

Statistik Perbankan Syariah

Islamic Banking Statistics

DESEMBER 2004 DECEMBER



Direktorat Perbankan Syariah
BANK INDONESIA

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**Tabel 1. Jaringan Kantor Perbankan Syariah
Networking of Islamic Banks**

Kelompok Bank <i>Group of Banks</i>	Mar-04					Jun-04					Sep-04				
	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	UPS <i>SSU</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	UPS <i>SSU</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	UPS <i>SSU</i>	KK <i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	2	76	24	0	100	2	83	28	0	112	3	86	34	0	115
1. PT Bank Muamalat Indonesia	1	33	8	0	70	1	34	8	0	73	1	35	9	0	74
2. PT Bank Syariah Mandiri	1	43	16	0	30	1	49	20	0	39	1	49	25	0	41
3. PT Bank Syariah Mega Indonesia											1	2	0	0	0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	9	40	7	0	0	10	47	9	0	0	12	52	14	0	0
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	12	6	0	0	1	12	7	0	0	1	14	8	0	0
3. PT Bank Jabar	1	4	0	0	0	1	4	0	0	0	1	4	0	0	0
4. PT Bank Rakyat Indonesia	1	11	0	0	0	1	16	1	0	0	1	16	1	0	0
5. PT Bank Danamon	1	7	0	0	0	1	7	0	0	0	1	7	0	0	0
6. PT Bank Bukopin	1	2	0	0	0	1	2	0	0	0	1	3	0	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	0	1	3	0	0	0	1	3	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
10. BPD Riau						1	1	0	0	0	1	1	0	0	0
11. BPD Kalsel											1	1	0	0	0
12. PT Bank Niaga											1	1	4	0	0
13. BPD Sumut															
14. BPD Aceh															
15. Bank Permata															
16. Bank Tabungan Negara															
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	88	0	0	0	0	88	0	0	0	0	89	0	0	0	0
TOTAL	99	116	31	0	100	100	130	37	0	112	104	138	48	0	115

Kelompok Bank <i>Group of Banks</i>	Nov-04					Dec-04					Jan-05				
	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	UPS <i>SSU</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	UPS <i>SSU</i>	KK <i>CO</i>	KPI/UUS <i>HO/IBU</i>	KPO/KC <i>HOO/BO</i>	KCP <i>SBO</i>	UPS <i>SSU</i>	KK <i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	3	87	37	0	121	3	92	40	0	131	3	93	41	0	131
1. PT Bank Muamalat Indonesia	1	36	9	0	74	1	40	9	0	78	1	40	9	0	78
2. PT Bank Syariah Mandiri	1	49	28	0	47	1	50	31	0	53	1	51	32	0	53
3. PT Bank Syariah Mega Indonesia	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
Unit Usaha Syariah <i>Islamic Banking Unit</i>	15	56	14	0	0	15	56	18	0	0	15	57	18	0	0
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	14	8	0	0	1	14	8	0	0	1	14	8	0	0
3. PT Bank Jabar	1	4	0	0	0	1	4	0	0	0	1	4	0	0	0
4. PT Bank Rakyat Indonesia	1	16	1	0	0	1	16	2	0	0	1	16	2	0	0
5. PT Bank Danamon	1	7	0	0	0	1	7	3	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	3	0	0	0	1	3	0	0	0	1	3	0	0	0
7. PT Bank Internasional Indonesia	1	3	0	0	0	1	3	0	0	0	1	3	0	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
10. BPD Riau	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
11. BPD Kalsel	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
12. PT Bank Niaga	1	1	4	0	0	1	1	4	0	0	1	1	4	0	0
13. BPD Sumut	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
15. Bank Permata	1	1	0	0	0	1	1	0	0	0	1	2	0	0	0
16. Bank Tabungan Negara															
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	88	0	0	0	0	88	0	0	0	0	88	0	0	0	0
TOTAL	106	143	51	0	121	106	148	58	0	131	106	150	59	0	131

Keterangan:

- KP = Kantor Pusat
- UUS = Unit Usaha Syariah
- KPO = Kantor Pusat Operasional
- KC = Kantor Cabang
- KCP = Kantor Cabang Pembantu
- KK = Kantor Kas (tidak termasuk Gerai Muamalat)

Note:

- HO = Head Office
- IBU = Islamic Banking Unit
- HOO = Head Operational Office
- BO = Branch Office
- SBO = Sub Branch Office
- CO = Cash Office

Tabel 2. Aset Perbankan Syariah (Juta Rupiah)
Assets of Islamic Banks (Million IDRs)

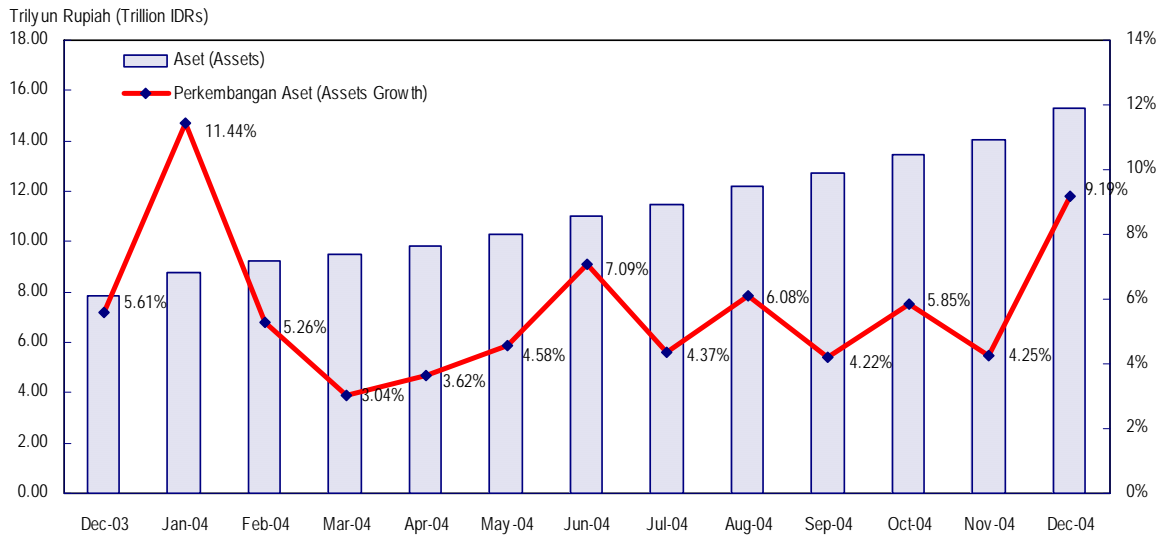
KETERANGAN ITEMS	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04	Dec-04
1. Kas <i>Cash</i>	122,269	146,437	153,596	153,686	199,406	164,698
2. Penempatan pada BI <i>Placement at Bank Indonesia</i>	2,000,591	1,101,165	1,032,295	1,168,281	1,313,677	1,987,939
3. Penempatan pada bank lain <i>Inter-bank assets</i>	295,754	473,135	460,495	521,731	549,056	727,336
4. Pembiayaan yang diberikan <i>Financing extended</i>	6,415,940	8,356,180	10,131,051	10,683,381	10,978,618	11,489,933
5. Penyertaan <i>Equity participation</i>	2,095	2,095	5,710	5,660	5,660	5,660
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) <i>Allowances for earning assets losses (PPAP)</i>	(109,936)	(148,315)	(186,827)	(210,947)	(226,547)	(220,135)
7. Aktiva tetap dan investaris <i>Fixed assets and inventory</i>	157,312	172,813	174,156	185,053	185,387	198,242
8. Rupa-rupa aktiva <i>Other assets</i>	614,768	919,807	949,127	956,531	1,030,310	972,324
J U M L A H <i>TOTAL ASSETS</i>	9,498,793	11,023,317	12,719,603	13,463,376	14,035,567	15,325,997

*) Meliputi data Bank Umum Syariah dan Unit Usaha Syariah (tidak termasuk BPR Syariah)
Covering Islamic Commercial Banks and Islamic Banking Unit (excluding Islamic Rural Banks)

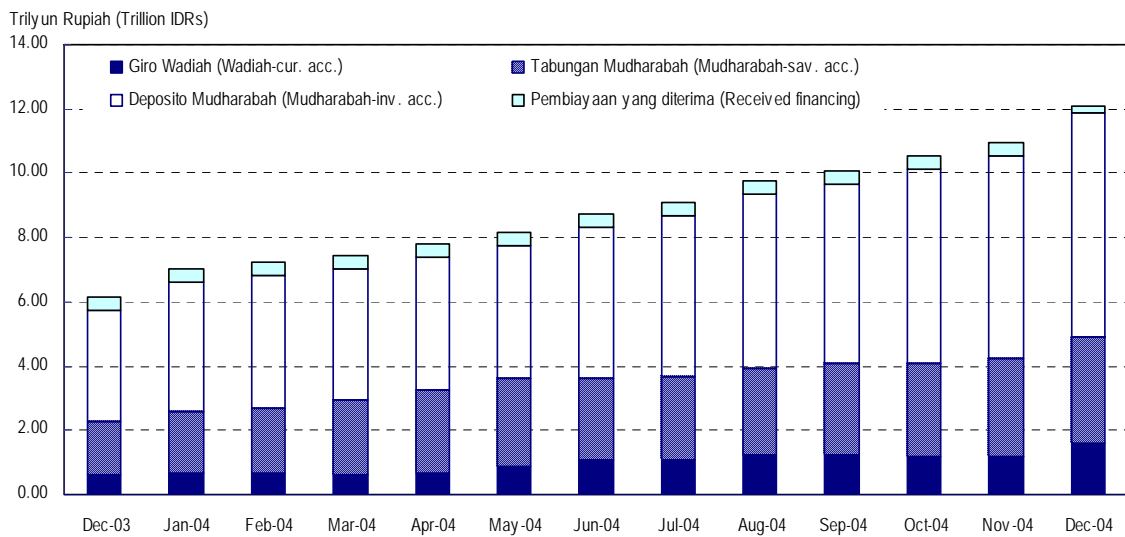
Tabel 3. Kewajiban dan Modal Perbankan Syariah (Juta Rupiah)
Liabilities and Equity of Islamic Banks (Million IDRs)

KETERANGAN ITEMS	Mar-04	Jun-04	Sep-04	Oct-04	Nov-04	Dec-04
1. Giro wadiah <i>Wadiah-current accounts</i>	632,145	1,062,701	1,227,080	1,202,784	1,184,188	1,620,115
2. Tabungan mudharabah <i>Mudharabah-saving accounts</i>	2,329,311	2,531,194	2,856,718	2,884,014	3,055,105	3,263,759
3. Deposito mudharabah <i>Mudharabah-investment accounts</i>	4,061,352	4,721,955	5,591,939	6,013,457	6,319,735	6,978,243
4. Kewajiban terhadap BI <i>Liabilities to Bank Indonesia</i>	35,130	34,564	34,161	33,857	33,763	33,449
5. Kewajiban kepada bank lain <i>Inter-bank liabilities</i>	251,156	252,445	300,731	482,507	601,849	488,195
6. Pembiayaan yang diterima <i>Received Financing</i>	413,408	415,408	415,011	416,234	416,968	215,466
7. Kewajiban lainnya <i>Other payables</i>	78,066	90,306	109,232	104,577	88,536	95,140
8. Seloran jaminan <i>Guarantee deposits</i>	3,313	13,155	11,376	10,506	11,171	10,550
9. Antar Kantor Bersih <i>Interoffice net</i>	681,332	778,125	905,488	921,739	913,041	1,153,424
10. Rupa-rupa pasiva <i>Other liabilities</i>	74,541	140,792	242,171	270,357	286,643	512,823
11. Modal disetor <i>Paid-in capital</i>	627,528	630,067	628,067	728,127	728,127	731,039
12. Perkiraan tambahan modal disetor <i>Additional paid-in capital account</i>	806	866	(866)	(866)	(866)	(866)
13. Cadangan <i>Reserves</i>	52,593	83,248	83,250	98,735	98,735	98,735
14. Laba/rugi <i>Profit/Loss</i>	120,112	108,491	155,245	117,348	137,072	125,925
a. Tahun-tahun lalu <i>Previous years</i>	81,842	23,237	23,237	(36,441)	(36,441)	(36,441)
i. Laba <i>Profit</i>	88,496	29,891	29,891	29,891	29,891	29,891
ii. Rugi -/- <i>Loss</i>	(6,654)	(6,654)	(6,654)	(66,332)	(66,332)	(66,332)
b. Tahun berjalan <i>Current year</i>	38,270	85,254	132,008	153,789	173,513	162,366
i. Laba <i>Profit</i>	95,064	196,721	304,811	345,673	383,796	391,783
ii. Rugi -/- <i>Loss</i>	(56,794)	(111,467)	(172,803)	(191,884)	(210,283)	(229,417)
J U M L A H <i>Total Liabilities and Equity</i>	9,498,793	11,023,317	12,719,603	13,463,376	14,035,567	15,325,997

Gambar 1. Perkembangan Aset Perbankan Syariah
Growth of Assets of Islamic Banks



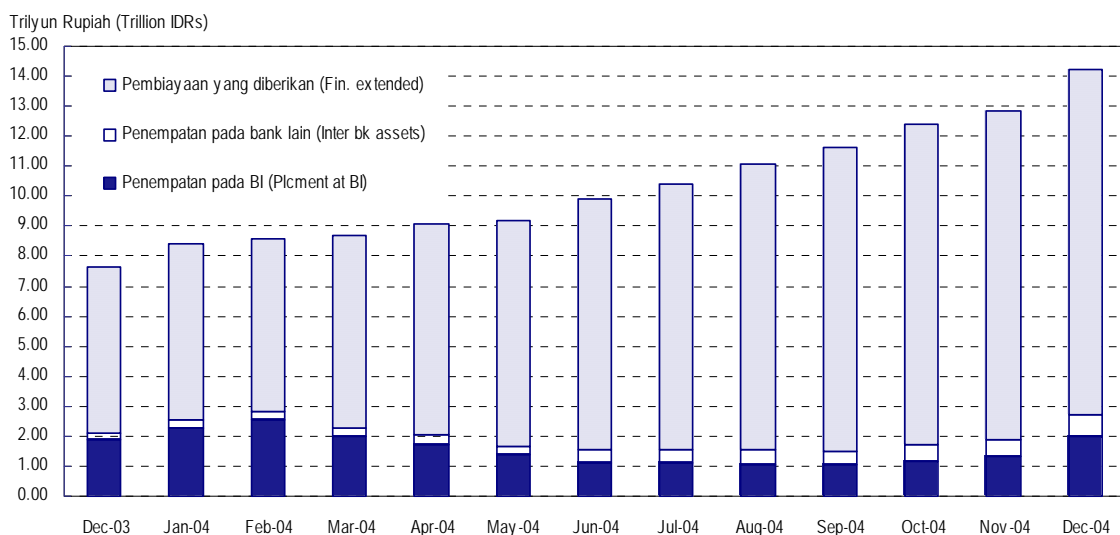
Gambar 2. Sumber Dana Perbankan Syariah
Sources of Fund of Islamic Banks



Tabel 4. Komposisi Dana Pihak Ketiga Perbankan Syariah (Juta Rupiah)
Composition of Deposit Fund of Islamic Banks (Million IDRs)

DANA PIHAK KETIGA <i>DEPOSIT FUND</i>		Mar-04	Jun-04	Sep-04	Oct-04	Nov-04	Dec-04
Giro Wadiah <i>Wadiah currency account</i>	Nilai (Amount)	632,145	1,062,701	1,227,080	1,202,784	1,184,188	1,620,115
	Pangsa (Share)	9.00%	12.78%	12.68%	11.91%	11.21%	13.66%
Tabungan Mudharabah <i>Mudharabah saving account</i>	Nilai (Amount)	2,329,311	2,531,194	2,856,718	2,884,014	3,055,105	3,263,759
	Pangsa (Share)	33.17%	30.44%	29.52%	28.55%	28.93%	27.51%
Deposito Mudharabah <i>Mudharabah investment account</i>	Nilai (Amount)	4,061,352	4,721,955	5,591,939	6,013,457	6,319,735	6,978,243
	Pangsa (Share)	57.83%	56.78%	57.79%	59.54%	59.85%	58.83%
Total		7,022,808	8,315,850	9,675,737	10,100,255	10,559,028	11,862,117

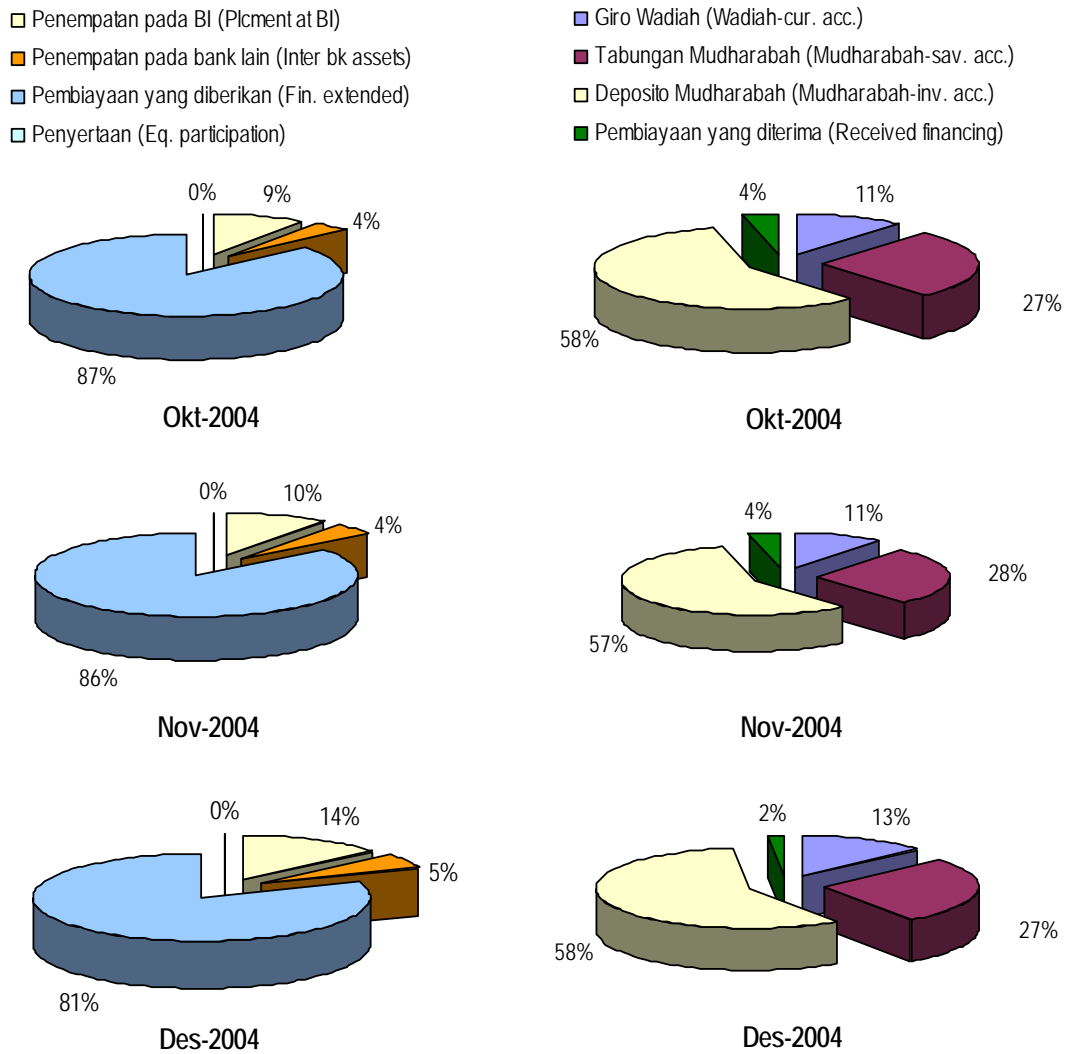
Gambar 3. Aktiva Produktif Utama Perbankan Syariah
The Major Earning Assets of Islamic Banks



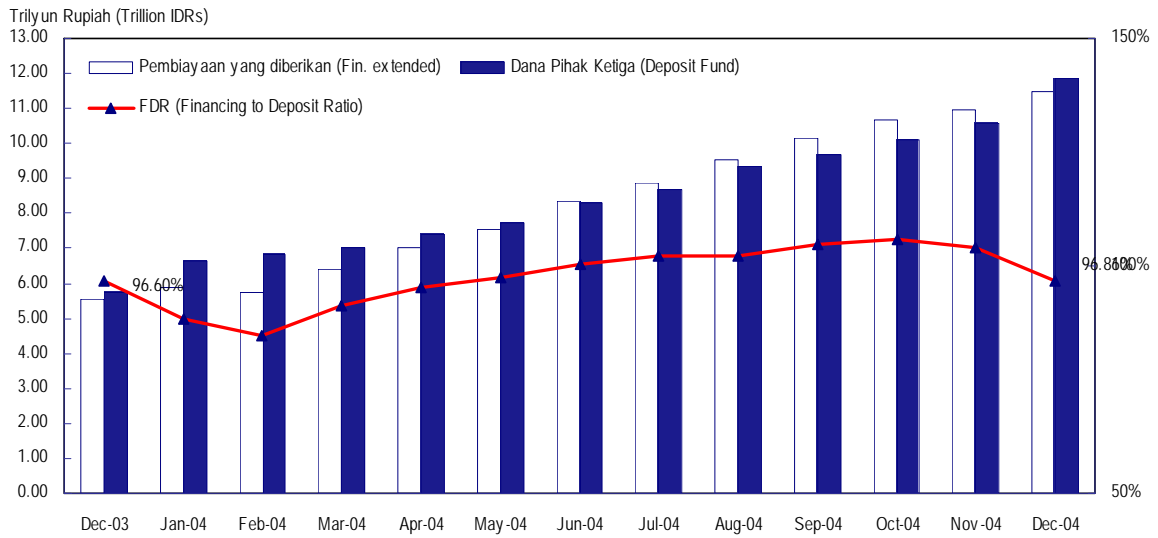
Tabel 5. Komposisi Pembiayaan Perbankan Syariah (Juta Rupiah)
Composition of Financing of Islamic Banks (Million IDRs)

RINCIAN PEMBIAYAAN YANG DIBERIKAN <i>ITEMS OF FINANCING</i>		Mar-04	Jun-04	Sep-04	Oct-04	Nov-04	Dec-04
Dalam rangka pembiayaan bersama <i>Syndicated Financing</i>	Nilai (Amount)	31,874	-	-	-	-	-
	Pangsa (Share)	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Dalam rangka restrukturisasi pembiayaan <i>Restructurized Financing</i>	Nilai (Amount)	799	103,200	238,043	190,400	195,043	-
	Pangsa (Share)	0.01%	1.24%	2.35%	1.78%	1.78%	0.00%
Penyaluran pembiayaan melalui lembaga lain <i>Channeling</i>	Nilai (Amount)	316	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	528,248	944,472	1,118,082	1,146,385	1,195,187	1,270,868
	Pangsa (Share)	8.23%	11.30%	11.04%	10.73%	10.89%	11.06%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	1,028,569	1,459,218	1,702,036	1,883,594	1,907,390	2,062,202
	Pangsa (Share)	16.03%	17.46%	16.80%	17.63%	17.37%	17.95%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	4,271,721	5,398,358	6,628,327	7,011,946	7,275,753	7,640,299
	Pangsa (Share)	66.58%	64.60%	65.43%	65.63%	66.27%	66.50%
Piutang Salam <i>Salam Receivable</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Piutang Istishna' <i>Istishna' Receivable</i>	Nilai (Amount)	265,866	327,061	307,625	309,083	310,596	312,962
	Pangsa (Share)	4.14%	3.91%	3.04%	2.89%	2.83%	2.72%
Lainnya <i>Others</i>	Nilai (Amount)	288,547	123,871	136,938	141,973	94,649	203,602
	Pangsa (Share)	4.50%	1.48%	1.35%	1.33%	0.86%	1.77%
Total		6,415,940	8,356,180	10,131,051	10,683,381	10,978,618	11,489,933

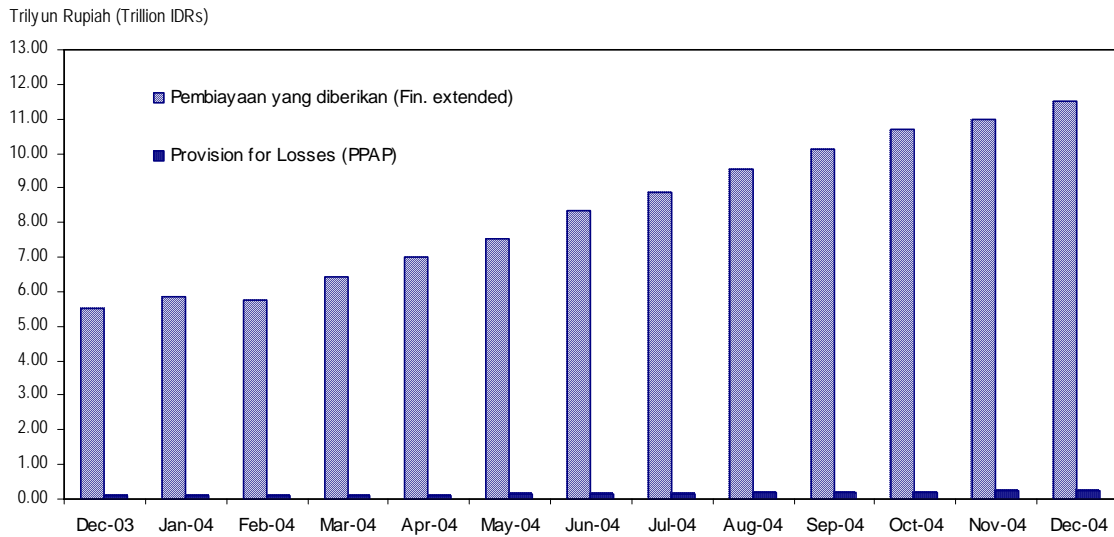
Gambar 4. Komposisi Penggunaan dan Sumber Dana Perbankan Syariah
Composition of Uses and Sources of Fund of Islamic Banks



Gambar 5. Sumber Dana, Pembiayaan, dan FDR Perbankan Syariah
Sources of Fund, Financing, and FDR of Islamic Banks



Gambar 6. Pembiayaan dan PPAP Perbankan Syariah
Financing and Provision for Losses (PPAP) of Islamic Banks

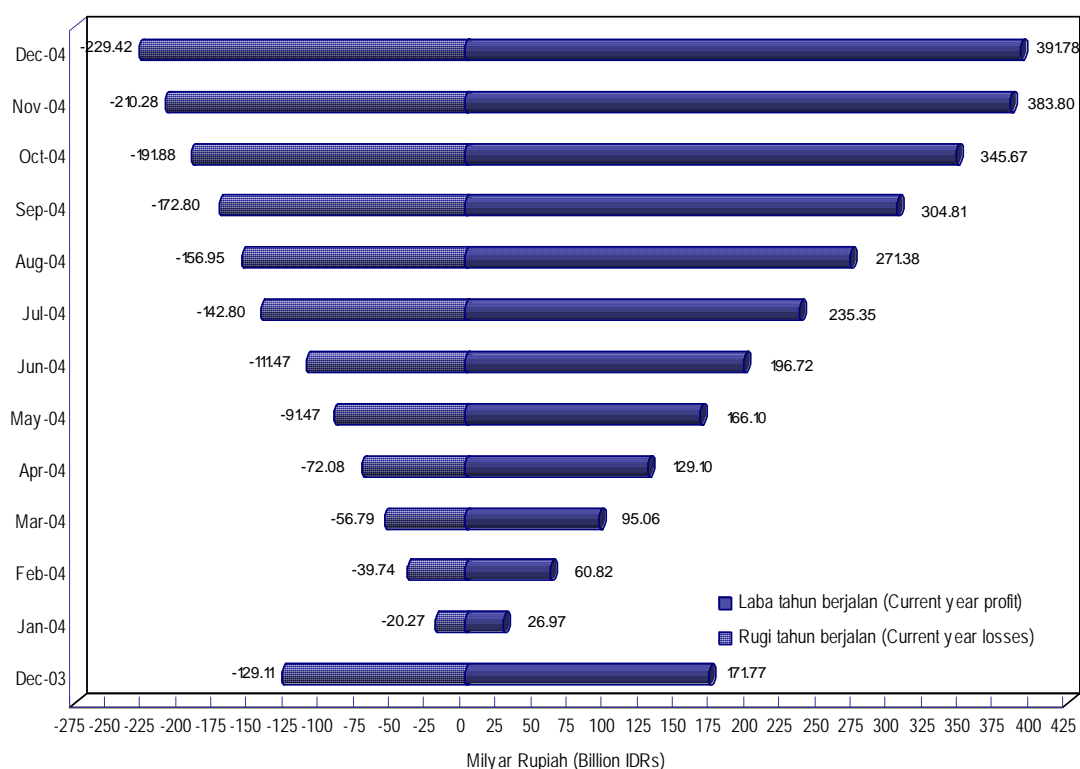


Tabel 6. NPFs*) Perbankan Syariah (Juta Rupiah)
Non Performing Financings (NPFs) of Islamic Banks (Miliion IDRs)*

KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Mar-04	Jun-04	Sep-04	Oct-04	Nov-04	Dec-04
Lancar <i>Current</i>	Nilai (Amount)	5,975,284	7,846,927	9,472,516	9,908,271	10,205,063	10,809,104
	Pangsa (Share)	93.13%	93.91%	93.50%	92.74%	92.95%	94.07%
Dalam Perhatian Khusus <i>Special Mention</i>	Nilai (Amount)	274,110	312,665	379,495	492,275	461,993	410,650
	Pangsa (Share)	4.27%	3.74%	3.75%	4.61%	4.21%	3.57%
Kurang Lancar <i>Sub-standard</i>	Nilai (Amount)	76,019	99,407	124,590	123,565	144,491	122,107
	Pangsa (Share)	1.18%	1.19%	1.23%	1.16%	1.32%	1.06%
Diragukan <i>Doubtful</i>	Nilai (Amount)	19,895	20,708	68,074	71,575	64,978	38,626
	Pangsa (Share)	0.31%	0.25%	0.67%	0.67%	0.59%	0.34%
Macet <i>Loss</i>	Nilai (Amount)	70,631	76,473	86,376	87,695	102,093	109,446
	Pangsa (Share)	1.10%	0.92%	0.85%	0.82%	0.93%	0.95%
Total Pembiayaan (Total Financing)		6,415,940	8,356,180	10,131,051	10,683,381	10,978,618	11,489,933
Nominal NPFs (Coll. 3-5)		166,545	196,588	279,040	282,835	311,562	270,179
Percentage of NPFs		2.60%	2.35%	2.75%	2.65%	2.84%	2.35%

*) NPFs adalah Pembiayaan Non Lancar mulai dari Kurang Lancar sampai dengan Macet
 NPFs is Non Performing Financings which are composed from collectibility Sub-standard to Loss

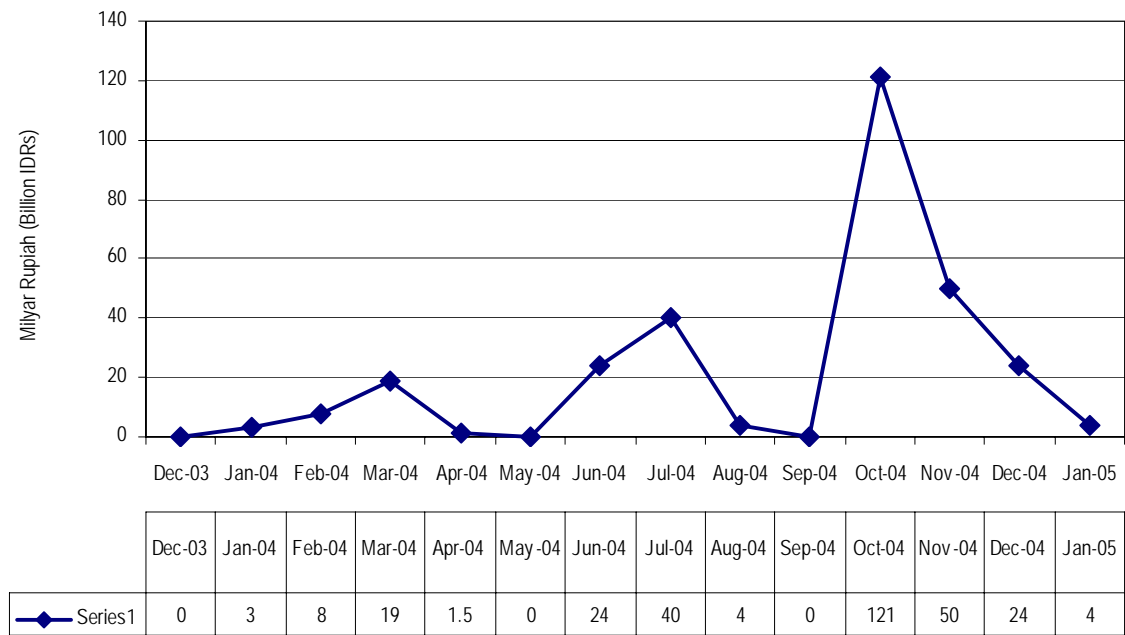
Gambar 7. Laba dan Rugi Tahun Berjalan Perbankan Syariah
Current Year Profits and Losses of Islamic Banks



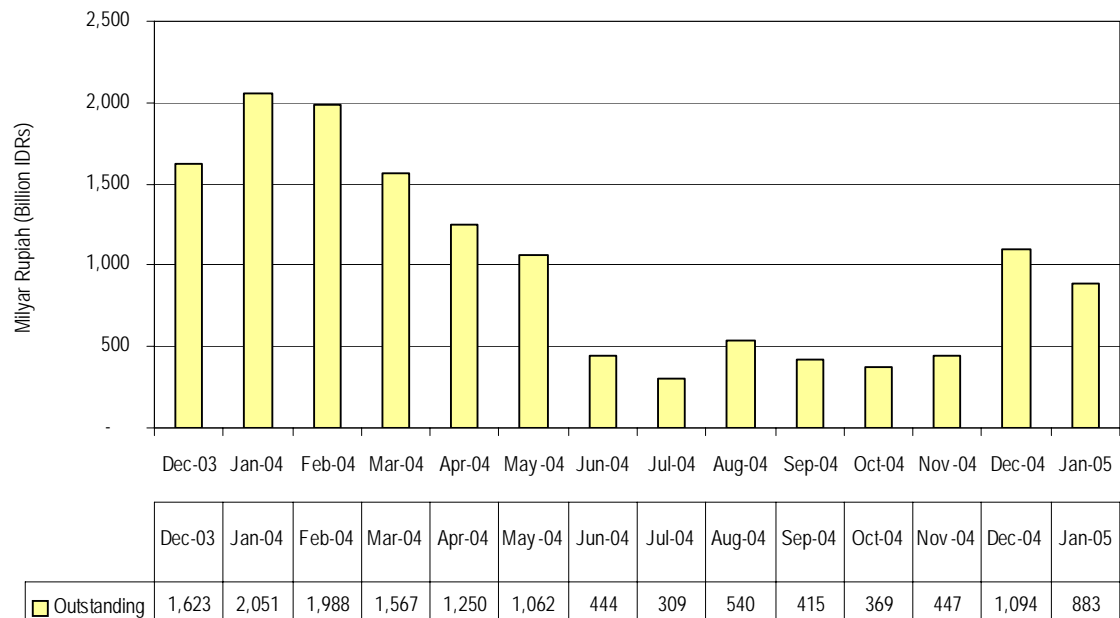
Tabel 7. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)

Periode	Volume Transaksi (Juta Rupiah)	Tingkat Indikasi Imbalan Sertifikat IMA (%)		Jangka Waktu (hari)	Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)
		Indication Rate of Return of IMA Certificate (%)			
Period	Volume of Transaction (Million IDRs)	Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)	Nisbah Bagi Hasil untuk Bank Penanam Dana (K)	Maturity (Days)	Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)
		Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)	PLS Portion for Lender Bank (K)		
2004					
23-Jan-04	3,000	-	-	3	4.8469
Februari					
16-Feb-04	8,000	6.500	48.50	1	3.1525
Maret					
16-Mar-04	6,000	6.140	65.00	1	3.9910
29-Mar-04	10,000	6.500	54.00	1	3.3414
29-Mar-04	3,000	5.790	48.00	1	3.3414
April					
26-Apr-00	1,500	5.000	42.00	1	2.1000
Juni					
8-Jun-04	2,000	6.600	55.00	1	3.6300
24-Jun-04	22,000	7.000	55.00	1	3.8500
Juli					
7-Jul-04	30,000	7.350	57.00	1	4.1225
7-Jul-04	10,000	7.130	55.00	1	4.1225
Agustus					
3-Aug-04	3,000	7.860	55.00	1	4.3230
27-Aug-04	1,000	6.700	47.00	5	3.1490
Oktober					
8-Oct-04	2,000	9.610	55.00	5	5.2855
25-Oct-04	50,000	9.000	64.00	31	5.7600
28-Oct-04	12,000	7.061	72.00	1	5.0839
29-Oct-04	7,000	9.500	55.00	4	5.6943
50,000		9.000	64.00	31	5.6943
November					
29-Nov-04	50,000	9.000	55.00	31	5.7600
Desember					
7-Dec-04	2,000	8.750	55.00	1.00	4.8125
	1,500	8.750	55.00	2.00	4.8125
21-Dec-04	4,500	8.750	55.00	1.00	4.7762
	5,000	7.080	67.00	1.00	4.7762
27-Dec-04	4,000	8.750	55.00	6.00	4.2596
	5,000	7.500	50.00	6.00	4.2596
	2,000	8.200	54.00	6.00	4.2596
2005					
Januari					
4-Jan-05	1,500	7.050	40.00	1.00	2.8200
10-Jan-05	1,000	8.370	55.00	3.00	4.6035
27-Jan-05	1,500	7.910	52.00	5.00	4.1132

Gambar 8. Volume Transaksi PUAS
Volume of PUAS Transaction



Gambar 9. Posisi Sertifikat Wadiah Bank Indonesia (SWBI)
Outstanding of Bank Indonesia Wadiah Certificate (SWBI)

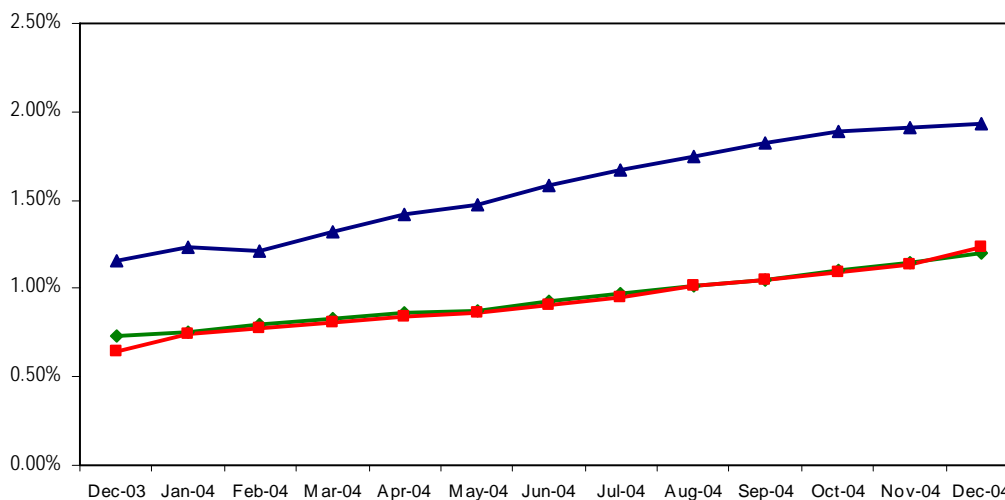


Tabel 8. Pangsa Perbankan Syariah Terhadap Total Bank
Islamic Banks's Share to All Banks

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	15.33	1.20%	1272.28
Deposit Fund	11.86	1.23%	963.11
Credit/Financing extended	11.49	1.93%	595.06
LDR/FDR*)	96.86%		61.79%
NPL	2.37%		6.6%

*) FDR = Financing extended/Deposit Fund
 LDR = Credit extended/Deposit Fund

Gambar 10. Pangsa Perbankan Syariah Terhadap Total Bank
Islamic Banks's Share to All Banks



	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04
◆ Total Assets	0.74%	0.76%	0.80%	0.83%	0.86%	0.87%	0.93%	0.97%	1.01%	1.05%	1.11%	1.14%	1.20%
■ Deposit Fund	0.64%	0.75%	0.78%	0.80%	0.85%	0.86%	0.91%	0.95%	1.02%	1.04%	1.09%	1.13%	1.23%
▲ Cr/Fin ext	1.16%	1.23%	1.21%	1.32%	1.42%	1.47%	1.58%	1.67%	1.74%	1.83%	1.88%	1.91%	1.93%