

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS

2018
November

November 2018



KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Januari 2019
Jakarta, January 2019

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 REFERENCE

Jadwal Publikasi Kedepan

Edisi Desember 2018 akan diterbitkan pada minggu ke III bulan Februari 2019.

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 <i>digit</i> 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.

Departemen Perizinan dan Informasi Perbankan
Deputi Direktur Publikasi dan Administrasi (IDAP)
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 1500 655
Fax: (021) 386 6032

Advance Release Calender (ARC)

December 2018 edition will be released on the 3rd week of February 2019.

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.

Bank Licensing and Banking Information Department
Administration and Publication Deputy Director (IDAP)
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, Central Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21— 1500 655
Fax: +62-21-386 6032

DAFTAR ISI

TABLE OF CONTENT

KATA PENGANTAR	i	<i>INTRODUCTION</i>	<i>i</i>
HALAMAN KETERANGAN	ii	<i>PAGE OF REFERENCE</i>	<i>ii</i>
DAFTAR ISI	iii	<i>TABLE OF CONTENT</i>	<i>iii</i>
DAFTAR SINGKATAN	iv	<i>LIST OF ABBREVIATIONS</i>	<i>iv</i>
DAFTAR ISTILAH	v	<i>GLOSSARY</i>	<i>v</i>
DAFTAR TABEL	vii	<i>LIST OF TABLES</i>	<i>vii</i>
DAFTAR MATRIKULASI	xii	<i>MATRICULATION TABLES</i>	<i>xii</i>

DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

Akad Wadiah <i>Wadiah Contract</i>	: 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. <i>A contract between the owner of the goods (the money) and the custodian for safekeeping.</i>
Akad Mudharabah <i>Mudharaba Contract</i>	: Perjanjian pembiayaan/ penanaman dana dari pemilik dana (<i>shahibul maal</i>) kepada pengelola dana (<i>mudharib</i>) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya. <i>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.</i>
Akad Musyarakah <i>Musharaka Contract</i>	: 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. <i>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.</i>
Akad Murabahah <i>Murabaha Contract</i>	: 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. <i>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.</i>
Akad Salam <i>Salam Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh. <i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.</i>
Akad Istishna' <i>Istishna' Contract</i>	: Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan. <i>A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.</i>

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

DAFTAR TABEL LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
Bank Umum Syariah dan Unit Usaha Syariah						
1.	1.	Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	2	1.	<i>Financial Ratios of Sharia Commercial Bank and Sharia Business Unit</i>	2
2.	2.	Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	4	2.	<i>Sharia Banking Network</i>	4
3.	3.	Jaringan Kantor Individual Perbankan Syariah	5	3.	<i>Individual Sharia Commercial Bank and Sharia Business Unit</i>	5
4.	4.	Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	6	4.	<i>Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region</i>	6
5.	5.	Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah	8	7.	<i>Office Channeling of Sharia Commercial Bank and Sharia Business Unit</i>	8
6.	6.	Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah	9	6.	<i>Sharia Commercial Bank and Sharia Business Unit Operations</i>	9
7.	7.	Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	15	7.	<i>Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit</i>	15
8.	8.	Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	18	8.	<i>Condensed Income Statement - Sharia Commercial Bank and Sharia Business Unit</i>	18
9.	9.	Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	21	9.	<i>Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit</i>	21
10.	10.	Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	24	10.	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit</i>	24

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
11.	11.	Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	27	11.	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Sharia Commercial Banks and Sharia Business Units</i>	27
12.	12.	Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	30	12.	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Sharia Commercial Banks and Sharia Business Units</i>	30
13.	13.	Pembiayaan dan NPF berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	33	13.	<i>Financing and Non performing Financing of Sharia Commercial Bank and Sharia Business Unit Based on Business Sector and non Business Sector of Credit Beneficiary</i>	33
14.	14.	Pembiayaan dan NPF - Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	36	14.	<i>Financing and Non Performing Financing based on Type of Usage and Debtor Group of Sharia Commercial Bank and Sharia Business Unit Bank</i>	36
15.	15.	Pembiayaan yang Diberikan dan NPF Berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan	39	15.	<i>Financing and Non Performing Financing based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit</i>	39
16.	16.	Pembiayaan yang Diberikan dan NPF Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I BUS dan UUS Penyalur Pembiayaan	45	16.	<i>Financing and Non Performing Financing of Sharia Commercial Bank and Sharia Business Unit to Non Banks Third Party Based on Business Sector and non Business Sector of Financing by Region</i>	45

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
17.	17.	Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah dan Unit Usaha Syariah	48	17a.	<i>Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks and Sharia Business Units</i>	48
18.	18.	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah dan Unit Usaha Syariah	51	18.	<i>Average of Margin Rates of Financing Based on Type of Use and Debtor Groups of Sharia Commercial Banks and Sharia Business Units</i>	51
19.	19.	Tingkat Margin Rata-rata Pembiayaan Berdasarkan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah	54	19.	<i>Average of Margin Rates of Sharia Commercial Banks and Sharia Business Units Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing</i>	54
20.	20.	Jumlah Rekening Pembiayaan dan DPK Bank Umum Syariah dan Unit Usaha Syariah	57	20.	<i>Number of Account of Financing and Third Party Fund Sharia Commercial Bank and Sharia Business Unit</i>	57
21.	21.	Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah	60	21.	<i>Number of Account of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit</i>	60
22.	22.	Komposisi DPK - Bank Umum Syariah dan Unit Usaha Syariah	63	22.	<i>Depositor Funds Composition of Sharia Commercial Bank and Sharia Business Unit</i>	63
23.	23.	Komposisi DPK Berdasarkan Golongan Nasabah - Bank Umum Syariah dan Unit Usaha Syariah	66	23.	<i>Depositor Funds Composition Based on Depositor's Group of Sharia Commercial Bank and Sharia Business Unit</i>	66
24.	24.	Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi	69	24.	<i>Total of Gross Assets, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province</i>	69
25.	25.	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, dan FDR	72	25.	<i>Total of Gross Assets, Financing, Depositor Funds,</i>	72

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
		Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten			<i>Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District</i>	
Bank Perkreditan Rakyat Syariah						
26.	26.	Jumlah Bank Pembiayaan Rakyat Syariah (BPRS) Berdasarkan Lokasi	82	26.	<i>Number of Sharia Rural Bank based on Location</i>	82
27.	27.	Neraca Gabungan Bank Pembiayaan Rakyat Syariah	83	27.	<i>Sharia Rural Bank Condensed Balance Sheet</i>	83
28.	28.	Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah	84	28.	<i>Sharia Rural Bank Condensed Income Statement</i>	84
29.	29.	Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah	85	29.	<i>Cost of Promotion, Education and Training - Sharia Rural Bank</i>	85
30.	30.	Rekening Administratif - Bank Pembiayaan Rakyat Syariah	86	30.	<i>Off-Balance Sheet Account - Sharia Rural Bank</i>	86
31.	31.	Komposisi DPK - Bank Pembiayaan Rakyat Syariah	87	31.	<i>Depositor Funds Composition of Sharia Rural Bank</i>	87
32.	32.	Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah	88	32.	<i>Financing Composition of Sharia Rural Bank</i>	88
33.	33.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi	89	33.	<i>Financing of Sharia Rural Bank based on Economic Sector</i>	89
34.	34.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan	90	34.	<i>Financing of Sharia Rural Bank based on Type of Usage</i>	90
35.	35.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan	91	35.	<i>Financing of Sharia Rural Bank based on Type of Financing</i>	91
36.	36.	Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan	92	36.	<i>Financing of Sharia Rural Bank based on Collectibility</i>	92
37.	37.	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi	93	37.	<i>Non performing Financing of Sharia Rural Bank based on Economic Sector</i>	93
38.	38.	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan	94	38.	<i>Non Performing Financing of Sharia Rural Bank based on Type of Usage</i>	94

NO.	NO. TABEL	JUDUL	HAL	NO. TABLE	TOPIC	PAGES
39.	39.	Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan	95	39.	<i>Non Performing Financing of Sharia Rural Bank based on Type of Financing)</i>	95
40.	40.	Jumlah rekening Bank Pembiayaan Rakyat Syariah	96	40.	<i>Number of Account of Sharia Rural Bank</i>	96
41.	41.	Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Pembiayaan Rakyat Syariah	97	41.	<i>Equivalent rate of return/profit sharing/fee/bonus of Sharia Rural Bank</i>	97
42.	42.	Rasio Keuangan Bank Pembiayaan Rakyat Syariah	98	42.	<i>Financial Ratios of Sharia Rural Bank</i>	98
43.	43.	Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset	99	43.	<i>Number of Sharia Rural Bank based on Total Assets</i>	99
44.	44.	Total Aset Gross, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Propinsi	100	44.	<i>Total of Gross Assets, Financing, Depositor Funds, percentage of FDR, percentage of NPF Sharia Rural Banks based on Province</i>	100
45.	45.	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi dan Propinsi	101	45.	<i>Financing of Sharia Rural Bank based on Economic Sector and Province</i>	101
46.	46.	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Propinsi	102	46.	<i>Financing of Sharia Rural Bank based on Type of Usage and Province</i>	102
47.	47.	Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Propinsi	103	47.	<i>Financing of Sharia Rural Bank based on Type of Financing and Province</i>	103

REKAPITULASI PERUBAHAN TABEL DAN KOMPONEN TABEL PADA STATISTIK PERBANKAN SYARIAH (SPS) BARU

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.13 Kinerja Bank Umum Syariah	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada
			Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio		Tidak ditampilkan lagi
2	Tabel 2. Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah	<i>Islamic Banking Network</i>	Tabel 2.4. Perkembangan Aset Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
			Tabel 2.12 Jaringan Kantor Perbankan Syariah	Tabel 5. Tenaga Kerja Perbankan Syariah	
3	Tabel 3. Jaringan Kantor Individual Perbankan Syariah	<i>(Individual Islamic Commercial Bank and Islamic Business Unit) posisi Bulan xx Tahun yyyy</i>	-	Tabel 2. Jaringan Kantor Individual Perbankan Syariah	Hanya Perubahan Nomor Tabel, meneruskan data bulan sebelumnya
4	Tabel 4. Sebaran Jaringan Kantor BUS dan UUS berdasarkan DATI 1	<i>Distribution of Islamic Commercial Bank and Islamic Business Unit Network by Region</i>	N/A	N/A	Tabel baru
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	<i>Islamic Commercial Bank and Islamic Business Unit Operations</i>	Tabel 2.1 Kegiatan Usaha BUS dan UUS	Tabel 6. Neraca Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan dan perubahan komponen aset dan kewajiban
	Tabel 6a. Kegiatan Usaha Bank Umum Syariah	<i>Islamic Commercial Bank Operations</i>	Tabel 2.2 Kegiatan Usaha BUS		
	Tabel 6b. Kegiatan Usaha Unit Usaha Syariah	<i>Islamic Business Unit Operations</i>	Tabel 2.3 Kegiatan Usaha UUS		
			Tabel 4.22 Pembiayaan Perbankan Syariah (menurut jenis akad)	Tabel 18. Komposisi Pembiayaan yang diberikan BUS dan UUS (berdasarkan jenis akad)	
7	Tabel 7. Rekening Administratif Bank Umum Syariah dan Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank and Islamic Business Unit</i>	-	Tabel 12. Rekening Administratif Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Perubahan komponen
	Tabel 7a. Rekening Administratif Bank Umum Syariah	<i>Off Balance Sheet Account - Islamic Commercial Bank</i>			
	Tabel 7b. Rekening Administratif Unit Usaha Syariah	<i>Off Balance Sheet Account - Islamic Business Unit</i>			
8	Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 8. Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rincian BUS-UUS Perubahan komponen
	Tabel 8a. Laporan Laba Rugi Bank Umum Syariah	<i>Condensed Income Statement - Islamic Commercial Bank</i>		Tabel 10. Biaya Promosi, Pendidikan dan Pelatihan Bank Umum Syariah dan Unit Usaha Syariah	
	Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah	<i>Condensed Income Statement - Islamic Business Unit</i>			
9	Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.5. Aktiva Produktif Perbankan Syariah		Perubahan formulasi Tambahan rincian BUS-UUS
	Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah	<i>Earning Assets based on Collectibility of Islamic Commercial Bank</i>			
	Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah	<i>Earning Assets based on Collectibility of Islamic Business Unit</i>			
10	Tabel 10. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank and Islamic Business Unit</i>		Tabel 17. Surat Berharga yang Dimiliki Bank Umum Syariah dan Unit Usaha Syariah	Tambahan format (kategori pengukuran) Tambahan rincian BUS-UUS
	Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Bank Umum Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Commercial Bank</i>			
	Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis dan Kategori Pengukuran Unit Usaha Syariah	<i>Investment in Securities Based on Instrument Categories and Measurement Methods of Islamic Business Unit</i>			
11	Tabel 11. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks and Islamic Business Units</i>			
	Tabel 11a. Pembiayaan dan NPF berdasarkan Jenis Akad - Bank Umum Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performasnce Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

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

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

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah
(Financial Ratios of Sharia Commercial Bank and Sharia Business Unit)
Nominal dalam Miliar Rp (Nominal in Billion Rp)

Periode	2014	2015	2016	2017		2018											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Umum Syariah																	Sharia Commercial Bank
CAR (%)	15,74	15,02	16,63	16,46	17,91	18,05	18,62	18,47	17,93	19,04	20,59	20,41	20,46	21,25	21,22	21,39	CAR (%)
- Modal	19.585	23.409	27.153	29.281	31.105	31.528	32.668	33.072	31.866	34.233	36.219	35.844	36.317	38.133	37.877	38.055	- Capital
- Aktiva Tetap Menurut Risiko	124.405	155.894	163.306	177.893	173.695	174.670	175.432	179.057	177.709	179.816	175.877	175.609	177.474	179.447	178.500	177.887	- Risk Weighted Assets
ROA (%)	0,41	0,49	0,63	0,73	0,63	0,42	0,74	1,23	1,23	1,31	1,37	1,35	1,35	1,41	1,26	1,26	ROA (%)
- Laba	822	977	1.426	1.933	1.697	1.190	2.125	3.557	3.581	3.799	3.997	3.941	3.950	4.145	3.735	3.742	- Profit
- Rata-Rata Total Aset	198.248	201.348	225.804	265.710	267.570	285.397	287.442	289.717	290.360	290.862	291.438	291.547	291.538	294.507	295.486	296.349	- Average Assets
NPF (%)	4,95	4,84	4,42	5,27	4,76	5,21	5,21	4,56	4,84	4,86	3,83	3,92	3,95	3,82	3,95	3,93	NPF (%)
NPF Net (%)	3,38	3,19	2,17	3,05	2,57	2,83	2,76	2,54	2,77	2,82	2,13	2,30	2,33	2,35	2,40	2,33	NPF Net %
- Non Performing Financing	7.320	7.456	7.843	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	7.850	7.850	- Non Performing Financing
- Non Performing Financing Net	4.997	4.915	3.860	5.676	4.880	5.287	5.179	4.828	5.284	5.445	4.049	4.393	4.500	4.656	4.760	4.660	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	147.944	153.968	177.482	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	198.678	199.819	- Total Financing to Non Bank
FDR (%)	86,66	88,03	85,99	80,07	79,61	77,93	78,35	77,63	78,05	79,65	78,68	79,45	80,45	78,95	79,17	79,69	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	147.944	153.968	177.482	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	198.678	199.819	- Total Financing to Non Bank
- Dana Pihak Ketiga	170.723	174.895	206.407	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	- Total Third Party Funds
BOPO (%)	96,97	97,01	96,22	94,05	94,91	97,01	93,81	89,90	89,75	88,90	88,75	88,69	88,64	88,08	89,36	89,17	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	29285	30.945	34.174	26.819	29.682	3.082	5.328	7.995	10.498	12.733	15.977	18.260	20.637	23.132	26.010	28.382	- Operations Expenses
- Pendapatan Operasional	30201	31.901	35.517	28.514	31.273	3.177	5.679	8.893	11.697	14.323	18.004	20.589	23.281	26.261	29.107	31.828	- Operations Income
Rentabilitas																	Profitability
NOM (%)	0,52	0,52	0,68	0,78	0,67	0,45	0,83	1,40	1,40	1,48	1,57	1,54	1,53	1,59	1,41	1,42	NOM (%)
- Pendapatan Operasional	916	955	1.343	1.849	1.591	1.139	2.111	3.592	3.598	3.815	4.052	3.992	3.965	4.172	3.717	3.759	- Net Operations Income
- Rata-rata Aset Produktif	175548	182.301	198.936	237.471	238.944	253.040	255.148	256.974	257.839	257.268	258.044	258.657	259.012	262.002	263.051	264.095	- Average Earning Assets
KAP																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,78	5,19	4,27	4,73	4,21	4,79	4,75	4,21	4,41	4,60	3,89	3,94	4,08	3,88	3,73	3,79	Classified Earning assets to Earning assets (%)
- APYD	10.055	10.228	10.070	12.101	11.078	12.474	12.561	11.337	11.830	12.079	10.424	10.620	10.956	10.953	10.418	10.665	- Classified Earning Assets
- Total Aset Produktif	210.371	197.100	236.048	255.660	263.110	260.586	264.638	269.237	268.205	262.562	268.144	269.385	268.662	282.091	279.469	281.717	- Total Earning assets
Likuiditas																	Liquidity
Short Term Mismatch (%)	18,22	20,04	22,54	29,12	29,75	27,80	29,05	29,63	28,77	31,62	29,43	28,72	28,90	24,68	26,92	28,38	Short Term Mismatch (%)
- Aktiva Jangka Pendek	27.833	32.610	45.669	61.630	65.551	60.131	63.730	66.089	63.227	69.524	65.086	63.152	64.499	55.133	60.314	63.761	- Short-Term Assets
- Kewajiban Jangka Pendek	152.758	162.749	202.655	211.619	220.373	216.329	219.381	223.069	219.798	219.851	221.149	219.873	223.213	223.432	224.029	224.667	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	52,91	50,35	58,84	52,58	51,29	51,87	51,83	52,61	52,53	51,54	50,72	49,32	48,73	49,85	49,43	48,73	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	90.333	88.053	121.443	122.384	122.280	124.134	124.006	128.791	128.582	124.723	122.265	118.661	116.859	125.352	124.032	122.204	- Non Core Deposits
- Total DPK	170.723	174.895	206.407	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	203,48	180,50	199,86	219,14	210,95	218,95	217,66	216,01	217,06	215,73	218,12	219,04	211,45	218,30	217,35	222,51	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	99.199	98.641	118.667	128.371	129.137	128.402	128.804	130.276	131.150	132.067	130.417	131.595	131.328	136.503	136.400	138.188	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	48.753	54.650	59.376	58.578	61.217	58.643	59.178	60.311	60.420	61.218	59.791	60.077	62.109	62.529	62.756	62.104	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	32,85	35,81	34,64	34,37	35,22	34,49	34,63	34,83	34,82	35,18	35,18	35,29	36,01	35,33	35,46	35,62	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	48.753	55.336	61.675	64.260	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	148.425	154.527	178.043	186.949	190.354	187.046	187.982	190.587	191.570	193.284	190.208	191.673	193.437	199.032	199.156	200.292	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	2,56	2,81	3,40	4,00	3,29	4,06	4,16	3,67	3,88	3,77	4,46	4,32	4,09	3,58	3,79	3,72	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	1.250	1.557	2.094	2.572	2.204	2.616	2.708	2.435	2.585	2.564	2.984	2.920	2.853	2.516	2.675	2.652	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	48.753	55.336	61.675	64.260	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	- Total Mudharabah and Musyarakah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																	Note: r) Revised figures *) Provisional Figures

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

Note: r) Revised figures
 *) Provisional Figures

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	2014	2015	2016	2017		2018											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Unit Usaha Syariah																	Sharia Business Unit
ROA (%)	1,97	1,81	1,77	2,57	2,47	2,82	2,23	2,40	2,47	2,43	2,40	2,45	2,46	2,43	2,25	2,22	ROA (%)
- Laba	1.227	1.324	1.529	2.777	2.726	3.629	2.876	3.137	3.233	3.194	3.182	3.271	3.309	3.281	3.078	3.056	- Profit
- Rata-Rata Total Aset	62.223	73.049	86.248	107.934	110.286	128.789	128.830	130.531	130.812	131.257	132.528	133.485	134.555	135.011	136.506	137.389	- Average Assets
NPF (%)	2,55	3,03	3,49	2,36	2,11	2,41	2,52	2,46	2,54	2,52	2,28	2,30	2,18	2,15	2,32	2,31	NPF (%)
NPF Net (%)	1,66	1,65	1,79	1,40	1,24	1,52	1,54	1,50	1,54	1,53	1,43	1,41	1,36	1,37	1,41	1,44	NPF Net %
- Non Performing Financing	1.312	1.791	2.464	2.128	2.024	2.268	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	2.652	2.608	- Non Performing Financing
- Non Performing Financing Net	856	975	1.262	1.264	1.193	1.427	1.459	1.446	1.491	1.514	1.502	1.503	1.508	1.530	1.605	1.625	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	51.385	59.028	70.525	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	- Total Financing to Non Bank
FDR (%)	109,02	104,88	96,70	100,20	99,39	98,18	102,12	101,54	101,37	101,28	105,19	107,78	111,76	107,71	108,79	108,71	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	51.385	59.028	70.525	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	- Total Financing to Non Bank
- Dana Pihak Ketiga	47.136	56.280	72.928	89.959	96.495	95.866	92.685	95.089	95.407	97.755	100.143	98.599	98.950	103.963	104.970	103.666	- Total Third Party Funds
BOPO (%)	80,19	83,41	82,85	72,97	74,15	70,14	74,51	72,64	71,90	72,36	72,62	72,13	72,68	72,88	74,70	75,10	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	4.866	6.356	7.097	6.965	7.927	702	1.350	2.113	2.794	3.525	4.265	4.988	5.820	6.571	7.543	8.434	- Operations Expenses
- Pendapatan Operasional	6.068	7.621	8.566	9.545	10.690	1.001	1.812	2.909	3.885	4.872	5.873	6.916	8.008	9.017	10.098	11.231	- Operations Income
Rentabilitas																	Profitability
NOM (%)	2,05	1,83	2,00	2,78	2,67	2,97	2,29	2,59	2,65	2,61	2,57	2,62	2,58	2,56	2,39	2,36	NOM (%)
- Pendapatan Operasional	1.202	1.264	1.469	2.815	2.764	3.587	2.772	3.184	3.275	3.232	3.216	3.304	3.282	3.261	3.066	3.051	- Net Operations Income
- Rata-rata Aset Produktif	58.748	68.937	73.485	101.347	103.531	120.702	121.089	123.008	123.410	123.894	125.148	126.048	127.036	127.302	128.517	129.347	- Average Earning Assets
KAP																	
APYD terhadap Aktiva Produktif (%)	2,90	3,96	3,22	2,60	2,26	2,57	2,80	2,57	2,70	2,62	2,57	2,46	2,41	2,36	2,48	2,59	Classified Earning assets to Earning assets (%)
- APYD	1.873	3.124	3.036	3.032	2.897	3.132	3.428	3.278	3.388	3.312	3.387	3.247	3.240	3.324	3.485	3.601	- Classified Earning Assets
- Total Aset Produktif	64.488	78.893	94.319	116.638	128.442	121.714	122.355	127.700	125.383	126.440	132.021	132.006	134.509	140.974	140.420	138.932	- Total Earning assets
Likuiditas																	Likuidity
Short Term Mistmach (%)	26,69	35,56	34,23	27,11	28,37	22,09	21,88	22,83	22,75	20,08	22,05	23,23	22,30	21,71	23,61	22,76	Short Term Mistmach (%)
- Aktiva Jangka Pendek	14.800	24.616	26.152	26.226	30.253	21.977	21.133	23.351	23.505	20.948	23.943	24.572	23.989	24.496	26.645	24.985	- Short-Term Assets
- Kewajiban Jangka Pendek	55.446	69.227	76.398	96.735	106.627	99.480	96.581	102.286	103.301	104.315	108.576	105.787	107.593	112.818	112.862	109.791	- Short-Term Liabilities
Imbal Hasil																	Yield Proportion
Non Core Deposit terhadap Total DPK (%)	56,65	56,94	60,89	64,58	65,92	65,48	64,07	64,57	64,29	64,21	64,84	63,88	63,79	65,57	65,68	64,97	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	26.700	32.044	44.409	58.097	63.607	62.772	59.382	61.395	61.342	62.773	64.932	62.987	63.118	68.166	68.946	67.353	- Non Core Deposits
- Total DPK	47.136	56.280	72.928	89.959	96.495	95.866	92.685	95.089	95.407	97.755	100.143	98.599	98.950	103.963	104.970	103.666	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	294,21	244,71	211,41	199,99	186,69	201,52	205,47	201,83	214,62	216,82	191,10	199,83	189,21	182,50	180,42	196,46	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	36.399	38.833	48.230	60.470	62.819	63.277	64.026	64.958	66.392	68.195	69.586	71.283	72.774	72.759	73.883	75.093	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	12.372	15.869	22.813	30.236	33.648	31.400	31.160	32.185	30.935	31.452	36.414	35.671	38.463	39.869	40.950	38.223	- Floating-rate Yield Portfolios
Investasi																	Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	28,96	33,97	45,16	52,29	53,49	52,95	53,47	54,22	53,96	54,23	56,59	56,53	58,04	59,11	59,68	58,94	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	14.988	20.197	32.083	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	51.752	59.462	71.044	90.706	96.467	94.677	95.186	97.143	97.327	99.647	106.000	106.954	111.237	112.628	114.833	113.316	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,84	2,75	1,97	1,57	1,43	1,46	1,46	1,65	1,73	1,69	1,56	1,60	1,60	1,53	1,74	1,69	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	276	556	631	746	736	730	742	872	910	914	938	967	1.032	1.016	1.196	1.129	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	14.988	20.197	32.083	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	- 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 2018
(Sharia Banking Network)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Bank Umum Syariah																Sharia Commercial Bank
- Total Aset	213.423	254.184	278.005	288.027	285.397	289.487	294.267	292.289	292.871	294.319	292.197	291.475	306.121	304.292	304.980	- Total Assets
- Jumlah Bank	12	13	13	13	13	13	13	13	13	13	13	13	14	14	14	- Number of Banks
- Jumlah Kantor	1.990	1.869	1.817	1.825	1.824	1.828	1.822	1.822	1.826	1.827	1.830	1.822	1.862	1.866	1.868	- Number of Offices
- KC	450	473	470	471	469	470	468	467	467	467	467	467	479	477	477	- Branch Offices
- KCP	1.340	1.207	1.172	1.176	1.174	1.177	1.175	1.175	1.176	1.175	1.177	1.171	1.193	1.196	1.198	- Sub Branch Offices
- KK	200	189	175	178	181	181	179	180	183	185	186	184	190	193	193	- Cash Offices
- ATM	3.571	3.127	2.539	2.585	2.586	2.584	2.350	2.567	2.588	2.598	2.611	2.620	2.772	2.779	2.779	- ATMs/ADMs
- Jumlah Tenaga Kerja	51.413	51.110	52.155	51.068	50.973	51.062	50.095	49.971	49.960	52.350	49.539	52.257	52.590	52.654	52.345	- Number of Employees
Unit Usaha Syariah																Sharia Business Unit
- Total Aset	82.839	102.320	123.447	136.154	128.789	128.870	133.934	131.655	133.035	138.884	139.230	142.047	150.801	149.957	146.221	- Total Assets
- Jumlah Bank Umum Konvensional yang memiliki UUS	22	21	21	21	21	21	21	21	21	21	21	21	20	20	20	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	311	332	343	344	346	347	348	348	349	349	349	350	340	345	347	- Number of Offices
- KC	138	149	154	154	154	154	150	150	150	150	150	150	148	151	153	- Branch Offices
- KCP	129	135	137	139	141	142	145	145	146	146	146	146	139	140	139	- Sub Branch Offices
- KK	44	48	80	51	51	51	53	53	53	53	53	54	53	54	55	- Cash Offices
- ATM	145	132	139	143	144	148	151	155	157	159	161	162	165	165	171	- ATMs/ADMs
- Jumlah Tenaga Kerja	4.403	4.487	4.539	4.678	4.909	4.578	4.723	4.834	4.817	4.678	4.850	4.387	4.207	4.037	4.349	- Number of Employees
Total Aset BUS dan UUS	296.262	356.504	401.452	424.181	414.185	418.357	428.201	423.944	425.906	433.203	431.427	433.521	456.922	454.249	451.202	Total Assets
Total Kantor BUS dan UUS	2.301	2.201	2.160	2.169	2.170	2.175	2.170	2.170	2.175	2.176	2.179	2.172	2.202	2.211	2.215	Total Number of Offices
Total ATM BUS dan UUS	3.716	3.259	2.678	2.728	2.730	2.732	2.501	2.722	2.745	2.757	2.772	2.782	2.937	2.944	2.950	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.816	55.597	56.694	55.746	55.882	55.164	54.818	54.805	54.777	57.028	54.389	56.644	56.797	56.691	56.694	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																Sharia Rural Bank
- Jumlah Bank	163	166	167	167	167	167	167	168	168	168	168	168	168	168	168	- Number of Banks
- Jumlah Kantor	446	453	442	441	446	450	451	458	462	459	466	466	468	450	457	- Number of Offices
- Jumlah Tenaga Kerja	5.102	4.372	4.614	4.619	4.565	4.726	4.749	4.865	4.863	4.777	4.873	4.867	4.915	4.696	4.749	- 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 November 2018
(Individual Sharia Banking Network - November 2018)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	477	1.198	193	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	88	26	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	12	22	4	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	83	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	9	5	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	52	206	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	1	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	189	17	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	130	424	52	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	25	33	7	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	15	3	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	11	12	13	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	153	139	55	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	9	1	-	14 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	15 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	13	-	-	16 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	3	17 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	9	-	-	18 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	34	2	10	19 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	22	40	6	20 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	3	12	5	21 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	4	4	22 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	4	12	9	23 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	9	-	24 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	1	-	25 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	26 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	27 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	3	28 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	29 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	30 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	1	4	6	31 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	16	2	32 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	33 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	107	-	182	Sharia Rural Bank
TOTAL	737	1.337	430	TOTAL
Keterangan:				Note:
- KP = Kantor Pusat				- HO = Head Office
- UUS = Unit Usaha Syariah				- IBU = Islamic Banking Unit
- KPO = Kantor Pusat Operasional				- HOO = Head Operational Office
- KC = Kantor Cabang				- BO = Branch Office
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah				- SBO/SSU = Sub Branch Office/Syari'a Services Unit
- KK = Kantor Kas				- CO = Cash Office
- Tidak termasuk Layanan Syariah				- Not Include Office Channeling

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS November 2018
(Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - November 2018)

Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	477	1.198	193	Sharia Commercial Bank
1 Jawa Barat	62	214	25	1 West Java
2 Banten	20	63	8	2 Banten
3 DKI Jakarta	72	146	34	3 DKI Jakarta
4 Yogyakarta	9	23	13	4 DI Yogyakarta
5 Jawa Tengah	36	87	17	5 Central Java
6 Jawa Timur	44	132	19	6 East Java
7 Bengkulu	5	11	1	7 Bengkulu
8 Jambi	6	19	2	8 Jambi
9 Nanggroe Aceh Darussalam	36	104	27	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	49	5	10 North Sumatera
11 Sumatera Barat	10	29	4	11 West Sumatera
12 Riau	11	29	8	12 Riau
13 Sumatera Selatan	15	34	2	13 South Sumatera
14 Bangka Belitung	2	6	-	14 Bangka Belitung
15 Kepulauan Riau	6	16	2	15 Riau Islands
16 Lampung	9	32	2	16 Lampung
17 Kalimantan Selatan	8	20	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	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	36	9	22 South Sulawesi
23 Sulawesi Utara	3	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	19	41	5	27 West Nusa Tenggara
28 Bali	7	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	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 - 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 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS November 2018 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - November 2018)				
Kelompok Bank	KPO/KC HOO/BO	KCP/UPS SBO/SSU	KK CO	Group of Banks
Unit Usaha Syariah	153	139	55	Sharia Business Unit
1 Jawa Barat	20	14	9	1 West Java
2 Banten	3	7	1	2 Banten
3 DKI Jakarta	9	15	6	3 DKI Jakarta
4 Yogyakarta	5	5	4	4 DI Yogyakarta
5 Jawa Tengah	19	18	10	5 Central Java
6 Jawa Timur	22	17	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	1	-	8 Jambi
9 Nanggroe Aceh Darussalam	4	-	-	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	11	17	-	10 North Sumatera
11 Sumatera Barat	6	4	-	11 West Sumatera
12 Riau	3	3	5	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	3	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	7	9	1	17 South Kalimantan
18 Kalimantan Barat	4	4	6	18 West Kalimantan
19 Kalimantan Timur	7	16	4	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	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	1	-	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	630	1.337	248	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 2018
(Office Channeling)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Maret	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 PT. Bank Danamon Indonesia, Tbk	118	473	398	398	395	395	403	402	402	402	401	401	401	401	401	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	297	308	303	303	303	302	302	303	303	303	303	303	301	301	299	2 PT. Bank Permata, Tbk
3 PT. Bank Internasional Indonesia, Tbk	412	391	379	379	377	378	379	378	378	377	377	374	374	373	373	3 PT. Bank Internasional Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	172	111	96	96	115	116	119	119	119	119	118	120	121	121	120	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	261	277	282	282	285	286	274	265	265	265	265	262	262	259	258	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	45	150	150	150	150	150	150	150	150	150	150	150	150	160	7 PT. Bank Tabungan Negara (Persero), Tbk
8 UUS BTPN ¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 UUS BTPN ¹⁾
9 PT BPD DKI	72	182	204	214	213	213	213	214	214	216	218	222	222	226	231	9 PT BPD DKI
10 PT. BPD DIY	10	31	33	34	34	34	34	34	34	34	34	34	34	34	34	10 PT. BPD DIY
11 PT BPD Jateng	131	145	150	150	150	151	156	156	156	156	156	156	156	156	156	11 PT BPD Jateng
12 PT BPD Jatim, Tbk	97	191	191	191	191	191	191	191	191	191	191	191	191	191	191	12 PT BPD Jatim, Tbk
13 PT Bank Aceh Syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	13 PT Bank Aceh Syariah
14 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	14 PT BPD Sumut
15 PT BPD Jambi	7	7	22	22	22	23	23	23	23	23	23	24	25	25	121	15 PT BPD Jambi
16 PT BPD Sumbar	34	34	33	33	33	33	32	32	31	31	31	31	31	31	31	16 PT BPD Sumbar
17 PT BPD Riau dan Kepri	52	52	80	52	52	52	52	52	52	52	52	52	52	52	52	17 PT BPD Riau dan Kepri
18 PT BPD Sumsel dan Babel	5	15	15	15	15	15	15	15	16	16	16	16	17	17	17	18 PT BPD Sumsel dan Babel
19 PT BPD Kalsel	46	48	48	48	48	48	48	48	48	48	48	48	48	48	48	19 PT BPD Kalsel
20 PT BPD Kalbar	58	65	65	65	65	65	65	65	65	65	65	65	65	65	65	20 PT BPD Kalbar
21 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	21 PD BPD Kaltim
22 PT BPD Sulselbar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22 PT BPD Sulselbar
23 PT BPD Nusa Tenggara Barat	6	6	6	6	6	6	6	6	6	6	6	6	-	-	-	23 PT BPD Nusa Tenggara Barat
JUMLAH	2.009	2.567	2.641	2.624	2.640	2.644	2.648	2.639	2.639	2.640	2.640	2.641	2.636	2.636	2.650	TOTAL

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

²⁾ Angka-angka diperbaiki

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

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

²⁾ Revised figures

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

Miliar Rupiah (in Billion IDR)

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Komponen Aset																ASSETS
1 Kas	3.905	4.188	3.603	4.357	4.078	4.019	3.662	3.740	5.713	5.711	4.352	4.169	4.187	4.380	4.206	1. Cash
2 Penempatan pada Bank Indonesia	41.051	50.579	54.858	64.618	66.927	62.887	63.863	57.165	51.766	51.110	49.628	45.387	56.021	48.162	47.019	2. Deposit in Bank Indonesia
a. Giro	12.001	15.442	20.925	22.020	21.235	21.306	21.414	21.596	22.243	19.542	21.547	21.220	21.469	21.442	21.638	a. Deposit
b. SBIS	6.280	10.788	10.387	10.017	12.272	12.717	12.997	13.737	12.807	11.967	11.312	10.312	10.652	8.973	8.526	b. Bank Indonesia Certificates Syariah
c. FASBIS	19.218	23.926	20.629	28.748	28.972	25.547	26.621	18.804	15.175	18.176	13.864	11.049	20.918	15.267	14.474	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	3.551	424	2.918	3.834	4.449	3.318	2.831	3.029	1.540	1.425	2.906	2.806	2.982	2.481	2.382	d. Others
3 Penempatan pada Bank Lain	7.241	11.252	5.654	7.482	5.265	5.617	6.056	5.867	9.688	8.719	5.002	5.262	4.376	5.844	5.179	3. Placement in Other Banks
a. Giro	2.460	5.669	2.154	2.446	2.132	2.263	3.050	2.958	6.630	5.912	2.228	3.012	2.049	3.553	2.543	a. Demand Deposits
b. Tabungan	58	42	46	58	103	113	211	159	118	70	114	135	128	129	126	b. Saving Deposits
c. Deposito	4.676	5.494	3.169	4.784	2.955	3.004	2.718	2.656	2.827	2.667	2.556	1.957	2.056	1.998	2.242	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	1	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	46	282	193	73	236	76	94	112	69	103	156	139	160	264	f. Others
4 Surat Berharga yang Dimiliki	21.248	30.237	42.687	44.753	39.486	46.060	50.630	52.371	51.649	58.818	58.229	58.874	60.376	60.826	62.509	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	20.524	25.626	80	40.367	38.436	43.340	46.074	49.246	48.858	55.933	56.222	56.829	57.317	58.925	59.718	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	725	4.611	2.206	4.386	1.050	2.720	4.556	3.125	2.790	3.885	2.007	2.045	3.059	1.901	2.791	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	76.515	94.752	112.753	119.699	115.659	116.993	120.085	120.283	123.135	128.021	129.237	135.328	137.980	140.214	139.189	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	75.533	93.713	111.691	118.651	114.646	115.997	119.050	119.213	122.026	126.899	128.097	134.221	136.892	139.146	138.141	a. Profit sharing Financing to Non Banks
1. Mudharabah	14.820	15.292	16.781	17.090	15.821	15.611	16.770	16.734	16.672	15.803	15.044	14.624	15.673	16.578	16.450	1. Mudharabah
2. Musyarakah	60.713	78.421	94.910	101.561	98.825	100.386	102.280	102.479	105.355	111.097	113.053	119.598	121.218	122.568	121.691	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	982	1.039	1.062	1.048	1.013	996	1.035	1.070	1.108	1.122	1.140	1.107	1.088	1.068	1.048	b. Profit sharing Financing to Other Banks
1. Mudharabah	878	949	1.038	1.024	990	977	1.018	1.054	1.092	1.106	1.125	1.090	1.074	1.055	1.035	1. Mudharabah
2. Musyarakah	103	90	25	24	23	19	17	16	16	16	15	17	15	14	13	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	126.839	145.184	155.743	157.890	156.896	156.856	158.386	159.297	160.237	158.546	159.627	159.405	163.432	163.595	163.841	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	126.832	145.145	155.660	157.814	156.821	156.783	158.315	159.227	160.170	158.480	159.564	159.350	163.379	163.553	163.792	a. Receivables from Non Banks
1. Murabahah	122.111	139.536	148.636	150.276	149.299	149.339	150.414	150.937	151.987	150.666	151.555	150.772	154.845	154.756	154.893	1. Murabahah
2. Qardh	3.951	4.731	5.884	6.349	6.317	6.818	6.424	6.968	6.820	6.605	7.138	7.039	7.347	7.280	7.347	2. Qardh
3. Istishna'	770	878	1.139	1.189	1.205	1.228	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.517	1.551	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	7	39	83	76	75	73	71	69	67	65	63	55	53	42	49	b. Receivables from Other Banks
1. Murabahah	7	39	83	76	75	73	71	69	67	65	63	55	53	42	49	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	10.635	9.151	9.160	9.233	9.167	9.319	9.260	9.317	9.560	9.642	9.763	9.941	10.248	10.180	10.578	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	10.631	9.150	9.157	9.230	9.164	9.316	9.257	9.314	9.560	9.642	9.762	9.941	10.248	10.180	10.578	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	4	1	3	3	3	3	3	3	-	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.587	4.205	6.009	4.676	4.489	5.168	4.195	5.847	4.230	2.610	6.145	5.570	6.475	8.158	8.312	8. Other claims
9 Penyertaan	79	80	81	81	81	81	81	81	81	81	81	81	83	83	83	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	6.363	8.189	8.014	8.062	8.373	8.604	7.950	8.171	8.209	8.465	8.527	8.527	8.203	8.203	8.330	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	6	3	5	4	4	4	3	4	6	6	6	6	6	6	2	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.622	4.977	5.185	5.285	5.268	5.240	5.378	5.954	6.186	6.143	6.119	6.125	6.166	6.223	6.269	13. Fixed Assets and Equipment
14 Persediaan	0	5	53	29	196	196	22	21	22	21	14	13	15	11	8	14. Inventories
15 Rupa-rupa Aset	8.898	10.079	13.675	14.137	15.042	14.520	14.531	11.925	11.842	11.240	11.752	11.886	15.760	14.770	12.335	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	231.175	279.335	322.715	334.888	335.185	331.943	339.909	340.186	339.749	341.216	339.195	338.754	355.446	355.919	354.421	1. Third Party Funds
a. Dana Simpanan Wadiah	32.532	38.361	42.242	47.033	45.591	47.541	47.406	49.642	49.642	50.627	47.602	48.518	48.683	48.185	48.893	a. IB Wadia
1. Giro	17.327	20.153	20.709	24.897	23.431	25.004	24.535	24.291	25.410	25.716	22.610	22.943	22.825	22.087	22.294	1. IB Demand Deposits Wadia
2. Tabungan	15.206	18.208	21.533	22.137	22.160	22.467	23.007	23.115	24.232	24.911	24.992	25.575	25.858	26.099	26.599	2. IB Saving Deposits Wadia
b. Dana Investasi Non Profit Sharing	197.475	240.974	280.473	287.854	289.594	284.472	292.368	292.780	290.108	290.589	291.593	290.237	306.763	307.733	305.528	b. Non Profit Sharing Investment Fund
1. Giro	3.859	7.820	15.260	15.291	13.986	15.225	15.546	16.068	18.939	18.762	17.684	15.690	21.433	20.109	20.149	1. Demand Deposits
2. Tabungan	53.388	66.980	71.301	76.361	75.879	75.844	75.732	74.808	75.253	76.502	78.114	78.217	79.953	80.156	80.823	2. Saving Deposits
3. Deposito	140.228	166.174	193.911	196.202	199.729	193.404	201.089	201.904	195.916	195.325	195.795	196.329	205.377	207.469	204.557	3. Time Deposits
c. Dana Investasi Profit Sharing	1.168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	1	-	-	-	-	-	-	130	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	8.468	10.785	7.431	9.673	6.957	7.412	6.907	6.595	6.938	5.813	6.176	5.705	5.858	5.517	5.993	3. Liabilities to other Banks
a. Giro	784	989	1.187	1.369	1.203	1.181	1.295	1.343	736	779	806	780	855	781	844	a. Demand Deposits
b. Tabungan	1.215	1.356	1.040	1.149	1.178	1.125	1.279	1.129	850	889	1.104	1.165	1.212	1.164	1.174	b. Saving Deposits
c. Deposito	6.380	7.896	5.147	6.278	4.381	4.597	3.947	3.806	3.957	3.873	3.893	3.575	3.469	3.477	3.884	c. Time Deposits
d. Setoran Jaminan	-	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	89	544	57	877	195	510	386	317	1.396	272	373	185	323	94	91	f. Others

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	4.346	7.434	3.901	7.111	2.725	5.170	6.482	4.715	4.406	6.916	3.894	4.148	4.971	3.852	5.457	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.391	1.948	1.246	1.341	1.341	1.341	1.341	1.341	1.026	1.026	1.041	1.041	1.046	1.046	1.701	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.955	5.487	2.655	5.771	1.384	3.829	5.141	3.374	3.380	5.890	2.853	3.107	3.925	2.806	3.756	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.281	2.782	3.138	3.608	3.359	3.367	3.341	3.353	3.349	3.035	2.997	2.858	2.955	3.455	3.420	5. Received Borrowing
6 Liabilitas Lainnya	892	497	609	630	713	639	633	716	759	756	635	751	700	585	564	6. Other Liabilities
7 Rupa-Rupa Liabilitas	26.39	27.304	30.267	33.139	30.492	33.908	34.514	33.009	32.987	35.516	38.757	41.240	44.113	42.994	38.798	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	22	240	179	630	-	75	610	590	270	680	-	100	735	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	240	175	630	-	75	610	590	270	680	-	100	735	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	1.875	2.175	2.175	2.175	2.175	1.475	1.475	1.475	3.075	3.075	3.075	3.075	3.075	3.075	9. Loan Capital
10 Modal Disetor	12.413	14.498	15.054	16.054	16.594	18.162	18.162	18.162	19.550	20.927	20.927	21.195	21.937	21.937	21.937	10. Paid-in capital
11 Tambahan Modal Disetor	2.258	2.056	3.428	4.222	4.112	4.688	5.093	3.555	4.159	2.595	2.594	2.313	2.280	2.232	2.336	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.014	1.126	1.303	1.303	1.308	1.308	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	12. Differences in Fixed Assets Appraisal
13 Cadangan	2.145	3.400	3.546	3.546	3.546	3.080	2.963	2.965	2.965	2.965	3.065	3.197	3.778	3.878	3.878	13. Reserves
a. Cadangan Umum	2.129	3.276	3.275	3.275	3.275	2.808	2.813	2.815	2.815	2.815	2.915	3.002	3.583	3.683	3.683	a. General Reserves
b. Cadangan Tujuan	16	124	272	272	272	272	150	150	150	150	150	195	195	195	195	b. Special Purpose Reserves
14 Laba	4.858	5.171	7.705	7.201	7.019	6.430	6.675	7.185	7.731	8.271	8.674	8.747	9.635	9.367	9.883	14. Net Income
a. Tahun-tahun lalu	3.072	3.076	4.085	4.101	6.689	5.745	5.278	5.269	5.277	5.272	5.167	4.719	4.710	4.607	4.610	a. Previous years
b. Tahun berjalan	1.786	2.096	3.620	3.100	329	685	1.397	1.916	2.455	2.999	3.507	4.028	4.925	4.759	5.274	b. Current year
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2018
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Sep	Nov	
Komponen Aset																ASSETS
1 Kas	3.495	3.853	3.334	4.019	3.764	3.692	3.384	3.455	5.329	5.311	4.015	3.841	3.881	4.088	3.911	1. Cash
2 Penempatan pada Bank Indonesia	25.797	34.755	34.997	41.162	44.345	43.251	42.613	36.784	31.475	30.348	31.297	29.510	35.428	30.709	29.969	2. Deposit in Bank Indonesia
a. Giro	8.761	10.956	14.693	15.750	15.684	15.671	15.977	16.012	16.366	13.699	15.632	15.123	15.708	15.458	15.412	a. Deposit
b. SBIS	3.385	7.940	5.035	5.105	5.575	5.490	5.640	6.440	5.435	5.105	4.880	4.305	4.545	4.555	4.485	b. Bank Indonesia Certificates Syariah
c. FASBIS	10.120	15.441	13.302	17.225	19.381	19.533	18.929	12.076	8.907	10.913	8.534	8.094	13.012	9.051	8.477	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	3.531	418	1.966	3.081	3.705	2.557	2.067	2.256	767	632	2.250	1.988	2.162	1.645	1.595	d. Others
3 Penempatan pada Bank Lain	3.598	4.111	3.031	3.174	2.713	2.879	3.698	3.463	7.315	6.623	2.884	3.592	2.866	4.313	3.424	3. Placement in Other Banks
a. Giro	2.447	3.086	2.131	2.423	2.110	2.238	3.023	2.930	6.603	5.884	2.201	2.991	2.042	3.544	2.535	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	120	121	123	b. Saving Deposits
c. Deposito	1.104	978	616	681	528	603	603	488	598	668	628	518	602	629	709	c. Time Deposits
d. Setoran Jaminan	1	1	1	1	1	1	1	1	1	1	1	1	4	4	4	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	46	46	282	68	73	36	71	44	112	69	53	81	99	15	54	f. Others
4 Surat Berharga yang Dimiliki	18.270	24.106	35.228	35.656	33.788	38.648	41.350	43.819	43.137	51.325	49.917	49.450	51.221	51.460	52.815	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	17.665	20.381	80	32.697	32.999	37.096	39.337	42.271	41.634	48.600	48.656	48.487	49.133	50.327	51.097	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	605	3.725	1.969	2.958	789	1.552	2.013	1.548	1.503	2.725	1.261	963	2.089	1.133	1.718	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	55.886	62.151	64.759	67.535	64.972	65.563	66.831	67.155	68.458	67.381	68.092	70.116	70.755	71.055	71.776	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	55.336	61.629	64.620	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	a. Profit sharing Financing to Non Banks
1. Mudharabah	7.979	7.577	6.959	6.584	6.211	5.936	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.869	5.699	1. Mudharabah
2. Musyarakah	47.357	54.052	57.302	60.465	58.301	59.169	60.048	60.296	61.413	60.739	61.590	63.823	64.701	64.749	65.653	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	550	522	498	487	460	458	450	456	468	467	460	453	443	436	424	b. Profit sharing Financing to Other Banks
1. Mudharabah	452	435	477	466	440	441	438	446	457	456	450	441	433	427	416	1. Mudharabah
2. Musyarakah	98	87	22	21	20	17	12	11	11	11	10	12	10	9	8	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	97.076	114.009	119.427	120.028	119.278	119.415	120.711	121.349	121.709	119.735	120.438	120.199	125.049	124.896	125.164	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	97.071	113.971	119.344	119.952	119.203	119.342	120.640	121.280	121.643	119.671	120.375	120.143	124.996	124.854	125.115	a. Receivables from Non Banks
1. Murabahah	93.642	110.063	114.215	114.458	113.726	113.948	114.835	115.117	115.614	114.019	114.547	113.794	118.757	118.369	118.568	1. Murabahah
2. Qardh	3.308	3.883	5.110	5.476	5.459	5.375	5.791	6.146	6.011	5.635	5.810	6.333	6.223	6.469	6.532	2. Qardh
3. Istishna'	120	25	19	18	18	18	14	17	18	17	17	16	16	16	16	3. Istishna'
b. Piutang Kepada Pihak Ketiga Bank Lain	5	38	83	76	75	73	71	69	67	65	63	55	53	42	49	b. Receivables from Other Banks
1. Murabahah	5	38	83	76	75	73	71	69	67	65	63	55	53	42	49	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	1.564	1.883	2.764	2.791	2.796	3.005	3.045	3.067	3.117	3.092	3.143	3.122	3.227	3.206	3.352	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	1.561	1.882	2.761	2.788	2.793	3.002	3.042	3.064	3.117	3.092	3.142	3.122	3.227	3.205	3.352	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	3	1	3	3	3	3	3	3	0	0	0	0	0	0	0	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi)	1.587	3.017	4.177	3.185	3.152	2.578	1.589	3.910	2.991	2.448	4.390	3.685	4.332	5.804	5.982	8. Other claims
9 Penyertaan	79	80	81	81	81	81	81	81	81	81	81	81	83	83	83	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	4.896	6.206	6.334	6.388	6.713	6.882	6.237	6.437	6.453	6.728	6.758	6.722	6.445	6.258	6.421	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Salam
12 Aset Istishna dalam Penyelesaian	0	0	2	2	2	3	3	3	2	2	2	2	1	0	0	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	4.419	4.736	4.938	5.035	5.022	4.997	5.137	5.713	5.946	5.900	5.878	5.882	5.927	5.986	6.031	13. Fixed Assets and Equipment
14 Persediaan	0	5	53	29	196	196	22	21	22	21	14	13	15	11	8	14. Inventories
15 Rupa-rupa Aset	6.546	7.685	11.548	11.718	12.000	12.061	12.042	9.907	9.741	8.779	8.804	8.704	9.780	8.939	8.886	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	174.895	206.407	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	250.949	250.755	1. Third Party Funds
a. Dana Simpanan Wadiah	24.915	29.470	31.984	35.933	34.518	35.537	36.358	36.309	38.572	38.759	36.528	36.962	37.073	36.741	37.453	a. iB Wadiah
1. Giro	12.991	15.375	15.340	18.792	17.357	18.165	18.464	18.306	19.710	19.362	16.943	16.804	16.584	16.097	16.221	1. iB Demand Deposits Wadiah
2. Tabungan	11.924	14.095	16.644	17.141	17.161	17.372	17.894	18.003	18.862	19.397	19.585	20.158	20.489	20.644	21.232	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	148.896	176.937	200.772	202.460	204.801	203.721	208.462	208.470	203.423	202.314	204.068	202.842	214.410	214.208	213.302	b. Non Profit Sharing Investment Fund
1. Giro	1.872	4.278	10.554	7.619	7.514	8.514	8.772	9.547	11.619	11.101	10.251	8.748	14.324	13.318	12.780	1. Demand Deposits
2. Tabungan	40.758	50.637	52.799	57.488	56.587	56.429	56.571	55.584	55.629	56.421	57.785	58.115	60.367	60.634	61.360	2. Saving Deposits
3. Deposito	106.266	122.022	137.419	137.353	140.699	138.778	143.119	143.339	136.175	134.792	136.032	135.979	139.719	140.256	139.162	3. Time Deposits
c. Dana Investasi Profit Sharing	1.083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	1	-	-	-	-	-	-	130	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	6.122	7.515	4.851	5.223	3.860	3.953	3.700	3.700	4.286	3.164	3.729	3.368	3.343	3.092	3.220	3. Liabilities to other Banks
a. Giro	404	565	890	967	901	860	876	873	367	420	450	391	456	409	410	a. Demand Deposits
b. Tabungan	799	691	690	736	866	834	854	786	554	594	776	811	906	860	852	b. Saving Deposits
c. Deposito	4.832	6.116	3.213	3.326	2.012	2.116	1.713	1.897	2.090	2.039	2.231	2.070	1.831	1.731	1.868	c. Time Deposits
d. Setoran Jaminan	-	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	88	142	56	195	81	143	257	143	1.275	111	271	96	150	93	90	f. Others

Tabel 6a. Kegiatan Usaha Bank Umum Syariah - SPS 2018
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Sep	Nov	
4 Surat Berharga yang Diterbitkan	3.791	5.495	1.727	3.517	911	3.223	2.705	2.040	2.051	3.626	2.030	1.924	2.206	1.647	2.048	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	2.112	1.315	415	415	415	415	415	415	100	100	100	100	100	100	100	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.679	4.180	1.312	3.102	496	2.808	2.290	1.625	1.951	3.526	1.930	1.824	2.106	1.547	1.948	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	1.950	2.316	2.594	2.728	2.485	2.484	2.488	2.520	2.533	2.217	2.234	2.100	2.234	2.251	2.262	5. Received Borrowing
6 Liabilitas Lainnya	888	490	597	618	701	627	623	706	752	749	625	741	691	574	514	6. Other Liabilities
7 Rupa-Rupa Liabilitas	4,522	5.576	5.852	6.256	6.104	6.392	6.596	6.490	6.888	7.420	6.733	7.384	8.061	7.985	8.027	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2.175	2.175	2.175	1.475	1.475	1.475	3.075	3.075	3.075	3.075	3.075	3.075	9. Loan Capital
10 Modal Disetor	12.413	14.498	15.054	16.054	16.594	18.162	18.162	18.162	19.550	20.927	20.927	21.195	21.937	21.937	21.937	10. Paid-in capital
11 Tambahan Modal Disetor	2.258	2.045	3.391	4.182	4.063	4.650	5.067	3.564	4.190	2.633	2.626	2.345	2.330	2.282	2.366	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.014	1.126	1.303	1.303	1.308	1.308	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	12. Differences in Fixed Assets Appraisal
13 Cadangan	2.145	3.400	3.546	3.546	3.546	3.080	2.963	2.965	2.965	2.965	3.065	3.197	3.778	3.878	3.878	13. Reserves
a. Cadangan Umum	2.129	3.276	3.275	3.275	3.275	2.808	2.813	2.815	2.815	2.815	2.915	3.002	3.583	3.683	3.683	a. General Reserves
b. Cadangan Tujuan	16	124	272	272	272	272	150	150	150	150	150	195	195	195	195	b. Special Purpose Reserves
14 Laba	3.402	3.442	4.160	4.032	4.331	4.176	4.230	4.451	4.747	5.031	5.119	4.904	5.544	5.183	5.458	14. Net Income
a. Tahun-tahun lalu	2.767	2.490	3.042	3.042	4.299	3.959	3.603	3.594	3.602	3.597	3.492	3.044	3.035	2.933	2.935	a. Previous years
b. Tahun berjalan	635	952	1.119	990	32	216	626	857	1.145	1.434	1.626	1.860	2.509	2.251	2.523	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 2018
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Komponen Aset																ASSETS
1 Kas	410	335	270	338	313	327	278	285	384	400	337	328	306	292	295	1. Cash
2 Penempatan pada Bank Indonesia	15.254	15.825	19.862	23.456	22.582	19.637	21.250	20.381	20.291	20.762	18.331	15.877	20.593	17.453	17.050	2. Deposit in Bank Indonesia
a. Giro	3.241	4.486	6.232	6.270	5.550	5.635	5.437	5.583	5.877	5.843	5.915	6.096	5.761	5.983	6.225	a. Deposit
b. SBIS	2.895	2.848	5.352	4.912	6.697	7.227	7.357	7.297	7.372	6.862	6.432	6.007	6.107	4.418	4.041	b. Bank Indonesia Certificates Syariah
c. FASBIS	9.098	8.486	7.326	11.522	9.591	6.015	7.692	6.728	6.268	7.263	5.329	2.956	7.906	6.216	5.997	c. Fasilitas Simpanan Bank Indonesia Syariah
d. Lainnya	20	6	952	752	744	760	764	773	774	793	655	818	820	836	787	d. Others
3 Penempatan pada Bank Lain	3.642	7.141	2.623	4.308	2.552	2.738	2.358	2.404	2.374	2.096	2.118	1.670	1.509	1.531	1.755	3. Placement in Other Banks
a. Giro	12	2.583	23	22	22	24	27	28	27	28	27	21	7	9	8	a. Demand Deposits
b. Tabungan	58	42	46	58	103	113	211	159	118	70	114	135	8	8	4	b. Saving Deposits
c. Deposito	3.572	4.516	2.553	4.103	2.427	2.401	2.115	2.168	2.229	1.999	1.928	1.439	1.454	1.369	1.533	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	-	-	-	125	-	200	5	50	-	-	50	75	40	145	210	f. Others
4 Surat Berharga yang Dimiliki	2.978	6.131	7.459	9.097	5.698	7.412	9.280	8.552	8.512	8.493	8.312	9.424	9.155	9.366	9.694	4. Investment in Securities
a. Diterbitkan oleh Pihak Ketiga Bukan Bank	2.858	5.245	80	7.670	5.437	6.244	6.737	6.975	7.225	7.333	7.566	8.342	8.184	8.597	8.621	a. Securities Issued by Non Banks
b. Diterbitkan oleh Bank Lain	120	886	237	1.427	261	1.168	2.543	1.578	1.287	1.160	746	1.081	971	769	1.073	b. Securities Issued by Other Banks
5 Pembiayaan Bagi Hasil	20.629	32.601	47.994	52.163	50.687	51.431	53.254	53.129	54.677	60.640	61.145	65.212	67.225	69.159	67.413	5. Profit Sharing Financing
a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank	20.197	32.083	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	a. Profit sharing Financing to Non Banks
1. Mudharabah	6.841	9.823	10.506	9.610	9.675	10.437	10.331	10.094	9.627	9.001	8.783	10.062	10.709	10.701	10.751	1. Mudharabah
2. Musyarakah	13.356	24.369	37.608	41.096	40.525	41.217	42.232	42.183	43.942	50.358	51.463	55.775	56.518	57.818	56.039	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
b. Pembiayaan Bagi Hasil Kepada Bank Lain	431	518	564	561	553	538	585	614	640	655	680	654	645	632	624	b. Profit sharing Financing to Other Banks
1. Mudharabah	426	514	561	558	550	535	580	609	635	650	675	649	640	628	619	1. Mudharabah
2. Musyarakah	5	3	3	3	3	3	6	5	5	5	5	5	5	5	5	2. Musyarakah
3. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Others
6 Piutang	29.763	31.175	36.316	37.862	37.618	37.442	37.675	37.948	38.527	38.810	39.189	39.206	38.383	38.699	38.677	6. Receivables/Acceptables
a. Piutang Kepada Pihak Ketiga Bukan Bank	29.762	31.174	36.316	37.861	37.618	37.441	37.674	37.947	38.527	38.810	39.189	39.206	38.383	38.699	38.677	a. Receivables from Non Banks
1. Murabahah	28.469	29.473	34.421	35.818	35.574	35.390	35.579	35.820	36.372	36.647	37.007	36.978	36.088	36.387	36.326	1. Murabahah
2. Qardh	642	847	774	872	858	841	827	822	809	789	794	805	816	811	816	2. Qardh
3. Istishna'	650	853	1.120	1.170	1.187	1.210	1.268	1.305	1.346	1.374	1.388	1.424	1.480	1.501	1.535	3. Istishna'
b. Piutang Kepada Pihak Kepada Bank Lain	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	b. Receivables from Other Banks
1. Murabahah	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1. Murabahah
2. Qardh	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2. Qardh
3. Istishna'	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	3. Istishna'
7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa	9.070	7.268	6.396	6.442	6.371	6.314	6.214	6.250	6.443	6.549	6.620	6.819	7.020	6.975	7.226	7. Ijarah including Leasing receivables
a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank	9.069	7.268	6.396	6.442	6.371	6.314	6.214	6.250	6.443	6.549	6.620	6.819	7.020	6.975	7.226	a. Ijarah including Leasing receivables to Non Bank
b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Ijarah including Leasing receivables to Other Banks
8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptas	-	1.188	1.831	1.491	1.338	2.590	2.606	1.937	1.239	162	1.755	1.886	2.144	2.353	2.331	8. Other claims
9 Penyerahan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	9. Investment in other entities
10 Cadangan Kerugian Penurunan Nilai Aset Produktif	1.467	1.982	1.680	1.674	1.660	1.723	1.713	1.733	1.756	1.737	1.769	1.805	1.758	1.945	1.909	10. Impairment on Productive Assets
11 Salam	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	11. Salam
12 Aset Istishna dalam Penyelesaian	5	3	2	2	2	1	1	1	4	4	4	4	5	6	2	12. Istishna' Assets in Resolution
13 Aset Tetap dan inventaris	202	241	247	250	246	243	241	240	240	243	241	243	240	237	239	13. Fixed Assets and Equipment
14 Persediaan	-	0	0	-	-	-	-	-	-	-	-	-	-	0	-	14. Inventories
15 Rupa-rupa Aset	2.352	2.394	2.127	2.419	3.042	2.459	2.490	2.260	2.101	2.462	2.947	3.182	5.980	5.831	3.449	15. Other Assets
Komponen Kewajiban dan Modal																LIABILITIES AND CAPITAL
1 Dana Pihak Ketiga	56.280	72.928	89.959	96.495	95.866	92.685	95.089	95.407	97.755	100.143	98.599	98.950	103.963	104.970	103.666	1. Third Party Funds
a. Dana Simpanan Wadiah	7.617	8.891	10.258	11.101	11.073	11.934	11.184	11.097	11.070	11.868	11.074	11.556	11.611	11.445	11.440	a. iB Wadiah
1. Giro	4.335	4.778	5.369	6.105	6.074	6.839	6.071	5.985	5.700	6.354	5.667	6.139	6.241	5.990	6.073	1. iB Demand Deposits Wadiah
2. Tabungan	3.282	4.112	4.889	4.996	4.999	5.095	5.112	5.111	5.370	5.514	5.407	5.417	5.369	5.454	5.367	2. iB Saving Deposits Wadiah
b. Dana Investasi Non Profit Sharing	48.578	64.037	79.701	85.394	84.793	80.751	83.906	84.310	86.685	88.275	87.525	87.394	92.353	93.525	92.226	b. Non Profit Sharing Investment Fund
1. Giro	1.987	3.542	4.706	7.672	6.472	6.710	6.774	6.522	7.319	7.661	7.433	6.943	7.109	6.791	7.369	1. Demand Deposits
2. Tabungan	12.630	16.343	18.502	18.873	19.292	19.415	19.162	19.224	19.625	20.081	20.329	20.102	19.586	19.522	19.462	2. Saving Deposits
3. Deposito	33.962	44.152	56.493	58.849	59.030	54.626	57.970	58.565	59.741	60.533	59.762	60.350	65.658	67.213	65.395	3. Time Deposits
c. Dana Investasi Profit Sharing	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Profit Sharing Investment Fund
1. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Demand Deposits
2. Tabungan	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Saving Deposits
3. Deposito	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Time Deposits
2 Liabilitas kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Liabilities to Bank Indonesia
3 Liabilitas kepada Bank Lain	2.346	3.270	2.581	4.450	3.097	3.459	3.207	2.895	2.652	2.650	2.446	2.337	2.515	2.425	2.773	3. Liabilities to other Banks
a. Giro	380	423	296	402	302	320	419	470	368	360	356	388	398	373	434	a. Demand Deposits
b. Tabungan	416	665	350	414	312	290	425	343	296	295	327	354	306	304	322	b. Saving Deposits
c. Deposito	1.548	1.780	1.933	2.952	2.369	2.481	2.234	1.908	1.867	1.834	1.662	1.505	1.638	1.747	2.016	c. Time Deposits
d. Setoran Jaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin Deposits
e. Dana Pelunasan Sukuk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Sukuk Sinking Fund
f. Lainnya	1	402	1	682	114	367	129	173	121	161	101	89	173	1	1	f. Others

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2018
(Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	555	1.940	2.174	3.594	1.814	1.947	3.777	2.675	2.355	3.290	1.865	2.224	2.765	2.205	3.409	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	279	633	831	926	926	926	926	926	926	926	941	941	946	946	1.601	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	276	1.307	1.344	2.669	889	1.021	2.851	1.749	1.429	2.364	924	1.283	1.819	1.259	1.808	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	331	466	544	881	875	884	853	833	816	818	764	758	721	1.204	1.158	5. Received Borrowing
6 Liabilitas Lainnya	3	7	12	12	12	12	10	10	7	6	10	11	9	11	50	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.868	21.728	24.415	26.883	24.388	27.516	27.917	26.519	26.229	28.096	32.024	33.855	36.052	35.010	30.771	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	240	179	630	-	75	610	590	270	680	-	100	735	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	240	175	630	-	75	610	590	270	680	-	100	735	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	(0)	11	38	41	48	38	26	(9)	(32)	(38)	(32)	(31)	(50)	(50)	(31)	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	1.456	1.730	3.545	3.169	2.687	2.255	2.445	2.735	2.984	3.240	3.555	3.843	4.091	4.183	4.426	14. Net Income
a. Tahun-tahun lalu	305	586	1.044	1.059	2.390	1.786	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	1.675	a. Previous years
b. Tahun berjalan	1.151	1.144	2.501	2.109	297	468	770	1.060	1.309	1.565	1.881	2.168	2.416	2.509	2.751	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	12	175	450	24	65	22	21	424	438	173	8	452	39	32	- Spot purchases
- Posisi pembelian forward yang masih berjalan	136	727	729	356	709	586	1.004	1.008	1.008	1.008	1.210	1.010	1.484	1.142	1.113	- Forward purchases
- Lainnya	33	9	-	-	-	69	4	-	28	-	-	-	-	-	-	- 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	6.518	7.400	9.771	10.326	13.688	12.641	12.306	13.604	13.385	11.144	10.651	10.973	11.749	12.603	14.549	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	73	111	208	227	224	255	252	241	231	177	162	185	183	189	201	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	368	306	408	370	400	338	474	312	325	355	373	260	204	278	594	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	241	606	800	435	421	359	229	156	173	83	116	204	107	164	- Spot sales
- Posisi penjualan forward yang masih berjalan	132	726	729	356	709	586	1.004	1.008	-	1.008	1.008	1.010	1.185	1.142	1.113	- Forward sales
- Lainnya	1.299	1.193	1.684	1.686	1.870	1.883	769	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	311	219	80	218	217	205	208	212	213	219	219	219	222	226	212	- Kafalah guarantees received
- Pendapatan yang akan diterima	947	1.038	800	807	858	880	886	1.020	947	791	995	949	1.011	952	993	- Income will be received
- Lainnya	423	228	367	391	404	420	304	314	473	586	468	490	495	630	522	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.367	3.508	4.103	3.859	3.489	3.392	4.151	4.082	4.306	4.109	4.429	4.675	4.635	4.629	4.704	- Guarantees issued
- Lainnya	127	20	53	56	60	63	44	28	76	59	65	68	74	175	149	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	7.238	9.635	14.581	14.842	14.991	15.087	15.616	15.714	15.820	16.294	16.358	16.516	17.451	17.973	18.254	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	725	523	926	1.326	1.326	1.326	1.326	1.326	1.637	1.591	1.888	1.899	2.176	2.226	2.453	- Channeling of mudharabah muqayyadah
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara																Note: r) Revised figures *) Provisional Figures

Tabel 7a. Rekening Administratif - Bank Umum Syariah - SPS 2018
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	12	175	450	24	65	22	21	424	438	173	8	452	39	32	- Spot purchases
- Posisi pembelian forward yang masih berjalan	136	727	729	356	709	586	1.004	1.008	1.008	1.008	1.210	1.010	1.484	1.142	1.113	- Forward purchases
- Lainnya	33	9	-	-	-	-	4	-	28	-	-	-	-	-	-	- 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	3.997	4.040	4.592	4.223	7.063	4.597	4.155	4.534	4.381	3.470	3.025	3.552	3.775	4.209	2.908	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	50	19	109	109	109	113	113	113	113	97	94	97	97	97	97	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	358	306	405	345	390	328	473	312	324	353	372	260	204	266	580	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	241	606	800	435	421	359	229	156	173	83	116	204	107	164	- Spot sales
- Posisi penjualan forward yang masih berjalan	132	726	729	356	709	586	1.004	1.008	-	1.008	1.008	1.010	1.185	1.142	1.113	- Forward sales
- Lainnya	1.297	1.193	1.684	1.686	1.870	1.883	769	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	311	219	220	218	217	205	208	212	213	219	219	219	222	226	212	- Kafalah guarantees received
- Pendapatan yang akan diterima	852	814	666	668	723	734	728	752	774	621	806	746	777	763	805	- Income will be received
- Lainnya	6	16	9	7	8	8	6	4	5	5	6	6	10	9	10	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	2.734	3.406	3.946	3.690	3.351	3.261	4.019	3.987	4.191	3.988	4.300	4.549	4.501	4.481	4.392	- Guarantees issued
- Lainnya	1	3	11	13	15	17	20	21	23	24	27	27	30	99	100	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	5.966	7.992	11.706	12.304	12.399	12.454	12.950	13.042	13.120	13.404	13.477	13.560	14.407	14.875	15.120	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	50	48	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 7b. Rekening Administratif - Unit Usaha Syariah - SPS 2018
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen																Claim commitment
- Fasilitas pinjaman dari pihak lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing facilities from other entities that are not yet withdrawn
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot purchases
- Posisi pembelian forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward purchases
- Lainnya	-	-	-	-	-	69	-	-	-	-	-	-	-	-	-	- 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	2.521	3.360	5.179	6.103	6.625	8.044	8.152	9.070	9.004	7.674	7.626	7.421	7.974	8.394	11.641	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	24	92	98	118	115	142	139	128	118	80	68	89	86	92	104	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	10	1	4	25	11	10	1	0	1	2	1	-	-	12	14	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	2	0	4	-	-	0	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontijensi																Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	95	224	135	139	135	146	158	268	173	170	189	203	234	189	188	- Income will be received
- Lainnya	416	212	358	384	396	412	298	310	468	581	462	483	486	621	512	- Others
Kewajiban Kontijensi																Liabilities Contingency
- Garansi (Kafalah) yang diberikan	633	102	157	170	138	132	132	96	114	121	129	126	134	148	312	- Guarantees issued
- Lainnya	127	17	42	42	45	46	25	7	53	35	38	41	44	77	49	- Others
Lainnya																Others
- Aktiva produktif yang dihapusbuku	1.272	1.644	2.875	2.537	2.592	2.633	2.666	2.673	2.700	2.891	2.881	2.956	3.043	3.097	3.134	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	675	473	879	1.279	1.279	1.279	1.279	1.279	1.589	1.544	1.841	1.852	2.129	2.179	2.406	- Channeling of mudharabah muqayyadah

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 2018
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	43.042	40.228	42.081	46.268	4.094	7.915	12.120	16.165	20.023	23.977	28.090	32.253	36.259	40.460	44.680	1 Operating Income from:
a. Penempatan pada Bank Indonesia	1.342	1.291	1.411	1.568	146	272	406	545	668	762	865	963	1.056	1.176	1.281	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	237	236	166	177	19	30	39	52	61	70	82	93	96	105	114	b. Placement in Other Banks
c. Surat Berharga	1.166	1.715	2.150	2.366	233	461	697	929	1.197	1.468	1.735	2.004	2.283	2.591	2.882	c. Investment in Securities
d. Pembiayaan yang Diberikan:	24.977	26.447	27.870	30.718	2.658	5.176	7.957	10.618	13.334	16.032	18.879	21.778	24.518	27.323	30.225	d. Financing :
i. Pendapatan Bagi Hasil	7.523	8.019	8.874	9.849	848	1.651	2.552	3.425	4.276	5.224	6.164	7.193	8.182	9.132	10.165	i. Profit Sharing
a. Mudharabah	1.890	1.875	1.659	1.825	156	287	429	576	717	856	1.000	1.135	1.262	1.397	1.537	a. Mudharabah
b. Musyarakah	5.633	6.144	7.215	8.023	692	1.364	2.122	2.849	3.559	4.369	5.164	6.058	6.920	7.735	8.629	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	0	0	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	16.238	17.196	17.967	19.744	1.707	3.338	5.117	6.817	8.590	10.255	12.073	13.865	15.530	17.298	19.070	ii. Receivables/Acceptables
a. Murabahah	15.773	16.679	17.402	19.115	1.645	3.222	4.928	6.564	8.272	9.893	11.628	13.357	14.953	16.661	18.371	a. Murabahah
b. Ujrah	373	411	458	508	50	94	155	206	258	290	360	410	466	512	561	b. Qardh
c. Istishna'	92	106	108	120	11	22	35	47	60	72	85	98	111	125	139	c. Istishna'
d. Piutang Lainnya	0	-	0	0	-	-	-	-	-	-	-	-	-	-	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.217	1.232	1.028	1.126	103	187	288	376	468	552	642	720	806	892	989	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	80	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	15.320	10.540	10.484	11.439	1.038	1.976	3.021	4.021	4.763	5.645	6.529	7.414	8.306	9.266	10.178	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	24.529	22.509	23.027	25.224	2.238	4.311	6.583	8.745	10.622	12.623	14.680	16.736	18.857	21.110	23.326	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	24.229	22.509	23.020	25.218	2.238	4.310	6.576	8.736	10.611	12.611	14.665	16.719	18.839	21.107	23.304	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	300	0	6	6	0	1	7	9	11	13	15	17	18	3	21	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	18.513	17.719	19.054	21.044	1.857	3.605	5.537	7.419	9.401	11.354	13.411	15.516	17.402	19.350	21.354	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	8.754	14.395	6.490	7.153	1.151	1.582	2.730	3.483	3.967	5.576	5.992	6.501	7.361	8.066	8.595	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	90	154	158	168	13	26	60	75	90	97	110	122	123	131	144	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	7	1	2	2	-	-	-	-	1	1	14	14	17	18	19	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.585	1.566	1.759	2.015	154	293	455	628	805	1.021	1.158	1.368	1.524	1.724	1.900	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	7.073	12.675	4.571	4.968	984	1.263	2.214	2.781	3.072	4.457	4.710	4.997	5.696	6.192	6.532	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	27.267	32.114	25.544	28.197	3.007	5.187	8.267	10.902	13.368	16.929	19.402	22.017	24.763	27.416	29.950	5 Total of Operating Income
6 Total Beban Operasional	22.011	29.308	21.269	23.842	2.614	4.373	6.573	8.611	10.432	13.295	15.146	17.185	19.188	21.764	23.707	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	1	-	-	-	-	-	-	1	2	2	2	2	2	2	a. Yield to BI
b. Bonus Titipan Wadiah	335	349	304	330	59	84	106	128	161	189	221	247	296	312	331	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	18	29	73	82	7	17	5	5	8	9	7	6	7	8	8	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	34	34	49	217	30	57	85	112	139	170	201	242	270	297	344	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	10.235	16.473	8.624	9.646	1.387	1.954	2.908	3.750	4.289	5.890	6.463	7.122	7.831	9.056	9.674	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	1.115	1.200	1.124	1.244	91	185	280	380	479	572	676	777	869	968	1.075	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	26	30	12	14	0	1	1	3	5	6	7	7	8	10	12	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	4	26	4	25	4	5	6	8	10	12	14	16	16	18	18	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	6.087	6.653	6.548	7.200	626	1.241	1.869	2.483	3.122	3.820	4.429	5.153	5.800	6.469	7.143	i. Cost of Human Resources
i. Biaya Tenaker	5.911	6.501	6.377	6.989	615	1.210	1.819	2.417	3.035	3.722	4.318	5.028	5.660	6.311	6.962	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	167	143	168	203	11	31	49	65	85	96	108	122	136	153	174	ii. Training Cost
iii. Penelitian dan Pengembangan	9	9	3	8	0	1	1	1	2	2	3	3	4	5	7	iii. Research and Development
j. Beban Operasional Lainnya	4.157	4.512	4.531	5.085	408	828	1.313	1.742	2.218	2.625	3.127	3.613	4.087	4.624	5.099	j. Other Operating Costs
i. Promosi	358	316	325	398	23	43	72	100	136	159	192	224	258	298	333	i. Promotion
ii. Biaya Lainnya	3.798	4.196	4.206	4.687	385	785	1.241	1.642	2.082	2.466	2.935	3.389	3.829	4.326	4.766	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	5.256	2.807	4.275	4.355	394	814	1.694	2.291	2.936	3.634	4.256	4.832	5.575	5.652	6.243	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	348	364	289	340	171	70	104	140	156	170	204	272	289	289	277	8 Non Operating Income
9 Beban Non Operasional	3.303	222	246	272	163	51	125	160	179	215	253	264	293	264	288	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(2.955)	142	42	68	8	20	(20)	(20)	(23)	(45)	(49)	8	(5)	25	(12)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	2.301	2.949	4.318	4.423	402	833	1.674	2.271	2.914	3.589	4.207	4.840	5.570	5.677	6.231	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	1.705	2.984	-	4.246	-	-	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(334)	(490)	(697)	(765)	(72)	(149)	(277)	(355)	(459)	(590)	(700)	(812)	(645)	(918)	(958)	13 Income Tax
14 Laba/Rugi Bersih	1.786	2.096	3.620	3.084	329	685	1.397	1.916	2.455	2.999	3.507	4.028	4.925	4.759	5.274	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 2018
(Sharia Commercial Bank Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	34.418	31.326	32.586	35.697	3.142	6.090	9.129	12.146	15.212	18.180	21.214	24.310	27.340	30.412	33.525	1 Operating Income from:
a. Penempatan pada Bank Indonesia	953	852	937	1.046	93	174	258	348	422	476	538	602	659	741	810	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	62	65	26	27	2	4	5	6	7	9	11	13	14	16	18	b. Placement in Other Banks
c. Surat Berharga	1.016	1.427	1.825	2.005	193	391	596	789	1.015	1.248	1.477	1.703	1.937	2.189	2.431	c. Investment in Securities
d. Pembiayaan yang Diberikan:	18.952	19.702	20.588	22.554	1.928	3.765	5.705	7.594	9.513	11.426	13.397	15.426	17.372	19.289	21.289	d. Financing :
i. Pendapatan Bagi Hasil	5.761	5.657	5.575	6.106	504	988	1.479	1.964	2.427	2.959	3.487	4.057	4.589	5.068	5.614	i. Profit Sharing
a. Mudharabah	1.120	1.008	824	893	82	139	197	257	314	374	440	498	554	607	662	a. Mudharabah
b. Musyarakah	4.641	4.649	4.751	5.213	422	849	1.281	1.707	2.114	2.585	3.048	3.559	4.034	4.461	4.952	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	12.991	13.803	14.661	16.063	1.393	2.710	4.127	5.502	6.932	8.286	9.704	11.138	12.526	13.942	15.367	ii. Receivables/Acceptables
a. Murabahah	12.620	13.403	14.221	15.577	1.344	2.619	3.988	5.318	6.700	8.007	9.379	10.765	12.106	13.476	14.856	a. Murabahah
b. Ujrah	353	388	437	484	48	90	138	184	231	278	324	371	419	464	509	b. Qardh
c. Istishna'	18	12	3	3	0	0	0	1	1	1	1	1	1	2	2	c. Istishna'
d. Piutang Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	200	242	352	385	32	68	99	128	154	180	206	231	257	278	308	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	13.435	9.280	9.211	10.065	926	1.756	2.566	3.409	4.254	5.023	5.792	6.566	7.358	8.178	8.978	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	19.646	18.147	18.358	20.070	1.784	3.423	5.056	6.717	8.336	9.869	11.435	12.997	14.595	16.275	17.906	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	19.350	18.147	18.358	20.070	1.784	3.423	5.056	6.717	8.336	9.869	11.435	12.997	14.595	16.275	17.906	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	14.772	13.179	14.228	15.628	1.358	2.668	4.073	5.429	6.875	8.311	9.779	11.313	12.745	14.137	15.619	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	7.873	13.550	5.167	5.660	990	1.375	2.357	3.006	3.397	4.877	5.215	5.587	6.315	6.929	7.319	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	89	153	157	167	11	24	59	73	88	95	108	120	121	129	142	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	1.298	1.246	1.371	1.555	114	216	338	471	600	726	850	993	1.097	1.245	1.370	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	6.486	12.151	3.638	3.938	865	1.135	1.960	2.462	2.710	4.056	4.257	4.474	5.097	5.554	5.806	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	22.645	26.729	19.394	21.288	2.348	4.043	6.430	8.435	10.273	13.188	14.995	16.900	19.060	21.066	22.937	5 Total of Operating Income
6 Total Beban Operasional	18.653	25.391	17.699	19.697	2.253	3.691	5.532	7.236	8.683	11.162	12.666	14.256	15.931	17.968	19.492	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	1	-	-	-	-	-	-	1	2	2	2	2	2	2	a. Yield to BI
b. Bonus Titipan Wadiah	257	252	214	233	52	69	87	102	129	149	175	194	235	245	251	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	17	28	73	82	7	17	5	5	8	9	7	6	7	6	6	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	32	31	40	43	5	9	15	20	25	30	35	43	47	57	57	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	8.789	14.681	7.183	8.060	1.255	1.733	2.559	3.313	3.742	5.200	5.689	6.153	6.754	7.710	8.214	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	981	1.067	989	1.094	79	162	245	332	419	501	593	682	764	852	945	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	26	20	12	13	0	1	1	3	5	6	7	7	8	10	12	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	4	26	4	25	4	5	6	8	10	12	14	16	16	18	18	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	5.289	5.830	5.700	6.239	547	1.082	1.629	2.152	2.690	3.296	3.817	4.453	5.027	5.603	6.187	i. Cost of Human Resources
i. Biaya Tenaker	5.130	5.690	5.543	6.043	537	1.052	1.582	2.089	2.608	3.204	3.713	4.336	4.895	5.455	6.017	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	153	133	154	188	10	29	46	61	80	90	101	114	127	143	163	ii. Training Cost
iii. Penelitian dan Pengembangan	7	7	3	8	0	1	1	1	2	2	3	3	4	5	7	iii. Research and Development
j. Beban Operasional Lainnya	3.258	3.456	3.484	3.909	303	614	985	1.300	1.653	1.956	2.327	2.701	3.070	3.466	3.800	j. Other Operating Costs
i. Promosi	302	247	252	309	16	30	56	79	106	124	149	174	204	234	258	i. Promotion
ii. Biaya Lainnya	2.956	3.209	3.233	3.600	287	584	929	1.222	1.547	1.832	2.177	2.527	2.866	3.232	3.542	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	3.992	1.338	1.695	1.591	95	352	898	1.199	1.590	2.026	2.329	2.644	3.129	3.098	3.446	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	103	172	160	202	153	22	69	95	103	109	134	154	161	152	132	8 Non Operating Income
9 Beban Non Operasional	3.118	90	83	96	149	19	78	101	110	137	164	164	181	137	148	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	(3.015)	82	77	106	4	2	(9)	(5)	(7)	(28)	(30)	(10)	(20)	15	(16)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	977	1.420	1.772	1.697	99	354	889	1.194	1.583	1.999	2.299	2.633	3.109	3.113	3.430	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	1.544	2.620	-	3.672	-	-	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(322)	(468)	(653)	(706)	(67)	(138)	(263)	(337)	(437)	(565)	(672)	(774)	(600)	(862)	(907)	13 Income Tax
14 Laba/Rugi Bersih	635	952	1.119	990	32	216	626	857	1.145	1.434	1.626	1.860	2.509	2.251	2.523	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 2018
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.624	8.902	9.495	10.571	953	1.825	2.990	4.018	4.811	5.797	6.876	7.943	8.919	10.048	11.155	1 Operating Income from:
a. Penempatan pada Bank Indonesia	390	440	474	522	54	98	149	197	246	287	327	361	397	435	472	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	175	171	140	150	17	26	35	45	54	62	71	80	82	89	96	b. Placement in Other Banks
c. Surat Berharga	150	287	325	361	40	70	101	140	182	220	259	301	346	402	451	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.026	6.745	7.282	8.164	729	1.411	2.252	3.024	3.820	4.606	5.482	6.352	7.146	8.034	8.935	d. Financing :
i. Pendapatan Bagi Hasil	1.762	2.362	3.299	3.743	345	664	1.073	1.461	1.849	2.265	2.676	3.136	3.593	4.064	4.551	i. Profit Sharing
a. Mudharabah	770	867	835	933	74	148	232	319	404	481	560	637	707	790	875	a. Mudharabah
b. Musyarakah	992	1.495	2.465	2.810	270	516	841	1.142	1.445	1.784	2.116	2.499	2.886	3.274	3.677	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	3.247	3.392	3.307	3.680	314	628	990	1.315	1.658	1.969	2.369	2.727	3.004	3.356	3.703	ii. Receivables/Acceptables
a. Murabahah	3.153	3.276	3.181	3.539	301	603	939	1.246	1.573	1.886	2.249	2.591	2.847	3.184	3.515	a. Murabahah
b. Ujrah	19	23	21	25	2	4	17	22	27	33	36	39	48	48	51	b. Qardh
c. Istishna'	74	93	105	117	11	22	34	46	59	71	84	97	109	124	137	c. Istishna'
d. Piutang Lainnya	-	-	0	0	-	-	-	-	-	-	-	-	-	-	0	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	1.017	990	676	741	71	119	189	248	313	371	436	488	549	614	681	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.885	1.260	1.273	1.373	112	220	455	612	509	623	737	849	948	1.088	1.200	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.883	4.362	4.669	5.155	454	888	1.527	2.028	2.286	2.754	3.245	3.739	4.262	4.835	5.420	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.879	4.362	4.662	5.148	453	887	1.520	2.019	2.275	2.742	3.230	3.723	4.244	4.832	5.398	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	5	0	6	6	0	1	7	9	11	13	15	17	18	3	21	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	3.741	4.540	4.826	5.416	499	937	1.464	1.990	2.526	3.043	3.631	4.203	4.656	5.213	5.736	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	881	845	1.324	1.493	161	207	373	477	570	698	776	914	1.046	1.138	1.277	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	6	1	2	2	-	-	-	-	1	1	14	14	17	18	19	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	287	319	388	460	40	77	117	157	205	295	308	376	427	480	530	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	587	524	933	1.030	119	128	254	319	363	401	453	523	600	637	726	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	4.622	5.385	6.150	6.909	660	1.144	1.837	2.467	3.096	3.741	4.408	5.117	5.703	6.351	7.012	5 Total of Operating Income
6 Total Beban Operasional	3.358	3.916	3.570	4.145	361	682	1.041	1.375	1.749	2.133	2.480	2.929	3.257	3.796	4.215	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Yield to BI
b. Bonus Titipan Wadiah	78	97	90	98	8	15	19	25	32	40	46	53	61	67	81	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	1	-	-	0	0	0	0	0	0	0	0	1	2	2	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	2	4	9	175	25	48	70	92	114	139	166	199	223	240	287	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.446	1.792	1.441	1.586	132	221	349	437	547	690	774	969	1.077	1.346	1.460	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	134	133	135	149	12	23	35	47	60	71	83	95	105	117	130	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	798	823	848	961	79	159	240	331	431	524	611	700	773	866	957	i. Cost of Human Resources
i. Biaya Tenaker	781	811	834	946	78	158	237	327	427	518	605	692	765	856	946	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	14	10	13	15	1	2	3	4	5	5	6	8	9	10	11	ii. Training Cost
iii. Penelitian dan Pengembangan	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	898	1.057	1.046	1.176	105	214	328	442	565	669	800	912	1.017	1.158	1.299	j. Other Operating Costs
i. Promosi	56	70	73	89	7	13	16	21	30	35	42	50	54	64	75	i. Promotion
ii. Biaya Lainnya	842	987	973	1.087	98	202	313	421	535	633	758	862	963	1.094	1.224	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.264	1.469	2.580	2.764	299	462	796	1.092	1.347	1.608	1.928	2.188	2.445	2.555	2.797	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	245	192	129	138	18	49	35	45	53	61	69	118	128	138	144	8 Non Operating Income
9 Beban Non Operasional	185	132	163	176	14	31	47	59	69	79	89	100	112	127	140	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	60	(34)	(37)	3	17	(12)	(14)	(16)	(17)	(19)	18	16	10	4	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.324	1.529	2.546	2.726	302	479	784	1.078	1.331	1.591	1.908	2.206	2.461	2.565	2.801	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	161	363	-	574	-	-	-	-	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(12)	(22)	(44)	(59)	(5)	(11)	(14)	(18)	(22)	(25)	(28)	(38)	(45)	(56)	(50)	13 Income Tax
14 Laba/Rugi Bersih	1.151	1.144	2.501	2.094	297	468	770	1.060	1.309	1.565	1.881	2.168	2.416	2.509	2.751	14 Net Profit/Loss

-: Data Tidak Tersedia

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

-: Data not available.

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

Miliar Rupiah (in Billion IDR)

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)																	
Indikator	2015	2016	2017		2018												Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	241.755	295.826	330.086	352.038	338.087	342.668	346.815	351.131	347.043	360.180	360.180	361.536	362.347	381.347	380.889	380.175	1. Current
2. Dalam Perhatian Khusus	19.507	17.680	20.904	19.517	23.579	23.822	21.073	22.130	21.828	23.404	23.404	22.238	22.952	23.896	20.437	21.438	2. Special Mention
3. Kurang Lancar	2.417	3.015	3.618	3.376	4.078	3.822	3.127	3.536	3.271	3.019	3.019	2.642	2.744	2.650	2.721	2.662	3. Sub-Standard
4. Diragukan	924	1.326	1.963	1.919	1.907	1.799	1.529	1.914	2.097	1.752	1.752	2.177	1.917	2.450	2.312	1.809	4. Doubtful
5. Macet	6.132	6.187	6.449	5.847	6.091	6.620	6.375	6.337	6.579	4.986	4.986	5.195	5.482	5.013	5.578	6.096	5. Lost
Total Aset Produktif	270.735	324.034	363.021	382.697	373.742	378.731	378.919	385.047	380.819	393.341	393.341	393.789	395.443	415.356	411.937	412.180	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,25	3,31	2,91	3,23	3,23	2,91	3,06	3,14	2,48	2,48	2,54	2,56	2,43	2,58	2,56	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	2015	2016	2017		2018												Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	169.873	208.258	220.800	230.684	224.235	228.817	227.053	234.112	228.420	236.519	236.519	237.158	235.582	248.600	248.806	250.463	1. Current
2. Dalam Perhatian Khusus	15.102	13.725	16.427	15.346	19.001	18.588	16.370	16.991	17.116	18.053	18.053	17.609	18.185	18.792	15.726	16.114	2. Special Mention
3. Kurang Lancar	2.210	2.257	3.318	3.111	3.608	3.464	2.736	3.143	2.879	2.655	2.655	2.238	2.320	2.257	2.357	2.286	3. Sub-Standard
4. Diragukan	774	1.109	1.678	1.756	1.704	1.427	1.186	1.279	1.423	1.053	1.053	1.555	1.296	1.758	1.646	1.189	4. Doubtful
5. Macet	4.684	4.685	4.904	4.249	4.492	4.961	4.727	4.909	5.149	3.645	3.645	3.775	4.115	3.684	3.953	4.482	5. Lost
Total Aset Produktif	192.642	230.035	247.126	255.145	253.040	257.256	252.072	260.433	254.986	261.926	261.926	262.335	261.497	275.091	272.488	274.533	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,98	3,50	4,01	3,57	3,87	3,83	3,43	3,58	3,71	2,81	2,81	2,89	2,96	2,80	2,92	2,90	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	2015	2016	2017		2018												Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	71.882	87.568	109.287	121.355	113.852	113.851	119.762	117.019	118.623	123.661	123.661	124.378	126.765	132.747	132.083	129.712	1. Current
2. Dalam Perhatian Khusus	4.405	3.954	4.477	4.170	4.579	5.235	4.703	5.139	4.712	5.350	5.350	4.629	4.767	5.104	4.711	5.324	2. Special Mention
3. Kurang Lancar	207	757	300	266	470	358	391	393	392	365	365	403	424	394	364	376	3. Sub-Standard
4. Diragukan	150	218	285	163	203	372	344	634	674	699	699	622	621	692	665	620	4. Doubtful
5. Macet	1.448	1.502	1.545	1.598	1.599	1.659	1.648	1.429	1.430	1.341	1.341	1.420	1.368	1.329	1.625	1.614	5. Lost
Total Aset Produktif	78.093	93.999	115.895	127.552	120.702	121.475	126.847	124.614	125.832	131.416	131.416	131.453	133.945	140.266	139.449	137.646	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,31	2,63	1,84	1,59	1,88	1,97	1,88	1,97	1,98	1,83	1,83	1,86	1,80	1,72	1,90	1,90	Percentage of Non Performing Earning Assets

Tabel 10. Surat Berharga yang Dimiliki Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah dan Unit Usaha Syariah - SPS 2018
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Surat Berharga dimiliki berdasarkan Jenis	21.248	30.237	42.687	44.753	39.486	46.060	50.630	52.371	51.649	59.818	58.229	58.874	60.376	60.826	62.509	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	2.887	6.105	8.643	9.360	6.333	10.114	14.088	13.658	13.691	15.070	12.982	11.814	11.775	10.522	11.385	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.285	2.144	7.064	5.631	5.823	7.861	9.976	11.105	11.103	11.154	10.779	9.067	7.427	7.229	7.371	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	160	3.785	1.447	3.490	153	1.876	3.529	1.930	1.966	3.276	1.457	1.583	2.506	1.289	1.867	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	443	176	132	239	358	376	583	624	623	640	746	1.164	1.842	2.004	2.147	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.361	24.132	34.044	35.393	33.153	35.946	36.542	38.712	37.957	44.748	45.246	47.059	48.602	50.304	51.123	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.242	20.111	28.408	29.427	26.993	29.337	29.265	31.436	30.940	31.215	31.265	33.056	34.830	36.362	36.469	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.527	1.934	2.324	2.580	2.749	3.320	3.703	3.751	3.680	2.131	1.986	1.778	1.614	1.795	2.049	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	231	246	246	246	221	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.444	1.730	2.956	2.973	2.998	2.891	3.176	3.153	2.965	11.029 ^{r)}	11.628 ^{r)}	11.874 ^{r)}	11.807 ^{r)}	11.807 ^{r)}	12.258 ^{r)}	d. Others Sukuk
e. SBPM Syariah Lainnya	119	126	110	167	167	177	177	172	172	172	166	150	150	139	146	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	4.346	7.434	3.901	7.111	2.725	5.170	6.482	4.715	4.406	6.916	3.894	4.148	4.971	3.852	5.457	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.221	4.785	2.285	5.495	1.109	3.554	4.866	3.099	3.290	5.800	2.778	3.032	3.855	2.736	3.347	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1.221	4.785	1.987	4.697	311	2.755	2.932	1.450	1.806	5.001	1.980	2.233	3.056	1.937	2.548	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	298	798	798	798	1.934	1.649	1.484	799	799	799	799	799	799	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	3.125	2.650	80	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.125	1.000	-	-	-	-	-	-	-	-	-	-	-	-	994	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.000	1.650	1.616	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	1.116	1.116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	21.248	30.237	42.687	44.753	39.486	46.060	50.630	52.371	51.649	59.818	58.229	58.874	60.376	60.826	62.509	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	2.887	6.105	8.643	9.360	6.333	10.114	14.088	13.658	13.691	15.070	12.982	11.814	11.775	10.522	11.385	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	633	517	885	1.200	855	1.173	1.821	1.792	2.313	1.868	2.000	2.405	2.581	2.752	2.924	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	246	65	224	205	-	160	100	50	58	150	-	18	100	25	114	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	387	451	661	995	855	1.013	1.721	1.742	2.255	1.718	2.000	2.387	2.481	2.727	2.810	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.254	5.588	7.758	8.160	5.478	8.941	12.267	11.867	11.378	13.202	10.982	9.409	9.194	7.770	8.462	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.361	24.132	34.044	35.393	33.153	35.946	36.542	38.712	37.957	44.748	45.246	47.059	48.602	50.304	51.123	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	7.825	5.297	10.118	11.054	5.135	5.685	5.788	5.885	5.926	4.463	6.731	6.638	6.338	6.914	7.180	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.446	3.075	5.590	5.982	240	213	150	229	67	50	36	23	42	36	20	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	5.380	2.222	4.527	5.072	4.895	5.472	5.638	5.656	5.859	4.413	6.696	6.615	6.296	6.878	7.160	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	10.536	18.835	23.926	24.339	28.017	30.260	30.753	32.827	32.031	40.286	38.515	40.421	42.264	43.390	43.944	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	4.346	7.434	3.901	7.111	2.725	5.170	6.482	4.715	4.406	6.916	3.894	4.148	4.971	3.852	5.457	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.221	4.785	2.285	5.495	1.109	3.554	4.866	3.099	3.290	5.800	2.778	3.032	3.855	2.736	3.347	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	55	705	822	450	-	57	542	270	645	638	345	569	609	659	681	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	375	-	-	-	-	-	-	375	418	195	260	394	269	331	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	55	330	822	450	-	57	542	270	270	220	150	309	215	390	350	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.166	4.080	1.463	5.045	1.109	3.497	4.324	2.829	2.645	5.162	2.433	2.463	3.246	2.077	2.666	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	3.125	2.650	1.616	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2.650	1.616	1.616	1.616	1.616	1.616	1.616	1.116	1.116	1.116	1.116	1.116	1.116	2.110	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

Tabel 10a. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Bank Umum Syariah - SPS 2018
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Surat Berharga dimiliki berdasarkan Jenis	18.270	24.106	35.228	35.656	33.788	38.648	41.350	43.819	43.137	51.325	49.917	49.450	51.221	51.460	52.815	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	2.521	5.185	8.299	7.950	6.125	9.051	11.706	12.391	12.563	13.853	11.758	9.677	9.867	8.707	9.224	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.039	2.079	6.875	5.491	5.723	7.763	9.735	10.863	10.860	10.910	10.294	8.488	6.993	6.792	6.932	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	40	2.930	1.292	2.245	75	941	1.419	985	1.111	2.333	867	561	1.676	731	1.024	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	443	176	132	214	328	346	553	543	593	610	597	628	1.198	1.184	1.268	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	15.749	18.922	26.929	27.705	27.663	29.597	29.643	31.427	30.574	37.472	38.159	39.773	41.354	42.753	43.591	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	12.842	15.111	21.693	22.280	22.186	23.721	23.345	25.153	24.414	24.683	24.751	26.425	28.305	29.429	29.543	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.527	1.923	2.174	2.375	2.427	2.948	3.130	3.131	3.235	1.801	1.941	1.733	1.534	1.715	1.979	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	30	176	191	191	191	166	166	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.246	1.596	2.802	2.809	2.809	2.702	2.942	2.723	10.787 ^{*)}	11.272 ^{*)}	11.436 ^{*)}	11.335 ^{*)}	11.441 ^{*)}	11.893 ^{*)}	11.893 ^{*)}	d. Others Sukuk
e. SBPM Syariah Lainnya	104	115	68	50	50	60	60	55	55	55	49	33	33	22	30	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	3.791	5.495	1.727	3.517	911	3.223	2.705	2.040	2.051	3.626	2.030	1.924	2.206	1.647	2.048	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	1.166	3.995	1.227	3.017	411	2.723	2.205	1.540	2.051	3.626	2.030	1.924	2.206	1.647	2.048	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	1.166	3.995	1.127	2.917	311	2.623	970	590	1.266	3.526	1.930	1.824	2.106	1.547	1.948	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	100	100	100	100	1.235	950	785	100	100	100	100	100	100	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.625	1.500	500	500	500	500	500	500	-	-	-	-	-	-	-	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	2.125	1.000	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	500	500	500	500	500	500	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	18.270	24.106	35.228	35.656	33.788	38.648	41.350	43.819	43.137	51.325	49.917	49.450	51.221	51.460	52.815	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	2.521	5.185	8.299	7.950	6.125	9.051	11.706	12.391	12.563	13.853	11.758	9.677	9.867	8.707	9.224	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	387	451	646	935	755	1.173	1.111	1.792	2.313	1.868	1.760	1.971	2.148	2.315	2.484	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	224	205	-	160	100	50	58	150	-	18	100	25	114	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	387	451	422	730	755	1.013	1.011	1.742	2.255	1.718	1.760	1.953	2.048	2.290	2.370	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.134	4.733	7.653	7.015	5.370	7.878	10.596	10.599	10.250	11.985	9.998	7.706	7.720	6.391	6.739	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	15.749	18.922	26.929	27.705	27.663	29.597	29.643	31.427	30.574	37.472	38.159	39.773	41.354	42.753	43.591	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	7.314	4.104	8.004	8.510	2.859	3.412	3.472	3.516	3.499	2.025	2.199	2.003	1.811	1.983	2.246	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.014	2.432	5.590	5.982	240	213	150	229	67	50	36	23	42	36	20	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	5.300	1.672	2.414	2.528	2.619	3.199	3.321	3.287	3.432	1.975	2.163	1.979	1.769	1.947	2.226	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	8.434	14.818	18.925	19.196	24.804	26.185	26.172	27.911	27.074	35.448	35.959	37.770	39.542	40.770	41.345	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	3.791	5.495	1.727	3.517	911	3.223	2.705	2.040	2.051	3.626	2.030	1.924	2.206	1.647	2.048	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	1.166	3.995	1.227	3.017	411	2.723	2.205	1.540	2.051	3.626	2.030	1.924	2.206	1.647	2.048	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	705	137	125	-	-	-	-	375	418	295	260	394	269	331	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	375	-	-	-	-	-	-	375	418	195	260	394	269	331	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	330	137	125	-	-	-	-	-	-	100	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.166	3.290	1.090	2.892	411	2.723	2.205	1.540	1.676	3.208	1.735	1.664	1.812	1.378	1.717	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.625	1.500	500	500	500	500	500	500	-	-	-	-	-	-	-	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	1.625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	1.000	1.500	500	500	500	500	500	500	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

Tabel 10b. Surat Berharga yang Dimiliki dan Diterbitkan Berdasarkan Jenis Instrumen dan Kategori Pengukuran Unit Usaha Syariah - SPS 2018
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Surat Berharga dimiliki berdasarkan Jenis	2.978	6.131	7.459	9.097	5.698	7.412	9.280	8.552	8.512	8.493	8.312	9.424	9.155	9.366	9.694	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	366	920	344	1.409	208	1.063	2.381	1.267	1.128	1.217	1.224	2.137	1.907	1.815	2.162	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	246	65	189	140	100	98	241	242	243	244	485	580	433	437	439	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	120	855	155	1.245	78	935	2.110	945	855	943	590	1.022	830	558	843	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	-	-	25	30	30	30	80	30	30	150	536	644	821	879	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.612	5.211	7.115	7.688	5.489	6.348	6.899	7.285	7.384	7.276	7.088	7.287	7.248	7.551	7.532	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	2.400	5.000	6.715	7.147	4.807	5.615	5.920	6.282	6.526	6.532	6.515	6.632	6.525	6.933	6.926	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	-	11	150	205	322	372	572	620	445	330	45	45	80	80	70	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	-	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	198	134	154	164	189	189	234	211	242	243	357	438	472	367	365	d. Others Sukuk
e. SBPM Syariah Lainnya	14	11	42	117	117	117	116	116	116	116	116	116	116	116	116	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	555	1.940	2.174	3.594	1.814	1.947	3.777	2.675	2.355	3.290	1.865	2.224	2.765	2.205	3.409	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	55	790	1.058	2.478	698	831	2.661	1.559	1.239	2.174	749	1.108	1.649	1.089	1.299	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	55	790	860	1.780	-	132	1.962	860	540	1.475	50	409	950	390	600	a. Sharia SPN
b. SBPU Syariah Lainnya	-	-	198	698	698	698	699	699	699	699	699	699	699	699	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	994	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	2.978	6.131	7.459	9.097	5.698	7.412	9.280	8.552	8.512	8.493	8.312	9.424	9.155	9.366	9.694	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	366	920	344	1.409	208	1.063	2.381	1.267	1.128	1.217	1.224	2.137	1.907	1.815	2.162	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	246	65	239	265	100	-	710	-	-	-	240	434	433	437	439	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	246	65	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	239	265	100	-	710	-	-	-	240	434	433	437	439	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	120	855	105	1.145	108	1.063	1.671	1.267	1.128	1.217	984	1.703	1.474	1.379	1.722	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.612	5.211	7.115	7.688	5.489	6.348	6.899	7.285	7.384	7.276	7.088	7.287	7.248	7.551	7.532	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	511	1.193	2.113	2.545	2.276	2.273	2.317	2.369	2.427	2.438	4.532	4.636	4.526	4.931	4.934	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	431	643	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	80	551	2.113	2.545	2.276	2.273	2.317	2.369	2.427	2.438	4.532	4.636	4.526	4.931	4.934	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.101	4.017	5.002	5.143	3.213	4.075	4.582	4.916	4.957	4.838	2.556	2.651	2.721	2.620	2.598	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	555	1.940	2.174	3.594	1.814	1.947	3.777	2.675	2.355	3.290	1.865	2.224	2.765	2.205	3.409	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	55	790	1.058	2.478	698	831	2.661	1.559	1.239	2.174	749	1.108	1.649	1.089	1.299	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	55	-	685	325	-	57	542	270	270	220	50	309	215	390	350	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	55	-	685	325	-	57	542	270	270	220	50	309	215	390	350	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	-	790	373	2.153	698	773	2.119	1.289	969	1.954	699	799	1.434	699	949	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	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	500	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.116	2.110	b. Measured at Face Value - Held to Maturity

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

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	75.533	93.713	111.691	118.651	114.646	115.997	119.050	119.213	122.026	126.899	128.097	134.221	136.892	139.146	138.141	1. Profit Sharing Financing
NPF	3.414	3.272	4.836	4.175	4.717	4.874	4.674	5.168	5.193	4.030	4.097	4.119	4.150	4.619	4.592	NPF
a. Mudharabah	14.820	15.292	16.781	17.090	15.821	15.611	16.770	16.734	16.672	15.803	15.044	14.624	15.673	16.578	16.450	a. Mudharabah
NPF	323	401	265	327	420	438	462	478	465	280	293	285	270	374	382	NPF
b. Musyarakah	60.713	78.421	94.910	101.561	98.825	100.386	102.280	102.479	105.355	111.097	113.053	119.598	121.218	122.568	121.691	b. Musyarakah
NPF	3.091	2.871	4.571	3.847	4.297	4.437	4.212	4.690	4.729	3.750	3.804	3.834	3.880	4.245	4.210	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	126.832	145.145	155.660	157.814	156.821	156.783	158.315	159.227	160.170	158.480	159.564	159.350	163.379	163.553	163.792	2. Receivables/Acceptables
NPF	5.643	6.364	6.884	6.698	7.035	7.044	6.182	6.303	6.439	5.411	5.602	5.626	5.584	5.666	5.646	NPF
a. Murabahah	122.111	139.536	148.636	150.276	149.299	149.339	150.414	150.937	151.987	150.666	151.555	150.772	154.845	154.756	154.893	a. Murabahah
NPF	5.502	6.258	6.771	6.588	6.904	6.927	6.100	6.155	6.287	5.321	5.507	5.541	5.494	5.554	5.521	NPF
b. Qardh	3.951	4.731	5.884	6.349	6.317	6.217	6.618	6.968	6.820	6.424	6.605	7.138	7.039	7.280	7.347	b. Qardh
NPF	121	90	98	96	112	98	64	128	132	70	71	61	65	86	99	NPF
c. Istishna'	770	878	1.139	1.189	1.205	1.228	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.517	1.551	c. Istishna'
NPF	20	16	15	14	19	20	18	20	20	20	24	24	25	25	26	NPF
3. Pembiayaan Sewa (Ijarah)	10.631	9.150	9.157	9.230	9.164	9.316	9.257	9.314	9.560	9.642	9.762	9.941	10.248	10.180	10.578	3. Ijarah including Leasing receivables
NPF	191	661	223	181	236	234	197	225	224	232	230	289	271	216	221	NPF
a. Pembiayaan Sindikasi	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	0	0	0	0	2	2	0	0	0	4	15	33	84	b. Financing through Channeling
NPF	-	-	0	0	0	0	2	2	-	-	-	-	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	29	29	29	29	28	28	28	27	27	27	27	26	26	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	10.463	9.144	9.127	9.201	9.135	9.287	9.227	9.284	9.532	9.614	9.735	9.910	10.206	10.121	10.469	d. Other Ijarah
NPF	191	661	222	181	236	233	195	223	224	232	230	289	271	216	221	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	212.996	248.007	276.507	285.695	280.631	282.096	286.621	287.755	291.756	295.021	297.423	303.512	310.519	312.879	312.511	Total Financing
NPF	9.248	10.298	11.943	11.054	11.988	12.152	11.052	11.696	11.857	9.673	9.929	10.034	10.005	10.502	10.458	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	55.336	61.629	64.260	67.049	64.512	65.104	66.381	66.698	67.990	66.914	67.632	69.663	70.312	70.619	71.352	1. Profit Sharing Financing
NPF	2.926	2.572	4.141	3.542	3.999	4.092	3.476	3.947	3.954	2.835	2.883	2.911	2.900	3.038	3.038	NPF
a. Mudharabah	7.979	7.577	6.959	6.584	6.211	5.936	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.869	5.699	a. Mudharabah
NPF	179	197	129	207	225	228	221	232	232	90	91	95	88	89	86	NPF
b. Musyarakah	47.357	54.052	57.302	60.465	58.301	59.169	60.048	60.296	61.413	60.739	61.590	63.823	64.701	64.749	65.653	b. Musyarakah
NPF	2.748	2.376	4.012	3.335	3.774	3.864	3.255	3.715	3.722	2.745	2.792	2.816	2.813	2.949	2.952	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	97.071	113.971	119.344	119.952	119.203	119.342	120.640	121.280	121.643	119.671	120.375	120.143	124.996	124.854	125.115	2. Receivables/Acceptables
NPF	4.520	5.245	5.628	5.459	5.680	5.626	5.157	5.241	5.347	4.368	4.532	4.589	4.571	4.691	4.686	NPF
a. Murabahah	93.642	110.063	114.215	114.458	113.726	113.948	114.835	115.117	115.614	114.019	114.547	113.794	118.757	118.369	118.568	a. Murabahah
NPF	4.397	5.173	5.543	5.378	5.583	5.544	5.109	5.135	5.236	4.320	4.481	4.544	4.528	4.621	4.603	NPF
b. Qardh	3.308	3.883	5.110	5.476	5.459	5.375	5.791	6.146	6.011	5.635	5.810	6.333	6.223	6.469	6.532	b. Qardh
NPF	111	64	80	77	93	77	43	101	106	43	45	41	40	68	81	NPF
c. Istishna'	120	25	19	18	18	18	14	17	18	17	17	16	16	16	16	c. Istishna'
NPF	12	7	5	4	5	5	5	5	5	5	5	5	3	2	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.561	1.882	2.761	2.788	2.793	3.002	3.042	3.064	3.117	3.092	3.142	3.122	3.227	3.205	3.352	3. Ijarah including Leasing receivables
NPF	10	17	47	29	41	48	41	56	63	67	71	123	121	120	125	NPF
a. Pembiayaan Sindikasi	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	26	25	25	25	24	24	24	24	23	23	23	22	22	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.402	1.882	2.735	2.763	2.768	2.977	3.018	3.040	3.093	3.069	3.119	3.099	3.203	3.182	3.329	d. Other Ijarah
NPF	10	17	47	29	41	48	41	56	63	67	71	123	121	120	125	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	153.968	177.482	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	198.678	199.819	Total Financing
NPF	7.456	7.834	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	7.850	7.850	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	20.197	32.083	47.430	51.602	50.135	50.893	52.669	52.515	54.036	59.985	60.465	64.558	66.579	68.527	66.790	1. Profit Sharing Financing
NPF	487	700	695	633	718	782	1.198	1.221	1.239	1.195	1.214	1.208	1.250	1.581	1.554	NPF
a. Mudharabah	6.841	7.715	9.823	10.506	9.610	9.675	10.437	10.331	10.094	9.627	9.001	8.783	10.062	10.709	10.751	a. Mudharabah
NPF	144	204	136	120	195	209	241	247	233	190	202	190	182	285	296	NPF
b. Musyarakah	13.356	24.369	37.608	41.096	40.525	41.217	42.232	42.183	43.942	50.358	51.463	55.775	56.518	57.818	56.039	b. Musyarakah
NPF	343	496	559	513	523	573	957	975	1.006	1.005	1.012	1.018	1.068	1.296	1.258	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	29.762	31.174	36.316	37.861	37.618	37.441	37.674	37.947	38.527	38.810	39.189	39.206	38.383	38.699	38.677	2. Receivables/Acceptables
NPF	1.123	1.120	1.257	1.238	1.355	1.418	1.025	1.063	1.093	1.043	1.070	1.036	1.013	975	959	NPF
a. Murabahah	28.469	29.473	34.421	35.818	35.574	35.390	35.579	35.820	36.372	36.647	37.007	36.978	36.088	36.387	36.326	a. Murabahah
NPF	1.105	1.084	1.228	1.210	1.321	1.383	991	1.021	1.051	1.001	1.026	997	966	934	918	NPF
b. Qardh	642	847	774	872	858	841	827	822	809	789	794	805	816	811	816	b. Qardh
NPF	10	26	19	19	19	21	21	27	26	26	26	20	25	18	18	NPF
c. Istishna'	650	853	1.120	1.170	1.187	1.210	1.268	1.305	1.346	1.374	1.388	1.424	1.480	1.501	1.535	c. Istishna'
NPF	7	9	10	10	14	15	13	15	15	15	19	19	22	23	24	NPF
3. Pembiayaan Sewa (Ijarah)	9.069	7.268	6.396	6.442	6.371	6.314	6.214	6.250	6.443	6.549	6.620	6.819	7.020	6.975	7.226	3. Ijarah including Leasing receivables
NPF	181	644	176	152	195	186	156	169	161	165	159	166	150	96	95	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	0	0	0	0	2	2	-	0	0	4	14	32	83	b. Financing through Channeling
NPF	-	-	0	0	0	0	2	2	-	-	-	-	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	4	4	4	4	4	4	4	4	4	4	4	4	3	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.062	7.262	6.392	6.438	6.367	6.310	6.209	6.245	6.439	6.545	6.616	6.811	7.002	6.939	7.140	d. Other Ijarah
NPF	181	644	176	152	195	185	154	167	161	165	159	166	150	96	95	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	59.028	70.525	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	Total Financing
NPF	1.791	2.464	2.128	2.024	2.268	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	2.652	2.608	Total NPF
Ket: *) Angka-angka sementara																
Note: *) Provisional Figures																

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

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	70.146	86.973	105.331	111.081	107.334	108.383	111.194	111.384	114.165	118.571	120.349	125.725	127.331	129.519	128.889	1. Profit Sharing Financing
NPF	3.391	3.147	4.738	4.158	4.600	4.831	4.276	4.369	4.421	3.351	3.415	3.432	3.428	3.885	3.909	NPF
a. Mudharabah	14.815	15.263	16.572	15.984	14.848	14.500	15.649	15.619	15.471	14.557	14.313	13.877	14.307	15.189	15.020	a. Mudharabah
NPF	323	401	265	327	420	438	462	478	465	280	293	285	270	374	382	NPF
b. Musyarakah	55.331	71.710	88.759	95.097	92.486	93.883	95.544	95.766	98.694	104.014	106.037	111.848	113.025	114.330	113.869	b. Musyarakah
NPF	3.068	2.746	4.473	3.830	4.179	4.393	3.814	3.890	3.957	3.071	3.122	3.148	3.158	3.511	3.527	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	120.324	139.565	150.730	152.837	151.858	151.616	153.303	154.474	155.572	153.984	155.081	155.824	159.954	160.152	160.640	2. Receivables/Acceptables
NPF	4.959	5.362	6.167	6.117	6.462	6.445	5.990	6.123	6.261	5.237	5.431	5.452	5.165	5.257	5.225	NPF
a. Murabahah	115.605	133.956	143.713	145.301	144.338	144.175	145.536	146.322	147.481	146.211	147.096	147.269	151.435	151.372	151.756	a. Murabahah
NPF	4.818	5.256	6.054	6.007	6.332	6.328	5.908	5.975	6.109	5.147	5.336	5.367	5.075	5.145	5.100	NPF
b. Qardh	3.948	4.731	5.877	6.346	6.315	6.213	6.484	6.830	6.728	6.382	6.580	7.116	7.023	7.264	7.332	b. Qardh
NPF	121	90	98	96	112	97	64	128	132	70	71	61	65	86	99	NPF
c. Istishna'	770	878	1.139	1.189	1.205	1.228	1.283	1.322	1.363	1.391	1.404	1.440	1.496	1.517	1.551	c. Istishna'
NPF	20	16	15	14	19	20	18	20	20	20	24	24	25	25	26	NPF
3. Pembiayaan Sewa (Ijarah)	8.972	8.105	8.437	8.535	8.501	8.641	8.597	8.673	8.794	8.655	8.621	8.781	8.928	8.876	9.255	3. Ijarah including Leasing receivables
NPF	171	243	218	176	229	225	188	200	205	231	230	289	270	216	219	NPF
a. Pembiayaan Sindikasi	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	0	0	0	0	2	2	0	0	0	4	15	33	84	b. Financing through Channeling
NPF	-	-	0	0	0	0	2	2	-	-	-	-	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	29	29	29	29	28	28	28	27	27	27	27	26	26	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.812	8.099	8.407	8.506	8.471	8.612	8.567	8.643	8.766	8.628	8.594	8.750	8.886	8.817	9.146	d. Other Ijarah
NPF	171	243	218	175	229	225	186	198	205	231	230	289	270	216	219	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	199.442	234.643	264.497	272.453	267.693	268.639	273.093	274.531	278.531	281.210	284.052	290.331	296.213	298.547	298.784	Total Financing
NPF	8.521	8.752	11.123	10.450	11.291	11.501	10.453	10.692	10.888	8.819	9.076	9.173	8.863	9.357	9.354	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	52.398	58.123	61.196	63.908	61.444	61.982	63.393	63.763	65.088	63.927	64.660	66.061	66.640	66.754	67.778	1. Profit Sharing Financing
NPF	2.903	2.447	4.043	3.525	3.882	4.049	3.471	3.544	3.579	2.564	2.611	2.642	2.600	2.733	2.755	NPF
a. Mudharabah	7.979	7.577	6.959	6.584	6.211	5.936	6.333	6.402	6.577	6.175	6.042	5.840	5.612	5.869	5.699	a. Mudharabah
NPF	179	197	129	207	225	228	221	232	232	90	91	95	88	89	86	NPF
b. Musyarakah	44.419	50.546	54.238	57.324	55.233	56.046	57.060	57.360	58.511	57.752	58.617	60.221	61.028	60.884	62.079	b. Musyarakah
NPF	2.725	2.251	3.913	3.318	3.656	3.820	3.250	3.313	3.347	2.474	2.520	2.547	2.512	2.644	2.668	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	91.216	109.020	115.015	115.571	114.822	114.772	115.830	116.733	117.245	115.380	116.097	116.849	121.816	121.698	122.187	2. Receivables/Acceptables
NPF	4.238	4.632	5.301	5.270	5.493	5.423	4.965	5.060	5.169	4.195	4.361	4.415	4.152	4.282	4.266	NPF
a. Murabahah	87.789	105.112	109.892	110.079	109.346	109.382	110.159	110.708	111.309	109.769	110.295	110.522	115.593	115.229	115.654	a. Murabahah
NPF	4.115	4.560	5.216	5.188	5.396	5.341	4.917	4.954	5.058	4.146	4.311	4.370	4.109	4.212	4.183	NPF
b. Qardh	3.306	3.883	5.103	5.474	5.458	5.372	5.657	6.008	5.919	5.593	5.786	6.312	6.207	6.453	6.517	b. Qardh
NPF	111	64	80	77	92	77	43	101	106	43	45	41	40	68	81	NPF
c. Istishna'	120	25	19	18	18	18	14	17	18	17	17	16	16	16	16	c. Istishna'
NPF	12	7	5	4	5	5	5	5	5	5	5	5	3	2	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.368	1.636	2.577	2.609	2.622	2.832	2.874	2.901	2.962	2.939	2.996	2.980	3.085	3.074	3.236	3. Ijarah including Leasing receivables
NPF	10	17	46	28	40	47	40	55	63	66	70	123	120	120	125	NPF
a. Pembiayaan Sindikasi	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	-	26	25	25	25	24	24	24	24	23	23	23	22	22	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.215	1.636	2.551	2.584	2.597	2.807	2.849	2.876	2.938	2.915	2.972	2.957	3.061	3.051	3.213	d. Other Ijarah
NPF	10	17	46	28	40	47	40	55	63	66	70	123	120	120	125	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	144.981	168.779	178.788	182.088	178.888	179.586	182.097	183.396	185.295	182.246	183.753	185.890	191.541	191.525	193.201	Total Financing
NPF	7.151	7.096	9.389	8.823	9.415	9.519	8.476	8.660	8.810	6.825	7.042	7.180	6.872	7.135	7.145	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	17.748	28.851	44.134	47.173	45.890	46.401	47.801	47.622	49.077	54.644	55.690	59.664	60.691	62.765	61.111	1. Profit Sharing Financing
NPF	487	700	695	633	718	782	805	824	843	787	804	790	828	1.152	1.155	NPF
a. Mudharabah	6.836	7.686	9.614	9.401	8.637	8.564	9.316	9.216	8.893	8.382	8.270	8.037	8.695	9.320	9.321	a. Mudharabah
NPF	144	204	136	120	195	209	241	247	233	190	202	190	182	285	296	NPF
b. Musyarakah	10.912	21.165	34.521	37.773	37.253	37.837	38.484	38.405	40.184	46.262	47.420	51.627	51.996	53.445	51.790	b. Musyarakah
NPF	343	496	559	513	523	573	564	578	610	597	602	600	646	867	859	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	29.108	30.545	35.715	37.266	37.036	36.844	37.472	37.741	38.326	38.604	38.983	38.975	38.138	38.455	38.453	2. Receivables/Acceptables
NPF	721	730	866	847	969	1.022	1.025	1.063	1.093	1.043	1.070	1.036	1.013	975	959	NPF
a. Murabahah	27.816	28.845	33.821	35.223	34.992	34.793	35.377	35.614	36.172	36.442	36.802	36.747	35.842	36.143	36.102	a. Murabahah
NPF	704	695	838	819	935	987	991	1.021	1.051	1.001	1.026	997	966	934	918	NPF
b. Qardh	642	847	774	872	858	841	827	822	809	789	794	805	816	811	816	b. Qardh
NPF	10	26	19	19	19	21	21	27	26	26	26	20	25	18	18	NPF
c. Istishna'	650	853	1.120	1.170	1.187	1.210	1.268	1.305	1.346	1.374	1.388	1.424	1.480	1.501	1.535	c. Istishna'
NPF	7	9	10	10	14	15	13	15	15	15	19	19	22	23	24	NPF
3. Pembiayaan Sewa (Ijarah)	7.605	6.469	5.860	5.926	5.878	5.809	5.723	5.772	5.832	5.716	5.626	5.801	5.843	5.802	6.019	3. Ijarah including Leasing receivables
NPF	161	225	172	147	189	178	148	145	142	165	159	166	150	96	94	NPF
a. Pembiayaan Sindikasi	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	8	6	0	0	0	0	2	2	0	0	0	4	14	32	83	b. Financing through Channeling
NPF	0	-	0	0	0	0	2	2	0	-	-	-	0	0	-	NPF
c. Pembiayaan secara Executing	-	-	4	4	4	4	4	4	4	4	4	4	4	4	3	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.597	6.462	5.855	5.922	5.874	5.805	5.717	5.766	5.828	5.712	5.622	5.793	5.825	5.766	5.933	d. Other Ijarah
NPF	161	225	172	147	189	178	146	143	142	165	159	166	150	96	94	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	54.461	65.864	85.709	90.365	88.805	89.054	90.996	91.135	93.235	98.964	100.299	104.440	104.672	107.022	105.583	Total Financing
NPF	1.370	1.656	1.734	1.628	1.876	1.982	1.977	2.032	2.078	1.994	2.033	1.993	1.991	2.223	2.209	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	2015	2016	2017		2018											Type of Usage and Debtor Group
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	79.949	87.363	95.847	99.825	94.593	94.490	97.471	97.569	98.656	102.091	101.031	102.515	103.479	103.566	100.738	1. Working Capital
a. UMKM	33.382	35.827	36.360	37.868	36.497	36.322	37.440	38.093	38.333	37.441	37.345	37.773	38.132	37.895	37.304	a. Micro, Small and Medium Enterprise
NPF	2.275	2.123	2.207	2.196	2.352	2.342	2.306	2.439	2.442	2.118	2.139	2.169	2.240	2.427	2.274	NPF
b. Bukan UMKM	46.567	51.535	59.487	61.957	58.096	58.168	60.031	59.476	60.323	64.650	63.685	64.742	65.347	65.671	63.434	b. Non Micro, Small and Medium Enterprise
NPF	2.643	2.872	3.697	2.916	3.315	3.337	2.824	2.825	2.934	2.120	2.191	2.102	1.854	1.532	1.752	NPF
2. Investasi	51.690	60.042	64.312	66.848	66.938	67.631	67.502	67.008	67.831	68.031	68.956	71.827	72.668	73.614	74.796	2. Investment
a. UMKM	16.909	18.703	20.631	21.111	21.277	21.211	21.425	22.466	22.657	22.464	22.533	20.762	21.186	21.070	24.055	a. Micro, Small and Medium Enterprise
NPF	1.136	1.744	1.185	1.140	1.275	1.323	1.230	1.324	1.394	1.135	1.154	1.167	1.137	1.126	1.151	NPF
b. Bukan UMKM	34.781	41.339	43.681	45.737	45.660	46.420	46.077	44.542	45.174	45.566	46.422	51.065	51.481	52.544	50.741	b. Non Micro, Small and Medium Enterprise
NPF	1.189	1.622	2.463	2.593	2.517	2.588	2.284	2.484	2.392	1.999	2.012	2.127	2.369	3.107	2.933	NPF
3. Konsumsi (Bukan UMKM)	81.357	100.602	116.348	119.021	119.101	119.975	121.648	123.178	125.268	124.899	127.437	129.169	134.372	135.699	136.977	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	2.005	1.937	2.391	2.208	2.529	2.561	2.409	2.624	2.695	2.300	2.433	2.468	2.405	2.309	2.348	NPF
Total Pembiayaan	212.996	248.007	276.507	285.695	280.631	282.096	286.621	287.755	291.756	295.021	297.423	303.512	310.519	312.879	312.511	Total Financing
Total NPF	9.248	10.298	11.943	11.054	11.988	12.152	11.052	11.696	11.857	9.673	9.929	10.034	10.005	10.502	10.458	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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	2015	2016	2017		2018											Type of Usage and Debtor Group
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	63.640	68.420	70.304	72.188	69.340	69.640	71.759	72.461	73.079	71.475	71.490	71.939	71.917	71.439	71.693	1. Working Capital
a. UMKM	26.650	28.458	28.027	28.973	27.911	27.846	28.759	28.948	29.192	28.137	28.300	28.697	29.110	28.776	27.656	a. Micro, Small and Medium Enterprise
NPF	1.808	1.751	1.827	1.826	1.959	1.953	1.878	2.022	2.018	1.715	1.733	1.755	1.836	1.706	1.567	NPF
b. Bukan UMKM	36.990	39.962	42.277	43.215	41.429	41.794	43.000	43.513	43.887	43.338	43.191	43.242	42.807	42.663	44.036	b. Non Micro, Small and Medium Enterprise
NPF	2.076	2.239	3.175	2.437	2.761	2.756	2.209	2.232	2.362	1.558	1.621	1.545	1.306	991	1.227	NPF
2. Investasi	40.239	45.768	46.895	47.427	47.039	47.317	47.168	46.660	46.970	46.613	46.902	47.637	47.971	47.926	48.369	2. Investment
a. UMKM	14.228	15.589	15.820	16.004	16.229	16.092	16.448	16.547	16.641	16.281	16.315	16.186	16.812	16.750	16.909	a. Micro, Small and Medium Enterprise
NPF	977	1.541	950	900	1.007	1.024	977	1.076	1.111	865	868	884	878	841	868	NPF
b. Bukan UMKM	26.011	30.178	31.075	31.422	30.810	31.224	30.720	30.112	30.329	30.332	30.587	31.451	31.159	31.175	31.460	b. Non Micro, Small and Medium Enterprise
NPF	1.060	995	2.337	2.446	2.357	2.402	2.118	2.264	2.177	1.816	1.832	1.928	2.153	2.929	2.755	NPF
3. Konsumsi (Bukan UMKM)	50.089	63.294	69.167	70.174	70.130	70.491	71.137	71.922	72.701	71.589	72.757	73.353	78.647	79.313	79.757	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.534	1.309	1.527	1.421	1.636	1.631	1.491	1.649	1.696	1.316	1.432	1.511	1.419	1.383	1.433	NPF
Total Pembiayaan	153.968	177.482	186.366	189.789	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.536	198.678	199.819	Total Financing
Total NPF	7.456	7.834	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	7.850	7.850	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	2015	2016	2017		2018											Type of Usage and Debtor Group
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	16.309	18.943	25.543	27.637	25.253	24.850	25.713	25.108	25.577	30.616	29.540	30.577	31.562	32.127	29.046	1. Working Capital
a. UMKM	6.732	7.369	8.334	8.895	8.586	8.476	8.681	9.145	9.141	9.304	9.046	9.077	9.022	9.119	9.648	a. Micro, Small and Medium Enterprise
NPF	466	373	380	369	393	389	428	418	425	403	406	414	405	721	707	NPF
b. Bukan UMKM	9.577	11.573	17.210	18.742	16.667	16.374	17.032	15.963	16.436	21.312	20.495	21.500	22.540	23.007	19.398	b. Non Micro, Small and Medium Enterprise
NPF	567	633	522	479	554	581	615	592	572	562	570	558	549	541	526	NPF
2. Investasi	11.452	14.275	17.417	19.422	19.899	20.314	20.333	20.348	20.861	21.418	22.054	24.190	24.696	25.688	26.427	2. Investment
a. UMKM	2.682	3.114	4.811	5.107	5.049	5.118	4.977	5.919	6.016	6.184	6.218	4.576	4.374	4.319	7.147	a. Micro, Small and Medium Enterprise
NPF	159	203	235	240	269	299	253	249	283	270	286	283	258	286	283	NPF
b. Bukan UMKM	8.770	11.160	12.606	14.315	14.851	15.196	15.356	14.429	14.845	15.234	15.836	19.614	20.322	21.369	19.281	b. Non Micro, Small and Medium Enterprise
NPF	129	627	126	148	159	187	166	220	215	184	180	198	216	178	178	NPF
3. Konsumsi (Bukan UMKM)	31.268	37.308	47.182	48.846	48.971	49.484	50.512	51.256	52.568	53.310	54.680	55.816	55.725	56.386	57.220	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	471	628	864	787	893	930	918	974	998	983	1.002	957	986	927	915	NPF
Total Pembiayaan	59.028	70.525	90.142	95.906	94.124	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	Total Financing
Total NPF	1.791	2.464	2.128	2.024	2.268	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	2.652	2.608	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	2015	2016	2017		2018											Financing by Industrial Origin
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pertanian, Perburuan dan Kehutanan	7.950	8.531	10.071	10.419	10.234	10.238	10.396	10.526	10.904	11.924	11.866	11.618	11.844	12.082	11.846	Agricultures, Hunting and Forestry
NPF	431	380	336	322	329	330	377	326	304	296	328	352	354	289	269	NPF
Perikanan	1.198	1.405	1.291	1.462	1.445	1.450	1.048	1.033	1.196	1.191	1.166	1.189	1.187	1.193	1.186	Fishery
NPF	24	35	50	48	51	53	57	56	51	38	37	39	39	35	35	NPF
Pertambangan dan Penggalian	6.145	6.604	6.909	6.864	6.598	6.652	6.551	6.442	6.297	5.555	5.766	5.852	5.769	6.041	5.562	Mining and Quarrying
NPF	422	578	495	317	467	381	379	410	350	101	85	85	54	65	66	NPF
Industri Pengolahan	17.982	19.745	21.017	21.463	20.541	21.165	21.440	21.801	22.155	22.934	22.857	22.662	23.595	22.771	23.210	Processing Industry
NPF	876	1.336	1.535	1.382	1.399	1.549	1.251	1.161	1.230	1.043	1.121	1.124	1.151	1.030	1.073	NPF
Listrik, gas dan air	6.427	8.117	7.985	11.044	11.202	11.266	11.150	10.638	10.379	13.576	13.894	16.584	16.430	17.061	14.635	Electricity, Gas and Water
NPF	835	901	850	916	910	920	852	782	777	564	558	563	725	844	869	NPF
Konstruksi	11.193	14.435	21.405	22.198	21.293	20.819	21.273	20.459	20.970	22.033	22.294	23.341	22.579	23.957	23.701	Construction
NPF	576	507	1.151	1.036	1.070	1.139	901	974	968	873	872	864	609	865	902	NPF
Perdagangan Besar dan Eceran	25.993	30.319	32.401	32.839	32.025	31.920	32.472	32.628	33.293	32.935	31.861	32.646	33.258	32.882	33.781	Wholesale and Retail Trade
NPF	2.135	2.140	1.982	1.919	2.215	2.205	2.223	2.228	2.342	2.124	2.126	2.114	2.012	2.329	2.082	NPF
Penyediaan akomodasi dan penyediaan makan minum	2.101	3.043	3.432	3.613	3.852	3.657	3.730	3.958	4.095	4.125	4.211	4.197	4.162	4.129	4.454	Provision of accomodation and the provision of eating and drinking
NPF	94	82	110	98	103	105	75	80	80	86	82	91	87	87	85	NPF
Transportasi, pergudangan dan komunikasi	11.072	10.921	9.938	10.087	9.710	9.645	9.833	9.748	9.619	9.841	10.080	10.214	10.221	9.476	9.177	Transportation, Warehousing and Communications
NPF	515	565	829	820	745	673	580	594	504	402	391	380	609	388	404	NPF
Perantara Keuangan	19.184	18.948	19.358	19.583	18.145	17.794	18.590	18.778	18.855	17.769	17.406	17.351	18.217	19.118	18.498	Financial intermediaries
NPF	213	459	494	498	581	598	335	292	312	140	149	153	140	144	206	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	9.365	12.797	11.905	12.326	11.746	12.089	12.218	12.288	12.285	12.217	12.397	12.368	12.662	12.459	13.218	Real Estate, Business, Ownership, and Business Services
NPF	474	1.000	1.211	1.023	1.047	1.037	1.010	1.436	1.473	1.249	1.268	1.267	1.258	1.419	1.403	NPF
Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	266	9	8	7	9	9	5	5	5	4	7	7	7	4	4	Government administration, Defese and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	0	0	0	0	0	0	NPF
Jasa Pendidikan	3.193	3.786	4.766	4.905	4.953	4.940	4.794	4.824	4.892	4.947	5.253	5.140	5.147	5.012	5.026	Education Services
NPF	69	28	86	59	63	65	38	43	46	50	49	52	51	37	37	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.550	3.030	3.850	4.021	3.963	3.963	3.981	3.776	3.858	3.862	3.885	4.174	4.174	4.244	4.345	Health Services and Social Activities
NPF	61	20	58	61	72	69	53	61	67	66	74	127	122	110	109	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.600	4.617	4.947	4.973	4.960	4.953	6.699	6.836	6.839	6.454	6.290	6.253	6.143	5.891	5.644	Community, Sociocultural, Entertainment and Other Individual Services
NPF	287	259	200	181	240	236	355	471	495	200	218	230	262	287	287	NPF
Jasa Perorangan yang Melayani Rumah Tangga	274	337	332	331	327	323	331	336	347	354	351	352	360	363	369	Individual Services which Serve Households
NPF	3	13	14	11	13	11	12	12	14	13	13	13	13	11	11	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	International Agency and Other Extra Agency International
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	2.147	760	545	538	527	1.238	462	502	498	402	401	394	391	497	878	Business Activities which are not clearly defined
NPF	224	58	150	153	153	218	145	144	146	128	126	113	113	252	272	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	43.413	51.195	59.257	60.663	60.590	61.126	62.321	63.916	65.119	65.221	66.716	67.756	68.744	69.596	70.738	For Home Ownership
NPF	1.088	1.123	1.474	1.353	1.510	1.539	1.455	1.625	1.693	1.372	1.493	1.437	1.460	1.440	1.533	NPF
Untuk Pemilikan Flat atau Apartemen	1.446	1.512	1.903	1.956	1.982	2.037	2.092	2.137	2.231	2.240	2.327	2.430	2.514	2.553	2.615	For Apartement Ownership
NPF	30	33	47	43	46	44	39	45	44	31	27	27	41	28	28	NPF
Untuk Pemilikan Ruko atau Rukan	2.236	3.101	3.157	3.142	3.094	3.091	3.119	3.113	3.105	3.121	3.168	3.208	3.261	3.277	3.222	For Shop House Ownership
NPF	72	103	122	121	147	156	157	160	151	132	136	130	134	134	131	NPF
Untuk Pemilikan Kendaraan Bermotor	8.971	8.607	10.120	10.122	10.017	9.847	9.779	9.707	9.881	10.012	10.145	10.209	10.330	9.952	9.914	For Vehicles Ownership
NPF	131	90	103	104	151	152	153	167	170	188	182	295	181	159	116	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna)	20.974	33.183	39.201	40.303	40.571	40.677	41.476	41.526	42.097	41.796	42.262	42.735	43.441	44.174	44.675	Others
NPF	536	466	550	517	584	573	509	522	536	486	497	483	466	425	434	NPF
Bukan Lapangan Usaha Lainnya	4.318	3.005	2.711	2.835	2.846	3.199	2.861	2.779	2.835	2.510	2.819	2.829	6.082	6.148	5.811	Non Industrial Origin - Others
NPF	149	122	94	70	90	98	95	105	101	91	98	97	123	123	107	NPF
Total Pembiayaan	212.996	248.007	276.507	285.695	280.631	282.096	286.621	287.755	291.756	295.021	297.423	303.512	310.519	312.879	312.511	Total Financing
Total NPF	9.247	10.298	11.943	11.054	11.988	12.152	11.052	11.696	11.857	9.673	9.929	10.034	10.005	10.502	10.458	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	2015	2016	2017		2018											Financing by Industrial Origin
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pertanian, Perburuan dan Kehutanan	6.546	6.884	7.267	7.625	7.456	7.452	7.642	7.791	7.998	8.920	8.766	8.506	8.731	8.659	8.464	Agricultures, Hunting and Forestry
NPF	350	287	214	205	211	211	263	212	190	182	215	239	231	168	146	NPF
Perikanan	997	1.239	1.124	1.296	1.282	1.282	884	880	1.045	1.042	1.019	1.044	1.046	1.047	1.040	Fishery
NPF	16	28	46	44	46	48	52	51	46	33	32	32	34	29	29	NPF
Pertambangan dan Penggalian	4.813	4.987	5.067	5.034	4.806	4.822	4.753	4.640	4.371	3.386	3.384	3.411	3.365	3.370	3.091	Mining and Quarrying
NPF	377	563	482	301	406	320	318	348	314	84	68	70	42	51	50	NPF
Industri Pengolahan	14.401	15.735	16.997	16.591	15.670	15.803	16.128	16.262	16.305	16.813	16.924	16.842	16.811	16.373	16.577	Processing Industry
NPF	767	761	1.378	1.273	1.291	1.440	1.134	1.037	1.106	919	998	1.011	1.040	916	959	NPF
Listrik, gas dan air	5.997	7.709	6.913	8.186	8.342	8.389	8.332	8.214	7.957	7.133	7.427	8.210	8.059	8.681	8.279	Electricity, Gas and Water
NPF	424	510	460	525	523	522	459	782	777	564	558	563	725	843	869	NPF
Konstruksi	7.691	8.396	10.145	10.582	10.149	10.062	10.692	10.833	10.846	10.868	11.063	11.784	12.130	12.654	13.269	Construction
NPF	446	382	1.005	888	919	962	724	760	752	671	671	661	420	406	448	NPF
Perdagangan Besar dan Eceran	22.173	25.881	25.678	26.144	25.615	25.641	25.494	25.739	26.489	26.553	25.559	25.533	25.661	25.154	25.346	Wholesale and Retail Trade
NPF	1.915	1.799	1.764	1.711	1.934	1.906	1.899	1.918	1.996	1.821	1.809	1.796	1.707	2.079	1.823	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.682	1.948	1.970	2.041	2.069	2.049	2.136	2.221	2.388	2.393	2.498	2.489	2.560	2.535	2.544	Provision of accomodation and the provision of eating and drinking
NPF	49	72	83	71	75	76	59	65	66	70	67	75	72	74	73	NPF
Transportasi, pergudangan dan komunikasi	9.654	9.446	8.723	8.834	8.451	8.336	8.538	8.430	8.259	8.254	8.358	8.277	8.207	7.587	7.217	Transportation, Warehousing and Communications
NPF	459	508	805	767	673	596	511	526	436	338	327	302	531	310	326	NPF
Perantara Keuangan	11.944	11.729	11.435	11.273	10.933	10.736	11.174	11.288	11.507	10.450	11.015	11.009	10.673	10.990	11.388	Financial intermediaries
NPF	179	408	452	460	540	544	271	255	259	86	95	110	99	94	155	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.364	9.316	9.527	9.351	9.014	9.149	9.045	8.700	8.646	8.489	8.492	8.487	8.744	8.598	8.933	Real Estate, Business, Ownership, and Business Services
NPF	390	895	1.139	952	978	969	944	965	1.016	782	805	800	788	941	957	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	266	9	7	6	8	8	4	4	4	3	6	6	6	3	3	Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	0	0	0	0	0	0	NPF
Jasa Pendidikan	2.883	3.396	4.086	4.213	4.220	4.210	4.070	4.100	4.163	4.203	4.440	4.370	4.381	4.237	4.253	Education Services
NPF	68	23	77	51	54	57	32	36	38	43	40	39	39	25	25	NPF
Jasa Kesehatan dan Kegiatan Sosial	2.202	2.715	3.483	3.648	3.587	3.581	3.574	3.456	3.500	3.496	3.516	3.777	3.773	3.846	3.916	Health Services and Social Activities
NPF	50	16	55	57	67	64	47	55	61	61	63	116	111	96	96	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.664	3.932	4.057	4.072	4.066	4.066	5.808	5.911	5.910	5.539	5.379	5.303	5.204	4.984	4.701	Community, Sociocultural, Entertainment and Other Individual Services
NPF	209	204	165	143	201	193	315	430	454	164	173	178	212	204	210	NPF
Jasa Perorangan yang Melayani Rumah Tangga	271	333	328	326	321	317	324	329	340	347	343	344	353	355	360	Individual Services which Serve Households
NPF	3	12	14	11	12	11	11	12	14	13	12	12	12	11	11	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	0	0	0	International Agency and Other Extra Agency International
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	1.331	532	394	391	389	1.055	327	323	322	201	200	183	184	293	678	Business Activities which are not clearly defined
NPF	218	56	148	150	151	214	141	140	141	122	121	107	108	219	240	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	24.120	27.564	29.871	30.179	29.966	29.965	30.219	31.165	31.384	30.935	31.437	31.571	32.103	32.194	32.474	For Home Ownership
NPF	742	683	829	770	880	884	815	943	983	686	780	766	765	738	831	NPF
Untuk Pemilikan Flat atau Apartemen	774	884	835	829	819	819	819	824	842	810	804	799	799	799	795	For Apartement Ownership
NPF	27	23	40	37	39	37	32	40	40	24	24	24	25	23	22	NPF
Untuk Pemilikan Ruko atau Rukan	1.447	1.346	1.374	1.332	1.296	1.302	1.302	1.254	1.230	1.208	1.219	1.228	1.261	1.258	1.195	For Shop House Ownership
NPF	53	49	53	61	86	89	88	88	84	71	79	73	80	80	81	NPF
Untuk Pemilikan Kendaraan Bermotor	4.508	4.260	4.091	3.926	3.916	3.923	4.024	4.099	4.182	4.197	4.223	4.321	4.417	4.508	4.529	For Vehicles Ownership
NPF	85	46	53	53	54	53	50	52	56	63	57	167	54	85	46	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.428	27.554	31.256	32.129	32.293	32.251	32.851	32.733	33.136	32.812	33.141	33.498	34.886	35.467	35.840	Others
NPF	498	416	487	460	516	499	440	453	466	416	428	412	405	365	371	NPF
Bukan Lapangan Usaha Lainnya	2.812	1.686	1.739	1.787	1.839	2.232	1.922	1.848	1.927	1.626	1.932	1.936	5.184	5.087	4.925	Non Industrial Origin - Others
NPF	128	91	66	41	61	69	66	71	67	57	64	70	91	92	83	NPF
Total Pembiayaan	153.968	177.482	186.366	189.798	186.508	187.448	190.064	191.042	192.749	189.677	191.149	192.929	198.535	198.678	199.818	Total Financing
Total NPF	7.456	7.834	9.815	9.030	9.720	9.766	8.673	9.243	9.363	7.270	7.486	7.624	7.592	7.850	7.850	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	2015	2016	2017		2018											Financing by Industrial Origin
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pertanian, Perburuan dan Kehutanan	1.404	1.647	2.804	2.794	5.556	2.786	2.754	2.736	2.906	3.004	3.100	3.112	3.112	3.423	3.383	Agricultures, Hunting and Forestry
NPF	81	93	121	117	236	119	114	113	115	114	113	113	122	122	123	NPF
Perikanan	200	166	167	166	326	168	163	153	151	150	147	145	141	147	146	Fishery
NPF	8	7	4	4	8	5	5	5	5	5	5	5	5	6	6	NPF
Pertambangan dan Penggalian	1.332	1.616	1.842	1.830	3.583	1.830	1.798	1.803	1.926	2.169	2.382	2.441	2.405	2.671	2.470	Mining and Quarrying
NPF	46	15	14	16	121	61	60	62	36	17	17	15	11	15	16	NPF
Industri Pengolahan	3.582	4.010	4.020	4.871	9.743	5.362	5.312	5.539	5.850	6.121	5.933	5.820	6.784	6.398	6.633	Processing Industry
NPF	109	575	157	110	217	108	117	125	124	123	123	113	110	114	114	NPF
Listrik, gas dan air	430	409	1.072	2.859	5.720	2.877	2.818	2.424	2.422	6.443	6.467	8.374	8.370	8.379	6.356	Electricity, Gas and Water
NPF	411	390	390	391	774	398	393	-	-	-	-	-	0	0	-	NPF
Konstruksi	3.502	6.039	11.260	11.616	22.289	10.756	10.581	9.626	10.124	11.165	11.231	11.556	10.449	11.304	10.431	Construction
NPF	130	124	145	148	303	177	177	213	216	201	201	203	190	459	454	NPF
Perdagangan Besar dan Eceran	3.820	4.438	6.723	6.694	12.819	6.279	6.978	6.889	6.804	6.382	6.302	7.113	7.597	7.728	8.435	Wholesale and Retail Trade
NPF	220	341	218	208	560	299	323	310	346	303	316	318	305	250	259	NPF
Penyediaan akomodasi dan penyediaan makan minum	419	1.095	1.462	1.572	3.566	1.608	1.594	1.738	1.707	1.732	1.714	1.708	1.603	1.594	1.910	Provision of accomodation and the provision of eating and drinking
NPF	44	11	27	27	55	29	16	14	14	15	15	16	15	13	12	NPF
Transportasi, pergudangan dan komunikasi	1.418	1.475	1.215	1.253	2.518	1.309	1.295	1.317	1.361	1.586	1.722	1.937	2.014	1.889	1.960	Transportation, Warehousing and Communications
NPF	56	57	24	53	145	77	69	68	69	64	64	78	78	78	78	NPF
Perantara Keuangan	7.240	7.219	7.923	8.310	14.423	7.058	7.416	7.490	7.349	7.319	6.391	6.342	7.544	8.127	7.110	Financial intermediaries
NPF	34	51	42	38	83	54	64	37	53	53	54	44	41	51	51	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.001	3.480	2.378	2.975	5.465	2.940	3.173	3.588	3.639	3.728	3.904	3.882	3.918	3.861	4.284	Real Estate, Business, Ownership, and Business Services
NPF	85	105	73	71	138	69	66	471	457	467	463	466	470	478	446	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	1	1	2	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	310	389	680	692	1.466	730	724	723	729	744	813	770	767	775	773	Education Services
NPF	1	5	8	8	17	8	7	7	8	8	9	13	12	12	12	NPF
Jasa Kesehatan dan Kegiatan Sosial	348	315	367	372	753	381	407	320	358	366	368	398	401	399	429	Health Services and Social Activities
NPF	11	4	3	4	10	4	6	6	6	6	11	12	11	13	13	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	936	685	890	901	1.788	886	891	924	929	915	911	950	939	907	942	Community, Sociocultural, Entertainment and Other Individual Services
NPF	79	55	35	37	77	43	40	41	41	36	44	52	50	83	77	NPF
Jasa Perorangan yang Melayani Rumah Tangga	3	4	4	5	12	6	7	7	7	7	8	7	7	8	10	Individual Services which Serve Households
NPF	0	0	1	0	1	1	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	815	228	152	147	276	184	135	178	176	201	201	211	207	204	200	Business Activities which are not clearly defined
NPF	6	2	3	2	5	4	4	5	6	6	5	5	5	32	31	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	19.292	23.631	29.386	30.483	61.249	31.161	32.102	32.751	33.735	34.285	35.279	36.186	36.641	37.402	38.264	For Home Ownership
NPF	346	439	646	583	1.259	655	639	682	710	687	713	671	695	702	702	NPF
Untuk Pemilikan Flat atau Apartemen	672	627	1.067	1.127	2.325	1.218	1.273	1.313	1.389	1.430	1.523	1.632	1.718	1.754	1.820	For Apartment Ownership
NPF	3	10	7	6	15	7	8	5	5	7	3	3	16	5	6	NPF
Untuk Pemilikan Ruko atau Rukan	789	1.755	1.783	1.810	3.595	1.789	1.818	1.860	1.875	1.913	1.949	1.980	2.000	2.019	2.028	For Shop House Ownership
NPF	18	53	69	61	122	67	68	71	67	61	57	57	54	54	51	NPF
Untuk Pemilikan Kendaraan Bermotor	4.463	4.347	6.029	6.221	12.202	5.923	5.755	5.609	5.699	5.814	5.921	5.888	5.912	5.443	5.386	For Vehicles Ownership
NPF	46	44	51	52	196	99	104	114	113	125	125	128	127	74	70	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.546	5.629	7.946	8.158	16.556	8.426	8.625	8.793	8.962	8.983	9.121	9.237	8.555	8.707	8.835	Others
NPF	38	50	64	57	137	74	70	68	70	70	69	71	61	60	63	NPF
Bukan Lapangan Usaha Lainnya	1.505	1.320	971	1.048	2.015	967	939	931	908	884	886	894	898	1.061	886	Non Industrial Origin - Others
NPF	21	31	28	29	57	29	29	34	34	34	34	27	32	31	23	NPF
Total Pembiayaan	59.028	70.525	90.142	95.906	188.247	94.648	96.558	96.712	99.006	105.344	106.274	110.583	111.983	114.201	112.693	Total Financing
Total NPF	1.791	2.464	2.128	2.024	4.536	2.386	2.379	2.453	2.494	2.402	2.443	2.411	2.413	2.652	2.608	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 November 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - November 2018)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.110	3.227	2.625	3.052	19.260	Jawa Barat
NPF	444	63	163	735	364	NPF
Banten	868	708	535	402	6.334	Banten
NPF	57	0	40	12	89	NPF
DKI Jakarta	8.594	45.373	9.232	33.692	35.679	DKI Jakarta
NPF	208	1.121	150	1.526	715	NPF
D.I Yogyakarta	605	167	416	928	1.819	D.I Yogyakarta
NPF	27	2	9	-	33	NPF
Jawa Tengah	3.379	4.204	1.808	2.802	6.943	Jawa Tengah
NPF	131	33	44	214	119	NPF
Jawa Timur	5.078	5.247	1.899	2.923	10.980	Jawa Timur
NPF	344	260	93	213	160	NPF
Bengkulu	169	10	244	23	742	Bengkulu
NPF	23	-	16	-	14	NPF
Jambi	237	356	394	104	1.813	Jambi
NPF	22	24	14	-	33	NPF
Aceh	1.266	50	277	75	12.498	Aceh
NPF	162	0	37	-	43	NPF
Sumatera Utara	2.446	730	971	1.787	5.144	Sumatera Utara
NPF	232	39	157	16	160	NPF
Sumatera Barat	761	39	417	160	2.478	Sumatera Barat
NPF	77	1	36	3	45	NPF
Riau	718	101	571	599	3.796	Riau
NPF	23	0	88	1	32	NPF
Sumatera Selatan	1.006	478	684	758	3.519	Sumatera Selatan
NPF	77	4	51	4	97	NPF
Bangka Belitung	77	0	89	-	303	Bangka Belitung
NPF	3	-	0	-	6	NPF
Kepulauan Riau	172	76	163	795	2.629	Kepulauan Riau
NPF	7	-	10	-	30	NPF
Lampung	938	241	244	334	1.185	Lampung
NPF	48	-	23	27	21	NPF
Kalimantan Selatan	529	606	323	961	2.044	Kalimantan Selatan
NPF	44	32	36	115	63	NPF
Kalimantan Barat	859	323	900	53	2.269	Kalimantan Barat
NPF	11	0	20	-	33	NPF
Kalimantan Timur	879	216	592	237	2.749	Kalimantan Timur
NPF	115	69	34	11	82	NPF
Kalimantan Tengah	190	-	60	374	640	Kalimantan Tengah
NPF	5	-	1	-	17	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 November 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - November 2018)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	24	88	11	1.102	Sulawesi Tengah
NPF	19	-	10	-	20	NPF
Sulawesi Selatan	683	582	517	418	3.975	Sulawesi Selatan
NPF	52	94	50	3	66	NPF
Sulawesi Utara	71	-	45	0	343	Sulawesi Utara
NPF	5	-	4	0	6	NPF
Gorontalo	6	-	2	-	186	Gorontalo
NPF	1	-	0	-	2	NPF
Sulawesi Barat	6	2	7	0	278	Sulawesi Barat
NPF	0	-	1	-	1	NPF
Sulawesi Tenggara	156	6	125	9	765	Sulawesi Tenggara
NPF	14	-	11	-	21	NPF
Nusa Tenggara Barat	954	13	492	23	5.553	Nusa Tenggara Barat
NPF	104	1	23	-	49	NPF
Bali	288	24	165	98	1.087	Bali
NPF	13	4	25	44	17	NPF
Nusa Tenggara Timur	46	-	10	-	109	Nusa Tenggara Timur
NPF	1	-	-	-	0	NPF
Maluku	5	-	10	-	168	Maluku
NPF	0	-	0	-	1	NPF
Papua	36	38	104	27	271	Papua
NPF	2	4	4	8	5	NPF
Maluku Utara	35	21	26	-	222	Maluku Utara
NPF	2	-	0	-	1	NPF
Papua Barat	14	1	21	-	96	Papua Barat
NPF	2	-	0	-	2	NPF
Lainnya	-	572	-	94	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	37.304	63.434	24.055	50.741	136.977	Total
NPF	2.274	1.752	1.151	2.933	2.348	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 November 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - November 2018)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.024	2.678	2.359	2.419	12.578	Jawa Barat
NPF	349	63	150	735	251	NPF
Banten	619	606	450	312	3.611	Banten
NPF	50	0	40	12	83	NPF
DKI Jakarta	5.289	30.170	4.638	20.935	13.517	DKI Jakarta
NPF	121	630	98	1.410	359	NPF
D.I Yogyakarta	475	76	361	473	966	D.I Yogyakarta
NPF	13	2	9	-	18	NPF
Jawa Tengah	2.632	3.143	1.024	1.492	3.376	Jawa Tengah
NPF	87	30	33	214	67	NPF
Jawa Timur	4.095	4.113	1.635	1.319	5.795	Jawa Timur
NPF	253	243	78	208	114	NPF
Bengkulu	165	10	230	23	741	Bengkulu
NPF	23	-	16	-	14	NPF
Jambi	215	154	368	2	1.480	Jambi
NPF	21	24	14	-	29	NPF
Aceh	1.189	44	275	75	12.351	Aceh
NPF	162	0	37	-	41	NPF
Sumatera Utara	1.018	559	709	996	2.483	Sumatera Utara
NPF	62	39	111	6	53	NPF
Sumatera Barat	598	38	301	76	1.425	Sumatera Barat
NPF	60	1	26	2	38	NPF
Riau	490	78	451	487	1.399	Riau
NPF	18	-	31	-	21	NPF
Sumatera Selatan	604	462	512	553	1.232	Sumatera Selatan
NPF	18	-	39	-	29	NPF
Bangka Belitung	74	0	87	-	209	Bangka Belitung
NPF	3	-	0	-	5	NPF
Kepulauan Riau	123	54	128	786	1.239	Kepulauan Riau
NPF	5	-	9	-	22	NPF
Lampung	909	100	243	132	1.024	Lampung
NPF	48	-	23	27	17	NPF
Kalimantan Selatan	383	420	260	374	955	Kalimantan Selatan
NPF	27	25	28	115	26	NPF
Kalimantan Barat	854	211	883	53	1.429	Kalimantan Barat
NPF	10	0	16	-	31	NPF
Kalimantan Timur	597	208	445	171	1.457	Kalimantan Timur
NPF	21	68	16	11	41	NPF
Kalimantan Tengah	190	-	60	374	640	Kalimantan Tengah
NPF	5	-	1	-	17	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan November 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - November 2018)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	124	24	88	11	1.102	Sulawesi Tengah
NPF	19	-	10	-	20	NPF
Sulawesi Selatan	454	239	427	235	2.046	Sulawesi Selatan
NPF	46	93	33	1	40	NPF
Sulawesi Utara	71	-	45	0	343	Sulawesi Utara
NPF	5	-	4	0	6	NPF
Gorontalo	6	-	2	-	186	Gorontalo
NPF	1	-	0	-	2	NPF
Sulawesi Barat	5	-	7	-	223	Sulawesi Barat
NPF	0	-	1	-	1	NPF
Sulawesi Tenggara	156	6	125	9	765	Sulawesi Tenggara
NPF	14	-	11	-	21	NPF
Nusa Tenggara Barat	923	6	491	23	5.479	Nusa Tenggara Barat
NPF	104	-	23	-	49	NPF
Bali	240	4	132	10	840	Bali
NPF	12	4	6	5	10	NPF
Nusa Tenggara Timur	46	-	10	-	109	Nusa Tenggara Timur
NPF	1	-	-	-	0	NPF
Maluku	5	-	10	-	168	Maluku
NPF	0	-	0	-	1	NPF
Papua	36	38	104	27	271	Papua
NPF	2	4	4	8	5	NPF
Maluku Utara	35	21	26	-	222	Maluku Utara
NPF	2	-	0	-	1	NPF
Papua Barat	14	1	21	-	96	Papua Barat
NPF	2	-	0	-	2	NPF
Lainnya	-	572	-	94	0	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	27.656	44.036	16.909	31.460	79.757	Total
NPF	1.567	1.227	868	2.755	1.433	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 November 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - November 2018)
Milyar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.086	548	266	633	6.682	Jawa Barat
NPF	94	-	13	-	113	NPF
Banten	248	102	85	90	2.722	Banten
NPF	6	-	-	-	7	NPF
DKI Jakarta	3.306	15.202	4.594	12.756	22.163	DKI Jakarta
NPF	87	491	52	116	357	NPF
D.I Yogyakarta	130	91	55	455	853	D.I Yogyakarta
NPF	14	-	0	-	14	NPF
Jawa Tengah	748	1.061	784	1.311	3.566	Jawa Tengah
NPF	44	3	11	-	52	NPF
Jawa Timur	983	1.134	264	1.604	5.185	Jawa Timur
NPF	91	17	15	5	46	NPF
Bengkulu	4	-	14	-	1	Bengkulu
NPF	-	-	0	-	0	NPF
Jambi	22	202	26	102	333	Jambi
NPF	1	-	0	-	4	NPF
Aceh	77	6	2	-	147	Aceh
NPF	-	-	0	-	2	NPF
Sumatera Utara	1.429	171	261	791	2.660	Sumatera Utara
NPF	170	-	46	10	107	NPF
Sumatera Barat	162	1	115	84	1.053	Sumatera Barat
NPF	17	0	9	1	7	NPF
Riau	228	23	119	113	2.397	Riau
NPF	4	0	56	1	11	NPF
Sumatera Selatan	401	16	172	205	2.286	Sumatera Selatan
NPF	59	4	12	4	68	NPF
Bangka Belitung	3	-	3	-	94	Bangka Belitung
NPF	-	-	-	-	1	NPF
Kepulauan Riau	49	22	35	9	1.390	Kepulauan Riau
NPF	2	-	0	-	9	NPF
Lampung	29	141	1	202	161	Lampung
NPF	-	-	-	-	5	NPF
Kalimantan Selatan	146	186	63	587	1.089	Kalimantan Selatan
NPF	17	7	8	0	36	NPF
Kalimantan Barat	5	112	16	1	840	Kalimantan Barat
NPF	1	-	4	-	2	NPF
Kalimantan Timur	282	8	147	66	1.292	Kalimantan Timur
NPF	94	1	18	-	42	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 November 2018
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - November 2018)
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	229	343	90	183	1.929	Sulawesi Selatan
NPF	6	1	17	3	26	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	0	2	-	0	55	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	31	6	1	1	74	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	48	20	33	88	247	Bali
NPF	0	-	19	39	7	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	9.648	19.398	7.147	19.281	57.220	Total
NPF	707	526	283	178	915	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 November 2018
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2018)
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	Administrasi 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 Rumah 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	209	65	35	1.118	261	2.593	4.495	315	786	751	1.974	0	631	467	1.124	53	-	137	12.734	225	345	433	5.358	166	34.275	Jawa Barat	
NPF	27	9	1	127	1	196	231	28	81	7	590	-	7	31	28	1	-	39	228	4	12	1	113	5	1.768	NPF	
Banten	8	11	4	373	52	398	427	35	199	301	163	1	193	78	242	5	-	23	4.779	92	79	174	1.167	42	8.846	Banten	
NPF	0	0	-	10	38	9	19	1	15	2	5	-	1	0	8	1	-	1	58	0	1	0	20	10	198	NPF	
DKI Jakarta	6.835	667	4.739	10.972	12.495	13.465	13.711	2.792	6.043	12.354	8.450	2	1.684	1.008	1.324	28	-	322	19.403	1.563	936	8.017	4.626	1.135	132.570	DKI Jakarta	
NPF	40	1	29	184	721	147	844	7	148	54	681	-	11	2	87	0	-	48	469	7	34	106	76	24	3.720	NPF	
D.I Yogyakarta	25	6	2	127	3	281	405	218	47	206	24	-	454	154	135	15	-	11	1.267	4	31	58	395	64	3.935	D.I Yogyakarta	
NPF	0	0	0	2	-	11	18	2	0	1	0	-	-	0	1	1	-	0	1	28	-	-	0	2	3	71	NPF
Jawa Tengah	145	23	10	4.015	82	1.315	2.501	162	524	1.044	520	0	735	452	505	77	-	85	4.838	66	209	194	1.516	119	19.136	Jawa Tengah	
NPF	5	1	0	204	0	28	93	2	51	11	4	-	0	2	10	2	-	9	85	1	9	0	20	4	541	NPF	
Jawa Timur	471	216	12	4.551	452	1.250	4.007	240	352	1.011	563	-	442	800	628	85	-	67	7.519	325	334	179	2.404	219	26.126	Jawa Timur	
NPF	8	2	0	447	0	148	169	5	13	35	16	-	5	7	30	2	-	23	113	1	6	1	31	8	1.070	NPF	
Bengkulu	89	2	0	17	2	6	182	16	9	21	14	-	23	35	22	1	-	6	275	4	35	20	404	3	1.187	Bengkulu	
NPF	2	0	-	2	0	0	28	1	1	0	1	-	-	-	1	-	-	2	7	0	3	0	2	53	NPF		
Jambi	236	6	27	77	1	298	235	15	12	25	54	0	37	15	45	1	-	8	465	5	17	21	1.291	15	2.904	Jambi	
NPF	12	0	24	0	0	0	12	1	-	-	1	0	-	0	2	0	-	5	23	1	2	0	6	1	93	NPF	
Aceh	121	5	24	113	107	427	588	49	18	15	17	0	17	36	115	10	-	5	1.006	49	45	162	10.580	656	14.166	Aceh	
NPF	13	0	2	8	1	54	66	2	0	1	0	-	0	2	45	1	-	3	13	1	1	2	25	1	242	NPF	
Sumatera Utara	1.135	16	3	652	27	956	1.322	180	227	183	412	0	84	408	246	22	-	61	2.926	78	200	125	1.778	37	11.077	Sumatera Utara	
NPF	50	6	0	20	0	83	105	3	38	1	37	-	2	49	7	1	-	44	124	3	10	0	18	5	604	NPF	
Sumatera Barat	179	11	2	62	2	120	567	42	17	82	21	-	42	86	128	8	-	8	514	10	52	35	1.789	79	3.854	Sumatera Barat	
NPF	11	1	0	5	-	2	65	3	1	10	5	-	4	0	4	0	-	5	23	0	9	0	10	2	161	NPF	
Riau	512	3	26	85	2	291	363	24	63	118	101	-	77	150	157	4	-	12	1.883	5	47	70	1.785	5	5.785	Riau	
NPF	65	0	0	1	0	3	25	2	2	-	3	-	0	1	4	0	-	5	21	-	1	0	9	0	143	NPF	
Sumatera Selatan	319	27	32	96	117	583	711	73	57	64	323	-	184	197	135	5	-	5	2.273	26	114	57	1.020	28	6.445	Sumatera Selatan	
NPF	11	1	1	1	0	55	33	4	8	0	5	-	4	2	6	0	-	2	66	1	3	0	24	2	233	NPF	
Bangka Belitung	63	2	-	1	-	5	16	2	1	54	1	-	2	1	17	-	-	-	92	1	1	4	204	0	469	Bangka Belitung	
NPF	0	0	-	0	-	1	2	-	0	-	-	-	-	-	1	-	-	9	4	-	-	-	2	-	9	NPF	
Kepulauan Riau	5	3	0	72	642	75	124	41	108	3	29	-	37	15	47	2	-	3	1.370	16	43	23	1.168	9	3.896	Kepulauan Riau	
NPF	0	0	-	2	-	2	2	1	5	1	0	-	-	-	2	-	-	1	20	3	0	0	6	0	4	NPF	
Lampung	317	15	0	302	6	39	608	16	17	106	16	-	64	126	102	12	-	10	776	10	18	41	335	5	2.941	Lampung	
NPF	4	1	-	33	-	2	22	1	17	0	1	-	0	8	5	0	-	5	15	0	-	-	4	2	119	NPF	
Kalimantan Selatan	36	15	558	31	109	593	423	15	73	176	111	-	73	128	57	4	-	18	1.440	11	166	65	345	17	4.462	Kalimantan Selatan	
NPF	1	4	2	8	108	13	47	2	19	0	4	-	0	4	3	0	-	16	45	1	7	1	7	2	290	NPF	
Kalimantan Barat	378	12	1	13	3	64	191	16	169	1.190	13	0	19	2	55	3	-	7	835	24	29	20	1.352	8	4.404	Kalimantan Barat	
NPF	5	1	0	2	-	1	13	3	0	-	0	-	0	0	5	1	-	1	20	0	6	0	6	0	64	NPF	
Kalimantan Timur	128	6	66	84	2	365	230	48	224	360	134	0	45	28	149	4	-	53	1.266	30	59	37	1.328	30	4.674	Kalimantan Timur	
NPF	1	6	4	3	-	80	42	1	6	5	16	-	0	4	14	0	-	46	71	2	1	-	7	1	312	NPF	
Kalimantan Tengah	379	1	-	2	0	23	89	3	1	76	10	-	12	7	19	0	-	1	321	6	25	12	272	4	1.265	Kalimantan Tengah	
NPF	0	0	-	1	-	4	0	-	0	-	0	-	-	-	1	0	-	0	13	0	0	0	3	0	23	NPF	
Sulawesi Tengah	7	25	0	7	4	18	142	8	2	1	5	-	4	1	16	4	-	2	189	1	32	9	869	3	1.349	Sulawesi Tengah	
NPF	0	1	0	1	-	3	19	0	0	-	3	-	0	0	1	0	-	0	9	0	4	0	6	0	49	NPF	
Sulawesi Selatan	14	6	14	159	1	358	784	48	50	260	133	-	134	113	104	8	0	14	2.264	22	284	76	1.309	20	6.174	Sulawesi Selatan	
NPF	1	1	0	2	0	10	83	2	11	60	11	-	0	1	10	0	-	6	37	-	11	2	11	4	266	NPF	
Sulawesi Utara	6	6	0	4	0	0	55	11	2	-	3	-	1	1	25	0	-	2	56	4	1	3	272	8	460	Sulawesi Utara	
NPF	-	1	-	1	0	-	4	0	0	-	0	-	-	-	1	-	-	0	2	0	-	0	3	0	14	NPF	
Gorontalo	-	-	-	0	0	0	3	-	-	-	-	-	-	1	0	3	0	-	13	0	0	2	170	-	194	Gorontalo	
NPF	-	-	-	0	-	-	1	-	-	-	-	-	-	-	0	0	-	-	2	-	-	-	0	-	3	NPF	
Sulawesi Barat	0	-	-	0	-	1	4	0	-	2	2	-	-	1	5	-	-	-	83	0	1	4	189	-	293	Sulawesi Barat	
NPF	0	-	-	-	0	0	1	0	-	-	0	-	-	-	0	-	-	-	1	-	-	-	0	-	2	NPF	
Sulawesi Tenggara	1	7	1	7	0	14	155	6	7	0	26	-	5	2	60	2	-	3	391	4	37	6	306	21	1.061	Sulawesi Tenggara	
NPF	0	1	0	2	0	1	13	0	0	-	1	-	3	-	1	0	-	1	10	0	6	0	2	2	45	NPF	
Nusa Tenggara Barat	182	21	6	61	12	89																					

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 November 2018
(Financing and NPF of BUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2018)
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	Administrasi 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 Rumah 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	206	61	35	718	260	1.477	3.886	284	692	684	1.892	0	630	445	1.030	52	-	125	6.511	168	155	427	5.182	135	25.058	Jawa Barat
NPF	27	9	1	124	1	125	216	28	81	6	590	-	7	25	20	1	-	38	124	4	61	1	112	5	1.549	NPF
Banten	8	11	4	308	52	126	366	31	180	292	117	1	190	78	211	5	-	6	2.410	27	61	167	906	40	5.598	Banten
NPF	0	0	-	10	38	5	19	1	15	2	5	-	1	0	6	1	-	1	52	0	1	0	19	10	185	NPF
DKI Jakarta	4.546	562	2.335	7.824	6.451	9.222	8.297	1.178	5.145	6.408	5.346	1	1.475	990	982	26	-	246	6.579	251	139	2.741	3.314	493	74.550	DKI Jakarta
NPF	7	1	18	101	721	119	753	3	114	42	272	-	7	1	65	0	-	35	233	2	18	37	59	10	2.618	NPF
D.I Yogyakarta	19	6	2	91	2	13	317	178	7	191	20	-	353	41	123	14	-	7	636	2	11	49	208	60	2.351	D.I Yogyakarta
NPF	0	0	0	2	-	-	17	2	0	0	0	-	-	0	1	1	-	0	14	-	-	-	1	3	43	NPF
Jawa Tengah	138	22	9	3.240	80	349	2.128	131	127	732	189	0	446	256	329	77	-	38	2.141	47	88	147	881	72	11.666	Jawa Tengah
NPF	3	1	0	198	0	2	81	1	51	7	4	-	0	2	6	2	-	6	43	1	4	0	17	3	431	NPF
Jawa Timur	452	212	11	3.124	148	653	3.416	179	174	508	517	-	392	765	478	82	-	50	3.338	49	127	178	1.933	170	16.956	Jawa Timur
NPF	6	2	0	442	0	99	161	5	12	9	16	-	3	1	9	2	-	15	70	0	6	1	30	8	896	NPF
Bengkulu	81	2	-	15	2	6	177	14	9	21	14	-	22	35	21	0	-	6	275	4	35	20	404	3	1.168	Bengkulu
NPF	2	0	-	2	0	0	28	1	1	0	1	-	-	1	1	0	-	2	7	0	3	0	2	2	53	NPF
Jambi	212	6	27	61	1	17	226	14	12	24	36	1	37	15	44	1	-	8	428	5	16	21	1.003	8	2.220	Jambi
NPF	12	0	24	1	0	0	11	1	1	-	1	0	-	-	2	0	-	5	20	1	2	0	6	0	88	NPF
Aceh	121	5	24	113	107	353	578	49	17	15	17	0	17	36	115	10	-	5	865	49	42	162	10.576	656	13.935	Aceh
NPF	13	0	2	8	1	54	65	2	2	0	1	-	0	2	45	1	-	3	12	1	0	2	25	1	240	NPF
Sumatera Utara	682	6	0	209	23	296	873	171	127	103	49	0	56	400	218	19	-	48	771	37	50	118	1.498	9	5.765	Sumatera Utara
NPF	27	0	0	17	0	6	48	2	8	1	11	-	1	49	6	0	-	43	28	3	7	0	14	1	271	NPF
Sumatera Barat	141	8	2	41	2	17	417	36	12	75	19	-	38	75	115	8	-	8	504	10	48	33	819	11	2.439	Sumatera Barat
NPF	3	0	0	3	-	2	53	3	1	6	5	-	4	0	4	0	-	5	22	0	9	0	5	1	127	NPF
Riau	407	3	26	44	2	45	336	20	38	118	76	-	76	147	153	4	-	11	537	5	19	69	765	3	2.905	Riau
NPF	18	0	0	1	0	0	16	1	2	-	2	-	0	1	4	0	-	5	14	-	1	0	7	0	70	NPF
Sumatera Selatan	253	10	30	36	116	253	641	24	24	62	217	-	155	183	118	5	-	5	696	13	25	56	420	22	3.364	Sumatera Selatan
NPF	9	1	0	1	0	1	32	4	1	0	1	-	-	2	3	0	-	2	16	1	2	0	10	0	87	NPF
Bangka Belitung	63	2	-	1	-	4	13	2	1	54	1	-	-	1	17	0	-	-	84	1	1	4	118	0	369	Bangka Belitung
NPF	0	0	-	0	-	1	2	-	0	-	-	-	-	-	1	-	-	-	3	-	-	-	2	-	8	NPF
Kepulauan Riau	5	3	0	72	642	12	111	13	105	3	25	-	36	15	45	2	-	2	571	10	12	11	627	7	2.330	Kepulauan Riau
NPF	0	0	-	2	-	1	2	1	5	1	0	-	-	-	2	-	-	1	13	3	0	0	5	0	36	NPF
Lampung	70	15	0	187	6	39	603	15	14	106	16	-	64	125	102	12	-	10	639	10	13	41	317	4	2.408	Lampung
NPF	4	1	-	33	-	2	22	1	1	17	0	-	0	8	3	0	-	5	11	0	-	-	4	2	114	NPF
Kalimantan Selatan	26	15	518	19	109	43	258	8	32	132	33	-	53	120	51	3	-	17	542	5	49	54	287	17	2.392	Kalimantan Selatan
NPF	1	4	2	0	108	1	39	1	19	-	2	-	0	-	3	0	-	16	20	1	2	0	2	2	221	NPF
Kalimantan Barat	377	12	1	11	3	55	177	11	67	1.189	13	0	19	2	53	3	-	7	809	24	25	20	543	8	3.430	Kalimantan Barat
NPF	5	1	0	1	-	1	12	0	0	-	0	0	0	4	1	-	-	1	19	0	6	0	6	0	58	NPF
Kalimantan Timur	22	6	46	80	2	88	213	45	222	357	127	0	43	28	95	4	-	45	663	18	37	36	674	30	2.879	Kalimantan Timur
NPF	0	1	0	2	-	11	32	0	5	2	15	-	0	4	2	0	-	41	31	2	1	-	6	1	157	NPF
Kalimantan Tengah	379	1	-	2	0	23	89	3	1	76	10	-	12	7	19	1	-	1	321	6	25	12	272	4	1.265	Kalimantan Tengah
NPF	0	0	-	1	-	4	0	0	0	0	0	-	-	-	1	0	-	0	13	0	0	0	3	0	23	NPF
Sulawesi Tengah	7	25	0	7	4	18	142	8	2	1	5	-	4	1	16	4	-	2	189	1	32	9	869	3	1.349	Sulawesi Tengah
NPF	0	1	0	1	-	3	19	0	0	-	3	-	0	0	1	0	-	0	9	0	4	0	6	0	49	NPF
Sulawesi Selatan	14	6	14	127	0	62	487	36	38	178	66	-	102	112	93	8	0	11	932	9	90	74	921	20	3.400	Sulawesi Selatan
NPF	1	1	0	2	0	3	70	2	8	60	11	-	-	1	7	0	-	6	22	-	2	2	9	4	213	NPF
Sulawesi Utara	6	6	0	4	0	0	55	11	2	-	3	-	1	1	25	0	-	2	56	4	1	3	272	8	460	Sulawesi Utara
NPF	-	1	-	1	0	-	4	0	0	0	0	-	-	-	1	-	-	0	2	0	-	0	3	0	14	NPF
Gorontalo	-	-	-	0	0	0	3	-	-	-	-	-	1	0	3	0	-	-	13	0	0	2	170	-	194	Gorontalo
NPF	-	-	-	0	-	-	1	-	-	-	-	-	-	-	0	0	-	-	2	-	-	-	0	-	3	NPF
Sulawesi Barat	0	-	-	0	-	0	4	0	-	-	2	-	-	1	5	-	-	-	54	0	1	3	163	-	236	Sulawesi Barat
NPF	0	-	-	-	0	1	0	0	-	-	0	-	-	-	0	-	-	-	1	-	-	-	0	-	2	NPF
Sulawesi Tenggara	1	7	1	7	0	14	155	6	7	0	26	-	5	2	60	2	-	3	391	4	37	6	306	21	1.061	Sulawesi Tenggara
NPF	0	1	0	2	0	1	13	0	0	-	1	-	3	-	1	0	-	1	10	0	6	0	2	2	45	NPF
Nusa Tenggara Barat	182	21	6	61	12	56	915	42	9	4	23	-	12	17	60	8	-	14	797	7	34	46	1.497	6	6.921	Nusa Tenggara Barat

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 November 2018
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - November 2018)
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	4	4	-	401	0	1.115	608	31	94	67	82	-	1	22	94	0	-	12	6.223	57	189	6	176	31	9.217	Jawa Barat
NPF	0	-	-	3	-	71	15	0	0	0	1	-	0	6	8	0	-	1	105	0	6	-	2	0	220	NPF
Banten	-	-	-	64	-	273	60	5	19	8	46	-	4	-	30	-	-	16	2.370	64	18	7	261	2	3.248	Banten
NPF	-	-	-	-	-	4	0	-	-	0	-	-	-	-	2	-	-	0	6	-	-	-	0	-	13	NPF
DKI Jakarta	2.288	105	2.405	3.148	6.044	4.243	5.414	1.614	898	5.947	3.104	1	209	18	342	2	-	76	12.824	1.312	797	5.276	1.312	642	58.021	DKI Jakarta
NPF	34	-	11	83	-	27	91	3	34	12	410	-	4	1	23	-	-	13	236	5	16	69	17	14	1.103	NPF
D.I Yogyakarta	6	1	0	36	2	268	88	40	40	16	4	-	101	113	12	0	-	4	631	2	20	9	186	4	1.584	D.I Yogyakarta
NPF	-	-	-	0	-	11	0	-	0	1	-	-	-	-	-	-	-	1	13	-	-	0	1	0	28	NPF
Jawa Tengah	7	1	1	775	1	965	373	31	397	312	331	-	289	196	176	0	-	47	2.697	19	121	48	635	47	7.470	Jawa Tengah
NPF	2	-	-	6	-	26	13	0	-	4	0	-	-	1	3	0	-	3	42	-	5	0	3	1	111	NPF
Jawa Timur	19	4	1	1.428	304	597	591	61	178	503	46	-	51	35	149	3	-	17	4.181	276	207	1	471	48	9.170	Jawa Timur
NPF	2	0	-	6	-	50	8	0	1	26	0	-	2	6	21	-	-	7	43	1	0	0	2	0	174	NPF
Bengkulu	8	-	0	1	-	-	5	2	-	-	-	-	1	-	0	0	-	-	-	-	-	0	1	-	19	Bengkulu
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	NPF
Jambi	24	0	-	17	-	281	8	1	0	1	18	-	0	0	1	-	-	37	-	-	1	0	288	7	684	Jambi
NPF	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	3	-	0	-	0	1	5	NPF
Aceh	-	-	-	0	-	74	10	0	0	-	-	-	-	-	-	-	-	-	141	-	2	4	-	4	232	Aceh
NPF	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	1	-	1	-	0	-	2	NPF
Sumatera Utara	453	10	2	443	4	660	449	10	100	80	363	0	28	8	27	3	-	12	2.156	41	149	6	279	29	5.312	Sumatera Utara
NPF	23	5	-	3	-	78	57	1	30	0	26	-	1	0	1	0	-	1	96	-	3	0	4	3	333	NPF
Sumatera Barat	38	3	0	21	0	103	149	6	5	7	2	-	4	11	13	0	-	-	10	0	4	2	970	68	1.416	Sumatera Barat
NPF	8	0	0	2	-	0	11	0	0	4	0	-	-	-	1	-	-	-	1	-	-	-	5	1	34	NPF
Riau	105	0	-	41	-	246	27	4	25	-	26	-	0	3	5	0	-	1	1.346	0	28	1	1.020	2	2.880	Riau
NPF	46	-	0	0	-	3	9	1	1	-	2	-	-	-	0	0	-	-	8	-	1	0	2	0	73	NPF
Sumatera Selatan	66	17	1	60	0	330	69	49	33	2	106	-	29	14	17	-	-	0	1.578	13	89	1	600	6	3.081	Sumatera Selatan
NPF	2	0	1	1	-	54	1	-	7	-	4	-	4	0	3	-	-	0	50	-	1	0	15	2	146	NPF
Bangka Belitung	-	0	-	-	-	0	2	-	-	-	0	-	2	-	0	-	-	-	8	-	0	0	86	-	100	Bangka Belitung
NPF	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	1	-	1	NPF
Kepulauan Riau	-	0	-	1	-	63	13	28	3	0	4	-	0	-	2	0	-	1	798	6	31	12	541	2	1.506	Kepulauan Riau
NPF	-	-	-	0	-	1	1	0	-	-	-	-	-	-	-	-	-	-	7	-	0	1	-	-	11	NPF
Lampung	247	-	-	115	-	-	5	1	3	-	-	-	-	1	0	-	-	-	137	0	5	-	18	0	533	Lampung
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	0	-	5	NPF
Kalimantan Selatan	10	-	40	13	1	549	165	6	42	44	78	-	20	8	5	0	-	0	898	5	116	11	57	0	2.071	Kalimantan Selatan
NPF	-	-	0	8	-	12	8	1	1	0	2	-	-	-	-	-	-	-	26	-	5	0	5	-	69	NPF
Kalimantan Barat	1	-	-	2	0	9	14	4	102	1	1	-	0	0	2	-	-	-	27	-	4	-	808	-	974	Kalimantan Barat
NPF	1	-	-	1	-	-	1	2	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	-	6	NPF
Kalimantan Timur	106	-	20	3	-	277	18	3	2	3	7	-	2	0	54	0	-	8	603	12	22	1	654	0	1.795	Kalimantan Timur
NPF	6	-	4	1	-	70	10	1	1	3	1	-	0	-	12	0	-	5	40	0	-	-	1	-	155	NPF
Kalimantan Tengah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Selatan	0	-	-	32	0	296	297	12	12	82	67	-	32	1	12	-	-	3	1.331	13	194	3	388	0	2.774	Sulawesi Selatan
NPF	-	-	-	0	-	7	13	1	3	0	-	-	0	-	3	-	-	-	15	-	9	-	2	0	53	NPF
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Sulawesi Barat	-	-	-	-	-	0	0	-	-	2	-	-	-	-	-	-	-	-	29	-	-	0	26	-	58	Sulawesi Barat
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Nusa Tenggara Barat	0	0	-	0	-	32	4	1	-	0	1	-	-	-	-	-	-	-	73	-	0	0	1	-	113	Nusa Tenggara Barat
NPF	-	-	-	-	-	0	0	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	NPF
Bali	-	-	-	32	-	48	63	3	8	36	-	-	-	-	-	-	-	-	167	-	27	0	53	0	437	Bali
NPF	-	-	-	-	-	39	20	3	-	-	-	-	-	-	-	-	-	-	6	-	2	-	-	-	65	NPF
Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nusa Tenggara Timur
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
I. Dana Pihak Ketiga	5,88	4,76	4,46	4,61	4,35	4,46	4,35	4,15	4,18	4,22	4,30	4,44	4,51	4,39	4,50	I. Third Party Fund
1. Giro iB Wadiah	1,18	1,53	1,31	1,46	1,66	2,07	1,83	1,93	1,80	1,61	1,85	1,84	2,16	2,29	2,27	1. iB Demand Deposits Wadia
a. Rupiah	1,20	1,60	1,35	1,50	1,77	2,45	2,32	2,22	2,20	2,01	2,02	2,00	2,40	2,50	2,49	a. Rupiah
b. Valas	1,02	1,02	1,02	1,09	1,00	1,06	1,00	1,17	1,05	1,01	1,00	1,06	1,00	1,08	1,08	b. Foreign Currency
2. Tabungan iB Wadiah	4,33	2,58	2,00	1,70	1,84	1,42	1,62	1,49	1,68	1,76	1,44	1,65	1,88	1,52	2,15	2. iB Saving Deposits Wadia
a. Rupiah	4,33	2,58	2,00	1,70	1,84	1,42	1,62	1,49	1,68	1,76	1,44	1,65	1,88	1,52	2,15	a. Rupiah
b. Valas	2,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	2,89	2,43	2,17	2,38	2,36	2,22	2,11	2,15	2,18	2,10	1,96	2,17	2,23	2,28	2,33	3. iB Demand Deposits Mudharabah
a. Rupiah	2,96	2,44	2,23	2,44	2,36	2,23	2,16	2,19	2,22	2,13	2,00	2,18	2,26	2,29	2,35	a. Rupiah
b. Valas	2,89	2,43	2,17	2,38	2,36	2,22	2,11	2,15	2,18	2,10	1,96	2,17	2,23	2,28	2,33	b. Foreign Currency
4. Tabungan iB Mudharabah	3,59	2,44	2,23	2,42	2,13	2,17	2,17	2,11	2,11	2,15	2,18	2,13	2,10	2,08	2,07	4. iB Saving Deposits Mudharabah
a. Rupiah	3,59	2,44	2,23	2,42	2,13	2,17	2,17	2,11	2,11	2,15	2,18	2,13	2,10	2,08	2,07	a. Rupiah
b. Valas	1,05	1,00	1,00	1,01	1,14	1,51	1,47	1,84	1,91	1,94	1,75	1,96	1,97	1,87	1,97	b. Foreign Currency
5. Deposito iB Mudharabah	7,17	6,04	5,58	5,85	5,48	5,60	5,39	5,12	5,23	5,30	5,42	5,58	5,68	5,51	5,64	5. iB Time Deposits Mudharabah
a. Rupiah	7,48	6,32	5,78	6,05	5,63	5,75	5,53	5,28	5,39	5,46	5,59	5,78	5,85	5,66	5,75	a. Rupiah
i. 1 Bulan	7,45	6,26	5,91	6,30	5,72	5,68	5,47	5,25	5,39	5,47	5,52	5,47	5,62	5,25	5,44	1). 1 month
ii. 3 Bulan	7,80	6,35	80,07	6,34	5,79	5,72	5,40	5,35	5,47	5,51	5,61	5,58	5,83	5,58	5,66	2). 3 month
iii. 6 Bulan	6,82	6,38	5,99	6,55	5,70	5,70	5,66	5,27	5,52	5,59	5,67	5,42	5,43	4,73	5,13	3). 6 month
iv. 12 Bulan	6,66	5,71	5,57	5,91	5,51	5,45	5,45	4,85	4,94	5,15	5,19	5,12	5,13	4,76	5,08	4). 12 month
v. > 12 Bulan	6,12	6,39	5,95	6,90	6,04	6,39	6,76	6,39	6,88	6,00	5,80	6,08	5,99	4,69	6,14	5). >12 month
b. Valas	2,85	1,17	1,20	1,15	1,25	1,26	1,13	1,34	1,25	1,61	1,61	1,26	1,15	1,80	2,08	b. Foreign Currency
i. 1 Bulan	3,48	1,30	1,47	1,48	1,49	1,63	1,50	1,90	1,63	1,66	2,01	1,40	1,33	2,51	3,00	1). 1 month
ii. 3 Bulan	4,26	1,33	1,36	1,53	1,68	1,75	1,52	1,94	1,18	1,81	2,38	1,49	1,72	1,87	2,91	2). 3 month
iii. 6 Bulan	2,61	1,32	2,27	1,60	1,37	1,66	1,59	1,93	2,34	1,40	1,54	1,43	1,00	3,44	3,51	3). 6 month
iv. 12 Bulan	2,34	1,05	1,01	1,05	1,02	1,03	1,08	1,00	1,00	1,00	1,00	1,00	1,00	1,01	1,25	4). 12 month
v. > 12 Bulan	-	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	12,69	12,08	11,68	11,53	11,48	11,37	11,34	11,31	11,25	11,12	10,83	10,78	10,79	10,71	10,81	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,52	11,27	10,82	10,63	10,57	10,47	10,36	10,33	10,26	10,08	9,65	9,63	9,55	9,50	9,58	1. Profit Sharing Financing
a. Mudharabah	12,21	12,29	11,45	10,79	10,80	10,47	10,25	10,31	10,21	10,18	10,19	10,26	9,90	9,80	9,76	a. Mudharabah
i. Rupiah	12,21	12,31	11,58	11,45	11,42	11,17	10,91	10,92	10,88	10,91	10,67	10,77	10,70	10,59	10,51	i. Rupiah
ii. Valas	7,00	1,00	1,62	1,60	1,73	1,66	1,66	2,16	2,07	2,07	1,18	1,19	1,98	1,98	1,95	ii. Foreign Currency
b. Musyarakah	11,35	11,07	10,71	10,60	10,53	10,47	10,37	10,34	10,27	10,07	9,58	9,55	9,50	9,46	9,55	b. Musyarakah
i. Rupiah	11,83	11,55	11,05	10,94	10,87	10,79	10,71	10,69	10,60	10,40	9,87	9,83	9,78	9,73	9,82	i. Rupiah
ii. Valas	6,65	6,18	5,95	5,89	5,92	6,07	5,81	5,60	5,44	5,37	5,74	5,82	5,88	5,70	5,70	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,37	12,62	12,32	12,22	12,16	12,05	12,10	12,06	12,02	11,98	11,82	11,79	11,87	11,78	11,90	2. Receivables/Acceptables
a. Murabahah	13,36	12,67	12,39	12,29	12,24	12,13	12,18	12,15	12,11	12,05	11,89	11,88	11,95	11,88	11,98	a. Murabahah
i. Rupiah	13,67	12,88	12,55	12,46	12,41	12,30	12,35	12,31	12,26	12,20	12,04	12,00	12,07	12,00	12,10	i. Rupiah
ii. Valas	8,27	7,89	7,95	7,83	7,82	7,74	7,62	7,53	7,48	7,51	7,02	6,91	6,87	6,86	6,83	ii. Foreign Currency
b. Qardh	13,58	11,19	10,56	10,37	10,27	10,33	10,36	10,04	10,19	10,28	10,29	10,00	10,35	9,74	10,28	b. Qardh
i. Rupiah	13,58	11,19	10,56	10,37	10,27	10,33	10,30	10,12	10,23	10,30	10,29	10,00	10,36	9,75	10,30	i. Rupiah
ii. Valas	13,00	-	13,00	13,00	-	13,00	13,00	1,30	1,55	1,47	1,48	-	4,56	4,56	4,56	ii. Foreign Currency
c. Istishna'	13,26	12,60	11,92	11,86	13,00	11,75	11,62	11,55	11,47	11,42	11,38	11,31	11,21	11,17	11,08	c. Istishna'
i. Rupiah	13,26	12,60	11,92	11,86	11,80	11,75	11,62	11,55	11,47	11,42	11,38	11,31	11,21	11,17	11,08	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,51	10,94	10,57	10,56	10,56	10,55	10,59	10,59	10,51	10,40	10,20	10,33	10,28	10,27	10,36	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,74	16,91	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	31,97	33,40	34,18	b. Financing through Channeling
i. Rupiah	16,74	16,91	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	31,97	33,40	34,18	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	13,39	13,39	13,39	13,38	13,38	13,38	13,37	13,37	13,37	13,36	13,36	13,37	13,38	c. Financing through Executing
i. Rupiah	-	-	13,39	13,39	13,39	13,38	13,38	13,38	13,37	13,37	13,37	13,36	13,36	13,37	13,38	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,50	10,94	10,56	10,55	10,55	10,54	10,58	10,58	10,50	10,39	10,19	10,31	10,24	10,18	10,16	d. Other Ijarah
i. Rupiah	11,22	11,49	11,07	11,04	11,02	11,01	11,00	10,98	10,97	10,98	10,89	11,03	11,02	10,95	10,93	i. Rupiah
ii. Valas	6,62	6,67	4,60	4,53	4,53	4,50	5,19	5,17	5,19	5,24	4,86	4,88	4,96	4,98	4,85	ii. Foreign Currency
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

*) Angka-angka sementara

*) 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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
I. Dana Pihak Ketiga	5,99	4,71	4,45	4,62	4,46	4,57	4,38	4,18	4,16	4,23	4,27	4,47	4,48	4,31	4,47	I. Third Party Fund
1. Giro iB Wadiah	1,18	1,24	1,11	1,28	1,16	1,58	1,38	1,65	1,60	1,26	1,48	1,67	1,84	1,86	1,87	1. iB Demand Deposits Wadia
a. Rupiah	1,21	1,28	1,12	1,30	1,20	1,89	1,82	1,94	2,05	1,54	1,62	1,88	2,18	2,08	2,12	a. Rupiah
b. Valas	1,02	1,02	1,03	1,09	1,00	1,06	1,00	1,17	1,05	1,01	1,00	1,06	1,00	1,09	1,09	b. Foreign Currency
2. Tabungan iB Wadiah	4,40	2,77	2,19	1,75	1,90	1,16	1,57	1,33	1,73	1,80	1,29	1,68	1,96	1,35	2,73	2. iB Saving Deposits Wadia
a. Rupiah	4,40	2,77	2,19	1,75	1,90	1,16	1,57	1,33	1,73	1,80	1,29	1,68	1,96	1,35	2,73	a. Rupiah
b. Valas	-	1,00	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Currency
3. Giro iB Mudharabah	1,70	2,02	1,99	2,09	2,20	2,12	2,03	2,02	1,97	1,96	1,91	1,97	2,13	2,18	2,22	3. iB Demand Deposits Mudharabah
a. Rupiah	1,70	2,03	2,05	2,17	2,20	2,14	2,10	2,07	2,01	1,99	1,97	1,98	2,16	2,18	2,24	a. Rupiah
b. Valas	1,70	2,02	1,99	2,09	2,20	2,12	2,03	2,02	1,97	1,96	1,91	1,97	2,13	2,18	2,22	b. Foreign Currency
4. Tabungan iB Mudharabah	3,65	2,24	1,98	2,26	1,97	1,94	1,96	1,91	1,89	1,94	1,95	1,93	1,94	1,92	1,93	4. iB Saving Deposits Mudharabah
a. Rupiah	3,65	2,24	1,98	2,26	1,97	1,94	1,96	1,91	1,89	1,94	1,95	1,93	1,94	1,92	1,93	a. Rupiah
b. Valas	2,00	-	-	-	-	-	-	1,00	1,00	-	1,00	-	-	1,00	1,00	b. Foreign Currency
5. Deposito iB Mudharabah	7,32	6,10	5,70	6,04	5,79	5,83	5,50	5,24	5,33	5,46	5,46	5,73	5,81	5,57	5,74	5. iB Time Deposits Mudharabah
a. Rupiah	7,68	6,46	5,94	6,27	5,96	6,05	5,70	5,46	5,53	5,65	5,68	5,99	6,02	5,79	5,91	a. Rupiah
i. 1 Bulan	7,80	6,48	6,21	6,34	6,18	6,17	5,91	5,62	5,51	5,82	5,61	5,61	5,81	5,50	5,75	1). 1 month
ii. 3 Bulan	8,21	6,66	6,31	6,50	6,45	6,28	6,02	5,83	5,62	5,95	5,74	5,69	6,14	5,94	5,95	2). 3 month
iii. 6 Bulan	7,30	6,54	6,39	6,46	5,91	6,20	5,90	5,62	5,76	6,04	5,85	5,78	5,72	5,10	5,84	3). 6 month
iv. 12 Bulan	6,51	5,75	5,73	5,86	5,71	5,90	5,66	5,06	4,96	5,24	4,97	5,20	5,13	4,82	5,17	4). 12 month
v. > 12 Bulan	13,46	6,44	5,76	6,78	6,06	6,22	5,84	6,50	5,67	6,04	5,09	5,84	5,92	4,64	5,25	5). >12 month
b. Valas	3,04	1,19	1,24	1,18	1,28	1,23	1,09	1,31	1,27	1,72	1,61	1,27	1,12	1,79	2,06	b. Foreign Currency
i. 1 Bulan	3,63	1,38	1,74	1,45	1,72	1,48	1,34	1,89	2,22	2,05	2,21	1,58	1,41	2,61	3,01	1). 1 month
ii. 3 Bulan	4,57	1,42	1,56	1,53	1,85	1,76	1,46	1,92	1,24	2,15	2,39	1,77	1,62	1,81	2,91	2). 3 month
iii. 6 Bulan	2,65	1,48	2,64	1,27	1,02	1,03	1,00	1,93	2,59	1,46	1,02	1,02	1,00	3,44	3,51	3). 6 month
iv. 12 Bulan	2,35	1,05	1,03	1,03	1,03	1,00	1,05	1,00	1,00	1,00	1,01	1,00	1,01	1,01	1,06	4). 12 month
v. > 12 Bulan	-	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	13,12	12,72	12,62	12,56	12,50	12,39	12,41	12,38	12,35	12,32	11,88	11,83	11,86	11,78	11,87	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,67	11,85	11,76	11,73	11,65	11,57	11,49	11,44	11,39	11,35	10,53	10,46	10,38	10,31	10,30	1. Profit Sharing Financing
a. Mudharabah	11,75	12,51	11,82	11,83	11,69	11,72	11,43	11,28	11,26	11,38	10,94	10,92	10,91	10,85	10,59	a. Mudharabah
i. Rupiah	11,75	12,51	11,82	11,83	11,69	11,72	11,43	11,28	11,26	11,38	10,94	10,92	10,91	10,85	10,59	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Musyarakah	11,65	11,75	11,75	11,72	11,64	11,55	11,49	11,46	11,41	11,35	10,48	10,41	10,34	10,26	10,27	b. Musyarakah
i. Rupiah	11,91	12,08	12,04	12,00	11,92	11,82	11,75	11,74	11,68	11,64	10,74	10,67	10,57	10,50	10,48	i. Rupiah
ii. Valas	7,97	7,21	6,80	6,90	6,91	6,95	6,79	6,34	6,34	6,03	5,62	6,34	6,61	6,64	6,67	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	13,92	13,20	13,11	13,04	12,98	12,86	12,94	12,91	12,89	12,88	12,68	12,66	12,74	12,65	12,82	2. Receivables/Acceptables
a. Murabahah	13,93	13,23	13,18	13,11	13,06	12,93	13,02	13,01	12,99	12,96	12,76	12,76	12,82	12,76	12,91	a. Murabahah
i. Rupiah	14,32	13,49	13,40	13,33	13,28	13,16	13,27	13,25	13,22	13,19	13,00	12,95	12,99	12,93	13,08	i. Rupiah
ii. Valas	8,50	8,07	8,18	8,04	8,02	7,92	7,73	7,64	7,59	7,63	7,12	7,03	7,00	6,99	6,96	ii. Foreign Currency
b. Qardh	13,64	12,35	11,51	11,42	11,31	11,34	11,27	10,87	11,04	11,17	11,16	10,79	11,21	10,56	11,09	b. Qardh
i. Rupiah	13,64	12,35	11,51	11,42	11,31	11,34	11,23	10,96	11,09	11,20	11,16	10,79	11,23	10,58	11,11	i. Rupiah
ii. Valas	13,00	-	13,00	13,00	13,00	13,00	13,00	1,30	1,55	1,47	1,48	-	4,56	4,56	4,56	ii. Foreign Currency
c. Istishna'	13,15	13,50	13,52	12,96	12,69	12,48	12,44	12,32	12,15	12,17	12,06	12,10	13,43	14,34	14,42	c. Istishna'
i. Rupiah	13,15	13,50	13,52	12,96	12,69	12,48	12,44	12,32	12,15	12,17	12,06	12,10	13,43	14,34	14,42	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	11,38	12,74	11,34	11,39	11,45	11,43	11,63	11,65	11,61	11,62	11,22	11,24	11,15	11,11	11,16	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	11,27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	11,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	6,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	11,79	11,79	11,87	b. Financing through Channeling
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	11,79	11,79	11,87	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	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	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	11,40	12,74	11,32	11,36	11,42	11,41	11,61	11,63	11,59	11,61	11,20	11,22	11,13	11,09	11,15	d. Other Ijarah
i. Rupiah	11,84	13,52	11,67	11,70	11,75	11,71	11,75	11,77	11,72	11,70	11,40	11,42	11,32	11,27	11,29	i. Rupiah
ii. Valas	8,51	7,54	6,50	6,49	6,49	6,48	9,20	9,16	9,13	9,07	7,07	7,08	7,08	7,09	7,09	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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
I. Dana Pihak Ketiga	5,51	4,89	4,49	4,57	4,12	4,20	4,29	4,08	4,23	4,19	4,39	4,37	4,58	4,58	4,57	I. Third Party Fund
1. Giro iB Wadiah	1,17	3,00	2,24	2,40	3,42	3,18	2,77	2,62	2,47	2,76	2,74	2,14	2,52	2,93	2,78	1. iB Demand Deposits Wadia
a. Rupiah	1,17	3,01	2,29	2,44	3,47	3,28	2,81	2,65	2,50	2,80	2,79	2,16	2,58	2,99	2,86	a. Rupiah
b. Valas	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
2. Tabungan iB Wadiah	3,66	2,32	1,73	1,64	1,76	1,72	1,69	1,67	1,63	1,71	1,63	1,61	1,74	1,79	1,81	2. iB Saving Deposits Wadia
a. Rupiah	3,67	2,32	1,73	1,64	1,76	1,72	1,69	1,67	1,63	1,71	1,63	1,61	1,74	1,79	1,81	a. Rupiah
b. Valas	2,00	-	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	b. Foreign Currency
3. Giro iB Mudharabah	3,25	3,04	2,78	2,78	3,00	2,42	2,30	2,46	2,80	2,52	2,08	2,68	2,66	2,76	2,75	3. iB Demand Deposits Mudharabah
a. Rupiah	3,36	3,04	2,78	2,78	3,00	2,42	2,30	2,46	2,80	2,52	2,08	2,68	2,66	2,76	2,80	a. Rupiah
b. Valas	3,25	3,04	2,78	2,78	3,00	2,42	2,30	2,46	2,80	2,52	2,08	2,68	2,66	2,76	2,75	b. Foreign Currency
4. Tabungan iB Mudharabah	3,39	3,01	2,83	2,88	2,57	2,76	2,73	2,64	2,68	2,70	2,79	2,65	2,55	2,56	2,47	4. iB Saving Deposits Mudharabah
a. Rupiah	3,40	3,01	2,83	2,88	2,57	2,76	2,73	2,64	2,69	2,70	2,79	2,66	2,56	2,56	2,48	a. Rupiah
b. Valas	1,00	1,00	1,00	1,01	1,14	1,51	1,47	1,84	1,91	1,94	1,76	1,96	1,97	1,97	1,97	b. Foreign Currency
5. Deposito iB Mudharabah	6,71	5,89	5,31	5,45	4,77	4,99	5,11	4,83	4,99	4,93	5,34	5,24	5,41	5,37	5,41	5. iB Time Deposits Mudharabah
a. Rupiah	6,86	5,99	5,42	5,59	4,88	5,01	5,13	4,85	5,09	5,04	5,38	5,34	5,52	5,39	5,43	a. Rupiah
i. 1 Bulan	6,64	5,91	5,43	6,20	5,01	4,92	4,84	4,74	5,22	4,96	5,35	5,24	5,31	4,91	4,92	1). 1 month
ii. 3 Bulan	6,75	5,88	5,49	6,02	4,90	4,99	4,68	4,85	5,31	5,03	5,44	5,43	5,45	5,18	5,26	2). 3 month
iii. 6 Bulan	6,12	6,16	5,44	6,71	5,40	5,06	5,31	4,47	4,98	4,74	5,03	4,73	4,89	4,13	4,04	3). 6 month
iv. 12 Bulan	7,08	5,59	4,98	6,34	4,85	4,12	4,84	4,20	4,89	4,89	5,07	4,88	5,15	4,55	4,80	4). 12 month
v. > 12 Bulan	6,00	5,93	6,00	6,91	6,04	6,40	6,88	6,39	6,98	5,99	5,97	6,41	6,43	5,61	7,99	5). >12 month
b. Valas	1,05	1,03	1,00	1,07	1,16	1,91	1,91	1,97	1,19	1,18	1,50	1,25	1,24	1,95	2,36	b. Foreign Currency
i. 1 Bulan	1,15	1,06	1,00	1,97	1,23	1,94	2,01	1,99	1,16	1,09	1,52	1,30	1,29	1,99	2,71	1). 1 month
ii. 3 Bulan	1,00	1,07	1,00	1,00	1,11	1,69	2,06	1,99	1,16	1,03	1,93	1,05	1,80	2,00	1,25	2). 3 month
iii. 6 Bulan	1,67	1,00	1,00	1,98	1,43	1,99	1,99	1,98	1,20	1,37	1,70	1,47	1,00	1,00	1,00	3). 6 month
iv. 12 Bulan	1,00	1,00	1,00	1,89	1,01	1,89	1,89	1,00	1,00	1,00	1,00	1,00	1,00	1,00	2,88	4). 12 month
v. > 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5). >12 month
II. Pembiayaan, Piutang dan Salam	11,41	10,39	9,71	9,47	9,45	9,35	9,25	9,22	9,15	9,01	8,97	8,99	8,92	8,91	8,96	II. Financing, Receivables/Acceptables, ijarah and Salam
1. Pembiayaan Bagi Hasil	11,13	10,18	9,58	9,24	9,22	9,11	8,97	8,98	8,89	8,71	8,70	8,77	8,69	8,71	8,83	1. Profit Sharing Financing
a. Mudharabah	12,77	12,06	11,19	10,11	10,21	9,68	9,50	9,69	9,52	9,39	9,66	9,81	9,30	9,24	9,31	a. Mudharabah
i. Rupiah	12,77	12,10	11,41	11,18	11,22	10,78	10,53	10,66	10,60	10,54	10,46	10,66	10,55	10,43	10,47	i. Rupiah
ii. Valas	7,00	1,00	1,62	1,60	1,73	1,66	1,66	2,16	2,07	2,07	1,18	1,19	1,98	1,98	1,95	ii. Foreign Currency
b. Musyarakah	10,34	9,62	9,17	9,02	8,99	8,97	8,85	8,81	8,76	8,59	8,53	8,61	8,58	8,61	8,74	b. Musyarakah
i. Rupiah	11,50	10,32	9,54	9,39	9,36	9,32	9,23	9,19	9,11	8,91	8,82	8,89	8,88	8,89	9,05	i. Rupiah
ii. Valas	4,98	5,05	5,12	4,95	4,99	5,26	5,02	5,02	5,01	5,19	5,21	5,19	5,23	4,91	4,91	ii. Foreign Currency
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
2. Piutang	11,60	10,61	9,89	9,78	9,76	9,68	9,64	9,56	9,50	9,45	9,40	9,36	9,31	9,26	9,18	2. Receivables/Acceptables
a. Murabahah	11,56	10,69	9,94	9,85	9,82	9,74	9,69	9,61	9,54	9,49	9,43	9,40	9,35	9,30	9,22	a. Murabahah
i. Rupiah	11,69	10,78	10,00	9,91	9,88	9,80	9,72	9,63	9,57	9,51	9,46	9,42	9,38	9,33	9,24	i. Rupiah
ii. Valas	6,28	6,50	6,32	6,33	6,34	6,35	5,07	5,09	5,07	5,07	5,06	5,15	5,20	5,18	5,16	ii. Foreign Currency
b. Qardh	11,56	4,04	3,47	3,27	3,23	3,29	3,41	3,46	3,52	3,52	3,52	3,47	3,42	3,42	3,43	b. Qardh
i. Rupiah	11,56	4,04	3,47	3,27	3,23	3,29	3,41	3,46	3,52	3,52	3,52	3,47	3,42	3,42	3,43	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Istishna'	13,28	12,58	11,90	11,85	11,79	11,74	11,61	11,54	11,46	11,41	11,38	11,31	11,19	11,13	11,05	c. Istishna'
i. Rupiah	13,28	12,58	11,90	11,85	11,79	11,74	11,61	11,54	11,46	11,41	11,38	11,31	11,19	11,13	11,05	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
3. Pembiayaan Sewa (Ijarah)	10,36	10,48	10,24	10,20	10,17	10,13	10,09	10,07	9,98	9,82	9,71	9,91	9,88	9,88	9,98	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Pembiayaan secara Channeling	16,74	16,91	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	33,46	34,11	34,50	b. Financing through Channeling
i. Rupiah	16,74	16,91	17,38	17,38	17,47	17,38	16,92	16,92	33,46	33,46	33,48	33,46	33,46	34,11	34,50	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Pembiayaan secara Executing	-	-	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	c. Financing through Executing
i. Rupiah	-	-	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	11,00	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
d. Pembiayaan Sewa Lainnya	10,36	10,47	10,24	10,20	10,17	10,13	10,09	10,07	9,98	9,82	9,71	9,89	9,83	9,77	9,70	d. Other Ijarah
i. Rupiah	11,12	10,98	10,81	10,76	10,70	10,68	10,63	10,59	10,59	10,59	10,63	10,83	10,86	10,79	10,73	i. Rupiah
ii. Valas	6,38	6,41	3,94	3,85	3,85	3,84	3,81	3,80	4,20	4,54	4,53	4,57	4,71	4,75	4,63	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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	15,30	15,44	14,09	13,73	13,78	13,75	13,74	13,70	13,63	13,54	12,99	13,15	12,92	12,72	13,32	1. Working Capital
a. UMKM	19,52	19,65	19,99	19,66	19,65	19,53	19,70	19,52	19,69	20,16	19,73	19,60	19,56	19,42	20,05	a. Micro, Small and Medium Enterprise
i. Rupiah	19,75	19,72	20,08	19,73	19,75	19,61	19,80	19,66	19,82	20,28	19,84	19,71	19,67	19,54	20,12	i. Rupiah
ii. Valas	5,83	7,76	4,44	4,66	4,07	5,64	8,22	3,44	3,92	4,50	4,71	4,84	5,27	5,38	2,69	ii. Foreign Exchange
b. Bukan UMKM	12,27	12,51	10,49	10,10	10,10	10,14	10,03	9,98	9,78	9,71	9,03	9,38	9,04	8,86	9,36	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,86	12,88	10,70	10,46	10,45	10,54	10,48	10,42	10,21	10,12	9,37	9,70	9,43	9,22	9,79	i. Rupiah
ii. Valas	6,22	7,10	6,81	5,52	5,70	5,48	4,83	4,85	4,80	4,78	4,59	4,70	4,59	4,44	4,44	ii. Foreign Exchange
2. Investasi	13,14	12,12	11,36	11,11	11,09	10,98	10,99	11,01	10,94	10,85	10,61	10,61	10,67	10,46	10,47	2. Investment
a. UMKM	16,00	14,77	13,59	13,58	13,37	13,05	13,00	12,86	12,74	12,60	12,51	12,80	12,84	12,70	12,28	a. Micro, Small and Medium Enterprise
i. Rupiah	16,22	14,85	13,61	13,59	13,38	13,06	13,01	12,86	12,74	12,65	12,55	12,84	12,89	12,75	12,32	i. Rupiah
ii. Valas	8,05	6,74	8,78	4,79	4,79	5,66	4,53	4,53	4,52	4,96	5,47	5,47	5,37	5,37	5,36	ii. Foreign Exchange
b. Bukan UMKM	11,74	10,92	10,31	9,98	10,03	10,03	10,06	10,09	10,04	9,99	9,68	9,73	9,78	9,56	9,61	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,62	12,17	11,19	10,74	10,77	10,76	10,78	10,87	10,81	10,80	10,47	10,44	10,49	10,24	10,32	i. Rupiah
ii. Valas	9,00	6,83	6,69	6,69	6,72	6,82	6,80	6,59	6,53	6,39	6,19	6,20	6,24	6,23	6,05	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,56	11,60	11,25	11,19	11,14	11,06	11,05	10,99	10,93	10,88	10,77	10,74	10,81	10,59	10,83	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,56	11,60	11,25	11,19	11,14	11,06	11,05	10,99	10,93	10,88	10,77	10,74	10,81	10,59	10,83	i. Rupiah
ii. Valas	-	-	80,07	-	-	-	13,00	-	-	-	-	-	-	-	-	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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	15,48	16,36	15,43	15,25	15,23	15,21	15,23	15,11	15,05	15,39	14,50	14,73	14,47	14,27	14,71	1. Working Capital
a. UMKM	19,96	21,19	22,39	22,14	22,11	21,93	22,15	22,05	22,19	22,98	22,36	22,12	22,03	21,98	23,06	a. Micro, Small and Medium Enterprise
i. Rupiah	20,26	21,28	22,43	22,16	22,14	21,97	22,22	22,19	22,32	23,07	22,43	22,19	22,11	22,07	23,07	i. Rupiah
ii. Valas	5,83	7,76	8,14	10,27	10,47	10,05	11,93	4,03	5,08	6,56	7,19	7,32	8,00	7,95	5,37	ii. Foreign Exchange
b. Bukan UMKM	12,25	12,93	10,82	10,63	10,59	10,73	10,61	10,50	10,30	10,45	9,35	9,82	9,32	9,08	9,47	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,65	13,32	11,02	10,83	10,80	10,96	10,89	10,77	10,54	10,71	9,58	10,02	9,49	9,26	9,67	i. Rupiah
ii. Valas	6,95	7,30	7,32	7,29	7,26	7,14	6,47	6,38	6,41	6,43	5,74	6,15	6,31	5,92	6,06	ii. Foreign Exchange
2. Investasi	13,39	12,85	12,05	11,83	11,81	11,67	11,72	11,75	11,70	11,61	11,30	11,26	11,45	11,14	11,17	2. Investment
a. UMKM	15,99	15,14	14,24	14,26	13,98	13,61	13,53	13,56	13,44	13,34	13,29	13,27	13,25	13,05	13,16	a. Micro, Small and Medium Enterprise
i. Rupiah	16,14	15,23	14,25	14,26	13,98	13,61	13,53	13,56	13,45	13,35	13,29	13,27	13,25	13,06	13,16	i. Rupiah
ii. Valas	9,05	6,75	9,13	4,00	4,00	5,61	4,00	4,00	4,00	4,00	9,00	9,00	9,00	9,00	9,00	ii. Foreign Exchange
b. Bukan UMKM	11,97	11,67	10,93	10,59	10,67	10,67	10,75	10,76	10,75	10,68	10,24	10,22	10,47	10,11	10,10	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,79	12,57	11,54	11,14	11,23	11,24	11,32	11,37	11,34	11,31	10,85	10,81	11,07	10,65	10,59	i. Rupiah
ii. Valas	8,93	7,87	7,84	7,81	7,83	7,83	7,82	7,51	7,46	7,25	6,85	6,84	6,96	6,96	6,95	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,80	12,34	12,47	12,47	12,43	12,33	12,37	12,32	12,30	12,30	12,17	12,18	12,23	11,89	12,35	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,80	12,34	12,47	12,47	12,43	12,33	12,37	12,32	12,30	12,30	12,17	12,18	12,23	11,89	12,35	i. Rupiah
ii. Valas	-	-	-	-	-	-	13,00	-	-	-	-	-	-	-	-	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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	14,62	12,11	10,41	9,76	9,81	9,66	9,58	9,64	9,58	9,23	9,34	9,43	9,39	9,28	9,88	1. Working Capital
a. UMKM	17,79	13,73	11,91	11,59	11,62	11,63	11,60	11,53	11,68	11,62	11,52	11,63	11,58	11,36	11,41	a. Micro, Small and Medium Enterprise
i. Rupiah	17,79	13,73	12,08	11,73	11,83	11,76	11,74	11,64	11,81	11,75	11,66	11,77	11,73	11,50	11,53	i. Rupiah
ii. Valas	7,00	-	1,95	1,94	1,96	1,92	2,09	2,12	1,96	2,02	1,96	2,04	2,09	2,07	2,29	ii. Foreign Exchange
b. Bukan UMKM	12,39	11,08	9,68	8,89	8,88	8,64	8,55	8,55	8,42	8,19	8,38	8,51	8,51	8,46	9,12	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,78	11,38	9,90	9,55	9,52	9,39	9,36	9,40	9,25	8,85	8,90	9,04	9,29	9,14	10,11	i. Rupiah
ii. Valas	4,96	6,37	5,43	3,36	3,59	3,41	2,64	2,91	2,84	2,99	2,93	2,97	3,24	3,06	3,02	ii. Foreign Exchange
2. Investasi	12,24	9,77	9,51	9,38	9,38	9,36	9,31	9,32	9,22	9,19	9,13	9,34	9,16	9,20	9,19	2. Investment
a. UMKM	16,05	12,93	11,47	11,45	11,42	11,31	11,27	10,89	10,79	10,65	10,46	11,12	11,24	11,33	10,21	a. Micro, Small and Medium Enterprise
i. Rupiah	16,70	12,98	11,47	11,46	11,43	11,31	11,27	10,90	10,79	10,77	10,57	11,29	11,44	11,53	10,31	i. Rupiah
ii. Valas	6,22	6,62	5,77	5,76	5,76	5,76	5,61	5,61	5,61	5,02	5,26	5,26	5,17	5,18	5,17	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,76	8,64	8,69	8,71	8,67	8,68	8,59	8,59	8,60	8,93	8,71	8,77	8,82	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,04	10,84	10,18	9,78	9,75	9,70	9,62	9,72	9,60	9,66	9,65	9,82	9,54	9,61	9,83	i. Rupiah
ii. Valas	9,13	5,31	4,98	4,98	5,03	5,29	5,29	5,30	5,31	5,32	5,41	5,46	5,46	5,46	5,13	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,18	10,34	9,45	9,35	9,30	9,26	9,20	9,11	9,05	8,99	8,89	8,85	8,81	8,77	8,73	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,18	10,34	9,45	9,35	9,30	9,26	9,20	9,11	9,05	8,99	8,89	8,85	8,81	8,77	8,73	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Indikator	2015	2016	2017			2018											Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penerima Pembiayaan Lapangan Usaha																	Financing to Business Sector
Pertanian, perburuan dan kehutanan	14.91	14.15	13.93	14.11	14.01	14.06	13.94	13.95	13.67	13.68	12.89	12.77	13.14	13.20	13.21	13.27	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	15.63	14.47	14.17	14.34	14.22	14.27	14.23	14.46	14.16	14.16	13.34	13.18	13.29	13.36	13.34	13.42	a. Rupiah
b. Valas	9.85	6.00	6.00	6.00	6.00	6.00	5.37	4.43	4.41	4.51	4.36	4.26	5.56	5.50	5.50	5.75	b. Foreign Exchange
Perikanan	10.68	12.80	12.85	12.77	12.03	11.70	10.49	13.06	13.31	12.64	12.90	12.91	12.55	12.59	12.55	13.48	<i>Fishery</i>
a. Rupiah	10.74	12.85	12.85	12.77	12.03	11.70	10.49	13.06	13.31	12.64	12.90	12.91	12.55	12.59	12.55	13.48	a. Rupiah
b. Valas	7.25	7.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	8.71	9.62	9.52	9.48	9.60	9.62	9.74	9.79	9.85	9.67	8.71	8.12	8.14	8.25	8.09	8.25	<i>Mining and Quarrying</i>
a. Rupiah	10.27	12.57	11.90	11.68	11.81	11.76	12.05	12.02	12.23	12.30	11.49	11.34	11.42	11.42	10.69	12.34	a. Rupiah
b. Valas	7.36	6.83	7.03	7.10	7.12	7.16	7.17	7.32	7.31	7.22	7.07	6.28	6.28	6.45	6.47	6.03	b. Foreign Exchange
Industri Pengolahan	12.24	11.06	11.19	10.99	10.86	10.74	10.72	11.13	10.92	10.83	10.76	9.85	9.86	9.75	9.80	9.78	<i>Processing Industry</i>
a. Rupiah	13.21	12.01	11.98	11.88	11.85	11.77	11.75	12.21	11.93	11.78	11.75	10.66	10.67	10.66	10.69	10.62	a. Rupiah
b. Valas	8.73	5.90	5.27	4.98	4.75	4.73	4.97	4.97	4.92	4.91	4.91	4.97	5.04	5.10	5.14	5.11	b. Foreign Exchange
Listrik, gas dan air	11.31	10.34	9.74	9.43	8.51	8.37	9.21	8.22	8.29	8.21	8.16	8.21	9.75	8.08	7.85	8.44	<i>Electricity, Gas and Water</i>
a. Rupiah	12.73	12.16	11.38	10.86	9.02	8.85	10.05	8.88	8.91	8.81	8.59	8.61	10.36	8.39	8.19	8.94	a. Rupiah
b. Valas	8.04	7.65	7.24	7.25	7.27	7.23	7.24	6.61	6.49	6.39	6.24	6.35	6.34	6.36	6.03	6.02	b. Foreign Exchange
Konstruksi	13.45	12.34	10.72	80.07	10.14	10.27	10.40	10.46	10.56	10.56	10.35	9.60	9.44	9.77	9.61	9.83	<i>Construction</i>
a. Rupiah	13.65	12.51	10.75	10.55	10.21	10.33	10.47	10.52	10.63	10.62	10.41	9.66	9.49	9.82	9.66	9.88	a. Rupiah
b. Valas	3.56	5.84	6.69	6.69	5.63	6.02	6.02	6.01	6.00	5.99	5.99	5.97	5.96	5.96	5.95	5.95	b. Foreign Exchange
Perdagangan Besar dan Eceran	19.55	20.04	19.30	18.98	18.89	18.77	18.48	18.50	18.60	18.49	18.91	18.87	18.65	18.63	18.56	18.82	<i>Wholesale and Retail Trade</i>
a. Rupiah	19.62	20.10	19.41	19.07	19.03	18.99	18.71	18.71	18.81	18.75	19.11	19.11	18.88	18.85	18.78	19.10	a. Rupiah
b. Valas	7.88	7.33	6.95	6.64	6.25	6.35	6.37	6.47	6.15	6.49	6.42	6.44	6.41	6.41	6.45	5.39	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16.65	14.23	13.57	13.20	12.79	12.47	12.51	12.55	12.18	12.15	12.32	11.83	11.89	11.81	11.75	11.87	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	16.67	14.24	13.83	13.20	12.80	12.47	12.51	12.56	12.18	12.15	12.32	11.84	11.90	11.81	11.75	11.87	a. Rupiah
b. Valas	7.00	7.00	2.14	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.50	5.50	5.50	5.50	5.50	5.50	b. Foreign Exchange
Transportasi, perdagangan dan komunikasi	11.74	11.19	10.70	10.74	10.62	10.90	10.69	10.47	10.45	10.42	10.33	9.53	9.93	10.74	9.81	10.03	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	12.69	11.88	11.19	11.25	11.08	11.39	11.15	10.93	11.12	11.00	11.03	10.13	10.60	11.53	10.51	10.73	a. Rupiah
b. Valas	7.95	7.89	8.17	7.94	8.02	8.07	8.09	7.89	6.72	7.00	6.71	6.21	6.20	6.25	6.22	6.19	b. Foreign Exchange
Perantara Keuangan	14.66	13.95	11.29	11.24	10.88	10.75	10.71	10.50	10.41	10.36	10.66	10.43	10.43	10.08	9.79	10.30	<i>Financial intermediaries</i>
a. Rupiah	14.68	13.96	11.30	11.24	11.14	11.02	10.99	10.76	10.64	10.58	10.92	10.44	10.44	10.34	10.03	10.55	a. Rupiah
b. Valas	8.89	6.99	9.17	7.42	2.35	2.41	2.41	2.41	3.35	3.41	3.41	5.43	4.40	3.01	3.01	3.01	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13.03	12.88	11.84	11.71	11.23	11.26	11.02	11.18	10.92	10.54	10.75	10.40	10.24	10.17	10.14	10.06	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	13.47	13.23	12.00	11.82	11.58	11.47	11.27	11.46	11.44	11.09	11.33	11.00	10.84	10.76	10.75	10.59	a. Rupiah
b. Valas	5.02	5.77	5.76	6.37	3.63	4.97	4.39	4.13	3.01	2.60	2.75	2.59	2.59	2.61	2.51	2.47	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17.85	14.38	12.15	11.90	11.83	11.64	11.57	12.51	11.97	12.26	11.16	12.00	12.01	12.00	11.04	12.54	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	17.86	14.38	12.15	11.90	11.83	11.64	11.57	12.51	11.97	12.26	11.16	12.00	12.01	12.00	11.04	12.54	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.49	13.45	12.66	12.61	12.63	12.57	12.45	12.26	12.38	12.12	12.43	11.94	12.10	11.99	11.61	11.93	<i>Education Services</i>
a. Rupiah	13.64	13.53	12.70	12.61	12.63	12.57	12.45	12.26	12.38	12.12	12.43	11.94	12.10	11.99	11.61	11.93	a. Rupiah
b. Valas	8.14	8.40	8.78	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.20	13.19	12.73	12.50	12.52	12.41	12.42	12.31	12.32	12.03	12.10	11.84	11.70	11.57	11.41	11.49	<i>Health Services and Social Activities</i>
a. Rupiah	13.20	13.19	12.73	12.50	12.52	12.41	12.42	12.31	12.32	12.03	12.10	11.84	11.70	11.57	11.41	11.49	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.97	16.87	15.00	15.01	15.01	15.25	15.10	14.52	14.56	14.56	14.58	14.56	14.50	14.46	14.39	14.53	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	17.34	17.24	15.52	15.52	15.51	15.39	15.24	14.61	14.65	14.64	14.66	14.63	14.57	14.52	14.45	14.53	a. Rupiah
b. Valas	6.12	8.15	5.81	5.84	5.87	2.00	2.00	2.15	2.16	2.18	2.00	1.82	1.82	1.82	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	31.75	34.94	38.04	38.78	39.25	39.15	39.34	40.30	40.30	40.39	41.05	40.79	41.06	41.30	41.61	42.41	<i>Individual Services which Serve Households</i>
a. Rupiah	31.75	34.94	38.04	38.78	39.25	39.15	39.34	40.30	40.30	40.39	41.05	40.79	41.06	41.30	41.61	42.41	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	13.00	-	-	-	-	-	-	-	-	-	-	-	-	11.00	5.41	19.00	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	13.00	-	-	-	-	-	-	-	-	-	-	-	-	11.00	5.41	19.00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	13.76	14.44	11.48	12.20	12.10	11.80	8.52	11.42	10.87	10.82	11.29	12.00	13.27	13.19	10.39	12.23	<i>Business Activities which are not clearly defined</i>
a. Rupiah	13.76	14.44	11.48	12.20	12.10	11.80	8.52	11.42	10.87	10.82	11.29	12.00	13.27	13.19	10.39	12.23	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tanqaa																	<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12.64	11.32	10.80	10.62	10.57	10.49	10.40	10.36	10.29	10.22	10.15	9.98	9.92	9.87	9.78	9.92	<i>For Home Ownership</i>
a. Rupiah	12.64	11.32	10.80	10.62	10.57	10.49	10.40	10.36	10.29	10.22	10.15	9.98	9.92	9.87	9.78	9.92	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11.59	11.29	10.43	10.13	9.94	9.90	9.81	9.74	9.67	9.56	9.49	9.34	9.20	9.14	9.12	9.14	<i>For Apartment Ownership</i>
a. Rupiah	11.59	11.29	10.43	10.13	9.94	9.90	9.81	9.74	9.67	9.56	9.49	9.34	9.20	9.14	9.12	9.14	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	13.84	11.72	11.20	10.83	10.85	10.69	10.56	10.56	10.40	10.27	10.18	10.10	10.03	10.01	9.88	10.08	<i>For Shop House Ownership</i>
a. Rupiah	13.84	11.72	11.20	10.83	10.85	10.69	10.56	10.56	10.40	10.27	10.18	10.10	10.03	10.01	9.88	10.08	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	12.39	10.85	11.26	11.00	10.70	10.66	10.33	10.25	10.22	10.13	10.07	10.01	10.02	10.02	9.77	9.95	<i>For Vehicles Ownership</i>
a. Rupiah	12.39	10.85	11.26	11.00	10.70	10.66	10.33	10.25	10.22	10.13	10.07	10.01	10.02	10.02	9.77	9.95	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	13.67	12.44	12.42	12.47	12.45	12.46	12.43	12.47	12.44	12.44	12.44	12.40	12.42	12.41	11.96	12.44	<i>Multipurpose Loans and Others</i>
a. Rupiah	13.67	12.44	12.42	12.47	12.45	12.46	12.43	12.47	12.44	12.44	12.44	12.40	12.42	12.41	11.96	12.44	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	6.36	9.03	9.45	9.45	9.27	9.25	9.82	9.65	9.58	9.68	9						

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	2015	2016	2017			2018											Indicator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Penerima Pembiayaan Lapangan Usaha																	Financing to Business Sector
Pertanian, perburuan dan Kehutanan	15.17	15.19	15.31	15.68	15.47	15.59	15.44	14.98	14.98	15.07	13.89	13.83	14.37	13.20	13.21	14.49	<i>Agricultures, Hunting and Forestry</i>
a. Rupiah	15.48	15.19	15.31	15.68	15.47	15.59	15.55	15.88	15.43	15.53	14.34	14.24	14.37	13.35	13.34	14.52	a. Rupiah
b. Valas	12.00	-	-	-	-	-	3.00	3.00	3.00	3.33	3.29	3.00	-	5.50	5.50	7.00	b. Foreign Exchange
Perikanan	10.07	12.87	13.01	12.93	12.07	11.71	10.34	13.33	13.59	12.78	13.07	13.08	12.67	12.59	12.55	13.72	<i>Fishery</i>
a. Rupiah	10.07	12.87	13.01	12.93	12.07	11.71	10.34	13.33	13.59	12.78	13.07	13.08	12.67	12.59	12.55	13.72	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	9.47	10.66	10.69	10.78	10.99	11.10	11.28	11.42	11.48	11.55	10.83	10.04	10.05	8.25	8.09	10.51	<i>Mining and Quarrying</i>
a. Rupiah	10.16	12.56	11.77	11.71	11.93	11.94	12.20	12.29	12.42	12.60	11.86	11.89	11.92	11.42	10.69	12.52	a. Rupiah
b. Valas	8.57	7.98	8.88	9.14	9.26	9.45	9.50	9.77	9.76	9.75	9.70	7.99	7.98	6.45	6.47	8.36	b. Foreign Exchange
Industri Pengolahan	12.60	11.82	11.86	11.79	11.87	11.79	11.78	12.29	12.07	11.99	11.93	10.65	10.66	9.75	9.80	10.62	<i>Processing Industry</i>
a. Rupiah	13.32	12.18	12.19	12.16	12.26	12.20	12.22	12.74	12.48	12.35	12.30	10.94	10.92	10.66	10.69	10.83	a. Rupiah
b. Valas	7.51	6.90	6.24	5.86	5.82	5.75	5.75	5.74	5.65	5.74	5.74	5.75	5.82	5.10	5.14	6.07	b. Foreign Exchange
Listrik, gas dan air	11.65	10.13	9.75	9.70	9.78	9.57	9.70	9.56	8.42	8.04	8.01	8.53	11.11	8.08	7.85	8.26	<i>Electricity, Gas and Water</i>
a. Rupiah	12.71	12.16	11.41	11.00	9.34	9.10	10.76	9.14	9.19	9.04	10.03	9.43	12.84	8.39	8.19	9.08	a. Rupiah
b. Valas	8.57	7.74	7.80	7.47	7.48	7.42	7.44	7.24	6.56	6.44	6.28	6.35	6.34	6.36	6.03	5.94	b. Foreign Exchange
Konstruksi	13.88	13.27	11.91	11.31	11.01	11.21	11.30	11.07	11.09	11.05	10.71	9.31	8.87	9.77	9.61	9.32	<i>Construction</i>
a. Rupiah	14.18	13.60	12.00	11.40	11.17	11.37	11.47	11.21	11.24	11.19	10.85	9.40	8.96	9.82	9.66	9.39	a. Rupiah
b. Valas	3.56	5.84	6.69	6.69	5.63	6.02	6.02	6.01	6.00	5.99	5.99	5.97	5.96	5.96	5.95	5.95	b. Foreign Exchange
Perdagangan Besar dan Eceran	20.44	21.41	20.90	21.08	20.97	20.71	20.45	20.81	20.81	20.62	20.96	20.99	20.95	18.63	18.56	21.61	<i>Wholesale and Retail Trade</i>
a. Rupiah	20.51	21.47	21.03	21.19	21.13	20.98	20.73	21.09	21.08	20.98	21.22	21.31	21.27	18.85	18.78	21.92	a. Rupiah
b. Valas	8.51	7.95	7.09	6.87	6.73	6.64	6.63	6.66	6.69	6.29	6.71	6.63	6.64	6.41	6.45	6.64	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	16.90	16.31	16.33	15.05	14.48	14.03	14.10	14.15	13.59	13.50	13.78	12.98	13.06	11.81	11.75	13.16	<i>Provision of accommodation and the provision of eating and drinking</i>
a. Rupiah	16.90	16.31	16.33	15.05	14.48	14.03	14.10	14.15	13.59	13.50	13.78	12.98	13.06	11.81	11.75	13.16	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	5.50	5.50	-	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11.64	11.12	10.85	10.91	10.68	11.05	10.81	10.54	10.50	10.46	10.32	9.52	9.86	10.74	9.81	10.14	<i>Transportation, Warehousing and Communications</i>
a. Rupiah	12.52	11.80	11.37	11.47	11.15	11.58	11.30	11.02	11.23	11.10	11.02	10.14	10.55	11.53	10.51	10.93	a. Rupiah
b. Valas	8.21	8.10	8.37	8.12	8.20	8.26	8.27	8.05	6.81	7.11	6.94	6.35	6.34	6.25	6.22	6.33	b. Foreign Exchange
Perantara Keuangan	14.09	14.84	11.64	11.59	11.46	11.32	11.28	10.98	10.90	10.86	11.55	10.76	10.70	10.08	9.79	10.65	<i>Financial Intermediaries</i>
a. Rupiah	14.13	14.87	11.65	11.61	11.47	11.33	11.29	10.99	10.91	10.86	11.56	10.78	10.72	10.34	10.03	10.67	a. Rupiah
b. Valas	8.89	6.99	9.17	7.42	7.44	8.38	8.37	8.37	8.37	9.43	9.43	5.43	4.40	3.01	3.01	4.40	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12.96	13.82	12.21	12.04	11.93	11.78	11.57	11.99	12.05	11.59	11.94	11.47	11.25	10.17	10.14	10.82	<i>Real Estate, Business, Ownership, and Business Services</i>
a. Rupiah	13.39	13.95	12.27	12.12	11.99	11.83	11.62	12.07	12.10	11.63	11.99	11.51	11.29	10.76	10.75	10.85	a. Rupiah
b. Valas	4.47	6.60	8.55	7.43	8.34	8.62	8.62	7.59	6.63	6.16	6.76	6.77	6.95	2.61	2.51	5.76	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	17.84	14.43	12.50	12.24	12.16	11.89	11.84	12.66	12.57	12.51	11.66	12.26	12.21	12.00	11.04	13.17	<i>Government administration, Defense and Compulsory social security</i>
a. Rupiah	17.84	14.43	12.50	12.24	12.16	11.89	11.84	12.66	12.57	12.51	11.66	12.26	12.21	12.00	11.04	13.17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13.54	13.55	12.96	12.94	12.93	12.88	12.74	12.46	12.64	12.36	12.72	12.18	12.34	11.99	11.61	12.12	<i>Education Services</i>
a. Rupiah	13.71	13.65	13.01	12.94	12.93	12.88	12.74	12.46	12.64	12.36	12.72	12.18	12.34	11.99	11.61	12.12	a. Rupiah
b. Valas	8.14	8.40	8.78	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13.06	13.18	12.72	12.51	12.55	12.41	12.43	12.38	12.35	12.17	12.15	11.83	11.74	11.57	11.41	11.52	<i>Health Services and Social Activities</i>
a. Rupiah	13.06	13.18	12.72	12.51	12.55	12.41	12.43	12.38	12.35	12.17	12.15	11.83	11.74	11.57	11.41	11.52	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	15.05	15.61	14.09	14.25	14.18	14.50	14.37	14.04	14.07	14.07	14.07	14.08	14.06	14.46	14.39	14.15	<i>Community, Sociocultural, Entertainment and Other Individual Services</i>
a. Rupiah	15.44	15.99	14.66	14.82	14.75	14.67	14.53	14.15	14.17	14.16	14.16	14.17	14.14	14.52	14.45	14.15	a. Rupiah
b. Valas	6.12	8.15	5.81	5.84	5.87	2.00	2.00	2.15	2.16	2.18	2.00	1.82	1.82	1.82	1.82	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	31.94	35.23	38.38	39.14	39.69	39.63	39.89	40.86	40.88	40.96	41.61	41.39	41.64	41.30	41.61	43.20	<i>Individual Services which Serve Households</i>
a. Rupiah	31.94	35.23	38.38	39.14	39.69	39.63	39.89	40.86	40.88	40.96	41.61	41.39	41.64	41.30	41.61	43.20	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	13.00	-	-	-	-	-	-	-	-	-	-	-	-	11.00	5.41	19.00	<i>International Agency and Other Extra Agency International</i>
a. Rupiah	13.00	-	-	-	-	-	-	-	-	-	-	-	-	11.00	5.41	19.00	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	12.48	13.09	8.99	9.35	9.36	8.98	7.46	8.02	8.00	7.99	6.29	6.22	6.50	13.19	10.39	10.20	<i>Business Activities which are not clearly defined</i>
a. Rupiah	12.48	13.09	8.99	9.35	9.36	8.98	7.46	8.02	8.00	7.99	6.29	6.22	6.50	13.19	10.39	10.20	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga																	<i>House Hold</i>
Untuk Pemilikan Rumah Tinggal	12.39	12.08	11.95	11.81	11.86	11.77	11.66	11.70	11.63	11.61	11.58	11.37	11.37	9.87	9.78	11.62	<i>For Home Ownership</i>
a. Rupiah	12.39	12.08	11.95	11.81	11.86	11.77	11.66	11.70	11.63	11.61	11.58	11.37	11.37	9.87	9.78	11.62	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11.28	11.99	11.71	11.73	11.66	11.58	11.57	11.59	11.55	11.51	11.55	11.47	11.44	9.14	9.12	11.66	<i>For Apartment Ownership</i>
a. Rupiah	12.28	11.99	11.71	11.73	11.66	11.58	11.57	11.59	11.55	11.51	11.55	11.47	11.44	9.14	9.12	11.66	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	1><																

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	2015	2016	2017			2018											Indikator
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	
Penerima Pembiayaan Lapangan Usaha																	Financing to Business Sector
Pertanian, perburuan dan kehutanan	13,66	9,77	10,06	10,04	10,02	9,97	9,95	9,89	9,93	9,86	9,92	9,75	9,77	9,77	10,17	10,22	Agricultures, Hunting and Forestry
a. Rupiah	16,58	10,71	10,56	10,48	10,45	10,37	10,35	10,28	10,32	10,21	10,26	10,05	10,10	10,09	10,48	10,51	a. Rupiah
b. Valas	7,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	5,56	5,50	5,50	5,50	b. Foreign Exchange
Perikanan	13,72	12,24	11,70	11,72	11,71	11,68	11,59	11,59	11,67	11,69	11,72	11,70	11,67	11,71	11,75	11,81	Fishery
a. Rupiah	14,43	12,72	11,70	11,72	11,71	11,68	11,59	11,59	11,67	11,69	11,72	11,70	11,67	11,71	11,75	11,81	a. Rupiah
b. Valas	7,25	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	5,99	6,41	6,26	5,89	5,77	5,65	5,70	5,45	5,64	5,40	5,39	5,40	5,46	5,51	4,99	5,42	Mining and Quarrying
a. Rupiah	12,55	12,69	13,03	11,34	10,74	10,13	10,59	9,35	10,39	9,31	9,19	8,25	8,64	8,67	4,86	11,51	a. Rupiah
b. Valas	5,23	5,04	4,60	4,60	4,59	4,60	4,60	4,61	4,62	4,73	4,82	4,95	4,97	5,03	5,02	4,38	b. Foreign Exchange
Industri Pengolahan	10,77	8,10	7,98	7,59	7,42	7,39	7,61	7,63	7,55	7,62	7,57	7,56	7,55	7,37	7,56	7,71	Processing Industry
a. Rupiah	12,27	10,75	10,34	9,90	9,62	9,58	9,60	9,67	9,43	9,40	9,46	9,42	9,51	9,42	9,70	9,77	a. Rupiah
b. Valas	9,74	5,34	4,65	4,46	4,20	4,21	4,59	4,59	4,59	4,56	4,57	4,66	4,77	4,80	4,85	4,85	b. Foreign Exchange
Listrik, gas dan air	6,62	7,24	6,41	7,34	7,75	7,77	7,76	7,19	7,86	7,96	7,34	7,83	8,42	8,20	8,36	8,68	Electricity, Gas and Water
a. Rupiah	15,20	12,14	9,70	9,07	8,16	8,17	8,17	8,16	8,16	8,16	7,41	7,91	8,51	8,27	8,44	8,80	a. Rupiah
b. Valas	6,00	7,00	6,07	6,53	6,54	6,54	6,54	4,36	6,00	6,00	6,00	6,34	6,33	6,35	6,51	6,55	b. Foreign Exchange
Konstruksi	12,52	11,05	9,57	9,80	9,36	9,42	9,56	9,85	9,98	10,03	9,99	9,90	10,02	10,41	10,29	10,48	Construction
a. Rupiah	12,52	11,05	9,57	9,80	9,36	9,42	9,56	9,85	9,98	10,03	9,99	9,90	10,02	10,41	10,29	10,48	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Perdagangan Besar dan Eceran	14,35	12,05	11,94	10,96	10,81	11,04	10,47	10,06	10,37	10,19	10,39	10,27	10,41	10,59	9,81	10,43	Wholesale and Retail Trade
a. Rupiah	14,44	12,11	11,97	10,99	10,87	11,10	10,53	10,11	10,41	10,23	10,43	10,31	10,45	10,63	9,84	10,61	a. Rupiah
b. Valas	5,79	5,87	5,85	5,23	3,82	3,76	3,70	3,63	3,92	3,84	3,75	3,38	3,58	3,43	3,44	1,52	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	15,65	10,53	10,38	10,70	10,60	10,66	10,48	10,41	10,36	10,26	10,29	10,16	10,19	10,14	10,18	10,15	Provision of accommodation and the provision of eating and drinking
a. Rupiah	15,75	10,54	10,80	10,61	10,67	10,48	10,48	10,41	10,37	10,27	10,30	10,17	10,20	10,15	10,19	10,16	a. Rupiah
b. Valas	7,00	7,00	2,14	6,00	6,00	6,00	6,00	6,00	6,00	6,00	6,00	5,50	5,50	5,50	5,50	5,50	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	12,47	11,63	9,64	9,47	10,18	9,88	9,97	10,06	10,15	10,17	10,35	9,55	10,26	10,30	9,63	9,65	Transportation, Warehousing and Communications
a. Rupiah	13,76	12,34	10,05	9,84	10,58	10,23	10,30	10,39	10,48	10,47	11,09	10,10	10,82	10,82	10,12	10,08	a. Rupiah
b. Valas	5,61	5,59	5,44	5,37	5,34	5,31	5,27	5,23	5,22	5,17	5,06	5,21	5,21	5,21	5,19	5,18	b. Foreign Exchange
Perantara Keuangan	15,59	12,50	10,74	10,72	10,09	9,87	9,84	9,76	9,67	9,58	9,40	9,86	9,96	9,05	9,44	9,75	Financial intermediaries
a. Rupiah	15,59	12,50	10,74	10,72	10,66	10,51	10,51	10,38	10,21	10,12	9,95	9,86	9,96	9,58	9,97	10,34	a. Rupiah
b. Valas	-	-	-	-	2,00	2,00	2,00	2,00	3,00	3,00	3,00	-	2,93	2,93	2,93	2,93	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	13,32	10,37	10,37	10,37	9,01	9,56	9,30	8,88	8,18	8,05	8,02	8,08	8,04	8,02	7,96	8,49	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,78	11,06	10,89	10,61	10,12	10,17	10,07	9,56	9,48	9,49	9,46	9,62	9,62	9,60	9,60	9,93	a. Rupiah
b. Valas	6,57	5,46	3,56	4,64	1,75	2,39	2,04	2,01	2,58	2,34	2,34	2,20	2,19	2,21	2,20	2,18	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	46,00	11,56	9,73	9,72	9,71	9,70	9,45	12,09	9,45	11,52	10,11	10,78	11,05	10,99	10,92	10,85	Government administration, Defense and Compulsory social security
a. Rupiah	46,00	11,56	9,73	9,72	9,71	9,70	9,45	12,09	9,45	11,52	10,11	10,78	11,05	10,99	10,92	10,85	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	12,98	12,51	10,84	10,66	10,79	10,84	10,76	11,14	10,91	10,78	10,77	10,66	10,72	10,85	10,87	10,87	Education Services
a. Rupiah	12,98	12,51	10,84	10,66	10,79	10,84	10,76	11,14	10,91	10,78	10,77	10,66	10,72	10,85	10,87	10,87	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	14,10	13,30	12,73	12,48	12,22	12,43	12,28	11,62	11,99	10,65	11,57	11,97	11,37	11,24	11,22	11,17	Health Services and Social Activities
a. Rupiah	14,10	13,30	12,73	12,48	12,22	12,43	12,28	11,62	11,99	10,65	11,57	11,97	11,37	11,24	11,22	11,17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24,50	24,10	19,28	18,49	18,72	18,66	18,42	17,62	17,68	17,70	17,66	17,38	16,94	16,89	16,89	16,40	Community, Sociocultural, Entertainment and Other Individual Services
a. Rupiah	24,50	24,10	19,28	18,49	18,72	18,66	18,42	17,62	17,68	17,70	17,66	17,38	16,94	16,89	16,89	16,40	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	16,23	13,29	13,06	12,49	12,81	12,59	12,17	13,15	13,35	13,73	13,72	13,71	13,73	14,08	14,27	13,35	Individual Services which Serve Households
a. Rupiah	16,23	13,29	13,06	12,49	12,81	12,59	12,17	13,15	13,35	13,73	13,72	13,71	13,73	14,08	14,27	13,35	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	15,85	17,58	18,84	19,61	19,41	19,73	14,61	19,68	16,05	15,99	16,30	17,76	19,13	19,03	19,08	19,09	Business Activities which are not clearly defined
a. Rupiah	15,85	17,58	18,84	19,61	19,41	19,73	14,61	19,68	16,05	15,99	16,30	17,76	19,13	19,03	19,08	19,09	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	12,94	10,44	9,60	9,41	9,30	9,24	9,19	9,11	9,01	8,92	8,85	8,73	8,67	8,61	8,54	8,47	For Home Ownership
a. Rupiah	12,94	10,44	9,60	9,41	9,30	9,24	9,19	9,11	9,01	8,92	8,85	8,73	8,67	8,61	8,54	8,47	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	10,80	10,32	9,21	8,88	8,68	8,72	8,63	8,55	8,49	8,38	8,33	8,21	8,10	8,09	8,05	8,04	For Apartment Ownership
a. Rupiah	10,80	10,32	9,21	8,88	8,68	8,72	8,63	8,55	8,49	8,38	8,33	8,21	8,10	8,09	8,05	8,04	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	15,49	10,90	10,17	10,02	9,87	9,84	9,79	9,71	9,59	9,46	9,33	9,26	9,24	9,21	9,16	9,09	For Shop House Ownership
a. Rupiah	15,49	10,90	10,17	10,02	9,87	9,84	9,79	9,71	9,59	9,46	9,33	9,26	9,24	9,21	9,16	9,09	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10,85	10,24	9,95	9,74	9,69	9,64	9,62	9,60	9,57	9,49	9,42	9,35	9,38	9,43	9,54	9,75	For Vehicles Ownership
a. Rupiah	10,85	10,24	9,95	9,74	9,69	9,64	9,62	9,60	9,57	9,49	9,42	9,35	9,38	9,43	9,54	9,75	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna)	11,16	10,82	10,19	9,97	9,92	9,88	9,86	9,82	9,75	9,77	9,75	9,76	9,77	9,84	9,82	9,80	Multipurpose Loans and Others
a. Rupiah	11,16	10,82	10,19	9,97	9,92	9,88	9,86	9,82	9,75	9,77	9,75	9,76	9,77	9,84	9,82	9,80	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Bukan Lapangan Usaha Lainnya	8,28	6,12	4,77	4,34	4,06	3,82	3,81	3,85	3,83	3,82	3,77	3,75	3,67	3,64	4,58	3,55	Non Industrial Origin Others
a. Rupiah	8,28	6,12	4,77	4,34	4,06	3,82	3,81	3,85	3,83	3,82	3,77	3,75	3,67	3,64	4,58	3,55	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	2015	2016	2017		2018											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	18.481.911	22.198.718	23.623.027	25.836.223	26.178.579	26.404.701	26.652.404	27.038.355	27.159.869	27.284.967	27.612.459	27.563.572	27.967.194	28.477.264	28.859.160	Third Party Fund
1. Dana Simpanan Wadiah	9.127.253	12.266.656	12.370.260	14.447.605	14.655.140	14.773.529	14.919.696	15.128.423	15.132.657	15.187.516	15.359.090	15.524.197	15.952.298	16.165.174	16.405.031	1. Demand Deposits Wadia
a. Giro	169.801	235.862	193.315	194.284	195.172	195.715	196.967	199.090	200.891	201.715	203.070	205.723	206.262	218.476	220.406	a. Demand Deposits Wadia
b. Tabungan	8.957.452	12.030.794	12.176.945	14.253.961	14.459.968	14.577.814	14.722.729	14.929.333	14.931.766	14.985.801	15.156.020	15.318.474	15.746.036	15.946.698	16.184.625	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.346.149	9.932.062	11.252.767	11.388.618	11.523.439	11.631.172	11.732.708	11.909.932	12.027.212	12.097.451	12.253.369	12.039.375	12.014.894	12.312.087	12.454.121	2. Non Profit Sharing Investment Fund
a. Giro	9.384	64.776	65.575	64.361	64.099	64.339	64.612	64.754	65.687	65.530	65.959	66.828	68.714	68.830	69.389	a. Demand Deposits
b. Tabungan	9.044.749	9.555.911	10.853.581	10.986.347	11.114.503	11.221.384	11.318.614	11.492.553	11.607.173	11.675.061	11.825.457	11.609.319	11.579.100	11.875.521	12.015.268	b. Saving Deposits
c. Deposito	292.016	311.375	333.611	338.298	344.837	345.449	349.482	352.625	354.352	356.860	361.953	363.228	367.080	367.736	369.464	c. Time Deposits
3. Dana Investasi Profit Sharing	8.509	-	-	-	-	-	-	-	-	-	-	-	2	3	8	3. Profit Sharing Investment Fund
a. Giro	2	-	-	-	-	-	-	-	-	-	-	-	1	3	-	a. Demand Deposits
b. Tabungan	7.794	-	-	-	-	-	-	-	-	-	-	-	-	-	8	b. Saving Deposits
c. Deposito	713	-	-	-	-	-	-	-	-	-	-	-	1	1	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.746.565	4.515.930	5.422.447	5.400.966	5.360.937 ^{r)}	5.333.046	5.322.121	5.270.751	5.242.994	5.279.797	5.306.785	5320815	5.354.461	5.327.903	5.339.696	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	96.284	97.299	95.202	95.925	94.974	95.223	94.754	95.937	96.532	93.426	94.056	94677	97.074	96.963	98.347	1. Profit Sharing Financing
a. Mudharabah	40.011	35.948	28.872	28.171	27.410	26.767	26.128	25.492	24.747	23.578	22.980	22.379	21.871	21.238	20.305	a. Mudharabah
b. Musyarakah	56.273	61.351	66.330	67.754	67.564	68.456	68.626	70.445	71.785	69.848	71.078	72.299	75.203	75.725	78.042	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.592.737	4.382.865	5.304.235	5.283.827	5.245.817	5.218.351	5.208.874	5.156.830	5.128.562	5.168.675	5.195.199	5207860	5.237.173	5.210.602	5.210.371	2. Receivables/Acceptables
a. Murabahah	3.334.417	4.096.459	4.717.525	4.693.889	4.653.849	4.617.983	4.597.720	4.541.481	4.504.797	4.538.100	4.557.104	4.566.359	4.582.808	4.542.491	4.532.425	a. Murabahah
b. Qardh	254.796	282.253	581.807	585.885	586.849	595.179	605.833	609.929	618.215	624.939	633.915	637.099	648.445	662.134	671.874	b. Qardh
c. Istishna'	3.524	4.153	4.903	5.065	5.119	5.189	5.321	5.420	5.550	5.636	5.676	5.776	5.920	5.977	6.072	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	57.544	35.766	23.010	21.360	20.146	19.472	18.493	17.984	17.900	17.696	17.667	18.427	20.214	20.338	30.978	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	222	208	14	14	13	14	58	60	26	29	28	648	2.232	5.026	12.630	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	3	3	3	3	3	3	3	3	3	3	3	3	3	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	57.319	35.558	22.993	21.343	20.130	19.455	18.432	17.921	17.871	17.664	17.636	17.776	17.979	18.145	18.345	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	2015	2016	2017		2018											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	15.476.183	18.543.305	19.201.670	21.337.918	21.622.178	21.788.306	21.979.384	22.308.651	22.355.312	22.447.445	22.687.692	22.546.733	23.041.972	23.472.129	23.778.680	Third Party Fund
1. Dana Simpanan Wadiah	7.876.839	10.583.944	10.358.419	12.393.912	12.580.988	12.671.041	12.797.390	12.988.474	12.958.823	13.000.763	13.134.873	13.259.367	13.658.238	13.838.161	14.045.565	1. Demand Deposits Wadia
a. Giro	144.289	219.538	175.713	176.470	177.325	177.769	178.571	180.357	181.902	182.180	183.584	185.877	186.379	198.634	200.311	a. Demand Deposits Wadia
b. Tabungan	7.732.550	10.364.406	10.182.706	12.218.082	12.403.663	12.493.272	12.618.819	12.808.117	12.776.921	12.818.583	12.951.289	13.073.490	13.471.859	13.639.527	13.845.254	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.593.422	7.959.361	8.843.251	8.944.006	9.041.190	9.117.265	9.181.994	9.320.177	9.396.489	9.446.682	9.552.819	9.287.366	9.383.734	9.633.968	9.733.115	2. Non Profit Sharing Investment Fund
a. Giro	2.932	56.687	56.342	55.030	54.672	54.808	54.945	54.900	55.673	55.433	55.729	56.470	58.247	58.221	58.640	a. Demand Deposits
b. Tabungan	7.349.403	7.649.029	8.519.322	8.618.506	8.711.814	8.787.968	8.851.718	8.988.012	9.064.042	9.112.721	9.214.820	8.947.751	9.037.481	9.287.320	9.384.554	b. Saving Deposits
c. Deposito	241.087	253.645	267.587	270.697	274.704	274.489	275.331	277.265	276.774	278.528	282.270	283.145	288.006	288.427	289.921	c. Time Deposits
3. Dana Investasi Profit Sharing	5.922	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	5.322	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	3.182.083	4.037.949	4.443.022	4.382.584	4.343.406 ^{r)}	4.305.042	4.278.316	4.223.604	4.167.048	4.167.884	4.163.829	4.167.346	4.186.069	4.159.070	4.163.204	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	69.169	65.860	58.442	58.408	57.327	56.921	55.740	56.129	55.903	52.372	51.712	51.140	52.667	51.815	52.593	1. Profit Sharing Financing
a. Mudharabah	23.313	19.662	14.360	13.780	13.322	12.888	12.425	12.043	11.727	10.975	10.542	10.183	9.785	9.466	8.842	a. Mudharabah
b. Musyarakah	45.856	46.198	44.082	44.628	44.005	44.033	43.315	44.086	44.176	41.397	41.172	40.958	42.882	42.349	43.751	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.081.952	3.948.055	4.371.793	4.313.022	4.275.866	4.238.475	4.213.791	4.159.165	4.102.812	4.107.300	4.104.012	4.107.987	4.124.929	4.098.658	4.102.007	2. Receivables/Acceptables
a. Murabahah	2.900.453	3.772.278	4.184.870	4.125.965	4.086.912	4.047.990	4.022.274	3.964.718	3.906.428	3.915.424	3.911.560	3.912.850	3.926.899	3.898.948	3.900.253	a. Murabahah
b. Qardh	181.280	175.618	186.786	187.934	188.820	190.351	191.393	194.320	196.263	191.760	193.836	196.403	197.930	199.612	201.660	b. Qardh
c. Istishna'	219	159	137	135	134	134	124	127	121	116	112	108	100	98	94	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	30.962	24.034	12.787	11.290	10.213	9.646	8.785	8.310	8.333	8.212	8.242	8.368	8.473	8.597	8.604	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	-	-	-	-	-	-	-	-	9 ^{r)}	10 ^{r)}	12	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	30.959	24.034	12.785	11.288	10.211	9.644	8.783	8.308	8.331	8.210	8.240	8.366	8.462	8.585	8.590	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	2015	2016	2017		2018											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	3.026.136	3.655.413	4.421.357	4.498.305	4.556.401	4.616.395	4.673.020	4.729.704	4.804.557	4.837.522	4.924.767	5.016.839	4.925.222	5.005.135	5.080.480	Third Party Fund
1. Dana Simpanan Wadiah	1.254.017	1.682.712	2.011.841	2.053.693	2.074.152	2.102.488	2.122.306	2.139.949	2.173.834	2.186.753	2.224.217	2.264.830	2.294.060	2.327.013	2.359.466	1. Demand Deposits Wadia
a. Giro	25.542	16.324	17.602	17.814	17.847	17.946	18.396	18.733	18.989	19.535	19.486	19.846	19.883	19.842	20.095	a. Demand Deposits Wadia
b. Tabungan	1.228.475	1.666.388	1.994.239	2.035.879	2.056.305	2.084.542	2.103.910	2.121.216	2.154.845	2.167.218	2.204.731	2.244.984	2.274.177	2.307.171	2.339.371	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.769.532	1.972.701	2.409.516	2.444.612	2.482.249	2.513.907	2.550.714	2.589.755	2.630.723	2.650.769	2.700.550	2.752.009	2.631.160	2.678.119	2.721.006	2. Non Profit Sharing Investment Fund
a. Giro	6.452	8.089	9.233	9.331	9.427	9.531	9.667	9.854	10.014	10.097	10.230	10.358	10.467	10.609	10.749	a. Demand Deposits
b. Tabungan	1.712.143	1.906.882	2.334.259	2.367.841	2.402.689	2.433.416	2.466.896	2.504.541	2.543.131	2.562.340	2.610.637	2.661.568	2.541.619	2.588.201	2.630.714	b. Saving Deposits
c. Deposito	50.937	57.730	66.024	67.601	70.133	70.960	74.151	75.360	77.578	78.332	79.683	80.083	79.074	79.309	79.543	c. Time Deposits
3. Dana Investasi Profit Sharing	2.587	-	-	-	-	-	-	-	-	-	-	-	-	2	3	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	a. Demand Deposits
b. Tabungan	2.472	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	115	-	-	-	-	-	-	-	-	-	-	-	-	1	1	c. Time Deposits
Pembiayaan, Piutang dan Salam	564.498	477.981	979.425	1.018.382	1.017.531 ^{r)}	1.028.004	1.043.805	1.047.147	1.075.946 ^{r)}	1.111.913	1.142.956	1.153.469	1.168.392	1.168.833	1.176.492	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	27.121	31.439	36.760	37.517	37.647	38.302	39.014	39.808	40.629	41.054	42.344	43.537	44.407	45.148	45.754	1. Profit Sharing Financing
a. Mudharabah	16.704	16.286	14.512	14.391	14.088	13.879	13.703	13.449	13.020	12.603	12.438	12.196	12.086	11.772	11.463	a. Mudharabah
b. Musyarakah	10.417	15.153	22.248	23.126	23.559	24.423	25.311	26.359	27.609	28.451	29.906	31.341	32.321	33.376	34.291	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	510.795	434.810	932.442	970.805	969.951	979.876	995.083	997.665	1.025.750	1.061.375	1.091.187	1.099.873	1.112.244	1.111.944	1.108.364	2. Receivables/Acceptables
a. Murabahah	433.974	324.181	532.655	567.924	566.937	569.993	575.446	576.763	598.369	622.676	645.544	653.509	655.909	643.543	632.172	a. Murabahah
b. Qardh	73.516	106.635	395.021	397.951	398.029	404.828	414.440	415.609	421.952	433.179	440.079	440.696	450.515	462.522	470.214	b. Qardh
c. Istishna'	3.305	3.994	4.766	4.930	4.985	5.055	5.197	5.293	5.429	5.520	5.564	5.668	5.820	5.879	5.978	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	26.582	11.732	10.223	10.070	9.933	9.826	9.708	9.674	9.567	9.484	9.425	10.059	11.741	11.741	22.374	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	222	208	14	14	13	14	58	60	26	29	28	648	2.223	5.016	12.618	b. Financing through Channeling
c. Pembiayaan secara Executing	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	26.360	11.524	10.208	10.055	9.919	9.811	9.649	9.613	9.540	9.454	9.396	9.410	9.517	9.560	9.755	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	2015	2016	2017		2018											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	14.761.002	18.521.091	19.509.660	21.692.463	21.903.444	22.309.119	22.524.305	22.766.970	22.852.861	22.951.585	23.225.738	23.178.632	23.368.231	23.825.941	24.164.548	Third Party Fund
Pembiayaan, Piutang dan Salam	3.401.887	3.801.121	4.462.617	4.520.667	4.536.002	4.557.968	4.597.604	4.623.421	4.654.624	4.704.720	4.754.492	4.785.732	4.839.011	4.841.753	4.863.840	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	2015	2016	2017		2018											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	12.548.747	15.488.398	15.842.499	17.955.556	18.199.375	18.348.558	18.511.543	18.793.584	18.811.035	18.877.304	19.074.492	18.947.098	19.096.800	19.479.862	19.749.332	Third Party Fund
Pembiayaan, Piutang dan Salam	2.886.860	3.360.698	3.523.985	3.543.254	3.559.223	3.568.177	3.592.167	3.615.405	3.617.978	3.631.933	3.651.002	3.671.964	3.708.146	3.707.946	3.725.609	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	2015	2016	2017		2018											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	2.248.147	3.032.693	3.667.161	3.736.907	3.704.069	3.960.561	4.012.762	3.973.386	4.041.826	4.074.281	4.151.246	4.231.534	4.271.431	4.346.079	4.415.216	Third Paty Fund
Pembiayaan, Piutang dan Salam	518.019	440.423	938.632	977.413	976.779	989.791	1.005.437	1.008.016	1.036.646	1.072.787	1.103.490	1.113.768	1.130.865	1.133.807	1.138.231	Financing, Receivables/Acceptables, Ijarah and Salam

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	2014	2015	2016	2017		2018											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
1 Dana Simpanan Wadiah	29.073	32.532	38.361	42.142	47.033	45.591	47.471	47.541	47.406	49.642	50.627	47.602	48.518	48.683	48.185	48.893	iB Wadia
a. Giro	16.512	17.327	20.153	20.614	24.897	23.431	25.004	24.535	24.291	25.410	25.716	22.610	22.943	22.825	22.087	22.294	a. Demand Deposits Wadia
i. Rupiah	13.613	14.395	17.221	17.791	21.581	19.456	21.087	20.257	20.158	19.357	20.212	18.955	19.446	19.512	18.797	19.127	i. Rupiah
ii. Valas	2.900	2.931	2.932	2.823	3.315	3.975	3.917	4.278	4.133	6.053	5.504	3.654	3.497	3.313	3.290	3.167	ii. Foreign Currency
b. Tabungan	12.561	15.206	18.208	21.528	22.137	22.160	22.467	23.007	23.115	24.232	24.911	24.992	25.575	25.858	26.099	26.599	b. iB Saving Deposits Wadia
i. Rupiah	12.414	15.052	18.037	21.338	21.938	21.961	22.265	22.799	22.908	24.013	24.677	24.748	25.338	25.608	25.837	26.341	i. Rupiah
ii. Valas	147	154	170	190	199	199	202	208	207	219	234	244	237	250	261	258	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	187.638	197.475	240.974	280.473	287.854	289.594	284.472	292.368	292.780	290.108	290.589	291.593	290.237	306.763	307.733	305.528	Non Profit Sharing Investment Fund
a. Giro	2.132	3.859	7.820	15.260	15.291	13.986	15.225	15.546	16.068	18.939	18.762	17.684	15.690	21.433	20.109	20.149	a. Demand Deposits
i. Rupiah	1.790	2.997	7.388	14.095	13.280	12.718	13.665	13.304	13.973	16.565	16.323	15.232	13.671	19.486	18.460	18.220	i. Rupiah
ii. Valas	342	861	432	1.165	2.011	1.268	1.560	2.242	2.096	2.373	2.439	2.453	2.019	1.947	1.649	1.928	ii. Foreign Currency
b. Tabungan	50.949	53.388	66.980	71.301	76.361	75.879	75.844	75.732	74.808	75.253	76.502	78.114	78.217	79.953	80.156	80.823	b. Saving Deposits
i. Rupiah	50.441	52.623	66.088	70.318	75.463	74.940	74.937	74.856	73.916	74.332	75.526	77.080	77.203	78.939	79.100	79.801	i. Rupiah
ii. Valas	508	765	892	984	898	939	906	876	891	921	977	1.034	1.014	1.013	1.056	1.022	ii. Foreign Currency
c. Deposito	134.556	140.228	166.174	193.911	196.202	199.729	193.404	201.089	201.904	195.916	195.325	195.795	196.329	205.377	207.469	204.557	c. Time Deposits
i. Rupiah	124.999	130.749	155.646	80	186.721	190.484	184.233	191.315	191.936	186.809	185.359	186.326	186.774	195.661	196.950	196.116	i. Rupiah
a. 1 Bulan	94.041	95.816	109.417	125.640	137.718	134.382	132.323	138.654	136.635	134.118	135.420	134.718	136.935	146.443	143.161	143.742	a. 1 month
b. 3 Bulan	19.758	23.383	30.095	36.464	30.436	34.303	30.292	30.976	35.624	33.577	31.220	32.819	31.432	29.898	32.646	31.223	b. 3 month
c. 6 Bulan	5.905	6.098	9.531	12.858	9.710	11.539	12.038	12.039	10.302	10.256	10.646	10.639	10.049	10.245	11.728	11.760	c. 6 month
d. 12 Bulan	5.270	5.354	6.588	9.427	8.758	10.147	9.468	9.538	9.285	8.765	7.956	8.087	8.346	9.069	9.404	9.375	d. 12 month
e. >12 Bulan	25	96	15	119	99	113	113	109	91	93	117	63	12	6	12	16	e. >12 month
ii. Valas	9.558	9.479	10.528	9.404	9.481	9.245	9.171	9.774	9.968	9.106	9.966	9.469	9.555	9.715	10.518	8.441	ii. Foreign Currency
a. 1 Bulan	8.204	7.935	8.295	6.121	7.842	6.754	7.357	6.736	6.949	6.488	7.449	7.396	7.508	7.053	7.747	5.899	a. 1 month
b. 3 Bulan	780	890	1.730	2.294	1.316	1.530	745	1.097	1.446	1.636	1.880	1.122	880	1.036	1.389	1.226	b. 3 month
c. 6 Bulan	381	467	315	661	188	586	852	1.756	1.384	803	320	698	861	1.243	1.017	817	c. 6 month
d. 12 Bulan	192	187	189	327	136	375	216	185	189	179	317	252	306	383	366	499	d. 12 month
e. >12 Bulan	1	-	0	0	0	0	-	0	0	0	1	0	0	0	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.148	1.168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	71	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.072	1.101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	856	890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	77	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	116	119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	24	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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

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

Indikator	2014	2015	2017			2018											Indicator
			Des	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Dana Simpanan Wadiah	22.705	24.915	29.470	31.884	35.933	34.518	35.537	36.358	36.309	38.572	38.759	36.528	36.962	37.073	36.741	37.453	iB Wadia
a. Giro	12.867	12.991	15.375	15.245	18.792	17.357	18.165	18.464	18.306	19.710	19.362	16.943	16.804	16.584	16.097	16.221	a. Demand Deposits Wadia
i. Rupiah	10.098	10.195	12.638	12.958	15.920	13.600	14.549	14.384	14.371	13.896	14.112	13.567	13.591	13.700	13.050	13.366	i. Rupiah
ii. Valas	2.770	2.796	2.736	2.287	2.872	3.756	3.617	4.080	3.935	5.814	5.250	3.376	3.213	2.883	3.047	2.855	ii. Foreign Currency
b. Tabungan	9.838	11.924	14.095	16.639	17.141	17.161	17.372	17.894	18.003	18.862	19.397	19.585	20.158	20.489	20.644	21.232	b. iB Saving Deposits Wadia
i. Rupiah	9.704	11.802	13.968	16.501	17.000	17.023	17.230	17.750	17.860	18.715	19.238	19.421	19.995	20.318	20.470	21.064	i. Rupiah
ii. Valas	134	122	127	138	141	138	141	144	143	147	159	164	163	171	174	168	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	146.901	148.896	176.937	200.772	202.460	204.801	203.721	208.462	208.470	203.423	202.314	204.068	202.842	214.410	214.208,018	213.302,085	Non Profit Sharing Investment Fund
a. Giro	935	1.872	4.278	10.554	7.619	7.514	8.514	8.772	9.547	11.619	11.101	10.251	8.748	14.324	13.318	12.780	a. Demand Deposits
i. Rupiah	827	1.196	4.149	9.871	7.038	7.443	8.311	8.147	8.974	11.043	10.633	9.686	8.548	13.925	13.227	12.531	i. Rupiah
ii. Valas	108	676	128	683	581	71	203	625	573	576	468	566	200	399	91	249	ii. Foreign Currency
b. Tabungan	40.515	40.758	50.637	52.799	57.488	56.587	56.429	56.571	55.584	55.629	56.421	57.785	58.115	60.367	60.634	61.360	b. Saving Deposits
i. Rupiah	40.498	40.737	50.601	52.753	57.440	56.540	56.381	56.527	55.536	55.580	56.365	57.732	58.059	60.308	60.570	61.301	i. Rupiah
ii. Valas	17	21	36	46	48	47	48	44	49	49	56	53	57	59	64	59	ii. Foreign Currency
c. Deposito	105.451	106.266	122.022	137.419	137.353	140.699	138.778	143.119	143.339	136.175	134.792	136.032	135.979	139.719	140.256	139.162	c. Time Deposits
i. Rupiah	97.307	97.874	112.709	129.670	129.960	133.278	131.463	135.248	135.264	128.919	126.863	128.365	128.305	131.946	131.838	132.578	i. Rupiah
a. 1 Bulan	73.950	73.757	82.724	93.016	95.065	98.937	100.124	103.197	102.853	98.061	97.107	97.541	96.984	101.336	100.026	99.907	a. 1 month
b. 3 Bulan	14.281	16.548	19.126	21.719	20.686	19.861	17.261	17.766	18.573	17.480	16.899	17.558	18.460	16.988	17.476	18.648	b. 3 month
c. 6 Bulan	4.891	3.568	5.939	7.605	6.508	6.706	6.815	7.229	6.970	6.952	6.915	7.208	6.648	6.695	7.353	7.153	c. 6 month
d. 12 Bulan	4.159	3.999	4.906	7.307	7.696	7.762	7.252	7.044	6.864	6.420	5.932	6.046	6.206	6.922	6.972	6.861	d. 12 month
e. >12 Bulan	25	2	14	23	6	12	11	12	4	7	10	12	7	5	11	10	e. >12 month
ii. Foreign Currency	8.144	8.393	9.313	7.749	7.392	7.421	7.315	7.870	8.075	7.256	7.929	7.667	7.674	7.773	8.418	6.584	ii. Foreign Currency
a. 1 Bulan	7.129	6.982	7.518	5.844	5.916	5.916	6.674	6.050	6.157	5.729	6.351	6.500	6.884	6.357	6.801	5.100	a. 1 month
b. 3 Bulan	566	811	1.339	1.493	1.306	1.243	406	646	713	776	1.361	958	548	583	753	676	b. 3 month
c. 6 Bulan	336	413	268	543	110	134	131	1.074	1.100	663	123	110	103	668	706	651	c. 6 month
d. 12 Bulan	112	187	188	141	132	129	105	100	106	89	94	98	140	164	157	158	d. 12 month
e. >12 Bulan	1	-	0	0	0	0	0	0	0	0	1	0	0	0	0	0	e. >12 month
3 Dana Investasi Profit Sharing	1.117	1.083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	65	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	1.047	1.025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	847	827	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	74	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	104	109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	22	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2014	2015	2017			2018											Indicator
			Des	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	
1 Dana Simpanan Wadiah	6.368	7.617	8.891	10.258	11.101	11.073	11.934	11.184	11.097	11.070	11.868	11.074	11.556	11.611	11.445	11.440	iB Wadia
a. Giro	3.645	4.335	4.778	5.369	6.105	6.074	6.839	6.071	5.985	5.700	6.354	5.667	6.139	6.241	5.990	6.073	a. Demand Deposits Wadia
i. Rupiah	3.515	4.200	4.583	4.833	5.661	5.855	6.538	5.873	5.787	5.461	6.100	5.389	5.854	5.811	5.748	5.762	i. Rupiah
ii. Valas	130	135	196	536	444	219	301	199	198	239	254	278	284	430	243	311	ii. Foreign Currency
b. Tabungan	2.723	3.282	4.112	4.889	4.996	4.999	5.095	5.112	5.111	5.370	5.514	5.407	5.417	5.369	5.454	5.367	b. iB Saving Deposits Wadia
i. Rupiah	2.710	3.250	4.069	4.837	4.937	4.938	5.035	5.049	5.047	5.298	5.439	5.327	5.342	5.291	5.368	5.277	i. Rupiah
ii. Valas	13	32	43	52	59	61	60	64	64	72	75	80	75	79	87	90	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	40.737	48.578	64.037	79.701	85.394	84.793	80.751	83.906	84.310	86.685	88.275	87.525	87.394	92.353	93.525	92.226	Non Profit Sharing Investment Fund
a. Giro	1.197	1.987	3.542	4.706	7.672	6.472	6.710	6.774	6.522	7.319	7.661	7.433	6.943	7.109	6.791	7.369	a. Demand Deposits
i. Rupiah	963	1.802	3.238	4.224	6.241	5.275	5.354	5.157	4.999	5.522	5.689	5.546	5.123	5.561	5.233	5.690	i. Rupiah
ii. Valas	234	185	304	483	1.431	1.196	1.357	1.617	1.523	1.797	1.971	1.887	1.819	1.548	1.558	1.679	ii. Foreign Currency
b. Tabungan	10.434	12.630	16.343	18.502	18.873	19.292	19.415	19.162	19.224	19.625	20.081	20.329	20.102	19.586	19.522	19.462	b. Saving Deposits
i. Rupiah	9.943	11.886	15.487	17.564	18.023	18.400	18.556	18.329	18.381	18.753	19.160	19.348	19.144	18.632	18.530	18.500	i. Rupiah
ii. Valas	491	744	857	938	850	892	858	833	843	872	921	981	958	954	992	962	ii. Foreign Currency
c. Deposito	29.106	33.962	44.152	56.493	58.849	59.030	54.626	57.970	58.565	59.741	60.533	59.762	60.350	65.658	67.213	65.395	c. Time Deposits
i. Rupiah	27.692	32.875	42.937	54.838	56.761	57.206	52.770	56.067	56.672	57.891	58.496	57.961	58.469	63.715	65.112	63.538	i. Rupiah
a. 1 Bulan	20.090	22.059	26.693	32.624	42.653	35.445	32.199	35.457	33.782	36.058	38.313	37.177	39.951	45.107	43.136	43.836	a. 1 month
b. 3 Bulan	5.477	6.835	10.969	14.745	9.750	14.443	13.031	13.209	17.050	16.097	14.321	15.261	12.972	12.910	15.169	12.576	b. 3 month
c. 6 Bulan	1.014	2.531	3.593	5.253	3.202	4.833	5.223	4.810	3.332	3.304	3.731	3.431	3.401	3.550	4.375	4.608	c. 6 month
d. 12 Bulan	1.111	1.355	1.682	2.121	1.062	2.384	2.216	2.494	2.421	2.345	2.024	2.040	2.140	2.147	2.432	2.514	d. 12 month
e. >12 Bulan	0	95	1	95	93	101	102	97	86	86	107	51	5	1	1	5	e. >12 month
ii. Valas	1.413	1.087	1.215	1.655	2.089	1.824	1.856	1.904	1.893	1.850	2.037	1.801	1.881	1.942	2.101	1.856	ii. Foreign Currency
a. 1 Bulan	1.075	953	777	550	1.998	838	683	686	792	759	1.098	895	624	696	946	799	a. 1 month
b. 3 Bulan	214	79	391	801	10	288	340	451	733	861	519	164	332	453	636	550	b. 3 month
c. 6 Bulan	45	55	47	118	78	452	722	681	284	141	197	588	759	574	311	166	c. 6 month
d. 12 Bulan	80	-	0	186	4	246	112	85	84	90	223	154	166	219	208	341	d. 12 month
e. >12 Bulan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	31	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	6	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	25	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	8	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	12	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2015	2016	2017		2018											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	
Total Dana Pihak Ketiga	231.175	279.335	322.715	334.888	335.185	331.943	339.909	340.186	339.749	341.216	339.195	338.754	355.446	319.124	354.421	Total Third Party Fund
i. Rupiah	216.985	264.380	308.049	318.982	319.559	316.187	322.531	322.891	321.076	322.096	322.341	322.432	339.207	304.727	339.606	i. Rupiah
ii. Valas	14.191	14.955	14.566	15.906	15.626	15.756	17.378	17.295	18.673	19.120	16.854	16.323	16.239	14.397	14.815	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	230.066	278.172	321.536	333.779	334.306	331.118	338.840	339.029	338.306	339.714	337.908	337.514	354.191	318.044	352.899	1. Residents' Third Party Funds
a. Pemerintah	38.077	42.284	86.703	84.046	52.461	74.749	77.437	80.240	78.836	79.778	75.067	75.834	88.030	83.915	83.308	a. Government
i. Rupiah	35.153	41.193	81.009	78.181	49.375	68.502	70.302	73.134	71.228	71.779	68.464	69.233	81.543	78.271	78.610	i. Rupiah
ii. Valas	2.924	1.091	5.694	5.865	3.087	6.247	7.135	7.106	7.608	7.998	6.603	6.601	6.486	5.645	4.698	ii. Foreign Exchange
b. Swasta	191.988	235.888	234.832	249.733	281.845	256.369	261.404	258.789	259.470	259.937	262.841	261.680	266.162	234.128	269.590	b. Private Sector
1. Institusi Keuangan Non Bank	25.932	23.436	29.171	28.326	27.677	25.901	29.929	27.885	27.459	25.686	25.559	25.973	26.953	28.809	26.470	1. Non bank Financial Institutions
i. Rupiah	25.255	23.320	29.061	28.224	27.609	25.832	29.847	27.804	27.375	25.616	25.466	25.899	26.854	28.695	26.157	i. Rupiah
ii. Valas	677	116	110	102	68	69	82	81	85	70	93	75	99	114	313	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	58.093	64.969	62.271	72.214	103.804	81.403	83.120	81.919	79.891	81.383	81.229	78.730	79.683	63.868	80.487	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	50.794	56.935	57.292	66.023	94.884	75.512	76.750	75.674	73.222	74.927	75.467	73.464	74.501	59.130	75.398	i. Rupiah
ii. Valas	7.298	8.034	4.979	6.191	8.920	5.891	6.370	6.245	6.669	6.456	5.762	5.266	5.182	4.738	5.089	ii. Foreign Exchange
3. Perseorangan	107.963	147.483	143.390	149.193	150.364	149.065	148.355	148.984	152.120	152.868	156.053	156.976	159.526	141.452	162.634	3. Individuals
i. Rupiah	105.482	142.496	140.318	146.194	147.356	146.005	145.290	145.900	148.846	149.393	152.561	153.404	155.916	138.266	159.066	i. Rupiah
ii. Valas	2.481	4.986	3.072	3.000	3.008	3.061	3.065	3.084	3.274	3.475	3.493	3.572	3.610	3.186	3.568	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.110	1.163	1.079	1.109	878	825	1.069	1.157	1.444	1.502	1.287	1.240	1.255	1.080	1.522	2. Non Residents' Third Party Funds
i. Rupiah	300	436	368	361	335	336	342	378	406	381	384	431	393	366	375	i. Rupiah
ii. Valas	810	727	712	748	544	489	727	779	1.038	1.120	903	809	862	714	1.147	ii. Foreign Exchange

Ket: ¹⁾ Angka-angka diperbaikiNote: ¹⁾ Revised figures

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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	
Total Dana Pihak Ketiga	174.895	206.407	232.756	238.393	239.318	239.258	244.820	244.779	241.995	241.073	240.596	239.804	251.483	229.957	250.755	Total Third Party Fund
i. Rupiah	162.887	194.066	221.754	227.359	227.884	227.934	232.057	232.005	228.152	227.211	228.771	228.498	240.197	219.073	240.839	i. Rupiah
ii. Valas	12.008	12.341	10.902	11.033	11.434	11.325	12.763	12.774	13.843	13.862	11.825	11.306	11.286	10.883	9.916	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	173.850	205.563	231.856	237.598	238.720	238.709	244.023	243.922	240.839	239.867	239.637	238.930	250.565	229.160	249.545	1. Residents' Third Party Funds
a. Pemerintah	27.761	28.123	67.749	64.079	34.676	56.480	58.720	61.060	58.722	58.782	55.719	56.188	64.402	66.618	61.316	a. Government
i. Rupiah	25.324	27.302	62.397	58.565	31.943	50.630	52.017	54.400	51.596	51.246	49.525	50.007	58.528	61.308	57.063	i. Rupiah
ii. Valas	2.437	820	5.352	5.514	2.733	5.850	6.703	6.660	7.126	7.536	6.194	6.181	5.874	5.310	4.253	ii. Foreign Exchange
b. Swasta	146.089	177.440	164.108	173.519	204.044	182.229	185.303	182.862	182.116	181.085	183.917	182.743	186.163	162.543	188.229	b. Private Sector
1. Institusi Keuangan Non Bank	17.423	14.178	19.279	18.046	16.894	15.450	18.485	16.735	16.926	16.349	16.694	15.592	15.889	19.297	15.641	1. Non bank Financial Institutions
i. Rupiah	16.826	14.073	19.185	17.962	16.842	15.397	18.428	16.682	16.861	16.298	16.621	15.538	15.812	19.198	15.588	i. Rupiah
ii. Valas	597	105	94	84	52	52	57	52	65	50	73	54	77	99	53	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	46.221	48.217	37.604	42.585	74.792	54.570	55.186	54.298	51.030	50.027	49.403	48.506	49.039	37.413	49.290	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	39.577	41.254	34.477	39.490	68.274	51.268	51.548	50.669	47.169	46.671	46.511	46.093	46.443	34.311	46.673	i. Rupiah
ii. Valas	6.644	6.963	3.126	3.095	6.518	3.301	3.638	3.630	3.861	3.355	2.892	2.413	2.595	3.102	2.617	ii. Foreign Exchange
3. Perseorangan	82.446	115.045	107.225	112.888	112.358	112.210	111.631	111.829	114.161	114.709	117.820	118.645	121.235	105.833	123.297	3. Individuals
i. Rupiah	80.910	111.283	105.592	111.258	110.747	110.559	109.975	110.159	112.390	112.891	116.024	116.760	119.317	104.155	121.414	i. Rupiah
ii. Valas	1.536	3.762	1.633	1.629	1.611	1.651	1.657	1.670	1.770	1.819	1.796	1.885	1.918	1.677	1.883	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.045	844	799	795	598	550	797	857	1.156	1.206	960	874	918	796	1.211	2. Non Residents' Third Party Funds
i. Rupiah	250	154	102	84	78	79	89	94	137	105	90	100	96	101	101	i. Rupiah
ii. Valas	795	690	697	711	521	470	708	762	1.020	1.101	869	774	822	695	1.109	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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	2015	2016	2017		2018											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt ¹⁾	Nov	
Total Dana Pihak Ketiga	56.280	72.928	89.959	96.495	95.866	92.685	95.089	95.089	97.755	100.143	98.599	98.950	103.963	89.167	103.666	Total Third Party Fund
i. Rupiah	54.098	70.314	86.295	91.623	91.675	88.254	90.474	90.886	92.924	94.885	93.570	93.934	99.010	85.654	98.767	i. Rupiah
ii. Valas	2.183	2.614	3.664	4.872	4.192	4.432	4.615	4.521	4.831	5.258	5.029	5.016	4.953	3.513	4.899	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	56.216	72.609	89.679	96.181	95.586	92.410	94.818	95.107	97.467	99.848	98.272	98.584	103.626	88.883	103.354	1. Residents' Third Party Funds
a. Pemerintah	10.317	14.161	18.955	19.967	17.785	18.269	18.717	19.180	20.113	20.996	19.348	19.647	23.628	17.298	21.993	a. Government
i. Rupiah	9.829	13.890	18.613	19.616	17.432	17.872	18.285	18.734	19.632	20.533	18.939	19.227	23.015	16.963	21.548	i. Rupiah
ii. Valas	487	271	342	351	354	397	432	446	482	462	409	420	613	334	445	ii. Foreign Exchange
b. Swasta	45.899	58.448	70.725	76.214	77.801	74.140	76.101	75.927	77.354	78.852	78.924	78.937	79.999	71.586	81.361	b. Private Sector
1. Institusi Keuangan Non Bank	8.509	9.258	9.892	10.280	10.783	10.451	11.443	11.150	10.533	9.337	8.865	10.381	11.064	9.512	10.828	1. Non bank Financial Institutions
i. Rupiah	8.429	9.247	9.876	10.262	10.767	10.434	11.419	11.122	10.514	9.317	8.845	10.360	11.042	9.497	10.569	i. Rupiah
ii. Valas	80	11	16	18	16	16	25	29	19	20	20	21	22	15	260	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	11.872	16.752	24.667	29.629	29.012	26.834	27.934	27.621	28.861	31.356	31.826	30.224	30.644	26.455	31.196	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	11.218	15.682	22.815	26.533	26.610	24.244	25.202	25.006	26.053	28.255	28.956	27.371	28.058	24.819	28.725	i. Rupiah
ii. Valas	654	1.071	1.852	3.097	2.402	2.590	2.732	2.615	2.808	3.101	2.870	2.853	2.587	1.636	2.472	ii. Foreign Exchange
3. Perseorangan	25.517	32.438	36.165	36.306	38.006	36.856	36.724	37.156	37.959	38.159	38.233	38.332	38.291	35.619	39.337	3. Individuals
i. Rupiah	24.572	31.214	34.727	34.935	36.609	35.446	35.315	35.741	36.456	36.503	36.536	36.645	36.599	34.110	37.652	i. Rupiah
ii. Valas	945	1.224	1.438	1.370	1.397	1.410	1.408	1.414	1.503	1.657	1.697	1.687	1.692	1.508	1.685	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	65	319	280	314	280	275	272	301	287	295	327	366	337	284	312	2. Non Residents' Third Party Funds
i. Rupiah	49	282	265	277	257	257	253	284	269	276	294	331	297	265	274	i. Rupiah
ii. Valas	15	37	15	37	23	18	18	17	18	19	33	35	40	19	38	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - November 2018
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - November 2018)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	50.174	34.275	36.391	94,19%	Jawa Barat
Banten	14.609	8.846	12.721	69,54%	Banten
DKI Jakarta	330.795	132.570	163.281	81,19%	DKI Jakarta
DI Yogyakarta	6.391	3.935	5.245	75,03%	DI Yogyakarta
Jawa Tengah	25.862	19.136	17.868	107,10%	Jawa Tengah
Jawa Timur	35.911	26.126	26.995	96,78%	Jawa Timur
Bengkulu	1.451	1.187	795	149,19%	Bengkulu
Jambi	3.360	2.904	1.632	177,97%	Jambi
Nanggroe Aceh Darussalam	29.342	14.166	22.824	62,07%	Nanggroe Aceh Darussalam
Sumatera Utara	15.673	11.077	12.257	90,37%	Sumatera Utara
Sumatera Barat	5.158	3.854	3.977	96,90%	Sumatera Barat
Riau	7.647	5.785	5.756	100,51%	Riau
Sumatera Selatan	9.348	6.445	6.054	106,45%	Sumatera Selatan
Bangka Belitung	814	469	657	71,48%	Bangka Belitung
Kepulauan Riau	4.026	3.836	2.136	179,59%	Kepulauan Riau
Lampung	3.661	2.941	2.489	118,18%	Lampung
Kalimantan Selatan	7.072	4.462	4.909	90,91%	Kalimantan Selatan
Kalimantan Barat	5.180	4.404	2.500	176,15%	Kalimantan Barat
Kalimantan Timur	7.202	4.674	5.656	82,64%	Kalimantan Timur
Kalimantan Tengah	1.376	1.265	813	155,66%	Kalimantan Tengah
Sulawesi Tengah	1.511	1.349	887	152,17%	Sulawesi Tengah
Sulawesi Selatan	7.838	6.174	4.726	130,65%	Sulawesi Selatan
Sulawesi Utara	495	460	261	175,88%	Sulawesi Utara
Gorontalo	198	194	77	252,71%	Gorontalo
Sulawesi Barat	365	293	226	129,63%	Sulawesi Barat
Sulawesi Tenggara	1.400	1.061	900	117,84%	Sulawesi Tenggara
NTB	11.650	7.034	8.127	86,55%	NTB
Bali	2.173	1.662	1.251	132,87%	Bali
NTT	183	166	121	136,71%	NTT
Maluku	393	183	362	50,58%	Maluku
Papua	770	476	592	80,40%	Papua
Maluku Utara	596	303	462	65,61%	Maluku Utara
Papua Barat	376	132	314	41,88%	Papua Barat
Luar Indonesia	1.576	665	1.159	57,43%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - November 2018
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - November 2018)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	38.492	25.058	29.071	86,20%	Jawa Barat
Banten	8.950	5.598	7.830	71,50%	Banten
DKI Jakarta	201.759	74.550	107.823	69,14%	DKI Jakarta
DI Yogyakarta	4.503	2.351	4.104	57,27%	DI Yogyakarta
Jawa Tengah	15.359	11.666	11.115	104,96%	Jawa Tengah
Jawa Timur	23.199	16.956	18.368	92,31%	Jawa Timur
Bengkulu	1.407	1.168	752	155,26%	Bengkulu
Jambi	2.236	2.220	1.152	192,76%	Jambi
Nanggroe Aceh Darussalam	28.857	13.935	22.586	61,70%	Nanggroe Aceh Darussalam
Sumatera Utara	7.777	5.765	6.164	93,52%	Sumatera Utara
Sumatera Barat	3.227	2.439	2.757	88,44%	Sumatera Barat
Riau	4.152	2.905	3.725	77,97%	Riau
Sumatera Selatan	4.155	3.364	3.233	104,07%	Sumatera Selatan
Bangka Belitung	667	369	519	71,14%	Bangka Belitung
Kepulauan Riau	2.481	2.330	1.366	170,49%	Kepulauan Riau
Lampung	3.072	2.408	2.382	101,11%	Lampung
Kalimantan Selatan	3.727	2.392	3.329	71,84%	Kalimantan Selatan
Kalimantan Barat	3.508	3.430	1.887	181,76%	Kalimantan Barat
Kalimantan Timur	4.623	2.879	4.369	65,89%	Kalimantan Timur
Kalimantan Tengah	1.376	1.265	813	155,66%	Kalimantan Tengah
Sulawesi Tengah	1.511	1.349	887	152,17%	Sulawesi Tengah
Sulawesi Selatan	4.258	3.400	3.074	110,61%	Sulawesi Selatan
Sulawesi Utara	495	460	261	175,88%	Sulawesi Utara
Gorontalo	198	194	77	252,71%	Gorontalo
Sulawesi Barat	294	236	184	127,98%	Sulawesi Barat
Sulawesi Tenggara	1.400	1.061	900	117,84%	Sulawesi Tenggara
NTB	11.484	6.921	8.053	85,95%	NTB
Bali	1.617	1.226	961	127,59%	Bali
NTT	183	166	121	136,71%	NTT
Maluku	393	183	362	50,58%	Maluku
Papua	770	476	592	80,40%	Papua
Maluku Utara	596	303	462	65,61%	Maluku Utara
Papua Barat	376	132	314	41,88%	Papua Barat
Luar Indonesia	1.576	665	1.159	57,43%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - November 2018
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - November 2018)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	11.682	9.217	7.320	125,92%	Jawa Barat
Banten	5.659	3.248	4.891	66,40%	Banten
DKI Jakarta	129.036	58.021	55.458	104,62%	DKI Jakarta
DI Yogyakarta	1.888	1.584	1.140	138,95%	DI Yogyakarta
Jawa Tengah	10.502	7.470	6.753	110,62%	Jawa Tengah
Jawa Timur	12.712	9.170	8.626	106,31%	Jawa Timur
Bengkulu	45	19	43	43,21%	Bengkulu
Jambi	1.124	684	480	142,51%	Jambi
Nanggroe Aceh Darussalam	485	232	238	97,44%	Nanggroe Aceh Darussalam
Sumatera Utara	7.896	5.312	6.093	87,18%	Sumatera Utara
Sumatera Barat	1.931	1.416	1.220	116,04%	Sumatera Barat
Riau	3.494	2.880	2.031	141,84%	Riau
Sumatera Selatan	5.193	3.081	2.822	109,18%	Sumatera Selatan
Bangka Belitung	147	100	137	72,79%	Bangka Belitung
Kepulauan Riau	1.545	1.506	769	195,74%	Kepulauan Riau
Lampung	589	533	107	499,09%	Lampung
Kalimantan Selatan	3.344	2.071	1.580	131,09%	Kalimantan Selatan
Kalimantan Barat	1.671	974	613	158,87%	Kalimantan Barat
Kalimantan Timur	2.578	1.795	1.287	139,47%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	3.580	2.774	1.651	167,97%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	71	58	42	136,84%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	165	113	74	151,79%	NTB
Bali	556	437	290	150,34%	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 - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	4.087	2.188	3.961	55,23%	Kab. Tangerang	Banten
	Kab. Serang	2.133	1.431	1.539	93,03%	Kab. Serang	
	Kota Cilegon	2.019	1.485	1.196	124,16%	Kota Cilegon	
	Kota Tangerang	5.749	3.500	5.432	64,43%	Kota Tangerang	
	Kota Serang	77	17	71	24,42%	Kota Serang	
	Kota Tangerang Selatan	544	225	523	42,99%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	505	487	504	96,63%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	394	425	389	109,25%	Kab. Purwakarta	
	Kab. Karawang	479	398	403	98,92%	Kab. Karawang	
	Kab. Sukabumi	268	267	157	169,78%	Kab. Sukabumi	
	Kab. Cianjur	786	619	503	122,99%	Kab. Cianjur	
	Kab. Bandung	59	14	60	22,69%	Kab. Bandung	
	Kab. Garut	227	195	208	93,95%	Kab. Garut	
	Kab. Majalengka	36	5	36	14,04%	Kab. Majalengka	
	Kota Bandung	19.654	14.017	11.985	116,95%	Kota Bandung	
	Kota Bogor	7.108	4.836	5.421	89,22%	Kota Bogor	
	Kota Sukabumi	524	315	441	71,48%	Kota Sukabumi	
	Kota Cirebon	4.182	3.302	2.573	128,33%	Kota Cirebon	
	Kota Tasikmalaya	2.688	2.255	1.245	181,16%	Kota Tasikmalaya	
	Kota Cimahi	300	174	285	60,92%	Kota Cimahi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	111.933	37.966	75.805	50,08%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	5.098	3.924	3.651	107,49%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	13.168	8.133	9.185	88,55%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	152.294	75.978	64.212	118,32%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	48.302	6.570	10.428	63,00%	Wil. Kota Jakarta Timur	
	Kota Yogyakarta	6.391	3.935	5.245	75,03%	Kota Yogyakarta	DI Yogyakarta
D.I. Yogyakarta	Kota Yogyakarta	6.391	3.935	5.245	75,03%	Kota Yogyakarta	
Jawa Tengah	Kab. Semarang	878	553	476	116,31%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	94	58	83	70,78%	Kab. Kendal	
	Kab. Tegal	486	456	91	503,18%	Kab. Tegal	
	Kab. Pati	149	133	137	96,96%	Kab. Pati	
	Kab. Kudus	747	405	681	59,49%	Kab. Kudus	
	Kab. Banyumas	1.587	918	1.293	70,98%	Kab. Banyumas	
	Kab. Cilacap	269	138	247	55,69%	Kab. Cilacap	
	Kota Semarang	10.805	7.354	8.009	91,83%	Kota Semarang	
	Kota Salatiga	76	58	76	76,51%	Kota Salatiga	
	Kota Pekalongan	1.517	962	1.125	85,45%	Kota Pekalongan	
Jawa Timur	Kota Tegal	1.255	1.135	618	183,66%	Kota Tegal	Jawa Timur
	Kota Surakarta	7.998	6.966	5.032	138,43%	Kota Surakarta	
	Kab. Gresik	815	700	720	97,24%	Kab. Gresik	
	Kab. Sidoarjo	3.180	2.659	1.876	141,74%	Kab. Sidoarjo	
	Kab. Pamekasan	674	354	616	57,43%	Kab. Pamekasan	
	Kab. Banyuwangi	292	279	214	130,79%	Kab. Banyuwangi	
	Kab. Jember	1.309	831	1.081	76,90%	Kab. Jember	
	Kab. Madiun	496	456	365	125,18%	Kab. Madiun	
	Kab. Bojonegoro	291	206	267	77,05%	Kab. Bojonegoro	
	Kota Surabaya	20.714	15.643	15.240	102,65%	Kota Surabaya	
	Kota Malang	5.046	3.625	3.791	95,64%	Kota Malang	
	Kota Blitar	216	132	209	63,10%	Kota Blitar	
	Kota Kediri	2.655	1.029	2.436	42,23%	Kota Kediri	
	Kota Madiun	223	211	181	116,95%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.451	1.187	795	149,19%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.360	2.904	1.632	177,97%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.138	652	1.081	60,33%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	790	705	483	145,79%	Kab. Aceh Timur	
	Kab. Aceh Selatan	746	695	455	152,72%	Kab. Aceh Selatan	
	Kab. Aceh Barat	726	629	675	93,16%	Kab. Aceh Barat	
	Kab. Aceh Tengah	597	538	563	95,59%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	934	876	385	227,72%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	372	349	239	146,10%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	930	662	892	74,15%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	567	516	436	118,37%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	400	278	380	73,16%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	495	425	471	90,15%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	316	232	306	75,91%	Kab. Aceh Jaya	
	Kab. Nagan Raya	485	453	326	139,18%	Kab. Nagan Raya	
	Kab. Simeuleu	597	476	548	86,84%	Kab. Simeuleu	
	Kab. Bener Meriah	494	453	308	146,98%	Kab. Bener Meriah	
	Kab. Pidie Jaya	492	250	470	53,31%	Kab. Pidie Jaya	
	Kab. Subulussalam	261	249	101	245,34%	Kab. Subulussalam	
	Kota Banda Aceh	15.547	3.271	11.716	27,92%	Kota Banda Aceh	
	Kota Sabang	259	170	255	66,91%	Kota Sabang	
	Kota Lhokseumawe	2.301	1.655	2.021	81,87%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	894	633	713	88,80%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	557	403	477	84,57%	Kab. Deli Serdang	
	Kab. Langkat	225	94	216	43,66%	Kab. Langkat	
	Kab. Karo	42	35	39	89,30%	Kab. Karo	
	Kab. Labuhan Batu	250	167	236	70,97%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	383	337	265	127,31%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.253	914	880	103,88%	Kota Pematang Siantar	
	Kota Tanjung Balai	90	37	79	47,16%	Kota Tanjung Balai	
	Kota Sibolga	220	163	112	145,18%	Kota Sibolga	
Sumatera Barat	Kota Medan	11.802	8.325	9.317	89,35%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	852	601	636	94,40%	Kota Padang Sidempuan	
	Kab. Tanah Datar	104	102	35	291,76%	Kab. Tanah Datar	
	Kota Bukittinggi	946	717	851	84,30%	Kota Bukittinggi	
	Kota Padang	3.199	2.128	2.682	79,33%	Kota Padang	
	Kota Solok	274	276	82	336,57%	Kota Solok	
	Kota Payakumbuh	635	631	327	192,96%	Kota Payakumbuh	
	Kab. Bengkalis	378	86	364	23,50%	Kab. Bengkalis	
	Kota Pekanbaru	6.786	5.378	4.940	108,87%	Kota Pekanbaru	
Riau	Kota Dumai	483	321	452	71,11%	Kota Dumai	Riau
	Kota Tanjung Pinang	1.034	893	726	123,00%	Kota Tanjung Pinang	
Kepulauan Riau	Kota Pulau Batam	2.991	2.942	1.410	208,75%	Kota Pulau Batam	Kepulauan Riau
	Kab. Ogan Komering Ulu	382	334	271	122,87%	Kab. Ogan Komering Ulu	
Sumatera Selatan	Kab. Ogan Komering Ulu Timur	47	47	46	102,24%	Kab. Ogan Komering Ulu Timur	Sumatera Selatan
	Kota Palembang	8.369	5.654	5.304	106,59%	Kota Palembang	
	Kota Lubuklinggau	266	241	212	113,61%	Kota Lubuklinggau	
	Kota Prabumulih	284	170	221	76,91%	Kota Prabumulih	
Bangka Belitung	Kota Pangkal Pinang	814	469	657	71,48%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	260	192	239	80,26%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.221	2.574	2.090	123,15%	Kota Bandar Lampung	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
	Kota Metro	180	175	159	109,92%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	413	272	329	82,49%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	384	185	241	76,46%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	184	77	177	43,33%	Kab. Tabalong	
	Kota Banjarmasin	5.556	3.717	3.631	102,38%	Kota Banjarmasin	
	Kota Banjarbaru	535	212	530	40,02%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	311	307	122	251,96%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	4.600	3.837	2.272	168,88%	Kota Pontianak	
	Kota Singkawang	269	260	106	244,69%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	273	126	253	49,91%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3.662	1.898	2.926	64,86%	Kota Samarinda	
	Kota Balikpapan	2.940	2.513	2.165	116,10%	Kota Balikpapan	
	Kota Bontang	326	137	313	43,81%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	472	472	124	379,21%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	92	83	89	93,81%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	812	710	600	118,43%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	441	426	253	168,55%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.070	923	634	145,64%	Kota Palu	
Sulawesi Barat	Kab Mamuju	365	293	226	129,63%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	6.999	5.359	4.255	125,97%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	61	59	35	167,87%	Kota Pare-Pare	
	Kab. Bone	476	461	274	168,59%	Kab. Bone	
	Kota Palopo	115	114	57	200,95%	Kota Palopo	
	Kab. Maros	187	180	106	170,81%	Kab. Maros	
Gorontalo	Kota Gorontalo	198	194	77	252,71%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.400	1.061	900	117,84%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	495	460	261	175,88%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	697	422	683	61,75%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	417	362	375	96,52%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.167	1.002	982	102,10%	Kab. Lombok Timur	
	Kab. Sumbawa	606	563	377	149,46%	Kab. Sumbawa	
	Kab. Dompu	482	479	190	252,04%	Kab. Dompu	
	Kab. Sumbawa Barat	162	160	156	102,88%	Kab. Sumbawa Barat	
	Kota Mataram	7.501	3.490	4.780	73,02%	Kota Mataram	
	Kota Bima	617	555	585	94,94%	Kota Bima	
Bali	Kota Denpasar	2.173	1.662	1.251	132,87%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	183	166	121	136,71%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	393	183	362	50,58%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	596	303	462	65,61%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	376	132	314	41,88%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	770	476	592	80,40%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.576	665	1.159	57,43%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	933	829	780	106,34%	Kab. Tangerang	Banten
	Kab. Serang	2.133	1.431	1.539	93,03%	Kab. Serang	
	Kota Cilegon	1.149	620	1.063	58,31%	Kota Cilegon	
	Kota Tangerang	4.115	2.476	3.855	64,22%	Kota Tangerang	
	Kota Serang	77	17	71	24,42%	Kota Serang	
	Kota Tangerang Selatan	544	225	523	42,99%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	505	487	504	96,63%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	394	425	389	109,25%	Kab. Purwakarta	
	Kab. Karawang	435	393	359	109,47%	Kab. Karawang	
	Kab. Sukabumi	268	267	157	169,78%	Kab. Sukabumi	
	Kab. Cianjur	786	619	503	122,99%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	227	195	208	93,95%	Kab. Garut	
	Kab. Majalengka	36	5	36	14,04%	Kab. Majalengka	
	Kota Bandung	14.956	10.425	8.650	120,53%	Kota Bandung	
	Kota Bogor	4.935	2.777	4.448	62,45%	Kota Bogor	
	Kota Sukabumi	468	305	386	79,17%	Kota Sukabumi	
	Kota Cirebon	2.824	2.067	2.181	94,75%	Kota Cirebon	
	Kota Tasikmalaya	1.843	1.439	1.163	123,76%	Kota Tasikmalaya	
	Kota Cimahi	300	174	285	60,92%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	3.157	1.680	3.007	55,86%	Kota Depok	DKI Jakarta
	Kota Bekasi	7.359	3.799	6.795	55,90%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	66.126	13.358	49.933	26,75%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	5.098	3.924	3.651	107,49%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	13.168	8.133	9.185	88,55%	Wil. Kota Jakarta Barat	
D.I. Yogyakarta	Wil. Kota Jakarta Selatan	107.019	45.291	37.467	120,88%	Wil. Kota Jakarta Selatan	DI Yogyakarta
	Wil. Kota Jakarta Timur	10.347	3.844	7.587	50,66%	Wil. Kota Jakarta Timur	
Jawa Tengah	Kota Yogyakarta	4.503	2.351	4.104	57,27%	Kota Yogyakarta	Jawa Tengah
	Kab. Semarang	878	553	476	116,31%	Kab. Semarang	
	Kab. Kendal	94	58	83	70,78%	Kab. Kendal	
	Kab. Tegal	486	456	91	503,18%	Kab. Tegal	
	Kab. Pati	149	133	137	96,96%	Kab. Pati	
	Kab. Kudus	730	402	664	60,47%	Kab. Kudus	
	Kab. Banyumas	1.374	773	1.210	63,86%	Kab. Banyumas	
	Kab. Cilacap	269	138	247	55,69%	Kab. Cilacap	
	Kota Semarang	3.735	2.869	3.260	87,98%	Kota Semarang	
	Kota Salatiga	76	58	76	76,51%	Kota Salatiga	
	Kota Pekalongan	1.074	540	968	55,82%	Kota Pekalongan	
Jawa Timur	Kota Tegal	604	492	507	97,08%	Kota Tegal	Jawa Timur
	Kota Surakarta	5.890	5.195	3.397	152,93%	Kota Surakarta	
	Kab. Gresik	695	583	642	90,94%	Kab. Gresik	
	Kab. Sidoarjo	2.445	2.036	1.690	120,42%	Kab. Sidoarjo	
	Kab. Pamekasan	674	354	616	57,43%	Kab. Pamekasan	
	Kab. Banyuwangi	292	279	214	130,79%	Kab. Banyuwangi	
	Kab. Jember	1.143	733	996	73,64%	Kab. Jember	
	Kab. Madiun	496	456	365	125,18%	Kab. Madiun	
	Kab. Bojonegoro	291	206	267	77,05%	Kab. Bojonegoro	
	Kota Surabaya	11.113	8.905	8.107	109,84%	Kota Surabaya	
	Kota Malang	3.244	2.237	2.854	78,38%	Kota Malang	
	Kota Blitar	216	132	209	63,10%	Kota Blitar	
	Kota Kediri	2.428	875	2.283	38,34%	Kota Kediri	
	Kota Madiun	163	159	126	126,61%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.407	1.168	752	155,26%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.236	2.220	1.152	192,76%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.138	652	1.081	60,33%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	790	705	483	145,79%	Kab. Aceh Timur	
	Kab. Aceh Selatan	746	695	455	152,72%	Kab. Aceh Selatan	
	Kab. Aceh Barat	726	629	675	93,16%	Kab. Aceh Barat	
	Kab. Aceh Tengah	597	538	563	95,59%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	934	876	385	227,72%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	372	349	239	146,10%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	930	662	892	74,15%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	567	516	436	118,37%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	400	278	380	73,16%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	495	425	471	90,15%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	316	232	306	75,91%	Kab. Aceh Jaya	
	Kab. Nagan Raya	485	453	326	139,18%	Kab. Nagan Raya	
	Kab. Simeuleu	597	476	548	86,84%	Kab. Simeuleu	
	Kab. Bener Meriah	494	453	308	146,98%	Kab. Bener Meriah	
	Kab. Pidie Jaya	492	250	470	53,31%	Kab. Pidie Jaya	
	Kab. Subulussalam	261	249	101	245,34%	Kab. Subulussalam	
	Kota Banda Aceh	15.169	3.041	11.590	26,24%	Kota Banda Aceh	
	Kota Sabang	259	170	255	66,91%	Kota Sabang	
	Kota Lhokseumawe	2.193	1.652	1.909	86,55%	Kota Lhokseumawe	
Sumatera Utara	Kota Langsa	894	633	713	88,80%	Kota Langsa	Sumatera Utara
	Kab. Deli Serdang	557	403	477	84,57%	Kab. Deli Serdang	
	Kab. Langkat	225	94	216	43,66%	Kab. Langkat	
	Kab. Karo	42	35	39	89,30%	Kab. Karo	
	Kab. Labuhan Batu	250	167	236	70,97%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	896	558	753	74,06%	Kota Pematang Siantar	
	Kota Tanjung Balai	90	37	79	47,16%	Kota Tanjung Balai	
	Kota Sibolga	68	66	29	225,54%	Kota Sibolga	
Sumatera Barat	Kota Medan	5.138	3.976	3.911	101,68%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	513	428	425	100,57%	Kota Padang Sidempuan	
	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	
	Kota Bukittinggi	859	633	810	78,12%	Kota Bukittinggi	
	Kota Padang	2.112	1.558	1.750	89,03%	Kota Padang	
Riau	Kota Solok	-	-	-	0,00%	Kota Solok	Riau
	Kota Payakumbuh	256	248	198	125,44%	Kota Payakumbuh	
	Kab. Bengkalis	378	86	364	23,50%	Kab. Bengkalis	
	Kota Pekanbaru	3.292	2.498	2.909	85,86%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	483	321	452	71,11%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	483	359	447	80,18%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.998	1.971	919	214,42%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	134	73	126	58,23%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	47	47	46	102,24%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	3.643	3.026	2.806	107,82%	Kota Palembang	
	Kota Lubuklinggau	48	49	34	142,76%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	284	170	221	76,91%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	667	369	519	71,14%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	260	192	239	80,26%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	2.632	2.041	1.984	102,92%	Kota Bandar Lampung	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
	Kota Metro	180	175	159	109,92%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	242	202	237	85,03%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	184	77	177	43,33%	Kab. Tabalong	
	Kota Banjarmasin	2.937	1.905	2.556	74,54%	Kota Banjarmasin	
	Kota Banjarbaru	364	208	359	57,98%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	157	157	77	203,93%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	3.228	3.152	1.754	179,67%	Kota Pontianak	
	Kota Singkawang	123	121	56	217,08%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	273	126	253	49,91%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.151	1.073	1.986	54,01%	Kota Samarinda	
	Kota Balikpapan	1.873	1.543	1.817	84,91%	Kota Balikpapan	
	Kota Bontang	326	137	313	43,81%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	472	472	124	379,21%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	92	83	89	93,81%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	812	710	600	118,43%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	441	426	253	168,55%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.070	923	634	145,64%	Kota Palu	
Sulawesi Barat	Kab Mamuju	294	236	184	127,98%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.606	2.766	2.709	102,11%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	61	59	35	167,87%	Kota Pare-Pare	
	Kab. Bone	476	461	274	168,59%	Kab. Bone	
	Kota Palopo	115	114	57	200,95%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	198	194	77	252,71%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.400	1.061	900	117,84%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	495	460	261	175,88%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	697	422	683	61,75%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	417	362	375	96,52%	Kab. Lombok Tengah	
	Kab. Lombok Timur	1.167	1.002	982	102,10%	Kab. Lombok Timur	
	Kab. Sumbawa	606	563	377	149,46%	Kab. Sumbawa	
	Kab. Dompu	482	479	190	252,04%	Kab. Dompu	
	Kab. Sumbawa Barat	162	160	156	102,88%	Kab. Sumbawa Barat	
	Kota Mataram	7.336	3.378	4.706	71,78%	Kota Mataram	
	Kota. Bima	617	555	585	94,94%	Kota. Bima	
Bali	Kota Denpasar	1.617	1.226	961	127,59%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	183	166	121	136,71%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	393	183	362	50,58%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	596	303	462	65,61%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	376	132	314	41,88%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	770	476	592	80,40%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.576	665	1.159	57,43%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.155	1.358	3.181	42,71%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	870	865	133	651,63%	Kota Cilegon	
	Kota Tangerang	1.634	1.024	1.577	64,95%	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	44	6	44	12,79%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	59	14	60	22,69%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	4.698	3.591	3.336	107,67%	Kota Bandung	
	Kota Bogor	2.172	2.059	973	211,57%	Kota Bogor	
	Kota Sukabumi	56	10	55	17,46%	Kota Sukabumi	
	Kota Cirebon	1.358	1.236	392	315,00%	Kota Cirebon	
	Kota Tasikmalaya	846	816	82	997,39%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
DKI Jakarta Raya	Kota Depok	-	-	-	0,00%	Kota Depok	DKI Jakarta
	Kota Bekasi	2.449	1.486	2.378	62,49%	Kota Bekasi	
	Wil. Kota Jakarta Pusat	45.806	24.608	25.872	95,11%	Wil. Kota Jakarta Pusat	
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	45.274	30.687	26.745	114,74%	Wil. Kota Jakarta Selatan	
D.I. Yogyakarta	Wil. Kota Jakarta Timur	37.955	2.726	2.841	95,95%	Wil. Kota Jakarta Timur	DI Yogyakarta
	Kota Yogyakarta	1.888	1.584	1.140	138,95%	Kota 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	17	4	17	21,52%	Kab. Kudus	
	Kab. Banyumas	213	145	83	174,72%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	7.070	4.486	4.749	94,46%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	444	421	158	267,33%	Kota Pekalongan	
Jawa Timur	Kota Tegal	651	643	111	578,11%	Kota Tegal	Jawa Timur
	Kota Surakarta	2.108	1.771	1.635	108,30%	Kota Surakarta	
	Kab. Gresik	120	117	78	148,77%	Kab. Gresik	
	Kab. Sidoarjo	735	623	185	336,17%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	166	98	85	114,95%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	9.601	6.738	7.133	94,47%	Kota Surabaya	
	Kota Malang	1.802	1.388	937	148,19%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	228	153	153	100,40%	Kota Kediri	
	Kota Madiun	61	52	55	94,87%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	45	19	43	43,21%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.124	684	480	142,51%	Kota Jambi	Jambi
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	378	229	126	182,46%	Kota Banda Aceh	
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	107	2	112	2,17%	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	383	337	265	127,31%	Kota Tebing Tinggi	
	Kota Pematang Siantar	357	357	127	280,49%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	153	97	83	116,66%	Kota Sibolga	
Sumatera Barat	Kota Medan	6.664	4.348	5.407	80,42%	Kota Medan	Sumatera Barat
	Kota Padang Sidempuan	340	173	211	81,95%	Kota Padang Sidempuan	
	Kab. Tanah Datar	104	102	35	291,76%	Kab. Bukittinggi	
	Kota Bukittinggi	87	85	41	206,34%	Kab. Tanah Datar	
	Kota Padang	1.087	570	933	61,12%	Kota Padang	
	Kota Solok	274	276	82	336,57%	Kota Solok	
	Kota Payakumbuh	379	383	129	295,96%	Kota Payakumbuh	
	Kota Bukittinggi	87	85	41	206,34%	Kab. Tanah Datar	
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.494	2.880	2.031	141,84%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	551	535	279	191,58%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	994	971	490	198,11%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	248	260	146	178,78%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.727	2.628	2.498	105,21%	Kota Palembang	
	Kota Lubuklinggau	218	192	178	108,02%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	147	100	137	72,79%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	589	533	107	499,09%	Kota Bandar Lampung	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2018
(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2018)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
	Kota Metro	-	-	-	0,00%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	171	70	92	75,96%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	384	185	241	76,46%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	2.619	1.812	1.075	168,57%	Kota Banjarmasin	
	Kota Banjarbaru	171	4	171	2,31%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	154	150	45	334,06%	Kab. Sambas	Kalimantan Barat
	Kota Pontianak	1.371	685	518	132,31%	Kota Pontianak	
	Kota Singkawang	146	139	50	275,24%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	1.511	825	939	87,80%	Kota Samarinda	
	Kota Balikpapan	1.067	971	348	279,01%	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	71	58	42	136,84%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.393	2.593	1.546	167,77%	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	187	180	106	170,81%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	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	
	Kota Mataram	165	113	74	151,79%	Kota Mataram	
	Kota. Bima	-	-	-	0,00%	Kota. Bima	
Bali	Kota Denpasar	556	437	290	150,34%	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	2013	2014	2015	2016	2017		2018											Province
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Jawa Barat	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	11	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	25	25	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	31	31	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	6 Jawa Timur
7 Bengkulu	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	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	7	11 Sumatera Barat
12 Riau	2	3	3	3	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	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	2	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	8	8	10	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	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	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	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	8	8	8	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	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	3	27 Nusa Tenggara Barat
28 Bali	1	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	1	1	1	1	1	1	1	1	1	1	1	1	1	1	31 Papua
32 Irian Jaya Barat	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	-	1	1	2	2	2	2	2	2	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	163	163	163	166	167	167	167	167	167	168	168	168	168	168	168	168	168	Total

Juta Rupiah (in Million IDR)

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

Indikator	2013	2014	2015	2016	2017		2018											Indikator
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
AKTIVA																		AKTIVA
1 Kas	62.770	62.005	80.990	93.656	93.755	96.883	93.503	101.508	91.807	95.506	125.461	119.298	121.219	117.636	123.809	111.728	120.638	1 Cash
2 Penempatan pada Bank Lain	1.110.431	1.282.328	1.601.809	2.026.653	2.328.631	2.525.357	2.633.054	2.516.713	2.451.564	2.335.585	1.992.962	2.064.722	2.376.915	2.460.713	2.554.215	2.471.201	2.572.281	2 Placement in Other Bank
3 Pembiayaan	4.433.492	5.004.909	5.765.171	6.662.556	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istishna</i> dalam Penyelesaian	-	-	-	-	-	-	-	280	680	880	1.230	1.497	493	493	493	743	743	5 Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	88.085	102.766	126.404	151.015	186.583	168.610	173.864	176.310	183.549	188.071	194.855	190.898	198.819	202.553	208.020	209.386	268.266	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	133.821	156.302	188.247	251.845	286.049	297.797	300.669	331.779	337.822	341.443	343.063	345.059	389.594	391.180	395.298	398.809	401.140	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	181.059	170.554	229.457	274.105	333.594	324.997	342.037	332.489	338.925	334.420	365.321	362.008	336.420	338.957	349.516	365.295	359.784	8 Other assets
TOTAL AKTIVA*	5.833.488	6.573.331	7.739.270	9.157.801	10.527.758	10.840.375	10.964.420	11.000.009	11.115.485	11.217.334	11.169.372	11.222.993	11.601.532	11.721.460	11.894.953	11.929.417	12.120.353	TOTAL AKTIVA*
PASIVA																		PASIVA
1 Dana Pihak Ketiga	3.666.174	4.028.415	4.801.888	5.823.964	6.718.910	6.987.280	7.105.191	7.148.155	7.242.954	7.273.665	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.751.935	7.977.272	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1.104.225	1.264.885	1.479.977	1.654.957	1.948.538	1.964.754	1.862.231	1.851.647	1.892.587	1.926.928	1.989.656	2.010.744	2.037.586	2.035.480	2.057.093	2.152.650	2.126.805	2 Liabilities to other Bank
3 Pinjaman Diterima	54.792	91.755	120.012	129.350	120.359	115.354	204.659	197.562	217.293	229.441	238.104	248.460	260.410	252.036	232.347	119.381	118.163	3 Received Borrowing
4 Kewajiban lainnya	50.003	53.880	53.866	69.485	68.953	93.275	86.329	94.339	105.403	113.827	101.482	94.116	95.610	89.809	95.368	96.998	91.999	4 Other Current Liabilities
5 Pinjaman Subordinasi	700	1.200	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5 Subordinated Loan
6 Rupa-rupa Pasiva **	128.377	113.437	113.437	136.720	168.916	152.555	161.571	166.974	170.810	172.811	181.674	181.323	177.956	172.973	177.890	186.538	192.480	6 Other Liabilities
7 Modal disetor (<i>Paid-in capital</i>)	555.646	645.617	839.553	908.335	1.055.460	1.062.060	1.067.162	1.074.962	1.083.569	1.103.746	1.116.134	1.118.389	1.116.782	1.132.672	1.136.982	1.150.611	1.168.510	7 Paid-in capital
8 Tambahan modal disetor	131.456	160.690	138.477	142.328	110.607	104.469	109.861	113.596	118.642	116.239	113.486	111.444	120.625	115.524	116.907	107.356	122.440	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	-	-	2.100	19.239	20.391	23.891	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	20.391	9 Different Appraisal Fixed Asset
10 Cadangan																		10 Reserves
a. Cadangan Umum	67.774	88.876	94.155	120.245	137.165	135.789	137.206	137.420	144.093	145.262	148.601	154.022	154.176	154.037	154.222	153.167	153.124	a. General Reserves
b. Cadangan Tujuan	14.181	19.957	26.929	33.265	43.784	44.567	45.468	47.385	48.867	48.295	51.813	46.739	46.791	46.715	46.709	46.511	46.483	b. Special Purpose Reserves
11 Laba																		11 Net Income
a. Tahun-tahun lalu	(34.570)	(32.265)	(69.892)	(39.656)	(54.098)	(57.349)	140.738	110.675	10.319	(6.666)	(29.815)	(33.165)	(33.840)	(33.433)	(37.015)	(37.172)	(40.822)	a. Previous years
b. Tahun berjalan	129.280	121.945	137.719	159.003	188.224	213.179	23.063	36.353	60.008	72.844	87.800	104.073	118.913	136.906	154.135	180.502	142.958	b. Current year
TOTAL PASIVA*	5.833.488	6.573.331	7.739.270	9.157.784	10.527.758	10.840.375	10.964.420	11.000.009	11.115.485	11.217.334	11.169.372	11.222.993	11.601.532	11.721.460	11.894.953	11.929.417	12.120.353	TOTAL PASIVA*

¹⁾ Mulai April 2012 Rupa-rupa Aktiva termasuk Agunan Yang Diambil Alih sedangkan Rupa-rupa Pasiva termasuk Laba yang

*-: Data tidak tersedia

*-: Data not available

Juta Rupiah (in Million IDR)

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

Indikator	2013	2014	2015	2016	2017		2018											Indicator
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
A. Pendapatan																		A. Revenue
1 Pendapatan Operasional	940.965	1.085.458	1.212.905	1.391.233	1.446.088	1.590.687	151.881	277.585	421.972	561.657	710.802	854.191	1.005.340	1.158.992	1.308.236	1.459.214	1.613.583	1 Operating Revenue
2 Pendapatan Operasional Lainnya	142.425	99.327	107.936	121.522	128.432	146.455	18.943	26.591	43.130	56.535	70.047	82.142	96.526	109.594	125.526	142.048	160.128	2 Other operating Revenue
3 Pendapatan non operasional	14.359	14.889	21.825	11.294	18.393	21.889	1.256	2.194	2.714	3.433	4.959	6.076	6.841	8.519	9.471	10.530	11.715	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	344.477	402.730	468.405	547.598	567.928	622.946	61.123	108.155	161.716	216.899	272.254	328.127	384.948	443.086	500.413	559.261	617.813	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	753.272	796.943	874.261	976.450	1.024.985	1.136.085	110.957	198.214	306.100	404.727	513.554	614.283	723.758	834.019	942.820	1.052.530	1.167.613	Total Revenue
B. Beban																		B. Expenses
1 Beban operasional	555.853	592.242	649.602	713.858	727.062	799.359	74.870	138.538	211.678	286.135	366.815	440.652	519.597	595.423	674.139	742.273	881.649	1 Operating Expenses
2 Beban operasional lainnya	31.240	45.332	45.625	56.337	55.577	60.220	7.093	12.712	18.443	24.473	31.456	36.368	44.684	54.728	61.271	69.642	75.087	2 Other Operating Expenses
3 Beban non operasional	9.996	9.041	6.706	7.824	9.547	10.499	1.039	1.713	2.486	4.162	5.330	6.238	8.618	9.759	10.683	11.776	13.295	3 Non Operating Expenses
Total Beban	597.089	646.614	701.933	778.018	792.187	870.078	83.002	152.964	232.607	314.769	403.601	483.258	572.899	659.910	746.092	823.692	970.031	Total Expenses
C. Laba tahun berjalan	156.183	150.328	172.327	198.432	232.798	266.007	27.955	45.251	73.493	89.958	109.953	131.024	150.859	174.109	196.727	228.839	197.582	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.384	2.418	2.849	3.383	3.412	4.116	396	711	999	1.323	1.679	2.089	2.428	2.949	3.257	3.619	4.092	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	153.799	147.910	169.478	195.049	229.386	261.890	27.559	44.540	72.493	88.635	108.273	128.935	148.430	171.161	193.471	225.220	193.491	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	24.519	25.966	31.760	36.046	41.162	48.712	4.496	8.187	12.486	15.791	20.474	24.863	29.518	34.254	39.335	44.718	50.533	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	129.280	121.945	137.719	159.003	188.224	213.179	23.063	36.353	60.008	72.844	87.800	104.073	118.913	136.906	154.135	180.502	142.958	G. Net Income
r) Angka-angka diperbaiki																		r) Revised Figures
*) Angka-angka sementara																		*) Provisional Figures

Tabel 29. Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah
(Cost of Promotion, Education and Training - Sharia Rural Bank)

Indikator	2013	2014	2015	2016	2017		2018											Indicator
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Biaya promosi	22.303	23.980	19.766	16.816	16.489	18.277	1.117	2.414	3.876	5.517	7.387	9.278	11.016	12.676	14.221	15.633	17.373	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	11.560	12.905	14.205	17.763	21.368	23.536	1.896	3.334	5.627	7.975	11.276	12.603	14.301	16.697	19.229	21.593	24.935	2 Cost of education and training
Total	33.863	36.885	33.971	34.579	37.857	41.813	3.013	5.748	9.503	13.492	18.663	21.882	25.317	29.373	33.449	37.226	42.309	Total

Juta Rupiah (in Million IDR)

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

Indikator	2013	2014	2015	2016	2017		2018											Indicator
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Tagihan Komitmen																		Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	68.625	95.543	53.029	174.772	204.516	200.547	200.547	194.062	143.948	125.869	51.759	38.067	32.210	27.684	29.184	88.106	100.096	- Unused Fund Borrowings Facilities
- Lainnya	-	-	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	- Others
Kewajiban Komitmen																		Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.558	7.422	7.170	7.714	8.165	8.777	9.140	8.774	9.238	9.154	10.065	11.597	11.036	10.473	10.454	10.238	8.860	- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	530 - <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	640	603	2.230	2.038	1.870	1.855	7.652	7.637	8.707	8.268	8.676	7.937	7.569	8.163	8.392	7.563	7.046	- Others
Tagihan Komitmen																		Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	45.126	67.323	77.359	88.751	124.327	2.076.594	144.607	151.872	139.657	143.599	160.490	161.190	165.293	171.311	131.914	165.268	163.641	- <i>Accrued Income</i>
- Lainnya	4.592	8.032	5.698	6.542	6.918	6.919	7.330	7.198	7.193	8.984	7.060	8.093	7.422	7.749	7.267	7.289	7.244	- Others
Aktiva produktif yang dihapusbuku	84.491	108.083	128.476	148.023	157.597	176.221	175.989	177.371	178.055	179.519	181.878	190.831	192.262	193.322	197.980	199.716	210.783	Written off earning assets
Penerusan dana <i>mudharabah muqayyadah</i>	108.827	81.957	67.071	63.266	57.895	48.639	48.528	46.846	45.596	44.579	43.458	41.774	40.480	39.654	39.150	37.943	37.185	Channeling of mudharabah muqayyadah
"-": 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	2013	2014	2015	2016	2017		2018											Indicator
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.369.112	1.540.330	1.857.757	2.161.305	2.382.233	2.578.278	2.591.857	2.556.376	2.577.345	2.563.760	2.455.334	2.450.099	2.636.851	2.686.351	2.730.760	2.694.404	2.863.975	2 iB Saving Deposits
a Akad Wadiah	668.250	789.847	997.125	1.178.603	1.307.531	1.457.999	1.467.450	1.433.722	1.440.175	1.428.465	1.384.201	1.385.683	1.523.923	1.556.464	1.570.822	1.517.335	1.650.837	a Wadia
b Akad Mudharabah	700.863	750.483	860.632	982.702	1.074.702	1.120.278	1.124.408	1.122.655	1.137.170	1.135.295	1.071.133	1.064.415	1.112.928	1.129.888	1.159.939	1.177.070	1.213.137	b Mudharaba
3 Deposito iB - Akad Mudharabah	2.297.062	2.488.085	2.944.131	3.662.658	4.336.677	4.409.003	4.513.333	4.591.779	4.665.609	4.709.904	4.694.163	4.715.808	4.848.731	4.911.448	5.008.613	5.057.531	5.113.297	3 iB Time Deposits - Mudharaba
a 1 Bulan	296.149	409.732	417.437	461.386	546.304	549.304	538.873	545.474	554.234	542.831	556.682	540.954	554.881	548.354	561.320	564.721	560.521	a 1 month
b 3 Bulan	389.829	310.313	406.192	506.445	709.360	730.517	762.191	769.287	769.143	760.436	742.084	732.554	732.164	752.890	763.311	775.890	806.172	b 3 months
c 6 Bulan	471.094	470.341	567.380	723.491	784.503	777.670	806.051	838.094	880.636	897.139	888.786	913.534	937.180	921.235	927.079	930.416	910.417	c 6 months
d 12 Bulan	1.099.854	1.283.930	1.519.041	1.947.335	2.273.402	2.329.815	2.382.892	2.414.314	2.435.005	2.479.314	2.476.922	2.498.198	2.592.828	2.655.388	2.726.018	2.751.861	2.803.283	d 12 months
e > 12 Bulan	40.136	13.768	34.081	24.001	23.107	21.695	23.326	24.609	26.590	30.185	29.689	30.567	31.677	33.580	30.885	34.644	32.904	e > 12 months
Total	3.666.174	4.028.415	4.801.888	5.823.964	6.718.910	6.987.280	7.105.191	7.148.155	7.242.954	7.273.665	7.149.497	7.165.907	7.485.582	7.597.800	7.739.373	7.751.935	7.977.272	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	2013	2014	2015	2016	2017		2018											Contract
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Akad <i>Mudharabah</i>	106.851	122.467	168.516	156.256	130.231	124.497	130.514	136.268	146.247	160.620	180.855	184.636	189.893	182.458	179.484	175.279	187.726	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	426.528	567.658	652.316	774.949	806.589	776.696	725.859	718.423	737.620	751.665	779.759	787.075	789.533	795.641	809.215	808.636	829.804	<i>Musharaka</i>
Akad <i>Murabahah</i>	3.546.361	3.965.543	4.491.697	5.053.764	5.806.307	5.904.751	5.964.912	6.067.532	6.204.187	6.368.352	6.523.203	6.487.520	6.539.388	6.576.979	6.621.867	6.716.831	6.815.750	<i>Murabaha</i>
Akad <i>Salam</i>	26	16	15	14	13	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	17.614	12.881	11.135	9.423	19.629	21.426	21.292	21.806	23.115	22.722	22.422	23.406	26.947	28.101	28.917	30.450	33.868	<i>Istishna</i>
Akad <i>Ijarah</i>	8.318	5.179	6.175	6.763	21.925	22.316	23.667	24.261	24.204	24.269	24.449	24.229	24.524	27.780	31.598	35.662	38.052	<i>Ijara</i>
Akad <i>Qardh</i>	93.325	97.709	123.588	145.865	159.702	189.866	160.939	166.442	168.200	172.824	180.259	180.498	184.848	181.898	178.224	183.275	184.997	<i>Qardh</i>
Multijasa	234.469	233.456	311.729	515.523	727.917	724.398	741.837	758.820	774.663	797.119	825.243	833.945	820.577	822.177	830.337	840.895	843.837	<i>Multi Purpose Financing</i>
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	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	2013	2014	2015	2016	2017		2018											ECONOMIC SECTOR
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pertanian, kehutanan dan sarana pertanian	389.336	326.330	356.632	366.192	364.439	360.973	368.213	368.352	369.158	377.803	389.278	377.560	376.236	446.501	380.878	377.785	377.606	Agriculture, forestry and agricultural facilities
Pertambangan	6.004	6.886	9.561	7.117	18.588	17.501	17.319	17.980	18.658	18.051	18.192	18.221	19.724	20.515	19.622	19.801	20.280	Mining
Perindustrian	39.681	53.026	50.331	57.687	72.987	72.722	76.878	78.630	83.685	88.094	92.289	91.153	94.479	97.464	104.949	104.137	108.584	Manufacturing
Listrik, gas dan air	7.312	9.476	10.957	10.460	12.546	12.494	13.074	12.699	13.856	14.038	14.320	12.146	12.337	11.112	11.407	10.858	12.212	Water, gas and electricity
Konstruksi	157.138	237.323	339.756	459.986	595.423	591.662	556.759	558.970	579.628	600.261	632.669	641.166	660.111	618.884	667.629	704.503	702.525	Construction
Perdagangan, restoran dan hotel	1.443.921	1.575.091	1.696.081	1.650.750	1.754.572	1.761.280	1.768.056	1.799.628	1.847.229	1.889.058	1.937.835	1.922.709	1.919.364	1.931.011	1.937.929	1.973.016	2.003.970	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	70.748	83.283	88.405	92.697	93.166	91.667	93.837	94.735	99.704	97.380	98.067	96.034	97.113	100.686	101.186	104.137	109.811	Transport, cargo storage and communication
Jasa dunia usaha	338.850	491.775	566.188	586.186	590.224	560.407	597.165	604.834	644.929	694.553	742.912	753.134	757.201	750.703	785.260	763.394	781.045	Business Services
Jasa sosial/masyarakat	365.005	458.242	550.037	631.688	679.627	718.380	707.270	730.688	721.432	733.658	741.562	746.919	763.568	753.275	762.882	742.045	764.551	Social Services
Lain-lain	1.615.497	1.763.477	2.097.224	2.799.794	3.490.739	3.576.863	3.570.449	3.627.034	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	4.053.449	Others
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	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	2013	2014	2015	2016	2017		2018											TYPE OF USAGE
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	2.206.004	2.348.000	2.559.350	2.737.167	2.975.763	2.956.073	2.930.598	2.968.079	3.048.113	3.152.256	3.258.346	3.245.505	3.271.684	3.295.857	3.321.873	3.341.611	3.403.369	Working Capital
Investasi	611.992	893.432	1.108.597	1.125.595	1.205.810	1.231.015	1.267.973	1.298.438	1.330.167	1.360.641	1.408.778	1.413.537	1.428.449	1.434.295	1.449.869	1.458.065	1.477.217	Investment
Konsumsi	1.615.497	1.763.477	2.097.224	2.799.794	3.490.739	3.576.863	3.570.449	3.627.034	3.699.956	3.784.674	3.869.066	3.862.266	3.875.576	3.884.882	3.907.902	3.991.353	4.053.449	Consumption
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	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	2013	2014	2015	2016	2017		2018											TYPE OF FINANCING
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Usaha Kecil dan Menengah	2.620.263	3.005.858	3.377.987	3.570.606	3.760.621	3.767.877	3.765.721	3.820.475	3.919.714	4.025.431	4.149.628	4.141.595	4.182.367	4.153.962	4.185.589	4.153.212	4.242.849	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	1.813.230	1.999.051	2.387.184	3.091.950	3.911.691	3.996.074	4.003.300	4.073.076	4.158.522	4.272.140	4.386.562	4.379.712	4.393.342	4.461.071	4.494.055	4.637.816	4.691.185	Non Small and Medium Enterprises
Total	4.433.492	5.004.909	5.765.171	6.662.556	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	Total

Tabel 36. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan (Financing of Sharia Rural Bank based on Collectibility)																			
KOLEKTIBILITAS PEMBIAYAAN	2013	2014	2015	2016	2017		2018												COLLECTIBILITY OF FINANCING
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Lancar	4.145.119	4.610.238	5.292.330	6.087.260	6.842.996	7.012.068	6.945.251	7.008.323	7.191.557	7.338.270	7.550.474	7.517.498	7.564.068	7.602.532	7.673.139	7.793.107	7.957.070	Performing Financing	
Non Lancar	288.373	394.671	472.841	575.296	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	Non Performing Financing	
- Kurang Lancar	90.581	136.251	134.512	109.241	188.803	158.628	206.599	229.685	218.605	268.540	278.508	267.679	252.834	239.632	253.120	249.585	241.408	Sub-Standard	
- Diragukan	65.847	81.069	95.060	100.645	169.119	123.194	131.286	151.695	157.024	164.245	163.305	185.417	175.843	186.044	168.314	158.393	160.561	Doubtful	
- Macet	131.945	177.351	243.269	365.409	471.395	470.061	485.885	503.848	511.049	526.516	543.903	550.714	582.965	586.826	585.070	589.943	574.995	Lost	
Total Pembiayaan	4.433.492	5.004.909	5.765.171	6.662.556	7.672.312	7.763.951	7.769.021	7.893.550	8.078.236	8.297.571	8.536.189	8.521.308	8.575.710	8.615.034	8.679.643	8.791.028	8.934.034	Total Financing	
Persentase NPF	6,50%	7,89%	8,20%	8,63%	10,81%	9,68%	10,60%	11,21%	10,98%	11,56%	11,55%	11,78%	11,80%	11,75%	11,60%	11,35%	10,94%	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	2013	2014	2015	2016	2017		2018											ECONOMIC SECTOR
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pertanian, kehutanan dan sarana pertanian	32.356	34.327	47.795	59.130	87.485	83.043	89.955	106.965	101.279	103.855	104.686	103.048	100.503	126.390	102.287	103.077	99.980	Agriculture, forestry and agricultural facilities
Pertambangan	1.074	319	849	673	3.184	997	1.228	1.349	1.915	2.312	1.746	1.746	2.543	2.255	2.438	2.730	1.712	Mining
Perindustrian	3.407	5.423	5.944	10.307	13.209	11.812	13.433	12.955	13.121	13.420	13.252	13.106	13.291	12.679	12.969	12.780	12.308	Manufacturing
Listrik, gas dan air	32	895	780	1.648	3.276	2.439	2.235	3.530	4.093	2.196	4.216	4.293	4.199	3.558	4.120	3.757	3.821	Water, gas and electricity
Konstruksi	9.797	16.924	25.157	34.778	68.465	60.509	72.387	74.236	76.698	95.014	96.586	96.769	107.344	87.544	107.183	102.978	100.453	Construction
Perdagangan, restoran dan hotel	137.654	191.559	211.570	213.901	299.397	282.329	298.619	311.981	304.000	327.551	327.991	339.116	337.249	338.215	340.175	340.444	334.955	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	3.309	4.825	7.661	14.130	16.907	16.690	16.688	16.704	18.623	23.609	23.337	22.978	22.842	21.042	22.255	23.526	22.579	Transport, cargo storage and communication
Jasa dunia usaha	11.893	21.292	25.412	55.079	51.413	38.199	44.278	56.573	69.582	72.122	72.970	74.791	75.635	64.087	76.672	64.425	54.214	Business Services
Jasa sosial/masyarakat	24.877	35.376	44.644	60.098	89.540	81.269	91.830	99.405	97.523	103.022	105.896	110.448	117.097	124.010	108.206	107.155	115.960	Social Services
Lain-lain	63.974	83.731	103.028	125.552	196.439	174.597	193.117	201.530	199.844	216.201	235.035	237.515	230.938	232.722	230.198	237.048	230.983	Others
Total	288.373	394.671	472.841	575.296	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	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	2013	2014	2015	2016	2017		2018											TYPE OF USAGE
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	198.594	268.743	311.785	376.063	533.717	487.550	528.915	575.219	580.189	632.233	640.422	648.035	657.294	656.932	653.002	637.004	618.468	Working Capital
Investasi	25.805	42.197	58.028	73.680	99.161	89.735	101.738	108.479	106.645	110.867	110.258	118.259	123.410	122.848	123.305	123.870	127.513	Investment
Konsumsi	63.974	83.731	103.028	125.552	196.439	174.597	193.117	201.530	199.844	216.201	235.035	237.515	230.938	232.722	230.198	237.048	230.983	Consumption
Total	288.373	394.671	472.841	575.296	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	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	2013	2014	2015	2016	2017		2018											TYPE OF FINANCING
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Usaha Kecil dan Menengah	211.390	295.796	350.237	429.268	599.341	549.656	596.306	648.384	656.268	709.264	718.326	732.242	745.130	724.968	720.942	701.720	682.983	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	76.982	98.875	122.604	146.028	229.975	202.227	227.463	236.844	230.410	250.037	267.390	271.568	266.512	287.534	285.562	296.201	293.981	<i>Non Small and Medium Enterprises</i>
Total	288.373	394.671	472.841	575.296	829.317	751.883	823.770	885.228	886.678	959.301	985.716	1.003.809	1.011.642	1.012.502	1.006.504	997.921	976.964	Total

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

(Number of Account of Sharia Rukuh Bank)																			
Jenis	2013	2014	2015	2016	2017		2018											Type	
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Dana Pihak Ketiga	907.755	1.021.776	1.163.287	1.256.091	1.372.361	1.385.182	1.409.108	1.406.758	1.423.652	1.427.040	1.480.613	1.479.911	1.476.637	1.477.223	1.507.624	1.516.453	1.531.312	Depositor Funds	
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits	
Tabungan iB	875.193	986.204	1.123.015	1.210.460	1.322.904	1.335.086	1.358.027	1.355.079	1.371.682	1.375.457	1.430.598	1.429.942	1.425.692	1.425.607	1.455.073	1.462.850	1.477.172	Saving Deposits	
Deposito iB	32.562	35.572	40.272	45.631	49.457	50.096	51.081	51.679	51.970	51.583	50.015	49.969	50.945	51.616	52.551	53.603	54.140	Time Deposits	
Pembiayaan	215.761	227.517	233.209	250.425	294.121	293.482	298.073	303.555	308.436	312.082	315.303	314.092	317.196	318.400	319.268	319.992	324.800	Financing	
Akad Mudharabah	1.502	1.354	1.343	1.042	1.434	1.432	1.505	1.651	2.032	2.288	2.481	2.493	2.563	2.563	2.561	2.622	2.662	Mudharaba	
Akad Musyarakah	4.261	4.423	4.712	5.109	5.161	5.100	4.984	4.990	4.997	5.078	5.238	5.212	5.276	5.257	5.358	5.317	5.308	Musharaka	
Akad Murabahah	192.993	188.343	189.985	197.605	231.799	231.745	235.310	239.155	242.276	244.471	246.302	246.451	247.796	250.083	252.221	253.219	256.577	Murabaha	
Akad Salam	6	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	Salam	
Akad Istishna	419	365	340	302	194	183	175	167	166	164	157	157	156	152	152	155	162	Istishna	
Akad Ijarah	-	16.589	17.758	23.354	28.334	28.521	29.609	30.627	31.422	32.052	32.560	31.172	32.802	31.638	30.064	29.571	30.975	Qardh	
Akad Qardh	505	348	391	440	606	592	595	605	615	611	617	608	621	638	653	658	661	Ijara	
Multijasa	16.075	16.091	18.676	22.569	26.590	25.909	25.895	26.360	26.928	27.418	27.948	27.999	27.982	28.069	28.259	28.450	28.455	Multi Purpose Financing	
Total	1.123.516	1.249.293	1.396.496	1.506.516	1.666.482	1.678.664	1.707.181	1.710.313	1.732.088	1.739.122	1.795.916	1.794.003	1.793.833	1.795.623	1.826.892	1.836.445	1.856.112	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	2013	2014	2015	2016	2017		2018											Type
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga																		Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,57	4,32	4,06	3,23	2,95	2,99	2,80	2,76	2,80	2,80	3,80	2,75	2,76	2,77	2,71	2,81	2,72	2 Saving Deposits
3 Deposito iB																		3 Time Deposits
a 1 Bulan	14,09	13,87	12,09	10,81	9,57	9,91	9,39	9,20	9,32	9,32	9,22	9,02	8,84	9,06	8,86	8,97	8,79	a 1 month
b 3 Bulan	10,58	10,15	9,19	8,49	8,03	8,09	7,87	7,77	7,85	7,73	7,95	7,53	7,65	7,81	7,63	7,76	7,67	b 3 months
c 6 Bulan	10,95	10,94	9,72	8,69	9,27	9,45	9,05	8,83	8,97	8,85	9,20	8,70	8,96	8,91	8,58	8,50	8,62	c 6 months
d 12 Bulan	11,66	11,71	10,36	10,13	9,62	9,67	9,28	8,96	9,08	9,00	9,33	9,00	9,18	9,26	9,09	8,97	9,14	d 12 months
e > 12 Bulan	55,17	9,96	13,94	12,92	9,26	9,14	8,65	8,43	8,92	8,47	8,94	8,66	8,28	8,55	8,42	8,50	8,40	e > 12 months
Pembiayaan																		Financing
1 Akad <i>Mudharabah</i>	16,20	16,46	17,39	17,86	17,31	17,42	17,78	18,06	18,18	18,14	16,32	17,71	17,47	17,83	17,91	17,49	17,27	1 Mudharaba
2 Akad <i>Musyarakah</i>	20,28	20,61	21,10	19,58	19,22	19,15	19,34	18,99	18,87	19,02	18,99	19,20	19,33	15,12	18,29	17,69	18,23	2 Musharaka
3 Akad <i>Murabahah</i>	18,27	18,51	18,12	17,99	17,52	17,46	17,52	17,57	17,69	17,70	17,76	17,75	17,72	17,79	17,68	17,86	17,88	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	7,58	7,85	8,29	8,88	13,30	13,26	13,31	8,22	8,01	8,16	8,13	8,29	9,04	9,07	9,12	9,30	9,54	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	12,53	14,92	15,25	16,52	6,54	6,51	6,96	7,05	6,92	6,93	7,10	7,04	10,33	13,63	15,44	17,92	18,50	6 Ijara ¹⁾
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	20,02	14,82	14,99	14,70	14,17	14,10	14,36	14,32	14,24	14,13	14,16	13,98	13,84	13,62	13,57	13,46	13,40	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	2013	2014	2015	2016	2017		2018											Ratio
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 CAR	22,08%	22,77%	21,47%	21,73%	20,93%	20,81%	22,50%	20,28%	20,60%	20,30%	19,97%	19,96%	19,76%	18,81%	19,78%	19,67%	19,27%	1 CAR
2 ROA	2,79%	2,26%	2,20%	2,27%	2,51%	2,55%	2,50%	2,52%	2,38%	2,36%	2,32%	2,41%	2,27%	2,27%	2,30%	2,26%	1,73%	2 ROA
3 ROE	21,22%	16,13%	14,66%	16,18%	19,06%	19,40%	19,05%	19,17%	17,72%	17,47%	17,05%	17,86%	16,88%	16,68%	17,10%	16,72%	11,36%	3 ROE
4 NPF	6,50%	7,89%	8,20%	8,63%	10,81%	9,68%	10,60%	11,21%	10,98%	11,56%	11,55%	11,78%	11,80%	11,75%	11,60%	11,35%	10,94%	4 NPF
5 FDR	120,93%	124,24%	120,06%	114,40%	114,19%	111,12%	109,34%	110,43%	111,53%	114,08%	119,40%	118,91%	114,56%	113,39%	112,15%	113,40%	111,99%	5 FDR
6 BOPO	80,75%	87,79%	88,09%	87,09%	85,76%	85,34%	83,75%	85,27%	84,23%	85,31%	85,85%	85,97%	86,13%	86,16%	86,18%	85,61%	88,76%	6 BOPO

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

Total Aset (Rp)	2013	2014	2015	2016	2017		2018											Total Assets (in IDR)
					Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
< 1 Miliar	4	1	1	2	2	2	2	2	2	1	1	1	1	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	19	11	8	7	6	6	5	5	5	6	7	7	7	7	7	7	7	1 up to 5 Billion
> 5 s.d. 10 Miliar	30	34	29	19	17	18	18	19	18	19	20	18	16	15	15	15	15	>5 up to 10 Billion
> 10 Miliar	110	117	125	138	142	141	142	141	142	142	140	142	144	145	145	145	145	> 10 Billion
Total	163	163	163	166	167	167	167	167	167	168	168	168	168	168	168	168	168	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 - November 2018
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - November 2018)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	288.413	193.724	204.062	94,93	10,14	Nanggroe Aceh Darussalam
Sumatera Utara	176.911	115.552	124.693	92,67	7,60	Sumatera Utara
Sumatera Barat	214.554	153.809	171.802	89,53	11,09	Sumatera Barat
Sumatera Selatan	21.211	15.663	12.326	127,07	5,00	Sumatera Selatan
Bangka Belitung	567.825	384.069	486.141	79,00	22,40	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	99.595	147.923	153.103	96,62	56,96	Bengkulu
Riau	40.766	25.571	36.017	71,00	10,31	Riau
Kepulauan Riau	144.890	122.540	85.819	142,79	15,86	Kepulauan Riau
Lampung	571.388	405.915	243.815	166,49	4,30	Lampung
DKI Jakarta	17.371	13.529	10.503	128,80	25,21	DKI Jakarta
Jawa Barat	3.798.736	2.904.829	2.285.749	127,08	8,63	Jawa Barat
Banten	909.971	671.291	681.687	98,48	23,58	Banten
Jawa Tengah	1.501.797	1.094.929	1.039.787	105,30	7,56	Jawa Tengah
DI Yogyakarta	756.503	486.348	546.696	88,96	9,67	DI Yogyakarta
Jawa Timur	2.088.594	1.575.881	1.362.835	115,63	8,29	Jawa Timur
Bali	9.333	4.347	5.838	74,46	19,22	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	13.656	8.748	4.494	194,69	13,69	Kalimantan Tengah
Kalimantan Timur	9.564	1.569	6.342	24,74	18,90	Kalimantan Timur
Kalimantan Selatan	40.804	28.663	29.692	96,54	13,79	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	412	746	251	298	87	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	146.732	116.581	46.531	250,54	13,19	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	149.595	65.883	99.239	66,39	2,75	Maluku Utara
NTB	550.547	395.398	339.114	116,60	5,94	NTB
NTT	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	Irian Jaya Barat
Papua	1.186	526	737	71,38	100,00	Papua
"-": Data tidak tersedia						"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - November 2018
(Financing of Sharia Rural Bank based on Economic Sector and Province - November 2018)

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	2.898	-	3.967	443	14.097	81.737	4.456	3.517	22.041	60.568	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	6.164	5	156	25	653	17.252	1.136	2.889	5.197	82.074	<i>Sumatera Utara</i>
Sumatera Barat	20.181	548	1.775	30	6.307	50.343	4.675	10.062	11.505	48.383	<i>Sumatera Barat</i>
Sumatera Selatan	1.826	83	1.015	-	206	1.899	115	118	1.858	8.543	<i>Sumatera Selatan</i>
Bangka Belitung	63.886	761	3.634	928	50.136	128.469	8.743	10.236	48.369	68.906	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	-	-	-	-	-	<i>Jambi</i>
Bengkulu	84.124	-	143	-	8.556	21.950	788	319	2.534	29.509	<i>Bengkulu</i>
Riau	2.032	-	-	123	419	2.763	369	497	3.596	15.772	<i>Riau</i>
Kepulauan Riau	2.547	-	123	194	1.872	7.778	1.021	1.909	17.110	89.986	<i>Kepulauan Riau</i>
Lampung	20.940	406	333	380	432	29.373	583	11.577	21.749	320.142	<i>Lampung</i>
DKI Jakarta	-	-	-	-	1.311	1.836	502	2.242	2.644	4.993	<i>DKI Jakarta</i>
Jawa Barat	76.202	3.829	48.668	3.215	110.729	593.161	22.852	347.722	215.232	1.483.219	<i>Jawa Barat</i>
Banten	880	837	3.067	3.369	74.523	287.588	7.905	70.331	34.596	188.196	<i>Banten</i>
Jawa Tengah	32.625	2.981	13.447	1.460	186.082	220.227	20.435	172.350	135.782	309.539	<i>Jawa Tengah</i>
DI Yogyakarta	7.703	947	5.337	356	42.987	86.212	6.899	35.764	87.973	212.169	<i>DI Yogyakarta</i>
Jawa Timur	50.421	3.581	24.886	1.448	161.065	394.776	24.525	62.912	109.665	742.601	<i>Jawa Timur</i>
Bali	-	-	-	-	667	517	-	575	255	2.333	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	322	24	26	52	2.178	1.170	119	1.705	1.012	2.141	<i>Kalimantan Tengah</i>
Kalimantan Timur	57	-	-	-	-	308	85	-	13	1.107	<i>Kalimantan Timur</i>
Kalimantan Selatan	140	-	-	160	2.951	10.488	3.920	1.731	4.966	4.308	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	-	-	1	-	-	486	-	-	-	258	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	694	981	5	-	5.697	15.966	100	477	2.008	90.654	<i>Sulawesi Selatan</i>
Maluku	-	-	-	-	-	-	-	-	-	-	<i>Maluku</i>
Maluku Utara	60	-	-	8	4.600	5.109	534	4.852	4.069	46.651	<i>Maluku Utara</i>
NTB	3.899	5.297	2.000	21	27.057	44.181	-	39.261	32.378	241.304	<i>NTB</i>
NTT	-	-	-	-	-	-	-	-	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	<i>Irian Jaya Barat</i>
Papua	6	1	-	-	-	381	48	-	-	90	<i>Papua</i>

"-": Data tidak tersedia

"-": Data not available

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - November 2018
(Financing of Sharia Rural Bank based on Type of Usage and Province - November 2018)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	101.262	31.893	60.568	Nanggroe Aceh Darussalam
Sumatera Utara	23.112	10.366	82.074	Sumatera Utara
Sumatera Barat	71.798	33.628	48.383	Sumatera Barat
Sumatera Selatan	7.003	117	8.543	Sumatera Selatan
Bangka Belitung	195.011	120.151	68.906	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	87.414	31.001	29.509	Bengkulu
Riau	7.668	2.130	15.772	Riau
Kepulauan Riau	20.941	11.613	89.986	Kepulauan Riau
Lampung	49.085	36.688	320.142	Lampung
DKI Jakarta	8.535	-	4.993	DKI Jakarta
Jawa Barat	832.859	588.751	1.483.219	Jawa Barat
Banten	432.015	51.080	188.196	Banten
Jawa Tengah	520.669	264.721	309.539	Jawa Tengah
DI Yogyakarta	212.844	61.334	212.169	DI Yogyakarta
Jawa Timur	654.330	178.950	742.601	Jawa Timur
Bali	1.559	455	2.333	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	4.405	2.202	2.141	Kalimantan Tengah
Kalimantan Timur	462	-	1.107	Kalimantan Timur
Kalimantan Selatan	24.355	-	4.308	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	488	-	258	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	21.330	4.597	90.654	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	12.909	6.323	46.651	Maluku Utara
NTB	112.928	41.166	241.304	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	385	51	90	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - November 2018
(Financing of Sharia Rural Bank based on Type of Financing and Province - November 2018)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	119.288	74.436	Nanggroe Aceh Darussalam
Sumatera Utara	19.972	95.579	Sumatera Utara
Sumatera Barat	94.714	59.095	Sumatera Barat
Sumatera Selatan	6.685	8.978	Sumatera Selatan
Bangka Belitung	307.488	76.581	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	105.956	41.967	Bengkulu
Riau	7.248	18.322	Riau
Kepulauan Riau	14.181	108.359	Kepulauan Riau
Lampung	76.618	329.297	Lampung
DKI Jakarta	6.330	7.199	DKI Jakarta
Jawa Barat	1.369.276	1.535.553	Jawa Barat
Banten	408.041	263.251	Banten
Jawa Tengah	699.778	395.151	Jawa Tengah
DI Yogyakarta	193.406	292.941	DI Yogyakarta
Jawa Timur	699.309	876.572	Jawa Timur
Bali	1.712	2.635	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	6.607	2.141	Kalimantan Tengah
Kalimantan Timur	461	1.108	Kalimantan Timur
Kalimantan Selatan	24.355	4.308	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	477	269	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	25.112	91.469	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	13.573	52.310	Maluku Utara
NTB	41.835	353.563	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	427	99	Papua



**Departemen Perizinan
dan Informasi Perbankan**

OTORITAS JASA KEUANGAN

Menara Radius Prawiro
Jl. MH Thamrin No.2, Jakarta 10350

konsumen@ojk.go.id

1500 655/ Fax: (021) 386032

www.ojk.go.id

 www.ojk.go.id

 [official.ojk](https://www.facebook.com/official.ojk)

 [@OJKINDONESIA](https://twitter.com/OJKINDONESIA)

 [@OJKINDONESIA](https://www.instagram.com/OJKINDONESIA)

 [Jasakeuangan](https://www.youtube.com/Jasakeuangan)

