

Statistik Perbankan Syariah

Islamic Banking Statistics

APRIL 2004 APRIL



Direktorat Perbankan Syariah
BANK INDONESIA

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Tabel 1. Jaringan Kantor Perbankan Syariah
Networking of Islamic Banks

Kelompok Bank <i>Group of Banks</i>	Jun-03				Sep-03				Dec-03			
	KP/UUS	KPO/KC	KCP	KK	KP/UUS	KPO/KC	KCP	KK	KP/UUS	KPO/KC	KCP	KK
	<i>HO/IBU</i>	<i>HOO/BO</i>	<i>SBO</i>	<i>CO</i>	<i>HO/IBU</i>	<i>HOO/BO</i>	<i>SBO</i>	<i>CO</i>	<i>HO/IBU</i>	<i>HOO/BO</i>	<i>SBO</i>	<i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	2	52	16	75	2	67	16	100	2	74	20	113
1. PT Bank Muamalat Indonesia	1	16	8	52	1	29	8	76	1	33	8	80
2. PT Bank Syariah Mandiri	1	36	8	23	1	38	8	24	1	41	12	33
Unit Usaha Syariah <i>Islamic Banking Unit</i>	7	32	1	0	7	33	1	0	8	42	6	0
1. PT Bank IFI	1	1	0	0	1	1	0	0	1	1	0	0
2. PT Bank Negara Indonesia	1	12	1	0	1	12	1	0	1	12	5	0
3. PT Bank Jabar	1	3	0	0	1	4	0	0	1	4	0	0
4. PT Bank Rakyat Indonesia	1	8	0	0	1	8	0	0	1	11	0	0
5. PT Bank Danamon	1	5	0	0	1	5	0	0	1	10	0	0
6. PT Bank Bukopin	1	2	0	0	1	2	0	0	1	2	0	0
7. PT Bank Internasional Indonesia	1	1	0	0	1	1	0	0	1	2	0	0
8. HSBC, Ltd.									1	0	1	0
9. PT Bank DKI												
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	86	0	0	0	84	0	0	0	84	0	0	0
TOTAL	95	84	17	75	93	100	17	100	94	116	26	113

Kelompok Bank <i>Group of Banks</i>	Mar-04				Apr-04				May-04			
	KP/UUS	KPO/KC	KCP	KK	KP/UUS	KPO/KC	KCP	KK	KP/UUS	KPO/KC	KCP	KK
	<i>HO/IBU</i>	<i>HOO/BO</i>	<i>SBO</i>	<i>CO</i>	<i>HO/IBU</i>	<i>HOO/BO</i>	<i>SBO</i>	<i>CO</i>	<i>HO/IBU</i>	<i>HOO/BO</i>	<i>SBO</i>	<i>CO</i>
Bank Umum Syariah <i>Islamic Commercial Banks</i>	2	78	24	110	2	80	25	113	2	83	26	116
1. PT Bank Muamalat Indonesia	1	36	8	81	1	36	8	82	1	36	8	84
2. PT Bank Syariah Mandiri	1	42	16	29	1	44	17	31	1	47	18	32
Unit Usaha Syariah <i>Islamic Banking Unit</i>	9	40	7	0	9	45	9	0	9	45	9	0
1. PT Bank IFI	1	1	0	0	1	1	0	0	1	1	0	0
2. PT Bank Negara Indonesia	1	12	6	0	1	12	8	0	1	12	7	0
3. PT Bank Jabar	1	4	0	0	1	5	0	0	1	4	0	0
4. PT Bank Rakyat Indonesia	1	11	0	0	1	15	0	0	1	16	1	0
5. PT Bank Danamon	1	7	0	0	1	7	0	0	1	7	0	0
6. PT Bank Bukopin	1	2	0	0	1	2	0	0	1	2	0	0
7. PT Bank Internasional Indonesia	1	2	0	0	1	2	0	0	1	2	0	0
8. HSBC, Ltd.	1	0	1	0	1	0	1	0	1	0	1	0
9. PT Bank DKI	1	1	0	0	1	1	0	0	1	1	0	0
Bank Perkreditan Rakyat Syariah <i>Islamic Rural Banks</i>	85	0	0	0	85	0	0	0	86	0	0	0
TOTAL	96	118	31	110	96	125	34	113	97	128	35	116

Keterangan:

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

Note:

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

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

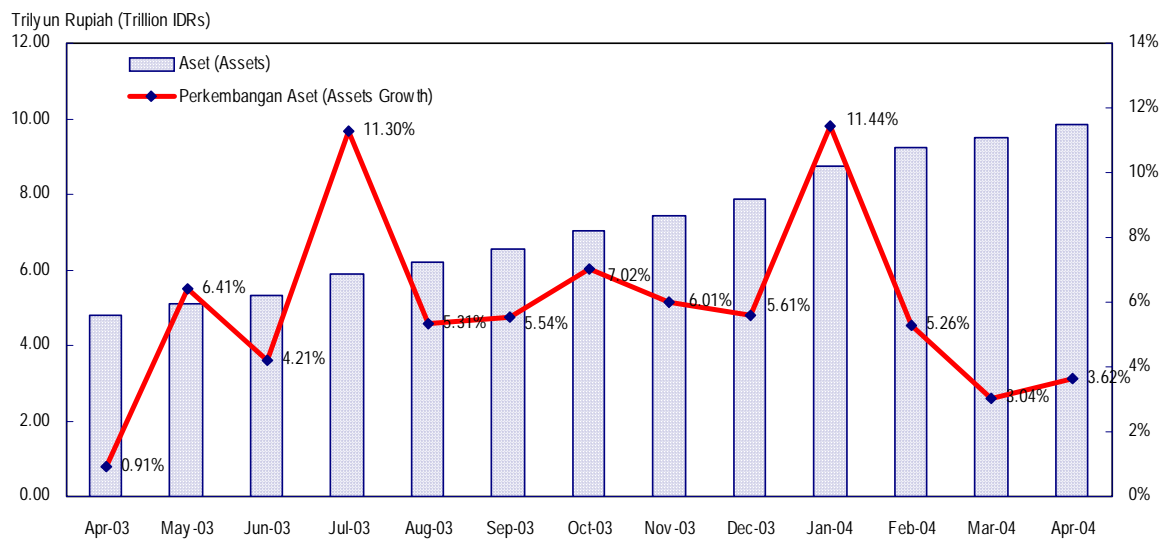
KETERANGAN <i>ITEMS</i>	Jun-03	Sep-03	Dec-03	Feb-04	Mar-04	Apr-04
1. Kas <i>Cash</i>	78,023	88,616	127,190	118,467	122,269	107,743
2. Penempatan pada BI <i>Placement at Bank Indonesia</i>	823,048	1,243,415	1,874,925	2,528,876	2,000,591	1,724,145
3. Penempatan pada bank lain <i>Inter-bank assets</i>	197,414	281,569	242,923	301,394	295,754	302,855
4. Pembiayaan yang diberikan <i>Financing extended</i>	4,161,706	4,832,246	5,530,167	5,764,398	6,415,940	7,024,466
5. Penyertaan <i>Equity participation</i>	2,095	2,094	2,095	2,095	2,095	2,095
6. Penyisihan Penghapusan Aktiva Produktif (PPAP) <i>Allowances for earning assets losses (PPAP)</i>	(88,229)	(98,599)	(91,461)	(102,898)	(109,936)	(117,922)
a. Cadangan umum PPAP -/- <i>PPAP General provision</i>	(37,240)	(40,542)	(51,379)	(57,136)	(64,565)	(68,647)
b. Cadangan Khusus PPAP -/- <i>PPAP Special provision</i>	(50,989)	(58,057)	(40,082)	(45,762)	(45,371)	(49,275)
7. Aktiva tetap dan inventaris <i>Fixed assets and inventory</i>	103,805	130,129	137,519	143,823	157,312	163,282
a. Tanah dan gedung <i>Land and building</i>	41,675	55,465	57,248	58,969	73,880	75,031
b. Akumulasi penyusutan gedung -/- <i>Building accumulated depreciation</i>	(7,374)	(8,242)	(8,977)	(9,154)	(9,159)	(9,604)
c. Inventaris <i>Inventory</i>	128,379	149,110	159,711	171,897	173,865	180,510
d. Akumulasi penyusutan inventaris -/- <i>Accumulated depreciation of inventory</i>	(58,875)	(66,204)	(70,463)	(77,889)	(81,274)	(82,655)
8. Rupa-rupa aktiva <i>Other assets</i>	24,583	79,875	35,560	462,114	614,768	636,173
J U M L A H <i>TOTAL ASSETS</i>	5,302,445	6,559,345	7,858,918	9,218,269	9,498,793	9,842,837

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

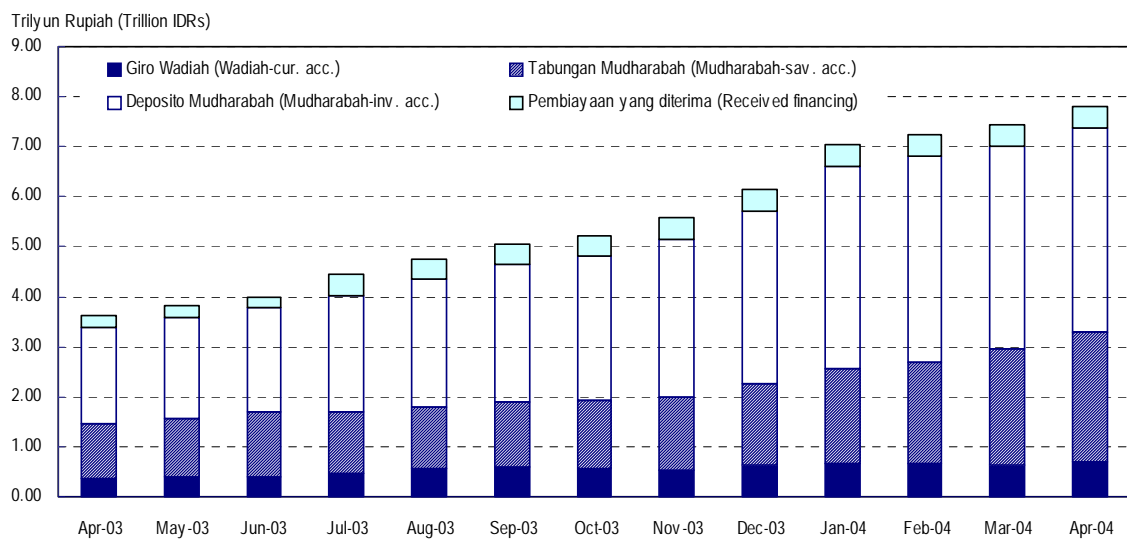
Tabel 3. Kewajiban dan Modal Perbankan Syariah (Juta Rupiah)
Liabilities and Equity of Islamic Banks (Million IDR)

KETERANGAN ITEMS	Jun-03	Sep-03	Dec-03	Feb-04	Mar-04	Apr-04
1. Giro wadiah <i>Wadiah-current accounts</i>	387,316	602,950	637,478	667,976	632,145	691,747
2. Tabungan mudharabah <i>Mudharabah-saving accounts</i>	1,303,667	1,290,680	1,610,616	2,022,065	2,329,311	2,587,834
3. Deposito mudharabah <i>Mudharabah-investment accounts</i>	2,090,776	2,752,558	3,476,815	4,128,395	4,061,352	4,102,143
4. Kewajiban terhadap BI <i>Liabilities to Bank Indonesia</i>	34,430	36,367	34,836	35,320	35,130	34,844
5. Kewajiban kepada bank lain <i>Inter-bank liabilities</i>	175,481	216,537	281,552	264,207	251,156	228,751
6. Pembiayaan yang diterima <i>Received Financing</i>	211,314	415,472	417,791	412,901	413,408	413,223
7. Kewajiban lainnya <i>Other payables</i>	44,728	55,236	54,051	77,153	78,066	77,506
8. Setoran jaminan <i>Guarantee deposits</i>	3,669	7,568	4,006	6,141	3,313	3,519
9. Antar Kantor Bersih <i>Interoffice net</i>	220,584	317,298	361,534	608,602	681,332	648,682
a. Melakukan kegiatan operasional di Indonesia <i>Activities in Indonesia</i>	220,584	317,298	361,534	608,602	681,332	648,682
b. Melakukan kegiatan operasional di luar Indonesia <i>Activities outside Indonesia</i>	-	-	-	-	-	-
10. Rupa-rupa pasiva <i>Other liabilities</i>	83,005	87,486	98,446	66,718	74,541	80,784
11. Modal disetor <i>Paid-in capital</i>	628,067	625,528	625,528	627,528	627,528	627,528
a. Modal dasar <i>Authorized capital</i>	1,500,000	1,500,000	1,500,000	1,502,000	1,502,000	1,502,000
b. Modal yang belum disetor -/ <i>Unpaid capital</i>	(871,933)	(874,472)	(874,472)	(874,472)	(874,472)	(874,472)
12. Perkiraan tambahan modal disetor <i>Additional paid-in capital account</i>	806	806	1,017	895	806	806
a. Agio <i>Agio</i>	806	806	806	806	806	806
b. Disagio <i>Disagio</i>	-	-	-	-	-	-
13. Cadangan <i>Reserves</i>	34,371	34,371	34,381	34,371	52,593	76,248
a. Cadangan Umum <i>General reserves</i>	34,371	34,371	34,381	34,371	52,593	76,248
b. Cadangan Tujuan <i>Appropriated reserves</i>	-	-	-	-	-	-
14. Laba/rugi <i>Profit/Loss</i>	84,231	96,488	80,867	127,584	120,112	114,222
a. Tahun-tahun lalu <i>Previous years</i>	51,953	40,889	38,204	106,502	81,842	57,196
i. Laba <i>Profit</i>	51,975	47,675	45,457	113,156	88,496	63,850
ii. Rugi -/ <i>Loss</i>	(22)	(6,786)	(7,253)	(6,654)	(6,654)	(6,654)
b. Tahun berjalan <i>Current year</i>	32,278	55,599	42,663	21,082	38,270	57,026
i. Laba <i>Profit</i>	77,542	133,514	171,768	60,823	95,064	129,103
ii. Rugi -/ <i>Loss</i>	(45,264)	(77,915)	(129,105)	(39,741)	(56,794)	(72,077)
J U M L A H <i>Total Liabilities and Equity</i>	5,302,445	6,559,345	7,858,918	9,218,269	9,498,793	9,842,837

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



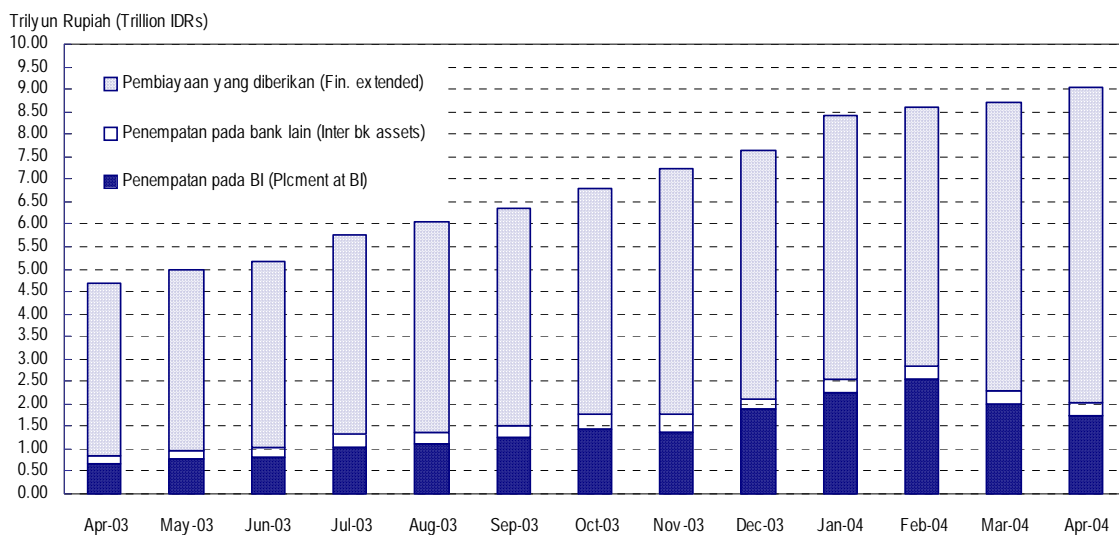
Gambar 2. Sumber Dana Perbankan Syariah
Sources of Fund of Islamic Banks



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

DANA PIHAK KETIGA DEPOSIT FUND		Jun-03	Sep-03	Dec-03	Feb-04	Mar-04	Apr-04
Giro Wadiah <i>Wadiah currency account</i>	Nilai (Amount)	387,316	602,950	637,478	667,976	632,145	691,747
	Pangsa (Share)	10.24%	12.98%	11.14%	9.80%	9.00%	9.37%
Tabungan Mudharabah <i>Mudharabah saving account</i>	Nilai (Amount)	1,303,667	1,290,680	1,610,616	2,022,065	2,329,311	2,587,834
	Pangsa (Share)	34.47%	27.78%	28.13%	29.66%	33.17%	35.06%
Deposito Mudharabah <i>Mudharabah investment account</i>	Nilai (Amount)	2,090,776	2,752,558	3,476,815	4,128,395	4,061,352	4,102,143
	Pangsa (Share)	55.29%	59.24%	60.73%	60.55%	57.83%	55.57%
Total		3,781,759	4,646,188	5,724,909	6,818,436	7,022,808	7,381,724

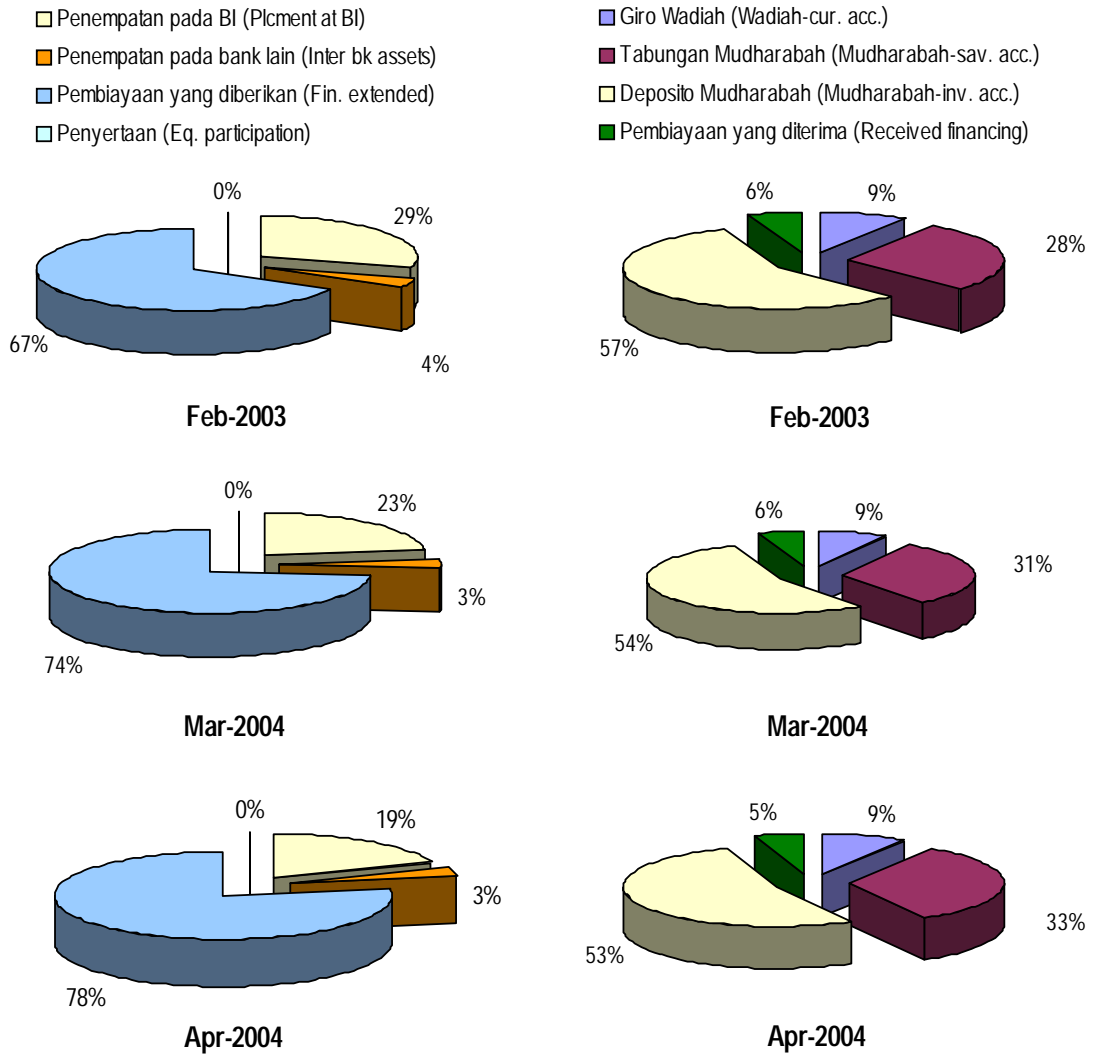
Gambar 3. Aktiva Produktif Utama Perbankan Syariah
The Major Earning Assets of Islamic Banks



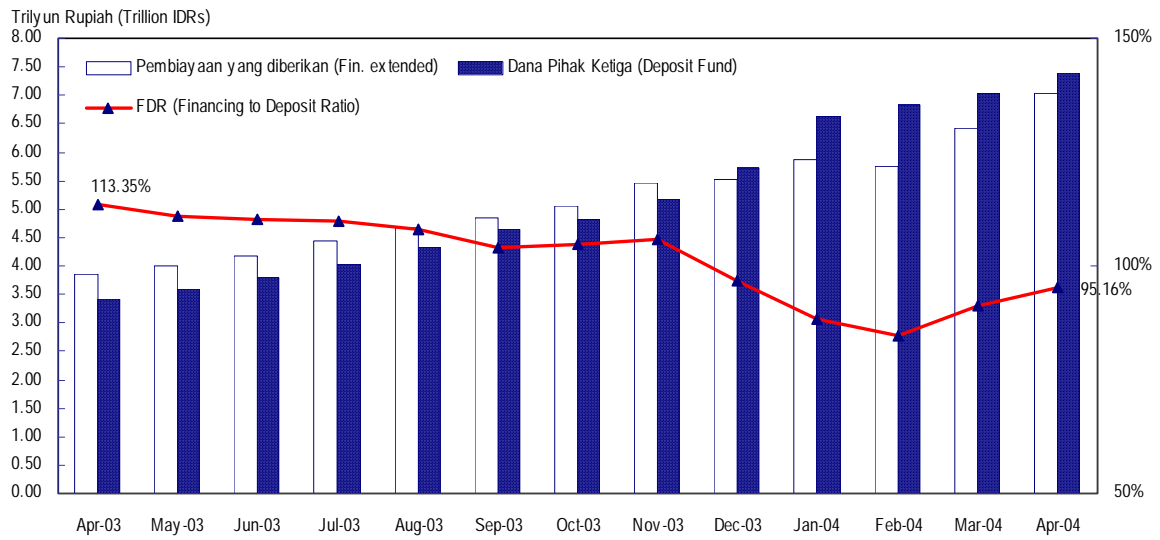
Tabel 5. Komposisi Pembiayaan Perbankan Syariah (Juta Rupiah)
Composition of Financing of Islamic Banks (Million IDRs)

RINCIAN PEMBIAYAAN YANG DIBERIKAN <i>ITEMS OF FINANCING</i>		Jun-03	Sep-03	Dec-03	Feb-04	Mar-04	Apr-04
Dalam rangka pembiayaan bersama <i>Syndicated Financing</i>	Nilai (Amount)	28,758	27,955	26,517	25,384	31,874	-
	Pangsa (Share)	0.69%	0.58%	0.48%	0.44%	0.50%	0.00%
Dalam rangka restrukturisasi pembiayaan <i>Restructurized Financing</i>	Nilai (Amount)	535	532	388	341	799	10,143
	Pangsa (Share)	0.01%	0.01%	0.01%	0.01%	0.01%	0.14%
Penyaluran pembiayaan melalui lembaga lain <i>Channeling</i>	Nilai (Amount)	4	3	-	-	316	95,248
	Pangsa (Share)	0.00%	0.00%	0.00%	0.00%	0.00%	1.36%
Pembiayaan Musyarakah <i>Musharakah Financing</i>	Nilai (Amount)	86,729	152,901	305,997	414,719	528,248	610,657
	Pangsa (Share)	2.08%	3.16%	5.53%	7.19%	8.23%	8.69%
Pembiayaan Mudharabah <i>Mudharabah Financing</i>	Nilai (Amount)	586,861	710,318	794,244	950,356	1,028,569	1,197,380
	Pangsa (Share)	14.10%	14.70%	14.36%	16.49%	16.03%	17.05%
Piutang Murabahah <i>Murabahah Receivable</i>	Nilai (Amount)	2,999,678	3,449,555	3,955,815	3,913,437	4,271,721	4,543,611
	Pangsa (Share)	72.08%	71.39%	71.53%	67.89%	66.58%	64.68%
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)	240,614	264,665	295,960	295,564	265,866	272,260
	Pangsa (Share)	5.78%	5.48%	5.35%	5.13%	4.14%	3.88%
Lainnya <i>Others</i>	Nilai (Amount)	218,527	226,317	151,246	164,597	288,547	295,167
	Pangsa (Share)	5.25%	4.68%	2.73%	2.86%	4.50%	4.20%
Total		4,161,706	4,832,246	5,530,167	5,764,398	6,415,940	7,024,466

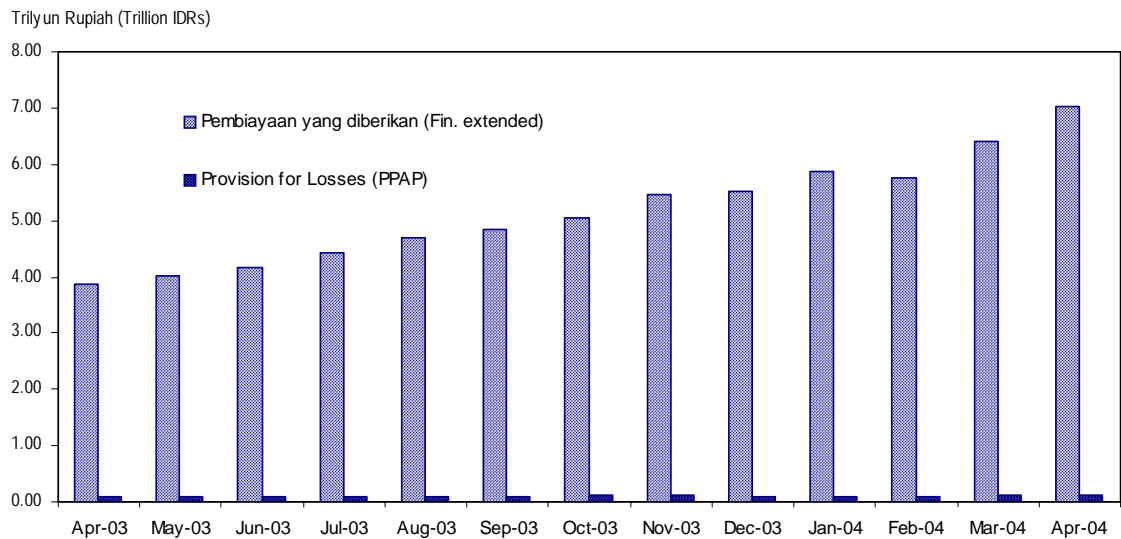
Gambar 4. Komposisi Penggunaan dan Sumber Dana Perbankan Syariah
Composition of Uses and Sources of Fund of Islamic Banks



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



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

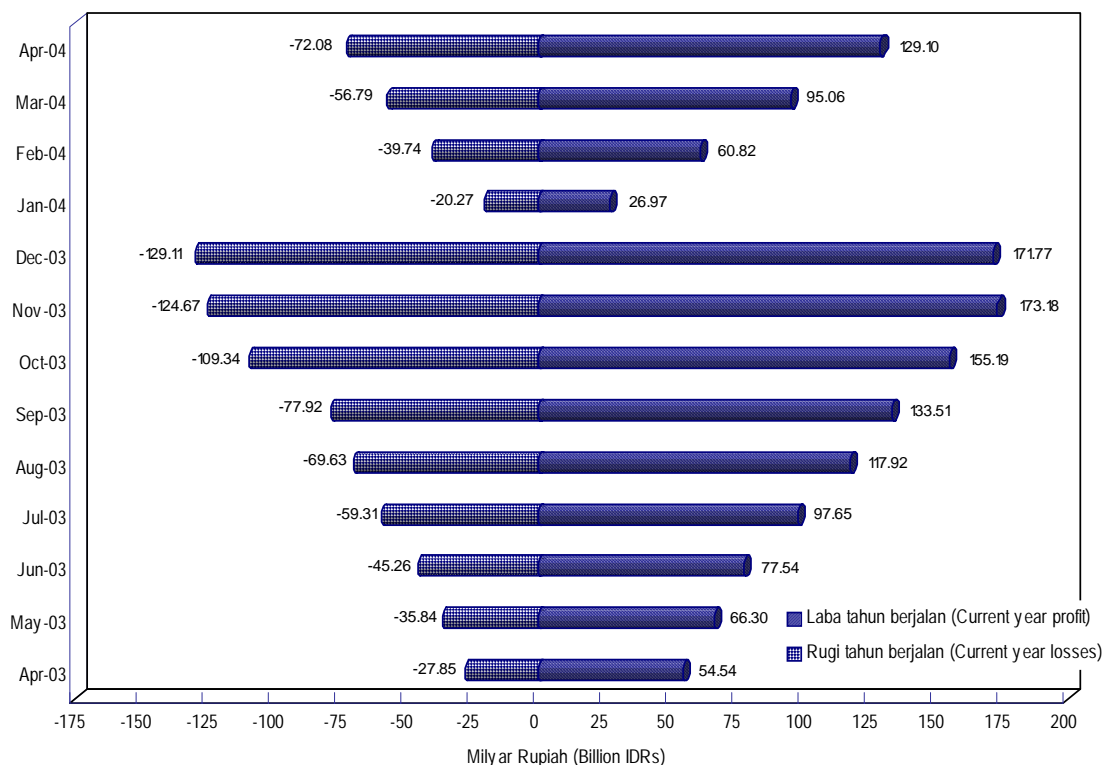


Tabel 6. NPFs*) Perbankan Syariah (Juta Rupiah)
Non Performing Financings (NPFs) of Islamic Banks (Miliion IDRs)*

KOLEKTIBILITAS PEMBIAYAAN COLLECTIBILITY OF FINANCING		Jun-03	Sep-03	Dec-03	Feb-04	Mar-04	Apr-04
Lancar	Nilai (Amount)	3,741,571	4,427,765	5,148,784	5,326,865	5,975,284	6,511,345
	<i>Current</i> Pangsa (Share)	89.90%	91.63%	93.10%	92.41%	93.13%	92.70%
Dalam Perhatian Khusus	Nilai (Amount)	256,684	213,284	251,756	285,341	274,110	338,299
	<i>Special Mention</i> Pangsa (Share)	6.17%	4.41%	4.55%	4.95%	4.27%	4.82%
Kurang Lancar	Nilai (Amount)	84,633	94,267	57,641	68,500	76,019	84,397
	<i>Sub-standard</i> Pangsa (Share)	2.03%	1.95%	1.04%	1.19%	1.18%	1.20%
Diragukan	Nilai (Amount)	27,016	32,129	16,260	20,873	19,895	20,072
	<i>Doubtful</i> Pangsa (Share)	0.65%	0.66%	0.29%	0.36%	0.31%	0.29%
Macet	Nilai (Amount)	51,802	64,801	55,726	62,818	70,631	70,353
	<i>Loss</i> Pangsa (Share)	1.24%	1.34%	1.01%	1.09%	1.10%	1.00%
Total Pembiayaan (Total Financing)		4,161,706	4,832,246	5,530,167	5,764,398	6,415,940	7,024,466
Nominal NPFs (Coll. 3-5)		163,451	191,197	129,627	152,192	166,545	174,822
<i>Percentage of NPFs</i>		3.93%	3.96%	2.34%	2.64%	2.60%	2.49%

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

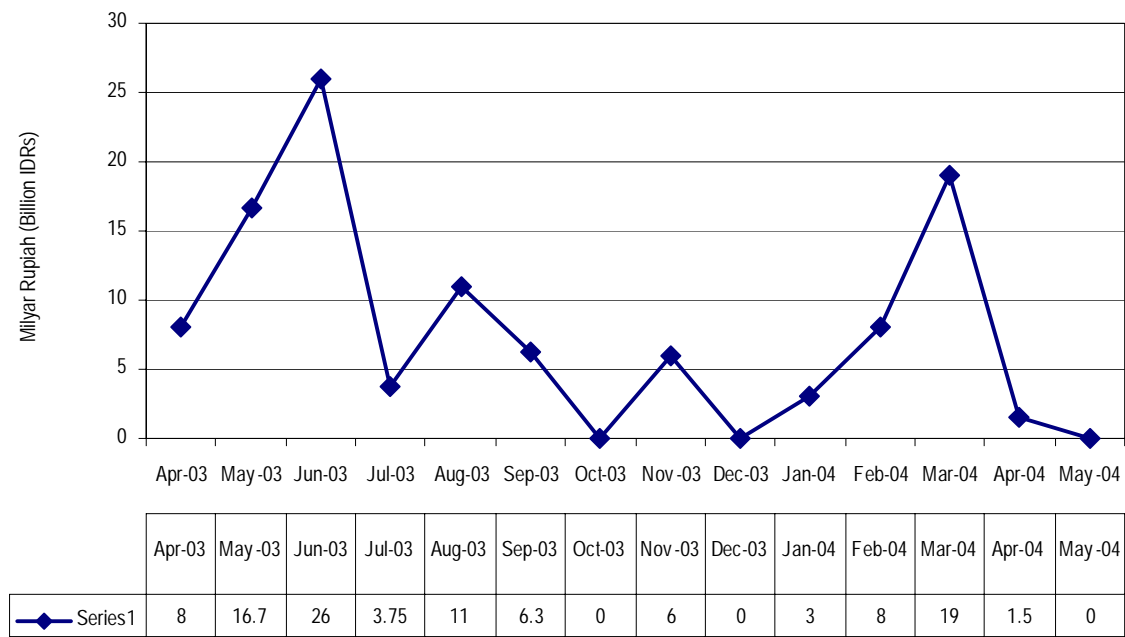
Gambar 7. Laba dan Rugi Tahun Berjalan Perbankan Syariah
Current Year Profits and Losses of Islamic Banks



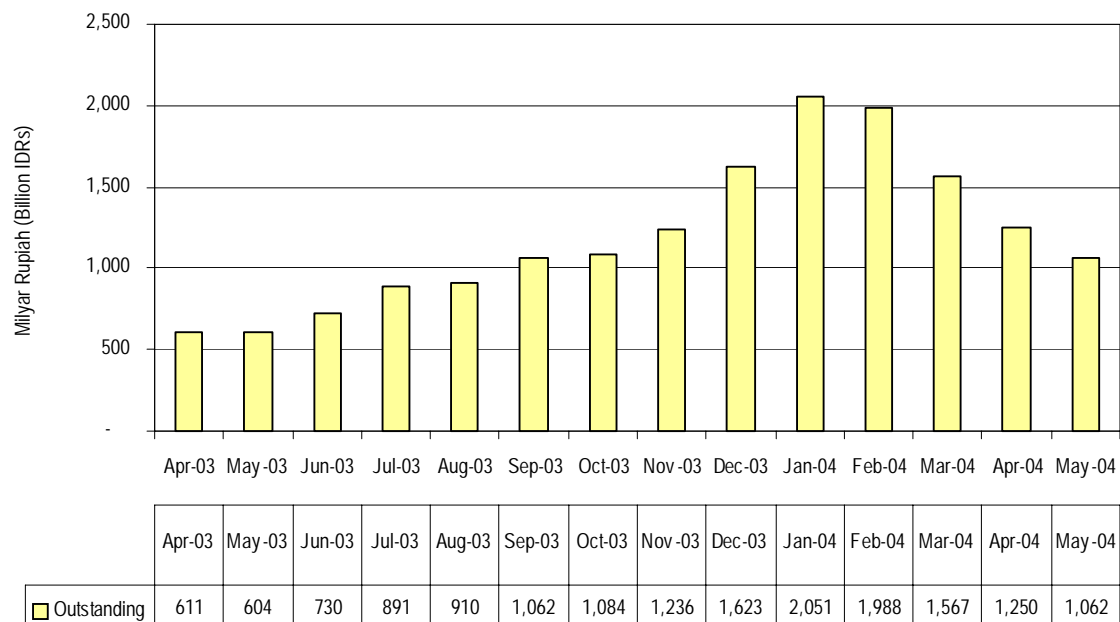
Tabel 7. Transaksi Pasar Uang Antar Bank Berdasarkan Prinsip Syariah (PUAS)
Transaction of Islamic Interbank Money Market (PUAS)

Periode	Volume Transaksi (Juta Rupiah)	Tingkat Indikasi Imbalan Sertifikat IMA (%)		Jangka Waktu (hari)	Tkt Indikasi Imbalan PUAS = Rata-rata Tertimbang Tkt Indikasi Imbalan Sertifikat IMA (%)
		Indication Rate of Return of IMA Certificate (%)			
Period	Volume of Transaction (Million IDRs)	Tkt Imbalan Dep Inv Mudharabah sebelum distribusi pada Bank Pengelola Dana bln sebelumnya (R)	Nisbah Bagi Hasil untuk Bank Penanam Dana (K)	Maturity (Days)	Indication Rate of Return PUAS = Weighted Average Indication Rate of Return of IMA Certificate (%)
		Indication Rate of Return of Mudharabah Inv. Before Distributed Last Month at Issuing Bank(R)	PLS Portion for Lender Bank (K)		
Nov					
15-Nov-02	1,500	10.400	71.00	7	7.4124
2003					
Jan					
3-Jan-03	2,000	10,810	71.00	3	7.6751
16-Jan-03	1,000	12,130	62.00	1	7.5206
Feb					
7-Feb-03	3,000	13,35	71.00	1	9.4856
21-Feb-03	500	10.000	53.00	3	5.3000
24-Feb-03	1,250	11.000	59.00	1	6.4900
Apr					
14-Apr-03	500	13.760	71.00	1	9.7696
21-Apr-03	500	13.760	72.00	1	9.9072
28-Apr-03	7,000	13.760	72.00	1	9.9072
Mei					
5-May-03	950	10.575	58.60	1	6.1473
9-May-03	15,000	9.247	51.25	3	5.0028
12-May-03	750	10.000	55.00	1	5.5000
Juni					
6-Jun-03	25,000	9.080	51.31	3	5.1372
24-Jun-03	1,000	15.960	50.00	1	7.9800
Juli					
8-Jul-03	3,500	12.520	59.00	1	8.6713
14-Jul-03	250	15.000	70.00	31	10.5000
Agustus					
7-Aug-03	2,000	9.200	55.00	6	5.0600
15-Aug-03	5,000	9.730	60.00	5	5.7380
21-Aug-03	4,000	10.610	67.00	30	7.1075
September					
5-Sep-03	5,000	9.450	58.00	30	5.4810
23-Sep-03	1,300	7.255	46.50	1	3.4998
November					
18-Nov-03	6,000	8.800	59.67	1	5.2510
2004					
23-Jan-04	3,000	-	-	3	4.8469
Februari					
16-Feb-04	8,000	6.500	48.50	1	3.1525
Maret					
16-Mar-04	6,000	6.140	65.00	1	3.9910
29-Mar-04	10,000	6.500	54.00	1	3.3414
29-Mar-04	3,000	5.790	48.00	1	3.3414
April					
26-Apr-00	1,500	5.000	42.00	1	2.1000

Gambar 8. Volume Transaksi PUAS
Volume of PUAS Transaction



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

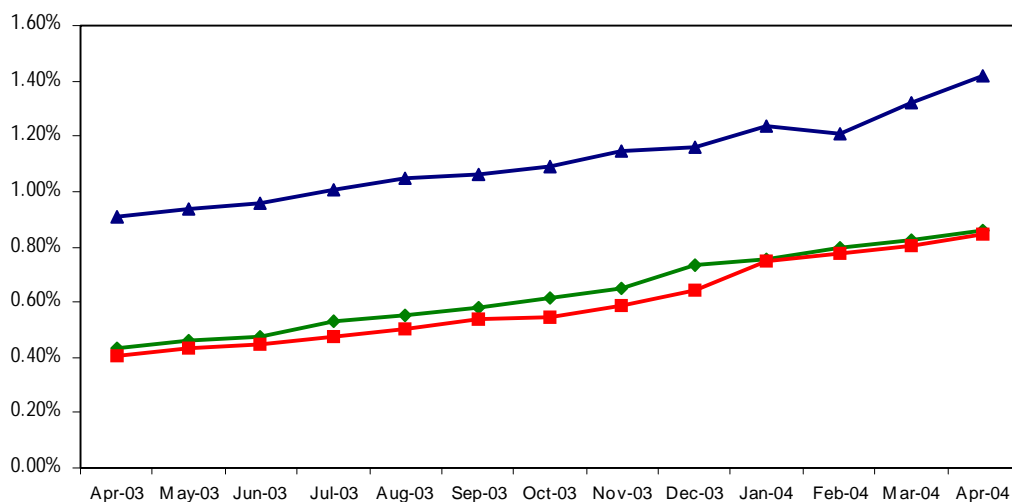


Tabel 8. Pangsa Perbankan Syariah Terhadap Total Bank
Islamic Banks's Share to All Banks

	Islamic Banks		Total Banks
	Nominal	Share	
Total Assets	9.84	0.86%	1145.25
Deposit Fund	7.38	0.85%	872.91
Credit/Financing extended	7.02	1.42%	496.07
LDR/FDR*)	95.16%		56.83%
NPL	2.49%		7.7%

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

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



	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04
◆ Total Assets	0.43%	0.46%	0.48%	0.53%	0.56%	0.58%	0.61%	0.65%	0.74%	0.76%	0.80%	0.83%	0.86%
■ Deposit Fund	0.41%	0.43%	0.45%	0.47%	0.51%	0.54%	0.55%	0.59%	0.64%	0.75%	0.78%	0.80%	0.85%
▲ Cr/Fin ext	0.91%	0.94%	0.96%	1.00%	1.05%	1.06%	1.09%	1.15%	1.16%	1.23%	1.21%	1.32%	1.42%