

STATISTIK PERBANKAN SYARIAH *SHARIA BANKING STATISTICS*



NOVEMBER 2019

NOVEMBER 2019

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 2020
Jakarta, January 2020

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Desember 2019 akan diterbitkan pada minggu ke III bulan Februari 2020.

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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 2019 edition will be released on the 3rd week of February 2020.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

DAFTAR ISTILAH GLOSSARY

- Akad Wadiah
Wadiah Contract
- : Perjanjian penitipan dana atau barang dari pemilik kepada penyimpan dana atau barang dengan kewajiban bagi pihak yang menyimpan untuk mengembalikan dana atau barang titipan sewaktu-waktu.
- A contract between the owner of the goods (the money) and the custodian for safekeeping.*
- Akad Mudharabah
Mudharaba Contract
- : Perjanjian pembiayaan/ penanaman dana dari pemilik dana (*shahibul maal*) kepada pengelola dana (*mudharib*) untuk melakukan kegiatan usaha tertentu yang sesuai syariah, dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang telah disepakati sebelumnya.
- A contract between a capital provider and an entrepreneur or a fund manager, whereby the entrepreneur or fund manager can mobilize the funds of the former for its business activity within the Sharia guidelines. Profits made are shared between the parties according to a mutually agreed ratio.*
- Akad Musyarakah
Musharaka Contract
- : Perjanjian pembiayaan/ penanaman dana dari dua atau lebih pemilik dana dan/atau barang untuk menjalankan usaha tertentu sesuai syariah dengan pembagian hasil usaha antara kedua belah pihak berdasarkan nisbah yang disepakati, sedangkan pembagian kerugian berdasarkan proporsi modal masing-masing.
- A contract between two parties whereby both parties provide capital and both may be active in managing the venture. Losses are shared on the basis of how much capital has been contributed. Profits are shared in any way the partners decide.*
- Akad Murabahah
Murabaha Contract
- : Perjanjian pembiayaan berupa transaksi jual beli suatu barang sebesar harga perolehan barang ditambah dengan margin yang disepakati oleh para pihak, dimana penjual menginformasikan terlebih dahulu harga perolehan kepada pembeli.
- The sale of goods at a price, which includes a profit margin agreed to by both parties. The purchase and selling price, other costs, and the profit margin must be clearly stated by the seller at the time of the sale agreement.*
- Akad Salam
Salam Contract
- : Perjanjian pembiayaan berupa transaksi jual beli barang dengan cara pemesanan dengan syarat-syarat tertentu dan pembayaran tunai terlebih dahulu secara penuh.
- A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price fully paid at the time of contract.*
- Akad Istishna'
Istishna' Contract
- : Perjanjian pembiayaan berupa transaksi jual beli barang dalam bentuk pemesanan pembuatan barang dengan criteria dan persyaratan tertentu yang disepakati dengan pembayaran sesuai dengan kesepakatan.
- A contract in which the seller undertakes to supply some specific goods to the buyer on a future date at a mutually agreed price and method of payment.*

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

Ijara Contract

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

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

Qardh Contract

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

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

Equivalent rate of return/profit sharing/fee/bonus

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

**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 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada Tidak ditampilkan lagi
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 2.12 Jaringan Kantor Perbankan Syariah	Tabel 1. Jaringan Kantor Perbankan Syariah Tabel 5. Tenaga Kerja Perbankan Syariah	Perpindahan tabel Tambahan data Jumlah ATM/ADM dari LKPBU
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 Performance Financing based on type of Shari'ah-compliant contract of Islamic Commercial Banks</i>			
	Tabel 11b. Pembiayaan dan NPF berdasarkan Jenis Akad - Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract of Islamic Business Units</i>			
12	Tabel 12. Pembiayaan dan NPF berdasarkan Jenis Akad dalam Mata Uang Rupiah - Bank Umum Syariah dan Unit Usaha Syariah	<i>Financing and Non Performance Financing based on type of Shari'ah-compliant contract in Rupiahs of Islamic Commercial Banks and Islamic Business Units</i>			

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

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

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

Periode	2015	2016	2017	2018		2019										Indicator																	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov																
Unit Usaha Syariah																	Sharia Business Unit																
ROA (%)	1,81	1,77	2,47	2,22	2,24	2,47	1,68	1,82	1,76	1,76	1,83	1,88	1,90	1,88	1,96	2,02	ROA (%)																
- Laba	1.324	1.529	2.726	3.056	3.127	3.833	2.635	2.882	2.805	2.804	2.931	3.004	3.050	3.019	3.160	3.288	- Profit																
- Rata-Rata Total Aset	73.049	86.248	110.286	137.389	139.326	155.399	156.838	158.478	159.268	159.253	160.035	160.092	160.358	160.917	161.444	162.429	- Average Assets																
NPF (%)	3,03	3,49	2,11	2,31	2,15	2,30	2,39	2,73	2,92	2,82	3,09	3,02	3,00	2,59	2,57	2,69	NPF (%)																
NPF Net (%)	1,65	1,79	1,24	1,44	1,39	1,54	1,53	1,71	1,83	1,75	1,88	1,79	1,76	1,56	1,49	1,55	NPF Net %																
- Non Performing Financing	1.791	2.464	2.024	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	- Non Performing Financing																
- Non Performing Financing Net	975	1.262	1.193	1.625	1.635	1.805	1.823	2.070	2.201	2.083	2.265	2.180	2.172	1.961	1.885	1.988	- Non Performing Financing Net																
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	59.028	70.525	95.906	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	- Total Financing to Non Bank																
FDR (%)	104,88	96,70	99,39	108,71	103,22	101,43	104,12	100,87	99,46	100,27	100,39	102,98	103,30	102,74	100,55	96,50	FDR (%)																
- Pembiayaan kepada Pihak Ketiga Bukan Bank	59.028	70.525	95.906	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	- Total Financing to Non Bank																
- Dana Pihak Ketiga	56.280	72.928	96.495	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	- Total Third Party Funds																
BOPO (%)	83,41	82,85	74,15	75,10	75,38	75,29	80,22	79,80	80,14	80,39	79,54	78,98	78,65	78,97	78,08	77,85	Operating Expenses to Operations Revenue (%)																
- Biaya Operasional	6.356	7.097	7.927	8.434	9.588	997	1.844	2.940	3.887	4.918	5.829	6.738	7.672	8.657	9.562	10.793	- Operations Expenses																
- Pendapatan Operasional	7.621	8.566	10.690	11.231	12.720	1.324	2.299	3.684	4.851	6.117	7.328	8.531	9.755	10.962	12.247	13.864	- Operations Income																
Rentabilitas																	Profitability																
NOM (%)	1,83	2,00	2,67	2,36	2,38	2,66	1,83	1,98	1,91	1,90	1,97	2,02	2,05	2,01	2,10	2,17	NOM (%)																
- Pendapatan Operasional	1.264	1.469	2.764	3.051	3.132	3.926	2.728	2.976	2.890	2.878	2.998	3.074	3.124	3.074	3.222	3.350	- Net Operations Income																
- Rata-rata Aset Produktif	68.937	73.485	103.531	129.347	131.323	147.853	148.886	150.519	151.445	151.315	152.049	152.191	152.503	153.123	153.676	154.714	- Average Earning Assets																
KAP																	Classified Earning assets to Earning assets (%)																
APYD terhadap Aktiva Produktif (%)	3,96	3,22	2,26	2,59	2,19	2,41	2,61	2,80	2,85	2,84	2,92	2,95	2,91	2,92	2,73	2,83	- Classified Earning Assets																
- APYD	3.124	3.036	2.897	3.601	3.379	3.595	3.960	4.340	4.446	4.377	4.616	4.592	4.595	4.715	4.429	4.769	- Total Earning assets																
- Total Aset Produktif	78.893	94.319	128.442	138.932	154.342	149.378	151.441	155.258	155.845	154.045	158.157	155.475	158.028	161.735	162.254	168.741																	
Likuiditas																	Liquidity																
Short Term Mismatch (%)	35,56	34,23	28,37	22,76	25,37	23,67	26,91	25,43	24,87	21,09	20,23	21,38	22,20	24,91	24,66	25,23	Short Term Mismatch (%)																
- Aktiva Jangka Pendek	24.616	26.152	30.253	24.985	33.043	30.418	35.827	34.214	32.677	26.354	25.729	26.640	27.639	31.507	31.636	33.835	- Short-Term Assets																
- Kewajiban Jangka Pendek	69.227	76.398	106.627	109.791	130.234	128.534	133.147	134.522	131.411	124.982	127.202	124.613	124.484	126.505	128.286	134.126	- Short-Term Liabilities																
Imbal Hasil																	Yield Proportion																
Non Core Deposit terhadap Total DPK (%)	56,94	60,89	65,92	64,97	66,93	67,27	66,38	67,46	67,31	65,73	65,82	64,86	64,71	65,35	65,93	67,43	Non Core Deposits to Third Party Funds (%)																
- Non Core Deposit	32.044	44.409	63.607	67.353	76.444	77.695	76.140	80.970	81.301	78.203	79.022	76.879	77.244	80.033	82.998	89.889	- Non Core Deposits																
- Total DPK	56.280	72.928	96.495	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	- Total Third Party Funds																
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	244,71	211,41	186,69	196,46	183,20	190,58	184,04	192,41	200,07	216,92	218,89	223,54	225,54	225,27	225,68	224,88	Fixed Yield Portfolios to Floating Yield Portfolios (%)																
- Portofolio yang Memiliki Imbal Hasil Tetap	38.833	48.230	62.819	75.093	76.683	77.248	77.801	80.113	80.574	82.188	83.276	84.886	85.976	87.688	88.258	89.603	- Fixed-rate Yield Portfolios																
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	15.869	22.813	33.648	38.223	41.858	40.534	42.273	41.638	40.274	37.889	38.045	37.973	38.120	38.925	39.107	39.844	- Floating-rate Yield Portfolios																
Investasi																	Investment Proportion and Risk																
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	33,97	45,16	53,49	58,94	60,22	60,11	60,97	60,87	60,66	60,26	60,12	60,44	60,80	61,32	61,57	61,89	Profit Sharing Financing to Total Financing to Non Bank (%)																
- Total Pembiayaan Basis Mudharabah	20.197	32.083	51.602	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	- Profit Sharing Financing Mudharabah-based																
- Total Pembiayaan	59.462	71.044	96.467	113.316	118.541	117.782	120.074	121.751	120.848	120.077	121.322	122.859	124.097	126.613	127.365	129.447	- Total Financing																
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	2,75	1,97	1,43	1,69	1,71	1,62	1,72	1,83	2,00	2,11	2,20	2,25	2,25	2,26	2,27	2,16	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)																
- Potensi Kerugian Pembiayaan Bagi Hasil	556	631	736	1.129	1.220	1.145	1.261	1.359	1.465	1.526	1.607	1.673	1.699	1.755	1.780	1.732	- Potential Loss from Profit Sharing Financing																
- Portofolio Investasi Mudharabah dan Musyarakah	20.197	32.083	51.602	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	- 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 2019
(Sharia Banking Network)**

Indikator	2016	2017	2018		2019											Indicator	
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Bank Umum Syariah																	Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	304.980	316.691	311.401	314.748	318.058	314.602	313.210	322.949	320.738	320.882	325.030	333.790	335.482		- Total Assets (in billion IDR)
- Jumlah Bank	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.868	1.875	1.885	1.886	1.886	1.884 ^{r)}	1.881	1.894	1.896	1.898	1.903	1.905	1.914	1.914	- Number of Offices
- KC	473	471	477	478	477	476	476	477	477	478	478	478	479	478	480	480	Branch Offices
- KCP	1.207	1.176	1.198	1.199	1.207	1.208	1.209	1.205	1.201	1.214	1.218	1.223	1.227	1.229	1.237	1.237	Sub Branch Offices
- KK	189	178	193	198	201	202	201	202	203	202	200	197	197	198	197	197	Cash Offices
- ATM	3.127	2.585	2.779	2.791	2.787	2.788	2.793	2.780	2.770	2.773	2.779	2.779	2.805	2.824	2.824	2.824	- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	52.345	49.516	49.522	49.410	49.482	49.388	49.289	48.000	49.743	49.873	50.000	52.654	49.864	49.864	- Number of Employees
Unit Usaha Syariah																	Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	146.221	160.636	155.399	158.277	161.758	161.638	159.194	163.944	160.437	162.218	165.385	166.190	172.279		- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	20	20	20	20	20	20	20	20	20	20	20	20	20	20	- Number of Conventional Banks that have Sharia Business Unit
- Jumlah Kantor UUS	332	344	347	354	359	360	364	368 ^{r)}	370	372	374	375	374	376	378	378	- Number of Offices
- KC	149	154	153	153	155	157	157	157	156	156	158	158	158	158	160	160	Branch Offices
- KCP	135	139	139	146	149	148	152	154	157	157	157	157	156	157	157	157	Sub Branch Offices
- KK	48	51	55	55	55	55	55	57	57	59	59	60	60	61	61	61	Cash Offices
- ATM	132	143	171	171	171	171	171	172	172	172	166	166	166	167	168	168	- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.349	4.955	4.938	5.042	5.074	5.198	5.045	5.089	4.997	5.055	5.178	4.037	5.233	5.233	- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	451.202	477.327	466.800	473.025	479.815	476.240	472.404	486.892	481.174	483.099	490.415	499.981	507.761		Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.215	2.229	2.244	2.246	2.250	2.252^{r)}	2.251	2.266	2.270	2.273	2.277	2.281	2.292		Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.950	2.962	2.958	2.959	2.964	2.952	2.942	2.945	2.945	2.945	2.971	2.991	2.991		Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	56.694	54.471	54.460	54.452	54.556	54.586	54.334	53.089	54.740	54.928	55.178	56.691	55.097		Total Number of Employees
Bank Pembiayaan Rakyat Syariah																	Sharia Rural Bank
- Jumlah Bank	166	167	168	167	165	165	165	164	164	164	165	165	165	164	164	164	- Number of Banks
- Jumlah Kantor	453	441	457	495	469	470	496	502	507	506	535	536	539	569	569	569	- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.749	4.918	4.830	4.872	4.867	5.073	5.085	5.085	5.291	5.298	5.328	5.828	5.864	5.864	- 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 2019 (Individual Sharia Banking Network - November 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	480	1.237	197	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	25	4	2 PT BPD Nusa Tenggara Barat Syariah
3 PT. Bank Muamalat Indonesia	82	152	57	3 PT. Bank Muamalat Indonesia
4 PT. Bank Victoria Syariah	9	4	4	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	53	216	12	5 PT. Bank BRISyariah
6 PT. Bank Jabar Banten Syariah	9	55	2	6 PT. Bank Jabar Banten Syariah
7 PT. Bank BNI Syariah	68	210	14	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	427	54	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	34	5	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	13	4	10	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	14	12	18	12 PT. BCA Syariah
13 PT. Bank Tabungan Pensiunan Nasional Syariah	24	2	-	- 13 PT. Bank Tabungan Pensiunan Nasional Syariah
14 PT. Maybank Syariah Indonesia	1	-	-	- 14 PT. Maybank Syariah Indonesia
Unit Usaha Syariah	160	157	61	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	10	1	-	- 15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	-	- 16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	- 17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	1	3	3 18 PT Bank CIMB Niaga, Tbk
19 PT Bank OCBC NISP, Tbk	10	-	-	- 19 PT Bank OCBC NISP, Tbk
20 PT Bank Sinarmas	35	1	12	12 20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	24	49	7	7 21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	13	5	5 22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	3 23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	13	9	9 24 PT BPD Jawa Tengah
25 PT BPD Jawa Timur, Tbk	7	10	-	- 25 PT BPD Jawa Timur, Tbk
26 PT BPD Sumatera Utara	1	2	-	- 26 PT BPD Sumatera Utara
27 PT BPD Jambi	5	17	-	- 27 PT BPD Jambi
28 PT BPD Sumatera Barat	5	4	-	- 28 PT BPD Sumatera Barat
29 PT BPD Riau dan Kepulauan Riau	2	4	6	6 29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	4 30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	1 31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	6 32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	3 33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	1 34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	160	-	245	Sharia Rural Bank
TOTAL	800	1.394	503	TOTAL
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Islamic Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Syaria Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS November 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - November 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	480	1.237	197	Sharia Commercial Bank
1 Jawa Barat	62	218	27	1 West Java
2 Banten	20	62	8	2 Banten
3 DKI Jakarta	71	150	35	3 DKI Jakarta
4 Yogyakarta	9	26	11	4 DI Yogyakarta
5 Jawa Tengah	37	89	17	5 Central Java
6 Jawa Timur	44	140	22	6 East Java
7 Bengkulu	5	12	1	7 Bengkulu
8 Jambi	6	19	1	8 Jambi
9 Nanggroe Aceh Darussalam	38	117	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	51	4	10 North Sumatera
11 Sumatera Barat	10	28	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	10	31	2	16 Lampung
17 Kalimantan Selatan	8	18	5	17 South Kalimantan
18 Kalimantan Barat	9	13	1	18 West Kalimantan
19 Kalimantan Timur	14	33	2	19 East Kalimantan
20 Kalimantan Tengah	6	5	-	20 Central Kalimantan
21 Sulawesi Tengah	6	10	-	21 Central Sulawesi
22 Sulawesi Selatan	12	38	9	22 South Sulawesi
23 Sulawesi Utara	4	4	-	23 North Sulawesi
24 Gorontalo	2	3	1	24 Gorontalo
25 Sulawesi Barat	2	2	-	25 West Sulawesi
26 Sulawesi Tenggara	7	10	1	26 South East Sulawesi
27 Nusa Tenggara Barat	20	44	5	27 West Nusa Tenggara
28 Bali	6	13	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	2	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan: - KP = Kantor Pusat - 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 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - November 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	160	157	61	Sharia Business Unit
1 Jawa Barat	20	16	9	1 West Java
2 Banten	3	8	1	2 Banten
3 DKI Jakarta	8	16	6	3 DKI Jakarta
4 Yogyakarta	5	7	3	4 DI Yogyakarta
5 Jawa Tengah	20	20	11	5 Central Java
6 Jawa Timur	22	20	4	6 East Java
7 Bengkulu	1	-	-	7 Bengkulu
8 Jambi	2	2	8	8 Jambi
9 Nanggroe Aceh Darussalam	5	1	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	3	8	12 Riau
13 Sumatera Selatan	8	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	16	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	5	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	1	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	-	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	640	1.394	258	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 2019
(Office Channeling)**

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	401	402	402	402	402	401	401	401	406	403	434	434	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	299	299	301	301	301	300	295	295	295	295	294	291	291	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	373	372	372	371	370	369	369	369	369	368	364	362	362	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	120	119	120	119	119	122	121	121	120	120	120	120	121	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	258	256	256	254	254	249	245	244	244	240	237	235	232	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	57	57	57	153	153	152	153	153	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	160	298	298	298	298	298	298	298	298	298	298	298	298	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	231	242	241	241	241	240	240	240	244	244	246	242	242	8 PT BPD DKI
9 PT. BPD DIY	31	34	34	34	34	34	34	34	34	34	34	34	34	34	34	9 PT. BPD DIY
10 PT BPD Jateng	145	150	156	156	156	156	156	156	156	156	156	156	156	156	156	10 PT BPD Jateng
11 PT BPD Jatim, Tbk	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	30	121	121	121	121	121	121	121	12 PT PT BPD Sumut
13 PT BPD Jambi	7	22	28	29	30	30	30	121	30	30	30	30	30	30	30	13 PT BPD Jambi
14 PT BPD Sumbar	34	33	31	31	31	31	31	31	31	31	31	31	31	31	31	14 PT BPD Sumbar
15 PT BPD Riau dan Kepri	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	17	18	18	18	18	18	18	20	20	20	20	20	20	16 PT BPD Sumsel dan Babel
17 PT BPD Kalsel	48	48	48	48	48	48	48	48	48	48	48	48	48	49	49	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.650	2.797	2.801	2.797	2.796	2.809	2.798	2.799	2.898	2.898	2.888	2.910	2.908	TOTAL

¹⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS
²⁾ Angka-angka diperbaiki

¹⁾ "-" = data not available since office chaneling was spinoff become Sharia Banking
²⁾ Revised figures

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

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

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019 (Sharia Commercial Bank and Sharia Business Unit Operations) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	7.434	7.111	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	1.701	3.307	3.289	3.284	3.284	3.285	2.752	2.757	2.757	3.646	3.646	3.647	3.332	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	3.756	7.538	2.985	3.388	4.008	2.844	4.867	4.456	2.937	3.635	3.510	2.359	3.088	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	3.420	2.912	2.886	2.873	4.058	4.124	4.103	3.567	3.534	3.560	3.260	3.378	3.496	5. Received Borrowing
6 Liabilitas Lainnya	497	630	564	756	880	967	988	877	994	976	941	878	811	720	765	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	38.798	40.606	37.768	41.097	38.811	37.888	37.442	41.363	38.233	38.818	39.292	36.598	35.314	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	-	800	-	-	70	-	65	50	120	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	-	800	-	-	70	-	65	50	120	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	3.075	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.957	21.971	22.971	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.336	2.352	2.248	2.285	2.308	2.315	2.312	2.421	2.465	3.421	3.410	3.488	2.492	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	4.347	4.348	4.348	4.348	13. Reserves
a. Cadangan Umum	3.276	3.275	3.683	3.694	3.694	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.153	4.153	4.153	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	5.171	7.201	9.883	9.789	9.854	9.925	9.883	9.957	10.518	10.979	11.311	11.956	12.542	13.245	14.021	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	4.610	4.625	9.256	8.983	8.315	7.851	7.840	7.630	7.350	7.350	7.348	7.348	7.348	a. Previous years
b. Tahun berjalan	2.096	3.100	5.274	5.164	598	942	1.568	2.106	2.678	3.349	3.961	4.606	5.194	5.896	6.672	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 2019
(Sharia Commercial Bank Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	5.495	3.517	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	100	1.700	1.700	1.700	1.700	1.700	1.600	1.600	1.600	1.600	1.600	1.600	1.600	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4.180	3.102	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	1.427	1.262	300	1.015	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	2.262	1.725	1.720	1.739	1.747	1.758	1.765	1.320	1.329	1.356	1.366	1.513	1.567	5. Received Borrowing
6 Liabilitas Lainnya	490	618	514	626	751	888	856	759	866	793	761	742	687	590	575	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	8.027	8.335	7.916	7.955	8.033	7.922	7.766	8.233	7.749	9.015	9.367	10.069	9.463	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	3.075	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	1.475	9. Loan Capital
10 Modal Disetor	14.498	16.054	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	21.957	21.957	21.971	22.971	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	2.366	2.387	2.274	2.303	2.329	2.331	2.325	2.381	2.416	3.397	3.389	3.452	2.460	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	4.347	4.348	4.348	4.348	13. Reserves
a. Cadangan Umum	3.276	3.275	3.683	3.694	3.694	3.694	3.712	3.845	3.845	3.872	4.152	4.152	4.153	4.153	4.153	a. General Reserves
b. Cadangan Tujuan	124	272	195	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	3.442	4.032	5.458	5.757	6.379	6.472	6.625	6.488	6.814	7.058	7.106	7.474	7.833	8.170	8.565	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	2.935	2.950	6.094	5.959	5.760	5.295	5.285	5.152	4.872	4.872	4.871	4.871	4.871	a. Previous years
b. Tahun berjalan	952	990	2.523	2.806	285	514	865	1.193	1.530	1.905	2.234	2.601	2.962	3.300	3.695	b. Current year

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

Note: r) Revised figures
 *) Provisional Figures

Tabel 6.b. Kegiatan Usaha Unit Usaha Syariah - SPS 2019 (Sharia Business Unit Operations) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
4 Surat Berharga yang Diterbitkan	1.940	3.594	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	1.601	1.607	1.589	1.584	1.584	1.585	1.152	1.157	1.157	2.046	2.046	2.047	1.732	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	1.808	3.032	1.560	1.635	1.460	1.226	1.109	1.154	1.274	2.208	2.248	2.059	2.073	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	1.158	1.188	1.166	1.134	2.311	2.366	2.338	2.248	2.205	2.204	1.894	1.865	1.929	5. Received Borrowing
6 Liabilitas Lainnya	7	12	50	130	129	79	132	118	128	183	180	136	124	130	190	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	30.771	32.271	29.852	33.142	30.777	29.966	29.676	33.130	30.484	29.803	29.925	27.135	25.245	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	-	800	-	-	70	-	65	-	120	-	-	-	-	8. Other Profit Sharing Investment Fund
a. Liabilitas kepada Bank Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Liabilities to Other Banks
b. Surat Berharga	240	630	-	800	-	-	70	-	65	-	120	-	-	-	-	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Loan Capital
10 Modal Disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Paid-in capital
11 Tambahan Modal Disetor	11	41	(31)	(35)	(25)	(19)	(21)	(16)	(14)	39	49	24	21	37	32	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Differences in Fixed Assets Appraisal
13 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13. Reserves
a. Cadangan Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. General Reserves
b. Cadangan Tujuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Purpose Reserves
14 Laba	1.730	3.169	4.426	4.032	3.475	3.453	3.258	3.469	3.703	3.921	4.205	4.482	4.710	5.075	5.455	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	1.675	3.162	3.024	2.555	2.555	2.555	2.478	2.478	2.478	2.478	2.478	2.478	a. Previous years
b. Tahun berjalan	1.144	2.109	2.751	2.358	314	429	703	914	1.148	1.443	1.727	2.004	2.232	2.597	2.977	b. Current year

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

Note: *) Revised figures
*) Provisional Figures

Tabel 7. Rekening Administratif - Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Off Balance Sheet Account - Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indikator		
			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	450	32	6	157	83	51	32	43	51	410	1.218	44	113	39	- Spot purchases	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	-	1.212	1.211	1.211	- Forward purchases	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	- Others	- Others
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.400	10.326	14.549	13.182	14.905	12.463	11.914	12.422	11.550	11.053	10.758	11.416	12.865	13.263	12.670	- Financing facilities to customers that are not yet withdrawn	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	201	188	197	187	188	180	156	152	175	154	219	229	183	- Other bank financing facilities	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	370	594	507	473	507	458	464	244	237	576	410	392	384	421	- Irrevocable L/Cs	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	164	94	358	256	643	454	549	554	91	236	412	277	164	- Spot sales	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.113	1.185	1.186	1.142	1.221	1.219	1.223	1.218	1.218	1.218	1.212	1.211	1.211	- Forward sales	- Forward sales	
- Lainnya	1.193	1.686	1.109	1.156	1.227	1.946	1.276	2.245	1.303	1.295	2.376	1.339	1.335	2.107	1.358	- Others	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	212	205	214	219	213	214	211	210	209	210	208	209	- Kafalah guarantees received	- Kafalah guarantees received	
- Pendapatan yang akan diterima	1.038	807	993	910	948	964	906	927	966	978	1.012	1.091	1.054	2.215	2.223	- Income will be received	- Income will be received	
- Lainnya	228	391	522	442	555	561	549	594	572	563	579	598	607	618	600	- Others	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	4.704	3.729	3.350	3.300	3.328	3.232	3.638	3.494	3.597	3.520	3.815	4.043	4.281	- Guarantees issued	- Guarantees issued	
- Lainnya	20	56	149	126	130	179	186	162	156	158	160	176	124	180	141	- Others	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	18.254	19.194	19.276	19.203	19.470	19.653	19.887	20.200	21.221	20.357	20.576	20.919	21.073	- Written off earning assets	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	523	1.326	2.453	2.475	2.784	3.010	3.066	3.174	4.053	3.644	3.997	4.389	4.421	4.475	4.343	- Channeling of mudharabah muqayyadah	- 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 2019
(Off Balance Sheet Account - Sharia Commercial Bank)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indikator		
			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	450	32	6	157	83	51	32	43	51	410	1.218	44	113	39	- Spot purchases	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	-	1.212	1.211	1.211	- Forward purchases	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	- Others
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.040	4.223	2.908	2.890	3.123	3.269	2.968	3.154	3.330	3.490	3.684	3.744	3.766	4.051	3.756	- Financing facilities to customers that are not yet withdrawn	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	97	97	97	97	97	97	97	97	94	94	95	94	92	- Other bank financing facilities	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	345	580	406	364	381	407	390	221	218	396	249	162	198	241	- Irrevocable L/Cs	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	164	94	358	256	643	454	549	554	91	236	412	277	164	- Spot sales	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	1.218	1.212	1.211	1.211	- Forward sales	- Forward sales	
- Lainnya	1.193	1.686	1.109	1.156	1.227	1.243	1.276	1.318	1.303	1.295	1.324	1.339	1.335	1.405	1.358	- Others	- Others	
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	212	212	205	214	219	213	214	211	210	209	210	208	209	- Kafalah guarantees received	- Kafalah guarantees received	
- Pendapatan yang akan diterima	814	668	805	727	755	759	683	687	712	701	724	732	724	1.831	1.829	- Income will be received	- Income will be received	
- Lainnya	16	7	10	9	11	11	10	11	11	11	11	13	14	14	13	- Others	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	4.392	3.468	3.118	2.998	2.978	2.873	2.988	2.868	3.066	3.166	3.362	3.576	3.761	- Guarantees issued	- Guarantees issued	
- Lainnya	3	13	100	101	103	105	110	111	112	115	117	119	124	136	141	- Others	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	15.120	15.992	16.045	15.904	16.003	16.193	16.408	16.709	17.728	16.820	16.899	17.264	17.392	- Written off earning assets	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah muqayyadah	- 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 2019
(Off Balance Sheet Account - Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indikator		
			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	-	-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	- Others
Kewajiban Komitmen																		Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	3.360	6.103	11.641	10.292	11.782	9.194	8.945	9.268	8.219	7.563	7.074	7.672	9.100	9.212	8.914	-	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	104	91	100	90	91	83	60	56	82	60	124	135	90	-	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	14	101	109	126	51	74	23	19	180	161	231	185	179	-	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	2	1	1	-	-	-	-	-	-	-	-	-	-	- Forward sales
- Lainnya	0	-	-	-	-	703	-	926	-	-	1.051	-	-	-	702	-	-	- Others
Tagihan Kontijensi																		Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	188	183	194	205	224	240	254	277	288	360	330	384	394	-	- Income will be received	
- Lainnya	212	384	512	433	545	550	538	584	561	552	568	585	594	604	586	-	- Others	
Kewajiban Kontijensi																		Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	312	261	233	301	349	360	650	626	530	354	453	467	520	-	- Guarantees issued	
- Lainnya	17	42	49	25	28	73	76	51	44	44	44	57	-	44	-	-	- Others	
Lainnya																		Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	3.134	3.202	3.231	3.299	3.467	3.460	3.480	3.491	3.494	3.537	3.677	3.656	3.682	-	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	2.406	2.428	2.737	2.963	3.019	3.127	4.006	3.597	3.951	4.342	4.374	4.428	4.297	-	- Channeling of mudharabah muqayyadah	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	295.826	352.038	380.175	411.771	397.744	402.671	406.668	404.466	399.133	401.785	411.033	413.037	419.656	432.895	439.423	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	21.438	17.346	19.393	20.999	21.626	22.031	20.535	22.305	21.332	21.698	22.776	18.911	19.699	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.662	2.070	2.427	2.508	2.528	2.794	2.600	2.662	2.306	2.204	2.163	2.949	2.930	3. Sub-Standard
4. Diragukan	1.326	1.919	1.809	1.474	1.374	1.490	1.673	1.742	1.547	1.574	1.876	2.167	1.257	1.248	1.061	4. Doubtful
5. Macet	6.187	5.847	6.096	5.676	5.781	5.875	6.283	6.486	6.665	6.597	6.727	6.743	7.169	6.783	7.192	5. Lost
Total Aset Produktif	324.034	382.697	412.180	438.338	426.720	433.544	438.778	437.519	430.480	434.923	443.274	445.850	453.021	462.786	470.305	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,56	2,10	2,25	2,28	2,39	2,52	2,51	2,49	2,46	2,49	2,34	2,37	2,38	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

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

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	208.258	230.684	250.463	266.133	257.958	261.924	262.262	259.684	257.593	255.802	267.171	267.552	271.785	283.232	284.157	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	16.114	12.462	14.024	14.691	15.554	16.100	14.653	16.292	15.846	16.188	15.832	13.173	13.321	2. Special Mention
3. Kurang Lancar	2.257	3.111	2.286	1.616	1.842	1.889	1.910	2.024	1.990	1.767	1.866	1.734	1.690	2.534	2.470	3. Sub-Standard
4. Diragukan	1.109	1.756	1.189	846	751	791	955	1.055	878	881	832	1.133	962	921	724	4. Doubtful
5. Macet	4.685	4.249	4.482	4.222	4.291	4.332	4.312	4.432	4.574	4.460	4.519	4.551	4.675	4.274	4.531	5. Lost
Total Aset Produktif	230.035	255.145	274.533	285.278	278.867	283.626	284.993	283.295	279.688	279.201	290.234	291.158	294.944	304.133	305.203	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,90	2,34	2,47	2,47	2,52	2,65	2,66	2,55	2,49	2,55	2,48	2,54	2,53	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

**Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Business Units)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Lancar	87.568	121.355	129.712	145.638	139.786	140.748	144.406	144.782	141.540	145.984	143.862	145.486	147.870	149.663	155.265	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	5.324	4.884	5.370	6.309	6.072	5.931	5.882	6.013	5.486	5.510	6.944	5.737	6.378	2. Special Mention
3. Kurang Lancar	757	266	376	454	585	619	618	771	610	894	440	471	473	414	460	3. Sub-Standard
4. Diragukan	218	163	620	628	623	700	718	687	669	693	1.044	1.034	294	327	337	4. Doubtful
5. Macet	1.502	1.598	1.614	1.455	1.490	1.544	1.971	2.053	2.092	2.137	2.208	2.191	2.494	2.509	2.661	5. Lost
Total Aset Produktif	93.999	127.552	137.646	153.060	147.853	149.918	153.785	154.225	150.793	155.722	153.041	154.691	158.076	158.652	165.102	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,90	1,66	1,82	1,91	2,15	2,28	2,24	2,39	2,41	2,39	2,06	2,05	2,09	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 2019
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank and Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	11.385	12.778	13.403	14.574	15.407	14.548	12.428	13.241	15.819	16.497	15.771	17.902	24.495	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	7.371	4.814	4.233	4.593	4.612	4.345	3.562	3.599	3.168	2.916	2.578	2.404	2.399	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	1.867	4.291	1.442	2.086	1.504	1.205	2.498	1.787	1.208	965	1.260	270	1.177	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	2.147	3.673	7.728	7.895	9.291	8.998	6.367	7.855	11.443	12.615	11.933	15.228	20.919	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM)	24.132	35.393	51.123	53.193	53.759	54.523	54.364	56.086	48.392	47.594	53.173	54.653	56.900	59.712	58.579	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	36.469	39.227	37.810	38.988	36.991	38.311	30.447	31.129	33.193	34.209	37.064	38.146	37.808	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	2.049	1.473	2.177	1.423	2.047	2.515	1.906	1.743	3.496	4.027	3.048	5.739	5.347	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	231	246	201	201	201	201	201	201	201	201	201	201	201	201	201	c. Subordinated Sukuk
d. Sukuk Lainnya	1.730	2.973	12.258	12.130	13.398	13.731	14.946	14.873	15.652	14.353	16.094	16.012	16.357	15.405	14.801	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	146	162	173	181	179	186	186	169	190	204	230	221	422	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4.785	5.495	3.347	7.135	2.424	2.772	3.582	2.418	4.607	4.201	2.682	2.276	2.151	1.000^{r)}	1.815^{r)}	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	2.548	6.336	1.625	1.973	2.618	1.619	3.908	3.502	1.983	1.577	1.452	300 ^{r)}	1.115 ^{r)}	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	799	799	799	964	799	699	699	699	699	699	700 ^{r)}	700 ^{r)}	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	2.110	3.710	3.850	3.900	3.711	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.606	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	994	2.594	2.594	2.594	2.595	2.595	2.595	2.596	2.596	4.589	4.589	4.590	1.600 ^{r)}	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	416	416	416	3.006 ^{r)}	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	71.149	72.671	77.614	83.074	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	11.385	12.778	13.403	14.574	15.407	14.548	12.428	13.241	15.819	16.497	15.771	17.902	24.495	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1.200	2.924	2.333	2.189	1.809	1.386	1.633	1.321	1.442	1.422	1.439	1.647	1.362	1.271	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	114	265	40	-	60	20	-	-	-	-	126	161	252	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.810	2.068	2.149	1.809	1.386	1.573	1.301	1.442	1.422	1.439	1.521	1.201	1.019	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	8.462	10.445	11.213	12.765	14.021	12.914	11.107	11.799	14.397	15.058	14.125	16.540	23.224	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	51.123	53.193	53.759	54.523	54.364	56.086	48.392	47.594	53.173	54.653	56.900	59.712	58.579	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.297	11.054	7.180	6.544	7.805	7.779	4.758	7.940	5.514	5.096	6.680	7.478	6.670	8.404	7.250	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	20	12	47	39	28	43	74	98	235	216	263	1.191	909	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	7.160	6.532	7.758	7.741	4.730	7.898	5.440	4.998	6.445	7.261	6.407	7.213	6.341	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	24.339	43.943	46.649	45.954	46.744	49.606	48.145	42.878	42.499	46.493	47.175	50.230	51.308	51.329	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	7.281	7.157	6.006	6.420	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	3.347	7.135	2.424	2.772	3.582	2.418	4.607	4.201	2.682	2.276	2.151	1.000	1.815	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	681	295	200	617	169	492	732	707	70	-	340	-	240	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	331	255	-	159	169	342	292	262	70	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	350	40	200	458	-	150	440	445	-	-	340	-	240	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	2.666	6.840	2.224	2.155	3.413	1.926	3.875	3.494	2.612	2.276	1.811	1.000	1.575	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	2.110	3.710	3.850	3.900	3.711	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.606	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	140	190	-	-	-	-	-	0	0	0	40	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	140	190	-	-	-	-	-	0	0	0	40	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	2.110	3.710	3.710	3.710	3.711	3.711	3.011	3.012	3.012	5.005	5.005	5.006	4.566	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 2019
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Commercial Bank)
 Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	56.204	55.997	61.065	64.330	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	12.936	12.440	15.319	20.018	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	6.932	4.372	3.780	4.130	4.147	4.128	3.545	3.581	3.160	2.916	2.578	2.404	2.399	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	1.024	2.417	377	942	930	488	1.101	720	583	430	265	145	797	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	1.268	2.274	5.592	5.582	6.492	4.524	3.664	5.164	8.757	9.590	9.597	12.770	16.821	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	43.591	45.439	45.023	44.991	44.548	45.813	39.132	38.717	41.633	43.268	43.557	45.747	44.312	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	29.543	31.996	30.441	30.716	28.987	29.865	24.357	25.007	25.818	27.077	28.235	29.100	28.305	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	1.979	1.453	2.057	1.389	1.713	2.116	1.597	1.434	2.492	2.893	1.629	3.735	3.073	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	176	191	146	146	146	146	146	146	146	146	146	146	146	146	146	c. Subordinated Sukuk
d. Sukuk Lainnya	1.596	2.809	11.893	11.813	12.336	12.690	13.653	13.629	12.976	12.091	13.116	13.076	13.445	12.672	12.705	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	30	32	43	51	49	56	56	39	62	76	103	93	84	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	2.048	4.606	1.525	1.853	2.648	1.719	3.758	3.302	1.663	1.427	1.262	300	1.015	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	1.427	1.262	300	1.015	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	100	100	100	100	100	100	-	-	-	-	-	-	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.500	500	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	56.204	55.997	61.065	64.330	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	12.936	12.440	15.319	20.018	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	2.484	1.602	1.386	1.121	1.123	1.216	1.124	1.135	1.144	1.099	1.247	1.287	1.271	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	114	265	40	-	60	20	-	-	-	-	126	161	252	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	730	2.370	1.337	1.346	1.121	1.123	1.156	1.104	1.135	1.144	1.099	1.121	1.126	1.019	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	6.739	7.462	8.362	9.533	10.445	7.923	7.186	8.331	11.356	11.837	11.194	14.032	18.747	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	43.591	45.439	45.023	44.991	44.548	45.813	39.132	38.717	41.633	43.268	43.557	45.747	44.312	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	2.246	1.603	2.318	1.603	1.834	2.286	1.774	1.633	2.814	3.756	3.042	5.448	4.204	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	20	12	47	39	28	43	74	98	235	216	213	1.191	909	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	1.672	2.528	2.226	1.591	2.271	1.564	1.805	2.243	1.700	1.535	2.579	3.540	2.830	4.257	3.295	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	41.345	43.836	42.706	43.389	42.715	43.527	37.358	37.084	38.819	39.512	40.515	40.298	40.108	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	3.027	2.862	1.900	2.615	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	2.048	4.606	1.525	1.853	2.648	1.719	3.758	3.302	1.663	1.427	1.262	300	1.015	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	331	255	-	547	169	492	732	707	70	-	340	-	140	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	331	255	-	159	169	342	292	262	70	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	125	-	-	-	388	-	150	440	445	-	-	340	-	140	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	1.717	4.351	1.525	1.306	2.479	1.227	3.026	2.595	1.593	1.427	922	300	875	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.500	500	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.500	500	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	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 2019
(Investment in Securities Based on Instrument Categories and Measurement Methods of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	2.162	3.714	3.655	3.920	3.838	5.408	4.118	3.776	3.319	3.561	3.331	2.583	4.478	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	65	140	439	441	454	463	466	217	18	18	8	-	-	-	-	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	843	1.874	1.065	1.144	574	717	1.397	1.067	625	535	995	125	380	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	-	25	879	1.399	2.136	2.313	2.799	4.474	2.703	2.691	2.686	3.026	2.336	2.458	4.098	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.532	7.753	8.736	9.532	9.816	10.273	9.260	8.877	11.540	11.385	13.343	13.965	14.266	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	6.926	7.231	7.369	8.272	8.004	8.445	6.091	6.122	7.375	7.133	8.830	9.045	9.503	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	11	205	70	20	120	34	334	399	309	309	1.004	1.134	1.419	2.004	2.274	b. Sharia Mutual Fund Certificates
c. Sukuk Subordinasi	55	55	55	55	55	55	55	55	55	55	55	55	55	55	55	c. Subordinated Sukuk
d. Sukuk Lainnya	134	164	365	317	1.062	1.041	1.293	1.243	2.676	2.261	2.978	2.935	2.912	2.733	2.097	d. Others Sukuk
e. SBPM Syariah Lainnya	11	117	116	130	130	130	130	130	130	130	128	128	128	128	338	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	1.299	2.529	899	919	934	699	849	899	1.019	849	889	700	800	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	600	1.830	200	220	70	-	150	200	320	150	190	-	100	a. Sharia SPN
b. SBPU Syariah Lainnya	-	698	699	699	699	699	864	699	699	699	699	699	699	700	700	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	1.412	1.412	3.405	3.405	3.406	3.006	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	-	-	994	994	994	994	995	995	995	996	996	2.989	2.989	2.990	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	416	416	416	3.006	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	14.945	16.674	16.548	18.744	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	920	1.409	2.162	3.714	3.655	3.920	3.838	5.408	4.118	3.776	3.319	3.561	3.331	2.583	4.478	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	65	265	439	731	804	688	263	417	198	308	278	340	400	75	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	439	731	804	688	263	417	198	308	278	340	400	75	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	1.722	2.983	2.851	3.232	3.576	4.991	3.920	3.468	3.041	3.221	2.931	2.508	4.478	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.532	7.753	8.736	9.532	9.816	10.273	9.260	8.877	11.540	11.385	13.343	13.965	14.266	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	1.193	2.545	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	3.722	3.628	2.956	3.045	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	-	-	-	50	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	3.722	3.578	2.956	3.045	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.598	2.812	3.248	3.356	6.891	4.618	5.520	5.414	7.673	7.663	9.715	11.010	11.221	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4.254	4.295	4.106	3.805	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	790	2.478	1.299	2.529	899	919	934	699	849	899	1.019	849	889	700	800	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	-	325	350	40	200	70	-	0	0	0	0	0	0	0	100	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	350	40	200	70	-	-	-	-	-	-	-	-	100	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	949	2.489	699	849	934	699	849	899	1.019	849	889	700	700	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	1.412	1.412	3.405	3.405	3.406	3.006	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	140	190	-	-	-	-	-	0	0	0	40	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	140	190	-	-	-	-	-	0	0	0	40	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	2.110	2.110	2.110	2.110	2.111	2.111	1.411	1.412	1.412	3.405	3.405	3.406	2.966	b. Measured at Face Value - Held to Maturity

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	93.713	118.651	138.141	145.507	143.378	147.508	151.735	151.541	152.043	154.172	155.061	156.297	161.768	163.062	166.880	1. Profit Sharing Financing
NPF	3.272	4.175	4.592	4.205	4.385	4.649	5.310	5.637	5.354	5.486	5.473	5.628	5.198	5.073	5.546	NPF
a. Mudharabah	15.292	17.090	16.450	15.866	14.824	14.581	14.489	13.967	14.155	13.973	13.884	13.441	13.513	13.409	13.679	a. Mudharabah
NPF	401	327	382	359	404	478	549	548	578	894	910	849	840	840	853	NPF
b. Musyarakah	78.421	101.561	121.691	129.641	128.555	132.927	137.246	137.574	137.889	140.199	141.177	142.856	148.256	149.653	153.201	b. Musyarakah
NPF	2.871	3.847	4.210	3.845	3.981	4.171	4.761	5.089	4.775	4.563	4.779	4.358	4.233	4.693	4.233	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	163.792	164.088	163.304	162.839	164.552	165.065	167.039	168.219	168.762	169.503	171.490	171.713	171.382	2. Receivables/Acceptables
NPF	6.364	6.698	5.646	4.712	4.876	4.967	4.908	5.107	5.178	5.161	5.153	5.205	5.100	5.601	5.325	NPF
a. Murabahah	139.536	150.276	154.893	154.805	154.167	153.996	155.131	155.597	156.553	157.547	157.876	158.573	159.879	159.410	159.593	a. Murabahah
NPF	6.258	6.588	5.521	4.489	4.696	4.811	4.795	4.986	5.060	5.045	5.035	5.088	4.987	5.373	5.077	NPF
b. Qardh	4.731	6.349	7.347	7.674	7.511	7.191	7.715	7.740	8.709	8.864	9.044	9.051	9.665	10.315	9.753	b. Qardh
NPF	90	96	99	199	151	126	83	88	87	86	85	84	80	195	210	NPF
c. Istishna'	878	1.189	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	1.946	1.988	2.036	c. Istishna'
NPF	16	14	26	24	29	30	30	32	32	30	33	33	33	33	37	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	10.578	10.597	10.756	10.636	10.706	10.765	10.729	10.688	10.544	10.625	10.606	10.508	10.614	3. Ijarah including Leasing receivables
NPF	661	181	221	215	233	170	177	189	192	213	193	191	201	217	223	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	84	165	249	240	223	205	186	171	151	134	117	100	86	b. Financing through Channeling
NPF	-	0	-	3	0	0	0	0	1	2	4	6	7	9	11	NPF
c. Pembiayaan secara Executing	-	29	26	25	25	25	24	24	24	20	20	20	19	19	19	c. Financing through Executing
NPF	-	-	-	-	3	3	3	3	3	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	10.469	10.407	10.482	10.371	10.459	10.536	10.520	10.497	10.373	10.471	10.469	10.389	10.509	d. Other Ijarah
NPF	661	181	221	211	229	166	173	185	188	210	189	185	193	208	213	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	Total Financing
NPF	10.298	11.054	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	61.629	67.049	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	80.841	84.135	84.640	86.766	1. Profit Sharing Financing
NPF	2.572	3.542	3.038	2.673	2.772	2.887	3.129	3.297	3.155	2.937	2.942	3.111	3.051	2.940	3.163	NPF
a. Mudharabah	7.577	6.584	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	5.177	4.941	5.056	a. Mudharabah
NPF	197	207	86	81	93	97	96	98	119	85	99	105	91	91	92	NPF
b. Musyarakah	54.052	60.465	65.653	68.644	67.267	69.095	72.397	72.952	74.260	76.004	75.725	75.790	78.957	79.699	81.711	b. Musyarakah
NPF	2.376	3.335	2.952	2.593	2.679	2.790	3.032	3.199	3.036	2.852	2.843	3.006	2.960	2.848	3.071	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	125.115	124.997	124.347	123.964	125.038	125.739	127.561	128.097	128.286	129.028	130.617	130.857	130.295	2. Receivables/Acceptables
NPF	5.245	5.459	4.686	3.804	3.890	3.957	3.882	4.040	4.111	4.099	4.093	4.134	4.102	4.616	4.387	NPF
a. Murabahah	110.063	114.458	118.568	118.134	117.648	117.574	118.424	118.820	119.662	120.066	120.146	120.919	122.070	121.723	121.777	a. Murabahah
NPF	5.173	5.378	4.603	3.626	3.762	3.853	3.824	3.979	4.051	4.041	4.033	4.074	4.044	4.444	4.200	NPF
b. Qardh	3.883	5.476	6.532	6.848	6.685	6.376	6.600	6.907	7.886	8.019	8.128	8.097	8.535	9.122	8.506	b. Qardh
NPF	64	77	81	175	125	101	56	58	58	55	57	58	56	170	185	NPF
c. Istishna'	25	18	16	15	15	14	13	13	13	12	12	12	12	12	11	c. Istishna'
NPF	7	4	2	2	2	2	2	3	3	3	3	3	2	2	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3.234	3.205	3.249	3.297	3.200	3.167	3. Ijarah including Leasing receivables
NPF	17	29	125	120	137	82	79	87	88	101	95	85	87	85	88	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	22	22	21	21	21	20	20	20	19	19	19	19	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.329	3.157	3.348	3.264	3.234	3.238	3.244	3.214	3.185	3.229	3.277	3.180	3.148	d. Other Ijarah
NPF	17	29	125	120	137	82	79	87	88	101	95	85	87	85	88	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	Total Financing
NPF	7.834	9.030	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	Total NPF

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

Note: *) Provisional Figures
 r) revised figures

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

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	32.083	51.602	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	75.456	77.634	78.423	80.114	1. Profit Sharing Financing
NPF	700	633	1.554	1.531	1.613	1.762	2.182	2.340	2.198	2.549	2.531	2.518	2.147	2.133	2.382	NPF
a. Mudharabah	7.715	10.506	10.751	10.389	9.517	9.378	9.260	8.685	8.727	8.749	8.797	8.390	8.335	8.468	8.623	a. Mudharabah
NPF	204	120	296	279	311	382	453	450	459	810	810	744	750	748	761	NPF
b. Musyarakah	24.369	41.096	56.039	60.997	61.288	63.832	64.849	64.622	63.629	64.195	65.452	67.066	69.298	69.954	71.491	b. Musyarakah
NPF	496	513	1.258	1.253	1.302	1.380	1.729	1.890	1.740	1.739	1.721	1.773	1.398	1.621	1.384	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	40.475	40.873	40.856	41.087	2. Receivables/Acceptables
NPF	1.120	1.238	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	1.071	999	985	938	NPF
a. Murabahah	29.473	35.818	36.326	36.671	36.519	36.422	36.706	36.777	36.891	37.482	37.730	37.653	37.809	37.687	37.816	a. Murabahah
NPF	1.084	1.210	918	863	934	958	972	1.007	1.009	1.004	1.002	1.014	942	929	877	NPF
b. Qardh	847	872	816	826	826	815	1.115	833	823	845	916	954	1.130	1.192	1.246	b. Qardh
NPF	26	19	18	24	26	24	27	31	28	31	28	27	25	25	25	NPF
c. Istishna'	853	1.170	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	c. Istishna'
NPF	9	10	24	21	27	28	27	30	29	27	30	30	31	31	35	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	7.376	7.309	7.309	7.447	3. Ijarah including Leasing receivables
NPF	644	152	95	95	96	88	97	102	104	112	98	105	113	131	135	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	83	164	247	239	222	204	185	170	150	134	116	99	85	b. Financing through Channeling
NPF	-	0	-	3	0	0	0	0	1	2	4	6	7	9	11	NPF
c. Pembiayaan secara Executing	-	4	3	3	3	3	3	3	3	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	-	-	3	3	3	3	3	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	7.262	6.438	7.140	7.250	7.134	7.107	7.225	7.298	7.276	7.284	7.188	7.242	7.193	7.209	7.361	d. Other Ijarah
NPF	644	152	95	92	92	84	94	98	99	109	93	100	106	123	125	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	Total Financing
NPF	2.464	2.024	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	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	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	86.973	111.081	128.889	136.854	135.539	139.013	142.999	143.485	143.872	146.157	146.795	147.996	153.888	154.931	158.467	1. Profit Sharing Financing
NPF	3.147	4.158	3.909	3.528	3.803	4.068	4.724	5.030	4.747	4.888	4.883	5.034	5.002	4.879	5.126	NPF
a. Mudharabah	15.263	15.984	15.020	14.940	14.266	14.040	13.905	13.454	13.649	13.470	13.364	12.944	13.011	12.921	13.087	a. Mudharabah
NPF	401	327	382	359	404	478	549	548	578	894	910	849	840	840	853	NPF
b. Musyarakah	71.710	95.097	113.869	121.914	121.273	124.973	129.093	130.031	130.224	132.688	133.431	135.052	140.877	142.010	145.380	b. Musyarakah
NPF	2.746	3.830	3.527	3.169	3.399	3.590	4.175	4.482	4.169	3.993	3.973	4.185	4.162	4.039	4.273	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	160.640	160.854	160.314	159.849	161.371	161.963	164.014	164.945	165.684	166.327	168.497	168.774	168.726	2. Receivables/Acceptables
NPF	5.362	6.117	5.225	4.290	4.616	4.705	4.644	4.844	4.916	4.901	4.896	4.945	4.840	5.230	5.171	NPF
a. Murabahah	133.956	145.301	151.756	151.580	151.176	151.005	152.130	152.708	153.711	154.516	155.185	155.914	157.411	157.006	157.535	a. Murabahah
NPF	5.256	6.007	5.100	4.067	4.436	4.549	4.531	4.723	4.797	4.786	4.778	4.828	4.726	5.116	5.046	NPF
b. Qardh	4.731	6.346	7.332	7.665	7.511	7.191	7.534	7.527	8.527	8.622	8.657	8.533	9.140	9.780	9.155	b. Qardh
NPF	90	96	99	199	151	126	83	88	87	86	85	84	80	81	88	NPF
c. Istishna'	878	1.189	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	1.879	1.946	1.988	2.036	c. Istishna'
NPF	16	14	26	24	29	30	30	32	32	30	33	33	33	33	37	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	9.255	9.288	9.458	9.379	9.417	9.539	9.554	9.574	9.467	9.536	9.566	9.499	9.440	3. Ijarah including Leasing receivables
NPF	243	176	219	213	231	168	176	188	192	212	192	190	200	216	222	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	84	165	249	240	223	205	186	171	151	134	117	100	86	b. Financing through Channeling
NPF	-	0	-	-	0	0	0	1	2	4	6	7	9	11	11	NPF
c. Pembiayaan secara Executing	-	29	26	25	25	25	24	24	24	20	20	20	19	19	19	c. Financing through Executing
NPF	-	-	3	3	3	3	3	3	3	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	9.146	9.097	9.184	9.114	9.170	9.310	9.344	9.382	9.296	9.382	9.429	9.380	9.336	d. Other Ijarah
NPF	243	175	219	210	228	164	173	185	187	209	188	184	193	207	212	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	298.784	306.996	305.310	308.240	313.787	314.987	317.439	320.676	321.946	323.858	331.950	333.205	336.633	Total Financing
NPF	8.752	10.450	9.354	8.032	8.650	8.941	9.545	10.062	9.855	10.001	9.971	10.169	10.042	10.325	10.520	Total NPF

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

Note: *) Provisional Figures
r) revised figures

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

Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	58.123	63.908	67.778	70.577	69.230	70.976	74.271	74.928	76.433	78.036	77.678	77.717	81.036	81.603	83.419	1. Profit Sharing Financing
NPF	2.447	3.525	2.755	2.394	2.574	2.690	2.929	3.074	2.933	2.717	2.725	2.892	2.855	2.746	2.744	NPF
a. Mudharabah	7.577	6.584	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	5.051	5.177	4.941	5.056	a. Mudharabah
NPF	197	207	86	81	93	97	96	98	119	85	99	105	91	91	92	NPF
b. Musyarakah	50.546	57.324	62.079	65.100	63.923	65.773	69.041	69.646	71.005	72.811	72.591	72.666	75.859	76.662	78.363	b. Musyarakah
NPF	2.251	3.318	2.668	2.313	2.481	2.593	2.833	2.977	2.814	2.633	2.625	2.787	2.764	2.655	2.652	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	122.187	122.106	121.685	121.298	122.173	122.954	124.852	125.124	125.509	126.196	127.955	128.240	127.987	2. Receivables/Acceptables
NPF	4.632	5.270	4.266	3.382	3.629	3.695	3.618	3.777	3.849	3.840	3.836	3.874	3.841	4.245	4.233	NPF
a. Murabahah	105.112	110.079	115.654	115.253	114.985	114.908	115.740	116.248	117.136	117.335	117.756	118.589	119.916	119.624	120.019	a. Murabahah
NPF	4.560	5.188	4.183	3.205	3.501	3.591	3.560	3.716	3.789	3.782	3.776	3.814	3.784	4.187	4.168	NPF
b. Qardh	3.883	5.474	6.517	6.839	6.685	6.376	6.419	6.694	7.704	7.777	7.741	7.596	8.027	8.604	7.956	b. Qardh
NPF	64	77	81	175	125	101	56	58	58	55	57	58	56	56	63	NPF
c. Istishna'	25	18	16	15	15	14	13	13	13	12	12	12	12	12	11	c. Istishna'
NPF	7	4	2	2	2	2	2	3	3	3	3	2	2	2	2	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	3.236	3.071	3.217	3.140	3.117	3.130	3.144	3.123	3.105	3.154	3.208	3.117	3.090	3. Ijarah including Leasing receivables
NPF	17	28	125	119	136	81	79	87	88	100	95	85	87	84	87	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	22	22	22	21	21	21	20	20	20	20	19	19	19	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	3.213	3.048	3.194	3.118	3.095	3.108	3.123	3.102	3.084	3.133	3.188	3.098	3.070	d. Other Ijarah
NPF	17	28	125	119	136	81	79	87	88	100	95	85	87	84	87	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	193.201	195.754	194.132	195.414	199.560	201.011	204.429	206.284	206.292	207.067	212.199	212.960	214.495	Total Financing
NPF	7.096	8.823	7.145	5.895	6.339	6.466	6.626	6.938	6.870	6.657	6.655	6.850	6.783	7.076	7.064	Total NPF
Ket: *) Angka Sementara																
r) Angka-angka diperbaiki																
Note: *) Provisional Figures																
r) revised figures																

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

Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Pembiayaan Bagi Hasil	28.851	47.173	61.111	66.277	66.309	68.037	68.728	68.558	67.439	68.122	69.117	70.278	72.852	73.328	75.048	1. Profit Sharing Financing
NPF	700	633	1.155	1.134	1.229	1.379	1.795	1.955	1.814	2.170	2.158	2.142	2.147	2.133	2.382	NPF
a. Mudharabah	7.686	9.401	9.321	9.462	8.959	8.837	8.676	8.172	8.221	8.245	8.277	7.893	7.833	7.980	8.031	a. Mudharabah
NPF	204	120	296	279	311	382	453	450	459	810	810	744	750	748	761	NPF
b. Musyarakah	21.165	37.773	51.790	56.814	57.350	59.200	60.052	60.386	59.218	59.876	60.840	62.385	65.019	65.348	67.017	b. Musyarakah
NPF	496	513	859	856	918	997	1.342	1.505	1.356	1.361	1.348	1.398	1.398	1.384	1.621	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.453	38.748	38.629	38.551	39.198	39.009	39.162	39.821	40.174	40.130	40.542	40.535	40.739	2. Receivables/Acceptables
NPF	730	847	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	1.071	999	985	938	NPF
a. Murabahah	28.845	35.223	36.102	36.328	36.191	36.097	36.390	36.461	36.575	37.180	37.428	37.325	37.495	37.383	37.515	a. Murabahah
NPF	695	819	918	863	934	958	972	1.007	1.009	1.004	1.002	1.014	942	929	877	NPF
b. Qardh	847	872	816	826	826	815	1.115	833	823	845	916	937	1.113	1.175	1.199	b. Qardh
NPF	26	19	18	24	26	24	27	31	28	31	28	27	25	25	25	NPF
c. Istishna'	853	1.170	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	1.868	1.934	1.977	2.025	c. Istishna'
NPF	9	10	24	21	27	28	27	30	29	27	30	30	31	31	35	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.922	6.019	6.217	6.240	6.239	6.301	6.409	6.410	6.450	6.363	6.382	6.358	6.382	6.351	3. Ijarah including Leasing receivables
NPF	225	147	94	94	95	87	97	102	104	112	98	105	113	131	135	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	83	164	247	239	222	204	185	170	170	134	116	99	85	b. Financing through Channeling
NPF	-	0	-	-	0	0	0	1	2	2	6	7	7	9	11	NPF
c. Pembiayaan secara Executing	-	4	3	3	3	3	3	3	3	-	-	-	-	-	-	c. Financing through Executing
NPF	-	-	3	3	3	3	3	3	3	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	5.933	6.050	5.990	5.996	6.075	6.202	6.221	6.280	6.280	6.248	6.241	6.283	6.266	d. Other Ijarah
NPF	225	147	94	91	91	83	94	98	99	109	109	100	106	123	125	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	105.583	111.242	111.178	112.827	114.227	113.976	113.011	114.393	115.654	116.791	119.751	120.245	122.138	Total Financing
NPF	1.656	1.628	2.209	2.137	2.310	2.475	2.919	3.124	2.985	3.344	3.317	3.318	3.259	3.249	3.456	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018		2019											Type of Usage and Debtor Group
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	87.363	99.825	100.738	105.055	102.222	104.236	106.532	105.312	103.900	105.453	105.202	104.799	107.572	108.265	108.632	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	35.827	37.868	37.304	37.583	38.084	37.869	37.872	38.368	39.237	39.389	39.247	39.212	36.864	39.830	40.071	
NPF	2.123	2.196	2.274	2.068	2.102	2.232	2.570	2.672	2.756	2.641	2.611	2.587	1.928	2.577	2.609	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	51.535	61.957	63.434	67.472	64.138	66.367	68.661	66.944	64.663	66.063	65.955	65.587	70.709	68.434	68.561	
NPF	2.872	2.916	1.752	1.621	1.781	1.811	2.006	2.056	1.910	2.188	2.254	2.329	2.570	2.638	2.656	2. Investment
a. UMKM	60.042	66.848	74.796	75.730	75.960	76.241	77.950	77.893	80.193	81.165	81.284	82.053	84.271	83.270	84.968	
NPF	1.744	1.140	1.151	1.014	1.147	1.103	1.154	1.275	1.309	1.225	1.237	1.205	1.194	1.257	1.195	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	41.339	45.737	50.741	51.084	53.296	53.687	54.699	54.653	56.912	57.975	58.226	59.004	61.011	59.630	61.196	
NPF	1.622	2.593	2.933	2.222	2.017	2.034	2.087	2.199	2.016	1.965	1.933	2.059	2.013	1.709	1.795	3. Consumption (Non Micro, Small and Medium Enterprise)
3. Konsumsi (Bukan UMKM)	100.602	119.021	136.977	139.408	139.256	140.506	142.511	144.165	145.718	146.462	147.881	149.573	152.021	153.749	155.277	
NPF	1.937	2.208	2.348	2.206	2.448	2.605	2.579	2.731	2.733	2.839	2.785	2.843	2.794	2.710	2.840	NPF
Total Pembiayaan	248.007	285.695	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	336.425	343.864	345.284	348.876	Total Financing
Total NPF	10.298	11.054	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	11.024	10.499	10.890	11.094	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	2016	2017	2018		2019											Type of Usage and Debtor Group
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	68.420	72.188	71.693	72.425	70.964	71.323	73.099	73.493	75.672	77.491	76.348	75.723	77.988	78.341	77.758	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	28.458	28.973	27.656	27.392	28.427	28.082	28.398	29.133	29.985	30.158	29.894	30.059	30.457	30.735	30.924	
NPF	1.751	1.826	1.567	1.429	1.396	1.456	1.458	1.583	1.667	1.545	1.534	1.548	1.525	1.516	1.411	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	39.962	43.215	44.036	45.033	42.537	43.241	44.701	44.360	45.687	47.333	46.454	45.664	47.531	47.606	46.834	
NPF	2.239	2.437	1.227	1.088	1.256	1.283	1.444	1.497	1.349	1.285	1.356	1.415	1.397	2.099	2.094	2. Investment
2. Investasi	45.768	47.427	48.369	48.773	48.571	48.565	50.097	49.943	50.287	50.120	50.156	50.382	51.496	50.718	51.982	
a. UMKM	15.589	16.004	16.909	17.427	18.150	17.927	18.514	18.436	18.447	18.338	18.193	18.035	18.473	18.345	18.595	a. Micro, Small and Medium Enterprise
NPF	1.541	900	868	744	859	841	831	941	978	886	893	862	901	909	859	
b. Bukan UMKM	30.178	31.422	31.460	31.346	30.421	30.638	31.583	31.507	31.840	31.782	31.963	32.347	33.023	32.373	33.388	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	2.755	2.022	1.800	1.793	1.833	1.783	1.750	1.699	1.681	1.791	1.750	1.513	1.609	
3. Konsumsi (Bukan UMKM)	63.294	70.174	79.757	81.100	80.758	81.661	82.725	83.797	84.555	84.950	85.798	87.013	88.565	89.638	90.488	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.433	1.314	1.487	1.552	1.525	1.620	1.612	1.722	1.666	1.714	1.667	1.603	1.666	
Total Pembiayaan	177.482	189.789	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	213.118	218.049	218.697	220.229	Total Financing
Total NPF	7.834	9.030	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	7.330	7.240	7.641	7.638	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Jenis Penggunaan dan Kategori Usaha	2016	2017	2018		2019											Type of Usage and Debtor Group
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	18.943	27.637	29.046	32.630	31.259	32.913	33.433	31.820	28.228	27.962	28.853	29.076	29.584	29.924	30.873	1. Working Capital
a. UMKM	7.369	8.895	9.648	10.191	9.657	9.787	9.473	9.235	9.253	9.231	9.353	9.153	6.406	9.095	9.147	a. Micro, Small and Medium Enterprise
NPF	373	369	707	639	705	776	1.112	1.090	1.090	1.096	1.077	1.039	403	1.061	1.198	NPF
b. Bukan UMKM	11.573	18.742	19.398	22.439	21.602	23.126	23.960	22.585	18.975	18.731	19.501	19.923	23.178	20.829	21.727	b. Non Micro, Small and Medium Enterprise
NPF	633	479	526	533	525	528	563	560	561	903	899	915	1.173	539	562	NPF
2. Investasi	14.275	19.422	26.427	26.957	27.389	27.676	27.854	27.950	29.907	31.045	31.128	31.671	32.775	32.552	32.986	2. Investment
a. UMKM	3.114	5.107	7.147	7.219	4.514	4.627	4.738	4.804	4.835	4.852	4.865	5.014	4.786	5.295	5.177	a. Micro, Small and Medium Enterprise
NPF	203	240	283	270	287	263	323	334	331	339	344	343	293	347	336	NPF
b. Bukan UMKM	11.160	14.315	19.281	19.738	22.875	23.049	23.116	23.146	25.072	26.193	26.263	26.657	27.988	27.257	27.809	b. Non Micro, Small and Medium Enterprise
NPF	627	148	178	200	217	240	254	416	266	267	252	268	263	195	186	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	57.220	58.308	58.499	58.845	59.786	60.368	61.163	61.513	62.083	62.560	63.456	64.111	64.788	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	915	892	961	1.053	1.054	1.111	1.121	1.117	1.119	1.129	1.127	1.107	1.174	NPF
Total Pembiayaan	70.525	95.906	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	123.308	125.815	126.587	128.647	Total Financing
Total NPF	2.464	2.024	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	3.694	3.259	3.249	3.456	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - November 2019) Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.826	2.411	3.102	2.052	22.569	Jawa Barat
NPF	480	39	152	10	502	NPF
Banten	1.123	724	617	391	7.955	Banten
NPF	96	91	22	-	94	NPF
DKI Jakarta	9.437	50.917	7.153	45.033	37.215	DKI Jakarta
NPF	350	1.288	196	1.396	721	NPF
D.I Yogyakarta	528	181	454	832	2.098	D.I Yogyakarta
NPF	25	5	16	0	42	NPF
Jawa Tengah	3.393	3.945	2.055	2.630	7.905	Jawa Tengah
NPF	142	1.020	95	142	144	NPF
Jawa Timur	5.373	5.543	2.130	2.783	12.805	Jawa Timur
NPF	377	158	93	20	283	NPF
Bengkulu	184	14	255	0	936	Bengkulu
NPF	22	-	18	-	19	NPF
Jambi	254	259	426	84	2.245	Jambi
NPF	25	-	20	-	39	NPF
Aceh	1.658	322	409	163	13.172	Aceh
NPF	118	2	31	-	41	NPF
Sumatera Utara	2.342	820	927	1.858	6.000	Sumatera Utara
NPF	323	-	129	151	177	NPF
Sumatera Barat	772	136	474	275	2.891	Sumatera Barat
NPF	67	1	35	1	36	NPF
Riau	799	144	606	536	4.614	Riau
NPF	28	0	81	28	46	NPF
Sumatera Selatan	1.117	677	680	999	4.349	Sumatera Selatan
NPF	68	2	42	4	103	NPF
Bangka Belitung	65	-	201	-	381	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	144	60	163	665	2.860	Kepulauan Riau
NPF	8	-	6	-	30	NPF
Lampung	978	245	283	230	1.508	Lampung
NPF	30	0	20	-	32	NPF
Kalimantan Selatan	546	457	468	1.061	2.379	Kalimantan Selatan
NPF	67	6	34	0	66	NPF
Kalimantan Barat	865	130	971	75	2.605	Kalimantan Barat
NPF	13	-	20	-	38	NPF
Kalimantan Timur	893	110	691	362	3.249	Kalimantan Timur
NPF	167	5	43	1	103	NPF
Kalimantan Tengah	191	4	114	364	733	Kalimantan Tengah
NPF	7	-	2	-	20	NPF

Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan November 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - November 2019)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	131	31	93	1	1.229	Sulawesi Tengah
NPF	15	-	11	-	21	NPF
Sulawesi Selatan	714	509	568	428	4.697	Sulawesi Selatan
NPF	71	35	66	4	113	NPF
Sulawesi Utara	62	2	45	11	488	Sulawesi Utara
NPF	3	0	4	-	9	NPF
Gorontalo	10	11	9	0	235	Gorontalo
NPF	2	-	1	-	5	NPF
Sulawesi Barat	4	13	6	1	375	Sulawesi Barat
NPF	0	-	1	-	2	NPF
Sulawesi Tenggara	172	4	127	3	893	Sulawesi Tenggara
NPF	15	-	8	-	24	NPF
Nusa Tenggara Barat	1.035	145	413	54	6.697	Nusa Tenggara Barat
NPF	58	1	16	0	58	NPF
Bali	310	51	172	252	1.211	Bali
NPF	25	5	29	39	51	NPF
Nusa Tenggara Timur	44	-	11	-	110	Nusa Tenggara Timur
NPF	3	-	1	-	2	NPF
Maluku	3	0	10	-	179	Maluku
NPF	0	-	0	-	1	NPF
Papua	45	4	96	9	293	Papua
NPF	0	-	1	-	4	NPF
Maluku Utara	40	25	28	-	308	Maluku Utara
NPF	1	-	1	-	3	NPF
Papua Barat	9	-	16	-	93	Papua Barat
NPF	0	-	0	-	3	NPF
Lainnya	-	668	-	45	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	40.071	68.561	23.772	61.196	155.277	Total
NPF	2.609	2.656	1.195	1.795	2.840	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 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - November 2019) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.814	1.927	2.861	1.374	14.666	Jawa Barat
NPF	273	27	130	10	358	NPF
Banten	879	602	485	257	4.233	Banten
NPF	40	91	21	-	78	NPF
DKI Jakarta	5.896	33.549	4.909	24.779	14.307	DKI Jakarta
NPF	235	850	128	1.328	292	NPF
D.I Yogyakarta	436	62	388	391	1.065	D.I Yogyakarta
NPF	8	5	12	-	22	NPF
Jawa Tengah	2.785	3.069	1.112	1.205	3.790	Jawa Tengah
NPF	98	957	76	142	73	NPF
Jawa Timur	4.603	4.199	1.826	864	6.795	Jawa Timur
NPF	187	122	57	3	172	NPF
Bengkulu	177	14	252	0	934	Bengkulu
NPF	21	-	18	-	19	NPF
Jambi	237	60	400	-	1.734	Jambi
NPF	24	-	19	-	35	NPF
Aceh	1.575	317	408	163	12.981	Aceh
NPF	118	-	31	-	39	NPF
Sumatera Utara	1.118	574	630	1.149	3.035	Sumatera Utara
NPF	57	-	106	98	63	NPF
Sumatera Barat	567	100	295	77	1.723	Sumatera Barat
NPF	48	1	22	1	29	NPF
Riau	602	94	497	353	1.645	Riau
NPF	14	-	26	27	26	NPF
Sumatera Selatan	733	657	545	741	1.609	Sumatera Selatan
NPF	19	0	35	-	34	NPF
Bangka Belitung	56	-	180	-	223	Bangka Belitung
NPF	2	-	0	-	5	NPF
Kepulauan Riau	95	39	133	663	1.234	Kepulauan Riau
NPF	4	-	6	-	17	NPF
Lampung	977	125	272	64	1.298	Lampung
NPF	29	0	19	-	23	NPF
Kalimantan Selatan	394	339	380	328	1.212	Kalimantan Selatan
NPF	41	0	15	-	28	NPF
Kalimantan Barat	860	21	951	70	1.677	Kalimantan Barat
NPF	12	-	17	-	34	NPF
Kalimantan Timur	634	103	544	166	1.706	Kalimantan Timur
NPF	15	4	12	1	55	NPF
Kalimantan Tengah	191	4	114	364	733	Kalimantan Tengah
NPF	7	-	2	-	20	NPF

Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan November 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - November 2019) Milyar Rp (Billion IDR)							
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province	
	UMKM	Bukan UMKM	UMKM	Bukan UMKM			
Sulawesi Tengah	131	31	93	1	1.229	Sulawesi Tengah	
NPF	15	-	11	-	21	NPF	
Sulawesi Selatan	501	72	439	225	2.362	Sulawesi Selatan	
NPF	43	32	52	-	72	NPF	
Sulawesi Utara	62	2	45	11	488	Sulawesi Utara	
NPF	3	0	4	-	9	NPF	
Gorontalo	10	11	9	0	235	Gorontalo	
NPF	2	-	1	-	5	NPF	
Sulawesi Barat	4	-	6	-	276	Sulawesi Barat	
NPF	0	-	1	-	2	NPF	
Sulawesi Tenggara	172	4	127	3	893	Sulawesi Tenggara	
NPF	15	-	8	-	24	NPF	
Nusa Tenggara Barat	1.002	142	413	53	6.567	Nusa Tenggara Barat	
NPF	58	-	16	-	58	NPF	
Bali	272	21	120	32	855	Bali	
NPF	18	4	10	-	39	NPF	
Nusa Tenggara Timur	44	-	11	-	110	Nusa Tenggara Timur	
NPF	3	-	1	-	2	NPF	
Maluku	3	0	10	-	179	Maluku	
NPF	0	-	0	-	1	NPF	
Papua	45	4	96	9	293	Papua	
NPF	0	-	1	-	4	NPF	
Maluku Utara	40	25	28	-	308	Maluku Utara	
NPF	1	-	1	-	3	NPF	
Papua Barat	9	-	16	-	93	Papua Barat	
NPF	0	-	0	-	3	NPF	
Lainnya	-	668	-	45	-	Outside Indonesia	
NPF	-	-	-	-	-	NPF	
Total	30.924	46.834	18.595	33.388	90.488	Total	
NPF	1.411	2.094	859	1.609	1.666	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 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - November 2019) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.013	484	241	678	7.903	Jawa Barat
NPF	207	12	21	-	144	NPF
Banten	244	122	132	134	3.722	Banten
NPF	56	-	1	-	16	NPF
DKI Jakarta	3.541	17.368	2.244	20.253	22.908	DKI Jakarta
NPF	115	438	68	69	429	NPF
D.I Yogyakarta	93	119	66	440	1.033	D.I Yogyakarta
NPF	17	-	5	0	21	NPF
Jawa Tengah	608	876	943	1.425	4.115	Jawa Tengah
NPF	45	62	19	-	71	NPF
Jawa Timur	770	1.344	304	1.920	6.010	Jawa Timur
NPF	190	35	36	17	111	NPF
Bengkulu	7	-	2	-	2	Bengkulu
NPF	1	-	-	-	0	NPF
Jambi	18	199	26	84	511	Jambi
NPF	1	-	1	-	4	NPF
Aceh	83	6	1	-	192	Aceh
NPF	-	2	-	-	2	NPF
Sumatera Utara	1.224	247	297	709	2.965	Sumatera Utara
NPF	266	-	23	53	115	NPF
Sumatera Barat	205	36	179	198	1.168	Sumatera Barat
NPF	19	-	13	0	7	NPF
Riau	196	50	108	183	2.968	Riau
NPF	14	0	55	1	20	NPF
Sumatera Selatan	384	20	135	258	2.740	Sumatera Selatan
NPF	50	1	7	4	70	NPF
Bangka Belitung	9	-	21	-	157	Bangka Belitung
NPF	0	-	-	-	1	NPF
Kepulauan Riau	50	21	30	2	1.627	Kepulauan Riau
NPF	4	-	0	-	12	NPF
Lampung	1	120	11	166	210	Lampung
NPF	1	-	1	-	9	NPF
Kalimantan Selatan	152	118	88	733	1.167	Kalimantan Selatan
NPF	26	6	19	0	38	NPF
Kalimantan Barat	6	108	20	4	928	Kalimantan Barat
NPF	1	-	4	-	4	NPF
Kalimantan Timur	259	7	147	197	1.543	Kalimantan Timur
NPF	151	1	31	0	48	NPF
Kalimantan Tengah	-	-	-	-	-	Kalimantan Tengah
NPF	-	-	-	-	-	NPF

Tabel 15b. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan November 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - November 2019) 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	213	437	129	203	2.335	Sulawesi Selatan
NPF	28	3	15	4	41	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	0	13	-	1	100	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	34	3	0	0	130	Nusa Tenggara Barat
NPF	-	1	-	0	-	NPF
Bali	38	30	52	220	356	Bali
NPF	7	1	19	39	12	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	9.147	21.727	5.177	27.809	64.788	Total
NPF	1.198	562	336	186	1.174	NPF

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

Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	15,44	13,73	13,32	12,77	12,57	12,79	12,47	12,61	12,93	12,91	12,94	12,98	13,37	12,77	12,90	1. Working Capital
a. UMKM	19,65	19,66	20,05	19,83	19,41	19,74	19,95	20,16	20,36	20,53	20,46	20,65	21,83	20,44	20,63	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	20,12	19,91	19,52	19,85	20,13	20,33	20,50	20,65	20,57	20,77	21,97	20,56	20,87	i. Rupiah
ii. Valas	7,76	4,66	2,69	2,54	2,82	2,74	3,12	3,18	3,15	2,96	2,64	2,60	3,69	2,74	2,38	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	9,36	8,84	8,51	8,82	8,34	8,29	8,43	8,37	8,46	8,39	8,96	8,30	8,39	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,79	9,15	8,77	9,15	8,64	8,54	8,71	8,71	8,80	8,75	9,24	8,63	8,66	i. Rupiah
ii. Valas	7,10	5,52	4,44	4,52	4,51	4,40	4,41	4,48	4,48	3,96	4,18	4,14	4,93	4,02	4,74	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,47	10,41	10,07	9,84	10,14	10,21	10,16	10,03	10,15	10,18	10,60	10,18	10,49	2. Investment
a. UMKM	14,77	13,58	12,28	12,04	12,31	11,77	12,28	12,35	12,23	12,21	11,99	12,01	12,18	11,99	11,95	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,32	12,08	12,35	11,81	12,34	12,39	12,27	12,25	12,03	12,05	12,22	12,02	11,98	i. Rupiah
ii. Valas	6,74	4,79	5,36	5,36	5,36	5,41	5,81	5,39	5,39	5,13	5,01	5,01	5,02	5,20	5,26	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,61	9,62	9,12	9,02	9,23	9,31	9,31	9,15	9,41	9,47	10,00	9,46	9,93	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,32	10,30	9,68	9,56	9,78	9,87	9,84	9,65	9,96	10,02	10,56	9,94	10,51	i. Rupiah
ii. Valas	6,83	6,69	6,05	6,16	5,91	5,92	5,89	5,89	5,88	5,67	5,53	5,47	5,68	5,65	5,30	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	10,48	10,54	10,47	10,39	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	10,48	10,54	10,47	10,39	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 18a. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Bank Umum Syariah (Average of Margin Rates of Financing Based on Type of Use and Debtor Groups) Persen (Percent)																
Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	16,36	15,25	14,71	14,26	13,84	14,30	13,91	13,91	14,12	14,04	14,17	14,18	14,79	13,94	14,30	1. Working Capital
a. UMKM	21,19	22,14	23,06	23,04	22,24	22,80	23,03	23,11	23,32	23,52	23,54	23,66	24,40	23,36	23,77	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	23,07	23,05	22,29	22,84	23,17	23,23	23,40	23,58	23,57	23,70	24,44	23,40	23,81	i. Rupiah
ii. Valas	7,76	10,27	5,37	3,84	2,33	1,91	3,19	3,35	3,37	2,80	1,01	0,92	5,94	2,07	4,32	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	9,47	8,92	8,22	8,78	8,11	7,87	8,09	8,00	8,14	7,94	8,63	7,87	8,05	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,67	9,09	8,39	8,99	8,27	8,02	8,24	8,22	8,35	8,15	8,79	8,06	8,18	i. Rupiah
ii. Valas	7,30	7,29	6,06	5,80	5,24	5,14	5,22	5,19	5,21	4,22	4,61	4,54	5,98	4,49	5,73	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,17	11,07	10,56	10,06	10,56	10,63	10,59	10,50	10,62	10,62	11,38	10,55	10,76	2. Investment
a. UMKM	15,14	13,16	12,82	12,65	11,67	12,44	12,42	12,28	12,27	12,27	12,29	12,33	12,60	12,34	12,26	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	13,16	12,82	12,65	11,67	12,44	12,43	12,28	12,27	12,29	12,33	12,60	12,35	12,26	i. Rupiah
ii. Valas	6,75	4,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	3,00	-	-	-	3,21	4,35	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,10	10,10	9,32	9,12	9,46	9,58	9,60	9,48	9,67	9,66	10,70	9,54	9,92	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,59	10,58	9,74	9,50	9,86	10,00	10,01	9,91	10,13	10,11	11,15	9,87	10,34	i. Rupiah
ii. Valas	7,87	7,81	6,95	6,96	6,41	6,41	6,50	6,48	6,46	6,07	5,83	5,75	6,37	6,35	5,65	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	11,93	12,04	11,94	11,91	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	11,93	12,04	11,94	11,91	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 18b. Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan dan Golongan Debitur Unit Usaha Syariah (Average of Margin Rates of Financing Based on Type of Use and Debtor Groups) Persen (Percent)																
Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1. Modal Kerja	12,11	9,76	9,88	9,47	9,69	9,52	9,33	9,62	9,75	9,78	9,67	9,86	9,63	9,69	9,39	1. Working Capital
a. UMKM	13,73	11,59	11,41	11,20	11,10	10,98	10,74	10,86	10,76	10,73	10,62	10,77	9,61	10,57	10,04	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,53	11,35	11,23	11,11	10,88	11,03	10,93	10,90	10,78	10,95	9,84	10,75	10,45	i. Rupiah
ii. Valas	-	1,94	2,29	2,45	3,04	3,05	3,04	3,03	3,01	3,03	3,01	2,96	3,00	2,95	2,09	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	9,12	8,68	9,07	8,90	8,78	9,11	9,26	9,31	9,22	9,45	9,63	9,30	9,12	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	10,11	9,27	9,53	9,46	9,36	9,59	9,91	9,99	9,96	10,22	10,19	10,02	9,72	i. Rupiah
ii. Valas	6,37	3,36	3,02	3,11	3,50	3,63	3,63	3,57	3,62	3,62	3,69	3,69	3,49	3,48	3,49	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,19	9,21	9,20	9,44	9,38	9,47	9,44	9,25	9,38	9,49	9,38	9,59	10,07	2. Investment
a. UMKM	12,93	11,45	10,21	10,16	10,95	12,17	11,63	12,07	12,03	11,99	10,88	10,87	10,56	10,77	10,81	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,31	10,25	11,11	12,38	11,91	12,27	12,22	12,17	11,03	11,01	10,70	10,88	10,93	i. Rupiah
ii. Valas	6,62	5,76	5,17	5,17	5,17	5,24	5,71	5,22	5,23	5,23	5,23	5,23	5,24	5,32	5,31	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,82	8,86	8,85	8,89	8,92	8,93	8,94	8,75	9,10	9,23	9,18	9,36	9,94	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,83	9,80	9,59	9,64	9,67	9,68	9,62	9,34	9,75	9,90	9,82	10,03	10,73	i. Rupiah
ii. Valas	5,31	4,98	5,13	5,38	5,43	5,46	5,32	5,35	5,36	5,29	5,27	5,23	5,10	5,08	5,03	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	8,47	8,44	8,41	8,27	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	8,47	8,44	8,41	8,27	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 19. Tingkat Margin Rata-rata Pembiayaan Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Bank Umum Syariah dan Unit Usaha Syariah (Average of Margin Rates of BUS and UUS Financing to Non Banks Third Party Based on Business Sector and non Business Sector of Financing) Persen (Percent)																	
Indikator	2016	2017	2018		2019										Indikator		
			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	14,15	14,01	13,27	12,86	13,38	13,00	13,09	13,47	13,39	12,46	13,45	13,54	13,47	13,52	13,37	13,37	Agricultures, Hunting and Forestry
a. Rupiah	14,47	14,22	13,42	12,99	13,53	13,13	13,21	13,59	13,50	12,55	13,54	13,63	13,51	13,51	13,51	13,51	a. Rupiah
b. Valas	6,00	6,00	5,75	5,76	5,65	5,65	5,78	5,80	5,81	5,83	5,85	5,89	5,91	6,42	5,66	5,66	b. Foreign Exchange
Perikanan	12,80	12,03	13,48	13,14	10,69	10,60	9,63	10,79	11,16	11,15	10,83	11,13	13,94	10,55	13,24	13,24	Fishery
a. Rupiah	12,85	12,03	13,48	13,14	10,69	10,60	9,63	10,79	11,16	11,15	10,83	11,13	13,94	10,55	13,24	13,24	a. Rupiah
b. Valas	7,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Pertambangan dan Penggalian	9,62	9,60	8,25	7,85	6,16	5,98	6,10	6,11	6,25	6,12	6,13	6,16	6,16	6,02	7,28	7,28	Mining and Quarrying
a. Rupiah	12,57	11,81	12,34	11,94	8,08	7,63	7,99	7,65	7,68	7,53	7,49	7,58	12,39	7,39	9,19	9,19	a. Rupiah
b. Valas	6,83	7,12	6,03	5,75	5,17	5,16	5,09	5,15	5,13	4,97	4,97	4,93	5,99	4,82	5,94	5,94	b. Foreign Exchange
Industri Penolahan	11,06	10,86	9,78	9,74	9,46	9,00	9,37	9,32	9,32	9,23	9,33	9,08	9,56	8,94	8,98	8,98	Processing Industry
a. Rupiah	12,01	11,85	10,62	10,54	10,13	9,72	10,26	10,03	10,09	10,13	10,27	10,05	10,42	9,83	9,83	9,83	a. Rupiah
b. Valas	5,90	4,76	5,11	5,26	5,41	5,28	5,17	5,32	5,20	4,69	4,76	4,69	4,94	4,70	4,70	4,70	b. Foreign Exchange
Listrik, gas dan air	10,34	8,51	8,44	7,99	7,70	10,15	7,83	7,70	8,41	8,24	8,18	8,18	8,40	8,13	9,70	9,70	Electricity, Gas and Water
a. Rupiah	12,16	9,02	8,94	8,26	7,93	10,75	8,05	7,91	8,77	8,64	8,67	8,68	8,88	8,40	10,52	10,52	a. Rupiah
b. Valas	7,65	7,27	6,02	6,40	6,20	6,23	6,39	6,37	6,44	5,84	5,24	5,18	5,53	6,39	4,45	4,45	b. Foreign Exchange
Konstruksi	12,34	10,14	9,83	9,75	9,52	9,61	9,83	9,67	9,61	9,70	9,71	9,90	10,15	9,73	9,65	9,65	Construction
a. Rupiah	12,51	10,21	9,88	9,80	9,58	9,66	9,89	9,73	9,66	9,75	9,76	9,95	10,19	9,78	9,69	9,69	a. Rupiah
b. Valas	5,84	5,63	5,95	5,96	3,95	4,28	4,28	4,28	4,67	4,66	4,66	6,00	4,32	5,82	5,82	5,82	b. Foreign Exchange
Perdagangan Besar dan Eceran	20,04	18,89	18,82	18,74	18,30	18,15	18,40	18,72	18,44	18,39	18,07	18,34	18,92	18,52	18,99	18,99	Wholesale and Retail Trade
a. Rupiah	20,10	19,03	19,10	19,01	18,57	18,41	18,68	18,99	18,69	18,64	18,30	18,56	19,15	18,74	19,25	19,25	a. Rupiah
b. Valas	7,33	6,25	5,39	5,36	5,09	5,01	4,94	4,96	4,94	4,76	4,94	4,75	4,61	4,51	4,49	4,49	b. Foreign Exchange
Penyediaan akomodasi dan penyediaan makan minum	14,23	12,79	11,87	11,63	11,72	11,77	11,97	12,17	12,19	12,32	12,65	12,80	12,10	12,04	11,89	11,89	Provision of accommodation and the provision of eating and drinking
a. Rupiah	14,24	12,80	11,87	11,63	11,72	11,77	11,97	12,17	12,19	12,32	12,65	12,80	12,10	12,04	11,89	11,89	a. Rupiah
b. Valas	7,00	6,00	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	5,50	b. Foreign Exchange
Transportasi, pergudangan dan komunikasi	11,19	10,62	10,03	10,08	9,30	9,73	10,08	10,06	10,22	10,12	10,28	10,01	10,49	10,52	10,70	10,70	Transportation, Warehousing and Communications
a. Rupiah	11,88	11,08	10,73	10,76	9,89	10,44	10,97	10,96	11,05	10,95	11,00	10,67	11,05	11,16	11,41	11,41	a. Rupiah
b. Valas	7,89	8,02	6,19	6,15	5,74	5,34	5,14	5,12	5,23	4,84	5,40	5,33	5,54	4,62	4,72	4,72	b. Foreign Exchange
Perantara Keuangan	13,95	10,88	10,30	9,84	10,19	9,90	9,92	9,85	9,83	10,05	10,08	9,95	9,96	10,02	9,46	9,46	Financial Intermediaries
a. Rupiah	13,96	11,14	10,55	9,85	10,21	9,92	9,93	9,85	9,84	10,06	10,09	9,96	9,97	10,03	9,47	9,47	a. Rupiah
b. Valas	6,99	6,99	3,01	4,40	4,40	3,21	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,40	4,39	4,39	b. Foreign Exchange
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	12,88	11,23	10,06	10,35	9,24	9,02	9,13	9,09	9,18	9,08	8,90	8,93	10,25	8,95	9,47	9,47	Real Estate, Business, Ownership, and Business Services
a. Rupiah	13,23	11,58	10,59	10,89	9,46	9,26	9,37	9,33	9,41	9,29	9,11	9,14	10,53	9,18	9,73	9,73	a. Rupiah
b. Valas	5,77	3,63	2,47	2,35	3,54	3,79	3,87	3,82	3,89	3,89	4,09	4,06	3,96	3,74	3,69	3,69	b. Foreign Exchange
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14,38	11,83	12,54	12,26	16,72	16,31	16,00	15,91	14,09	14,08	14,03	14,16	11,73	11,80	13,44	13,44	Government administration, Defense and Compulsory social security
a. Rupiah	14,38	11,83	12,54	12,26	16,72	16,31	16,00	15,91	14,09	14,08	14,03	14,16	11,73	11,80	13,44	13,44	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Pendidikan	13,45	12,63	11,93	11,25	11,41	10,62	11,25	11,24	11,26	11,20	11,26	11,27	11,33	11,18	11,11	11,11	Education Services
a. Rupiah	13,53	12,63	11,93	11,25	11,41	10,62	11,25	11,24	11,26	11,20	11,26	11,27	11,33	11,18	11,11	11,11	a. Rupiah
b. Valas	8,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kesehatan dan Kegiatan Sosial	13,19	12,52	11,49	10,69	11,52	10,71	10,51	11,30	11,20	11,13	11,18	11,16	9,63	9,02	8,50	8,50	Health Services and Social Activities
a. Rupiah	13,19	12,52	11,49	10,69	11,52	10,71	10,51	11,30	11,20	11,13	11,18	11,16	9,63	9,02	8,50	8,50	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16,87	15,01	14,53	14,37	13,32	12,99	12,19	12,18	12,14	11,71	11,67	11,64	12,76	11,50	12,11	12,11	Community, Socio-cultural, Entertainment and Other Individual Services
a. Rupiah	17,24	15,51	14,53	14,37	13,32	12,99	12,19	12,18	12,14	11,71	11,67	11,64	12,76	11,50	12,11	12,11	a. Rupiah
b. Valas	8,15	5,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Jasa Perorangan yang Melayani Rumah Tangga	34,94	39,25	42,41	42,76	43,02	44,80	45,33	46,23	50,52	51,20	51,66	51,67	51,59	51,49	51,17	51,17	Individual Services which Serve Households
a. Rupiah	34,94	39,25	42,41	42,76	43,02	44,80	45,33	46,23	50,52	51,20	51,66	51,67	51,59	51,49	51,17	51,17	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	19,00	-	-	-	-	-	-	-	-	-	-	-	17,33	17,33	International Agency and Other Extra Agency International
a. Rupiah	-	-	19,00	-	-	-	-	-	-	-	-	-	-	-	17,33	17,33	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Kegiatan yang belum jelas batasannya	14,44	12,10	12,23	7,55	8,27	7,96	7,67	10,03	10,90	14,10	14,84	15,46	15,38	14,17	14,52	14,52	Business Activities which are not clearly defined
a. Rupiah	14,44	12,10	12,23	7,55	8,27	7,96	7,67	10,03	10,90	14,10	14,84	15,46	15,38	14,17	14,52	14,52	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga																	For Home Ownership
Untuk Pemilikan Rumah Tinggal	11,32	10,57	9,92	9,85	9,72	8,21	9,46	9,64	9,61	9,56	9,55	9,54	9,61	9,50	9,42	9,42	For Home Ownership
a. Rupiah	11,32	10,57	9,92	9,85	9,72	8,21	9,46	9,64	9,61	9,56	9,55	9,54	9,61	9,50	9,42	9,42	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Flat atau Apartemen	11,29	9,94	9,14	9,11	8,93	8,79	8,84	8,80	8,78	8,74	8,69	8,67	8,80	8,60	8,42	8,42	For Apartment Ownership
a. Rupiah	11,29	9,94	9,14	9,11	8,93	8,79	8,84	8,80	8,78	8,74	8,69	8,67	8,80	8,60	8,42	8,42	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Ruko atau Rukan	11,72	10,85	10,08	10,05	9,95	7,78	9,78	9,77	9,62	9,58	9,59	9,44	9,52	9,55	9,41	9,41	For Shop House Ownership
a. Rupiah	11,72	10,85	10,08	10,05	9,95	7,78	9,78	9,77	9,62	9,58	9,59	9,44	9,52	9,55	9,41	9,41	a. Rupiah
b. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Foreign Exchange
Untuk Pemilikan Kendaraan Bermotor	10,85	10,70	9,95	9,82	10,18	9,85	10,04	10,02	9,98	10,04	10,17	10,18	10,38	10,39	10,25	10,25	For Vehicles Ownership
a. Rupiah	10,85	10,70	9,95	9,82	10,18	9,85											

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

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

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

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

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

Tipe	2016	2017	2018		2019											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	22.198.718	25.836.223	28.859.160	29.068.132	29.352.436	29.675.003	34.255.472	30.502.033	30.220.274	30.614.001	31.024.099	31.384.296	31.726.453	31.892.458	32.143.158	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	16.405.031	16.497.628	16.659.026	16.823.087	20.072.024	17.323.451	17.010.220	17.342.513	17.580.439	17.792.744	17.980.957	18.041.688	18.165.842	1. Demand Deposits Wadia
a. Giro	235.862	194.284	220.406	220.970	223.410	226.116	2.634.142	229.737	232.828	233.468	236.540	240.316	243.756	246.673	250.113	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	16.184.625	16.276.658	16.436.373	16.597.763	17.438.685	17.093.714	17.097.023	17.109.045	17.343.899	17.552.428	17.737.201	17.795.015	17.915.729	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.454.121	12.570.503	12.693.409	12.851.916	14.183.448	13.178.582	13.210.054	13.271.488	13.443.660	13.591.552	13.745.496	13.850.770	13.977.316	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	69.389	67.372	67.535	67.756	2.934.426	68.142	69.065	68.415	68.557	69.324	69.136	69.106	70.913	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	12.015.268	12.129.152	12.248.770	12.407.374	9.786.038	12.729.421	12.756.270	12.815.091	12.984.233	13.130.207	13.281.090	13.381.015	13.503.798	b. Saving Deposits
c. Deposito	311.375	338.298	369.464	373.979	377.298	376.980	1.463.172	381.019	384.719	387.982	390.870	392.021	395.270	400.649	402.605	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	8	1	1	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	8	1	1	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.339.696	5.343.836	5.391.049	5.431.275	5.429.546	5.495.040	5.412.472	5.586.984	5.637.018	5.695.965	5.683.445	5.769.779	5.760.163	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	98.347	101.626	102.046	104.014	106.325	108.343	108.202	110.965	112.462	114.537	117.588	120.582	124.643	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	20.305	19.638	19.222	18.867	18.425	17.981	17.460	16.935	16.649	16.321	15.881	15.514	15.220	a. Mudharabah
b. Musyarakah	61.351	67.754	78.042	81.988	82.824	85.147	87.900	90.362	93.283	94.030	95.813	98.216	101.707	105.068	109.423	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	4.382.865	5.283.827	5.210.371	5.198.275	5.232.545	5.270.138	5.266.659	5.328.999	5.360.636	5.419.862	5.469.556	5.527.409	5.513.190	5.598.302	5.587.364	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.532.425	4.519.794	4.553.172	4.586.087	4.581.273	4.636.054	4.669.471	4.727.494	4.769.002	4.824.636	4.806.345	4.879.487	4.859.306	a. Murabahah
b. Qardh	282.253	585.885	671.874	672.264	673.107	677.712	678.935	686.456	684.568	685.697	693.784	695.894	699.794	711.663	720.774	b. Qardh
c. Istishna'	4.153	5.065	6.072	6.217	6.266	6.339	6.451	6.489	6.597	6.671	6.770	6.879	7.051	7.152	7.284	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	30.978	43.935	57.613	58.437	58.002	57.698	56.909	56.157	55.000	54.019	52.667	50.895	48.156	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	12.630	25.224	38.840	39.535	39.126	38.611	37.694	36.932	35.566	34.338	32.683	30.306	27.145	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	3	3	2	2	2	2	2	c. Financing through Executing	
d. Pembiayaan Sewa Lainnya	35.558	21.343	18.345	18.708	18.770	18.899	18.873	19.084	19.212	19.221	19.432	19.679	19.982	20.587	21.009	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018		2019											Tipe
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	18.543.305	21.337.918	23.778.680	24.067.983	24.313.460	24.530.119	24.730.868	25.030.817	24.845.907	25.287.577	25.615.145	25.906.278	26.200.227	26.300.539	26.481.233	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	14.045.565	14.233.316	14.394.539	14.548.960	14.673.036	14.864.549	14.673.036	15.060.932	15.260.522	15.450.809	15.623.193	15.663.952	15.755.678	1. Demand Deposits Wadia
a. Giro	219.538	176.470	200.311	200.466	202.026	204.016	205.968	208.127	211.148	211.777	214.691	218.130	221.356	224.079	227.332	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	13.845.254	14.032.670	14.193.270	14.345.736	14.467.871	14.656.422	14.781.519	14.849.155	15.045.831	15.232.679	15.401.837	15.439.873	15.528.346	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.733.115	9.834.667	9.918.921	9.981.159	10.057.832	10.166.268	10.172.871	10.226.645	10.354.623	10.455.469	10.577.034	10.636.587	10.725.555	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	58.640	56.514	56.577	56.745	57.041	56.913	57.689	56.982	56.980	57.568	57.184	56.902	58.510	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.384.554	9.484.449	9.565.783	9.628.151	9.703.547	9.811.516	9.816.016	9.867.926	9.994.207	10.093.701	10.212.826	10.270.009	10.356.901	b. Saving Deposits
c. Deposito	253.645	270.697	289.921	293.704	296.755	296.457	297.432	297.839	299.166	301.737	303.436	304.200	307.024	309.676	310.144	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.037.949	4.382.584	4.163.204	4.160.742	4.206.276	4.255.863	4.263.804	4.337.978	4.263.804	4.443.684	4.504.519	4.579.686	4.581.938	4.679.609	4.674.696	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	52.593	55.465	55.506	56.679	58.097	59.314	58.097	60.183	60.545	61.370	63.325	65.266	67.033	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	8.842	8.554	8.267	8.022	7.718	7.459	7.224	6.933	6.713	6.479	6.238	6.057	5.889	a. Mudharabah
b. Musyarakah	46.198	44.628	43.751	46.911	47.239	48.657	50.379	51.855	53.414	53.250	53.832	54.891	57.087	59.209	61.144	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.102.007	4.096.679	4.143.204	4.191.638	4.198.256	4.269.528	4.309.740	4.374.232	4.434.539	4.508.710	4.508.710	4.603.829	4.596.673	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.900.253	3.895.349	3.940.804	3.984.544	3.989.872	4.056.205	4.102.765	4.168.485	4.228.099	4.301.161	4.301.161	4.392.035	4.383.687	a. Murabahah
b. Qardh	175.618	187.934	201.660	201.240	202.310	207.007	208.297	213.238	206.891	205.670	206.367	207.477	207.477	211.726	212.922	b. Qardh
c. Istishna'	159	135	94	90	90	87	87	85	84	77	73	72	72	68	64	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.604	8.598	8.721	8.860	8.891	9.136	9.242	9.269	9.435	9.606	9.903	10.514	10.990	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	2	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	12	12	12	12	11	11	11	11	10	10	9	9	9	b. Financing through Channeling
c. Pembiayaan secara Executing	-	2	2	2	2	2	2	2	2	2	2	2	2	2	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	24.034	11.288	8.590	8.584	8.707	8.846	8.878	9.123	9.229	9.254	9.423	9.594	9.892	10.503	10.979	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018		2019											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	3.655.413	4.498.305	5.080.480	5.000.149	5.038.976	5.144.884	9.524.604	5.471.216	5.374.367	5.326.424	5.408.954	5.478.018	5.526.226	5.591.919	5.661.925	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.359.466	2.264.312	2.264.487	2.274.127	5.398.988	2.458.902	2.337.184	2.281.581	2.319.917	2.341.935	2.357.764	2.377.736	2.410.164	1. Demand Deposits Wadia
a. Giro	16.324	17.814	20.095	20.324	21.384	22.100	2.428.174	21.610	21.680	21.691	21.849	22.186	22.400	22.594	22.594	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.339.371	2.243.988	2.243.103	2.252.027	2.970.814	2.437.292	2.315.504	2.259.890	2.298.068	2.319.749	2.335.364	2.355.142	2.387.383	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.721.006	2.735.836	2.774.488	2.870.757	4.125.616	3.012.314	3.037.183	3.044.843	3.089.037	3.136.083	3.168.462	3.214.183	3.251.761	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.749	10.858	10.958	11.011	2.877.385	11.229	11.376	11.433	11.577	11.756	11.952	12.204	12.403	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.630.714	2.644.703	2.682.987	2.779.223	82.491	2.917.905	2.940.254	2.947.165	2.990.026	3.036.506	3.068.264	3.111.006	3.146.897	b. Saving Deposits
c. Deposito	57.730	67.601	79.543	80.275	80.543	80.523	1.165.740	83.180	85.553	86.245	87.434	87.821	88.246	90.973	92.641	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	8	1	1	-	-	-	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	8	1	1	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.176.492	1.183.094	1.184.773	1.175.412	1.165.742	1.157.062	1.148.668	1.143.300	1.132.499	1.116.279	1.101.507	1.090.170	1.085.467	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	45.754	46.161	46.540	47.335	48.228	49.029	50.105	50.782	51.917	53.167	54.263	55.316	57.610	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	11.463	11.084	10.955	10.845	10.707	10.522	10.236	10.002	9.936	9.842	9.643	9.457	9.331	a. Mudharabah
b. Musyarakah	15.153	23.126	34.291	35.077	35.585	36.490	37.521	38.507	39.869	40.780	41.981	43.325	44.620	45.859	48.279	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	434.810	970.805	1.108.364	1.101.596	1.089.341	1.078.500	1.068.403	1.059.471	1.050.896	1.045.630	1.035.017	1.018.699	1.004.480	994.473	990.691	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	632.172	624.445	612.368	601.543	591.401	579.849	566.706	559.009	540.903	523.475	505.184	487.452	475.619	a. Murabahah
b. Qardh	106.635	397.951	470.214	471.024	470.797	470.705	470.638	473.218	477.677	480.027	487.417	488.417	492.317	499.937	507.852	b. Qardh
c. Istishna'	3.994	4.930	5.978	6.127	6.176	6.252	6.364	6.404	6.513	6.594	6.697	6.807	6.979	7.084	7.220	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	22.374	35.337	48.892	49.577	49.111	48.562	47.667	46.888	45.565	44.413	42.764	40.381	37.166	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	12.618	25.212	38.828	39.523	39.115	38.600	37.683	36.921	35.556	34.328	32.674	30.297	27.136	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	9.755	10.124	10.063	10.053	9.995	9.961	9.983	9.967	10.009	10.085	10.090	10.084	10.030	d. Other Ijarah
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 21. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah dan Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank dan Sharia Business Unit)**

Tipe	2016	2017	2018		2019											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	18.521.091	21.692.463	24.164.548	24.334.556	24.574.684	24.859.408	25.272.206	25.560.944	25.578.902	25.614.458	25.936.797	26.224.906	26.524.604	26.739.500	26.961.008	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.863.840	4.866.831	4.897.212	4.915.408	4.905.705	4.937.638	4.941.085	4.969.641	4.996.259	5.032.230	5.066.301	5.095.192	5.108.122	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 21a. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Bank Umum Syariah
(Number of Customer of Financing and Third Party Fund Sharia Commercial Bank)**

Tipe	2016	2017	2018		2019											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	15.488.398	17.955.556	19.749.332	19.996.197	20.200.975	20.386.215	20.551.031	20.794.404	20.906.873	20.988.240	21.231.879	21.455.167	21.707.708	21.862.494	22.020.915	<i>Third Party Fund</i>
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.725.609	3.722.263	3.751.186	3.778.866	3.778.791	3.819.394	3.831.135	3.865.013	3.902.762	3.955.290	4.004.485	4.045.137	4.063.167	<i>Financing, Receivables/Acceptables, Ijarah and Salam</i>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 21b. Jumlah Nasabah Pembiayaan dan Dana Pihak Ketiga Unit Usaha Syariah
(Number of Customer of Financing and Third Party Fund Sharia Business Unit)**

Tipe	2016	2017	2018		2019											Type
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Dana Pihak Ketiga	3.032.693	3.736.907	4.415.216	4.338.359	4.373.709	4.473.193	4.721.175	4.766.540	4.672.029	4.626.218	4.704.918	4.769.739	4.816.896	4.877.006	4.940.093	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.138.231	1.144.568	1.146.026	1.136.542	1.126.914	1.118.244	1.109.950	1.104.628	1.093.497	1.076.940	1.061.816	1.050.055	1.044.955	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	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Dana Simpanan Wadiah	38.361	47.033	48.893	54.344	52.677	53.174	54.680	55.869	55.752	56.766	58.940	57.671	57.059	57.821	62.192	IB Wadiah
a. Giro	20.153	24.897	22.294	26.435	24.903	24.775	26.048	26.757	25.010	26.000	27.132	25.895	24.868	24.899	28.776	a. Demand Deposits Wadiah
i. Rupiah	17.221	21.581	19.127	23.543	21.463	21.187	20.681	20.656	20.049	21.069	23.817	22.841	21.929	21.909	25.825	i. Rupiah
ii. Valas	2.932	3.315	3.167	2.892	3.441	3.588	5.367	6.101	4.962	4.931	3.315	3.054	2.939	2.991	2.951	ii. Foreign Currency
b. Tabungan	18.208	22.137	26.599	27.909	27.773	28.399	28.632	29.113	30.742	30.766	31.807	31.775	32.191	32.922	33.417	b. iB Saving Deposits Wadiah
i. Rupiah	18.037	21.938	26.341	27.635	27.499	28.109	28.335	28.814	30.449	30.463	31.482	31.446	31.852	32.543	33.051	i. Rupiah
ii. Valas	170	199	258	274	274	290	297	299	293	303	325	330	339	379	365	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240.974	287.854	305.528	317.484	319.872	321.526	328.053	325.363	319.913	329.858	325.309	325.296	332.744	344.535	346.205	Non Profit Sharing Investment Fund
a. Giro	7.820	15.291	20.149	17.161	18.981	19.720	22.386	22.081	20.692	26.919	25.145	20.988	21.190	24.268	23.228	a. Demand Deposits
i. Rupiah	7.388	13.280	18.220	15.501	17.485	18.282	18.660	20.497	19.402	25.635	24.050	19.758	21.921	22.794	21.861	i. Rupiah
ii. Valas	432	2.011	1.928	1.661	1.496	1.439	3.725	1.584	1.289	1.284	1.095	1.229	1.269	1.474	1.367	ii. Foreign Currency
b. Tabungan	66.980	76.361	80.823	86.529	85.148	85.265	85.028	84.659	86.824	87.952	89.320	88.947	90.380	90.538	91.068	b. Saving Deposits
i. Rupiah	66.088	75.463	79.801	85.507	84.052	84.134	83.853	83.489	85.618	86.572	87.891	87.455	88.897	89.050	89.684	i. Rupiah
ii. Valas	892	898	1.022	1.022	1.097	1.131	1.176	1.170	1.206	1.380	1.429	1.492	1.483	1.488	1.384	ii. Foreign Currency
c. Deposito	166.174	196.202	204.557	213.794	215.742	216.541	220.640	218.623	212.397	214.988	210.844	215.361	221.174	229.728	231.908	c. Time Deposits
i. Rupiah	155.646	186.721	196.116	203.133	201.686	200.505	208.395	207.863	201.963	204.484	201.371	205.487	210.583	219.894	222.131	i. Rupiah
a. 1 Bulan	109.417	137.718	143.742	146.936	142.177	145.503	147.414	145.836	136.696	135.921	131.014	135.866	132.467	139.735	146.391	a. 1 month
b. 3 Bulan	30.095	30.436	31.223	34.036	38.187	33.993	38.796	38.406	37.373	40.062	41.079	39.408	47.188	49.890	45.494	b. 3 month
c. 6 Bulan	9.531	9.710	11.760	11.612	10.557	10.432	10.783	10.748	10.816	12.171	13.132	13.931	15.077	15.025	15.901	c. 6 month
d. 12 Bulan	6.588	8.758	9.375	10.543	10.749	10.556	11.387	12.855	17.054	16.311	16.118	16.266	15.834	15.228	13.921	d. 12 month
e. >12 Bulan	15	99	16	5	16	21	16	18	24	19	28	15	18	16	425 ^{r)}	e. >12 month
ii. Valas	10.528	9.481	8.441	10.661	14.056	16.036	12.245	10.760	10.434	10.503	9.473	9.875	10.591	9.833	9.777	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	5.899	8.171	11.058	11.995	9.292	6.973	6.460	7.236	5.640	6.517	6.755	5.751	6.125	a. 1 month
b. 3 Bulan	1.730	1.316	1.226	1.377	1.830	2.918	1.285	1.938	2.068	1.582	2.102	1.758	2.014	2.262	1.622	b. 3 month
c. 6 Bulan	315	188	817	663	666	665	779	900	1.073	896	922	725	1.171	1.224	1.311	c. 6 month
d. 12 Bulan	189	136	499	450	502	459	889	949	833	789	809	875	651	597	719	d. 12 month
e. >12 Bulan	0	0	0	-	-	-	0	-	0	1	-	0	0	-	0	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Dana Simpanan Wadiah	29.470	35.933	37.453	40.954	39.261	41.291	42.580	44.013	43.969	44.663	46.344	45.203	44.938	45.818	46.911	iB Wadiah
a. Giro	15.375	18.792	16.221	18.553	17.010	18.477	19.584	20.645	19.210	19.906	20.559	19.585	18.842	19.167	19.824	a. Demand Deposits Wadiah
i. Rupiah	12.638	15.920	13.366	15.942	13.811	15.134	14.501	14.797	14.518	15.234	17.693	16.733	16.116	16.366	17.094	i. Rupiah
ii. Valas	2.736	2.872	2.855	2.611	3.199	3.344	5.083	5.847	4.693	4.672	2.866	2.852	2.727	2.801	2.730	ii. Foreign Currency
b. Tabungan	14.095	17.141	21.232	22.402	22.251	22.814	22.996	23.368	24.758	24.757	25.785	25.618	26.095	26.651	27.087	b. iB Saving Deposits Wadiah
i. Rupiah	13.968	17.000	21.064	22.228	22.073	22.622	22.800	23.171	24.556	24.547	25.561	25.398	25.865	26.384	26.825	i. Rupiah
ii. Valas	127	141	168	174	178	192	196	197	202	210	224	220	230	267	262	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176.937	202.460	213.302	216.652	217.791	218.702	220.128	216.426	212.722	221.905	219.372	218.393	222.405	230.649	228.177	Non Profit Sharing Investment Fund
a. Giro	4.278	7.619	12.780	9.002	11.599	12.409	15.349	15.561	13.411	19.275	16.846	13.695	13.590	17.514	16.368	a. Demand Deposits
i. Rupiah	4.149	7.038	12.531	8.819	11.292	12.119	12.727	14.907	13.128	19.016	16.698	13.617	13.517	17.414	16.272	i. Rupiah
ii. Valas	128	581	249	183	307	290	2.622	654	284	259	148	77	72	100	96	ii. Foreign Currency
b. Tabungan	50.637	57.488	61.360	65.642	63.872	63.463	63.388	62.795	64.023	64.604	65.668	65.585	66.437	66.373	67.072	b. Saving Deposits
i. Rupiah	50.601	57.440	61.301	65.575	63.732	63.312	63.260	62.666	63.862	64.449	65.514	65.437	66.288	66.223	66.924	i. Rupiah
ii. Valas	36	48	59	66	140	151	127	129	161	155	154	149	149	150	148	ii. Foreign Currency
c. Deposito	122.022	137.353	139.162	142.008	142.320	142.830	141.392	138.070	135.287	138.026	136.858	139.113	142.379	146.761	144.737	c. Time Deposits
i. Rupiah	112.709	129.960	132.578	133.798	132.966	132.485	134.977	132.270	129.757	132.481	131.301	133.522	136.539	141.422	139.316	i. Rupiah
a. 1 Bulan	82.724	95.065	99.907	101.784	98.791	97.434	99.801	97.967	93.810	94.790	93.432	92.550	93.217	99.244	97.028	a. 1 month
b. 3 Bulan	19.126	20.686	18.648	18.157	20.074	20.866	20.848	20.064	21.681	22.614	22.017	23.627	25.616	23.943	24.843	b. 3 month
c. 6 Bulan	5.939	6.508	7.153	6.779	6.744	6.932	7.324	6.880	6.435	7.227	7.801	9.064	9.542	9.744	8.170	c. 6 month
d. 12 Bulan	4.906	7.696	6.861	7.073	7.344	7.238	6.989	7.349	7.810	7.831	8.024	8.266	8.148	8.475	9.260	d. 12 month
e. >12 Bulan	14	6	10	5	14	15	15	9	21	18	27	15	16	16	14	e. >12 month
ii. Valas	9.313	7.392	6.584	8.210	9.354	10.345	6.414	5.800	5.530	5.545	5.557	5.591	5.839	5.339	5.421	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	5.100	7.054	7.860	8.848	5.247	4.269	3.734	4.131	4.072	4.003	4.262	3.576	3.476	a. 1 month
b. 3 Bulan	1.339	1.306	676	856	1.216	1.207	311	628	888	626	703	756	411	563	748	b. 3 month
c. 6 Bulan	268	110	651	145	131	181	299	322	292	174	158	161	722	768	792	c. 6 month
d. 12 Bulan	188	132	158	154	146	108	558	581	616	613	624	671	444	432	405	d. 12 month
e. >12 Bulan	0	0	0	-	-	-	0	-	0	1	-	0	0	-	0	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 22b. Komposisi DPK - Unit Usaha Syariah
(Depositor Funds Composition of Sharia Business Unit)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018		2019											Indicator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Dana Simpanan Wadiah	8.891	11.101	11.440	13.389	13.416	11.882	12.100	11.857	11.783	12.103	12.103	12.468	12.121	12.003	15.281	IB Wadia
a. Giro	4.778	6.105	6.073	7.883	7.893	6.297	6.463	6.112	5.800	6.094	6.094	6.310	6.026	5.732	8.952	<i>a. Demand Deposits Wadia</i>
i. Rupiah	4.583	5.661	5.762	7.601	7.651	6.053	6.180	5.859	5.531	5.835	5.835	6.109	5.814	5.543	8.731	<i>i. Rupiah</i>
ii. Valas	196	444	311	281	242	245	283	254	269	259	259	202	212	190	221	<i>ii. Foreign Currency</i>
b. Tabungan	4.112	4.996	5.367	5.507	5.523	5.585	5.637	5.744	5.983	6.009	6.009	6.158	6.095	6.271	6.329	<i>b. IB Saving Deposits Wadia</i>
i. Rupiah	4.069	4.937	5.277	5.406	5.426	5.487	5.536	5.643	5.893	5.916	5.916	6.048	5.987	6.159	6.226	<i>i. Rupiah</i>
ii. Valas	43	59	90	100	96	98	101	101	90	93	93	110	108	112	103	<i>ii. Foreign Currency</i>
2 Dana Investasi Non Profit Sharing	64.037	85.394	92.226	100.832	102.081	102.823	107.925	108.937	107.191	107.954	107.954	106.904	110.338	113.886	118.027	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	7.369	8.160	7.382	7.311	7.037	6.520	7.280	7.643	7.643	7.293	7.600	6.754	6.860	<i>a. Demand Deposits</i>
i. Rupiah	3.238	6.241	5.690	6.682	6.193	6.163	5.933	5.591	6.275	6.619	6.619	6.141	6.403	5.380	5.590	<i>i. Rupiah</i>
ii. Valas	304	1.431	1.679	1.478	1.189	1.148	1.103	929	1.005	1.024	1.024	1.152	1.196	1.375	1.270	<i>ii. Foreign Currency</i>
b. Tabungan	16.343	18.873	19.462	20.887	21.276	21.802	21.640	21.864	22.801	23.349	23.349	23.362	23.943	24.165	23.996	<i>b. Saving Deposits</i>
i. Rupiah	15.487	18.023	18.500	19.932	20.320	20.821	20.592	20.823	21.756	22.123	22.123	22.019	22.609	22.828	22.760	<i>i. Rupiah</i>
ii. Valas	857	850	962	955	957	980	1.048	1.041	1.045	1.225	1.225	1.343	1.334	1.338	1.236	<i>ii. Foreign Currency</i>
c. Deposito	44.152	58.849	65.395	71.786	73.422	73.711	79.248	80.553	77.109	76.962	76.962	76.248	78.796	82.966	87.171	<i>c. Time Deposits</i>
i. Rupiah	42.937	56.761	63.538	69.335	68.720	68.020	73.418	75.593	72.206	72.003	72.003	71.965	74.044	78.472	82.815	<i>i. Rupiah</i>
a. 1 Bulan	26.693	42.653	43.836	45.152	43.886	48.069	47.613	47.869	42.886	41.131	41.131	43.316	39.250	40.491	49.363	<i>a. 1 month</i>
b. 3 Bulan	10.969	9.750	12.576	15.879	18.114	13.127	17.948	18.342	15.691	17.447	17.447	15.781	21.573	25.946	20.651	<i>b. 3 month</i>
c. 6 Bulan	3.593	3.202	4.608	4.834	3.813	3.500	3.459	3.868	4.381	4.944	4.944	4.867	5.535	5.281	7.730	<i>c. 6 month</i>
d. 12 Bulan	1.682	1.062	2.514	3.470	3.406	3.319	4.397	5.506	9.245	8.480	8.480	8.000	7.686	6.753	4.661	<i>d. 12 month</i>
e. >12 Bulan	1	93	5	0	3	6	1	9	3	1	1	1	1	1	410 ⁾	<i>e. >12 month</i>
ii. Valas	1.215	2.089	1.856	2.451	4.702	5.691	5.830	4.960	4.903	4.959	4.959	4.284	4.752	4.494	4.356	<i>ii. Foreign Currency</i>
a. 1 Bulan	777	1.998	799	1.117	3.197	3.147	4.045	2.704	2.726	3.105	3.105	2.514	2.493	2.174	2.650	<i>a. 1 month</i>
b. 3 Bulan	391	10	550	520	614	1.710	974	1.310	1.179	957	957	1.002	1.602	1.698	874	<i>b. 3 month</i>
c. 6 Bulan	47	78	166	518	535	484	480	578	781	721	721	564	449	456	518	<i>c. 6 month</i>
d. 12 Bulan	0	4	341	296	356	350	367	367	217	176	176	204	207	165	314	<i>d. 12 month</i>
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>e. >12 month</i>
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. Demand Deposits</i>
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>i. Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>ii. Foreign Currency</i>
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Saving Deposits</i>
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>i. Rupiah</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>ii. Foreign Currency</i>
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Time Deposits</i>
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>i. Rupiah</i>
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. 1 month</i>
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. 3 month</i>
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. 6 month</i>
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>d. 12 month</i>
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>e. >12 month</i>
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>ii. Foreign Currency</i>
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>a. 1 month</i>
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. 3 month</i>
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. 6 month</i>
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>d. 12 month</i>
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>e. >12 month</i>

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

Indikator	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Dana Pihak Ketiga	279.335	334.888	354.421	371.828	372.548	374.699	382.734	381.233	375.665	386.624	384.249	382.967	389.802	402.356	408.397	Total Third Party Fund
i. Rupiah	264.380	318.982	339.606	355.318	352.185	352.216	359.925	361.319	357.481	368.224	368.611	366.987	373.182	386.190	392.553	i. Rupiah
ii. Valas	14.955	15.906	14.815	16.510	20.363	22.484	22.809	19.913	18.183	18.401	15.637	15.980	16.620	16.166	15.844	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	352.899	370.285	371.033	373.123	381.153	379.664	374.099	384.980	382.665	381.371	388.295	400.743	406.326	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	83.308	74.507	77.992	81.538	88.390	86.688	74.285	79.141	75.093	73.201	79.556	97.125	98.198	a. Government
i. Rupiah	41.193	78.181	78.610	69.087	68.968	70.752	76.531	77.897	68.007	73.302	71.515	69.140	75.189	93.332	94.434	i. Rupiah
ii. Valas	1.091	5.865	4.698	5.420	9.024	10.785	11.859	8.790	6.278	5.839	3.578	4.061	4.367	3.793	3.764	ii. Foreign Exchange
b. Swasta	235.888	249.733	269.590	295.779	293.041	291.585	292.763	292.976	299.814	305.839	307.571	308.170	308.739	303.618	308.128	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	26.470	26.698	28.600	27.223	27.360	27.689	28.910	30.707	31.174	31.476	33.174	35.103	34.809	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	26.157	26.290	28.498	27.125	27.240	27.607	28.821	30.606	30.850	31.365	33.001	34.952	34.717	i. Rupiah
ii. Valas	116	102	313	408	102	99	120	81	89	101	323	111	173	152	92	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	64.969	72.214	80.487	98.102	93.443	92.681	93.875	91.708	92.721	94.678	93.399	93.303	91.012	82.151	84.050	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	75.398	92.262	87.106	86.108	88.159	85.993	86.209	87.716	87.240	87.259	84.939	76.210	78.346	i. Rupiah
ii. Valas	8.034	6.191	5.089	5.840	6.337	6.574	5.716	5.715	6.512	6.962	6.159	6.044	6.072	5.941	5.703	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	162.634	170.979	170.998	171.681	171.528	173.580	178.182	180.454	182.998	183.391	184.554	186.363	189.269	3. Individuals
i. Rupiah	142.496	146.194	159.066	167.295	167.240	167.838	167.590	169.392	173.997	176.179	178.574	178.789	179.631	181.268	184.150	i. Rupiah
ii. Valas	4.986	3.000	3.568	3.684	3.758	3.843	3.938	4.187	4.185	4.275	4.424	4.602	4.923	5.096	5.120	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.522	1.543	1.516	1.576	1.581	1.569	1.566	1.645	1.584	1.596	1.507	1.612	2.071	2. Non Residents' Third Party Funds
i. Rupiah	436	361	375	385	373	393	405	428	446	421	432	434	422	429	906	i. Rupiah
ii. Valas	727	748	1.147	1.157	1.143	1.183	1.176	1.140	1.120	1.224	1.152	1.162	1.086	1.184	1.165	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) 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	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Dana Pihak Ketiga	206.407	238.393	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	263.596	267.343	276.466	275.088	Total Third Party Fund
i. Rupiah	194.066	227.359	240.839	246.362	243.874	245.672	248.266	247.811	245.820	255.727	256.768	254.707	258.325	267.809	266.431	i. Rupiah
ii. Valas	12.341	11.033	9.916	11.245	13.178	14.322	14.443	12.628	10.871	10.840	8.949	8.889	9.018	8.657	8.657	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	249.545	256.399	255.864	258.764	261.491	259.235	255.539	265.326	264.544	262.389	266.215	275.223	273.857	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	61.316	53.756	56.434	58.255	62.986	61.840	52.302	57.708	53.123	52.428	52.881	70.351	67.876	a. Government
i. Rupiah	27.302	58.565	57.063	48.787	50.165	51.111	54.408	55.012	47.991	53.917	50.481	49.635	49.974	67.433	64.879	i. Rupiah
ii. Valas	820	5.514	4.253	4.968	6.269	7.145	8.578	6.828	4.311	3.791	2.642	2.793	2.907	2.917	2.997	ii. Foreign Exchange
b. Swasta	177.440	173.519	188.229	202.643	199.429	200.508	198.505	197.395	203.237	207.618	211.420	209.960	213.334	204.873	205.981	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	15.641	17.510	17.680	17.120	16.467	16.002	18.072	19.327	19.015	19.331	20.330	21.459	20.584	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	15.588	17.121	17.619	17.061	16.397	15.939	18.009	19.262	18.943	19.242	20.228	21.358	20.544	i. Rupiah
ii. Valas	105	84	53	389	62	59	70	64	62	65	71	89	102	101	40	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	48.217	42.585	49.290	55.803	52.977	54.576	53.746	52.269	52.364	53.731	55.724	53.578	55.192	44.242	44.298	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	46.673	52.918	49.191	50.600	51.083	49.654	49.042	50.060	52.762	50.916	52.554	42.128	42.214	i. Rupiah
ii. Valas	6.963	3.095	2.617	2.885	3.786	3.976	2.664	2.615	3.322	3.672	2.962	2.661	2.638	2.115	2.084	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	123.297	129.330	128.773	128.812	128.292	129.123	132.802	134.560	136.681	137.052	137.813	139.172	141.099	3. Individuals
i. Rupiah	111.283	111.258	121.414	127.441	126.816	126.815	126.298	127.117	130.674	132.412	134.502	134.823	135.493	136.801	138.691	i. Rupiah
ii. Valas	3.762	1.629	1.883	1.889	1.956	1.998	1.994	2.006	2.128	2.147	2.179	2.229	2.320	2.371	2.408	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	1.211	1.208	1.188	1.230	1.218	1.203	1.151	1.242	1.172	1.207	1.128	1.243	1.231	2. Non Residents' Third Party Funds
i. Rupiah	154	84	101	94	83	85	80	89	104	76	79	90	77	89	103	i. Rupiah
ii. Valas	690	711	1.109	1.114	1.105	1.145	1.137	1.114	1.047	1.165	1.094	1.117	1.051	1.154	1.129	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	2016	2017	2018		2019											Indikator
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Total Dana Pihak Ketiga	72.928	96.495	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	119.372	122.459	125.889	133.309	Total Third Party Fund
i. Rupiah	70.314	91.623	98.767	108.956	108.311	106.544	111.659	113.508	111.661	112.496	111.844	112.281	114.857	118.381	126.122	i. Rupiah
ii. Valas	2.614	4.872	4.899	5.265	7.186	8.162	8.366	7.286	7.313	7.560	6.688	7.091	7.602	7.508	7.187	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	103.354	113.887	115.169	114.359	119.662	120.429	118.560	119.654	118.121	118.983	122.080	125.520	132.469	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	21.993	20.751	21.558	23.282	25.404	24.847	21.983	21.433	21.970	20.773	26.675	26.775	30.322	a. Government
i. Rupiah	13.890	19.616	21.548	20.299	18.802	19.642	22.123	22.885	20.017	19.385	21.034	19.505	25.216	25.899	29.556	i. Rupiah
ii. Valas	271	351	445	452	2.755	3.640	3.281	1.962	1.966	2.048	936	1.268	1.460	876	767	ii. Foreign Exchange
b. Swasta	58.448	76.214	81.361	93.136	93.611	91.077	94.258	95.581	96.577	98.220	96.151	98.210	95.405	98.745	102.147	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	10.828	9.188	10.919	10.103	10.893	11.686	10.839	11.379	12.159	12.145	12.844	13.645	14.225	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	10.569	9.169	10.880	10.063	10.843	11.669	10.812	11.343	11.907	12.123	12.773	13.594	14.173	i. Rupiah
ii. Valas	11	18	260	20	40	40	50	18	27	36	252	22	71	51	52	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	16.752	29.629	31.196	42.299	40.466	38.106	40.129	39.439	40.357	40.947	37.675	39.726	35.820	37.909	39.751	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	28.725	39.343	37.915	35.508	37.077	36.340	37.167	37.657	34.478	36.343	32.386	34.083	36.132	i. Rupiah
ii. Valas	1.071	3.097	2.472	2.955	2.551	2.598	3.053	3.099	3.190	3.290	3.197	3.383	3.434	3.826	3.619	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	39.337	41.649	42.226	42.868	43.236	44.456	45.380	45.894	46.317	46.339	46.741	47.192	48.170	3. Individuals
i. Rupiah	31.214	34.935	37.652	39.854	40.424	41.023	41.292	42.275	43.323	43.766	44.072	43.966	44.138	44.466	45.458	i. Rupiah
ii. Valas	1.224	1.370	1.685	1.795	1.802	1.846	1.944	2.181	2.057	2.128	2.245	2.374	2.603	2.725	2.712	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	312	335	328	346	363	365	415	403	412	389	379	369	840	2. Non Residents' Third Party Funds
i. Rupiah	282	277	274	292	290	308	325	339	342	345	353	344	344	339	803	i. Rupiah
ii. Valas	37	37	38	43	38	38	38	26	73	58	59	45	35	30	36	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - November 2019 <i>(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - November 2019)</i>						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	58.535	36.960	43.904	84,18%	Jawa Barat	
Banten	16.410	10.811	14.389	75,13%	Banten	
DKI Jakarta	362.229	149.754	179.121	83,61%	DKI Jakarta	
DI Yogyakarta	7.336	4.092	6.090	67,20%	DI Yogyakarta	
Jawa Tengah	27.611	19.929	19.933	99,98%	Jawa Tengah	
Jawa Timur	44.762	28.634	35.211	81,32%	Jawa Timur	
Bengkulu	1.691	1.389	917	151,51%	Bengkulu	
Jambi	3.916	3.268	2.072	157,70%	Jambi	
Nanggroe Aceh Darussalam	31.849	15.725	25.244	62,29%	Nanggroe Aceh Darussalam	
Sumatera Utara	17.466	11.948	13.939	85,72%	Sumatera Utara	
Sumatera Barat	6.555	4.548	5.353	84,97%	Sumatera Barat	
Riau	9.210	6.698	7.295	91,82%	Riau	
Sumatera Selatan	10.942	7.822	7.213	108,45%	Sumatera Selatan	
Bangka Belitung	1.045	647	916	70,55%	Bangka Belitung	
Kepulauan Riau	4.211	3.893	2.575	151,21%	Kepulauan Riau	
Lampung	4.214	3.243	2.914	111,31%	Lampung	
Kalimantan Selatan	8.575	4.912	5.837	84,15%	Kalimantan Selatan	
Kalimantan Barat	5.540	4.646	2.660	174,67%	Kalimantan Barat	
Kalimantan Timur	9.729	5.306	8.298	63,94%	Kalimantan Timur	
Kalimantan Tengah	1.588	1.405	922	152,44%	Kalimantan Tengah	
Sulawesi Tengah	1.731	1.485	1.103	134,70%	Sulawesi Tengah	
Sulawesi Selatan	9.001	6.916	5.836	118,50%	Sulawesi Selatan	
Sulawesi Utara	642	608	297	204,42%	Sulawesi Utara	
Gorontalo	411	266	284	93,38%	Gorontalo	
Sulawesi Barat	522	399	294	135,79%	Sulawesi Barat	
Sulawesi Tenggara	1.539	1.200	1.063	112,93%	Sulawesi Tenggara	
NTB	14.507	8.343	10.093	82,66%	NTB	
Bali	2.575	1.995	1.308	152,48%	Bali	
NTT	184	165	117	140,94%	NTT	
Maluku	445	192	424	45,36%	Maluku	
Papua	794	446	640	69,72%	Papua	
Maluku Utara	746	401	559	71,70%	Maluku Utara	
Papua Barat	405	118	367	32,04%	Papua Barat	
Luar Indonesia	1.459	713	1.210	58,93%	Outside Indonesia	

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - November 2019 (Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - November 2019)						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	44.848	26.641	34.942	76,24%	Jawa Barat	
Banten	10.848	6.458	9.712	66,49%	Banten	
DKI Jakarta	216.318	83.440	107.844	77,37%	DKI Jakarta	
DI Yogyakarta	5.280	2.341	4.907	47,71%	DI Yogyakarta	
Jawa Tengah	16.837	11.962	12.908	92,67%	Jawa Tengah	
Jawa Timur	26.379	18.286	21.190	86,30%	Jawa Timur	
Bengkulu	1.643	1.378	870	158,36%	Bengkulu	
Jambi	2.489	2.430	1.365	177,97%	Jambi	
Nanggroe Aceh Darussalam	31.241	15.443	24.947	61,90%	Nanggroe Aceh Darussalam	
Sumatera Utara	8.809	6.506	7.182	90,58%	Sumatera Utara	
Sumatera Barat	3.755	2.762	3.279	84,22%	Sumatera Barat	
Riau	4.903	3.192	4.449	71,76%	Riau	
Sumatera Selatan	5.096	4.285	3.707	115,59%	Sumatera Selatan	
Bangka Belitung	814	459	730	62,93%	Bangka Belitung	
Kepulauan Riau	2.403	2.164	1.555	139,11%	Kepulauan Riau	
Lampung	3.652	2.736	2.798	97,78%	Lampung	
Kalimantan Selatan	4.038	2.653	3.479	76,27%	Kalimantan Selatan	
Kalimantan Barat	3.686	3.580	1.971	181,57%	Kalimantan Barat	
Kalimantan Timur	5.476	3.154	5.168	61,03%	Kalimantan Timur	
Kalimantan Tengah	1.588	1.405	922	152,44%	Kalimantan Tengah	
Sulawesi Tengah	1.731	1.485	1.103	134,70%	Sulawesi Tengah	
Sulawesi Selatan	4.767	3.600	3.902	92,25%	Sulawesi Selatan	
Sulawesi Utara	642	608	297	204,42%	Sulawesi Utara	
Gorontalo	411	266	284	93,38%	Gorontalo	
Sulawesi Barat	379	286	220	129,80%	Sulawesi Barat	
Sulawesi Tenggara	1.538	1.200	1.061	113,07%	Sulawesi Tenggara	
NTB	14.251	8.176	9.991	81,84%	NTB	
Bali	1.716	1.299	986	131,73%	Bali	
NTT	184	165	117	140,94%	NTT	
Maluku	445	192	424	45,36%	Maluku	
Papua	794	446	640	69,72%	Papua	
Maluku Utara	746	401	559	71,70%	Maluku Utara	
Papua Barat	405	118	367	32,04%	Papua Barat	
Luar Indonesia	1.459	713	1.210	58,93%	Outside Indonesia	

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - November 2019 <i>(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - November 2019)</i>						
Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province	
Jawa Barat	13.686	10.319	8.962	115,14%	Jawa Barat	
Banten	5.562	4.354	4.678	93,07%	Banten	
DKI Jakarta	145.911	66.315	71.277	93,04%	DKI Jakarta	
DI Yogyakarta	2.056	1.751	1.183	148,00%	DI Yogyakarta	
Jawa Tengah	10.773	7.966	7.025	113,41%	Jawa Tengah	
Jawa Timur	18.383	10.347	14.020	73,80%	Jawa Timur	
Bengkulu	49	11	47	23,65%	Bengkulu	
Jambi	1.427	838	707	118,56%	Jambi	
Nanggroe Aceh Darussalam	608	282	297	94,89%	Nanggroe Aceh Darussalam	
Sumatera Utara	8.658	5.442	6.756	80,54%	Sumatera Utara	
Sumatera Barat	2.800	1.786	2.073	86,14%	Sumatera Barat	
Riau	4.307	3.506	2.846	123,19%	Riau	
Sumatera Selatan	5.847	3.537	3.506	100,89%	Sumatera Selatan	
Bangka Belitung	230	187	187	100,35%	Bangka Belitung	
Kepulauan Riau	1.808	1.729	1.019	169,66%	Kepulauan Riau	
Lampung	562	507	115	439,01%	Lampung	
Kalimantan Selatan	4.537	2.259	2.358	95,78%	Kalimantan Selatan	
Kalimantan Barat	1.854	1.066	688	154,92%	Kalimantan Barat	
Kalimantan Timur	4.252	2.152	3.130	68,75%	Kalimantan Timur	
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah	
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah	
Sulawesi Selatan	4.234	3.316	1.934	171,47%	Sulawesi Selatan	
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara	
Gorontalo	-	-	-	0,00%	Gorontalo	
Sulawesi Barat	143	114	74	153,58%	Sulawesi Barat	
Sulawesi Tenggara	1	-	1	0,00%	Sulawesi Tenggara	
NTB	256	167	103	162,72%	NTB	
Bali	859	696	322	216,03%	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 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.774	3.009	3.467	86,80%	Kab. Tangerang	Banten
	Kab. Serang	2.276	1.701	1.683	101,03%	Kab. Serang	
	Kota Cilegon	2.718	1.585	1.960	80,86%	Kota Cilegon	
	Kota Tangerang	6.848	4.245	6.515	65,17%	Kota Tangerang	
	Kota Serang	87	12	85	14,19%	Kota Serang	
	Kota Tangerang Selatan	707	259	680	38,14%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	692	617	628	98,37%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	733	596	635	93,84%	Kab. Purwakarta	
	Kab. Karawang	553	504	421	119,74%	Kab. Karawang	
	Kab. Sukabumi	296	304	192	158,80%	Kab. Sukabumi	
	Kab. Cianjur	722	546	497	109,70%	Kab. Cianjur	
	Kab. Bandung	65	13	64	20,16%	Kab. Bandung	
	Kab. Garut	301	223	281	79,32%	Kab. Garut	
	Kab. Majalengka	31	9	31	29,82%	Kab. Majalengka	
	Kota Bandung	21.314	14.013	13.811	101,46%	Kota Bandung	
	Kota Bogor	8.782	5.363	6.726	79,74%	Kota Bogor	
	Kota Sukabumi	747	516	593	87,05%	Kota Sukabumi	
	Kota Cirebon	5.158	3.711	3.437	107,97%	Kota Cirebon	
	Kota Tasikmalaya	3.126	2.483	1.622	153,07%	Kota Tasikmalaya	
	Kota Cimahi	361	236	340	69,35%	Kota Cimahi	
	Kota Depok	3.765	1.791	3.603	49,71%	Kota Depok	
Kota Bekasi	11.889	6.034	11.023	54,74%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	120.095	42.619	73.079	58,32%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.689	8.198	5.962	137,51%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.804	10.769	12.281	87,68%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	167.754	80.652	76.616	105,27%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	48.888	7.516	11.184	67,20%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.336	4.092	6.090	67,20%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.052	657	603	109,04%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	121	62	110	56,49%	Kab. Kendal	
	Kab. Tegal	616	599	124	482,34%	Kab. Tegal	
	Kab. Pati	218	165	206	79,89%	Kab. Pati	
	Kab. Kudus	1.161	674	955	70,63%	Kab. Kudus	
	Kab. Banyumas	1.721	1.067	1.451	73,53%	Kab. Banyumas	
	Kab. Cilacap	314	143	295	48,46%	Kab. Cilacap	
	Kota Semarang	10.816	7.333	8.342	87,91%	Kota Semarang	
	Kota Salatiga	107	60	99	60,55%	Kota Salatiga	
	Kota Pekalongan	1.748	1.034	1.318	78,44%	Kota Pekalongan	
	Kota Tegal	1.381	1.211	748	161,98%	Kota Tegal	
Kota Surakarta	8.355	6.923	5.680	121,87%	Kota Surakarta		
Jawa Timur	Kab. Gresik	1.014	862	899	95,82%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.818	3.188	2.333	136,64%	Kab. Sidoarjo	
	Kab. Pamekasan	665	378	597	63,30%	Kab. Pamekasan	
	Kab. Banyuwangi	366	354	269	131,54%	Kab. Banyuwangi	
	Kab. Jember	1.736	1.147	1.426	80,44%	Kab. Jember	
	Kab. Madiun	563	381	437	87,11%	Kab. Madiun	
	Kab. Bojonegoro	348	296	322	92,16%	Kab. Bojonegoro	
	Kota Surabaya	26.939	16.374	21.134	77,48%	Kota Surabaya	
	Kota Malang	5.783	3.968	4.552	87,18%	Kota Malang	
	Kota Pasuruan	135	65	120	53,80%	Kota Pasuruan	
	Kota Blitar	274	153	260	59,09%	Kota Blitar	
	Kota Kediri	2.828	1.193	2.620	45,53%	Kota Kediri	
	Kota Madiun	294	275	242	113,41%	Kota Madiun	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.691	1.389	917	151,51%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.916	3.268	2.072	157,70%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.029	658	975	67,51%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	835	745	705	105,65%	Kab. Aceh Timur	
	Kab. Aceh Selatan	805	746	473	157,87%	Kab. Aceh Selatan	
	Kab. Aceh Barat	885	660	845	78,04%	Kab. Aceh Barat	
	Kab. Aceh Tengah	595	559	546	102,30%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	952	917	380	241,31%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	397	382	283	135,03%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	1.030	690	989	69,74%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	646	551	527	104,50%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	347	309	307	100,51%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	531	440	504	87,37%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	450	263	439	59,97%	Kab. Aceh Jaya	
	Kab. Nagan Raya	534	483	416	116,13%	Kab. Nagan Raya	
	Kab. Simeuleu	614	503	564	89,26%	Kab. Simeuleu	
	Kab. Bener Meriah	529	487	384	126,68%	Kab. Bener Meriah	
	Kab. Pidie Jaya	470	277	453	61,14%	Kab. Pidie Jaya	
	Kab. Subulussalam	276	263	156	168,39%	Kab. Subulussalam	
	Kota Banda Aceh	17.114	4.224	12.971	32,56%	Kota Banda Aceh	
	Kota Sabang	250	181	245	73,90%	Kota Sabang	
	Kota Lhokseumawe	2.628	1.748	2.315	75,53%	Kota Lhokseumawe	
Kota Langsa	931	639	767	83,34%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	619	498	544	91,59%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	272	113	261	43,10%	Kab. Langkat	
	Kab. Karo	44	34	42	81,83%	Kab. Karo	
	Kab. Labuhan Batu	280	215	257	83,70%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	432	359	292	122,93%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.435	1.082	1.031	104,94%	Kota Pematang Siantar	
	Kota Tanjung Balai	99	31	89	34,94%	Kota Tanjung Balai	
	Kota Sibolga	238	184	120	154,06%	Kota Sibolga	
	Kota Medan	13.191	8.803	10.641	82,73%	Kota Medan	
	Kota Padang Sidempuan	856	628	662	94,83%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	132	129	54	236,88%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.126	764	1.043	73,19%	Kota Bukittinggi	
	Kota Padang	4.303	2.664	3.787	70,34%	Kota Padang	
	Kota Solok	308	310	94	331,59%	Kota Solok	
	Kota Payakumbuh	686	682	374	182,03%	Kota Payakumbuh	
Riau	Kab. Bengkalis	422	78	411	18,88%	Kab. Bengkalis	Riau
	Kota Pekanbaru	8.228	6.273	6.357	98,68%	Kota Pekanbaru	
	Kota Dumai	560	348	527	65,96%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	1.163	1.008	943	106,95%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	3.048	2.885	1.632	176,78%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	521	444	396	112,06%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	87	84	87	97,18%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	9.666	6.755	6.209	108,80%	Kota Palembang	
	Kota Lubuklinggau	311	315	253	124,49%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	358	224	269	83,48%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	1.045	647	916	70,55%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	293	228	257	89,08%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.700	2.834	2.469	114,78%	Kota Bandar Lampung	
	Kota Metro	221	181	188	96,02%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	493	253	398	63,76%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	358	229	288	79,34%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	233	124	222	55,92%	Kab. Tabalong	
	Kota Banjarmasin	6.878	4.029	4.332	92,99%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	613	277	597	46,44%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	326	318	127	249,75%	Kab. Sambas	
	Kab. Ketapang	122	118	27		Kab. Ketapang	
	Kota Pontianak	4.809	3.935	2.383	165,13%	Kota Pontianak	
	Kota Singkawang	283	275	123	224,10%	Kota Singkawang	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2019 <i>(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - November 2019)</i>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	317	170	294	57,86%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.751	2.394	4.894	48,91%	Kota Samarinda	
	Kota Balikpapan	3.226	2.553	2.693	94,80%	Kota Balikpapan	
	Kota Bontang	435	189	417	45,28%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	456	455	125	363,21%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	146	145	92	158,01%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	986	805	704	114,24%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	509	493	315	156,36%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.222	992	787	126,02%	Kota Palu	
Sulawesi Barat	Kab Mamuju	522	399	294	135,79%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	7.997	5.943	5.229	113,66%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	80	79	74	107,06%	Kota Pare-Pare	
	Kab. Bone	568	548	351	156,28%	Kab. Bone	
	Kota Palopo	140	137	82	167,54%	Kota Palopo	
	Kab. Maros	216	208	101	206,49%	Kab. Maros	
Gorontalo	Kota Gorontalo	411	266	284	93,38%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.539	1.200	1.063	112,93%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	642	608	297	204,42%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	505	476	415	114,85%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	636	596	534	111,62%	Kab. Lombok Tengah	
	Kab. Lombok Timur	973	843	800	105,37%	Kab. Lombok Timur	
	Kab. Sumbawa	843	806	397	202,84%	Kab. Sumbawa	
	Kab. Dompu	576	568	309	183,97%	Kab. Dompu	
	Kab. Sumbawa Barat	382	361	240	150,36%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	494	162	476	34,11%	Kab. Lombok Utara	
	Kota Mataram	9.291	3.745	6.300	59,46%	Kota Mataram	
Bali	Kota Denpasar	2.575	1.995	1.308	152,48%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	184	165	117	140,94%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	192	424	45,36%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	746	401	559	71,70%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	405	118	367	32,04%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	794	446	640	69,72%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.459	713	1.210	58,93%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	1.026	939	817	114,94%	Kab. Tangerang	Banten
	Kab. Serang	2.276	1.701	1.683	101,03%	Kab. Serang	
	Kota Cilegon	1.782	658	1.733	37,95%	Kota Cilegon	
	Kota Tangerang	4.970	2.889	4.714	61,29%	Kota Tangerang	
	Kota Serang	87	12	85	14,19%	Kota Serang	
	Kota Tangerang Selatan	707	259	680	38,14%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	692	617	628	98,37%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	733	596	635	93,84%	Kab. Purwakarta	
	Kab. Karawang	522	500	390	128,38%	Kab. Karawang	
	Kab. Sukabumi	296	304	192	158,80%	Kab. Sukabumi	
	Kab. Cianjur	722	546	497	109,70%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	301	223	281	79,32%	Kab. Garut	
	Kab. Majalengka	31	9	31	29,82%	Kab. Majalengka	
	Kota Bandung	15.906	9.979	9.677	103,12%	Kota Bandung	
	Kota Bogor	6.396	3.065	5.802	52,83%	Kota Bogor	
	Kota Sukabumi	694	513	543	94,42%	Kota Sukabumi	
	Kota Cirebon	3.216	2.263	2.569	88,10%	Kota Cirebon	
	Kota Tasikmalaya	2.175	1.581	1.483	106,59%	Kota Tasikmalaya	
	Kota Cimahi	361	236	340	69,35%	Kota Cimahi	
Kota Depok	3.765	1.791	3.603	49,71%	Kota Depok		
Kota Bekasi	9.038	4.418	8.272	53,41%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	66.438	13.318	41.750	31,90%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	9.689	8.198	5.962	137,51%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.804	10.769	12.281	87,68%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	112.540	46.882	39.500	118,69%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	11.848	4.273	8.351	51,16%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.280	2.341	4.907	47,71%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.052	657	603	109,04%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	121	62	110	56,49%	Kab. Kendal	
	Kab. Tegal	616	599	124	482,34%	Kab. Tegal	
	Kab. Pati	218	165	206	79,89%	Kab. Pati	
	Kab. Kudus	898	426	751	56,74%	Kab. Kudus	
	Kab. Banyumas	1.536	904	1.355	66,76%	Kab. Banyumas	
	Kab. Cilacap	314	143	295	48,46%	Kab. Cilacap	
	Kota Semarang	4.218	3.019	3.781	79,85%	Kota Semarang	
	Kota Salatiga	107	60	99	60,55%	Kota Salatiga	
	Kota Pekalongan	1.235	565	1.106	51,11%	Kota Pekalongan	
	Kota Tegal	665	503	573	87,88%	Kota Tegal	
	Kota Surakarta	5.856	4.858	3.905	124,41%	Kota Surakarta	
Jawa Timur	Kab. Gresik	876	725	790	91,86%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	3.059	2.592	2.113	122,69%	Kab. Sidoarjo	
	Kab. Pamekasan	665	378	597	63,30%	Kab. Pamekasan	
	Kab. Banyuwangi	366	354	269	131,54%	Kab. Banyuwangi	
	Kab. Jember	1.491	968	1.280	75,60%	Kab. Jember	
	Kab. Madiun	563	381	437	87,11%	Kab. Madiun	
	Kab. Bojonegoro	348	296	322	92,16%	Kab. Bojonegoro	
	Kota Surabaya	12.041	8.752	8.987	97,38%	Kota Surabaya	
	Kota Malang	3.758	2.401	3.413	70,34%	Kota Malang	
	Kota Pasuruan	135	65	120	53,80%	Kota Pasuruan	
	Kota Blitar	274	153	260	59,09%	Kota Blitar	
	Kota Kediri	2.604	1.022	2.442	41,87%	Kota Kediri	
	Kota Madiun	199	198	160	123,66%	Kota Madiun	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.643	1.378	870	158,36%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.489	2.430	1.365	177,97%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.029	658	975	67,51%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	835	745	705	105,65%	Kab. Aceh Timur	
	Kab. Aceh Selatan	805	746	473	157,87%	Kab. Aceh Selatan	
	Kab. Aceh Barat	885	660	845	78,04%	Kab. Aceh Barat	
	Kab. Aceh Tengah	595	559	546	102,30%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	952	917	380	241,31%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	397	382	283	135,03%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa / Bireuen	1.030	690	989	69,74%	Kab. Aceh Jeumpa / Bireuen	
	Kab. Aceh Tamiang	646	551	527	104,50%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	347	309	307	100,51%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	531	440	504	87,37%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	450	263	439	59,97%	Kab. Aceh Jaya	
	Kab. Nagan Raya	534	483	416	116,13%	Kab. Nagan Raya	
	Kab. Simeuleu	614	503	564	89,26%	Kab. Simeuleu	
	Kab. Bener Meriah	529	487	384	126,68%	Kab. Bener Meriah	
	Kab. Pidie Jaya	470	277	453	61,14%	Kab. Pidie Jaya	
	Kab. Subulussalam	276	263	156	168,39%	Kab. Subulussalam	
	Kota Banda Aceh	16.655	3.944	12.821	30,76%	Kota Banda Aceh	
	Kota Sabang	250	181	245	73,90%	Kota Sabang	
	Kota Lhokseumawe	2.479	1.747	2.169	80,55%	Kota Lhokseumawe	
Kota Langsa	931	639	767	83,34%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	619	498	544	91,59%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	272	113	261	43,10%	Kab. Langkat	
	Kab. Karo	44	34	42	81,83%	Kab. Karo	
	Kab. Labuhan Batu	280	215	257	83,70%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.039	686	863	79,53%	Kota Pematang Siantar	
	Kota Tanjung Balai	99	31	89	34,94%	Kota Tanjung Balai	
	Kota Sibolga	95	93	38	246,81%	Kota Sibolga	
	Kota Medan	5.805	4.390	4.597	95,50%	Kota Medan	
	Kota Padang Sidempuan	555	446	493	90,46%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.020	661	960	68,79%	Kota Bukittinggi	
	Kota Padang	2.436	1.813	2.074	87,44%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Riau	Kota Payakumbuh	299	288	245	117,40%	Kota Payakumbuh	Riau
	Kab. Bengkalis	422	78	411	18,88%	Kab. Bengkalis	
	Kota Pekanbaru	3.921	2.767	3.511	78,81%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	560	348	527	65,96%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	473	334	436	76,60%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.930	1.830	1.119	163,49%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	168	82	157	51,83%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	87	84	87	97,18%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.421	3.832	3.139	122,08%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	61	63	55	113,71%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	358	224	269	83,48%	Kota Prabumulih	
	Kota Pangkal Pinang	814	459	730	62,93%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	293	228	257	89,08%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.138	2.327	2.353	98,87%	Kota Bandar Lampung	
	Kota Metro	221	181	188	96,02%	Kota Metro	
Kalimantan Selatan	Kab. Banjar	310	189	301	62,65%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	233	124	222	55,92%	Kab. Tabalong	
	Kota Banjarmasin	3.051	2.091	2.527	82,75%	Kota Banjarmasin	
Kalimantan Barat	Kota Banjarbaru	444	249	429	58,19%	Kota Banjarbaru	Kalimantan Barat
	Kab. Sambas	157	153	82	187,32%	Kab. Sambas	
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.402	3.301	1.831	180,32%	Kota Pontianak	
	Kota Singkawang	128	126	59	212,18%	Kota Singkawang	

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Timur	Kab. Kutai	317	170	294	57,86%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.540	1.215	2.364	51,41%	Kota Samarinda	
	Kota Balikpapan	2.184	1.580	2.093	75,48%	Kota Balikpapan	
	Kota Bontang	435	189	417	45,28%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	456	455	125	363,21%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	146	145	92	158,01%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	986	805	704	114,24%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	509	493	315	156,36%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.222	992	787	126,02%	Kota Palu	
Sulawesi Barat	Kab Mamuju	379	286	220	129,80%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.978	2.836	3.396	83,51%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	80	79	74	107,06%	Kota Pare-Pare	
	Kab. Bone	568	548	351	156,28%	Kab. Bone	
	Kota Palopo	140	137	82	167,54%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	411	266	284	93,38%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.538	1.200	1.061	113,07%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	642	608	297	204,42%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	505	476	415	114,85%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	636	596	534	111,62%	Kab. Lombok Tengah	
	Kab. Lombok Timur	973	843	800	105,37%	Kab. Lombok Timur	
	Kab. Sumbawa	843	806	397	202,84%	Kab. Sumbawa	
	Kab. Dompu	576	568	309	183,97%	Kab. Dompu	
	Kab. Sumbawa Barat	382	361	240	150,36%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	494	162	476	34,11%	Kab. Lombok Utara	
	Kota Mataram	9.035	3.578	6.197	57,74%	Kota Mataram	
	Kota Bima	807	786	624	126,12%	Kota Bima	
Bali	Kota Denpasar	1.716	1.299	986	131,73%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	184	165	117	140,94%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	192	424	45,36%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	746	401	559	71,70%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	405	118	367	32,04%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	794	446	640	69,72%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.459	713	1.210	58,93%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.748	2.070	2.650	78,12%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	936	927	227	407,91%	Kota Cilegon	
	Kota Tangerang	1.878	1.356	1.800	75,32%	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	31	4	31	11,69%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	65	13	64	20,16%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	5.408	4.034	4.134	97,58%	Kota Bandung	
	Kota Bogor	2.386	2.298	924	248,77%	Kota Bogor	
	Kota Sukabumi	52	4	50	7,22%	Kota Sukabumi	
	Kota Cirebon	1.942	1.448	868	166,77%	Kota Cirebon	
	Kota Tasikmalaya	950	902	139	647,98%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
Kota Bekasi	2.851	1.616	2.751	58,75%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	53.657	29.301	31.329	93,53%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	55.214	33.770	37.115	90,99%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	37.039	3.243	2.833	114,50%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.056	1.751	1.183	148,00%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	-	-	-	0,00%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	-	-	-	0,00%	Kab. Kendal	
	Kab. Tegal	-	-	-	0,00%	Kab. Tegal	
	Kab. Pati	-	-	-	0,00%	Kab. Pati	
	Kab. Kudus	264	248	204	121,77%	Kab. Kudus	
	Kab. Banyumas	185	163	96	168,64%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.598	4.315	4.562	94,58%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	513	469	212	220,99%	Kota Pekalongan	
	Kota Tegal	715	708	175	404,20%	Kota Tegal	
Kota Surakarta	2.498	2.064	1.775	116,29%	Kota Surakarta		
Jawa Timur	Kab. Gresik	139	136	110	124,38%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	759	595	220	270,65%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	245	179	146	123,04%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	14.897	7.622	12.147	62,75%	Kota Surabaya	
	Kota Malang	2.025	1.568	1.139	137,63%	Kota Malang	
	Kota Pasuruan	-	-	-	0,00%	Kota Pasuruan	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	224	170	178	95,75%	Kota Kediri	
	Kota Madiun	95	77	82	93,48%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	49	11	47	23,65%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.427	838	707	118,56%	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	459	280	151	185,87%	Kota Banda Aceh	
	Kota Sabang	-	-	-	0,00%	Kota Sabang	
	Kota Lhokseumawe	149	1	146	0,93%	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	432	359	292	122,93%	Kota Tebing Tinggi	
	Kota Pematang Siantar	396	396	168	235,27%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	143	91	82	111,34%	Kota Sibolga	
	Kota Medan	7.386	4.413	6.044	73,02%	Kota Medan	
	Kota Padang Sidempuan	301	183	170	107,51%	Kota Padang Sidempuan	
Sumatera Barat	Kab. Tanah Datar	132	129	54	236,88%	Kota Bukittinggi	Sumatera Barat
	Kota Bukittinggi	106	103	83	124,04%	Kab. Tanah Datar	
	Kota Padang	1.867	851	1.714	49,65%	Kota Padang	
	Kota Solok	308	310	94	331,59%	Kota Solok	
	Kota Payakumbuh	387	393	129	305,02%	Kota Payakumbuh	
Riau	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	Riau
	Kota Pekanbaru	4.307	3.506	2.846	123,19%	Kota Pekanbaru	
	Kota Dumai	-	-	-	0,00%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	690	674	507	133,09%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.118	1.055	513	205,78%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	353	362	239	151,75%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	5.245	2.923	3.069	95,22%	Kota Palembang	
	Kota Lubuklinggau	249	252	197	127,50%	Kota Lubuklinggau	
Bangka Belitung	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	Bangka Belitung
	Kota Pangkal Pinang	230	187	187	100,35%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	562	507	115	439,01%	Kota Bandar Lampung	
	Kota Metro	-	-	-	0,00%	Kota Metro	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - November 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - November 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	183	65	96	67,23%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	358	229	288	79,34%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.827	1.938	1.806	107,31%	Kota Banjarmasin	
	Kota Banjarbaru	168	28	168	16,43%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	169	165	46	361,22%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	122	118	27	-	Kab. Ketapang	
	Kota Pontianak	1.407	634	552	114,76%	Kota Pontianak	
	Kota Singkawang	155	149	63	235,26%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	3.211	1.178	2.530	46,58%	Kota Samarinda	
	Kota Balikpapan	1.042	974	601	162,13%	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	143	114	74	153,58%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	4.018	3.107	1.833	169,54%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	-	-	-	0,00%	Kota Pare-Pare	
	Kab. Bone	-	-	-	0,00%	Kab. Bone	
	Kota Palopo	-	-	-	0,00%	Kota Palopo	
	Kab. Maros	216	208	101	206,49%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1	-	1	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	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	256	167	103	162,72%	Kota Mataram	
	Kota. Bima	-	-	-	0,00%	Kota. Bima	
Bali	Kota Denpasar	859	696	322	216,03%	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	2015	2016	2017	2018		2019										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	1 Jawa Barat
2 Banten	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	2 Banten
3 DKI Jakarta	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3 DKI Jakarta
4 D.I. Yogyakarta	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	4 D.I. Yogyakarta
5 Jawa Tengah	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	5 Jawa Tengah
6 Jawa Timur	29	29	29	29	28	27	27	27	27	27	27	28	28	28	28	28	6 Jawa Timur
7 Bengkulu	2	2	3	3	3	2	2	2	2	2	2	2	2	2	2	2	7 Bengkulu
8 Jambi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 Jambi
9 Nanggroe Aceh Darussalam	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9	9	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	10 Sumatera Utara
11 Sumatera Barat	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	11 Sumatera Barat
12 Riau	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	12 Riau
13 Sumatera Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13 Sumatera Selatan
14 Kepulauan Bangka Belitung	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14 Kepulauan Bangka Belitung
15 Kepulauan Riau	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15 Kepulauan Riau
16 Lampung	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	16 Lampung
17 Kalimantan Selatan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	17 Kalimantan Selatan
18 Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18 Kalimantan Barat
19 Kalimantan Timur	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	19 Kalimantan Timur
20 Kalimantan Tengah	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	20 Kalimantan Tengah
21 Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21 Sulawesi Tengah
22 Sulawesi Selatan	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	22 Sulawesi Selatan
23 Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23 Sulawesi Utara
24 Gorontalo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24 Gorontalo
25 Sulawesi Barat	-	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	25 Sulawesi Barat
26 Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26 Sulawesi Tenggara
27 Nusa Tenggara Barat	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	27 Nusa Tenggara Barat
28 Bali	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	28 Bali
29 Nusa Tenggara Timur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29 Nusa Tenggara Timur
30 Maluku	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 Maluku
31 Papua	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	31 Papua
32 Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32 Irian Jaya Barat
33 Maluku Utara	1	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	33 Maluku Utara
Total	163	166	167	168	167	165	165	165	164	164	164	165	165	165	164	164	Total

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

Indikator	2015	2016	2017	2018		2019										Indikator		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov	
AKTIVA																		AKTIVA
1 Kas	80.990	93.656	96.883	120.638	110.317	123.329	115.215	115.618	101.293	93.312	141.648	150.257	144.552	137.989	138.477	150.448	1	Cash
2 Penempatan pada Bank Lain	1.601.809	2.026.653	2.525.357	2.572.281	2.681.735	2.638.343	2.434.197	2.265.526	1.981.997	1.725.502	1.928.432	2.200.693	2.360.439	2.417.269	2.465.291	2.714.288	2	Placement in Other Bank
3 Pembiayaan	5.765.171	6.662.556	7.763.951	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	3	Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	Billing and Acceptable Liabilities
5 Aktiva Istishna dalam Penyelesaian	-	-	-	743	487	892	1.412	1.433	1.433	1.595	1.595	671	681	3.913	763	700	5	Istishna Assets in Progress
6 Penyisihan Penyusutan A.P	126.404	151.015	168.610	268.266	252.409	185.411	188.335	190.399	188.970	192.468	194.219	200.745	217.140	202.103	202.216	201.623	6	Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	188.247	251.845	297.797	401.140	410.657	404.124	403.367	408.573	414.052	418.397	415.766	421.965	423.566	423.516	430.608	432.398	7	Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	229.457	274.105	324.997	359.784	326.479	351.803	387.841	412.130	417.227	436.356	428.709	442.989	450.191	456.754	463.424	461.144	8	Other assets
TOTAL AKTIVA*	7.739.270	9.157.801	10.840.375	12.120.353	12.361.734	12.370.123	12.343.583	12.409.824	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917		TOTAL AKTIVA*
PASIVA																		PASIVA
1 Dana Pihak Ketiga	4.801.888	5.823.964	6.987.280	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	1	Depositor Funds
2 Kewajiban kepada Bank Lain	1.479.977	1.654.957	1.964.754	2.126.805	2.160.484	2.122.325	2.130.739	2.174.552	2.146.088	2.147.317	2.206.430	2.274.048	2.337.828	2.404.992	2.522.067	2.610.973	2	Liabilities to other Bank
3 Pinjaman Diterima	120.012	129.350	115.354	118.163	123.616	122.451	119.178	116.360	130.707	125.765	136.780	139.047	131.819	155.812	144.640	156.238	3	Received Borrowing
4 Kewajiban lainnya	53.866	69.485	93.275	91.999	118.594	94.232	95.944	103.374	94.386	97.588	90.330	92.827	106.282	104.953	98.593	103.599	4	Other Current Liabilities
5 Pinjaman Subordinasi	1.050	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	5	Subordinated Loan
6 Rupa-rupa Pasiva**	113.437	136.720	152.555	192.480	167.408	181.014	186.842	190.656	186.755	188.861	194.767	200.768	209.445	211.983	214.458	233.170	6	Other Liabilities
7 Modal disetor (Paid-in capital)	839.553	908.335	1.062.060	1.168.510	1.176.830	1.164.621	1.165.097	1.179.712	1.196.250	1.218.330	1.213.830	1.222.100	1.243.089	1.247.011	1.247.874	1.250.766	7	Paid-in capital
8 Tambahan modal disetor	138.477	142.328	104.469	122.440	127.968	121.138	142.548	142.200	137.862	122.137	128.474	121.866	118.659	121.925	135.432	137.961	8	Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	2.100	19.239	23.891	20.391	20.391	19.330	19.330	19.330	19.330	19.330	19.330	19.330	19.330	19.330	18.760	21.205	9	Different Appraisal Fixed Asset
10 Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	Reserves
a. Cadangan Umum	94.155	120.245	135.789	153.124	153.936	154.040	157.433	161.059	165.444	168.446	169.150	168.049	170.023	171.973	171.964	171.944	a.	General Reserves
b. Cadangan Tujuan	26.929	33.265	44.567	46.483	46.176	47.415	48.036	49.292	52.129	53.735	53.969	55.471	53.585	53.775	53.577	53.496	b.	Special Purpose Reserves
11 Laba	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	Net Income
a. Tahun-tahun lalu	(69.892)	(39.656)	(57.349)	(40.822)	(42.828)	212.353	171.887	84.979	44.774	21.705	17.063	12.302	11.861	12.213	16.943	16.556	a.	Previous years
b. Tahun berjalan	137.719	159.003	213.179	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	155.605	175.577	202.588	233.455	b.	Current year
TOTAL PASIVA*	7.739.270	9.157.784	10.840.375	12.120.353	12.361.734	12.370.123	12.343.583	12.409.824	12.282.518	12.218.936	12.448.034	12.865.415	13.104.848	13.315.433	13.518.527	13.892.917		TOTAL PASIVA*

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

*) : Data not available
 *) Provisional Figures

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

Indikator	2015	2016	2017	2018			2019											Indicator	
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
A. Pendapatan																			A. Revenue
1 Pendapatan Operasional	1.212.905	1.391.233	1.590.687	1.459.214	1.613.583	1.781.691	162.598	317.791	480.259	640.244	813.317	973.971	1.147.844	1.319.443	1.490.875	1.666.764	1.844.781	1.844.781	1 Operating Revenue
2 Pendapatan Operasional Lainnya	107.936	121.522	146.455	142.048	160.128	188.813	17.129	31.421	46.950	62.489	79.532	94.174	111.945	130.125	148.250	166.351	191.079	191.079	2 Other operating Revenue
3 Pendapatan non operasional	21.825	11.294	21.889	10.530	11.715	11.322	918	1.800	3.173	3.867	6.635	7.495	8.667	9.921	10.587	10.969	12.410	12.410	3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	468.405	547.598	622.946	559.261	617.813	678.852	61.163	120.551	181.725	241.040	300.992	364.005	427.745	492.351	557.025	622.203	688.775	688.775	4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	874.261	976.450	1.136.085	1.052.530	1.167.613	1.302.975	119.481	230.461	348.657	465.560	598.492	711.636	840.711	967.138	1.092.687	1.221.881	1.359.495	1.359.495	Total Revenue
B. Beban																			B. Expenses
1 Beban operasional	649.602	713.858	799.359	742.273	881.649	960.895	80.221	183.067	260.742	339.212	437.256	514.376	602.030	698.994	789.154	877.550	965.684	965.684	1 Operating Expenses
2 Beban operasional lainnya	45.625	56.337	60.220	69.642	75.087	87.695	5.567	10.742	16.271	22.376	30.859	38.067	47.248	54.804	61.910	67.043	77.386	77.386	2 Other Operating Expenses
3 Beban non operasional	6.706	7.824	10.499	11.776	13.295	14.189	1.367	2.842	3.983	4.698	6.205	7.384	8.760	10.400	11.792	13.329	14.280	14.280	3 Non Operating Expenses
Total Beban	701.933	778.018	870.078	823.692	970.031	1.062.779	87.156	196.652	280.996	366.287	474.319	559.827	658.038	764.198	862.857	957.922	1.057.350	1.057.350	Total Expenses
C. Laba tahun berjalan	172.327	198.432	266.007	228.839	197.582	240.196	32.325	33.809	67.661	99.274	124.172	151.809	182.673	202.940	229.831	263.960	302.145	302.145	C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.849	3.383	4.116	3.619	4.092	5.067	491	980	1.477	2.012	2.636	3.268	3.844	4.353	4.875	5.395	5.802	5.802	D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	169.478	195.049	261.890	225.220	193.491	235.129	31.834	32.829	66.184	97.261	121.536	148.541	178.829	198.587	224.955	258.564	296.343	296.343	E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	31.760	36.046	48.712	44.718	50.533	61.458	4.577	9.130	14.407	19.529	25.171	30.939	36.896	42.982	49.378	55.976	62.888	62.888	F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	137.719	159.003	213.179	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	155.605	175.577	202.588	233.455	233.455	G. Net Income
r) Angka-angka diperbaiki																			r) Revised Figures
s) Angka-angka sementara																			s) Provisional Figures

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

Indikator	2015	2016	2017	2018		2019											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 Biaya promosi	19.766	16.816	18.277	17.373	19.212	1.301	2.344	3.560	5.038	8.346	9.568	11.101	12.742	14.515	16.085	17.960	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	14.205	17.763	23.536	24.935	27.073	2.142	4.529	6.241	8.787	10.800	12.575	15.326	18.013	20.678	24.187	27.546	2 Cost of education and training
Total	33.971	34.579	41.813	42.309	46.285	3.443	6.873	9.801	13.825	19.145	22.143	26.427	30.755	35.193	40.272	45.507	Total

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

Indikator	2015	2016	2017	2018		2019											Indikator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov		
Tagihan Komitmen																		Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	100.096	88.096	60.394	63.394	71.184	46.500	91.300	75.300	58.300	53.300	44.500	66.226	66.226	- Unused Fund Borrowings Facilities	
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.580	1.050	1.050	1.050	2.426	2.426	2.445	3.330	3.330	3.330	- Others	
Kewajiban Komitmen																		Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	8.860	8.671	10.870	10.326	9.753	8.601	8.217	7.896	7.351	7.574	7.814	7.869	7.859	- Unused Financing facilities granted to customer	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	530	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused Financing facilities granted to other Sharia banks
- Lainnya	2.230	2.038	1.855	7.046	9.538	10.095	5.681	5.627	5.911	5.939	5.912	5.887	5.508	5.450	5.380	5.325	- Others	
Tagihan Komitmen																		Contingent Receivables
- Garansi (Kafalah) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	163.641	325.799	124.951	123.090	124.553	127.800	129.450	133.686	129.019	134.162	134.262	158.705	129.483	- Accrued Income	
- Lainnya	5.698	6.542	6.919	7.244	7.089	7.581	5.247	7.609	6.301	5.307	5.818	5.031	5.040	5.032	5.185	5.129	- Others	
Aktiva produktif yang dihapus buku	128.476	148.023	176.221	210.783	222.374	217.239	245.791	245.262	247.912	252.663	260.488	253.834	253.238	276.982	280.486	281.307	- Written off earning assets	
Penerusan dana mudharabah muqayyadah	67.071	63.266	48.639	37.185	36.596	35.166	35.593	34.812	34.335	32.773	32.351	31.868	31.067	30.679	29.336	28.872	- Channeling of mudharabah muqayyadah	

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

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

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

Indikator	2015	2016	2017	2018		2019											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	1.857.757	2.161.305	2.578.278	2.863.975	2.998.201	2.958.607	2.911.644	2.910.941	2.804.612	2.709.411	2.773.313	2.981.309	3.037.632	3.032.665	3.014.110	3.151.960	2 iB Saving Deposits	
a Akad Wadiah	997.125	1.178.603	1.457.999	1.650.837	1.738.702	1.705.658	1.656.305	1.646.840	1.575.939	1.575.068	1.618.046	1.768.299	1.811.394	1.774.206	1.743.422	1.852.793	a Wadia	
b Akad Mudharabah	860.632	982.702	1.120.278	1.213.137	1.259.499	1.252.948	1.255.339	1.264.100	1.228.673	1.134.343	1.155.267	1.213.011	1.226.238	1.258.459	1.270.688	1.299.166	b Mudharaba	
3 Deposito iB - Akad Mudharabah	2.944.131	3.662.658	4.409.003	5.113.297	5.136.737	5.144.789	5.170.655	5.225.045	5.225.898	5.249.394	5.326.447	5.435.815	5.509.139	5.602.674	5.676.972	5.751.044	3 iB Time Deposits - Mudharaba	
a 1 Bulan	417.437	461.386	549.304	560.521	538.766	536.611	558.397	580.137	578.771	564.938	567.551	566.172	554.994	574.064	571.112	559.918	a 1 month	
b 3 Bulan	406.192	506.445	730.517	806.172	782.724	798.772	801.946	790.673	777.674	769.929	759.727	755.730	810.769	816.078	807.678	822.805	b 3 months	
c 6 Bulan	567.380	723.491	777.670	910.417	901.025	888.601	890.200	887.269	868.000	868.406	879.937	903.119	919.985	939.414	966.429	977.536	c 6 months	
d 12 Bulan	1.519.041	1.947.335	2.329.815	2.803.283	2.880.772	2.884.118	2.891.024	2.935.805	2.968.451	3.006.632	3.082.621	3.166.648	3.182.919	3.225.626	3.280.837	3.337.868	d 12 months	
e > 12 Bulan	34.081	24.001	21.695	32.904	33.449	36.688	29.087	31.161	33.002	39.490	36.610	44.146	40.472	47.493	50.916	52.916	e > 12 months	
Total	4.801.888	5.823.964	6.987.280	7.977.272	8.134.938	8.103.396	8.082.299	8.135.985	8.030.510	7.958.806	8.099.759	8.417.124	8.546.771	8.635.339	8.691.083	8.903.003	Total	

"-": Data tidak tersedia

"-": Data not available

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

Akad	2015	2016	2017	2018		2019											Contract
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Akad <i>Mudharabah</i>	168.516	156.256	124.497	187.726	180.956	179.662	171.802	177.796	186.294	203.112	204.416	196.307	215.405	212.723	227.505	232.575	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	652.316	774.949	776.696	829.804	837.915	806.428	845.489	858.292	882.586	918.301	911.848	943.654	928.133	969.700	1.030.663	1.084.182	<i>Musharaka</i>
Akad <i>Murabahah</i>	4.491.697	5.053.764	5.904.751	6.815.750	6.940.379	6.901.676	6.998.501	7.154.381	7.263.563	7.392.992	7.376.154	7.454.207	7.534.097	7.615.697	7.681.113	7.735.914	<i>Murabaha</i>
Akad <i>Salam</i>	15	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>Salam</i>
Akad <i>Istishna</i>	11.135	9.423	21.426	33.868	35.387	35.812	36.366	37.022	38.082	40.577	43.273	48.166	49.193	52.070	55.581	63.221	<i>Istishna</i>
Akad <i>Ijarah</i>	6.175	6.763	22.316	38.052	46.579	47.548	51.758	53.305	55.225	56.851	56.447	59.261	56.636	53.961	50.287	49.273	<i>Ijara</i>
Akad <i>Qardh</i>	123.588	145.865	189.866	184.997	185.360	185.534	191.398	205.160	216.122	198.366	207.512	211.732	210.433	209.117	206.009	202.572	<i>Qardh</i>
Multijasa	311.729	515.523	724.398	843.837	857.890	879.933	894.574	910.985	913.613	926.043	926.454	936.259	948.662	964.825	971.022	967.826	<i>Multi Purpose Financing</i>
Total	5.765.171	6.662.556	7.763.951	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	Total

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

SEKTOR EKONOMI	2015	2016	2017	2018		2019											ECONOMIC SECTOR
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Pertanian, kehutanan dan sarana pertanian	356.632	366.192	360.973	377.606	374.467	307.209	311.961	318.461	318.853	323.106	328.677	328.926	321.615	352.183	353.404	318.646	Agriculture, forestry and agricultural facilities
Pertambangan	9.561	7.117	17.501	20.280	19.889	25.266	26.892	26.487	27.187	27.734	26.053	26.020	25.077	24.868	24.605	25.311	Mining
Perindustrian	50.331	57.687	72.722	108.584	119.758	126.629	142.012	146.368	157.551	170.440	173.858	178.671	185.647	195.256	191.588	188.699	Manufacturing
Listrik, gas dan air	10.957	10.460	12.494	12.212	13.104	14.395	14.333	14.831	14.551	13.863	13.632	14.674	14.289	15.744	15.039	14.860	Water, gas and electricity
Konstruksi	339.756	459.986	591.662	702.525	694.666	687.225	692.749	727.184	756.914	795.173	799.996	807.363	807.082	837.920	857.922	895.069	Construction
Perdagangan, restoran dan hotel	1.696.081	1.650.750	1.761.280	2.003.970	2.032.457	1.987.154	2.005.629	2.022.491	2.049.135	2.102.432	2.081.421	2.106.405	2.054.201	2.057.486	2.077.643	2.115.420	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88.405	92.697	91.667	109.811	103.582	107.836	107.400	108.211	111.436	117.591	114.199	115.855	119.853	121.249	126.246	126.120	Transport, cargo storage and communication
Jasa dunia usaha	566.188	586.186	560.407	781.045	618.505	625.914	659.572	704.207	723.243	756.064	752.190	775.283	814.938	837.168	866.876	850.796	Business Services
Jasa sosial/masyarakat	550.037	631.688	718.380	764.551	769.445	752.684	760.200	778.692	807.895	838.927	837.423	844.861	889.827	867.495	928.085	1.021.971	Social Services
Lain-lain	2.097.224	2.799.794	3.576.863	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	Others
Total	5.765.171	6.662.556	7.763.951	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	Total

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

JENIS PENGGUNAAN	2015	2016	2017	2018		2019											TYPE OF USAGE
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	2.559.350	2.737.167	2.956.073	3.403.369	3.428.706	3.305.359	3.370.078	3.445.617	3.548.103	3.714.392	3.687.229	3.739.803	3.753.662	3.804.189	3.887.552	3.954.183	Working Capital
Investasi	1.108.597	1.125.595	1.231.015	1.477.217	1.317.166	1.328.952	1.350.669	1.401.315	1.418.661	1.430.938	1.440.220	1.458.254	1.478.868	1.505.179	1.553.855	1.602.710	Investment
Konsumsi	2.097.224	2.799.794	3.576.863	4.053.449	4.338.594	4.402.283	4.469.140	4.550.011	4.588.722	4.590.913	4.598.654	4.651.528	4.710.030	4.768.725	4.780.773	4.778.669	Consumption
Total	5.765.171	6.662.556	7.763.951	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	Total

r) Angka-angka diperbaiki

r) : Revised Figures

Tabel 35. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan (Financing of Sharia Rural Bank based on Type of Financing)																	
GOLONGAN PEMBIAYAAN	2015	2016	2017	2018		2019											TYPE OF FINANCING
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Usaha Kecil dan Menengah	3.377.987	3.570.606	3.767.877	4.242.849	4.086.485	3.961.619	4.035.005	4.140.508	4.218.223	4.218.223	4.341.056	4.398.327	4.419.986	4.550.117	4.671.493	4.791.584	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	2.387.184	3.091.950	3.996.074	4.691.185	4.997.982	5.074.975	5.154.881	5.256.435	5.337.263	5.337.263	5.385.047	5.451.258	5.522.574	5.527.977	5.550.687	5.543.979	Non Small and Medium Enterprises
Total	5.765.171	6.662.556	7.763.951	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.555.486	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	Total

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

KOLEKTIBILITAS PEMBIAYAAN	2015	2016	2017	2018		2019										COLLECTIBILITY OF FINANCING	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Lancar	5.292.330	6.087.260	7.012.068	7.957.070	8.239.483	8.228.438	8.361.003	8.578.896	8.705.781	8.889.312	8.867.650	8.989.833	9.073.445	9.245.094	9.375.734	9.516.524	Performing Financing
Non Lancar	472.841	575.296	751.883	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	Non Performing Financing
- Kurang Lancar	134.512	109.241	158.628	241.408	147.712	189.659	215.854	205.486	225.474	234.613	232.938	213.524	207.479	218.161	232.807	203.592	Sub-Standard
- Diragukan	95.060	100.645	123.194	160.561	146.322	134.843	128.532	116.093	128.415	122.825	114.686	130.547	132.801	132.294	128.900	130.607	Doubtful
- Macet	243.269	365.409	470.061	574.995	550.949	483.655	484.497	496.468	495.816	489.492	510.829	515.682	528.834	482.546	484.739	484.840	Lost
Total Pembiayaan	5.765.171	6.662.556	7.763.951	8.934.034	9.084.467	9.036.594	9.189.887	9.396.942	9.555.486	9.736.242	9.726.103	9.849.585	9.942.559	10.078.094	10.222.181	10.335.563	Total Financing
Persentase NPF	8,20%	8,63%	9,68%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	Percentage of NPFs

**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	2015	2016	2017	2018		2019											ECONOMIC SECTOR
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	
Pertanian, kehutanan dan sarana pertanian	47.795	59.130	83.043	99.980	99.908	43.798	44.234	44.156	46.124	45.357	48.390	50.397	48.173	49.004	49.471	48.873	Agriculture, forestry and agricultural facilities
Pertambangan	849	673	997	1.712	1.483	1.856	3.001	3.154	4.744	4.678	5.434	5.538	5.711	4.388	3.844	3.956	Mining
Perindustrian	5.944	10.307	11.812	12.308	10.468	10.437	10.864	10.735	11.645	11.430	11.487	11.800	12.652	12.183	12.739	11.706	Manufacturing
Listrik, gas dan air	780	1.648	2.439	3.821	3.948	3.795	4.344	4.345	4.453	2.703	4.323	4.088	3.304	4.014	3.292	3.522	Water, gas and electricity
Konstruksi	25.157	34.778	60.509	100.453	75.624	79.512	80.468	80.633	88.037	97.747	100.924	101.911	99.072	101.944	107.034	101.768	Construction
Perdagangan, restoran dan hotel	211.570	213.901	282.329	334.955	291.534	289.385	299.853	287.646	294.524	293.956	292.000	283.541	279.633	274.126	279.717	270.868	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	7.661	14.130	16.690	22.579	16.674	20.208	18.610	16.831	17.245	17.757	18.535	19.829	17.915	16.872	16.698	14.470	Transport, cargo storage and communication
Jasa dunia usaha	25.412	55.079	38.199	54.214	46.988	48.592	48.225	49.651	43.213	44.346	45.228	46.395	50.225	38.210	40.068	38.179	Business Services
Jasa sosial/masyarakat	44.644	60.098	81.269	115.960	97.106	95.896	92.385	91.800	98.492	99.347	102.704	107.840	108.598	102.961	100.305	99.711	Social Services
Lain-lain	103.028	125.552	174.597	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	243.832	229.297	233.279	225.986	Others
Total	472.841	575.296	751.883	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	Total

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

JENIS PENGGUNAAN	2015	2016	2017	2018		2019											TYPE OF USAGE
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
Modal Kerja	311.785	376.063	487.550	618.468	538.563	491.184	492.870	481.418	497.427	503.289	514.021	509.765	505.626	487.163	491.573	472.011	Working Capital
Investasi	58.028	73.680	89.735	127.513	105.169	102.296	109.113	107.534	111.049	114.032	115.004	121.575	119.656	116.541	121.594	121.041	Investment
Konsumsi	103.028	125.552	174.597	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	243.832	229.297	233.279	225.986	Consumption
Total	472.841	575.296	751.883	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	Total

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

GOLONGAN PEMBIAYAAN	2015	2016	2017	2018		2019										TYPE OF FINANCING	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Usaha Kecil dan Menengah	350.237	429.268	549.656	682.983	592.524	542.657	545.592	534.891	546.853	555.482	561.047	558.611	559.036	533.899	540.912	524.084	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	122.604	146.028	202.227	293.981	252.459	265.499	283.291	283.156	302.852	291.448	297.405	301.141	310.079	299.101	305.534	294.955	Non Small and Medium Enterprises
Total	472.841	575.296	751.883	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	869.114	833.000	846.446	819.039	Total

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

Jenis	2015	2016	2017	2018		2019										Type	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
Dana Pihak Ketiga	1.163.287	1.256.091	1.385.182	1.531.312	1.552.335	1.492.075	1.527.974	1.519.171	1.525.177	1.541.916	1.556.309	1.570.731	1.586.962	1.606.695	1.619.705	1.638.005	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Demand Deposits</i>
Tabungan iB	1.123.015	1.210.460	1.335.086	1.477.172	1.497.618	1.437.212	1.472.745	1.463.598	1.470.424	1.488.183	1.502.088	1.515.558	1.530.969	1.549.576	1.561.732	1.579.585	<i>Saving Deposits</i>
Deposito iB	40.272	45.631	50.096	54.140	54.717	54.863	55.229	55.573	54.753	53.733	54.221	55.173	55.993	57.119	57.973	58.420	<i>Time Deposits</i>
Pembiayaan	233.209	250.425	293.482	324.800	327.606	326.946	332.941	339.698	344.323	345.713	350.386	353.702	357.812	353.051	356.367	357.247	Financing
Akad Mudharabah	1.343	1.042	1.432	2.662	2.750	2.835	2.890	2.903	2.940	2.991	2.995	3.043	3.149	3.285	3.390	3.467	<i>Mudharaba</i>
Akad Musyarakah	4.712	5.109	5.100	5.308	5.189	4.918	4.984	5.046	5.273	5.444	5.449	5.465	5.370	5.584	6.659	7.197	<i>Musharaka</i>
Akad Murabahah	189.985	197.605	231.745	256.577	258.617	256.922	260.667	265.197	268.928	273.324	274.681	277.030	281.313	277.633	281.264	280.954	<i>Murabaha</i>
Akad Salam	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Salam</i>
Akad Istishna	340	302	183	162	160	157	153	153	153	158	164	184	185	191	201	220	<i>Istishna</i>
Akad Ijarah	17.758	23.354	28.521	30.975	32.086	33.375	35.048	36.918	37.576	34.227	37.397	38.022	37.294	35.256	33.568	34.274	<i>Qardh</i>
Akad Qardh	391	440	592	661	676	678	686	690	673	669	667	683	680	683	696	698	<i>Ijara</i>
Multijasa	18.676	22.569	25.909	28.455	28.128	28.061	28.513	28.791	28.780	28.900	29.033	29.275	29.821	30.419	30.589	30.437	<i>Multi Purpose Financing</i>
Total	1.396.496	1.506.516	1.678.664	1.856.112	1.879.941	1.819.021	1.860.915	1.858.869	1.869.500	1.887.629	1.906.695	1.924.433	1.944.774	1.959.746	1.976.072	1.995.252	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	2015	2016	2017	2018		2019											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	4,06	3,23	2,99	2,72	2,88	2,75	2,70	2,78	2,76	2,78	2,68	2,70	2,69	2,54	2,53	3,23	2 Saving Deposits	
3 Deposito iB																		3 Time Deposits
a 1 Bulan	12,09	10,81	9,91	8,79	9,43	9,11	9,04	9,11	9,19	9,49	9,14	9,28	9,39	9,46	9,29	9,24	a 1 month	
b 3 Bulan	9,19	8,49	8,09	7,67	8,10	7,89	7,78	7,85	7,72	8,09	7,76	7,93	8,07	7,97	7,82	7,86	b 3 months	
c 6 Bulan	9,72	8,69	9,45	8,62	9,21	8,86	8,61	8,50	8,38	9,09	8,70	8,98	8,70	8,45	8,63	9,05	c 6 months	
d 12 Bulan	10,36	10,13	9,67	9,14	9,73	9,36	9,27	9,26	9,12	9,67	9,17	9,53	9,50	9,33	9,44	9,90	d 12 months	
e > 12 Bulan	13,94	12,92	9,14	8,40	8,52	11,79	8,26	7,91	8,41	12,24	8,19	15,72	8,82	8,95	8,92	9,25	e > 12 months	
Pembiayaan																		Financing
1 Akad Mudharabah	17,39	17,86	17,42	17,27	16,45	17,16	16,17	15,76	15,63	15,76	16,05	16,28	15,30	15,03	14,88	15,41	1 Mudharaba	
2 Akad Musyarakah	21,10	19,58	19,15	18,23	18,44	18,23	17,86	17,84	18,04	17,81	17,65	17,42	17,51	17,30	17,52	17,30	2 Musharaka	
3 Akad Murabahah	18,12	17,99	17,46	17,88	17,82	17,81	17,84	17,77	17,81	17,82	17,95	18,00	18,03	18,23	18,29	18,89	3 Murabaha	
4 Akad Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam	
5 Akad Istishna	8,29	8,88	13,26	9,54	9,95	9,90	10,02	10,24	10,44	10,58	10,57	10,54	10,57	10,77	10,96	11,24	5 Istishna	
6 Akad Ijarah ¹⁾	15,25	16,52	6,51	18,50	17,29	15,41	16,05	16,42	14,98	15,42	13,81	14,46	15,12	14,84	14,64	14,12	6 Ijara ¹⁾	
7 Akad Qardh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh	
8 Multijasa ¹⁾	14,99	14,70	14,10	13,40	13,44	13,49	13,43	13,40	13,38	13,43	13,20	13,10	13,15	13,28	13,05	13,05	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	2015	2016	2017	2018		2019											Ratio
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	
1 CAR	21,47%	21,73%	20,81%	19,27%	19,33%	20,33%	21,72%	20,19%	19,85%	21,21%	19,54%	19,22%	19,58%	19,48%	19,61%	19,27%	1 CAR
2 ROA	2,20%	2,27%	2,55%	1,73%	1,87%	2,56%	2,32%	2,36%	2,47%	2,48%	2,51%	2,59%	2,54%	2,52%	2,52%	2,27%	2 ROA
3 ROE	14,66%	16,18%	19,40%	11,36%	12,86%	19,97%	17,62%	18,08%	19,11%	19,12%	19,37%	20,10%	19,50%	19,38%	19,44%	17,07%	3 ROE
4 NPF	8,20%	8,63%	9,68%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	8,74%	8,27%	8,28%	7,92%	4 NPF
5 FDR	120,06%	114,40%	111,12%	111,99%	111,67%	111,52%	113,70%	115,50%	118,99%	122,33%	120,08%	117,02%	116,33%	116,71%	117,62%	116,09%	5 FDR
6 BOPO	88,09%	87,09%	85,34%	88,76%	87,66%	81,74%	90,01%	87,00%	85,74%	86,12%	85,78%	85,47%	85,95%	85,89%	85,45%	85,05%	6 BOPO

Tabel 43. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Total Aset <i>(Number of Sharia Rural Bank based on Total Assets)</i>																	
Total Aset (Rp)	2015	2016	2017	2018		2019										Total Assets (in IDR)	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		Nov
< 1 Miliar	1	2	2	1	1	1	1	1	1	1	1	2	1	1	1	1	< 1 Billion
1 s.d. 5 Miliar	8	7	6	7	7	7	7	7	6	5	5	5	5	5	4	4	1 up to 5 Billion
> 5 s.d. 10 Miliar	29	19	18	15	13	11	11	10	11	13	14	12	11	11	9	10	>5 up to 10 Billion
> 10 Miliar	125	138	141	145	146	146	146	147	146	145	144	146	148	148	150	149	> 10 Billion
Total	163	166	167	168	167	165	165	165	164	164	164	165	165	165	164	164	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 2019
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - November 2019)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	333.039	226.199	219.857	102,88	8,11	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	205.977	136.410	136.686	99,80	6,00	<i>Sumatera Utara</i>
Sumatera Barat	229.506	172.198	178.184	96,64	8,07	<i>Sumatera Barat</i>
Sumatera Selatan	24.120	15.806	10.917	144,78	4,85	<i>Sumatera Selatan</i>
Bangka Belitung	524.215	373.113	444.524	83,94	25,50	<i>Bangka Belitung</i>
Jambi	-	-	-	-	-	<i>Jambi</i>
Bengkulu	69.373	57.766	51.558	112,04	20,05	<i>Bengkulu</i>
Riau	46.279	28.864	38.721	74,54	10,55	<i>Riau</i>
Kepulauan Riau	152.744	126.899	85.009	149,28	15,77	<i>Kepulauan Riau</i>
Lampung	685.985	497.998	296.092	168,19	4,35	<i>Lampung</i>
DKI Jakarta	15.946	9.580	11.436	83,78	20,90	<i>DKI Jakarta</i>
Jawa Barat	4.448.727	3.441.582	2.672.119	128,80	5,93	<i>Jawa Barat</i>
Banten	1.063.181	771.183	806.591	95,61	14,06	<i>Banten</i>
Jawa Tengah	1.738.622	1.325.305	1.154.900	114,76	7,29	<i>Jawa Tengah</i>
DI Yogyakarta	885.967	594.340	602.874	98,58	9,80	<i>DI Yogyakarta</i>
Jawa Timur	2.325.622	1.745.086	1.532.079	113,90	6,73	<i>Jawa Timur</i>
Bali	12.420	7.751	9.055	85,60	6,40	<i>Bali</i>
Kalimantan Barat	-	-	-	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	8.107	5.306	4.407	120,38	33,28	<i>Kalimantan Tengah</i>
Kalimantan Timur	14.254	4.445	8.772	50,67	4,92	<i>Kalimantan Timur</i>
Kalimantan Selatan	60.023	39.970	46.332	86,27	6,61	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	-	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	-	-	-	<i>Gorontalo</i>
Sulawesi Barat	344	558	51	1.100	99	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	-	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	-	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	137.643	104.557	41.570	251,52	16,50	<i>Sulawesi Selatan</i>
Maluku	-	-	-	0,00	0,00	<i>Maluku</i>
Maluku Utara	183.247	91.509	114.088	80,21	2,47	<i>Maluku Utara</i>
NTB	727.577	559.137	437.182	127,90	2,59	<i>NTB</i>
NTT	-	-	-	-	-	<i>NTT</i>
Papua Barat	-	-	-	-	-	<i>Papua Barat</i>
Papua	-	-	-	0,00	0,00	<i>Papua</i>
Total	13.892.917	10.335.563	8.903.003	116,09	7,92	TOTAL

"-": Data tidak tersedia

"-": Data not available

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - November 2019
(Financing of Sharia Rural Bank based on Economic Sector and Province - November 2019)

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	2.189	500	4.251	212	12.011	94.497	4.543	7.880	25.827	74.290	Nanggroe Aceh Darussalam
Sumatera Utara	5.073	17	125	203	2.671	12.622	1.344	4.686	26.974	82.694	Sumatera Utara
Sumatera Barat	22.572	219	2.471	29	9.789	45.407	5.454	11.474	7.828	66.956	Sumatera Barat
Sumatera Selatan	1.650	-	1.478	175	276	925	281	577	668	9.776	Sumatera Selatan
Bangka Belitung	67.525	670	2.167	638	41.269	121.376	9.291	7.654	42.495	80.028	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	26.669	-	-	-	3.165	5.178	19	83	715	21.937	Bengkulu
Riau	2.179	-	1	96	359	1.921	413	1.034	4.927	17.933	Riau
Kepulauan Riau	2.376	46	2.359	252	2.101	8.925	4.098	2.231	20.222	84.288	Kepulauan Riau
Lampung	21.847	339	522	184	2.590	28.788	844	9.592	17.609	415.685	Lampung
DKI Jakarta	308	-	27	-	1.717	1.462	850	2.383	38	2.795	DKI Jakarta
Jawa Barat	72.796	7.017	121.241	5.463	188.916	668.844	30.944	214.458	314.895	1.817.007	Jawa Barat
Banten	1.192	1.126	6.321	1.429	88.737	273.731	11.217	83.010	57.394	247.027	Banten
Jawa Tengah	39.084	3.563	12.226	2.382	202.009	231.553	20.383	261.265	172.424	380.416	Jawa Tengah
DI Yogyakarta	7.217	2.037	5.584	2.191	73.219	110.242	8.038	59.822	92.692	233.299	DI Yogyakarta
Jawa Timur	42.243	3.297	20.544	1.201	233.840	427.338	26.069	87.587	100.364	802.603	Jawa Timur
Bali	-	-	-	-	635	1.042	-	1.641	1.072	3.361	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	163	-	-	-	1.071	672	104	662	542	2.092	Kalimantan Tengah
Kalimantan Timur	54	-	102	-	-	1.438	289	-	3	2.560	Kalimantan Timur
Kalimantan Selatan	559	785	-	130	8.810	13.875	1.460	2.632	6.118	5.600	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	-	-	-	358	-	-	-	200	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	1.324	141	673	-	4.314	12.683	109	347	3.365	81.602	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	19	-	-	16	4.500	5.264	-	9.706	5.013	66.991	Maluku Utara
NTB	1.606	5.554	8.608	259	13.072	47.280	369	82.074	120.787	279.527	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua
TOTAL	318.646	25.311	188.699	14.860	895.069	2.115.420	126.120	850.796	1.021.971	4.778.669	TOTAL

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - November 2019 <i>(Financing of Sharia Rural Bank based on Type of Usage and Province - November 2019)</i>				
Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	114.024	37.885	74.290	Nanggroe Aceh Darussalam
Sumatera Utara	38.865	14.851	82.694	Sumatera Utara
Sumatera Barat	82.393	22.849	66.956	Sumatera Barat
Sumatera Selatan	6.030	-	9.776	Sumatera Selatan
Bangka Belitung	177.171	115.914	80.028	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	11.415	24.414	21.937	Bengkulu
Riau	7.861	3.070	17.933	Riau
Kepulauan Riau	27.548	15.063	84.288	Kepulauan Riau
Lampung	44.649	37.665	415.685	Lampung
DKI Jakarta	6.786	-	2.795	DKI Jakarta
Jawa Barat	1.081.653	542.922	1.817.007	Jawa Barat
Banten	418.158	105.998	247.027	Banten
Jawa Tengah	689.524	255.364	380.416	Jawa Tengah
DI Yogyakarta	281.638	79.402	233.299	DI Yogyakarta
Jawa Timur	748.279	194.205	802.603	Jawa Timur
Bali	3.376	1.014	3.361	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	2.223	990	2.092	Kalimantan Tengah
Kalimantan Timur	1.885	-	2.560	Kalimantan Timur
Kalimantan Selatan	34.370	-	5.600	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	358	-	200	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	18.390	4.565	81.602	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	12.691	11.827	66.991	Maluku Utara
NTB	144.897	134.713	279.527	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
TOTAL	3.954.183	1.602.710	4.778.669	TOTAL
"-" : Data tidak tersedia				"-" : Data not available

Juta Rupiah (in Million IDR)

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - November 2019 (Financing of Sharia Rural Bank based on Type of Financing and Province - November 2019)			
Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	136.662	89.537	Nanggroe Aceh Darussalam
Sumatera Utara	30.235	106.174	Sumatera Utara
Sumatera Barat	97.923	74.275	Sumatera Barat
Sumatera Selatan	6.030	9.776	Sumatera Selatan
Bangka Belitung	281.760	91.354	Bangka Belitung
Jambi	-	-	Jambi
Bengkulu	18.685	39.081	Bengkulu
Riau	10.394	18.469	Riau
Kepulauan Riau	18.794	108.105	Kepulauan Riau
Lampung	67.384	430.614	Lampung
DKI Jakarta	6.786	2.795	DKI Jakarta
Jawa Barat	1.552.075	1.889.507	Jawa Barat
Banten	400.930	370.253	Banten
Jawa Tengah	844.392	480.913	Jawa Tengah
DI Yogyakarta	269.774	324.566	DI Yogyakarta
Jawa Timur	808.269	936.817	Jawa Timur
Bali	4.135	3.616	Bali
Kalimantan Barat	-	-	Kalimantan Barat
Kalimantan Tengah	3.213	2.092	Kalimantan Tengah
Kalimantan Timur	380	4.065	Kalimantan Timur
Kalimantan Selatan	34.370	5.600	Kalimantan Selatan
Sulawesi Utara	-	-	Sulawesi Utara
Gorontalo	-	-	Gorontalo
Sulawesi Barat	358	200	Sulawesi Barat
Sulawesi Tengah	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	Sulawesi Tenggara
Sulawesi Selatan	22.296	82.262	Sulawesi Selatan
Maluku	-	-	Maluku
Maluku Utara	13.545	77.964	Maluku Utara
NTB	163.195	395.942	NTB
NTT	-	-	NTT
Irian Jaya Barat	-	-	Irian Jaya Barat
Papua	-	-	Papua
TOTAL	4.791.584	5.543.979	TOTAL



**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) 386 032
www.ojk.go.id

- ⊕ www.ojk.go.id
- f [official.ojk](https://www.facebook.com/officialojk)
- 🐦 [@OJKINDONESIA](https://twitter.com/OJKINDONESIA)
- 📷 [@OJKINDONESIA](https://www.instagram.com/OJKINDONESIA)
- ▶ [Jasakeuangan](https://www.youtube.com/Jasakeuangan)