

STATISTIK PERBANKAN SYARIAH

SHARIA BANKING STATISTICS



JULI 2019

JULY 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, Juli 2019
Jakarta, July 2019

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Agustus 2019 akan diterbitkan pada minggu ke III bulan Oktober 2019.

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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Advance Release Calender (ARC)

August 2019 edition will be released on the 3rd week of October 2019.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

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

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

Ijara Contract

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

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

Qardh Contract

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

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

Equivalent rate of return/profit sharing/fee/bonus

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

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

No.	Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU	English	Tabel Sebelumnya di SPI	Tabel Sebelumnya di SPS	Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru
1	Tabel 1. Kinerja Keuangan Bank Umum Syariah dan Unit Usaha Syariah	<i>Financial Ratios of Islamic Commercial Bank and Islamic Business Unit</i>	Tabel 2.13 Kinerja Bank Umum Syariah Tabel 2.14 Bank Umum Syariah berdasarkan Tingkat Rasio	Tabel 38. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah	Tambahan rasio UUS Tambahan rasio yang sebelumnya tidak ada Tidak ditampilkan lagi
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>			
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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>			
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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	2016	2017	2018						2019						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Bank Umum Syariah																
Sharia Commercial Bank																
CAR (%)	16,63	17,91	20,41	20,46	21,25	21,22	21,39	20,39	20,25	20,30	19,85	19,62	19,56	19,72	CAR (%)	
- Modal	27.153	31.105	35.844	36.317	38.133	37.877	38.055	36.764	37.153	37.198	37.114	36.954	37.241	37.255	- Capital	
- Aktiva Tetap Menurut Risiko	163.306	173.695	175.609	177.474	179.447	178.500	177.887	180.300	183.430	183.230	186.945	188.477	189.813	190.505	- Risk Weighted Assets	
ROA (%)	0,63	0,63	1,35	1,35	1,41	1,26	1,26	1,28	1,51	1,32	1,46	1,52	1,56	1,61	ROA (%)	
- Laba	1.426	1.697	3.941	3.950	4.145	3.735	3.742	3.806	4.712	4.121	4.588	4.778	4.895	5.079	- Profit	
- Rata-Rata Total Aset	225.804	267.570	291.547	291.538	294.507	295.486	296.349	298.044	311.401	313.074	314.735	314.702	314.404	315.828	- Average Assets	
NPF (%)	4,42	4,76	3,92	3,95	3,82	3,95	3,93	3,26	3,39	3,44	3,44	3,58	3,49	3,36	NPF (%)	
NPF Net (%)	2,17	2,57	2,30	2,33	2,35	2,40	2,33	1,95	2,07	2,09	2,03	2,19	2,13	2,10	NPF Net %	
- Non Performing Financing	7.843	9.030	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	- Non Performing Financing	
- Non Performing Financing Net	3.860	4.880	4.393	4.500	4.656	4.760	4.660	3.938	4.137	4.205	4.178	4.535	4.479	4.472	- Non Performing Financing Net	
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	- Total Financing to Non Bank	
FDR (%)	85,99	79,61	79,45	80,45	78,95	79,17	79,69	78,53	77,92	77,52	78,38	79,57	82,01	79,74	FDR (%)	
- Pembiayaan kepada Pihak Ketiga Bukan Bank	177.482	189.789	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	- Total Financing to Non Bank	
- Dana Pihak Ketiga	206.407	238.393	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	- Total Third Party Funds	
BOPO (%)	96,22	94,91	88,69	88,64	88,08	89,36	89,17	89,18	87,69	89,09	87,82	86,95	86,29	85,72	Operating Expenses to Operations Revenue (%)	
- Biaya Operasional	34.174	29.682	18.260	20.637	23.132	26.010	28.382	31.169	2.901	5.750	8.360	10.748	13.041	15.479	- Operations Expenses	
- Pendapatan Operasional	35.517	31.273	20.589	23.281	26.261	29.107	31.828	34.952	3.308	6.455	9.520	12.361	15.113	18.058	- Operations Income	
Rentabilitas															Profitability	
NOM (%)	0,68	0,67	1,54	1,53	1,59	1,41	1,42	1,42	1,75	1,52	1,66	1,71	1,76	1,83	NOM (%)	
- Pendapatan Operasional	1.343	1.591	3.992	3.965	4.172	3.717	3.759	3.783	4.887	4.225	4.639	4.839	4.974	5.156	- Net Operations Income	
- Rata-rata Aset Produktif	198.936	238.944	258.657	259.012	262.002	263.051	264.095	265.860	278.867	277.425	279.948	282.695	282.094	283.727	- Average Earning Assets	
KAP															Earning Asset Quality	
APYD terhadap Aktiva Produktif (%)	4,27	4,21	3,94	4,08	3,88	3,73	3,79	3,04	3,29	3,33	3,42	3,58	3,49	3,45	Classified Earning assets to Earning assets (%)	
- APYD	10.070	11.078	10.620	10.956	10.953	10.418	10.665	8.845	9.353	9.615	9.946	10.335	9.967	10.255	- Classified Earning Assets	
- Total Aset Produktif	236.048	263.110	269.385	268.662	282.091	279.469	281.717	291.353	284.579	289.144	290.427	288.814	285.214	297.434	- Total Earning assets	
Likuiditas															Liquidity	
Short Term Mismatch (%)	22,54	29,75	28,72	28,90	24,68	26,92	28,38	27,22	26,99	28,37	27,93	27,00	22,68	22,68	Short Term Mismatch (%)	
- Aktiva Jangka Pendek	45.669	65.551	63.152	64.499	55.133	60.314	63.761	63.815	62.565	66.267	65.597	62.527	51.791	51.791	- Short-Term Assets	
- Kewajiban Jangka Pendek	202.655	220.373	219.873	223.213	223.432	224.029	224.667	234.414	231.771	233.574	234.879	231.611	228.355	228.355	- Short-Term Liabilities	
Imbal Hasil															Yield Proportion	
Non Core Deposit terhadap Total DPK (%)	58,84	51,29	49,32	48,73	49,85	49,43	48,73	47,69	48,16	48,59	49,04	48,56	46,15	47,77	Non Core Deposits to Third Party Funds (%)	
- Non Core Deposit	121.443	122.280	118.661	116.859	125.352	124.032	122.204	122.846	123.800	126.322	128.832	126.472	118.466	127.348	- Non Core Deposits	
- Total DPK	206.407	238.393	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	- Total Third Party Funds	
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	199,86	210,95	219,04	211,45	218,30	217,35	222,51	238,46	245,86	239,08	236,35	237,63	236,88	234,73	Fixed Yield Portfolios to Floating Yield Portfolios (%)	
- Portofolio yang Memiliki Imbal Hasil Tetap	118.667	129.137	131.595	131.328	136.503	136.400	138.188	142.857	142.704	142.423	145.006	146.157	148.318	149.359	- Fixed-rate Yield Portfolios	
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	59.376	61.217	60.077	62.109	62.529	62.756	62.104	59.908	58.042	59.572	61.353	61.506	62.614	63.631	- Floating-rate Yield Portfolios	
Investasi															Investment Proportion and Risk	
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	34,64	35,22	35,29	36,01	35,33	35,46	35,62	36,56	36,15	36,78	37,62	37,67	37,78	38,14	Profit Sharing Financing to Total Financing to Non Bank (%)	
- Total Pembiayaan Basis Mudharabah	61.675	67.049	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	- Profit Sharing Financing Mudharabah-based	
- Total Pembiayaan	178.043	190.354	191.673	193.437	199.032	199.156	200.292	202.766	200.746	201.995	206.359	207.663	210.932	212.990	- Total Financing	
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	3,40	3,29	4,32	4,09	3,58	3,79	3,72	3,47	3,42	3,20	3,13	3,11	3,02	2,65	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)	
- Potensi Kerugian Pembiayaan Bagi Hasil	2.094	2.204	2.920	2.853	2.516	2.675	2.652	2.569	2.485	2.381	2.430	2.431	2.405	2.154	- Potential Loss from Profit Sharing Financing	
- Portofolio Investasi Mudharabah dan Musyarakah	61.675	67.049	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	- Total Mudharabah and Musyarakah	

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

Note: r) Revised figures
*) Provisional Figures

Tabel 1. Rasio Keuangan Bank Umum Syariah dan Unit Usaha Syariah (Financial Ratios of Sharia Commercial Bank and Sharia Business Unit) Nominal dalam Miliar Rp (Nominal in Billion Rp)																
Periode	2016	2017	2018						2019						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Unit Usaha Syariah																
Sharia Business Unit																
ROA (%)	1,77	2,47	2,45	2,46	2,43	2,25	2,22	2,24	2,47	1,68	1,82	1,76	1,76	1,83	1,88	ROA (%)
- Laba	1.529	2.726	3.271	3.309	3.281	3.078	3.056	3.127	3.833	2.635	2.882	2.805	2.804	2.931	3.004	- Profit
- Rata-Rata Total Aset	86.248	110.286	133.485	134.555	135.011	136.506	137.389	139.326	155.399	156.838	158.478	159.268	159.253	160.035	160.092	- Average Assets
NPF (%)	3,49	2,11	2,30	2,18	2,15	2,32	2,31	2,15	2,30	2,39	2,73	2,92	2,82	3,09	3,02	NPF (%)
NPF Net (%)	1,79	1,24	1,41	1,36	1,37	1,41	1,44	1,39	1,54	1,53	1,71	1,83	1,75	1,88	1,79	NPF Net %
- Non Performing Financing	2.464	2.024	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	- Non Performing Financing
- Non Performing Financing Net	1.262	1.193	1.503	1.508	1.530	1.605	1.625	1.635	1.805	1.823	2.070	2.201	2.083	2.265	2.180	- Non Performing Financing Net
- Total Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	- Total Financing to Non Bank
FDR (%)	96,70	99,39	107,78	111,76	107,71	108,79	108,71	103,22	101,43	104,12	100,87	99,46	100,27	100,39	102,98	FDR (%)
- Pembiayaan kepada Pihak Ketiga Bukan Bank	70.525	95.906	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	- Total Financing to Non Bank
- Dana Pihak Ketiga	72.928	96.495	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	- Total Third Party Funds
BOPO (%)	82,85	74,15	72,13	72,68	72,88	74,70	75,10	75,38	75,29	80,22	79,80	80,14	80,39	79,54	78,98	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	7.097	7.927	4.988	5.820	6.571	7.543	8.434	9.588	997	1.844	2.940	3.887	4.918	5.829	6.738	- Operations Expenses
- Pendapatan Operasional	8.566	10.690	6.916	8.008	9.017	10.098	11.231	12.720	1.324	2.299	3.684	4.851	6.117	7.328	8.531	- Operations Income
Rentabilitas																Profitability
NOM (%)	2,00	2,67	2,62	2,58	2,56	2,39	2,36	2,38	2,66	1,83	1,98	1,91	1,90	1,97	2,02	NOM (%)
- Pendapatan Operasional	1.469	2.764	3.304	3.282	3.261	3.066	3.051	3.132	3.926	2.728	2.976	2.890	2.878	2.998	3.074	- Net Operations Income
- Rata-rata Aset Produktif	73.485	103.531	126.048	127.036	127.302	128.517	129.347	131.323	147.853	148.886	150.519	151.445	151.315	152.049	152.191	- Average Earning Assets
KAP																Classified Earning assets to Earning assets (%)
APYD terhadap Aset Produktif (%)	3,22	2,26	2,46	2,41	2,36	2,48	2,59	2,19	2,41	2,61	2,80	2,85	2,84	2,92	2,95	- Classified Earning Assets
- APYD	3.036	2.897	3.247	3.240	3.324	3.485	3.601	3.379	3.595	3.960	4.340	4.446	4.377	4.616	4.592	- Total Earning assets
- Total Aset Produktif	94.319	128.442	132.006	134.509	140.974	140.420	138.932	154.342	149.378	151.441	155.258	155.845	154.045	158.157	155.475	
Likuiditas																Liquidity
Short Term Mismatch (%)	34,23	28,37	23,23	22,30	21,71	23,61	22,76	25,37	23,67	26,91	25,43	24,87	21,09	20,23	21,38	Short Term Mismatch (%)
- Aktiva Jangka Pendek	26.152	30.253	24.572	23.989	24.496	26.645	24.985	33.043	30.418	35.827	34.214	32.677	26.354	25.729	26.640	- Short-Term Assets
- Kewajiban Jangka Pendek	76.398	106.627	105.787	107.593	112.818	112.862	109.791	130.234	128.534	133.147	134.522	131.411	124.982	127.202	124.613	- Short-Term Liabilities
Imbal Hasil																Yield Proportion
Non Core Deposit terhadap Total DPK (%)	60,89	65,92	63,88	63,79	65,57	65,68	64,97	66,93	67,27	66,38	67,46	67,31	65,73	65,82	64,86	Non Core Deposits to Third Party Funds (%)
- Non Core Deposit	44.409	63.607	62.987	63.118	68.166	68.946	67.353	76.444	77.695	76.140	80.970	81.301	78.203	79.022	76.879	- Non Core Deposits
- Total DPK	72.928	96.495	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	- Total Third Party Funds
Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%)	211,41	186,69	199,83	189,21	182,50	180,42	196,46	183,20	190,58	184,04	192,41	200,07	216,92	218,89	223,54	Fixed Yield Portfolios to Floating Yield Portfolios (%)
- Portofolio yang Memiliki Imbal Hasil Tetap	48.230	62.819	71.283	72.774	72.759	73.883	75.093	76.683	77.248	77.801	80.113	80.574	82.188	83.276	84.886	- Fixed-rate Yield Portfolios
- Portofolio yang Memiliki Imbal Hasil Tidak Tetap	22.813	33.648	35.671	38.463	39.869	40.950	38.223	41.858	40.534	42.273	41.638	40.274	37.889	38.045	37.973	- Floating-rate Yield Portfolios
Investasi																Investment Proportion and Risk
Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%)	45,16	53,49	56,53	58,04	59,11	59,68	58,94	60,22	60,11	60,97	60,87	60,66	60,26	60,12	60,44	Profit Sharing Financing to Total Financing to Non Bank (%)
- Total Pembiayaan Basis Mudharabah	32.083	51.602	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	- Profit Sharing Financing Mudharabah-based
- Total Pembiayaan	71.044	96.467	106.954	111.237	112.628	114.833	113.316	118.541	117.782	120.074	121.751	120.848	120.077	121.322	122.859	- Total Financing
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah	1,97	1,43	1,60	1,60	1,53	1,74	1,69	1,71	1,62	1,72	1,83	2,00	2,11	2,20	2,25	Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%)
- Potensi Kerugian Pembiayaan Bagi Hasil	631	736	967	1.032	1.016	1.196	1.129	1.220	1.145	1.261	1.359	1.465	1.526	1.607	1.673	- Potential Loss from Profit Sharing Financing
- Portofolio Investasi Mudharabah dan Musyarakah	32.083	51.602	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	- 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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Bank Umum Syariah																Sharia Commercial Bank
- Total Aset (dalam miliar Rupiah)	254.184	288.027	292.197	291.475	306.121	304.292	304.980	316.691	311.401	314.748	318.058	314.602	313.210	322.949	320.738	- Total Assets (in billion IDR)
- Jumlah Bank	13	13	13	13	14	14	14	14	14	14	14	14	14	14	14	- Number of Banks
- Jumlah Kantor	1.869	1.825	1.830	1.822	1.862	1.866	1.868	1.875	1.885	1.886	1.886	1.884 ^{r)}	1.881	1.894	1.896	- Number of Offices
- KC	473	471	467	467	479	477	477	478	477	476	476	477	477	478	478	Branch Offices
- KCP	1.207	1.176	1.177	1.171	1.193	1.196	1.198	1.199	1.207	1.208	1.209	1.205	1.201	1.214	1.218	Sub Branch Offices
- KK	189	178	186	184	190	193	193	198	201	202	201	202	203	202	200	Cash Offices
- ATM	3.127	2.585	2.611	2.620	2.772	2.779	2.779	2.791	2.787	2.788	2.793	2.780	2.770	2.773	2.779	- ATMs/ADMs
- Jumlah Tenaga Kerja	51.110	51.068	49.539	52.257	52.590	52.654	52.345	49.516	49.522	49.410	49.482	49.388	49.289	48.000	49.743	- Number of Employees
Unit Usaha Syariah																Sharia Business Unit
- Total Aset (dalam miliar Rupiah)	102.320	136.154	139.230	142.047	150.801	149.957	146.221	160.636	155.399	158.277	161.758	161.638	159.194	163.944	160.437	- Total Assets (in billion IDR)
- Jumlah Bank Umum Konvensional yang memiliki UUS	21	21	21	21	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	349	350	340	345	347	354	359	360	364	368 ^{r)}	370	372	374	- Number of Offices
- KC	149	154	150	150	148	151	153	153	155	157	157	157	156	156	158	Branch Offices
- KCP	135	139	146	146	139	140	139	146	149	148	152	154	157	157	157	Sub Branch Offices
- KK	48	51	53	54	53	54	55	55	55	55	55	57	57	59	59	Cash Offices
- ATM	132	143	161	162	165	171	171	171	171	171	171	172	172	172	166	- ATMs/ADMs
- Jumlah Tenaga Kerja	4.487	4.678	4.850	4.387	4.207	4.037	4.349	4.955	4.938	5.042	5.074	5.198	5.045	5.089	4.997	- Number of Employees
Total Aset BUS dan UUS (dalam miliar Rupiah)	356.504	424.181	431.427	433.521	456.922	454.249	451.202	477.327	466.800	473.025	479.815	476.240	472.404	486.892	481.174	Total Assets (in billion IDR)
Total Kantor BUS dan UUS	2.201	2.169	2.179	2.172	2.202	2.211	2.215	2.229	2.244	2.246	2.250	2.252^{r)}	2.251	2.266	2.270	Total Number of Offices
Total ATM BUS dan UUS	3.259	2.728	2.772	2.782	2.937	2.944	2.950	2.962	2.958	2.959	2.964	2.952	2.942	2.945	2.945	Total Number of ATMs/ADMs
Total Tenaga Kerja BUS dan UUS	55.597	55.746	54.389	56.644	56.797	56.691	56.694	54.471	54.460	54.452	54.556	54.586	54.334	53.089	54.740	Total Number of Employees
Bank Pembiayaan Rakyat Syariah																Sharia Rural Bank
- Jumlah Bank	166	167	168	168	168	168	168	167	165	165	165	164	164	164	165	- Number of Banks
- Jumlah Kantor	453	441	466	466	468	450	457	495	469	470	496	502	507	506	535	- Number of Offices
- Jumlah Tenaga Kerja	4.372	4.619	4.873	4.867	4.915	4.696	4.749	4.918	4.830	4.872	4.867	5.073	5.085	5.085	5.291	- 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 Juli 2019 (Individual Sharia Banking Network - July 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	478	1.218	200	Sharia Commercial Bank
1 PT. Bank Aceh Syariah	26	89	27	1 PT. Bank Aceh Syariah
2 PT BPD Nusa Tenggara Barat Syariah	13	23	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	5	-	4 PT. Bank Victoria Syariah
5 PT. Bank BRISyariah	50	208	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	203	16	7 PT. Bank BNI Syariah
8 PT. Bank Syariah Mandiri	129	426	55	8 PT. Bank Syariah Mandiri
9 PT. Bank Mega Syariah	27	33	6	9 PT. Bank Mega Syariah
10 PT. Bank Panin Dubai Syariah	14	4	-	10 PT. Bank Panin Dubai Syariah
11 PT. Bank Syariah Bukopin	12	7	4	11 PT. Bank Syariah Bukopin
12 PT. BCA Syariah	14	11	17	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	158	157	59	Sharia Business Unit
15 PT Bank Danamon Indonesia, Tbk	10	1	-	15 PT Bank Danamon Indonesia, Tbk
16 PT Bank Permata, Tbk	11	2	1	16 PT Bank Permata, Tbk
17 PT Bank Maybank Indonesia, Tbk	14	2	-	17 PT Bank Maybank Indonesia, Tbk
18 PT Bank CIMB Niaga, Tbk	15	-	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	2	12	20 PT Bank Sinarmas
21 PT Bank Tabungan Negara (Persero), Tbk.	22	49	7	21 PT Bank Tabungan Negara (Persero), Tbk.
22 PT BPD DKI	2	13	5	22 PT BPD DKI
23 PT BPD Daerah Istimewa Yogyakarta	1	5	3	23 PT BPD Daerah Istimewa Yogyakarta
24 PT BPD Jawa Tengah	5	13	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	4	29 PT BPD Riau dan Kepulauan Riau
30 PT BPD Sumatera Selatan dan Bangka Belitung	3	2	4	30 PT BPD Sumatera Selatan dan Bangka Belitung
31 PT BPD Kalimantan Selatan	2	9	1	31 PT BPD Kalimantan Selatan
32 PT BPD Kalimantan Barat	2	3	6	32 PT BPD Kalimantan Barat
33 PD BPD Kalimantan Timur	2	19	3	33 PD BPD Kalimantan Timur
34 PT BPD Sulawesi Selatan dan Sulawesi Barat	4	-	1	34 PT BPD Sulawesi Selatan dan Sulawesi Barat
Bank Pembiayaan Rakyat Syariah	128	-	242	Sharia Rural Bank
TOTAL	764	1.375	501	TOTAL
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Islamic Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Syari'a Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Juli 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - July 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Bank Umum Syariah	478	1.218	200	Sharia Commercial Bank
1 Jawa Barat	61	216	26	1 West Java
2 Banten	20	62	8	2 Banten
3 DKI Jakarta	71	151	36	3 DKI Jakarta
4 Yogyakarta	9	23	13	4 DI Yogyakarta
5 Jawa Tengah	37	87	17	5 Central Java
6 Jawa Timur	42	140	23	6 East Java
7 Bengkulu	5	12	1	7 Bengkulu
8 Jambi	6	19	1	8 Jambi
9 Nanggroe Aceh Darussalam	38	110	29	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	25	50	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	2	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	42	5	27 West Nusa Tenggara
28 Bali	6	11	-	28 Bali
29 Nusa Tenggara Timur	3	1	-	29 East Nusa Tenggara
30 Maluku	3	2	-	30 Maluku
31 Papua	2	5	-	31 Papua
32 Maluku Utara	3	6	-	32 North Maluku
33 Papua Barat	2	2	-	33 West Papua
34 Luar Indonesia	1	-	-	34 Outside Indonesia
Keterangan:			Note:	
- KP = Kantor Pusat			- HO = Head Office	
- UUS = Unit Usaha Syariah			- IBU = Sharia Banking Unit	
- KPO = Kantor Pusat Operasional			- HOO = Head Operational Office	
- KC = Kantor Cabang			- BO = Branch Office	
- KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah			- SBO/SSU = Sub Branch Office/Sharia Services Unit	
- KK = Kantor Kas			- CO = Cash Office	
- Tidak termasuk Layanan Syariah			- Not Include Office Channeling	

Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS Juli 2019 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - July 2019)				
Kelompok Bank	KPO/KC	KCP/UPS	KK	Group of Banks
	HOO/BO	SBO/SSU	CO	
Unit Usaha Syariah	158	157	59	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 Jambi
9 Nanggroe Aceh Darussalam	5	-	2	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	12	18	-	10 North Sumatera
11 Sumatera Barat	7	5	-	11 West Sumatera
12 Riau	3	3	6	12 Riau
13 Sumatera Selatan	7	2	4	13 South Sumatera
14 Bangka Belitung	-	1	-	14 Bangka Belitung
15 Kepulauan Riau	4	4	-	15 Riau Islands
16 Lampung	1	-	-	16 Lampung
17 Kalimantan Selatan	8	10	1	17 South Kalimantan
18 Kalimantan Barat	5	3	6	18 West Kalimantan
19 Kalimantan Timur	7	19	5	19 East Kalimantan
20 Kalimantan Tengah	-	-	-	20 Central Kalimantan
21 Sulawesi Tengah	-	1	-	21 Central Sulawesi
22 Sulawesi Selatan	9	1	1	22 South Sulawesi
23 Sulawesi Utara	-	-	-	23 North Sulawesi
24 Gorontalo	-	-	-	24 Gorontalo
25 Sulawesi Barat	1	-	-	25 West Sulawesi
26 Sulawesi Tenggara	-	-	-	26 South East Sulawesi
27 Nusa Tenggara Barat	4	-	-	27 West Nusa Tenggara
28 Bali	4	1	-	28 Bali
29 Nusa Tenggara Timur	-	-	-	29 East Nusa Tenggara
30 Maluku	-	-	-	30 Maluku
31 Papua	-	-	-	31 Papua
32 Maluku Utara	-	-	-	32 North Maluku
33 Papua Barat	-	-	-	33 West Papua
34 Luar Indonesia	-	-	-	34 Outside Indonesia
Total BUS dan UUS	636	1.375	259	Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network
Keterangan: - KP = Kantor Pusat - UUS = Unit Usaha Syariah - KPO = Kantor Pusat Operasional - KC = Kantor Cabang - KCP/UPS = Kantor Cabang Pembantu/ Unit Pelayanan Syariah - KK = Kantor Kas - Tidak termasuk Layanan Syariah			Note: - HO = Head Office - IBU = Sharia Banking Unit - HOO = Head Operational Office - BO = Branch Office - SBO/SSU = Sub Branch Office/Sharia Services Unit - CO = Cash Office - Not Include Office Channeling	

**Tabel 5. Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah - SPS 2019
(Office Channeling)**

Indikator	2016	2017	2018						2019						Indicator		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
1 PT. Bank Danamon Indonesia, Tbk	473	398	401	401	401	401	401	401	401	402	402	402	402	401	401	401	1 PT. Bank Danamon Indonesia, Tbk
2 PT. Bank Permata, Tbk	308	303	303	303	301	301	299	299	299	301	301	301	300	295	295	295	2 PT. Bank Permata, Tbk
3 PT Bank Maybank Indonesia, Tbk	391	379	377	374	374	373	373	372	372	372	371	370	369	369	369	369	3 PT Bank Maybank Indonesia, Tbk
4 PT. Bank CIMB Niaga, Tbk	111	96	118	120	121	121	120	119	120	120	119	119	122	121	121	120	4 PT. Bank CIMB Niaga, Tbk
5 PT. Bank OCBC NISP, Tbk	277	282	265	262	262	259	258	256	256	256	254	254	249	245	244	244	5 PT. Bank OCBC NISP, Tbk
6 PT Bank Sinarmas	39	39	39	39	39	39	39	39	39	39	39	39	57	57	57	153	6 PT Bank Sinarmas ²⁾
7 PT. Bank Tabungan Negara (Persero), Tbk	45	150	150	150	150	150	160	298	298	298	298	298	298	298	298	298	7 PT. Bank Tabungan Negara (Persero), Tbk
8 PT BPD DKI	182	214	218	222	222	226	231	242	241	241	241	240	240	240	240	244	8 PT BPD DKI
9 PT. BPD DIY	31	34	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	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	191	11 PT BPD Jatim, Tbk
12 PT BPD Sumut	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	121	12 PT BPD Sumut
13 PT BPD Jambi	7	22	23	24	25	25	28	29	30	30	30	30	121	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	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	52	15 PT BPD Riau dan Kepri
16 PT BPD Sumsel dan Babel	15	15	16	16	17	17	17	18	18	18	18	18	18	18	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	48	48	48	17 PT BPD Kalsel
18 PT BPD Kalbar	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	18 PT BPD Kalbar
19 PD BPD Kaltim	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	19 PD BPD Kaltim
20 PT BPD Nusa Tenggara Barat	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	20 PT BPD Nusa Tenggara Barat
JUMLAH	2.567	2.624	2.640	2.641	2.636	2.636	2.650	2.797	2.801	2.797	2.796	2.809	2.798	2.799	2.898		TOTAL

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

ⁿ⁾ Angka-angka diperbaiki

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

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

r) Revised figures

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

Tabel 6. Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah - SPS 2019
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion IDR)

Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
4 Surat Berharga yang Diterbitkan	7.434	7.111	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.948	1.341	1.041	1.041	1.046	1.046	1.701	3.307	3.289	3.284	3.284	3.285	2.752	2.757	2.757	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	5.487	5.771	2.853	3.107	3.925	2.806	3.756	7.538	2.985	3.388	4.008	2.844	4.867	4.456	2.937	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.782	3.608	2.997	2.858	2.955	3.455	3.420	2.912	2.886	2.873	4.058	4.124	4.103	3.567	3.534	5. Received Borrowing
6 Liabilitas Lainnya	497	630	635	751	700	585	564	756	880	967	988	877	994	976	941	6. Other Liabilities
7 Rupa-Rupa Liabilitas	27.304	33.139	38.757	41.240	44.113	42.994	38.798	40.606	37.768	41.097	38.811	37.888	37.442	41.363	38.233	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	-	100	735	-	-	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	-	100	735	-	-	800	-	-	70	-	65	50	120	b. Issued Securities
c. Pembiayaan yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Received Borrowing
9 Modal Pinjaman	1.875	2.175	3.075	3.075	3.075	3.075	3.075	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	20.927	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.056	4.222	2.594	2.313	2.280	2.232	2.336	2.352	2.248	2.285	2.308	2.315	2.312	2.421	2.465	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.065	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	13. Reserves
a. Cadangan Umum	3.276	3.275	2.915	3.002	3.583	3.683	3.683	3.694	3.694	3.694	3.712	3.845	3.845	3.872	4.152	a. General Reserves
b. Cadangan Tujuan	124	272	150	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	5.171	7.201	8.674	8.747	9.635	9.367	9.883	9.789	9.854	9.925	9.883	9.957	10.518	10.979	11.311	14. Net Income
a. Tahun-tahun lalu	3.076	4.101	5.167	4.719	4.710	4.607	4.610	4.625	9.256	8.963	8.315	7.851	7.840	7.630	7.350	a. Previous years
b. Tahun berjalan	2.096	3.100	3.507	4.028	4.925	4.759	5.274	5.164	598	942	1.568	2.106	2.678	3.349	3.961	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
4 Surat Berharga yang Diterbitkan	5.495	3.517	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	1.315	415	100	100	100	100	100	1.700	1.700	1.700	1.700	1.700	1.600	1.600	1.600	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	4.180	3.102	1.930	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	2.316	2.728	2.234	2.100	2.234	2.251	2.262	1.725	1.720	1.739	1.747	1.758	1.765	1.320	1.329	5. Received Borrowing
6 Liabilitas Lainnya	490	618	625	741	691	574	514	626	751	888	856	759	866	793	761	6. Other Liabilities
7 Rupa-Rupa Liabilitas	5.576	6.256	6.733	7.384	8.061	7.985	8.027	8.335	7.916	7.955	8.033	7.922	7.766	8.233	7.749	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	3.075	3.075	3.075	3.075	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	20.927	21.195	21.937	21.937	21.937	21.937	21.937	21.937	21.957	21.957	21.957	21.957	21.957	10. Paid-in capital
11 Tambahan Modal Disetor	2.045	4.182	2.626	2.345	2.330	2.282	2.366	2.387	2.274	2.274	2.303	2.329	2.331	2.325	2.381	11. Additional paid-in capital
12 Selisih Penilaian kembali Aset Tetap	1.126	1.303	1.438	1.438	1.438	1.438	1.438	1.531	1.579	1.579	1.526	1.526	1.526	1.526	1.526	12. Differences in Fixed Assets Appraisal
13 Cadangan	3.400	3.546	3.065	3.197	3.778	3.878	3.878	3.889	3.889	3.889	3.907	4.040	4.040	4.067	4.347	13. Reserves
a. Cadangan Umum	3.276	3.275	2.915	3.002	3.583	3.683	3.683	3.694	3.694	3.712	3.845	3.845	3.845	3.872	4.152	a. General Reserves
b. Cadangan Tujuan	124	272	150	195	195	195	195	195	195	195	195	195	195	195	195	b. Special Purpose Reserves
14 Laba	3.442	4.032	5.119	4.904	5.544	5.183	5.458	5.757	6.379	6.472	6.625	6.488	6.814	7.058	7.106	14. Net Income
a. Tahun-tahun lalu	2.490	3.042	3.492	3.044	3.035	2.933	2.935	2.950	6.094	5.959	5.760	5.295	5.285	5.152	4.872	a. Previous years
b. Tahun berjalan	952	990	1.626	1.860	2.509	2.251	2.523	2.806	285	514	865	1.193	1.530	1.905	2.234	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
4 Surat Berharga yang Diterbitkan	1.940	3.594	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	4. Issued Securities
a. Dimiliki Pihak Ketiga Bukan Bank	633	926	941	941	946	946	1.601	1.607	1.589	1.584	1.584	1.585	1.152	1.157	1.157	a. Securities Held by Non Banks
b. Dimiliki Bank Lain	1.307	2.669	924	1.283	1.819	1.259	1.808	3.032	1.560	1.635	1.460	1.226	1.109	1.154	1.274	b. Securities Held by Other Banks
5 Pembiayaan yang Diterima	466	881	764	758	721	1.204	1.158	1.188	1.166	1.134	2.311	2.366	2.338	2.248	2.205	5. Received Borrowing
6 Liabilitas Lainnya	7	12	10	11	9	11	50	130	129	79	132	118	128	183	180	6. Other Liabilities
7 Rupa-Rupa Liabilitas	21.728	26.883	32.024	33.855	36.052	35.010	30.771	32.271	29.852	33.142	30.777	29.966	29.676	33.130	30.484	7. Miscellaneous Liabilities
8 Dana Investasi Profit Sharing lainnya	240	630	-	100	735	-	-	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	-	100	735	-	-	800	-	-	70	-	65	50	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	(32)	(31)	(50)	(50)	(31)	(35)	(25)	(19)	(21)	(16)	(14)	39	49	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	3.555	3.843	4.091	4.183	4.426	4.032	3.475	3.453	3.258	3.469	3.703	3.921	4.205	14. Net Income
a. Tahun-tahun lalu	586	1.059	1.675	1.675	1.675	1.675	1.675	1.675	3.162	3.024	2.555	2.555	2.555	2.478	2.478	a. Previous years
b. Tahun berjalan	1.144	2.109	1.881	2.168	2.416	2.509	2.751	2.358	314	429	703	914	1.148	1.443	1.727	b. Current year

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

Note: r) Revised figures
*) Provisional Figures

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

Indikator	2016	2017	2018						2019						Indikator		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
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	173	8	452	39	32	6	157	83	51	32	43	51	410	- Spot purchases	
- Posisi pembelian forward yang masih berjalan	727	356	1.210	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	- Forward purchases	
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.400	10.326	10.651	10.973	11.749	12.603	14.549	13.182	14.905	12.463	11.914	12.422	11.550	11.053	10.758	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	111	227	162	185	183	189	201	188	197	187	188	180	156	152	175	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	306	370	373	260	204	278	594	507	473	507	458	464	244	237	576	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	241	800	83	116	204	107	164	94	358	256	643	454	549	554	91	- Spot sales	
- Posisi penjualan forward yang masih berjalan	726	356	1.008	1.010	1.185	1.142	1.113	1.185	1.186	1.142	1.221	1.219	1.223	1.218	1.218	- Forward sales	
- Lainnya	1.193	1.686	994	1.016	1.087	1.066	1.109	1.156	1.227	1.946	1.276	2.245	1.303	1.295	2.376	- Others	
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	219	219	222	226	212	212	205	214	219	213	214	211	210	- Kafalah guarantees received	
- Pendapatan yang akan diterima	1.038	807	995	949	1.011	952	993	910	948	964	906	927	966	978	1.012	- Income will be received	
- Lainnya	228	391	468	490	495	630	522	442	555	561	549	594	572	563	579	- Others	
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.508	3.859	4.429	4.675	4.635	4.629	4.704	3.729	3.350	3.300	3.328	3.232	3.638	3.494	3.597	- Guarantees issued	
- Lainnya	20	56	65	68	74	175	149	126	130	179	186	162	156	158	160	- Others	
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	9.635	14.842	16.358	16.516	17.451	17.973	18.254	19.194	19.276	19.203	19.470	19.653	19.887	20.200	21.221	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	523	1.326	1.888	1.899	2.176	2.226	2.453	2.475	2.784	3.010	3.066	3.174	4.053	3.644	3.997	- 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		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
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	173	8	452	39	32	6	157	83	51	32	43	51	410	410	- Spot purchases
- Posisi pembelian forward yang masih berjalan	727	356	1.210	1.010	1.484	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	1.218	- Forward purchases
- Lainnya	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen																	Liabilities commitment
- Fasilitas piutang qardh yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Qardh facilities that are not yet withdrawn
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	4.040	4.223	3.025	3.552	3.775	4.209	2.908	2.890	3.123	3.269	2.968	3.154	3.330	3.490	3.684	3.684	- Financing facilities to customers that are not yet withdrawn
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	19	109	94	97	97	97	97	97	97	97	97	97	97	97	94	94	- Other bank financing facilities
- Irrevocable L/C yang masih berjalan	306	345	372	260	204	266	580	406	364	381	407	390	221	218	396	396	- Irrevocable L/Cs
- Posisi penjualan spot yang masih berjalan	241	800	83	116	204	107	164	94	358	256	643	454	549	554	91	91	- Spot sales
- Posisi penjualan forward yang masih berjalan	726	356	1.008	1.010	1.185	1.142	1.113	1.185	1.184	1.140	1.220	1.219	1.223	1.218	1.218	1.218	- Forward sales
- Lainnya	1.193	1.686	994	1.016	1.087	1.066	1.109	1.156	1.227	1.243	1.276	1.318	1.303	1.295	1.324	1.324	- Others
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	219	218	219	219	222	226	212	212	205	214	219	213	214	211	210	210	- Kafalah guarantees received
- Pendapatan yang akan diterima	814	668	806	746	777	763	805	727	755	759	683	687	712	701	724	724	- Income will be received
- Lainnya	16	7	6	6	10	9	10	9	11	11	10	11	11	11	11	11	- Others
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	3.406	3.690	4.300	4.549	4.501	4.481	4.392	3.468	3.118	2.998	2.978	2.873	2.988	2.868	3.066	3.066	- Guarantees issued
- Lainnya	3	13	27	27	30	99	100	101	103	105	110	111	112	115	117	117	- Others
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	7.992	12.304	13.477	13.560	14.407	14.875	15.120	15.992	16.045	15.904	16.003	16.193	16.408	16.709	17.728	17.728	- Written off earning assets
- Penerusan dana mudharabah muqayyadah	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channeling of mudharabah 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		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	7.626	7.421	7.974	8.394	11.641	10.292	11.782	9.194	8.945	9.268	8.219	7.563	7.074	- Financing facilities to customers that are not yet withdrawn	
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	92	118	68	89	86	92	104	91	100	90	91	83	60	56	82	- Other bank financing facilities	
- Irrevocable L/C yang masih berjalan	1	25	1	-	-	12	14	101	109	126	51	74	23	19	180	- Irrevocable L/Cs	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Spot sales	
- Posisi penjualan forward yang masih berjalan	-	-	-	-	-	-	-	-	2	1	1	-	-	-	-	- Forward sales	
- Lainnya	0	-	-	-	-	-	-	-	-	703	-	926	0	-	1.051	- Others	
Tagihan Kontijensi																	Claim Contingency
- Garansi (Kafalah) yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Kafalah guarantees received
- Pendapatan yang akan diterima	224	139	189	203	234	189	188	183	194	205	224	240	254	277	288	- Income will be received	
- Lainnya	212	384	462	483	486	621	512	433	545	550	538	584	561	552	568	- Others	
Kewajiban Kontijensi																	Liabilities Contingency
- Garansi (Kafalah) yang diberikan	102	170	129	126	134	148	312	261	233	301	349	360	650	626	530	- Guarantees issued	
- Lainnya	17	42	38	41	44	77	49	25	28	73	76	51	44	44	44	- Others	
Lainnya																	Others
- Aktiva produktif yang dihapusbuku	1.644	2.537	2.881	2.956	3.043	3.097	3.134	3.202	3.231	3.299	3.467	3.460	3.480	3.491	3.494	- Written off earning assets	
- Penerusan dana mudharabah muqayyadah	473	1.279	1.841	1.852	2.129	2.179	2.406	2.428	2.737	2.963	3.019	3.127	4.006	3.597	3.951	- Channeling of mudharabah muqayyadah	

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

**Tabel 8b. Laporan Laba Rugi Unit Usaha Syariah - SPS 2019
(Sharia Business Unit Condensed Income Statement)
Miliar Rp (Billion IDR)**

Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa:	8.902	10.571	6.876	7.943	8.919	10.048	11.155	12.410	1.250	2.459	3.837	5.138	6.488	7.802	9.150	1 Operating Income from:
a. Penempatan pada Bank Indonesia	440	522	327	361	397	435	472	520	54	101	149	213	272	352	408	a. Placement in Bank Indonesia
b. Penempatan pada Bank Syariah Lain	171	150	71	80	82	89	96	107	13	20	28	35	42	49	57	b. Placement in Other Banks
c. Surat Berharga	287	361	259	301	346	402	451	511	54	100	164	217	275	336	396	c. Investment in Securities
d. Pembiayaan yang Diberikan:	6.745	8.164	5.482	6.352	7.146	8.034	8.935	9.908	911	1.802	2.835	3.781	4.769	5.703	6.675	d. Financing:
i. Pendapatan Bagi Hasil	2.362	3.743	2.676	3.136	3.593	4.064	4.551	5.071	494	967	1.537	2.050	2.590	3.104	3.618	i. Profit Sharing
a. Mudharabah	867	933	560	637	707	790	875	960	78	150	227	292	361	426	491	a. Mudharabah
b. Musyarakah	1.495	2.810	2.116	2.499	2.886	3.274	3.677	4.111	416	817	1.311	1.758	2.230	2.677	3.127	b. Musyarakah
c. Pendapatan Bagi Hasil Lainnya	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other profit sharing
ii. Piutang	3.392	3.680	2.369	2.727	3.004	3.356	3.703	4.084	346	691	1.079	1.445	1.820	2.174	2.546	ii. Receivables/Acceptables
a. Murabahah	3.276	3.539	2.249	2.591	2.847	3.184	3.515	3.874	326	653	1.019	1.365	1.719	2.053	2.404	a. Murabahah
b. Ujrah	23	25	36	39	48	48	51	58	5	10	15	21	27	31	36	b. Qardh
c. Istishna'	93	117	84	97	109	124	137	152	14	28	44	59	74	90	106	c. Istishna'
d. Piutang Lainnya	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-	d. Other Receivables/Acceptables
iii. Pendapatan Sewa (Ijarah)	990	741	436	488	549	614	681	754	71	144	219	287	359	426	510	iii. Leasing Receivables/Acceptables (Ijarah)
iv. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Salam
e. Lainnya	1.260	1.373	737	849	948	1.088	1.200	1.364	218	435	662	892	1.129	1.362	1.614	e. Others
2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa:	4.362	5.155	3.245	3.739	4.262	4.835	5.420	6.086	702	1.385	2.135	2.859	3.605	4.318	5.054	2 Revenue Sharing for Investment Fund Mudharabah Holders:
a. Dana Investasi Non Profit Sharing	4.362	5.148	3.230	3.723	4.244	4.832	5.398	6.083	651	1.284	1.983	2.672	3.385	4.057	4.832	a. Non Profit Sharing Investment Fund
b. Dana Investasi Profit Sharing	0	6	15	17	18	3	21	3	51	101	151	187	220	261	222	b. Profit Sharing Investment Fund
3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2)	4.540	5.416	3.631	4.203	4.656	5.213	5.736	6.324	548	1.074	1.702	2.279	2.883	3.484	4.097	3 Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)
4 Pendapatan Operasional Lainnya	845	1.493	776	914	1.046	1.138	1.277	1.674	290	273	505	603	756	886	994	4 Other Operating Income
a. Pendapatan dari MTM dan Penjualan Surat Berharga	1	1	2	2	2	2	2	2	0	0	1	2	2	2	3	a. Income from Mark-to-Market and Sale of Securities
b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah	1	2	14	14	17	18	19	29	5	8	22	24	30	36	39	b. Income from Bank as Mudharib in Mudharabah Al Muqayaddah
c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi	319	460	308	376	427	480	530	584	62	103	154	210	295	357	424	c. Income from Investment, Fees, Commission, Provision
d. Pendapatan Lainnya	524	1.030	453	523	600	637	726	1.059	223	162	327	367	430	492	527	d. Other Income
5 Total Pendapatan Operasional (3 + 4)	5.385	6.909	4.408	5.117	5.703	6.351	7.012	7.998	837	1.347	2.207	2.882	3.639	4.371	5.090	5 Total of Operating Income
6 Total Beban Operasional	3.916	4.145	2.480	2.929	3.257	3.796	4.215	4.866	510	893	1.463	1.918	2.440	2.872	3.297	6 Total of Operating Costs
a. Beban Imbalan kepada BI	-	-	-	-	-	-	-	0	1	1	1	1	1	1	1	a. Yield to BI
b. Bonus Titipan Wadiah	97	98	46	53	61	67	81	88	9	17	23	31	39	47	56	b. Wadiah Bonuses
c. Kerugian atas MTM dan Penjualan Surat Berharga	1	-	0	0	1	2	2	2	0	0	-	0	0	-	-	c. Loss from Mark-to-Market and Sale of Securities
d. Kerugian dari Penyertaan dan Beban Komisi/Provisi	4	175	166	199	223	240	287	318	24	51	84	116	164	200	235	d. Loss from Investment and Cost of Commission/Provision
e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya	1.792	1.586	774	969	1.077	1.346	1.460	1.819	227	333	603	746	923	1.068	1.190	e. Impairment
f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris	133	149	83	95	105	117	130	144	12	23	34	47	58	68	81	f. Depreciation/Amortization and Cost of Fixed Assets Maintenance
g. Beban Risiko Operasional	11	0	0	0	0	0	0	0	0	0	0	4	4	4	5	g. Cost of Operational Risk
h. Kerugian Restrukturisasi Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Loss from Financing Restructuring
i. Beban Tenaga Kerja	823	961	611	700	773	866	957	1.062	88	178	268	360	473	559	650	i. Cost of Human Resources
i. Biaya Tenaker	811	946	605	692	765	856	946	1.050	87	176	264	355	467	552	642	i. Labour Cost
ii. Biaya Pendidikan dan Pelatihan Tenaker	10	15	6	8	9	10	11	12	1	2	4	5	6	7	9	ii. Training Cost
iii. Penelitian dan Pengembangan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	iii. Research and Development
j. Beban Operasional Lainnya	1.057	1.176	800	912	1.017	1.158	1.299	1.432	149	291	449	614	779	925	1.079	j. Other Operating Costs
i. Promosi	70	89	42	50	54	64	75	92	6	10	17	23	32	37	43	i. Promotion
ii. Biaya Lainnya	987	1.087	758	862	963	1.094	1.224	1.340	144	281	433	591	747	888	1.036	ii. Other Costs
7 Laba/Rugi Operasional (5 - 6)	1.469	2.764	1.928	2.188	2.445	2.555	2.797	3.132	327	455	744	963	1.199	1.499	1.793	7 Operating Profit/Loss (5 - 6)
8 Pendapatan Non Operasional	192	138	69	118	128	138	144	152	8	15	23	31	39	47	53	8 Non Operating Income
9 Beban Non Operasional	132	176	89	100	112	127	140	156	16	31	47	60	70	80	93	9 Non Operating Cost
10 Laba/Rugi Non Operasional (8 - 9)	60	(37)	(19)	18	16	10	4	(5)	(8)	(15)	(24)	(28)	(31)	(34)	(41)	10 Non Operating Profit/Loss (8 - 9)
11 Laba/Rugi Tahun Berjalan (7 + 10)	1.529	2.726	1.908	2.206	2.461	2.565	2.801	3.127	319	439	721	935	1.168	1.465	1.753	11 Year-to-date Profit/Loss (7 + 10)
12 Tranfer Laba/Rugi	363	574	-	-	-	-	-	753	-	-	-	-	-	-	-	12 Transfer of Profit/Loss
13 Pajak Penghasilan	(22)	(59)	(28)	(38)	(45)	(56)	(50)	(62)	(6)	(11)	(18)	(21)	(20)	(22)	(26)	13 Income Tax
14 Laba/Rugi Bersih	1.144	2.094	1.881	2.168	2.416	2.509	2.751	2.313	314	429	703	914	1.148	1.443	1.727	14 Net Profit/Loss

*: Data Tidak Tersedia

) Sumber: Laporan Stabilitas Moneter dan Sistem Keuangan Bulanan Bank Umum Syariah

**: Data not available

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

Miliar Rupiah (in Billion IDR)

Tabel 9. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah dan Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank and Sharia Business Unit) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Lancar	295.826	352.038	361.536	362.347	381.347	380.889	380.175	411.771	397.744	402.671	406.668	404.466	399.133	401.785	411.033	1. Current
2. Dalam Perhatian Khusus	17.680	19.517	22.238	22.952	23.896	20.437	21.438	17.346	19.393	20.999	21.626	22.031	20.535	22.305	21.332	2. Special Mention
3. Kurang Lancar	3.015	3.376	2.642	2.744	2.650	2.721	2.662	2.070	2.427	2.508	2.528	2.794	2.600	2.662	2.306	3. Sub-Standard
4. Diragukan	1.326	1.919	2.177	1.917	2.450	2.312	1.809	1.474	1.374	1.490	1.673	1.742	1.547	1.574	1.876	4. Doubtful
5. Macet	6.187	5.847	5.195	5.482	5.013	5.578	6.096	5.676	5.781	5.875	6.283	6.486	6.665	6.597	6.727	5. Lost
Total Aset Produktif	324.034	382.697	393.789	395.443	415.356	411.937	412.180	438.338	426.720	433.544	438.778	437.519	430.480	434.923	443.274	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,25	2,91	2,54	2,56	2,43	2,58	2,56	2,10	2,25	2,28	2,39	2,52	2,51	2,49	2,46	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9a. Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah (Earning Assets based on Collectibility of Sharia Commercial Bank) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Lancar	208.258	230.684	237.158	235.582	248.600	248.806	250.463	266.133	257.958	261.924	262.262	259.684	257.593	255.802	267.171	1. Current
2. Dalam Perhatian Khusus	13.725	15.346	17.609	18.185	18.792	15.726	16.114	12.462	14.024	14.691	15.554	16.100	14.653	16.292	15.846	2. Special Mention
3. Kurang Lancar	2.257	3.111	2.238	2.320	2.257	2.357	2.286	1.616	1.842	1.889	1.910	2.024	1.990	1.767	1.866	3. Sub-Standard
4. Diragukan	1.109	1.756	1.555	1.296	1.758	1.646	1.189	846	751	791	955	1.055	878	881	832	4. Doubtful
5. Macet	4.685	4.249	3.775	4.115	3.684	3.953	4.482	4.222	4.291	4.332	4.312	4.432	4.574	4.460	4.519	5. Lost
Total Aset Produktif	230.035	255.145	262.335	261.497	275.091	272.488	274.533	285.278	278.867	283.626	284.993	283.295	279.688	279.201	290.234	Total Earning Assets
Rasio Aset Produktif Non Lancar	3,50	3,57	2,89	2,96	2,80	2,92	2,90	2,34	2,47	2,47	2,52	2,65	2,66	2,55	2,49	Percentage of Non Performing Earning Assets

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Miliar Rupiah (in Billion IDR)

Tabel 9b. Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah (Earning Assets based on Collectibility of Sharia Business Units) Miliar Rp (Billion IDR)																
Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Lancar	87.568	121.355	124.378	126.765	132.747	132.083	129.712	145.638	139.786	140.748	144.406	144.782	141.540	145.984	143.862	1. Current
2. Dalam Perhatian Khusus	3.954	4.170	4.629	4.767	5.104	4.711	5.324	4.884	5.370	6.309	6.072	5.931	5.882	6.013	5.486	2. Special Mention
3. Kurang Lancar	757	266	403	424	394	364	376	454	585	619	618	771	610	894	440	3. Sub-Standard
4. Diragukan	218	163	622	621	692	665	620	628	623	700	718	687	669	693	1.044	4. Doubtful
5. Macet	1.502	1.598	1.420	1.368	1.329	1.625	1.614	1.455	1.490	1.544	1.971	2.053	2.092	2.137	2.208	5. Lost
Total Aset Produktif	93.999	127.552	131.453	133.945	140.266	139.449	137.646	153.060	147.853	149.918	153.785	154.225	150.793	155.722	153.041	Total Earning Assets
Rasio Aset Produktif Non Lancar	2,63	1,59	1,86	1,80	1,72	1,90	1,90	1,66	1,82	1,91	2,15	2,28	2,24	2,39	2,41	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						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Surat Berharga dimiliki berdasarkan Jenis	30.237	44.753	58.229	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	6.105	9.360	12.982	11.814	11.775	10.522	11.385	12.778	13.403	14.574	15.407	14.548	12.428	13.241	15.819	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.144	5.631	10.779	9.067	7.427	7.229	7.371	4.814	4.233	4.593	4.612	4.345	3.562	3.599	3.168	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.785	3.490	1.457	1.583	2.506	1.289	1.867	4.291	1.442	2.086	1.504	1.205	2.498	1.787	1.208	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	239	746	1.164	1.842	2.004	2.147	3.673	7.728	7.895	9.291	8.998	6.367	7.855	11.443	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	24.132	35.393	45.246	47.059	48.602	50.304	51.123	53.193	53.759	54.523	54.364	56.086	48.392	47.594	53.173	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	20.111	29.427	31.265	33.056	34.830	36.362	36.469	39.227	37.810	38.988	36.991	38.311	30.447	31.129	33.193	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.934	2.580	1.986	1.778	1.614	1.795	2.049	1.473	2.177	1.423	2.047	2.515	1.906	1.743	3.496	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	11.628	11.874	11.807	11.808	12.258	12.130	13.398	13.731	14.946	14.873	15.652	14.353	16.094	d. Others Sukuk
e. SBPM Syariah Lainnya	126	167	166	150	150	139	146	162	173	181	179	186	186	169	190	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	7.434	7.111	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	4.785	5.495	2.778	3.032	3.855	2.736	3.347	7.135	2.424	2.772	3.582	2.418	4.607	4.201	2.682	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	4.785	4.697	1.980	2.233	3.056	1.937	2.548	6.336	1.625	1.973	2.618	1.619	3.908	3.502	1.983	a. Sharia SPN
b. SBPU Syariah Lainnya	-	798	799	799	799	799	799	799	799	799	964	799	699	699	699	b. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	2.650	1.616	1.116	1.116	1.116	1.116	2.110	3.710	3.850	3.900	3.711	3.711	3.011	3.012	3.012	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	b. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	1.650	1.616	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	c. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	30.237	44.753	58.229	58.874	60.376	60.826	62.509	65.970	67.162	69.097	69.771	70.633	60.820	60.835	68.992	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	6.105	9.360	12.982	11.814	11.775	10.522	11.385	12.778	13.403	14.574	15.407	14.548	12.428	13.241	15.819	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	517	1.200	2.000	2.405	2.581	2.752	2.924	2.333	2.189	1.809	1.386	1.633	1.321	1.442	1.422	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	65	205	-	18	100	25	114	265	40	-	-	60	20	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	451	995	2.000	2.387	2.481	2.727	2.810	2.068	2.149	1.809	1.386	1.573	1.301	1.442	1.422	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	5.588	8.160	10.982	9.409	9.194	7.770	8.462	10.445	11.213	12.765	14.021	12.914	11.107	11.799	14.397	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	24.132	35.393	45.246	47.059	48.602	50.304	51.123	53.193	53.759	54.523	54.364	56.086	48.392	47.594	53.173	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	5.297	11.054	6.731	6.638	6.338	6.914	7.180	6.544	7.779	7.779	4.758	7.940	5.514	5.096	6.680	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	3.075	5.982	36	23	42	36	20	12	47	39	28	43	74	98	235	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	2.222	5.072	6.696	6.615	6.296	6.878	7.160	6.532	7.758	7.741	4.730	7.898	5.440	4.998	6.445	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	18.835	24.339	38.515	40.421	42.264	43.390	43.944	46.648	45.954	46.744	49.606	48.145	42.878	42.499	46.493	b. Measured at Face Value - Held to Maturity
Surat Berharga Diterbitkan berdasarkan Kategori	7.434	7.111	3.894	4.148	4.971	3.852	5.457	10.845	6.274	6.672	7.292	6.129	7.619	7.213	5.694	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	4.785	5.495	2.778	3.032	3.855	2.736	3.347	7.135	2.424	2.772	3.582	2.418	4.607	4.201	2.682	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	450	345	569	609	659	681	295	200	617	169	492	732	707	70	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	195	260	394	269	331	255	-	159	169	342	292	262	70	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	330	450	150	309	215	390	350	40	200	458	-	150	440	445	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.080	5.045	2.433	2.463	3.246	2.077	2.666	6.840	2.224	2.155	3.413	1.926	3.875	3.494	2.612	b. Measured at Face Value - Held to Maturity
2 Surat Berharga Pasar Modal Syariah	2.650	1.616	1.116	1.116	1.116	1.116	2.110	3.710	3.850	3.900	3.711	3.711	3.011	3.012	3.012	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	140	190	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	140	190	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	2.650	1.616	1.116	1.116	1.116	1.116	2.110	3.710	3.710	3.710	3.711	3.711	3.011	3.012	3.012	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						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Surat Berharga dimiliki berdasarkan Jenis	24.106	35.656	49.917	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	Securities Owned Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	5.185	7.950	11.758	9.677	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	1 Sharia Money Market Securities (SBPU Sharia)
a. Surat Perbendaharaan Negara Syariah	2.079	5.491	10.294	8.488	6.993	6.792	6.932	4.372	3.780	4.130	4.147	4.128	3.545	3.581	3.160	a. Sharia SPN
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	2.930	2.245	867	561	1.676	731	1.024	2.417	377	942	930	488	1.101	720	583	b. Interbank Mudharabah Investment Certificates (SIMA)
c. SBPU Syariah Lainnya	176	214	597	628	1.198	1.184	1.268	2.274	5.592	5.582	6.492	4.524	3.664	5.164	8.757	c. Other Sharia Money Market Securities
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	18.922	27.705	38.159	39.773	41.354	42.753	43.591	45.439	45.023	44.991	44.548	45.813	39.132	38.717	41.633	2 Sharia Capital Market Securities (SBPM Sharia)
a. Surat Berharga Syariah Negara (SBSN)	15.111	22.280	24.751	26.425	28.305	29.429	29.543	31.996	30.441	30.716	28.987	29.865	24.357	25.007	25.818	a. Sharia SBN (SBSN)
b. Sertifikat Reksadana Syariah	1.923	2.375	1.941	1.733	1.534	1.715	1.979	1.453	2.057	1.389	1.713	2.116	1.597	1.434	2.492	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	11.272	11.436	11.335	11.441	11.893	11.813	12.336	12.690	13.653	13.629	12.976	12.091	13.116	d. Others Sukuk
e. SBPM Syariah Lainnya	115	50	49	33	33	22	30	32	43	51	49	56	56	39	62	e. Other Sharia Capital Market Securities
Surat Berharga diterbitkan berdasarkan Jenis	5.495	3.517	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	Securities Issued Based on Instrument Categories
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	3.995	3.017	2.030	1.924	2.206	1.647	2.048	4.606	1.525	1.853	2.648	1.719	3.758	3.302	1.663	1 Sharia Money Market Securities (SBPU Sharia)
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	3.995	2.917	1.930	1.824	2.106	1.547	1.948	4.506	1.425	1.753	2.548	1.619	3.758	3.302	1.663	a. Sharia SPN
b. SBPU Syariah Lainnya	-	100	100	100	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	2 Sharia Capital Market Securities (SBPM Sharia)
a. Sukuk Subordinasi	1.000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Sharia Mutual Fund Certificates
b. Sukuk Lainnya	500	500	-	-	-	-	-	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	b. Subordinated Sukuk
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities
Surat Berharga Dimiliki Berdasarkan Kategori	24.106	35.656	49.917	49.450	51.221	51.460	52.815	54.503	54.772	55.645	56.117	54.952	47.441	48.183	54.133	Securities Owned Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	5.185	7.950	11.758	9.677	9.867	8.707	9.224	9.064	9.748	10.654	11.568	9.139	8.310	9.465	12.500	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	451	935	1.760	1.971	2.148	2.315	2.484	1.602	1.386	1.121	1.123	1.216	1.124	1.135	1.144	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	205	-	18	100	25	114	265	40	-	-	60	20	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	451	730	1.760	1.953	2.048	2.290	2.370	1.337	1.346	1.121	1.123	1.156	1.104	1.135	1.144	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.733	7.015	9.998	7.706	7.720	6.391	6.739	7.462	8.362	9.533	10.445	7.923	7.186	8.331	11.356	
2 Surat Berharga Pasar Modal Syariah	18.922	27.705	38.159	39.773	41.354	42.753	43.591	45.439	45.023	44.991	44.548	45.813	39.132	38.717	41.633	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	4.104	8.510	2.199	2.003	1.811	1.983	2.246	1.603	2.318	1.603	1.834	2.286	1.774	1.633	2.814	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	2.432	5.982	36	23	42	36	20	12	47	39	28	43	74	98	235	1. Through Income Statement
2. Melalui Other Comprehensive Income	1.672	2.528	2.163	1.979	1.769	1.947	2.226	1.591	2.271	1.564	1.805	2.243	1.700	1.535	2.579	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	14.818	19.196	35.959	37.770	39.542	40.770	41.345	43.836	42.706	43.389	42.715	43.527	37.358	37.084	38.819	
Surat Berharga Diterbitkan berdasarkan Kategori	5.495	3.517	2.030	1.924	2.206	1.647	2.048	6.206	3.125	3.453	4.248	3.319	5.358	4.902	3.263	Securities Issued Based on Measurement Methods
1 Surat Berharga Pasar Uang Syariah	3.995	3.017	2.030	1.924	2.206	1.647	2.048	4.606	1.525	1.853	2.648	1.719	3.758	3.302	1.663	1 Sharia Money Market Securities
a. Diukur Pada Nilai Wajar	705	125	295	260	394	269	331	255	-	547	169	492	732	707	70	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	375	-	195	260	394	269	331	255	-	159	169	342	292	262	70	1. Through Income Statement
2. Melalui Other Comprehensive Income	330	125	100	-	-	-	-	-	-	388	-	150	440	445	-	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	3.290	2.892	1.735	1.664	1.812	1.378	1.717	4.351	1.525	1.306	2.479	1.227	3.026	2.595	1.593	
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	2 Sharia Capital Market Securities
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale
Tersedia untuk Dijual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Measured at Face Value - Held to Maturity
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	

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		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
Surat Berharga dimiliki berdasarkan Jenis	6.131	9.097	8.312	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	Securities Owned Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	920	1.409	1.224	2.137	1.907	1.815	2.162	3.714	3.655	3.920	3.838	5.408	4.118	3.776	3.319	1 Sharia Money Market Securities (SBPU Sharia)	
a. Surat Perbendaharaan Negara Syariah	65	140	485	580	433	437	439	441	454	463	466	217	18	18	8	a. Sharia SPN	
b. Sertifikat Investasi Mudharabah AntarBank (SIMA)	855	1.245	590	1.022	830	558	843	1.874	1.065	1.144	574	717	1.397	1.067	625	b. Interbank Mudharabah Investment Certificates (SIMA)	
c. SBPU Syariah Lainnya	-	25	150	536	644	821	879	1.399	2.136	2.313	2.799	4.474	2.703	2.691	2.686	c. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	5.211	7.688	7.088	7.287	7.248	7.551	7.532	7.753	8.736	9.532	9.816	10.273	9.260	8.877	11.540	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Surat Berharga Syariah Negara (SBSN)	5.000	7.147	6.515	6.632	6.525	6.933	6.926	7.231	7.369	8.272	8.004	8.445	6.091	6.122	7.375	a. Sharia SBN (SBSN)	
b. Sertifikat Reksadana Syariah	11	205	45	45	80	80	70	20	120	34	334	399	309	309	1.004	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	357	438	472	367	365	317	1.062	1.041	1.293	1.243	2.676	2.261	2.978	d. Others Sukuk	
e. SBPM Syariah Lainnya	11	117	116	116	116	116	116	130	130	130	130	130	130	130	128	e. Other Sharia Capital Market Securities	
Surat Berharga diterbitkan berdasarkan Jenis	1.940	3.594	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	Securities Issued Based on Instrument Categories	
1 Surat Berharga Pasar Uang Syariah (SBPU Syariah)	790	2.478	749	1.108	1.649	1.089	1.299	2.529	899	919	934	699	849	899	1.019	1 Sharia Money Market Securities (SBPU Sharia)	
a. Sertifikat Investasi Mudharabah AntarBank (SIMA)	790	1.780	50	409	950	390	600	1.830	200	220	70	-	150	200	320	a. Sharia SPN	
b. SBPU Syariah Lainnya	-	698	699	699	699	699	699	699	699	699	864	699	699	699	699	b. Other Sharia Money Market Securities	
2 Surat Berharga Pasar Modal Syariah (SBPM Syariah)	1.150	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	1.412	1.412	2 Sharia Capital Market Securities (SBPM Sharia)	
a. Sukuk Subordinasi	-	-	-	-	-	-	994	994	994	994	995	995	995	996	996	a. Sharia Mutual Fund Certificates	
b. Sukuk Lainnya	1.150	1.116	1.116	1.116	1.116	1.116	1.116	1.116	1.256	1.306	1.116	1.116	416	416	416	b. Subordinated Sukuk	
c. SBPM Syariah Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Sharia Capital Market Securities	
Surat Berharga Dimiliki Berdasarkan Kategori	6.131	9.097	8.312	9.424	9.155	9.366	9.694	11.467	12.390	13.452	13.654	15.681	13.378	12.653	14.859	Securities Owned Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	920	1.409	1.224	2.137	1.907	1.815	2.162	3.714	3.655	3.920	3.838	5.408	4.118	3.776	3.319	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	65	265	240	434	433	437	439	731	804	688	263	417	198	308	278	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	265	240	434	433	437	439	731	804	688	263	417	198	308	278	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	855	1.145	984	1.703	1.474	1.379	1.722	2.983	2.851	3.232	3.576	4.991	3.920	3.468	3.041	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	5.211	7.688	7.088	7.287	7.248	7.551	7.532	7.753	8.736	9.532	9.816	10.273	9.260	8.877	11.540	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	1.193	2.545	4.532	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	643	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	551	2.545	4.532	4.636	4.526	4.931	4.934	4.941	5.487	6.177	2.924	5.654	3.740	3.463	3.866	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	4.017	5.143	2.556	2.651	2.721	2.620	2.598	2.812	3.248	3.356	6.891	4.618	5.520	5.414	7.673	b. Measured at Face Value - Held to Maturity	
Surat Berharga Diterbitkan berdasarkan Kategori	1.940	3.594	1.865	2.224	2.765	2.205	3.409	4.639	3.149	3.220	3.045	2.810	2.261	2.311	2.431	Securities Issued Based on Measurement Methods	
1 Surat Berharga Pasar Uang Syariah	790	2.478	749	1.108	1.649	1.089	1.299	2.529	899	919	934	699	849	899	1.019	1 Sharia Money Market Securities	
a. Diukur Pada Nilai Wajar	-	325	50	309	215	390	350	40	200	70	- ^{*)}	0	0	0	0	a. Measured at Fair Value:	
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement	
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	325	50	309	215	390	350	40	200	70	-	-	-	-	-	2. Through Other Comprehensive Income - Available for Sale	
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	790	2.153	699	799	1.434	699	949	2.489	699	849	934	699	849	899	1.019	b. Measured at Face Value - Held to Maturity	
2 Surat Berharga Pasar Modal Syariah	1.150	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.250	2.300	2.111	2.111	1.411	1.412	1.412	2 Sharia Capital Market Securities	
a. Diukur Pada Nilai Wajar	-	-	-	-	-	-	-	-	140	190	- ^{*)}	- ^{*)}	- ^{*)}	- ^{*)}	- ^{*)}	- ^{*)}	a. Measured at Fair Value:
1. Melalui Laporan Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Through Income Statement
2. Melalui Other Comprehensive Income Tersedia untuk Dijual	-	-	-	-	-	-	-	-	140	190	- ^{*)}	- ^{*)}	- ^{*)}	- ^{*)}	- ^{*)}	- ^{*)}	2. Through Other Comprehensive Income - Available for Sale
b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo	1.150	1.116	1.116	1.116	1.116	1.116	2.110	2.110	2.110	2.110	2.111	2.111	1.411	1.412	1.412	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						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	93.713	118.651	128.097	134.221	136.892	139.146	138.141	145.507	143.378	147.508	151.735	151.541	152.043	154.172	155.061	1. Profit Sharing Financing
NPF	3.272	4.175	4.097	4.119	4.150	4.619	4.592	4.205	4.385	4.649	5.310	5.637	5.354	5.486	5.473	NPF
a. Mudharabah	15.292	17.090	15.044	14.624	15.673	16.578	16.450	15.866	14.824	14.581	14.489	13.967	14.155	13.973	13.884	a. Mudharabah
NPF	401	327	293	285	270	374	382	359	404	478	549	548	578	894	910	NPF
b. Musyarakah	78.421	101.561	113.053	119.598	121.218	122.568	121.691	129.641	128.555	132.927	137.246	137.574	137.889	140.199	141.177	b. Musyarakah
NPF	2.871	3.847	3.804	3.834	3.880	4.245	4.210	3.845	3.981	4.171	4.761	5.089	4.775	4.591	4.563	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	145.145	157.814	159.564	159.350	163.379	163.553	163.792	164.088	163.304	162.839	164.552	165.065	167.039	168.219	168.762	2. Receivables/Acceptables
NPF	6.364	6.698	5.602	5.626	5.584	5.666	5.646	4.712	4.876	4.967	4.908	5.107	5.178	5.161	5.153	NPF
a. Murabahah	139.536	150.276	151.555	150.772	154.845	154.756	154.893	154.805	154.167	153.996	155.131	155.597	156.553	157.547	157.876	a. Murabahah
NPF	6.258	6.588	5.507	5.541	5.494	5.554	5.521	4.489	4.696	4.811	4.795	4.986	5.060	5.045	5.035	NPF
b. Qardh	4.731	6.349	6.605	7.138	7.039	7.280	7.347	7.674	7.511	7.191	7.715	7.740	8.709	8.864	9.044	b. Qardh
NPF	90	96	71	61	65	86	99	199	151	126	83	88	87	86	85	NPF
c. Istishna'	878	1.189	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	c. Istishna'
NPF	16	14	24	24	25	25	26	24	29	30	30	32	32	30	33	NPF
3. Pembiayaan Sewa (Ijarah)	9.150	9.230	9.762	9.941	10.248	10.180	10.578	10.597	10.756	10.636	10.706	10.765	10.729	10.688	10.544	3. Ijarah including Leasing receivables
NPF	661	181	230	289	271	216	221	215	233	170	177	189	192	213	193	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	4	15	33	84	165	249	240	223	205	186	171	151	b. Financing through Channeling
NPF	-	0	-	-	0	-	-	3	0	0	0	0	1	2	4	NPF
c. Pembiayaan secara Executing	-	29	27	27	27	26	26	25	25	25	24	24	24	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	3	3	3	3	3	-	-	NPF
d. Pembiayaan Sewa Lainnya	9.144	9.201	9.735	9.910	10.206	10.121	10.469	10.407	10.482	10.371	10.459	10.536	10.520	10.497	10.373	d. Other Ijarah
NPF	661	181	230	289	271	216	221	211	229	166	173	185	188	210	189	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	248.007	285.695	297.423	303.512	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	Total Financing
NPF	10.298	11.054	9.929	10.034	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	61.629	67.049	67.632	69.663	70.312	70.619	71.352	74.122	72.574	74.298	77.626	78.234	79.687	81.229	80.811	1. Profit Sharing Financing
NPF	2.572	3.542	2.883	2.911	2.900	3.038	3.038	2.673	2.772	2.887	3.129	3.297	3.155	2.937	2.942	NPF
a. Mudharabah	7.577	6.584	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	a. Mudharabah
NPF	197	207	91	95	88	89	86	81	93	97	96	98	119	85	99	NPF
b. Musyarakah	54.052	60.465	61.590	63.823	64.701	64.749	65.653	68.644	67.267	69.095	72.397	72.952	74.260	76.004	75.725	b. Musyarakah
NPF	2.376	3.335	2.792	2.813	2.813	2.949	2.952	2.593	2.679	2.790	3.032	3.199	3.036	2.852	2.843	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	113.971	119.952	120.375	120.143	124.996	124.854	125.115	124.997	124.347	123.964	125.038	125.739	127.561	128.097	128.286	2. Receivables/Acceptables
NPF	5.245	5.459	4.532	4.589	4.571	4.691	4.686	3.804	3.890	3.957	3.882	4.040	4.111	4.099	4.093	NPF
a. Murabahah	110.063	114.458	114.547	113.794	118.757	118.369	118.568	118.134	117.648	117.574	118.424	118.820	119.662	120.066	120.146	a. Murabahah
NPF	5.173	5.378	4.481	4.544	4.528	4.621	4.603	3.626	3.762	3.853	3.824	3.979	4.051	4.041	4.033	NPF
b. Qardh	3.883	5.476	5.810	6.333	6.223	6.469	6.532	6.848	6.685	6.376	6.600	6.907	7.886	8.019	8.128	b. Qardh
NPF	64	77	45	41	40	68	81	175	125	101	56	58	58	55	57	NPF
c. Istishna'	25	18	17	16	16	16	16	15	15	14	13	13	13	12	12	c. Istishna'
NPF	7	4	5	5	3	2	2	2	2	2	2	3	3	3	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.882	2.788	3.142	3.122	3.227	3.205	3.352	3.180	3.371	3.286	3.256	3.260	3.265	3.234	3.205	3. Ijarah including Leasing receivables
NPF	17	29	71	123	121	120	125	120	137	82	79	87	88	101	95	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	-	-	-	-	1	-	1	1	1	1	1	1	1	1	1	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	23	23	23	22	22	22	22	21	21	21	20	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.882	2.763	3.119	3.099	3.203	3.182	3.329	3.157	3.348	3.264	3.234	3.238	3.244	3.214	3.185	d. Other Ijarah
NPF	17	29	71	123	121	120	125	120	137	82	79	87	88	101	95	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	177.482	189.789	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	Total Financing
NPF	7.834	9.030	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	32.083	51.602	60.465	64.558	66.579	68.527	66.790	71.386	70.805	73.210	74.108	73.307	72.356	72.943	74.250	1. Profit Sharing Financing
NPF	700	633	1.214	1.208	1.250	1.581	1.554	1.531	1.613	1.762	2.182	2.340	2.198	2.549	2.531	NPF
a. Mudharabah	7.715	10.506	9.001	8.783	10.062	10.709	10.751	10.389	9.517	9.378	9.260	8.685	8.727	8.749	8.797	a. Mudharabah
NPF	204	120	202	190	182	285	296	279	311	382	453	450	459	810	810	NPF
b. Musyarakah	24.369	41.096	51.463	55.775	56.518	57.818	56.039	60.997	61.288	63.832	64.849	64.622	63.629	64.195	65.452	b. Musyarakah
NPF	496	513	1.012	1.018	1.068	1.296	1.258	1.253	1.302	1.380	1.729	1.890	1.740	1.739	1.721	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	31.174	37.861	39.189	39.206	38.383	38.699	38.677	39.091	38.957	38.875	39.514	39.325	39.478	40.122	40.476	2. Receivables/Acceptables
NPF	1.120	1.238	1.070	1.036	1.013	975	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	NPF
a. Murabahah	29.473	35.818	37.007	36.978	36.088	36.387	36.326	36.671	36.519	36.422	36.706	36.777	36.891	37.482	37.730	a. Murabahah
NPF	1.084	1.210	1.026	997	966	934	918	863	934	958	972	1.007	1.009	1.004	1.002	NPF
b. Qardh	847	872	794	805	816	811	816	826	826	815	1.115	833	823	845	916	b. Qardh
NPF	26	19	26	20	25	18	18	24	26	24	27	31	28	31	28	NPF
c. Istishna'	853	1.170	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	c. Istishna'
NPF	9	10	19	19	22	23	24	21	27	28	27	30	29	27	30	NPF
3. Pembiayaan Sewa (Ijarah)	7.268	6.442	6.620	6.819	7.020	6.975	7.226	7.417	7.385	7.349	7.451	7.505	7.464	7.454	7.338	3. Ijarah including Leasing receivables
NPF	644	152	159	166	150	96	95	95	96	88	97	102	104	112	98	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	4	14	32	83	164	247	239	222	204	185	170	150	b. Financing through Channeling
NPF	-	0	-	-	0	-	-	3	0	0	0	0	1	2	4	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	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	6.616	6.811	7.002	6.939	7.140	7.250	7.134	7.107	7.225	7.298	7.276	7.284	7.188	d. Other Ijarah
NPF	644	152	159	166	150	96	95	92	92	84	94	98	99	109	93	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	70.525	95.906	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	Total Financing
NPF	2.464	2.024	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	Total NPF

Ket: *) Angka-angka sementara

Note: *) Provisional Figures

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

Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	86.973	111.081	120.349	125.725	127.331	129.519	128.889	136.854	135.539	139.013	142.999	143.485	143.872	146.157	146.795	1. Profit Sharing Financing
NPF	3.147	4.158	3.415	3.432	3.428	3.885	3.909	3.528	3.803	4.068	4.724	5.030	4.747	4.888	4.883	NPF
a. Mudharabah	15.263	15.984	14.313	13.877	14.307	15.189	15.020	14.940	14.266	14.040	13.905	13.454	13.649	13.470	13.364	a. Mudharabah
NPF	401	327	293	285	270	374	382	359	404	478	549	548	578	894	910	NPF
b. Musyarakah	71.710	95.097	106.037	111.848	113.025	114.330	113.869	121.914	121.273	124.973	129.093	130.031	130.224	132.688	133.431	b. Musyarakah
NPF	2.746	3.830	3.122	3.148	3.158	3.511	3.527	3.169	3.399	3.590	4.175	4.482	4.169	3.993	3.973	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	139.565	152.837	155.081	155.824	159.954	160.152	160.640	160.854	160.314	159.849	161.371	161.963	164.014	164.945	165.684	2. Receivables/Acceptables
NPF	5.362	6.117	5.431	5.452	5.165	5.257	5.225	4.290	4.616	4.705	4.644	4.844	4.916	4.901	4.896	NPF
a. Murabahah	133.956	145.301	147.096	147.269	151.435	151.372	151.756	151.580	151.176	151.005	152.130	152.708	153.711	154.516	155.185	a. Murabahah
NPF	5.256	6.007	5.336	5.367	5.075	5.145	5.100	4.067	4.436	4.549	4.531	4.723	4.797	4.786	4.778	NPF
b. Qardh	4.731	6.346	6.580	7.116	7.023	7.264	7.332	7.665	7.511	7.191	7.534	7.527	8.527	8.622	8.657	b. Qardh
NPF	90	96	71	61	65	86	99	199	151	126	83	88	87	86	85	NPF
c. Istishna'	878	1.189	1.404	1.440	1.496	1.517	1.551	1.609	1.627	1.653	1.706	1.728	1.776	1.808	1.842	c. Istishna'
NPF	16	14	24	24	25	25	26	24	29	30	30	32	32	30	33	NPF
3. Pembiayaan Sewa (Ijarah)	8.105	8.535	8.621	8.781	8.928	8.876	9.255	9.288	9.458	9.379	9.417	9.539	9.554	9.574	9.467	3. Ijarah including Leasing receivables
NPF	243	176	230	289	270	216	219	213	231	168	176	188	192	212	192	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	4	15	33	84	165	249	240	223	205	186	171	151	b. Financing through Channeling
NPF	-	0	-	-	0	-	-	-	0	0	0	0	1	2	4	NPF
c. Pembiayaan secara Executing	-	29	27	27	27	26	26	25	25	25	24	24	24	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	3	3	3	3	3	3	-	-	NPF
d. Pembiayaan Sewa Lainnya	8.099	8.506	8.594	8.750	8.886	8.817	9.146	9.097	9.184	9.114	9.170	9.310	9.344	9.382	9.296	d. Other Ijarah
NPF	243	175	230	289	270	216	219	210	228	164	173	185	187	209	188	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	234.643	272.453	284.052	290.331	296.213	298.547	298.784	306.996	305.310	308.240	313.787	314.987	317.439	320.676	321.946	Total Financing
NPF	8.752	10.450	9.076	9.173	8.863	9.357	9.354	8.032	8.650	8.941	9.545	10.062	9.855	10.001	9.971	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	58.123	63.908	64.660	66.061	66.640	66.754	67.778	70.577	69.230	70.976	74.271	74.928	76.433	78.036	77.678	1. Profit Sharing Financing
NPF	2.447	3.525	2.611	2.642	2.600	2.733	2.755	2.394	2.574	2.690	2.929	3.074	2.933	2.717	2.725	NPF
a. Mudharabah	7.577	6.584	6.042	5.840	5.612	5.869	5.699	5.477	5.307	5.203	5.229	5.282	5.427	5.225	5.087	a. Mudharabah
NPF	197	207	91	95	88	89	86	81	93	97	96	98	119	85	99	NPF
b. Musyarakah	50.546	57.324	58.617	60.221	61.028	60.884	62.079	65.100	63.923	65.773	69.041	69.646	71.005	72.811	72.591	b. Musyarakah
NPF	2.251	3.318	2.520	2.547	2.512	2.644	2.668	2.313	2.481	2.593	2.833	2.977	2.814	2.633	2.625	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	109.020	115.571	116.097	116.849	121.816	121.698	122.187	122.106	121.685	121.298	122.173	122.954	124.852	125.124	125.509	2. Receivables/Acceptables
NPF	4.632	5.270	4.361	4.415	4.152	4.282	4.266	3.382	3.629	3.695	3.618	3.777	3.849	3.840	3.836	NPF
a. Murabahah	105.112	110.079	110.295	110.522	115.593	115.229	115.654	115.253	114.985	114.908	115.740	116.248	117.136	117.335	117.756	a. Murabahah
NPF	4.560	5.188	4.311	4.370	4.109	4.212	4.183	3.205	3.501	3.591	3.560	3.716	3.789	3.782	3.776	NPF
b. Qardh	3.883	5.474	5.786	6.312	6.207	6.453	6.517	6.839	6.685	6.376	6.419	6.694	7.704	7.777	7.741	b. Qardh
NPF	64	77	45	41	40	68	81	175	125	101	56	58	58	55	57	NPF
c. Istishna'	25	18	17	16	16	16	16	15	15	14	13	13	13	12	12	c. Istishna'
NPF	7	4	5	5	3	2	2	2	2	2	2	3	3	3	3	NPF
3. Pembiayaan Sewa (Ijarah)	1.636	2.609	2.996	2.980	3.085	3.074	3.236	3.071	3.217	3.140	3.117	3.130	3.144	3.123	3.105	3. Ijarah including Leasing receivables
NPF	17	28	70	123	120	120	125	119	136	81	79	87	88	100	95	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	b. Financing through Channeling
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
c. Pembiayaan secara Executing	-	25	23	23	23	22	22	22	22	21	21	21	20	20	20	c. Financing through Executing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
d. Pembiayaan Sewa Lainnya	1.636	2.584	2.972	2.957	3.061	3.051	3.213	3.048	3.194	3.118	3.095	3.108	3.123	3.102	3.084	d. Other Ijarah
NPF	17	28	70	123	120	120	125	119	136	81	79	87	88	100	95	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	168.779	182.088	183.753	185.890	191.541	191.525	193.201	195.754	194.132	195.414	199.560	201.011	204.429	206.284	206.292	Total Financing
NPF	7.096	8.823	7.042	7.180	6.872	7.135	7.145	5.895	6.339	6.466	6.626	6.938	6.870	6.657	6.655	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Pembiayaan Bagi Hasil	28.851	47.173	55.690	59.664	60.691	62.765	61.111	66.277	66.309	68.037	68.728	68.558	67.439	68.122	69.117	1. Profit Sharing Financing
NPF	700	633	804	790	828	1.152	1.155	1.134	1.229	1.379	1.795	1.955	1.814	2.170	2.158	NPF
a. Mudharabah	7.686	9.401	8.270	8.037	8.695	9.320	9.321	9.462	8.959	8.837	8.676	8.172	8.221	8.245	8.277	a. Mudharabah
NPF	204	120	202	190	182	285	296	279	311	382	453	450	459	810	810	NPF
b. Musyarakah	21.165	37.773	47.420	51.627	51.996	53.445	51.790	56.814	57.350	59.200	60.052	60.386	59.218	59.876	60.840	b. Musyarakah
NPF	496	513	602	600	646	867	859	856	918	997	1.342	1.505	1.356	1.361	1.348	NPF
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Other Profit Sharing Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Piutang	30.545	37.266	38.983	38.975	38.138	38.455	38.453	38.748	38.629	38.551	39.198	39.009	39.162	39.821	40.174	2. Receivables/Acceptables
NPF	730	847	1.070	1.036	1.013	975	959	908	987	1.010	1.026	1.067	1.067	1.062	1.061	NPF
a. Murabahah	28.845	35.223	36.802	36.747	35.842	36.143	36.102	36.328	36.191	36.097	36.390	36.461	36.575	37.180	37.428	a. Murabahah
NPF	695	819	1.026	997	966	934	918	863	934	958	972	1.007	1.009	1.004	1.002	NPF
b. Qardh	847	872	794	805	816	811	816	826	826	815	1.115	833	823	845	916	b. Qardh
NPF	26	19	26	20	25	18	18	24	26	24	27	31	28	31	28	NPF
c. Istishna'	853	1.170	1.388	1.424	1.480	1.501	1.535	1.594	1.612	1.639	1.693	1.715	1.763	1.795	1.830	c. Istishna'
NPF	9	10	19	19	22	23	24	21	27	28	27	30	29	27	30	NPF
3. Pembiayaan Sewa (Ijarah)	6.469	5.926	5.626	5.801	5.843	5.802	6.019	6.217	6.240	6.239	6.301	6.409	6.410	6.450	6.363	3. Ijarah including Leasing receivables
NPF	225	147	159	166	150	96	94	94	95	87	97	102	104	112	98	NPF
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
b. Pembiayaan secara Channeling	6	0	0	4	14	32	83	164	247	239	222	204	185	170	170	b. Financing through Channeling
NPF	-	0	-	0	0	0	-	-	0	0	0	0	1	2	2	NPF
c. Pembiayaan secara Executing	-	4	4	4	4	4	3	3	3	3	3	3	3	-	-	c. Financing through Executing
NPF	-	-	-	-	-	-	-	3	3	3	3	3	3	-	-	NPF
d. Pembiayaan Sewa Lainnya	6.462	5.922	5.622	5.793	5.825	5.766	5.933	6.050	5.990	5.996	6.075	6.202	6.221	6.280	6.280	d. Other Ijarah
NPF	225	147	159	166	150	96	94	91	91	83	94	98	99	109	109	NPF
4. Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Salam
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Total Pembiayaan	65.864	90.365	100.299	104.440	104.672	107.022	105.583	111.242	111.178	112.827	114.227	113.976	113.011	114.393	115.654	Total Financing
NPF	1.656	1.628	2.033	1.993	1.991	2.223	2.209	2.137	2.310	2.475	2.919	3.124	2.985	3.344	3.317	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	87.363	99.825	101.031	102.515	103.479	103.566	100.738	105.055	102.222	104.236	106.532	105.312	103.900	105.453	105.202	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	35.827	37.868	37.345	37.773	38.132	37.895	37.304	37.583	38.084	37.869	37.872	38.368	39.237	39.389	39.247	
NPF	2.123	2.196	2.139	2.169	2.240	2.427	2.274	2.068	2.102	2.232	2.570	2.672	2.756	2.641	2.611	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	51.535	61.957	63.685	64.742	65.347	65.671	63.434	67.472	64.138	66.367	68.661	66.944	64.663	66.063	65.955	
NPF	2.872	2.916	2.191	2.102	1.854	1.532	1.752	1.621	1.781	1.811	2.006	2.056	1.910	2.188	2.254	2. Investment
2. Investasi	60.042	66.848	68.956	71.827	72.668	73.614	74.796	75.730	75.960	76.241	77.950	77.893	80.193	81.165	81.284	
a. UMKM	18.703	21.111	22.533	20.762	21.186	21.070	24.055	24.646	22.664	22.554	23.252	23.241	23.281	23.190	23.058	a. Micro, Small and Medium Enterprise
NPF	1.744	1.140	1.154	1.167	1.137	1.126	1.151	1.014	1.147	1.103	1.154	1.275	1.309	1.225	1.237	
b. Bukan UMKM	41.339	45.737	46.422	51.065	51.481	52.544	50.741	51.084	53.296	53.687	54.699	54.653	56.912	57.975	58.226	b. Non Micro, Small and Medium Enterprise
NPF	1.622	2.593	2.012	2.127	2.369	3.107	2.933	2.222	2.017	2.034	2.087	2.199	2.016	1.965	1.933	
3. Konsumsi (Bukan UMKM)	100.602	119.021	127.437	129.169	134.372	135.699	136.977	139.408	139.256	140.506	142.511	144.165	145.718	146.462	147.881	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.937	2.208	2.433	2.468	2.405	2.309	2.348	2.206	2.448	2.605	2.579	2.731	2.733	2.839	2.785	
Total Pembiayaan	248.007	285.695	297.423	303.512	310.519	312.879	312.511	320.193	317.439	320.983	326.993	327.371	329.811	333.080	334.366	Total Financing
Total NPF	10.298	11.054	9.929	10.034	10.005	10.502	10.458	9.132	9.494	9.785	10.396	10.933	10.724	10.859	10.820	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	68.420	72.188	71.490	71.939	71.917	71.439	71.693	72.425	70.964	71.323	73.099	73.493	75.672	77.491	76.348	1. Working Capital a. Micro, Small and Medium Enterprise
a. UMKM	28.458	28.973	28.300	28.697	29.110	28.776	27.656	27.392	28.427	28.082	28.398	29.133	29.985	30.158	29.894	
NPF	1.751	1.826	1.733	1.755	1.836	1.706	1.567	1.429	1.396	1.456	1.458	1.583	1.667	1.545	1.534	b. Non Micro, Small and Medium Enterprise
b. Bukan UMKM	39.962	43.215	43.191	43.242	42.807	42.663	44.036	45.033	42.537	43.241	44.701	44.360	45.687	47.333	46.454	
NPF	2.239	2.437	1.621	1.545	1.306	991	1.227	1.088	1.256	1.283	1.444	1.497	1.349	1.285	1.356	2. Investment
2. Investasi	45.768	47.427	46.902	47.637	47.971	47.926	48.369	48.773	48.571	48.565	50.097	49.943	50.287	50.120	50.156	
a. UMKM	15.589	16.004	16.315	16.186	16.812	16.750	16.909	17.427	18.150	17.927	18.514	18.436	18.447	18.338	18.193	a. Micro, Small and Medium Enterprise
NPF	1.541	900	868	884	878	841	868	744	859	841	831	941	978	886	893	
b. Bukan UMKM	30.178	31.422	30.587	31.451	31.159	31.175	31.460	31.346	30.421	30.638	31.583	31.507	31.840	31.782	31.963	b. Non Micro, Small and Medium Enterprise
NPF	995	2.446	1.832	1.928	2.153	2.929	2.755	2.022	1.800	1.793	1.833	1.783	1.750	1.699	1.681	
3. Konsumsi (Bukan UMKM)	63.294	70.174	72.757	73.353	78.647	79.313	79.757	81.100	80.758	81.661	82.725	83.797	84.555	84.950	85.798	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	1.309	1.421	1.432	1.511	1.419	1.383	1.433	1.314	1.487	1.552	1.525	1.620	1.612	1.722	1.666	
Total Pembiayaan	177.482	189.789	191.149	192.929	198.536	198.678	199.819	202.298	200.292	201.548	205.920	207.233	210.514	212.560	212.302	Total Financing
Total NPF	7.834	9.030	7.486	7.624	7.592	7.850	7.850	6.597	6.798	6.926	7.090	7.424	7.355	7.137	7.130	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	18.943	27.637	29.540	30.577	31.562	32.127	29.046	32.630	31.259	32.913	33.433	31.820	28.228	27.962	28.853	1. Working Capital
a. UMKM	7.369	8.895	9.046	9.077	9.022	9.119	9.648	10.191	9.657	9.787	9.473	9.235	9.253	9.231	9.353	a. Micro, Small and Medium Enterprise
NPF	373	369	406	414	405	721	707	639	705	776	1.112	1.090	1.090	1.096	1.077	NPF
b. Bukan UMKM	11.573	18.742	20.495	21.500	22.540	23.007	19.398	22.439	21.602	23.126	23.960	22.585	18.975	18.731	19.501	b. Non Micro, Small and Medium Enterprise
NPF	633	479	570	558	549	541	526	533	525	528	563	560	561	903	899	NPF
2. Investasi	14.275	19.422	22.054	24.190	24.696	25.688	26.427	26.957	27.389	27.676	27.854	27.950	29.907	31.045	31.128	2. Investment
a. UMKM	3.114	5.107	6.218	4.576	4.374	4.319	7.147	7.219	4.514	4.627	4.738	4.804	4.835	4.852	4.865	a. Micro, Small and Medium Enterprise
NPF	203	240	286	283	258	286	283	270	287	263	323	334	331	339	344	NPF
b. Bukan UMKM	11.160	14.315	15.836	19.614	20.322	21.369	19.281	19.738	22.875	23.049	23.116	23.146	25.072	26.193	26.263	b. Non Micro, Small and Medium Enterprise
NPF	627	148	180	198	216	178	178	200	217	240	254	416	266	267	252	NPF
3. Konsumsi (Bukan UMKM)	37.308	48.846	54.680	55.816	55.725	56.386	57.220	58.308	58.499	58.845	59.786	60.368	61.163	61.513	62.083	3. Consumption (Non Micro, Small and Medium Enterprise)
NPF	628	787	1.002	957	986	927	915	892	961	1.053	1.054	1.111	1.121	1.117	1.119	NPF
Total Pembiayaan	70.525	95.906	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	Total Financing
Total NPF	2.464	2.024	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	Total NPF

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Penerima Pembiayaan Lapangan Usaha	2016	2017	2018						2019						Financing by Industrial Origin	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Pertanian, Perburuan dan Kehutanan	1.647	2.794	3.100	3.112	3.112	3.423	3.383	3.436	3.500	3.503	3.449	3.431	3.498	3.953	4.107	Agricultures, Hunting and Forestry
NPF	93	117	113	113	122	122	123	145	123	149	152	320	155	153	155	NPF
Perikanan	166	166	147	145	141	147	146	145	146	144	140	138	128	126	123	Fishery
NPF	7	4	5	5	5	6	6	5	5	6	6	6	6	5	5	NPF
Pertambangan dan Penggalian	1.616	1.830	2.382	2.441	2.405	2.671	2.470	2.382	2.323	2.284	2.387	2.569	2.568	2.500	2.451	Mining and Quarrying
NPF	15	16	17	15	11	15	16	16	16	16	16	15	12	11	11	NPF
Industri Pengolahan	4.010	4.871	5.933	5.820	6.784	6.398	6.633	7.287	7.047	7.617	7.996	7.275	7.802	7.883	8.257	Processing Industry
NPF	575	110	123	113	110	114	114	111	111	111	126	113	127	128	128	NPF
Listrik, gas dan air	409	2.859	6.467	8.374	8.370	8.379	6.356	8.353	8.335	8.419	8.404	8.397	6.194	6.875	6.887	Electricity, Gas and Water
NPF	390	391	-	-	0	0	-	-	-	-	-	-	-	-	-	NPF
Konstruksi	6.039	11.616	11.231	11.556	10.449	11.304	10.431	10.473	11.814	12.861	12.660	12.697	12.708	12.868	13.002	Construction
NPF	124	148	201	203	190	459	454	404	448	434	764	741	730	743	714	NPF
Perdagangan Besar dan Eceran	4.438	6.694	6.302	7.113	7.597	7.728	8.435	7.926	7.861	8.121	8.370	8.183	7.756	7.905	8.264	Wholesale and Retail Trade
NPF	341	208	316	318	305	250	259	271	340	340	350	371	379	377	379	NPF
Penyediaan akomodasi dan penyediaan makan minum	1.095	1.572	1.714	1.708	1.603	1.594	1.910	1.947	1.945	1.963	1.855	1.848	1.878	1.762	1.741	Provision of accomodation and the provision of eating and drinking
NPF	11	27	15	16	15	13	12	11	16	11	11	10	10	13	13	NPF
Transportasi, pergudangan dan komunikasi	1.475	1.253	1.722	1.937	2.014	1.889	1.960	1.954	1.957	1.973	1.961	1.862	1.844	1.830	1.885	Transportation, Warehousing and Communications
NPF	57	53	64	78	78	78	78	78	78	75	68	71	72	71	73	NPF
Perantara Keuangan	7.219	8.310	6.391	6.342	7.544	8.127	7.110	8.050	6.590	6.497	7.088	6.635	6.996	6.553	6.379	Financial intermediaries
NPF	51	38	54	44	41	51	51	26	27	33	43	39	46	397	401	NPF
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.480	2.975	3.904	3.882	3.918	3.861	4.284	4.977	4.514	4.610	4.395	4.240	4.492	4.465	4.657	Real Estate, Business, Ownership, and Business Services
NPF	105	71	463	466	470	478	446	447	442	440	462	462	462	455	453	NPF
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Jasa Pendidikan	389	692	813	770	767	775	773	797	800	793	798	899	894	881	877	Education Services
NPF	5	8	9	13	12	12	12	12	13	21	21	20	20	20	20	NPF
Jasa Kesehatan dan Kegiatan Sosial	315	372	368	398	401	399	429	440	440	434	442	443	442	448	451	Health Services and Social Activities
NPF	4	4	11	12	11	13	13	11	9	14	15	15	15	15	15	NPF
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	685	901	911	950	939	907	942	918	873	875	854	812	767	766	774	Community, Sociocultural, Entertainment and Other Individual Services
NPF	55	37	44	52	50	83	77	81	79	134	177	176	175	178	175	NPF
Jasa Perorangan yang Melayani Rumah Tangga	4	5	8	7	7	8	10	11	11	11	10	8	5	8	8	Individual Services which Serve Households
NPF	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	International Agency and Other Extra Agency International
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Kegiatan yang belum jelas batasannya	228	147	201	211	207	204	200	492	488	483	477	332	163	184	119	Business Activities which are not clearly defined
NPF	2	2	5	5	5	32	31	23	27	29	39	39	39	38	36	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Non Industrial Origin
Rumah Tangga																Households
Untuk Pemilikan Rumah Tinggal	23.631	30.483	35.279	36.186	36.641	37.402	38.264	39.208	39.380	39.781	40.724	41.367	42.104	42.394	42.773	For Home Ownership
NPF	439	583	713	671	695	702	702	656	706	782	779	815	799	810	816	NPF
Untuk Pemilikan Flat atau Apartemen	627	1.127	1.523	1.632	1.718	1.754	1.820	1.866	1.915	1.986	2.043	2.083	2.139	2.177	2.227	For Apartement Ownership
NPF	10	6	3	3	16	5	6	22	22	24	21	19	21	21	20	NPF
Untuk Pemilikan Ruko atau Rukan	1.755	1.810	1.949	1.980	2.000	2.019	2.028	2.068	2.084	2.101	2.139	2.147	2.170	2.171	2.177	For Shop House Ownership
NPF	53	61	57	57	54	54	51	54	58	66	64	81	97	86	84	NPF
Untuk Pemilikan Kendaraan Bermotor	4.347	6.221	5.921	5.888	5.912	5.443	5.388	5.208	5.099	4.840	4.588	4.341	4.135	4.009	3.784	For Vehicles Ownership
NPF	44	52	125	128	127	74	70	72	83	84	86	85	86	84	83	NPF
Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	5.629	8.158	9.121	9.237	8.555	8.707	8.835	9.070	9.126	9.240	9.377	9.487	9.664	9.805	10.121	Others
NPF	50	57	69	71	61	60	63	58	61	68	72	76	86	83	82	NPF
Bukan Lapangan Usaha Lainnya	1.320	1.048	886	894	898	1.061	886	888	895	897	915	942	950	956	1.000	Non Industrial Origin - Others
NPF	31	29	34	27	32	31	23	29	31	29	32	35	32	34	34	NPF
Total Pembiayaan	70.525	95.906	106.274	110.583	111.983	114.201	112.693	117.895	117.147	119.435	121.073	120.138	119.298	120.520	122.064	Total Financing
Total NPF	2.464	2.024	2.443	2.411	2.413	2.652	2.608	2.535	2.696	2.860	3.305	3.509	3.369	3.722	3.690	Total NPF

Miliar Rupiah (in Billion IDR)

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	6.489	2.269	3.005	2.099	21.359	Jawa Barat
NPF	451	1	152	10	449	NPF
Banten	1.043	587	605	344	7.348	Banten
NPF	92	93	29	0	92	NPF
DKI Jakarta	10.103	48.605	6.875	41.600	36.096	DKI Jakarta
NPF	363	1.638	203	1.309	748	NPF
D.I Yogyakarta	569	141	441	875	2.001	D.I Yogyakarta
NPF	26	0	12	0	50	NPF
Jawa Tengah	3.345	3.856	2.098	2.646	7.581	Jawa Tengah
NPF	144	72	92	138	142	NPF
Jawa Timur	5.307	5.472	2.105	2.784	12.214	Jawa Timur
NPF	405	379	90	216	276	NPF
Bengkulu	153	27	236	31	860	Bengkulu
NPF	26	1	21	0	20	NPF
Jambi	217	348	425	107	2.063	Jambi
NPF	25	0	19	-	37	NPF
Aceh	1.035	304	406	57	12.730	Aceh
NPF	112	0	34	-	40	NPF
Sumatera Utara	2.455	654	882	1.914	5.731	Sumatera Utara
NPF	295	0	163	149	176	NPF
Sumatera Barat	759	55	457	263	2.725	Sumatera Barat
NPF	72	2	40	1	43	NPF
Riau	699	110	586	668	4.354	Riau
NPF	29	0	85	28	44	NPF
Sumatera Selatan	1.040	604	726	981	4.018	Sumatera Selatan
NPF	72	3	48	4	107	NPF
Bangka Belitung	59	499	200	0	342	Bangka Belitung
NPF	1	-	0	-	7	NPF
Kepulauan Riau	144	74	172	696	2.783	Kepulauan Riau
NPF	8	0	5	-	36	NPF
Lampung	932	265	261	274	1.411	Lampung
NPF	32	-	22	-	27	NPF
Kalimantan Selatan	589	493	351	1.304	2.236	Kalimantan Selatan
NPF	76	8	42	4	64	NPF
Kalimantan Barat	862	136	903	34	2.460	Kalimantan Barat
NPF	10	0	21	0	33	NPF
Kalimantan Timur	864	120	640	334	3.064	Kalimantan Timur
NPF	158	6	43	1	95	NPF
Kalimantan Tengah	188	5	72	367	700	Kalimantan Tengah
NPF	7	-	3	-	21	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 Juli 2019
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and
Sharia Business Unit - July 2019)
Miliar Rp (Billion IDR)

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	110	29	98	4	1.199	Sulawesi Tengah
NPF	19	-	11	-	31	NPF
Sulawesi Selatan	678	481	548	430	4.494	Sulawesi Selatan
NPF	73	44	41	28	108	NPF
Sulawesi Utara	59	5	47	9	448	Sulawesi Utara
NPF	5	0	4	-	9	NPF
Gorontalo	11	11	10	-	227	Gorontalo
NPF	1	-	1	-	5	NPF
Sulawesi Barat	6	2	6	0	350	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	156	4	135	5	837	Sulawesi Tenggara
NPF	16	-	9	-	22	NPF
Nusa Tenggara Barat	941	62	444	55	6.114	Nusa Tenggara Barat
NPF	66	1	18	-	59	NPF
Bali	288	48	156	273	1.172	Bali
NPF	20	5	25	44	34	NPF
Nusa Tenggara Timur	46	-	13	-	106	Nusa Tenggara Timur
NPF	2	-	-	-	1	NPF
Maluku	4	-	10	-	184	Maluku
NPF	0	-	0	-	1	NPF
Papua	47	4	100	12	289	Papua
NPF	1	-	4	-	6	NPF
Maluku Utara	38	24	28	-	289	Maluku Utara
NPF	2	-	1	-	1	NPF
Papua Barat	10	-	17	-	96	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	660	-	60	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	39.247	65.955	23.058	58.226	147.881	Total
NPF	2.611	2.254	1.237	1.933	2.785	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 Juli 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - July 2019) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	5.469	1.780	2.760	1.417	13.795	Jawa Barat
NPF	308	1	132	10	313	NPF
Banten	813	467	514	217	3.953	Banten
NPF	40	93	26	0	78	NPF
DKI Jakarta	6.602	33.393	4.851	22.592	13.700	DKI Jakarta
NPF	237	799	134	1.170	320	NPF
D.I Yogyakarta	470	37	381	399	1.027	D.I Yogyakarta
NPF	12	0	11	-	34	NPF
Jawa Tengah	2.679	2.822	1.146	1.380	3.606	Jawa Tengah
NPF	100	42	83	138	70	NPF
Jawa Timur	4.489	4.125	1.798	1.077	6.464	Jawa Timur
NPF	226	365	68	205	192	NPF
Bengkulu	144	27	232	31	860	Bengkulu
NPF	25	1	21	0	20	NPF
Jambi	197	145	397	21	1.669	Jambi
NPF	24	0	18	-	32	NPF
Aceh	949	298	405	57	12.541	Aceh
NPF	112	0	34	-	38	NPF
Sumatera Utara	1.022	517	634	1.163	2.855	Sumatera Utara
NPF	64	0	110	98	58	NPF
Sumatera Barat	590	41	298	80	1.613	Sumatera Barat
NPF	53	2	25	1	35	NPF
Riau	492	98	470	487	1.569	Riau
NPF	12	0	29	27	25	NPF
Sumatera Selatan	699	590	566	693	1.468	Sumatera Selatan
NPF	21	0	41	-	36	NPF
Bangka Belitung	56	499	185	-	222	Bangka Belitung
NPF	1	-	0	-	6	NPF
Kepulauan Riau	102	52	139	694	1.228	Kepulauan Riau
NPF	4	0	5	-	24	NPF
Lampung	928	141	251	97	1.222	Lampung
NPF	31	-	22	-	20	NPF
Kalimantan Selatan	437	377	259	579	1.102	Kalimantan Selatan
NPF	51	1	22	1	28	NPF
Kalimantan Barat	857	27	888	28	1.565	Kalimantan Barat
NPF	10	0	17	-	31	NPF
Kalimantan Timur	607	113	493	158	1.623	Kalimantan Timur
NPF	20	5	12	1	50	NPF
Kalimantan Tengah	188	5	72	367	700	Kalimantan Tengah
NPF	7	-	3	-	21	NPF

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

Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Sulawesi Tengah	110	29	98	4	1.199	Sulawesi Tengah
NPF	19	-	11	-	31	NPF
Sulawesi Selatan	466	90	433	241	2.238	Sulawesi Selatan
NPF	46	41	29	24	69	NPF
Sulawesi Utara	59	5	47	9	448	Sulawesi Utara
NPF	5	0	4	-	9	NPF
Gorontalo	11	11	10	-	227	Gorontalo
NPF	1	-	1	-	5	NPF
Sulawesi Barat	5	-	6	-	266	Sulawesi Barat
NPF	0	-	0	-	2	NPF
Sulawesi Tenggara	156	4	135	5	837	Sulawesi Tenggara
NPF	16	-	9	-	22	NPF
Nusa Tenggara Barat	904	58	443	55	5.990	Nusa Tenggara Barat
NPF	66	-	18	-	59	NPF
Bali	248	15	116	39	847	Bali
NPF	18	4	5	5	28	NPF
Nusa Tenggara Timur	46	-	13	-	106	Nusa Tenggara Timur
NPF	2	-	-	-	1	NPF
Maluku	4	-	10	-	184	Maluku
NPF	0	-	0	-	1	NPF
Papua	47	4	100	12	289	Papua
NPF	1	-	4	-	6	NPF
Maluku Utara	38	24	28	-	289	Maluku Utara
NPF	2	-	1	-	1	NPF
Papua Barat	10	-	17	-	96	Papua Barat
NPF	0	-	1	-	3	NPF
Lainnya	-	660	-	60	-	Outside Indonesia
NPF	-	-	-	-	-	NPF
Total	29.894	46.454	18.193	31.963	85.798	Total
NPF	1.534	1.356	893	1.681	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 Juli 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - July 2019) Milyar Rp (Billion IDR)						
Propinsi	Modal Kerja		Investasi		Konsumsi (Bukan UMKM)	Province
	UMKM	Bukan UMKM	UMKM	Bukan UMKM		
Jawa Barat	1.020	489	245	682	7.564	Jawa Barat
NPF	143	-	20	-	136	NPF
Banten	230	120	92	127	3.396	Banten
NPF	52	-	4	-	13	NPF
DKI Jakarta	3.501	15.212	2.024	19.008	22.396	DKI Jakarta
NPF	126	839	69	139	428	NPF
D.I Yogyakarta	100	104	60	476	974	D.I Yogyakarta
NPF	14	-	1	0	16	NPF
Jawa Tengah	666	1.034	953	1.266	3.975	Jawa Tengah
NPF	43	31	10	-	72	NPF
Jawa Timur	818	1.347	307	1.706	5.750	Jawa Timur
NPF	179	14	22	11	85	NPF
Bengkulu	9	-	4	-	1	Bengkulu
NPF	1	-	-	-	0	NPF
Jambi	20	203	28	86	394	Jambi
NPF	1	-	1	-	4	NPF
Aceh	86	6	1	-	189	Aceh
NPF	-	-	-	-	2	NPF
Sumatera Utara	1.434	137	249	751	2.876	Sumatera Utara
NPF	231	-	53	50	118	NPF
Sumatera Barat	169	14	159	183	1.111	Sumatera Barat
NPF	19	-	14	-	8	NPF
Riau	208	13	116	181	2.786	Riau
NPF	17	0	55	1	19	NPF
Sumatera Selatan	341	14	160	287	2.550	Sumatera Selatan
NPF	51	3	7	4	71	NPF
Bangka Belitung	3	-	15	0	120	Bangka Belitung
NPF	-	-	-	-	1	NPF
Kepulauan Riau	42	22	33	2	1.555	Kepulauan Riau
NPF	4	-	0	-	11	NPF
Lampung	4	125	9	178	188	Lampung
NPF	1	-	-	-	7	NPF
Kalimantan Selatan	152	116	92	725	1.134	Kalimantan Selatan
NPF	25	7	20	3	37	NPF
Kalimantan Barat	5	109	15	6	895	Kalimantan Barat
NPF	1	-	4	0	2	NPF
Kalimantan Timur	257	7	147	176	1.441	Kalimantan Timur
NPF	138	1	31	0	45	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 Juli 2019 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - July 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	211	392	115	189	2.256	Sulawesi Selatan
NPF	27	3	12	4	39	NPF
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
NPF	-	-	-	-	-	NPF
Gorontalo	-	-	-	-	-	Gorontalo
NPF	-	-	-	-	-	NPF
Sulawesi Barat	1	2	-	0	84	Sulawesi Barat
NPF	-	-	-	-	0	NPF
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
NPF	-	-	-	-	-	NPF
Nusa Tenggara Barat	37	4	1	0	124	Nusa Tenggara Barat
NPF	-	1	-	-	-	NPF
Bali	41	32	40	234	324	Bali
NPF	2	1	19	39	6	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	9.353	19.501	4.865	26.263	62.083	Total
NPF	1.077	899	344	252	1.119	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	15,44	13,73	12,99	13,15	12,92	12,72	13,32	12,77	12,57	12,79	12,47	12,61	12,93	12,91	12,94	1. Working Capital
a. UMKM	19,65	19,66	19,73	19,60	19,56	19,42	20,05	19,83	19,41	19,74	19,95	20,16	20,36	20,53	20,46	a. Micro, Small and Medium Enterprise
i. Rupiah	19,72	19,73	19,84	19,71	19,67	19,54	20,12	19,91	19,52	19,85	20,13	20,33	20,50	20,65	20,57	i. Rupiah
ii. Valas	7,76	4,66	4,71	4,84	5,27	5,38	2,69	2,54	2,82	2,74	3,12	3,18	3,15	2,96	2,64	ii. Foreign Exchange
b. Bukan UMKM	12,51	10,10	9,03	9,38	9,04	8,86	9,36	8,84	8,51	8,82	8,34	8,29	8,43	8,37	8,46	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,88	10,46	9,37	9,70	9,43	9,22	9,79	9,15	8,77	9,15	8,64	8,54	8,71	8,71	8,80	i. Rupiah
ii. Valas	7,10	5,52	4,59	4,70	4,59	4,44	4,44	4,52	4,51	4,40	4,41	4,48	4,48	3,96	4,18	ii. Foreign Exchange
2. Investasi	12,12	11,11	10,61	10,61	10,67	10,46	10,47	10,41	10,07	9,84	10,14	10,21	10,16	10,03	10,15	2. Investment
a. UMKM	14,77	13,58	12,51	12,80	12,84	12,70	12,28	12,04	12,31	11,77	12,28	12,35	12,23	12,21	11,99	a. Micro, Small and Medium Enterprise
i. Rupiah	14,85	13,59	12,55	12,84	12,89	12,75	12,32	12,08	12,35	11,81	12,34	12,39	12,27	12,25	12,03	i. Rupiah
ii. Valas	6,74	4,79	5,47	5,47	5,37	5,37	5,36	5,36	5,36	5,41	5,81	5,39	5,39	5,13	5,01	ii. Foreign Exchange
b. Bukan UMKM	10,92	9,98	9,68	9,73	9,78	9,56	9,61	9,62	9,12	9,02	9,23	9,31	9,31	9,15	9,41	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,17	10,74	10,47	10,44	10,49	10,24	10,32	10,30	9,68	9,56	9,78	9,87	9,84	9,65	9,96	i. Rupiah
ii. Valas	6,83	6,69	6,19	6,20	6,24	6,23	6,05	6,16	5,91	5,92	5,89	5,89	5,88	5,67	5,53	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	11,60	11,19	10,77	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	11,60	11,19	10,77	10,74	10,81	10,59	10,83	10,64	10,69	9,69	10,46	10,57	10,53	10,50	10,49	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	16,36	15,25	14,50	14,73	14,47	14,27	14,71	14,26	13,84	14,30	13,91	13,91	14,12	14,04	14,17	1. Working Capital
a. UMKM	21,19	22,14	22,36	22,12	22,03	21,98	23,06	23,04	22,24	22,80	23,03	23,11	23,32	23,52	23,54	a. Micro, Small and Medium Enterprise
i. Rupiah	21,28	22,16	22,43	22,19	22,11	22,07	23,07	23,05	22,29	22,84	23,17	23,23	23,40	23,58	23,57	i. Rupiah
ii. Valas	7,76	10,27	7,19	7,32	8,00	7,95	5,37	3,84	2,33	1,91	3,19	3,35	3,37	2,80	1,01	ii. Foreign Exchange
b. Bukan UMKM	12,93	10,63	9,35	9,82	9,32	9,08	9,47	8,92	8,22	8,78	8,11	7,87	8,09	8,00	8,14	b. Non Micro, Small and Medium Enterprise
i. Rupiah	13,32	10,83	9,58	10,02	9,49	9,26	9,67	9,09	8,39	8,99	8,27	8,02	8,24	8,22	8,35	i. Rupiah
ii. Valas	7,30	7,29	5,74	6,15	6,31	5,92	6,06	5,80	5,24	5,14	5,22	5,19	5,21	4,22	4,61	ii. Foreign Exchange
2. Investasi	12,85	11,83	11,30	11,26	11,45	11,14	11,17	11,07	10,56	10,06	10,56	10,63	10,59	10,50	10,62	2. Investment
a. UMKM	15,14	14,26	13,29	13,27	13,25	13,05	13,16	12,82	12,65	11,67	12,44	12,42	12,28	12,27	12,29	a. Micro, Small and Medium Enterprise
i. Rupiah	15,23	14,26	13,29	13,27	13,25	13,06	13,16	12,82	12,65	11,67	12,44	12,43	12,28	12,27	12,29	i. Rupiah
ii. Valas	6,75	4,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	9,00	3,00	-	ii. Foreign Exchange
b. Bukan UMKM	11,67	10,59	10,24	10,22	10,47	10,11	10,10	10,10	9,32	9,12	9,46	9,58	9,60	9,48	9,67	b. Non Micro, Small and Medium Enterprise
i. Rupiah	12,57	11,14	10,85	10,81	11,07	10,65	10,59	10,58	9,74	9,50	9,86	10,00	10,01	9,91	10,13	i. Rupiah
ii. Valas	7,87	7,81	6,85	6,84	6,96	6,96	6,95	6,96	6,41	6,41	6,50	6,48	6,46	6,07	5,83	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	12,34	12,47	12,17	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	12,34	12,47	12,17	12,18	12,23	11,89	12,35	12,01	12,12	10,40	12,01	11,99	11,95	11,91	11,93	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1. Modal Kerja	12,11	9,76	9,34	9,43	9,39	9,28	9,88	9,47	9,69	9,52	9,33	9,62	9,75	9,78	9,67	1. Working Capital
a. UMKM	13,73	11,59	11,52	11,63	11,58	11,36	11,41	11,20	11,10	10,98	10,74	10,86	10,76	10,73	10,62	a. Micro, Small and Medium Enterprise
i. Rupiah	13,73	11,73	11,66	11,77	11,73	11,50	11,53	11,35	11,23	11,11	10,88	11,03	10,93	10,90	10,78	i. Rupiah
ii. Valas	-	1,94	1,96	2,04	2,09	2,07	2,29	2,45	3,04	3,05	3,04	3,03	3,01	3,03	3,01	ii. Foreign Exchange
b. Bukan UMKM	11,08	8,89	8,38	8,51	8,51	8,46	9,12	8,68	9,07	8,90	8,78	9,11	9,26	9,31	9,22	b. Non Micro, Small and Medium Enterprise
i. Rupiah	11,38	9,55	8,90	9,04	9,29	9,14	10,11	9,27	9,53	9,46	9,36	9,59	9,91	9,99	9,96	i. Rupiah
ii. Valas	6,37	3,36	2,93	2,97	3,24	3,06	3,02	3,11	3,50	3,63	3,63	3,57	3,62	3,62	3,69	ii. Foreign Exchange
2. Investasi	9,77	9,38	9,13	9,34	9,16	9,20	9,19	9,21	9,20	9,44	9,38	9,47	9,44	9,25	9,38	2. Investment
a. UMKM	12,93	11,45	10,46	11,12	11,24	11,33	10,21	10,16	10,95	12,17	11,63	12,07	12,03	11,99	10,88	a. Micro, Small and Medium Enterprise
i. Rupiah	12,98	11,46	10,57	11,29	11,44	11,53	10,31	10,25	11,11	12,38	11,91	12,27	12,22	12,17	11,03	i. Rupiah
ii. Valas	6,62	5,76	5,26	5,26	5,17	5,18	5,17	5,17	5,17	5,24	5,71	5,22	5,23	5,23	5,23	ii. Foreign Exchange
b. Bukan UMKM	8,89	8,64	8,60	8,93	8,71	8,77	8,82	8,86	8,85	8,89	8,92	8,93	8,94	8,75	9,10	b. Non Micro, Small and Medium Enterprise
i. Rupiah	10,84	9,78	9,65	9,82	9,54	9,61	9,83	9,80	9,59	9,64	9,67	9,68	9,62	9,34	9,75	i. Rupiah
ii. Valas	5,31	4,98	5,41	5,46	5,46	5,46	5,13	5,38	5,43	5,46	5,32	5,35	5,36	5,29	5,27	ii. Foreign Exchange
3. Konsumsi (Bukan UMKM)	10,34	9,35	8,89	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	3. Consumption (Non Micro, Small and Medium Enterprise)
i. Rupiah	10,34	9,35	8,89	8,85	8,81	8,77	8,73	8,72	8,73	8,70	8,33	8,61	8,57	8,54	8,49	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018						2019						Type	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	22.198.718	25.836.223	27.612.459	27.563.572	27.967.194	28.477.264	28.859.160	29.068.132	29.352.261	29.674.834	30.152.344	30.502.033	30.193.047	30.275.640	30.663.585	Third Party Fund
1. Dana Simpanan Wadiah	12.266.656	14.447.605	15.359.090	15.524.197	15.952.298	16.165.174	16.405.031	16.497.628	16.659.783	16.823.087	17.123.698	17.323.451	17.007.862	17.335.059	17.534.649	1. Demand Deposits Wadia
a. Giro	235.862	194.284	203.070	205.723	206.262	218.476	220.406	220.970	223.410	226.116	228.457	229.737	232.828	233.468	236.540	a. Demand Deposits Wadia
b. Tabungan	12.030.794	14.253.961	15.156.020	15.318.474	15.746.036	15.946.698	16.184.625	16.276.658	16.436.373	16.597.763	16.896.045	17.093.714	17.097.023	17.109.045	17.343.899	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	9.932.062	11.388.618	12.253.369	12.039.375	12.014.894	12.312.087	12.454.121	12.570.503	12.693.603	12.851.747	13.028.646	13.178.582	13.185.185	12.940.581	13.128.936	2. Non Profit Sharing Investment Fund
a. Giro	64.776	64.361	65.959	66.828	68.714	68.830	69.389	67.372	67.535	67.756	68.150	68.142	69.065	68.415	68.557	a. Demand Deposits
b. Tabungan	9.555.911	10.986.347	11.825.457	11.609.319	11.579.100	11.875.521	12.015.268	12.129.152	12.248.770	12.407.374	12.580.932	12.729.421	12.756.270	12.815.091	12.984.233	b. Saving Deposits
c. Deposito	311.375	338.298	361.953	363.228	367.080	367.736	369.464	373.979	377.298	376.980	379.923	381.019	384.719	387.982	390.870	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	2	3	8	1	1	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	1	3	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	8	1	1	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	4.515.930	5.400.966	5.306.785	5320815	5.354.461	5.327.903	5.339.696	5.343.836	5.391.046	5.431.272	5.429.544	5.495.040	5.536.682	5.619.093	5.679.928	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	97.299	95.925	94.056	94677	97.074	96.963	98.347	101.626	102.046	104.014	106.325	108.343	109.667	110.965	112.462	1. Profit Sharing Financing
a. Mudharabah	35.948	28.171	22.980	22.379	21.871	21.238	20.305	19.638	19.222	18.867	18.425	17.981	17.460	16.935	16.649	a. Mudharabah
b. Musyarakah	61.351	67.754	71.078	72.299	75.203	75.725	78.042	81.988	82.824	85.147	87.900	90.362	93.283	94.030	95.813	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	4.382.865	5.283.827	5.195.199	5207860	5.237.173	5.210.602	5.210.371	5.198.275	5.232.544	5.268.962	5.265.357	5.328.999	5.360.636	5.419.862	5.469.556	2. Receivables/Acceptables
a. Murabahah	4.096.459	4.693.889	4.557.104	4.566.359	4.582.808	4.542.491	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	a. Murabahah
b. Qardh	282.253	585.885	633.915	637.099	648.445	662.134	671.874	672.264	673.107	677.712	678.935	686.456	684.568	685.697	693.784	b. Qardh
c. Istishna'	4.153	5.065	5.676	5.776	5.920	5.977	6.072	6.217	6.266	6.339	6.451	6.489	6.597	6.671	6.770	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	35.766	21.360	17.667	18.427	20.214	20.338	30.978	43.935	57.613	58.437	58.002	57.698	56.909	56.157	55.000	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	28	648	2.232	5.026	12.630	25.224	38.840	39.535	39.126	38.611	37.694	36.932	35.566	b. Financing through Channeling
c. Pembiayaan secara Executing	-	3	3	3	3	3	3	3	3	3	3	3	3	3	2	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	35.558	21.343	17.636	17.776	17.979	18.145	18.345	18.708	18.770	18.899	18.873	19.084	19.212	19.221	19.432	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	18.543.305	21.337.918	22.687.692	22.546.733	23.041.972	23.472.129	23.778.680	24.067.983	24.313.460	24.530.119	24.730.868	25.030.817	24.721.831	25.227.200	25.615.145	Third Party Fund
1. Dana Simpanan Wadiah	10.583.944	12.393.912	13.134.873	13.259.367	13.658.238	13.838.161	14.045.565	14.233.316	14.395.296	14.548.960	14.673.036	14.864.549	14.548.960	15.060.932	15.260.522	1. Demand Deposits Wadia
a. Giro	219.538	176.470	183.584	185.877	186.379	198.634	200.311	200.646	202.026	204.016	205.968	208.127	211.148	211.777	214.691	a. Demand Deposits Wadia
b. Tabungan	10.364.406	12.218.082	12.951.289	13.073.490	13.471.859	13.639.527	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	b. iB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	7.959.361	8.944.006	9.552.819	9.287.366	9.383.734	9.633.968	9.733.115	9.834.667	9.919.115	9.981.159	10.057.832	10.166.268	10.172.871	10.166.268	10.354.623	2. Non Profit Sharing Investment Fund
a. Giro	56.687	55.030	55.729	56.470	58.247	58.221	58.640	56.514	56.577	56.745	57.041	56.913	57.689	56.982	56.980	a. Demand Deposits
b. Tabungan	7.649.029	8.618.506	9.214.820	8.947.751	9.037.481	9.287.320	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	b. Saving Deposits
c. Deposito	253.645	270.697	282.270	283.145	288.006	288.427	289.921	293.704	296.755	296.457	297.432	297.839	299.166	301.737	303.436	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	4.163.829	4.167.346	4.186.069	4.159.070	4.163.204	4.160.742	4.206.276	4.255.863	4.263.804	4.337.978	4.379.620	4.443.684	4.504.519	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	65.860	58.408	51.712	51.140	52.667	51.815	52.593	55.465	55.506	56.679	58.097	59.314	60.638	60.183	60.545	1. Profit Sharing Financing
a. Mudharabah	19.662	13.780	10.542	10.183	9.785	9.466	8.842	8.554	8.267	8.022	7.718	7.459	7.224	6.933	6.713	a. Mudharabah
b. Musyarakah	46.198	44.628	41.172	40.958	42.882	42.349	43.751	46.911	47.239	48.657	50.379	51.855	53.414	53.250	53.832	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	3.948.055	4.313.022	4.104.012	4.107.987	4.124.929	4.098.658	4.102.007	4.096.679	4.143.204	4.190.463	4.196.954	4.269.528	4.309.740	4.374.232	4.434.539	2. Receivables/Acceptables
a. Murabahah	3.772.278	4.125.965	3.911.560	3.912.850	3.926.899	3.898.948	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	a. Murabahah
b. Qardh	175.618	187.934	193.836	196.403	197.930	199.612	201.660	201.240	202.310	207.007	208.297	213.238	206.891	205.670	206.667	b. Qardh
c. Istishna'	159	135	112	108	100	98	94	90	90	87	87	85	84	77	73	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	24.034	11.290	8.242	8.368	8.473	8.597	8.604	8.598	8.721	8.860	8.891	9.136	9.242	9.269	9.435	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	-	-	-	-	9 ⁻¹	10 ⁻¹	12	12	12	12	11	11	11	11	10	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	8.240	8.366	8.462	8.585	8.590	8.584	8.707	8.846	8.878	9.123	9.229	9.254	9.423	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	3.655.413	4.498.305	4.924.767	5.016.839	4.925.222	5.005.135	5.080.480	5.000.149	5.038.801	5.144.715	5.421.476	5.471.216	5.471.216	5.048.440	5.048.440	Third Party Fund
1. Dana Simpanan Wadiah	1.682.712	2.053.693	2.224.217	2.264.830	2.294.060	2.327.013	2.359.466	2.264.312	2.264.487	2.274.127	2.450.662	2.458.902	2.458.902	2.274.127	2.274.127	1. Demand Deposits Wadia
a. Giro	16.324	17.814	19.486	19.846	19.883	19.842	20.095	20.324	21.384	22.100	22.489	21.610	21.680	21.691	21.691	a. Demand Deposits Wadia
b. Tabungan	1.666.388	2.035.879	2.204.731	2.244.984	2.274.177	2.307.171	2.339.371	2.243.988	2.243.103	2.252.027	2.428.174	2.437.292	2.315.504	2.259.890	2.298.068	b. IB Saving Deposits Wadia
2. Dana Investasi Non Profit Sharing	1.972.701	2.444.612	2.700.550	2.752.009	2.631.160	2.678.119	2.721.006	2.735.836	2.774.488	2.870.588	2.970.814	3.012.314	3.012.314	2.774.313	2.774.313	2. Non Profit Sharing Investment Fund
a. Giro	8.089	9.331	10.230	10.358	10.467	10.609	10.749	10.858	10.958	11.011	11.109	11.229	11.376	11.433	11.577	a. Demand Deposits
b. Tabungan	1.906.882	2.367.841	2.610.637	2.661.568	2.541.619	2.588.201	2.630.714	2.644.703	2.682.987	2.779.223	2.877.385	2.917.905	2.940.254	2.947.165	2.990.026	b. Saving Deposits
c. Deposito	57.730	67.601	79.683	80.083	79.074	79.309	79.543	80.275	80.523	82.491	83.180	85.553	86.245	87.434	87.434	c. Time Deposits
3. Dana Investasi Profit Sharing	-	-	-	-	2	3	8	1	-	-	-	-	-	-	-	3. Profit Sharing Investment Fund
a. Giro	-	-	-	-	1	3	-	-	-	-	-	-	-	-	-	a. Demand Deposits
b. Tabungan	-	-	-	-	-	-	8	1	-	-	-	-	-	-	-	b. Saving Deposits
c. Deposito	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	c. Time Deposits
Pembiayaan, Piutang dan Salam	477.981	1.018.382	1.142.956	1.153.469	1.168.392	1.168.833	1.176.492	1.183.094	1.184.770	1.175.409	1.165.740	1.157.062	1.157.062	1.175.409	1.175.409	Financing, Receivables/Acceptables, Ijarah and Salam
1. Pembiayaan Bagi Hasil	31.439	37.517	42.344	43.537	44.407	45.148	45.754	46.161	46.540	47.335	48.228	49.029	49.029	50.782	51.917	1. Profit Sharing Financing
a. Mudharabah	16.286	14.391	12.438	12.196	12.086	11.772	11.463	11.084	10.955	10.845	10.707	10.522	10.236	10.002	9.936	a. Mudharabah
b. Musyarakah	15.153	23.126	29.906	31.341	32.321	33.376	34.291	35.077	35.585	36.490	37.521	38.507	39.869	40.780	41.981	b. Musyarakah
c. Pembiayaan Bagi Hasil Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Piutang	434.810	970.805	1.091.187	1.099.873	1.112.244	1.111.944	1.108.364	1.101.596	1.089.340	1.078.499	1.068.403	1.059.471	1.050.896	1.045.630	1.035.017	2. Receivables/Acceptables
a. Murabahah	324.181	567.924	645.544	653.509	655.909	643.543	632.172	624.445	612.368	601.543	591.401	579.849	566.706	559.009	540.903	a. Murabahah
b. Qardh	106.635	397.951	440.079	440.696	450.515	462.522	470.214	471.024	470.797	470.705	470.638	473.218	477.677	480.027	487.417	b. Qardh
c. Istishna'	3.994	4.930	5.564	5.668	5.820	5.879	5.978	6.127	6.176	6.252	6.364	6.404	6.513	6.594	6.697	c. Istishna'
3. Pembiayaan Sewa (Ijarah)	11.732	10.070	9.425	10.059	11.741	11.741	22.374	35.337	48.892	49.577	49.111	48.562	47.667	46.888	45.565	3. Ijarah including Leasing receivables
a. Pembiayaan Sindikasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Syndication Financing
b. Pembiayaan secara Channeling	208	14	28	648	2.223	5.016	12.618	25.212	38.828	39.523	39.115	38.600	37.683	36.921	35.556	b. Financing through Channeling
c. Pembiayaan secara Executing	-	1	1	1	1	1	1	1	1	1	1	1	1	1	-	c. Financing through Executing
d. Pembiayaan Sewa Lainnya	11.524	10.055	9.396	9.410	9.517	9.560	9.755	10.124	10.063	10.053	9.995	9.961	9.983	9.967	10.009	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	18.521.091	21.692.463	23.225.738	23.178.632	23.368.231	23.825.941	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	Third Party Fund
Pembiayaan, Piutang dan Salam	3.801.121	4.520.667	4.754.492	4.785.732	4.839.011	4.841.753	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	Financing, Receivables/Acceptables, Ijarah and Salam
Ket: r) Angka-angka diperbaiki															Note: r) Revised figures	

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

Tipe	2016	2017	2018						2019						Type	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	15.488.398	17.955.556	19.074.492	18.947.098	19.096.800	19.479.862	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	Third Party Fund
Pembiayaan, Piutang dan Salam	3.360.698	3.543.254	3.651.002	3.671.964	3.708.146	3.707.946	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	Financing, Receivables/Acceptables, Ijarah and Salam

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Tipe	2016	2017	2018						2019						Type	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	3.032.693	3.736.907	4.151.246	4.231.534	4.271.431	4.346.079	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	Third Party Fund
Pembiayaan, Piutang dan Salam	440.423	977.413	1.103.490	1.113.768	1.130.865	1.133.807	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	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						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Dana Simpanan Wadiah	38.361	47.033	47.602	48.518	48.683	48.185	48.893	54.344	52.677	53.174	54.680	55.869	55.752	56.766	58.940	iB Wadia
a. Giro	20.153	24.897	22.610	22.943	22.825	22.087	22.294	26.435	24.903	24.775	26.048	26.757	25.010	26.000	27.132	a. Demand Deposits Wadia
i. Rupiah	17.221	21.581	18.955	19.446	19.512	18.797	19.127	23.543	21.463	21.187	20.681	20.656	20.049	21.069	23.817	i. Rupiah
ii. Valas	2.932	3.315	3.654	3.497	3.313	3.290	3.167	2.892	3.441	3.588	5.367	6.101	4.962	4.931	3.315	ii. Foreign Currency
b. Tabungan	18.208	22.137	24.992	25.575	25.858	26.099	26.599	27.909	27.773	28.399	28.632	29.113	30.742	30.766	31.807	b. iB Saving Deposits Wadia
i. Rupiah	18.037	21.938	24.748	25.338	25.608	25.837	26.341	27.635	27.499	28.109	28.335	28.814	30.449	30.463	31.482	i. Rupiah
ii. Valas	170	199	244	237	250	261	258	274	274	290	297	299	293	303	325	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	240.974	287.854	291.593	290.237	306.763	307.733	305.528	317.484	319.872	321.526	328.053	325.363	319.913	329.858	325.309	Non Profit Sharing Investment Fund
a. Giro	7.820	15.291	17.684	15.690	21.433	20.109	20.149	17.161	18.981	19.720	22.386	22.081	20.692	26.919	25.145	a. Demand Deposits
i. Rupiah	7.388	13.280	15.232	13.671	19.486	18.460	18.220	15.501	17.485	18.282	18.660	20.497	19.402	25.635	24.050	i. Rupiah
ii. Valas	432	2.011	2.453	2.019	1.947	1.649	1.928	1.661	1.496	1.439	3.725	1.584	1.289	1.284	1.095	ii. Foreign Currency
b. Tabungan	66.980	76.361	78.114	78.217	79.953	80.823	86.529	85.148	85.265	85.028	84.659	86.824	87.952	89.320	89.320	b. Saving Deposits
i. Rupiah	66.088	75.463	77.080	77.203	78.939	79.100	79.801	85.507	84.052	84.134	83.853	83.489	85.618	86.572	87.891	i. Rupiah
ii. Valas	892	898	1.034	1.014	1.013	1.056	1.022	1.022	1.097	1.131	1.176	1.170	1.206	1.380	1.429	ii. Foreign Currency
c. Deposito	166.174	196.202	195.795	196.329	205.377	207.469	204.557	213.794	215.742	216.541	220.640	218.623	212.397	214.988	210.844	c. Time Deposits
i. Rupiah	155.646	186.721	186.326	186.774	195.661	196.950	196.116	203.133	201.686	200.505	208.395	207.863	201.963	204.484	201.371	i. Rupiah
a. 1 Bulan	109.417	137.718	134.718	136.935	146.443	143.161	143.742	146.936	142.177	145.503	147.414	145.836	136.696	135.921	131.014	a. 1 month
b. 3 Bulan	30.095	30.436	32.819	31.432	29.898	32.646	31.223	34.036	38.187	33.993	38.796	38.406	37.373	40.062	41.079	b. 3 month
c. 6 Bulan	9.531	9.710	10.639	10.049	10.245	11.728	11.760	11.612	10.557	10.432	10.783	10.748	10.816	12.171	13.132	c. 6 month
d. 12 Bulan	6.588	8.758	8.087	8.346	9.069	9.404	9.375	10.543	10.749	10.556	11.387	12.855	17.054	16.311	16.118	d. 12 month
e. >12 Bulan	15	99	63	12	6	12	16	5	16	21	16	18	24	19	28	e. >12 month
ii. Valas	10.528	9.481	9.469	9.555	9.715	10.518	8.441	10.661	14.056	16.036	12.245	10.760	10.434	10.503	9.473	ii. Foreign Currency
a. 1 Bulan	8.295	7.842	7.396	7.508	7.053	7.747	5.899	8.171	11.058	11.995	9.292	6.973	6.460	7.236	5.640	a. 1 month
b. 3 Bulan	1.730	1.316	1.122	880	1.036	1.389	1.226	1.377	1.830	2.918	1.285	1.938	2.068	1.582	2.102	b. 3 month
c. 6 Bulan	315	188	698	861	1.243	1.017	817	663	666	665	779	900	1.073	896	922	c. 6 month
d. 12 Bulan	189	136	252	306	383	366	499	450	502	459	889	949	833	789	809	d. 12 month
e. >12 Bulan	0	0	0	0	0	0	0	0	-	-	0	-	0	1	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Dana Simpanan Wadiah	29.470	35.933	36.528	36.962	37.073	36.741	37.453	40.954	39.261	41.291	42.580	44.013	43.969	44.663	46.344	iB Wadia
a. Giro	15.375	18.792	16.943	16.804	16.584	16.097	16.221	18.553	17.010	18.477	19.584	20.645	19.210	19.906	20.559	a. Demand Deposits Wadia
i. Rupiah	12.638	15.920	13.567	13.591	13.700	13.050	13.366	15.942	13.811	15.134	14.501	14.797	14.518	15.234	17.693	i. Rupiah
ii. Valas	2.736	2.872	3.376	3.213	2.883	3.047	2.855	2.611	3.199	3.344	5.083	5.847	4.693	4.672	2.866	ii. Foreign Currency
b. Tabungan	14.095	17.141	19.585	20.158	20.489	20.644	21.232	22.402	22.251	22.814	22.996	23.368	24.758	24.757	25.785	b. iB Saving Deposits Wadia
i. Rupiah	13.968	17.000	19.421	19.995	20.318	20.470	21.064	22.228	22.073	22.622	22.800	23.171	24.556	24.547	25.561	i. Rupiah
ii. Valas	127	141	164	163	171	174	168	174	178	192	196	197	202	210	224	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	176.937	202.461	204.068	202.842	214.410	214.208	213.302	216.652	217.791	218.702	220.128	216.426	212.722	221.905	219.372	Non Profit Sharing Investment Fund
a. Giro	4.278	7.619	10.251	8.748	14.324	13.318	12.780	9.002	11.599	12.409	15.349	15.561	13.411	19.275	16.846	a. Demand Deposits
i. Rupiah	4.149	7.038	9.686	8.548	13.925	13.227	12.531	8.819	11.292	12.119	12.727	14.907	13.128	19.016	16.698	i. Rupiah
ii. Valas	128	581	566	200	399	91	249	183	307	290	2.622	654	284	259	148	ii. Foreign Currency
b. Tabungan	50.637	57.488	57.785	58.115	60.367	60.634	61.360	65.642	63.872	63.463	63.388	62.795	64.023	64.604	65.668	b. Saving Deposits
i. Rupiah	50.601	57.440	57.732	58.059	60.308	60.570	61.301	65.575	63.732	63.312	63.260	62.666	63.862	64.449	65.514	i. Rupiah
ii. Valas	36	48	53	57	59	64	59	66	140	151	127	129	161	155	154	ii. Foreign Currency
c. Deposito	122.022	137.353	136.032	135.979	139.719	140.256	139.162	142.008	142.320	142.830	141.392	138.070	135.287	138.026	136.858	c. Time Deposits
i. Rupiah	112.709	129.960	128.365	128.305	131.946	131.838	132.578	133.798	132.966	132.485	134.977	132.270	129.757	132.481	131.301	i. Rupiah
a. 1 Bulan	82.724	95.065	97.541	96.984	101.336	100.026	99.907	101.784	98.791	97.434	99.801	97.967	93.810	94.790	93.432	a. 1 month
b. 3 Bulan	19.126	20.686	17.558	18.460	16.988	17.476	18.648	18.157	20.074	20.866	20.848	20.064	21.681	22.614	22.017	b. 3 month
c. 6 Bulan	5.939	6.508	7.208	6.648	6.695	7.353	7.153	6.779	6.744	6.932	7.324	6.880	6.435	7.227	7.801	c. 6 month
d. 12 Bulan	4.906	7.696	6.046	6.206	6.922	6.972	6.861	7.073	7.344	7.238	6.989	7.349	7.810	7.831	8.024	d. 12 month
e. >12 Bulan	14	6	12	7	5	11	10	5	14	15	15	9	21	18	27	e. >12 month
ii. Valas	9.313	7.392	7.667	7.674	7.773	8.418	6.584	8.210	9.354	10.345	6.414	5.800	5.530	5.545	5.557	ii. Foreign Currency
a. 1 Bulan	7.518	5.844	6.500	6.884	6.357	6.801	5.100	7.054	7.860	8.848	5.247	4.269	3.734	4.131	4.072	a. 1 month
b. 3 Bulan	1.339	1.306	958	548	583	753	676	856	1.216	1.207	311	628	888	626	703	b. 3 month
c. 6 Bulan	268	110	103	668	706	651	299	322	131	181	299	322	292	174	158	c. 6 month
d. 12 Bulan	188	132	98	140	164	157	158	154	146	108	558	581	616	613	624	d. 12 month
e. >12 Bulan	0	0	0	0	0	0	0	0	-	-	0	-	0	1	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Miliar Rupiah (in Billion IDR)

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

Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
1 Dana Simpanan Wadiah	8.891	11.101	11.074	11.556	11.611	11.445	11.440	13.389	13.416	11.882	12.100	11.857	11.783	12.103	12.103	iB Wadia
a. Giro	4.778	6.105	5.667	6.139	6.241	5.990	6.073	7.883	7.893	6.297	6.463	6.112	5.800	6.094	6.094	a. Demand Deposits Wadia
i. Rupiah	4.583	5.661	5.389	5.854	5.811	5.748	5.762	7.601	7.651	6.053	6.180	5.859	5.531	5.835	5.835	i. Rupiah
ii. Valas	196	444	278	284	430	243	311	281	242	245	283	254	269	259	259	ii. Foreign Currency
b. Tabungan	4.112	4.996	5.407	5.417	5.369	5.454	5.367	5.507	5.523	5.585	5.637	5.744	5.983	6.009	6.009	b. iB Saving Deposits Wadia
i. Rupiah	4.069	4.937	5.327	5.342	5.291	5.368	5.277	5.406	5.426	5.487	5.536	5.643	5.893	5.916	5.916	i. Rupiah
ii. Valas	43	59	80	75	79	87	90	100	96	98	101	101	90	93	93	ii. Foreign Currency
2 Dana Investasi Non Profit Sharing	64.037	85.394	87.525	87.394	92.353	93.525	92.226	100.832	102.081	102.823	107.925	108.937	107.191	107.954	107.954	Non Profit Sharing Investment Fund
a. Giro	3.542	7.672	7.433	6.943	7.109	6.791	7.369	8.160	7.382	7.311	7.037	6.520	7.280	7.643	7.643	a. Demand Deposits
i. Rupiah	3.238	6.241	5.546	5.123	5.561	5.233	5.690	6.682	6.193	6.163	5.933	5.591	6.275	6.619	6.619	i. Rupiah
ii. Valas	304	1.431	1.887	1.819	1.548	1.558	1.679	1.478	1.189	1.148	1.103	929	1.005	1.024	1.024	ii. Foreign Currency
b. Tabungan	16.343	18.873	20.329	20.102	19.586	19.522	19.462	20.887	21.276	21.802	21.640	21.864	22.801	23.349	23.349	b. Saving Deposits
i. Rupiah	15.487	18.023	19.348	19.144	18.632	18.530	18.500	19.932	20.320	20.821	20.592	20.823	21.756	22.123	22.123	i. Rupiah
ii. Valas	857	850	981	958	954	992	962	955	957	980	1.048	1.041	1.045	1.225	1.225	ii. Foreign Currency
c. Deposito	44.152	58.849	59.762	60.350	65.658	67.213	65.395	71.786	73.422	73.711	79.248	80.553	77.109	76.962	76.962	c. Time Deposits
i. Rupiah	42.937	56.761	57.961	58.469	63.715	65.112	63.538	69.335	68.720	68.020	73.418	75.593	72.206	72.003	72.003	i. Rupiah
a. 1 Bulan	26.693	42.653	37.177	39.951	45.107	43.136	42.836	45.152	43.386	48.069	47.613	47.869	42.886	41.131	41.131	a. 1 month
b. 3 Bulan	10.969	9.750	15.261	12.972	12.910	15.169	12.576	15.879	18.114	13.127	17.948	18.342	15.691	17.447	17.447	b. 3 month
c. 6 Bulan	3.593	3.202	3.431	3.401	3.550	4.375	4.608	4.834	3.813	3.500	3.459	3.868	4.381	4.944	4.944	c. 6 month
d. 12 Bulan	1.682	1.062	2.040	2.140	2.147	2.432	2.514	3.470	3.406	3.319	4.397	5.506	9.245	8.480	8.480	d. 12 month
e. >12 Bulan	1	93	51	5	1	1	5	0	3	6	1	9	3	1	1	e. >12 month
ii. Valas	1.215	2.089	1.801	1.881	1.942	2.101	1.856	2.451	4.702	5.691	5.830	4.960	4.903	4.959	4.959	ii. Foreign Currency
a. 1 Bulan	777	1.998	895	624	696	946	799	1.117	3.197	3.147	4.045	2.704	2.726	3.105	3.105	a. 1 month
b. 3 Bulan	391	10	164	332	453	636	550	520	614	1.710	974	1.310	1.179	957	957	b. 3 month
c. 6 Bulan	47	78	588	759	574	311	166	518	535	484	480	578	781	721	721	c. 6 month
d. 12 Bulan	0	4	154	166	219	208	341	296	356	350	331	367	217	176	176	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
3 Dana Investasi Profit Sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Profit Sharing Investment Fund
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Demand Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
b. Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Saving Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
c. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Time Deposits
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rupiah
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month
ii. Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Foreign Currency
a. 1 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. 1 month
b. 3 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. 3 month
c. 6 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. 6 month
d. 12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. 12 month
e. >12 Bulan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. >12 month

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

Indikator	2016	2017	2018						2019						Indikator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Total Dana Pihak Ketiga	279.335	334.888	339.195	338.754	355.446	355.919	354.421	371.828	372.548	374.699	382.734	381.233	375.665	386.624	384.249	Total Third Party Fund
i. Rupiah	264.380	318.982	322.341	322.432	339.207	339.145	339.606	355.318	352.185	352.216	359.925	361.319	357.481	368.224	368.611	i. Rupiah
ii. Valas	14.955	15.906	16.854	16.323	16.239	16.774	14.815	16.510	20.363	22.484	22.809	19.913	18.183	15.637	15.637	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	278.172	333.779	337.908	337.514	354.191	354.189	352.899	370.285	371.033	373.123	381.153	379.664	374.099	384.980	382.665	1. Residents' Third Party Funds
a. Pemerintah	42.284	84.046	75.067	75.834	88.030	88.726	83.308	74.507	77.992	81.538	88.390	86.688	74.285	79.141	75.093	a. Government
i. Rupiah	41.193	78.181	68.464	69.233	81.543	82.185	78.610	69.087	68.968	70.752	76.531	77.897	68.007	73.302	71.515	i. Rupiah
ii. Valas	1.091	5.865	6.603	6.601	6.486	6.541	4.698	5.420	9.024	10.785	11.859	8.790	6.278	5.839	5.839	ii. Foreign Exchange
b. Swasta	235.888	249.733	262.841	261.680	266.162	265.463	269.590	295.779	293.041	291.585	292.763	292.976	299.814	305.839	307.571	b. Private Sector
1. Institusi Keuangan Non Bank	23.436	28.326	25.559	25.973	26.953	25.251	26.470	26.698	28.600	27.223	27.360	27.689	28.910	30.707	31.174	1. Non bank Financial Institutions
i. Rupiah	23.320	28.224	25.466	25.899	26.854	25.176	26.157	26.290	28.498	27.125	27.240	27.607	28.821	30.606	30.850	i. Rupiah
ii. Valas	116	102	93	75	99	75	313	408	102	99	120	81	89	101	323	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	64.969	72.214	81.229	78.730	79.683	79.739	80.487	98.102	93.443	92.681	93.875	91.708	92.721	94.678	93.399	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	56.935	66.023	75.467	73.464	74.501	74.658	75.398	92.262	87.106	86.108	88.159	85.993	86.209	87.716	87.240	i. Rupiah
ii. Valas	8.034	6.191	5.762	5.266	5.182	5.081	5.089	5.840	6.337	6.574	5.716	5.715	6.512	6.962	6.159	ii. Foreign Exchange
3. Perseorangan	147.483	149.193	156.053	156.976	159.526	160.473	162.634	170.979	170.998	171.681	171.528	173.580	178.182	180.454	182.998	3. Individuals
i. Rupiah	142.496	146.194	152.561	153.404	155.916	156.735	159.066	167.295	167.240	167.838	167.590	169.392	173.997	176.179	178.574	i. Rupiah
ii. Valas	4.986	3.000	3.493	3.572	3.610	3.738	3.568	3.684	3.758	3.843	3.938	4.187	4.185	4.275	4.424	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	1.163	1.109	1.287	1.240	1.255	1.729	1.522	1.543	1.516	1.576	1.581	1.569	1.566	1.645	1.584	2. Non Residents' Third Party Funds
i. Rupiah	436	361	384	431	393	391	375	385	373	393	405	428	446	421	432	i. Rupiah
ii. Valas	727	748	903	809	862	1.338	1.147	1.157	1.143	1.183	1.176	1.140	1.120	1.224	1.152	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Total Dana Pihak Ketiga	206.407	238.393	240.596	239.804	251.483	250.949	250.755	257.606	257.052	259.994	262.709	260.439	256.690	266.568	265.716	Total Third Party Fund
i. Rupiah	194.066	227.359	228.771	228.498	240.197	239.155	240.839	246.362	243.874	245.672	248.266	247.811	245.820	255.727	256.768	i. Rupiah
ii. Valas	12.341	11.033	11.825	11.306	11.286	11.794	9.916	11.245	13.178	14.322	14.443	12.628	10.871	10.840	8.949	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	205.563	237.598	239.637	238.930	250.565	249.560	249.545	256.399	255.864	258.764	261.491	259.235	255.539	265.326	264.544	1. Residents' Third Party Funds
a. Pemerintah	28.123	64.079	55.719	56.188	64.402	63.672	61.316	53.756	56.434	58.255	62.986	61.840	52.302	57.708	53.123	a. Government
i. Rupiah	27.302	58.565	49.525	50.007	58.528	57.763	57.063	48.787	50.165	51.111	54.408	55.012	47.991	53.917	50.481	i. Rupiah
ii. Valas	820	5.514	6.194	6.181	5.874	5.910	4.253	4.968	6.269	7.145	8.578	6.828	4.311	3.791	2.642	ii. Foreign Exchange
b. Swasta	177.440	173.519	183.917	182.743	186.163	185.887	188.229	202.643	199.429	200.508	198.505	197.395	203.237	207.618	211.420	b. Private Sector
1. Institusi Keuangan Non Bank	14.178	18.046	16.694	15.592	15.889	15.287	15.641	17.510	17.680	17.120	16.467	16.002	18.072	19.327	19.015	1. Non bank Financial Institutions
i. Rupiah	14.073	17.962	16.621	15.538	15.812	15.237	15.588	17.121	17.619	17.061	16.397	15.939	18.009	19.262	18.943	i. Rupiah
ii. Valas	105	84	73	54	77	49	53	389	62	59	70	64	62	65	71	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	48.217	42.585	49.403	48.506	49.039	48.638	49.290	55.803	52.977	54.576	53.746	52.269	52.364	53.731	55.724	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	41.254	39.490	46.511	46.093	46.443	46.093	46.673	52.918	49.191	50.600	51.083	49.654	49.042	50.060	52.762	i. Rupiah
ii. Valas	6.963	3.095	2.892	2.413	2.595	2.545	2.617	2.885	3.786	3.976	2.664	2.615	3.322	3.672	2.962	ii. Foreign Exchange
3. Perseorangan	115.045	112.888	117.820	118.645	121.235	121.962	123.297	129.330	128.773	128.812	128.292	129.123	132.802	134.560	136.681	3. Individuals
i. Rupiah	111.283	111.258	116.024	116.760	119.317	119.969	121.414	127.441	126.816	126.815	126.298	127.117	130.674	132.412	134.502	i. Rupiah
ii. Valas	3.762	1.629	1.796	1.885	1.918	1.994	1.883	1.889	1.956	1.998	1.994	2.006	2.128	2.147	2.179	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	844	795	960	874	918	1.389	1.211	1.208	1.188	1.230	1.218	1.203	1.151	1.242	1.172	2. Non Residents' Third Party Funds
i. Rupiah	154	84	90	100	96	93	101	94	83	85	80	89	104	76	79	i. Rupiah
ii. Valas	690	711	869	774	822	1.296	1.109	1.114	1.105	1.145	1.137	1.114	1.047	1.165	1.094	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	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Total Dana Pihak Ketiga	72.928	96.495	98.599	98.950	103.963	104.970	103.666	114.222	115.497	114.705	120.025	120.794	118.974	120.057	118.532	Total Third Party Fund
i. Rupiah	70.314	91.623	93.570	93.934	99.010	99.990	98.767	108.956	108.311	106.544	111.659	113.508	111.661	112.496	111.844	i. Rupiah
ii. Valas	2.614	4.872	5.029	5.016	4.953	4.980	4.899	5.265	7.186	8.162	8.366	7.286	7.313	7.560	6.688	ii. Foreign Exchange
1. Dana Pihak Ketiga Golongan Penduduk	72.609	96.181	98.272	98.584	103.626	104.630	103.354	113.887	115.169	114.359	119.662	120.429	118.560	119.654	118.121	1. Residents' Third Party Funds
a. Pemerintah	14.161	19.967	19.348	19.647	23.628	25.054	21.993	20.751	21.558	23.282	25.404	24.847	21.983	21.433	21.970	a. Government
i. Rupiah	13.890	19.616	18.939	19.227	23.015	24.422	21.548	20.299	18.802	19.642	22.123	22.885	20.017	19.385	21.034	i. Rupiah
ii. Valas	271	351	409	420	613	632	445	452	2.755	3.640	3.281	1.962	1.966	2.048	936	ii. Foreign Exchange
b. Swasta	58.448	76.214	78.924	78.937	79.999	79.576	81.361	93.136	93.611	91.077	94.258	95.581	96.577	98.220	96.151	b. Private Sector
1. Institusi Keuangan Non Bank	9.258	10.280	8.865	10.381	11.064	9.964	10.828	9.188	10.919	10.103	10.893	11.686	10.839	11.379	12.159	1. Non bank Financial Institutions
i. Rupiah	9.247	10.262	8.845	10.360	11.042	9.939	10.569	9.169	10.880	10.063	10.843	11.669	10.812	11.343	11.907	i. Rupiah
ii. Valas	11	18	20	21	22	25	260	20	40	40	50	18	27	36	252	ii. Foreign Exchange
2. Bukan Lembaga Keuangan (termasuk sektor swasta)	16.752	29.629	31.826	30.224	30.644	31.101	31.196	42.299	40.466	38.106	40.129	39.439	40.357	40.947	37.675	2. Non Financial Corporations (including Other Private Sector)
i. Rupiah	15.682	26.533	28.956	27.371	28.058	28.565	28.725	39.343	37.915	35.508	37.077	36.340	37.167	37.657	34.478	i. Rupiah
ii. Valas	1.071	3.097	2.870	2.853	2.587	2.536	2.472	2.955	2.551	2.598	3.053	3.099	3.190	3.290	3.197	ii. Foreign Exchange
3. Perseorangan	32.438	36.306	38.233	38.332	38.291	38.511	39.337	41.649	42.226	42.868	43.236	44.456	45.380	45.894	46.317	3. Individuals
i. Rupiah	31.214	34.935	36.536	36.645	36.599	36.766	37.652	39.854	40.424	41.023	41.292	42.275	43.323	43.766	44.072	i. Rupiah
ii. Valas	1.224	1.370	1.697	1.687	1.692	1.745	1.685	1.795	1.802	1.846	1.944	2.181	2.057	2.128	2.245	ii. Foreign Exchange
2. Dana Pihak Ketiga Golongan Bukan Penduduk	319	314	327	366	337	340	312	335	328	346	363	365	415	403	412	2. Non Residents' Third Party Funds
i. Rupiah	282	277	294	331	297	298	274	292	290	308	325	339	342	345	353	i. Rupiah
ii. Valas	37	37	33	35	40	42	38	43	38	38	38	26	73	58	59	ii. Foreign Exchange

Tabel 24. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - Juli 2019
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - July 2019)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	55.374	35.221	42.478	82,92%	Jawa Barat
Banten	15.015	9.927	13.204	75,18%	Banten
DKI Jakarta	348.032	143.279	169.745	84,41%	DKI Jakarta
DI Yogyakarta	7.063	4.027	5.920	68,02%	DI Yogyakarta
Jawa Tengah	27.389	19.526	19.450	100,39%	Jawa Tengah
Jawa Timur	40.459	27.882	31.202	89,36%	Jawa Timur
Bengkulu	1.586	1.307	845	154,65%	Bengkulu
Jambi	3.796	3.160	2.095	150,82%	Jambi
Nanggroe Aceh Darussalam	29.974	14.533	23.938	60,71%	Nanggroe Aceh Darussalam
Sumatera Utara	17.129	11.636	13.470	86,39%	Sumatera Utara
Sumatera Barat	6.116	4.258	5.042	84,45%	Sumatera Barat
Riau	8.252	6.418	6.299	101,88%	Riau
Sumatera Selatan	10.675	7.368	6.980	105,57%	Sumatera Selatan
Bangka Belitung	1.490	1.102	756	145,64%	Bangka Belitung
Kepulauan Riau	4.172	3.869	2.307	167,69%	Kepulauan Riau
Lampung	4.080	3.143	2.866	109,65%	Lampung
Kalimantan Selatan	8.604	4.973	6.077	81,84%	Kalimantan Selatan
Kalimantan Barat	5.223	4.395	2.580	170,31%	Kalimantan Barat
Kalimantan Timur	9.195	5.022	7.774	64,60%	Kalimantan Timur
Kalimantan Tengah	1.507	1.332	886	150,26%	Kalimantan Tengah
Sulawesi Tengah	1.654	1.441	1.035	139,18%	Sulawesi Tengah
Sulawesi Selatan	8.405	6.632	5.305	125,00%	Sulawesi Selatan
Sulawesi Utara	609	568	291	195,24%	Sulawesi Utara
Gorontalo	405	258	279	92,59%	Gorontalo
Sulawesi Barat	473	364	271	134,17%	Sulawesi Barat
Sulawesi Tenggara	1.580	1.136	1.077	105,45%	Sulawesi Tenggara
NTB	11.493	7.615	7.551	100,85%	NTB
Bali	2.521	1.937	1.299	149,06%	Bali
NTT	187	165	119	138,34%	NTT
Maluku	445	197	409	48,25%	Maluku
Papua	771	452	624	72,55%	Papua
Maluku Utara	730	379	558	67,94%	Maluku Utara
Papua Barat	395	123	349	35,39%	Papua Barat
Luar Indonesia	1.373	721	1.165	61,88%	Outside Indonesia

Tabel 24.a. Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - Juli 2019
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - July 2019)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	41.538	25.221	33.194	75,98%	Jawa Barat
Banten	9.678	5.963	8.738	68,24%	Banten
DKI Jakarta	209.983	81.138	108.820	74,56%	DKI Jakarta
DI Yogyakarta	5.039	2.314	4.737	48,85%	DI Yogyakarta
Jawa Tengah	16.465	11.632	12.249	94,97%	Jawa Tengah
Jawa Timur	24.731	17.953	19.659	91,33%	Jawa Timur
Bengkulu	1.542	1.294	803	161,18%	Bengkulu
Jambi	2.456	2.430	1.311	185,27%	Jambi
Nanggroe Aceh Darussalam	29.399	14.250	23.663	60,22%	Nanggroe Aceh Darussalam
Sumatera Utara	8.365	6.190	6.787	91,20%	Sumatera Utara
Sumatera Barat	3.589	2.622	3.189	82,23%	Sumatera Barat
Riau	4.502	3.115	4.156	74,95%	Riau
Sumatera Selatan	5.105	4.017	3.873	103,72%	Sumatera Selatan
Bangka Belitung	1.255	963	538	178,87%	Bangka Belitung
Kepulauan Riau	2.445	2.215	1.531	144,63%	Kepulauan Riau
Lampung	3.513	2.639	2.758	95,69%	Lampung
Kalimantan Selatan	4.301	2.753	3.846	71,58%	Kalimantan Selatan
Kalimantan Barat	3.470	3.365	1.944	173,11%	Kalimantan Barat
Kalimantan Timur	5.234	2.994	5.018	59,66%	Kalimantan Timur
Kalimantan Tengah	1.507	1.332	886	150,26%	Kalimantan Tengah
Sulawesi Tengah	1.654	1.441	1.035	139,18%	Sulawesi Tengah
Sulawesi Selatan	4.415	3.468	3.500	99,08%	Sulawesi Selatan
Sulawesi Utara	609	568	291	195,24%	Sulawesi Utara
Gorontalo	405	258	279	92,59%	Gorontalo
Sulawesi Barat	355	277	203	136,39%	Sulawesi Barat
Sulawesi Tenggara	1.580	1.136	1.077	105,45%	Sulawesi Tenggara
NTB	11.231	7.450	7.438	100,15%	NTB
Bali	1.691	1.265	968	130,71%	Bali
NTT	187	165	119	138,34%	NTT
Maluku	445	197	409	48,25%	Maluku
Papua	771	452	624	72,55%	Papua
Maluku Utara	730	379	558	67,94%	Maluku Utara
Papua Barat	395	123	349	35,39%	Papua Barat
Luar Indonesia	1.373	721	1.165	61,88%	Outside Indonesia

Tabel 24.b. Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - Juli 2019
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - July 2019)

Propinsi	Aset Sebelum Set Off (Assets Gross)	Pembiayaan	Dana Pihak Ketiga (Depositor Funds)	FDR	Province
Jawa Barat	13.836	10.000	9.284	107,71%	Jawa Barat
Banten	5.337	3.964	4.466	88,76%	Banten
DKI Jakarta	138.049	62.141	60.924	102,00%	DKI Jakarta
DI Yogyakarta	2.024	1.713	1.183	144,83%	DI Yogyakarta
Jawa Tengah	10.924	7.894	7.202	109,61%	Jawa Tengah
Jawa Timur	15.728	9.928	11.544	86,01%	Jawa Timur
Bengkulu	43	13	43	31,37%	Bengkulu
Jambi	1.340	730	784	93,16%	Jambi
Nanggroe Aceh Darussalam	574	282	275	102,67%	Nanggroe Aceh Darussalam
Sumatera Utara	8.764	5.447	6.683	81,50%	Sumatera Utara
Sumatera Barat	2.528	1.636	1.853	88,27%	Sumatera Barat
Riau	3.751	3.302	2.143	154,12%	Riau
Sumatera Selatan	5.571	3.351	3.107	107,88%	Sumatera Selatan
Bangka Belitung	235	138	218	63,52%	Bangka Belitung
Kepulauan Riau	1.726	1.654	776	213,18%	Kepulauan Riau
Lampung	568	504	108	464,76%	Lampung
Kalimantan Selatan	4.303	2.220	2.230	99,54%	Kalimantan Selatan
Kalimantan Barat	1.752	1.030	637	161,75%	Kalimantan Barat
Kalimantan Timur	3.961	2.028	2.756	73,58%	Kalimantan Timur
Kalimantan Tengah	-	-	-	0,00%	Kalimantan Tengah
Sulawesi Tengah	-	-	-	0,00%	Sulawesi Tengah
Sulawesi Selatan	3.990	3.164	1.805	175,29%	Sulawesi Selatan
Sulawesi Utara	-	-	-	0,00%	Sulawesi Utara
Gorontalo	-	-	-	0,00%	Gorontalo
Sulawesi Barat	118	87	68	127,59%	Sulawesi Barat
Sulawesi Tenggara	-	-	-	0,00%	Sulawesi Tenggara
NTB	262	166	113	146,72%	NTB
Bali	830	672	332	202,60%	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 - Juli 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - July 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	3.502	2.638	3.276	80,52%	Kab. Tangerang	Banten
	Kab. Serang	2.100	1.563	1.559	100,24%	Kab. Serang	
	Kota Cilegon	2.325	1.562	1.537	101,65%	Kota Cilegon	
	Kota Tangerang	6.417	3.903	6.183	63,12%	Kota Tangerang	
	Kota Serang	78	14	75	18,41%	Kota Serang	
	Kota Tangerang Selatan	593	248	575	43,13%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	597	549	562	97,83%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	519	451	464	97,10%	Kab. Purwakarta	
	Kab. Karawang	553	495	411	120,62%	Kab. Karawang	
	Kab. Sukabumi	282	289	178	162,81%	Kab. Sukabumi	
	Kab. Cianjur	825	659	553	119,13%	Kab. Cianjur	
	Kab. Bandung	66	13	66	19,69%	Kab. Bandung	
	Kab. Garut	293	209	271	77,36%	Kab. Garut	
	Kab. Majalengka	42	10	42	23,01%	Kab. Majalengka	
	Kota Bandung	20.363	13.537	14.043	96,40%	Kota Bandung	
	Kota Bogor	8.347	5.163	6.444	80,13%	Kota Bogor	
	Kota Sukabumi	579	340	475	71,48%	Kota Sukabumi	
	Kota Cirebon	4.888	3.531	3.194	110,54%	Kota Cirebon	
	Kota Tasikmalaya	2.923	2.308	1.435	160,76%	Kota Tasikmalaya	
	Kota Cimahi	345	225	330	68,09%	Kota Cimahi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	116.612	39.532	71.178	55,54%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	7.644	6.581	4.865	135,28%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.242	10.178	11.419	89,13%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	161.170	79.584	71.069	111,98%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	47.363	7.403	11.214	66,02%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	7.063	4.027	5.920	68,02%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.037	639	582	109,82%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	108	62	99	62,05%	Kab. Kendal	
	Kab. Tegal	574	553	111	497,37%	Kab. Tegal	
	Kab. Pati	149	147	134	109,34%	Kab. Pati	
	Kab. Kudus	982	667	812	82,12%	Kab. Kudus	
	Kab. Banyumas	1.623	1.018	1.419	71,73%	Kab. Banyumas	
	Kab. Cilacap	287	136	275	49,61%	Kab. Cilacap	
	Kota Semarang	10.901	7.334	8.436	86,94%	Kota Semarang	
	Kota Salatiga	85	59	79	74,77%	Kota Salatiga	
	Kota Pekalongan	1.792	1.022	1.328	76,95%	Kota Pekalongan	
Jawa Timur	Kota Tegal	1.347	1.195	700	170,87%	Kota Tegal	Jawa Timur
	Kota Surakarta	8.504	6.693	5.474	122,26%	Kota Surakarta	
	Kab. Gresik	949	835	842	99,17%	Kab. Gresik	
	Kab. Sidoarjo	3.536	3.017	1.872	161,14%	Kab. Sidoarjo	
	Kab. Pamekasan	570	385	530	72,67%	Kab. Pamekasan	
	Kab. Banyuwangi	330	321	235	136,24%	Kab. Banyuwangi	
	Kab. Jember	1.493	1.006	1.241	81,02%	Kab. Jember	
	Kab. Madiun	523	450	394	114,33%	Kab. Madiun	
	Kab. Bojonegoro	315	280	299	93,74%	Kab. Bojonegoro	
	Kota Surabaya	24.095	16.249	18.617	87,28%	Kota Surabaya	
Kota Malang	5.406	3.806	4.159	91,53%	Kota Malang		
Kota Blitar	241	153	232	66,26%	Kota Blitar		
Kota Kediri	2.716	1.117	2.544	43,91%	Kota Kediri		
Kota Madiun	285	262	238	110,39%	Kota Madiun		

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - July 2019)

Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.586	1.307	845	154,65%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	3.796	3.160	2.095	150,82%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.172	647	1.134	57,03%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	811	720	660	109,12%	Kab. Aceh Timur	
	Kab. Aceh Selatan	775	717	485	147,81%	Kab. Aceh Selatan	
	Kab. Aceh Barat	778	640	745	85,92%	Kab. Aceh Barat	
	Kab. Aceh Tengah	654	547	626	87,38%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	949	886	373	237,30%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	378	361	262	137,78%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	956	662	927	71,37%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	624	529	542	97,53%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	343	294	330	89,02%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	549	424	534	79,48%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	412	235	404	58,03%	Kab. Aceh Jaya	
	Kab. Nagan Raya	504	462	396	116,69%	Kab. Nagan Raya	
	Kab. Simeuleu	589	492	564	87,27%	Kab. Simeuleu	
	Kab. Bener Meriah	504	467	374	124,77%	Kab. Bener Meriah	
	Kab. Pidie Jaya	423	257	412	62,44%	Kab. Pidie Jaya	
	Kab. Subulussalam	262	251	125	200,01%	Kab. Subulussalam	
	Kota Banda Aceh	15.678	3.482	11.854	29,38%	Kota Banda Aceh	
	Kota Sabang	258	175	255	68,59%	Kota Sabang	
	Kota Lhokseumawe	2.457	1.667	2.174	76,68%	Kota Lhokseumawe	
Kota Langsa	896	619	762	81,24%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	571	471	505	93,19%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	256	101	249	40,61%	Kab. Langkat	
	Kab. Karo	42	35	40	85,62%	Kab. Karo	
	Kab. Labuhan Batu	257	207	242	85,45%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	451	340	323	105,41%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.385	1.012	1.008	100,36%	Kota Pematang Siantar	
	Kota Tanjung Balai	90	33	83	39,67%	Kota Tanjung Balai	
	Kota Sibolga	231	182	114	160,56%	Kota Sibolga	
	Kota Medan	12.977	8.637	10.253	84,24%	Kota Medan	
Kota Padang Sidempuan	869	618	652	94,85%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	122	120	52	228,99%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	1.134	738	1.087	67,88%	Kota Bukittinggi	
	Kota Padang	3.903	2.448	3.463	70,68%	Kota Padang	
	Kota Solok	290	293	87	336,34%	Kota Solok	
Riau	Kota Payakumbuh	668	659	353	186,91%	Kota Payakumbuh	Riau
	Kab. Bengkalis	408	80	401	20,01%	Kab. Bengkalis	
	Kota Pekanbaru	7.319	5.995	5.396	111,10%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	525	343	503	68,19%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	1.088	967	737	131,17%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	3.084	2.902	1.570	184,83%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	440	371	336	110,45%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	79	76	79	96,25%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	9.473	6.458	6.009	107,46%	Kota Palembang	
	Kota Lubuklinggau	349	258	298	86,59%	Kota Lubuklinggau	
Kota Prabumulih	334	205	257	79,80%	Kota Prabumulih		
Bangka Belitung	Kota Pangkal Pinang	1.490	1.102	756	145,64%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	268	234	238	98,18%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.615	2.737	2.455	111,51%	Kota Bandar Lampung	
	Kota Metro	198	172	174	99,19%	Kota Metro	

Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - July 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	442	250	363	68,86%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	439	222	260	85,34%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	218	107	212	50,69%	Kab. Tabalong	
	Kota Banjarmasin	6.845	4.122	4.592	89,77%	Kota Banjarmasin	
	Kota Banjarbaru	660	272	650	41,81%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	321	316	117	269,61%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	110	105	19	550,34%	Kab. Ketapang	
	Kota Pontianak	4.516	3.704	2.327	159,17%	Kota Pontianak	
	Kota Singkawang	276	269	117	230,31%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	281	150	265	56,86%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	5.339	2.195	4.517	48,60%	Kota Samarinda	
	Kota Balikpapan	3.157	2.506	2.586	96,89%	Kota Balikpapan	
	Kota Bontang	419	170	407	41,85%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	463	460	129	357,77%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	106	105	95	111,24%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	938	766	663	115,54%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	509	476	301	158,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.145	965	734	131,47%	Kota Palu	
Sulawesi Barat	Kab Mamuju	473	364	271	134,17%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	7.461	5.718	4.765	120,01%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	74	71	54	131,68%	Kota Pare-Pare	
	Kab. Bone	537	517	326	158,50%	Kab. Bone	
	Kota Palopo	132	129	76	170,70%	Kota Palopo	
	Kab. Maros	201	196	84	232,39%	Kab. Maros	
Gorontalo	Kota Gorontalo	405	258	279	92,59%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.580	1.136	1.077	105,45%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	609	568	291	195,24%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	480	448	357	125,44%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	592	544	485	112,04%	Kab. Lombok Tengah	
	Kab. Lombok Timur	918	802	754	106,35%	Kab. Lombok Timur	
	Kab. Sumbawa	788	760	407	186,92%	Kab. Sumbawa	
	Kab. Dompu	565	556	277	200,28%	Kab. Dompu	
	Kab. Sumbawa Barat	358	343	313	109,64%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	433	147	421	35,04%	Kab. Lombok Utara	
	Kota Mataram	6.612	3.284	3.891	84,42%	Kota Mataram	
Kota Bima	747	731	646	113,10%	Kota Bima		
Bali	Kota Denpasar	2.521	1.937	1.299	149,06%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	187	165	119	138,34%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	197	409	48,25%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	730	379	558	67,94%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	395	123	349	35,39%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	771	452	624	72,55%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.373	721	1.165	61,88%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juli 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - July 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	937	855	774	110,46%	Kab. Tangerang	Banten
	Kab. Serang	2.100	1.563	1.559	100,24%	Kab. Serang	
	Kota Cilegon	1.388	628	1.358	46,28%	Kota Cilegon	
	Kota Tangerang	4.583	2.656	4.398	60,39%	Kota Tangerang	
	Kota Serang	78	14	75	18,41%	Kota Serang	
	Kota Tangerang Selatan	593	248	575	43,13%	Kota Tangerang Selatan	
Jawa Barat	Kab. Bekasi	597	549	562	97,83%	Kab. Bekasi	Jawa Barat
	Kab. Purwakarta	519	451	464	97,10%	Kab. Purwakarta	
	Kab. Karawang	514	491	372	132,14%	Kab. Karawang	
	Kab. Sukabumi	282	289	178	162,81%	Kab. Sukabumi	
	Kab. Cianjur	825	659	553	119,13%	Kab. Cianjur	
	Kab. Bandung	-	-	-	0,00%	Kab. Bandung	
	Kab. Garut	293	209	271	77,36%	Kab. Garut	
	Kab. Majalengka	42	10	42	23,01%	Kab. Majalengka	
	Kota Bandung	14.779	9.609	9.493	101,22%	Kota Bandung	
	Kota Bogor	5.769	2.968	5.340	55,57%	Kota Bogor	
	Kota Sukabumi	523	335	420	79,74%	Kota Sukabumi	
	Kota Cirebon	3.001	2.126	2.428	87,57%	Kota Cirebon	
	Kota Tasikmalaya	1.972	1.410	1.332	105,88%	Kota Tasikmalaya	
	Kota Cimahi	345	225	330	68,09%	Kota Cimahi	
Kota Depok	3.725	1.770	3.619	48,90%	Kota Depok		
Kota Bekasi	8.351	4.120	7.789	52,89%	Kota Bekasi		
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	61.814	12.319	40.642	30,31%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	7.644	6.581	4.865	135,28%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	15.242	10.178	11.419	89,13%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	114.467	47.756	43.629	109,46%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	10.815	4.304	8.265	52,07%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	5.039	2.314	4.737	48,85%	Kota Yogyakarta	DI Yogyakarta
Jawa Tengah	Kab. Semarang	1.037	639	582	109,82%	Kab. Semarang	Jawa Tengah
	Kab. Kendal	108	62	99	62,05%	Kab. Kendal	
	Kab. Tegal	574	553	111	497,37%	Kab. Tegal	
	Kab. Pati	149	147	134	109,34%	Kab. Pati	
	Kab. Kudus	732	434	677	64,09%	Kab. Kudus	
	Kab. Banyumas	1.462	876	1.334	65,72%	Kab. Banyumas	
	Kab. Cilacap	287	136	275	49,61%	Kab. Cilacap	
	Kota Semarang	3.982	2.924	3.573	81,83%	Kota Semarang	
	Kota Salatiga	85	59	79	74,77%	Kota Salatiga	
	Kota Pekalongan	1.296	564	1.183	47,65%	Kota Pekalongan	
Kota Tegal	629	487	559	87,18%	Kota Tegal		
Kota Surakarta	6.122	4.750	3.642	130,44%	Kota Surakarta		
Jawa Timur	Kab. Gresik	818	707	736	96,08%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	2.783	2.398	1.664	144,16%	Kab. Sidoarjo	
	Kab. Pamekasan	570	385	530	72,67%	Kab. Pamekasan	
	Kab. Banyuwangi	330	321	235	136,24%	Kab. Banyuwangi	
	Kab. Jember	1.249	831	1.105	75,20%	Kab. Jember	
	Kab. Madiun	523	450	394	114,33%	Kab. Madiun	
	Kab. Bojonegoro	315	280	299	93,74%	Kab. Bojonegoro	
	Kota Surabaya	11.822	9.019	8.824	102,21%	Kota Surabaya	
	Kota Malang	3.421	2.265	3.149	71,91%	Kota Malang	
	Kota Blitar	241	153	232	66,26%	Kota Blitar	
	Kota Kediri	2.469	958	2.338	40,95%	Kota Kediri	
Kota Madiun	189	187	153	121,87%	Kota Madiun		

Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juli 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - July 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	1.542	1.294	803	161,18%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	2.456	2.430	1.311	185,27%	Kota Jambi	Jambi
Nanggroe Aceh Darussalam	Kab. Pidie	1.172	647	1.134	57,03%	Kab. Pidie	Nanggroe Aceh Darussalam
	Kab. Aceh Timur	811	720	660	109,12%	Kab. Aceh Timur	
	Kab. Aceh Selatan	775	717	485	147,81%	Kab. Aceh Selatan	
	Kab. Aceh Barat	778	640	745	85,92%	Kab. Aceh Barat	
	Kab. Aceh Tengah	654	547	626	87,38%	Kab. Aceh Tengah	
	Kab. Aceh Tenggara	949	886	373	237,30%	Kab. Aceh Tenggara	
	Kab. Aceh Singkil	378	361	262	137,78%	Kab. Aceh Singkil	
	Kab. Aceh Jeumpa /Bireuen	956	662	927	71,37%	Kab. Aceh Jeumpa /Bireuen	
	Kab. Aceh Tamiang	624	529	542	97,53%	Kab. Aceh Tamiang	
	Kab. Gayo Luwes	343	294	330	89,02%	Kab. Gayo Luwes	
	Kab. Aceh Barat Daya	549	424	534	79,48%	Kab. Aceh Barat Daya	
	Kab. Aceh Jaya	412	235	404	58,03%	Kab. Aceh Jaya	
	Kab. Nagan Raya	504	462	396	116,69%	Kab. Nagan Raya	
	Kab. Simeuleu	589	492	564	87,27%	Kab. Simeuleu	
	Kab. Bener Meriah	504	467	374	124,77%	Kab. Bener Meriah	
	Kab. Pidie Jaya	423	257	412	62,44%	Kab. Pidie Jaya	
	Kab. Subulussalam	262	251	125	200,01%	Kab. Subulussalam	
Kota Banda Aceh	15.230	3.202	11.704	27,36%	Kota Banda Aceh		
Kota Sabang	258	175	255	68,59%	Kota Sabang		
Kota Lhokseumawe	2.330	1.666	2.049	81,28%	Kota Lhokseumawe		
Kota Langsa	896	619	762	81,24%	Kota Langsa		
Sumatera Utara	Kab. Deli Serdang	571	471	505	93,19%	Kab. Deli Serdang	Sumatera Utara
	Kab. Langkat	256	101	249	40,61%	Kab. Langkat	
	Kab. Karo	42	35	40	85,62%	Kab. Karo	
	Kab. Labuhan Batu	257	207	242	85,45%	Kab. Labuhan Batu	
	Kota Tebing Tinggi	-	-	-	0,00%	Kota Tebing Tinggi	
	Kota Pematang Siantar	1.004	634	849	74,70%	Kota Pematang Siantar	
	Kota Tanjung Balai	90	33	83	39,67%	Kota Tanjung Balai	
	Kota Sibolga	90	89	34	259,08%	Kota Sibolga	
Kota Medan	5.508	4.178	4.326	96,60%	Kota Medan		
Kota Padang Sidempuan	547	442	459	96,39%	Kota Padang Sidempuan		
Sumatera Barat	Kab. Tanah Datar	-	-	-	0,00%	Kab. Tanah Datar	Sumatera Barat
	Kota Bukittinggi	988	642	947	67,78%	Kota Bukittinggi	
	Kota Padang	2.309	1.701	2.012	84,56%	Kota Padang	
	Kota Solok	-	-	-	0,00%	Kota Solok	
Kota Payakumbuh	292	279	230	121,29%	Kota Payakumbuh		
Riau	Kab. Bengkalis	408	80	401	20,01%	Kab. Bengkalis	Riau
	Kota Pekanbaru	3.569	2.693	3.253	82,77%	Kota Pekanbaru	
	Kota Dumai	525	343	503	68,19%	Kota Dumai	
Kepulauan Riau	Kota Tanjung Pinang	448	344	422	81,48%	Kota Tanjung Pinang	Kepulauan Riau
	Kota Pulau Batam	1.997	1.871	1.110	168,63%	Kota Pulau Batam	
Sumatera Selatan	Kab. Ogan Komering Ulu	156	77	150	51,51%	Kab. Ogan Komering Ulu	Sumatera Selatan
	Kab. Ogan Komering Ulu Timur	79	76	79	96,25%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.479	3.601	3.340	107,79%	Kota Palembang	
	Kota Lubuklinggau	56	57	46	124,64%	Kota Lubuklinggau	
Kota Prabumulih	334	205	257	79,80%	Kota Prabumulih		
Bangka Belitung	Kota Pangkal Pinang	1.255	963	538	178,87%	Kota Pangkal Pinang	Bangka Belitung
Lampung	Kab. Lampung Tengah	268	234	238	98,18%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	3.047	2.233	2.346	95,18%	Kota Bandar Lampung	
	Kota Metro	198	172	174	99,19%	Kota Metro	

**Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - Juli 2019
(Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - July 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	271	182	273	66,73%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	-	-	-	0,00%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	218	107	212	50,69%	Kab. Tabalong	
	Kota Banjarmasin	3.396	2.226	2.953	75,41%	Kota Banjarmasin	
	Kota Banjarbaru	416	237	409	57,99%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	155	154	73	211,18%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	-	-	-	0,00%	Kab. Ketapang	
	Kota Pontianak	3.193	3.090	1.814	170,33%	Kota Pontianak	
	Kota Singkawang	123	122	57	212,70%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	281	150	265	56,86%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.405	1.133	2.275	49,82%	Kota Samarinda	
	Kota Balikpapan	2.130	1.540	2.072	74,33%	Kota Balikpapan	
	Kota Bontang	419	170	407	41,85%	Kota Bontang	
Kalimantan Tengah	Kab. Kotawaringin Barat	463	460	129	357,77%	Kab. Kotawaringin Barat	Kalimantan Tengah
	Kab. Kotawaringin Timur	106	105	95	111,24%	Kab. Kotawaringin Timur	
	Kota Palangkaraya	938	766	663	115,54%	Kota Palangkaraya	
Sulawesi Tengah	Kab. Morowali	509	476	301	158,00%	Kab. Morowali	Sulawesi Tengah
	Kota Palu	1.145	965	734	131,47%	Kota Palu	
Sulawesi Barat	Kab Mamuju	355	277	203	136,39%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.671	2.750	3.044	90,34%	Kota Ujungpandang/Makassar	Sulawesi Selatan
	Kota Pare-Pare	74	71	54	131,68%	Kota Pare-Pare	
	Kab. Bone	537	517	326	158,50%	Kab. Bone	
	Kota Palopo	132	129	76	170,70%	Kota Palopo	
	Kab. Maros	-	-	-	0,00%	Kab. Maros	
Gorontalo	Kota Gorontalo	405	258	279	92,59%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	1.580	1.136	1.077	105,45%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	609	568	291	195,24%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	480	448	357	125,44%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	592	544	485	112,04%	Kab. Lombok Tengah	
	Kab. Lombok Timur	918	802	754	106,35%	Kab. Lombok Timur	
	Kab. Sumbawa	788	760	407	186,92%	Kab. Sumbawa	
	Kab. Dompu	565	556	277	200,28%	Kab. Dompu	
	Kab. Sumbawa Barat	358	343	313	109,64%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	433	147	421	35,04%	Kab. Lombok Utara	
	Kota Mataram	6.350	3.119	3.778	82,55%	Kota Mataram	
Bali	Kota Denpasar	1.691	1.265	968	130,71%	Kota Denpasar	Bali
Nusa Tenggara Timur	Kota Kupang	187	165	119	138,34%	Kota Kupang	Nusa Tenggara Timur
	Kab. Kupang	-	-	-	0,00%	Kab. Kupang	
Maluku	Kota Ambon	445	197	409	48,25%	Kota Ambon	Maluku
Maluku Utara	Kota ternate	730	379	558	67,94%	Kota ternate	Maluku Utara
Papua Barat	Kota Sorong	395	123	349	35,39%	Kota Sorong	Papua Barat
Papua	Kab. Jayapura	771	452	624	72,55%	Kab. Jayapura	Papua
Di Luar Indonesia	DI LUAR INDONESIA	1.373	721	1.165	61,88%	DI LUAR INDONESIA	Outside Indonesia

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2019 <i>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - July 2019)</i>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Banten	Kab. Tangerang	2.566	1.783	2.502	71,27%	Kab. Tangerang	Banten
	Kab. Serang	-	-	-	0,00%	Kab. Serang	
	Kota Cilegon	937	934	179	521,18%	Kota Cilegon	
	Kota Tangerang	1.834	1.247	1.785	69,86%	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	39	4	39	10,60%	Kab. Karawang	
	Kab. Sukabumi	-	-	-	0,00%	Kab. Sukabumi	
	Kab. Cianjur	-	-	-	0,00%	Kab. Cianjur	
	Kab. Bandung	66	13	66	19,69%	Kab. Bandung	
	Kab. Garut	-	-	-	0,00%	Kab. Garut	
	Kab. Majalengka	-	-	-	0,00%	Kab. Majalengka	
	Kota Bandung	5.584	3.929	4.549	86,36%	Kota Bandung	
	Kota Bogor	2.578	2.196	1.104	198,96%	Kota Bogor	
	Kota Sukabumi	56	5	55	8,91%	Kota Sukabumi	
	Kota Cirebon	1.887	1.405	766	183,38%	Kota Cirebon	
	Kota Tasikmalaya	951	897	103	868,94%	Kota Tasikmalaya	
	Kota Cimahi	-	-	-	0,00%	Kota Cimahi	
	Kota Depok	-	-	-	0,00%	Kota Depok	
	Kota Bekasi	2.675	1.552	2.602	59,65%	Kota Bekasi	
DKI Jakarta Raya	Wil. Kota Jakarta Pusat	54.798	27.213	30.536	89,12%	Wil. Kota Jakarta Pusat	DKI Jakarta
	Wil. Kota Jakarta Utara	-	-	-	0,00%	Wil. Kota Jakarta Utara	
	Wil. Kota Jakarta Barat	-	-	-	0,00%	Wil. Kota Jakarta Barat	
	Wil. Kota Jakarta Selatan	46.703	31.828	27.440	115,99%	Wil. Kota Jakarta Selatan	
	Wil. Kota Jakarta Timur	36.548	3.099	2.948	105,12%	Wil. Kota Jakarta Timur	
D.I. Yogyakarta	Kota Yogyakarta	2.024	1.713	1.183	144,83%	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	250	233	136	172,15%	Kab. Kudus	
	Kab. Banyumas	161	142	86	165,23%	Kab. Banyumas	
	Kab. Cilacap	-	-	-	0,00%	Kab. Cilacap	
	Kota Semarang	6.918	4.410	4.862	90,70%	Kota Semarang	
	Kota Salatiga	-	-	-	0,00%	Kota Salatiga	
	Kota Pekalongan	496	458	145	316,45%	Kota Pekalongan	
	Kota Tegal	718	708	141	503,22%	Kota Tegal	
	Kota Surakarta	2.382	1.942	1.833	105,99%	Kota Surakarta	
Jawa Timur	Kab. Gresik	131	128	106	120,67%	Kab. Gresik	Jawa Timur
	Kab. Sidoarjo	753	619	209	296,38%	Kab. Sidoarjo	
	Kab. Pamekasan	-	-	-	0,00%	Kab. Pamekasan	
	Kab. Banyuwangi	-	-	-	0,00%	Kab. Banyuwangi	
	Kab. Jember	244	174	136	128,26%	Kab. Jember	
	Kab. Madiun	-	-	-	0,00%	Kab. Madiun	
	Kab. Bojonegoro	-	-	-	0,00%	Kab. Bojonegoro	
	Kota Surabaya	12.273	7.230	9.793	73,83%	Kota Surabaya	
	Kota Malang	1.985	1.542	1.010	152,72%	Kota Malang	
	Kota Blitar	-	-	-	0,00%	Kota Blitar	
	Kota Kediri	246	160	206	77,48%	Kota Kediri	
	Kota Madiun	96	76	84	89,56%	Kota Madiun	

Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - Juli 2019 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - July 2019)							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Bengkulu	Kota Bengkulu	43	13	43	31,37%	Kota Bengkulu	Bengkulu
Jambi	Kota Jambi	1.340	730	784	93,16%	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	447	281	150	187,15%	Kota Banda Aceh	
Kota Sabang	-	-	-	0,00%	Kota Sabang		
Kota Lhokseumawe	127	2	125	1,25%	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	451	340	323	105,41%	Kota Tebing Tinggi	
	Kota Pematang Siantar	381	378	160	236,69%	Kota Pematang Siantar	
	Kota Tanjung Balai	-	-	-	0,00%	Kota Tanjung Balai	
	Kota Sibolga	142	94	79	117,99%	Kota Sibolga	
Kota Medan	7.469	4.459	5.928	75,21%	Kota Medan		
Sumatera Barat	Kota Padang Sidempuan	322	176	193	91,21%	Kota Padang Sidempuan	Sumatera Barat
	Kab. Tanah Datar	122	120	52	228,99%	Kota Bukittinggi	
	Kota Bukittinggi	146	96	139	68,57%	Kab. Tanah Datar	
	Kota Padang	1.594	747	1.451	51,45%	Kota Padang	
	Kota Solok	290	293	87	336,34%	Kota Solok	
Riau	Kota Payakumbuh	375	380	123	310,11%	Kota Payakumbuh	Riau
	Kab. Bengkalis	-	-	-	0,00%	Kab. Bengkalis	
	Kota Pekanbaru	3.751	3.302	2.143	154,12%	Kota Pekanbaru	
Kepulauan Riau	Kota Dumai	-	-	-	0,00%	Kota Dumai	Kepulauan Riau
	Kota Tanjung Pinang	639	623	315	197,60%	Kota Tanjung Pinang	
Sumatera Selatan	Kota Pulau Batam	1.087	1.031	461	223,84%	Kota Pulau Batam	Sumatera Selatan
	Kab. Ogan Komering Ulu	283	294	186	158,12%	Kab. Ogan Komering Ulu	
	Kab. Ogan Komering Ulu Timur	-	-	-	0,00%	Kab. Ogan Komering Ulu Timur	
	Kota Palembang	4.994	2.857	2.669	107,05%	Kota Palembang	
Bangka Belitung	Kota Lubuklinggau	294	201	252	79,63%	Kota Lubuklinggau	Bangka Belitung
	Kota Prabumulih	-	-	-	0,00%	Kota Prabumulih	
	Kota Pangkal Pinang	235	138	218	63,52%	Kota Pangkal Pinang	
Lampung	Kab. Lampung Tengah	-	-	-	0,00%	Kab. Lampung Tengah	Lampung
	Kota Bandar Lampung	568	504	108	464,76%	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 - Juli 2019 <i>(Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - July 2019)</i>							
Propinsi	Kota/Kabupaten	Aset Sebelum Set Off (Assets Gross)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	City/District	Province
Kalimantan Selatan	Kab. Banjar	172	68	90	75,32%	Kab. Banjar	Kalimantan Selatan
	Kab. Hulu Sungai Selatan	439	222	260	85,34%	Kab. Hulu Sungai Selatan	
	Kab. Tabalong	-	-	-	0,00%	Kab. Tabalong	
	Kota Banjarmasin	3.448	1.896	1.640	115,62%	Kota Banjarmasin	
	Kota Banjarbaru	245	34	240	14,24%	Kota Banjarbaru	
Kalimantan Barat	Kab. Sambas	166	163	45	365,21%	Kab. Sambas	Kalimantan Barat
	Kab. Ketapang	110	105	19	-	Kab. Ketapang	
	Kota Pontianak	1.323	615	513	119,72%	Kota Pontianak	
	Kota Singkawang	153	147	60	247,23%	Kota Singkawang	
Kalimantan Timur	Kab. Kutai	-	-	-	0,00%	Kab. Kutai	Kalimantan Timur
	Kota Samarinda	2.934	1.062	2.241	47,37%	Kota Samarinda	
	Kota Balikpapan	1.027	966	514	187,81%	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	118	87	68	127,59%	Kab Mamuju	Sulawesi Barat
Sulawesi Selatan	Kota Ujungpandang/Makassar	3.790	2.968	1.721	172,49%	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	201	196	84	232,39%	Kab. Maros	
Gorontalo	Kota Gorontalo	-	-	-	0,00%	Kota Gorontalo	Gorontalo
Sulawesi Tenggara	Kota Kendari	-	-	-	0,00%	Kota Kendari	Sulawesi Tenggara
Sulawesi Utara	Kota Manado	-	-	-	0,00%	Kota Manado	Sulawesi Utara
Nusa Tenggara Barat	Kab. Lombok Barat	-	-	-	0,00%	Kab. Lombok Barat	Nusa Tenggara Barat
	Kab. Lombok Tengah	-	-	-	0,00%	Kab. Lombok Tengah	
	Kab. Lombok Timur	-	-	-	0,00%	Kab. Lombok Timur	
	Kab. Sumbawa	-	-	-	0,00%	Kab. Sumbawa	
	Kab. Dompu	-	-	-	0,00%	Kab. Dompu	
	Kab. Sumbawa Barat	-	-	-	0,00%	Kab. Sumbawa Barat	
	Kab. Lombok Utara	-	-	-	0,00%	Kab. Lombok Utara	
	Kota Mataram	262	166	113	146,72%	Kota Mataram	
Bali	Kota Denpasar	830	672	332	202,60%	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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
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	29	29	29	29	29	28	27	27	27	27	27	28	6 Jawa Timur
7 Bengkulu	2	2	3	3	3	3	3	3	3	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	10	10	9 Nanggroe Aceh Darussalam
10 Sumatera Utara	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	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	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	168	168	168	168	167	165	165	165	164	164	164	165	Total

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

Indikator	2015	2016	2017	2018						2019						Indikator	
				Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
AKTIVA																	AKTIVA
1 Kas	80.990	93.656	96.883	121.219	117.636	123.809	111.728	120.638	110.317	123.329	115.215	115.618	101.293	93.312	141.648	150.257	1 Cash
2 Penempatan pada Bank Lain	1.601.809	2.026.653	2.525.357	2.376.915	2.460.713	2.554.215	2.471.201	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 Placement in Other Bank
3 Pembiayaan	5.765.171	6.662.556	7.763.951	8.575.710	8.615.034	8.679.643	8.791.028	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	3 Financing
4 Tagihan Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Billing and Acceptable Liabilities
5 Aktiva <i>Istisna</i> dalam Penyelesaian	-	-	-	493	493	493	743	743	487	892	1.412	1.433	1.433	1.595	1.595	671	5 Istisna Assets in Progress
6 Penyisihan Penyusutan A.P	126.404	151.015	168.610	198.819	202.553	208.020	209.386	268.266	252.409	185.411	188.335	190.399	188.970	192.468	194.219	200.745	6 Allowances for earning assets losses
7 Aktiva Tetap dan inventaris	188.247	251.845	297.797	389.594	391.180	395.298	398.809	401.140	410.657	404.124	403.367	408.573	414.052	418.397	415.766	421.965	7 Fixed Assets and Equipment
8 Rupa-rupa Aktiva **	229.457	274.105	324.997	336.420	338.957	349.516	365.295	359.784	326.479	351.803	387.841	412.130	417.227	436.356	428.709	442.989	8 Other assets
TOTAL AKTIVA*	7.739.270	9.157.801	10.840.375	11.601.532	11.721.460	11.894.953	11.929.417	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	TOTAL AKTIVA*
PASIVA																	PASIVA
1 Dana Pihak Ketiga	4.801.888	5.823.964	6.987.280	7.485.582	7.597.800	7.739.373	7.751.935	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	1 Depositor Funds
2 Kewajiban kepada Bank Lain	1.479.977	1.654.957	1.964.754	2.037.586	2.035.480	2.057.093	2.152.650	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 Liabilities to other Bank
3 Pinjaman Diterima	120.012	129.350	115.354	260.410	252.036	232.347	119.381	118.163	123.616	122.451	119.178	116.360	130.707	125.765	136.780	139.047	3 Received Borrowing
4 Kewajiban lainnya	53.866	69.485	93.275	95.610	89.809	95.368	96.998	91.999	118.594	94.232	95.944	103.374	94.386	97.588	90.330	92.827	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	177.956	172.973	177.890	186.538	192.480	167.408	181.014	186.842	190.656	186.755	188.861	194.767	200.768	6 Other Liabilities
7 Modal disetor (<i>Paid-in capital</i>)	839.553	908.335	1.062.060	1.116.782	1.132.672	1.136.982	1.150.611	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	7 Paid-in capital
8 Tambahan modal disetor	138.477	142.328	104.469	120.625	115.524	116.907	107.356	122.440	127.968	121.138	142.548	142.200	137.862	122.137	128.474	121.866	8 Additional paid-in capital
9 Selisih Penilaian kembali Aktiva Tetap	2.100	19.239	23.891	20.391	20.391	20.391	20.391	20.391	20.391	19.330	19.330	19.330	19.330	19.330	19.330	19.330	9 Different Appraisal Fixed Asset
10 Cadangan																	10 Reserves
a. Cadangan Umum	94.155	120.245	135.789	154.176	154.037	154.222	153.167	153.124	153.936	154.040	157.433	161.059	165.444	168.446	169.150	168.049	a. General Reserves
b. Cadangan Tujuan	26.929	33.265	44.567	46.791	46.715	46.709	46.511	46.483	46.176	47.415	48.036	49.292	52.129	53.735	53.969	55.471	b. Special Purpose Reserves
11 Laba																	11 Net Income
a. Tahun-tahun lalu	(69.892)	(39.656)	(57.349)	(33.840)	(33.433)	(37.015)	(37.172)	(40.822)	(42.828)	212.353	171.887	84.979	44.774	21.705	17.063	12.302	a. Previous years
b. Tahun berjalan	137.719	159.003	213.179	118.913	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932	b. Current year
TOTAL PASIVA*	7.739.270	9.157.784	10.840.375	11.601.532	11.721.460	11.894.953	11.929.417	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	TOTAL PASIVA*

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

"-": 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		
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
A. Pendapatan																		A. Revenue
1 Pendapatan Operasional	1.212.905	1.391.233	1.590.687	1.005.340	1.158.992	1.308.236	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 Operating Revenue
2 Pendapatan Operasional Lainnya	107.936	121.522	146.455	96.526	109.594	125.526	142.048	160.128	188.813	17.129	31.421	46.950	62.489	79.532	94.174	111.945		2 Other operating Revenue
3 Pendapatan non operasional	21.825	11.294	21.889	6.841	8.519	9.471	10.530	11.715	11.322	918	1.800	3.173	3.867	6.635	7.495	8.667		3 Non operating Revenue
4 Bagi hasil investasi tidak terikat -/-	468.405	547.598	622.946	384.948	443.086	500.413	559.261	617.813	678.852	61.163	120.551	181.725	241.040	300.992	364.005	427.745		4 Profit Sharing for Unrestricted Investment -/-
Total Pendapatan	874.261	976.450	1.136.085	723.758	834.019	942.820	1.052.530	1.167.613	1.302.975	119.481	230.461	348.657	465.560	598.492	711.636	840.711		Total Revenue
B. Beban																		B. Expenses
1 Beban operasional	649.602	713.858	799.359	519.597	595.423	674.139	742.273	881.649	960.895	80.221	183.067	260.742	339.212	437.256	514.376	602.030		1 Operating Expenses
2 Beban operasional lainnya	45.625	56.337	60.220	44.684	54.728	61.271	69.642	75.087	87.695	5.567	10.742	16.271	22.376	30.859	38.067	47.248		2 Other Operating Expenses
3 Beban non operasional	6.706	7.824	10.499	8.618	9.759	10.683	11.776	13.295	14.189	1.367	2.842	3.983	4.698	6.205	7.384	8.760		3 Non Operating Expenses
Total Beban	701.933	778.018	870.078	572.899	659.910	746.092	823.692	970.031	1.062.779	87.156	196.652	280.996	366.287	474.319	559.827	658.038		Total Expenses
C. Laba tahun berjalan	172.327	198.432	266.007	150.859	174.109	196.727	228.839	197.582	240.196	32.325	33.809	67.661	99.274	124.172	151.809	182.673		C. Income
D. Penambahan/pengurangan Laba tahun berjalan	2.849	3.383	4.116	2.428	2.949	3.257	3.619	4.092	5.067	491	980	1.477	2.012	2.636	3.268	3.844		D. Additional/Reduction
E. Laba tahun berjalan sebelum pajak	169.478	195.049	261.890	148.430	171.161	193.471	225.220	193.491	235.129	31.834	32.829	66.184	97.261	121.536	148.541	178.829		E. Net Income before Tax
F. Taksiran pajak penghasilan -/-	31.760	36.046	48.712	29.518	34.254	39.335	44.718	50.533	61.458	4.577	9.130	14.407	19.529	25.171	30.939	36.896		F. Tax Expense -/-
G. Laba setelah taksiran pajak penghasilan	137.719	159.003	213.179	118.913	136.906	154.135	180.502	142.958	173.671	27.257	23.699	51.777	77.732	96.366	117.602	141.932		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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Biaya promosi	19.766	16.816	18.277	11.016	12.676	14.221	15.633	17.373	19.212	1.301	2.344	3.560	5.038	8.346	9.568	11.101	1 Cost of promotion
2 Biaya pendidikan dan pelatihan	14.205	17.763	23.536	14.301	16.697	19.229	21.593	24.935	27.073	2.142	4.529	6.241	8.787	10.800	12.575	15.326	2 Cost of education and training
Total	33.971	34.579	41.813	25.317	29.373	33.449	37.226	42.309	46.285	3.443	6.873	9.801	13.825	19.145	22.143	26.427	Total

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

Indikator	2015	2016	2017	2018						2019							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Tagihan Komitmen																		Commitment Receivables
- Fasilitas pinjaman yang belum ditarik	53.029	174.772	200.547	32.210	27.684	29.184	88.106	100.096	88.096	60.394	63.394	71.184	46.500	91.300	75.300	58.300		- Unused Fund Borrowings Facilities
- Lainnya	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.580	1.050	1.050	1.050	2.426	2.426		- Others
Kewajiban Komitmen																		Commitment Payables
- Fasilitas pembiayaan kepada nasabah yang belum ditarik	7.170	7.714	8.777	11.036	10.473	10.454	10.238	8.860	8.671	10.870	10.326	9.753	8.601	8.217	7.896	7.351		- <i>Unused Financing facilities granted to customer</i>
- Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik	-	-	-	-	-	-	-	530	-	-	-	-	-	-	-	-		- <i>Unused Financing facilities granted to other Sharia banks</i>
- Lainnya	2.230	2.038	1.855	7.569	8.163	8.392	7.563	7.046	9.538	10.095	5.681	5.627	5.911	5.939	5.912	5.887		- Others
Tagihan Komitmen																		Contingent Receivables
- Garansi (<i>Kafalah</i>) yang diterima	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- <i>Kafalah guarantees received</i>
- Pendapatan yang akan diterima	77.359	88.751	2.076.594	165.293	171.311	131.914	165.268	163.641	325.799	124.951	123.090	124.553	127.800	129.450	133.686	129.019		- <i>Accrued Income</i>
- Lainnya	5.698	6.542	6.919	7.422	7.749	7.267	7.289	7.244	7.089	7.581	5.247	7.609	6.301	5.307	5.818	5.031		- Others
Aktiva produktif yang dihapusbuku	128.476	148.023	176.221	192.262	193.322	197.980	199.716	210.783	222.374	217.239	245.791	245.262	247.912	252.663	260.488	253.834		Written off earning assets
Penerusan dana <i>mudharabah muqayadah</i>	67.071	63.266	48.639	40.480	39.654	39.150	37.943	37.185	36.596	35.166	35.593	34.812	34.335	32.773	32.351	31.868		Channeling of <i>mudharabah muqayadah</i>

"-": 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							Indikator	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
1 Giro iB - Akad Wadiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 iB Demand Deposits - Wadia
2 Tabungan iB	1.857.757	2.161.305	2.578.278	2.636.851	2.686.351	2.730.760	2.694.404	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	2 iB Saving Deposits	
a Akad Wadiah	997.125	1.178.603	1.457.999	1.523.923	1.556.464	1.570.822	1.517.335	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	a Wadia	
b Akad Mudharabah	860.632	982.702	1.120.278	1.112.928	1.129.888	1.159.939	1.177.070	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	b Mudharaba	
3 Deposito iB - Akad Mudharabah	2.944.131	3.662.658	4.409.003	4.848.731	4.911.448	5.008.613	5.057.531	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	3 iB Time Deposits - Mudharaba	
a 1 Bulan	417.437	461.386	549.304	554.881	548.354	561.320	564.721	560.521	538.766	536.611	558.397	580.137	578.771	564.938	567.551	566.172	a 1 month	
b 3 Bulan	406.192	506.445	730.517	732.164	752.890	763.311	775.890	806.172	782.724	798.772	801.946	790.673	777.674	769.929	759.727	755.730	b 3 months	
c 6 Bulan	567.380	723.491	777.670	937.180	921.235	927.079	930.416	910.417	901.025	888.601	890.200	887.269	868.000	868.406	879.937	903.119	c 6 months	
d 12 Bulan	1.519.041	1.947.335	2.329.815	2.592.828	2.655.388	2.726.018	2.751.861	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	d 12 months	
e > 12 Bulan	34.081	24.001	21.695	31.677	33.580	30.885	34.644	32.904	33.449	36.688	29.087	31.161	33.002	39.490	36.610	44.146	e > 12 months	
Total	4.801.888	5.823.964	6.987.280	7.485.582	7.597.800	7.739.373	7.751.935	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	Total	

"-": Data tidak tersedia

"-": Data not available

Juta Rupiah (in Million IDR)

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

Akad	2015	2016	2017	2018						2019							Contract
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Akad <i>Mudharabah</i>	168.516	156.256	124.497	189.893	182.458	179.484	175.279	187.726	180.956	179.662	171.802	177.796	186.294	203.112	204.416	196.307	<i>Mudharaba</i>
Akad <i>Musyarakah</i>	652.316	774.949	776.696	789.533	795.641	809.215	808.636	829.804	837.915	806.428	845.489	858.292	882.586	918.301	911.848	943.654	<i>Musharaka</i>
Akad <i>Murabahah</i>	4.491.697	5.053.764	5.904.751	6.539.388	6.576.979	6.621.867	6.716.831	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	<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	26.947	28.101	28.917	30.450	33.868	35.387	35.812	36.366	37.022	38.082	40.577	43.273	48.166	<i>Istishna</i>
Akad <i>Ijarah</i>	6.175	6.763	22.316	24.524	27.780	31.598	35.662	38.052	46.579	47.548	51.758	53.305	55.225	56.851	56.447	59.261	<i>Ijara</i>
Akad <i>Qardh</i>	123.588	145.865	189.866	184.848	181.898	178.224	183.275	184.997	185.360	185.534	191.398	205.160	216.122	198.366	207.512	211.732	<i>Qardh</i>
Multijasa	311.729	515.523	724.398	820.577	822.177	830.337	840.895	843.837	857.890	879.933	894.574	910.985	913.613	926.043	926.454	936.259	<i>Multi Purpose Financing</i>
Total	5.765.171	6.662.556	7.763.951	8.575.710	8.615.034	8.679.643	8.791.028	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	Total

Juta Rupiah (in Million IDR)

Tabel 33. Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi (Financing of Sharia Rural Bank based on Economic Sector)																	
SEKTOR EKONOMI	2015	2016	2017	2018						2019						ECONOMIC SECTOR	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Pertanian, kehutanan dan sarana pertanian	356.632	366.192	360.973	376.236	446.501	380.878	377.785	377.606	374.467	307.209	311.961	318.461	318.853	323.106	328.677	328.926	Agriculture, forestry and agricultural facilities
Pertambangan	9.561	7.117	17.501	19.724	20.515	19.622	19.801	20.280	19.889	25.266	26.892	26.487	27.187	27.734	26.053	26.020	Mining
Perindustrian	50.331	57.687	72.722	94.479	97.464	104.949	104.137	108.584	119.758	126.629	142.012	146.368	157.551	170.440	173.858	178.671	Manufacturing
Listrik, gas dan air	10.957	10.460	12.494	12.337	11.112	11.407	10.858	12.212	13.104	14.395	14.333	14.831	14.551	13.863	13.632	14.674	Water, gas and electricity
Konstruksi	339.756	459.986	591.662	660.111	618.884	667.629	704.503	702.525	694.666	687.225	692.749	727.184	756.914	795.173	799.996	807.363	Construction
Perdagangan, restoran dan hotel	1.696.081	1.650.750	1.761.280	1.919.364	1.931.011	1.937.929	1.973.016	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	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	88.405	92.697	91.667	97.113	100.686	101.186	104.137	109.811	103.582	107.836	107.400	108.211	111.436	117.591	114.199	115.855	Transport, cargo storage and communication
Jasa dunia usaha	566.188	586.186	560.407	757.201	750.703	785.260	763.394	781.045	618.505	625.914	659.572	704.207	723.243	756.064	752.190	775.283	Business Services
Jasa sosial/masyarakat	550.037	631.688	718.380	763.568	753.275	762.882	742.045	764.551	769.445	752.684	760.200	778.692	807.895	838.927	837.423	844.861	Social Services
Lain-lain	2.097.224	2.799.794	3.576.863	3.875.576	3.884.882	3.907.902	3.991.353	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	Others
Total	5.765.171	6.662.556	7.763.951	8.575.710	8.615.034	8.679.643	8.791.028	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	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	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Modal Kerja	2.559.350	2.737.167	2.956.073	3.271.684	3.295.857	3.321.873	3.341.611	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	Working Capital
Investasi	1.108.597	1.125.595	1.231.015	1.428.449	1.434.295	1.449.869	1.458.065	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	Investment
Konsumsi	2.097.224	2.799.794	3.576.863	3.875.576	3.884.882	3.907.902	3.991.353	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	Consumption
Total	5.765.171	6.662.556	7.763.951	8.575.710	8.615.034	8.679.643	8.791.028	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	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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Usaha Kecil dan Menengah	3.377.987	3.570.606	3.767.877	4.182.367	4.153.962	4.185.589	4.153.212	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	<i>Small and Medium Enterprises</i>
Selain Usaha Kecil dan Menengah	2.387.184	3.091.950	3.996.074	4.393.342	4.461.071	4.494.055	4.637.816	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	<i>Non Small and Medium Enterprises</i>
Total	5.765.171	6.662.556	7.763.951	8.575.710	8.615.034	8.679.643	8.791.028	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	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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Lancar	5.292.330	6.087.260	7.012.068	7.564.068	7.602.532	7.673.139	7.793.107	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	Performing Financing
Non Lancar	472.841	575.296	751.883	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	Non Performing Financing
- Kurang Lancar	134.512	109.241	158.628	252.834	239.632	253.120	249.585	241.408	147.712	189.659	215.854	205.486	225.474	234.613	232.938	213.524	Sub-Standard
- Diragukan	95.060	100.645	123.194	175.843	186.044	168.314	158.393	160.561	146.322	134.843	128.532	116.093	128.415	122.825	114.686	130.547	Doubtful
- Macet	243.269	365.409	470.061	582.965	586.826	585.070	589.943	574.995	550.949	483.655	484.497	496.468	495.816	489.492	510.829	515.682	Lost
Total Pembiayaan	5.765.171	6.662.556	7.763.951	8.575.710	8.615.034	8.679.643	8.791.028	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	Total Financing
Persentase NPF	8,20%	8,63%	9,68%	11,80%	11,75%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Pertanian, kehutanan dan sarana pertanian	47.795	59.130	83.043	100.503	126.390	102.287	103.077	99.980	99.908	43.798	44.234	44.156	46.124	45.357	48.390	50.397	Agriculture, forestry and agricultural facilities
Pertambangan	849	673	997	2.543	2.255	2.438	2.730	1.712	1.483	1.856	3.001	3.154	4.744	4.678	5.434	5.538	Mining
Perindustrian	5.944	10.307	11.812	13.291	12.679	12.969	12.780	12.308	10.468	10.437	10.864	10.735	11.645	11.430	11.487	11.800	Manufacturing
Listrik, gas dan air	780	1.648	2.439	4.199	3.558	4.120	3.757	3.821	3.948	3.795	4.344	4.345	4.453	2.703	4.323	4.088	Water, gas and electricity
Konstruksi	25.157	34.778	60.509	107.344	87.544	107.183	102.978	100.453	75.624	79.512	80.468	80.633	88.037	97.747	100.924	101.911	Construction
Perdagangan, restoran dan hotel	211.570	213.901	282.329	337.249	338.215	340.175	340.444	334.955	291.534	289.385	299.853	287.646	294.524	293.956	292.000	283.541	Trade, restaurants and hotels
Pengangkutan, pergudangan dan komunikasi	7.661	14.130	16.690	22.842	21.042	22.255	23.526	22.579	16.674	20.208	18.610	16.831	17.245	17.757	18.535	19.829	Transport, cargo storage and communication
Jasa dunia usaha	25.412	55.079	38.199	75.635	64.087	76.672	64.425	54.214	46.988	48.592	48.225	49.651	43.213	44.346	45.228	46.395	Business Services
Jasa sosial/masyarakat	44.644	60.098	81.269	117.097	124.010	108.206	107.155	115.960	97.106	95.896	92.385	91.800	98.492	99.347	102.704	107.840	Social Services
Lain-lain	103.028	125.552	174.597	230.938	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	Others
Total	472.841	575.296	751.883	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	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	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Modal Kerja	311.785	376.063	487.550	657.294	656.932	653.002	637.004	618.468	538.563	491.184	492.870	481.418	497.427	503.289	514.021	509.765	Working Capital
Investasi	58.028	73.680	89.735	123.410	122.848	123.305	123.870	127.513	105.169	102.296	109.113	107.534	111.049	114.032	115.004	121.575	Investment
Konsumsi	103.028	125.552	174.597	230.938	232.722	230.198	237.048	230.983	201.251	214.676	226.900	229.095	241.230	229.610	229.428	228.413	Consumption
Total	472.841	575.296	751.883	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	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	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Usaha Kecil dan Menengah	350.237	429.268	549.656	745.130	724.968	720.942	701.720	682.983	592.524	542.657	545.592	534.891	546.853	555.482	561.047	558.611	Small and Medium Enterprises
Selain Usaha Kecil dan Menengah	122.604	146.028	202.227	266.512	287.534	285.562	296.201	293.981	252.459	265.499	283.291	283.156	302.852	291.448	297.405	301.141	Non Small and Medium Enterprises
Total	472.841	575.296	751.883	1.011.642	1.012.502	1.006.504	997.921	976.964	844.983	808.156	828.883	818.046	849.705	846.930	858.453	859.753	Total

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

Jenis	2015	2016	2017	2018						2019						Type	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Dana Pihak Ketiga	1.163.287	1.256.091	1.385.182	1.476.637	1.477.223	1.507.624	1.516.453	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	Depositor Funds
Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits
Tabungan iB	1.123.015	1.210.460	1.335.086	1.425.692	1.425.607	1.455.073	1.462.850	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	Saving Deposits
Deposito iB	40.272	45.631	50.096	50.945	51.616	52.551	53.603	54.140	54.717	54.863	55.229	55.573	54.753	53.733	54.221	55.173	Time Deposits
Pembiayaan	233.209	250.425	293.482	317.196	318.400	319.268	319.992	324.800	327.606	326.946	332.941	339.698	344.323	345.713	350.386	353.702	Financing
Akad Mudharabah	1.343	1.042	1.432	2.563	2.563	2.561	2.622	2.662	2.750	2.835	2.890	2.903	2.940	2.991	2.995	3.043	Mudharaba
Akad Musyarakah	4.712	5.109	5.100	5.276	5.257	5.358	5.317	5.308	5.189	4.918	4.984	5.046	5.273	5.444	5.449	5.465	Musharaka
Akad Murabahah	189.985	197.605	231.745	247.796	250.083	252.221	253.219	256.577	258.617	256.922	260.667	265.197	268.928	273.324	274.681	277.030	Murabaha
Akad Salam	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam
Akad Istishna	340	302	183	156	152	152	155	162	160	157	153	153	153	158	164	184	Istishna
Akad Ijarah	17.758	23.354	28.521	32.802	31.638	30.064	29.571	30.975	32.086	33.375	35.048	36.918	37.576	34.227	37.397	38.022	Qardh
Akad Qardh	391	440	592	621	638	653	658	661	676	678	686	690	673	669	667	683	Ijara
Multijasa	18.676	22.569	25.909	27.982	28.069	28.259	28.450	28.455	28.128	28.061	28.513	28.791	28.780	28.900	29.033	29.275	Multi Purpose Financing
Total	1.396.496	1.506.516	1.678.664	1.793.833	1.795.623	1.826.892	1.836.445	1.856.112	1.879.941	1.819.021	1.860.915	1.858.869	1.869.500	1.887.629	1.906.695	1.906.695	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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Dana Pihak Ketiga																	Depositor Funds
1 Giro iB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 Demand Deposits
2 Tabungan iB	4,06	3,23	2,99	2,76	2,77	2,71	2,81	2,72	2,88	2,75	2,70	2,78	2,76	2,78	2,68	2,70	2 Saving Deposits
3 Deposito iB																	3 Time Deposits
a 1 Bulan	12,09	10,81	9,91	8,84	9,06	8,86	8,97	8,79	9,43	9,11	9,04	9,11	9,19	9,49	9,14	9,28	a 1 month
b 3 Bulan	9,19	8,49	8,09	7,65	7,81	7,63	7,76	7,67	8,10	7,89	7,78	7,85	7,72	8,09	7,76	7,93	b 3 months
c 6 Bulan	9,72	8,69	9,45	8,96	8,91	8,58	8,50	8,62	9,21	8,86	8,61	8,50	8,38	9,09	8,70	8,98	c 6 months
d 12 Bulan	10,36	10,13	9,67	9,18	9,26	9,09	8,97	9,14	9,73	9,36	9,27	9,26	9,12	9,67	9,17	9,53	d 12 months
e > 12 Bulan	13,94	12,92	9,14	8,28	8,55	8,42	8,50	8,40	8,52	11,79	8,26	7,91	8,41	12,24	8,19	15,72	e > 12 months
Pembiayaan																	Financing
1 Akad <i>Mudharabah</i>	17,39	17,86	17,42	17,47	17,83	17,91	17,49	17,27	16,45	17,16	16,17	15,76	15,63	15,76	16,05	16,28	1 Mudharaba
2 Akad <i>Musyarakah</i>	21,10	19,58	19,15	19,33	15,12	18,29	17,69	18,23	18,44	18,23	17,86	17,84	18,04	17,81	17,65	17,42	2 Musharaka
3 Akad <i>Murabahah</i>	18,12	17,99	17,46	17,72	17,79	17,68	17,86	17,88	17,82	17,81	17,84	17,77	17,81	17,82	17,95	18,00	3 Murabaha
4 Akad <i>Salam</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 Salam
5 Akad <i>Istishna</i>	8,29	8,88	13,26	9,04	9,07	9,12	9,30	9,54	9,95	9,90	10,02	10,24	10,44	10,58	10,57	10,54	5 Istishna
6 Akad <i>Ijarah</i> ¹⁾	15,25	16,52	6,51	10,33	13,63	15,44	17,92	18,50	17,29	15,41	16,05	16,42	14,98	15,42	13,81	14,46	6 Ijara ¹⁾
7 Akad <i>Qardh</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 Qardh
8 Multijasa ¹⁾	14,99	14,70	14,10	13,84	13,62	13,57	13,46	13,40	13,44	13,49	13,43	13,40	13,38	13,43	13,20	13,10	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
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 CAR	21,47%	21,73%	20,81%	19,76%	18,81%	19,78%	19,67%	19,27%	19,33%	20,33%	21,72%	20,19%	19,85%	21,21%	19,54%	19,22%	1 CAR
2 ROA	2,20%	2,27%	2,55%	2,27%	2,27%	2,30%	2,26%	1,73%	1,87%	2,56%	2,32%	2,36%	2,47%	2,48%	2,51%	2,59%	2 ROA
3 ROE	14,66%	16,18%	19,40%	16,88%	16,68%	17,10%	16,72%	11,36%	12,86%	19,97%	17,62%	18,08%	19,11%	19,12%	19,37%	20,10%	3 ROE
4 NPF	8,20%	8,63%	9,68%	11,80%	11,75%	11,60%	11,35%	10,94%	9,30%	8,94%	9,02%	8,71%	8,89%	8,70%	8,83%	8,73%	4 NPF
5 FDR	120,06%	114,40%	111,12%	114,56%	113,39%	112,15%	113,40%	111,99%	111,67%	111,52%	113,70%	115,50%	118,99%	122,33%	120,08%	117,02%	5 FDR
6 BOPO	88,09%	87,09%	85,34%	86,13%	86,16%	86,18%	85,61%	88,76%	87,66%	81,74%	90,01%	87,00%	85,74%	86,12%	85,78%	85,47%	6 BOPO

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

Total Aset (Rp)	2015	2016	2017	2018						2019						Total Assets (in IDR)	
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
< 1 Miliar	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	2	< 1 Billion
1 s.d. 5 Miliar	8	7	6	7	7	7	7	7	7	7	7	7	6	5	5	5	1 up to 5 Billion
> 5 s.d. 10 Miliar	29	19	18	16	15	15	15	15	13	11	11	10	11	13	14	12	>5 up to 10 Billion
> 10 Miliar	125	138	141	144	145	145	145	145	146	146	146	147	146	145	144	146	> 10 Billion
Total	163	166	167	168	168	168	168	168	167	165	165	165	164	164	164	165	Total

r) Angka-angka diperbaiki

"-": Data tidak

r) Revised figure

"-": Data not available

Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - Juli 2019
(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - July 2019)

Propinsi	Aset (Assets)	Pembiayaan (Financing)	Dana Pihak Ketiga (Depositor Funds)	FDR	NPF	Province
Nanggroe Aceh Darussalam	322.063	220.720	221.419	99,68	10,50	Nanggroe Aceh Darussalam
Sumatera Utara	198.676	132.495	131.732	100,58	5,77	Sumatera Utara
Sumatera Barat	224.189	172.306	174.914	98,51	8,90	Sumatera Barat
Sumatera Selatan	21.849	15.791	10.707	147,48	5,36	Sumatera Selatan
Bangka Belitung	526.082	378.616	448.693	84,38	23,57	Bangka Belitung
Jambi	-	-	-	-	-	Jambi
Bengkulu	65.994	54.380	48.012	113,27	21,11	Bengkulu
Riau	42.683	27.933	35.918	77,77	12,30	Riau
Kepulauan Riau	145.323	128.164	82.133	156,04	16,01	Kepulauan Riau
Lampung	657.099	478.815	281.614	170,03	4,50	Lampung
DKI Jakarta	14.091	9.812	9.564	102,60	17,44	DKI Jakarta
Jawa Barat	4.119.883	3.228.845	2.546.992	126,77	6,41	Jawa Barat
Banten	974.195	730.826	735.702	99,34	17,57	Banten
Jawa Tengah	1.581.570	1.243.511	1.070.887	116,12	8,16	Jawa Tengah
DI Yogyakarta	787.009	568.678	560.286	101,50	10,39	DI Yogyakarta
Jawa Timur	2.167.957	1.716.346	1.437.928	119,36	7,27	Jawa Timur
Bali	10.169	7.136	6.653	107,27	7,76	Bali
Kalimantan Barat	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	7.176	6.072	3.558	170,67	15,53	Kalimantan Tengah
Kalimantan Timur	10.165	1.604	5.027	31,91	22,43	Kalimantan Timur
Kalimantan Selatan	50.085	36.747	38.479	95,50	9,18	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	Gorontalo
Sulawesi Barat	299	622	50	1.252	96	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	138.173	105.726	48.195	219,37	15,78	Sulawesi Selatan
Maluku	-	-	-	0,00	0,00	Maluku
Maluku Utara	164.402	86.800	112.900	76,88	2,82	Maluku Utara
NTB	636.281	497.640	405.763	122,64	3,82	NTB
NTT	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	0,00	0,00	Papua
"-" : Data tidak tersedia	12.865.414,84	9.849.585,19	8.417.124,31			"-" : Data not available

Tabel 45. Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - Juli 2019
(Financing of Sharia Rural Bank based on Economic Sector and Province - July 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	2.753	-	3.920	229	13.131	91.999	5.178	9.686	24.256	69.567	Nanggroe Aceh Darussalam
Sumatera Utara	2.465	15	125	161	1.707	12.600	1.520	4.222	23.761	85.919	Sumatera Utara
Sumatera Barat	21.324	133	1.999	86	9.770	53.708	5.349	11.453	12.077	56.407	Sumatera Barat
Sumatera Selatan	1.543	61	1.021	-	106	1.391	90	575	1.464	9.539	Sumatera Selatan
Bangka Belitung	66.609	686	2.089	666	43.840	124.992	9.244	8.694	44.078	77.719	Bangka Belitung
Jambi	-	-	-	-	-	-	-	-	-	-	Jambi
Bengkulu	26.022	-	-	-	4.179	4.653	277	84	735	18.430	Bengkulu
Riau	2.139	-	3	105	390	2.341	444	779	4.208	17.524	Riau
Kepulauan Riau	2.405	50	2.412	263	2.022	9.353	1.884	2.410	19.943	87.423	Kepulauan Riau
Lampung	22.353	438	628	172	1.092	30.903	572	10.259	18.518	393.880	Lampung
DKI Jakarta	-	300	-	-	1.048	1.419	-	1.254	2.938	2.853	DKI Jakarta
Jawa Barat	79.919	8.304	110.087	5.217	159.919	650.162	28.850	194.865	243.192	1.748.331	Jawa Barat
Banten	778	1.151	3.784	1.604	67.775	268.394	8.699	93.847	50.864	233.932	Banten
Jawa Tengah	41.247	4.455	13.794	2.149	179.299	241.246	22.308	225.910	149.756	363.347	Jawa Tengah
DI Yogyakarta	7.992	1.992	5.788	2.343	64.833	108.004	7.609	58.204	93.842	218.071	DI Yogyakarta
Jawa Timur	46.885	2.951	24.904	1.250	208.939	422.166	21.507	83.639	97.956	806.149	Jawa Timur
Bali	-	-	-	-	648	1.111	-	1.411	858	3.108	Bali
Kalimantan Barat	-	-	-	-	-	-	-	-	-	-	Kalimantan Barat
Kalimantan Tengah	213	-	-	19	1.073	799	128	802	718	2.321	Kalimantan Tengah
Kalimantan Timur	77	-	-	-	-	493	49	-	5	981	Kalimantan Timur
Kalimantan Selatan	623	785	-	25	7.156	14.206	1.640	2.798	3.405	6.110	Kalimantan Selatan
Sulawesi Utara	-	-	-	-	-	-	-	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	-	-	-	-	-	-	-	Gorontalo
Sulawesi Barat	-	-	1	-	-	403	-	-	-	217	Sulawesi Barat
Sulawesi Tengah	-	-	-	-	-	-	-	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	-	-	-	-	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	596	1.017	282	-	5.750	14.237	119	618	2.436	80.671	Sulawesi Selatan
Maluku	-	-	-	-	-	-	-	-	-	-	Maluku
Maluku Utara	23	-	-	21	4.500	5.471	3	8.039	4.619	64.124	Maluku Utara
NTB	2.961	3.681	7.835	365	30.189	46.353	383	55.734	45.234	304.906	NTB
NTT	-	-	-	-	-	-	-	-	-	-	NTT
Irian Jaya Barat	-	-	-	-	-	-	-	-	-	-	Irian Jaya Barat
Papua	-	-	-	-	-	-	-	-	-	-	Papua

"-": Data tidak tersedia

"-": Data not available

Tabel 46. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - Juli 2019
(Financing of Sharia Rural Bank based on Type of Usage and Province - July 2019)

Propinsi	Modal Kerja Working Capital	Investasi Investment	Konsumsi Consumption	Province
Nanggroe Aceh Darussalam	112.732	38.421	69.567	Nanggroe Aceh Darussalam
Sumatera Utara	30.943	15.632	85.919	Sumatera Utara
Sumatera Barat	80.853	35.047	56.407	Sumatera Barat
Sumatera Selatan	6.217	34	9.539	Sumatera Selatan
Bangka Belitung	182.206	118.692	77.719	Bangka Belitung
Jambi	-	-	-	Jambi
Bengkulu	11.501	24.449	18.430	Bengkulu
Riau	7.458	2.950	17.524	Riau
Kepulauan Riau	24.632	16.109	87.423	Kepulauan Riau
Lampung	47.582	37.353	393.880	Lampung
DKI Jakarta	6.573	386	2.853	DKI Jakarta
Jawa Barat	976.764	503.750	1.748.331	Jawa Barat
Banten	425.380	71.514	233.932	Banten
Jawa Tengah	618.729	261.436	363.347	Jawa Tengah
DI Yogyakarta	272.489	78.118	218.071	DI Yogyakarta
Jawa Timur	721.212	188.985	806.149	Jawa Timur
Bali	3.023	1.005	3.108	Bali
Kalimantan Barat	-	-	-	Kalimantan Barat
Kalimantan Tengah	2.458	1.293	2.321	Kalimantan Tengah
Kalimantan Timur	624	-	981	Kalimantan Timur
Kalimantan Selatan	30.637	-	6.110	Kalimantan Selatan
Sulawesi Utara	-	-	-	Sulawesi Utara
Gorontalo	-	-	-	Gorontalo
Sulawesi Barat	405	-	217	Sulawesi Barat
Sulawesi Tengah	-	-	-	Sulawesi Tengah
Sulawesi Tenggara	-	-	-	Sulawesi Tenggara
Sulawesi Selatan	19.226	5.829	80.671	Sulawesi Selatan
Maluku	-	-	-	Maluku
Maluku Utara	12.844	9.831	64.124	Maluku Utara
NTB	145.315	47.419	304.906	NTB
NTT	-	-	-	NTT
Irian Jaya Barat	-	-	-	Irian Jaya Barat
Papua	-	-	-	Papua
"-" : Data tidak tersedia	3.739.803	1.458.254	4.651.528	"-" : Data not available

Tabel 47. Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - Juli 2019
(Financing of Sharia Rural Bank based on Type of Financing and Province - July 2019)

Propinsi	Usaha Kecil dan Menengah	Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises	Province
Nanggroe Aceh Darussalam	134.733	85.987	<i>Nanggroe Aceh Darussalam</i>
Sumatera Utara	27.362	105.133	<i>Sumatera Utara</i>
Sumatera Barat	105.315	66.992	<i>Sumatera Barat</i>
Sumatera Selatan	5.757	10.034	<i>Sumatera Selatan</i>
Bangka Belitung	290.326	88.291	<i>Bangka Belitung</i>
Jambi	-	-	<i>Jambi</i>
Bengkulu	19.283	35.098	<i>Bengkulu</i>
Riau	7.526	20.407	<i>Riau</i>
Kepulauan Riau	19.989	108.175	<i>Kepulauan Riau</i>
Lampung	70.419	408.395	<i>Lampung</i>
DKI Jakarta	4.950	4.862	<i>DKI Jakarta</i>
Jawa Barat	1.411.625	1.817.220	<i>Jawa Barat</i>
Banten	388.961	341.865	<i>Banten</i>
Jawa Tengah	782.484	461.027	<i>Jawa Tengah</i>
DI Yogyakarta	251.728	316.951	<i>DI Yogyakarta</i>
Jawa Timur	772.638	943.708	<i>Jawa Timur</i>
Bali	3.851	3.285	<i>Bali</i>
Kalimantan Barat	-	-	<i>Kalimantan Barat</i>
Kalimantan Tengah	3.688	2.384	<i>Kalimantan Tengah</i>
Kalimantan Timur	556	1.049	<i>Kalimantan Timur</i>
Kalimantan Selatan	30.574	6.173	<i>Kalimantan Selatan</i>
Sulawesi Utara	-	-	<i>Sulawesi Utara</i>
Gorontalo	-	-	<i>Gorontalo</i>
Sulawesi Barat	401	221	<i>Sulawesi Barat</i>
Sulawesi Tengah	-	-	<i>Sulawesi Tengah</i>
Sulawesi Tenggara	-	-	<i>Sulawesi Tenggara</i>
Sulawesi Selatan	24.367	81.359	<i>Sulawesi Selatan</i>
Maluku	-	-	<i>Maluku</i>
Maluku Utara	13.673	73.126	<i>Maluku Utara</i>
NTB	28.123	469.516	<i>NTB</i>
NTT	-	-	<i>NTT</i>
Irian Jaya Barat	-	-	<i>Irian Jaya Barat</i>
Papua	-	-	<i>Papua</i>



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