

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

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, Februari 2016
Jakarta, February 2016

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Januari 2016 akan diterbitkan pada minggu ke III bulan Maret 2016.

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 dihindari 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)

January 2016 edition will be released on the 3rd week of March 2016.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

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

Akad Ijarah
Ijara Contract

: 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.

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

Akad Qardh
Qardh Contract

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

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

Ekuivalen tingkat
imbalan/ bagi
hasil/fee/bonus

: Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor.

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

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

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

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

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	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank		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 Kredit	Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank		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	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit	Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi	Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi	Penggabungan tabel Jenis Penggunaan dan lokasi Tambahan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank		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	Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	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		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units	2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah	36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Penggabungan tabel Tambahan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks			

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

Miliar Rupiah (in Billion IDR)

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

Periode	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Bank Umum Syariah																Sharia Commercial Bank
CAR (%)	15,25	15,66^o	15,74	14,16^o	14,38^o	14,43^o	14,50^o	14,37^o	14,09	14,47	15,05	15,15	14,96	15,31	15,02	CAR (%)
- Modal	18.437	19.521	19.585	19.868 ^o	20.566 ^o	20.847 ^o	21.015 ^o	21.131 ^o	21.301	21.624	22.100	22.666	22.616	23.494	23.409	- Capital
- Aktiva Tetap Menurut Risiko	120.871	124.626	124.405	140.294 ^o	143.019 ^o	144.506 ^o	144.957 ^o	147.058 ^o	151.157	149.449	146.835	149.628	151.204	153.446	155.894	- Risk Weighted Assets
ROA (%)	0,56^o	0,49	0,41	0,88	0,78	0,69	0,62	0,63	0,50	0,50	0,46	0,49	0,51	0,52	0,49	ROA (%)
- Laba	629 ^o	972	822	1.745	1.544	1.371	1.227	1.247	988	1.004	918	986	1.015	1.039	977	- Profit
- Rata-Rata Total Aset	197.233 ^o	197.281	198.248	197.385	197.620	197.931	197.986	198.472	198.763	199.054	199.182	199.720	199.891	200.250	201.348	- Average Assets
NPF (%)	5,34	5,55	4,95	5,56	5,83	5,49	5,20	5,44	5,09	5,30	5,30	5,14	5,16	5,13	4,84	NPF (%)
NPF Net (%)	3,79	3,55	3,38	3,81	4,00	3,81	3,69	3,85	3,62	3,72	3,49	3,40	3,33	3,40	3,19	NPF Net %
- Non Performing Financing	7.868	8.232	7.320	8.118	8.504	8.078	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	- Non Performing Financing
- Non Performing Financing Net	5.580	5.270	4.997	5.559	5.830	5.605	5.436	5.704	5.462	5.544	5.217	5.141	5.006	5.136	4.915	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	147.363	148.403	147.944	145.976	145.817	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	- Total Financing to Non Bank
FDR (%)	93,90	89,91	86,66	88,85	89,37	89,15	89,57	90,05	92,56	90,13	90,72	90,82	90,67	90,26	88,03	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	147.737	148.403	147.944	145.976	145.817	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	- Total Financing to Non Bank
- Dana Pihak Ketiga	157.332	165.050	170.723	164.291	163.159	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	- Total Third Party Funds
BOPO (%)	97,37^o	96,34^o	96,97^o	94,80	94,23	95,98	96,69	96,51	96,98	97,08	97,30	96,94	96,71	96,75	97,01	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	22.746 ^o	26.073 ^o	29.285 ^o	2.642	4.226	8.073	11.866	14.337	15.770	18.628	20.924	22.285	24.389	28.021	30.945	- Operations Expenses
- Pendapatan Operasional	23.360 ^o	27.063 ^o	30.201 ^o	2.787	4.484	8.411	12.272	14.855	16.261	19.189	21.505	22.989	25.219	28.962	31.901	- Operations Income
Rentabilitas																Profitability
NOM (%)	0,43^o	0,62^o	0,52^o	0,97	0,86	0,75	0,68	0,69	0,55	0,56	0,48	0,52	0,55	0,57	0,52	NOM (%)
- Pendapatan Operasional	737 ^o	1.081 ^o	916 ^o	1.739	1.553	1.353	1.220	1.244	986	1.014	872	938	997	1.027	955	- Net Operations Income
- Rata-rata Aset Produktif	172.930 ^o	174.028 ^o	175.548 ^o	179.126	179.826	179.860	179.893	180.213	180.193	180.208	180.217	180.765	181.001	181.361	182.301	- Average Earning Assets
KAP																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,15^o	5,47^o	4,78^o	5,75	5,98	5,76	5,75	5,75	5,90	5,83	6,04	5,94	6,05	5,93	5,19	Classified Earning assets to Earning assets (%)
- APYD	9.480	10.180	10.055	11.626	10.974	10.516	10.515	10.515	10.827	10.721	11.114	11.222	11.338	11.263	10.228	- Classified Earning Assets
- Total Aset Produktif	184.207	186.032	210.371	202.284	183.362	182.716	182.833	182.833	183.361	183.836	184.110	189.050	187.260	189.856	197.100	- Total Earning assets
Likuiditas																Liquidity
Short Term Mismatch (%)	19,07	21,54	18,22	25,17	19,05	19,98	20,65	19,73	20,45	20,89	22,04	27,65	21,61	26,09	20,04	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.665	31.497	27.833	44.511	28.068	29.933	31.060	28.883	31.019	31.975	33.658	42.866	32.976	33.982	32.610	- Short-Term Assets
- Kewajiban Jangka Pendek	139.852	146.255	152.758	176.847	147.368	149.842	150.408	146.380	151.675	153.059	152.708	155.035	152.563	130.237	162.749	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	52,72	52,82	52,91	51,81	51,80	52,28	51,87	51,90	51,73	51,20	50,73	50,81	50,18	50,00	50,35	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	85.976	87.172	90.333	85.112	84.515	86.285	85.269	85.309	84.232	84.666	83.475	84.563	83.221	83.572	88.053	- Non Core Deposits
- Total DPK	163.090	165.050	170.723	164.291	163.159	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	201,68	198,01	203,48	200,34	199,71	199,69	195,78	194,55	187,88	188,52	186,88	183,99	184,47	183,95	180,50	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	98.672	98.682	99.199	97.399	97.163	98.036	97.418	97.685	98.245	97.194	97.008	97.650	97.214	97.380	98.641	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	48.924	49.837	48.753	48.618	48.651	49.093	49.758	50.210	52.292	51.555	51.908	53.074	52.698	52.938	54.650	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	32,93	33,40	32,85	33,17	33,25	33,25	33,72	33,89	34,68	34,66	34,89	35,27	35,23	35,33	35,81	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	48.699	49.729	48.753	48.584	48.661	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	147.904	148.903	148.425	146.490	146.340	147.676	147.777	148.546	151.284	149.645	149.865	151.722	150.973	151.425	154.527	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah	3,43	3,90	2,56	2,64	2,65	2,74	2,79	2,87	2,70	2,72	2,90	2,74	2,88	3,03	2,81	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.672	1.938	1.250	1.282	1.291	1.348	1.389	1.444	1.419	1.412	1.518	1.468	1.534	1.622	1.557	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	48.699	49.729	48.753	48.584	48.661	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	- Total Mudharabah and Musyarakah

Miliar Rupiah (in Billion IDR)

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

Periode	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Unit Usaha Syariah																Sharia Business Unit
ROA (%)	2,18	2,03	1,97	1,93	1,94	2,39	2,42	2,40	2,00	2,05	2,14	2,15	2,22	2,15	1,81	ROA (%)
- Laba	1.331	1.249	1.227	1.273	1.293	1.617	1.656	1.658	1.400	1.439	1.512	1.529	1.581	1.551	1.324	- Profit
- Rata-Rata Total Aset	61.002	61.486	62.223	66.084	66.525	67.618	68.543	69.231	69.905	70.177	70.683	71.122	71.873	72.159	73.049	- Average Assets
NPF (%)	3,00	2,82	2,55	2,90	3,05	2,93	3,04	2,95	3,76	3,78	3,70	3,68	3,66	3,46	3,03	NPF (%)
NPF Net (%)	2,03	1,83	1,66	1,93	1,97	1,94	2,07	1,98	2,45	2,48	2,41	2,36	2,36	2,12	1,65	NPF Net %
- Non Performing Financing	1.472	1.410	1.312	1.490	1.577	1.572	1.652	1.650	2.079	2.107	2.092	2.083	2.098	2.015	1.791	- Non Performing Financing
- Non Performing Financing Net	996	915	856	990	1.019	1.042	1.123	1.106	1.354	1.385	1.363	1.337	1.354	1.236	975	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	49.127	49.972	51.385	51.303	51.726	53.576	54.281	55.873	55.347	55.784	56.586	56.672	57.379	58.257	59.028	- Total Financing to Non Bank
FDR (%)	111,57	112,06	109,02	110,40	109,73	111,72	109,50	109,63	109,25	110,02	109,25	107,71	107,01	108,92	104,88	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	49.127	49.972	51.385	51.303	51.726	53.576	54.281	55.873	55.347	55.784	56.586	56.672	57.379	58.257	59.028	- Total Financing to Non Bank
- Dana Pihak Ketiga	44.032	44.595	47.136	46.470	47.139	47.954	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	- Total Third Party Funds
BOPO (%)	78,48	79,31	80,19	82,51	82,28	78,76	79,97	79,79	82,06	81,43	80,37	80,06	79,96	79,99	83,41	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	4.063	4.401	4.866	518	1.017	1.510	2.057	2.567	3.024	3.539	3.985	4.482	5.053	5.577	6.356	- Operations Expenses
- Pendapatan Operasional	5.178	5.550	6.068	628	1.237	1.917	2.572	3.218	3.686	4.346	4.958	5.598	6.320	6.972	7.621	- Operations Income
Rentabilitas																Profitability
NOM (%)	2,32	2,16	2,05	2,11	2,09	2,55	2,39	2,39	2,00	2,09	2,18	2,22	2,24	2,24	1,83	NOM (%)
- Pendapatan Operasional	1.337	1.253	1.202	1.317	1.315	1.628	1.546	1.561	1.323	1.384	1.460	1.489	1.520	1.522	1.264	- Net Operations Income
- Rata-rata Aset Produktif	57.606	58.080	58.748	62.295	62.790	63.863	64.769	65.415	66.066	66.308	66.810	67.122	67.814	68.067	68.937	- Average Earning Assets
KAP																Earning Asset Quality
APYD terhadap Aset Produktif (%)	3,28	3,25	2,90	3,66	3,96	3,75	3,72	3,81	3,99	4,17	4,05	4,18	4,32	4,47	3,96	Classified Earning assets to Earning assets (%)
- APYD	2.022	2.020	1.873	2.309	2.532	2.501	2.540	2.618	2.799	2.865	2.888	3.079	3.094	3.213	3.124	- Classified Earning Assets
- Total Aset Produktif	61.617	62.209	64.488	63.010	63.951	66.669	68.196	68.751	70.198	68.678	71.274	73.620	71.675	71.920	78.893	- Total Earning assets
Likuiditas																Liquidity
Short Term Mismatch (%)	29,93	28,09	26,69	27,53	26,88	25,50	26,01	28,55	30,77	31,37	36,19	35,53	32,56	34,27	35,56	Short Term Mismatch (%)
- Aktiva Jangka Pendek	14.221	14.670	14.800	15.103	14.757	14.200	15.109	16.885	18.743	18.943	22.623	23.007	21.243	23.025	24.616	- Short-Term Assets
- Kewajiban Jangka Pendek	47.519	52.226	55.446	54.867	54.897	55.694	58.082	59.133	60.919	60.385	62.516	64.754	65.235	67.182	69.227	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	58,83	57,95	56,65	56,89	56,83	58,21	58,48	59,03	58,38	57,39	58,11	58,25	58,85	58,09	56,94	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	25.905	25.843	26.700	26.435	26.789	27.916	28.991	30.083	29.578	29.100	30.100	30.648	31.557	31.070	32.044	- Non Core Deposits
- Total DPK	44.032	44.595	47.136	46.470	47.139	47.954	49.573	50.964	50.661	50.704	51.796	52.613	53.621	53.485	56.280	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil	256,13	291,76	294,21	293,01	294,43	265,32	261,28	241,24	254,74	254,40	251,00	254,65	271,78	250,99	244,71	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	34.831	35.391	36.399	36.266	36.557	36.828	37.057	37.278	37.395	37.596	37.882	37.973	38.217	38.683	38.833	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	13.599	12.130	12.372	12.377	12.416	13.880	14.183	15.453	14.680	14.779	15.092	14.912	15.160	15.412	15.869	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,89	28,97	28,96	29,11	29,12	31,05	31,52	33,04	32,18	32,34	32,80	32,74	33,14	33,36	33,97	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	14.298	14.583	14.988	15.039	15.172	16.750	17.226	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	49.487	50.337	51.752	51.662	52.095	53.944	54.657	56.288	55.791	56.243	57.038	57.112	57.819	58.687	59.462	- Total Financing to Non Bank
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,73	1,80	1,84	2,05	1,95	2,25	2,21	2,15	2,40	2,43	2,39	2,34	2,50	2,57	2,75	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	247	262	276	308	296	376	381	400	430	441	447	438	479	502	556	- Potential Loss from Profit Sharing Financing
- Potensi kerugian investasi mudharabah dan musyarakah	14.298	14.583	14.988	15.039	15.172	16.750	17.226	18.597	17.954	18.190	18.707	18.701	19.164	19.577	20.197	- Total Mudharabah and Musyarakah

Ket: r) Angka-angka diperbaiki untuk BUS saja, mulai bulan Juni 2014 berdasarkan LSMK dengan warna gelap revisi dilakukan pada data Februari 2015 dan revisi pada tahun 2015 dilakukan pada data Juni 2015. Revisi tersebut dilakukan pada SPI Tabel 2.13

Note: r) Revised figures for Sharia Commercial Bank only, based on LSMK start on June 2014 with dark color revised at Feb 2015 and data 2015 revised at June 2015 in Indonesia Banking Statistics (SPI) Table 2.13 and Sharia Banking Statistic (SPS) Table 38

Miliar Rupiah (in Billion IDR)

Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2015
(Sharia Banking Network)

Indikator	2014							2015											Indicator																				
	Jun ⁰	Jul ⁰	Ags ⁰	Sep ⁰	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		Des																			
Bank Umum Syariah																				Sharia Commercial Bank																			
- Total Aset	188.190	193.518	192.051	195.085	196.253	197.539	204.961	197.385	197.854	198.553	198.151	200.416	200.217	200.797	200.080	204.025	201.427	203.848	213.423	- Total Assets																			
- Jumlah Bank	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	- Number of Banks																			
- Jumlah Kantor	2.160	2.187	2.186	2.186	2.169	2.159	2.163	2.157	2.156	2.150	2.147	2.133	2.123	2.120	2.085	2.043	2.018	2.000	1.990	- Number of Offices																			
- KC	417	438	438	438	438	439	447	447	448	448	450	450	450	449	448	448	449	450	450	Branch Offices																			
- KCP	1.531	1.539	1.539	1.541	1.524	1.514	1.511	1.508	1.506	1.501	1.496	1.482	1.472	1.470	1.435	1.392	1.364	1.347	1.340	Sub Branch Offices																			
- KK	212	210	209	207	207	206	205	202	202	201	201	201	201	201	202	203	205	203	200	Cash Offices																			
- ATM	2.926	2.971	3.048	3.143	3.259	3.311	3.350	3.351	3.351	3.354	3.383	3.390	3.483	3.487	3.494	3.525	3.537	3.545	3.571	ATMs/ADMs																			
- Jumlah Tenaga Kerja	29.232	39.338	38.807	38.965	40.272	40.590	41.393	49.086	49.101	49.106	49.587	38.307	49.069	49.206	48.927	48.861	51.466	51.864	51.413	- Number of Employees																			
Unit Usaha Syariah																				Sharia Business Unit																			
- Total Aset	63.833	58.946	60.158	62.434	64.112	64.389	67.383	66.084	66.965	69.804	71.320	71.981	73.277	71.812	74.227	78.137	75.169	74.976	82.839	- Total Assets																			
- Jumlah Bank Umum Konvensional yang	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	- Number of Conventional Banks that																			
- Jumlah Kantor UUS	412	416	403	397	362	354	320	322	324	325	323	327	331	326	328	324	312	316	311	- Number of Offices																			
- KC	128	130	132	133	136	138	138	138	138	138	139	143	144	141	142	142	143	145	138	Branch Offices																			
- KCP	242	244	229	222	184	174	140	141	143	143	140	140	143	141	141	136	123	125	129	Sub Branch Offices																			
- KK	42	42	42	42	42	42	42	42	43	43	44	44	44	44	45	46	46	46	44	Cash Offices																			
- ATM	125	125	125	124	123	130	132	132	132	134	134	135	137	137	137	138	137	138	145	ATMs/ADMs																			
- Jumlah Tenaga Kerja	14.811	4.366	4.431	4.428	4.443	4.419	4.425	4.598	4.591	4.365	4.404	4.414	4.520	4.527	4.565	4.494	4.519	4.481	4.403	- Number of Employees																			
Total Aset BUS dan UUS	252.023	252.464	252.209	257.519	260.366	261.928	272.343	263.469	264.819	268.357	269.471	272.397	273.494	272.609	274.306	282.162	276.596	278.824	296.262	Total Assets																			
Total Kantor BUS dan UUS	2.572	2.603	2.589	2.583	2.531	2.513	2.483	2.479	2.480	2.475	2.470	2.460	2.454	2.446	2.413	2.367	2.330	2.316	2.301	Total Number of Offices																			
Total ATM BUS dan UUS	3.051	3.096	3.173	3.267	3.382	3.441	3.482	3.483	3.483	3.488	3.517	3.525	3.620	3.624	3.631	3.663	3.674	3.683	3.716	Total Number of ATMs/ADMs																			
Total Tenaga Kerja BUS dan UUS	44.043	43.704	43.238	43.393	44.715	45.009	45.818	53.684	53.692	53.471	53.991	42.721	53.589	53.733	53.492	53.355	55.985	56.345	55.816	Total Number of Employees																			
Bank Pembiayaan Rakyat Syariah																				Sharia Rural Bank																			
- Jumlah Bank	163	163	163	163	163	163	163	164	162	162	162	162	161	161	162	162	163	163	163	- Number of Banks																			
- Jumlah Kantor	429	424	436	433	431	438	439	477	486	471	433	440	433	439	452	443	445	446	446	- Number of Offices																			
- Jumlah Tenaga Kerja	4.894	4.863	4.915	4.853	4.696	4.727	4.704	4.903	4.642	4.651	5.000	4.808	5.017	4.641	4.937	4.894	5.052	5.084	5.102	- Number of Employees																			
Ket: ⁰ Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.4, SPS Tabel 1. dan Tabel 5																				Note: ⁰ Revised figures, based on LSMK start on June 2014. published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.4., Sharia Banking Statistic (SPS) Table 1 and Table 5																			

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.4, SPS Tabel 1. dan Tabel 5

Note: r) Revised figures, based on LSMK start on June 2014, published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.4, Sharia Banking Statistic (SPS) Table 1 and Table 5

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS Desember 2015 (Individual Sharia Banking Network)						
Kelompok Bank		KPO/KC	KCP/UPS	KK	Group of Banks	
		HOO/BO	SBO/SSU	CO		
Bank Umum Syariah		450	1.340	200	Sharia Commercial Bank	
1	PT. Bank Muamalat Indonesia	84	254	98	1	PT. Bank Muamalat Indonesia
2	PT. Bank Victoria Syariah	9	5	-	2	PT. Bank Victoria Syariah
3	PT. Bank BRISyariah	50	206	12	3	PT. Bank BRISyariah
4	PT. Bank Jabar Banten Syariah	9	56	1	4	PT. Bank Jabar Banten Syariah
5	PT. Bank BNI Syariah	68	165	18	5	PT. Bank BNI Syariah
6	PT. Bank Syariah Mandiri	137	510	65	6	PT. Bank Syariah Mandiri
7	PT. Bank Mega Syariah	35	122	-	7	PT. Bank Mega Syariah
8	PT. Bank Panin Syariah	9	5	1	8	PT. Bank Panin Syariah
9	PT. Bank Syariah Bukopin	12	7	4	9	PT. Bank Syariah Bukopin
10	PT. BCA Syariah	10	6	1	10	PT. BCA Syariah
11	PT. Maybank Syariah Indonesia	1	-	-	11	PT. Maybank Syariah Indonesia
12	PT. Bank Tabungan Pensiunan Nasional Syariah	26	4	-	12	PT. Bank Tabungan Pensiunan Nasional Syariah
Unit Usaha Syariah		138	129	44	Sharia Business Unit	
13	PT Bank Danamon Indonesia, Tbk	12	2	-	13	PT Bank Danamon Indonesia, Tbk
14	PT Bank Permata, Tbk	11	2	1	14	PT Bank Permata, Tbk
15	PT Bank Internasional Indonesia, Tbk	7	1	-	15	PT Bank Internasional Indonesia, Tbk
16	PT Bank CIMB Niaga, Tbk	10	-	-	16	PT Bank CIMB Niaga, Tbk
17	PT Bank OCBC NISP, Tbk	10	-	-	17	PT Bank OCBC NISP, Tbk
18	PT Bank Sinarmas	27	2	10	33	PT Bank Sinarmas
19	PT Bank Tabungan Negara (Persero), Tbk.	21	20	6	34	PT Bank Tabungan Negara (Persero), Tbk.
20	PT BPD DKI	3	12	6	18	PT BPD DKI
21	PT BPD Daerah Istimewa Yogyakarta	1	3	5	19	PT BPD Daerah Istimewa Yogyakarta
22	PT BPD Jawa Tengah	4	6	5	20	PT BPD Jawa Tengah
23	PT BPD Jawa Timur, Tbk	5	7	-	21	PT BPD Jawa Timur, Tbk
24	PT Bank Aceh	3	15	-	23	PT Bank Aceh
25	PT BPD Sumatera Utara	5	17	-	22	PT BPD Sumatera Utara
26	PT BPD Jambi	1	-	-	24	PT BPD Jambi
27	PT BPD Sumatera Barat	3	6	-	25	PT BPD Sumatera Barat
28	PT BPD Riau dan Kepulauan Riau	2	4	-	26	PT BPD Riau dan Kepulauan Riau
29	PT BPD Sumatera Selatan dan Bangka Belitung	3	1	4	27	PT BPD Sumatera Selatan dan Bangka Belitung
30	PT BPD Kalimantan Selatan	2	9	1	28	PT BPD Kalimantan Selatan
31	PT BPD Kalimantan Barat	-	2	4	29	PT BPD Kalimantan Barat
32	PD BPD Kalimantan Timur	2	13	-	30	PD BPD Kalimantan Timur
33	PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	31	PT BPD Sulawesi Selatan dan Sulawesi Barat
34	PT BPD Nusa Tenggara Barat	2	7	1	32	PT BPD Nusa Tenggara Barat
Bank Pembiayaan Rakyat Syariah		104	-	179	Sharia Rural Bank	
TOTAL		692	1.469	423	TOTAL	
Keterangan:				Note:		
- KP = Kantor Pusat				- HO = Head Office		
- UUS = Unit Usaha Syariah				- IBU = Islamic Banking Unit		
- KPO = Kantor Pusat Operasional				- HOO = Head Operational Office		
- KC = Kantor Cabang				- BO = Branch Office		
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah				- SBO/SSU = Sub Branch Office/Syari'a Services Unit		
- KK = Kantor Kas				- CO = Cash Office		
- Tidak termasuk Layanan Syariah				- Not Include Office Channeling		

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Desember 2015 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	451	1.340	200	Sharia Commercial Bank
1 Jawa Barat	61	243	33	1 West Java
2 Banten	20	79	8	2 Banten
3 DKI Jakarta	68	182	38	3 DKI Jakarta
4 Yogyakarta	9	30	13	4 DI Yogyakarta
5 Jawa Tengah	39	108	20	5 Central Java
6 Jawa Timur	43	159	20	6 East Java
7 Bengkulu	6	13	-	7 Bengkulu
8 Jambi	7	29	1	8 Jambi
9 Nanggroe Aceh Darussalam	12	28	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	22	70	7	10 North Sumatera
11 Sumatera Barat	10	36	6	11 West Sumatera
12 Riau	11	42	13	12 Riau
13 Sumatera Selatan	14	51	2	13 South Sumatera
14 Bangka Belitung	3	9	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	5	15 Riau Islands
16 Lampung	9	35	2	16 Lampung
17 Kalimantan Selatan	9	22	7	17 South Kalimantan
18 Kalimantan Barat	9	18	1	18 West Kalimantan
19 Kalimantan Timur	14	35	5	19 East Kalimantan
20 Kalimantan Tengah	7	7	1	20 Central Kalimantan
21 Sulawesi Tengah	6	14	-	21 Central Sulawesi
22 Sulawesi Selatan	12	37	10	22 South Sulawesi
23 Sulawesi Utara	4	7	1	23 North Sulawesi
24 Gorontalo	2	6	1	24 Gorontalo
25 Sulawesi Barat	2	1	-	25 West Sulawesi
26 Sulawesi Tenggara	7	9	2	26 South East Sulawesi
27 Nusa Tenggara Barat	7	23	2	27 West Nusa Tenggara
28 Bali	7	15	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	3	-	30 Maluku
31 Papua	2	7	-	31 Papua
32 Maluku Utara	3	3	-	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 Desember 2015
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region)

Kelompok Bank	KPO/KC <i>HOO/BO</i>	KCP/UPS <i>SBO/SSU</i>	KK <i>CO</i>	Group of Banks
Unit Usaha Syariah	138	129	44	Sharia Business Unit
1 Jawa Barat	15	10	7	1 West Java
2 Banten	3	5	-	2 Banten
3 DKI Jakarta	9	15	8	3 DKI Jakarta
4 Yogyakarta	3	4	5	4 DI Yogyakarta
5 Jawa Tengah	17	7	6	5 Central Java
6 Jawa Timur	20	12	6	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	5	15	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	13	17	-	10 North Sumatera
11 Sumatera Barat	5	6	-	11 West Sumatera
12 Riau	3	2	1	12 Riau
13 Sumatera Selatan	6	-	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	6	9	1	17 South Kalimantan
18 Kalimantan Barat	3	2	4	18 West Kalimantan
19 Kalimantan Timur	6	13	-	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	9	-	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	7	1	27 West Nusa Tenggara
28 Bali	2	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	589	1.469	244	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 2015
(Office Channeling)

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 PT. Bank Danamon Indonesia, Tbk	145	145	145	129	129	128	128	128	128	128	128	128	128	118	118	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	279	279	279	295	300	300	297	297	296	296	297	297	297	297	297	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	436	444	444	445	449	451	452	455	455	455	459	460	460	413	412	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	38	38	38	39	39	59	129	181	181	181	181	181	181	181	172	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	239	239	239	239	239	239	243	243	248	248	248	253	253	256	261	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	5	5	5	5	5	5	5	5	5	5	39	39	39	39	39	6 PT Bank Sinarmas 2)
7 PT. Bank Tabungan Negara (Persero), Tbk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	61	62	64	64	65	65	65	66	66	66	66	70	70	72	72	9 PT BPD DKI
10 PT. BPD DIY	3	3	3	5	3	5	5	5	5	5	5	5	5	8	10	10 PT. BPD DIY
11 PT BPD Jateng	111	131	131	131	131	131	131	131	131	131	131	131	131	131	131	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	47	47	97	97	97	97	97	97	97	97	97	97	97	97	97	12 PT BPD Jatim, Tbk
13 PT Bank Aceh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 PT Bank Aceh
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	-	-	3	3	3	3	3	3	3	3	3	7	7	7	7	15 PT BPD Jambi
16 PT BPD Sumbar	35	35	35	35	35	35	35	35	35	35	35	35	35	34	34	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	51	51	51	52	51	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	1	1	1	1	1	2	2	2	2	2	5	5	5	5	5	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	42	42	42	42	42	43	43	43	43	43	43	45	45	45	46	19 PT BPD Kalsel
20 PT BPD Kalbar	57	57	57	57	57	57	57	57	57	57	57	57	57	58	58	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	6	23 PT BPD Nusa Tenggara Barat
JUMLAH	1.703	1.732	1.787	1.792	1.799	1.825	1.897	1.953	1.957	1.957	1.999	2.015	2.015	1.966	2.009	TOTAL

¹⁾ "-" = data tidak tersedia karena UUS *spin off* menjadi BUS

r) Angka-angka diperbaiki

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

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

r) Revised figures

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

Miliar Rupiah (in Billion IDR)

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Komponen Aset																ASSETS
1 Kas	3.248	3.157	3.636	3.236	3.076	3.209	3.025	3.067	3.985	4.582	3.727	3.653	3.273	3.377	3.905	1. Cash
2 Penempatan pada Bank Indonesia	34.601	35.699	42.715	36.733	38.185	37.214	37.350	35.197	31.855	32.305	32.436	37.384	32.095	31.901	41.051	2. Deposit in Bank Indonesia
a. Giro	11.147	10.588	10.903	11.056	10.683	10.865	10.922	11.021	10.947	11.112	11.180	11.403	11.467	11.506	12.001	a. Deposit
b. SBIS	6.680	6.530	8.130	8.050	9.040	8.810	9.130	8.858	8.458	8.163	8.585	7.720	7.192	6.495	6.280	b. Bank Indonesia Certificates Syariah
c. FASBIS																c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	16.085	17.010	21.294	15.866	16.316	16.354	14.698	12.489	10.106	9.336	10.540	14.743	11.553	12.188	19.218	d. Others
3 Penempatan pada Bank Lain	689	1.571	2.388	1.762	2.145	1.185	2.600	2.829	2.344	3.695	2.130	3.562	1.883	1.712	3.551	3. Placement in Other Banks
a. Giro	5.109	5.214	5.567	4.925	5.371	5.826	5.412	6.024	6.771	5.797	6.383	6.397	5.965	6.166	7.241	a. Demand Deposits
b. Tabungan	2.058	2.222	2.149	1.870	1.836	2.191	2.024	2.322	2.677	2.321	2.661	2.632	2.115	2.206	2.460	b. Saving Deposits
c. Deposito	23	13	44	43	42	32	32	28	21	30	39	29	41	37	58	c. Time Deposits
d. Setoran Jaminan	2.980	2.953	3.234	2.910	3.386	3.356	3.314	3.355	3.961	3.334	3.585	3.781	3.802	3.898	4.676	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	e. Sukuk Sinking Fund
f. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Others
4 Surat Berharga yang Dimiliki	47	25	139	101	105	245	41	308	111	109	96	18	6	24	46	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	11.859	11.684	12.046	12.627	12.027	12.537	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	11.264	11.399	11.466	11.811	11.426	12.085	12.860	13.366	14.947	15.004	15.277	16.217	18.179	19.143	20.524	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	594	285	580	817	602	452	635	605	731	680	757	694	554	545	725	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	63.888	65.167	64.578	64.486	64.715	66.757	67.959	69.870	71.435	71.097	72.014	73.325	73.361	74.049	76.515	a. Profit sharing Financing to Non Banks
1. Mudharabah	62.998	64.313	63.741	63.623	63.833	65.858	67.060	68.939	70.425	70.061	70.992	72.326	72.347	73.072	75.533	1. Mudharabah
2. Musyarakah	14.371	14.307	14.354	14.207	14.147	14.136	14.388	14.906	15.667	15.729	15.676	15.190	14.925	14.680	14.820	2. Musyarakah
b. Pembiayaan Bagi Hasil Lainnya	48.560	49.946	49.336	49.369	49.645	51.686	52.649	54.032	54.757	54.332	55.316	57.135	57.422	58.391	60.713	3. Others
1. Mudharabah	67	60	51	47	41	35	24	1	-	-	-	-	-	-	-	b. Profit sharing Financing to Other Banks
2. Musyarakah	890	854	837	863	882	899	898	931	1.010	1.037	1.021	999	1.013	977	982	1. Mudharabah
3. Pembiayaan Bagi Hasil Lainnya	733	707	695	716	739	759	763	779	877	899	891	878	896	867	878	2. Musyarakah
1. Mudharabah	157	147	142	147	143	140	135	152	133	137	131	121	118	110	103	3. Others
2. Musyarakah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Receivables/Acceptables
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Receivables from Non Banks
6 Piutang	122.323	122.609	123.977	122.247	122.351	123.475	123.019	123.400	124.131	123.298	123.556	124.821	124.392	125.114	126.839	1. Murabahah
a. Piutang Kepada Pihak Ketiga Bukan Bank	122.314	122.599	123.968	122.343	122.343	123.468	123.012	123.394	124.124	123.291	123.550	124.814	124.386	125.107	126.832	2. Qardh
1. Murabahah	115.088	115.602	117.371	115.979	116.268	117.358	117.210	117.777	118.612	117.948	118.317	119.641	119.456	120.333	122.111	3. Istishna'
2. Qardh	6.629	6.380	5.965	5.628	5.429	5.459	5.138	4.938	4.813	4.643	4.527	4.451	4.202	4.028	3.951	b. Receivables from Other Banks
3. Istishna'	598	618	633	630	645	651	664	699	700	705	705	722	728	746	770	1. Murabahah
b. Piutang Kepada Pihak Kepada Bank Lain	9	10	9	8	8	7	7	7	7	6	6	6	6	7	7	2. Qardh
1. Murabahah	9	9	9	8	8	7	7	7	7	6	6	6	6	7	7	3. Istishna'
2. Qardh	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	7. Ijarah including Leasing receivables
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Ijarah including Leasing receivables to Non Bank
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	11.179	11.464	11.621	11.419	11.369	11.388	11.456	11.563	11.509	11.492	11.334	11.330	11.039	10.949	10.635	b. Ijarah including Leasing receivables to Other Banks
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	11.179	11.464	11.620	11.418	11.367	11.386	11.454	11.561	11.507	11.491	11.332	11.326	11.035	10.945	10.631	8. Other claims
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	1	1	2	2	2	2	2	2	2	5	5	4	4	9. Investment in other entities
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.847	2.379	2.104	1.821	2.209	1.873	1.647	2.854	1.645	1.710	2.570	2.341	1.685	1.685	1.587	10. Impairment on Productive Assets
9 Penyertaan	40	100	100	90	90	79	79	79	79	79	79	79	79	79	79	11. Salam
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	4.907	5.676	5.025	5.266	5.360	5.185	4.986	5.188	5.305	5.537	5.834	5.853	6.052	6.086	6.363	12. Istishna' Assets in Resolution
11 Salam	14	14	15	19	10	9	10	16	15	16	14	16	12	10	6	13. Fixed Assets and Equipment
12 Aset Istishna dalam Penyelesaian	2.363	3.038	3.795	3.779	3.752	3.982	3.977	3.956	3.934	3.930	3.952	3.936	3.937	4.020	4.622	14. Inventories
13 Aset Tetap dan inventaris	6	1	1	2	5	4	0	0	1	1	2	7	1	0	0	15. Other Assets
14 Persediaan	7.797	7.077	7.213	7.352	7.019	7.189	7.027	7.587	7.761	8.154	8.041	7.820	8.070	7.871	8.898	LIABILITIES AND CAPITAL
15 Rupa-rupa Aset																1. Third Party Funds
Komponen Kewajiban dan Modal																a. iB Wadia
1 Dana Pihak Ketiga	207.121	209.644	217.858	210.761	210.297	212.988	213.973	215.339	213.477	216.083	216.356	219.580	219.478	220.635	231.175	1. iB Demand Deposits Wadia
a. Dana Simpanan Wadiah	26.431	26.845	29.073	28.166	27.641	30.072	30.639	32.072	31.386	31.807	30.288	31.071	29.400	30.314	32.532	2. iB Saving Deposits Wadia
1. Giro	14.746	15.360	16.512	15.393	17.612	18.187	19.428	18.664	18.212	16.748	17.017	15.762	16.261	17.327	19.475	b. Non Profit Sharing Investment Fund
2. Tabungan	11.685	11.485	12.561	12.169	12.248	12.460	12.452	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	1. Demand Deposits
b. Dana Investasi Non Profit Sharing	179.716	181.660	187.638	181.458	181.463	181.861	182.206	182.045	180.905	183.293	185.021	187.500	189.097	189.212	197.475	2. Saving Deposits
1. Giro	1.521	1.644	2.132	2.110	2.049	2.654	2.394	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	3. Time Deposits
2. Tabungan	47.047	47.591	50.949	50.010	49.782	48.658	49.003	49.435	48.247	49.287	49.476	49.954	49.918	50.247	53.388	c. Profit Sharing Investment Fund
3. Deposito	131.148	132.425	134.556	129.338	129.632	130.549	130.809	128.755	129.394	131.382	132.095	133.872	135.336	135.461	140.228	1. Demand Deposits
c. Dana Investasi Profit Sharing	975	1.140	1.148	1.137	1.194	1.055	1.128	1.222	1.187	983	1.047	1.010	980	1.109	1.168	2. Saving Deposits
1. Giro	-	-	4	52	52	15	77	14	15	7	7	6	8	8	8	3. Time Deposits
2. Tabungan	79	117	71	71	58	68	76	73	60	58	49	53	50	49	60	2. Liabilities to Bank Indonesia
3. Deposito	895	1.022	1.072	1.014	1.084	973	975	1.135	1.112	910	991	950	924	1.052	1.101	3. Liabilities to other Banks
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
3 Liabilitas kepada Bank Lain	7.581	6.671	7.632	7.220	8.089	7.963	7.940	8.841	9.346	7.855	7.688	8.346	7.638	7.734	8.468	b. Saving Deposits
a. Giro	614	480	552	680	390	398	413	426	351	715	871	844	735	621	784	c. Time Deposits
b. Tabungan	769	775	886	880	832	829	884	815	748	889	975	1.014	1.161	1.104	1.215	d. Margin Deposits
c. Deposito	5.676	5.008	5.562	5.066	6.585	6.342	6.505	7.435	7.854	5.927	5.609	6.358	5.648	5.671	6.380	e. Sukuk Sinking Fund
d. Setoran Jaminan	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Others
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Lainnya	521	408	633	594	282	393	138	165	393	324	233	130	94	339	89	

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
4 Surat Berharga yang Diterbitkan	2.962	3.290	3.937	3.153	3.755	3.200	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.066	2.066	2.076	2.076	2.076	2.076	2.076	2.391	2.391	2.391	2.391	2.391	2.391	2.391	2.391	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	896	1.224	1.861	1.077	1.679	1.124	1.379	1.874	2.547	1.904	1.768	2.821	1.414	1.451	1.955	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.456	2.256	2.256	2.106	2.106	2.106	2.106	2.106	2.106	2.105	2.164	2.272	2.295	2.350	2.281	5. Received Borrowing
6 Liabilitas Lainnya	923	951	934	970	954	827	769	787	682	568	492	639	801	827	892	6. Other Liabilities
7 Rupa-Rupa Liabilitas	67.165	65.451	69.244	66.157	69.425	69.464	69.768	73.057	77.089	71.350	72.453	79.051	71.657	72.942	26.390	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	76	113	54	114	119	115	29	67	15	18	18	19	26	23	22	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	76	113	54	114	119	115	29	67	15	18	18	19	26	23	22	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	10.742	10.643	10.644	10.744	10.694	10.695	10.695	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	10. Paid-in capital
11 Tambahan Modal Disetor	1.797	1.898	1.894	1.797	1.800	1.827	1.823	1.849	2.005	2.474	2.876	2.374	2.376	2.376	2.258	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	655	655	655	648	648	648	648	648	668	670	670	670	1.014	12. Differences in Fixed Assets Appraisal
13 Cadangan	2.064	996	997	997	997	2.067	2.067	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	13. Reserves
a. Cadangan Umum	2.064	996	996	996	996	2.066	2.066	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	a. General Reserves
b. Cadangan Tujuan	1	1	1	1	1	1	1	16	16	16	16	16	16	16	16	b. Special Purpose Reserves
14 Laba	5.198	5.633	5.539	5.262	5.250	4.147	4.270	4.508	4.469	4.569	4.748	5.010	5.236	5.422	4.858	14. Net Income
a. Tahun-tahun lalu	3.758	3.739	3.752	5.037	4.822	3.467	3.394	3.405	3.399	3.315	3.315	3.317	3.315	3.315	3.072	a. Previous years
b. Tahun berjalan	1.440	1.894	1.786	225	428	681	876	1.103	1.070	1.254	1.433	1.693	1.921	2.107	1.786	b. Current year

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada
 SPI Tabel 2.1, tabel 2.2 dan tabel 2.3 serta SPS Tabel 6

Note: r) Revised figures, based on LSMK start on June 2014 and published in October 2014 at Indonesia Banking
 Statistics (SPI) Table 2.1, Table 2.2, Table 2.3 and Sharia Banking Statistic (SPS) Table 6

Miliar Rupiah (in Billion IDR)

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2015
(Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Komponen Aset																ASSETS
1 Kas	2.963	2.868	3.301	2.936	2.790	2.914	2.718	2.734	3.625	4.232	3.391	3.307	2.968	3.049	3.495	1. Cash
2 Penempatan pada Bank Indonesia	24.998	26.667	32.428	27.798	28.612	26.699	25.901	25.311	21.272	23.112	21.849	24.352	22.300	22.590	25.797	2. Deposit in Bank Indonesia
a. Giro	8.733	8.083	8.270	8.363	8.049	8.190	8.227	8.241	8.134	8.104	8.321	8.261	8.335	8.420	8.761	a. Deposit
b. SBIS	3.280	3.580	4.720	4.555	5.145	4.988	5.063	4.996	4.838	4.768	4.970	4.525	3.997	3.680	3.385	b. Bank Indonesia Certificates Syariah
c. FASBIS																c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	12.818	14.013	17.738	13.867	14.126	12.344	10.020	9.255	5.966	6.558	6.442	8.020	8.101	8.797	10.120	d. Others
3 Penempatan pada Bank Lain	167	991	1.700	1.014	1.293	1.177	2.592	2.820	2.334	3.682	2.117	3.546	1.866	1.693	3.531	3. Placement in Other Banks
a. Giro	2.938	3.155	3.287	2.763	2.727	3.256	2.891	3.269	3.712	3.301	3.704	2.817	3.019	3.103	3.598	a. Demand Deposits
b. Tabungan	2.043	2.204	2.130	1.861	1.821	2.176	2.009	2.306	2.651	2.292	2.623	1.883	2.098	2.191	2.447	b. Saving Deposits
c. Deposito	848	946	1.017	799	798	884	841	799	949	898	983	914	914	887	1.104	c. Time Deposits
d. Setoran Jaminan	-	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	47	5	139	101	105	195	41	163	111	109	96	18	6	24	46	f. Others
4 Surat Berharga yang Dimiliki	10.120	9.850	10.208	10.461	10.452	10.959	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	9.526	9.665	9.728	9.745	9.950	10.507	11.540	11.997	12.436	12.492	12.651	13.488	15.325	16.284	17.665	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	594	185	480	717	502	452	510	505	626	555	631	567	554	545	605	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	49.232	50.221	49.225	49.091	49.177	49.641	50.359	50.861	53.039	52.451	52.857	54.072	53.759	54.044	55.886	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	48.699	49.729	48.753	48.584	48.661	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	a. Profit sharing Financing to Non Banks
1. Mudharabah	8.751	8.608	8.424	8.178	8.070	7.968	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.799	1. Mudharabah
2. Musyarakah	39.881	41.061	40.278	40.359	40.550	41.104	41.773	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	2. Musyarakah
b. Pembiayaan Bagi Hasil Lainnya	67	60	51	47	41	35	24	1	-	-	-	-	-	-	-	b. Profit sharing Financing to Other Banks
1. Mudharabah	532	492	472	506	516	533	524	518	569	580	572	556	575	549	550	1. Mudharabah
2. Musyarakah	376	345	330	359	375	395	391	385	449	447	441	463	445	445	452	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	157	147	142	147	141	138	134	133	132	131	125	115	112	105	98	3. Others
6 Piutang	96.832	96.787	97.283	95.631	95.419	96.315	95.716	95.980	96.552	95.536	95.407	96.095	95.695	95.806	97.076	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	96.825	96.779	97.276	95.625	95.413	96.309	95.710	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	a. Receivables from Non Banks
1. Murabahah	90.808	90.989	91.867	90.521	90.507	91.367	91.074	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	1. Murabahah
2. Qardh	5.874	5.636	5.256	4.954	4.756	4.798	4.491	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	2. Qardh
3. Istishna'	142	154	153	150	150	144	146	144	142	140	138	136	126	124	120	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	7	8	7	7	6	6	6	5	5	5	5	5	5	6	5	b. Receivables from Other Banks
1. Murabahah	7	8	7	6	6	6	6	5	5	5	5	5	5	6	6	1. Murabahah
2. Qardh	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.840	1.895	1.917	1.768	1.744	1.721	1.702	1.705	1.694	1.657	1.601	1.555	1.519	1.574	1.564	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.839	1.895	1.916	1.767	1.743	1.720	1.701	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	1	1	1	1	1	1	1	1	1	1	4	4	3	3	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	2.698	2.183	2.104	1.721	2.159	1.778	1.517	2.453	1.543	1.513	2.433	2.267	1.289	1.537	1.587	8. Other claims
9 Penyertaan	40	100	100	90	90	79	79	79	79	79	79	79	79	79	79	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	3.963	4.680	4.070	4.231	4.277	4.077	3.879	4.019	4.081	4.302	4.596	4.563	4.708	4.691	4.896	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam penyelesaian	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	2.212	2.878	3.632	3.604	3.578	3.796	3.791	3.768	3.742	3.740	3.761	3.741	3.745	3.824	4.419	13. Fixed Assets and Equipment
14 Persediaan	6	0	0	0	-	0	0	0	0	0	0	0	0	1	0	14. Inventories
15 Rupa-rupa Aset	6.338	5.613	5.545	5.752	5.383	5.472	5.306	5.773	5.978	6.430	6.312	6.247	5.884	6.102	6.546	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	163.090	165.050	170.723	164.291	163.159	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	1. Third Party Funds
a. Dana Simpanan Wadiah	20.784	20.956	22.705	21.773	21.361	23.547	23.440	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	a. iB Wadiah
1. Giro	11.692	12.033	12.867	12.320	13.825	13.866	15.314	14.817	13.863	12.686	12.856	11.821	11.821	12.277	12.991	1. iB Demand Deposits Wadiah
2. Tabungan	9.092	8.922	9.838	9.453	9.356	9.722	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	11.924	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	141.359	142.982	146.901	141.411	140.635	140.464	139.866	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.896	b. Non Profit Sharing Investment Fund
1. Giro	512	567	935	821	827	1.174	1.307	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	1. Demand Deposits
2. Tabungan	37.887	38.078	40.515	39.471	39.017	38.251	38.157	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	2. Saving Deposits
3. Deposito	102.959	104.338	105.451	101.119	100.792	101.040	100.402	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	3. Time Deposits
c. Dana Investasi Profit Sharing	947	1.112	1.117	1.107	1.162	1.023	1.093	1.188	1.153	946	1.011	972	942	1.070	1.083	c. Profit Sharing Investment Fund
1. Giro	-	-	4	52	52	15	77	14	15	15	7	7	6	8	8	1. Demand Deposits
2. Tabungan	73	111	65	65	51	61	69	65	53	50	41	44	41	40	50	2. Saving Deposits
3. Deposito	874	1.001	1.047	989	1.059	948	948	1.108	1.085	882	963	921	895	1.022	1.025	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	5.488	4.896	5.282	4.787	5.844	5.400	5.414	6.478	6.884	5.851	5.664	5.962	5.094	5.372	6.122	3. Liabilities to other Banks
a. Giro	420	378	358	558	260	275	266	275	234	573	705	684	555	621	784	a. Demand Deposits
b. Tabungan	576	525	626	643	608	538	529	464	385	495	576	564	640	1.104	1.215	b. Saving Deposits
c. Deposito	4.141	3.586	3.760	3.117	4.695	4.195	4.482	5.576	5.877	4.458	4.248	4.635	3.806	5.671	6.380	c. Time Deposits
d. Setoran Jaminan	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	350	408	537	468	281	392	137	164	387	324	136	79	93	339	89	f. Others

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2015
(Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
4 Surat Berharga yang Diterbitkan	2.462	2.790	3.437	2.653	3.255	2.700	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.787	1.787	1.797	1.797	1.797	1.797	1.797	2.112	2.112	2.112	2.112	2.112	2.112	2.112	2.112	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	675	1.003	1.640	856	1.458	903	1.158	1.653	2.326	1.683	1.547	2.600	1.193	1.230	1.679	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.022	2.022	2.252	2.102	2.102	2.102	2.102	2.102	2.102	2.102	2.100	2.100	2.100	2.100	1.950	5. Received Borrowing
6 Liabilitas Lainnya	915	947	930	968	952	823	765	783	678	564	488	637	796	825	888	6. Other Liabilities
7 Rupa-Rupa Liabilitas	3.775	4.029	3.926	3.989	3.902	3.759	3.855	4.068	4.388	3.684	3.752	3.725	3.726	3.928	25.776	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	76	113	54	114	119	115	29	67	15	18	18	19	26	23	22	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	76	113	54	114	119	115	29	67	15	18	18	19	26	23	22	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	10.642	10.643	10.644	10.644	10.694	10.695	10.695	10.695	10.696	10.696	10.696	11.696	11.696	12.198	12.413	10. Paid-in capital
11 Tambahan Modal Disetor	1.797	1.798	1.794	1.797	1.799	1.827	1.823	1.848	2.004	2.474	2.876	2.375	2.376	2.377	2.258	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	655	655	655	648	648	648	648	648	668	670	670	670	1.014	12. Differences in Fixed Assets Appraisal
13 Cadangan	2.064	996	997	997	997	2.067	2.067	2.082	2.104	2.145	2.145	2.145	2.145	2.145	2.145	13. Reserves
a. Cadangan Umum	2.064	996	996	996	996	2.066	2.066	2.066	2.088	2.129	2.129	2.129	2.129	2.129	2.129	a. General Reserves
b. Cadangan Tujuan	1	1	1	1	1	1	1	16	16	16	16	16	16	16	16	b. Special Purpose Reserves
14 Laba	3.922	4.254	4.268	4.389	4.376	3.384	3.398	3.504	3.443	3.442	3.453	3.551	3.635	3.719	3.402	14. Net Income
a. Tahun-tahun lalu	3.571	3.553	3.566	4.269	4.162	3.106	3.073	3.090	3.070	3.022	3.022	3.022	3.022	3.022	2.767	a. Previous years
b. Tahun berjalan	351	701	702	120	214	278	326	415	372	420	431	528	613	697	635	b. Current year

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada
 SPI Tabel 2.2 periode Oktober 2014

Note: r) Revised figures, based on LSMK start on June 2014 and published in October 2014 at Indonesia Banking
 Statistics (SPI) Table 2.2

Miliar Rupiah (in Billion IDR)

Tabel 6.b. Kegiatan Unit Usaha Syariah - SPS 2015 (Sharia Business Unit Operations) Miliar Rp (Billion IDR)																
Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Komponen Aset																ASSETS
1 Kas	285	289	335	300	287	295	308	333	360	350	337	346	306	328	410	1. Cash
2 Penempatan pada Bank Indonesia	9.604	9.032	10.287	8.935	9.572	10.515	11.449	9.885	10.583	9.193	10.586	13.032	9.795	9.312	15.254	2. Deposit in Bank Indonesia
a. Giro	2.415	2.505	2.633	2.692	2.634	2.675	2.696	2.780	2.813	3.008	2.860	3.141	3.132	3.085	3.241	a. Deposit
b. SBIS	3.400	2.950	3.410	3.495	3.895	3.822	4.067	3.862	3.620	3.395	3.615	3.195	3.195	2.815	2.895	b. Bank Indonesia Certificates Syariah
c. FASBIS																c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	3.267	2.997	3.556	1.999	2.190	4.010	4.678	3.235	4.140	2.778	4.098	6.723	3.452	3.392	9.098	d. Others
3 Penempatan pada Bank Lain	522	580	688	748	853	9	8	9	10	13	13	16	17	20	20	3. Placement in Other Banks
a. Giro	2.171	2.059	2.281	2.162	2.645	2.570	2.521	2.755	3.059	2.496	2.679	3.581	2.946	3.063	3.642	a. Demand Deposits
b. Tabungan	15	18	19	9	15	16	16	26	26	29	38	749	17	15	12	b. Saving Deposits
c. Deposito	23	13	44	43	42	32	32	28	21	30	39	29	41	37	58	c. Time Deposits
d. Setoran Jaminan	2.133	2.008	2.218	2.111	2.587	2.472	2.473	2.557	3.013	2.437	2.603	2.867	2.889	3.011	3.572	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	20	-	-	-	50	-	145	-	-	-	-	-	-	-	f. Others
4 Surat Berharga yang Dimiliki	1.738	1.834	1.837	2.166	1.575	1.578	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	1.738	1.734	1.737	2.066	1.475	1.319	1.369	2.511	2.513	2.626	2.730	2.854	2.859	2.858	2.858	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	-	100	100	100	100	1.578	125	100	105	125	126	126	126	120	120	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	14.656	14.946	15.353	15.396	15.538	17.116	17.600	19.010	18.396	18.647	19.156	19.253	19.602	20.005	20.629	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	14.298	14.583	14.988	15.039	15.172	16.750	17.226	18.597	17.954	18.190	18.707	18.809	19.164	19.577	20.197	a. Profit sharing Financing to Non Banks
1. Mudharabah	5.619	5.699	5.930	6.029	6.078	6.168	6.351	6.865	7.101	7.146	7.200	6.823	6.711	6.678	6.841	1. Mudharabah
2. Musyarakah	8.679	8.884	9.058	9.010	9.095	10.582	10.875	11.732	10.853	11.044	11.507	11.987	12.452	12.899	13.356	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	358	362	365	357	366	366	374	413	442	457	450	443	438	428	431	b. Profit sharing Financing to Other Banks
1. Mudharabah	358	362	365	357	364	364	372	394	441	451	444	438	433	423	426	1. Mudharabah
2. Musyarakah	-	-	-	-	2	2	2	19	1	6	6	6	5	5	5	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	25.491	25.822	26.695	26.616	26.931	27.161	27.303	27.420	27.579	27.761	28.149	28.726	28.696	29.308	29.763	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	25.489	25.820	26.693	26.614	26.930	27.159	27.301	27.419	27.578	27.760	28.148	28.725	28.695	29.307	29.762	a. Receivables from Non Banks
1. Murabahah	24.279	24.612	25.504	25.459	25.762	25.991	26.136	26.245	26.389	26.569	26.946	27.496	27.464	28.044	28.469	1. Murabahah
2. Qardh	754	744	708	674	673	661	647	640	632	630	635	642	629	640	642	2. Qardh
3. Istishna'	455	464	480	480	495	507	518	534	557	561	567	586	602	622	650	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	b. Receivables from Other Banks
1. Murabahah	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.340	9.569	9.705	9.650	9.625	9.667	9.754	9.858	9.816	9.835	9.733	9.775	9.521	9.375	9.070	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.340	9.569	9.705	9.650	9.624	9.666	9.753	9.857	9.815	9.834	9.732	9.774	9.520	9.374	9.069	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	149	197	-	99	50	94	131	401	102	197	137	73	396	148	-	8. Other claims
9 Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	944	996	955	1.034	1.083	1.107	1.106	1.169	1.224	1.235	1.238	1.290	1.344	1.394	1.467	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	12	13	14	17	9	8	10	16	15	15	14	15	11	10	5	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	151	160	163	176	174	186	186	188	191	190	192	195	192	196	202	13. Fixed Assets and Equipment
14 Persediaan	0	0	1	2	5	4	0	0	0	1	1	1	7	0	-	14. Inventories
15 Rupa-rupa Aset	1.459	1.465	1.668	1.601	1.636	1.717	1.721	1.814	1.783	1.724	1.729	1.574	2.187	1.769	2.352	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	44.032	44.595	47.136	46.470	47.139	47.954	49.573	50.964	50.661	50.704	51.796	53.147	53.621	53.485	56.280	1. Third Party Funds
a. Dana Simpanan Wadiah	5.647	5.889	6.368	6.394	6.279	6.525	7.198	6.924	7.617	7.405	7.021	7.194	6.949	7.040	7.617	a. iB Wadia
1. Giro	3.055	3.326	3.645	3.677	3.388	3.787	4.320	4.114	3.847	4.348	4.062	4.161	3.941	3.984	4.335	1. iB Demand Deposits Wadia
2. Tabungan	2.593	2.563	2.723	2.716	2.891	2.738	2.878	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	2. iB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	38.357	38.678	40.737	40.046	40.828	41.397	42.340	44.006	43.950	43.263	44.738	45.915	46.634	46.406	48.578	b. Non Profit Sharing Investment Fund
1. Giro	1.009	1.077	1.197	1.289	1.222	1.480	1.087	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	1. Demand Deposits
2. Tabungan	9.160	9.513	10.434	10.538	10.765	10.408	10.846	11.043	11.235	11.251	11.386	11.800	11.504	11.601	12.630	2. Saving Deposits
3. Deposito	28.189	28.088	29.106	28.219	28.840	29.510	30.408	31.059	30.982	30.591	31.223	32.207	32.761	32.768	33.962	3. Time Deposits
c. Dana Investasi Profit Sharing	28	28	31	30	32	32	35	34	34	36	36	38	38	39	85	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	6	7	6	6	6	7	8	7	7	8	8	9	9	10	9	2. Saving Deposits
3. Deposito	21	22	25	25	26	25	27	27	27	28	29	29	29	30	76	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	2.093	1.775	2.350	2.433	2.245	2.563	2.526	2.362	2.462	2.005	2.024	2.384	2.544	2.362	2.346	3. Liabilities to other Banks
a. Giro	194	102	194	122	131	122	147	151	142	166	166	180	180	621	784	a. Demand Deposits
b. Tabungan	193	250	259	237	224	291	355	351	363	394	399	450	521	1.104	1.215	b. Saving Deposits
c. Deposito	1.535	1.422	1.802	1.949	1.890	2.148	2.023	1.859	1.976	1.469	1.361	1.723	1.842	5.671	6.380	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	171	1	96	126	0	1	2	2	6	1	98	51	1	339	89	f. Others

Tabel 6.b. Kegiatan Unit Usaha Syariah - SPS 2015
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
4 Surat Berharga yang Diterbitkan	500	500	500	500	500	500	500	500	500	500	500	500	500	500	555	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	279	279	279	279	279	279	279	279	279	279	279	279	279	279	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	221	221	221	221	221	221	221	221	221	221	221	221	221	221	276	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	434	234	4	4	4	4	4	4	4	4	64	171	195	250	331	5. Received Borrowing
6 Liabilitas Lainnya	8	4	4	2	2	4	4	4	4	4	3	2	5	2	3	6. Other Liabilities
7 Rupa-Rupa Liabilitas	15.670	15.803	16.019	15.702	16.201	18.016	17.841	17.143	18.620	17.468	18.544	20.474	16.704	16.674	21.868	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	100	-	-	100	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	(0)	100	100	0	1	0	0	0	0	0	0	(1)	(0)	(0)	(0)	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	1.276	1.379	1.271	873	875	764	871	1.004	1.026	1.127	1.295	1.459	1.600	1.704	1.456	14. Net Income
a. Tahun-tahun lalu	187	187	187	768	661	361	321	315	329	293	293	294	293	293	305	a. Previous years
b. Tahun berjalan	1.090	1.193	1.084	105	214	403	550	689	697	835	1.003	1.165	1.308	1.411	1.151	b. Current year

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.3

Note: r) Revised figures, based on LSMK start on June 2014 and published in October 2014 at Indonesia Banking Statistics (SPI) Table 2.3

Miliar Rupiah (in Billion IDR)

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	-	88	472	4	1	-	-	1	3	2	5	1	1	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	219	-	168	67	32	137	307	305	351	402	402	301	165	136	- Forward purchases
- Lainnya	49	38	110	78	25	23	29	46	43	27	35	26	43	33	33	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	11.710	8.148	25.944	25.235	8.844	6.394	6.496	6.628	6.765	6.182	6.402	6.671	6.120	5.873	6.518	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	570	180	376	496	180	116	103	105	91	86	78	80	75	69	73	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	640	648	785	837	666	574	590	467	365	375	426	460	449	323	368	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	123	0	30	1	-	-	49	1	-	7	3	28	24	-	- Spot sales
- Posisi penjualan <i>forward</i> yang masih berjalan	-	321	569	253	95	135	243	321	322	356	378	395	297	161	132	- Forward sales
- Lainnya	1.355	1.410	1.791	1.512	1.496	1.459	1.757	1.412	1.414	1.418	1.498	1.516	1.491	1.488	1.299	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	23	24	25	24	25	26	27	28	29	29	30	32	718	236	311	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.589	2.613	2.417	3.345	3.684	3.632	3.705	3.696	3.659	3.684	3.710	3.710	3.689	935	947	- Income will be received
- Lainnya	701	750	715	712	687	687	691	707	848	835	857	952	904	295	423	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	1.859	1.952	1.851	1.942	1.928	1.924	2.135	2.598	2.806	3.016	3.293	3.201	3.494	4.357	3.367	- Guarantees issued
- Lainnya	200	42	105	33	87	100	100	88	185	205	222	222	253	89	127	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	3.983	2.189	4.878	4.942	4.995	5.527	5.806	5.843	5.971	6.143	6.252	6.402	6.414	6.728	7.238	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.855	2.738	1.523	1.520	1.498	1.392	1.374	985	774	825	827	780	756	756	725	- Channeling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK . Revisi tersebut dilakukan pada SPS periode Oktober 2014 di Tabel 7

Note: r) Revised figures, based on LSMK start on June 2014. Revised in Sharia Banking Statistic (SPS) published on October, 2014 at Table 7

Miliar Rupiah (in Billion IDR)

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2015
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	-	88	472	4	1	-	-	1	3	2	5	1	1	-	-	- Spot purchases
- Posisi pembelian forward yang masih	-	219	-	168	67	32	137	307	305	351	402	402	301	165	136	- Forward purchases
- Lainnya	49	38	110	78	25	23	29	46	43	27	35	26	43	33	33	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.476	5.572	23.455	22.789	6.286	3.564	3.585	3.700	3.713	3.174	3.541	3.764	3.633	3.677	3.997	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	38	79	303	428	115	53	53	48	58	53	53	58	51	51	50	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	640	648	785	837	666	574	589	466	364	363	426	460	449	322	358	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	123	0	30	1	-	-	49	1	-	7	3	28	24	-	- Spot sales
- Posisi penjualan <i>forward</i> yang masih	-	321	569	253	95	135	243	321	322	356	378	395	297	161	132	- Forward sales
- Lainnya	1.350	1.407	1.788	1.509	1.493	1.456	1.754	1.409	1.412	1.415	1.496	1.514	1.490	1.487	1.297	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	23	24	25	24	25	26	27	28	29	29	30	32	718	236	311	- Kafalah guarantees received
- Pendapatan yang akan diterima	2.552	2.574	2.383	3.310	3.633	3.578	3.638	3.592	3.594	3.609	3.631	3.630	3.605	829	852	- Income will be received
- Lainnya	10	12	7	9	9	6	6	6	7	7	8	6	7	5	6	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	1.285	1.414	1.380	1.489	1.480	1.479	1.685	2.089	2.201	2.342	2.547	2.382	2.704	3.584	2.734	- Guarantees issued
- Lainnya	10	11	11	12	11	11	4	0	0	0	0	0	0	0	1	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	3.427	1.632	4.270	4.324	4.359	4.888	4.924	4.932	5.041	5.174	5.240	5.391	5.366	5.634	5.966	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	51	50	50	50	50	50	50	50	50	50	50	50	50	50	50	- Channeling of mudharabah

Miliar Rupiah (in Billion IDR)

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2015
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																Liabilities commitment
- Fasilitas piutang <i>qardh</i> yang belum ditarik	-	-	-	-	-	-	-	-	-	-	2.861	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.234	2.575	2.489	2.447	2.558	2.830	2.911	2.928	3.052	3.007	25	2.907	2.487	2.197	2.521	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	532	101	73	67	65	63	50	57	33	32	-	22	24	18	24	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	1	1	1	12	-	0	0	0	10	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan <i>forward</i> yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	5	4	4	3	3	3	3	3	2	3	2	2	2	2	2	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	37	39	34	34	51	54	67	104	64	76	79	80	84	105	95	- Income will be received
- Lainnya	691	738	708	703	679	681	685	701	841	828	849	946	897	289	416	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (<i>Kafalah</i>) yang diberikan	574	538	470	453	448	445	449	508	605	674	746	819	790	773	633	- Guarantees issued
- Lainnya	190	32	94	21	76	90	95	88	185	204	222	222	253	89	127	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	555	557	608	618	636	639	883	911	930	969	1.011	1.011	1.048	1.094	1.272	- Written off earning assets
- Penerusan dana <i>mudharabah muqayyadah</i>	2.804	2.688	1.473	1.470	1.448	1.342	1.324	934	723	774	777	730	706	706	675	- Channeling of mudharabah muqayyadah

Miliar Rupiah (in Billion IDR)

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement) - SPS 2015
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indikator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	26.994	29.620	32.615	3.678	7.082	10.579	14.041	17.515	21.035	24.586	28.584	32.196	35.675	39.229	43.042	1 Operating Income from:
a. Penempatan pada Bank Indonesia	865	973	1.105	153	265	410	522	631	724	804	913	1.030	1.144	1.270	1.342	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	176	187	210	17	33	53	73	91	113	136	156	183	196	217	237	b. Placement in Other Banks
c. Surat Berharga	713	783	873	82	152	259	341	434	554	654	750	817	901	1.020	1.166	c. Investment in Securities
d. Pembiayaan yang Diberikan:	18.295	20.076	21.976	2.040	4.053	6.121	8.135	10.188	12.177	14.292	16.559	18.689	20.700	22.750	24.977	d. Financing:
i. Pendapatan Bagi Hasil	5.233	5.752	6.381	588	1.191	1.822	2.433	3.029	3.637	4.269	4.915	5.563	6.169	6.802	7.523	i. Profit Sharing
a. Mudharabah	1.436	1.576	1.723	149	297	445	600	751	907	1.075	1.246	1.422	1.572	1.731	1.890	a. Mudharabah
b. Musyarakah	3.797	4.175	4.657	439	893	1.377	1.833	2.278	2.730	3.194	3.669	4.141	4.597	5.071	5.633	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	12.050	13.228	14.424	1.348	2.665	3.999	5.309	6.647	7.945	9.310	10.831	12.200	13.503	14.828	16.238	ii. Receivables/Acceptables
a. Murabahah	11.802	12.958	14.128	1.323	2.616	3.927	5.214	6.530	7.805	9.147	10.524	11.852	13.119	14.403	15.773	a. Murabahah
b. Ujrah	172	188	205	18	32	48	64	79	93	108	124	140	156	172	188	b. Qardh
c. Istishna'	63	69	76	7	15	23	30	37	45	52	60	67	76	84	92	c. Istishna'
d. Piutang Lainnya	13	13	14	1	1	1	2	2	2	3	3	4	4	4	0	d. Other Receivables/
iii. Pendapatan Sewa (Ijarah)	1.012	1.096	1.171	103	197	301	392	512	595	713	813	926	1.028	1.119	1.217	iii. Leasing Receivables/
iv. S Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	6.945	7.600	8.452	1.386	2.580	3.736	4.971	6.172	7.466	8.699	10.206	11.477	12.734	13.973	15.320	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	13.220	14.511	16.096	2.073	3.983	6.067	8.068	9.995	12.183	14.207	16.481	18.512	20.486	22.445	24.529	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	12.535	13.763	15.110	2.047	3.933	5.990	7.964	9.864	12.026	14.025	16.276	18.284	20.235	22.169	24.229	a. Non Profit Sharing Investment
b. Dana Investasi Profit Sharing	684	748	986	26	50	76	103	131	157	182	205	228	252	276	300	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.774	15.109	16.519	1.605	3.099	4.512	5.974	7.520	8.852	10.379	12.102	13.684	15.188	16.784	18.513	3 Operating Income After Revenue Sharing for Investment Fund
4 Pendapatan Operasional Lainnya	4.843	6.570	7.715	730	1.148	2.642	4.653	5.318	4.833	5.866	6.045	5.698	6.109	7.918	8.754	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	49	51	58	6	12	19	25	30	36	45	54	69	71	80	90	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	12	13	15	0	0	3	4	4	4	4	4	5	6	6	7	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.540	1.700	1.884	166	283	432	594	754	919	1.052	1.067	1.171	1.298	1.423	1.585	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	3.242	4.806	5.758	557	853	2.188	4.030	4.530	3.874	4.765	4.919	4.453	4.733	6.409	7.073	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	18.617	21.680	24.235	2.335	4.248	7.154	10.627	12.838	13.685	16.245	18.147	19.382	21.297	24.703	27.267	5 Total of Operating Income
6 Total Beban Operasional	13.428	15.732	17.942	1.715	3.155	5.660	8.713	10.420	11.053	13.161	14.629	15.287	16.717	19.617	22.011	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	1	0	0	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	345	374	405	27	52	78	106	134	162	194	223	250	277	304	335	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	22	23	26	2	4	6	7	9	9	11	13	15	16	17	18	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	1	1	3	6	8	9	15	19	19	23	26	31	34	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	4.805	6.159	7.288	786	1.239	2.767	4.798	5.441	5.139	6.340	6.887	6.494	7.021	8.956	10.235	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	962	1.075	1.187	93	190	282	366	460	550	650	726	821	910	1.020	1.115	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	5	5	9	1	1	3	4	4	4	4	5	10	25	25	26	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	0	1	1	0	0	0	0	0	0	0	0	0	5	4	4	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	4.368	4.840	5.339	472	1.010	1.518	2.087	2.647	3.167	3.616	4.067	4.582	5.013	5.523	6.087	i. Cost of Human Resources
ii. Biaya Tenaker	4.262	4.718	5.220	461	986	1.481	2.033	2.577	3.079	3.518	3.958	4.457	4.875	5.370	5.911	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	100	116	112	10	23	36	52	66	83	93	103	119	133	146	167	iii. Training Cost
iv. Penelitian dan Pengembangan	6	6	8	0	1	1	3	4	4	6	6	6	6	6	9	iv. Research and Development
j. Beban Operasional Lainnya	2.920	3.254	3.684	332	656	999	1.336	1.717	2.008	2.327	2.689	3.091	3.424	3.737	4.157	j. Other Operating Costs
i. Promosi	218	246	300	17	32	56	77	118	161	186	225	251	273	302	358	i. Promotion
ii. Biaya Lainnya	2.702	3.008	3.384	316	623	944	1.259	1.598	1.847	2.140	2.464	2.839	3.151	3.435	3.798	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.188	5.947	6.293	620	1.093	1.494	1.914	2.418	2.632	3.084	3.518	4.095	4.580	5.086	5.256	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	561	639	477	33	77	127	209	264	315	388	230	250	269	276	348	8 Non Operating Income
9 Beban Non Operasional	4.117	4.551	4.722	401	697	874	1.162	1.471	1.754	2.048	2.129	2.400	2.686	2.987	3.303	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.556)	(3.911)	(4.244)	(369)	(620)	(747)	(953)	(1.207)	(1.439)	(1.660)	(1.899)	(2.150)	(2.417)	(2.711)	(2.955)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.633	2.036	2.049	252	473	747	961	1.210	1.194	1.425	1.620	1.944	2.162	2.375	2.301	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	-	846	102	183	-	-	-	-	-	-	-	-	-	1.705	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(193)	(205)	(137)	(26)	(45)	(66)	(85)	(107)	(124)	(171)	(186)	(230)	(243)	(267)	(334)	13 Income Tax
14 Laba/Rugi Bersih	1.440	1.831	1.733	225	428	681	876	1.103	1.070	1.254	1.433	1.715	1.921	2.107	1.786	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPS periode Oktober 2014 di Tabel 8

Note: r) Revised figures, based on LSMK start on June 2014. Revised in Sharia Banking Statistic (SPS) published on October, 2014 at Table 8

Miliar Rupiah (in Billion IDR)

Tabel 8a. Laporan Laba Rugi Bank Umum Syariah (Sharia Commercial Bank Condensed Income Statement) - SPS 2015
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indikator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	21.166	23.352	25.853	3.066	5.843	8.672	11.473	14.256	17.061	19.881	22.940	25.673	28.522	31.335	34.418	1 Operating Income from:
a. Penempatan pada Bank Indonesia	561	635	727	116	195	301	371	439	495	540	611	690	770	862	953	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	32	36	42	6	10	14	19	24	29	35	41	46	52	57	62	b. Placement in Other Banks
c. Surat Berharga	634	695	773	64	128	225	299	382	491	571	649	700	767	866	1.016	c. Investment in Securities
d. Pembiayaan yang Diberikan:	14.164	15.645	17.212	1.582	3.125	4.694	6.233	7.797	9.297	10.894	12.667	14.185	15.760	17.287	18.952	d. Financing:
i. Pendapatan Bagi Hasil	4.245	4.703	5.204	475	948	1.445	1.920	2.379	2.844	3.327	3.826	4.292	4.750	5.222	5.761	i. Profit Sharing
a. Mudharabah	971	1.065	1.158	97	189	277	370	460	551	648	754	847	938	1.030	1.120	a. Mudharabah
b. Musyarakah	3.273	3.638	4.046	378	759	1.168	1.550	1.919	2.293	2.679	3.072	3.445	3.811	4.191	4.641	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	c. Other profit sharing
ii. Piutang	9.666	10.677	11.752	1.087	2.145	3.204	4.254	5.330	6.366	7.454	8.703	9.734	10.836	11.877	12.991	ii. Receivables/Acceptables
a. Murabahah	9.499	10.494	11.552	1.070	2.112	3.155	4.188	5.250	6.271	7.345	8.457	9.457	10.528	11.537	12.620	a. Murabahah
b. Ujrah	137	151	166	15	28	42	56	69	82	95	229	259	287	318	353	b. Qardh
c. Istishna'	18	19	21	1	4	6	8	9	11	12	14	14	16	18	18	c. Istishna'
d. Piutang Lainnya	13	13	14	1	1	1	2	2	3	3	4	4	4	4	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	253	265	256	20	32	45	59	89	86	112	138	159	175	188	200	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	5.775	6.341	7.099	1.298	2.385	3.437	4.551	5.613	6.749	7.841	8.972	10.052	11.173	12.263	13.435	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	9.952	10.992	12.276	1.761	3.358	5.104	6.752	8.329	9.987	11.613	13.258	14.830	16.435	17.991	19.646	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	9.270	10.247	11.292	1.736	3.309	5.028	6.650	8.200	9.832	11.434	13.056	14.606	16.187	17.719	19.350	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	682	746	984	25	49	75	102	129	155	179	202	225	248	272	296	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	11.213	12.359	13.577	1.304	2.485	3.568	4.722	5.927	7.074	8.268	9.682	10.843	12.087	13.343	14.772	3 Operating Income After Revenue Sharing for Investment Fund
4 Pendapatan Operasional Lainnya	4.323	6.042	7.057	642	1.000	2.397	4.318	4.918	4.416	5.366	5.496	5.063	5.381	7.131	7.873	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	48	51	57	6	12	19	24	30	35	44	53	68	71	79	89	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyeritaan, Fee/Komisi/Provisi	1.349	1.491	1.640	151	253	383	514	640	775	893	886	961	1.068	1.168	1.298	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	2.926	4.501	5.360	485	735	1.995	3.779	4.248	3.606	4.429	4.556	4.034	4.242	5.885	6.486	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	15.536	18.401	20.634	1.946	3.485	5.965	9.039	10.845	11.490	13.634	15.178	15.906	17.467	20.474	22.645	5 Total of Operating Income
6 Total Beban Operasional	11.462	13.602	15.543	1.436	2.611	4.878	7.640	9.077	9.519	11.357	12.633	12.986	14.154	16.784	18.653	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	1	1	0	0	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	295	319	345	22	41	62	84	106	128	153	175	195	216	235	257	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	20	21	24	2	4	6	6	8	8	10	12	14	15	16	17	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyeritaan dan Beban Komisi/Provisi	0	0	0	1	3	5	7	9	14	16	18	21	24	28	32	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	4.185	5.480	6.506	660	1.008	2.471	4.384	4.939	4.503	5.625	6.119	5.613	6.009	7.831	8.789	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	858	961	1.061	82	167	246	318	398	476	563	638	721	800	898	981	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	4	5	8	1	1	3	3	4	4	4	4	10	25	25	26	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	0	1	1	0	0	0	0	0	0	0	0	0	5	4	4	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	3.777	4.215	4.651	415	895	1.338	1.842	2.331	2.781	3.142	3.536	3.974	4.348	4.799	5.289	i. Cost of Human Resources
ii. Biaya Tenaker	3.682	4.106	4.546	405	873	1.304	1.794	2.268	2.703	3.054	3.439	3.862	4.224	4.662	5.130	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	91	104	98	10	21	33	47	61	76	85	94	108	120	133	153	iii. Training Cost
iii. Penelitian dan Pengembangan	4	5	7	0	1	1	1	2	2	3	3	3	4	4	7	iii. Research and Development
j. Beban Operasional Lainnya	2.321	2.599	2.946	252	492	749	995	1.282	1.605	1.844	2.129	2.438	2.712	2.946	3.258	j. Other Operating Costs
i. Promosi	187	210	256	14	27	47	67	104	138	159	195	216	235	258	302	i. Promotion
ii. Biaya Lainnya	2.134	2.389	2.690	238	465	701	928	1.178	1.467	1.685	1.934	2.222	2.477	2.688	2.956	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	4.074	4.799	5.091	510	874	1.087	1.399	1.767	1.971	2.277	2.545	2.920	3.313	3.691	3.992	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	161	177	52	6	14	18	19	26	36	67	81	92	78	83	103	8 Non Operating Income
9 Beban Non Operasional	3.712	4.085	4.320	371	630	763	1.009	1.274	1.513	1.759	2.014	2.273	2.546	2.821	3.118	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.550)	(3.908)	(4.269)	(365)	(616)	(744)	(990)	(1.248)	(1.477)	(1.692)	(1.934)	(2.180)	(2.467)	(2.738)	(3.015)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	524	891	822	145	257	343	409	520	494	586	612	740	846	953	977	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	-	666	102	183	-	-	-	-	-	-	-	-	-	1.544	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(173)	(190)	(120)	(25)	(43)	(65)	(83)	(105)	(121)	(166)	(181)	(211)	(233)	(256)	(322)	13 Income Tax
14 Laba/Rugi Bersih	351	701	702	120	214	278	326	415	372	420	431	528	613	697	635	14 Net Profit/Loss

*-: Data not available
 *) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Miliar Rupiah (in Billion IDR)

Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah (Sharia Business Unit Condensed Income Statement) - SPS 2015
(Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indikator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	5.828	6.269	6.762	612	1.240	1.907	2.568	3.259	3.974	4.705	5.644	6.522	7.153	7.895	8.624	1 Operating Income from:
a. Penempatan pada Bank Indonesia	304	339	378	37	70	109	150	192	229	264	301	340	374	408	390	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	144	151	168	11	23	39	54	67	84	101	115	137	144	160	175	b. Placement in Other Banks
c. Surat Berharga	79	89	100	18	24	33	42	51	63	83	101	117	133	154	150	c. Investment in Securities
d. Pembiayaan yang Diberikan:	4.131	4.431	4.764	458	927	1.427	1.902	2.391	2.881	3.398	3.892	4.504	4.940	5.463	6.026	d. Financing:
i. Pendapatan Bagi Hasil	989	1.049	1.177	113	243	377	513	650	793	942	1.089	1.271	1.420	1.580	1.762	i. Profit Sharing
a. Mudharabah	465	512	565	52	109	168	230	291	356	427	492	575	634	701	770	a. Mudharabah
b. Musyarakah	523	537	612	61	134	209	284	359	437	515	597	696	786	879	992	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	2.384	2.551	2.672	261	519	795	1.055	1.318	1.579	1.856	2.128	2.465	2.667	2.951	3.247	ii. Receivables/Acceptables
a. Murabahah	2.303	2.464	2.577	253	504	772	1.025	1.280	1.534	1.803	2.067	2.395	2.590	2.866	3.153	a. Murabahah
b. Ujrah	35	37	39	2	4	6	8	10	11	13	14	18	17	18	19	b. Qardh
c. Istishna'	45	50	56	6	11	17	22	28	34	40	47	53	60	67	74	c. Istishna'
d. Piutang Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	758	832	915	84	165	255	333	423	508	600	675	768	853	931	1.017	iii. Leasing Receivables/Acceptables
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.170	1.259	1.353	88	195	299	420	558	717	858	1.234	1.425	1.561	1.710	1.885	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	3.267	3.519	3.820	312	625	963	1.316	1.666	2.196	2.593	3.224	3.681	4.051	4.454	4.883	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	3.265	3.517	3.818	311	624	962	1.314	1.664	2.194	2.591	3.221	3.678	4.048	4.450	4.879	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	2	2	2	1	1	1	2	2	3	3	3	3	3	4	5	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	2.561	2.750	2.942	301	615	944	1.252	1.593	1.778	2.111	2.420	2.841	3.102	3.441	3.741	3 Operating Income After Revenue Sharing for Investment Fund
4 Pendapatan Operasional Lainnya	520	528	659	88	148	245	336	400	417	500	549	635	728	787	881	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	1	-	-	0	1	1	1	1	1	1	1	1	1	a. Income from Mark-to-Market and Sale of
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	11	12	15	0	0	2	4	4	4	4	4	4	6	6	6	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	191	209	244	15	30	49	80	115	144	159	181	210	231	256	287	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	317	306	398	72	118	193	251	281	268	336	363	419	491	524	587	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	3.081	3.279	3.601	389	763	1.189	1.588	1.993	2.195	2.611	2.969	3.476	3.830	4.228	4.622	5 Total of Operating Income
6 Total Beban Operasional	1.966	2.130	2.399	279	544	782	1.072	1.343	1.534	1.804	1.996	2.301	2.563	2.833	3.358	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	50	55	60	5	10	16	22	28	34	40	48	55	61	68	78	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	2	2	2	0	0	0	1	1	1	1	1	1	1	1	1	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	1	1	1	0	0	0	0	0	1	2	1	2	2	2	2	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	620	679	782	126	231	297	414	502	636	715	768	882	1.012	1.125	1.446	e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	105	114	126	11	24	36	49	61	74	88	88	100	110	121	134	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	591	624	689	56	115	180	245	317	385	474	530	608	665	724	798	i. Cost of Human Resources
ii. Biaya Tenaker	580	612	674	55	113	177	240	309	376	464	519	595	651	709	781	ii. Labour Cost
iii. Biaya Pendidikan dan Pelatihan Tenaker	9	12	14	1	2	3	5	5	7	8	9	11	12	13	14	iii. Training Cost
iv. Penelitian dan Pengembangan	1	1	1	0	0	0	1	2	2	3	2	2	2	2	2	iv. Research and Development
j. Beban Operasional Lainnya	599	655	738	80	163	252	341	434	403	483	560	653	712	791	898	j. Other Operating Costs
i. Promosi	31	35	44	3	5	9	10	14	23	28	30	36	38	45	56	i. Promotion
ii. Biaya Lainnya	568	619	694	78	158	243	331	420	380	455	530	617	674	747	842	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.114	1.148	1.202	110	219	407	515	650	661	807	973	1.175	1.267	1.395	1.264	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	400	462	426	26	64	108	190	238	279	321	150	157	191	193	245	8 Non Operating Income
9 Beban Non Operasional	405	466	401	30	67	111	154	197	240	289	115	127	140	166	185	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(5)	(4)	24	(4)	(4)	(3)	37	41	39	32	35	30	51	26	60	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.109	1.145	1.227	106	216	404	552	691	700	839	1.008	1.205	1.317	1.422	1.324	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	-	-	179	-	-	-	-	-	-	-	-	-	-	-	161	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(19)	(15)	(16)	(1)	(1)	(1)	(2)	(2)	(3)	(5)	(5)	(18)	(10)	(11)	(12)	13 Income Tax
14 Laba/Rugi Bersih	1.090	1.130	1.031	105	214	403	550	689	697	835	1.003	1.186	1.308	1.411	1.151	14 Net Profit/Loss

* -: Data not available

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

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Lancar	214.450	216.085	227.257	213.799	213.009	215.974	216.716	218.487	218.250	217.451	219.375	225.842	222.039	223.859	241.755	1. Current
2. Dalam Perhatian Khusus	14.650	15.532	13.406	17.820	20.527	20.126	21.283	21.083	21.190	20.374	21.001	21.848	21.638	22.111	19.507	2. Special Mention
3. Kurang Lancar	2.733	2.611	2.474	2.741	2.852	2.752	2.665	3.016	2.922	2.623	2.442	2.249	2.224	2.376	2.417	3. Sub-Standard
4. Diragukan	1.734	1.669	1.702	1.888	1.957	1.952	1.702	1.744	1.452	1.853	1.900	1.610	1.069	962	924	4. Doubtful
5. Macet	5.063	5.620	4.721	5.173	5.466	5.133	5.112	5.166	5.601	5.754	5.884	6.207	6.825	6.634	6.132	5. Lost
Total Aset Produktif	238.632	241.517	249.560	241.421	243.811	245.937	247.478	249.497	249.414	248.055	250.602	257.756	253.796	255.942	270.735	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,99	4,10	3,57	4,06	4,21	4,00	3,83	3,98	4,00	4,12	4,08	3,91	3,99	3,90	3,50	Percentage of Non Performing Earning Assets

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	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Lancar	158.306	159.855	168.229	157.078	155.952	156.029	155.492	157.005	155.036	156.024	154.783	159.405	157.245	158.974	169.873	1. Current
2. Dalam Perhatian Khusus	11.580	12.284	10.357	13.769	15.910	15.668	16.685	16.229	17.176	16.166	17.368	17.778	17.870	18.046	15.102	2. Special Mention
3. Kurang Lancar	2.323	2.228	2.106	2.387	2.513	2.433	2.234	2.623	2.113	2.255	2.057	1.920	1.868	2.092	2.210	3. Sub-Standard
4. Diragukan	1.523	1.448	1.457	1.651	1.666	1.678	1.426	1.459	1.187	1.250	1.333	972	855	781	774	4. Doubtful
5. Macet	4.180	4.780	3.990	4.240	4.485	4.121	4.153	4.180	4.581	4.604	4.731	5.077	5.283	5.070	4.684	5. Lost
Total Aset Produktif	177.912	180.595	186.138	179.126	180.527	179.929	179.989	181.496	180.094	180.299	180.273	185.152	183.122	184.962	192.642	Total Earning Assets
Rasio Aset Produktif Non Lancar	4,51	4,68	4,06	4,62	4,80	4,58	4,34	4,55	4,38	4,50	4,51	4,30	4,37	4,29	3,98	Percentage of Non Performing Earning Assets

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Lancar	56.144	56.231	59.028	56.721	57.057	59.945	61.224	61.483	63.214	61.428	64.592	66.437	64.794	64.885	71.882	1. Current
2. Dalam Perhatian Khusus	3.070	3.248	3.049	4.051	4.617	4.459	4.598	4.855	4.014	4.208	3.632	4.070	3.768	4.065	4.405	2. Special Mention
3. Kurang Lancar	410	383	368	354	338	319	431	392	808	368	385	330	357	285	207	3. Sub-Standard
4. Diragukan	212	221	245	236	291	274	276	285	265	603	567	638	214	181	150	4. Doubtful
5. Macet	883	839	732	932	981	1.012	959	985	1.019	1.150	1.153	1.129	1.542	1.564	1.448	5. Lost
Total Aset Produktif	60.719	60.922	63.422	62.295	63.285	66.008	67.489	68.000	69.320	67.757	70.329	72.605	70.674	70.979	78.093	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,48	2,37	2,12	2,44	2,55	2,43	2,47	2,45	3,02	3,13	2,99	2,89	2,99	2,86	2,31	Percentage of Non Performing Earning Assets

Miliar Rupiah (in Billion IDR)

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2015
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Surat Berharga dimiliki berdasarkan Jenis	11.859	11.684	12.046	12.627	12.027	12.537	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.655	1.307	1.521	1.774	949	820	740	609	763	912	972	1.449	2.133	2.755	2.887	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	941	946	951	957	366	384	120	169	219	436	439	959	1.731	2.321	2.285	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	522	165	380	592	375	225	347	130	258	255	323	260	60	28	160	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	192	196	190	225	208	212	272	310	286	221	209	231	342	406	443	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	10.204	10.377	10.525	10.853	11.078	11.717	12.755	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.944	7.988	8.007	8.332	8.552	9.184	10.067	10.473	11.816	11.858	12.169	12.582	13.717	14.060	15.242	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	844	953	1.324	1.327	1.329	1.336	1.511	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	c. Subordinated Sukuk
d. Sukuk Lainnya	1.264	1.293	1.054	1.053	1.057	1.057	1.037	1.197	1.216	1.186	1.190	1.207	1.207	1.197	1.444	d. Others Sukuk
e. SBPM Syariah Lainnya	122	113	111	110	110	110	110	121	118	117	117	119	119	119	119	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	2.962	3.290	3.937	3.153	3.755	3.200	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	462	790	1.437	653	1.255	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	462	790	1.437	653	1.255	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.500	2.500	2.500	2.500	2.500	2.500	2.500	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.100	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.150	2.125	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	400	500	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	11.859	11.684	12.046	12.627	12.027	12.537	13.494	13.972	15.678	15.685	16.034	16.911	18.733	19.688	21.248	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.655	1.307	1.521	1.774	949	820	740	609	763	912	972	1.449	2.133	2.755	2.887	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	256	180	328	393	227	156	223	253	230	195	199	322	530	613	633	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	97	243	245	246	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	256	180	328	393	227	156	223	253	230	195	199	225	286	368	387	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.399	1.127	1.193	1.381	722	665	516	356	533	717	773	1.127	1.603	2.142	2.254	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	10.204	10.377	10.525	10.853	11.078	11.717	12.755	13.363	14.915	14.773	15.062	15.462	16.600	16.933	18.361	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.313	5.397	5.711	5.708	5.723	5.739	6.573	6.911	7.279	7.161	7.400	7.799	7.816	7.830	7.825	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.008	1.004	1.009	1.037	1.037	1.037	1.341	1.551	1.711	1.719	1.954	2.375	2.442	2.446	2.446	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.305	4.393	4.702	4.671	4.686	4.702	5.232	5.360	5.568	5.442	5.446	5.423	5.374	5.383	5.380	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.891	4.980	4.814	5.146	5.355	5.978	6.182	6.452	7.636	7.612	7.662	7.663	8.784	9.103	10.536	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran	2.962	3.290	3.937	3.153	3.755	3.200	3.455	4.265	4.938	4.295	4.159	5.212	3.805	3.842	4.346	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	462	790	1.437	653	1.255	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.221	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	90	188	-	-	385	345	653	275	604	950	10	-	55	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	63	-	-	385	330	653	225	604	900	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	90	125	-	-	-	15	-	50	-	50	10	-	55	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	462	790	1.347	465	1.255	700	570	920	1.285	1.020	555	1.262	795	692	1.166	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.500	2.500	2.500	2.500	2.500	2.500	2.500	3.000	3.000	3.000	3.000	3.000	3.000	3.150	3.125	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	1.625	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	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	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	b. Measured at Face Value - Held to Maturity

Miliar Rupiah (in Billion IDR)

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2015
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Surat Berharga dimiliki berdasarkan Jenis	10.120	9.850	10.208	10.461	10.452	10.959	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	714	261	470	717	483	552	615	509	658	787	845	1.226	1.890	2.510	2.521	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	-	-	-	-	-	115	120	169	219	436	439	862	1.488	2.077	2.039	a. Sharia SPV
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	522	65	280	492	275	225	222	30	153	130	197	133	60	28	40	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	192	196	190	225	208	212	272	310	286	221	209	231	342	406	443	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	9.406	9.589	9.739	9.744	9.969	10.408	11.435	11.994	12.404	12.260	12.436	12.830	13.989	14.319	15.749	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	7.378	7.421	7.440	7.443	7.662	8.094	8.947	9.303	9.520	9.558	9.756	10.162	11.319	11.659	12.842	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	844	953	1.324	1.327	1.329	1.336	1.511	1.543	1.735	1.582	1.557	1.525	1.527	1.527	1.527	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	c. Subordinated Sukuk
d. Sukuk Lainnya	1.061	1.090	850	850	854	854	854	1.014	1.018	988	992	1.009	1.009	999	1.246	d. Others Sukuk
e. SBPM Syariah Lainnya	94	94	94	94	94	94	94	104	101	102	102	104	104	104	104	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	2.462	2.790	3.437	2.653	3.255	2.700	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	462	790	1.437	653	1.255	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	462	790	1.437	653	1.255	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	a. Sharia SPV
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.500	2.500	2.500	2.500	2.500	2.500	2.650	2.625	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.150	2.125	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	-	-	-	-	-	-	-	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 Pengukuran	10.120	9.850	10.208	10.461	10.452	10.959	12.050	12.503	13.062	13.047	13.282	14.055	15.879	16.829	18.270	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	714	261	470	717	483	552	615	509	658	787	845	1.226	1.890	2.510	2.521	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	256	180	328	393	227	156	223	253	230	195	199	225	286	368	387	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	256	180	328	393	227	156	223	253	230	195	199	225	286	368	387	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	458	81	141	325	256	396	391	256	428	592	647	1.001	1.603	2.142	2.134	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	9.406	9.589	9.739	9.744	9.969	10.408	11.435	11.994	12.404	12.260	12.436	12.830	13.989	14.319	15.749	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.842	4.955	5.269	5.266	5.282	5.298	6.041	6.380	6.682	6.563	6.796	7.284	7.305	7.318	7.314	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	556	562	567	595	596	595	900	1.110	1.204	1.211	1.441	1.940	2.011	2.015	2.014	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	4.285	4.393	4.702	4.671	4.686	4.702	5.141	5.270	5.477	5.352	5.356	5.344	5.294	5.303	5.300	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.565	4.634	4.469	4.478	4.687	5.110	5.394	5.614	5.722	5.697	5.640	5.546	6.684	7.001	8.434	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran	2.462	2.790	3.437	2.653	3.255	2.700	2.955	3.765	4.438	3.795	3.659	4.712	3.305	3.342	3.791	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	462	790	1.437	653	1.255	700	955	1.265	1.938	1.295	1.159	2.212	805	692	1.166	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	90	188	-	-	385	345	653	275	604	950	10	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	63	-	-	385	330	653	225	604	900	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	90	125	-	-	-	15	-	50	-	50	10	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	462	790	1.347	465	1.255	700	570	920	1.285	1.020	555	1.262	795	692	1.166	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.500	2.500	2.500	2.500	2.500	2.500	2.650	2.625	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	1.625	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.650	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	500	500	500	500	500	500	500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	b. Measured at Face Value - Held to Maturity

Miliar Rupiah (in Billion IDR)

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2015
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
 Miliar Rp (Billion IDR)

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Surat Berharga dimiliki berdasarkan Jenis	1.738	1.834	1.837	2.166	1.575	1.578	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	941	1.046	1.051	1.057	466	269	125	100	105	125	126	223	243	245	366	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	941	946	951	957	366	269	-	-	-	-	-	97	243	245	246	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	100	100	100	100	-	125	100	105	125	126	126	-	-	120	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	798	788	786	1.109	1.109	1.309	1.319	1.369	2.511	2.513	2.626	2.632	2.611	2.614	2.612	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	567	567	567	890	890	1.090	1.120	1.169	2.297	2.301	2.413	2.420	2.398	2.402	2.400	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
d. Sukuk Lainnya	203	203	203	203	203	203	183	183	198	198	198	198	198	198	198	d. Others Sukuk
e. SBPM Syariah Lainnya	28	18	16	16	16	16	16	16	16	14	14	14	14	14	14	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	500	500	500	500	500	500	500	500	500	500	500	500	500	500	555	Securities Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	400	500	500	500	500	500	500	500	500	500	500	500	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran	1.738	1.834	1.837	2.166	1.575	1.578	1.444	1.469	2.616	2.638	2.752	2.856	2.854	2.859	2.978	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	941	1.046	1.051	1.057	466	269	125	100	105	125	126	223	243	245	366	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	97	243	245	246	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	97	243	245	246	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	941	1.046	1.051	1.057	466	269	125	100	105	125	126	126	-	-	120	
2 Surat Berharga Pasar Modal Syariah	798	788	786	1.109	1.109	1.309	1.319	1.369	2.511	2.513	2.626	2.632	2.611	2.614	2.612	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	471	442	442	442	441	441	532	531	597	598	604	515	511	512	511	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	451	442	442	442	441	441	441	441	507	508	513	436	431	432	431	1. Through Income Statement
2. Melalui Other Comprehensive Income	20	-	-	-	-	-	91	90	90	90	90	79	80	80	80	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	326	346	344	668	668	868	788	837	1.914	1.915	2.022	2.117	2.100	2.102	2.101	
Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran	500	500	500	500	500	500	500	500	500	500	500	500	500	500	555	Securities Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2 Surat Berharga Pasar Modal Syariah	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	62.998	64.313	63.741	63.623	63.833	65.858	67.060	68.939	70.425	70.061	70.992	72.271	72.347	73.072	75.533	1. Profit Sharing Financing
NPF	3.619	3.945	3.374	3.611	3.874	3.497	3.331	3.409	3.316	3.238	3.329	3.353	3.308	3.257	3.414	NPF
a. Mudharabah	14.371	14.307	14.354	14.207	14.147	14.136	14.388	14.906	15.667	15.729	15.676	15.144	14.925	14.680	14.820	a. Mudharabah
NPF	608	578	519	504	579	486	475	472	420	406	393	378	368	351	323	NPF
b. Musyarakah	48.560	49.946	49.336	49.369	49.645	51.686	52.649	54.032	54.757	54.332	55.316	57.128	57.422	58.391	60.713	b. Musyarakah
NPF	3.004	3.359	2.844	3.093	3.278	2.995	2.843	2.937	2.896	2.832	2.936	2.975	2.940	2.906	3.091	NPF
c. Pembiayaan Bagi Hasil Lainnya	67	60	51	47	41	35	24	1	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	7	9	11	14	17	16	14	-	-	-	-	-	-	-	-	NPF
2. Piutang	122.314	122.599	123.968	122.238	122.343	123.468	123.012	123.394	124.124	123.291	123.550	124.551	124.386	125.107	126.832	2. Receivables/Acceptables
NPF	5.460	5.501	5.092	5.828	6.034	5.979	5.780	6.086	6.221	6.548	6.472	6.310	6.302	6.302	5.643	NPF
a. Murabahah	115.088	115.602	117.371	115.979	116.268	117.358	117.210	117.777	118.612	117.948	118.317	119.396	119.456	120.333	122.111	a. Murabahah
NPF	5.176	5.218	4.844	5.513	5.687	5.644	5.431	5.719	5.851	6.180	6.128	5.989	6.001	6.075	5.502	NPF
b. Qardh	6.629	6.380	5.965	5.628	5.429	5.459	5.138	4.938	4.813	4.643	4.527	4.433	4.202	4.028	3.951	b. Qardh
NPF	258	258	225	276	308	302	315	334	338	336	313	290	280	205	121	NPF
c. Istishna'	598	618	633	630	645	651	664	678	699	700	705	722	728	746	770	c. Istishna'
NPF	25	26	23	40	40	33	34	33	32	32	32	31	21	21	20	NPF
3. Pembiayaan Sewa (Ijarah)	11.179	11.464	11.620	11.418	11.367	11.386	11.454	11.561	11.507	11.491	11.332	11.321	11.035	10.945	10.631	3. Ijarah including Leasing receivables
NPF	262	195	166	169	173	174	201	212	219	224	206	188	241	193	191	NPF
a. Pembiayaan Sindikasi	233	235	231	211	210	204	199	193	188	184	179	175	169	165	160	a. Syndication Financing
NPF	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	21	20	19	18	18	18	14	14	14	14	14	22	22	22	8	b. Financing through Channeling
NPF	2	2	2	2	2	2	0	0	0	0	0	0	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	10.924	11.209	11.371	11.188	11.139	11.165	11.241	11.353	11.305	11.293	11.139	11.124	10.843	10.758	10.463	d. Other Ijarah
NPF	260	192	164	167	170	172	201	212	219	224	206	188	241	193	191	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	196.491	198.376	199.330	197.279	197.543	200.712	201.526	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	Total Financing
NPF	9.341	9.641	8.632	9.608	10.081	9.650	9.312	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	Total NPF

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	48.699	49.729	48.753	48.584	48.661	49.108	49.834	50.342	52.470	51.871	52.285	53.516	53.184	53.495	55.336	1. Profit Sharing Financing
NPF	3.219	3.590	3.035	3.198	3.397	3.013	2.841	2.927	2.783	2.712	2.794	2.813	2.764	2.723	2.926	NPF
a. Mudharabah	8.751	8.608	8.424	8.178	8.070	7.968	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	a. Mudharabah
NPF	435	444	383	350	378	279	280	280	228	220	216	206	200	184	179	NPF
b. Musyarakah	39.881	41.061	40.278	40.359	40.550	41.104	41.773	42.300	43.904	43.288	43.809	45.149	44.970	45.492	47.357	b. Musyarakah
NPF	2.777	3.137	2.640	2.834	3.002	2.718	2.548	2.647	2.556	2.492	2.578	2.607	2.564	2.539	2.748	NPF
c. Pembiayaan Bagi Hasil Lainnya	67	60	51	47	41	35	24	1	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	7	9	11	14	17	16	14	-	-	-	-	-	-	-	-	NPF
2. Piutang	96.825	96.779	97.276	95.625	95.413	96.309	95.710	95.975	96.546	95.531	95.402	96.090	95.691	95.801	97.071	2. Receivables/Acceptables
NPF	4.558	4.616	4.274	4.912	5.101	5.059	4.813	5.120	4.883	5.180	5.112	4.939	4.981	5.005	4.520	NPF
a. Murabahah	90.808	90.989	91.867	90.521	90.507	91.367	91.074	91.532	92.223	91.378	91.371	92.146	91.992	92.289	93.642	a. Murabahah
NPF	4.287	4.347	4.040	4.613	4.772	4.740	4.481	4.770	4.531	4.831	4.785	4.637	4.698	4.798	4.397	NPF
b. Qardh	5.874	5.636	5.256	4.954	4.756	4.798	4.491	4.299	4.182	4.014	3.892	3.808	3.573	3.388	3.308	b. Qardh
NPF	252	250	218	267	299	293	306	324	327	326	303	280	269	193	111	NPF
c. Istishna'	142	154	153	150	150	144	146	144	142	140	138	136	126	124	120	c. Istishna'
NPF	19	19	17	32	30	26	26	26	24	24	23	22	14	14	12	NPF
3. Pembiayaan Sewa (Ijarah)	1.839	1.895	1.916	1.767	1.743	1.720	1.701	1.704	1.693	1.657	1.600	1.551	1.515	1.571	1.561	3. Ijarah including Leasing receivables
NPF	91	25	11	8	6	6	6	10	10	10	10	10	9	9	10	NPF
a. Pembiayaan Sindikasi	233	235	231	211	210	204	199	193	188	184	179	175	169	165	160	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.606	1.659	1.685	1.556	1.533	1.516	1.502	1.511	1.504	1.473	1.421	1.377	1.346	1.407	1.402	d. Other Ijarah
NPF	91	25	11	8	6	6	6	10	10	10	10	10	9	9	10	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	147.363	148.403	147.944	145.976	145.817	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	Total Financing
NPF	7.868	8.231	7.320	8.118	8.504	8.078	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	Total NPF

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	14.298	14.583	14.988	15.039	15.172	16.750	17.226	18.597	17.954	18.190	18.707	18.755	19.164	19.577	20.197	1. Profit Sharing Financing
NPF	400	355	339	413	477	484	490	482	533	526	534	539	544	534	487	NPF
a. Mudharabah	5.619	5.699	5.930	6.029	6.078	6.168	6.351	6.865	7.101	7.146	7.200	6.776	6.711	6.678	6.841	a. Mudharabah
NPF	173	133	135	154	201	207	195	192	192	186	177	171	168	167	144	NPF
b. Musyarakah	8.679	8.884	9.058	9.010	9.095	10.582	10.875	11.732	10.853	11.044	11.507	11.979	12.452	12.899	13.356	b. Musyarakah
NPF	227	222	204	259	276	277	295	291	341	341	357	368	377	367	343	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	25.489	25.820	26.693	26.614	26.930	27.159	27.301	27.419	27.578	27.760	28.148	28.461	28.695	29.307	29.762	2. Receivables/Acceptables
NPF	901	885	817	916	933	920	967	965	1.338	1.368	1.361	1.370	1.321	1.297	1.123	NPF
a. Murabahah	24.279	24.612	25.504	25.459	25.762	25.991	26.136	26.245	26.389	26.569	26.946	27.250	27.464	28.044	28.469	a. Murabahah
NPF	889	871	804	900	915	904	950	948	1.320	1.350	1.343	1.352	1.303	1.278	1.105	NPF
b. Qardh	754	744	708	674	673	661	647	640	632	630	635	625	629	640	642	b. Qardh
NPF	6	7	7	8	8	9	9	10	10	10	10	10	11	12	10	NPF
c. Istishna'	455	464	480	480	495	507	518	534	557	561	567	586	602	622	650	c. Istishna'
NPF	6	7	6	8	9	7	8	8	8	8	8	9	8	8	7	NPF
3. Pembiayaan Sewa (Ijarah)	9.340	9.569	9.705	9.650	9.624	9.666	9.753	9.857	9.815	9.834	9.732	9.769	9.520	9.374	9.069	3. Ijarah including Leasing receivables
NPF	171	170	156	161	167	168	195	202	208	213	197	178	232	184	181	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	21	20	19	18	18	18	14	14	14	14	14	22	22	22	8	b. Financing through Channeling
NPF	2	2	2	2	2	2	0	0	0	0	0	0	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.318	9.549	9.686	9.632	9.606	9.649	9.739	9.843	9.801	9.820	9.718	9.747	9.497	9.352	9.062	d. Other Ijarah
NPF	169	168	154	158	165	166	195	202	208	213	197	178	232	184	181	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Kredit	49.127	49.972	51.385	51.303	51.726	53.576	54.281	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	Total Financing
NPF	1.472	1.410	1.312	1.490	1.577	1.572	1.652	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	Total NPF

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	59.619	60.867	60.466	60.204	60.364	60.820	61.938	63.251	65.418	64.962	65.604	66.622	67.129	67.778	70.146	1. Profit Sharing Financing
NPF	3.352	3.696	3.176	3.508	3.770	3.392	3.244	3.207	3.210	3.139	3.234	3.255	3.194	3.230	3.391	NPF
a. Mudharabah	14.039	13.972	14.094	13.941	13.876	13.858	14.108	14.621	15.380	15.438	15.374	15.020	14.810	14.675	14.815	a. Mudharabah
NPF	608	578	519	504	579	486	475	472	420	406	393	378	368	351	323	NPF
b. Musyarakah	45.514	46.835	46.320	46.215	46.447	46.927	47.807	48.629	50.038	49.524	50.230	51.602	52.319	53.103	55.331	b. Musyarakah
NPF	2.737	3.110	2.646	2.990	3.174	2.890	2.756	2.735	2.790	2.733	2.841	2.877	2.826	2.879	3.068	NPF
c. Pembiayaan Bagi Hasil Lainnya	67	60	51	47	41	35	24	1	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	7	9	11	14	17	16	14	-	-	-	-	-	-	-	-	NPF
2. Piutang	116.158	116.350	117.481	115.804	115.828	116.846	116.459	116.831	117.693	116.845	117.052	117.166	117.685	118.534	120.324	2. Receivables/Acceptables
NPF	5.102	5.395	4.928	5.660	5.864	5.753	5.630	5.813	5.684	5.984	5.888	5.700	5.733	5.579	4.959	NPF
a. Murabahah	108.934	109.355	110.885	109.547	109.756	110.862	110.800	111.278	112.203	111.509	111.823	112.013	112.757	113.762	115.605	a. Murabahah
NPF	4.819	5.112	4.680	5.345	5.517	5.418	5.281	5.446	5.314	5.616	5.544	5.379	5.432	5.352	4.818	NPF
b. Qardh	6.627	6.378	5.963	5.626	5.427	5.334	4.995	4.875	4.792	4.636	4.524	4.430	4.200	4.026	3.948	b. Qardh
NPF	258	258	225	276	308	302	315	334	338	336	313	290	280	205	121	NPF
c. Istishna'	598	618	633	630	645	651	664	678	699	700	705	722	728	746	770	c. Istishna'
NPF	25	26	23	40	40	33	34	33	32	32	32	31	21	21	20	NPF
3. Pembiayaan Sewa (ijarah)	8.795	9.041	9.257	9.156	9.130	9.231	9.366	9.398	9.387	9.431	9.294	9.259	9.180	9.145	8.972	3. Ijarah including Leasing receivables
NPF	95	105	105	108	123	126	153	166	174	182	164	164	223	175	171	NPF
a. Pembiayaan Sindikasi	226	228	223	204	200	197	192	186	181	176	172	167	162	158	153	a. Syndication Financing
NPF	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	21	20	19	18	18	18	14	14	14	14	14	22	22	22	8	b. Financing through Channeling
NPF	2	2	2	2	2	2	0	0	0	0	0	0	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.548	8.794	9.016	8.933	8.912	9.017	9.160	9.197	9.192	9.241	9.108	9.069	8.995	8.965	8.812	d. Other Ijarah
NPF	93	103	103	106	121	124	153	166	174	182	164	164	223	175	171	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	184.573	186.259	187.204	185.164	185.322	186.897	187.764	189.480	192.498	191.238	191.950	193.047	193.994	195.458	199.442	Total Financing
NPF	8.549	9.196	8.209	9.276	9.758	9.271	9.027	9.186	9.067	9.305	9.286	9.119	9.151	8.984	8.521	Total NPF

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	46.794	47.772	46.976	46.697	46.754	47.100	47.822	48.298	49.793	49.174	49.456	50.354	50.323	50.550	52.398	1. Profit Sharing Financing
NPF	2.952	3.341	2.837	3.095	3.293	2.908	2.754	2.724	2.677	2.613	2.700	2.715	2.650	2.696	2.903	NPF
a. Mudharabah	8.673	8.529	8.424	8.178	8.070	7.968	8.037	8.041	8.566	8.583	8.477	8.367	8.214	8.003	7.979	a. Mudharabah
NPF	435	444	383	350	378	279	280	228	220	216	206	200	184	179	179	NPF
b. Musyarakah	38.055	39.183	38.501	38.471	38.644	39.097	39.761	40.255	41.227	40.591	40.979	41.986	42.110	42.548	44.419	b. Musyarakah
NPF	2.510	2.888	2.442	2.731	2.898	2.613	2.461	2.444	2.450	2.392	2.484	2.509	2.450	2.512	2.725	NPF
c. Pembiayaan Bagi Hasil Lainnya	67	60	51	47	41	35	24	1	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	7	9	11	14	17	16	14	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.211	91.089	91.479	89.896	89.617	90.397	89.861	90.125	90.784	89.795	89.584	89.419	89.655	89.938	91.216	2. Receivables/Acceptables
NPF	4.233	4.542	4.143	4.778	4.965	4.868	4.696	4.883	4.769	5.045	4.973	4.795	4.846	4.721	4.238	NPF
a. Murabahah	85.196	85.302	86.072	84.794	84.713	85.580	85.367	85.745	86.482	85.649	85.557	85.477	85.958	86.428	87.789	a. Murabahah
NPF	3.961	4.272	3.908	4.479	4.635	4.549	4.364	4.533	4.417	4.696	4.647	4.492	4.563	4.514	4.115	NPF
b. Qardh	5.872	5.634	5.254	4.952	4.754	4.672	4.348	4.236	4.160	4.006	3.889	3.806	3.570	3.386	3.306	b. Qardh
NPF	252	250	218	267	299	293	306	324	327	326	303	280	269	193	111	NPF
c. Istishna'	142	154	153	150	150	144	146	144	142	140	138	136	126	124	120	c. Istishna'
NPF	19	19	17	32	30	26	26	26	24	24	23	22	14	14	12	NPF
3. Pembiayaan Sewa (Ijarah)	1.456	1.512	1.539	1.473	1.455	1.450	1.448	1.428	1.438	1.427	1.386	1.367	1.348	1.358	1.368	3. Ijarah including Leasing receivables
NPF	14	25	11	8	6	6	6	10	10	10	10	10	9	9	10	NPF
a. Pembiayaan Sindikasi	226	228	223	204	200	197	192	186	181	176	172	167	162	158	153	a. Syndication Financing
NPF	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.231	1.284	1.316	1.269	1.255	1.253	1.256	1.241	1.257	1.250	1.214	1.200	1.186	1.200	1.215	d. Other Ijarah
NPF	14	25	11	8	6	6	6	10	10	10	10	10	9	9	10	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	139.462	140.373	139.993	138.066	137.826	138.947	139.131	139.850	142.016	140.395	140.426	141.139	141.326	141.846	144.981	Total Financing
NPF	7.199	7.908	6.991	7.881	8.264	7.782	7.456	7.617	7.457	7.668	7.683	7.520	7.505	7.426	7.151	Total NPF

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pembiayaan Bagi Hasil	12.825	13.095	13.490	13.507	13.609	13.719	14.116	14.954	15.624	15.788	16.149	16.268	16.806	17.228	17.748	1. Profit Sharing Financing
NPF	400	355	339	413	477	484	490	482	533	526	534	539	544	534	487	NPF
a. Mudharabah	5.366	5.443	5.670	5.763	5.806	5.889	6.071	6.580	6.814	6.855	6.898	6.653	6.596	6.672	6.836	a. Mudharabah
NPF	173	133	135	154	201	207	195	192	192	186	177	171	168	167	144	NPF
b. Musyarakah	7.459	7.652	7.820	7.744	7.803	7.830	8.045	8.374	8.811	8.933	9.251	9.616	10.210	10.555	10.912	b. Musyarakah
NPF	227	222	204	259	276	277	295	291	341	341	357	368	377	367	343	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	24.948	25.261	26.002	25.908	26.211	26.450	26.598	26.706	26.909	27.050	27.468	27.747	28.030	28.597	29.108	2. Receivables/Acceptables
NPF	870	853	785	883	899	885	933	931	914	939	915	906	887	858	721	NPF
a. Murabahah	23.738	24.053	24.813	24.753	25.042	25.281	25.433	25.533	25.720	25.860	26.266	26.536	26.799	27.334	27.816	a. Murabahah
NPF	858	839	771	867	881	870	916	914	896	920	897	887	869	839	704	NPF
b. Qardh	754	744	708	674	673	661	647	640	632	630	635	625	629	640	642	b. Qardh
NPF	6	7	7	8	8	9	9	10	10	10	10	10	11	12	10	NPF
c. Istishna'	455	464	480	480	495	507	518	534	557	561	567	586	602	622	650	c. Istishna'
NPF	6	7	6	8	9	7	8	8	8	8	8	9	8	8	7	NPF
3. Pembiayaan Sewa (Ijarah)	7.339	7.530	7.718	7.683	7.676	7.781	7.919	7.970	7.949	8.005	7.908	7.892	7.832	7.788	7.605	3. Ijarah including Leasing receivables
NPF	81	80	94	99	117	120	148	156	164	172	154	154	215	166	161	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	21	20	19	18	18	18	14	14	14	14	14	22	22	22	8	b. Financing through Channeling
NPF	2	2	2	2	2	2	0	0	0	0	0	0	0	0	0	NPF
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.318	7.510	7.700	7.664	7.658	7.763	7.904	7.956	7.935	7.991	7.894	7.869	7.810	7.765	7.597	d. Other Ijarah
NPF	79	78	92	97	115	118	148	156	164	172	154	154	215	166	161	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	45.111	45.886	47.211	47.098	47.496	47.950	48.633	49.630	50.482	50.843	51.524	51.907	52.668	53.612	54.461	Total Financing
NPF	1.351	1.289	1.218	1.395	1.493	1.489	1.571	1.569	1.611	1.637	1.604	1.599	1.646	1.558	1.370	Total NPF

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2014			2015												Type of Usage and Debtor Group
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	77.351	78.210	77.935	77.210	77.666	77.598	78.745	80.099	80.497	79.964	80.048	81.062	80.167	80.108	79.949	1. Working Capital
a. UMKM	45.249	39.826	40.205	38.877	38.491	36.706	34.644	32.190	32.828	30.691	27.730	31.359	30.306	30.475	33.382	a. Micro, Small and Medium Enterprise
NPF	3.479	2.854	2.839	2.915	3.049	2.744	2.606	2.765	2.595	2.781	2.137	2.809	2.532	2.413	2.275	NPF
b. Bukan UMKM	32.103	38.385	37.729	38.333	39.175	40.892	44.101	47.909	47.669	49.272	52.318	49.704	49.861	49.633	46.567	b. Non Micro, Small and Medium Enterprise
NPF	1.626	2.600	1.904	2.024	2.182	1.947	1.868	2.112	2.382	2.379	3.019	2.322	2.330	2.366	2.643	NPF
2. Investasi	39.713	40.348	41.718	41.268	41.105	44.242	43.986	44.628	45.754	45.695	46.262	47.523	47.331	48.428	51.690	2. Investment
a. UMKM	19.731	19.323	19.600	19.265	19.289	20.497	20.168	19.412	19.964	19.382	14.008	15.066	15.751	16.323	16.909	a. Micro, Small and Medium Enterprise
NPF	1.222	1.128	1.037	1.294	1.385	1.383	1.398	1.385	1.387	1.393	907	1.095	1.168	1.153	1.136	NPF
b. Bukan UMKM	19.982	21.026	22.118	22.003	21.817	23.744	23.818	25.216	25.790	26.313	32.254	32.456	31.580	32.105	34.781	b. Non Micro, Small and Medium Enterprise
NPF	900	899	818	991	992	1.252	1.046	1.127	1.044	1.079	1.582	1.311	1.517	1.609	1.189	NPF
3. Konsumsi (Bukan UMKM)	79.426	79.817	79.677	78.802	78.772	78.873	78.795	79.167	79.805	79.184	79.564	79.558	80.270	80.588	81.357	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.114	2.161	2.035	2.384	2.473	2.325	2.394	2.318	2.346	2.378	2.362	2.314	2.304	2.210	2.005	NPF
Total Pembiayaan	196.491	198.376	199.330	197.279	197.543	200.712	201.526	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	Total Financing
Total NPF	9.341	9.642	8.632	9.608	10.081	9.650	9.312	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	Total NPF

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 4.23 dan SPS Tabel 20 serta Tabel 28

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Indonesia Banking Statistics (SPI) Table 4.23 and Sharia Banking Statistic (SPS) Table 20 and Table 28

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2014			2015												Type of Usage and Debtor Group
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
1. Modal Kerja	62.848	63.446	62.634	62.011	62.212	60.613	61.482	62.163	63.558	62.983	62.957	64.048	63.011	62.767	63.640	1. Working Capital
a. UMKM	38.762	33.402	33.904	32.766	32.373	30.526	30.826	28.367	28.945	26.891	23.924	27.494	26.424	26.560	26.650	a. Micro, Small and Medium Enterprise
NPF	3.040	2.455	2.446	2.458	2.545	2.233	2.254	2.404	2.224	2.404	1.745	2.406	2.125	2.000	1.808	NPF
b. Bukan UMKM	24.086	30.044	28.730	29.246	29.839	30.087	30.656	33.796	34.612	36.092	39.032	36.554	36.587	36.208	36.990	b. Non Micro, Small and Medium Enterprise
NPF	1.462	2.432	1.735	1.841	1.965	1.722	1.481	1.725	1.568	1.583	2.228	1.532	1.566	1.616	2.076	NPF
2. Investasi	31.174	31.705	32.591	32.193	32.154	35.161	34.795	34.972	36.053	35.780	36.050	37.162	37.164	38.145	40.239	2. Investment
a. UMKM	17.108	16.657	16.849	16.544	16.614	17.797	17.672	17.143	17.674	17.109	11.738	12.791	12.929	14.130	14.228	a. Micro, Small and Medium Enterprise
NPF	1.077	1.004	946	1.192	1.243	1.235	1.219	1.227	1.222	1.219	723	936	1.001	998	977	NPF
b. Bukan UMKM	14.065	15.048	15.741	15.649	15.539	17.364	17.123	17.829	18.379	18.670	24.312	24.370	24.235	24.014	26.011	b. Non Micro, Small and Medium Enterprise
NPF	660	671	584	745	771	1.038	821	881	794	822	1.352	1.081	1.246	1.396	1.060	NPF
3. Konsumsi (Bukan UMKM)	53.342	53.252	52.720	51.772	51.452	51.362	50.969	50.887	51.099	50.296	50.280	49.947	50.214	49.955	50.089	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.630	1.670	1.609	1.883	1.979	1.850	1.885	1.820	1.868	1.875	1.868	1.808	1.815	1.726	1.534	NPF
Total Pembiayaan	147.363	148.403	147.944	145.976	145.817	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	Total Financing
Total NPF	7.868	8.231	7.320	8.118	8.504	8.078	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	Total NPF

Miliar Rupiah (in Billion IDR)

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

Jenis Penggunaan dan Kategori Usaha	2014			2015												Type of Usage and Debtor Group
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	14.504	14.764	15.301	15.198	15.454	16.985	17.263	17.936	16.940	16.980	17.091	17.014	17.156	17.341	16.309	1. Working Capital
a. UMKM	6.487	6.424	6.301	6.111	6.118	6.180	3.818	3.823	3.883	3.800	3.806	3.864	3.882	3.916	6.732	a. Micro, Small and Medium Enterprise
NPF	440	400	393	456	504	511	351	361	371	377	392	403	407	413	466	NPF
b. Bukan UMKM	8.017	8.340	9.000	9.087	9.336	10.805	13.445	14.113	13.057	13.180	13.286	13.150	13.274	13.425	9.577	b. Non Micro, Small and Medium Enterprise
NPF	165	168	169	183	217	224	387	387	814	796	791	790	764	750	567	NPF
2. Investasi	8.539	8.643	9.128	9.075	8.951	9.080	9.191	9.656	9.701	9.916	10.212	10.361	10.167	10.283	11.452	2. Investment
a. UMKM	2.623	2.666	2.751	2.720	2.674	2.701	2.496	2.270	2.290	2.273	2.271	2.275	2.822	2.192	2.682	a. Micro, Small and Medium Enterprise
NPF	145	124	90	102	141	148	179	158	165	173	184	158	167	155	159	NPF
b. Bukan UMKM	5.917	5.977	6.377	6.354	6.277	6.380	6.695	7.387	7.411	7.642	7.941	8.086	7.345	8.091	8.770	b. Non Micro, Small and Medium Enterprise
NPF	239	228	234	246	221	213	225	246	250	257	230	230	271	213	129	NPF
3. Konsumsi (Bukan UMKM)	26.084	26.565	26.957	27.030	27.321	27.511	27.827	28.281	28.706	28.888	29.283	29.611	30.056	30.633	31.268	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	483	491	426	502	494	474	510	497	478	504	494	506	489	484	471	NPF
Total Pembiayaan	49.127	49.972	51.385	51.303	51.726	53.576	54.281	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	Total Financing
Total NPF	1.472	1.411	1.312	1.490	1.577	1.572	1.652	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	Total NPF

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2014			2015												Financing by Industrial Origin
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Pertanian, Perburuan dan Kehutanan	4.711	4.794	4.965	4.946	4.946	5.592	5.625	6.227	6.889	6.779	7.132	7.204	7.020	6.941	7.950	Agricultures, Hunting and Forestry
NPF	380	391	395	454	482	453	455	467	461	459	491	488	486	448	431	NPF
Perikanan	663	722	714	729	680	923	928	1.001	914	936	1.039	1.039	1.088	1.146	1.198	Fisher
NPF	9	9	8	11	10	17	18	19	19	22	23	26	28	24	24	NPF
Pertambangan dan Penggalian	4.533	4.852	4.597	4.406	4.331	4.660	5.165	5.177	5.019	4.650	4.753	5.555	5.245	5.255	6.145	Mining and Quarrying
NPF	627	600	439	429	408	496	463	550	456	443	393	405	376	444	422	NPF
Industri Pengolahan	13.053	13.567	13.300	13.700	13.860	14.804	14.475	14.888	15.319	15.723	15.412	16.261	16.081	16.949	17.982	Processing Industry
NPF	516	681	524	638	676	630	627	781	645	657	615	632	611	697	876	NPF
Listrik, gas dan air	4.631	5.370	5.492	5.710	5.666	5.668	5.655	5.828	5.912	5.870	5.864	6.448	6.166	6.396	6.427	Electricity, Gas and Water
NPF	262	366	395	431	372	395	370	351	759	808	824	876	709	843	835	NPF
Konstruksi	11.924	12.007	11.669	11.273	11.187	11.567	11.465	11.591	12.060	11.983	12.138	11.865	11.918	11.168	11.193	Construction
NPF	764	1.004	854	851	914	878	770	773	753	785	802	782	749	845	576	NPF
Perdagangan Besar dan Eceran	22.008	22.479	22.732	22.739	23.031	24.041	24.955	25.121	25.638	25.074	25.077	25.055	25.458	25.564	25.993	Wholesale and Retail Trade
NPF	1.536	1.633	1.451	1.567	1.719	1.505	1.514	1.685	1.749	1.772	1.825	1.940	2.099	1.913	2.135	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.376	1.336	1.555	1.386	1.387	1.528	1.521	1.690	1.728	1.773	1.876	2.010	2.030	1.916	2.101	Provision of accomodation and the provision of eating and drinking
NPF	53	57	85	79	86	87	89	92	96	98	120	110	103	101	94	NPF
Transportasi, pergudangan dan komunikasi	13.372	11.954	12.192	12.104	12.198	14.193	14.105	13.967	12.531	12.713	12.751	12.708	12.180	12.283	11.072	Transportation, Warehousing and Communications
NPF	1.316	934	837	957	1.032	1.102	960	1.001	869	970	969	728	840	718	515	NPF
Perantara Keuangan	17.000	16.826	16.828	16.676	16.703	16.907	16.966	17.079	17.725	17.888	18.225	18.652	18.773	19.124	19.184	Financial intermediaries
NPF	616	541	432	487	508	287	286	286	246	247	300	279	285	268	213	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.342	7.544	7.643	7.366	7.294	7.954	8.266	8.706	8.903	9.111	9.166	8.748	8.963	9.361	9.365	Real Estate, Business, Ownership, and Business Services
NPF	347	390	302	380	388	467	485	506	519	550	515	515	596	565	474	NPF
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	90	86	85	83	83	28	27	25	25	25	25	24	40	17	266	Government administration, Defese and Compulsory social security
NPF	3	2	3	3	5	3	3	3	2	2	2	3	13	3	2	NPF
Jasa Pendidikan	2.191	2.243	2.319	2.222	2.228	2.524	2.576	2.642	2.739	2.838	2.865	2.883	3.002	3.071	3.193	Education Services
NPF	17	15	15	15	18	20	22	24	29	24	21	21	38	43	69	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.539	1.759	1.756	1.813	1.854	1.971	2.028	2.065	2.156	2.218	2.258	2.339	2.411	2.436	2.550	Health Services and Social Activities
NPF	36	50	59	63	68	70	72	76	77	71	63	65	63	64	61	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	7.110	6.816	6.757	6.652	6.477	6.809	6.381	6.163	6.145	5.431	5.245	5.308	4.713	4.515	4.600	Community, Sociocultural, Entertainment and Other Individual Services
NPF	607	531	508	561	613	625	530	529	491	477	467	460	346	363	287	NPF
Jasa Perorangan yang Melayani Rumah Tangga	85	93	106	113	122	150	165	180	199	208	222	238	244	256	274	Individual Services which Serve Households
NPF	0	0	1	2	1	1	1	2	2	2	3	3	4	6	3	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	0	1	0	0	0	0	0	0	0	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	NPF
Kegiatan yang belum jelas batasannya	5.435	6.112	6.944	6.561	6.722	2.518	2.428	2.379	2.348	2.438	2.263	2.246	2.167	2.138	2.147	Business Activities which are not clearly defined
NPF	139	275	289	294	309	290	252	246	236	245	211	204	202	194	224	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	38.047	38.526	39.221	39.023	39.756	39.954	40.579	41.063	41.647	41.952	42.424	42.526	42.319	42.757	43.413	For Home Ownership
NPF	1.141	1.162	1.051	1.191	1.225	1.128	1.167	1.148	1.165	1.189	1.182	1.167	1.150	1.158	1.088	NPF
Untuk Pemilikan Flat atau Apartemen	1.173	1.186	1.174	1.163	1.151	1.264	1.267	1.266	1.282	1.284	1.252	1.298	1.486	1.467	1.446	For Apartement Ownership
NPF	21	30	32	37	39	32	30	28	30	25	26	22	33	32	30	NPF
Untuk Pemilikan Ruko atau Rukan	1.974	1.918	1.945	1.968	2.011	2.105	2.131	2.157	2.228	2.284	2.256	2.328	2.206	2.211	2.236	For Shop House Ownership
NPF	87	85	83	88	100	97	93	93	103	108	106	112	86	93	72	NPF
Untuk Pemilikan Kendaraan Bermotor	7.608	7.678	6.942	6.663	6.382	6.027	5.836	5.693	5.767	5.559	5.705	8.060	8.344	8.680	8.971	For Vehicles Ownership
NPF	126	104	97	105	98	88	82	83	77	76	74	116	123	130	131	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	21.874	21.787	21.743	21.286	21.004	20.878	20.707	20.724	20.735	20.513	20.436	20.304	20.943	20.977	20.974	Others
NPF	681	719	661	816	895	854	892	797	796	809	772	730	751	648	536	NPF
Bukan Lapangan Usaha Lainnya	8.750	8.722	8.653	8.699	8.469	8.646	8.276	8.265	8.147	7.591	7.490	5.041	4.971	4.497	4.318	Non Industrial Origin - Others
NPF	57	60	112	147	116	126	131	169	174	171	202	167	161	149	149	NPF
Total Pembiayaan	196.491	198.376	199.330	197.279	197.543	200.712	201.526	203.894	206.056	204.843	205.874	208.143	207.768	209.124	212.996	Total Financing
Total NPF	9.341	9.642	8.632	9.608	10.081	9.650	9.312	9.707	9.755	10.010	10.007	9.851	9.852	9.752	9.248	Total NPF

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPS Tabel 22, 24, 26, 30 dan 32

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Sharia Banking Statistic (SPS) Table 22, 24, 26, 30 and 32

Miliar Rupiah (in Billion IDR)

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

Penerima Pembiayaan Lapangan Usaha	2014			2015												Financing by Industrial Origin
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pertanian, Perburuan dan Kehutanan	4.152	4.237	4.210	4.187	4.152	4.806	4.847	5.064	5.624	5.559	5.875	5.952	5.787	5.665	6.546	Agricultures, Hunting and Forestry
NPF	346	355	360	413	434	399	397	407	397	392	420	407	407	364	350	NPF
Perikanan	422	452	447	449	452	696	716	786	699	722	821	823	885	943	997	Fisher
NPF	4	5	5	6	5	13	12	13	14	16	18	17	18	19	16	NPF
Pertambangan dan Penggalian	3.885	4.231	4.032	3.862	3.840	4.161	4.673	4.706	4.545	4.194	4.306	5.074	4.810	4.839	4.813	Mining and Quarrying
NPF	493	466	330	321	333	398	366	452	359	348	297	316	297	364	377	NPF
Industri Pengolahan	10.665	11.049	10.632	11.059	11.229	12.017	11.623	11.857	12.264	12.644	12.397	13.104	13.050	13.721	14.401	Processing Industry
NPF	486	523	381	477	519	472	467	616	479	485	446	509	484	562	767	NPF
Listrik, gas dan air	4.239	4.973	5.091	5.306	5.255	5.269	5.259	5.431	5.497	5.446	5.429	5.992	5.738	5.964	5.997	Electricity, Gas and Water
NPF	255	359	388	424	364	388	363	342	362	407	405	440	300	431	424	NPF
Konstruksi	8.924	8.985	8.607	8.256	8.209	8.571	8.417	8.449	8.773	8.749	8.871	8.502	8.525	7.705	7.691	Construction
NPF	587	881	737	715	769	737	625	636	612	645	663	641	586	697	446	NPF
Perdagangan Besar dan Eceran	18.848	19.143	19.203	19.250	19.426	20.391	21.164	21.393	21.883	21.376	21.182	21.242	21.521	21.597	22.173	Wholesale and Retail Trade
NPF	1.413	1.506	1.311	1.416	1.528	1.326	1.493	1.507	1.521	1.573	1.682	1.785	1.645	1.915	1.915	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.059	1.052	1.252	1.055	1.048	1.186	1.167	1.352	1.390	1.427	1.473	1.606	1.619	1.507	1.682	Provision of accomodation and the provision of eating and drinking
NPF	33	38	53	44	47	45	44	47	50	51	72	50	52	49	49	NPF
Transportasi, pergudangan dan komunikasi	10.621	9.225	9.399	9.359	9.359	10.089	10.062	9.794	9.949	10.065	10.125	10.021	9.594	9.675	9.654	Transportation, Warehousing and Communications
NPF	1.100	826	732	850	883	963	789	834	702	805	829	592	704	611	459	NPF
Perantara Keuangan	11.929	11.532	11.372	11.140	11.150	11.212	11.127	11.122	11.630	11.729	11.830	11.852	11.717	12.003	11.944	Financial intermediaries
NPF	572	496	389	450	471	247	247	248	208	205	261	241	239	223	179	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.197	5.473	5.440	5.193	5.162	5.744	5.995	6.091	6.237	6.113	6.220	6.484	6.768	7.260	7.364	Real Estate, Business, Ownership, and Business Services
NPF	278	325	240	309	331	406	419	434	432	462	419	428	516	484	390	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	90	86	85	83	83	28	26	25	25	25	24	24	40	17	266	Government administration, Defense and Compulsory social security
NPF	3	2	3	3	5	3	3	3	2	2	2	3	13	3	2	NPF
Jasa Pendidikan	1.929	1.975	2.055	1.963	1.971	2.263	2.318	2.377	2.468	2.571	2.603	2.607	2.719	2.761	2.883	Education Services
NPF	16	15	14	15	17	19	21	23	28	22	19	19	36	41	68	NPF
Jasa Kesehatan dan Kegiatan Sosial	1.331	1.540	1.533	1.587	1.622	1.706	1.762	1.797	1.836	1.903	1.949	1.998	2.065	2.091	2.202	Health Services and Social Activities
NPF	29	44	52	52	53	54	57	56	57	54	51	55	51	53	50	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.644	5.467	5.434	5.407	5.249	5.609	5.161	5.003	4.960	4.317	4.150	4.234	3.719	3.557	3.664	Community, Sociocultural, Entertainment and Other Individual Services
NPF	494	454	433	456	467	476	394	394	371	374	363	351	249	272	209	NPF
Jasa Perorangan yang Melayani Rumah Tangga	83	90	104	111	121	148	163	178	197	206	220	236	241	252	271	Individual Services which Serve Households
NPF	0	0	1	2	1	1	1	1	2	2	3	3	4	6	3	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	NPF
Kegiatan yang belum jelas batasannya	5.003	5.640	6.331	5.938	6.038	1.878	1.798	1.709	1.634	1.717	1.531	1.458	1.378	1.355	1.331	Business Activities which are not clearly defined
NPF	130	266	282	285	300	281	243	237	227	236	206	200	197	187	218	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	22.500	22.383	22.654	22.739	23.004	23.084	23.308	23.510	23.784	23.888	24.055	24.188	23.615	23.864	24.120	For Home Ownership
NPF	784	798	739	829	847	768	793	781	815	822	805	795	787	802	742	NPF
Untuk Pemilikan Flat atau Apartemen	527	539	536	527	520	628	627	622	624	628	633	627	815	809	774	For Apartment Ownership
NPF	18	28	30	35	37	30	28	26	25	24	25	20	31	30	27	NPF
Untuk Pemilikan Ruko atau Rukan	1.517	1.431	1.440	1.446	1.471	1.528	1.548	1.537	1.566	1.597	1.586	1.600	1.449	1.449	1.447	For Shop House Ownership
NPF	63	63	65	69	75	73	75	75	84	86	86	86	62	68	53	NPF
Untuk Pemilikan Kendaraan Bermotor	5.484	5.598	5.038	4.790	4.592	4.310	4.130	3.924	3.979	3.820	3.929	3.977	4.167	4.330	4.508	For Vehicles Ownership
NPF	110	87	83	87	80	72	68	69	67	66	64	73	83	93	85	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.955	18.674	18.571	18.061	17.667	17.395	17.073	16.973	16.834	16.549	16.367	16.082	16.747	16.525	16.428	Others
NPF	642	679	626	778	856	817	848	751	756	766	733	689	714	607	498	NPF
Bukan Lapangan Usaha Lainnya	4.359	4.625	4.482	4.207	4.198	4.416	4.283	4.319	4.312	3.813	3.710	3.473	3.421	2.978	2.812	Non Industrial Origin - Others
NPF	12	16	66	85	83	90	73	117	122	112	155	145	139	127	128	NPF
Total Pembiayaan	147.363	148.403	147.944	145.976	145.817	147.136	147.245	148.021	150.709	149.059	149.287	151.157	150.389	150.867	153.968	Total Financing
Total NPF	7.668	8.231	7.320	8.118	8.504	8.078	7.659	8.057	7.676	7.903	7.915	7.763	7.754	7.737	7.456	Total NPF

Miliar Rupiah (in Billion IDR)

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

	2014			2015												Financing by Industrial Origin
Penerima Pembiayaan Lapangan Usaha	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pertanian, Perburuan dan Kehutanan	559	557	755	759	794	786	778	1.163	1.264	1.219	1.257	1.252	1.233	1.276	1.404	Agricultures, Hunting and Forestry
NPF	35	36	36	41	48	55	58	60	64	67	71	81	79	84	81	NPF
Perikanan	241	270	267	280	227	227	213	215	215	214	218	216	203	203	200	Fisher
NPF	5	4	4	5	5	5	5	6	5	5	6	9	10	10	8	NPF
Pertambangan dan Penggalian	648	620	566	544	491	500	492	471	475	456	447	480	435	416	1.332	Mining and Quarrying
NPF	134	135	109	108	75	98	97	97	97	95	97	88	79	80	46	NPF
Industri Pengolahan	2.388	2.517	2.668	2.641	2.631	2.787	2.852	3.031	3.056	3.079	3.015	3.157	3.031	3.228	3.582	Processing Industry
NPF	30	157	143	161	157	158	160	165	166	172	169	123	126	134	109	NPF
Listrik, gas dan air	392	397	401	403	412	399	396	397	415	424	435	457	428	432	430	Electricity, Gas and Water
NPF	7	7	7	7	7	7	7	9	398	401	419	436	408	413	411	NPF
Konstruksi	3.001	3.022	3.062	3.017	2.978	2.996	3.047	3.142	3.287	3.235	3.266	3.363	3.393	3.463	3.502	Construction
NPF	177	123	117	136	145	141	145	137	141	140	139	140	163	148	130	NPF
Perdagangan Besar dan Eceran	3.160	3.336	3.529	3.489	3.605	3.650	3.791	3.728	3.755	3.698	3.895	3.813	3.937	3.967	3.820	Wholesale and Retail Trade
NPF	123	127	140	151	191	179	188	192	242	251	252	258	314	268	220	NPF
Penyediaan akomodasi dan penyediaan makan minum	317	285	303	331	340	343	355	337	338	346	403	405	411	409	419	Provision of accomodation and the provision of eating and drinking
NPF	19	19	32	36	39	42	44	45	46	47	48	60	51	51	44	NPF
Transportasi, pergudangan dan komunikasi	2.751	2.729	2.793	2.745	2.839	4.104	4.043	4.172	2.582	2.648	2.626	2.686	2.587	2.608	1.418	Transportation, Warehousing and Communications
NPF	216	108	105	107	149	140	171	166	167	165	139	136	137	108	56	NPF
Perantara Keuangan	5.071	5.294	5.456	5.536	5.553	5.695	5.840	5.958	6.095	6.158	6.395	6.800	7.055	7.121	7.240	Financial intermediaries
NPF	44	44	43	38	38	39	39	39	38	42	39	38	46	45	34	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.144	2.071	2.203	2.173	2.133	2.210	2.271	2.614	2.665	2.997	2.946	2.264	2.195	2.101	2.001	Real Estate, Business, Ownership, and Business Services
NPF	69	65	62	72	58	61	66	72	87	88	97	87	81	81	85	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	262	269	264	260	257	261	258	265	271	267	261	276	283	310	310	Education Services
NPF	2	0	1	1	1	1	1	1	1	2	2	2	2	2	1	NPF
Jasa Kesehatan dan Kegiatan Sosial	208	218	223	226	231	266	266	268	320	315	309	341	346	345	348	Health Services and Social Activities
NPF	6	6	6	11	15	15	15	20	20	17	12	11	12	11	11	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.466	1.349	1.323	1.244	1.228	1.200	1.221	1.161	1.186	1.114	1.094	1.074	994	957	936	Community, Sociocultural, Entertainment and Other Individual Services
NPF	113	77	75	106	146	148	136	134	120	103	104	108	97	91	79	NPF
Jasa Perorangan yang Melayani Rumah Tangga	2	2	2	2	2	2	2	2	2	2	2	2	3	3	3	Individual Services which Serve Households
NPF	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	0	0	0	0	0	0	0	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	433	472	613	623	685	640	630	670	714	722	732	788	789	783	815	Business Activities which are not clearly defined
NPF	9	9	7	10	9	8	9	9	9	8	5	5	5	7	6	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	15.547	16.143	16.567	16.284	16.752	16.869	17.271	17.552	17.862	18.064	18.369	18.338	18.704	18.892	19.292	For Home Ownership
NPF	357	364	312	362	378	360	373	366	350	368	377	372	363	356	346	NPF
Untuk Pemilikan Flat atau Apartemen	645	646	638	636	631	635	640	644	658	656	620	671	671	658	672	For Apartement Ownership
NPF	3	3	2	2	2	2	2	2	5	1	1	2	2	2	3	NPF
Untuk Pemilikan Ruko atau Rukan	457	487	505	522	540	577	582	619	662	687	670	728	756	762	789	For Shop House Ownership
NPF	24	22	17	20	25	23	18	18	20	22	21	26	24	25	18	NPF
Untuk Pemilikan Kendaraan Bermotor	2.124	2.079	1.904	1.872	1.791	1.717	1.706	1.768	1.787	1.739	1.776	4.084	4.178	4.350	4.463	For Vehicles Ownership
NPF	16	17	14	18	18	16	14	14	10	10	10	43	41	37	46	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.919	3.113	3.172	3.225	3.336	3.483	3.634	3.750	3.902	3.965	4.069	4.222	4.196	4.452	4.546	Others
NPF	39	40	35	38	39	37	44	46	41	43	39	42	37	41	38	NPF
Bukan Lapangan Usaha Lainnya	4.391	4.097	4.171	4.491	4.271	4.230	3.992	3.946	3.835	3.777	3.780	1.568	1.551	1.519	1.505	Non Industrial Origin - Others
NPF	44	45	45	62	33	36	58	52	52	60	47	22	22	22	21	NPF
Total Pembiayaan	49.127	49.972	51.385	51.303	51.726	53.576	54.281	55.873	55.347	55.784	56.586	56.986	57.379	58.257	59.028	Total Financing
Total NPF	1.472	1.411	1.312	1.490	1.577	1.572	1.652	1.650	2.079	2.107	2.092	2.088	2.098	2.015	1.791	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 Desember 2015 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.821	3.997	3.188	2.453	12.572	West Java
NPF	377	152	206	211	265	NPF
Banten	1.103	494	488	511	3.120	Banten
NPF	80	54	23	19	86	NPF
DKI Jakarta	7.840	30.381	2.855	24.121	23.784	DKI Jakarta
NPF	430	2.041	125	684	354	NPF
D.I Yogyakarta	630	219	337	180	1.339	DI Yogyakarta
NPF	18	10	6	0	16	NPF
Jawa Tengah	3.260	2.220	1.490	1.118	4.821	Central Java
NPF	126	68	57	7	149	NPF
Jawa Timur	4.054	4.699	1.804	2.293	7.502	East Java
NPF	275	94	75	25	188	NPF
Bengkulu	181	19	225	2	381	Bengkulu
NPF	16	0	18	0	8	NPF
Jambi	522	93	326	24	961	Jambi
NPF	74	3	26	2	34	NPF
Aceh	371	55	160	22	2.326	Nanggroe Aceh Darussalam
NPF	67	15	32	4	33	NPF
Sumatera Utara	1.988	970	1.087	1.072	3.063	North Sumatera
NPF	263	21	129	47	214	NPF
Sumatera Barat	833	121	358	154	2.105	West Sumatera
NPF	49	5	35	2	47	NPF
Riau	575	149	661	378	1.756	Riau
NPF	37	10	111	3	40	NPF
Sumatera Selatan	855	259	532	316	2.113	South Sumatera
NPF	87	40	73	7	104	NPF
Bangka Belitung	45	11	41	-	191	Bangka Belitung
NPF	1	-	1	-	2	NPF
Kepulauan Riau	220	118	199	136	1.863	Riau Islands
NPF	6	-	8	0	17	NPF
Lampung	715	184	294	88	772	Lampung
NPF	33	6	27	16	33	NPF
Kalimantan Selatan	548	399	350	644	1.210	South Kalimantan
NPF	65	24	37	69	45	NPF
Kalimantan Barat	409	219	518	210	1.642	West Kalimantan
NPF	13	7	21	-	26	NPF
Kalimantan Timur	820	732	550	254	1.774	East Kalimantan
NPF	83	58	27	25	73	NPF
Kalimantan Tengah	139	7	76	2	521	Central Kalimantan
NPF	14	-	3	0	16	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Desember 2015
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	169	3	108	1	656	Central Sulawesi
NPF	10	0	6	0	16	NPF
Sulawesi Selatan	861	719	567	585	3.006	South Sulawesi
NPF	53	32	44	53	44	NPF
Sulawesi Utara	97	7	77	4	258	North Sulawesi
NPF	7	2	7	2	29	NPF
Gorontalo	39	2	36	9	225	Gorontalo
NPF	10	1	4	0	19	NPF
Sulawesi Barat	8	3	12	5	144	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	159	6	107	11	530	South East Sulawesi
NPF	11	0	8	0	25	NPF
Nusa Tenggara Barat	545	7	179	40	1.191	West Nusa Tenggara
NPF	46	0	10	8	66	NPF
Bali	176	237	131	69	899	Bali
NPF	3	0	2	1	21	NPF
Nusa Tenggara Timur	59	1	14	-	139	East Nusa Tenggara
NPF	6	-	-	-	11	NPF
Maluku	16	-	15	-	66	Maluku
NPF	2	-	1	-	5	NPF
Papua	120	22	59	65	240	Papua
NPF	6	0	8	0	13	NPF
Maluku Utara	34	10	27	7	110	North Maluku
NPF	3	-	2	-	2	NPF
Papua Barat	27	5	36	5	75	West Papua
NPF	2	1	1	0	4	NPF
Lainnya	144	199	-	-	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	33.382	46.567	16.909	34.781	81.357	Total
NPF	2.275	2.643	1.136	1.189	2.005	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 Desember 2015 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.027	3.722	2.960	2.072	9.829	West Java
NPF	338	144	201	197	220	NPF
Banten	810	469	447	490	2.499	Banten
NPF	72	54	22	19	82	NPF
DKI Jakarta	6.509	23.327	2.064	18.843	11.251	DKI Jakarta
NPF	381	1.517	108	627	238	NPF
D.I Yogyakarta	460	161	273	84	819	DI Yogyakarta
NPF	13	10	6	0	13	NPF
Jawa Tengah	2.607	2.070	1.133	782	3.243	Central Java
NPF	108	66	54	4	135	NPF
Jawa Timur	3.110	4.122	1.457	1.071	4.610	East Java
NPF	226	92	69	4	158	NPF
Bengkulu	179	5	225	2	380	Bengkulu
NPF	14	0	18	0	8	NPF
Jambi	497	11	323	24	823	Jambi
NPF	72	3	26	2	33	NPF
Aceh	334	25	152	13	643	Nanggroe Aceh Darussalam
NPF	62	6	31	2	29	NPF
Sumatera Utara	1.033	480	846	428	1.462	North Sumatera
NPF	103	16	112	41	80	NPF
Sumatera Barat	649	35	298	119	1.099	West Sumatera
NPF	34	0	24	1	43	NPF
Riau	422	95	526	256	912	Riau
NPF	30	8	58	1	33	NPF
Sumatera Selatan	588	258	452	232	1.022	South Sumatera
NPF	67	40	70	4	56	NPF
Bangka Belitung	45	11	40	-	143	Bangka Belitung
NPF	1	-	1	-	2	NPF
Kepulauan Riau	172	111	181	134	981	Riau Islands
NPF	5	-	8	0	15	NPF
Lampung	711	182	294	81	736	Lampung
NPF	32	4	27	15	32	NPF
Kalimantan Selatan	378	280	283	435	677	South Kalimantan
NPF	46	17	18	61	32	NPF
Kalimantan Barat	294	219	502	196	1.063	West Kalimantan
NPF	12	7	20	-	26	NPF
Kalimantan Timur	524	353	486	226	1.068	East Kalimantan
NPF	35	56	26	25	42	NPF
Kalimantan Tengah	139	7	76	2	521	Central Kalimantan
NPF	14	-	3	0	16	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan Desember 2015 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	169	3	108	1	656	Central Sulawesi
NPF	10	0	6	0	16	NPF
Sulawesi Selatan	630	596	426	312	2.095	South Sulawesi
NPF	39	32	24	46	32	NPF
Sulawesi Utara	97	7	77	4	258	North Sulawesi
NPF	7	2	7	2	29	NPF
Gorontalo	39	2	36	9	225	Gorontalo
NPF	10	1	4	0	19	NPF
Sulawesi Barat	8	3	12	5	144	West Sulawesi
NPF	2	-	1	-	1	NPF
Sulawesi Tenggara	159	6	107	11	530	South East Sulawesi
NPF	11	0	8	0	25	NPF
Nusa Tenggara Barat	524	1	162	33	901	West Nusa Tenggara
NPF	42	0	8	8	64	NPF
Bali	140	191	131	68	867	Bali
NPF	2	0	2	1	21	NPF
Nusa Tenggara Timur	59	1	14	-	139	East Nusa Tenggara
NPF	6	-	-	-	11	NPF
Maluku	16	-	15	-	66	Maluku
NPF	2	-	1	-	5	NPF
Papua	120	22	59	65	240	Papua
NPF	6	0	8	0	13	NPF
Maluku Utara	34	10	27	7	110	North Maluku
NPF	3	-	2	-	2	NPF
Papua Barat	27	5	36	5	75	West Papua
NPF	2	1	1	0	4	NPF
Lainnya	144	199	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	26.650	36.990	14.228	26.011	50.089	Total
NPF	1.808	2.076	977	1.060	1.534	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 Desember 2015 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	794	275	228	381	2.742	West Java
NPF	39	7	5	14	45	NPF
Banten	293	25	41	21	621	Banten
NPF	8	-	1	-	4	NPF
DKI Jakarta	1.331	7.054	791	5.278	12.533	DKI Jakarta
NPF	49	525	18	57	116	NPF
D.I Yogyakarta	171	58	64	96	520	DI Yogyakarta
NPF	5	0	0	-	3	NPF
Jawa Tengah	653	150	357	335	1.578	Central Java
NPF	18	2	3	3	14	NPF
Jawa Timur	945	576	347	1.222	2.892	East Java
NPF	49	2	6	22	30	NPF
Bengkulu	2	13	-	-	1	Bengkulu
NPF	2	-	-	-	-	NPF
Jambi	25	83	2	0	139	Jambi
NPF	2	-	-	-	2	NPF
Aceh	37	30	8	9	1.682	Nanggroe Aceh Darussalam
NPF	5	9	1	2	4	NPF
Sumatera Utara	955	491	242	644	1.600	North Sumatera
NPF	159	4	17	7	134	NPF
Sumatera Barat	185	85	60	35	1.005	West Sumatera
NPF	15	5	11	2	4	NPF
Riau	152	54	136	122	844	Riau
NPF	7	2	53	2	7	NPF
Sumatera Selatan	267	1	80	84	1.091	South Sumatera
NPF	21	0	3	4	49	NPF
Bangka Belitung	1	-	1	-	48	Bangka Belitung
NPF	-	-	-	-	0	NPF
Kepulauan Riau	48	7	18	1	882	Riau Islands
NPF	0	-	1	-	2	NPF
Lampung	4	2	-	7	36	Lampung
NPF	1	1	-	1	2	NPF
Kalimantan Selatan	169	120	68	209	533	South Kalimantan
NPF	19	7	19	8	12	NPF
Kalimantan Barat	116	-	16	14	579	West Kalimantan
NPF	1	-	0	-	-	NPF
Kalimantan Timur	296	379	63	29	706	East Kalimantan
NPF	48	1	1	-	30	NPF
Kalimantan Tengah	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan Desember 2015 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Selatan	231	123	142	272	911	South Sulawesi
NPF	15	0	20	7	11	NPF
Sulawesi Utara	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	West Sulawesi
NPF	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	21	6	17	7	291	West Nusa Tenggara
NPF	4	-	2	-	2	NPF
Bali	36	46	-	1	31	Bali
NPF	1	-	-	-	0	NPF
Nusa Tenggara Timur	-	-	-	-	-	East Nusa Tenggara
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	North Maluku
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	West Papua
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	6.732	9.577	2.682	8.770	31.268	Total
NPF	466	567	159	129	471	NPF

Miliar Rupiah (in Billion IDR)

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 Desember 2015
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - December 2015)
 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	Admistrasi Pemerintahan, dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	248	149	238	1.690	431	1.579	4.227	551	948	1.326	1.321	0	732	366	1.116	50	-	488	6.678	136	354	231	4.849	325	28.031	West Java
NPF	34	3	59	165	10	85	253	16	34	33	82	0	19	1	48	0	-	103	153	2	2	6	84	19	1.210	NPF
Banten	5	1	49	190	82	395	365	42	219	568	176	4	191	45	171	11	-	84	2.055	25	69	24	863	84	5.718	Banten
NPF	1	-	0	31	0	20	44	5	43	3	5	1	3	1	18	0	-	1	55	1	3	1	13	14	262	NPF
DKI Jakarta	3.891	612	5.102	9.406	5.485	4.734	8.679	656	6.863	11.584	4.863	251	761	652	1.147	17	-	493	11.450	597	488	7.204	2.459	1.585	88.981	DKI Jakarta
NPF	57	3	253	466	823	180	4	821	69	225	-	-	1	12	38	0	-	35	141	2	3	111	80	16	3.635	NPF
D.I Yogyakarta	33	7	1	39	4	183	302	56	26	346	66	-	85	48	52	11	-	108	907	5	8	23	302	95	2.707	DI Yogyakarta
NPF	2	5	-	2	-	-	10	3	0	4	5	-	-	-	3	0	-	2	13	-	-	0	1	2	51	NPF
Jawa Tengah	94	41	13	2.475	45	502	2.177	111	216	906	231	0	352	394	250	44	-	237	2.962	66	121	288	911	472	12.909	Central Java
NPF	2	1	1	62	0	10	102	8	8	37	9	-	0	1	13	1	-	5	72	6	10	1	51	9	407	NPF
Jawa Timur	235	71	45	2.968	58	1.374	2.983	181	921	1.581	1.052	0	313	359	447	52	0	208	5.520	156	180	57	1.213	645	20.352	East Java
NPF	21	2	0	43	1	79	150	11	10	34	20	-	19	20	44	1	0	13	97	3	6	1	59	22	657	NPF
Bengkulu	64	2	-	10	0	10	224	14	20	5	18	-	10	11	31	1	-	6	193	9	32	4	131	12	807	Bengkulu
NPF	5	0	-	1	-	0	23	2	-	0	1	-	-	0	1	-	-	1	3	-	2	0	3	1	42	NPF
Jambi	265	17	32	39	1	57	307	9	12	76	66	3	9	6	54	3	-	8	365	6	18	13	541	18	1.927	Jambi
NPF	18	0	29	11	0	4	18	3	0	1	13	0	0	2	6	-	-	1	22	0	1	1	10	0	139	NPF
Aceh	43	6	0	21	1	38	347	24	7	12	13	0	8	14	48	4	-	22	1.177	74	55	65	793	162	2.934	Nanggroe Aceh
NPF	9	0	-	3	-	5	73	7	2	1	3	-	0	2	6	0	-	5	10	0	6	0	16	0	151	NPF
Sumatera Utara	1.298	30	29	269	6	527	1.182	72	116	627	454	0	89	211	152	15	-	39	1.949	52	166	34	763	98	8.181	North Sumatera
NPF	102	5	0	16	0	84	163	7	4	6	31	-	1	9	28	0	-	4	160	3	8	1	37	6	674	NPF
Sumatera Barat	166	9	7	60	0	18	589	32	60	222	28	-	77	81	107	4	-	4	499	35	73	19	1.011	468	3.570	West Sumatera
NPF	18	1	0	2	-	3	50	2	3	0	1	-	3	0	7	0	-	1	30	1	1	1	11	2	138	NPF
Riau	491	1	26	25	40	189	404	41	130	22	178	-	54	38	100	3	-	20	869	31	35	25	781	16	3.519	Riau
NPF	79	0	1	5	-	9	32	3	7	1	9	-	4	0	7	0	-	3	23	-	3	0	12	1	200	NPF
Sumatera Selatan	325	5	116	103	119	250	523	50	45	31	81	1	66	49	90	3	-	105	1.266	15	39	16	757	20	4.075	South Sumatera
NPF	60	0	15	5	-	32	50	4	4	2	8	0	0	1	7	0	-	20	55	0	3	1	43	3	312	NPF
Bangka Belitung	11	1	0	2	-	6	36	1	25	1	25	1	-	-	7	0	-	-	46	3	2	2	137	-	289	Bangka Belitung
NPF	-	0	-	-	-	1	1	0	-	-	-	-	-	-	0	-	-	-	-	-	-	2	-	-	5	NPF
Kepulauan Riau	1	1	32	62	3	69	146	11	173	30	32	-	22	5	49	2	-	34	1.104	48	39	24	641	7	2.536	Riau Islands
NPF	0	0	-	0	1	1	7	0	0	0	0	-	-	0	3	-	-	0	12	0	0	0	5	-	31	NPF
Lampung	106	11	2	128	1	36	442	17	42	279	29	0	63	69	37	12	-	7	466	12	15	33	229	17	2.053	Lampung
NPF	7	0	0	3	-	0	27	3	2	3	7	-	16	10	2	0	-	1	23	0	0	0	8	2	115	NPF
Kalimantan Selatan	154	33	254	33	132	213	321	13	343	75	82	-	23	100	106	2	-	56	935	29	36	32	167	11	3.152	South Kalimantan
NPF	0	1	39	7	-	10	46	1	62	1	15	-	-	-	6	-	-	6	30	6	1	1	5	1	240	NPF
Kalimantan Barat	429	3	1	13	0	81	253	25	177	242	29	3	2	5	62	2	-	31	461	42	43	40	1.045	12	2.999	West Kalimantan
NPF	9	0	-	0	-	8	14	1	2	-	2	0	1	0	1	4	0	-	0	1	9	0	11	0	67	NPF
Kalimantan Timur	23	7	102	67	4	423	405	25	377	453	247	-	29	12	101	3	-	76	1.001	24	36	58	639	16	4.130	East Kalimantan
NPF	8	1	8	4	-	13	66	2	28	9	23	-	0	-	18	0	-	13	54	1	3	0	14	0	266	NPF
Kalimantan Tengah	13	1	0	2	0	16	123	3	9	2	13	0	3	2	18	10	-	9	365	9	35	6	96	9	745	Central Kalimantan
NPF	0	-	-	-	-	3	11	0	-	-	2	-	-	-	1	1	-	0	8	0	1	0	2	5	34	NPF
Sulawesi Tengah	14	19	0	7	0	20	155	7	7	2	14	-	4	2	21	2	-	7	185	1	31	5	432	2	937	Central Sulawesi
NPF	0	0	-	0	-	3	8	1	0	1	0	-	-	0	3	-	-	0	12	-	0	0	3	-	32	NPF
Sulawesi Selatan	12	22	82	168	9	269	535	82	69	695	278	-	226	49	182	3	-	52	1.337	14	177	687	705	87	5.738	South Sulawesi
NPF	0	0	16	48	-	11	69	4	8	6	10	-	1	0	5	0	-	4	25	0	8	0	8	2	226	NPF
Sulawesi Utara	8	3	1	5	0	6	112	8	7	0	6	0	1	2	24	0	-	2	70	4	3	5	169	7	444	North Sulawesi
NPF	-	-	-	1	-	1	10	0	2	0	1	-	0	-	3	-	-	-	12	0	0	1	13	2	47	NPF
Gorontalo	1	1	-	4	-	13	29	12	-	1	6	-	2	0	15	1	-	1	109	4	5	1	92	15	311	Gorontalo
NPF	0	0	-	0	-	3	6	2	-	0	-	-	-	-	2	-	-	1	12	0	-	0	3	4	33	NPF
Sulawesi Barat	2	0	1	1	-	4	6	1	-	-	5	-	1	3	5	-	-	-	103	-	5	2	28	5	172	West Sulawesi
NPF	0	-	1	-	-	-	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	0	0	-	4	NPF
Sulawesi Tenggara	1	4	4	7	1	24	170	7	7	1	15	-	11	2	21	3	-	3	244	4	63	4	172	42	813	South East Sulawesi
NPF	0	0	0	0	-	0	14	0	0	-	0	-	0	-	3	0	-	2	13	-	5	-	3	3	45	NPF
Nusa Tenggara Barat	15	9	5	25	2																					

Miliar Rupiah (in Billion IDR)

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Desember 2015
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - December 2015)
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	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6			
Jawa Barat	245	148	227	1.498	420	1.199	3.987	533	843	1.141	1.195	0	725	341	945	50	-	284	4.380	111	250	135	4.752	200	23.610	West Java	
NPF	34	3	59	163	0	81	248	5	20	33	76	0	19	1	36	0	-	99	112	2	2	3	83	18	1.100	NPF	
Banten	5	1	49	183	82	247	362	42	218	456	164	4	188	44	143	11	-	18	1.475	21	56	23	846	78	4.716	Banten	
NPF	1	-	0	31	0	15	43	5	43	3	5	1	3	1	16	0	-	1	51	0	3	1	13	14	249	NPF	
DKI Jakarta	3.263	471	3.867	7.142	5.078	3.787	6.784	428	6.072	7.014	3.909	251	681	627	1.007	17	-	345	4.311	208	215	3.121	2.047	1.349	61.993	DKI Jakarta	
NPF	57	0	229	381	421	175	744	2	266	64	217	0	1	6	34	0	-	35	75	1	2	72	77	11	2.870	NPF	
D.I Yogyakarta	7	7	1	33	3	89	281	29	9	264	28	-	69	42	41	11	-	63	557	1	5	6	186	63	1.797	DI Yogyakarta	
NPF	2	5	-	2	-	-	10	3	0	1	5	-	-	-	1	0	-	2	10	-	-	-	1	2	43	NPF	
Jawa Tengah	83	40	5	2.329	45	224	1.875	73	209	674	166	0	253	182	202	44	-	188	1.795	65	68	243	765	307	9.835	Central Java	
NPF	2	1	1	60	0	7	99	2	8	32	6	-	0	1	10	1	-	5	64	6	7	1	51	6	367	NPF	
Jawa Timur	224	68	45	2.175	57	998	2.646	156	722	838	869	0	258	326	254	51	0	72	2.800	68	101	37	1.131	475	14.370	East Java	
NPF	17	2	0	41	1	75	146	4	4	24	4	-	19	18	22	1	0	13	69	3	5	1	59	21	549	NPF	
Bengkulu	64	2	-	10	0	10	224	12	6	5	18	-	10	11	31	1	-	6	193	9	32	3	131	12	790	Bengkulu	
NPF	5	0	-	1	-	0	23	1	-	0	1	-	-	0	1	-	-	1	3	-	2	0	3	1	41	NPF	
Jambi	247	17	32	39	1	56	273	7	12	21	66	3	9	6	54	3	-	8	354	6	15	7	429	12	1.678	Jambi	
NPF	18	0	29	11	0	4	18	1	0	1	13	0	0	2	6	-	-	1	21	0	1	1	10	0	136	NPF	
Aceh	42	4	0	20	0	22	292	23	5	12	9	0	7	14	47	4	-	20	251	13	41	8	324	6	1.167	Nanggroe Aceh	
NPF	9	0	-	3	-	5	58	7	2	1	1	-	0	2	6	0	-	5	9	0	4	0	15	0	130	NPF	
Sumatera Utara	772	18	29	186	4	171	806	50	59	168	70	-	80	203	125	14	-	30	693	42	41	13	641	33	4.249	North Sumatera	
NPF	88	0	0	8	0	20	108	4	4	6	5	-	0	5	20	0	-	3	41	3	-	0	36	1	353	NPF	
Sumatera Barat	121	7	7	44	0	17	435	27	21	153	22	-	73	69	97	4	-	4	485	35	69	14	485	11	2.200	West Sumatera	
NPF	4	1	-	2	-	3	35	1	3	0	1	-	3	0	6	0	-	1	29	1	1	1	10	0	102	NPF	
Riau	376	1	25	19	40	42	354	33	78	22	139	-	54	29	74	3	-	10	527	6	24	18	328	8	2.211	Riau	
NPF	38	0	1	2	-	3	22	3	6	1	7	-	4	0	6	0	-	3	18	-	3	0	11	0	129	NPF	
Sumatera Selatan	320	5	115	55	119	86	507	35	16	31	58	1	49	43	41	3	-	46	639	15	34	15	311	8	2.552	South Sumatera	
NPF	59	0	14	5	-	13	49	4	3	2	6	0	0	1	6	0	-	19	32	0	3	1	19	1	237	NPF	
Bangka Belitung	11	1	0	2	-	6	35	5	1	25	1	-	-	1	7	0	-	-	46	3	2	2	90	-	239	Bangka Belitung	
NPF	-	0	-	-	-	1	1	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	2	-	5	NPF	
Kepulauan Riau	1	1	32	62	3	27	141	10	173	29	31	-	22	5	45	2	-	12	628	6	19	6	321	2	1.580	Riau Islands	
NPF	0	0	-	0	1	1	7	0	0	0	0	-	0	-	3	-	-	-	10	-	0	0	4	-	28	NPF	
Lampung	105	11	2	128	1	36	437	17	42	277	27	0	63	68	37	12	-	7	449	12	14	15	229	17	2.003	Lampung	
NPF	7	0	0	3	-	0	26	2	2	3	6	-	16	10	2	0	-	1	22	0	0	0	8	2	110	NPF	
Kalimantan Selatan	154	11	247	27	132	51	223	10	272	18	41	-	21	97	29	2	-	40	467	15	31	11	144	9	2.052	South Kalimantan	
NPF	0	1	34	0	-	2	26	0	62	1	7	-	-	-	2	-	-	6	20	6	1	0	3	1	174	NPF	
Kalimantan Barat	427	3	1	10	0	71	243	19	176	142	17	3	2	4	58	2	-	31	454	42	43	38	474	12	2.275	West Kalimantan	
NPF	9	0	-	0	-	8	14	0	2	-	2	1	0	1	4	0	-	0	9	1	4	0	11	0	66	NPF	
Kalimantan Timur	12	4	97	65	3	209	369	22	374	74	220	-	25	10	60	3	-	41	615	20	27	55	334	16	2.657	East Kalimantan	
NPF	1	1	8	3	-	10	59	1	28	0	14	-	0	-	5	0	-	13	29	1	0	0	12	0	185	NPF	
Kalimantan Tengah	13	1	0	2	0	16	123	3	9	2	13	0	3	2	18	10	-	9	365	9	35	6	96	9	745	Central Kalimantan	
NPF	0	-	-	-	-	3	11	0	-	-	2	-	-	-	1	1	-	0	8	0	1	0	2	5	34	NPF	
Sulawesi Tengah	14	19	0	7	0	20	155	7	7	2	14	-	4	2	21	2	-	7	185	1	31	5	432	2	937	Central Sulawesi	
NPF	0	0	-	0	-	3	8	1	0	1	0	-	-	0	3	-	-	0	12	-	0	-	3	-	32	NPF	
Sulawesi Selatan	12	10	18	165	2	120	406	74	40	548	197	-	213	48	77	2	-	34	649	10	112	682	614	27	4.059	South Sulawesi	
NPF	0	0	-	48	-	2	65	3	3	6	10	-	-	0	1	0	-	4	17	0	7	0	8	0	173	NPF	
Sulawesi Utara	8	3	1	5	0	6	112	8	7	0	6	0	1	2	24	0	-	2	70	4	3	5	169	7	444	North Sulawesi	
NPF	-	-	-	1	-	1	10	0	2	0	3	-	0	-	3	-	-	-	12	0	0	0	1	13	2	47	NPF
Gorontalo	1	1	-	4	-	13	29	12	-	1	6	-	2	0	15	1	-	1	109	4	5	1	92	15	311	Gorontalo	
NPF	0	0	-	0	-	3	6	2	-	0	-	-	-	-	2	-	-	1	12	0	-	0	3	4	33	NPF	
Sulawesi Barat	2	0	1	1	-	4	6	1	-	-	5	-	1	3	5	-	-	-	103	-	5	2	28	5	172	West Sulawesi	
NPF	0	-	1	-	-	-	1	0	-	-	0	-	-	-	1	-	-	-	1	-	-	-	0	-	4	NPF	
Sulawesi Tenggara	1	4	4	7	1	24	170	7	7	1	15	-	11	2	21	3	-	3	244	4	63	4	172	42	813	South East Sulawesi	
NPF	0	0	0	0	0	0	14	0	0	-	0	-	-	-	3	0	-	2	13	-	5	-	3	3	45	NPF	
Nusa Tenggara Barat	14	8	4	24	2	22	518	18	6	11	9	0	7	13	41	10	-	16	409	2	33	6	405				

Miliar Rupiah (in Billion IDR)

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 Desember 2015
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - December 2015)
 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	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan 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	3	1	11	193	11	380	241	17	105	185	126	-	6	25	171	-	-	204	2.297	24	103	96	97	124	4.421	West Java	
NPF	-	0	-	2	9	3	5	11	14	-	6	-	-	-	12	-	-	4	41	-	-	3	1	0	111	NPF	
Banten	-	-	-	7	-	148	3	0	1	112	12	-	4	0	28	-	-	65	579	5	13	2	16	6	1.002	Banten	
NPF	-	-	-	-	-	6	1	-	-	-	0	-	-	-	1	-	-	1	4	0	0	0	-	13	NPF		
DKI Jakarta	628	141	1.235	2.264	408	947	1.896	228	791	4.570	954	-	79	25	140	0	-	148	7.139	390	273	4.083	413	235	26.988	DKI Jakarta	
NPF	-	3	24	85	401	5	78	2	28	5	7	-	-	5	4	-	-	-	66	1	1	39	3	6	765	NPF	
D.I Yogyakarta	25	-	-	6	2	94	20	27	17	82	37	-	16	6	11	0	-	45	350	4	3	17	116	31	910	DI Yogyakarta	
NPF	-	-	-	-	-	-	0	-	-	3	0	-	-	-	2	-	-	-	3	-	-	0	0	0	8	NPF	
Jawa Tengah	11	1	8	147	-	279	302	38	7	232	65	-	98	212	48	0	-	49	1.167	1	53	45	146	166	3.074	Central Java	
NPF	-	-	-	2	-	3	3	6	-	6	3	-	-	-	3	-	-	-	8	-	2	0	1	3	39	NPF	
Jawa Timur	11	3	0	793	0	376	337	25	199	744	183	-	55	34	192	1	-	136	2.451	88	79	20	83	170	5.982	East Java	
NPF	4	0	-	2	-	4	4	7	6	10	16	-	-	1	23	-	-	0	28	0	0	1	1	0	108	NPF	
Bengkulu	-	-	-	-	-	-	0	2	13	-	-	-	-	-	-	-	-	-	-	-	-	1	0	-	17	Bengkulu	
NPF	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	NPF	
Jambi	18	0	-	0	0	0	34	2	-	55	-	-	-	-	0	-	-	-	11	-	3	6	112	6	249	Jambi	
NPF	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	1	-	1	-	0	-	4	NPF	
Aceh	1	1	0	1	1	17	54	0	2	-	4	-	0	0	1	0	-	2	925	61	14	57	469	156	1.767	Nanggroe Aceh	
NPF	0	-	-	0	-	-	15	-	-	-	2	-	-	-	-	-	-	0	1	-	2	0	1	-	22	NPF	
Sumatera Utara	527	12	0	83	2	356	375	22	57	459	383	0	8	8	27	0	-	9	1.256	10	126	21	123	65	3.932	North Sumatera	
NPF	14	4	-	7	0	64	56	2	0	0	26	-	0	4	9	0	-	0	118	-	8	0	2	6	321	NPF	
Sumatera Barat	46	2	0	17	0	1	154	5	40	69	6	-	4	13	9	0	-	-	14	0	4	5	526	457	1.370	West Sumatera	
NPF	14	1	0	1	-	0	15	1	0	0	0	-	0	-	1	-	-	-	1	-	-	0	1	2	36	NPF	
Riau	115	1	1	7	0	147	50	8	51	-	40	-	0	9	27	0	-	10	342	24	11	6	453	8	1.309	Riau	
NPF	41	0	0	3	-	5	10	0	1	-	3	-	-	-	1	-	-	-	6	-	-	0	1	0	71	NPF	
Sumatera Selatan	5	-	1	47	-	164	16	14	29	-	23	-	18	7	48	-	-	59	627	-	5	1	445	13	1.523	South Sumatera	
NPF	1	-	1	-	-	19	1	-	1	-	1	-	0	-	1	-	-	0	23	-	-	-	23	2	75	NPF	
Bangka Belitung	0	0	-	0	-	0	1	0	-	-	-	-	-	-	-	-	-	-	1	-	-	0	47	-	49	Bangka Belitung	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	NPF	
Kepulauan Riau	-	-	-	0	-	42	5	0	0	1	0	-	0	0	4	0	-	21	476	42	20	18	320	5	956	Riau Islands	
NPF	-	-	-	0	0	0	0	-	-	-	-	-	-	-	0	-	-	0	2	0	-	-	0	-	3	NPF	
Lampung	1	-	-	-	-	-	5	1	-	2	3	-	-	1	-	-	-	-	17	-	1	18	-	0	50	Lampung	
NPF	-	-	-	-	-	-	1	-	-	0	2	-	-	-	-	-	-	-	5	-	-	0	-	-	5	NPF	
Kalimantan Selatan	0	22	7	6	-	162	98	3	71	57	42	-	2	3	77	-	-	16	468	14	5	21	24	2	1.100	South Kalimantan	
NPF	-	-	5	6	-	8	20	1	0	0	8	-	-	-	4	-	-	0	10	0	-	0	2	-	65	NPF	
Kalimantan Barat	1	-	-	2	0	10	10	6	1	100	12	-	0	1	3	-	-	-	7	-	-	2	570	-	725	West Kalimantan	
NPF	0	-	-	0	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF	
Kalimantan Timur	11	3	5	2	0	214	36	3	4	379	27	-	4	2	41	-	-	35	385	4	9	2	305	0	1.473	East Kalimantan	
NPF	7	-	0	0	-	3	6	1	-	9	9	-	-	-	13	-	-	-	25	1	3	0	2	-	80	NPF	
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	12	63	4	6	150	130	8	29	147	81	-	13	1	106	0	-	17	688	3	64	6	90	60	1.680	South Sulawesi	
NPF	0	-	16	0	-	10	4	1	5	-	1	-	1	-	4	-	-	-	8	-	1	0	0	2	53	NPF	
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	North Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	West Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	1	1	0	2	0	13	21	7	0	0	2	-	1	0	2	0	-	-	61	1	2	36	191	-	341	West Nusa	
NPF	0	-	-	0	0	-	1	4	-	-	0	-	-	-	0	0	-	-	1	-	-	1	1	-	8	NPF	
Bali	-	-	-	-	-	2	31	1	-	48	-	-	-	-	-	-	-	-	31	-	-	0	-	0	114	Bali	
NPF	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	1	NPF	
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	East Nusa
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Maluku
NPF																											

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	2014			2015												Indicator
	Okt ¹⁾	Nov ¹⁾	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
I. Dana Pihak Ketiga	6,62	6,44	6,72	6,26	6,57	6,37	6,07	6,30	6,09	6,11	6,03	6,07	5,72	5,74	5,88	1. Third Party Fund
1. Giro iB Wadiah	1,30	1,29	1,25	1,42	1,34	1,26	1,30	1,24	1,22	1,27	1,27	1,23	1,27	1,22	1,18	1. iB Demand Deposits Wadia
a. Rupiah	1,34	1,33	1,29	1,48	1,38	1,32	1,37	1,28	1,25	1,32	1,32	1,27	1,30	1,24	1,20	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,04	1,04	1,08	1,06	1,07	1,05	1,07	1,06	1,03	1,02	1,02	b. Valas
2. Tabungan iB Wadiah	2,98	4,09	4,81	4,02	4,20	4,46	3,77	4,19	4,20	4,24	4,15	4,44	3,64	3,70	4,33	2. iB Saving Deposits Wadia
a. Rupiah	2,98	4,09	4,81	4,02	4,20	4,46	3,77	4,19	4,20	4,24	4,15	4,44	3,64	3,70	4,33	a. Rupiah
b. Valas	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	1,77	2,00	b. Valas
3. Giro iB Mudharabah	1,54	1,59	1,58	1,38	1,61	2,37	1,45	1,96	1,61	1,51	1,82	1,80	1,74	2,44	2,89	3. iB Demand Deposits Mudharabah
a. Rupiah	1,54	1,59	1,58	1,38	1,61	2,39	1,45	1,97	1,61	1,51	1,82	1,80	1,74	2,44	2,89	a. Rupiah
b. Valas	1,54	1,59	1,58	1,38	1,61	2,37	1,45	1,96	1,61	1,51	1,82	1,80	1,74	2,44	2,89	b. Valas
4. Tabungan iB Mudharabah	4,45	4,14	4,37	3,88	4,16	4,25	3,73	4,05	4,00	3,86	3,95	3,99	3,23	3,46	3,59	4. iB Saving Deposits Mudharabah
a. Rupiah	4,48	4,18	4,40	3,92	4,20	4,29	3,76	4,09	4,04	3,89	4,00	3,99	3,23	3,46	3,59	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,01	1,01	1,01	1,01	1,01	1,01	1,32	1,96	1,05	1,05	b. Valas
5. Deposito iB Mudharabah	7,82	7,68	8,06	7,61	7,98	7,69	7,52	7,79	7,43	7,54	7,32	7,35	7,02	6,96	7,17	5. iB Time Deposits Mudharabah
a. Rupiah	8,04	7,86	8,22	7,77	8,16	7,88	7,67	7,96	7,63	7,69	7,51	7,56	7,38	7,32	7,48	a. Rupiah
i. 1 Bulan	8,81	7,84	8,16	7,69	7,93	7,92	7,71	8,03	7,61	7,61	7,50	7,35	7,19	7,14	7,45	1). 1 month
ii. 3 Bulan	9,14	8,12	8,43	8,10	8,32	8,29	8,09	8,40	7,92	7,94	7,92	7,70	7,59	7,52	7,80	2). 3 month
iii. 6 Bulan	8,57	7,68	8,02	7,06	7,47	7,56	7,30	7,87	7,44	7,36	7,17	7,02	6,71	6,59	6,82	3). 6 month
iv. 12 Bulan	7,62	7,03	7,31	6,83	7,05	6,88	7,05	6,88	7,05	6,65	6,50	6,30	6,40	6,38	6,42	4). 12 month
v. > 12 Bulan	11,39	12,81	11,02	11,56	12,91	11,98	8,74	13,00	11,87	10,89	11,37	10,89	6,38	6,01	6,12	5). >12 month
b. Valas	3,41	3,92	4,07	4,02	3,90	3,83	3,49	4,44	3,21	4,13	3,14	2,94	2,46	1,96	2,85	b. Foreign Currency
i. 1 Bulan	3,25	3,64	3,70	3,63	3,70	3,95	3,54	4,49	3,02	4,03	3,02	2,51	2,46	2,21	3,48	1). 1 month
ii. 3 Bulan	3,44	3,76	4,32	3,71	3,63	4,34	3,68	3,90	3,12	4,35	2,98	2,32	2,43	2,25	4,26	2). 3 month
iii. 6 Bulan	2,82	3,18	3,31	4,38	4,27	4,20	3,97	6,00	2,87	3,40	3,20	3,94	2,56	2,11	2,61	3). 6 month
iv. 12 Bulan	2,83	4,02	2,24	2,31	3,80	2,21	2,09	4,42	3,23	3,82	3,11	3,21	2,40	2,17	2,34	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	2,00	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,05	13,07	13,07	12,98	13,00	12,92	13,00	13,01	13,09	12,98	13,31	13,31	12,74	12,71	12,69	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	12,88	12,85	12,70	12,36	12,38	12,09	11,97	11,66	11,88	11,63	11,77	11,77	11,43	11,40	11,52	1. Profit Sharing Financing
a. Mudharabah	12,77	12,74	12,79	12,92	12,67	12,63	12,67	12,06	12,10	12,13	11,64	11,64	12,10	11,98	12,21	a. Mudharabah
i. Rupiah	12,84	12,81	12,79	12,92	12,67	12,63	12,68	12,06	12,10	12,13	11,64	11,64	12,17	11,98	12,21	i. Rupiah
ii. Valas	2,00	2,00	-	-	-	7,00	7,00	7,00	7,00	7,00	-	-	3,19	7,00	7,00	ii. Foreign Currency
b. Musyarakah	12,90	12,87	12,66	12,21	12,30	11,96	11,79	11,56	11,82	11,50	11,80	11,80	11,25	11,26	11,35	b. Musyarakah
i. Rupiah	13,04	13,00	13,05	12,60	12,72	12,60	12,49	12,27	12,30	11,99	12,02	12,02	11,74	11,75	11,83	i. Rupiah
ii. Valas	9,53	9,64	7,18	6,89	6,49	5,84	5,23	5,74	7,09	6,88	8,78	8,78	6,62	6,64	6,65	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	27,50	27,60	28,40	28,37	29,70	29,17	29,38	35,63	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	27,50	27,60	28,40	28,37	29,70	29,17	29,38	35,63	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,12	13,18	13,25	13,28	13,30	13,35	13,53	13,72	13,73	13,70	14,12	14,12	13,48	13,46	13,37	2. Receivables/Acceptables
a. Murabahah	13,61	13,65	13,68	13,63	13,60	13,61	13,68	13,72	13,73	13,69	14,12	14,12	13,46	13,44	13,36	a. Murabahah
i. Rupiah	13,89	13,96	14,00	13,95	13,95	13,95	14,02	14,06	14,06	14,02	14,53	14,53	13,78	13,75	13,67	i. Rupiah
ii. Valas	8,62	8,31	8,29	8,26	8,06	8,09	8,03	8,14	8,19	8,26	8,36	8,36	8,37	8,36	8,27	ii. Foreign Currency
b. Qardh	3,72	3,85	4,12	5,29	6,34	7,24	9,67	13,81	13,99	13,97	14,10	14,10	14,16	14,21	13,58	b. Qardh
i. Rupiah	3,73	3,85	4,12	5,29	6,34	7,23	9,73	13,82	13,99	13,97	14,10	14,10	14,16	14,21	13,58	i. Rupiah
ii. Valas	1,00	1,00	1,00	1,00	1,00	7,88	7,89	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	ii. Foreign Currency
c. Istishna'	13,23	13,21	13,22	13,26	13,26	13,22	13,21	13,25	13,28	13,31	13,08	13,08	13,30	13,27	13,26	c. Istishna'
i. Rupiah	13,23	13,21	13,22	13,26	13,26	13,22	13,21	13,25	13,28	13,31	13,08	13,08	13,30	13,27	13,26	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,62	9,75	9,88	9,92	9,95	10,07	10,13	10,13	10,18	10,24	10,92	10,92	10,44	10,38	10,51	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,32	11,32	11,31	11,32	11,23	11,33	11,32	11,31	11,29	11,29	11,28	11,28	11,28	11,27	11,27	a. Syndication Financing
i. Rupiah	11,50	11,50	11,50	11,50	11,50	11,53	11,52	11,51	11,50	11,50	11,50	11,50	11,50	11,50	11,50	i. Rupiah
ii. Valas	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	ii. Foreign Currency
b. Pembiayaan secara Channeling	19,74	18,27	17,76	17,70	17,66	17,43	15,95	15,97	16,05	15,97	-	-	15,16	15,19	16,74	b. Financing through Channeling
i. Rupiah	19,74	18,27	17,76	17,70	17,66	17,43	15,95	15,97	16,05	15,97	-	-	15,16	15,19	16,74	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,57	9,71	9,84	9,88	9,92	10,03	10,10	10,11	10,15	10,22	10,87	10,87	10,42	10,35	10,50	d. Other Ijarah
i. Rupiah	10,31	10,50	10,63	10,66	10,69	10,80	10,86	10,88	10,91	10,96	11,36	11,36	11,14	11,07	11,22	i. Rupiah
ii. Valas	6,89	6,86	6,86	6,84	6,83	6,85	6,83	6,85	6,89	6,87	7,96	7,96	6,91	6,79	6,62	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: 1) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.7 dan SPS Tabel 36

Note: 1) Revised figures, based on LSMK start on June 2014 and published on October 2014 and June 2015 in Indonesia Banking Statistics (SPI) Table 2.7 and Sharia Banking Statistic (SPS) Table 36

**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	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
I. Dana Pihak Ketiga	6,69	6,54	6,84	6,23	6,65	6,41	6,04	6,43	6,14	6,28	6,21	6,31	5,83	5,86	5,99	I. Third Party Fund
1. Giro iB Wadiah	1,33	1,31	1,25	1,39	1,31	1,25	1,32	1,26	1,24	1,28	1,28	1,25	1,30	1,22	1,18	1. iB Demand Deposits Wadia
a. Rupiah	1,39	1,36	1,30	1,46	1,37	1,33	1,41	1,31	1,29	1,34	1,35	1,30	1,34	1,26	1,21	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,04	1,08	1,06	1,07	1,06	1,07	1,06	1,03	1,02	1,02	b. Valas
2. Tabungan iB Wadiah	3,20	4,40	5,20	4,32	4,53	4,79	3,84	4,35	4,40	4,41	4,38	4,74	3,83	3,91	4,40	2. iB Saving Deposits Wadia
a. Rupiah	3,20	4,40	5,20	4,32	4,53	4,79	3,84	4,35	4,40	4,41	4,38	4,74	3,83	3,91	4,40	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Valas
3. Giro iB Mudharabah	2,01	2,02	2,14	2,11	2,12	1,68	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	3. iB Demand Deposits Mudharabah
a. Rupiah	2,01	2,02	2,14	2,11	2,12	1,68	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	a. Rupiah
b. Valas	2,01	2,02	2,14	2,11	2,12	1,68	1,46	2,49	1,38	1,52	1,63	1,63	1,49	1,53	1,70	b. Valas
4. Tabungan iB Mudharabah	4,51	4,15	4,44	3,85	4,32	4,32	3,80	4,22	3,98	3,96	4,10	4,13	3,15	3,45	3,65	4. iB Saving Deposits Mudharabah
a. Rupiah	4,51	4,15	4,44	3,85	4,32	4,32	3,80	4,22	3,98	3,96	4,10	4,13	3,15	3,45	3,65	a. Rupiah
b. Valas	1,95	1,92	1,95	1,90	1,87	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	b. Valas
5. Deposito iB Mudharabah	7,90	7,80	8,16	7,57	7,98	7,70	7,45	7,95	7,51	7,72	7,50	7,64	7,18	7,14	7,32	5. iB Time Deposits Mudharabah
a. Rupiah	8,10	7,95	8,32	7,71	8,15	7,86	7,59	8,06	7,69	7,86	7,65	7,81	7,56	7,53	7,68	a. Rupiah
i. 1 Bulan	9,11	7,88	8,16	7,48	7,91	7,86	7,51	7,95	7,74	7,79	7,74	7,70	7,41	7,52	7,80	1). 1 month
ii. 3 Bulan	9,56	8,25	8,52	7,87	8,36	8,20	7,90	8,41	8,13	8,20	8,20	8,17	7,89	8,02	8,21	2). 3 month
iii. 6 Bulan	8,77	7,65	7,98	7,02	7,32	7,65	7,04	7,59	7,45	7,44	7,33	7,31	6,94	7,02	7,30	3). 6 month
iv. 12 Bulan	7,63	6,92	7,17	6,70	6,91	6,96	6,80	6,90	6,67	6,56	6,48	6,44	6,32	6,37	6,51	4). 12 month
v. > 12 Bulan	13,28	12,85	11,02	12,04	12,92	12,14	8,73	13,11	12,37	10,92	12,33	10,92	6,26	6,02	13,46	5). >12 month
b. Valas	3,61	4,40	4,41	4,39	4,19	4,22	3,77	5,51	3,72	4,57	3,74	3,75	2,73	2,14	3,04	b. Foreign Currency
i. 1 Bulan	3,53	4,38	4,17	4,26	4,12	4,75	3,99	5,98	4,00	5,00	4,00	4,00	2,94	2,41	3,63	1). 1 month
ii. 3 Bulan	3,90	4,94	4,90	4,21	4,09	4,94	3,99	5,95	4,00	5,00	4,00	4,00	3,13	2,51	4,57	2). 3 month
iii. 6 Bulan	2,94	3,42	3,34	4,58	4,37	4,30	4,00	6,00	4,00	5,00	4,00	4,00	2,59	2,21	2,65	3). 6 month
iv. 12 Bulan	2,80	4,02	3,91	4,14	4,03	3,83	4,00	6,00	4,00	5,00	4,00	4,00	2,45	2,17	2,35	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	2,00	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	13,40	13,44	13,53	13,40	13,41	13,40	13,53	13,56	13,57	13,49	13,31	13,24	13,24	13,10	13,12	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	13,14	13,14	13,23	12,76	12,76	12,62	12,53	12,14	12,16	11,97	11,77	11,81	11,81	11,46	11,67	1. Profit Sharing Financing
a. Mudharabah	12,98	12,90	13,00	13,26	12,78	12,69	12,76	11,89	11,89	11,88	11,64	11,75	11,75	11,29	11,75	a. Mudharabah
i. Rupiah	13,10	13,02	13,00	13,26	12,78	12,69	12,76	11,89	11,89	11,88	11,64	11,75	11,75	11,29	11,75	i. Rupiah
ii. Valas	2,00	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	13,16	13,17	13,27	12,66	12,75	12,60	12,48	12,18	12,21	11,99	11,80	11,82	11,82	11,49	11,65	b. Musyarakah
i. Rupiah	13,33	13,34	13,45	12,85	12,97	12,81	12,68	12,41	12,43	12,22	12,02	12,10	12,10	11,72	11,91	i. Rupiah
ii. Valas	9,57	9,67	9,57	8,95	8,34	8,58	8,57	8,12	9,07	8,77	8,78	8,30	8,30	8,38	7,97	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	27,50	27,60	28,40	28,37	29,70	29,17	29,38	35,63	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	27,50	27,60	28,40	28,37	29,70	29,17	29,38	35,63	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,52	13,59	13,67	13,70	13,73	13,78	14,01	14,27	14,29	14,27	14,12	14,02	14,02	14,00	13,92	2. Receivables/Acceptables
a. Murabahah	14,16	14,22	14,25	14,18	14,14	14,15	14,23	14,29	14,31	14,28	14,12	14,02	14,02	13,99	13,93	a. Murabahah
i. Rupiah	14,51	14,60	14,64	14,57	14,56	14,57	14,66	14,72	14,72	14,69	14,53	14,47	14,47	14,38	14,32	i. Rupiah
ii. Valas	8,85	8,52	8,52	8,49	8,26	8,30	8,22	8,35	8,40	8,37	8,36	8,48	8,48	8,59	8,50	ii. Foreign Currency
b. Qardh	3,47	3,64	3,92	5,13	6,18	7,12	9,62	13,84	14,03	14,03	14,10	14,03	14,03	14,28	13,64	b. Qardh
i. Rupiah	3,47	3,64	3,93	5,13	6,18	7,10	9,68	13,86	14,04	14,03	14,10	14,03	14,03	14,28	13,64	i. Rupiah
ii. Valas	1,00	1,00	1,00	1,00	1,00	7,88	7,89	13,00	13,00	13,00	13,00	13,00	13,00	13,00	13,00	ii. Foreign Currency
c. Istishna'	12,92	12,84	12,80	12,79	12,78	12,59	12,57	12,51	12,52	12,58	13,08	13,05	13,05	13,14	13,15	c. Istishna'
i. Rupiah	12,92	12,84	12,80	12,79	12,78	12,59	12,57	12,51	12,52	12,58	13,08	13,05	13,05	13,14	13,15	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,53	10,02	10,27	10,40	10,37	10,57	10,66	10,67	10,78	10,86	10,92	11,05	11,05	11,03	11,38	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,32	11,32	11,31	11,32	11,23	11,33	11,32	11,31	11,29	11,29	11,28	11,27	11,27	11,27	11,27	a. Syndication Financing
i. Rupiah	11,50	11,50	11,50	11,50	11,50	11,53	11,52	11,51	11,50	11,50	11,50	11,50	11,50	11,50	11,50	i. Rupiah
ii. Valas	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,25	9,83	10,12	10,27	10,24	10,47	10,57	10,58	10,72	10,80	10,87	11,02	11,02	11,00	11,40	d. Other Ijarah
i. Rupiah	9,74	10,49	10,84	10,85	10,79	11,02	11,14	11,20	11,29	11,31	11,36	11,45	11,45	11,42	11,84	i. Rupiah
ii. Valas	7,73	7,70	7,70	7,82	7,84	7,97	7,83	7,83	7,88	7,91	7,96	8,11	8,11	8,55	8,51	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
I. Dana Pihak Ketiga	6,34	6,06	6,28	6,34	6,28	6,24	6,15	5,84	5,92	5,52	5,39	5,28	5,39	5,86	5,51	1. Third Party Fund
1. Giro iB Wadiah	1,14	1,23	1,24	1,52	1,42	1,29	1,25	1,13	1,13	1,21	1,23	1,18	1,18	1,22	1,17	1. iB Demand Deposits Wadia
a. Rupiah	1,14	1,23	1,24	1,53	1,41	1,30	1,26	1,13	1,13	1,25	1,23	1,18	1,19	1,26	1,17	a. Rupiah
b. Valas	-	-	1,00	1,00	1,94	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,02	1,00	b. Valas
2. Tabungan iB Wadiah	1,31	1,31	1,27	1,26	1,27	1,28	3,40	3,33	3,10	3,28	2,82	2,75	2,56	3,91	3,66	2. iB Saving Deposits Wadia
a. Rupiah	1,31	1,31	1,27	1,26	1,27	1,28	3,40	3,33	3,10	3,28	2,82	2,75	2,56	3,91	3,67	a. Rupiah
b. Valas	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	2,00	-	2,00	b. Valas
3. Giro iB Mudharabah	1,47	1,53	1,46	1,21	1,53	2,55	1,44	1,45	1,70	1,50	1,87	1,91	1,83	1,53	3,25	3. iB Demand Deposits Mudharabah
a. Rupiah	1,47	1,53	1,46	1,21	1,53	2,57	1,44	1,45	1,70	1,50	1,87	1,91	1,83	1,53	3,36	a. Rupiah
b. Valas	1,47	1,53	1,46	1,21	1,53	2,55	1,44	1,45	1,70	1,50	1,87	1,91	1,83	1,53	3,25	b. Valas
4. Tabungan iB Mudharabah	4,18	4,11	4,10	4,02	3,60	3,98	3,48	3,47	4,06	3,49	3,44	3,49	3,52	3,45	3,39	4. iB Saving Deposits Mudharabah
a. Rupiah	4,36	4,28	4,25	4,21	3,75	4,16	3,63	3,63	4,25	3,65	3,60	3,49	3,52	3,45	3,40	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	2,00	1,00	b. Valas
5. Deposito iB Mudharabah	7,53	7,21	7,67	7,77	7,99	7,65	7,76	7,24	7,15	6,91	6,70	6,42	6,48	7,14	6,71	5. iB Time Deposits Mudharabah
a. Rupiah	7,82	7,50	7,87	7,98	8,20	7,91	7,95	7,59	7,47	7,07	7,00	6,76	6,80	7,53	6,86	a. Rupiah
i. 1 Bulan	8,04	7,69	8,14	8,34	8,01	8,11	8,25	8,44	7,26	7,08	6,73	6,50	6,64	7,52	6,64	1). 1 month
ii. 3 Bulan	8,10	7,67	8,18	8,71	8,14	8,53	8,57	8,33	7,38	7,23	7,03	6,55	6,83	8,02	6,75	2). 3 month
iii. 6 Bulan	8,10	7,81	8,29	7,34	8,06	7,33	7,87	8,87	7,42	7,10	6,69	6,47	6,25	7,02	6,12	3). 6 month
iv. 12 Bulan	7,56	7,55	7,85	7,31	7,59	7,43	7,25	8,05	6,58	6,30	5,72	6,29	6,55	6,37	7,08	4). 12 month
v. > 12 Bulan	8,89	5,00	6,00	9,77	7,96	5,96	9,94	5,21	7,95	7,73	8,00	6,50	6,97	6,02	6,00	5). >12 month
b. Valas	2,87	2,72	2,75	2,48	2,47	2,52	1,97	1,92	1,92	1,92	1,59	1,10	1,26	2,14	1,05	b. Foreign Currency
i. 1 Bulan	2,78	2,52	2,30	2,43	2,54	1,91	2,11	2,19	1,85	2,02	1,73	1,07	1,07	2,41	1,15	1). 1 month
ii. 3 Bulan	2,85	2,60	2,84	2,70	2,52	2,34	2,65	2,17	1,97	1,99	1,77	1,05	1,05	2,51	1,00	2). 3 month
iii. 6 Bulan	2,48	1,42	2,64	2,62	2,35	1,00	1,00	1,00	1,70	2,04	1,44	1,00	1,00	2,21	1,67	3). 6 month
iv. 12 Bulan	3,00	-	1,32	1,32	2,95	1,32	1,31	2,52	1,92	2,00	1,91	1,91	1,97	2,17	1,00	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	2,00	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	11,66	11,66	11,45	11,51	11,55	11,32	11,26	11,26	11,52	11,38	11,83	11,88	11,37	11,53	11,41	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,73	11,71	10,94	11,07	11,14	10,49	10,35	10,39	11,05	10,64	12,16	12,32	10,79	11,24	11,13	1. Profit Sharing Financing
a. Mudharabah	12,37	12,45	12,43	12,45	12,50	12,56	12,54	12,29	12,39	12,48	12,48	12,62	12,67	12,85	12,77	a. Mudharabah
i. Rupiah	12,37	12,45	12,43	12,45	12,50	12,56	12,55	12,30	12,39	12,48	12,49	12,81	12,86	12,86	12,77	i. Rupiah
ii. Valas	-	-	-	-	-	7,00	7,00	7,00	7,00	7,00	7,00	3,21	3,19	7,00	7,00	ii. Foreign Currency
b. Musyarakah	11,27	11,27	10,19	10,35	10,43	9,54	9,32	9,49	10,34	9,68	11,89	12,06	9,85	10,48	10,34	b. Musyarakah
i. Rupiah	11,28	11,28	11,22	11,45	11,56	11,60	11,62	11,66	11,74	10,97	11,90	12,07	11,10	11,86	11,50	i. Rupiah
ii. Valas	5,00	5,00	4,01	4,01	4,01	4,01	3,13	4,35	4,60	4,58	5,65	5,00	4,55	4,53	4,98	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	11,64	11,63	11,71	11,74	11,76	11,80	11,80	11,81	11,80	11,81	11,67	11,65	11,74	11,72	11,60	2. Receivables/Acceptables
a. Murabahah	11,59	11,59	11,67	11,71	11,72	11,76	11,77	11,78	11,77	11,78	11,62	11,60	11,70	11,68	11,56	a. Murabahah
i. Rupiah	11,71	11,71	11,82	11,86	11,88	11,91	11,92	11,94	11,91	11,90	11,64	11,62	11,81	11,82	11,69	i. Rupiah
ii. Valas	6,31	6,30	6,43	6,43	6,43	6,44	6,44	6,45	6,47	7,45	9,75	9,66	7,48	6,48	6,28	ii. Foreign Currency
b. Qardh	15,40	14,13	13,62	13,64	14,35	13,88	12,52	11,68	11,44	10,75	12,09	12,36	12,31	11,72	11,56	b. Qardh
i. Rupiah	15,40	14,13	13,62	13,64	14,35	13,88	12,52	11,68	11,44	10,75	12,09	12,36	12,31	11,72	11,56	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	13,31	13,33	13,35	13,39	13,40	13,39	13,38	13,45	13,48	13,50	13,51	13,53	13,34	13,30	13,28	c. Istishna'
i. Rupiah	13,31	13,33	13,35	13,39	13,40	13,39	13,38	13,45	13,48	13,50	13,51	13,53	13,34	13,30	13,28	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	9,64	9,70	9,81	9,84	9,88	9,98	10,05	10,05	10,08	10,14	10,17	10,23	10,33	10,27	10,36	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	15,00	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	15,00	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	19,74	18,27	17,76	17,70	17,66	17,43	15,95	15,97	16,05	15,97	15,92	15,16	15,16	15,19	16,74	b. Financing through Channeling
i. Rupiah	19,74	18,27	17,76	17,70	17,66	17,43	15,95	15,97	16,05	15,97	15,92	15,16	15,16	15,19	16,74	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	9,62	9,69	9,80	9,82	9,87	9,97	10,04	10,04	10,07	10,13	10,17	10,22	10,32	10,26	10,36	d. Other Ijarah
i. Rupiah	10,40	10,50	10,59	10,63	10,68	10,76	10,81	10,83	10,85	10,91	10,95	11,04	11,08	11,01	11,12	i. Rupiah
ii. Valas	6,74	6,71	6,71	6,71	6,69	6,70	6,69	6,71	6,76	6,75	6,76	6,80	6,80	6,56	6,38	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

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

Indikator	2014			2015												Indicator
	Okt ^{r)}	Nov ^{r)}	Des ^{r)}	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	17,37	17,69	17,68	16,59	16,88	17,07	16,17	15,72	15,89	15,47	15,16	14,99	15,06	15,18	15,30	1. Working Capital
a. UMKM	19,55	20,27	19,95	19,13	19,65	20,80	19,24	19,54	19,72	19,53	19,74	19,42	18,93	19,65	19,52	a. Micro, Small and Medium Enterprise
i. Rupiah	19,82	20,70	20,38	19,69	20,21	21,45	19,87	20,12	20,32	20,13	20,13	19,77	19,21	19,91	19,75	i. Rupiah
ii. Valas	12,53	11,52	11,14	8,24	8,16	8,35	7,68	8,13	7,76	7,66	6,85	6,80	6,89	6,86	5,83	ii. Valas
b. Bukan UMKM	14,29	15,01	15,27	14,01	14,16	13,72	13,76	13,16	13,25	12,94	12,73	12,19	12,71	12,44	12,27	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,11	15,75	15,85	14,55	14,78	14,71	14,75	14,03	13,80	13,46	13,48	13,26	13,36	13,20	12,86	i. Rupiah
ii. Valas	8,29	8,30	9,97	9,17	8,77	7,55	7,06	7,20	8,22	8,13	6,38	4,07	7,34	5,80	6,22	ii. Valas
2. Investasi	14,10	14,21	14,27	13,53	13,57	13,87	13,97	13,79	13,83	13,64	12,92	12,56	13,05	13,07	13,14	2. Investment
a. UMKM	15,14	15,16	15,07	14,76	14,77	15,34	15,47	15,65	15,66	15,40	15,22	15,16	15,47	15,91	16,00	a. Micro, Small and Medium Enterprise
i. Rupiah	16,23	16,27	16,20	15,83	15,83	16,41	16,52	16,55	16,64	16,39	15,59	15,56	15,79	16,26	16,22	i. Rupiah
ii. Valas	8,89	8,83	8,75	8,76	8,84	8,82	8,66	9,23	9,78	9,75	8,32	8,22	8,13	8,16	8,05	ii. Valas
b. Bukan UMKM	13,08	13,34	13,56	12,45	12,52	12,61	12,70	12,35	12,42	12,35	11,93	11,36	11,85	11,63	11,74	b. Non Micro, Small and Medium Enterprise
i. Rupiah	14,23	14,51	14,68	13,33	13,39	13,40	13,53	13,30	13,37	13,26	12,96	12,37	12,80	12,54	12,62	i. Rupiah
ii. Valas	7,51	7,56	7,62	7,78	7,88	8,03	8,05	7,82	7,85	7,85	8,12	8,06	8,57	8,48	9,00	ii. Valas
3. Konsumsi (Bukan UMKM)	11,45	11,95	11,93	11,88	11,96	12,36	12,27	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,46	11,95	11,93	11,88	11,96	12,36	12,27	12,51	12,56	12,02	12,18	12,15	12,02	12,60	12,56	i. Rupiah
ii. Valas	0,14	2,36	3,10	3,09	2,79	2,58	4,43	11,17	11,75	11,79	9,86	9,90	10,00	-	-	ii. Valas

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.9

Note: r) Revised figures, based on LSMK start on June 2014 and published on October 2014 in Indonesia Banking Statistics (SPI) Table 2.9

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	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	17,67	18,08	18,14	16,78	17,05	17,62	16,55	16,04	16,03	15,82	15,67	15,63	15,61	15,48	15,48	1. Working Capital
a. UMKM	19,60	20,47	20,07	19,08	19,67	21,13	19,31	19,64	19,85	20,30	20,15	19,85	19,79	19,88	19,96	a. Micro, Small and Medium Enterprise
i. Rupiah	19,91	20,99	20,59	19,74	20,35	21,93	20,02	20,30	20,53	21,02	20,61	20,26	20,12	20,18	20,26	i. Rupiah
ii. Valas	12,59	11,58	11,19	8,27	8,19	8,38	7,71	8,16	7,79	7,70	6,90	6,84	6,95	6,86	5,83	ii. Valas
b. Bukan UMKM	14,58	15,43	15,86	14,21	14,21	14,06	13,77	13,02	12,85	12,48	12,92	12,46	12,59	12,26	12,25	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,07	15,84	16,21	14,58	14,66	14,52	14,20	13,47	13,25	12,88	13,39	12,98	12,82	12,65	12,65	i. Rupiah
ii. Valas	8,61	8,64	9,66	7,71	6,84	6,97	7,02	6,34	6,52	6,07	6,61	6,79	9,70	7,02	6,95	ii. Valas
2. Investasi	14,82	14,93	14,94	14,03	14,00	14,30	14,43	14,28	14,30	14,18	13,86	13,42	13,43	13,29	13,39	2. Investment
a. UMKM	15,24	15,23	15,16	14,93	14,78	15,42	15,61	15,71	15,70	15,74	16,14	16,01	16,03	15,95	15,99	a. Micro, Small and Medium Enterprise
i. Rupiah	16,32	16,33	16,25	15,99	15,80	16,46	16,62	16,58	16,67	16,78	16,43	16,33	16,27	16,19	16,14	i. Rupiah
ii. Valas	9,23	9,15	9,12	9,09	9,18	9,15	8,98	9,53	10,08	10,04	9,23	8,94	8,94	8,89	9,05	ii. Valas
b. Bukan UMKM	14,31	14,60	14,71	13,08	13,16	13,16	13,21	12,91	12,95	12,76	12,76	12,05	12,04	11,73	11,97	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,20	15,49	15,62	13,70	13,77	13,71	13,83	13,55	13,61	13,37	13,65	12,96	12,83	12,51	12,79	i. Rupiah
ii. Valas	8,14	8,26	8,27	8,61	8,80	8,99	8,93	8,70	8,69	8,69	9,21	9,02	9,17	9,07	8,93	ii. Valas
3. Konsumsi (Bukan UMKM)	11,58	11,89	11,84	11,91	11,88	12,45	12,29	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,59	11,89	11,84	11,91	11,88	12,46	12,29	12,64	12,71	12,73	12,59	12,67	12,73	12,76	12,80	i. Rupiah
ii. Valas	0,14	2,36	3,10	3,09	2,79	2,58	2,42	12,55	12,61	12,69	9,86	9,90	10,00	-	-	ii. Valas

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	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja	16,04	16,01	15,81	15,81	16,18	15,12	14,84	14,61	15,34	14,18	13,28	12,56	13,08	14,09	14,62	1. Working Capital
a. UMKM	19,30	19,24	19,28	19,43	19,50	19,18	18,68	18,78	18,77	14,11	17,13	16,38	13,12	18,15	17,79	a. Micro, Small and Medium Enterprise
i. Rupiah	19,33	19,27	19,31	19,47	19,54	19,21	18,73	18,82	18,83	14,15	17,18	16,43	13,16	18,15	17,79	i. Rupiah
ii. Valas	4,42	4,40	4,38	4,36	4,34	4,31	4,29	4,33	4,24	4,21	4,19	4,16	4,30	7,00	7,00	ii. Valas
b. Bukan UMKM	13,41	13,53	13,37	13,37	14,00	12,80	13,74	13,48	14,31	14,19	12,17	11,44	13,06	12,91	12,39	b. Non Micro, Small and Medium Enterprise
i. Rupiah	15,25	15,34	14,41	14,42	15,24	15,45	16,40	15,77	15,51	15,34	13,79	14,18	15,07	14,93	13,78	i. Rupiah
ii. Valas	8,01	8,01	10,19	10,19	10,19	7,84	7,08	7,66	9,58	9,74	6,15	1,09	4,84	4,65	4,96	ii. Valas
2. Investasi	11,49	11,57	11,87	11,74	12,04	12,21	12,24	12,00	12,10	11,68	9,62	9,51	11,67	12,24	12,24	2. Investment
a. UMKM	14,50	14,73	14,54	13,72	14,69	14,84	14,52	15,22	15,33	12,84	10,46	10,43	12,88	15,66	16,05	a. Micro, Small and Medium Enterprise
i. Rupiah	15,67	15,86	15,91	14,85	16,01	16,07	15,81	16,30	16,39	13,60	10,94	10,90	13,44	16,71	16,70	i. Rupiah
ii. Valas	6,05	6,30	6,36	6,46	6,46	6,48	6,47	6,63	6,63	6,63	6,63	6,64	6,66	6,66	6,22	ii. Valas
b. Bukan UMKM	10,16	10,16	10,72	10,90	10,92	11,10	11,39	11,01	11,10	11,34	9,38	9,25	11,20	11,31	11,08	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,44	11,50	11,98	12,25	12,28	12,44	12,69	12,58	12,66	12,92	10,70	10,55	12,67	12,62	12,04	i. Rupiah
ii. Valas	6,81	6,79	6,80	6,77	6,74	6,75	6,74	6,77	6,82	6,81	5,43	5,44	6,85	6,64	9,13	ii. Valas
3. Konsumsi (Bukan UMKM)	11,20	12,08	12,11	11,81	12,11	12,18	12,22	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,20	12,08	12,11	11,81	12,11	12,18	12,22	12,27	12,28	10,80	11,48	11,27	10,82	12,33	12,18	i. Rupiah
ii. Valas	-	-	-	-	-	-	7,44	7,39	7,50	7,50	-	-	-	-	-	ii. Valas

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	2014			2015												Indikator
	Okt ^o	Nov ^o	Des ^o	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																Loan to Business Sector
Pertanian, perburuan dan kehutanan	17,81	18,14	18,33	18,01	17,80	17,61	17,65	16,49	16,09	15,66	15,07	14,89	15,11	15,49	14,91	Agricultures, Hunting and Forestry
a. Rupiah	17,81	18,14	18,33	18,01	17,80	17,61	17,65	17,11	17,10	16,67	16,46	16,29	16,00	16,46	15,63	a. Rupiah
b. Valas	9,00	9,00	9,00	9,00	9,00	9,00	9,00	7,00	9,95	9,88	7,08	7,10	9,88	9,89	9,85	b. Foreign Exchange
Perikanan	14,91	14,79	14,86	14,02	14,23	14,71	14,72	14,58	14,13	14,08	12,41	11,98	9,87	10,70	10,68	Fishery
a. Rupiah	15,17	15,45	15,52	14,71	14,46	14,89	14,89	14,74	14,30	14,23	12,52	12,08	9,92	10,76	10,74	a. Rupiah
b. Valas	7,25	5,96	5,97	5,85	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	b. Foreign Exchange
Pertambangan dan penggalian	11,56	12,07	12,26	11,54	11,39	11,35	9,98	9,77	9,66	9,61	9,71	9,43	9,22	9,39	8,71	Mining and Quarrying
a. Rupiah	13,93	15,35	15,39	14,16	14,27	13,70	11,09	10,53	10,33	10,28	10,50	10,33	9,83	10,08	10,27	a. Rupiah
b. Valas	9,22	8,60	8,88	8,83	8,51	8,58	8,32	8,62	8,67	8,72	8,70	8,48	8,52	8,56	7,36	b. Foreign Exchange
Industri Pengolahan	13,26	13,46	13,71	12,82	12,93	13,24	12,82	12,64	12,74	12,75	12,23	11,96	12,25	11,95	12,24	Processing Industry
a. Rupiah	14,38	14,56	14,98	14,20	14,31	14,69	14,25	14,12	14,18	14,07	13,71	13,45	13,52	13,43	13,21	a. Rupiah
b. Valas	8,04	8,13	8,04	6,49	6,67	6,52	6,56	6,47	6,52	6,73	5,84	5,70	6,55	6,51	8,73	b. Foreign Exchange
Listrik, gas dan air	12,06	13,22	13,10	11,35	11,94	12,21	12,24	11,65	11,71	10,96	10,48	10,19	10,60	11,01	11,31	Electricity, Gas and Water
a. Rupiah	13,56	14,93	14,84	12,34	13,21	13,59	13,68	12,84	12,96	12,01	11,97	11,83	11,80	11,95	12,73	a. Rupiah
b. Valas	8,05	8,16	8,14	8,52	8,51	8,62	8,60	8,65	8,62	8,56	7,20	7,42	8,47	8,64	8,04	b. Foreign Exchange
Konstruksi	13,85	14,47	14,42	13,69	13,80	14,10	14,08	13,49	13,14	12,70	12,99	13,14	12,92	13,52	13,45	Construction
a. Rupiah	14,04	14,69	14,65	13,81	13,91	14,22	14,23	13,69	13,30	12,96	13,27	13,37	13,12	13,74	13,65	a. Rupiah
b. Valas	10,78	10,64	10,62	11,40	11,63	11,71	10,78	8,78	9,11	7,48	7,48	5,74	5,62	4,05	3,56	b. Foreign Exchange
Perdagangan Besar dan Eceran	20,59	20,96	21,11	20,51	20,58	20,18	19,96	20,06	20,37	19,88	18,99	18,94	19,32	19,56	19,55	Wholesale and Retail Trade
a. Rupiah	20,67	21,06	21,24	20,64	20,71	20,31	20,11	20,25	20,54	20,05	19,13	19,10	19,45	19,64	19,62	a. Rupiah
b. Valas	12,05	10,28	8,86	8,78	8,72	8,65	8,11	7,82	8,41	7,55	7,77	7,93	8,80	7,81	7,88	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	24,44	22,22	19,65	20,52	20,80	20,48	20,75	18,09	19,47	18,62	17,19	16,90	16,51	17,47	16,65	Provision of accommodation and the provision of eating and drinking
a. Rupiah	24,44	22,22	19,65	20,52	20,80	20,54	20,85	18,22	19,59	18,74	17,28	16,99	16,53	17,50	16,67	a. Rupiah
b. Valas	-	-	-	-	-	7,17	10,84	4,85	6,32	4,38	6,34	5,96	7,00	7,00	7,00	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	12,25	13,33	13,78	11,34	11,56	11,03	10,62	10,84	11,51	11,24	11,03	10,24	10,92	11,03	11,74	Transportation, Warehousing and Communications
a. Rupiah	14,87	16,99	16,80	13,77	14,13	14,12	13,70	13,64	13,56	13,16	13,54	12,37	12,57	12,69	12,69	a. Rupiah
b. Valas	6,46	6,56	7,83	6,68	6,54	5,97	5,48	6,05	6,66	6,60	5,07	5,18	6,63	6,75	7,95	b. Foreign Exchange
Perantara Keuangan	19,21	18,26	17,44	16,95	17,72	18,48	17,04	16,21	15,81	15,35	14,83	14,99	14,92	14,60	14,66	Financial Intermediaries
a. Rupiah	19,34	18,36	17,53	17,05	17,81	18,58	17,11	16,27	15,86	15,39	14,86	15,02	14,95	14,64	14,68	a. Rupiah
b. Valas	6,54	6,99	7,04	7,13	8,04	7,66	8,74	8,79	8,83	8,91	8,98	9,05	9,13	7,08	8,89	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perumahan	14,78	16,82	17,07	14,69	14,91	14,98	14,54	13,86	13,76	13,59	13,35	12,07	12,88	12,52	13,03	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,79	16,09	16,36	13,67	13,85	14,13	13,83	13,26	13,21	13,03	12,73	12,88	12,70	12,99	13,47	a. Rupiah
b. Valas	26,40	24,53	24,66	25,44	26,19	22,48	21,27	18,93	18,29	18,38	18,53	4,64	14,79	5,35	5,02	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16,88	18,05	18,36	17,79	18,15	15,92	16,46	16,63	16,54	16,34	16,00	16,14	14,89	15,55	17,86	Government administration, Defense and Compulsory social security
a. Rupiah	16,88	18,05	18,36	17,79	18,15	15,92	16,46	16,63	16,54	16,34	16,00	16,14	14,89	15,55	17,86	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	16,26	13,82	13,81	13,19	13,27	13,31	13,68	13,40	13,44	13,61	13,60	13,63	13,61	13,43	13,49	Education Services
a. Rupiah	16,49	13,98	14,00	13,38	13,46	13,47	13,87	13,57	13,60	13,78	13,76	13,80	13,76	13,58	13,64	a. Rupiah
b. Valas	7,12	7,19	7,60	7,61	7,62	7,62	7,86	7,87	7,88	7,90	7,91	7,92	7,93	8,12	8,14	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	14,33	15,38	15,26	14,19	14,05	14,05	14,48	14,29	14,08	13,84	13,53	13,58	13,44	13,26	13,20	Health Services and Social Activities
a. Rupiah	14,33	15,38	15,26	14,19	14,05	14,05	14,48	14,29	14,08	13,84	13,53	13,58	13,44	13,26	13,20	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	18,83	18,25	18,13	17,11	17,45	19,64	17,13	16,58	16,65	16,94	16,61	16,62	16,65	17,59	16,97	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	19,03	18,41	18,29	17,30	17,90	20,14	17,55	16,99	17,05	17,38	17,04	17,07	17,07	18,05	17,34	a. Rupiah
b. Valas	7,91	8,68	8,72	8,06	5,55	5,57	5,89	5,90	5,89	5,59	5,34	5,35	5,14	4,85	6,12	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	37,37	39,46	36,86	36,48	36,21	35,34	34,94	34,73	34,74	33,86	31,97	31,46	31,59	31,66	31,75	Individual Services which Serve Households
a. Rupiah	37,37	39,46	36,86	36,48	36,21	35,34	34,94	34,73	34,74	33,86	31,97	31,46	31,59	31,66	31,75	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional lainnya	-	-	-	-	-	20,00	20,00	33,57	33,63	13,43	33,35	30,98	10,57	31,16	13,00	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	20,00	20,00	33,57	33,63	13,43	33,35	30,98	10,57	31,16	13,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,96	14,96	14,94	14,76	14,48	15,77	15,77	15,69	15,77	15,56	13,84	14,59	13,85	13,76	13,76	Business Activities which are not clearly defined
a. Rupiah	14,96	14,96	14,94	14,76	14,48	15,77	15,77	15,69	15,77	15,56	13,84	14,59	13,85	13,76	13,76	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
Untuk Pemilikan Rumah Tinggal	12,21	12,87	12,87	12,43	12,48	12,53	12,76	12,66	12,67	11,92	12,21	12,14	11,82	12,70	12,64	For Home Ownership
a. Rupiah	12,21	12,87	12,87	12,43	12,48	12,53	12,76	12,66	12,67	11,92	12,21	12,14	11,82	12,70	12,64	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,03	12,81	12,96	11,43	11,53	11,71	11,75	11,80	11,80	11,79	11,16	10,74	11,80	11,85	11,59	For Apartment Ownership
a. Rupiah	11,03	12,81	12,96	11,43	11,53	11,71	11,75	11,80	11,80	11,79	11,16	10,74	11,80	11,85	11,59	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13,22	14,38	14,43	13,94	13,66	13,58	14,02	13,81	13,71	12,60	12,43	11,86	12,40	13,86	13,84	For Shop House Ownership
a. Rupiah	13,22	14,38	14,43	13,94	13,66	13,58	14,02	13,81	13,71	12,60	12,43	11,86	12,40	13,86	13,84	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	13,80	13,88	13,87	13,94	13,96	13,21	13,47	13,55	13,69	13,54	13,53	12,63	12,64	12,50	12,39	For Vehicles Ownership
a. Rupiah	13,80	13,88	13,87	13,94	13,96	13,21	13,47	13,55	13,69	13,54	13,53	12,63	12,64	12,50	12,39	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multifungsi)	10,49	10,80	10,72	11,36	11,61	12,15	12,45	13,47	13,55	13,46	13,41	13,42	13,49	13,67	13,67	Multipurpose Loans and Others
a. Rupiah	10,49	10,80	10,72	11,37	11,61	12,15	12,45	13,47	13,55	13,46	13,41	13,42	13,49	13,67	13,67	a. Rupiah
b. Valas	2,06	3,16	3,10	3,09	2,79	2,58	2,42	12,55	12,61	12,69	9,86	9,90	10,00	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	8,21	8,40	8,47	8,65	8,52	11,27	8,17	8,40	8,46	7,48	7,74	6,88	6,30	6,40	6,36	Non Industrial Origin Others
a. Rupiah	8,24	8,40	8,47	8,65	8,52	11,27	8,17	8,40	8,46	7,48	7,74	6,88	6,30	6,40	6,36	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Ket: r) Angka-angka diperbaiki, mulai bulan Juni 2014 berdasarkan LSMK. Revisi tersebut dilakukan pada SPI Tabel 2.8

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	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																Loan to Business Sector
Pertanian, perburuan dan kehutanan	17,82	18,19	18,41	18,03	17,85	17,60	17,60	16,99	16,50	16,51	16,08	15,85	15,83	15,86	15,17	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	17,83	18,19	18,41	18,03	17,85	17,60	17,60	16,99	17,02	17,03	16,54	16,31	16,26	16,31	15,48	a. Rupiah
b. Valas	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00	b. Foreign Exchange
Perikanan	15,77	16,11	16,18	15,02	14,53	15,07	15,05	14,88	14,33	14,74	12,21	11,72	9,41	10,05	10,07	<i>Fishery</i>
a. Rupiah	15,77	16,11	16,18	15,02	14,53	15,07	15,05	14,88	14,33	14,74	12,21	11,72	9,41	10,05	10,07	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	12,27	12,76	12,94	12,06	11,88	11,77	10,25	9,95	9,82	9,77	9,92	9,55	9,27	9,43	9,47	<i>Mining and Quarrying</i>
a. Rupiah	14,12	15,56	15,62	14,25	14,35	13,77	11,13	10,49	10,27	10,22	10,52	10,30	9,70	9,95	10,16	a. Rupiah
b. Valas	9,97	9,09	9,41	9,32	8,88	8,96	8,65	8,99	9,04	9,08	9,03	8,70	8,73	8,76	8,57	b. Foreign Exchange
Industri Pengolahan	13,95	14,21	14,63	13,47	13,61	14,08	13,64	13,51	13,64	13,67	13,39	13,20	13,12	12,78	12,60	<i>Processing Industry</i>
a. Rupiah	14,51	14,77	15,27	14,34	14,48	14,90	14,41	14,26	14,32	14,26	14,00	13,78	13,67	13,51	13,32	a. Rupiah
b. Valas	9,25	9,40	9,39	6,13	6,51	6,59	6,91	6,90	7,07	7,16	7,10	7,30	7,21	7,65	7,51	b. Foreign Exchange
Listrik, gas dan air	12,56	13,75	13,62	11,72	12,37	12,65	12,68	12,03	12,08	11,31	11,26	10,90	10,90	11,32	11,65	<i>Electricity, Gas and Water</i>
a. Rupiah	13,53	14,93	14,85	12,33	13,20	13,58	13,67	12,83	12,93	12,00	11,96	11,82	11,78	11,93	12,71	a. Rupiah
b. Valas	8,90	8,97	8,90	9,40	9,37	9,46	9,41	9,43	9,38	9,29	9,27	9,03	9,01	9,39	8,57	b. Foreign Exchange
Konstruksi	14,37	15,22	15,21	14,19	14,76	14,75	14,68	13,88	13,39	13,11	13,36	13,59	13,48	13,96	13,88	<i>Construction</i>
a. Rupiah	14,68	15,53	15,55	14,35	14,94	14,90	14,89	14,15	13,60	13,47	13,73	13,89	13,76	14,27	14,18	a. Rupiah
b. Valas	10,78	10,88	10,85	11,74	12,00	12,10	11,10	8,94	9,31	7,51	7,52	5,57	5,44	3,56	3,56	b. Foreign Exchange
Perdagangan Besar dan Eceran	21,21	21,63	21,84	21,14	21,25	20,87	20,64	20,71	21,13	21,02	20,52	20,54	20,55	20,47	20,44	<i>Wholesale and Retail Trade</i>
a. Rupiah	21,31	21,76	21,98	21,26	21,39	21,00	20,80	20,93	21,32	21,22	20,69	20,73	20,69	20,55	20,51	a. Rupiah
b. Valas	12,05	10,28	9,62	9,53	9,42	9,29	8,60	8,08	8,62	7,82	8,01	8,14	9,13	8,35	8,51	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	25,50	22,44	19,53	20,95	21,49	21,14	21,67	18,15	19,92	19,27	18,57	18,13	17,32	17,81	16,90	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	25,50	22,44	19,53	20,95	21,49	21,15	21,76	18,27	20,03	19,38	18,66	18,19	17,32	17,81	16,90	a. Rupiah
b. Valas	-	-	-	-	-	8,00	12,55	3,91	6,00	3,00	6,00	9,00	-	-	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	13,71	15,20	15,24	12,37	12,46	12,60	12,21	12,41	12,24	12,18	12,42	11,34	11,71	11,62	11,64	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	15,10	17,41	17,26	14,02	14,09	14,11	13,56	13,59	13,42	13,32	13,73	12,38	12,63	12,54	12,52	a. Rupiah
b. Valas	9,49	9,66	9,85	8,04	7,92	7,98	7,97	8,41	8,16	8,10	7,77	7,75	8,16	8,28	8,21	b. Foreign Exchange
Perantara Keuangan	20,20	19,02	18,53	17,83	18,10	19,29	17,20	15,96	15,49	15,10	15,20	15,33	14,78	13,97	14,09	<i>Financial intermediaries</i>
a. Rupiah	20,39	19,19	18,69	17,98	18,24	19,45	17,31	16,05	15,56	15,16	15,26	15,38	14,83	14,02	14,13	a. Rupiah
b. Valas	6,54	6,99	7,04	7,13	8,04	7,66	8,74	8,79	8,83	8,91	8,98	9,05	9,13	7,08	8,89	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	14,25	16,86	16,95	13,34	13,51	13,78	13,33	12,77	12,69	12,40	12,10	12,14	13,05	12,19	12,96	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	14,50	17,29	17,40	13,59	13,74	14,16	13,85	13,48	13,47	13,19	12,87	12,89	12,50	12,64	13,39	a. Rupiah
b. Valas	8,38	8,55	8,62	8,62	8,63	8,85	6,22	5,24	4,77	4,57	4,44	4,38	19,65	4,85	4,47	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16,82	17,99	18,31	17,74	18,10	15,77	16,30	16,48	16,39	16,38	15,73	15,88	14,92	15,17	17,84	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	16,82	17,99	18,31	17,74	18,10	15,77	16,30	16,48	16,39	16,38	15,73	15,88	14,92	15,17	17,84	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	16,86	14,10	14,07	13,36	13,47	13,47	13,88	13,64	13,71	13,73	13,73	13,79	13,77	13,53	13,54	<i>Education Services</i>
a. Rupiah	17,15	14,30	14,30	13,58	13,69	13,66	14,10	13,85	13,91	13,91	13,92	13,98	13,93	13,71	13,71	a. Rupiah
b. Valas	7,12	7,19	7,60	7,61	7,62	7,62	7,86	7,87	7,88	7,90	7,91	7,92	7,93	8,12	8,14	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,95	15,23	15,07	13,85	13,70	13,76	14,25	14,06	13,85	13,66	13,58	13,73	13,34	13,10	13,06	<i>Health Services and Social Activities</i>
a. Rupiah	13,95	15,23	15,07	13,85	13,70	13,76	14,25	14,06	13,85	13,66	13,58	13,73	13,34	13,10	13,06	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	17,01	16,33	16,27	15,06	15,23	18,12	15,13	14,63	14,61	14,82	14,65	14,85	14,65	15,71	15,05	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	17,19	16,50	16,43	15,24	15,69	18,67	15,56	15,05	15,02	15,28	15,11	15,32	15,10	16,22	15,44	a. Rupiah
b. Valas	8,34	8,73	8,76	8,08	5,54	5,56	5,89	5,90	5,89	5,59	5,34	5,35	5,14	4,85	6,12	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	37,97	40,07	37,24	36,81	36,45	35,54	35,15	34,91	34,91	34,09	32,12	31,60	31,85	31,87	31,94	<i>Individual Services which Serve Households</i>
a. Rupiah	37,97	40,07	37,24	36,81	36,45	35,54	35,15	34,91	34,91	34,09	32,12	31,60	31,85	31,87	31,94	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional lainnya	-	-	-	-	-	20,00	20,00	20,00	20,00	20,00	19,00	-	13,00	14,00	13,00	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	-	-	-	20,00	20,00	20,00	20,00	20,00	19,00	13,00	13,00	14,00	13,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	15,01	15,03	14,93	14,72	14,50	16,04	15,97	15,95	15,88	15,37	13,02	13,81	12,72	12,48	12,48	<i>Business Activities which are not clearly defined</i>
a. Rupiah	15,01	15,03	14,93	14,72	14,50	16,04	15,97	15,95	15,88	15,37	13,02	13,81	12,72	12,48	12,48	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12,62	12,87	12,85	12,42	12,16	12,19	12,54	12,42	12,39	12,52	12,33	12,38	12,38	12,37	12,39	<i>For Home Ownership</i>
a. Rupiah	12,62	12,87	12,85	12,42	12,16	12,19	12,54	12,42	12,39	12,52	12,33	12,38	12,38	12,37	12,39	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	12,73	15,76	15,78	12,39	12,39	12,52	12,61	12,61	12,54	12,59	12,51	12,47	12,37	12,36	12,28	<i>For Apartment Ownership</i>
a. Rupiah	12,73	15,76	15,78	12,39	12,39	12,52	12,61	12,61	12,54	12,59	12,51	12,47	12,37	12,36	12,28	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13,18	13,40	13,36	13,03	12,48	12,51	13,08	12,99	12,80	13,10	12,87	13,02	12,89	12,98	12,95	<i>For Shop House Ownership</i>
a. Rupiah	13,18	13,40	13,36	13,03	12,48	12,51	13,08	12,99	12,80	13,10	12,87	13,02	12,89	12,98	12,95	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	14,34	14,41	14,60	14,71	14,72	13,69	14,06	14,04	14,24	14,11	14,06	14,05	14,04	13,99	13,91	<i>For Vehicles Ownership</i>
a. Rupiah	14,34	14,41	14,60	14,71	14,72	13,69	14,06	14,04	14,24	14,11	14,06	14,05	14,04	13,99	13,91	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,61	10,92	10,79	11,54	11,85	12,50	12,87	14,09	14,18	14,24	14,12	14,17	14,28	14,32	14,37	<i>Multipurpose Loans and Others</i>
a. Rupiah	10,61	10,93	10,79	11,55	11,85	12,50	12,88	14,09	14,18	14,24	14,12	14,17	14,28	14,32	14,37	a. Rupiah
b. Valas	2,06	3,16	3,10	3,09	2,79	2,58	2,42	12,55	12,61	12,69	9,86	9,90	10,00	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	6,27	7,03	7,11	7,07	7,09	12,43	6,57	7,32	5,96	5,86	6,08	5,98	5,43	5,34	5,34	<i>Non Industrial Origin Others</i>
a. Rupiah	6,32	7,03	7,11	7,07	7,09	12,43	6,57	7,32	5,96	5,86	6,08	5,98	5,43	5,34	5,34	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange

Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Unit Usah 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	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																Loan to Business Sector
Pertanian, perburuan dan Kehutanan	17,72	17,81	17,93	17,87	17,55	17,72	17,97	14,31	14,27	11,77	10,40	10,35	11,76	13,84	13,66	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	17,72	17,81	17,93	17,87	17,55	17,72	17,97	17,88	14,37	15,93	16,22	14,33	16,22	14,33	16,58	a. Rupiah
b. Valas	-	-	-	-	-	-	-	7,00	7,00	7,00	0,47	0,50	7,00	7,00	7,00	b. Foreign Exchange
Perikanan	13,40	12,59	12,64	12,42	13,63	13,59	13,59	13,46	13,51	11,84	13,16	12,96	11,88	13,70	13,72	<i>Fishery</i>
a. Rupiah	14,00	14,10	14,17	14,10	14,30	14,26	14,28	14,14	14,18	12,34	13,79	13,60	12,39	14,41	14,43	a. Rupiah
b. Valas	7,25	5,96	5,97	5,85	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	7,25	b. Foreign Exchange
Pertambangan dan Penggalian	7,33	7,34	7,43	7,79	7,64	7,87	7,45	7,95	8,14	8,16	7,74	8,14	8,69	8,92	5,99	<i>Mining and Quarrying</i>
a. Rupiah	9,84	9,85	9,81	11,89	11,81	11,86	9,72	11,99	11,91	11,90	10,09	10,94	12,40	12,61	12,55	a. Rupiah
b. Valas	6,88	6,88	6,95	6,96	6,98	6,99	6,95	6,97	6,99	7,00	6,99	7,01	7,04	7,05	5,23	b. Foreign Exchange
Industri Pengolahan	10,20	10,16	10,06	10,08	10,04	9,62	9,46	9,23	9,13	9,00	7,47	6,83	8,49	8,41	10,77	<i>Processing Industry</i>
a. Rupiah	13,37	12,98	13,05	13,14	13,07	13,03	13,03	13,03	13,01	12,37	11,00	10,24	12,01	12,72	12,27	a. Rupiah
b. Valas	6,85	6,85	6,82	6,82	6,82	6,46	6,29	6,16	6,15	6,48	5,07	4,72	6,16	5,49	9,74	b. Foreign Exchange
Listrik, gas dan air	6,69	6,54	6,50	6,44	6,45	6,46	6,46	6,48	6,78	6,50	0,86	0,92	6,54	6,62	6,64	<i>Electricity, Gas and Water</i>
a. Rupiah	16,99	14,29	14,07	15,71	15,89	15,87	15,88	15,41	18,01	13,05	14,51	14,02	13,83	15,32	15,20	a. Rupiah
b. Valas	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	-	-	6,00	6,00	6,00	b. Foreign Exchange
Konstruksi	12,30	12,25	12,20	12,34	11,15	12,26	12,43	12,45	12,48	11,59	12,00	12,00	11,50	12,52	12,52	<i>Construction</i>
a. Rupiah	12,30	12,32	12,27	12,41	11,21	12,33	12,50	12,52	12,55	11,64	12,06	12,06	11,55	12,58	12,52	a. Rupiah
b. Valas	-	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	16,92	17,13	17,09	17,07	16,96	16,35	16,17	16,29	15,96	13,27	10,65	10,06	12,65	14,58	14,35	<i>Wholesale and Retail Trade</i>
a. Rupiah	16,92	17,13	17,21	17,20	17,09	16,47	16,28	16,39	16,03	13,34	10,69	10,10	12,70	14,67	14,44	a. Rupiah
b. Valas	-	-	4,27	4,27	4,26	4,26	4,26	4,87	5,17	4,84	5,62	5,70	5,73	5,79	5,79	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	20,88	21,39	20,14	19,13	18,66	18,21	17,72	17,85	17,61	15,95	12,16	12,03	13,32	16,22	15,65	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	20,88	21,39	20,14	19,13	18,66	18,38	17,88	18,02	17,77	16,08	12,23	12,19	13,40	16,33	15,75	a. Rupiah
b. Valas	-	-	-	-	-	7,00	7,00	7,00	7,00	7,00	-	-	7,00	7,00	7,00	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	6,61	7,01	8,87	7,83	8,61	7,17	6,66	7,13	8,68	7,67	5,66	6,13	8,00	8,83	12,47	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	13,37	14,58	14,29	12,34	14,34	14,18	14,66	13,95	14,61	12,04	12,15	12,26	12,18	13,58	13,76	a. Rupiah
b. Valas	1,27	1,32	4,46	4,45	4,46	4,25	3,37	4,27	4,45	4,43	1,27	1,31	4,46	4,39	5,61	b. Foreign Exchange
Perantara Keuangan	16,88	16,60	15,15	15,20	16,94	16,89	16,74	16,67	16,42	15,82	14,14	14,40	15,15	15,68	15,59	<i>Financial intermediaries</i>
a. Rupiah	16,88	16,60	15,15	15,20	16,94	16,89	16,74	16,67	16,42	15,82	14,14	14,40	15,15	15,68	15,59	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perumahan	16,06	16,71	17,36	17,91	18,31	18,10	17,74	16,40	16,26	16,02	15,97	11,87	12,35	13,63	13,32	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	11,79	12,40	13,41	13,89	14,17	14,03	13,76	12,70	12,58	12,70	12,42	12,84	13,33	14,21	13,78	a. Rupiah
b. Valas	37,00	35,83	36,18	36,51	36,82	36,87	36,89	37,26	37,61	37,97	38,33	5,14	5,11	6,65	6,57	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	43,77	43,82	43,89	44,76	44,84	43,78	43,81	43,84	43,87	9,24	45,85	44,35	9,28	44,34	46,00	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	43,77	43,82	43,89	44,76	44,84	43,78	43,81	43,84	43,87	9,24	45,85	44,35	9,28	44,34	46,00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	11,81	11,73	11,82	11,88	11,78	11,93	11,92	11,18	10,91	12,53	12,29	12,17	12,12	12,49	12,98	<i>Education Services</i>
a. Rupiah	11,81	11,73	11,82	11,88	11,78	11,93	11,92	11,18	10,91	12,53	12,29	12,17	12,12	12,49	12,98	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	16,79	16,48	16,57	16,62	16,48	15,91	15,95	15,83	15,41	14,96	13,16	12,69	14,05	14,20	14,10	<i>Health Services and Social Activities</i>
a. Rupiah	16,79	16,48	16,57	16,62	16,48	15,91	15,95	15,83	15,41	14,96	13,16	12,69	14,05	14,20	14,10	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	25,85	25,99	25,76	26,01	26,94	26,74	25,57	24,99	25,16	25,12	24,04	23,61	24,12	24,57	24,50	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	26,07	26,04	25,79	26,04	26,96	26,76	25,58	24,99	25,16	25,12	24,04	23,61	24,12	24,57	24,50	a. Rupiah
b. Valas	4,64	6,75	6,75	6,75	6,75	6,75	6,75	6,75	6,75	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	17,03	16,78	17,10	16,05	17,76	17,45	17,38	17,34	17,94	11,60	15,99	15,10	11,50	16,01	16,23	<i>Individual Services which Serve Households</i>
a. Rupiah	17,03	16,78	17,10	16,05	17,76	17,45	17,38	17,34	17,94	11,60	15,99	15,10	11,50	16,01	16,23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	43,00	43,00	9,00	43,00	43,00	9,00	41,13	-	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	-	-	-	-	-	-	-	43,00	43,00	9,00	43,00	43,00	9,00	41,13	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,37	14,16	15,05	15,07	14,30	14,99	15,21	15,05	15,50	16,03	15,54	16,03	15,82	15,96	15,85	<i>Business Activities which are not clearly defined</i>
a. Rupiah	14,37	14,16	15,05	15,07	14,30	14,99	15,21	15,05	15,50	16,03	15,54	16,03	15,82	15,96	15,85	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	11,61	12,88	12,91	12,44	12,92	12,99	13,04	12,98	13,04	11,12	12,06	11,83	11,11	13,13	12,94	<i>For Home Ownership</i>
a. Rupiah	11,61	12,88	12,91	12,44	12,92	12,99	13,04	12,98	13,04	11,12	12,06	11,83	11,11	13,13	12,94	a. Rupiah
b. Valas	-	-	-	-	-	-	7,25	7,25	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	9,63	10,34	10,60	10,64	10,81	10,91	10,90	11,02	11,10	11,02	9,78	9,12	11,11	11,22	10,80	<i>For Apartment Ownership</i>
a. Rupiah	9,63	10,34	10,60	10,64	10,81	10,91	10,90	11,02	11,10	11,02	9,78	9,12	11,11	11,22	10,80	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13,34	17,27	17,48	16,44	16,88	16,44	16,54	15,85	15,85	11,44	11,39	9,29	11,47	15,54	15,49	<i>For Shop House Ownership</i>
a. Rupiah	13,34	17,27	17,48	16,44	16,88	16,44	16,54	15,85	15,85	11,44	11,39	9,29	11,47	15,54	15,49	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	12,41	12,44	11,92	11,99	12,01	12,02	12,06	12,45	12,47	12,28	12,35	11,25	11,24	11,01	10,85	<i>For Vehicles Ownership</i>
a. Rupiah	12,41	12,44	11,92	11,99	12,01	12,02	12,06	12,45	12,47	12,28	12,35	11,25	11,24	11,01	10,85	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	9,73	10,03	10,35	10,36	10,39	10,43	10,47	10,70	10,83	10,21	10,52	10,54	10,37	11,24	11,16	<i>Multipurpose Loans and Others</i>
a. Rupiah	9,73	10,03	10,35	10,36	10,39	10,43	10,47	10,70	10,83	10,21	10,52	10,54	10,37	11,24	11,16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	10,14	9,95	9,93	10,12	9,93	10,06	9,89	10,18	9,75	9,02	9,60	8,66	7,00	8,31	8,28	<i>Non Industrial Origin Others</i>
a. Rupiah	10,14	9,95	9,93	10,12	9,93	10,06	9,89	10,18	9,75	9,02	9,60	8,66	7,00	8,31	8,28	a. Rupiah
b. Valas	-	-	-	-	-	-	7,45	7,40	7,50	7,50	-	-	-	-	-	b. Foreign Exchange

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

Tipe	2014			2015												Type
	Okt ^{r)}	Nov ^{r)}	Des ^{r)}	Jan ^{r)}	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	13.854.036	14.169.101	14.386.575	14.483.998	14.648.986	14.688.766	14.761.201	14.836.942	14.904.106	14.834.941	14.960.352	15.865.950	16.206.916	18.169.776	18.481.911	Third Party Fund
1. Dana Simpanan Wadiah	7.465.635	7.706.959	7.839.978	7.910.111	8.081.372	8.057.382	8.089.812	8.202.919	8.287.366	8.187.710	8.261.662	8.465.890	8.710.063	8.932.142	9.127.253	1. Demand Deposits Wadia
a. Giro	140.571	141.396	142.557	142.890	142.854	143.428	144.259	145.153	146.041	146.458	147.081	154.385	158.123	168.995	169.801	a. Demand Deposits Wadia
b. Tabungan	7.325.064	7.565.563	7.697.421	7.767.221	7.938.518	7.913.954	7.945.553	8.057.766	8.141.325	8.041.252	8.114.581	8.311.505	8.551.940	8.763.147	8.957.452	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	6.378.226	6.452.513	6.537.113	6.564.973	6.559.167	6.623.251	6.663.228	6.625.670	6.608.335	6.638.884	6.690.324	7.391.685	7.488.437	9.229.122	9.346.149	2. Non Profit Sharing Investment Fund
a. Giro	6.082	6.310	6.491	6.636	6.807	7.419	7.764	7.930	8.139	8.265	8.410	8.774	8.964	9.221	9.384	a. Demand Deposits
b. Tabungan	6.109.769	6.182.873	6.263.912	6.287.978	6.281.575	6.343.775	6.381.858	6.343.808	6.326.562	6.351.684	6.400.863	7.055.312	7.148.458	8.933.326	9.044.749	b. Saving Deposits
c. Deposito	262.375	263.330	266.710	270.359	270.785	272.057	273.606	273.932	273.634	278.935	281.051	327.599	331.015	286.575	292.016	c. Time Deposits
3. Dana Investasi Profit Sharing	10.175	9.629	9.484	8.914	8.447	8.133	8.161	8.353	8.405	8.347	8.366	8.375	8.416	8.512	8.509	3. Profit Sharing Investment Fund
a. Giro	-	-	2	3	4	4	3	3	3	3	3	3	2	2	2	a. Demand Deposits
b. Tabungan	9.439	8.843	8.737	8.186	7.723	7.435	7.447	7.600	7.658	7.610	7.647	7.673	7.713	7.788	7.794	b. Saving Deposits
c. Deposito	736	786	745	725	720	694	711	750	744	734	716	699	701	722	713	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.757.283	3.756.652	3.769.181	3.733.814	3.720.419	3.693.397	3.673.241	3.660.914	3.693.455	3.692.753	3.711.060	3.715.707	3.737.763	3.741.579	3.746.565	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	123.367	116.724	119.592	118.065	116.965	114.544	103.852	98.062	97.910	97.323	97.450	97.774	97.513	96.860	96.284	1. Profit Sharing Financing
a. Mudharabah	47.189	42.460	47.191	47.190	47.246	47.003	41.937	41.956	41.785	41.395	41.217	41.254	41.049	40.488	40.011	a. Mudharabah
b. Musyarakah	55.538	55.953	55.868	54.964	54.947	54.988	55.325	55.926	56.125	55.928	56.233	56.520	56.464	56.372	56.273	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	20.640	18.311	16.533	15.911	14.772	12.553	6.590	180	-	-	-	-	-	-	-	c. Others
2. Piutang	3.555.974	3.564.012	3.576.863	3.545.543	3.534.848	3.511.912	3.504.027	3.498.604	3.531.877	3.532.399	3.551.464	3.556.847	3.580.201	3.585.466	3.592.737	2. Receivables/Acceptables
a. Murabahah	3.180.074	3.197.786	3.230.490	3.211.695	3.209.193	3.202.628	3.201.936	3.199.666	3.236.128	3.244.881	3.266.100	3.276.988	3.307.221	3.318.866	3.334.417	a. Murabahah
b. Qardh	373.063	363.337	343.402	330.861	322.607	306.190	298.948	295.710	292.458	284.226	282.026	276.463	269.571	263.134	254.796	b. Qardh
c. Istishna'	2.837	2.889	2.971	2.987	3.048	3.094	3.143	3.228	3.291	3.292	3.338	3.396	3.409	3.466	3.524	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	77.942	75.916	72.726	70.206	68.606	66.941	65.362	64.248	63.668	63.031	62.146	61.086	60.049	59.253	57.544	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	4	3	6	4	4	4	4	4	6	3	4	3	3	3	a. Syndication Financing
b. Pembiayaan secara Channeling	2.276	1.655	1.443	1.364	1.317	1.273	272	271	263	266	266	248	247	247	222	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	75.663	74.257	71.280	68.836	67.285	65.664	65.086	63.973	63.401	62.759	61.877	60.834	59.799	59.003	57.319	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki,

Note: r) Revised figures

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

Tipe	2014			2015												Type
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	11.313.806	11.568.258	11.730.009	11.782.327	11.905.344	11.901.156	11.927.813	11.960.189	12.004.937	11.957.348	12.097.005	12.986.843	13.302.789	15.220.941	15.476.183	Third Party Fund
1. Dana Simpanan Wadiah	6.258.877	6.477.583	6.586.628	6.637.413	6.790.389	6.749.942	6.767.249	6.866.681	6.962.754	6.908.787	7.026.779	7.248.532	7.503.321	7.703.156	7.876.839	1. Demand Deposits Wadia
a. Giro	118.206	118.853	119.928	120.246	120.165	120.530	121.099	121.508	122.051	122.361	122.647	129.592	133.022	143.677	144.289	a. Demand Deposits Wadia
b. Tabungan	6.140.671	6.358.730	6.466.700	6.517.167	6.670.224	6.629.412	6.646.150	6.745.173	6.840.703	6.786.426	6.904.132	7.118.940	7.370.299	7.559.479	7.732.550	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	5.046.809	5.083.130	5.136.029	5.138.154	5.108.691	5.145.283	5.154.661	5.087.508	5.036.169	5.042.629	5.064.301	5.732.418	5.793.586	7.511.841	7.593.422	2. Non Profit Sharing Investment Fund
a. Giro	1.452	1.501	1.535	1.565	1.619	2.074	2.266	2.306	2.380	2.442	2.502	2.701	2.766	2.880	2.932	a. Demand Deposits
b. Tabungan	4.820.771	4.856.981	4.908.717	4.909.219	4.880.429	4.916.136	4.925.172	4.858.499	4.808.029	4.810.138	4.829.908	5.450.762	5.509.137	7.270.830	7.349.403	b. Saving Deposits
c. Deposito	224.586	224.648	225.777	227.370	226.643	227.073	227.223	226.703	225.760	230.049	231.891	278.955	281.683	238.131	241.087	c. Time Deposits
3. Dana Investasi Profit Sharing	8.120	7.545	7.352	6.760	6.264	5.931	5.903	6.000	6.014	5.932	5.925	5.893	5.882	5.944	5.922	3. Profit Sharing Investment Fund
a. Giro	-	-	2	3	3	3	3	3	3	3	3	3	2	2	2	a. Demand Deposits
b. Tabungan	7.455	6.833	6.684	6.111	5.619	5.310	5.281	5.342	5.369	5.302	5.313	5.301	5.294	5.338	5.322	b. Saving Deposits
c. Deposito	665	712	666	646	642	618	619	655	642	627	609	589	586	604	598	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.202.397	3.202.344	3.201.156	3.160.427	3.146.026	3.124.642	3.109.942	3.093.581	3.128.252	3.128.694	3.128.946	3.137.415	3.157.096	3.164.511	3.182.083	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	96.903	94.437	92.228	90.443	88.891	85.968	79.654	73.233	72.526	71.666	71.371	71.126	70.590	69.850	69.169	1. Profit Sharing Financing
a. Mudharabah	29.013	28.671	28.483	28.142	27.779	27.148	26.661	26.249	25.734	25.223	24.861	24.583	24.283	23.785	23.313	a. Mudharabah
b. Musyarakah	47.250	47.455	47.212	46.390	46.340	46.267	46.403	46.804	46.792	46.443	46.510	46.543	46.307	46.065	45.856	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	20.640	18.311	16.533	15.911	14.772	12.553	6.590	180	-	-	-	-	-	-	-	c. Others
2. Piutang	3.068.509	3.071.415	3.073.119	3.034.858	3.022.409	3.004.304	2.996.267	2.986.682	3.022.286	3.023.945	3.024.899	3.034.088	3.054.661	3.063.130	3.081.952	2. Receivables/Acceptables
a. Murabahah	2.757.007	2.769.848	2.791.179	2.764.648	2.760.881	2.759.551	2.759.244	2.754.417	2.794.276	2.804.420	2.808.833	2.824.714	2.854.297	2.871.615	2.900.453	a. Murabahah
b. Qardh	311.212	301.279	281.657	269.930	261.249	244.484	236.753	231.996	227.744	219.267	215.810	209.122	200.134	191.289	181.280	b. Qardh
c. Istishna'	290	288	283	280	279	269	270	269	266	258	256	252	230	226	219	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	36.985	36.492	35.809	35.126	34.726	34.370	34.021	33.666	33.440	33.083	32.676	32.201	31.845	31.531	30.962	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	4	3	6	4	4	4	4	4	6	3	3	3	3	3	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	36.982	36.488	35.806	35.120	34.722	34.366	34.017	33.662	33.436	33.077	32.673	32.198	31.842	31.528	30.959	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

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	2014			2015												Type
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	2.540.230	2.600.843	2.656.566	2.701.671	2.743.642	2.787.610	2.833.388	2.876.753	2.909.119	2.909.124	2.873.309	2.889.805	2.915.382	2.969.052	3.026.136	Third Party Fund
1. Dana Simpanan Wadiah	1.206.758	1.229.376	1.253.350	1.272.698	1.290.983	1.307.440	1.322.563	1.336.238	1.327.210	1.327.210	1.237.576	1.220.173	1.210.036	1.232.495	1.254.017	1. Demand Deposits Wadia
a. Giro	22.365	22.543	22.629	22.644	22.689	22.898	23.160	23.645	24.029	24.029	24.470	24.829	25.138	25.349	25.542	a. Demand Deposits Wadia
b. Tabungan	1.184.393	1.206.833	1.230.721	1.250.054	1.268.294	1.284.542	1.299.403	1.312.593	1.303.181	1.303.181	1.213.106	1.195.344	1.184.898	1.207.146	1.228.475	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.331.417	1.369.383	1.401.084	1.426.819	1.450.476	1.477.968	1.508.567	1.538.162	1.579.518	1.579.518	1.633.292	1.667.150	1.702.812	1.733.989	1.769.532	2. Non Profit Sharing Investment Fund
a. Giro	4.630	4.809	4.956	5.071	5.188	5.345	5.498	5.624	5.759	5.759	5.908	6.073	6.198	6.341	6.452	a. Demand Deposits
b. Tabungan	1.288.998	1.325.892	1.355.195	1.378.759	1.401.146	1.427.639	1.456.686	1.485.309	1.525.877	1.525.877	1.578.218	1.612.426	1.647.275	1.679.196	1.712.143	b. Saving Deposits
c. Deposito	37.789	38.682	40.933	42.989	44.142	44.984	46.383	47.229	47.882	47.882	49.166	48.651	49.339	48.452	50.937	c. Time Deposits
3. Dana Investasi Profit Sharing	2.055	2.084	2.132	2.154	2.183	2.202	2.258	2.353	2.391	2.396	2.441	2.482	2.534	2.568	2.587	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	1.984	2.010	2.053	2.075	2.104	2.125	2.166	2.258	2.289	2.289	2.334	2.372	2.419	2.450	2.472	b. Saving Deposits
c. Deposito	71	74	79	79	78	76	92	95	102	107	107	110	115	118	115	c. Time Deposits
Pembiayaan, Piutang dan Salam	554.886	554.308	568.025	573.387	574.393	568.755	563.299	567.333	565.203	564.059	582.126	578.304	580.680	577.079	564.498	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	26.464	22.287	27.364	27.622	28.074	28.576	24.198	24.829	25.384	25.657	26.085	26.654	26.929	27.013	27.121	1. Profit Sharing Financing
a. Mudharabah	18.176	13.789	18.708	19.048	19.467	19.855	15.276	15.707	16.051	16.172	16.362	16.677	16.772	16.706	16.704	a. Mudharabah
b. Musyarakah	8.288	8.498	8.656	8.574	8.607	8.721	8.922	9.122	9.333	9.485	9.723	9.977	10.157	10.307	10.417	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	487.465	492.597	503.744	510.685	512.439	507.608	507.760	511.922	509.591	508.454	526.571	522.765	525.547	522.344	510.795	2. Receivables/Acceptables
a. Murabahah	423.067	427.938	439.311	447.047	448.312	443.077	442.692	445.249	441.852	440.461	457.273	452.280	452.931	447.259	433.974	a. Murabahah
b. Qardh	61.851	62.058	61.745	60.931	61.358	61.706	62.195	63.714	64.714	64.959	66.216	67.341	69.437	71.845	73.516	b. Qardh
c. Istishna'	2.547	2.601	2.688	2.707	2.769	2.825	2.873	2.959	3.025	3.034	3.082	3.144	3.179	3.240	3.305	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	40.957	39.424	36.917	35.080	33.880	32.571	31.341	30.582	30.228	29.948	29.470	28.885	28.204	27.722	26.582	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	2.276	1.655	1.443	1.364	1.317	1.273	272	271	263	266	266	248	247	247	222	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	38.681	37.769	35.474	33.716	32.563	31.298	31.069	30.311	29.965	29.682	29.204	28.636	27.957	27.475	26.360	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

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	2014			2015												Type
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	10.995.992	11.274.229	11.444.013	11.514.231	11.671.164	11.722.091	11.766.309	11.834.686	11.901.618	11.813.587	11.899.244	12.555.983	12.759.506	14.499.100	14.761.002	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	3.161.459	3.134.642	3.175.910	3.147.057	3.296.977	3.235.157	3.297.970	3.300.689	3.318.514	3.320.347	3.332.805	3.337.792	3.375.641	3.382.410	3.401.887	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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	2014			2015												Type
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	9.095.215	9.327.445	9.456.882	9.493.053	9.618.611	9.630.238	9.640.989	9.676.708	9.724.931	9.669.979	9.782.424	10.434.649	10.627.911	12.325.570	12.548.747	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	2.687.842	2.655.413	2.684.382	2.646.266	2.797.449	2.740.371	2.803.861	2.801.072	2.820.440	2.821.884	2.816.664	2.824.114	2.845.418	2.855.408	2.886.860	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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	2014			2015												Type
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	1.942.145	1.988.154	2.028.329	2.062.528	2.093.763	2.132.917	2.165.537	2.196.793	2.214.864	2.181.206	2.154.041	2.158.233	2.168.082	2.209.873	2.248.147	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	477.080	482.517	494.570	502.382	503.968	498.990	499.413	504.638	502.890	503.104	520.530	517.090	533.431	530.030	518.019	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

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												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Dana Simpanan Wadiah	26.431	26.845	29.073	28.166	27.641	30.072	30.639	32.072	31.386	31.807	30.288	31.050	29.400	30.314	32.532	IB Wadia
a. Giro	14.746	15.360	16.512	15.997	15.393	17.612	18.187	19.428	18.664	18.212	16.748	16.996	15.762	16.261	17.327	a. Demand Deposits Wadia
i. Rupiah	12.350	12.722	13.613	13.713	12.796	13.594	13.743	15.220	14.722	14.450	13.394	13.368	12.737	12.632	14.395	i. Rupiah
ii. Valas	2.396	2.638	2.900	2.284	2.597	4.018	4.443	4.209	3.941	3.762	3.354	3.629	3.025	3.629	2.931	ii. Foreign Currency
b. Tabungan	11.685	11.485	12.561	12.169	12.248	12.460	12.452	12.644	12.722	13.595	13.540	14.053	13.638	14.053	15.206	b. IB Saving Deposits Wadia
i. Rupiah	11.565	11.362	12.414	12.019	12.113	12.318	12.311	12.497	12.580	13.440	13.378	13.885	13.485	13.896	15.052	i. Rupiah
ii. Valas	120	123	147	151	134	142	141	147	143	155	161	168	153	157	154	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	179.716	181.660	187.638	181.458	181.463	181.861	182.206	182.045	180.905	183.293	185.021	187.254	189.097	189.212	197.475	Non Profit Sharing Investment Fund
a. Giro	1.521	1.644	2.132	2.110	2.049	2.654	2.394	3.855	3.264	2.624	3.451	3.675	3.844	3.504	3.859	a. Demand Deposits
i. Rupiah	1.354	1.369	1.790	1.687	1.680	1.947	1.851	2.934	2.823	2.163	3.074	3.143	3.211	2.827	2.997	i. Rupiah
ii. Valas	167	275	342	423	369	707	543	922	441	461	376	532	632	677	861	ii. Foreign Currency
b. Tabungan	47.047	47.591	50.949	50.010	49.782	48.658	49.003	49.435	48.247	49.287	49.476	49.822	49.918	50.247	53.388	b. Saving Deposits
i. Rupiah	46.576	47.097	50.441	49.423	49.184	48.102	48.410	48.814	47.614	48.658	48.786	49.096	49.173	49.487	52.623	i. Rupiah
ii. Valas	471	493	508	587	598	557	593	621	633	629	690	726	745	760	765	ii. Foreign Currency
c. Deposito	131.148	132.425	134.556	129.338	129.632	130.549	130.809	128.755	129.394	131.382	132.095	133.757	135.336	135.461	140.228	c. Time Deposits
i. Rupiah	120.985	122.501	124.999	119.720	119.981	121.007	121.841	117.891	118.734	120.420	121.134	122.938	124.901	125.935	130.749	i. Rupiah
a. 1 Bulan	92.431	90.877	94.041	90.706	92.513	90.984	91.527	91.803	88.725	90.051	92.682	92.409	94.840	95.044	95.816	a. 1 month
b. 3 Bulan	18.643	19.034	19.758	18.612	17.568	18.947	18.530	15.624	19.335	20.256	18.481	19.543	18.516	19.138	23.383	b. 3 month
c. 6 Bulan	5.870	7.440	5.905	4.914	4.532	5.764	6.539	5.758	5.358	4.877	4.719	5.791	6.308	6.332	6.098	c. 6 month
d. 12 Bulan	4.015	5.132	5.270	5.458	5.345	5.288	5.203	4.686	5.292	5.209	5.224	5.180	5.225	5.408	5.354	d. 12 month
e. >12 Bulan	26	18	25	30	23	24	42	20	24	28	27	15	13	13	96	e. >12 month
ii. Valas	10.163	9.924	9.558	9.618	9.651	9.542	8.969	10.863	10.660	10.962	10.961	10.819	10.434	9.526	9.479	ii. Foreign Currency
a. 1 Bulan	8.556	8.123	8.204	8.024	8.337	8.634	7.409	8.808	8.314	8.802	8.602	8.507	8.277	7.460	7.935	a. 1 month
b. 3 Bulan	1.098	1.291	780	1.230	971	601	961	853	993	1.082	2.001	2.014	1.576	1.481	890	b. 3 month
c. 6 Bulan	467	379	381	164	136	121	422	1.111	1.267	994	264	188	463	456	467	c. 6 month
d. 12 Bulan	42	130	192	201	206	185	177	92	85	83	94	110	118	130	187	d. 12 month
e. >12 Bulan	-	0	1	-	0	0	0	-	1	-	0	0	-	0	-	e. >12 month
3 Dana Investasi Profit Sharing	975	1.140	1.148	1.137	1.194	1.055	1.128	1.222	1.187	983	1.047	1.010	980	1.109	1.168	Profit Sharing Investment Fund
a. Giro	-	-	4	52	52	15	77	14	15	15	7	7	6	8	8	a. Demand Deposits
i. Rupiah	-	-	4	52	52	15	77	14	15	15	7	7	6	8	8	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	79	117	71	71	58	68	76	73	60	58	49	53	50	49	60	b. Saving Deposits
i. Rupiah	79	117	71	71	58	68	76	73	60	58	49	53	50	49	60	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	895	1.022	1.072	1.014	1.084	973	975	1.135	1.112	910	991	950				

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

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Dana Simpanan Wadiah	20.784	20.956	22.705	21.773	21.361	23.547	23.440	25.148	24.709	24.402	23.267	23.877	22.452	23.274	24.915	iB Wadia
a. Giro	11.692	12.033	12.867	12.320	12.005	13.825	13.866	15.314	14.817	13.863	12.686	12.856	11.821	12.277	12.991	a. Demand Deposits Wadia
i. Rupiah	9.446	9.546	10.098	10.205	9.545	10.279	9.855	11.655	11.260	10.721	9.563	9.524	9.088	9.011	10.195	i. Rupiah
ii. Valas	2.246	2.487	2.770	2.116	2.460	3.546	4.012	3.659	3.557	3.143	3.123	3.332	2.733	3.266	2.796	ii. Foreign Currency
b. Tabungan	9.092	8.922	9.838	9.453	9.356	9.722	9.574	9.835	9.892	10.539	10.580	11.021	10.631	10.996	11.924	b. iB Saving Deposits Wadia
i. Rupiah	8.984	8.810	9.704	9.317	9.237	9.595	9.450	9.704	9.766	10.407	10.441	10.877	10.500	10.865	11.802	i. Rupiah
ii. Valas	108	113	134	136	120	127	124	131	126	132	140	144	131	131	122	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	141.359	142.982	146.901	141.411	140.635	140.464	139.866	138.039	136.955	140.030	140.284	141.585	142.463	142.806	148.896	Non Profit Sharing Investment Fund
a. Giro	512	567	935	821	827	1.174	1.307	1.951	1.531	1.203	1.322	1.766	1.474	1.467	1.872	a. Demand Deposits
i. Rupiah	462	447	827	649	606	755	891	1.620	1.295	1.013	1.150	1.470	1.139	1.092	1.196	i. Rupiah
ii. Valas	50	120	108	172	220	418	416	331	236	190	171	296	335	376	676	ii. Foreign Currency
b. Tabungan	37.887	38.078	40.515	39.471	39.017	38.251	38.157	38.392	37.012	38.036	38.090	38.154	38.414	38.646	40.758	b. Saving Deposits
i. Rupiah	37.884	38.060	40.498	39.454	38.999	38.242	38.148	38.382	37.002	38.026	38.065	38.129	38.396	38.627	40.737	i. Rupiah
ii. Valas	3	18	17	18	18	9	9	10	10	11	25	25	19	19	21	ii. Foreign Currency
c. Deposito	102.959	104.338	105.451	101.119	100.792	101.404	100.402	97.696	98.412	100.790	100.872	101.664	102.575	102.693	106.266	c. Time Deposits
i. Rupiah	94.669	96.281	97.307	92.821	92.579	93.035	92.871	89.041	89.639	91.255	91.746	92.758	94.063	94.712	97.874	i. Rupiah
a. 1 Bulan	74.366	71.469	73.950	71.263	71.124	70.947	71.109	68.024	68.052	69.327	70.820	71.458	72.937	73.647	73.757	a. 1 month
b. 3 Bulan	13.188	14.743	14.281	13.170	13.794	13.755	13.071	12.455	13.912	14.562	13.719	13.660	13.117	13.158	16.548	b. 3 month
c. 6 Bulan	4.098	5.882	4.891	4.154	3.516	4.126	4.341	4.480	3.644	3.451	3.282	3.695	4.164	3.940	3.568	c. 6 month
d. 12 Bulan	3.001	4.169	4.159	4.210	4.123	4.183	4.308	4.063	4.010	3.887	3.904	3.930	3.835	3.954	3.999	d. 12 month
e. >12 Bulan	15	18	25	24	23	24	42	19	21	27	21	14	10	13	2	e. >12 month
ii. Valas	8.291	8.056	8.144	8.298	8.212	8.005	7.531	8.654	8.773	9.536	9.125	8.906	8.512	7.981	8.393	ii. Foreign Currency
a. 1 Bulan	7.291	6.866	7.129	7.127	7.223	7.307	6.388	7.244	7.160	7.907	7.327	7.239	6.197	6.982	6.982	a. 1 month
b. 3 Bulan	623	722	566	902	735	479	636	432	599	891	1.521	1.387	1.046	1.246	811	b. 3 month
c. 6 Bulan	344	339	336	151	131	118	415	913	941	667	197	184	454	408	413	c. 6 month
d. 12 Bulan	34	130	112	119	123	101	92	66	73	70	80	96	106	130	187	d. 12 month
e. >12 Bulan	-	0	1	-	0	0	0	-	1	-	0	0	-	0	-	e. >12 month
3 Dana Investasi Profit Sharing	947	1.112	1.117	1.107	1.162	1.023	1.093	1.188	1.153	946	1.011	972	942	1.070	1.083	Profit Sharing Investment Fund
a. Giro	-	-	4	52	52	15	77	14	15	15	7	7	6	8	8	a. Demand Deposits
i. Rupiah	-	-	4	52	52	15	77	14	15	15	7	7	6	8	8	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	73	111	65	65	51	61	69	65	53	50	41	44	41	40	50	b. Saving Deposits
i. Rupiah	73	111	65	65	51	61	69	65	53	50	41	44	41	40	50	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	874	1.001	1.047	989	1.059	948	948	1.108	1.085	882	963	921	895	1.022	1.025	c. Time Deposits
i. Rupiah	874	1.001	1.047	989	1.059	948	948	1.108	1.085	882	963	921	895	1.022	1.025	

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

Indikator	2014			2015												Indikator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Dana Simpanan Wadiah	5.647	5.889	6.368	6.394	6.279	6.525	7.198	6.924	6.677	7.405	7.021	7.173	6.949	7.040	7.617	IB Wadia
a. Giro	3.055	3.326	3.645	3.677	3.388	3.787	4.320	4.114	3.847	4.348	4.062	4.141	3.941	3.984	4.335	a. Demand Deposits Wadia
i. Rupiah	2.904	3.176	3.515	3.509	3.251	3.315	3.889	3.565	3.462	3.730	3.831	3.844	3.649	3.621	4.200	i. Rupiah
ii. Valas	150	151	130	168	137	472	432	549	385	619	231	297	292	362	135	ii. Foreign Currency
b. Tabungan	2.593	2.563	2.723	2.716	2.891	2.738	2.878	2.809	2.830	3.056	2.959	3.032	3.007	3.056	3.282	b. IB Saving Deposits Wadia
i. Rupiah	2.581	2.552	2.710	2.702	2.877	2.723	2.861	2.793	2.813	3.034	2.938	3.008	2.985	3.031	3.250	i. Rupiah
ii. Valas	12	11	13	15	15	16	17	16	17	23	22	24	23	25	32	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	38.357	38.678	40.737	40.046	40.828	41.397	42.340	44.006	43.950	43.263	44.738	45.669	46.634	46.406	48.578	Non Profit Sharing Investment Fund
a. Giro	1.009	1.077	1.197	1.289	1.222	1.480	1.087	1.904	1.733	1.421	2.129	1.909	2.370	2.036	1.987	a. Demand Deposits
i. Rupiah	892	922	963	1.038	1.074	1.192	960	1.314	1.528	1.150	1.924	1.672	2.072	1.735	1.802	i. Rupiah
ii. Valas	117	155	234	251	148	288	127	590	206	271	205	236	298	301	185	ii. Foreign Currency
b. Tabungan	9.160	9.513	10.434	10.538	10.765	10.408	10.846	11.043	11.235	11.386	11.668	11.504	11.601	11.601	12.630	b. Saving Deposits
i. Rupiah	8.692	9.037	9.943	9.969	10.186	9.860	10.261	10.432	10.612	10.632	10.721	10.967	10.777	10.860	11.886	i. Rupiah
ii. Valas	468	475	491	569	580	548	584	611	623	619	665	701	727	741	744	ii. Foreign Currency
c. Deposito	28.189	28.088	29.106	28.219	28.840	29.510	30.408	31.059	30.982	30.591	31.223	32.093	32.761	32.768	33.962	c. Time Deposits
i. Rupiah	26.317	26.220	27.692	26.899	27.402	27.973	28.969	28.850	29.095	29.165	29.388	30.180	30.839	31.223	32.875	i. Rupiah
a. 1 Bulan	18.065	19.408	20.090	19.443	21.390	20.037	20.417	23.779	20.673	20.724	21.862	20.951	21.903	21.397	22.059	a. 1 month
b. 3 Bulan	5.455	4.291	5.477	5.442	3.774	5.192	5.459	3.169	5.423	5.694	4.763	5.883	5.400	5.979	6.835	b. 3 month
c. 6 Bulan	1.772	1.558	1.014	760	1.017	1.638	2.198	1.278	1.714	1.426	1.437	2.096	2.144	2.392	2.531	c. 6 month
d. 12 Bulan	1.014	963	1.111	1.248	1.221	1.105	895	623	1.283	1.321	1.320	1.249	1.390	1.455	1.355	d. 12 month
e. >12 Bulan	11	0	0	6	0	1	0	0	3	0	6	0	2	0	95	e. >12 month
ii. Valas	1.872	1.868	1.413	1.320	1.438	1.537	1.438	2.209	1.887	1.426	1.836	1.912	1.922	1.545	1.087	ii. Foreign Currency
a. 1 Bulan	1.265	1.257	1.075	897	1.114	1.328	1.021	1.564	1.153	895	1.275	1.268	1.372	1.263	953	a. 1 month
b. 3 Bulan	476	570	214	328	236	122	325	421	395	191	480	627	530	234	79	b. 3 month
c. 6 Bulan	123	41	45	13	5	2	7	199	326	327	68	4	8	47	55	c. 6 month
d. 12 Bulan	8	-	80	82	84	85	85	25	12	13	13	14	12	0	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	e. >12 month
3 Dana Investasi Profit Sharing	28	28	<													

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Dana Pihak Ketiga	207.121	209.644	217.858	210.761	210.297	212.988	213.973	215.339	213.477	216.083	216.356	219.313	219.478	220.635	231.175	Total Third Party Fund
i. Rupiah	193.805	196.191	204.404	197.699	196.949	198.022	199.284	198.578	197.659	200.115	200.813	203.439	204.487	205.886	216.985	i. Rupiah
ii. Valas	13.316	13.453	13.454	13.063	13.349	14.966	14.689	16.761	15.819	15.968	15.543	15.874	14.991	14.749	14.191	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	206.040	208.525	216.824	209.551	209.218	211.875	212.917	214.338	212.440	215.110	215.416	218.379	218.518	219.519	230.066	1. Residents' Third Party Funds
a. Pemerintah	43.897	48.145	46.515	41.531	25.196	34.093	35.047	35.633	35.485	37.521	37.124	40.301	41.650	41.460	38.077	a. Government
i. Rupiah	40.008	44.214	42.554	37.690	24.436	32.782	33.561	33.443	33.262	34.291	34.136	36.879	39.107	39.178	35.153	i. Rupiah
ii. Valas	3.889	3.931	3.961	3.841	760	1.311	1.486	2.190	2.223	3.231	2.988	3.422	2.543	2.282	2.924	ii. Foreign Exchange
b. Swasta	162.143	160.380	170.309	168.020	184.021	177.782	177.870	178.705	176.956	177.588	178.292	178.078	176.867	178.059	191.988	b. Private Sector
1. Institusi Keuangan Non Bank	20.557	21.965	22.703	20.622	21.389	22.134	22.617	22.076	23.351	23.443	25.167	24.839	24.607	24.910	25.932	1. Non bank Financial Institutions
i. Rupiah	20.107	21.445	22.171	20.090	20.935	21.636	22.036	21.448	22.762	22.862	24.527	24.196	23.846	24.163	25.255	i. Rupiah
ii. Valas	449	521	533	532	454	498	581	629	589	581	640	643	761	747	677	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	50.753	46.315	46.111	42.647	55.670	57.091	56.306	56.790	54.987	53.235	52.521	53.125	52.207	51.358	58.093	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	44.892	40.565	40.428	37.903	47.683	48.092	47.652	46.858	45.898	44.750	44.230	44.703	43.735	43.060	50.794	i. Rupiah
ii. Valas	5.861	5.750	5.683	4.744	7.987	8.999	8.654	9.932	9.088	8.484	8.291	8.422	8.472	8.298	7.298	ii. Foreign Exchange
3. Perseorangan	90.833	92.099	101.494	104.751	106.962	98.557	98.947	99.838	98.618	100.911	100.604	100.114	100.053	101.790	107.963	3. Individuals
i. Rupiah	88.549	89.725	98.997	101.710	103.462	95.319	95.805	96.641	95.558	98.048	97.723	97.469	97.578	99.326	105.482	i. Rupiah
ii. Valas	2.284	2.375	2.497	3.041	3.500	3.238	3.141	3.198	3.060	2.862	2.881	2.645	2.475	2.464	2.481	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.082	1.119	1.034	1.210	1.080	1.113	1.056	1.001	1.037	973	941	934	960	1.116	1.110	2. Non Residents' Third Party Funds
i. Rupiah	249	243	254	305	432	194	229	188	178	163	197	193	220	159	300	i. Rupiah
ii. Valas	833	876	780	905	648	920	827	813	859	810	743	741	740	957	810	ii. Foreign Exchange

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indikator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Dana Pihak Ketiga	163.090	165.050	170.723	164.291	163.159	165.034	164.400	164.375	162.817	165.378	164.561	166.433	165.857	167.150	174.895	Total Third Party Fund
i. Rupiah	152.392	154.256	159.549	153.552	152.128	152.930	152.308	151.590	150.115	152.367	151.976	153.730	154.128	155.376	162.887	i. Rupiah
ii. Valas	10.698	10.793	11.173	10.739	11.030	12.105	12.092	12.785	12.701	13.011	12.585	12.703	11.730	11.774	12.008	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	162.079	163.970	169.747	163.143	162.143	163.994	163.419	163.458	161.857	164.470	163.694	165.566	164.973	166.096	173.850	1. Residents' Third Party Funds
a. Pemerintah	37.327	41.260	40.091	34.019	14.948	22.703	23.089	23.653	24.527	26.542	25.498	27.847	28.873	29.213	27.761	a. Government
i. Rupiah	33.673	37.593	36.364	30.360	14.407	21.619	21.876	22.215	22.884	24.044	23.265	25.211	27.005	27.414	25.324	i. Rupiah
ii. Valas	3.653	3.668	3.727	3.659	541	1.084	1.213	1.439	1.642	2.499	2.233	2.636	1.868	1.799	2.437	ii. Foreign Exchange
b. Swasta	124.751	122.710	129.656	129.124	147.196	141.291	140.330	139.805	137.330	137.928	138.196	137.719	136.099	136.883	146.089	b. Private Sector
1. Institusi Keuangan Non Bank	14.647	16.326	16.899	14.376	14.395	15.570	15.355	15.077	15.561	15.519	16.712	16.022	16.081	16.270	17.423	1. Non bank Financial Institutions
i. Rupiah	14.346	15.940	16.484	14.026	14.078	15.197	14.930	14.623	15.120	15.086	16.239	15.526	15.484	15.709	16.826	i. Rupiah
ii. Valas	301	386	415	350	316	373	424	455	441	433	473	496	597	560	597	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	37.578	33.190	32.909	30.800	47.215	47.691	47.123	46.580	45.281	44.278	43.496	44.131	42.492	41.984	46.221	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	33.069	28.764	28.226	27.015	40.222	40.280	39.684	38.679	37.578	36.944	36.272	36.932	35.430	34.996	39.577	i. Rupiah
ii. Valas	4.509	4.426	4.683	3.784	6.994	7.411	7.439	7.900	7.702	7.334	7.225	7.199	7.062	6.988	6.644	ii. Foreign Exchange
3. Perseorangan	72.526	73.193	79.848	83.948	85.586	78.030	77.853	78.148	76.488	78.132	77.988	77.566	77.526	78.629	82.446	3. Individuals
i. Rupiah	71.111	71.743	78.264	81.892	83.040	75.697	75.648	75.946	74.417	76.181	76.061	75.919	76.047	77.145	80.910	i. Rupiah
ii. Valas	1.415	1.450	1.584	2.056	2.545	2.333	2.205	2.202	2.072	1.951	1.926	1.647	1.479	1.485	1.536	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.011	1.080	976	1.148	1.015	1.040	980	917	960	908	866	867	885	1.054	1.045	2. Non Residents' Third Party Funds
i. Rupiah	192	217	211	259	382	137	170	126	116	113	138	142	161	113	250	i. Rupiah
ii. Valas	819	863	764	889	634	903	811	790	844	795	728	725	724	941	795	ii. Foreign Exchange

Miliar Rupiah (in Billion IDR)

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

Indikator	2014			2015												Indicator
	Oktober	November	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Dana Pihak Ketiga	44.032	44.595	47.136	46.470	47.139	47.954	49.573	50.964	50.661	50.704	51.796	52.880	53.621	53.485	56.280	Total Third Party Fund
i. Rupiah	41.413	41.935	44.855	44.147	44.820	45.093	46.975	46.988	47.544	47.747	48.838	49.709	50.359	50.510	54.098	i. Rupiah
ii. Valas	2.619	2.660	2.281	2.324	2.318	2.861	2.598	3.976	3.117	2.957	2.958	3.171	3.261	2.975	2.183	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	43.961	44.555	47.077	46.408	47.074	47.881	49.497	50.880	50.584	50.639	51.721	52.813	53.545	53.423	56.216	1. Residents' Third Party Funds
a. Pemerintah	6.570	6.885	6.424	7.512	10.249	11.390	11.958	11.980	10.958	10.979	11.626	12.454	12.777	12.247	10.317	a. Government
i. Rupiah	6.334	6.621	6.190	7.330	10.030	11.164	11.685	11.228	10.378	10.247	10.871	11.668	12.102	11.765	9.829	i. Rupiah
ii. Valas	236	263	234	182	219	226	273	752	580	732	755	786	675	482	487	ii. Foreign Exchange
b. Swasta	37.392	37.670	40.653	38.896	36.826	36.491	37.539	38.900	39.625	39.660	40.096	40.359	40.768	41.176	45.899	b. Private Sector
1. Institusi Keuangan Non Bank	5.910	5.639	5.805	6.247	6.995	6.564	7.262	6.999	7.790	7.924	8.455	8.817	8.526	8.641	8.509	1. Non bank Financial Institutions
i. Rupiah	5.762	5.505	5.687	6.065	6.857	6.439	7.106	6.825	7.642	7.776	8.287	8.670	8.362	8.454	8.429	i. Rupiah
ii. Valas	148	135	118	182	138	125	157	174	148	148	167	148	164	187	80	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya)	13.175	13.125	13.202	11.848	8.455	9.400	9.183	10.211	9.706	8.957	9.025	8.994	9.716	9.374	11.872	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.823	11.801	12.202	10.888	7.462	7.812	7.968	8.179	8.320	7.806	7.958	7.771	8.305	8.064	11.218	i. Rupiah
ii. Valas	1.352	1.324	1.000	960	993	1.588	1.215	2.032	1.386	1.151	1.066	1.223	1.410	1.310	654	ii. Foreign Exchange
3. Perseorangan	18.306	18.906	21.646	20.802	21.376	20.527	21.094	21.690	22.129	22.779	22.616	22.548	22.527	23.161	25.517	3. Individuals
i. Rupiah	17.438	17.981	20.733	19.818	20.422	19.622	20.157	20.694	21.141	21.868	21.662	21.550	21.531	22.181	24.572	i. Rupiah
ii. Valas	868	925	914	985	954	905	937	996	988	911	954	998	996	979	945	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	71	40	59	62	65	73	76	84	77	65	74	67	76	62	65	2. Non Residents' Third Party Funds
i. Rupiah	57	26	43	46	50	56	59	62	63	50	59	51	59	46	49	i. Rupiah
ii. Valas	14	13	16	16	15	16	16	22	15	15	15	16	16	16	15	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Desember 2015
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	39.794	26.398	106,19%	West Java
Banten	8.178	6.051	94,49%	Banten
DKI Jakarta	222.699	113.360	78,49%	DKI Jakarta
DI Yogyakarta	4.398	3.618	74,81%	DI Yogyakarta
Jawa Tengah	19.353	12.421	103,93%	Central Java
Jawa Timur	28.426	19.754	103,03%	East Java
Bengkulu	957	583	138,38%	Bengkulu
Jambi	2.042	1.101	175,03%	Jambi
Nanggroe Aceh Darussalam	5.633	4.245	69,11%	Nanggroe Aceh Darussalam
Sumatera Utara	11.220	8.371	97,72%	North Sumatera
Sumatera Barat	4.133	2.741	130,26%	West Sumatera
Riau	7.433	3.851	91,38%	Riau
Sumatera Selatan	5.432	4.210	96,78%	South Sumatera
Bangka Belitung	310	223	129,55%	Bangka Belitung
Kepulauan Riau	2.700	1.387	182,80%	Riau Islands
Lampung	2.581	1.893	108,47%	Lampung
Kalimantan Selatan	4.451	3.044	103,56%	South Kalimantan
Kalimantan Barat	3.897	1.874	160,01%	West Kalimantan
Kalimantan Timur	5.970	4.324	95,50%	East Kalimantan
Kalimantan Tengah	873	687	108,34%	Central Kalimantan
Sulawesi Tengah	1.167	774	120,97%	Central Sulawesi
Sulawesi Selatan	7.229	3.881	147,87%	South Sulawesi
Sulawesi Utara	471	250	177,81%	North Sulawesi
Gorontalo	325	215	144,50%	Gorontalo
Sulawesi Barat	200	174	98,78%	West Sulawesi
Sulawesi Tenggara	948	623	130,36%	South East Sulawesi
NTB	2.431	1.241	158,11%	West Nusa Tenggara
Bali	1.643	802	188,37%	Bali
NTT	232	116	183,53%	East Nusa Tenggara
Maluku	436	314	30,72%	Maluku
Papua	904	601	83,90%	Papua
Maluku Utara	421	372	50,93%	North Maluku
Papua Barat	342	294	50,67%	West Papua
Luar Indonesia	1.611	1.381	24,84%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Desember 2015
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	33.146	21.795	108,33%	West Java
Banten	6.962	5.391	87,47%	Banten
DKI Jakarta	144.996	85.506	72,50%	DKI Jakarta
DI Yogyakarta	3.196	2.810	63,95%	DI Yogyakarta
Jawa Tengah	12.392	8.905	110,44%	Central Java
Jawa Timur	18.551	14.536	98,86%	East Java
Bengkulu	940	570	138,58%	Bengkulu
Jambi	1.703	923	181,73%	Jambi
Nanggroe Aceh Darussalam	2.470	2.053	56,85%	Nanggroe Aceh Darussalam
Sumatera Utara	6.060	4.752	89,41%	North Sumatera
Sumatera Barat	2.553	2.007	109,62%	West Sumatera
Riau	3.680	2.811	78,65%	Riau
Sumatera Selatan	3.124	2.614	97,63%	South Sumatera
Bangka Belitung	246	166	144,05%	Bangka Belitung
Kepulauan Riau	1.721	1.026	153,93%	Riau Islands
Lampung	2.490	1.816	110,35%	Lampung
Kalimantan Selatan	2.729	2.389	85,92%	South Kalimantan
Kalimantan Barat	2.392	1.387	163,94%	West Kalimantan
Kalimantan Timur	3.834	3.075	86,41%	East Kalimantan
Kalimantan Tengah	873	687	108,34%	Central Kalimantan
Sulawesi Tengah	1.167	774	120,97%	Central Sulawesi
Sulawesi Selatan	4.415	2.861	141,88%	South Sulawesi
Sulawesi Utara	471	250	177,81%	North Sulawesi
Gorontalo	325	215	144,50%	Gorontalo
Sulawesi Barat	198	173	99,51%	West Sulawesi
Sulawesi Tenggara	948	623	130,36%	South East Sulawesi
NTB	1.836	946	171,39%	West Nusa Tenggara
Bali	1.500	754	185,20%	Bali
NTT	232	116	183,53%	East Nusa Tenggara
Maluku	436	314	30,72%	Maluku
Papua	904	601	83,90%	Papua
Maluku Utara	421	372	50,93%	North Maluku
Papua Barat	342	294	50,67%	West Papua
Luar Indonesia	1.611	1.381	24,84%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Desember 2015
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	6.649	4.603	96,06%	West Java
Banten	1.217	660	151,88%	Banten
DKI Jakarta	77.703	27.854	96,89%	DKI Jakarta
DI Yogyakarta	1.201	808	112,62%	DI Yogyakarta
Jawa Tengah	6.961	3.516	87,43%	Central Java
Jawa Timur	9.874	5.217	114,65%	East Java
Bengkulu	16	13	129,55%	Bengkulu
Jambi	340	177	140,17%	Jambi
Nanggroe Aceh Darussalam	3.163	2.192	80,59%	Nanggroe Aceh Darussalam
Sumatera Utara	5.160	3.619	108,64%	North Sumatera
Sumatera Barat	1.581	734	186,70%	West Sumatera
Riau	3.753	1.040	125,79%	Riau
Sumatera Selatan	2.307	1.596	95,40%	South Sumatera
Bangka Belitung	64	57	86,98%	Bangka Belitung
Kepulauan Riau	979	361	264,87%	Riau Islands
Lampung	91	78	64,35%	Lampung
Kalimantan Selatan	1.722	655	167,84%	South Kalimantan
Kalimantan Barat	1.505	487	148,80%	West Kalimantan
Kalimantan Timur	2.136	1.249	117,86%	East Kalimantan
Kalimantan Tengah	-	-	-	Central Kalimantan
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Selatan	2.814	1.020	164,65%	South Sulawesi
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	1	1	265	West Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
NTB	595	295	38,59%	West Nusa Tenggara
Bali	142	48	0,00%	Bali
NTT	-	-	-	East Nusa Tenggara
Maluku	-	-	-	Maluku
Papua	-	-	-	Papua
Maluku Utara	-	-	-	North Maluku
Papua Barat	-	-	-	West Papua
Luar Indonesia	-	-	-	Outside Indonesia

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	913	618	770	80,27%	Kab. Tangerang	Banten
	Kab. Serang	1.704	1.372	1.024	133,96%	Kab. Serang	
	Kota Cilegon	1.381	1.164	780	149,23%	Kota Cilegon	
	Kota Tangerang	3.653	2.258	3.076	73,41%	Kota Tangerang	
	Kota Serang	168	104	67	155,28%	Kota Serang	
	Kota Tangerang Selatan	358	202	335	60,44%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	494	498	358	139,17%	Kab. Bekasi	West Java
	Kab. Purwakarta	411	390	312	125,22%	Kab. Purwakarta	
	Kab. Karawang	271	261	197	132,26%	Kab. Karawang	
	Kab. Sukabumi	168	167	86	193,83%	Kab. Sukabumi	
	Kab. Cianjur	991	838	521	160,76%	Kab. Cianjur	
	Kab. Bandung	397	238	368	64,47%	Kab. Bandung	
	Kab. Garut	238	214	206	104,23%	Kab. Garut	
	Kab. Majalengka	13	14	1	1600,75%	Kab. Majalengka	
	Kota Bandung	16.151	11.023	8.665	127,22%	Kota Bandung	
	Kota Bogor	4.442	3.249	3.847	84,47%	Kota Bogor	
	Kota Sukabumi	527	370	415	89,28%	Kota Sukabumi	
	Kota Cirebon	3.283	2.548	1.968	129,45%	Kota Cirebon	
	Kota Tasikmalaya	2.090	1.681	931	180,51%	Kota Tasikmalaya	
	Kota Cimahi	321	213	298	71,26%	Kota Cimahi	
	Kota Depok	1.994	1.148	1.780	64,53%	Kota Depok	
	Kota Bekasi	8.004	5.179	6.444	80,36%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	76.887	24.708	48.263	51,19%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.345	3.077	3.236	95,11%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.902	9.442	9.851	95,85%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	100.718	47.959	45.983	104,30%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	27.848	3.794	6.027	62,95%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	4.398	2.707	3.618	74,81%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	642	340	335	101,57%	Kab. Semarang	Central Java
	Kab. Kendal	78	55	64	85,04%	Kab. Kendal	
	Kab. Tegal	74	63	16	386,37%	Kab. Tegal	
	Kab. Pati	121	115	76	150,72%	Kab. Pati	
	Kab. Kudus	655	367	549	66,94%	Kab. Kudus	
	Kab. Banyumas	1.103	865	879	98,31%	Kab. Banyumas	
	Kab. Cilacap	155	101	137	73,97%	Kab. Cilacap	
	Kota Semarang	8.793	4.863	5.349	90,90%	Kota Semarang	
	Kota Salatiga	98	90	49	183,79%	Kota Salatiga	
	Kota Pekalongan	1.043	633	887	71,34%	Kota Pekalongan	
	Kota Tegal	940	883	475	185,70%	Kota Tegal	
	Kota Surakarta	5.652	4.535	3.603	125,86%	Kota Surakarta	
Jawa Timur	Kab. Gresik	366	356	295	120,71%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.993	1.401	1.355	103,40%	Kab. Sidoarjo	
	Kab. Pamekasan	442	158	370	42,78%	Kab. Pamekasan	
	Kab. Banyuwangi	169	164	141	116,41%	Kab. Banyuwangi	
	Kab. Jember	1.025	666	890	74,84%	Kab. Jember	
	Kab. Madiun	216	173	202	85,57%	Kab. Madiun	
	Kab. Bojonegoro	173	132	162	81,79%	Kab. Bojonegoro	
	Kota Surabaya	18.528	13.344	11.840	112,70%	Kota Surabaya	
	Kota Malang	3.332	2.667	2.493	106,98%	Kota Malang	
	Kota Blitar	128	120	120	99,92%	Kota Blitar	
	Kota Kediri	1.977	1.101	1.850	59,52%	Kota Kediri	
	Kota Madiun	76	70	37	189,33%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	957	807	583	138,38%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.042	1.927	1.101	175,03%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	167	92	159	57,75%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	3.778	1.702	2.823	60,28%	Kota Banda Aceh	
	Kota Lhokseumawe	1.303	942	901	104,50%	Kota Lhokseumawe	
	Kota Langsa	386	198	362	54,80%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	340	297	313	94,91%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	181	93	163	56,98%	Kab. Langkat	
	Kab. Karo	44	45	19	238,02%	Kab. Karo	
	Kab. Labuhan Batu	187	195	139	140,87%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	352	398	214	185,98%	Kota Tebing Tinggi	
	Kota Pematang Siantar	938	615	718	85,73%	Kota Pematang Siantar	
	Kota Tanjung Balai	147	78	145	54,11%	Kota Tanjung Balai	
	Kota Sibolga	149	134	72	185,91%	Kota Sibolga	
	Kota Medan	8.038	5.683	5.960	95,36%	Kota Medan	
	Kota Padang Sidempuan	844	641	629	101,91%	Kota Padang Sidempuan	
	Kota Bukittinggi	698	647	541	119,48%	Kota Bukittinggi	
	Kota Padang	2.412	1.920	1.892	101,47%	Kota Padang	
Sumatera Barat	Kota Solok	286	286	50	567,55%	Kota Solok	West Sumatera
	Kota Payakumbuh	738	718	257	278,94%	Kota Payakumbuh	
	Kab. Bengkalis	272	95	257	36,90%	Kab. Bengkalis	
	Kota Pekanbaru	6.793	3.205	3.251	98,57%	Kota Pekanbaru	
Riau	Kota Dumai	368	220	343	64,13%	Kota Dumai	Riau
	Kota Tanjung Pinang	761	657	500	131,34%	Kota Tanjung Pinang	
Kepulauan Riau	Kota Pulau Batam	1.938	1.879	887	211,82%	Kota Pulau Batam	Riau Islands
	Kota Prabumulih	150	132	116	114,09%	Kota Prabumulih	
Sumatera Selatan	Kab. Ogan Komering Ulu	305	273	231	118,00%	Kab. Ogan Komering Ulu	South Sumatera
	Kab. Ogan Komering Ulu Timur	35	39	7	583,75%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.726	3.406	3.760	90,57%	Kota Palembang	
	Kota Lubuklinggau	216	225	96	233,45%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	310	289	223	129,55%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	350	316	254	124,19%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.060	1.581	1.505	105,04%	Kota Bandar Lampung	
	Kota Metro	171	156	133	117,08%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	309	219	233	93,93%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	182	62	110	56,15%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	121	77	114	67,26%	Kab. Tabalong	
	Kota Banjarmasin	3.580	2.617	2.358	110,99%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	260	177	228	77,70%	Kota Banjarbaru	West Kalimantan
	Kab. Sambas	65	62	41	150,20%	Kab. Sambas	
	Kota Pontianak	3.714	2.821	1.798	156,91%	Kota Pontianak	
	Kota Singkawang	119	116	35	328,63%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	311	140	274	51,13%	Kab. Kutai	East Kalimantan
	Kota Samarinda	3.129	1.754	2.293	76,51%	Kota Samarinda	
	Kota Balikpapan	2.325	2.157	1.568	137,62%	Kota Balikpapan	
	Kota Bontang	206	78	191	41,09%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	76	52	71	73,86%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	132	128	73	174,27%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	665	565	543	103,94%	Kota Palangkaraya	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Tengah	Kab. Morowali	312	292	190	153,72%	Kab. Morowali	Central Sulawesi
	Kota Palu	855	644	584	110,32%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	325	311	215	144,50%	Kota Gorontalo	West Sulawesi
Sulawesi Selatan	Kota Ujungpandang	6.715	5.241	3.558	147,31%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	5	2	1	100,90%		
	Kab. Bone	280	265	228	116,22%	Kab. Bone	
	Kota Palopo	65	63	11	556,58%	Kota Palopo	
	Kab. Maros	164	168	82	204,64%	Kab. Maros	
Gorontalo	Kab Mamuju	200	172	174	98,78%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	948	813	623	130,36%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	471	444	250	177,81%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	46	45	4	1103,03%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	171	168	134	125,61%	Kab. Lombok Timur	
	Kota Mataram	2.214	1.749	1.103	158,57%	Kota Mataram	
Bali	Kota Denpasar	1.643	1.511	802	188,37%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	215	199	114	174,73%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	17	15	3	543,85%	Kab. Kupang	
Maluku	Kota Ambon	436	97	314	30,72%	Kota Ambon	Maluku
Papua Barat	Kota Sorong	342	149	294	50,67%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	904	504	601	83,90%	Kab. Jayapura	Papua
Maluku Utara	Kota ternate	421	189	372	50,93%	Kota ternate	North Maluku
Di Luar Indonesia	DI LUAR INDONESIA	1.611	343	1.381	24,84%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	611	495	471	105,24%	Kab. Tangerang	Banten
	Kab. Serang	1.704	1.372	1.024	133,96%	Kab. Serang	
	Kota Cilegon	969	752	717	104,93%	Kota Cilegon	
	Kota Tangerang	3.248	1.854	2.789	66,48%	Kota Tangerang	
	Kota Serang	72	40	56	71,02%	Kota Serang	
	Kota Tangerang Selatan	358	202	335	60,44%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	494	498	358	139,17%	Kab. Bekasi	West Java
	Kab. Purwakarta	411	390	312	125,22%	Kab. Purwakarta	
	Kab. Karawang	240	236	165	142,68%	Kab. Karawang	
	Kab. Sukabumi	168	167	86	193,83%	Kab. Sukabumi	
	Kab. Cianjur	991	838	521	160,76%	Kab. Cianjur	
	Kab. Bandung	309	208	281	74,14%	Kab. Bandung	
	Kab. Garut	238	214	206	104,23%	Kab. Garut	
	Kab. Majalengka	13	14	1	1600,75%	Kab. Majalengka	
	Kota Bandung	12.989	8.934	6.715	133,06%	Kota Bandung	
	Kota Bogor	3.755	2.580	3.243	79,56%	Kota Bogor	
	Kota Sukabumi	459	359	348	103,09%	Kota Sukabumi	
	Kota Cirebon	2.585	1.970	1.723	114,31%	Kota Cirebon	
	Kota Tasikmalaya	1.741	1.342	845	158,82%	Kota Tasikmalaya	
	Kota Cimahi	321	213	298	71,26%	Kota Cimahi	
	Kota Depok	1.994	1.148	1.780	64,53%	Kota Depok	
	Kota Bekasi	6.437	4.498	4.914	91,55%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	51.181	14.375	37.406	38,43%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	4.130	3.041	3.022	100,65%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	12.479	9.023	9.610	93,88%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	71.607	33.491	31.517	106,26%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	5.599	2.064	3.951	52,22%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	3.196	1.797	2.810	63,95%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	642	340	335	101,57%	Kab. Semarang	Central Java
	Kab. Kendal	78	55	64	85,04%	Kab. Kendal	
	Kab. Tegal	74	63	16	386,37%	Kab. Tegal	
	Kab. Pati	121	115	76	150,72%	Kab. Pati	
	Kab. Kudus	593	362	498	72,75%	Kab. Kudus	
	Kab. Banyumas	1.019	797	821	97,06%	Kab. Banyumas	
	Kab. Cilacap	155	101	137	73,97%	Kab. Cilacap	
	Kota Semarang	3.422	3.123	2.738	114,07%	Kota Semarang	
	Kota Salatiga	98	90	49	183,79%	Kota Salatiga	
	Kota Pekalongan	959	623	806	77,30%	Kota Pekalongan	
	Kota Tegal	641	585	388	150,76%	Kota Tegal	
	Kota Surakarta	4.590	3.580	2.976	120,29%	Kota Surakarta	
Jawa Timur	Kab. Gresik	304	296	263	112,60%	Kab. Gresik	East Java
	Kab. Sidoarjo	1.535	1.107	1.268	87,30%	Kab. Sidoarjo	
	Kab. Pamekasan	442	158	370	42,78%	Kab. Pamekasan	
	Kab. Banyuwangi	169	164	141	116,41%	Kab. Banyuwangi	
	Kab. Jember	923	663	797	83,26%	Kab. Jember	
	Kab. Madiun	216	173	202	85,57%	Kab. Madiun	
	Kab. Bojonegoro	173	132	162	81,79%	Kab. Bojonegoro	
	Kota Surabaya	10.562	8.761	7.465	117,36%	Kota Surabaya	
	Kota Malang	2.218	1.741	1.976	88,09%	Kota Malang	
	Kota Blitar	128	120	120	99,92%	Kota Blitar	
	Kota Kediri	1.840	1.017	1.754	57,97%	Kota Kediri	
	Kota Madiun	41	38	19	197,33%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	940	790	570	138,58%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.703	1.678	923	181,73%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	167	92	159	57,75%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	1.573	752	1.192	63,05%	Kota Banda Aceh	
	Kota Lhokseumawe	344	126	340	36,90%	Kota Lhokseumawe	
	Kota Langsa	386	198	362	54,80%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	340	297	313	94,91%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	181	93	163	56,98%	Kab. Langkat	
	Kab. Karo	44	45	19	238,02%	Kab. Karo	
	Kab. Labuhan Batu	187	195	139	140,87%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	790	462	644	71,73%	Kota Pematang Siantar	
	Kota Tanjung Balai	147	78	145	54,11%	Kota Tanjung Balai	
	Kota Sibolga	52	51	17	298,24%	Kota Sibolga	
	Kota Medan	3.817	2.556	2.907	87,92%	Kota Medan	
	Kota Padang Sidempuan	502	472	406	116,30%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	634	599	526	113,90%	Kota Bukittinggi	West Sumatera
	Kota Padang	1.702	1.400	1.345	104,09%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
	Kota Payakumbuh	217	201	136	147,64%	Kota Payakumbuh	
Riau	Kab. Bengkalis	272	95	257	36,90%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.040	1.896	2.211	85,75%	Kota Pekanbaru	
	Kota Dumai	368	220	343	64,13%	Kota Dumai	
	Kota Tanjung Pinang	391	297	352	84,55%	Kota Tanjung Pinang	
Kepulauan Riau	Kota Pulau Batam	1.330	1.282	674	190,12%	Kota Pulau Batam	Riau Islands
	Kota Prabumulih	150	132	116	114,09%	Kota Prabumulih	
Sumatera Selatan	Kab. Ogan Komering Ulu	122	85	114	74,17%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	35	39	7	583,75%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	2.770	2.245	2.366	94,86%	Kota Palembang	
	Kota Lubuklinggau	49	51	11	474,44%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	246	239	166	144,05%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	350	316	254	124,19%	Kab. Lampung Tengah	
	Kota Bandar Lampung	1.969	1.531	1.428	107,26%	Kota Bandar Lampung	
	Kota Metro	171	156	133	117,08%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	200	176	187	94,10%	Kab. Banjar	South Kalimantan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	121	77	114	67,26%	Kab. Tabalong	
	Kota Banjarmasin	2.234	1.671	1.915	87,29%	Kota Banjarmasin	
	Kota Banjarbaru	174	128	173	74,31%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	65	62	41	150,20%	Kab. Sambas	West Kalimantan
	Kota Pontianak	2.209	2.096	1.311	159,92%	Kota Pontianak	
	Kota Singkawang	119	116	35	328,63%	Kota Singkawang	
	Kota Balikpapan	1.527	1.473	1.208	121,91%	Kota Balikpapan	
Kalimantan Timur	Kab. Kutai	311	140	274	51,13%	Kab. Kutai	East Kalimantan
	Kota Samarinda	1.791	966	1.403	68,87%	Kota Samarinda	
	Kota Balikpapan	1.527	1.473	1.208	121,91%	Kota Balikpapan	
	Kota Bontang	206	78	191	41,09%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	76	52	71	73,86%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	132	128	73	174,27%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	665	565	543	103,94%	Kota Palangkaraya	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Tengah	Kab. Morowali	312	292	190	153,72%	Kab. Morowali	Central Sulawesi
	Kota Palu	855	644	584	110,32%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	325	311	215	144,50%	Kota Gorontalo	West Sulawesi
Sulawesi Selatan	Kota Ujungpandang	4.066	3.730	2.620	142,36%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	-	-	-	0,00%		
	Kab. Bone	280	265	228	116,22%	Kab. Bone	
	Kota Palopo	65	63	11	556,58%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
	Kab Mamuju	198	172	173	99,51%	Kab Mamuju	
Gorontalo	Kab Mamuju	198	172	173	99,51%	Kab Mamuju	Gorontalo
Sulawesi Tenggara	Kota Kendari	948	813	623	130,36%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	471	444	250	177,81%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	46	45	4	1103,03%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kota Mataram	1.790	1.576	942	167,36%	Kota Mataram	
Bali	Kota Denpasar	1.500	1.397	754	185,20%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	215	199	114	174,73%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	17	15	3	543,85%	Kab. Kupang	
Maluku	Kota Ambon	436	97	314	30,72%	Kota Ambon	Maluku
Maluku Utara	Kota Ternate	421	189	372	50,93%	Kota Ternate	North Maluku
Papua Barat	Kota Sorong	342	149	294	50,67%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	904	504	601	83,90%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.611	343	1.381	24,84%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	302	123	299	40,99%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	413	412	63	651,93%	Kota Cilegon	
	Kota Tangerang	405	404	287	140,84%	Kota Tangerang	
	Kota Serang	96	64	11	601,27%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	West Java
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	31	25	32	77,82%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	88	30	88	33,61%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	3.162	2.089	1.950	107,11%	Kota Bandung	
	Kota Bogor	686	669	604	110,80%	Kota Bogor	
	Kota Sukabumi	68	12	67	17,76%	Kota Sukabumi	
	Kota Cirebon	698	578	245	235,96%	Kota Cirebon	
	Kota Tasikmalaya	348	339	86	393,65%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	1.567	681	1.531	44,46%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	25.706	10.333	10.857	95,17%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	214	36	214	16,94%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	423	420	241	174,29%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	29.111	14.468	14.466	100,01%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	22.249	1.731	2.075	83,38%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	1.201	910	808	112,62%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Central Java
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	62	5	51	10,17%	Kab. Kudus	
	Kab. Banyumas	84	67	58	115,97%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	5.371	1.739	2.611	66,60%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	84	10	81	12,01%	Kota Pekalongan	
	Kota Tegal	299	297	87	341,76%	Kota Tegal	
	Kota Surakarta	1.062	955	627	152,24%	Kota Surakarta	
	Kab. Gresik	62	60	32	187,47%	Kab. Gresik	
	Kab. Sidoarjo	458	294	86	339,86%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	102	3	93	2,95%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
Jawa Timur	Kota Surabaya	7.965	4.583	4.375	104,75%	Kota Surabaya	East Java
	Kota Malang	1.114	926	516	179,26%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	137	84	96	87,72%	Kota Kediri	
	Kota Madiun	36	32	18	180,73%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	16	17	13	129,55%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	340	249	177	140,17%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	Nanggroe Aceh Darussalam
	Kota Banda Aceh	2.204	950	1.631	58,25%	Kota Banda Aceh	
	Kota Lhokseumawe	959	816	561	145,52%	Kota Lhokseumawe	
	Kota Langsa	-	-	-	0,00%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	North Sumatera
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	352	398	214	185,98%	Kota Tebing Tinggi	
	Kota Pematang Siantar	147	153	73	208,68%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	97	83	55	151,03%	Kota Sibolga	
	Kota Medan	4.221	3.128	3.053	102,45%	Kota Medan	
	Kota Padang Sidempuan	342	170	224	75,80%	Kota Padang Sidempuan	
Sumatera Barat	Kota Bukittinggi	64	48	16	308,27%	Kota Bukittinggi	West Sumatera
	Kota Padang	710	520	547	95,01%	Kota Padang	
	Kota Solok	286	286	50	567,55%	Kota Solok	
	Kota Payakumbuh	521	516	121	426,75%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.753	1.309	1.040	125,79%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
	Kota Tanjung Pinang	371	359	148	242,26%	Kota Tanjung Pinang	
Kepulauan Riau	Kota Pulau Batam	609	597	213	280,65%	Kota Pulau Batam	Riau Islands
Sumatera Selatan	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	South Sumatera
	Kab. Ogan Komering Ulu	184	188	117	160,74%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	1.957	1.161	1.394	83,29%	Kota Palembang	
	Kota Lubuklinggau	167	174	86	203,19%	Kota Lubuklinggau	
Bangka Belitung	Kota Pangkal Pinang	64	49	57	86,98%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	91	50	78	64,35%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	
	Kab. Banjar	109	43	46	93,27%	Kab. Banjar	
Kalimantan Selatan	Kab. Hulu Sungai Selatan	182	62	110	56,15%	Kab. Hulu Sungai Selatan	South Kalimantan
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	1.346	946	443	213,41%	Kota Banjarmasin	
	Kota Banjarbaru	86	49	56	88,19%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	-	-	-	0,00%	Kab. Sambas	West Kalimantan
	Kota Pontianak	1.505	725	487	148,80%	Kota Pontianak	
	Kota Singkawang	-	-	-	0,00%	Kota Singkawang	
	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	
Kalimantan Timur	Kota Samarinda	1.338	788	890	88,55%	Kota Samarinda	East Kalimantan
	Kota Balikpapan	798	685	360	190,39%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	
Kalimantan Tengah	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	Central Kalimantan
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Desember 2015
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Central Sulawesi
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	West Sulawesi
Sulawesi Selatan	Kota Ujungpandang	2.650	1.512	938	161,15%	Kota Ujungpandang	South Sulawesi
	Kota Pare-Pare	-	-	-	0,00%		
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	164	168	82	204,64%	Kab. Maros	
	Kab Mamuju	1	-	1	0,00%	Kab Mamuju	
Gorontalo	Kota Kendari	-	-	-	0,00%	Kota Kendari	South East Sulawesi
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	North Sulawesi
Nusa Tenggara Barat	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	West Nusa Tenggara
	Kab. Lombok Timur	171	168	134	125,61%	Kab. Lombok Timur	
	Kota Mataram	424	173	161	107,28%	Kota Mataram	
Bali	Kota Denpasar	142	114	48	238,35%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	East Nusa Tenggara
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	West Irian Jaya
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	North Maluku
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	2011	2012	2013	2014	2015												Province
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	
1 Jawa Barat	27	27	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 West Java
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	4 D.I. Yogyakarta
5 Jawa Tengah	21	24	25	25	25	25	25	25	25	25	25	26	26	26	26	26	5 Central Java
6 Jawa Timur	30	31	31	31	31	29	29	29	29	29	29	29	29	29	29	29	6 East Java
7 Bengkulu	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	10	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 North Sumatera
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 West Sumatera
12 Riau	4	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 South Sumatera
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Bangka Belitung
15 Kepulauan Riau	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	15 Riau Islands
16 Lampung	6	7	8	8	9	9	9	9	9	9	9	9	9	10	10	10	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 South Kalimantan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 West Kalimantan
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 East Kalimantan
20 Kalimantan Tengah	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Central Kalimantan
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Central Sulawesi
22 Sulawesi Selatan	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	22 South Sulawesi
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 East West Sulawesi
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 West Nusa Tenggara
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	32 West Irian Jaya
33 Maluku Utara	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	33 North Maluku
Total	155	158	163	163	164	162	162	162	162	161	161	162	162	163	163	163	Total

Juta Rupiah (in Million IDR)

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

Indikator	2011	2012	2013	2014	2015												Indicator
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	
AKTIVA																	AKTIVA
1 Kas	39.628	69.371	62.770	62.005	64.720	71.002	66.184	63.318	66.049	85.040	76.025	73.765	83.932	79.537	87.303	80.990	1 Cash
2 Penempatan pada Bank Lain	652.098	905.948	1.110.431	1.282.328	1.278.882	1.239.803	1.210.679	1.171.522	1.094.887	950.362	1.053.867	1.139.678	1.169.700	1.277.737	1.327.921	1.601.809	2 Placement in Other Bank
3 Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.004.436	5.093.212	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.299	5.741.115	5.765.171	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	44.705	67.446	88.085	102.766	105.371	107.731	116.009	118.348	120.762	121.576	123.322	126.922	136.322	137.503	139.356	126.404	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	75.933	95.674	133.821	156.302	157.452	158.825	160.066	165.868	176.294	177.017	177.052	176.716	178.554	179.756	179.467	188.247	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	95.365	141.885	181.059	170.554	179.954	186.075	194.807	191.583	187.250	198.596	214.612	215.517	220.929	220.623	221.675	229.457	8 Other assets
TOTAL AKTIVA*	3.520.417	4.698.952	5.833.488	6.573.331	6.580.072	6.641.186	6.731.785	6.800.044	6.839.352	6.851.136	6.952.072	7.093.481	7.172.173	7.303.448	7.418.125	7.739.270	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	2.095.333	2.937.802	3.666.174	4.028.415	4.052.117	4.082.765	4.152.997	4.204.807	4.193.194	4.099.039	4.192.498	4.309.645	4.380.037	4.467.490	4.569.375	4.801.888	1 Depositor Funds
2 Kewajiban kepada Bank Lain	694.113	855.233	1.104.225	1.264.885	1.244.212	1.250.955	1.288.271	1.301.048	1.341.808	1.426.350	1.434.199	1.434.074	1.430.482	1.457.138	1.438.470	1.479.977	2 Liabilities to other Bank
3 Pinjaman Diterima	79.523	90.953	54.792	91.755	99.239	99.825	103.966	103.087	107.913	112.661	115.604	119.911	120.514	117.815	121.741	120.012	3 Received Borrowing
4 Kewajiban lainnya	23.194	34.568	50.003	53.880	48.657	50.556	69.469	56.941	62.646	54.440	51.782	51.707	51.589	48.464	46.855	53.866	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	700	700	1.200	1.200	1.200	1.100	1.100	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	5 Subordinated Loan
6 Rupa-rupa Pasiva **	68.943	77.356		128.377	118.767	101.712	102.210	109.815	120.107	123.254	117.562	118.717	122.191	121.464	118.006	113.437	6 Other Liabilities
7 Modal disetor (Paid-in capital)	390.216	472.202	555.646	645.617	667.493	705.998	712.651	729.964	767.517	764.517	774.392	791.160	796.909	802.649	815.180	839.553	7 Paid-in capital
8 Tambahan modal disetor	52.856	86.171	131.456	160.690	138.156	140.475	150.760	155.569	126.382	141.343	133.666	126.283	126.309	130.058	142.443	138.477	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	384		-	-	-	-	-	-	-	249	-	-	-	-	2.100	9 Differnt Appraisal Fixed Asset
10 Cadangan																	10 Reserves
a. Cadangan Umum	40.106	50.475	67.774	88.876	89.049	92.259	95.427	92.340	97.388	97.225	97.270	97.532	96.684	96.691	96.184	94.155	a. General Reserves
b. Cadangan Tujuan	10.157	10.285	14.181	19.957	19.922	20.772	23.117	24.720	28.147	28.250	27.891	28.088	26.309	26.909	26.959	26.929	b. Special Purpose Reserves
11 Laba																	11 Net Income
a. Tahun-tahun lalu	(26.023)	(23.659)	(34.570)	(32.265)	90.641	72.378	3.344	(19.942)	(59.540)	(64.189)	(64.881)	(65.476)	(67.806)	(67.945)	(67.945)	(69.892)	a. Previous years
b. Tahun berjalan	86.654	106.482	129.280	121.945	10.620	22.292	28.471	40.595	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	b. Current year
TOTAL PASIVA*	3.520.417	4.698.952	5.833.488	6.573.331	6.580.072	6.641.186	6.731.785	6.800.044	6.839.352	6.851.136	6.952.072	7.093.481	7.172.173	7.303.448	7.418.125	7.739.270	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

Juta Rupiah (in Million IDR)

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Sharia Rural Bank Condensed Income Statement)																	
Indikator	2011	2012	2013	2014	2015												Indikator
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	
A. Pendapatan																	A. Revenue
1 Pendapatan Operasional	586.606	756.723	940.965	1.085.458	93.876	185.571	283.607	380.863	478.297	579.400	678.323	779.675	882.572	987.861	1.093.499	1.212.905	1 Operating Revenue
2 Pendapatan Operasional Lainnya	73.767	111.280	142.425	99.327	8.911	15.346	22.979	35.544	45.785	53.109	60.072	67.406	76.781	85.128	93.314	107.936	2 Other operating Revenue
3 Pendapatan non operasional	10.914	17.948	14.359	14.889	1.113	1.990	2.476	5.176	6.261	9.941	11.427	12.659	14.174	15.555	17.940	21.825	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	226.083	292.584	344.477	402.730	36.467	72.699	110.023	147.960	185.493	224.123	264.221	303.804	341.726	384.686	426.158	468.405	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	445.204	593.366	753.272	796.943	67.434	130.208	199.038^{r)}	273.622	344.850	418.327	485.601	555.936	631.801	703.859	778.595	874.261	Total Revenue
B. Beban																	B. Expenses
1 Beban operasional	299.847	426.132	555.853	592.242	51.178	96.425	152.992	205.739	258.514	311.190	369.027	422.080	484.056	534.919	588.564	649.602	1 Operating Expenses
2 Beban operasional lainnya	36.311	29.963	31.240	45.332	2.849	6.024	8.843	15.598	19.251	22.225	25.757	29.792	33.388	36.954	46.185	45.625	2 Other Operating Expenses
3 Beban non operasional	7.381	10.488	9.996	9.041	489	911	1.486	2.296	2.600	3.139	3.666	4.323	4.984	5.640	6.074	6.706	3 Non Operating Expenses
Total Beban	343.538	466.582	597.089	646.614	54.516	103.360	163.321	223.633	280.364	336.554	398.451	456.195	522.429	577.513	640.822	701.933	Total Expenses
C. Laba tahun berjalan	101.666	126.784	156.183	150.328	12.918	26.848	35.718	49.990	64.486	81.773	87.150	99.740	109.372	126.346	137.773	172.327	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	1.289	1.846	2.384	2.418	194	400	639	826	1.022	1.242	1.469	1.603	1.797	1.981	2.223	2.849	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	100.377	124.938	153.799	147.910	12.723	26.448	35.079	49.163	63.464	80.531	85.682	98.137	107.575	124.365	135.550	169.478	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	13.723	18.456	24.519	25.966	2.104	4.156	6.608	8.568	10.723	13.334	14.891	17.347	19.670	22.700	25.744	31.760	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	86.654	106.482	129.280	121.945	10.620	22.292	28.471	40.595	52.741	67.197	70.790	80.791	87.905	101.665	109.806	137.719	G. Net Income
r) Angka-angka diperbaiki																	-/-: Data not available
*) Angka-angka sementara																	*) : Provisional Figures
1. "Revisi data BUS-UUS mulai bulan Mei 2014 berdasarkan LSMK"																	1. "Revision of data BUS-UUS began in May 2014 based on LSMK"

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah <i>(Cost of Promotion, Education and Training - Sharia Rural Bank)</i>																	
Indikator	2011	2012	2013	2014	2015												Indicator
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
1 Biaya promosi	8.228	14.130	22.303	23.980	1.444	2.624	4.283	5.911	7.162	8.767	10.771	13.095	14.555	16.112	17.803	19.766	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	6.568	8.846	11.560	12.905	783	1.849	3.213	4.464	5.519	6.750	7.539	8.570	9.825	11.149	12.693	14.205	2 Cost of education and training
Total	14.796	22.976	33.863	36.885	2.228	4.472	7.496	10.375	12.681	15.516	18.310	21.666	24.380	27.261	30.496	33.971	Total

Juta Rupiah (in Million IDR)

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

Indikator	2011	2012	2013	2014	2015												Indicator
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Tagihan Komitmen																	Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	38.239	89.916	68.625	95.543	94.733	83.033	62.846	65.971	59.282	49.848	46.364	38.550	43.791	53.031	51.053	53.029	- Unused Fund Borrowings Facilities
- Lainnya	24	2	-	-	-	-	1.050 ^{*)}	1050	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	7.770	3.864	3.558	7.422	9.123	8.297	8.241	7.002	8.257	7.894	8.354	8.694	7.221	8.938	7.865	7.170	- Unused Financing facilities granted to customer
- Fasilitas pembiayaan kepada bank syariah lain yang belum	1.861	-	-	-	-	-	-	-	-	-	338	500	1.000	-	-	-	- Unused Financing facilities granted to other Sharia banks
Lainnya	188	48	640	603	603	603	2.425 ^{*)}	2.373	2.395	2.311	2.296	2.113	2.270	2.255	2.240	2.230	- Others
Tagihan Komitmen																	Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	-	-	-	-	-	-	-	69	69	69	69	69	69	69	- Kafalah guarantees received
- Pendapatan yang akan diterima	20.902	53.681	45.126	67.323	72.345	78.700	78.431	77.820	783.689	91.725	86.290	86.762	88.153	84.900	136.024	77.359	- Accrued Income
Lainnya	1.037	7.781	4.592	8.032	6.310	6.370	5.551	4.849	260.854	10.280	24.253	4.889	5.702	5.165	4.851	5.698	- Others
Aktiva produktif yang dihapusbuku	55.673	69.472	84.491	108.083	109.408	109.603	111.965	114.934	115.138	118.144	116.375	118.179	116.822	117.872	119.434	128.476	Written off earning assets
Penerusan dana mudharabah muqayyadah	92.783	116.651	108.827	81.957	80.290	75.631	74.391	75.561	78.749	74.772	74.539	74.704	70.843	69.293	64.243	67.071	Channeling of mudharabah muqayyadah

"-": Data tidak tersedia

*) :Angka-angka sementara

"-": Data not available

*) : Provisional Figures

Juta Rupiah (in Million IDR)

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

Indikator	2011	2012	2013	2014	2015												Indicator
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	859.844	1.117.605	1.369.112	1.540.330	1.538.441	1.530.085	1.564.134	1.581.878	1.571.862	1.499.994	1.555.251	1.615.688	1.624.917	1.656.294	1.714.179	1.857.757	2 iB Saving Deposits
a Akad Wadiah	412.034	527.235	668.250	789.847	790.199	781.251	791.629	808.662	818.580	787.477	829.036	859.888	860.349	875.328	911.295	997.125	a Wadia
b Akad Mudharabah	447.810	590.369	700.863	750.483	748.242	748.834	772.506	773.216	753.282	712.517	726.215	755.800	764.567	780.967	802.884	860.632	b Mudharaba
3 Deposito iB - Akad Mudharabah	1.235.490	1.820.198	2.297.062	2.488.085	2.513.676	2.552.680	2.588.863	2.622.929	2.621.332	2.599.045	2.637.247	2.693.957	2.755.120	2.811.195	2.855.196	2.944.131	3 iB Time Deposits - Mudharaba
a 1 Bulan	180.884	255.368	296.149	409.732	408.865	404.863	387.872	407.028	405.193	382.567	378.581	386.356	394.277	405.015	405.543	417.437	a 1 month
b 3 Bulan	182.351	302.759	389.829	310.313	315.920	328.333	359.911	361.212	357.926	342.168	353.059	356.013	354.872	371.755	389.281	406.192	b 3 months
c 6 Bulan	261.862	387.770	471.094	470.341	488.621	497.442	501.447	487.668	497.205	491.620	500.327	515.317	540.431	544.720	555.906	567.380	c 6 months
d 12 Bulan	588.354	851.511	1.099.854	1.283.930	1.286.719	1.308.752	1.321.536	1.334.884	1.340.832	1.338.925	1.382.894	1.407.572	1.436.206	1.456.442	1.469.892	1.519.041	d 12 months
e > 12 Bulan	22.039	22.789	40.136	13.768	13.551	13.289	18.096	32.138	20.177	43.765	22.386	28.700	29.335	33.264	34.573	34.081	e > 12 months
Total	2.095.333	2.937.802	3.666.174	4.028.415	4.052.117	4.082.765	4.152.997	4.204.807	4.193.194	4.099.039	4.192.498	4.309.645	4.380.037	4.467.490	4.569.375	4.801.888	Total
"-": Data tidak tersedia																	"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2011	2012	2013	2014	2015												Contract
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Akad <i>Mudharabah</i>	75.807	99.361	106.851	122.467	118.415	118.353	123.975	133.805	143.760	158.936	161.846	173.162	168.007	166.578	172.820	168.516	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	246.796	321.131	426.528	567.658	537.147	551.971	572.606	582.366	603.277	613.206	618.794	633.793	647.545	657.544	677.303	652.316	<i>Musharaka</i>
Akad <i>Murabahah</i>	2.154.494	2.854.646	3.546.361	3.965.543	3.990.394	4.054.034	4.132.430	4.212.147	4.281.505	4.367.727	4.355.748	4.379.306	4.403.582	4.417.108	4.443.955	4.491.697	<i>Murabaha</i>
Akad <i>Salam</i>	20	197	26	16	16	16	16	16	16	16	16	15	15	15	15	15	<i>Salam</i>
Akad <i>Istishna</i>	23.673	20.751	17.614	12.881	12.677	12.460	12.223	12.059	11.915	11.772	11.528	11.216	11.384	11.125	11.299	11.135	<i>Istishna</i>
Akad <i>Ijarah</i>	13.815	13.522	8.318	5.179	5.422	6.162	6.548	6.614	6.349	6.554	6.352	6.221	6.118	5.842	6.269	6.175	<i>Ijara</i>
Akad <i>Qardh</i>	72.095	81.666	93.325	97.709	100.772	103.521	108.920	108.523	107.638	115.858	110.997	118.001	119.939	120.829	119.646	123.588	<i>Qardh</i>
Multijasa	89.230	162.245	234.469	233.456	239.592	246.695	259.339	270.571	281.175	287.629	288.559	293.012	298.790	304.259	309.809	311.729	<i>Multi Purpose Financing</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.004.436	5.093.212	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.299	5.741.115	5.765.171	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2011	2012	2013	2014	2015												ECONOMIC SECTOR
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	223.986	351.191	389.336	326.330	330.785	333.869	337.052	264.579	360.111	369.249	369.011	376.297	358.855	355.576	357.498	356.632	Agriculture, forestry and agricultural facilities
Pertambangan	2.475	7.851	6.004	6.886	6.801	7.473	7.564	7.968	7.023	8.369	8.187	7.659	7.922	8.653	8.404	9.561	Mining
Perindustrian	33.781	31.314	39.681	53.026	51.616	50.024	51.419	59.852	58.845	56.099	61.194	61.645	56.070	53.918	51.006	50.331	Manufacturing
Listrik, gas dan air	2.785	4.038	7.312	9.476	7.767	9.086	9.338	12.413	8.846	11.959	8.695	9.136	8.147	11.857	11.531	10.957	Water, gas and electricity
Konstruksi	92.603	125.137	157.138	237.323	234.978	240.560	257.588	279.906	300.591	309.895	311.762	320.874	331.266	348.807	354.343	339.756	Construction
Perdagangan, restoran dan hotel	1.006.448	1.222.281	1.443.921	1.575.091	1.527.305	1.535.558	1.525.023	1.989.033	1.621.891	1.656.580	1.660.527	1.655.577	1.664.939	1.667.567	1.687.114	1.696.081	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	36.506	67.423	70.748	83.283	80.781	84.916	85.655	91.754	98.631	97.509	94.214	93.563	88.672	89.840	92.580	88.405	Transport, cargo storage and communication
Jasa dunia usaha	255.311	264.569	338.850	491.775	501.125	527.500	530.813	288.917	516.715	537.911	536.575	547.503	554.642	558.424	556.352	566.188	Business Services
Jasa sosial/masyarakat	91.939	227.216	365.005	458.242	454.205	463.838	473.353	439.045	528.044	538.991	532.806	542.826	565.298	551.224	555.753	550.037	Social Services
Lain-lain	930.095	1.252.499	1.615.497	1.763.477	1.809.074	1.840.387	1.938.253	1.892.633	1.934.937	1.975.135	1.970.867	1.999.646	2.019.569	2.037.396	2.066.534	2.097.224	Others
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.004.436	5.093.212	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	Total

Juta Rupiah (in Million IDR)

Tabel 34. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Financing of Sharia Rural Bank based on Type of Usage)																	
JENIS PENGGUNAAN	2011	2012	2013	2014	2015												TYPE OF USAGE
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Modal Kerja	1.470.107	1.835.958	2.206.004	2.348.000	2.284.206	2.320.809	2.319.770	2.438.701	2.478.091	2.526.829	2.523.892	2.543.875	2.545.164	2.559.599	2.584.971	2.559.350	Working Capital
Investasi	275.727	465.062	611.992	893.432	911.155	932.016	958.035	994.768	1.022.607	1.059.735	1.059.081	1.071.206	1.090.647	1.086.267	1.089.611	1.108.597	Investment
Konsumsi	930.095	1.252.499	1.615.497	1.763.477	1.809.074	1.840.387	1.938.253	1.892.633	1.934.937	1.975.135	1.970.867	1.999.646	2.019.569	2.037.396	2.066.534	2.097.224	Consumption
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.004.436	5.093.212	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	Total

Juta Rupiah (in Million IDR)

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

GOLONGAN PEMBIAYAAN	2011	2012	2013	2014	2015												TYPE OF FINANCING
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Usaha Kecil dan Menengah	1.547.205	2.080.094	2.620.263	3.005.858	2.968.072	3.009.666	3.024.673	3.129.535	3.214.794	3.303.629	3.294.839	3.320.284	3.333.936	3.336.044	3.372.518	3.377.987	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	1.128.725	1.473.426	1.813.230	1.999.051	2.036.363	2.083.546	2.191.385	2.196.567	2.220.841	2.258.069	2.259.001	2.294.442	2.321.444	2.347.219	2.368.598	2.387.184	<i>Non Small and Medium Enterprises</i>
Total	2.675.930	3.553.520	4.433.492	5.004.909	5.004.436	5.093.212	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	Total

Juta Rupiah (in Million IDR)

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

KOLEKTIBILITAS PEMBIAYAAN	2011	2012	2013	2014	2015												COLLECTIBILITY OF FINANCING
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Lancar	2.512.328	3.334.885	4.145.119	4.610.238	4.555.723	4.629.015	4.726.606	4.829.382	4.925.731	5.047.296	5.009.552	5.067.652	5.097.799	5.114.232	5.184.926	5.292.330	<i>Performing Financing</i>
Non Lancar	163.602	218.635	288.373	394.671	448.712	464.197	489.452	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	<i>Non Performing Financing</i>
- Kurang Lancar	49.319	72.806	90.581	136.251	178.669	190.590	191.161	174.121	173.666	176.756	191.647	184.379	193.875	193.606	186.666	134.512	<i>Sub-Standard</i>
- Diragukan	44.663	51.649	65.847	81.069	85.889	85.490	98.003	108.815	113.688	113.260	118.137	119.567	115.061	111.022	109.031	95.060	<i>Doubtful</i>
- Macet	69.620	94.180	131.945	177.351	184.153	188.117	200.288	213.784	222.549	224.385	234.503	243.129	248.645	264.404	260.492	243.269	<i>Lost</i>
Total Pembiayaan	2.675.930	3.553.520	4.433.492	5.004.909	5.004.436	5.093.212	5.216.058	5.326.101	5.435.635	5.561.698	5.553.840	5.614.726	5.655.380	5.683.263	5.741.115	5.765.171	<i>Total Financing</i>
Persentase NPF	6,11%	6,15%	6,50%	7,89%	8,97%	9,11%	9,38%	9,33%	9,38%	9,25%	9,80%	9,74%	9,86%	10,01%	9,69%	8,20%	<i>Percentage of NPFs</i>

Juta Rupiah (in Million IDR)

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

SEKTOR EKONOMI	2011	2012	2013	2014	2015												ECONOMIC SECTOR
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Pertanian, kehutanan dan sarana pertanian	8.446	16.813	32.356	34.327	42.163	41.538	45.433	39.997	44.184	44.021	45.528	46.175	49.836	50.302	50.542	47.795	Agriculture, forestry and agricultural facilities
Pertambangan	261	247	1.074	319	387	741	1.240	742	875	1.195	1.457	1.441	1.456	1.291	1.237	849	Mining
Perindustrian	2.532	3.693	3.407	5.423	5.621	5.525	6.031	6.759	6.559	7.405	8.865	7.799	7.532	7.412	6.944	5.944	Manufacturing
Listrik, gas dan air	808	67	32	895	761	806	722	1.198	1.821	1.214	1.143	1.331	931	1.409	1.021	780	Water, gas and electricity
Konstruksi	12.131	8.261	9.797	16.924	22.386	22.618	25.889	26.591	28.914	27.314	31.884	31.267	31.180	35.040	33.660	25.157	Construction
Perdagangan, restoran dan hotel	69.832	97.578	137.654	191.559	204.220	206.189	208.392	224.616	218.804	221.831	230.744	234.953	240.381	248.173	241.655	211.570	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1.947	3.217	3.309	4.825	5.512	6.019	8.213	9.778	10.561	9.158	11.505	10.403	9.354	9.721	9.941	7.661	Transport, cargo storage and communication
Jasa dunia usaha	15.612	21.020	11.893	21.292	24.498	30.582	28.718	37.827	36.865	39.344	39.854	39.651	37.584	37.727	35.327	25.412	Business Services
Jasa sosial/masyarakat	6.940	11.780	24.877	35.376	44.770	44.133	50.353	41.787	50.637	49.829	55.208	56.511	55.653	54.495	52.582	44.644	Social Services
Lain-lain	45.093	55.960	63.974	83.731	98.394	106.045	114.462	107.426	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	Others
Total	163.602	218.635	288.373	394.671	448.712	464.197	489.452	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	Total

Juta Rupiah (in Million IDR)

Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Non Performing Financing of Sharia Rural Bank based on Type of Usage)																	
JENIS PENGGUNAAN	2011	2012	2013	2014	2015												TYPE OF USAGE
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Modal Kerja	106.890	142.934	198.594	268.743	296.454	303.499	314.444	332.398	337.561	337.338	358.656	362.050	364.028	375.960	362.496	311.785	Working Capital
Investasi	11.618	19.741	25.805	42.197	53.864	54.653	60.547	56.896	61.660	63.975	67.532	67.481	69.881	69.611	70.412	58.028	Investment
Konsumsi	45.093	55.960	63.974	83.731	98.394	106.045	114.462	107.426	110.683	113.089	118.100	117.543	123.673	123.460	123.282	103.028	Consumption
Total	163.602	218.635	288.373	394.671	448.712	464.197	489.452	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	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	2011	2012	2013	2014	2015												TYPE OF FINANCING
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Usaha Kecil dan Menengah	110.786	148.572	211.390	295.796	328.962	335.641	353.288	363.429	373.741	375.726	395.765	401.128	403.452	414.311	404.269	350.237	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	52.816	70.063	76.982	98.875	119.750	128.555	136.165	133.291	136.162	138.676	148.522	145.946	154.129	154.720	151.921	122.604	Non Small and Medium Enterprises
Total	52.816	70.063	288.373	394.671	448.712	464.197	489.452	496.720	509.903	514.402	544.287	547.074	557.581	569.031	556.190	472.841	Total

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

Jenis	2011	2012	2013	2014	2015												Type
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Dana Pihak Ketiga	681.476	787.923	907.755	1.021.776	1.038.237	1.048.797	1.047.953	1.066.967	1.078.496	1.087.192	1.096.906	1.116.800	1.131.887	1.143.493	1.153.617	1.163.287	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Demand Deposits</i>
Tabungan iB	658.080	759.363	875.193	986.204	1.001.810	1.011.963	1.010.837	1.029.717	1.041.797	1.051.786	1.060.930	1.079.810	1.094.133	1.104.820	1.114.148	1.123.015	<i>Saving Deposits</i>
Deposito iB	23.396	28.560	32.562	35.572	36.427	36.834	37.116	37.250	36.699	35.406	35.976	36.990	37.754	38.673	39.469	40.272	<i>Time Deposits</i>
Pembiayaan	170.098	211.385	215.761	227.517	227.613	229.682	231.720	231.378	231.868	234.114	232.992	233.621	233.825	233.419	234.496	233.209	Financing
Akad Mudharabah	1.695	1.633	1.502	1.354	1.294	1.291	1.299	1.349	1.391	1.441	1.429	1.445	1.443	1.454	1.451	1.343	<i>Mudharaba</i>
Akad Musyarakah	5.127	4.342	4.261	4.423	4.329	4.421	4.451	4.536	4.680	4.867	4.842	4.922	4.895	4.890	4.910	4.712	<i>Musharaka</i>
Akad Murabahah	135.953	173.777	192.993	188.343	188.373	189.344	190.337	189.544	189.338	190.478	189.904	189.765	190.654	190.499	190.879	189.985	<i>Murabaha</i>
Akad Salam	2	32	6	4	4	4	4	4	4	4	4	4	4	4	4	4	<i>Salam</i>
Akad Istishna	610	511	419	365	365	363	363	363	365	364	360	357	355	353	341	340	<i>Istishna</i>
Akad Ijarah	17.111	17.766	-	16.589	16.455	17.052	17.846	17.884	17.890	18.344	17.774	18.236	17.201	17.129	17.331	17.758	<i>Qardh</i>
Akad Qardh	1.038	1.101	505	348	345	358	375	378	373	381	381	381	377	-	381	391	<i>Ijara</i>
Multijasa	8.562	12.223	16.075	16.091	16.448	16.849	17.045	17.320	17.827	18.235	18.298	18.511	18.896	19.090	19.199	18.676	<i>Multi Purpose Financing</i>
Total	851.574	999.308	1.123.516	1.249.293	1.265.850	1.278.479	1.279.673	1.298.345	1.310.364	1.321.306	1.329.898	1.350.421	1.365.712	1.376.912	1.388.113	1.396.496	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	2011	2012	2013	2014	2015												Type
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	0,06	0,05	4,57	4,32	4,06	3,95	6,28	4,08	3,95	3,93	4,00	3,88	3,96	3,98	3,97	4,06	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	0,12	0,13	14,09	13,87	13,40	12,98	13,59	13,88	12,64	12,20	13,40	11,61	12,28	11,83	11,58	12,09	a 1 month
b 3 Bulan	0,11	0,09	10,58	10,15	9,89	9,65	9,20	9,52	9,35	8,70	8,57	8,71	8,88	8,91	8,92	9,19	b 3 months
c 6 Bulan	0,13	0,11	10,95	10,94	10,55	10,23	9,71	9,71	9,68	9,79	9,64	9,46	9,55	9,48	9,49	9,72	c 6 months
d 12 Bulan	0,12	0,11	11,66	11,71	11,19	11,22	11,08	10,89	10,71	10,54	10,82	10,45	10,07	10,11	10,02	10,36	d 12 months
e > 12 Bulan	0,11	0,08	55,17	9,96	9,43	9,20	10,18	9,65	10,50	13,93	14,71	11,15	18,20	19,14	17,67	13,94	e > 12 months
Pembiayaan																	Financing
1 Akad <i>Mudharabah</i>	0,21	0,17	16,20	16,46	16,74	16,89	17,48	18,41	18,81	18,79	18,06	18,48	18,09	17,77	17,27	17,39	1 Mudharaba
2 Akad <i>Musyarakah</i>	0,22	0,21	20,28	20,61	20,72	20,96	21,00	22,08	21,30	21,54	21,52	21,40	21,72	21,94	21,43	21,10	2 Musharaka
3 Akad <i>Murabahah</i>	0,19	0,23	18,27	18,51	18,48	18,50	18,48	18,32	18,45	18,30	18,26	18,19	18,13	18,14	18,18	18,12	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	0,08	0,08	7,58	7,85	7,87	7,89	7,89	7,88	7,93	7,94	7,96	7,97	8,09	8,12	8,23	8,29	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	0,00	0,19	12,53	14,92	17,07	16,47	17,40	17,34	19,78	17,54	17,47	17,79	16,93	16,72	16,93	15,25	6 Ijara ¹⁾
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	-	0,22	20,02	14,82	14,66	14,53	14,49	14,68	15,02	14,93	13,34	14,70	14,99	14,77	14,84	14,99	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	2011	2012	2013	2014	2015												Ratio	
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agustus	Sep	Okt	Nov	Des		
1 CAR	23,49%	25,16%	22,08%	22,77%	24,43%	24,67%	23,04%	22,53%	21,73%	21,73%	21,52%	20,85%	20,71%	20,93%	22,08%	21,47%	1 CAR	
2 ROA	2,67%	2,64%	2,79%	2,26%	2,31%	2,23%	2,07%	2,19%	2,17%	2,30%	2,28%	2,34%	2,22%	2,20%	2,15%	2,20%	2 ROA	
3 ROE	18,95%	20,54%	21,22%	16,13%	16,59%	15,82%	14,18%	15,27%	15,08%	16,15%	15,82%	16,16%	14,93%	14,71%	14,46%	14,66%	3 ROE	
4 NPF	6,11%	6,15%	6,50%	7,89%	8,97%	9,11%	10,36%	9,33%	9,38%	9,25%	9,80%	9,74%	9,87%	10,01%	9,69%	8,20%	4 NPF	
5 FDR	127,71%	120,96%	120,93%	124,24%	123,50%	124,75%	125,60%	126,67%	129,63%	135,68%	132,47%	130,28%	129,01%	127,21%	125,64%	120,06%	5 FDR	
6 BOPO	76,31%	80,02%	80,75%	87,79%	88,03%	87,16%	88,66%	88,68%	88,38%	88,13%	89,24%	89,20%	89,55%	89,14%	89,38%	88,09%	6 BOPO	

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (Number of Sharia Rural Bank based on Total Assets)																	
Total Aset (Rp)	2011	2012	2013	2014	2015												Total Assets (in IDR)
					Jan	Feb	Mar	Apr	Mei	Juni	Juli	Agt	Sep	Okt	Nov	Des	
< 1 Miliar	3	6	4	1	-	1	1	1	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	24	17	19	11	11	11	10	11	11	10	10	11	10	10	10	8	1 up to 5 Billion
> 5 s.d. 10 Miliar	39	36	30	34	34	33	32	33	33	32	31	31	30	30	27	29	>5 up to 10 Billion
> 10 Miliar	89	99	110	117	118	117	119	117	117	118	119	119	121	122	125	125	> 10 Billion
Total	155	158	163	163	163	162	162	162	162	161	161	162	162	163	163	163	Total
r) Angka-angka diperbaiki																	
"-": Data tidak																	
																	r) Revised figure

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Desember 2015
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - December 2015)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	166.731	102.690	104.871	97,92%	8,76%	Nanggroe Aceh Darussalam
Sumatera Utara	121.110	89.949	83.148	108,18%	5,31%	North Sumatera
Sumatera Barat	193.486	132.519	142.774	92,82%	11,05%	West Sumatera
Sumatera Selatan	17.582	11.262	7.904	142,48%	4,90%	South Sumatera
Bangka Belitung	477.259	316.229	406.341	77,82%	14,05%	Bangka Belitung
Jambi	-	-	-	0,00%	0,00%	Jambi
Bengkulu	115.580	82.833	91.463	90,56%	35,34%	Bengkulu
Riau	132.889	112.990	66.214	170,64%	4,51%	Riau
Kepulauan Riau	49.586	44.281	30.164	146,80%	14,48%	Riau Islands
Lampung	377.446	248.614	137.010	181,46%	4,10%	Lampung
DKI Jakarta	17.908	12.793	9.307	137,46%	9,67%	DKI Jakarta
Jawa Barat	2.300.411	1.838.021	1.270.399	144,68%	6,71%	West Java
Banten	720.221	592.099	528.354	112,06%	7,46%	Banten
Jawa Tengah	798.307	561.107	573.650	97,81%	7,26%	Central Java
DI Yogyakarta	376.990	269.103	291.497	92,32%	6,24%	DI Yogyakarta
Jawa Timur	1.423.220	1.037.156	794.612	130,52%	8,49%	East Java
Bali	7.395	6.035	3.417	176,60%	6,61%	Bali
Kalimantan Barat	-	-	-	0,00%	0,00%	West Kalimantan
Kalimantan Tengah	9.719	6.695	6.498	103,03%	0,12%	Central Kalimantan
Kalimantan Timur	7.166	1.437	4.991	28,80%	5,68%	East Kalimantan
Kalimantan Selatan	39.903	19.626	29.065	67,53%	20,78%	South Kalimantan
Sulawesi Utara	-	-	-	0,00%	0,00%	North Sulawesi
Gorontalo	-	-	-	0,00%	0,00%	Gorontalo
Sulawesi Barat	-	-	-	0,00%	0,00%	West Sulawesi
Sulawesi Tengah	-	-	-	0,00%	0,00%	Central Sulawesi
Sulawesi Tenggara	-	-	-	0,00%	0,00%	South East Sulawesi
Sulawesi Selatan	148.195	117.051	61.902	189,09%	18,58%	South Sulawesi
Maluku	-	-	-	0,00%	0,00%	Maluku
Maluku Utara	23.231	14.685	12.710	115,54%	4,80%	North Maluku
NTB	213.701	147.048	144.687	101,63%	4,51%	West Nusa Tenggara
NTT	-	-	-	0,00%	0,00%	East Nusa Tenggara
Irian Jaya Barat	-	-	-	0,00%	0,00%	West Irian Jaya
Papua	1.233	946	908	104,19%	55,62%	Papua
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Desember 2015
(Financing of Sharia Rural Bank based on Economic Sector and Province - December 2015)

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	1.688	11	508	247	5.831	52.284	1.346	229	3.754	36.792	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	3.303	18	3	39	907	10.034	244	2.976	1.504	70.922	<i>North Sumatera</i>
Sumatera Barat	13.431	169	3.377	2	8.942	60.121	5.207	1.825	12.035	27.412	<i>West Sumatera</i>
Sumatera Selatan	154	-	943	-	43	3.000	-	299	305	6.519	<i>South Sumatera</i>
Bangka Belitung	51.239	1.888	591	1.685	52.396	140.010	6.361	3.685	46.373	12.000	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	61.969	217	233	-	337	12.869	335	392	456	6.025	<i>Bengkulu</i>
Riau	5.167	608	1.533	88	1.664	14.128	9.565	6.281	8.158	65.797	<i>Riau</i>
Kepulauan Riau	2.526	-	-	-	214	1.790	-	-	71	39.680	<i>Riau Islands</i>
Lampung	21.369	77	258	60	241	13.272	466	13.155	14.903	184.814	<i>Lampung</i>
DKI Jakarta	51	-	29	-	773	1.592	2	683	3.970	5.693	<i>DKI Jakarta</i>
Jawa Barat	123.126	2.197	14.093	6.574	54.923	459.309	28.233	306.344	183.773	659.449	<i>West Java</i>
Banten	449	162	8.291	74	27.184	307.587	2.086	93.791	70.570	81.906	<i>Banten</i>
Jawa Tengah	24.942	1.369	8.441	1.048	83.196	152.014	9.700	37.860	58.127	184.409	<i>Central Java</i>
DI Yogyakarta	5.172	345	3.034	352	20.829	62.694	4.650	33.108	46.159	92.759	<i>DI Yogyakarta</i>
Jawa Timur	39.755	1.451	8.216	762	61.382	268.327	15.454	56.218	69.298	516.292	<i>East Java</i>
Bali	-	-	11	-	373	2.176	177	667	471	2.160	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>West Kalimantan</i>
Kalimantan Tengah	134	-	-	-	-	1.555	-	637	1.028	3.342	<i>Central Kalimantan</i>
Kalimantan Timur	-	-	-	-	-	155	13	-	104	1.166	<i>East Kalimantan</i>
Kalimantan Selatan	1.175	106	-	-	450	4.430	3.819	5.931	254	3.461	<i>South Kalimantan</i>
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	<i>North Sulawesi</i>
Gorontalo	-	-	-	-	-	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	<i>West Sulawesi</i>
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	<i>Central Sulawesi</i>
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	<i>South East Sulawesi</i>
Sulawesi Selatan	125	10	770	-	8.629	18.754	422	1.264	3.034	84.043	<i>South Sulawesi</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	57	-	-	-	162	7.312	251	81	462	6.360	<i>North Maluku</i>
NTB	781	931	-	25	11.279	102.031	23	762	25.228	5.987	<i>West Nusa Tenggara</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>East Nusa Tenggara</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>West Irian Jaya</i>
Papua	21	1	-	-	-	636	52	-	-	237	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Desember 2015 (Financing of Sharia Rural Bank based on Type of Usage and Province - December 2015)				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	61.795	4.104	36.792	Nanggroe Aceh Darussalam
Sumatera Utara	14.963	4.064	70.922	North Sumatera
Sumatera Barat	83.494	21.614	27.412	West Sumatera
Sumatera Selatan	3.815	929	6.519	South Sumatera
Bangka Belitung	209.526	94.704	12.000	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	56.989	19.820	6.025	Bengkulu
Riau	44.445	2.747	65.797	Riau
Kepulauan Riau	1.453	3.149	39.680	Riau Islands
Lampung	32.450	31.350	184.814	Lampung
DKI Jakarta	7.100	-	5.693	DKI Jakarta
Jawa Barat	598.107	580.465	659.449	West Java
Banten	422.234	87.959	81.906	Banten
Jawa Tengah	273.235	103.464	184.409	Central Java
DI Yogyakarta	123.673	52.671	92.759	DI Yogyakarta
Jawa Timur	442.662	78.202	516.292	East Java
Bali	2.445	1.430	2.160	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	1.769	1.584	3.342	Central Kalimantan
Kalimantan Timur	228	43	1.166	East Kalimantan
Kalimantan Selatan	16.165	-	3.461	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	26.760	6.247	84.043	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	8.325	-	6.360	North Maluku
NTB	127.060	14.001	5.987	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	658	51	237	Papua
"-": Data tidak tersedia				"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Desember 2015 (Financing of Sharia Rural Bank based on Type of Financing and Province - December 2015)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	64.637	38.053	Nanggroe Aceh Darussalam
Sumatera Utara	12.921	77.028	North Sumatera
Sumatera Barat	93.171	39.349	West Sumatera
Sumatera Selatan	4.398	6.864	South Sumatera
Bangka Belitung	303.691	12.538	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	75.243	7.591	Bengkulu
Riau	15.532	97.458	Riau
Kepulauan Riau	4.565	39.716	Riau Islands
Lampung	59.109	189.506	Lampung
DKI Jakarta	6.308	6.485	DKI Jakarta
Jawa Barat	1.147.826	690.195	West Java
Banten	501.549	90.550	Banten
Jawa Tengah	355.393	205.714	Central Java
DI Yogyakarta	142.805	126.299	DI Yogyakarta
Jawa Timur	457.659	579.497	East Java
Bali	3.187	2.848	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	3.354	3.342	Central Kalimantan
Kalimantan Timur	271	1.166	East Kalimantan
Kalimantan Selatan	16.165	3.461	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	32.701	84.349	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	8.305	6.380	North Maluku
NTB	68.499	78.549	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	700	246	Papua