

Statistik

Perbankan Syariah

(Islamic Banking Statistics)

APRIL 2007 APRIL



BANK INDONESIA

Direktorat Perbankan Syariah

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Tabel 1. Jaringan Kantor Networking

Kelompok Bank Group of Banks	Jun-06					Sep-06					Dec-06				
	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK
	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO
Bank Umum Syariah	3	102	56	16	135	3	112	57	18	149	3	112	57	21	156
<i>Islamic Commercial Banks</i>															
1. PT Bank Muamalat Indonesia*)	1	43	10	8	79	1	51	10	9	80	1	51	10	10	80
2. PT Bank Syariah Mandiri*)	1	55	43	8	56	1	57	43	9	69	1	57	43	11	76
3. PT Bank Syariah Mega Indonesia	1	4	3	0	0	1	4	4	0	0	1	4	4	0	0
Unit Usaha Syariah	19	88	55	0	3	19	92	59	0	3	20	97	59	0	6
<i>Islamic Banking Unit</i>															
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	19	21	0	0	1	22	25	0	0	1	23	25	0	0
3. PT Bank Jabar	1	5	0	0	0	1	5	0	0	0	1	5	0	0	0
4. PT Bank Rakyat Indonesia	1	27	16	0	0	1	27	16	0	0	1	27	16	0	0
5. PT Bank Danamon	1	7	3	0	0	1	7	3	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
7. PT Bank Internasional Indonesia	1	1	3	0	0	1	1	3	0	0	1	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	3	1	1	0	0	3	1	1	0	0	4
10. BPD Riau	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
11. BPD Kalsel	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
12. PT Bank Niaga	1	2	5	0	0	1	2	5	0	0	1	2	5	0	0
13. BPD Sumatera Utara	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	0	1	1	0	0	0	1	1	0	0	2
15. Bank Permata	1	3	5	0	0	1	4	5	0	0	1	5	5	0	0
16. Bank Tabungan Negara	1	7	0	0	0	1	7	0	0	0	1	9	0	0	0
17. BPD Nusa Tenggara Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
18. BPD Kalimantan Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
19. BPD Sumatera Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
20. BPD Kalimantan Timur											1	1	0	0	0
21. BPD DIY															
22. BPD Sulawesi Selatan															
Bank Perkreditan Rakyat Syariah	96	0	0	0	0	105	0	0	0	0	105	0	0	0	0
<i>Islamic Rural Banks</i>															
TOTAL	118	190	111	16	138	127	204	116	18	152	128	209	116	21	162

Kelompok Bank Group of Banks	Feb-07					Mar-07					Apr-07				
	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK	KP/UUS	KPO/KC	KCP	UPS	KK
	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO	HO/IBU	HOO/BO	SBO	SSU	CO
Bank Umum Syariah	3	112	57	21	171	3	112	57	21	172	3	112	59	21	173
<i>Islamic Commercial Banks</i>															
1. PT Bank Muamalat Indonesia*)	1	51	10	10	80	1	51	10	10	80	1	51	10	10	80
2. PT Bank Syariah Mandiri*)	1	57	43	11	91	1	57	43	11	92	1	57	43	11	93
3. PT Bank Syariah Mega Indonesia	1	4	4	0	0	1	4	4	0	0	1	4	6	0	0
Unit Usaha Syariah	21	99	60	0	7	21	99	60	0	7	22	100	57	0	7
<i>Islamic Banking Unit</i>															
1. PT Bank IFI	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
2. PT Bank Negara Indonesia	1	24	25	0	0	1	24	25	0	0	1	24	25	0	0
3. PT Bank Jabar	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
4. PT Bank Rakyat Indonesia	1	27	16	0	0	1	27	16	0	0	1	27	16	0	0
5. PT Bank Danamon	1	7	3	0	0	1	7	3	0	0	1	7	3	0	0
6. PT Bank Bukopin	1	5	1	0	0	1	5	1	0	0	1	5	1	0	0
7. PT Bank Internasional Indonesia	1	1	3	0	0	1	1	3	0	0	1	1	3	0	0
8. HSBC, Ltd.	1	0	1	0	0	1	0	1	0	0	1	0	1	0	0
9. PT Bank DKI	1	1	0	0	5	1	1	0	0	5	1	1	0	0	5
10. BPD Riau	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
11. BPD Kalsel	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
12. PT Bank Niaga	1	2	5	0	0	1	2	5	0	0	1	2	5	0	0
13. BPD Sumatera Utara	1	2	0	0	0	1	2	0	0	0	1	2	0	0	0
14. BPD Aceh	1	1	0	0	2	1	1	0	0	2	1	1	0	0	2
15. Bank Permata	1	5	5	0	0	1	5	5	0	0	1	5	5	0	0
16. Bank Tabungan Negara	1	9	0	0	0	1	9	0	0	0	1	9	0	0	0
17. BPD Nusa Tenggara Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
18. BPD Kalimantan Barat	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
19. BPD Sumatera Selatan	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
20. BPD Kalimantan Timur	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
21. BPD DIY	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0
22. BPD Sulawesi Selatan											1	1	0	0	0
Bank Perkreditan Rakyat Syariah	105	0	0	0	0	105	0	0	0	0	105	0	0	0	0
<i>Islamic Rural Banks</i>															
TOTAL	129	211	117	21	178	129	211	117	21	179	130	212	116	21	180

*) Koreksi untuk jumlah KPO/KC (correction for number of HOO/BO)

Keterangan:

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

Note:

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

Tabel 2. Aset (Juta Rupiah)
Assets (Million IDRs)

KETERANGAN ITEMS	Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
1. Kas <i>Cash</i>	255,162	296,707	346,114	419,954	370,870	373,344
2. Penempatan pada BI <i>Placement at Bank Indonesia</i>	2,236,101	2,234,167	3,640,734	4,374,187	4,804,784	4,476,559
3. Penempatan pada bank lain <i>Inter-bank assets</i>	832,120	901,533	991,377	1,151,650	1,227,930	1,049,047
4. Pembiayaan yang diberikan <i>Financing extended</i>	18,162,126	19,662,542	20,444,907	20,462,749	20,820,064	21,353,493
5. Penyertaan <i>Equity participation</i>	5,660	5,660	5,660	5,660	40,660	40,660
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) <i>Allowances for earning assets losses (PPAP)</i>	(428,454)	(507,931)	(514,724)	(576,552)	(617,879)	(695,807)
7. Aktiva tetap dan investaris <i>Fixed assets and inventory</i>	254,131	260,844	270,397	267,851	266,578	264,131
8. Rupa-rupa aktiva <i>Other assets</i>	1,383,974	1,455,442	1,495,482	1,567,240	1,512,513	1,497,002
J U M L A H TOTAL ASSETS	22,700,820	24,313,155	26,722,030	27,689,736	28,447,352	28,367,648

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

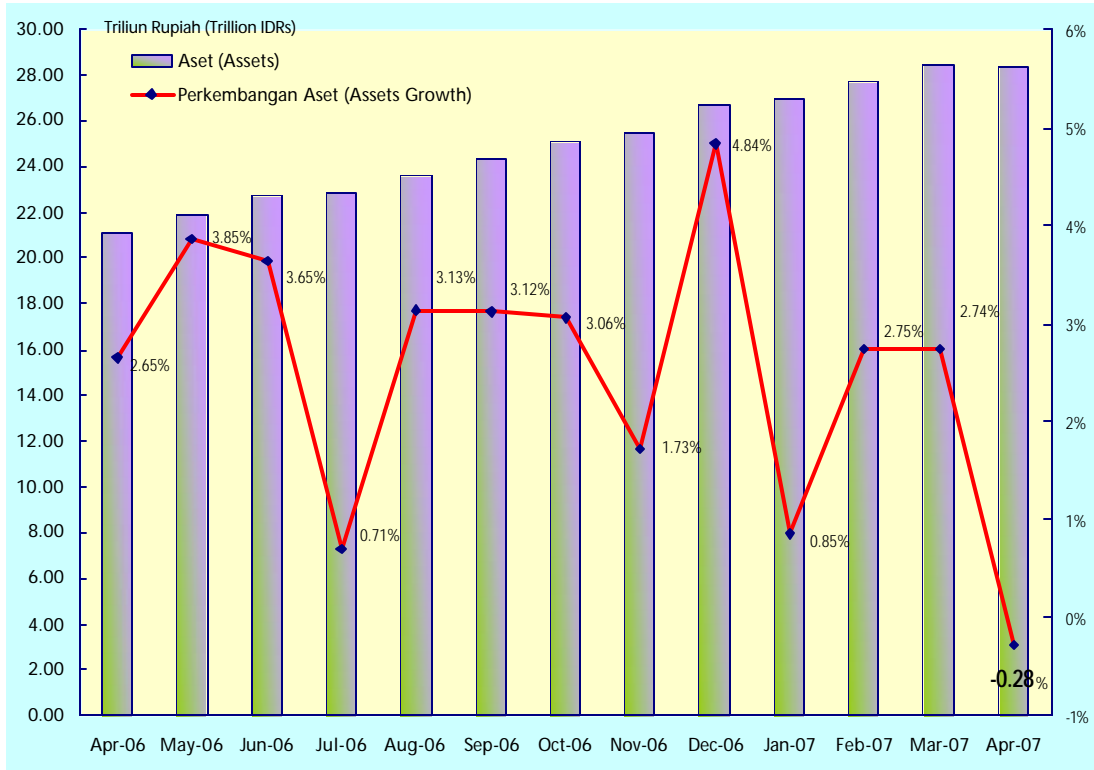
Tabel 3. Kewajiban dan Modal (Juta Rupiah)
Liabilities and Equity (Million IDR's)

KETERANGAN ITEMS	Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
1. Giro wadiah <i>Wadiah-current accounts</i>	2,657,588	2,747,786	3,415,747	3,553,997	3,615,077	2,533,241
2. Tabungan mudharabah <i>Mudharabah-saving accounts</i>	4,971,785	5,604,591	6,430,355	6,550,882	6,740,443	6,707,827
3. Deposito mudharabah <i>Mudharabah-investment accounts</i>	8,803,355	9,623,131	10,826,079	10,949,402	11,527,413	12,766,540
4. Kewajiban terhadap BI <i>Liabilities to Bank Indonesia</i>	32,366	32,346	32,319	32,311	32,305	32,297
5. Kewajiban kepada bank lain <i>Inter-bank liabilities</i>	1,186,126	1,125,800	873,991	1,194,619	1,230,576	1,163,883
6. Pembiayaan yang diterima <i>Received Financing</i>	190,439	185,387	180,625	182,175	177,142	177,006
7. Kewajiban lainnya <i>Other payables</i>	272,383	278,014	284,938	289,956	289,071	311,928
8. Setoran jaminan <i>Guarantee deposits</i>	21,414	19,425	25,126	26,276	26,988	33,039
9. Antar Kantor Bersih <i>Interoffice net</i>	2,666,960	2,652,489	2,365,712	2,401,820	2,330,968	2,208,346
10. Rupa-rupa pasiva <i>Other liabilities</i>	396,018	411,424	460,790	626,645	560,671	579,164
11. Modal disetor <i>Paid-in capital</i>	951,224	951,224	991,224	991,224	991,224	991,224
12. Perkiraan tambahan modal disetor <i>Additional paid-in capital account</i>	951,224	951,224	991,224	991,224	991,224	991,224
13. Cadangan <i>Reserves</i>	268,043	268,040	268,040	252,553	252,553	252,553
14. Laba/rugi <i>Profit/Loss</i>	140,621	236,889	382,503	478,493	508,703	458,937
a. Tahun-tahun lalu <i>Previous years</i>	(24,513)	(24,548)	27,456	365,261	349,976	264,622
i. Laba <i>Profit</i>	78,150	78,115	78,115	375,157	353,065	267,644
ii. Rugi -/ <i>Loss</i>	(102,663)	(102,663)	(50,659)	(9,896)	(3,089)	(3,022)
b. Tahun berjalan <i>Current year</i>	165,134	261,437	355,047	113,232	158,727	194,315
i. Laba <i>Profit</i>	386,212	618,394	814,598	217,933	323,690	424,859
ii. Rugi -/ <i>Loss</i>	(221,078)	(356,957)	(459,551)	(104,701)	(164,963)	(230,544)
J U M L A H <i>Total Liabilities and Equity</i>	22,700,820	24,313,155	26,722,030	27,689,736	28,447,352	28,367,648

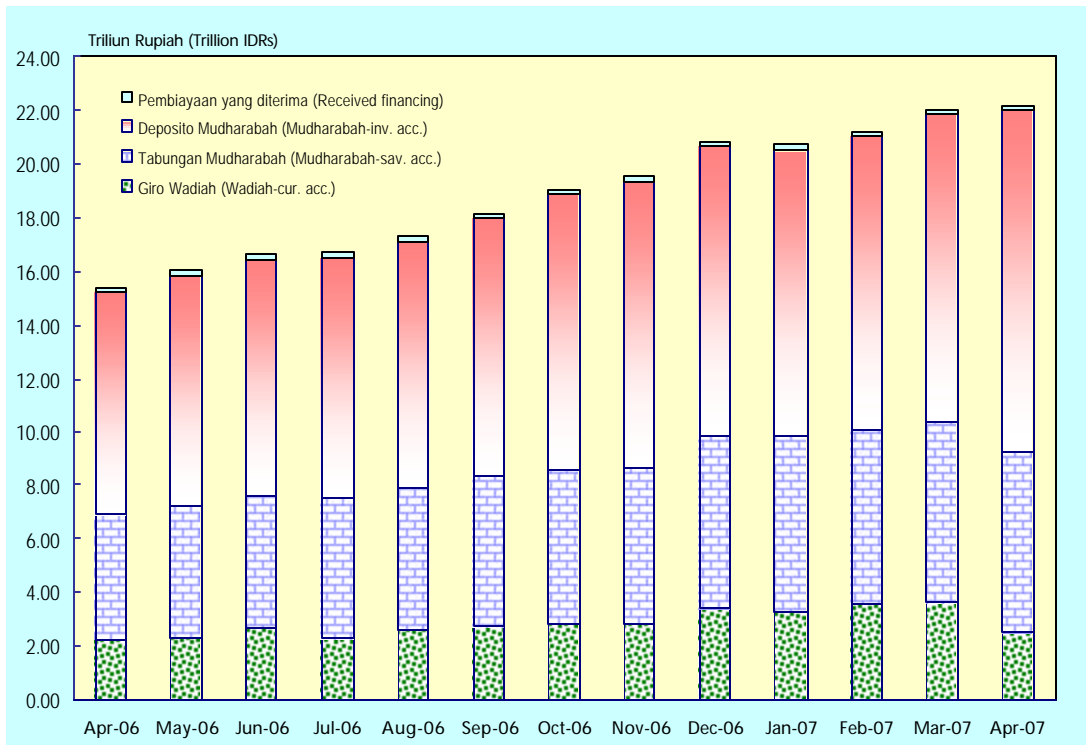
**Tabel 4. Laba / Rugi (Juta Rupiah)
Income Statement (Million IDR's)**

KETERANGAN	Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
I. Pendapatan Operasional <i>Operations Income</i>	1,534,646	2,383,985	3,372,807	626,601	956,497	1,419,647
A. Pendapatan dari Penyaluran Dana <i>Income from Fund Disbursements</i>	1,406,267	2,169,240	3,084,714	575,969	876,903	1,312,545
1. Pihak Ketiga Bukan Bank <i>From Third Party Non Banks</i>	1,317,741	2,062,666	2,941,373	535,100	813,126	1,223,282
2. Bank Indonesia <i>From Bank Indonesia</i>	38,766	51,349	71,307	28,821	45,244	63,687
3. Bank-bank lain <i>From Other Banks</i>	49,760	55,225	72,034	12,048	18,533	25,576
B. Pendapatan Operasional Lainnya <i>Other Operations Income</i>	128,379	214,745	288,093	50,632	79,594	107,102
1. Jasa Investasi Terikat <i>Restricted Investment Services</i>	4,754	7,952	10,798	2,206	3,386	4,661
2. Jasa layanan <i>Fee Based Income</i>	26,944	47,041	69,573	16,207	22,411	28,222
3. Pendapatan dari transaksi valuta asing <i>Income from Foreign Exchange Transaction</i>	714	1,331	3,404	587	1,182	1,564
4. Koreksi PPAP <i>Provision for Losses Correction</i>	25,909	34,728	44,951	7,117	12,775	16,264
5. Koreksi Penyisihan Penghapusan Transaksi Rekening Administratif <i>Correction of Provision for Losses Administrative Statement Transaction</i>	51	59	3,126	44	18	78
6. Lainnya <i>Others</i>	70,007	123,634	156,241	24,471	39,822	56,313
II. Bagi hasil untuk Investor Dana Investasi Tidak Terikat <i>Profit Sharing for Unrestricted Investment</i>	(604,497)	(950,876)	(1,305,700)	(231,831)	(350,382)	(473,792)
1. Pihak ketiga bukan bank <i>From Third Party Non Banks</i>	588,722	918,042	1,269,765	227,021	343,057	464,184
2. Bank Indonesia <i>From Bank Indonesia</i>	0	0	0	0	0	0
3. Bank-bank lain <i>From Other Banks</i>	15,775	32,834	35,935	4,810	7,325	9,608
III. Pendapatan Operasional setelah distribusi bagi hasil Untuk Investor Dana Investasi <i>Distribution Income after Distribution Income For Unrestricted Investment Investor</i>	1,446,314	1,446,314	1,446,314	1,446,314	1,446,314	1,446,314
IV. Beban Operasional <i>Operations Expenses</i>	727,268	1,114,123	1,586,836	268,470	431,846	734,039
A. Beban Bonus titipan wadiah <i>Bonus Wadiah Deposit Expense</i>	22,331	37,430	58,488	11,448	16,682	20,921
B. Beban transaksi valuta asing <i>Foreign Exchange Transaction Expense</i>	58	44	46	0	1	2
C. Biaya Perbaikan Aktiva Ijarah <i>Ijarah Assets Recovery Cost</i>	0	0	0	0	0	0
D. Premi <i>Premium</i>	16,592	25,948	36,967	6,989	11,224	15,460
E. Tenaga kerja <i>Labour</i>	182,601	286,036	438,628	74,349	117,290	159,319
F. Pendidikan dan pelatihan <i>Education and Training</i>	7,351	13,887	19,248	1,802	3,308	5,571
G. Penelitian dan pengembangan <i>Research and Development</i>	513	741	985	159	269	309
H. Sewa <i>Leasing</i>	46,906	70,015	102,165	16,870	25,469	34,332
I. Promosi <i>Promotion</i>	39,586	62,662	89,856	15,568	24,008	34,402
J. Pajak-Pajak (Tidak termasuk pajak penghasilan) <i>Taxes</i>	1,539	2,231	3,104	388	576	777
K. Pemeliharaan dan perbaikan aktiva tetap dan inventaris <i>Maintenance and Recovery Fixed Assets and Inventory</i>	12,662	20,718	31,087	5,127	7,759	10,823
L. Penyusutan/penyisihan/amortisasi/penghapusan <i>Depreciation/provision/amortization/write-off</i>	266,597	389,069	542,876	95,755	159,654	366,189
M. Penurunan nilai surat berharga <i>Decrease in Value of Securities</i>	0	83	379	24	36	48
N. Lainnya <i>Others</i>	130,532	205,259	263,007	39,991	65,570	85,886
Laba Operasional <i>Operation Profit</i>	202,881	318,986	480,271	126,300	174,269	211,816
Pendapatan Non Operasional <i>Non Operations Income</i>	358,896	587,009	837,765	189,775	275,100	370,372
Beban Non Operasional <i>Non Operations Expenses</i>	386,182	629,801	903,986	188,462	274,095	370,542
Laba Non Operasional <i>Non Operations Profit</i>	(27,286)	(42,792)	(66,221)	1,313	1,005	(170)
Laba Tahun Berjalan <i>Current Profit/Loss</i>	175,595	276,194	414,050	127,613	175,274	211,646
Laba (setelah taksiran pajak penghasilan) <i>Profit After Calculations of Income Tax</i>	165,027	261,437	355,047	113,232	158,727	194,315

Gambar 1. Perkembangan Aset
Growth of Assets



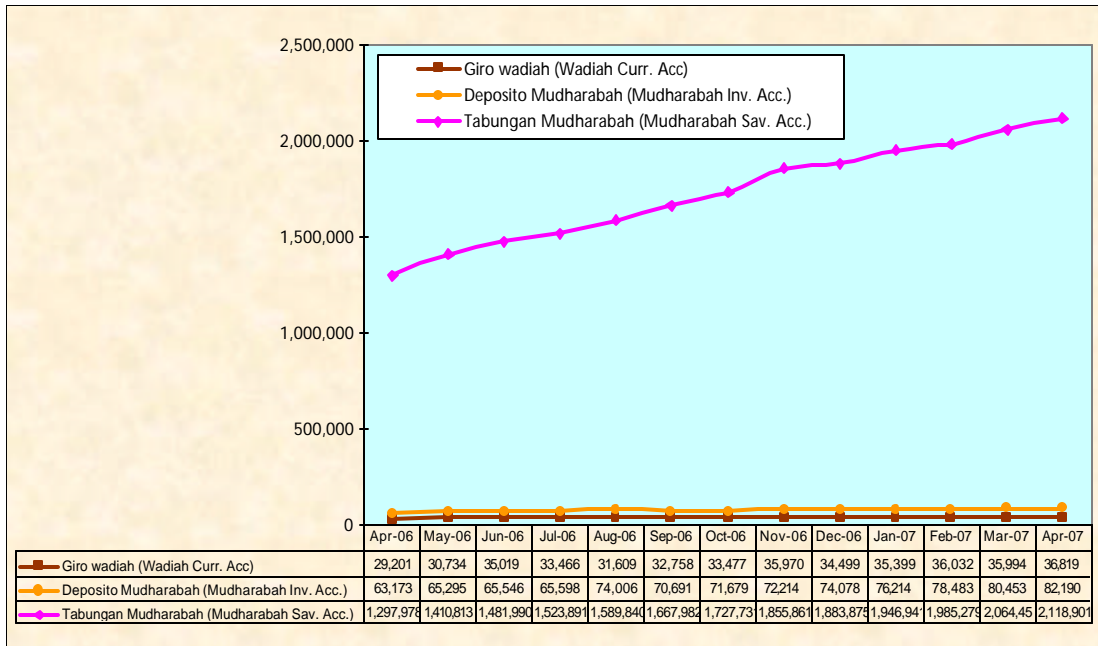
Gambar 2. Sumber Dana
Source of Fund



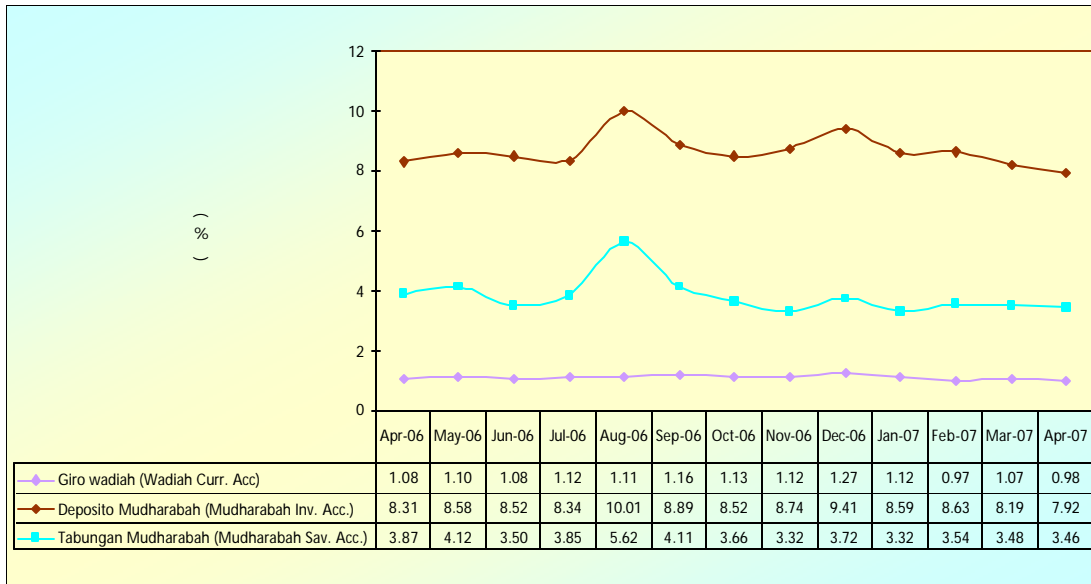
Tabel 5. Komposisi Dana Pihak Ketiga (Juta Rupiah)
Composition of Deposits (Million IDR)

DANA PIHAK KETIGA DEPOSIT FUND		Sep-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07
Giro Wadiah <i>Wadiah currency account</i>	Nilai (Amount)	2,747,786	3,415,747	3,277,229	3,553,997	3,615,077	2,533,241
	Pangsa (Share)	15.29%	16.52%	15.98%	16.88%	16.52%	11.51%
Tabungan Mudharabah <i>Mudharabah saving account</i>	Nilai (Amount)	5,604,591	6,430,355	6,574,048	6,550,882	6,740,443	6,707,827
	Pangsa (Share)	31.18%	31.11%	32.05%	31.11%	30.80%	30.48%
Deposito Mudharabah <i>Mudharabah investment account</i>	Nilai (Amount)	9,623,131	10,826,079	10,663,216	10,949,402	11,527,413	12,766,540
	Pangsa (Share)	53.53%	52.37%	51.98%	52.01%	52.68%	58.01%
Total		17,975,508	20,672,181	20,514,493	21,054,281	21,882,933	22,007,608

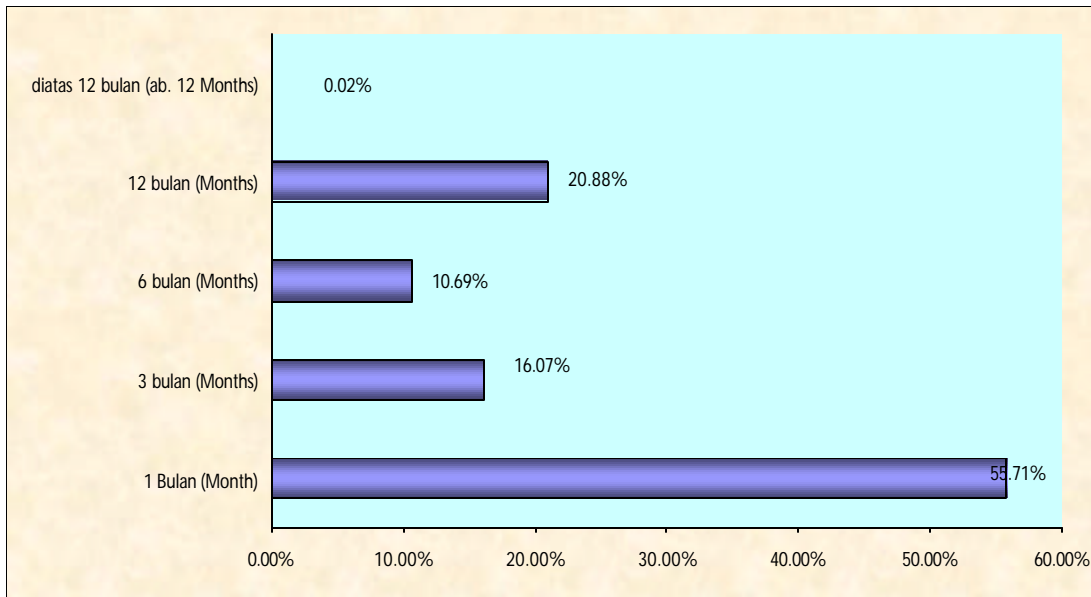
Gambar 3. Jumlah Rekening Dana Pihak Ketiga
Number of Account Deposits



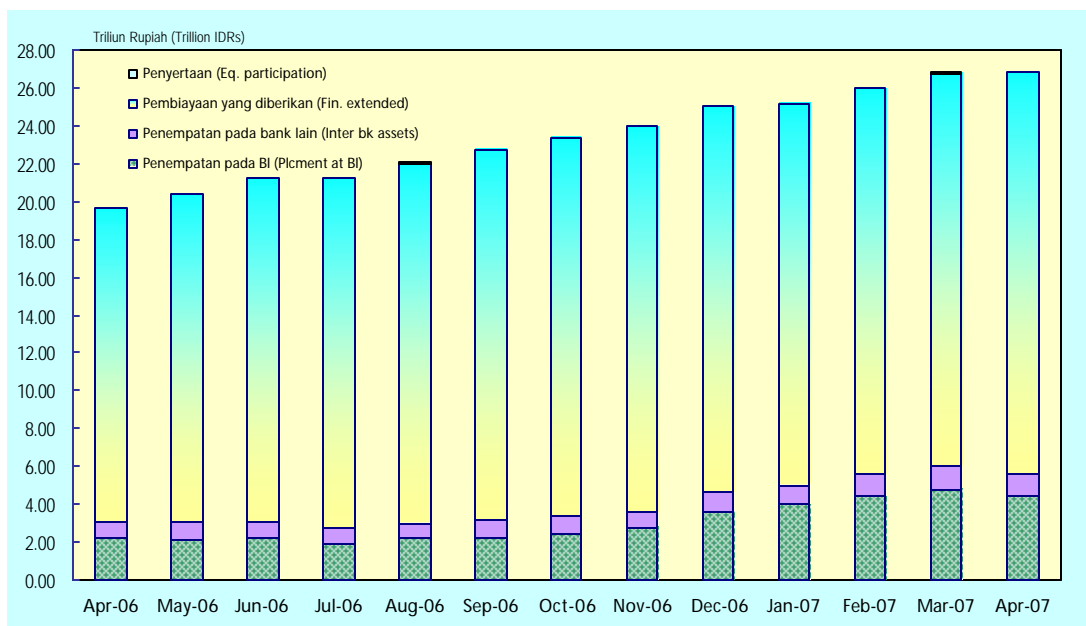
Gambar 4. Persentase Bagi Hasil Dana Pihak Ketiga
Percentage of Profit Sharing Deposits



Gambar 5. Komposisi Deposito Mudharabah
Composition of Mudharabah Investment Account



Gambar 6. Aktiva Produktif Utama
The Major Earning Assets



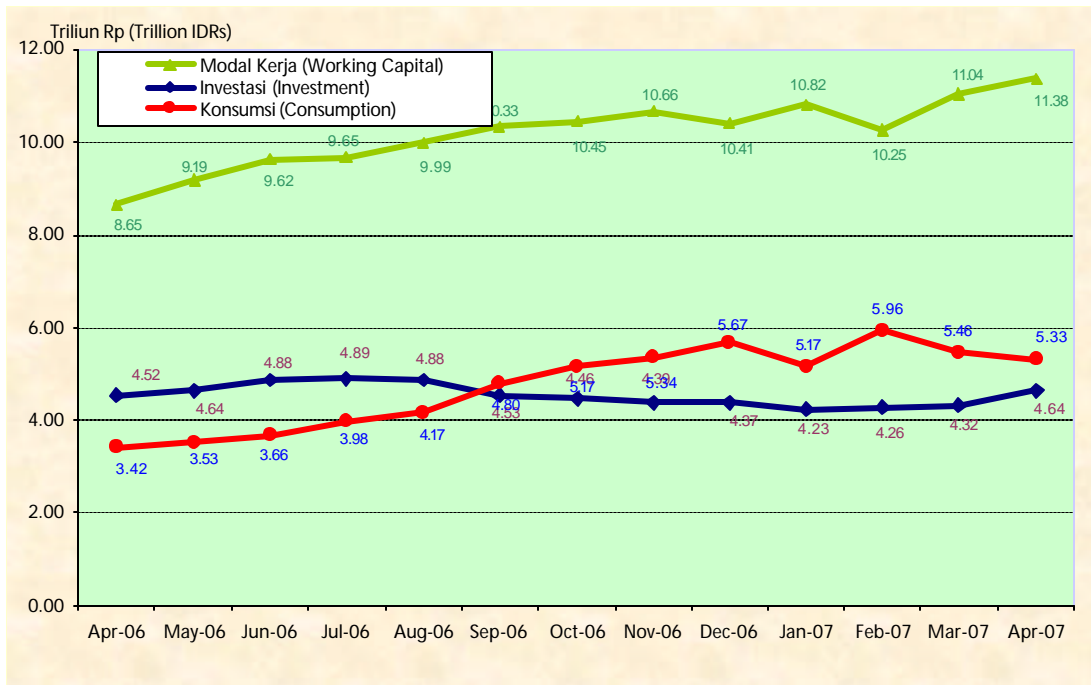
Tabel 6. Komposisi Pembiayaan (Juta Rupiah)
Composition of Financing (Million IDRs)

RINCIAN PEMBIAYAAN YANG DIBERIKAN		Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
ITEMS OF FINANCING							
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	2,099,122	2,336,017	2,334,751	2,315,049	2,367,837	2,737,035
	Pangsa (Share)	11.56%	11.88%	11.42%	11.31%	11.37%	12.82%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	3,560,848	3,842,979	4,062,200	4,000,939	4,132,872	4,323,222
	Pangsa (Share)	19.61%	19.54%	19.87%	19.55%	19.85%	20.25%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	11,778,333	12,449,101	12,624,241	12,645,295	12,769,755	12,992,588
	Pangsa (Share)	64.85%	63.31%	61.75%	61.80%	61.33%	60.85%
Piutang Salam <i>Salam Receivable</i>	Nilai (Amount)	-	-	-	-	-	-
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Piutang Istishna' <i>Istishna' Receivable</i>	Nilai (Amount)	293,359	303,440	336,970	324,429	342,585	341,691
	Pangsa (Share)	1.62%	1.54%	1.65%	1.59%	1.65%	1.60%
Lainnya <i>Others</i>	Nilai (Amount)	430,464	731,005	1,086,745	1,177,037	1,207,015	958,957
	Pangsa (Share)	2.37%	3.72%	5.32%	5.75%	5.80%	4.49%
Total		18,162,126	19,662,542	20,444,907	20,462,749	20,820,064	21,353,493

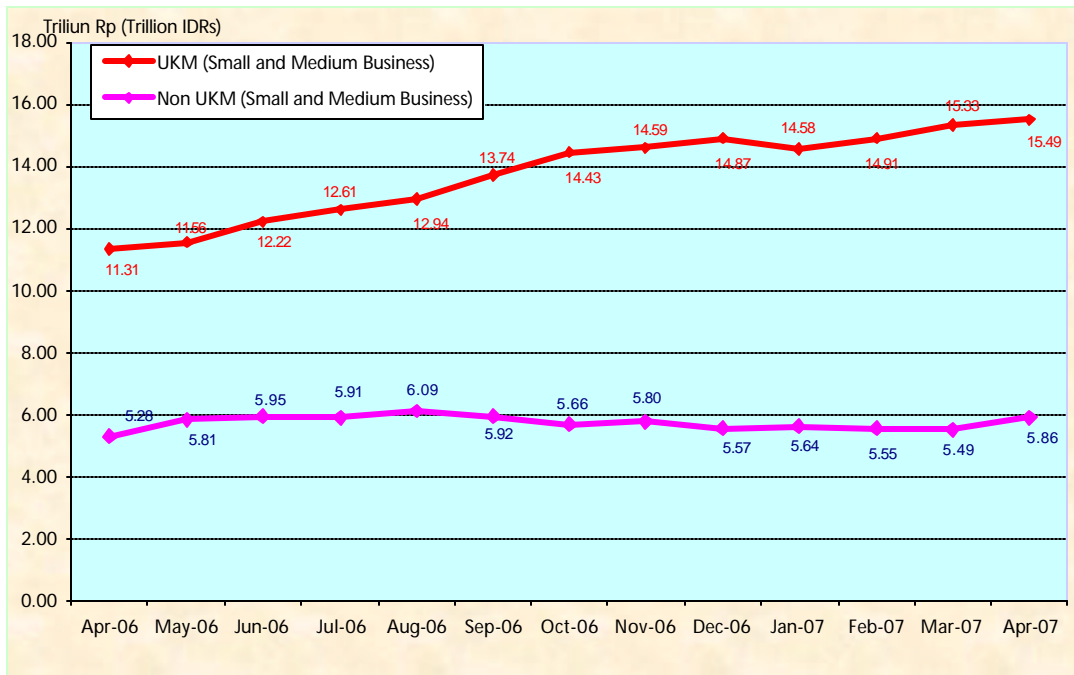
Tabel 7. Pembiayaan Berdasarkan Sektor Ekonomi (Juta Rupiah)
Financing based on Economic Sector (Million IDRs)

SEKTOR EKONOMI ECONOMIC SECTOR		Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
Pertanian, kehutanan dan sarana pertanian <i>Agriculture, forestry and agricultural facilities</i>	Nilai (Amount)	678,476	735,353	701,044	643,118	631,485	640,724
	Pangsa (Share)	3.74%	3.74%	3.43%	3.14%	3.03%	3.00%
Pertambangan <i>Mining</i>	Nilai (Amount)	792,843	724,125	374,581	305,497	288,760	280,384
	Pangsa (Share)	4.37%	3.68%	1.83%	1.49%	1.39%	1.31%
Perindustrian <i>Manufacturing</i>	Nilai (Amount)	1,017,145	1,043,957	939,713	926,546	962,276	974,300
	Pangsa (Share)	5.60%	5.31%	4.60%	4.53%	4.62%	4.56%
Listrik, gas dan air <i>Water, gas and electricity</i>	Nilai (Amount)	91,478	90,815	17,158	7,109	5,644	6,134
	Pangsa (Share)	0.50%	0.46%	0.08%	0.03%	0.03%	0.03%
Konstruksi <i>Construction</i>	Nilai (Amount)	1,745,624	1,917,401	1,637,027	1,544,399	1,552,117	1,642,498
	Pangsa (Share)	9.61%	9.75%	8.01%	7.55%	7.45%	7.69%
Perdagangan, restoran dan hotel <i>Trade, restaurants and hotels</i>	Nilai (Amount)	2,229,781	2,551,781	3,041,050	3,189,749	3,915,476	3,935,988
	Pangsa (Share)	12.28%	12.98%	14.87%	15.59%	18.81%	18.43%
Pengangkutan, pergudangan dan komunikasi <i>Transport, cargo storage and communcation</i>	Nilai (Amount)	1,343,318	1,331,252	1,165,429	1,186,631	1,229,543	1,273,060
	Pangsa (Share)	7.40%	6.77%	5.70%	5.80%	5.91%	5.96%
Jasa dunia usaha <i>Business Services</i>	Nilai (Amount)	5,247,693	5,074,300	5,457,711	5,324,738	5,394,551	5,694,987
	Pangsa (Share)	28.89%	25.81%	26.69%	26.02%	25.91%	26.67%
Jasa sosial/masyarakat <i>Social Services</i>	Nilai (Amount)	1,367,877	1,402,699	1,456,391	1,387,298	1,389,760	1,587,323
	Pangsa (Share)	7.53%	7.13%	7.12%	6.78%	6.68%	7.43%
Lain-lain <i>Others</i>	Nilai (Amount)	3,647,891	4,790,859	5,654,803	5,947,664	5,450,452	5,318,095
	Pangsa (Share)	20.09%	24.37%	27.66%	29.07%	26.18%	24.91%
Total		18,162,126	19,662,542	20,444,907	20,462,749	20,820,064	21,353,493

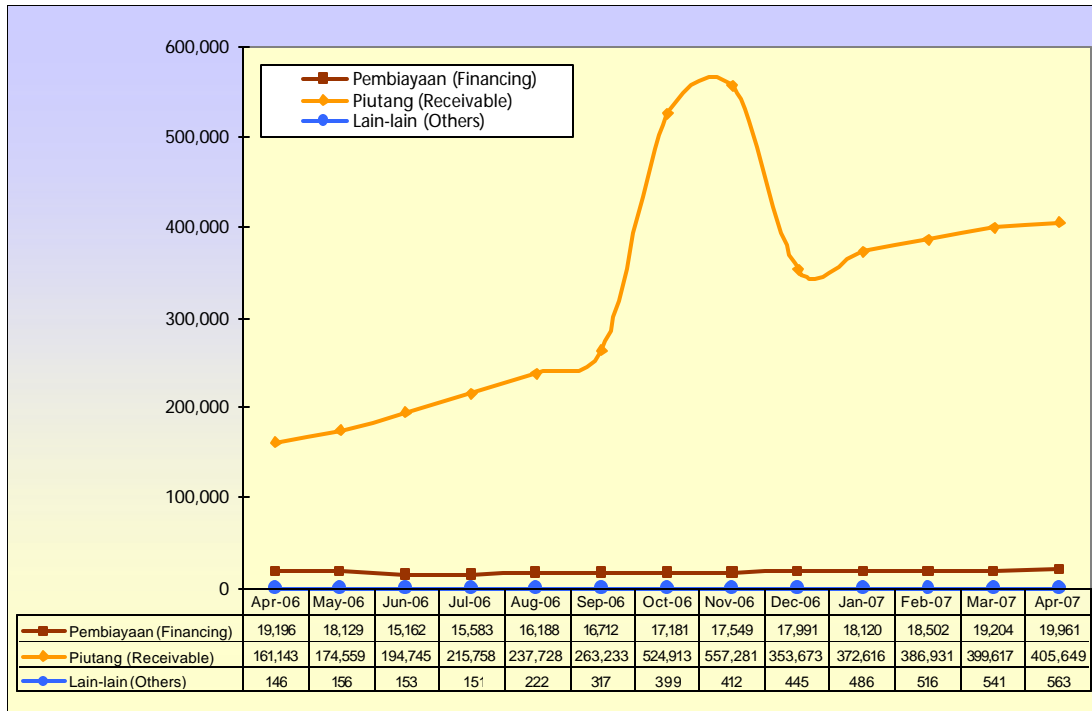
Gambar 7. Pembiayaan Berdasarkan Jenis Penggunaan
Financing based On Type of Use



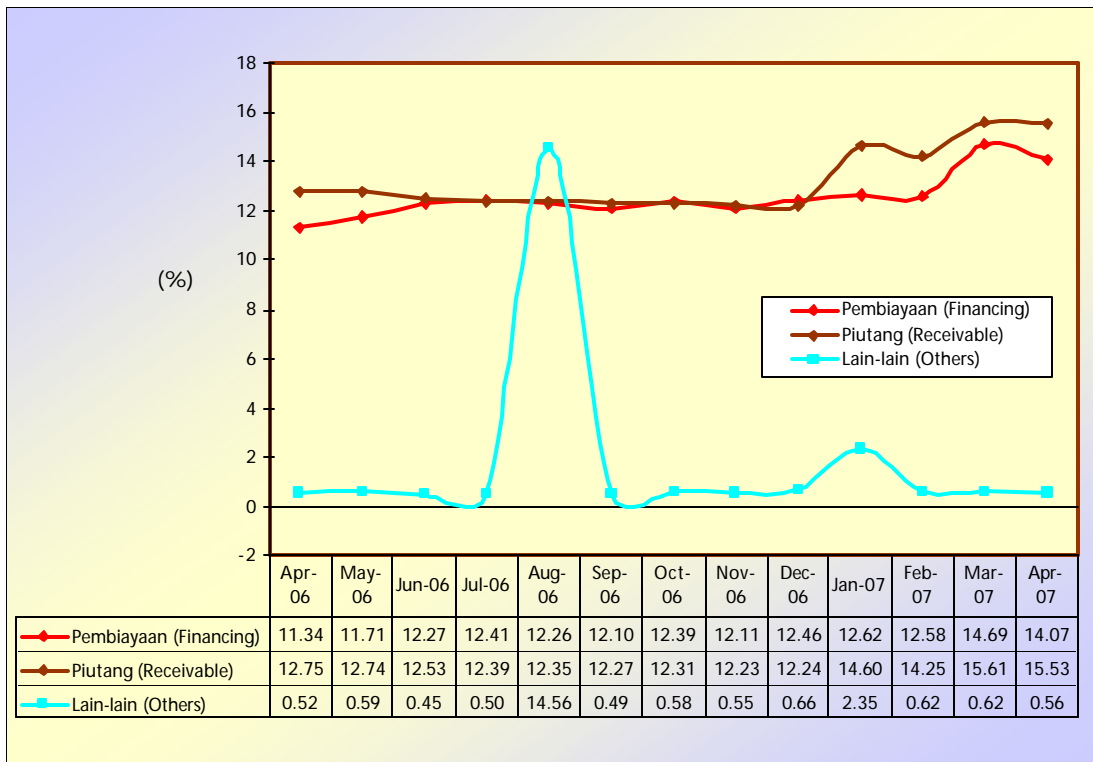
Gambar 8. Pembiayaan Berdasarkan Golongan Pembiayaan
Financing based on Type of Financing



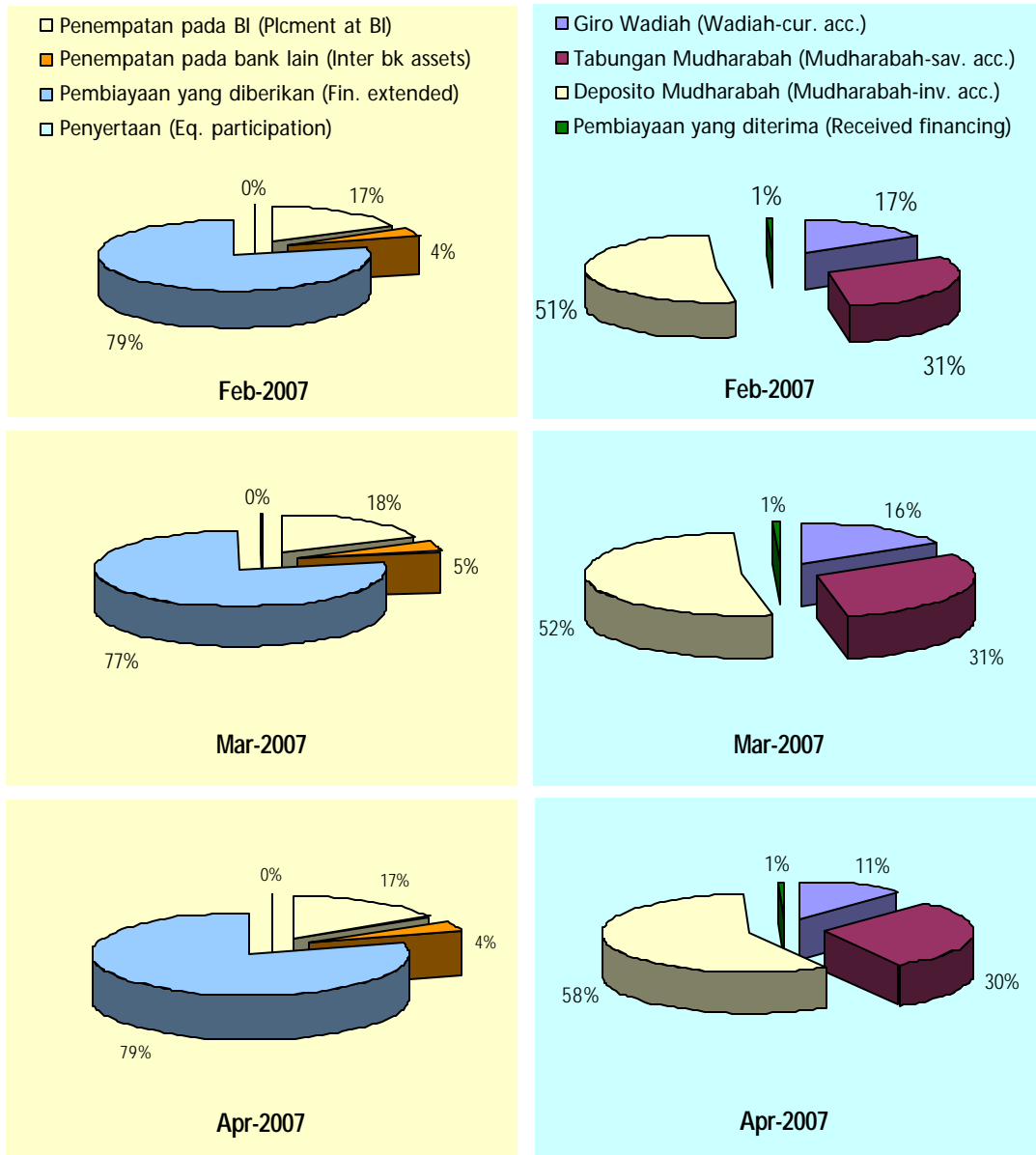
Gambar 9. Jumlah Rekening Pembiayaan
Number of Account Financing



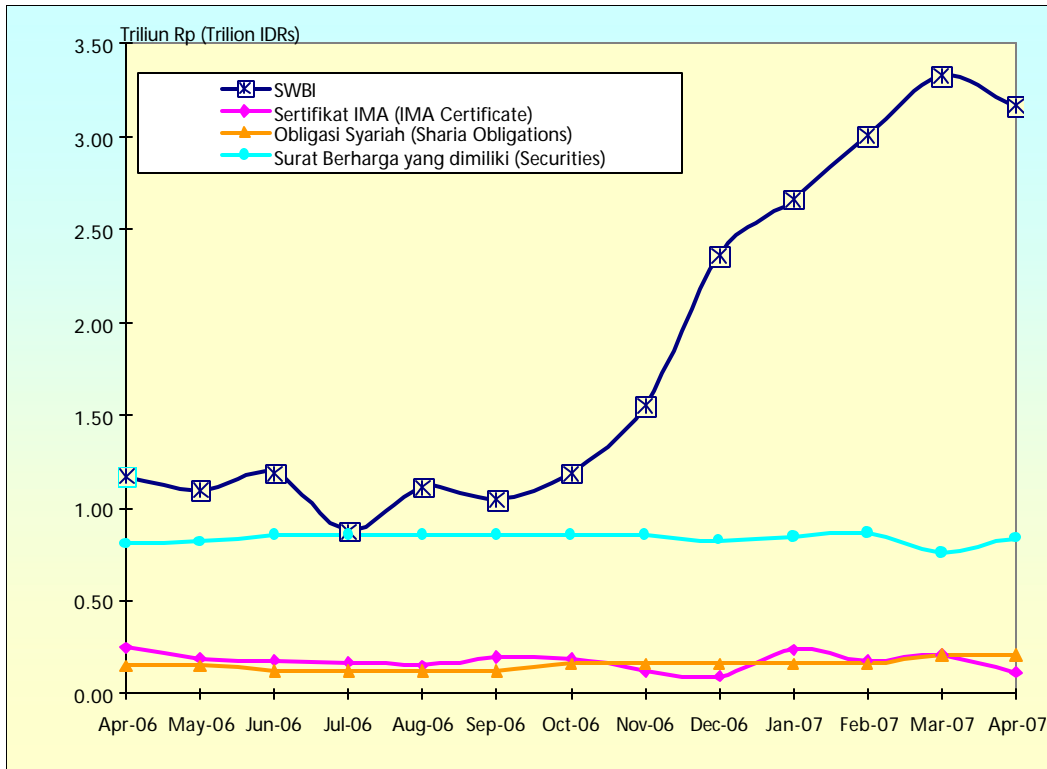
Gambar 10. Persentase Bagi Hasil/Fee/Margin Pembiayaan
Percentage of Profit Sharing/Fee/Margin of Financing



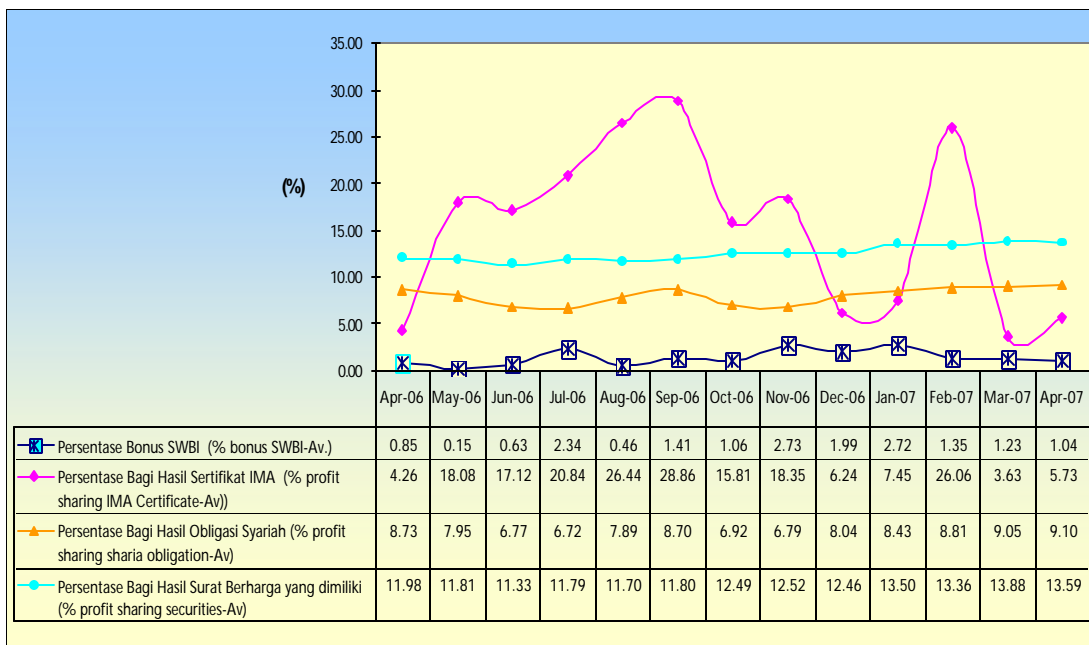
Gambar 11. Komposisi Penggunaan dan Sumber Dana
Composition of Uses and Source of Fund



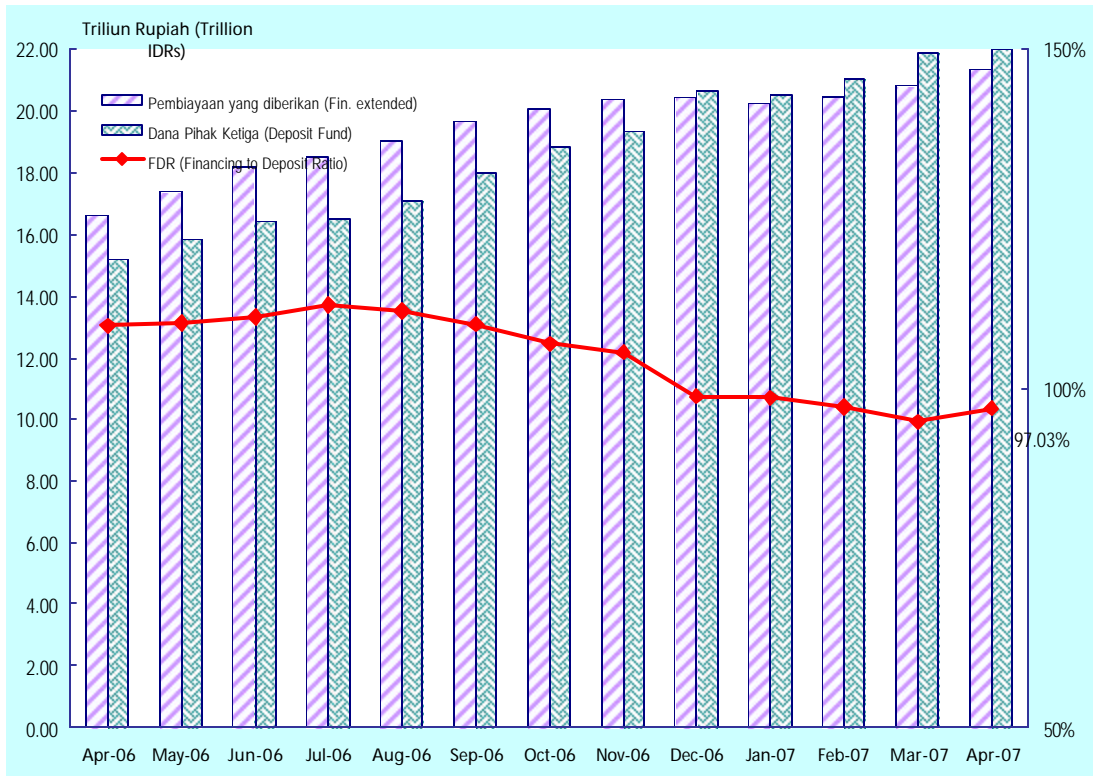
Gambar 12. Rincian Beberapa Surat Berharga (Securities)



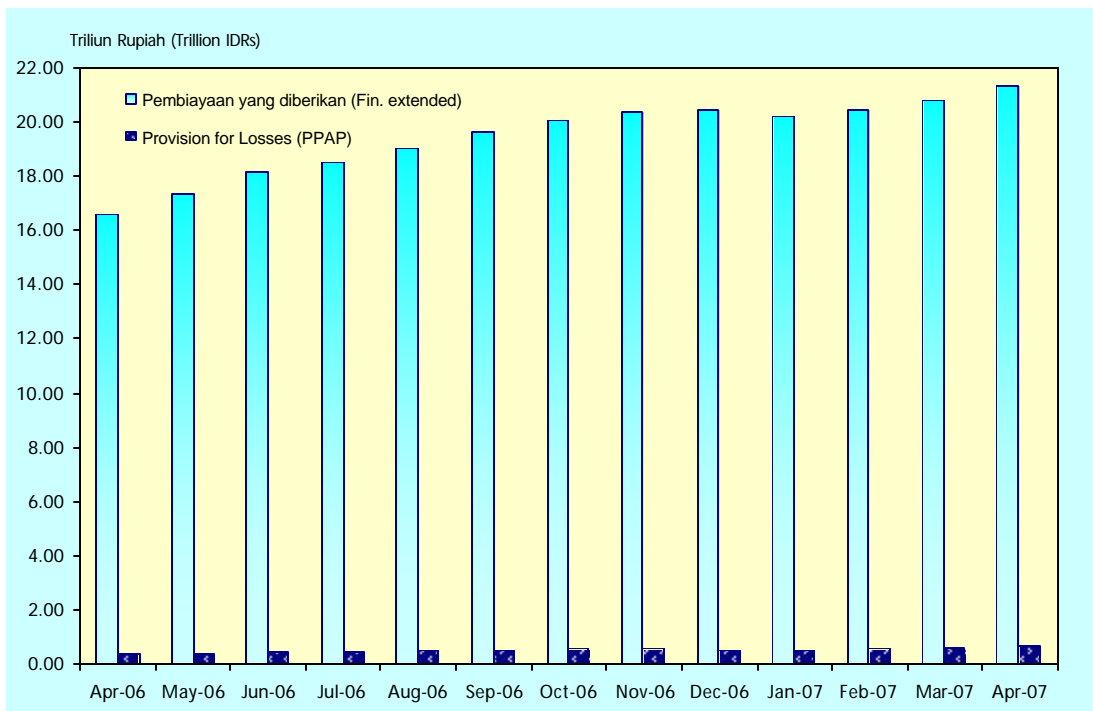
Gambar 13. Persentase Bonus/Bagi Hasil Surat Berharga Percentage of Bonus/Profit Sharing Securities



Gambar 14. Sumber Dana, Pembiayaan, dan FDR
Source of Fund, Financing, and FDR



Gambar 15. Pembiayaan dan PPAP
Financing and Provision for Losses (PPAP)

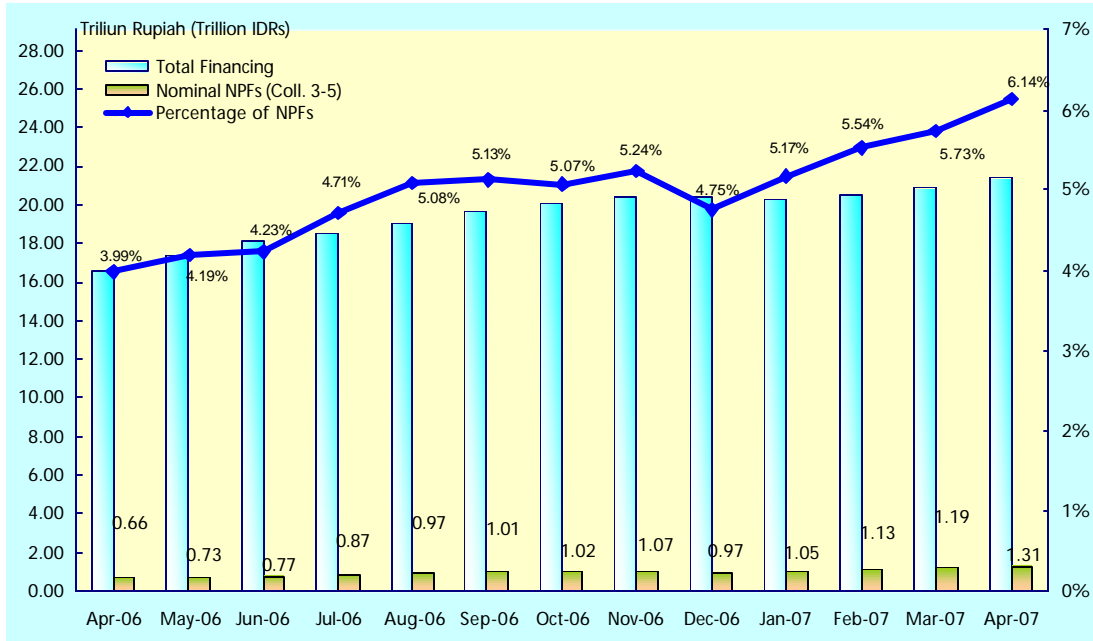


**Tabel 8. Pembiayaan Non Lancar
Non Performing Financings (NPFs)* (Miliion IDRs)**

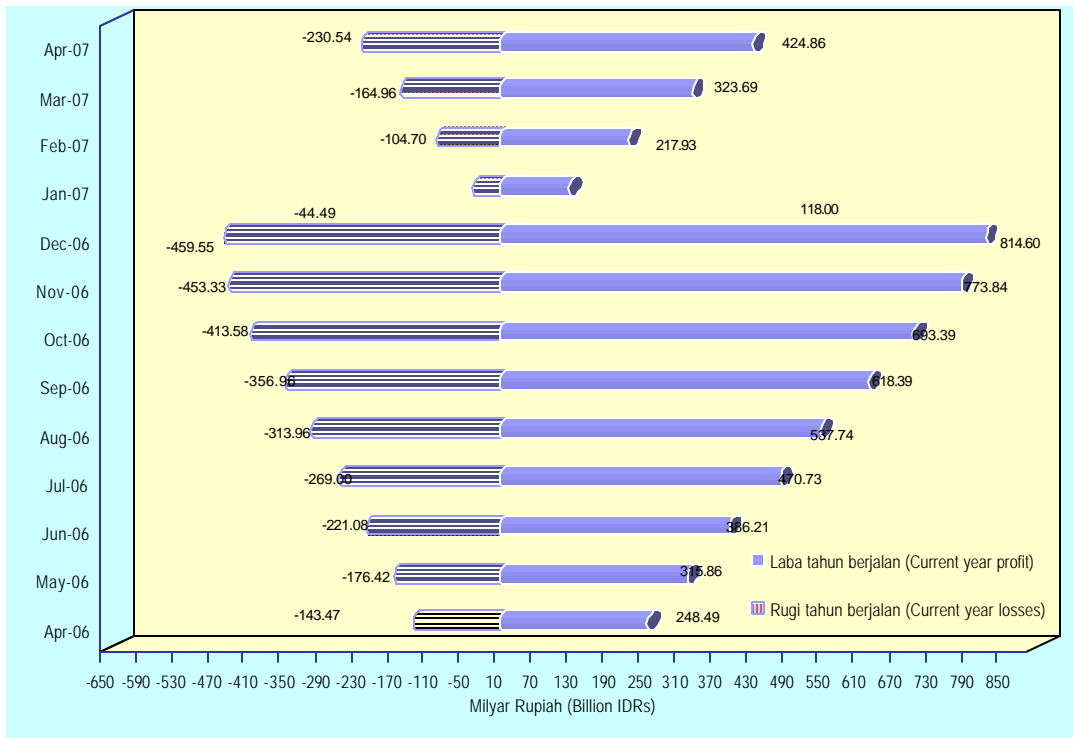
KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
Lancar	Nilai (Amount)	16,605,281	17,685,310	18,582,911	18,069,948	18,468,301	18,895,184
	<i>Current</i> Pangsa (Share)	91.43%	89.94%	90.89%	88.31%	88.70%	88.49%
Dalam Perhatian Khusus	Nilai (Amount)	789,308	969,362	890,780	1,259,833	1,157,905	1,147,535
	<i>Special Mention</i> Pangsa (Share)	4.35%	4.93%	4.36%	6.16%	5.56%	5.37%
Kurang Lancar	Nilai (Amount)	275,314	432,676	352,584	331,378	393,080	449,714
	<i>Sub-standard</i> Pangsa (Share)	1.52%	2.20%	1.72%	1.62%	1.89%	2.11%
Diragukan	Nilai (Amount)	203,175	201,300	235,993	315,891	266,541	292,517
	<i>Doubtful</i> Pangsa (Share)	1.12%	1.02%	1.15%	1.54%	1.28%	1.37%
Macet	Nilai (Amount)	289,048	373,894	382,639	485,699	534,237	568,543
	<i>Loss</i> Pangsa (Share)	1.59%	1.90%	1.87%	2.37%	2.57%	2.66%
Total Pembiayaan (Total Financing)		18,162,126	19,662,542	20,444,907	20,462,749	20,820,064	21,353,493
Nominal NPFs (Coll. 3-5)		767,537	1,007,870	971,216	1,132,968	1,193,858	1,310,774
Percentage of NPFs		4.23%	5.13%	4.75%	5.54%	5.73%	6.14%

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

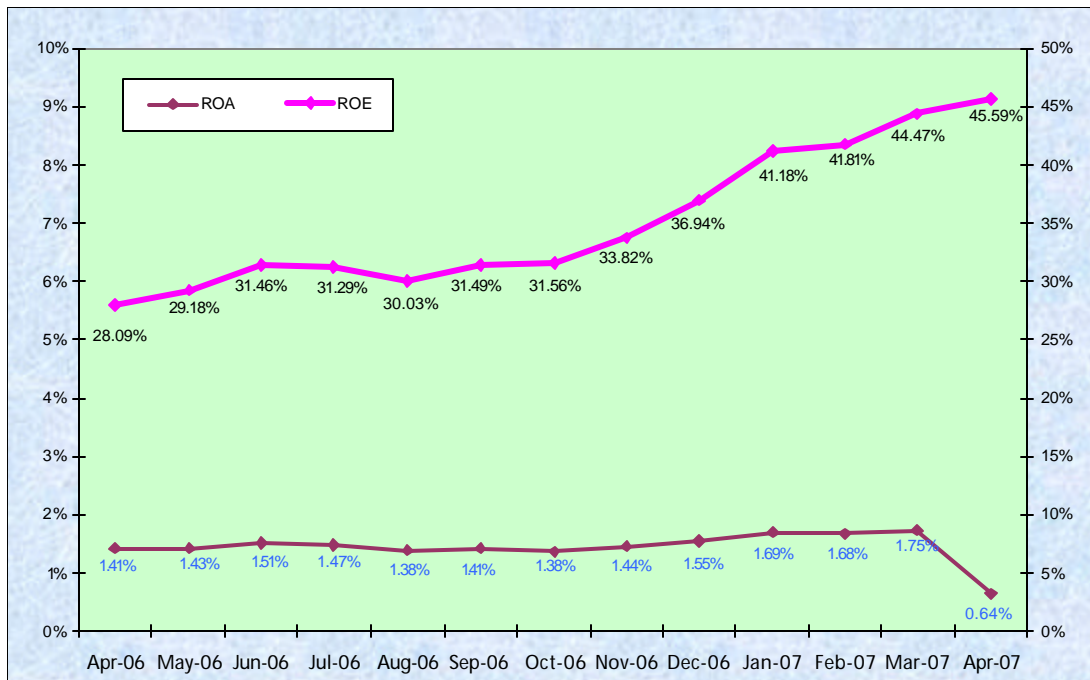
**Gambar 16. Perkembangan Pembiayaan Non Lancar
Development of Non Performing Financings (NPFs)**



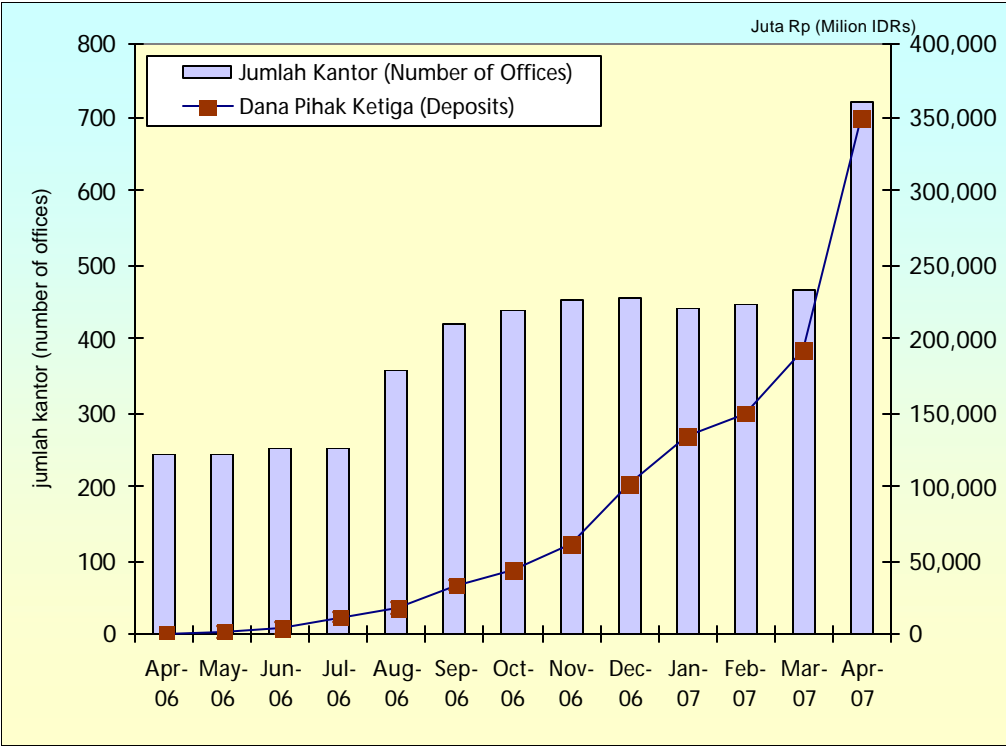
Gambar 17. Laba dan Rugi Tahun Berjalan
Current Year Profits and Losses



Gambar 17. Rasio Keuangan ROA dan ROE
ROA and ROE Financial Ratio



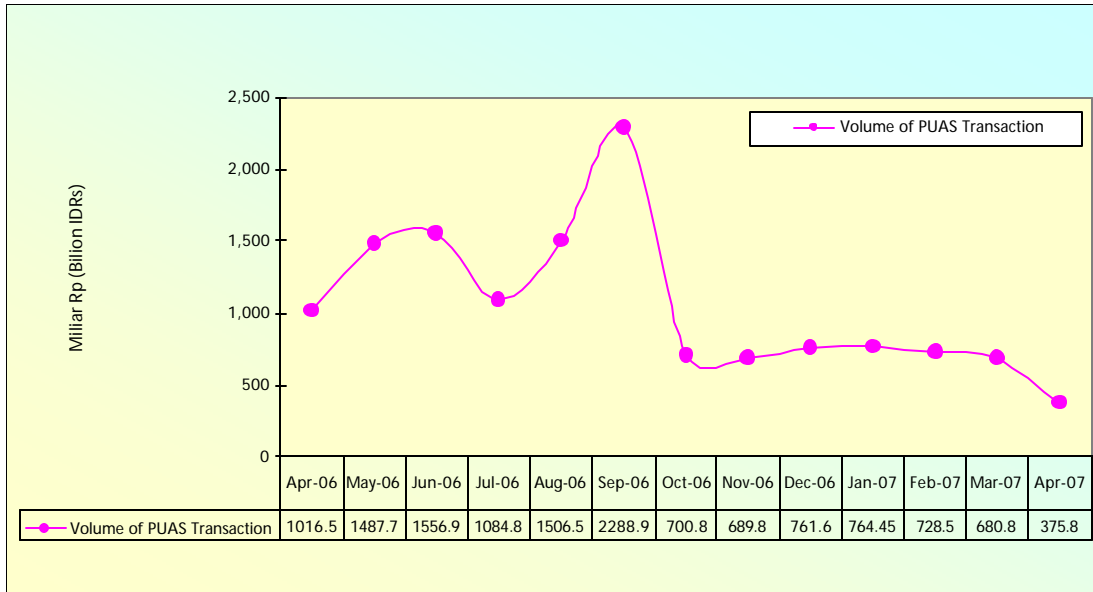
Gambar 18. Layanan Syariah
Office Channeling



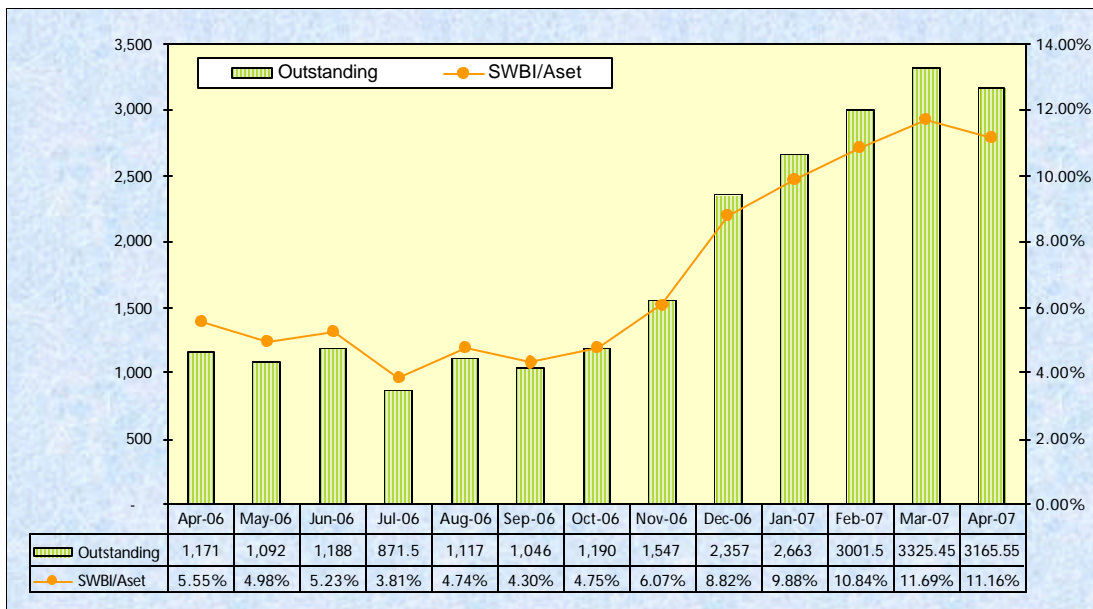
**Tabel 9. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)**

Periode	Volume Transaksi (Juta Rupiah)	Tingkat Indikasi Imbalan Sertifikat IMA (%)		Jangka Waktu (hari)	Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)
		<i>Indication Rate of Return of IMA Certificate (%)</i>			
Period	Volume of Transaction (Million IDRs)	Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)	Nisbah Bagi Hasil untuk Bank Penanam Dana (K)	Maturity (Days)	<i>Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)</i>
		<i>Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)</i>	<i>PLS Portion for Lender Bank (K)</i>		
2007					
April					
2-Apr-07	-	-	-	-	-
3-Apr-07	15,000	9.0900	80.00	7	7.2720
4-Apr-07	20,000	12.0700	41.43	14	5.0006
5-Apr-07	25,300	14.6600	55.00	1	7.7138
	20,000	9.0900	80.00	7	7.7138
9-Apr-07	7,000	18.7230	31.00	1	7.7839
	500	14.6600	55.00	1	7.7839
	1,000	12.0800	45.53	2	7.7839
	25,000	10.5300	80.00	7	7.7839
10-Apr-07	5,000	10.5300	80.00	7	8.4240
11-Apr-07	-	-	-	-	-
12-Apr-07	30,000	10.5300	80.00	7	8.4240
	20,000	10.5300	80.00	14	8.4240
13-Apr-07	2,500	10.5300	76.00	3	6.6377
	3,000	12.0800	45.53	7	6.6377
16-Apr-07	25,000	10.5300	80.00	7	8.4240
17-Apr-07	34,000	18.7230	69.00	1	11.5572
	10,000	18.7230	37.00	1	11.5572
18-Apr-07	2,000	12.0800	51.74	1	6.4288
	5,000	12.0800	53.81	1	6.4288
19-Apr-07	1,000	14.6600	55.00	1	8.4140
	35,000	10.5300	80.00	14	8.4140
20-Apr-07	4,000	12.0800	55.88	7	7.0128
	1,000	14.6600	55.00	1	7.0128
23-Apr-07	10,000	12.0800	41.39	14	6.4266
	25,000	10.5300	80.00	14	6.4266
	25,000	12.0800	41.39	7	6.4266
24-Apr-07	-	-	-	-	-
25-Apr-07	-	-	-	-	-
26-Apr-07	3,000	18.7230	33.00	1	6.1786
27-Apr-07	1,500	10.5300	57.00	1	6.0021
30-Apr-07	10,000	18.7230	32.00	1	6.2722
	10,000	18.7230	35.00	1	6.2722

Gambar 19. Volume Transaksi PUAS
Volume of PUAS Transaction



Gambar 20. Posisi Sertifikat Wadiah Bank Indonesia (SWBI)
Outstanding of Bank Indonesia Wadiah Certificate (SWBI)

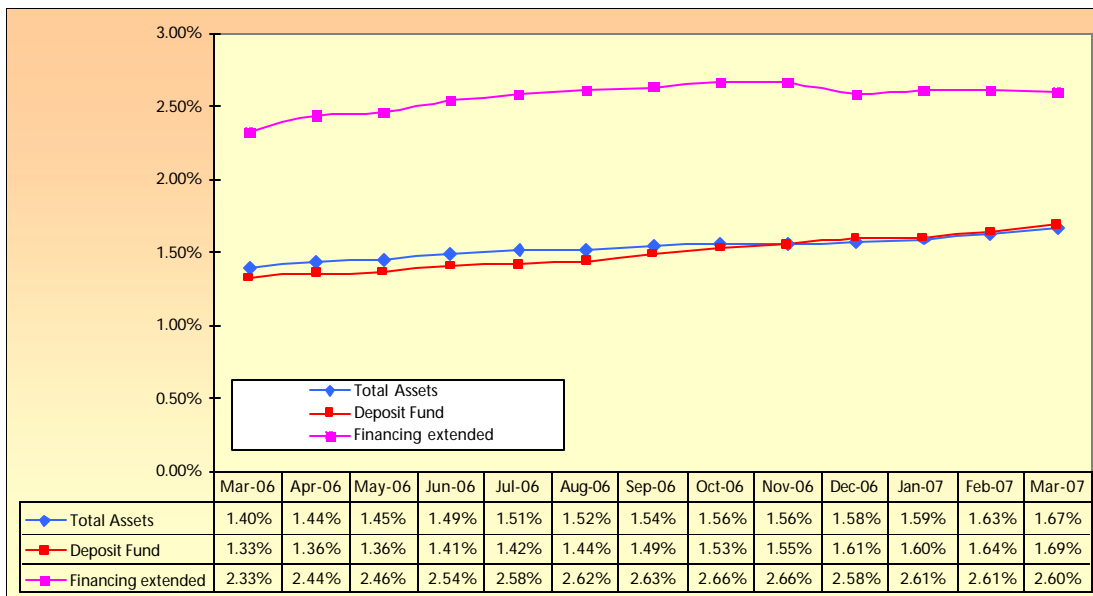


Tabel 10. Pangsa Perbankan Syariah Terhadap Total Bank (posisi Maret 2007)
Islamic Banks's Share to All Banks (position March 2007)

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	28.43	1.67%	1704.63
Deposit Fund	21.88	1.69%	1291.38
Credit/Financing extended	20.82	2.60%	800.37
FDR/LDR*)	95.14%		61.98%
NPF _s /NPL _s *)	5.73%		6.04%

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

Gambar 21. Pangsa Perbankan Syariah Terhadap Total Bank (posisi Maret 2007)
Islamic Banks's Share to All Banks (position March 2007)



Tabel 11. Kegiatan Usaha BPR Syariah (Juta Rupiah)
Islamic Rural Banks Operations (Million IDR)

INDIKATOR (Indicator)	Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
Penyaluran dana <i>Fund Disbursements</i>	669,077	814,190	1,414,918	922,756	927,648	943,341
Pembiayaan <i>Financing</i>	577,324	683,384	1,192,358	727,831	748,045	768,616
Piutang Murabahah <i>Murahabah Receivable</i>	417,182	510,088	927,270	545,776	561,542	578,906
Piutang salam <i>Salam Receivable</i>	68,350	68,350	68,350	68,350	68,350	68,350
Piutang Istishna <i>Istishna Receivable</i>	2,180	1,913	4,092	1,296	1,184	1,081
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	22,932	24,706	47,638	25,495	26,366	26,691
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	49,289	59,279	108,568	67,106	69,904	73,464
Ijarah <i>Ijarah</i>	7,338	7,518	14,856	6,513	6,358	5,990
Qardh <i>Qardh</i>	10,054	11,531	21,585	13,294	14,340	14,133
Antar Bank <i>Inter-Bank</i>	91,753	130,807	222,560	194,925	179,603	174,725
Sumber Dana <i>Source of Fund</i>	488,071	608,372	1,096,445	715,343	722,838	739,847
Dana Pihak ketiga <i>Third Party Funds</i>	388,363	473,808	862,171	561,622	567,354	587,321
Tabungan Wadiah <i>Wadiah Savings Accounts</i>	51,155	64,185	115,340	77,702	80,282	83,028
Tabungan Mudharabah <i>Mudharabah Saving Accounts</i>	126,712	146,279	272,991	170,120	170,625	179,479
Deposito Mudharabah <i>Mudharabah Investment Accounts</i>	210,496	263,344	473,840	313,801	316,447	324,814
Antar Bank Pasiva <i>Inter-Bank</i>	62,343	86,547	148,890	102,772	106,336	105,539
Pinjaman yang diterima <i>Loans Received</i>	30,919	40,962	71,881	44,370	42,927	41,499
Kewajiban lainnya <i>Other Liabilities</i>	6,447	7,055	13,502	6,580	6,220	5,488
Komponen modal <i>Components Capital</i>						
Modal disetor <i>Paid in Capital</i>	128,885	145,131	274,015	155,355	155,659	157,408
Cadangan <i>Reserves</i>	19,651	19,080	38,732	18,709	20,439	20,676
L/R Tahun Berjalan <i>Current Earning Profit/Loss</i>	7,941	17,544	25,485	4,057	5,439	7,399
L/R Tahun lalu <i>Retained Earning Profit/Loss</i>	(5,403)	(6,266)	(11,669)	9,219	3,564	891
Total Aset <i>Total Assets</i>	666,308	816,319	1,482,627	940,122	945,005	959,882

Tabel 12. BPR Syariah Berdasarkan Total Aset (Juta Rupiah)
Islamic Rural Banks Based on Total Assets (Million IDRs)

Total Aset (Total Assets)	Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
< 1 Miliar	5	7	7	7	7	6
1 s.d. 5 Miliar	55	55	57	51	49	51
> 5 s.d. 10 Miliar	18	21	22	25	28	25
> 10 Miliar	16	19	19	22	21	23
Total	94	102	105	105	105	105

Tabel 13. Jumlah Rekening and Persentase Pembiayaan Bermasalah BPR Syariah
Number of Account and Percentage of Non Performing Financing Islamic Rural Banks

Keterangan	Jun-06	Sep-06	Dec-06	Feb-07	Mar-07	Apr-07
Jumlah Nasabah Pembiayaan <i>Number of Financing Account</i>	57,905	69,701	74,698	75,425	85,793	77,947
Jumlah Nasabah Dana Pihak Ketiga <i>Number of Account Source of Fund</i>	252,564	278,426	314,584	314,258	301,589	303,020
Pembiayaan Bermasalah <i>Non Performing Financing</i>	9.14%	9.38%	8.29%	9.29%	8.75%	9.54%

Tabel 14. Pangsa BPR Syariah Terhadap Total BPR (posisi Maret 2007)
Islamic Rural Bank's Share to All Rural Banks ((position March 2007)

	Islamic Rural Banks		Total Rural Banks
	Nominal	Share	
Total Assets	945	3.85%	24,572
Deposit Fund	567	3.35%	16,930
Credit/Financing extended	680	3.65%	18,605
NPF ₃ /NPL ₃ *)	8.75%		9.73%