

Statistik Perbankan Syariah

(Islamic Banking Statistics)

A P R I L

2009

A P R I L



BANK INDONESIA

KATA PENGANTAR

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyediakan informasi mengenai data perbankan syariah di Indonesia. Statistik ini diterbitkan setiap bulan oleh Direktorat Perbankan Syariah - Bank Indonesia dan disusun untuk memenuhi kebutuhan intern Bank Indonesia dan kebutuhan pihak ekstern mengenai kegiatan perbankan syariah beserta perkembangannya.

Guna memberikan pemahaman yang tepat terhadap data yang disajikan, kami sarankan agar pembaca terlebih dahulu memahami penjelasan, singkatan serta daftar istilah yang ada.

Kami mengharapkan agar data yang disajikan dapat memberikan manfaat yang optimal bagi pembaca. Apabila pembaca ingin menyampaikan pertanyaan atau masukan, silakan menghubungi kami melalui email: TimInformasiPerbankanSyariah@bi.go.id

Direktorat Perbankan Syariah
BANK INDONESIA

FOREWORD

The Islamic Banking Statistics is a media publication that provides information regarding the Islamic Banking Industry in Indonesia. This monthly publication is published by the Directorate of Islamic Banking, Bank Indonesia, to accommodate the needs of the stakeholders.

In order to get a better understanding about the data presented in this publication, we suggest that the readers go through the clarification, abbreviations and glossary.

We hope that this publication gives benefit to our readers.

For questions or suggestions, kindly send email to: TimInformasiPerbankanSyariah@bi.go.id

Directorate of Islamic Banking
BANK INDONESIA

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PENJELASAN

1. Data yang digunakan dalam SPS bersumber dari Laporan Bulanan Bank Umum Syariah (LBUS) dan Laporan Bulanan Bank Pembiayaan Rakyat Syariah (LapBul BPRS) kecuali dinyatakan lain.
2. Data *Non Performing* yang ditampilkan merupakan *Non Performing gross* yaitu tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian.
3. Proses *download* data.
Data LBUS dan LapBul BPRS yang disampaikan 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 dalam SPS dengan publikasi yang lain. Oleh karena itu pembaca dihimbau memperhatikan waktu proses data. Pemrosesan data SPS bulan April 2009 dilakukan pada tanggal 22 Mei 2009.
4. Publikasi buku Statistik Perbankan Syariah dapat dilihat melalui website Bank Indonesia www.bi.go.id.

CLARIFICATION

1. The data presented in the Islamic Banking Statistics is derived from the Islamic Bank and Islamic Rural Bank Monthly Reports unless mentioned otherwise.
2. Non Performing Financing data is shown as the gross non performing financing that is without taking into account the reserve formed in anticipation of the risk of losses.
3. Data downloading process.
Data of the Islamic Bank and Islamic Rural Bank Monthly Report is submitted by reporting banks to Bank Indonesia and is processed on the web server. The difference in the processing time may result in variations of the data published in this Islamic Banking Statistics compared to other published data. Therefore, readers are recommended to take notice of the data processing time. The data processing time of the April 2009 Islamic Banking Statistics is on May 22nd, 2009.
4. The Islamic Banking Statistics can be viewed on Bank Indonesia website www.bi.go.id.

DAFTAR SINGKATAN

| | | |
|-------------|----------|-------------------------------------------------------------------------------------------------------|
| UUS | : | Unit Usaha Syariah |
| BUS | : | Bank Umum Syariah |
| BPRS | : | Bank Pembiayaan Rakyat Syariah |
| PT | : | Perseroan Terbatas |
| BPD | : | Bank Pembangunan Daerah |
| SWBI | : | Sertifikat Wadiah Bank Indonesia |
| SBIS | : | Sertifikat Bank Indonesia Syariah |
| UKM | : | Usaha Kecil dan Menengah |
| PPAP | : | Penyisihan Penghapusan Aktiva Produktif |
| PUAS | : | Pasar Uang Antar Bank berdasarkan prinsip Syariah |
| FDR | : | Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga |
| NPF | : | Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan |
| ROA | : | Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata |
| ROE | : | Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal |
| BOPO | : | Rasio Biaya Operasional terhadap Pendapatan Operasional |
| DPK | : | Dana Pihak Ketiga |
| PYD | : | Pembiayaan yang Diberikan |

ABBREVIATIONS

| | | |
|-------------|----------|--------------------------------------------------------------------------------------------------|
| UUS | : | Islamic Business Unit of a Conventional Bank |
| BUS | : | Islamic Commercial Bank |
| BPRS | : | Islamic Rural Bank |
| PT | : | Limited Liabilities Company |
| BPD | : | Regional Government Bank |
| SWBI | : | Wadiah Islamic Certificate of Bank Indonesia |
| SBIS | : | Islamic Certificate of Bank Indonesia |
| UKM | : | Small and Medium Scale Enterprise |
| PPAP | : | Allowances for Earning Assets Losses |
| PUAS | : | Interbank Islamic Money Market |
| FDR | : | Financing to Deposit Ratio |
| NPF | : | Non Performing Financing |
| ROA | : | Return on Assets, that is the ratio of annualized earnings before taxes to average assets |
| ROE | : | Return on Equity, that is the ratio of annualized earnings after taxes to total equity |
| BOPO | : | The ratio of Operational Expenses to Operational Revenue |
| DPK | : | Depositor Funds |
| PYD | : | Financing |
| IDR | : | Indonesian Rupiah |

DAFTAR ISTILAH

GLOSARY

- Akad Wadiah** : 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.
Wadiah Contract *A contract between the owner of the goods (the money) and the custodian for safekeeping.*
- Akad Mudharabah** : Perjanjian pembiayaan/ penanaman dana dari pemilik dana (*shahibul maal*) kepada pengelola dana (*mudharib*) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.
Mudharaba Contract *A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.*
- Akad Musyarakah** : 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.
Musharaka Contract *A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.*
- Akad Murabahah** : 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.
Murabaha Contract *The sale of goods at a price, which includes a profit margin agreed to by*

both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.

Akad Salam : Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara
Salam Contract pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.

A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.

Akad Istishna' : Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk
Istishna' Contract pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.

A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.

Akad Ijarah : Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang
Ijara Contract 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 : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa
Qardh Contract 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.

| Tabel 1. Jaringan Kantor Perbankan Syariah (<i>Islamic Banking Network</i>) | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Bank Umum Syariah (<i>Islamic Commercial Bank</i>) | | | | | | | | |
| - Jumlah Bank (<i>Number of Banks</i>) | 3 | 3 | 3 | 3 | 3 | 5 | 5 | 5 |
| - Jumlah Kantor (<i>Number of Offices</i>) | 304 | 349 | 401 | 405 | 497 | 581 | 635 | 642 |
| Unit Usaha Syariah (<i>Islamic Business Unit</i>) | | | | | | | | |
| - Jumlah Bank Umum Konvensional yang memiliki UUS (<i>Number of Conventional Banks that have Islamic Business Unit</i>) | 19 | 20 | 26 | 28 | 28 | 27 | 26 | 25 |
| - Jumlah Kantor (<i>Number of Offices</i>) | 154 | 183 | 196 | 214 | 216 | 241 | 253 | 253 |
| Bank Pembiayaan Rakyat Syariah (<i>Islamic Rural Bank</i>) | | | | | | | | |
| - Jumlah Bank (<i>Number of Banks</i>) | 92 | 105 | 114 | 124 | 128 | 131 | 133 | 133 |
| - Jumlah Kantor (<i>Number of Offices</i>) | 92 | 105 | 185 | 195 | 199 | 202 | 208 | 209 |
| Total Kantor (<i>Total Number of Offices</i>) | 550 | 637 | 782 | 814 | 912 | 1,024 | 1,096 | 1,104 |

| Tabel 2. Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi (Number of Islamic Rural Bank based on Location) | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------|---------------------------|------|------|------|--------|--------|--------|--------|--------|
| Provinsi (Province) | | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 | Jawa Barat | 26 | 28 | 28 | 28 | 28 | 28 | 28 | 28 |
| 2 | Banten | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| 3 | DKI Jakarta | 0 | 0 | 1 | 1 | 1 | 1 | 2 | 2 |
| 4 | D.I. Yogyakarta | 2 | 3 | 6 | 7 | 8 | 9 | 9 | 9 |
| 5 | Jawa Tengah | 8 | 11 | 13 | 15 | 15 | 15 | 16 | 16 |
| 6 | Jawa Timur | 12 | 17 | 19 | 21 | 22 | 23 | 23 | 23 |
| 7 | Bengkulu | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 8 | Jambi | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Nanggroe Aceh Darussalam | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 6 |
| 10 | Sumatera Utara | 6 | 6 | 7 | 7 | 7 | 7 | 7 | 7 |
| 11 | Sumatera Barat | 3 | 4 | 4 | 5 | 6 | 6 | 6 | 6 |
| 12 | Riau | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 4 |
| 13 | Sumatera Selatan | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 14 | Kepulauan Bangka Belitung | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 15 | Kepulauan Riau | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 |
| 16 | Lampung | 3 | 3 | 3 | 4 | 5 | 5 | 5 | 5 |
| 17 | Kalimantan Selatan | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 18 | Kalimantan Barat | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Kalimantan Timur | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 20 | Kalimantan Tengah | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Sulawesi Tengah | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | Sulawesi Selatan | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 23 | Sulawesi Utara | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | Gorontalo | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Sulawesi Barat | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Sulawesi Tenggara | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | Nusa Tenggara Barat | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 28 | Bali | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 29 | Nusa Tenggara Timur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | Maluku | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | Papua | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 32 | Maluku Utara | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 92 | 105 | 114 | 124 | 128 | 131 | 133 | 133 |

| Tabel 3. Layanan Syariah (Office Channeling) | | | | | | | | |
|----------------------------------------------|------|------|------|--------|--------|--------|--------|--------|
| Bank | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 UUS BNI | - | 136 | 636 | 638 | 640 | 640 | 641 | 641 |
| 2 UUS BEI | - | - | - | - | - | - | - | - |
| 3 UUS Bank Danamon | - | 7 | 70 | 80 | 133 | 133 | 133 | 133 |
| 4 UUS Bank Permata | - | 212 | 184 | 184 | 186 | 186 | 186 | 186 |
| 5 UUS BII | - | 4 | 8 | 8 | 9 | 9 | 9 | 9 |
| 6 UUS Bank Tabungan Negara | - | 27 | 36 | 39 | 64 | 64 | 69 | 69 |
| 7 UUS Bukopin | - | 7 | 27 | 30 | 29 | 29 | 33 | 33 |
| 8 UUS CIMB Niaga | - | 43 | 63 | 106 | 105 | 143 | 269 | 269 |
| 9 UUS BTPN | - | - | - | - | - | 8 | 12 | 12 |
| 10 UUS IFI | - | 1 | 1 | 1 | 1 | 1 | 1 | |
| 11 UUS HSBC | - | 0 | 7 | 7 | 7 | 10 | 10 | 10 |
| 12 UUS BPD DKI | - | 10 | 21 | 21 | 33 | 33 | 34 | 34 |
| 13 UUS BPD Banda Aceh | - | - | - | - | - | - | - | - |
| 14 UUS BPD Sumut | - | - | 63 | 63 | 76 | 76 | 76 | 76 |
| 15 UUS BPD Riau | - | - | 8 | 8 | 33 | 33 | 33 | 33 |
| 16 UUS BPD Sumbar | - | - | - | 5 | 5 | 5 | 5 | 5 |
| 17 UUS BPD Sumsel | - | 0 | 41 | 41 | 41 | 41 | 41 | 41 |
| 18 UUS BPD Jabar dan Banten | - | 9 | 9 | 9 | 28 | 28 | 28 | 28 |
| 19 UUS BPD Jateng | - | - | - | - | - | - | - | - |
| 20 UUS BPD DIY | - | - | - | - | - | - | - | - |
| 21 UUS BPD Jatim | - | - | - | - | - | - | 2 | 2 |
| 22 UUS BPD KaIsel | - | - | 10 | 10 | 10 | 10 | 15 | 15 |
| 23 UUS BPD Kalbar | - | - | - | - | 1 | 1 | 1 | 1 |
| 24 UUS BPD Kaltim | - | - | 10 | 10 | 10 | 10 | 10 | 10 |
| 25 UUS BPD Sulsel | - | - | - | - | - | - | - | - |
| 26 UUS BPD Nusa Tenggara Barat | - | - | 1 | 1 | 10 | 10 | 11 | 11 |
| 27 UUS Lippo | - | - | - | - | 38 | | | |
| 28 UUS BRI | - | - | - | - | - | | | |

| Tabel 4. Jumlah Pekerja di Perbankan Syariah (<i>Number of Worker in Islamic Banking</i>) | | | | | | | | |
|--------------------------------------------------------------------------------------------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Bank Umum Syariah (<i>Islamic Commercial Bank</i>) | 3,523 | 3,913 | 4,311 | 4,683 | 7,148 | 6,609 | 7,500 | 8,383 |
| Unit Usaha Syariah (<i>Islamic Business Unit</i>) | 1,436 | 1,797 | 2,266 | 2,498 | 2,535 | 2,562 | 2,178 | 2,169 |
| Bank Pembiayaan Rakyat Syariah (<i>Islamic Rural Bank</i>) | 1,037 | 1,666 | 2,108 | 2,272 | 2,423 | 2,581 | 2,644 | 2,833 |

| Tabel 5 . Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah (<i>Islamic Commercial Bank and Islamic Business Unit Condensed Balance Sheet</i>) | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| AKTIVA | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Kas (<i>Cash</i>) | 226 | 346 | 488 | 525 | 720 | 759 | 723 | 669 |
| 2 Penempatan pada Bank Indonesia (<i>Deposit in Bank Indonesia</i>) | 3,180 | 3,641 | 4,540 | 4,506 | 2,928 | 5,189 | 5,958 | 6,163 |
| 3 Penempatan pada Bank Lain (<i>Placement in Other Bank</i>) | 1,058 | 991 | 1,667 | 1,853 | 1,653 | 1,978 | 2,185 | 2,109 |
| 4 Surat Berharga yang Dimiliki (<i>Investment in Securities</i>) | 730 | 829 | 1,388 | 1,758 | 2,510 | 2,683 | 2,715 | 2,805 |
| 5 Pembiayaan (<i>Financing</i>) | 15,270 | 20,445 | 27,944 | 34,100 | 37,681 | 38,199 | 39,308 | 39,726 |
| 6 Tagihan Lainnya (<i>Billing and Acceptable Liabilities</i>) | 21 | 15 | 182 | 162 | 110 | 136 | 142 | 178 |
| 7 Aktiva Istishna dalam Penyelesaian (<i>Istishna Assets in Progress</i>) | 2 | 31 | 9 | 12 | 24 | 32 | 26 | 22 |
| 8 Penyisihan Penyusutan A.P (<i>Allowances for earning assets losses</i>) | 307 | 515 | 785 | 1,039 | 1,128 | 1,148 | 1,318 | 1,378 |
| 9 Penyertaan (<i>Investment in other entities</i>) | 6 | 6 | 41 | 41 | 41 | 79 | 41 | 42 |
| 10 Aktiva Tetap dan inventaris (<i>Fixed Assets and Equipment</i>) | 236 | 270 | 296 | 296 | 297 | 436 | 459 | 491 |
| 11 Antar kantor Aktiva (<i>Inter - Office Assets</i>) | 5,487 | 8,178 | 14,261 | 18,973 | 19,864 | 24,882 | 22,604 | 23,277 |
| 12 Rupa-rupa Aktiva (<i>Other assets</i>) | 495 | 621 | 743 | 749 | 969 | 1,200 | 1,358 | 1,323 |
| TOTAL AKTIVA* | 20,880 | 26,722 | 36,538 | 42,981 | 45,857 | 49,555 | 51,678 | 52,212 |
| PASIVA | | | | | | | | |
| 1 Dana Pihak Ketiga (<i>Depositor Funds</i>) | 15,593 | 20,672 | 28,012 | 33,049 | 33,569 | 36,852 | 38,040 | 39,193 |
| 2 Kewajiban kepada Bank Indonesia (<i>Liabilities to Bank Indonesia</i>) | 32 | 32 | 32 | 32 | 32 | 68 | 8 | 7 |
| 3 Kewajiban kepada Bank Lain (<i>Liabilities to other Bank</i>) | 980 | 874 | 1,951 | 1,650 | 2,431 | 2,419 | 3,037 | 2,848 |
| 4 Surat Berharga yang Diterbitkan (<i>Securities</i>) | 265 | 268 | 350 | 413 | 438 | 311 | 361 | 361 |
| 5 Pinjaman Diterima (<i>Received Borrowing</i>) | 204 | 181 | 155 | 135 | 126 | 150 | 141 | 141 |
| 6 Kewajiban lainnya (<i>Other Liabilities</i>) | 210 | 285 | 473 | 608 | 557 | 727 | 535 | 524 |
| 7 Pinjaman Subordinasi (<i>Subordinated Loan</i>) | - | - | - | - | - | - | - | - |
| 8 Antar Kantor Pasiva (<i>Inter - Office Liabilities</i>) | 7,459 | 10,544 | 17,428 | 23,323 | 25,526 | 30,283 | 27,948 | 28,218 |
| 9 Rupa-rupa Pasiva (<i>Other Liabilities</i>) | 185 | 218 | 260 | 361 | 412 | 463 | 613 | 557 |
| 10 Modal disetor (<i>Paid-in capital</i>) | 951 | 991 | 1,017 | 1,125 | 1,137 | 1,752 | 1,852 | 1,852 |
| 11 Tambahan modal disetor (<i>Additional paid-in capital</i>) | 132 | 142 | 132 | 132 | 132 | 466 | 466 | 466 |
| 12 Selisih Penilaian kembali Aktiva Tetap (<i>Different appraisal Fixed Asset</i>) | - | - | - | - | - | 13 | 13 | 5 |
| 13 Cadangan (<i>Reserves</i>) | 230 | 268 | 275 | 333 | 333 | 335 | 0 | 0 |
| a. Cadangan Umum (<i>General Reserves</i>) | 230 | 268 | 275 | 333 | 333 | 335 | 335 | 335 |
| b. Cadangan Tujuan (<i>Special Purpose Reserves</i>) | - | - | - | - | - | - | - | - |
| 14 Laba (<i>Net Income</i>) | | | | | | | | |
| a. Tahun-tahun lalu (<i>Previous years</i>) | (76) | 27 | 149 | 362 | 359 | 152 | 562 | 558 |
| b. Tahun berjalan (<i>Current year</i>) | 238 | 355 | 540 | 411 | 613 | 432 | 289 | 360 |
| TOTAL PASIVA* | 20,880 | 26,722 | 36,538 | 42,981 | 45,857 | 49,555 | 51,678 | 52,212 |

* Net

| Tabel 6. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet) | | | | | | | | |
|------------------------------------------------------------------------------------------------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| AKTIVA | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Kas (Cash) | 11,723 | 19,341 | 25,090 | 23,737 | 20,267 | 25,150 | 29,086 | 29,343 |
| 2 Penempatan pada Bank Lain (Placement in Other Bank) | 102,597 | 185,208 | 232,589 | 237,090 | 227,680 | 334,050 | 303,494 | 289,558 |
| 3 Pembiayaan (Financing) | 417,282 | 615,469 | 890,709 | 1,123,027 | 1,247,657 | 1,256,610 | 1,332,419 | 1,360,913 |
| 4 Tagihan Lainnya (Billing and Acceptable Liabilities) | - | - | - | - | - | - | - | - |
| 5 Aktiva Istishna dalam Penyelesaian (Istishna Assets in Progress) | 15,119 | - | - | - | - | (464) | (33) | - |
| 6 Penyisihan Penyusutan A.P (Allowances for earning assets losses) | 7,901 | 11,994 | 17,491 | 27,709 | 29,535 | 35,339 | 34,002 | 34,632 |
| 7 Aktiva Tetap dan inventaris (Fixed Assets and Equipment) | 16,965 | 21,328 | 28,273 | 34,221 | 38,360 | 40,499 | 42,117 | 42,799 |
| 8 Rupa-rupa Aktiva (Other assets) | 25,788 | 52,873 | 48,921 | 59,509 | 64,033 | 62,327 | 65,047 | 68,407 |
| TOTAL AKTIVA* | 585,467 | 896,017 | 1,215,916 | 1,456,451 | 1,575,915 | 1,693,332 | 1,747,780 | 1,766,174 |
| PASIVA | | | | | | | | |
| 1 Dana Pihak Ketiga (Depositor Funds) | 340,892 | 521,152 | 717,858 | 865,319 | 896,909 | 975,815 | 1,034,228 | 1,051,002 |
| 2 Kewajiban kepada Bank Lain (Liabilities to other Bank) | 37,110 | 97,561 | 175,803 | 212,633 | 261,538 | 271,481 | 271,399 | 266,569 |
| 3 Pinjaman Diterima (Received Borrowing) | 37,574 | 39,757 | 51,544 | 64,442 | 67,322 | 68,268 | 64,594 | 61,978 |
| 4 Kewajiban lainnya (Other Liabilities) | 8,992 | 8,808 | 10,912 | 14,609 | 17,613 | 19,545 | 16,682 | 17,346 |
| 5 Pinjaman Subordinasi (Subordinated Loan) | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 6 Rupa-rupa Pasiva (Other Liabilities) | 12,212 | 16,717 | 24,989 | 33,509 | 33,118 | 35,861 | 32,171 | 29,151 |
| 7 Modal disetor (Paid-in capital) | 118,380 | 150,609 | 176,690 | 198,288 | 214,781 | 221,651 | 230,928 | 242,601 |
| 8 Tambahan modal disetor (Additional paid-in capital) | 7,175 | 15,523 | 17,610 | 31,794 | 39,992 | 54,605 | 52,123 | 51,587 |
| 9 Selisih Penilaian kembali Aktiva Tetap (Different Appraisal Fixed Asset) | - | - | - | - | - | - | - | - |
| 10 Cadangan (Reserves) | 9,345 | 16,833 | 20,684 | 27,147 | 27,072 | 28,338 | 31,485 | 32,844 |
| a. Cadangan Umum (General Reserves) | 4,856 | 10,301 | 11,650 | 15,766 | 15,892 | 16,638 | 19,316 | 20,550 |
| b. Cadangan Tujuan (Special Purpose Reserves) | 4,489 | 6,533 | 9,034 | 11,380 | 11,181 | 11,699 | 12,169 | 12,294 |
| 11 Laba (Net Income) | | | | | | | | |
| a. Tahun-tahun lalu (Previous years) | (6,610) | (5,705) | (8,639) | (12,982) | (13,189) | (14,501) | (3,199) | (9,217) |
| b. Tahun berjalan (Current year) | 16,499 | 20,966 | 27,064 | 19,151 | 28,381 | 29,787 | 13,218 | 18,206 |
| TOTAL PASIVA* | 585,467 | 896,017 | 1,215,916 | 1,456,451 | 1,575,915 | 1,693,332 | 1,747,780 | 1,766,174 |

* Net

Miliar Rupiah (in Billion IDR)

| Tabel 7. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (<i>Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement</i>) | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| A. Pendapatan (Revenue) | | | | | | | | |
| 1 Pendapatan Operasional (<i>Operating Revenue</i>) | 2,371 | 3,373 | 4,201 | 2,582 | 4,056 | 5,724 | 1,728 | 2,344 |
| 2 Pendapatan Operasional Lainnya (<i>Other operating Revenue</i>) | 194 | 288 | 406 | 276 | 446 | 632 | 206 | 287 |
| 3 Pendapatan non operasional (<i>Non operating Revenue</i>) | 565 | 838 | 1,260 | 854 | 1,390 | 2,061 | 708 | 961 |
| 4 Bagi hasil investasi tidak terikat (<i>Profit Sharing for Unrestricted Investment</i>) -/- | 925 | 1,306 | 1,468 | 831 | 1,307 | 1,938 | 645 | 873 |
| Total pendapatan (Total Revenue) | 2,205 | 3,193 | 4,399 | 2,881 | 4,584 | 6,479 | 1,997 | 2,719 |
| B. Beban (Expenses) | | | | | | | | |
| 1 Beban operasional (<i>Operating Expenses</i>) | 939 | 1,324 | 1,774 | 1,059 | 1,679 | 2,603 | 565 | 791 |
| 2 Beban operasional lainnya (<i>Other Operating Expenses</i>) | 202 | 263 | 317 | 218 | 344 | 492 | 168 | 253 |
| 3 Beban non operasional (<i>Non Operating Expenses</i>) | 573 | 904 | 1,273 | 872 | 1,433 | 2,147 | 742 | 993 |
| Total Beban (Total Expenses) | 1,714 | 2,491 | 3,365 | 2,149 | 3,456 | 5,242 | 1,475 | 2,037 |
| C. Laba tahun berjalan (<i>Income</i>) | 298 | 414 | 628 | 456 | 682 | 605 | 317 | 396 |
| D. Penambahan/pengurangan Laba tahun berjalan (<i>Additional/Reduction</i>) | 16 | 25 | 33 | (0) | (1) | 78 | 0 | 0 |
| E. Laba tahun berjalan sebelum pajak (<i>Net Income before Tax</i>) | 282 | 389 | 595 | 456 | 683 | 528 | 317 | 396 |
| F. Taksiran pajak penghasilan (<i>Tax Expense</i>) -/- | 44 | 34 | 55 | 45 | 70 | 92 | 27 | 36 |
| G. Laba setelah taksiran pajak penghasilan (<i>Net Income</i>) | 238 | 355 | 540 | 411 | 613 | 432 | 289 | 360 |

| Tabel 8. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (<i>Islamic Rural Bank Condensed Income Statement</i>) | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| A. Pendapatan (Revenue) | | | | | | | | |
| 1 Pendapatan Operasional (<i>Operating Revenue</i>) | 97,275 | 154,633 | 203,063 | 133,093 | 208,200 | 293,964 | 85,708 | 116,606 |
| 2 Pendapatan Operasional Lainnya (<i>Other operating Revenue</i>) | 9,629 | 15,945 | 22,927 | 15,623 | 24,401 | 32,883 | 8,683 | 11,776 |
| 3 Pendapatan non operasional (<i>Non operating Revenue</i>) | 1,249 | 3,676 | 6,159 | 3,031 | 4,575 | 6,714 | 1,795 | 2,669 |
| 4 Bagi hasil investasi tidak terikat (<i>Profit Sharing for Unrestricted Investment</i>) -/- | 33,430 | 49,949 | 77,246 | 49,208 | 76,437 | 108,154 | 30,953 | 41,833 |
| Total pendapatan (Total Revenue) | 88,894 | 142,364 | 186,295 | 120,500 | 188,373 | 267,795 | 78,820 | 107,499 |
| B. Beban (Expenses) | | | | | | | | |
| 1 Beban operasional (<i>Operating Expenses</i>) | 49,378 | 82,315 | 105,458 | 69,762 | 110,303 | 162,045 | 42,849 | 58,038 |
| 2 Beban operasional lainnya (<i>Other Operating Expenses</i>) | 2,518 | 10,217 | 8,455 | 6,558 | 10,347 | 14,767 | 5,508 | 7,907 |
| 3 Beban non operasional (<i>Non Operating Expenses</i>) | 1,378 | 3,310 | 6,797 | 2,785 | 5,200 | 8,214 | 1,600 | 2,148 |
| Total Beban (Total Expenses) | 53,274 | 95,842 | 120,709 | 79,105 | 125,851 | 185,027 | 49,957 | 68,093 |
| C. Laba tahun berjalan (<i>Income</i>) | 21,449 | 27,407 | 34,193 | 23,434 | 34,888 | 40,381 | 15,298 | 21,037 |
| D. Penambahan/pengurangan Laba tahun berjalan (<i>Additional/Reduction</i>) | 180 | 300 | 372 | 232 | 398 | 626 | 139 | 189 |
| E. Laba tahun berjalan sebelum pajak (<i>Net Income before Tax</i>) | 21,269 | 27,107 | 33,821 | 23,202 | 34,490 | 39,755 | 15,159 | 20,848 |
| F. Taksiran pajak penghasilan (<i>Tax Expense</i>) -/- | 4,770 | 6,224 | 7,013 | 4,052 | 6,109 | 9,976 | 2,672 | 2,730 |
| G. Laba setelah taksiran pajak penghasilan (<i>Net Income</i>) | 16,499 | 20,883 | 26,809 | 19,151 | 28,381 | 29,787 | 13,218 | 18,206 |

Miliar Rupiah (in Billion IDR)

| Tabel 9. Biaya Promosi, Pendidikan dan Pelatihan - Bank Umum Syariah dan Unit Usaha Syariah (<i>Cost of Promotion, Education and Training - Islamic Commercial Bank and Islamic Business Unit</i>) | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------|------------|-----------|------------|------------|-----------|-----------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Biaya promosi (<i>Cost of promotion</i>) | 67 | 90 | 135 | 72 | 121 | 180 | 32 | 46 |
| 2 Biaya pendidikan dan pelatihan (<i>Cost of education and training</i>) | 20 | 19 | 19 | 13 | 22 | 32 | 6 | 10 |
| Total | 87 | 109 | 153 | 85 | 143 | 212 | 38 | 56 |

Juta Rupiah (in Million IDR)

| Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (<i>Cost of Promotion, Education and Training - Islamic Rural Bank</i>) | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Biaya promosi (<i>Cost of promotion</i>) | 826 | 1,300 | 2,284 | 1,414 | 2,453 | 4,178 | 1,006 | 1,284 |
| 2 Biaya pendidikan dan pelatihan (<i>Cost of education and training</i>) | 686 | 1,649 | 1,889 | 1,285 | 1,924 | 2,727 | 639 | 876 |
| Total | 1,512 | 2,949 | 4,173 | 2,700 | 4,376 | 6,905 | 1,645 | 2,160 |

Miliar Rupiah (in Billion IDR)

| Tabel 11 . Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah (<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>) | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Giro iB - Akad Wadiah (<i>iB Demand Deposits - Wadia</i>) | 2,048 | 3,416 | 3,750 | 5,046 | 3,810 | 4,238 | 4,209 | 6,374 |
| 2 Tabungan iB (<i>iB Saving Deposits</i>) | 4,367 | 6,430 | 9,454 | 10,858 | 11,410 | 12,471 | 13,045 | 13,444 |
| a Akad Wadiah (<i>Wadia</i>) | 183 | 332 | 645 | 762 | 786 | 958 | 961 | 1,183 |
| b Akad Mudharabah (<i>Mudharaba</i>) | 4,184 | 6,098 | 8,809 | 10,096 | 10,624 | 11,513 | 12,084 | 12,261 |
| 3 Deposito iB - Akad Mudharabah (<i>iB Time Deposits - Mudharaba</i>) | 9,169 | 10,826 | 14,807 | 17,145 | 18,348 | 20,143 | 20,786 | 19,375 |
| a 1 Bulan (<i>1 month</i>) | 3,835 | 5,234 | 9,309 | 11,442 | 13,020 | 14,325 | 14,624 | 11,610 |
| b 3 Bulan (<i>3 months</i>) | 2,228 | 1,973 | 1,406 | 1,545 | 1,584 | 1,919 | 2,346 | 2,889 |
| c 6 Bulan (<i>6 months</i>) | 1,480 | 1,231 | 1,296 | 1,356 | 1,647 | 1,827 | 1,549 | 1,651 |
| d 12 Bulan (<i>12 months</i>) | 1,625 | 2,143 | 2,787 | 2,789 | 2,033 | 2,066 | 2,263 | 3,223 |
| e > 12 Bulan (<i>> 12 months</i>) | 1 | 245 | 9 | 12 | 63 | 6 | 4 | 2 |
| Total | 15,584 | 20,672 | 28,012 | 33,048 | 33,568 | 36,852 | 38,040 | 39,193 |

Juta Rupiah (in Million IDR)

| Tabel 12. Komposisi DPK - Bank Pembiayaan Rakyat Syariah (<i>Depositor Funds Composition of Islamic Rural Bank</i>) | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Giro iB - Akad Wadiah (<i>iB Demand Deposits - Wadia</i>) | - | - | - | - | - | - | - | - |
| 2 Tabungan iB (<i>iB Saving Deposits</i>) | 160,906 | 231,440 | 296,890 | 363,272 | 373,110 | 441,291 | 460,311 | 466,825 |
| a Akad Wadiah (<i>Wadia</i>) | 48,600 | 73,634 | 86,708 | 115,183 | 129,279 | 161,450 | 187,529 | 186,698 |
| b Akad Mudharabah (<i>Mudharaba</i>) | 112,306 | 157,806 | 210,182 | 248,089 | 243,831 | 279,841 | 272,782 | 280,128 |
| 3 Deposito iB - Akad Mudharabah (<i>iB Time Deposits - Mudharaba</i>) | 173,325 | 289,712 | 420,968 | 502,047 | 523,799 | 534,524 | 573,918 | 584,176 |
| a 1 Bulan (<i>1 month</i>) | 25,327 | 58,518 | 63,504 | 72,855 | 98,564 | 68,141 | 95,841 | 97,560 |
| b 3 Bulan (<i>3 months</i>) | 31,371 | 45,288 | 49,724 | 74,320 | 76,899 | 55,818 | 77,824 | 78,567 |
| c 6 Bulan (<i>6 months</i>) | 35,403 | 60,348 | 45,915 | 61,187 | 93,221 | 68,875 | 92,255 | 95,382 |
| d 12 Bulan (<i>12 months</i>) | 78,877 | 122,300 | 205,596 | 229,741 | 251,590 | 270,133 | 301,570 | 305,045 |
| e > 12 Bulan (<i>> 12 months</i>) | 2,347 | 3,258 | 56,229 | 63,946 | 3,525 | 71,557 | 6,428 | 7,623 |
| Total | 334,231 | 521,152 | 717,858 | 865,319 | 896,909 | 975,815 | 1,034,228 | 1,051,002 |

Miliar Rupiah (in Billion IDR)

| Tabel 13. Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah (<i>Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit</i>) | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Giro Wadiah (<i>Wadiah Demand Deposits</i>) | 464 | 1,282 | 1,840 | 2,449 | 2,506 | 2,363 | 2,700 | 2,361 |
| SWBI/SBI Syariah (<i>Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate</i>) | 2,395 | 2,357 | 2,599 | 1,751 | 366 | 2,545 | 2,704 | 2,058 |
| Lainnya (<i>Others</i>) | 321 | 2 | 101 | 306 | 56 | 280 | 553 | 1,744 |
| Total | 3,180 | 3,641 | 4,540 | 4,506 | 2,928 | 5,189 | 5,958 | 6,163 |

Miliar Rupiah (in Billion IDR)

| Tabel 14 . Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (<i>Investment in Securities of Islamic Commercial Bank and Islamic Business Unit</i>) | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 Surat Berharga Pasar Keuangan Syariah (<i>Islamic Financial Market Securities</i>) | - | - | 4 | 7 | 254 | 279 | 253 | 252 |
| 2 Surat Berharga Pasar Modal Syariah (<i>Islamic Capital Market Securities</i>) | 704 | 828 | 1,384 | 1,750 | 2,256 | 2,400 | 2,458 | 2,549 |
| 3 Lainnya (<i>Others</i>) | 26 | 1 | - | - | - | 4 | 4 | 4 |
| Total | 730 | 829 | 1,388 | 1,758 | 2,510 | 2,683 | 2,715 | 2,805 |

Miliar Rupiah (in Billion IDR)

| Tabel 15. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah <i>(Financing Composition of Islamic Commercial Bank and Islamic Business Unit)</i> | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Akad (Contract) | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Akad Mudharabah (<i>Mudharaba</i>) | 3,124 | 2,335 | 4,406 | 6,117 | 6,968 | 7,411 | 8,108 | 8,347 |
| Akad Musyarakah (<i>Musharaka</i>) | 1,898 | 4,062 | 5,578 | 6,518 | 6,750 | 6,205 | 5,890 | 5,877 |
| Akad Murabahah (<i>Murabaha</i>) | 9,487 | 12,624 | 16,553 | 19,811 | 22,044 | 22,486 | 22,732 | 23,001 |
| Akad Salam (<i>Salam</i>) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Akad Istishna (<i>Istishna</i>) | 282 | 337 | 351 | 367 | 385 | 369 | 404 | 413 |
| Akad Ijarah (<i>ijara</i>) | 316 | 836 | 516 | 523 | 698 | 765 | 962 | 997 |
| Akad Qardh (<i>Qardh</i>) | 125 | 250 | 540 | 765 | 836 | 959 | 1,211 | 1,090 |
| Lainnya (<i>Others</i>) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 15,232 | 20,445 | 27,944 | 34,100 | 37,681 | 38,195 | 39,308 | 39,726 |

Juta Rupiah (in Million IDR)

| Tabel 16 . Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah | | | | | | | | |
|-------------------------------------------------------------------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|
| <i>(Financing Composition of Islamic Rural Bank)</i> | | | | | | | | |
| Akad (Contract) | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Akad Mudharabah (<i>Mudharaba</i>) | 24,237 | 65,342 | 90,483 | 108,193 | 127,219 | 113,379 | 114,213 | 118,240 |
| Akad Musyarakah (<i>Musharaka</i>) | 40,065 | 26,351 | 41,714 | 48,398 | 50,340 | 42,952 | 48,671 | 49,643 |
| Akad Murabahah (<i>Murabaha</i>) | 337,566 | 505,633 | 716,240 | 902,965 | 996,557 | 1,011,743 | 1,071,177 | 1,088,050 |
| Akad Salam (<i>Salam</i>) | 90 | 30 | 0 | 38 | 38 | 38 | 38 | 38 |
| Akad Istishna (<i>Istishna</i>) | 1,844 | 1,361 | 13,467 | 18,454 | 22,019 | 24,683 | 25,773 | 26,533 |
| Akad Ijarah (<i>ijara</i>) | 6,816 | 6,783 | 3,661 | 5,271 | 6,558 | 5,518 | 6,557 | 7,240 |
| Akad Qardh (<i>Qardh</i>) | 6,666 | 9,969 | 19,038 | 29,444 | 30,966 | 40,308 | 46,571 | 48,031 |
| Multijasa (<i>Multi Purpose Financing</i>) | 0 | 0 | 6,106 | 10,264 | 13,961 | 17,988 | 19,420 | 23,138 |
| Total | 417,282 | 615,469 | 890,709 | 1,123,027 | 1,247,657 | 1,256,610 | 1,332,419 | 1,360,913 |

Miliar Rupiah (in Billion IDR)

| Tabel 17. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector</i>) | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| SEKTOR EKONOMI <i>ECONOMIC SECTOR</i> | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i> | 687 | 701 | 837 | 1,000 | 1,225 | 1,177 | 1,303 | 1,298 |
| Pertambangan <i>Mining</i> | 395 | 375 | 511 | 546 | 585 | 965 | 1,021 | 1,032 |
| Perindustrian <i>Manufacturing</i> | 933 | 940 | 1,371 | 1,670 | 1,420 | 1,340 | 1,305 | 1,236 |
| Listrik, gas dan air <i>Water, gas and electricity</i> | 66 | 17 | 166 | 157 | 224 | 248 | 299 | 352 |
| Konstruksi <i>Construction</i> | 1,548 | 1,637 | 2,371 | 3,307 | 3,745 | 3,368 | 3,248 | 3,217 |
| Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i> | 1,716 | 3,041 | 4,152 | 4,416 | 4,441 | 4,426 | 4,745 | 4,853 |
| Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i> | 1,261 | 1,165 | 1,569 | 1,952 | 2,290 | 2,759 | 2,839 | 2,849 |
| Jasa dunia usaha <i>Business Services</i> | 4,504 | 5,458 | 8,425 | 10,236 | 11,383 | 11,757 | 11,606 | 11,819 |
| Jasa sosial/masyarakat <i>Social Services</i> | 1,208 | 1,456 | 1,904 | 2,362 | 2,735 | 2,463 | 2,476 | 2,529 |
| Lain-lain <i>Others</i> | 2,913 | 5,655 | 6,639 | 8,454 | 9,633 | 9,693 | 10,465 | 10,542 |
| Total | 15,232 | 20,445 | 27,944 | 34,100 | 37,681 | 38,195 | 39,308 | 39,726 |

Juta Rupiah (in Million IDR)

| Tabel 18. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (<i>Financing of Islamic Rural Bank based on Economic Sector</i>) | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|
| SEKTOR EKONOMI <i>ECONOMIC SECTOR</i> | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i> | 11,874 | 17,720 | 24,436 | 40,027 | 39,828 | 41,613 | 43,618 | 44,483 |
| Pertambangan <i>Mining</i> | 138 | 485 | 944 | 817 | 861 | 1,287 | 2,206 | 1,528 |
| Perindustrian <i>Manufacturing</i> | 9,207 | 12,465 | 12,447 | 14,133 | 17,464 | 15,885 | 17,095 | 17,323 |
| Listrik, gas dan air <i>Water, gas and electricity</i> | 109 | 748 | 367 | 2,588 | 1,473 | 1,146 | 557 | 928 |
| Konstruksi <i>Construction</i> | 3,495 | 6,570 | 16,051 | 20,636 | 25,919 | 26,536 | 34,913 | 31,685 |
| Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i> | 190,583 | 255,559 | 295,195 | 357,221 | 390,729 | 370,907 | 428,840 | 446,070 |
| Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i> | 3,618 | 8,704 | 9,075 | 13,349 | 14,915 | 17,697 | 19,729 | 19,670 |
| Jasa dunia usaha <i>Business Services</i> | 49,031 | 72,194 | 99,050 | 126,727 | 147,590 | 140,989 | 147,575 | 151,237 |
| Jasa sosial/masyarakat <i>Social Services</i> | 5,155 | 5,632 | 6,402 | 8,753 | 7,828 | 22,609 | 11,494 | 9,400 |
| Lain-lain <i>Others</i> | 144,072 | 235,392 | 422,148 | 538,777 | 601,050 | 617,942 | 626,391 | 638,589 |
| Total | 417,282 | 615,469 | 886,117 | 1,123,027 | 1,247,657 | 1,256,610 | 1,332,419 | 1,360,913 |

Miliar Rupiah (in Billion IDR)

| Tabel 19 . Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan | | | | | | | | | |
|-----------------------------------------------------------------------------------------------------|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <i>(Financing of Islamic Commercial Bank and Islamic Business Unit Bank based on Type of Usage)</i> | | | | | | | | | |
| JENIS PENGGUNAAN | | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| TYPE OF USAGE | | | | | | | | | |
| Modal Kerja | Nilai (Amount) | 7,988 | 10,405 | 15,656 | 18,690 | 20,315 | 20,554 | 20,572 | 20,746 |
| | <i>Working Capital</i> Pangsa (Share) | 52.4% | 50.9% | 56.0% | 54.8% | 53.9% | 53.8% | 52.3% | 52.2% |
| Investasi | Nilai (Amount) | 4,288 | 4,374 | 5,637 | 6,930 | 7,695 | 7,907 | 8,229 | 8,406 |
| | <i>Investment</i> Pangsa (Share) | 28.1% | 21.4% | 20.2% | 20.3% | 20.4% | 20.7% | 20.9% | 21.2% |
| Konsumsi | Nilai (Amount) | 2,956 | 5,666 | 6,652 | 8,480 | 9,671 | 9,734 | 10,507 | 10,573 |
| | <i>Consumption</i> Pangsa (Share) | 19.4% | 27.7% | 23.8% | 24.9% | 25.7% | 25.5% | 26.7% | 26.6% |
| Total | | 15,232 | 20,445 | 27,944 | 34,100 | 37,681 | 38,195 | 39,308 | 39,726 |

Juta Rupiah (in Million IDR)

| Tabel 20. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan | | | | | | | | | |
|------------------------------------------------------------------------------------|---------------------------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|
| <i>(Financing of Islamic Rural Bank based on Type of Usage)</i> | | | | | | | | | |
| JENIS PENGGUNAAN | | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| TYPE OF USAGE | | | | | | | | | |
| Modal Kerja | Nilai (Amount) | 236,794 | 357,743 | 497,472 | 602,916 | 662,604 | 664,644 | 695,684 | 707,500 |
| | <i>Working Capital</i> Pangsa (Share) | 56.75% | 58.13% | 55.89% | 53.69% | 53.11% | 52.89% | 52.21% | 51.99% |
| Investasi | Nilai (Amount) | 48,023 | 78,597 | 125,320 | 127,912 | 133,490 | 132,729 | 139,873 | 143,388 |
| | <i>Investment</i> Pangsa (Share) | 11.51% | 12.77% | 14.08% | 11.39% | 10.70% | 10.56% | 10.50% | 10.54% |
| Konsumsi | Nilai (Amount) | 132,466 | 179,129 | 267,278 | 392,199 | 451,563 | 459,237 | 496,863 | 510,026 |
| | <i>Consumption</i> Pangsa (Share) | 31.74% | 29.10% | 30.03% | 34.92% | 36.19% | 36.55% | 37.29% | 37.48% |
| Total | | 417,282 | 615,469 | 890,070 | 1,123,027 | 1,247,657 | 1,256,610 | 1,332,419 | 1,360,913 |

Miliar Rupiah (in Billion IDR)

| Tabel 21. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing</i>) | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| GOLONGAN PEMBIAYAAN TYPE OF FINANCING | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i> | 10,196 | 14,872 | 19,566 | 24,455 | 27,179 | 27,063 | 27,867 | 28,242 |
| Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i> | 5,036 | 5,573 | 8,379 | 9,645 | 10,501 | 11,132 | 11,441 | 11,484 |
| Total | 15,232 | 20,445 | 27,944 | 34,100 | 37,681 | 38,195 | 39,308 | 39,726 |

Juta Rupiah (in Million IDR)

| Tabel 22 . Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan | | | | | | | | |
|----------------------------------------------------------------------------------------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| <i>(Financing of Islamic Rural Bank based on Type of Financing)</i> | | | | | | | | |
| GOLONGAN PEMBIAYAAN | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| <i>TYPE OF FINANCING</i> | | | | | | | | |
| Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i> | 273,212 | 380,079 | 575,028 | 603,546 | 661,145 | 657,359 | 701,789 | 731,675 |
| Selain Usaha Kecil dan Menengah *) <i>Non Small and Medium Enterprises</i> | 144,072 | 235,392 | 315,044 | 519,521 | 586,552 | 599,291 | 630,630 | 629,239 |
| Total | 417,284 | 615,471 | 890,072 | 1,123,067 | 1,247,697 | 1,256,650 | 1,332,419 | 1,360,913 |

*) Sektor Ekonomi : Lain-lain, Jenis Penggunaan : Konsumsi dan/atau plafond >Rp. 5 Miliar (*Economic Sector : Others, Type of Usage: Consumption, and/or financing limit >IDR 5 billion*)

Miliar Rupiah (in Billion IDR)

| Tabel 23. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kualitas Pembiayaan <i>(Financing of Islamic Commercial Bank and Islamic Business Unit based on Collectibility)</i> | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Lancar <i>Performing Financing</i> | 14,803 | 19,474 | 26,813 | 32,658 | 36,127 | 36,686 | 37,289 | 37,673 |
| Non Lancar <i>Non Performing Financing</i> | 429 | 971 | 1,131 | 1,442 | 1,554 | 1,509 | 2,019 | 2,053 |
| Total Pembiayaan (Total Financing) | 15,232 | 20,445 | 27,944 | 34,100 | 37,681 | 38,195 | 39,308 | 39,726 |
| <i>Percentage of NPFs</i> | 2.82% | 4.75% | 4.05% | 4.23% | 4.12% | 3.95% | 5.14% | 5.17% |

Juta Rupiah (in Million IDR)

| Tabel 24. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan <i>(Financing of Islamic Rural Bank based on Collectibility)</i> | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|
| KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Lancar <i>Performing Financing</i> | 371,781 | 564,373 | 820,058 | 1,039,253 | 1,161,305 | 1,151,287 | 1,220,356 | 1,247,618 |
| Non Lancar <i>Non Performing Financing</i> | 45,501 | 51,096 | 72,349 | 83,774 | 86,352 | 105,322 | 112,064 | 113,295 |
| Total Pembiayaan (Total Financing) | 417,282 | 615,469 | 892,407 | 1,123,027 | 1,247,657 | 1,256,610 | 1,332,419 | 1,360,913 |
| <i>Percentage of NPFs</i> | 10.90% | 8.30% | 8.11% | 7.46% | 6.92% | 8.38% | 8.41% | 8.32% |

Miliar Rupiah (in Billion IDR)

| Tabel 25. Pembiayaan Non Lancar Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (<i>Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector</i>) | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|-------|--------|--------|--------|--------|--------|
| SEKTOR EKONOMI <i>ECONOMIC SECTOR</i> | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i> | 34 | 40 | 21 | 20 | 14 | 10 | 17 | 19 |
| Pertambangan <i>Mining</i> | 14 | 25 | 80 | 14 | 14 | 213 | 262 | 256 |
| Perindustrian <i>Manufacturing</i> | 82 | 219 | 229 | 267 | 264 | 289 | 286 | 257 |
| Listrik, gas dan air <i>Water, gas and electricity</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Konstruksi <i>Construction</i> | 23 | 57 | 89 | 131 | 112 | 140 | 176 | 172 |
| Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i> | 78 | 205 | 254 | 285 | 289 | 278 | 301 | 314 |
| Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i> | 42 | 88 | 119 | 102 | 98 | 91 | 98 | 119 |
| Jasa dunia usaha <i>Business Services</i> | 68 | 187 | 141 | 337 | 452 | 297 | 378 | 409 |
| Jasa sosial/masyarakat <i>Social Services</i> | 22 | 40 | 41 | 87 | 130 | 44 | 130 | 132 |
| Lain-lain <i>Others</i> | 65 | 110 | 157 | 199 | 181 | 148 | 370 | 374 |
| Total | 429 | 971 | 1,131 | 1,442 | 1,554 | 1,509 | 2,019 | 2,053 |

Juta Rupiah (in Million IDR)

| Tabel 26. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (<i>Non performing Financing of Islamic Rural Bank based on Economic Sector</i>) | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|
| SEKTOR EKONOMI <i>ECONOMIC SECTOR</i> | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i> | 1,259 | 1,472 | 1,783 | 2,517 | 3,866 | 3,839 | 3,915 | 4,252 |
| Pertambangan <i>Mining</i> | - | 10 | 270 | - | - | 1 | 81 | 385 |
| Perindustrian <i>Manufacturing</i> | 1,913 | 1,377 | 1,652 | 1,807 | 2,175 | 2,317 | 2,416 | 2,481 |
| Listrik, gas dan air <i>Water, gas and electricity</i> | - | 43 | 1 | 54 | 65 | 214 | 133 | 221 |
| Konstruksi <i>Construction</i> | 55 | 158 | 908 | 1,613 | 2,071 | 4,526 | 4,344 | 5,083 |
| Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i> | 26,405 | 30,305 | 38,045 | 40,909 | 38,962 | 39,224 | 47,329 | 48,240 |
| Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i> | 198 | 491 | 705 | 543 | 770 | 1,538 | 870 | 942 |
| Jasa dunia usaha <i>Business Services</i> | 6,269 | 6,802 | 8,593 | 10,336 | 10,569 | 16,421 | 14,679 | 14,748 |
| Jasa sosial/masyarakat <i>Social Services</i> | 551 | 449 | 254 | 503 | 530 | 676 | 833 | 539 |
| Lain-lain <i>Others</i> | 8,850 | 9,988 | 20,139 | 25,493 | 27,345 | 36,568 | 37,464 | 36,405 |
| Total | 45,501 | 51,096 | 72,349 | 83,774 | 86,352 | 105,322 | 112,064 | 113,295 |

Miliar Rupiah (in Billion IDR)

| Tabel 27. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan (<i>Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage</i>) | | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|
| JENIS PENGGUNAAN <i>TYPE OF USAGE</i> | | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Modal Kerja <i>Working Capital</i> | Nilai (Amount) | 216 | 604 | 647 | 798 | 862 | 871 | 1,066 | 1,117 |
| | Pangsa (Share) | 50.2% | 62.2% | 57.2% | 55.4% | 55.5% | 57.7% | 52.8% | 54.4% |
| Investasi <i>Investment</i> | Nilai (Amount) | 148 | 258 | 326 | 444 | 511 | 489 | 583 | 561 |
| | Pangsa (Share) | 34.6% | 26.5% | 28.8% | 30.8% | 32.9% | 32.4% | 28.9% | 27.3% |
| Konsumsi <i>Consumption</i> | Nilai (Amount) | 65 | 110 | 158 | 199 | 182 | 148 | 370 | 375 |
| | Pangsa (Share) | 15.2% | 11.3% | 14.0% | 13.8% | 11.7% | 9.8% | 18.3% | 18.2% |
| Total | | 429 | 971 | 1,131 | 1,442 | 1,554 | 1,509 | 2,019 | 2,053 |

Juta Rupiah (in Million IDR)

| Tabel 28 . Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan | | | | | | | | | |
|------------------------------------------------------------------------------------------------|---------------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|
| <i>(Non Performing Financing of Islamic Rural Bank based on Type of Usage)</i> | | | | | | | | | |
| JENIS PENGGUNAAN | | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| TYPE OF USAGE | | | | | | | | | |
| Modal Kerja | Nilai (Amount) | 34,239 | 38,716 | 53,267 | 61,425 | 62,915 | 75,154 | 71,584 | 72,985 |
| | <i>Working Capital</i> Pangsa (Share) | 75.2% | 75.8% | 73.6% | 73.3% | 72.9% | 71.4% | 63.9% | 64.4% |
| Investasi | Nilai (Amount) | 4,454 | 5,445 | 6,114 | 7,613 | 7,353 | 8,890 | 10,323 | 11,081 |
| | <i>Investment</i> Pangsa (Share) | 9.8% | 10.7% | 8.5% | 9.1% | 8.5% | 8.4% | 9.2% | 9.8% |
| Konsumsi | Nilai (Amount) | 6,808 | 6,936 | 12,968 | 14,737 | 16,084 | 21,278 | 30,157 | 29,229 |
| | <i>Consumption</i> Pangsa (Share) | 15.0% | 13.6% | 17.9% | 17.6% | 18.6% | 20.2% | 26.9% | 25.8% |
| Total | | 45,501 | 51,096 | 72,349 | 83,774 | 86,352 | 105,322 | 112,064 | 113,295 |

Miliar Rupiah (in Billion IDR)

| Tabel 29. Pembiayaan Non Lancar - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (<i>Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing</i>) | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|-------|--------|--------|--------|--------|--------|
| GOLONGAN PEMBIAYAAN TYPE OF FINANCING | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i> | 330 | 725 | 798 | 1,010 | 1,183 | 985 | 1,353 | 1,413 |
| Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i> | 99 | 246 | 333 | 432 | 371 | 524 | 666 | 640 |
| Total | 429 | 971 | 1,131 | 1,442 | 1,554 | 1,509 | 2,019 | 2,053 |

Juta Rupiah (in Million IDR)

| Tabel 30. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan | | | | | | | | |
|--------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|---------|---------|---------|
| <i>(Non Performing Financing of Islamic Rural Bank based on Type of Financing)</i> | | | | | | | | |
| GOLONGAN PEMBIAYAAN <i>TYPE OF FINANCING</i> | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i> | 45,501 | 41,108 | 50,322 | 57,813 | 60,251 | 69,501 | 73,710 | 74,163 |
| Selain Usaha Kecil dan Menengah *) <i>Non Small and Medium Enterprises</i> | - | 9,988 | 22,028 | 25,961 | 26,102 | 35,821 | 38,354 | 39,132 |
| Total | 45,501 | 51,096 | 72,349 | 83,774 | 86,352 | 105,322 | 112,064 | 113,295 |

*) Sektor Ekonomi : Lain-lain, Jenis Penggunaan : Konsumsi dan/atau plafond > Rp. 5 Miliar (*Economic Sector : Others, Type of Usage: Consumption, and/or financing limit > IDR 5 billion*)

satuan (in unit)

| Tabel 31 . Jumlah rekening Bank Umum Syariah dan Unit Usaha Syariah <i>(Number of Account of Islamic Commercial Bank and Islamic Business Unit)</i> | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Jenis | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Dana Pihak Ketiga (Depositor Funds) | 1,255,889 | 1,992,452 | 2,845,829 | 3,401,298 | 3,657,231 | 3,766,067 | 4,266,814 | 4,733,036 |
| Giro iB (<i>Demand Deposits</i>) | 26,100 | 34,499 | 42,741 | 47,101 | 48,988 | 51,123 | 58,686 | 74,922 |
| Tabungan iB (<i>Saving Deposits</i>) | 1,168,786 | 1,883,875 | 2,711,374 | 3,253,322 | 3,501,899 | 3,600,205 | 4,079,270 | 4,536,103 |
| Deposito iB (<i>Time Deposits</i>) | 61,003 | 74,078 | 91,714 | 100,875 | 106,344 | 114,739 | 128,858 | 122,011 |
| Pembiayaan (Financing) | 144,699 | 372,109 | 512,230 | 538,451 | 582,046 | 597,208 | 626,602 | 625,787 |
| Akad Mudharabah (<i>Mudharaba</i>) | 15,857 | 14,967 | 23,411 | 28,731 | 30,403 | 30,071 | 30,050 | 30,130 |
| Akad Musyarakah (<i>Musharaka</i>) | 2,396 | 3,026 | 6,013 | 8,826 | 10,439 | 10,949 | 11,277 | 11,605 |
| Akad Murabahah (<i>Murabaha</i>) | 119,832 | 340,824 | 454,952 | 459,270 | 493,142 | 498,469 | 513,501 | 518,235 |
| Akad Salam (<i>Salam</i>) | - | - | - | - | - | - | - | - |
| Akad Istishna (<i>Istishna</i>) | 408 | 387 | 392 | 472 | 614 | 695 | 854 | 1,106 |
| Akad Ijarah (<i>ijara</i>) | 129 | 443 | 1,007 | 1,581 | 1,792 | 1,912 | 2,072 | 2,162 |
| Akad Qardh (<i>Qardh</i>) | 6,077 | 12,462 | 26,455 | 39,571 | 45,656 | 55,112 | 68,848 | 62,549 |
| Total | 1,400,588 | 2,364,561 | 3,358,059 | 3,939,749 | 4,239,277 | 4,363,275 | 4,893,416 | 5,358,823 |

satuan (in unit)

| Tabel 32. Jumlah rekening Bank Pembiayaan Rakyat Syariah | | | | | | | | |
|----------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <i>(Number of Account of Islamic Rural Bank)</i> | | | | | | | | |
| Jenis | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Dana Pihak Ketiga (<i>Depositor Funds</i>) | 221,070 | 287,203 | 339,914 | 374,150 | 372,864 | 437,464 | 432,767 | 507,951 |
| Giro iB (<i>Demand Deposits</i>) | - | - | - | - | - | - | - | - |
| Tabungan iB (<i>Saving Deposits</i>) | 214,866 | 279,046 | 329,272 | 362,115 | 372,864 | 423,550 | 417,733 | 492,468 |
| Deposito iB (<i>Time Deposits</i>) | 6,204 | 8,157 | 10,642 | 12,035 | 12,584 | 13,914 | 15,034 | 15,483 |
| Pembiayaan (<i>Financing</i>) | 47,627 | 70,415 | 110,415 | 104,796 | 110,415 | 115,050 | 124,286 | 123,614 |
| Akad Mudharabah (<i>Mudharaba</i>) | 2,079 | 2,312 | 2,777 | 2,584 | 2,777 | 2,446 | 2,641 | 2,679 |
| Akad Musyarakah (<i>Musharaka</i>) | 2,959 | 3,915 | 4,633 | 4,770 | 4,633 | 4,442 | 4,458 | 4,633 |
| Akad Murabahah (<i>Murabaha</i>) | 38,928 | 58,895 | 91,121 | 85,511 | 91,121 | 92,843 | 99,540 | 98,172 |
| Akad Salam (<i>Salam</i>) | 10 | 1 | 5 | 5 | 5 | 5 | 5 | 5 |
| Akad Istishna (<i>Istishna</i>) | 314 | 310 | 403 | 355 | 403 | 438 | 504 | 521 |
| Akad Qardh (<i>Qardh</i>) | 2,547 | 3,991 | 8,816 | 9,831 | 8,816 | 11,795 | 13,899 | 14,119 |
| Akad Ijarah (<i>ijara</i>) | 790 | 991 | 727 | 680 | 727 | 577 | 490 | 654 |
| Multijasa (<i>Multi Purpose Financing</i>) | - | - | 1,933 | 1,060 | 1,933 | 2,504 | 2,749 | 2,831 |
| Total | 268,697 | 357,618 | 450,329 | 478,946 | 483,279 | 552,514 | 557,053 | 631,565 |

| Tabel 33. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| <i>(Equivalent rate of return/profit sharing/fee/bonus of Islamic Commercial Bank and Islamic Business Unit)</i> | | | | | | | | |
| Jenis | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Dana Pihak Ketiga (<i>Depositor Funds</i>) | | | | | | | | |
| 1 Giro iB (<i>Demand Deposits</i>) | 1.16% | 1.27% | 1.07% | 1.01% | 1.13% | 1.18% | 1.02% | 0.98% |
| 2 Tabungan iB (<i>Saving Deposits</i>) | 3.96% | 3.72% | 3.32% | 3.03% | 3.07% | 3.61% | 3.21% | 3.34% |
| 3 Deposito iB (<i>Time Deposits</i>) | | | | | | | | |
| a 1 Bulan (<i>1 month</i>) | 7.86% | 8.96% | 7.63% | 6.85% | 7.15% | 8.22% | 7.35% | 9.13% |
| b 3 Bulan (<i>3 months</i>) | 8.03% | 9.81% | 7.93% | 7.16% | 7.44% | 9.10% | 9.59% | 8.40% |
| c 6 Bulan (<i>6 months</i>) | 8.82% | 9.57% | 8.25% | 7.60% | 7.94% | 8.67% | 8.30% | 8.28% |
| d 12 Bulan (<i>12 months</i>) | 9.35% | 9.99% | 8.34% | 7.15% | 7.65% | 8.34% | 8.49% | 8.32% |
| e >12 Bulan (<i>>12 months</i>) | 7.83% | 10.04% | 7.17% | 5.98% | 8.98% | 8.63% | 8.56% | 9.78% |
| Pembiayaan (<i>Financing</i>) | | | | | | | | |
| 1 Akad Mudharabah (<i>Mudharaba</i>) | 12.75% | 13.73% | 16.93% | 19.11% | 19.43% | 19.38% | 19.01% | 19.30% |
| 2 Akad Musyarakah (<i>Musharaka</i>) | 8.46% | 10.25% | 11.23% | 11.65% | 11.06% | 11.37% | 10.98% | 11.37% |
| 3 Akad Murabahah (<i>Murabaha</i>) | 13.05% | 12.09% | 14.66% | 14.15% | 14.39% | 14.92% | 15.12% | 15.32% |
| 4 Akad Salam (<i>Salam</i>) | - | - | - | - | - | - | - | - |
| 5 Akad iIstishna (<i>Istishna</i>) | 13.80% | 13.46% | 14.30% | 14.21% | 14.15% | 14.99% | 14.67% | 14.42% |
| 6 Akad Ijarah (<i>Ijara</i>) | 0.59% | 0.66% | 0.16% | 0.40% | 0.18% | 0.88% | 0.46% | 0.44% |
| 7 Akad Qardh (<i>Qardh</i>) | 5.25% | 5.33% | 2.89% | 3.12% | 3.23% | 3.42% | 3.40% | 3.62% |

| Tabel 34 . Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah <i>(Equivalent rate of return/profit sharing/fee/bonus of Islamic Rural Bank)</i> | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| Dana Pihak Ketiga (Depositor Funds) | | | | | | | | |
| 1 Giro iB (<i>Demand Deposits</i>) | - | - | - | - | - | - | - | - |
| 2 Tabungan iB (<i>Saving Deposits</i>) | 5.69% | 10.62% | 5.50% | 6.21% | 6.62% | 6.62% | 5.95% | 6.12% |
| 3 Deposito iB (<i>Time Deposits</i>) | | | | | | | | |
| a 1 Bulan (<i>1 month</i>) | 8.79% | 12.73% | 10.64% | 10.39% | 10.76% | 10.47% | 10.95% | 10.96% |
| b 3 Bulan (<i>3 months</i>) | 10.60% | 12.44% | 11.65% | 10.14% | 11.54% | 13.16% | 12.03% | 12.19% |
| c 6 Bulan (<i>6 months</i>) | 12.98% | 13.68% | 12.14% | 12.98% | 13.88% | 13.74% | 13.66% | 13.29% |
| d 12 Bulan (<i>12 months</i>) | 9.27% | 12.58% | 12.31% | 12.17% | 12.34% | 13.09% | 13.02% | 12.68% |
| e > 12 Bulan (<i>> 12 months</i>) | 13.54% | 14.48% | 11.52% | 12.13% | 14.43% | 13.03% | 11.73% | 12.54% |
| Pembiayaan (Financing) | | | | | | | | |
| 1 Akad Mudharabah (<i>Mudharaba</i>) | 21.28% | 18.16% | 21.28% | 22.00% | 20.67% | 18.49% | 17.16% | 17.75% |
| 2 Akad Musyarakah (<i>Musharaka</i>) | 20.96% | 23.15% | 20.77% | 23.09% | 23.34% | 23.28% | 22.67% | 22.57% |
| 3 Akad Murabahah (<i>Murabaha</i>) | 17.88% | 18.72% | 20.30% | 19.97% | 19.76% | 19.56% | 19.70% | 19.77% |
| 4 Akad Salam (<i>Salam</i>) | - | - | - | - | - | - | - | - |
| 5 Akad Istishna (<i>Istishna</i>) | 18.45% | 20.01% | 7.43% | 7.22% | 7.15% | 7.39% | 7.68% | 7.66% |
| 6 Akad Ijarah (<i>ijara</i>) | 0.84% | 0.54% | 0.21% | 0.11% | 0.11% | 0.11% | 0.07% | 0.07% |
| 7 Akad Qardh (<i>Qardh</i>) | - | - | - | - | - | - | - | - |
| 8 Multijasa (<i>Multi Purpose Financing</i>) | - | - | - | - | - | - | - | - |

| Tabel 35 . Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah <i>(Financial Ratios of Islamic Commercial Bank and Islamic Business Unit)</i> | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|
| Rasio (Ratio) | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 ROA | 1.35% | 1.55% | 2.07% | 2.32% | 2.21% | 1.42% | 2.44% | 2.29% |
| 2 ROE | 26.71% | 36.94% | 53.91% | 79.42% | 76.66% | 37.94% | 62.51% | 58.25% |
| 3 NPF | 2.82% | 4.75% | 4.05% | 4.23% | 4.12% | 3.95% | 5.14% | 5.17% |
| 4 FDR | 97.75% | 98.90% | 99.76% | 103.18% | 112.25% | 103.65% | 103.33% | 101.36% |
| 5 BOPO | 78.91% | 76.77% | 76.54% | 72.94% | 73.60% | 81.75% | 67.61% | 70.94% |

Tabel 36 . Rasio Keuangan Bank Pembiayaan Rakyat Syariah

(Financial Ratios of Islamic Rural Bank)

| Rasio (Ratio) | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
|----------------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|
| 1 CAR | na | na | 34.72% | 28.40% | 28.11% | 30.28% | 33.74% | 32.70% |
| 2 ROA | 4.05% | 3.79% | 3.21% | 3.41% | 3.27% | 2.76% | 2.65% | 2.65% |
| 3 ROE | 11.21% | 9.82% | 11.21% | 16.13% | 17.35% | 14.77% | 14.60% | 14.71% |
| 4 NPF | 10.90% | 8.30% | 8.11% | 7.46% | 6.92% | 8.38% | 8.41% | 8.32% |
| 5 FDR | 122.41% | 118.10% | 124.08% | 129.78% | 139.11% | 128.78% | 128.83% | 129.49% |
| 6 BOPO | 70.63% | 77.33% | 76.58% | 76.15% | 76.66% | 80.85% | 83.10% | 83.74% |

satuan (in unit)

| Tabel 37. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset <i>(Number of Islamic Rural Bank based on Total Assets)</i> | | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------|------------|------------|------------|------------|------------|------------|
| Total Aset (Rp) <i>Total Assets (in IDR)</i> | 2005 | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| < 1 Miliar (< 1 Billion) | 11 | 7 | 13 | 10 | 9 | 7 | 8 | 6 |
| 1 s.d. 5 Miliar (1 up to 5 Billion) | 51 | 57 | 46 | 49 | 52 | 50 | 44 | 41 |
| > 5 s.d. 10 Miliar (>5 up to 10 Billion) | 17 | 22 | 24 | 33 | 30 | 34 | 36 | 39 |
| > 10 Miliar (> 10 Billion) | 13 | 19 | 31 | 32 | 37 | 40 | 45 | 47 |
| Total | 92 | 105 | 114 | 124 | 128 | 131 | 133 | 133 |

Miliar Rupiah (in Billion IDR)

| Tabel 38. Volume Transaksi PUAS <i>(Volume of Transaction of Interbank Islamic Money Market)</i> | | | | | | | |
|------------------------------------------------------------------------------------------------------------|------|------|--------|--------|--------|--------|--------|
| | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 hari (<i>Overnight</i>) | 276 | 542 | 551 | 2,295 | 2,259 | 1,629 | 1,387 |
| 2-6 hari (<i>2 up to 6 days</i>) | 334 | 66 | 303 | 931 | 450 | 426 | 834 |
| 7 hari (<i>7 days</i>) | 106 | 304 | 457 | 107 | 961 | 399 | 563 |
| 8-26 hari (<i>8 up to 26 days</i>) | 74 | 193 | 157 | 329 | 148 | 638 | 827 |
| 27-30 hari (<i>27 up to 30 days</i>) | - | 64 | 40 | 70 | - | - | 420 |
| >30 hari (<i>> 30 days</i>) | 5 | - | - | 100 | 10 | 446 | - |

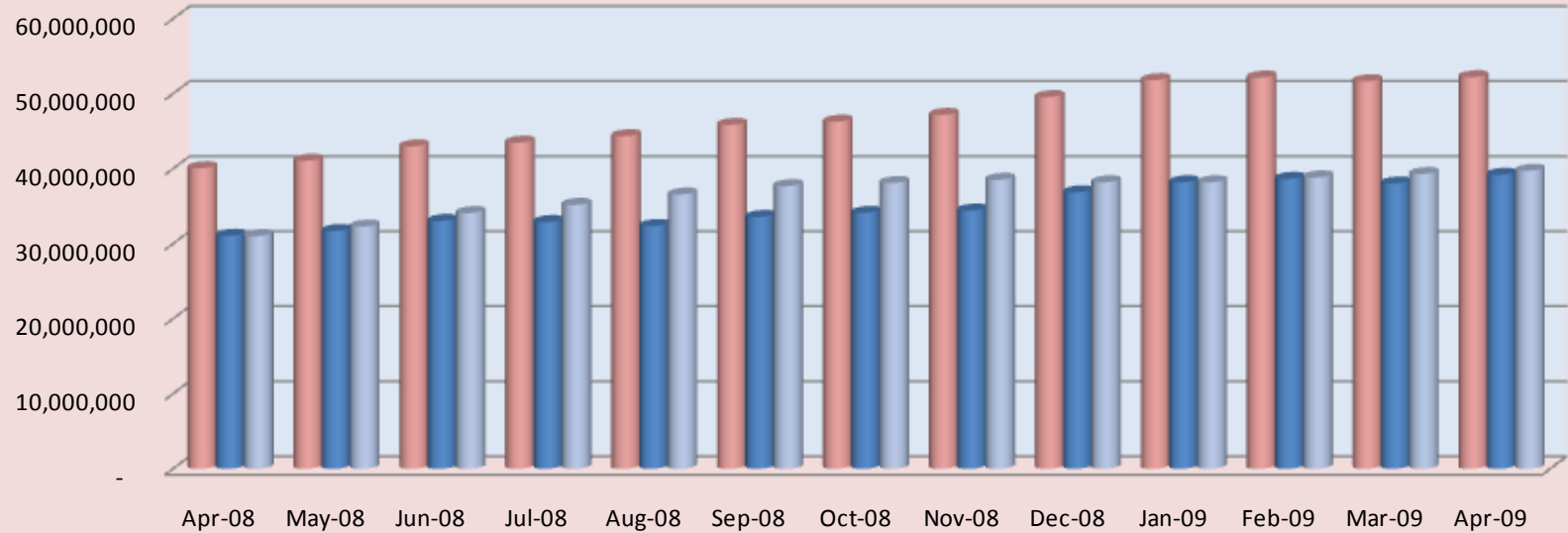
Sumber data : Pusat Informasi Pasar Uang (*Source of data : Money Market Information Center*)

| Tabel 39. Rata-rata Tingkat Imbalan Sertifikat IMA <i>(Weighted Average Rate of Return of IMA Certificate)</i> | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------|-------|-------|--------|--------|--------|--------|--------|
| | 2006 | 2007 | Jun-08 | Sep-08 | Dec-08 | Mar-09 | Apr-09 |
| 1 hari (<i>Overnight</i>) | 5.92% | 6.59% | 6.93% | 8.65% | 9.54% | 7.96% | 7.73% |
| 2-6 hari (<i>2 up to 6 days</i>) | 7.80% | 6.58% | 6.94% | 8.76% | 9.97% | 8.22% | 7.76% |
| 7 hari (<i>7 days</i>) | 8.18% | 6.66% | 7.26% | 8.86% | 10.30% | 8.04% | 7.78% |
| 8-26 hari (<i>8 up to 26 days</i>) | 8.60% | 6.48% | 7.23% | 9.13% | 10.65% | 8.37% | 7.99% |
| 27-30 hari (<i>27 up to 30 days</i>) | - | 7.18% | 7.30% | 9.25% | - | - | 7.64% |
| >30 hari (<i>> 30 days</i>) | 6.90% | - | - | 10.22% | 10.75% | 8.21% | - |

Sumber data : Pusat Informasi Pasar Uang (*Source of data : Money Market Information Center*)

**Grafik 1. Aset, DPK, PYD Bank Umum Syariah dan Unit Usaha Syariah
(Assets, Depositor Funds and Financing - Islamic Commercial Bank and Islamic Business Unit)**

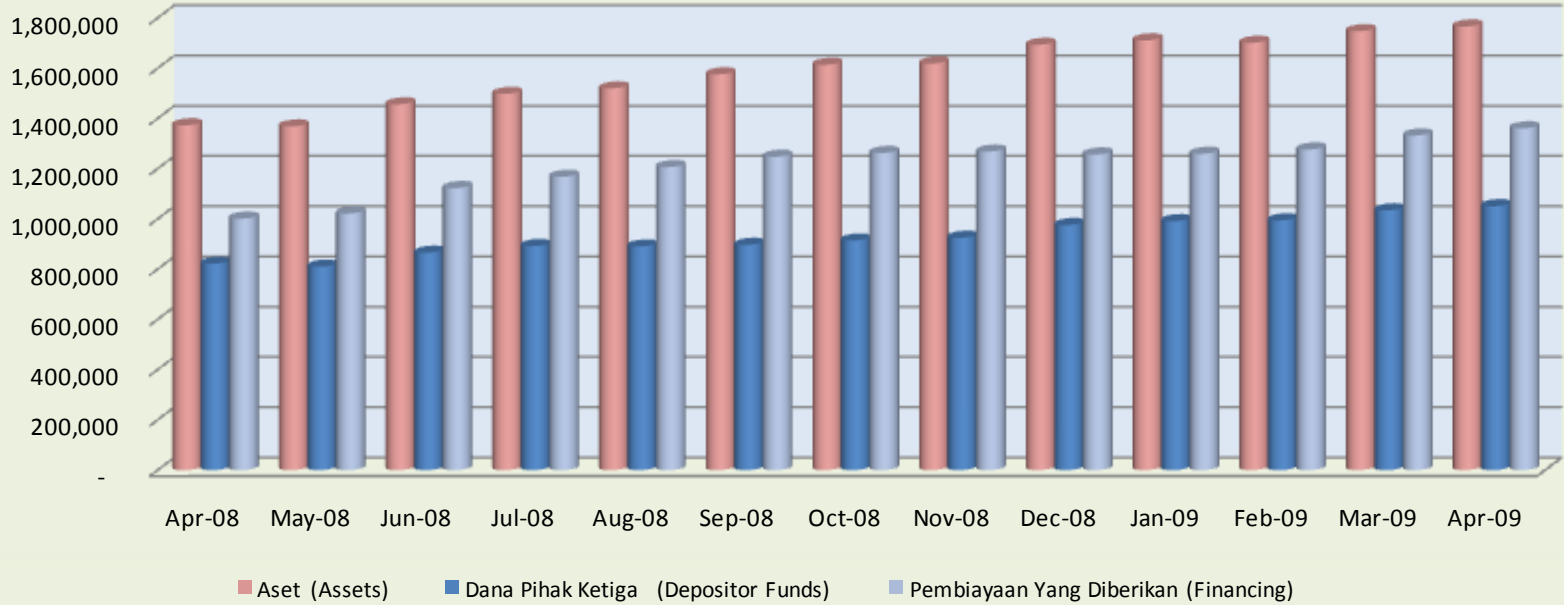
Miliar rupiah (in Billion IDR)



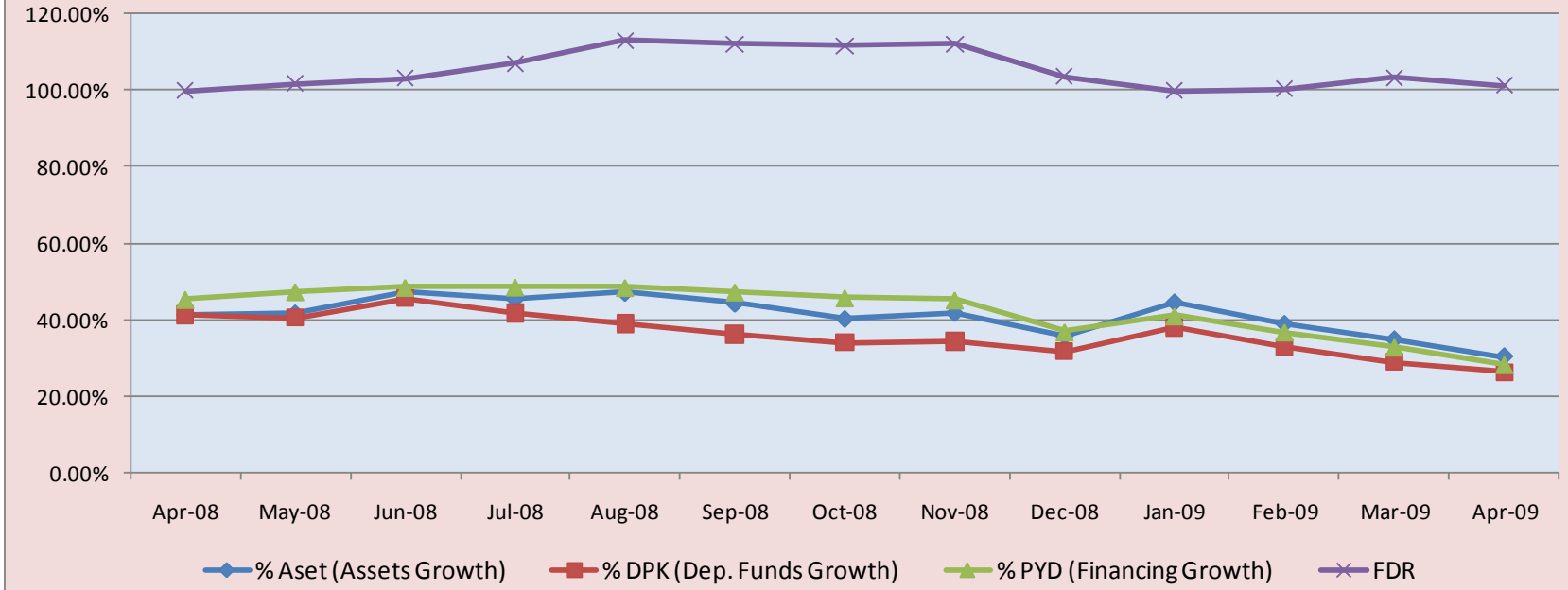
■ Aset (Assets) ■ Dana Pihak Ketiga (Depositor Funds) ■ Pembiayaan yang Diberikan (Financing)

**Grafik 2. Aset, DPK, PYD Bank Pembiayaan Rakyat Syariah
(Assets, Depositor Funds and Financing - Islamic Rural Bank)**

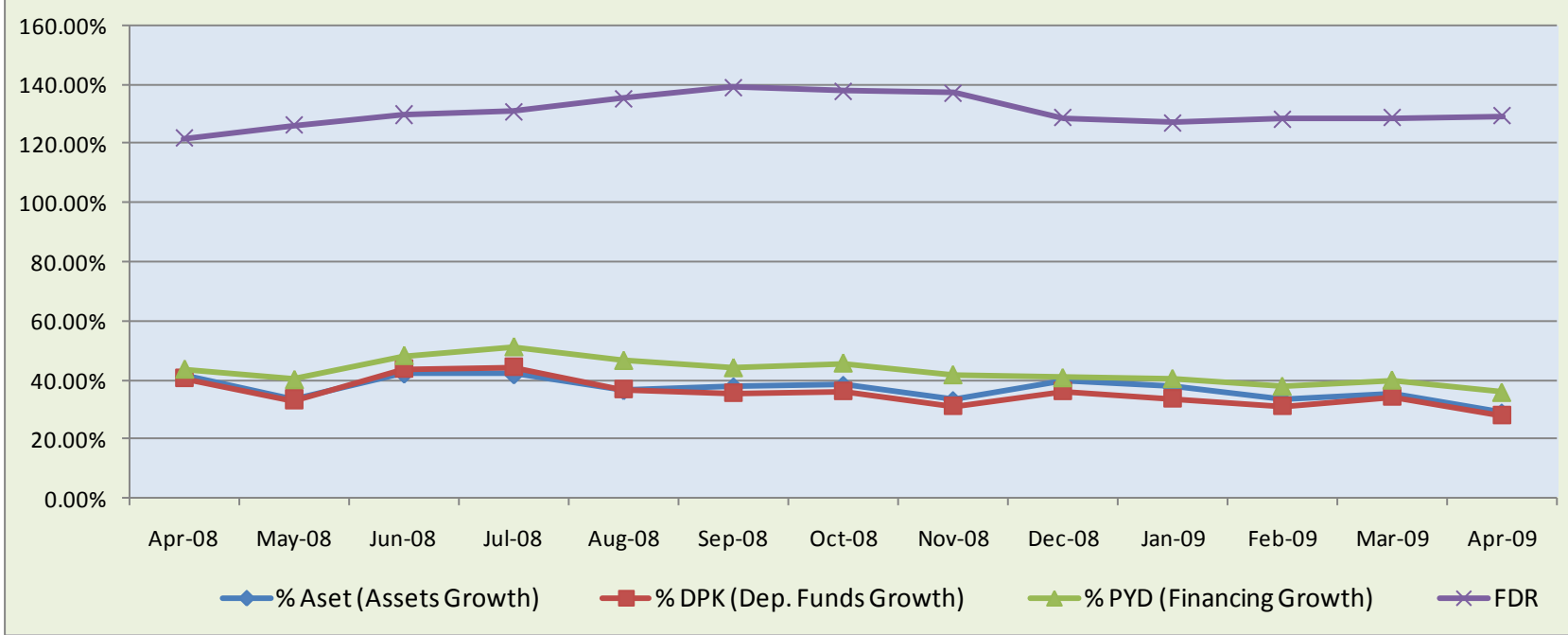
Juta rupiah (in Million IDR)



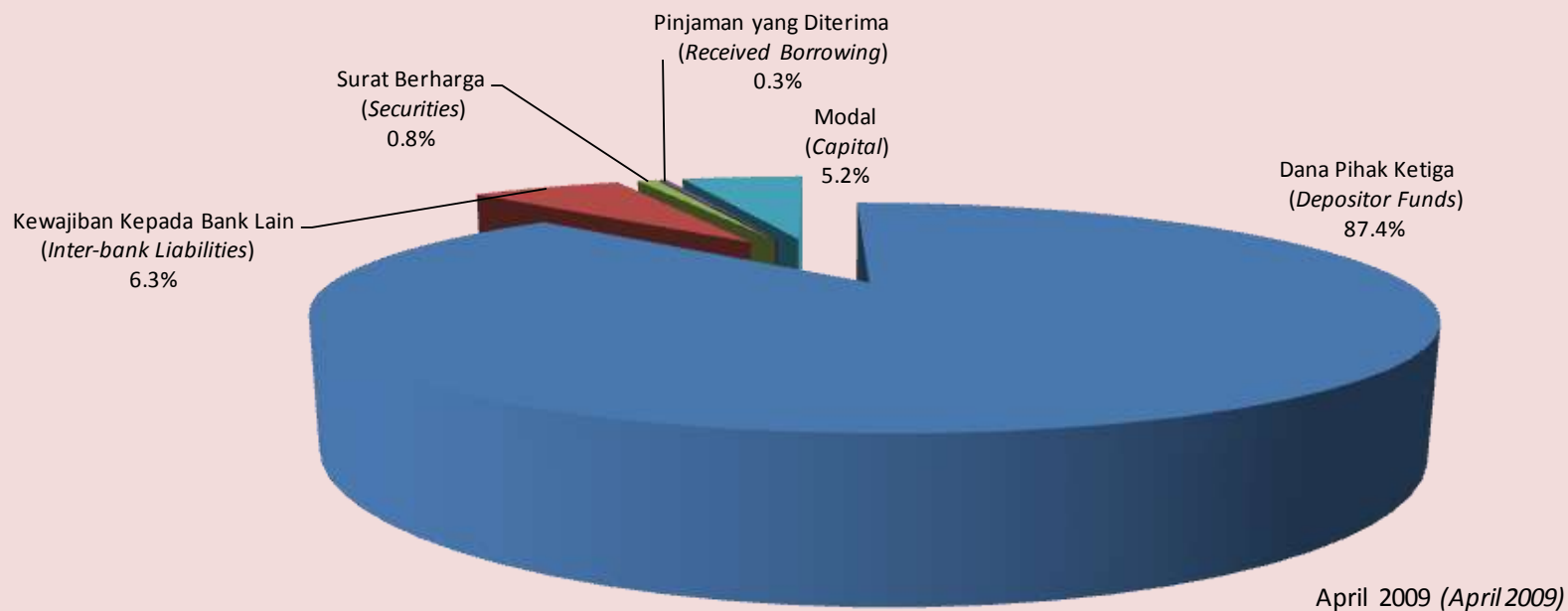
Grafik3. FDR dan Aset, DPK, PYD Bank Umum Syariah dan Unit Usaha Syariah
FDR and Assets, Depositor Funds, Financing - Islamic Commercial Bank and Islamic Business Unit



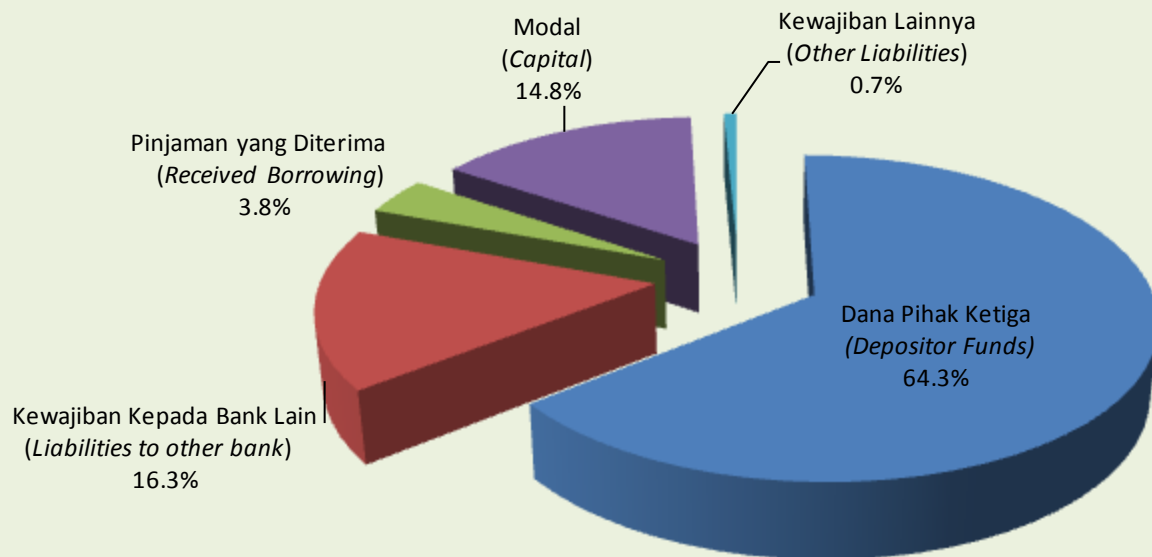
**Grafik 4. FDR dan Aset, DPK, PYD Bank Pembiayaan Rakyat Syariah
(FDR and Assets, Depositor Funds, Financing - Islamic Rural Bank)**



**Grafik 5. Sumber Dana Bank Umum Syariah dan Unit Usaha Syariah
(Source of Funds - Islamic Commercial Bank and Islamic Business Unit)**

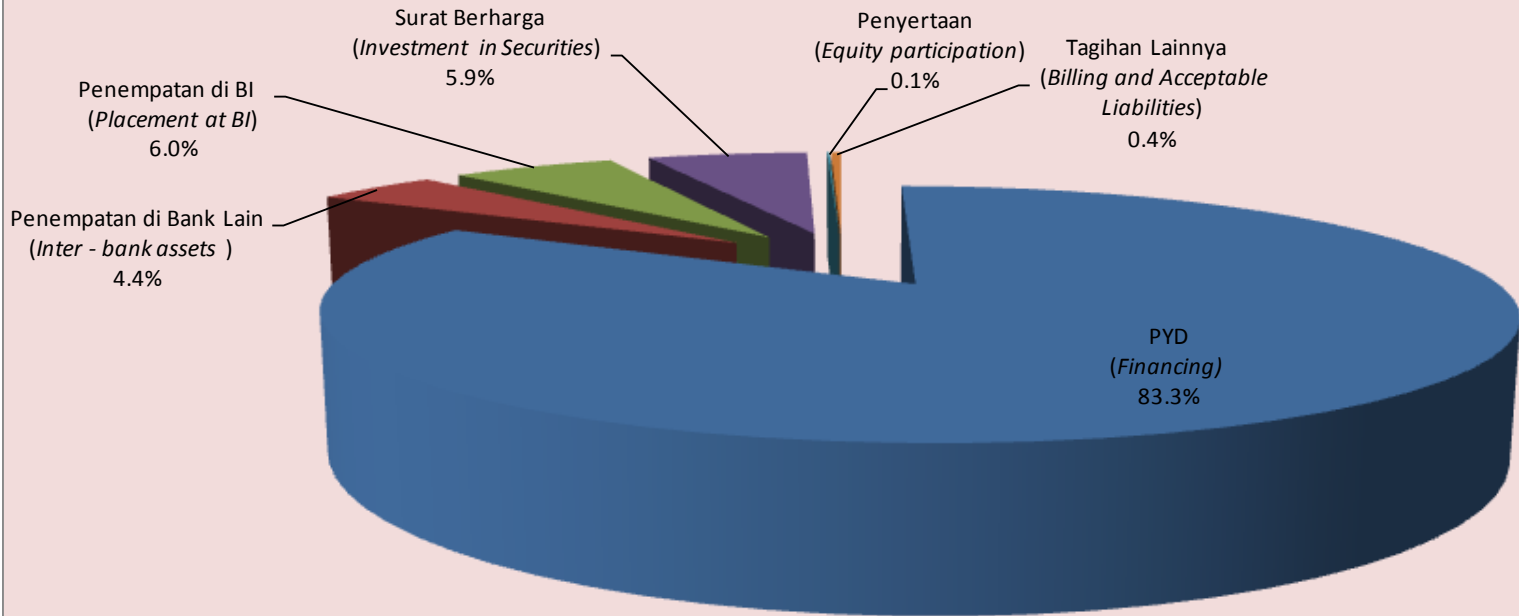


**Grafik 6. Sumber Dana Bank Pembiayaan Rakyat Syariah
(Source of Funds - Islamic Rural Bank)**



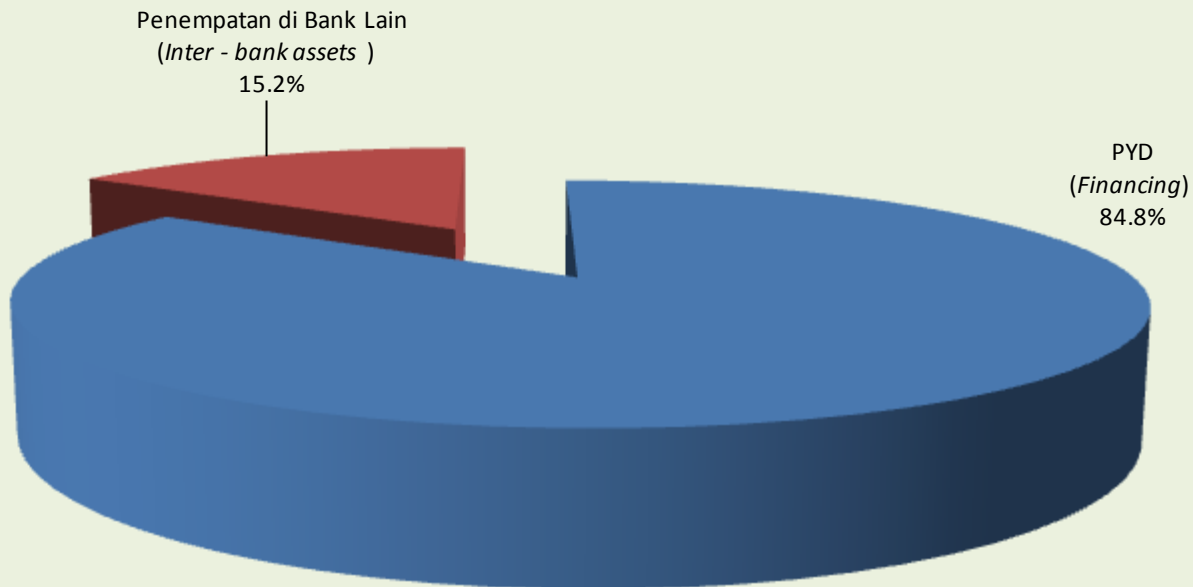
April 2009 (April 2009)

**Grafik 7. Penyaluran Dana Bank Umum Syariah dan Unit Usaha Syariah
(Placement of Funds - Islamic Commercial Bank and Islamic Business Unit)**



April 2009 (April 2009)

**Grafik 8. Penyaluran Dana Bank Pembiayaan Rakyat Syariah
(Placement of Funds - Islamic Rural Bank)**



April 2009 (*April 2009*)

