001	5.939	5.855	5.922	5.874	5.805	5.717	5.766	5.828	5.712	5.622	5.793	5.825	d. Other Ijarah
NPF	161	225	175	159	172	147	189	178	146	143	142	165	159	166	150	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	54.461	65.864	81.065	83.712	85.709	90.365	88.805	89.054	90.996	91.135	93.235	98.964	100.299	104.440	104.672	Total Financing
NPF	1.370	1.656	1.928	1.752	1.734	1.628	1.876	1.982	1.977	2.032	2.078	1.994	2.033	1.993	1.991	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Jenis Penggunaan dan Kategori Usaha	2015	2016	2017				2018								Type of Usage and Debtor Group	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Modal Kerja	79.949	87.363	95.375	95.249	95.847	99.825	94.593	94.490	97.471	97.569	98.656	102.091	101.031	102.515	103.479	1. Working Capital
a. UMKM	33.382	35.827	37.235	37.138	36.360	37.868	36.497	36.322	37.440	38.093	38.333	37.441	37.345	37.773	38.132	a. Micro, Small and Medium Enterprise
NPF	2.275	2.123	2.077	2.342	2.207	2.196	2.352	2.342	2.306	2.439	2.442	2.118	2.139	2.169	2.240	NPF
b. Bukan UMKM	46.567	51.535	58.139	58.110	59.487	61.957	58.096	58.168	60.031	59.476	60.323	64.650	63.685	64.742	65.347	b. Non Micro, Small and Medium Enterprise
NPF	2.643	2.872	2.643	2.898	3.697	2.916	3.315	3.337	2.824	2.825	2.934	2.120	2.191	2.102	1.854	NPF
2. Investasi	51.690	60.042	63.358	64.286	64.312	66.848	66.938	67.631	67.502	67.008	67.831	68.031	68.956	71.827	72.668	2. Investment
a. UMKM	16.909	18.703	20.357	20.511	20.631	21.111	21.277	21.211	21.425	22.466	22.657	22.464	22.533	20.762	21.186	a. Micro, Small and Medium Enterprise
NPF	1.136	1.744	1.222	1.243	1.185	1.140	1.275	1.323	1.230	1.324	1.394	1.135	1.154	1.167	1.137	NPF
b. Bukan UMKM	34.781	41.339	43.001	43.775	43.681	45.737	45.660	46.420	46.077	44.542	45.174	45.566	46.422	51.065	51.481	b. Non Micro, Small and Medium Enterprise
NPF	1.189	1.622	2.242	2.437	2.463	2.593	2.517	2.588	2.284	2.484	2.392	1.999	2.012	2.127	2.369	NPF
3. Konsumsi (Bukan UMKM)	81.357	100.602	112.844	114.670	116.348	119.021	119.101	119.975	121.648	123.178	125.268	124.899	127.437	129.169	134.372	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.005	1.937	2.347	2.365	2.391	2.208	2.529	2.561	2.409	2.624	2.695	2.300	2.433	2.468	2.405	NPF
Total Pembiayaan	212.996	248.007	271.576	274.205	276.507	285.695	280.631	282.096	286.621	287.755	291.756	295.021	297.423	303.512	310.519	Total Financing
Total NPF	9.248	10.298	10.532	11.286	11.943	11.054	11.988	12.152	11.052	11.696	11.857	9.673	9.929	10.034	10.005	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2015	2016	2017				2018								Type of Usage and Debtor Group	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1. Modal Kerja	63.640	68.420	71.520	70.661	70.304	72.188	69.340	69.640	71.759	72.461	73.079	71.475	71.490	71.939	71.917	1. Working Capital
a. UMKM	26.650	28.458	29.112	28.828	28.027	28.973	27.911	27.846	28.759	28.948	29.192	28.137	28.300	28.697	29.110	a. Micro, Small and Medium Enterprise
NPF	1.808	1.751	1.679	1.956	1.827	1.826	1.959	1.953	1.878	2.022	2.018	1.715	1.733	1.755	1.836	NPF
b. Bukan UMKM	36.990	39.962	42.408	41.833	42.277	43.215	41.429	41.794	43.000	43.513	43.887	43.338	43.191	43.242	42.807	b. Non Micro, Small and Medium Enterprise
NPF	2.076	2.239	1.988	2.374	3.175	2.437	2.761	2.756	2.209	2.232	2.362	1.558	1.621	1.545	1.306	NPF
2. Investasi	40.239	45.768	46.686	46.964	46.895	47.427	47.039	47.317	47.168	46.660	46.970	46.613	46.902	47.637	47.971	2. Investment
a. UMKM	14.228	15.589	15.760	15.762	15.820	16.004	16.229	16.092	16.448	16.547	16.641	16.281	16.315	16.186	16.812	a. Micro, Small and Medium Enterprise
NPF	977	1.541	984	1.006	950	900	1.007	1.024	977	1.076	1.111	865	868	884	878	NPF
b. Bukan UMKM	26.011	30.178	30.926	31.202	31.075	31.422	30.810	31.224	30.720	30.112	30.329	30.332	30.587	31.451	31.159	b. Non Micro, Small and Medium Enterprise
NPF	1.060	995	2.113	2.309	2.337	2.446	2.357	2.402	2.118	2.264	2.177	1.816	1.832	1.928	2.153	NPF
3. Konsumsi (Bukan UMKM)	50.089	63.294	67.946	68.497	69.167	70.174	70.130	70.491	71.137	71.922	72.701	71.589	72.757	73.353	78.647	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.534	1.309	1.448	1.496	1.527	1.421	1.636	1.631	1.491	1.649	1.696	1.316	1.432	1.511	1.419	NPF
Total Pembiayaan	153.968	177.482	186.152	186.122	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	Total Financing
Total NPF	7.456	7.834	8.212	9.140	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2015	2016	2017				2018									Type of Usage and Debtor Group
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	16.309	18.943	23.854	24.588	25.543	27.637	25.253	24.850	25.713	25.108	25.577	30.616	29.540	30.577	31.562	1. Working Capital
a. UMKM	6.732	7.369	8.123	8.311	8.334	8.895	8.586	8.476	8.681	9.145	9.141	9.304	9.046	9.077	9.022	a. Micro, Small and Medium Enterprise
NPF	466	373	398	386	380	369	393	389	428	418	425	403	406	414	405	NPF
b. Bukan UMKM	9.577	11.573	15.731	16.277	17.210	18.742	16.667	16.374	17.032	15.963	16.436	21.312	20.495	21.500	22.540	b. Non Micro, Small and Medium Enterprise
NPF	567	633	655	525	522	479	554	581	615	592	572	562	570	558	549	NPF
2. Investasi	11.452	14.275	16.672	17.322	17.417	19.422	19.899	20.314	20.333	20.348	20.861	21.418	22.054	24.190	24.696	2. Investment
a. UMKM	2.682	3.114	4.597	4.749	4.811	5.107	5.049	5.118	4.977	5.919	6.016	6.184	6.218	4.576	4.374	a. Micro, Small and Medium Enterprise
NPF	159	203	238	237	235	240	269	299	253	249	283	270	286	283	258	NPF
b. Bukan UMKM	8.770	11.160	12.075	12.573	12.606	14.315	14.851	15.196	15.356	14.429	14.845	15.234	15.836	19.614	20.322	b. Non Micro, Small and Medium Enterprise
NPF	129	627	129	129	126	148	159	187	166	220	215	184	180	198	216	NPF
3. Konsumsi (Bukan UMKM)	31.268	37.308	44.897	46.173	47.182	48.846	48.971	49.484	50.512	51.256	52.568	53.310	54.680	55.816	55.725	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	471	628	899	870	864	787	893	930	918	974	998	983	1.002	957	986	NPF
Total Pembiayaan	59.028	70.525	85.424	88.083	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	Total Financing
Total NPF	1.791	2.464	2.320	2.146	2.128	2.024	2.268	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2015	2016	2017				2018									Financing by Industrial Origin
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Pertanian, Perburuan dan Kehutanan	7.950	8.531	9.741	10.027	10.071	10.419	10.234	10.238	10.396	10.526	10.904	11.924	11.866	11.618	11.844	Agricultures, Hunting and Forestry
NPF	431	380	322	351	336	322	329	330	377	326	304	296	328	352	354	NPF
Perikanan	1.198	1.405	1.370	1.265	1.291	1.462	1.445	1.450	1.048	1.033	1.196	1.191	1.166	1.189	1.187	Fishery
NPF	24	35	38	51	50	48	51	53	57	56	51	38	37	39	39	NPF
Pertambangan dan Penggalian	6.145	6.604	7.012	7.039	6.909	6.864	6.598	6.652	6.551	6.442	6.297	5.555	5.766	5.852	5.769	Mining and Quarrying
NPF	422	578	509	509	495	317	467	381	379	410	350	101	85	85	54	NPF
Industri Pengolahan	17.982	19.745	20.422	20.870	21.017	21.463	20.541	21.165	21.440	21.801	22.155	22.934	22.857	22.662	23.595	Processing Industry
NPF	876	1.336	993	1.373	1.535	1.382	1.399	1.549	1.251	1.161	1.230	1.043	1.121	1.124	1.121	NPF
Listrik, gas dan air	6.427	8.117	7.733	7.698	7.985	11.044	11.202	11.266	11.150	10.638	10.379	13.576	13.894	16.584	16.430	Electricity, Gas and Water
NPF	835	901	689	858	850	916	910	920	852	782	777	564	558	563	725	NPF
Konstruksi	11.193	14.435	21.540	20.841	21.405	22.198	21.293	20.819	21.273	20.459	20.970	22.033	22.294	23.341	22.579	Construction
NPF	576	507	1.014	1.109	1.151	1.036	1.070	1.139	901	974	968	873	872	864	609	NPF
Perdagangan Besar dan Eceran	25.993	30.319	31.600	32.257	32.401	32.839	32.025	31.920	32.472	32.628	33.293	32.935	31.861	32.646	33.258	Wholesale and Retail Trade
NPF	2.135	2.140	1.874	1.912	1.982	1.919	2.215	2.205	2.223	2.228	2.342	2.124	2.126	2.114	2.012	NPF
Penyediaan akomodasi dan penyediaan makan minum	2.101	3.043	3.542	3.277	3.432	3.613	3.852	3.657	3.730	3.958	4.095	4.125	4.211	4.197	4.162	Provision of accomodation and the provision of eating and drinking
NPF	94	82	100	112	110	98	103	105	75	80	80	86	82	91	87	NPF
Transportasi, pergudangan dan komunikasi	11.072	10.921	10.019	10.008	9.938	10.087	9.710	9.645	9.833	9.748	9.619	9.841	10.080	10.214	10.221	Transportation, Warehousing and Communications
NPF	515	565	735	783	829	820	745	673	580	594	504	402	391	380	609	NPF
Perantara Keuangan	19.184	18.948	19.564	19.811	19.358	19.583	18.145	17.794	18.590	18.778	18.855	17.769	17.406	17.351	18.217	Financial intermediaries
NPF	213	459	289	183	494	498	581	598	335	292	312	140	149	153	140	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.365	12.797	12.045	11.999	11.905	12.326	11.746	12.089	12.218	12.288	12.285	12.217	12.397	12.368	12.662	Real Estate, Business, Ownership, and Business Services
NPF	474	1.000	1.142	1.169	1.211	1.023	1.047	1.037	1.010	1.436	1.473	1.249	1.268	1.267	1.258	NPF
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	266	9	8	8	8	7	9	9	5	5	5	4	7	7	7	Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	2	0	0	0	0	0	NPF
Jasa Pendidikan	3.193	3.786	4.693	4.793	4.766	4.905	4.953	4.940	4.794	4.824	4.892	4.947	5.253	5.140	5.147	Education Services
NPF	69	28	64	86	86	59	63	65	38	43	46	50	49	52	51	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.550	3.030	3.658	3.810	3.850	4.021	3.963	3.963	3.981	3.776	3.858	3.862	3.885	4.174	4.174	Health Services and Social Activities
NPF	61	20	37	30	58	61	72	69	53	61	67	66	74	127	127	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.600	4.617	4.880	4.942	4.947	4.973	4.960	4.953	6.699	6.836	6.839	6.454	6.290	6.253	6.143	Community, Sociocultural, Entertainment and Other Individual Services
NPF	287	259	207	207	200	181	240	236	355	471	495	200	218	230	262	NPF
Jasa Perorangan yang Melayani Rumah Tangga	274	337	330	332	332	331	327	323	331	336	347	354	351	352	360	Individual Services which Serve Households
NPF	3	13	14	14	14	11	13	11	12	12	14	13	13	13	13	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	International Agency and Other Extra Agency International
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	2.147	760	575	557	545	538	527	1.238	462	502	498	402	401	394	391	Business Activities which are not clearly defined
NPF	224	58	173	165	150	153	153	218	145	144	146	128	126	113	113	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	43.413	51.195	57.895	58.675	59.257	60.663	60.590	61.126	62.321	63.916	65.119	65.221	66.716	67.756	68.744	For Home Ownership
NPF	1.088	1.123	1.421	1.442	1.474	1.353	1.510	1.539	1.455	1.625	1.693	1.372	1.493	1.437	1.460	NPF
Untuk Pemilikan Flat atau Apartemen	1.446	1.512	1.811	1.862	1.903	1.956	1.982	2.037	2.092	2.137	2.231	2.240	2.327	2.430	2.514	For Apartement Ownership
NPF	30	33	49	59	47	43	46	44	39	45	44	31	27	27	41	NPF
Untuk Pemilikan Ruko atau Rukan	2.236	3.101	3.120	3.102	3.157	3.142	3.094	3.091	3.119	3.113	3.105	3.121	3.168	3.208	3.261	For Shop House Ownership
NPF	72	103	123	119	122	121	147	156	157	160	151	132	136	130	134	NPF
Untuk Pemilikan Kendaraan Bermotor	8.971	8.607	9.420	9.744	10.120	10.122	10.017	9.847	9.779	9.707	9.881	10.012	10.145	10.209	10.330	For Vehicles Ownership
NPF	131	90	113	102	103	104	151	152	153	167	170	188	182	295	181	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	20.974	33.183	37.987	38.681	39.201	40.303	40.571	40.677	41.476	41.526	42.097	41.796	42.262	42.735	43.441	Others
NPF	536	466	540	550	550	517	584	573	509	522	536	486	497	483	466	NPF
Bukan Lapangan Usaha Lainnya	4.318	3.005	2.610	2.605	2.711	2.835	2.846	3.199	2.861	2.779	2.835	2.510	2.819	2.829	6.082	Non Industrial Origin - Others
NPF	149	122	101	93	94	70	90	98	95	105	101	91	98	97	123	NPF
Total Pembiayaan	212.996	248.007	271.576	274.205	276.507	285.695	280.631	282.096	286.621	287.755	291.756	295.021	297.423	303.512	310.519	Total Financing
Total NPF	9.247	10.298	10.532	11.286	11.943	11.054	11.988	12.152	11.052	11.696	11.857	9.673	9.929	10.034	10.005	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2015	2016	2017				2018									Financing by Industrial Origin
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Pertanian, Perburuan dan Kehutanan	6.546	6.884	7.174	7.197	7.267	7.625	7.456	7.452	7.642	7.791	7.998	8.920	8.766	8.506	8.731	Agricultures, Hunting and Forestry
NPF	350	287	198	198	228	214	211	211	263	212	190	182	215	239	231	NPF
Perikanan	997	1.239	1.202	1.096	1.124	1.296	1.282	1.282	884	880	1.045	1.042	1.019	1.044	1.046	Fishery
NPF	16	28	34	47	46	44	46	48	52	51	46	33	32	34	34	NPF
Pertambangan dan Penggalian	4.813	4.987	5.171	5.181	5.067	5.034	4.806	4.822	4.753	4.640	4.371	3.386	3.384	3.411	3.365	Mining and Quarrying
NPF	377	563	496	496	482	301	406	320	318	348	314	84	68	70	42	NPF
Industri Pengolahan	14.401	15.735	16.872	16.962	16.997	16.591	15.670	15.803	16.128	16.262	16.305	16.813	16.924	16.842	16.811	Processing Industry
NPF	767	761	833	1.216	1.378	1.273	1.291	1.440	1.134	1.037	1.106	919	998	1.011	1.040	NPF
Listrik, gas dan air	5.997	7.709	6.929	6.888	6.913	8.186	8.342	8.389	8.332	8.214	7.957	7.133	7.427	8.210	8.059	Electricity, Gas and Water
NPF	424	510	300	466	460	525	523	522	459	782	777	564	558	563	725	NPF
Konstruksi	7.691	8.396	10.563	10.214	10.145	10.582	10.149	10.062	10.692	10.833	10.846	10.868	11.063	11.784	12.130	Construction
NPF	446	382	861	958	1.005	888	919	962	724	760	752	671	671	661	420	NPF
Perdagangan Besar dan Eceran	22.173	25.881	25.953	25.809	25.678	26.144	25.615	25.641	25.494	25.739	26.489	26.553	25.559	25.533	25.661	Wholesale and Retail Trade
NPF	1.915	1.799	1.649	1.693	1.764	1.711	1.934	1.906	1.899	1.918	1.996	1.821	1.796	1.707	1.707	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.682	1.948	1.896	1.698	1.970	2.041	2.069	2.049	2.136	2.221	2.388	2.393	2.498	2.489	2.560	Provision of accomodation and the provision of eating and drinking
NPF	49	72	71	83	83	71	75	76	59	65	66	70	67	75	72	NPF
Transportasi, pergudangan dan komunikasi	9.654	9.446	8.771	8.771	8.723	8.834	8.451	8.336	8.538	8.430	8.259	8.254	8.358	8.277	8.207	Transportation, Warehousing and Communications
NPF	459	508	704	761	805	767	673	596	511	526	436	338	327	302	531	NPF
Perantara Keuangan	11.944	11.729	11.974	11.844	11.435	11.273	10.933	10.736	11.174	11.288	11.507	10.450	11.015	11.009	10.673	Financial intermediaries
NPF	179	408	125	140	452	460	540	544	271	255	259	86	95	110	99	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.364	9.316	9.580	9.599	9.527	9.351	9.014	9.149	9.045	8.700	8.646	8.489	8.492	8.487	8.744	Real Estate, Business, Ownership, and Business Services
NPF	390	895	1.063	1.096	1.139	952	978	969	944	965	1.016	782	805	800	788	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	266	9	7	7	7	6	8	8	4	4	4	3	6	6	6	Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	2	2	0	0	0	0	NPF
Jasa Pendidikan	2.883	3.396	4.027	4.139	4.086	4.213	4.220	4.210	4.070	4.100	4.163	4.203	4.440	4.370	4.381	Education Services
NPF	68	23	55	78	77	51	54	57	32	36	38	43	40	40	39	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.202	2.715	3.306	3.420	3.483	3.648	3.587	3.581	3.574	3.456	3.500	3.496	3.516	3.777	3.773	Health Services and Social Activities
NPF	50	16	17	34	55	57	67	64	47	55	61	61	63	116	111	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.664	3.932	4.026	4.057	4.057	4.072	4.066	4.066	5.808	5.911	5.910	5.539	5.379	5.303	5.204	Community, Sociocultural, Entertainment and Other Individual Services
NPF	209	204	172	172	165	143	201	193	315	430	454	164	173	178	212	NPF
Jasa Perorangan yang Melayani Rumah Tangga	271	333	325	328	328	326	321	317	324	329	340	347	343	344	353	Individual Services which Serve Households
NPF	3	12	14	14	14	11	12	11	11	12	14	13	12	12	12	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	International Agency and Other Extra Agency International
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	1.331	532	429	413	394	391	389	1.055	327	323	322	201	200	183	184	Business Activities which are not clearly defined
NPF	218	56	170	162	148	150	151	214	141	140	141	122	121	107	108	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	24.120	27.564	29.520	29.664	29.871	30.179	29.966	29.965	30.219	31.165	31.384	30.935	31.437	31.571	32.103	For Home Ownership
NPF	742	683	776	807	829	770	880	884	815	943	983	686	780	766	765	NPF
Untuk Pemilikan Flat atau Apartemen	774	884	883	880	835	829	819	819	819	824	842	810	804	799	796	For Apartement Ownership
NPF	27	23	29	39	40	37	39	37	32	40	40	24	24	25	25	NPF
Untuk Pemilikan Ruko atau Rukan	1.447	1.346	1.341	1.331	1.374	1.332	1.296	1.302	1.302	1.254	1.230	1.208	1.219	1.228	1.261	For Shop House Ownership
NPF	53	49	56	50	53	61	86	89	88	88	84	71	79	73	80	NPF
Untuk Pemilikan Kendaraan Bermotor	4.508	4.260	4.011	4.031	4.091	3.926	3.916	3.923	4.024	4.099	4.182	4.197	4.223	4.321	4.417	For Vehicles Ownership
NPF	85	46	52	53	53	53	54	53	50	52	56	63	57	54	54	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.428	27.554	30.561	30.956	31.256	32.129	32.293	32.251	32.851	32.733	33.136	32.812	33.141	33.498	34.886	Others
NPF	498	416	466	483	487	460	516	499	440	453	466	416	428	412	405	NPF
Bukan Lapangan Usaha Lainnya	2.812	1.686	1.630	1.636	1.739	1.787	1.839	2.232	1.922	1.848	1.927	1.626	1.932	1.936	5.184	Non Industrial Origin - Others
NPF	128	91	70	63	66	41	61	69	66	71	67	57	64	70	91	NPF
Total Pembiayaan	153.968	177.482	186.152	186.122	186.366	189.798	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.535	Total Financing
Total NPF	7.456	7.834	8.212	8.140	8.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2015	2016	2017				2018									Financing by Industrial Origin
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Pertanian, Perburuan dan Kehutanan	1.404	1.647	2.567	2.830	2.804	2.794	5.556	2.786	2.754	2.736	2.906	3.004	3.100	3.112	3.112	Agricultures, Hunting and Forestry
NPF	81	93	124	123	121	117	236	119	114	113	115	114	113	113	122	NPF
Perikanan	200	166	168	170	167	166	326	168	163	153	151	150	147	145	141	Fishery
NPF	8	7	4	4	4	4	8	5	5	5	5	5	5	5	5	NPF
Pertambangan dan Penggalian	1.332	1.616	1.841	1.858	1.842	1.830	3.583	1.830	1.798	1.803	1.926	2.169	2.382	2.441	2.405	Mining and Quarrying
NPF	46	15	13	13	14	16	121	61	60	62	36	17	17	15	11	NPF
Industri Pengolahan	3.582	4.010	3.550	3.907	4.020	4.871	9.743	5.362	5.312	5.539	5.850	6.121	5.933	5.820	6.784	Processing Industry
NPF	109	575	160	157	157	110	217	108	117	125	124	123	113	110	123	NPF
Listrik, gas dan air	430	409	804	810	1.072	2.859	5.720	2.877	2.818	2.424	2.422	6.443	6.467	8.374	8.370	Electricity, Gas and Water
NPF	411	390	389	392	390	391	774	398	393	-	-	-	-	0	0	NPF
Konstruksi	3.502	6.039	10.978	10.627	11.260	11.616	22.289	10.756	10.581	9.626	10.124	11.165	11.231	11.556	10.449	Construction
NPF	130	124	154	151	145	148	303	177	177	213	216	201	201	203	190	NPF
Perdagangan Besar dan Eceran	3.820	4.438	5.647	6.448	6.723	6.694	12.819	6.279	6.978	6.889	6.804	6.382	6.302	7.113	7.597	Wholesale and Retail Trade
NPF	220	341	226	219	218	208	560	299	323	310	346	303	316	318	305	NPF
Penyediaan akomodasi dan penyediaan makan minum	419	1.095	1.647	1.579	1.462	1.572	3.566	1.608	1.594	1.738	1.707	1.732	1.714	1.708	1.603	Provision of accomodation and the provision of eating and drinking
NPF	44	11	29	29	27	27	55	29	16	14	14	15	15	16	15	NPF
Transportasi, pergudangan dan komunikasi	1.418	1.475	1.248	1.236	1.215	1.253	2.518	1.309	1.295	1.317	1.361	1.586	1.722	1.937	2.014	Transportation, Warehousing and Communications
NPF	56	57	31	22	24	53	145	77	69	68	69	64	64	78	78	NPF
Perantara Keuangan	7.240	7.219	7.590	7.967	7.923	8.310	14.423	7.058	7.416	7.490	7.349	7.319	6.391	6.342	7.544	Financial intermediaries
NPF	34	51	164	43	42	38	83	54	64	37	53	53	44	44	41	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.001	3.480	2.464	2.400	2.378	2.975	5.465	2.940	3.173	3.588	3.639	3.728	3.904	3.882	3.918	Real Estate, Business, Ownership, and Business Services
NPF	85	105	79	74	73	71	138	69	66	471	457	467	463	466	470	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	1	1	1	1	2	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	310	389	666	654	680	692	1.466	730	724	723	729	744	813	770	767	Education Services
NPF	1	5	9	8	8	8	17	8	7	7	8	8	9	13	12	NPF
Jasa Kesehatan dan Kegiatan Sosial	348	315	352	390	367	372	753	381	407	320	358	366	368	398	401	Health Services and Social Activities
NPF	11	4	3	3	3	4	10	4	6	6	6	6	11	12	11	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	936	685	854	885	890	901	1.788	886	891	924	929	915	911	950	939	Community, Sociocultural, Entertainment and Other Individual Services
NPF	79	55	35	35	35	37	77	43	40	41	41	36	44	52	50	NPF
Jasa Perorangan yang Melayani Rumah Tangga	3	4	4	5	4	5	12	6	7	7	7	7	8	7	7	Individual Services which Serve Households
NPF	0	0	1	1	1	0	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	815	228	146	144	152	147	276	184	135	178	176	201	201	211	207	Business Activities which are not clearly defined
NPF	6	2	2	2	3	2	5	4	4	5	6	6	5	5	5	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	19.292	23.631	28.375	29.011	29.386	30.483	61.249	31.161	32.102	32.751	33.735	34.285	35.279	36.186	36.641	For Home Ownership
NPF	346	439	646	635	646	583	1.259	655	639	682	710	687	713	671	695	NPF
Untuk Pemilikan Flat atau Apartemen	672	627	928	983	1.067	1.127	2.325	1.218	1.273	1.313	1.389	1.430	1.523	1.632	1.718	For Apartment Ownership
NPF	3	10	19	20	7	6	15	7	8	5	5	7	3	3	16	NPF
Untuk Pemilikan Ruko atau Rukan	789	1.755	1.778	1.771	1.783	1.810	3.595	1.789	1.818	1.860	1.875	1.913	1.949	1.980	2.000	For Shop House Ownership
NPF	18	53	67	69	69	61	122	67	68	71	67	61	57	57	54	NPF
Untuk Pemilikan Kendaraan Bermotor	4.463	4.347	5.409	5.713	6.029	6.221	12.202	5.923	5.755	5.609	5.699	5.814	5.921	5.888	5.912	For Vehicles Ownership
NPF	46	44	62	49	51	52	196	99	104	114	113	125	125	128	127	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.546	5.629	7.426	7.725	7.946	8.158	16.556	8.426	8.625	8.793	8.962	8.983	9.121	9.237	8.555	Others
NPF	38	50	74	67	64	57	137	74	70	68	70	70	69	71	61	NPF
Bukan Lapangan Usaha Lainnya	1.505	1.320	981	970	971	1.048	2.015	967	939	931	908	884	886	894	898	Non Industrial Origin - Others
NPF	21	31	32	30	28	29	57	29	29	34	34	34	34	27	32	NPF
Total Pembiayaan	59.028	70.525	85.424	88.083	90.142	95.906	188.247	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	Total Financing
Total NPF	1.791	2.464	2.320	2.146	2.128	2.024	4.536	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	Total NPF

Miliar Rupiah (in Billion IDR)

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan September 2018 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - September 2018)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.035	3.157	2.518	3.017	18.594	Jawa Barat
NPF	452	62	171	664	379	NPF
Banten	993	655	534	367	6.038	Banten
NPF	56	34	38	12	75	NPF
DKI Jakarta	9.244	46.932	6.492	34.666	35.696	DKI Jakarta
NPF	247	1.005	130	1.234	715	NPF
D.I Yogyakarta	615	210	420	863	1.777	D.I Yogyakarta
NPF	18	2	9	-	36	NPF
Jawa Tengah	3.518	4.193	1.777	2.831	6.736	Jawa Tengah
NPF	108	107	49	63	128	NPF
Jawa Timur	5.069	6.054	1.889	2.817	10.643	Jawa Timur
NPF	340	476	88	243	178	NPF
Bengkulu	166	11	240	16	710	Bengkulu
NPF	22	0	16	-	14	NPF
Jambi	320	84	381	282	1.765	Jambi
NPF	29	25	15	-	32	NPF
Aceh	1.442	45	273	74	12.470	Aceh
NPF	166	0	38	-	42	NPF
Sumatera Utara	2.137	665	918	1.787	4.954	Sumatera Utara
NPF	251	34	169	15	170	NPF
Sumatera Barat	768	38	417	152	2.442	Sumatera Barat
NPF	74	1	32	1	44	NPF
Riau	740	108	616	507	3.633	Riau
NPF	23	0	92	1	37	NPF
Sumatera Selatan	915	441	770	699	3.403	Sumatera Selatan
NPF	38	4	55	4	97	NPF
Bangka Belitung	75	4	90	0	299	Bangka Belitung
NPF	2	1	0	-	5	NPF
Kepulauan Riau	175	79	166	836	2.590	Kepulauan Riau
NPF	7	-	5	-	32	NPF
Lampung	915	247	242	342	1.131	Lampung
NPF	50	0	24	27	20	NPF
Kalimantan Selatan	614	600	332	876	1.966	Kalimantan Selatan
NPF	79	8	18	18	59	NPF
Kalimantan Barat	868	326	905	59	2.221	Kalimantan Barat
NPF	14	0	21	-	33	NPF
Kalimantan Timur	929	269	536	202	2.659	Kalimantan Timur
NPF	42	55	32	25	84	NPF
Kalimantan Tengah	192	0	59	375	620	Kalimantan Tengah
NPF	6	-	1	-	17	NPF

**Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan September 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - September 2018)
Miliar Rp (Billion IDR)**

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	128	24	89	11	1.088	Sulawesi Tengah
NPF	19	-	11	-	20	NPF
Sulawesi Selatan	684	479	501	410	3.855	Sulawesi Selatan
NPF	51	34	50	3	62	NPF
Sulawesi Utara	72	-	47	0	330	Sulawesi Utara
NPF	6	-	5	0	6	NPF
Gorontalo	12	13	10	2	218	Gorontalo
NPF	2	0	2	0	8	NPF
Sulawesi Barat	6	3	8	0	264	Sulawesi Barat
NPF	0	0	2	-	1	NPF
Sulawesi Tenggara	158	12	121	11	754	Sulawesi Tenggara
NPF	20	-	11	-	17	NPF
Nusa Tenggara Barat	936	20	495	25	5.624	Nusa Tenggara Barat
NPF	85	1	21	-	53	NPF
Bali	272	24	169	117	1.063	Bali
NPF	18	4	25	59	29	NPF
Nusa Tenggara Timur	46	3	11	-	104	Nusa Tenggara Timur
NPF	1	-	-	-	0	NPF
Maluku	5	-	10	-	165	Maluku
NPF	0	-	0	-	1	NPF
Papua	32	42	107	29	259	Papua
NPF	1	-	3	-	5	NPF
Maluku Utara	33	26	23	-	207	Maluku Utara
NPF	2	-	0	-	1	NPF
Papua Barat	19	0	22	1	96	Papua Barat
NPF	8	-	1	-	2	NPF
Lainnya	-	583	-	106	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	38.132	65.347	21.186	51.481	134.372	Total
NPF	2.240	1.854	1.137	2.369	2.405	NPF

Miliar Rupiah (in Billion IDR)

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan September 2018 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - September 2018) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	4.967	2.575	2.252	2.391	12.248	Jawa Barat
NPF	413	62	161	664	280	NPF
Banten	736	553	457	284	3.514	Banten
NPF	55	34	38	12	69	NPF
DKI Jakarta	6.290	28.332	4.752	20.675	13.496	DKI Jakarta
NPF	226	481	81	1.113	263	NPF
D.I Yogyakarta	484	130	370	443	955	D.I Yogyakarta
NPF	14	2	9	-	23	NPF
Jawa Tengah	2.758	3.306	1.004	1.511	3.324	Jawa Tengah
NPF	86	104	41	50	78	NPF
Jawa Timur	4.046	4.702	1.612	1.357	5.664	Jawa Timur
NPF	273	473	77	237	135	NPF
Bengkulu	162	11	225	16	709	Bengkulu
NPF	22	0	16	-	14	NPF
Jambi	296	83	363	0	1.446	Jambi
NPF	26	25	15	-	29	NPF
Aceh	1.365	39	272	74	12.347	Aceh
NPF	166	0	38	-	40	NPF
Sumatera Utara	983	486	654	1.015	2.391	Sumatera Utara
NPF	82	29	122	1	59	NPF
Sumatera Barat	604	37	303	67	1.379	Sumatera Barat
NPF	58	1	23	0	38	NPF
Riau	496	80	492	435	1.353	Riau
NPF	21	-	34	-	25	NPF
Sumatera Selatan	579	426	536	529	1.169	Sumatera Selatan
NPF	19	0	44	-	31	NPF
Bangka Belitung	73	4	87	0	206	Bangka Belitung
NPF	2	1	0	-	5	NPF
Kepulauan Riau	124	58	129	827	1.240	Kepulauan Riau
NPF	6	-	5	-	23	NPF
Lampung	915	103	242	138	981	Lampung
NPF	50	0	24	27	16	NPF
Kalimantan Selatan	449	429	246	364	919	Kalimantan Selatan
NPF	61	1	9	17	23	NPF
Kalimantan Barat	863	212	889	58	1.391	Kalimantan Barat
NPF	14	0	16	-	32	NPF
Kalimantan Timur	636	260	388	143	1.416	Kalimantan Timur
NPF	28	54	26	25	41	NPF
Kalimantan Tengah	192	0	59	375	620	Kalimantan Tengah
NPF	6	-	1	-	17	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan September 2018 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - September 2018) Milyar Rp (Billion IDR)							
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province	
	UMKM	Bukan UMKM	UMKM	Bukan UMKM			
Sulawesi Tengah	128	24	89	11	1.088	Sulawesi Tengah	
NPF	19	-	11	-	20	NPF	
Sulawesi Selatan	457	252	413	261	2.026	Sulawesi Selatan	
NPF	48	33	35	1	40	NPF	
Sulawesi Utara	72	-	47	0	330	Sulawesi Utara	
NPF	6	-	5	0	6	NPF	
Gorontalo	12	13	10	2	218	Gorontalo	
NPF	2	0	2	0	8	NPF	
Sulawesi Barat	6	1	8	-	218	Sulawesi Barat	
NPF	0	0	2	-	1	NPF	
Sulawesi Tenggara	158	12	121	11	754	Sulawesi Tenggara	
NPF	20	-	11	-	17	NPF	
Nusa Tenggara Barat	907	13	494	24	5.572	Nusa Tenggara Barat	
NPF	85	0	21	-	53	NPF	
Bali	218	13	130	9	843	Bali	
NPF	14	4	6	5	23	NPF	
Nusa Tenggara Timur	46	3	11	-	104	Nusa Tenggara Timur	
NPF	1	-	-	-	0	NPF	
Maluku	5	-	10	-	165	Maluku	
NPF	0	-	0	-	1	NPF	
Papua	32	42	107	29	259	Papua	
NPF	1	-	3	-	5	NPF	
Maluku Utara	33	26	23	-	207	Maluku Utara	
NPF	2	-	0	-	1	NPF	
Papua Barat	19	0	22	1	96	Papua Barat	
NPF	8	-	1	-	2	NPF	
Lainnya	-	583	-	106	0	Outside Indonesia	
NPF	-	-	-	-	-	NPF	
Total	29.110	42.807	16.812	31.159	78.647	Total	
NPF	1.836	1.306	878	2.153	1.419	NPF	

Miliar Rupiah (in Billion IDR)

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan September 2018 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - September 2018) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.068	582	266	626	6.346	Jawa Barat
NPF	40	-	9	-	99	NPF
Banten	257	102	77	83	2.524	Banten
NPF	1	-	-	-	6	NPF
DKI Jakarta	2.954	18.600	1.740	13.991	22.200	DKI Jakarta
NPF	21	524	49	122	452	NPF
D.I Yogyakarta	131	80	51	420	822	D.I Yogyakarta
NPF	4	-	0	-	13	NPF
Jawa Tengah	760	888	773	1.320	3.412	Jawa Tengah
NPF	22	3	8	12	50	NPF
Jawa Timur	1.022	1.352	277	1.460	4.979	Jawa Timur
NPF	66	3	11	6	43	NPF
Bengkulu	4	-	15	-	1	Bengkulu
NPF	-	-	0	-	0	NPF
Jambi	24	1	18	282	319	Jambi
NPF	2	-	0	-	4	NPF
Aceh	77	6	1	-	123	Aceh
NPF	-	-	0	-	2	NPF
Sumatera Utara	1.155	178	264	772	2.562	Sumatera Utara
NPF	169	5	47	14	112	NPF
Sumatera Barat	164	1	114	85	1.063	Sumatera Barat
NPF	16	0	9	1	6	NPF
Riau	244	28	124	72	2.280	Riau
NPF	3	0	57	1	12	NPF
Sumatera Selatan	335	15	234	170	2.234	Sumatera Selatan
NPF	19	4	11	4	66	NPF
Bangka Belitung	2	-	3	-	93	Bangka Belitung
NPF	-	-	-	-	0	NPF
Kepulauan Riau	51	22	37	9	1.350	Kepulauan Riau
NPF	1	-	0	-	9	NPF
Lampung	0	144	1	204	150	Lampung
NPF	-	-	-	-	4	NPF
Kalimantan Selatan	164	171	87	512	1.047	Kalimantan Selatan
NPF	17	7	9	0	36	NPF
Kalimantan Barat	5	114	17	1	830	Kalimantan Barat
NPF	1	-	4	-	1	NPF
Kalimantan Timur	293	9	149	60	1.243	Kalimantan Timur
NPF	14	1	7	-	42	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan September 2018 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - September 2018) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	228	227	88	149	1.829	Sulawesi Selatan
NPF	3	0	15	3	22	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	2	-	0	46	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	29	7	1	1	51	Nusa Tenggara Barat
NPF	-	0	-	-	-	NPF
Bali	54	11	39	107	220	Bali
NPF	5	-	19	54	6	NPF
Nusa Tenggara Timur	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	9.022	22.540	4.374	20.322	55.725	Total
NPF	405	549	258	216	986	NPF

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2018
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2018)
Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	200	68	32	1.063	241	2.473	4.603	326	753	657	1.948	-	632	427	1.216	51	-	37	12.259	225	396	383	5.129	202	Jawa Barat	
NPF	34	8	0	127	1	144	303	29	144	19	586	-	19	302	38	1	-	13	230	3	10	1	125	10	NPF	
Banten	7	12	4	369	54	425	436	35	162	319	159	-	175	80	266	5	-	20	4.533	86	76	147	1.149	46	Banten	
NPF	0	0	0	11	38	5	23	1	50	2	4	-	1	0	7	1	-	1	43	1	3	19	10	10	NPF	
DKI Jakarta	6.853	651	4.947	11.138	14.088	12.627	12.945	2.476	6.846	12.185	8.197	-	1.715	1.005	1.528	29	-	103	19.003	1.490	925	8.664	4.470	1.145	DKI Jakarta	
NPF	91	0	20	323	683	94	589	6	146	41	549	-	12	2	46	0	-	13	380	18	37	172	79	29	NPF	
DJ Yogyakarta	25	7	3	150	4	293	406	214	133	214	42	-	218	28	428	133	-	5	1.248	48	30	52	375	67	DJ Yogyakarta	
NPF	0	0	0	2	-	3	18	3	0	1	0	-	0	0	1	1	-	-	27	-	-	0	6	4	NPF	
Jawa Tengah	138	25	11	4.122	82	1.233	2.547	157	531	1.110	516	-	737	445	540	75	-	51	4.680	67	214	177	1.446	151	Jawa Tengah	
NPF	5	1	0	110	0	4	114	2	52	9	5	-	0	1	17	2	-	4	91	1	8	1	23	4	NPF	
Jawa Timur	454	231	14	4.678	587	1.233	4.164	236	622	1.031	600	-	409	792	646	81	-	47	7.375	302	325	137	2.275	230	Jawa Timur	
NPF	9	4	1	474	0	101	196	7	255	34	21	-	5	4	27	2	-	6	126	2	6	1	35	8	NPF	
Bengkulu	85	2	0	15	3	7	185	16	9	20	13	-	24	28	24	1	-	1	267	4	33	16	386	3	Bengkulu	
NPF	2	0	0	2	0	0	28	1	1	0	1	-	-	-	1	-	-	-	8	0	2	0	2	1	NPF	
Jambi	238	9	27	89	1	300	224	15	12	25	30	-	37	10	46	2	-	3	456	5	17	18	1.257	13	Jambi	
NPF	16	3	24	0	1	1	14	1	1	0	1	-	0	0	4	0	-	3	22	1	2	0	7	1	NPF	
Aceh	120	5	15	122	110	411	604	47	17	16	16	-	178	36	122	10	-	4	1.009	51	47	160	10.562	641	Aceh	
NPF	13	1	0	8	1	55	69	1	0	1	0	-	0	2	46	1	-	3	13	0	3	0	25	1	NPF	
Sumatera Utara	1.184	17	3	591	27	874	1.331	182	216	149	179	-	87	354	266	20	-	25	2.813	79	217	102	1.693	48	Sumatera Utara	
NPF	42	5	0	20	0	88	152	2	37	2	31	-	3	64	8	1	-	13	125	3	16	0	19	6	NPF	
Sumatera Barat	186	11	2	62	3	121	569	41	17	89	24	-	38	67	137	7	-	1	511	10	55	32	1.753	81	Sumatera Barat	
NPF	12	1	0	6	-	2	63	2	1	11	1	-	4	0	5	0	-	0	21	-	9	0	10	4	NPF	
Riau	462	2	29	131	3	293	370	26	47	118	95	-	77	146	164	4	-	4	1.801	5	46	58	1.717	6	Riau	
NPF	64	0	0	1	0	2	32	3	3	-	0	-	0	3	6	0	-	2	26	0	1	0	9	0	NPF	
Sumatera Selatan	323	20	37	97	120	556	693	77	57	64	264	-	186	191	132	5	-	2	2.203	25	108	49	989	29	Sumatera Selatan	
NPF	12	2	0	1	0	16	35	4	9	0	6	-	4	3	2	8	0	-	1	65	1	3	0	24	4	NPF
Bangka Belitung	64	2	-	1	-	4	15	2	1	55	1	-	2	1	18	-	-	-	93	2	1	3	200	0	Bangka Belitung	
NPF	1	0	0	0	0	0	2	0	0	-	0	-	0	-	1	-	-	-	4	-	-	-	2	0	NPF	
Kepulauan Riau	5	4	0	74	681	75	126	43	111	3	25	-	37	14	54	2	-	2	1.348	15	42	23	1.150	12	Kepulauan Riau	
NPF	0	0	0	2	1	2	3	1	-	1	0	-	-	-	2	0	-	0	21	3	4	0	8	9	NPF	
Lampung	295	15	0	309	6	35	609	15	14	107	17	-	62	125	116	13	-	8	743	10	18	35	314	9	Lampung	
NPF	6	1	0	35	-	2	23	1	17	0	0	-	0	9	3	0	-	3	14	0	0	0	5	2	NPF	
Kalimantan Selatan	58	13	550	29	109	596	416	15	96	174	89	-	75	130	65	3	-	5	1.393	12	162	61	320	17	Kalimantan Selatan	
NPF	25	4	1	8	1	13	31	1	13	0	5	-	0	-	7	0	-	4	45	0	5	1	181	1	NPF	
Kalimantan Barat	436	12	1	13	3	62	197	16	175	15	0	-	20	2	59	3	-	6	816	24	30	17	1.324	10	Kalimantan Barat	
NPF	6	1	0	2	-	1	16	3	0	-	1	0	0	0	5	0	-	1	20	1	5	0	7	1	NPF	
Kalimantan Timur	129	6	71	85	3	371	237	58	242	283	168	-	45	29	156	5	-	48	1.248	28	55	32	1.266	29	Kalimantan Timur	
NPF	6	1	0	4	-	20	30	2	16	5	23	-	0	4	4	0	-	40	71	2	1	-	7	1	NPF	
Kalimantan Tengah	380	1	-	2	0	22	87	3	1	76	12	-	12	7	21	1	-	1	325	6	26	11	248	4	Kalimantan Tengah	
NPF	0	0	0	1	0	4	0	0	0	-	0	-	0	-	1	0	-	0	12	0	0	0	4	0	NPF	
Sulawesi Tengah	7	25	0	8	4	18	145	9	2	1	6	-	4	1	18	4	-	0	190	1	33	8	853	3	Sulawesi Tengah	
NPF	0	2	0	1	-	2	20	0	0	-	3	-	0	-	1	0	-	0	10	0	4	0	6	0	NPF	
Sulawesi Selatan	14	7	14	175	1	362	649	47	37	275	130	-	133	115	100	8	-	9	2.173	20	281	75	1.273	33	Sulawesi Selatan	
NPF	1	0	0	5	0	7	88	3	11	0	12	-	0	1	8	0	-	3	33	-	10	3	13	4	NPF	
Sulawesi Utara	6	6	0	4	0	0	55	12	0	2	-	-	2	0	28	0	-	1	52	4	1	2	261	10	Sulawesi Utara	
NPF	0	1	0	1	0	-	6	0	0	0	0	-	0	-	2	0	-	0	3	0	0	0	3	0	NPF	
Gorontalo	-	-	-	0	0	2	5	12	-	-	2	-	1	0	14	0	-	-	40	1	2	2	168	5	Gorontalo	
NPF	-	-	-	0	0	0	1	-	-	-	-	-	-	-	2	0	-	-	4	-	1	-	2	1	NPF	
Sulawesi Barat	0	-	-	0	-	1	5	0	-	2	2	-	2	0	6	-	-	-	80	0	1	3	180	0	Sulawesi Barat	
NPF	-	-	-	-	-	0	1	0	0	-	0	-	0	-	1	-	-	-	1	-	-	0	-	0	NPF	
Sulawesi Tenggara	1	6	3	7	0	15	150	6	10	0	27	-	5	2	68	2	-	0	382	4	35	6	301	25	Sulawesi Tenggara	
NPF	0	2	3	1	0	18	0	0	0	-	1	-	3	-	2	0	-	0	9	0	4	0	3	1	NPF	
Nusa Tenggara Barat	165	21	6	58	12	95	935	42	8	3	23	-	12	17	62	8	-	6	836	3	34	41	1.477	3.231	Nusa Tenggara Barat	
NPF	9	1	0	1	0	6	80	2	3	0	0	-	0	0	3	0	-	2	16	-	1	1	10	26	NPF	
Bali	6	6	0	48	1	63	255	26	17	41	27	-	7	11	64	7	-	1	688	20	42	11	281	21	Bali	
NPF	0	1	0	3	0	39	49	0	0	-	0	-	0	-	4	0	-	1	19	2	2	-	5	2	NPF	
Nusa Tenggara Timur	1	0	0	1	0	-	31	0	0	-	0	-	1	0	24	1	-	0	32	0	1	1	65	4	Nusa Tenggara Timur	
NPF	0	0	0	0	0	-	1	0	-	0	0	-	0	0	0	0	-	0	0	-	-	0	0	0	NPF	
Maluku	0	0	-	1	-	1	6	1	1	-	-	-	-	-	-	-	-	-	11	-	-	1	151	-	Maluku	
NPF	-	-	-	0	-	0	0	0	-	-	-	-	-	-	-	-	-	-	0	-	-	0	-	0	NPF	
Papua	0	0	0	0	-	39	4	42	51	42	-	-	0	-	19	-	-	2	97	2	3	2	151	4	Papua	
NPF	0	-	0	0	-	2	0	1	0	0	0	-	0	-	0	-	-	2	0	-	0	0	2	0	NPF	
Maluku Utara	0	1	-	4	-	0	62	3	2	-	2	-	4	1	3	-	-	-	12	6	-	0	188	0	Maluku Utara	
NPF	-	0	-	0	-	2	0	0	0	-	0	-	-	-	0	-	-	-	0	-	-	-	1	-	NPF	
Papua Barat	0	0	-	0	-	2	11	1	0	5	2	-														

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2018
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2018)
 Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Pengegalian	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 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	196	63	32	706	241	1.344	3.995	296	655	585	1.864	-	632	408	1.094	51	-	25	6.353	167	214	378	4.968	169	24.432	Jawa Barat	
NPF	33	8	0	124	1	132	288	28	4	12	585	-	19	26	29	1	-	12	137	19	6	1	123	10	1.580	NPF	
Banten	7	12	4	306	54	140	385	31	171	310	114	-	171	80	235	5	-	3	2.351	26	62	142	889	44	5.544	Banten	
NPF	0	0	-	11	38	5	23	1	50	2	4	-	1	0	6	1	-	1	37	1	3	0	19	10	210	NPF	
DKI Jakarta	4.874	544	2.608	7.663	6.029	8.259	8.266	1.178	5.867	5.829	5.163	1	1.502	987	1.230	26	-	22	6.498	244	141	2.858	3.247	507	73.545	DKI Jakarta	
NPF	57	0	9	241	683	90	491	2	111	39	116	-	7	1	38	0	-	13	123	3	19	46	64	9	2.164	NPF	
D.I Yogyakarta	18	6	2	113	2	37	326	172	7	201	23	-	334	44	127	14	-	0	635	2	10	44	201	62	2.382	D.I Yogyakarta	
NPF	0	0	0	2	-	0	3	0	18	0	0	-	1	0	1	0	-	0	15	-	2	10	5	3	48	NPF	
Jawa Tengah	131	23	10	3.494	81	362	2.098	125	133	807	178	-	446	249	362	75	-	4	2.118	48	88	129	841	99	11.903	Jawa Tengah	
NPF	3	1	0	108	0	1	87	1	52	7	5	-	11	2	52	0	-	2	52	0	3	0	19	3	358	NPF	
Jawa Timur	442	227	14	3.104	283	633	3.590	175	452	519	561	3	358	755	495	80	-	25	3.350	51	123	136	1.826	179	17.381	Jawa Timur	
NPF	7	4	1	467	0	82	190	5	255	8	21	-	3	1	9	2	-	6	87	1	6	1	33	8	1.196	NPF	
Bengkulu	77	2	0	14	3	7	179	14	9	20	13	-	23	1	23	1	-	1	267	4	33	16	386	3	1.123	Bengkulu	
NPF	2	0	-	2	0	0	28	1	1	0	1	-	1	-	1	-	-	1	8	0	2	0	2	1	52	NPF	
Jambi	213	9	27	87	1	19	214	13	12	24	26	0	37	10	45	2	-	3	421	5	15	17	981	7	2.188	Jambi	
NPF	16	3	24	0	1	0	13	1	1	0	1	0	-	0	4	0	-	3	19	1	2	0	6	0	95	NPF	
Aceh	120	5	15	121	110	337	595	47	17	16	16	0	179	36	122	10	-	4	892	51	45	160	10.558	641	14.097	Aceh	
NPF	13	1	2	8	1	55	69	1	1	0	1	-	0	2	46	1	-	3	12	1	1	0	24	1	244	NPF	
Sumatera Utara	663	6	0	240	24	217	896	171	127	62	49	0	62	347	239	19	-	16	768	38	53	95	1.428	10	5.529	Sumatera Utara	
NPF	19	1	0	17	0	11	86	1	7	1	5	-	2	64	7	1	-	12	30	3	9	0	15	1	292	NPF	
Sumatera Barat	147	9	2	41	3	18	419	35	12	81	21	-	35	55	124	7	-	1	501	10	51	31	768	20	2.390	Sumatera Barat	
NPF	5	0	0	3	-	2	52	2	0	7	1	-	4	0	4	0	-	0	20	-	9	0	6	3	120	NPF	
Riau	356	2	29	101	3	47	341	21	29	118	71	-	76	143	159	4	-	3	533	5	19	57	734	4	2.856	Riau	
NPF	18	0	0	1	0	1	23	0	1	2	0	-	2	0	5	0	-	2	18	0	1	0	7	0	80	NPF	
Sumatera Selatan	256	10	37	31	120	252	626	25	19	63	177	-	157	180	113	5	-	2	676	13	25	47	384	24	3.329	Sumatera Selatan	
NPF	10	2	0	1	0	0	34	4	2	0	2	-	2	2	6	0	-	1	17	1	1	0	9	1	94	NPF	
Bangka Belitung	64	2	-	1	-	4	14	2	1	55	1	-	-	1	18	-	-	-	87	2	0	3	114	0	371	Bangka Belitung	
NPF	1	0	-	0	-	1	2	0	0	-	0	-	-	-	1	-	-	-	4	-	-	-	2	-	0	9	NPF
Kepulauan Riau	5	4	0	73	681	11	112	14	107	2	25	-	37	14	49	2	-	0	574	10	13	9	624	9	2.377	Kepulauan Riau	
NPF	0	0	-	2	1	2	2	1	2	1	0	-	-	0	2	0	-	0	13	3	0	0	6	-	3	34	NPF
Lampung	71	15	0	191	6	35	604	15	14	107	17	-	62	124	115	13	-	8	615	10	13	35	299	9	2.379	Lampung	
NPF	6	1	0	35	2	23	1	17	0	1	0	-	0	9	3	0	-	3	10	0	-	0	5	2	117	NPF	
Kalimantan Selatan	54	13	511	16	109	49	266	8	53	131	36	-	54	121	60	3	-	5	527	6	52	49	267	17	2.407	Kalimantan Selatan	
NPF	25	4	1	0	1	2	20	1	21	3	3	-	0	20	7	0	-	4	19	0	0	0	2	1	111	NPF	
Kalimantan Barat	435	12	1	11	3	53	181	12	74	1.138	14	0	20	2	57	3	-	6	790	24	25	17	524	10	3.414	Kalimantan Barat	
NPF	5	1	0	1	-	1	15	0	0	1	0	-	1	0	5	0	-	1	19	1	5	0	6	1	62	NPF	
Kalimantan Timur	21	6	49	81	3	95	217	55	240	280	161	0	43	29	101	4	-	40	667	20	32	31	636	29	2.843	Kalimantan Timur	
NPF	0	1	0	3	0	18	23	1	16	2	21	-	0	4	3	0	-	40	31	2	1	-	5	1	174	NPF	
Kalimantan Tengah	380	1	-	2	0	22	87	3	1	76	2	-	12	7	21	1	-	1	325	6	26	11	248	4	1.246	Kalimantan Tengah	
NPF	0	0	-	1	0	1	4	0	0	-	0	-	-	1	0	0	-	0	12	0	0	0	0	25	0	25	NPF
Sulawesi Tengah	7	25	0	8	4	18	145	9	2	1	6	-	4	1	18	4	-	0	190	1	33	8	853	3	1.340	Sulawesi Tengah	
NPF	0	2	0	1	-	2	20	0	0	-	3	-	0	0	1	0	-	0	10	0	4	0	6	0	50	NPF	
Sulawesi Selatan	13	7	14	167	1	62	488	35	25	185	67	-	102	114	88	8	-	5	928	9	94	73	891	32	3.409	Sulawesi Selatan	
NPF	1	1	0	5	0	3	76	2	8	-	12	-	-	1	5	0	-	3	21	-	2	3	11	4	158	NPF	
Sulawesi Utara	6	6	0	4	0	0	55	12	2	-	2	-	1	1	28	0	-	1	52	4	1	2	261	10	449	Sulawesi Utara	
NPF	0	1	-	1	0	0	6	0	-	-	0	-	-	2	2	-	-	-	2	1	-	0	3	0	17	NPF	
Gorontalo	-	1	-	0	0	2	5	12	-	-	2	-	1	0	14	0	-	-	40	1	2	2	168	5	254	Gorontalo	
NPF	-	-	-	0	-	0	1	-	-	-	2	-	-	-	2	0	-	-	4	-	1	-	2	1	12	NPF	
Sulawesi Barat	-	-	-	0	-	1	5	0	-	-	2	-	-	1	6	-	-	-	56	-	0	1	3	158	0	233	Sulawesi Barat
NPF	-	-	-	1	-	0	1	-	-	-	0	-	-	0	1	-	-	-	1	-	0	-	-	0	-	0	NPF
Sulawesi Tenggara	1	6	3	7	0	15	150	6	10	0	27	-	5	2	68	2	-	0	382	4	35	6	301	25	1.057	Sulawesi Tenggara	
NPF	0	2	3	1	-	1	18	0	0	-	1	-	3	-	2	0	-	0	9	0	4	0	3	1	49	NPF	
Nusa Tenggara Barat	165	21	6	58	12	64	931	42	8	3	22	-	12	17	62	8	0	6	786	3	34	41	1.476	3.231	7.010	Nusa Tenggara Barat	
NPF	9	1	0	1	0	6	80	2	0	0	1	-	0	0	3	0	-	2	16	-	1	1	160	160	160	NPF	
Bali	6	6	0	17	1	13	176	22	8	3	27	-	7	11	64	7	-	1	545	20	15	11	232	21	1.212	Bali	
NPF	0	1	-	3	0	-	10	9	0	-	0	-	-	0	4	0	-	1	14	2	-	-	5	2	51	NPF	
Nusa Tenggara Timur	1	0	0	1	0	-	31	0	0	-	0	-	1	0	24	1	-	0	32	0	1	1	65	4	163	Nusa Tenggara Timur	
NPF	0	0	0	0	-	-	1	-	0	-	0	-	-	0	1	0	-	0	0	-	-	-	0	0	0	2	NPF
Maluku	0	0	-	1	-	1	6	0	1	-	-	-	-	-	4	-	-	-	11	-	1	1	151	-	180	Maluku	
NPF	-	-	-	0	-	-	0	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	0	-	-	1	NPF
Papua	0	0	0	0	-	10	39	4	42	51	42	-	0	-	19	-	-	2	97	2	3	2	151	4	469	Papua	
NPF	0	-	-	0	-	2	0	1	0	-	0	-	-	-	0	-	-	-	2	-	0	0	2	0	2	8	NPF
Maluku Utara	0	1	-	4	-	0	62	3	2	-	2	-	4	1	3	-	-	-	12	6	-						

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan September 2018
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - September 2018)
 Miliar Rp (Billion IDR)

Lokasi	Lapangan Usaha																	Bukan Lapangan Usaha						TOTAL	Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Perumahan 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	4	4	-	358	0	1.130	608	31	98	72	85	-	1	18	122	0	-	12	5.906	58	182	5	161	34	8.888	Jawa Barat
NPF	1	-	-	3	-	12	15	0	0	-	1	-	0	6	9	-	-	1	93	0	4	-	1	0	148	NPF
Banten	-	-	-	63	-	284	51	4	11	9	45	-	4	-	31	-	-	17	2.182	59	16	5	260	2	3.042	Banten
NPF	-	-	-	-	-	0	-	-	-	-	-	-	-	-	1	-	-	0	6	-	-	-	0	-	7	NPF
DKI Jakarta	1.979	107	2.339	3.474	8.058	4.367	4.679	1.298	979	6.356	3.035	1	214	17	299	2	-	81	12.505	1.246	784	5.806	1.223	638	59.485	DKI Jakarta
NPF	34	11	-	82	3	98	4	35	3	433	-	-	4	1	8	-	-	1	257	15	19	126	15	20	1.167	NPF
DJ/Yogyakarta	6	1	0	37	2	256	80	42	36	17	5	-	94	89	12	0	-	5	613	2	20	8	174	4	1.503	DJ/Yogyakarta
NPF	-	-	-	0	-	3	0	-	0	1	-	-	-	-	0	-	-	-	11	-	-	0	1	0	17	NPF
Jawa Tengah	7	1	1	628	1	871	449	32	398	302	338	-	290	196	178	0	-	47	2.562	19	126	48	605	53	7.152	Jawa Tengah
NPF	2	-	-	3	-	3	27	1	0	2	0	-	-	1	6	0	-	3	39	0	5	0	4	1	96	NPF
Jawa Timur	12	4	-	1.575	303	601	574	61	170	512	39	-	51	37	150	1	-	22	4.026	250	202	1	450	51	9.091	Jawa Timur
NPF	2	0	-	7	-	19	6	2	1	26	0	-	2	4	18	-	-	39	1	0	0	2	1	1	129	NPF
Bengkulu	8	-	0	1	-	-	6	2	-	-	-	-	1	-	0	0	-	-	-	-	-	0	1	-	20	Bengkulu
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0	NPF
Jambi	26	0	-	2	-	281	9	1	0	1	4	-	0	0	1	-	-	35	-	2	0	0	276	6	644	Jambi
NPF	-	-	-	-	-	1	1	-	-	0	-	-	-	-	-	-	-	2	-	0	0	0	0	1	6	NPF
Aceh	-	-	-	0	-	74	9	0	0	-	-	-	-	-	-	-	-	117	-	2	-	-	4	-	207	Aceh
NPF	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	0	-	2	NPF
Sumatera Utara	521	11	2	351	4	657	435	11	89	87	130	0	25	8	27	1	-	8	2.045	41	164	7	266	39	4.931	Sumatera Utara
NPF	22	5	-	3	0	76	86	1	30	1	26	-	1	0	1	0	-	1	95	-	7	0	4	5	346	NPF
Sumatera Barat	2	0	0	21	0	103	150	6	5	8	2	-	3	11	13	0	-	-	10	0	4	2	985	62	1.427	Sumatera Barat
NPF	7	0	0	2	-	0	12	0	0	4	0	-	0	0	0	-	-	1	-	-	-	-	4	1	33	NPF
Riau	106	0	-	31	-	246	29	5	18	-	24	-	0	3	5	0	-	1	1.268	0	27	1	983	2	2.748	Riau
NPF	46	-	-	0	-	2	9	1	1	-	2	-	-	-	1	0	-	-	8	-	1	0	2	0	73	NPF
Sumatera Selatan	67	10	0	66	0	304	67	52	38	2	87	-	29	11	19	-	-	1	1.528	12	83	1	605	6	2.988	Sumatera Selatan
NPF	2	0	0	1	-	16	1	-	7	-	4	-	4	0	3	-	-	-	48	-	2	0	15	2	104	NPF
Bangka Belitung	-	0	-	-	-	0	2	-	-	0	0	-	2	-	0	-	-	-	6	-	0	0	86	-	97	Bangka Belitung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	NPF
Kepulauan Riau	-	0	-	1	-	64	14	29	3	0	0	-	0	-	6	0	-	1	774	5	30	13	526	3	1.469	Kepulauan Riau
NPF	-	-	-	-	-	1	1	0	-	-	-	-	-	-	0	-	-	-	8	-	0	0	1	1	11	NPF
Lampung	223	-	-	118	-	-	5	1	0	-	0	-	-	1	0	-	-	-	128	0	6	0	16	0	499	Lampung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	4	NPF
Kalimantan Selatan	4	-	40	13	1	547	150	7	43	43	53	-	20	8	5	0	-	1	866	6	111	12	52	0	1.981	Kalimantan Selatan
NPF	-	-	0	8	-	11	11	1	1	0	2	-	1	0	-	-	-	-	26	-	5	0	5	-	70	NPF
Kalimantan Barat	1	-	-	2	0	9	16	4	102	1	1	-	0	0	2	-	-	-	25	-	4	-	800	-	966	Kalimantan Barat
NPF	0	-	-	1	-	1	2	-	16	1	0	-	-	-	0	-	-	-	0	-	-	-	6	-	6	NPF
Kalimantan Timur	107	0	22	4	-	276	20	3	2	3	7	-	2	0	55	0	-	8	581	8	23	1	630	0	1.753	Kalimantan Timur
NPF	6	-	-	1	-	3	7	1	-	3	1	-	0	-	0	0	-	-	40	0	-	-	2	-	65	NPF
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	-	-	8	0	299	161	12	12	90	63	-	30	1	12	0	-	3	1.246	11	187	2	382	0	2.522	Sulawesi Selatan
NPF	-	-	-	0	-	3	11	1	3	0	-	-	0	-	3	-	-	-	12	-	8	-	2	0	43	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	-	0	-	-	2	-	-	-	-	-	-	-	-	24	-	-	0	22	-	48	Sulawesi Barat
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	0	0	-	0	-	31	4	1	-	0	1	-	-	-	-	-	-	-	50	-	0	0	1	-	89	Nusa Tenggara Barat
NPF	-	-	-	-	-	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	NPF
Bali	-	-	-	31	-	49	80	3	9	38	-	-	-	-	-	-	-	-	144	-	27	0	49	0	431	Bali
NPF	-	-	-	-	-	39	39	-	-	-	-	-	-	-	-	-	-	-	4	-	2	-	0	-	84	NPF
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Papua	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Papua
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total	3.112	141	2.405	6.784	8.370	10.449	7.597	1.603	2.014	7.544	3.918	1	767	401												

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
I. Dana Pihak Ketiga	5,88	4,76	4,65	4,57	4,46	4,61	4,35	4,46	4,35	4,15	4,18	4,22	4,30	4,44	4,51	I. Third Party Fund
1. Giro iB Wadiah	1,18	1,53	1,45	1,35	1,31	1,46	1,66	2,07	1,83	1,93	1,80	1,61	1,85	1,84	2,16	1. iB Demand Deposits Wadia
a. Rupiah	1,20	1,60	1,52	1,39	1,35	1,50	1,77	2,45	2,32	2,22	2,20	2,01	2,02	2,00	2,40	a. Rupiah
b. Valas	1,02	1,02	1,00	1,00	1,02	1,09	1,00	1,06	1,00	1,17	1,05	1,01	1,00	1,06	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	4,33	2,58	2,42	2,05	2,00	1,70	1,84	1,42	1,62	1,49	1,68	1,76	1,44	1,65	1,88	2. iB Saving Deposits Wadia
a. Rupiah	4,33	2,58	2,42	2,05	2,00	1,70	1,84	1,42	1,62	1,49	1,68	1,76	1,44	1,65	1,88	a. Rupiah
b. Valas	2,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	2,89	2,43	2,14	2,17	2,17	2,38	2,36	2,22	2,11	2,15	2,18	2,10	1,96	2,17	2,23	3. iB Demand Deposits Mudharabah
a. Rupiah	2,96	2,44	2,17	2,22	2,23	2,44	2,36	2,23	2,16	2,19	2,22	2,13	2,00	2,18	2,26	a. Rupiah
b. Valas	2,89	2,43	2,14	2,17	2,17	2,38	2,36	2,22	2,11	2,15	2,18	2,10	1,96	2,17	2,23	b. Foreign Currency
4. Tabungan iB Mudharabah	3,59	2,44	2,23	2,20	2,23	2,42	2,13	2,17	2,17	2,11	2,11	2,15	2,18	2,13	2,10	4. iB Saving Deposits Mudharabah
a. Rupiah	3,59	2,44	2,23	2,20	2,23	2,42	2,13	2,17	2,17	2,11	2,11	2,15	2,18	2,13	2,10	a. Rupiah
b. Valas	1,05	1,00	1,00	1,01	1,00	1,01	1,14	1,51	1,47	1,84	1,91	1,94	1,75	1,96	1,97	b. Foreign Currency
5. Deposito iB Mudharabah	7,17	6,04	5,93	5,75	5,58	5,85	5,48	5,60	5,39	5,12	5,23	5,30	5,42	5,58	5,68	5. iB Time Deposits Mudharabah
a. Rupiah	7,48	6,32	6,14	5,96	5,78	6,05	5,63	5,75	5,53	5,28	5,39	5,46	5,59	5,78	5,85	a. Rupiah
i. 1 Bulan	7,45	6,26	6,08	6,03	5,91	6,30	5,72	5,68	5,47	5,25	5,39	5,47	5,52	5,47	5,62	1). 1 month
ii. 3 Bulan	7,80	6,35	6,10	6,05	80,07	6,34	5,79	5,72	5,40	5,35	5,47	5,51	5,61	5,58	5,83	2). 3 month
iii. 6 Bulan	6,82	6,38	6,16	6,22	5,99	6,55	5,70	5,66	5,27	5,52	5,59	5,67	5,42	5,43	5,43	3). 6 month
iv. 12 Bulan	6,66	5,71	5,87	5,68	5,57	5,91	5,51	5,45	4,85	4,94	5,15	4,99	5,12	5,13	5,13	4). 12 month
v. > 12 Bulan	6,12	6,39	6,95	6,76	5,95	6,90	6,04	6,39	6,76	6,39	6,88	6,00	6,08	5,99	5,99	5). >12 month
b. Valas	2,85	1,17	1,13	1,15	1,20	1,15	1,25	1,26	1,13	1,34	1,25	1,61	1,61	1,26	1,15	b. Foreign Currency
i. 1 Bulan	3,48	1,30	1,19	1,28	1,47	1,48	1,49	1,63	1,50	1,90	1,63	1,66	2,01	1,40	1,33	1). 1 month
ii. 3 Bulan	4,26	1,33	1,15	1,09	1,36	1,53	1,68	1,75	1,52	1,94	1,18	1,81	2,38	1,49	1,72	2). 3 month
iii. 6 Bulan	2,61	1,32	1,30	1,30	1,72	1,60	1,37	1,66	1,59	1,93	2,34	1,40	1,54	1,43	1,00	3). 6 month
iv. 12 Bulan	2,34	1,05	1,00	1,02	1,01	1,05	1,02	1,03	1,08	1,00	1,00	1,00	1,00	1,00	1,00	4). 12 month
v. > 12 Bulan	-	1,00	1,00	-	1,00	-	-	-	1,00	-	1,00	1,00	1,00	1,00	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	12,69	12,08	11,82	11,89	11,68	11,53	11,48	11,37	11,34	11,31	11,25	11,12	10,83	10,78	10,79	II. Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	11,52	11,27	11,06	10,99	10,82	10,63	10,57	10,47	10,36	10,33	10,26	10,08	9,65	9,63	9,55	1. Profit Sharing Financing
a. Mudharabah	12,21	12,29	11,72	11,88	11,45	10,79	10,80	10,47	10,25	10,31	10,21	10,18	10,19	10,26	9,90	a. Mudharabah
i. Rupiah	12,21	12,31	11,90	11,94	11,58	10,45	11,42	11,17	10,91	10,92	10,88	10,91	10,67	10,77	10,70	i. Rupiah
ii. Valas	7,00	1,00	1,72	1,04	1,62	1,60	1,73	1,66	1,66	2,16	2,07	2,07	1,18	1,19	1,98	ii. Foreign Currency
b. Musyarakah	11,35	11,07	10,95	10,83	10,71	10,60	10,53	10,47	10,37	10,34	10,27	10,07	9,58	9,55	9,50	b. Musyarakah
i. Rupiah	11,83	11,55	11,29	11,18	11,05	10,94	10,87	10,79	10,71	10,69	10,60	10,40	9,87	9,83	9,78	i. Rupiah
ii. Valas	6,65	6,18	6,18	6,14	5,95	5,89	5,92	6,07	5,81	5,60	5,60	5,44	5,37	5,74	5,82	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,37	12,62	12,38	12,56	12,32	12,22	12,16	12,05	12,10	12,06	12,02	11,98	11,82	11,79	11,87	2. Receivables/Acceptables
a. Murabahah	13,36	12,67	12,44	12,66	12,39	12,29	12,24	12,13	12,18	12,15	12,11	12,05	11,89	11,88	11,95	a. Murabahah
i. Rupiah	13,67	12,88	12,60	12,82	12,55	12,46	12,41	12,30	12,35	12,31	12,26	12,20	12,04	12,00	12,07	i. Rupiah
ii. Valas	8,27	7,89	8,25	8,25	7,95	7,83	7,82	7,74	7,62	7,53	7,48	7,51	7,02	6,91	6,87	ii. Foreign Currency
b. Qardh	13,58	11,19	10,88	10,18	10,56	10,37	10,27	10,33	10,36	10,04	10,19	10,28	10,29	10,00	10,35	b. Qardh
i. Rupiah	13,58	11,19	10,88	10,18	10,56	10,37	10,27	10,33	10,30	10,12	10,23	10,30	10,29	10,00	10,36	i. Rupiah
ii. Valas	13,00	-	13,00	13,00	13,00	-	13,00	-	13,00	1,30	1,55	1,47	1,48	-	4,56	ii. Foreign Currency
c. Istishna'	13,26	12,60	12,04	11,93	11,92	11,86	13,00	11,75	11,62	11,55	11,47	11,42	11,38	11,31	11,21	c. Istishna'
i. Rupiah	13,26	12,60	12,04	11,93	11,92	11,86	11,80	11,75	11,62	11,55	11,47	11,42	11,38	11,31	11,21	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,51	10,94	10,72	10,64	10,57	10,56	10,56	10,55	10,59	10,59	10,51	10,40	10,20	10,33	10,28	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,74	16,91	16,92	16,92	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	31,97	b. Financing through Channeling
i. Rupiah	16,74	16,91	16,92	16,92	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	31,97	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	13,40	13,40	13,39	13,39	13,39	13,38	13,38	13,38	13,37	13,37	13,37	13,36	13,36	c. Financing through Executing
i. Rupiah	-	-	13,40	13,40	13,39	13,39	13,39	13,38	13,38	13,38	13,37	13,37	13,37	13,36	13,36	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,50	10,94	10,71	10,63	10,56	10,55	10,55	10,54	10,58	10,58	10,50	10,39	10,19	10,31	10,24	d. Other Ijarah
i. Rupiah	11,22	11,49	11,15	11,18	11,07	11,04	11,02	11,01	11,00	10,98	10,97	10,89	11,03	11,03	11,02	i. Rupiah
ii. Valas	6,62	6,67	4,81	4,60	4,60	4,53	4,53	4,50	5,19	5,17	5,19	5,24	4,86	4,88	4,96	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures
*) Provisional figures

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

Indikator	2015	2016	2017				2018							Indicator		
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep
I. Dana Pihak Ketiga	5,99	4,71	4,66	4,58	4,45	4,62	4,46	4,57	4,38	4,18	4,16	4,23	4,27	4,47	4,48	I. Third Party Fund
1. Giro iB Wadiah	1,18	1,24	1,13	1,16	1,11	1,28	1,16	1,58	1,38	1,65	1,60	1,26	1,48	1,67	1,84	1. iB Demand Deposits Wadia
a. Rupiah	1,21	1,28	1,15	1,18	1,12	1,30	1,20	1,89	1,82	1,94	2,05	1,54	1,62	1,88	2,18	a. Rupiah
b. Valas	1,02	1,02	1,00	1,00	1,03	1,09	1,00	1,06	1,00	1,17	1,05	1,01	1,00	1,06	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	4,40	2,77	2,36	2,25	2,19	1,75	1,90	1,16	1,57	1,33	1,73	1,80	1,29	1,68	1,96	2. iB Saving Deposits Wadia
a. Rupiah	4,40	2,77	2,36	2,25	2,19	1,75	1,90	1,16	1,57	1,33	1,73	1,80	1,29	1,68	1,96	a. Rupiah
b. Valas	-	1,00	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
3. Giro iB Mudharabah	1,70	2,02	2,02	2,00	1,99	2,09	2,20	2,12	2,03	2,02	1,97	1,96	1,91	1,97	2,13	3. iB Demand Deposits Mudharabah
a. Rupiah	1,70	2,03	2,05	2,06	2,05	2,17	2,20	2,14	2,10	2,07	2,01	1,99	1,97	1,98	2,16	a. Rupiah
b. Valas	1,70	2,02	2,02	2,00	1,99	2,09	2,20	2,12	2,03	2,02	1,97	1,96	1,91	1,97	2,13	b. Foreign Currency
4. Tabungan iB Mudharabah	3,65	2,24	1,98	1,98	1,98	2,26	1,97	1,94	1,96	1,91	1,89	1,94	1,95	1,93	1,94	4. iB Saving Deposits Mudharabah
a. Rupiah	3,65	2,24	1,98	1,98	1,98	2,26	1,97	1,94	1,96	1,91	1,89	1,94	1,95	1,93	1,94	a. Rupiah
b. Valas	2,00	-	-	-	-	-	-	-	1,00	1,00	-	1,00	-	-	-	b. Foreign Currency
5. Deposito iB Mudharabah	7,32	6,10	6,11	5,91	5,70	6,04	5,79	5,83	5,50	5,24	5,33	5,46	5,73	5,81	5,81	5. iB Time Deposits Mudharabah
a. Rupiah	7,68	6,46	6,38	6,17	5,94	6,27	5,96	6,05	5,70	5,46	5,53	5,65	5,68	5,99	6,02	a. Rupiah
i. 1 Bulan	7,80	6,48	6,47	6,39	6,21	6,34	6,18	6,17	5,91	5,62	5,51	5,82	5,61	5,81	5,81	1). 1 month
ii. 3 Bulan	8,21	6,66	6,58	6,31	6,50	6,45	6,28	6,02	5,83	5,62	5,95	5,74	5,69	5,69	6,14	2). 3 month
iii. 6 Bulan	7,30	6,54	6,72	6,51	6,39	6,46	5,91	6,20	5,90	5,62	5,76	6,04	5,85	5,78	5,72	3). 6 month
iv. 12 Bulan	6,51	5,75	5,90	5,83	5,73	5,86	5,71	5,90	5,66	5,06	4,96	5,24	4,97	5,20	5,13	4). 12 month
v. > 12 Bulan	13,46	6,44	6,58	4,84	5,76	6,78	6,06	6,22	5,84	6,50	5,67	6,04	5,09	5,84	5,92	5). >12 month
b. Valas	3,04	1,19	1,16	1,17	1,24	1,18	1,28	1,23	1,09	1,31	1,27	1,72	1,61	1,27	1,12	b. Foreign Currency
i. 1 Bulan	3,63	1,38	1,35	1,51	1,74	1,45	1,72	1,48	1,34	1,89	2,22	2,05	2,21	1,58	1,41	1). 1 month
ii. 3 Bulan	4,57	1,42	1,19	1,17	1,56	1,53	1,85	1,76	1,46	1,92	1,24	2,15	2,39	1,77	1,62	2). 3 month
iii. 6 Bulan	2,65	1,48	1,89	2,15	2,64	1,27	1,02	1,03	1,00	1,93	2,59	1,46	1,02	1,00	1,00	3). 6 month
iv. 12 Bulan	2,35	1,05	1,00	1,02	1,03	1,03	1,03	1,00	1,05	1,00	1,00	1,00	1,01	1,00	1,01	4). 12 month
v. > 12 Bulan	-	1,00	1,00	-	1,00	-	-	-	1,00	-	1,00	1,00	1,00	1,00	1,00	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,12	12,72	12,70	12,86	12,62	12,56	12,50	12,39	12,41	12,38	12,35	12,32	11,88	11,83	11,86	II. Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	11,67	11,85	11,99	11,89	11,76	11,73	11,65	11,57	11,49	11,44	11,39	11,35	10,53	10,46	10,38	1. Profit Sharing Financing
a. Mudharabah	11,75	12,51	11,97	11,95	11,82	11,83	11,69	11,72	11,43	11,28	11,26	11,38	10,94	10,92	10,91	a. Mudharabah
i. Rupiah	11,75	12,51	11,97	11,95	11,82	11,83	11,69	11,72	11,43	11,28	11,26	11,38	10,94	10,92	10,91	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	11,65	11,75	12,00	11,88	11,75	11,72	11,64	11,55	11,49	11,46	11,41	11,35	10,48	10,41	10,34	b. Musyarakah
i. Rupiah	11,91	12,08	12,27	12,15	12,04	12,00	11,92	11,82	11,75	11,74	11,68	11,64	10,74	10,67	10,57	i. Rupiah
ii. Valas	7,97	7,21	7,34	7,29	6,80	6,90	6,91	6,95	6,79	6,34	6,34	6,03	5,62	6,34	6,61	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,92	13,20	13,12	13,40	13,11	13,04	12,98	12,86	12,94	12,91	12,89	12,88	12,68	12,66	12,74	2. Receivables/Acceptables
a. Murabahah	13,93	13,23	13,17	13,51	13,18	13,11	13,06	12,93	13,02	13,01	12,99	12,96	12,76	12,76	12,82	a. Murabahah
i. Rupiah	14,32	13,49	13,37	13,72	13,40	13,33	13,28	13,16	13,27	13,25	13,22	13,19	13,00	12,95	12,99	i. Rupiah
ii. Valas	8,50	8,07	8,53	8,53	8,18	8,04	8,02	7,92	7,73	7,64	7,59	7,63	7,12	7,03	7,00	ii. Foreign Currency
b. Qardh	13,64	12,35	11,91	11,03	11,51	11,42	11,31	11,34	11,27	10,87	11,04	11,17	11,16	10,79	11,21	b. Qardh
i. Rupiah	13,64	12,35	11,90	11,03	11,51	11,42	11,31	11,34	11,23	10,96	11,09	11,20	11,16	10,79	11,23	i. Rupiah
ii. Valas	13,00	-	13,00	13,00	13,00	13,00	13,00	13,00	13,00	1,30	1,55	1,47	1,48	-	4,56	ii. Foreign Currency
c. Istishna'	13,15	13,50	13,47	12,23	13,52	12,96	12,69	12,48	12,44	12,32	12,15	12,17	12,06	12,10	13,43	c. Istishna'
i. Rupiah	13,15	13,50	13,47	12,23	13,52	12,96	12,69	12,48	12,44	12,32	12,15	12,17	12,06	12,10	13,43	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	11,38	12,74	11,57	11,64	11,34	11,39	11,45	11,43	11,63	11,65	11,61	11,62	11,22	11,24	11,15	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,79 ^{*)}	b. Financing through Channeling
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,79 ^{*)}	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	c. Financing through Executing
i. Rupiah	-	-	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	11,40	12,74	11,54	11,62	11,32	11,36	11,42	11,41	11,61	11,63	11,59	11,61	11,20	11,22	11,13	d. Other Ijarah
i. Rupiah	11,84	13,52	11,99	12,05	11,67	11,70	11,75	11,71	11,75	11,77	11,72	11,74	11,40	11,42	11,32	i. Rupiah
ii. Valas	8,51	7,54	6,52	6,51	6,50	6,49	6,49	6,48	9,20	9,16	9,13	9,07	7,07	7,08	7,08	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures
) Provisional figures

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
I. Dana Pihak Ketiga	5,51	4,89	4,61	4,55	4,49	4,57	4,12	4,20	4,29	4,08	4,23	4,19	4,39	4,37	4,58	I. Third Party Fund
1. Giro iB Wadiah	1,17	3,00	2,72	2,35	2,24	2,40	3,42	3,18	2,77	2,62	2,47	2,76	2,74	2,14	2,52	1. iB Demand Deposits Wadia
a. Rupiah	1,17	3,01	2,77	2,41	2,29	2,44	3,47	3,28	2,81	2,65	2,50	2,80	2,79	2,16	2,58	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	3,66	2,32	2,49	1,80	1,73	1,64	1,76	1,72	1,69	1,67	1,63	1,71	1,63	1,61	1,74	2. iB Saving Deposits Wadia
a. Rupiah	3,67	2,32	2,49	1,80	1,73	1,64	1,76	1,72	1,69	1,67	1,63	1,71	1,63	1,61	1,74	a. Rupiah
b. Valas	2,00	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	3,25	3,04	2,61	2,75	2,78	2,78	3,00	2,42	2,30	2,46	2,80	2,52	2,08	2,68	2,66	3. iB Demand Deposits Mudharabah
a. Rupiah	3,36	3,04	2,61	2,75	2,78	2,78	3,00	2,42	2,30	2,46	2,80	2,52	2,08	2,68	2,66	a. Rupiah
b. Valas	3,25	3,04	2,61	2,75	2,78	2,78	3,00	2,42	2,30	2,46	2,80	2,52	2,08	2,68	2,66	b. Foreign Currency
4. Tabungan iB Mudharabah	3,39	3,01	2,85	2,77	2,83	2,88	2,57	2,76	2,73	2,64	2,68	2,70	2,79	2,65	2,55	4. iB Saving Deposits Mudharabah
a. Rupiah	3,40	3,01	2,85	2,77	2,83	2,88	2,57	2,76	2,73	2,64	2,69	2,70	2,79	2,66	2,56	a. Rupiah
b. Valas	1,00	1,00	1,00	1,01	1,00	1,01	1,14	1,51	1,47	1,84	1,91	1,94	1,76	1,96	1,97	b. Foreign Currency
5. Deposito iB Mudharabah	6,71	5,89	5,50	5,39	5,31	5,45	4,77	4,99	5,11	4,83	4,99	4,93	5,34	5,24	5,41	5. iB Time Deposits Mudharabah
a. Rupiah	6,86	5,99	5,60	5,50	5,42	5,59	4,88	5,01	5,13	4,85	5,09	5,04	5,38	5,34	5,52	a. Rupiah
i. 1 Bulan	6,64	5,91	5,48	5,50	5,43	6,20	5,01	4,92	4,84	4,74	5,22	4,96	5,35	5,24	5,31	1). 1 month
ii. 3 Bulan	6,75	5,88	5,50	5,39	5,49	6,02	4,90	4,99	4,68	4,85	5,31	5,03	5,44	5,43	5,45	2). 3 month
iii. 6 Bulan	6,12	6,16	5,29	5,86	5,44	6,71	5,40	5,06	5,31	4,47	4,98	4,74	5,03	4,73	4,89	3). 6 month
iv. 12 Bulan	7,08	5,59	5,79	5,16	4,98	6,34	4,85	4,12	4,84	4,20	4,89	4,89	5,07	4,88	5,15	4). 12 month
v. > 12 Bulan	6,00	5,93	7,00	6,86	6,00	6,91	6,04	6,40	6,88	6,39	6,98	5,99	5,97	6,41	6,43	5). >12 month
b. Valas	1,05	1,03	1,00	1,01	1,00	1,07	1,16	1,91	1,91	1,19	1,19	1,18	1,50	1,25	1,24	b. Foreign Currency
i. 1 Bulan	1,15	1,06	1,00	1,01	1,00	1,97	1,23	1,94	2,01	1,99	1,16	1,09	1,52	1,30	1,29	1). 1 month
ii. 3 Bulan	1,00	1,07	1,00	1,00	1,00	1,00	1,11	1,69	2,06	1,99	1,16	1,03	1,93	1,05	1,80	2). 3 month
iii. 6 Bulan	1,67	1,00	1,00	1,03	1,00	1,98	1,43	1,99	1,99	1,98	1,20	1,37	1,70	1,47	1,00	3). 6 month
iv. 12 Bulan	1,00	1,00	1,00	1,01	1,00	1,89	1,01	1,89	1,89	1,00	1,00	1,00	1,00	1,00	1,00	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	11,41	10,39	9,86	9,85	9,71	9,47	9,45	9,35	9,25	9,22	9,15	9,01	8,97	8,99	8,92	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,13	10,18	9,70	9,76	9,58	9,24	9,22	9,11	8,97	8,98	8,89	8,71	8,70	8,77	8,69	1. Profit Sharing Financing
a. Mudharabah	12,77	12,06	11,50	11,84	11,19	10,11	10,21	9,68	9,50	9,69	9,52	9,39	9,66	9,81	9,30	a. Mudharabah
i. Rupiah	12,77	12,10	11,83	11,41	11,18	11,22	10,78	10,53	10,66	10,60	10,54	10,46	10,66	10,55	10,55	i. Rupiah
ii. Valas	7,00	1,00	1,72	1,04	1,62	1,60	1,73	1,66	1,66	2,16	2,07	2,07	1,18	1,19	1,98	ii. Foreign Currency
b. Musyarakah	10,34	9,62	9,27	9,22	9,17	9,02	8,99	8,97	8,85	8,81	8,76	8,59	8,53	8,61	8,58	b. Musyarakah
i. Rupiah	11,50	10,32	9,68	9,62	9,54	9,39	9,36	9,32	9,23	9,19	9,11	8,91	8,82	8,89	8,88	i. Rupiah
ii. Valas	4,98	5,05	5,02	5,01	5,12	4,95	4,99	5,26	5,02	5,02	5,02	5,01	5,19	5,21	5,19	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	11,60	10,61	10,06	9,95	9,89	9,78	9,76	9,68	9,64	9,56	9,50	9,45	9,40	9,36	9,31	2. Receivables/Acceptables
a. Murabahah	11,56	10,69	10,12	10,00	9,94	9,85	9,82	9,74	9,69	9,61	9,54	9,49	9,43	9,40	9,35	a. Murabahah
i. Rupiah	11,69	10,78	10,19	10,07	10,00	9,91	9,88	9,80	9,72	9,63	9,57	9,51	9,46	9,42	9,38	i. Rupiah
ii. Valas	6,28	6,50	6,29	6,30	6,32	6,33	6,34	6,35	6,07	5,09	5,07	5,07	5,06	5,15	5,20	ii. Foreign Currency
b. Qardh	11,56	4,04	3,57	3,53	3,47	3,27	3,23	3,29	3,41	3,46	3,52	3,52	3,52	3,47	3,42	b. Qardh
i. Rupiah	11,56	4,04	3,57	3,53	3,47	3,27	3,23	3,29	3,41	3,46	3,52	3,52	3,52	3,47	3,42	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	13,28	12,58	12,02	11,93	11,90	11,85	11,79	11,74	11,61	11,54	11,46	11,41	11,38	11,31	11,19	c. Istishna'
i. Rupiah	13,28	12,58	12,02	11,93	11,90	11,85	11,79	11,74	11,61	11,54	11,46	11,41	11,38	11,31	11,19	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,36	10,48	10,40	10,26	10,24	10,20	10,17	10,13	10,09	10,07	9,98	9,82	9,71	9,91	9,88	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,74	16,91	16,92	16,92	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	33,46	b. Financing through Channeling
i. Rupiah	16,74	16,91	16,92	16,92	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	33,46	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	c. Financing through Executing
i. Rupiah	-	-	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,36	10,47	10,40	10,26	10,24	10,20	10,17	10,13	10,09	10,07	9,98	9,82	9,71	9,89	9,83	d. Other Ijarah
i. Rupiah	11,12	10,98	10,84	10,85	10,81	10,76	10,70	10,68	10,63	10,59	10,59	10,59	10,63	10,83	10,86	i. Rupiah
ii. Valas	6,38	6,41	4,02	3,96	3,94	3,85	3,85	3,84	3,81	3,80	4,20	4,54	4,53	4,57	4,71	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Note: r) Revised figures
) Provisional figures

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

Indikator	2015	2016	2017					2018							Indicator		
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Ags	Sep
1. Modal Kerja	15,30	15,44	14,37	14,24	14,35	14,09	13,73	13,78	13,75	13,74	13,70	13,63	13,54	12,99	13,15	12,92	1. Working Capital
a. UMKM	19,52	19,65	19,67	19,52	19,81	19,99	19,66	19,65	19,53	19,70	19,52	19,69	20,16	19,73	19,60	19,56	a. Micro, Small and Medium Enterprise
i. Rupiah	19,75	19,72	19,73	19,64	19,88	20,08	19,73	19,75	19,61	19,80	19,66	19,82	20,28	19,84	19,71	19,67	i. Rupiah
ii. Valas	5,83	7,76	7,74	5,59	7,33	4,44	4,66	4,07	5,64	8,22	3,44	3,92	4,50	4,71	4,84	5,27	ii. Foreign Exchange
b. Bukan UMKM	12,27	12,51	10,89	10,86	10,85	10,49	10,10	10,10	10,14	10,03	9,98	9,78	9,71	9,03	9,38	9,04	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,86	12,88	11,10	11,07	11,07	10,70	10,46	10,45	10,54	10,48	10,42	10,21	10,12	9,37	9,70	9,43	i. Rupiah
ii. Valas	6,22	7,10	7,07	7,05	6,96	6,81	5,52	5,70	5,48	4,83	4,85	4,80	4,78	4,59	4,70	4,59	ii. Foreign Exchange
2. Investasi	13,14	12,12	11,50	11,42	11,68	11,36	11,11	11,09	10,98	10,99	11,01	10,94	10,85	10,61	10,61	10,67	2. Investment
a. UMKM	16,00	14,77	13,80	13,69	13,92	13,59	13,58	13,37	13,05	13,00	12,86	12,74	12,60	12,51	12,80	12,84	a. Micro, Small and Medium Enterprise
i. Rupiah	16,22	14,85	13,86	13,75	13,97	13,61	13,59	13,38	13,06	13,01	12,86	12,74	12,65	12,55	12,84	12,89	i. Rupiah
ii. Valas	8,05	6,74	6,19	6,18	5,84	8,78	4,79	4,79	5,66	4,53	4,53	4,52	4,96	5,47	5,47	5,37	ii. Foreign Exchange
b. Bukan UMKM	11,74	10,92	10,42	10,34	10,63	10,31	9,98	10,03	10,03	10,06	10,09	10,04	9,99	9,68	9,73	9,78	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,62	12,17	11,37	11,24	11,59	11,19	10,74	10,77	10,76	10,78	10,87	10,81	10,80	10,47	10,44	10,49	i. Rupiah
ii. Valas	9,00	6,83	6,69	6,80	6,78	6,69	6,69	6,72	6,82	6,80	6,59	6,53	6,39	6,19	6,20	6,24	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,56	11,60	11,42	11,36	11,33	11,25	11,19	11,14	11,06	11,05	10,99	10,93	10,88	10,77	10,74	10,81	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,56	11,60	11,42	11,36	11,33	11,25	11,19	11,14	11,06	11,05	10,99	10,93	10,88	10,77	10,74	10,81	i. Rupiah
ii. Valas	-	-	-	-	-	80,07	-	-	-	13,00	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017					2018									Indikator
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	15,48	16,36	15,49	15,45	15,55	15,43	15,25	15,23	15,21	15,23	15,11	15,05	15,39	14,50	14,73	14,47	1. Working Capital
a. UMKM	19,96	21,19	21,54	21,56	22,03	22,39	22,14	22,11	21,93	22,15	22,05	22,19	22,98	22,36	22,12	22,03	a. Micro, Small and Medium Enterprise
i. Rupiah	20,26	21,28	21,63	21,65	22,13	22,43	22,16	22,14	21,97	22,22	22,19	22,32	23,07	22,43	22,19	22,11	i. Rupiah
ii. Valas	5,83	7,76	8,17	8,06	7,65	8,14	10,27	10,47	10,05	11,93	4,03	5,08	6,56	7,19	7,32	8,00	ii. Foreign Exchange
b. Bukan UMKM	12,25	12,93	11,23	11,25	11,09	10,82	10,63	10,59	10,73	10,61	10,50	10,30	10,45	9,35	9,82	9,32	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,65	13,32	11,43	11,45	11,28	11,02	10,83	10,80	10,96	10,89	10,77	10,54	10,71	9,58	10,02	9,49	i. Rupiah
ii. Valas	6,95	7,30	7,56	7,70	7,58	7,32	7,29	7,26	7,14	6,47	6,38	6,41	6,43	5,74	6,15	6,31	ii. Foreign Exchange
2. Investasi	13,39	12,85	12,19	12,09	12,49	12,05	11,83	11,81	11,67	11,72	11,75	11,70	11,61	11,30	11,26	11,45	2. Investment
a. UMKM	15,99	15,14	14,42	14,32	14,64	14,24	14,26	13,98	13,61	13,53	13,56	13,44	13,34	13,29	13,27	13,25	a. Micro, Small and Medium Enterprise
i. Rupiah	16,14	15,23	14,50	14,40	14,70	14,25	14,26	13,98	13,61	13,53	13,56	13,45	13,35	13,29	13,27	13,25	i. Rupiah
ii. Valas	9,05	6,75	6,21	6,20	5,84	9,13	4,00	4,00	5,61	4,00	4,00	4,00	4,00	9,00	9,00	9,00	ii. Foreign Exchange
b. Bukan UMKM	11,97	11,67	11,05	10,95	11,40	10,93	10,59	10,67	10,67	10,75	10,76	10,75	10,68	10,24	10,22	10,47	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,79	12,57	11,70	11,55	12,07	11,54	11,14	11,23	11,24	11,32	11,37	11,34	11,31	10,85	10,81	11,07	i. Rupiah
ii. Valas	8,93	7,87	7,85	8,03	8,05	7,84	7,81	7,83	7,83	7,82	7,51	7,46	7,25	6,85	6,84	6,96	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,80	12,34	12,51	12,49	12,55	12,47	12,47	12,43	12,33	12,37	12,32	12,30	12,30	12,17	12,18	12,23	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,80	12,34	12,51	12,49	12,55	12,47	12,47	12,43	12,33	12,37	12,32	12,30	12,30	12,17	12,18	12,23	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	13,00	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017					2018									Indikator
			Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Modal Kerja	14,62	12,11	10,90	10,61	10,87	10,41	9,76	9,81	9,66	9,58	9,64	9,58	9,23	9,34	9,43	9,39	1. Working Capital
a. UMKM	17,79	13,73	12,69	12,20	12,11	11,91	11,59	11,62	11,63	11,60	11,53	11,68	11,62	11,52	11,63	11,58	a. Micro, Small and Medium Enterprise
i. Rupiah	17,79	13,73	12,71	12,36	12,13	12,08	11,73	11,83	11,76	11,74	11,64	11,81	11,75	11,66	11,77	11,73	i. Rupiah
ii. Valas	7,00	-	1,39	1,94	1,35	1,95	1,94	1,96	1,92	2,09	2,12	1,96	2,02	1,96	2,04	2,09	ii. Foreign Exchange
b. Bukan UMKM	12,39	11,08	9,97	9,79	10,24	9,68	8,89	8,88	8,64	8,55	8,55	8,42	8,19	8,38	8,51	8,51	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,78	11,38	10,20	10,04	10,52	9,90	9,55	9,52	9,39	9,36	9,40	9,25	8,85	8,90	9,04	9,29	i. Rupiah
ii. Valas	4,96	6,37	5,69	5,33	5,41	5,43	3,36	3,59	3,41	2,64	2,91	2,84	2,99	2,93	2,97	3,24	ii. Foreign Exchange
2. Investasi	12,24	9,77	9,56	9,55	9,50	9,51	9,38	9,38	9,36	9,31	9,32	9,22	9,19	9,13	9,34	9,16	2. Investment
a. UMKM	16,05	12,93	11,62	11,54	11,52	11,47	11,45	11,42	11,31	11,27	10,89	10,79	10,65	10,46	11,12	11,24	a. Micro, Small and Medium Enterprise
i. Rupiah	16,70	12,98	11,63	11,55	11,53	11,47	11,46	11,43	11,31	11,27	10,90	10,79	10,77	10,57	11,29	11,44	i. Rupiah
ii. Valas	6,22	6,62	5,77	5,77	5,77	5,77	5,76	5,76	5,76	5,61	5,61	5,61	5,02	5,26	5,26	5,17	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,80	8,80	8,74	8,76	8,64	8,69	8,71	8,67	8,68	8,59	8,59	8,60	8,93	8,71	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,04	10,84	10,36	10,33	10,21	10,18	9,78	9,75	9,70	9,62	9,72	9,60	9,66	9,65	9,82	9,54	i. Rupiah
ii. Valas	9,13	5,31	4,91	4,91	4,88	4,98	4,98	5,03	5,29	5,29	5,30	5,31	5,32	5,41	5,46	5,46	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,18	10,34	9,75	9,65	9,53	9,45	9,35	9,30	9,26	9,20	9,11	9,05	8,99	8,89	8,85	8,81	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,18	10,34	9,75	9,65	9,53	9,45	9,35	9,30	9,26	9,20	9,11	9,05	8,99	8,89	8,85	8,81	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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 BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)																
Indikator	2015	2016	2017				2018					Indicator				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	Sep
Penerima Pembiayaan Lapangan Usaha																Financing to Business Sector
Pertanian, perburuan dan kehutanan	14,91	14,15	13,93	13,93	14,11	14,01	14,06	13,94	13,95	13,67	13,68	12,89	12,77	13,14	13,20	Agricultures, Hunting and Forestry
a. Rupiah	15,63	14,47	14,17	14,17	14,34	14,22	14,27	14,23	14,46	14,16	14,16	13,34	13,18	13,29	13,35	a. Rupiah
b. Valas	9,85	6,00	6,00	6,00	6,00	6,00	6,00	5,37	4,43	4,41	4,51	4,36	4,26	5,56	5,50	b. Foreign Exchange
Perikanan	10,68	12,80	12,85	12,85	12,77	12,03	11,70	10,49	13,06	13,31	12,64	12,90	12,91	12,55	12,59	Fishery
a. Rupiah	10,74	12,85	12,85	12,85	12,77	12,03	11,70	10,49	13,06	13,31	12,64	12,90	12,91	12,55	12,59	a. Rupiah
b. Valas	7,25	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	8,71	9,62	9,52	9,52	9,48	9,60	9,62	9,74	9,79	9,85	9,67	8,71	8,12	8,14	8,25	Mining and Quarrying
a. Rupiah	10,27	12,57	11,90	11,68	11,81	11,76	11,76	12,05	12,02	12,23	12,30	11,49	11,34	11,42	11,42	a. Rupiah
b. Valas	7,36	6,83	7,03	7,03	7,10	7,12	7,16	7,17	7,32	7,31	7,22	7,07	6,28	6,28	6,45	b. Foreign Exchange
Industri Penolahan	12,24	11,06	11,19	11,19	10,99	10,86	10,74	10,72	11,13	10,92	10,83	9,85	9,85	9,75	9,75	Processing Industry
a. Rupiah	13,21	12,01	11,98	11,98	11,88	11,85	11,77	11,75	12,21	11,93	11,78	11,75	10,66	10,67	10,66	a. Rupiah
b. Valas	8,73	5,90	5,27	5,27	4,98	4,75	4,73	4,97	4,97	4,92	4,91	4,91	4,97	5,04	5,10	b. Foreign Exchange
Listrik, gas dan air	11,31	10,34	9,74	9,74	9,43	8,51	8,37	9,21	8,22	8,29	8,21	8,16	8,21	9,75	8,08	Electricity, Gas and Water
a. Rupiah	12,73	12,16	11,38	11,38	10,86	9,02	8,85	10,05	8,88	8,91	8,81	8,59	8,61	10,36	8,39	a. Rupiah
b. Valas	8,04	7,65	7,40	7,40	7,25	7,27	7,23	7,24	6,61	6,49	6,39	6,24	6,35	6,34	6,34	b. Foreign Exchange
Konstruksi	13,45	12,34	10,72	10,72	8,07	10,14	10,27	10,40	10,46	10,56	10,56	10,35	9,60	9,44	9,77	Construction
a. Rupiah	13,65	12,51	10,75	10,75	10,55	10,21	10,33	10,47	10,52	10,63	10,62	10,41	9,66	9,49	9,82	a. Rupiah
b. Valas	3,56	5,84	6,69	6,69	6,69	5,63	6,02	6,02	6,01	6,00	5,99	5,99	5,97	5,96	5,96	b. Foreign Exchange
Perdagangan Besar dan Eceran	19,55	20,04	19,30	19,30	18,98	18,89	18,77	18,48	18,50	18,60	18,49	18,87	18,65	18,65	18,63	Wholesale and Retail Trade
a. Rupiah	19,62	20,10	19,41	19,41	19,07	19,03	18,99	18,71	18,71	18,81	18,75	19,11	19,11	18,88	18,85	a. Rupiah
b. Valas	7,88	7,33	6,95	6,95	6,64	6,25	6,35	6,35	6,37	6,47	6,15	6,49	6,42	6,44	6,41	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16,65	14,23	13,57	13,57	13,20	12,79	12,47	12,51	12,55	12,18	12,15	12,32	11,83	11,89	11,81	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16,67	14,24	13,83	13,83	13,20	12,80	12,47	12,51	12,56	12,18	12,15	12,32	11,84	11,89	11,81	a. Rupiah
b. Valas	7,00	7,00	2,14	2,14	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	5,50	5,50	5,50	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,74	11,19	10,70	10,70	10,74	10,62	10,90	10,69	10,47	10,45	10,42	10,33	9,53	9,93	10,74	Transportation, Warehousing and Communications
a. Rupiah	12,69	11,88	11,19	11,19	11,25	11,08	11,39	11,15	10,93	11,12	11,00	11,03	10,13	10,60	11,53	a. Rupiah
b. Valas	7,95	7,89	8,17	8,17	7,94	8,02	8,07	8,09	7,89	6,72	7,00	6,71	6,21	6,20	6,25	b. Foreign Exchange
Perantara Keuangan	14,66	13,95	11,29	11,29	11,24	10,88	10,75	10,71	10,50	10,41	10,36	10,66	10,43	10,43	10,08	Financial intermediaries
a. Rupiah	14,68	13,96	11,30	11,30	11,24	11,14	11,02	10,99	10,76	10,64	10,58	10,92	10,44	10,44	10,34	a. Rupiah
b. Valas	8,89	6,99	9,17	9,17	7,42	2,35	2,41	2,41	2,41	3,35	3,41	5,43	5,43	4,40	3,01	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13,03	12,88	11,84	11,84	11,71	11,23	11,26	11,02	11,18	10,92	10,94	10,75	10,40	10,24	10,17	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,47	13,23	12,00	12,00	11,82	11,58	11,47	11,27	11,46	11,44	11,09	11,33	11,00	10,84	10,76	a. Rupiah
b. Valas	5,02	5,77	5,76	5,76	6,37	3,63	4,97	4,39	4,13	3,01	2,60	2,75	2,59	2,59	2,61	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17,86	14,38	12,15	12,15	11,90	11,83	11,64	11,57	12,51	11,97	12,26	11,16	12,00	12,01	12,00	Government administration, Defense and Compulsory social security
a. Rupiah	17,86	14,38	12,15	12,15	11,90	11,83	11,64	11,57	12,51	11,97	12,26	11,16	12,00	12,01	12,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,49	13,45	12,66	12,66	12,61	12,63	12,57	12,45	12,26	12,38	12,12	12,43	11,94	12,10	11,99	Education Services
a. Rupiah	13,64	13,53	12,70	12,70	12,61	12,63	12,57	12,45	12,26	12,38	12,12	12,43	11,94	12,10	11,99	a. Rupiah
b. Valas	8,14	8,40	8,78	8,78	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,20	13,19	12,73	12,73	12,50	12,52	12,41	12,42	12,31	12,32	12,03	12,10	11,84	11,70	11,57	Health Services and Social Activities
a. Rupiah	13,20	13,19	12,73	12,73	12,50	12,52	12,41	12,42	12,31	12,32	12,03	12,10	11,84	11,70	11,57	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,97	16,87	15,00	15,00	15,01	15,01	15,25	15,10	14,52	14,56	14,56	14,58	14,56	14,50	14,46	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	17,34	17,24	15,52	15,52	15,52	15,51	15,39	15,24	14,61	14,65	14,64	14,66	14,63	14,57	14,52	a. Rupiah
b. Valas	6,12	8,15	5,81	5,81	5,84	5,87	2,00	2,15	2,16	2,18	2,00	1,82	1,82	1,82	1,82	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	31,75	34,94	38,04	38,04	38,78	39,25	39,15	39,34	40,30	40,30	40,39	41,05	40,79	41,06	41,30	Individual Services which Serve Households
a. Rupiah	31,75	34,94	38,04	38,04	38,78	39,25	39,15	39,34	40,30	40,30	40,39	41,05	40,79	41,06	41,30	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	13,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	13,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13,76	14,44	11,48	11,48	12,20	12,10	11,80	8,52	11,42	10,87	10,82	11,29	12,00	13,27	13,19	Business Activities which are not clearly defined
a. Rupiah	13,76	14,44	11,48	11,48	12,20	12,10	11,80	8,52	11,42	10,87	10,82	11,29	12,00	13,27	13,19	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin House Hold
Rumah Tangga																
Untuk Pemilikan Rumah Tinggal	12,64	11,32	10,80	10,80	10,62	10,57	10,49	10,40	10,36	10,29	10,22	10,15	9,98	9,92	9,87	For Home Ownership
a. Rupiah	12,64	11,32	10,80	10,80	10,62	10,57	10,49	10,40	10,36	10,29	10,22	10,15	9,98	9,92	9,87	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,59	11,29	10,43	10,43	10,13	9,94	9,90	9,81	9,74	9,67	9,56	9,49	9,34	9,20	9,14	For Apartment Ownership
a. Rupiah	11,59	11,29	10,43	10,43	10,13	9,94	9,90	9,81	9,74	9,67	9,56	9,49	9,34	9,20	9,14	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13,84	11,72	11,20	11,20	10,83	10,85	10,69	10,56	10,46	10,40	10,27	10,18	10,10	10,03	10,01	For Shop House Ownership
a. Rupiah	13,84	11,72	11,20	11,20	10,83	10,85	10,69	10,56	10,46	10,40	10,27	10,18	10,10	10,03	10,01	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	12,39	10,85	11,26	11,26	11,00	10,70	10,66	10,33	10,25	10,22	10,13	10,07	10,01	10,02	10,02	For Vehicles Ownership
a. Rupiah	12,39	10,85	11,26	11,26	11,00	10,70	10,66	10,33	10,25	10,22	10,13	10,07	10,01	10,02	10,02	a. Rupiah

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

Indikator	2015	2016	2017				2018				Indicator							
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		Mei	Jun	Jul	Ags	Sep		
Penerima Pembiayaan Lapangan Usaha																		Financing to Business Sector
Pertanian, perburuan dan Kehutanan	15,17	15,19	15,31	15,31	15,68	15,47	15,59	15,44	15,42	14,98	15,07	13,89	13,83	14,37	13,20	13,55	14,37	Agricultures, Hunting and Forestry
a. Rupiah	15,48	15,19	15,31	15,31	15,68	15,47	15,59	15,55	15,88	15,43	15,53	15,53	14,24	14,37	13,35	13,35	14,37	a. Rupiah
b. Valas	12,00	-	-	-	-	-	-	3,00	3,00	3,00	3,33	3,29	3,00	5,50	-	-	-	b. Foreign Exchange
Perikanan	10,07	12,87	13,01	13,01	12,93	12,07	11,71	10,34	13,33	13,59	12,78	13,07	13,08	12,67	12,59	12,59	12,67	Fishery
a. Rupiah	10,07	12,87	13,01	13,01	12,93	12,07	11,71	10,34	13,33	13,59	12,78	13,07	13,08	12,67	12,59	12,59	12,67	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	9,47	10,66	10,69	10,69	10,78	10,99	11,10	11,28	11,42	11,48	11,55	10,83	10,04	10,05	8,25	11,42	10,05	Mining and Quarrying
a. Rupiah	10,16	12,56	11,77	11,77	11,71	11,93	11,94	12,20	12,29	12,42	11,86	11,86	11,89	11,92	11,42	11,92	11,92	a. Rupiah
b. Valas	8,57	7,98	8,88	8,88	9,14	9,26	9,45	9,50	9,77	9,76	9,75	9,70	7,99	7,98	6,45	6,45	7,98	b. Foreign Exchange
Industri Penolahan	12,60	11,82	11,86	11,86	11,79	11,87	11,79	11,78	12,29	12,07	11,99	11,99	10,65	10,66	9,75	10,66	9,75	Processing Industry
a. Rupiah	13,32	12,18	12,19	12,19	12,16	12,26	12,20	12,22	12,74	12,48	12,35	12,30	10,94	10,92	10,66	10,66	10,92	a. Rupiah
b. Valas	7,51	6,90	6,24	6,24	5,86	5,82	5,75	5,75	5,74	5,65	5,74	5,75	5,82	5,10	5,10	5,82	5,10	b. Foreign Exchange
Listrik, gas dan air	11,65	10,50	10,13	10,13	9,75	8,78	8,57	8,70	8,56	8,42	8,31	8,91	8,53	11,11	8,08	8,53	11,11	Electricity, Gas and Water
a. Rupiah	12,71	12,16	11,41	11,41	11,00	9,94	9,10	10,76	9,14	9,19	9,04	10,03	9,43	12,84	8,39	8,39	12,84	a. Rupiah
b. Valas	8,57	7,74	7,80	7,80	7,47	7,48	7,42	7,44	7,24	6,56	6,44	6,28	6,35	6,34	6,34	6,34	6,34	b. Foreign Exchange
Konstruksi	13,88	13,27	11,91	11,91	11,31	11,01	11,21	11,30	11,07	11,09	11,05	10,71	9,31	8,87	9,77	9,77	9,77	Construction
a. Rupiah	14,18	13,60	12,00	12,00	11,40	11,17	11,17	11,47	11,21	11,24	11,19	10,85	9,40	8,96	9,82	9,82	9,82	a. Rupiah
b. Valas	3,56	5,84	6,69	6,69	6,69	5,63	6,02	6,02	6,01	6,00	5,99	5,99	5,97	5,96	5,96	5,96	5,96	b. Foreign Exchange
Perdagangan Besar dan Eceran	20,44	21,41	20,90	20,90	21,08	20,97	20,71	20,45	20,81	20,81	20,62	20,96	20,99	20,95	18,63	18,63	20,95	Wholesale and Retail Trade
a. Rupiah	20,51	21,47	21,03	21,03	21,19	21,13	20,98	20,73	21,09	21,08	20,98	21,22	21,31	21,27	18,85	18,85	21,27	a. Rupiah
b. Valas	8,51	7,95	7,09	7,09	6,87	6,73	6,64	6,63	6,69	6,69	6,29	6,71	6,63	6,64	6,41	6,41	6,63	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16,90	16,31	16,33	16,33	15,05	14,48	14,03	14,10	14,15	13,59	13,50	13,78	12,98	13,06	11,81	11,81	13,06	Provision of accommodation and the provision of eating and drinking
a. Rupiah	16,90	16,31	16,33	16,33	15,05	14,48	14,03	14,10	14,15	13,59	13,50	13,78	12,98	13,06	11,81	11,81	13,06	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,64	11,12	10,85	10,85	10,91	10,68	11,05	10,81	10,54	10,50	10,46	10,32	9,52	9,86	10,74	10,74	9,86	Transportation, Warehousing and Communications
a. Rupiah	12,52	11,80	11,37	11,37	11,47	11,15	11,58	11,30	11,02	11,23	11,10	11,02	10,14	10,55	11,53	11,53	10,55	a. Rupiah
b. Valas	8,21	8,10	8,37	8,37	8,12	8,20	8,26	8,27	8,05	8,11	7,11	6,94	6,35	6,34	6,25	6,25	6,34	b. Foreign Exchange
Perantara Keuangan	14,09	14,84	11,64	11,64	11,59	11,46	11,32	11,28	10,98	10,90	10,86	11,55	10,76	10,70	10,08	10,08	10,70	Financial intermediaries
a. Rupiah	14,13	14,87	11,65	11,65	11,61	11,47	11,33	11,29	10,99	10,91	10,86	11,56	10,78	10,72	10,34	10,34	10,72	a. Rupiah
b. Valas	8,89	6,99	9,17	9,17	7,42	7,44	8,38	8,37	8,37	8,37	9,43	5,43	4,40	3,01	3,01	3,01	4,40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12,96	13,82	12,21	12,21	12,04	11,93	11,78	11,57	11,99	12,05	11,59	11,94	11,47	11,25	10,17	10,17	11,25	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,39	13,95	12,27	12,27	12,12	11,99	11,83	11,62	12,07	12,10	11,63	11,99	11,51	11,29	10,76	10,76	11,29	a. Rupiah
b. Valas	4,47	6,80	8,55	8,55	7,43	8,34	8,62	8,62	7,59	6,63	6,16	6,76	6,77	6,95	2,61	2,61	6,95	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17,84	14,43	12,50	12,50	12,24	12,16	11,89	11,84	12,66	12,57	12,51	11,66	12,26	12,21	12,00	12,00	12,21	Government administration, Defense and Compulsory social security
a. Rupiah	17,84	14,43	12,50	12,50	12,24	12,16	11,89	11,84	12,66	12,57	12,51	11,66	12,26	12,21	12,00	12,00	12,21	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,54	13,55	12,96	12,96	12,94	12,93	12,88	12,74	12,46	12,64	12,72	12,18	12,18	12,34	11,99	11,99	12,34	Education Services
a. Rupiah	13,71	13,65	13,01	13,01	12,94	12,93	12,88	12,74	12,46	12,64	12,36	12,72	12,18	12,34	11,99	11,99	12,34	a. Rupiah
b. Valas	8,14	8,40	8,78	8,78	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,06	13,18	12,72	12,72	12,51	12,55	12,41	12,43	12,38	12,35	12,17	12,15	11,83	11,74	11,57	11,57	11,74	Health Services and Social Activities
a. Rupiah	13,06	13,18	12,72	12,72	12,51	12,55	12,41	12,43	12,38	12,35	12,17	12,15	11,83	11,74	11,57	11,57	11,74	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15,05	15,61	14,09	14,09	14,25	14,18	14,50	14,37	14,04	14,07	14,07	14,07	14,08	14,06	14,46	14,46	14,06	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	15,44	15,99	14,66	14,66	14,82	14,75	14,67	14,53	14,15	14,17	14,16	14,16	14,17	14,14	14,52	14,52	14,14	a. Rupiah
b. Valas	6,12	8,15	5,81	5,81	5,84	5,87	2,00	2,00	2,15	2,16	2,18	2,18	1,82	1,82	1,82	1,82	1,82	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	31,94	35,23	38,38	38,38	39,14	39,69	39,63	39,89	40,86	40,88	40,96	41,61	41,39	41,64	41,30	41,30	41,64	Individual Services which Serve Households
a. Rupiah	31,94	35,23	38,38	38,38	39,14	39,69	39,63	39,89	40,86	40,88	40,96	41,61	41,39	41,64	41,30	41,30	41,64	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	13,00	-	-	-	-	-	-	-	-	-	-	-	-	-	11,00	-	-	International Agency and Other Extra Agency International
a. Rupiah	13,00	-	-	-	-	-	-	-	-	-	-	-	-	-	11,00	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	12,48	13,09	8,99	8,99	9,35	9,36	8,98	7,46	8,02	8,00	7,99	6,29	6,22	6,50	13,19	13,19	6,50	Business Activities which are not clearly defined
a. Rupiah	12,48	13,09	8,99	8,99	9,35	9,36	8,98	7,46	8,02	8,00	7,99	6,29	6,22	6,50	13,19	13,19	6,50	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																		Financing to Non Industrial Origin
Rumah Tangga																		House Hold
Untuk Pemilikan Rumah Tinggal	12,39	12,08	11,95	11,95	11,81	11,86	11,77	11,66	11,70	11,63	11,61	11,58	11,37	11,37	9,87	9,87	11,37	For Home Ownership
a. Rupiah	12,39	12,08	11,95	11,95	11,81	11,86	11,77	11,66	11,70	11,63	11,61	11,58	11,37	11,37	9,87	9,87	11,37	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	12,28	11,99	11,71	11,71	11,73	11,66	11,57	11,59	11,55	11,55	11,51	11,55	11,47	11,44	9,14	9,14	11,44	For Apartment Ownership
a. Rupiah	12,28	11,99	11,71	11,71	11,73	11,66	11,58	11,57	11,59									

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

Indikator	2015	2016	2017				2018					Indikator				
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		Jun	Jul	Ags	Sep
Penerima Pembiayaan Lapangan Usaha													Financing to Business Sector			
Pertanian, perburuan dan Kehutanan	13,66	9,77	10,06	10,06	10,04	10,02	9,97	9,95	9,89	9,93	9,86	9,92	9,75	9,77	9,77	Agricultures, Hunting and Forestry
a. Rupiah	16,58	10,71	10,56	10,56	10,48	10,45	10,37	10,35	10,28	10,32	10,21	10,26	10,05	10,10	10,09	a. Rupiah
b. Valas	7,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	5,56	5,50	b. Foreign Exchange
Perikanan	13,72	12,24	11,70	11,70	11,72	11,71	11,68	11,59	11,59	11,67	11,69	11,72	11,70	11,67	11,71	Fishery
a. Rupiah	14,43	12,72	11,70	11,70	11,72	11,71	11,68	11,59	11,59	11,67	11,69	11,72	11,70	11,67	11,71	a. Rupiah
b. Valas	7,25	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	5,99	6,41	6,26	6,26	5,89	5,77	5,65	5,70	5,45	5,64	5,40	5,39	5,40	5,46	5,51	Mining and Quarrying
a. Rupiah	12,55	12,69	13,03	13,03	11,34	10,74	10,13	10,59	9,35	10,39	9,31	9,19	8,25	8,64	8,67	a. Rupiah
b. Valas	5,23	5,04	4,60	4,60	4,60	4,59	4,60	4,60	4,61	4,62	4,73	4,82	4,95	4,97	5,03	b. Foreign Exchange
Industri Pengolahan	10,77	8,10	7,98	7,98	7,59	7,42	7,39	7,39	7,63	7,55	7,62	7,56	7,56	7,55	7,37	Processing Industry
a. Rupiah	12,27	10,75	10,34	10,34	9,90	9,62	9,58	9,60	9,67	9,43	9,40	9,46	9,42	9,51	9,42	a. Rupiah
b. Valas	9,74	5,34	4,65	4,65	4,46	4,20	4,21	4,59	4,59	4,59	4,56	4,57	4,66	4,77	4,80	b. Foreign Exchange
Listrik, gas dan air	6,62	7,24	6,41	6,41	7,34	7,75	7,76	7,76	7,19	7,86	7,98	7,98	7,83	8,42	8,20	Electricity, Gas and Water
a. Rupiah	15,20	12,14	9,70	9,70	9,07	8,16	8,17	8,17	8,16	8,16	8,16	7,41	7,91	8,51	8,27	a. Rupiah
b. Valas	6,00	7,00	6,07	6,07	6,53	6,54	6,54	6,54	4,36	6,00	6,00	6,00	6,34	6,33	6,35	b. Foreign Exchange
Konstruksi	12,52	11,05	9,57	9,57	9,80	9,36	9,42	9,56	9,85	9,98	10,03	9,99	9,90	10,02	10,41	Construction
a. Rupiah	12,52	11,05	9,57	9,57	9,80	9,36	9,42	9,56	9,85	9,98	10,03	9,99	9,90	10,02	10,41	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	14,35	12,05	11,94	11,94	10,96	10,81	11,04	10,47	10,06	10,37	10,19	10,39	10,27	10,41	10,59	Wholesale and Retail Trade
a. Rupiah	14,44	12,11	11,97	11,97	10,99	10,87	11,10	10,53	10,11	10,41	10,23	10,43	10,31	10,45	10,63	a. Rupiah
b. Valas	5,79	5,87	5,85	5,85	5,23	3,82	3,76	3,70	3,63	3,92	3,84	3,75	3,38	3,58	3,43	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	15,65	10,53	10,38	10,38	10,70	10,60	10,66	10,48	10,41	10,36	10,26	10,29	10,16	10,19	10,14	Provision of accomodation and the provision of eating and drinking
a. Rupiah	15,75	10,54	10,80	10,80	10,71	10,61	10,67	10,48	10,41	10,37	10,27	10,30	10,17	10,20	10,15	a. Rupiah
b. Valas	7,00	7,00	2,14	2,14	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	5,50	5,50	5,50	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	12,47	11,63	9,64	9,64	9,47	9,47	9,88	9,97	10,06	10,15	10,17	10,35	9,55	10,26	10,30	Transportation, Warehousing and Communications
a. Rupiah	13,76	12,34	10,05	10,05	9,84	10,58	10,23	10,30	10,39	10,48	10,47	11,09	10,10	10,82	10,82	a. Rupiah
b. Valas	5,61	5,59	5,44	5,44	5,37	5,34	5,31	5,27	5,23	5,22	5,17	5,06	5,21	5,21	5,21	b. Foreign Exchange
Perantara Keuangan	15,59	12,50	10,74	10,74	10,72	10,09	9,87	9,84	9,76	9,67	9,67	9,40	9,86	9,96	9,05	Financial intermediaries
a. Rupiah	15,59	12,50	10,74	10,74	10,72	10,66	10,51	10,51	10,38	10,21	10,12	9,95	9,86	9,96	9,58	a. Rupiah
b. Valas	-	-	-	-	-	2,00	2,00	2,00	2,00	3,00	3,00	3,00	-	-	2,93	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13,32	10,37	10,37	10,37	10,37	9,01	9,56	9,30	8,88	8,18	8,05	8,02	8,08	8,04	8,02	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,78	11,06	10,89	10,89	10,61	10,12	10,17	10,07	9,56	9,48	9,49	9,46	9,62	9,62	9,60	a. Rupiah
b. Valas	6,57	5,46	3,56	3,56	4,64	1,75	2,39	2,04	2,01	2,58	2,34	2,34	2,20	2,19	2,21	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	46,00	11,56	9,73	9,73	9,72	9,70	9,70	9,45	12,09	9,45	11,52	10,11	10,78	11,05	10,99	Government administration, Defense and Compulsory social security
a. Rupiah	46,00	11,56	9,73	9,73	9,72	9,71	9,70	9,45	12,09	9,45	11,52	10,11	10,78	11,05	10,99	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12,98	12,51	10,84	10,84	10,66	10,79	10,84	10,76	11,14	10,91	10,78	10,77	10,66	10,72	10,85	Education Services
a. Rupiah	12,98	12,51	10,84	10,84	10,66	10,79	10,84	10,76	11,14	10,91	10,78	10,77	10,66	10,72	10,85	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	14,10	13,30	12,73	12,73	12,48	12,22	12,43	12,28	11,62	11,99	10,65	11,57	11,97	11,37	11,24	Health Services and Social Activities
a. Rupiah	14,10	13,30	12,73	12,73	12,48	12,22	12,43	12,28	11,62	11,99	10,65	11,57	11,97	11,37	11,24	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24,50	24,10	19,28	19,28	18,49	18,72	18,66	18,42	17,62	17,68	17,70	17,66	17,38	16,94	16,89	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	24,50	24,10	19,28	19,28	18,49	18,72	18,66	18,42	17,62	17,68	17,70	17,66	17,38	16,94	16,89	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	16,23	13,29	13,06	13,06	12,49	12,81	12,59	12,17	13,15	13,35	13,73	13,72	13,71	13,73	14,08	Individual Services which Serve Households
a. Rupiah	16,23	13,29	13,06	13,06	12,49	12,81	12,59	12,17	13,15	13,35	13,73	13,72	13,71	13,73	14,08	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	15,85	17,58	18,84	18,84	19,61	19,41	19,73	14,61	19,68	16,05	15,99	16,30	17,76	19,13	19,03	Business Activities which are not clearly defined
a. Rupiah	15,85	17,58	18,84	18,84	19,61	19,41	19,73	14,61	19,68	16,05	15,99	16,30	17,76	19,13	19,03	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha													Financing to Non Industrial Origin			
Rumah Tangga																House Hold
Untuk Pemilikan Rumah Tinggal	12,94	10,44	9,60	9,60	9,41	9,30	9,24	9,19	9,11	9,01	8,92	8,85	8,73	8,67	8,61	For Home Ownership
a. Rupiah	12,94	10,44	9,60	9,60	9,41	9,30	9,24	9,19	9,11	9,01	8,92	8,85	8,73	8,67	8,61	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10,80	10,32	9,21	9,21	8,88	8,68	8,72	8,63	8,55	8,49	8,38	8,33	8,21	8,10	8,09	For Apartment Ownership
a. Rupiah	10,80	10,32	9,21	9,21	8,88	8,68	8,72	8,63	8,55	8,49	8,38	8,33	8,21	8,10	8,09	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	15,49	10,90	10,17	10,17	10,02	9,87	9,84	9,79	9,71	9,59	9,46	9,33	9,26	9,24	9,21	For Shop House Ownership
a. Rupiah	15,49	10,90	10,17	10,17	10,02	9,87	9,84	9,79	9,71	9,59	9,46	9,33	9,26	9,24	9,21	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10,85	10,24	9,95	9,95	9,74	9,69	9,64	9,62	9,60	9,57	9,49	9,42	9,35	9,38	9,43	For Vehicles Ownership
a. Rupiah	10,85	10,24	9,95	9,95	9,74	9,69	9,64	9,62	9,60	9,57	9,49	9,42	9,35	9,38	9,43	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	11,16	10,82	10,19	10,19	9,97	9,92	9,88	9,86	9,82	9,75	9,77	9,75	9,76	9,77	9,84	Multipurpose Loans and Others
a. Rupiah	11,16	10,82	10,19	10,19	9,97	9,92	9,88	9,86	9,82	9,75	9,77	9,75	9,76	9,77	9,84	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	8,28	6,12	4,77	4,77	4,34	4,06	3,82	3,81	3,85	3,83	3,82	3,77				

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

Tipe	2015	2016	2017				2018								Type	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	18.481.911	22.198.718	24.851.220	25.207.394	23.623.027	25.836.223	26.178.579	26.404.701	26.652.404	27.038.355	27.159.869 ¹⁾	27.284.967	27.612.459	27.563.572	27.967.194	Third Party Fund
1. Dana Simpanan Wadiah	9.127.253	12.266.656	13.885.088	14.084.990	12.370.260	14.447.605	14.655.140	14.773.529	14.919.696	15.128.423	15.132.657 ¹⁾	15.187.516	15.359.090	15.524.197	15.952.298	1. Demand Deposits Wadiah
a. Giro	169.801	235.862	191.249	192.116	193.315	194.284	195.172	195.715	196.967	199.090	200.891	201.715	203.070	205.723	206.262	a. Demand Deposits Wadiah
b. Tabungan	8.957.452	12.030.794	13.693.839	13.892.874	12.176.945	14.253.961	14.459.968	14.577.814	14.722.729	14.929.333	14.931.766	14.985.801	15.156.020	15.318.474	15.746.036	b. IB Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	9.346.149	9.932.062	10.966.132	11.122.404	11.252.767	11.388.618	11.523.439	11.631.172	11.732.708	11.909.932	12.027.212 ¹⁾	12.097.451	12.253.369	12.039.375	12.014.894	2. Non Profit Sharing Investment Fund
a. Giro	9.384	64.776	65.423	65.269	65.575	64.361	64.099	64.339	64.612	64.754	65.687	65.530	65.959	66.828	68.714	a. Demand Deposits
b. Tabungan	9.044.749	9.555.911	10.572.822	10.725.339	10.853.581	10.986.347	11.114.503	11.221.384	11.318.614	11.492.553	11.607.173	11.675.061	11.825.457	11.609.319	11.579.100	b. Saving Deposits
c. Deposito	292.016	311.375	327.887	331.796	333.611	338.298	344.837	345.449	349.482	352.625	354.352	356.860	361.953	363.228	367.080	c. Time Deposits
3. Dana Investasi Profit Sharing	8.509	-	-	-	-	-	-	-	-	-	-	-	-	-	2	3. Profit Sharing Investment Fund
a. Giro	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	7.794	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	713	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.746.565	4.515.930	5.396.149	5.420.195	5.422.447	5.400.966	5.360.937 ¹⁾	5.333.046	5.322.121	5.270.751	5.242.994 ¹⁾	5.279.797	5.308.420 ¹⁾	5.322.339 ¹⁾	5.354.461	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	96.284	97.299	94.991	95.024	95.202	95.925	94.974	95.223	94.754	95.937	96.532 ¹⁾	93.426	94.058 ¹⁾	94.678 ¹⁾	97.074	1. Profit Sharing Financing
a. Mudharabah	40.011	35.948	30.354	29.628	28.872	28.171	27.410	26.767	26.128	25.492	24.747	23.578	22.980	22.379	21.871	a. Mudharabah
b. Musyarakah	56.273	61.351	64.637	65.396	66.330	67.754	67.564	68.456	68.626	70.445	71.785	69.848	71.078	72.299	75.203	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.592.737	4.382.865	5.274.232	5.300.201	5.304.235	5.283.827	5.245.817	5.218.351	5.208.874	5.156.830	5.128.562 ¹⁾	5.168.675	5.196.695 ¹⁾	5.209.234 ¹⁾	5.237.173	2. Receivables/Acceptables
a. Murabahah	3.334.417	4.096.459	4.713.924	4.720.309	4.717.525	4.693.889	4.653.849	4.617.983	4.597.720	4.541.481	4.544.797	4.538.100	4.557.104	4.566.359	4.582.808	a. Murabahah
b. Qardh	254.796	282.253	555.527	575.035	581.807	585.885	586.849	595.179	605.833	609.929	618.215	624.939	633.915	637.099	648.445	b. Qardh
c. Istishna'	3.524	4.153	4.781	4.857	4.903	5.065	5.119	5.189	5.321	5.420	5.550	5.636	5.676	5.776	5.920	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	57.544	35.766	26.926	24.970	23.010	21.360	20.146	19.472	18.493	17.984	17.900	17.696	17.667	18.427	20.214	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	222	208	60	60	14	14	13	14	58	60	26	29	28	648	2.232	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	3	3	3	3	3	3	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	57.319	35.558	26.863	24.907	22.993	21.343	20.130	19.455	18.432	17.921	17.871	17.664	17.636	17.776	17.979	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: 1) Angka-angka diperbaiki

Note: 1) Revised figures

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

Tipe	2015	2016	2017				2018									Type
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Dana Pihak Ketiga	15.476.183	18.543.305	20.611.024	20.864.927	19.201.670	21.337.918	21.622.178	21.788.306	21.979.384	22.308.651	22.355.312 ^{r)}	22.447.445	22.687.692	22.546.733	23.041.972	Third Party Fund
1. Dana Simpanan Wadiah	7.876.839	10.583.944	11.935.356	12.094.387	10.358.419	12.393.912	12.580.988	12.671.041	12.797.390	12.988.474	12.958.823 ^{r)}	13.000.763	13.134.873	13.259.367	13.658.238	1. Demand Deposits Wadia
a. Giro	144.289	219.538	173.747	174.597	175.713	176.470	177.325	177.769	178.571	180.357	181.902	182.180	183.584	185.877	186.379	a. Demand Deposits Wadia
b. Tabungan	7.732.550	10.364.406	11.761.609	11.919.790	10.182.706	12.218.082	12.403.663	12.493.272	12.618.819	12.808.117	12.776.921	12.818.583	12.951.289	13.073.490	13.471.859	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.593.422	7.959.361	8.675.668	8.770.540	8.843.251	8.944.006	9.041.190	9.117.265	9.181.994	9.320.177	9.396.489 ^{r)}	9.446.682	9.552.819	9.287.366	9.383.734	2. Non Profit Sharing Investment Fund
a. Giro	2.932	56.687	56.407	56.115	56.342	55.030	54.672	54.808	54.945	54.900	55.673	55.433	55.729	56.470	58.247	a. Demand Deposits
b. Tabungan	7.349.403	7.649.029	8.354.334	8.447.534	8.519.322	8.618.506	8.711.814	8.787.968	8.851.718	8.988.012	9.064.042	9.112.721	9.214.820	8.947.751	9.037.481	b. Saving Deposits
c. Deposito	241.087	253.645	264.927	266.891	267.587	270.697	274.704	274.489	275.331	277.265	276.774	278.528	282.270	283.145	288.006	c. Time Deposits
3. Dana Investasi Profit Sharing	5.922	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	5.322	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.182.083	4.037.949	4.504.771	4.476.809	4.443.022	4.382.584	4.343.406 ^{r)}	4.305.042	4.278.316	4.223.604	4.167.048 ^{r)}	4.167.884	4.165.464 ^{r)}	4.168.870 ^{r)}	4.186.069	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	69.169	65.860	59.523	58.890	58.442	58.408	57.327	56.921	55.740	56.129	55.903 ^{r)}	52.372	5.1714 ^{r)}	51.141 ^{r)}	52.667	1. Profit Sharing Financing
a. Mudharabah	23.313	19.662	15.454	14.911	14.360	13.780	13.322	12.888	12.425	12.043	11.727	10.975	10.542	10.183	9.785	a. Mudharabah
b. Musyarakah	45.856	46.198	44.069	43.979	44.082	44.628	44.005	44.033	43.315	44.086	44.176	41.397	41.172	40.958	42.882	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.081.952	3.948.055	4.428.748	4.403.292	4.371.793	4.313.022	4.275.866	4.238.475	4.213.791	4.159.165	4.102.812 ^{r)}	4.107.300	4.105.508 ^{r)}	4.109.361 ^{r)}	4.124.929	2. Receivables/Acceptables
a. Murabahah	2.900.453	3.772.278	4.246.972	4.218.769	4.184.870	4.125.965	4.086.912	4.047.990	4.022.274	3.964.718	3.906.428	3.915.424	3.911.560	3.912.850	3.926.899	a. Murabahah
b. Qardh	181.280	175.618	181.630	184.380	186.786	187.934	188.820	190.351	191.393	194.320	196.263	191.760	193.836	196.403	197.930	b. Qardh
c. Istishna'	219	159	146	143	137	135	134	134	124	127	121	116	112	108	100	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	30.962	24.034	16.500	14.627	12.787	11.290	10.213	9.646	8.785	8.310	8.333	8.212	8.242	8.368	8.473	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 ^{r)}	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	30.959	24.034	16.498	14.625	12.785	11.288	10.211	9.644	8.783	8.308	8.331	8.210	8.240	8.366	8.462	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2015	2016	2017				2018								Type	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	3.026.136	3.655.413	4.240.196	4.342.467	4.421.357	4.498.305	4.556.401	4.616.395	4.673.020	4.729.704	4.804.557 ^{r)}	4.837.522	4.924.767	5.016.839	4.925.222	Third Party Fund
1. Dana Simpanan Wadiah	1.254.017	1.682.712	1.949.732	1.990.603	2.011.841	2.053.693	2.074.152	2.102.488	2.122.306	2.139.949	2.173.834	2.186.753	2.224.217	2.264.830	2.294.060	1. Demand Deposits Wadiah
a. Giro	25.542	16.324	17.502	17.519	17.602	17.814	17.847	17.946	18.396	18.733	18.989	19.535	19.486	19.883	19.883	a. Demand Deposits Wadiah
b. Tabungan	1.228.475	1.666.388	1.932.230	1.973.084	1.994.239	2.035.879	2.056.305	2.084.542	2.103.910	2.121.216	2.154.845	2.167.218	2.204.731	2.244.984	2.274.177	b. Saving Deposits Wadiah
2. Dana Investasi Non Profit Sharing	1.769.532	1.972.701	2.290.464	2.351.864	2.409.516	2.444.612	2.482.249	2.513.907	2.550.714	2.589.755	2.630.723 ^{r)}	2.650.769	2.700.550	2.752.009	2.631.160	2. Non Profit Sharing Investment Fund
a. Giro	6.452	8.089	9.016	9.154	9.233	9.331	9.427	9.531	9.667	9.854	10.014	10.097	10.230	10.358	10.467	a. Demand Deposits
b. Tabungan	1.712.143	1.906.882	2.218.488	2.277.805	2.334.259	2.367.841	2.402.689	2.433.416	2.466.896	2.504.541	2.543.131	2.562.340	2.610.637	2.661.568	2.541.619	b. Saving Deposits
c. Deposito	50.937	57.730	62.960	64.905	66.024	67.601	70.133	70.960	74.151	75.360	77.578	78.332	79.683	80.083	79.074	c. Time Deposits
3. Dana Investasi Profit Sharing	2.587	-	-	-	-	-	-	-	-	-	-	-	-	-	2	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	a. Demand Deposits
b. Tabungan	2.472	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	115	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Time Deposits
Pembiayaan, Piutang dan Salam	564.498	477.981	891.378	943.386	979.425	1.018.382	1.017.531 ^{r)}	1.028.004	1.043.805	1.047.147	1.075.946 ^{r)}	1.111.913	1.142.956	1.153.469	1.168.392	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	27.121	31.439	35.468	36.134	36.760	37.517	37.647	38.302	39.014	39.808	40.629	41.054	42.344	43.537	44.407	1. Profit Sharing Financing
a. Mudharabah	16.704	16.286	14.900	14.717	14.512	14.391	14.088	13.879	13.703	13.449	13.020	12.603	12.438	12.086	12.086	a. Mudharabah
b. Musyarakah	10.417	15.153	20.568	21.417	22.248	23.126	23.559	24.423	25.311	26.359	27.609	28.451	29.906	31.341	32.321	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	510.795	434.810	845.484	896.909	932.442	970.805	969.951	979.876	995.083	997.665	1.025.750	1.061.375	1.091.187	1.099.873	1.112.244	2. Receivables/Acceptables
a. Murabahah	433.974	324.181	466.952	501.540	532.655	567.924	566.937	569.993	575.446	576.763	598.369	622.676	645.544	653.509	655.909	a. Murabahah
b. Qardh	73.516	106.635	373.897	390.655	395.021	397.951	398.029	404.828	414.440	415.609	421.952	433.179	440.079	440.696	450.515	b. Qardh
c. Istishna'	3.305	3.994	4.635	4.714	4.766	4.930	4.985	5.055	5.197	5.293	5.429	5.520	5.564	5.668	5.820	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	26.582	11.732	10.426	10.343	10.223	10.070	9.933	9.826	9.708	9.674	9.567	9.484	9.425	10.059	11.741	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	222	208	60	60	14	14	13	14	58	60	26	29	28	648	2.223	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	26.360	11.524	10.365	10.282	10.208	10.055	9.919	9.811	9.649	9.613	9.540	9.454	9.396	9.410	9.517	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2015	2016	2017				2018								Type	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	14.761.002	18.521.091	20.776.743	21.057.025	19.509.660	21.692.463	21.903.444	22.309.119	22.524.305	22.766.970	22.852.861	22.951.585	23.225.738	23.178.632	23.368.231	Third Party Fund
Pembiayaan, Piutang dan Salam	3.401.887	3.801.121	4.352.993	4.415.880	4.462.617	4.520.667	4.536.002	4.557.968	4.597.604	4.623.421	4.654.624	4.704.720	4.754.492	4.785.732	4.839.011	Financing, Receivables/Acceptables, Ijarah and Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2015	2016	2017				2018									Type
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Dana Pihak Ketiga	12.548.747	15.488.398	17.321.285	17.536.368	15.842.499	17.955.556	18.199.375	18.348.558	18.511.543	18.793.584	18.811.035	18.877.304	19.074.492	18.947.098	19.096.800	Third Party Fund
Pembiayaan, Piutang dan Salam	2.886.860	3.360.698	3.502.069	3.512.982	3.523.985	3.543.254	3.559.223	3.568.177	3.592.167	3.615.405	3.617.978	3.631.933	3.651.002	3.671.964	3.708.146	Financing, Receivables/Acceptables, Ijarah and Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2015	2016	2017				2018								Type	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	2.248.147	3.032.693	3.455.458	3.520.657	3.667.161	3.736.907	3.704.069	3.960.561	4.012.762	3.973.386	4.041.826	4.074.281	4.151.246	4.231.534	4.271.431	Third Party Fund
Pembiayaan, Piutang dan Salam	518.019	440.423	850.924	902.898	938.632	977.413	976.779	989.791	1.005.437	1.008.016	1.036.646	1.072.787	1.103.490	1.113.768	1.130.865	Financing, Receivables/Acceptables, Ijarah and Salam

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

Indikator	2014	2015	2016	2017				2018									Indikator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	29.073	32.532	38.361	42.968	41.007	42.142	47.033	45.591	47.471	47.541	47.406	49.642	50.627	47.602	48.518	48.683	iB Wadia
a. Giro	16.512	17.327	20.153	22.411	20.163	20.614	24.897	23.431	25.004	24.535	24.291	25.410	25.716	22.610	22.943	22.825	a. Demand Deposits Wadia
i. Rupiah	13.613	14.395	17.221	19.231	17.726	17.791	21.581	19.456	21.087	20.257	20.158	19.357	20.212	18.955	19.446	19.512	i. Rupiah
ii. Valas	2.900	2.931	2.932	3.181	2.437	2.823	3.315	3.975	3.917	4.278	4.133	6.053	5.504	3.654	3.497	3.313	ii. Foreign Currency
b. Tabungan	12.561	15.206	18.208	20.557	20.844	21.528	22.137	22.160	22.467	23.007	23.115	24.232	24.911	24.992	25.575	25.858	b. iB Saving Deposits Wadia
i. Rupiah	12.414	15.052	18.037	20.371	20.658	21.338	21.938	21.961	22.265	22.799	22.908	24.013	24.677	24.748	25.338	25.608	i. Rupiah
ii. Valas	147	154	170	186	187	190	199	199	202	208	207	219	234	244	250	250	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	187.638	197.475	240.974	275.606	278.116	280.473	287.854	289.594	284.472	292.368	292.780	290.108	290.589	291.593	290.237	306.763	Non Profit Sharing Investment Fund
a. Giro	2.132	3.859	7.820	15.794	15.225	15.260	15.291	13.986	15.225	15.546	16.068	18.939	18.762	17.684	15.690	21.433	a. Demand Deposits
i. Rupiah	1.790	2.997	7.388	14.648	14.091	14.095	13.280	12.718	13.665	13.304	13.973	16.565	16.323	15.232	13.671	19.486	i. Rupiah
ii. Valas	342	861	432	1.146	1.134	1.165	2.011	1.268	1.560	2.242	2.096	2.373	2.439	2.453	2.019	1.947	ii. Foreign Currency
b. Tabungan	50.949	53.388	66.980	69.913	70.472	71.301	76.361	75.879	75.844	75.732	74.808	75.253	76.502	78.114	78.217	79.953	b. Saving Deposits
i. Rupiah	50.441	52.623	66.088	68.989	69.317	70.318	75.463	74.940	74.937	74.856	73.916	74.332	75.526	77.080	77.203	78.939	i. Rupiah
ii. Valas	508	765	892	924	1.155	984	898	939	906	876	891	921	977	1.034	1.014	1.013	ii. Foreign Currency
c. Deposito	134.556	140.228	166.174	189.898	192.419	193.911	196.202	199.729	193.404	201.089	201.904	195.916	195.325	195.795	196.329	205.377	c. Time Deposits
i. Rupiah	124.999	130.749	155.646	180.465	182.934	80	186.721	190.484	184.233	191.315	191.936	186.809	185.359	186.326	186.774	195.661	i. Rupiah
a. 1 Bulan	94.041	95.816	109.417	124.725	126.097	125.640	137.718	134.382	132.323	138.654	136.635	134.118	135.420	134.718	136.935	146.443	a. 1 month
b. 3 Bulan	19.758	23.383	30.095	34.937	33.946	36.464	30.436	34.303	30.292	30.976	35.624	33.577	31.220	32.819	31.432	29.898	b. 3 month
c. 6 Bulan	5.905	6.098	9.531	12.197	13.987	12.858	9.710	11.539	12.038	12.039	10.302	10.256	10.646	10.639	10.049	10.245	c. 6 month
d. 12 Bulan	5.270	5.354	6.588	8.503	8.795	9.427	8.758	10.147	9.468	9.538	9.285	8.765	7.956	8.087	8.346	9.069	d. 12 month
e. >12 Bulan	25	96	15	103	110	119	99	113	113	109	91	93	117	63	12	6	e. >12 month
ii. Valas	9.558	9.479	10.528	9.433	9.485	9.404	9.479	9.245	9.171	9.774	9.968	9.106	9.966	9.469	9.555	9.715	ii. Foreign Currency
a. 1 Bulan	8.204	7.935	8.295	6.871	6.654	6.121	7.842	6.754	7.357	6.736	6.949	6.488	7.449	7.396	7.508	7.053	a. 1 month
b. 3 Bulan	780	890	1.730	982	1.612	2.294	1.316	1.530	745	1.097	1.446	1.636	1.880	1.122	880	1.036	b. 3 month
c. 6 Bulan	381	467	315	1.255	894	661	188	586	852	1.756	1.384	803	320	698	861	1.243	c. 6 month
d. 12 Bulan	192	187	189	324	324	327	136	375	216	185	189	179	317	252	306	383	d. 12 month
e. >12 Bulan	1	-	0	0	-	0	0	0	-	0	0	0	1	0	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.148	1.168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	856	890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	77	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	116	119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	24	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014	2015	2017					2018									Indicator
			Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	22.705	24.915	29.470	32.582	31.194	31.884	35.933	34.518	35.537	36.358	36.309	38.572	38.759	36.528	36.962	37.073	IB Wadia
a. Giro	12.867	12.991	15.375	16.930	15.179	15.245	18.792	17.357	18.165	18.464	18.306	19.710	19.362	16.943	16.804	16.584	a. Demand Deposits Wadia
i. Rupiah	10.098	10.195	12.638	14.007	13.000	12.958	15.920	13.600	14.549	14.384	14.371	13.896	14.112	13.567	13.591	13.700	i. Rupiah
ii. Valas	2.770	2.796	2.736	2.923	2.179	2.287	2.872	3.756	3.617	4.080	3.935	5.814	5.250	3.376	3.213	2.883	ii. Foreign Currency
b. Tabungan	9.838	11.924	14.095	15.652	16.015	16.639	17.141	17.161	17.372	17.894	18.003	18.862	19.397	19.585	20.158	20.489	b. <i>IB Saving Deposits Wadia</i>
i. Rupiah	9.704	11.802	13.968	15.518	15.879	16.501	17.000	17.023	17.230	17.750	17.860	18.715	19.238	19.421	19.995	20.318	i. Rupiah
ii. Valas	134	122	127	135	136	138	141	138	141	144	143	147	159	164	163	171	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	146.901	148.896	176.937	199.767	198.763	200.772	202.460	204.801	203.721	208.462	208.470	203.423	202.314	204.068	202.842	214.410 ¹⁾	Non Profit Sharing Investment Fund
a. Giro	935	1.872	4.278	10.988	10.511	10.554	7.619	7.514	8.514	8.772	9.547	11.619	11.101	10.251	8.748	14.324	a. Demand Deposits
i. Rupiah	827	1.196	4.149	10.512	9.861	9.871	7.038	7.443	8.311	8.147	8.974	11.043	10.633	9.686	8.548	13.925	i. Rupiah
ii. Valas	108	676	128	476	650	683	581	71	203	625	573	576	468	566	200	399	ii. Foreign Currency
b. Tabungan	40.515	40.758	50.637	51.736	52.104	52.799	57.488	56.587	56.429	56.571	55.584	55.629	56.421	57.785	58.115	60.367	b. Saving Deposits
i. Rupiah	40.498	40.737	50.601	51.690	52.057	52.753	57.440	56.540	56.381	56.527	55.536	55.580	56.365	57.732	58.059	60.308	i. Rupiah
ii. Valas	17	21	36	46	47	46	48	47	48	44	49	49	56	53	57	59	ii. Foreign Currency
c. Deposito	105.451	106.266	122.022	137.042	136.148	137.419	137.353	140.699	138.778	143.119	143.339	136.175	134.792	136.032	135.979	139.719	c. Time Deposits
i. Rupiah	97.307	97.874	112.709	129.118	128.277	129.670	129.960	133.278	131.463	135.248	135.264	128.919	126.863	128.365	128.305	131.946	i. Rupiah
a. 1 Bulan	73.950	73.757	82.724	94.728	93.460	93.016	95.065	98.937	100.124	103.197	102.853	98.061	97.107	97.541	96.984	101.336	a. 1 month
b. 3 Bulan	14.281	16.548	19.126	20.006	20.098	21.719	20.686	19.861	17.261	17.766	18.573	17.480	16.899	17.558	18.460	16.988	b. 3 month
c. 6 Bulan	4.891	3.568	5.939	7.648	7.988	7.605	6.508	6.706	6.815	7.229	6.970	6.952	6.915	7.208	6.648	6.695	c. 6 month
d. 12 Bulan	4.159	3.999	4.906	6.724	6.725	7.307	7.696	7.762	7.252	7.044	6.864	6.420	5.932	6.046	6.206	6.922	d. 12 month
e. >12 Bulan	25	2	14	12	5	23	6	12	11	12	4	7	10	12	7	5	e. >12 month
ii. Valas	8.144	8.393	9.313	7.925	7.871	7.749	7.392	7.421	7.315	7.870	8.075	7.256	7.929	7.667	7.674	7.773	ii. Foreign Currency
a. 1 Bulan	7.129	6.982	7.518	6.296	6.069	5.844	5.916	6.674	6.050	6.157	5.729	6.351	6.500	6.884	6.357	6.353	a. 1 month
b. 3 Bulan	566	811	1.339	766	1.052	1.493	1.306	1.243	406	646	713	776	1.361	958	548	583	b. 3 month
c. 6 Bulan	336	413	268	735	626	543	110	134	131	1.074	1.100	663	123	110	103	668	c. 6 month
d. 12 Bulan	112	187	188	127	123	141	132	129	105	100	106	89	94	98	140	164	d. 12 month
e. >12 Bulan	1	-	0	0	0	0	0	0	0	0	0	0	1	0	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.117	1.083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	847	827	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	74	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	104	109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	22	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2014	2015	2017					2018									Indikator
			Des	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1 Dana Simpanan Wadiah	6.368	7.617	8.891	10.386	9.814	10.258	11.101	11.073	11.934	11.184	11.097	11.070	11.868	11.074	11.556	11.611	iB Wadia
a. Giro	3.645	4.335	4.778	5.482	4.984	5.369	6.105	6.074	6.839	6.071	5.985	5.700	6.354	5.667	6.139	6.241	a. Demand Deposits Wadia
i. Rupiah	3.515	4.200	4.583	5.224	4.726	4.833	5.661	5.855	6.538	5.873	5.787	5.461	6.100	5.389	5.854	5.811	i. Rupiah
ii. Valas	130	135	196	258	258	536	444	219	301	199	198	239	254	278	284	430	ii. Foreign Currency
b. Tabungan	2.723	3.282	4.112	4.905	4.830	4.889	4.999	4.999	5.095	5.112	5.111	5.370	5.514	5.407	5.417	5.369	b. iB Saving Deposits Wadia
i. Rupiah	2.710	3.250	4.069	4.853	4.779	4.837	4.937	4.938	5.035	5.049	5.047	5.298	5.439	5.327	5.342	5.291	i. Rupiah
ii. Valas	13	32	43	52	51	52	59	61	60	64	64	72	75	80	75	79	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	40.737	48.578	64.037	75.839	79.353	79.701	85.394	84.793	80.751	83.906	84.310	86.685	88.275	87.525	87.394	92.353	Non Profit Sharing Investment Fund
a. Giro	1.197	1.987	3.542	4.807	4.714	4.706	7.672	6.472	6.710	6.774	6.522	7.319	7.661	7.433	6.943	7.109	a. Demand Deposits
i. Rupiah	963	1.802	3.238	4.136	4.230	4.224	6.241	5.275	5.354	5.157	4.999	5.522	5.689	5.546	5.123	5.561	i. Rupiah
ii. Valas	234	185	304	670	484	483	1.431	1.196	1.357	1.617	1.523	1.797	1.971	1.887	1.819	1.548	ii. Foreign Currency
b. Tabungan	10.434	12.630	16.343	18.177	18.368	18.502	18.873	19.292	19.415	19.162	19.224	19.625	20.081	20.329	20.102	19.586	b. Saving Deposits
i. Rupiah	9.943	11.886	15.487	17.299	17.261	17.564	18.023	18.400	18.556	18.329	18.381	18.753	19.160	19.348	19.144	18.632	i. Rupiah
ii. Valas	491	744	857	878	1.108	938	850	892	858	833	843	872	921	981	958	954	ii. Foreign Currency
c. Deposito	29.106	33.962	44.152	52.856	56.271	56.493	58.849	59.030	54.626	57.970	58.565	59.741	60.533	59.762	60.350	65.658	c. Time Deposits
i. Rupiah	27.692	32.875	42.937	51.347	54.658	54.838	56.761	57.206	52.770	56.067	56.672	57.891	58.496	57.961	58.469	63.715	i. Rupiah
a. 1 Bulan	20.090	22.059	26.693	29.997	32.637	32.624	42.653	35.445	32.199	35.457	33.782	36.058	38.313	37.177	39.951	45.107	a. 1 month
b. 3 Bulan	5.477	6.835	10.969	14.931	13.848	14.745	9.750	14.443	13.031	13.209	17.050	16.097	14.321	15.261	12.972	12.910	b. 3 month
c. 6 Bulan	1.014	2.531	3.593	4.549	5.999	5.253	3.202	4.833	5.223	4.810	3.332	3.304	3.731	3.431	3.401	3.550	c. 6 month
d. 12 Bulan	1.111	1.355	1.682	1.778	2.070	2.121	1.062	2.384	2.216	2.494	2.421	2.345	2.024	2.040	2.140	2.147	d. 12 month
e. >12 Bulan	0	95	1	91	105	95	93	101	102	97	86	86	107	51	5	1	e. >12 month
ii. Valas	1.413	1.087	1.215	1.508	1.613	1.655	2.089	1.824	1.856	1.904	1.893	1.850	2.037	1.801	1.881	1.942	ii. Foreign Currency
a. 1 Bulan	1.075	953	777	575	585	550	1.998	838	683	686	792	759	1.098	895	624	696	a. 1 month
b. 3 Bulan	214	79	391	216	560	801	10	288	340	451	733	861	519	164	332	453	b. 3 month
c. 6 Bulan	45	55	47	520	267	118	78	452	722	681	197	141	197	588	759	574	c. 6 month
d. 12 Bulan	80	-	0	197	201	186	4	246	112	85	84	90	223	154	166	219	d. 12 month
e. >12 Bulan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	31	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	8	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	12	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Total Dana Pihak Ketiga	231.175	279.335	318.574	318.574	322.715	334.888	335.185	331.943	339.909	340.186	339.749	341.216	339.195	338.754	355.446	Total Third Party Fund
i. Rupiah	216.985	264.380	303.704	303.704	308.049	318.982	319.559	316.187	322.531	322.891	321.076	322.096	322.341	322.432	339.207	i. Rupiah
ii. Valas	14.191	14.955	14.870	14.870	14.566	15.906	15.626	15.756	17.378	17.295	18.673	19.120	16.854	16.323	16.239	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	230.066	278.172	317.661	317.661	321.536	333.779	334.306	331.118	338.840	339.029	338.306	339.714	337.908	337.514	354.191	1. Residents' Third Party Funds
a. Pemerintah	38.077	42.284	83.144	83.144	86.703	84.046	52.461	74.749	77.437	80.240	78.836	79.778	75.067	75.834	88.030	a. Government
i. Rupiah	35.153	41.193	77.584	77.584	81.009	78.181	49.375	68.502	70.302	73.134	71.228	71.779	68.464	69.233	81.543	i. Rupiah
ii. Valas	2.924	1.091	5.560	5.560	5.694	5.865	3.087	6.247	7.135	7.106	7.608	7.998	6.603	6.601	6.486	ii. Foreign Exchange
b. Swasta	191.988	235.888	234.517	234.517	234.832	249.733	281.845	256.369	261.404	258.789	259.470	259.937	262.841	261.680	266.162	b. Private Sector
1. Institusi Keuangan Non Bank	25.932	23.436	29.118	29.118	29.171	28.326	27.677	25.901	29.929	27.885	27.459	25.686	25.559	25.973	26.953	1. Non bank Financial Institutions
i. Rupiah	25.255	23.320	29.002	29.002	29.061	28.224	27.609	25.832	29.847	27.804	27.375	25.616	25.466	25.899	26.854	i. Rupiah
ii. Valas	677	116	115	115	110	102	68	69	82	81	85	70	93	75	99	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	58.093	64.969	65.054	65.054	62.271	72.214	103.804	81.403	83.120	81.919	79.891	81.383	81.229	78.730	79.683	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	50.794	56.935	59.426	59.426	57.292	66.023	94.884	75.512	76.750	75.674	73.222	74.927	75.467	73.464	74.501	i. Rupiah
ii. Valas	7.298	8.034	5.629	5.629	4.979	6.191	8.920	5.891	6.370	6.245	6.669	6.456	5.762	5.266	5.182	ii. Foreign Exchange
3. Perseorangan	107.963	147.483	140.345	140.345	143.390	149.193	150.364	149.065	148.355	148.984	152.120	152.868	156.053	156.976	159.526	3. Individuals
i. Rupiah	105.482	142.496	137.299	137.299	140.318	146.194	147.356	146.005	145.290	145.900	148.846	149.393	152.561	153.404	155.916	i. Rupiah
ii. Valas	2.481	4.986	3.046	3.046	3.072	3.000	3.008	3.061	3.065	3.084	3.274	3.475	3.493	3.572	3.610	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.110	1.163	913	913	1.079	1.109	878	825	1.069	1.157	1.444	1.502	1.287	1.240	1.255	2. Non Residents' Third Party Funds
i. Rupiah	300	436	392	392	368	361	335	336	342	378	406	381	384	431	393	i. Rupiah
ii. Valas	810	727	521	521	712	748	544	489	727	779	1.038	1.120	903	809	862	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017				2018									Indikator
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Total Dana Pihak Ketiga	174.895	206.407	232.349	232.349	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	Total Third Party Fund
i. Rupiah	162.887	194.066	220.845	220.845	221.754	227.359	227.884	227.934	232.057	232.005	228.152	227.211	228.771	228.498	240.197	i. Rupiah
ii. Valas	12.008	12.341	11.504	11.504	10.902	11.033	11.434	11.325	12.763	12.774	13.843	13.862	11.825	11.306	11.286	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	173.850	205.563	231.727	231.727	231.856	237.598	238.720	238.709	244.023	243.922	240.839	239.867	239.637	238.930	250.565	1. Residents' Third Party Funds
a. Pemerintah	27.761	28.123	67.664	67.664	67.749	64.079	34.676	56.480	58.720	61.060	58.722	58.782	55.719	56.188	64.402	a. Government
i. Rupiah	25.324	27.302	62.426	62.426	62.397	58.565	31.943	50.630	52.017	54.400	51.596	51.246	49.525	50.007	58.528	i. Rupiah
ii. Valas	2.437	820	5.238	5.238	5.352	5.514	2.733	5.850	6.703	6.660	7.126	7.536	6.194	6.181	5.874	ii. Foreign Exchange
b. Swasta	146.089	177.440	164.063	164.063	164.108	173.519	204.044	182.229	185.303	182.862	182.116	181.085	183.917	182.743	186.163	b. Private Sector
1. Institusi Keuangan Non Bank	17.423	14.178	19.607	19.607	19.279	18.046	16.894	15.450	18.485	16.735	16.926	16.349	16.694	15.592	15.889	1. Non bank Financial Institutions
i. Rupiah	16.826	14.073	19.511	19.511	19.185	17.962	16.842	15.397	18.428	16.682	16.861	16.298	16.621	15.538	15.812	i. Rupiah
ii. Valas	597	105	96	96	94	84	52	52	57	52	65	50	73	54	77	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	46.221	48.217	39.544	39.544	37.604	42.585	74.792	54.570	55.186	54.298	51.030	50.027	49.403	48.506	49.039	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	39.577	41.254	35.552	35.552	34.477	39.490	68.274	51.268	51.548	50.669	47.169	46.671	46.511	46.093	46.443	i. Rupiah
ii. Valas	6.644	6.963	3.992	3.992	3.126	3.095	6.518	3.301	3.638	3.630	3.861	3.355	2.892	2.413	2.595	ii. Foreign Exchange
3. Perseorangan	82.446	115.045	104.912	104.912	107.225	112.888	112.358	112.210	111.631	111.829	114.161	114.709	117.820	118.645	121.235	3. Individuals
i. Rupiah	80.910	111.283	103.238	103.238	105.592	111.258	110.747	110.559	109.975	110.159	112.390	112.891	116.024	116.760	119.317	i. Rupiah
ii. Valas	1.536	3.762	1.674	1.674	1.633	1.629	1.611	1.651	1.657	1.670	1.770	1.819	1.796	1.885	1.918	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.045	844	622	622	799	795	598	550	797	857	1.156	1.206	960	874	918	2. Non Residents' Third Party Funds
i. Rupiah	250	154	117	117	102	84	78	79	89	94	137	105	90	100	96	i. Rupiah
ii. Valas	795	690	505	505	697	711	521	470	708	762	1.020	1.101	869	774	822	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017				2018								Indikator	
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Total Dana Pihak Ketiga	56.280	72.928	86.225	86.225	89.959	96.495	95.866	92.685	95.089	95.089	97.755	100.143	98.599	98.950	103.963	Total Third Party Fund
i. Rupiah	54.098	70.314	82.859	82.859	86.295	91.623	91.675	88.254	90.474	90.886	92.924	94.885	93.570	93.934	99.010	i. Rupiah
ii. Valas	2.183	2.614	3.366	3.366	3.664	4.872	4.192	4.432	4.615	4.521	4.831	5.258	5.029	5.016	4.953	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	56.216	72.609	85.934	85.934	89.679	96.181	95.586	92.410	94.818	95.107	97.467	99.848	98.272	98.584	103.626	1. Residents' Third Party Funds
a. Pemerintah	10.317	14.161	15.480	15.480	18.955	19.967	17.785	18.269	18.717	19.180	20.113	20.996	19.348	19.647	23.628	a. Government
i. Rupiah	9.829	13.890	15.158	15.158	18.613	19.616	17.432	17.872	18.285	18.734	19.632	20.533	18.939	19.227	23.015	i. Rupiah
ii. Valas	487	271	322	322	342	351	354	397	432	446	482	462	409	420	613	ii. Foreign Exchange
b. Swasta	45.899	58.448	70.454	70.454	70.725	76.214	77.801	74.140	76.101	75.927	77.354	78.852	78.924	78.937	79.999	b. Private Sector
1. Institusi Keuangan Non Bank	8.509	9.258	9.510	9.510	9.892	10.280	10.783	10.451	11.443	11.150	10.533	9.337	8.865	10.381	11.064	1. Non bank Financial Institutions
i. Rupiah	8.429	9.247	9.491	9.491	9.876	10.262	10.767	10.434	11.419	11.122	10.514	9.317	8.845	10.360	11.042	i. Rupiah
ii. Valas	80	11	20	20	16	18	16	16	25	29	19	20	20	21	22	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	11.872	16.752	25.511	25.511	24.667	29.629	29.012	26.834	27.934	27.621	28.861	31.356	31.826	30.224	30.644	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.218	15.682	23.874	23.874	22.815	26.533	26.610	24.244	25.202	25.006	26.053	28.255	28.956	27.371	28.058	i. Rupiah
ii. Valas	654	1.071	1.637	1.637	1.852	3.097	2.402	2.590	2.732	2.615	2.808	3.101	2.870	2.853	2.587	ii. Foreign Exchange
3. Perseorangan	25.517	32.438	35.433	35.433	36.165	36.306	38.006	36.856	36.724	37.156	37.959	38.159	38.233	38.332	38.291	3. Individuals
i. Rupiah	24.572	31.214	34.061	34.061	34.727	34.935	36.609	35.446	35.315	35.741	36.456	36.503	36.536	36.645	36.599	i. Rupiah
ii. Valas	945	1.224	1.372	1.372	1.438	1.370	1.397	1.410	1.408	1.414	1.503	1.657	1.697	1.687	1.692	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	65	319	291	291	280	314	280	275	272	301	287	295	327	366	337	2. Non Residents' Third Party Funds
i. Rupiah	49	282	276	276	265	277	257	257	253	284	269	276	294	331	297	i. Rupiah
ii. Valas	15	37	16	16	15	37	23	18	18	17	18	19	33	35	40	ii. Foreign Exchange

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	49.818	33.321	36.555	91,15%	Jawa Barat
Banten	15.153	8.586	13.264	64,73%	Banten
DKI Jakarta	337.005	133.029	163.703	81,26%	DKI Jakarta
DI Yogyakarta	6.377	3.885	5.253	73,97%	DI Yogyakarta
Jawa Tengah	25.058	19.055	17.740	107,41%	Jawa Tengah
Jawa Timur	35.931	26.472	26.610	99,48%	Jawa Timur
Bengkulu	1.400	1.143	782	146,18%	Bengkulu
Jambi	3.266	2.832	1.474	192,10%	Jambi
Nanggroe Aceh Darussalam	29.956	14.304	23.956	59,71%	Nanggroe Aceh Darussalam
Sumatera Utara	15.082	10.461	12.026	86,98%	Sumatera Utara
Sumatera Barat	5.045	3.817	3.894	98,02%	Sumatera Barat
Riau	7.395	5.603	5.473	102,39%	Riau
Sumatera Selatan	9.506	6.227	6.362	97,88%	Sumatera Selatan
Bangka Belitung	787	468	598	78,26%	Bangka Belitung
Kepulauan Riau	3.997	3.846	2.098	183,30%	Kepulauan Riau
Lampung	3.621	2.877	2.434	118,20%	Lampung
Kalimantan Selatan	6.982	4.388	4.798	91,47%	Kalimantan Selatan
Kalimantan Barat	5.139	4.379	2.486	176,15%	Kalimantan Barat
Kalimantan Timur	7.757	4.596	5.490	83,71%	Kalimantan Timur
Kalimantan Tengah	1.454	1.246	901	138,35%	Kalimantan Tengah
Sulawesi Tengah	1.520	1.340	841	159,24%	Sulawesi Tengah
Sulawesi Selatan	7.745	5.930	4.676	126,82%	Sulawesi Selatan
Sulawesi Utara	475	449	257	174,82%	Sulawesi Utara
Gorontalo	375	254	261	97,62%	Gorontalo
Sulawesi Barat	350	281	227	123,94%	Sulawesi Barat
Sulawesi Tenggara	1.376	1.057	890	118,67%	Sulawesi Tenggara
NTB	11.991	7.099	8.422	84,29%	NTB
Bali	2.104	1.644	1.192	137,87%	Bali
NTT	175	163	121	134,41%	NTT
Maluku	405	180	381	47,16%	Maluku
Papua	750	469	630	74,43%	Papua
Maluku Utara	567	289	456	63,40%	Maluku Utara
Papua Barat	375	138	315	43,72%	Papua Barat
Luar Indonesia	1.192	689	880	78,32%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	38.199	24.432	29.039	84,14%	Jawa Barat
Banten	8.724	5.544	7.601	72,94%	Banten
DKI Jakarta	201.644	73.545	108.053	68,06%	DKI Jakarta
DI Yogyakarta	4.534	2.382	4.157	57,30%	DI Yogyakarta
Jawa Tengah	15.150	11.903	10.948	108,72%	Jawa Tengah
Jawa Timur	23.573	17.381	18.522	93,84%	Jawa Timur
Bengkulu	1.356	1.123	739	151,99%	Bengkulu
Jambi	2.200	2.188	1.132	193,23%	Jambi
Nanggroe Aceh Darussalam	29.495	14.097	23.717	59,44%	Nanggroe Aceh Darussalam
Sumatera Utara	7.556	5.529	6.056	91,30%	Sumatera Utara
Sumatera Barat	3.216	2.390	2.780	85,97%	Sumatera Barat
Riau	3.987	2.856	3.605	79,21%	Riau
Sumatera Selatan	4.027	3.239	3.178	101,94%	Sumatera Selatan
Bangka Belitung	658	371	479	77,42%	Bangka Belitung
Kepulauan Riau	2.493	2.377	1.268	187,52%	Kepulauan Riau
Lampung	3.078	2.379	2.364	100,63%	Lampung
Kalimantan Selatan	3.671	2.407	3.256	73,92%	Kalimantan Selatan
Kalimantan Barat	3.476	3.414	1.883	181,31%	Kalimantan Barat
Kalimantan Timur	4.462	2.843	4.218	67,39%	Kalimantan Timur
Kalimantan Tengah	1.454	1.246	901	138,35%	Kalimantan Tengah
Sulawesi Tengah	1.520	1.340	841	159,24%	Sulawesi Tengah
Sulawesi Selatan	4.347	3.409	3.101	109,92%	Sulawesi Selatan
Sulawesi Utara	475	449	257	174,82%	Sulawesi Utara
Gorontalo	375	254	261	97,62%	Gorontalo
Sulawesi Barat	287	233	188	123,69%	Sulawesi Barat
Sulawesi Tenggara	1.376	1.057	890	118,67%	Sulawesi Tenggara
NTB	11.849	7.010	8.358	83,87%	NTB
Bali	1.568	1.212	909	133,33%	Bali
NTT	175	163	121	134,41%	NTT
Maluku	405	180	381	47,16%	Maluku
Papua	750	469	630	74,43%	Papua
Maluku Utara	567	289	456	63,40%	Maluku Utara
Papua Barat	375	138	315	43,72%	Papua Barat
Luar Indonesia	1.192	689	880	78,32%	Outside Indonesia

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

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	11.619	8.888	7.516	118,26%	Jawa Barat
Banten	6.428	3.042	5.663	53,72%	Banten
DKI Jakarta	135.361	59.485	55.650	106,89%	DKI Jakarta
DI Yogyakarta	1.843	1.503	1.096	137,15%	DI Yogyakarta
Jawa Tengah	9.908	7.152	6.792	105,30%	Jawa Tengah
Jawa Timur	12.358	9.091	8.088	112,41%	Jawa Timur
Bengkulu	44	20	43	46,02%	Bengkulu
Jambi	1.066	644	342	188,35%	Jambi
Nanggroe Aceh Darussalam	460	207	239	86,82%	Nanggroe Aceh Darussalam
Sumatera Utara	7.526	4.931	5.970	82,60%	Sumatera Utara
Sumatera Barat	1.829	1.427	1.115	128,07%	Sumatera Barat
Riau	3.408	2.748	1.867	147,15%	Riau
Sumatera Selatan	5.479	2.988	3.185	93,82%	Sumatera Selatan
Bangka Belitung	129	97	119	81,66%	Bangka Belitung
Kepulauan Riau	1.504	1.469	831	176,85%	Kepulauan Riau
Lampung	544	499	71	706,01%	Lampung
Kalimantan Selatan	3.311	1.981	1.542	128,52%	Kalimantan Selatan
Kalimantan Barat	1.663	966	603	160,03%	Kalimantan Barat
Kalimantan Timur	3.295	1.753	1.272	137,81%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	3.398	2.522	1.575	160,08%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	63	48	39	125,16%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	141	89	64	140,14%	NTB
Bali	536	431	283	152,46%	Bali
NTT	-	-	-	0,00%	NTT
Maluku	-	-	-	0,00%	Maluku
Papua	-	-	-	0,00%	Papua
Maluku Utara	-	-	-	0,00%	Maluku Utara
Papua Barat	-	-	-	0,00%	Papua Barat
Luar Indonesia	-	-	-	0,00%	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	4.430	2.041	4.234	48,20%	Kab. Tangerang	Banten
	Kab. Serang	2.056	1.412	1.502	94,00%	Kab. Serang	
	Kota Cilegon	1.936	1.434	1.141	125,61%	Kota Cilegon	
	Kota Tangerang	6.103	3.459	5.782	59,82%	Kota Tangerang	
	Kota Serang	85	18	79	23,27%	Kota Serang	
	Kota Tangerang Selatan	542	222	525	42,35%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	487	467	494	94,51%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	433	425	388	109,60%	Kab. Purwakarta	
	Kab. Karawang	479	392	390	100,39%	Kab. Karawang	
	Kab. Sukabumi	272	271	154	176,30%	Kab. Sukabumi	
	Kab. Cianjur	781	622	497	125,04%	Kab. Cianjur	
	Kab. Bandung	50	14	51	27,62%	Kab. Bandung	
	Kab. Garut	221	192	201	95,25%	Kab. Garut	
	Kab. Majalengka	26	6	26	21,44%	Kab. Majalengka	
	Kota Bandung	19.514	13.761	12.155	113,21%	Kota Bandung	
	Kota Bogor	7.216	4.713	5.514	85,48%	Kota Bogor	
	Kota Sukabumi	521	300	443	67,83%	Kota Sukabumi	
	Kota Cirebon	4.072	3.240	2.552	126,96%	Kota Cirebon	
	Kota Tasikmalaya	2.584	2.172	1.279	169,84%	Kota Tasikmalaya	
	Kota Cimahi	291	165	279	59,10%	Kota Cimahi	
Kota Depok	3.204	1.649	3.068	53,76%	Kota Depok		
Kota Bekasi	9.667	4.931	9.064	54,40%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	116.032	38.164	76.379	49,97%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.965	3.920	3.490	112,32%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	13.370	8.061	9.130	88,29%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	154.806	76.406	64.370	118,70%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	47.832	6.479	10.334	62,69%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	6.377	3.885	5.253	73,97%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	856	555	466	119,06%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	91	59	82	71,68%	Kab. Kendal	
	Kab. Tegal	422	410	81	503,58%	Kab. Tegal	
	Kab. Pati	136	134	122	110,04%	Kab. Pati	
	Kab. Kudus	704	402	637	63,16%	Kab. Kudus	
	Kab. Banyumas	1.495	918	1.255	73,17%	Kab. Banyumas	
	Kab. Cilacap	275	139	258	53,78%	Kab. Cilacap	
	Kota Semarang	10.336	7.229	7.960	90,81%	Kota Semarang	
	Kota Salatiga	73	57	73	77,72%	Kota Salatiga	
	Kota Pekalongan	1.502	970	1.121	86,57%	Kota Pekalongan	
Kota Tegal	1.207	1.104	609	181,28%	Kota Tegal		
Kota Surakarta	7.960	7.078	5.076	139,44%	Kota Surakarta		
Jawa Timur	Kab. Gresik	752	652	682	95,58%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.104	2.649	1.695	156,31%	Kab. Sidoarjo	
	Kab. Pamekasan	682	356	644	55,27%	Kab. Pamekasan	
	Kab. Banyuwangi	278	267	202	132,45%	Kab. Banyuwangi	
	Kab. Jember	1.230	817	1.019	80,19%	Kab. Jember	
	Kab. Madiun	544	509	376	135,44%	Kab. Madiun	
	Kab. Bojonegoro	275	198	252	78,40%	Kab. Bojonegoro	
	Kota Surabaya	21.073	16.090	15.229	105,65%	Kota Surabaya	
	Kota Malang	4.928	3.574	3.697	96,69%	Kota Malang	
	Kota Blitar	207	127	200	63,55%	Kota Blitar	
	Kota Kediri	2.635	1.023	2.437	41,98%	Kota Kediri	
Kota Madiun	223	210	177	118,26%	Kota Madiun		

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.400	1.143	782	146,18%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.266	2.832	1.474	192,10%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.038	650	989	65,67%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	800	709	526	134,74%	Kab. Aceh Timur	
	Kab. Aceh Selatan	746	700	476	147,16%	Kab. Aceh Selatan	
	Kab. Aceh Barat	729	635	676	93,93%	Kab. Aceh Barat	
	Kab. Aceh Tengah	579	534	530	100,74%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	907	865	313	276,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	365	346	249	138,95%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	849	659	816	80,81%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	579	524	473	110,76%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	375	276	357	77,46%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	492	426	470	90,72%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	366	233	358	64,99%	Kab. Aceh Jaya	
	Kab. Nagan Raya	520	458	380	120,52%	Kab. Nagan Raya	
	Kab. Simeuleu	600	473	540	87,58%	Kab. Simeuleu	
	Kab. Bener Meriah	496	450	267	168,48%	Kab. Bener Meriah	
	Kab. Pidie Jaya	435	253	415	60,93%	Kab. Pidie Jaya	
	Kab. Subulussalam	266	254	106	238,86%	Kab. Subulussalam	
	Kota Banda Aceh	16.589	3.400	13.244	25,67%	Kota Banda Aceh	
	Kota Sabang	252	172	248	69,17%	Kota Sabang	
	Kota Lhokseumawe	2.085	1.660	1.795	92,47%	Kota Lhokseumawe	
Kota Langsa	889	629	728	86,34%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	495	389	424	91,84%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	214	93	207	44,77%	Kab. Langkat	
	Kab. Karo	41	35	38	92,38%	Kab. Karo	
	Kab. Labuhan Batu	240	159	228	69,63%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	350	340	242	140,36%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.201	888	855	103,86%	Kota Pematang Siantar	
	Kota Tanjung Balai	88	39	78	49,68%	Kota Tanjung Balai	
	Kota Sibolga	219	161	114	141,38%	Kota Sibolga	
	Kota Medan	11.442	7.762	9.248	83,93%	Kota Medan	
Kota Padang Sidempuan	793	596	592	100,65%	Kota Padang Sidempuan		
Sumatera Barat	Kota Bukittinggi	873	637	828	76,93%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	3.077	2.089	2.591	80,60%	Kota Padang	
	Kota Solok	272	275	80	342,91%	Kota Solok	
	Kota Payakumbuh	822	817	395	206,73%	Kota Payakumbuh	
Riau	Kab. Bengkalis	369	87	358	24,19%	Kab. Bengkalis	Riau
	Kota Pekanbaru	6.551	5.200	4.666	111,44%	Kota Pekanbaru	
	Kota Dumai	475	317	449	70,58%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	974	888	742	119,59%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	3.023	2.959	1.356	218,17%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	370	317	267	118,61%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	44	44	43	101,22%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	8.577	5.463	5.665	96,44%	Kota Palembang	
	Kota Lubuklinggau	235	242	168	143,80%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	280	162	220	73,84%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	787	468	598	78,26%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	235	192	218	88,38%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.203	2.509	2.054	122,12%	Kota Bandar Lampung	
	Kota Metro	183	176	162	108,52%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	410	243	326	74,34%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	381	168	229	73,57%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	185	72	180	40,14%	Kab. Tabalong	
	Kota Banjarmasin	5.489	3.679	3.552	103,57%	Kota Banjarmasin	
	Kota Banjarbaru	516	226	510	44,34%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	309	305	114	266,99%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	4.565	3.816	2.264	168,51%	Kota Pontianak	
	Kota Singkawang	266	259	108	240,51%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	267	117	251	46,73%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	4.299	1.890	2.859	66,10%	Kota Samarinda	
	Kota Balikpapan	2.876	2.459	2.077	118,40%	Kota Balikpapan	
	Kota Bontang	315	130	304	42,83%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	469	469	118	397,62%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	95	84	92	91,68%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	889	693	691	100,30%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	426	413	244	169,52%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.094	926	597	155,05%	Kota Palu	
Sulawesi Barat	Kab Mamuju	350	281	227	123,94%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	6.927	5.143	4.225	121,73%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	55	53	30	176,33%	Kota Pare-Pare	
	Kab. Bone	469	450	272	165,39%	Kab. Bone	
	Kota Palopo	111	108	50	217,14%	Kota Palopo	
	Kab. Maros	184	177	100	176,89%	Kab. Maros	
Gorontalo	Kota Gorontalo	375	254	261	97,62%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.376	1.057	890	118,67%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	475	449	257	174,82%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	739	439	725	60,53%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	432	380	376	101,18%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.079	1.023	888	115,21%	Kab. Lombok Timur	
	Kab. Sumbawa	616	576	347	166,30%	Kab. Sumbawa	
	Kab. Dompu	503	500	236	211,78%	Kab. Dompu	
	Kab. Sumbawa Barat	269	167	262	64,00%	Kab. Sumbawa Barat	
	Kota Mataram	7.669	3.436	4.919	69,85%	Kota Mataram	
	Kota. Bima	684	577	670	86,17%	Kota. Bima	
Bali	Kota Denpasar	2.104	1.644	1.192	137,87%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	175	163	121	134,41%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	405	180	381	47,16%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	567	289	456	63,40%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	375	138	315	43,72%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	750	469	630	74,43%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.192	689	880	78,32%	DI LUAR INDONESIA	Outside Indonesia

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	901	802	706	113,63%	Kab. Tangerang	Banten
	Kab. Serang	2.056	1.412	1.502	94,00%	Kab. Serang	
	Kota Cilegon	1.113	618	1.036	59,66%	Kota Cilegon	
	Kota Tangerang	4.026	2.472	3.754	65,84%	Kota Tangerang	
	Kota Serang	85	18	79	23,27%	Kota Serang	
	Kota Tangerang Selatan	542	222	525	42,35%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	487	467	494	94,51%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	433	425	388	109,60%	Kab. Purwakarta	
	Kab. Karawang	426	386	337	114,45%	Kab. Karawang	
	Kab. Sukabumi	272	271	154	176,30%	Kab. Sukabumi	
	Kab. Cianjur	781	622	497	125,04%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	221	192	201	95,25%	Kab. Garut	
	Kab. Majalengka	26	6	26	21,44%	Kab. Majalengka	
	Kota Bandung	14.938	10.298	8.747	117,73%	Kota Bandung	
	Kota Bogor	4.993	2.720	4.522	60,16%	Kota Bogor	
	Kota Sukabumi	460	290	383	75,80%	Kota Sukabumi	
	Kota Cirebon	2.783	2.086	2.161	96,53%	Kota Cirebon	
	Kota Tasikmalaya	1.774	1.394	1.188	117,33%	Kota Tasikmalaya	
	Kota Cimahi	291	165	279	59,10%	Kota Cimahi	
Kota Depok	3.204	1.649	3.068	53,76%	Kota Depok		
Kota Bekasi	7.110	3.463	6.595	52,51%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	68.586	13.436	50.741	26,48%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.965	3.920	3.490	112,32%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	13.370	8.061	9.130	88,29%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	104.296	44.339	37.070	119,61%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	10.427	3.788	7.622	49,70%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.534	2.382	4.157	57,30%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	856	555	466	119,06%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	91	59	82	71,68%	Kab. Kendal	
	Kab. Tegal	422	410	81	503,58%	Kab. Tegal	
	Kab. Pati	136	134	122	110,04%	Kab. Pati	
	Kab. Kudus	683	398	616	64,51%	Kab. Kudus	
	Kab. Banyumas	1.340	777	1.185	65,56%	Kab. Banyumas	
	Kab. Cilacap	275	139	258	53,78%	Kab. Cilacap	
	Kota Semarang	3.753	2.959	3.190	92,77%	Kota Semarang	
	Kota Salatiga	73	57	73	77,72%	Kota Salatiga	
	Kota Pekalongan	1.061	550	966	56,95%	Kota Pekalongan	
Kota Tegal	584	490	490	99,94%	Kota Tegal		
Kota Surakarta	5.873	5.374	3.417	157,30%	Kota Surakarta		
Jawa Timur	Kab. Gresik	664	568	617	92,08%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	2.387	2.036	1.538	132,35%	Kab. Sidoarjo	
	Kab. Pamekasan	682	356	644	55,27%	Kab. Pamekasan	
	Kab. Banyuwangi	278	267	202	132,45%	Kab. Banyuwangi	
	Kab. Jember	1.071	718	937	76,61%	Kab. Jember	
	Kab. Madiun	544	509	376	135,44%	Kab. Madiun	
	Kab. Bojonegoro	275	198	252	78,40%	Kab. Bojonegoro	
	Kota Surabaya	11.762	9.363	8.581	109,12%	Kota Surabaya	
	Kota Malang	3.122	2.208	2.751	80,25%	Kota Malang	
	Kota Blitar	207	127	200	63,55%	Kota Blitar	
	Kota Kediri	2.423	876	2.300	38,10%	Kota Kediri	
	Kota Madiun	157	154	122	125,70%	Kota Madiun	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.356	1.123	739	151,99%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.200	2.188	1.132	193,23%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.038	650	989	65,67%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	800	709	526	134,74%	Kab. Aceh Timur	
	Kab. Aceh Selatan	746	700	476	147,16%	Kab. Aceh Selatan	
	Kab. Aceh Barat	729	635	676	93,93%	Kab. Aceh Barat	
	Kab. Aceh Tengah	579	534	530	100,74%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	907	865	313	276,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	365	346	249	138,95%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	849	659	816	80,81%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	579	524	473	110,76%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	375	276	357	77,46%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	492	426	470	90,72%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	366	233	358	64,99%	Kab. Aceh Jaya	
	Kab. Nagan Raya	520	458	380	120,52%	Kab. Nagan Raya	
	Kab. Simeuleu	600	473	540	87,58%	Kab. Simeuleu	
	Kab. Bener Meriah	496	450	267	168,48%	Kab. Bener Meriah	
	Kab. Pidie Jaya	435	253	415	60,93%	Kab. Pidie Jaya	
	Kab. Subulussalam	266	254	106	238,86%	Kab. Subulussalam	
	Kota Banda Aceh	16.238	3.195	13.119	24,36%	Kota Banda Aceh	
	Kota Sabang	252	172	248	69,17%	Kota Sabang	
Kota Lhokseumawe	1.975	1.657	1.681	98,62%	Kota Lhokseumawe		
Kota Langsa	889	629	728	86,34%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	495	389	424	91,84%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	214	93	207	44,77%	Kab. Langkat	
	Kab. Karo	41	35	38	92,38%	Kab. Karo	
	Kab. Labuhan Batu	240	159	228	69,63%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	860	548	719	76,15%	Kota Pematang Siantar	
	Kota Tanjung Balai	88	39	78	49,68%	Kota Tanjung Balai	
	Kota Sibolga	65	64	29	225,13%	Kota Sibolga	
	Kota Medan	5.048	3.775	3.904	96,70%	Kota Medan	
Kota Padang Sidempuan	505	428	430	99,55%	Kota Padang Sidempuan		
Sumatera Barat	Kota Bukittinggi	873	637	828	76,93%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	2.092	1.508	1.755	85,93%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
	Kota Payakumbuh	250	245	197	124,25%	Kota Payakumbuh	
Riau	Kab. Bengkalis	369	87	358	24,19%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.143	2.452	2.799	87,62%	Kota Pekanbaru	
	Kota Dumai	475	317	449	70,58%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	432	361	360	100,29%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	2.061	2.016	908	222,11%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	129	62	122	50,97%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	44	44	43	101,22%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	3.525	2.923	2.763	105,79%	Kota Palembang	
	Kota Lubuklinggau	48	49	30	160,43%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	280	162	220	73,84%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	658	371	479	77,42%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	235	192	218	88,38%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.660	2.010	1.984	101,33%	Kota Bandar Lampung	
	Kota Metro	183	176	162	108,52%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	241	197	236	83,65%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	185	72	180	40,14%	Kab. Tabalong	
	Kota Banjarmasin	2.881	1.915	2.482	77,14%	Kota Banjarmasin	
	Kota Banjarbaru	364	222	358	62,21%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	158	158	72	220,51%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	3.196	3.134	1.753	178,73%	Kota Pontianak	
	Kota Singkawang	122	122	58	211,01%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	267	117	251	46,73%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.059	1.092	1.925	56,75%	Kota Samarinda	
	Kota Balikpapan	1.821	1.503	1.738	86,46%	Kota Balikpapan	
	Kota Bontang	315	130	304	42,83%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	469	469	118	397,62%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	95	84	92	91,68%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	889	693	691	100,30%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	426	413	244	169,52%	Kab. Morowali	Sulawesi Tengah
Sulawesi Barat	Kota Palu	1.094	926	597	155,05%	Kota Palu	Sulawesi Barat
	Kab Mamuju	287	233	188	123,69%	Kab Mamuju	
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.713	2.798	2.749	101,77%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	55	53	30	176,33%	Kota Pare-Pare	
	Kab. Bone	469	450	272	165,39%	Kab. Bone	
	Kota Palopo	111	108	50	217,14%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	375	254	261	97,62%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.376	1.057	890	118,67%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	475	449	257	174,82%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	739	439	725	60,53%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	432	380	376	101,18%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.079	1.023	888	115,21%	Kab. Lombok Timur	
	Kab. Sumbawa	616	576	347	166,30%	Kab. Sumbawa	
	Kab. Dompu	503	500	236	211,78%	Kab. Dompu	
	Kab. Sumbawa Barat	269	167	262	64,00%	Kab. Sumbawa Barat	
	Kota Mataram	7.528	3.347	4.855	68,93%	Kota Mataram	
	Kota. Bima	684	577	670	86,17%	Kota. Bima	
Bali	Kota Denpasar	1.568	1.212	909	133,33%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	175	163	121	134,41%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	405	180	381	47,16%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	567	289	456	63,40%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	375	138	315	43,72%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	750	469	630	74,43%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.192	689	880	78,32%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2018 <i>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - September 2018)</i>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.529	1.239	3.529	35,12%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	822	816	106	770,12%	Kota Cilegon	
	Kota Tangerang	2.077	987	2.029	48,66%	Kota Tangerang	
	Kota Serang	-	-	-	0,00%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	53	6	53	11,07%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	50	14	51	27,62%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	4.576	3.464	3.408	101,63%	Kota Bandung	
	Kota Bogor	2.223	1.993	992	200,95%	Kota Bogor	
	Kota Sukabumi	61	10	60	17,09%	Kota Sukabumi	
	Kota Cirebon	1.288	1.154	391	295,14%	Kota Cirebon	
	Kota Tasikmalaya	811	779	91	852,79%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
Kota Depok	-	-	-	0,00%	Kota Depok		
Kota Bekasi	2.557	1.468	2.470	59,45%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	47.447	24.728	25.639	96,45%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	50.510	32.067	27.299	117,46%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	37.405	2.691	2.712	99,20%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.843	1.503	1.096	137,15%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	20	5	20	22,20%	Kab. Kudus	
	Kab. Banyumas	155	141	69	203,56%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.582	4.270	4.770	89,50%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	441	420	154	272,36%	Kota Pekalongan	
Kota Tegal	623	614	119	517,56%	Kota Tegal		
Kota Surakarta	2.087	1.704	1.660	102,67%	Kota Surakarta		
Jawa Timur	Kab. Gresik	88	84	65	128,83%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	717	613	156	392,15%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	159	99	81	121,44%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	9.311	6.726	6.648	101,18%	Kota Surabaya	
	Kota Malang	1.806	1.367	946	144,51%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	212	147	137	107,30%	Kota Kediri	
	Kota Madiun	66	56	55	101,72%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - September 2018 <i>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - September 2018)</i>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	44	20	43	46,02%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.066	644	342	188,35%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
Kota Banda Aceh	350	205	125	164,51%	Kota Banda Aceh		
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	110	3	114	2,25%	Kota Lhokseumawe		
Kota Langsa	-	-	-	0,00%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	350	340	242	140,36%	Kota Tebing Tinggi	
	Kota Pematang Siantar	341	341	136	250,51%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	154	96	85	113,27%	Kota Sibolga	
Kota Medan	6.394	3.987	5.344	74,59%	Kota Medan		
Kota Padang Sidempuan	288	168	162	103,57%	Kota Padang Sidempuan		
Sumatera Barat	Kota Bukittinggi	-	-	-	0,00%	Kota Bukittinggi	Sumatera Barat
	Kota Padang	985	580	836	69,41%	Kota Padang	
	Kota Solok	272	275	80	342,91%	Kota Solok	
	Kota Payakumbuh	572	573	198	288,52%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.408	2.748	1.867	147,15%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	542	527	382	137,75%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	962	942	448	210,18%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	241	255	146	175,10%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.052	2.540	2.901	87,54%	Kota Palembang	
	Kota Lubuklinggau	186	193	138	140,15%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	129	97	119	81,66%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	544	499	71	706,01%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	

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

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	170	45	91	50,13%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	381	168	229	73,57%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	2.608	1.764	1.070	164,91%	Kota Banjarmasin	
	Kota Banjarbaru	152	4	153	2,49%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	151	147	42	345,33%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	1.368	682	511	133,41%	Kota Pontianak	
	Kota Singkawang	144	137	50	274,55%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.240	797	934	85,37%	Kota Samarinda	
	Kota Balikpapan	1.055	956	338	282,55%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kab Mamuju	63	48	39	125,16%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.214	2.345	1.475	158,94%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	184	177	100	176,89%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kota Mataram	141	89	64	140,14%	Kota Mataram	
Bali	Kota Denpasar	536	431	283	152,46%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

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

Provinsi	2013	2014	2015	2016	2017				2018								Province	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	25	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	31	31	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	6 Jawa Timur
7 Bengkulu	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	2	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	2	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	8	8	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	-	1	1	2	2	2	2	2	2	2	2	3	3	3	3	3	3	33 Maluku Utara
Total	163	163	163	166	167	167	167	167	167	167	167	168	168	168	168	168	168	Total

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

Indikator	2013	2014	2015	2016	2017				2018								Indikator			
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep		
AKTIVA																			AKTIVA	
1 Kas	62.770	62.005	80.990	93.656	104.546	104.459	93.755	96.883	93.503	101.508	91.807	95.506	125.461	119.298	121.219	117.636	123.809	123.809	1 Cash	
2 Penempatan pada Bank Lain	1.110.431	1.282.328	1.601.809	2.026.653	2.120.237	2.177.278	2.328.631	2.525.357	2.633.054	2.516.713	2.451.564	2.335.585	1.992.962	2.064.722	2.376.915	2.460.713	2.554.215	2.554.215	2 Placement in Other Bank	
3 Pembiayaan	4.433.492	5.004.909	5.765.171	6.662.556	7.556.280	7.621.580	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.679.643	3 Financing	
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istishna</i> dalam Penyelesaian	-	-	-	-	-	-	-	-	-	280	680	880	1.230	1.497	493	493	493	493	5 Istishna Assets in Progress	
6 Penyisihan Penyusutan A.P	88.085	102.766	126.404	151.015	182.896	188.201	186.583	168.610	173.864	176.310	183.549	188.071	194.855	190.898	198.819	202.553	208.020	208.020	6 Allowances for earning assets losses	
7 Aktiva Tetap dan inventaris	133.821	156.302	188.247	251.845	288.974	290.131	286.049	297.797	300.669	331.779	337.822	341.443	343.063	345.059	389.594	391.180	395.298	395.298	7 Fixed Assets and Equipment	
8 Rupa-rupa Aktiva **	181.059	170.554	229.457	274.105	322.871	334.240	333.594	324.997	342.037	332.489	338.925	334.420	365.321	362.008	336.420	338.957	349.516	349.516	8 Other assets	
TOTAL AKTIVA*	5.833.488	6.573.331	7.739.270	9.157.801	10.210.012	10.339.487	10.527.758	10.840.375	10.964.420	11.000.009	11.115.485	11.217.334	11.169.372	11.222.993	11.601.532	11.721.460	11.894.953	11.894.953	TOTAL AKTIVA*	
PASIVA																			PASIVA	
1 Dana Pihak Ketiga	3.666.174	4.028.415	4.801.888	5.823.964	6.486.741	6.562.411	6.718.910	6.987.280	7.105.191	7.148.155	7.242.954	7.273.665	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.739.373	1 Depositor Funds	
2 Kewajiban kepada Bank Lain	1.104.225	1.264.885	1.479.977	1.654.957	1.923.945	1.941.678	1.948.538	1.964.754	1.862.231	1.851.647	1.892.587	1.926.928	1.989.656	2.010.744	2.037.586	2.035.480	2.057.093	2.057.093	2 Liabilities to other Bank	
3 Pinjaman Diterima	54.792	91.755	120.012	129.350	122.973	124.252	120.359	115.354	204.659	197.562	217.293	229.441	238.104	248.460	260.410	252.036	232.347	232.347	3 Received Borrowing	
4 Kewajiban lainnya	50.003	53.880	53.866	69.485	74.162	72.306	68.953	93.275	86.329	94.339	105.403	113.827	101.482	94.116	95.610	89.809	95.368	95.368	4 Other Current Liabilities	
5 Pinjaman Subordinasi	700	1.200	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5 Subordinated Loan	
6 Rupa-rupa Pasiva **	128.377	113.437	113.437	136.720	165.414	167.229	168.916	152.555	161.571	166.974	170.810	172.811	181.674	181.323	177.956	172.973	177.890	177.890	6 Other Liabilities	
7 Modal disetor (<i>Paid-in capital</i>)	555.646	645.617	839.553	908.335	1.028.068	1.045.412	1.055.460	1.062.060	1.067.162	1.074.962	1.083.569	1.103.746	1.116.134	1.118.389	1.116.782	1.132.672	1.136.982	1.136.982	7 Paid-in capital	
8 Tambahan modal disetor	131.456	160.690	138.477	142.328	111.987	111.838	110.607	104.469	109.861	113.596	118.642	116.239	113.486	111.444	120.625	115.524	116.907	116.907	8 Additional paid-in capital	
9 Selisih Penilaian kembali Aktiva Tetap	-	-	2.100	19.239	20.391	20.391	20.391	23.891	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	9 Different Appraisal Fixed Asset	
10 Cadangan																			10 Reserves	
a. Cadangan Umum	67.774	88.876	94.155	120.245	137.147	137.147	137.165	135.789	137.206	137.420	144.093	145.262	148.601	154.022	154.176	154.037	154.222	154.222	a. General Reserves	
b. Cadangan Tujuan	14.181	19.957	26.929	33.265	43.456	43.805	43.784	44.567	45.468	47.385	48.867	48.295	51.813	46.739	46.791	46.715	46.709	46.709	b. Special Purpose Reserves	
11 Laba																			11 Net Income	
a. Tahun-tahun lalu	(34.570)	(32.265)	(69.892)	(39.656)	(51.777)	(52.928)	(54.098)	(57.349)	140.738	110.675	10.319	(6.666)	(29.815)	(33.165)	(33.840)	(33.433)	(37.015)	(37.015)	a. Previous years	
b. Tahun berjalan	129.280	121.945	137.719	159.003	146.955	165.394	188.224	213.179	23.063	36.353	60.008	72.844	87.800	104.073	118.913	136.906	154.135	154.135	b. Current year	
TOTAL PASIVA*	5.833.488	6.573.331	7.739.270	9.157.784	10.210.012	10.339.487	10.527.758	10.840.375	10.964.420	11.000.009	11.115.485	11.217.334	11.169.372	11.222.993	11.601.532	11.721.460	11.894.953	11.894.953	TOTAL PASIVA*	

¹⁾ Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan
 -: Data tidak tersedia

-: Data not available

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

Indikator	2013	2014	2015	2016	2017				2018									Indikator	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	940.965	1.085.458	1.212.905	1.391.233	1.169.342	1.306.060	1.446.088	1.590.687	151.881	277.585	421.972	561.657	710.802	854.191	1.005.340	1.158.992	1.308.236	1.308.236	1 Operating Revenue
2 Pendapatan Operasional Lainnya	142.425	99.327	107.936	121.522	101.404	116.238	128.432	146.455	18.943	26.591	43.130	56.535	70.047	82.142	96.526	109.594	125.526	125.526	2 Other operating Revenue
3 Pendapatan non operasional	14.359	14.889	21.825	11.294	15.168	15.587	18.393	21.889	1.256	2.194	2.714	3.433	4.959	6.076	6.841	8.519	9.471	9.471	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	344.477	402.730	468.405	547.598	458.635	512.952	567.928	622.946	61.123	108.155	161.716	216.899	272.254	328.127	384.948	443.086	500.413	500.413	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	753.272	796.943	874.261	976.450	827.279	924.933	1.024.985	1.136.085	110.957	198.214	306.100	404.727	513.554	614.283	723.758	834.019	942.820	942.820	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	555.853	592.242	649.602	713.858	593.208	660.359	727.062	799.359	74.870	138.538	211.678	286.135	366.815	440.652	519.597	595.423	674.139	674.139	1 Operating Expenses
2 Beban operasional lainnya	31.240	45.332	45.625	56.337	45.099	50.707	55.577	60.220	7.093	12.712	18.443	24.473	31.456	36.368	44.684	54.728	61.271	61.271	2 Other Operating Expenses
3 Beban non operasional	9.996	9.041	6.706	7.824	7.120	8.609	9.547	10.499	1.039	1.713	2.486	4.162	5.330	6.238	8.618	9.759	10.683	10.683	3 Non Operating Expenses
Total Beban	597.089	646.614	701.933	778.018	645.426	719.675	792.187	870.078	83.002	152.964	232.607	314.769	403.601	483.258	572.899	659.910	746.092	746.092	Total Expenses
C. Laba tahun berjalan	156.183	150.328	172.327	198.432	181.852	205.257	232.798	266.007	27.955	45.251	73.493	89.958	109.953	131.024	150.859	174.109	196.727	196.727	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.384	2.418	2.849	3.383	2.705	3.032	3.412	4.116	396	711	999	1.323	1.679	2.089	2.428	2.949	3.257	3.257	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	153.799	147.910	169.478	195.049	179.147	202.225	229.386	261.890	27.559	44.540	72.493	88.635	108.273	128.935	148.430	171.161	193.471	193.471	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	24.519	25.966	31.760	36.046	32.192	36.831	41.162	48.712	4.496	8.187	12.486	15.791	20.474	24.863	29.518	34.254	39.335	39.335	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	129.280	121.945	137.719	159.003	146.955	165.394	188.224	213.179	23.063	36.353	60.008	72.844	87.800	104.073	118.913	136.906	154.135	154.135	G. Net Income

r) Angka-angka diperbaiki
*) Angka-angka sementara

r) Revised Figures
*) Provisional Figures

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

Indikator	2013	2014	2015	2016	2017				2018								Indikator	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 Biaya promosi	22.303	23.980	19.766	16.816	13.148	14.598	16.489	18.277	1.117	2.414	3.876	5.517	7.387	9.278	11.016	12.676	14.221	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	11.560	12.905	14.205	17.763	15.993	18.880	21.368	23.536	1.896	3.334	5.627	7.975	11.276	12.603	14.301	16.697	19.229	2 Cost of education and training
Total	33.863	36.885	33.971	34.579	29.141	33.478	37.857	41.813	3.013	5.748	9.503	13.492	18.663	21.882	25.317	29.373	33.449	Total

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

Indikator	2013	2014	2015	2016	2017				2018									Indikator	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep		
Tagihan Komitmen																			Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	68.625	95.543	53.029	174.772	162.763	132.374	204.516	200.547	200.547	194.062	143.948	125.869	51.759	38.067	32.210	27.684	29.184	29.184	- Unused Fund Borrowings Facilities
- Lainnya	-	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	- Others
Kewajiban Komitmen																			Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.558	7.422	7.170	7.714	8.119	8.505	8.165	8.777	9.140	8.774	9.238	9.154	10.065	11.597	11.036	10.473	10.454	10.454	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	530	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	640	603	2.230	2.038	1.371	3.332	1.870	1.855	7.652	7.637	8.707	8.268	8.676	7.937	7.569	8.163	8.392	8.392	- Others
Tagihan Komitmen																			Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	45.126	67.323	77.359	88.751	123.352	129.273	124.327	2.076.594	144.607	151.872	139.657	143.599	160.490	161.190	165.293	171.311	131.914	131.914	- <i>Accrued Income</i>
- Lainnya	4.592	8.032	5.698	6.542	6.120	6.560	6.918	6.919	7.330	7.198	7.193	8.984	7.060	8.093	7.422	7.749	7.267	7.267	- Others
Aktiva produktif yang dihapusbuku	84.491	108.083	128.476	148.023	151.804	152.673	157.597	176.221	175.989	177.371	178.055	179.519	181.878	190.831	192.262	193.322	197.980	197.980	Written off earning assets
Penerusan dana mudharabah muqayyadah	108.827	81.957	67.071	63.266	59.205	59.174	57.895	48.639	48.528	46.846	45.596	44.579	43.458	41.774	40.480	39.654	39.150	39.150	Channeling of mudharabah muqayyadah

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

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

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

Indikator	2013	2014	2015	2016	2017				2018								Indikator		
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.369.112	1.540.330	1.857.757	2.161.305	2.260.712	2.274.749	2.382.233	2.578.278	2.591.857	2.556.376	2.577.345	2.563.760	2.455.334	2.450.099	2.636.851	2.686.351	2.730.760	2	iB Saving Deposits
a Akad Wadiah	668.250	789.847	997.125	1.178.603	1.247.596	1.231.585	1.307.531	1.457.999	1.467.450	1.433.722	1.440.175	1.428.465	1.384.201	1.385.683	1.523.923	1.556.464	1.570.822	a	Wadia
b Akad Mudharabah	700.863	750.483	860.632	982.702	1.013.115	1.043.165	1.074.702	1.120.278	1.124.408	1.122.655	1.137.170	1.135.295	1.071.133	1.064.415	1.112.928	1.129.888	1.159.939	b	Mudharaba
3 Deposito iB - Akad Mudharabah	2.297.062	2.488.085	2.944.131	3.662.658	4.226.029	4.287.662	4.336.677	4.409.003	4.513.333	4.591.779	4.665.609	4.709.904	4.694.163	4.715.808	4.848.731	4.911.448	5.008.613	3	iB Time Deposits - Mudharaba
a 1 Bulan	296.149	409.732	417.437	461.386	545.993	541.378	546.304	549.304	538.873	545.474	554.234	542.831	556.682	540.954	554.881	548.354	561.320	a	1 month
b 3 Bulan	389.829	310.313	406.192	506.445	664.560	681.709	709.360	730.517	762.191	769.287	769.143	760.436	742.084	732.554	732.164	752.890	763.311	b	3 months
c 6 Bulan	471.094	470.341	567.380	723.491	753.967	773.830	784.503	777.670	806.051	838.094	880.636	897.139	888.786	913.534	937.180	921.235	927.079	c	6 months
d 12 Bulan	1.099.854	1.283.930	1.519.041	1.947.335	2.239.883	2.267.665	2.273.402	2.329.815	2.382.892	2.414.314	2.435.005	2.479.314	2.476.922	2.498.198	2.592.828	2.655.388	2.726.018	d	12 months
e > 12 Bulan	40.136	13.768	34.081	24.001	21.626	23.079	23.107	21.695	23.326	24.609	26.590	30.185	29.689	30.567	31.677	33.580	30.885	e	> 12 months
Total	3.666.174	4.028.415	4.801.888	5.823.964	6.486.741	6.562.411	6.718.910	6.987.280	7.105.191	7.148.155	7.242.954	7.273.665	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	Total	

"-": Data tidak tersedia

"-": Data not available

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

Akad	2013	2014	2015	2016	2017				2018								Contract	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Akad <i>Mudharabah</i>	106.851	122.467	168.516	156.256	141.360	138.952	130.231	124.497	130.514	136.268	146.247	160.620	180.855	184.636	189.893	182.458	179.484	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	426.528	567.658	652.316	774.949	794.946	801.512	806.589	776.696	725.859	718.423	737.620	751.665	779.759	787.075	789.533	795.641	809.215	<i>Musharaka</i>
Akad <i>Murabahah</i>	3.546.361	3.965.543	4.491.697	5.053.764	5.697.837	5.760.220	5.806.307	5.904.751	5.964.912	6.067.532	6.204.187	6.368.352	6.523.203	6.487.520	6.539.388	6.576.979	6.621.867	<i>Murabaha</i>
Akad <i>Salam</i>	26	16	15	14	13	13	13	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	17.614	12.881	11.135	9.423	18.479	18.667	19.629	21.426	21.292	21.806	23.115	22.722	22.422	23.406	26.947	28.101	28.917	<i>Istishna</i>
Akad <i>Ijarah</i>	8.318	5.179	6.175	6.763	21.486	21.859	21.925	22.316	23.667	24.261	24.204	24.269	24.449	24.229	24.524	27.780	31.598	<i>Ijara</i>
Akad <i>Qardh</i>	93.325	97.709	123.588	145.865	156.675	155.290	159.702	189.866	160.939	166.442	168.200	172.824	180.259	180.498	184.848	181.898	178.224	<i>Qardh</i>
Multijasa	234.469	233.456	311.729	515.523	725.485	725.068	727.917	724.398	741.837	758.820	774.663	797.119	825.243	833.945	820.577	822.177	830.337	<i>Multi Purpose Financing</i>
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.556.280	7.621.581	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	Total

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

SEKTOR EKONOMI	2013	2014	2015	2016	2017				2018								ECONOMIC SECTOR	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Pertanian, kehutanan dan sarana pertanian	389.336	326.330	356.632	366.192	368.297	365.614	364.439	360.973	368.213	368.352	369.158	377.803	389.278	377.560	376.236	446.501	380.878	Agriculture, forestry and agricultural facilities
Pertambangan	6.004	6.886	9.561	7.117	18.681	19.025	18.588	17.501	17.319	17.980	18.658	18.051	18.192	18.221	19.724	20.515	19.622	Mining
Perindustrian	39.681	53.026	50.331	57.687	73.071	71.882	72.987	72.722	76.878	78.630	83.685	88.094	92.289	91.153	94.479	97.464	104.949	Manufacturing
Listrik, gas dan air	7.312	9.476	10.957	10.460	10.624	12.543	12.546	12.494	13.074	12.699	13.856	14.038	14.320	12.146	12.337	11.112	11.407	Water, gas and electricity
Konstruksi	157.138	237.323	339.756	459.986	546.506	565.437	595.423	591.662	556.759	558.970	579.628	600.261	632.669	641.166	660.111	618.884	667.629	Construction
Perdagangan, restoran dan hotel	1.443.921	1.575.091	1.696.081	1.650.750	1.735.187	1.734.731	1.754.572	1.761.280	1.768.056	1.799.628	1.847.229	1.889.058	1.937.835	1.922.709	1.919.364	1.931.011	1.937.929	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	70.748	83.283	88.405	92.697	91.881	94.225	93.166	91.667	93.837	94.735	99.704	97.380	98.067	96.034	97.113	100.686	101.186	Transport, cargo storage and communication
Jasa dunia usaha	338.850	491.775	566.188	586.186	612.636	616.101	590.224	560.407	597.165	604.834	644.929	694.553	742.912	753.134	757.201	750.703	785.260	Business Services
Jasa sosial/masyarakat	365.005	458.242	550.037	631.688	682.390	685.024	679.627	718.380	707.270	730.688	721.432	733.658	741.562	746.919	763.568	753.275	762.882	Social Services
Lain-lain	1.615.497	1.763.477	2.097.224	2.799.794	3.417.008	3.456.999	3.490.739	3.576.863	3.570.449	3.627.034	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	Others
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.556.280	7.621.580	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	Total

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

JENIS PENGGUNAAN	2013	2014	2015	2016	2017				2018								TYPE OF USAGE	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Modal Kerja	2.206.004	2.348.000	2.559.350	2.737.167	2.943.782	2.975.425	2.975.763	2.956.073	2.930.598	2.968.079	3.048.113	3.152.256	3.258.346	3.245.505	3.271.684	3.295.857	3.321.873	Working Capital
Investasi	611.992	893.432	1.108.597	1.125.595	1.195.490	1.189.156	1.205.810	1.231.015	1.267.973	1.298.438	1.330.167	1.360.641	1.408.778	1.413.537	1.428.449	1.434.295	1.449.869	Investment
Konsumsi	1.615.497	1.763.477	2.097.224	2.799.794	3.417.008	3.456.999	3.490.739	3.576.863	3.570.449	3.627.034	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	Consumption
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.556.280	7.621.580	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	Total

r) Angka-angka diperbaiki

r) : Revised Figures

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

GOLONGAN PEMBIAYAAN	2013	2014	2015	2016	2017				2018								TYPE OF FINANCING	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Usaha Kecil dan Menengah	2.620.263	3.005.858	3.377.987	3.570.606	3.707.208	3.748.329	3.760.621	3.767.877	3.765.721	3.820.475	3.919.714	4.025.431	4.149.628	4.141.595	4.182.367	4.153.962	4.185.589	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	1.813.230	1.999.051	2.387.184	3.091.950	3.849.072	3.873.252	3.911.691	3.996.074	4.003.300	4.073.076	4.158.522	4.272.140	4.386.562	4.379.712	4.393.342	4.461.071	4.494.055	<i>Non Small and Medium Enterprises</i>
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.556.280	7.621.580	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	Total

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

KOLEKTIBILITAS PEMBIAYAAN	2013	2014	2015	2016	2017				2018								COLLECTIBILITY OF FINANCING	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Lancar	4.145.119	4.610.238	5.292.330	6.087.260	6.740.830	6.791.120	6.842.996	7.012.068	6.945.251	7.008.323	7.191.557	7.338.270	7.550.474	7.517.498	7.564.068	7.602.532	7.673.139	Performing Financing
Non Lancar	288.373	394.671	472.841	575.296	815.450	830.460	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	Non Performing Financing
- Kurang Lancar	90.581	136.251	134.512	109.241	218.586	217.471	188.803	158.628	206.599	229.685	218.605	268.540	278.508	267.679	252.834	239.632	253.120	Sub-Standard
- Diragukan	65.847	81.069	95.060	100.645	145.413	157.773	169.119	123.194	131.286	151.695	157.024	164.245	163.305	185.417	175.843	186.044	168.314	Doubtful
- Macet	131.945	177.351	243.269	365.409	451.451	455.217	471.395	470.061	485.885	503.848	511.049	526.516	543.903	550.714	582.965	586.826	585.070	Lost
Total Pembiayaan	4.433.492	5.004.909	5.765.171	6.662.556	7.556.280	7.621.580	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	Total Financing
Persentase NPF	6,50%	7,89%	8,20%	8,63%	10,79%	10,90%	10,81%	9,68%	10,60%	11,21%	10,98%	11,56%	11,55%	11,78%	11,80%	11,75%	11,60%	Percentage of NPFs

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

SEKTOR EKONOMI	2013	2014	2015	2016	2017				2018								ECONOMIC SECTOR	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Pertanian, kehutanan dan sarana pertanian	32.356	34.327	47.795	59.130	83.835	85.727	87.485	83.043	89.955	106.965	101.279	103.855	104.686	103.048	100.503	126.390	102.287	Agriculture, forestry and agricultural facilities
Pertambangan	1.074	319	849	673	2.768	2.966	3.184	997	1.228	1.349	1.915	2.312	1.746	1.746	2.543	2.255	2.438	Mining
Perindustrian	3.407	5.423	5.944	10.307	13.539	13.406	13.209	11.812	13.433	12.955	13.121	13.420	13.252	13.106	13.291	12.679	12.969	Manufacturing
Listrik, gas dan air	32	895	780	1.648	2.712	3.806	3.276	2.439	2.235	3.530	4.093	2.196	4.216	4.293	4.199	3.558	4.120	Water, gas and electricity
Konstruksi	9.797	16.924	25.157	34.778	60.573	61.967	68.465	60.509	72.387	74.236	76.698	95.014	96.586	96.769	107.344	87.544	107.183	Construction
Perdagangan, restoran dan hotel	137.654	191.559	211.570	213.901	285.870	291.162	299.397	282.329	298.619	311.981	304.000	327.551	327.991	339.116	337.249	338.215	340.175	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	3.309	4.825	7.661	14.130	15.429	17.217	16.907	16.690	16.688	16.704	18.623	23.609	23.337	22.978	22.842	21.042	22.255	Transport, cargo storage and communication
Jasa dunia usaha	11.893	21.292	25.412	55.079	66.873	62.534	51.413	38.199	44.278	56.573	69.582	72.122	72.970	74.791	75.635	64.087	76.672	Business Services
Jasa sosial/masyarakat	24.877	35.376	44.644	60.098	88.400	91.084	89.540	81.269	91.830	99.405	97.523	103.022	105.896	110.448	117.097	124.010	108.206	Social Services
Lain-lain	63.974	83.731	103.028	125.552	195.451	200.590	196.439	174.597	193.117	201.530	199.844	216.201	235.035	237.515	230.938	232.722	230.198	Others
Total	288.373	394.671	472.841	575.296	815.450	830.460	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	Total

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

JENIS PENGGUNAAN	2013	2014	2015	2016	2017				2018								TYPE OF USAGE	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Modal Kerja	198.594	268.743	311.785	376.063	523.210	533.110	533.717	487.550	528.915	575.219	580.189	632.233	640.422	648.035	657.294	656.932	653.002	Working Capital
Investasi	25.805	42.197	58.028	73.680	96.790	96.761	99.161	89.735	101.738	108.479	106.645	110.867	110.258	118.259	123.410	122.848	123.305	Investment
Konsumsi	63.974	83.731	103.028	125.552	195.451	200.590	196.439	174.597	193.117	201.530	199.844	216.201	235.035	237.515	230.938	232.722	230.198	Consumption
Total	288.373	394.671	472.841	575.296	815.450	830.460	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	Total

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

GOLONGAN PEMBIAYAAN	2013	2014	2015	2016	2017				2018								TYPE OF FINANCING	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
					Usaha Kecil dan Menengah	211.390	295.796	350.237	429.268	586.218	597.887	599.341	549.656	596.306	648.384	656.268		709.264
Selain Usaha Kecil dan Menengah	76.982	98.875	122.604	146.028	229.232	232.574	229.975	202.227	227.463	236.844	230.410	250.037	267.390	271.568	266.512	287.534	285.562	Non Small and Medium Enterprises
Total	288.373	394.671	472.841	575.296	815.450	830.460	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	Total

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

Jenis	2013	2014	2015	2016	2017				2018								Type	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga	907.755	1.021.776	1.163.287	1.256.091	1.348.294	1.359.518	1.372.361	1.385.182	1.409.108	1.406.758	1.423.652	1.427.040	1.480.613	1.479.911	1.476.637	1.477.223	1.507.624	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	875.193	986.204	1.123.015	1.210.460	1.300.205	1.310.717	1.322.904	1.335.086	1.358.027	1.355.079	1.371.682	1.375.457	1.430.598	1.429.942	1.425.692	1.425.607	1.455.073	Saving Deposits
Deposito iB	32.562	35.572	40.272	45.631	48.089	48.801	49.457	50.096	51.081	51.679	51.970	51.583	50.015	49.969	50.945	51.616	52.551	Time Deposits
Pembiayaan	215.761	227.517	233.209	250.425	289.870	293.232	294.121	293.482	298.073	303.555	308.436	312.082	315.303	314.092	317.196	318.400	319.268	Financing
Akad Mudharabah	1.502	1.354	1.343	1.042	1.391	1.431	1.434	1.432	1.505	1.651	2.032	2.288	2.481	2.493	2.563	2.563	2.561	Mudharaba
Akad Musyarakah	4.261	4.423	4.712	5.109	5.171	5.169	5.161	5.100	4.984	4.990	4.997	5.078	5.238	5.212	5.276	5.257	5.358	Musharaka
Akad Murabahah	192.993	188.343	189.985	197.605	227.593	231.272	231.799	231.745	235.310	239.155	242.276	244.471	246.302	246.451	247.796	250.083	252.221	Murabaha
Akad Salam	6	4	4	4	3	3	3	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	419	365	340	302	210	199	194	183	175	167	166	164	157	157	156	152	152	Istishna
Akad Ijarah	-	16.589	17.758	23.354	27.770	27.749	28.334	28.521	29.609	30.627	31.422	32.052	32.560	31.172	32.802	31.638	30.064	Qardh
Akad Qardh	505	348	391	440	592	599	606	592	595	605	615	611	617	608	621	638	653	Ijara
Multijasa	16.075	16.091	18.676	22.569	27.140	26.810	26.590	25.909	25.895	26.360	26.928	27.418	27.948	27.999	27.982	28.069	28.259	Multi Purpose Financing
Total	1.123.516	1.249.293	1.396.496	1.506.516	1.638.164	1.652.750	1.666.482	1.678.664	1.707.181	1.710.313	1.732.088	1.739.122	1.795.916	1.794.003	1.793.833	1.795.623	1.826.892	Total

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

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

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

Jenis	2013	2014	2015	2016	2017				2018								Type	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
Dana Pihak Ketiga																		Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,57	4,32	4,06	3,23	2,99	3,03	2,95	2,99	2,80	2,76	2,80	2,80	3,80	2,75	2,76	2,77	2,71	2 Saving Deposits
3 Deposito iB																		3 Time Deposits
a 1 Bulan	14,09	13,87	12,09	10,81	9,92	9,65	9,57	9,91	9,39	9,20	9,32	9,32	9,22	9,02	8,84	9,06	8,86	a 1 month
b 3 Bulan	10,58	10,15	9,19	8,49	8,19	7,95	8,03	8,09	7,87	7,77	7,85	7,73	7,95	7,53	7,65	7,81	7,63	b 3 months
c 6 Bulan	10,95	10,94	9,72	8,69	9,34	9,17	9,27	9,45	9,05	8,83	8,97	8,85	9,20	8,70	8,96	8,91	8,58	c 6 months
d 12 Bulan	11,66	11,71	10,36	10,13	9,76	9,50	9,62	9,67	9,28	8,96	9,08	9,00	9,33	9,00	9,18	9,26	9,09	d 12 months
e > 12 Bulan	55,17	9,96	13,94	12,92	9,15	9,26	9,26	9,14	8,65	8,43	8,92	8,47	8,94	8,66	8,28	8,55	8,42	e > 12 months
Pembiayaan																		Financing
1 Akad Mudharabah	16,20	16,46	17,39	17,86	17,73	18,06	17,31	17,42	17,78	18,06	18,18	18,14	16,32	17,71	17,47	17,83	17,91	1 Mudharaba
2 Akad Musyarakah	20,28	20,61	21,10	19,58	19,14	19,42	19,22	19,15	19,34	18,99	18,87	19,02	18,99	19,20	19,33	15,12	18,29	2 Musharaka
3 Akad Murabahah	18,27	18,51	18,12	17,99	17,52	17,55	17,52	17,46	17,52	17,57	17,69	17,70	17,76	17,75	17,72	17,79	17,68	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	7,58	7,85	8,29	8,88	14,64	14,57	13,30	13,26	13,31	8,22	8,01	8,16	8,13	8,29	9,04	9,07	9,12	5 Istishna
6 Akad Ijarah ¹⁾	12,53	14,92	15,25	16,52	11,15	6,63	6,54	6,51	6,96	7,05	6,92	6,93	7,10	7,04	10,33	13,63	15,44	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	20,02	14,82	14,99	14,70	14,53	14,33	14,17	14,10	14,36	14,32	14,24	14,13	14,16	13,98	13,84	13,62	13,57	8 Multi Purpose Financing ¹⁾

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

"-" : Data tidak tersedia

"-": Data not available

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

Rasio	2013	2014	2015	2016	2017				2018								Ratio	
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep
1 CAR	22,08%	22,77%	21,47%	21,73%	20,89%	20,92%	20,93%	20,81%	22,50%	20,28%	20,60%	20,30%	19,97%	19,96%	19,76%	18,81%	19,78%	1 CAR
2 ROA	2,79%	2,26%	2,20%	2,27%	2,56%	2,49%	2,51%	2,55%	2,50%	2,52%	2,38%	2,36%	2,32%	2,41%	2,27%	2,27%	2,30%	2 ROA
3 ROE	21,22%	16,13%	14,66%	16,18%	19,44%	18,87%	19,06%	19,40%	19,05%	19,17%	17,72%	17,47%	17,05%	17,86%	16,88%	16,68%	17,10%	3 ROE
4 NPF	6,50%	7,89%	8,20%	8,63%	10,79%	10,90%	10,81%	9,68%	10,60%	11,21%	10,98%	11,56%	11,55%	11,78%	11,80%	11,75%	11,60%	4 NPF
5 FDR	120,93%	124,24%	120,06%	114,40%	116,49%	116,14%	114,19%	111,12%	109,34%	110,43%	111,53%	114,08%	119,40%	118,91%	114,56%	113,39%	112,15%	5 FDR
6 BOPO	80,75%	87,79%	88,09%	87,09%	86,31%	86,05%	85,76%	85,34%	83,75%	85,27%	84,23%	85,31%	85,85%	85,97%	86,13%	86,16%	86,18%	6 BOPO

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

Total Aset (Rp)	2013	2014	2015	2016	2017				2018								Total Assets (in IDR)		
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags		Sep	
< 1 Miliar	4	1	1	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	19	11	8	7	6	6	6	6	5	5	5	6	7	7	7	7	7	7	1 up to 5 Billion
> 5 s.d. 10 Miliar	30	34	29	19	17	17	17	18	18	19	18	19	20	18	16	15	15	15	>5 up to 10 Billion
> 10 Miliar	110	117	125	138	142	142	142	141	142	141	142	142	140	142	144	145	145	145	> 10 Billion
Total	163	163	163	166	167	167	167	167	167	167	167	168	168	168	168	168	168	168	Total

r) Angka-angka diperbaiki

"-": Data tidak

r) Revised figure

"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - September 2018
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - September 2018)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	278.853	190.212	196.242	96,93	10,84	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	166.857	112.913	115.735	97,56	7,05	<i>Sumatera Utara</i>
Sumatera Barat	216.186	151.316	171.962	87,99	12,34	<i>Sumatera Barat</i>
Sumatera Selatan	21.182	15.029	11.995	125,29	5,24	<i>Sumatera Selatan</i>
Bangka Belitung	568.529	386.180	487.797	79,17	21,97	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	<i>Jambi</i>
Bengkulu	170.903	147.153	154.833	95,04	56,68	<i>Bengkulu</i>
Riau	42.818	24.858	37.406	66,45	10,48	<i>Riau</i>
Kepulauan Riau	152.852	123.509	89.779	137,57	14,07	<i>Kepulauan Riau</i>
Lampung	609.427	442.683	247.476	178,88	4,04	<i>Lampung</i>
DKI Jakarta	18.240	13.214	11.212	117,86	25,82	<i>DKI Jakarta</i>
Jawa Barat	3.671.300	2.804.321	2.231.052	125,70	9,19	<i>Jawa Barat</i>
Banten	870.157	627.509	645.681	97,19	29,20	<i>Banten</i>
Jawa Tengah	1.449.160	1.068.431	1.001.981	106,63	8,00	<i>Jawa Tengah</i>
DI Yogyakarta	739.860	476.450	536.701	88,77	9,14	<i>DI Yogyakarta</i>
Jawa Timur	2.002.930	1.479.441	1.277.378	115,82	9,27	<i>Jawa Timur</i>
Bali	8.252	5.904	4.704	125,50	18,57	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	14.474	9.230	4.170	221,35	6,08	<i>Kalimantan Tengah</i>
Kalimantan Timur	9.770	1.751	6.456	27,13	13,38	<i>Kalimantan Timur</i>
Kalimantan Selatan	39.784	26.320	28.936	90,96	14,39	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	412	746	251	298	87	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	153.143	119.142	49.374	241,31	13,94	<i>Sulawesi Selatan</i>
Maluku	-	-	-	0,00	0,00	<i>Maluku</i>
Maluku Utara	160.104	62.477	110.073	56,76	2,81	<i>Maluku Utara</i>
NTB	528.576	390.329	317.444	122,96	4,24	<i>NTB</i>
NTT	-	-	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	-	-	<i>Irian Jaya Barat</i>
Papua	1.186	526	737	71,38	100,00	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - September 2018
(Financing of Sharia Rural Bank based on Economic Sector and Province - September 2018)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	3.004	-	3.823	235	13.900	81.554	4.055	3.278	21.258	59.105	Nanggroe Aceh Darussalam
Sumatera Utara	5.821	-	166	12	574	14.365	996	3.064	5.281	82.635	Sumatera Utara
Sumatera Barat	17.565	594	2.627	32	6.439	52.677	5.048	8.684	10.257	47.393	Sumatera Barat
Sumatera Selatan	1.818	89	1.017	-	6	1.930	120	123	1.790	8.135	Sumatera Selatan
Bangka Belitung	64.059	773	2.830	939	51.999	128.422	8.661	11.062	48.944	68.490	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	81.510	-	146	-	7.426	22.877	815	322	4.490	29.566	Bengkulu
Riau	2.154	-	-	132	226	2.540	289	404	3.348	15.764	Riau
Kepulauan Riau	2.663	-	142	199	1.403	7.208	1.182	1.755	17.002	91.954	Kepulauan Riau
Lampung	21.586	419	345	399	517	28.016	425	11.720	23.050	356.205	Lampung
DKI Jakarta	-	-	-	-	1.417	1.829	347	2.301	2.244	5.077	DKI Jakarta
Jawa Barat	76.123	2.689	43.628	1.830	108.062	572.549	22.036	357.815	211.869	1.407.720	Jawa Barat
Banten	951	848	2.711	3.798	67.818	265.018	6.649	80.204	28.471	171.043	Banten
Jawa Tengah	37.604	3.444	13.710	1.320	189.752	218.314	16.560	165.605	119.573	302.547	Jawa Tengah
DI Yogyakarta	7.947	956	5.307	354	42.207	86.075	7.421	36.412	83.691	206.080	DI Yogyakarta
Jawa Timur	51.540	3.850	26.471	1.909	137.003	372.521	22.280	54.090	134.918	674.859	Jawa Timur
Bali	-	-	-	-	671	1.079	172	804	303	2.874	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	348	30	26	58	2.662	1.454	52	1.354	1.042	2.203	Kalimantan Tengah
Kalimantan Timur	68	-	-	-	-	338	93	-	13	1.239	Kalimantan Timur
Kalimantan Selatan	169	-	-	160	3.822	9.170	2.265	2.419	4.053	4.261	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	1	-	-	486	-	-	-	258	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	894	998	-	-	4.967	16.252	108	483	1.815	93.625	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	38	-	-	10	-	5.924	1.562	3.772	7.297	43.873	Maluku Utara
NTB	5.009	4.931	2.000	21	26.758	46.949	-	39.587	32.171	232.903	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	6	1	-	-	-	381	48	-	-	90	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - September 2018
(*Financing of Sharia Rural Bank based on Type of Usage and Province - September 2018*)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	100.564	30.542	59.105	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	22.339	7.939	82.635	<i>Sumatera Utara</i>
Sumatera Barat	71.636	32.287	47.393	<i>Sumatera Barat</i>
Sumatera Selatan	6.772	122	8.135	<i>Sumatera Selatan</i>
Bangka Belitung	197.233	120.457	68.490	<i>Bangka Belitung</i>
Jambi	-	-	-	<i>Jambi</i>
Bengkulu	87.476	30.111	29.566	<i>Bengkulu</i>
Riau	6.938	2.156	15.764	<i>Riau</i>
Kepulauan Riau	21.432	10.122	91.954	<i>Kepulauan Riau</i>
Lampung	50.775	35.703	356.205	<i>Lampung</i>
DKI Jakarta	8.138	-	5.077	<i>DKI Jakarta</i>
Jawa Barat	806.045	590.556	1.407.720	<i>Jawa Barat</i>
Banten	407.775	48.691	171.043	<i>Banten</i>
Jawa Tengah	508.028	257.857	302.547	<i>Jawa Tengah</i>
DI Yogyakarta	206.535	63.835	206.080	<i>DI Yogyakarta</i>
Jawa Timur	638.595	165.987	674.859	<i>Jawa Timur</i>
Bali	1.865	1.165	2.874	<i>Bali</i>
Kalimantan Barat	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	4.397	2.629	2.203	<i>Kalimantan Tengah</i>
Kalimantan Timur	512	-	1.239	<i>Kalimantan Timur</i>
Kalimantan Selatan	22.059	-	4.261	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	488	-	258	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	21.420	4.097	93.625	<i>Sulawesi Selatan</i>
Maluku	-	-	-	<i>Maluku</i>
Maluku Utara	13.196	5.408	43.873	<i>Maluku Utara</i>
NTB	117.270	40.156	232.903	<i>NTB</i>
NTT	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	<i>Irian Jaya Barat</i>
Papua	385	51	90	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

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

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	118.785	71.427	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	20.034	92.879	<i>Sumatera Utara</i>
Sumatera Barat	94.024	57.291	<i>Sumatera Barat</i>
Sumatera Selatan	6.442	8.587	<i>Sumatera Selatan</i>
Bangka Belitung	310.540	75.640	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	106.996	40.156	<i>Bengkulu</i>
Riau	7.228	17.630	<i>Riau</i>
Kepulauan Riau	13.836	109.673	<i>Kepulauan Riau</i>
Lampung	76.867	365.817	<i>Lampung</i>
DKI Jakarta	5.978	7.236	<i>DKI Jakarta</i>
Jawa Barat	1.334.187	1.470.134	<i>Jawa Barat</i>
Banten	385.389	242.120	<i>Banten</i>
Jawa Tengah	679.843	388.588	<i>Jawa Tengah</i>
DI Yogyakarta	193.341	283.108	<i>DI Yogyakarta</i>
Jawa Timur	716.450	762.991	<i>Jawa Timur</i>
Bali	2.160	3.743	<i>Bali</i>
Kalimantan Barat	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	7.027	2.203	<i>Kalimantan Tengah</i>
Kalimantan Timur	509	1.243	<i>Kalimantan Timur</i>
Kalimantan Selatan	22.059	4.261	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	<i>Gorontalo</i>
Sulawesi Barat	477	269	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	24.685	94.457	<i>Sulawesi Selatan</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	13.726	48.751	<i>Maluku Utara</i>
NTB	44.578	345.751	<i>NTB</i>
NTT	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	<i>Irian Jaya Barat</i>
Papua	427	99	<i>Papua</i>



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