OTORITAS JASA KEUANGAN

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

MEI 2020

MAY 2020

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.

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.

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.

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.

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

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

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*.

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, Juli 2020
Jakarta, July 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 Juni 2020 akan diterbitkan pada minggu ke III bulan Agustus 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)
June 2020 edition will be released on the 3rd week of August 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
BUS	:	Bank Umum Syariah
BPRS	:	Bank Pembiayaan Rakyat Syariah
PT	:	Perseroan Terbatas
BPD	:	Bank Pembangunan Daerah
SWBI	:	Sertifikat Wadiah Bank Indonesia
SBIS	:	Sertifikat Bank Indonesia Syariah
UKM	:	Usaha Kecil dan Menengah
PPAP	:	Penyisihan Penghapusan Aktiva Produktif
PUAS	:	Pasar Uang Antar Bank berdasarkan prinsip Syariah
FDR	:	Financing to Deposit Ratio, yaitu rasio pembiayaan terhadap dana pihak ketiga
NPF	:	Non Performing Financing, yaitu rasio pembiayaan bermasalah terhadap total pembiayan
ROA	:	Return on Assets, yaitu rasio laba sebelum pajak (disetahunkan) terhadap total asset rata-rata
ROE	:	Return on Equity, yaitu rasio laba setelah pajak (disetahunkan) terhadap total modal rata-rata
BOPO	:	Rasio Biaya Operasional terhadap Pendapatan Operasional
DPK	:	Dana Pihak Ketiga
PYD	:	Pembiayaan yang Diberikan

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

DAFTAR ISTILAH
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 *Ijara Contract*	:	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. *The selling of benefit or use or service for a fixed price or wage.*
Akad Qardh *Qardh Contract*	:	Perjanjian pembiayaan berupa transaksi pinjam meminjam dana tanpa imbalan dengan kewajiban pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu. *A loan in which the debtor is only required to repay the amount borrowed.*
Ekuivalen tingkat imbalan/ bagi hasil/fee/bonus *Equivalent rate of return/profit sharing/fee/bonus*	:	Indikasi tingkat imbalan dari suatu penanaman dana atau penghimpunan dana bank pelapor. *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
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3	**Tabel 3. Jaringan Kantor Individual Perbankan Syariah**	*(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy*	-	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**	*Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region*	N/A	N/A	Tabel baru
5	**Tabel 5. Layanan Syariah (Office Channeling)**		-	Tabel 4. Layanan Syariah (Office Channeling)	
6	**Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah**	*Islamic Commercial Bank and Islamic Business Unit Operations*	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	*Islamic Commercial Bank Operations*	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	*Islamic Business Unit Operations*	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**	*Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit*	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	*Off Balance Sheet Account - Islamic Commercial Bank*			
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8	**Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah**	*Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit*		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	*Condensed Income Statement - Islamic Commercial Bank*		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	*Condensed Income Statement - Islamic Business Unit*			
9	**Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah**	*Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit*	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	*Earning Assets based on Collectibility of Islamic Commercial Bank*			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	*Earning Assets based on Collectibility of Islamic Business Unit*			
10	**Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah**	*Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit*		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	*Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank*			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	*Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit*			
11	**Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah**	*Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units*			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	*Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks*			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	*Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units*			
12	**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 of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units*			

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	*Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks*			
	Tabel 12b. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Unit Usaha Syariah	*Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units*			
13	**Tabel 13. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah**	*Financing and Non performing Financing of Islamic Commercial Bank and Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary*	Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi	Tabel 20. Pembiayaan Perbankan Syariah berdasarkan Sektor Ekonomi	Penggabungan tabel Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 13a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah	*Financing and Non performing Financing of Islamic Commercial Bank Based on Business Sector and non Business Sector of Credit Beneficiary*		Tabel 28. Pembiayaan Non Lancar Perbankan Syariah berdasarkan Sektor Ekonomi	
	Tabel 13b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah	*Financing and Non performing Financing of Islamic Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary*			
14	**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 Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank and Islamic Business Unit Bank*		Tabel 22. Pembiayaan BUS dan UUS Berdasarkan Jenis Penggunaan	Penggabungan tabel Jenis Penggunaan dan Golongan debitur Tambahan rincian BUS-UUS
	Tabel 14a. Pembiayaan dan NPF - Bank Umum Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Pembiayaan	*Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Commercial Bank*		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	*Financing and Non Performing Financing based on Type of Usage and Debtor Group of Islamic Business Unit Bank*		Tabel 26. Pembiayaan BUS dan UUS berdasarkan Kualitas Pembiayaan	
				Tabel 30. Pembiayaan BUS dan UUS Berdasarkan Golongan Pembiayaan	
				Tabel 32. Pembiayaan Non Lancar BUS dan UUS Berdasarkan Golongan Pembiayaan	
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**	*Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank and Islamic Business Unit*	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 Tambahan rincian BUS-UUS
	Tabel 15a. Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan	*Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Commercial Bank*		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	*Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Islamic Business Unit*			
16	**Tabel 16. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan**	*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*		Tabel 45. Pembiayaan BUS dan UUS berdasarkan Sektor Ekonomi dan Propinsi	Perubahan rincian Sektor Ekonomi Tambahan rincian BUS-UUS
	Tabel 16a. Pembiayaan yang Diberkan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS Penyalur Pembiayaan	*Financing and NPF of Islamic Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region*			
	Tabel 16b. Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I UUS Penyalur Pembiayaan	*Financing and NPF of Islamic Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region*			
17	**Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah**	*Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks and Islamic Business Units*	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 Tambahan rincian BUS-UUS
	Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus Bank Umum Syariah	*Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Commercial Banks*			
	Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah	*Equivalent of Yield Rate/Distribution/Fees/Bonuses of Islamic Business Units*			
18	**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 of Islamic Commercial Banks and Islamic Business Units*	Tabel 2.9. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan, margin golongan debitur adalah baru		Tambahan margin golongan debitur Tambahan rincian BUS-UUS
	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 of Islamic Commercial Banks*			

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

Miliar Rupiah (*in Billion IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Bank Umum Syariah																	***Sharia Commercial Bank***
CAR (%)	**16,63**	**17,91**	**20,39**	**19,62**	**19,56**	**19,72**	**20,36**	**20,39**	**20,54**	**20,48**	**20,59**	**20,29**	**20,47**	**20,36**	**20,47**	**20,62**	***CAR (%)***
- Modal	27.153	31.105	36.764	37.241	37.255	37.759	39.167	39.381	39.860	40.102	40.715	41.059	41.564	41.748	41.960	41.989	- *Capital*
- Aktiva Tetap Menurut Risiko	163.306	173.695	180.300	189.813	190.505	191.460	192.331	193.148	194.094	195.820	197.727	202.339	203.053	205.071	204.944	203.642	- *Risk Weighted Assets*
ROA (%)	**0,63**	**0,63**	**1,28**	**1,56**	**1,61**	**1,62**	**1,64**	**1,66**	**1,65**	**1,67**	**1,73**	**1,88**	**1,85**	**1,86**	**1,55**	**1,44**	***ROA (%)***
- Laba	1.426	1.697	3.806	4.895	5.079	5.115	5.209	5.263	5.275	5.375	5.598	6.495	6.463	6.478	5.404	5.029	- *Profit*
- Rata-Rata Total Aset	225.804	267.570	298.044	314.404	315.828	316.529	317.073	317.957	319.541	320.990	323.438	346.373	348.694	349.112	348.908	348.548	- *Average Assets*
NPF (%)	**4,42**	**4,76**	**3,26**	**3,49**	**3,36**	**3,36**	**3,44**	**3,32**	**3,49**	**3,47**	**3,23**	**3,46**	**3,38**	**3,43**	**3,41**	**3,35**	***NPF (%)***
NPF Net (%)	**2,17**	**2,57**	**1,95**	**2,13**	**2,10**	**2,00**	**2,07**	**2,04**	**2,20**	**2,08**	**1,88**	**2,02**	**1,91**	**1,95**	**1,96**	**1,82**	***NPF Net %***
- Non Performing Financing	7.843	9.030	6.597	7.355	7.137	7.130	7.330	7.240	7.641	7.638	7.263	7.720	7.585	7.828	7.766	7.704	- *Non Performing Financing*
- Non Performing Financing Net	3.860	4.880	3.938	4.479	4.472	4.255	4.421	4.450	4.804	4.578	4.241	4.506	4.287	4.461	4.454	4.189	- *Non Performing Financing Net*
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	202.298	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	230.044	- *Total Financing to Non Bank*
FDR (%)	**85,99**	**79,61**	**78,53**	**82,01**	**79,74**	**79,90**	**80,85**	**81,56**	**79,10**	**80,06**	**77,91**	**77,90**	**77,02**	**78,93**	**78,69**	**80,50**	***FDR (%)***
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	202.298	210.514	212.560	212.302	213.118	218.049	218.697	220.229	225.146	223.183	224.169	228.394	227.438	230.044	- *Total Financing to Non Bank*
- Dana Pihak Ketiga	206.407	238.393	257.606	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	289.046	285.751	- *Total Third Party Funds*
BOPO (%)	**96,22**	**94,91**	**89,18**	**86,29**	**85,72**	**85,58**	**85,59**	**85,14**	**85,55**	**85,32**	**84,45**	**83,62**	**82,78**	**83,04**	**84,60**	**85,72**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	34.174	29.682	31.169	13.041	15.479	18.052	20.646	22.650	26.084	28.730	30.415	2.848	5.233	7.718	9.914	12.217	- *Operations Expenses*
- Pendapatan Operasional	35.517	31.273	34.952	15.113	18.058	21.093	24.122	26.605	30.490	33.672	36.014	3.407	6.322	9.294	11.718	14.252	- *Operations Income*
Rentabilitas																	***Profitability***
NOM (%)	**0,68**	**0,67**	**1,42**	**1,76**	**1,82**	**1,83**	**1,83**	**1,84**	**1,83**	**1,86**	**1,92**	**1,85**	**1,78**	**1,72**	**1,49**	**1,34**	***NOM (%)***
- Pendapatan Operasional	1.343	1.591	3.783	4.974	5.156	5.214	5.214	5.273	5.287	5.392	5.599	6.697	6.532	6.303	5.412	4.885	- *Net Operations Income*
- Rata-rata Aset Produktif	198.936	238.944	265.860	282.094	283.727	284.657	285.469	286.522	288.283	289.821	292.108	361.197	366.142	365.581	363.900	364.205	- *Average Earning Assets*
KAP																	***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**4,27**		**3,04**	**3,49**	**3,45**	**3,43**	**3,50**	**3,41**	**3,09**	**3,11**	**2,77**	**2,74**	**2,66**	**3,07**	**3,16**	**2,88**	***Classified Earning assets to Earning assets (%)***
- APYD	10.070	11.078	8.845	9.967	10.255	10.160	10.397	10.284	9.614	9.727	9.018	10.099	10.029	11.399	11.543	10.689	- *Classified Earning Assets*
- Total Aset Produktif	236.048	263.110	291.353	285.214	297.434	296.497	297.358	301.313	311.147	312.524	325.365	368.362	377.363	371.089	365.006	371.750	- *Total Earning assets*
Likuiditas																	***Liquidity***
Short Term Mistmach (%)	**22,54**	**29,75**	**27,22**	**22,68**	**33,23**	**25,39**	**24,19**	**25,35**	**27,43**	**29,28**	**30,08**	**33,36**	**31,17**	**29,59**	**27,55**	**26,37**	***Short Term Mistmach (%)***
- Aktiva Jangka Pendek	45.669	65.551	63.815	51.791	79.338	59.432	56.054	59.206	66.094	70.407	76.035	84.622	79.921	74.940	69.148	65.877	- *Short-Term Assets*
- Kewajiban Jangka Pendek	202.655	220.373	234.414	228.355	238.756	234.034	231.730	233.601	240.990	240.458	252.789	253.639	256.381	253.282	250.946	249.817	- *Short-Term Liabilities*
Imbal Hasil																	***Yield Proportion***
Non Core Deposit terhadap Total DPK (%)	**58,84**	**51,29**	**47,69**	**46,15**	**47,77**	**46,48**	**45,80**	**45,98**	**47,10**	**46,19**	**46,46**	**46,88**	**47,31**	**46,61**	**46,09**	**44,18**	***Non Core Deposits to Third Party Funds (%)***
- Non Core Deposit	121.443	122.280	122.846	118.466	127.348	123.514	120.731	122.929	130.227	127.076	134.272	134.301	137.702	134.859	133.219	126.250	- *Non Core Deposits*
- Total DPK	206.407	238.393	257.606	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	289.046	285.751	- *Total Third Party Funds*
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	**199,86**	**210,95**	**238,46**	**236,88**	**234,73**	**237,47**	**236,40**	**234,18**	**234,64**	**244,82**	**241,64**	**242,78**	**250,07**	**244,00**	**244,45**	**247,30**	***Fixed Yield Portfolios to Floating Yield Portfolios (%)***
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	142.857	148.318	149.359	149.697	150.057	153.100	153.653	156.644	159.570	158.388	160.447	162.321	161.722	164.124	- *Fixed-rate Yield Portfolios*
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	59.908	62.614	63.631	63.038	63.477	65.378	65.485	63.984	66.037	65.238	64.160	66.524	66.156	66.367	- *Floating-rate Yield Portfolios*
Investasi																	***Investment Proportion and Risk***
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	**34,64**	**35,22**	**36,56**	**37,78**	**38,14**	**37,99**	**37,86**	**38,51**	**38,62**	**39,33**	**39,89**	**39,39**	**39,10**	**39,82**	**39,98**	**39,96**	***Profit Sharing Financing to Total Financing to Non Bank (%)***
- Total Pembiayaan Basis Mudharabah	61.675	67.049	74.122	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	91.112	92.097	- *Profit Sharing Financing Mudharabah-based*
- Total Pembiayaan	178.043	190.354	202.766	210.932	212.990	212.735	213.534	218.478	219.138	220.628	225.607	223.627	224.607	228.845	227.879	230.492	- *Total Financing*
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah	**3,40**	**3,29**	**3,47**	**3,02**	**2,65**	**2,80**	**2,86**	**2,72**	**2,37**	**2,68**	**2,70**	**2,67**	**2,70**	**2,66**	**2,61**	**2,73**	***Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)***
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.569	2.405	2.154	2.263	2.312	2.285	2.006	2.329	2.425	2.350	2.369	2.423	2.378	2.514	- *Potential Loss from Profit Sharing Financing*
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	74.122	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	91.112	92.097	- *Total Mudharabah and Musyarakah*

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

Note: r) Revised figures
**) Provisional Figures*

Miliar Rupiah (*in Billion IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Unit Usaha Syariah																	***Sharia Business Unit***
ROA (%)	**1,77**	**2,47**	**2,24**	**1,76**	**1,83**	**1,88**	**1,90**	**1,88**	**1,96**	**2,02**	**2,04**	**2,44**	**2,32**	**2,35**	**2,15**	**2,00**	***ROA (%)***
- Laba	1.529	2.726	3.127	2.804	2.931	3.004	3.050	3.019	3.160	3.288	3.328	4.118	3.936	4.016	3.689	3.411	- *Profit*
- Rata-Rata Total Aset	86.248	110.286	139.326	159.253	160.035	160.092	160.358	160.917	161.444	162.429	163.410	168.951	169.640	170.630	171.207	170.994	- *Average Assets*
NPF (%)	**3,49**	**2,11**	**2,15**	**2,82**	**3,09**	**3,02**	**3,00**	**2,59**	**2,57**	**2,69**	**2,90**	**3,00**	**3,03**	**3,05**	**3,08**	**3,24**	***NPF (%)***
NPF Net (%)	**1,79**	**1,24**	**1,39**	**1,75**	**1,88**	**1,79**	**1,76**	**1,56**	**1,49**	**1,55**	**1,89**	**1,88**	**1,95**	**1,95**	**2,06**	**2,20**	***NPF Net %***
- Non Performing Financing	2.464	2.024	2.535	3.369	3.722	3.690	3.694	3.259	3.249	3.456	3.767	3.905	3.977	4.064	4.087	4.319	- *Non Performing Financing*
- Non Performing Financing Net	1.262	1.193	1.635	2.083	2.265	2.180	2.172	1.961	1.885	1.988	2.457	2.453	2.555	2.600	2.730	2.939	- *Non Performing Financing Net*
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	133.402	- *Total Financing to Non Bank*
FDR (%)	**96,70**	**99,39**	**103,22**	**100,27**	**100,39**	**102,98**	**103,30**	**102,74**	**100,55**	**96,50**	**101,93**	**101,35**	**101,00**	**106,52**	**105,06**	**107,20**	***FDR (%)***
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	117.895	119.298	120.520	122.064	123.308	125.815	126.587	128.647	130.036	130.192	131.129	133.258	132.588	133.402	- *Total Financing to Non Bank*
- Dana Pihak Ketiga	72.928	96.495	114.222	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	- *Total Third Party Funds*
BOPO (%)	**82,85**	**74,15**	**75,38**	**80,39**	**79,54**	**78,98**	**78,65**	**78,97**	**78,08**	**77,85**	**78,01**	**75,09**	**75,03**	**74,56**	**76,10**	**77,41**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	7.097	7.927	9.588	4.918	5.829	6.738	7.672	8.657	9.562	10.793	12.029	1.044	1.994	2.931	3.915	4.888	- *Operations Expenses*
- Pendapatan Operasional	8.566	10.690	12.720	6.117	7.328	8.531	9.755	10.962	12.247	13.864	15.420	1.391	2.658	3.931	5.144	6.315	- *Operations Income*
Rentabilitas																	***Profitability***
NOM (%)	**2,00**	**2,67**	**2,38**	**1,90**	**1,97**	**2,02**	**2,05**	**2,01**	**2,10**	**2,17**	**2,18**	**2,38**	**2,26**	**2,26**	**2,08**	**1,92**	***NOM (%)***
- Pendapatan Operasional	1.469	2.764	3.132	2.878	2.998	3.074	3.124	3.074	3.222	3.350	3.391	4.158	3.983	4.000	3.689	3.424	- *Net Operations Income*
- Rata-rata Aset Produktif	73.485	103.531	131.323	151.315	152.049	152.191	152.503	153.123	153.676	154.714	155.721	174.697	176.237	176.725	177.689	178.073	- *Average Earning Assets*
KAP																	
APYD terhadap Aktiva Produktif (%)	**3,22**	**2,26**	**2,19**	**2,84**	**2,92**	**2,95**	**2,91**	**2,92**	**2,73**	**2,83**	**2,74**	**2,71**	**2,82**	**3,04**	**3,27**	**3,31**	***Classified Earning assets to Earning assets (%)***
- APYD	3.036	2.897	3.379	4.377	4.616	4.592	4.595	4.715	4.429	4.769	4.683	4.831	5.123	5.516	6.025	6.063	- *Classified Earning Assets*
- Total Aset Produktif	94.319	128.442	154.342	154.045	158.157	155.475	158.028	161.735	162.254	168.741	170.674	178.486	181.438	181.216	184.153	183.240	- *Total Earning assets*
Likuiditas																	***Liquidity***
Short Term Mistmach (%)	**34,23**	**28,37**	**25,37**	**21,09**	**20,23**	**21,38**	**22,20**	**24,91**	**24,66**	**25,23**	**24,72**	**25,94**	**25,14**	**22,73**	**23,12**	**23,82**	***Short Term Mistmach (%)***
- Aktiva Jangka Pendek	26.152	30.253	33.043	26.354	25.729	26.640	27.639	31.507	31.636	33.835	33.065	33.840	33.560	29.904	30.454	31.132	- *Short-Term Assets*
- Kewajiban Jangka Pendek	76.398	106.627	130.234	124.982	127.202	124.613	124.484	126.505	128.286	134.126	133.786	130.434	133.493	131.582	131.739	130.707	- *Short-Term Liabilities*
Imbal Hasil																	***Yield Proportion***
Non Core Deposit terhadap Total DPK (%)	**60,89**	**65,92**	**66,93**	**65,73**	**65,82**	**64,86**	**64,71**	**65,35**	**65,93**	**67,43**	**64,60**	**65,00**	**64,99**	**63,26**	**63,34**	**62,31**	***Non Core Deposits to Third Party Funds (%)***
- Non Core Deposit	44.409	63.607	76.444	78.203	79.022	76.879	77.244	80.033	82.998	89.889	82.413	83.495	84.375	79.145	79.939	77.538	- *Non Core Deposits*
- Total DPK	72.928	96.495	114.222	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	- *Total Third Party Funds*
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	**211,41**	**186,69**	**183,20**	**216,92**	**218,89**	**223,54**	**225,54**	**225,27**	**225,68**	**224,88**	**239,66**	**237,68**	**238,78**	**240,93**	**239,71**	**234,38**	***Fixed Yield Portfolios to Floating Yield Portfolios (%)***
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	76.683	82.188	83.276	84.886	85.976	87.688	88.258	89.603	92.313	92.206	92.970	94.744	94.134	94.066	- *Fixed-rate Yield Portfolios*
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	41.858	37.889	38.045	37.973	38.120	38.925	39.107	39.844	38.518	38.795	38.936	39.324	39.269	40.134	- *Floating-rate Yield Portfolios*
Investasi																	***Investment Proportion and Risk***
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	**45,16**	**53,49**	**60,22**	**60,26**	**60,12**	**60,44**	**60,80**	**61,32**	**61,57**	**61,89**	**62,12**	**62,48**	**62,81**	**63,38**	**63,62**	**64,15**	***Profit Sharing Financing to Total Financing to Non Bank (%)***
- Total Pembiayaan Basis Mudharabah	32.083	51.602	71.386	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	86.087	- *Profit Sharing Financing Mudharabah-based*
- Total Pembiayaan	71.044	96.467	118.541	120.077	121.322	122.859	124.097	126.613	127.365	129.447	130.830	131.001	131.906	134.069	133.403	134.200	- *Total Financing*
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah	**1,97**	**1,43**	**1,71**	**2,11**	**2,20**	**2,25**	**2,25**	**2,26**	**2,27**	**2,16**	**1,91**	**1,96**	**2,03**	**2,23**	**2,16**	**2,25**	***Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)***
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	1.220	1.526	1.607	1.673	1.699	1.755	1.780	1.732	1.549	1.602	1.684	1.895	1.836	1.937	- *Potential Loss from Profit Sharing Financing*
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	71.386	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	86.087	- *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
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Bank Umum Syariah																	***Sharia Commercial Bank***
- Total Aset (dalam miliar Rupiah)	254.184	288.027	316.691	313.210	322.949	320.738	320.882	325.030	333.790	335.482	350.364	346.373	351.014	349.950	348.294	347.108	- *Total Assets (in billion IDR)*
- Jumlah Bank	13	13	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	1.881	1.894	1.896	1.898	1.903	1.905	1.914	1.919	1.922	1.925	1.923	1.942	1.946	- *Number of Offices*
- KC	473	471	478	477	478	478	478	479	478	480	480	480	480	478	490	490	*Branch Officess*
- KCP	1.207	1.176	1.199	1.201	1.214	1.218	1.223	1.227	1.229	1.237	1.243	1.246	1.248	1.248	1.254	1.259	*Sub Branch Offices*
- KK	189	178	198	203	202	200	197	197	198	197	196	196	197	197	198	197	*Cash Offices*
- ATM	3.127	2.585	2.791	2.770	2.773	2.779	2.779	2.805	2.824	2.824	2.827	2.825	2.826	2.827	2.830	2.835	- *ATMs/ADMs*
- Jumlah Tenaga Kerja	51.110	51.068	49.516	49.289	48.000	49.743	49.873	50.000	52.654	49.864	49.654	49.723	49.806	49.923	50.345	49.950	- *Number of Employees*
Unit Usaha Syariah																	***Sharia Business Unit***
- Total Aset (dalam miliar Rupiah)	102.320	136.154	160.636	159.194	163.944	160.437	162.218	165.385	166.190	172.279	174.200	168.951	170.329	172.610	172.936	170.142	- *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	- *Number of Conventional Banks that have Sharia Business Unit*
- Jumlah Kantor UUS	332	344	354	370	372	374	375	374	376	378	381	386	387	388	389	389	- *Number of Offices*
- KC	149	154	153	156	156	158	158	158	158	160	160	160	161	161	161	161	*Branch Officess*
- KCP	135	139	146	157	157	157	157	156	157	157	159	164	164	165	166	166	*Sub Branch Offices*
- KK	48	51	55	57	59	59	60	60	61	61	62	62	62	62	62	62	*Cash Offices*
- ATM	132	143	171	172	172	166	166	166	167	168	176	176	177	177	176	177	- *ATMs/ADMs*
- Jumlah Tenaga Kerja	4.487	4.678	4.955	5.045	5.089	4.997	5.055	5.178	4.037	5.233	5.186	5.207	5.230	5.189	5.232	5.245	- *Number of Employees*
Total Aset BUS dan UUS (dalam miliar Rupia	**356.504**	**424.181**	**477.327**	**472.404**	**486.892**	**481.174**	**483.099**	**490.415**	**499.981**	**507.761**	**524.564**	**515.324**	**521.344**	**522.560**	**521.230**	**517.250**	***Total Assets (in billion IDR)***
Total Kantor BUS dan UUS	**2.201**	**2.169**	**2.229**	**2.251**	**2.266**	**2.270**	**2.273**	**2.277**	**2.281**	**2.292**	**2.300**	**2.308**	**2.312**	**2.311**	**2.331**	**2.335**	***Total Number of Offices***
Total ATM BUS dan UUS	**3.259**	**2.728**	**2.962**	**2.942**	**2.945**	**2.945**	**2.945**	**2.971**	**2.991**	**2.992**	**3.003**	**3.001**	**3.003**	**3.004**	**3.006**	**3.012**	***Total Number of ATMs/ADMs***
Total Tenaga Kerja BUS dan UUS	**55.597**	**55.746**	**54.471**	**54.334**	**53.089**	**54.740**	**54.928**	**55.178**	**56.691**	**55.097**	**54.840**	**54.930**	**55.036**	**55.112**	**55.577**	**55.195**	***Total Number of Employees***
Bank Pembiayaan Rakyat Syariah																	***Sharia Rural Bank***
- Jumlah Bank	166	167	167	164	164	165	165	165	164	164	164	164	163	163	163	162	- *Number of Banks*
- Jumlah Kantor	453	441	495	507	506	535	536	539	569	569	617	618	618	620	622	622	- *Number of Offices*
- Jumlah Tenaga Kerja	4.372	4.619	4.918	5.085	5.085	5.291	5.298	5.328	5.828	5.864	6.620	6.709	6.725	6.700	6.710	6.699	- *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 Mei 2020
(Individual Sharia Banking Network - May 2020)

Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	*Group of Banks*
Bank Umum Syariah	**490**	**1.259**	**197**	***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	428	52	*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	24	2	-	*13 PT. Bank Tabungan Pensiunan Nasional Syariah*
14 PT. Maybank Syariah Indonesia	1	-	-	*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**	**1.425**	**546**	***TOTAL***

Keterangan:

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

Note:

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

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Mei 2020
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - May 2020)

	Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO		*Group of Banks*
	Bank Umum Syariah	**490**	**1.259**	**197**		***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	142	22	*6*	*East Java*
7	Bengkulu	5	13	1	*7*	*Bengkulu*
8	Jambi	6	18	1	*8*	*Jambi*
9	Nanggroe Aceh Darussalam	49	131	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	39	8	*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:
- KP = Kantor Pusat
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- 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 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Mei 2020
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - May 2020)

Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	*Group of Banks*
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*
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**	**1.425**	**259**	***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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	401	401	401	406	403	434	434	434	434	432	429	421	420	*1 PT. Bank Danamon Indonesia, Tbk*
2 PT. Bank Permata, Tbk	308	303	299	295	295	295	295	294	291	291	289	289	289	289	288	288	*2 PT. Bank Permata, Tbk*
3 PT Bank Maybank Indonesia, Tbk	391	379	372	369	369	369	368	364	362	362	359	358	358	355	354	354	*3 PT Bank Maybank Indonesia, Tbk*
4 PT. Bank CIMB Niaga, Tbk	111	96	119	121	121	120	120	120	120	121	122	122	122	123	123	123	*4 PT. Bank CIMB Niaga, Tbk*
5 PT. Bank OCBC NISP, Tbk	277	282	256	245	244	244	240	237	235	232	230	229	229	219	213	212	*5 PT. Bank OCBC NISP, Tbk*
6 PT Bank Sinarmas	39	39	39	57	57	153	153	152	153	153	153	153	158	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	340	340	340	339	339	339	*7 PT. Bank Tabungan Negara (Persero), Tbk*
8 PT BPD DKI	182	214	242	240	240	244	244	246	242	242	243	243	243	243	242	242	*8 PT BPD DKI*
9 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	38	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	195	195	*11 PT BPD Jatim, Tbk*
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	*12 PT BPD Sumut*
13 PT BPD Jambi	7	22	29	30	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	119	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	20	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	49	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	2.798	2.799	2.898	2.898	2.888	2.910	2.908	2.949	2.947	3.038	3.022	3.009	3.007	*TOTAL*

[1)] "-" = data tidak tersedia karena UUS spin off menjadi BUS
r) Angka-angka diperbaiki

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

1) "-" = data not available since office chanelling was spinoff become Sharia Banking
r) Revised figures

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

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Komponen Aset																	***ASSETS***
1 Kas	4.188	4.357	5.143	7.005	5.351	4.997	4.716	4.786	4.715	4.596	6.375	5.115	4.854	5.288	6.185	6.340	*1. Cash*
2 Penempatan pada Bank Indonesia	50.579	64.618	62.744	54.586	68.692	54.877	53.810	52.473	56.283	55.212	63.801	48.536	53.513	57.383	55.594	46.331	*2. Deposit in Bank Indonesia*
a. Giro	15.442	22.020	19.684	20.242	20.399	19.251	19.546	19.758	19.648	20.278	20.503	18.551	18.446	18.427	17.430	12.578	*a. Deposit*
b. SBIS	10.788	10.017	8.268	14.694	14.064	12.989	11.534	11.294	9.045	9.600	10.386	11.107	11.502	11.695	11.635	11.340	*b. Bank Indonesia Certificates Syariah*
c. FASBIS	23.926	28.748	32.591	18.025	27.829	17.478	17.165	16.414	22.591	18.677	27.272	9.690	13.386	16.136	17.527	12.444	*c. Fasilitas Simpanan Bank Indonesia Syariah*
d. Lainnya	424	3.834	2.201	1.625	6.401	5.159	5.565	5.007	4.999	6.657	5.640	9.187	10.180	11.126	9.002	9.969	*d. Others*
3 Penempatan pada Bank Lain	11.252	7.482	6.954	7.955	6.044	4.968	4.040	4.523	3.774	3.961	5.152	8.488	5.944	6.197	6.563	4.897	*3. Placement in Other Banks*
a. Giro	5.669	2.446	3.535	5.834	3.757	2.619	2.320	2.944	2.531	2.571	3.345	7.198	4.872	5.131	6.078	4.460	*a. Demand Deposits*
b. Tabungan	42	58	3	4	4	3	2	4	2	2	2	3	3	4	3	3	*b. Saving Deposits*
c. Deposito	5.494	4.784	3.062	1.730	1.625	1.570	1.352	1.248	1.237	1.384	1.751	1.276	1.066	894	471	431	*c. Time Deposits*
d. Setoran Jaminan	1	1	4	4	4	4	4	4	4	4	4	3	4	4	4	4	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Sukuk Sinking Fund*
f. Lainnya	46	193	350	383	655	772	362	323	-	-	50	8	0	164	7	0	*f. Others*
4 Surat Berharga yang Dimiliki	30.237	44.753	65.970	60.820	60.835	68.992	71.149	72.671	77.614	83.074	81.016	86.308	87.832	78.619	78.806	82.090	*4. Investment in Securities*
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	25.626	40.367	59.756	54.577	54.794	59.826	60.858	61.598	64.454	62.451	59.589	66.052	63.387	56.174	59.422	60.499	*a. Securities Issued by Non Banks*
b. Diterbitkan oleh Bank Lain	4.611	4.386	6.215	6.243	6.042	9.167	10.291	11.073	13.160	20.623	21.427	20.257	24.445	22.446	19.384	21.591	*b. Securities Issued by Other Banks*
5 Pembiayaan Bagi Hasil	94.752	119.699	146.573	153.203	155.364	156.251	157.474	162.962	164.251	168.050	172.492	171.156	171.870	177.327	177.207	179.404	*5. Profit Sharing Financing*
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	93.713	118.651	145.507	152.043	154.172	155.061	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	175.980	178.184	*a. Profit sharing Financing to Non Banks*
1. Mudharabah	15.292	17.090	15.866	14.155	13.973	13.884	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	12.835	12.259	*1. Mudharabah*
2. Musyarakah	78.421	101.561	129.641	137.889	140.199	141.177	142.856	148.256	149.653	153.201	157.491	156.768	157.603	162.371	163.145	165.925	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
b. Pembiayaan Bagi Hasil Kepada Bank Lain	1.039	1.048	1.066	1.159	1.192	1.190	1.176	1.194	1.188	1.169	1.222	1.220	1.185	1.232	1.227	1.220	*b. Profit sharing Financing to Other Banks*
1. Mudharabah	949	1.024	1.054	1.149	1.182	1.180	1.163	1.181	1.174	1.156	1.193	1.193	1.162	1.200	1.197	1.192	*1. Mudharabah*
2. Musyarakah	90	24	12	11	10	10	14	14	14	13	29	27	22	32	30	28	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
6 Piutang	145.184	157.890	164.135	167.077	168.259	168.799	169.532	171.523	171.744	171.411	173.356	172.987	174.397	175.417	174.264	175.777	*6. Receivables/Acceptables*
a. Piutang Kepada Pihak Ketiga Bukan Bank	145.145	157.814	164.088	167.039	168.219	168.762	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	174.236	175.752	*a. Receivables from Non Banks*
1. Murabahah	139.536	150.276	154.805	156.553	157.547	157.876	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	161.226	163.134	*1. Murabahah*
2. Qardh	4.731		7.674	8.709	8.864	9.044	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	10.806	10.407	*2. Qardh*
3. Istishna'	878	1.189	1.609	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.204	2.210	*3. Istishna'*
b. Piutang Kepada Pihak Kepada Bank Lain	39	76	47	39	39	37	29	33	31	29	33	32	31	30	28	26	*b. Receivables from Other Banks*
1. Murabahah	39	76	47	39	39	37	29	33	31	29	33	32	31	30	28	26	*1. Murabahah*
2. Qardh	-	-	-	-		-	-	-	-	-	0	-	-	-	-	-	*2. Qardh*
3. Istishna'	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	*3. Istishna'*
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.151	9.233	10.597	10.730	10.689	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	*7. Ijarah including Leasing receivables*
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.150	9.230	10.597	10.729	10.688	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	*a. Ijarah including Leasing receivables to Non Bank*
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Ijarah including Leasing receivables to Other Banks*
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	4.205	4.676	4.792	1.106	1.099	1.043	1.016	911	831	838	805	924	833	687	530	442	*8. Other claims*
9 Penyertaan	80	81	83	83	83	59	59	59	59	59	806	806	806	806	806	806	*9. Investment in other entities*
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	8.189	8.062	7.519	7.894	7.753	7.950	8.058	8.109	7.999	8.036	8.115	8.402	8.601	8.826	8.763	9.108	*10. Impairment on Productive Assets*
11 Salam	-	-	-	-		-	-	-	-	-	-	-	-	-		-	*11. Salam*
12 Aset Istishna dalam Penyelesaian	3	4	1	2	0	1	1	1	1	0	0	0	0	0	4	4	*12. Ishtishna' Assets in Resolution*
13 Aset Tetap dan inventaris	4.977	5.285	6.566	6.541	6.586	6.545	6.520	6.520	6.571	6.553	6.645	6.826	6.935	7.176	7.247	7.210	*13. Fixed Assets and Equipment*
14 Persediaan	5	29	7	7	7	7	8	9	7	7	7	7	7	7	23	24	*14. Inventories*
15 Rupa-rupa Aset	10.079	14.137	11.279	11.184	11.634	12.041	12.208	11.482	11.622	11.423	11.634	12.087	12.705	12.309	12.953	9.108	*15. Other Assets*
Komponen Kewajiban dan Modal		-								-	-	-	-	-	-	-	***LIABILITIES AND CAPITAL***
1 Dana Pihak Ketiga	279.335	334.888	371.828	375.665	386.624	384.249	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	410.195	*1. Third Party Funds*
a. Dana Simpanan Wadiah	38.361	47.033	54.344	55.752	56.766	58.940	57.671	57.059	57.821	62.192	65.751	67.071	68.366	69.626	74.463	74.643	*a. iB Wadia*
1. Giro	20.153	24.897	26.435	25.010	26.000	27.132	25.895	24.868	24.899	28.776	30.331	31.775	32.329	33.157	36.824	35.717	*1. iB Demand Deposits Wadia*
2. Tabungan	18.208	22.137	27.909	30.742	30.766	31.807	31.775	32.191	32.922	33.417	35.420	35.297	36.036	36.469	37.639	38.926	*2. iB Saving Deposits Wadia*
b. Dana Investasi Non Profit Sharing	240.974	287.854	317.484	319.913	329.858	325.309	325.296	332.744	344.535	346.205	350.807	347.871	352.537	344.839	340.790	335.552	*b. Non Profit Sharing Investment Fund*
1. Giro	7.820	15.291	17.161	20.692	26.919	25.145	20.988	21.190	24.268	23.228	27.321	29.993	28.733	29.423	27.858	26.799	*1. Demand Deposits*
2. Tabungan	66.980	76.361	86.529	86.824	87.952	89.320	88.947	90.380	90.538	91.068	97.839	95.280	96.114	95.702	96.369	97.855	*2. Saving Deposits*
3. Deposito	166.174	196.202	213.794	212.397	214.988	210.844	215.361	221.174	229.728	231.908	225.646	222.598	227.690	219.714	216.564	210.898	*3. Time Deposits*
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Profit Sharing Investment Fund*
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1. Demand Deposits*
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Saving Deposits*
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Time Deposits*
2 Liabilitas kepada Bank Indonesia	1	-	1.744	294	-	-	-	-	-	733	1494	499	602	622	1404	2136	*2. Liabilities to Bank Indonesia*
3 Liabilitas kepada Bank Lain	10.785	9.673	6.862	4.396	4.675	5.322	4.914	4.835	4.869	5.802	6.324	5.821	5.546	4.655	3.613	3.504	*3. Liabilities to other Banks*
a. Giro	989	1.369	860	775	832	1.381	861	901	880	966	1.031	884	801	730	723	717	*a. Demand Deposits*
b. Tabungan	1.356	1.149	1.018	695	803	961	1.034	1.045	1.021	1.348	1.603	1.500	1.339	1.199	1.089	1.067	*b. Saving Deposits*
c. Deposito	7.896	6.278	4.798	2.748	2.786	2.813	2.762	2.663	2.792	3.006	3.337	3.213	2.891	2.298	1.520	1.388	*c. Time Deposits*
d. Setoran Jaminan	0	0	0	0	0	0	0	0	0	0	0	75	0,06	75,06	55,06	80,06	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Sukuk Sinking Fund*
f. Lainnya	544	877	186	178	254	167	257	226	177	482	352	149	515	352	227	252	*f. Others*

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
4 Surat Berharga yang Diterbitkan	7.434	7.111	10.845	7.619	7.213	5.694	7.281	7.157	6.006	6.420	8.953	6.676	6.964	7.876	8.672	9.474	*4. Issued Securities*
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	3.307	2.752	2.757	2.757	3.646	3.646	3.647	3.332	3.333	3.333	3.806	4.357	4.358	4.358	*a. Securities Held by Non Banks*
b. Dimiliki Bank Lain	5.487	5.771	7.538	4.867	4.456	2.937	3.635	3.510	2.359	3.088	5.620	3.343	3.158	3.518	4.314	5.116	*b. Securities Held by Other Banks*
5 Pembiayaan yang Diterima	2.782	3.608	2.912	4.103	3.567	3.534	3.560	3.260	3.378	3.496	2.469	2.438	2.451	3.594	5.717	5.737	*5. Received Borrowing*
6 Liabilitas Lainnya	497	630	756	994	976	941	878	811	720	765	787	874	792	648	515	435	*6. Other Liabilities*
7 Rupa-Rupa Liabilitas	27.304	33.139	40.606	37.442	41.363	38.233	38.818	39.292	36.598	35.314	41.106	37.033	30.674	42.846	37.855	37.533	*7. Miscellaneous Liabilities*
8 Dana Investasi Profit Sharing lainnya	240	630	800	65	50	120	-	-	-	-	430	250	230	50	0	25	*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	25	*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	21.971	22.971	23.021	23.021	23.021	23.277	23.277	23.277	*10. Paid-in capital*
11 Tambahan Modal Disetor	2.056	4.222	2.352	2.312	2.421	2.465	3.421	3.410	3.488	2.492	2.446	2.516	2.538	2.321	2.356	2.411	*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	1.469	1.468	1.480	1.480	1.480	*12. Differences in Fixed Assets Appraisal*
13 Cadangan	3.400	3.546	3.889	4.040	4.067	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.083	4.070	4.133	*13. Reserves*
a. Cadangan Umum	3.276	3.275	3.694	3.845	3.872	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	3.938	*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	10.518	10.979	11.311	11.956	12.542	13.245	14.021	13.627	14.240	14.593	15.168	15.542	15.435	*14. Net Income*
a. Tahun-tahun lalu	3.076	4.101	4.625	7.840	7.630	7.350	7.350	7.348	7.348	7.348	7.348	13.501	13.147	12.982	12.960	12.430	*a. Previous years*
b. Tahun berjalan	2.096	3.100	5.164	2.678	3.349	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	3.005	*b. Current year*

Ket:

Miliar Rupiah (*in Billion IDR*)

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Komponen Aset																	***ASSETS***
1 Kas	3.853	4.019	4.791	6.537	5.017	4.668	4.384	4.441	4.378	4.288	5.959	4.772	4.537	4.944	5.810	5.943	*1. Cash*
2 Penempatan pada Bank Indonesia	34.755	41.162	37.800	32.123	41.568	35.008	33.251	32.291	35.882	33.268	40.356	32.816	36.028	36.410	36.533	30.760	*2. Deposit in Bank Indonesia*
a. Giro	10.956	15.750	13.482	13.671	13.402	13.092	13.312	13.301	13.040	14.058	14.025	13.085	12.907	13.559	12.837	8.768	*a. Deposit*
b. SBIS	7.940	5.105	4.245	7.185	6.990	6.800	6.425	6.395	5.290	5.910	7.200	8.115	8.235	8.375	8.245	7.895	*b. Bank Indonesia Certificates Syariah*
c. FASBIS	15.441	17.225	18.663	10.224	18.096	12.302	11.037	10.770	15.185	10.475	15.361	6.094	9.274	7.604	9.470	7.110	*c. Fasilitas Simpanan Bank Indonesia Syariah*
d. Lainnya	418	3.081	1.411	1.042	3.079	2.814	2.477	1.825	2.367	2.825	3.769	5.522	5.612	6.873	5.982	6.987	*d. Others*
3 Penempatan pada Bank Lain	4.111	3.174	4.286	6.114	4.507	3.424	2.805	3.521	2.820	2.864	3.816	7.527	5.172	5.592	5.818	4.687	*3. Placement in Other Banks*
a. Giro	3.086	2.423	3.524	5.399	3.745	2.555	2.311	2.921	2.523	2.564	3.339	7.193	4.866	5.126	5.580	4.456	*a. Demand Deposits*
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Saving Deposits*
c. Deposito	978	681	758	368	303	263	263	273	293	296	423	323	303	347	227	227	*c. Time Deposits*
d. Setoran Jaminan	1	1	4	4	4	4	4	4	4	4	4	3	4	4	4	4	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Sukuk Sinking Fund*
f. Lainnya	46	68	0	343	455	602	227	323	-	-	50	8	0	114	7	0	*f. Others*
4 Surat Berharga yang Dimiliki	24.106	35.656	54.503	47.441	48.183	54.133	56.204	55.997	61.065	64.330	63.787	66.174	69.298	63.207	61.105	63.999	*4. Investment in Securities*
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.381	32.697	50.342	43.330	43.712	46.478	47.559	47.072	49.882	48.040	46.589	48.256	49.037	43.802	45.472	46.684	*a. Securities Issued by Non Banks*
b. Diterbitkan oleh Bank Lain	3.725	2.958	4.161	4.112	4.471	7.656	8.645	8.926	11.184	16.290	17.198	17.918	20.261	19.405	15.632	17.315	*b. Securities Issued by Other Banks*
5 Pembiayaan Bagi Hasil	62.151	67.535	74.541	80.067	81.618	81.207	81.229	84.531	85.050	87.137	90.423	88.505	88.240	91.541	91.524	92.519	*5. Profit Sharing Financing*
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	61.629	67.049	74.122	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	91.112	92.097	*a. Profit sharing Financing to Non Banks*
1. Mudharabah	7.577	6.584	5.477	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	4.451	*1. Mudharabah*
2. Musyarakah	54.052	60.465	68.644	74.260	76.004	75.725	75.790	78.957	79.699	81.711	84.582	82.983	82.834	86.242	86.441	87.646	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
b. Pembiayaan Bagi Hasil Kepada Bank Lain	522	487	420	380	390	396	387	396	410	370	428	411	408	421	412	422	*b. Profit sharing Financing to Other Banks*
1. Mudharabah	435	466	412	373	383	390	377	385	399	360	401	387	388	391	384	396	*1. Mudharabah*
2. Musyarakah	87	21	8	7	7	6	10	11	11	11	27	24	20	30	28	26	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
6 Piutang	114.009	120.028	125.044	127.600	128.137	128.323	129.057	130.650	130.888	130.324	132.046	131.912	133.141	134.113	133.239	134.984	*6. Receivables/Acceptables*
a. Piutang Kepada Pihak Ketiga Bukan Bank	113.971	119.952	124.997	127.561	128.097	128.286	129.028	130.617	130.857	130.295	132.013	131.880	133.111	134.083	133.212	134.958	*a. Receivables from Non Banks*
1. Murabahah	110.063	114.458	118.134	119.662	120.066	120.146	120.919	122.070	121.723	121.777	122.725	122.477	123.673	124.191	123.654	125.808	*1. Murabahah*
2. Qardh	3.883		6.848	7.886	8.019	8.128	8.097	8.535	9.122	8.506	9.276	9.376	9.410	9.863	9.531	9.124	*2. Qardh*
3. Istishna'	25	18	15	13	12	12	12	12	12	11	11	27	27	29	27	26	*3. Istishna'*
b. Piutang Kepada Pihak Kepada Bank Lain	38	76	47	39	39	37	29	33	31	29	33	32	31	30	28	26	*b. Receivables from Other Banks*
1. Murabahah	38	76	47	39	39	37	29	33	31	29	33	32	31	30	28	26	*1. Murabahah*
2. Qardh	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	*2. Qardh*
3. Istishna'	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	*3. Istishna'*
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.883	2.791	3.180	3.266	3.235	3.205	3.249	3.297	3.200	3.168	3.138	3.210	3.226	3.191	3.115	2.988	*7. Ijarah including Leasing receivables*
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.882	2.788	3.180	3.265	3.234	3.205	3.249	3.297	3.200	3.167	3.138	3.210	3.226	3.191	3.115	2.988	*a. Ijarah including Leasing receivables to Non Bank*
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Ijarah including Leasing receivables to Other Banks*
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	3.017	3.185	2.895	1.022	961	915	922	831	736	695	659	802	709	553	375	290	*8.Other claims*
9 Penyertaan	80	81	83	83	83	59	59	59	59	59	471	471	471	471	471	471	*9. Investment in other entities*
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.206	6.388	5.631	5.646	5.429	5.550	5.628	5.661	5.530	5.653	5.698	5.885	5.994	6.204	6.169	6.427	*10. Impairment on Productive Assets*
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*11. Salam*
12 Aset Istishna dalam Penyelesaian	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*12. Ishtishna' Assets in Resolution*
13 Aset Tetap dan inventaris	4.736	5.035	6.322	6.293	6.338	6.297	6.269	6.271	6.324	6.307	6.399	6.557	6.662	6.903	6.972	6.937	*13. Fixed Assets and Equipment*
14 Persediaan	5	29	7	7	7	7	8	9	7	7	7	7	7	7	23	24	*14. Inventories*
15 Rupa-rupa Aset	7.685	11.718	8.870	8.304	8.725	9.041	9.073	8.792	8.911	8.690	9.002	9.505	9.515	9.222	9.477	9.932	*15. Other Assets*
Komponen Kewajiban dan Modal		-								-	-	-	-	-	-	-	***LIABILITIES AND CAPITAL***
1 Dana Pihak Ketiga	206.407	238.393	257.606	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	289.046	285.751	*1. Third Party Funds*
a. Dana Simpanan Wadiah	29.470	35.933	40.954	43.969	44.663	46.344	45.203	44.938	45.818	46.911	51.737	53.858	54.622	55.122	57.382	57.729	*a. iB Wadia*
1. Giro	15.375	18.792	18.553	19.210	19.906	20.559	19.585	18.842	19.167	19.824	22.821	25.018	25.317	25.528	26.930	26.148	*1. iB Demand Deposits Wadia*
2. Tabungan	14.095	17.141	22.402	24.758	24.757	25.785	25.618	26.095	26.651	27.087	28.916	28.840	29.305	29.594	30.452	31.581	*2. iB Saving Deposits Wadia*
b. Dana Investasi Non Profit Sharing	176.937	202.460	216.652	212.722	221.905	219.372	218.393	222.405	230.649	228.177	237.241	232.627	236.447	234.240	231.664	228.022	*b. Non Profit Sharing Investment Fund*
1. Giro	4.278	7.619	9.002	13.411	19.275	16.846	13.695	13.590	17.514	16.368	19.255	21.302	21.494	21.962	20.473	19.380	*1. Demand Deposits*
2. Tabungan	50.637	57.488	65.642	64.023	64.604	65.668	65.585	66.437	66.373	67.072	71.743	69.383	69.535	69.715	69.980	71.837	*2. Saving Deposits*
3. Deposito	122.022	137.353	142.008	135.287	138.026	136.858	139.113	142.379	146.761	144.737	146.243	141.942	145.419	142.564	141.211	136.804	*3. Time Deposits*
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Profit Sharing Investment Fund*
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1. Demand Deposits*
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Saving Deposits*
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Time Deposits*
2 Liabilitas kepada Bank Indonesia	1	-	1.556	294	-	-	-	-	-	733	1494	499	602	622	1.404	2.136	*2. Liabilities to Bank Indonesia*
3 Liabilitas kepada Bank Lain	7.515	5.223	3.662	2.333	2.670	3.092	2.971	2.878	2.915	3.487	3.552	3.519	3.277	2.776	2.228	2.238	*3. Liabilities to other Banks*
a. Giro	565	967	446	312	368	816	309	337	303	373	376	379	342	309	268	286	*a. Demand Deposits*
b. Tabungan	691	736	656	454	594	658	762	750	712	1.036	1.226	1.144	1.022	913	812	794	*b. Saving Deposits*
c. Deposito	6.116	3.326	2.374	1.390	1.455	1.451	1.645	1.640	1.725	1.810	1.849	1.849	1.720	1.477	1.076	1.022	*c. Time Deposits*
d. Setoran Jaminan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Sukuk Sinking Fund*
f. Lainnya	142	195	185	177	253	166	256	150	175	268	101	147	193	77	71	136	*f. Others*

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
4 Surat Berharga yang Diterbitkan	5.495	3.517	6.206	5.358	4.902	3.263	3.027	2.862	1.900	2.615	3.098	2.335	2.657	3.162	4.007	4.784	*4. Issued Securities*
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	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	1.747	*a. Securities Held by Non Banks*
b. Dimiliki Bank Lain	4.180	3.102	4.506	3.758	3.302	1.663	1.427	1.262	300	1.015	1.498	735	910	1.415	2.260	3.037	*b. Securities Held by Other Banks*
5 Pembiayaan yang Diterima	2.316	2.728	1.725	1.765	1.320	1.329	1.356	1.366	1.513	1.567	1.075	1.044	1.043	1.181	1.252	1.287	*5. Received Borrowing*
6 Liabilitas Lainnya	490	618	626	866	793	761	742	687	590	575	595	712	627	477	323	249	*6. Other Liabilities*
7 Rupa-Rupa Liabilitas	5.576	6.256	8.335	7.766	8.233	7.749	9.015	9.367	9.463	10.069	9.724	9.484	9.036	9.240	6.712	7.545	*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	*9. Loan Capital*
10 Modal Disetor	14.498	16.054	21.937	21.957	21.957	21.957	21.957	21.957	21.971	22.971	23.021	23.021	23.021	23.277	23.277	23.277	*10. Paid-in capital*
11 Tambahan Modal Disetor	2.045	4.182	2.387	2.325	2.381	2.416	3.397	3.389	3.452	2.460	2.411	2.468	2.478	2.339	2.360	2.389	*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	1.469	1.468	1.480	1.480	1.480	*12. Differences in Fixed Assets Appraisal*
13 Cadangan	3.400	3.546	3.889	4.040	4.067	4.347	4.347	4.348	4.348	4.348	4.348	4.068	4.068	4.083	4.070	4.133	*13. Reserves*
a. Cadangan Umum	3.276	3.275	3.694	3.845	3.872	4.152	4.152	4.153	4.153	4.153	4.153	3.873	3.873	3.888	3.875	3.938	*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	6.814	7.058	7.106	7.474	7.833	8.170	8.565	9.065	9.793	10.193	10.476	10.660	10.365	*14. Net Income*
a. Tahun-tahun lalu	2.490	3.042	2.950	5.285	5.152	4.872	4.872	4.871	4.871	4.871	4.871	9.390	9.390	9.274	9.289	8.759	*a. Previous years*
b. Tahun berjalan	952	990	2.806	1.530	1.905	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	1.605	*b. Current year*

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

Note: r) Revised figures
**) Provisional Figures*

Miliar Rupiah (in Billion IDR)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Komponen Aset																	***ASSETS***
1 Kas	335	338	351	468	334	329	333	344	336	309	416	343	317	344	375	397	*1. Cash*
2 Penempatan pada Bank Indonesia	15.825	23.456	24.944	22.463	27.125	19.870	20.558	20.182	20.402	21.944	23.446	15.720	17.485	20.973	19.060	15.571	*2. Deposit in Bank Indonesia*
a. Giro	4.486	6.270	6.202	6.571	6.997	6.160	6.234	6.457	6.608	6.220	6.478	5.467	5.538	4.868	4.593	3.811	*a. Deposit*
b. SBIS	2.848	4.912	4.023	7.509	7.074	6.189	5.109	4.899	3.755	3.690	3.186	2.992	3.267	3.320	3.390	3.445	*b. Bank Indonesia Certificates Syariah*
c. FASBIS	8.486	11.522	13.929	7.800	9.732	5.176	6.128	5.644	7.406	8.202	11.911	3.596	4.112	8.532	8.057	5.335	*c. Fasilitas Simpanan Bank Indonesia Syariah*
d. Lainnya	6	752	791	583	3.322	2.345	3.088	3.181	2.632	3.832	1.871	3.665	4.567	4.253	3.020	2.981	*d. Others*
3 Penempatan pada Bank Lain	7.141	4.308	2.668	1.841	1.537	1.544	1.235	1.002	954	1.097	1.336	962	772	605	252	210	*3. Placement in Other Banks*
a. Giro	2.583	22	11	436	11	64	9	23	8	7	6	5	6	5	5	4	*a. Demand Deposits*
b. Tabungan	42	58	3	4	4	3	2	4	2	2	2	3	3	4	3	3	*b. Saving Deposits*
c. Deposito	4.516	4.103	2.304	1.362	1.322	1.307	1.089	975	944	1.088	1.328	953	763	547	244	204	*c. Time Deposits*
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Sukuk Sinking Fund*
f. Lainnya	-	125	350	40	200	170	135	-	-	-	-	-	-	50	-	-	*f. Others*
4 Surat Berharga yang Dimiliki	6.131	9.097	11.467	13.378	12.653	14.859	14.945	16.674	16.548	18.744	17.229	20.134	18.534	15.413	17.701	18.091	*4. Investment in Securities*
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	5.245	7.670	9.413	11.247	11.081	13.348	13.300	14.527	14.572	14.411	12.999	17.795	14.350	12.372	13.949	13.815	*a. Securities Issued by Non Banks*
b. Diterbitkan oleh Bank Lain	886	1.427	2.054	2.131	1.571	1.511	1.645	2.147	1.976	4.333	4.230	2.339	4.184	3.041	3.752	4.276	*b. Securities Issued by Other Banks*
5 Pembiayaan Bagi Hasil	32.601	52.163	72.032	73.136	73.746	75.044	76.245	78.432	79.201	80.913	82.069	82.652	83.631	85.786	85.683	86.885	*5. Profit Sharing Financing*
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	32.083	51.602	71.386	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	86.087	*a. Profit sharing Financing to Non Banks*
1. Mudharabah	7.715	10.506	10.389	8.727	8.749	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.163	7.808	*1. Mudharabah*
2. Musyarakah	24.369	41.096	60.997	63.629	64.195	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.704	78.279	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
b. Pembiayaan Bagi Hasil Kepada Bank Lain	518	561	646	780	802	794	789	798	778	799	794	809	777	811	815	798	*b. Profit sharing Financing to Other Banks*
1. Mudharabah	514	558	642	776	799	791	786	795	775	796	792	806	775	809	813	796	*1. Mudharabah*
2. Musyarakah	3	3	4	4	4	3	3	3	3	3	3	2	2	2	2	2	*2. Musyarakah*
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Others*
6 Piutang	31.175	37.862	39.091	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	40.793	*6. Receivables/Acceptables*
a. Piutang Kepada Pihak Ketiga Bukan Bank	31.174	37.861	39.091	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	40.793	*a. Receivables from Non Banks*
1. Murabahah	29.473	35.818	36.671	36.891	37.482	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.572	37.326	*1. Murabahah*
2. Qardh	847		826	823	845	916	954	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.275	1.283	*2. Qardh*
3. Istishna'	853	1.170	1.594	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	2.184	*3. Istishna'*
b. Piutang Kepada Pihak Kepada Bank Lain	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Receivables from Other Banks*
1. Murabahah	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1. Murabahah*
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Qardh*
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Istishna'*
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	7.268	6.442	7.417	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	6.522	*7. Ijarah including Leasing receivables*
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	7.268	6.442	7.417	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	6.522	*a. Ijarah including Leasing receivables to Non Bank*
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	-	-	-	-	-	-	-	-			-	-	-	-	-	-	*b. Ijarah including Leasing receivables to Other Banks*
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas	1.188	1.491	1.897	84	138	128	93	80	95	143	146	122	124	133	155	153	*8.Other claims*
9 Penyertaan	-	0	0	0	0	0	0	0	0	0	335	335	335	335	335	335	*9. Investment in other entities*
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.982	1.674	1.887	2.248	2.323	2.400	2.430	2.449	2.469	2.383	2.417	2.517	2.607	2.622	2.594	2.681	*10. Impairment on Productive Assets*
11 Salam	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	*11. Salam*
12 Aset Istishna dalam Penyelesaian	3	2	1	1	0	1	1	0	1	0	0	0	0	0	4	4	*12. Ishtishna' Assets in Resolution*
13 Aset Tetap dan inventaris	241	250	244	248	248	247	251	249	247	246	246	268	273	273	276	273	*13. Fixed Assets and Equipment*
14 Persediaan	0	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	*14. Inventories*
15 Rupa-rupa Aset	2.394	2.419	2.409	2.880	2.909	3.000	3.135	2.690	2.711	2.733	2.632	2.582	3.190	3.086	3.476	3.589	*15. Other Assets*
Komponen Kewajiban dan Modal		-									0	0	0	0	0	0	***LIABILITIES AND CAPITAL***
1 Dana Pihak Ketiga	72.928	96.495	114.222	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	*1. Third Party Funds*
a. Dana Simpanan Wadiah	8.891	11.101	13.389	11.783	12.103	12.595	12.468	12.121	12.003	15.281	14.014	13.213	13.744	14.504	17.081	16.914	*a. iB Wadia*
1. Giro	4.778	6.105	7.883	5.800	6.094	6.573	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	9.894	9.569	*1. iB Demand Deposits Wadia*
2. Tabungan	4.112	4.996	5.507	5.983	6.009	6.022	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	7.187	7.345	*2. iB Saving Deposits Wadia*
b. Dana Investasi Non Profit Sharing	64.037	85.394	100.832	107.191	107.954	105.937	106.904	110.338	113.886	118.027	113.566	115.244	116.089	110.599	109.126	107.530	*b. Non Profit Sharing Investment Fund*
1. Giro	3.542	7.672	8.160	7.280	7.643	8.299	7.293	7.600	6.754	6.860	8.067	8.690	7.240	7.462	7.385	7.419	*1. Demand Deposits*
2. Tabungan	16.343	18.873	20.887	22.801	23.349	23.652	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	26.389	26.018	*2. Saving Deposits*
3. Deposito	44.152	58.849	71.786	77.109	76.962	73.986	76.248	78.796	82.966	87.171	79.403	80.657	82.271	77.151	75.353	74.093	*3. Time Deposits*
c. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Profit Sharing Investment Fund*
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1. Demand Deposits*
2. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Saving Deposits*
3. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*3. Time Deposits*
2 Liabilitas kepada Bank Indonesia	-	-	188	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Liabilities to Bank Indonesia*
3 Liabilitas kepada Bank Lain	3.270	4.450	3.200	2.063	2.005	2.230	1.943	1.958	1.954	2.314	2.772	2.302	2.269	1.880	1.386	1.266	*3. Liabilities to other Banks*
a. Giro	423	402	414	463	464	564	552	564	577	593	655	505	460	422	455	431	*a. Demand Deposits*
b. Tabungan	665	414	362	241	209	303	272	295	309	312	377	357	317	286	277	273	*b. Saving Deposits*
c. Deposito	1.780	2.952	2.424	1.358	1.331	1.362	1.118	1.023	1.067	1.196	1.488	1.364	1.170	821	444	366	*c. Time Deposits*
d. Setoran Jaminan	-	-	-	-	0	0	0	0	0	0	0	75	0	75	55	80	*d. Margin Deposits*
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	*e. Sukuk Sinking Fund*
f. Lainnya	402	682	1	1	1	1	1	76	1	213	251	1	322	276	155	116	*f. Others*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
4 Surat Berharga yang Diterbitkan	1.940	3.594	4.639	2.261	2.311	2.431	4.254	4.295	4.106	3.805	5.855	4.341	4.307	4.714	4.665	4.690	*4. Issued Securities*
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.607	1.152	1.157	1.157	2.046	2.046	2.047	1.732	1.733	1.733	2.059	2.611	2.611	2.611	*a. Securities Held by Non Banks*
b. Dimiliki Bank Lain	1.307	2.669	3.032	1.109	1.154	1.274	2.208	2.248	2.059	2.073	4.122	2.608	2.248	2.103	2.054	2.079	*b. Securities Held by Other Banks*
5 Pembiayaan yang Diterima	466	881	1.188	2.338	2.248	2.205	2.204	1.894	1.865	1.929	1.394	1.394	1.408	2.412	4.465	4.450	*5. Received Borrowing*
6 Liabilitas Lainnya	7	12	130	128	183	180	136	124	130	190	191	163	165	170	192	186	*6. Other Liabilities*
7 Rupa-Rupa Liabilitas	21.728	26.883	32.271	29.676	33.130	30.484	29.803	29.925	27.135	25.245	31.382	27.548	27.657	33.606	31.143	29.988	*7. Miscellaneous Liabilities*
8 Dana Investasi Profit Sharing lainnya	240	630	800	65	50	120	-	-	-	-	430	250	230	50	0	25	*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	25	*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)	(14)	39	49	24	21	37	32	35	48	60	(17)	(4)	22	*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	3.703	3.921	4.205	4.482	4.710	5.075	5.455	4.561	4.447	4.400	4.693	4.882	5.070	*14. Net Income*
a. Tahun-tahun lalu	586	1.059	1.675	2.555	2.478	2.478	2.478	2.478	2.478	2.478	2.478	4.111	3.757	3.707	3.671	3.671	*a. Previous years*
b. Tahun berjalan	1.144	2.109	2.358	1.148	1.443	1.727	2.004	2.232	2.597	2.977	2.083	336	643	985	1.212	1.400	*b. Current year*

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

Note: r) Revised figures
**) Provisional Figures*

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
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	12	450	6	43	51	410	1.218	44	113	39	99	56	54	52	179	93	- *Spot purchases*
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.223	1.218	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	1.340	1.637	- *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	11.550	11.053	10.758	11.416	12.865	13.263	12.670	13.891	14.072	12.466	12.670	10.871	11.666	- *Financing facilities to customers that are not yet withdrawn*
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	188	156	152	175	154	219	229	183	215	210	198	176	154	146	- *Other bank financing facilities*
- Irrevocable L/C yang masih berjalan	306	370	507	244	237	576	410	392	384	421	381	267	321	379	336	384	- *Irrevocable L/Cs*
- Posisi penjualan spot yang masih berjalan	241	800	94	549	554	91	236	412	277	164	128	283	150	163	105	70	- *Spot sales*
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.223	1.218	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	1.340	1.340	- *Forward sales*
- Lainnya	1.193	1.686	1.156	1.303	1.295	2.376	1.339	1.335	2.107	1.358	1.371	1.435	1.396	1.415	1.469	1.503	- *Others*
Tagihan Kontijensi		-											–	–		–	***Claim Contingency***
- Garansi (Kafalah) yang diterima	219	218	212	214	211	210	209	210	208	209	11	205	210	239	219	219	- *Kafalah guarantees received*
- Pendapatan yang akan diterima	1.038	807	910	966	978	1.012	1.091	1.054	2.215	2.223	1.145	963	1.013	1.044	1.077	1.385	- *Income will be received*
- Lainnya	228	391	442	572	563	579	598	607	618	600	650	661	674	690	691	725	- *Others*
Kewajiban Kontijensi		-											–	–		–	***Liabilities Contingency***
- Garansi (Kafalah) yang diberikan	3.508	3.859	3.729	3.638	3.494	3.597	3.520	3.815	4.043	4.281	4.445	3.365	3.361	3.740	3.885	3.943	- *Guarantees issued*
- Lainnya	20	56	126	156	158	160	176	124	180	141	144	145	153	164	161	205	- *Others*
Lainnya		-												-		-	***Others***
- Aktiva produktif yang dihapusbuku	9.635	14.842	19.194	19.887	20.200	21.221	20.357	20.576	20.919	21.073	21.329	21.153	21.273	21.591	21.954	22.216	- *Written off earning assets*
- Penerusan dana mudharabah muqayyadah	523	1.326	2.475	4.053	3.644	3.997	4.389	4.421	4.475	4.343	4.681	4.780	4.644	4.488	4.433	4.366	- *Channeling of mudharabah muqayyadah*

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

Note: r) Revised figures
**) Provisional Figures*

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
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	12	450	6	43	51	410	1.218	44	113	39	99	56	54	52	179	93	- *Spot purchases*
- Posisi pembelian forward yang masih berjalan	727	356	1.185	1.223	1.218	1.218	-	1.212	1.211	1.211	1.210	1.210	1.210	1.310	1.340	1.637	- *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	3.330	3.490	3.684	3.744	3.766	4.051	3.756	4.451	4.880	4.051	4.051	3.429	3.669	- *Financing facilities to customers that are not yet withdrawn*
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	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	221	218	396	249	162	198	241	201	70	74	122	122	169	- *Irrevocable L/Cs*
- Posisi penjualan spot yang masih berjalan	241	800	94	549	554	91	236	412	277	164	128	283	150	163	105	70	- *Spot sales*
- Posisi penjualan forward yang masih berjalan	726	356	1.185	1.223	1.218	1.218	1.218	1.212	1.211	1.211	1.323	1.210	1.210	1.310	1.340	1.340	- *Forward sales*
- Lainnya	1.193	1.686	1.156	1.303	1.295	1.324	1.339	1.335	1.405	1.358	1.371	1.435	1.396	1.415	1.469	1.503	- *Others*
Tagihan Kontijensi		-										-	-	-		-	***Claim Contingency***
- Garansi (Kafalah) yang diterima	219	218	212	214	211	210	209	210	208	209	11	205	210	239	219	219	- *Kafalah guarantees received*
- Pendapatan yang akan diterima	814	668	727	712	701	724	732	724	1.831	1.829	765	628	633	656	676	975	- *Income will be received*
- Lainnya	16	7	9	11	11	11	13	14	14	13	17	14	14	15	15	16	- *Others*
Kewajiban Kontijensi		-										-	-	-		-	***Liabilities Contingency***
- Garansi (Kafalah) yang diberikan	3.406	3.690	3.468	2.988	2.868	3.066	3.166	3.362	3.576	3.761	3.906	2.920	2.870	3.228	3.358	3.418	- *Guarantees issued*
- Lainnya	3	13	101	112	115	117	119	124	136	141	144	145	153	164	161	161	- *Others*
Lainnya		-										-	-	-		-	***Others***
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.992	16.408	16.709	17.728	16.820	16.899	17.264	17.392	17.648	17.553	17.699	17.854	18.041	18.056	- *Written off earning assets*
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- *Channeling of mudharabah muqayaydah*

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

Note: r) Revised figures
**) Provisional Figures*

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *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	8.219	7.563	7.074	7.672	9.100	9.212	8.914	9.440	9.192	8.415	8.619	7.442	7.997	- *Financing facilities to customers that are not yet withdrawn*
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	91	60	56	82	60	124	135	90	121	116	104	82	60	52	- *Other bank financing facilities*
- Irrevocable L/C yang masih berjalan	1	25	101	23	19	180	161	231	185	179	180	197	247	257	214	215	- *Irrevocable L/Cs*
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	- *Spot sales*
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Forward sales*
- Lainnya	0	-	-	-	-	1.051	-	-	702	-	-	-	-	-	-	-	- *Others*
Tagihan Kontijensi													–	–	–	–	***Claim Contingency***
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	–	–	–	–	–	–	–	–	- *Kafalah guarantees received*
- Pendapatan yang akan diterima	224	139	183	254	277	288	360	330	384	394	379	335	379	388	401	410	- *Income will be received*
- Lainnya	212	384	433	561	552	568	585	594	604	586	632	647	660	676	676	709	- *Others*
Kewajiban Kontijensi													-	-	-	-	***Liabilities Contingency***
- Garansi (Kafalah) yang diberikan	102	170	261	650	626	530	354	453	467	520	539	446	491	513	527	526	- *Guarantees issued*
- Lainnya	17	42	25	44	44	44	57	-	44	-	0	0	-	-	-	44	- *Others*
Lainnya													-	-	-	-	***Others***
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.202	3.480	3.491	3.494	3.537	3.677	3.656	3.682	3.681	3.600	3.574	3.737	3.914	4.160	- *Written off earning assets*
- Penerusan dana mudharabah muqayyadah	473	1.279	2.428	4.006	3.597	3.951	4.342	4.374	4.428	4.297	4.635	4.733	4.598	4.441	4.387	4.319	- *Channeling of mudharabah muqayaydah*

Ket: *) Angka-angka sementara

*Note: *) Provisional Figures*

Miliar Rupiah (*in Billion IDR*)

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	40.228	46.268	49.058	22.407	26.819	31.517	36.275	41.052	45.828	52.137	55.655	4.701	9.410	14.167	18.424	22.700	*1 Operating Income from:*
a. Penempatan pada Bank Indonesia	1.291	1.568	1.424	766	941	1.118	1.265	1.412	1.568	1.724	1.892	138	251	373	493	600	*a. Placement in Bank Indonesia*
b. Penempatan pada Bank Syariah Lain	236	177	129	53	61	71	79	85	90	94	100	7	11	15	18	19	*b. Placement in Other Banks*
c. Surat Berharga	1.715	2.366	3.218	1.524	1.823	2.180	2.571	2.984	3.334	3.698	4.156	382	732	1.098	1.427	1.798	*c. Investment in Securities*
d. Pembiayaan yang Diberikan:	26.447	30.718	33.206	15.074	18.047	21.113	24.294	27.417	30.530	33.705	37.035	3.155	6.423	9.666	12.481	15.441	*d. Financing:*
i. Pendapatan Bagi Hasil	8.019	9.849	11.209	5.413	6.483	7.565	8.770	9.881	10.990	12.157	13.372	1.187	2.502	3.713	4.842	5.954	*i. Profit Sharing*
a. Mudharabah	1.875	1.825	1.677	613	730	839	955	1.066	1.178	1.287	1.407	115	224	338	447	545	*a. Mudharabah*
b. Musyarakah	6.144	8.023	9.532	4.800	5.753	6.726	7.809	8.809	9.806	10.863	11.965	1.072	2.278	3.374	4.396	5.409	*b. Musyarakah*
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	6	6	6	6	0	0	0	0	0	0	*c. Other profit sharing*
ii. Piutang	17.196	19.744	20.932	9.143	10.947	12.808	14.674	16.589	18.498	20.405	22.407	1.865	3.714	5.644	7.228	9.005	*ii. Receivables/Acceptables*
a. Murabahah	16.679	19.115	20.164	8.796	10.531	12.319	14.113	15.958	17.793	19.629	21.551	1.786	3.558	5.384	6.879	8.551	*a. Murabahah*
b. Ujrah	411	508	615	271	324	382	438	491	546	601	663	63	123	205	274	360	*b. Qardh*
c. Istishna'	106	120	153	75	91	107	123	140	158	175	194	17	33	55	71	90	*c. Istishna'*
d. Piutang Lainnya	-	0	0	0	0	0	0	0	0	0	0	-	0	0	3	3	*d. Other Receiveables/ Acceptables*
iii. Pendapatan Sewa (Ijarah)	1.232	1.126	1.064	518	617	739	850	947	1.043	1.143	1.256	103	207	310	411	482	*iii. Leasing Receivables/ Acceptables (Ijarah)*
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*iv. Salam*
e. Lainnya	10.540	11.439	11.081	4.989	5.947	7.034	8.065	9.154	10.305	12.915	12.471	1.018	1.993	3.015	4.005	4.843	*e. Others*
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	22.509	25.224	25.620	12.007	14.320	16.783	19.172	21.603	24.162	28.171	29.156	2.442	4.719	7.072	9.321	11.509	*2 Revenue Sharing for Invesment Fund Mudharabah Holders:*
a. Dana Investasi Non Profit Sharing	22.509	25.218	25.617	11.788	14.059	16.561	18.918	21.344	23.824	27.777	28.624	2.403	4.636	7.072	9.321	11.509	*a. Non Profit Sharing Investment Fund*
b. Dana Investasi Profit Sharing	0	6	3	220	261	222	255	259	338	394	532	39	82	0	0	-	*b. Profit Sharing Investment Fund*
3 Pendapatan Operasonal Setelah Distribusi Bagi Hasil (1 - 2)	17.719	21.044	23.437	10.400	12.499	14.734	17.103	19.449	21.666	23.966	26.499	2.259	4.691	7.095	9.103	11.191	*3 Operating Income After Revenue Sharing for Invesment Fund Mudharabah Holders (1-2)*
4 Pendapatan Operasional Lainnya	14.395	7.153	9.737	3.853	4.559	5.187	5.715	5.707	7.257	8.360	8.299	1.149	1.609	2.120	2.497	2.859	*4 Other Operating Income*
a. Pendapatan dari MTM dan Penjualan Surat Berharga	154	168	155	74	81	105	114	128	151	185	202	13	31	50	69	103	*a. Income from Mark-to-Market and Sale of Securities*
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	30	31	37	40	45	52	62	69	80	5	14	25	36	45	*b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah*
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.566	2.015	2.116	991	1.186	1.399	1.589	1.796	2.015	2.228	2.495	229	501	744	963	1.183	*c. Income from Investment, Fees,Commission, Provision*
d. Pendapatan Lainnya	12.675	4.968	7.437	2.757	3.255	3.643	3.966	3.731	5.029	5.879	5.522	902	1.063	1.301	1.429	1.527	*d. Other Income*
5 Total Pendapatan Operasional (3 + 4)	32.114	28.197	33.175	14.252	17.058	19.920	22.818	25.156	28.922	32.326	34.797	3.408	6.300	9.215	11.599	14.050	*5 Total of Operating Income*
6 Total Beban Operasional	29.308	23.842	26.259	10.981	12.981	15.086	17.259	18.896	21.831	24.313	25.807	2.504	4.547	6.639	8.566	10.588	*6 Total of Operating Costs*
a. Beban Imbalan kepada BI	1	-	6	7	8	8	8	8	8	9	12	4	6	9	13	19	*a. Yield to BI*
b. Bonus Titipan Wadiah	349		358	148	188	230	279	308	338	373	415	49	100	148	208	258	*b. Wadiah Bonuses*
c. Kerugian atas MTM dan Penjualan Surat Berharga	29	82	8	5	6	2	1	1	6	6	1	1	15	40	37	39	*c. Loss from Mark-to-Market and Sale of Securities*
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	217	381	193	235	278	325	372	421	470	520	47	95	142	192	234	*d. Loss from Investment and Cost of Commission/Provision*
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	16.473	9.646	10.731	4.093	4.776	5.389	6.070	6.196	7.688	8.801	8.457	1.100	1.730	2.436	2.969	3.560	*e. Impairment*
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.200	1.244	1.190	491	581	680	778	881	985	1.085	1.191	113	223	333	435	551	*f. Depreciation/Amortization and Cost of Fixed Assets Maintenance*
g. Beban Risiko Operasional	30	14	18	11	13	14	17	18	21	26	33	5	5	7	12	13	*g. Cost of Operational Risk*
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	1	1	2	3	3	2	4	10	1	2	4	6	7	*h. Loss from Financing Restructuring*
i. Beban Tenaga Kerja	6.653	7.200	7.863	3.462	4.145	4.881	5.592	6.357	7.064	7.725	8.629	685	1.391	2.071	2.781	3.422	*i. Cost of Human Resources*
i. Biaya Tenaker	6.501	6.989	7.628	3.366	4.034	4.745	5.422	6.157	6.829	7.456	8.314	667	1.348	2.010	2.710	3.342	*i. Labour Cost*
ii. Biaya Pendidikan dan Pelatihan Tenaker	143	203	222	93	107	133	167	195	226	260	299	17	41	59	69	77	*ii. Training Cost*
iii. Penelitian dan Pengembangan	9	8	13	3	4	3	3	5	8	9	16	0	2	2	3	3	*iii. Research and Development*
j. Beban Operasional Lainnya	4.512	5.085	5.687	2.569	3.028	3.602	4.187	4.751	5.298	5.815	6.539	500	981	1.448	1.913	2.485	*j. Other Operating Costs*
i. Promosi	316	398	418	187	207	243	280	327	366	412	499	19	42	63	88	114	*i. Promotion*
ii. Biaya Lainnya	4.196	4.687	5.269	2.382	2.821	3.359	3.907	4.424	4.932	5.403	6.040	481	939	1.385	1.825	2.371	*ii. Other Costs*
7 Laba/Rugi Operasional (5 - 6)	2.807	4.355	6.915	3.272	4.077	4.835	5.559	6.260	7.091	8.013	8.990	905	1.753	2.576	3.034	3.462	*7 Operating Profit/Loss (5 - 6)*
8 Pendapatan Non Operasional	364	340	353	91	110	169	202	224	249	314	346	23	48	180	112	217	*8 Non Operating Income*
9 Beban Non Operasional	222	272	335	155	183	267	254	272	311	386	411	43	67	133	114	162	*9 Non Operating Cost*
10 Laba/Rugi Non Operasional (8 - 9)	142	68	18	(64)	(72)	(98)	(52)	(48)	(62)	(72)	(64)	(20)	(19)	48	(2)	55	*10 Non Operating Profit/Loss (8 - 9)*
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.949	4.423	6.934	3.208	4.005	4.737	5.506	6.212	7.029	7.941	8.926	884	1.733	2.623	3.031	3.517	*11 Year-to-date Profit/Loss (7 + 10)*
12 Tranfer Laba/Rugi	2.984	4.246	5.238	-	-	-	-	-	-	-	7298	0	0	0	0	0	*12 Transfer of Profit/Loss*
13 Pajak Penghasilan	(490)	(765)	(1.062)	(530)	(656)	(775)	(901)	(1.018)	(1.133)	(1.269)	(1.446)	(146)	(287)	(437)	(449)	(512)	*13 Income Tax*
14 Laba/Rugi Bersih	2.096	3.084	5.119	2.678	3.349	3.961	4.606	5.194	5.896	6.672	6.278	738	1.446	2.187	2.583	3.005	*14 Net Profit/Loss*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (*in Billion IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	31.326	35.697	36.648	15.919	19.017	22.366	25.771	29.249	32.619	37.535	39.625	3.365	6.749	10.131	13.098	16.085	*1 Operating Income from:*
a. Penempatan pada Bank Indonesia	852	1.046	905	494	589	710	807	898	998	1.092	1.204	94	174	256	341	415	*a. Placement in Bank Indonesia*
b. Penempatan pada Bank Syariah Lain	65	27	22	11	13	14	14	15	16	16	16	1	1	2	2	2	*b. Placement in Other Banks*
c. Surat Berharga	1.427	2.005	2.708	1.249	1.487	1.784	2.107	2.447	2.722	3.008	3.379	290	552	838	1.090	1.375	*c. Investment in Securities*
d. Pembiayaan yang Diberikan=	19.702	22.554	23.297	10.305	12.344	14.439	16.640	18.802	20.919	23.091	25.353	2.180	4.454	6.660	8.504	10.501	*d. Financing=*
i. Pendapatan Bagi Hasil	5.657	6.106	6.138	2.823	3.380	3.947	4.622	5.216	5.775	6.405	7.049	632	1.381	2.009	2.571	3.142	*i. Profit Sharing*
a. Mudharabah	1.008	893	717	253	304	348	397	444	492	539	589	52	99	145	190	230	*a. Mudharabah*
b. Musyarakah	4.649	5.213	5.421	2.570	3.076	3.599	4.225	4.772	5.283	5.866	6.460	580	1.283	1.863	2.381	2.911	*b. Musyarakah*
c. Pendapatan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other profit sharing*
ii. Piutang	13.803	16.063	16.849	7.323	8.772	10.262	11.751	13.295	14.821	16.335	17.922	1.517	3.006	4.546	5.790	7.203	*ii. Receivables/Acceptables*
a. Murabahah	13.403	15.577	16.289	7.078	8.478	9.915	11.352	12.846	14.323	15.786	17.317	1.459	2.894	4.357	5.533	6.865	*a. Murabahah*
b. Ujrah	388	484	558	244	293	346	397	447	497	546	602	58	112	188	253	333	*b. Qardh*
c. Istishna'	12	3	2	1	1	1	1	2	2	2	2	0	0	0	0	1	*c. Istishna'*
d. Piutang Lainnya	-	-	-	0	0	0	0	0	0	0	0	-	-	-	3	3	*d. Other Receiveables/ Acceptables*
iii. Pendapatan Sewa (Ijarah)	242	385	310	159	192	229	268	291	323	351	383	31	66	106	144	157	*iii. Leasing Receivables/ Acceptables (Ijarah)*
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*iv. Salam*
e. Lainnya	9.280	10.065	9.716	3.860	4.585	5.420	6.202	7.087	7.965	10.328	9.672	800	1.567	2.376	3.161	3.792	*e. Others*
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	18.147	20.070	19.534	8.402	10.002	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	8.086	*2 Revenue Sharing for Invesment Fund Mudharabah Holders:*
a. Dana Investasi Non Profit Sharing	18.147	20.070	19.534	8.402	10.002	11.729	13.392	15.135	16.930	20.157	20.398	1.715	3.320	4.969	6.557	8.086	*a. Non Profit Sharing Investment Fund*
b. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	*b. Profit Sharing Investment Fund*
3 Pendapatan Operasonal Setelah Distribusi Bagi Hasil (1 - 2)	13.179	15.628	17.113	7.516	9.015	10.637	12.379	14.114	15.689	17.377	19.227	1.650	3.430	5.163	6.541	7.999	*3 Operating Income After Revenue Sharing for Invesment Fund Mudharabah Holders (1-2)*
4 Pendapatan Operasional Lainnya	13.550	5.660	8.063	3.097	3.673	4.193	4.602	4.486	5.879	6.513	6.110	878	1.186	1.586	1.834	2.108	*4 Other Operating Income*
a. Pendapatan dari MTM dan Penjualan Surat Berharga	153	167	153	72	80	101	110	123	145	179	195	13	30	48	64	98	*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	0	3	10	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	697	829	975	1.104	1.247	1.399	1.548	1.743	169	360	523	682	840	*c. Income from Investment, Fees,Commission, Provision*
d. Pendapatan Lainnya	12.151	3.938	6.377	2.327	2.763	3.116	3.387	3.114	4.334	4.785	4.170	697	793	1.004	1.078	1.161	*d. Other Income*
5 Total Pendapatan Operasional (3 + 4)	26.729	21.288	25.176	10.613	12.688	14.830	16.981	18.600	21.569	23.890	25.337	2.529	4.616	6.748	8.375	10.107	*5 Total of Operating Income*
6 Total Beban Operasional	25.391	19.697	21.393	8.541	10.110	11.789	13.506	14.645	17.163	18.947	19.738	1.971	3.527	5.172	6.571	8.072	*6 Total of Operating Costs*
a. Beban Imbalan kepada BI	1	-	5	6	7	7	7	7	7	8	11	4	6	9	13	19	*a. Yield to BI*
b. Bonus Titipan Wadiah	252	233	270	109	141	174	214	234	253	280	314	40	83	123	173	215	*b. Wadiah Bonuses*
c. Kerugian atas MTM dan Penjualan Surat Berharga	28	82	6	5	6	2	1	1	6	6	1	1	15	40	37	39	*c. Loss from Mark-to-Market and Sale of Securities*
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	31	43	64	29	36	43	50	58	64	71	77	5	13	21	30	36	*d. Loss from Investment and Cost of Commission/Provision*
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	14.681	8.060	8.912	3.170	3.708	4.199	4.748	4.690	6.078	6.801	6.106	861	1.322	1.871	2.168	2.557	*e. Impairment*
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.067	1.094	1.046	433	513	599	686	777	868	954	1.046	94	187	281	367	468	*f. Depreciation/Amortization and Cost of Fixed Assets Maintenance*
g. Beban Risiko Operasional	20	13	17	7	9	9	12	13	16	21	28	5	5	7	12	13	*g. Cost of Operational Risk*
h. Kerugian Restrukturisasi Pembiayaan	26	25	18	1	1	2	3	3	2	4	10	1	2	4	6	7	*h. Loss from Financing Restructuring*
i. Beban Tenaga Kerja	5.830	6.239	6.801	2.989	3.586	4.230	4.848	5.519	6.129	6.688	7.466	599	1.190	1.764	2.370	2.868	*i. Cost of Human Resources*
i. Biaya Tenaker	5.690	6.043	6.579	2.899	3.482	4.103	4.689	5.331	5.908	6.435	7.170	583	1.150	1.707	2.303	2.793	*i. Labour Cost*
ii. Biaya Pendidikan dan Pelatihan Tenaker	133	188	210	87	101	125	157	183	212	244	281	16	38	55	64	72	*ii. Training Cost*
iii. Penelitian dan Pengembangan	7	8	13	3	3	3	3	5	8	9	16	0	2	2	3	3	*iii. Research and Development*
j. Beban Operasional Lainnya	3.456	3.909	4.254	1.790	2.103	2.523	2.936	3.342	3.739	4.115	4.679	360	705	1.052	1.395	1.850	*j. Other Operating Costs*
i. Promosi	247	309	326	155	170	200	230	271	303	338	406	15	30	48	67	88	*i. Promotion*
ii. Biaya Lainnya	3.209	3.600	3.928	1.635	1.933	2.322	2.706	3.071	3.436	3.777	4.273	345	676	1.004	1.328	1.762	*ii. Other Costs*
7 Laba/Rugi Operasional (5 - 6)	1.338	1.591	3.783	2.072	2.578	3.041	3.476	3.955	4.406	4.943	5.599	558	1.089	1.576	1.804	2.035	*7 Operating Profit/Loss (5 - 6)*
8 Pendapatan Non Operasional	172	202	201	52	64	116	142	143	158	212	233	11	24	125	48	143	*8 Non Operating Income*
9 Beban Non Operasional	90	96	178	84	102	174	145	150	168	228	234	28	36	82	50	83	*9 Non Operating Cost*
10 Laba/Rugi Non Operasional (8 - 9)	82	106	23	(33)	(39)	(57)	(3)	(8)	(10)	(15)	(1)	(17)	(12)	44	(3)	60	*10 Non Operating Profit/Loss (8 - 9)*
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.420	1.697	3.806	2.040	2.539	2.984	3.473	3.947	4.396	4.927	5.598	541	1.077	1.619	1.801	2.096	*11 Year-to-date Profit/Loss (7 + 10)*
12 Tranfer Laba/Rugi	2.620	3.672	4.485	-	-	-	-	-	-	-	6097	0	0	0	0	0	*12 Transfer of Profit/Loss*
13 Pajak Penghasilan	(468)	(706)	(1.000)	(510)	(634)	(750)	(871)	(985)	(1.097)	(1.232)	(1.403)	(139)	(274)	(418)	(430)	(490)	*13 Income Tax*
14 Laba/Rugi Bersih	952	990	2.806	1.530	1.905	2.234	2.601	2.962	3.300	3.695	4.195	403	803	1.202	1.371	1.605	*14 Net Profit/Loss*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	12.410	6.488	7.802	9.150	10.504	11.804	13.208	14.602	16.029	1.335	2.660	4.036	5.326	6.615	*1 Operating Income from:*
a. Penempatan pada Bank Indonesia	440	522	520	272	352	408	458	515	570	632	688	44	77	117	152	185	*a. Placement in Bank Indonesia*
b. Penempatan pada Bank Syariah Lain	171	150	107	42	49	57	64	70	74	79	84	6	9	13	15	16	*b. Placement in Other Banks*
c. Surat Berharga	287	361	511	275	336	396	464	537	612	690	777	92	180	260	338	423	*c. Investment in Securities*
d. Pembiayaan yang Diberikan=	6.745	8.164	9.908	4.769	5.703	6.675	7.654	8.616	9.611	10.614	11.682	976	1.969	3.006	3.976	4.940	*d. Financing=*
i. Pendapatan Bagi Hasil	2.362	3.743	5.071	2.590	3.104	3.618	4.148	4.665	5.215	5.752	6.323	555	1.120	1.704	2.271	2.812	*i. Profit Sharing*
a. Mudharabah	867	933	960	361	426	491	558	621	685	748	818	63	125	193	257	314	*a. Mudharabah*
b. Musyarakah	1.495	2.810	4.111	2.230	2.677	3.127	3.584	4.037	4.523	4.997	5.504	492	995	1.511	2.014	2.498	*b. Musyarakah*
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	6	6	6	6	6	0	0	0	0	0	*c. Other profit sharing*
ii. Piutang	3.392	3.680	4.084	1.820	2.174	2.546	2.923	3.295	3.676	4.070	4.486	348	708	1.098	1.438	1.802	*ii. Receivables/Acceptables*
a. Murabahah	3.276	3.539	3.874	1.719	2.053	2.404	2.761	3.112	3.471	3.843	4.233	327	664	1.027	1.347	1.686	*a. Murabahah*
b. Ujrah	23	25	58	27	31	36	41	45	49	54	60	5	11	17	21	27	*b. Qardh*
c. Istishna'	93	117	152	74	90	106	122	138	156	173	192	17	33	54	71	89	*c. Istishna'*
d. Piutang Lainnya	-	0	0	-	-	-	-	-	-	-	-	-	0	0	0	0	*d. Other Receiveables/ Acceptables*
iii. Pendapatan Sewa (Ijarah)	990	741	754	359	426	510	583	656	720	792	873	72	141	204	267	326	*iii. Leasing Receivables/ Acceptables (Ijarah)*
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*iv. Salam*
e. Lainnya	1.260	1.373	1.364	1.129	1.362	1.614	1.863	2.066	2.340	2.587	2.798	218	425	639	844	1.051	*e. Others*
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	6.086	3.605	4.318	5.054	5.780	6.468	7.232	8.013	8.758	727	1.399	2.104	2.764	3.423	*2 Revenue Sharing for Invesment Fund Mudharabah Holders:*
a. Dana Investasi Non Profit Sharing	4.362	5.148	6.083	3.385	4.057	4.832	5.525	6.209	6.894	7.619	8.226	688	1.317	2.104	2.764	3.423	*a. Non Profit Sharing Investment Fund*
b. Dana Investasi Profit Sharing	0	6	3	220	261	222	255	259	338	394	532	39	82	0	-	-	*b. Profit Sharing Investment Fund*
3 Pendapatan Operasonal Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	6.324	2.883	3.484	4.097	4.724	5.335	5.976	6.588	7.271	609	1.261	1.933	2.562	3.192	*3 Operating Income After Revenue Sharing for Invesment Fund Mudharabah Holders (1-2)*
4 Pendapatan Operasional Lainnya	845	1.493	1.674	756	886	994	1.113	1.221	1.377	1.848	2.189	271	423	534	663	751	*4 Other Operating Income*
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	3	4	5	5	6	7	0	1	2	5	6	*a. Income from Mark-to-Market and Sale of Securities*
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	29	30	36	39	45	51	61	67	79	5	11	16	27	35	*b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah*
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	584	295	357	424	484	549	616	680	752	61	141	220	281	344	*c. Income from Investment, Fees,Commission, Provision*
d. Pendapatan Lainnya	524	1.030	1.059	430	492	527	580	616	694	1.094	1.352	205	269	297	351	366	*d. Other Income*
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	7.998	3.639	4.371	5.090	5.836	6.556	7.353	8.436	9.460	880	1.684	2.467	3.225	3.943	*5 Total of Operating Income*
6 Total Beban Operasional	3.916	4.145	4.866	2.440	2.872	3.297	3.753	4.251	4.669	5.365	6.069	533	1.020	1.467	1.995	2.516	*6 Total of Operating Costs*
a. Beban Imbalan kepada BI	-	-	0	1	1	1	1	1	1	1	1	-	-	-	-	-	*a. Yield to BI*
b. Bonus Titipan Wadiah	97	98	88	39	47	56	65	74	84	94	101	8	17	26	35	43	*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	164	200	235	275	314	357	399	443	42	82	122	163	198	*d. Loss from Investment and Cost of Commission/Provision*
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	1.819	923	1.068	1.190	1.322	1.507	1.610	2.000	2.350	239	408	565	801	1.003	*e. Impairment*
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	144	58	68	81	91	104	117	131	146	19	36	52	68	83	*f. Depreciation/Amortization and Cost of Fixed Assets Maintenance*
g. Beban Risiko Operasional	11	0	0	4	4	5	5	5	5	5	6	0	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	473	559	650	744	838	935	1.036	1.163	85	201	307	411	554	*i. Cost of Human Resources*
i. Biaya Tenaker	811	946	1.050	467	552	642	733	826	921	1.021	1.144	84	199	304	406	549	*i. Labour Cost*
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	12	6	7	9	10	12	14	16	19	1	3	4	4	5	*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	779	925	1.079	1.250	1.409	1.560	1.699	1.860	140	276	396	518	635	*j. Other Operating Costs*
i. Promosi	70	89	92	32	37	43	49	56	63	74	93	4	13	15	20	26	*i. Promotion*
ii. Biaya Lainnya	987	1.087	1.340	747	888	1.036	1.201	1.353	1.496	1.625	1.767	136	263	380	498	610	*ii. Other Costs*
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	3.132	1.199	1.499	1.793	2.083	2.305	2.685	3.071	3.391	346	664	1.000	1.230	1.427	*7 Operating Profit/Loss (5 - 6)*
8 Pendapatan Non Operasional	192	138	152	39	47	53	60	81	91	102	113	12	24	55	64	74	*8 Non Operating Income*
9 Beban Non Operasional	132	176	156	70	80	93	110	121	143	159	176	16	31	51	64	79	*9 Non Operating Cost*
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(5)	(31)	(34)	(41)	(50)	(41)	(52)	(57)	(63)	(3)	(8)	4	0	(5)	*10 Non Operating Profit/Loss (8 - 9)*
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	3.127	1.168	1.465	1.753	2.033	2.265	2.633	3.014	3.328	343	656	1.004	1.230	1.421	*11 Year-to-date Profit/Loss (7 + 10)*
12 Tranfer Laba/Rugi	363	574	753	-	-	-	-	-	-	-	1202	0	0	0	0	0	*12 Transfer of Profit/Loss*
13 Pajak Penghasilan	(22)	(59)	(62)	(20)	(22)	(26)	(29)	(33)	(36)	(37)	(43)	(8)	(13)	(19)	(18)	(22)	*13 Income Tax*
14 Laba/Rugi Bersih	1.144	2.094	2.313	1.148	1.443	1.727	2.004	2.232	2.597	2.977	2.083	336	643	985	1.212	1.400	*14 Net Profit/Loss*

"-": Data Tidak Tersedia — *"-": Data not available*

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

**) 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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Lancar	295.826	352.038	411.771	399.133	401.785	411.033	413.037	419.656	432.895	439.423	455.068	458.787	470.141	502.038	496.982	506.377	*1. Current*
2. Dalam Perhatian Khusus	17.680	19.517	17.346	20.535	22.305	21.332	21.698	22.776	18.911	19.699	17.923	21.397	22.207	27.833	30.566	26.807	*2. Special Mention*
3. Kurang Lancar	3.015	3.376	2.070	2.600	2.662	2.306	2.204	2.163	2.949	2.930	3.407	3.628	3.370	3.152	3.178	3.383	*3. Sub-Standard*
4. Diragukan	1.326	1.919	1.474	1.547	1.574	1.876	2.167	1.257	1.248	1.061	954	1.426	1.629	1.976	1.773	1.565	*4. Doubtful*
5. Macet	6.187	5.847	5.676	6.665	6.597	6.727	6.743	7.169	6.783	7.192	6.707	6.609	6.601	6.801	6.941	7.113	*5. Lost*
Total Aset Produktif	324.034	382.697	438.338	430.480	434.923	443.274	445.850	453.021	462.786	470.305	484.059	491.847	503.948	541.801	539.439	545.245	*Total Earning Assets*
Rasio Aset Produktif Non Lancar	3,25	2,91	2,10	2,51	2,49	2,46	2,49	2,34	2,37	2,38	2,29	2,37	2,30	2,20	2,20	2,21	*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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Lancar	208.258	230.684	266.133	257.593	255.802	267.171	267.552	271.785	283.232	284.157	297.942	304.568	314.032	336.383	330.494	340.702	*1. Current*
2. Dalam Perhatian Khusus	13.725	15.346	12.462	14.653	16.292	15.846	16.188	15.832	13.173	13.321	12.025	15.464	15.475	19.853	20.563	17.198	*2. Special Mention*
3. Kurang Lancar	2.257	3.111	1.616	1.990	1.767	1.866	1.734	1.690	2.534	2.470	2.416	2.698	2.510	2.219	2.210	2.261	*3. Sub-Standard*
4. Diragukan	1.109	1.756	846	878	881	832	1.133	962	921	724	571	925	1.064	1.535	1.317	1.035	*4. Doubtful*
5. Macet	4.685	4.249	4.222	4.574	4.460	4.519	4.551	4.675	4.274	4.531	4.313	4.134	4.047	4.109	4.275	4.444	*5. Lost*
Total Aset Produktif	230.035	255.145	285.278	279.688	279.201	290.234	291.158	294.944	304.133	305.203	317.267	327.787	337.128	364.099	358.858	365.640	*Total Earning Assets*
Rasio Aset Produktif Non Lancar	3,50	3,57	2,34	2,66	2,55	2,49	2,55	2,48	2,54	2,53	2,30	2,37	2,26	2,16	2,17	2,12	*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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Lancar	87.568	121.355	145.638	141.540	145.984	143.862	145.486	147.870	149.663	155.265	157.126	154.219	156.108	165.655	166.488	165.675	*1. Current*
2. Dalam Perhatian Khusus	3.954	4.170	4.884	5.882	6.013	5.486	5.510	6.944	5.737	6.378	5.897	5.934	6.732	7.981	10.004	9.609	*2. Special Mention*
3. Kurang Lancar	757	266	454	610	894	440	471	473	414	460	991	931	860	933	967	1.122	*3. Sub-Standard*
4. Diragukan	218	163	628	669	693	1.044	1.034	294	327	337	384	502	566	441	456	530	*4. Doubtful*
5. Macet	1.502	1.598	1.455	2.092	2.137	2.208	2.191	2.494	2.509	2.661	2.395	2.475	2.554	2.692	2.666	2.669	*5. Lost*
Total Aset Produktif	93.999	127.552	153.060	150.793	155.722	153.041	154.691	158.076	158.652	165.102	166.792	164.060	166.820	177.702	180.581	179.605	*Total Earning Assets*
Rasio Aset Produktif Non Lancar	2,63	1,59	1,66	2,24	2,39	2,41	2,39	2,06	2,05	2,09	2,26	2,38	2,39	2,29	2,26	2,41	*Percentage of Non Performing Earning Assets*

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Surat Berharga dimiliki berdasarkan Jenis	**30.237**	**44.753**	**65.970**	**60.820**	**60.835**	**68.992**	**71.149**	**72.671**	**77.614**	**83.074**	**81.016**	**86.308**	**87.832**	**78.619**	**78.806**	**82.090**	***Securities Owned Based on Instrument Categories***
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	12.778	12.428	13.241	15.819	16.497	15.771	17.902	24.495	25.058	28.885	28.765	27.126	23.778	24.714	***1 Sharia Money Market Securities (SBPU Sharia)***
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	4.814	3.562	3.599	3.168	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.052	2.159	*a. Sharia SPN*
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	4.291	2.498	1.787	1.208	965	1.260	270	1.177	3.367	1.415	1.770	1.497	970	867	*b. Interbank Mudharabah Investment Certificates (SIMA)*
c. SBPU Syariah Lainnya	176	239	3.673	6.367	7.855	11.443	12.615	11.933	15.228	20.919	19.290	25.313	25.108	23.198	20.756	21.688	*c. Other Sharia Money Market Securities*
2 Surat Berharga Pasar Modal Syariah (SBPM	24.132	35.393	53.193	48.392	47.594	53.173	54.653	56.900	59.712	58.579	55.959	57.424	59.067	51.493	55.028	57.376	***2 Sharia Capital Market Securities (SBPM Sharia)***
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	39.227	30.447	31.129	33.193	34.209	37.064	38.146	37.808	37.676	38.710	39.493	33.040	36.982	39.238	*a. Sharia SBN (SBSN)*
b. Sertifikat Reksadana Syariah	1.934	2.580	1.473	1.906	1.743	3.496	4.027	3.048	5.739	5.347	2.683	3.862	4.476	3.207	3.896	3.962	*b. Sharia Mutual Fund Certificates*
c. Sukuk Subordinasi	231	246	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	15.652	14.353	16.094	16.012	16.357	15.405	14.801	15.190	14.460	14.705	13.292	13.797	13.741	*d. Others Sukuk*
e. SBPM Syariah Lainnya	126	167	162	186	169	190	204	230	221	422	208	190	191	1.753	152	234	*e. Other Sharia Capital Market Securities*
Surat Berharga diterbitkan berdasarkan Jenis	**7.434**	**7.111**	**10.845**	**7.619**	**7.213**	**5.694**	**7.281**	**7.157**	**6.006**	**6.420**	**8.953**	**6.676**	**6.964**	**7.876**	**8.672**	**9.474**	***Securities Issued Based on Instrument Categories***
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	**4.785**	**5.495**	**7.135**	**4.607**	**4.201**	**2.682**	**2.276**	**2.151**	**1.000**	**1.815**	**4.387**	**2.110**	**2.250**	**2.165**	**2.960**	**3.762**	***1 Sharia Money Market Securities (SBPU Sharia)***
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	6.336	3.908	3.502	1.983	1.577	1.452	300	1.115	3.687	1.410	1.550	1.465	2.260	3.062	*a. Sharia SPN*
b. SBPU Syariah Lainnya	-	798	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**	**3.011**	**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 Sharia)***
a. Sukuk Subordinasi	1.000	-	2.594	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	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**	**60.820**	**60.835**	**68.992**	**71.149**	**72.671**	**77.614**	**83.074**	**81.016**	**86.308**	**87.832**	**78.619**	**78.806**	**82.090**	***Securities Owned Based on Measurement Methods***
1 Surat Berharga Pasar Uang Syariah	**6.105**	**9.360**	**12.778**	**12.428**	**13.241**	**15.819**	**16.497**	**15.771**	**17.902**	**24.495**	**25.058**	**28.885**	**28.765**	**27.126**	**23.778**	**24.714**	***1 Sharia Money Market Securities***
a. Diukur Pada Nilai Wajar	517	1.200	2.333	1.321	1.442	1.422	1.439	1.647	1.362	1.271	2.373	5.840	3.132	2.108	2.159	2.173	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	65	205	265	20	-	-	-	126	161	252	253	153	101	162	119	20	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.068	1.301	1.442	1.422	1.439	1.521	1.201	1.019	2.120	5.687	3.031	1.946	2.040	2.154	*2. Through Other Comprehensive Income - Available for Sale*
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	10.445	11.107	11.799	14.397	15.058	14.125	16.540	23.224	22.685	23.045	25.634	25.019	21.619	22.541	*b. Measured at Face Value - Held to Maturity*
2 Surat Berharga Pasar Modal Syariah	**24.132**	**35.393**	**53.193**	**48.392**	**47.594**	**53.173**	**54.653**	**56.900**	**59.712**	**58.579**	**55.959**	**57.424**	**59.067**	**51.493**	**55.028**	**57.376**	***2 Sharia Capital Market Securities***
a. Diukur Pada Nilai Wajar	5.297	11.054	6.544	5.514	5.096	6.680	7.478	6.670	8.404	7.250	7.614	7.295	8.076	4.500	5.746	5.783	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	3.075	5.982	12	74	98	235	216	263	1.191	909	109	1.143	1.204	329	1.387	1.363	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.532	5.440	4.998	6.445	7.261	6.407	7.213	6.341	7.505	6.152	6.872	4.172	4.360	4.420	*2. Through Other Comprehensive Income - Available for Sale*
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835		46.648	42.878	42.499	46.493	47.175	50.230	51.308	51.329	48.345	50.129	50.991	46.993	49.282	51.593	*b. Measured at Face Value - Held to Maturity*
Surat Berharga Diterbitkan berdasarkan Kategori	**7.434**	**7.111**	**10.845**	**7.619**	**7.213**	**5.694**	**7.281**	**7.157**	**6.006**	**6.420**	**8.953**	**6.676**	**6.964**	**7.876**	**8.672**	**9.474**	***Securities Issued Based on Measurement Methods***
1 Surat Berharga Pasar Uang Syariah	**4.785**	**5.495**	**7.135**	**4.607**	**4.201**	**2.682**	**2.276**	**2.151**	**1.000**	**1.815**	**4.387**	**2.110**	**2.250**	**2.165**	**2.960**	**3.762**	***1 Sharia Money Market Securities***
a. Diukur Pada Nilai Wajar	705	450	295	732	707	70	-	340	-	240	525	-	200	154	256	277	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	375	-	255	292	262	70	-	-	-	-		-	-	129	256	277	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	40	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	3.875	3.494	2.612	2.276	1.811	1.000	1.575	3.862	2.110	2.050	2.011	2.704	3.485	*b. Measured at Face Value - Held to Maturity*
2 Surat Berharga Pasar Modal Syariah	**2.650**	**1.616**	**3.710**	**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	40	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	40	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	3.011	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

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Surat Berharga dimiliki berdasarkan Jenis	**24.106**	**35.656**	**54.503**	**47.441**	**48.183**	**54.133**	**56.204**	**55.997**	**61.065**	**64.330**	**63.787**	**66.174**	**69.298**	**63.207**	**61.105**	**63.999**	***Securities Owned Based on Instrument Categories***
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	**5.185**	**7.950**	9.064	8.310	9.465	12.500	12.936	12.440	15.319	20.018	19.339	20.688	22.763	22.840	18.827	20.189	***1 Sharia Money Market Securities (SBPU Sharia)***
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	4.372	3.545	3.581	3.160	2.916	2.578	2.404	2.399	2.401	2.157	1.887	2.431	2.052	2.159	*a. Sharia SPN*
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	2.417	1.101	720	583	430	265	145	797	2.242	630	1.045	527	710	542	*b. Interbank Mudharabah Investment Certificates (SIMA)*
c. SBPU Syariah Lainnya	176	214	2.274	3.664	5.164	8.757	9.590	9.597	12.770	16.821	14.696	17.902	19.831	19.882	16.065	17.488	*c. Other Sharia Money Market Securities*
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	**18.922**	**27.705**	**45.439**	**39.132**	**38.717**	**41.633**	**43.268**	**43.557**	**45.747**	**44.312**	**44.448**	**45.485**	**46.535**	**40.367**	**42.278**	**43.810**	***2 Sharia Capital Market Securities (SBPM Sharia)***
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	31.996	24.357	25.007	25.818	27.077	28.235	29.100	28.305	28.571	29.241	29.883	25.815	27.063	28.667	*a. Sharia SBN (SBSN)*
b. Sertifikat Reksadana Syariah	1.923	2.375	1.453	1.597	1.434	2.492	2.893	1.629	3.735	3.073	1.724	2.603	2.812	2.038	2.827	2.828	*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	12.976	12.091	13.116	13.076	13.445	12.672	12.705	13.923	13.410	13.609	12.287	12.162	12.087	*d. Others Sukuk*
e. SBPM Syariah Lainnya	115	50	32	56	39	62	76	103	93	84	83	85	85	81	81	83	*e. Other Sharia Capital Market Securities*
Surat Berharga diterbitkan berdasarkan Jenis	**5.495**	**3.517**	**6.206**	**5.358**	**4.902**	**3.263**	**3.027**	**2.862**	**1.900**	**2.615**	**3.098**	**2.335**	**2.657**	**3.162**	**4.007**	**4.784**	***Securities Issued Based on Instrument Categories***
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	**3.995**	**3.017**	**4.606**	**3.758**	**3.302**	**1.663**	**1.427**	**1.262**	**300**	**1.015**	**1.498**	**735**	**910**	**1.415**	**2.260**	**3.037**	***1 Sharia Money Market Securities (SBPU Sharia)***
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	4.506	3.758	3.302	1.663	1.427	1.262	300	**1.015**	**1.498**	**735**	**910**	**1.415**	**2.260**	**3.037**	*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**	**1.747**	**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**	**1.747**	**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**	**47.441**	**48.183**	**54.133**	**56.204**	**55.997**	**61.065**	**64.330**	**63.787**	**66.174**	**69.298**	**63.207**	**61.105**	**63.999**	***Securities Owned Based on Measurement Methods***
1 Surat Berharga Pasar Uang Syariah	**5.185**	**7.950**	**9.064**	**8.310**	**9.465**	**12.500**	**12.936**	**12.440**	**15.319**	**20.018**	**19.339**	**20.688**	**22.763**	**22.840**	**18.827**	**20.189**	***1 Sharia Money Market Securities***
a. Diukur Pada Nilai Wajar	451	935	1.602	1.124	1.135	1.144	1.099	1.247	1.287	1.271	1.270	1.188	1.132	1.240	1.114	1.028	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	-	205	265	20	-	-	-	126	161	252	253	153	101	102	119	20	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	730	1.337	1.104	1.135	1.144	1.099	1.121	1.126	1.019	1.017	1.034	1.031	1.138	995	1.009	*2. Through Other Comprehensive Income - Available for Sale*
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	7.462	7.186	8.331	11.356	11.837	11.194	14.032	18.747	18.069	19.501	21.631	21.600	17.713	19.161	*b. Measured at Face Value - Held to Maturity*
2 Surat Berharga Pasar Modal Syariah	**18.922**	**27.705**	**45.439**	**39.132**	**38.717**	**41.633**	**43.268**	**43.557**	**45.747**	**44.312**	**44.448**	**45.485**	**46.535**	**40.367**	**42.278**	**43.810**	***2 Sharia Capital Market Securities***
a. Diukur Pada Nilai Wajar	4.104	8.510	1.603	1.774	1.633	2.814	3.756	3.042	5.448	4.204	4.335	3.999	4.869	2.888	3.680	3.665	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	2.432	5.982	12	74	98	235	216	213	1.191	909	109	837	993	177	977	918	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	1.672	2.528	1.591	1.700	1.535	2.579	3.540	2.830	4.257	3.295	4.226	3.162	3.877	2.712	2.703	2.747	*2. Through Other Comprehensive Income - Available for Sale*
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	43.836	37.358	37.084	38.819	39.512	40.515	40.298	40.108	40.114	41.487	41.666	37.478	38.598	40.145	*b. Measured at Face Value - Held to Maturity*
Surat Berharga Diterbitkan berdasarkan Kategori	**5.495**	**3.517**	**6.206**	**5.358**	**4.902**	**3.263**	**3.027**	**2.862**	**1.900**	**2.615**	**3.098**	**2.335**	**2.657**	**3.162**	**4.007**	**4.784**	***Securities Issued Based on Measurement Methods***
1 Surat Berharga Pasar Uang Syariah	**3.995**	**3.017**	**4.606**	**3.758**	**3.302**	**1.663**	**1.427**	**1.262**	**300**	**1.015**	**1.498**	**735**	**910**	**1.415**	**2.260**	**3.037**	***1 Sharia Money Market Securities***
a. Diukur Pada Nilai Wajar	705	125	255	732	707	70	-	340	-	140	-	-	200	154	256	277	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	375	-	255	292	262	70	-	-	-	-	-	-	-	129	256	277	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	125	-	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	3.026	2.595	1.593	1.427	922	300	875	1.498	735	710	1.261	2.004	2.760	*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**	**1.747**	**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 Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*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	1.747	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

Miliar Rupiah (*in Billion IDR*)

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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Surat Berharga dimiliki berdasarkan Jenis	**6.131**	**9.097**	**11.467**	**13.378**	**12.653**	**14.859**	**14.945**	**16.674**	**16.548**	**18.744**	**17.229**	**20.134**	**18.534**	**15.413**	**17.701**	**18.091**	***Securities Owned Based on Instrument Categories***
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	**920**	**1.409**	**3.714**	**4.118**	**3.776**	**3.319**	**3.561**	**3.331**	**2.583**	**4.478**	**5.719**	**8.196**	**6.003**	**4.286**	**4.951**	**4.525**	***1 Sharia Money Market Securities (SBPU Sharia)***
a. Surat Perbendaharaan Negara Syariah	65	140	441	18	18	8	-	-	-	-	-	-	-	-	-	-	*a. Sharia SPN*
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	1.874	1.397	1.067	625	535	995	125	380	1.125	785	725	970	260	325	*b. Interbank Mudharabah Investment Certificates (SIMA)*
c. SBPU Syariah Lainnya	-	25	1.399	2.703	2.691	2.686	3.026	2.336	2.458	4.098	4.594	7.411	5.278	3.316	4.691	4.200	*c. Other Sharia Money Market Securities*
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	**5.211**	**7.688**	**7.753**	**9.260**	**8.877**	**11.540**	**11.385**	**13.343**	**13.965**	**14.266**	**11.510**	**11.938**	**12.531**	**11.126**	**12.750**	**13.566**	***2 Sharia Capital Market Securities (SBPM Sharia)***
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	7.231	6.091	6.122	7.375	7.133	8.830	9.045	9.503	9.105	9.469	9.610	7.225	9.919	10.571	*a. Sharia SBN (SBSN)*
b. Sertifikat Reksadana Syariah	11	205	20	309	309	1.004	1.134	1.419	2.004	2.274	959	1.259	1.664	1.169	1.069	1.134	*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	2.676	2.261	2.978	2.935	2.912	2.733	2.097	1.267	1.050	1.096	1.005	1.635	1.654	*d. Others Sukuk*
e. SBPM Syariah Lainnya	11	117	130	130	130	128	128	128	128	338	124	105	106	1.672	71	151	*e. Other Sharia Capital Market Securities*
Surat Berharga diterbitkan berdasarkan Jenis	**1.940**	**3.594**	**4.639**	**2.261**	**2.311**	**2.431**	**4.254**	**4.295**	**4.106**	**3.805**	**5.855**	**4.341**	**4.307**	**4.714**	**4.665**	**4.690**	***Securities Issued Based on Instrument Categories***
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	**790**	**2.478**	**2.529**	**849**	**899**	**1.019**	**849**	**889**	**700**	**800**	**2.889**	**1.375**	**1.340**	**750**	**700**	**725**	***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	-	25	*a. Sharia SPN*
b. SBPU Syariah Lainnya	-	698	699	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)	**1.150**	**1.116**	**2.110**	**1.411**	**1.412**	**1.412**	**3.405**	**3.405**	**3.406**	**3.006**	**2.966**	**2.967**	**2.967**	**3.964**	**3.965**	**3.965**	***2 Sharia Capital Market Securities (SBPM Sharia)***
a. Sukuk Subordinasi	-	-	994	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	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	**6.131**	**9.097**	**11.467**	**13.378**	**12.653**	**14.859**	**14.945**	**16.674**	**16.548**	**18.744**	**17.229**	**20.134**	**18.534**	**15.413**	**17.701**	**18.091**	***Securities Owned Based on Measurement Methods***
1 Surat Berharga Pasar Uang Syariah	**920**	**1.409**	**3.714**	**4.118**	**3.776**	**3.319**	**3.561**	**3.331**	**2.583**	**4.478**	**5.719**	**8.196**	**6.003**	**4.286**	**4.951**	**4.525**	***1 Sharia Money Market Securities***
a. Diukur Pada Nilai Wajar	65	265	731	198	308	278	340	400	75	-	1.103	4.653	2.000	868	1.045	1.145	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	65	-	-			-	-	-	-	-		-	-	60	-	-	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	731	198	308	278	340	400	75	-	1.103	4.653	2.000	808	1.045	1.145	*2. Through Other Comprehensive Income - Available for Sale*
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	2.983	3.920	3.468	3.041	3.221	2.931	2.508	4.478	4.616	3.544	4.003	3.418	3.906	3.380	*b. Measured at Face Value - Held to Maturity*
2 Surat Berharga Pasar Modal Syariah	**5.211**	**7.688**	**7.753**	**9.260**	**8.877**	**11.540**	**11.385**	**13.343**	**13.965**	**14.266**	**11.510**	**11.938**	**12.531**	**11.126**	**12.750**	**13.566**	***2 Sharia Capital Market Securities***
a. Diukur Pada Nilai Wajar	1.193	2.545	4.941	3.740	3.463	3.866	3.722	3.628	2.956	3.045	3.279	3.296	3.207	1.612	2.066	2.118	*a. Measured at Fair Value:*
1. Melalui Laporan Laba/Rugi	643	-	-	-				50	-	-		306	211	152	410	445	*1. Through Income Statement*
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.941	3.740	3.463	3.866	3.722	3.578	2.956	3.045	3.279	2.990	2.996	1.460	1.656	1.673	*2. Through Other Comprehensive Income - Available for Sale*
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.812	5.520	5.414	7.673	7.663	9.715	11.010	11.221	8.231	8.642	9.324	9.514	10.684	11.448	*b. Measured at Face Value - Held to Maturity*
Surat Berharga Diterbitkan berdasarkan Kategori	**1.940**	**3.594**	**4.639**	**2.261**	**2.311**	**2.431**	**4.254**	**4.295**	**4.106**	**3.805**	**5.855**	**4.341**	**4.307**	**4.714**	**4.665**	**4.690**	***Securities Issued Based on Measurement Methods***
1 Surat Berharga Pasar Uang Syariah	**790**	**2.478**	**2.529**	**849**	**899**	**1.019**	**849**	**889**	**700**	**800**	**2.889**	**1.375**	**1.340**	**750**	**700**	**725**	***1 Sharia Money Market Securities***
a. Diukur Pada Nilai Wajar	-	325	40	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	849	899	1.019	849	889	700	700	2.364	1.375	1.340	750	750	725	*b. Measured at Face Value - Held to Maturity*
2 Surat Berharga Pasar Modal Syariah	**1.150**	**1.116**	**2.110**	**1.411**	**1.412**	**1.412**	**3.405**	**3.405**	**3.406**	**3.006**	**2.966**	**2.967**	**2.967**	**3.964**	**3.964**	**3.965**	***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	1.411	1.412	1.412	3.405	3.405	3.406	2.966	2.966	2.967	2.967	3.964	3.964	3.965	*b. Measured at Face Value - Held to Maturity*

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

*Note: *) Provisional Figures*
r) revised figures

Miliar Rupiah (*in Billion IDR*)

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	93.713	118.651	145.507	152.043	154.172	155.061	156.297	161.768	163.062	166.880	171.270	169.937	170.686	176.095	175.980	178.184	*1. Profit Sharing Financing*
NPF	3.272	4.175	4.205	5.354	5.486	5.473	5.628	5.198	5.073	5.546	5.590	5.916	5.896	6.014	5.931	6.128	*NPF*
a. Mudharabah	15.292	17.090	15.866	14.155	13.973	13.884	13.441	13.513	13.409	13.679	13.779	13.169	13.083	13.724	12.835	12.259	*a. Mudharabah*
NPF	401	327	359	578	894	910	849	840	840	853	481	544	540	549	446	427	*NPF*
b. Musyarakah	78.421	101.561	129.641	137.889	140.199	141.177	142.856	148.256	149.653	153.201	157.491	156.768	157.603	162.371	163.145	165.925	*b. Musyarakah*
NPF	2.871	3.847	3.845	4.775	4.591	4.563	4.779	4.358	4.233	4.693	5.109	5.372	5.357	5.465	5.485	5.701	*NPF*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Piutang	145.145	157.814	164.088	167.039	168.219	168.762	169.503	171.490	171.713	171.382	173.323	172.955	174.366	175.387	174.236	175.752	*2. Receivables/Acceptables*
NPF	6.364	6.698	4.712	5.178	5.161	5.153	5.205	5.100	5.601	5.325	5.027	5.292	5.259	5.468	5.496	5.462	*NPF*
a. Murabahah	139.536	150.276	154.805	156.553	157.547	157.876	158.573	159.879	159.410	159.593	160.654	160.166	161.511	162.066	161.226	163.134	*a. Murabahah*
NPF	6.258	6.588	4.489	5.060	5.045	5.035	5.088	4.987	5.373	5.077	4.688	4.947	4.908	5.095	5.130	5.097	*NPF*
b. Qardh	4.731	6.349	7.674	8.709	8.864	9.044	9.051	9.665	10.315	9.753	10.572	10.671	10.713	11.146	10.806	10.407	*b. Qardh*
NPF	90	96	199	87	86	85	84	80	195	210	304	308	315	335	322	324	*NPF*
c. Istishna'	878	1.189	1.609	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.118	2.142	2.175	2.204	2.210	*c. Istishna'*
NPF	16	14	24	32	30	33	33	33	33	37	35	37	37	39	44	41	*NPF*
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.597	10.729	10.688	10.544	10.625	10.606	10.508	10.614	10.589	10.484	10.246	10.169	9.811	9.510	*3. Ijarah including Leasing receivables*
NPF	661	181	215	192	213	193	191	201	217	223	412	418	407	409	427	433	*NPF*
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
b. Pembiayaan secara Channeling	6	0	165	186	171	151	134	117	100	86	72	62	55	44	40	37	*b. Financing through Channeling*
NPF	-	0	3	1	2	4	6	7	9	11	12	13	13	9	10	12	*NPF*
c. Pembiayaan secara Executing	-	29	25	24	20	20	20	19	19	19	18	18	18	17	17	17	*c. Financing through Executing*
NPF	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.407	10.520	10.497	10.373	10.471	10.469	10.389	10.509	10.498	10.404	10.173	10.109	9.754	9.439	*d. Other Ijarah*
NPF	661	181	211	188	210	189	185	193	208	213	400	405	394	400	417	417	*NPF*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total Pembiayaan	**248.007**	**285.695**	**320.193**	**329.811**	**333.080**	**334.366**	**336.425**	**343.864**	**345.284**	**348.876**	**355.182**	**353.375**	**355.298**	**361.652**	**360.026**	**363.445**	***Total Financing***
NPF	**10.298**	**11.054**	**9.132**	**10.724**	**10.859**	**10.820**	**11.024**	**10.499**	**10.890**	**11.094**	**11.029**	**11.625**	**11.562**	**11.891**	**11.853**	**12.023**	***Total NPF***

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

*Note: *) Provisional Figures*
r) revised figures

Miliar Rupiah (*in Billion IDR*)

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	61.629	67.049	74.122	79.687	81.229	80.811	80.841	84.135	84.640	86.766	89.995	88.094	87.832	91.120	91.112	92.097	*1. Profit Sharing Financing*
NPF	2.572	3.542	2.673	3.155	2.937	2.942	3.111	3.051	2.940	3.163	2.860	3.103	2.988	3.011	2.981	2.962	*NPF*
a. Mudharabah	7.577	6.584	5.477	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	4.451	*a. Mudharabah*
NPF	197	207	81	119	85	99	105	91	91	92	86	112	97	108	101	97	*NPF*
b. Musyarakah	54.052	60.465	68.644	74.260	76.004	75.725	75.790	78.957	79.699	81.711	84.582	82.983	82.834	86.242	86.441	87.646	*b. Musyarakah*
NPF	2.376	3.335	2.593	3.036	2.852	2.843	3.006	2.960	2.848	3.071	2.774	2.991	2.891	2.903	2.880	2.865	*NPF*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Piutang	113.971	119.952	124.997	127.561	128.097	128.286	129.028	130.617	130.857	130.295	132.013	131.880	133.111	134.083	133.212	134.958	*2. Receivables/Acceptables*
NPF	5.245	5.459	3.804	4.111	4.099	4.093	4.134	4.102	4.616	4.387	4.127	4.341	4.317	4.524	4.489	4.460	*NPF*
a. Murabahah	110.063	114.458	118.134	119.662	120.066	120.146	120.919	122.070	121.723	121.777	122.725	122.477	123.673	124.191	123.654	125.808	*a. Murabahah*
NPF	5.173	5.378	3.626	4.051	4.041	4.033	4.074	4.044	4.444	4.200	3.847	4.056	4.024	4.211	4.188	4.162	*NPF*
b. Qardh	3.883	5.476	6.848	7.886	8.019	8.128	8.097	8.535	9.122	8.506	9.276	9.376	9.410	9.863	9.531	9.124	*b. Qardh*
NPF	64	77	175	58	55	57	58	56	170	185	279	283	292	312	300	296	*NPF*
c. Istishna'	25	18	15	13	12	12	12	12	12	11	11	27	27	29	27	26	*c. Istishna'*
NPF	7	4	2	3	3	3	3	2	2	2	2	2	1	1	1	1	*NPF*
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.180	3.265	3.234	3.205	3.249	3.297	3.200	3.167	3.138	3.210	3.226	3.191	3.115	2.988	*3. Ijarah including Leasing receivables*
NPF	17	29	120	88	101	95	85	87	85	88	275	276	280	292	296	283	*NPF*
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication 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	20	20	20	20	19	19	19	18	18	18	17	17	17	*c. Financing through Executing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.157	3.244	3.214	3.185	3.229	3.277	3.180	3.148	3.119	3.191	3.208	3.173	3.097	2.953	*d. Other Ijarah*
NPF	17	29	120	88	101	95	85	87	85	88	275	276	280	292	296	279	*NPF*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total Pembiayaan	**177.482**	**189.789**	**202.298**	**210.514**	**212.560**	**212.302**	**213.118**	**218.049**	**218.697**	**220.229**	**225.146**	**223.183**	**224.169**	**228.394**	**227.438**	**230.044**	***Total Financing***
NPF	**7.834**	**9.030**	**6.597**	**7.355**	**7.137**	**7.130**	**7.330**	**7.240**	**7.641**	**7.638**	**7.263**	**7.720**	**7.585**	**7.828**	**7.766**	**7.704**	***Total NPF***

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

*Note: *) Provisional Figures*
r) revised figures

Miliar Rupiah (*in Billion IDR*)

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

Indikator	2016	2017	2019									2020					*Indicator*
			Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	32.083	51.602	71.386	72.356	72.943	74.250	75.456	77.634	78.423	80.114	81.275	81.843	82.854	84.975	84.868	86.087	*1. Profit Sharing Financing*
NPF	700	633	1.531	2.198	2.549	2.531	2.518	2.147	2.133	2.382	2.730	2.813	2.908	3.003	2.950	3.166	*NPF*
a. Mudharabah	7.715	10.506	10.389	8.727	8.749	8.797	8.390	8.335	8.468	8.623	8.366	8.058	8.085	8.847	8.163	7.808	*a. Mudharabah*
NPF	204	120	279	459	810	810	744	750	748	761	395	432	443	441	345	330	*NPF*
b. Musyarakah	24.369	41.096	60.997	63.629	64.195	65.452	67.066	69.298	69.954	71.491	72.909	73.785	74.769	76.129	76.704	78.279	*b. Musyarakah*
NPF	496	513	1.253	1.740	1.739	1.721	1.773	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.605	2.836	*NPF*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Piutang	31.174	37.861	39.091	39.478	40.122	40.476	40.475	40.873	40.856	41.087	41.310	41.075	41.256	41.304	41.024	40.793	*2. Receivables/Acceptables*
NPF	1.120	1.238	908	1.067	1.062	1.061	1.071	999	985	938	900	951	942	944	1.007	1.002	*NPF*
a. Murabahah	29.473	35.818	36.671	36.891	37.482	37.730	37.653	37.809	37.687	37.816	37.929	37.689	37.838	37.874	37.572	37.326	*a. Murabahah*
NPF	1.084	1.210	863	1.009	1.004	1.002	1.014	942	929	877	841	891	884	884	942	935	*NPF*
b. Qardh	847	872	826	823	845	916	954	1.130	1.192	1.246	1.296	1.295	1.303	1.283	1.275	1.283	*b. Qardh*
NPF	26	19	24	28	31	28	27	25	25	25	26	25	23	23	22	28	*NPF*
c. Istishna'	853	1.170	1.594	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	2.184	*c. Istishna'*
NPF	9	10	21	29	27	30	30	31	31	35	33	35	36	37	42	39	*NPF*
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.417	7.464	7.454	7.338	7.376	7.309	7.309	7.447	7.451	7.274	7.020	6.978	6.696	6.522	*3. Ijarah including Leasing receivables*
NPF	644	152	95	104	112	98	105	113	131	135	137	141	127	117	131	150	*NPF*
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-				-	-	-	*a. Sindication Financing*
NPF	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	*NPF*
b. Pembiayaan secara Channeling	6	0	164	185	170	150	134	116	99	85	71	61	54	43	39	36	*b. Financing through Channeling*
NPF	-	0	3	1	2	4	6	7	9	11	12	13	13	9	10	12	*NPF*
c. Pembiayaan secara Executing	-	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	*c. Financing through Executing*
NPF	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.250	7.276	7.284	7.188	7.242	7.193	7.209	7.361	7.379	7.213	6.965	6.935	6.657	6.486	*d. Other Ijarah*
NPF	644	152	92	99	109	93	100	106	123	125	125	129	113	108	121	138	*NPF*
4. Salam	-	-	-	-	-		-	-	-	-	-					-	*4. Salam*
NPF	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	*NPF*
Total Pembiayaan	**70.525**	**95.906**	**117.895**	**119.298**	**120.520**	**122.064**	**123.308**	**125.815**	**126.587**	**128.647**	**130.036**	**130.192**	**131.129**	**133.258**	**132.588**	**133.402**	***Total Financing***
NPF	**2.464**	**2.024**	**2.535**	**3.369**	**3.722**	**3.690**	**3.694**	**3.259**	**3.249**	**3.456**	**3.767**	**3.905**	**3.977**	**4.064**	**4.087**	**4.319**	***Total NPF***

Ket: *) Angka-angka sementara

*Note: *) Provisional Figures*

Miliar Rupiah (*in Billion IDR*)

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 Sharīah-compliant contract of Sharia Commercial Banks and Sharia Business Units)
Miliar Rp (*Billion IDR*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	86.973	111.081	136.854	143.872	146.157	146.795	147.996	153.888	154.931	158.467	163.697	162.364	162.783	166.590	167.273	169.588	*1. Profit Sharing Financing*
NPF	3.147	4.158	3.528	4.747	4.888	4.883	5.034	5.002	4.879	5.126	5.178	5.510	5.471	5.531	5.491	5.698	*NPF*
a. Mudharabah	15.263	15.984	14.940	13.649	13.470	13.364	12.944	13.011	12.921	13.087	13.176	12.575	12.286	12.486	11.699	11.282	*a. Mudharabah*
NPF	401	327	359	578	894	910	849	840	840	853	481	544	540	549	446	427	*NPF*
b. Musyarakah	71.710	95.097	121.914	130.224	132.688	133.431	135.052	140.877	142.010	145.380	150.522	149.789	150.497	154.104	155.574	158.306	*b. Musyarakah*
NPF	2.746	3.830	3.169	4.169	3.993	3.973	4.185	4.162	4.039	4.273	4.696	4.966	4.931	4.982	5.045	5.270	*NPF*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Piutang	139.565	152.837	160.854	164.014	164.945	165.684	166.327	168.497	168.774	168.726	170.853	170.514	171.816	172.466	171.578	173.162	*2. Receivables/Acceptables*
NPF	5.362	6.117	4.290	4.916	4.901	4.896	4.945	4.840	5.230	5.171	4.907	5.173	5.135	5.327	5.366	5.335	*NPF*
a. Murabahah	133.956	145.301	151.580	153.711	154.516	155.185	155.914	157.411	157.006	157.535	158.725	158.278	159.554	159.895	159.263	161.246	*a. Murabahah*
NPF	5.256	6.007	4.067	4.797	4.786	4.778	4.828	4.726	5.116	5.046	4.688	4.947	4.908	5.095	5.130	5.097	*NPF*
b. Qardh	4.731	6.346	7.665	8.527	8.622	8.657	8.533	9.140	9.780	9.155	10.031	10.135	10.137	10.414	10.128	9.722	*b. Qardh*
NPF	90	96	199	87	86	85	84	80	81	88	184	190	191	193	193	197	*NPF*
c. Istishna'	878	1.189	1.609	1.776	1.808	1.842	1.879	1.946	1.988	2.036	2.097	2.101	2.125	2.156	2.187	2.194	*c. Istishna'*
NPF	16	14	24	32	30	33	33	33	33	37	35	37	37	39	44	41	*NPF*
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.288	9.554	9.574	9.467	9.536	9.566	9.499	9.440	9.450	9.386	9.135	8.964	8.763	8.534	*3. Ijarah including Leasing receivables*
NPF	243	176	213	192	212	192	190	200	216	222	411	417	406	408	426	432	*NPF*
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	-	-	-				-	-	-	*a. Sindication Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
b. Pembiayaan secara Channeling	6	0	165	186	171	151	134	117	100	86	72	62	55	44	40	37	*b. Financing through Channeling*
NPF	-	0	-	1	2	4	6	7	9	11	12	13	13	9	10	12	*NPF*
c. Pembiayaan secara Executing	-	29	25	24	20	20	20	19	19	19	18	18	18	17	17	17	*c. Financing through Executing*
NPF	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.097	9.344	9.382	9.296	9.382	9.429	9.380	9.336	9.359	9.306	9.063	8.903	8.706	8.463	*d. Other Ijarah*
NPF	243	175	210	187	209	188	184	193	207	212	399	404	393	399	416	416	*NPF*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total Pembiayaan	**234.643**	**272.453**	**306.996**	**317.439**	**320.676**	**321.946**	**323.858**	**331.950**	**333.205**	**336.633**	**344.000**	**342.264**	**343.734**	**348.019**	**347.614**	**351.285**	***Total Financing***
NPF	**8.752**	**10.450**	**8.032**	**9.855**	**10.001**	**9.971**	**10.169**	**10.042**	**10.325**	**10.520**	**10.496**	**11.101**	**11.012**	**11.266**	**11.284**	**11.465**	***Total NPF***

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

*Note: *) Provisional Figures*
r) revised figures

Miliar Rupiah (*in Billion IDR*)

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 Sharīah-compliant contract of Sharia Commercial Banks)
Miliar Rp (*Billion IDR*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	58.123	63.908	70.577	76.433	78.036	77.678	77.717	81.036	81.603	83.419	86.756	84.931	84.548	87.228	87.575	88.635	*1. Profit Sharing Financing*
NPF	2.447	3.525	2.394	2.933	2.717	2.725	2.892	2.855	2.746	2.744	2.448	2.697	2.563	2.529	2.542	2.531	*NPF*
a. Mudharabah	7.577	6.584	5.477	5.427	5.225	5.087	5.051	5.177	4.941	5.056	5.413	5.110	4.998	4.878	4.671	4.451	*a. Mudharabah*
NPF	197	207	81	119	85	99	105	91	91	92	86	112	97	108	101	97	*NPF*
b. Musyarakah	50.546	57.324	65.100	71.005	72.811	72.591	72.666	75.859	76.662	78.363	81.343	79.821	79.550	82.350	82.904	84.184	*b. Musyarakah*
NPF	2.251	3.318	2.313	2.814	2.633	2.625	2.787	2.764	2.655	2.652	2.361	2.586	2.466	2.421	2.441	2.434	*NPF*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Piutang	109.020	115.571	122.106	124.852	125.124	125.509	126.196	127.955	128.240	127.987	129.852	129.744	130.844	131.457	130.839	132.679	*2. Receivables/Acceptables*
NPF	4.632	5.270	3.382	3.849	3.840	3.836	3.874	3.841	4.245	4.233	4.007	4.223	4.193	4.383	4.360	4.333	*NPF*
a. Murabahah	105.112	110.079	115.253	117.136	117.335	117.756	118.589	119.916	119.624	120.019	121.041	120.825	121.957	122.276	121.922	124.125	*a. Murabahah*
NPF	4.560	5.188	3.205	3.789	3.782	3.776	3.814	3.784	4.187	4.168	3.847	4.056	4.024	4.211	4.188	4.162	*NPF*
b. Qardh	3.883	5.474	6.839	7.704	7.777	7.741	7.596	8.027	8.604	7.956	8.800	8.909	8.877	9.172	8.907	8.544	*b. Qardh*
NPF	64	77	175	58	55	57	58	56	56	63	159	165	168	170	170	169	*NPF*
c. Istishna'	25	18	15	13	12	12	12	12	12	11	11	10	10	10	10	10	*c. Istishna'*
NPF	7	4	2	3	3	3	3	2	2	2	2	2	1	1	1	1	*NPF*
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.071	3.144	3.123	3.105	3.154	3.208	3.117	3.090	3.066	3.144	3.162	3.124	3.058	2.938	*3. Ijarah including Leasing receivables*
NPF	17	28	119	88	100	95	85	87	84	87	274	275	280	291	295	282	*NPF*
a. Pembiayaan Sindikasi	-	-	-	-	0	-	-	-	-	-							*a. Sindication 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	20	20	20	20	19	19	19	18	18	18	17	17	17	*c. Financing through Executing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.048	3.123	3.102	3.084	3.133	3.188	3.098	3.070	3.047	3.125	3.143	3.106	3.041	2.902	*d. Other Ijarah*
NPF	17	28	119	88	100	95	85	87	84	87	274	275	280	291	295	278	*NPF*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total Pembiayaan	**168.779**	**182.088**	**195.754**	**204.429**	**206.284**	**206.292**	**207.067**	**212.199**	**212.960**	**214.495**	**219.674**	**217.820**	**218.554**	**221.809**	**221.473**	**224.252**	***Total Financing***
NPF	**7.096**	**8.823**	**5.895**	**6.870**	**6.657**	**6.655**	**6.850**	**6.783**	**7.076**	**7.064**	**6.729**	**7.196**	**7.035**	**7.202**	**7.196**	**7.146**	***Total NPF***

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

*Note: *) Provisional Figures*
r) revised figures

Miliar Rupiah (*in Billion IDR*)

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 Sharīah-compliant contract of Sharia Business Units*)
Miliar Rp (*Billion IDR*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Pembiayaan Bagi Hasil	28.851	47.173	66.277	67.439	68.122	69.117	70.278	72.852	73.328	75.048	76.941	77.433	78.235	79.362	79.698	80.953	*1. Profit Sharing Financing*
NPF	700	633	1.134	1.814	2.170	2.158	2.142	2.147	2.133	2.382	2.730	2.813	2.908	3.003	2.950	3.166	*NPF*
a. Mudharabah	7.686	9.401	9.462	8.221	8.245	8.277	7.893	7.833	7.980	8.031	7.763	7.465	7.288	7.608	7.028	6.831	*a. Mudharabah*
NPF	204	120	279	459	810	810	744	750	748	761	395	432	443	441	345	330	*NPF*
b. Musyarakah	21.165	37.773	56.814	59.218	59.876	60.840	62.385	65.019	65.348	67.017	69.179	69.968	70.947	71.754	72.670	74.122	*b. Musyarakah*
NPF	496	513	856	1.356	1.361	1.348	1.398	1.398	1.384	1.621	2.335	2.381	2.465	2.561	2.605	2.836	*NPF*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Piutang	30.545	37.266	38.748	39.162	39.821	40.174	40.130	40.542	40.535	40.739	41.001	40.770	40.972	41.008	40.739	40.483	*2. Receivables/Acceptables*
NPF	730	847	908	1.067	1.062	1.061	1.071	999	985	938	900	951	942	944	1.007	1.002	*NPF*
a. Murabahah	28.845	35.223	36.328	36.575	37.180	37.428	37.325	37.495	37.383	37.515	37.684	37.453	37.597	37.619	37.340	37.121	*a. Murabahah*
NPF	695	819	863	1.009	1.004	1.002	1.014	942	929	877	841	891	884	884	942	935	*NPF*
b. Qardh	847	872	826	823	845	916	937	1.113	1.175	1.199	1.231	1.227	1.260	1.243	1.221	1.178	*b. Qardh*
NPF	26	19	24	28	31	28	27	25	25	25	26	25	23	23	22	28	*NPF*
c. Istishna'	853	1.170	1.594	1.763	1.795	1.830	1.868	1.934	1.977	2.025	2.086	2.091	2.115	2.146	2.178	2.184	*c. Istishna'*
NPF	9	10	21	29	27	30	30	31	31	35	33	35	36	37	42	39	*NPF*
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	6.217	6.410	6.450	6.363	6.382	6.358	6.382	6.351	6.384	6.242	5.974	5.840	5.705	5.597	*3. Ijarah including Leasing receivables*
NPF	225	147	94	104	112	98	105	113	131	135	137	141	127	117	131	150	*NPF*
a. Pembiayaan Sindikasi	-	-	-	-		-		-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
b. Pembiayaan secara Channeling	6	0	164	185	170	170	134	116	99	85	71	61	54	43	39	36	*b. Financing through Channeling*
NPF	-	0	-	1	2	2	6	7	9	11	12	13	13	9	10	12	*NPF*
c. Pembiayaan secara Executing	-	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	*c. Financing through Executing*
NPF	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
d. Pembiayaan Sewa Lainnya	6.462	5.922	6.050	6.221	6.280	6.280	6.248	6.241	6.283	6.266	6.312	6.181	5.919	5.797	5.666	5.561	*d. Other Ijarah*
NPF	225	147	91	99	109	109	100	106	123	125	125	129	113	108	121	138	*NPF*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total Pembiayaan	**65.864**	**90.365**	**111.242**	**113.011**	**114.393**	**115.654**	**116.791**	**119.751**	**120.245**	**122.138**	**124.326**	**124.444**	**125.180**	**126.210**	**126.141**	**127.033**	***Total Financing***
NPF	**1.656**	**1.628**	**2.137**	**2.985**	**3.344**	**3.317**	**3.318**	**3.259**	**3.249**	**3.456**	**3.767**	**3.905**	**3.977**	**4.064**	**4.087**	**4.319**	***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*
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	87.363	99.825	103.900	105.453	105.202	104.799	107.572	108.265	108.632	110.586	110.175	109.928	111.164	110.863	112.792	*1. Working Capital*
a. UMKM	35.827	37.868	39.237	39.389	39.247	39.212	36.864	39.830	40.071	41.626	40.375	46.144	46.216	47.057	47.811	*a. Micro, Small and Medium Enterprise*
NPF	2.123	2.196	2.756	2.641	2.611	2.587	1.928	2.577	2.609	2.732	2.829	3.294	3.351	3.106	3.242	*NPF*
b. Bukan UMKM	51.535	61.957	64.663	66.063	65.955	65.587	70.709	68.434	68.561	68.960	69.800	63.784	64.948	63.806	64.981	*b. Non Micro, Small and Medium Enterprise*
NPF	2.872	2.916	1.910	2.188	2.254	2.329	2.570	2.638	2.656	2.902	3.059	2.611	2.579	2.640	2.465	*NPF*
2. Investasi	60.042	66.848	80.193	81.165	81.284	82.053	84.271	83.270	84.968	86.972	85.164	85.008	87.216	86.000	87.242	*2. Investment*
a. UMKM	18.703	21.111	23.281	23.190	23.058	23.049	23.259	23.640	23.772	24.710	24.455	28.794	28.973	29.247	30.170	*a. Micro, Small and Medium Enterprise*
NPF	1.744	1.140	1.309	1.225	1.237	1.205	1.194	1.257	1.195	1.137	1.210	1.324	1.367	1.375	1.401	*NPF*
b. Bukan UMKM	41.339	45.737	56.912	57.975	58.226	59.004	61.011	59.630	61.196	62.263	60.709	56.214	58.243	56.753	57.072	*b. Non Micro, Small and Medium Enterprise*
NPF	1.622	2.593	2.016	1.965	1.933	2.059	2.013	1.709	1.795	1.626	1.681	1.517	1.562	1.548	1.581	*NPF*
3. Konsumsi (Bukan UMKM)	100.602	119.021	145.718	146.462	147.881	149.573	152.021	153.749	155.277	157.624	158.036	160.362	163.272	163.163	163.411	*3. Consumption (Non Micro, Small and Medium Enterprise)*
NPF	1.937	2.208	2.733	2.839	2.785	2.843	2.794	2.710	2.840	2.632	2.846	2.816	3.034	3.184	3.334	*NPF*
Total Pembiayaan	**248.007**	**285.695**	**329.811**	**333.080**	**334.366**	**336.425**	**343.864**	**345.284**	**348.876**	**355.182**	**353.375**	**355.298**	**361.652**	**360.026**	**363.445**	***Total Financing***
Total NPF	**10.298**	**11.054**	**10.724**	**10.859**	**10.820**	**11.024**	**10.499**	**10.890**	**11.094**	**11.029**	**11.625**	**11.562**	**11.891**	**11.853**	**12.023**	***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*
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	68.420	72.188	75.672	77.491	76.348	75.723	77.988	78.341	77.758	79.986	78.708	78.347	79.543	78.602	79.476	*1. Working Capital*
a. UMKM	28.458	28.973	29.985	30.158	29.894	30.059	30.457	30.735	30.924	32.326	31.647	37.404	37.475	38.743	39.949	*a. Micro, Small and Medium Enterprise*
NPF	1.751	1.826	1.667	1.545	1.534	1.548	1.525	1.516	1.411	1.339	1.425	1.810	1.874	1.781	1.898	*NPF*
b. Bukan UMKM	39.962	43.215	45.687	47.333	46.454	45.664	47.531	47.606	46.834	47.661	47.060	40.943	42.069	39.859	39.527	*b. Non Micro, Small and Medium Enterprise*
NPF	2.239	2.437	1.349	1.285	1.356	1.415	1.397	2.099	2.094	2.363	2.490	2.010	1.977	2.033	1.876	*NPF*
2. Investasi	45.768	47.427	50.287	50.120	50.156	50.382	51.496	50.718	51.982	53.207	52.382	52.351	52.953	53.038	54.405	*2. Investment*
a. UMKM	15.589	16.004	18.447	18.338	18.193	18.035	18.473	18.345	18.595	19.524	19.380	23.749	23.930	24.266	25.160	*a. Micro, Small and Medium Enterprise*
NPF	1.541	900	978	886	893	862	901	909	859	821	891	997	1.023	1.026	1.031	*NPF*
b. Bukan UMKM	30.178	31.422	31.840	31.782	31.963	32.347	33.023	32.373	33.388	33.683	33.001	28.602	29.023	28.772	29.245	*b. Non Micro, Small and Medium Enterprise*
NPF	995	2.446	1.750	1.699	1.681	1.791	1.750	1.513	1.609	1.235	1.286	1.119	1.178	1.166	1.129	*NPF*
3. Konsumsi (Bukan UMKM)	63.294	70.174	84.555	84.950	85.798	87.013	88.565	89.638	90.488	91.953	92.094	93.471	95.897	95.798	96.163	*3. Consumption (Non Micro, Small and Medium Enterprise)*
NPF	1.309	1.421	1.612	1.722	1.666	1.714	1.667	1.603	1.666	1.505	1.629	1.649	1.775	1.759	1.771	*NPF*
Total Pembiayaan	**177.482**	**189.789**	**210.514**	**212.560**	**212.302**	**213.118**	**218.049**	**218.697**	**220.229**	**225.146**	**223.183**	**224.169**	**228.394**	**227.438**	**230.044**	***Total Financing***
Total NPF	**7.834**	**9.030**	**7.355**	**7.137**	**7.130**	**7.330**	**7.240**	**7.641**	**7.638**	**7.263**	**7.720**	**7.585**	**7.828**	**7.766**	**7.704**	***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*
			Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	18.943	27.637	28.228	27.962	28.853	29.076	29.584	29.924	30.873	30.600	31.467	31.581	31.620	32.261	33.317	*1. Working Capital*
a. UMKM	7.369	8.895	9.253	9.231	9.353	9.153	6.406	9.095	9.147	9.301	8.728	8.740	8.741	8.315	7.862	*a. Micro, Small and Medium Enterprise*
NPF	373	369	1.090	1.096	1.077	1.039	403	1.061	1.198	1.393	1.404	1.484	1.476	1.325	1.344	*NPF*
b. Bukan UMKM	11.573	18.742	18.975	18.731	19.501	19.923	23.178	20.829	21.727	21.299	22.740	22.841	22.879	23.947	25.455	*b. Non Micro, Small and Medium Enterprise*
NPF	633	479	561	903	899	915	1.173	539	562	539	570	601	602	606	589	*NPF*
2. Investasi	14.275	19.422	29.907	31.045	31.128	31.671	32.775	32.552	32.986	33.765	32.783	32.657	34.262	32.962	32.837	*2. Investment*
a. UMKM	3.114	5.107	4.835	4.852	4.865	5.014	4.786	5.295	5.177	5.185	5.075	5.044	5.043	4.981	5.010	*a. Micro, Small and Medium Enterprise*
NPF	203	240	331	339	344	343	293	347	336	316	319	327	343	349	370	*NPF*
b. Bukan UMKM	11.160	14.315	25.072	26.193	26.263	26.657	27.988	27.257	27.809	28.580	27.708	27.613	29.219	27.981	27.827	*b. Non Micro, Small and Medium Enterprise*
NPF	627	148	266	267	252	268	263	195	186	391	395	398	384	382	453	*NPF*
3. Konsumsi (Bukan UMKM)	37.308	48.846	61.163	61.513	62.083	62.560	63.456	64.111	64.788	65.671	65.942	66.891	67.375	67.365	67.248	*3. Consumption (Non Micro, Small and Medium Enterprise)*
NPF	628	787	1.121	1.117	1.119	1.129	1.127	1.107	1.174	1.127	1.217	1.167	1.259	1.425	1.563	*NPF*
Total Pembiayaan	**70.525**	**95.906**	**119.298**	**120.520**	**122.064**	**123.308**	**125.815**	**126.587**	**128.647**	**130.036**	**130.192**	**131.129**	**133.258**	**132.588**	**133.402**	***Total Financing***
Total NPF	**2.464**	**2.024**	**3.369**	**3.722**	**3.690**	**3.694**	**3.259**	**3.249**	**3.456**	**3.767**	**3.905**	**3.977**	**4.064**	**4.087**	**4.319**	***Total NPF***

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

Miliar Rupiah (*in Billion IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, Perburuan dan Kehutanan	8.531	10.419	11.497	12.175	12.749	12.732	12.940	13.818	12.973	13.389	13.717	13.580	13.475	13.796	14.102	14.138	*Agricultures, Hunting and Forestry*
NPF	380	322	283	298	288	294	290	291	292	280	749	757	750	675	679	680	*NPF*
Perikanan	1.405	1.462	1.204	1.142	1.135	1.167	1.192	1.209	1.233	1.260	1.307	1.315	1.366	1.409	1.483	1.475	*Fishery*
NPF	35	48	34	42	40	39	43	45	48	39	32	35	37	38	48	48	*NPF*
Pertambangan dan Penggalian	6.604	6.864	5.410	5.944	5.838	5.841	5.819	5.676	5.605	5.217	5.086	4.959	5.019	5.470	5.259	5.130	*Mining and Quarrying*
NPF	578	317	41	36	36	41	41	40	38	50	51	51	50	48	31	34	*NPF*
Industri Pengolahan	19.745	21.463	24.363	24.954	25.621	25.814	25.657	27.137	27.180	27.363	26.488	26.574	26.020	27.623	27.312	27.200	*Procesing Industry*
NPF	1.336	1.382	987	1.347	1.317	1.299	1.296	1.227	1.692	1.734	2.058	2.082	2.126	2.164	2.070	2.141	*NPF*
Listrik, gas dan air	8.117	11.044	16.600	14.078	14.694	14.599	14.609	14.538	14.303	14.245	14.055	13.980	13.956	14.145	15.308	15.659	*Electricity, Gas and Water*
NPF	901	916	829	541	543	588	641	652	636	597	534	538	558	636	591	579	*NPF*
Konstruksi	14.435	22.198	24.648	27.826	28.533	28.543	27.984	28.246	29.036	29.957	31.167	30.968	31.631	32.521	31.824	32.757	*Construction*
NPF	507	1.036	732	1.071	1.074	1.032	1.176	1.177	1.228	1.325	1.837	1.982	1.924	1.923	1.905	1.903	*NPF*
Perdagangan Besar dan Eceran	30.319	32.839	33.166	33.998	34.043	34.160	34.242	34.921	35.108	35.117	36.752	36.610	36.907	37.385	36.063	38.815	*Wholesale and Retail Trade*
NPF	2.140	1.919	2.114	2.458	2.398	2.353	2.342	2.312	2.373	2.408	1.779	1.892	1.920	1.948	2.026	1.983	*NPF*
Penyediaan akomodasi dan penyediaan makan minum	3.043	3.613	4.728	4.840	4.688	4.663	4.509	4.967	4.995	4.990	4.988	4.631	4.748	4.724	4.759	4.745	*Provision of accomodation and the provision of eating and drinking*
NPF	82	98	59	181	182	189	187	187	185	184	177	177	179	186	219	194	*NPF*
Transportasi, pergudangan dan komunikasi	10.921	10.087	9.374	9.089	8.985	8.836	9.034	9.410	9.420	9.479	9.925	10.261	10.268	10.401	10.554	10.450	*Transportation, Warehousing and Communications*
NPF	565	820	382	270	272	361	339	344	262	258	151	174	165	202	233	231	*NPF*
Perantara Keuangan	18.948	19.583	19.569	18.471	18.321	17.813	18.035	18.693	18.173	18.945	19.388	18.884	18.846	18.865	18.082	17.871	*Financial intermediaries*
NPF	459	498	178	231	549	513	497	473	448	468	123	162	148	162	159	134	*NPF*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.797	12.326	13.315	12.856	12.852	13.007	13.057	12.998	12.877	12.890	13.404	12.658	12.073	12.380	12.896	13.019	*Real Estate, Business, Ownership, and Business Services*
NPF	1.000	1.023	647	608	596	569	593	184	215	220	217	221	212	190	191	252	*NPF*
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	7	4	23	23	22	20	25	27	19	18	18	18	17	17	16	*Government administration, Defese and Compulsory social security*
NPF	1	2	0	1	1	1	0	0	0	0	0	0	0	0	0	0	*NPF*
Jasa Pendidikan	3.786	4.905	5.460	6.006	6.026	6.069	6.198	6.289	6.325	6.426	6.640	6.246	6.237	6.223	6.218	6.263	*Education Services*
NPF	28	59	37	46	45	37	46	43	47	40	34	35	40	48	49	48	*NPF*
Jasa Kesehatan dan Kegiatan Sosial	3.030	4.021	4.788	5.425	5.451	5.443	5.962	6.366	6.865	6.972	7.269	7.093	6.659	6.581	6.523	6.369	*Health Services and Social Activities*
NPF	20	61	90	78	68	68	66	73	71	71	54	61	55	55	28	23	*NPF*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.617	4.973	5.353	6.009	6.342	6.346	6.258	6.186	6.105	6.064	6.036	5.876	5.794	5.754	5.282	4.893	*Community, Sociocultural, Entertainment and Other Individual Services*
NPF	259	181	257	539	507	527	536	538	527	488	487	502	495	488	344	339	*NPF*
Jasa Perorangan yang Melayani Rumah Tangga	337	331	369	802	993	1.134	1.101	1.057	997	947	885	820	765	708	672	705	*Individual Services which Serve Households*
NPF	13	11	10	12	12	12	10	11	10	10	12	13	15	17	19	23	*NPF*
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0	*International Agency and Other Extra Agency International*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Kegiatan yang belum jelas batasannya	760	538	938	453	324	296	235	308	315	319	434	867	1.153	377	512	532	*Business Activities which are not clearly defined*
NPF	58	153	246	233	93	113	78	109	108	81	102	96	74	78	79	78	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Non Industrial Origin***
Rumah Tangga																-	***Households***
Untuk Pemilikan Rumah Tinggal	51.195	60.663	71.887	76.028	76.373	77.088	77.725	78.998	79.635	80.410	81.215	81.316	82.114	83.724	83.496	83.589	*For Home Ownership*
NPF	1.123	1.353	1.415	1.724	1.796	1.799	1.817	1.832	1.816	1.847	1.712	1.854	1.803	1.918	2.050	2.123	*NPF*
Untuk Pemilikan Flat atau Apartemen	1.512	1.956	2.670	2.899	2.931	2.973	3.019	3.048	3.048	3.066	3.078	3.097	3.156	3.172	3.184	3.185	*For Apartement Ownership*
NPF	33	43	44	42	44	42	37	40	34	45	39	38	51	81	65	97	*NPF*
Untuk Pemilikan Ruko atau Rukan	3.101	3.142	3.272	3.447	3.449	3.378	3.449	3.467	3.465	3.474	3.515	3.507	3.606	3.725	3.621	3.623	*For Shop House Ownership*
NPF	103	121	128	203	195	187	199	180	176	189	183	205	192	212	215	226	*NPF*
Untuk Pemilikan Kendaraan Bermotor	8.607	10.122	9.919	9.727	9.656	9.540	9.475	9.410	9.399	9.374	9.386	9.319	9.252	9.125	8.746	8.546	*For Vehicles Ownership*
NPF	90	104	113	132	132	126	120	117	116	117	116	118	115	134	142	141	*NPF*
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	33.183	40.303	45.862	48.395	48.773	49.670	50.697	51.787	52.792	53.424	54.763	55.053	55.103	55.802	56.371	56.728	*Others*
NPF	466	517	398	481	484	477	492	482	471	484	449	495	453	527	558	590	*NPF*
Bukan Lapangan Usaha Lainnya	3.005	2.835	5.797	5.221	5.281	5.231	5.209	5.310	5.410	5.529	5.665	5.744	7.131	7.724	7.745	7.741	***Non Industrial Origin - Others***
NPF	122	70	107	150	189	155	178	142	97	158	133	134	202	161	156	158	*NPF*
Total Pembiayaan	**248.007**	**285.695**	**320.193**	**329.811**	**333.080**	**334.366**	**336.425**	**343.864**	**345.284**	**348.876**	**355.182**	**353.375**	**355.298**	**361.652**	**360.026**	**363.445**	***Total Financing***
Total NPF	**10.298**	**11.054**	**9.132**	**10.724**	**10.859**	**10.820**	**11.024**	**10.499**	**10.890**	**11.094**	**11.029**	**11.625**	**11.562**	**11.891**	**11.853**	**12.023**	***Total NPF***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (*in Billion IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, Perburuan dan Kehutanan	6.884	7.625	8.062	8.678	8.796	8.626	8.789	8.909	8.588	8.881	9.108	9.039	8.958	8.993	9.399	9.444	*Agricultures, Hunting and Forestry*
NPF	287	205	138	143	135	138	137	139	135	123	434	443	440	385	390	389	*NPF*
Perikanan	1.239	1.296	1.060	1.014	1.009	1.044	1.063	1.086	1.114	1.146	1.196	1.206	1.260	1.307	1.388	1.386	*Fishery*
NPF	28	44	29	37	35	33	38	39	43	34	27	30	32	33	42	42	*NPF*
Pertambangan dan Penggalian	4.987	5.034	3.028	3.376	3.339	3.390	3.385	3.313	3.313	2.854	2.840	2.788	2.797	3.108	3.096	3.059	*Mining and Quarrying*
NPF	563	301	25	25	25	29	29	29	27	39	40	40	39	37	19	22	*NPF*
Industri Pengolahan	15.735	16.591	17.076	17.151	17.738	17.557	16.980	18.475	18.154	18.252	18.438	18.300	18.100	18.549	18.482	18.422	*Procesing Industry*
NPF	761	1.273	876	1.220	1.190	1.172	1.168	1.160	1.628	1.671	1.992	2.001	2.007	2.039	1.944	2.008	*NPF*
Listrik, gas dan air	7.709	8.186	8.247	7.885	7.819	7.712	7.717	7.666	7.444	7.392	7.244	7.189	7.152	7.319	7.512	7.794	*Electricity, Gas and Water*
NPF	510	525	829	541	543	588	641	652	636	597	534	538	558	636	591	579	*NPF*
Konstruksi	8.396	10.582	14.174	15.119	15.664	15.541	15.260	15.461	15.629	15.865	17.088	17.093	17.524	18.490	17.545	17.559	*Construction*
NPF	382	888	328	341	330	319	428	433	493	436	397	522	396	394	467	463	*NPF*
Perdagangan Besar dan Eceran	25.881	26.144	25.240	26.242	26.138	25.897	26.015	26.635	26.791	26.582	27.202	26.607	26.912	27.294	26.271	28.938	*Wholesale and Retail Trade*
NPF	1.799	1.711	1.843	2.079	2.021	1.974	1.986	1.951	1.999	2.027	1.436	1.511	1.518	1.555	1.612	1.545	*NPF*
Penyediaan akomodasi dan penyediaan makan minum	1.948	2.041	2.781	2.963	2.926	2.922	2.815	3.217	3.252	3.262	3.262	2.927	3.097	3.084	3.123	3.101	*Provision of accomodation and the provision of eating and drinking*
NPF	72	71	48	171	169	176	174	174	172	171	166	166	164	168	202	177	*NPF*
Transportasi, pergudangan dan komunikasi	9.446	8.834	7.420	7.245	7.156	6.951	6.926	7.022	7.016	7.260	7.270	7.171	7.162	7.230	7.412	7.337	*Transportation, Warehousing and Communications*
NPF	508	767	304	198	200	288	283	286	204	229	117	141	132	161	189	187	*NPF*
Perantara Keuangan	11.729	11.273	11.519	11.475	11.768	11.434	11.091	11.556	11.209	11.652	11.957	11.672	11.430	11.481	11.399	11.123	*Financial intermediaries*
NPF	408	460	151	185	152	111	110	92	67	78	83	111	89	105	100	88	*NPF*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.316	9.351	8.338	8.365	8.387	8.350	8.523	8.266	8.187	8.237	8.534	8.243	7.723	8.022	8.709	8.823	*Real Estate, Business, Ownership, and Business Services*
NPF	895	952	200	146	141	115	133	101	120	125	123	127	132	110	116	105	*NPF*
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	22	22	21	19	25	25	16	16	15	15	15	15	14	*Government administration, Defese and Compulsory social security*
NPF	1	2	0	1	1	1	0	0	0	0	0	0	0	0	0	0	*NPF*
Jasa Pendidikan	3.396	4.213	4.663	5.113	5.145	5.192	5.325	5.423	5.462	5.579	5.805	5.442	5.460	5.457	5.467	5.491	*Education Services*
NPF	23	51	25	26	25	25	27	23	33	28	22	23	27	29	30	29	*NPF*
Jasa Kesehatan dan Kegiatan Sosial	2.715	3.648	4.348	4.982	5.003	4.992	5.505	5.762	6.254	6.216	6.648	6.537	6.100	6.025	5.979	5.820	*Health Services and Social Activities*
NPF	16	57	79	63	53	53	51	52	50	50	43	50	44	44	25	20	*NPF*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.932	4.072	4.435	5.243	5.575	5.572	5.478	5.423	5.423	5.390	5.377	5.271	5.186	5.134	4.756	4.449	*Community, Sociocultural, Entertainment and Other Individual Services*
NPF	204	143	176	363	329	352	360	360	348	307	266	310	298	292	212	206	*NPF*
Jasa Perorangan yang Melayani Rumah Tangga	333	326	358	797	985	1.126	1.092	1.047	991	942	878	812	758	700	665	696	*Individual Services which Serve Households*
NPF	12	11	9	11	11	12	10	10	10	10	12	13	14	17	18	23	*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	290	140	177	121	198	208	214	332	776	1.064	289	423	423	*Business Activities which are not clearly defined*
NPF	56	150	223	194	55	77	42	73	73	46	66	67	45	48	49	49	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Non Industrial Origin***
Rumah Tangga																-	***Households***
Untuk Pemilikan Rumah Tinggal	27.564	30.179	32.680	33.924	33.979	34.315	34.556	35.119	35.395	35.595	35.826	35.763	35.885	36.992	36.535	36.601	*For Home Ownership*
NPF	683	770	759	926	986	983	990	993	981	989	882	965	938	1.014	987	990	*NPF*
Untuk Pemilikan Flat atau Apartemen	884	829	804	760	753	746	753	757	761	759	752	746	746	754	739	740	*For Apartement Ownership*
NPF	23	37	22	20	23	22	22	24	25	27	20	22	33	32	32	30	*NPF*
Untuk Pemilikan Ruko atau Rukan	1.346	1.332	1.204	1.277	1.278	1.201	1.251	1.253	1.237	1.247	1.254	1.252	1.233	1.344	1.228	1.229	*For Shop House Ownership*
NPF	49	61	73	106	109	103	106	95	93	91	92	101	96	106	102	106	*NPF*
Untuk Pemilikan Kendaraan Bermotor	4.260	3.926	4.711	5.592	5.647	5.756	5.876	5.954	6.057	6.107	6.096	6.109	6.090	6.075	5.962	5.848	*For Vehicles Ownership*
NPF	46	53	41	46	48	43	45	44	46	48	48	50	50	76	79	66	*NPF*
Untuk Pemilikan Peralatan Rumah Tangga	27.554	32.129	36.792	38.732	38.968	39.548	40.348	41.170	41.797	42.288	43.421	43.630	43.553	44.181	44.760	45.158	*Others*
Lainnya (termasuk pinjaman multiguna)																	
NPF	416	460	340	395	401	395	404	398	389	382	359	387	357	414	431	452	*NPF*
Bukan Lapangan Usaha Lainnya	1.686	1.787	4.909	4.271	4.324	4.231	4.229	4.313	4.390	4.493	4.604	4.595	5.964	6.551	6.574	6.587	***Non Industrial Origin - Others***
NPF	91	41	78	118	155	121	148	113	69	130	104	105	175	133	129	126	*NPF*
Total Pembiayaan	**177.482**	**189.798**	**202.298**	**210.514**	**212.560**	**212.302**	**213.118**	**218.049**	**218.697**	**220.229**	**225.146**	**223.183**	**224.169**	**228.394**	**227.438**	**230.044**	***Total Financing***
Total NPF	**7.834**	**9.030**	**6.597**	**7.355**	**7.137**	**7.130**	**7.330**	**7.240**	**7.641**	**7.638**	**7.263**	**7.720**	**7.585**	**7.828**	**7.766**	**7.704**	***Total NPF***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (*in Billion IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.436	3.498	3.953	4.107	4.151	4.910	4.385	4.509	4.609	4.541	4.517	4.804	4.703	4.694	*Agricultures, Hunting and Forestry*
NPF	93	117	145	155	153	155	154	152	157	157	315	314	309	290	289	290	*NPF*
Perikanan	166	166	145	128	126	123	130	123	118	114	111	109	106	102	95	88	*Fishery*
NPF	7	4	5	6	5	5	6	5	5	5	5	5	5	5	6	5	*NPF*
Pertambangan dan Penggalian	1.616	1.830	2.382	2.568	2.500	2.451	2.434	2.363	2.292	2.363	2.246	2.171	2.223	2.362	2.163	2.071	*Mining and Quarrying*
NPF	15	16	16	12	11	11	11	11	11	11	11	11	11	11	12	12	*NPF*
Industri Pengolahan	4.010	4.871	7.287	7.802	7.883	8.257	8.677	8.662	9.026	9.111	8.049	8.274	7.920	9.074	8.830	8.778	*Procesing Industry*
NPF	575	110	111	127	127	128	128	67	64	64	66	82	119	124	126	132	*NPF*
Listrik, gas dan air	409	2.859	8.353	6.194	6.875	6.887	6.892	6.872	6.859	6.853	6.811	6.790	6.804	6.825	7.796	7.864	*Electricity, Gas and Water*
NPF	390	391	-			-	-	-	-	-	-	-	-	-	-	-	*NPF*
Konstruksi	6.039	11.616	10.473	12.708	12.868	13.002	12.724	12.785	13.407	14.092	14.079	13.875	14.108	14.031	14.279	15.197	*Construction*
NPF	124	148	404	730	743	714	748	743	734	888	1.440	1.460	1.527	1.529	1.438	1.440	*NPF*
Perdagangan Besar dan Eceran	4.438	6.694	7.926	7.756	7.905	8.264	8.227	8.286	8.317	8.535	9.550	10.004	9.995	10.091	9.792	9.876	*Wholesale and Retail Trade*
NPF	341	208	271	379	377	379	357	361	374	381	342	381	401	393	414	438	*NPF*
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.947	1.878	1.762	1.741	1.695	1.750	1.743	1.728	1.726	1.704	1.651	1.640	1.636	1.644	*Provision of accomodation and the provision of eating and drinking*
NPF	11	27	11	10	13	13	14	14	13	13	11	11	15	18	16	17	*NPF*
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.954	1.844	1.830	1.885	2.108	2.388	2.404	2.218	2.655	3.090	3.106	3.171	3.142	3.113	*Transportation, Warehousing and Communications*
NPF	57	53	78	72	71	73	56	59	59	29	33	33	33	41	44	44	*NPF*
Perantara Keuangan	7.219	8.310	8.050	6.996	6.553	6.379	6.944	7.137	6.965	7.293	7.431	7.212	7.416	7.384	6.683	6.748	*Financial intermediaries*
NPF	51	38	26	46	397	401	387	381	382	390	40	52	59	57	58	46	*NPF*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	4.977	4.492	4.465	4.657	4.534	4.732	4.690	4.654	4.870	4.415	4.351	4.358	4.187	4.195	*Real Estate, Business, Ownership, and Business Services*
NPF	105	71	447	462	455	453	459	83	95	94	94	94	80	80	75	146	*NPF*
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	*Government administration, Defese and Compulsory social security*
NPF	-	-	-			-	-	-	-	-	-	-	-	-	-	-	*NPF*
Jasa Pendidikan	389	692	797	894	881	877	873	866	863	846	836	804	777	766	751	771	*Education Services*
NPF	5	8	12	20	20	12	20	20	14	12	13	12	12	19	19	19	*NPF*
Jasa Kesehatan dan Kegiatan Sosial	315	372	440	442	448	451	457	603	611	756	621	556	559	556	543	549	*Health Services and Social Activities*
NPF	4	4	11	15	15	15	14	21	21	21	11	11	10	11	3	3	*NPF*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	918	767	766	774	779	762	682	675	659	605	608	620	526	444	*Community, Sociocultural, Entertainment and Other Individual Services*
NPF	55	37	81	175	178	175	176	179	178	181	222	193	197	196	132	133	*NPF*
Jasa Perorangan yang Melayani Rumah Tangga	4	5	11	5	8	8	9	10	6	6	7	7	7	8	7	9	*Individual Services which Serve Households*
NPF	0	0	1	1	1	1	1	1	1	1	1	1	0	0	0	0	*NPF*
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	*International Agency and Other Extra Agency International*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Kegiatan yang belum jelas batasannya	228	147	492	163	184	119	114	109	107	105	103	90	90	88	88	109	*Business Activities which are not clearly defined*
NPF	2	2	23	39	38	36	36	36	35	35	37	29	29	30	30	29	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Non Industrial Origin***
Rumah Tangga																	***Households***
Untuk Pemilikan Rumah Tinggal	23.631	30.483	39.208	42.104	42.394	42.773	43.169	43.880	44.240	44.816	45.390	45.553	46.229	46.732	46.961	46.987	*For Home Ownership*
NPF	439	583	656	799	810	816	827	839	835	859	830	890	865	905	1.063	1.133	*NPF*
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.866	2.139	2.177	2.227	2.266	2.291	2.287	2.307	2.326	2.351	2.409	2.418	2.444	2.445	*For Apartement Ownership*
NPF	10	6	22	21	21	20	15	16	10	18	19	17	18	49	33	66	*NPF*
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	2.068	2.170	2.171	2.177	2.197	2.214	2.228	2.227	2.261	2.255	2.373	2.381	2.393	2.395	*For Shop House Ownership*
NPF	53	61	54	97	86	84	92	86	82	98	91	104	96	106	112	120	*NPF*
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.208	4.135	4.009	3.784	3.599	3.457	3.342	3.267	3.290	3.211	3.162	3.050	2.784	2.698	*For Vehicles Ownership*
NPF	44	52	72	86	84	83	75	73	70	69	67	68	65	58	63	74	*NPF*
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.070	9.664	9.805	10.121	10.349	10.618	10.994	11.136	11.342	11.423	11.550	11.621	11.611	11.570	*Others*
NPF	50	57	58	86	83	82	88	85	82	102	90	109	96	113	126	139	*NPF*
Bukan Lapangan Usaha Lainnya	1.320	1.048	888	950	956	1.000	980	997	1.020	1.036	1.062	1.149	1.167	1.173	1.171	1.154	***Non Industrial Origin - Others***
NPF	31	29	29	32	34	34	31	29	28	29	29	29	27	28	27	32	*NPF*
Total Pembiayaan	**70.525**	**95.906**	**117.895**	**119.298**	**120.520**	**122.064**	**123.308**	**125.815**	**126.587**	**128.647**	**130.036**	**130.192**	**131.129**	**133.258**	**132.588**	**133.402**	***Total Financing***
Total NPF	**2.464**	**2.024**	**2.535**	**3.369**	**3.722**	**3.690**	**3.694**	**3.259**	**3.249**	**3.456**	**3.767**	**3.905**	**3.977**	**4.064**	**4.087**	**4.319**	***Total NPF***

Miliar Rupiah *(in Billion IDR)*

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 Mei 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - May 2020)
Miliar Rp (*Billion IDR*)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	*Province*
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	7.248	1.897	4.105	1.266	23.432	*Jawa Barat*
NPF	563	216	166	-	533	*NPF*
Banten	848	587	630	281	8.444	*Banten*
NPF	87	162	18	-	97	*NPF*
DKI Jakarta	15.981	50.149	11.139	43.683	37.791	*DKI Jakarta*
NPF	397	1.200	327	700	946	*NPF*
D.I Yogyakarta	487	106	401	849	2.173	*D.I Yogyakarta*
NPF	33	70	41	0	42	*NPF*
Jawa Tengah	3.949	2.658	2.238	2.301	8.332	*Jawa Tengah*
NPF	646	521	103	177	168	*NPF*
Jawa Timur	5.310	5.239	2.559	2.131	13.592	*Jawa Timur*
NPF	277	190	88	32	380	*NPF*
Bengkulu	186	4	216	4	993	*Bengkulu*
NPF	26	-	25	-	22	*NPF*
Jambi	234	239	387	98	2.331	*Jambi*
NPF	16	-	25	-	47	*NPF*
Aceh	2.982	247	922	179	15.275	*Aceh*
NPF	108	2	37	-	48	*NPF*
Sumatera Utara	2.051	886	1.007	1.777	6.231	*Sumatera Utara*
NPF	363	17	166	540	203	*NPF*
Sumatera Barat	717	56	485	186	3.116	*Sumatera Barat*
NPF	54	2	40	1	43	*NPF*
Riau	729	66	662	545	4.853	*Riau*
NPF	50	-	72	-	55	*NPF*
Sumatera Selatan	1.066	779	679	758	4.572	*Sumatera Selatan*
NPF	77	2	52	4	120	*NPF*
Bangka Belitung	82	-	261	0	424	*Bangka Belitung*
NPF	1	-	0	-	4	*NPF*
Kepulauan Riau	110	46	150	626	2.929	*Kepulauan Riau*
NPF	6	10	10	-	32	*NPF*
Lampung	996	119	262	176	1.660	*Lampung*
NPF	32	3	15	-	39	*NPF*
Kalimantan Selatan	497	396	660	811	2.492	*Kalimantan Selatan*
NPF	67	6	29	8	77	*NPF*
Kalimantan Barat	852	104	1.093	24	2.770	*Kalimantan Barat*
NPF	14	-	23	-	43	*NPF*
Kalimantan Timur	797	97	717	341	3.427	*Kalimantan Timur*
NPF	198	10	38	2	100	*NPF*
Kalimantan Tengah	176	2	108	351	769	*Kalimantan Tengah*
NPF	9	-	2	-	19	*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 Mei 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - May 2020)
Miliar Rp (*Billion IDR*)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	*Province*
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	120	0	91	0	1.288	*Sulawesi Tengah*
NPF	15	0	10	-	19	*NPF*
Sulawesi Selatan	674	468	482	363	5.003	*Sulawesi Selatan*
NPF	78	41	44	78	132	*NPF*
Sulawesi Utara	67	-	41	10	546	*Sulawesi Utara*
NPF	4	-	6	-	9	*NPF*
Gorontalo	8	11	6	0	253	*Gorontalo*
NPF	1	-	1	-	6	*NPF*
Sulawesi Barat	8	13	6	2	416	*Sulawesi Barat*
NPF	0	-	0	-	3	*NPF*
Sulawesi Tenggara	160	2	121	1	952	*Sulawesi Tenggara*
NPF	18	-	11	-	21	*NPF*
Nusa Tenggara Barat	1.031	60	375	51	7.067	*Nusa Tenggara Barat*
NPF	69	1	18	0	58	*NPF*
Bali	297	41	218	220	1.256	*Bali*
NPF	31	11	31	39	57	*NPF*
Nusa Tenggara Timur	49	-	9	-	114	*Nusa Tenggara Timur*
NPF	2	-	-	-	1	*NPF*
Maluku	2	0	9	0	183	*Maluku*
NPF	0	-	0	-	1	*NPF*
Papua	43	4	90	6	308	*Papua*
NPF	0	-	0	-	5	*NPF*
Maluku Utara	42	22	23	-	336	*Maluku Utara*
NPF	1	-	1	-	2	*NPF*
Papua Barat	12	-	17	-	86	*Papua Barat*
NPF	1	-	0	-	1	*NPF*
Lainnya	-	682	-	30	-	*Outside Indonesia*
NPF	-	-	-	-	-	*NPF*
Total	**47.811**	**64.981**	**30.170**	**57.072**	**163.411**	***Total***
NPF	**3.242**	**2.465**	**1.401**	**1.581**	**3.334**	***NPF***

Miliar Rupiah (*in Billion IDR*)

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	*Province*
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.318	1.401	3.828	877	15.068	*Jawa Barat*
NPF	280	19	129	-	348	*NPF*
Banten	638	473	509	165	4.347	*Banten*
NPF	28	116	14	-	71	*NPF*
DKI Jakarta	12.794	29.011	8.949	22.374	14.661	*DKI Jakarta*
NPF	245	1.082	236	652	316	*NPF*
D.I Yogyakarta	415	5	335	402	1.128	*D.I Yogyakarta*
NPF	10	-	36	-	22	*NPF*
Jawa Tengah	3.372	1.876	1.406	945	4.060	*Jawa Tengah*
NPF	581	466	87	132	84	*NPF*
Jawa Timur	4.769	4.046	2.256	567	7.300	*Jawa Timur*
NPF	174	128	62	3	192	*NPF*
Bengkulu	184	4	212	4	992	*Bengkulu*
NPF	25	-	25	-	22	*NPF*
Jambi	218	40	362	16	1.790	*Jambi*
NPF	16	-	25	-	44	*NPF*
Aceh	2.919	243	921	179	15.067	*Aceh*
NPF	107	-	37	-	47	*NPF*
Sumatera Utara	1.158	375	709	1.118	3.218	*Sumatera Utara*
NPF	55	17	140	338	76	*NPF*
Sumatera Barat	509	24	300	101	1.863	*Sumatera Barat*
NPF	31	2	24	1	34	*NPF*
Riau	568	23	550	393	1.711	*Riau*
NPF	29	-	17	-	30	*NPF*
Sumatera Selatan	738	741	539	583	1.833	*Sumatera Selatan*
NPF	21	0	44	0	43	*NPF*
Bangka Belitung	54	-	258	-	238	*Bangka Belitung*
NPF	1	-	0	-	3	*NPF*
Kepulauan Riau	74	24	122	624	1.226	*Kepulauan Riau*
NPF	2	-	10	-	17	*NPF*
Lampung	996	11	243	29	1.428	*Lampung*
NPF	32	3	15	-	34	*NPF*
Kalimantan Selatan	360	302	574	96	1.219	*Kalimantan Selatan*
NPF	44	0	12	2	30	*NPF*
Kalimantan Barat	846	-	1.078	20	1.785	*Kalimantan Barat*
NPF	14	-	21	-	40	*NPF*
Kalimantan Timur	575	91	586	142	1.805	*Kalimantan Timur*
NPF	19	4	12	1	53	*NPF*
Kalimantan Tengah	176	2	108	351	769	*Kalimantan Tengah*
NPF	9	-	2	-	19	*NPF*

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	*Province*
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	120	0	91	0	1.288	*Sulawesi Tengah*
NPF	15	0	10	-	19	*NPF*
Sulawesi Selatan	489	47	367	149	2.527	*Sulawesi Selatan*
NPF	44	35	28	-	76	*NPF*
Sulawesi Utara	67	-	41	10	546	*Sulawesi Utara*
NPF	4	-	6	-	9	*NPF*
Gorontalo	8	11	6	0	253	*Gorontalo*
NPF	1	-	1	-	6	*NPF*
Sulawesi Barat	4	-	6	1	292	*Sulawesi Barat*
NPF	0	-	0	-	3	*NPF*
Sulawesi Tenggara	157	2	121	1	928	*Sulawesi Tenggara*
NPF	18	-	11	-	21	*NPF*
Nusa Tenggara Barat	1.008	57	375	51	6.924	*Nusa Tenggara Barat*
NPF	69	-	18	-	58	*NPF*
Bali	266	11	159	10	869	*Bali*
NPF	20	4	8	-	44	*NPF*
Nusa Tenggara Timur	49	-	9	-	114	*Nusa Tenggara Timur*
NPF	2	-	-	-	1	*NPF*
Maluku	2	0	9	0	183	*Maluku*
NPF	0	-	0	-	1	*NPF*
Papua	43	4	90	6	308	*Papua*
NPF	0	-	0	-	5	*NPF*
Maluku Utara	42	22	23	-	336	*Maluku Utara*
NPF	1	-	1	-	2	*NPF*
Papua Barat	12	-	17	-	86	*Papua Barat*
NPF	1	-	0	-	1	*NPF*
Lainnya	-	682	-	30	-	*Outside Indonesia*
NPF	-	-	-	-	-	*NPF*
Total	**39.949**	**39.527**	**25.160**	**29.245**	**96.163**	***Total***
NPF	**1.898**	**1.876**	**1.031**	**1.129**	**1.771**	***NPF***

Miliar Rupiah (*in Billion IDR*)

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	*Province*
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	930	497	277	390	8.364	*Jawa Barat*
NPF	283	198	36	-	185	*NPF*
Banten	210	114	121	116	4.097	*Banten*
NPF	59	46	4	-	26	*NPF*
DKI Jakarta	3.187	21.138	2.190	21.309	23.129	*DKI Jakarta*
NPF	151	118	91	48	629	*NPF*
D.I Yogyakarta	72	101	66	447	1.045	*D.I Yogyakarta*
NPF	23	70	5	0	20	*NPF*
Jawa Tengah	577	782	833	1.355	4.272	*Jawa Tengah*
NPF	65	55	16	45	84	*NPF*
Jawa Timur	541	1.193	302	1.564	6.292	*Jawa Timur*
NPF	102	62	26	29	188	*NPF*
Bengkulu	2	-	5	-	0	*Bengkulu*
NPF	0	-	0	-	0	*NPF*
Jambi	16	200	25	83	541	*Jambi*
NPF	0	-	0	-	3	*NPF*
Aceh	63	4	1	-	208	*Aceh*
NPF	1	2	-	-	1	*NPF*
Sumatera Utara	893	511	298	659	3.013	*Sumatera Utara*
NPF	309	0	26	202	127	*NPF*
Sumatera Barat	208	31	185	85	1.253	*Sumatera Barat*
NPF	23	0	17	-	9	*NPF*
Riau	160	44	112	152	3.141	*Riau*
NPF	20	-	54	-	25	*NPF*
Sumatera Selatan	328	39	141	175	2.738	*Sumatera Selatan*
NPF	56	2	9	4	77	*NPF*
Bangka Belitung	29	-	3	0	186	*Bangka Belitung*
NPF	1	-	-	-	1	*NPF*
Kepulauan Riau	36	22	27	2	1.702	*Kepulauan Riau*
NPF	4	10	0	-	15	*NPF*
Lampung	1	108	20	147	232	*Lampung*
NPF	0	-	1	-	5	*NPF*
Kalimantan Selatan	137	95	85	715	1.273	*Kalimantan Selatan*
NPF	22	6	17	7	47	*NPF*
Kalimantan Barat	6	104	15	5	985	*Kalimantan Barat*
NPF	0	-	2	-	3	*NPF*
Kalimantan Timur	222	6	131	199	1.622	*Kalimantan Timur*
NPF	180	6	26	1	47	*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 Mei 2020
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - May 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	185	420	115	213	2.476	*Sulawesi Selatan*
NPF	34	6	17	78	56	*NPF*
Sulawesi Utara	-	-	-	-	-	*Sulawesi Utara*
NPF	-	-	-	-	-	*NPF*
Gorontalo	-	-	-	-	-	*Gorontalo*
NPF	-	-	-	-	-	*NPF*
Sulawesi Barat	4	13	-	1	124	*Sulawesi Barat*
NPF	-	-	-	-	0	*NPF*
Sulawesi Tenggara	2	-	-	-	24	*Sulawesi Tenggara*
NPF	-	-	-	-	-	*NPF*
Nusa Tenggara Barat	23	2	0	0	144	*Nusa Tenggara Barat*
NPF	-	1	-	0	-	*NPF*
Bali	31	31	59	209	386	*Bali*
NPF	11	7	22	39	13	*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	**7.862**	**25.455**	**5.010**	**27.827**	**67.248**	***Total***
NPF	**1.344**	**589**	**370**	**453**	**1.563**	***NPF***

Miliar Rupiah (*in Billion IDR*)

Tabel 16. Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Mei 2020
(*Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - May 2020*)
Miliar Rp *(Billion IDR)*

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	236	71	59	1.188	93	2.135	4.757	262	655	833	1.534	2	800	941	747	137	-	68	15.384	230	386	716	6.367	350	37.949	*Jawa Barat*
NPF	13	5	2	70	1	523	199	14	2	20	16	-	1	10	51	4	-	14	373	7	16	4	116	18	1.478	*NPF*
Banten	9	5	14	328	46	348	427	34	119	386	119	-	255	99	125	15	-	16	6.290	165	114	294	1.500	81	10.790	*Banten*
NPF	0	-	-	92	0	102	46	1	2	5	3	-	2	0	10	0	-	3	65	1	3	1	17	9	364	*NPF*
DKI Jakarta	8.399	649	4.351	16.192	13.787	23.187	16.627	2.790	7.310	11.893	8.932	2	2.167	2.255	2.238	60	0	114	22.330	1.986	1.071	5.380	5.802	1.222	158.743	*DKI Jakarta*
NPF	41	1	16	747	577	283	599	8	145	46	60	0	7	1	72	1	-	18	538	71	41	114	138	44	3.570	*NPF*
D.I Yogyakarta	34	12	1	127	4	252	359	78	34	87	24	0	577	129	100	19	-	7	1.354	8	54	90	592	76	4.016	*D.I Yogyakarta*
NPF	0	0	0	8	-	91	35	2	1	1	1	-	0	0	2	1	-	1	34	-	4	0	3	1	186	*NPF*
Jawa Tengah	227	27	21	3.295	11	1.340	2.278	373	481	781	555	0	788	540	283	129	-	15	5.428	59	215	252	2.189	189	19.478	*Jawa Tengah*
NPF	5	0	0	1.021	0	169	173	3	4	6	8	-	2	1	46	6	-	3	115	0	12	4	31	7	1.616	*NPF*
Jawa Timur	520	301	8	3.864	565	1.447	4.586	264	550	628	448	0	579	807	327	152	-	192	8.835	382	379	445	3.175	375	28.830	*Jawa Timur*
NPF	10	5	0	62	-	199	165	7	41	19	26	-	5	2	32	3	-	10	273	5	43	4	46	9	967	*NPF*
Bengkulu	98	2	2	19	2	9	164	17	10	18	15	-	21	13	19	0	-	2	353	3	33	24	548	33	1.402	*Bengkulu*
NPF	7	0	-	2	0	0	34	2	1	-	1	-	0	1	3	-	-	1	13	0	2	1	5	1	73	*NPF*
Jambi	201	4	42	25	1	285	163	18	17	23	44	7	62	18	45	1	-	2	551	4	20	35	1.641	80	3.289	*Jambi*
NPF	19	0	0	1	-	1	13	1	1	-	2	-	-	0	1	0	-	2	25	1	4	1	13	4	88	*NPF*
Aceh	512	137	30	428	81	436	1.992	128	55	175	71	-	16	87	126	18	-	38	1.972	25	41	216	11.299	1.723	19.605	*Aceh*
NPF	3	9	5	10	-	10	85	5	7	0	2	-	2	0	8	1	-	1	12	0	1	1	30	4	194	*NPF*
Sumatera Utara	1.247	17	2	625	19	1.079	1.404	203	182	154	107	2	79	418	125	39	-	18	3.320	100	231	189	2.335	57	11.953	*Sumatera Utara*
NPF	451	8	0	75	0	166	183	117	14	14	30	-	5	0	16	1	-	6	141	3	22	3	28	6	1.290	*NPF*
Sumatera Barat	356	7	3	67	1	57	550	47	12	30	18	1	70	119	90	14	-	3	556	12	45	47	2.154	301	4.559	*Sumatera Barat*
NPF	16	0	0	6	-	3	52	5	2	4	2	-	4	0	2	0	-	1	24	-	1	0	13	4	140	*NPF*
Riau	391	21	1	151	3	231	341	56	34	247	112	0	55	264	80	11	-	3	2.254	6	55	154	2.364	19	6.855	*Riau*
NPF	52	0	0	1	0	19	22	2	1	-	2	-	-	0	19	1	-	1	37	0	2	1	14	1	176	*NPF*
Sumatera Selatan	299	31	59	72	122	538	834	164	42	88	547	0	193	210	66	14	-	0	2.585	26	129	86	1.702	44	7.854	*Sumatera Selatan*
NPF	11	1	1	2	0	51	41	4	1	3	4	-	4	0	10	0	-	0	81	3	8	2	25	2	256	*NPF*
Bangka Belitung	115	1	-	1	-	27	9	2	0	179	0	-	2	1	6	0	-	-	90	2	1	12	320	0	767	*Bangka Belitung*
NPF	0	0	-	0	-	-	1	-	-	-	0	-	-	-	0	0	-	-	2	-	-	-	2	-	5	*NPF*
Kepulauan Riau	4	3	0	43	540	67	87	27	62	2	16	-	47	15	17	1	-	2	1.426	19	47	54	1.372	10	3.860	*Kepulauan Riau*
NPF	0	0	-	2	0	13	3	0	0	1	-	-	5	0	1	-	-	1	24	0	1	0	6	1	58	*NPF*
Lampung	249	17	1	241	5	14	672	36	20	27	18	0	73	99	55	26	-	1	915	13	21	70	597	45	3.214	*Lampung*
NPF	4	2	0	2	-	-	25	1	0	10	0	-	0	0	4	1	-	1	25	0	3	0	8	4	90	*NPF*
Kalimantan Selatan	204	30	459	34	0	268	339	28	479	336	60	0	58	29	26	6	-	8	1.662	17	184	82	514	34	4.856	*Kalimantan Selatan*
NPF	24	3	2	9	-	15	29	1	1	1	10	-	8	-	7	0	-	1	48	-	10	1	16	3	187	*NPF*
Kalimantan Barat	327	18	3	13	1	41	191	14	130	1.240	18	2	31	7	30	4	-	3	990	17	34	47	1.656	27	4.844	*Kalimantan Barat*
NPF	5	3	-	0	-	6	15	1	0	0	0	-	3	-	3	0	-	0	26	1	8	1	8	0	81	*NPF*
Kalimantan Timur	183	9	60	53	1	387	216	46	151	465	101	0	122	58	88	6	-	5	1.317	41	74	58	1.896	40	5.380	*Kalimantan Timur*
NPF	6	1	5	4	0	168	18	1	1	3	5	-	0	4	26	0	-	4	84	3	4	0	9	1	348	*NPF*
Kalimantan Tengah	341	0	0	5	0	23	92	4	4	131	7	-	8	7	11	3	-	0	317	4	20	27	390	10	1.407	*Kalimantan Tengah*
NPF	0	0	0	0	-	1	5	0	0	-	2	-	-	0	3	0	-	-	14	-	2	0	3	0	31	*NPF*
Sulawesi Tengah	4	32	0	8	8	6	98	10	1	15	8	0	5	1	12	3	-	0	191	1	31	13	1.037	14	1.499	*Sulawesi Tengah*
NPF	0	0	-	0	-	3	15	0	0	-	4	-	-	0	1	0	-	0	11	-	2	0	6	0	44	*NPF*
Sulawesi Selatan	17	12	5	106	1	364	818	37	32	61	161	-	176	100	69	12	-	15	2.747	31	302	80	1.785	57	6.990	*Sulawesi Selatan*
NPF	1	2	1	14	-	29	94	6	7	1	71	-	0	0	8	0	-	7	78	-	31	2	14	7	374	*NPF*
Sulawesi Utara	4	15	-	5	-	-	43	9	1	-	2	-	12	5	15	0	-	6	99	3	0	8	417	18	664	*Sulawesi Utara*
NPF	0	1	-	1	-	-	4	1	-	-	0	-	-	1	1	-	-	1	4	1	-	-	5	0	18	*NPF*
Gorontalo	-	-	-	0	-	0	3	11	-	-	2	-	1	-	9	0	-	-	31	1	4	5	212	1	279	*Gorontalo*
NPF	-	-	-	0	-	0	0	-	-	-	-	-	-	-	1	0	-	-	3	-	0	-	2	0	7	*NPF*
Sulawesi Barat	-	-	-	0	-	16	3	1	-	1	1	-	1	0	5	-	-	-	117	0	7	11	280	-	444	*Sulawesi Barat*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	2	-	-	-	1	-	3	*NPF*
Sulawesi Tenggara	3	6	1	9	0	13	160	12	7	-	22	-	5	2	39	3	-	2	497	3	35	23	382	12	1.236	*Sulawesi Tenggara*
NPF	0	2	0	1	0	1	19	1	0	-	0	-	-	0	4	0	-	1	11	-	7	-	3	0	50	*NPF*
Nusa Tenggara Barat	145	42	8	79	8	121	846	34	15	4	32	0	30	74	52	16	-	12	1.086	7	52	44	2.977	2.901	8.585	*Nusa Tenggara Barat*
NPF	9	1	-	2	0	5	62	2	0	2	1	-	0	0	2	1	-	1	17	0	1	1	13	27	146	*NPF*
Bali	9	2	0	37	1	52	462	29	5	19	20	-	15	68	47	12	-	0	735	17	22	63	399	18	2.032	*Bali*
NPF	0	1	-	7	-	42	45	9	0	-	0	-	-	0	5	1	-	0	40	1	-	1	14	3	168	*NPF*
Nusa Tenggara Timur	0	0	-	1	-	-	29	0	0	1	0	-	10	0	15	2	-	-	23	0	1	1	88	1	173	*Nusa Tenggara Timur*
NPF	0	0	-	0	-	-	1	-	0	-	-	-	-	-	0	0	-	-	1	-	-	-	0	-	2	*NPF*
Maluku	-	-	-	1	-	1	6	2	0	-	0	-	-	-	2	-	-	-	7	-	1	6	169	-	194	*Maluku*
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	1	-	1	*NPF*
Papua	1	-	0	0	-	10	44	2	10	47	21	-	-	-	10	-	-	-	72	1	10	13	212	0	452	*Papua*
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	3	-	-	0	2	-	5	*NPF*
Maluku Utara	1	1	-	6	-	2	60	6	2	0	2	-	4	0	4	0	-	-	38	4	4	0	289	0	423	*Maluku Utara*
NPF	0	-	-	0	-	-	1	0	0	-	0	-	-	-	0	-	-	-	0	-	-	-	2	-	3	*NPF*
Papua Barat	0	2	-	1	-	3	8	0	-	1	1	-	1	1	11	-	-	-	17	1	1	0	68	0	115	*Papua Barat*
NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	2	-	-	-	1	-	-	-	0	-	3	*NPF*
Lainnya	-	-	-	177	359	-	146	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	712	*Outside Indonesia*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total	**14.138**	**1.475**	**5.130**	**27.200**	**15.659**	**32.757**	**38.815**	**4.745**	**10.450**	**17.871**	**13.019**	**16**	**6.263**	**6.369**	**4.893**	**705**	**0**	**532**	**83.589**	**3.185**	**3.623**	**8.546**	**56.728**	**7.741**	**363.445**	***Total***
NPF	**680**	**48**	**34**	**2.141**	**579**	**1.903**	**1.983**	**194**	**231**	**134**	**252**	**0**	**48**	**23**	**339**	**23**	**-**	**78**	**2.123**	**97**	**226**	**141**	**590**	**158**	**12.023**	***NPF***

Miliar Rupiah (*in Billion IDR*)

Tabel 16a. Pembiayaan dan NPF BUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Mei 2020
(*Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - May 2020*)
Miliar Rp *(Billion IDR)*

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	231	69	45	759	93	1.173	4.326	251	608	775	1.464	2	795	925	708	137	-	63	7.548	172	164	712	6.127	345	27.492	*Jawa Barat*
NPF	13	5	2	66	1	54	181	14	2	15	16	-	0	10	35	4	-	11	206	5	8	4	110	15	776	*NPF*
Banten	7	5	14	248	45	99	284	30	104	375	90	-	251	99	111	15	-	7	2.682	26	45	290	1.221	81	6.132	*Banten*
NPF	0	-	-	92	0	4	40	1	2	4	3	-	2	0	8	0	-	0	44	0	1	1	15	9	229	*NPF*
DKI Jakarta	5.041	588	2.351	10.711	6.196	13.332	10.123	1.473	5.315	6.101	5.594	2	1.982	2.063	2.137	54	-	68	7.205	251	141	2.776	3.846	442	87.790	*DKI Jakarta*
NPF	8	1	11	689	577	193	469	3	128	34	34	0	7	1	53	1	-	6	147	14	4	41	88	22	2.532	*NPF*
D.I Yogyakarta	27	12	1	96	2	5	276	44	8	75	18	0	450	34	84	19	-	7	633	2	24	78	314	76	2.286	*D.I Yogyakarta*
NPF	0	0	0	7	-	0	32	2	1	-	0	-	-	0	1	1	-	1	16	-	4	0	1	1	68	*NPF*
Jawa Tengah	216	24	21	2.716	11	416	1.957	298	120	413	236	0	519	353	158	129	-	11	2.233	36	70	222	1.333	167	11.659	*Jawa Tengah*
NPF	3	0	0	1.008	0	77	148	3	4	3	4	-	0	1	5	6	-	3	52	0	4	3	19	6	1.350	*NPF*
Jawa Timur	502	299	7	2.404	296	909	4.011	198	388	306	402	0	530	788	276	152	-	168	3.727	53	127	441	2.607	345	18.937	*Jawa Timur*
NPF	9	5	0	52	-	85	134	6	23	3	26	-	3	1	9	3	-	7	127	1	17	4	35	8	560	*NPF*
Bengkulu	96	2	2	18	2	9	162	17	10	18	15	-	20	13	18	0	-	2	353	3	33	24	547	33	1.395	*Bengkulu*
NPF	7	0	-	2	0	0	33	2	1	-	1	-	0	1	3	-	-	1	13	0	2	1	5	1	72	*NPF*
Jambi	184	4	42	24	1	13	150	17	12	23	31	7	62	17	45	1	-	2	505	4	19	35	1.185	43	2.425	*Jambi*
NPF	19	0	0	1	-	1	13	1	1	-	2	-	-	0	1	0	-	2	23	1	4	1	11	4	85	*NPF*
Aceh	512	137	30	428	81	376	1.984	128	55	175	71	-	16	87	126	18	-	38	1.767	25	41	216	11.296	1.723	19.329	*Aceh*
NPF	3	9	5	10	-	9	83	5	7	0	2	-	2	0	8	1	-	1	11	0	1	1	30	4	191	*NPF*
Sumatera Utara	789	9	1	192	19	495	816	181	115	101	36	0	51	410	96	38	-	11	885	27	57	183	2.029	38	6.578	*Sumatera Utara*
NPF	262	3	0	55	0	8	73	110	7	13	2	-	1	0	9	1	-	5	34	3	10	3	23	4	627	*NPF*
Sumatera Barat	163	5	2	43	0	20	355	36	9	26	9	1	66	111	71	14	-	3	517	11	34	46	1.210	45	2.797	*Sumatera Barat*
NPF	5	0	-	4	-	1	34	4	1	0	1	-	4	0	1	0	-	1	23	-	1	0	7	2	91	*NPF*
Riau	299	21	1	101	3	17	272	54	28	243	91	0	54	260	77	11	-	3	597	5	28	154	908	19	3.246	*Riau*
NPF	9	0	0	1	0	1	14	1	1	-	1	-	-	0	19	1	-	1	19	0	1	0	9	1	77	*NPF*
Sumatera Selatan	249	21	58	30	120	302	717	128	21	85	444	0	149	201	60	14	-	0	830	13	35	85	826	44	4.433	*Sumatera Selatan*
NPF	8	1	0	2	0	1	35	4	1	3	1	-	-	0	8	0	-	0	22	1	4	1	13	2	108	*NPF*
Bangka Belitung	115	0	-	1	-	2	6	2	0	179	0	-	-	1	6	0	-	-	61	2	0	11	165	0	550	*Bangka Belitung*
NPF	0	0	-	0	-	-	0	-	-	-	0	-	-	-	0	-	-	-	2	-	-	-	1	-	4	*NPF*
Kepulauan Riau	4	3	0	42	540	12	74	10	62	2	16	-	47	15	15	1	-	1	486	7	14	36	672	10	2.070	*Kepulauan Riau*
NPF	0	0	-	2	0	-	2	0	0	1	-	-	5	0	1	-	-	-	11	0	0	-	4	1	29	*NPF*
Lampung	85	17	1	153	5	14	670	25	11	27	18	0	73	99	55	26	-	1	724	12	12	70	565	45	2.706	*Lampung*
NPF	4	2	0	2	-	-	24	1	0	10	0	-	0	0	4	1	-	1	20	0	3	0	7	4	83	*NPF*
Kalimantan Selatan	59	30	421	23	0	25	153	8	199	286	22	0	42	23	25	6	-	8	604	7	60	71	444	34	2.551	*Kalimantan Selatan*
NPF	24	3	2	1	-	0	15	1	0	0	2	-	1	-	7	0	-	1	18	-	4	1	4	3	88	*NPF*
Kalimantan Barat	326	18	3	13	1	38	172	12	34	1.239	17	2	28	5	28	4	-	3	939	17	24	47	731	27	3.729	*Kalimantan Barat*
NPF	5	3	-	0	-	5	14	1	0	0	0	-	3	-	3	0	-	0	24	1	8	1	6	0	75	*NPF*
Kalimantan Timur	14	9	46	50	1	85	202	42	148	455	93	0	121	58	59	6	-	2	640	18	34	57	1.015	40	3.199	*Kalimantan Timur*
NPF	0	1	0	3	0	7	10	1	1	-	0	-	0	4	7	0	-	2	40	2	4	0	6	1	88	*NPF*
Kalimantan Tengah	341	0	0	5	0	23	92	4	4	131	7	-	8	7	11	3	-	0	317	4	20	27	390	10	1.407	*Kalimantan Tengah*
NPF	0	0	0	0	-	1	5	0	0	-	2	-	-	0	3	0	-	-	14	-	2	0	3	0	31	*NPF*
Sulawesi Tengah	4	32	0	8	8	6	98	10	1	15	8	0	5	1	12	3	-	0	191	1	31	13	1.037	14	1.499	*Sulawesi Tengah*
NPF	0	0	-	0	-	3	15	0	0	-	4	-	-	0	1	0	-	0	11	-	2	0	6	0	44	*NPF*
Sulawesi Selatan	15	12	4	57	1	52	486	30	18	17	40	-	143	96	65	12	-	6	946	9	101	79	1.336	57	3.581	*Sulawesi Selatan*
NPF	1	2	1	5	-	3	70	5	7	-	2	-	0	0	6	0	-	4	41	-	14	2	12	6	182	*NPF*
Sulawesi Utara	4	15	-	5	-	-	43	9	1	-	2	-	12	5	15	0	-	6	99	3	0	8	417	18	664	*Sulawesi Utara*
NPF	0	1	-	1	-	-	4	1	-	-	0	-	-	1	1	-	-	1	4	1	-	-	5	0	18	*NPF*
Gorontalo	-	-	-	0	-	0	3	11	-	-	2	-	1	-	9	0	-	-	31	1	4	5	212	1	279	*Gorontalo*
NPF	-	-	-	0	-	0	0	-	-	-	-	-	-	-	1	0	-	-	3	-	0	-	2	0	7	*NPF*
Sulawesi Barat	-	-	-	0	-	1	2	0	-	-	1	-	1	0	5	-	-	-	43	0	1	11	237	-	303	*Sulawesi Barat*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	2	-	-	-	1	-	3	*NPF*
Sulawesi Tenggara	3	6	1	9	0	10	160	12	7	-	22	-	5	2	39	3	-	2	473	3	35	23	382	12	1.209	*Sulawesi Tenggara*
NPF	0	2	0	1	0	1	19	1	0	-	0	-	-	0	4	0	-	1	11	-	7	-	3	0	50	*NPF*
Nusa Tenggara Barat	145	42	8	79	8	97	844	33	15	4	32	0	30	74	52	16	-	12	946	7	52	44	2.974	2.901	8.415	*Nusa Tenggara Barat*
NPF	9	1	-	2	0	5	62	2	0	2	1	-	0	0	2	1	-	1	17	0	1	1	13	27	145	*NPF*
Bali	9	2	0	23	1	13	204	29	5	2	20	-	15	68	46	12	-	0	463	17	4	63	304	18	1.315	*Bali*
NPF	0	1	-	0	-	3	13	9	0	-	0	-	-	0	5	1	-	0	30	1	-	1	10	3	76	*NPF*
Nusa Tenggara Timur	0	0	-	1	-	-	29	0	0	1	0	-	10	0	15	2	-	-	23	0	1	1	88	1	173	*Nusa Tenggara Timur*
NPF	0	0	-	0	-	-	1	-	0	-	-	-	-	-	0	0	-	-	1	-	-	-	0	-	2	*NPF*
Maluku	-	-	-	1	-	1	6	2	0	-	0	-	-	-	2	-	-	-	7	-	1	6	169	-	194	*Maluku*
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	-	-	-	0	-	-	-	1	-	1	*NPF*
Papua	1	-	0	0	-	10	44	2	10	47	21	-	-	-	10	-	-	-	72	1	10	13	212	0	452	*Papua*
NPF	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	3	-	-	0	2	-	5	*NPF*
Maluku Utara	1	1	-	6	-	2	60	6	2	0	2	-	4	0	4	0	-	-	38	4	4	0	289	0	423	*Maluku Utara*
NPF	0	-	-	0	-	-	1	0	0	-	0	-	-	-	0	-	-	-	0	-	-	-	2	-	3	*NPF*
Papua Barat	0	2	-	1	-	3	8	0	-	1	1	-	1	1	11	-	-	-	17	1	1	0	68	0	115	*Papua Barat*
NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	2	-	-	-	1	-	-	-	0	-	3	*NPF*
Lainnya	-	-	-	177	359	-	146	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	712	*Outside Indonesia*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Total	**9.444**	**1.386**	**3.059**	**18.422**	**7.794**	**17.559**	**28.938**	**3.101**	**7.337**	**11.123**	**8.823**	**14**	**5.491**	**5.820**	**4.449**	**696**	**-**	**423**	**36.601**	**740**	**1.229**	**5.848**	**45.158**	**6.587**	**230.044**	***Total***
NPF	**389**	**42**	**22**	**2.008**	**579**	**463**	**1.545**	**177**	**187**	**88**	**105**	**0**	**29**	**20**	**206**	**23**	**-**	**49**	**990**	**30**	**106**	**66**	**452**	**126**	**7.704**	***NPF***

Miliar Rupiah (*in Billion IDR*)

Tabel 16b. Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan Mei 2020
(*Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - May 2020*)
Miliar Rp *(Billion IDR)*

Lokasi	Lapangan Usaha																		Bukan Lapangan Usaha						TOTAL	*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	5	2	14	429	-	962	431	11	47	58	70	-	5	16	38	0	-	5	7.836	58	222	4	239	6	10.457	*Jawa Barat*
NPF	0	-	-	4	-	469	18	0	0	5	0	-	0	1	16	-	-	3	167	1	8	-	6	3	703	*NPF*
Banten	2	-	-	81	0	249	142	4	15	10	29	-	4	-	14	-	-	9	3.608	138	68	4	279	0	4.658	*Banten*
NPF	-	-	-	-	-	98	5	-	1	0	-	-	-	-	2	-	-	3	21	1	1	0	2	0	135	*NPF*
DKI Jakarta	3.358	61	2.000	5.481	7.591	9.855	6.504	1.318	1.996	5.792	3.338	1	185	192	101	6	0	46	15.124	1.734	931	2.604	1.956	781	70.953	*DKI Jakarta*
NPF	34	-	5	59	-	90	130	5	17	12	26	-	-	0	19	-	-	13	391	58	37	73	50	22	1.038	*NPF*
D.I Yogyakarta	7	0	-	31	2	247	82	34	26	12	6	-	127	95	15	1	-	1	721	6	29	12	278	0	1.730	*D.I Yogyakarta*
NPF	-	-	-	0	-	91	3	0	0	1	1	-	0	-	0	0	-	0	18	-	-	0	2	0	118	*NPF*
Jawa Tengah	11	3	1	579	0	923	321	75	361	368	319	-	268	187	125	0	-	4	3.195	23	145	31	856	22	7.819	*Jawa Tengah*
NPF	2	-	-	13	-	92	24	1	-	3	4	-	1	1	40	0	-	-	63	-	7	1	12	1	265	*NPF*
Jawa Timur	17	2	1	1.460	269	538	575	66	163	322	45	-	49	19	51	0	-	24	5.108	329	251	4	569	31	9.893	*Jawa Timur*
NPF	1	0	-	10	-	115	30	0	18	16	0	-	2	1	23	-	-	2	146	3	26	-	11	2	407	*NPF*
Bengkulu	2	-	-	0	-	-	2	1	-	0	-	-	1	-	1	0	-	-	-	-	-	-	0	-	7	*Bengkulu*
NPF	-	-	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	1	*NPF*
Jambi	16	0	-	1	-	272	13	1	5	-	13	-	0	0	1	-	-	-	45	0	2	0	456	37	864	*Jambi*
NPF	-	-	-	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	2	-	-	-	1	-	3	*NPF*
Aceh	-	-	-	0	-	60	8	-	0	-	-	-	-	-	-	-	-	-	205	-	0	-	2	-	277	*Aceh*
NPF	-	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	4	*NPF*
Sumatera Utara	459	8	1	434	0	584	588	22	67	53	72	1	28	8	29	1	-	7	2.435	73	173	6	306	20	5.374	*Sumatera Utara*
NPF	190	5	0	20	-	158	110	6	7	0	28	-	4	0	7	0	-	2	108	-	12	0	5	2	664	*NPF*
Sumatera Barat	193	2	1	23	0	37	195	11	3	4	10	-	5	7	19	-	-	-	39	1	11	1	944	256	1.762	*Sumatera Barat*
NPF	11	0	0	2	-	2	18	1	0	3	1	-	-	0	1	-	-	-	1	-	-	-	6	2	49	*NPF*
Riau	92	0	-	50	-	214	69	3	6	4	22	-	0	4	2	0	-	1	1.656	1	27	0	1.457	0	3.609	*Riau*
NPF	43	-	-	0	-	19	9	1	1	-	2	-	-	-	1	0	-	0	18	-	1	0	5	0	100	*NPF*
Sumatera Selatan	51	9	1	42	2	237	117	36	22	3	103	-	44	9	7	-	-	-	1.755	13	94	1	875	-	3.421	*Sumatera Selatan*
NPF	3	0	1	1	-	50	5	-	-	-	3	-	4	0	2	-	-	-	59	2	4	0	12	-	148	*NPF*
Bangka Belitung	0	0	-	0	-	25	3	1	-	-	-	-	2	-	1	0	-	-	30	-	0	0	155	-	217	*Bangka Belitung*
NPF	-	0	-	-	-	-	1	-	-	-	-	-	-	-	-	0	-	-	0	-	-	-	1	-	2	*NPF*
Kepulauan Riau	-	-	-	1	-	54	12	17	-	-	0	-	-	-	2	0	-	1	940	11	33	17	700	0	1.790	*Kepulauan Riau*
NPF	-	-	-	-	-	13	0	-	-	-	-	-	-	-	0	-	-	1	13	-	0	0	2	-	29	*NPF*
Lampung	164	-	-	88	-	-	2	11	10	-	-	-	-	0	-	-	-	-	191	0	9	-	32	-	508	*Lampung*
NPF	-	-	-	-	-	-	1	0	-	-	-	-	-	-	-	-	-	-	5	-	-	-	0	-	6	*NPF*
Kalimantan Selatan	145	0	38	11	-	242	185	20	280	50	38	-	16	6	1	0	-	-	1.058	11	124	11	69	-	2.304	*Kalimantan Selatan*
NPF	-	-	0	8	-	15	14	0	1	1	7	-	7	-	0	-	-	-	29	-	6	0	12	-	100	*NPF*
Kalimantan Barat	1	-	-	0	-	2	20	2	96	0	1	-	3	2	2	-	-	-	51	-	10	-	924	-	1.115	*Kalimantan Barat*
NPF	0	-	-	0	-	1	1	0	-	-	-	-	-	-	1	-	-	-	2	-	-	-	1	-	5	*NPF*
Kalimantan Timur	169	-	14	3	-	301	13	3	3	10	8	-	1	-	29	0	-	3	677	23	40	0	881	0	2.181	*Kalimantan Timur*
NPF	6	-	5	1	-	162	8	1	-	3	5	-	-	-	19	0	-	3	43	1	-	-	3	-	260	*NPF*
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Kalimantan Tengah*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Sulawesi Tengah*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Sulawesi Selatan	3	-	1	49	0	313	333	7	13	44	121	-	34	3	4	-	-	9	1.802	22	201	2	449	0	3.409	*Sulawesi Selatan*
NPF	-	-	-	9	-	26	24	1	0	1	69	-	0	-	2	-	-	3	37	-	17	-	2	0	191	*NPF*
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Sulawesi Utara*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Gorontalo*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Sulawesi Barat	-	-	-	0	-	16	0	0	-	1	-	-	-	-	-	-	-	-	74	-	6	0	43	-	141	*Sulawesi Barat*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	*NPF*
Sulawesi Tenggara	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	1	-	26	*Sulawesi Tenggara*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Nusa Tenggara Barat	-	0	-	0	-	23	2	1	-	-	-	-	-	-	-	-	-	-	140	-	0	-	4	-	170	*Nusa Tenggara Barat*
NPF	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	*NPF*
Bali	-	-	-	14	-	39	258	1	-	17	-	-	-	-	1	-	-	-	273	-	18	-	95	-	716	*Bali*
NPF	-	-	-	7	-	39	33	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	4	-	92	*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	**4.694**	**88**	**2.071**	**8.778**	**7.864**	**15.197**	**9.876**	**1.644**	**3.113**	**6.748**	**4.195**	**2**	**771**	**549**	**444**	**9**	**0**	**109**	**46.987**	**2.445**	**2.395**	**2.698**	**11.570**	**1.154**	**133.402**	***Total***
NPF	**290**	**5**	**12**	**132**	**-**	**1.440**	**438**	**17**	**44**	**46**	**146**	**-**	**19**	**3**	**133**	**0**	**-**	**29**	**1.133**	**66**	**120**	**74**	**139**	**32**	**4.319**	***NPF***

Tabel 17. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah
(*Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units*)
Dalam Persen (*Percentage*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
I. Dana Pihak Ketiga	4,76	4,61	4,75	4,67	4,68	4,64	4,46	4,42	4,54	4,29	4,33	4,12	4,20	4,08	3,96	3,83	***I. Third Party Fund***
1. Giro iB Wadiah	1,53	1,46	2,13	1,73	1,70	1,68	1,79	1,51	1,62	2,01	2,17	1,94	1,84	2,18	3,13	2,86	*1. iB Demand Deposits Wadia*
a. Rupiah	1,60	1,50	2,27	1,88	1,87	1,78	1,90	1,59	1,74	2,14	2,36	2,62	2,13	2,60	3,67	3,35	*a. Rupiah*
b. Valas	1,02	1,09	1,05	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,03	1,01	1,03	1,04	1,04	1,00	*b. Foreign Currency*
2. Tabungan iB Wadiah	2,58	1,70	2,30	2,05	2,05	2,24	1,92	1,93	1,86	1,80	1,88	1,82	3,37	2,46	2,96	2,67	*2. iB Saving Deposits Wadia*
a. Rupiah	2,58	1,70	2,30	2,05	2,05	2,24	1,92	1,93	1,86	1,80	1,88	1,82	3,34	2,48	2,98	2,69	*a. Rupiah*
b. Valas	1,00	1,00	1,00	-	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	5,41	1,00	1,00	1,00	*b. Foreign Currency*
3. Giro iB Mudharabah	2,43	2,38	2,40	2,66	2,97	3,10	2,72	2,63	2,64	1,84	3,08	2,68	3,15	2,72	2,50	2,64	*3. iB Demand Deposits Mudharabah*
a. Rupiah	2,44	2,44	2,42	2,67	2,97	3,13	2,74	2,64	2,66	1,84	3,09	2,68	3,16	2,73	2,51	2,65	*a. Rupiah*
b. Valas	2,43	2,38	2,40	2,66	2,97	3,10	2,72	2,63	2,64	1,84	3,08	2,68	3,15	2,72	2,50	2,64	*b. Foreign Currency*
4. Tabungan iB Mudharabah	2,44	2,42	2,12	1,85	1,87	1,87	1,85	1,79	1,79	1,84	1,88	1,84	1,92	1,95	1,87	1,78	*4. iB Saving Deposits Mudharabah*
a. Rupiah	2,44	2,42	2,12	1,85	1,87	1,87	1,85	1,79	1,79	1,84	1,88	1,84	1,92	1,95	1,87	1,78	*a. Rupiah*
b. Valas	1,00	1,01	1,83	1,82	1,50	1,85	1,89	2,03	1,74	2,33	1,91	1,93	1,97	2,44	2,67	2,34	*b. Foreign Currency*
5. Deposito iB Mudharabah	6,04	5,85	5,97	5,84	5,88	5,93	5,62	5,59	5,75	5,52	5,61	5,36	5,35	5,18	5,02	4,98	*5. iB Time Deposits Mudharabah*
a. Rupiah	6,32	6,05	6,13	5,98	6,01	6,04	5,72	5,68	5,83	5,60	5,68	5,46	5,43	5,37	5,17	5,12	*a. Rupiah*
i. 1 Bulan	6,26	6,30	5,96	5,62	5,87	6,00	5,41	5,61	5,83	5,63	5,61	5,29	5,31	5,33	5,04	5,02	*1). 1 month*
ii. 3 Bulan	6,35	6,34	6,19	5,93	6,14	6,16	5,63	5,88	6,14	5,86	5,90	5,53	5,36	5,51	5,20	5,29	*2). 3 month*
iii. 6 Bulan	6,38	6,55	5,86	5,15	5,50	5,77	5,00	5,10	5,16	5,14	5,16	4,86	5,63	5,62	5,29	4,77	*3). 6 month*
iv. 12 Bulan	5,71	5,91	5,32	5,24	5,48	5,74	5,21	5,25	5,37	5,41	5,12	4,91	4,68	4,34	4,17	4,31	*4). 12 month*
v. > 12 Bulan	6,39	6,90	4,61	5,06	5,35	4,77	4,89	5,11	4,81	5,96	5,98	5,97	5,95	6,92	5,98	5,41	*5). >12 month*
b. Valas	1,17	1,15	2,12	2,25	2,08	2,24	2,22	2,23	2,06	1,88	2,05	1,75	3,61	1,61	1,57	1,48	*b. Foreign Currency*
i. 1 Bulan	1,30	1,48	2,83	2,80	2,83	2,89	2,27	2,40	2,29	2,35	2,02	2,26	2,28	2,07	1,96	1,68	*1). 1 month*
ii. 3 Bulan	1,33	1,53	3,14	2,72	2,27	2,47	2,42	2,53	2,44	2,62	2,08	2,23	2,26	1,78	1,98	1,37	*2). 3 month*
iii. 6 Bulan	1,32	1,60	2,71	1,88	2,22	2,53	2,65	2,33	1,26	1,28	1,50	2,26	2,12	2,05	2,28	2,35	*3). 6 month*
iv. 12 Bulan	1,05	1,05	1,23	3,49	3,58	3,54	1,07	2,24	2,36	2,27	2,16	2,30	2,41	2,41	1,12	1,00	*4). 12 month*
v. > 12 Bulan	1,00	-	-	1,00	1,00	-	1,00	1,00	-	1,00	-	-	1,00	1,00	1,00	1,00	*5). >12 month*
II. Pembiayaan, Piutang dan Salam	12,08	11,53	10,71	10,30	10,23	10,28	10,25	10,44	10,20	10,30	9,95	10,07	10,13	9,96	9,69	9,63	***II. Financing, Receivables/Acceptables, ijarah and Salam***
1. Pembiayaan Bagi Hasil	11,27	10,63	9,49	9,13	9,09	9,10	9,08	9,33	8,96	9,24	8,81	8,84	9,06	9,03	8,57	8,48	*1. Profit Sharing Financing*
a. Mudharabah	12,29	10,79	9,76	9,76	9,52	9,49	9,55	9,50	9,49	9,17	9,29	9,32	9,10	8,80	8,75	8,77	*a. Mudharabah*
i. Rupiah	12,31	11,45	10,32	10,08	9,82	9,80	9,85	9,80	9,79	9,52	9,64	9,68	9,56	9,47	9,39	9,36	*i. Rupiah*
ii. Valas	1,00		1,42	1,83	1,84	1,96	1,84	1,86	1,81	1,83	1,88	1,88	2,12	2,30	2,37	2,19	*ii. Foreign Currency*
b. Musyarakah	11,07	10,60	9,46	9,07	9,05	9,06	9,04	9,31	8,91	9,24	8,76	8,80	9,06	9,05	8,55	8,46	*b. Musyarakah*
i. Rupiah	11,55	10,94	9,69	9,31	9,28	9,31	9,28	9,52	9,14	9,46	8,96	9,00	9,23	9,26	8,76	8,68	*i. Rupiah*
ii. Valas	6,18	5,89	5,86	5,18	5,01	4,95	4,92	5,54	4,77	5,23	4,52	4,52	5,33	5,08	4,22	4,09	*ii. Foreign Currency*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
2. Piutang	12,62	12,22	11,82	11,41	11,34	11,43	11,39	11,55	11,47	11,42	11,28	11,37	11,25	10,97	10,92	10,89	*2. Receivables/Acceptables*
a. Murabahah	12,67	12,29	11,93	11,50	11,44	11,54	11,50	11,66	11,56	11,47	11,31	11,41	11,29	11,01	10,95	10,93	*a. Murabahah*
i. Rupiah	12,88	12,46	12,05	11,60	11,54	11,62	11,58	11,73	11,64	11,53	11,37	11,46	11,35	11,07	11,00	10,97	*i. Rupiah*
ii. Valas	7,89	7,83	6,83	6,62	6,23	6,59	6,51	6,77	6,72	6,65	6,57	6,64	6,63	6,53	6,63	6,98	*ii. Foreign Currency*
b. Qardh	11,19	10,37	9,62	9,94	9,92	9,83	9,79	9,82	10,05	10,69	10,99	10,88	10,78	10,35	10,43	10,13	*b. Qardh*
i. Rupiah	11,19	10,37	9,63	10,02	10,05	10,07	10,11	10,17	10,44	11,29	11,31	11,34	11,30	10,87	10,92	10,58	*i. Rupiah*
ii. Valas	-	13,00	2,00	5,62	4,82	4,30	4,37	4,35	4,29	4,13	4,44	4,12	4,05	4,23	4,20	4,17	*ii. Foreign Currency*
c. Istishna'	12,60	11,86	10,97	10,74	10,71	10,68	10,65	10,61	10,57	10,56	10,51	10,40	10,38	10,32	10,35	10,40	*c. Istishna'*
i. Rupiah	12,60	11,86	10,97	10,74	10,71	10,68	10,65	10,61	10,57	10,56	10,51	10,48	10,45	10,41	10,42	10,47	*i. Rupiah*
ii. Valas	-	-	10,40	-	-	-	-	-	-	-	-	1,00	1,00	1,00	1,00	1,00	*ii. Foreign Currency*
3. Pembiayaan Sewa (Ijarah)	10,94	10,56	-	10,57	10,57	10,45	10,38	10,24	10,27	9,86	9,69	9,51	9,38	9,19	9,13	9,10	*3. Ijarah including Leasing receivables*
a. Pembiayaan Sindikasi	-	-	-	-	5,78	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
i. Rupiah	-	-	-	-	5,78	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
b. Pembiayaan secara Channeling	16,91	17,38	34,48	34,65	34,65	34,65	34,64	34,61	34,58	34,54	34,48	34,44	34,40	34,33	34,29	33,97	*b. Financing through Channeling*
i. Rupiah	16,91	17,38	34,48	34,65	34,65	34,65	34,64	34,61	34,58	34,54	34,48	34,44	34,40	34,33	34,29	33,97	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
c. Pembiayaan secara Executing	-	13,39	13,37	13,35	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,76	*c. Financing through Executing*
i. Rupiah	-	13,39	13,37	13,35	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,76	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
d. Pembiayaan Sewa Lainnya	10,94	10,55	10,01	10,14	10,17	10,09	10,06	9,97	10,03	9,65	9,51	9,35	9,23	9,07	9,02	8,98	*d. Other Ijarah*
i. Rupiah	11,49	11,04	10,76	10,83	10,82	10,72	10,70	10,57	10,63	10,31	10,06	9,88	9,78	9,69	9,58	9,53	*i. Rupiah*
ii. Valas	6,67	4,53	4,81	4,71	4,70	4,62	4,55	4,51	4,47	4,47	4,10	3,96	3,84	3,64	3,52	3,31	*ii. Foreign Currency*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Currency*

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

Note: r) Revised figures
**) Provisional figures*

Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah
(*Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks*)
Dalam Persen (*Percentage*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
I. Dana Pihak Ketiga	4,71	4,62	4,64	4,75	4,74	4,65	4,57	4,53	4,50	4,18	4,22	4,09	4,08	4,00	3,93	3,73	***I. Third Party Fund***
1. Giro iB Wadiah	1,24	1,28	1,77	1,34	1,35	1,49	1,52	1,27	1,28	1,20	1,24	1,10	1,07	1,08	1,08	1,07	*1. iB Demand Deposits Wadia*
a. Rupiah	1,28	1,30	1,97	1,45	1,50	1,57	1,64	1,34	1,36	1,28	1,31	1,27	1,11	1,14	1,14	1,11	*a. Rupiah*
b. Valas	1,02	1,09	1,05	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	*b. Foreign Currency*
2. Tabungan iB Wadiah	2,77	1,75	3,18	2,12	1,82	2,45	1,45	1,53	1,09	1,14	1,75	1,34	1,32	1,12	2,12	1,54	*2. iB Saving Deposits Wadia*
a. Rupiah	2,77	1,75	3,18	2,12	1,82	2,45	1,45	1,53	1,09	1,14	1,75	1,34	1,32	1,12	2,12	1,54	*a. Rupiah*
b. Valas	1,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Currency*
3. Giro iB Mudharabah	2,02	2,09	2,27	2,48	3,11	2,81	2,56	2,55	2,56	1,61	3,03	2,62	3,04	2,64	2,37	2,54	*3. iB Demand Deposits Mudharabah*
a. Rupiah	2,03	2,17	2,29	2,49	3,11	2,85	2,58	2,56	2,57	1,61	3,04	2,62	3,04	2,64	2,37	2,54	*a. Rupiah*
b. Valas	2,02	2,09	2,27	2,48	3,11	2,81	2,56	2,55	2,56	1,61	3,03	2,62	3,04	2,64	2,37	2,54	*b. Foreign Currency*
4. Tabungan iB Mudharabah	2,24	2,26	1,95	1,61	1,61	1,61	1,64	1,59	1,57	1,67	1,70	1,69	1,70	1,76	1,70	1,70	*4. iB Saving Deposits Mudharabah*
a. Rupiah	2,24	2,26	1,95	1,61	1,61	1,61	1,64	1,59	1,57	1,67	1,70	1,69	1,70	1,76	1,70	1,70	*a. Rupiah*
b. Valas	-	-	-	1,00	-	1,00	-	-	-	-	1,00	-	-	1,00	-	-	*b. Foreign Currency*
5. Deposito iB Mudharabah	6,10	6,04	5,98	6,17	6,17	6,06	6,02	5,95	5,88	5,69	5,73	5,66	5,53	5,35	5,31	5,21	*5. iB Time Deposits Mudharabah*
a. Rupiah	6,46	6,27	6,20	6,33	6,32	6,20	6,15	6,08	5,98	5,80	5,83	5,80	5,70	5,54	5,47	5,33	*a. Rupiah*
i. 1 Bulan	6,48	6,34	6,12	5,95	6,28	6,10	5,79	6,07	5,75	5,60	5,71	5,57	5,40	5,38	5,11	5,09	*1). 1 month*
ii. 3 Bulan	6,66	6,50	6,49	6,13	6,64	6,38	6,04	6,53	6,23	5,91	6,12	6,04	5,65	5,90	5,48	5,47	*2). 3 month*
iii. 6 Bulan	6,54	6,46	6,12	5,86	6,05	5,92	5,46	5,41	5,18	5,55	5,45	5,23	5,24	5,03	4,92	4,91	*3). 6 month*
iv. 12 Bulan	5,75	5,86	5,19	5,55	5,44	5,51	5,41	5,30	4,99	4,81	4,68	4,60	4,86	4,38	4,29	4,27	*4). 12 month*
v. > 12 Bulan	6,44	6,78	4,60	4,95	5,37	4,75	4,86	5,10	4,80	4,86	5,35	5,22	5,01	5,00	5,36	5,46	*5). >12 month*
b. Valas	1,19	1,18	2,09	2,32	2,08	2,06	1,92	1,92	1,96	1,75	2,05	1,63	1,45	1,42	1,41	1,27	*b. Foreign Currency*
i. 1 Bulan	1,38	1,45	2,80	3,01	2,84	2,82	2,03	2,09	2,06	2,24	2,04	2,03	2,18	1,79	1,67	1,65	*1). 1 month*
ii. 3 Bulan	1,42	1,53	3,14	3,07	2,27	2,24	2,44	2,20	1,98	2,42	2,12	1,96	2,28	1,14	1,03	1,00	*2). 3 month*
iii. 6 Bulan	1,48	1,27	1,90	1,88	1,83	1,62	1,01	1,09	1,28	1,30	1,22	1,00	1,00	1,05	2,28	2,36	*3). 6 month*
iv. 12 Bulan	1,05	1,03	1,02	3,52	3,60	3,57	1,08	2,27	2,36	2,28	2,16	2,30	2,41	2,41	1,18	1,00	*4). 12 month*
v. > 12 Bulan	1,00	-	-	1,00	1,00	-	1,00	1,00	-	1,00	1,00	-	1,00	1,00	-	1,00	*5). >12 month*
II. Pembiayaan, Piutang dan Salam	12,72	12,56	11,80	11,13	11,04	11,13	11,09	11,45	11,04	11,31	10,80	10,98	11,15	10,94	10,54	10,47	***II. Financing, Receivables/Acceptables, ijarah and Salam***
1. Pembiayaan Bagi Hasil	11,85	11,73	10,24	9,43	9,37	9,42	9,40	10,01	9,21	9,92	9,12	9,27	9,83	9,85	9,01	8,95	*1. Profit Sharing Financing*
a. Mudharabah	12,51	11,83	10,54	10,14	10,11	10,24	10,14	10,22	10,07	10,14	10,09	10,09	9,94	10,00	9,91	9,92	*a. Mudharabah*
i. Rupiah	12,51	11,83	10,54	10,14	10,11	10,24	10,14	10,22	10,07	10,14	10,09	10,09	9,94	10,00	9,91	9,92	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
b. Musyarakah	11,75	11,72	10,22	9,38	9,32	9,36	9,35	9,99	9,15	9,91	9,06	9,21	9,82	9,84	8,97	8,90	*b. Musyarakah*
i. Rupiah	12,08	12,00	10,40	9,57	9,51	9,56	9,55	10,14	9,32	10,06	9,23	9,39	9,97	10,01	9,15	9,09	*i. Rupiah*
ii. Valas	7,21	6,90	6,79	5,40	5,10	5,06	5,02	6,60	4,94	6,12	4,55	4,56	6,16	6,17	4,45	4,33	*ii. Foreign Currency*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
2. Piutang	13,20	13,04	12,75	12,27	12,19	12,30	12,24	12,44	12,35	12,33	12,23	12,24	12,08	11,77	11,70	11,64	*2. Receivables/Acceptables*
a. Murabahah	13,23	13,11	12,89	12,39	12,31	12,43	12,37	12,56	12,45	12,35	12,23	12,25	12,09	11,79	11,72	11,67	*a. Murabahah*
i. Rupiah	13,49	13,33	13,05	12,52	12,44	12,54	12,47	12,66	12,56	12,44	12,32	12,33	12,17	11,88	11,79	11,73	*i. Rupiah*
ii. Valas	8,07	8,04	6,96	6,73	6,29	6,71	6,65	6,96	6,88	6,83	6,76	6,83	6,80	6,70	6,82	7,22	*ii. Foreign Currency*
b. Qardh	12,35	11,42	10,39	10,61	10,60	10,51	10,48	10,55	10,85	11,86	12,24	12,09	11,97	11,37	11,50	11,16	*b. Qardh*
i. Rupiah	12,35	11,42	10,40	10,71	10,77	10,82	10,89	10,99	11,34	12,69	12,68	12,72	12,69	12,08	12,17	11,78	*i. Rupiah*
ii. Valas	-	13,00	2,00	5,62	4,82	4,30	4,37	4,35	4,29	4,13	4,44	4,12	4,05	4,23	4,20	4,17	*ii. Foreign Currency*
c. Istishna'	13,50	12,96	13,88	12,87	12,75	12,71	12,70	13,02	12,52	12,95	12,41	5,13	5,23	4,64	4,86	4,81	*c. Istishna'*
i. Rupiah	13,50	12,96	13,88	12,87	12,75	12,71	12,70	13,02	12,52	12,95	12,41	12,23	12,84	12,13	12,03	11,77	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	1,00	1,00	1,00	1,00	1,00	*ii. Foreign Currency*
3. Pembiayaan Sewa (Ijarah)	12,74	11,39	10,83	10,79	10,83	10,62	10,50	10,20	10,53	10,52	10,52	10,47	10,39	10,38	10,30	10,26	*3. Ijarah including Leasing receivables*
a. Pembiayaan Sindikasi	-	-	-	-	5,78	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
i. Rupiah	-	-	-	-	5,78	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
b. Pembiayaan secara Channeling	-	-	11,86	12,19	12,18	12,09	12,08	12,08	12,08	12,07	12,07	12,02	12,02	12,02	12,02	12,56	*b. Financing through Channeling*
i. Rupiah	-	-	11,86	12,19	12,18	12,09	12,08	12,08	12,08	12,07	12,07	12,02	12,02	12,02	12,02	12,56	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
c. Pembiayaan secara Executing	-	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,76	*c. Financing through Executing*
i. Rupiah	-	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,75	13,76	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
d. Pembiayaan Sewa Lainnya	12,74	11,36	10,81	10,78	10,81	10,60	10,48	10,18	10,51	10,50	10,50	10,45	10,37	10,36	10,28	10,22	*d. Other Ijarah*
i. Rupiah	13,52	11,70	10,95	10,98	11,00	10,78	10,65	10,32	10,66	10,65	10,64	10,57	10,49	10,49	10,39	10,32	*i. Rupiah*
ii. Valas	7,54	6,49	7,10	5,63	5,57	5,08	5,00	4,90	4,83	4,78	4,73	4,66	4,59	4,51	4,41	4,29	*ii. Foreign Currency*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Currency*

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

Note: r) Revised figures
**) Provisional figures*

Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah
(*Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Business Units*)
Dalam Persen (*Percentage*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
I. Dana Pihak Ketiga	4,89	4,57	4,97	4,50	4,56	4,62	4,26	4,24	4,62	4,50	4,54	4,18	4,43	4,25	4,02	4,01	***I. Third Party Fund***
1. Giro iB Wadiah	3,00	2,40	2,46	2,40	2,35	2,04	2,24	1,93	2,28	2,56	3,31	3,68	3,29	3,66	4,72	4,48	*1. iB Demand Deposits Wadia*
a. Rupiah	3,01	2,44	2,48	2,43	2,38	2,13	2,26	1,95	2,31	2,57	3,36	3,74	3,36	3,75	4,80	4,66	*a. Rupiah*
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,37	1,52	1,54	1,60	1,62	1,00	*b. Foreign Currency*
2. Tabungan iB Wadiah	2,32	1,64	1,76	2,02	2,14	2,12	2,11	2,10	2,13	2,04	1,94	2,01	3,15 r	3,32	3,52	3,35	*2. iB Saving Deposits Wadia*
a. Rupiah	2,32	1,64	1,76	2,02	2,14	2,12	2,11	2,10	2,13	2,05	1,94	2,01	3,15 r	3,37	3,58	3,40	*a. Rupiah*
b. Valas	-	1,00	1,00	-	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00 r	1,00	1,00	1,00	*b. Foreign Currency*
3. Giro iB Mudharabah	3,04	2,78	2,70	3,01	2,51	3,56	3,00	2,75	2,82	3,26	3,29	2,95	3,82	3,23	3,35	3,16	*3. iB Demand Deposits Mudharabah*
a. Rupiah	3,04	2,78	2,72	3,03	2,51	3,58	3,03	2,76	2,85	3,28	3,31	2,97	3,86	3,30	3,41	3,22	*a. Rupiah*
b. Valas	3,04	2,78	2,70	3,01	2,51	3,56	3,00	2,75	2,82	3,26	3,29	2,95	3,82	3,23	3,35	3,16	*b. Foreign Currency*
4. Tabungan iB Mudharabah	3,01	2,88	2,62	2,45	2,49	2,57	2,39	2,28	2,36	2,35	2,38	2,29	2,53	2,43	2,32	2,02	*4. iB Saving Deposits Mudharabah*
a. Rupiah	3,01	2,88	2,63	2,46	2,50	2,58	2,40	2,28	2,37	2,35	2,39	2,29	2,54	2,43	2,31	2,01	*a. Rupiah*
b. Valas	1,00	1,01	1,83	1,82	1,50	1,85	1,89	2,03	1,74	2,33	1,91	1,93	1,97	2,44	2,67	2,34	*b. Foreign Currency*
5. Deposito iB Mudharabah	5,89	5,45	5,96	5,26	5,36	5,62	4,97	5,00	5,51	5,26	5,39	4,88	5,05	4,89	4,51	4,64	*5. iB Time Deposits Mudharabah*
a. Rupiah	5,99	5,59	5,99	5,36	5,46	5,68	5,02	5,05	5,57	5,29	5,43	4,91	4,97	5,07	4,66	4,80	*a. Rupiah*
i. 1 Bulan	5,91	6,20	5,76	5,23	5,40	5,84	4,96	5,12	5,92	5,66	5,48	4,99	5,21	5,25	4,96	4,94	*1). 1 month*
ii. 3 Bulan	5,88	6,02	5,86	5,65	5,53	5,85	5,11	5,20	6,07	5,80	5,63	5,05	5,08	5,03	4,84	5,12	*2). 3 month*
iii. 6 Bulan	6,16	6,71	5,52	4,23	4,75	5,40	4,36	4,68	5,10	4,80	4,89	4,50	5,97	6,12	5,62	4,63	*3). 6 month*
iv. 12 Bulan	5,59	6,34	5,61	4,98	5,51	6,02	5,03	5,21	5,80	6,41	5,71	5,34	4,23	4,24	3,87	4,41	*4). 12 month*
v. > 12 Bulan	5,93	6,91	5,00	6,35	4,00	5,76	5,93	5,44	5,15	6,00	6,00	6,00	6,00	7,00	6,00	4,00	*5). >12 month*
b. Valas	1,03	1,07	2,52	2,10	2,09	2,90	2,93	2,91	2,34	2,31	2,04	2,23	1,65 r	1,87	1,78	1,67	*b. Foreign Currency*
i. 1 Bulan	1,06	1,97	2,98	2,00	2,60	3,10	3,21	3,15	2,72	3,54	1,96	2,68	2,86	2,68	2,44	1,80	*1). 1 month*
ii. 3 Bulan	1,07	1,00	1,26	2,02	1,42	2,97	1,90	2,96	2,75	3,74	1,98	2,52	1,40	2,27	2,63	2,91	*2). 3 month*
iii. 6 Bulan	1,00	1,98	2,99	1,93	2,80	3,37	3,52	3,95	1,03	1,01	1,92	2,99	2,98	3,97	1,12	1,00	*3). 6 month*
iv. 12 Bulan	1,00	1,89	2,96	1,00	1,01	1,00	1,00	1,00	2,00	1,03	-	1,82	2,00	1,48	1,00	1,00	*4). 12 month*
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,00	1,00	*5). >12 month*
II. Pembiayaan, Piutang dan Salam	10,39	9,47	8,89	8,85	8,82	8,84	8,83	8,74	8,80	8,65	8,63	8,57	8,46	8,36	8,28	8,22	***II. Financing, Receivables/Acceptables, ijarah and Salam***
1. Pembiayaan Bagi Hasil	10,18	9,24	8,76	8,82	8,79	8,77	8,74	8,62	8,71	8,52	8,47	8,39	8,27	8,18	8,09	7,98	*1. Profit Sharing Financing*
a. Mudharabah	12,06	10,11	9,34	9,53	9,16	9,07	9,19	9,07	9,16	8,64	8,77	8,83	8,58	8,17	8,09	8,12	*a. Mudharabah*
i. Rupiah	12,10	11,18	10,19	10,05	9,63	9,53	9,67	9,54	9,62	9,15	9,32	9,39	9,30	9,14	9,04	8,99	*i. Rupiah*
ii. Valas	1,00	1,60	1,42	1,83	1,84	1,96	1,84	1,86	1,81	1,83	1,88	1,88	2,12	2,30	2,37	2,19	*ii. Foreign Currency*
b. Musyarakah	9,62	9,02	8,67	8,73	8,74	8,73	8,69	8,56	8,65	8,51	8,43	8,34	8,23	8,18	8,09	7,97	*b. Musyarakah*
i. Rupiah	10,32	9,39	8,93	9,01	9,02	9,03	8,98	8,82	8,94	8,77	8,65	8,56	8,43	8,43	8,32	8,21	*i. Rupiah*
ii. Valas	5,05	4,95	5,15	5,02	4,95	4,87	4,85	4,77	4,65	4,61	4,49	4,49	4,67	4,19	4,03	3,89	*ii. Foreign Currency*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Other Profit Sharing Financing*
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
2. Piutang	10,61	9,78	9,12	8,91	8,88	8,96	8,98	8,97	8,97	8,90	8,94	8,92	8,85	8,72	8,68	8,71	*2. Receivables/Acceptables*
a. Murabahah	10,69	9,85	9,16	8,94	8,92	9,01	9,03	9,01	9,01	8,94	8,99	8,97	8,89	8,76	8,71	8,73	*a. Murabahah*
i. Rupiah	10,78	9,91	9,19	8,97	8,94	9,03	9,06	9,04	9,04	8,97	9,01	9,00	8,92	8,79	8,73	8,75	*i. Rupiah*
ii. Valas	6,50	6,33	5,81	5,77	5,73	5,72	5,67	5,64	5,65	5,66	5,43	5,42	5,44	5,33	5,33	5,28	*ii. Foreign Currency*
b. Qardh	4,04	3,27	3,43	3,27	3,21	3,13	3,17	3,22	3,27	3,28	3,29	3,22	3,23	3,28	3,28	3,26	*b. Qardh*
i. Rupiah	4,04	3,27	3,43	3,27	3,21	3,13	3,17	3,22	3,27	3,28	3,29	3,22	3,23	3,28	3,28	3,26	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
c. Istishna'	12,58	11,85	10,94	10,72	10,69	10,67	10,64	10,59	10,56	10,54	10,50	10,47	10,44	10,40	10,41	10,47	*c. Istishna'*
i. Rupiah	12,58	11,85	10,94	10,72	10,69	10,67	10,64	10,59	10,56	10,54	10,50	10,47	10,44	10,40	10,41	10,47	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
3. Pembiayaan Sewa (Ijarah)	10,48	10,20	10,21	10,48	10,45	10,37	10,33	10,26	10,16	9,58	9,32	9,06	8,88	8,60	8,55	8,51	*3. Ijarah including Leasing receivables*
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
b. Pembiayaan secara Channeling	16,91	17,38	34,64	34,75	34,76	34,76	34,76	34,75	34,74	34,72	34,70	34,68	34,67	34,66	34,65	34,65	*b. Financing through Channeling*
i. Rupiah	16,91	17,38	34,64	34,75	34,76	34,76	34,76	34,75	34,74	34,72	34,70	34,68	34,67	34,66	34,65	34,65	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
c. Pembiayaan secara Executing	-	11,00	11,00	11,00	-	-	-	-	-	-	-	-	-	-	-	-	*c. Financing through Executing*
i. Rupiah	-	11,00	11,00	11,00	-	-	-	-	-	-	-	-	-	-	-	-	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Currency*
d. Pembiayaan Sewa Lainnya	10,47	10,20	9,66	9,86	9,89	9,86	9,88	9,87	9,82	9,29	9,06	8,83	8,66	8,43	8,38	8,35	*d. Other Ijarah*
i. Rupiah	10,98	10,76	10,66	10,75	10,73	10,69	10,73	10,69	10,62	10,14	9,77	9,52	9,39	9,24	9,11	9,08	*i. Rupiah*
ii. Valas	6,41	3,85	4,60	4,60	4,60	4,57	4,51	4,48	4,44	4,44	4,05	3,90	3,78	3,57	3,46	3,25	*ii. Foreign Currency*
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4. Salam*
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Currency*

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

Note: r) Revised figures
**) Provisional figures*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	15,44	13,73	12,77	12,93	12,91	12,94	12,98	13,37	12,77	12,90	12,16	12,08	12,66	12,28	11,57	11,70	*1. Working Capital*
a. UMKM	19,65	19,66	19,83	20,36	20,53	20,46	20,65	21,83	20,44	20,63	19,19	19,42	18,44	18,05	17,07	19,52	*a. Micro, Small and Medium Enterprise*
i. Rupiah	19,72	19,73	19,91	20,50	20,65	20,57	20,77	21,97	20,56	20,87	19,41	19,64	18,63	18,29	17,28	20,06	*i. Rupiah*
ii. Valas	7,76	4,66	2,54	3,15	2,96	2,64	2,60	3,69	2,74	2,38	2,11	2,06	2,45	2,54	2,22	2,73	*ii. Foreign Exchange*
b. Bukan UMKM	12,51	10,10	8,84	8,43	8,37	8,46	8,39	8,96	8,30	8,39	7,91	7,84	8,47	8,19	7,52	8,06	*b. Non Micro, Small and Medium Enterprise*
i. Rupiah	12,88	10,46	9,15	8,71	8,71	8,80	8,75	9,24	8,63	8,66	8,16	8,09	8,74	8,51	7,83	8,32	*i. Rupiah*
ii. Valas	7,10	5,52	4,52	4,48	3,96	4,18	4,14	4,93	4,02	4,74	3,79	4,13	5,15	4,83	4,11	4,10	*ii. Foreign Exchange*
2. Investasi	12,12	11,11	10,41	10,16	10,03	10,15	10,18	10,60	10,18	10,49	9,79	10,20	10,21	9,69	9,17	9,05	*2. Investment*
a. UMKM	14,77	13,58	12,04	12,23	12,21	11,99	12,01	12,18	11,99	11,95	10,72	11,58	11,63	11,35	10,68	10,85	*a. Micro, Small and Medium Enterprise*
i. Rupiah	14,85	13,59	12,08	12,27	12,25	12,03	12,05	12,22	12,02	11,98	10,75	11,62	11,66	11,39	10,72	10,88	*i. Rupiah*
ii. Valas	6,74	4,79	5,36	5,39	5,13	5,01	5,01	5,02	5,20	5,26	5,04	4,50	4,53	4,53	4,48	5,32	*ii. Foreign Exchange*
b. Bukan UMKM	10,92	9,98	9,62	9,31	9,15	9,41	9,47	10,00	9,46	9,93	9,41	9,64	9,48	8,86	8,38	8,43	*b. Non Micro, Small and Medium Enterprise*
i. Rupiah	12,17	10,74	10,30	9,84	9,65	9,96	10,02	10,56	9,94	10,51	9,97	10,19	10,04	9,44	8,90	8,87	*i. Rupiah*
ii. Valas	6,83	6,69	6,16	5,88	5,67	5,53	5,47	5,68	5,65	5,30	4,74	4,66	4,91	4,59	4,21	4,27	*ii. Foreign Exchange*
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,64	10,53	10,50	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	9,85	9,93	*3. Consumption (Non Micro, Small and Medium Enterprise)*
i. Rupiah	11,60	11,19	10,64	10,53	10,50	10,49	10,48	10,54	10,47	10,39	9,39	10,25	10,12	9,98	9,85	9,93	*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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	16,36	15,25	14,26	14,12	14,04	14,17	14,18	14,79	13,94	14,30	13,21	13,33	14,15	13,63	12,87	13,01	*1. Working Capital*
a. UMKM	21,19	22,14	23,04	23,32	23,52	23,54	23,66	24,40	23,36	23,77	21,87	22,08	20,49	20,06	19.01 r	19,33	*a. Micro, Small and Medium Enterprise*
i. Rupiah	21,28	22,16	23,05	23,40	23,58	23,57	23,70	24,44	23,40	23,81	21,91	22,12	20,51	20,13	19.08 r	19,38	*i. Rupiah*
ii. Valas	7,76	10,27	3,84	3,37	2,80	1,01	0,92	5,94	2,07	4,32	1,92	1,42	5,04	3,80	2,46	3,24	*ii. Foreign Exchange*
b. Bukan UMKM	12,93	10,63	8,92	8,09	8,00	8,14	7,94	8,63	7,87	8,05	7,33	7,45	8,35	7,89	7,13	7,91	*b. Non Micro, Small and Medium Enterprise*
i. Rupiah	13,32	10,83	9,09	8,24	8,22	8,35	8,15	8,79	8,06	8,18	7,52	7,63	8,52	8,07	7,33	8,05	*i. Rupiah*
ii. Valas	7,30	7,29	5,80	5,21	4,22	4,61	4,54	5,98	4,49	5,73	4,01	4,32	5,86	5,66	4,42	4,68	*ii. Foreign Exchange*
2. Investasi	12,85	11,83	11,07	10,59	10,50	10,62	10,62	11,38	10,55	10,76	9,74	10,31	10,91	10,26	9,53	9,52	*2. Investment*
a. UMKM	15,14		12,82	12,28	12,27	12,29	12,33	12,60	12,34	12,26	10,74	11,85	11,87	11,53	10,77	11,04	*a. Micro, Small and Medium Enterprise*
i. Rupiah	15,23	14,26	12,82	12,28	12,27	12,29	12,33	12,60	12,35	12,26	10,74	11,87	11,88	11,55	10,78	11,05	*i. Rupiah*
ii. Valas	6,75	4,00	9,00	9,00	3,00	-	-	-	3,21	4,35	-	1,64	1,63	1,61	2,08	5,44	*ii. Foreign Exchange*
b. Bukan UMKM	11,67	10,59	10,10	9,60	9,48	9,67	9,66	10,70	9,54	9,92	9,16	9,41	10,12	9,20	8,49	8,80	*b. Non Micro, Small and Medium Enterprise*
i. Rupiah	12,57	11,14	10,58	10,01	9,91	10,13	10,11	11,15	9,87	10,34	9,52	9,79	10,59	9,67	8,91	9,12	*i. Rupiah*
ii. Valas	7,87	7,81	6,96	6,46	6,07	5,83	5,75	6,37	6,35	5,65	5,21	5,21	5,81	5,64	4,95	5,19	*ii. Foreign Exchange*
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,01	11,95	11,91	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	11,22	11,36	*3. Consumption (Non Micro, Small and Medium Enterprise)*
i. Rupiah	12,34	12,47	12,01	11,95	11,91	11,93	11,93	12,04	11,94	11,91	10,25	11,80	11,62	11,40	11,22	11,36	*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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1. Modal Kerja	12,11	9,76	9,47	9,75	9,78	9,67	9,86	9,63	9,69	9,39	9,42	8,96	8,96	8,91	8,42	8,53	*1. Working Capital*
a. UMKM	13,73	11,59	11,20	10,76	10,73	10,62	10,77	9,61	10,57	10,04	9,89	9,77	9,66	9,41	9,17	9,02	*a. Micro, Small and Medium Enterprise*
i. Rupiah	13,73	11,73	11,35	10,93	10,90	10,78	10,95	9,84	10,75	10,45	10,30	10,18	10,10	9,90	9,63	9,50	*i. Rupiah*
ii. Valas	-	1,94	2,45	3,01	3,03	3,01	2,96	3,00	2,95	2,09	2,14	2,14	2,15	2,19	2,15	2,10	*ii. Foreign Exchange*
b. Bukan UMKM	11,08	8,89	8,68	9,26	9,31	9,22	9,45	9,63	9,30	9,12	9,21	8,65	8,69	8,73	8,16	8,38	*b. Non Micro, Small and Medium Enterprise*
i. Rupiah	11,38	9,55	9,27	9,91	9,99	9,96	10,22	10,19	10,02	9,72	9,62	9,08	9,13	9,37	8,68	8,92	*i. Rupiah*
ii. Valas	6,37	3,36	3,11	3,62	3,62	3,69	3,69	3,49	3,48	3,49	3,37	3,89	4,19	3,89	3,77	3,61	*ii. Foreign Exchange*
2. Investasi	9,77	9,38	9,21	9,44	9,25	9,38	9,49	9,38	9,59	10,07	9,86	10,01	9,07	8,81	8,58	8,29	*2. Investment*
a. UMKM	12,93	11,45	10,16	12,03	11,99	10,88	10,87	10,56	10,77	10,81	10,65	10,56	10,49	10,50	10,27	10,21	*a. Micro, Small and Medium Enterprise*
i. Rupiah	12,98	11,46	10,25	12,22	12,17	11,03	11,01	10,70	10,88	10,93	10,76	10,67	10,61	10,63	10,39	10,31	*i. Rupiah*
ii. Valas	6,62	5,76	5,17	5,23	5,23	5,23	5,23	5,24	5,32	5,31	5,31	5,28	5,30	5,30	5,30	5,30	*ii. Foreign Exchange*
b. Bukan UMKM	8,89	8,64	8,86	8,94	8,75	9,10	9,23	9,18	9,36	9,94	9,72	9,91	8,82	8,52	8,27	7,94	*b. Non Micro, Small and Medium Enterprise*
i. Rupiah	10,84	9,78	9,80	9,62	9,34	9,75	9,90	9,82	10,03	10,73	10,52	10,68	9,46	9,22	8,90	8,53	*i. Rupiah*
ii. Valas	5,31	4,98	5,38	5,36	5,29	5,27	5,23	5,10	5,08	5,03	4,39	4,20	4,15	3,64	3,53	3,39	*ii. Foreign Exchange*
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,72	8,57	8,54	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	7,90	7,89	*3. Consumption (Non Micro, Small and Medium Enterprise)*
i. Rupiah	10,34	9,35	8,72	8,57	8,54	8,49	8,47	8,44	8,41	8,27	8,17	8,09	8,04	7,96	7,90	7,89	*i. Rupiah*
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*ii. Foreign Exchange*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah
(Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen *(Percent)*

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Penerima Pembiayaan Lapangan Usaha																	***Financing to Business Sector***
Pertanian, perburuan dan Kehutanan	14,15	14,01	12,86	13,39	12,46	13,45	13,54	13,47	13,52	13,37	13,19	13,31	13,47	12,72	12,12	12,82	*Agricultures, Hunting and Forestry*
a. Rupiah	14,47	14,22	12,99	13,50	12,55	13,54	13,63	13,54	13,65	13,51	13,34	13,46	13,60	13,08	12,37	13,15	*a. Rupiah*
b. Valas	6,00	6,00	5,76	5,81	5,83	5,85	5,89	5,91	6,42	5,66	5,28	5,16	5,84	4,18	3,07	2,66	*b. Foreign Exchange*
Perikanan	12,80	12,03	13,14	11,16	11,15	10,83	11,13	13,94	10,55	13,24	10,40	10,13 r	10,10 r	12,20	10,36	10,56	*Fishery*
a. Rupiah	12,85	12,03	13,14	11,16	11,15	10,83	11,13	13,94	10,55	13,24	10,40	9,82	12,58	12,20	10,36	9,59	*a. Rupiah*
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Pertambangan dan Penggalian	9,62	9,60	7,85	6,25	6,12	6,13	6,16	8,94	6,02	7,28	5,49	5,60	5,50 r	6,60	6,61 r	6,46	*Mining and Quarrying*
a. Rupiah	12,57	11,81	11,94	7,68	7,53	7,49	7,58	12,39	7,39	9,19	6,91	7,17	13,47	8,84	5,44	5,01	*a. Rupiah*
b. Valas	6,83	7,12	5,75	5,13	4,97	4,97	4,93	5,99	4,82	5,94	4,47	4,45	5,60	5,27	3,95	3,75	*b. Foreign Exchange*
Industri Pengolahan	11,06	10,86	9,74	9,32	9,23	9,33	9,08	9,56	8,94	8,98	8,42	8,57	9,13	8,52	7,67	7,62	*Procesing Industry*
a. Rupiah	12,01	11,85	10,54	10,09	10,13	10,27	10,05	10,42	9,83	9,83	9,64 r	9,46 r	9,76	9,13	8,17	8,24	*a. Rupiah*
b. Valas	5,90	4,75	5,26	5,20	4,69	4,76	4,69	4,94	4,58	4,70	3,80	3,95	4,38	4,25	4,10	3,89	*b. Foreign Exchange*
Listrik, gas dan air	10,34	8,51	7,99	8,41	8,24	8,18	8,18	8,40	8,13	9,70	9,42	9,43	7,80	7,56	7,20	7,20	*Electricity, Gas and Water*
a. Rupiah	12,16	9,02	8,26	8,77	8,64	8,67	8,68	8,88	8,40	10,52	10,15	10,15	8,31	8,10	7,66	7,53	*a. Rupiah*
b. Valas	7,65	7,27	6,40	6,44	5,84	5,24	5,18	5,53	6,39	4,45	4,47	4,49	4,48	4,39	4,41	5,09	*b. Foreign Exchange*
Konstruksi	12,34	10,14	9,75	9,61	9,70	9,71	9,90	10,15	9,73	9,65	9,07	9,11	9,28	9,33	9,12	9,00	*Construction*
a. Rupiah	12,51	10,21	9,80	9,66	9,75	9,76	9,95	10,19	9,78	9,69	9,12	9,15	9,31	9,38	9,14	9,01	*a. Rupiah*
b. Valas	5,84	5,63	5,96	4,28	4,67	4,66	4,66	6,00	4,32	5,82	4,15	4,84	5,77	4,69	4,79	6,74	*b. Foreign Exchange*
Perdagangan Besar dan Eceran	20,04	18,89	18,74	18,44	18,39	18,07	18,34	18,92	18,52	18,99	17,46	17,56	17,88	17,54	17,19	18,05	*Wholesale and Retail Trade*
a. Rupiah	20,10	19,03	19,01	18,69	18,64	18,30	18,56	19,15	18,74	19,25	17,82	17,92	18,32	18,03	17,60	18,46	*a. Rupiah*
b. Valas	7,33	6,25	5,36	4,94	4,76	4,94	4,75	4,61	4,51	4,49	4,24	4,20	4,19	3,95	3,33	3,31	*b. Foreign Exchange*
Penyediaan akomodasi dan penyediaan makan minum	14,23	12,79	11,63	12,19	12,32	12,65	12,80	12,10	12,04	11,89	11,05	12,33	11,98	11,86	10,97	10,58	*Provision of accomodation and the provision of eating and drinking*
a. Rupiah	14,24	12,80	11,63	12,19	12,32	12,65	12,80	12,10	12,04	11,89	11,05	12,33	11,98	11,86	10,97	10,58	*a. Rupiah*
b. Valas	7,00	6,00	5,50	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Transportasi, pergudangan dan komunikasi	11,19	10,62	10,08	10,22	10,12	10,28	10,01	10,49	10,52	10,70	9,47	9,91	10,60	9,84	8,66	7,69	*Transportation, Warehousing and Communications*
a. Rupiah	11,88	11,08	10,76	11,05	10,95	11,00	10,67	11,05	11,16	11,41	10,02	10,70	11,46	10,86	9,38	8,34	*a. Rupiah*
b. Valas	7,89	8,02	6,15	5,23	4,84	5,40	5,33	5,54	4,62	4,72	4,29	4,73	5,20	4,58	4,24	4,08	*b. Foreign Exchange*
Perantara Keuangan	13,95	10,88	9,84	9,93	10,05	10,08	9,95	9,96	10,02	9,46	9,62	9,59	9,52	9,55	9,29	9,43	*Financial intermediaries*
a. Rupiah	13,96	11,14	9,85	9,94	10,06	10,09	9,96	9,97	10,03	9,47	9,63	9,60	9,53	9,56	9,30	9,44	*a. Rupiah*
b. Valas	6,99	-	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,39	3,21	4,40	4,39	4,39	4,39	4,39	*b. Foreign Exchange*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12,88	11,23	10,35	9,18	9,08	8,90	8,93	10,25	8,95	9,47	8,41	8,40	9,85	8,65	7,85	7,63	*Real Estate, Business, Ownership, and Business Services*
a. Rupiah	13,23	11,58	10,89	9,41	9,29	9,11	9,14	10,53	9,18	9,73	9,27 r	9,19 r	10,12	8,89	8,05	7,83	*a. Rupiah*
b. Valas	5,77	3,63	2,35	3,89	3,89	4,09	4,06	3,96	3,74	3,69	4,66	3,80	5,06	4,95	4,39	4,32	*b. Foreign Exchange*
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14,38	11,83	12,26	14,09	14,08	14,03	14,16	11,73	11,80	13,44	13,93	13,90	12,31	12,23	12,45	13,05	*Government administration, Defese and Compulsory social security*
a. Rupiah	14,38	11,83	12,26	14,09	14,08	14,03	14,16	11,73	11,80	13,44	13,93	13,90	12,31	12,23	12,45	13,05	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Pendidikan	13,45	12,63	11,25	11,26	11,20	11,26	11,27	11,33	11,18	11,11	9,82	10,73	10,77	10,62	10,30	10,32	*Education Services*
a. Rupiah	13,53	12,63	11,25	11,26	11,20	11,26	11,27	11,33	11,18	11,11	9,82	10,73	10,77	10,62	10,30	10,32	*a. Rupiah*
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Kesehatan dan Kegiatan Sosial	13,19	12,52	10,69	11,20	11,13	11,18	11,16	9,63	9,02	8,50	8,35	8,96	9,27	9,42	9,04	9,40	*Health Services and Social Activities*
a. Rupiah	13,19	12,52	10,69	11,20	11,13	11,18	11,16	9,63	9,02	8,50	8,35	8,96	9,27	9,42	9,04	9,40	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,87	15,01	14,37	12,14	11,71	11,67	11,64	12,76	11,50	12,11	11,53	11,14	12,42	11,71	11,02	11,30	*Community, Sociocultural, Entertainment and Other Individual Services*
a. Rupiah	17,24	15,51	14,37	12,14	11,71	11,67	11,64	12,76	11,50	12,11	11,53	11,14	12,42	11,71	11,02	11,30	*a. Rupiah*
b. Valas	8,15	5,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Perorangan yang Melayani Rumah Tangga	34,94	39,25	42,76	50,52	51,20	51,66	51,67	51,59	51,49	51,17	48,71	48,53	48,25	47,67	46,38	46,10	*Individual Services which Serve Households*
a. Rupiah	34,94	39,25	42,76	50,52	51,20	51,66	51,67	51,59	51,49	51,17	48,71	48,53	48,25	47,67	46,38	46,10	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	17.33	17.33	0	0	0	0	11	*International Agency and Other Extra Agency International*
a. Rupiah	-	-	-	-	-	-	-	-	-	17.33	17.33	0	0	0	0	11	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	*b. Foreign Exchange*
Kegiatan yang belum jelas batasannya	14,44	12,10	7,55	10,90	14,10	14,84	15,46	15,38	14,17	14,52	14,66	13,17	12,16	13,82	11,16	10,28	*Business Activities which are not clearly defined*
a. Rupiah	14,44	12,10	7,55	10,90	14,10	14,84	15,46	15,38	14,17	14,52	14,66	13,17	12,16	13,82	11,16	10,28	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Financing to Non Industrial Origin***
Rumah Tangga																	*House Hold*
Untuk Pemilikan Rumah Tinggal	11,32	10,57	9,85	9,61	9,56	9,55	9,54	9,61	9,50	9,42	7,97	9,25	9,04	8,87	8,65	8,88	*For Home Ownership*
a. Rupiah	11,32	10,57	9,85	9,61	9,56	9,55	9,54	9,61	9,50	9,42	7,97	9,25	9,04	8,87	8,65	8,88	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Flat atau Apartemen	11,29	9,94	9,11	8,78	8,74	8,69	8,67	8,80	8,60	8,42	8,18	8,17	8,18	7,91	7,78	7,66	*For Apartement Ownership*
a. Rupiah	11,29	9,94	9,11	8,78	8,74	8,69	8,67	8,80	8,60	8,42	8,18	8,17	8,18	7,91	7,78	7,66	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Ruko atau Rukan	11,72	10,85	10,05	9,62	9,58	9,59	9,44	9,52	9,55	9,41	7,23	9,07	8,81	8,53	7,86	8,16	*For Shop House Ownership*
a. Rupiah	11,72	10,85	10,05	9,62	9,58	9,59	9,44	9,52	9,55	9,41	7,23	9,07	8,81	8,53	7,86	8,16	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Kendaraan Bermotor	10,85	10,70	9,82	9,98	10,04	10,17	10,18	10,38	10,39	10,25	9,93	10,24	10,25	10,21	10,11	10,19	*For Vehicles Ownership*
a. Rupiah	10,85	10,70	9,82	9,98	10,04	10,17	10,18	10,38	10,39	10,25	9,93	10,24	10,25	10,21	10,11	10,19	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12,44	12,45	11,98	12,20	12,16	12,12	12,11	12,13	12,09	12,02	11,48	11,89	11,83	11,74	11,71	11,71	*Multipurpose Loans and Others*
a. Rupiah	12,44	12,45	11,98	12,20	12,16	12,12	12,11	12,13	12,09	12,02	11,48	11,89	11,83	11,74	11,71	11,71	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Bukan Lapangan Usaha Lainnya	9,03	9,27	12,17	11,18	11,12	11,02	11,06	10,83	10,72	10,68	10,64	10,58	10,77	10,64	10,61	9,65	*Non Industrial Origin Others*
a. Rupiah	9,03	9,27	12,17	11,18	11,12	11,02	11,06	10,83	10,72	10,68	10,64	10,58	10,77	10,64	10,61	9,65	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*

Ket: r) Angka-angka diperbaiki | *Note: r) Revised figures*

Tabel 19a. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah
(Average of Margin Rates of BUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen *(Percent)*

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Penerima Pembiayaan Lapangan Usaha																	***Financing to Business Sector***
Pertanian, perburuan dan Kehutanan	15,19	15,47	13,96	14,70	14,28	14,65	14,75	15,13	14,91	15,02	14,60	14,77	15,04	14,60	12,12	15,01	*Agricultures, Hunting and Forestry*
a. Rupiah	15,19	15,47	13,99	14,73	14,32	14,68	14,79	15,17	15,04	15,15	14,71	14,89	15,17	14,74	12,37	15,01	*a. Rupiah*
b. Valas	-	-	7,00	6,94	6,94	6,94	7,00	7,00	7,00	7,00	7,00	7,00	7,00	7,00	3,07	-	*b. Foreign Exchange*
Perikanan	12,87	12,07	13,33	11,08	11,08	10,71	11,06	14,18	10,42	13,39	10,27	10,04 r	10,01 r	12,29	10,36	10,50	*Fishery*
a. Rupiah	12,87	12,07	13,33	11,08	11,08	10,71	11,06	14,18	10,42	13,39	10,27	9,70	12,69	12,29	10,36	9,45	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Pertambangan dan Penggalian	10,66	10,99	10,00	6,70	6,52	6,50	6,54	11,43	6,32	8,73	5,86	6,11	6,02 r	8,49	8,50 r	8,28	*Mining and Quarrying*
a. Rupiah	12,56	11,93	12,56	7,29	7,16	7,10	7,23	13,77	6,89	9,27	6,14	6,58	15,45	9,02	5,44	4,20	*a. Rupiah*
b. Valas	7,98	9,26	7,36	5,90	5,65	5,63	5,53	8,12	5,49	8,11	5,53	5,55	8,17	8,01	3,95	4,91	*b. Foreign Exchange*
Industri Pengolahan	11,82	11,87	10,55	10,08	9,92	10,03	9,71	10,30	9,58	9,71	8,62	8,95	9,74	9,01	7,67	8,11	*Procesing Industry*
a. Rupiah	12,18	12,26	10,75	10,26	10,31	10,35	10,07	10,61	9,92	10,02	9,57 r	9,92 r	10,05	9,31	8,17	8,44	*a. Rupiah*
b. Valas	6,90	5,82	6,09	6,25	4,13	4,72	4,55	5,41	4,48	5,12	3,49	4,06	5,27	5,14	4,10	4,56	*b. Foreign Exchange*
Listrik, gas dan air	10,50	8,78	7,56	7,71	7,34	7,24	7,42	8,17	7,62	7,55	7,01	7,01	7,69	7,26	7,20	6,71	*Electricity, Gas and Water*
a. Rupiah	12,16	9,34	7,99	8,13	7,85	7,93	8,18	9,02	7,97	8,51	7,76	7,75	8,66	8,25	7,66	7,20	*a. Rupiah*
b. Valas	7,74	7,48	6,37	6,39	5,71	5,02	4,97	5,40	6,41	4,18	4,22	4,23	4,23	4,15	4,41	5,16	*b. Foreign Exchange*
Konstruksi	13,27	11,01	9,17	8,76	8,92	9,25	9,17	9,50	8,84	8,81	7,77	7,88	8,28	8,40	9,12	7,97	*Construction*
a. Rupiah	13,60	11,17	9,24	8,85	9,00	9,34	9,25	9,57	8,93	8,86	7,83	7,94	8,32	8,47	9,14	7,98	*a. Rupiah*
b. Valas	5,84	5,63	5,96	4,28	4,67	4,66	4,66	6,00	4,32	5,82	4,15	4,85	5,78	4,77	4,79	7,00	*b. Foreign Exchange*
Perdagangan Besar dan Eceran	21,41	20,97	21,56	21,00	21,00	20,83	20,98	21,86	21,27	22,05	20,42	20,94	21,44	20,87	17,19	22,28	*Wholesale and Retail Trade*
a. Rupiah	21,47	21,13	21,87	21,27	21,26	21,08	21,20	22,06	21,46	22,25	20,60	21,12	21,63	21,08	17,60	22,43	*a. Rupiah*
b. Valas	7,95	6,73	6,67	6,19	6,00	6,27	6,21	6,60	6,47	6,35	6,32	6,28	6,58	6,15	3,33	4,66	*b. Foreign Exchange*
Penyediaan akomodasi dan penyediaan makan minum	16,31	14,48	12,65	13,47	13,63	14,15	14,35	13,13	13,03	12,99	11,73	13,86	13,23	13,07	10,97	12,07	*Provision of accomodation and the provision of eating and drinking*
a. Rupiah	16,31	14,48	12,65	13,47	13,63	14,15	14,35	13,13	13,03	12,99	11,73	13,86	13,23	13,07	10,97	12,07	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Transportasi, pergudangan dan komunikasi	11,12	10,68	10,07	10,39	10,13	10,34	10,20	11,17	10,06	10,27	9,19	9,69	10,75	9,85	8,66	7,59	*Transportation, Warehousing and Communications*
a. Rupiah	11,80	11,15	10,81	11,35	11,06	11,16	10,99	11,90	10,76	10,90	9,72	10,27	11,35	10,60	9,38	8,05	*a. Rupiah*
b. Valas	8,10	8,20	6,29	5,24	4,80	5,43	5,35	5,60	4,52	4,98	4,42	4,31	5,34	4,54	4,24	4,13	*b. Foreign Exchange*
Perantara Keuangan	14,84	11,46	9,84	9,76	9,90	9,94	9,88	9,88	9,96	9,48	9,88	10,02	9,86	9,94	9,29	9,85	*Financial intermediaries*
a. Rupiah	14,87	11,47	9,86	9,78	9,92	9,96	9,90	9,90	9,97	9,50	9,89	10,04	9,88	9,95	9,30	9,87	*a. Rupiah*
b. Valas	6,99	7,44	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,39	3,21	4,40	4,39	4,39	4,39	4,39	*b. Foreign Exchange*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13,82	11,93	11,43	9,30	9,16	9,10	8,95	11,16	8,89	9,76	8,50	8,57	10,69	8,81	7,85	7,31	*Real Estate, Business, Ownership, and Business Services*
a. Rupiah	13,95	11,99	11,47	9,30	9,16	9,11	8,96	11,18	8,91	9,78	9,22 r	9,34 r	8,86 r	8,83	8,05	8,49	*a. Rupiah*
b. Valas	6,60	8,34	4,91	7,33	7,50	7,68	7,87	6,95	3,50	3,15	3,73	-	2,73	3,42	4,39	0,44	*b. Foreign Exchange*
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14,43	12,16	12,79	14,23	14,21	14,16	14,31	11,78	11,77	14,28	14,21	14,18	12,37	12,29	12,45	14,54	*Government administration, Defese and Compulsory social security*
a. Rupiah	14,43	12,16	12,79	14,23	14,21	14,16	14,31	11,78	11,77	14,28	14,21	14,18	12,37	12,29	12,45	14,54	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Pendidikan	13,55	12,93	11,31	11,37	11,30	11,37	11,37	11,44	11,25	11,25	9,82	10,89	10,99	10,84	10,30	10,55	*Education Services*
a. Rupiah	13,65	12,93	11,31	11,37	11,30	11,37	11,37	11,44	11,25	11,25	9,82	10,89	10,99	10,84	10,30	10,55	*a. Rupiah*
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Kesehatan dan Kegiatan Sosial	13,18	12,55	10,66	11,25	11,17	11,22	11,17	9,78	9,10	8,73	8,36	9,04	9,39	9,56	9,04	9,57	*Health Services and Social Activities*
a. Rupiah	13,18	12,55	10,66	11,25	11,17	11,22	11,17	9,78	9,10	8,73	8,36	9,04	9,39	9,56	9,04	9,57	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15,61	14,18	14,00	11,53	11,09	11,03	11,00	12,36	10,92	11,62	10,97	10,61	12,06	11,28	11,02	10,90	*Community, Sociocultural, Entertainment and Other Individual Services*
a. Rupiah	15,99	14,75	14,00	11,53	11,09	11,03	11,00	12,36	10,92	11,62	10,97	10,61	12,06	11,28	11,02	10,90	*a. Rupiah*
b. Valas	8,15	5,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Perorangan yang Melayani Rumah Tangga	35,23	39,69	43,63	50,73	51,50	51,93	52,00	51,96	51,71	51,41	49,01	48,85	48,58	48,05	46,38	46,55	*Individual Services which Serve Households*
a. Rupiah	35,23	39,69	43,63	50,73	51,50	51,93	52,00	51,96	51,71	51,41	49,01	48,85	48,58	48,05	46,38	46,55	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	17.33	17.33	0	0	0	0	0	*International Agency and Other Extra Agency International*
a. Rupiah	-	-	-	-	-	-	-	-	-	17.33	17.33	0	0	0	0	0	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Kegiatan yang belum jelas batasannya	13,09	9,36	8,30	6,46	9,59	10,06	9,23	11,63	10,15	10,91	12,46	12,06	11,29	11,26	11,16	10,22	*Business Activities which are not clearly defined*
a. Rupiah	13,09	9,36	8,30	6,46	9,59	10,06	9,23	11,63	10,15	10,91	12,46	12,06	11,29	11,26	11,16	10,22	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Financing to Non Industrial Origin**
Rumah Tangga																	*House Hold*
Untuk Pemilikan Rumah Tinggal	12,08	11,86	11,57	11,30	11,23	11,24	11,23	11,42	11,21	11,22	8,04	11,09	10,70	10,38	8,65	10,77	*For Home Ownership*
a. Rupiah	12,08	11,86	11,57	11,30	11,23	11,24	11,23	11,42	11,21	11,22	8,04	11,09	10,70	10,38	8,65	10,77	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Flat atau Apartemen	11,99	11,66	11,55	11,06	10,99	11,09	11,07	11,75	11,03	10,96	10,48	10,93	11,27	10,64	7,78	10,47	*For Apartement Ownership*
a. Rupiah	11,99	11,66	11,55	11,06	10,99	11,09	11,07	11,75	11,03	10,96	10,48	10,93	11,27	10,64	7,78	10,47	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Ruko atau Rukan	12,80	12,19	11,75	10,87	10,83	11,12	10,76	11,10	11,32	11,45	5,75	11,27	10,90	10,25	7,86	9,90	*For Shop House Ownership*
a. Rupiah	12,80	12,19	11,75	10,87	10,83	11,12	10,76	11,10	11,32	11,45	5,75	11,27	10,90	10,25	7,86	9,90	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Kendaraan Bermotor	11,48	12,30	9,45	9,51	9,64	9,86	9,90	10,25	10,27	10,18	9,68	10,03	10,03	9,95	10,11	9,92	*For Vehicles Ownership*
a. Rupiah	11,48	12,30	9,45	9,51	9,64	9,86	9,90	10,25	10,27	10,18	9,68	10,03	10,03	9,95	10,11	9,92	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	12,78	13,10	12,52	12,83	12,80	12,78	12,79	12,81	12,80	12,73	12,08	12,61	12,54	12,43	11,71	12,42	*Multipurpose Loans and Others*
a. Rupiah	12,78	13,10	12,52	12,83	12,80	12,78	12,79	12,81	12,80	12,73	12,08	12,61	12,54	12,43	11,71	12,42	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Bukan Lapangan Usaha Lainnya	11,31	12,32	13,74	12,80	12,75	12,77	12,78	12,48	12,35	12,30	12,26	12,26	12,12	11,83	10,61	10,13	*Non Industrial Origin Others*
a. Rupiah	11,31	12,32	13,74	12,80	12,75	12,77	12,78	12,48	12,35	12,30	12,26	12,26	12,12	11,83	10,61	10,13	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*

Ket: r) Angka-angka diperbaiki | *Note: r) Revised figures*

Tabel 19b. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Unit Usaha Syariah
(Average of Margin Rates of UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing)
Persen *(Percent)*

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Penerima Pembiayaan Lapangan Usaha																	***Financing to Business Sector***
Pertanian, perburuan dan Kehutanan	9,77	10,02	10,26	10,14	8,41	10,93	10,98	10,45	10,81	10,11	10,40	10,38	10,35	9,20	7,70	9,05	*Agricultures, Hunting and Forestry*
a. Rupiah	10,71	10,45	10,53	10,33	8,50	11,08	11,12	10,55	10,92	10,26	10,59	10,57	10,47	9,75	8,09	9,64	*a. Rupiah*
b. Valas	6,00	6,00	5,50	5,50	5,50	5,50	5,50	5,50	5,50	3,96	3,25	2,92	3,73	3,03	3,07	2,66	*b. Foreign Exchange*
Perikanan	12,24	11,71	11,76	11,74	11,75	11,83	11,74	11,76	11,79	11,74	11,70	11,20	11,19	11,14	11,07	11,40	*Fishery*
a. Rupiah	12,72	11,71	11,76	11,74	11,75	11,83	11,74	11,76	11,79	11,74	11,70	11,20	11,19	11,14	11,07	11,40	*a. Rupiah*
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Pertambangan dan Penggalian	6,41	5,77	5,12	5,67	5,58	5,62	5,62	5,44	5,58	5,52	5,03	4,95	4,84	4,11	4,01	3,87	*Mining and Quarrying*
a. Rupiah	12,69	10,74	8,72	8,81	8,56	8,62	8,61	8,42	8,88	9,00	8,88	8,70	8,49	8,37	7,74	7,38	*a. Rupiah*
b. Valas	5,04	4,59	4,61	4,54	4,44	4,45	4,45	4,26	4,26	4,28	3,63	3,58	3,53	2,72	2,68	2,64	*b. Foreign Exchange*
Industri Pengolahan	8,10	7,42	7,86	7,64	7,67	7,83	7,86	7,99	7,66	7,53	7,95	7,75	7,76	7,51	6,95	6,77	*Procesing Industry*
a. Rupiah	10,75	9,62	9,76	9,47	9,48	9,99	10,02	9,80	9,57	9,26	9,14	8,88	8,95	8,69	7,93	7,82	*a. Rupiah*
b. Valas	5,34	4,20	5,05	4,94	4,89	4,78	4,73	4,77	4,61	4,56	3,98	3,89	3,80	3,70	3,59	3,48	*b. Foreign Exchange*
Listrik, gas dan air	7,24	7,75	8,40	9,29	9,25	9,22	9,02	8,66	8,68	12,02	11,98	12,00	7,92	7,88	7,78	7,67	*Electricity, Gas and Water*
a. Rupiah	12,14	8,16	8,47	9,42	9,36	9,33	9,13	8,76	8,78	12,28	12,23	12,23	8,01	7,97	7,88	7,78	*a. Rupiah*
b. Valas	7,00	6,54	6,60	6,74	6,69	6,65	6,48	6,35	6,28	6,03	5,96	6,03	5,91	5,83	5,23	4,62	*b. Foreign Exchange*
Konstruksi	11,05	9,36	10,53	10,61	10,66	10,26	10,78	10,94	10,76	10,60	10,65	10,62	10,53	10,55	10,35	10,08	*Construction*
a. Rupiah	11,05	9,36	10,53	10,61	10,66	10,26	10,78	10,94	10,76	10,60	10,65	10,62	10,53	10,56	10,35	10,09	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	0 *	0 *	0 *	0 *	0	*b. Foreign Exchange*
Perdagangan Besar dan Eceran	12,05	10,81	9,73	9,76	9,77	9,42	9,99	9,49	9,68	9,47	9,02	8,57	8,29	8,56	8,01	8,17	*Wholesale and Retail Trade*
a. Rupiah	12,11	10,87	9,91	9,94	9,94	9,58	10,16	9,69	9,89	9,71	9,44	8,95	8,74	9,11	8,48	8,57	*a. Rupiah*
b. Valas	5,87	3,82	1,49	1,24	1,24	1,23	1,16	1,11	1,10	2,18	3,14	3,14	3,19	3,03	3,02	2,95	*b. Foreign Exchange*
Penyediaan akomodasi dan penyediaan makan minum	10,53	10,60	10,17	10,18	10,13	10,14	10,22	10,19	10,20	9,82	9,76	9,70	9,62	9,58	8,61	8,12	*Provision of accomodation and the provision of eating and drinking*
a. Rupiah	10,54	10,61	10,18	10,18	10,13	10,14	10,22	10,19	10,20	9,82	9,76	9,70	9,62	9,58	8,61	8,12	*a. Rupiah*
b. Valas	7,00	6,00	5,50	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Transportasi, pergudangan dan komunikasi	11,63	10,18	10,12	9,56	10,10	10,05	9,39	8,49	11,88	12,08	10,25	10,40	10,25	9,83	9,90	7,89	*Transportation, Warehousing and Communications*
a. Rupiah	12,34	10,58	10,59	9,96	10,54	10,46	9,70	8,69	12,28	13,06	10,82	11,85	11,76	11,57	11,57	9,03	*a. Rupiah*
b. Valas	5,59	5,34	5,18	5,18	5,18	5,18	5,18	5,19	5,19	3,85	3,90	5,16	5,06	4,63	4,34	4,03	*b. Foreign Exchange*
Perantara Keuangan	12,50	10,09	9,83	10,21	10,32	10,31	10,05	10,09	10,11	9,43	9,21	8,90	9,00	8,95	9,06	8,78	*Financial intermediaries*
a. Rupiah	12,50	10,66	9,83	10,21	10,32	10,31	10,05	10,09	10,11	9,43	9,21	8,90	9,00	8,95	9,06	8,78	*a. Rupiah*
b. Valas	-	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	10,37	9,01	8,53	8,98	8,93	8,53	8,88	8,65	9,06	8,97	8,25	8,07	8,36	8,37	8,29	8,28	*Real Estate, Business, Ownership, and Business Services*
a. Rupiah	11,06	10,12	9,74	9,63	9,56	9,12	9,54	9,27	9,72	9,64	9,14	8,71	8,89	9,01	8,89	8,87	*a. Rupiah*
b. Valas	5,46	1,75	2,17	3,69	3,67	3,90	3,87	3,82	3,75	3,71	4,69	3,95	5,15	5,02	4,95	4,87	*b. Foreign Exchange*
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11,56	9,71	10,78	10,19	10,20	10,11	10,11	10,11	12,14	7,21	11,98	11,92	11,86	11,80	11,75	11,70	*Government administration, Defese and Compulsory social security*
a. Rupiah	11,56	9,71	10,78	10,19	10,20	10,11	10,11	10,11	12,14	7,21	11,98	11,92	11,86	11,80	11,75	11,70	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Pendidikan	12,51	10,79	10,88	10,64	10,60	10,61	10,65	10,63	10,73	10,18	9,85	9,64	9,21	9,04	8,87	8,74	*Education Services*
a. Rupiah	12,51	10,79	10,88	10,64	10,60	10,61	10,65	10,63	10,73	10,18	9,85	9,64	9,21	9,04	8,87	8,74	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Kesehatan dan Kegiatan Sosial	13,30	12,22	11,03	10,69	10,69	10,70	11,04	8,20	8,24	6,57	8,28	8,01	7,97	7,97	7,48	7,64	*Health Services and Social Activities*
a. Rupiah	13,30	12,22	11,03	10,69	10,69	10,70	11,04	8,20	8,24	6,57	8,28	8,01	7,97	7,97	7,48	7,64	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24,10	18,72	16,18	16,33	16,29	16,26	16,16	15,55	16,11	16,02	16,10	15,72	15,48	15,30	13,05	13,92	*Community, Sociocultural, Entertainment and Other Individual Services*
a. Rupiah	24,10	18,72	16,18	16,33	16,29	16,26	16,16	15,55	16,11	16,02	16,10	15,72	15,48	15,30	13,05	13,92	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Jasa Perorangan yang Melayani Rumah Tangga	13,29	12,81	13,16	14,06	13,46	13,43	13,13	12,95	13,12	13,08	12,25	12,23	12,25	12,48	12,45	11,41	*Individual Services which Serve Households*
a. Rupiah	13,29	12,81	13,16	14,06	13,46	13,43	13,13	12,95	13,12	13,08	12,25	12,23	12,25	12,48	12,45	11,41	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,00	*International Agency and Other Extra Agency International*
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,00	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Kegiatan yang belum jelas batasannya	17,58	19,41	6,87	18,78	17,55	22,00	22,05	22,19	21,94	21,91	21,76	22,66	22,49	22,23	21,93	19,55	*Business Activities which are not clearly defined*
a. Rupiah	17,58	19,41	6,87	18,78	17,55	22,00	22,05	22,19	21,94	21,91	21,76	22,66	22,49	22,23	21,93	19,55	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Penerima Pembiayaan Bukan Lapangan Usaha																	***Financing to Non Industrial Origin**
Rumah Tangga																	*House Hold*
Untuk Pemilikan Rumah Tinggal	10,44	9,30	8,42	8,24	8,22	8,20	8,18	8,15	8,14	8,00	7,91	7,81	7,75	7,67	7,62	7,61	*For Home Ownership*
a. Rupiah	10,44	9,30	8,42	8,24	8,22	8,20	8,18	8,15	8,14	8,00	7,91	7,81	7,75	7,67	7,62	7,61	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Flat atau Apartemen	10,32	8,68	8,06	7,97	7,97	7,89	7,87	7,83	7,79	7,58	7,44	7,30	7,22	7,05	6,96	6,90	*For Apartement Ownership*
a. Rupiah	10,32	8,68	8,06	7,97	7,97	7,89	7,87	7,83	7,79	7,58	7,44	7,30	7,22	7,05	6,96	6,90	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Ruko atau Rukan	10,90	9,87	9,07	8,88	8,84	8,74	8,68	8,63	8,56	8,27	8,05	7,85	7,73	7,57	7,42	7,32	*For Shop House Ownership*
a. Rupiah	10,90	9,87	9,07	8,88	8,84	8,74	8,68	8,63	8,56	8,27	8,05	7,85	7,73	7,57	7,42	7,32	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Kendaraan Bermotor	10,24	9,69	10,16	10,61	10,59	10,63	10,63	10,62	10,60	10,37	10,39	10,62	10,68	10,71	10,67	10,79	*For Vehicles Ownership*
a. Rupiah	10,24	9,69	10,16	10,61	10,59	10,63	10,63	10,62	10,60	10,37	10,39	10,62	10,68	10,71	10,67	10,79	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	10,82	9,92	9,78	9,67	9,61	9,52	9,47	9,46	9,38	9,31	9,18	9,16	9,13	9,09	9,06	9,05	*Multipurpose Loans and Others*
a. Rupiah	10,82	9,92	9,78	9,67	9,61	9,52	9,47	9,46	9,38	9,31	9,18	9,16	9,13	9,09	9,06	9,05	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*
Bukan Lapangan Usaha Lainnya	6,12	4,06	3,52	3,90	3,74	3,61	3,65	3,67	3,69	3,67	3,64	3,86	3,84	3,94	4,02	4,07	*Non Industrial Origin Others*
a. Rupiah	6,12	4,06	3,52	3,90	3,74	3,61	3,65	3,67	3,69	3,67	3,64	3,86	3,84	3,94	4,02	4,07	*a. Rupiah*
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Foreign Exchange*

Ket: *) Angka-angka sementara

*Note: *) Provisional 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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	22.198.718	25.836.223	29.068.132	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	33.632.861	***Third Party Fund***
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.497.628	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	19.109.119	*1. Demand Deposits Wadia*
a. Giro	235.862	194.284	220.970	232.828	233.468	236.540	240.316	243.756	246.673	250.113	251.654	253.541	256.346	260.101	261.846	266.649	*a. Demand Deposits Wadia*
b. Tabungan	12.030.794	14.253.961	16.276.658	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	18.842.470	*b. iB Saving Deposits Wadia*
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.570.503	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	14.523.742	*2. Non Profit Sharing Investment Fund*
a. Giro	64.776	64.361	67.372	69.065	68.415	68.557	69.324	69.136	69.106	70.913	68.751	68.626	69.081	69.363	69.809	70.272	*a. Demand Deposits*
b. Tabungan	9.555.911	10.986.347	12.129.152	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	14.021.998	*b. Saving Deposits*
c. Deposito	311.375	338.298	373.979	384.719	387.982	390.870	392.021	395.270	400.649	402.605	407.417	412.361	416.364	417.910	421.410	431.472	*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	5.412.472	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	5.720.892	***Financing, Receivables/Acceptables, Ijarah and Salam***
1. Pembiayaan Bagi Hasil	97.299	95.925	101.626	108.202	110.965	112.462	114.537	117.588	120.582	124.643	127.550	128.839	131.737	134.278	135.503	137.640	*1. Profit Sharing Financing*
a. Mudharabah	35.948	28.171	19.638	17.460	16.935	16.649	16.321	15.881	15.514	15.220	14.803	14.441	14.225	14.040	13.321	12.966	*a. Mudharabah*
b. Musyarakah	61.351	67.754	81.988	93.283	94.030	95.813	98.216	101.707	105.068	109.423	112.746	114.397	117.512	120.229	122.174	124.666	*b. Musyarakah*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	0	9	8	8	*c. Others*
2. Piutang	4.382.865	5.283.827	5.198.275	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	5.548.142	*2. Receivables/Acceptables*
a. Murabahah	4.096.459	4.693.889	4.519.794	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	4.755.719	*a. Murabahah*
b. Qardh	282.253	585.885	672.264	684.568	685.697	693.784	695.894	699.794	711.663	720.774	730.480	738.891	774.696	782.916	778.309	784.701	*b. Qardh*
c. Istishna'	4.153	5.065	6.217	6.597	6.671	6.770	6.879	7.051	7.152	7.284	7.445	7.467	7.534	7.600	7.679	7.722	*c. Istishna'*
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	43.935	56.909	56.157	55.000	54.019	52.667	50.895	48.156	43.871	39.858	38.345	36.662	36.099	35.110	*3. Ijarah including Leasing receivables*
a. Pembiayaan Sindikasi	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
b. Pembiayaan secara Channeling	208	14	25.224	37.694	36.932	35.566	34.338	32.683	30.306	27.145	22.307	17.722	15.628	13.614	13.079	12.477	*b. Financing through Channeling*
c. Pembiayaan secara Executing	-	3	3	3	3	2	2	2	2	2	2	2	2	1	1	3	*c. Financing through Executing*
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.708	19.212	19.221	19.432	19.679	19.982	20.587	21.009	21.562	22.134	22.715	23.047	22.882	22.570	*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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	18.543.305	21.337.918	24.067.983	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	27.810.732	***Third Party Fund***
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.233.316	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	16.691.577	*1. Demand Deposits Wadia*
a. Giro	219.538	176.470	200.646	211.148	211.777	214.691	218.130	221.356	224.079	227.332	228.789	230.704	233.339	235.304	237.022	241.736	*a. Demand Deposits Wadia*
b. Tabungan	10.364.406	12.218.082	14.032.670	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	16.449.841	*b. iB Saving Deposits Wadia*
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.834.667	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	11.119.155	*2. Non Profit Sharing Investment Fund*
a. Giro	56.687	55.030	56.514	57.689	56.982	56.980	57.568	57.184	56.902	58.510	56.192	55.969	56.304	56.462	56.832	57.281	*a. Demand Deposits*
b. Tabungan	7.649.029	8.618.506	9.484.449	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	10.741.615	*b. Saving Deposits*
c. Deposito	253.645	270.697	293.704	299.166	301.737	303.436	304.200	307.024	309.676	310.144	312.445	314.955	316.527	316.026	315.963	320.259	*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	4.263.804	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	4.666.544	***Financing, Receivables/Acceptables, Ijarah and Salam***
1. Pembiayaan Bagi Hasil	65.860	58.408	55.465	58.097	60.183	60.545	61.370	63.325	65.266	67.033	69.146	69.918	71.645	73.351	74.585	76.111	*1. Profit Sharing Financing*
a. Mudharabah	19.662	13.780	8.554	7.224	6.933	6.713	6.479	6.238	6.057	5.889	5.658	5.495	5.382	5.291	5.153	4.996	*a. Mudharabah*
b. Musyarakah	46.198	44.628	46.911	53.414	53.250	53.832	54.891	57.087	59.209	61.144	63.488	64.423	66.263	68.060	69.432	71.115	*b. Musyarakah*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Others*
2. Piutang	3.948.055	4.313.022	4.096.679	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	4.577.618	*2. Receivables/Acceptables*
a. Murabahah	3.772.278	4.125.965	3.895.349	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	4.337.463	*a. Murabahah*
b. Qardh	175.618	187.934	201.240	206.891	205.670	206.367	207.477	207.477	211.726	212.922	215.534	216.478	245.712	246.329	238.371	240.098	*b. Qardh*
c. Istishna'	159	135	90	84	77	73	72	72	68	64	63	60	58	57	57	57	*c. Istishna'*
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.598	9.242	9.269	9.435	9.606	9.903	10.514	10.990	11.573	12.216	12.895	13.301	13.301	12.815	*3. Ijarah including Leasing receivables*
a. Pembiayaan Sindikasi	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
b. Pembiayaan secara Channeling	-	-	12	11	11	10	10	9	9	9	9	8	8	8	8	11	*b. Financing through Channeling*
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	1	1	3	*c. Financing through Executing*
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.584	9.229	9.254	9.423	9.594	9.892	10.503	10.979	11.562	12.206	12.885	13.292	13.155	12.741	*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					*Type*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	3.655.413	4.498.305	5.000.149	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	5.822.129	***Third Party Fund***
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.264.312	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	2.417.542	*1. Demand Deposits Wadia*
a. Giro	16.324	17.814	20.324	21.680	21.691	21.849	22.186	22.400	22.594	22.781	22.865	22.837	23.007	24.797	24.824	24.913	*a. Demand Deposits Wadia*
b. Tabungan	1.666.388	2.035.879	2.243.988	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	2.392.629	*b. iB Saving Deposits Wadia*
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.735.836	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	3.404.587	*2. Non Profit Sharing Investment Fund*
a. Giro	8.089	9.331	10.858	11.376	11.433	11.577	11.756	11.952	12.204	12.403	12.559	12.657	12.777	12.901	12.977	12.991	*a. Demand Deposits*
b. Tabungan	1.906.882	2.367.841	2.644.703	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	3.280.383	*b. Saving Deposits*
c. Deposito	57.730	67.601	80.275	85.553	86.245	87.434	87.821	88.246	90.973	92.461	94.972	97.406	99.837	101.884	105.447	111.213	*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	1.148.668	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	1.054.348	***Financing, Receivables/Acceptables, Ijarah and Salam***
1. Pembiayaan Bagi Hasil	31.439	37.517	46.161	50.105	50.782	51.917	53.167	54.263	55.316	57.610	58.404	58.921	60.092	60.927	60.918	61.529	*1. Profit Sharing Financing*
a. Mudharabah	16.286	14.391	11.084	10.236	10.002	9.936	9.842	9.643	9.457	9.331	9.145	8.946	8.843	8.749	8.168	7.970	*a. Mudharabah*
b. Musyarakah	15.153	23.126	35.077	39.869	40.780	41.981	43.325	44.620	45.859	48.279	49.258	49.974	51.249	52.169	52.742	53.551	*b. Musyarakah*
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	0	9	8	8	*c. Others*
2. Piutang	434.810	970.805	1.101.596	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	970.524	*2. Receivables/Acceptables*
a. Murabahah	324.181	567.924	624.445	566.706	559.009	540.903	523.475	505.184	487.452	475.619	470.209	460.406	454.625	444.506	425.660	418.256	*a. Murabahah*
b. Qardh	106.635	397.951	471.024	477.677	480.027	487.417	488.417	492.317	499.937	507.852	514.946	522.413	528.984	536.587	539.938	544.603	*b. Qardh*
c. Istishna'	3.994	4.930	6.127	6.513	6.594	6.697	6.807	6.979	7.084	7.220	7.382	7.407	7.476	7.543	7.622	7.665	*c. Istishna'*
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	35.337	47.667	46.888	45.565	44.413	42.764	40.381	37.166	32.298	27.642	25.450	23.361	22.798	22.295	*3. Ijarah including Leasing receivables*
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Sindication Financing*
b. Pembiayaan secara Channeling	208	14	25.212	37.683	36.921	35.556	34.328	32.674	30.297	27.136	22.298	17.714	15.620	13.606	13.071	12.466	*b. Financing through Channeling*
c. Pembiayaan secara Executing	-	1	1	1	1	-	-	-	-	-	-	-	-	-	-	-	*c. Financing through Executing*
d. Pembiayaan Sewa Lainnya	11.524	10.055	10.124	9.983	9.967	10.009	10.085	10.090	10.084	10.030	10.000	9.928	9.830	9.755	9.727	9.829	*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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	18.521.091	21.692.463	24.334.556	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	28.223.958	***Third Paty Fund***
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.866.831	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	5.151.593	***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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	15.488.398	17.955.556	19.996.197	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	23.160.021	***Third Paty Fund***
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.722.263	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	4.138.805	***Financing, Receivables/Acceptables, 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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	3.032.693	3.736.907	4.338.359	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	5.063.937	***Third Paty Fund***
Pembiayaan, Piutang dan Salam	440.423	977.413	1.144.568	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	1.012.788	***Financing, Receivables/Acceptables, Ijarah and Salam***

Miliar Rupiah (*in Billion IDR*)

Tabel 22. Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah
(*Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit*)
Miliar Rp (*Billion IDR*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Dana Simpanan Wadiah	**38.361**	**47.033**	**54.344**	**55.752**	**56.766**	**58.940**	**57.671**	**57.059**	**57.821**	**62.192**	**65.751**	**67.071**	**68.366**	**69.626**	**74.463**	**74.643**	***iB Wadia***
a. Giro	20.153	24.897	26.435	25.010	26.000	27.132	25.895	24.868	24.899	28.776	30.331	31.775	32.329	33.157	36.824	35.717	*a. Demand Deposits Wadia*
i. Rupiah	17.221	21.581	23.543	20.049	21.069	23.817	22.841	21.929	21.909	25.825	25.517	22.881	25.128	24.733	29.034	28.043	*i. Rupiah*
ii. Valas	2.932	3.315	2.892	4.962	4.931	3.315	3.054	2.939	2.991	2.951	4.814	8.894	7.202	8.424	7.790	7.673	*ii. Foreign Currency*
b. Tabungan	18.208	22.137	27.909	30.742	30.766	31.807	31.775	32.191	32.922	33.417	35.420	35.297	36.036	36.469	37.639	38.926	*b. iB Saving Deposits Wadia*
i. Rupiah	18.037	21.938	27.635	30.449	30.463	31.482	31.446	31.852	32.543	33.051	34.964	34.834	35.558	35.971	37.165	38.444	*i. Rupiah*
ii. Valas	170	199	274	293	303	325	330	339	379	365	456	462	478	498	474	483	*ii. Foreign Currency*
2 Dana Investasi Non Profit Sharing	**240.974**	**287.854**	**317.484**	**319.913**	**329.858**	**325.309**	**325.296**	**332.744**	**344.535**	**345,795 r**	**350,399 r**	**347,458 r**	**352,127 r**	**344,431 r**	**340,480 r**	**335,552 r**	***Non Profit Sharing Investment Fund***
a. Giro	7.820	15.291	17.161	20.692	26.919	25.145	20.988	21.190	24.268	23.228	27.321	29.993	28.733	29.423	27.858	26.799	*a. Demand Deposits*
i. Rupiah	7.388	13.280	15.501	19.402	25.635	24.050	19.758	19.921	22.794	21.861	26.225	26.488	26.741	27.427	26.167	24.913	*i. Rupiah*
ii. Valas	432	2.011	1.661	1.289	1.284	1.095	1.229	1.269	1.474	1.367	1.096	3.505	1.992	1.996	1.691	1.886	*ii. Foreign Currency*
b. Tabungan	66.980	76.361	86.529	86.824	87.952	89.320	88.947	90.380	90.538	91.068	97.839	95.280	96.114	95.702	96.369	97.855	*b. Saving Deposits*
i. Rupiah	66.088	75.463	85.507	85.618	86.572	87.891	87.455	88.897	89.050	89.684	96.377	93.761	94.448	93.753	94.585	96.102	*i. Rupiah*
ii. Valas	892	898	1.022	1.206	1.380	1.429	1.492	1.483	1.488	1.384	1.462	1.519	1.666	1.949	1.784	1.753	*ii. Foreign Currency*
c. Deposito	166.174	196.202	213.794	212.397	214.988	210.844	215.361	221.174	229.728	231,498 r	225,238 r	222,185 r	227,280 r	219,305 r	216,253 r	210,898 r	*c. Time Deposits*
i. Rupiah	155.646	186.721	203.133	201.963	204.484	201.371	205.487	210.583	219.894	221,722 r	215,252 r	211,128 r	211,794 r	202,663 r	201,384 r	196,018 r	*i. Rupiah*
a. 1 Bulan	109.417	137.718	146.936	136.696	135.921	131.014	135.866	132.467	139.735	146.391	143.545	137.832	140.374	134.076	132.582	126.643	*a. 1 month*
b. 3 Bulan	30.095	30.436	34.036	37.373	40.062	41.079	39.408	47.188	49.890	45.494	43.316	45.093	44.122	39.546	40.725	43.192	*b. 3 month*
c. 6 Bulan	9.531	9.710	11.612	10.816	12.171	13.132	13.931	15.077	15.025	15.901	14.534	14.586	16.033	16.917	16.545	14.299	*c. 6 month*
d. 12 Bulan	6.588	8.758	10.543	17.054	16.311	16.118	16.266	15.834	15.228	13.921	13.845	13.596	11.242	12.106	11.523	11.876	*d. 12 month*
e. >12 Bulan	15	99	5	24	19	28	15	18	16	15 r	13 r	21 r	23 r	17 r	9 r	8 r	*e. >12 month*
ii. Valas	10.528	9.481	10.661	10.434	10.503	9.473	9.875	10.591	9.833	9.777	9.986	11.057	15.486	16.642	14.869	14.880	*ii. Foreign Currency*
a. 1 Bulan	8.295	7.842	8.171	6.460	7.236	5.640	6.517	6.755	5.751	6.125	5.961	6.704	11.990	12.570 r	10.734 r	11.423 r	*a. 1 month*
b. 3 Bulan	1.730	1.316	1.377	2.068	1.582	2.102	1.758	2.014	2.262	1.622	2.326	2.707	1.833	1.866	2.179	1.562	*b. 3 month*
c. 6 Bulan	315	188	663	1.073	896	922	725	1.171	1.224	1.311	887	863	920	1.284	1.312	1.382	*c. 6 month*
d. 12 Bulan	189	136	450	833	789	809	875	651	597	719	813	783	743	922	643	513	*d. 12 month*
e. >12 Bulan	0	0	-	0	1	-	0	0	-	0	-	-	-	-	-	-	*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*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (*in Billion IDR*)

Tabel 22a. Komposisi DPK - Bank Umum Syariah
(*Depositor Funds Composition of Sharia Commercial Bank*)
Miliar Rp (*Billion IDR*)

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Dana Simpanan Wadiah	**29.470**	**35.933**	**40.954**	**43.969**	**44.663**	**46.344**	**45.203**	**44.938**	**45.818**	**46.911**	**51.737**	**53.858**	**54.622**	**55.122**	**57.382**	**57.729**	***iB Wadia***
a. Giro	15.375	18.792	18.553	19.210	19.906	20.559	19.585	18.842	19.167	19.824	22.821	25.018	25.317	25.528	26.930	26.148	*a. Demand Deposits Wadia*
i. Rupiah	12.638	15.920	15.942	14.518	15.234	17.693	16.733	16.116	16.366	17.094	18.243	16.425	18.433	17.613	19.601	18.918	*i. Rupiah*
ii. Valas	2.736	2.872	2.611	4.693	4.672	2.866	2.852	2.727	2.801	2.730	4.578	8.593	6.884	7.914	7.328	7.230	*ii. Foreign Currency*
b. Tabungan	14.095	17.141	22.402	24.758	24.757	25.785	25.618	26.095	26.651	27.087	28.916	28.840	29.305	29.594	30.452	31.581	*b. iB Saving Deposits Wadia*
i. Rupiah	13.968	17.000	22.228	24.556	24.547	25.561	25.398	25.865	26.384	26.825	28.572	28.492	28.973	29.255	30.137	31.272	*i. Rupiah*
ii. Valas	127	141	174	202	210	224	220	230	267	262	345	348	332	339	315	309	*ii. Foreign Currency*
2 Dana Investasi Non Profit Sharing	**176.937**	**202.460**	**216.652**	**212.722**	**221.905**	**219.372**	**218.393**	**222.405**	**230.649**	**228.177**	**237.241**	**232.627**	**236.447**	**234.240**	**231.664**	**228.022**	***Non Profit Sharing Investment Fund***
a. Giro	4.278	7.619	9.002	13.411	19.275	16.846	13.695	13.590	17.514	16.368	19.255	21.302	21.494	21.962	20.473	19.380	*a. Demand Deposits*
i. Rupiah	4.149	7.038	8.819	13.128	19.016	16.698	13.617	13.517	17.414	16.272	19.176	20.136	20.867	21.173	19.860	18.767	*i. Rupiah*
ii. Valas	128	581	183	284	259	148	77	72	100	96	79	1.166	626	789	613	614	*ii. Foreign Currency*
b. Tabungan	50.637	57.488	65.642	64.023	64.604	65.668	65.585	66.437	66.373	67.072	71.743	69.383	69.535	69.715	69.980	71.837	*b. Saving Deposits*
i. Rupiah	50.601	57.440	65.575	63.862	64.449	65.514	65.437	66.288	66.223	66.924	71.591	69.227	69.375	69.564	69.833	71.694	*i. Rupiah*
ii. Valas	36	48	66	161	155	154	149	149	150	148	152	156	160	151	147	143	*ii. Foreign Currency*
c. Deposito	122.022	137.353	142.008	135.287	138.026	136.858	139.113	142.379	146.761	144.737	146.243	141.942	145.419	142.564	141.211	136.804	*c. Time Deposits*
i. Rupiah	112.709	129.960	133.798	129.757	132.481	131.301	133.522	136.539	141.422	139.316	140.824	135.673	138.193	134.589	133.889	129.509	*i. Rupiah*
a. 1 Bulan	82.724	95.065	101.784	93.810	94.790	93.432	92.550	93.217	99.244	97.028	99.003	95.817	98.527	93.799	93.102	90.074	*a. 1 month*
b. 3 Bulan	19.126	20.686	18.157	21.681	22.614	22.017	23.627	25.616	23.943	24.843	25.337	23.261	22.906	23.112	23.513	22.778	*b. 3 month*
c. 6 Bulan	5.939	6.508	6.779	6.435	7.227	7.801	9.064	9.542	9.744	8.170	7.861	8.116	8.263	8.707	8.709	7.919	*c. 6 month*
d. 12 Bulan	4.906	7.696	7.073	7.810	7.831	8.024	8.266	8.148	8.475	9.260	8.613	8.462	8.478	8.956	8.557	8.730	*d. 12 month*
e. >12 Bulan	14	6	5	21	18	27	15	16	16	14	11	18	19	15	9	8	*e. >12 month*
ii. Valas	9.313	7.392	8.210	5.530	5.545	5.557	5.591	5.839	5.339	5.421	5.419	6.268	7.225	7.975	7.322	7.295	*ii. Foreign Currency*
a. 1 Bulan	7.518	5.844	7.054	3.734	4.131	4.072	4.003	4.262	3.576	3.476	3.859	4.814	6.084	6416 r	5.717	5.685	*a. 1 month*
b. 3 Bulan	1.339	1.306	856	888	626	703	756	411	563	748	985	901	555	277	373	453	*b. 3 month*
c. 6 Bulan	268	110	145	292	174	158	161	722	768	792	143	136	189	774	991	947	*c. 6 month*
d. 12 Bulan	188	132	154	616	613	624	671	444	432	405	431	417	398	507	240	210	*d. 12 month*
e. >12 Bulan	0	0	-	0	1	-	0	0	-	0	-	-	0	0 r	-	0	*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*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Dana Simpanan Wadiah	**8.891**	**11.101**	**13.389**	**11.783**	**12.103**	**12.103**	**12.468**	**12.121**	**12.003**	**15.281**	**14.014**	**13.213**	**13.744**	**14.504**	**17.081**	**16.914**	***iB Wadia***
a. Giro	4.778	6.105	7.883	5.800	6.094	6.094	6.310	6.026	5.732	8.952	7.510	6.757	7.013	7.629	9.894	9.569	*a. Demand Deposits Wadia*
i. Rupiah	4.583	5.661	7.601	5.531	5.835	5.835	6.109	5.814	5.543	8.731	7.274	6.456	6.695	7.120	9.432	9.125	*i. Rupiah*
ii. Valas	196	444	281	269	259	259	202	212	190	221	237	301	318	509	462	443	*ii. Foreign Currency*
b. Tabungan	4.112	4.996	5.507	5.983	6.009	6.009	6.158	6.095	6.271	6.329	6.504	6.457	6.732	6.875	7.187	7.345	*b. iB Saving Deposits Wadia*
i. Rupiah	4.069	4.937	5.406	5.893	5.916	5.916	6.048	5.987	6.159	6.226	6.393	6.342	6.585	6.716	7.028	7.172	*i. Rupiah*
ii. Valas	43	59	100	90	93	93	110	108	112	103	111	114	147	159	159	173	*ii. Foreign Currency*
2 Dana Investasi Non Profit Sharing	**64.037**	**85.394**	**100.832**	**107.191**	**107.954**	**107.954**	**106.904**	**110.338**	**113.886**	**117,618 r**	**113,158 r**	**114,830 r**	**115,680 r**	**110,190 r**	**108,815 r**	**107,530 r**	***Non Profit Sharing Investment Fund***
a. Giro	3.542	7.672	8.160	7.280	7.643	7.643	7.293	7.600	6.754	6.860	8.067	8.690	7.240	7.462	7.385	7.419	*a. Demand Deposits*
i. Rupiah	3.238	6.241	6.682	6.275	6.619	6.619	6.141	6.403	5.380	5.590	7.050	6.351	5.874	6.254	6.307	6.147	*i. Rupiah*
ii. Valas	304	1.431	1.478	1.005	1.024	1.024	1.152	1.196	1.375	1.270	1.017	2.339	1.366	1.208	1.078	1.272	*ii. Foreign Currency*
b. Tabungan	16.343	18.873	20.887	22.801	23.349	23.349	23.362	23.943	24.165	23.996	26.096	25.897	26.579	25.987	26.389	26.018	*b. Saving Deposits*
i. Rupiah	15.487	18.023	19.932	21.756	22.123	22.123	22.019	22.609	22.828	22.760	24.786	24.534	25.072	24.188	24.752	24.408	*i. Rupiah*
ii. Valas	857	850	955	1.045	1.225	1.225	1.343	1.334	1.338	1.236	1.310	1.363	1.506	1.798	1.637	1.610	*ii. Foreign Currency*
c. Deposito	44.152	58.849	71.786	77.109	76.962	76.962	76.248	78.796	82.966	**86,761 r**	**78,996 r**	**80,244 r**	**81,861 r**	**76,741 r**	**75,041 r**	**74,093 r**	*c. Time Deposits*
i. Rupiah	42.937	56.761	69.335	72.206	72.003	72.003	71.965	74.044	78.472	**82,405 r**	**74,427 r**	**75,454 r**	**73,601 r**	**68,074 r**	**67,495 r**	**66,509 r**	*i. Rupiah*
a. 1 Bulan	26.693	42.653	45.152	42.886	41.131	41.131	43.316	39.250	40.491	49.363	44.542	42.015	41.847	40.277	39.480	36.569	*a. 1 month*
b. 3 Bulan	10.969	9.750	15.879	15.691	17.447	17.447	15.781	21.573	25.946	20.651	17.979	21.832	21.215	16.435	17.212	20.414	*b. 3 month*
c. 6 Bulan	3.593	3.202	4.834	4.381	4.944	4.944	4.867	5.535	5.281	7.730	6.673	6.470	7.771	8.210	7.836	6.380	*c. 6 month*
d. 12 Bulan	1.682	1.062	3.470	9.245	8.480	8.480	8.000	7.686	6.753	4.661	5.232	5.134	2.764	3.150	2.966	3.146	*d. 12 month*
e. >12 Bulan	1	93	0	3	1	1	1	1	1	1 r	2 r	3 r	4 r	2 r	0 r	0 r	*e. >12 month*
ii. Valas	1.215	2.089	2.451	4.903	4.959	4.959	4.284	4.752	4.494	4.356	4.568	4.789	8.260	8.668	7.547	7.585	*ii. Foreign Currency*
a. 1 Bulan	777	1.998	1.117	2.726	3.105	3.105	2.514	2.493	2.174	2.650	2.101	1.891	5.906	6.154	5017 r	5738 r	*a. 1 month*
b. 3 Bulan	391	10	520	1.179	957	957	1.002	1.602	1.698	874	1.341	1.806	1.278	1.589	1.807	1.109	*b. 3 month*
c. 6 Bulan	47	78	518	781	721	721	564	449	456	518	743	727	731	510	320	435	*c. 6 month*
d. 12 Bulan	0	4	296	217	176	176	204	207	165	314	382	366	346	415	403	302	*d. 12 month*
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0 r	0 r	*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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Dana Pihak Ketiga	279.335	334.888	371.828	375.665	386.624	384.249	382.967	389.802	402.356	408.397	416.558	414.942	420.902	414.465	415.253	410.195	***Total Third Paty Fund***
i. Rupiah	264.380	318.982	355.318	357.481	368.224	368.611	366.987	373.182	386.190	392.553	398.744	389.505	394.079	384.955	388.646	383.520	*i. Rupiah*
ii. Valas	14.955	15.906	16.510	18.183	18.401	15.637	15.980	16.620	16.166	15.844	17.814	25.437	26.824	29.510	26.608	26.675	*ii. Foreign Exchange*
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	370.285	374.099	384.980	382.665	381.371	388.295	400.743	406.326	415.126	413.599	419.674	413.074	413.901	408.847	*1. Residents' Third Party Funds*
a. Pemerintah	42.284	84.046	74.507	74.285	79.141	75.093	73.201	79.556	97.125	98.198	90.201	96.247	98.922	98.742	100.037	94.639	*a. Government*
i. Rupiah	41.193	78.181	69.087	68.007	73.302	71.515	69.140	75.189	93.332	94.434	86.391	84.638	87.557	85.152	87.636	82.312	*i. Rupiah*
ii. Valas	1.091	5.865	5.420	6.278	5.839	3.578	4.061	4.367	3.793	3.764	3.811	11.610	11.365	13.590	12.401	12.327	*ii. Foreign Exchange*
b. Swasta	235.888	249.733	295.779	299.814	305.839	307.571	308.170	308.739	303.618	308.128	324.925	317.351	320.751	314.332	313.864	314.208	*b. Private Sector*
1. Institusi Keuangan Non Bank	23.436	28.326	26.698	28.910	30.707	31.174	31.476	33.174	35.103	34.809	35.502	34.877	35.265	33.208	34.624	33.207	*1. Non bank Financial Institutions*
i. Rupiah	23.320	28.224	26.290	28.821	30.606	30.850	31.365	33.001	34.952	34.717	35.331	34.692	35.118	32.981	34.461	33.121	*i. Rupiah*
ii. Valas	116	102	408	89	101	323	111	173	152	92	171	185	147	227	164	86	*ii. Foreign Exchange*
2. Bukan Lembaga Keuangan (termasuk	64.969	72.214	98.102	92.721	94.678	93.399	93.303	91.012	82.151	84.050	90.996	85.456	87.106	81.858	77.587	74.836	*2. Non Financial Corporations (including Other Private Sector)*
i. Rupiah	56.935	66.023	92.262	86.209	87.716	87.240	87.259	84.939	76.210	78.346	83.556	78.194	78.620	73.806	70.503	67.521	*i. Rupiah*
ii. Valas	8.034	6.191	5.840	6.512	6.962	6.159	6.044	6.072	5.941	5.703	7.440	7.262	8.486	8.052	7.084	7.315	*ii. Foreign Exchange*
3. Perseorangan	147.483	149.193	170.979	178.182	180.454	182.998	183.391	184.554	186.363	189.269	198.427	197.018	198.380	199.266	201.653	206.165	*3. Individuals*
i. Rupiah	142.496	146.194	167.295	173.997	176.179	178.574	178.789	179.631	181.268	184.150	193.132	191.476	192.440	192.608	195.619	200.186	*i. Rupiah*
ii. Valas	4.986	3.000	3.684	4.185	4.275	4.424	4.602	4.923	5.096	5.120	5.295	5.542	5.940	6.658	6.034	5.979	*ii. Foreign Exchange*
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.543	1.566	1.645	1.584	1.596	1.507	1.612	2.071	1.432	1.344	1.229	1.392	1.353	1.348	*2. Non Residents' Third Party Funds*
i. Rupiah	436	361	385	446	421	432	434	422	429	906	334	505	343	408	427	380	*i. Rupiah*
ii. Valas	727	748	1.157	1.120	1.224	1.152	1.162	1.086	1.184	1.165	1.098	838	886	983	925	967	*ii. Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) 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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Dana Pihak Ketiga	206.407	238.393	257.606	256.690	266.568	265.716	263.596	267.343	276.466	275.088	288.978	286.485	291.069	289.362	289.046	285.751	***Total Third Paty Fund***
i. Rupiah	194.066	227.359	246.362	245.820	255.727	256.768	254.707	258.325	267.809	266.431	278.405	269.954	275.842	272.195	273.321	270.159	*i. Rupiah*
ii. Valas	12.341	11.033	11.245	10.871	10.840	8.949	8.889	9.018	8.657	8.657	10.572	16.531	15.227	17.168	15.725	15.591	*ii. Foreign Exchange*
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	256.399	255.539	265.326	264.544	262.389	266.215	275.223	273.857	287.835	285.574	290.133	288.291	288.003	284.713	*1. Residents' Third Party Funds*
a. Pemerintah	28.123	64.079	53.756	52.302	57.708	53.123	52.428	52.881	70.351	67.876	68.046	71.832	72.191	73.158	72.869	68.177	*a. Government*
i. Rupiah	27.302	58.565	48.787	47.991	53.917	50.481	49.635	49.974	67.433	64.879	64.992	61.878	63.987	63.231	63.830	59.177	*i. Rupiah*
ii. Valas	820	5.514	4.968	4.311	3.791	2.642	2.793	2.907	2.917	2.997	3.054	9.954	8.204	9.927	9.039	9.000	*ii. Foreign Exchange*
b. Swasta	177.440	173.519	202.643	203.237	207.618	211.420	209.960	213.334	204.873	205.981	219.789	213.742	217.942	215.133	215.134	216.536	*b. Private Sector*
1. Institusi Keuangan Non Bank	14.178	18.046	17.510	18.072	19.327	19.015	19.331	20.330	21.459	20.584	21.806	21.321	21.569	19.911	21.008	20.685	*1. Non bank Financial Institutions*
i. Rupiah	14.073	17.962	17.121	18.009	19.262	18.943	19.242	20.228	21.358	20.544	21.692	21.214	21.472	19.835	20.922	20.632	*i. Rupiah*
ii. Valas	105	84	389	62	65	71	89	102	101	40	115	107	97	76	85	53	*ii. Foreign Exchange*
2. Bukan Lembaga Keuangan (termasuk	48.217	42.585	55.803	52.364	53.731	55.724	53.578	55.192	44.242	44.298	50.204	45.633	48.567	47.048	44.125	41.995	*2. Non Financial Corporations (including Other Private Sector)*
i. Rupiah	41.254	39.490	52.918	49.042	50.060	52.762	50.916	52.554	42.128	42.214	46.350	42.461	45.127	43.627	41.079	38.977	*i. Rupiah*
ii. Valas	6.963	3.095	2.885	3.322	3.672	2.962	2.661	2.638	2.115	2.084	3.854	3.171	3.441	3.421	3.047	3.018	*ii. Foreign Exchange*
3. Perseorangan	115.045	112.888	129.330	132.802	134.560	136.681	137.052	137.813	139.172	141.099	147.779	146.788	147.805	148.174	150.001	153.857	*3. Individuals*
i. Rupiah	111.283	111.258	127.441	130.674	132.412	134.502	134.823	135.493	136.801	138.691	145.291	144.293	145.170	145.373	147.335	151.268	*i. Rupiah*
ii. Valas	3.762	1.629	1.889	2.128	2.147	2.179	2.229	2.320	2.371	2.408	2.487	2.495	2.635	2.801	2.666	2.588	*ii. Foreign Exchange*
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.208	1.151	1.242	1.172	1.207	1.128	1.243	1.231	1.143	911	936	1.072	1.043	1.038	*2. Non Residents' Third Party Funds*
i. Rupiah	154	84	94	104	76	79	90	77	89	103	81	108	86	129	156	106	*i. Rupiah*
ii. Valas	690	711	1.114	1.047	1.165	1.094	1.117	1.051	1.154	1.129	1.062	803	850	943	887	932	*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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Dana Pihak Ketiga	72.928	96.495	114.222	118.974	120.057	118.532	119.372	122.459	125.889	133.309	127.580	128.457	129.834	125.103	126.208	124.444	***Total Third Paty Fund***
i. Rupiah	70.314	91.623	108.956	111.661	112.496	111.844	112.281	114.857	118.381	126.122	120.338	119.551	118.237	112.761	115.325	113.360	*i. Rupiah*
ii. Valas	2.614	4.872	5.265	7.313	7.560	6.688	7.091	7.602	7.508	7.187	7.242	8.906	11.596	12.342	10.883	11.084	*ii. Foreign Exchange*
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	113.887	118.560	119.654	118.121	118.983	122.080	125.520	132.469	127.291	128.025	129.541	124.783	125.897	124.134	*1. Residents' Third Party Funds*
a. Pemerintah	14.161	19.967	20.751	21.983	21.433	21.970	20.773	26.675	26.775	30.322	22.155	24.415	26.731	25.583	27.167	26.462	*a. Government*
i. Rupiah	13.890	19.616	20.299	20.017	19.385	21.034	19.505	25.216	25.899	29.556	21.398	22.760	23.570	21.921	23.806	23.135	*i. Rupiah*
ii. Valas	271	351	452	1.966	2.048	936	1.268	1.460	876	767	756	1.655	3.161	3.663	3.361	3.327	*ii. Foreign Exchange*
b. Swasta	58.448	76.214	93.136	96.577	98.220	96.151	98.210	95.405	98.745	102.147	105.136	103.610	102.810	99.199	98.730	97.672	*b. Private Sector*
1. Institusi Keuangan Non Bank	9.258	10.280	9.188	10.839	11.379	12.159	12.145	12.844	13.645	14.225	13.695	13.556	13.696	13.297	13.617	12.522	*1. Non bank Financial Institutions*
i. Rupiah	9.247	10.262	9.169	10.812	11.343	11.907	12.123	12.773	13.594	14.173	13.639	13.479	13.646	13.147	13.539	12.489	*i. Rupiah*
ii. Valas	11	18	20	27	36	252	22	71	51	52	56	78	50	151	78	33	*ii. Foreign Exchange*
2. Bukan Lembaga Keuangan (termasuk	16.752	29.629	42.299	40.357	40.947	37.675	39.726	35.820	37.909	39.751	40.792	39.823	38.539	34.811	33.462	32.841	*2. Non Financial Corporations (including Other Private Sector)*
i. Rupiah	15.682	26.533	39.343	37.167	37.657	34.478	36.343	32.386	34.083	36.132	37.207	35.733	33.494	30.179	29.424	28.544	*i. Rupiah*
ii. Valas	1.071	3.097	2.955	3.190	3.290	3.197	3.383	3.434	3.826	3.619	3.586	4.091	5.045	4.631	4.037	4.297	*ii. Foreign Exchange*
3. Perseorangan	32.438	36.306	41.649	45.380	45.894	46.317	46.339	46.741	47.192	48.170	50.648	50.230	50.575	51.091	51.652	52.309	*3. Individuals*
i. Rupiah	31.214	34.935	39.854	43.323	43.766	44.072	43.966	44.138	44.466	45.458	47.841	47.183	47.271	47.235	48.284	48.918	*i. Rupiah*
ii. Valas	1.224	1.370	1.795	2.057	2.128	2.245	2.374	2.603	2.725	2.712	2.808	3.047	3.305	3.857	3.368	3.391	*ii. Foreign Exchange*
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	335	415	403	412	389	379	369	840	289	432	293	320	310	310	*2. Non Residents' Third Party Funds*
i. Rupiah	282	277	292	342	345	353	344	344	339	803	254	397	257	279	272	275	*i. Rupiah*
ii. Valas	37	37	43	73	58	59	45	35	30	36	36	35	36	41	38	35	*ii. Foreign Exchange*

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Mei 2020
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - May 2020)

Propinsi	Aset Sebelum Set Off (*Assets Gross*)	Pembiayaan	Dana Pihak Ketiga (*Depositor Funds*)	FDR	*Province*
Jawa Barat	58.643	37.949	44.542	85,20%	*Jawa Barat*
Banten	15.170	10.790	12.864	83,87%	*Banten*
DKI Jakarta	378.042	158.743	185.712	85,48%	*DKI Jakarta*
DI Yogyakarta	7.458	4.016	6.290	63,84%	*DI Yogyakarta*
Jawa Tengah	27.297	19.478	20.365	95,64%	*Jawa Tengah*
Jawa Timur	39.970	28.830	30.235	95,35%	*Jawa Timur*
Bengkulu	1.697	1.402	931	150,64%	*Bengkulu*
Jambi	3.691	3.289	2.193	150,00%	*Jambi*
Nanggroe Aceh Darussalam	36.509	19.605	24.756	79,19%	*Nanggroe Aceh Darussalam*
Sumatera Utara	17.688	11.953	14.315	83,50%	*Sumatera Utara*
Sumatera Barat	6.622	4.559	5.502	82,87%	*Sumatera Barat*
Riau	9.853	6.855	7.472	91,75%	*Riau*
Sumatera Selatan	10.913	7.854	6.807	115,38%	*Sumatera Selatan*
Bangka Belitung	1.169	767	1.031	74,40%	*Bangka Belitung*
Kepulauan Riau	4.342	3.860	2.820	136,86%	*Kepulauan Riau*
Lampung	4.371	3.214	3.028	106,13%	*Lampung*
Kalimantan Selatan	8.685	4.856	6.089	79,74%	*Kalimantan Selatan*
Kalimantan Barat	5.667	4.844	2.872	168,66%	*Kalimantan Barat*
Kalimantan Timur	9.226	5.380	8.118	66,27%	*Kalimantan Timur*
Kalimantan Tengah	1.605	1.407	948	148,29%	*Kalimantan Tengah*
Sulawesi Tengah	1.735	1.499	1.194	125,56%	*Sulawesi Tengah*
Sulawesi Selatan	9.234	6.990	6.008	116,35%	*Sulawesi Selatan*
Sulawesi Utara	729	664	320	207,26%	*Sulawesi Utara*
Gorontalo	446	279	300	92,78%	*Gorontalo*
Sulawesi Barat	555	444	288	154,21%	*Sulawesi Barat*
Sulawesi Tenggara	1.775	1.236	1.207	102,35%	*Sulawesi Tenggara*
NTB	14.722	8.585	9.427	91,07%	*NTB*
Bali	2.412	2.032	1.299	156,37%	*Bali*
NTT	196	173	122	141,97%	*NTT*
Maluku	442	194	432	44,98%	*Maluku*
Papua	805	452	665	67,96%	*Papua*
Maluku Utara	809	423	632	66,82%	*Maluku Utara*
Papua Barat	439	115	419	27,56%	*Papua Barat*
Luar Indonesia	1.367	712	991	71,82%	*Outside Indonesia*

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Mei 2020
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - May 2020)

Propinsi	Aset Sebelum Set Off (*Assets Gross*)	Pembiayaan	Dana Pihak Ketiga (*Depositor Funds*)	FDR	*Province*
Jawa Barat	45.671	27.492	36.395	75,54%	*Jawa Barat*
Banten	10.446	6.132	9.557	64,16%	*Banten*
DKI Jakarta	231.368	87.790	115.793	75,82%	*DKI Jakarta*
DI Yogyakarta	5.405	2.286	5.068	45,10%	*DI Yogyakarta*
Jawa Tengah	16.290	11.659	13.092	89,05%	*Jawa Tengah*
Jawa Timur	26.694	18.937	21.032	90,04%	*Jawa Timur*
Bengkulu	1.653	1.395	889	157,01%	*Bengkulu*
Jambi	2.486	2.425	1.447	167,54%	*Jambi*
Nanggroe Aceh Darussalam	35.825	19.329	24.343	79,40%	*Nanggroe Aceh Darussalam*
Sumatera Utara	9.057	6.578	7.550	87,13%	*Sumatera Utara*
Sumatera Barat	3.850	2.797	3.405	82,13%	*Sumatera Barat*
Riau	4.976	3.246	4.567	71,06%	*Riau*
Sumatera Selatan	5.261	4.433	3.886	114,08%	*Sumatera Selatan*
Bangka Belitung	933	550	831	66,19%	*Bangka Belitung*
Kepulauan Riau	2.453	2.070	1.767	117,18%	*Kepulauan Riau*
Lampung	3.773	2.706	2.913	92,90%	*Lampung*
Kalimantan Selatan	4.231	2.551	3.686	69,21%	*Kalimantan Selatan*
Kalimantan Barat	3.831	3.729	2.169	171,96%	*Kalimantan Barat*
Kalimantan Timur	5.945	3.199	5.643	56,69%	*Kalimantan Timur*
Kalimantan Tengah	1.605	1.407	948	148,29%	*Kalimantan Tengah*
Sulawesi Tengah	1.735	1.499	1.194	125,56%	*Sulawesi Tengah*
Sulawesi Selatan	4.716	3.581	4.017	89,13%	*Sulawesi Selatan*
Sulawesi Utara	729	664	320	207,26%	*Sulawesi Utara*
Gorontalo	446	279	300	92,78%	*Gorontalo*
Sulawesi Barat	397	303	228	132,90%	*Sulawesi Barat*
Sulawesi Tenggara	1.745	1.209	1.195	101,17%	*Sulawesi Tenggara*
NTB	14.440	8.415	9.307	90,42%	*NTB*
Bali	1.548	1.315	947	138,90%	*Bali*
NTT	196	173	122	141,97%	*NTT*
Maluku	442	194	432	44,98%	*Maluku*
Papua	805	452	665	67,96%	*Papua*
Maluku Utara	809	423	632	66,82%	*Maluku Utara*
Papua Barat	439	115	419	27,56%	*Papua Barat*
Luar Indonesia	1.367	712	991	71,82%	*Outside Indonesia*

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Mei 2020
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - May 2020)

Propinsi	Aset Sebelum Set Off (*Assets Gross*)	Pembiayaan	Dana Pihak Ketiga (*Depositor Funds*)	FDR	*Province*
Jawa Barat	12.972	10.457	8.147	128,35%	*Jawa Barat*
Banten	4.725	4.658	3.308	140,81%	*Banten*
DKI Jakarta	146.674	70.953	69.919	101,48%	*DKI Jakarta*
DI Yogyakarta	2.053	1.730	1.222	141,57%	*DI Yogyakarta*
Jawa Tengah	11.007	7.819	7.273	107,51%	*Jawa Tengah*
Jawa Timur	13.276	9.893	9.203	107,49%	*Jawa Timur*
Bengkulu	43	7	42	16,89%	*Bengkulu*
Jambi	1.205	864	745	115,91%	*Jambi*
Nanggroe Aceh Darussalam	684	277	413	67,06%	*Nanggroe Aceh Darussalam*
Sumatera Utara	8.631	5.374	6.765	79,44%	*Sumatera Utara*
Sumatera Barat	2.772	1.762	2.097	84,05%	*Sumatera Barat*
Riau	4.877	3.609	2.904	124,27%	*Riau*
Sumatera Selatan	5.652	3.421	2.921	117,12%	*Sumatera Selatan*
Bangka Belitung	236	217	201	108,41%	*Bangka Belitung*
Kepulauan Riau	1.889	1.790	1.054	169,86%	*Kepulauan Riau*
Lampung	599	508	115	441,68%	*Lampung*
Kalimantan Selatan	4.455	2.304	2.402	95,91%	*Kalimantan Selatan*
Kalimantan Barat	1.836	1.115	703	158,48%	*Kalimantan Barat*
Kalimantan Timur	3.282	2.181	2.475	88,10%	*Kalimantan Timur*
Kalimantan Tengah	-	-	-	0,00%	*Kalimantan Tengah*
Sulawesi Tengah	-	-	-	0,00%	*Sulawesi Tengah*
Sulawesi Selatan	4.518	3.409	1.991	171,28%	*Sulawesi Selatan*
Sulawesi Utara	-	-	-	0,00%	*Sulawesi Utara*
Gorontalo	-	-	-	0,00%	*Gorontalo*
Sulawesi Barat	158	141	60	235,24%	*Sulawesi Barat*
Sulawesi Tenggara	30	26	12	218,76%	*Sulawesi Tenggara*
NTB	281	170	120	141,77%	*NTB*
Bali	865	716	352	203,32%	*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 - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - May 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off *(Assets Gross)*	Pembiayaan *(Financing)*	Dana Pihak Ketiga *(Depositor Funds)*	FDR	*City/District*	*Province*
Banten	Kab. Tangerang	3.260	3.097	2.944	105,18%	Kab. Tangerang	*Banten*
	Kab. Serang	2.392	1.684	1.830	92,04%	Kab. Serang	
	Kota Cilegon	2.705	1.555	1.979	78,59%	Kota Cilegon	
	Kota Tangerang	6.106	4.182	5.427	77,06%	Kota Tangerang	
	Kota Serang	76	2	67	3,49%	Kota Serang	
	Kota Tangerang Selatan	632	269	617	43,57%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	666	606	641	94,40%	Kab. Bekasi	*Jawa Barat*
	Kab. Purwakarta	767	650	652	99,63%	Kab. Purwakarta	
	Kab. Karawang	557	475	480	99,11%	Kab. Karawang	
	Kab. Bogor	3	-	4	0,00%	Kab. Bogor	
	Kab. Sukabumi	289	292	197	148,45%	Kab. Sukabumi	
	Kab. Cianjur	731	600	481	124,66%	Kab. Cianjur	
	Kab. Bandung	69	1	65	2,01%	Kab. Bandung	
	Kab. Garut	303	228	291	78,48%	Kab. Garut	
	Kab. Majalengka	36	11	36	30,35%	Kab. Majalengka	
	Kota Bandung	21.781	14.113	14.818	95,25%	Kota Bandung	
	Kota Bogor	8.467	5.511	6.506	84,71%	Kota Bogor	
	Kota Sukabumi	747	584	569	102,80%	Kota Sukabumi	
	Kota Cirebon	5.330	3.820	3.358	113,76%	Kota Cirebon	
	Kota Tasikmalaya	3.075	2.438	1.406	173,42%	Kota Tasikmalaya	
	Kota Cimahi	373	228	363	62,84%	Kota Cimahi	
	Kota Depok	4.100	1.860	3.969	46,87%	Kota Depok	
	Kota Bekasi	11.350	6.531	10.709	60,99%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	121.748	43.335	64.539	67,15%	Wil. Kota Jakarta Pusat	*DKI Jakarta*
	Wil. Kota Jakarta Utara	9.211	8.238	5.391	152,80%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	17.507	11.934	13.229	90,21%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	180.352	85.786	89.802	95,53%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	49.224	9.450	12.750	74,12%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.458	4.016	6.290	63,84%	Kota Yogyakarta	*DI Yogyakarta*
Jawa Tengah	Kab. Semarang	977	663	533	124,43%	Kab. Semarang	*Jawa Tengah*
	Kab. Kendal	117	51	111	46,41%	Kab. Kendal	
	Kab. Tegal	605	598	116	514,45%	Kab. Tegal	
	Kab. Pati	178	132	172	76,90%	Kab. Pati	
	Kab. Kudus	1.130	647	951	68,04%	Kab. Kudus	
	Kab. Banyumas	1.833	1.165	1.559	74,70%	Kab. Banyumas	
	Kab. Cilacap	333	131	322	40,70%	Kab. Cilacap	
	Kota Semarang	11.163	7.232	8.763	82,53%	Kota Semarang	
	Kota Salatiga	106	61	103	59,04%	Kota Salatiga	
	Kota Pekalongan	1.601	970	1.207	80,41%	Kota Pekalongan	
	Kota Tegal	1.480	1.289	681	189,29%	Kota Tegal	
	Kota Surakarta	7.774	6.537	5.846	111,81%	Kota Surakarta	
Jawa Timur	Kab. Gresik	995	888	894	99,32%	Kab. Gresik	*Jawa Timur*
	Kab. Sidoarjo	3.919	3.153	2.064	152,71%	Kab. Sidoarjo	
	Kab. Pamekasan	618	366	584	62,77%	Kab. Pamekasan	
	Kab. Banyuwangi	407	420	290	144,70%	Kab. Banyuwangi	
	Kab. Jember	1.699	1.159	1.445	80,24%	Kab. Jember	
	Kab. Madiun	519	486	410	118,40%	Kab. Madiun	
	Kab. Bojonegoro	356	286	342	83,47%	Kab. Bojonegoro	
	Kota Surabaya	22.089	16.153	16.351	98,78%	Kota Surabaya	
	Kota Malang	5.741	4.049	4.581	88,40%	Kota Malang	
	Kota Pasuruan	161	104	135	77,03%	Kota Pasuruan	
	Kota Blitar	269	149	263	56,43%	Kota Blitar	
	Kota Kediri	2.819	1.291	2.609	49,47%	Kota Kediri	
	Kota Madiun	378	327	266	123,23%	Kota Madiun	
Bengkulu	Kota Bengkulu	1.697	1.402	931	150,64%	Kota Bengkulu	*Bengkulu*
Jambi	Kota Jambi	3.691	3.289	2.193	150,00%	Kota Jambi	*Jambi*

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - May 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	1.302	789	1.024	77,05%	Kab. Pidie	*Nanggroe Aceh Darussalam*
	Kab. Aceh Timur	1.300	955	582	163,94%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.304	934	593	157,49%	Kab. Aceh Selatan	
	Kab. Aceh Barat	1.464	975	955	102,03%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.212	768	785	97,91%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.491	1.133	456	248,46%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	425	399	212	188,36%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.250	872	933	93,43%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.071	699	518	135,01%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	375	327	189	173,25%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	956	623	591	105,33%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	331	286	328	87,15%	Kab. Aceh Jaya	
	Kab. Nagan Raya	539	502	312	161,03%	Kab. Nagan Raya	
	Kab. Simeuleu	667	563	489	115,01%	Kab. Simeuleu	
	Kab. Bener Meriah	525	502	330	152,10%	Kab. Bener Meriah	
	Kab. Pidie Jaya	439	278	426	65,24%	Kab. Pidie Jaya	
	Kab. Subulussalam	295	285	125	227,16%	Kab. Subulussalam	
	Kota Banda Aceh	17.015	4.971	12.384	40,14%	Kota Banda Aceh	
	Kota Sabang	234	196	232	84,43%	Kota Sabang	
	Kota Lhokseumawe	3.307	2.820	2.438	115,65%	Kota Lhokseumawe	
	Kota Langsa	1.008	730	854	85,54%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	639	507	580	87,42%	Kab. Deli Serdang	*Sumatera Utara*
	Kab. Langkat	290	119	286	41,47%	Kab. Langkat	
	Kab. Karo	43	35	42	82,09%	Kab. Karo	
	Kab. Labuhan Batu	292	218	285	76,42%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	403	322	256	126,01%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.533	1.121	1.051	106,62%	Kota Pematang Siantar	
	Kota Tanjung Balai	91	28	82	34,68%	Kota Tanjung Balai	
	Kota Sibolga	257	190	125	152,40%	Kota Sibolga	
	Kota Medan	13.327	8.813	10.988	80,20%	Kota Medan	
	Kota Padang Sidempuan	812	600	619	96,80%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	141	138	67	207,11%	Kab. Tanah Datar	*Sumatera Barat*
	Kota Bukittinggi	1.323	910	1.213	75,04%	Kota Bukittinggi	
	Kota Padang	4.142	2.511	3.702	67,84%	Kota Padang	
	Kota Solok	323	320	107	299,32%	Kota Solok	
	Kota Payakumbuh	693	680	414	164,39%	Kota Payakumbuh	
Riau	Kab. Bengkalis	458	72	451	16,04%	Kab. Bengkalis	*Riau*
	Kota Pekanbaru	8.823	6.424	6.468	99,32%	Kota Pekanbaru	
	Kota Dumai	572	358	552	64,92%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	1.207	1.027	1.008	101,95%	Kota Tanjung Pinang	*Kepulauan Riau*
	Kota Pulau Batam	3.136	2.833	1.813	156,26%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	523	447	413	108,12%	Kab. Ogan Komering Ulu	*Sumatera Selatan*
	Kab. Ogan Komering Ulu Timur	105	97	100	97,33%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	9.554	6.749	5.712	118,14%	Kota Palembang	
	Kota Lubuklinggau	314	315	258	122,10%	Kota Lubuklinggau	
	Kota Prabumulih	418	247	323	76,22%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	1.169	767	1.031	74,40%	Kota Pangkal Pinang	*Bangka Belitung*
Lampung	Kab. Lampung Tengah	310	234	294	79,71%	Kab. Lampung Tengah	*Lampung*
	Kota Bandar Lampung	3.858	2.818	2.549	110,53%	Kota Bandar Lampung	
	Kota Metro	203	162	185	87,54%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	556	244	465	52,48%	Kab. Banjar	*Kalimantan Selatan*
	Kab. Hulu Sungai Selatan	381	250	292	85,84%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	262	136	254	53,48%	Kab. Tabalong	
	Kota Banjarmasin	6.906	4.001	4.501	88,87%	Kota Banjarmasin	
	Kota Banjarbaru	581	224	576	38,94%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	325	318	129	245,41%	Kab. Sambas	*Kalimantan Barat*
	Kab. Ketapang	140	136	32	423,91%	Kab. Ketapang	
	Kota Pontianak	4.913	4.111	2.577	159,52%	Kota Pontianak	
	Kota Singkawang	289	279	133	209,25%	Kota Singkawang	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - May 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	353	178	340	52,54%	Kab. Kutai	*Kalimantan Timur*
	Kota Samarinda	4.690	2.495	3.771	66,17%	Kota Samarinda	
	Kota Balikpapan	3.756	2.524	3.591	70,30%	Kota Balikpapan	
	Kota Bontang	427	181	417	43,57%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	445	441	125	353,23%	Kab. Kotawaringin Barat	*Kalimantan Tengah*
	Kab. Kotawaringin Timur	148	143	100	143,71%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.012	822	724	113,58%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	518	496	325	152,68%	Kab. Morowali	*Sulawesi Tengah*
	Kota Palu	1.217	1.004	869	115,44%	Kota Palu	
Sulawesi Barat	Kab Mamuju	555	444	288	154,21%	Kab Mamuju	*Sulawesi Barat*
Sulawesi Selatan	Kota Ujungpandang/Makassar	8.208	6.012	5.374	111,89%	Kota Ujungpandang/Makassar	*Sulawesi Selatan*
	Kota Pare-Pare	95	90	94	95,24%	Kota Pare-Pare	
	Kab. Bone	586	556	361	154,18%	Kab. Bone	
	Kota Palopo	134	130	92	141,70%	Kota Palopo	
	Kab. Maros	211	201	87	231,14%	Kab. Maros	
Gorontalo	Kota Gorontalo	446	279	300	92,78%	Kota Gorontalo	*Gorontalo*
Sulawesi Tenggara	Kota Kendari	1.775	1.236	1.207	102,35%	Kota Kendari	*Sulawesi Tenggara*
Sulawesi Utara	Kota Manado	729	664	320	207,26%	Kota Manado	*Sulawesi Utara*
Nusa Tenggara Barat	Kab. Lombok Barat	508	485	413	117,31%	Kab. Lombok Barat	*Nusa Tenggara Barat*
	Kab. Lombok Tengah	653	602	466	129,07%	Kab. Lombok Tengah	
	Kab. Lombok Timur	939	855	561	152,47%	Kab. Lombok Timur	
	Kab. Sumbawa	887	833	404	206,06%	Kab. Sumbawa	
	Kab. Dompu	581	572	250	228,89%	Kab. Dompu	
	Kab. Sumbawa Barat	419	367	191	191,91%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	330	164	323	50,75%	Kab. Lombok Utara	
	Kota Mataram	9.531	3.895	6.309	61,74%	Kota Mataram	
	Kota. Bima	874	811	508	159,57%	Kota. Bima	
Bali	Kota Denpasar	2.412	2.032	1.299	156,37%	Kota Denpasar	*Bali*
Nusa Tenggara Timur	Kota Kupang	196	173	122	141,97%	Kota Kupang	*Nusa Tenggara Timur*
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	442	194	432	44,98%	Kota Ambon	*Maluku*
Maluku Utara	Kota ternate	809	423	632	66,82%	Kota ternate	*Maluku Utara*
Papua Barat	Kota Sorong	439	115	419	27,56%	Kota Sorong	*Papua Barat*
Papua	Kab. Jayapura	805	452	665	67,96%	Kab. Jayapura	*Papua*
Di Luar Indonesia	DI LUAR INDONESIA	1.367	712	991	71,82%	DI LUAR INDONESIA	*Outside Indonesia*

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - May 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off *(Assets Gross)*	Pembiayaan *(Financing)*	Dana Pihak Ketiga *(Depositor Funds)*	*FDR*	*City/District*	*Province*
Banten	Kab. Tangerang	946	839	867	96,79%	Kab. Tangerang	*Banten*
	Kab. Serang	2.392	1.684	1.830	92,04%	Kab. Serang	
	Kota Cilegon	1.761	619	1.729	35,81%	Kota Cilegon	
	Kota Tangerang	4.639	2.718	4.446	61,13%	Kota Tangerang	
	Kota Serang	76	2	67	3,49%	Kota Serang	
	Kota Tangerang Selatan	632	269	617	43,57%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	666	606	641	94,40%	Kab. Bekasi	*Jawa Barat*
	Kab. Purwakarta	767	650	652	99,63%	Kab. Purwakarta	
	Kab. Karawang	529	473	451	104,88%	Kab. Karawang	
	Kab. Bogor	-	-	-	0,00%	Kab. Bogor	
	Kab. Sukabumi	289	292	197	148,45%	Kab. Sukabumi	
	Kab. Cianjur	731	600	481	124,66%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	303	228	291	78,48%	Kab. Garut	
	Kab. Majalengka	36	11	36	30,35%	Kab. Majalengka	
	Kota Bandung	15.702	10.123	9.900	102,26%	Kota Bandung	
	Kota Bogor	5.981	3.090	5.616	55,03%	Kota Bogor	
	Kota Sukabumi	709	581	531	109,43%	Kota Sukabumi	
	Kota Cirebon	3.393	2.323	2.560	90,73%	Kota Cirebon	
	Kota Tasikmalaya	2.127	1.545	1.306	118,31%	Kota Tasikmalaya	
	Kota Cimahi	373	228	363	62,84%	Kota Cimahi	
	Kota Depok	4.100	1.860	3.969	46,87%	Kota Depok	
	Kota Bekasi	9.965	4.881	9.402	51,92%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	67.459	14.286	38.397	37,21%	Wil. Kota Jakarta Pusat	*DKI Jakarta*
	Wil. Kota Jakarta Utara	9.211	8.238	5.391	152,80%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	17.507	11.934	13.229	90,21%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	123.869	48.802	48.964	99,67%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	13.323	4.530	9.812	46,17%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.405	2.286	5.068	45,10%	Kota Yogyakarta	*DI Yogyakarta*
Jawa Tengah	Kab. Semarang	977	663	533	124,43%	Kab. Semarang	*Jawa Tengah*
	Kab. Kendal	117	51	111	46,41%	Kab. Kendal	
	Kab. Tegal	605	598	116	514,45%	Kab. Tegal	
	Kab. Pati	178	132	172	76,90%	Kab. Pati	
	Kab. Kudus	859	392	793	49,43%	Kab. Kudus	
	Kab. Banyumas	1.612	959	1.441	66,58%	Kab. Banyumas	
	Kab. Cilacap	333	131	322	40,70%	Kab. Cilacap	
	Kota Semarang	4.358	2.997	3.863	77,56%	Kota Semarang	
	Kota Salatiga	106	61	103	59,04%	Kota Salatiga	
	Kota Pekalongan	1.114	525	1.033	50,79%	Kota Pekalongan	
	Kota Tegal	765	585	614	95,39%	Kota Tegal	
	Kota Surakarta	5.267	4.564	3.990	114,37%	Kota Surakarta	
Jawa Timur	Kab. Gresik	854	754	788	95,77%	Kab. Gresik	*Jawa Timur*
	Kab. Sidoarjo	3.133	2.611	1.861	140,31%	Kab. Sidoarjo	
	Kab. Pamekasan	618	366	584	62,77%	Kab. Pamekasan	
	Kab. Banyuwangi	407	420	290	144,70%	Kab. Banyuwangi	
	Kab. Jember	1.438	969	1.296	74,78%	Kab. Jember	
	Kab. Madiun	519	486	410	118,40%	Kab. Madiun	
	Kab. Bojonegoro	356	286	342	83,47%	Kab. Bojonegoro	
	Kota Surabaya	12.387	8.915	9.042	98,59%	Kota Surabaya	
	Kota Malang	3.681	2.503	3.387	73,92%	Kota Malang	
	Kota Pasuruan	161	104	135	77,03%	Kota Pasuruan	
	Kota Blitar	269	149	263	56,43%	Kota Blitar	
	Kota Kediri	2.589	1.115	2.450	45,49%	Kota Kediri	
	Kota Madiun	281	260	184	141,54%	Kota Madiun	
Bengkulu	Kota Bengkulu	1.653	1.395	889	157,01%	Kota Bengkulu	*Bengkulu*
Jambi	Kota Jambi	2.486	2.425	1.447	167,54%	Kota Jambi	*Jambi*

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - May 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	1.302	789	1.024	77,05%	Kab. Pidie	*Nanggroe Aceh Darussalam*
	Kab. Aceh Timur	1.300	955	582	163,94%	Kab. Aceh Timur	
	Kab. Aceh Selatan	1.304	934	593	157,49%	Kab. Aceh Selatan	
	Kab. Aceh Barat	1.464	975	955	102,03%	Kab. Aceh Barat	
	Kab. Aceh Tengah	1.212	768	785	97,91%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	1.491	1.133	456	248,46%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	425	399	212	188,36%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.250	872	933	93,43%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	1.071	699	518	135,01%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	375	327	189	173,25%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	956	623	591	105,33%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	331	286	328	87,15%	Kab. Aceh Jaya	
	Kab. Nagan Raya	539	502	312	161,03%	Kab. Nagan Raya	
	Kab. Simeuleu	667	563	489	115,01%	Kab. Simeuleu	
	Kab. Bener Meriah	525	502	330	152,10%	Kab. Bener Meriah	
	Kab. Pidie Jaya	439	278	426	65,24%	Kab. Pidie Jaya	
	Kab. Subulussalam	295	285	125	227,16%	Kab. Subulussalam	
	Kota Banda Aceh	16.493	4.695	12.132	38,70%	Kota Banda Aceh	
	Kota Sabang	234	196	232	84,43%	Kota Sabang	
	Kota Lhokseumawe	3.145	2.819	2.278	123,77%	Kota Lhokseumawe	
	Kota Langsa	1.008	730	854	85,54%	Kota Langsa	
Sumatera Utara	Kab. Deli Serdang	639	507	580	87,42%	Kab. Deli Serdang	*Sumatera Utara*
	Kab. Langkat	290	119	286	41,47%	Kab. Langkat	
	Kab. Karo	43	35	42	82,09%	Kab. Karo	
	Kab. Labuhan Batu	292	218	285	76,42%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.141	730	938	77,79%	Kota Pematang Siantar	
	Kota Tanjung Balai	91	28	82	34,68%	Kota Tanjung Balai	
	Kota Sibolga	105	102	42	240,15%	Kota Sibolga	
	Kota Medan	5.894	4.406	4.797	91,84%	Kota Medan	
	Kota Padang Sidempuan	562	434	496	87,42%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	*Sumatera Barat*
	Kota Bukittinggi	1.184	802	1.080	74,27%	Kota Bukittinggi	
	Kota Padang	2.357	1.704	2.053	82,98%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
	Kota Payakumbuh	309	291	272	106,98%	Kota Payakumbuh	
Riau	Kab. Bengkalis	458	72	451	16,04%	Kab. Bengkalis	*Riau*
	Kota Pekanbaru	3.945	2.815	3.564	78,99%	Kota Pekanbaru	
	Kota Dumai	572	358	552	64,92%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	488	330	467	70,68%	Kota Tanjung Pinang	*Kepulauan Riau*
	Kota Pulau Batam	1.965	1.740	1.300	133,87%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	165	80	161	49,91%	Kab. Ogan Komering Ulu	*Sumatera Selatan*
	Kab. Ogan Komering Ulu Timur	105	97	100	97,33%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.510	3.946	3.245	121,59%	Kota Palembang	
	Kota Lubuklinggau	63	64	57	112,02%	Kota Lubuklinggau	
	Kota Prabumulih	418	247	323	76,22%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	933	550	831	66,19%	Kota Pangkal Pinang	*Bangka Belitung*
Lampung	Kab. Lampung Tengah	310	234	294	79,71%	Kab. Lampung Tengah	*Lampung*
	Kota Bandar Lampung	3.260	2.310	2.434	94,89%	Kota Bandar Lampung	
	Kota Metro	203	162	185	87,54%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	361	190	354	53,66%	Kab. Banjar	*Kalimantan Selatan*
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	262	136	254	53,48%	Kab. Tabalong	
	Kota Banjarmasin	3.157	2.019	2.634	76,67%	Kota Banjarmasin	
	Kota Banjarbaru	451	206	444	46,35%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	151	147	82	179,52%	Kab. Sambas	*Kalimantan Barat*
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.555	3.460	2.023	171,00%	Kota Pontianak	
	Kota Singkawang	125	122	63	192,81%	Kota Singkawang	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - May 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	353	178	340	52,54%	Kab. Kutai	*Kalimantan Timur*
	Kota Samarinda	2.703	1.267	2.525	50,16%	Kota Samarinda	
	Kota Balikpapan	2.461	1.572	2.362	66,58%	Kota Balikpapan	
	Kota Bontang	427	181	417	43,57%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	445	441	125	353,23%	Kab. Kotawaringin Barat	*Kalimantan Tengah*
	Kab. Kotawaringin Timur	148	143	100	143,71%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	1.012	822	724	113,58%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	518	496	325	152,68%	Kab. Morowali	*Sulawesi Tengah*
	Kota Palu	1.217	1.004	869	115,44%	Kota Palu	
Sulawesi Barat	Kab Mamuju	397	303	228	132,90%	Kab Mamuju	*Sulawesi Barat*
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.901	2.804	3.470	80,81%	Kota Ujungpandang/Makassar	*Sulawesi Selatan*
	Kota Pare-Pare	95	90	94	95,24%	Kota Pare-Pare	
	Kab. Bone	586	556	361	154,18%	Kab. Bone	
	Kota Palopo	134	130	92	141,70%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	446	279	300	92,78%	Kota Gorontalo	*Gorontalo*
Sulawesi Tenggara	Kota Kendari	1.745	1.209	1.195	101,17%	Kota Kendari	*Sulawesi Tenggara*
Sulawesi Utara	Kota Manado	729	664	320	207,26%	Kota Manado	*Sulawesi Utara*
Nusa Tenggara Barat	Kab. Lombok Barat	508	485	413	117,31%	Kab. Lombok Barat	*Nusa Tenggara Barat*
	Kab. Lombok Tengah	653	602	466	129,07%	Kab. Lombok Tengah	
	Kab. Lombok Timur	939	855	561	152,47%	Kab. Lombok Timur	
	Kab. Sumbawa	887	833	404	206,06%	Kab. Sumbawa	
	Kab. Dompu	581	572	250	228,89%	Kab. Dompu	
	Kab. Sumbawa Barat	419	367	191	191,91%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	330	164	323	50,75%	Kab. Lombok Utara	
	Kota Mataram	9.249	3.726	6.189	60,19%	Kota Mataram	
	Kota. Bima	874	811	508	159,57%	Kota. Bima	
Bali	Kota Denpasar	1.548	1.315	947	138,90%	Kota Denpasar	*Bali*
Nusa Tenggara Timur	Kota Kupang	196	173	122	141,97%	Kota Kupang	*Nusa Tenggara Timur*
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	442	194	432	44,98%	Kota Ambon	*Maluku*
Maluku Utara	Kota ternate	809	423	632	66,82%	Kota ternate	*Maluku Utara*
Papua Barat	Kota Sorong	439	115	419	27,56%	Kota Sorong	*Papua Barat*
Papua	Kab. Jayapura	805	452	665	67,96%	Kab. Jayapura	*Papua*
Di Luar Indonesia	DI LUAR INDONESIA	1.367	712	991	71,82%	DI LUAR INDONESIA	*Outside Indonesia*

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - May 2020)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off *(Assets Gross)*	Pembiayaan *(Financing)*	Dana Pihak Ketiga *(Depositor Funds)*	*FDR*	*City/District*	*Province*
Banten	Kab. Tangerang	2.313	2.258	2.077	108,68%	Kab. Tangerang	*Banten*
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	944	936	249	375,21%	Kota Cilegon	
	Kota Tangerang	1.467	1.464	981	149,25%	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	28	2	28	7,21%	Kab. Karawang	
	Kab. Bogor	3	-	4	0,00%	Kab. Bogor	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	69	1	65	2,01%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	6.078	3.990	4.918	81,13%	Kota Bandung	
	Kota Bogor	2.485	2.421	890	271,93%	Kota Bogor	
	Kota Sukabumi	38	3	37	8,09%	Kota Sukabumi	
	Kota Cirebon	1.937	1.497	797	187,73%	Kota Cirebon	
	Kota Tasikmalaya	948	893	100	893,07%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	1.385	1.649	1.307	126,21%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.289	29.049	26.142	111,12%	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	56.483	36.984	40.839	90,56%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	35.902	4.920	2.938	167,47%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.053	1.730	1.222	141,57%	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	271	255	158	161,36%	Kab. Kudus	
	Kab. Banyumas	222	205	118	173,53%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.805	4.236	4.899	86,45%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	487	446	174	256,31%	Kota Pekalongan	
	Kota Tegal	715	704	68	1042,20%	Kota Tegal	
	Kota Surakarta	2.507	1.973	1.856	106,32%	Kota Surakarta	
Jawa Timur	Kab. Gresik	140	134	107	125,50%	Kab. Gresik	*Jawa Timur*
	Kab. Sidoarjo	786	542	204	266,07%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	261	190	149	127,84%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	9.702	7.238	7.309	99,02%	Kota Surabaya	
	Kota Malang	2.060	1.546	1.194	129,47%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	230	176	159	110,72%	Kota Kediri	
	Kota Madiun	96	68	82	82,28%	Kota Madiun	
Bengkulu	Kota Bengkulu	43	7	42	16,89%	Kota Bengkulu	*Bengkulu*
Jambi	Kota Jambi	1.205	864	745	115,91%	Kota Jambi	*Jambi*

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - May 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	522	276	252	109,46%	Kota Banda Aceh	
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	162	1	161	0,53%	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	403	322	256	126,01%	Kota Tebing Tinggi	
	Kota Pematang Siantar	392	391	113	345,35%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	152	88	82	107,28%	Kota Sibolga	
	Kota Medan	7.434	4.407	6.191	71,18%	Kota Medan	
	Kota Padang Sidempuan	250	166	123	134,68%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	141	138	67	207,11%	Kota Bukittinggi	*Sumatera Barat*
	Kota Bukittinggi	140	108	133	81,32%	Kab. Tanah Datar	
	Kota Padang	1.785	808	1.649	48,99%	Kota Padang	
	Kota Solok	323	320	107	299,32%	Kota Solok	
	Kota Payakumbuh	384	389	142	274,77%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	*Riau*
	Kota Pekanbaru	4.877	3.609	2.904	124,27%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	719	697	541	128,95%	Kota Tanjung Pinang	*Kepulauan Riau*
	Kota Pulau Batam	1.170	1.093	513	212,96%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	358	367	253	145,19%	Kab. Ogan Komering Ulu	*Sumatera Selatan*
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.043	2.803	2.467	113,61%	Kota Palembang	
	Kota Lubuklinggau	251	251	201	124,94%	Kota Lubuklinggau	
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	236	217	201	108,41%	Kota Pangkal Pinang	*Bangka Belitung*
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	*Lampung*
	Kota Bandar Lampung	599	508	115	441,68%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	195	54	111	48,73%	Kab. Banjar	*Kalimantan Selatan*
	Kab. Hulu Sungai Selatan	381	250	292	85,84%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.748	1.981	1.868	106,07%	Kota Banjarmasin	
	Kota Banjarbaru	130	18	132	13,96%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	174	170	47	359,37%	Kab. Sambas	*Kalimantan Barat*
	Kab. Ketapang	140	136	32	423,91%	Kab. Ketapang	
	Kota Pontianak	1.358	651	554	117,60%	Kota Pontianak	
	Kota Singkawang	163	157	70	224,12%	Kota Singkawang	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Mei 2020
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - May 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	1.987	1.228	1.246	98,61%	Kota Samarinda	
	Kota Balikpapan	1.295	952	1.229	77,45%	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	158	141	60	235,24%	Kab Mamuju	*Sulawesi Barat*
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.307	3.208	1.903	168,54%	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	211	201	87	231,14%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	*Gorontalo*
Sulawesi Tenggara	Kota Kendari	30	26	12	218,76%	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	281	170	120	141,77%	Kota Mataram	
	Kota. Bima	-	-	-	0,00%	Kota. Bima	
Bali	Kota Denpasar	865	716	352	203,32%	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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	27	*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	28	28	28	28	28	28	28	27	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	9	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	165	165	165	164	164	164	164	163	163	163	162	***Total***

Juta Rupiah *(in Million IDR)*

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
AKTIVA																	***AKTIVA***
1 Kas	93.656	96.883	110.317	93.312	141.648	150.257	144.552	137.989	138.477	150.448	112.646	130.736	138.821	122.047	125.892	135.308	*1 Cash*
2 Penempatan pada Bank Lain	2.026.653	2.525.357	2.681.735	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	2.127.167	*2 Placement in Other Bank*
3 Pembiayaan	6.662.556	7.763.951	9.084.467	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	10.530.960	*3 Financing*
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4 Billing and Acceptable Liabilities*
5 Aktiva *Istishna* dalam Penyelesaian	-	-	487	1.595	1.595	671	681	3.913	763	700	473	501	531	1.252	1.284	2.077	*5 Istishna Assets in Progress*
6 Penyisihan Penyusutan A.P	151.015	168.610	252.409	192.468	194.219	200.745	217.140	202.103	202.216	201.623	186.664	193.666	216.141	220.561	225.514	219.542	*6 Allowances for earning assets losses*
7 Aktiva Tetap dan inventaris	251.845	297.797	410.657	418.397	415.766	421.965	423.566	423.516	430.608	432.398	448.015	471.744	476.833	491.277	495.939	496.402	*7 Fixed Assets and Equipment*
8 Rupa-rupa Aktiva **	274.105	324.997	326.479	436.356	428.709	442.989	450.191	456.754	463.424	461.144	576.153	465.957	581.099	470.186	462.947	474.311	*8 Other assets*
TOTAL AKTIVA*	**9.157.801**	**10.840.375**	**12.361.734**	**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**	**13.546.684**	***TOTAL AKTIVA****
PASIVA																	***PASIVA***
1 Dana Pihak Ketiga	5.823.964	6.987.280	8.134.938	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	8.863.759	*1 Depositor Funds*
2 Kewajiban kepada Bank Lain	1.654.957	1.964.754	2.160.484	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	2.127.235	*2 Liabilities to other Bank*
3 Pinjaman Diterima	129.350	115.354	123.616	125.765	136.780	139.047	131.819	155.812	144.640	156.238	291.080	232.867	257.764	145.722	147.604	171.313	*3 Received Borrowing*
4 Kewajiban lainnya	69.485	93.275	118.594	97.588	90.330	92.827	106.282	104.953	98.593	103.599	89.466	80.601	92.527	336.646	319.841	310.839	*4 Other Current Liabilities*
5 Pinjaman Subordinasi	550	550	550	550	550	550	550	550	550	550	-	-	-	-	-		*5 Subordinated Loan*
6 Rupa-rupa Pasiva**	136.720	152.555	167.408	188.861	194.767	200.768	209.445	211.983	214.458	233.170	376.445	239.592	245.483	82.014	279.162	194.597	*6 Other Liabilities*
7 Modal disetor *(Paid-in capital)*	908.335	1.062.060	1.176.830	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	1.316.604	*7 Paid-in capital*
8 Tambahan modal disetor	142.328	104.469	127.968	122.137	128.474	121.866	118.659	121.925	135.432	137.961	156.567	166.775	146.431	147.715	127.594	124.671	*8 Additional paid-in capital*
9 Selisih Penilaian kembali Aktiva Tetap	19.239	23.891	20.391	19.330	19.330	19.330	19.330	19.330	18.760	21.205	18.760	18.760	18.760	19.204	18.760	18.760	*9 Different Appraisal Fixed Asset*
10 Cadangan			-	-	-	-	-	-	-	-	-	-	-	-	-	-	*10 Reserves*
a. Cadangan Umum	120.245	135.789	153.936	168.446	169.150	168.049	170.023	171.973	171.964	171.944	162.853	170.090	181.367	189.392	188.413	189.092	*a. General Reserves*
b. Cadangan Tujuan	33.265	44.567	46.176	53.735	53.969	55.471	53.585	53.775	53.577	53.496	43.089	50.243	47.555	49.103	51.067	54.292	*b. Special Purpose Reserves*
11 Laba			-	-	-	-	-	-	-	-	-			-	-	-	*11 Net Income*
a. Tahun-tahun lalu	(39.656)	(57.349)	(42.828)	21.705	17.063	12.302	11.861	12.213	16.943	16.556	20.105	265.808	231.238	109.606	83.016	80.961	*a. Previous years*
b. Tahun berjalan	159.003	213.179	173.671	96.366	117.602	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	79.684	94.561	*b. Current year*
TOTAL PASIVA*	**9.157.784**	**10.840.375**	**12.361.734**	**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**	**13.546.684**	***TOTAL PASIVA****

[1] Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil
"-" : Data tidak tersedia
*) : Angka-angka sementara

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

Juta Rupiah (*in Million IDR*)

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
A. Pendapatan																	***A. Revenue***
1 Pendapatan Operasional	1.391.233	1.590.687	1.781.691	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	831.636	*1 Operating Revenue*
2 Pendapatan Operasional Lainnya	121.522	146.455	188.813	79.532	94.174	111.945	130.125	148.250	166.351	191.079	203.120	20.179	38.693	55.447	80.898	99.382	*2 Other operating Revenue*
3 Pendapatan non operasional	11.294	21.889	11.322	6.635	7.495	8.667	9.921	10.587	10.969	12.410	13.913	1.059	1.822	2.896	3.593	4.456	*3 Non operating Revenue*
4 Bagi hasil investasi tidak terikat -/-	547.598	622.946	678.852	300.992	364.005	427.745	492.351	557.025	622.203	688.775	714.944	68.901	137.567	205.280	269.204	329.266	*4 Profit Sharing for Unrestricted Investment -/-*
Total Pendapatan	**976.450**	**1.136.085**	**1.302.975**	**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**	**606.209**	***Total Revenue***
B. Beban																	***B. Expenses***
1 Beban operasional	713.858	799.359	960.895	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	442.583	*1 Operating Expenses*
2 Beban operasional lainnya	56.337	60.220	87.695	30.859	38.067	47.248	54.804	61.910	67.043	77.386	90.091	8.595	16.238	25.139	30.654	37.280	*2 Other Operating Expenses*
3 Beban non operasional	7.824	10.499	14.189	6.205	7.384	8.760	10.400	11.792	13.329	14.280	15.839	1.344	2.340	3.710	4.643	5.689	*3 Non Operating Expenses*
Total Beban	**778.018**	**870.078**	**1.062.779**	**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**	**485.553**	***Total Expenses***
C. Laba tahun berjalan	198.432	266.007	240.196	124.172	151.809	182.673	202.940	229.831	263.960	302.145	339.025	33.733	60.454	85.232	101.320	120.656	*C. Income*
D. Penambahan/pengurangan Laba tahun berjalan	3.383	4.116	5.067	2.636	3.268	3.844	4.353	4.875	5.395	5.802	6.272	608	1.074	1.424	1.932	2.463	*D. Additional/ Reduction*
E. Laba tahun berjalan sebelum pajak	195.049	261.890	235.129	121.536	148.541	178.829	198.587	224.955	258.564	296.343	332.753	33.126	59.381	83.808	99.388	118.193	*E. Net Income before Tax*
F. Taksiran pajak penghasilan -/-	36.046	48.712	61.458	25.171	30.939	36.896	42.982	49.378	55.976	62.888	69.861	5.684	10.550	14.636	19.703	23.776	*F. Tax Expense -/-*
G. Laba setelah taksiran pajak penghasilan	159.003	213.179	173.671	96.366	117.602	141.932	155.605	175.577	202.588	233.455	262.108	27.442	48.754	69.045	79.684	94.417	*G. Net Income*

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

r) Revised Figures
**) 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					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Biaya promosi	16.816	18.277	19.212	8.346	9.568	11.101	12.742	14.515	16.085	17.960	16.884	1.405	2.724	4.008	5.578	7.192	*1 Cost of promotion*
2 Biaya pendidikan dan pelatihan	17.763	23.536	27.073	10.800	12.575	15.326	18.013	20.678	24.187	27.546	56.370	4.854	4.531	6.321	7.060	8.214	*2 Cost of education and training*
Total	**34.579**	**41.813**	**46.285**	**19.145**	**22.143**	**26.427**	**30.755**	**35.193**	**40.272**	**45.507**	**73.254**	**6.259**	**7.255**	**10.329**	**12.638**	**15.406**	***Total***

Juta Rupiah *(in Million IDR)*

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

Indikator	2015	2016	2017	2018	2019								2020					*Indicator*
					Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Tagihan Komitmen																		***Commitment Receivables***
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	88.096	91.300	75.300	58.300	53.300	44.500	66.226	66.226	12.171	33.560	28.574	28.574	30.657	1.074	- ***Unused Fund Borrowings Facilities***
- Lainnya	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	3.290	- *Others*
Kewajiban Komitmen																		***Commitment Payables***
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.671	8.217	7.896	7.351	7.574	7.814	7.869	7.859	35.234	36.706	38.159	36.205	38.059	37.259	- *Unused Financing facilities granted to customer*
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused Financing facilities granted to other Sharia banks*
Lainnya	2.230	2.038	1.855	9.538	5.939	5.912	5.887	5.508	5.450	5.380	5.325	4.306	4.520	3.752	3.906	3.891	3.875	- *Others*
Tagihan Komitmen																		***Contingent Receivables***
- Garansi *(Kafalah)* yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Kafalah guarantees received*
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	325.799	129.450	133.686	129.019	134.162	134.262	158.705	129.483	88.973	97.752	102.235	115.570	98.604	106.284	- *Accrued Income*
Lainnya	5.698	6.542	6.919	7.089	5.307	5.818	5.031	5.040	5.032	5.185	5.129	5.601	5.601	5.598	5.600	5.601	5.600	- *Others*
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	222.374	252.663	260.488	253.834	253.238	276.982	280.486	281.307	221.483	255.272	261.312	287.536	280.112	283.474	***Written off earning assets***
Penerusan dana *mudharabah muqayyadah*	67.071	63.266	48.639	36.596	32.773	32.351	31.868	31.067	30.679	29.336	28.872	14.801	14.740	13.673	16.653	16.468	16.552	***Channeling of mudharabah muqayadah***

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

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

Juta Rupiah *(in Million IDR)*

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

Indikator	2016	2017	2018	2019								2020					*Indicator*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 Giro iB - Akad *Wadiah*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1 iB Demand Deposits - Wadia*
2 Tabungan iB	2.161.305	2.578.278	2.998.201	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	2.894.011	*2 iB Saving Deposits*
a Akad *Wadiah*	1.178.603	1.457.999	1.738.702	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	1.665.860	*a Wadia*
b Akad *Mudharabah*	982.702	1.120.278	1.259.499	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	1.228.152	*b Mudharaba*
3 Deposito iB - Akad *Mudharabah*	3.662.658	4.409.003	5.136.737	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	5.969.748	*3 iB Time Deposits - Mudharaba*
a 1 Bulan	461.386	549.304	538.766	564.938	567.551	566.172	554.994	574.064	571.112	559.918	392.842	406.634	494.442	433.682	454.065	478.315	*a 1 month*
b 3 Bulan	506.445	730.517	782.724	769.929	759.727	755.730	810.769	816.078	807.678	822.805	634.705	692.466	699.898	697.736	667.229	736.991	*b 3 months*
c 6 Bulan	723.491	777.670	901.025	868.406	879.937	903.119	919.985	939.414	966.429	977.536	731.535	734.103	745.822	742.296	745.066	857.531	*c 6 months*
d 12 Bulan	1.947.335	2.329.815	2.880.772	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	3.119.310	*d 12 months*
e > 12 Bulan	24.001	21.695	33.449	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	777.600	*e > 12 months*
Total	**5.823.964**	**6.987.280**	**8.134.938**	**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**	**8.863.759**	***Total***

"-" : Data tidak tersedia

"-": Data not available

Juta Rupiah (*in Million IDR*)

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

Akad	2016	2017	2018	2019								2020					*Contract*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Akad *Mudharabah*	156.256	124.497	180.956	203.112	204.416	196.307	215.405	212.723	227.505	232.575	240.606	220.848	196.986	249.179	269.051	271.469	*Mudharaba*
Akad *Musyarakah*	774.949	776.696	837.915	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	1.242.807	*Musharaka*
Akad *Murabahah*	5.053.764	5.904.751	6.940.379	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	7.742.816	*Murabaha*
Akad *Salam*	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Salam*
Akad *Istishna*	9.423	21.426	35.387	40.577	43.273	48.166	49.193	52.070	55.581	63.221	67.178	67.238	68.496	69.105	70.186	70.275	*Istishna*
Akad *Ijarah*	6.763	22.316	46.579	56.851	56.447	59.261	56.636	53.961	50.287	49.273	41.508	48.961	48.392	49.860	48.854	49.224	*Ijara*
Akad *Qardh*	145.865	189.866	185.360	198.366	207.512	211.732	210.433	209.117	206.009	202.572	176.856	201.370	213.439	229.017	236.239	226.109	*Qardh*
Multijasa	515.523	724.398	857.890	926.043	926.454	936.259	948.662	964.825	971.022	967.826	838.394	941.975	971.551	970.107	953.506	928.260	*Multi Purpose Financing*
Total	**6.662.556**	**7.763.951**	**9.084.467**	**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**	**10.530.960**	***Total***

Juta Rupiah *(in Million IDR)*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, kehutanan dan sarana pertanian	366.192	360.973	374.467	323.106	328.677	328.926	321.615	352.183	353.404	318.646	652.376	687.806	700.647	683.654	365.197	384.491	*Agriculture, forestry and agricultural facilities*
Pertambangan	7.117	17.501	19.889	27.734	26.053	26.020	25.077	24.868	24.605	25.311	20.971	29.097	29.519	31.929	31.881	31.415	*Mining*
Perindustrian	57.687	72.722	119.758	170.440	173.858	178.671	185.647	195.256	191.588	188.699	222.639	148.649	136.511	158.235	191.783	194.824	*Manufacturing*
Listrik, gas dan air	10.460	12.494	13.104	13.863	13.632	14.674	14.289	15.744	15.039	14.860	8.582	7.871	9.532	9.537	10.472	10.206	*Water, gas and electricity*
Konstruksi	459.986	591.662	694.666	795.173	799.996	807.363	807.082	837.920	857.922	895.069	659.984	723.434	721.547	724.242	816.918	787.948	*Construction*
Perdagangan, restoran dan hotel	1.650.750	1.761.280	2.032.457	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	1.555.657	*Trade, restaurants and hotels*
Pengangkutan, pergudangan dan komunikasi	92.697	91.667	103.582	117.591	114.199	115.855	119.853	121.249	126.246	126.120	553.633	575.076	588.353	584.908	608.426	595.570	*Transport, cargo storage and communication*
Jasa dunia usaha	586.186	560.407	618.505	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	1.762.024	*Business Services*
Jasa sosial/masyarakat	631.688	718.380	769.445	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	3.509.041	*Social Services*
Lain-lain	2.799.794	3.576.863	4.338.594	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	1.699.783	*Others*
Total	**6.662.556**	**7.763.951**	**9.084.467**	**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**	**10.530.960**	***Total***

Juta Rupiah *(in Million IDR)*

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
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Modal Kerja	2.737.167	2.956.073	3.428.706	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	4.747.540	*Working Capital*
Investasi	1.125.595	1.231.015	1.317.166	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	1.520.043	*Investment*
Konsumsi	2.799.794	3.576.863	4.338.594	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	4.263.378	*Consumption*
Total	**6.662.556**	**7.763.951**	**9.084.467**	**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**	**10.530.960**	***Total***

r) Angka-angka diperbaiki

r) : Revised Figures

Juta Rupiah *(in Million IDR)*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Usaha Kecil dan Menengah	3.570.606	3.767.877	4.086.485	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	6.075.285	*Small and Medium Enterprises*
Selain Usaha Kecil dan Menengah	3.091.950	3.996.074	4.997.982	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	4.455.676	*Non Small and Medium Enterprises*
Total	**6.662.556**	**7.763.951**	**9.084.467**	**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**	**10.530.960**	***Total***

Juta Rupiah *(in Million IDR)*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Lancar	**6.087.260**	**7.012.068**	**8.239.483**	**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**	**9.567.791**	***Performing Financing***
Non Lancar	**575.296**	**751.883**	**844.983**	**846.930**	**858.453**	**859.753**	**869.114**	**833.000**	**846.446**	**819.039**	**700.372**	**773.416**	**837.284**	**888.219**	**951.771**	**963.169**	***Non Performing Financing***
- Kurang Lancar	109.241	158.628	147.712	234.613	232.938	213.524	207.479	218.161	232.807	203.592	141.161	208.016	261.397	263.923	282.880	276.714	*Sub-Standard*
- Diragukan	100.645	123.194	146.322	122.825	114.686	130.547	132.801	132.294	128.900	130.607	124.271	121.168	118.812	131.123	160.255	172.948	*Doubtful*
- Macet	365.409	470.061	550.949	489.492	510.829	515.682	528.834	482.546	484.739	484.840	434.940	444.231	457.074	493.173	508.636	513.507	*Lost*
Total Pembiayaan	**6.662.556**	**7.763.951**	**9.084.467**	**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**	**10.530.960**	***Total Financing***
Persentase NPF	**8,63%**	**9,68%**	**9,30%**	**8,70%**	**8,83%**	**8,73%**	**8,74%**	**8,27%**	**8,28%**	**7,92%**	**7,04%**	**7,49%**	**8,03%**	**8,03%**	**8,94%**	**9,15%**	***Percentage of NPFs***

Juta Rupiah *(in Million IDR)*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Pertanian, kehutanan dan sarana pertanian	59.130	83.043	99.908	45.357	48.390	50.397	48.173	49.004	49.471	48.873	68.156	71.595	85.245	85.346	49.419	56.232	*Agriculture, forestry and agricultural facilities*
Pertambangan	673	997	1.483	4.678	5.434	5.538	5.711	4.388	3.844	3.956	1.944	2.122	2.357	2.334	2.088	2.416	*Mining*
Perindustrian	10.307	11.812	10.468	11.430	11.487	11.800	12.652	12.183	12.739	11.706	8.634	10.534	11.532	11.803	21.203	20.166	*Manufacturing*
Listrik, gas dan air	1.648	2.439	3.948	2.703	4.323	4.088	3.304	4.014	3.292	3.522	981	1.090	2.351	1.168	1.588	1.370	*Water, gas and electricity*
Konstruksi	34.778	60.509	75.624	97.747	100.924	101.911	99.072	101.944	107.034	101.768	50.225	53.759	69.495	64.393	94.859	93.773	*Construction*
Perdagangan, restoran dan hotel	213.901	282.329	291.534	293.956	292.000	283.541	279.633	274.126	279.717	270.868	174.918	178.279	183.160	194.213	234.599	253.183	*Trade, restaurants and hotels*
Pengangkutan, pergudangan dan komunikasi	14.130	16.690	16.674	17.757	18.535	19.829	17.915	16.872	16.698	14.470	20.645	22.972	25.935	33.450	42.476	44.399	*Transport, cargo storage and communication*
Jasa dunia usaha	55.079	38.199	46.988	44.346	45.228	46.395	50.225	38.210	40.068	38.179	117.259	121.220	124.961	142.822	171.751	151.924	*Business Services*
Jasa sosial/masyarakat	60.098	81.269	97.106	99.347	102.704	107.840	108.598	102.961	100.305	99.711	186.260	205.257	219.485	248.871	219.313	218.104	*Social Services*
Lain-lain	125.552	174.597	201.251	229.610	229.428	228.413	243.832	229.297	233.279	225.986	71.350	106.588	112.764	103.818	114.475	121.600	*Others*
Total	**575.296**	**751.883**	**844.983**	**846.930**	**858.453**	**859.753**	**869.114**	**833.000**	**846.446**	**819.039**	**700.372**	**773.416**	**837.284**	**888.219**	**951.771**	**963.169**	***Total***

Juta Rupiah (*in Million IDR*)

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Modal Kerja	376.063	487.550	538.563	503.289	514.021	509.765	505.626	487.163	491.573	472.011	398.500	455.673	483.067	507.631	550.026	557.126	*Working Capital*
Investasi	73.680	89.735	105.169	114.032	115.004	121.575	119.656	116.541	121.594	121.041	113.487	114.946	136.198	143.992	146.375	158.612	*Investment*
Konsumsi	125.552	174.597	201.251	229.610	229.428	228.413	243.832	229.297	233.279	225.986	188.385	202.797	218.019	236.596	255.371	247.432	*Consumption*
Total	**575.296**	**751.883**	**844.983**	**846.930**	**858.453**	**859.753**	**869.114**	**833.000**	**846.446**	**819.039**	**700.372**	**773.416**	**837.284**	**888.219**	**951.771**	**963.169**	***Total***

Juta Rupiah *(in Million IDR)*

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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Usaha Kecil dan Menengah	429.268	549.656	592.524	555.482	561.047	558.611	559.036	533.899	540.912	524.084	493.659	532.230	579.335	607.478	647.716	673.205	*Small and Medium Enterprises*
Selain Usaha Kecil dan Menengah	146.028	202.227	252.459	291.448	297.405	301.141	310.079	299.101	305.534	294.955	206.713	241.186	257.948	280.741	304.055	289.964	*Non Small and Medium Enterprises*
Total	**575.296**	**751.883**	**844.983**	**846.930**	**858.453**	**859.753**	**869.114**	**833.000**	**846.446**	**819.039**	**700.372**	**773.416**	**837.284**	**888.219**	**951.771**	**963.169**	***Total***

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

Jenis	2016	2017	2018	2019								2020					*Type*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga	**1.256.091**	**1.385.182**	**1.552.335**	**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**	**1.663.746**	***Depositor Funds***
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposits*
Tabungan iB	1.210.460	1.335.086	1.497.618	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	1.605.785	*Saving Deposits*
Deposito iB	45.631	50.096	54.717	53.733	54.221	55.173	55.993	57.119	57.973	58.420	58.459	59.497	58.975	59.446	58.084	57.961	*Time Deposits*
Pembiayaan	**250.425**	**293.482**	**327.606**	**345.713**	**350.386**	**353.702**	**357.812**	**353.051**	**356.367**	**357.247**	**357.960**	**365.955**	**373.152**	**374.925**	**369.586**	**361.456**	***Financing***
Akad Mudharabah	1.042	1.432	2.750	2.991	2.995	3.043	3.149	3.285	3.390	3.467	2.854	3.418	3.511	3.505	3.357	3.200	*Mudharaba*
Akad Musyarakah	5.109	5.100	5.189	5.444	5.449	5.465	5.370	5.584	6.659	7.197	7.557	7.707	8.046	8.489	8.546	8.639	*Musharaka*
Akad Murabahah	197.605	231.745	258.617	273.324	274.681	277.030	281.313	277.633	281.264	280.954	281.369	287.074	291.276	291.127	286.107	282.275	*Murabaha*
Akad Salam	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Salam*
Akad Istishna	302	183	160	158	164	184	185	191	201	220	234	234	235	233	238	240	*Istishna*
Akad Ijarah	23.354	28.521	32.086	34.227	37.397	38.022	37.294	35.256	33.568	34.274	35.026	37.327	38.976	40.269	40.853	37.227	*Qardh*
Akad Qardh	440	592	676	669	667	683	680	683	696	698	635	659	681	700	693	675	*Ijara*
Multijasa	22.569	25.909	28.128	28.900	29.033	29.275	29.821	30.419	30.589	30.437	30.285	29.536	30.427	30.602	29.792	29.200	*Multi Purpose Financing*
Total	**1.506.516**	**1.678.664**	**1.879.941**	**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**	**2.025.202**	***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*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Dana Pihak Ketiga																	***Depositor Funds***
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1 Demand Deposits*
2 Tabungan iB	3,23	2,99	2,88	2,78	2,68	2,70	2,69	2,54	2,53	3,23	2,85	2,91	2,74	2,62	2,62	2,54	*2 Saving Deposits*
3 Deposito iB																	*3 Time Deposits*
a 1 Bulan	10,81	9,91	9,43	9,49	9,14	9,28	9,39	9,46	9,29	9,24	7,16	7,89	6,36	7,49	6,93	6,89	*a 1 month*
b 3 Bulan	8,49	8,09	8,10	8,09	7,76	7,93	8,07	7,97	7,82	7,86	8,40	8,42	7,66	8,56	8,33	8,28	*b 3 months*
c 6 Bulan	8,69	9,45	9,21	9,09	8,70	8,98	8,70	8,45	8,63	9,05	9,80	9,80	8,71	9,83	9,76	9,31	*c 6 months*
d 12 Bulan	10,13	9,67	9,73	9,67	9,17	9,53	9,50	9,33	9,44	9,90	10,17	9,41	8,30	11,50	11,26	11,16	*d 12 months*
e > 12 Bulan	12,92	9,14	8,52	12,24	8,19	15,72	8,82	8,95	8,92	9,25	8,25	9,14	7,42	17,16	17,86	21,32	*e > 12 months*
Pembiayaan																	***Financing***
1 Akad *Mudharabah*	17,86	17,42	16,45	15,76	16,05	16,28	15,30	15,03	14,88	15,41	17,18	16,62	16,79	17,45	16,23	15,90	*1 Mudharaba*
2 Akad *Musyarakah*	19,58	19,15	18,44	17,81	17,65	17,42	17,51	17,30	17,52	17,30	20,33	22,66	21,92	21,65	21,66	21,67	*2 Musharaka*
3 Akad *Murabahah*	17,99	17,46	17,82	17,82	17,95	18,00	18,03	18,23	18,29	18,89	19,71	19,73	19,41	20,16	19,95	20,04	*3 Murabaha*
4 Akad *Salam*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*4 Salam*
5 Akad *I'stishna*	8,88	13,26	9,95	10,58	10,57	10,54	10,57	10,77	10,96	11,24	20,51	12,88	12,95	12,86	13,34	13,63	*5 Istishna*
6 Akad *Ijarah* [1)]	16,52	6,51	17,29	15,42	13,81	14,46	15,12	14,84	14,64	14,12	10,63	10,81	9,97	9,91	9,54	9,62	*6 Ijara* [1)]
7 Akad *Qardh*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*7 Qardh*
8 Multijasa [1)]	14,70	14,10	13,44	13,43	13,20	13,10	13,15	13,28	13,05	13,05	18,54	20,10	19,56	20,27	18,45	16,93	*8 Multi Purpose Financing* [1)]

1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa
"-" : Data tidak tersedia *"-": Data not available*

Tabel 42. Rasio Keuangan Bank Pembiayaan Rakyat Syariah
(*Financial Ratios of Sharia Rural Bank*)

Rasio	2016	2017	2018	2019								2020					*Ratio*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
1 CAR	21,73%	20,81%	19,33%	21,21%	19,54%	19,22%	19,58%	19,48%	19,61%	19,27%	17,99%	23,28%	29,96%	26,80%	25,96%	24,80%	1 *CAR*
2 ROA	2,27%	2,55%	1,87%	2,48%	2,51%	2,59%	2,54%	2,52%	2,52%	2,27%	2,61%	2,23%	2,70%	2,73%	2,62%	2,56%	2 *ROA*
3 ROE	16,18%	19,40%	12,86%	19,12%	19,37%	20,10%	19,50%	19,38%	19,44%	17,07%	27,30%	21,66%	29,21%	29,94%	28,90%	29,27%	3 *ROE*
4 NPF	8,63%	9,68%	9,30%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	7,05%	7,50%	8,07%	8,31%	8,94%	9,15%	4 *NPF*
5 FDR	114,40%	111,12%	111,67%	122,33%	120,08%	117,02%	116,33%	116,71%	117,62%	116,09%	113,59%	113,27%	115,73%	117,29%	119,72%	118,81%	5 *FDR*
6 BOPO	87,09%	85,34%	87,66%	86,12%	85,78%	85,47%	85,95%	85,89%	85,45%	85,05%	84,12%	83,22%	84,54%	85,34%	86,51%	86,81%	6 *BOPO*

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset
(Number of Sharia Rural Bank based on Total Assets)

Total Aset (Rp)	2016	2017	2018	2019								2020					*Total Assets (in IDR)*
				Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
< 1 Miliar	2	2	1	1	1	2	1	1	1	1	12	4	3	1	1	1	*< 1 Billion*
1 s.d. 5 Miliar	7	6	7	5	5	5	5	5	4	4	4	4	4	4	4	4	*1 up to 5 Billion*
> 5 s.d. 10 Miliar	19	18	13	13	14	12	11	11	9	10	9	9	10	9	10	8	*>5 up to 10 Billion*
> 10 Miliar	138	141	146	145	144	146	148	148	150	149	139	147	146	149	148	149	*> 10 Billion*
Total	**166**	**167**	**167**	**164**	**164**	**165**	**165**	**165**	**164**	**164**	**164**	**164**	**163**	**163**	**163**	**162**	***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 - Mei 2020
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - May 2020)

Propinsi	Aset *(Assets)*	Pembiayaan *(Financing)*	Dana Pihak Ketiga *(Depositor Funds)*	*FDR*	*NPF*	*Province*
Nanggroe Aceh Darussalam	364.530	257.296	241.164	106,69	8,02	*Nanggroe Aceh Darussalam*
Sumatera Utara	205.484	143.618	138.114	103,98	5,40	*Sumatera Utara*
Sumatera Barat	229.997	177.697	171.829	103,41	9,07	*Sumatera Barat*
Sumatera Selatan	24.481	15.881	11.990	132,46	6,01	*Sumatera Selatan*
Bangka Belitung	435.456	347.728	389.951	89,17	35,52	*Bangka Belitung*
Jambi	-	-	-	-	-	*Jambi*
Bengkulu	74.663	60.413	56.484	106,96	17,38	*Bengkulu*
Riau	50.448	29.763	41.525	71,67	11,02	*Riau*
Kepulauan Riau	139.278	124.736	83.227	149,87	17,51	*Kepulauan Riau*
Lampung	718.715	531.147	315.860	168,16	4,62	*Lampung*
DKI Jakarta	12.599	8.691	9.467	91,80	26,41	*DKI Jakarta*
Jawa Barat	4.262.781	3.364.321	2.701.289	124,55	6,90	*Jawa Barat*
Banten	1.034.863	753.069	785.295	95,90	14,85	*Banten*
Jawa Tengah	1.731.234	1.384.669	1.159.046	119,47	8,05	*Jawa Tengah*
DI Yogyakarta	856.878	606.937	592.999	102,35	10,34	*DI Yogyakarta*
Jawa Timur	2.229.501	1.781.003	1.478.043	120,50	9,98	*Jawa Timur*
Bali	14.793	9.601	11.046	86,92	4,94	*Bali*
Kalimantan Barat	-	-	-	-	-	*Kalimantan Barat*
Kalimantan Tengah	6.796	2.986	4.561	65,47	8,64	*Kalimantan Tengah*
Kalimantan Timur	13.769	4.992	8.070	61,85	6,74	*Kalimantan Timur*
Kalimantan Selatan	62.682	47.794	48.232	99,09	5,40	*Kalimantan Selatan*
Sulawesi Utara	-	-	-	-	-	*Sulawesi Utara*
Gorontalo	-	-	-	-	-	*Gorontalo*
Sulawesi Barat	378	-	62	-	-	*Sulawesi Barat*
Sulawesi Tengah	-	-	-	-	-	*Sulawesi Tengah*
Sulawesi Tenggara	-	-	-	-	-	*Sulawesi Tenggara*
Sulawesi Selatan	131.156	100.769	42.907	234,85	11,99	*Sulawesi Selatan*
Maluku	-	-	-	0,00	0,00	*Maluku*
Maluku Utara	188.347	122.500	107.049	114,43	2,12	*Maluku Utara*
NTB	757.854	655.352	465.547	140,77	2,68	*NTB*
NTT	-	-	-	-	-	*NTT*
Papua Barat	-	-	-	-	-	*Papua Barat*
Papua	-	-	-	0,00	0,00	*Papua*
Total	**13.546.684**	**10.530.960**	**8.863.759**	**119,72**	**8,94**	***TOTAL***

"-" : Data tidak tersedia *"-" : Data not available*

Juta Rupiah (*in Million IDR*)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Mei 2020
(*Financing of Sharia Rural Bank based on Economic Sector and Province - May 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	3.942	523	5.436	103	5.863	94.850	2.517	11.483	119.182	13.397	*Nanggroe Aceh Darussalam*
Sumatera Utara	56.763	-	1.097	145	1.664	20.809	1.647	7.331	45.225	8.936	*Sumatera Utara*
Sumatera Barat	22.831	114	2.698	78	7.748	47.834	5.963	6.670	70.152	13.608	*Sumatera Barat*
Sumatera Selatan	2.041	-	1.436	78	65	1.264	85	531	1.280	9.101	*Sumatera Selatan*
Bangka Belitung	62.467	693	2.208	500	34.537	110.479	8.103	54.093	68.638	6.011	*Bangka Belitung*
Jambi	-	-	-	-	-	-	-	-	-	-	*Jambi*
Bengkulu	31.222	-	99	-	2.733	5.918	18	4.071	3.046	13.308	*Bengkulu*
Riau	1.369	-	33	95	310	1.320	285	190	7.321	18.841	*Riau*
Kepulauan Riau	2.616	1.020	13.883	890	3.182	12.493	10.154	52.289	9.670	18.540	*Kepulauan Riau*
Lampung	20.966	290	2.170	147	5.666	28.989	567	150.865	308.868	12.618	*Lampung*
DKI Jakarta	301	330	24	-	861	1.410	108	2.695	2.119	843	*DKI Jakarta*
Jawa Barat	46.400	11.360	25.114	1.621	112.108	564.784	12.919	353.935	1.645.353	590.728	*Jawa Barat*
Banten	8.281	1.144	33.239	6	91.089	158.830	12.842	213.033	184.260	50.345	*Banten*
Jawa Tengah	47.444	3.789	20.241	3.024	254.199	137.608	13.426	340.677	336.295	227.967	*Jawa Tengah*
DI Yogyakarta	9.631	495	14.221	662	62.060	76.079	16.657	124.981	148.964	153.186	*DI Yogyakarta*
Jawa Timur	63.639	5.967	69.309	2.809	180.602	220.085	506.210	286.399	168.793	277.190	*Jawa Timur*
Bali	-	-	-	-	617	1.390	-	484	7.089	20	*Bali*
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	*Kalimantan Barat*
Kalimantan Tengah	105	-	-	13	88	481	153	310	1.683	153	*Kalimantan Tengah*
Kalimantan Timur	51	-	160	-	-	95	-	4.327	234	124	*Kalimantan Timur*
Kalimantan Selatan	2.371	-	100	-	12.645	19.316	3.055	2.785	501	7.022	*Kalimantan Selatan*
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	*Sulawesi Utara*
Gorontalo	-	-	-	-	-	-	-	-	-	-	*Gorontalo*
Sulawesi Barat	-	-	-	-	-	-	-	-	-	-	*Sulawesi Barat*
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	*Sulawesi Tengah*
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	*Sulawesi Tenggara*
Sulawesi Selatan	643	137	557	-	4.515	11.276	376	2.503	55.437	25.326	*Sulawesi Selatan*
Maluku	-	-	-	-	-	-	-	-	-	-	*Maluku*
Maluku Utara	-	-	-	-	985	3.483	-	37.698	40.248	40.086	*Maluku Utara*
NTB	1.410	5.553	2.801	34	6.413	36.863	486	104.675	284.683	212.434	*NTB*
NTT	-	-	-	-	-	-	-	-	-	-	*NTT*
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	*Irian Jaya Barat*
Papua	-	-	-	-	-	-	-	-	-	-	*Papua*
TOTAL	**384.491**	**31.415**	**194.824**	**10.206**	**787.948**	**1.555.657**	**595.570**	**1.762.024**	**3.509.041**	**1.699.783**	***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 - Mei 2020
(*Financing of Sharia Rural Bank based on Type of Usage and Province - May 2020*)

Propinsi	Modal Kerja *Working Capital*	Investasi *Investment*	Konsumsi *Consumption*	*Province*
Nanggroe Aceh Darussalam	123.623	50.174	83.499	*Nanggroe Aceh Darussalam*
Sumatera Utara	52.270	11.466	79.882	*Sumatera Utara*
Sumatera Barat	75.515	50.224	51.958	*Sumatera Barat*
Sumatera Selatan	6.674	-	9.207	*Sumatera Selatan*
Bangka Belitung	148.593	106.874	92.261	*Bangka Belitung*
Jambi	-	-	-	*Jambi*
Bengkulu	10.798	22.470	27.145	*Bengkulu*
Riau	7.850	3.068	18.846	*Riau*
Kepulauan Riau	29.073	19.356	76.307	*Kepulauan Riau*
Lampung	46.648	161.823	322.676	*Lampung*
DKI Jakarta	5.897	-	2.794	*DKI Jakarta*
Jawa Barat	1.087.044	300.788	1.976.489	*Jawa Barat*
Banten	539.407	111.906	101.756	*Banten*
Jawa Tengah	753.921	241.738	389.009	*Jawa Tengah*
DI Yogyakarta	298.032	106.130	202.775	*DI Yogyakarta*
Jawa Timur	1.269.669	178.752	332.583	*Jawa Timur*
Bali	3.763	1.739	4.099	*Bali*
Kalimantan Barat	-	-	-	*Kalimantan Barat*
Kalimantan Tengah	670	471	1.846	*Kalimantan Tengah*
Kalimantan Timur	925	3.623	444	*Kalimantan Timur*
Kalimantan Selatan	40.733	938	6.123	*Kalimantan Selatan*
Sulawesi Utara	-	-	-	*Sulawesi Utara*
Gorontalo	-	-	-	*Gorontalo*
Sulawesi Barat	-	-	-	*Sulawesi Barat*
Sulawesi Tengah	-	-	-	*Sulawesi Tengah*
Sulawesi Tenggara	-	-	-	*Sulawesi Tenggara*
Sulawesi Selatan	17.170	6.623	76.976	*Sulawesi Selatan*
Maluku	-	-	-	*Maluku*
Maluku Utara	41.369	12.510	68.621	*Maluku Utara*
NTB	187.898	129.371	338.082	*NTB*
NTT	-	-	-	*NTT*
Irian Jaya Barat	-	-	-	*Irian Jaya Barat*
Papua	-	-	-	*Papua*
TOTAL	**4.747.540**	**1.520.043**	**4.263.378**	***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 - Mei 2020
(*Financing of Sharia Rural Bank based on Type of Financing and Province - May 2020*)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah *Non Small and Medium Enterprises*	*Province*
Nanggroe Aceh Darussalam	141.926	115.370	*Nanggroe Aceh Darussalam*
Sumatera Utara	42.919	100.699	*Sumatera Utara*
Sumatera Barat	97.596	80.100	*Sumatera Barat*
Sumatera Selatan	6.674	9.207	*Sumatera Selatan*
Bangka Belitung	347.728	-	*Bangka Belitung*
Jambi	-	-	*Jambi*
Bengkulu	15.225	45.187	*Bengkulu*
Riau	10.163	19.600	*Riau*
Kepulauan Riau	36.178	88.558	*Kepulauan Riau*
Lampung	98.308	432.839	*Lampung*
DKI Jakarta	5.712	2.978	*DKI Jakarta*
Jawa Barat	2.364.970	999.351	*Jawa Barat*
Banten	504.461	248.608	*Banten*
Jawa Tengah	884.565	500.103	*Jawa Tengah*
DI Yogyakarta	306.459	300.478	*DI Yogyakarta*
Jawa Timur	1.030.425	750.578	*Jawa Timur*
Bali	2.249	7.352	*Bali*
Kalimantan Barat	-	-	*Kalimantan Barat*
Kalimantan Tengah	2.940	46	*Kalimantan Tengah*
Kalimantan Timur	329	4.663	*Kalimantan Timur*
Kalimantan Selatan	41.269	6.524	*Kalimantan Selatan*
Sulawesi Utara	-	-	*Sulawesi Utara*
Gorontalo	-	-	*Gorontalo*
Sulawesi Barat	-	-	*Sulawesi Barat*
Sulawesi Tengah	-	-	*Sulawesi Tengah*
Sulawesi Tenggara	-	-	*Sulawesi Tenggara*
Sulawesi Selatan	44.686	56.083	*Sulawesi Selatan*
Maluku	-	-	*Maluku*
Maluku Utara	30.646	91.854	*Maluku Utara*
NTB	59.856	595.496	*NTB*
NTT	-	-	*NTT*
Irian Jaya Barat	-	-	*Irian Jaya Barat*
Papua	-	-	*Papua*
TOTAL	**6.075.285**	**4.455.676**	***TOTAL***

Departemen Perizinan dan Informasi Perbankan

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