

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



APRIL 2020

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KATA PENGANTAR FOREWARD

Statistik Perbankan Syariah (SPS) merupakan media publikasi yang menyajikan data mengenai perbankan syariah di Indonesia. SPS diterbitkan secara bulanan oleh Departemen Perizinan dan Informasi Perbankan untuk memberikan gambaran perkembangan perbankan di Indonesia.

Mulai bulan Mei 2014, data SPS yang merupakan kumpulan data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) disusun bersumber dari laporan BUS-UUS sesuai dengan PBI No.15/4/PBI/2013 tentang Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah.

Sebelumnya laporan dari BUS-UUS disusun berdasarkan PBI No. 5/26/PBI/2003 tentang Laporan Bulanan Bank Umum Syariah.

Pada SPS edisi Desember 2015 ini terdapat perubahan format data BUS-UUS. Perubahan ini untuk menyesuaikan sumber data sebelumnya Laporan Bulanan Bank Umum Syariah (LBUS) menjadi Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK). Untuk membantu pembaca dalam memahami perubahan ini, maka pada edisi Desember 2015 telah dilengkapi dengan matrikulasi perubahan tabel dan metadata. Di samping perubahan format, juga terdapat perubahan susunan tabel sehingga tabel BUS-UUS di tabel 1 - 25. Sedangkan tabel BPRS di tabel 26-47. Semoga perubahan ini dapat memberikan informasi yang lebih menyeluruh kepada *stakeholder*.

The Sharia Indonesia Banking Statistic is a publication media that provides data regarding the Sharia banking industry in Indonesia. The SPS is published by Banking Licensing and Information Department monthly to give an overview of banking development in Indonesia.

Start in May 2014, data of the SPS which is a collection of data Sharia Commercial Bank (BUS) and Sharia Business Unit (UUS) compiled sourced from the report of BUS-UUS based on PBI No. 15/4/PBI/2013 about Monthly Report on Monetary and Financial System Stability of Sharia Commercial Banks and Sharia Business Unit.

Previously report from BUS-UUS compiled based on PBI No. 26/5/PBI/2003 about Monthly Report of Sharia Commercial Banks.

In the December 2015, edition of the SPS, there are changes BUS-UUS data format. These changes to customize the data source previously Sharia Commercial Bank Monthly Report (LBUS) became Monetary Stability Report and Financial System (LSMK). To assist the reader in understanding this change, then the December 2015 edition has been equipped with matriculation of changes tables and metadata. Besides the change of format, there is also a change in the composition of the table so that the table BUS-UUS in tables 1 - 25. The BPRS table in table 26-47. Hopefully this change will provide more comprehensive information for stakeholders.

Jakarta, Juni 2020
Jakarta, June 2020

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Perizinan dan Informasi Perbankan
Financial Services Authority, Republic of Indonesia
Banking Licensing and Information Department

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Mei 2020 akan diterbitkan pada minggu ke III bulan Juli 2020.

Tanda-tanda, dan Sumber Data

Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

- r Angka-angka diperbaiki
- () Sebagian dari suatu jumlah
- * Angka-angka sementara
- ** Angka-angka sangat sementara
- *** Angka-angka sangat-sangat sementara
- Tidak ada
- ... Angka belum tersedia
- Nol atau lebih kecil daripada *digit* terakhir
- \$ Dolar Amerika Serikat

Tanda koma pada angka-angka harap dibaca sebagai titik dan sebaliknya tanda titik harap dibaca sebagai koma.

Sumber Data : Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPS bersumber dari Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK), dan Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.
2. Proses *download* data; Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK) dan Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) yang disampaikan dari 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 ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu proses data. Misalnya pemrosesan data bulan laporan Mei 2015 untuk Publikasi SPS penerbitan periode ini dilakukan dari tanggal 10 Juli s/d tanggal 15 Juli 2015.
3. Nominal data Bank Umum Syariah dan Unit Usaha Syariah disajikan dalam milyar rupiah sedangkan data Bank Pembiayaan Rakyat Syariah disajikan dalam jutaan rupiah.

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Advance Release Calender (ARC)

May 2020 edition will be released on the 3rd week of July 2020.

Notes, Symbols and Sources of Data

Totals do not necessarily agree with the sum of items shown because of roundings.

- r Revised figures
- () Subset of data
- * Provisional figures
- ** Very provisional figures
- *** Estimated figures
- Not available
- ... Figures are not available yet
- Nil or less than the last digit
- \$ US Dollar

Commas in the numbers please read as point and vice versa, please read the point as a comma

Data Source : Bank Indonesia and Financial Services Authority unless mentioned otherwise.

1. The data used in the Sharia Banking Statistics is sourced from Stability Report Monetary and Financial System (LSMK), and the Sharia Rural Bank Periodic Reports unless mentioned otherwise.
2. Data downloading process; Data from Sharia Bank and Sharia Rural Bank Periodic Reports which submitted by the reporting banks to Bank Indonesia, is processed on the web server LSMK and LBBPRS. The difference in the processing time may result in variations of the data published compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the May 2015 monthly reports for this period of the Sharia Banking Statistics was done from 10 July until 15 July 2015.
3. The amount of Sharia Commercial Bank and Sharia Business Unit data represents in billion rupiah while Sharia Rural Bank data represents in million rupiah.

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DAFTAR SINGKATAN LIST OF ABBREVIATION

UUS	: Unit Usaha Syariah	UUS	: Sharia Business Unit of a Conventional Bank
BUS	: Bank Umum Syariah	BUS	: Sharia Commercial Bank
BPRS	: Bank Pembiayaan Rakyat Syariah	BPRS	: Sharia Rural Bank
PT	: Perseroan Terbatas	PT	: Limited Liabilities Company
BPD	: Bank Pembangunan Daerah	BPD	: Regional Government Bank
SWBI	: Sertifikat Wadiah Bank Indonesia	SWBI	: Wadiah Sharia Certificate of Bank Indonesia
SBIS	: Sertifikat Bank Indonesia Syariah	SBIS	: Sharia Certificate of Bank Indonesia
UKM	: Usaha Kecil dan Menengah	UKM	: Small and Medium Scale Enterprise
PPAP	: Penyisihan Penghapusan Aktiva Produktif	PPAP	: Allowances for Earning Assets Losses
PUAS	: Pasar Uang Antar Bank berdasarkan prinsip Syariah	PUAS	: Interbank Sharia Money Market
FDR	: Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga	FDR	: Financing to Deposit Ratio
NPF	: Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayaan	NPF	: Non Performing Financing
ROA	: Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata	ROA	: Return on Assets, that is the ratio of annualized earnings before taxes to average assets
ROE	: Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata	ROE	: Return on Equity, that is the ratio of annualized earnings after taxes to average equity
BOPO	: Rasio Biaya Operasional terhadap Pendapatan Operasional	BOPO	: The ratio of Operational Expenses to Operational Revenue
DPK	: Dana Pihak Ketiga	DPK	: Depositor Funds
PYD	: Pembiayaan yang Diberikan	PYD	: Financing
		IDR	: Indonesian Rupiah

DAFTAR ISTILAH GLOSSARY

- 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
Salam Contract
- : Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.
- A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.*
- Akad Istishna'
Istishna' Contract
- : Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.
- A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.*

Akad Ijarah : Perjanjian pembiayaan berupa transaksi sewa menyewa atas suatu barang dan/atau jasa antara pemilik obyek sewa termasuk kepemilikan hak pakai atas obyek sewa dengan penyewa untuk mendapatkan imbalan atas obyek sewa yang disewakan.

Ijara Contract

The selling of benefit or use or service for a fixed price or wage.

Akad Qardh : Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu.

Qardh Contract

A loan in which the debtor is only required to repay the amount borrowed.

Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus : Indikasi tingkat imbalan dari suatu penanaman dana atau pengumpulan dana bank pelapor.

Equivalent rate of return/profit sharing/fee/bonus

Indicative rate of return from Placement of Funds or Source of Funds of the reporting bank.

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Mulai diterbitkan pada Edisi Juni 2015 berisi Statistik Perbankan Syariah Bulanan Juni 2014 s.d. Juni 2015

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.13 Kinerja Bank Umum Syariah Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada Tidak ditampilkan lagi
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3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
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6	Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Islamic Commercial Bank and Islamic Business Unit Operations</i>	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	<i>Islamic Commercial Bank Operations</i>	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	<i>Islamic Business Unit Operations</i>	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank</i>			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Business Unit</i>			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	<i>Condensed Income Statement - Islamic Commercial Bank</i>		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Business Unit</i>			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Business Unit</i>			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
	Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
13	Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary</i>		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>			
14	Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank</i>		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahkan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank</i>		Tabel 24. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Jenis Penggunaan	
	Tabel 14b. Pembiayaan dan NPF - Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank</i>		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
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15	Tabel 15. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi	Tabel 47. Pembiayaan BUS dan UUS berdasarkan Jenis Penggunaan dan Propinsi	Penggabungan tabel Jenis Penggunaan dan lokasi Tambahkan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank</i>		Tabel 49. Pembiayaan BUS dan UUS berdasarkan Golongan Debitur dan Propinsi	
	Tabel 15b. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit</i>			
16	Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	<i>Financing and Non Performing Financing of Islamic Commercial Bank and Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	<i>Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>			
17	Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units</i>	2.7 Tingkat Bagi Hasil Rata-rata Bank Syariah	36. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	Penggabungan tabel Tambahkan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks</i>			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units</i>			
18	Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks and Islamic Business Units</i>	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahkan rincian BUS-UUS
	Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Commercial Banks</i>			

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	Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Islamic Business Units</i>			
19	Tabel 19. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Commercial Banks and Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	Tabel 2.8. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi		Perubahan rincian Sektor Ekonomi Tambahkan rincian BUS-UUS
	Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah	<i>Average of Margin Rates of Islamic Commercial Banks Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
	Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Unit Usaha Syariah	<i>Average of Margin Rates of Islamic Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>			
20	Tabel 20. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 34. Jumlah Rekening Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 20a. Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 20b. Jumlah Rekening Pembiayaan dan DPK Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
21	Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank dan Islamic Business Unit</i>			
	Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Commercial Bank</i>			
	Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah	<i>Number of Account of Financing and Third Party Fund Islamic Business Unit</i>			
22	Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.6. Komposisi DPK Perbankan Syariah	Tabel 14. Komposisi DPK - BUS dan UUS	Perubahan komponen Tambahkan rincian BUS-UUS
	Tabel 22a. Komposisi DPK - Bank Umum Syariah				
	Tabel 22b. Komposisi DPK - Unit Usaha Syariah				
23	Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Depositor Funds Composition Based on Depositor's Group of Islamic Commercial Bank and Islamic Business Unit</i>	N/A	N/A	Tabel baru
	Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah	<i>Depositor Funds Composition of Islamic Commercial Bank</i>			
	Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah	<i>Depositor Funds Composition of Islamic Business Unit</i>			
24	Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on Province</i>		tabel 43. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	Tambahan rincian BUS-UUS
	Tabel 24a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Commercial Bank based on Province</i>			
	Tabel 24b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Islamic Business Unit based on Province</i>			
25	Tabel 25. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank and Islamic Business Unit based on City/District</i>		Tabel 51. Total Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten	Tambahan rincian BUS-UUS
	Tabel 25.a. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Bank Umum Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Commercial Bank based on City/District</i>			
	Tabel 25.b. Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten	<i>Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR Islamic Business Unit based on City/District</i>			

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																	
Periode	2016	2017	2018	2019									2020				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Unit Usaha Syariah				Sharia Business Unit													
ROA (%)	1,77	2,47	2,24	1,76	1,76	1,83	1,88	1,90	1,88	1,96	2,02	2,04	2,44	2,32	2,35	2,15	ROA (%)
- Laba	1.529	2.726	3.127	2.805	2.804	2.931	3.004	3.050	3.019	3.160	3.288	3.328	4.118	3.936	4.016	3.689	- Profit
- Rata-Rata Total Aset	86.248	110.286	139.326	159.268	159.253	160.035	160.092	160.358	160.917	161.444	162.429	163.410	168.951	169.640	170.630	171.207	- Average Assets
NPF (%)	3,49	2,11	2,15	2,92	2,82	3,09	3,02	3,00	2,59	2,57	2,69	2,90	3,00	3,03	3,05	3,08	NPF (%)
NPF Net (%)	1,79	1,24	1,39	1,83	1,75	1,88	1,79	1,76	1,56	1,49	1,55	1,89	1,88	1,95	1,95	2,06	NPF Net (%)
- Non Performing Financing	2.464	2.024	2.535	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.635	2.201	2.083	2.265	2.180	2.172	1.961	1.885	1.988	2.457	2.453	2.555	2.600	2.730	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	- Total Financing to Non Bank
FDR (%)	96,70	99,39	103,22	99,46	100,27	100,39	102,98	103,30	102,74	100,55	96,50	101,93	101,35	101,00	106,52	105,06	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	114.222	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	- Total Third Party Funds
BOPO (%)	82,85	74,15	75,38	80,14	80,39	79,54	78,98	78,65	78,97	78,08	77,85	78,01	75,09	75,03	74,56	76,10	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	9.588	8.887	8.918	9.829	8.738	7.672	8.657	9.562	10.793	12.029	1.044	1.994	2.931	3.915	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	12.720	4.851	6.117	7.328	8.531	9.755	10.962	12.247	13.864	15.420	1.391	2.658	3.931	5.144	- Operations Income
Rentabilitas																	Profitability
NOM (%)	2,00	2,67	2,38	1,91	1,90	1,97	2,02	2,05	2,01	2,10	2,17	2,18	2,38	2,26	2,26	2,08	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.132	2.890	2.878	2.988	3.074	3.124	3.074	3.222	3.350	3.391	4.158	3.983	4.000	3.689	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	131.323	151.445	151.315	152.049	152.191	152.503	153.123	153.676	154.714	155.721	174.697	176.237	176.725	177.689	- Average Earning Assets
KAP																	Classification
APYD terhadap Aktiva Produktif (%)	3,22	2,26	2,19	2,85	2,84	2,92	2,95	2,91	2,92	2,73	2,83	2,74	2,71	2,82	3,04	3,27	Classified Earning assets to Earning assets (%)
- APYD	3.036	2.897	3.379	4.446	4.377	4.616	4.592	4.595	4.715	4.429	4.769	4.683	4.831	5.123	5.516	6.025	- Classified Earning Assets
- Total Aset Produktif	94.319	128.442	154.342	155.845	154.045	158.157	155.475	158.028	161.735	162.254	168.741	170.674	178.486	181.438	181.216	184.153	- Total Earning assets
Likuiditas																	Liquidity
Short Term Mismatch (%)	34,23	28,37	25,37	24,87	21,09	20,23	21,38	22,20	24,91	24,66	25,23	24,72	25,94	25,14	22,73	23,12	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.152	30.253	33.043	32.677	26.354	25.729	26.640	27.639	31.507	31.636	33.835	33.065	33.840	33.560	29.904	30.454	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	130.234	131.411	124.982	127.202	124.613	124.484	126.505	128.286	134.126	133.786	130.434	133.493	131.582	131.739	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	66,93	67,31	65,73	65,82	64,86	64,71	65,35	65,93	67,43	64,60	65,00	64,99	63,26	63,34	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	76.444	81.301	78.203	79.022	76.879	77.244	80.033	82.998	89.889	82.413	83.495	84.375	79.145	79.939	- Non Core Deposits
- Total DPK	72.928	96.495	114.222	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	183,20	200,07	216,92	218,89	223,54	225,54	225,27	225,68	224,88	239,66	237,68	238,78	240,93	239,71	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	76.683	80.574	82.188	83.276	84.886	85.976	87.688	88.258	89.603	92.313	92.206	92.970	94.744	94.134	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	41.858	40.274	37.889	38.045	37.973	38.120	38.925	39.107	39.844	38.518	38.795	38.936	39.324	39.269	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	60,22	60,66	60,26	60,12	60,44	60,80	61,32	61,57	61,89	62,12	62,48	62,81	63,38	63,62	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	71.386	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	118.541	120.848	120.077	121.322	122.859	124.097	126.613	127.365	129.447	130.830	131.001	131.906	134.069	133.403	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,71	2,00	2,11	2,20	2,25	2,25	2,26	2,27	2,16	1,91	1,96	2,03	2,23	2,16	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.220	1.465	1.526	1.607	1.673	1.699	1.755	1.780	1.732	1.549	1.602	1.684	1.895	1.836	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	71.386	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	- Total Mudharabah and Musyarakah

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
*) Provisional Figures

**Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah - SPS 2020
(Sharia Banking Network)**

Indikator	2016	2017	2018	2019									2020				Indicator		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr			
Bank Umum Syariah																			Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	316.691	314.602	313.210	322.949	320.738	320.882	325.030	333.790	335.482	350.364	346.373	351.014	349.950	348.294	348.294	348.294	- Total Assets (in billion IDR)
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.875	1.884 ^{*)}	1.881	1.894	1.896	1.898	1.903	1.905	1.914	1.919	1.922	1.925	1.923	1.942	1.942	1.942	- Number of Offices
- KC	473	471	478	477	477	478	478	478	479	478	480	480	480	480	478	490	490	490	Branch Offices
- KCP	1.207	1.176	1.199	1.205	1.201	1.214	1.218	1.223	1.227	1.229	1.237	1.243	1.246	1.248	1.248	1.254	1.254	1.254	Sub Branch Offices
- KK	189	178	198	202	203	202	200	197	197	198	197	196	196	197	197	198	198	198	Cash Offices
- ATM	3.127	2.585	2.791	2.780	2.770	2.773	2.779	2.779	2.805	2.824	2.824	2.827	2.825	2.826	2.827	2.830	2.830	2.830	ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.516	49.388	49.289	48.000	49.743	49.873	50.000	52.654	49.864	49.654	49.723	49.806	49.923	50.345	50.345	50.345	- Number of Employees
Unit Usaha Syariah																			Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	160.636	161.638	159.194	163.944	160.437	162.218	165.385	166.190	172.279	174.200	168.951	170.329	172.610	172.936	172.936	172.936	- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	354	368 ^{*)}	370	372	374	375	374	374	376	378	381	386	387	388	389	389	- Number of Offices
- KC	149	154	153	157	156	156	158	158	158	158	160	160	160	160	161	161	161	161	Branch Offices
- KCP	135	139	146	154	157	157	157	157	156	157	157	159	164	164	165	166	166	166	Sub Branch Offices
- KK	48	51	55	57	57	59	59	60	60	61	61	62	62	62	62	62	62	62	Cash Offices
- ATM	132	143	171	172	172	172	166	166	166	167	168	176	176	177	177	176	176	176	ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.955	5.198	5.045	5.089	4.997	5.055	5.178	4.037	5.233	5.186	5.207	5.230	5.189	5.232	5.232	5.232	- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	477.327	476.240	472.404	486.892	481.174	483.099	490.415	499.981	507.761	524.564	515.324	521.344	522.560	521.230	521.230	521.230	Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.229	2.252 ^{*)}	2.251	2.266	2.270	2.273	2.277	2.281	2.292	2.300	2.308	2.312	2.311	2.331	2.331	2.331	Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.962	2.952	2.942	2.945	2.945	2.945	2.971	2.991	2.992	3.003	3.001	3.003	3.004	3.006	3.006	3.006	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.471	54.586	54.334	53.089	54.740	54.928	55.178	56.691	55.097	54.840	54.930	55.036	55.112	55.577	55.577	55.577	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																			Sharia Rural Bank
- Jumlah Bank	166	167	167	164	164	164	165	165	165	164	164	164	164	163	163	163	163	163	- Number of Banks
- Jumlah Kantor	453	441	495	502	507	506	535	536	539	569	569	617	618	618	620	622	622	622	- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.918	5.073	5.085	5.085	5.291	5.298	5.328	5.828	5.864	6.620	6.709	6.725	6.700	6.710	6.710	6.710	- Number of Employees

Ket: ^{r)} Angka-angka diperbaiki
^{*)} Angka-angka sementara

Note: ^{r)} Revised figures
^{*)} Provisional Figures

Tabel 3. Jaringan Kantor Individual Perbankan Syariah - SPS April 2020 (Individual Sharia Banking Network - April 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	490	1.254	198	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	29	5	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	7	4	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	65	228	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	215	15	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	423	53	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	35	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	13	2	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	14	13	18	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	1	-	-	13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	24	2	-	14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	161	166	62	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	10	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	12	3	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	1	3	18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	55	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	14	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	14	9	24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	7	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	172	-	287	Sharia Rural Bank
TOTAL	823	1.420	547	TOTAL
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Islamic Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Syaria Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS April 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - April 2020)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Bank Umum Syariah	490	1.254	198	Sharia Commercial Bank
1 Jawa Barat	64	217	27	1 West Java
2 Banten	20	61	8	2 Banten
3 DKI Jakarta	68	149	35	3 DKI Jakarta
4 Yogyakarta	9	26	11	4 DI Yogyakarta
5 Jawa Tengah	36	91	17	5 Central Java
6 Jawa Timur	44	143	22	6 East Java
7 Bengkulu	5	13	1	7 Bengkulu
8 Jambi	6	18	1	8 Jambi
9 Nanggroe Aceh Darussalam	49	126	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	52	4	10 North Sumatera
11 Sumatera Barat	11	28	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	35	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	15	2	15 Riau Islands
16 Lampung	10	31	2	16 Lampung
17 Kalimantan Selatan	8	18	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	7	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	20	48	6	27 West Nusa Tenggara
28 Bali	6	12	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Sharia Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Sharia Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	
Unit Usaha Syariah	161	166	62	Sharia Business Unit
1 Jawa Barat	21	18	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	20	22	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS April 2020 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - April 2020)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
7 Bengkulu	1	-	-	- 7 Bengkulu
8 Jambi	2	2	-	- 8 Jambi
9 Nanggroe Aceh Darussalam	5	5	2	- 9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	- 10 North Sumatera
11 Sumatera Barat	7	5	-	- 11 West Sumatera
12 Riau	3	3	9	- 12 Riau
13 Sumatera Selatan	8	3	4	- 13 South Sumatera
14 Bangka Belitung	-	1	-	- 14 Bangka Belitung
15 Kepulauan Riau	4	4	-	- 15 Riau Islands
16 Lampung	1	-	-	- 16 Lampung
17 Kalimantan Selatan	8	10	1	- 17 South Kalimantan
18 Kalimantan Barat	5	3	6	- 18 West Kalimantan
19 Kalimantan Timur	7	19	5	- 19 East Kalimantan
20 Kalimantan Tengah	-	-	-	- 20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	- 21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	- 22 South Sulawesi
23 Sulawesi Utara	-	-	-	- 23 North Sulawesi
24 Gorontalo	-	-	-	- 24 Gorontalo
25 Sulawesi Barat	1	-	-	- 25 West Sulawesi
26 Sulawesi Tenggara	1	-	-	- 26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	- 27 West Nusa Tenggara
28 Bali	4	-	-	- 28 Bali
29 Nusa Tenggara Timur	-	-	-	- 29 East Nusa Tenggara
30 Maluku	-	-	-	- 30 Maluku
31 Papua	-	-	-	- 31 Papua
32 Maluku Utara	-	-	-	- 32 North Maluku
33 Papua Barat	-	-	-	- 33 West Papua
34 Luar Indonesia	-	-	-	- 34 Outside Indonesia
Total BUS dan UUS	651	1.420	260	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
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 = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2020 (Office Channeling)																	
Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	402	401	401	401	406	403	434	434	434	434	432	429	421	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	300	295	295	295	295	294	291	291	289	289	289	288	288	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	372	369	369	369	369	368	364	362	362	359	358	355	354	354	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	119	122	121	121	120	120	120	120	121	122	122	123	123	123	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	256	249	245	244	244	240	237	235	232	230	229	229	219	213	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	57	57	57	153	153	152	153	153	153	153	158	158	158	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	298	298	298	298	298	298	298	298	298	340	340	340	339	339	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	242	240	240	240	244	244	246	242	242	243	243	243	243	242	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	38	38	38	38	38	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	195	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	30	121	121	121	121	121	121	121	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	29	121	30	30	30	30	30	30	30	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	31	31	31	31	119	119	119	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	18	18	18	20	20	20	20	20	20	20	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	49	49	49	49	49	49	49	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.797	2.809	2.798	2.799	2.898	2.898	2.888	2.910	2.908	2.949	2.947	3.038	3.022	3.009	TOTAL

¹⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS

²⁾ Angka-angka diperbaiki

1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK"

¹⁾ "-" = data not available since office channelling was spinoff become Sharia Banking

²⁾ Revised figures

1. "Revision of data BUS-UUS began in June 2014 based on LSMK"

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019										2020				Indikator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	4. Issued Securities	
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	3.285	2.752	2.757	3.646	3.646	3.647	3.332	3.333	3.333	3.333	3.806	4.357	4.358	a. Securities Held by Non Banks	
b. Dimiliki Bank Lain	5.487	5.771	7.538	2.844	4.867	4.456	2.937	3.635	3.510	2.359	3.088	5.620	3.343	3.158	3.518	4.314	b. Securities Held by Other Banks	
5 Pembiayaan yang Diterima	2.782	3.608	2.912	4.124	4.103	3.567	3.534	3.560	3.260	3.378	3.496	2.469	2.438	2.451	3.594	5.717	5. Received Borrowing	
6 Liabilitas Lainnya	497	630	756	877	994	976	941	878	811	720	765	787	874	792	648	515	6. Other Liabilities	
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	37.888	37.442	41.363	38.233	38.818	39.292	36.598	35.314	41.106	37.033	30.674	42.846	37.855	7. Miscellaneous Liabilities	
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	65	50	120	-	-	-	-	430	250	230	50	-	8. Other Profit Sharing Investment Fund	
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks	
b. Surat Berharga	240	630	800	-	65	50	120	-	-	-	-	430	250	230	50	0	b. Issued Securities	
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing	
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital	
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	10. Paid-in capital	
11 Tambahan Modal Disetor	2.056	4.222	2.352	2.315	2.312	2.421	2.465	3.421	3.410	3.488	2.492	2.446	2.516	2.538	2.321	2.356	11. Additional paid-in capital	
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.469	1.468	1.480	1.480	12. Differences in Fixed Assets Appraisal	
13 Cadangan	3.400	3.546	3.889	4.040	4.040	4.067	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.083	4.070	13. Reserves	
a. Cadangan Umum	3.276	3.275	3.694	3.845	3.845	3.872	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	a. General Reserves	
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves	
14 Laba	5.171	7.201	9.789	9.957	10.518	10.979	11.311	11.956	12.542	13.245	14.021	13.627	14.240	14.593	15.168	15.542	14. Net Income	
a. Tahun-tahun lalu	3.076	4.101	4.625	7.851	7.840	7.630	7.350	7.350	7.348	7.348	7.348	7.348	13.501	13.147	12.982	12.960	a. Previous years	
b. Tahun berjalan	2.096	3.100	5.164	2.106	2.678	3.349	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	b. Current year	
Ke t:																		

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2020
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019												2020				Indikator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr				
4 Surat Berharga yang Diterbitkan	5.495	3.517	6.206	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	4. Issued Securities			
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	1.700	1.700	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	a. Securities Held by Non Banks			
b. Dimiliki Bank Lain	4.180	3.102	4.506	1.619	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	b. Securities Held by Other Banks			
5 Pembiayaan yang Diterima	2.316	2.728	1.725	1.758	1.765	1.320	1.329	1.356	1.366	1.513	1.567	1.075	1.044	1.043	1.181	1.252	5. Received Borrowing			
6 Liabilitas Lainnya	490	618	626	759	866	793	761	742	687	590	575	595	712	627	477	323	6. Other Liabilities			
7 Rupa-Rupa Liabilitas	5.576	6.256	8.335	7.922	7.766	8.233	7.749	9.015	9.367	9.463	10.069	9.724	9.484	9.036	9.240	6.712	7. Miscellaneous Liabilities			
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund		
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks		
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities		
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing		
9 Modal Pinjaman	1.875	2.175	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital		
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	10. Paid-in capital			
11 Tambahan Modal Disetor	2.045	4.182	2.387	2.331	2.325	2.381	2.416	3.397	3.389	3.452	2.460	2.411	2.468	2.478	2.339	2.360	11. Additional paid-in capital			
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.531	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.469	1.468	1.480	1.480	12. Differences in Fixed Assets Appraisal			
13 Cadangan	3.400	3.546	3.889	4.040	4.040	4.067	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.068	4.083	13. Reserves			
a. Cadangan Umum	3.276	3.275	3.694	3.845	3.845	3.872	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	a. General Reserves			
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves			
14 Laba	3.442	4.032	5.757	6.488	6.814	7.058	7.106	7.474	7.833	8.170	8.565	9.065	9.793	10.193	10.476	10.660	14. Net Income			
a. Tahun-tahun lalu	2.490	3.042	2.950	5.295	5.285	5.152	4.872	4.872	4.871	4.871	4.871	4.871	9.390	9.390	9.274	9.289	a. Previous years			
b. Tahun berjalan	952	990	2.806	1.193	1.530	1.905	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	b. Current year			

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
*) Provisional Figures

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
4 Surat Berharga yang Diterbitkan	1.940	3.594	4.639	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.607	1.585	1.152	1.157	1.157	2.046	2.046	2.047	1.732	1.733	1.733	2.059	2.611	2.611	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	3.032	1.226	1.109	1.154	1.274	2.208	2.248	2.059	2.073	4.122	2.608	2.248	2.103	2.054	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1.188	2.366	2.338	2.248	2.205	2.204	1.894	1.865	1.929	1.394	1.394	1.408	2.412	4.465	5. Received Borrowing
6 Liabilitas Lainnya	7	12	130	118	128	183	180	136	124	130	190	191	163	165	170	192	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	32.271	29.966	29.676	33.130	30.484	29.803	29.925	27.135	25.245	31.382	27.548	27.657	33.606	31.143	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	800	-	65	50	120	-	-	-	-	430	250	230	50	0	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	800	-	65	50	120	-	-	-	-	430	250	230	50	0	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	11	41	(35)	(16)	(14)	39	49	24	21	37	32	35	48	60	(17)	(4)	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1.730	3.169	4.032	3.469	3.703	3.921	4.205	4.482	4.710	5.075	5.455	4.561	4.447	4.400	4.693	4.882	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	2.555	2.555	2.478	2.478	2.478	2.478	2.478	2.478	2.478	4.111	3.757	3.707	3.671	a. Previous years
b. Tahun berjalan	1.144	2.109	2.358	914	1.148	1.443	1.727	2.004	2.232	2.597	2.977	2.083	336	643	985	1.212	b. Current year

Ket: *) Angka-angka diperbaiki
*) Angka-angka sementara

Note: *) Revised figures
*) Provisional Figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019									2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Tagihan Komitmen																		Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	12	450	6	32	43	51	410	1.218	44	113	39	99	56	54	52	179	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.219	1.223	1.218	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	1.340	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	31	-	-	-	-	16	82	-	- Others	
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.400	10.326	13.182	12.422	11.550	11.053	10.758	11.416	12.865	13.263	12.670	13.891	14.072	12.466	12.670	10.871	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	180	156	152	175	154	219	229	183	215	210	198	176	154	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	370	507	464	244	237	576	410	392	384	421	381	267	321	379	336	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	94	454	549	554	91	236	412	277	164	128	283	150	163	105	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.219	1.223	1.218	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	1.340	- Forward sales	
- Lainnya	1.193	1.686	1.156	2.245	1.303	1.295	2.376	1.339	1.335	2.107	1.358	1.371	1.435	1.396	1.415	1.469	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	213	214	211	210	209	210	208	209	11	205	210	239	219	- Kafalah guarantees received	
- Pendapatan yang akan diterima	1.038	807	910	927	966	978	1.012	1.091	1.054	2.215	2.223	1.145	963	1.013	1.044	1.077	- Income will be received	
- Lainnya	228	391	442	594	572	563	579	598	607	618	600	650	661	674	690	691	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	3.729	3.232	3.638	3.494	3.597	3.520	3.815	4.043	4.281	4.445	3.365	3.361	3.740	3.885	- Guarantees issued	
- Lainnya	20	56	126	162	156	158	160	176	124	180	141	144	145	153	164	161	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	19.194	19.653	19.887	20.200	21.221	20.357	20.576	20.919	21.073	21.329	21.153	21.273	21.591	21.954	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	523	1.326	2.475	3.174	4.053	3.644	3.997	4.389	4.421	4.475	4.343	4.681	4.780	4.644	4.488	4.433	- Channeling of mudharabah muqayyadah	

Ket: r) Angka-angka diperbaiki
 *) Angka-angka sementara

Note: r) Revised figures
 *) Provisional Figures

**Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019									2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Tagihan Komitmen																		Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	12	450	6	32	43	51	410	1.218	44	113	39	99	56	54	52	179	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.219	1.223	1.218	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	1.340	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.040	4.223	2.890	3.154	3.330	3.490	3.684	3.744	3.766	4.051	3.756	4.451	4.880	4.051	4.051	3.429	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	97	97	97	94	94	95	94	92	94	94	94	94	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	406	390	221	218	396	249	162	198	241	201	70	74	122	122	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	94	454	549	554	91	236	412	277	164	128	283	150	163	105	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.219	1.223	1.218	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	1.340	- Forward sales	
- Lainnya	1.193	1.686	1.156	1.318	1.303	1.295	1.324	1.339	1.335	1.405	1.358	1.371	1.435	1.396	1.415	1.469	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	213	214	211	210	209	210	208	209	11	205	210	239	219	- Kafalah guarantees received	
- Pendapatan yang akan diterima	814	668	727	687	712	701	724	732	724	1.831	1.829	765	628	633	656	676	- Income will be received	
- Lainnya	16	7	9	11	11	11	11	13	14	14	13	17	14	14	15	15	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	3.468	2.873	2.988	2.868	3.066	3.166	3.362	3.576	3.761	3.906	2.920	2.870	3.228	3.358	- Guarantees issued	
- Lainnya	3	13	101	111	112	115	117	119	124	136	141	144	145	153	164	161	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.992	16.193	16.408	16.709	17.728	16.820	16.899	17.264	17.392	17.648	17.553	17.699	17.854	18.041	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling of mudharabah muqayyadah

Ket: r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: r) Revised figures
*) Provisional Figures

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2020
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019									2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Tagihan Komitmen																		Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	-	-	-	31	-	-	-	-	16	82	-	-	- Others
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.360	6.103	10.292	9.268	8.219	7.563	7.074	7.672	9.100	9.212	8.914	9.440	9.192	8.415	8.619	7.442	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	83	60	56	82	60	124	135	90	121	116	104	82	60	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	101	74	23	19	180	161	231	185	179	180	197	247	257	214	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	926	-	-	1.051	-	-	702	-	-	-	-	-	-	-	- Others
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	183	240	254	277	288	360	330	384	394	379	335	379	388	401	- Income will be received	
- Lainnya	212	384	433	584	561	552	568	585	594	604	586	632	647	660	676	676	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	261	360	650	626	530	354	453	467	520	539	446	491	513	527	- Guarantees issued	
- Lainnya	17	42	25	51	44	44	44	57	-	44	-	0	0	-	-	-	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.202	3.460	3.480	3.491	3.494	3.537	3.677	3.656	3.682	3.681	3.600	3.574	3.737	3.914	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	2.428	3.127	4.006	3.597	3.951	4.342	4.374	4.428	4.297	4.635	4.733	4.598	4.441	4.387	- Channelling of mudharabah muqayyadah	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

**Tabel 8a. Laporan Laba Rugi Bank Umum Syariah - SPS 2020
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019									2020				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	36.648	12.627	15.919	19.017	22.366	25.771	29.249	32.619	37.535	39.625	3.365	6.749	10.131	13.098	1 Operating Income from:
a. Penempatan pada Bank Indonesia	852	1.046	905	395	494	589	710	807	898	998	1.092	1.204	94	174	256	341	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	65	27	22	10	11	13	14	14	15	16	16	16	1	1	2	2	b. Placement in Other Banks
c. Surat Berharga	1.427	2.005	2.708	1.011	1.249	1.487	1.784	2.107	2.447	2.722	3.008	3.379	290	552	838	1.090	c. Investment in Securities
d. Pembiayaan yang Diberikan:	19.702	22.554	23.297	8.161	10.305	12.344	14.439	16.640	18.802	20.919	23.091	25.353	2.180	4.454	6.660	8.504	d. Financing:
i. Pendapatan Bagi Hasil	5.657	6.106	6.138	2.239	2.823	3.380	3.947	4.622	5.216	5.775	6.405	7.049	632	1.381	2.009	2.571	i. Profit Sharing
a. Mudharabah	1.008	893	717	205	253	304	348	397	444	492	539	589	52	99	145	190	a. Mudharabah
b. Musyarakah	4.649	5.213	5.421	2.034	2.570	3.076	3.599	4.225	4.772	5.283	5.866	6.460	580	1.283	1.863	2.381	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	13.803	16.063	16.849	5.798	7.323	8.772	10.262	11.751	13.295	14.821	16.335	17.922	1.517	3.006	4.546	5.790	ii. Receivables/Acceptables
a. Murabahah	13.403	15.577	16.289	5.610	7.078	8.478	9.915	11.352	12.846	14.323	15.786	17.317	1.459	2.894	4.357	5.533	a. Murabahah
b. Ujrah	388	484	558	187	244	293	346	397	447	497	546	602	58	112	188	253	b. Qardh
c. Istishna'	12	3	2	1	1	1	1	1	2	2	2	2	0	0	0	0	c. Istishna'
d. Piutang Lainnya	-	-	-	0	0	0	0	0	0	0	0	0	-	-	-	3	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	242	385	310	124	159	192	229	268	291	323	351	383	31	66	106	144	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	9.280	10.065	9.716	3.050	3.860	4.585	5.420	6.202	7.087	7.965	10.328	9.672	800	1.567	2.376	3.161	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	19.534	6.707	8.402	10.002	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	18.147	20.070	19.534	6.707	8.402	10.002	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	17.113	5.921	7.516	9.015	10.637	12.379	14.114	15.689	17.377	19.227	1.650	3.430	5.163	6.541	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	13.550	5.660	8.063	2.830	3.097	3.673	4.193	4.602	4.486	5.879	6.513	6.110	878	1.186	1.586	1.834	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	54	72	80	101	110	123	145	179	195	13	30	48	64	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	1	1	1	1	1	1	1	1	1	1	0	3	10	10	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.246	1.555	1.532	542	697	829	975	1.104	1.247	1.399	1.548	1.743	169	360	523	682	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	12.151	3.938	6.377	2.233	2.327	2.763	3.116	3.387	3.114	4.334	4.785	4.170	697	793	1.004	1.078	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	25.176	8.751	10.613	12.688	14.830	16.981	18.600	21.569	23.890	25.337	2.529	4.616	6.748	8.375	5 Total of Operating Income
6 Total Beban Operasional	25.391	19.697	21.393	7.138	8.541	10.110	11.789	13.506	14.645	17.163	18.947	19.738	1.971	3.527	5.172	6.571	6 Total of Operating Costs
a. Beban Imbalan kepada BI	1	-	5	5	6	7	7	7	7	8	8	11	4	6	9	13	a. Yield to BI
b. Bonus Titipan Wadiah	252	233	270	85	109	141	174	204	234	253	280	314	40	83	123	173	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	2	5	6	2	1	1	6	6	1	1	15	40	37	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	64	23	29	36	43	50	58	64	71	77	5	13	21	30	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	8.912	2.920	3.170	3.708	4.199	4.748	4.690	6.078	6.801	6.106	861	1.322	1.871	2.168	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	1.046	340	433	513	599	686	777	868	954	1.046	94	187	281	367	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	20	13	17	6	7	9	9	12	13	16	21	28	5	5	7	12	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	1	1	1	2	3	3	2	4	10	1	2	4	6	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.830	6.239	6.801	2.366	2.989	3.586	4.230	4.848	5.519	6.129	6.688	7.466	599	1.190	1.764	2.370	i. Cost of Human Resources
i. Biaya Tenaker	5.690	6.043	6.579	2.297	2.899	3.482	4.103	4.689	5.331	5.908	6.435	7.170	583	1.150	1.707	2.303	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	68	87	101	125	157	183	212	244	281	16	38	55	64	ii. Training Cost
iii. Penelitian dan Pengembangan	7	8	13	1	3	3	3	3	5	8	9	16	0	2	2	3	iii. Research and Development
j. Beban Operasional Lainnya	3.456	3.909	4.254	1.391	1.790	2.103	2.523	2.936	3.342	3.739	4.115	4.679	360	705	1.052	1.395	j. Other Operating Costs
i. Promosi	247	309	326	120	155	170	200	230	271	303	338	406	15	30	48	67	i. Promotion
ii. Biaya Lainnya	3.209	3.600	3.928	1.271	1.635	1.933	2.322	2.706	3.071	3.436	3.777	4.273	345	676	1.004	1.328	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.783	1.613	2.072	2.578	3.041	3.476	3.955	4.406	4.943	5.599	558	1.089	1.576	1.804	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	172	202	201	42	52	64	116	142	143	158	212	233	11	24	125	48	8 Non Operating Income
9 Beban Non Operasional	90	96	178	62	84	102	174	145	150	168	228	234	28	36	82	50	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(20)	(33)	(39)	(57)	(3)	(8)	(10)	(15)	(1)	(17)	(12)	44	(3)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.806	1.593	2.040	2.539	2.984	3.473	3.947	4.396	4.927	5.598	541	1.077	1.619	1.801	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	2.620	3.672	4.485	-	-	-	-	-	-	-	-	6097	0	0	0	0	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(468)	(706)	(1.000)	(400)	(510)	(634)	(750)	(871)	(985)	(1.097)	(1.232)	(1.403)	(139)	(274)	(418)	(430)	13 Income Tax
14 Laba/Rugi Bersih	952	990	2.806	1.193	1.530	1.905	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	14 Net Profit/Loss

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2020
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indikator		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	12.410	5.138	6.488	7.802	9.150	10.504	11.804	13.208	14.602	16.029	1.335	2.660	4.036	5.326	1 Operating Income from:	
a. Penempatan pada Bank Indonesia	440	522	520	213	272	352	408	458	515	570	632	688	44	77	117	152	a. Placement in Bank Indonesia	
b. Penempatan pada Bank Syariah Lain	171	150	107	35	42	49	57	64	70	74	79	84	6	9	13	15	b. Placement in Other Banks	
c. Surat Berharga	287	361	511	217	275	336	396	464	537	612	690	777	92	180	260	338	c. Investment in Securities	
d. Pembiayaan yang Diberikan:	6.745	8.164	9.908	3.781	4.769	5.703	6.675	7.654	8.616	9.611	10.614	11.682	976	1.969	3.006	3.976	d. Financing:	
i. Pendapatan Bagi Hasil	2.362	3.743	5.071	2.050	2.590	3.104	3.618	4.148	4.665	5.215	5.752	6.323	555	1.120	1.704	2.271	i. Profit Sharing	
a. Mudharabah	867	933	960	292	361	426	491	558	621	685	748	818	63	125	193	257	a. Mudharabah	
b. Musyarakah	1.495	2.810	4.111	1.758	2.230	2.677	3.127	3.584	4.037	4.523	4.997	5.504	492	995	1.511	2.014	b. Musyarakah	
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	6	6	6	6	6	0	0	0	0	c. Other profit sharing	
ii. Piutang	3.392	3.680	4.084	1.445	1.820	2.174	2.546	2.923	3.295	3.676	4.070	4.486	348	708	1.098	1.438	ii. Receivables/Acceptables	
a. Murabahah	3.276	3.539	3.874	1.365	1.719	2.053	2.404	2.761	3.112	3.471	3.843	4.233	327	664	1.027	1.347	a. Murabahah	
b. Qardh	23	25	58	21	27	31	36	41	45	49	54	60	5	11	17	21	b. Qardh	
c. Istishna'	93	117	152	59	74	90	106	117	122	138	156	173	192	17	33	54	71	c. Istishna'
d. Piutang Lainnya	-	0	0	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Other Receivables/Acceptables	
iii. Pendapatan Sewa (Ijarah)	990	741	754	287	359	426	510	583	656	720	792	873	72	141	204	267	iii. Leasing Receivables/Acceptables (Ijarah)	
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam	
e. Lainnya	1.260	1.373	1.364	892	1.129	1.362	1.614	1.863	2.066	2.340	2.587	2.798	218	425	639	844	e. Others	
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	6.086	2.859	3.605	4.318	5.054	5.780	6.468	7.232	8.013	8.758	727	1.399	2.104	2.764	2 Revenue Sharing for Investment Fund Mudharabah Holders:	
a. Dana Investasi Non Profit Sharing	4.362	5.148	6.083	2.672	3.385	4.057	4.832	5.525	6.209	6.894	7.619	8.226	688	1.317	2.104	2.764	a. Non Profit Sharing Investment Fund	
b. Dana Investasi Profit Sharing	0	6	3	187	220	261	222	255	259	338	394	532	39	82	0	-	b. Profit Sharing Investment Fund	
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	6.324	2.279	2.883	3.484	4.097	4.724	5.335	5.976	6.588	7.271	609	1.261	1.933	2.562	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)	
4 Pendapatan Operasional Lainnya	845	1.493	1.674	603	756	886	994	1.113	1.221	1.377	1.848	2.189	271	423	534	663	4 Other Operating Income	
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	2	3	4	5	5	6	7	0	1	2	5	a. Income from Mark-to-Market and Sale of Securities	
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	29	24	30	36	39	45	51	61	67	79	5	11	16	27	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah	
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	584	210	295	357	424	484	549	616	680	752	61	141	220	281	c. Income from Investment, Fees, Commission, Provision	
d. Pendapatan Lainnya	524	1.030	1.059	367	430	492	527	580	616	694	1.094	1.352	205	269	297	351	d. Other Income	
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	7.998	2.882	3.639	4.371	5.090	5.836	6.556	7.353	8.436	9.460	880	1.684	2.467	3.225	5 Total of Operating Income	
6 Total Beban Operasional	3.916	4.145	4.866	1.918	2.440	2.872	3.297	3.753	4.251	4.669	5.365	6.069	533	1.020	1.467	1.995	6 Total of Operating Costs	
a. Beban Imbalan kepada BI	-	-	0	1	1	1	1	1	1	1	1	1	-	-	-	-	a. Yield to BI	
b. Bonus Titipan Wadiah	97	98	88	31	39	47	56	65	74	84	94	101	8	17	26	35	b. Wadiah Bonuses	
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	2	0	0	-	-	-	-	-	-	-	0	-	0	0	c. Loss from Mark-to-Market and Sale of Securities	
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	318	116	164	200	235	275	314	357	399	443	42	82	122	163	d. Loss from Investment and Cost of Commission/Provision	
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	1.819	746	923	1.068	1.190	1.322	1.507	1.610	2.000	2.350	239	408	565	801	e. Impairment	
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	47	58	68	81	91	104	117	131	146	19	36	52	68	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance	
g. Beban Risiko Operasional	11	0	0	4	4	4	5	5	5	5	5	6	0	0	0	0	g. Cost of Operational Risk	
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring	
i. Beban Tenaga Kerja	823	961	1.062	360	473	559	650	744	838	935	1.036	1.163	85	201	307	411	i. Cost of Human Resources	
i. Biaya Tenaker	811	946	1.050	355	467	552	642	733	826	921	1.021	1.144	84	199	304	406	i. Labour Cost	
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	12	5	6	7	8	11	12	14	16	19	1	3	4	4	ii. Training Cost	
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development	
j. Beban Operasional Lainnya	1.057	1.176	1.432	614	779	925	1.079	1.250	1.409	1.560	1.699	1.860	140	276	396	518	j. Other Operating Costs	
i. Promosi	70	89	92	23	32	37	43	49	56	63	74	83	4	13	15	20	i. Promotion	
ii. Biaya Lainnya	987	1.087	1.340	591	747	888	1.036	1.201	1.353	1.496	1.625	1.767	136	263	380	498	ii. Other Costs	
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	3.132	963	1.199	1.499	1.793	2.083	2.305	2.685	3.071	3.391	346	664	1.000	1.230	7 Operating Profit/Loss (5 - 6)	
8 Pendapatan Non Operasional	192	138	152	31	39	47	53	60	81	91	102	113	12	24	55	64	8 Non Operating Income	
9 Beban Non Operasional	132	176	156	60	70	80	93	110	121	143	159	176	16	31	51	64	9 Non Operating Cost	
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(28)	(31)	(34)	(41)	(50)	(41)	(52)	(57)	(63)	(3)	(8)	4	0	10 Non Operating Profit/Loss (8 - 9)	
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	3.127	935	1.168	1.465	1.753	2.033	2.265	2.633	3.014	3.328	343	656	1.004	1.230	11 Year-to-date Profit/Loss (7 + 10)	
12 Transfer Laba/Rugi	363	574	753	-	-	-	-	-	-	-	-	1.202	0	0	0	0	12 Transfer of Profit/Loss	
13 Pajak Penghasilan	(22)	(59)	(62)	(21)	(20)	(22)	(26)	(29)	(33)	(36)	(37)	(43)	(8)	(13)	(19)	(18)	13 Income Tax	
14 Laba/Rugi Bersih	1.144	2.094	2.313	914	1.148	1.443	1.727	2.004	2.232	2.597	2.977	3.203	336	643	985	1.212	14 Net Profit/Loss	

*-: Data Tidak Tersedia

*) Sumber: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank

*-: Data not available

*) Source: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah dan Unit Usaha Syariah

Miliar Rupiah (in Billion IDR)

**Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Lancar	295.826	352.038	411.771	404.466	399.133	401.785	411.033	413.037	419.656	432.895	439.423	455.068	458.787	470.141	502.038	496.982	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	17.346	22.031	20.535	22.305	21.332	21.698	22.776	18.911	19.699	17.923	21.397	22.207	27.833	30.566	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.070	2.794	2.600	2.662	2.306	2.204	2.163	2.949	2.930	3.407	3.628	3.370	3.152	3.178	3. Sub-Standard
4. Diragukan	1.326	1.919	1.474	1.742	1.547	1.574	1.876	2.167	1.257	1.248	1.061	954	1.426	1.629	1.976	1.773	4. Doubtful
5. Macet	6.187	5.847	5.676	6.486	6.665	6.597	6.727	6.743	7.169	6.783	7.192	6.707	6.609	6.601	6.801	6.941	5. Lost
Total Aset Produktif	324.034	382.697	438.338	437.519	430.480	434.923	443.274	445.850	453.021	462.786	470.305	484.059	491.847	503.948	541.801	539.439	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,10	2,52	2,51	2,49	2,46	2,49	2,34	2,37	2,38	2,29	2,37	2,30	2,20	2,20	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	
Note: r) revised figures																	

Miliar Rupiah (in Billion IDR)

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Lancar	208.258	230.684	266.133	259.684	257.593	255.802	267.171	267.552	271.785	283.232	284.157	297.942	304.568	314.032	336.383	330.494	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	12.462	16.100	14.653	16.292	15.846	16.188	15.832	13.173	13.321	12.025	15.464	15.475	19.853	20.563	2. Special Mention
3. Kurang Lancar	2.257	3.111	1.616	2.024	1.990	1.767	1.866	1.734	1.690	2.534	2.470	2.416	2.698	2.510	2.219	2.210	3. Sub-Standard
4. Diragukan	1.109	1.756	846	1.055	878	881	832	1.133	962	921	724	571	925	1.064	1.535	1.317	4. Doubtful
5. Macet	4.685	4.249	4.222	4.432	4.574	4.460	4.519	4.551	4.675	4.274	4.531	4.313	4.134	4.047	4.109	4.275	5. Lost
Total Aset Produktif	230.035	255.145	285.278	283.295	279.688	279.201	290.234	291.158	294.944	304.133	305.203	317.267	327.787	337.128	364.099	358.858	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,34	2,65	2,66	2,55	2,49	2,55	2,48	2,54	2,53	2,30	2,37	2,26	2,16	2,17	Percentage of Non Performing Earning Assets
Ket: r) Angka-angka diperbaiki																	Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Business Units) Miliar Rp (Billion IDR)																		
Indikator	2016	2017	2018	2019										2020				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Lancar	87.568	121.355	145.638	144.782	141.540	145.984	143.862	145.486	147.870	149.663	155.265	157.126	154.219	156.108	165.655	166.488	166.488	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.884	5.931	5.882	6.013	5.486	5.510	6.944	5.737	6.378	5.897	5.934	6.732	7.981	10.004	10.004	2. Special Mention
3. Kurang Lancar	757	266	454	771	610	894	440	471	473	414	460	991	931	860	933	967	967	3. Sub-Standard
4. Diragukan	218	163	628	687	669	693	1.044	1.034	294	327	337	384	502	566	441	456	456	4. Doubtful
5. Macet	1.502	1.598	1.455	2.053	2.092	2.137	2.208	2.191	2.494	2.509	2.661	2.395	2.475	2.554	2.692	2.666	2.666	5. Lost
Total Aset Produktif	93.999	127.552	153.060	154.225	150.793	155.722	153.041	154.691	158.076	158.652	165.102	166.792	164.060	166.820	177.702	180.581	180.581	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,66	2,28	2,24	2,39	2,41	2,39	2,06	2,05	2,09	2,26	2,38	2,39	2,29	2,26	2,26	Percentage of Non Performing Earning Assets

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019									2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	65.970	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.806	78.806	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	12.778	14.548	12.428	13.241	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	23.778	23.778	1 Sharia Money Market Securities (SBPU Syariah)
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	4.814	4.345	3.562	3.599	3.168	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.052	2.052	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	4.291	1.205	2.498	1.787	1.208	965	1.260	270	1.177	3.367	1.415	1.770	1.497	970	970	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	3.673	8.998	6.367	7.855	11.443	12.615	11.933	15.228	20.919	19.290	25.313	25.108	23.198	20.756	20.756	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM)	24.132	35.393	53.193	56.086	48.392	47.594	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	55.028	55.028	2 Sharia Capital Market Securities (SBPM Syariah)
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	39.227	38.311	30.447	31.129	33.193	34.209	37.064	38.146	37.808	37.676	38.710	39.493	33.040	36.982	36.982	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	1.473	2.515	1.906	1.743	3.496	4.027	3.048	5.739	5.347	2.683	3.862	4.476	3.207	3.896	3.896	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	12.130	14.873	15.652	14.353	16.094	16.012	16.357	15.405	14.801	15.190	14.460	14.705	13.292	13.797	13.797	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	162	186	186	169	190	204	230	221	422	208	190	191	1.753	152	152	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	10.845	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	8.672	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4.785	5.495	7.135	2.418	4.607	4.201	2.682	2.276	2.151	1.000	1.815	4.387	2.110	2.250	2.165	2.960	2.960	1 Sharia Money Market Securities (SBPU Syariah)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	6.336	1.619	3.908	3.502	1.983	1.577	1.452	300	1.115	3.687	1.410	1.550	1.465	2.260	2.260	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	799	699	699	699	699	699	700	700	700	700	700	700	700	700	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	3.710	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.606	4.566	4.567	4.714	5.711	5.712	5.712	2 Sharia Capital Market Securities (SBPM Syariah)
a. Sukuk Subordinasi	1.000	-	2.594	2.595	2.595	2.596	2.596	4.589	4.589	4.590	1.600	4.150	1.600	1.747	1.747	1.747	1.747	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.116	1.116	416	416	416	416	416	416	3.006	416	2.967	2.967	3.964	3.965	3.965	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	65.970	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.806	78.806	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	12.778	14.548	12.428	13.241	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	23.778	23.778	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1.200	2.333	1.633	1.321	1.442	1.422	1.439	1.647	1.362	1.271	2.373	5.840	3.132	2.108	2.159	2.159	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	265	60	20	-	-	-	126	161	252	253	153	101	162	119	119	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.068	1.573	1.301	1.442	1.422	1.439	1.521	1.201	1.019	2.120	5.687	3.031	1.946	2.040	2.040	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	10.445	12.914	11.107	11.799	14.397	15.058	14.125	16.540	23.224	22.685	23.045	25.634	25.019	21.619	21.619	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	53.193	56.086	48.392	47.594	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	55.028	55.028	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.297	11.054	6.544	7.940	5.514	5.096	6.680	7.478	6.670	8.404	7.250	7.614	7.295	8.076	4.500	5.746	5.746	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	12	43	74	98	235	216	263	1.191	909	109	1.143	1.204	329	1.387	1.387	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.532	7.898	5.440	4.998	6.445	7.261	6.407	7.213	6.341	7.505	6.152	6.872	4.172	4.360	4.360	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	-	46.648	48.145	42.878	42.499	46.493	47.175	50.230	51.308	51.329	48.345	50.129	50.991	46.993	49.282	49.282	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	10.845	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	8.672	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	7.135	2.418	4.607	4.201	2.682	2.276	2.151	1.000	1.815	4.387	2.110	2.250	2.165	2.960	2.960	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	295	492	732	707	70	-	340	-	240	525	-	200	154	256	256	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	342	292	262	70	-	-	-	-	-	-	-	129	256	256	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	40	150	440	445	-	-	340	-	240	525	-	200	25	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	6.840	1.926	3.875	3.494	2.612	2.276	1.811	1.000	1.575	3.862	2.110	2.050	2.011	2.704	2.704	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	3.710	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.606	4.566	4.567	4.714	5.711	5.712	5.712	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	3.710	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.566	4.566	4.567	4.714	5.711	5.712	5.712	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara
r) Angka-angka diperbaiki

Note: *) Provisional Figures
r) revised figures

**Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	54.503	54.952	47.441	48.183	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	61.105	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	9.064	9.139	8.310	9.465	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	18.827	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	4.372	4.128	3.545	3.581	3.160	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.052	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	2.417	488	1.101	720	583	430	265	145	797	2.242	630	1.045	527	710	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	2.274	4.524	3.664	5.164	8.757	9.590	9.597	12.770	16.821	14.696	17.902	19.831	19.882	16.065	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	45.439	45.813	39.132	38.717	41.633	43.268	43.557	45.747	44.312	44.448	45.485	46.535	40.367	42.278	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	31.996	29.865	24.357	25.007	25.818	27.077	28.235	29.100	28.305	28.571	29.241	29.883	25.815	27.063	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	1.453	2.116	1.597	1.434	2.492	2.893	1.629	3.735	3.073	1.724	2.603	2.812	2.038	2.827	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	11.813	13.629	12.976	12.091	13.116	13.076	13.445	12.672	12.705	13.923	13.410	13.609	12.287	12.162	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	32	56	56	39	62	76	103	93	84	83	85	85	81	81	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	6.206	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	4.606	1.719	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	4.506	1.619	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	54.503	54.952	47.441	48.183	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	61.105	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	9.064	9.139	8.310	9.465	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	18.827	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	1.602	1.216	1.124	1.135	1.144	1.099	1.247	1.287	1.271	1.270	1.188	1.132	1.240	1.114	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	265	60	20	-	-	-	126	161	252	253	153	101	102	119	1. Through Income Statement
2. Melalui Other Comprehensive Income	451	730	1.337	1.156	1.104	1.135	1.144	1.099	1.121	1.126	1.019	1.017	1.034	1.031	1.138	995	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.462	7.923	7.186	8.331	11.356	11.837	11.194	14.032	18.747	18.069	19.501	21.631	21.600	17.713	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	45.439	45.813	39.132	38.717	41.633	43.268	43.557	45.747	44.312	44.448	45.485	46.535	40.367	42.278	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	1.603	2.286	1.774	1.633	2.814	3.756	3.042	5.448	4.204	4.335	3.999	4.869	2.888	3.680	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	12	43	74	98	235	216	213	1.191	909	109	837	993	177	977	1. Through Income Statement
2. Melalui Other Comprehensive Income	1.672	2.528	1.591	2.243	1.700	1.535	2.579	3.540	2.830	4.257	3.295	4.226	3.162	3.877	2.712	2.703	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	43.836	43.527	37.358	37.084	38.819	39.512	40.515	40.298	40.108	40.114	41.487	41.666	37.478	38.598	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	6.206	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	4.606	1.719	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	255	492	732	707	70	-	340	-	140	-	-	200	154	256	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	255	342	292	262	70	-	-	-	-	-	-	-	129	256	1. Through Income Statement
2. Melalui Other Comprehensive Income	330	125	-	150	440	445	-	-	340	-	140	-	-	200	25	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	4.351	1.227	3.026	2.595	1.593	1.427	922	300	875	1.498	735	710	1.261	2.004	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.747	1.747	1.747	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara
 r) Angka-angka diperbaiki

Note: *) Provisional Figures
 r) revised figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2020
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	11.467	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	17.701	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	3.714	5.408	4.118	3.776	3.319	3.561	3.331	4.478	5.719	8.196	6.003	4.286	4.951	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	65	140	441	217	18	18	8	-	-	-	-	-	-	-	-	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	1.874	717	1.397	1.067	625	535	995	125	380	1.125	785	725	970	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	-	25	1.399	4.474	2.703	2.691	2.686	3.026	2.336	2.458	4.098	4.594	7.411	5.278	4.691	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.753	10.273	9.260	8.877	11.540	11.385	13.343	13.965	14.266	11.510	11.938	12.531	11.126	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	7.231	8.445	6.091	6.122	7.375	7.133	8.830	9.045	9.503	9.105	9.469	9.610	7.225	9.919	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	20	399	309	309	1.004	1.134	1.419	2.004	2.274	959	1.259	1.664	1.169	1.069	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	317	1.243	2.676	2.261	2.978	2.935	2.912	2.733	2.097	1.267	1.050	1.096	1.005	1.635	d. Other Sharia Sukuk
e. SBPM Syariah Lainnya	11	117	130	130	130	130	128	128	128	128	338	124	105	106	1.672	71	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	4.639	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	2.529	699	849	899	1.019	849	889	700	800	2.889	1.375	1.340	750	700	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	1.830	-	150	200	320	150	190	-	100	2.189	675	640	50	-	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	699	699	699	700	700	700	700	700	700	700	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	2.110	2.111	1.411	1.412	1.412	3.405	3.405	3.406	3.006	2.966	2.967	2.967	3.964	3.965	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	994	995	995	996	996	2.989	2.989	2.990	-	2.550	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	416	416	416	416	416	416	3.006	416	2.967	2.967	3.964	3.965	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	11.467	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	17.701	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1.409	3.714	5.408	4.118	3.776	3.319	3.561	3.331	2.583	4.478	5.719	8.196	6.003	4.286	4.951	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	731	417	198	308	278	340	400	75	-	1.103	4.653	2.000	868	1.045	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	417	198	308	278	340	400	75	-	1.103	4.653	2.000	808	1.045	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	2.983	4.991	3.920	3.468	3.041	3.221	2.931	2.508	4.478	4.616	3.544	4.003	3.418	3.906	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.753	10.273	9.260	8.877	11.540	11.385	13.343	13.965	14.266	11.510	11.938	12.531	11.126	12.750	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.193	2.545	4.941	5.654	3.740	3.463	3.866	3.722	3.628	2.956	3.045	3.279	3.296	3.207	1.612	2.066	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	50	-	-	-	306	211	152	410	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.941	5.654	3.740	3.463	3.866	3.722	3.578	2.956	3.045	3.279	2.990	2.996	1.460	1.656	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.812	4.618	5.520	5.414	7.673	7.663	9.715	11.010	11.221	8.231	8.642	9.324	9.514	10.684	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	4.639	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2.478	2.529	699	849	899	1.019	849	889	700	800	2.889	1.375	1.340	750	700	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	40	0	0	0	0	0	0	0	100	525	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	40	-	-	-	-	-	-	-	100	525	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	2.489	699	849	899	1.019	849	889	700	700	2.364	1.375	1.340	750	750	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	2.110	2.111	1.411	1.412	1.412	3.405	3.405	3.406	3.006	2.966	2.967	2.967	3.964	3.964	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	0	0	0	40	0	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	0	0	0	40	0	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	2.110	2.111	1.411	1.412	1.412	3.405	3.405	3.406	2.966	2.966	2.967	2.967	3.964	3.964	b. Measured at Face Value - Held to Maturity

Ket: *) Angka Sementara
†) Angka-angka diperbaiki

Note: *) Provisional Figures
†) revised figures

**Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pembiayaan Bagi Hasil	93.713	118.651	145.507	151.541	152.043	154.172	155.061	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	175.980	1. Profit Sharing Financing
NPF	3.272	4.175	4.205	5.637	5.354	5.486	5.473	5.628	5.198	5.073	5.546	5.590	5.916	5.896	6.014	5.931	NPF
a. Mudharabah	15.292	17.090	15.866	13.967	14.155	13.973	13.884	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	12.835	a. Mudharabah
NPF	401	327	359	548	578	894	910	849	840	853	481	544	540	549	446	NPF	
b. Musyarakah	78.421	101.561	129.641	137.574	137.889	140.199	141.177	142.856	148.256	149.653	153.201	157.491	156.768	167.603	162.371	163.145	b. Musyarakah
NPF	2.871	3.847	3.845	5.089	4.775	4.591	4.563	4.779	4.358	4.233	4.693	5.109	5.372	5.357	5.465	5.485	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	164.088	165.065	167.039	168.219	168.762	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	174.236	2. Receivables/Acceptables
NPF	6.364	6.698	4.712	5.107	5.178	5.161	5.153	5.205	5.100	5.601	5.325	5.027	5.292	5.259	5.468	5.496	NPF
a. Murabahah	139.536	150.276	154.805	155.597	156.553	157.547	157.876	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	161.226	a. Murabahah
NPF	6.258	6.588	4.489	4.986	5.060	5.045	5.035	5.088	4.987	5.373	5.077	4.688	4.947	4.908	5.095	5.130	NPF
b. Qardh	4.731	6.349	7.674	7.740	8.709	8.864	9.044	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	10.806	b. Qardh
NPF	90	96	199	88	87	86	85	84	80	195	210	304	308	315	335	322	NPF
c. Istishna'	878	1.189	1.609	1.728	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.204	c. Istishna'
NPF	16	14	24	32	32	30	33	33	33	33	37	35	37	37	39	44	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.597	10.765	10.729	10.688	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	3. Ijarah including Leasing receivables
NPF	661	181	215	189	192	213	193	191	201	217	223	412	418	407	409	427	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	205	186	171	151	134	117	100	86	72	62	55	44	40	b. Financing through Channeling
NPF	-	0	3	0	1	2	4	6	7	9	11	12	13	13	9	10	NPF
c. Pembiayaan secara Executing	-	29	25	24	24	20	20	20	19	19	19	18	18	18	17	17	c. Financing through Executing
NPF	-	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.407	10.536	10.520	10.497	10.373	10.471	10.469	10.389	10.509	10.498	10.404	10.173	10.109	9.754	d. Other Ijarah
NPF	661	181	211	185	188	210	189	185	193	208	213	400	405	394	400	417	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	320.193	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	Total Financing
NPF	10.298	11.054	9.132	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	Total NPF

Ket: *) Angka Sementara
r) Angka-angka diperbaiki

Note: *) Provisional Figures
r) revised figures

**Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pembiayaan Bagi Hasil	61.629	67.049	74.122	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	91.112	1. Profit Sharing Financing
NPF	2.572	3.542	2.673	3.297	3.155	2.937	2.942	3.111	3.051	2.940	3.163	2.860	3.103	2.988	3.011	2.981	NPF
a. Mudharabah	7.577	6.584	5.477	5.282	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	a. Mudharabah
NPF	197	207	81	98	119	85	99	105	91	91	86	112	112	97	108	101	NPF
b. Musyarakah	54.052	60.465	68.644	72.952	74.260	76.004	75.725	75.790	78.957	79.699	81.711	84.582	82.983	82.834	86.242	86.441	b. Musyarakah
NPF	2.376	3.335	2.593	3.199	3.036	2.852	2.843	3.006	2.960	2.848	3.071	2.774	2.991	2.891	2.903	2.880	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	124.997	125.739	127.561	128.097	128.286	129.028	130.617	130.857	130.295	132.013	131.880	133.111	134.083	133.212	2. Receivables/Acceptables
NPF	5.245	5.459	3.804	4.040	4.111	4.099	4.093	4.134	4.102	4.616	4.387	4.127	4.341	4.317	4.524	4.489	NPF
a. Murabahah	110.063	114.458	118.134	118.820	119.662	120.066	120.146	120.919	122.070	121.723	121.777	122.725	122.477	123.673	124.191	123.654	a. Murabahah
NPF	5.173	5.378	3.626	3.979	4.051	4.041	4.033	4.074	4.044	4.444	4.200	3.847	4.056	4.024	4.211	4.188	NPF
b. Qardh	3.883	5.476	6.848	6.907	7.886	8.019	8.128	8.097	8.535	9.122	8.506	9.276	9.376	9.410	9.863	9.531	b. Qardh
NPF	64	77	175	58	58	55	57	58	56	170	185	279	283	292	312	300	NPF
c. Istishna'	25	18	15	13	13	12	12	12	12	12	11	11	27	27	29	27	c. Istishna'
NPF	7	4	2	3	3	3	3	3	2	2	2	2	2	1	1	1	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.180	3.260	3.265	3.234	3.205	3.249	3.297	3.200	3.167	3.138	3.210	3.226	3.191	3.115	3. Ijarah including Leasing receivables
NPF	17	29	120	87	88	101	95	85	87	85	88	275	276	280	292	296	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	21	20	20	20	20	19	19	19	18	18	18	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.157	3.238	3.244	3.214	3.185	3.229	3.277	3.180	3.148	3.119	3.191	3.208	3.173	3.097	d. Other Ijarah
NPF	17	29	120	87	88	101	95	85	87	85	88	275	276	280	292	296	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	202.298	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	Total Financing
NPF	7.834	9.030	6.597	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	Total NPF

Ket: *) Angka Sementara
r) Angka-angka diperbaiki

Note: *) Provisional Figures
r) revised figures

**Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah
(Financing and Non Performance Financing based on type of Shariah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2019										2020				Indikator
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Pembiayaan Bagi Hasil	32.083	51.602	71.386	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	1. Profit Sharing Financing
NPF	700	633	1.531	2.340	2.198	2.549	2.531	2.518	2.147	2.133	2.382	2.730	2.813	2.908	3.003	2.950	NPF
a. Mudharabah	7.715	10.506	10.389	8.685	8.727	8.749	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.163	a. Mudharabah
NPF	204	120	279	450	459	810	810	744	750	748	761	395	432	443	441	345	NPF
b. Musyarakah	24.369	41.096	60.997	64.622	63.629	64.195	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.704	b. Musyarakah
NPF	496	513	1.253	1.890	1.740	1.739	1.721	1.773	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.605	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	39.091	39.325	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	2. Receivables/Acceptables
NPF	1.120	1.238	908	1.067	1.067	1.062	1.061	1.071	999	985	938	900	951	942	944	1.007	NPF
a. Murabahah	29.473	35.818	36.671	36.777	36.891	37.482	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.572	a. Murabahah
NPF	1.084	1.210	863	1.007	1.009	1.004	1.002	1.014	942	929	877	841	891	884	884	942	NPF
b. Qardh	847	872	826	833	823	845	916	954	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.275	b. Qardh
NPF	26	19	24	31	28	31	28	27	25	25	25	26	25	23	23	22	NPF
c. Istishna'	853	1.170	1.594	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	c. Istishna'
NPF	9	10	21	30	29	27	30	30	31	31	35	33	35	36	37	42	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.417	7.505	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	3. Ijarah including Leasing receivables
NPF	644	152	95	102	104	112	98	105	113	131	135	137	141	127	117	131	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	204	185	170	150	134	116	99	85	71	61	54	43	39	b. Financing through Channeling
NPF	-	0	3	0	1	2	4	6	7	9	11	12	13	13	9	10	NPF
c. Pembiayaan secara Executing	-	4	3	3	3	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	3	3	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.250	7.298	7.276	7.284	7.188	7.242	7.193	7.209	7.361	7.379	7.213	6.965	6.935	6.657	d. Other Ijarah
NPF	644	152	92	98	99	109	93	100	106	123	125	125	129	113	108	121	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	117.895	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	Total Financing
NPF	2.464	2.024	2.535	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pembiayaan Bagi Hasil	86.973	111.081	136.854	143.485	143.872	146.157	146.795	147.996	153.888	154.931	158.467	163.697	162.364	162.783	166.590	167.273	1. Profit Sharing Financing
NPF	3.147	4.158	3.528	5.030	4.747	4.888	4.883	5.034	5.002	4.879	5.126	5.178	5.510	5.471	5.531	5.491	NPF
a. Mudharabah	15.263	15.984	14.940	13.454	13.649	13.470	13.364	12.944	13.011	12.921	13.087	13.176	12.575	12.286	12.486	11.699	a. Mudharabah
NPF	401	327	359	548	578	894	910	849	840	840	853	481	544	540	549	446	NPF
b. Musyarakah	71.710	95.097	121.914	130.031	130.224	132.688	133.431	135.052	140.877	142.010	145.380	150.522	149.789	150.497	154.104	155.574	b. Musyarakah
NPF	2.746	3.830	3.169	4.482	4.169	3.993	3.973	4.185	4.162	4.039	4.273	4.696	4.966	4.931	4.982	5.045	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	160.854	161.963	164.014	164.945	165.684	166.327	168.497	168.774	168.726	170.853	170.514	171.816	172.466	171.578	2. Receivables/Acceptables
NPF	5.362	6.117	4.290	4.844	4.916	4.901	4.896	4.945	4.840	5.230	5.171	4.907	5.173	5.135	5.327	5.366	NPF
a. Murabahah	133.956	145.301	151.580	152.708	153.711	154.516	155.185	155.914	157.411	157.006	157.535	158.725	158.278	159.554	159.895	159.263	a. Murabahah
NPF	5.256	6.007	4.067	4.723	4.797	4.786	4.778	4.828	4.726	5.116	5.046	4.688	4.947	4.908	5.095	5.130	NPF
b. Qardh	4.731	6.346	7.665	7.527	8.527	8.622	8.657	8.533	9.140	9.780	9.155	10.031	10.135	10.137	10.414	10.128	b. Qardh
NPF	90	96	199	88	87	86	85	84	80	81	88	184	190	191	193	193	NPF
c. Istishna'	878	1.189	1.609	1.728	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.101	2.125	2.156	2.187	c. Istishna'
NPF	16	14	24	32	32	30	33	33	33	33	37	35	37	37	39	44	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.288	9.539	9.554	9.574	9.467	9.536	9.566	9.499	9.440	9.450	9.386	9.135	8.964	8.763	3. Ijarah including Leasing receivables
NPF	243	176	213	188	192	212	192	190	200	216	222	411	417	406	408	426	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	165	205	186	171	151	134	117	100	86	72	62	55	44	40	b. Financing through Channeling
NPF	-	0	-	0	1	2	4	6	7	9	11	12	13	13	9	10	NPF
c. Pembiayaan secara Executing	-	29	25	24	24	20	20	20	19	19	19	18	18	18	17	17	c. Financing through Executing
NPF	-	-	3	3	3	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.097	9.310	9.344	9.382	9.296	9.382	9.429	9.380	9.336	9.359	9.306	9.063	8.903	8.706	d. Other Ijarah
NPF	243	175	210	185	187	209	188	184	193	207	212	399	404	393	399	416	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	306.996	314.987	317.439	320.676	321.946	323.858	331.950	333.205	336.633	344.000	342.264	343.734	348.019	347.614	Total Financing
NPF	8.752	10.450	8.032	10.062	9.855	10.001	9.971	10.169	10.042	10.325	10.520	10.496	11.101	11.012	11.266	11.284	Total NPF

Ket: *) Angka Sementara
 r) Angka-angka diperbaiki

Note: *) Provisional Figures
 r) revised figures

**Tabel 12a. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Commercial Banks)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pembiayaan Bagi Hasil	58.123	63.908	70.577	74.928	76.433	78.036	77.678	77.717	81.036	81.603	83.419	86.756	84.931	84.548	87.228	87.575	1. Profit Sharing Financing
NPF	2.447	3.525	2.394	3.074	2.933	2.717	2.725	2.892	2.855	2.746	2.744	2.448	2.697	2.563	2.529	2.542	NPF
a. Mudharabah	7.577	6.584	5.477	5.282	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	a. Mudharabah
NPF	197	207	81	98	119	85	99	105	91	91	92	86	112	97	108	101	NPF
b. Musyarakah	50.546	57.324	65.100	69.646	71.005	72.811	72.591	72.666	75.859	76.662	78.363	81.343	79.821	79.550	82.350	82.904	b. Musyarakah
NPF	2.251	3.318	2.313	2.977	2.814	2.633	2.625	2.787	2.764	2.655	2.652	2.361	2.586	2.466	2.421	2.441	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	122.106	122.954	124.852	125.124	125.509	126.196	127.955	128.240	127.987	129.852	129.744	130.844	131.457	130.839	2. Receivables/Acceptables
NPF	4.632	5.270	3.382	3.777	3.849	3.840	3.836	3.874	3.841	4.245	4.233	4.007	4.223	4.193	4.383	4.360	NPF
a. Murabahah	105.112	110.079	115.253	116.248	117.136	117.335	117.756	118.589	119.916	119.624	120.019	121.041	120.825	121.957	122.276	121.922	a. Murabahah
NPF	4.560	5.188	3.205	3.716	3.789	3.782	3.776	3.814	3.784	4.187	4.168	3.847	4.056	4.024	4.211	4.188	NPF
b. Qardh	3.883	5.474	6.839	6.694	7.704	7.777	7.741	7.596	8.027	8.604	7.956	8.800	8.909	8.877	9.172	8.907	b. Qardh
NPF	64	77	175	58	58	55	57	58	56	56	63	159	165	168	170	170	NPF
c. Istishna'	25	18	15	13	13	12	12	12	12	11	12	11	10	10	10	10	c. Istishna'
NPF	7	4	2	3	3	3	3	3	2	2	2	2	2	1	1	1	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.071	3.130	3.144	3.123	3.105	3.154	3.208	3.117	3.090	3.066	3.144	3.162	3.124	3.058	3. Ijarah including Leasing receivables
NPF	17	28	119	87	88	100	95	85	87	84	87	274	275	280	291	295	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	21	20	20	20	20	19	19	19	18	18	18	17	17	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.048	3.108	3.123	3.102	3.084	3.133	3.188	3.098	3.070	3.047	3.125	3.143	3.106	3.041	d. Other Ijarah
NPF	17	28	119	87	88	100	95	85	87	84	87	274	275	280	291	295	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	195.754	201.011	204.429	206.284	206.292	207.067	212.199	212.960	214.495	219.674	217.820	218.554	221.809	221.473	Total Financing
NPF	7.096	8.823	5.895	6.938	6.870	6.657	6.655	6.850	6.783	7.076	7.064	6.729	7.196	7.035	7.202	7.196	Total NPF

Ket: *) Angka Sementara
r) Angka-angka diperbaiki

Note: *) Provisional Figures
r) revised figures

Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah
(Financing and Non Performance Financing based on type in Rupiah Currency of Shariah-compliant contract of Sharia Business Units)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Pembiayaan Bagi Hasil	28.851	47.173	66.277	68.558	67.439	68.122	69.117	70.278	72.852	73.328	75.048	76.941	77.433	78.235	79.362	79.698	1. Profit Sharing Financing
NPF	700	633	1.134	1.955	1.814	2.170	2.158	2.142	2.147	2.133	2.382	2.730	2.813	2.908	3.003	2.950	NPF
a. Mudharabah	7.686	9.401	9.462	8.172	8.221	8.245	8.277	7.893	7.833	7.980	8.031	7.763	7.465	7.288	7.608	7.028	a. Mudharabah
NPF	204	120	279	450	459	810	810	744	750	748	761	395	432	443	441	345	NPF
b. Musyarakah	21.165	37.773	56.814	60.386	59.218	59.876	60.840	62.385	65.019	65.348	67.017	69.179	69.968	70.947	71.754	72.670	b. Musyarakah
NPF	496	513	856	1.505	1.356	1.361	1.348	1.398	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.605	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.748	39.009	39.162	39.821	40.174	40.130	40.542	40.535	40.739	41.001	40.770	40.972	41.008	40.739	2. Receivables/Acceptables
NPF	730	847	908	1.067	1.067	1.061	1.071	999	985	938	900	951	942	944	1.007	944	NPF
a. Murabahah	28.845	35.223	36.328	36.461	36.575	37.180	37.428	37.325	37.495	37.383	37.515	37.684	37.453	37.597	37.619	37.340	a. Murabahah
NPF	695	819	863	1.007	1.009	1.004	1.002	1.014	942	929	877	841	891	884	942	884	NPF
b. Qardh	847	872	826	833	823	845	916	937	1.113	1.175	1.199	1.231	1.227	1.260	1.243	1.221	b. Qardh
NPF	26	19	24	31	28	31	28	27	25	25	25	26	25	23	23	22	NPF
c. Istishna'	853	1.170	1.594	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	c. Istishna'
NPF	9	10	21	30	29	27	30	30	31	31	35	33	35	36	37	42	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	6.217	6.409	6.410	6.450	6.363	6.382	6.358	6.382	6.351	6.384	6.242	5.974	5.840	5.705	3. Ijarah including Leasing receivables
NPF	225	147	94	102	104	112	98	105	113	131	135	137	141	127	117	131	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	164	204	185	170	170	134	116	99	85	71	61	54	43	39	b. Financing through Channeling
NPF	-	0	-	0	1	2	2	6	7	9	11	12	13	13	9	10	NPF
c. Pembiayaan secara Executing	-	4	3	3	3	-	-	-	-	-	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	3	3	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	6.050	6.202	6.221	6.280	6.280	6.248	6.241	6.283	6.266	6.312	6.181	5.919	5.797	5.666	d. Other Ijarah
NPF	225	147	91	98	99	109	109	100	106	123	125	125	129	113	108	121	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	111.242	113.976	113.011	114.393	115.654	116.791	119.751	120.245	122.138	124.326	124.444	125.180	126.210	126.141	Total Financing
NPF	1.656	1.628	2.137	3.124	2.985	3.344	3.317	3.318	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

Miliar Rupiah (in Billion IDR)

Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah dan Unit Usaha Syariah
(Financing and Non Performance Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)

Jenis Penggunaan dan Kategori Usaha	2016	2017	2019									2020				Type of Usage and Debtor Group
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	87.363	99.825	105.312	103.900	105.453	105.202	104.799	107.572	108.265	108.632	110.586	110.175	109.928	111.164	110.863	1. Working Capital
a. UMKM	35.827	37.868	38.368	39.237	39.389	39.247	39.212	36.864	39.830	40.071	41.626	40.375	46.144	46.216	47.057	a. Micro, Small and Medium Enterprise
NPF	2.123	2.196	2.672	2.756	2.641	2.611	2.587	1.928	2.577	2.609	2.732	2.829	3.294	3.351	3.106	NPF
b. Bukan UMKM	51.535	61.957	66.944	64.663	66.063	65.955	65.587	70.709	68.434	68.561	68.960	69.800	63.784	64.948	63.806	b. Non Micro, Small and Medium Enterprise
NPF	2.872	2.916	2.056	1.910	2.188	2.254	2.329	2.570	2.638	2.656	2.902	3.059	2.611	2.579	2.640	NPF
2. Investasi	60.042	66.848	77.893	80.193	81.165	81.284	82.053	84.271	83.270	84.968	86.972	85.164	85.008	87.216	86.000	2. Investment
a. UMKM	18.703	21.111	23.241	23.281	23.190	23.058	23.049	23.259	23.640	23.772	24.710	24.455	28.794	28.973	29.247	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.275	1.309	1.225	1.237	1.205	1.194	1.257	1.195	1.137	1.210	1.324	1.367	1.375	NPF
b. Bukan UMKM	41.339	45.737	54.653	56.912	57.975	58.226	59.004	61.011	59.630	61.196	62.263	60.709	56.214	58.243	56.753	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.199	2.016	1.965	1.933	2.059	2.013	1.709	1.795	1.626	1.681	1.517	1.562	1.548	NPF
3. Konsumsi (Bukan UMKM)	100.602	119.021	144.165	145.718	146.462	147.881	149.573	152.021	153.749	155.277	157.624	158.036	160.362	163.272	163.163	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.731	2.733	2.839	2.785	2.843	2.794	2.710	2.840	2.632	2.846	2.816	3.034	3.184	NPF
Total Pembiayaan	248.007	285.695	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	Total Financing
Total NPF	10.298	11.054	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 13a. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Bank Umum Syariah
(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)**

Jenis Penggunaan dan Kategori Usaha	2016	2017	2019									2020				Type of Usage and Debtor Group	
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
1. Modal Kerja	68.420	72.188	73.493	75.672	77.491	76.348	75.723	77.988	78.341	77.758	79.986	78.708	78.347	79.543	78.602	1. Working Capital a. Micro, Small and Medium Enterprise NPF b. Non Micro, Small and Medium Enterprise NPF	
a. UMKM	28.458	28.973	29.133	29.985	30.158	29.894	30.059	30.457	30.735	30.924	32.326	31.647	37.404	37.475	38.743		
NPF	1.751	1.826	1.583	1.667	1.545	1.534	1.548	1.525	1.516	1.411	1.339	1.425	1.810	1.874	1.781		
b. Bukan UMKM	39.962	43.215	44.360	45.687	47.333	46.454	45.664	47.531	47.606	46.834	47.661	47.060	40.943	42.069	39.859		
NPF	2.239	2.437	1.497	1.349	1.285	1.356	1.415	1.397	2.099	2.094	2.363	2.490	2.010	1.977	2.033		
2. Investasi	45.768	47.427	49.943	50.287	50.120	50.156	50.382	51.496	50.718	51.982	53.207	52.382	52.351	52.953	53.038		2. Investment a. Micro, Small and Medium Enterprise NPF b. Non Micro, Small and Medium Enterprise NPF
a. UMKM	15.589	16.004	18.436	18.447	18.338	18.193	18.035	18.473	18.345	18.595	19.524	19.380	23.749	23.930	24.266		
NPF	1.541	900	941	978	886	893	862	901	909	859	821	891	997	1.023	1.026		
b. Bukan UMKM	30.178	31.422	31.507	31.840	31.782	31.963	32.347	33.023	32.373	33.388	33.683	33.001	28.602	29.023	28.772		
NPF	995	2.446	1.783	1.750	1.699	1.681	1.791	1.750	1.513	1.609	1.235	1.286	1.119	1.178	1.166		
3. Konsumsi (Bukan UMKM)	63.294	70.174	83.797	84.555	84.950	85.798	87.013	88.565	89.638	90.488	91.953	92.094	93.471	95.897	95.798	3. Consumption (Non Micro, Small and Medium Enterprise) NPF	
NPF	1.309	1.421	1.620	1.612	1.722	1.666	1.714	1.667	1.603	1.666	1.505	1.629	1.649	1.775	1.759		
Total Pembiayaan	177.482	189.789	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438		
Total NPF	7.834	9.030	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	Total NPF	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

**Tabel 13b. Pembiayaan berdasarkan Jenis Penggunaan dan Kategori Usaha - Unit Usaha Syariah
(Financing based on Type of Usage and Business Category of Sharia Commercial Bank and Sharia Business Unit Bank)
Miliar Rp (Billion IDR)**

Jenis Penggunaan dan Kategori Usaha	2016	2017	2019									2020				Type of Usage and Debtor Group
			Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	18.943	27.637	31.820	28.228	27.962	28.853	29.076	29.584	29.924	30.873	30.600	31.467	31.581	31.620	32.261	1. Working Capital
a. UMKM	7.369	8.895	9.235	9.253	9.231	9.353	9.153	6.406	9.095	9.147	9.301	8.728	8.740	8.741	8.315	a. Micro, Small and Medium Enterprise
NPF	373	369	1.090	1.090	1.096	1.077	1.039	403	1.061	1.198	1.393	1.404	1.484	1.476	1.325	NPF
b. Bukan UMKM	11.573	18.742	22.585	18.975	18.731	19.501	19.923	23.178	20.829	21.727	21.299	22.740	22.841	22.879	23.947	b. Non Micro, Small and Medium Enterprise
NPF	633	479	560	561	903	899	915	1.173	539	562	539	570	601	602	606	NPF
2. Investasi	14.275	19.422	27.950	29.907	31.045	31.128	31.671	32.775	32.552	32.986	33.765	32.783	32.657	34.262	32.962	2. Investment
a. UMKM	3.114	5.107	4.804	4.835	4.852	4.865	5.014	4.786	5.295	5.177	5.185	5.075	5.044	5.043	4.981	a. Micro, Small and Medium Enterprise
NPF	203	240	334	331	339	344	343	293	347	336	316	319	327	343	349	NPF
b. Bukan UMKM	11.160	14.315	23.146	25.072	26.193	26.263	26.657	27.988	27.257	27.809	28.580	27.708	27.613	29.219	27.981	b. Non Micro, Small and Medium Enterprise
NPF	627	148	416	266	267	252	268	263	195	186	391	395	398	384	382	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	60.368	61.163	61.513	62.083	62.560	63.456	64.111	64.788	65.671	65.942	66.891	67.375	67.365	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	1.111	1.121	1.117	1.119	1.129	1.127	1.107	1.174	1.127	1.217	1.167	1.259	1.425	NPF
Total Pembiayaan	70.525	95.906	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	Total Financing
Total NPF	2.464	2.024	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 14. Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan
(Financing and Non Performing Finance of Sharia Commercial Bank and Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)**

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019								2020				Financing by Industrial Origin	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	12.166	12.175	12.749	12.732	12.940	13.818	12.973	13.389	13.717	13.580	13.475	13.796	14.102	Agricultures, Hunting and Forestry
NPF	380	322	283	463	298	288	294	290	291	292	280	749	757	750	675	679	NPF
Perikanan	1.405	1.462	1.204	1.155	1.142	1.135	1.167	1.192	1.209	1.233	1.260	1.307	1.315	1.366	1.409	1.483	Fishery
NPF	35	48	34	41	42	40	39	43	45	48	39	32	35	37	38	48	NPF
Pertambangan dan Penggalian	6.604	6.864	5.410	5.482	5.944	5.838	5.841	5.819	5.676	5.605	5.217	5.086	4.959	5.019	5.470	5.259	Mining and Quarrying
NPF	578	317	41	40	36	36	41	41	40	38	50	51	51	50	48	31	NPF
Industri Pengolahan	19.745	21.463	24.363	24.709	24.954	25.621	25.814	25.657	27.137	27.180	27.363	26.488	26.574	26.020	27.623	27.312	Processing Industry
NPF	1.336	1.382	987	1.460	1.347	1.317	1.299	1.296	1.227	1.692	1.734	2.058	2.082	2.126	2.164	2.070	NPF
Listrik, gas dan air	8.117	11.044	16.600	16.145	14.078	14.694	14.599	14.609	14.538	14.303	14.245	14.055	13.980	13.956	14.145	15.308	Electricity, Gas and Water
NPF	901	916	829	500	541	543	588	641	652	636	597	534	538	558	636	591	NPF
Konstruksi	14.435	22.198	24.648	27.193	27.826	28.533	28.543	27.984	28.246	29.036	29.957	31.167	30.968	31.631	32.521	31.824	Construction
NPF	507	1.036	732	1.083	1.071	1.074	1.032	1.176	1.177	1.228	1.325	1.837	1.982	1.924	1.923	1.905	NPF
Perdagangan Besar dan Eceran	30.319	32.839	33.166	33.782	33.998	34.043	34.160	34.242	34.921	35.108	35.117	36.752	36.610	36.907	37.385	36.063	Wholesale and Retail Trade
NPF	2.140	1.919	2.114	2.424	2.458	2.398	2.353	2.342	2.312	2.373	2.408	1.779	1.892	1.920	1.948	2.026	NPF
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.741	4.840	4.688	4.663	4.509	4.967	4.995	4.990	4.988	4.631	4.748	4.724	4.759	Provision of accommodation and the provision of eating and drinking
NPF	82	98	59	174	181	182	189	187	187	185	184	177	177	179	186	219	NPF
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.374	8.988	9.089	8.985	8.836	9.034	9.410	9.420	9.479	9.925	10.261	10.268	10.401	10.554	Transportation, Warehousing and Communications
NPF	565	820	382	318	270	272	361	339	344	262	258	151	174	165	202	233	NPF
Perantara Keuangan	18.948	19.583	19.569	18.016	18.471	18.321	17.813	18.035	18.693	18.173	18.945	19.388	18.884	18.846	18.865	18.082	Financial intermediaries
NPF	459	498	178	242	231	549	513	497	473	448	468	123	162	148	162	159	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	12.713	12.856	12.852	13.007	12.998	12.877	12.998	13.404	12.658	12.073	12.380	12.896	12.896	Real Estate, Business, Ownership, and Business Services
NPF	1.000	1.023	647	610	608	596	569	593	184	215	220	217	221	212	190	191	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	10	23	23	22	20	25	27	19	18	18	18	17	17	Government administration, Defense and Compulsory social security
NPF	1	2	0	0	1	1	1	0	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.786	4.905	5.460	5.913	6.006	6.026	6.069	6.198	6.289	6.325	6.426	6.640	6.246	6.237	6.223	6.218	Education Services
NPF	28	59	37	45	46	45	37	46	43	47	40	34	35	40	48	49	NPF
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	5.294	5.425	5.451	5.443	5.962	6.366	6.865	6.972	7.269	7.093	6.659	6.581	6.523	Health Services and Social Activities
NPF	20	61	90	46	78	68	68	66	73	71	71	54	61	55	55	28	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	5.928	6.009	6.342	6.346	6.258	6.186	6.105	6.064	6.036	5.876	5.794	5.754	5.282	Community, Sociocultural, Entertainment and Other Individual Services
NPF	259	181	257	551	539	507	527	536	538	527	488	487	502	495	488	344	NPF
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	410	802	993	1.134	1.101	1.057	997	947	885	820	765	708	672	Individual Services which Serve Households
NPF	13	11	10	12	12	12	12	10	11	10	10	12	13	15	17	19	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	760	538	938	562	453	324	296	235	308	315	319	434	867	1.153	377	512	Business Activities which are not clearly defined
NPF	58	153	246	192	233	93	113	78	109	108	81	102	96	74	78	79	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	74.962	76.028	76.373	77.088	77.725	78.998	79.635	80.410	81.215	81.316	82.114	83.724	83.496	For Home Ownership
NPF	1.123	1.353	1.415	1.707	1.724	1.796	1.799	1.817	1.832	1.816	1.847	1.712	1.854	1.803	1.918	2.050	NPF
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	2.842	2.899	2.931	2.973	3.019	3.048	3.048	3.066	3.078	3.097	3.156	3.172	3.184	For Apartement Ownership
NPF	33	43	44	39	42	44	42	37	40	34	45	39	38	51	81	65	NPF
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.371	3.447	3.449	3.378	3.449	3.467	3.465	3.474	3.515	3.507	3.606	3.725	3.621	For Shop House Ownership
NPF	103	121	128	185	203	195	187	199	180	176	189	163	205	192	212	215	NPF
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.658	9.727	9.656	9.540	9.475	9.410	9.399	9.374	9.386	9.319	9.252	9.125	8.746	For Vehicles Ownership
NPF	90	104	113	132	132	126	120	117	117	117	117	116	118	115	134	142	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	47.752	48.395	48.773	49.670	50.697	51.787	52.792	53.424	54.763	55.053	55.103	55.802	56.371	Others
NPF	466	517	398	465	481	484	477	492	482	471	484	449	495	453	527	558	NPF
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.579	5.221	5.281	5.209	5.209	5.310	5.410	5.529	5.665	5.744	7.131	7.724	7.745	Non Industrial Origin - Others
NPF	122	70	107	204	150	189	155	178	142	97	158	133	134	202	161	156	NPF
Total Pembiayaan	248.007	285.695	320.193	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	355.182	353.375	355.298	361.652	360.026	Total Financing
Total NPF	10.298	11.054	9.132	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	11.029	11.625	11.562	11.891	11.853	Total NPF

(Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 14a. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Bank Umum Syariah
(Financing of Sharia Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019								2020				Financing by Industrial Origin	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.062	8.735	8.678	8.796	8.626	8.789	8.909	8.588	8.881	9.108	9.039	8.958	8.993	9.399	Agricultures, Hunting and Forestry
NPF	287	205	138	144	143	135	138	137	139	135	123	434	443	440	385	390	NPF
Perikanan	1.239	1.296	1.060	1.017	1.014	1.009	1.044	1.063	1.086	1.114	1.146	1.196	1.206	1.260	1.307	1.388	Fishery
NPF	28	44	29	36	37	35	33	38	39	43	34	27	30	32	33	42	NPF
Pertambangan dan Penggalian	4.987	5.034	3.028	2.913	3.376	3.339	3.390	3.385	3.313	3.313	2.854	2.840	2.788	2.797	3.108	3.096	Mining and Quarrying
NPF	563	301	25	25	25	25	29	29	29	27	39	40	40	39	37	19	NPF
Industri Pengolahan	15.735	16.591	17.076	17.434	17.151	17.738	17.557	16.980	18.475	18.154	18.252	18.438	18.300	18.100	18.549	18.482	Processing Industry
NPF	761	1.273	876	1.348	1.220	1.190	1.172	1.168	1.160	1.628	1.671	1.992	2.001	2.007	2.039	1.944	NPF
Listrik, gas dan air	7.709	8.186	8.247	7.749	7.885	7.819	7.712	7.717	7.666	7.444	7.392	7.244	7.189	7.152	7.319	7.512	Electricity, Gas and Water
NPF	510	525	829	500	541	543	588	641	652	636	597	534	538	558	636	591	NPF
Konstruksi	8.396	10.582	14.174	14.497	15.119	15.664	15.541	15.260	15.461	15.629	15.865	17.088	17.093	17.524	18.490	17.545	Construction
NPF	382	888	328	342	341	330	319	428	433	493	436	397	522	396	394	467	NPF
Perdagangan Besar dan Eceran	25.881	26.144	25.240	25.599	26.242	26.138	25.897	26.015	26.635	26.791	26.582	27.202	26.607	26.912	27.294	26.271	Wholesale and Retail Trade
NPF	1.799	1.711	1.843	2.053	2.079	2.021	1.974	1.986	1.951	1.999	2.027	1.436	1.511	1.518	1.555	1.612	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.781	2.893	2.963	2.926	2.922	2.815	3.217	3.252	3.262	3.262	2.927	3.097	3.084	3.123	Provision of accommodation and the provision of eating and drinking
NPF	72	71	48	163	171	169	176	174	174	172	171	166	166	164	168	202	NPF
Transportasi, pergudangan dan komunikasi	9.446	8.834	7.420	7.125	7.245	7.156	6.951	6.926	7.022	7.016	7.260	7.270	7.171	7.162	7.230	7.412	Transportation, Warehousing and Communications
NPF	508	767	304	247	198	200	288	283	286	204	229	117	141	132	161	189	NPF
Perantara Keuangan	11.729	11.273	11.519	11.381	11.475	11.768	11.434	11.091	11.556	11.209	11.652	11.957	11.672	11.430	11.481	11.399	Financial intermediaries
NPF	408	460	151	203	185	152	111	110	92	67	78	83	111	89	105	100	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.338	8.473	8.365	8.387	8.350	8.523	8.266	8.187	8.237	8.534	8.243	7.723	8.022	8.709	Real Estate, Business, Ownership, and Business Services
NPF	895	952	200	149	146	141	115	133	101	120	125	123	127	132	110	116	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	9	22	22	21	19	25	25	16	16	15	15	15	15	Government administration, Defense and Compulsory social security
NPF	1	2	0	0	1	1	1	0	0	0	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.396	4.213	4.663	5.014	5.113	5.145	5.192	5.325	5.423	5.462	5.579	5.805	5.442	5.460	5.457	5.467	Education Services
NPF	23	51	25	25	26	25	25	27	23	33	28	22	23	27	29	30	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	4.348	4.851	4.982	5.003	4.992	5.505	5.762	6.254	6.216	6.648	6.537	6.100	6.025	5.979	Health Services and Social Activities
NPF	16	57	79	32	63	53	53	51	52	50	50	43	50	44	44	25	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	4.435	5.116	5.243	5.575	5.572	5.478	5.423	5.423	5.390	5.377	5.271	5.186	5.134	4.756	Community, Sociocultural, Entertainment and Other Individual Services
NPF	204	143	176	375	363	329	352	360	360	348	307	266	310	298	292	212	NPF
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	401	797	985	1.126	1.092	1.047	991	942	878	812	758	700	665	Individual Services which Serve Households
NPF	12	11	9	11	11	11	12	10	10	10	10	12	13	14	17	18	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	532	391	446	230	290	140	177	121	198	208	214	332	776	1.064	289	423	Business Activities which are not clearly defined
NPF	56	150	223	153	194	55	77	42	73	73	46	66	67	45	48	49	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	27.564	30.179	32.680	33.596	33.924	33.979	34.315	34.556	35.119	35.395	35.595	35.826	35.763	35.885	36.992	36.535	For Home Ownership
NPF	683	770	759	892	926	986	990	993	981	989	989	882	965	938	1.014	987	NPF
Untuk Pemilikan Flat atau Apartemen	884	829	804	759	760	753	746	753	757	761	759	752	746	746	754	739	For Apartment Ownership
NPF	23	37	22	20	20	23	22	22	24	25	27	20	22	33	32	32	NPF
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.204	1.224	1.277	1.278	1.201	1.251	1.253	1.237	1.247	1.254	1.252	1.233	1.344	1.228	For Shop House Ownership
NPF	49	61	73	104	106	109	103	106	95	93	91	92	101	96	102	102	NPF
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.711	5.317	5.592	5.647	5.756	5.876	5.954	6.057	6.107	6.096	6.109	6.090	6.075	5.962	For Vehicles Ownership
NPF	46	53	41	46	46	48	43	45	44	46	48	48	50	50	76	79	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	27.554	32.129	36.792	38.265	38.732	38.968	39.548	40.348	41.170	41.797	42.288	43.421	43.630	43.553	44.181	44.760	Others
NPF	416	460	340	389	395	401	395	404	398	389	382	359	387	357	414	431	NPF
Bukan Lapangan Usaha Lainnya	1.686	1.787	4.909	4.637	4.271	4.324	4.231	4.229	4.313	4.390	4.493	4.604	4.595	5.964	6.551	6.574	Non Industrial Origin - Others
NPF	91	41	78	169	118	155	121	148	113	69	130	104	105	175	133	129	NPF
Total Pembiayaan	177.482	189.798	202.298	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	Total Financing
Total NPF	7.834	9.030	6.597	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 14b. Pembiayaan berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan - Unit Usaha Syariah
(Financing of Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp (Billion IDR)**

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018	2019								2020				Financing by Industrial Origin	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.436	3.431	3.498	3.953	4.107	4.151	4.910	4.385	4.509	4.609	4.541	4.517	4.804	4.703	Agricultures, Hunting and Forestry
NPF	93	117	145	320	155	153	155	154	152	157	157	315	314	309	290	289	NPF
Perikanan	166	166	145	138	128	126	123	130	123	118	114	111	109	106	102	95	Fishery
NPF	7	4	5	6	6	5	5	6	5	5	5	5	5	5	5	6	NPF
Pertambangan dan Penggalian	1.616	1.830	2.382	2.569	2.568	2.500	2.451	2.434	2.363	2.292	2.363	2.246	2.171	2.223	2.362	2.163	Mining and Quarrying
NPF	15	16	16	15	12	11	11	11	11	11	11	11	11	11	11	12	NPF
Industri Pengolahan	4.010	4.871	7.287	7.275	7.802	7.883	8.257	8.677	8.662	9.026	9.111	8.049	8.274	7.920	9.074	8.830	Processing Industry
NPF	575	110	111	113	127	127	128	128	67	64	64	66	82	119	124	126	NPF
Listrik, gas dan air	409	2.859	8.353	8.397	6.194	6.875	6.887	6.892	6.872	6.859	6.853	6.811	6.790	6.804	6.825	7.796	Electricity, Gas and Water
NPF	390	391	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	10.473	12.697	12.708	12.868	13.002	12.724	12.785	13.407	14.092	14.079	13.875	14.108	14.031	14.279	Construction
NPF	124	148	404	743	730	743	714	748	743	734	888	1.440	1.460	1.529	1.438	1.438	NPF
Perdagangan Besar dan Eceran	4.438	6.694	7.926	8.183	7.756	7.905	8.264	8.227	8.286	8.317	8.535	9.550	10.004	9.995	10.091	9.792	Wholesale and Retail Trade
NPF	341	208	271	371	379	377	379	357	361	374	381	342	381	401	393	414	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.947	1.848	1.878	1.762	1.741	1.695	1.750	1.743	1.728	1.726	1.704	1.651	1.640	1.636	Provision of accommodation and the provision of eating and drinking
NPF	11	27	11	10	10	13	13	14	14	13	13	11	11	15	18	16	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.954	1.862	1.844	1.830	1.885	2.108	2.388	2.404	2.218	2.655	3.090	3.106	3.171	3.142	Transportation, Warehousing and Communications
NPF	57	53	78	71	72	71	73	56	59	59	29	33	33	33	41	44	NPF
Perantara Keuangan	7.219	8.310	8.050	6.635	6.996	6.553	6.379	6.944	7.137	6.965	7.293	7.431	7.212	7.416	7.384	6.683	Financial intermediaries
NPF	51	38	26	39	46	397	401	387	381	382	390	40	52	59	57	58	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	4.977	4.240	4.492	4.465	4.657	4.534	4.732	4.690	4.654	4.870	4.415	4.351	4.358	4.187	Real Estate, Business, Ownership, and Business Services
NPF	105	71	447	462	462	455	453	459	83	95	94	94	94	80	80	75	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	797	899	894	881	877	873	866	863	846	836	804	777	766	751	Education Services
NPF	5	8	12	20	20	20	12	20	20	14	12	13	12	12	19	19	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	443	442	448	451	457	603	611	756	621	556	559	556	543	Health Services and Social Activities
NPF	4	4	11	15	15	15	15	14	21	21	15	11	11	10	11	3	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	812	767	766	774	779	762	682	675	659	605	608	620	526	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	81	176	175	178	175	176	179	178	181	222	193	197	196	132	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	8	5	8	8	9	10	6	6	7	7	7	8	7	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	492	332	163	184	119	114	109	107	105	103	90	90	88	88	Business Activities which are not clearly defined
NPF	2	2	23	39	39	38	36	36	36	35	35	37	29	29	30	30	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Non Industrial Origin
Rumah Tangga																	Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	39.208	41.367	42.104	42.394	42.773	43.169	43.880	44.240	44.816	45.390	45.553	46.229	46.732	46.961	For Home Ownership
NPF	439	583	656	815	799	810	816	827	839	835	859	830	890	865	905	1.063	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.866	2.083	2.139	2.177	2.227	2.266	2.291	2.287	2.307	2.326	2.351	2.409	2.418	2.444	For Apartement Ownership
NPF	10	6	22	19	21	21	20	15	16	10	18	19	17	18	49	33	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	2.068	2.147	2.170	2.177	2.197	2.214	2.228	2.227	2.261	2.261	2.255	2.373	2.381	2.393	For Shop House Ownership
NPF	53	61	54	81	97	86	84	92	86	82	98	91	104	96	106	112	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.208	4.341	4.135	4.009	3.784	3.599	3.457	3.342	3.267	3.290	3.211	3.162	3.050	2.784	For Vehicles Ownership
NPF	44	52	72	85	86	84	83	75	73	70	69	67	68	65	58	63	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.070	9.487	9.664	9.805	10.121	10.349	10.618	10.994	11.136	11.342	11.423	11.550	11.621	11.611	Others
NPF	50	57	58	76	86	83	82	88	85	82	102	90	109	96	113	126	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	888	942	950	956	1.000	980	997	1.020	1.036	1.062	1.149	1.167	1.173	1.171	Non Industrial Origin - Others
NPF	31	29	29	35	32	34	34	31	29	28	29	29	29	27	28	27	NPF
Total Pembiayaan	70.525	95.906	117.895	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	Total Financing
Total NPF	2.464	2.024	2.535	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	Total NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2020) Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	7.031	1.999	3.947	1.233	23.404	Jawa Barat
NPF	571	215	168	-	499	NPF
Banten	1.125	453	633	287	8.410	Banten
NPF	91	163	17	-	98	NPF
DKI Jakarta	15.000	48.919	10.541	43.293	37.939	DKI Jakarta
NPF	380	1.236	332	708	884	NPF
D.I Yogyakarta	486	106	417	845	2.173	D.I Yogyakarta
NPF	31	70	41	0	38	NPF
Jawa Tengah	3.830	2.898	2.245	2.322	8.310	Jawa Tengah
NPF	514	649	99	177	164	NPF
Jawa Timur	5.112	5.375	2.378	2.200	13.551	Jawa Timur
NPF	294	192	96	32	335	NPF
Bengkulu	189	4	218	4	994	Bengkulu
NPF	25	-	25	-	20	NPF
Jambi	239	238	381	110	2.334	Jambi
NPF	17	-	25	-	47	NPF
Aceh	2.988	250	924	163	15.121	Aceh
NPF	97	2	37	-	47	NPF
Sumatera Utara	2.385	558	1.008	1.771	6.245	Sumatera Utara
NPF	359	17	132	540	218	NPF
Sumatera Barat	730	70	491	192	3.111	Sumatera Barat
NPF	51	2	41	1	40	NPF
Riau	749	60	668	557	4.832	Riau
NPF	49	0	72	28	54	NPF
Sumatera Selatan	1.093	773	669	755	4.569	Sumatera Selatan
NPF	76	3	50	5	122	NPF
Bangka Belitung	81	-	184	0	422	Bangka Belitung
NPF	2	-	0	-	4	NPF
Kepulauan Riau	123	41	152	644	2.930	Kepulauan Riau
NPF	7	10	10	-	32	NPF
Lampung	1.018	125	271	172	1.638	Lampung
NPF	46	3	16	-	38	NPF
Kalimantan Selatan	508	404	666	809	2.483	Kalimantan Selatan
NPF	67	6	28	8	75	NPF
Kalimantan Barat	859	104	1.098	24	2.767	Kalimantan Barat
NPF	14	-	23	-	41	NPF
Kalimantan Timur	805	97	730	330	3.423	Kalimantan Timur
NPF	191	10	38	1	94	NPF
Kalimantan Tengah	180	2	109	351	768	Kalimantan Tengah
NPF	8	-	3	-	20	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2020 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2020) Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	122	0	92	0	1.286	Sulawesi Tengah
NPF	14	0	10	-	19	NPF
Sulawesi Selatan	667	476	494	366	5.008	Sulawesi Selatan
NPF	76	55	45	8	128	NPF
Sulawesi Utara	68	-	43	11	534	Sulawesi Utara
NPF	4	-	5	-	9	NPF
Gorontalo	8	11	7	0	249	Gorontalo
NPF	1	-	1	-	5	NPF
Sulawesi Barat	8	13	6	2	408	Sulawesi Barat
NPF	0	-	-	-	2	NPF
Sulawesi Tenggara	168	2	122	2	945	Sulawesi Tenggara
NPF	18	-	10	-	22	NPF
Nusa Tenggara Barat	1.029	67	381	52	7.036	Nusa Tenggara Barat
NPF	73	1	19	0	63	NPF
Bali	305	40	220	220	1.253	Bali
NPF	28	5	30	39	56	NPF
Nusa Tenggara Timur	49	-	9	-	112	Nusa Tenggara Timur
NPF	3	-	1	-	1	NPF
Maluku	2	0	10	0	181	Maluku
NPF	0	-	0	-	1	NPF
Papua	48	-	91	6	306	Papua
NPF	0	-	0	-	5	NPF
Maluku Utara	39	24	26	-	333	Maluku Utara
NPF	1	-	1	-	2	NPF
Papua Barat	12	-	16	-	87	Papua Barat
NPF	0	-	0	-	1	NPF
Lainnya	-	695	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	47.057	63.806	29.247	56.753	163.163	Total
NPF	3.106	2.640	1.375	1.548	3.184	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.102	1.518	3.668	788	15.042	Jawa Barat
NPF	288	19	132	-	337	NPF
Banten	914	337	510	168	4.332	Banten
NPF	29	116	13	-	73	NPF
DKI Jakarta	11.693	29.208	8.355	21.967	14.709	DKI Jakarta
NPF	232	1.111	259	663	338	NPF
D.I Yogyakarta	415	6	351	400	1.125	D.I Yogyakarta
NPF	9	-	36	-	19	NPF
Jawa Tengah	3.241	2.038	1.424	955	4.035	Jawa Tengah
NPF	450	595	86	132	82	NPF
Jawa Timur	4.569	4.029	2.080	567	7.274	Jawa Timur
NPF	195	128	68	3	188	NPF
Bengkulu	187	4	213	4	993	Bengkulu
NPF	25	-	24	-	20	NPF
Jambi	223	40	356	27	1.790	Jambi
NPF	17	-	25	-	42	NPF
Aceh	2.922	246	923	163	14.912	Aceh
NPF	95	-	37	-	46	NPF
Sumatera Utara	1.191	352	707	1.116	3.205	Sumatera Utara
NPF	56	17	105	338	74	NPF
Sumatera Barat	521	39	305	101	1.852	Sumatera Barat
NPF	29	2	24	1	31	NPF
Riau	592	13	562	395	1.692	Riau
NPF	29	-	18	27	31	NPF
Sumatera Selatan	752	738	545	583	1.819	Sumatera Selatan
NPF	20	0	42	0	43	NPF
Bangka Belitung	57	-	182	-	238	Bangka Belitung
NPF	1	-	0	-	3	NPF
Kepulauan Riau	81	23	124	642	1.228	Kepulauan Riau
NPF	2	-	10	-	17	NPF
Lampung	1.017	15	251	22	1.405	Lampung
NPF	45	3	15	-	31	NPF
Kalimantan Selatan	371	307	579	98	1.214	Kalimantan Selatan
NPF	43	0	11	2	31	NPF
Kalimantan Barat	853	-	1.083	18	1.781	Kalimantan Barat
NPF	14	-	21	-	38	NPF
Kalimantan Timur	584	91	598	143	1.796	Kalimantan Timur
NPF	18	4	12	1	46	NPF
Kalimantan Tengah	180	2	109	351	768	Kalimantan Tengah
NPF	8	-	3	-	20	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	122	0	92	0	1.286	Sulawesi Tengah
NPF	14	0	10	-	19	NPF
Sulawesi Selatan	483	49	380	150	2.527	Sulawesi Selatan
NPF	45	35	28	-	74	NPF
Sulawesi Utara	68	-	43	11	534	Sulawesi Utara
NPF	4	-	5	-	9	NPF
Gorontalo	8	11	7	0	249	Gorontalo
NPF	1	-	1	-	5	NPF
Sulawesi Barat	4	-	6	1	291	Sulawesi Barat
NPF	0	-	-	-	2	NPF
Sulawesi Tenggara	166	2	122	2	924	Sulawesi Tenggara
NPF	18	-	10	-	22	NPF
Nusa Tenggara Barat	1.005	64	381	51	6.893	Nusa Tenggara Barat
NPF	73	-	19	-	63	NPF
Bali	272	8	161	10	865	Bali
NPF	17	4	9	-	45	NPF
Nusa Tenggara Timur	49	-	9	-	112	Nusa Tenggara Timur
NPF	3	-	1	-	1	NPF
Maluku	2	0	10	0	181	Maluku
NPF	0	-	0	-	1	NPF
Papua	48	-	91	6	306	Papua
NPF	0	-	0	-	5	NPF
Maluku Utara	39	24	26	-	333	Maluku Utara
NPF	1	-	1	-	2	NPF
Papua Barat	12	-	16	-	87	Papua Barat
NPF	0	-	0	-	1	NPF
Lainnya	-	695	-	30	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	38.743	39.859	24.266	28.772	95.798	Total
NPF	1.781	2.033	1.026	1.166	1.759	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	929	481	279	444	8.362	Jawa Barat
NPF	283	196	36	-	162	NPF
Banten	211	115	122	119	4.078	Banten
NPF	62	47	4	-	25	NPF
DKI Jakarta	3.307	19.712	2.187	21.326	23.230	DKI Jakarta
NPF	148	125	74	45	545	NPF
D.I Yogyakarta	72	101	66	445	1.048	D.I Yogyakarta
NPF	23	70	5	0	20	NPF
Jawa Tengah	589	860	821	1.368	4.275	Jawa Tengah
NPF	64	55	12	45	81	NPF
Jawa Timur	543	1.346	298	1.633	6.277	Jawa Timur
NPF	99	64	29	28	147	NPF
Bengkulu	2	-	5	-	0	Bengkulu
NPF	0	-	0	-	0	NPF
Jambi	16	198	25	83	544	Jambi
NPF	0	-	0	-	5	NPF
Aceh	67	4	1	-	209	Aceh
NPF	2	2	-	-	1	NPF
Sumatera Utara	1.194	206	301	656	3.040	Sumatera Utara
NPF	302	0	27	202	144	NPF
Sumatera Barat	210	31	186	91	1.259	Sumatera Barat
NPF	22	0	17	-	9	NPF
Riau	157	47	106	162	3.140	Riau
NPF	19	0	54	1	23	NPF
Sumatera Selatan	341	36	125	172	2.750	Sumatera Selatan
NPF	56	3	8	5	79	NPF
Bangka Belitung	25	-	3	0	184	Bangka Belitung
NPF	1	-	-	-	1	NPF
Kepulauan Riau	42	18	28	2	1.703	Kepulauan Riau
NPF	4	10	0	-	15	NPF
Lampung	1	109	20	150	232	Lampung
NPF	0	-	1	-	7	NPF
Kalimantan Selatan	137	98	87	711	1.269	Kalimantan Selatan
NPF	24	6	17	7	44	NPF
Kalimantan Barat	6	104	15	6	986	Kalimantan Barat
NPF	0	-	1	-	4	NPF
Kalimantan Timur	222	6	132	187	1.628	Kalimantan Timur
NPF	174	6	26	1	48	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - April 2020)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	NPF
Sulawesi Selatan	184	428	115	216	2.481	Sulawesi Selatan
NPF	31	20	17	8	54	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Corontalo	-	-	-	-	-	Corontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	4	13	-	1	117	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	2	-	-	-	22	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	24	2	0	0	143	Nusa Tenggara Barat
NPF	-	1	-	0	-	NPF
Bali	32	31	60	210	388	Bali
NPF	11	1	21	39	11	NPF
Nusa Tenggara Timur	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	Maluku
NPF	-	-	-	-	-	NPF
Papua	-	-	-	-	-	Papua
NPF	-	-	-	-	-	NPF
Maluku Utara	-	-	-	-	-	Maluku Utara
NPF	-	-	-	-	-	NPF
Papua Barat	-	-	-	-	-	Papua Barat
NPF	-	-	-	-	-	NPF
Lainnya	-	-	-	-	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	8.315	23.947	4.981	27.981	67.365	Total
NPF	1.325	606	349	382	1.425	NPF

**Tabel 18. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)**

Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Modal Kerja	15,44	13,73	12,77	12,61	12,93	12,91	12,94	12,98	13,37	12,77	12,90	12,16	12,08	12,66	12,28	11,57	1. Working Capital
a. UMKM	19,65	19,66	19,83	20,16	20,36	20,53	20,46	20,65	21,83	20,44	20,63	19,19	19,42	18,44	18,05	17,07	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,91	20,33	20,50	20,65	20,57	20,77	21,97	20,56	20,87	19,41	19,64	18,63	18,29	17,28	i. Rupiah
ii. Valas	7,76	4,66	2,54	3,18	3,15	2,96	2,64	2,60	3,69	2,74	2,38	2,11	2,06	2,45	2,54	2,22	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	8,84	8,29	8,43	8,37	8,46	8,39	8,96	8,30	8,39	7,91	7,84	8,47	8,19	7,52	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,15	8,54	8,71	8,71	8,80	8,75	9,24	8,63	8,66	8,16	8,09	8,74	8,51	7,83	i. Rupiah
ii. Valas	7,10	5,52	4,52	4,48	4,48	3,96	4,18	4,14	4,93	4,02	4,74	3,79	4,13	5,15	4,83	4,11	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,41	10,21	10,16	10,03	10,15	10,18	10,60	10,18	10,49	9,79	10,20	10,21	9,69	9,17	2. Investment
a. UMKM	14,77	13,58	12,04	12,35	12,23	12,21	11,99	12,01	12,18	11,99	11,95	10,72	11,58	11,63	11,35	10,68	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,08	12,39	12,27	12,25	12,03	12,05	12,22	12,02	11,98	10,75	11,62	11,66	11,39	10,72	i. Rupiah
ii. Valas	6,74	4,79	5,36	5,39	5,39	5,13	5,01	5,01	5,02	5,20	5,26	5,04	4,50	4,53	4,53	4,48	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,62	9,31	9,31	9,15	9,41	9,47	10,00	9,46	9,93	9,41	9,64	9,48	8,86	8,38	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,30	9,87	9,84	9,65	9,96	10,02	10,56	9,94	10,51	9,97	10,19	10,04	9,44	8,90	i. Rupiah
ii. Valas	6,83	6,69	6,16	5,89	5,88	5,67	5,53	5,47	5,68	5,65	5,30	4,74	4,66	4,91	4,59	4,21	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,64	10,57	10,53	10,50	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	9,85	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,64	10,57	10,53	10,50	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	9,85	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)**

Indikator	2016	2017	2018	2019									2020				Indikator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	16,36	15,25	14,26	13,91	14,12	14,04	14,17	14,18	14,79	13,94	14,30	13,21	13,33	14,15	13,63	12,87	1. Working Capital
a. UMKM	21,19	22,14	23,04	23,11	23,32	23,52	23,54	23,66	24,40	23,36	23,77	21,87	22,08	20,49	20,06	18,77	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	23,05	23,23	23,40	23,58	23,57	23,70	24,44	23,40	23,81	21,91	22,12	20,51	20,13	18,83	i. Rupiah
ii. Valas	7,76	10,27	3,84	3,35	3,37	2,80	1,01	0,92	5,94	2,07	4,32	1,92	1,42	5,04	3,80	2,46	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	8,92	7,87	8,09	8,00	8,14	7,94	8,63	7,87	8,05	7,33	7,45	8,35	7,89	7,13	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,09	8,02	8,24	8,22	8,35	8,15	8,79	8,06	8,18	7,52	7,63	8,52	8,07	7,33	i. Rupiah
ii. Valas	7,30	7,29	5,80	5,19	5,21	4,22	4,61	4,54	5,98	4,49	5,73	4,01	4,32	5,86	5,66	4,42	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,07	10,63	10,59	10,50	10,62	10,62	11,38	10,55	10,76	9,74	10,31	10,91	10,26	9,53	2. Investment
a. UMKM	15,14		12,82	12,42	12,28	12,27	12,29	12,33	12,60	12,34	12,26	10,74	11,85	11,87	11,53	10,77	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	12,82	12,43	12,28	12,27	12,29	12,33	12,60	12,35	12,26	10,74	11,87	11,88	11,55	10,78	i. Rupiah
ii. Valas	6,75	4,00	9,00	9,00	9,00	3,00	-	-	-	3,21	4,35	-	1,64	1,63	1,61	2,08	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,10	9,58	9,60	9,48	9,67	9,66	10,70	9,54	9,92	9,16	9,41	10,12	9,20	8,49	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,58	10,00	10,01	9,91	10,13	10,11	11,15	9,87	10,34	9,52	9,79	10,59	9,67	8,91	i. Rupiah
ii. Valas	7,87	7,81	6,96	6,48	6,46	6,07	5,83	5,75	6,37	6,35	5,65	5,21	5,21	5,81	5,64	4,95	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,01	11,99	11,95	11,91	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	11,22	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,01	11,99	11,95	11,91	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	11,22	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah
(Average of Margin Rates of Financing Based on Type of Use and Debtor Groups)
Persen (Percent)**

Indikator	2016	2017	2018	2019									2020				Indikator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Modal Kerja	12,11	9,76	9,47	9,62	9,75	9,78	9,67	9,86	9,63	9,69	9,39	9,42	8,96	8,96	8,91	8,42	1. Working Capital
a. UMKM	13,73	11,59	11,20	10,86	10,76	10,73	10,62	10,77	9,61	10,57	10,04	9,89	9,77	9,66	9,41	9,17	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,35	11,03	10,93	10,90	10,78	10,95	9,84	10,75	10,45	10,30	10,18	10,10	9,90	9,63	i. Rupiah
ii. Valas	-	1,94	2,45	3,03	3,01	3,03	3,01	2,96	3,00	2,95	2,09	2,14	2,14	2,15	2,19	2,15	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,68	9,11	9,26	9,31	9,22	9,45	9,63	9,30	9,12	9,21	8,65	8,69	8,73	8,16	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	9,27	9,59	9,91	9,99	9,96	10,22	10,19	10,02	9,72	9,62	9,08	9,13	9,37	8,68	i. Rupiah
ii. Valas	6,37	3,36	3,11	3,57	3,62	3,62	3,69	3,69	3,49	3,48	3,49	3,37	3,89	4,19	3,89	3,77	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,21	9,47	9,44	9,25	9,38	9,49	9,38	9,59	10,07	9,86	10,01	9,07	8,81	8,58	2. Investment
a. UMKM	12,93	11,45	10,16	12,07	12,03	11,99	10,88	10,87	10,56	10,77	10,81	10,65	10,56	10,49	10,50	10,27	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,25	12,27	12,22	12,17	11,03	11,01	10,70	10,88	10,93	10,76	10,67	10,61	10,63	10,39	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,22	5,23	5,23	5,23	5,23	5,24	5,32	5,31	5,31	5,28	5,30	5,30	5,30	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,86	8,93	8,94	8,75	9,10	9,23	9,18	9,36	9,94	9,72	9,91	8,82	8,52	8,27	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,80	9,68	9,62	9,34	9,75	9,90	9,82	10,03	10,73	10,52	10,68	9,46	9,22	8,90	i. Rupiah
ii. Valas	5,31	4,98	5,38	5,35	5,36	5,29	5,27	5,23	5,10	5,08	5,03	4,39	4,20	4,15	3,64	3,53	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,72	8,61	8,57	8,54	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	7,90	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,72	8,61	8,57	8,54	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	7,90	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 20. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah
(Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)**

Tipe	2016	2017	2018	2019								2020				Type	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	30.502.033	30.220.274	30.614.001	31.024.099	31.384.296	31.726.453	31.892.458	32.143.158	32.177.779	32.470.410	32.797.614	33.116.060	33.255.546	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	17.323.451	17.010.220	17.342.513	17.580.439	17.792.744	17.980.957	18.041.688	18.165.842	18.163.854	18.365.679	18.564.328	18.741.866	18.825.444	1. Demand Deposits Wadia
a. Giro	235.862	194.284	220.970	229.737	232.828	233.468	236.540	240.316	243.756	246.673	250.113	251.654	253.346	260.101	261.946	261.946	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	16.276.658	17.093.714	17.097.023	17.109.045	17.343.899	17.552.428	17.737.201	17.795.015	17.915.729	17.913.221	18.112.138	18.307.982	18.481.765	18.563.598	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	13.178.582	13.210.054	13.271.488	13.443.660	13.591.552	13.745.496	13.850.770	13.977.316	14.013.925	14.104.729	14.233.286	14.374.194	14.430.102	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	67.372	68.142	69.065	68.415	68.557	69.324	69.136	69.106	70.913	68.751	68.626	69.081	69.363	69.809	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.129.152	12.729.421	12.756.270	12.815.091	12.984.233	13.130.207	13.281.090	13.381.015	13.503.798	13.538.071	13.623.742	13.747.841	13.886.921	13.938.883	b. Saving Deposits
c. Deposito	311.375	338.298	373.979	381.019	384.719	387.982	390.870	392.021	395.270	400.649	402.605	407.417	412.361	416.364	417.910	421.410	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	-	-	-	-	-	2	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	-	-	-	-	-	-	-	-	2	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.343.836	5.495.040	5.412.472	5.586.984	5.637.018	5.695.965	5.683.445	5.769.779	5.760.163	5.804.312	5.815.422	5.900.594	5.899.516	5.734.807	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	108.343	108.202	110.965	112.462	114.537	117.588	120.582	124.643	127.550	128.839	131.737	134.278	135.503	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	19.638	17.981	17.460	16.935	16.649	16.321	15.881	15.514	15.220	14.803	14.441	14.225	14.040	13.321	a. Mudharabah
b. Musyarakah	61.351	67.754	81.988	90.362	93.283	94.030	95.813	98.216	101.707	105.068	109.423	112.746	114.397	117.512	120.229	122.174	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	0	0	9	8	c. Others
2. Piutang	4.382.865	5.283.827	5.198.275	5.328.999	5.360.636	5.419.862	5.469.556	5.527.409	5.513.190	5.598.302	5.587.364	5.633.083	5.646.725	5.730.512	5.728.576	5.563.205	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.519.794	4.636.054	4.669.471	4.727.494	4.769.002	4.824.636	4.806.345	4.879.487	4.859.306	4.896.871	4.900.367	4.948.282	4.938.060	4.777.217	a. Murabahah
b. Qardh	282.253	585.885	672.264	686.456	684.568	685.697	693.784	695.894	699.794	711.663	720.774	730.480	738.891	774.696	782.916	778.309	b. Qardh
c. Istishna'	4.153	5.065	6.217	6.489	6.597	6.671	6.770	6.879	7.051	7.152	7.284	7.445	7.467	7.534	7.600	7.679	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	57.698	56.909	56.157	55.000	54.019	52.667	50.895	48.156	43.871	39.858	38.345	36.662	36.099	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.224	38.611	37.694	36.932	35.566	34.338	32.683	30.306	27.145	22.307	17.722	15.628	13.614	13.079	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	3	3	2	2	2	2	2	2	2	2	2	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	19.084	19.212	19.221	19.432	19.679	19.982	20.587	21.009	21.562	22.134	22.715	23.047	22.882	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 20a. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah
(Number of Account of Financing and Third Party Fund Sharia Commercial Bank)**

Tipe	2016	2017	2018	2019								2020				Type	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	25.030.817	24.845.907	25.287.577	25.615.145	25.906.278	26.200.227	26.300.539	26.481.233	26.553.798	26.795.190	27.068.563	27.349.209	27.442.267	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	14.864.549	14.673.036	15.060.932	15.260.522	15.450.809	15.623.193	15.663.952	15.755.678	15.830.705	16.013.725	16.199.849	16.369.727	16.414.355	1. Demand Deposits Wadia
a. Giro	219.538	176.470	200.646	208.127	211.148	211.777	214.691	218.130	221.356	224.079	227.332	228.789	230.704	233.339	235.304	237.022	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	14.032.670	14.656.422	14.781.519	14.849.155	15.045.831	15.232.679	15.401.837	15.439.873	15.528.346	15.602.937	15.783.021	15.966.510	16.134.423	16.177.333	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	10.166.268	10.172.871	10.226.645	10.354.623	10.455.469	10.577.034	10.636.587	10.725.555	10.723.093	10.781.465	10.868.714	10.979.482	11.027.912	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	56.514	56.913	57.689	56.982	56.980	57.568	57.184	56.902	58.510	56.192	55.969	56.304	56.462	56.832	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.484.449	9.811.516	9.816.016	9.867.926	9.994.207	10.093.701	10.212.826	10.270.009	10.356.901	10.354.615	10.410.541	10.495.883	10.606.994	10.655.117	b. Saving Deposits
c. Deposito	253.645	270.697	293.704	297.839	299.166	301.737	303.436	304.200	307.024	309.676	310.144	312.445	314.955	316.527	316.026	315.963	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.037.949	4.382.584	4.160.742	4.337.978	4.263.804	4.443.684	4.504.519	4.579.686	4.581.938	4.679.609	4.674.696	4.721.074	4.738.633	4.823.967	4.826.592	4.677.871	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	59.314	58.097	60.183	60.545	61.370	63.325	65.266	67.033	69.146	69.918	71.645	73.351	74.585	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	8.554	7.459	7.224	6.933	6.713	6.479	6.238	6.057	5.889	5.658	5.495	5.382	5.291	5.153	a. Mudharabah
b. Musyarakah	46.198	44.628	46.911	51.855	53.414	53.250	53.832	54.891	57.087	59.209	61.144	63.488	64.423	66.263	68.060	69.432	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.096.679	4.269.528	4.309.740	4.374.232	4.434.539	4.508.710	4.508.710	4.603.829	4.596.673	4.640.547	4.656.499	4.739.427	4.739.940	4.589.985	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.895.349	4.056.205	4.102.765	4.168.485	4.228.099	4.301.161	4.301.161	4.392.035	4.383.687	4.426.662	4.439.961	4.493.657	4.493.554	4.351.557	a. Murabahah
b. Qardh	175.618	187.934	201.240	213.238	206.891	205.670	206.367	207.477	207.477	211.726	212.922	215.534	216.478	246.329	246.329	238.371	b. Qardh
c. Istishna'	159	135	90	85	84	77	73	72	72	68	64	63	60	58	57	57	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	9.136	9.242	9.269	9.435	9.606	9.903	10.514	10.990	11.573	12.216	12.895	13.301	13.301	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	12	11	11	11	10	10	9	9	9	9	8	8	8	8	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	9.123	9.229	9.254	9.423	9.594	9.892	10.503	10.979	11.562	12.206	12.885	13.292	13.155	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 20b. Jumlah Rekening Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Account of Financing and Third Party Fund Sharia Business Unit)**

Tipe	2016	2017	2018	2019								2020				Tipe	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	3.655.413	4.498.305	5.000.149	5.471.216	5.374.367	5.326.424	5.408.954	5.478.018	5.526.226	5.591.919	5.661.925	5.623.981	5.675.220	5.729.051	5.766.851	5.813.279	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.312	2.458.902	2.337.184	2.281.581	2.319.917	2.341.935	2.357.764	2.377.736	2.410.164	2.333.149	2.351.954	2.364.479	2.372.139	2.411.089	1. Demand Deposits Wadia
a. Giro	16.324	17.814	20.324	21.610	21.680	21.691	21.849	22.186	22.400	22.594	22.781	22.865	22.837	23.007	24.797	24.824	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.243.988	2.437.292	2.315.504	2.259.890	2.298.068	2.319.749	2.335.364	2.355.142	2.387.383	2.310.284	2.329.117	2.341.472	2.347.342	2.386.265	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.735.836	3.012.314	3.037.183	3.044.843	3.089.037	3.136.083	3.168.462	3.214.183	3.251.761	3.290.832	3.323.264	3.364.572	3.394.712	3.402.190	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.858	11.229	11.376	11.433	11.577	11.756	11.952	12.204	12.403	12.559	12.657	12.777	12.901	12.977	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.644.703	2.917.905	2.940.254	2.947.165	2.990.026	3.036.506	3.068.264	3.111.006	3.146.897	3.183.456	3.213.201	3.251.958	3.279.927	3.283.766	b. Saving Deposits
c. Deposito	57.730	67.601	80.275	83.180	85.553	86.245	87.434	87.821	88.246	90.973	92.461	94.972	97.406	99.837	101.884	105.447	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	1	-	-	-	-	-	-	-	-	-	2	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	1	-	-	-	-	-	-	-	-	-	2	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.183.094	1.157.062	1.148.668	1.143.300	1.132.499	1.116.279	1.101.507	1.090.170	1.085.467	1.083.238	1.076.789	1.076.627	1.072.924	1.056.936	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	46.161	49.029	50.105	50.782	51.917	53.167	54.263	55.316	57.610	58.404	58.921	60.092	60.927	60.918	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	11.084	10.522	10.236	10.002	9.936	9.842	9.643	9.457	9.331	9.145	8.946	8.843	8.749	8.168	a. Mudharabah
b. Musyarakah	15.153	23.126	35.077	38.507	39.869	40.780	41.981	43.325	44.620	45.859	48.279	49.258	49.974	51.249	52.169	52.742	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	0	0	9	8	c. Others
2. Piutang	434.810	970.805	1.101.596	1.059.471	1.050.896	1.045.630	1.035.017	1.018.699	1.004.480	994.473	990.691	992.536	990.226	991.085	988.636	973.220	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	624.445	579.849	566.706	559.009	540.903	523.475	505.184	487.452	475.619	470.209	460.406	454.625	444.506	425.660	a. Murabahah
b. Qardh	106.635	387.951	471.024	473.218	477.677	480.027	487.417	492.317	499.937	507.852	514.946	522.413	528.984	536.587	539.938	536.587	b. Qardh
c. Istisna'	3.994	4.930	6.127	6.404	6.513	6.594	6.697	6.807	6.979	7.084	7.220	7.382	7.407	7.476	7.543	7.622	c. Istisna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	35.337	48.562	47.667	46.888	45.565	44.413	42.764	40.381	37.166	32.298	27.642	25.450	23.361	22.798	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	25.212	38.600	37.683	36.921	35.556	34.328	32.674	30.297	27.136	22.298	17.714	15.620	13.606	13.071	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	10.124	9.961	9.983	9.967	10.009	10.085	10.090	10.084	10.030	10.000	9.928	9.830	9.755	9.727	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)																	
Tipe	2016	2017	2018	2019								2020				Type	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	18.521.091	21.692.463	24.334.556	25.560.944	25.578.902	25.614.458	25.936.797	26.224.906	26.524.604	26.739.500	26.961.008	27.015.606	27.273.711	27.549.401	27.041.125	27.929.771	Third Party Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.866.831	4.937.638	4.941.085	4.969.641	4.996.259	5.032.230	5.066.301	5.095.192	5.108.122	5.155.858	5.179.646	5.258.198	5.272.358	5.147.316	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	
Note: r) Revised figures																	

Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah (Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)																	
Tipe	2016	2017	2018	2019									2020				Type
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	15.488.398	17.955.556	19.996.197	20.794.404	20.906.873	20.988.240	21.231.879	21.455.167	21.707.708	21.862.494	22.020.915	22.120.609	22.337.191	22.566.790	22.799.563	22.871.337	Third Party Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.722.263	3.819.394	3.831.135	3.865.013	3.902.762	3.955.290	4.004.485	4.045.137	4.063.167	4.113.683	4.144.030	4.223.309	4.241.562	4.132.034	Financing, Receivables/Aceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah (Number of Customer of Financing and Third Party Fund Sharia Business Unit)																	
Tipe	2016	2017	2018	2019								2020				Type	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Dana Pihak Ketiga	3.032.693	3.736.907	4.338.359	4.766.540	4.672.029	4.626.218	4.704.918	4.769.739	4.816.896	4.877.006	4.940.093	4.894.997	4.936.520	4.982.611	4.241.562	5.058.434	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.144.568	1.118.244	1.109.950	1.104.628	1.093.497	1.076.940	1.061.816	1.050.055	1.044.955	1.042.175	1.035.616	1.034.889	1.030.796	1.015.282	Financing, Receivables/Acceptables, Ijarah and Salam

Miliar Rupiah (in Billion IDR)

Tabel 22b. Komposisi DPK - Unit Usaha Syariah (Depositor Funds Composition of Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1 Dana Simpanan Wadiah	8.891	11.101	13.389	11.857	11.783	12.103	12.103	12.468	12.121	12.003	15.281	14.014	13.213	13.744	14.504	17.081	iB Wadia
a. Giro	4.778	6.105	7.883	6.112	5.800	6.094	6.094	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	9.894	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	7.601	5.859	5.531	5.835	5.835	6.109	5.814	5.543	8.731	7.274	6.456	6.695	7.120	9.432	i. Rupiah
ii. Valas	196	444	281	254	269	259	259	202	212	190	221	237	301	318	509	462	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.507	5.744	5.983	6.009	6.009	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	7.187	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.406	5.643	5.893	5.916	5.916	6.048	5.987	6.159	6.226	6.393	6.342	6.585	6.716	7.028	i. Rupiah
ii. Valas	43	59	100	101	90	93	93	110	108	112	103	111	114	147	159	159	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64.037	85.394	100.832	108.937	107.191	107.954	107.954	106.904	110.338	113.886	118.027	113.566	115.244	116.089	110.599	109.126	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	8.160	6.520	7.280	7.643	7.643	7.293	7.600	6.754	6.860	8.067	8.690	7.240	7.462	7.385	a. Demand Deposits
i. Rupiah	3.238	6.241	6.682	5.591	6.275	6.619	6.619	6.141	6.403	5.380	5.590	7.050	6.351	5.874	6.254	6.307	i. Rupiah
ii. Valas	304	1.431	1.478	929	1.005	1.024	1.024	1.152	1.196	1.375	1.270	1.017	2.239	1.366	1.208	1078	ii. Foreign Currency
b. Tabungan	16.343	18.873	20.887	21.864	22.801	23.349	23.349	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	26.389	b. Saving Deposits
i. Rupiah	15.487	18.023	19.932	20.823	21.756	22.123	22.123	22.019	22.609	22.828	22.760	24.786	24.534	25.072	24.188	24.752	i. Rupiah
ii. Valas	857	850	955	1.041	1.045	1.225	1.225	1.343	1.334	1.338	1.236	1.310	1.363	1.506	1.798	1.637	ii. Foreign Currency
c. Deposito	44.152	58.849	71.786	80.553	77.109	76.962	76.962	76.248	78.796	82.966	87.171	79.403	80.657	82.271	77.151	75.353	c. Time Deposits
i. Rupiah	42.937	56.761	69.335	75.593	72.206	72.003	72.003	71.965	74.044	78.472	82.815	74.836	75.868	74.011	68.483	67.806	i. Rupiah
a. 1 Bulan	26.693	42.653	45.152	47.869	42.886	41.131	41.131	43.316	39.250	40.491	49.363	44.542	42.015	41.847	40.277	39.480	a. 1 month
b. 3 Bulan	10.969	9.750	15.879	18.342	15.691	17.447	17.447	15.781	21.573	25.946	20.651	17.979	21.832	21.215	16.435	17.212	b. 3 month
c. 6 Bulan	3.593	3.202	4.834	3.868	4.381	4.944	4.944	4.867	5.535	5.281	7.730	6.673	6.470	7.771	8.210	7.836	c. 6 month
d. 12 Bulan	1.682	1.062	3.470	5.506	9.245	8.480	8.480	8.000	7.686	6.753	4.661	5.232	5.134	2.764	3.150	2.966	d. 12 month
e. >12 Bulan	1	93	0	9	3	1	1	1	1	410 ⁾	410 ⁾	416 ⁾	414 ⁾	411 ⁾	311 ⁾	403	e. >12 month
ii. Valas	1.215	2.089	2.451	4.960	4.903	4.959	4.959	4.284	4.752	4.494	4.356	4.568	4.789	8.260	8.668	7.547	ii. Foreign Currency
a. 1 Bulan	777	1.998	1.117	2.704	2.726	3.105	3.105	2.514	2.493	2.174	2.650	2.101	1.891	5.906	6.154	4.970	a. 1 month
b. 3 Bulan	391	10	520	1.310	1.179	957	957	1.002	1.602	1.698	874	1.341	1.806	1.278	1.589	1.807	b. 3 month
c. 6 Bulan	47	78	518	578	781	721	721	564	449	456	518	743	727	731	510	320	c. 6 month
d. 12 Bulan	0	4	296	367	217	176	176	204	207	165	314	382	366	346	415	403	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

**Tabel 23. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah
(Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Dana Pihak Ketiga	279.335	334.888	371.828	381.233	375.665	386.624	384.249	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	Total Third Party Fund
i. Rupiah	264.380	318.982	355.318	361.319	357.481	368.224	368.611	366.987	373.182	386.190	392.553	398.744	389.505	394.079	384.955	388.646	i. Rupiah
ii. Valas	14.955	15.906	16.510	19.913	18.183	18.401	15.637	15.980	16.620	16.166	15.844	17.814	25.437	26.824	29.510	26.608	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	379.664	374.099	384.980	382.665	381.371	388.295	400.743	406.326	415.126	413.599	419.674	413.074	413.901	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	74.507	86.688	74.285	79.141	75.093	73.201	79.556	97.125	98.198	90.201	96.247	98.922	98.742	100.037	a. Government
i. Rupiah	41.193	78.181	69.087	77.897	68.007	73.302	71.515	69.140	75.189	93.332	94.434	86.391	84.638	87.557	85.152	87.636	i. Rupiah
ii. Valas	1.091	5.865	5.420	8.790	6.278	5.839	3.578	4.061	4.367	3.793	3.764	3.811	11.610	11.365	13.590	12.401	ii. Foreign Exchange
b. Swasta	235.888	249.733	295.779	292.976	299.814	305.839	307.571	308.170	308.739	303.618	308.128	324.925	317.351	320.751	314.332	313.864	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	27.689	28.910	30.707	31.174	31.476	33.174	35.103	34.809	35.502	34.877	35.265	33.208	34.624	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.290	27.607	28.821	30.606	30.850	31.365	33.001	34.952	34.717	35.331	34.692	35.118	32.981	34.461	i. Rupiah
ii. Valas	116	102	408	81	89	101	323	111	173	152	92	171	185	147	227	164	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk ...)	64.969	72.214	98.102	91.708	92.721	94.678	93.399	93.303	91.012	82.151	84.050	90.996	85.456	87.106	81.858	77.587	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	92.262	85.993	86.209	87.716	87.240	87.259	84.939	76.210	78.346	83.556	78.194	78.620	73.806	70.503	i. Rupiah
ii. Valas	8.034	6.191	5.840	5.715	6.512	6.962	6.159	6.044	6.072	5.941	5.703	7.440	7.262	8.486	8.052	7.084	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	170.979	173.580	178.182	180.454	182.998	183.391	184.554	186.363	189.269	198.427	197.018	198.380	199.266	201.653	3. Individuals
i. Rupiah	142.496	146.194	167.295	169.392	173.997	176.179	178.574	178.789	179.631	181.268	184.150	193.132	191.476	192.440	192.608	195.619	i. Rupiah
ii. Valas	4.986	3.000	3.684	4.187	4.185	4.275	4.424	4.602	4.923	5.096	5.120	5.295	5.542	5.940	6.658	6.034	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.569	1.566	1.645	1.584	1.596	1.507	1.612	2.071	1.432	1.344	1.229	1.392	1.353	2. Non Residents' Third Party Funds
i. Rupiah	436	361	385	428	446	421	432	434	422	429	906	334	505	343	408	427	i. Rupiah
ii. Valas	727	748	1.157	1.140	1.120	1.224	1.152	1.162	1.086	1.184	1.165	1.098	838	886	983	925	ii. Foreign Exchange

Ket: *) Angka-angka diperbaiki

Note: *) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 23a. Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah (Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Dana Pihak Ketiga	206.407	238.393	257.606	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	289.046	Total Third Party Fund
i. Rupiah	194.066	227.359	246.362	247.811	245.820	255.727	256.768	254.707	258.325	267.809	266.431	278.405	269.954	275.842	272.195	273.321	i. Rupiah
ii. Valas	12.341	11.033	11.245	12.628	10.871	10.840	8.949	8.889	9.018	8.657	8.657	10.572	16.531	15.227	17.168	15.725	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	256.399	259.235	255.539	265.326	264.544	262.389	266.215	275.223	273.857	287.835	285.574	290.133	288.291	288.003	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	53.756	61.840	52.302	57.708	53.123	52.428	52.881	70.351	67.876	68.046	71.832	72.191	73.158	72.869	a. Government
i. Rupiah	27.302	58.565	48.787	55.012	47.991	53.917	50.481	49.635	49.974	67.433	64.879	64.992	61.878	63.987	63.231	63.830	i. Rupiah
ii. Valas	820	5.514	4.968	6.828	4.311	3.791	2.642	2.793	2.907	2.917	2.997	3.054	9.954	8.204	9.927	9.039	ii. Foreign Exchange
b. Swasta	177.440	173.519	202.643	197.395	203.237	207.618	211.420	209.960	213.334	204.873	205.981	219.789	213.742	217.942	215.133	215.134	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	17.510	16.002	18.072	19.327	19.015	19.331	20.330	21.459	20.584	21.806	21.321	21.569	19.911	21.008	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	17.121	15.939	18.009	19.262	18.943	19.242	20.228	21.358	20.544	21.692	21.214	21.472	19.835	20.922	i. Rupiah
ii. Valas	105	84	389	64	62	65	71	89	102	101	40	115	107	97	76	85	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk	48.217	42.585	55.803	52.269	52.364	53.731	55.724	53.578	55.192	44.242	44.298	50.204	45.633	48.567	47.048	44.125	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	52.918	49.654	49.042	50.060	52.762	50.916	52.554	42.128	42.214	46.350	42.461	45.127	43.627	41.079	i. Rupiah
ii. Valas	6.963	3.095	2.885	2.615	3.322	3.672	2.962	2.661	2.638	2.115	2.084	3.854	3.171	3.441	3.421	3.047	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	129.330	129.123	132.802	134.560	136.681	137.052	137.813	139.172	141.099	147.779	146.788	147.805	148.174	150.001	3. Individuals
i. Rupiah	111.283	111.258	127.441	127.117	130.674	132.412	134.502	134.823	135.493	136.801	138.691	145.291	144.293	145.170	145.373	147.335	i. Rupiah
ii. Valas	3.762	1.629	1.889	2.006	2.128	2.147	2.179	2.229	2.320	2.371	2.408	2.487	2.495	2.635	2.801	2.666	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.208	1.203	1.151	1.242	1.172	1.207	1.128	1.243	1.231	1.143	911	936	1.072	1.043	2. Non Residents' Third Party Funds
i. Rupiah	154	84	94	89	104	76	79	90	77	89	103	81	108	86	129	156	i. Rupiah
ii. Valas	690	711	1.114	1.114	1.047	1.165	1.094	1.117	1.051	1.154	1.129	1.062	803	850	943	887	ii. Foreign Exchange

Ket. r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

Tabel 23b. Komposisi DPK Berdasarkan Golongan Nasabah - Unit Usaha Syariah (Depositor Funds Composition Based on Depositor's Group of Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Total Dana Pihak Ketiga	72.928	96.495	114.222	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	Total Third Party Fund
i. Rupiah	70.314	91.623	108.956	113.508	111.661	112.496	111.844	112.281	114.857	118.381	126.122	120.338	119.551	118.237	112.761	115.325	i. Rupiah
ii. Valas	2.614	4.872	5.265	7.286	7.313	7.560	6.688	7.091	7.602	7.508	7.187	7.242	8.906	11.596	12.342	10.883	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	120.429	118.560	119.654	118.121	118.983	122.080	125.520	132.469	127.291	128.025	129.541	124.783	125.897	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	20.751	24.847	21.983	21.433	21.970	20.773	26.675	26.775	30.322	22.155	24.415	26.731	25.583	27.167	a. Government
i. Rupiah	13.890	19.616	20.299	22.885	20.017	19.385	21.034	19.505	25.216	25.899	29.556	21.398	22.760	23.570	21.921	23.806	i. Rupiah
ii. Valas	271	351	452	1.962	1.966	2.048	936	1.268	1.460	876	767	756	1.655	3.161	3.663	3.361	ii. Foreign Exchange
b. Swasta	58.448	76.214	93.136	95.581	96.577	98.220	96.151	98.210	95.405	98.745	102.147	105.136	103.610	102.810	99.199	98.730	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	11.686	10.839	11.379	12.159	12.145	12.844	13.645	14.225	13.695	13.556	13.696	13.297	13.617	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	9.169	11.669	10.812	11.343	11.907	12.123	12.773	13.594	14.173	13.639	13.479	13.646	13.147	13.539	i. Rupiah
ii. Valas	11	18	20	18	27	36	252	22	71	51	52	56	78	50	151	78	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk)	16.752	29.629	42.299	39.439	40.357	40.947	37.675	39.726	35.820	37.909	39.751	40.792	39.823	38.539	34.811	33.462	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	39.343	36.340	37.167	37.657	34.478	36.343	32.386	34.083	36.132	37.207	35.733	33.494	30.179	29.424	i. Rupiah
ii. Valas	1.071	3.097	2.955	3.099	3.190	3.290	3.197	3.383	3.434	3.826	3.619	3.586	4.091	5.045	4.631	4.037	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	41.649	44.456	45.380	45.894	46.317	46.339	46.741	47.192	48.170	50.648	50.230	50.575	51.091	51.652	3. Individuals
i. Rupiah	31.214	34.935	39.854	42.275	43.323	43.766	44.072	43.966	44.138	44.466	45.458	47.841	47.183	47.271	47.235	48.284	i. Rupiah
ii. Valas	1.224	1.370	1.795	2.181	2.057	2.128	2.245	2.374	2.603	2.725	2.712	2.808	3.047	3.305	3.857	3.368	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	365	415	403	412	389	379	369	840	289	432	293	320	310	2. Non Residents' Third Party Funds
i. Rupiah	282	277	292	339	342	345	353	344	344	339	803	254	397	257	279	272	i. Rupiah
ii. Valas	37	37	43	26	73	58	59	45	35	30	36	36	35	36	41	38	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - April 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - April 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	58.453	37.614	44.515	84,50%	Jawa Barat	
Banten	15.046	10.907	13.013	83,82%	Banten	
DKI Jakarta	382.121	155.693	190.431	81,76%	DKI Jakarta	
DI Yogyakarta	7.385	4.027	6.227	64,67%	DI Yogyakarta	
Jawa Tengah	27.405	19.606	20.348	96,35%	Jawa Tengah	
Jawa Timur	40.811	28.615	31.292	91,44%	Jawa Timur	
Bengkulu	1.694	1.409	936	150,52%	Bengkulu	
Jambi	3.692	3.301	2.134	154,70%	Jambi	
Nanggroe Aceh Darussalam	33.414	19.446	24.660	78,86%	Nanggroe Aceh Darussalam	
Sumatera Utara	17.581	11.967	14.339	83,46%	Sumatera Utara	
Sumatera Barat	6.590	4.594	5.486	83,75%	Sumatera Barat	
Riau	9.769	6.867	7.487	91,72%	Riau	
Sumatera Selatan	10.851	7.860	6.746	116,50%	Sumatera Selatan	
Bangka Belitung	1.080	688	922	74,55%	Bangka Belitung	
Kepulauan Riau	4.281	3.890	2.678	145,27%	Kepulauan Riau	
Lampung	4.279	3.223	2.977	108,26%	Lampung	
Kalimantan Selatan	8.833	4.870	6.006	81,08%	Kalimantan Selatan	
Kalimantan Barat	5.704	4.853	2.933	165,45%	Kalimantan Barat	
Kalimantan Timur	8.760	5.386	7.666	70,26%	Kalimantan Timur	
Kalimantan Tengah	1.598	1.411	942	149,91%	Kalimantan Tengah	
Sulawesi Tengah	1.717	1.500	1.189	126,13%	Sulawesi Tengah	
Sulawesi Selatan	9.132	7.012	5.967	117,51%	Sulawesi Selatan	
Sulawesi Utara	701	655	317	206,47%	Sulawesi Utara	
Gorontalo	440	275	299	91,73%	Gorontalo	
Sulawesi Barat	546	437	284	153,55%	Sulawesi Barat	
Sulawesi Tenggara	1.751	1.239	1.190	104,11%	Sulawesi Tenggara	
NTB	14.775	8.564	9.734	87,98%	NTB	
Bali	2.401	2.038	1.304	156,28%	Bali	
NTT	193	170	120	141,44%	NTT	
Maluku	439	194	431	44,91%	Maluku	
Papua	796	451	658	68,61%	Papua	
Maluku Utara	806	423	659	64,11%	Maluku Utara	
Papua Barat	441	116	418	27,71%	Papua Barat	
Luar Indonesia	1.257	725	942	76,99%	Outside Indonesia	

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - April 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - April 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	44.696	27.118	35.558	76,26%	Jawa Barat	
Banten	10.330	6.263	9.544	65,61%	Banten	
DKI Jakarta	231.471	85.931	119.753	71,76%	DKI Jakarta	
DI Yogyakarta	5.321	2.296	5.002	45,91%	DI Yogyakarta	
Jawa Tengah	16.496	11.693	13.206	88,54%	Jawa Tengah	
Jawa Timur	26.927	18.519	21.511	86,09%	Jawa Timur	
Bengkulu	1.649	1.402	892	157,05%	Bengkulu	
Jambi	2.484	2.434	1.429	170,32%	Jambi	
Nanggroe Aceh Darussalam	32.745	19.165	24.285	78,92%	Nanggroe Aceh Darussalam	
Sumatera Utara	9.034	6.571	7.547	87,07%	Sumatera Utara	
Sumatera Barat	3.776	2.818	3.355	83,97%	Sumatera Barat	
Riau	4.872	3.254	4.528	71,88%	Riau	
Sumatera Selatan	5.243	4.437	3.845	115,39%	Sumatera Selatan	
Bangka Belitung	852	476	737	64,55%	Bangka Belitung	
Kepulauan Riau	2.403	2.098	1.717	122,20%	Kepulauan Riau	
Lampung	3.681	2.711	2.860	94,77%	Lampung	
Kalimantan Selatan	4.199	2.568	3.601	71,32%	Kalimantan Selatan	
Kalimantan Barat	3.855	3.736	2.233	167,34%	Kalimantan Barat	
Kalimantan Timur	5.778	3.211	5.520	58,18%	Kalimantan Timur	
Kalimantan Tengah	1.598	1.411	942	149,91%	Kalimantan Tengah	
Sulawesi Tengah	1.717	1.500	1.189	126,13%	Sulawesi Tengah	
Sulawesi Selatan	4.649	3.588	3.997	89,75%	Sulawesi Selatan	
Sulawesi Utara	701	655	317	206,47%	Sulawesi Utara	
Gorontalo	440	275	299	91,73%	Gorontalo	
Sulawesi Barat	394	302	227	132,87%	Sulawesi Barat	
Sulawesi Tenggara	1.723	1.215	1.178	103,17%	Sulawesi Tenggara	
NTB	14.490	8.394	9.585	87,58%	NTB	
Bali	1.541	1.317	956	137,68%	Bali	
NTT	193	170	120	141,44%	NTT	
Maluku	439	194	431	44,91%	Maluku	
Papua	796	451	658	68,61%	Papua	
Maluku Utara	806	423	659	64,11%	Maluku Utara	
Papua Barat	441	116	418	27,71%	Papua Barat	
Luar Indonesia	1.257	725	942	76,99%	Outside Indonesia	

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - April 2020 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - April 2020)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	13.757	10.496	8.957	117,18%	Jawa Barat	
Banten	4.716	4.645	3.469	133,91%	Banten	
DKI Jakarta	150.650	69.762	70.679	98,70%	DKI Jakarta	
DI Yogyakarta	2.063	1.731	1.224	141,35%	DI Yogyakarta	
Jawa Tengah	10.909	7.913	7.142	110,80%	Jawa Tengah	
Jawa Timur	13.884	10.096	9.781	103,22%	Jawa Timur	
Bengkulu	44	7	44	16,72%	Bengkulu	
Jambi	1.207	866	704	123,00%	Jambi	
Nanggroe Aceh Darussalam	668	281	374	74,98%	Nanggroe Aceh Darussalam	
Sumatera Utara	8.547	5.396	6.792	79,45%	Sumatera Utara	
Sumatera Barat	2.814	1.777	2.131	83,39%	Sumatera Barat	
Riau	4.897	3.613	2.959	122,08%	Riau	
Sumatera Selatan	5.608	3.423	2.901	117,98%	Sumatera Selatan	
Bangka Belitung	228	212	185	114,44%	Bangka Belitung	
Kepulauan Riau	1.878	1.792	961	186,51%	Kepulauan Riau	
Lampung	597	513	117	437,57%	Lampung	
Kalimantan Selatan	4.634	2.302	2.405	95,70%	Kalimantan Selatan	
Kalimantan Barat	1.848	1.116	700	159,43%	Kalimantan Barat	
Kalimantan Timur	2.981	2.175	2.147	101,32%	Kalimantan Timur	
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah	
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah	
Sulawesi Selatan	4.483	3.424	1.970	173,83%	Sulawesi Selatan	
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara	
Gorontalo	-	-	-	0,00%	Gorontalo	
Sulawesi Barat	152	135	57	236,00%	Sulawesi Barat	
Sulawesi Tenggara	27	24	12	195,44%	Sulawesi Tenggara	
NTB	284	170	149	114,02%	NTB	
Bali	859	721	348	207,44%	Bali	
NTT	-	-	-	0,00%	NTT	
Maluku	-	-	-	0,00%	Maluku	
Papua	-	-	-	0,00%	Papua	
Maluku Utara	-	-	-	0,00%	Maluku Utara	
Papua Barat	-	-	-	0,00%	Papua Barat	
Luar Indonesia	-	-	-	0,00%	Outside Indonesia	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - April 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.256	3.113	2.937	106,01%	Kab. Tangerang	Banten
	Kab. Serang	2.253	1.730	1.769	97,82%	Kab. Serang	
	Kota Cilegon	2.761	1.562	2.002	78,00%	Kota Cilegon	
	Kota Tangerang	6.070	4.227	5.615	75,27%	Kota Tangerang	
	Kota Serang	68	3	64	3,94%	Kota Serang	
	Kota Tangerang Selatan	638	272	626	43,51%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	635	609	614	99,17%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	748	633	651	97,25%	Kab. Purwakarta	
	Kab. Karawang	555	481	447	107,61%	Kab. Karawang	
	Kab. Bogor	4	-	4	0,00%	Kab. Bogor	
	Kab. Sukabumi	302	306	198	154,32%	Kab. Sukabumi	
	Kab. Cianjur	720	563	473	119,05%	Kab. Cianjur	
	Kab. Bandung	225	1	221	0,60%	Kab. Bandung	
	Kab. Garut	340	240	330	72,69%	Kab. Garut	
	Kab. Majalengka	35	11	35	31,10%	Kab. Majalengka	
	Kota Bandung	21.669	13.953	14.745	94,63%	Kota Bandung	
	Kota Bogor	8.404	5.474	6.508	84,12%	Kota Bogor	
	Kota Sukabumi	755	560	581	96,41%	Kota Sukabumi	
	Kota Cirebon	5.693	3.766	3.714	101,40%	Kota Cirebon	
	Kota Tasikmalaya	3.069	2.427	1.427	170,08%	Kota Tasikmalaya	
	Kota Cimahi	366	230	358	64,32%	Kota Cimahi	
Kota Depok	3.955	1.874	3.850	48,67%	Kota Depok		
Kota Bekasi	10.976	6.487	10.360	62,62%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	125.044	41.763	69.162	60,38%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.165	7.945	5.387	147,48%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	17.686	11.899	13.785	86,31%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	179.885	84.798	89.748	94,48%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	50.341	9.288	12.349	75,22%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.385	4.027	6.227	64,67%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	984	641	556	115,12%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	126	52	117	44,74%	Kab. Kendal	
	Kab. Tegal	601	581	126	461,39%	Kab. Tegal	
	Kab. Pati	190	140	185	75,96%	Kab. Pati	
	Kab. Kudus	1.127	656	941	69,71%	Kab. Kudus	
	Kab. Banyumas	1.806	1.168	1.545	75,60%	Kab. Banyumas	
	Kab. Cilacap	336	128	324	39,33%	Kab. Cilacap	
	Kota Semarang	10.985	7.337	8.700	84,32%	Kota Semarang	
	Kota Salatiga	107	61	104	58,72%	Kota Salatiga	
	Kota Pekalongan	1.716	970	1.322	73,37%	Kota Pekalongan	
	Kota Tegal	1.438	1.294	693	186,63%	Kota Tegal	
Jawa Timur	Kota Surakarta	7.990	6.579	5.733	114,75%	Kota Surakarta	Jawa Timur
	Kab. Gresik	1.025	841	931	90,30%	Kab. Gresik	
	Kab. Sidoarjo	3.924	3.165	2.133	148,36%	Kab. Sidoarjo	
	Kab. Pamekasan	655	371	624	59,45%	Kab. Pamekasan	
	Kab. Banyuwangi	403	386	290	133,31%	Kab. Banyuwangi	
	Kab. Jember	1.727	1.157	1.448	79,88%	Kab. Jember	
	Kab. Madiun	553	459	398	115,20%	Kab. Madiun	
	Kab. Bojonegoro	354	292	342	85,42%	Kab. Bojonegoro	
	Kota Surabaya	22.683	16.226	17.060	95,11%	Kota Surabaya	
	Kota Malang	5.903	3.964	4.782	82,88%	Kota Malang	
	Kota Pasuruan	152	89	133	66,68%	Kota Pasuruan	
	Kota Blitar	278	154	273	56,47%	Kota Blitar	
	Kota Kediri	2.834	1.220	2.615	46,65%	Kota Kediri	
	Kota Madiun	319	291	261	111,82%	Kota Madiun	
Bengkulu	Kota Bengkulu	1.694	1.409	936	150,52%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.692	3.301	2.134	154,70%	Kota Jambi	Jambi

**Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - April 2020)**

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	1.041	791	994	79,65%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.070	955	636	150,16%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.009	938	643	145,85%	Kab. Aceh Selatan	
	Kab. Aceh Barat	1.065	965	929	103,91%	Kab. Aceh Barat	
	Kab. Aceh Tengah	822	771	714	107,94%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.173	1.137	398	286,14%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	422	401	240	167,24%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.036	873	991	88,10%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	792	699	490	142,66%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	377	330	229	143,87%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	652	625	597	104,66%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	346	287	341	84,07%	Kab. Aceh Jaya	
	Kab. Nagan Raya	555	504	372	135,45%	Kab. Nagan Raya	
	Kab. Simeuleu	676	548	516	106,33%	Kab. Simeuleu	
	Kab. Bener Meriah	548	504	308	163,47%	Kab. Bener Meriah	
	Kab. Pidie Jaya	434	278	426	65,23%	Kab. Pidie Jaya	
	Kab. Subulussalam	298	286	135	211,35%	Kab. Subulussalam	
	Kota Banda Aceh	16.350	4.913	12.265	40,06%	Kota Banda Aceh	
	Kota Sabang	229	197	218	90,31%	Kota Sabang	
	Kota Lhokseumawe	3.527	2.765	2.395	115,44%	Kota Lhokseumawe	
Kota Langsa	992	678	822	82,43%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	625	502	575	87,31%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	286	119	282	42,12%	Kab. Langkat	
	Kab. Karo	44	35	43	81,45%	Kab. Karo	
	Kab. Labuhan Batu	295	218	289	75,71%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	401	331	252	131,12%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.541	1.126	1.071	105,12%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	29	82	35,19%	Kota Tanjung Balai	
	Kota Sibolga	256	191	126	152,04%	Kota Sibolga	
	Kota Medan	13.232	8.810	11.009	80,03%	Kota Medan	
	Kota Padang Sidempuan	812	607	611	99,22%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	141	137	63	218,08%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.318	917	1.218	75,28%	Kota Bukittinggi	
	Kota Padang	4.118	2.536	3.690	68,72%	Kota Padang	
	Kota Solok	322	321	104	307,54%	Kota Solok	
Riau	Kota Payakumbuh	690	683	411	166,29%	Kota Payakumbuh	Riau
	Kab. Bengkalis	445	73	440	16,70%	Kab. Bengkalis	
	Kota Pekanbaru	8.763	6.447	6.505	99,11%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	560	347	542	63,92%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1.173	1.031	902	114,27%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3.108	2.859	1.776	161,03%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	526	448	401	111,69%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	104	98	97	101,10%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	9.492	6.754	5.626	120,05%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	312	313	300	104,52%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	416	247	323	76,42%	Kota Prabumulih	
	Kota Pangkal Pinang	1.080	688	922	74,55%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	300	231	283	81,60%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.787	2.825	2.518	112,21%	Kota Bandar Lampung	
	Kota Metro	192	168	177	94,69%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	540	243	450	54,11%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	384	249	289	86,27%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	251	135	244	55,22%	Kab. Tabalong	
	Kota Banjarmasin	7.063	4.016	4.434	90,57%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	595	227	589	38,46%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	325	319	131	243,47%	Kab. Sambas	
	Kab. Ketapang	140	136	32	423,69%	Kab. Ketapang	
	Kota Pontianak	4.952	4.119	2.638	156,11%	Kota Pontianak	
	Kota Singkawang	287	279	132	212,13%	Kota Singkawang	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2020 <i>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - April 2020)</i>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	349	178	337	52,86%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	4.623	2.485	3.730	66,63%	Kota Samarinda	
	Kota Balikpapan	3.374	2.540	3.194	79,53%	Kota Balikpapan	
	Kota Bontang	414	182	405	45,05%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	447	444	122	364,06%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	144	143	99	144,78%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.007	825	721	114,42%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	514	498	334	149,32%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.202	1.002	856	117,09%	Kota Palu	
Sulawesi Barat	Kab Mamuju	546	437	284	153,55%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	8.113	6.025	5.333	112,97%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	91	90	86	104,93%	Kota Pare-Pare	
	Kab. Bone	583	562	376	149,29%	Kab. Bone	
	Kota Palopo	136	132	87	150,80%	Kota Palopo	
Gorontalo	Kab. Maros	209	203	84	241,66%	Kab. Maros	Gorontalo
	Kota Gorontalo	440	275	299	91,73%	Kota Gorontalo	
Sulawesi Tenggara	Kota Kendari	1.751	1.239	1.190	104,11%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	701	655	317	206,47%	Kota Manado	Sulawesi Utara
	Kab. Lombok Barat	509	479	477	100,40%	Kab. Lombok Barat	
Nusa Tenggara Barat	Kab. Lombok Tengah	647	598	426	140,57%	Kab. Lombok Tengah	Nusa Tenggara Barat
	Kab. Lombok Timur	918	852	618	137,80%	Kab. Lombok Timur	
	Kab. Sumbawa	900	831	428	194,29%	Kab. Sumbawa	
	Kab. Dompu	589	574	265	216,78%	Kab. Dompu	
	Kab. Sumbawa Barat	391	368	227	162,32%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	338	163	332	49,16%	Kab. Lombok Utara	
	Kota Mataram	9.635	3.889	6.457	60,23%	Kota Mataram	
	Kota Bima	847	810	504	160,62%	Kota Bima	
Bali	Kota Denpasar	2.401	2.038	1.304	156,28%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	193	170	120	141,44%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	194	431	44,91%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	806	423	659	64,11%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	441	116	418	27,71%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	796	451	658	68,61%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.257	725	942	76,99%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - April 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	951	866	852	101,65%	Kab. Tangerang	Banten
	Kab. Serang	2.253	1.730	1.769	97,82%	Kab. Serang	
	Kota Cilegon	1.813	623	1.788	34,86%	Kota Cilegon	
	Kota Tangerang	4.607	2.767	4.445	62,26%	Kota Tangerang	
	Kota Serang	68	3	64	3,94%	Kota Serang	
	Kota Tangerang Selatan	638	272	626	43,51%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	635	609	614	99,17%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	748	633	651	97,25%	Kab. Purwakarta	
	Kab. Karawang	531	479	423	113,29%	Kab. Karawang	
	Kab. Bogor	-	-	-	0,00%	Kab. Bogor	
	Kab. Sukabumi	302	306	198	154,32%	Kab. Sukabumi	
	Kab. Cianjur	720	563	473	119,05%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	340	240	330	72,69%	Kab. Garut	
	Kab. Majalengka	35	11	35	31,10%	Kab. Majalengka	
	Kota Bandung	15.529	9.922	9.815	101,09%	Kota Bandung	
	Kota Bogor	5.902	3.052	5.541	55,08%	Kota Bogor	
	Kota Sukabumi	712	557	538	103,55%	Kota Sukabumi	
	Kota Cirebon	3.283	2.270	2.433	93,29%	Kota Cirebon	
	Kota Tasikmalaya	2.122	1.531	1.334	114,77%	Kota Tasikmalaya	
	Kota Cimahi	366	230	358	64,32%	Kota Cimahi	
Kota Depok	3.955	1.874	3.850	48,67%	Kota Depok		
Kota Bekasi	9.515	4.844	8.967	54,02%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	70.534	13.918	42.576	32,69%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.165	7.945	5.387	147,48%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	17.686	11.899	13.785	86,31%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	121.008	47.772	48.222	99,07%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	13.077	4.397	9.782	44,95%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.321	2.296	5.002	45,91%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	984	641	556	115,12%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	126	52	117	44,74%	Kab. Kendal	
	Kab. Tegal	601	581	126	461,39%	Kab. Tegal	
	Kab. Pati	190	140	185	75,96%	Kab. Pati	
	Kab. Kudus	853	398	784	50,72%	Kab. Kudus	
	Kab. Banyumas	1.577	962	1.421	67,74%	Kab. Banyumas	
	Kab. Cilacap	336	128	324	39,33%	Kab. Cilacap	
	Kota Semarang	4.337	3.019	3.909	77,24%	Kota Semarang	
	Kota Salatiga	107	61	104	58,72%	Kota Salatiga	
	Kota Pekalongan	1.205	528	1.127	46,84%	Kota Pekalongan	
Kota Tegal	719	586	610	96,03%	Kota Tegal		
Jawa Timur	Kota Surakarta	5.463	4.597	3.943	116,60%	Kota Surakarta	Jawa Timur
	Kab. Gresik	883	706	823	85,74%	Kab. Gresik	
	Kab. Sidoarjo	3.144	2.613	1.928	135,53%	Kab. Sidoarjo	
	Kab. Pamekasan	655	371	624	59,45%	Kab. Pamekasan	
	Kab. Banyuwangi	403	386	290	133,31%	Kab. Banyuwangi	
	Kab. Jember	1.473	970	1.303	74,39%	Kab. Jember	
	Kab. Madiun	553	459	398	115,20%	Kab. Madiun	
	Kab. Bojonegoro	354	292	342	85,42%	Kab. Bojonegoro	
	Kota Surabaya	12.371	8.788	9.197	95,55%	Kota Surabaya	
	Kota Malang	3.832	2.422	3.567	67,91%	Kota Malang	
	Kota Pasuruan	152	89	133	66,68%	Kota Pasuruan	
	Kota Blitar	278	154	273	56,47%	Kota Blitar	
	Kota Kediri	2.605	1.045	2.452	42,60%	Kota Kediri	
Bengkulu	Kota Bengkulu	1.649	1.402	892	157,05%	Kota Bengkulu	Bengkulu
	Jambi	Kota Jambi	2.484	2.434	1.429	170,32%	Kota Jambi

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - April 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	1.041	791	994	79,65%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	1.070	955	636	150,16%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.009	938	643	145,85%	Kab. Aceh Selatan	
	Kab. Aceh Barat	1.065	965	929	103,91%	Kab. Aceh Barat	
	Kab. Aceh Tengah	822	771	714	107,94%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.173	1.137	398	286,14%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	422	401	240	167,24%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.036	873	991	88,10%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	792	699	490	142,66%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	377	330	229	143,87%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	652	625	597	104,66%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	346	287	341	84,07%	Kab. Aceh Jaya	
	Kab. Nagan Raya	555	504	372	135,45%	Kab. Nagan Raya	
	Kab. Simeuleu	676	548	516	106,33%	Kab. Simeuleu	
	Kab. Bener Meriah	548	504	308	163,47%	Kab. Bener Meriah	
	Kab. Pidie Jaya	434	278	426	65,23%	Kab. Pidie Jaya	
	Kab. Subulussalam	298	286	135	211,35%	Kab. Subulussalam	
	Kota Banda Aceh	15.838	4.634	12.046	38,47%	Kota Banda Aceh	
	Kota Sabang	229	197	218	90,31%	Kota Sabang	
	Kota Lhokseumawe	3.371	2.763	2.240	123,38%	Kota Lhokseumawe	
Kota Langsa	992	678	822	82,43%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	625	502	575	87,31%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	286	119	282	42,12%	Kab. Langkat	
	Kab. Karo	44	35	43	81,45%	Kab. Karo	
	Kab. Labuhan Batu	295	218	289	75,71%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.150	732	957	76,48%	Kota Pematang Siantar	
	Kota Tanjung Balai	89	29	82	35,19%	Kota Tanjung Balai	
	Kota Sibolga	104	101	44	232,03%	Kota Sibolga	
Kota Medan	5.877	4.396	4.786	91,85%	Kota Medan		
Kota Padang Sidempuan	563	439	490	89,57%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.147	809	1.056	76,60%	Kota Bukittinggi	
	Kota Padang	2.323	1.715	2.030	84,49%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Riau	Kota Payakumbuh	306	293	269	108,94%	Kota Payakumbuh	Riau
	Kab. Bengkalis	445	73	440	16,70%	Kab. Bengkalis	
	Kota Pekanbaru	3.866	2.834	3.546	79,94%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	560	347	542	63,92%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	457	332	438	75,91%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.946	1.766	1.279	138,05%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	166	81	163	49,41%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	104	98	97	101,10%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.492	3.948	3.207	123,10%	Kota Palembang	
	Kota Lubuklinggau	64	65	56	115,24%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	416	247	323	76,42%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	852	476	737	64,55%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	300	231	283	81,60%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.189	2.312	2.400	96,33%	Kota Bandar Lampung	
	Kota Metro	192	168	177	94,69%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	357	189	351	53,80%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	251	135	244	55,22%	Kab. Tabalong	
	Kota Banjarmasin	3.142	2.038	2.563	79,51%	Kota Banjarmasin	
	Kota Banjarbaru	449	206	442	46,66%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	151	148	83	178,25%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.580	3.465	2.087	166,05%	Kota Pontianak	
	Kota Singkawang	125	123	63	195,94%	Kota Singkawang	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - April 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	349	178	337	52,86%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.674	1.266	2.511	50,42%	Kota Samarinda	
	Kota Balikpapan	2.341	1.585	2.267	69,92%	Kota Balikpapan	
	Kota Bontang	414	182	405	45,05%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	447	444	122	364,06%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	144	143	99	144,78%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.007	825	721	114,42%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	514	498	334	149,32%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.202	1.002	856	117,09%	Kota Palu	
Sulawesi Barat	Kab Mamuju	394	302	227	132,87%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.839	2.803	3.447	81,32%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	91	90	86	104,93%	Kota Pare-Pare	
	Kab. Bone	583	562	376	149,29%	Kab. Bone	
	Kota Palopo	136	132	87	150,80%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	440	275	299	91,73%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.723	1.215	1.178	103,17%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	701	655	317	206,47%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	509	479	477	100,40%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	647	598	426	140,57%	Kab. Lombok Tengah	
	Kab. Lombok Timur	918	852	618	137,80%	Kab. Lombok Timur	
	Kab. Sumbawa	900	831	428	194,29%	Kab. Sumbawa	
	Kab. Dompu	589	574	265	216,78%	Kab. Dompu	
	Kab. Sumbawa Barat	391	368	227	162,32%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	338	163	332	49,16%	Kab. Lombok Utara	
	Kota Mataram	9.351	3.719	6.308	58,95%	Kota Mataram	
Bali	Kota Denpasar	1.541	1.317	956	137,68%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	193	170	120	141,44%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	439	194	431	44,91%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	806	423	659	64,11%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	441	116	418	27,71%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	796	451	658	68,61%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.257	725	942	76,99%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.305	2.247	2.084	107,80%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	948	938	214	438,54%	Kota Cilegon	
	Kota Tangerang	1.463	1.460	1.170	124,72%	Kota Tangerang	
	Kota Serang	-	-	-	0,00%	Kota Serang	
	Kota Tangerang Selatan	-	-	-	0,00%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	-	-	-	0,00%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	-	-	-	0,00%	Kab. Purwakarta	
	Kab. Karawang	24	2	24	8,60%	Kab. Karawang	
	Kab. Bogor	4	-	4	0,00%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	225	1	221	0,60%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	6.140	4.031	4.931	81,75%	Kota Bandung	
	Kota Bogor	2.503	2.422	967	250,52%	Kota Bogor	
	Kota Sukabumi	44	3	43	7,15%	Kota Sukabumi	
	Kota Cirebon	2.410	1.496	1.281	116,81%	Kota Cirebon	
	Kota Tasikmalaya	947	896	93	962,03%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
Kota Depok	-	-	-	0,00%	Kota Depok		
Kota Bekasi	1.461	1.643	1.393	117,97%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.509	27.845	26.586	104,73%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	58.877	37.026	41.526	89,16%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	37.263	4.892	2.567	190,59%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.063	1.731	1.224	141,35%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	274	258	157	164,82%	Kab. Kudus	
	Kab. Banyumas	229	206	125	165,21%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.648	4.317	4.792	90,11%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	511	443	196	226,18%	Kota Pekalongan	
Kota Tegal	719	708	83	851,16%	Kota Tegal		
Kota Surakarta	2.527	1.981	1.790	110,67%	Kota Surakarta		
Jawa Timur	Kab. Gresik	142	135	108	125,16%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	781	551	205	269,13%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	254	187	145	129,27%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	10.311	7.438	7.863	94,59%	Kota Surabaya	
	Kota Malang	2.071	1.541	1.215	126,84%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
Kota Kediri	230	176	163	107,66%	Kota Kediri		
Kota Madiun	95	68	83	82,73%	Kota Madiun		
Bengkulu	Kota Bengkulu	44	7	44	16,72%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.207	866	704	123,00%	Kota Jambi	Jambi

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Nanggroe Aceh Darussalam	Kab. Pidie	-	-	-	0,00%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	-	-	-	0,00%	Kab. Aceh Timur	
	Kab. Aceh Selatan	-	-	-	0,00%	Kab. Aceh Selatan	
	Kab. Aceh Barat	-	-	-	0,00%	Kab. Aceh Barat	
	Kab. Aceh Tengah	-	-	-	0,00%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	-	-	-	0,00%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	-	-	-	0,00%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	-	-	-	0,00%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	-	-	-	0,00%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	-	-	-	0,00%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	-	-	-	0,00%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	-	-	-	0,00%	Kab. Aceh Jaya	
	Kab. Nagan Raya	-	-	-	0,00%	Kab. Nagan Raya	
	Kab. Simeuleu	-	-	-	0,00%	Kab. Simeuleu	
	Kab. Bener Meriah	-	-	-	0,00%	Kab. Bener Meriah	
	Kab. Pidie Jaya	-	-	-	0,00%	Kab. Pidie Jaya	
	Kab. Subulussalam	-	-	-	0,00%	Kab. Subulussalam	
	Kota Banda Aceh	512	280	220	127,41%	Kota Banda Aceh	
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	156	1	155	0,70%	Kota Lhokseumawe		
Kota Langsa	-	-	-	0,00%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	-	-	-	0,00%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	-	-	-	0,00%	Kab. Langkat	
	Kab. Karo	-	-	-	0,00%	Kab. Karo	
	Kab. Labuhan Batu	-	-	-	0,00%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	401	331	252	131,12%	Kota Tebing Tinggi	
	Kota Pematang Siantar	391	393	113	346,93%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	152	89	82	109,29%	Kota Sibolga	
Kota Medan	7.355	4.415	6.223	70,94%	Kota Medan		
Kota Padang Sidempuan	249	168	122	138,09%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	141	137	63	218,08%	Kota Bukittinggi	Sumatera Barat
	Kota Bukittinggi	171	108	162	66,69%	Kab. Tanah Datar	
	Kota Padang	1.795	820	1.659	49,42%	Kota Padang	
	Kota Solok	322	321	104	307,54%	Kota Solok	
Riau	Kota Payakumbuh	385	390	141	275,52%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
Kepulauan Riau	Kota Pekanbaru	4.897	3.613	2.959	122,08%	Kota Pekanbaru	Kepulauan Riau
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Sumatera Selatan	Kota Tanjung Pinang	716	699	464	150,45%	Kota Tanjung Pinang	Sumatera Selatan
	Kota Pulau Batam	1.163	1.093	496	220,23%	Kota Pulau Batam	
Bangka Belitung	Kab. Ogan Komering Ulu	360	368	238	154,31%	Kab. Ogan Komering Ulu	Bangka Belitung
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.000	2.807	2.419	116,00%	Kota Palembang	
	Kota Lubuklinggau	248	249	244	102,05%	Kota Lubuklinggau	
Lampung	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	Lampung
	Kota Pangkal Pinang	228	212	185	114,44%	Kota Pangkal Pinang	
Kalimantan Selatan	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Kalimantan Selatan
	Kota Bandar Lampung	597	513	117	437,57%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	
	Kab. Banjar	183	54	99	55,21%	Kab. Banjar	
Kalimantan Barat	Kab. Hulu Sungai Selatan	384	249	289	86,27%	Kab. Hulu Sungai Selatan	Kalimantan Barat
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.921	1.978	1.871	105,71%	Kota Banjarmasin	
	Kota Banjarbaru	146	20	147	13,71%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	174	171	48	355,96%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	140	136	32	423,69%	Kab. Ketapang	
	Kota Pontianak	1.372	653	551	118,50%	Kota Pontianak	
	Kota Singkawang	162	156	69	226,94%	Kota Singkawang	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Maret 2020 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - March 2020)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	1.949	1.219	1.219	100,03%	Kota Samarinda	
	Kota Balikpapan	1.033	956	928	103,03%	Kota Balikpapan	
	Kota Bontang	-	-	-	0,00%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	-	-	-	0,00%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	-	-	-	0,00%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	-	-	-	0,00%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	-	-	-	0,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	-	-	-	0,00%	Kota Palu	
Sulawesi Barat	Kab Mamuju	152	135	57	236,00%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.273	3.221	1.886	170,81%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	209	203	84	241,66%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	27	24	12	195,44%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	284	170	149	114,02%	Kota Mataram	
Bali	Kota Denpasar	859	721	348	207,44%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	-	-	-	0,00%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	-	-	-	0,00%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	-	-	-	0,00%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	-	-	-	0,00%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	-	-	-	0,00%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	-	-	-	0,00%	DI LUAR INDONESIA	Outside Indonesia

Tabel 26. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi
(Number of Sharia Rural Bank based on Location)

Provinsi	2016	2017	2018	2019									2020				Province
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	28	27	27	27	28	28	28	28	28	28	28	27	27	27	6 Jawa Timur
7 Bengkulu	2	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	9	9	9	9	9	9	9	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	166	167	167	164	164	164	165	165	165	164	164	164	164	163	163	163	Total

**Tabel 27. Neraca Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Balance Sheet)**

Indikator	2016	2017	2018	2019								2020				Indikator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
AKTIVA																	AKTIVA
1 Kas	93.656	96.883	110.317	101.293	93.312	141.648	150.257	144.552	137.989	138.477	150.448	112.646	130.736	138.821	122.047	125.892	1 Cash
2 Penempatan pada Bank Lain	2.026.653	2.525.357	2.681.735	1.981.997	1.725.502	1.928.432	2.200.693	2.360.439	2.417.269	2.465.291	2.714.288	2.864.351	2.952.422	2.743.408	2.502.334	2.132.302	2 Placement in Other Bank
3 Pembiayaan	6.662.556	7.763.951	9.084.467	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	487	1.433	1.595	1.595	671	681	3.913	763	700	473	501	531	1.252	1.284	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	151.015	168.610	252.409	188.970	192.468	194.219	200.745	217.140	202.103	202.216	201.623	186.664	193.666	216.141	220.561	225.514	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	251.845	297.797	410.657	414.052	418.397	415.766	421.965	423.566	423.516	430.608	432.398	448.015	471.744	476.833	491.277	495.939	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	274.105	324.997	326.479	417.227	436.356	428.709	442.989	450.191	456.754	463.424	461.144	576.153	465.957	581.099	470.186	462.947	8 Other assets
TOTAL AKTIVA*	9.157.801	10.840.375	12.361.734	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917	13.758.294	14.155.296	14.151.335	14.044.856	13.634.847	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	5.823.964	6.987.280	8.134.938	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	8.731.890	9.093.701	9.078.262	9.102.946	8.888.712	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1.654.957	1.964.754	2.160.484	2.146.088	2.147.317	2.206.430	2.274.048	2.337.828	2.404.992	2.522.067	2.610.973	2.423.048	2.570.938	2.555.363	2.502.405	2.132.372	2 Liabilities to other Bank
3 Pinjaman Diterima	129.350	115.354	123.616	130.707	125.765	136.780	139.047	131.819	155.812	144.640	156.238	291.080	232.867	257.764	145.722	147.604	3 Received Borrowing
4 Kewajiban lainnya	69.485	93.275	118.594	94.386	97.588	90.330	92.827	106.282	104.953	98.593	103.599	89.466	80.601	92.527	336.646	319.841	4 Other Current Liabilities
5 Pinjaman Subordinasi	550	550	550	550	550	550	550	550	550	550	550	-	-	-	-	-	5 Subordinated Loan
6 Rupa-rupa Pasiva**	136.720	152.555	167.408	186.755	188.861	194.767	200.768	209.445	211.983	214.458	233.170	376.445	239.592	245.483	82.014	279.162	6 Other Liabilities
7 Modal disetor (Paid-in capital)	908.335	1.062.060	1.176.830	1.196.250	1.218.330	1.213.830	1.222.100	1.243.089	1.247.011	1.247.874	1.250.766	1.182.883	1.238.479	1.247.832	1.291.057	1.318.622	7 Paid-in capital
8 Tambahan modal disetor	142.328	104.469	127.968	137.862	122.137	128.474	121.866	118.659	121.925	135.432	137.961	156.567	166.775	146.431	147.715	127.594	8 Additional paid-in capital
9 Seisih Penilaian kembali Aktiva Tetap	19.239	23.891	20.391	19.330	19.330	19.330	19.330	19.330	19.330	18.760	21.205	18.760	18.760	18.760	19.204	18.760	9 Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 Reserves
a. Cadangan Umum	120.245	135.789	153.936	165.444	168.446	169.150	168.049	170.023	171.973	171.964	171.944	162.853	170.090	181.367	189.392	188.413	a. General Reserves
b. Cadangan Tujuan	33.265	44.567	46.176	52.129	53.735	53.969	55.471	53.585	53.775	53.577	53.496	43.089	50.243	47.555	49.103	51.067	b. Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 Net Income
a. Tahun-tahun lalu	(39.656)	(57.349)	(42.828)	44.774	21.705	17.063	12.302	11.861	12.213	16.943	16.556	20.105	265.808	231.238	109.606	83.016	a. Previous years
b. Tahun berjalan	159.003	213.179	173.671	77.732	96.366	117.602	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	79.684	b. Current year
TOTAL PASIVA*	9.157.784	10.840.375	12.361.734	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917	13.758.294	14.155.296	14.151.335	14.044.856	13.634.847	TOTAL PASIVA*

¹⁾ Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil

** : Data tidak tersedia

^{*)} : Angka-angka sementara

* : Data not available

^{*)} Provisional Figures

Tabel 28. Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Income Statement)

Indikator	2016	2017	2018	2019								2020				Indicator		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
A. Pendapatan																		A. Revenue
1 Pendapatan Operasional	1.391.233	1.590.687	1.781.691	640.244	813.317	973.971	1.147.844	1.319.443	1.490.875	1.666.764	1.844.781	1.944.605	182.573	355.704	531.781	685.369	1	Operating Revenue
2 Pendapatan Operasional Lainnya	121.522	146.455	188.813	62.489	79.532	94.174	111.945	130.125	148.250	166.351	191.079	203.120	20.179	38.693	55.447	80.898	2	Other operating Revenue
3 Pendapatan non operasional	11.294	21.889	11.322	3.867	6.635	7.495	8.667	9.921	10.587	10.969	12.410	13.913	1.059	1.822	2.896	3.593	3	Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	547.598	622.946	678.852	241.040	300.992	364.005	427.745	492.351	557.025	622.203	688.775	714.944	68.901	137.567	205.280	269.204	4	Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	976.450	1.136.085	1.302.975	465.560	598.492	711.636	840.711	967.138	1.092.687	1.221.881	1.359.495	1.446.694	134.909	258.651	384.844	500.656		Total Revenue
B. Beban																		B. Expenses
1 Beban operasional	713.858	799.359	960.895	339.212	437.256	514.376	602.030	698.994	789.154	877.550	965.684	1.001.739	91.237	179.619	270.764	364.039	1	Operating Expenses
2 Beban operasional lainnya	56.337	60.220	87.695	22.376	30.859	38.067	47.248	54.804	61.910	67.043	77.386	90.091	8.595	16.238	25.139	30.654	2	Other Operating Expenses
3 Beban non operasional	7.824	10.499	14.189	4.698	6.205	7.384	8.760	10.400	11.792	13.329	14.280	15.839	1.344	2.340	3.710	4.643	3	Non Operating Expenses
Total Beban	778.018	870.078	1.062.779	366.287	474.319	559.827	658.038	764.198	862.857	957.922	1.057.350	1.107.668	101.176	198.197	299.613	399.336		Total Expenses
C. Laba tahun berjalan	198.432	266.007	240.196	99.274	124.172	151.809	182.673	202.940	229.831	263.960	302.145	339.025	33.733	60.454	85.232	101.320		C. Income
D. Penambahan/pengurangan Laba tahun berjalan	3.383	4.116	5.067	2.012	2.636	3.268	3.844	4.353	4.875	5.395	5.802	6.272	608	1.074	1.424	1.932		D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	195.049	261.890	235.129	97.261	121.536	148.541	178.829	198.587	224.955	258.564	296.343	332.753	33.126	59.381	83.808	99.388		E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	36.046	48.712	61.458	19.529	25.171	30.939	36.896	42.982	49.378	55.976	62.888	69.861	5.684	10.550	14.636	19.703		F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	159.003	213.179	173.671	77.732	96.366	117.602	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	79.684		G. Net Income
r) Angka-angka diperbaiki																		r) Revised Figures
s) Angka-angka sementara																		s) Provisional Figures

Juta Rupiah (in Million IDR)

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah (Cost of Promotion, Education and Training - Sharia Rural Bank)																	
Indikator	2016	2017	2018	2019									2020				Indikator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 Biaya promosi	16.816	18.277	19.212	5.038	8.346	9.568	11.101	12.742	14.515	16.085	17.960	16.884	1.405	2.724	4.008	5.578	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	17.763	23.536	27.073	8.787	10.800	12.575	15.326	18.013	20.678	24.187	27.546	56.370	4.854	4.531	6.321	7.060	2 Cost of education and training
Total	34.579	41.813	46.285	13.825	19.145	22.143	26.427	30.755	35.193	40.272	45.507	73.254	6.259	7.255	10.329	12.638	Total

**Tabel 30. Rekening Administratif - Bank Pembiayaan Rakyat Syariah
(Off Balance Sheet Account - Sharia Rural Bank)**

Indikator	2015	2016	2017	2018	2019								2020				Indicator			
					Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr		
Tagihan Komitmen																				Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	88.096	46.500	91.300	75.300	58.300	53.300	44.500	66.226	66.226	12.171	33.560	28.574	28.574	30.657			- Unused Fund Borrowings Facilities
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	2.426	2.426	2.445	3.330	3.330	3.330	3.439	3.439	3.494	3.290	3.283			- Others
Kewajiban Komitmen																				Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.671	8.601	8.217	7.896	7.351	7.574	7.814	7.869	7.859	35.234	36.706	38.159	36.205	38.059			- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	2.230	2.038	1.855	9.538	5.911	5.939	5.912	5.887	5.508	5.450	5.380	5.325	4.306	4.520	3.752	3.906	3.891			- Others
Tagihan Komitmen																				Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	325.799	127.800	129.450	133.686	129.019	134.162	134.262	158.705	129.483	88.973	97.752	102.235	115.570	98.604			- <i>Accrued Income</i>
- Lainnya	5.698	6.542	6.919	7.089	6.301	5.307	5.818	5.031	5.040	5.032	5.185	5.129	5.601	5.601	5.598	5.600	5.601			- Others
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	222.374	247.912	252.663	260.488	253.834	253.238	276.982	280.486	281.307	221.483	255.272	261.312	287.536	280.112			Written off earning assets
Penerusan dana mudharabah muqayyadah	67.071	63.266	48.639	36.596	34.335	32.773	32.351	31.868	31.067	30.679	29.336	28.872	14.801	14.740	13.673	16.653	16.468			Channeling of mudharabah muqayyadah

"-": Data tidak tersedia
*):Angka-angka sementara

"-": Data not available
*): Provisional Figures

**Tabel 31. Komposisi DPK - Bank Pembiayaan Rakyat Syariah
(Depositor Funds Composition of Sharia Rural Bank)**

Indikator	2016	2017	2018	2019								2020				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	2.161.305	2.578.278	2.998.201	2.804.612	2.709.411	2.773.313	2.981.309	3.037.632	3.032.665	3.014.110	3.151.960	3.202.792	3.215.725	3.125.463	3.073.896	2.924.252	2 iB Saving Deposits
a Akad Wadiah	1.178.603	1.457.999	1.738.702	1.575.939	1.575.068	1.618.046	1.768.299	1.811.394	1.774.206	1.743.422	1.852.793	1.873.868	1.890.590	1.796.977	1.743.526	1.641.312	a Wadia
b Akad Mudharabah	982.702	1.120.278	1.259.499	1.228.673	1.134.343	1.155.267	1.213.011	1.226.238	1.258.459	1.270.688	1.299.166	1.328.924	1.325.135	1.328.486	1.330.370	1.282.940	b Mudharaba
3 Deposito iB - Akad Mudharabah	3.662.658	4.409.003	5.136.737	5.225.898	5.249.394	5.326.447	5.435.815	5.509.139	5.602.674	5.676.972	5.751.044	5.529.098	5.877.976	5.952.800	6.029.050	5.964.460	3 iB Time Deposits - Mudharaba
a 1 Bulan	461.386	549.304	538.766	578.771	564.938	567.551	566.172	554.994	574.064	571.112	559.918	392.842	406.634	494.442	433.682	454.065	a 1 month
b 3 Bulan	506.445	730.517	782.724	777.674	769.929	759.727	755.730	810.769	816.078	807.678	822.805	634.705	692.466	699.898	697.736	667.229	b 3 months
c 6 Bulan	723.491	777.670	901.025	868.000	868.406	879.937	903.119	919.985	939.414	966.429	977.536	731.535	734.103	745.822	742.296	745.066	c 6 months
d 12 Bulan	1.947.335	2.329.815	2.880.772	2.968.451	3.006.632	3.082.621	3.166.648	3.182.919	3.225.626	3.280.837	3.337.868	2.812.410	3.024.027	2.997.564	3.101.569	3.080.870	d 12 months
e > 12 Bulan	24.001	21.695	33.449	33.002	39.490	36.610	44.146	40.472	47.493	50.916	52.916	957.605	1.020.746	1.015.074	1.053.767	1.017.230	e > 12 months
Total	5.823.964	6.987.280	8.134.938	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	8.731.890	9.093.701	9.078.262	9.102.946	8.888.712	Total

"-": Data tidak tersedia

"-": Data not available

**Tabel 32. Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
(Financing Composition of Sharia Rural Bank)**

Akad	2016	2017	2018	2019									2020				Contract
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Akad <i>Mudharabah</i>	156.256	124.497	180.956	186.294	203.112	204.416	196.307	215.405	212.723	227.505	232.575	240.606	220.848	196.986	249.179	269.051	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	774.949	776.696	837.915	882.586	918.301	911.848	943.654	928.133	969.700	1.030.663	1.084.182	1.121.004	1.135.809	1.073.291	1.198.255	1.214.672	<i>Musharaka</i>
Akad <i>Murabahah</i>	5.053.764	5.904.751	6.940.379	7.263.563	7.392.992	7.376.154	7.454.207	7.534.097	7.615.697	7.681.113	7.735.914	7.457.774	7.711.400	7.854.630	7.912.797	7.849.489	<i>Murabaha</i>
Akad <i>Salam</i>	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	9.423	21.426	35.387	38.082	40.577	43.273	48.166	49.193	52.070	55.581	63.221	67.178	67.238	68.496	69.105	70.186	<i>Istishna</i>
Akad <i>Ijarah</i>	6.763	22.316	46.579	55.225	56.851	56.447	59.261	56.636	53.961	50.287	49.273	41.508	48.961	48.392	49.860	48.854	<i>Ijara</i>
Akad <i>Qardh</i>	145.865	189.866	185.360	216.122	198.366	207.512	211.732	210.433	209.117	206.009	202.572	176.856	201.370	213.439	229.017	236.239	<i>Qardh</i>
Multijasa	515.523	724.398	857.890	913.613	926.043	926.454	936.259	948.662	964.825	971.022	967.826	838.394	941.975	971.551	970.107	953.506	<i>Multi Purpose Financing</i>
Total	6.662.556	7.763.951	9.084.467	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	Total

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Financing of Sharia Rural Bank based on Economic Sector)

SEKTOR EKONOMI	2016	2017	2018	2019									2020				ECONOMIC SECTOR
				Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
				Pertanian, kehutanan dan sarana pertanian	366.192	360.973	374.467	318.853	323.106	328.677	328.926	321.615	352.183	353.404	318.646	652.376	
Pertambangan	7.117	17.501	19.889	27.187	27.734	26.053	26.020	25.077	24.868	24.605	25.311	20.971	29.097	29.519	31.929	31.881	Mining
Perindustrian	57.687	72.722	119.758	157.551	170.440	173.858	178.671	185.647	195.256	191.588	188.699	222.639	148.649	136.511	158.235	191.783	Manufacturing
Listrik, gas dan air	10.460	12.494	13.104	14.551	13.863	13.632	14.674	14.289	15.744	15.039	14.860	8.582	7.871	9.532	9.537	10.472	Water, gas and electricity
Konstruksi	459.986	591.662	694.666	756.914	795.173	799.996	807.363	807.082	837.920	857.922	895.069	659.984	723.434	721.547	724.242	816.918	Construction
Perdagangan, restoran dan hotel	1.650.750	1.761.280	2.032.457	2.049.135	2.102.432	2.081.421	2.106.405	2.054.201	2.057.486	2.077.643	2.115.420	1.364.285	1.405.118	1.371.522	1.418.431	1.590.303	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	92.697	91.667	103.582	111.436	117.591	114.199	115.855	119.853	121.249	126.246	126.120	553.633	575.076	588.353	584.908	608.426	Transport, cargo storage and communication
Jasa dunia usaha	586.186	560.407	618.505	723.243	756.064	752.190	775.283	814.938	837.168	866.876	850.796	1.725.539	1.823.497	1.697.756	777.642	1.839.318	Business Services
Jasa sosial/masyarakat	631.688	718.380	769.445	807.895	838.927	837.423	844.861	889.827	867.495	928.085	1.021.971	3.193.984	3.424.272	3.652.120	2.193.314	3.572.825	Social Services
Lain-lain	2.799.794	3.576.863	4.338.594	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	1.541.147	1.502.783	1.519.277	4.096.430	1.614.873	Others
Total	6.662.556	7.763.951	9.084.467	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.140	10.327.603	10.426.783	10.678.320	10.641.998	Total

Tabel 34. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Financing of Sharia Rural Bank based on Type of Usage)

JENIS PENGGUNAAN	2016	2017	2018	2019									2020				TYPE OF USAGE
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	2.737.167	2.956.073	3.428.706	3.548.103	3.714.392	3.687.229	3.739.803	3.753.662	3.804.189	3.887.552	3.954.183	4.401.468	4.590.721	4.588.526	4.793.827	4.830.790	Working Capital
Investasi	1.125.595	1.231.015	1.317.166	1.418.661	1.430.938	1.440.220	1.458.254	1.478.868	1.505.179	1.553.855	1.602.710	1.508.260	1.591.972	1.537.325	1.575.925	1.521.340	Investment
Konsumsi	2.799.794	3.576.863	4.338.594	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	4.033.592	4.144.909	4.300.932	4.308.568	4.289.868	Consumption
Total	6.662.556	7.763.951	9.084.467	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	Total
r) Angka-angka diperbaiki																	r) : Revised Figures

Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Financing of Sharia Rural Bank based on Type of Financing)

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019									2020				TYPE OF FINANCING
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Usaha Kecil dan Menengah	3.570.606	3.767.877	4.086.485	4.218.223	4.218.223	4.341.056	4.398.327	4.419.986	4.550.117	4.671.493	4.791.584	5.841.290	6.030.078	5.974.399	6.108.146	6.165.312	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	3.091.950	3.996.074	4.997.982	5.337.263	5.337.263	5.385.047	5.451.258	5.522.574	5.527.977	5.550.687	5.543.979	4.102.030	4.297.525	4.452.385	4.570.175	4.476.686	<i>Non Small and Medium Enterprises</i>
Total	6.662.556	7.763.951	9.084.467	9.555.486	9.555.486	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	Total

**Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan
(Financing of Sharia Rural Bank based on Collectibility)**

KOLEKTIBILITAS PEMBIAYAAN	2016	2017	2018	2019								2020				COLLECTIBILITY OF FINANCING	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Lancar	6.087.260	7.012.068	8.239.483	8.705.781	8.889.312	8.867.650	8.989.833	9.073.445	9.245.094	9.375.734	9.516.524	9.242.948	9.554.187	9.589.500	9.790.101	9.690.227	<i>Performing Financing</i>
Non Lancar	575.296	751.883	844.983	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	<i>Non Performing Financing</i>
- Kurang Lancar	109.241	158.628	147.712	225.474	234.613	232.938	213.524	207.479	218.161	232.807	203.592	141.161	208.016	261.397	263.923	282.880	<i>Sub-Standard</i>
- Diragukan	100.645	123.194	146.322	128.415	122.825	114.686	130.547	132.801	132.294	128.900	130.607	124.271	121.168	118.812	131.123	160.255	<i>Doubtful</i>
- Macet	365.409	470.061	550.949	495.816	489.492	510.829	515.682	528.834	482.546	484.739	484.840	434.940	444.231	457.074	493.173	508.636	<i>Lost</i>
Total Pembiayaan	6.662.556	7.763.951	9.084.467	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	9.943.320	10.327.603	10.426.783	10.678.320	10.641.998	<i>Total Financing</i>
Persentase NPF	8,63%	9,68%	9,30%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	7,04%	7,49%	8,03%	8,03%	8,94%	<i>Percentage of NPFs</i>

**Tabel 37. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Non Performing Financing of Sharia Rural Bank based on Economic Sector)**

SEKTOR EKONOMI	2016	2017	2018	2019									2020				ECONOMIC SECTOR
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Pertanian, kehutanan dan sarana pertanian	59.130	83.043	99.908	46.124	45.357	48.390	50.397	48.173	49.004	49.471	48.873	68.156	71.595	85.245	85.346	49.419	Agriculture, forestry and agricultural facilities
Pertambangan	673	997	1.483	4.744	4.678	5.434	5.538	5.711	4.388	3.844	3.956	1.944	2.122	2.357	2.334	2.088	Mining
Perindustrian	10.307	11.812	10.468	11.645	11.430	11.487	11.800	12.652	12.183	12.739	11.706	8.634	10.534	11.532	11.803	21.203	Manufacturing
Listrik, gas dan air	1.648	2.439	3.948	4.453	2.703	4.323	4.088	3.304	4.014	3.292	3.522	981	1.090	2.351	1.168	1.588	Water, gas and electricity
Konstruksi	34.778	60.509	75.624	88.037	97.747	100.924	101.911	99.072	101.944	107.034	101.768	50.225	53.759	69.495	64.393	94.859	Construction
Perdagangan, restoran dan hotel	213.901	282.329	291.534	294.524	293.956	292.000	283.541	279.633	274.126	279.717	270.868	174.918	178.279	183.160	194.213	234.599	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	14.130	16.690	16.674	17.245	17.757	18.535	19.829	17.915	16.872	16.698	14.470	20.645	22.972	25.935	33.450	42.476	Transport, cargo storage and communication
Jasa dunia usaha	55.079	38.199	46.988	43.213	44.346	45.228	46.395	50.225	38.210	40.068	38.179	117.259	121.220	124.961	142.822	171.751	Business Services
Jasa sosial/masyarakat	60.098	81.269	97.106	98.492	99.347	102.704	107.840	108.598	102.961	100.305	99.711	186.260	205.257	219.485	248.871	219.313	Social Services
Lain-lain	125.552	174.597	201.251	241.230	229.610	229.428	228.413	243.832	229.297	233.279	225.986	71.350	106.588	112.764	103.818	114.475	Others
Total	575.296	751.883	844.983	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	Total

Tabel 38. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(*Non Performing Financing of Sharia Rural Bank based on Type of Usage*)

JENIS PENGGUNAAN	2016	2017	2018	2019									2020				TYPE OF USAGE
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Modal Kerja	376.063	487.550	538.563	497.427	503.289	514.021	509.765	505.626	487.163	491.573	472.011	398.500	455.673	483.067	507.631	550.026	Working Capital
Investasi	73.680	89.735	105.169	111.049	114.032	115.004	121.575	119.656	116.541	121.594	121.041	113.487	114.946	136.198	143.992	146.375	Investment
Konsumsi	125.552	174.597	201.251	241.230	229.610	229.428	228.413	243.832	229.297	233.279	225.986	188.385	202.797	218.019	236.596	255.371	Consumption
Total	575.296	751.883	844.983	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	Total

**Tabel 39. Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Non Performing Financing of Sharia Rural Bank based on Type of Financing)**

GOLONGAN PEMBIAYAAN	2016	2017	2018	2019								2020				TYPE OF FINANCING	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Usaha Kecil dan Menengah	429.268	549.656	592.524	546.853	555.482	561.047	558.611	559.036	533.899	540.912	524.084	493.659	532.230	579.335	607.478	647.716	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	146.028	202.227	252.459	302.852	291.448	297.405	301.141	310.079	299.101	305.534	294.955	206.713	241.186	257.948	280.741	304.055	Non Small and Medium Enterprises
Total	575.296	751.883	844.983	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	700.372	773.416	837.284	888.219	951.771	Total

**Tabel 40. Jumlah Rekening Bank Pembiayaan Rakyat Syariah
(Number of Account of Sharia Rural Bank)**

Jenis	2016	2017	2018	2019									2020				Type
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Dana Pihak Ketiga	1.256.091	1.385.182	1.552.335	1.525.177	1.541.916	1.556.309	1.570.731	1.586.962	1.606.695	1.619.705	1.638.005	1.608.833	1.628.004	1.643.193	1.643.193	1.661.271	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.210.460	1.335.086	1.497.618	1.470.424	1.488.183	1.502.088	1.515.558	1.530.969	1.549.576	1.561.732	1.579.585	1.550.374	1.568.507	1.584.218	1.591.639	1.603.187	Saving Deposits
Deposito iB	45.631	50.096	54.717	54.753	53.733	54.221	55.173	55.993	57.119	57.973	58.420	58.459	59.497	58.975	59.446	58.084	Time Deposits
Pembiayaan	250.425	293.482	327.606	344.323	345.713	350.386	353.702	357.812	353.051	356.367	357.247	357.960	365.955	373.152	374.925	369.586	Financing
Akad Mudharabah	1.042	1.432	2.750	2.940	2.991	2.995	3.043	3.149	3.285	3.390	3.467	2.854	3.418	3.511	3.505	3.357	Mudharaba
Akad Musyarakah	5.109	5.100	5.189	5.273	5.444	5.449	5.465	5.370	5.584	6.659	7.197	7.557	7.707	8.046	8.489	8.546	Musharaka
Akad Murabahah	197.605	231.745	258.617	268.928	273.324	274.681	277.030	281.313	277.633	281.264	280.954	281.369	287.074	291.276	291.127	286.107	Murabaha
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	302	183	160	153	158	164	184	185	191	201	220	234	234	235	233	238	Istishna
Akad Ijarah	23.354	28.521	32.086	37.576	34.227	37.397	38.022	37.294	35.256	33.568	34.274	35.026	37.327	38.976	40.269	40.853	Qardh
Akad Qardh	440	592	676	673	669	667	683	680	683	696	698	635	659	681	700	693	Ijara
Multijasa	22.569	25.909	28.128	28.780	28.900	29.033	29.275	29.821	30.419	30.589	30.437	30.285	29.536	30.427	30.602	29.792	Multi Purpose Financing
Total	1.506.516	1.678.664	1.879.941	1.869.500	1.887.629	1.906.695	1.924.433	1.944.774	1.959.746	1.976.072	1.995.252	1.966.793	1.993.959	2.016.346	2.026.010	2.030.857	Total
"-": Data tidak tersedia r) Angka-angka diperbaiki *) Angka-angka sementara																	
"-": Data not available r) Revised figures *) Provisional figures																	

Tabel 41. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah (Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank)																	
Jenis	2016	2017	2018	2019								2020				Type	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Dana Pihak Ketiga																	
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Depositor Funds 1 Demand Deposits
2 Tabungan iB	3,23	2,99	2,88	2,76	2,78	2,68	2,70	2,69	2,54	2,53	3,23	2,85	2,91	2,74	2,62	2,62	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	10,81	9,91	9,43	9,19	9,49	9,14	9,28	9,39	9,46	9,29	9,24	7,16	7,89	6,36	7,49	6,93	a 1 month
b 3 Bulan	8,49	8,09	8,10	7,72	8,09	7,76	7,93	8,07	7,97	7,82	7,86	8,40	8,42	7,66	8,56	8,33	b 3 months
c 6 Bulan	8,69	9,45	9,21	8,38	9,09	8,70	8,98	8,70	8,45	8,63	9,05	9,80	9,80	8,71	9,83	9,76	c 6 months
d 12 Bulan	10,13	9,67	9,73	9,12	9,67	9,17	9,53	9,50	9,33	9,44	9,90	10,17	9,41	8,30	11,50	11,26	d 12 months
e > 12 Bulan	12,92	9,14	8,52	8,41	12,24	8,19	15,72	8,82	8,95	8,92	9,25	8,25	9,14	7,42	17,16	17,86	e > 12 months
Pembiayaan																	
1 Akad Mudharabah	17,86	17,42	16,45	15,63	15,76	16,05	16,28	15,30	15,03	14,88	15,41	17,18	16,62	16,79	17,45	16,23	1 Mudharaba
2 Akad Musyarakah	19,58	19,15	18,44	18,04	17,81	17,65	17,42	17,51	17,30	17,52	17,30	20,33	22,66	21,92	21,65	21,66	2 Musharaka
3 Akad Murabahah	17,99	17,46	17,82	17,81	17,82	17,95	18,00	18,03	18,23	18,29	18,89	19,71	19,73	19,41	20,16	19,95	3 Murabaha
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad Istishna	8,88	13,26	9,95	10,44	10,58	10,57	10,54	10,57	10,77	10,96	11,24	20,51	12,88	12,95	12,86	13,34	5 Istishna
6 Akad Ijarah ¹⁾	16,52	6,51	17,29	14,98	15,42	13,81	14,46	15,12	14,84	14,64	14,12	10,63	10,81	9,97	9,91	9,54	6 Ijara ¹⁾
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,70	14,10	13,44	13,38	13,43	13,20	13,10	13,15	13,28	13,05	13,05	18,54	20,10	19,56	20,27	18,45	8 Multi Purpose Financing ¹⁾
1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa "-": Data tidak tersedia																	

Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah (Financial Ratios of Sharia Rural Bank)																	
Rasio	2016	2017	2018	2019									2020				Ratio
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1 CAR	21,73%	20,81%	19,33%	19,85%	21,21%	19,54%	19,22%	19,58%	19,48%	19,61%	19,27%	17,99%	23,28%	29,96%	26,80%	25,96%	1 CAR
2 ROA	2,27%	2,55%	1,87%	2,47%	2,48%	2,51%	2,59%	2,54%	2,52%	2,52%	2,27%	2,61%	2,23%	2,70%	2,73%	2,62%	2 ROA
3 ROE	16,18%	19,40%	12,86%	19,11%	19,12%	19,37%	20,10%	19,50%	19,38%	19,44%	17,07%	27,30%	21,66%	29,21%	29,94%	28,90%	3 ROE
4 NPF	8,63%	9,68%	9,30%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	7,05%	7,50%	8,07%	8,31%	8,94%	4 NPF
5 FDR	114,40%	111,12%	111,67%	118,99%	122,33%	120,08%	117,02%	116,33%	116,71%	117,62%	116,09%	113,59%	113,27%	115,73%	117,29%	119,72%	5 FDR
6 BOPO	87,09%	85,34%	87,66%	85,74%	86,12%	85,78%	85,47%	85,95%	85,89%	85,45%	85,05%	84,12%	83,22%	84,54%	85,34%	86,51%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset <i>(Number of Sharia Rural Bank based on Total Assets)</i>																	
Total Aset (Rp)	2016	2017	2018	2019									2020				Total Assets (in IDR)
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
< 1 Miliar	2	2	1	1	1	1	2	1	1	1	1	12	4	3	1	1	< 1 Billion
1 s.d. 5 Miliar	7	6	7	6	5	5	5	5	5	4	4	4	4	4	4	4	1 up to 5 Billion
> 5 s.d. 10 Miliar	19	18	13	11	13	14	12	11	11	9	10	9	9	10	9	10	>5 up to 10 Billion
> 10 Miliar	138	141	146	146	145	144	146	148	148	150	149	139	147	146	149	148	> 10 Billion
Total	166	167	167	164	164	164	165	165	165	164	164	164	164	163	163	163	Total
r) Angka-angka diperbaiki																	r) Revised figure
"-" : Data tidak																	"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - April 2020
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - April 2020)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	365.798	256.365	240.803	106,46	8,53	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	207.593	143.738	137.872	104,25	5,72	<i>Sumatera Utara</i>
Sumatera Barat	232.916	181.384	172.827	104,95	8,37	<i>Sumatera Barat</i>
Sumatera Selatan	24.658	16.270	11.974	135,88	6,99	<i>Sumatera Selatan</i>
Bangka Belitung	438.827	353.579	392.739	90,03	31,68	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	<i>Jambi</i>
Bengkulu	70.092	61.526	51.929	118,48	17,76	<i>Bengkulu</i>
Riau	48.092	30.444	38.971	78,12	10,71	<i>Riau</i>
Kepulauan Riau	145.497	126.317	87.729	143,99	23,01	<i>Kepulauan Riau</i>
Lampung	701.135	539.780	295.695	182,55	4,64	<i>Lampung</i>
DKI Jakarta	12.595	8.426	9.230	91,28	19,96	<i>DKI Jakarta</i>
Jawa Barat	4.312.753	3.416.061	2.710.745	126,02	6,70	<i>Jawa Barat</i>
Banten	1.044.721	758.812	793.910	95,58	13,22	<i>Banten</i>
Jawa Tengah	1.750.002	1.389.062	1.163.002	119,44	8,81	<i>Jawa Tengah</i>
DI Yogyakarta	862.109	609.943	608.284	100,27	10,40	<i>DI Yogyakarta</i>
Jawa Timur	2.237.154	1.811.849	1.487.506	121,80	9,45	<i>Jawa Timur</i>
Bali	14.055	9.741	10.498	92,79	4,93	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	7.069	3.318	4.525	73,33	9,57	<i>Kalimantan Tengah</i>
Kalimantan Timur	14.072	5.131	8.357	61,40	6,50	<i>Kalimantan Timur</i>
Kalimantan Selatan	61.923	44.003	47.831	92,00	5,88	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	381	-	62	-	-	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	133.909	102.445	42.492	241,09	11,79	<i>Sulawesi Selatan</i>
Maluku	-	-	-	0,00	0,00	<i>Maluku</i>
Maluku Utara	182.532	123.947	100.343	123,52	1,74	<i>Maluku Utara</i>
NTB	766.966	649.861	471.390	137,86	2,95	<i>NTB</i>
NTT	-	-	-	-	-	<i>NTT</i>
Papua Barat	-	-	-	-	-	<i>Papua Barat</i>
Papua	-	-	-	0,00	0,00	<i>Papua</i>
Total	13.634.847	10.641.998	8.888.712	119,72	8,94	TOTAL

"-": Data tidak tersedia

"-": Data not available

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - April 2020
(Financing of Sharia Rural Bank based on Economic Sector and Province - April 2020)

Propinsi	Pertanian, kehutanan dan sarana pertanian Agriculture, forestry and agricultural facilities	Pertambangan Mining	Perindustrian Manufacturing	Listrik, gas dan air Water, gas and electricity	Konstruksi Construction	Perdagangan, restoran dan hotel Trade, restaurants and hotels	Pengangkutan, pergudangan dan komunikasi Transport, cargo storage and communication	Jasa dunia usaha Business Services	Jasa sosial / masyarakat Social Services	Lain-lain Others	Province
Nanggroe Aceh Darussalam	4.162	796	4.639	3	4.661	145.167	1.125	9.282	77.116	9.413	Nanggroe Aceh Darussalam
Sumatera Utara	58.067	-	1.108	192	723	21.041	1.687	7.709	44.383	8.827	Sumatera Utara
Sumatera Barat	23.589	109	2.771	55	7.844	48.697	6.024	6.803	71.110	14.381	Sumatera Barat
Sumatera Selatan	2.082	-	1.455	83	65	1.267	241	565	1.138	9.373	Sumatera Selatan
Bangka Belitung	63.589	697	2.248	510	34.690	111.693	8.215	55.588	70.207	6.141	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	366	-	99	-	2.983	5.861	18	24.512	27.411	276	Bengkulu
Riau	1.418	-	47	95	311	1.363	285	192	7.325	19.407	Riau
Kepulauan Riau	2.462	1.033	12.187	902	3.177	13.785	10.475	60.371	8.081	13.844	Kepulauan Riau
Lampung	24.749	365	2.226	238	6.055	26.934	791	153.912	308.342	16.168	Lampung
DKI Jakarta	303	333	24	-	113	1.109	108	3.083	2.496	857	DKI Jakarta
Jawa Barat	48.071	11.618	26.914	1.842	108.605	558.012	12.797	430.852	1.653.182	564.169	Jawa Barat
Banten	8.326	1.144	33.453	12	104.977	155.621	12.432	178.702	214.923	49.221	Banten
Jawa Tengah	47.538	3.874	19.265	3.120	279.141	132.405	13.756	332.217	343.709	214.037	Jawa Tengah
DI Yogyakarta	8.795	498	11.583	662	62.387	76.552	17.227	148.698	151.313	132.228	DI Yogyakarta
Jawa Timur	66.927	5.713	70.126	2.678	176.728	216.572	519.265	287.536	174.532	291.771	Jawa Timur
Bali	-	-	-	-	617	1.402	-	493	7.208	20	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	112	-	-	14	250	502	160	330	1.795	156	Kalimantan Tengah
Kalimantan Timur	53	-	163	-	-	96	-	4.453	239	126	Kalimantan Timur
Kalimantan Selatan	2.402	-	100	-	11.933	16.931	3.089	1.809	512	7.227	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	662	138	376	-	4.247	11.077	229	25.310	57.703	2.704	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	-	-	-	-	995	4.172	-	125	78.989	39.667	Maluku Utara
NTB	1.525	5.563	2.999	67	6.416	40.045	502	106.775	271.109	214.859	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	365.197	31.881	191.783	10.472	816.918	1.590.303	608.426	1.839.318	3.572.825	1.614.873	TOTAL

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - April 2020 <i>(Financing of Sharia Rural Bank based on Type of Usage and Province - April 2020)</i>				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	124.169	49.604	82.591	Nanggroe Aceh Darussalam
Sumatera Utara	52.530	12.138	79.070	Sumatera Utara
Sumatera Barat	77.395	51.348	52.640	Sumatera Barat
Sumatera Selatan	6.784	-	9.486	Sumatera Selatan
Bangka Belitung	149.808	108.869	94.902	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	10.649	2.444	48.433	Bengkulu
Riau	7.967	3.184	19.293	Riau
Kepulauan Riau	29.247	19.431	77.639	Kepulauan Riau
Lampung	50.829	164.068	324.883	Lampung
DKI Jakarta	5.550	-	2.876	DKI Jakarta
Jawa Barat	1.121.003	314.018	1.981.040	Jawa Barat
Banten	532.939	109.421	116.451	Banten
Jawa Tengah	761.984	243.311	383.767	Jawa Tengah
DI Yogyakarta	297.279	107.054	205.609	DI Yogyakarta
Jawa Timur	1.311.036	177.250	323.564	Jawa Timur
Bali	3.841	1.773	4.126	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	859	498	1.961	Kalimantan Tengah
Kalimantan Timur	934	3.752	444	Kalimantan Timur
Kalimantan Selatan	36.733	958	6.312	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	16.144	6.980	79.321	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	42.239	12.843	68.865	Maluku Utara
NTB	190.871	132.395	326.595	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	4.830.790	1.521.340	4.289.868	TOTAL
"-" : Data tidak tersedia				"-" : Data not available

Juta Rupiah (in Million IDR)

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - April 2020 (Financing of Sharia Rural Bank based on Type of Financing and Province - April 2020)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	144.245	112.120	Nanggroe Aceh Darussalam
Sumatera Utara	42.408	101.330	Sumatera Utara
Sumatera Barat	100.123	81.261	Sumatera Barat
Sumatera Selatan	6.784	9.486	Sumatera Selatan
Bangka Belitung	353.579	-	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	15.609	45.917	Bengkulu
Riau	10.260	20.183	Riau
Kepulauan Riau	23.823	102.494	Kepulauan Riau
Lampung	100.776	439.004	Lampung
DKI Jakarta	5.366	3.059	DKI Jakarta
Jawa Barat	2.438.060	978.001	Jawa Barat
Banten	517.079	241.732	Banten
Jawa Tengah	881.642	507.420	Jawa Tengah
DI Yogyakarta	304.516	305.427	DI Yogyakarta
Jawa Timur	1.051.285	760.564	Jawa Timur
Bali	1.965	7.776	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	3.272	46	Kalimantan Tengah
Kalimantan Timur	335	4.796	Kalimantan Timur
Kalimantan Selatan	37.286	6.717	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	-	-	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	45.184	57.261	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	30.893	93.054	Maluku Utara
NTB	50.821	599.039	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	6.165.312	4.476.686	TOTAL



**Departemen Perizinan
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