

Statistik Perbankan Syariah

(Islamic Banking Statistics)

A P R I L

2012

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 accomodate 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

DAFTAR ISI

CONTENTS

	page
Kata Pengantar	i
<i>Foreword</i>	
Daftar Isi	ii
<i>Contents</i>	
Penjelasan	vii
<i>Clarification</i>	
Daftar Singkatan	viii
<i>Abbreviations</i>	
Daftar Istilah	ix
<i>Glossary</i>	
Tab. 1 Jaringan Kantor Perbankan Syariah (<i>Islamic Banking Network</i>).....	1
Tab. 2 Jaringan Kantor Individual Perbankan Syariah (<i>Individual Islamic Banking Network</i>).....	2
Tab. 3 Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi (<i>Number of Islamic Rural Bank based on Location</i>).....	3
Tab. 4 Layanan Syariah (<i>Office Channeling</i>).....	4
Tab. 5 Jumlah Pekerja di Perbankan Syariah (<i>Number of Worker in Islamic Banking</i>).....	5
Tab. 6 Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah (<i>Islamic Commercial Bank dan Islamic Business Unit Condensed Balance Sheet</i>).....	6
Tab. 7 Neraca Gabungan Bank Pembiayaan Rakyat Syariah (<i>Islamic Rural Bank Condensed Balance Sheet</i>).....	7
Tab. 8 Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (<i>Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement</i>)	8
Tab. 9 Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (<i>Islamic Rural Bank Condensed Income Statement</i>).....	9
Tab. 10 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>).....	10
Tab. 11 Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (<i>Cost of Promotion, Education and Training - Islamic Rural Bank</i>).....	11
Tab. 12 Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah (<i>Off-Balance Sheet Account - Islamic Commercial Bank dan Islamic Business Unit</i>).....	12

Tab. 13	Rekening Administratif - Bank Pembiayaan Rakyat Syariah (<i>Off-Balance Sheet Account - Islamic Rural Bank</i>).....	13
Tab. 14	Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah (<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>).....	14
Tab. 15	Komposisi DPK - Bank Pembiayaan Rakyat Syariah (<i>Depositor Funds Composition of Islamic Rural Bank</i>).....	15
Tab. 16	Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah (<i>Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit</i>)..	16
Tab. 17	Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (<i>Investment in Securities of Islamic Commercial Bank and Islamic Business Unit</i>).....	17
Tab. 18	Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah (<i>Financing Composition of Islamic Commercial Bank and Islamic Business Unit</i>).....	18
Tab. 19	Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah (<i>Financing Composition of Islamic Rural Bank</i>).....	19
Tab. 20	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>).....	20
Tab. 21	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (<i>Financing of Islamic Rural Bank based on Economic Sector</i>).....	21
Tab. 22	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (<i>Financing of Islamic Rural Bank based on Economic Sector</i>).....	22
Tab. 23	Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage</i>).....	23
Tab. 24	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (<i>Financing of Islamic Rural Bank based on Type of Usage</i>).....	24
Tab. 25	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>)	25
Tab. 26	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (<i>Financing of Islamic Rural Bank based on Type of Financing</i>).....	26
Tab. 27	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>).....	27
Tab. 28	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan (<i>Financing of Islamic Rural Bank based on Collectibility</i>).....	28
Tab. 29	Pembiayaan Non Lancar Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (<i>Non Performing Financing of Islamic Commercial Bank and</i>	

	<i>Islamic Business Unit based on Economic Sector</i>).....	29
Tab. 30	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (<i>Non performing Financing of Islamic Rural Bank based on Economic Sector</i>).....	30
Tab. 31	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>).....	31
Tab. 32	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (<i>Non Performing Financing of Islamic Rural Bank based on Type of Usage</i>).....	32
Tab. 33	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>).....	33
Tab. 34	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (<i>Non Performing Financing of Islamic Rural Bank based on Type of Financing</i>).....	34
Tab. 35	Jumlah rekening Bank Umum Syariah dan Unit Usaha Syariah (<i>Number of Account of Islamic Commercial Bank and Islamic Business Unit</i>).....	35
Tab. 36	Jumlah rekening Bank Pembiayaan Rakyat Syariah (<i>Number of Account of Islamic Rural Bank</i>).....	36
Tab. 37	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>).....	37
Tab. 38	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>).....	38
Tab. 39	Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>).....	39
Tab. 40	Rasio Keuangan Bank Pembiayaan Rakyat Syariah (<i>Financial Ratios of Islamic Rural Bank</i>).....	40
Tab. 41	Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (<i>Number of Islamic Rural Bank based on Total Assets</i>).....	41
Tab. 42	Volume Transaksi PUAS (<i>Volume of Transaction of Interbank Islamic Money Market</i>).....	42
Tab. 43	Rata-rata Tingkat Imbalan Sertifikat IMA (<i>Weighted Average Rate of Return of IMA Certificate</i>).....	43
Tab. 44	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi (<i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic</i>	

	<i>Commercial Bank and Islamic Business Unit based on Province</i>).....	44
Tab. 45	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi (<i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Rural Banks based on Province</i>).....	45
Tab. 46	Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi dan Propinsi (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector and Province</i>).....	46
Tab. 47	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi (<i>Financing of Islamic Rural Bank based on Economic Sector and Province</i>).....	47
Tab. 48	Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province</i>).....	48
Tab. 49	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi (<i>Financing of Islamic Rural Bank based on Type of Usage and Province</i>).....	49
Tab. 50	Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (<i>Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province</i>).....	50
Tab. 51	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (<i>Financing of Islamic Rural Bank based on Type of Financing and Province</i>).....	51
Tab. 52	Total Pembiayaan, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten (<i>Financing, Depositor Funds and percentage of FDR - Islamic Commercial Bank and Islamic Business Unit based on City/District</i>).....	52
Grafik 1	Aset, DPK, PYD - Bank Umum Syariah dan Unit Usaha Syariah (<i>Assets, Depositor Funds and Financing - Islamic Commercial Bank and Islamic Business Unit</i>).....	53
Grafik 2	Aset, DPK, PYD - Bank Pembiayaan Rakyat Syariah (<i>Assets, Depositor Funds and Financing - Islamic Rural Bank</i>).....	54
Grafik 3	FDR dan Pertumbuhan Aset, DPK, PYD - Bank Umum Syariah dan Unit Usaha Syariah (<i>FDR and Growth of Assets, Depositor Funds, Financing - Islamic Commercial Bank and Islamic Business Unit</i>).....	55
Grafik 4	FDR dan Pertumbuhan Aset, DPK, PYD - Bank Pembiayaan Rakyat Syariah (<i>FDR and Growth of Assets, Depositor Funds, Financing - Islamic Rural Bank</i>).....	56
Grafik 5	Sumber Dana Bank Umum Syariah dan Unit Usaha Syariah (<i>Source of Funds - Islamic Commercial Bank and Islamic Business Unit</i>).....	57
Grafik 6	Sumber Dana Bank Pembiayaan Rakyat Syariah (<i>Source of Funds - Islamic Rural</i>	58

	<i>Bank</i>).....	
Grafik 7	Penyaluran Dana Bank Umum Syariah dan Unit Usaha Syariah (<i>Placement of Funds - Islamic Commercial Bank and Islamic Business Unit</i>).....	59
Grafik 8	Penyaluran Dana Bank Pembiayaan Rakyat Syariah (<i>Placement of Funds - Islamic Rural Bank</i>).....	60
Grafik 9	Perkembangan PYD dan NPF Bank Umum Syariah dan Unit Usaha Syariah (<i>Trend of Financing and NPF - Islamic Commercial Bank and Islamic Business Unit</i>).....	61
Grafik 10	Perkembangan PYD dan NPF Bank Pembiayaan Rakyat Syariah (<i>Trend of Financing and NPF - Islamic Rural Bank</i>).....	62
Grafik 11	Perkembangan BOPO, ROA, ROE - Bank Umum Syariah dan Unit Usaha Syariah (<i>Trend of BOPO, ROA and ROE - Islamic Commercial Bank and Islamic Business Unit</i>).....	63
Grafik 12	Perkembangan BOPO, ROA, ROE - Bank Pembiayaan Rakyat Syariah (<i>Trend of BOPO, ROA and ROE - Islamic Rural Bank</i>).....	64

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 Mei 2011 dilakukan pada tanggal 22 Juli 2011.
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 May 2011 Islamic Banking Statistics is on July 22, 2011.
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 rata-rata
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 average equity
BOPO	:	The ratio of Operational Expenses to Operational Revenue
DPK	:	Depositor Funds
PYD	:	Financing
IDR	:	Indonesian Rupiah

DAFTAR ISTILAH

GLOSARY

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

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

Tabel 1. Jaringan Kantor Perbankan Syariah (<i>Islamic Banking Network</i>)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Bank Umum Syariah																			Islamic Commercial Bank
- Jumlah Bank	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	- Number of Banks
- Jumlah Kantor	349	401	581	711	1,215	1,326	1,332	1,332	1,332	1,332	1,349	1,365	1,391	1,401	1,435	1,421	1,460	1,457	- Number of Offices
Unit Usaha Syariah																			Islamic Business Unit
- Jumlah Bank Umum Konvensional yang memiliki UUS	20	26	27	25	23	23	23	23	23	23	23	23	23	24	24	24	24	24	- Number of Conventional Banks that have Islamic Business Unit
- Jumlah Kantor	183	196	241	287	262	300	300	300	300	300	303	327	333	336	378	585	427	434	- Number of Offices
Bank Pembiayaan Rakyat Syariah																			Islamic Rural Bank
- Jumlah Bank	105	114	131	138	150	153	153	154	155	154	154	154	154	155	155	155	155	155	- Number of Banks
- Jumlah Kantor	105	185	202	225	286	299	299	300	300	362	362	362	362	364	382	374	373	376	- Number of Offices
Total Kantor	637	782	1,024	1,223	1,763	1,925	1,931	1,932	1,932	1,994	2,014	2,054	2,086	2,101	2,195	2,380	2,260	2,267	Total Number of Offices

Tabel 2 . Jaringan Kantor Individual Perbankan Syariah (Individual Islamic Banking Network)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	346	881	219	Islamic Commercial Bank
1 PT Bank Syariah Muamalat Indonesia	76	99	124	1 PT Bank Syariah Muamalat Indonesia
2 PT Bank Syariah Mandiri	127	309	57	2 PT Bank Syariah Mandiri
3 PT Bank Syariah Mega Indonesia	34	349	7	3 PT Bank Syariah Mega Indonesia
4 PT Bank Syariah BRI	37	57	12	4 PT Bank Syariah BRI
5 PT Bank Syariah Bukopin	10	5	-	5 PT Bank Syariah Bukopin
6 PT Bank Panin Syariah	4	-	-	6 PT Bank Panin Syariah
7 PT Bank Victoria Syariah	6	2	-	7 PT Bank Victoria Syariah
8 PT BCA Syariah	5	6	18	8 PT BCA Syariah
9 PT Bank Jabar dan Banten	8	17	-	9 PT Bank Jabar dan Banten
10 PT Bank Syariah BNI	38	37	1	10 PT Bank Syariah BNI
11 PT Maybank Indonesia Syariah	1	-	-	11 PT Maybank Indonesia Syariah
Unit Usaha Syariah	126	233	51	Islamic Business Unit
12 PT Bank Danamon	21	85	-	12 PT Bank Danamon
13 PT Bank Permata	11	11	-	13 PT Bank Permata
14 PT Bank Internasional Indonesia (BII)	5	21	-	14 PT Bank Internasional Indonesia (BII)
15 PT CIMB Niaga	24	5	-	15 PT CIMB Niaga
16 HSBC, Ltd.	5	-	-	16 HSBC, Ltd.
17 PT Bank DKI	2	-	-	17 PT Bank DKI
18 BPD DIY	1	-	4	18 BPD DIY
19 BPD Jawa Tengah (Jateng)	2	-	2	19 BPD Jawa Tengah (Jateng)
20 BPD Jawa Timur (Jatim)	2	3	37	20 BPD Jawa Timur (Jatim)
21 BPD Banda Aceh	2	11	-	21 BPD Banda Aceh
22 BPD Sumatera Utara (Sumut)	5	3	-	22 BPD Sumatera Utara (Sumut)
23 BPD Sumatera Barat (Sumbar)	2	6	-	23 BPD Sumatera Barat (Sumbar)
24 BPD Riau	2	3	-	24 BPD Riau
25 BPD Sumatera Selatan (Sumsel)	3	-	4	25 BPD Sumatera Selatan (Sumsel)
26 BPD Kalimantan Selatan (Kalsel)	2	-	-	26 BPD Kalimantan Selatan (Kalsel)
27 BPD Kalimantan Barat (Kalbar)	1	2	1	27 BPD Kalimantan Barat (Kalbar)
28 BPD Kalimantan Timur (Kaltim)	2	7	2	28 BPD Kalimantan Timur (Kaltim)
29 BPD Sulawesi Selatan (Sulsel)	3	1	-	29 BPD Sulawesi Selatan (Sulsel)
30 BPD Nusa Tenggara Barat (NTB)	1	-	-	30 BPD Nusa Tenggara Barat (NTB)
31 PT BTN	22	8	-	31 PT BTN
32 PT Bank Tabungan Pensiunan Nasional (BTPN)	3	67	-	32 PT Bank Tabungan Pensiunan Nasional (BTPN)
33 PT OCBC NISP	4	-	-	33 PT OCBC NISP
34 PT Bank Sinarmas	1	-	1	34 PT Bank Sinarmas
35 BPD Jambi	-	-	-	35 BPD Jambi
Bank Pembiayaan Rakyat Syariah	76	-	145	Islamic Rural Bank
TOTAL	548	1,114	415	TOTAL

Keterangan:

- KP = Kantor Pusat
- UUS = Unit Usaha Syariah
- KPO = Kantor Pusat Operasional
- KC = Kantor Cabang
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah
- KK = Kantor Kas
- Tidak termasuk Layanan Syariah

Note:

- HO = Head Office
- IBU = Islamic Banking Unit
- HOO = Head Operational Office
- BO = Branch Office
- SBO/SSU = Sub Branch Office/Syaria Services Unit
- CO = Cash Office
- Not Include Office Channeling

Tabel 4. Layanan Syariah (Office Channeling)																				
	2006	2007	2008	2009	2010	2011										2012				
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr		
1	UUS Bank Danamon	7	70	70	80	137	137	137	137	137	137	137	137	137	137	137	137	137	137	1 UUS Bank Danamon
2	UUS Bank Permata	212	184	186	192	192	192	192	192	192	192	192	192	192	192	192	192	192	192	2 UUS Bank Permata
3	UUS BII	4	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	3 UUS BII
4	UUS Bank Tabungan Negara	27	36	64	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	4 UUS Bank Tabungan Negara
5	UUS CIMB Niaga	43	63	143	505	522	522	522	522	522	522	522	522	522	522	522	522	522	522	5 UUS CIMB Niaga
6	UUS BTPN	0	0	8	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	6 UUS BTPN
7	UUS HSBC	0	7	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	7 UUS HSBC
8	UUS BPD DKI	10	21	33	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	8 UUS BPD DKI
9	UUS BPD Banda Aceh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9 UUS BPD Banda Aceh
10	UUS BPD Sumut	0	63	76	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	10 UUS BPD Sumut
11	UUS BPD Riau	0	8	33	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	11 UUS BPD Riau
12	UUS BPD Sumbar	0	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	12 UUS BPD Sumbar
13	UUS BPD Sumsel	0	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	41	13 UUS BPD Sumsel
14	UUS BPD Jateng	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14 UUS BPD Jateng
15	UUS BPD DIY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15 UUS BPD DIY
16	UUS BPD Jatim	0	0	0	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	16 UUS BPD Jatim
17	UUS BPD Kalsel	0	10	10	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	17 UUS BPD Kalsel
18	UUS BPD Kalbar	0	0	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	18 UUS BPD Kalbar
19	UUS BPD Kaltim	0	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	19 UUS BPD Kaltim
20	UUS BPD Sulsel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20 UUS BPD Sulsel
21	UUS BPD Nusa Tenggara Barat	0	1	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	21 UUS BPD Nusa Tenggara Barat
22	UUS OCBC NISP				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22 UUS OCBC NISP
23	UUS Bank Sinarmas				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23 UUS Bank Sinarmas
24	UUS BNI	136	636	640	641															24 UUS BNI
25	UUS BPD Jabar dan Banten	9	9	28	28															25 UUS BPD Jabar dan Banten
26	UUS BEI	0	0	0																26 UUS BEI
27	UUS Bukopin	7	27	29																27 UUS Bukopin
28	UUS IFI	1	1	1																28 UUS IFI
29	UUS BRI	0	0	0																29 UUS BRI
30	UUS Lippo	0	0																	30 UUS Lippo
31	UUS BPD Jambi																			30 UUS Lippo

Tabel 5. Jumlah Pekerja di Perbankan Syariah (<i>Number of Worker in Islamic Banking</i>)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Bank Umum Syariah	3,913	4,311	6,609	10,348	15,224	17,045	17,369	19,518	19,796	19,457	20,758	21,260	21,748	21,820	21,839	22,190	21,475	21,478	Islamic Commercial Bank
Unit Usaha Syariah	1,797	2,266	2,562	2,296	1,868	1,880	1,845	1,879	1,906	1,931	1,970	1,984	2,076	2,067	2,085	2,309	2,315	2,372	Islamic Business Unit
Bank Pembiayaan Rakyat Syariah	1,666	2,108	2,581	2,799	3,172	3,238	3,635	3,658	3,684	3,697	3,669	3,686	3,724	3,773	3,963	4,075	4,084	4,098	Islamic Rural Bank

Tabel 6 . Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank and Islamic Business Unit Condensed Balance Sheet)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Kas	346	488	759	1,017	1,453	1,271	1,323	1,448	1,431	1,881	1,830	1,748	1,817	1,968	1,934	1,822	1,749	1,937	1 Cash
2 Penempatan pada Bank Indonesia	3,641	4,540	5,189	10,393	16,393	12,334	12,930	14,203	15,242	12,068	16,148	16,376	18,686	27,127	26,978	24,623	23,498	17,491	2 Deposit in Bank Indonesia
3 Penempatan pada Bank Lain	991	1,667	1,978	3,036	4,138	3,295	3,379	3,506	3,435	4,313	3,716	3,661	3,847	4,846	4,587	4,970	5,882	5,113	3 Placement in Other Bank
4 Surat Berharga yang Dimiliki	829	1,388	2,683	3,786	5,733	6,122	6,048	5,986	5,963	5,823	5,924	6,162	5,892	5,902	5,798	7,094	7,591	7,647	4 Investment in Securities
5 Pembiayaan	20,445	27,944	38,199	46,886	68,181	75,726	78,619	82,616	84,556	90,540	92,839	96,805	99,427	102,655	101,689	103,713	109,116	108,767	5 Financing
6 Tagihan Lainnya	15	182	136	171	351	400	450	335	296	288	242	256	403	403	397	468	496	570	6 Billing and Acceptable Liabilities
7 Aktiva Istishna dalam Penyelesaian	31	9	32	24	14	17	16	14	15	16	15	15	15	14	16	17	18	19	7 Istishna Assets in Progress
8 Penyisihan Penyusutan A.P	515	785	1,148	1,649	2,069	2,359	2,407	2,407	2,453	2,517	2,468	2,508	2,431	2,410	2,593	2,733	2,833	2,925	8 Allowances for earning assets losses
9 Penyertaan	6	41	79	83	88	88	90	90	90	47	47	47	47	47	47	47	47	47	9 Investment in other entities
10 Aktiva Tetap dan Inventaris	270	296	436	672	899	959	971	1,012	1,023	1,037	1,053	1,068	1,096	1,194	1,221	1,251	1,306	1,266	10 Fixed Assets and Equipment
11 Antar kantor Aktiva	8,178	14,261	24,882	33,853	49,707	51,040	52,631	55,408	58,661	59,199	63,411	65,112	69,327	76,751	75,761	74,356	72,902	71,302	11 Inter - Office Assets
12 Rupa-rupa Aktiva	621	743	1,200	1,623	2,338	2,714	2,914	2,947	3,265	3,301	3,344	3,508	3,663	3,721	3,814	4,351	4,527	3,940	12 Other assets
TOTAL AKTIVA*	26,722	36,538	49,555	66,090	97,519	100,568	104,333	109,750	112,864	116,807	123,362	127,150	132,462	145,467	143,888	145,624	151,862	144,275	TOTAL AKTIVA*
PASIVA																			
1 Dana Pihak Ketiga	20,672	28,012	36,852	52,271	76,036	79,567	82,861	87,025	89,786	92,021	97,756	101,811	105,330	115,415	116,518	114,616	119,639	114,018	1 Depositor Funds
2 Kewajiban kepada Bank Indonesia	32	32	68	6	3	2	2	2	2	1	1	1	1	0	0	0	0	0	2 Liabilities to Bank Indonesia
3 Kewajiban kepada Bank Lain	874	1,951	2,419	3,717	4,924	3,759	3,704	4,072	3,760	5,053	5,365	4,658	4,961	6,648	4,119	5,291	6,446	5,230	3 Liabilities to other Bank
4 Surat Berharga yang Diterbitkan	268	350	311	340	325	440	540	540	540	540	540	539	924	819	849	849	850	820	4 Securities
5 Pinjaman Diterima	181	155	150	512	483	482	481	481	481	481	780	1,072	1,071	1,520	1,652	1,652	1,602	1,752	5 Received Borrowing
6 Kewajiban lainnya	285	473	727	845	1,321	1,446	1,500	1,435	1,535	1,581	1,588	1,656	1,714	1,783	1,891	2,123	2,318	1,924	6 Other Liabilities
7 Pinjaman Subordinasi	-	-	-	50	50	50	50	50	50	50	50	50	50	50	50	50	100	50	7 Subordinated Loan
8 Antar Kantor Pasiva	10,544	17,428	30,283	37,601	54,555	55,907	57,697	61,007	64,556	65,282	69,535	71,111	76,536	83,973	82,745	82,789	80,573	78,780	8 Inter -Office Liabilities
9 Rupa-rupa Pasiva	218	260	463	582	965	916	930	975	1,083	1,115	1,112	1,161	1,230	1,291	1,242	1,770	1,571	1,648	9 Other Liabilities
10 Modal disetor	991	1,017	1,752	1,946	5,965	6,265	6,265	6,265	6,311	6,311	6,311	6,311	6,311	6,611	6,611	6,911	7,362	6,911	10 Paid-in capital
11 Tambahan modal disetor	142	132	466	468	516	516	545	823	816	816	816	816	816	816	816	516	516	516	11 Additional paid-in capital
12 Selisih Penilaian kembali Aktiva Tetap	-	-	13	-	12	3	6	15	31	45	66	98	67	64	95	62	28	29	12 Different appraisal Fixed Asset
13 Cadangan	268	275	335	449	491	470	471	576	579	579	578	579	579	579	585	580	585	584	13 Reserves
a. Cadangan Umum	268	275	335	449	491	464	464	571	571	571	571	571	571	571	575	571	579	577	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	6	7	5	8	8	7	8	8	8	11	9	6	6	b. Special Purpose Reserves
14 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14 Net Income
a. Tahun-tahun lalu	27	149	152	315	527	1,274	1,286	1,114	1,068	1,068	1,068	1,068	1,068	1,069	2,478	2,407	2,128	2,185	Previous years
b. Tahun berjalan	355	540	432	791	1,051	510	626	777	927	1,051	1,205	1,319	1,515	1,475	127	362	581	728	Current year
TOTAL PASIVA*	26,722	36,538	49,555	66,090	97,519	100,568	104,333	109,750	112,864	116,807	123,362	127,150	132,462	145,467	143,888	145,624	151,862	144,275	TOTAL PASIVA*

*Net

Tabel 7. Neraca Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Balance Sheet)																			
	2006	2007	2008	2009	2010	2011						2012							
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
1 Kas	19,341	25,090	25,150	28,938	30,760	36,895	40,316	44,601	38,999	35,430	41,341	40,411	41,162	39,628	42,289	44,263	43,339	48,153	1 Cash
2 Penempatan pada Bank Lain	185,208	232,589	334,050	407,663	525,332	498,521	501,793	466,734	470,556	450,916	531,992	548,147	580,099	652,098	678,563	663,429	662,570	664,328	2 Placement in Other Bank
3 Pembiayaan	615,469	890,709	1,256,610	1,586,919	2,060,437	2,216,572	2,328,813	2,431,963	2,501,869	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	(464)	350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	11,994	17,491	35,339	32,413	39,172	41,167	42,724	44,244	45,301	45,957	47,152	50,252	50,808	44,705	46,830	47,223	50,105	54,063	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	21,328	28,273	40,499	46,595	59,652	64,420	67,089	68,774	73,438	74,196	73,487	73,964	76,353	75,933	79,015	79,934	79,608	81,240	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	52,873	48,921	62,327	73,461	84,118	93,004	91,498	94,041	97,366	99,113	97,734	94,901	98,054	95,365	105,652	111,296	114,656	146,187	8 Other assets
TOTAL AKTIVA*	896,017	1,215,916	1,693,332	2,123,581	2,738,745	2,887,121	3,006,859	3,081,853	3,158,045	3,211,882	3,284,235	3,351,624	3,460,641	3,520,417	3,613,003	3,697,478	3,788,705	3,882,921	TOTAL AKTIVA*
PASIVA					2,799,470	PASIVA													
1 Dana Pihak Ketiga	521,152	717,858	975,815	1,250,603	1,603,778	1,700,135	1,765,586	1,785,628	1,829,152	1,846,202	1,902,369	1,962,353	2,035,207	2,095,333	2,191,946	2,254,563	2,318,437	2,397,989	1 Depositor Funds
2 Kewajiban kepada Bank Lain	97,561	175,803	271,481	353,068	520,882	547,234	585,728	623,433	634,922	685,025	691,271	687,740	690,725	694,113	677,473	685,692	695,318	701,200	2 Liabilities to other Bank
3 Pinjaman Diterima	39,757	51,544	68,268	56,744	52,170	67,967	66,437	66,513	72,064	69,719	70,889	74,529	76,949	79,523	81,084	76,660	79,869	81,614	3 Received Borrowing
4 Kewajiban lainnya	8,808	10,912	19,545	18,419	18,802	22,060	22,773	23,457	24,052	26,548	25,515	28,009	27,675	23,194	26,202	27,568	30,769	38,605	4 Other Liabilities
5 Pinjaman Subordinasi	3	3	3	353	650	1,300	1,350	1,350	1,350	1,350	1,350	700	700	700	700	700	700	700	5 Subordinated Loan
6 Rupa-rupa Pasiva **	16,717	24,989	35,861	33,351	54,921	53,449	64,748	72,095	74,619	59,417	62,065	64,023	66,490	68,943	63,386	74,344	76,775	74,405	6 Other Liabilities
7 Modal disetor (Paid-in capital)	150,609	176,690	221,651	294,942	347,000	357,378	367,798	377,372	381,745	387,737	381,196	391,190	394,806	390,216	394,364	407,055	414,074	415,506	7 Paid-in capital
8 Tambahan modal disetor	15,523	17,610	54,605	41,929	47,448	52,863	43,951	45,989	38,888	40,551	45,223	39,246	50,664	52,856	58,246	55,169	64,224	69,117	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	-	-	-	-	-	-	-	-	-	73	-	-	284	-	-	-	9 Different Appraisal Fixed Asset
10 Cadangan																			10 Reserves
a. Cadangan Umum	10,301	11,650	16,638	22,582	30,096	37,771	41,085	41,845	41,787	42,883	43,271	43,495	43,262	40,106	41,150	44,503	44,952	45,973	General Reserves
b. Cadangan Tujuan	6,533	9,034	11,699	14,235	11,519	13,055	15,411	14,521	14,515	15,415	15,478	15,333	15,299	10,157	10,272	10,551	10,947	10,916	Special Purpose Reserves
11 Laba																			11 Net Income
a. Tahun-tahun lalu	(5,705)	(8,639)	(14,501)	(22,111)	(24,640)	2,006	(17,460)	(20,383)	(19,478)	(26,986)	(26,500)	(26,389)	(25,677)	(26,023)	54,294	37,605	22,630	14,129	Previous years
b. Tahun berjalan	20,966	27,064	29,787	54,599	70,243	26,570	36,729	44,541	52,879	58,556	66,797	66,831	80,053	86,654	7,657	17,101	24,653	32,766	Current year
TOTAL PASIVA*	896,017	1,215,916	1,693,332	1,962,225	2,738,745	2,887,121	3,006,859	3,081,853	3,158,045	3,211,882	3,284,235	3,351,624	3,460,641	3,520,417	3,613,003	3,697,478	3,788,705	3,882,921	TOTAL PASIVA*

* Net

** Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang Ditahan

Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah (Islamic Commercial Bank dan Islamic Business Unit Condensed Income Statement)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	3,085	3,795	5,093	6,620	8,757	3,776	4,762	5,752	6,778	7,862	8,959	9,905	11,197	12,457	1,382	2,433	3,744	4,943	1 Operating Revenue
2 Pendapatan Operasional Lainnya	288	406	632	1,551	1,252	527	654	837	1,018	1,170	1,386	1,764	1,983	2,495	312	563	807	1,050	2 Other operating Revenue
3 Pendapatan non operasional	838	1,260	2,061	3,500	4,371	1,705	2,146	2,566	2,978	3,420	3,891	4,394	4,909	5,456	549	667	1,008	1,241	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat	1,306	1,468	1,938	2,697	3,261	1,443	1,839	2,225	2,625	3,057	3,508	3,989	4,477	4,997	539	1,009	1,563	1,995	4 Profit Sharing for Unrestricted Investment -/-
Total pendapatan	2,905	3,993	5,848	8,975	11,119	4,565	5,723	6,930	8,149	9,395	10,728	12,075	13,613	15,412	1,704	2,654	3,995	5,240	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	1,324	1,774	2,603	3,135	4,472	1,895	2,371	2,860	3,333	3,863	4,430	5,111	5,790	6,660	767	1,364	2,042	2,695	1 Operating Expenses
2 Beban operasional lainnya	263	317	492	1,485	963	358	457	550	656	777	871	883	992	1,147	229	194	295	415	2 Other Operating Expenses
3 Beban non operasional	904	1,273	2,147	3,523	4,383	1,688	2,133	2,589	3,046	3,492	3,989	4,494	5,021	5,568	545	665	972	1,256	3 Non Operating Expenses
Total Beban	2,491	3,365	5,242	8,143	9,818	3,941	4,960	5,998	7,035	8,131	9,290	10,488	11,803	13,375	1,540	2,223	3,309	4,366	Total Expenses
C. Laba tahun berjalan	414	628	605	832	1,301	624	762	932	1,114	1,264	1,438	1,587	1,810	2,037	163	432	687	874	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	25	33	78	-73	108	0	0	0	1	1	1	1	1	252	0	0	0	0	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	389	595	528	904	1,193	623	762	931	1,113	1,263	1,437	1,587	1,809	1,786	163	432	687	873	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	34	55	92	135	165	114	137	155	187	213	233	268	295	344	36	70	106	145	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	355	540	432	791	1,051	510	626	777	927	1,051	1,205	1,319	1,515	1,475	127	362	581	728	G. Net Income

Tabel 9. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah (Islamic Rural Bank Condensed Income Statement)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	154,633	203,063	293,964	382,183	484,935	178,085	229,662	277,580	317,942	368,109	416,172	468,693	535,538	586,606	54,446	109,653	167,835	227,096	1 Operating Revenue
2 Pendapatan Operasional Lainnya	15,945	22,927	32,883	43,074	55,639	21,693	27,724	34,080	41,512	48,282	53,838	60,348	65,881	73,767	6,767	14,150	22,149	30,521	2 Other operating Revenue
3 Pendapatan non operasional	3,676	6,159	6,714	8,085	12,528	2,687	3,815	5,523	6,474	7,207	7,799	8,427	9,135	10,914	650	2,678	2,950	4,388	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	49,949	77,246	108,154	138,769	180,257	68,535	87,731	106,764	126,026	145,681	165,544	186,020	206,786	226,083	21,716	43,496	66,005	88,964	4 Profit Sharing for Unrestricted Investment -/-
Total pendapatan	142,364	186,295	267,795	347,193	441,823	159,080	202,087	249,033	326,432	327,034	370,133	416,772	478,792	523,754	48,329	98,182	148,637	200,964	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	82,315	105,458	162,045	194,209	245,534	88,122	112,361	137,221	163,108	191,673	215,663	245,266	272,892	299,847	28,588	57,585	89,518	122,710	1 Operating Expenses
2 Beban operasional lainnya	10,217	8,455	14,767	24,593	35,795	12,759	15,924	17,879	12,023	14,197	14,716	22,481	32,961	36,311	2,015	4,517	6,918	9,986	2 Other Operating Expenses
3 Beban non operasional	3,310	6,797	8,214	8,565	7,611	2,097	2,652	3,980	3,784	4,508	4,965	5,630	6,286	7,381	591	1,182	1,785	2,403	3 Non Operating Expenses
Total Beban	95,842	120,709	185,027	227,368	288,940	102,978	130,937	159,080	208,772	210,379	235,344	273,377	312,139	343,538	31,195	63,284	98,221	135,099	Total Expenses
C. Laba tahun berjalan	27,407	34,193	40,381	67,000	83,905	30,919	42,535	51,339	67,292	67,539	76,920	78,071	91,629	101,666	8,952	19,701	28,708	37,942	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	300	372	626	967	1,286	344	447	539	761	761	852	933	1,017	1,289	96	215	312	423	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	27,107	33,821	39,755	66,033	82,619	30,575	42,088	50,800	66,531	66,778	76,069	77,138	90,612	100,377	8,857	19,486	28,396	37,519	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	6,224	7,013	9,976	11,495	12,375	4,038	5,152	6,259	8,222	8,222	9,272	10,308	10,559	13,723	1,200	2,385	3,498	4,753	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	20,883	26,809	29,787	54,562	70,243	26,570	36,936	44,541	58,310	58,556	66,797	66,831	80,053	86,654	7,657	17,101	24,898	32,766	G. Net Income

Tabel 10. 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>)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Biaya promosi	90	135	180	154	236	60	79	102	118	142	167	231	262	339	18	44	69	90	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	19	19	32	45	60	18	25	29	34	39	43	44	49	55	4	12	22	29	2 Cost of education and training
Total	109	153	212	200	296	79	104	131	152	180	210	275	312	395	21	57	91	119	Total

Tabel 11. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Biaya promosi	1,300	2,284	4,178	4,826	6,433	1,892	2,526	3,132	3,969	4,901	5,446	6,505	7,243	8,228	833	1,631	2,227	3,130	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	1,649	1,889	2,727	3,622	4,710	2,146	2,825	3,610	3,972	4,458	4,893	5,419	5,962	6,568	552	1,395	2,278	2,808	2 Cost of education and training
Total	2,949	4,173	6,905	8,448	11,143	4,038	5,352	6,742	7,941	9,359	10,339	11,924	13,206	14,796	1,385	3,026	4,505	5,938	Total

Tabel 12. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah (Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit)																					
	2006	2007	2008	2009	2010	2011								2012							
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr		
Tagihan Komitmen																			Claim comintment		
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	204	261	254	291	183	197	194	-	-	-	-	-	-	-	-	-	Not yet withdrawn financing facilities
- Posisi pembelian spot yang masih berjalan	17	2	-	3	-	-	-	17	-	-	5	-	1	-	37	-	34	-	-	-	Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Forward purchases
- Lainnya	1	18	26	83	127	156	105	82	117	92	100	101	68	73	109	108	243	384	-	-	Others
Kewajiban Komitmen																			Liabilities commitment		
- Fasilitas piutang qardh yang belum ditarik	2	9	16	8	7	237	255	275	281	298	335	322	326	366	347	390	422	478	-	-	Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	613	1,259	1,345	1,818	2,628	2,569	2,628	2,439	2,686	2,922	2,909	3,021	3,077	3,030	3,061	3,776	4,014	3,933	-	-	Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	4	11	21	12	20	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	27,860	-	-	Other bank financing facilities
- Irrevocable L/C yang masih berjalan	66	74	108	169	181	207	171	103	254	238	243	267	263	272	235	228	428	571	-	-	Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	9	17	33	4	20	-	-	-	-	4	1	-	28	-	-	Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Forward sales
- Lainnya	32	0	33	13	20	87	87	152	129	144	180	272	261	308	313	219	228	150	-	-	Others
Tagihan Komitmen																			Claim Contingency		
- Garansi (Kafalah) yang diterima	10	0	0	1	61	58	57	34	33	34	35	35	784	775	710	711	642	630	-	-	Kafalah guarantees received
- Pendapatan yang akan diterima	87	120	79,211	61	235	120	127	132	150	148	152	153	168	153	238	352	267	259	-	-	Income will be received
- Lainnya	1	0	81	0	0	3	3	4	2	2	4	3	3	5	13	6	17	5	-	-	Others
Kewajiban Komitmen																			Liabilities Contingency		
- Garansi (Kafalah) yang diberikan	390	625	922	1,038	997	1,045	1,040	1,086	1,041	1,111	1,178	1,318	1,399	1,389	1,292	1,231	1,185	1,188	-	-	Guarantees issued
- Lainnya	3	1	0	2	0	0	0	0	0	0	0	1	1	1	1	37	56	50	-	-	Others
Lainnya																			Others		
- Aktiva produktif yang dihapusbuku	336	544	1,195	1,363	1,941	1,922	1,904	1,946	1,922	1,924	1,975	2,035	2,198	2,350	2,330	2,321	2,344	2,264	-	-	Written off earning assets
- Penerusan dana mudharabah muqayyadah	362	522	406	349	445	338	331	324	320	319	316	313	317	315	314	312	301	287	-	-	Channeling of mudharabh muqayyadah

Tabel 13. Rekening Administratif - Bank Pembiayaan Rakyat Syariah (Off Balance Sheet Account - Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Tagihan Komitmen																			Claim comintment
- Fasilitas pinjaman yang belum ditarik	4,789	1,945	29,607	12,013	23,953	16,328	24,753	20,333	26,104	35,186	41,627	53,352	43,368	38,239	34,872	32,491	31,973	45,456	- Claim comintment
- Lainnya	843	2,478	4	2	2	4	4	4	4	3	3	3	4	24	24	24	24	24	- Others
Kewajiban Komitmen																			Liabilities commitment
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4,395	6,420	5,770	6,617	7,038	6,512	8,362	6,565	6,732	6,151	6,374	6,229	7,345	7,770	8,381	7,617	8,348	8,635	- Financing facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	17,551	29,826	20,009	17,509	20,000	13,000	1,793	1,729	1,695	1,861	-	431	-	-	- Other bank financing facilities
- Lainnya	9	-	22	44	9	9	-	-	9	430	530	143	279	188	114	307	268	303	- Others
Tagihan Komitmen																			Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	3	-	-	-	-	-	-	-	1,527	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	43,072	9,140	12,151	17,467	21,126	20,473	22,654	18,970	23,654	19,918	23,843	24,799	24,465	20,902	19,112	21,174	170,229	20,944	- Income will be received
- Lainnya	1,450	1,136	1,165	5,517	2,452	4,889	3,852	3,834	2,975	2,224	768	849	1,370	1,037	1,229	1,831	1,232	2,826	- Others
Aktiva produktif yang dihapusbuku	12,231	12,773	19,126	31,847	34,492	42,952	42,672	43,420	42,342	44,210	44,051	44,226	45,040	55,673	48,632	49,179	56,996	57,332	Written off earning assets
Penerusan dana mudharabah muqayyadah	36,471	33,336	52,640	66,947	78,432	102,236	96,422	100,868	101,051	100,834	99,699	95,289	95,595	92,783	96,602	94,748	1,192,781	106,113	Channeling of mudharabah muqayyadah

Tabel 14 . Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah (Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Giro iB - Akad Wadiah	3,416	3,750	4,238	6,202	9,056	8,255	8,565	9,460	9,912	9,233	10,305	11,076	10,423	12,006	12,666	10,834	12,864	11,482	1 iB Demand Deposits - Wadia
2 Tabungan iB	6,430	9,454	12,471	16,475	22,908	23,488	24,445	25,444	25,977	27,021	28,102	28,544	29,570	32,602	32,305	33,129	34,694	34,617	2 iB Saving Deposits
a Akad Wadiah	332	645	958	1,538	3,338	3,264	3,588	3,964	4,061	4,292	4,512	4,856	5,018	5,394	5,112	5,487	5,639	5,879	a Wadia
b Akad Mudharabah	6,098	8,809	11,513	14,937	19,570	20,224	20,857	21,480	21,916	22,728	23,589	23,687	24,552	27,208	27,193	27,642	29,054	28,738	b Mudharaba
3 Deposito iB - Akad Mudharabah	10,826	14,807	20,143	29,595	44,072	47,824	49,851	52,121	53,896	55,768	59,350	62,184	65,338	70,806	71,547	70,653	72,081	67,919	3 iB Time Deposits - Mudharaba
a 1 Bulan	5,234	9,309	14,325	19,794	31,873	33,587	35,958	37,987	37,579	39,501	43,442	42,836	44,169	50,336	50,522	49,208	51,048	46,209	a 1 month
b 3 Bulan	1,973	1,406	1,919	4,544	6,165	7,564	7,071	6,984	7,899	7,500	8,248	9,803	10,630	10,629	10,983	10,536	10,441	10,104	b 3 months
c 6 Bulan	1,231	1,296	1,827	1,758	2,294	3,078	3,304	3,558	4,386	4,961	3,549	5,070	5,721	4,186	4,094	4,565	4,435	4,883	c 6 months
d 12 Bulan	2,143	2,787	2,066	3,497	3,738	3,562	3,515	3,561	4,000	3,772	4,065	4,430	4,772	5,609	5,898	6,292	6,109	6,673	d 12 months
e > 12 Bulan	245	9	6	1	3	33	3	31	32	34	46	45	45	45	50	52	48	50	e > 12 months
Total	20,672	28,012	36,852	52,271	76,036	79,567	82,861	87,025	89,786	92,021	97,756	101,804	105,330	115,415	116,518	114,616	119,639	114,018	Total

Tabel 15. Komposisi DPK - Bank Pembiayaan Rakyat Syariah (Depositor Funds Composition of Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadiah
2 Tabungan iB	231,440	296,890	441,291	492,682	658,759	699,932	735,575	730,442	754,184	738,902	781,514	802,198	831,479	859,844	898,335	915,779	935,549	953,551	2 iB Saving Deposits
a Akad Wadiah	73,634	86,708	161,450	209,991	285,066	298,354	322,379	325,957	344,233	346,904	372,847	375,576	393,765	412,034	425,767	430,877	437,524	448,119	a Wadiah
b Akad Mudharabah	157,806	210,182	279,841	282,691	373,693	401,578	413,196	404,486	409,951	391,998	408,667	426,622	437,714	447,810	472,569	484,902	498,025	505,432	b Mudharaba
3 Deposito iB - Akad Mudharabah	289,712	420,968	534,524	665,352	945,020	1,000,203	1,030,010	1,055,186	1,074,969	1,107,300	1,120,855	1,160,155	1,203,728	1,235,490	1,293,611	1,338,784	1,382,888	1,444,438	3 iB Time Deposits - Mudharaba
a 1 Bulan	58,518	63,504	68,141	138,184	155,669	152,438	157,712	162,411	160,760	166,219	154,226	161,014	168,889	180,884	192,834	205,841	191,368	186,967	a 1 month
b 3 Bulan	45,288	49,724	55,818	76,815	141,721	145,389	149,482	149,405	154,336	166,115	169,458	176,112	180,031	182,351	199,481	204,489	220,780	229,426	b 3 months
c 6 Bulan	60,348	45,915	68,875	157,831	166,845	187,319	195,816	207,734	215,478	218,900	231,583	240,962	249,585	261,862	267,215	272,248	288,889	298,740	c 6 months
d 12 Bulan	122,300	205,596	270,133	275,875	456,288	502,987	507,548	514,870	523,196	538,259	543,965	562,871	586,211	588,354	613,000	633,092	657,982	694,074	d 12 months
e > 12 Bulan	3,258	56,229	71,557	16,646	24,496	12,071	19,453	20,766	21,199	17,806	21,623	19,196	19,012	22,039	21,081	23,114	23,870	35,231	e > 12 months
Total	521,152	717,858	975,815	1,158,034	1,603,778	1,700,135	1,765,586	1,785,628	1,829,152	1,846,202	1,902,369	1,962,353	2,035,207	2,095,333	2,191,946	2,254,563	2,318,437	2,397,989	Total

Tabel 16. Penempatan pada Bank Indonesia - Bank Umum Syariah dan Unit Usaha Syariah (<i>Deposit in Bank Indonesia - Islamic Commercial Bank and Islamic Business Unit</i>)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Giro Wadiah	1,282	1,840	2,363	2,694	4,176	4,257	4,546	4,574	4,774	6,172	5,102	5,443	5,730	5,967	6,540	6,744	6,892	6,571	Wadiah Demand Deposits
SWBI/SBI Syariah	2,357	2,599	2,545	3,076	5,408	4,042	3,879	5,011	5,214	3,647	5,885	5,656	6,447	9,244	10,663	4,243	6,668	3,825	Bank Indonesia Wadiah Certificate/Bank Indonesia Islamic Certificate
Lainnya	2	101	280	4,623	6,809	3,632	4,505	4,618	5,254	2,250	5,161	5,278	6,509	11,915	9,775	13,636	9,938	7,096	Others
Total	3,641	4,540	5,189	10,393	16,393	11,930	12,930	14,203	15,242	12,068	16,148	16,376	18,686	27,127	26,978	24,623	23,498	17,491	Total

Tabel 17 . Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah (Investment in Securities of Islamic Commercial Bank and Islamic Business Unit)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 Surat Berharga Pasar Keuangan Syariah	-	4	279	1,103	1,106	1,106	1,106	1,107	1,107	1,107	1,107	1,156	1,157	1,157	1,188	1,334	1,505	1,455	1 Islamic Financial Market Securities
2 Surat Berharga Pasar Modal Syariah	828	1,384	2,400	2,641	4,532	4,920	4,847	4,785	4,761	4,622	4,722	4,686	4,641	4,651	4,516	5,667	5,991	6,098	2 Islamic Capital Market Securities
3 Lainnya	1	-	4	42	95	95	95	95	95	95	6,019	97	94	94	94	94	94	94	3 Others
Total	829	1,388	2,683	3,786	5,733	6,122	6,048	5,986	5,963	5,823	11,848	5,939	5,892	5,902	5,798	7,094	7,591	7,647	Total

Tabel 18. Komposisi Pembiayaan Yang Diberikan Bank Umum Syariah dan Unit Usaha Syariah (Financing Composition of Islamic Commercial Bank and Islamic Business Unit)																			
Akad	2006	2007	2008	2009	2010	2011						2012				Contract			
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Akad Mudharabah	4,062	5,578	6,205	6,597	8,631	8,843	9,077	9,549	9,766	9,989	10,020	10,150	10,203	10,229	10,133	10,122	10,448	10,349	Mudharaba
Akad Musyarakah	2,335	4,406	7,411	10,412	14,624	15,057	15,396	16,295	16,421	17,131	17,379	17,769	18,209	18,960	18,759	19,225	20,792	20,396	Musharaka
Akad Murabahah	12,624	16,553	22,486	26,321	37,508	42,453	44,118	46,161	47,453	49,455	49,883	52,148	53,993	56,365	56,473	58,326	61,480	61,895	Murabaha
Akad Salam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Salam
Akad Istishna	337	351	369	423	347	315	317	322	319	319	335	329	325	326	307	312	314	285	Istishna
Akad Ijarah	836	516	765	1,305	2,341	2,630	2,730	2,927	3,076	3,208	3,209	3,336	3,561	3,839	3,872	4,337	4,611	4,897	Ijara
Akad Qardh	250	540	959	1,829	4,731	6,427	6,980	7,362	7,521	10,437	12,013	13,073	13,135	12,937	12,145	11,390	11,470	10,945	Qardh
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others
Total	20,445	27,944	38,195	46,886	68,181	75,726	78,619	82,616	84,556	90,540	92,839	96,805	99,427	102,655	101,689	103,713	109,116	108,767	Total

Tabel 19 . Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah (Financing Composition of Islamic Rural Bank)																				
Akad	2006	2007	2008	2009	2010	2011										2012				Contract
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr		
Akad Mudharabah	26,351	41,714	42,952	52,781	65,471	68,145	69,188	72,177	76,442	79,774	77,476	77,644	75,352	75,807	73,856	74,985	77,306	81,099	Mudharaba	
Akad Musyarakah	65,342	90,483	113,379	144,969	217,954	225,507	232,499	239,430	246,849	255,598	257,560	263,986	264,445	246,796	238,496	240,671	245,889	251,945	Musharaka	
Akad Murabahah	505,633	716,240	1,011,743	1,269,900	1,621,526	1,753,431	1,848,734	1,930,667	1,984,548	2,044,532	2,031,305	2,079,543	2,148,849	2,154,494	2,206,455	2,287,665	2,362,617	2,430,331	Murabaha	
Akad Salam	30	0	38	105	45	216	201	201	81	81	51	22	21	20	18	215	577	576	Salam	
Akad Istishna	1,361	13,467	24,683	32,766	27,598	25,714	25,427	25,196	23,999	23,923	23,798	23,492	23,510	23,673	23,514	23,655	23,349	23,240	Istishna	
Akad Ijarah	6,783	3,661	5,518	7,803	13,499	11,913	14,314	14,762	15,345	15,698	15,695	16,186	16,954	13,815	16,552	16,299	16,546	16,476	Ijara	
Akad Qardh	9,969	19,038	40,308	50,018	63,000	69,476	72,862	77,454	80,230	80,102	78,496	75,383	75,009	72,095	73,620	76,709	78,103	76,839	Qardh	
Multijasa	0	6,106	17,988	28,578	51,344	62,170	65,588	72,077	74,374	77,262	79,051	84,004	87,704	89,230	94,424	98,592	105,895	116,570	Multi Purpose Financing	
Total	615,469	890,709	1,256,610	1,586,919	2,060,437	2,216,572	2,328,813	2,431,963	2,501,869	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	Total	

Tabel 20. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector)																			
SEKTOR EKONOMI	2006	2007	2008	2009	2010	2011								2012				ECONOMIC SECTOR	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	701	837	1,177	1,331	1,762	1,986	2,005	2,063	1,979	1,948	1,904	2,043	2,080	2,201	2,140	2,182	2,228	2,028	Agriculture, forestry and agricultural facilities
Pertambangan	375	511	965	1,047	1,120	1,026	1,063	1,130	1,227	1,323	1,581	1,693	1,743	1,733	1,749	1,765	1,846	1,847	Mining
Perindustrian	940	1,371	1,340	1,579	2,337	2,472	2,596	2,783	2,869	2,906	2,898	2,804	3,859	4,077	3,766	3,823	3,843	3,868	Manufacturing
Listrik, gas dan air	17	166	248	698	1,354	1,944	1,970	1,954	1,988	2,044	2,090	2,203	2,234	2,381	2,437	2,589	2,945	2,951	Water, gas and electricity
Konstruksi	1,637	2,371	3,368	3,516	4,194	4,664	4,831	5,163	5,234	5,637	5,539	5,631	5,863	5,858	5,610	5,662	5,651	5,117	Construction
Perdagangan, restoran dan hotel	3,041	4,152	4,426	5,000	7,609	7,837	7,929	8,143	8,250	8,482	8,736	9,091	9,599	9,778	9,775	9,980	10,897	10,475	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	1,165	1,569	2,759	3,349	3,696	3,793	3,882	3,693	3,683	3,595	3,474	3,394	3,344	3,369	3,325	3,340	3,523	3,385	Transport, cargo storage and communication
Jasa dunia usaha	5,458	8,425	11,757	13,664	20,233	20,660	21,228	22,440	23,272	24,263	24,262	25,152	24,591	25,630	25,361	25,721	27,054	27,184	Business Services
Jasa sosial/masyarakat	1,456	1,904	2,463	2,661	2,975	3,551	3,641	4,031	3,852	4,015	4,037	4,152	4,331	4,464	4,600	4,820	5,162	5,272	Social Services
Lain-lain	5,655	6,639	9,693	14,042	22,902	27,792	29,474	31,215	32,204	36,328	38,319	40,640	41,784	43,164	42,927	43,831	45,967	46,640	Others
Total	20,445	27,944	38,195	46,886	68,181	75,726	78,619	82,616	84,556	90,540	92,839	96,805	99,427	102,655	101,689	103,713	109,116	108,767	Total

Tabel 21. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Islamic Rural Bank based on Economic Sector)																			
SEKTOR EKONOMI	2006	2007	2008	2009	2010	2011								2012				ECONOMIC SECTOR	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	17,720	24,436	41,613	54,486	107,129	137,703	193,969	293,503	398,254	422,243	403,036	203,702	236,286	223,986	256,102	245,266	249,303	268,093	Agriculture, forestry and agricultural facilities
Pertambangan	485	944	1,287	998	905	1,545	1,012	1,485	1,849	1,623	1,298	1,397	1,528	2,475	3,114	3,905	4,232	3,819	Mining
Perindustrian	12,465	12,447	15,885	20,420	24,635	25,447	25,929	27,433	29,600	29,178	28,907	30,275	30,793	33,781	36,733	35,762	38,193	36,496	Manufacturing
Listrik, gas dan air	748	367	1,146	1,055	1,569	1,428	1,983	2,987	3,052	2,931	2,887	2,834	3,004	2,785	2,492	2,502	3,199	3,014	Water, gas and electricity
Konstruksi	6,570	16,051	26,536	48,178	66,492	74,596	83,722	82,753	91,837	88,166	89,762	92,520	93,896	92,603	89,266	89,383	99,518	101,905	Construction
Perdagangan, restoran dan hotel	255,559	295,195	370,907	486,018	624,428	681,871	802,883	830,355	748,716	773,939	770,725	1,009,253	983,167	1,006,448	998,537	1,075,340	1,001,732	1,056,176	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	8,704	9,075	17,697	17,289	21,768	27,812	30,786	27,897	31,387	30,740	32,114	33,278	41,254	36,506	33,324	35,137	35,998	40,531	Transport, cargo storage and communication
Jasa dunia usaha	72,194	99,050	140,989	176,760	276,887	287,964	295,941	251,778	248,463	258,783	273,687	240,753	245,842	255,311	237,277	241,356	316,541	309,064	Business Services
Jasa sosial/masyarakat	5,632	6,402	22,609	16,451	26,564	29,229	63,104	71,981	80,616	79,614	73,624	82,400	110,449	91,939	122,326	94,000	122,021	117,576	Social Services
Lain-lain	235,392	422,148	617,942	765,264	910,060	948,977	829,484	841,791	868,096	889,753	887,391	923,848	945,624	930,095	947,766	996,138	1,039,541	1,060,402	Others
Total	615,469	886,117	1,256,610	1,586,919	2,060,437	2,216,572	2,328,813	2,431,963	2,501,869	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	Total

Tabel 22 . 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	2006	2007	2008	2009	2010	2011								2012				TYPE OF USAGE	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Mar
Modal Kerja	10,405	15,656	20,554	22,873	31,855	33,362	34,519	36,388	37,035	38,118	38,146	39,399	40,581	41,698	40,939	41,581	43,703	42,971	Working Capital
Investasi	4,374	5,637	7,907	9,955	13,416	14,556	14,616	15,038	15,356	16,123	16,403	16,755	17,129	17,903	17,810	18,282	19,426	19,327	Investment
Konsumsi	5,666	6,652	9,734	14,058	22,910	27,807	29,484	31,190	32,165	36,298	38,290	40,652	41,717	43,053	42,940	43,850	45,987	46,469	Consumption
Total	20,445	27,944	38,195	46,886	68,181	75,726	78,619	82,616	84,556	90,540	92,839	96,805	99,427	102,655	101,689	103,713	109,116	108,767	Total

Tabel 23. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan (Financing of Islamic Rural Bank based on Type of Usage)																			
JENIS PENGGUNAAN	2006	2007	2008	2009	2010	2011								2012				TYPE OF USAGE	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Modal Kerja	357,743	497,472	664,644	767,538	1,106,035	1,191,089	1,254,601	1,319,365	1,357,782	1,405,481	1,400,310	1,430,016	1,468,899	1,470,107	1,485,806	1,512,814	1,544,323	1,580,053	Working Capital
Investasi	78,597	125,320	132,729	186,482	213,584	233,068	244,729	270,807	275,991	281,737	275,731	266,395	277,319	275,727	293,364	309,838	326,416	356,620	Investment
Konsumsi	179,129	267,278	459,237	632,899	740,818	792,416	829,484	841,791	868,096	889,753	887,391	923,848	945,624	930,095	947,766	996,138	1,039,541	1,060,402	Consumption
Total	615,469	890,070	1,256,610	1,586,919	2,060,437	2,216,572	2,328,813	2,431,963	2,501,869	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	Total

Tabel 24. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2006	2007	2008	2009	2010	2011								2012				TYPE OF FINANCING	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	14,872	19,566	27,063	35,799	52,570	56,085	57,913	60,695	61,962	64,925	66,517	68,840	69,197	71,810	72,524	73,392	76,941	75,339	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	5,573	8,379	11,132	11,087	15,611	19,640	20,706	21,922	22,594	25,615	26,322	27,965	30,230	30,845	29,165	30,321	32,175	33,428	Non Small and Medium Enterprises
Total	20,445	27,944	38,195	46,886	68,181	75,726	78,619	82,616	84,556	90,540	92,839	96,805	99,427	102,655	101,689	103,713	109,116	108,767	Total

Juta Rupiah (in Million IDR)

Tabel 25 . Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2006	2007	2008	2009	2010	2011								2012				TYPE OF FINANCING	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	380,079	575,028	657,359	833,076	1,115,962	1,251,245	1,331,198	1,377,483	1,439,300	1,488,404	1,480,076	1,513,876	1,553,533	1,547,205	1,591,027	1,646,769	1,687,267	1,753,629	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	235,392	315,044	599,291	753,843	944,475	965,327	997,616	1,054,480	1,062,569	1,088,568	1,083,357	1,106,384	1,138,310	1,128,725	1,135,910	1,172,021	1,223,013	1,243,446	Non Small and Medium Enterprises
Total	615,471	890,072	1,256,650	1,586,919	2,060,437	2,216,572	2,328,813	2,431,963	2,501,869	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	Total

*) 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)

Tabel 26. Pembiayaan - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kualitas Pembiayaan (Financing of Islamic Commercial Bank and Islamic Business Unit based on Collectibility)																			
KOLEKTIBILITAS PEMBIAYAAN	2006	2007	2008	2009	2010	2011								2012				COLLECTIBILITY OF FINANCING	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Lancar	19,474	26,813	36,686	45,004	66,120	72,857	75,664	79,680	81,389	87,341	89,586	93,791	96,702	100,067	98,968	100,783	106,105	105,669	Performing Financing
- Lancar	18,583	25,494	35,076	41,931	63,006	69,251	71,928	75,572	77,029	82,573	84,679	88,413	91,030	95,480	93,787	95,314	100,720	100,216	Current
- Dalam Perhatian Khusus	891	1,319	1,610	3,074	3,114	3,606	3,737	4,108	4,360	4,768	4,907	5,377	5,672	4,587	5,181	5,469	5,385	5,454	Special Mention
Non Lancar	971	1,131	1,509	1,882	2,061	2,869	2,955	2,937	3,168	3,198	3,253	3,015	2,725	2,588	2,722	2,930	3,011	3,098	Non Performin Financing
- Kurang Lancar	353	321	525	435	677	1,072	1,051	1,030	1,116	1,078	1,473	1,367	1,055	1,075	982	806	841	905	Sub-Standard
- Diragukan	236	267	224	582	332	419	424	396	463	465	348	279	309	297	487	739	745	606	Doubtful
- Macet	383	543	759	865	1,052	1,377	1,480	1,510	1,589	1,655	1,432	1,368	1,361	1,216	1,252	1,384	1,424	1,586	Lost
Total Pembiayaan	20,445	27,944	38,195	46,886	68,181	75,726	78,619	82,616	84,556	90,540	92,839	96,805	99,427	102,655	101,689	103,713	109,116	108,767	Total Financing
Persentase NPF	4.75%	4.05%	3.95%	4.01%	3.02%	3.79%	3.76%	3.55%	3.75%	3.53%	3.50%	3.11%	2.74%	2.52%	2.68%	2.82%	2.76%	2.85%	Percentage of NPFs

Tabel 27. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan (Financing of Islamic Rural Bank based on Collectibility)																			
KOLEKTIBILITAS PEMBIAYAAN	2006	2007	2008	2009	2010	2011								2012				COLLECTIBILITY OF FINANCING	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Lancar	564,373	820,058	1,151,287	1,475,306	1,926,565	2,060,956	2,166,711	2,259,512	2,327,740	2,395,190	2,385,514	2,434,245	2,495,252	2,512,328	2,544,814	2,632,524	2,723,455	2,802,318	Performing Financing
Non Lancar	51,096	72,349	105,322	111,612	133,872	155,616	162,102	172,450	174,130	181,781	177,918	186,014	196,591	163,602	182,123	186,266	186,826	194,757	Non Performin Financing
- Kurang Lancar	16,267	22,674	35,322	31,049	39,185	56,197	56,041	54,013	54,898	63,467	57,372	56,502	61,917	49,319	60,537	62,616	63,936	65,806	Sub-Standard
- Diragukan	19,760	17,090	21,307	30,687	29,919	32,805	34,271	37,315	41,955	41,811	40,334	47,219	44,815	44,663	39,997	41,278	38,586	41,172	Doubtful
- Macet	15,069	32,586	48,693	49,877	64,767	66,613	71,790	81,123	77,276	76,503	80,212	82,293	89,860	69,620	81,589	82,371	84,303	87,780	Lost
Total Pembiayaan	615,469	892,407	1,256,610	1,586,919	2,060,437	2,216,572	2,328,813	2,431,963	2,501,869	2,576,971	2,563,432	2,620,259	2,691,843	2,675,930	2,726,937	2,818,790	2,910,280	2,997,076	Total Financing
Persentase NPF	8.30%	8.11%	8.38%	7.03%	6.50%	7.02%	6.96%	7.09%	6.96%	7.05%	6.94%	7.10%	7.30%	6.11%	6.68%	6.61%	6.42%	6.50%	Percentage of NPFs

Tabel 28. Pembiayaan Non Lancar Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi (Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector)																			
SEKTOR EKONOMI	2006	2007	2008	2009	2010	2011								2012				ECONOMIC SECTOR	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	40	21	10	64	61	70	75	77	113	111	100	95	94	79	83	133	84	91	Agriculture, forestry and agricultural facilities
Pertambangan	25	80	213	20	27	93	92	114	52	63	273	247	39	37	48	40	15	18	Mining
Perindustrian	219	229	289	184	98	137	140	130	155	149	160	114	141	128	131	188	170	174	Manufacturing
Listrik, gas dan air	0	0	0	0	1	29	29	26	30	30	30	19	18	19	19	18	13	11	Water, gas and electricity
Konstruksi	57	89	140	180	185	276	295	306	366	371	404	389	398	455	466	468	466	465	Construction
Perdagangan, restoran dan hotel	205	254	278	436	338	645	621	611	603	617	570	556	618	562	583	583	597	605	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88	119	91	177	263	346	345	275	344	353	338	270	212	163	166	164	215	245	Transport, cargo storage and communication
Jasa dunia usaha	187	141	297	311	551	589	628	641	681	643	664	629	526	532	559	624	645	641	Business Services
Jasa sosial/masyarakat	40	41	44	59	55	103	102	106	118	123	113	75	76	64	72	76	110	81	Social Services
Lain-lain	110	157	148	450	470	581	627	650	705	738	601	620	600	550	596	635	696	767	Others
Total	971	1,131	1,509	1,882	2,061	2,869	2,955	2,937	3,168	3,198	3,253	3,015	2,725	2,588	2,722	2,930	3,011	3,098	Total

Tabel 29. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Non performing Financing of Islamic Rural Bank based on Economic Sector)																			
SEKTOR EKONOMI	2006	2007	2008	2009	2010	2011								2012				ECONOMIC SECTOR	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Pertanian, kehutanan dan sarana pertanian	1,472	1,783	3,839	3,741	5,058	5,974	8,964	13,667	11,864	14,042	13,267	8,240	11,296	8,446	12,182	11,426	11,694	12,908	Agriculture, forestry and agricultural facilities
Pertambangan	10	270	1	309	157	355	196	416	454	196	212	261	261	261	260	290	290	441	Mining
Perindustrian	1,377	1,652	2,317	3,090	3,036	3,250	3,797	3,402	3,791	3,205	3,574	3,313	3,198	2,532	3,094	3,413	3,842	3,458	Manufacturing
Listrik, gas dan air	43	1	214	75	22	48	50	48	149	34	73	101	51	808	118	115	115	132	Water, gas and electricity
Konstruksi	158	908	4,526	4,484	5,245	6,241	6,250	6,396	8,097	9,027	8,472	11,685	11,363	12,131	11,959	11,740	12,541	11,444	Construction
Perdagangan, restoran dan hotel	30,305	38,045	39,224	45,737	57,125	61,289	72,028	72,696	73,394	69,493	70,507	77,886	78,767	69,832	73,501	81,869	80,347	86,070	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	491	705	1,538	1,705	2,236	2,170	1,856	2,062	4,513	3,182	3,487	3,371	3,689	1,947	2,731	2,418	2,448	3,218	Transport, cargo storage and communication
Jasa dunia usaha	6,802	8,593	16,421	10,416	15,418	19,098	17,953	16,511	15,525	16,625	16,522	16,018	18,212	15,612	20,527	18,712	19,090	21,876	Business Services
Jasa sosial/masyarakat	449	254	676	516	799	1,633	4,653	6,196	7,334	7,817	6,987	8,071	8,326	6,940	9,916	6,871	7,420	7,662	Social Services
Lain-lain	9,988	20,139	36,568	41,539	44,776	55,559	46,355	51,056	49,008	58,160	54,817	57,068	61,429	45,093	47,836	49,411	49,039	47,549	Others
Total	51,096	72,349	105,322	111,612	133,872	155,616	162,102	172,450	174,130	181,781	177,918	186,014	196,591	163,602	182,123	186,266	186,826	194,757	Total

Tabel 30. 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	2006	2007	2008	2009	2010	2011								2012				TYPE OF USAGE	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Modal Kerja	604	647	871	899	1,070	1,636	1,661	1,647	1,780	1,785	1,947	1,786	1,654	1,610	1,686	1,762	1,813	1,787	Working Capital
Investasi	258	326	489	534	521	650	666	639	681	675	706	607	469	428	438	532	500	544	Investment
Konsumsi	110	158	148	450	470	582	628	651	706	739	601	622	601	551	598	636	698	766	Consumption
Total	971	1,131	1,509	1,882	2,061	2,869	2,955	2,937	3,168	3,198	3,253	3,015	2,725	2,588	2,722	2,930	3,011	3,098	Total

Tabel 31 . 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	2006	2007	2008	2009	2010	2011								2012				TYPE OF USAGE	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Modal Kerja	38,716	53,267	75,154	68,821	85,730	98,352	102,487	108,619	111,464	110,661	110,256	115,434	121,291	106,890	119,903	122,016	123,460	132,782	Working Capital
Investasi	5,445	6,114	8,890	10,723	11,195	12,921	13,259	12,775	13,657	12,960	12,845	13,512	13,871	11,618	14,384	14,838	14,326	14,426	Investment
Konsumsi	6,936	12,968	21,278	32,068	36,947	44,343	46,355	51,056	49,008	58,160	54,817	57,068	61,429	45,093	47,836	49,411	49,039	47,549	Consumption
Total	51,096	72,349	105,322	111,612	133,872	155,616	162,102	172,450	174,130	181,781	177,918	186,014	196,591	163,602	182,123	186,266	186,826	194,757	Total

Tabel 32. 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	2006	2007	2008	2009	2010	2011								2012				TYPE OF FINANCING	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	725	798	985	1,611	1,824	2,353	2,435	2,392	2,603	2,657	2,821	2,715	2,264	2,140	2,275	2,408	2,383	2,425	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	246	333	524	271	237	516	520	544	565	541	432	387	461	448	447	522	627	672	Non Small and Medium Enterprises
Total	971	1,131	1,509	1,882	2,061	2,869	2,955	2,937	3,168	3,198	3,253	3,102	2,725	2,588	2,722	2,930	3,011	3,098	Total

Tabel 33. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Non Performing Financing of Islamic Rural Bank based on Type of Financing)																			
GOLONGAN PEMBIAYAAN	2006	2007	2008	2009	2010	2011						2012				TYPE OF FINANCING			
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Usaha Kecil dan Menengah	41,108	50,322	69,501	70,160	87,831	101,663	107,302	109,496	115,202	113,610	113,128	120,058	125,342	110,786	125,441	126,966	125,744	134,163	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	9,988	22,028	35,821	41,453	46,040	53,952	54,800	62,954	58,928	68,172	64,791	65,956	71,250	52,816	56,681	59,300	61,082	60,595	Non Small and Medium Enterprises
Total	51,096	72,349	105,322	111,612	133,872	155,616	162,102	172,450	174,130	181,781	177,918	186,014	196,591	163,602	182,123	186,266	186,826	194,757	Total

*) 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)

Tabel 34 . Jumlah rekening Bank Umum Syariah dan Unit Usaha Syariah																			
Jenis	2006	2007	2008	2009	2010	2011								2012				Type	
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	1,992,452	2,845,829	3,766,067	4,537,565	6,053,658	6,760,302	6,946,433	7,026,994	7,060,225	7,327,153	7,498,824	7,717,561	7,933,781	8,187,428	8,619,008	8,791,570	9,076,134	9,263,968	Depositor Funds
Giro iB	34,499	42,741	51,123	71,635	77,200	140,707	102,181	130,323	107,146	110,988	109,394	93,050	90,846	93,736	118,009	285,607	179,190	173,539	Demand Deposits
Tabungan iB	1,883,875	2,711,374	3,600,205	4,315,582	5,790,058	6,437,702	6,661,203	6,711,221	6,751,443	7,028,727	7,197,398	7,428,197	7,645,763	7,869,475	8,241,372	8,241,203	8,560,167	8,554,524	Saving Deposits
Deposito iB	74,078	91,714	114,739	150,348	186,400	181,893	183,049	185,450	201,636	187,438	192,032	196,314	197,172	224,217	259,627	264,760	336,777	535,905	Time Deposits
Pembiayaan	372,109	512,230	597,208	686,535	865,920	1,038,620	1,069,428	1,108,691	1,170,773	1,170,773	1,164,202	1,300,348	1,338,949	1,399,330	1,952,800	1,476,184	1,540,644	1,565,478	Financing
Akad Mudharabah	14,967	23,411	30,071	32,609	39,844	41,561	42,366	42,943	43,614	44,492	44,549	63,592	46,130	46,510	40,175	47,058	47,961	47,023	Mudharaba
Akad Musyarakah	3,026	6,013	10,949	16,066	22,799	24,366	25,009	26,007	26,511	27,442	27,808	28,398	29,066	29,591	22,779	30,259	32,305	31,741	Musharaka
Akad Murabahah	340,824	454,952	498,469	531,952	586,706	624,874	642,181	661,965	673,084	692,979	656,658	714,863	756,095	797,912	591,412	864,823	915,343	941,597	Murabaha
Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	387	392	695	1,346	1,335	1,373	1,391	1,442	1,466	1,474	1,472	1,476	1,467	1,491	1,030,717	1,500	1,524	1,527	Istishna
Akad Ijarah	443	1,007	1,912	4,192	7,682	36,498	35,292	33,796	31,319	29,468	28,591	46,009	32,159	34,271	8,856	37,359	38,047	38,806	Ijarah
Akad Qardh	12,462	26,455	55,112	100,370	207,554	309,948	323,189	342,538	358,675	374,918	405,124	446,010	474,032	489,555	258,861	495,185	505,464	504,784	Qardh
Total	2,364,561	3,358,059	4,363,275	5,224,100	6,919,578	7,798,922	8,015,861	8,135,685	8,497,926	8,497,926	8,663,026	9,017,909	9,272,730	9,586,758	10,571,808	10,267,754	10,616,778	10,829,446	Total

satuan (in unit)

Tabel 35. Jumlah rekening Bank Pembiayaan Rakyat Syariah (Number of Account of Islamic Rural Bank)																			
Jenis	2006	2007	2008	2009	2010	2011						2012				Type			
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Dana Pihak Ketiga	287,203	339,914	437,464	517,944	558,927	565,107	596,719	605,164	610,111	618,814	622,362	634,113	656,439	681,476	672,329	684,167	692,141	699,951	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	279,046	329,272	423,550	500,414	538,552	543,529	574,845	583,468	588,480	596,973	600,007	611,434	633,166	658,080	648,022	659,378	667,042	674,984	Saving Deposits
Deposito iB	8,157	10,642	13,914	17,530	20,375	21,578	21,874	21,696	21,631	21,841	22,355	22,679	23,273	23,396	24,307	24,789	25,099	24,967	Time Deposits
Pembiayaan	70,415	110,415	115,050	131,258	148,997	153,608	158,371	162,303	166,088	167,013	165,862	168,096	172,098	170,098	173,812	178,288	183,013	186,019	Financing
Akad Mudharabah	2,312	2,777	2,446	2,595	1,816	1,802	1,838	1,863	1,863	1,894	1,843	1,771	1,762	1,695	1,615	1,607	1,651	1,659	Mudharaba
Akad Musyarakah	3,915	4,633	4,442	4,990	5,641	5,527	5,616	5,709	5,842	5,895	5,723	5,688	5,602	5,127	4,953	4,722	4,583	4,572	Musharaka
Akad Murabahah	58,895	91,121	92,843	105,030	119,084	121,978	125,834	128,228	130,946	133,404	132,535	134,186	137,464	135,953	139,175	142,830	146,637	150,143	Murabaha
Akad Salam	1	5	5	1	1	3	3	3	2	2	1	2	2	2	2	51	121	120	Salam
Akad Istishna	310	403	438	768	775	696	691	687	662	660	655	653	647	610	606	602	596	590	Istishna
Akad Qardh	3,991	8,816	11,795	13,712	15,061	16,470	16,886	17,758	18,412	16,509	16,387	16,513	16,990	17,111	17,411	18,056	18,596	17,705	Qardh
Akad Ijarah	991	727	577	903	1,080	867	1,009	1,047	1,077	1,120	1,125	1,213	1,261	1,038	1,274	1,280	1,285	1,268	Ijara
Multijasa	-	1,933	2,504	3,259	5,539	6,265	6,494	7,008	7,284	7,529	7,593	8,070	8,370	8,562	8,776	9,140	9,544	9,962	Multi Purpose Financing
Total	357,618	450,329	552,514	649,202	707,924	718,715	755,090	767,467	776,199	785,827	788,224	802,209	828,537	851,574	846,141	862,455	875,154	885,970	Total

Tabel 36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah (Equivalent rate of return/profit sharing/fee/bonus of Islamic Commercial Bank and Islamic Business Unit)																			
	2006	2007	2008	2009	2010	2011						2012							
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	1.27%	1.07%	1.18%	0.96%	1.20%	1.19%	1.28%	1.48%	1.35%	0.88%	1.47%	1.38%	1.49%	2.04%	2.48%	1.89%	1.66%	1.62%	1 Demand Deposits
2 Tabungan iB	3.72%	3.32%	3.61%	2.76%	3.06%	2.87%	3.03%	3.06%	2.75%	2.90%	2.91%	2.83%	2.89%	3.21%	3.08%	3.06%	2.83%	2.75%	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	8.96%	7.63%	8.22%	6.92%	6.90%	6.58%	6.57%	6.48%	6.52%	6.21%	7.36%	7.74%	7.37%	7.14%	7.04%	6.84%	6.65%	6.82%	a 1 month
b 3 Bulan	9.81%	7.93%	9.10%	7.25%	6.68%	6.67%	6.61%	6.72%	6.60%	6.61%	9.11%	9.25%	8.77%	7.71%	7.44%	7.27%	7.00%	7.22%	b 3 months
c 6 Bulan	9.57%	8.25%	8.67%	8.44%	7.15%	6.73%	6.42%	6.91%	4.83%	4.43%	7.24%	6.92%	6.68%	8.95%	8.85%	6.75%	6.93%	6.31%	c 6 months
d 12 Bulan	9.99%	8.34%	8.34%	9.06%	7.32%	6.97%	7.16%	6.59%	6.50%	6.54%	7.34%	6.88%	6.88%	6.30%	6.48%	7.79%	6.40%	6.36%	d 12 months
e > 12 Bulan	10.04%	7.17%	8.63%	8.63%	9.65%	44.14%	12.63%	45.76%	48.62%	49.01%	48.55%	48.77%	49.29%	48.14%	48.20%	49.02%	49.45%	50.71%	e > 12 months
Pembiayaan																			Financing
1 Akad Mudharabah	13.73%	16.93%	19.38%	19.11%	17.39%	16.99%	16.75%	16.45%	16.15%	16.24%	16.61%	16.25%	16.16%	16.05%	15.99%	16.06%	16.03%	15.88%	1 Mudharaba
2 Akad Musyarakah	10.25%	11.23%	11.37%	11.72%	14.52%	14.15%	14.33%	14.41%	14.23%	14.18%	13.81%	13.75%	13.48%	13.64%	13.76%	13.59%	13.80%	13.82%	2 Musharaka
3 Akad Murabahah	12.09%	14.66%	14.92%	16.07%	15.30%	15.10%	15.25%	15.15%	15.13%	15.05%	15.04%	14.93%	14.76%	14.72%	14.66%	14.66%	14.63%	14.40%	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	13.46%	14.30%	14.99%	13.89%	13.37%	14.69%	14.66%	14.66%	14.35%	13.93%	14.07%	14.21%	14.51%	14.24%	14.39%	14.39%	14.36%	14.64%	5 Istishna
6 Akad Ijarah	0.66%	0.16%	0.88%	0.76%	0.46%	0.44%	0.42%	0.40%	0.39%	0.40%	0.20%	0.18%	0.16%	0.16%	0.12%	0.11%	0.10%	0.09%	6 Ijara
7 Akad Qardh	5.33%	2.89%	3.42%	4.34%	3.89%	4.06%	4.27%	4.19%	3.96%	4.18%	4.33%	4.28%	4.21%	4.31%	4.32%	4.19%	4.18%	3.98%	7 Qardh

Tabel 37 . Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah (Equivalent rate of return/profit sharing/fee/bonus of Islamic Rural Bank)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
Dana Pihak Ketiga																			Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	10.62%	5.50%	6.62%	6.19%	4.40%	3.83%	6.33%	5.82%	6.13%	5.61%	5.51%	5.48%	5.75%	5.88%	5.64%	5.65%	5.27%	5.01%	2 Saving Deposits
3 Deposito iB																			3 Time Deposits
a 1 Bulan	12.73%	10.64%	10.47%	12.03%	13.57%	13.17%	12.05%	11.98%	11.83%	11.39%	12.80%	12.07%	12.30%	12.41%	11.87%	12.05%	12.17%	11.85%	a 1 month
b 3 Bulan	12.44%	11.65%	13.16%	12.43%	11.78%	10.95%	10.62%	10.74%	10.72%	10.40%	10.67%	10.70%	10.39%	10.75%	9.98%	9.85%	9.10%	9.57%	b 3 months
c 6 Bulan	13.68%	12.14%	13.74%	13.38%	13.39%	12.74%	11.71%	11.61%	12.39%	11.47%	12.35%	12.53%	12.46%	12.54%	12.11%	12.30%	11.96%	12.00%	c 6 months
d 12 Bulan	12.58%	12.31%	13.09%	12.30%	11.61%	12.18%	11.21%	11.14%	11.18%	10.89%	11.15%	11.26%	11.33%	11.72%	11.00%	11.22%	11.18%	10.96%	d 12 months
e > 12 Bulan	14.48%	11.52%	13.03%	12.26%	12.82%	11.19%	10.35%	10.33%	10.30%	10.10%	10.98%	10.05%	10.97%	10.81%	10.58%	10.41%	10.74%	10.83%	e > 12 months
Pembiayaan																			Financing
1 Akad Mudharabah	18.16%	21.28%	18.49%	18.59%	19.70%	20.16%	20.37%	19.68%	23.52%	22.56%	23.33%	22.97%	22.25%	21.02%	22.02%	21.65%	21.53%	20.95%	1 Mudharaba
2 Akad Musyarakah	23.15%	20.77%	23.28%	15.97%	20.78%	20.38%	20.55%	14.82%	22.55%	22.42%	22.44%	22.06%	21.91%	21.82%	20.98%	21.73%	21.67%	21.85%	2 Musharaka
3 Akad Murabahah	18.72%	20.30%	19.56%	19.22%	20.07%	19.21%	19.14%	19.03%	19.07%	18.93%	18.96%	18.77%	19.34%	19.41%	19.51%	19.53%	19.48%	19.50%	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	20.01%	7.43%	7.39%	7.35%	8.49%	7.95%	7.92%	7.92%	7.63%	7.71%	7.72%	7.69%	7.78%	7.80%	7.78%	7.82%	7.81%	7.84%	5 Istishna
6 Akad Ijarah	0.54%	0.21%	0.11%	0.10%	0.07%	0.07%	0.05%	0.05%	0.05%	0.06%	0.05%	0.05%	0.07%	0.09%	0.06%	0.09%	0.06%	0.06%	6 Ijara
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Multi Purpose Financing

Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Islamic Commercial Bank and Islamic Business Unit)																			
Rasio	2006	2007	2008	2009	2010	2011						2012				Ratio			
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
1 CAR ¹⁾	13.73%	10.67%	12.81%	10.77%	16.25%	19.86%	19.58%	15.92%	15.92%	15.83%	16.18%	15.30%	14.88%	16.63%	16.27%	15.91%	15.33%	14.97%	1 CAR ¹⁾
2 ROA	1.55%	2.07%	1.42%	1.48%	1.67%	1.90%	1.84%	1.84%	1.86%	1.81%	1.80%	1.75%	1.78%	1.79%	1.36%	1.79%	1.87%	1.79%	2 ROA
3 ROE ¹⁾	28.45%	40.38%	38.79%	26.09%	17.58%	17.60%	17.15%	17.01%	17.09%	16.98%	17.09%	17.43%	17.54%	15.73%	10.11%	20.08%	21.37%	18.39%	3 ROE ¹⁾
4 NPF	4.75%	4.05%	1.42%	4.01%	3.02%	3.79%	3.76%	3.55%	3.75%	3.53%	3.50%	3.11%	2.74%	2.52%	2.68%	2.82%	2.76%	2.85%	4 NPF
5 FDR	98.90%	99.76%	103.65%	89.70%	89.67%	95.17%	94.88%	94.93%	94.18%	98.39%	94.97%	95.24%	94.40%	88.94%	87.27%	90.49%	91.20%	95.39%	5 FDR
6 BOPO	76.77%	76.54%	81.75%	84.39%	80.54%	78.78%	79.05%	78.13%	77.13%	77.65%	77.54%	78.03%	77.92%	78.41%	86.22%	78.39%	78.21%	77.77%	6 BOPO

1) Hanya data Bank Umum Syariah (*Islamic Commercial Bank only*)

Tabel 39 . Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Islamic Rural Bank)																			
Rasio	2006	2007	2008	2009	2010	2011						2012				Ratio			
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
1 CAR	na	34.72%	30.28%	29.98%	27.46%	27.71%	24.63%	26.71%	25.24%	25.24%	24.75%	24.63%	24.78%	23.49%	25.90%	25.24%	24.93%	24.53%	1 CAR
2 ROA	3.79%	3.21%	2.76%	5.00%	3.49%	2.65%	2.73%	2.72%	2.74%	2.72%	2.80%	2.39%	2.53%	2.67%	2.65%	2.70%	2.73%	2.66%	2 ROA
3 ROE	9.82%	11.21%	14.77%	21.55%	14.29%	9.37%	10.25%	10.35%	10.91%	18.43%	19.30%	16.05%	17.61%	18.95%	18.61%	19.27%	19.75%	19.48%	3 ROE
4 NPF	8.30%	8.11%	8.38%	7.03%	6.50%	7.02%	6.82%	7.09%	7.00%	7.05%	6.94%	7.10%	7.30%	6.11%	6.68%	6.61%	6.42%	6.50%	4 NPF
5 FDR	118.10%	124.08%	128.78%	126.89%	128.47%	130.38%	133.22%	136.20%	137.29%	139.58%	134.75%	133.53%	132.26%	127.71%	124.41%	125.03%	125.53%	124.98%	5 FDR
6 BOPO	77.33%	76.58%	80.85%	64.69%	78.08%	77.65%	77.00%	77.35%	76.59%	76.96%	75.75%	78.23%	78.79%	76.31%	78.42%	78.13%	77.88%	78.73%	6 BOPO

Tabel 40. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset (Number of Islamic Rural Bank based on Total Assets)																				
Total Aset (Rp)	2006	2007	2008	2009	2010	2011						2012				Total Assets (in IDR)				
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr	
< 1 Miliar	7	13	7	8	7	11	8	5	5	4	4	3	2	3	3	3	3	3	3	< 1 Billion
1 s.d. 5 Miliar	57	46	50	38	29	33	30	31	32	31	27	28	27	24	24	24	24	24	24	1 up to 5 Billion
> 5 s.d. 10 Miliar	22	24	34	40	43	32	36	36	37	35	38	38	37	39	39	39	39	39	39	>5 up to 10 Billion
> 10 Miliar	19	31	40	52	71	77	79	82	80	84	85	85	88	89	89	89	89	89	89	> 10 Billion
Total	105	114	131	138	150	153	153	154	154	154	154	154	154	155	155	155	155	155	155	Total

Tabel 41. Volume Transaksi PUAS (Volume of Transaction of Interbank Islamic Money Market)																			
	2006	2007	2008	2009	2010	2011						2012							
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan		Feb	Mar	Apr
1 hari	276	542	2,259	700	526	-	-	-	-	-	-	-	-	-	-	-	-	-	Overnight
2-6 hari	334	66	450	890	210	-	-	-	-	-	-	-	-	-	-	-	-	-	2 up to 6 days
7 hari	106	304	961	129	283	-	-	-	-	-	-	-	-	-	-	-	-	-	7 days
8-26 hari	74	193	148	682	500	-	-	-	-	-	-	-	-	-	-	-	-	-	8 up to 26 days
27-30 hari	-	64	-	470	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27 up to 30 days
>30 hari	5	-	10	18	60	-	-	-	-	-	-	-	-	-	-	-	-	-	> 30 days
1 hari ¹⁾	-	-	-	-	-	384	323	1,111	37	176	100	15	30	70	10	11	118	67	Overnight ¹⁾
2-4 hari ¹⁾	-	-	-	-	-	240	142	457	-	70	20	34	100	30	-	61	50	30	2-4 days ¹⁾
1 minggu ¹⁾	-	-	-	-	-	245	607	867	40	210	125	114	75	80	75	105	75	45	1 week ¹⁾
2 minggu ¹⁾	-	-	-	-	-	-	10	120	60	180	50	5	15	40	25	165	400	200	2 weeks ¹⁾
3 minggu ¹⁾	-	-	-	-	-	-	-	-	-	10	-	5	-	50	-	-	-	-	3 weeks ¹⁾
1 bulan ¹⁾	-	-	-	-	-	75	30	80	-	70	-	40	10	50	20	50	-	-	1 month ¹⁾
2 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	2 months ¹⁾
3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months ¹⁾
>3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	>3 months ¹⁾

1) Periode jangka waktu mulai bulan Februari 2011 (Period start on February 2011)

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

Tabel 42. Rata-rata Tingkat Imbalan Sertifikat IMA (Weighted Average Rate of Return of IMA Certificate)																			
	2006	2007	2008	2009	2010	2011								2012					
						Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar		Apr
1 hari	5.92%	6.59%	9.54%	6.01%	5.65%	-	-	-	-	-	-	-	-	-	-	-	-	-	Overnight
2-6 hari	7.80%	6.58%	9.97%	6.13%	5.82%	-	-	-	-	-	-	-	-	-	-	-	-	-	2 up to 6 days
7 hari	8.18%	6.66%	10.30%	6.33%	6.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	7 days
8-26 hari	8.60%	6.48%	10.65%	6.55%	5.96%	-	-	-	-	-	-	-	-	-	-	-	-	-	8 up to 26 days
27-30 hari	-	7.18%	-	6.65%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27 up to 30 days
>30 hari	6.90%	-	10.75%	6.92%	6.17%	-	-	-	-	-	-	-	-	-	-	-	-	-	> 30 days
1 hari ¹⁾	-	-	-	-	-	6.11%	5.84%	7.03%	6.50%	6.20%	6.05%	5.35%	5.30%	4.75%	4.65%	3.85%	4.10%	4.00%	Overnight ¹⁾
2-4 hari ¹⁾	-	-	-	-	-	5.97%	5.84%	7.69%	-	0.06	6.07%	5.50%	5.00%	5.00%	0.00%	4.00%	4.25%	3.93%	2-4 days ¹⁾
1 minggu ¹⁾	-	-	-	-	-	5.81%	6.55%	7.37%	6.25%	6.12%	6.20%	5.50%	5.28%	5.25%	5.00%	4.25%	4.00%	4.00%	1 week ¹⁾
2 minggu ¹⁾	-	-	-	-	-	-	-	6.30%	6.30%	6.19%	6.20%	5.60%	5.35%	5.30%	5.00%	4.36%	4.03%	3.92%	2 weeks ¹⁾
3 minggu ¹⁾	-	-	-	-	-	-	-	-	-	0.06	-	0.05	-	0.05	-	-	-	-	3 weeks ¹⁾
1 bulan ¹⁾	-	-	-	-	-	6.50%	6.35%	14.26%	-	0.06	-	0.06	0.05	0.05	0.05	0.04	-	-	1 month ¹⁾
2 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	0.06	-	-	-	-	-	-	2 months ¹⁾
3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 months ¹⁾
>3 bulan ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	>3 months ¹⁾

1) Periode jangka waktu mulai bulan Februari 2011 (Period start on February 2011)

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

Miliar Rupiah (in Billion IDR)

Tabel 43. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi
(Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Commercial Bank and Islamic Business Unit based on Province)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	3,483	2,440	1,592	153.31%	4.39%	Nanggroe Aceh Darussalam
Sumatera Utara	7,948	5,429	4,479	121.20%	4.94%	North Sumatera
Sumatera Barat	4,771	2,805	1,786	157.09%	1.22%	West Sumatera
Sumatera Selatan	3,942	2,623	2,307	113.70%	1.81%	South Sumatera
Bangka Belitung	439	321	375	85.66%	0.01%	Bangka Belitung
Jambi	1,560	1,326	667	198.88%	2.01%	Jambi
Bengkulu	487	445	258	172.13%	2.26%	Bengkulu
Riau	4,789	2,480	2,743	90.41%	2.96%	Riau
Kepulauan Riau	2,139	1,491	1,375	108.41%	1.53%	Riau Islands
Lampung	1,962	1,623	913	177.82%	2.18%	Lampung
DKI Jakarta	112,697	41,414	53,234	77.80%	3.22%	DKI Jakarta
Jawa Barat	19,710	12,751	12,963	98.37%	2.92%	West Java
Banten	6,510	3,836	4,846	79.14%	2.46%	Banten
Jawa Tengah	9,311	6,747	4,920	137.12%	3.15%	Central Java
DI Yogyakarta	2,805	1,421	1,742	81.58%	2.04%	DI Yogyakarta
Jawa Timur	13,040	8,605	8,864	97.07%	1.53%	East Java
Bali	637	607	375	161.87%	0.53%	Bali
Kalimantan Barat	1,916	1,327	1,080	122.79%	0.60%	West Kalimantan
Kalimantan Tengah	328	244	269	90.69%	0.32%	Central Kalimantan
Kalimantan Timur	3,651	2,216	2,599	85.25%	5.62%	East Kalimantan
Kalimantan Selatan	3,691	1,544	1,767	87.37%	1.57%	South Kalimantan
Sulawesi Utara	419	386	195	198.33%	3.37%	North Sulawesi
Gorontalo	318	239	272	87.88%	4.62%	Gorontalo
Sulawesi Barat	184	173	59	292.13%	1.12%	West Sulawesi
Sulawesi Tengah	797	707	407	173.55%	1.20%	Central Sulawesi
Sulawesi Tenggara	470	340	337	100.92%	4.39%	South East Sulawesi
Sulawesi Selatan	4,165	3,147	1,573	200.05%	1.74%	South Sulawesi
Maluku	116	58	106	54.72%	6.80%	Maluku
Maluku Utara	213	129	178	72.38%	1.85%	North Maluku
NTB	1,200	997	635	157.04%	2.46%	West Nusa Tenggara
NTT	177	163	93	174.39%	0.00%	East Nusa Tenggara
Irian Jaya Barat	149	122	133	91.32%	2.15%	West Irian Jaya
Papua	643	404	492	82.13%	0.51%	Papua
Luar Indonesia	433	210	381	55.05%	0.00%	Outside Indonesia

Juta Rupiah (in Million IDR)

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi (Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Islamic Rural Banks based on Province)						
Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	83,091	57,016	45,693	124.78%	19.12%	Nanggroe Aceh Darussalam
Sumatera Utara	97,467	64,642	66,920	96.59%	3.14%	North Sumatera
Sumatera Barat	143,172	112,427	92,804	121.14%	5.06%	West Sumatera
Sumatera Selatan	7,998	5,341	4,245	125.82%	5.00%	South Sumatera
Bangka Belitung	254,666	184,387	209,669	87.94%	9.94%	Bangka Belitung
Jambi	-	-	-	0.00%	0.00%	Jambi
Bengkulu	102,486	90,411	62,481	144.70%	19.82%	Bengkulu
Riau	64,877	54,098	31,902	169.57%	10.68%	Riau
Kepulauan Riau	27,851	22,421	14,123	158.75%	26.10%	Riau Islands
Lampung	141,170	107,891	62,555	172.47%	5.29%	Lampung
DKI Jakarta	36,514	29,470	6,305	467.45%	48.11%	DKI Jakarta
Jawa Barat	1,162,944	913,040	706,626	129.21%	8.35%	West Java
Banten	370,794	308,140	271,569	113.47%	11.06%	Banten
Jawa Tengah	348,052	268,731	231,843	115.91%	9.70%	Central Java
DI Yogyakarta	196,479	146,223	146,529	99.79%	7.90%	DI Yogyakarta
Jawa Timur	576,772	469,106	296,211	158.37%	9.80%	East Java
Bali	9,841	8,837	8,430	104.82%	16.02%	Bali
Kalimantan Barat	-	-	-	0.00%	0.00%	West Kalimantan
Kalimantan Tengah	-	-	-	0.00%	0.00%	Central Kalimantan
Kalimantan Timur	9,031	6,148	5,893	104.34%	27.10%	East Kalimantan
Kalimantan Selatan	24,305	12,323	18,735	65.77%	6.58%	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	116,470	78,180	50,896	153.61%	28.96%	South Sulawesi
Maluku	-	-	-	0.00%	0.00%	Maluku
Maluku Utara	-	-	-	0.00%	0.00%	North Maluku
NTB	108,939	58,243	64,557	90.22%	3.87%	West Nusa Tenggara
NTT	-	-	-	0.00%	0.00%	East Nusa Tenggara
Irian Jaya Barat	-	-	-	0.00%	0.00%	West Irian Jaya
Papua	-	-	-	0.00%	0.00%	Papua

Tabel 45. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Sektor Ekonomi dan Propinsi (Financing of Islamic Commercial Bank and Islamic Business Unit based on Economic Sector and Province)											
Propinsi	Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i>	Pertambangan <i>Mining</i>	Perindustrian <i>Manufacturing</i>	Listrik, gas dan air <i>Water, gas and electricity</i>	Konstruksi <i>Construction</i>	Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i>	Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communication</i>	Jasa dunia usaha <i>Business Services</i>	Jasa sosial / masyarakat <i>Social Services</i>	Lain-lain <i>Others</i>	Province
Nanggroe Aceh Darussalam	20	-	22	-	43	295	5	375	62	1,617	Nanggroe Aceh Darussalam
Sumatera Utara	570	11	35	2	244	1,042	21	960	185	2,358	North Sumatera
Sumatera Barat	61	0	57	-	4	362	10	481	97	1,733	West Sumatera
Sumatera Selatan	76	6	25	2	143	329	27	470	118	1,428	South Sumatera
Bangka Belitung	1	2	-	27	1	11	-	14	41	223	Bangka Belitung
Jambi	24	3	0	-	4	201	1	317	45	730	Jambi
Bengkulu	55	-	2	-	3	113	3	114	10	145	Bengkulu
Riau	299	-	5	0	189	216	53	514	62	1,141	Riau
Kepulauan Riau	1	0	9	-	8	59	26	472	14	901	Riau Islands
Lampung	59	0	15	2	5	171	4	524	132	710	Lampung
DKI Jakarta	639	1,517	2,210	2,864	2,935	3,857	2,603	11,151	1,087	12,550	DKI Jakarta
Jawa Barat	28	19	528	8	488	1,079	77	3,366	894	6,264	West Java
Banten	9	15	110	11	42	163	29	1,239	363	1,855	Banten
Jawa Tengah	12	88	335	10	83	971	22	1,358	495	3,371	Central Java
DI Yogyakarta	3	-	93	14	5	126	2	400	36	742	DI Yogyakarta
Jawa Timur	47	16	293	10	180	546	178	2,399	902	4,034	East Java
Bali	-	-	6	-	-	48	0	0	191	361	Bali
Kalimantan Barat	32	3	2	-	43	87	91	274	23	772	West Kalimantan
Kalimantan Tengah	1	-	0	-	0	15	13	82	17	117	Central Kalimantan
Kalimantan Timur	12	7	7	-	96	99	24	781	170	1,020	East Kalimantan
Kalimantan Selatan	10	119	58	0	113	77	180	405	28	554	South Kalimantan
Sulawesi Utara	3	-	0	0	6	113	1	166	-	97	North Sulawesi
Gorontalo	0	-	1	-	5	54	2	8	103	65	Gorontalo
Sulawesi Barat	57	-	-	-	-	9	0	20	9	77	West Sulawesi
Sulawesi Tengah	4	4	-	0	14	64	0	167	3	451	Central Sulawesi
Sulawesi Tenggara	-	18	-	-	-	29	-	195	1	97	South East Sulawesi
Sulawesi Selatan	1	7	50	0	9	74	8	680	147	2,171	South Sulawesi
Maluku	-	-	1	-	-	4	0	8	0	44	Maluku
Maluku Utara	-	-	-	-	-	-	-	20	-	109	North Maluku
NTB	3	7	2	0	133	84	3	112	20	633	West Nusa Tenggara
NTT	-	2	0	-	91	8	1	21	2	37	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	4	36	0	32	-	49	West Irian Jaya
Papua	0	-	0	-	17	131	1	57	13	184	Papua
Luar Indonesia	-	1	-	-	208	-	-	-	1	-	Outside Indonesia

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi (Financing of Islamic Rural Bank based on Economic Sector and Province)											
Propinsi	Pertanian, kehutanan dan sarana pertanian	Pertambangan	Perindustrian	Listrik, gas dan air	Konstruksi	Perdagangan, restoran dan hotel	Pengangkutan, pergudangan dan komunikasi	Jasa dunia usaha	Jasa sosial / masyarakat	Lain-lain	Province
	<i>Mining</i>	<i>Mining</i>	<i>Manufacturing</i>	<i>Water, gas and electricity</i>	<i>Construction</i>	<i>Trade, restaurants and hotels</i>	<i>Transport, cargo storage and communication</i>	<i>Business Services</i>	<i>Social Services</i>	<i>Others</i>	
Nanggroe Aceh Darussalam	1,474	169	722	35	3,278	33,903	530	983	1,750	14,169	Nanggroe Aceh Darussalam
Sumatera Utara	2,440	-	477	28	405	13,336	340	3,433	4,024	40,160	North Sumatera
Sumatera Barat	15,862	20	881	125	1,387	56,557	3,740	5,637	3,182	25,036	West Sumatera
Sumatera Selatan	319	44	714	-	-	966	79	56	88	3,074	South Sumatera
Bangka Belitung	9,900	199	230	160	8,304	121,879	1,540	32,736	18	9,422	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	44,810	206	531	-	2,147	30,669	646	769	242	10,392	Bengkulu
Riau	1,627	18	267	72	50	12,773	1,057	4,356	1,256	32,623	Riau
Kepulauan Riau	4,742	-	-	-	-	1,878	24	1,751	356	13,670	Riau Islands
Lampung	12,282	-	1,139	-	1,172	11,242	173	3,931	5,355	72,596	Lampung
DKI Jakarta	65	-	-	-	300	25,527	94	250	353	2,881	DKI Jakarta
Jawa Barat	130,058	2,024	10,432	731	9,936	214,066	8,750	82,009	32,660	422,375	West Java
Banten	384	175	456	-	4,192	184,019	170	68,059	10,638	40,047	Banten
Jawa Tengah	17,941	218	6,566	479	28,091	86,241	4,620	19,228	19,360	85,988	Central Java
DI Yogyakarta	3,887	509	4,344	578	18,383	35,242	1,114	25,029	13,392	43,744	DI Yogyakarta
Jawa Timur	19,188	38	5,826	623	8,482	132,953	13,758	51,973	14,542	221,723	East Java
Bali	-	-	224	-	108	2,648	-	9	5,001	846	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	-	-	-	-	-	-	-	Central Kalimantan
Kalimantan Timur	292	-	-	-	-	2,551	-	-	-	3,305	East Kalimantan
Kalimantan Selatan	588	-	69	-	890	2,659	3,402	2,254	769	1,691	South Kalimantan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	North Sulawesi
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	South East Sulawesi
Sulawesi Selatan	818	143	1,640	-	9,143	45,808	215	4,926	2,283	13,205	South Sulawesi
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	-	-	-	-	-	-	North Maluku
NTB	1,415	56	1,978	184	5,636	41,257	280	1,673	2,308	3,455	West Nusa Tenggara
NTT	-	-	-	-	-	-	-	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	West Irian Jaya
Papua	-	-	-	-	-	-	-	-	-	-	Papua

Tabel. 47. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Jenis Penggunaan dan Propinsi (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Usage and Province)				
Propinsi	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Province
Nanggroe Aceh Darussalam	659	164	1,617	Nanggroe Aceh Darussalam
Sumatera Utara	1,979	1,092	2,358	North Sumatera
Sumatera Barat	819	253	1,733	West Sumatera
Sumatera Selatan	791	404	1,428	South Sumatera
Bangka Belitung	19	79	223	Bangka Belitung
Jambi	427	168	730	Jambi
Bengkulu	242	57	145	Bengkulu
Riau	712	627	1,141	Riau
Kepulauan Riau	327	263	901	Riau Islands
Lampung	716	197	710	Lampung
DKI Jakarta	19,650	9,263	12,501	DKI Jakarta
Jawa Barat	5,108	1,442	6,201	West Java
Banten	1,390	591	1,855	Banten
Jawa Tengah	2,566	809	3,371	Central Java
DI Yogyakarta	505	174	742	DI Yogyakarta
Jawa Timur	3,122	1,508	3,975	East Java
Bali	236	10	361	Bali
Kalimantan Barat	296	259	772	West Kalimantan
Kalimantan Tengah	54	74	117	Central Kalimantan
Kalimantan Timur	699	497	1,020	East Kalimantan
Kalimantan Selatan	452	537	554	South Kalimantan
Sulawesi Utara	271	18	97	North Sulawesi
Gorontalo	71	104	65	Gorontalo
Sulawesi Barat	84	12	77	West Sulawesi
Sulawesi Tengah	215	41	451	Central Sulawesi
Sulawesi Tenggara	144	99	97	South East Sulawesi
Sulawesi Selatan	748	228	2,171	South Sulawesi
Maluku	9	5	44	Maluku
Maluku Utara	20	-	109	North Maluku
NTB	183	181	633	West Nusa Tenggara
NTT	64	62	37	East Nusa Tenggara
Irian Jaya Barat	47	26	49	West Irian Jaya
Papua	138	81	184	Papua
Luar Indonesia	208	1	-	Outside Indonesia

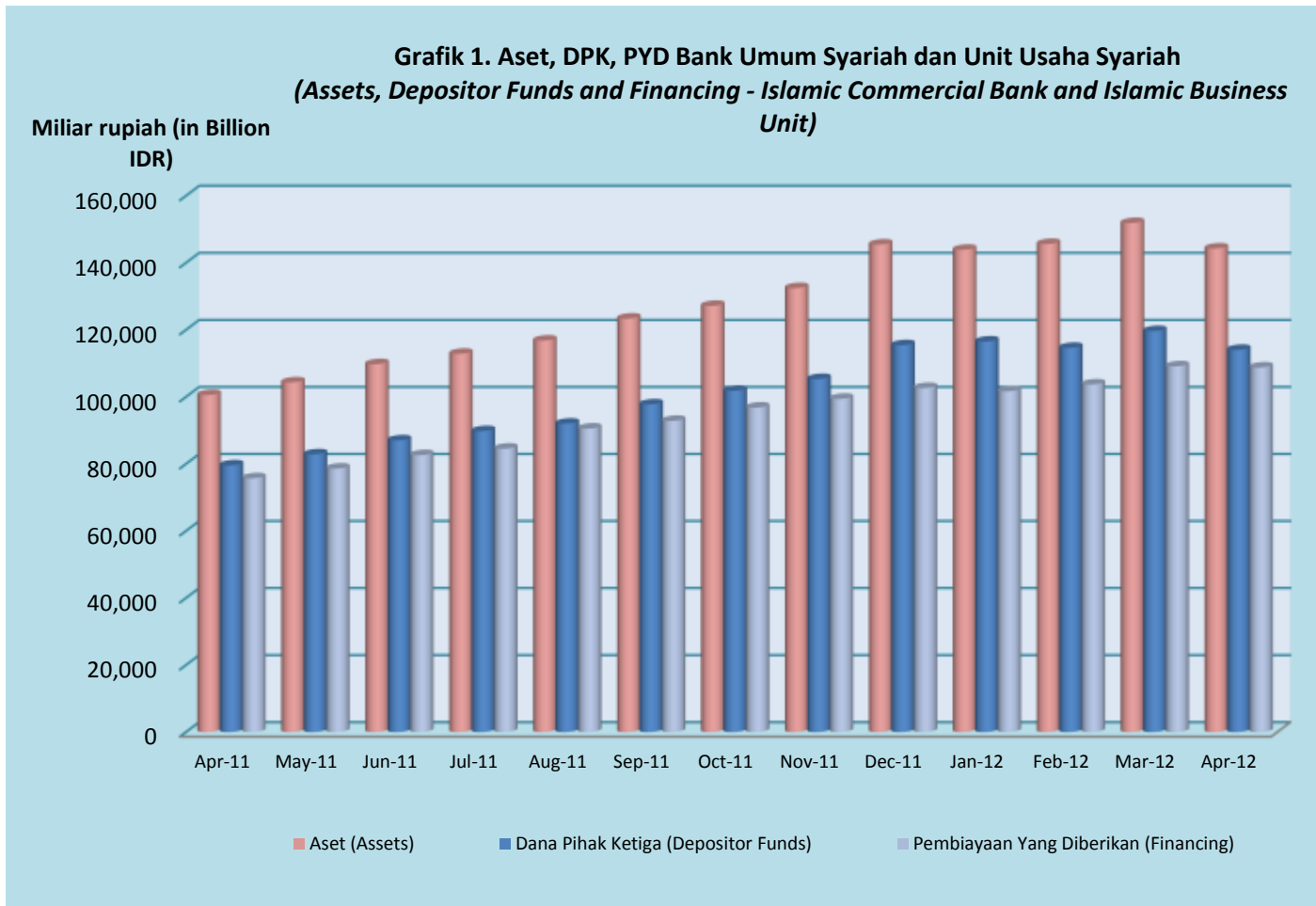
Juta Rupiah (in Million IDR)

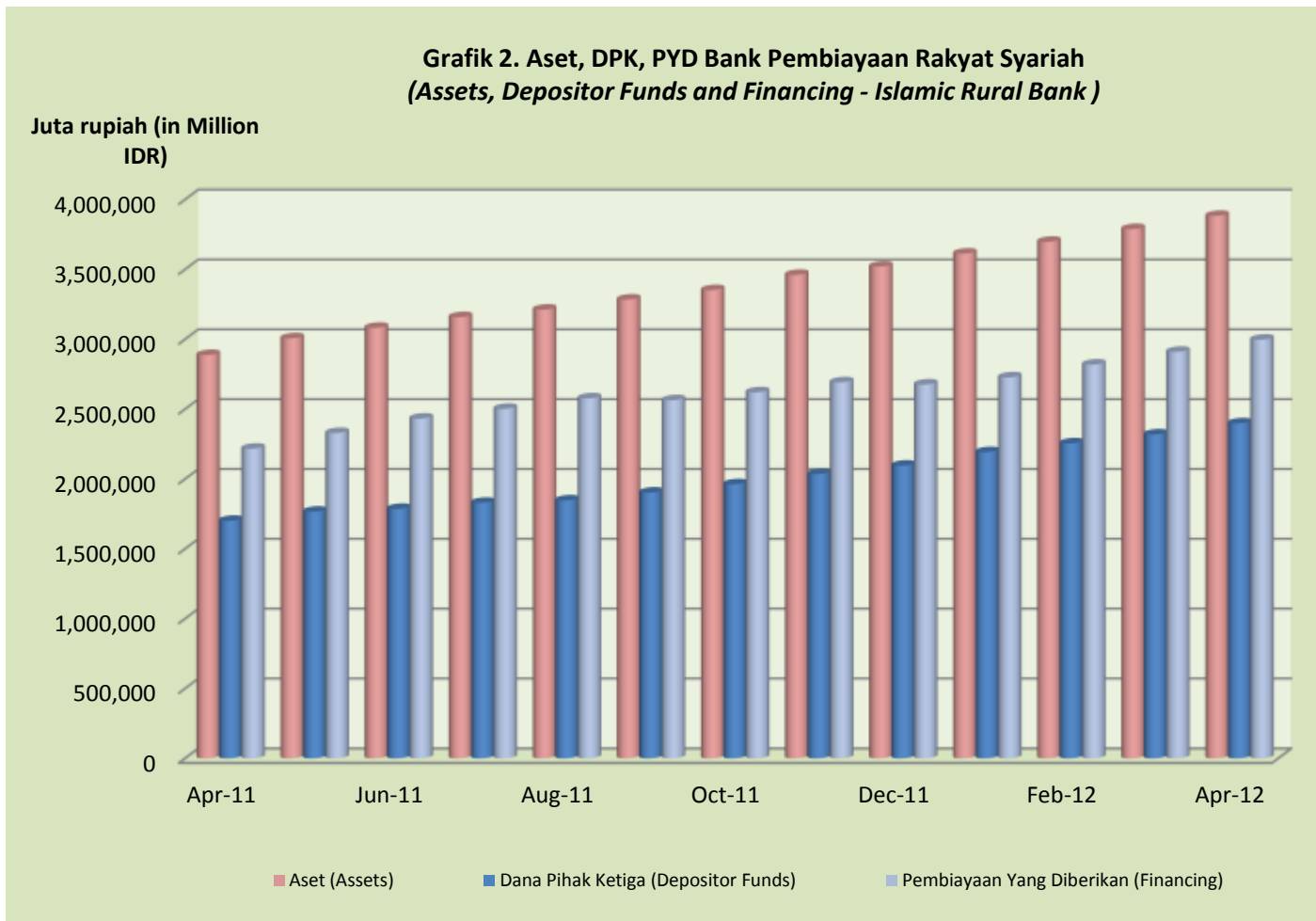
Tabel. 48 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi (<i>Financing of Islamic Rural Bank based on Type of Usage and Province</i>)				
Propinsi	Modal Kerja <i>Working Capital</i>	Investasi <i>Investment</i>	Konsumsi <i>Consumption</i>	Province
Nanggroe Aceh Darussalam	41,192	1,654	14,169	Nanggroe Aceh Darussalam
Sumatera Utara	22,386	2,095	40,160	North Sumatera
Sumatera Barat	70,203	17,188	25,036	West Sumatera
Sumatera Selatan	1,139	1,127	3,074	South Sumatera
Bangka Belitung	149,507	25,459	9,422	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	60,571	19,448	10,392	Bengkulu
Riau	15,264	6,211	32,623	Riau
Kepulauan Riau	1,803	6,948	13,670	Riau Islands
Lampung	24,174	11,121	72,596	Lampung
DKI Jakarta	26,589	0	2,881	DKI Jakarta
Jawa Barat	408,455	82,210	422,375	West Java
Banten	218,189	49,903	40,047	Banten
Jawa Tengah	143,322	39,421	85,988	Central Java
DI Yogyakarta	71,936	30,543	43,744	DI Yogyakarta
Jawa Timur	204,474	42,910	221,723	East Java
Bali	6,473	1,518	846	Bali
Kalimantan Barat	-	-	-	West Kalimantan
Kalimantan Tengah	-	-	-	Central Kalimantan
Kalimantan Timur	2,552	291	3,305	East Kalimantan
Kalimantan Selatan	10,632	-	1,691	South Kalimantan
Sulawesi Utara	-	-	-	North Sulawesi
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	West Sulawesi
Sulawesi Tengah	-	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	-	South East Sulawesi
Sulawesi Selatan	59,830	5,145	13,205	South Sulawesi
Maluku	-	-	-	Maluku
Maluku Utara	-	-	-	North Maluku
NTB	41,361	13,427	3,455	West Nusa Tenggara
NTT	-	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	-	West Irian Jaya
Papua	-	-	-	Papua

Tabel. 49. Total Pembiayaan Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (Financing of Islamic Commercial Bank and Islamic Business Unit based on Type of Financing and Province)			
Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	1,913	527	Nanggroe Aceh Darussalam
Sumatera Utara	3,892	1,537	North Sumatera
Sumatera Barat	2,001	804	West Sumatera
Sumatera Selatan	1,007	1,616	South Sumatera
Bangka Belitung	52	269	Bangka Belitung
Jambi	1,196	130	Jambi
Bengkulu	389	56	Bengkulu
Riau	2,005	474	Riau
Kepulauan Riau	1,272	219	Riau Islands
Lampung	1,083	541	Lampung
DKI Jakarta	29,070	12,344	DKI Jakarta
Jawa Barat	8,138	4,613	West Java
Banten	2,185	1,651	Banten
Jawa Tengah	4,820	1,927	Central Java
DI Yogyakarta	1,017	405	DI Yogyakarta
Jawa Timur	6,475	2,130	East Java
Bali	437	170	Bali
Kalimantan Barat	873	453	West Kalimantan
Kalimantan Tengah	183	61	Central Kalimantan
Kalimantan Timur	1,806	410	East Kalimantan
Kalimantan Selatan	1,277	267	South Kalimantan
Sulawesi Utara	267	119	North Sulawesi
Gorontalo	234	5	Gorontalo
Sulawesi Barat	47	126	West Sulawesi
Sulawesi Tengah	402	305	Central Sulawesi
Sulawesi Tenggara	141	199	South East Sulawesi
Sulawesi Selatan	2,084	1,063	South Sulawesi
Maluku	37	21	Maluku
Maluku Utara	17	112	North Maluku
NTB	569	428	West Nusa Tenggara
NTT	67	96	East Nusa Tenggara
Irian Jaya Barat	33	89	West Irian Jaya
Papua	350	54	Papua
Luar Indonesia	0	209	Outside Indonesia

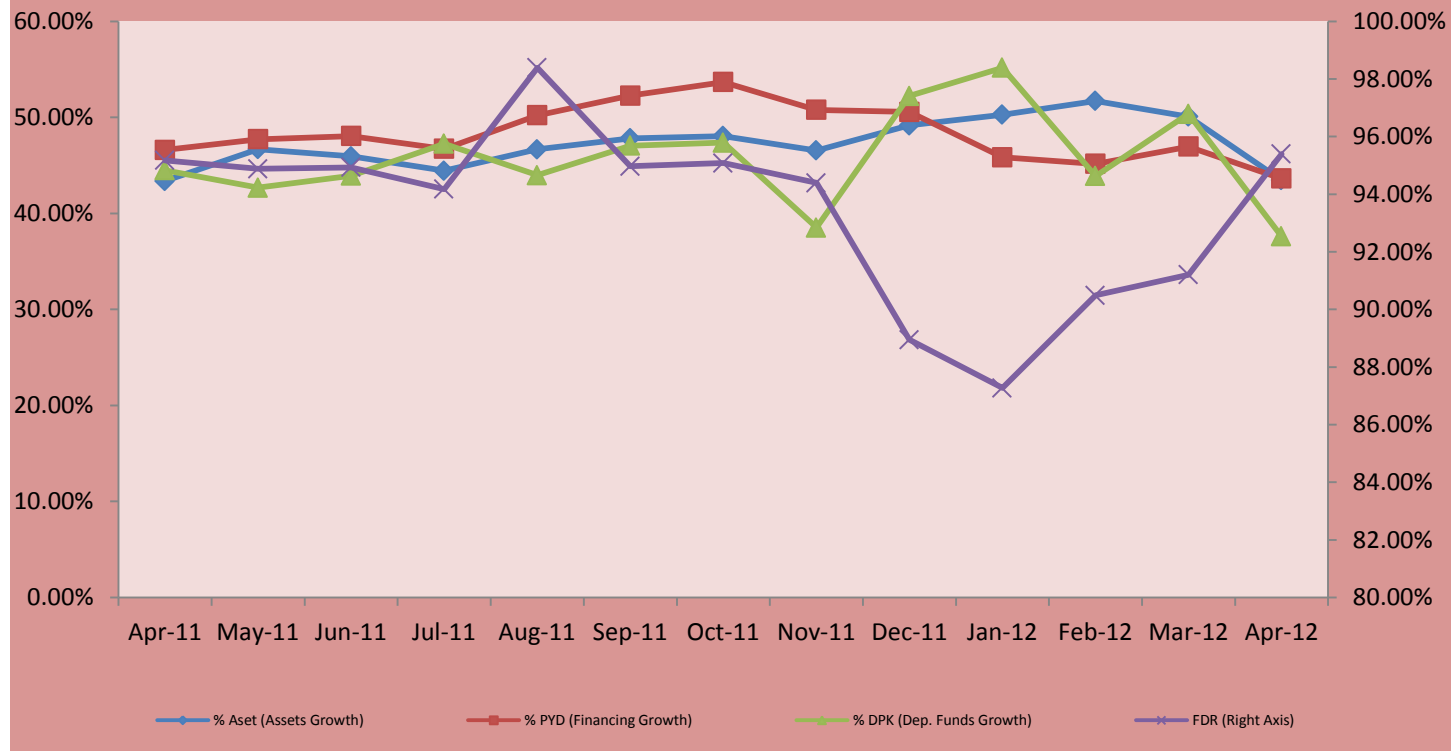
Tabel. 50 Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi (Financing of Islamic Rural Bank based on Type of Financing and Province)			
Propinsi	Usaha Kecil dan Menengah <i>Small and Medium Enterprises</i>	Selain Usaha Kecil dan Menengah <i>Non Small and Medium Enterprises</i>	Province
Nanggroe Aceh Darussalam	42,514	14,501	Nanggroe Aceh Darussalam
Sumatera Utara	18,476	46,166	North Sumatera
Sumatera Barat	79,984	32,444	West Sumatera
Sumatera Selatan	2,250	3,091	South Sumatera
Bangka Belitung	174,965	9,422	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	79,284	11,127	Bengkulu
Riau	8,961	45,136	Riau
Kepulauan Riau	8,549	13,872	Riau Islands
Lampung	29,388	78,503	Lampung
DKI Jakarta	26,577	2,894	DKI Jakarta
Jawa Barat	456,148	456,892	West Java
Banten	256,655	51,485	Banten
Jawa Tengah	171,900	96,831	Central Java
DI Yogyakarta	72,024	74,200	DI Yogyakarta
Jawa Timur	235,775	233,331	East Java
Bali	7,989	848	Bali
Kalimantan Barat	-	-	West Kalimantan
Kalimantan Tengah	-	-	Central Kalimantan
Kalimantan Timur	2,552	3,596	East Kalimantan
Kalimantan Selatan	10,632	1,691	South Kalimantan
Sulawesi Utara	-	-	North Sulawesi
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	West Sulawesi
Sulawesi Tengah	-	-	Central Sulawesi
Sulawesi Tenggara	-	-	South East Sulawesi
Sulawesi Selatan	26,205	51,974	South Sulawesi
Maluku	-	-	Maluku
Maluku Utara	-	-	North Maluku
NTB	42,801	15,442	West Nusa Tenggara
NTT	-	-	East Nusa Tenggara
Irian Jaya Barat	-	-	West Irian Jaya
Papua	-	-	Papua

Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah Berdasarkan Kota/Kabupaten (Financing, Depositor Funds, percentage of FDR Islamic Commercial Bank and Islamic Finance Unit Based on City/District)						
Provinsi	Kota/Kabupaten	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	1.068	2.032	52,56%	Kab. Tangerang	Banten
	Kab. Serang	1.163	1.635	71,10%	Kab. Serang	
	Kab. Pandeglang	315	156	201,27%	Kab. Pandeglang	
	Kab. Lebak	578	644	89,61%	Kab. Lebak	
	Kab. Purwokerto	274	301	91,36%	Kab. Purwokerto	
	Kab. Bogor	353	209	169,13%	Kab. Bogor	
	Kab. Sukabumi	19	45	42,27%	Kab. Sukabumi	
	Kab. Bandung	5	0	399,31%	Kab. Bandung	
	Kab. Sumedang	158	48	328,16%	Kab. Sumedang	
	Kab. Kuningan	30	1	1031,28%	Kab. Kuningan	
Jawa Barat	Kab. Subang	1.107	892	134,32%	Kab. Subang	West Java
	Kotif Banjar	4.125	4.711	91,81%	Kotif Banjar	
	Kodya Bandung	1.556	1.258	87,78%	Kodya Bandung	
	Kodya Bogor	274	170	161,33%	Kodya Bogor	
	Kodya Sukabumi	1.449	885	163,64%	Kodya Sukabumi	
	Kodya Cirebon	765	395	193,64%	Kodya Cirebon	
	Kotif Tasikmalaya	162	146	111,34%	Kotif Tasikmalaya	
	Kotif Ciamis	507	703	72,13%	Kotif Ciamis	
	Kotif Depok	1.397	1.698	82,30%	Kotif Depok	
	Kotif Bekasi	1.081	1.278	84,74%	Kotif Bekasi	
DKI Jakarta	Wil. Kota Jakarta Pusat	20.174	23.308	86,55%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	1.989	2.670	74,47%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	2.089	1.755	119,06%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	14.789	21.855	67,72%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	2.179	1.648	66,41%	Wil. Kota Jakarta Timur	
DIY	Kab. Sleman	22	60	35,98%	Kab. Sleman	DIY
	Kodya Yogyakarta	1.399	1.682	83,21%	Kodya Yogyakarta	
Jawa Tengah	Kab. Semarang	1	1	355,27%	Kab. Semarang	Central Java
	Kab. Kendal	45	24	192,22%	Kab. Kendal	
	Kab. Tegal	118	16	398,62%	Kab. Tegal	
	Kab. Pati	74	26	289,23%	Kab. Pati	
	Kab. Kudus	178	109	163,35%	Kab. Kudus	
	Kab. Banyumas	597	312	191,04%	Kab. Banyumas	
	Kab. Cilacap	79	61	130,00%	Kab. Cilacap	
	Kodya Semarang	2.290	1.728	132,53%	Kodya Semarang	
	Kodya Salatiga	44	20	221,40%	Kodya Salatiga	
	Kodya Pekalongan	723	626	115,52%	Kodya Pekalongan	
Jawa Timur	Kodya Tegal	370	152	244,08%	Kodya Tegal	East Java
	Kodya Surakarta	2.130	1.836	116,02%	Kodya Surakarta	
	Kotif Purwokerto	95	21	453,64%	Kotif Purwokerto	
	Kab. Gresik	235	224	104,90%	Kab. Gresik	
	Kab. Sidoarjo	412	303	136,15%	Kab. Sidoarjo	
	Kab. Pamekasan	151	163	92,31%	Kab. Pamekasan	
	Kab. Banyuwangi	398	78	254,89%	Kab. Banyuwangi	
	Kab. Jember	648	368	176,36%	Kab. Jember	
	Kab. Bojonegara	189	187	100,88%	Kab. Bojonegara	
	Kodya Surabaya	3.789	4.707	80,50%	Kodya Surabaya	
Bengkulu	Kodya Malang	1.654	1.242	133,15%	Kodya Malang	East Java
	Kodya Blitar	56	21	269,37%	Kodya Blitar	
	Kodya Kediri	1.182	1.496	79,01%	Kodya Kediri	
	Kodya Madiun	94	48	194,88%	Kodya Madiun	
	Kotif Jember	1	0	944,94%	Kotif Jember	
	Kodya Bengkulu	445	258	172,13%	Kodya Bengkulu	
	Kodya Jambi	1.326	667	198,88%	Kodya Jambi	
	Kodya Banda Aceh	1.393	1.174	118,64%	Kodya Banda Aceh	
	Kotif Lhokseumawe	523	196	267,36%	Kotif Lhokseumawe	
	Kotif Lingsa	300	130	231,79%	Kotif Lingsa	
Sumatera Utara	Kotif Sumatral	225	92	247,83%	Kotif Sumatral	North Sumatera
	Kab. Deli Serdang	87	71	122,12%	Kab. Deli Serdang	
	Kab. Karo	20	17	119,60%	Kab. Karo	
	Kab. Labuhan Batu	121	170	189,20%	Kab. Labuhan Batu	
	Kodya Tebing Tinggi	252	121	209,12%	Kodya Tebing Tinggi	
	Kodya Binjai	146	169	206,65%	Kodya Binjai	
	Kodya Pematang Siantar	638	407	156,80%	Kodya Pematang Siantar	
	Kodya Sibolga	136	88	157,44%	Kodya Sibolga	
	Kodya Medan	3.017	3.065	98,44%	Kodya Medan	
	Kotif Padang Sidempuan	611	422	144,76%	Kotif Padang Sidempuan	
Sumatera Barat	Kodya Bukittinggi	550	391	140,63%	Kodya Bukittinggi	West Sumatera
	Kodya Padang	1.697	1.242	136,64%	Kodya Padang	
	Kodya Payakumbuh	559	151	369,54%	Kodya Payakumbuh	
	Kab. Bengkulu	123	178	69,44%	Kab. Bengkulu	
	Kab. Karimun	2.012	2.240	89,81%	Kab. Karimun	
	Kab. Natuna	145	125	105,97%	Kab. Natuna	
	Kotif Tanjungpinang	469	568	82,87%	Kotif Tanjungpinang	
	Kodya Pulau Batam	1.022	809	126,28%	Kodya Pulau Batam	
	Kotif Prabumulih	1.978	2.036	97,15%	Kotif Prabumulih	
	Kotif Batavia	321	375	85,60%	Kotif Batavia	
Riau	Kotif Pagar Alam	93	20	476,00%	Kotif Pagar Alam	Riau Islands
	Kab. Belitong	190	102	187,02%	Kab. Belitong	
	Kab. Bangka	360	150	240,92%	Kab. Bangka	
	Kab. Lampung Tengah	329	131	250,28%	Kab. Lampung Tengah	
	Kodya Bandar Lampung	1.137	718	158,33%	Kodya Bandar Lampung	
	Kodya Metro	157	63	248,70%	Kodya Metro	
	Kab. Bangor	160	131	124,46%	Kab. Bangor	
	Kab. Hulu Sungai Selatan	62	56	120,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	20	16	124,24%	Kab. Tabalong	
	Kodya Banjarmasin	1.262	1.539	82,05%	Kodya Banjarmasin	
Kalimantan Barat	Kodya Banjarmasin	28	21	131,08%	Kodya Banjarmasin	West Kalimantan
	Kab. Pontianak	112	135	83,59%	Kab. Pontianak	
	Kab. Sambas	23	22	100,00%	Kab. Sambas	
	Kab. Kotawaring	17	68	57,47%	Kab. Kotawaring	
	Kodya Pontianak	1.096	808	135,60%	Kodya Pontianak	
	Kotif Singkawang	39	18	222,98%	Kotif Singkawang	
	Kab. Kutai	268	210	127,65%	Kab. Kutai	
	Kab. Pasir	2	0	1292,60%	Kab. Pasir	
	Kodya Samarinda	924	1.503	61,46%	Kodya Samarinda	
	Kodya Balikpapan	1.022	880	116,25%	Kodya Balikpapan	
Kalimantan Tengah	Kab. Kotawaringin Barat	16	22	69,05%	Kab. Kotawaringin Barat	Central Kalimantan
	Kab. Kotawaringin Timur	25	17	148,36%	Kab. Kotawaringin Timur	
	Kodya Palangkaraya	203	230	88,43%	Kodya Palangkaraya	
	Kab. Banggai	172	75	230,00%	Kab. Banggai	
	Kodya Patu	535	332	160,82%	Kodya Patu	
	Kab. Wajo	92	25	368,79%	Kab. Wajo	
	Kab. Mamuju	173	63	274,60%	Kab. Mamuju	
	Kab. Leneh	110	38	290,64%	Kab. Leneh	
	Kab. Gorontalo	2.044	1.510	135,36%	Kab. Gorontalo	
	Kab. Kepulauan Talaud	186	195	188,13%	Kab. Kepulauan Talaud	
Sulawesi Utara	Kab. Minahasa Selatan	239	272	87,88%	Kab. Minahasa Selatan	Sulawesi Utara
	Kodya Bitung	64	35	184,51%	Kodya Bitung	
	Kab. Bitung	276	307	90,23%	Kab. Bitung	
	Kab. Lombok Barat	36	2	2090,20%	Kab. Lombok Barat	
	Kab. Lombok Timur	91	60	152,14%	Kab. Lombok Timur	
	Kodya Makassar	869	573	151,64%	Kodya Makassar	
	Kab. Bading	78	5	1433,51%	Kab. Bading	
	Kodya Dempasar	529	369	143,07%	Kodya Dempasar	
	Kodya Kupang	163	301	54,16%	Kodya Kupang	
	Kodya Ambon	58	108	54,18%	Kodya Ambon	
Sulawesi Barat	Kab. Mandakewi	91	112	81,08%	Kab. Mandakewi	West Irian Jaya
	Kab. Teluk Bintuni	404	492	82,11%	Kab. Teluk Bintuni	
	Kodya Jayapura	31	21	145,20%	Kodya Jayapura	
	Kotif Ternate	129	178	72,38%	Kotif Ternate	
	DI LUAR INDONESIA	210	381	55,06%	DI LUAR INDONESIA	

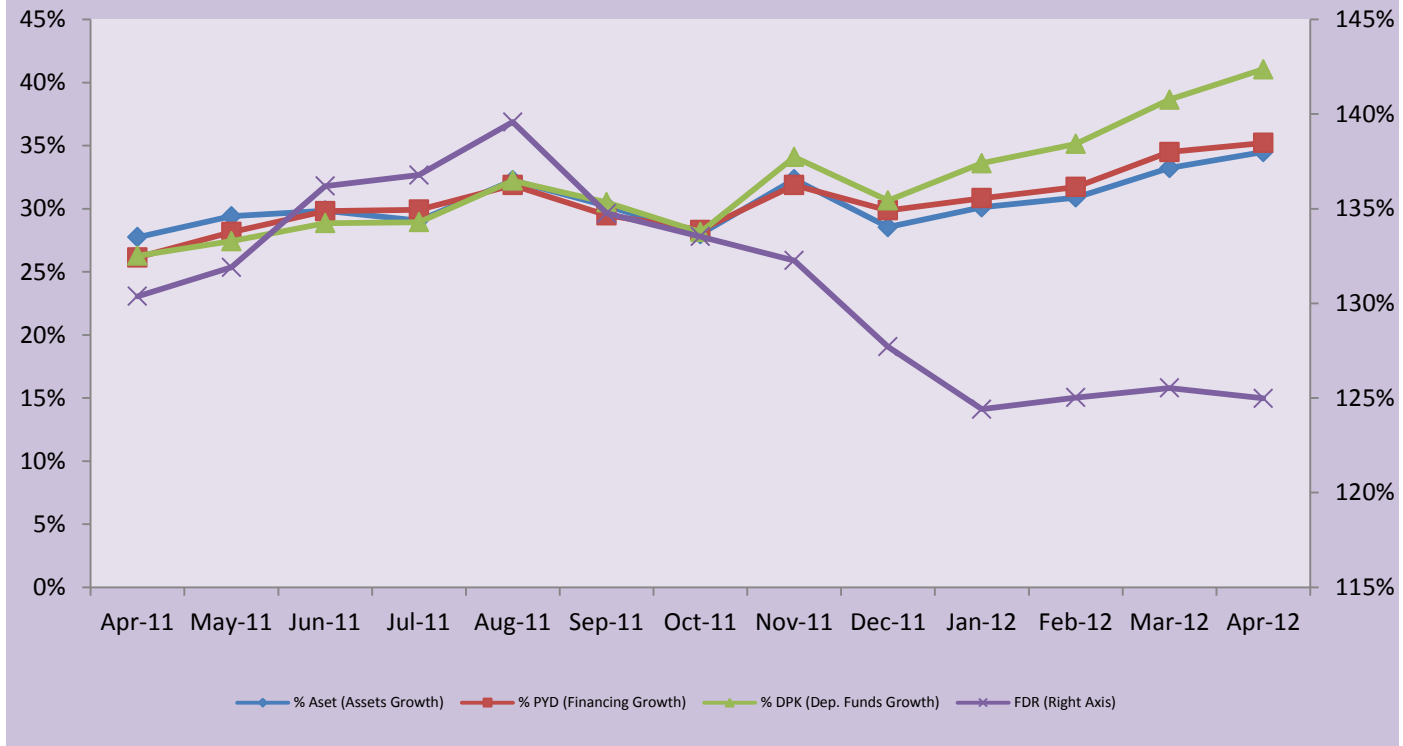




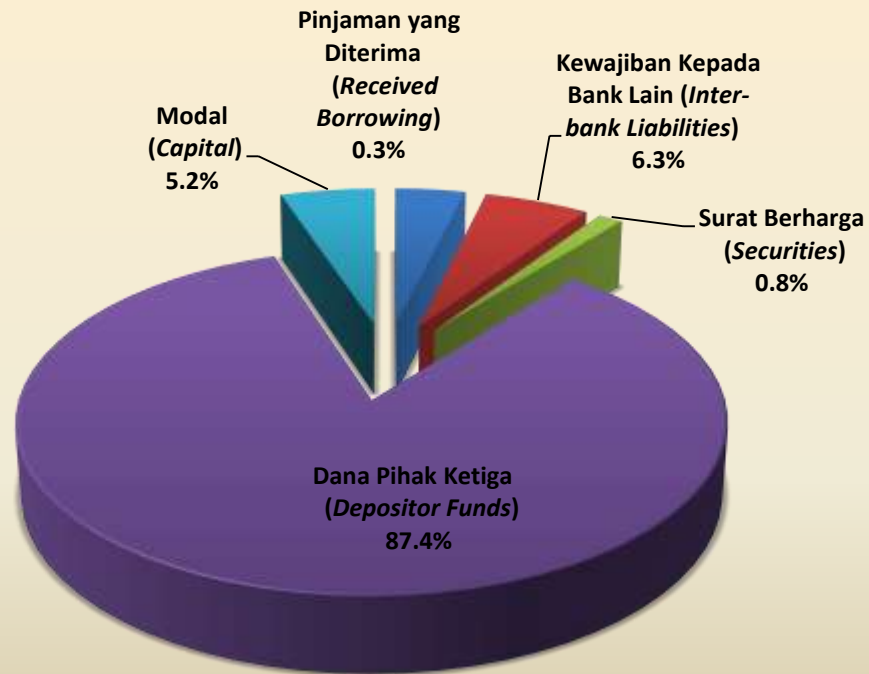
Grafik 3. FDR dan Aset, DPK, PYD Bank Umum Syariah dan Unit Usaha Syariah
FDR and Assets, Depositor Funds, Financing - Islamic Commercial Bank and Islamic Business Unit



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

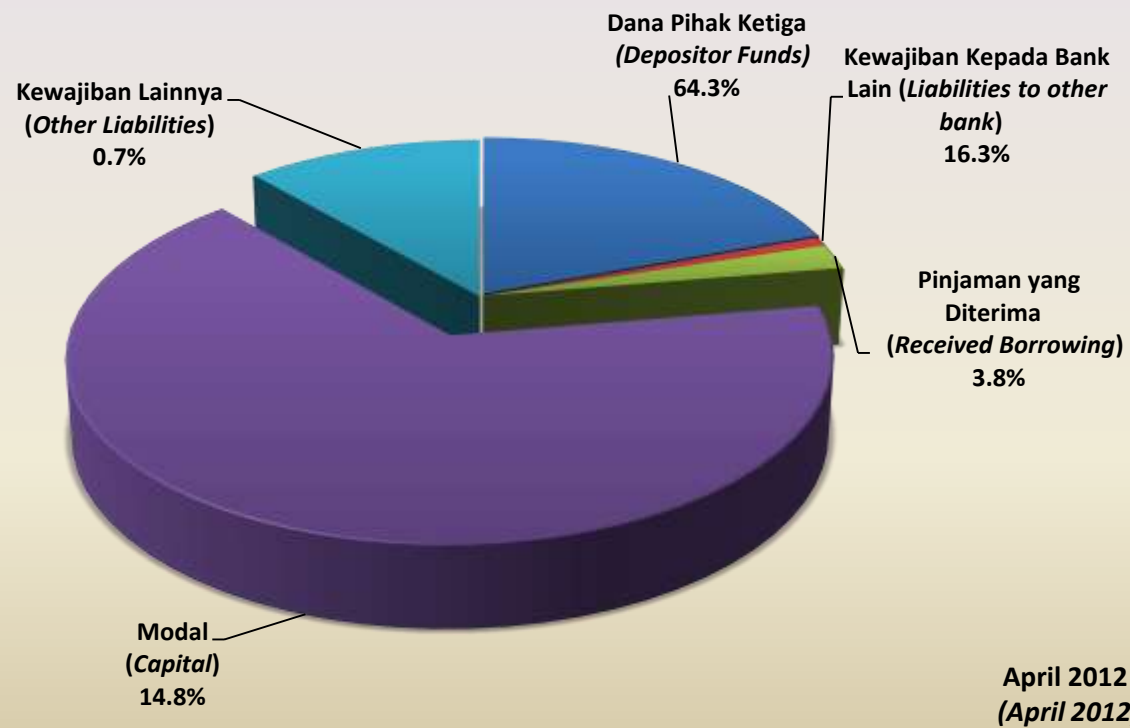


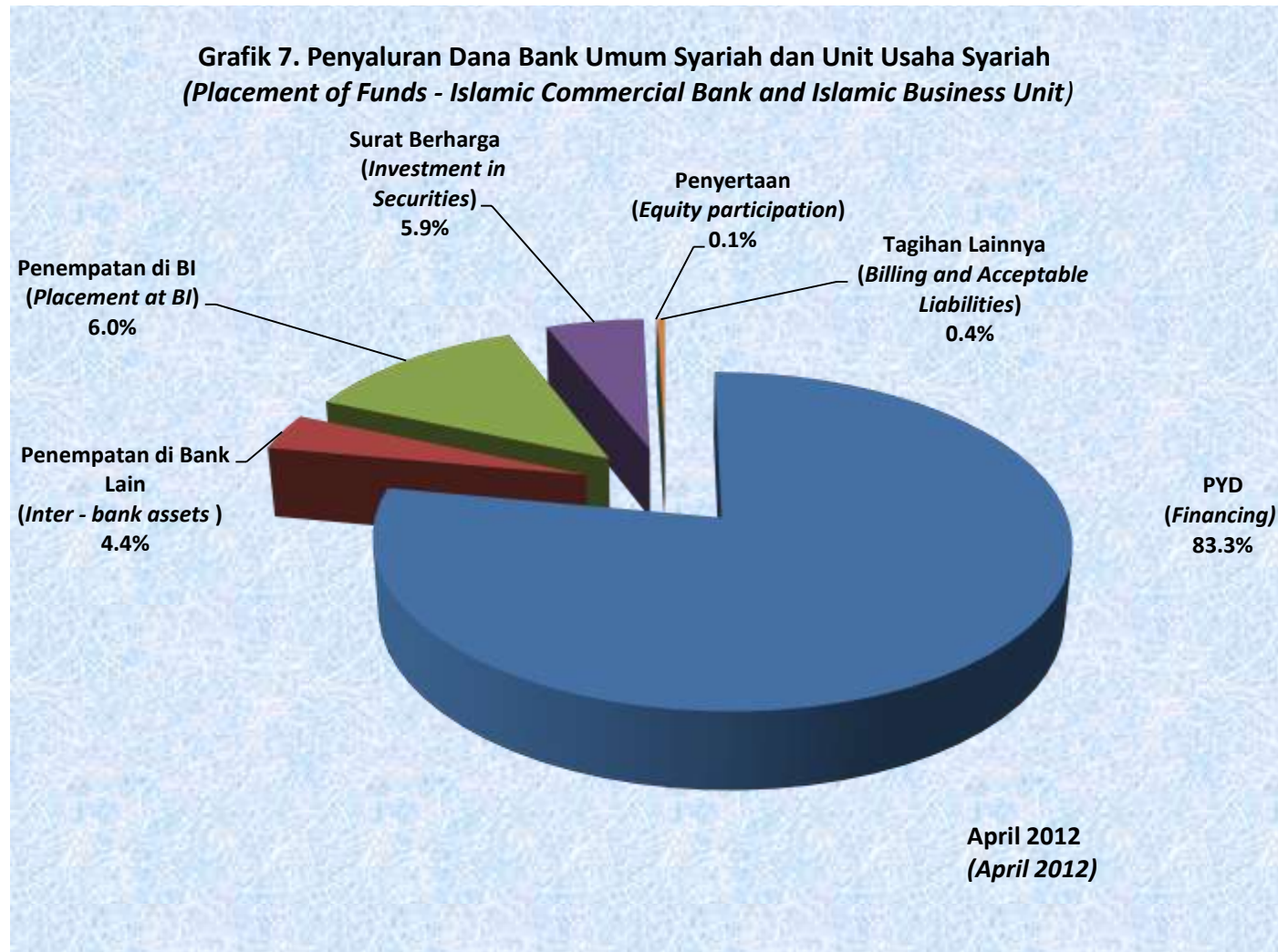
**Grafik 5. Sumber Dana Bank Umum Syariah dan Unit Usaha Syariah
(Source of Funds - Islamic Commercial Bank and Islamic Business Unit)**



April 2012
(April 2012)

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

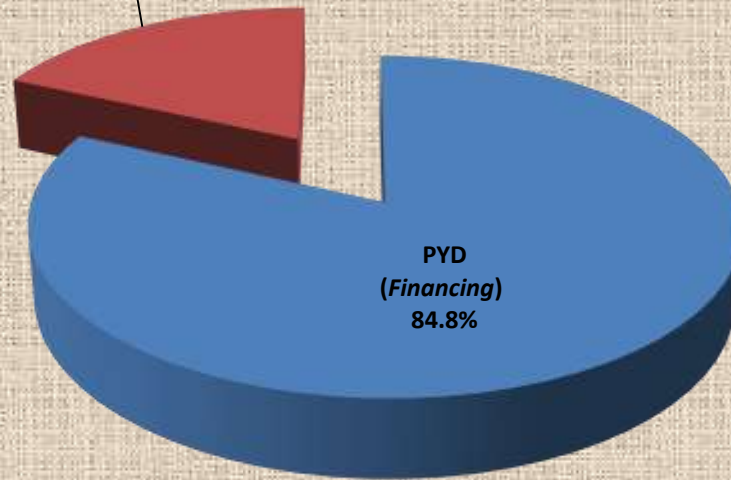




**Grafik 8. Penyaluran Dana Bank Pembiayaan Rakyat Syariah
(Placement of Funds - Islamic Rural Bank)**

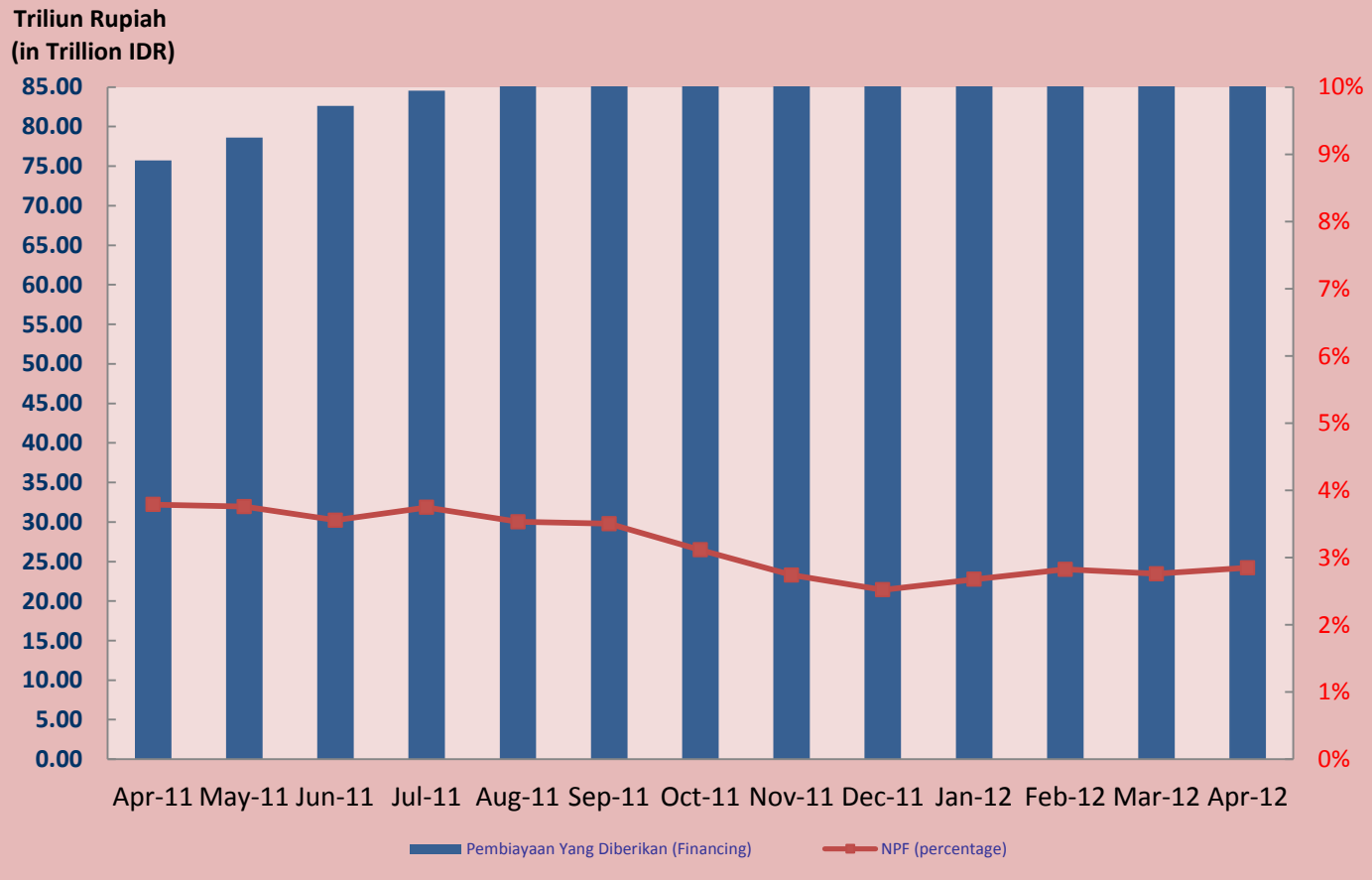
Penempatan di Bank
Lain (*Inter - bank assets*
)

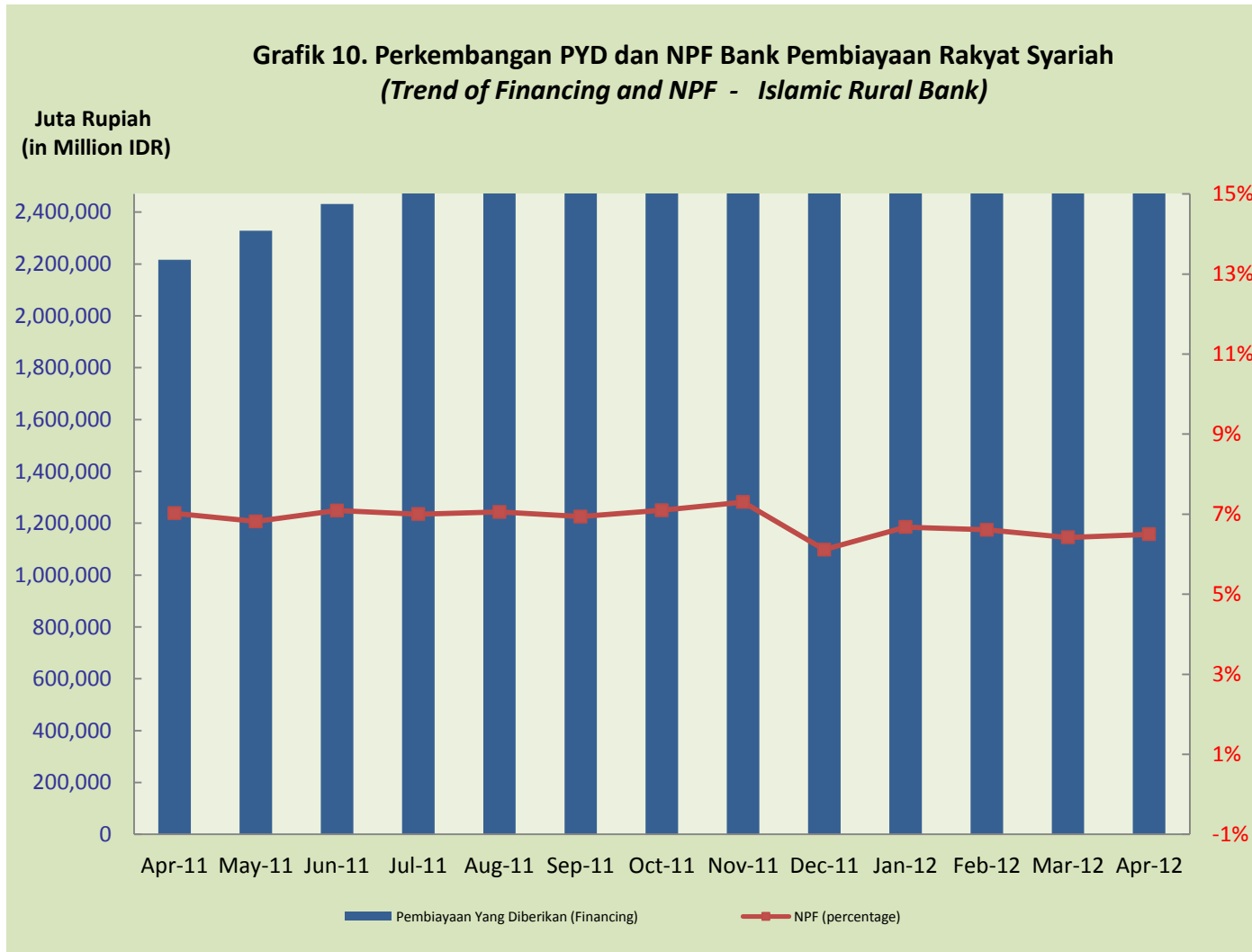
15.2%



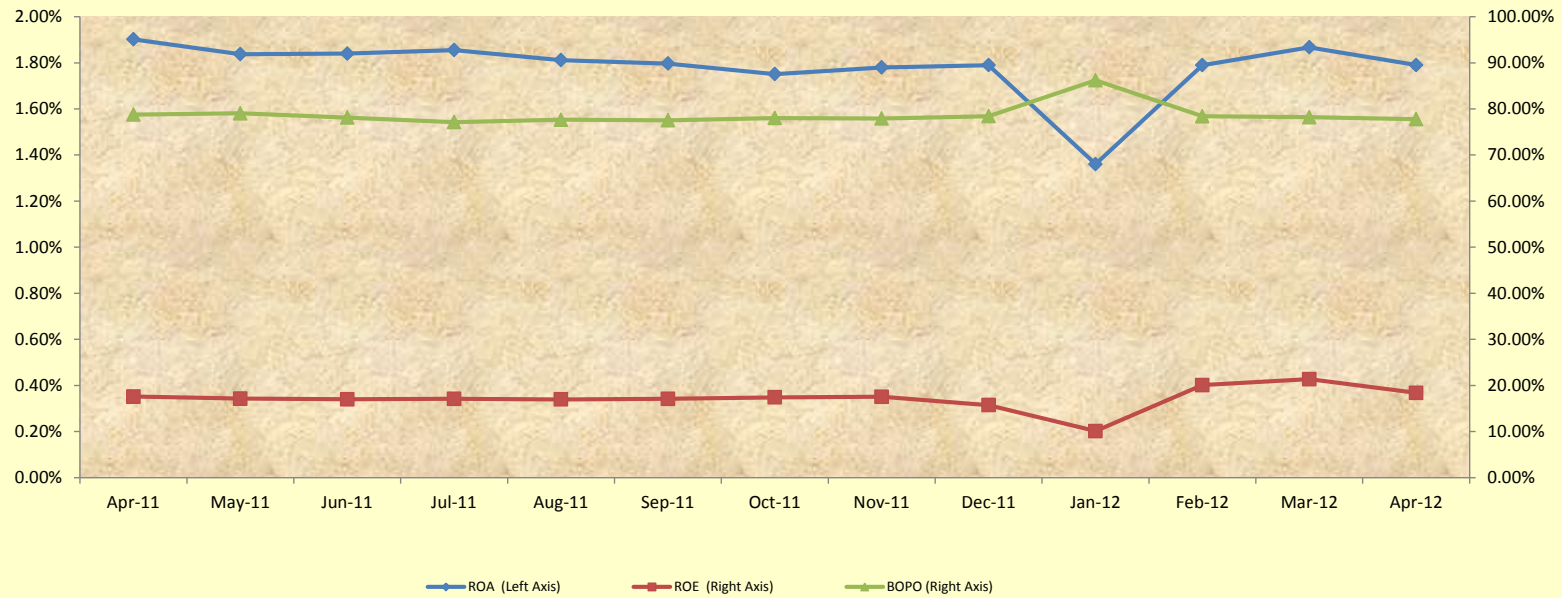
April 2012
(April 2012)

**Grafik 9. Perkembangan PYD dan NPF Bank Umum Syariah dan Unit Usaha Syariah
(Trend of Financing and NPF - Islamic Commercial Bank and Islamic Business Unit)**





Grafik 11. Perkembangan BOPO, ROA, ROE - Bank Umum Syariah dan Unit Usaha Syariah
 (*Trend of BOPO, ROA and ROE - Islamic Commercial Bank and Islamic Business Unit*)



**Grafik 12. Perkembangan BOPO, ROA, ROE - Bank Pembiayaan Rakyat Syariah
(Trend of BOPO, ROA and ROE - Islamic Rural Bank)**

