

STATISTIK PERBANKAN SYARIAH *SHARIA BANKING STATISTICS*



APRIL 2021

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KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

Jakarta, Juni 2021
Jakarta, June 2021

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Mei 2021 akan diterbitkan pada minggu ke III bulan Juli 2021.

Tanda-tanda, dan Sumber Data

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

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

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

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

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

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Advance Release Calender (ARC)

May 2021 edition will be released on the 3rd week of July 2021.

Notes, Symbols and Sources of Data

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

DAFTAR ISTILAH GLOSSARY

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

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

Ijara Contract

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

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

Qardh Contract

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

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

Equivalent rate of return/profit sharing/fee/bonus

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

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

| No. | Nomor dan Nama Tabel pada Statistik Perbankan Syariah BARU | English | Tabel Sebelumnya di SPI | Tabel Sebelumnya di SPS | Penjelasan Perubahan dari SPI dan SPS Lama menjadi SPS Baru |
|-----|--|---|--|--|--|
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| 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 | | |
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| 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 |
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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 | |
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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 |
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| | 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 | |
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| 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> | | | |

Data Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS)

Sumber Data:

- Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK).
- Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.

Keterangan symbol/tanda pada tabel:

| Tanda | Keterangan |
|-------|--|
| r | Angka-angka diperbaiki |
| () | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| ... | Angka belum tersedia |
| - - | Nol atau lebih kecil daripada digit terakhir |

Tabel 1a.
Rasio Keuangan Bank Umum Syariah
(Financial Ratios of Sharia Commercial Bank)
Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | 2021 | | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------|----------------------|---------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| CAR (%) | 20,39 | 20,59 | 20,47 | 20,62 | 21,20 | 20,93 | 20,37 | 20,41 | 20,41 | 21,16 | 21,64 | 21,80 | 24,31 | 24,45 | 24,41 |
| - Modal / Capital | 36 764 | 40 715 | 41 960 | 41 989 | 42 488 | 42 297 | 42 846 | 42 779 | 43 400 | 45 398 | 46 854 | 47 890 | 47 582 | 47 774 | 48 083 |
| - Aktiva Tetap Menurut Risiko / Risk Weighted Assets | 180 300 | 197 727 | 204 944 | 203 642 | 200 432 | 202 098 | 210 346 | 209 606 | 212 660 | 214 513 | 216 547 | 219 649 | 195 757 | 195 384 | 196 957 |
| ROA (%) | 1,28 | 1,73 | 1,55 | 1,44 | 1,40 | 1,38 | 1,36 | 1,36 | 1,35 | 1,35 | 1,40 | 1,79 | 2,15 | 2,06 | 1,97 |
| - Laba / Profit | 3 806 | 5 598 | 5 404 | 5 029 | 4 886 | 4 821 | 4 780 | 4 821 | 4 827 | 4 846 | 5 087 | 7 087 | 7 239 | 7 329 | 7 236 |
| - Rata-Rata Total Aset / Average Assets | 298 044 | 323 438 | 348 908 | 348 548 | 349 845 | 350 271 | 351 343 | 353 989 | 356 775 | 359 567 | 362 692 | 395 476 | 337 320 | 355 936 | 366 924 |
| NPF (%) | 3,26 | 3,23 | 3,41 | 3,35 | 3,34 | 3,31 | 3,30 | 3,28 | 3,18 | 3,22 | 3,13 | 3,20 | 3,18 | 3,23 | 3,29 |
| NPF Net (%) | 1,95 | 1,88 | 1,96 | 1,82 | 1,85 | 1,78 | 1,78 | 1,66 | 1,57 | 1,62 | 1,57 | 1,56 | 1,33 | 1,40 | 1,44 |
| - Non Performing Financing | 6 597 | 7 263 | 7 766 | 7 704 | 7 768 | 7 780 | 7 765 | 7 879 | 7 719 | 7 903 | 7 713 | 7 864 | 7 831 | 8 023 | 8 244 |
| - Non Performing Financing Net | 3 938 | 4 241 | 4 454 | 4 189 | 4 310 | 4 182 | 4 183 | 3 991 | 3 812 | 3 969 | 3 877 | 3 846 | 3 271 | 3 466 | 3 603 |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank | 202 298 | 225 146 | 227 438 | 230 044 | 232 859 | 234 713 | 235 456 | 240 508 | 242 516 | 245 597 | 246 532 | 246 087 | 245 926 | 248 181 | 250 454 |
| FDR (%) | 78,53 | 77,91 | 78,69 | 80,50 | 79,37 | 81,03 | 79,56 | 77,06 | 77,05 | 77,61 | 76,36 | 76,59 | 76,51 | 77,81 | 76,83 |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank | 202 298 | 225 146 | 227 438 | 230 044 | 232 859 | 234 713 | 235 456 | 240 508 | 242 516 | 245 597 | 246 532 | 246 087 | 245 926 | 248 181 | 250 454 |
| - Dana Pihak Ketiga / Total Third Party Funds | 257 606 | 288 978 | 289 046 | 285 751 | 293 374 | 289 646 | 295 936 | 312 102 | 314 741 | 316 460 | 322 853 | 321 299 | 321 421 | 318 972 | 325 997 |
| BOPO (%) | 89,18 | 84,45 | 84,60 | 85,72 | 86,11 | 86,25 | 86,22 | 86,12 | 86,08 | 86,10 | 85,55 | 85,44 | 82,98 | 82,10 | 81,86 |
| - Biaya Operasional / Operations Expenses | 31 169 | 30 415 | 9 914 | 12 217 | 14 812 | 17 367 | 19 943 | 22 337 | 24 826 | 27 578 | 30 410 | 3 424 | 5 851 | 8 458 | 11 038 |
| - Pendapatan Operasional / Operations Income | 34 952 | 36 014 | 11 718 | 14 252 | 17 201 | 20 137 | 23 130 | 25 936 | 28 841 | 32 030 | 35 548 | 4 007 | 7 051 | 10 302 | 13 483 |
| Rentabilitas/Profitability | | | | | | | | | | | | | | | |
| NOM (%) | 1,42 | 1,92 | 1,49 | 1,34 | 1,34 | 1,34 | 1,36 | 1,37 | 1,38 | 1,39 | 1,46 | 1,93 | 2,31 | 2,24 | 2,17 |
| - Pendapatan Operasional / Net Operations Income | 3 783 | 5 599 | 5 412 | 4 885 | 4 779 | 4 748 | 4 781 | 4 798 | 4 818 | 4 856 | 5 137 | 7 001 | 7 200 | 7 375 | 7 336 |
| - Rata-rata Aset Produktif / Average Earning Assets | 265 860 | 292 108 | 363 900 | 364 205 | 357 940 | 353 134 | 350 250 | 349 488 | 349 369 | 350 105 | 350 992 | 363 127 | 311 021 | 328 647 | 337 927 |
| Kualitas Aktiva Produktif (KAP) / Earning Asset Quality | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) | 3,04 | 2,77 | 3,16 | 2,88 | 3,18 | 3,18 | 3,11 | 3,02 | 2,93 | 2,78 | 2,65 | 2,83 | 2,86 | 2,79 | 3,01 |
| - APYD / Classified Earning Assets | 8 845 | 9 018 | 11 543 | 10 689 | 10 662 | 10 519 | 10 484 | 10 578 | 10 416 | 10 132 | 9 750 | 10 494 | 10 663 | 10 350 | 11 228 |
| - Total Aset Produktif / Total Earning assets | 291 353 | 325 365 | 365 006 | 371 750 | 335 237 | 330 849 | 336 714 | 350 383 | 355 638 | 364 736 | 368 338 | 370 199 | 373 256 | 370 530 | 373 076 |
| Likuiditas / Earning Asset Quality | | | | | | | | | | | | | | | |
| Short Term Mismatch (%) | 27,22 | 30,08 | 27,55 | 26,37 | 26,67 | 26,89 | 25,18 | 24,79 | 27,17 | 23,42 | 28,67 | 26,89 | 32,35¹⁾ | 30,16 | 28,33 |
| - Aktiva Jangka Pendek / Short-Term Assets | 63 815 | 76 035 | 69 148 | 65 877 | 69 088 | 68 968 | 65 875 | 67 623 | 74 974 | 65 706 | 82 776 | 76 772 | 76 772 | 37 784 ¹⁾ | 35774 |
| - Kewajiban Jangka Pendek / Short-Term Liabilities | 234 414 | 252 789 | 250 946 | 249 817 | 259 073 | 256 469 | 261 660 | 272 762 | 275 962 | 280 558 | 288 672 | 285 547 | 116 783 ¹⁾ | 118611 | 292816 |
| Imbal Hasil / Yield Proportion | | | | | | | | | | | | | | | |
| Non Core Deposit terhadap Total DPK (%) | 47,69 | 46,46 | 46,09 | 44,18 | 44,91 | 43,17 | 43,71 | 45,82 | 45,91 | 45,11 | 44,67 | 44,88 | 45,28 | 45,28 | 45,34 |
| - Non Core Deposit / Non Core Deposits | 122 846 | 134 272 | 133 219 | 126 250 | 131 761 | 125 046 | 129 363 | 143 005 | 144 482 | 142 741 | 144 231 | 144 189 | 145 527 | 144 423 | 147 811 |
| - Total DPK / Total Third Party Funds | 257 606 | 288 978 | 289 046 | 285 751 | 293 374 | 289 646 | 295 936 | 312 102 | 314 741 | 316 460 | 322 853 | 321 299 | 321 421 | 318 972 | 325 997 |
| Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%) | 238,46 | 241,64 | 244,45 | 247,30 | 249,25 | 251,83 | 256,33 | 257,48 | 265,46 | 266,32 | 268,03 | 273,99 | 278,48 | 296,73 | 305,92 |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios | 142 857 | 159 570 | 161 722 | 164 124 | 166 496 | 168 313 | 169 695 | 173 550 | 176 470 | 178 868 | 179 855 | 180 569 | 181 221 | 185 901 | 189 018 |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios | 59 908 | 66 037 | 66 156 | 66 367 | 66 800 | 66 836 | 66 202 | 67 404 | 66 476 | 67 162 | 67 102 | 65 903 | 65 076 | 62 650 | 61 787 |
| Investasi / Investment Proportion and Risk | | | | | | | | | | | | | | | |
| Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total | 36,56 | 39,89 | 39,98 | 39,96 | 40,06 | 39,93 | 39,67 | 39,41 | 39,15 | 39,11 | 39,03 | 38,79 | 38,67 | 39,21 | 38,70 |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based | 74 122 | 89 995 | 91 112 | 92 097 | 93 447 | 93 887 | 93 582 | 94 953 | 95 124 | 96 227 | 96 376 | 95 604 | 95 233 | 97 455 | 97 063 |
| - Total Pembiayaan / Total Financing | 202 766 | 225 607 | 227 879 | 230 492 | 233 296 | 235 149 | 235 897 | 240 954 | 242 946 | 246 030 | 246 957 | 246 472 | 246 297 | 248 550 | 250 805 |
| Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%) | 3,47 | 2,70 | 2,61 | 2,73 | 2,79 | 2,85 | 3,00 | 3,20 | 3,26 | 3,34 | 3,46 | 3,61 | 3,92 | 3,79 | 4,00 |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing | 2 569 | 2 425 | 2 378 | 2 514 | 2 610 | 2 677 | 2 807 | 3 036 | 3 100 | 3 210 | 3 336 | 3 454 | 3 730 | 3 692 | 3 887 |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah | 74 122 | 89 995 | 91 112 | 92 097 | 93 447 | 93 887 | 93 582 | 94 953 | 95 124 | 96 227 | 96 376 | 95 604 | 95 233 | 97 455 | 97 063 |

| Tabel 1b. Rasio Keuangan Unit Usaha Syariah (Financial Ratios of Sharia Business Unit) Nominal dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%) | | | | | | | | | | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| ROA (%) | 2,24 | 2,04 | 2,15 | 2,00 | 1,95 | 2,01 | 2,03 | 2,02 | 1,97 | 1,86 | 1,81 | 2,35 | 2,06 | 2,39 | 2,42 |
| - Laba/Profit | 3 127 | 3 328 | 3 689 | 3 411 | 3 346 | 3 460 | 3 510 | 3 520 | 3 470 | 3 305 | 3 247 | 4 474 | 3 950 | 4 623 | 4 680 |
| - Rata-Rata Total Aset / Average Assets | 139 326 | 163 410 | 171 207 | 170 994 | 171 737 | 172 380 | 173 080 | 174 592 | 176 066 | 177 452 | 179 071 | 190 565 | 191 608 | 193 473 | 193 627 |
| NPF (%) | 2,15 | 2,90 | 3,08 | 3,24 | 3,42 | 3,38 | 3,33 | 3,17 | 3,10 | 3,10 | 3,01 | 3,09 | 3,06 | 3,01 | 3,03 |
| NPF Net (%) | 1,39 | 1,89 | 2,06 | 2,20 | 2,40 | 2,33 | 2,27 | 2,15 | 2,06 | 2,07 | 1,93 | 2,00 | 1,95 | 1,92 | 1,92 |
| - Non Performing Financing | 2 535 | 3 767 | 4 087 | 4 319 | 4 593 | 4 540 | 4 426 | 4 238 | 4 177 | 4 206 | 4 131 | 4 224 | 4 174 | 4 145 | 4 182 |
| - Non Performing Financing Net | 1 635 | 2 457 | 2 730 | 2 939 | 3 223 | 3 123 | 3 020 | 2 875 | 2 777 | 2 815 | 2 659 | 2 729 | 2 660 | 2 636 | 2 652 |
| - Total Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank | 117 895 | 130 036 | 132 588 | 133 402 | 134 162 | 134 174 | 133 004 | 133 543 | 134 818 | 135 833 | 137 412 | 136 673 | 136 186 | 137 500 | 138 244 |
| FDR (%) | 103,22 | 101,93 | 105,06 | 107,20 | 104,86 | 104,41 | 100,89 | 95,87 | 93,67 | 91,95 | 96,01 | 96,13 | 96,59 | 95,61 | 93,37 |
| - Pembiayaan kepada Pihak Ketiga Bukan Bank / Total Financing to Non Bank | 117 895 | 130 036 | 132 588 | 133 402 | 134 162 | 134 174 | 133 004 | 133 543 | 134 818 | 135 833 | 137 412 | 136 673 | 136 186 | 137 500 | 138 244 |
| - Dana Pihak Ketiga / Total Third Party Funds | 114 222 | 127 580 | 126 208 | 124 444 | 127 945 | 128 506 | 131 831 | 139 293 | 143 935 | 147 733 | 143 124 | 142 177 | 140 992 | 143 819 | 148 066 |
| BOPO (%) / Operating Expenses to Operations Revenue (%) | 75,38 | 78,01 | 76,10 | 77,41 | 77,37 | 76,34 | 75,82 | 76,22 | 76,94 | 78,16 | 78,96 | 71,99 | 73,35 | 69,72 | 69,19 |
| - Biaya Operasional / Operations Expenses | 9 588 | 12 029 | 3 915 | 4 888 | 5 757 | 6 560 | 7 405 | 8 298 | 9 283 | 10 361 | 11 568 | 962 | 1 819 | 2 668 | 3 528 |
| - Pendapatan Operasional / Operations Income | 12 720 | 15 420 | 5 144 | 6 315 | 7 440 | 8 594 | 9 766 | 10 886 | 12 066 | 13 256 | 14 649 | 1 336 | 2 480 | 3 827 | 5 099 |
| Rentabilitas / Profitability | | | | | | | | | | | | | | | |
| NOM (%) | 2,38 | 2,18 | 2,08 | 1,92 | 1,91 | 1,98 | 2,02 | 1,96 | 1,89 | 1,78 | 1,73 | 2,43 | 2,13 | 2,47 | 2,51 |
| - Pendapatan Operasional / Net Operations Income | 3 132 | 3 391 | 3 689 | 3 424 | 3 368 | 3 486 | 3 541 | 3 451 | 3 340 | 3 158 | 3 082 | 4 493 | 3 966 | 4 635 | 4 712 |
| - Rata-rata Aset Produktif / Average Earning Assets | 131 323 | 155 721 | 177 689 | 178 073 | 176 616 | 175 770 | 175 339 | 175 997 | 176 807 | 177 572 | 178 624 | 184 523 | 185 799 | 187 778 | 187 949 |
| Kualitas Aktiva Produktif (KAP) / Earning Assets Quality | | | | | | | | | | | | | | | |
| APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%) | 2,19 | 2,74 | 3,27 | 3,31 | 3,28 | 3,05 | 2,99 | 2,74 | 2,77 | 2,77 | 2,74 | 3,01 | 3,14 | 2,79 | 2,91 |
| - APYD / Classified Earning Assets | 3 379 | 4 683 | 6 025 | 6 063 | 5 669 | 5 292 | 5 227 | 5 026 | 5 161 | 5 207 | 5 274 | 5 649 | 5 964 | 5 429 | 5 563 |
| - Total Aset Produktif / Total Earning assets | 154 342 | 170 674 | 184 153 | 183 240 | 173 053 | 173 252 | 174 785 | 183 170 | 186 098 | 188 006 | 192 708 | 187 944 | 189 841 | 194 543 | 191 361 |
| Likuiditas / Liquidity | | | | | | | | | | | | | | | |
| Short Term Mismatch (%) | 25,37 | 24,72 | 23,12 | 23,82 | 24,11 | 24,77 | 25,05 | 25,61 | 27,06 | 27,33 | 27,94 | 27,51 | 29,51 | 28,58 | 29,23 |
| - Aktiva Jangka Pendek / Short-Term Assets | 33 043 | 33 065 | 30 454 | 31 132 | 32 569 | 34 410 | 34 251 | 36 547 | 40 140 | 39 517 | 43 130 | 41 456 | 45 746 | 45 020 | 44 185 |
| - Kewajiban Jangka Pendek / Short-Term Liabilities | 130 234 | 133 786 | 131 739 | 130 707 | 135 090 | 138 890 | 136 752 | 142 698 | 148 348 | 144 582 | 154 363 | 150 711 | 155 018 | 157 545 | 151 170 |
| Imbal Hasil / Yield Proportion | | | | | | | | | | | | | | | |
| Non Core Deposit terhadap Total DPK (%) | 66,93 | 64,60 | 63,34 | 62,31 | 62,94 | 62,77 | 63,25 | 64,39 | 65,31 | 65,75 | 63,44 | 63,86 | 63,95 | 64,52 | 64,77 |
| - Non Core Deposit | 76 444 | 82 413 | 79 939 | 77 538 | 80 530 | 80 663 | 83 383 | 89 684 | 94 005 | 97 132 | 90 792 | 90 797 | 90 165 | 92 788 | 95 900 |
| - Total DPK / Total Third Party Funds | 114 222 | 127 580 | 126 208 | 124 444 | 127 945 | 128 506 | 131 831 | 139 293 | 143 935 | 147 733 | 143 124 | 142 177 | 140 992 | 143 819 | 148 066 |
| Portofolio yang Memiliki Imbal Hasil Tetap terhadap Portofolio yang Memiliki Imbal Hasil Tidak Tetap (%) / Fixed Yield Portfolios to Floating Yield Portfolios (%) | 183,20 | 239,66 | 239,71 | 234,38 | 227,02 | 231,17 | 239,68 | 241,93 | 238,40 | 238,51 | 237,80 | 244,26 | 258,03 | 261,73 | 275,73 |
| - Portofolio yang Memiliki Imbal Hasil Tetap / Fixed-rate Yield Portfolios | 76 683 | 92 313 | 94 134 | 94 066 | 93 675 | 94 164 | 94 344 | 94 972 | 95 446 | 96 166 | 97 187 | 97 420 | 98 587 | 99 919 | 101 889 |
| - Portofolio yang Memiliki Imbal Hasil Tidak Tetap / Floating-rate Yield Portfolios | 41 858 | 38 518 | 39 269 | 40 134 | 41 263 | 40 734 | 39 362 | 39 256 | 40 037 | 40 320 | 40 869 | 39 883 | 38 208 | 38 176 | 36 953 |
| Investasi / Investment Proportion and Risk | | | | | | | | | | | | | | | |
| Total Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) / Profit Sharing Financing to Total | 60,22 | 62,12 | 63,62 | 64,15 | 64,63 | 64,69 | 64,48 | 64,64 | 64,91 | 65,12 | 65,48 | 65,27 | 64,71 | 64,53 | 64,06 |
| - Total Pembiayaan Basis Mudharabah / Profit Sharing Financing Mudharabah-based | 71 386 | 81 275 | 84 868 | 86 087 | 87 217 | 87 270 | 86 220 | 86 767 | 87 945 | 88 886 | 90 397 | 89 623 | 88 516 | 89 120 | 88 940 |
| - Total Pembiayaan / Total Financing | 118 541 | 130 830 | 133 403 | 134 200 | 134 937 | 134 898 | 133 707 | 134 228 | 135 483 | 136 486 | 138 056 | 137 303 | 136 795 | 138 096 | 138 842 |
| Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portofolio Investasi Mudharabah dan Musyarakah / Potential Loss from Profit Sharing Financing to Total Mudharabah and Musyarakah (%) | 1,71 | 1,91 | 2,16 | 2,25 | 2,25 | 2,27 | 2,38 | 2,40 | 2,53 | 2,69 | 2,74 | 2,75 | 2,90 | 2,87 | 2,84 |
| - Potensi Kerugian Pembiayaan Bagi Hasil / Potential Loss from Profit Sharing Financing | 1 220 | 1 549 | 1 836 | 1 937 | 1 963 | 1 978 | 2 051 | 2 080 | 2 223 | 2 391 | 2 476 | 2 465 | 2 571 | 2 555 | 2 522 |
| - Portofolio Investasi Mudharabah dan Musyarakah / Total Mudharabah and Musyarakah | 71 386 | 81 275 | 84 868 | 86 087 | 87 217 | 87 270 | 86 220 | 86 767 | 87 945 | 88 886 | 90 397 | 89 623 | 88 516 | 89 120 | 88 940 |

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

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Bank Umum Syariah / Sharia Commercial | | | | | | | | | | | | | | | |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR) | 316 691 | 350 364 | 348 294 | 347 108 | 356 330 | 352 823 | 358 851 | 375 157 | 381 846 | 387 482 | 397 073 | 395 476 | 394 862 | 393 168 | 399 886 |
| - Jumlah Bank / Number of Banks | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 12 | 12 |
| - Jumlah Kantor / Number of Offices | 1 875 | 1 919 | 1 942 | 1 946 | 1 942 | 1 940 | 1 937 | 1 943 | 1 958 | 2 042 | 2 034 | 2 035 | 2 036 | 2 038 | 2 037 |
| - KC / Branch Offices | 478 | 480 | 490 | 490 | 489 | 491 | 491 | 490 | 490 | 490 | 488 | 499 | 500 | 502 | 502 |
| - KCP / Sub Branch Offices | 1 199 | 1 243 | 1 254 | 1 259 | 1 256 | 1 252 | 1 249 | 1 256 | 1 273 | 1 356 | 1 351 | 1 344 | 1 346 | 1 346 | 1 345 |
| - KK / Cash Offices | 198 | 196 | 198 | 197 | 197 | 197 | 197 | 197 | 195 | 196 | 195 | 192 | 190 | 190 | 190 |
| - ATM / ATMs /ADMs | 2 791 | 2 827 | 2 830 | 2 835 | 2 837 | 2 749 | 2 754 | 2 755 | 2 763 | 2 777 | 2 800 | 3 321 | 3 346 | 3 355 | 3 473 |
| - Jumlah Tenaga Kerja / Number of Employees | 49 516 | 49 654 | 50 345 | 49 950 | 49 956 | 49 996 | 49 813 | 49 978 | 49 902 | 50 261 | 50 212 | 50 483 | 50 483 | 50 483 | 53 854 |
| Unit Usaha Syariah / Sharia Business Unit | | | | | | | | | | | | | | | |
| - Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR) | 160 636 | 174 200 | 172 936 | 170 142 | 175 452 | 176 240 | 177 978 | 186 687 | 189 331 | 189 331 | 196 875 | 190 565 | 192 651 | 197 204 | 194 091 |
| - Jumlah Bank Umum Konvensional yang memiliki UUS / Number of Conventional Banks that have Sharia Business Unit | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 |
| - Jumlah Kantor UUS / Number of Offices | 354 | 381 | 389 | 389 | 390 | 389 | 390 | 390 | 391 | 391 | 392 | 351 | 351 | 375 | 374 |
| - KC / Branch Offices | 153 | 160 | 161 | 161 | 162 | 161 | 162 | 162 | 162 | 162 | 162 | 131 | 131 | 137 | 138 |
| - KCP / Sub Branch Offices | 146 | 159 | 166 | 166 | 166 | 166 | 166 | 166 | 167 | 167 | 169 | 164 | 164 | 174 | 172 |
| - KK / Cash Offices | 55 | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 62 | 61 | 56 | 56 | 64 | 64 |
| - ATM / ATMs /ADMs | 171 | 176 | 176 | 177 | 177 | 177 | 181 | 181 | 180 | 179 | 182 | 161 | 161 | 211 | 211 |
| - Jumlah Tenaga Kerja / Number of Employees | 4 955 | 5 186 | 5 232 | 5 245 | 5 253 | 5 229 | 5 249 | 5 298 | 5 311 | 5 326 | 5 326 | 5 357 | 5 357 | 5 357 | 5 511 |
| Total Aset BUS dan UUS (dalam miliar Rupiah) / Total Assets (in billion IDR) | 477 327 | 524 564 | 521 230 | 517 250 | 531 782 | 529 063 | 536 829 | 561 843 | 571 177 | 576 813 | 593 948 | 586 041 | 587 513 | 590 372 | 593 977 |
| Total Kantor BUS dan UUS / Total Number of Offices | 2 229 | 2 300 | 2 331 | 2 335 | 2 332 | 2 329 | 2 327 | 2 333 | 2 349 | 2 433 | 2 426 | 2 386 | 2 387 | 2 413 | 2 411 |
| Total ATM BUS dan UUS / Total Number of ATMs/ADMs | 2 962 | 3 003 | 3 006 | 3 012 | 3 014 | 2 926 | 2 935 | 2 936 | 2 943 | 2 956 | 2 982 | 3 482 | 3 507 | 3 566 | 3 684 |
| Total Tenaga Kerja BUS dan UUS / Total Number of Employees | 54 471 | 54 840 | 55 577 | 55 195 | 55 209 | 55 225 | 55 062 | 55 276 | 55 213 | 55 587 | 55 538 | 55 840 | 55 840 | 55 840 | 59 365 |
| Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank | | | | | | | | | | | | | | | |
| - Jumlah Bank / Number of Banks | 167 | 164 | 163 | 162 | 162 | 162 | 162 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 |
| - Jumlah Kantor / Number of Offices | 495 | 617 | 622 | 622 | 626 | 626 | 631 | 624 | 624 | 627 | 627 | 627 | 629 | 631 | 635 |
| - Jumlah Tenaga Kerja / Number of | 4 918 | 6 620 | 6 710 | 6 699 | 6 738 | 6 736 | 6 701 | 6 738 | 6 757 | 6 755 | 6 750 | 6 762 | 6 770 | 6 800 | 6 787 |

| Tabel 3. | | | |
|---|--------------------------|----------------------------|------------------|
| Jaringan Kantor Individual Perbankan Syariah - SPS April 2021 | | | |
| (Individual Sharia Banking Network -April 2021) | | | |
| Kelompok Bank / Group of Banks | KPO/KC HOO/BO | KCP/UPS SBO/SSU | KK CO |
| Bank Umum Syariah / Sharia Commercial Bank | 502 | 1 345 | 190 |
| 1 PT. Bank Aceh Syariah | 27 | 90 | 31 |
| 2 PT BPD Nusa Tenggara Barat Syariah | 12 | 24 | 6 |
| 3 PT. Bank Muamalat Indonesia, Tbk | 81 | 131 | 30 |
| 4 PT. Bank Victoria Syariah | 6 | 1 | - |
| 5 PT. Bank BRISyariah ¹⁾ | - | - | - |
| 6 PT. Bank Jabar Banten Syariah | 9 | 55 | 2 |
| 7 PT. Bank BNI Syariah ¹⁾ | - | - | - |
| 8 PT. Bank Syariah Mandiri ¹⁾ | - | - | - |
| 9 PT. Bank Mega Syariah | 30 | 29 | 4 |
| 10 PT. Bank Panin Syariah, Tbk | 12 | - | - |
| 11 PT. Bank Syariah Bukopin | 12 | 7 | 4 |
| 12 PT. BCA Syariah | 15 | 14 | 40 |
| 13 PT. Bank Tabungan Pensiunan Nasional Syariah | 24 | 2 | - |
| 14 PT. Bank Net Indonesia Syariah | 1 | - | - |
| 15 PT. Bank Syariah Indonesia, Tbk | 273 | 992 | 73 |
| Unit Usaha Syariah / Sharia Business Unit | 138 | 172 | 64 |
| 15 PT Bank Danamon Indonesia, Tbk | 10 | 4 | - |
| 16 PT Bank Permata, Tbk | 15 | 5 | 1 |
| 17 PT Bank Maybank Indonesia, Tbk | 16 | 2 | - |
| 18 PT Bank CIMB Niaga, Tbk | 24 | 1 | 2 |
| 19 PT Bank OCBC NISP, Tbk | 10 | - | - |
| 20 PT Bank Sinarmas | 30 | 0 | 12 |
| 21 PT Bank Tabungan Negara (Persero), Tbk. | - | 76 | 8 |
| 22 PT BPD DKI | 0 | - | 1 |
| 23 PT BPD Daerah Istimewa Yogyakarta | 1 | 6 | 3 |
| 24 PT BPD Jawa Tengah | 5 | 14 | 10 |
| 25 PT BPD Jawa Timur, Tbk | 7 | 10 | - |
| 26 PT BPD Sumatera Utara | 1 | 2 | - |
| 27 PT BPD Jambi | - | - | - |
| 28 PT BPD Sumatera Barat | 5 | 4 | 1 |
| 29 PT BPD Riau dan Kepulauan Riau | 2 | 7 | 7 |
| 30 PT BPD Sumatera Selatan dan Bangka Belitung | 4 | 6 | 5 |
| 31 PT BPD Kalimantan Selatan | 2 | 9 | 5 |
| 32 PT BPD Kalimantan Barat | 4 | 1 | 6 |
| 33 PD BPD Kalimantan Timur | 2 | 20 | 2 |
| 34 PT BPD Sulawesi Selatan dan Sulawesi Barat | - | 5 | 1 |
| Bank Pembiayaan Rakyat Syariah / Sharia Rural Bank | 177 | - | 295 |
| TOTAL | 817 | 1 517 | 549 |
| Keterangan / Note : | | | |
| - KP/HO = Kantor Pusat / Head Office | | | |
| - UUS = Unit Usaha Syariah / BU = Islamic Banking Unit | | | |
| - KPO/HOO = Kantor Pusat Operasional / Head Operational Office | | | |
| - KC/BO = Kantor Cabang / Branch Office | | | |
| - KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syaria Services Unit | | | |
| - KK/CO = Kantor Kas / Cash Office | | | |
| - Tidak termasuk Layanan Syariah / Not Include Office Channeling | | | |
| ¹⁾ Sesuai dengan KDK OJK Nomor 4/KDK.03.2021 tanggal 27 Januari 2021 tentang Izin Penggabungan PT Bank Syariah Mandiri dan PT Bank BNI Syariah Ke Dalam PT Bank BRI Syariah Serta Perubahan Nama Menjadi PT Bank Syariah Indonesia, Tbk Sebagai Hasil Penggabungan | | | |

| Tabel 4. Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS April 2021 (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - April 2021) | | | | |
|---|------------------|--------------------|----------|------------|
| Kelompok Bank / Group of Banks | KPO/KC HOO/BO | KCP/UPS SBO/SSU | KK CO | |
| Bank Umum Syariah / Sharia Commercial Bank | 502 | 1 345 | | 190 |
| 1 Jawa Barat | 66 | 217 | | 25 |
| 2 Banten | 20 | 60 | | 8 |
| 3 DKI Jakarta | 65 | 129 | | 34 |
| 4 Yogyakarta | 8 | 26 | | 10 |
| 5 Jawa Tengah | 37 | 84 | | 13 |
| 6 Jawa Timur | 47 | 136 | | 27 |
| 7 Bengkulu | 5 | 12 | | 0 |
| 8 Jambi | 7 | 18 | | 1 |
| 9 Nanggroe Aceh Darussalam | 56 | 272 | | 33 |
| 10 Sumatera Utara | 25 | 52 | | 4 |
| 11 Sumatera Barat | 12 | 27 | | 4 |
| 12 Riau | 10 | 29 | | 7 |
| 13 Sumatera Selatan | 16 | 35 | | 2 |
| 14 Bangka Belitung | 2 | 6 | | 0 |
| 15 Kepulauan Riau | 6 | 13 | | 2 |
| 16 Lampung | 10 | 26 | | 2 |
| 17 Kalimantan Selatan | 9 | 17 | | 4 |
| 18 Kalimantan Barat | 9 | 13 | | 1 |
| 19 Kalimantan Timur | 14 | 30 | | 0 |
| 20 Kalimantan Tengah | 7 | 6 | | 0 |
| 21 Sulawesi Tengah | 6 | 11 | | 0 |
| 22 Sulawesi Selatan | 12 | 35 | | 6 |
| 23 Sulawesi Utara | 3 | 4 | | 0 |
| 24 Gorontalo | 2 | 4 | | 0 |
| 25 Sulawesi Barat | 2 | 3 | | 0 |
| 26 Sulawesi Tenggara | 7 | 10 | | 0 |
| 27 Nusa Tenggara Barat | 21 | 46 | | 7 |
| 28 Bali | 6 | 8 | | 0 |
| 29 Nusa Tenggara Timur | 3 | 1 | | 0 |
| 30 Maluku | 2 | 2 | | 0 |
| 31 Papua | 2 | 4 | | 0 |
| 32 Maluku Utara | 3 | 7 | | 0 |
| 33 Papua Barat | 2 | 2 | | 0 |
| 34 Luar Indonesia | 0 | 0 | | 0 |
| Keterangan / Note : - KP/HO = Kantor Pusat / Head Office - UUS = Unit Usaha Syariah / BU = Islamic Banking Unit - KPO/HOO = Kantor Pusat Operasional / Head Operational Office - KC/BO = Kantor Cabang / Branch Office - KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syaria Services Unit - KK/CO = Kantor Kas / Cash Office - Tidak termasuk Layanan Syariah / Not Include Office | | | | |

| Tabel 4. | | | | |
|---|------------------|--------------------|----------|------------|
| Sebaran Jaringan Kantor Bank Umum Syariah dan Unit Usaha Syariah - SPS April 2021 | | | | |
| (Distribution of Sharia Commercial Bank and Sharia Business Unit Network by Region - April 2021) | | | | |
| Kelompok Bank / Group of Banks | KPO/KC HOO/BO | KCP/UPS SBO/SSU | KK CO | |
| Unit Usaha Syariah / Sharia Business Unit | 138 | 172 | | 64 |
| 1 Jawa Barat | 15 | 17 | | 7 |
| 2 Banten | 1 | 6 | | 0 |
| 3 DKI Jakarta | 6 | 13 | | 4 |
| 4 Yogyakarta | 5 | 9 | | 3 |
| 5 Jawa Tengah | 16 | 25 | | 12 |
| 6 Jawa Timur | 18 | 22 | | 5 |
| 7 Bengkulu | 1 | 1 | | 0 |
| 8 Jambi | 4 | 2 | | 0 |
| 9 Nanggroe Aceh Darussalam | 5 | 5 | | 2 |
| 10 Sumatera Utara | 6 | 2 | | 0 |
| 11 Sumatera Barat | 8 | 5 | | 1 |
| 12 Riau | 4 | 7 | | 9 |
| 13 Sumatera Selatan | 8 | 8 | | 5 |
| 14 Bangka Belitung | 0 | 1 | | 0 |
| 15 Kepulauan Riau | 4 | 5 | | 0 |
| 16 Lampung | 3 | 0 | | 0 |
| 17 Kalimantan Selatan | 7 | 11 | | 5 |
| 18 Kalimantan Barat | 7 | 1 | | 6 |
| 19 Kalimantan Timur | 7 | 21 | | 4 |
| 20 Kalimantan Tengah | 0 | 0 | | 0 |
| 21 Sulawesi Tengah | 0 | 1 | | 0 |
| 22 Sulawesi Selatan | 6 | 7 | | 1 |
| 23 Sulawesi Utara | 0 | 0 | | - |
| 24 Gorontalo | 0 | 0 | | - |
| 25 Sulawesi Barat | 0 | 1 | | - |
| 26 Sulawesi Tenggara | 0 | 1 | | - |
| 27 Nusa Tenggara Barat | 3 | 1 | | - |
| 28 Bali | 4 | 0 | | - |
| 29 Nusa Tenggara Timur | - | - | | - |
| 30 Maluku | - | - | | - |
| 31 Papua | - | - | | - |
| 32 Maluku Utara | - | - | | - |
| 33 Papua Barat | - | - | | - |
| 34 Luar Indonesia | - | - | | - |
| Total BUS dan UUS / Total Distribution of Sharia Commercial Bank and Sharia Business Unit Network | 640 | 1 517 | | 254 |
| Keterangan / Note : | | | | |
| - KP/HO = Kantor Pusat / Head Office | | | | |
| - UUS = Unit Usaha Syariah / BU = Islamic Banking Unit | | | | |
| - KPO/HOO = Kantor Pusat Operasional / Head Operational | | | | |
| - KC/BO = Kantor Cabang / Branch Office | | | | |
| - KCP/UPS/SBO/SSU = Kantor Cabang Pembantu/ Unit Pelayanan Syariah/ Sub Branch Office/Syari'a Services Unit | | | | |
| - KK/CO = Kantor Kas / Cash Office | | | | |
| - Tidak termasuk Layanan Syariah / Not Include Office | | | | |

Tabel 5.
Jumlah Kantor Layanan Syariah dari Unit Usaha Syariah
(Office Channeling)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------------|-------------------|-------------------|-------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 PT. Bank Danamon Indonesia, Tbk | 401 | 434 | 421 | 420 | 419 | 418 | 418 | 418 | 417 | 409 | 408 | 416 | 416 | 410 | 406 |
| 2 PT. Bank Permata, Tbk | 299 | 289 | 288 | 288 | 288 | 288 | 286 | 286 | 285 | 284 | 283 | 281 | 277 | 277 | 276 |
| 3 PT Bank Maybank Indonesia, Tbk | 372 | 359 | 354 | 354 | 354 | 351 | 350 | 347 | 346 | 346 | 347 | 350 | 349 | 349 | 346 |
| 4 PT. Bank CIMB Niaga, Tbk | 119 | 122 | 123 | 123 | 123 | 123 | 122 | 122 | 124 | 128 | 129 | 382 | 358 | 358 | 358 |
| 5 PT. Bank OCBC NISP, Tbk | 256 | 230 | 213 | 212 | 204 | 214 | 200 | 200 | 200 | 200 | 200 | 202 | 198 | 198 | 194 |
| 6 PT Bank Sinarmas | 39 | 153 | 158 | 158 | 158 | 158 | 158 | 158 | 157 | 157 | 157 | 156 | 158 | 158 | 157 |
| 7 PT. Bank Tabungan Negara (Persero), Tbk | 298 | 340 | 339 | 339 | 339 | 339 | 339 | 327 | 327 | 327 | 327 | 327 ¹⁾ | 327 ¹⁾ | 327 ¹⁾ | 327 ¹⁾ |
| 8 UUS BTPN ¹⁾ | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 PT BPD DKI | 242 | 243 | 242 | 242 | 242 | 240 | 240 | 240 | 240 | 240 | 241 | 241 ¹⁾ | 241 ¹⁾ | 241 ¹⁾ | 241 ¹⁾ |
| 10 PT. BPD DIY | 34 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 39 | 39 | 39 | 39 | 39 |
| 11 PT BPD Jateng | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 | 156 |
| 12 PT BPD Jatim, Tbk | 191 | 191 | 195 | 195 | 195 | 195 | 195 | 195 | 195 | 195 | 195 | 195 | 195 | 195 | 195 |
| 13 PT Bank Aceh Syariah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 PT BPD Sumut | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 ¹⁾ | 121 ¹⁾ | 121 ¹⁾ | 121 ¹⁾ |
| 15 PT BPD Jambi | 29 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 39 | 40 | 40 | 40 |
| 16 PT BPD Sumbar | 31 | 31 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 17 PT BPD Riau dan Kepri | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 52 | 87 | 87 | 87 | 87 |
| 18 PT BPD Sumsel dan Babel | 18 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 73 | 73 | 73 | 73 |
| 19 PT BPD Kalsel | 48 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 | 49 |
| 20 PT BPD Kalbar | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 | 65 |
| 21 PD BPD Kaltim | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 |
| 22 PT BPD Sulselbar | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 23 PT BPD Nusa Tenggara Barat | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| JUMLAH | 2 797 | 2 949 | 3 009 | 3 007 | 2 998 | 3 002 | 2 984 | 2 969 | 2 967 | 2 962 | 2 964 | 3 324 | 3 294 | 3 288 | 3.275 |

¹⁾ "-" = data tidak tersedia karena UUS spin off menjadi BUS / data not available since office channelling was spinoff become Sharia Banking

1. "Revisi data BUS-UUS mulai bulan Juni 2014 berdasarkan LSMK" / "Revision of data BUS-UUS began in June 2014 based

Tabel 6.
Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah
(Sharia Commercial Bank and Sharia Business Unit Operations)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Komponen Aset/Assets | | | | | | | | | | | | | | | |
| 1 Kas / Cash | 5 143 | 6 375 | 6 185 | 6 340 | 5 616 | 5 120 | 5 119 | 5 350 | 4 974 | 5 947 | 7 468 | 6 549 | 6 014 | 6 262 | 7 911 |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia | 62 744 | 63 801 | 55 594 | 46 331 | 54 217 | 45 186 | 57 176 | 71 210 | 58 404 | 69 211 | 59 680 | 58 934 | 57 938 | 56 328 | 56 925 |
| a. Giro / Deposit | 19 684 | 20 503 | 17 430 | 12 578 | 13 329 | 12 637 | 12 887 | 14 884 | 15 811 | 15 073 | 15 615 | 14 692 | 14 699 | 14 712 | 17 893 |
| b. SBIS / Bank Indonesia Certificates Syariah | 8 268 | 10 386 | 11 635 | 11 340 | 11 414 | 8 604 | 7 964 | 9 755 | 11 769 | 12 834 | 12 844 | 13 144 | 14 109 | 12 967 | 11 792 |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah | 32 591 | 27 272 | 17 527 | 12 444 | 18 236 | 14 421 | 26 443 | 33 016 | 16 176 | 29 370 | 19 369 | 18 691 | 14 360 | 17 538 | 14 471 |
| d. Lainnya / Others | 2 201 | 5 640 | 9 002 | 9 969 | 11 238 | 9 523 | 9 881 | 13 555 | 14 649 | 11 935 | 11 853 | 12 407 | 14 770 | 11 110 | 12 770 |
| 3 Penempatan pada Bank Lain / Placement in Other Banks | 6 954 | 5 152 | 6 563 | 4 897 | 4 557 | 5 716 | 6 093 | 6 835 | 7 644 | 5 702 | 10 248 | 5 599 | 3 012 | 4 624 | 4 566 |
| a. Giro / Demand Deposits | 3 535 | 3 345 | 6 078 | 4 460 | 4 020 | 5 299 | 5 343 | 6 300 | 6 799 | 4 788 | 9 302 | 4 625 | 2 323 | 3 683 | 3 910 |
| b. Tabungan / Saving Deposits | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 |
| c. Deposito / Time Deposits | 3 062 | 1 751 | 471 | 431 | 531 | 380 | 380 | 314 | 581 | 603 | 741 | 738 | 442 | 339 | 444 |
| d. Setoran Jaminan / Margin Deposits | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Lainnya / Others | 350 | 50 | 7 | - | - | 30 | 364 | 215 | 258 | 305 | 199 | 230 | 240 | 595 | 206 |
| 4 Surat Berharga yang Dimiliki / Investment in Securities | 65 970 | 81 016 | 78 806 | 82 090 | 87 052 | 90 586 | 86 452 | 91 132 | 109 331 | 104 025 | 119 761 | 117 359 | 123 934 | 125 419 | 123 494 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks | 59 756 | 59 589 | 59 422 | 60 499 | 62 904 | 66 402 | 69 719 | 69 018 | 77 735 | 80 235 | 85 760 | 89 074 | 93 441 | 98 852 | 95 672 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks | 6 215 | 21 427 | 19 384 | 21 591 | 24 148 | 24 184 | 16 733 | 22 115 | 31 596 | 23 790 | 34 001 | 28 285 | 30 493 | 26 567 | 27 822 |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing | 146 573 | 172 492 | 177 207 | 179 404 | 181 858 | 182 300 | 180 930 | 182 836 | 184 149 | 186 177 | 187 819 | 186 219 | 184 706 | 187 519 | 186 930 |
| a. Pembiayaan Bagi Hasil Kepada Pihak Ketiga Bukan Bank / Profit sharing Financing to Non Banks | 145 507 | 171 270 | 175 980 | 178 184 | 180 664 | 181 157 | 179 802 | 181 721 | 183 069 | 185 113 | 186 773 | 185 227 | 183 749 | 186 575 | 186 002 |
| 1. Mudharabah / Mudharabah | 15 866 | 13 779 | 12 835 | 12 259 | 11 866 | 11 790 | 12 085 | 12 278 | 11 793 | 12 256 | 11 854 | 11 474 | 11 337 | 11 657 | 11 000 |
| 2. Musyarakah / Musyarakah | 129 641 | 157 941 | 163 145 | 165 925 | 168 798 | 169 367 | 167 717 | 169 442 | 171 276 | 172 857 | 174 919 | 173 753 | 172 412 | 174 918 | 175 003 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks | 1 066 | 1 222 | 1 227 | 1 220 | 1 194 | 1 143 | 1 128 | 1 116 | 1 080 | 1 064 | 1 046 | 992 | 957 | 944 | 927 |
| 1. Mudharabah / Mudharabah | 1 054 | 1 193 | 1 197 | 1 192 | 1 157 | 1 107 | 1 094 | 1 093 | 1 058 | 1 042 | 1 029 | 976 | 947 | 932 | 915 |
| 2. Musyarakah / Musyarakah | 12 | 29 | 30 | 28 | 37 | 36 | 34 | 23 | 22 | 22 | 17 | 16 | 11 | 12 | 12 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Piutang / Receivables / Acceptables | 164 135 | 173 356 | 174 264 | 175 777 | 177 155 | 178 757 | 179 866 | 183 579 | 185 363 | 187 589 | 188 558 | 189 050 | 190 018 | 190 890 | 194 670 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks | 164 088 | 173 323 | 174 236 | 175 752 | 177 138 | 178 741 | 179 850 | 183 563 | 185 348 | 187 568 | 188 536 | 189 029 | 189 996 | 190 870 | 194 648 |
| 1. Murabahah / Murabahah | 154 805 | 160 654 | 161 226 | 163 134 | 165 227 | 167 371 | 168 338 | 170 843 | 172 095 | 173 772 | 174 301 | 174 885 | 175 979 | 176 881 | 180 164 |
| 2. Qardh / Qardh | 7 674 | 10 572 | 10 806 | 10 407 | 9 673 | 9 121 | 9 242 | 10 423 | 10 936 | 11 454 | 11 872 | 11 774 | 11 627 | 11 593 | 12 095 |
| 3. Istishna' / Istishna | 1 609 | 2 097 | 2 204 | 2 210 | 2 238 | 2 249 | 2 270 | 2 297 | 2 317 | 2 342 | 2 364 | 2 370 | 2 391 | 2 396 | 2 389 |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks | 47 | 33 | 28 | 26 | 17 | 16 | 16 | 15 | 15 | 22 | 22 | 22 | 21 | 21 | 22 |
| 1. Murabahah / Murabahah | 47 | 33 | 28 | 26 | 17 | 16 | 16 | 15 | 15 | 22 | 22 | 22 | 21 | 21 | 22 |
| 2. Qardh / Qardh | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Istishna' / Istishna | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables | 10 597 | 10 589 | 9 811 | 9 510 | 9 220 | 8 990 | 8 808 | 8 767 | 8 917 | 8 750 | 8 635 | 8 505 | 8 367 | 8 237 | 8 048 |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 10 597 | 10 589 | 9 811 | 9 510 | 9 220 | 8 990 | 8 808 | 8 767 | 8 917 | 8 750 | 8 635 | 8 505 | 8 367 | 8 237 | 8 047 |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims | 4 792 | 805 | 530 | 442 | 502 | 525 | 529 | 563 | 489 | 512 | 511 | 611 | 1 490 | 643 | 679 |

Tabel 6.
Kegiatan Usaha Bank Umum Syariah dan Unit Usaha Syariah
(Sharia Commercial Bank and Sharia Business Unit Operations)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| 9 Penyertaan / Investment in other entities | 83 | 806 | 806 | 806 | 806 | 806 | 806 | 806 | 748 | 748 | 747 | 747 | 747 | 746 | 746 | 746 |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / Impairment on Productive Assets | 7 519 | 8 115 | 8 763 | 9 108 | 9 794 | 10 194 | 10 647 | 10 943 | 11 236 | 11 578 | 11 982 | 12 213 | 12 647 | 12 709 | 13 294 | |
| 11 Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 Aset Istishna dalam Penyelesaian / Istishna' Assets in Resolution | 1 | 0 | 4 | 4 | 6 | 7 | 7 | 1 | 1 | 1 | 1 | 1 | 1 | 5 | 10 | |
| 13 Aset Tetap dan inventaris / Fixed Assets and Equipment | 6 566 | 6 645 | 7 247 | 7 210 | 7 358 | 7 758 | 7 988 | 7 958 | 8 083 | 8 138 | 8 295 | 8 292 | 8 233 | 8 308 | 8 302 | |
| 14 Persediaan / Inventories | 7 | 7 | 23 | 24 | 12 | 11 | 10 | 9 | 9 | 9 | 5 | 8 | 5 | 5 | 8 | |
| 15 Rupa-rupa Aset / Other Assets | 11 279 | 11 634 | 12 953 | 9 108 | 13 216 | 13 494 | 13 691 | 13 798 | 14 302 | 11 584 | 14 201 | 16 379 | 15 695 | 14 095 | 14 982 | |
| Komponen Kewajiban dan Modal / Liabilities And Capital | | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga / Third Party Funds | 371 828 | 416 558 | 415 253 | 410 195 | 421 319 | 418 152 | 427 766 | 451 395 | 458 676 | 464 193 | 465 977 | 463 476 | 462 413 | 462 791 | 474 063 | |
| a. Dana Simpanan Wadiah / iB Wadiah | 54 344 | 65 751 | 74 463 | 74 643 | 77 419 | 76 898 | 79 838 | 85 214 | 83 926 | 89 820 | 90 331 | 83 236 | 82 656 | 84 792 | 82 895 | |
| 1. Giro / iB Demand Deposits Wadiah | 26 435 | 30 331 | 36 824 | 35 717 | 38 332 | 37 394 | 39 863 | 44 197 | 42 245 | 46 827 | 45 073 | 38 261 | 37 916 | 39 880 | 36 189 | |
| 2. Tabungan / iB Saving Deposits Wadiah | 27 909 | 35 420 | 37 639 | 38 926 | 39 087 | 39 504 | 39 974 | 41 016 | 41 681 | 42 993 | 45 257 | 44 975 | 44 740 | 44 912 | 46 706 | |
| b. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 317 484 | 350 807 | 340 790 | 335 552 | 343 900 | 341 254 | 347 929 | 366 181 | 374 749 | 374 373 | 375 646 | 380 239 | 379 757 | 377 999 | 391 168 | |
| 1. Giro / Demand Deposits | 17 161 | 27 321 | 27 858 | 26 799 | 28 871 | 23 140 | 29 729 | 28 772 | 30 302 | 28 371 | 22 631 | 23 727 | 26 455 | 24 943 | 27 077 | |
| 2. Tabungan / Saving Deposits | 86 529 | 97 839 | 96 369 | 97 855 | 99 381 | 101 088 | 102 210 | 104 770 | 105 873 | 109 204 | 114 127 | 112 261 | 110 911 | 111 310 | 113 445 | |
| 3. Deposito / Time Deposits | 213 794 | 225 646 | 216 564 | 210 898 | 215 648 | 217 026 | 215 990 | 232 640 | 238 575 | 236 798 | 238 888 | 244 251 | 242 391 | 241 746 | 250 646 | |
| c. Dana Investasi Profit Sharing / Profit Sharing Investment Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 1. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 2. Tabungan / Saving Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 2 Liabilitas kepada Bank Indonesia / Liabilities to Bank Indonesia | 1 744 | 1 494 | 1 404 | 2 136 | 2 642 | 2 738 | 2 693 | 2 121 | 2 542 | 5 578 | 5 473 | 5 078 | 5 471 | 5 690 | 4 777 | |
| 3 Liabilitas kepada Bank Lain / Liabilities to other Banks | 6 862 | 6 324 | 3 613 | 3 504 | 3 821 | 3 997 | 3 952 | 4 698 | 5 114 | 5 079 | 6 052 | 5 827 | 5 458 | 4 864 | 4 402 | |
| a. Giro / Demand Deposits | 860 | 1 031 | 723 | 717 | 544 | 684 | 719 | 768 | 893 | 869 | 1 133 | 1 084 | 1 017 | 963 | 881 | |
| b. Tabungan / Saving Deposits | 1 018 | 1 603 | 1 089 | 1 067 | 1 153 | 1 159 | 1 200 | 1 306 | 1 378 | 1 442 | 1 547 | 1 608 | 1 456 | 1 277 | 1 093 | |
| c. Deposito / Time Deposits | 4 798 | 3 337 | 1 520 | 1 388 | 1 716 | 1 857 | 1 869 | 2 135 | 2 239 | 2 423 | 2 822 | 2 900 | 2 683 | 2 427 | 2 312 | |
| d. Setoran Jaminan / Margin Deposits | 0 | 0 | 55 | 80 | 50 | 0 | 75 | 25 | 20 | 50 | 75 | 0 | 100 | 100 | 0 | |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| f. Lainnya / Others | 186 | 352 | 227 | 252 | 358 | 296 | 88 | 464 | 584 | 295 | 474 | 235 | 202 | 96 | 116 | |
| 4 Surat Berharga yang Diterbitkan / Issued Securities | 10 845 | 8 953 | 8 672 | 9 474 | 10 164 | 10 149 | 7 432 | 6 933 | 7 858 | 8 496 | 9 279 | 7 179 | 6 783 | 7 895 | 7 677 | |
| a. Dimiliki Pihak Ketiga Bukan Bank / Securities Held by Non Banks | 3 307 | 3 333 | 4 358 | 4 358 | 4 358 | 4 223 | 3 722 | 3 722 | 3 720 | 3 721 | 3 726 | 3 626 | 3 626 | 3 626 | 3 372 | |
| b. Dimiliki Bank Lain / Securities Held by Other Banks | 7 538 | 5 620 | 4 314 | 5 116 | 5 805 | 5 926 | 3 710 | 3 210 | 4 137 | 4 776 | 5 554 | 3 553 | 3 157 | 4 268 | 4 306 | |
| 5 Pembiayaan yang Diterima / Received Borrowing | 2 912 | 2 469 | 5 717 | 5 737 | 5 604 | 5 220 | 6 194 | 6 831 | 5 993 | 5 117 | 6 373 | 5 606 | 5 589 | 4 747 | 4 836 | |
| 6 Liabilitas Lainnya / Other Liabilities | 756 | 787 | 515 | 435 | 465 | 480 | 493 | 519 | 443 | 462 | 479 | 564 | 1 440 | 590 | 633 | |
| 7 Rupa-Rupa Liabilitas / Miscellaneous Liabilities | 40 606 | 41 106 | 37 855 | 37 533 | 39 090 | 39 367 | 38 744 | 39 065 | 39 309 | 34 286 | 46 655 | 43 514 | 45 597 | 48 288 | 41 408 | |
| 8 Dana Investasi Profit Sharing lainnya / Other Profit Sharing Investments | 800 | 430 | - | 25 | 50 | 170 | 80 | 200 | 170 | 220 | 325 | 230 | 250 | 230 | - | |
| a. Liabilitas kepada Bank Lain / Liabilities to Other Banks | - | - | - | - | - | 40 | 40 | - | - | - | - | - | - | - | - | |
| b. Surat Berharga / Issued Securities | 800 | 430 | - | 25 | 50 | 130 | 40 | 200 | 170 | 220 | 325 | 230 | 250 | 230 | - | |
| c. Pembiayaan yang Diterima / Received Borrowing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 9 Modal Pinjaman / Loan Capital | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | |
| 10 Modal Disetor / Paid-in capital | 21 937 | 23 021 | 23 277 | 23 277 | 23 441 | 23 762 | 23 762 | 23 762 | 23 779 | 24 024 | 26 104 | 26 104 | 35 606 | 36 106 | 36 106 | |
| 11 Tambahan Modal Disetor / Additional paid-in capital | 2 352 | 2 446 | 2 356 | 2 411 | 2 481 | 2 523 | 2 639 | 2 619 | 3 091 | 4 712 | 3 375 | 3 776 | 4 178 | 3 578 | 3 682 | |
| 12 Selisih Penilaian kembali Aset Tetap / Differences in Fixed Assets Appraisal | 1 531 | 1 526 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 077 | 1 003 | 946 | |
| 13 Cadangan / Reserves | 3 889 | 4 348 | 4 070 | 4 133 | 4 133 | 4 394 | 4 409 | 4 409 | 4 409 | 4 409 | 4 409 | 4 409 | 3 357 | 3 357 | 3 379 | |
| a. Cadangan Umum / General Reserves | 3 694 | 4 153 | 3 875 | 3 938 | 3 938 | 4 149 | 4 164 | 4 164 | 4 164 | 4 164 | 4 164 | 4 164 | 3 112 | 3 112 | 3 135 | |
| b. Cadangan Tujuan / Special Purpose Reserves | 195 | 195 | 195 | 195 | 195 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | |
| 14 Laba / Net Income | 9 789 | 13 627 | 15 542 | 15 435 | 15 616 | 15 155 | 15 709 | 16 337 | 16 838 | 17 285 | 16 493 | 17 324 | 8 819 | 9 760 | 10 318 | |
| a. Tahun-tahun lalu / Previous years | 4 625 | 7 348 | 12 960 | 12 430 | 12 127 | 11 101 | 11 047 | 11 047 | 10 987 | 10 987 | 10 985 | 16 544 | 7 298 | 7 262 | 6 967 | |
| b. Tahun berjalan / Current year | 5 164 | 6 278 | 2 583 | 3 005 | 3 488 | 4 055 | 4 662 | 5 290 | 5 852 | 6 298 | 5 508 | 780 | 1 521 | 2 497 | 3 350 | |

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(Sharia Commercial Bank Operations)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------|---------------------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Komponen Aset/Assets | | | | | | | | | | | | | | | |
| 1 Kas / Cash | 4 791 | 5 959 | 5 810 | 5 943 | 5 242 | 4 786 | 4 740 | 4 980 | 4 621 | 5 610 | 6 993 | 6 158 | 5 654 | 5 888 | 7 453 |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia | 37 800 | 40 356 | 36 533 | 30 760 | 34 571 | 26 796 | 36 002 | 45 448 | 37 531 | 44 440 | 35 455 | 39 632 | 38 553 | 35 080 | 38 244 |
| a. Giro / Deposit | 13 482 | 14 025 | 12 837 | 8 768 | 8 759 | 8 829 | 8 971 | 11 280 | 11 936 | 10 077 | 10 115 | 10 049 | 10 215 | 10 092 | 13 074 |
| b. SBIS / Bank Indonesia Certificates Syariah | 4 245 | 7 200 | 8 245 | 7 895 | 8 125 | 6 215 | 5 924 | 7 398 | 9 434 | 10 144 | 10 039 | 10 794 | 11 704 | 10 830 | 10 013 |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah | 18 663 | 15 361 | 9 470 | 7 110 | 9 675 | 6 405 | 16 399 | 19 543 | 7 911 | 17 432 | 7 883 | 11 370 ¹⁾ | 7 204 | 6 613 | 6 941 |
| d. Lainnya / Others | 1 411 | 3 769 | 5 982 | 6 987 | 8 012 | 5 347 | 4 708 | 7 227 | 8 249 | 6 787 | 7 418 | 7 419 | 9 429 | 7 545 | 8 216 |
| 3 Penempatan pada Bank Lain / Placement in Other Banks | 4 286 | 3 816 | 5 818 | 4 687 | 4 296 | 5 575 | 5 784 | 6 541 | 7 348 | 5 431 | 10 029 | 5 322 ¹⁾ | 2 725 ¹⁾ | 4341 | 4314 |
| a. Giro / Demand Deposits | 3 524 | 3 339 | 5 580 | 4 456 | 4 016 | 5 294 | 5 339 | 6 296 | 6 793 | 4 783 | 9 298 | 4 621 ¹⁾ | 2 319 ¹⁾ | 3630 | 3907 |
| b. Tabungan / Saving Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | 758 | 423 | 227 | 227 | 277 | 277 | 277 | 226 | 520 | 536 | 698 | 697 | 402 | 302 | 402 |
| d. Setoran Jaminan / Margin Deposits | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Lainnya / Others | 0 | 50 | 7 | - | - | - | 164 | 15 | 31 | 107 | 29 | 0 | 0 | 405 | 1 |
| 4 Surat Berharga yang Dimiliki / Investment in Securities | 54 503 | 63 787 | 61 105 | 63 999 | 68 503 | 70 035 | 65 946 | 66 952 | 78 385 | 75 622 | 86 932 | 85 441 | 90 086 | 89 060 | 88 328 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks | 50 342 | 46 589 | 45 472 | 46 684 | 47 902 | 50 636 | 51 887 | 49 818 | 55 806 | 59 434 | 61 767 | 63 478 | 66 603 | 69 954 | 68 600 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks | 4 161 | 17 198 | 15 632 | 17 315 | 20 601 | 19 399 | 14 059 | 17 134 | 22 579 | 16 188 | 25 165 | 21 964 | 23 483 | 19 106 | 19 727 |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing | 74 541 | 90 423 | 91 524 | 92 519 | 93 867 | 94 307 | 94 008 | 95 384 | 95 539 | 96 638 | 96 779 | 95 967 | 95 582 | 97 804 | 97 392 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks | 74 122 | 89 995 | 91 112 | 92 097 | 93 447 | 93 887 | 93 582 | 94 953 | 95 124 | 96 227 | 96 376 | 95 604 | 95 233 | 97 455 | 97 063 |
| 1. Mudharabah / Mudharabah | 5 477 | 5 413 | 4 671 | 4 451 | 4 319 | 4 104 | 4 137 | 4 376 | 4 187 | 4 370 | 4 098 | 3 932 | 4 235 | 4 302 | 4 195 |
| 2. Musyarakah / Musyarakah | 68 644 | 84 582 | 86 441 | 87 646 | 89 128 | 89 783 | 89 445 | 90 577 | 90 938 | 91 856 | 92 279 | 91 672 | 90 998 | 93 153 | 92 868 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks | 420 | 428 | 412 | 422 | 419 | 420 | 426 | 431 | 415 | 411 | 402 | 363 | 349 | 349 | 330 |
| 1. Mudharabah / Mudharabah | 412 | 401 | 384 | 396 | 384 | 386 | 394 | 410 | 394 | 392 | 387 | 349 | 340 | 338 | 320 |
| 2. Musyarakah / Musyarakah | 8 | 27 | 28 | 26 | 35 | 34 | 32 | 21 | 20 | 20 | 15 | 14 | 9 | 10 | 10 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Piutang / Receivables / Acceptables | 125 044 | 132 046 | 133 239 | 134 984 | 136 535 | 138 046 | 139 161 | 142 849 | 144 664 | 146 656 | 147 458 | 147 796 | 148 021 | 148 049 | 150 759 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks | 124 997 | 132 013 | 133 212 | 134 958 | 136 518 | 138 030 | 139 145 | 142 834 | 144 649 | 146 634 | 147 436 | 147 775 | 147 999 | 148 029 | 150 738 |
| 1. Murabahah / Murabahah | 118 134 | 122 725 | 123 654 | 125 808 | 128 087 | 130 220 | 131 281 | 133 806 | 135 071 | 136 578 | 136 990 | 137 429 | 137 831 | 137 916 | 140 178 |
| 2. Qardh / Qardh | 6 848 | 9 276 | 9 531 | 9 124 | 8 406 | 7 785 | 7 841 | 9 004 | 9 556 | 10 034 | 10 425 | 10 324 | 10 148 | 10 092 | 10 539 |
| 3. Istishna / Istishna | 15 | 11 | 27 | 26 | 25 | 25 | 23 | 23 | 22 | 22 | 21 | 21 | 21 | 21 | 20 |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks | 47 | 33 | 28 | 26 | 17 | 16 | 16 | 15 | 15 | 22 | 22 | 22 | 21 | 21 | 22 |
| 1. Murabahah / Murabahah | 47 | 33 | 28 | 26 | 17 | 16 | 16 | 15 | 15 | 22 | 22 | 22 | 21 | 21 | 22 |
| 2. Qardh / Qardh | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Istishna / Istishna | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables | 3 180 | 3 138 | 3 115 | 2 988 | 2 894 | 2 796 | 2 728 | 2 721 | 2 743 | 2 736 | 2 720 | 2 709 | 2 694 | 2 697 | 2 653 |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 3 180 | 3 138 | 3 115 | 2 988 | 2 894 | 2 796 | 2 728 | 2 721 | 2 743 | 2 736 | 2 720 | 2 709 | 2 694 | 2 697 | 2 653 |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims | 2 895 | 659 | 375 | 290 | 324 | 335 | 322 | 369 | 316 | 357 | 346 | 447 | 479 | 504 | 573 |

Tabel 6.a.
Kegiatan Usaha Bank Umum Syariah
(Sharia Commercial Bank Operations)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 9 Penyerahan / <i>Investment in other entities</i> | 83 | 471 | 471 | 471 | 471 | 471 | 471 | 412 | 412 | 412 | 412 | 412 | 411 | 411 | 411 |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / <i>Impairment on Productive Assets</i> | 5 631 | 5 698 | 6 169 | 6 427 | 7 122 | 7 471 | 7 882 | 8 145 | 8 271 | 8 449 | 8 766 | 8 978 | 9 272 | 9 275 | 9 845 |
| 11 Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 Aset Istisna dalam Penyelesaian / <i>Istishna' Assets in Resolution</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - | - |
| 13 Aset Tetap dan inventaris / <i>Fixed Assets and Equipment</i> | 6 322 | 6 399 | 6 972 | 6 937 | 7 087 | 7 488 | 7 714 | 7 679 | 7 806 | 7 804 | 7 955 | 7 955 | 7 898 | 7 950 | 7 942 |
| 14 Persediaan / <i>Inventories</i> | 7 | 7 | 23 | 24 | 12 | 11 | 10 | 9 | 9 | 9 | 5 | 8 | 5 | 5 | 8 |
| 15 Rupa-rupa Aset / <i>Other Assets</i> | 8 870 | 9 002 | 9 477 | 9 932 | 9 649 | 9 647 | 9 847 | 9 958 | 10 744 | 10 215 | 10 755 | 12 607 | 12 026 | 9 275 | 11 652 |
| Komponen Kewajiban dan Modal / <i>Liabilities And Capital</i> | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga / <i>Third Party Funds</i> | 257 606 | 288 978 | 289 046 | 285 751 | 293 374 | 289 646 | 295 936 | 312 102 | 314 741 | 316 460 | 322 853 | 321 299 | 321 421 | 318 972 | 325 997 |
| a. Dana Simpanan Wadiah / <i>iB Wadia</i> | 40 954 | 51 737 | 57 382 | 57 729 | 58 535 | 59 448 | 61 414 | 66 376 | 65 080 | 67 160 | 74 468 | 67 178 | 67 119 | 68 712 | 66 797 |
| 1. Giro / <i>iB Demand Deposits Wadia</i> | 18 553 | 22 821 | 26 930 | 26 148 | 26 760 | 27 270 | 28 553 | 32 567 | 30 550 | 31 456 | 36 769 | 29 657 | 29 782 | 31 404 | 27 970 |
| 2. Tabungan / <i>iB Saving Deposits Wadia</i> | 22 402 | 28 916 | 30 452 | 31 581 | 31 776 | 32 178 | 32 861 | 33 809 | 34 530 | 35 704 | 37 699 | 37 521 | 37 337 | 37 308 | 38 827 |
| b. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i> | 216 652 | 237 241 | 231 664 | 228 022 | 234 839 | 230 198 | 234 522 | 245 726 | 249 661 | 249 300 | 248 384 | 254 121 | 254 301 | 250 260 | 259 200 |
| 1. Giro / <i>Demand Deposits</i> | 9 002 | 19 255 | 20 473 | 19 380 | 21 886 | 16 433 | 22 361 | 21 336 | 22 366 | 19 852 | 13 978 | 14 966 | 17 339 | 15 314 | 17 237 |
| 2. Tabungan / <i>Saving Deposits</i> | 65 642 | 71 743 | 69 980 | 71 837 | 73 357 | 75 056 | 75 997 | 77 371 | 77 192 | 79 069 | 82 227 | 80 725 | 79 781 | 78 999 | 79 862 |
| 3. Deposito / <i>Time Deposits</i> | 142 008 | 146 243 | 141 211 | 136 804 | 139 596 | 138 709 | 136 163 | 147 019 | 150 103 | 150 379 | 152 179 | 158 430 | 157 182 | 155 947 | 162 102 |
| c. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Giro / <i>Demand Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Tabungan / <i>Saving Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Deposito / <i>Time Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i> | 1 556 | 1 494 | 1 404 | 2 136 | 2 642 | 2 738 | 2 693 | 2 121 | 2 542 | 5 578 | 5 473 | 5 078 | 5 471 | 5 690 | 4 777 |
| 3 Liabilitas kepada Bank Lain / <i>Liabilities to other Banks</i> | 3 662 | 3 552 | 2 228 | 2 238 | 2 464 | 2 736 | 2 779 | 3 464 | 3 807 | 3 671 | 4 060 | 4 179 | 3 889 | 3 432 | 3 180 |
| a. Giro / <i>Demand Deposits</i> | 446 | 376 | 268 | 286 | 282 | 326 | 358 | 375 | 465 | 432 | 501 | 471 | 510 | 493 | 403 |
| b. Tabungan / <i>Saving Deposits</i> | 656 | 1 226 | 812 | 794 | 882 | 861 | 911 | 975 | 1 014 | 1 080 | 1 150 | 1 161 | 1 064 | 935 | 798 |
| c. Deposito / <i>Time Deposits</i> | 2 374 | 1 849 | 1 076 | 1 022 | 1 156 | 1 397 | 1 422 | 1 651 | 1 743 | 1 864 | 2 259 | 2 312 | 2 114 | 1 908 | 1 862 |
| d. Setoran Jaminan / <i>Margin Deposits</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - | - | - | - |
| e. Dana Pelunasan Sukuk / <i>Sukuk Sinking Fund</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Lainnya / <i>Others</i> | 185 | 101 | 71 | 136 | 144 | 151 | 88 | 464 | 584 | 295 | 150 | 235 | 202 | 96 | 116 |
| 4 Surat Berharga yang Diterbitkan / <i>Issued Securities</i> | 6 206 | 3 098 | 4 007 | 4 784 | 5 448 | 5 794 | 3 826 | 3 166 | 4 121 | 4 709 | 5 337 | 3 981 | 3 565 | 4 696 | 4 771 |
| a. Dimiliki Pihak Ketiga Bukan Bank / <i>Securities Held by Non Banks</i> | 1 700 | 1 600 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 852 | 1 852 | 1 852 | 1 852 | 1 852 |
| b. Dimiliki Bank Lain / <i>Securities Held by Other Banks</i> | 4 506 | 1 498 | 2 260 | 3 037 | 3 701 | 4 047 | 2 079 | 1 420 | 2 374 | 2 963 | 3 485 | 2 129 | 1 714 | 2 845 | 2 919 |
| 5 Pembiayaan yang Diterima / <i>Received Borrowing</i> | 1 725 | 1 075 | 1 252 | 1 287 | 1 076 | 1 088 | 2 104 | 2 158 | 2 075 | 1 210 | 2 485 | 2 481 | 2 475 | 2 376 | 2 256 |
| 6 Liabilitas Lainnya / <i>Other Liabilities</i> | 626 | 595 | 323 | 249 | 273 | 282 | 279 | 317 | 267 | 306 | 306 | 393 | 421 | 448 | 517 |
| 7 Rupa-Rupa Liabilitas / <i>Miscellaneous Liabilities</i> | 8 335 | 9 724 | 6 712 | 7 545 | 7 490 | 7 193 | 7 522 | 7 798 | 9 533 | 8 656 | 8 438 | 8 758 | 8 438 | 8 041 | 8 312 |
| 8 Dana Investasi Profit Sharing lainnya / <i>Other Profit Sharing Investment Func</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Surat Berharga / <i>Issued Securities</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Pembiayaan yang Diterima / <i>Received Borrowing</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Modal Pinjaman / <i>Loan Capital</i> | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 475 | 1 750 |
| 10 Modal Disetor / <i>Paid-in capital</i> | 21 937 | 23 021 | 23 277 | 23 277 | 23 441 | 23 762 | 23 762 | 23 762 | 23 779 | 24 024 | 26 104 | 26 104 | 35 606 | 36 106 | 36 106 |
| 11 Tambahan Modal Disetor / <i>Additional paid-in capital</i> | 2 387 | 2 411 | 2 380 | 2 389 | 2 434 | 2 441 | 2 517 | 2 502 | 2 964 | 4 547 | 3 216 | 3 633 | 4 069 | 3 499 | 3 593 |
| 12 Selisih Penilaian kembali Aset Tetap / <i>Differences in Fixed Assets Appraisal</i> | 1 531 | 1 526 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 480 | 1 077 | 1 003 | 946 |
| 13 Cadangan / <i>Reserves</i> | 3 889 | 4 348 | 4 070 | 4 133 | 4 133 | 4 394 | 4 409 | 4 409 | 4 409 | 4 409 | 4 409 | 4 409 | 3 357 | 3 357 | 3 379 |
| a. Cadangan Umum / <i>General Reserves</i> | 3 694 | 4 153 | 3 875 | 3 938 | 3 938 | 4 149 | 4 164 | 4 164 | 4 164 | 4 164 | 4 164 | 4 164 | 3 112 | 3 112 | 3 135 |
| b. Cadangan Tujuan / <i>Special Purpose Reserves</i> | 195 | 195 | 195 | 195 | 195 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | 245 | 245 |
| 14 Laba / <i>Net Income</i> | 5 757 | 9 065 | 10 660 | 10 365 | 10 599 | 9 794 | 10 069 | 10 401 | 10 653 | 10 956 | 11 438 | 12 207 | 3 597 | 4 074 | 4 302 |
| a. Tahun-tahun lalu / <i>Previous years</i> | 2 950 | 4 871 | 9 289 | 8 759 | 8 759 | 7 732 | 7 718 | 7 718 | 7 658 | 7 656 | 7 656 | 11 794 | 2 721 | 2 711 | 2 482 |
| b. Tahun berjalan / <i>Current year</i> | 2 806 | 4 195 | 1 371 | 1 605 | 1 840 | 2 061 | 2 352 | 2 683 | 2 995 | 3 300 | 3 782 | 414 | 875 | 1 364 | 1 820 |

| Tabel 6.b. | | | | | | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Kegiatan Usaha Unit Usaha Syariah | | | | | | | | | | | | | | | |
| (Sharia Business Unit Operations) | | | | | | | | | | | | | | | |
| Nominal dalam Miliar Rp (Billion Rp) | | | | | | | | | | | | | | | |
| Indikator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Komponen Aset/Assets | | | | | | | | | | | | | | | |
| 1 Kas / Cash | 351 | 416 | 375 | 397 | 374 | 334 | 379 | 370 | 354 | 337 | 475 | 392 | 360 | 375 | 458 |
| 2 Penempatan pada Bank Indonesia / Deposit in Bank Indonesia | 24 944 | 23 446 | 19 060 | 15 571 | 19 646 | 18 389 | 21 175 | 25 762 | 20 873 | 24 771 | 24 225 | 19 302 | 19 384 | 21 247 | 18 681 |
| a. Giro / Deposit | 6 202 | 6 478 | 4 593 | 3 811 | 4 570 | 3 808 | 3 916 | 3 604 | 3 874 | 4 996 | 5 499 | 4 643 | 4 484 | 4 620 | 4 819 |
| b. SBIS / Bank Indonesia Certificates Syariah | 4 023 | 3 186 | 3 390 | 3 445 | 3 289 | 2 389 | 2 040 | 2 356 | 2 334 | 2 689 | 2 804 | 2 349 | 2 404 | 2 137 | 1 779 |
| c. FASBIS / Fasilitas Simpanan Bank Indonesia Syariah | 13 929 | 11 911 | 8 057 | 5 335 | 8 561 | 8 016 | 10 045 | 13 474 | 8 266 | 11 938 | 11 486 | 7 322 | 7 155 | 10 925 | 7 530 |
| d. Lainnya / Others | 791 | 1 871 | 3 020 | 2 981 | 3 225 | 4 176 | 5 173 | 6 329 | 6 399 | 5 148 | 4 436 | 4 988 | 5 341 | 3 565 | 4 554 |
| 3 Penempatan pada Bank Lain / Placement in Other Banks | 2 668 | 1 336 | 252 r | 210 | 261 | 141 | 309 | 294 | 296 | 272 | 219 | 277 | 287 | 283 | 252 |
| a. Giro / Demand Deposits | 11 | 6 | 5 r | 4 | 4 | 5 | 4 | 4 | 6 | 4 | 4 | 4 | 4 | 53 | 3 |
| b. Tabungan / Saving Deposits | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 2 |
| c. Deposito / Time Deposits | 2 304 | 1 328 | 244 | 204 | 254 | 104 | 103 | 88 | 61 | 67 | 43 | 41 | 40 | 37 | 42 |
| d. Setoran Jaminan / Margin Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Dana Pelunasan Sukuk / Sukuk Sinking Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Lainnya / Others | 350 | - | - | - | - | 30 | 200 | 200 | 227 | 198 | 170 | 230 | 240 | 190 | 205 |
| 4 Surat Berharga yang Dimiliki / Investment in Securities | 11 467 | 17 229 | 17 701 | 18 091 | 18 549 | 20 552 | 20 507 | 24 181 | 30 946 | 28 402 | 32 829 | 31 917 | 33 848 | 36 358 | 35 166 |
| a. Diterbitkan oleh Pihak Ketiga Bukan Bank / Securities Issued by Non Banks | 9 413 | 12 999 | 13 949 | 13 815 | 15 001 | 15 766 | 17 833 | 19 200 | 21 930 | 20 801 | 23 993 | 25 596 | 26 838 | 28 897 | 27 071 |
| b. Diterbitkan oleh Bank Lain / Securities Issued by Other Banks | 2 054 | 4 230 | 3 752 | 4 276 | 3 548 | 4 785 | 2 674 | 4 981 | 9 016 | 7 602 | 8 836 | 6 321 | 7 010 | 7 461 | 8 095 |
| 5 Pembiayaan Bagi Hasil / Profit Sharing Financing | 72 032 | 82 069 | 85 683 | 86 885 | 87 991 | 87 993 | 86 922 | 87 452 | 88 610 | 89 539 | 91 041 | 90 252 | 89 124 | 89 715 | 89 537 |
| a. Pembiayaan Bagi Hasil Kepada Pihak ketiga Bukan Bank / Profit sharing Financing to Non Banks | 71 386 | 81 275 | 84 868 | 86 087 | 87 217 | 87 270 | 86 220 | 86 767 | 87 945 | 88 886 | 90 397 | 89 623 | 88 516 | 89 120 | 88 940 |
| 1. Mudharabah / Mudharabah | 10 389 | 8 366 | 8 163 | 7 808 | 7 547 | 7 686 | 7 948 | 7 902 | 7 606 | 7 885 | 7 757 | 7 542 | 7 101 | 7 355 | 6 805 |
| 2. Musyarakah / Musyarakah | 60 997 | 72 909 | 76 704 | 78 279 | 79 670 | 79 584 | 78 272 | 78 865 | 80 339 | 81 001 | 82 640 | 82 081 | 81 414 | 81 765 | 82 135 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan Bagi Hasil Kepada Bank Lain / Profit sharing Financing to Other Banks | 646 | 794 | 815 | 798 | 775 | 723 | 702 | 685 | 665 | 653 | 644 | 629 | 609 | 595 | 598 |
| 1. Mudharabah / Mudharabah | 642 | 792 | 813 | 796 | 773 | 722 | 700 | 683 | 663 | 651 | 642 | 628 | 607 | 594 | 596 |
| 2. Musyarakah / Musyarakah | 4 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 3. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Piutang / Receivables / Acceptables | 39 091 | 41 310 | 41 024 | 40 793 | 40 619 | 40 710 | 40 705 | 40 729 | 40 699 | 40 933 | 41 100 | 41 254 | 41 997 | 42 841 | 43 910 |
| a. Piutang Kepada Pihak Ketiga Bukan Bank / Receivables from Non Banks | 39 091 | 41 310 | 41 024 | 40 793 | 40 619 | 40 710 | 40 705 | 40 729 | 40 699 | 40 933 | 41 100 | 41 254 | 41 997 | 42 841 | 43 910 |
| 1. Murabahah / Murabahah | 36 671 | 37 929 | 37 572 | 37 326 | 37 140 | 37 150 | 37 057 | 37 036 | 37 024 | 37 194 | 37 311 | 37 456 | 38 148 | 38 965 | 39 986 |
| 2. Qardh / Qardh | 826 | 1 296 | 1 275 | 1 283 | 1 267 | 1 336 | 1 401 | 1 419 | 1 380 | 1 419 | 1 446 | 1 449 | 1 480 | 1 501 | 1 556 |
| 3. Istishna' / Istishna | 1 594 | 2 086 | 2 178 | 2 184 | 2 213 | 2 224 | 2 247 | 2 274 | 2 295 | 2 320 | 2 342 | 2 349 | 2 370 | 2 375 | 2 369 |
| b. Piutang Kepada Pihak Kepada Bank Lain / Receivables from Other Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Murabahah / Murabahah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Qardh / Qardh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Istishna' / Istishna | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 Pembiayaan Sewa (Ijarah) termasuk Piutang Sewa / Ijarah including Leasing receivables | 7 417 | 7 451 | 6 696 | 6 522 | 6 326 | 6 194 | 6 079 | 6 046 | 6 174 | 6 014 | 5 915 | 5 797 | 5 673 | 5 539 | 5 394 |
| a. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Pihak Ketiga Bukan Bank / Ijarah including Leasing receivables to Non Bank | 7 417 | 7 451 | 6 696 | 6 522 | 6 326 | 6 194 | 6 079 | 6 046 | 6 174 | 6 014 | 5 915 | 5 797 | 5 673 | 5 539 | 5 394 |
| b. Pembiayaan Sewa (Ijarah) termasuk piutang sewa Kepada Bank Lain / Ijarah including Leasing receivables to Other Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 Tagihan lainnya (Spot Forward, Reverse Repo, Tagihan Akseptasi) / Other claims | 1 897 | 146 | 155 | 153 | 178 | 190 | 207 | 195 | 172 | 155 | 165 | 164 | 1012 | 139 | 106 |

Tabel 6.b.
Kegiatan Usaha Unit Usaha Syariah
(Sharia Business Unit Operations)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Agst | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 9 Penyertaan / <i>Investment in other entities</i> | 0 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 | 335 |
| 10 Cadangan Kerugian Penurunan Nilai Aset Produktif / <i>Impairment on Productive Assets</i> | 1 887 | 2 417 | 2 594 | 2 681 | 2 672 | 2 723 | 2 765 | 2 799 | 2 965 | 3 130 | 3 215 | 3 235 | 3 375 | 3 433 | 3 449 |
| 11 Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 Aset Istishna dalam Penyelesaian / <i>Ishtishna' Assets in Resolution</i> | 1 | 0 | 4 | 4 | 6 | 7 | 7 | 1 | 1 | 1 | 1 | 1 | 1 | 5 | 10 |
| 13 Aset Tetap dan inventaris / <i>Fixed Assets and Equipment</i> | 244 | 246 | 276 | 273 | 271 | 271 | 274 | 279 | 277 | 334 | 340 | 337 | 335 | 358 | 360 |
| 14 Persediaan / <i>Inventories</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Rupa-rupa Aset / <i>Other Assets</i> | 2 409 | 2 632 | 3 476 | 3 589 | 3 567 | 3 846 | 3 844 | 3 841 | 3 558 | 1 369 | 3 446 | 3 772 | 3 669 | 3 433 | 3 330 |
| Komponen Kewajiban dan Modal / <i>Liabilities And Capital</i> | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga / <i>Third Party Funds</i> | 114 222 | 127 580 | 126 208 | 124 444 | 127 945 | 128 506 | 131 831 | 139 293 | 143 935 | 147 733 | 143 124 | 142 177 | 140 992 | 143 819 | 148 066 |
| a. Dana Simpanan Wadiah / <i>iB Wadia</i> | 13 389 | 14 014 | 17 081 | 16 914 | 18 884 | 17 450 | 18 424 | 18 838 | 18 847 | 22 660 | 15 863 | 16 058 | 15 536 | 16 079 | 16 098 |
| 1. Giro / <i>iB Demand Deposits Wadia</i> | 7 883 | 7 510 | 9 894 | 9 569 | 11 572 | 10 125 | 11 311 | 11 630 | 11 696 | 15 371 | 8 304 | 8 604 | 8 133 | 8 476 | 8 219 |
| 2. Tabungan / <i>iB Saving Deposits Wadia</i> | 5 507 | 6 504 | 7 187 | 7 345 | 7 312 | 7 326 | 7 113 | 7 208 | 7 151 | 7 289 | 7 558 | 7 454 | 7 403 | 7 603 | 7 879 |
| b. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i> | 100 832 | 113 566 | 109 126 | 107 530 | 109 061 | 111 056 | 113 407 | 120 455 | 125 088 | 125 073 | 127 262 | 126 119 | 125 456 | 127 739 | 131 968 |
| 1. Giro / <i>Demand Deposits</i> | 8 160 | 8 067 | 7 385 | 7 419 | 6 985 | 6 707 | 7 368 | 7 436 | 7 935 | 8 520 | 8 653 | 8 761 | 9 116 | 9 629 | 9 841 |
| 2. Tabungan / <i>Saving Deposits</i> | 20 887 | 26 096 | 26 389 | 26 018 | 26 024 | 26 032 | 26 213 | 27 399 | 28 681 | 30 135 | 31 900 | 31 536 | 31 131 | 32 310 | 33 583 |
| 3. Deposito / <i>Time Deposits</i> | 71 786 | 79 403 | 75 353 | 74 093 | 76 052 | 78 317 | 79 826 | 85 620 | 88 472 | 86 419 | 86 708 | 85 822 | 85 209 | 85 799 | 88 544 |
| c. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Giro / <i>Demand Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Tabungan / <i>Saving Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Deposito / <i>Time Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 Liabilitas kepada Bank Indonesia / <i>Liabilities to Bank Indonesia</i> | 188 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 Liabilitas kepada Bank Lain / <i>Liabilities to other Banks</i> | 3 200 | 2 772 | 1 386 | 1 266 | 1 357 | 1 261 | 1 174 | 1 234 | 1 307 | 1 408 | 1 992 | 1 648 | 1 569 | 1 432 | 1 222 |
| a. Giro / <i>Demand Deposits</i> | 414 | 655 | 455 | 431 | 262 | 358 | 362 | 393 | 428 | 436 | 633 | 613 | 508 | 470 | 478 |
| b. Tabungan / <i>Saving Deposits</i> | 362 | 377 | 277 | 273 | 271 | 298 | 289 | 331 | 363 | 392 | 397 | 447 | 392 | 342 | 294 |
| c. Deposito / <i>Time Deposits</i> | 2 424 | 1 488 | 444 | 366 | 561 | 460 | 448 | 484 | 495 | 559 | 563 | 588 | 569 | 519 | 450 |
| d. Setoran Jaminan / <i>Margin Deposits</i> | - | 0 | 55 | 80 | 50 | 0 | 75 | 25 | 20 | 50 | 75 | 0 | 100 | 100 | 0 |
| e. Dana Pelunasan Sukuk / <i>Sukuk Sinking Fund</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| f. Lainnya / <i>Others</i> | 1 | 251 | 155 | 116 | 214 | 145 | 1 | - | - | - | 324 | - | - | - | - |
| 4 Surat Berharga yang Diterbitkan / <i>Issued Securities</i> | 4 639 | 5 855 | 4 665 | 4 690 | 4 716 | 4 355 | 3 606 | 3 766 | 3 737 | 3 787 | 3 942 | 3 198 | 3 218 | 3 198 | 2 907 |
| a. Dimiliki Pihak Ketiga Bukan Bank / <i>Securities Held by Non Banks</i> | 1 607 | 1 733 | 2 611 | 2 611 | 2 612 | 2 477 | 1 975 | 1 975 | 1 974 | 1 974 | 1 874 | 1 774 | 1 774 | 1 775 | 1 520 |
| b. Dimiliki Bank Lain / <i>Securities Held by Other Banks</i> | 3 032 | 4 122 | 2 054 | 2 079 | 2 104 | 1 879 | 1 631 | 1 791 | 1 763 | 1 813 | 2 068 | 1 423 | 1 444 | 1 424 | 1 387 |
| 5 Pembiayaan yang Diterima / <i>Received Borrowing</i> | 1 188 | 1 394 | 4 465 | 4 450 | 4 528 | 4 131 | 4 091 | 4 673 | 3 918 | 3 907 | 3 888 | 3 126 | 3 114 | 2 371 | 2 580 |
| 6 Liabilitas Lainnya / <i>Other Liabilities</i> | 130 | 191 | 192 | 186 | 192 | 198 | 215 | 202 | 175 | 156 | 173 | 171 | 1 019 | 142 | 116 |
| 7 Rupa-Rupa Liabilitas / <i>Miscellaneous Liabilities</i> | 32 271 | 31 382 | 31 143 | 29 988 | 31 600 | 32 175 | 31 222 | 31 267 | 29 777 | 25 629 | 38 217 | 34 756 | 37 159 | 40 247 | 33 096 |
| 8 Dana Investasi Profit Sharing lainnya / <i>Other Profit Sharing Investmer</i> | 800 | 430 | - | 25 | 50 | 170 | 80 | 200 | 170 | 220 | 325 | 230 | 250 | 230 | - |
| a. Liabilitas kepada Bank Lain / <i>Liabilities to Other Banks</i> | - | - | - | - | - | 40 | 40 | - | - | - | - | - | - | - | - |
| b. Surat Berharga / <i>Issued Securities</i> | 800 | 430 | - | 25 | 50 | 130 | 40 | 200 | 170 | 220 | 325 | 230 | 250 | 230 | - |
| c. Pembiayaan yang Diterima / <i>Received Borrowing</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Modal Pinjaman / <i>Loan Capital</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Modal Disetor / <i>Paid-in capital</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 Tambahan Modal Disetor / <i>Additional paid-in capital</i> | (35) | 35 | (4) | 22 | 47 | 83 | 121 | 116 | 127 | 164 | 159 | 143 | 109 | 80 | 88 |
| 12 Selisih Penilaian kembali Aset Tetap / <i>Differences in Fixed Assets Appraisal</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 Cadangan / <i>Reserves</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Cadangan Umum / <i>General Reserves</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Cadangan Tujuan / <i>Special Purpose Reserves</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Laba / <i>Net Income</i> | 4 032 | 4 561 | 4 882 | 5 070 | 5 017 | 5 362 | 5 639 | 5 936 | 6 185 | 6 327 | 5 055 | 5 116 | 5 222 | 5 686 | 6 015 |
| a. Tahun-tahun lalu / <i>Previous years</i> | 1 675 | 2 478 | 3 671 | 3 671 | 3 368 | 3 368 | 3 329 | 3 329 | 3 329 | 3 329 | 3 329 | 4 750 | 4 577 | 4 552 | 4 485 |
| b. Tahun berjalan / <i>Current year</i> | 2 358 | 2 083 | 1 212 | 1 400 | 1 649 | 1 993 | 2 310 | 2 607 | 2 856 | 2 998 | 1 726 | 367 | 645 | 1 134 | 1 530 |

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

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | | 2021 | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr | |
| Tagihan Komitmen/Claim commitment | | | | | | | | | | | | | | | | |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i> | 6 | 99 | 179 | 93 | 341 | 72 | 72 | 15 | 30 | 3 | 12 | 13 | 22 | 49 | 23 | |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i> | 1 185 | 1 210 | 1 340 | 1 637 | 1 341 | 1 638 | 1 723 | 1 495 | 1 503 | 1 497 | 1 569 | 1 562 | 1 564 | 1 436 | 1 393 | |
| - Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Kewajiban Komitmen / Liabilities | | | | | | | | | | | | | | | | |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i> | 13 182 | 13 891 | 10 871 | 11 666 | 11 081 | 10 611 | 10 637 | 10 304 | 11 362 | 11 736 | 11 490 | 12 684 | 15 298 | 22 628 | 17 077 | |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / Other bank financing facilities | 188 | 215 | 154 | 146 | 155 | 154 | 154 | 147 | 145 | 144 | 144 | 174 | 84 | 101 | 95 | |
| - Irrevocable L/C yang masih berjalan / Irrevocable L/Cs | 507 | 381 | 336 | 384 | 287 | 219 | 209 | 207 | 221 | 982 | 1 105 | 1 070 | 240 | 199 | 121 | |
| - Posisi penjualan spot yang masih berjalan / Spot sales | 94 | 128 | 105 | 70 | 22 | 88 | 107 | 49 | 95 | 51 | 117 | 129 | 101 | 73 | 271 | |
| - Posisi penjualan forward yang masih berjalan / Forward sales | 1 185 | 1 323 | 1 340 | 1 340 | 1 346 | 1 344 | 1 484 | 1 497 | 1 505 | 1 500 | 1 573 | 1 565 | 1 562 | 1 436 | 1 393 | |
| - Lainnya / Others | 1 156 | 1 371 | 1 469 | 1 503 | 1 470 | 1 485 | 1 492 | 1 509 | 1 528 | 1 540 | 1 547 | 1 556 | 1 569 | 1 595 | 1 636 | |
| Tagihan Kontijensi / Claim Contingency | | | | | | | | | | | | | | | | |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i> | 212 | 11 | 219 | 219 | 215 | 220 | 216 | 219 | 228 | 223 | 225 | 208 | 212 | 216 | 215 | |
| - Pendapatan yang akan diterima / <i>Income will be received</i> | 910 | 1 145 | 1 077 | 1 385 | 1 208 | 1 122 | 1 141 | 1 154 | 1 244 | 1 272 | 1 154 | 1 225 | 1 163 | 1 193 | 1 207 | |
| - Lainnya / Others | 442 | 650 | 691 | 725 | 757 | 774 | 794 | 811 | 809 | 825 | 841 | 860 | 874 | 2 265 | 903 | |
| Kewajiban Kontijensi / Liabilities Contingency | | | | | | | | | | | | | | | | |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i> | 3 729 | 4 445 | 3 885 | 3 943 | 4 077 | 4 074 | 4 214 | 4 523 | 4 692 | 4 712 | 4 853 | 4 194 | 4 057 | 4 324 | 4 329 | |
| - Lainnya / Others | 126 | 144 | 161 | 205 | 142 | 148 | 152 | 129 | 192 | 358 | 126 | 381 | 127 | 127 | 124 | |
| Lainnya / Others | | | | | | | | | | | | | | | | |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i> | 19 194 | 21 329 | 21 954 | 22 216 | 22 442 | 22 462 | 22 647 | 22 731 | 22 771 | 21 908 | 22 969 | 22 747 | 22 831 | 23 003 | 23 130 | |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i> | 2 475 | 4 681 | 4 433 | 4 366 | 4 344 | 4 258 | 4 200 | 4 101 | 4 101 | 4 100 | 4 099 | 4 098 | 4 007 | 3 855 | 3 797 | |

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

| Indikator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen/Claim commitment | | | | | | | | | | | | | | | |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i> | 6 | 99 | 179 | 93 | 341 | 72 | 72 | 15 | 30 | 3 | 12 | 13 | 22 | 49 | 23 |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i> | 1 185 | 1 210 | 1 340 | 1 637 | 1 341 | 1 638 | 1 723 | 1 495 | 1 503 | 1 497 | 1 569 | 1 562 | 1 564 | 1 436 | 1 393 |
| - Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kewajiban Komitmen / Liabilities | | | | | | | | | | | | | | | |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i> | 2 890 | 4 451 | 3 429 | 3 669 | 3 941 | 4 071 | 4 138 | 4 014 | 4 139 | 4 355 | 4 508 | 4 770 | 4 974 | 4 127 | 4 855 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / <i>Other bank financing facilities</i> | 97 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 94 | 4 | 4 | 4 |
| - Irrevocable L/C yang masih berjalan / <i>Irrevocable L/Cs</i> | 406 | 201 | 122 | 169 | 86 | 69 | 116 | 99 | 108 | 60 | 103 | 191 | 224 | 178 | 85 |
| - Posisi penjualan spot yang masih berjalan / <i>Spot sales</i> | 94 | 128 | 105 | 70 | 22 | 88 | 107 | 49 | 95 | 51 | 117 | 129 | 101 | 73 | 271 |
| - Posisi penjualan forward yang masih berjalan / <i>Forward sales</i> | 1 185 | 1 323 | 1 340 | 1 340 | 1 346 | 1 344 | 1 484 | 1 497 | 1 505 | 1 500 | 1 573 | 1 565 | 1 562 | 1 436 | 1 393 |
| - Lainnya / Others | 1 156 | 1 371 | 1 469 | 1 503 | 1 470 | 1 484 | 1 491 | 1 509 | 1 528 | 1 540 | 1 547 | 1 556 | 1 569 | 1 595 | 1 636 |
| Tagihan Kontijensi / Claim Contingency | | | | | | | | | | | | | | | |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i> | 212 | 11 | 219 | 219 | 215 | 220 | 216 | 219 | 228 | 223 | 225 | 208 | 212 | 216 | 215 |
| - Pendapatan yang akan diterima / <i>Income will be received</i> | 727 | 765 | 676 | 975 | 792 | 724 | 700 | 723 | 725 | 741 | 731 | 750 | 761 | 779 | 792 |
| - Lainnya / Others | 9 | 17 | 15 | 16 | 16 | 17 | 17 | 17 | 17 | 17 | 16 | 16 | 17 | 17 | 17 |
| Kewajiban Kontijensi / Liabilities | | | | | | | | | | | | | | | |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i> | 3 468 | 3 906 | 3 358 | 3 418 | 3 536 | 3 559 | 3 647 | 3 962 | 4 075 | 4 102 | 4 295 | 3 590 | 3 456 | 3 674 | 3 663 |
| - Lainnya / Others | 101 | 144 | 161 | 161 | 98 | 104 | 108 | 129 | 139 | 294 | 126 | 304 | 127 | 127 | 124 |
| Lainnya / Others | | | | | | | | | | | | | | | |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i> | 15 992 | 17 648 | 18 041 | 18 056 | 18 177 | 18 207 | 18 379 | 18 419 | 18 451 | 17 543 | 18 546 | 18 270 | 18 345 | 18 512 | 18 640 |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i> | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 47 | 46 | 46 | 46 | 46 | 46 |

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

| Indikator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------------------|--------|--------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen/Claim commitment | | | | | | | | | | | | | | | |
| - Fasilitas pinjaman dari pihak lain yang belum ditarik / <i>Financing facilities from other entities that are not yet withdrawn</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian spot yang masih berjalan / <i>Spot purchases</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi pembelian forward yang masih berjalan / <i>Forward purchases</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Lainnya / <i>Others</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kewajiban Komitmen / Liabilities | | | | | | | | | | | | | | | |
| - Fasilitas piutang qardh yang belum ditarik / <i>Qardh facilities that are not yet withdrawn</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Financing facilities to customers that are not yet withdrawn</i> | 10 292 | 9 440 | 7 442 | 7 997 | 7 140 | 6 540 | 6 499 | 6 290 | 7 223 | 7 381 | 6 982 | 7 913 | 10 324 | 18 500 | 12 221 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / <i>Other bank financing facilities</i> | 91 | 121 | 60 | 52 | 61 | 60 | 60 | 53 | 51 | 51 | 50 | 81 | 81 | 98 | 92 |
| - Irrevocable L/C yang masih berjalan / <i>Irrevocable L/Cs</i> | 101 | 180 | 214 | 215 | 201 | 149 | 93 | 108 | 113 | 922 | 1 001 | 880 | 16 ¹⁾ | 21 | 35 |
| - Posisi penjualan spot yang masih berjalan / <i>Spot sales</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Posisi penjualan forward yang masih berjalan / <i>Forward sales</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Lainnya / <i>Others</i> | - | - | - | - | - | 1 | 1 | 1 | - | - | - | - | - | - | - |
| Tagihan Kontijensi / Claim Contingency | | | | | | | | | | | | | | | |
| - Garansi (Kafalah) yang diterima / <i>Kafalah guarantees received</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Pendapatan yang akan diterima / <i>Income will be received</i> | 183 | 379 | 401 | 410 | 416 | 398 | 442 | 431 | 519 | 531 | 423 | 475 | 402 | 415 | 415 |
| - Lainnya / <i>Others</i> | 433 | 632 | 676 | 709 | 740 | 757 | 777 | 794 | 791 | 808 | 825 | 843 | 857 | 2 248 | 886 |
| Kewajiban Kontijensi / Liabilities | | | | | | | | | | | | | | | |
| - Garansi (Kafalah) yang diberikan / <i>Guarantees issued</i> | 261 | 539 | 527 | 526 | 541 | 514 | 567 | 560 | 616 | 610 | 558 | 605 | 601 | 650 | 666 |
| - Lainnya / <i>Others</i> | 25 | 0 | - | 44 | 44 | 44 | 44 | - | 54 | 65 | - | 77 | - | - | - |
| Lainnya / Others | | | | | | | | | | | | | | | |
| - Aktiva produktif yang dihapusbuku / <i>Written off earning assets</i> | 3 202 | 3 681 | 3 914 | 4 160 | 4 265 | 4 255 | 4 268 | 4 312 | 4 319 | 4 366 | 4 422 | 4 476 | 4 485 | 4 491 | 4 490 |
| - Penerusan dana mudharabah muqayyadah / <i>Channeling of mudharabah muqayyadah</i> | 2 428 | 4 635 | 4 387 | 4 319 | 4 297 | 4 212 | 4 154 | 4 054 | 4 054 | 4 053 | 4 052 | 4 052 | 3 960 | 3 808 | 3 751 |

Tabel 8.
Laporan Laba Rugi Gabungan Bank Umum Syariah dan Unit Usaha Syariah
(Sharia Commercial Bank dan Sharia Business Unit Condensed Income Statement)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|---------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|-------|-----------------|--------|--------|
| | | | Apr | Mei | Jun | Jul | Agst | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i> | 49 058 | 55 655 | 18 424 | 22 700 | 27 291 | 31 908 | 36 416 | 40 846 | 45 458 | 50 131 | 55 088 | 4 780 | 9 347 | 14 117 | 18 688 |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i> | 1 424 | 1 892 | 493 | 600 | 701 | 806 | 906 | 1 026 | 1 156 | 1 288 | 1 419 | 114 | 223 | 342 | 448 |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i> | 129 | 100 | 18 | 19 | 20 | 21 | 22 | 33 | 35 | 38 | 41 | 4 | 7 | 8 | 9 |
| c. Surat Berharga / <i>Investment in Securities</i> | 3 218 | 4 156 | 1 427 | 1 798 | 2 333 | 2 712 | 2 995 | 3 289 | 3 648 | 4 094 | 4 585 | 474 | 913 | 1 417 | 1 898 |
| d. Pembiayaan yang Diberikan / <i>Financing</i> | 33 206 | 37 035 | 12 481 | 15 441 | 18 432 | 21 517 | 24 701 | 27 730 | 30 897 | 33 986 | 37 341 | 3 164 | 6 247 | 9 479 | 12 583 |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i> | 11 209 | 13 372 | 4 842 | 5 954 | 7 143 | 8 359 | 9 610 | 10 754 | 11 914 | 13 105 | 14 433 | 1 162 | 2 366 | 3 618 | 4 744 |
| a. Mudharabah / <i>Mudharabah</i> | 1 677 | 1 407 | 447 | 545 | 642 | 736 | 830 | 925 | 1 030 | 1 119 | 1 215 | 89 | 174 | 270 | 351 |
| b. Musyarakah / <i>Musyarakah</i> | 9 532 | 11 965 | 4 396 | 5 409 | 6 502 | 7 622 | 8 780 | 9 829 | 10 885 | 11 986 | 13 219 | 1 073 | 2 189 | 3 348 | 4 393 |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i> | - | - | - | - | - | - | - | - | - | - | - | - | 3 ¹⁾ | - | - |
| ii. Piutang / <i>Receivables / Acceptables</i> | 20 932 | 22 407 | 7 228 | 9 005 | 10 764 | 12 572 | 14 429 | 16 249 | 18 186 | 20 021 | 21 981 | 1 916 | 3 734 | 5 677 | 7 593 |
| a. Murabahah / <i>Murabahah</i> | 20 164 | 21 551 | 6 879 | 8 551 | 10 145 | 11 847 | 13 606 | 15 322 | 17 159 | 18 880 | 20 736 | 1 815 | 3 544 | 5 377 | 7 191 |
| b. Ujrah / <i>Qardh</i> | 615 | 663 | 274 | 360 | 514 | 602 | 683 | 773 | 767 | 857 | 1 045 | 84 | 154 | 244 | 329 |
| c. Istishna' / <i>Istishna'</i> | 153 | 194 | 71 | 90 | 106 | 123 | 139 | 154 | 171 | 184 | 201 | 18 | 35 | 56 | 73 |
| d. Piutang Lainnya / <i>Other Receivables/ Acceptables</i> | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 100 | 0 | - | 0 | - | 0 |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i> | 1 064 | 1 256 | 411 | 482 | 524 | 586 | 663 | 727 | 796 | 859 | 926 | 85 | 147 | 184 | 246 |
| iv. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Lainnya / <i>Others</i> | 11 081 | 12 471 | 4 005 | 4 843 | 5 805 | 6 852 | 7 791 | 8 768 | 9 723 | 10 726 | 11 702 | 1 025 | 1 958 | 2 872 | 3 749 |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i> | 25 620 | 29 156 | 9 321 | 11 509 | 13 636 | 15 957 | 18 179 | 20 414 | 22 691 | 24 982 | 27 347 | 2 286 | 4 315 | 6 429 | 8 413 |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i> | 25 617 | 28 624 | 9 321 | 11 509 | 13 636 | 15 957 | 18 179 | 20 414 | 22 691 | 24 982 | 27 347 | 2 286 | 4 315 | 6 429 | 8 413 |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i> | 3 | 532 | 0 | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 23 437 | 26 499 | 9 103 | 11 191 | 13 656 | 15 951 | 18 236 | 20 432 | 22 767 | 25 149 | 27 741 | 2 494 | 5 032 | 7 689 | 10 274 |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i> | 9 737 | 8 299 | 2 497 | 2 859 | 3 256 | 3 795 | 4 438 | 4 939 | 5 401 | 6 118 | 7 079 | 1 627 | 2 183 | 2 944 | 3 713 |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i> | 155 | 202 | 69 | 103 | 95 | 119 | 123 | 236 | 245 | 286 | 247 | 7 | 24 | 34 | 59 |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayaddah</i> | 30 | 80 | 36 | 45 | 56 | 64 | 74 | 86 | 97 | 107 | 115 | 9 | 22 | 33 | 43 |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i> | 2 116 | 2 495 | 963 | 1 183 | 1 309 | 1 532 | 1 730 | 1 978 | 2 225 | 2 471 | 2 800 | 219 | 411 | 665 | 900 |
| d. Pendapatan Lainnya / <i>Other Income</i> | 7 437 | 5 522 | 1 429 | 1 527 | 1 795 | 2 080 | 2 510 | 2 640 | 2 834 | 3 254 | 3 917 | 1 392 | 1 726 | 2 212 | 2 711 |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i> | 33 175 | 34 797 | 11 599 | 14 050 | 16 911 | 19 745 | 22 674 | 25 371 | 28 168 | 31 268 | 34 820 | 4 121 | 7 215 | 10 632 | 13 987 |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i> | 26 259 | 25 807 | 8 566 | 10 588 | 12 838 | 14 942 | 17 126 | 19 184 | 21 370 | 23 921 | 26 600 | 3 163 | 5 354 | 7 629 | 9 971 |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i> | 6 | 12 | 13 | 19 | 28 | 39 | 50 | 59 | 66 | 72 | 80 | 4 | 6 | 10 | 14 |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i> | 358 | 415 | 208 | 258 | 317 | 370 | 412 | 457 | 505 | 549 | 605 | 26 | 49 | 71 | 95 |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i> | 8 | 1 | 37 | 39 | 210 | 188 | 74 | 71 | 71 | 70 | 11 | 0 | 2 | 2 | 1 |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i> | 381 | 520 | 192 | 234 | 273 | 313 | 351 | 391 | 441 | 482 | 516 | 53 | 93 | 139 | 188 |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i> | 10 731 | 8 457 | 2 969 | 3 560 | 4 359 | 5 085 | 5 911 | 6 438 | 7 060 | 7 925 | 8 815 | 1 743 | 2 596 | 3 400 | 4 261 |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed Assets Maintenance</i> | 1 190 | 1 191 | 435 | 551 | 669 | 838 | 1 061 | 1 217 | 1 373 | 1 520 | 1 679 | 136 | 270 | 413 | 516 |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i> | 18 | 33 | 12 | 13 | 15 | 15 | 19 | 28 | 45 | 47 | 57 | 12 | 12 | 17 | 19 |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i> | 18 | 10 | 6 | 7 | 8 | 2 | 3 | 6 | 9 | 12 | 14 | 0 | 1 | 1 | 3 |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i> | 7 863 | 8 629 | 2 781 | 3 422 | 4 054 | 4 676 | 5 414 | 6 148 | 6 937 | 7 846 | 8 737 | 700 | 1 378 | 2 125 | 2 876 |
| i. Biaya Tenaker / <i>Labour Cost</i> | 7 628 | 8 314 | 2 710 | 3 342 | 3 967 | 4 580 | 5 308 | 6 029 | 6 802 | 7 697 | 8 551 | 690 | 1 356 | 2 094 | 2 834 |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i> | 222 | 299 | 69 | 77 | 84 | 92 | 101 | 113 | 128 | 144 | 175 | 10 | 21 | 29 | 41 |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i> | 13 | 16 | 3 | 3 | 3 | 4 | 5 | 6 | 6 | 6 | 11 | 1 | 1 | 2 | 2 |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i> | 5 687 | 6 539 | 1 913 | 2 485 | 2 904 | 3 414 | 3 832 | 4 368 | 4 864 | 5 398 | 6 085 | 488 | 946 | 1 450 | 1 999 |
| i. Promosi / <i>Promotion</i> | 418 | 499 | 88 | 114 | 128 | 145 | 170 | 195 | 220 | 247 | 318 | 21 | 35 | 54 | 81 |
| ii. Biaya Lainnya / <i>Other Costs</i> | 5 269 | 6 040 | 1 825 | 2 371 | 2 776 | 3 269 | 3 662 | 4 174 | 4 644 | 5 151 | 5 767 | 468 | 911 | 1 396 | 1 918 |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i> | 6 915 | 8 990 | 3 034 | 3 462 | 4 073 | 4 803 | 5 548 | 6 187 | 6 798 | 7 346 | 8 219 | 958 | 1 861 | 3 003 | 4 016 |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i> | 353 | 346 | 112 | 217 | 209 | 238 | 239 | 335 | 407 | 446 | 527 | 37 | 68 | 138 | 165 |
| 9 Beban Non Operasional / <i>Non Operating Cost</i> | 335 | 411 | 114 | 162 | 166 | 211 | 261 | 266 | 291 | 320 | 412 | 32 | 64 | 152 | 209 |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non-Operating Profit/Loss (8 - 9)</i> | 18 | (64) | (2) | 55 | 43 | 27 | (22) | 69 | 116 | 126 | 115 | 6 | 4 | (15) | (44) |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i> | 6 934 | 8 926 | 3 031 | 3 517 | 4 116 | 4 831 | 5 527 | 6 256 | 6 914 | 7 472 | 8 334 | 963 | 1 865 | 2 988 | 3 972 |
| 12 Transfer Laba/Rugi / <i>Transfer of Profit/Loss</i> | 5 238 | 7 298 | - | - | - | - | - | - | - | - | 5 650 | - | - | - | - |
| 13 Pajak Penghasilan / <i>Income Tax</i> | (1 062) | (1 446) | (449) | (512) | (628) | (776) | (865) | (966) | (1 063) | (1 174) | (1 343) | (183) | (344) | (480) | (622) |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i> | 5 119 | 6 278 | 2 583 | 3 005 | 3 488 | 4 055 | 4 662 | 5 290 | 5 852 | 6 298 | 5 508 | 780 | 1 521 | 2 508 | 3 350 |

Tabel 8.a.
Laporan Laba Rugi Bank Umum Syariah
(Sharia Commercial Bank Condensed Income Statement)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|---------|---------|--------|--------|--------|--------|--------|--------|---------|---------|---------|-------|-------|--------|--------|
| | | | Apr | Mei | Jun | Jul | Agst | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i> | 36 648 | 39 625 | 13 098 | 16 085 | 19 486 | 22 832 | 26 118 | 29 302 | 32 639 | 36 115 | 39 808 | 3 476 | 6 819 | 10 258 | 13 576 |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i> | 905 | 1 204 | 341 | 415 | 483 | 554 | 614 | 692 | 775 | 861 | 949 | 72 | 143 | 214 | 281 |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i> | 22 | 16 | 2 | 2 | 2 | 3 | 3 | 3 | 4 | 5 | 7 | 2 | 5 | 5 | 6 |
| c. Surat Berharga / <i>Investment in Securities</i> | 2 708 | 3 379 | 1 090 | 1 375 | 1 826 | 2 117 | 2 307 | 2 517 | 2 779 | 3 111 | 3 486 | 366 | 706 | 1 100 | 1 468 |
| d. Pembiayaan yang Diberikan / <i>Financing</i> | 23 297 | 25 353 | 8 504 | 10 501 | 12 618 | 14 757 | 17 059 | 19 182 | 21 436 | 23 674 | 26 116 | 2 222 | 4 423 | 6 685 | 8 887 |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i> | 6 138 | 7 049 | 2 571 | 3 142 | 3 757 | 4 391 | 5 101 | 5 688 | 6 288 | 6 924 | 7 695 | 603 | 1 285 | 1 946 | 2 549 |
| a. Mudharabah / <i>Mudharabah</i> | 717 | 589 | 190 | 230 | 271 | 310 | 347 | 386 | 432 | 470 | 510 | 36 | 74 | 112 | 149 |
| b. Musyarakah / <i>Musyarakah</i> | 5 421 | 6 460 | 2 381 | 2 911 | 3 486 | 4 081 | 4 755 | 5 302 | 5 856 | 6 454 | 7 184 | 567 | 1 208 | 1 835 | 2 399 |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i> | - | - | - | - | - | - | - | - | - | - | - | - | 3 | - | - |
| ii. Piutang / <i>Receivables / Acceptables</i> | 16 849 | 17 922 | 5 790 | 7 203 | 8 669 | 10 152 | 11 713 | 13 229 | 14 860 | 16 441 | 18 090 | 1 591 | 3 085 | 4 693 | 6 275 |
| a. Murabahah / <i>Murabahah</i> | 16 289 | 17 317 | 5 533 | 6 865 | 8 187 | 9 586 | 11 071 | 12 502 | 14 052 | 15 540 | 17 104 | 1 514 | 2 940 | 4 463 | 5 965 |
| b. Ujrah / <i>Qardh</i> | 558 | 602 | 253 | 333 | 481 | 564 | 640 | 726 | 718 | 800 | 984 | 77 | 145 | 230 | 309 |
| c. Istishna' / <i>Istishna'</i> | 2 | 2 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 |
| d. Piutang Lainnya / <i>Other Receivables/ Acceptables</i> | - | 0 | 3 | 3 | - | - | - | - | - | 100 | - | - | 0 | - | - |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i> | 310 | 383 | 144 | 157 | 191 | 215 | 245 | 265 | 288 | 309 | 332 | 27 | 54 | 46 | 64 |
| iv. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Lainnya / <i>Others</i> | 9 716 | 9 672 | 3 161 | 3 792 | 4 557 | 5 401 | 6 134 | 6 907 | 7 646 | 8 464 | 9 250 | 814 | 1 542 | 2 254 | 2 935 |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i> | 19 534 | 20 398 | 6 557 | 8 086 | 9 555 | 11 206 | 12 765 | 14 341 | 15 920 | 17 544 | 19 247 | 1 641 | 3 076 | 4 582 | 5 991 |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i> | 19 534 | 20 398 | 6 557 | 8 086 | 9 555 | 11 206 | 12 765 | 14 341 | 15 920 | 17 544 | 19 247 | 1 641 | 3 076 | 4 582 | 5 991 |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i> | - | - | 0 | - | - | - | - | - | - | - | - | - | - | 0 | - |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 17 113 | 19 227 | 6 541 | 7 999 | 9 931 | 11 625 | 13 353 | 14 961 | 16 719 | 18 572 | 20 561 | 1 835 | 3 743 | 5 676 | 7 586 |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i> | 8 063 | 6 110 | 1 834 | 2 108 | 2 372 | 2 826 | 3 313 | 3 736 | 4 077 | 4 617 | 5 258 | 1 383 | 1 814 | 2 358 | 2 911 |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i> | 153 | 195 | 64 | 98 | 89 | 113 | 117 | 229 | 238 | 279 | 240 | 7 | 23 | 33 | 58 |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayaddah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayaddah</i> | 1 | 1 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 0 | 0 | 0 | 0 |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i> | 1 532 | 1 743 | 682 | 840 | 912 | 1 052 | 1 191 | 1 372 | 1 542 | 1 710 | 1 964 | 148 | 284 | 469 | 633 |
| d. Pendapatan Lainnya / <i>Other Income</i> | 6 377 | 4 170 | 1 078 | 1 161 | 1 361 | 1 651 | 1 996 | 2 126 | 2 286 | 2 618 | 3 044 | 1 228 | 1 508 | 1 856 | 2 220 |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i> | 25 176 | 25 337 | 8 375 | 10 107 | 12 303 | 14 451 | 16 666 | 18 697 | 20 796 | 23 188 | 25 819 | 3 218 | 5 558 | 8 033 | 10 497 |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i> | 21 393 | 19 738 | 6 571 | 8 072 | 9 913 | 11 681 | 13 478 | 15 099 | 16 781 | 18 737 | 20 682 | 2 634 | 4 358 | 6 190 | 8 052 |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i> | 5 | 11 | 13 | 19 | 28 | 39 | 50 | 59 | 66 | 72 | 80 | 4 | 6 | 10 | 12 |
| b. Bonus Titipan Wadiah / <i>Cost of Human Resources</i> | 270 | 314 | 173 | 215 | 266 | 311 | 345 | 384 | 425 | 462 | 510 | 20 | 36 | 52 | 70 |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i> | 6 | 1 | 37 | 39 | 210 | 188 | 74 | 71 | 71 | 70 | 11 | 0 | 2 | 2 | 1 |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i> | 64 | 77 | 30 | 36 | 40 | 46 | 52 | 58 | 65 | 72 | 79 | 6 | 13 | 21 | 29 |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i> | 8 912 | 6 106 | 2 168 | 2 557 | 3 217 | 3 884 | 4 596 | 4 965 | 5 362 | 5 908 | 6 483 | 1 503 | 2 129 | 2 767 | 3 451 |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed</i> | 1 046 | 1 046 | 367 | 468 | 570 | 724 | 932 | 1 072 | 1 213 | 1 341 | 1 473 | 121 | 239 | 366 | 451 |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i> | 17 | 28 | 12 | 13 | 15 | 15 | 19 | 28 | 45 | 47 | 57 | 11 | 12 | 17 | 19 |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i> | 18 | 10 | 6 | 7 | 8 | 2 | 3 | 6 | 9 | 12 | 14 | 0 | 1 | 1 | 3 |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i> | 6 801 | 7 466 | 2 370 | 2 868 | 3 396 | 3 916 | 4 550 | 5 205 | 5 900 | 6 717 | 7 486 | 601 | 1 173 | 1 815 | 2 436 |
| i. Biaya Tenaker / <i>Labour Cost</i> | 6 579 | 7 170 | 2 303 | 2 793 | 3 314 | 3 825 | 4 450 | 5 091 | 5 771 | 6 573 | 7 306 | 591 | 1 152 | 1 785 | 2 395 |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i> | 210 | 281 | 64 | 72 | 78 | 87 | 95 | 108 | 123 | 138 | 169 | 9 | 20 | 28 | 39 |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i> | 13 | 16 | 3 | 3 | 3 | 4 | 5 | 6 | 6 | 5 | 11 | 1 | 1 | 2 | 2 |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i> | 4 254 | 4 679 | 1 395 | 1 850 | 2 163 | 2 557 | 2 858 | 3 250 | 3 625 | 4 036 | 4 488 | 367 | 744 | 1 138 | 1 581 |
| i. Promosi / <i>Promotion</i> | 326 | 406 | 67 | 88 | 99 | 113 | 135 | 154 | 175 | 193 | 252 | 17 | 29 | 44 | 65 |
| ii. Biaya Lainnya / <i>Other Costs</i> | 3 928 | 4 273 | 1 328 | 1 762 | 2 065 | 2 443 | 2 723 | 3 096 | 3 450 | 3 843 | 4 236 | 350 | 716 | 1 094 | 1 516 |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i> | 3 783 | 5 599 | 1 804 | 2 035 | 2 389 | 2 770 | 3 187 | 3 599 | 4 015 | 4 451 | 5 137 | 583 | 1 200 | 1 844 | 2 445 |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i> | 201 | 233 | 48 | 143 | 125 | 143 | 134 | 140 | 141 | 141 | 179 | 25 | 43 | 98 | 112 |
| 9 Beban Non Operasional / <i>Non Operating Cost</i> | 178 | 234 | 50 | 83 | 72 | 101 | 135 | 123 | 134 | 150 | 229 | 18 | 37 | 109 | 146 |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i> | 23 | (1) | (3) | 60 | 54 | 43 | (1) | 17 | 7 | (9) | (50) | 7 | 7 | (11) | (34) |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i> | 3 806 | 5 598 | 1 801 | 2 096 | 2 443 | 2 812 | 3 186 | 3 616 | 4 022 | 4 442 | 5 087 | 591 | 1 206 | 1 832 | 2 412 |
| 12 Transfer Laba/Rugi / <i>Transfer of Profit/Loss</i> | 4 485 | 6 097 | - | - | - | - | - | - | - | - | 4 167 | - | - | - | - |
| 13 Pajak Penghasilan / <i>Income Tax</i> | (1 000) | (1 403) | (430) | (490) | (603) | (751) | (835) | (933) | (1 027) | (1 142) | (1 305) | (177) | (331) | (458) | (592) |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i> | 2 806 | 4 195 | 1 371 | 1 605 | 1 840 | 2 061 | 2 352 | 2 683 | 2 995 | 3 300 | 3 782 | 414 | 875 | 1 374 | 1 820 |

Tabel 8.b.
Laporan Laba Rugi Unit Usaha Syariah
(Sharia Business Unit Condensed Income Statement)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|--------|--------|-------|-------|-------|-------|--------|--------|--------|--------|--------|-------|-------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Pendapatan Operasional Bersumber dari Penyaluran Dana berupa / <i>Operating Income from:</i> | 12 410 | 16 029 | 5 326 | 6 615 | 7 805 | 9 077 | 10 298 | 11 544 | 12 819 | 14 016 | 15 280 | 1 305 | 2 528 | 3 859 | 5 111 |
| a. Penempatan pada Bank Indonesia / <i>Placement in Bank Indonesia</i> | 520 | 688 | 152 | 185 | 218 | 252 | 292 | 334 | 381 | 427 | 470 | 42 | 79 | 128 | 167 |
| b. Penempatan pada Bank Syariah Lain / <i>Placement in Other Banks</i> | 107 | 84 | 15 | 16 | 17 | 18 | 19 | 30 | 32 | 33 | 34 | 1 | 2 | 3 | 3 |
| c. Surat Berharga / <i>Investment in Securities</i> | 511 | 777 | 338 | 423 | 507 | 595 | 688 | 772 | 869 | 983 | 1 099 | 108 | 207 | 318 | 431 |
| d. Pembiayaan yang Diberikan / <i>Financing</i> | 9 908 | 11 682 | 3 976 | 4 940 | 5 814 | 6 760 | 7 642 | 8 548 | 9 461 | 10 312 | 11 225 | 942 | 1 824 | 2 793 | 3 696 |
| i. Pendapatan Bagi Hasil / <i>Profit Sharing</i> | 5 071 | 6 323 | 2 271 | 2 812 | 3 386 | 3 968 | 4 508 | 5 066 | 5 626 | 6 181 | 6 739 | 559 | 1 082 | 1 672 | 2 196 |
| a. Mudharabah / <i>Mudharabah</i> | 960 | 818 | 257 | 314 | 371 | 427 | 483 | 539 | 597 | 649 | 704 | 54 | 100 | 159 | 201 |
| b. Musyarakah / <i>Musyarakah</i> | 4 111 | 5 504 | 2 014 | 2 498 | 3 015 | 3 541 | 4 025 | 4 526 | 5 029 | 5 533 | 6 035 | 506 | 981 | 1 513 | 1 994 |
| c. Pendapatan Bagi Hasil Lainnya / <i>Other profit sharing</i> | - | 6 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Piutang / <i>Receivables / Acceptables</i> | 4 084 | 4 486 | 1 438 | 1 802 | 2 096 | 2 420 | 2 716 | 3 020 | 3 326 | 3 580 | 3 892 | 325 | 649 | 984 | 1 318 |
| a. Murabahah / <i>Murabahah</i> | 3 874 | 4 233 | 1 347 | 1 686 | 1 958 | 2 261 | 2 535 | 2 820 | 3 107 | 3 340 | 3 632 | 300 | 604 | 914 | 1 226 |
| b. Ujrah / <i>Qardh</i> | 58 | 60 | 21 | 27 | 32 | 37 | 43 | 47 | 50 | 57 | 61 | 7 | 10 | 14 | 19 |
| c. Istishna' / <i>Istishna'</i> | 152 | 192 | 71 | 89 | 105 | 123 | 138 | 153 | 170 | 183 | 199 | 18 | 35 | 56 | 73 |
| d. Piutang Lainnya / <i>Other Receivables/Acceptables</i> | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | 0 |
| iii. Pendapatan Sewa (Ijarah) / <i>Leasing Receivables / Acceptables (Ijarah)</i> | 754 | 873 | 267 | 326 | 333 | 371 | 418 | 462 | 508 | 550 | 595 | 58 | 93 | 138 | 183 |
| iv. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. Lainnya / <i>Others</i> | 1 364 | 2 798 | 844 | 1 051 | 1 249 | 1 451 | 1 657 | 1 861 | 2 077 | 2 261 | 2 452 | 212 | 416 | 618 | 814 |
| 2 Bagi Hasil Untuk Pemilik Dana Investasi Mudharabah berupa: / <i>Revenue Sharing for Investment Fund Mudharabah Holders:</i> | 6 086 | 8 758 | 2 764 | 3 423 | 4 080 | 4 751 | 5 414 | 6 073 | 6 771 | 7 438 | 8 101 | 645 | 1 239 | 1 847 | 2 423 |
| a. Dana Investasi Non Profit Sharing / <i>Non Profit Sharing Investment Fund</i> | 6 083 | 8 226 | 2 764 | 3 423 | 4 080 | 4 751 | 5 414 | 6 073 | 6 771 | 7 438 | 8 101 | 645 | 1 239 | 1 847 | 2 423 |
| b. Dana Investasi Profit Sharing / <i>Profit Sharing Investment Fund</i> | 3 | 532 | - | - | - | - | - | - | - | - | - | - | - | 0 | - |
| 3 Pendapatan Operasional Setelah Distribusi Bagi Hasil (1 - 2) / <i>Operating Income After Revenue Sharing for Investment Fund Mudharabah Holders (1-2)</i> | 6 324 | 7 271 | 2 562 | 3 192 | 3 725 | 4 325 | 4 884 | 5 471 | 6 048 | 6 578 | 7 180 | 660 | 1 289 | 2 013 | 2 688 |
| 4 Pendapatan Operasional Lainnya / <i>Other Operating Income</i> | 1 674 | 2 189 | 663 | 751 | 884 | 969 | 1 125 | 1 203 | 1 324 | 1 501 | 1 821 | 243 | 368 | 586 | 801 |
| a. Pendapatan dari MTM dan Penjualan Surat Berharga / <i>Income from Mark-to-Market and Sale of Securities</i> | 2 | 7 | 5 | 6 | 6 | 6 | 6 | 7 | 7 | 7 | 7 | 0 | 0 | 1 | 1 |
| b. Pendapatan Bank selaku Mudharib dalam Mudharabah Al Muqayyadah / <i>Income from Bank as Mudharib in Mudharabah Al Muqayyadah</i> | 29 | 79 | 27 | 35 | 46 | 55 | 64 | 76 | 87 | 97 | 105 | 9 | 22 | 33 | 43 |
| c. Pendapatan dari Penyertaan, Fee/Komisi/Provisi / <i>Income from Investment, Fees, Commission, Provision</i> | 584 | 752 | 281 | 344 | 397 | 480 | 539 | 606 | 683 | 762 | 836 | 70 | 128 | 196 | 267 |
| d. Pendapatan Lainnya / <i>Other Income</i> | 1 059 | 1 352 | 351 | 366 | 434 | 429 | 515 | 514 | 547 | 636 | 873 | 164 | 219 | 356 | 491 |
| 5 Total Pendapatan Operasional (3 + 4) / <i>Total of Operating Income</i> | 7 998 | 9 460 | 3 225 | 3 943 | 4 609 | 5 294 | 6 009 | 6 674 | 7 372 | 8 079 | 9 001 | 903 | 1 657 | 2 599 | 3 490 |
| 6 Total Beban Operasional / <i>Total of Operating Costs</i> | 4 866 | 6 069 | 1 995 | 2 516 | 2 925 | 3 261 | 3 648 | 4 086 | 4 589 | 5 184 | 5 919 | 529 | 996 | 1 440 | 1 919 |
| a. Beban Imbalan kepada BI / <i>Yield to BI</i> | 0 | 1 | - | - | - | - | - | - | - | - | - | - | - | 0 | 1 |
| b. Bonus Titipan Wadiah / <i>Wadiah Bonuses</i> | 88 | 101 | 35 | 43 | 51 | 59 | 66 | 73 | 80 | 87 | 95 | 7 | 13 | 19 | 25 |
| c. Kerugian atas MTM dan Penjualan Surat Berharga / <i>Loss from Mark-to-Market and Sale of Securities</i> | 2 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | 0 | 0 | 0 | - |
| d. Kerugian dari Penyertaan dan Beban Komisi/Provisi / <i>Loss from Investment and Cost of Commission/Provision</i> | 318 | 443 | 163 | 198 | 233 | 267 | 299 | 333 | 376 | 410 | 437 | 47 | 79 | 118 | 159 |
| e. Kerugian Penurunan Nilai Aset Keuangan dan Lainnya / <i>Impairment</i> | 1 819 | 2 350 | 801 | 1 003 | 1 143 | 1 201 | 1 315 | 1 472 | 1 697 | 2 017 | 2 333 | 240 | 467 | 634 | 810 |
| f. Penyusutan/Amortisasi dan Beban Pemeliharaan Aset Tetap/Inventaris / <i>Depreciation/Amortization and Cost of Fixed</i> | 144 | 146 | 68 | 83 | 99 | 114 | 129 | 145 | 160 | 179 | 206 | 15 | 30 | 47 | 64 |
| g. Beban Risiko Operasional / <i>Cost of Operational Risk</i> | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h. Kerugian Restrukturisasi Pembiayaan / <i>Loss from Financing Restructuring</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Beban Tenaga Kerja / <i>Cost of Human Resources</i> | 1 062 | 1 163 | 411 | 554 | 659 | 761 | 863 | 943 | 1 037 | 1 129 | 1 251 | 99 | 205 | 310 | 441 |
| i. Biaya Tenaker / <i>Labour Cost</i> | 1 050 | 1 144 | 406 | 549 | 654 | 755 | 858 | 938 | 1 031 | 1 123 | 1 244 | 99 | 204 | 309 | 439 |
| ii. Biaya Pendidikan dan Pelatihan Tenaker / <i>Training Cost</i> | 12 | 19 | 4 | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 0 | 1 | 1 | 2 |
| iii. Penelitian dan Pengembangan/ <i>Research and Development</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| j. Beban Operasional Lainnya / <i>Other Operating Costs</i> | 1 432 | 1 860 | 518 | 635 | 741 | 858 | 974 | 1 118 | 1 239 | 1 362 | 1 597 | 121 | 202 | 311 | 418 |
| i. Promosi / <i>Promotion</i> | 92 | 93 | 20 | 26 | 29 | 32 | 36 | 40 | 45 | 53 | 67 | 4 | 6 | 10 | 16 |
| ii. Biaya Lainnya / <i>Other Costs</i> | 1 340 | 1 767 | 498 | 610 | 712 | 826 | 938 | 1 078 | 1 194 | 1 308 | 1 530 | 118 | 195 | 302 | 402 |
| 7 Laba/Rugi Operasional (5 - 6) / <i>Operating Profit/Loss (5 - 6)</i> | 3 132 | 3 391 | 1 230 | 1 427 | 1 684 | 2 034 | 2 361 | 2 588 | 2 783 | 2 895 | 3 082 | 374 | 661 | 1 159 | 1 571 |
| 8 Pendapatan Non Operasional / <i>Non Operating Income</i> | 152 | 113 | 64 | 74 | 84 | 95 | 105 | 195 | 266 | 306 | 348 | 12 | 25 | 40 | 52 |
| 9 Beban Non Operasional / <i>Non Operating Cost</i> | 156 | 176 | 64 | 79 | 94 | 110 | 126 | 143 | 158 | 171 | 183 | 14 | 27 | 43 | 63 |
| 10 Laba/Rugi Non Operasional (8 - 9) / <i>Non Operating Profit/Loss (8 - 9)</i> | (5) | (63) | 0 | (5) | (11) | (15) | (21) | 52 | 109 | 135 | 165 | (2) | (3) | (3) | (11) |
| 11 Laba/Rugi Tahun Berjalan (7 + 10) / <i>Year-to-date Profit/Loss (7 + 10)</i> | 3 127 | 3 328 | 1 230 | 1 421 | 1 673 | 2 018 | 2 340 | 2 640 | 2 892 | 3 030 | 3 247 | 373 | 658 | 1 156 | 1 560 |
| 12 Tranfer Laba/Rugi / <i>Transfer of Profit/Loss</i> | 753 | 1 202 | - | - | - | - | - | - | - | - | - | 1 483 | - | - | - |
| 13 Pajak Penghasilan / <i>Income Tax</i> | (62) | (43) | (18) | (22) | (25) | (25) | (30) | (33) | (36) | (32) | (38) | (6) | (13) | (22) | (30) |
| 14 Laba/Rugi Bersih / <i>Net Profit/Loss</i> | 2 313 | 2 083 | 1 212 | 1 400 | 1 649 | 1 993 | 2 310 | 2 607 | 2 856 | 2 998 | 1 726 | 367 | 645 | 1 134 | 1 530 |

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)
Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Lancar / <i>Current</i> | 411 771 | 455 068 | 496 982 | 506 377 | 461 417 | 460 869 | 469 010 | 491 779 | 499 428 | 510 988 | 520 409 | 513 622 | 517 632 | 523 791 | 518 785 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i> | 17 346 | 17 923 | 30 566 | 26 807 | 24 258 | 21 768 | 21 139 | 20 717 | 21 044 | 19 550 | 18 331 | 21 566 | 23 152 | 19 314 | 22 623 |
| 3. Kurang Lancar / <i>Sub-Standard</i> | 2 070 | 3 407 | 3 178 | 3 383 | 3 554 | 3 228 | 2 894 | 2 754 | 2 627 | 2 868 | 3 027 | 2 756 | 2 552 | 2 712 | 2 820 |
| 4. Diragukan / <i>Doubtful</i> | 1 474 | 954 | 1 773 | 1 565 | 1 713 | 1 771 | 1 737 | 1 741 | 1 525 | 1 375 | 1 382 | 1 672 | 1 526 | 1 244 | 1 450 |
| 5. Macet / <i>Lost</i> | 5 676 | 6 707 | 6 941 | 7 113 | 7 132 | 7 358 | 7 598 | 7 659 | 7 780 | 7 902 | 7 800 | 8 034 | 8 301 | 8 575 | 8 552 |
| Total Aset Produktif / <i>Total Earning Assets</i> | 438 338 | 484 059 | 539 439 | 545 245 | 498 074 | 494 995 | 502 379 | 524 650 | 532 404 | 542 682 | 550 949 | 547 650 | 553 163 | 555 636 | 554 229 |
| Rasio Aset Produktif Non Lancar / <i>Percentage of Non Performing Earning Assets</i> | 2,10 | 2,29 | 2,20 | 2,21 | 2,49 | 2,50 | 2,43 | 2,32 | 2,24 | 2,24 | 2,22 | 2,28 | 2,24 | 2,26 | 2,31 |

Tabel 9.a.
Aktiva Produktif berdasarkan Kualitas - Bank Umum Syariah
(Earning Assets based on Collectibility of Sharia Commercial Bank)
Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Lancar / <i>Current</i> | 266 133 | 297 942 | 330 494 | 340 702 | 304 146 | 300 803 | 306 949 | 320 101 | 325 443 | 336 084 | 340 584 | 340 107 | 342 925 | 342 053 | 340 736 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i> | 12 462 | 12 025 | 20 563 | 17 198 | 16 790 | 15 681 | 15 308 | 15 376 | 15 109 | 13 437 | 12 427 | 15 130 | 15 306 | 13 797 | 16 758 |
| 3. Kurang Lancar / <i>Sub-Standard</i> | 1 616 | 2 416 | 2 210 | 2 261 | 2 187 | 1 890 | 1 767 | 1 882 | 1 817 | 1 961 | 1 857 | 1 879 | 1 697 | 1 895 | 1 992 |
| 4. Diragukan / <i>Doubtful</i> | 846 | 571 | 1 317 | 1 035 | 1 141 | 1 222 | 1 187 | 1 112 | 964 | 899 | 866 | 1 128 | 999 | 989 | 1 143 |
| 5. Macet / <i>Lost</i> | 4 222 | 4 313 | 4 275 | 4 444 | 4 477 | 4 704 | 4 847 | 4 920 | 4 972 | 5 076 | 5 018 | 4 882 | 5 161 | 5 165 | 5 139 |
| Total Aset Produktif / <i>Total Earning Assets</i> | 285 278 | 317 267 | 358 858 | 365 640 | 328 740 | 324 300 | 330 058 | 343 392 | 348 304 | 357 457 | 360 751 | 363 127 | 366 088 | 363 900 | 365 768 |
| Rasio Aset Produktif Non Lancar / Percentage of Non Performing Earning Assets | 2,34 | 2,30 | 2,17 | 2,12 | 2,37 | 2,41 | 2,36 | 2,30 | 2,23 | 2,22 | 2,15 | 2,17 | 2,15 | 2,21 | 2,26 |

Tabel 9.b.
Aktiva Produktif berdasarkan Kualitas - Unit Usaha Syariah
(Earning Assets based on Collectibility of Sharia Business Units)
Nominal dalam Miliar Rp (Billion Rp) dan Rasio (%)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Lancar / <i>Current</i> | 145 638 | 157 126 | 166 488 | 165 675 | 157 271 | 160 065 | 162 061 | 171 677 | 173 985 | 174 904 | 179 825 | 173 515 | 174 707 | 181 738 | 178 049 |
| 2. Dalam Perhatian Khusus / <i>Special Mention</i> | 4 884 | 5 897 | 10 004 | 9 609 | 7 468 | 6 087 | 5 832 | 5 341 | 5 934 | 6 113 | 5 904 | 6 436 | 7 846 | 5 516 | 5 865 |
| 3. Kurang Lancar / <i>Sub-Standard</i> | 454 | 991 | 967 | 1 122 | 1 367 | 1 339 | 1 128 | 872 | 810 | 907 | 1 170 | 877 | 855 | 817 | 828 |
| 4. Diragukan / <i>Doubtful</i> | 628 | 384 | 456 | 530 | 573 | 549 | 550 | 629 | 561 | 475 | 517 | 544 | 528 | 255 | 306 |
| 5. Macet / <i>Lost</i> | 1 455 | 2 395 | 2 666 | 2 669 | 2 656 | 2 654 | 2 751 | 2 739 | 2 809 | 2 826 | 2 782 | 3 152 | 3 140 | 3 410 | 3 413 |
| Total Aset Produktif / <i>Total Earning Assets</i> | 153 060 | 166 792 | 180 581 | 179 605 | 169 334 | 170 694 | 172 321 | 181 258 | 184 099 | 185 225 | 190 198 | 184 523 | 187 075 | 191 736 | 188 461 |
| Rasio Aset Produktif Non Lancar / <i>Percentage of Non Performing Earning Assets</i> | 1,66 | 2,26 | 2,26 | 2,41 | 2,71 | 2,66 | 2,57 | 2,34 | 2,27 | 2,27 | 2,35 | 2,48 | 2,42 | 2,34 | 2,41 |

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

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | 2021 | | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|----------------|----------------|--------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories | 65 970 | 81 016 | 78 806 | 82 090 | 87 052 | 90 586 | 86 452 | 91 132 | 109 331 | 104 025 | 119 761 | 117 359 | 123 934 | 125 419 | 123 494 |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia) | 12 778 | 25 058 | 23 778 | 24 714 | 28 163 | 30 069 | 24 517 | 29 007 | 37 358 | 31 841 | 42 383 | 39 437 | 42 320 | 39 574 | 34 369 |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN | 4 814 | 2 401 | 2 052 | 2 159 | 2 398 | 2 501 | 2 871 | 2 630 | 2 588 | 2 573 | 2 383 | 2 630 | 2 797 | 2 781 | 2 691 |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates (SIMA) | 4 291 | 3 367 | 970 | 867 | 1 432 | 1 798 | 582 | 700 | 805 | 830 | 2 119 | 889 | 955 | 1 355 | 2577 ¹⁾ |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities | 3 673 | 19 290 | 20 756 | 21 688 | 24 333 | 25 770 | 21 064 | 25 677 | 33 965 | 28 438 | 37 881 | 35 919 | 38 568 | 35 438 | 29 101 |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) | 53 193 | 55 959 | 55 028 | 57 376 | 58 890 | 60 517 | 61 936 | 62 125 | 71 972 | 72 183 | 77 378 | 77 921 | 81 614 | 85 845 | 89 125 |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN) | 39 227 | 37 676 | 36 982 | 39 238 | 41 759 | 43 203 | 45 057 | 44 993 | 52 702 | 55 333 | 59 009 | 61 222 | 63 338 | 69 031 | 71 323 |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates | 1 473 | 2 683 | 3 896 | 3 962 | 2 869 | 3 349 | 3 632 | 3 136 | 3 866 | 3 403 | 3 965 | 2 840 | 4 130 | 3 203 | 3 357 |
| c. Sukuk Subordinasi / Subordinated Sukuk | 201 | 201 | 201 | 201 | 201 | 201 | 201 | 201 | 201 | 201 | 105 | 105 | 105 | 105 | 105 |
| d. Sukuk Lainnya / Others Sukuk | 12 130 | 15 190 | 13 797 | 13 741 | 13 722 | 13 366 | 12 868 | 13 692 | 15 128 | 13 192 | 14 260 | 13 709 | 13 996 | 13 451 | 14 275 |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities | 162 | 208 | 152 | 234 | 339 | 398 | 178 | 103 | 75 | 54 | 39 | 46 | 46 | 54 | 64 |
| Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories | 10 845 | 8 953 | 8 672 | 9 474 | 10 164 | 10 149 | 7 432 | 6 933 | 7 858 | 8 496 | 9 279 | 7 179 | 6 783 | 7 895 | 7 677 |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia) | 7 135 | 4 387 | 2 960 | 3 762 | 4 451 | 4 702 | 2 619 | 2 120 | 3 044 | 3 683 | 4 360 | 2 359 | 1 964 | 3 075 | 3 179 |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN | 6 336 | 3 687 | 2 260 | 3 062 | 3 751 | 4 202 | 2 119 | 1 620 | 2 544 | 3 183 | 4 360 | 2 359 | 1 964 | 3 075 | 3 179 |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities | 799 | 700 | 700 | 700 | 700 | 500 | 500 | 500 | 500 | 500 | - | - | - | - | - |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) | 3 710 | 4 566 | 5 712 | 5 712 | 5 713 | 5 447 | 4 813 | 4 813 | 4 814 | 4 814 | 4 919 | 4 819 | 4 820 | 4 820 | 4 498 |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates | 2 594 | 4 150 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 852 | 1 852 | 1 852 | 1 852 | 1 852 |
| b. Sukuk Lainnya / Subordinated Sukuk | 1 116 | 416 | 3 965 | 3 965 | 3 966 | 3 700 | 3 066 | 3 066 | 3 067 | 3 067 | 3 067 | 2 968 | 2 968 | 2 968 | 2 647 |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement | 65 970 | 81 016 | 78 806 | 82 090 | 87 052 | 90 586 | 86 452 | 91 132 | 109 331 | 104 025 | 119 761 | 117 359 | 123 934 | 125 419 | 123 494 |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities | 12 778 | 25 058 | 23 778 | 24 714 | 28 163 | 30 069 | 24 517 | 29 007 | 37 358 | 31 841 | 42 383 | 39 437 | 42 320 | 39 574 | 34 369 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 2 333 | 2 373 | 2 159 | 2 173 | 1 422 | 2 671 | 2 594 | 3 645 | 5 859 | 6 231 | 5 159 | 4 360 | 6 879 | 4 278 | 4 161 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | 265 | 253 | 119 | 20 | 20 | 314 | 75 | 70 | 193 | 110 | 236 | 2 412 ¹⁾ | 372 | 506 | |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 2 068 | 2 120 | 2 040 | 2 154 | 1 402 | 2 651 | 2 280 | 3 570 | 5 789 | 6 039 | 5 049 | 4 124 | 4 466 | 3 907 | 3 655 |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 10 445 | 22 685 | 21 619 | 22 541 | 26 741 | 27 398 | 21 922 | 25 362 | 31 500 | 25 610 | 37 224 | 35 077 | 35 442 | 35 295 | 30 208 |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities | 53 193 | 55 959 | 55 028 | 57 376 | 58 890 | 60 517 | 61 936 | 62 125 | 71 972 | 72 183 | 77 378 | 77 921 | 81 614 | 85 845 | 89 125 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 6 544 | 7 614 | 5 746 | 5 783 | 6 295 | 7 794 | 8 195 | 6 079 | 8 629 | 6 610 | 11 916 | 11 784 | 13 285 | 14 517 | 14 682 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | 12 | 109 | 1 387 | 1 363 | 634 | 1 109 | 1 233 | 547 | 1 344 | 997 | 687 | 687 | 1 883 | 612 | 1 479 |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 6 532 | 7 505 | 4 360 | 4 420 | 5 662 | 6 684 | 6 962 | 5 532 | 7 284 | 5 613 | 11 228 | 11 096 | 11 402 | 13 905 | 13 203 |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 46 648 | 48 345 | 49 282 | 51 593 | 52 594 | 52 723 | 53 741 | 56 046 | 63 344 | 65 573 | 65 462 | 66 138 | 68 329 | 71 328 | 74 442 |
| Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement Methods | 10 845 | 8 953 | 8 672 | 9 474 | 10 164 | 10 149 | 7 432 | 6 933 | 7 858 | 8 496 | 9 279 | 7 179 | 6 783 | 7 895 | 7 677 |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities | 7 135 | 4 387 | 2 960 | 3 762 | 4 451 | 4 702 | 2 619 | 2 120 | 3 044 | 3 683 | 4 360 | 2 359 | 1 964 | 3 075 | 3 179 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 295 | 525 | 256 | 277 | 262 | 318 | 351 | 373 | 446 | 489 | 885 | 805 | 638 | 744 | 785 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | 255 | 256 | 277 | 262 | 318 | 351 | 373 | 446 | 489 | 885 | 805 | 638 | 744 | 785 | |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 40 | 525 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 6 840 | 3 862 | 2 704 | 3 485 | 4 189 | 4 384 | 2 268 | 1 747 | 2 599 | 3 194 | 3 475 | 1 554 | 1 326 | 2 331 | 2 394 |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities | 3 710 | 4 566 | 5 712 | 5 712 | 5 713 | 5 447 | 4 813 | 4 813 | 4 814 | 4 814 | 4 919 | 4 819 | 4 820 | 4 820 | 4 498 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 3 710 | 4 566 | 5 712 | 5 712 | 5 713 | 5 447 | 4 813 | 4 813 | 4 814 | 4 814 | 4 919 | 4 819 | 4 820 | 4 820 | 4 498 |

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

| Indikator | 2018 | 2019 | 2020 | | | | | 2021 | | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories | 54 503 | 63 787 | 61 105 | 63 999 | 68 503 | 70 035 | 65 946 | 66 952 | 78 385 | 75 622 | 86 932 | 85 441 | 90 086 | 89 060 | 88 328 |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia) | 9 064 | 19 339 | 18 827 | 20 189 | 23 940 | 23 925 | 19 135 | 20 701 | 25 484 | 20 207 | 29 634 | 27 070 | 29 323 | 25 426 | 23 172 |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN | 4 372 | 2 401 | 2 052 | 2 159 | 2 398 | 2 501 | 2 871 | 2 630 | 2 588 | 2 573 | 2 383 | 2 630 | 2 797 | 2 781 | 2 691 |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates | 2 417 | 2 242 | 710 | 542 | 912 | 787 | 367 | 490 | 535 | 440 | 1 459 | 664 | 715 | 835 | 555 |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities | 2 274 | 14 696 | 16 065 | 17 488 | 20 630 | 20 637 | 15 897 | 17 581 | 22 361 | 17 194 | 25 792 | 23 776 | 25 811 | 21 811 | 19 927 |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) | 45 439 | 44 448 | 42 278 | 43 810 | 44 563 | 46 109 | 46 811 | 46 250 | 52 901 | 55 415 | 57 298 | 58 372 | 60 763 | 63 634 | 65 155 |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN) | 31 996 | 28 571 | 27 063 | 28 667 | 30 582 | 31 764 | 32 589 | 31 922 | 37 064 | 41 456 | 43 347 | 45 467 | 46 699 | 50 381 | 51 445 |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates | 1 453 | 1 724 | 2 827 | 2 828 | 1 685 | 2 365 | 2 373 | 2 017 | 2 622 | 2 334 | 2 521 | 1 566 | 2 756 | 2 053 | 2 508 |
| c. Sukuk Subordinasi / Subordinated Sukuk | 146 | 146 | 146 | 146 | 146 | 146 | 146 | 146 | 146 | 146 | 50 | 50 | 50 | 50 | 50 |
| d. Sukuk Lainnya / Others Sukuk | 11 813 | 13 923 | 12 162 | 12 087 | 12 082 | 11 765 | 11 635 | 12 099 | 13 030 | 11 460 | 11 376 | 11 289 | 11 258 | 11 150 | 11 152 |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities | 32 | 83 | 81 | 83 | 68 | 69 | 69 | 67 | 39 | 18 | 4 | - | - | - | - |
| Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories | 6 206 | 3 098 | 4 007 | 4 784 | 5 448 | 5 794 | 3 826 | 3 166 | 4 121 | 4 709 | 5 337 | 3 981 | 3 565 | 4 696 | 4 771 |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia) | 4 606 | 1 498 | 2 260 | 3 037 | 3 701 | 4 047 | 2 079 | 1 420 | 2 374 | 2 963 | 3 485 | 2 129 | 1 714 | 2 845 | 2 919 |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN | 4 506 | 1 498 | 2 260 | 3 037 | 3 701 | 4 047 | 2 079 | 1 420 | 2 374 | 2 963 | 3 485 | 2 129 | 1 714 | 2 845 | 2 919 |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities | 100 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) | 1 600 | 1 600 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 852 | 1 852 | 1 852 | 1 852 | 1 852 |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates | 1 600 | 1 600 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 852 | 1 852 | 1 852 | 1 852 | 1 852 |
| b. Sukuk Lainnya / Subordinated Sukuk | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement | 54 503 | 63 787 | 61 105 | 63 999 | 68 503 | 70 035 | 65 946 | 66 952 | 78 385 | 75 622 | 86 932 | 85 441 | 90 086 | 89 060 | 88 328 |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities | 9 064 | 19 339 | 18 827 | 20 189 | 23 940 | 23 925 | 19 135 | 20 701 | 25 484 | 20 207 | 29 634 | 27 070 | 29 323 | 25 426 | 23 172 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 1 602 | 1 270 | 1 114 | 1 028 | 1 042 | 1 758 | 1 734 | 1 658 | 1 528 | 1 909 | 2 549 | 2 632 | 4 490 | 2 588 | 2 380 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | 265 | 253 | 119 | 20 | 20 | 304 | 20 | 20 | 20 | 20 | 71 | 2 172 | 272 | 273 | 273 |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 1 337 | 1 017 | 995 | 1 009 | 1 022 | 1 738 | 1 430 | 1 638 | 1 508 | 1 889 | 2 529 | 2 560 | 2 318 | 2 297 | 2 107 |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 7 462 | 18 069 | 17 713 | 19 161 | 22 898 | 22 167 | 17 401 | 19 043 | 23 956 | 18 298 | 27 085 | 24 438 | 24 833 | 22 858 | 20 793 |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities | 45 439 | 44 448 | 42 278 | 43 810 | 44 563 | 46 109 | 46 811 | 46 250 | 52 901 | 55 415 | 57 298 | 58 372 | 60 763 | 63 634 | 65 155 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 1 603 | 4 335 | 3 680 | 3 665 | 4 152 | 5 634 | 5 442 | 3 321 | 5 512 | 3 739 | 8 529 | 8 303 | 9 335 | 10 280 | 9 465 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | 12 | 109 | 977 | 918 | 174 | 644 | 714 | 102 | 729 | 648 | 41 | 46 | 976 | 215 | 659 |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 1 591 | 4 226 | 2 703 | 2 747 | 3 979 | 4 990 | 4 728 | 3 220 | 4 782 | 3 092 | 8 488 | 8 257 | 8 359 | 10 065 | 8 806 |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 43 836 | 40 114 | 38 598 | 40 145 | 40 411 | 40 476 | 41 369 | 42 929 | 47 389 | 51 676 | 48 769 | 50 069 | 51 429 | 53 355 | 55 690 |
| Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement | 6 206 | 3 098 | 4 007 | 4 784 | 5 448 | 5 794 | 3 826 | 3 166 | 4 121 | 4 709 | 5 337 | 3 981 | 3 565 | 4 696 | 4 771 |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities | 4 606 | 1 498 | 2 260 | 3 037 | 3 701 | 4 047 | 2 079 | 1 420 | 2 374 | 2 963 | 3 485 | 2 129 | 1 714 | 2 845 | 2 919 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 255 | - | 256 | 277 | 262 | 318 | 351 | 373 | 446 | 489 | 885 | 805 | 638 | 744 | 785 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | 255 | - | 256 | 277 | 262 | 318 | 351 | 373 | 446 | 489 | 885 | 805 | 638 | 744 | 785 |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 4 351 | 1 498 | 2 004 | 2 760 | 3 439 | 3 729 | 1 728 | 1 047 | 1 929 | 2 474 | 2 600 | 1 324 | 1 076 | 2 101 | 2 134 |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities | 1 600 | 1 600 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 852 | 1 852 | 1 852 | 1 852 | 1 852 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 1 600 | 1 600 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 747 | 1 852 | 1 852 | 1 852 | 1 852 | 1 852 |

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

| Indikator | 2018 | 2019 | 2020 | | | | | 2021 | | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Surat Berharga dimiliki berdasarkan Jenis / Securities Owned Based on Instrument Categories | 11 467 | 17 229 | 17 701 | 18 091 | 18 549 | 20 552 | 20 507 | 24 181 | 30 946 | 28 402 | 32 829 | 31 917 | 33 848 | 36 358 | 35 166 |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia) | 3 714 | 5 719 | 4 951 | 4 525 | 4 223 | 6 144 | 5 382 | 8 306 | 11 874 | 11 634 | 12 749 | 12 368 | 12 997 | 14 147 | 11 196 |
| a. Surat Perbendaharaan Negara Syariah / Sharia SPN | 441 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Interbank Mudharabah Investment Certificates | 1 874 | 1 125 | 260 | 325 | 520 | 1 011 | 215 | 210 | 270 | 390 | 660 | 225 | 240 | 520 | 2 022 |
| c. SBPU Syariah Lainnya / Other Sharia Money Market Securities | 1 399 | 4 594 | 4 691 | 4 200 | 3 703 | 5 133 | 5 167 | 8 096 | 11 604 | 11 244 | 12 089 | 12 143 | 12 757 | 13 627 | 9 175 |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) | 7 753 | 11 510 | 12 750 | 13 566 | 14 326 | 14 407 | 15 125 | 15 875 | 19 071 | 16 768 | 20 080 | 19 550 | 20 851 | 22 211 | 23 969 |
| a. Surat Berharga Syariah Negara (SBSN) / Sharia SBN (SBSN) | 7 231 | 9 105 | 9 919 | 10 571 | 11 176 | 11 439 | 12 468 | 13 071 | 15 638 | 13 877 | 15 662 | 15 755 | 16 639 | 18 651 | 19 878 |
| b. Sertifikat Reksadana Syariah / Sharia Mutual Fund Certificates | 20 | 959 | 1 069 | 1 134 | 1 184 | 984 | 1 259 | 1 119 | 1 244 | 1 069 | 1 444 | 1 274 | 1 374 | 1 150 | 849 |
| c. Sukuk Subordinasi / Subordinated Sukuk | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 | 55 |
| d. Sukuk Lainnya / Others Sukuk | 317 | 1 267 | 1 635 | 1 654 | 1 640 | 1 600 | 1 233 | 1 593 | 2 099 | 1 731 | 2 883 | 2 420 | 2 737 | 2 301 | 3 122 |
| e. SBPM Syariah Lainnya / Other Sharia Capital Market Securities | 130 | 124 | 71 | 151 | 271 | 329 | 110 | 36 | 36 | 36 | 36 | 46 | 46 | 54 | 64 |
| Surat Berharga diterbitkan berdasarkan Jenis / Securities Issued Based on Instrument Categories | 4 639 | 5 855 | 4 665 | 4 690 | 4 716 | 4 355 | 3 606 | 3 766 | 3 737 | 3 787 | 3 942 | 3 198 | 3 218 | 3 198 | 2 907 |
| 1 Surat Berharga Pasar Uang Syariah (SBPU Syariah) / Sharia Money Market Securities (SBPU Sharia) | 2 529 | 2 889 | 700 | 725 | 750 | 655 | 540 | 700 | 670 | 720 | 875 | 230 | 250 | 230 | 260 |
| a. Sertifikat Investasi Mudharabah AntarBank (SIMA) / Sharia SPN | 1 830 | 2 | - | 25 | 50 | 155 | 40 | 200 | 170 | 220 | 875 | 230 | 250 | 230 | 260 |
| b. SBPU Syariah Lainnya / Other Sharia Money Market Securities | 699 | 700 | 700 | 700 | 700 | 500 | 500 | 500 | 500 | 500 | - | - | - | - | - |
| 2 Surat Berharga Pasar Modal Syariah (SBPM Syariah) / Sharia Capital Market Securities (SBPM Sharia) | 2 110 | 2 966 | 3 965 | 3 965 | 3 966 | 3 700 | 3 066 | 3 066 | 3 067 | 3 067 | 3 067 | 2 968 | 2 968 | 2 968 | 2 647 |
| a. Sukuk Subordinasi / Sharia Mutual Fund Certificates | 994 | 2 550 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Sukuk Lainnya / Subordinated Sukuk | 1 116 | 416 | 3 965 | 3 965 | 3 966 | 3 700 | 3 066 | 3 066 | 3 067 | 3 067 | 3 067 | 2 968 | 2 968 | 2 968 | 2 647 |
| c. SBPM Syariah Lainnya / Other Sharia Capital Market Securities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Surat Berharga Dimiliki Berdasarkan Kategori Pengukuran / Securities Owned Based on Measurement | 11 467 | 17 229 | 17 701 | 18 091 | 18 549 | 20 552 | 20 507 | 24 181 | 30 946 | 28 402 | 32 829 | 31 917 | 33 848 | 36 358 | 35 166 |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities | 3 714 | 5 719 | 4 951 | 4 525 | 4 223 | 6 144 | 5 382 | 8 306 | 11 874 | 11 634 | 12 749 | 12 368 | 12 997 | 14 147 | 11 196 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 731 | 1 103 | 1 045 | 1 145 | 380 | 913 | 860 | 1 987 | 4 331 | 4 322 | 2 610 | 1 728 | 2 388 | 1 710 | 1 782 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | - | - | - | - | - | - | 10 | 55 | 50 | 173 | 90 | 165 | 240 | 100 | 233 |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 731 | 1 103 | 1 045 | 1 145 | 380 | 913 | 850 | 1 932 | 4 281 | 4 150 | 2 520 | 1 563 | 2 148 | 1 610 | 1 548 |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 2 983 | 4 616 | 3 906 | 3 380 | 3 843 | 5 231 | 4 521 | 6 319 | 7 544 | 7 312 | 10 139 | 10 640 | 10 609 | 12 437 | 9 415 |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities | 7 753 | 11 510 | 12 750 | 13 566 | 14 326 | 14 407 | 15 125 | 15 875 | 19 071 | 16 768 | 20 080 | 19 550 | 20 851 | 22 211 | 23 969 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 4 941 | 3 279 | 2 066 | 2 118 | 2 143 | 2 160 | 2 753 | 2 758 | 3 117 | 2 870 | 3 387 | 3 481 | 3 950 | 4 238 | 5 217 |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | - | - | 410 | 445 | 460 | 466 | 518 | 445 | 615 | 349 | 647 | 642 | 907 | 397 | 820 |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 4 941 | 3 279 | 1 656 | 1 673 | 1 683 | 1 694 | 2 235 | 2 313 | 2 502 | 2 521 | 2 741 | 2 839 | 3 043 | 3 841 | 4 397 |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 2 812 | 8 231 | 10 684 | 11 448 | 12 183 | 12 248 | 12 372 | 13 117 | 15 954 | 13 898 | 16 693 | 16 069 | 16 901 | 17 973 | 18 752 |
| Surat Berharga Diterbitkan berdasarkan Kategori Pengukuran / Securities Issued Based on Measurement | 4 639 | 5 855 | 4 665 | 4 690 | 4 716 | 4 355 | 3 606 | 3 766 | 3 737 | 3 787 | 3 942 | 3 198 | 3 218 | 3 198 | 2 907 |
| 1 Surat Berharga Pasar Uang Syariah / Sharia Money Market Securities | 2 529 | 2 889 | 700 | 725 | 750 | 655 | 540 | 700 | 670 | 720 | 875 | 230 | 250 | 230 | 260 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | 40 | 525 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Melalui Laporan Laba/Rugi / Through Income Statement | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | 40 | 525 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 2 489 | 2 364 | 750 | 725 | 750 | 655 | 540 | 700 | 670 | 720 | 875 | 230 | 250 | 230 | 260 |
| 2 Surat Berharga Pasar Modal Syariah / Sharia Capital Market Securities | 2 110 | 2 966 | 3 964 | 3 965 | 3 966 | 3 700 | 3 066 | 3 066 | 3 067 | 3 067 | 3 067 | 2 968 | 2 968 | 2 968 | 2 647 |
| a. Diukur Pada Nilai Wajar / Measured at Fair Value: | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1. Melalui Laporan Laba / Rugi / Through Income Statement | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Melalui Other Comprehensive Income Tersedia untuk Dijual / Through Other Comprehensive Income - Available for Sale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Diukur pada Harga Perolehan Dimiliki Hingga Jatuh Tempo / Measured at Face Value - Held to Maturity | 2 110 | 2 966 | 3 964 | 3 965 | 3 966 | 3 700 | 3 066 | 3 066 | 3 067 | 3 067 | 3 067 | 2 968 | 2 968 | 2 968 | 2 647 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 145 507 | 171 270 | 175 980 | 178 184 | 180 664 | 181 157 | 179 802 | 181 721 | 183 069 | 185 113 | 186 773 | 185 227 | 183 749 | 186 575 | 186 002 |
| NPF | 4 205 | 5 590 | 5 931 | 6 128 | 6 186 | 6 148 | 6 235 | 6 268 | 6 096 | 6 347 | 6 238 | 6 323 | 6 323 | 6 465 | 6 519 |
| a. Mudharabah | 15 866 | 13 779 | 12 835 | 12 259 | 11 866 | 11 790 | 12 085 | 12 278 | 11 793 | 12 256 | 11 854 | 11 474 | 11 337 | 11 657 | 11 000 |
| NPF | 359 | 481 | 446 | 427 | 420 | 423 | 443 | 447 | 449 | 434 | 380 | 350 | 322 | 301 | 312 |
| b. Musyarakah | 129 641 | 157 491 | 163 145 | 165 925 | 168 798 | 169 367 | 167 717 | 169 442 | 171 276 | 172 857 | 174 919 | 173 753 | 172 412 | 174 918 | 175 003 |
| NPF | 3 845 | 5 109 | 5 485 | 5 701 | 5 766 | 5 725 | 5 793 | 5 821 | 5 647 | 5 913 | 5 858 | 5 973 | 6 001 | 6 164 | 6 207 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 164 088 | 173 323 | 174 236 | 175 752 | 177 138 | 178 741 | 179 850 | 183 563 | 185 348 | 187 568 | 188 536 | 189 029 | 189 996 | 190 870 | 194 648 |
| NPF | 4 712 | 5 027 | 5 496 | 5 462 | 5 511 | 5 487 | 5 324 | 5 228 | 5 181 | 5 173 | 5 150 | 5 319 | 5 417 | 5 419 | 5 603 |
| a. Murabahah | 154 805 | 160 654 | 161 226 | 163 134 | 165 227 | 167 371 | 168 338 | 170 843 | 172 095 | 173 772 | 174 301 | 174 885 | 175 979 | 176 881 | 180 164 |
| NPF | 4 489 | 4 688 | 5 130 | 5 097 | 5 157 | 5 114 | 4 962 | 4 884 | 4 839 | 4 842 | 4 824 | 4 986 | 5 068 | 5 047 | 5 218 |
| b. Qardh | 7 674 | 10 572 | 10 806 | 10 407 | 9 673 | 9 121 | 9 242 | 10 423 | 10 936 | 11 454 | 11 872 | 11 774 | 11 627 | 11 593 | 12 095 |
| NPF | 199 | 304 | 322 | 324 | 316 | 336 | 328 | 310 | 310 | 299 | 294 | 300 | 314 | 337 | 347 |
| c. Istishna' | 1 609 | 2 097 | 2 204 | 2 210 | 2 238 | 2 249 | 2 270 | 2 297 | 2 317 | 2 342 | 2 364 | 2 370 | 2 391 | 2 396 | 2 389 |
| NPF | 24 | 35 | 44 | 41 | 37 | 36 | 34 | 34 | 32 | 32 | 32 | 34 | 34 | 35 | 38 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 10 597 | 10 589 | 9 811 | 9 510 | 9 220 | 8 990 | 8 808 | 8 767 | 8 917 | 8 750 | 8 635 | 8 505 | 8 367 | 8 237 | 8 047 |
| NPF | 215 | 412 | 427 | 433 | 665 | 684 | 632 | 621 | 619 | 589 | 456 | 446 | 264 | 284 | 303 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 165 | 72 | 40 | 37 | 32 | 27 | 23 | 21 | 19 | 17 | 16 | 16 | 14 | 21 | 30 |
| NPF | 3 | 12 | 10 | 12 | 12 | 11 | 10 | 10 | 10 | 9 | 9 | 9 | 1 | 1 | 1 |
| c. Pembiayaan secara Executing / Financing through Executing | 25 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 0,2 | 0,5 |
| NPF | - | - | - | - | - | - | 17 ^f | 17 ^f | 17 ^f | 17 ^f | 17 ^f | 17 | 17 | 0 | 0 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 10 407 | 10 498 | 9 754 | 9 439 | 9 171 | 8 946 | 8 767 | 8 729 | 8 881 | 8 715 | 8 601 | 8 472 | 8 336 | 8 216 | 8 017 |
| NPF | 211 | 400 | 417 | 417 | 653 | 674 | 605 ^f | 594 ^f | 592 ^f | 562 ^f | 430 ^f | 420 | 246 | 283 | 302 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Pembiayaan / Total Financing | 320 193 | 355 182 | 360 026 | 363 445 | 367 022 | 368 888 | 368 460 | 374 051 | 377 334 | 381 430 | 383 944 | 382 761 | 382 113 | 385 681 | 388 698 |
| NPF / Total NPF | 9 132 | 11 029 | 11 853 | 12 023 | 12 362 | 12 319 | 12 191 | 12 117 | 11 896 | 12 108 | 11 844 | 12 088 | 12 005 | 12 168 | 12 426 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 74 122 | 89 995 | 91 112 | 92 097 | 93 447 | 93 887 | 93 582 | 94 953 | 95 124 | 96 227 | 96 376 | 95 604 | 95 233 | 97 455 | 97 063 |
| NPF | 2 673 | 2 860 | 2 981 | 2 962 | 2 945 | 2 969 | 3 085 | 3 227 | 3 093 | 3 247 | 3 049 | 3 069 | 3 117 | 3 309 | 3 368 |
| a. Mudharabah | 5 477 | 5 413 | 4 671 | 4 451 | 4 319 | 4 104 | 4 137 | 4 376 | 4 187 | 4 370 | 4 098 | 3 932 | 4 235 | 4 302 | 4 195 |
| NPF | 81 | 86 | 101 | 97 | 98 | 99 | 122 | 122 | 124 | 124 | 107 | 89 | 91 | 89 | 117 |
| b. Musyarakah | 68 644 | 84 582 | 86 441 | 87 646 | 89 128 | 89 783 | 89 445 | 90 577 | 90 938 | 91 856 | 92 279 | 91 672 | 90 998 | 93 153 | 92 868 |
| NPF | 2 593 | 2 774 | 2 880 | 2 865 | 2 847 | 2 870 | 2 963 | 3 105 | 2 969 | 3 123 | 2 941 | 2 981 | 3 026 | 3 221 | 3 251 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 124 997 | 132 013 | 133 212 | 134 958 | 136 518 | 138 030 | 139 145 | 142 834 | 144 649 | 146 634 | 147 436 | 147 775 | 147 999 | 148 029 | 150 738 |
| NPF | 3 804 | 4 127 | 4 489 | 4 460 | 4 530 | 4 501 | 4 369 | 4 340 | 4 315 | 4 342 | 4 352 | 4 477 | 4 568 | 4 548 | 4 704 |
| a. Murabahah | 118 134 | 122 725 | 123 654 | 125 808 | 128 087 | 130 220 | 131 281 | 133 806 | 135 071 | 136 578 | 136 990 | 137 429 | 137 831 | 137 916 | 140 178 |
| NPF | 3 626 | 3 847 | 4 188 | 4 162 | 4 240 | 4 188 | 4 063 | 4 048 | 4 021 | 4 057 | 4 073 | 4 193 | 4 280 | 4 251 | 4 405 |
| b. Qardh | 6 848 | 9 276 | 9 531 | 9 124 | 8 406 | 7 785 | 7 841 | 9 004 | 9 556 | 10 034 | 10 425 | 10 324 | 10 148 | 10 092 | 10 539 |
| NPF | 175 | 279 | 300 | 296 | 289 | 311 | 306 | 292 | 294 | 286 | 280 | 284 | 288 | 297 | 300 |
| c. Istishna' | 15 | 11 | 27 | 26 | 25 | 25 | 23 | 23 | 22 | 22 | 21 | 21 | 21 | 21 | 20 |
| NPF | 2 | 2 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 3 180 | 3 138 | 3 115 | 2 988 | 2 894 | 2 796 | 2 728 | 2 721 | 2 743 | 2 736 | 2 720 | 2 709 | 2 694 | 2 697 | 2 653 |
| NPF | 120 | 275 | 296 | 283 | 293 | 310 | 311 | 312 | 311 | 314 | 312 | 317 | 145 | 166 | 171 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 3 | 4 | 5 | 6 | 6 | 9 |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Pembiayaan secara Executing / Financing through Executing | 22 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 0,2 | 0,5 |
| NPF | - | - | - | - | - | - | 17 ^f | 17 ^f | 17 ^f | 17 ^f | 17 ^f | 17 | 17 | 0 | 0 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 3 157 | 3 119 | 3 097 | 2 953 | 2 875 | 2 778 | 2 710 | 2 702 | 2 723 | 2 715 | 2 699 | 2 687 | 2 671 | 2 691 | 2 644 |
| NPF | 120 | 275 | 296 | 279 | 293 | 310 | 293 ^f | 295 ^f | 294 ^f | 296 ^f | 295 ^f | 300 | 128 | 166 | 171 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Pembiayaan / Total Financing | 202 298 | 225 146 | 227 438 | 230 044 | 232 859 | 234 713 | 235 456 | 240 508 | 242 516 | 245 597 | 246 532 | 246 087 | 245 926 | 248 181 | 250 454 |
| NPF / Total NPF | 6 597 | 7 263 | 7 766 | 7 704 | 7 768 | 7 780 | 7 765 | 7 879 | 7 719 | 7 903 | 7 713 | 7 864 | 7 831 | 8 023 | 8 244 |

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)
 Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| <i>Financing</i> | 71 386 | 81 275 | 84 868 | 86 087 | 87 217 | 87 270 | 86 220 | 86 767 | 87 945 | 88 886 | 90 397 | 89 623 | 88 516 | 89 120 | 88 940 |
| NPF | 1 531 | 2 730 | 2 950 | 3 166 | 3 241 | 3 179 | 3 150 | 3 041 | 3 003 | 3 100 | 3 190 | 3 253 | 3 206 | 3 156 | 3 152 |
| a. Mudharabah | 10 389 | 8 366 | 8 163 | 7 808 | 7 547 | 7 686 | 7 948 | 7 902 | 7 606 | 7 885 | 7 757 | 7 542 | 7 101 | 7 355 | 6 805 |
| NPF | 279 | 395 | 345 | 330 | 322 | 324 | 320 | 325 | 325 | 310 | 273 | 261 | 231 | 213 | 195 |
| b. Musyarakah | 60 997 | 72 909 | 76 704 | 78 279 | 79 670 | 79 584 | 78 272 | 78 865 | 80 339 | 81 001 | 82 640 | 82 081 | 81 414 | 81 765 | 82 135 |
| NPF | 1 253 | 2 335 | 2 605 | 2 836 | 2 919 | 2 855 | 2 829 | 2 716 | 2 678 | 2 790 | 2 917 | 2 992 | 2 976 | 2 943 | 2 957 |
| c. Pembiayaan Bagi Hasil Lainnya / <i>Other Profit Sharina Financia</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / <i>Receivables/Acceptables</i> | 39 091 | 41 310 | 41 024 | 40 793 | 40 619 | 40 710 | 40 705 | 40 729 | 40 699 | 40 933 | 41 100 | 41 254 | 41 997 | 42 841 | 43 910 |
| NPF | 908 | 900 | 1 007 | 1 002 | 981 | 986 | 955 | 888 | 867 | 830 | 797 | 842 | 848 | 871 | 899 |
| a. Murabahah | 36 671 | 37 929 | 37 572 | 37 326 | 37 140 | 37 150 | 37 057 | 37 036 | 37 024 | 37 194 | 37 311 | 37 456 | 38 148 | 38 965 | 39 986 |
| NPF | 863 | 841 | 942 | 935 | 917 | 926 | 899 | 836 | 819 | 785 | 751 | 793 | 788 | 795 | 814 |
| b. Qardh | 826 | 1 296 | 1 275 | 1 283 | 1 267 | 1 336 | 1 401 | 1 419 | 1 380 | 1 419 | 1 446 | 1 449 | 1 480 | 1 501 | 1 556 |
| NPF | 24 | 26 | 22 | 28 | 28 | 26 | 22 | 18 | 16 | 14 | 14 | 15 | 26 | 40 | 47 |
| c. Istishna' | 1 594 | 2 086 | 2 178 | 2 184 | 2 213 | 2 224 | 2 247 | 2 274 | 2 295 | 2 320 | 2 342 | 2 349 | 2 370 | 2 375 | 2 369 |
| NPF | 21 | 33 | 42 | 39 | 36 | 35 | 34 | 34 | 32 | 32 | 32 | 34 | 34 | 35 | 38 |
| including <i>Leasing receivables</i> | 7 417 | 7 451 | 6 696 | 6 522 | 6 326 | 6 194 | 6 079 | 6 046 | 6 174 | 6 014 | 5 915 | 5 797 | 5 673 | 5 539 | 5 394 |
| NPF | 95 | 137 | 131 | 150 | 372 | 374 | 321 | 308 | 307 | 275 | 144 | 129 | 119 | 119 | 132 |
| a. Pembiayaan Sindikasi / <i>Sindication Financia</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / <i>Financing through Channeling</i> | 164 | 71 | 39 | 36 | 31 | 26 | 22 | 19 | 17 | 14 | 12 | 12 | 9 | 15 | 21 |
| NPF | 3 | 12 | 10 | 12 | 12 | 11 | 10 | 10 | 10 | 9 | 9 | 9 | 1 | 1 | 1 |
| c. Pembiayaan secara Executing / <i>Financing through Executing</i> | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Pembiayaan Sewa Lainnya / <i>Other Ijarah</i> | 7 250 | 7 379 | 6 657 | 6 486 | 6 295 | 6 168 | 6 057 | 6 027 | 6 158 | 6 000 | 5 903 | 5 785 | 5 665 | 5 525 | 5 373 |
| NPF | 92 | 125 | 121 | 138 | 360 | 363 | 311 | 299 | 298 | 266 | 135 | 120 | 118 | 118 | 131 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Pembiayaan / Total Financing | 117 895 | 130 036 | 132 588 | 133 402 | 134 162 | 134 174 | 133 004 | 133 543 | 134 818 | 135 833 | 137 412 | 136 673 | 136 186 | 137 500 | 138 244 |
| NPF / Total NPF | 2 535 | 3 767 | 4 087 | 4 319 | 4 593 | 4 540 | 4 426 | 4 238 | 4 177 | 4 206 | 4 131 | 4 224 | 4 174 | 4 145 | 4 182 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 136 854 | 163 697 | 167 273 | 169 588 | 171 923 | 171 988 | 170 641 | 172 430 | 173 051 | 175 503 | 177 065 | 175 355 | 175 007 | 177 327 | 176 981 |
| NPF | 3 528 | 5 178 | 5 491 | 5 698 | 5 767 | 5 720 | 5 809 | 5 834 | 5 670 | 5 936 | 5 830 | 5 916 | 5 913 | 6 048 | 6 106 |
| a. Mudharabah | 14 940 | 13 176 | 11 699 | 11 282 | 10 934 | 10 750 | 11 048 | 11 263 | 10 792 | 11 282 | 10 918 | 10 494 | 10 335 | 10 423 | 9 984 |
| NPF | 359 | 481 | 446 | 427 | 420 | 423 | 443 | 447 | 449 | 434 | 380 | 350 | 322 | 301 | 312 |
| b. Musyarakah | 121 914 | 150 522 | 155 574 | 158 306 | 160 989 | 161 238 | 159 594 | 161 168 | 162 259 | 164 221 | 166 147 | 164 862 | 164 672 | 166 904 | 166 997 |
| NPF | 3 169 | 4 696 | 5 045 | 5 270 | 5 347 | 5 297 | 5 366 | 5 387 | 5 221 | 5 502 | 5 450 | 5 566 | 5 591 | 5 747 | 5 794 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 160 854 | 170 853 | 171 578 | 173 162 | 174 776 | 176 442 | 177 706 | 181 139 | 182 966 | 185 250 | 185 655 | 186 137 | 187 157 | 188 138 | 191 878 |
| NPF | 4 290 | 4 907 | 5 366 | 5 335 | 5 387 | 5 361 | 5 324 | 5 224 | 5 178 | 5 169 | 5 140 | 5 310 | 5 407 | 5 409 | 5 596 |
| a. Murabahah | 151 580 | 158 725 | 159 263 | 161 246 | 163 379 | 165 477 | 166 463 | 168 952 | 170 250 | 171 999 | 172 548 | 173 141 | 174 217 | 175 204 | 178 637 |
| NPF | 4 067 | 4 688 | 5 130 | 5 097 | 5 157 | 5 114 | 4 962 | 4 881 | 4 836 | 4 838 | 4 814 | 4 977 | 5 059 | 5 037 | 5 211 |
| b. Qardh | 7 665 | 10 031 | 10 128 | 9 722 | 9 174 | 8 732 | 8 989 | 9 906 | 10 414 | 10 925 | 10 759 | 10 641 | 10 565 | 10 554 | 10 867 |
| NPF | 199 | 184 | 193 | 197 | 193 | 210 | 328 ¹⁾ | 310 | 310 | 299 | 294 | 300 | 314 | 337 | 347 |
| c. Istishna' | 1 609 | 2 097 | 2 187 | 2 194 | 2 222 | 2 233 | 2 254 | 2 280 | 2 301 | 2 327 | 2 348 | 2 355 | 2 376 | 2 380 | 2 374 |
| NPF | 24 | 35 | 44 | 41 | 37 | 36 | 34 | 34 | 32 | 32 | 32 | 34 | 34 | 35 | 38 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 9 288 | 9 450 | 8 763 | 8 534 | 8 317 | 8 107 | 7 971 | 7 953 | 8 203 | 8 096 | 8 020 | 7 927 | 7 816 | 7 707 | 7 567 |
| NPF | 213 | 411 | 426 | 432 | 664 | 684 | 631 | 620 | 618 | 589 | 455 | 445 | 264 | 284 | 302 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 165 | 72 | 40 | 37 | 32 | 27 | 23 | 21 | 19 | 17 | 16 | 16 | 14 | 21 | 30 |
| NPF | - | 12 | 10 | 12 | 12 | 11 | 10 | 10 | 10 | 9 | 9 | 9 | 1 | 1 | 1 |
| c. Pembiayaan secara Executing / Financing through Executing | 25 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 0 | 1 |
| NPF | 3 | - | - | - | - | - | 17 ^r | 17 ^r | 17 ^r | 17 ^r | 17 ^r | 17 | 17 | 0 | 0 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 9 097 | 9 359 | 8 706 | 8 463 | 8 267 | 8 063 | 7 930 | 7 915 | 8 167 | 8 062 | 7 987 | 7 893 | 7 784 | 7 686 | 7 536 |
| NPF | 210 | 399 | 416 | 416 | 652 | 673 | 604 ^r | 593 ^r | 591 ^r | 562 ^r | 429 ^r | 419 | 245 | 283 | 301 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Pembiayaan / Total Financing | 306 996 | 344 000 | 347 614 | 351 285 | 355 015 | 356 537 | 356 318 | 361 522 | 364 220 | 368 850 | 370 740 | 369 419 | 369 979 | 373 172 | 376 426 |
| NPF / Total NPF | 8 032 | 10 496 | 11 284 | 11 465 | 11 818 | 11 764 | 11 764 | 11 677 | 11 466 | 11 694 | 11 426 | 11 671 | 11 583 | 11 740 | 12 005 |

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 Shari'ah-compliant contract of Sharia Commercial Banks)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 70 577 | 86 756 | 87 575 | 88 635 | 89 729 | 90 091 | 89 771 | 91 083 | 91 331 | 92 610 | 92 998 | 92 102 | 91 726 | 93 825 | 93 396 |
| NPF | 2 394 | 2 448 | 2 542 | 2 531 | 2 526 | 2 540 | 2 659 | 2 792 | 2 667 | 2 836 | 2 641 | 2 663 | 2 706 | 2 892 | 2 955 |
| a. Mudharabah | 5 477 | 5 413 | 4 671 | 4 451 | 4 319 | 4 104 | 4 137 | 4 376 | 4 187 | 4 370 | 4 098 | 3 932 | 4 235 | 4 302 | 4 195 |
| NPF | 81 | 86 | 101 | 97 | 98 | 99 | 122 | 122 | 124 | 124 | 107 | 89 | 91 | 89 | 117 |
| b. Musyarakah | 65 100 | 81 343 | 82 904 | 84 184 | 85 409 | 85 987 | 85 634 | 86 706 | 87 145 | 88 240 | 88 901 | 88 171 | 87 490 | 89 523 | 89 201 |
| NPF | 2 313 | 2 361 | 2 441 | 2 434 | 2 428 | 2 442 | 2 537 | 2 670 | 2 542 | 2 712 | 2 533 | 2 574 | 2 615 | 2 803 | 2 838 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 122 106 | 129 852 | 130 839 | 132 679 | 134 443 | 136 018 | 137 287 | 140 665 | 142 493 | 144 560 | 144 837 | 145 183 | 145 482 | 145 611 | 148 255 |
| NPF | 3 382 | 4 007 | 4 360 | 4 333 | 4 407 | 4 374 | 4 369 | 4 336 | 4 311 | 4 339 | 4 343 | 4 468 | 4 559 | 4 538 | 4 698 |
| a. Murabahah | 115 253 | 121 041 | 121 922 | 124 125 | 126 439 | 128 546 | 129 622 | 132 132 | 133 436 | 135 004 | 135 430 | 135 876 | 136 261 | 136 421 | 138 831 |
| NPF | 3 205 | 3 847 | 4 188 | 4 162 | 4 240 | 4 188 | 4 063 | 4 045 | 4 017 | 4 053 | 4 063 | 4 184 | 4 270 | 4 241 | 4 398 |
| b. Qardh | 6 839 | 8 800 | 8 907 | 8 544 | 7 995 | 7 463 | 7 658 | 8 527 | 9 051 | 9 549 | 9 401 | 9 301 | 9 215 | 9 185 | 9 419 |
| NPF | 175 | 159 | 170 | 169 | 165 | 184 | 306 *) | 292 | 294 | 286 | 280 | 284 | 288 | 297 | 300 |
| c. Istishna' | 15 | 11 | 10 | 10 | 9 | 9 | 7 | 7 | 7 | 6 | 6 | 6 | 6 | 6 | 6 |
| NPF | 2 | 2 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 3 071 | 3 066 | 3 058 | 2 938 | 2 849 | 2 756 | 2 693 | 2 688 | 2 714 | 2 711 | 2 696 | 2 686 | 2 673 | 2 678 | 2 636 |
| NPF | 119 | 274 | 295 | 282 | 292 | 310 | 310 | 312 | 311 | 314 | 311 | 316 | 145 | 165 | 171 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 3 | 4 | 5 | 6 | 6 | 9 |
| NPF | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| c. Pembiayaan secara Executing / Financing through Executing | 22 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 17 | 0,2 | 1 |
| NPF | - | - | - | - | - | - | 17 ^f | 17 ^f | 17 ^f | 17 ^f | 17 ^f | 17 | 17 | 0 | 0 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 3 048 | 3 047 | 3 041 | 2 902 | 2 817 | 2 737 | 2 675 | 2 669 | 2 694 | 2 690 | 2 674 | 2 664 | 2 650 | 2 672 | 2 627 |
| NPF | 119 | 274 | 295 | 278 | 292 | 310 | 292 ^f | 294 ^f | 293 ^f | 296 ^f | 294 ^f | 299 | 127 | 165 | 171 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Pembiayaan / Total Financing | 195 754 | 219 674 | 221 473 | 224 252 | 227 021 | 228 864 | 229 750 | 234 436 | 236 539 | 239 880 | 240 531 | 239 971 | 239 880 | 242 115 | 244 287 |
| NPF / Total NPF | 5 895 | 6 729 | 7 196 | 7 146 | 7 225 | 7 224 | 7 338 | 7 440 | 7 288 | 7 488 | 7 294 | 7 447 | 7 410 | 7 595 | 7 823 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 66 277 | 76 941 | 79 698 | 80 953 | 82 194 | 81 897 | 80 871 | 81 347 | 81 720 | 82 893 | 84 067 | 83 253 | 83 281 | 83 502 | 83 585 |
| NPF | 1 134 | 2 730 | 2 950 | 3 166 | 3 241 | 3 179 | 3 150 | 3 041 | 3 003 | 3 100 | 3 190 | 3 253 | 3 206 | 3 156 | 3 152 |
| a. Mudharabah | 9 462 | 7 763 | 7 028 | 6 831 | 6 615 | 6 646 | 6 911 | 6 886 | 6 605 | 6 912 | 6 821 | 6 562 | 6 099 | 6 121 | 5 789 |
| NPF | 279 | 395 | 345 | 330 | 322 | 324 | 320 | 325 | 325 | 310 | 273 | 261 | 231 | 213 | 195 |
| b. Musyarakah | 56 814 | 69 179 | 72 670 | 74 122 | 75 580 | 75 251 | 73 960 | 74 461 | 75 114 | 75 981 | 77 246 | 76 691 | 77 182 | 77 380 | 77 796 |
| NPF | 856 | 2 335 | 2 605 | 2 836 | 2 919 | 2 855 | 2 829 | 2 716 | 2 678 | 2 790 | 2 917 | 2 992 | 2 976 | 2 943 | 2 957 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 38 748 | 41 001 | 40 739 | 40 483 | 40 333 | 40 425 | 40 419 | 40 473 | 40 473 | 40 691 | 40 817 | 40 954 | 41 676 | 42 527 | 43 623 |
| NPF | 908 | 900 | 1 007 | 1 002 | 981 | 986 | 955 | 888 | 867 | 830 | 797 | 842 | 848 | 871 | 899 |
| a. Murabahah | 36 328 | 37 684 | 37 340 | 37 121 | 36 941 | 36 931 | 36 841 | 36 820 | 36 815 | 36 995 | 37 117 | 37 266 | 37 956 | 38 783 | 39 806 |
| NPF | 863 | 841 | 942 | 935 | 917 | 926 | 899 | 836 | 819 | 785 | 751 | 793 | 788 | 795 | 814 |
| b. Qardh | 826 | 1 231 | 1 221 | 1 178 | 1 179 | 1 270 | 1 330 | 1 379 | 1 363 | 1 375 | 1 358 | 1 340 | 1 350 | 1 369 | 1 448 |
| NPF | 24 | 26 | 22 | 28 | 28 | 26 | 22 | 18 | 16 | 14 | 14 | 15 | 26 | 40 | 47 |
| c. Istishna' | 1 594 | 2 086 | 2 178 | 2 184 | 2 213 | 2 224 | 2 247 | 2 274 | 2 295 | 2 320 | 2 342 | 2 349 | 2 370 | 2 375 | 2 369 |
| NPF | 21 | 33 | 42 | 39 | 36 | 35 | 34 | 34 | 32 | 32 | 32 | 34 | 34 | 35 | 38 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 6 217 | 6 384 | 5 705 | 5 597 | 5 467 | 5 352 | 5 278 | 5 265 | 5 489 | 5 386 | 5 324 | 5 241 | 5 143 | 5 029 | 4 931 |
| NPF | 94 | 137 | 131 | 150 | 372 | 374 | 321 | 308 | 307 | 275 | 144 | 129 | 119 | 119 | 132 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 164 | 71 | 39 | 36 | 31 | 26 | 22 | 19 | 17 | 14 | 12 | 12 | 9 | 15 | 21 |
| NPF | 0 | 12 | 10 | 12 | 12 | 11 | 10 | 10 | 10 | 9 | 9 | 9 | 1 | 1 | 1 |
| c. Pembiayaan secara Executing / Financing through Executing | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 6 050 | 6 312 | 5 666 | 5 561 | 5 436 | 5 326 | 5 255 | 5 246 | 5 473 | 5 372 | 5 312 | 5 229 | 5 134 | 5 014 | 4 910 |
| NPF | 91 | 125 | 121 | 138 | 360 | 363 | 311 | 299 | 298 | 266 | 135 | 120 | 118 | 118 | 131 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Pembiayaan / Total Financing | 111 242 | 124 326 | 126 141 | 127 033 | 127 994 | 127 674 | 126 568 | 127 086 | 127 682 | 128 970 | 130 209 | 129 448 | 130 099 | 131 057 | 132 139 |
| NPF / Total NPF | 2 137 | 3 767 | 4 087 | 4 319 | 4 593 | 4 540 | 4 426 | 4 238 | 4 177 | 4 206 | 4 131 | 4 224 | 4 174 | 4 145 | 4 182 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Jenis Penggunaan dan Kategori Usaha / Type of Usage and Debtor Group | 2018 | 2019 | 2020 | | | | | | | | | | 2021 | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Modal Kerja / Working Capital | 105 055 | 110 586 | 110 863 | 112 792 | 114 637 | 113 382 | 113 134 | 114 569 | 114 457 | 115 579 | 114 908 | 112 877 | 110 257 | 111 019 | 110 358 |
| a. UMKM / Micro, Small and Medium Enterprise | 37 583 | 41 626 | 47 057 | 47 811 | 43 170 | 43 085 | 42 451 | 42 984 | 42 752 | 42 788 | 42 879 | 43 770 | 43 193 | 43 144 | 43 625 |
| NPF | 2 068 | 2 732 | 3 106 | 3 242 | 2 773 | 2 944 | 2 785 | 2 914 | 2 921 | 3 013 | 2 977 | 3 185 | 3 353 | 3 242 | 3 300 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 67 472 | 68 960 | 63 806 | 64 981 | 71 468 | 70 296 | 70 682 | 71 585 | 71 705 | 72 790 | 72 029 | 69 108 | 67 064 | 67 875 | 66 733 |
| NPF | 1 621 | 2 902 | 2 640 | 2 465 | 2 874 | 2 480 | 2 633 | 2 690 | 2 555 | 2 654 | 2 805 | 2 735 | 2 676 | 2 815 | 2 798 |
| 2. Investasi / Investment | 75 730 | 86 972 | 86 000 | 87 242 | 86 805 | 87 492 | 85 050 | 85 244 | 86 112 | 85 790 | 87 186 | 86 860 | 86 876 | 87 806 | 87 286 |
| a. UMKM / Micro, Small and Medium Enterprise | 24 646 | 24 710 | 29 247 | 30 170 | 25 387 | 25 393 | 25 754 | 25 992 | 26 128 | 26 349 | 26 656 | 27 255 | 27 322 | 27 842 | 27 698 |
| NPF | 1 014 | 1 137 | 1 375 | 1 401 | 1 379 | 1 331 | 1 328 | 1 249 | 1 230 | 1 307 | 1 179 | 1 318 | 1 229 | 1 294 | 1 325 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 51 084 | 62 263 | 56 753 | 57 072 | 61 419 | 62 099 | 59 295 | 59 252 | 59 985 | 59 441 | 60 530 | 59 606 | 59 554 | 59 964 | 59 588 |
| NPF | 2 222 | 1 626 | 1 548 | 1 581 | 1 742 | 1 998 | 1 959 | 1 874 | 1 831 | 1 780 | 1 619 | 1 493 | 1 372 | 1 487 | 1 505 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 139 408 | 157 624 | 163 163 | 163 411 | 165 579 | 168 014 | 170 277 | 174 238 | 176 765 | 180 062 | 181 851 | 183 023 | 184 980 | 186 857 | 191 054 |
| NPF | 2 206 | 2 632 | 3 184 | 3 334 | 3 594 | 3 566 | 3 486 | 3 389 | 3 360 | 3 355 | 3 263 | 3 357 | 3 374 | 3 330 | 3 497 |
| Total Pembiayaan / Total Financing | 320 193 | 355 182 | 360 026 | 363 445 | 367 022 | 368 888 | 368 460 | 374 051 | 377 334 | 381 430 | 383 944 | 382 761 | 382 113 | 385 681 | 388 698 |
| Total NPF | 9 132 | 11 029 | 11 853 | 12 023 | 12 362 | 12 319 | 12 191 | 12 117 | 11 896 | 12 108 | 11 844 | 12 088 | 12 005 | 12 168 | 12 426 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Jenis Penggunaan dan Kategori Usaha / Type of Usage and Debtor Group | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Modal Kerja / Working Capital | 72 425 | 79 986 | 78 602 | 79 476 | 80 432 | 79 517 | 78 813 | 80 416 | 80 503 | 81 352 | 80 965 | 79 829 | 78 665 | 79 282 | 79 143 |
| a. UMKM / Micro, Small and Medium Enterprise | 27 392 | 32 326 | 38 743 | 39 949 | 35 566 | 35 522 | 34 829 | 35 339 | 35 131 | 35 420 | 35 579 | 36 496 | 36 365 | 36 196 | 36 754 |
| NPF | 1 429 | 1 339 | 1 781 | 1 898 | 1 468 | 1 622 | 1 472 | 1 605 | 1 603 | 1 731 | 1 707 | 1 845 | 2 032 | 1 924 | 1 997 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 45 033 | 47 661 | 39 859 | 39 527 | 44 867 | 43 995 | 43 984 | 45 077 | 45 371 | 45 932 | 45 386 | 43 333 | 42 300 | 43 086 | 42 389 |
| NPF | 1 088 | 2 363 | 2 033 | 1 876 | 2 248 | 1 895 | 2 052 | 2 146 | 2 046 | 2 089 | 2 040 | 1 980 | 1 943 | 2 096 | 2 078 |
| 2. Investasi / Investment | 48 773 | 53 207 | 53 038 | 54 405 | 54 413 | 55 331 | 55 068 | 55 354 | 55 539 | 55 740 | 56 203 | 56 168 | 56 393 | 57 345 | 56 935 |
| a. UMKM / Micro, Small and Medium Enterprise | 17 427 | 19 524 | 24 266 | 25 160 | 20 442 | 20 540 | 20 949 | 21 265 | 21 360 | 21 578 | 21 739 | 22 340 | 22 458 | 22 951 | 22 747 |
| NPF | 744 | 821 | 1 026 | 1 031 | 1 043 | 1 013 | 1 001 | 951 | 936 | 1 016 | 879 | 1 007 | 912 | 955 | 981 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 31 346 | 33 683 | 28 772 | 29 245 | 33 971 | 34 792 | 34 119 | 34 089 | 34 178 | 34 161 | 34 464 | 33 828 | 33 934 | 34 394 | 34 188 |
| NPF | 2 022 | 1 235 | 1 166 | 1 129 | 1 075 | 1 369 | 1 388 | 1 318 | 1 283 | 1 250 | 1 245 | 1 124 | 1 006 | 1 124 | 1 148 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 81 100 | 91 953 | 95 798 | 96 163 | 98 014 | 99 865 | 101 575 | 104 739 | 106 475 | 108 505 | 109 364 | 110 090 | 110 869 | 111 554 | 114 376 |
| NPF | 1 314 | 1 505 | 1 759 | 1 771 | 1 934 | 1 881 | 1 851 | 1 858 | 1 852 | 1 817 | 1 841 | 1 908 | 1 937 | 1 923 | 2 039 |
| Total Pembiayaan / Total Financing | 202 298 | 225 146 | 227 438 | 230 044 | 232 859 | 234 713 | 235 456 | 240 508 | 242 516 | 245 597 | 246 532 | 246 087 | 245 926 | 248 181 | 250 454 |
| Total NPF | 6 597 | 7 263 | 7 766 | 7 704 | 7 768 | 7 780 | 7 765 | 7 879 | 7 719 | 7 903 | 7 713 | 7 864 | 7 831 | 8 023 | 8 244 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Jenis Penggunaan dan Kategori Usaha / Type of Usage and Debtor Group | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Modal Kerja / Working Capital | 32 630 | 30 600 | 32 261 | 33 317 | 34 205 | 33 864 | 34 321 | 34 153 | 33 955 | 34 226 | 33 943 | 33 048 | 31 592 | 31 737 | 31 215 |
| a. UMKM / Micro, Small and Medium Enterprise | 10 191 | 9 301 | 8 315 | 7 862 | 7 604 | 7 563 | 7 622 | 7 645 | 7 620 | 7 368 | 7 300 | 7 274 | 6 828 | 6 948 | 6 871 |
| NPF | 639 | 1 393 | 1 325 | 1 344 | 1 305 | 1 323 | 1 313 | 1 309 | 1 318 | 1 282 | 1 271 | 1 340 | 1 321 | 1 318 | 1 303 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 22 439 | 21 299 | 23 947 | 25 455 | 26 601 | 26 301 | 26 698 | 26 508 | 26 334 | 26 859 | 26 643 | 25 774 | 24 764 | 24 789 | 24 344 |
| NPF | 533 | 539 | 606 | 589 | 626 | 585 | 580 | 544 | 509 | 565 | 765 | 755 | 733 | 719 | 720 |
| 2. Investasi / Investment | 26 957 | 33 765 | 32 962 | 32 837 | 32 392 | 32 161 | 29 982 | 29 890 | 30 574 | 30 050 | 30 983 | 30 692 | 30 483 | 30 461 | 30 351 |
| a. UMKM / Micro, Small and Medium Enterprise | 7 219 | 5 185 | 4 981 | 5 010 | 4 945 | 4 854 | 4 805 | 4 727 | 4 767 | 4 770 | 4 917 | 4 915 | 4 863 | 4 891 | 4 951 |
| NPF | 270 | 316 | 349 | 370 | 336 | 317 | 327 | 298 | 294 | 291 | 300 | 312 | 316 | 339 | 344 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 19 738 | 28 580 | 27 981 | 27 827 | 27 447 | 27 307 | 25 176 | 25 163 | 25 806 | 25 280 | 26 066 | 25 777 | 25 619 | 25 570 | 25 400 |
| NPF | 200 | 391 | 382 | 453 | 667 | 629 | 571 | 556 | 548 | 530 | 374 | 369 | 366 | 363 | 357 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 58 308 | 65 671 | 67 365 | 67 248 | 67 565 | 68 149 | 68 702 | 69 500 | 70 290 | 71 557 | 72 486 | 72 933 | 74 111 | 75 303 | 76 678 |
| NPF | 892 | 1 127 | 1 425 | 1 563 | 1 660 | 1 686 | 1 635 | 1 530 | 1 508 | 1 538 | 1 422 | 1 449 | 1 437 | 1 407 | 1 458 |
| Total Pembiayaan / Total Financing | 117 895 | 130 036 | 132 588 | 133 402 | 134 162 | 134 174 | 133 004 | 133 543 | 134 818 | 135 833 | 137 412 | 136 673 | 136 186 | 137 500 | 138 244 |
| Total NPF | 2 535 | 3 767 | 4 087 | 4 319 | 4 593 | 4 540 | 4 426 | 4 238 | 4 177 | 4 206 | 4 131 | 4 224 | 4 174 | 4 145 | 4 182 |

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

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i> | 11 497 | 13 717 | 14 102 | 14 138 | 14 477 | 14 727 | 16.009 ¹⁾ | 15 659 | 15 509 | 15 402 | 15 275 | 15 056 | 15 389 | 15 033 | 15 150 |
| NPF | 283 | 749 | 679 | 680 | 868 | 866 | 835 | 848 | 834 | 807 | 675 | 673 | 445 | 534 | 544 |
| Perikanan / <i>Fishery</i> | 1 204 | 1 307 | 1 483 | 1 475 | 1 736 | 1 790 | 1 817 | 1 837 | 1 858 | 1 879 | 1 896 | 1 912 | 1 846 | 1 882 | 1 887 |
| NPF | 34 | 32 | 48 | 48 | 50 | 43 | 49 | 51 | 52 | 62 | 55 | 58 | 56 | 64 | 71 |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i> | 5 410 | 5 086 | 5 259 | 5 130 | 6 042 | 6 123 | 6 107 | 6 129 | 5 955 | 5 788 | 5 583 | 5 683 | 5 719 | 5 793 | 5 844 |
| NPF | 41 | 51 | 31 | 34 | 24 | 24 | 43 | 87 | 80 | 79 | 75 | 79 | 83 | 83 | 102 |
| Industri Pengolahan / <i>Processing Industry</i> | 24 363 | 26 488 | 27 312 | 27 200 | 27 064 | 27 141 | 26 989 | 27 475 | 28 048 | 27 660 | 28 723 | 28 200 | 25 982 | 27 256 | 27 295 |
| NPF | 987 | 2 058 | 2 070 | 2 141 | 1 884 | 1 911 | 2 006 | 2 001 | 1 874 | 1 823 | 1 806 | 1 817 | 1 832 | 2 073 | 2 082 |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i> | 16 600 | 14 055 | 15 308 | 15 659 | 15 541 | 14 570 | 11.573 ¹⁾ | 11 823 | 11 835 | 11 694 | 11 581 | 11 532 | 11 330 | 11 328 | 11 300 |
| NPF | 829 | 534 | 591 | 579 | 451 | 450 | 460 | 468 | 459 | 480 | 477 | 475 | 480 | 481 | 477 |
| Konstruksi / <i>Construction</i> | 24 648 | 31 167 | 31 824 | 32 757 | 32 961 | 33 365 | 33 675 | 34 887 | 36 207 | 37 196 | 37 986 | 36 943 | 36 529 | 36 120 | 35 246 |
| NPF | 732 | 1 837 | 1 905 | 1 903 | 1 857 | 1 906 | 1 897 | 1 905 | 1 901 | 1 923 | 1 830 | 1 925 | 1 887 | 1 790 | 1 802 |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i> | 33 166 | 36 752 | 36 063 | 38 815 | 37 741 | 38 176 | 38 491 | 39 069 | 39 337 | 39 387 | 39 936 | 39 955 | 40 076 | 40 645 | 40 654 |
| NPF | 2 114 | 1 779 | 2 026 | 1 983 | 2 130 | 2 088 | 1 983 | 1 985 | 1 973 | 2 039 | 2 288 | 2 189 | 2 362 | 2 326 | 2 340 |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i> | 4 728 | 4 988 | 4 759 | 4 745 | 4 938 | 4 958 | 5 059 | 5 058 | 4 948 | 4 947 | 4 902 | 4 890 | 4 883 | 4 842 | 4 860 |
| NPF | 59 | 177 | 219 | 194 | 184 | 181 | 187 | 187 | 184 | 184 | 196 | 199 | 201 | 205 | 207 |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i> | 9 374 | 9 925 | 10 554 | 10 450 | 10 846 | 10 902 | 11 713 | 11 727 | 11 665 | 11 581 | 11 659 | 11 493 | 11 430 | 11 647 | 11 483 |
| NPF | 382 | 151 | 233 | 231 | 241 | 238 | 228 | 222 | 227 | 333 | 263 | 259 | 232 | 249 | 248 |
| Perantara Keuangan / <i>Financial intermediaries</i> | 19 569 | 19 388 | 18 082 | 17 871 | 18 075 | 17 436 | 15 903 | 15 475 | 14 586 | 15 032 | 14 608 | 14 045 | 14 044 | 14 398 | 14 021 |
| NPF | 178 | 123 | 159 | 134 | 152 | 176 | 187 | 186 | 184 | 173 | 243 | 229 | 228 | 206 | 233 |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i> | 13 315 | 13 404 | 12 896 | 13 019 | 12 912 | 12 785 | 12 799 | 12 671 | 12 514 | 12 409 | 12 187 | 12 193 | 11 887 | 11 802 | 11 714 |
| NPF | 647 | 217 | 191 | 252 | 240 | 175 | 172 | 172 | 173 | 223 | 217 | 228 | 233 | 243 | 243 |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i> | 4 | 18 | 17 | 16 | 15 | 15 | 17 | 25 | 31 | 44 | 62 | 60 | 60 | 60 | 56 |
| NPF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 |
| Jasa Pendidikan / <i>Education Services</i> | 5 460 | 6 640 | 6 218 | 6 263 | 6 333 | 6 344 | 6 332 | 6 390 | 6 434 | 6 531 | 6 563 | 6 510 | 6 563 | 6 554 | 6 620 |
| NPF | 37 | 34 | 49 | 48 | 75 | 71 | 64 | 70 | 70 | 70 | 72 | 77 | 82 | 63 | 61 |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i> | 4 788 | 7 269 | 6 523 | 6 369 | 6 241 | 6 049 | 5 989 | 6 062 | 6 136 | 6 317 | 5 662 | 5 826 | 5 962 | 5 919 | 6 014 |
| NPF | 90 | 54 | 28 | 23 | 96 | 99 | 97 | 101 | 101 | 115 | 110 | 109 | 110 | 108 | 111 |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 5 353 | 6 036 | 5 282 | 4 893 | 4 611 | 4 577 | 3.681 ¹⁾ | 3 634 | 3 630 | 3 619 | 3 628 | 3 614 | 3 624 | 3 742 | 3 708 |
| NPF | 257 | 487 | 344 | 339 | 334 | 345 | 332 | 298 | 298 | 303 | 249 | 248 | 245 | 294 | 286 |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i> | 369 | 885 | 672 | 705 | 711 | 680 | 668 | 653 | 648 | 642 | 635 | 629 | 628 | 638 | 651 |
| NPF | 10 | 12 | 19 | 23 | 22 | 22 | 22 | 23 | 22 | 20 | 20 | 18 | 20 | 18 | 18 |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i> | - | 0 | - | 0 | - | - | - | - | - | - | - | - | - | - | 2 |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i> | 938 | 434 | 512 | 532 | 1 195 | 1 237 | 1 267 | 1 239 | 1 228 | 1 240 | 1 206 | 1 197 | 1 178 | 1 166 | 1 139 |
| NPF | 246 | 102 | 79 | 78 | 159 | 157 | 145 | 125 | 103 | 117 | 102 | 109 | 128 | 100 | 100 |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin | | | | | | | | | | | | | | | |
| Rumah Tangga / Households | | | | | | | | | | | | | | | |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i> | 71 887 | 81 215 | 83 496 | 83 589 | 84 281 | 84 896 | 85 872 | 87 259 | 88 463 | 89 789 | 90 453 | 90 643 | 91 372 | 92 159 | 93 890 |
| NPF | 1 415 | 1 712 | 2 050 | 2 123 | 2 351 | 2 333 | 2 264 | 2 180 | 2 143 | 2 141 | 2 017 | 2 101 | 2 092 | 2 066 | 2 137 |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i> | 2 670 | 3 078 | 3 184 | 3 185 | 3 192 | 3 228 | 3 255 | 3 279 | 3 307 | 3 340 | 3 385 | 3 424 | 3 451 | 3 504 | 3 555 |
| NPF | 44 | 39 | 65 | 97 | 114 | 79 | 73 | 70 | 75 | 81 | 91 | 99 | 72 | 100 | 96 |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i> | 3 272 | 3 515 | 3 621 | 3 623 | 3 613 | 3 724 | 3 737 | 3 763 | 3 796 | 3 815 | 3 831 | 3 826 | 3 845 | 3 842 | 3 858 |
| NPF | 128 | 183 | 215 | 226 | 232 | 242 | 231 | 230 | 210 | 216 | 205 | 214 | 216 | 214 | 213 |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i> | 9 919 | 9 386 | 8 746 | 8 546 | 8 342 | 8 051 | 7 846 | 7 795 | 7 632 | 7 646 | 7 731 | 7 838 | 7 884 | 7 881 | 8 114 |
| NPF | 113 | 116 | 142 | 141 | 164 | 160 | 152 | 146 | 144 | 138 | 145 | 154 | 147 | 118 | 147 |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i> | 45 862 | 54 763 | 56 371 | 56 728 | 59 099 | 60 834 | 62 199 | 64 210 | 65 589 | 67 358 | 69 312 | 70 207 | 71 163 | 72 098 | 74 244 |
| NPF | 398 | 449 | 558 | 590 | 604 | 626 | 641 | 646 | 675 | 668 | 685 | 700 | 716 | 695 | 760 |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others | 5 797 | 5 665 | 7 745 | 7 741 | 7 051 | 7 280 | 7 367 | 7 933 | 7 978 | 8 112 | 7 138 | 7 085 | 7 265 | 7 372 | 7 392 |
| NPF | 107 | 133 | 156 | 158 | 129 | 127 | 124 | 116 | 113 | 112 | 120 | 89 | 131 | 137 | 145 |
| Total Pembiayaan / Total Financing | 320 193 | 355 182 | 360 026 | 363 445 | 367 020 | 368 888 | 368 460 | 374 051 | 377 332 | 381 430 | 383 942 | 382 761 | 382 111 | 385 681 | 388 696 |
| Total NPF | 9 132 | 11 029 | 11 853 | 12 023 | 12 362 | 12 319 | 12 191 | 12 117 | 11 896 | 12 108 | 11 844 | 12 088 | 12 005 | 12 168 | 12 426 |

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

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|---------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i> | 8 062 | 9 108 | 9 399 | 9 444 | 9 861 | 10 090 | 11 533 | 11 069 | 11 006 | 10 986 | 10 994 | 10 938 | 11 272 | 10 970 | 10 957 |
| NPF | 138 | 434 | 390 | 389 | 362 | 361 | 379 | 436 | 428 | 435 | 434 | 432 | 204 | 294 | 303 |
| Perikanan / <i>Fishery</i> | 1 060 | 1 196 | 1 388 | 1 386 | 1 648 | 1 711 | 1 727 | 1 755 | 1 796 | 1 819 | 1 834 | 1 849 | 1 783 | 1 804 | 1 809 |
| NPF | 29 | 27 | 42 | 42 | 45 | 37 | 43 | 45 | 47 | 58 | 51 | 54 | 52 | 60 | 67 |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i> | 3 028 | 2 840 | 3 096 | 3 059 | 4 059 | 4 132 | 4 146 | 4 169 | 4 105 | 4 012 | 3 827 | 3 952 | 3 927 | 4 002 | 4 096 |
| NPF | 25 | 40 | 19 | 22 | 15 | 16 | 36 | 79 | 73 | 71 | 71 | 73 | 77 | 78 | 96 |
| Industri Pengolahan / <i>Processing Industry</i> | 17 076 | 18 438 | 18 482 | 18 422 | 18 252 | 18 163 | 18 167 | 18 666 | 18 560 | 18 878 | 19 376 | 18 815 | 17 701 | 18 589 | 18 633 |
| NPF | 876 | 1 992 | 1 944 | 2 008 | 1 760 | 1 760 | 1 865 | 1 860 | 1 733 | 1 682 | 1 696 | 1 704 | 1 719 | 1 962 | 1 986 |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i> | 8 247 | 7 244 | 7 512 | 7 794 | 7 697 | 7 718 | 6.627 ¹⁾ | 6 897 | 6 927 | 7 045 | 6 943 | 6 892 | 6 815 | 6 809 | 6 789 |
| NPF | 829 | 534 | 591 | 579 | 451 | 450 | 460 | 468 | 459 | 480 | 477 | 475 | 480 | 481 | 477 |
| Konstruksi / <i>Construction</i> | 14 174 | 17 088 | 17 545 | 17 559 | 17 117 | 17 152 | 17 317 | 18 426 | 19 213 | 19 411 | 19 961 | 19 102 | 18 439 | 18 098 | 17 785 |
| NPF | 328 | 397 | 467 | 463 | 437 | 514 | 511 | 522 | 519 | 496 | 421 | 439 | 419 | 343 | 354 |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i> | 25 240 | 27 202 | 26 271 | 28 938 | 28 027 | 28 218 | 28 227 | 28 438 | 28 673 | 28 771 | 29 308 | 29 819 | 30 228 | 30 958 | 31 062 |
| NPF | 1 843 | 1 436 | 1 612 | 1 545 | 1 688 | 1 554 | 1 584 | 1 584 | 1 596 | 1 660 | 1 575 | 1 653 | 1 806 | 1 735 | 1 751 |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i> | 2 781 | 3 262 | 3 123 | 3 101 | 3 296 | 3 321 | 3 460 | 3 466 | 3 450 | 3 452 | 3 421 | 3 412 | 3 416 | 3 404 | 3 412 |
| NPF | 48 | 166 | 202 | 177 | 171 | 168 | 166 | 168 | 164 | 165 | 164 | 166 | 169 | 173 | 176 |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i> | 7 420 | 7 270 | 7 412 | 7 337 | 7 747 | 7 779 | 8.581 ¹⁾ | 8 658 | 8 610 | 8 572 | 8 662 | 8 522 | 8 455 | 8 679 | 8 531 |
| NPF | 304 | 117 | 189 | 187 | 211 | 207 | 205 | 204 | 209 | 316 | 246 | 240 | 214 | 226 | 225 |
| Perantara Keuangan / <i>Financial intermediaries</i> | 11 519 | 11 957 | 11 399 | 11 123 | 11 003 | 10 551 | 9 039 | 9 197 | 8 719 | 8 925 | 8 563 | 8 375 | 8 515 | 8 879 | 8 522 |
| NPF | 151 | 83 | 100 | 88 | 107 | 130 | 139 | 137 | 139 | 139 | 206 | 187 | 185 | 163 | 191 |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i> | 8 338 | 8 534 | 8 709 | 8 823 | 8 939 | 9 008 | 9 006 | 8 937 | 8 836 | 8 815 | 8 546 | 8 523 | 8 495 | 8 352 | 8 274 |
| NPF | 200 | 123 | 116 | 105 | 105 | 109 | 106 | 106 | 109 | 160 | 153 | 160 | 161 | 171 | 174 |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i> | 3 | 16 | 15 | 14 | 13 | 13 | 15 | 16 | 16 | 17 | 16 | 15 | 15 | 14 | 14 |
| NPF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 |
| Jasa Pendidikan / <i>Education Services</i> | 4 663 | 5 805 | 5 467 | 5 491 | 5 553 | 5 578 | 5 561 | 5 616 | 5 620 | 5 720 | 5 726 | 5 673 | 5 735 | 5 723 | 5 804 |
| NPF | 25 | 22 | 30 | 29 | 32 | 29 | 21 | 27 | 28 | 28 | 34 | 38 | 43 | 25 | 24 |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i> | 4 348 | 6 648 | 5 979 | 5 820 | 5 685 | 5 487 | 5 420 | 5 495 | 5 580 | 5 748 | 5 055 | 5 200 | 5 339 | 5 302 | 5 392 |
| NPF | 79 | 43 | 25 | 20 | 94 | 96 | 94 | 98 | 99 | 113 | 108 | 108 | 109 | 107 | 110 |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 4 435 | 5 377 | 4 756 | 4 449 | 4 164 | 4 132 | 3.245 ¹⁾ | 3 198 | 3 187 | 3 175 | 3 207 | 3 201 | 3 213 | 3 329 | 3 290 |
| NPF | 176 | 266 | 212 | 206 | 202 | 213 | 197 | 167 | 167 | 172 | 135 | 126 | 135 | 183 | 173 |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i> | 358 | 878 | 665 | 696 | 699 | 668 | 655 | 640 | 635 | 628 | 620 | 615 | 615 | 623 | 638 |
| NPF | 9 | 12 | 18 | 23 | 22 | 22 | 21 | 22 | 22 | 20 | 19 | 18 | 19 | 18 | 18 |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i> | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i> | 446 | 332 | 423 | 423 | 1 082 | 1 126 | 1 153 | 1 128 | 1 108 | 1 117 | 1 105 | 1 095 | 1 095 | 1 090 | 1 067 |
| NPF | 223 | 66 | 49 | 49 | 130 | 128 | 116 | 97 | 75 | 90 | 80 | 81 | 100 | 79 | 81 |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin | | | | | | | | | | | | | | | |
| Rumah Tangga / Households | | | | | | | | | | | | | | | |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i> | 32 680 | 35 826 | 36 535 | 36 601 | 36 948 | 37 112 | 37 569 | 38 296 | 38 810 | 39 282 | 39 413 | 39 510 | 39 607 | 39 643 | 40 564 |
| NPF | 759 | 882 | 987 | 990 | 1 145 | 1 098 | 1 056 | 1 044 | 1 026 | 1 002 | 979 | 1 040 | 1 045 | 1 048 | 1 088 |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i> | 804 | 752 | 739 | 740 | 740 | 737 | 739 | 741 | 742 | 748 | 779 | 785 | 791 | 802 | 810 |
| NPF | 22 | 20 | 32 | 30 | 41 | 30 | 25 | 25 | 23 | 27 | 51 | 62 | 36 | 62 | 57 |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i> | 1 204 | 1 254 | 1 228 | 1 229 | 1 239 | 1 346 | 1 345 | 1 339 | 1 332 | 1 331 | 1 316 | 1 305 | 1 300 | 1 275 | 1 269 |
| NPF | 73 | 92 | 102 | 106 | 108 | 110 | 109 | 108 | 103 | 105 | 99 | 106 | 103 | 109 | 109 |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i> | 4 711 | 6 096 | 5 962 | 5 848 | 5 737 | 5 487 | 5 342 | 5 276 | 5 137 | 5 068 | 4 970 | 4 866 | 4 744 | 4 623 | 4 593 |
| NPF | 41 | 48 | 79 | 66 | 83 | 77 | 78 | 83 | 82 | 82 | 92 | 101 | 103 | 73 | 99 |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i> | 36 792 | 43 421 | 44 760 | 45 158 | 47 485 | 49 133 | 50 467 | 52 422 | 53 686 | 55 194 | 57 010 | 57 818 | 58 531 | 59 217 | 61 128 |
| NPF | 340 | 359 | 431 | 452 | 461 | 468 | 485 | 503 | 524 | 507 | 518 | 528 | 547 | 537 | 590 |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others | 4 909 | 4 604 | 6 574 | 6 587 | 5 865 | 6 050 | 6 113 | 6 663 | 6 768 | 6 883 | 5 876 | 5 805 | 5 897 | 5 994 | 6 013 |
| NPF | 78 | 104 | 129 | 126 | 97 | 97 | 99 | 95 | 94 | 94 | 103 | 72 | 102 | 94 | 96 |
| Total Pembiayaan / Total Financing | 202 298 | 225 146 | 227 438 | 230 044 | 232 859 | 234 713 | 235 456 | 240 508 | 242 516 | 245 597 | 246 530 | 246 087 | 245 926 | 248 181 | 250 454 |
| Total NPF | 6 597 | 7 263 | 7 766 | 7 704 | 7 768 | 7 780 | 7 765 | 7 879 | 7 719 | 7 903 | 7 713 | 7 864 | 7 831 | 8 023 | 8 244 |

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)
Nominal dalam Miliar Rp (Billion Rp)

| Penerima Pembiayaan Lapangan Usaha / Financing by Industrial Origin | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i> | 3 436 | 4 609 | 4 703 | 4 694 | 4 616 | 4 637 | 4 566 | 4 591 | 4 503 | 4 416 | 4 281 | 4 117 | 4 116 | 4 063 | 4 193 |
| NPF | 145 | 315 | 289 | 290 | 506 | 505 | 456 | 412 | 406 | 373 | 241 | 241 | 240 | 240 | 241 |
| Perikanan / <i>Fishery</i> | 145 | 111 | 95 | 88 | 88 | 79 | 90 | 82 | 61 | 60 | 62 | 62 | 64 | 77 | 78 |
| NPF | 5 | 5 | 6 | 5 | 5 | 6 | 6 | 6 | 6 | 4 | 4 | 4 | 4 | 4 | 4 |
| Pertambangan dan Penggalian / <i>Mining and Quarrying</i> | 2 382 | 2 246 | 2 163 | 2 071 | 1 984 | 1 990 | 1 961 | 1 960 | 1 850 | 1 776 | 1 756 | 1 731 | 1 792 | 1 791 | 1 747 |
| NPF | 16 | 11 | 12 | 12 | 8 | 8 | 7 | 7 | 7 | 7 | 5 | 5 | 5 | 5 | 6 |
| Industri Pengolahan / <i>Processing Industry</i> | 7 287 | 8 049 | 8 830 | 8 778 | 8 813 | 8 978 | 8 822 | 8 809 | 9 487 | 8 782 | 9 347 | 9 384 | 8 281 | 8 667 | 8 662 |
| NPF | 111 | 66 | 126 | 132 | 124 | 151 | 141 | 141 | 141 | 141 | 110 | 113 | 113 | 111 | 97 |
| Listrik, gas dan air / <i>Electricity, Gas and Water</i> | 8 353 | 6 811 | 7 796 | 7 864 | 7 844 | 6 852 | 4 946 | 4 927 | 4 908 | 4 649 | 4 638 | 4 640 | 4 515 | 4 519 | 4 511 |
| NPF | - | - | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Konstruksi / <i>Construction</i> | 10 473 | 14 079 | 14 279 | 15 197 | 15 844 | 16 212 | 16 358 | 16 461 | 16 994 | 17 785 | 18 025 | 17 841 | 18 090 | 18 022 | 17 462 |
| NPF | 404 | 1 440 | 1 438 | 1 440 | 1 419 | 1 392 | 1 385 | 1 383 | 1 382 | 1 427 | 1 408 | 1 485 | 1 467 | 1 448 | 1 448 |
| Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i> | 7 926 | 9 550 | 9 792 | 9 876 | 9 714 | 9 958 | 10 264 | 10 631 | 10 664 | 10 616 | 10 628 | 10 137 | 9 848 | 9 687 | 9 592 |
| NPF | 271 | 342 | 414 | 438 | 442 | 429 | 429 | 401 | 377 | 379 | 615 | 575 | 563 | 591 | 590 |
| Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i> | 1 947 | 1 726 | 1 636 | 1 644 | 1 642 | 1 636 | 1 599 | 1 592 | 1 498 | 1 495 | 1 481 | 1 478 | 1 467 | 1 438 | 1 448 |
| NPF | 11 | 11 | 16 | 17 | 13 | 13 | 20 | 19 | 20 | 19 | 32 | 33 | 33 | 31 | 31 |
| Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i> | 1 954 | 2 655 | 3 142 | 3 113 | 3 100 | 3 123 | 3 133 | 3 069 | 3 055 | 3 010 | 2 997 | 2 972 | 2 975 | 2 968 | 2 952 |
| NPF | 78 | 33 | 44 | 44 | 29 | 31 | 23 | 17 | 17 | 17 | 17 | 19 | 18 | 23 | 24 |
| Perantara Keuangan / <i>Financial intermediaries</i> | 8 050 | 7 431 | 6 683 | 6 748 | 7 071 | 6 885 | 6 864 | 6 278 | 5 868 | 6 106 | 6 045 | 5 669 | 5 529 | 5 519 | 5 499 |
| NPF | 26 | 40 | 58 | 46 | 45 | 46 | 48 | 49 | 45 | 34 | 37 | 42 | 43 | 43 | 42 |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i> | 4 977 | 4 870 | 4 187 | 4 195 | 3 972 | 3 777 | 3 793 | 3 734 | 3 679 | 3 593 | 3 640 | 3 670 | 3 393 | 3 450 | 3 440 |
| NPF | 447 | 94 | 75 | 146 | 135 | 66 | 66 | 65 | 64 | 63 | 64 | 68 | 72 | 72 | 69 |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory social security</i> | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 8 | 15 | 28 | 45 | 45 | 45 | 45 | 41 |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa Pendidikan / <i>Education Services</i> | 797 | 836 | 751 | 771 | 780 | 767 | 772 | 774 | 813 | 811 | 837 | 837 | 828 | 831 | 816 |
| NPF | 12 | 13 | 19 | 19 | 43 | 42 | 42 | 42 | 43 | 42 | 38 | 39 | 39 | 38 | 38 |
| Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i> | 440 | 621 | 543 | 549 | 556 | 562 | 570 | 567 | 555 | 569 | 607 | 627 | 623 | 617 | 622 |
| NPF | 11 | 11 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 2 | 1 | 1 | 1 | 1 | 1 |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i> | 918 | 659 | 526 | 444 | 447 | 444 | 436 | 436 | 443 | 444 | 420 | 413 | 411 | 413 | 418 |
| NPF | 81 | 222 | 132 | 133 | 132 | 132 | 135 | 132 | 131 | 131 | 114 | 122 | 110 | 111 | 113 |
| Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i> | 11 | 7 | 7 | 9 | 12 | 12 | 13 | 13 | 13 | 13 | 14 | 14 | 14 | 15 | 13 |
| NPF | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 1 |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra Agency International</i> | - | - | - | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i> | 492 | 103 | 88 | 109 | 113 | 111 | 114 | 112 | 122 | 123 | 101 | 102 | 85 | 76 | 72 |
| NPF | 23 | 37 | 30 | 29 | 29 | 29 | 29 | 29 | 28 | 27 | 21 | 27 | 27 | 20 | 19 |
| Penerima Pembiayaan Bukan Lapangan Usaha / Non Industrial Origin | | | | | | | | | | | | | | | |
| Rumah Tangga / Households | | | | | | | | | | | | | | | |
| Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i> | 39 208 | 45 390 | 46 961 | 46 987 | 47 333 | 47 785 | 48 303 | 48 963 | 49 654 | 50 508 | 51 040 | 51 133 | 51 765 | 52 515 | 53 327 |
| NPF | 656 | 830 | 1 063 | 1 133 | 1 206 | 1 234 | 1 208 | 1 136 | 1 117 | 1 139 | 1 039 | 1 061 | 1 048 | 1 019 | 1 049 |
| Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i> | 1 866 | 2 326 | 2 444 | 2 445 | 2 453 | 2 491 | 2 516 | 2 537 | 2 565 | 2 593 | 2 606 | 2 639 | 2 661 | 2 703 | 2 745 |
| NPF | 22 | 19 | 33 | 66 | 74 | 49 | 49 | 45 | 52 | 53 | 40 | 37 | 36 | 38 | 39 |
| Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i> | 2 068 | 2 261 | 2 393 | 2 395 | 2 373 | 2 378 | 2 392 | 2 424 | 2 464 | 2 484 | 2 515 | 2 521 | 2 545 | 2 567 | 2 589 |
| NPF | 54 | 91 | 112 | 120 | 124 | 132 | 123 | 122 | 107 | 112 | 106 | 108 | 112 | 106 | 104 |
| Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i> | 5 208 | 3 290 | 2 784 | 2 698 | 2 606 | 2 564 | 2 504 | 2 518 | 2 495 | 2 579 | 2 761 | 2 972 | 3 140 | 3 258 | 3 521 |
| NPF | 72 | 67 | 63 | 74 | 81 | 83 | 74 | 64 | 62 | 56 | 53 | 53 | 44 | 45 | 47 |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk multiguna) / <i>Others</i> | 9 070 | 11 342 | 11 611 | 11 570 | 11 614 | 11 700 | 11 732 | 11 787 | 11 902 | 12 164 | 12 302 | 12 389 | 12 632 | 12 881 | 13 117 |
| NPF | 58 | 90 | 126 | 139 | 143 | 159 | 157 | 143 | 151 | 161 | 167 | 172 | 169 | 157 | 170 |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin - Others | 888 | 1 062 | 1 171 | 1 154 | 1 186 | 1 230 | 1 255 | 1 270 | 1 210 | 1 229 | 1 262 | 1 279 | 1 368 | 1 378 | 1 380 |
| NPF | 29 | 29 | 27 | 32 | 32 | 29 | 25 | 21 | 19 | 17 | 16 | 18 | 28 | 42 | 49 |
| Total Pembiayaan / Total Financing | 117 895 | 130 036 | 132 588 | 133 402 | 134 162 | 134 174 | 133 004 | 133 543 | 134 818 | 135 833 | 137 412 | 136 673 | 136 186 | 137 500 | 138 244 |
| Total NPF | 2 535 | 3 767 | 4 087 | 4 319 | 4 593 | 4 540 | 4 426 | 4 238 | 4 177 | 4 206 | 4 131 | 4 224 | 4 174 | 4 145 | 4 182 |

| Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2021 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2021) Nominal dalam Miliar Rp (Billion Rp) | | | | | | | |
|--|-------------|------------|-----------|------------|-----------------------|--|--|
| Propinsi / Province | Modal Kerja | | Investasi | | Konsumsi (Bukan UMKM) | | |
| | UMKM | Bukan UMKM | UMKM | Bukan UMKM | | | |
| Jawa Barat | 7.064 | 2.707 | 3.608 | 1.633 | 26.695 | | |
| NPF | 603 | 187 | 145 | 2 | 487 | | |
| Banten | 1.104 | 325 | 651 | 229 | 10.090 | | |
| NPF | 144 | 1 | 24 | 1 | 132 | | |
| DKI Jakarta | 9.793 | 51.167 | 7.551 | 45.075 | 41.310 | | |
| NPF | 623 | 1.143 | 257 | 860 | 1.045 | | |
| D.I Yogyakarta | 471 | 129 | 481 | 888 | 2.435 | | |
| NPF | 29 | 70 | 24 | 1 | 44 | | |
| Jawa Tengah | 3.412 | 2.740 | 2.164 | 2.080 | 9.410 | | |
| NPF | 160 | 912 | 95 | 189 | 162 | | |
| Jawa Timur | 5.339 | 5.471 | 2.483 | 2.001 | 15.436 | | |
| NPF | 265 | 365 | 69 | 68 | 436 | | |
| Bengkulu | 195 | 2 | 292 | 1 | 1.114 | | |
| NPF | 16 | 0 | 16 | - | 25 | | |
| Jambi | 316 | 46 | 429 | 277 | 2.578 | | |
| NPF | 11 | 1 | 18 | - | 59 | | |
| Aceh | 6.226 | 260 | 1.933 | 375 | 20.876 | | |
| NPF | 284 | 0 | 70 | 3 | 109 | | |
| Sumatera Utara | 1.883 | 858 | 863 | 2.135 | 7.524 | | |
| NPF | 442 | 28 | 149 | 296 | 129 | | |
| Sumatera Barat | 766 | 44 | 526 | 204 | 3.446 | | |
| NPF | 39 | 2 | 29 | 1 | 46 | | |
| Riau | 570 | 22 | 717 | 640 | 6.308 | | |
| NPF | 39 | - | 72 | 0 | 50 | | |
| Sumatera Selatan | 1.030 | 636 | 1.004 | 802 | 5.488 | | |
| NPF | 124 | 0 | 141 | 13 | 129 | | |
| Bangka Belitung | 85 | - | 274 | 5 | 501 | | |
| NPF | 2 | - | 0 | - | 5 | | |
| Kepulauan Riau | 108 | 22 | 149 | 523 | 3.376 | | |
| NPF | 8 | 10 | 12 | - | 49 | | |
| Lampung | 900 | 271 | 272 | 159 | 2.047 | | |
| NPF | 36 | 2 | 10 | - | 41 | | |
| Kalimantan Selatan | 439 | 391 | 392 | 1.058 | 2.991 | | |
| NPF | 36 | 0 | 44 | 12 | 70 | | |
| Kalimantan Barat | 535 | 226 | 1.303 | 14 | 3.329 | | |
| NPF | 14 | 0 | 23 | - | 59 | | |

| Tabel 15. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah dan Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2021 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2021) Nominal dalam Miliar Rp (Billion Rp) | | | | | | |
|--|---------------|---------------|---------------|---------------|-----------------------|--|
| Propinsi / Province | Modal Kerja | | Investasi | | Konsumsi (Bukan UMKM) | |
| | UMKM | Bukan UMKM | UMKM | Bukan UMKM | | |
| Kalimantan Timur | 500 | 84 | 975 | 377 | 3.888 | |
| NPF | 187 | 9 | 31 | 2 | 89 | |
| Kalimantan Tengah | 160 | 2 | 121 | 327 | 870 | |
| NPF | 4 | - | 0 | - | 16 | |
| Sulawesi Tengah | 127 | - | 105 | 10 | 1.547 | |
| NPF | 9 | - | 23 | - | 22 | |
| Sulawesi Selatan | 719 | 459 | 524 | 395 | 5.787 | |
| NPF | 80 | 61 | 28 | 18 | 132 | |
| Sulawesi Utara | 67 | 0 | 39 | - | 747 | |
| NPF | 2 | - | 1 | - | 7 | |
| Gorontalo | 17 | - | 10 | 1 | 348 | |
| NPF | 1 | - | 0 | - | 6 | |
| Sulawesi Barat | 19 | 6 | 13 | 1 | 522 | |
| NPF | 0 | - | 0 | 0 | 3 | |
| Sulawesi Tenggara | 203 | - | 119 | 0 | 1.233 | |
| NPF | 15 | - | 5 | - | 19 | |
| Nusa Tenggara Barat | 1.240 | 45 | 394 | 93 | 8.470 | |
| NPF | 87 | 0 | 17 | 0 | 60 | |
| Bali | 196 | 37 | 166 | 255 | 1.418 | |
| NPF | 24 | 6 | 17 | 39 | 57 | |
| Nusa Tenggara Timur | 46 | - | 8 | - | 142 | |
| NPF | 1 | - | 0 | - | 0 | |
| Maluku | 2 | - | 8 | - | 237 | |
| NPF | 0 | - | 0 | - | 1 | |
| Papua | 40 | - | 83 | - | 355 | |
| NPF | 13 | - | 0 | - | 4 | |
| Maluku Utara | 44 | 23 | 26 | - | 432 | |
| NPF | 1 | - | 1 | - | 1 | |
| Papua Barat | 5 | - | 16 | 9 | 102 | |
| NPF | 0 | - | 1 | - | 3 | |
| Lainnya | - | 758 | - | 24 | - | |
| NPF | - | - | - | - | - | |
| Total | 43.625 | 66.733 | 27.698 | 59.588 | 191.054 | |
| NPF | 3.300 | 2.798 | 1.325 | 1.505 | 3.497 | |

Tabel 15a.
Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2021
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - April 2021)
Nominal dalam Miliar Rp (Billion Rp)

| Propinsi / Province | Modal Kerja | | Investasi | | Konsumsi (Bukan UMKM) |
|---------------------|-------------|------------|-----------|------------|--------------------------|
| | UMKM | Bukan UMKM | UMKM | Bukan UMKM | |
| Jawa Barat | 6.312 | 2.312 | 3.341 | 1.304 | 16.763 |
| NPF | 321 | 5 | 94 | 2 | 332 |
| Banten | 890 | 249 | 539 | 157 | 5.422 |
| NPF | 46 | 1 | 11 | 1 | 109 |
| DKI Jakarta | 7.245 | 30.740 | 5.341 | 25.440 | 15.536 |
| NPF | 496 | 856 | 172 | 851 | 454 |
| D.I Yogyakarta | 400 | 43 | 407 | 406 | 1.305 |
| NPF | 10 | - | 20 | 1 | 24 |
| Jawa Tengah | 2.859 | 2.160 | 1.218 | 1.109 | 4.760 |
| NPF | 98 | 830 | 77 | 144 | 88 |
| Jawa Timur | 4.834 | 4.085 | 2.261 | 829 | 8.565 |
| NPF | 184 | 317 | 50 | 44 | 202 |
| Bengkulu | 193 | 2 | 290 | 1 | 1.114 |
| NPF | 16 | 0 | 16 | - | 25 |
| Jambi | 284 | 46 | 406 | 1 | 1.978 |
| NPF | 11 | 1 | 18 | - | 57 |
| Aceh | 6.157 | 260 | 1.933 | 375 | 20.549 |
| NPF | 284 | 0 | 70 | 3 | 108 |
| Sumatera Utara | 1.080 | 306 | 609 | 1.549 | 4.067 |
| NPF | 172 | 25 | 129 | 98 | 66 |
| Sumatera Barat | 503 | 12 | 307 | 85 | 2.114 |
| NPF | 21 | 2 | 13 | 1 | 36 |
| Riau | 452 | 15 | 576 | 547 | 2.096 |
| NPF | 21 | - | 20 | 0 | 28 |
| Sumatera Selatan | 742 | 605 | 882 | 664 | 2.473 |
| NPF | 28 | 0 | 132 | - | 62 |
| Bangka Belitung | 38 | - | 270 | 4 | 279 |
| NPF | 1 | - | 0 | - | 4 |
| Kepulauan Riau | 77 | 2 | 126 | 522 | 1.361 |
| NPF | 5 | 0 | 12 | - | 22 |
| Lampung | 899 | 147 | 253 | 44 | 1.782 |
| NPF | 36 | 2 | 10 | - | 35 |
| Kalimantan Selatan | 314 | 325 | 323 | 371 | 1.424 |
| NPF | 23 | 0 | 31 | 0 | 34 |
| Kalimantan Barat | 527 | 121 | 1.288 | 10 | 2.287 |
| NPF | 14 | 0 | 22 | - | 55 |

| Tabel 15a. Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I Bank Umum Syariah Penyalur Pembiayaan Posisi Bulan April 2021 (Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank and Sharia Business Unit - April 2021) Nominal dalam Miliar Rp (Billion Rp) | | | | | | |
|---|---------------|---------------|---------------|---------------|--------------------------|--|
| Propinsi / Province | Modal Kerja | | Investasi | | Konsumsi (Bukan UMKM) | |
| | UMKM | Bukan UMKM | UMKM | Bukan UMKM | | |
| Kalimantan Timur | 307 | 79 | 869 | 115 | 2.042 | |
| NPF | 19 | 4 | 11 | 2 | 44 | |
| Kalimantan Tengah | 160 | 2 | 121 | 327 | 870 | |
| NPF | 4 | - | 0 | - | 16 | |
| Sulawesi Tengah | 127 | - | 105 | 10 | 1.547 | |
| NPF | 9 | - | 23 | - | 22 | |
| Sulawesi Selatan | 552 | 38 | 432 | 143 | 2.972 | |
| NPF | 40 | 34 | 18 | 1 | 76 | |
| Sulawesi Utara | 67 | 0 | 39 | - | 747 | |
| NPF | 2 | - | 1 | - | 7 | |
| Gorontalo | 17 | - | 10 | 1 | 348 | |
| NPF | 1 | - | 0 | - | 6 | |
| Sulawesi Barat | 8 | - | 13 | - | 353 | |
| NPF | 0 | - | 0 | - | 3 | |
| Sulawesi Tenggara | 187 | - | 119 | 0 | 1.108 | |
| NPF | 15 | - | 5 | - | 19 | |
| Nusa Tenggara Barat | 1.217 | 45 | 393 | 93 | 8.257 | |
| NPF | 86 | 0 | 17 | 0 | 60 | |
| Bali | 168 | 13 | 134 | 47 | 991 | |
| NPF | 16 | - | 6 | - | 38 | |
| Nusa Tenggara Timur | 46 | - | 8 | - | 142 | |
| NPF | 1 | - | 0 | - | 0 | |
| Maluku | 2 | - | 8 | - | 237 | |
| NPF | 0 | - | 0 | - | 1 | |
| Papua | 40 | - | 83 | - | 355 | |
| NPF | 13 | - | 0 | - | 4 | |
| Maluku Utara | 44 | 23 | 26 | - | 432 | |
| NPF | 1 | - | 1 | - | 1 | |
| Papua Barat | 5 | - | 16 | 9 | 102 | |
| NPF | 0 | - | 1 | - | 3 | |
| Lainnya | - | 758 | - | 24 | - | |
| NPF | - | - | - | - | - | |
| Total | 36.754 | 42.389 | 22.747 | 34.188 | 114.376 | |
| NPF | 1.997 | 2.078 | 981 | 1.148 | 2.039 | |

Tabel 15b.
Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2021
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - April 2021)
Nominal dalam Miliar Rp (Billion Rp)

| Propinsi / Province | Modal Kerja | | Investasi | | Konsumsi (Bukan UMKM) |
|---------------------|-------------|------------|-----------|------------|--------------------------|
| | UMKM | Bukan UMKM | UMKM | Bukan UMKM | |
| Jawa Barat | 752 | 395 | 267 | 329 | 9.932 |
| NPF | 282 | 182 | 51 | 0 | 155 |
| Banten | 214 | 76 | 112 | 71 | 4.668 |
| NPF | 97 | 1 | 13 | - | 24 |
| DKI Jakarta | 2.549 | 20.427 | 2.210 | 19.634 | 25.775 |
| NPF | 127 | 287 | 85 | 9 | 592 |
| D.I Yogyakarta | 71 | 86 | 74 | 482 | 1.130 |
| NPF | 18 | 70 | 4 | 0 | 20 |
| Jawa Tengah | 553 | 580 | 945 | 970 | 4.650 |
| NPF | 63 | 82 | 18 | 45 | 74 |
| Jawa Timur | 505 | 1.386 | 222 | 1.171 | 6.871 |
| NPF | 81 | 48 | 20 | 24 | 234 |
| Bengkulu | 2 | - | 3 | - | 0 |
| NPF | 0 | - | - | - | - |
| Jambi | 32 | 0 | 23 | 276 | 601 |
| NPF | - | - | 0 | - | 2 |
| Aceh | 68 | - | 0 | 0 | 327 |
| NPF | 1 | - | - | - | 1 |
| Sumatera Utara | 803 | 552 | 253 | 586 | 3.457 |
| NPF | 271 | 3 | 20 | 198 | 63 |
| Sumatera Barat | 263 | 32 | 219 | 120 | 1.332 |
| NPF | 17 | 0 | 16 | 0 | 10 |
| Riau | 118 | 7 | 140 | 93 | 4.212 |
| NPF | 18 | - | 52 | - | 22 |
| Sumatera Selatan | 288 | 31 | 121 | 137 | 3.016 |
| NPF | 96 | 0 | 9 | 13 | 67 |
| Bangka Belitung | 47 | - | 3 | 1 | 222 |
| NPF | 1 | - | - | - | 2 |
| Kepulauan Riau | 32 | 21 | 24 | 1 | 2.015 |
| NPF | 3 | 10 | 0 | - | 27 |
| Lampung | 2 | 123 | 19 | 116 | 265 |
| NPF | - | - | 0 | - | 6 |
| Kalimantan Selatan | 125 | 66 | 68 | 687 | 1.567 |
| NPF | 12 | - | 13 | 12 | 36 |
| Kalimantan Barat | 8 | 105 | 15 | 4 | 1.043 |
| NPF | 0 | - | 1 | - | 4 |

Tabel 15b.
Pembiayaan dan NPF berdasarkan Jenis Penggunaan, Golongan Debitur dan Lokasi Dati I
Unit Usaha Syariah Penyalur Pembiayaan Posisi Bulan April 2021
(Financing and NPF based on Type of Usage, Debtors Groups and Region of Sharia Commercial Bank
and Sharia Business Unit - April 2021)
Nominal dalam Miliar Rp (Billion Rp)

| Propinsi / Province | Modal Kerja | | Investasi | | Konsumsi (Bukan UMKM) |
|---------------------|--------------|---------------|--------------|---------------|--------------------------|
| | UMKM | Bukan UMKM | UMKM | Bukan UMKM | |
| Kalimantan Timur | 193 | 5 | 106 | 262 | 1.846 |
| NPF | 168 | 5 | 20 | - | 45 |
| Kalimantan Tengah | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Sulawesi Tengah | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Sulawesi Selatan | 167 | 421 | 92 | 251 | 2.815 |
| NPF | 39 | 26 | 10 | 17 | 56 |
| Sulawesi Utara | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Gorontalo | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Sulawesi Barat | 11 | 6 | - | 1 | 169 |
| NPF | - | - | - | 0 | 1 |
| Sulawesi Tenggara | 17 | - | - | - | 125 |
| NPF | - | - | - | - | - |
| Nusa Tenggara Barat | 24 | - | 0 | - | 213 |
| NPF | 1 | - | 0 | - | 0 |
| Bali | 28 | 24 | 32 | 207 | 427 |
| NPF | 7 | 6 | 10 | 39 | 19 |
| Nusa Tenggara Timur | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Maluku | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Papua | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Maluku Utara | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Papua Barat | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Lainnya | - | - | - | - | - |
| NPF | - | - | - | - | - |
| Total | 6.871 | 24.344 | 4.951 | 25.400 | 76.678 |
| NPF | 1.303 | 720 | 344 | 357 | 1.458 |

Tabel 16.
Pembiayaan dan NPF BUS dan UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2021
(Financing and NPF of BUS and UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2021)
Nominal dalam Miliar Rp (Billion Rp)

| Lokasi / Location | Lapangan Usaha | | | | | | | | | | | Bukan Lapangan Usaha | | | | | | TOTAL | | | | | | | |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|---|--|--------------------|---|--|-----------------|------------------------------------|--|--|--|--------|--------------------------------------|--|--|--|---|---|------------------------------|
| | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Internasional | | Kegiatan yang belum jelas batasannya | Rumah Tangga - Untuk Pemilikan Rumah Tinggal | Rumah Tangga - Untuk Pemilikan Flat atau Apartemen | Rumah Tangga - Untuk Pemilikan Ruko atau Rukan | Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor | Rumah Tangga - Untuk Pemilikan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | | 18 | 1 | 2 | 3 | 4 | 5 | 6 |
| Jawa Barat | 229 | 103 | 100 | 1.293 | 81 | 2.632 | 4.730 | 309 | 815 | 708 | 1.426 | 951 | 962 | 438 | 98 | - | 135 | 17.287 | 271 | 430 | 507 | 7.969 | 231 | 41.707 | |
| NPF | 19 | 12 | 0 | 54 | 1 | 543 | 179 | 7 | 34 | 3 | 10 | 0 | 1 | 9 | 3 | - | 14 | 326 | 9 | 17 | 6 | 117 | 12 | 1.424 | |
| Banten | 9 | 16 | 13 | 234 | 23 | 316 | 456 | 64 | 130 | 334 | 115 | - | 297 | 96 | 136 | 29 | - | 41 | 7.415 | 201 | 129 | 238 | 1.992 | 114 | 12.399 |
| NPF | 0 | 0 | 0 | 3 | - | 94 | 23 | 1 | 1 | 12 | 16 | - | 0 | 0 | 9 | 0 | - | 10 | 98 | 1 | 4 | 3 | 16 | 10 | 303 |
| DKI Jakarta | 7.015 | 565 | 5.046 | 16.545 | 9.836 | 25.485 | 15.210 | 2.638 | 8.222 | 9.966 | 7.912 | 3 | 2.129 | 1.673 | 1.203 | 48 | 0 | 89 | 24.254 | 2.171 | 1.138 | 5.461 | 6.953 | 1.334 | 154.896 |
| NPF | 6 | 12 | 52 | 678 | 466 | 189 | 935 | 19 | 158 | 145 | 113 | 0 | 10 | 2 | 76 | 1 | - | 20 | 632 | 66 | 27 | 109 | 166 | 46 | 3.929 |
| D.I Yogyakarta | 57 | 15 | 4 | 140 | 2 | 235 | 378 | 69 | 36 | 67 | 21 | 40 | 594 | 181 | 79 | 18 | - | 32 | 1.410 | 11 | 59 | 69 | 846 | 41 | 4.404 |
| NPF | 0 | 0 | 0 | 8 | 0 | 88 | 20 | 1 | 1 | - | - | - | - | - | 3 | 1 | - | 1 | 35 | - | - | - | - | 4 | 168 |
| Jawa Tengah | 258 | 49 | 14 | 2.781 | 8 | 1.078 | 2.592 | 387 | 480 | 431 | 442 | 0 | 737 | 636 | 327 | 121 | - | 54 | 5.712 | 60 | 219 | 187 | 3.144 | 69 | 19.806 |
| NPF | 6 | 1 | 0 | 997 | 0 | 131 | 137 | 12 | 2 | 6 | 2 | - | 1 | 2 | 52 | 4 | - | 2 | 107 | 1 | 14 | 3 | 30 | 7 | 1.519 |
| Jawa Timur | 713 | 424 | 10 | 3.593 | 293 | 1.432 | 4.878 | 295 | 504 | 453 | 407 | 1 | 753 | 821 | 311 | 129 | - | 278 | 9.649 | 413 | 409 | 337 | 4.355 | 274 | 30.730 |
| NPF | 11 | 5 | 0 | 239 | 0 | 179 | 227 | 6 | 24 | 26 | 10 | 0 | 5 | 3 | 16 | 3 | - | 12 | 255 | 8 | 58 | 6 | 89 | 20 | 1.203 |
| Bengkulu | 131 | 3 | 3 | 18 | 1 | 7 | 185 | 20 | 15 | 12 | 26 | - | 24 | 7 | 21 | 0 | - | 16 | 377 | 2 | 28 | 25 | 679 | 3 | 1.605 |
| NPF | 5 | 0 | - | 1 | 0 | 0 | 20 | 1 | 0 | 0 | 1 | - | 0 | 1 | 1 | - | - | 1 | 14 | 0 | 2 | 2 | 6 | 0 | 57 |
| Jambi | 210 | 10 | 41 | 27 | 3 | 282 | 245 | 26 | 27 | 18 | 45 | 6 | 60 | 11 | 42 | 5 | - | 10 | 683 | 22 | 23 | 36 | 1.791 | 23 | 3.646 |
| NPF | 10 | 0 | - | 1 | - | 1 | 11 | 1 | 1 | - | 1 | 0 | 1 | 0 | 1 | 0 | - | 1 | 27 | 1 | 2 | 1 | 28 | 0 | 90 |
| Aceh | 1.442 | 371 | 60 | 708 | 77 | 513 | 4.060 | 247 | 168 | 161 | 111 | 0 | 23 | 164 | 343 | 61 | 2 | 283 | 2.631 | 48 | 42 | 287 | 16.686 | 1.182 | 29.669 |
| NPF | 37 | 14 | 4 | 38 | 0 | 12 | 209 | 9 | 4 | - | 3 | - | 0 | 1 | 15 | 2 | 0 | 8 | 15 | 0 | 0 | 1 | 84 | 8 | 466 |
| Sumatera Utara | 1.082 | 30 | 3 | 897 | 17 | 1.071 | 1.396 | 201 | 155 | 78 | 97 | 1 | 73 | 478 | 105 | 30 | - | 26 | 3.946 | 112 | 241 | 219 | 2.981 | 25 | 13.263 |
| NPF | 351 | 4 | 0 | 33 | 0 | 160 | 160 | 118 | 9 | 28 | 27 | - | 4 | 1 | 12 | 1 | - | 9 | 89 | 1 | 9 | 5 | 25 | 1 | 1.045 |
| Sumatera Barat | 329 | 8 | 3 | 70 | 1 | 138 | 613 | 48 | 21 | 12 | 21 | 1 | 71 | 97 | 83 | 13 | - | 14 | 627 | 16 | 56 | 40 | 2.337 | 369 | 4.988 |
| NPF | 15 | 0 | 1 | 2 | - | 2 | 38 | 4 | 1 | 0 | 2 | - | - | 0 | 4 | 0 | - | 2 | 17 | 0 | 4 | 0 | 21 | 3 | 117 |
| Riau | 665 | 16 | 1 | 122 | 1 | 175 | 321 | 59 | 29 | 117 | 79 | 0 | 50 | 234 | 66 | 9 | - | 5 | 2.803 | 21 | 60 | 143 | 3.275 | 6 | 8.258 |
| NPF | 46 | 0 | 0 | 4 | 0 | 17 | 21 | 3 | 1 | 0 | 16 | - | 0 | 0 | 1 | 0 | - | 1 | 33 | 1 | 2 | 1 | 12 | 0 | 162 |
| Sumatera Selatan | 434 | 30 | 58 | 56 | 117 | 484 | 962 | 174 | 89 | 62 | 494 | 0 | 221 | 200 | 72 | 9 | - | 10 | 3.019 | 27 | 145 | 69 | 2.200 | 27 | 8.960 |
| NPF | 11 | 1 | 23 | 1 | - | 89 | 34 | 15 | 0 | - | 11 | - | 0 | 86 | 6 | 0 | - | 1 | 86 | 3 | 12 | 2 | 27 | 0 | 408 |
| Bangka Belitung | 151 | 0 | - | 1 | - | 43 | 6 | 2 | 0 | 154 | 0 | - | 2 | 1 | 4 | 0 | - | - | 78 | 1 | 2 | 11 | 409 | 0 | 864 |
| NPF | 0 | 0 | - | 0 | - | 1 | 1 | - | - | 0 | - | - | - | - | 0 | 0 | - | - | 2 | - | 0 | - | 4 | - | 8 |
| Kepulauan Riau | 5 | 2 | - | 35 | 464 | 48 | 85 | 26 | 45 | 2 | 15 | - | 42 | 12 | 14 | 1 | - | 8 | 1.501 | 17 | 48 | 43 | 1.764 | 2 | 4.179 |
| NPF | 0 | 0 | - | 0 | 1 | 12 | 3 | 0 | - | 1 | 7 | - | 4 | - | 0 | - | - | 2 | 38 | 1 | 2 | 0 | 8 | - | 79 |
| Lampung | 179 | 19 | 0 | 244 | 2 | 25 | 779 | 25 | 15 | 16 | 11 | 0 | 79 | 117 | 55 | 22 | - | 15 | 1.051 | 14 | 24 | 54 | 895 | 9 | 3.649 |
| NPF | 1 | 5 | 0 | 2 | 0 | 2 | 19 | 1 | 0 | 8 | 0 | - | - | 4 | 3 | 0 | - | 3 | 30 | 1 | 1 | 1 | 8 | 1 | 89 |
| Kalimantan Selatan | 386 | 50 | 426 | 28 | 0 | 251 | 316 | 24 | 439 | 202 | 44 | 0 | 53 | 18 | 23 | 5 | - | 16 | 1.936 | 32 | 192 | 68 | 742 | 21 | 5.270 |
| NPF | 2 | 5 | 15 | 1 | - | 5 | 42 | 0 | 2 | 1 | 9 | - | 7 | - | 2 | 0 | - | 1 | 50 | - | 9 | 1 | 9 | 1 | 162 |
| Kalimantan Barat | 629 | 22 | 2 | 13 | 1 | 32 | 175 | 23 | 128 | 949 | 17 | 1 | 34 | 9 | 31 | 3 | - | 8 | 1.270 | 14 | 37 | 27 | 1.969 | 13 | 5.408 |
| NPF | 7 | 3 | - | 0 | - | 5 | 9 | 0 | 1 | - | - | - | 3 | 0 | 4 | 0 | - | 0 | 35 | 1 | 12 | 1 | 9 | 0 | 95 |
| Kalimantan Timur | 558 | 14 | 47 | 50 | 1 | 377 | 243 | 57 | 71 | 123 | 121 | 0 | 115 | 59 | 82 | 6 | - | 13 | 1.406 | 36 | 98 | 41 | 2.276 | 31 | 5.824 |
| NPF | 5 | 0 | 3 | 1 | - | 175 | 10 | 2 | 4 | 2 | 0 | - | 0 | 2 | 20 | 0 | - | 4 | 70 | 1 | 5 | 0 | 12 | 1 | 318 |
| Kalimantan Tengah | 385 | 0 | 0 | 6 | 0 | 16 | 110 | 8 | 3 | 49 | 5 | - | 9 | 4 | 9 | 4 | - | 2 | 322 | 4 | 18 | 22 | 499 | 7 | 1.480 |
| NPF | 0 | - | - | 0 | - | 0 | 3 | - | - | 0 | - | - | - | 0 | 0 | 0 | - | - | 14 | 0 | - | - | 21 | - | 21 |
| Sulawesi Tengah | 5 | 31 | 0 | 10 | 8 | 4 | 116 | 13 | 2 | 0 | 9 | 0 | 14 | 1 | 23 | 3 | - | 2 | 253 | 2 | 32 | 12 | 1.246 | 3 | 1.789 |
| NPF | 0 | 2 | - | 0 | 8 | 1 | 18 | 1 | 0 | 0 | 0 | - | 0 | - | 0 | - | - | 0 | 13 | - | 2 | 0 | 7 | - | 53 |
| Sulawesi Selatan | 23 | 34 | 5 | 95 | 1 | 302 | 871 | 37 | 32 | 89 | 194 | - | 202 | 90 | 74 | 15 | - | 34 | 3.073 | 32 | 295 | 67 | 2.314 | 7 | 7.884 |
| NPF | 0 | 1 | 6 | - | 49 | 81 | 1 | 7 | 1 | 3 | - | - | 24 | 0 | 7 | 0 | - | 3 | 74 | 0 | 19 | 3 | 35 | 0 | 319 |
| Sulawesi Utara | 4 | 20 | - | 4 | - | 5 | 37 | 10 | 1 | - | - | - | 2 | 4 | 15 | 0 | - | 4 | 156 | 3 | 1 | 8 | 541 | 37 | 854 |
| NPF | - | 0 | - | 0 | - | - | 1 | 0 | - | - | - | - | - | - | 1 | - | - | - | 1 | 0 | - | - | 5 | 0 | 10 |
| Gorontalo | - | - | - | 0 | - | 0 | 3 | 11 | - | - | - | - | 4 | 1 | 7 | 0 | - | - | 28 | 1 | 3 | 5 | 311 | 0 | 375 |
| NPF | - | - | - | 0 | - | - | 1 | - | - | - | - | - | - | - | 1 | - | - | - | 4 | - | - | 0 | 2 | 0 | 8 |
| Sulawesi Barat | 0 | - | - | 1 | - | 18 | 12 | 0 | 0 | 1 | 2 | - | 2 | 2 | 2 | - | - | 161 | 1 | 7 | 11 | 342 | - | 562 | |
| NPF | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - | 0 | - | - | - | 2 | - | - | 0 | 1 | - | 4 |
| Sulawesi Tenggara | 4 | 8 | 1 | 9 | 0 | 32 | 179 | 15 | 5 | - | 26 | 0 | 5 | 3 | 32 | 2 | - | 1 | 659 | 3 | 32 | 20 | 516 | 2 | 1.555 |
| NPF | 1 | 0 | 0 | 2 | 0 | 2 | 13 | 0 | 0 | - | 2 | - | - | - | 1 | 0 | - | 0 | 10 | 0 | 5 | - | 4 | 0 | 40 |
| Nusa Tenggara Barat | 200 | 40 | 6 | 98 | 7 | 186 | 939 | 42 | 19 | 4 | 37 | 0 | 28 | 62 | 55 | 13 | - | 37 | 1.303 | 5 | 51 | 32 | 3.538 | 3.540 | 10.242 |
| NPF | 10 | 1 | - | 3 | - | 6 | 74 | 2 | 0 | 0 | 0 | - | 0 | 0 | 5 | 0 | - | 3 | 15 | - | 2 | 1 | 13 | 30 | 165 |
| Bali | 3 | 4 | - | 33 | 0 | 47 | 375 | 22 | 4 | 12 | 13 | 0 | 25 | 72 | 31 | 6 | - | 5 | 742 | 16 | 34 | 52 | 553 | 20 | 2.071 |
| NPF | 0 | 0 | - | 6 | - | 39 | 35 | 0 | 0 | - | 4 | - | - | 0 | 0 | 0 | - | 0 | 40 | 0 | - | 1 | 13 | 2 | 142 |
| Nusa Tenggara Timur | 0 | 0 | 0 | 2 | - | - | 30 | 0 | 0 | 0 | 0 | - | 9 | 0 | 12 | 1 | - | - | 17 | 0 | 1 | 2 | 122 | 0 | 196 |
| NPF | 0 | 0 | - | 0 | - | - | 1 | - | - | - | - | - | - | - | 0 | 0 | - | - | 0 | - | - | - | 0 | 0 | 1 |
| Maluku | - | - | - | 0 | - | 1 | 6 | 1 | 0 | - | 1 | - | - | - | 1 | - | - | - | 4 | - | 1 | 5 | 227 | - | 248 |
| NPF | - | - | - | - | - | - | 0 | 0 | - | - | - | - | - | - | - | - | - | - | 0 | - | - | - | 0 | - | 1 |
| Papua | 45 | - | - | 0 | - | 9 | 43 | 3 | 0 | - | 18 | - | - | 0 | 5 | - | - | - | 58 | 1 | 2 | 11 | 283 | 0 | 478 |
| NPF | - | - | - | - | - | - | 14 | - | - | - | - | - | - | - | 0 | - | - | - | 2 | - | - | - | 2 | - | 18 |
| Maluku Utara | 1 | 2 | - | 5 | - | 2 | 64 | 6 | 3 | - | 2 | - | 2 | - | 5 | 0 | - | - | 46 | 2 | 3 | 1 | 379 | 0 | 525 |
| NPF | 0 | 0 | - | 0 | - | - | 1 | - | 0 | - | - | - | - | - | 0 | - | - | - | 0 | - | - | - | 0 | - | 3 |
| Papua Barat | 0 | 1 | - | 1 | - | 1 | 10 | 0 | - | 1 | 1 | - | 10 | 0 | 4 | - | - | - | 11 | 1 | 0 | 2 | 89 | 0 | 131 |
| NPF | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | 0 | - | - | - | 1 | - | - | - | 1 | 0 | 3 |
| Lainnya | - | - | - | 175 | | | | | | | | | | | | | | | | | | | | | |

Tabel 16b.

Pembiayaan dan NPF UUS Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Pembiayaan bulan April 2021
(Financing and NPF of UUS to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2021)

Nominal dalam Miliar Ro (Billion IDR)

| Lokasi | Lapangan Usaha | | | | | | | | | | | | | | Bukan Lapangan Usaha | | | | | | TOTAL | | | | |
|---------------------|------------------------------------|-----------|-----------------------------|---------------------|----------------------|------------|------------------------------|---|--|--------------------|---|---|-----------------|------------------------------------|--|--|--|--------------------------------------|--|--|-------|--|---|---|------------------------------|
| | Pertanian, perburuan dan Kehutanan | Perikanan | Pertambangan dan Penggalian | Industri Pengolahan | Listrik, gas dan air | Konstruksi | Perdagangan Besar dan Eceran | Penyediaan akomodasi dan penyediaan makan minum | Transportasi, pergudangan dan komunikasi | Perantara Keuangan | Real Estate, Usaha Persewaan, dan Jasa Perusahaan | Administrasi Pemerintahan, dan Jaminan Sosial Wajib | Jasa Pendidikan | Jasa Kesehatan dan Kegiatan Sosial | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | Jasa Perorangan yang Melayani Rumah Tangga | Badan Internasional dan Badan Ekstra Lainnya | Kegiatan yang belum jelas batasannya | Rumah Tangga - Unnik Perumahan Rumah Tinggal | Rumah Tangga - Unnik Perumahan Apartemen | | Rumah Tangga - Unnik Perumahan Ruko atau Rukan | Rumah Tangga - Unnik Kendaraan Bermotor | Rumah Tangga - Unnik Perumahan Peralatan Rumah Tangga Lainnya | Bukan Lapangan Usaha Lainnya |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 1 | 2 | | 3 | 4 | 5 | 6 |
| Jawa Barat | 0 | 5 | 15 | 380 | - | 791 | 371 | 12 | 31 | 29 | 55 | - | 4 | 16 | 31 | 0 | - | 3 | 9 337 | 258 | 2 | 261 | 5 | 11 676 | |
| NPF | 0 | - | - | 4 | - | 470 | 17 | 0 | 5 | - | - | - | 0 | 0 | 16 | - | - | 2 | 138 | 9 | - | 2 | 4 | 669 | |
| Banten | 2 | - | - | 59 | - | 216 | 123 | 2 | 13 | 8 | 24 | - | 3 | - | 16 | - | - | 8 | 4 160 | 165 | 78 | 1 | 264 | 0 | 5 142 |
| NPF | - | - | - | 2 | - | 85 | 5 | - | 0 | 5 | 3 | - | - | - | 3 | - | - | 8 | 22 | 0 | 0 | - | 1 | 0 | 135 |
| DKI Jakarta | 2 784 | 27 | 1 660 | 5 867 | 4 507 | 12 612 | 6 399 | 1 125 | 1 882 | 4 746 | 2 710 | 1 | 181 | 222 | 79 | 11 | 0 | 5 | 16 394 | 1 928 | 984 | 3 364 | 2 166 | 938 | 70 594 |
| NPF | 1 | 0 | 0 | 49 | 0 | 68 | 337 | 8 | 3 | 7 | 17 | - | - | - | 16 | 0 | - | 3 | 392 | 28 | 24 | 47 | 61 | 41 | 1 101 |
| D.I Yogyakarta | 13 | 1 | 4 | 32 | 1 | 228 | 77 | 26 | 28 | 15 | 4 | 39 | 140 | 91 | 14 | 1 | - | - | 787 | 8 | 33 | 11 | 291 | 0 | 1 843 |
| NPF | - | - | - | 0 | - | 88 | 3 | 0 | 0 | - | 1 | - | 0 | - | 0 | - | - | - | 17 | - | - | - | 2 | 0 | 112 |
| Jawa Tengah | 17 | 3 | 0 | 350 | - | 728 | 363 | 78 | 355 | 225 | 257 | - | 280 | 235 | 154 | 0 | - | 3 | 3 573 | 31 | 149 | 22 | 861 | 15 | 7 698 |
| NPF | 2 | - | - | 1 | - | 129 | 32 | 0 | 0 | 1 | - | - | 1 | 1 | 41 | 0 | - | - | 56 | 1 | 4 | 1 | 12 | 0 | 282 |
| Jawa Timur | 270 | 1 | 1 | 1 320 | 0 | 531 | 499 | 91 | 133 | 273 | 45 | - | 58 | 20 | 24 | 0 | - | 17 | 5 652 | 353 | 262 | 3 | 557 | 43 | 10 154 |
| NPF | 1 | 0 | - | 4 | - | 94 | 22 | 0 | 10 | 26 | 5 | - | 2 | 0 | 6 | - | - | 0 | 150 | 8 | 34 | - | 41 | 1 | 407 |
| Bengkulu | 1 | - | - | 0 | - | - | 1 | 0 | - | 0 | - | - | 1 | - | 0 | 0 | - | - | - | - | - | - | 0 | - | 5 |
| NPF | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 |
| Jambi | 9 | 0 | - | 1 | - | 270 | 23 | 1 | 14 | - | 13 | - | 0 | - | 0 | - | - | - | 83 | 14 | 1 | 0 | 490 | 13 | 932 |
| NPF | - | - | - | 0 | - | 0 | 0 | - | - | - | - | - | - | - | 0 | - | - | - | 1 | - | - | - | 1 | - | 2 |
| Aceh | - | - | - | - | - | 51 | 12 | - | - | - | 5 | - | - | - | - | - | - | - | 324 | - | 1 | 0 | 1 | - | 396 |
| NPF | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | 2 |
| Sumatera Utara | 399 | 19 | 1 | 443 | 1 | 551 | 546 | 19 | 52 | 35 | 71 | 1 | 21 | 8 | 25 | 0 | - | 3 | 2 790 | 81 | 194 | 79 | 298 | 15 | 5 652 |
| NPF | 177 | 3 | - | 28 | - | 154 | 85 | 7 | 4 | 0 | 26 | - | 3 | 0 | 4 | - | - | 0 | 52 | 6 | 0 | 4 | 1 | 554 | |
| Sumatera Barat | 162 | 3 | 1 | 28 | 0 | 120 | 241 | 17 | 13 | 1 | 11 | - | 7 | 5 | 26 | 0 | - | - | 73 | 0 | 18 | 1 | 892 | 349 | 1 966 |
| NPF | 11 | 0 | 0 | 1 | - | 16 | 1 | 0 | - | - | 1 | - | - | 0 | 3 | - | - | - | 1 | - | - | - | 6 | 2 | 44 |
| Riau | 103 | 0 | - | 16 | 0 | 163 | 45 | 4 | 3 | 3 | 13 | - | 0 | 5 | 2 | 0 | - | 0 | 1 877 | 6 | 32 | 1 | 2 296 | 0 | 4 571 |
| NPF | 41 | - | - | 0 | - | 17 | 8 | 1 | 1 | - | 1 | - | - | - | 0 | 0 | - | - | 13 | 0 | 2 | 0 | 6 | 0 | 92 |
| Sumatera Selatan | 31 | 6 | 1 | 24 | 2 | 204 | 124 | 21 | 31 | 5 | 54 | - | 60 | 8 | 9 | 0 | - | - | 1 948 | 16 | 103 | 2 | 947 | - | 3 594 |
| NPF | 4 | 0 | 1 | 1 | - | 84 | 4 | 13 | - | - | 9 | - | 0 | - | 2 | - | - | - | 53 | - | 2 | 0 | 13 | - | 196 |
| Bangka Belitung | 2 | 0 | - | 0 | - | 41 | 3 | 1 | - | - | - | - | 2 | 1 | 1 | 0 | - | - | 37 | - | 0 | 1 | 184 | - | 273 |
| NPF | - | 0 | - | - | - | 1 | - | - | - | - | - | - | - | - | 0 | - | - | - | 0 | - | - | - | 2 | - | 2 |
| Kepulauan Riau | - | - | - | 1 | - | 39 | 16 | 13 | 2 | - | 2 | - | - | - | 3 | 0 | - | - | 1 090 | 11 | 32 | 21 | 859 | 0 | 2 092 |
| NPF | - | - | - | - | - | 12 | 0 | - | - | - | - | - | - | - | 0 | - | - | 1 | 23 | - | 1 | 0 | 2 | - | 40 |
| Lampung | 102 | - | - | 91 | - | 46 | 10 | - | 8 | - | - | - | - | 2 | - | - | - | - | 218 | 1 | 10 | - | 36 | - | 525 |
| NPF | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 6 | - | - | - | 0 | - | 7 |
| Kalimantan Selatan | 143 | - | 52 | 3 | - | 230 | 146 | 14 | 276 | 32 | 27 | - | 18 | 5 | 1 | - | - | - | 1 264 | 14 | 122 | 11 | 156 | 0 | 2 513 |
| NPF | - | - | 0 | 0 | - | 4 | 19 | - | 1 | 1 | 5 | - | 6 | 0 | 1 | - | - | - | 26 | - | 6 | 0 | 4 | - | 73 |
| Kalimantan Barat | 0 | - | - | 0 | - | 5 | 22 | 2 | 96 | 0 | 1 | - | 2 | 2 | 2 | - | - | - | 101 | 0 | 11 | - | 931 | - | 1 176 |
| NPF | 0 | - | - | 0 | - | 0 | 0 | - | - | - | - | - | - | 0 | - | - | - | - | 3 | - | - | - | 1 | - | 5 |
| Kalimantan Timur | 154 | - | 11 | 1 | - | 312 | 9 | 4 | 3 | 38 | 3 | - | 1 | - | 27 | 0 | - | 3 | 721 | 22 | 58 | 0 | 1 044 | 0 | 2 412 |
| NPF | 4 | - | 3 | 1 | - | 159 | 3 | 1 | - | 2 | 0 | - | - | - | 19 | 0 | - | 3 | 40 | 0 | - | - | 5 | - | 239 |
| Kalimantan Tengah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Tengah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Selatan | 0 | 13 | 1 | 33 | 0 | 274 | 296 | 7 | 12 | 76 | 146 | - | 38 | 4 | 3 | - | - | 28 | 2 139 | 24 | 205 | 1 | 446 | 0 | 3 747 |
| NPF | - | - | 1 | 0 | - | 43 | 19 | - | 0 | 1 | - | - | 24 | - | 2 | - | - | 3 | 38 | - | 15 | - | 3 | 0 | 148 |
| Sulawesi Utara | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Gorontalo | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Barat | - | - | - | 0 | - | 17 | 1 | 0 | - | 1 | - | - | - | - | - | - | - | - | 114 | 0 | 6 | 0 | 48 | - | 187 |
| NPF | - | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 0 | - | - | 0 | - | - | 1 |
| Sulawesi Tenggara | - | - | - | - | - | 17 | - | - | - | - | - | - | - | - | - | - | - | - | 124 | - | - | 0 | 1 | - | 142 |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Nusa Tenggara Barat | - | 0 | - | - | - | 23 | 1 | 1 | - | - | - | - | - | - | - | - | - | - | 209 | 0 | - | - | 3 | - | 237 |
| NPF | 0 | - | - | - | - | 0 | - | - | - | - | - | - | - | - | - | - | - | - | 0 | - | - | - | - | - | 1 |
| Bali | - | - | - | 10 | - | 39 | 228 | 1 | - | 11 | 1 | - | - | - | 1 | - | - | - | 312 | - | 30 | - | 86 | - | 718 |
| NPF | - | - | - | 6 | - | 39 | 18 | - | - | - | - | - | - | - | - | - | - | - | 15 | - | - | - | 4 | - | 81 |
| Nusa Tenggara Timur | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Maluku | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Papua | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| NPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Maluku Utara | - | - | | | | | | | | | | | | | | | | | | | | | | | |

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

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| I. Dana Pihak Ketiga / Third Party Fund | 4,75 | 4,33 | 3,96 | 3,83 | 3,81 | 3,79 | 3,67 | 3,73 | 3,61 | 3,64 | 3,57 | 3,35 | 3,27 | 3,14 | 3,23 |
| 1. Giro iB Wadiah / iB Demand Deposits Wadiah | 2,13 | 2,17 | 3,13 | 2,86 | 3,40 | 2,95 | 2,64 | 2,70 | 2,67 | 2,69 | 1,75 | 1,83 | 1,92 | 1,94 | 1,72 |
| a. Rupiah | 2,27 | 2,36 | 3,67 | 3,35 | 3,67 | 3,24 | 2,82 | 2,89 | 2,82 | 2,81 | 1,76 | 1,85 | 1,94 | 1,96 | 1,73 |
| b. Valas / Foreign Currency | 1,05 | 1,03 | 1,04 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadiah | 2,30 | 1,88 | 2,96 | 2,67 | 2,00 | 1,93 | 1,88 | 1,76 | 1,68 | 1,71 | 1,74 | 1,82 | 2,12 | 2,09 | 1,77 |
| a. Rupiah | 2,30 | 1,88 | 2,98 | 2,69 | 2,03 | 1,97 | 1,92 | 1,81 | 1,71 | 1,74 | 1,77 | 1,84 | 2,14 | 2,11 | 1,77 |
| b. Valas / Foreign Currency | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah | 2,40 | 3,08 | 2,50 | 2,64 | 2,46 | 2,04 | 1,94 | 1,98 | 2,02 | 2,23 | 1,89 | 1,86 | 1,73 | 1,74 | 1,81 |
| a. Rupiah | 2,42 | 3,09 | 2,51 | 2,65 | 2,46 | 2,04 | 1,94 | 1,98 | 2,02 | 2,23 | 1,89 | 1,86 | 1,73 | 1,74 | 1,81 |
| b. Valas / Foreign Currency | 2,40 | 3,08 | 2,50 | 2,64 | 2,46 | 2,04 | 1,94 | 1,98 | 2,02 | 2,23 | 1,89 | 1,86 | 1,73 | 1,74 | 1,81 |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah | 2,12 | 1,88 | 1,87 | 1,78 | 1,78 | 1,73 | 1,74 | 1,72 | 1,72 | 1,76 | 1,77 | 1,53 | 1,47 | 1,45 | 1,44 |
| a. Rupiah | 2,12 | 1,88 | 1,87 | 1,78 | 1,77 | 1,73 | 1,74 | 1,72 | 1,72 | 1,76 | 1,76 | 1,53 | 1,47 | 1,45 | 1,44 |
| b. Valas / Foreign Currency | 1,83 | 1,91 | 2,67 | 2,34 | 2,45 | 2,18 | 2,23 | 2,07 | 1,70 | 1,66 | 2,04 | 1,62 | 1,71 | 1,05 | 1,11 |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah | 5,97 | 5,61 | 5,02 | 4,98 | 4,95 | 4,88 | 4,79 | 4,82 | 4,61 | 4,67 | 4,57 | 4,30 | 4,19 | 4,03 | 4,05 |
| a. Rupiah | 6,13 | 5,68 | 5,17 | 5,12 | 5,10 | 4,99 | 4,90 | 4,93 | 4,71 | 4,77 | 4,67 | 4,39 | 4,28 | 4,11 | 4,14 |
| i. 1 Bulan / 1 month | 5,96 | 5,61 | 5,04 | 5,02 | 5,05 | 4,89 | 4,83 | 4,89 | 4,69 | 4,63 | 4,58 | 4,39 | 4,31 | 4,17 | 4,23 |
| ii. 3 Bulan / 3 month | 6,19 | 5,90 | 5,20 | 5,29 | 5,42 | 5,13 | 4,94 | 5,14 | 5,04 | 4,81 | 4,66 | 4,48 | 4,38 | 4,16 | 4,31 |
| iii. 6 Bulan / 6 month | 5,86 | 5,16 | 5,29 | 4,77 | 4,62 | 4,82 | 4,84 | 4,51 | 4,15 | 4,41 | 4,45 | 4,45 | 4,38 | 4,29 | 4,05 |
| iv. 12 Bulan / 12 month | 5,32 | 5,12 | 4,17 | 4,31 | 4,35 | 4,20 | 4,51 | 4,54 | 4,30 | 4,34 | 4,43 | 3,96 | 3,96 | 4,05 | 4,23 |
| v. > 12 Bulan / >12 month | 4,61 | 5,98 | 5,98 | 5,41 | 4,78 | 4,61 | 5,52 | 5,68 | 5,03 | 5,38 | 5,50 | 5,84 | 5,85 | 5,48 | 5,50 |
| b. Valas / Foreign Currency | 2,12 | 2,05 | 1,57 | 1,48 | 1,60 | 1,50 | 1,47 | 1,45 | 1,37 | 1,28 | 1,18 | 1,09 | 1,10 | 1,01 | 1,27 |
| i. 1 Bulan / 1 month | 2,83 | 2,02 | 1,96 | 1,68 | 1,62 | 1,67 | 1,70 | 1,19 | 1,19 | 1,00 | 1,17 | 1,00 | 1,01 | 1,06 | 1,07 |
| ii. 3 Bulan / 3 month | 3,14 | 2,08 | 1,98 | 1,37 | 1,18 | 1,12 | 1,05 | 1,35 | 1,35 | 1,01 | 1,44 | 1,01 | 1,05 | 1,02 | 1,13 |
| iii. 6 Bulan / 6 month | 2,71 | 1,50 | 2,28 | 2,35 | 2,50 | 2,50 | 2,43 | 2,41 | 2,41 | 1,00 | 1,00 | 1,00 | 1,00 | 1,16 | 4,21 |
| iv. 12 Bulan / 12 month | 1,23 | 2,16 | 1,12 | 1,00 | 1,00 | 1,01 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,14 |
| v. > 12 Bulan / >12 month | - | - | 1,00 | 1,00 | 1,00 | - | 1,00 | - | - | - | - | - | - | - | - |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam | 10,71 | 9,95 | 9,69 | 9,63 | 9,92 | 9,49 | 9,46 | 9,73 | 9,58 | 9,36 | 9,59 | 9,53 | 9,13 | 9,42 | 8,94 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 9,49 | 8,81 | 8,57 | 8,48 | 9,01 | 8,16 | 8,15 | 8,57 | 8,46 | 8,04 | 8,37 | 8,30 | 8,22 | 8,30 | 7,84 |
| a. Mudharabah | 9,76 | 9,29 | 8,75 | 8,77 | 8,83 | 8,73 | 8,71 | 8,73 | 8,64 | 8,58 | 8,46 | 8,44 | 8,36 | 8,23 | 8,25 |
| i. Rupiah | 10,32 | 9,64 | 9,39 | 9,36 | 9,42 | 9,38 | 9,37 | 9,35 | 9,24 | 9,16 | 9,02 | 9,08 | 9,11 | 9,01 | 9,01 |
| ii. Valas / Foreign Currency | 1,42 | 1,88 | 2,37 | 2,19 | 2,14 | 2,18 | 2,17 | 2,23 | 2,23 | 2,19 | 2,13 | 1,84 | 1,82 | 1,94 | 1,65 |
| b. Musyarakah | 9,46 | 8,76 | 8,55 | 8,46 | 9,02 | 8,12 | 8,11 | 8,55 | 8,45 | 8,00 | 8,37 | 8,29 | 8,21 | 8,30 | 7,81 |
| i. Rupiah | 9,69 | 8,96 | 8,76 | 8,68 | 9,23 | 8,32 | 8,32 | 8,75 | 8,67 | 8,22 | 8,58 | 8,50 | 8,41 | 8,50 | 8,03 |
| ii. Valas / Foreign Currency | 5,86 | 4,52 | 4,22 | 4,09 | 4,99 | 4,34 | 4,31 | 4,95 | 4,73 | 4,08 | 4,58 | 4,60 | 4,30 | 4,31 | 3,49 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 11,82 | 11,28 | 10,92 | 10,89 | 10,91 | 10,89 | 10,82 | 10,91 | 10,73 | 10,71 | 10,82 | 10,78 | 10,22 | 10,58 | 10,27 |
| a. Murabahah | 11,93 | 11,31 | 10,95 | 10,93 | 10,95 | 10,92 | 10,85 | 10,97 | 10,78 | 10,76 | 10,93 | 10,87 | 10,34 | 10,66 | 10,40 |
| i. Rupiah | 12,05 | 11,37 | 11,00 | 10,97 | 11,00 | 10,98 | 10,90 | 11,02 | 10,84 | 10,81 | 10,97 | 10,91 | 10,38 | 10,69 | 10,44 |
| ii. Valas / Foreign Currency | 6,83 | 6,57 | 6,63 | 6,98 | 6,37 | 5,82 | 5,76 | 6,28 | 4,75 | 4,93 | 7,01 | 7,01 | 7,16 | 6,97 | 6,25 |
| b. Qardh | 9,62 | 10,99 | 10,43 | 10,13 | 10,06 | 10,35 | 10,47 | 10,11 | 10,02 | 10,12 | 9,35 | 9,39 | 8,21 | 9,48 | 8,09 |
| i. Rupiah | 9,63 | 11,31 | 10,92 | 10,58 | 10,37 | 10,62 | 10,59 | 10,62 | 10,53 | 10,58 | 10,24 | 10,28 | 8,84 | 10,28 | 8,82 |
| ii. Valas / Foreign Currency | 2,00 | 4,44 | 4,20 | 4,17 | 4,22 | 4,37 | 3,26 | 2,28 | 2,24 | 2,21 | 1,97 | 2,03 | 1,84 | 1,93 | 1,85 |
| c. Istishna' | 10,97 | 10,51 | 10,35 | 10,40 | 10,47 | 10,52 | 9,46 | 9,45 | 9,43 | 9,43 | 9,41 | 9,40 | 9,36 | 9,35 | 9,34 |
| i. Rupiah | 10,97 | 10,51 | 10,42 | 10,47 | 10,47 | 10,58 | 9,52 | 9,51 | 9,49 | 9,48 | 9,47 | 9,46 | 9,41 | 9,41 | 9,40 |
| ii. Valas / Foreign Currency | 10,40 | - | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | - | 9,69 | 9,13 | 9,10 | 8,41 | 8,77 | 8,63 | 8,53 | 8,53 | 8,53 | 8,37 | 8,35 | 8,11 | 9,30 | 9,12 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 34,48 | 34,48 | 34,29 | 33,97 | 34,17 | 33,70 | 33,56 | 32,25 | 31,84 | 30,28 | 28,92 | 26,91 | 20,66 | 18,56 | 19,26 |
| i. Rupiah | 34,48 | 34,48 | 34,29 | 33,97 | 34,17 | 33,70 | 33,56 | 32,25 | 31,84 | 30,28 | 28,92 | 26,91 | 20,66 | 18,56 | 19,26 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Pembiayaan secara Executing / Financing through Executing | 13,37 | 13,75 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 |
| i. Rupiah | 13,37 | 13,75 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 10,01 | 9,51 | 9,02 | 8,98 | 8,29 | 8,67 | 8,54 | 8,46 | 8,46 | 8,47 | 8,31 | 8,30 | 8,08 | 9,27 | 9,08 |
| i. Rupiah | 10,76 | 10,06 | 9,58 | 9,53 | 8,84 | 9,19 | 9,02 | 8,93 | 8,87 | 8,85 | 8,67 | 8,64 | 8,42 | 9,64 | 9,44 |
| ii. Valas / Foreign Currency | 4,81 | 4,10 | 3,52 | 3,31 | 3,24 | 3,18 | 3,11 | 3,06 | 3,03 | 2,99 | 2,98 | 2,98 | 2,97 | 3,94 | 3,99 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Tabel 17a. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Bank Umum Syariah (Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Commercial Banks) Dalam Persen (Percentage) | | | | | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| I. Dana Pihak Ketiga / Third Party Fund | 4,64 | 4,22 | 3,93 | 3,73 | 3,66 | 3,77 | 3,68 | 3,72 | 3,58 | 3,58 | 3,53 | 3,36 | 3,26 | 3,13 | 3,27 |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia | 1,77 | 1,24 | 1,08 | 1,07 | 1,07 | 1,06 | 1,08 | 1,09 | 1,10 | 1,08 | 1,11 | 1,11 | 1,22 | 1,23 | 1,20 |
| a. Rupiah | 1,97 | 1,31 | 1,14 | 1,11 | 1,09 | 1,08 | 1,09 | 1,11 | 1,11 | 1,09 | 1,11 | 1,11 | 1,22 | 1,23 | 1,20 |
| b. Valas / Foreign Currency | 1,05 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | - | - | - |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia | 3,18 | 1,75 | 2,12 | 1,54 | 1,44 | 1,28 | 1,60 | 1,37 | 1,13 | 1,15 | 1,39 | 1,55 | 2,25 | 2,47 | 1,72 |
| a. Rupiah | 3,18 | 1,75 | 2,12 | 1,54 | 1,44 | 1,28 | 1,60 | 1,37 | 1,13 | 1,15 | 1,39 | 1,55 | 2,25 | 2,47 | 1,72 |
| b. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah | 2,27 | 3,03 | 2,37 | 2,54 | 2,39 | 1,77 | 1,71 | 1,70 | 1,79 | 1,90 | 1,48 | 1,49 | 1,45 | 1,53 | 1,55 |
| a. Rupiah | 2,29 | 3,04 | 2,37 | 2,54 | 2,39 | 1,77 | 1,71 | 1,70 | 1,79 | 1,90 | 1,48 | 1,49 | 1,45 | 1,53 | 1,55 |
| b. Valas / Foreign Currency | 2,27 | 3,03 | 2,37 | 2,54 | 2,39 | 1,77 | 1,71 | 1,70 | 1,79 | 1,90 | 1,48 | 1,49 | 1,45 | 1,53 | 1,55 |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah | 1,95 | 1,70 | 1,70 | 1,70 | 1,68 | 1,66 | 1,66 | 1,59 | 1,59 | 1,58 | 1,59 | 1,28 | 1,22 | 1,25 | 1,21 |
| a. Rupiah | 1,95 | 1,70 | 1,70 | 1,70 | 1,68 | 1,66 | 1,66 | 1,59 | 1,59 | 1,58 | 1,59 | 1,28 | 1,22 | 1,25 | 1,21 |
| b. Valas / Foreign Currency | - | 1,00 | - | - | - | - | - | - | - | - | - | - | 1,00 | 1,00 | 1,00 |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah | 5,98 | 5,73 | 5,31 | 5,21 | 5,16 | 5,19 | 5,24 | 5,20 | 4,93 | 4,93 | 4,80 | 4,61 | 4,44 | 4,23 | 4,28 |
| a. Rupiah | 6,20 | 5,83 | 5,47 | 5,33 | 5,31 | 5,30 | 5,32 | 5,29 | 5,01 | 5,00 | 4,87 | 4,67 | 4,52 | 4,33 | 4,38 |
| i. 1 Bulan / 1 month | 6,12 | 5,71 | 5,11 | 5,09 | 5,13 | 5,11 | 5,24 | 5,22 | 4,86 | 4,72 | 4,62 | 4,61 | 4,61 | 4,36 | 4,52 |
| ii. 3 Bulan / 3 month | 6,49 | 6,12 | 5,48 | 5,47 | 5,68 | 5,54 | 5,61 | 5,81 | 5,53 | 5,20 | 4,68 | 4,70 | 4,73 | 4,31 | 4,67 |
| iii. 6 Bulan / 6 month | 6,12 | 5,45 | 4,92 | 4,91 | 4,70 | 5,09 | 5,11 | 4,35 | 3,83 | 3,98 | 4,69 | 4,95 | 4,82 | 4,76 | 4,20 |
| iv. 12 Bulan / 12 month | 5,19 | 4,68 | 4,29 | 4,27 | 4,30 | 4,11 | 4,56 | 4,50 | 4,20 | 4,33 | 4,41 | 3,98 | 4,04 | 4,13 | 4,40 |
| v. > 12 Bulan / >12 month | 4,60 | 5,35 | 5,36 | 5,46 | 4,81 | 4,62 | 5,62 | 5,91 | 5,10 | 5,38 | 5,55 | 5,96 | 6,07 | 5,59 | 5,77 |
| b. Valas / Foreign Currency | 2,09 | 2,05 | 1,41 | 1,27 | 1,54 | 1,65 | 1,80 | 1,75 | 1,61 | 1,52 | 1,22 | 1,01 | 1,01 | 1,01 | 1,37 |
| i. 1 Bulan / 1 month | 2,80 | 2,04 | 1,67 | 1,65 | 1,82 | 1,93 | 2,02 | 1,07 | 1,07 | 1,00 | 1,00 | 1,00 | 1,00 | 1,11 | 1,11 |
| ii. 3 Bulan / 3 month | 3,14 | 2,12 | 1,03 | 1,00 | 1,04 | 1,08 | 1,05 | 1,03 | 1,03 | 1,02 | 1,00 | 1,00 | 1,01 | 1,01 | 1,13 |
| iii. 6 Bulan / 6 month | 1,90 | 1,22 | 2,28 | 2,36 | 2,50 | 2,50 | 2,43 | 2,41 | 2,41 | 1,00 | 1,00 | 1,01 | 1,00 | 1,36 | 4,93 |
| iv. 12 Bulan / 12 month | 1,02 | 2,16 | 1,18 | 1,00 | 1,00 | 1,04 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,21 |
| v. > 12 Bulan / >12 month | - | 1,00 | - | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | - | - |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, ijarah and Salam | 11,80 | 10,80 | 10,54 | 10,47 | 10,94 | 10,28 | 10,30 | 10,71 | 10,53 | 10,19 | 10,58 | 10,49 | 10,26 | 10,27 | 9,85 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 10,24 | 9,12 | 9,01 | 8,95 | 10,01 | 8,43 | 8,49 | 9,33 | 9,21 | 8,43 | 9,18 | 9,02 | 9,17 | 8,87 | 8,11 |
| a. Mudharabah | 10,54 | 10,09 | 9,91 | 9,92 | 9,99 | 9,89 | 9,88 | 9,83 | 9,43 | 9,42 | 9,61 | 9,64 | 9,72 | 9,70 | 9,66 |
| i. Rupiah | 10,54 | 10,09 | 9,91 | 9,92 | 9,99 | 9,89 | 9,88 | 9,83 | 9,43 | 9,42 | 9,61 | 9,64 | 9,72 | 9,70 | 9,66 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Musyarakah | 10,22 | 9,06 | 8,97 | 8,90 | 10,01 | 8,36 | 8,43 | 9,31 | 9,20 | 8,39 | 9,16 | 8,99 | 9,14 | 8,84 | 8,04 |
| i. Rupiah | 10,40 | 9,23 | 9,15 | 9,09 | 10,16 | 8,51 | 8,60 | 9,45 | 9,33 | 8,54 | 9,27 | 9,10 | 9,29 | 8,99 | 8,24 |
| ii. Valas / Foreign Currency | 6,79 | 4,55 | 4,45 | 4,33 | 6,47 | 4,98 | 4,93 | 6,33 | 6,36 | 4,83 | 6,38 | 6,37 | 5,47 | 5,20 | 3,38 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 12,75 | 12,23 | 11,70 | 11,64 | 11,65 | 11,63 | 11,62 | 11,69 | 11,46 | 11,43 | 11,55 | 11,49 | 11,12 | 11,25 | 11,22 |
| a. Murabahah | 12,89 | 12,23 | 11,72 | 11,67 | 11,68 | 11,64 | 11,61 | 11,72 | 11,49 | 11,45 | 11,65 | 11,57 | 11,23 | 11,32 | 11,35 |
| i. Rupiah | 13,05 | 12,32 | 11,79 | 11,73 | 11,75 | 11,71 | 11,67 | 11,79 | 11,56 | 11,52 | 11,70 | 11,62 | 11,29 | 11,36 | 11,41 |
| ii. Valas / Foreign Currency | 6,96 | 6,76 | 6,82 | 7,22 | 6,53 | 5,91 | 5,85 | 6,43 | 4,66 | 4,87 | 7,25 | 7,25 | 7,45 | 7,25 | 6,45 |
| b. Qardh | 10,39 | 12,24 | 11,50 | 11,16 | 11,08 | 11,55 | 11,73 | 11,15 | 11,05 | 11,11 | 10,11 | 10,14 | 9,29 | 10,27 | 9,11 |
| i. Rupiah | 10,40 | 12,68 | 12,17 | 11,78 | 11,50 | 11,90 | 11,94 | 11,79 | 11,72 | 11,72 | 11,23 | 11,26 | 10,23 | 11,29 | 10,17 |
| ii. Valas / Foreign Currency | 2,00 | 4,44 | 4,20 | 4,17 | 4,22 | 4,37 | 3,26 | 2,28 | 2,24 | 2,21 | 1,97 | 2,03 | 1,84 | 1,93 | |
| c. Istishna' | 13,88 | 12,41 | 4,86 | 4,81 | 4,89 | 4,81 | 4,60 | 4,69 | 4,25 | 4,21 | 4,60 | 4,54 | 4,20 | 4,26 | 4,22 |
| i. Rupiah | 13,88 | 12,41 | 12,03 | 11,77 | 4,89 | 11,99 | 13,24 | 13,85 | 12,24 | 11,97 | 13,65 | 13,62 | 12,96 | 12,99 | 12,95 |
| ii. Valas / Foreign Currency | - | - | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 10,83 | 10,52 | 10,30 | 10,26 | 8,30 | 9,68 | 9,61 | 9,52 | 9,51 | 9,50 | 9,43 | 9,42 | 8,91 | 9,43 | 8,89 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 11,86 | 12,07 | 12,02 | 12,56 | 12,09 | 12,57 | 13,10 | 12,41 | 11,89 | 12,02 | 11,90 | 11,86 | 11,70 | 11,62 | 11,45 |
| i. Rupiah | 11,86 | 12,07 | 12,02 | 12,56 | 12,09 | 12,57 | 13,10 | 12,41 | 11,89 | 12,02 | 11,90 | 11,86 | 11,70 | 11,62 | 11,45 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Pembiayaan secara Executing / Financing through Executing | 13,75 | 13,75 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 |
| i. Rupiah | 13,75 | 13,75 | 13,75 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 13,76 | 14,54 | 13,79 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 10,81 | 10,50 | 10,28 | 10,22 | 8,24 | 9,65 | 9,58 | 9,49 | 9,48 | 9,47 | 9,40 | 9,39 | 8,88 | 9,43 | 8,88 |
| i. Rupiah | 10,95 | 10,64 | 10,39 | 10,32 | 8,35 | 9,73 | 9,65 | 9,57 | 9,55 | 9,53 | 9,45 | 9,44 | 8,92 | 9,47 | 8,91 |
| ii. Valas / Foreign Currency | 7,10 | 4,73 | 4,41 | 4,29 | 4,15 | 3,97 | 3,74 | 3,61 | 3,30 | 3,20 | 3,31 | 3,32 | 3,45 | 3,33 | 3,50 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Tabel 17b. Ekuivalen tingkat imbalan/bagi hasil/fee/bonus - Unit Usaha Syariah (Equivalent of Yield Rate/Distribution/Fees/Bonuses of Sharia Business Units) Dalam Persen (Percentage) | | | | | | | | | | | | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| I. Dana Pihak Ketiga / Third Party Fund | 4,97 | 4,54 | 4,02 | 4,01 | 4,06 | 3,83 | 3,64 | 3,75 | 3,66 | 3,74 | 3,64 | 3,33 | 3,29 | 3,17 | 3,14 |
| 1. Giro iB Wadiah / iB Demand Deposits Wadia | 2,46 | 3,31 | 4,72 | 4,48 | 4,80 | 4,39 | 4,06 | 3,96 | 3,90 | 3,60 | 2,94 | 2,79 | 2,49 | 2,45 | 2,16 |
| a. Rupiah | 2,48 | 3,36 | 4,80 | 4,66 | 4,90 | 4,52 | 4,17 | 4,07 | 3,99 | 3,65 | 2,97 | 2,83 | 2,53 | 2,49 | 2,20 |
| b. Valas / Foreign Currency | 1,00 | 1,37 | 1,62 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| 2. Tabungan iB Wadiah / iB Saving Deposits Wadia | 1,76 | 1,94 | 3,52 | 3,35 | 2,35 | 2,33 | 2,08 | 2,03 | 2,04 | 2,05 | 1,97 | 2,01 | 2,06 | 1,86 | 1,78 |
| a. Rupiah | 1,76 | 1,94 | 3,58 | 3,40 | 2,41 | 2,41 | 2,17 | 2,12 | 2,12 | 2,13 | 2,03 | 2,06 | 2,08 | 1,88 | 1,78 |
| b. Valas / Foreign Currency | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| 3. Giro iB Mudharabah / iB Demand Deposits Mudharabah | 2,70 | 3,29 | 3,35 | 3,16 | 2,93 | 3,41 | 3,32 | 3,58 | 3,20 | 3,55 | 2,99 | 2,89 | 2,80 | 2,43 | 2,60 |
| a. Rupiah | 2,72 | 3,31 | 3,41 | 3,22 | 2,98 | 3,43 | 3,33 | 3,61 | 3,20 | 3,55 | 2,99 | 2,89 | 2,80 | 2,43 | 2,60 |
| b. Valas / Foreign Currency | 2,70 | 3,29 | 3,35 | 3,16 | 2,93 | 3,41 | 3,32 | 3,58 | 3,20 | 3,55 | 2,99 | 2,89 | 2,80 | 2,43 | 2,60 |
| 4. Tabungan iB Mudharabah / iB Saving Deposits Mudharabah | 2,62 | 2,38 | 2,32 | 2,02 | 2,05 | 1,93 | 1,96 | 2,07 | 2,09 | 2,24 | 2,21 | 2,20 | 2,09 | 1,97 | 1,99 |
| a. Rupiah | 2,63 | 2,39 | 2,31 | 2,01 | 2,05 | 1,93 | 1,96 | 2,07 | 2,10 | 2,24 | 2,21 | 2,21 | 2,09 | 1,97 | 1,99 |
| b. Valas / Foreign Currency | 1,83 | 1,91 | 2,67 | 2,34 | 2,45 | 1,18 | 2,23 | 2,07 | 1,70 | 1,66 | 2,04 | 1,62 | 1,71 | 1,05 | 1,11 |
| 5. Deposito iB Mudharabah / iB Time Deposits Mudharabah | 5,96 | 5,39 | 4,51 | 4,64 | 4,64 | 4,38 | 4,09 | 4,22 | 4,12 | 4,25 | 4,19 | 3,77 | 3,77 | 3,66 | 3,60 |
| a. Rupiah | 5,99 | 5,43 | 4,66 | 4,80 | 4,79 | 4,49 | 4,23 | 4,36 | 4,25 | 4,40 | 4,34 | 3,89 | 3,86 | 3,73 | 3,67 |
| i. 1 Bulan / 1 month | 5,76 | 5,48 | 4,96 | 4,94 | 4,96 | 4,57 | 4,36 | 4,49 | 4,45 | 4,50 | 4,51 | 4,05 | 3,88 | 3,90 | 3,75 |
| ii. 3 Bulan / 3 month | 5,86 | 5,63 | 4,84 | 5,12 | 5,18 | 4,60 | 4,31 | 4,39 | 4,38 | 4,36 | 4,64 | 4,15 | 3,97 | 3,95 | 3,69 |
| iii. 6 Bulan / 6 month | 5,52 | 4,89 | 5,62 | 4,63 | 4,53 | 4,51 | 4,49 | 4,68 | 4,54 | 4,79 | 4,22 | 3,87 | 3,66 | 3,78 | 3,89 |
| iv. 12 Bulan / 12 month | 5,61 | 5,71 | 3,87 | 4,41 | 4,50 | 4,52 | 4,40 | 4,61 | 4,59 | 4,36 | 4,50 | 3,92 | 3,79 | 3,82 | 3,66 |
| v. > 12 Bulan / >12 month | 5,00 | 6,00 | 6,00 | 4,00 | 4,24 | 4,00 | 4,78 | 3,70 | 4,21 | 5,40 | 4,64 | 3,83 | 3,51 | 3,42 | 3,54 |
| b. Valas / Foreign Currency | 2,52 | 2,04 | 1,78 | 1,67 | 1,68 | 1,29 | 1,20 | 1,20 | 1,18 | 1,10 | 1,14 | 1,15 | 1,20 | 1,00 | 1,00 |
| i. 1 Bulan / 1 month | 2,98 | 1,96 | 2,44 | 1,80 | 1,14 | 1,04 | 1,00 | 1,28 | 1,28 | 1,00 | 1,27 | 1,00 | 1,02 | 1,02 | 1,00 |
| ii. 3 Bulan / 3 month | 1,26 | 1,98 | 2,63 | 2,91 | 1,72 | 1,58 | 1,00 | 1,86 | 1,86 | 1,00 | 1,78 | 1,02 | 1,11 | 1,03 | 1,00 |
| iii. 6 Bulan / 6 month | 2,99 | 1,92 | 1,12 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 |
| iv. 12 Bulan / 12 month | 2,96 | - | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 1,01 |
| v. > 12 Bulan / >12 month | - | - | 1,00 | 1,00 | - | - | - | - | - | - | - | - | - | - | - |
| II. Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 8,89 | 8,63 | 8,28 | 8,22 | 8,17 | 8,14 | 7,98 | 7,93 | 7,89 | 7,87 | 7,78 | 7,82 | 7,78 | 7,93 | 7,88 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 8,76 | 8,47 | 8,09 | 7,98 | 7,91 | 7,88 | 7,77 | 7,69 | 7,64 | 7,61 | 7,49 | 7,54 | 7,47 | 7,69 | 7,63 |
| a. Mudharabah | 9,34 | 8,77 | 8,09 | 8,12 | 8,17 | 8,12 | 8,13 | 8,19 | 8,21 | 8,14 | 7,85 | 7,81 | 7,79 | 7,39 | 7,62 |
| i. Rupiah | 10,19 | 9,32 | 9,04 | 8,99 | 9,05 | 9,06 | 9,08 | 9,07 | 9,12 | 9,00 | 8,66 | 8,73 | 8,81 | 8,53 | 8,68 |
| ii. Valas / Foreign Currency | 1,42 | 1,88 | 2,37 | 2,19 | 2,14 | 2,18 | 2,17 | 2,23 | 2,23 | 2,19 | 2,13 | 1,84 | 1,82 | 1,94 | 1,65 |
| b. Musyarakah | 8,67 | 8,43 | 8,09 | 7,97 | 7,88 | 7,85 | 7,73 | 7,64 | 7,58 | 7,56 | 7,45 | 7,51 | 7,44 | 7,72 | 7,63 |
| i. Rupiah | 8,93 | 8,65 | 8,32 | 8,21 | 8,12 | 8,10 | 7,98 | 7,89 | 7,89 | 7,85 | 7,75 | 7,81 | 7,67 | 7,96 | 7,86 |
| ii. Valas / Foreign Currency | 5,15 | 4,49 | 4,03 | 3,89 | 3,64 | 3,78 | 3,75 | 3,72 | 3,54 | 3,54 | 3,45 | 3,43 | 3,62 | 3,56 | 3,56 |
| c. Pembiayaan Bagi Hasil Lainnya / Other Profit Sharing Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 9,12 | 8,94 | 8,68 | 8,71 | 8,70 | 8,67 | 8,39 | 8,41 | 8,40 | 8,39 | 8,40 | 8,42 | 8,40 | 8,43 | 8,40 |
| a. Murabahah | 9,16 | 8,99 | 8,71 | 8,73 | 8,72 | 8,69 | 8,46 | 8,48 | 8,47 | 8,46 | 8,48 | 8,50 | 8,48 | 8,51 | 8,47 |
| i. Rupiah | 9,19 | 9,01 | 8,73 | 8,75 | 8,74 | 8,72 | 8,47 | 8,50 | 8,49 | 8,48 | 8,49 | 8,52 | 8,49 | 8,53 | 8,49 |
| ii. Valas / Foreign Currency | 5,81 | 5,43 | 5,33 | 5,28 | 5,28 | 5,26 | 5,26 | 5,27 | 5,27 | 5,27 | 5,28 | 5,28 | 5,29 | 5,16 | 5,16 |
| b. Qardh | 3,43 | 3,29 | 3,28 | 3,26 | 3,29 | 3,20 | 3,28 | 3,32 | 3,27 | 3,28 | 3,30 | 3,45 | 3,36 | 3,37 | 3,39 |
| i. Rupiah | 3,43 | 3,29 | 3,28 | 3,26 | 3,29 | 3,20 | 3,28 | 3,32 | 3,27 | 3,28 | 3,30 | 3,45 | 3,36 | 3,37 | 3,39 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 9,39 |
| c. Istishna' | 10,94 | 10,50 | 10,41 | 10,47 | 10,53 | 10,58 | 9,51 | 9,50 | 9,48 | 9,48 | 9,46 | 9,45 | 9,40 | 9,40 | 9,39 |
| i. Rupiah | 10,94 | 10,50 | 10,41 | 10,47 | 10,53 | 10,58 | 9,51 | 9,50 | 9,48 | 9,48 | 9,46 | 9,45 | 9,40 | 9,40 | 9,39 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 10,21 | 9,32 | 8,55 | 8,51 | 8,45 | 8,30 | 8,13 | 8,02 | 8,02 | 8,02 | 7,79 | 7,74 | 7,77 | 9,23 | 9,20 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 34,64 | 34,70 | 34,65 | 34,65 | 34,64 | 34,59 | 34,59 | 34,59 | 34,59 | 34,61 | 34,61 | 32,91 | 23,64 | 21,48 | 20,89 |
| i. Rupiah | 34,64 | 34,70 | 34,65 | 34,65 | 34,64 | 34,59 | 34,59 | 34,59 | 34,59 | 34,61 | 34,61 | 32,91 | 23,64 | 21,48 | 20,89 |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Pembiayaan secara Executing / Financing through Executing | 11,00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | 11,00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 9,66 | 9,06 | 8,38 | 8,35 | 8,30 | 8,17 | 8,02 | 7,92 | 7,94 | 7,95 | 7,72 | 7,68 | 7,74 | 9,20 | 9,16 |
| i. Rupiah | 10,66 | 9,77 | 9,11 | 9,08 | 9,00 | 8,88 | 8,67 | 8,56 | 8,49 | 8,46 | 8,20 | 8,15 | 8,19 | 9,73 | 9,65 |
| ii. Valas / Foreign Currency | 4,60 | 4,05 | 3,46 | 3,25 | 3,18 | 3,13 | 3,08 | 3,03 | 3,01 | 2,98 | 2,97 | 2,96 | 2,95 | 3,96 | 4,00 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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)
Dalam Persen (Percentage)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Modal Kerja / Working Capital | 12,77 | 12,16 | 11,57 | 11,70 | 12,21 | 11,36 | 11,36 | 11,98 | 11,60 | 11,26 | 11,94 | 11,95 | 12,50 | 11,68 | 11,68 |
| a. UMKM / Micro, Small and Medium Enterprise | 19,83 | 19,19 | 17,07 | 19,52 | 18,73 | 17,80 | 17,80 | 18,48 | 18,38 | 18,24 | 18,43 | 18,32 | 20,87 | 17,98 | 17,98 |
| i. Rupiah | 19,91 | 19,41 | 17,28 | 20,06 | 19,03 | 18,07 | 18,07 | 18,71 | 18,62 | 18,46 | 18,67 | 18,56 | 21,22 | 18,23 | 18,23 |
| ii. Valas / Foreign Exchange | 2,54 | 2,11 | 2,22 | 2,73 | 2,63 | 2,55 | 2,55 | 2,27 | 2,20 | 1,92 | 1,94 | 1,88 | 1,68 | 1,81 | 1,81 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 8,84 | 7,91 | 7,52 | 8,06 | 8,27 | 7,41 | 7,41 | 8,08 | 7,56 | 7,16 | 8,07 | 7,92 | 7,59 | 7,67 | 7,67 |
| i. Rupiah | 9,15 | 8,16 | 7,83 | 8,32 | 8,52 | 7,68 | 7,68 | 8,47 | 7,91 | 7,49 | 8,48 | 8,35 | 7,90 | 8,00 | 8,00 |
| ii. Valas / Foreign Exchange | 4,52 | 3,79 | 4,11 | 4,10 | 4,77 | 4,02 | 4,02 | 4,28 | 3,98 | 3,51 | 4,25 | 4,21 | 4,55 | 4,32 | 4,32 |
| 2. Investasi / Investment | 10,41 | 9,79 | 9,17 | 9,05 | 9,79 | 9,15 | 9,15 | 9,45 | 8,93 | 8,57 | 9,16 | 8,99 | 8,37 | 8,99 | 8,99 |
| a. UMKM | 12,04 | 10,72 | 10,68 | 10,85 | 11,09 | 10,70 | 10,70 | 10,88 | 10,58 | 10,39 | 10,76 | 10,65 | 10,14 | 10,44 | 10,44 |
| i. Rupiah | 12,08 | 10,75 | 10,72 | 10,88 | 11,12 | 10,72 | 10,72 | 10,90 | 10,61 | 10,41 | 10,78 | 10,67 | 10,17 | 10,47 | 10,47 |
| ii. Valas / Foreign Exchange | 5,36 | 5,04 | 4,48 | 5,32 | 5,31 | 5,30 | 5,30 | 5,29 | 5,30 | 5,30 | 5,30 | 4,55 | 4,53 | 4,55 | 4,55 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 9,62 | 9,41 | 8,38 | 8,43 | 9,26 | 8,52 | 8,52 | 8,83 | 8,20 | 7,76 | 8,45 | 8,23 | 7,66 | 8,31 | 8,31 |
| i. Rupiah | 10,30 | 9,97 | 8,90 | 8,87 | 9,78 | 9,01 | 9,01 | 9,19 | 8,62 | 8,15 | 8,85 | 8,61 | 8,05 | 8,75 | 8,75 |
| ii. Valas / Foreign Exchange | 6,16 | 4,74 | 4,21 | 4,27 | 4,61 | 4,24 | 4,24 | 5,05 | 4,50 | 4,09 | 4,53 | 4,56 | 3,79 | 3,94 | 3,94 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 10,64 | 9,39 | 9,85 | 9,93 | 9,87 | 9,80 | 9,80 | 9,73 | 9,69 | 9,68 | 9,77 | 9,76 | 9,24 | 9,81 | 9,81 |
| i. Rupiah | 10,64 | 9,39 | 9,85 | 9,93 | 9,87 | 9,80 | 9,80 | 9,73 | 9,69 | 9,68 | 9,77 | 9,76 | 9,24 | 9,81 | 9,81 |
| ii. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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)
Dalam Persen (Percentage)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|---|-------|-------|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Modal Kerja / Working Capital | 14,26 | 13,21 | 12,87 | 13,01 | 13,73 | 12,49 | 12,49 | 13,76 | 13,21 | 12,72 | 13,80 | 13,70 | 15,24 | 13,28 | 13,28 |
| a. UMKM / Micro, Small and Medium Enterprise | 23,04 | 21,87 | 19,01 ^r | 19,33 | 20,78 | 19,68 | 19,68 | 20,76 | 20,61 | 20,37 | 20,66 | 20,44 | 24,32 | 19,97 | 19,97 |
| i. Rupiah | 23,05 | 21,91 | 19,08 ^r | 19,38 | 20,94 | 19,80 | 19,80 | 20,82 | 20,67 | 20,42 | 20,71 | 20,50 | 24,38 | 20,02 | 20,02 |
| ii. Valas / Foreign Exchange | 3,84 | 1,92 | 2,46 | 3,24 | 3,46 | 3,48 | 3,48 | 3,45 | 3,09 | 3,38 | 3,34 | 3,80 | 4,06 | 3,84 | 3,84 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 8,92 | 7,33 | 7,13 | 7,91 | 8,14 | 6,68 | 6,68 | 8,26 | 7,48 | 6,83 | 8,43 | 8,03 | 7,68 | 7,65 | 7,65 |
| i. Rupiah | 9,09 | 7,52 | 7,33 | 8,05 | 8,25 | 6,81 | 6,81 | 8,43 | 7,66 | 7,03 | 8,65 | 8,23 | 7,85 | 7,84 | 7,84 |
| ii. Valas / Foreign Exchange | 5,80 | 4,01 | 4,42 | 4,68 | 6,09 | 4,28 | 4,28 | 5,60 | 4,54 | 3,46 | 5,30 | 5,33 | 5,67 | 5,13 | 5,13 |
| 2. Investasi / Investment | 11,07 | 9,74 | 9,53 | 9,52 | 10,12 | 9,16 | 9,16 | 10,18 | 9,49 | 8,94 | 9,93 | 9,65 | 8,90 | 9,29 | 9,29 |
| a. UMKM | 12,82 | 10,74 | 10,77 | 11,04 | 11,34 | 10,86 | 10,86 | 11,11 | 10,78 | 10,57 | 11,00 | 10,87 | 10,33 | 10,55 | 10,55 |
| i. Rupiah | 12,82 | 10,74 | 10,78 | 11,05 | 11,34 | 10,87 | 10,87 | 11,11 | 10,78 | 10,57 | 11,00 | 10,88 | 10,35 | 10,56 | 10,56 |
| ii. Valas / Foreign Exchange | 9,00 | - | 2,08 | 5,44 | 5,41 | 5,22 | 5,22 | 5,08 | 5,15 | 5,23 | 5,31 | 1,75 | 1,41 | 1,77 | 1,77 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 10,10 | 9,16 | 8,49 | 8,80 | 9,39 | 8,15 | 8,15 | 9,61 | 8,69 | 7,92 | 9,26 | 8,84 | 7,99 | 8,45 | 8,45 |
| i. Rupiah | 10,58 | 9,52 | 8,91 | 9,12 | 9,73 | 8,44 | 8,44 | 9,99 | 8,99 | 8,20 | 9,57 | 9,11 | 8,28 | 8,81 | 8,81 |
| ii. Valas / Foreign Exchange | 6,96 | 5,21 | 4,95 | 5,19 | 6,09 | 5,36 | 5,36 | 6,00 | 5,84 | 5,06 | 5,93 | 5,99 | 4,86 | 4,61 | 4,61 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 12,01 | 10,25 | 11,22 | 11,36 | 11,41 | 11,38 | 11,38 | 11,41 | 11,30 | 11,26 | 11,39 | 11,32 | 11,21 | 11,17 | 11,17 |
| i. Rupiah | 12,01 | 10,25 | 11,22 | 11,36 | 11,41 | 11,38 | 11,38 | 11,41 | 11,30 | 11,26 | 11,39 | 11,32 | 11,21 | 11,17 | 11,17 |
| ii. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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)
Dalam Persen (Percentage)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|------|------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1. Modal Kerja / Working Capital | 9,47 | 9,42 | 8,42 | 8,53 | 8,63 | 8,71 | 8,71 | 7,79 | 7,80 | 7,77 | 7,48 | 7,73 | 7,50 | 7,67 | 7,67 |
| a. UMKM / Micro, Small and Medium Enterprise | 11,20 | 9,89 | 9,17 | 9,02 | 9,13 | 8,96 | 8,96 | 7,91 | 8,14 | 7,99 | 7,58 | 7,66 | 7,60 | 7,63 | 7,63 |
| i. Rupiah | 11,35 | 10,30 | 9,63 | 9,50 | 9,62 | 9,44 | 9,44 | 8,32 | 8,56 | 8,41 | 8,03 | 8,14 | 8,12 | 8,15 | 8,15 |
| ii. Valas / Foreign Exchange | 2,45 | 2,14 | 2,15 | 2,10 | 2,09 | 2,08 | 2,08 | 1,99 | 1,99 | 1,91 | 1,64 | 1,37 | 1,31 | 1,31 | 1,31 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 8,68 | 9,21 | 8,16 | 8,38 | 8,49 | 8,64 | 8,64 | 7,76 | 7,70 | 7,71 | 7,46 | 7,75 | 7,47 | 7,69 | 7,69 |
| i. Rupiah | 9,27 | 9,62 | 8,68 | 8,92 | 9,01 | 9,23 | 9,23 | 8,53 | 8,37 | 8,36 | 8,16 | 8,56 | 7,97 | 8,30 | 8,30 |
| ii. Valas / Foreign Exchange | 3,11 | 3,37 | 3,77 | 3,61 | 3,61 | 3,82 | 3,82 | 3,40 | 3,58 | 3,54 | 3,48 | 3,38 | 3,61 | 3,56 | 3,56 |
| 2. Investasi / Investment | 9,21 | 9,86 | 8,58 | 8,29 | 9,24 | 9,15 | 9,15 | 8,10 | 7,89 | 7,87 | 7,75 | 7,79 | 7,70 | 8,41 | 8,41 |
| a. UMKM | 10,16 | 10,65 | 10,27 | 10,21 | 10,08 | 9,99 | 9,99 | 9,84 | 9,73 | 9,61 | 9,69 | 9,62 | 9,54 | 9,93 | 9,93 |
| i. Rupiah | 10,25 | 10,76 | 10,39 | 10,31 | 10,18 | 10,09 | 10,09 | 9,94 | 9,83 | 9,70 | 9,77 | 9,70 | 9,62 | 10,02 | 10,02 |
| ii. Valas / Foreign Exchange | 5,17 | 5,31 | 5,30 | 5,30 | 5,30 | 5,30 | 5,30 | 5,30 | 5,30 | 5,30 | 5,30 | 5,30 | 5,31 | 5,31 | 5,31 |
| b. Bukan UMKM / Non Micro, Small and Medium Enterprise | 8,86 | 9,72 | 8,27 | 7,94 | 9,09 | 9,00 | 9,00 | 7,77 | 7,56 | 7,54 | 7,39 | 7,45 | 7,35 | 8,12 | 8,12 |
| i. Rupiah | 9,80 | 10,52 | 8,90 | 8,53 | 9,84 | 9,74 | 9,74 | 8,13 | 8,12 | 8,09 | 7,89 | 7,94 | 7,84 | 8,68 | 8,68 |
| ii. Valas / Foreign Exchange | 5,38 | 4,39 | 3,53 | 3,39 | 3,03 | 3,02 | 3,02 | 3,37 | 2,98 | 2,99 | 2,93 | 2,93 | 2,99 | 3,20 | 3,20 |
| 3. Konsumsi (Bukan UMKM) / Consumption (Non Micro, Small and Medium Enterprise) | 8,72 | 8,17 | 7,90 | 7,89 | 7,62 | 7,48 | 7,48 | 7,20 | 7,25 | 7,28 | 7,33 | 7,40 | 7,35 | 7,79 | 7,79 |
| i. Rupiah | 8,72 | 8,17 | 7,90 | 7,89 | 7,62 | 7,48 | 7,48 | 7,20 | 7,25 | 7,28 | 7,33 | 7,40 | 7,35 | 7,79 | 7,79 |
| ii. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--|-------|-------------------|-------------------|-------|-------|-------|-------------------|-------|-------|-------|-------------------|-------|-------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Penerima Pembiayaan Lapangan Usaha / Financing to Business Sector | | | | | | | | | | | | | | | |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry | 12,86 | 13,19 | 12,12 | 12,82 | 12,86 | 11,91 | 12,01 | 12,21 | 12,13 | 11,85 | 11,94 | 11,46 | 11,80 | 11,25 | 11,21 |
| a. Rupiah | 12,99 | 13,34 | 12,37 | 13,15 | 13,14 | 12,13 | 12,22 | 12,40 | 12,30 | 12,04 | 12,16 | 11,70 | 12,16 | 11,47 | 11,49 |
| b. Valas / Foreign Exchange | 5,76 | 5,28 | 3,07 | 2,66 | 2,72 | 2,93 | 2,70 | 2,98 | 3,20 | 3,13 | 2,55 | 2,18 | 2,08 | 2,26 | 2,45 |
| Perikanan / Fishery | 13,14 | 10,40 | 10,36 | 10,56 | 13,33 | 8,06 | 8,22 ¹ | 10,76 | 10,49 | 10,03 | 10,50 | 10,46 | 11,01 | 10,19 | 8,32 |
| a. Rupiah | 13,14 | 10,40 | 10,36 | 9,59 | 13,33 | 8,06 | 8,22 | 10,76 | 10,49 | 10,03 | 10,50 | 10,46 | 11,01 | 10,19 | 8,32 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pertambangan dan Penggalian / Mining and Quarrying | 7,85 | 5,49 | 6,61 ¹ | 6,46 | 6,68 | 6,69 | 4,04 | 3,99 | 3,96 | 4,04 | 4,00 ¹ | 4,07 | 3,59 | 3,31 | 2,92 |
| a. Rupiah | 11,94 | 6,91 | 5,44 | 5,01 | 9,47 | 3,64 | 3,59 | 3,49 | 3,39 | 3,64 | 3,69 ¹ | 3,74 | 4,41 | 3,43 | 2,95 |
| b. Valas / Foreign Exchange | 5,75 | 4,47 | 3,95 | 3,75 | 5,71 | 4,46 | 4,41 | 5,65 | 5,74 | 4,39 | 5,70 | 5,72 | 4,33 | 4,52 | 2,89 |
| Industri Pengolahan / Processing Industry | 9,74 | 8,42 | 7,67 | 7,62 | 9,42 | 8,47 | 8,66 | 8,15 | 7,26 | 6,90 | 7,75 | 7,79 | 7,75 | 7,85 | 7,65 |
| a. Rupiah | 10,54 | 9,64 ¹ | 8,17 | 8,24 | 10,09 | 9,08 | 9,27 | 8,70 | 7,93 | 7,53 | 8,56 | 8,64 | 8,34 | 8,47 | 8,33 |
| b. Valas / Foreign Exchange | 5,26 | 3,80 | 4,10 | 3,89 | 4,05 | 3,73 | 3,66 | 4,14 | 3,47 | 3,26 | 3,83 | 3,77 | 4,25 | 3,94 | 3,44 |
| Listrik, gas dan air / Electricity, Gas and Water | 7,99 | 9,42 | 7,20 | 7,20 | 7,38 | 7,02 | 6,94 | 6,94 | 6,85 | 6,27 | 6,98 | 6,78 | 6,39 | 6,72 | 6,14 |
| a. Rupiah | 8,26 | 10,15 | 7,66 | 7,53 | 7,73 | 7,37 | 7,39 | 7,37 | 7,31 | 6,63 | 7,41 | 7,16 | 6,66 | 7,12 | 6,38 |
| b. Valas / Foreign Exchange | 6,40 | 4,47 | 4,41 | 5,09 | 5,01 | 4,87 | 4,84 | 4,89 | 4,62 | 4,51 | 4,80 | 4,83 | 4,89 | 4,76 | 4,80 |
| Konstruksi / Construction | 9,75 | 9,07 | 9,12 | 9,00 | 9,62 | 9,10 | 8,64 | 8,74 | 8,37 | 8,20 | 8,52 | 8,47 | 8,10 | 8,22 | 8,12 |
| a. Rupiah | 9,80 | 9,12 | 9,14 | 9,01 | 9,63 | 9,11 | 8,66 | 8,75 | 8,39 | 8,21 | 8,53 | 8,48 | 8,11 | 8,23 | 8,13 |
| b. Valas / Foreign Exchange | 5,96 | 4,15 | 4,79 | 6,74 | 6,74 | 6,74 | 6,73 | 6,67 | 4,83 | 4,82 | 6,66 | 6,50 | 6,55 | 6,49 | 6,53 |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trade | 18,74 | 17,46 | 17,19 | 18,05 | 17,53 | 16,89 | 16,77 | 17,56 | 17,49 | 17,45 | 17,80 | 17,82 | 18,93 | 17,60 | 18,76 |
| a. Rupiah | 19,01 | 17,82 | 17,60 | 18,46 | 17,95 | 17,34 | 17,23 | 18,00 | 17,91 | 17,82 | 18,22 | 18,25 | 19,54 | 18,05 | 19,37 |
| b. Valas / Foreign Exchange | 5,36 | 4,24 | 3,33 | 3,31 | 3,86 | 3,55 | 2,83 | 3,32 | 2,61 | 2,65 | 2,93 | 2,91 | 3,18 | 3,19 | 2,81 |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and the provision of eating and drinking | 11,63 | 11,05 | 10,97 | 10,58 | 10,96 | 10,70 | 10,82 | 11,25 | 10,89 | 10,68 | 10,76 | 10,45 | 10,11 | 10,00 | 9,79 |
| a. Rupiah | 11,63 | 11,05 | 10,97 | 10,58 | 10,96 | 10,70 | 10,82 | 11,25 | 10,89 | 10,68 | 10,76 | 10,45 | 10,11 | 10,00 | 9,79 |
| b. Valas / Foreign Exchange | 5,50 | - | - | - | - | - | 0,70 | 0,70 | 0,70 | 0,70 | 0,70 | 0,70 | - | - | - |
| Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications | 10,08 | 9,47 | 8,66 | 7,69 | 8,26 | 7,73 | 6,99 | 8,42 | 7,09 | 6,83 | 7,54 | 7,26 | 6,75 | 7,23 | 6,51 |
| a. Rupiah | 10,76 | 10,02 | 9,38 | 8,34 | 9,00 | 8,43 | 7,52 | 9,13 | 7,62 | 7,32 | 8,07 | 7,77 | 7,27 | 7,76 | 6,99 |
| b. Valas / Foreign Exchange | 6,15 | 4,29 | 4,24 | 4,08 | 2,97 | 2,82 | 2,87 | 3,01 | 3,01 | 2,86 | 3,01 | 2,98 | 2,94 | 2,74 | 2,87 |
| Perantara Keuangan / Financial Intermediaries | 9,84 | 9,62 | 9,29 | 9,43 | 9,39 | 8,96 | 8,57 | 8,80 | 8,48 | 8,44 | 8,62 | 8,66 | 8,22 | 8,42 | 8,39 |
| a. Rupiah | 9,85 | 9,63 | 9,29 | 9,44 | 9,40 | 8,97 | 8,58 | 8,81 | 8,49 | 8,44 | 8,63 | 8,67 | 8,23 | 8,43 | 8,41 |
| b. Valas / Foreign Exchange | 4,40 | 3,21 | 4,39 | 4,39 | 4,39 | 4,27 | 4,17 | 4,39 | 4,40 | 4,39 | 4,40 | 4,40 | 4,22 | 4,40 | 0,67 |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services | 10,35 | 8,41 | 7,85 | 7,63 | 8,46 | 7,64 | 7,52 | 9,77 | 9,14 | 8,42 | 9,40 | 9,16 | 7,78 | 8,21 | 7,16 |
| a. Rupiah | 10,89 | 9,27 ¹ | 8,05 | 7,83 | 8,68 | 7,83 | 7,70 | 7,85 | 9,42 | 8,65 | 9,67 | 9,41 | 8,01 | 8,44 | 7,35 |
| b. Valas / Foreign Exchange | 2,35 | 4,66 | 4,39 | 4,32 | 4,56 | 4,49 | 4,41 | 4,74 | 4,42 | 4,34 | 4,74 | 4,74 | 4,44 | 4,39 | 4,36 |
| Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security | 12,26 | 13,93 | 12,45 | 13,05 | 11,90 | 12,03 | 12,34 | 11,91 | 11,77 | 11,65 | 11,40 | 11,34 | 11,22 | 11,35 | 11,35 |
| a. Rupiah | 12,26 | 13,93 | 12,45 | 13,05 | 11,90 | 12,03 | 12,34 | 11,91 | 11,77 | 11,65 | 11,40 | 11,34 | 11,22 | 11,35 | 11,35 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa Pendidikan / Education Services | 11,25 | 9,82 | 10,30 | 10,32 | 10,46 | 10,16 | 10,00 | 10,27 | 9,92 | 9,58 | 10,02 | 9,84 | 9,54 | 9,88 | 9,78 |
| a. Rupiah | 11,25 | 9,82 | 10,30 | 10,32 | 10,46 | 10,16 | 10,00 | 10,27 | 9,92 | 9,58 | 10,02 | 9,84 | 9,54 | 9,88 | 9,78 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities | 10,69 | 8,35 | 9,04 | 9,40 | 9,87 | 9,82 | 9,94 | 9,84 | 9,57 | 9,38 | 9,95 | 9,69 | 9,44 | 9,62 | 9,29 |
| a. Rupiah | 10,69 | 8,35 | 9,04 | 9,40 | 9,87 | 9,82 | 9,94 | 9,84 | 9,57 | 9,38 | 9,95 | 9,69 | 9,44 | 9,62 | 9,29 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services | 14,37 | 11,53 | 11,02 | 11,30 | 11,46 | 8,52 | 9,47 | 10,53 | 9,83 | 9,18 | 10,53 | 10,44 | 10,27 | 10,11 | 9,28 |
| a. Rupiah | 14,37 | 11,53 | 11,02 | 11,30 | 11,46 | 8,52 | 9,47 | 10,53 | 9,83 | 9,18 | 10,53 | 10,44 | 10,27 | 10,11 | 9,28 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households | 42,76 | 48,71 | 46,38 | 46,10 | 42,02 | 41,65 | 41,32 | 41,44 | 41,29 | 40,87 | 40,75 | 40,85 | 44,54 | 40,75 | 44,34 |
| a. Rupiah | 42,76 | 48,71 | 46,38 | 46,10 | 42,02 | 41,65 | 41,32 | 41,44 | 41,29 | 40,87 | 40,75 | 40,85 | 44,54 | 40,75 | 44,34 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra Agency International | - | 17,33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| a. Rupiah | - | 17,33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| b. Valas / Foreign Exchange | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined | 7,55 | 14,66 | 11,16 | 10,28 | 11,01 | 8,62 | 8,03 | 8,14 | 8,02 | 8,65 | 8,79 | 8,88 | 8,62 | 8,89 | 9,45 |
| a. Rupiah | 7,55 | 14,66 | 11,16 | 10,28 | 11,01 | 8,62 | 8,03 | 8,14 | 8,02 | 8,65 | 8,79 | 8,88 | 8,62 | 8,89 | 9,45 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Penerima Pembiayaan Bukan Lapangan Usaha / Financing to Non Industrial Origin | | | | | | | | | | | | | | | |
| Rumah Tangga / House Hold | | | | | | | | | | | | | | | |
| Untuk Pemilikan Rumah Tinggal / For Home Ownership | 9,85 | 7,97 | 8,65 | 8,88 | 8,68 | 8,57 | 8,33 | 8,39 | 8,33 | 8,31 | 8,46 | 8,47 | 7,97 | 8,57 | 8,23 |
| a. Rupiah | 9,85 | 7,97 | 8,65 | 8,88 | 8,68 | 8,57 | 8,33 | 8,39 | 8,33 | 8,31 | 8,46 | 8,47 | 7,97 | 8,57 | 8,23 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Untuk Pemilikan Flat atau Apartemen / For Apartemen Ownership | 9,11 | 8,18 | 7,78 | 7,66 | 7,45 | 7,33 | 7,23 | 7,34 | 7,21 | 7,26 | 7,47 | 7,43 | 7,03 | 7,98 | 7,73 |
| a. Rupiah | 9,11 | 8,18 | 7,78 | 7,66 | 7,45 | 7,33 | 7,23 | 7,34 | 7,21 | 7,26 | 7,47 | 7,43 | 7,03 | 7,98 | 7,73 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership | 10,05 | 7,23 | 7,86 | 8,16 | 8,13 | 7,95 | 7,84 | 7,94 | 7,92 | 7,94 | 8,01 | 7,89 | 7,24 | 8,51 | 8,07 |
| a. Rupiah | 10,05 | 7,23 | 7,86 | 8,16 | 8,13 | 7,95 | 7,84 | 7,94 | 7,92 | 7,94 | 8,01 | 7,89 | 7,24 | 8,51 | 8,07 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership | 9,82 | 9,93 | 10,11 | 10,19 | 10,08 | 10,04 | 10,10 | 10,29 | 10,34 | 10,42 | 10,61 | 10,75 | 11,01 | 10,84 | 11,06 |
| a. Rupiah | 9,82 | 9,93 | 10,11 | 10,19 | 10,08 | 10,04 | 10,10 | 10,29 | 10,34 | 10,42 | 10,61 | 10,75 | 11,01 | 10,84 | 11,06 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / Multipurpose Loans and Others | 11,98 | 11,48 | 11,71 | 11,71 | 11,65 | 11,65 | 11,64 | 11,62 | 11,58 | 11,53 | 11,52 | 11,47 | 11,08 | 11,38 | 11,08 |
| a. Rupiah | 11,98 | 11,48 | 11,71 | 11,71 | 11,65 | 11,65 | 11,64 | 11,62 | 11,58 | 11,53 | 11,52 | 11,47 | 11,08 | 11,38 | 11,08 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others | 12,17 | 10,64 | 10,61 | 9,65 | 10,86 | 10,52 | 10,56 | 10,49 | 10,43 | 10,56 | 10,58 | 10,43 | 10,21 | 10,46 | 10,33 |
| a. Rupiah | 12,17 | 10,64 | 10,61 | 9,65 | 10,86 | 10,52 | 10,56 | 10,49 | 10,43 | 10,56 | 10,58 | 10,43 | 10,21 | 10,46 | 10,33 |
| b. Valas / Foreign Exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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 / Type | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Third Party Fund | 29 068 132 | 32 177 779 | 33 255 546 | 33 632 861 | 33 770 404 | 34 318 200 | 34 884 836 | 35 326 470 | 35 657 512 | 36 104 204 | 36 427 147 | 36 679 738 | 36 933 164 | 37 289 559 | 38 084 824 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia | 16 497 628 | 18 163 854 | 18 825 444 | 19 109 119 | 19 030 509 | 19 333 968 | 19 732 498 | 20 008 788 | 20 223 395 | 20 527 834 | 20 743 967 | 20 924 804 | 21 121 803 | 21 351 156 | 21 925 453 |
| a. Giro / Demand Deposits Wadia | 220 970 | 251 654 | 261 846 | 266 649 | 263 896 | 267 575 | 270 768 | 274 092 | 277 301 | 279 318 | 280 097 | 274 096 | 277 369 | 281 668 | 419 077 |
| b. Tabungan / iB Saving Deposits Wadia | 16 276 658 | 17 913 221 | 18 563 598 | 18 842 470 | 18 766 613 | 19 066 393 | 19 461 730 | 19 734 696 | 19 946 094 | 20 248 516 | 20 463 870 | 20 650 708 | 20 844 434 | 21 069 488 | 21 506 376 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 12 570 503 | 14 013 925 | 14 430 102 | 14 523 742 | 14 739 895 | 14 984 232 | 15 152 338 | 15 317 682 | 15 434 117 | 15 576 370 | 15 683 180 | 15 754 934 | 15 811 361 | 15 938 403 | 16 159 371 |
| a. Giro / Demand Deposits | 67 372 | 68 751 | 69 809 | 70 272 | 70 780 | 70 960 | 71 927 | 71 836 | 72 244 | 72 385 | 70 673 | 71 180 | 71 835 | 72 589 | 72 689 |
| b. Tabungan / Saving Deposits | 12 129 152 | 13 538 071 | 13 938 883 | 14 021 998 | 14 233 981 | 14 473 570 | 14 638 401 | 14 800 316 | 14 914 041 | 15 055 422 | 15 160 507 | 15 233 097 | 15 291 656 | 15 421 839 | 15 640 289 |
| c. Deposito / Time Deposits | 373 979 | 407 417 | 421 410 | 431 472 | 435 134 | 439 702 | 442 010 | 445 530 | 447 832 | 448 563 | 452 000 | 450 657 | 447 870 | 443 975 | 446 393 |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tabungan / Saving Deposits | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 5 343 836 | 5 804 312 | 5 734 807 | 5 720 892 | 5 679 272 | 5 695 051 | 5 747 335 | 5 789 015 | 5 851 491 | 5 845 873 | 5 887 177 | 5 931 112 | 5 962 530 | 5 970 918 | 6 028 115 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 101 626 | 127 550 | 135 503 | 137 640 | 149 130 | 154 472 | 158 032 | 162 805 | 167 170 | 174 227 | 177 362 | 178 428 | 180 514 | 183 154 | 185 929 |
| a. Mudharabah / Mudharabah | 19 638 | 14 803 | 13 321 | 12 966 | 12 598 | 12 304 | 12 004 | 11 725 | 11 342 | 11 096 | 10 536 | 10 328 | 10 008 | 9 752 | 9 521 |
| b. Musyarakah / Musyarakah | 81 988 | 112 746 | 122 174 | 124 666 | 136 524 | 142 160 | 146 028 | 151 080 | 155 828 | 163 131 | 166 826 | 168 100 | 170 506 | 173 402 | 176 408 |
| c. Pembiayaan Bagi Hasil Lainnya / Others | - | - | 8 | 8 | 8 | 8 | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 5 198 275 | 5 633 083 | 5 563 205 | 5 548 142 | 5 496 219 | 5 507 974 | 5 557 095 | 5 594 074 | 5 651 633 | 5 638 679 | 5 676 721 | 5 719 544 | 5 750 318 | 5 755 511 | 5 809 287 |
| a. Murabahah / Murabahah | 4 519 794 | 4 896 871 | 4 777 217 | 4 755 719 | 4 699 855 | 4 726 802 | 4 746 248 | 4 774 733 | 4 821 200 | 4 807 034 | 4 836 189 | 4 873 591 | 4 892 662 | 4 894 432 | 4 938 161 |
| b. Qardh / Qardh | 672 264 | 730 480 | 778 309 | 784 701 | 788 554 | 773 333 | 802 959 | 811 387 | 822 424 | 823 573 | 832 396 | 837 791 | 849 445 | 852 807 | 862 810 |
| c. Istishna' / Istishna' | 6 217 | 7 445 | 7 679 | 7 722 | 7 810 | 7 839 | 7 888 | 7 954 | 8 009 | 8 072 | 8 136 | 8 162 | 8 211 | 8 272 | 8 316 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 43 935 | 43 871 | 36 099 | 35 110 | 33 923 | 32 605 | 32 208 | 32 136 | 32 688 | 32 967 | 33 094 | 33 140 | 31 698 | 32 253 | 32 899 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 25 224 | 22 307 | 13 079 | 12 477 | 10 965 | 9 230 | 8 169 | 7 293 | 6 615 | 5 646 | 4 753 | 3 730 | 1 568 | 1 506 | 1 534 |
| c. Pembiayaan secara Executing / Financing through Executing | 3 | 2 | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 5 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 18 708 | 21 562 | 22 882 | 22 570 | 22 955 | 23 372 | 24 036 | 24 036 | 24 036 | 24 036 | 24 036 | 24 036 | 24 036 | 30 745 | 31 360 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

| Type / Type | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Third Party Fund | 24 067 983 | 26 553 798 | 27 442 267 | 27 810 732 | 27 918 794 | 28 429 210 | 28 950 572 | 29 318 877 | 29 600 335 | 29 983 779 | 30 244 128 | 30 466 002 | 30 671 375 | 30 929 242 | 31 663 504 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia | 14 233 316 | 15 830 705 | 16 414 355 | 16 691 577 | 16 608 796 | 16 912 878 | 17 305 116 | 17 568 615 | 17 767 855 | 18 058 253 | 18 256 018 | 18 431 166 | 18 616 835 | 18 820 112 | 19 374 427 |
| a. Giro / Demand Deposits Wadia | 200 646 | 228 789 | 237 022 | 241 736 | 238 768 | 242 203 | 245 256 | 248 339 | 251 325 | 253 139 | 253 971 | 248 068 | 251 228 | 255 399 | 392 681 |
| b. Tabungan / iB Saving Deposits Wadia | 14 032 670 | 15 602 937 | 16 177 333 | 16 449 841 | 16 370 028 | 16 670 675 | 17 059 860 | 17 320 276 | 17 516 530 | 17 805 114 | 18 002 047 | 18 183 098 | 18 365 607 | 18 564 713 | 18 981 746 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 9 834 667 | 10 723 093 | 11 027 912 | 11 119 155 | 11 309 998 | 11 516 332 | 11 645 456 | 11 750 262 | 11 832 480 | 11 925 526 | 11 988 110 | 12 034 836 | 12 054 540 | 12 109 130 | 12 289 077 |
| a. Giro / Demand Deposits | 56 514 | 56 192 | 56 832 | 57 281 | 57 665 | 57 583 | 58 378 | 57 979 | 58 043 | 57 906 | 55 976 | 56 333 | 56 751 | 57 247 | 57 092 |
| b. Tabungan / Saving Deposits | 9 484 449 | 10 354 615 | 10 655 117 | 10 741 615 | 10 929 808 | 11 132 911 | 11 259 802 | 11 362 149 | 11 442 022 | 11 533 541 | 11 595 609 | 11 640 410 | 11 659 826 | 11 717 972 | 11 896 003 |
| c. Deposito / Time Deposits | 293 704 | 312 445 | 315 963 | 320 259 | 322 525 | 325 838 | 327 276 | 330 134 | 332 415 | 334 079 | 336 525 | 338 093 | 337 963 | 333 911 | 335 982 |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tabungan / Saving Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 4 160 742 | 4 721 074 | 4 677 871 | 4 666 544 | 4 629 800 | 4 643 361 | 4 694 990 | 4 729 801 | 4 788 158 | 4 769 959 | 4 798 781 | 4 830 823 | 4 849 654 | 4 839 750 | 4 880 373 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 55 465 | 69 146 | 74 585 | 76 111 | 85 601 | 89 216 | 90 366 | 92 210 | 93 605 | 95 508 | 96 655 | 97 140 | 98 250 | 99 295 | 101 028 |
| a. Mudharabah / Mudharabah | 8 554 | 5 658 | 5 153 | 4 996 | 4 824 | 4 758 | 4 627 | 4 505 | 4 331 | 4 203 | 4 026 | 3 950 | 3 888 | 3 779 | 3 700 |
| b. Musyarakah / Musyarakah | 46 911 | 63 488 | 69 432 | 71 115 | 80 777 | 84 458 | 85 739 | 87 705 | 89 274 | 91 305 | 92 629 | 93 190 | 94 362 | 95 516 | 97 328 |
| c. Pembiayaan Bagi Hasil Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 4 096 679 | 4 640 547 | 4 589 985 | 4 577 618 | 4 531 185 | 4 540 681 | 4 590 458 | 4 622 565 | 4 678 381 | 4 657 017 | 4 683 649 | 4 714 063 | 4 731 056 | 4 719 246 | 4 757 490 |
| a. Murabahah / Murabahah | 3 895 349 | 4 426 662 | 4 351 557 | 4 337 463 | 4 291 088 | 4 320 173 | 4 344 980 | 4 374 538 | 4 422 872 | 4 405 813 | 4 428 786 | 4 460 185 | 4 470 681 | 4 462 367 | 4 495 806 |
| b. Qardh / Qardh | 201 240 | 215 534 | 238 371 | 240 098 | 240 040 | 220 453 | 245 438 | 247 987 | 255 469 | 251 165 | 254 825 | 253 840 | 260 337 | 256 841 | 261 646 |
| c. Istishna' / Istishna' | 90 | 63 | 57 | 57 | 57 | 55 | 40 | 40 | 40 | 39 | 38 | 38 | 38 | 38 | 38 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 8 598 | 11 573 | 13 301 | 12 815 | 13 014 | 13 464 | 14 166 | 15 026 | 16 172 | 17 434 | 18 477 | 19 620 | 20 348 | 21 209 | 21 855 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 12 | 9 | 8 | 11 | 11 | 11 | 15 | 26 | 29 | 38 | 46 | 55 | 69 | 77 | 105 |
| c. Pembiayaan secara Executing / Financing through Executing | 2 | 2 | 1 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 5 |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 8 584 | 11 562 | 13 155 | 12 741 | 13 000 | 13 450 | 14 148 | 14 997 | 16 140 | 17 393 | 18 428 | 19 562 | 20 276 | 21 130 | 21 745 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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 / Type | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Third Party Fund | 5 000 149 | 5 623 981 | 5 813 279 | 5 822 129 | 5 851 610 | 5 888 990 | 5 934 264 | 6 007 593 | 6 057 177 | 6 120 425 | 6 183 019 | 6 213 736 | 6 261 789 | 6 360 317 | 6 421 320 |
| 1. Dana Simpanan Wadiah / Demand Deposits Wadia | 2 264 312 | 2 333 149 | 2 411 089 | 2 417 542 | 2 421 713 | 2 421 090 | 2 427 382 | 2 440 173 | 2 455 540 | 2 469 581 | 2 487 949 | 2 493 638 | 2 504 968 | 2 531 044 | 2 551 026 |
| a. Giro / Demand Deposits Wadia | 20 324 | 22 865 | 24 824 | 24 913 | 25 128 | 25 372 | 25 512 | 25 753 | 25 976 | 26 179 | 26 126 | 26 028 | 26 141 | 26 269 | 26 396 |
| b. Tabungan / iB Saving Deposits Wadia | 2 243 988 | 2 310 284 | 2 386 265 | 2 392 629 | 2 396 585 | 2 395 718 | 2 401 870 | 2 414 420 | 2 429 564 | 2 443 402 | 2 461 823 | 2 467 610 | 2 478 827 | 2 504 775 | 2 524 630 |
| 2. Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 2 735 836 | 3 290 832 | 3 402 190 | 3 404 587 | 3 429 897 | 3 467 900 | 3 506 882 | 3 567 420 | 3 601 637 | 3 650 844 | 3 695 070 | 3 720 098 | 3 756 821 | 3 829 273 | 3 870 294 |
| a. Giro / Demand Deposits | 10 858 | 12 559 | 12 977 | 12 991 | 13 115 | 13 377 | 13 549 | 13 857 | 14 201 | 14 479 | 14 697 | 14 847 | 15 084 | 15 342 | 15 597 |
| b. Tabungan / Saving Deposits | 2 644 703 | 3 183 456 | 3 283 766 | 3 280 383 | 3 304 173 | 3 340 659 | 3 378 599 | 3 438 167 | 3 472 019 | 3 521 881 | 3 564 898 | 3 592 687 | 3 631 830 | 3 703 867 | 3 744 286 |
| c. Deposito / Time Deposits | 80 275 | 94 972 | 105 447 | 111 213 | 112 609 | 113 864 | 114 734 | 115 396 | 115 417 | 114 484 | 115 475 | 112 564 | 109 907 | 110 064 | 110 411 |
| 3. Dana Investasi Profit Sharing / Profit Sharing Investment Fund | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tabungan / Saving Deposits | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 1 183 094 | 1 083 238 | 1 056 936 | 1 054 348 | 1 049 472 | 1 051 690 | 1 052 345 | 1 059 214 | 1 063 333 | 1 075 914 | 1 088 396 | 1 100 289 | 1 112 876 | 1 131 168 | 1 147 742 |
| 1. Pembiayaan Bagi Hasil / Profit Sharing Financing | 46 161 | 58 404 | 60 918 | 61 529 | 63 529 | 65 256 | 67 666 | 70 595 | 73 565 | 78 719 | 80 707 | 81 288 | 82 264 | 83 859 | 84 901 |
| a. Mudharabah / Mudharabah | 11 084 | 9 145 | 8 168 | 7 970 | 7 774 | 7 546 | 7 377 | 7 220 | 7 011 | 6 893 | 6 510 | 6 378 | 6 120 | 5 973 | 5 821 |
| b. Musyarakah / Musyarakah | 35 077 | 49 258 | 52 742 | 53 551 | 55 747 | 57 702 | 60 289 | 63 375 | 66 554 | 71 826 | 74 197 | 74 910 | 76 144 | 77 886 | 79 080 |
| c. Pembiayaan Bagi Hasil Lainnya / Others | - | - | 8 | 8 | 8 | 8 | - | - | - | - | - | - | - | - | - |
| 2. Piutang / Receivables/Acceptables | 1 101 596 | 992 536 | 973 220 | 970 524 | 965 034 | 967 293 | 966 637 | 971 509 | 973 252 | 981 662 | 993 072 | 1 005 481 | 1 019 262 | 1 036 265 | 1 051 797 |
| a. Murabahah / Murabahah | 624 445 | 470 209 | 425 660 | 418 256 | 408 767 | 406 629 | 401 268 | 400 195 | 398 328 | 401 221 | 407 403 | 413 406 | 421 981 | 432 065 | 442 355 |
| b. Qardh / Qardh | 471 024 | 514 946 | 539 938 | 544 603 | 548 514 | 552 880 | 557 521 | 563 400 | 566 955 | 572 408 | 577 571 | 583 951 | 589 108 | 595 966 | 601 164 |
| c. Istishna' / Istishna' | 6 127 | 7 382 | 7 622 | 7 665 | 7 753 | 7 784 | 7 848 | 7 914 | 7 969 | 8 033 | 8 098 | 8 124 | 8 173 | 8 234 | 8 278 |
| 3. Pembiayaan Sewa (Ijarah) / Ijarah including Leasing receivables | 35 337 | 32 298 | 22 798 | 22 295 | 20 909 | 19 141 | 18 042 | 17 110 | 16 516 | 15 533 | 14 617 | 13 520 | 11 350 | 11 044 | 11 044 |
| a. Pembiayaan Sindikasi / Syndication Financing | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Pembiayaan secara Channeling / Financing through Channeling | 25 212 | 22 298 | 13 071 | 12 466 | 10 954 | 9 219 | 8 154 | 7 267 | 6 586 | 5 608 | 4 707 | 3 675 | 1 499 | 1 429 | 1 429 |
| c. Pembiayaan secara Executing / Financing through Executing | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Pembiayaan Sewa Lainnya / Other Ijarah | 10 124 | 10 000 | 9 727 | 9 829 | 9 955 | 9 922 | 9 888 | 9 843 | 9 930 | 9 925 | 9 910 | 9 845 | 9 851 | 9 615 | 9 615 |
| 4. Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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 / Type | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Third Party Fund | 24 334 556 | 27 015 606 | 27 929 771 | 28 223 958 | 28 353 484 | 28 811 651 | 29 280 035 | 29 642 612 | 29 942 417 | 30 269 813 | 30 537 385 | 30 754 817 | 30 983 090 | 31 654 838 | 32 582 058 |
| Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 4 866 831 | 5 155 858 | 5 147 316 | 5 151 593 | 5 143 351 | 5 178 728 | 5 232 262 | 5 278 716 | 5 331 624 | 5 320 878 | 5 359 569 | 5 400 796 | 5 434 768 | 5 463 918 | 5 521 594 |

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 / Type | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Third Party Fund Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 19 996 197 | 22 120 609 | 22 871 337 | 23 160 021 | 23 272 903 | 23 706 319 | 24 139 979 | 24 445 501 | 24 704 789 | 24 981 926 | 25 195 687 | 25 384 045 | 25 570 495 | 26 154 747 | 27 029 550 |
| | 3 722 263 | 4 113 683 | 4 132 034 | 4 138 805 | 4 135 918 | 4 169 451 | 4 222 416 | 4 262 427 | 4 311 335 | 4 288 049 | 4 314 340 | 4 343 678 | 4 365 961 | 4 377 556 | 4 419 237 |

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 / Type | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Third Party Fund Pembiayaan, Piutang dan Salam / Financing, Receivables/Acceptables, Ijarah and Salam | 4 338 359 | 4 894 997 | 5 058 434 | 5 063 937 | 5 080 581 | 5 105 332 | 5 140 056 | 5 197 111 | 5 237 628 | 5 287 887 | 5 341 698 | 5 370 772 | 5 412 595 | 5 500 091 | 5 552 508 |
| | 1 144 568 | 1 042 175 | 1 015 282 | 1 012 788 | 1 007 433 | 1 009 277 | 1 009 846 | 1 016 289 | 1 020 289 | 1 032 829 | 1 045 229 | 1 057 118 | 1 068 807 | 1 086 362 | 1 102 357 |

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 / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Dana Simpanan Wadiah / iB Wadia | 54 344 | 65 751 | 74 463 | 74 643 | 77 419 | 76 898 | 79 838 | 85 214 | 83 926 | 89 820 | 90 331 | 83 236 | 82 656 | 84 792 | 82 895 |
| a. Giro / Demand Deposits Wadia | 26 435 | 30 331 | 36 824 | 35 717 | 38 332 | 37 394 | 39 863 | 44 197 | 42 245 | 46 827 | 45 073 | 38 261 | 37 916 | 39 880 | 36 189 |
| i. Rupiah | 23 543 | 25 517 | 29 034 | 28 043 | 31 186 | 30 402 | 32 782 | 35 586 | 35 038 | 39 832 | 34 579 | 31 487 | 31 920 | 35 122 | 32 565 |
| ii. Valas / Foreign Currency | 2 892 | 4 814 | 7 790 | 7 673 | 7 145 | 6 992 | 7 082 | 8 611 | 7 207 | 6 994 | 10 495 | 6 774 | 5 995 | 4 759 | 3 624 |
| b. Tabungan / iB Saving Deposits Wadia | 27 909 | 35 420 | 37 639 | 38 926 | 39 087 | 39 504 | 39 974 | 41 016 | 41 681 | 42 993 | 45 257 | 44 975 | 44 740 | 44 912 | 46 706 |
| i. Rupiah | 27 635 | 34 964 | 37 165 | 38 444 | 38 593 | 38 953 | 39 420 | 40 436 | 41 109 | 42 407 | 44 683 | 44 387 | 44 179 | 44 374 | 46 166 |
| ii. Valas / Foreign Currency | 274 | 456 | 474 | 483 | 494 | 550 | 555 | 581 | 572 | 585 | 574 | 588 | 561 | 542 | 540 |
| 2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 317 484 | 350.399 r | 340.480 r | 335.552 r | 343 890 | 341 254 | 347 929 | 366 181 | 374 749 | 374 373 | 375 646 | 380 239 | 379 757 | 377 999 | 391 168 |
| a. Giro / Demand Deposits | 17 161 | 27 321 | 27 858 | 26 799 | 28 871 | 23 140 | 29 729 | 28 772 | 30 302 | 28 371 | 22 631 | 23 727 | 26 455 | 24 943 | 27 077 |
| i. Rupiah | 15 501 | 26 225 | 26 167 | 24 913 | 27 169 | 21 491 | 27 983 | 27 172 | 28 794 | 26 935 | 21 231 | 22 067 | 24 714 | 23 270 | 25 162 |
| ii. Valas / Foreign Currency | 1 661 | 1 096 | 1 691 | 1 886 | 1 702 | 1 649 | 1 746 | 1 600 | 1 508 | 1 436 | 1 400 | 1 660 | 1 741 | 1 803 | 1 915 |
| b. Tabungan / Saving Deposits | 86 529 | 97 839 | 96 369 | 97 855 | 99 381 | 101 088 | 102 210 | 104 770 | 105 873 | 109 204 | 114 127 | 112 261 | 110 911 | 111 310 | 113 445 |
| i. Rupiah | 85 507 | 96 377 | 94 585 | 96 102 | 97 675 | 99 413 | 100 435 | 103 043 | 104 167 | 107 522 | 112 508 | 110 696 | 109 175 | 109 752 | 111 712 |
| ii. Valas / Foreign Currency | 1 022 | 1 462 | 1 784 | 1 753 | 1 706 | 1 676 | 1 775 | 1 727 | 1 706 | 1 682 | 1 619 | 1 565 | 1 736 | 1 700 | 1 733 |
| c. Deposito / Time Deposits | 213 794 | 225.238 r | 216.253 r | 210.898 r | 215 648 | 217 026 | 215 990 | 232 640 | 238 575 | 236 798 | 238 888 | 244 251 | 242 391 | 241 746 | 250 646 |
| i. Rupiah / Rupiah | 203 133 | 215.252 r | 201.384 r | 196.018 r | 200 481 | 202 345 | 201 542 | 217 533 | 222 965 | 221 477 | 222 060 | 227 527 | 225 471 | 225 263 | 234 726 |
| a. 1 Bulan / 1 month | 146 936 | 143 545 | 132 582 | 126 643 | 132 612 | 133 360 | 125 552 | 133 044 | 139 362 | 135 601 | 135 246 | 142 016 | 146 914 | 140 776 | 143 772 |
| b. 3 Bulan / 3 month | 34 036 | 43 316 | 40 725 | 43 192 | 40 692 | 39 877 | 44 507 | 48 951 | 48 830 | 48 456 | 53 203 | 52 046 | 46 192 | 52 340 | 53 327 |
| c. 6 Bulan / 6 month | 11 612 | 14 534 | 16 545 | 14 299 | 16 142 | 17 003 | 16 794 | 20 921 | 21 079 | 23 660 | 18 206 | 19 009 | 18 303 | 18 513 | 23 796 |
| d. 12 Bulan / 12 month | 10 543 | 13 845 | 11 523 | 11 876 | 11 018 | 12 085 | 14 678 | 14 608 | 13 682 | 13 748 | 15 391 | 14 441 | 14 047 | 13 617 | 13 816 |
| e. >12 Bulan / >12 month | 5 | 13 r | 9 r | 8 r | 17 | 20 | 11 | 10 | 11 | 12 | 14 | 14 | 15 | 18 | 15 |
| ii. Valas / Foreign Currency | 10 661 | 9 986 | 14 869 | 14 880 | 15 167 | 14 681 | 14 447 | 15 106 | 15 611 | 15 321 | 16 827 | 16 724 | 16 920 | 16 562 | 15 920 |
| a. 1 Bulan / 1 month | 8 171 | 5 961 | 10.734 r | 11.423 r | 11.690 | 10 929 | 11 262 | 10 966 | 11 431 | 11 413 | 12 415 | 12 124 | 13 538 | 12 493 | 12 141 |
| b. 3 Bulan / 3 month | 1 377 | 2 326 | 2 179 | 1 562 | 1 795 | 2 145 | 1 603 | 1 996 | 2 001 | 1 718 | 2 260 | 2 185 | 1 032 | 1 619 | 1 515 |
| c. 6 Bulan / 6 month | 663 | 887 | 1 312 | 1 382 | 1 132 | 1 065 | 897 | 1 246 | 903 | 1 015 | 809 | 1 024 | 1 075 | 1 406 | 1 375 |
| d. 12 Bulan / 12 month | 450 | 813 | 643 | 513 | 540 | 542 | 685 | 899 | 1 275 | 1 174 | 1 343 | 1 391 | 1 275 | 1 042 | 889 |
| e. >12 Bulan / >12 month | - | - | - | - | 1 | - | 0 | - | - | - | - | - | - | - | - |
| 3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tabungan / Saving Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. 1 Bulan / 1 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. 3 Bulan / 3 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. 6 Bulan / 6 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. 12 Bulan / 12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. >12 Bulan / >12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. 1 Bulan / 1 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. 3 Bulan / 3 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. 6 Bulan / 6 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. 12 Bulan / 12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. >12 Bulan / >12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Dana Simpanan Wadiah / iB Wadia | 40 954 | 51 737 | 57 382 | 57 729 | 58 535 | 59 448 | 61 414 | 66 376 | 65 080 | 67 160 | 74 468 | 67 178 | 67 119 | 68 712 | 66 797 |
| a. Giro / Demand Deposits Wadia | 18 553 | 22 821 | 26 930 | 26 148 | 26 760 | 27 270 | 28 553 | 32 567 | 30 550 | 31 456 | 36 769 | 29 657 | 29 782 | 31 404 | 27 970 |
| i. Rupiah | 15 942 | 18 243 | 19 601 | 18 918 | 20 026 | 20 728 | 21 942 | 24 425 | 23 752 | 24 957 | 26 770 | 23 333 | 24 332 | 27 241 | 24 948 |
| ii. Valas / Foreign Currency | 2 611 | 4 578 | 7 328 | 7 230 | 6 734 | 6 542 | 6 611 | 8 142 | 6 797 | 6 498 | 9 999 | 6 324 | 5 450 | 4 164 | 3 021 |
| b. Tabungan / iB Saving Deposits Wadia | 22 402 | 28 916 | 30 452 | 31 581 | 31 776 | 32 178 | 32 861 | 33 809 | 34 530 | 35 704 | 37 699 | 37 521 | 37 337 | 37 308 | 38 827 |
| i. Rupiah | 22 228 | 28 572 | 30 137 | 31 272 | 31 491 | 31 869 | 32 559 | 33 504 | 34 214 | 35 378 | 37 372 | 37 180 | 36 983 | 36 974 | 38 490 |
| ii. Valas / Foreign Currency | 174 | 345 | 315 | 309 | 285 | 309 | 303 | 305 | 316 | 326 | 327 | 341 | 353 | 338 | 337 |
| 2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 216 652 | 237 241 | 231 664 | 228 022 | 234 839 | 230 198 | 234 522 | 245 726 | 249 661 | 249 300 | 248 384 | 254 121 | 254 301 | 250 260 | 259 200 |
| a. Giro / Demand Deposits | 9 002 | 19 255 | 20 473 | 19 380 | 21 886 | 16 433 | 22 361 | 21 336 | 22 366 | 19 852 | 13 978 | 14 966 | 17 339 | 15 314 | 17 237 |
| i. Rupiah | 8 819 | 19 176 | 19 860 | 18 767 | 21 387 | 15 929 | 21 856 | 20 900 | 21 944 | 19 437 | 13 528 | 14 523 | 16 896 | 15 009 | 16 807 |
| ii. Valas / Foreign Currency | 183 | 79 | 613 | 614 | 499 | 505 | 505 | 436 | 423 | 415 | 450 | 443 | 443 | 434 | 429 |
| b. Tabungan / Saving Deposits | 65 642 | 71 743 | 69 980 | 71 837 | 73 357 | 75 056 | 75 997 | 77 371 | 77 192 | 79 069 | 82 227 | 80 725 | 79 781 | 78 999 | 79 862 |
| i. Rupiah | 65 575 | 71 591 | 69 833 | 71 694 | 73 214 | 74 908 | 75 852 | 77 216 | 77 011 | 78 921 | 82 078 | 80 577 | 79 631 | 79 005 | 79 720 |
| ii. Valas / Foreign Currency | 66 | 152 | 147 | 143 | 143 | 148 | 146 | 155 | 180 | 148 | 149 | 148 | 149 | 136 | 142 |
| c. Deposito / Time Deposits | 142 008 | 146 243 | 141 211 | 136 804 | 139 596 | 138 709 | 136 163 | 147 019 | 150 103 | 150 379 | 152 179 | 158 430 | 157 182 | 155 947 | 162 102 |
| i. Rupiah / Rupiah | 133 798 | 140 824 | 133 889 | 129 509 | 131 755 | 131 680 | 129 315 | 139 878 | 142 315 | 143 127 | 143 936 | 150 415 | 148 756 | 147 943 | 154 029 |
| a. 1 Bulan / 1 month | 101 784 | 99 003 | 93 102 | 90 074 | 91 200 | 88 718 | 86 141 | 90 692 | 90 686 | 93 078 | 90 997 | 97 432 | 101 240 | 96 844 | 97 838 |
| b. 3 Bulan / 3 month | 18 157 | 25 337 | 23 513 | 22 778 | 22 488 | 23 356 | 22 858 | 26 708 | 29 161 | 27 694 | 32 178 | 31 758 | 25 695 | 30 393 | 33 598 |
| c. 6 Bulan / 6 month | 6 779 | 7 861 | 8 709 | 7 919 | 9 536 | 9 963 | 10 414 | 12 545 | 12 086 | 11 871 | 9 575 | 10 979 | 11 968 | 10 613 | 12 297 |
| d. 12 Bulan / 12 month | 7 073 | 8 613 | 8 557 | 8 730 | 8 516 | 9 624 | 9 891 | 9 924 | 10 371 | 10 473 | 11 173 | 10 233 | 9 840 | 10 076 | 10 283 |
| e. >12 Bulan / >12 month | 5 | 11 | 9 | 8 | 16 | 19 | 10 ⁻¹ | 9 | 10 | 11 | 13 | 13 | 13 | 16 | 13 |
| ii. Valas / Foreign Currency | 8 210 | 5 419 | 7 322 | 7 295 | 7 841 | 7 029 | 6 849 | 7 141 | 7 789 | 7 252 | 8 244 | 8 014 | 8 425 | 8 082 | 8 073 |
| a. 1 Bulan / 1 month | 7 054 | 3 859 | 5 717 | 5 685 | 6 446 | 5 647 | 5 878 | 5 797 | 6 226 | 5 735 | 6 566 | 6 294 | 7 615 | 6 847 | 6 785 |
| b. 3 Bulan / 3 month | 856 | 985 | 373 | 453 | 761 | 988 | 499 | 345 | 350 | 528 | 1 127 | 1 149 | 210 | 236 | 274 |
| c. 6 Bulan / 6 month | 145 | 143 | 991 | 947 | 455 | 196 | 181 | 689 | 675 | 655 | 151 | 152 | 269 | 740 | 781 |
| d. 12 Bulan / 12 month | 154 | 431 | 240 | 210 | 179 | 198 | 291 | 311 | 536 | 334 | 400 | 419 | 330 | 260 | 233 |
| e. >12 Bulan / >12 month | - | - | - | 0 | 1 | - | - | - | - | - | - | - | - | - | - |
| 3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tabungan / Saving Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. 1 Bulan / 1 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. 3 Bulan / 3 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. 6 Bulan / 6 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. 12 Bulan / 12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. >12 Bulan / >12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. 1 Bulan / 1 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. 3 Bulan / 3 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. 6 Bulan / 6 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. 12 Bulan / 12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. >12 Bulan / >12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| Tabel 22b. | | | | | | | | | | | | | | | |
|---|----------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Komposisi DPK - Unit Usaha Syariah | | | | | | | | | | | | | | | |
| (Depositor Funds Composition of Sharia Business Unit) | | | | | | | | | | | | | | | |
| Miliar Rp (Billion IDR) | | | | | | | | | | | | | | | |
| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | 2021 | | | | | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Dana Simpanan Wadiah / iB Wadia | 13 389 | 14 014 | 17 081 | 16 914 | 18 884 | 17 450 | 18 424 | 18 838 | 18 847 | 22 660 | 15 863 | 16 058 | 15 536 | 16 079 | 16 098 |
| a. Giro / Demand Deposits Wadia | 7 883 | 7 510 | 9 894 | 9 569 | 11 572 | 10 125 | 11 311 | 11 630 | 11 696 | 15 371 | 8 304 | 8 604 | 8 133 | 8 476 | 8 219 |
| i. Rupiah | 7 601 | 7 274 | 9 432 | 9 125 | 11 161 | 9 675 | 10 840 | 11 161 | 11 285 | 14 875 | 7 808 | 8 154 | 7 588 | 7 881 | 7 616 |
| ii. Valas / Foreign Currency | 281 | 237 | 462 | 443 | 411 | 450 | 471 | 470 | 410 | 496 | 496 | 450 | 546 | 595 | 603 |
| b. Tabungan / iB Saving Deposits Wadia | 5 507 | 6 504 | 7 187 | 7 345 | 7 312 | 7 326 | 7 113 | 7 208 | 7 151 | 7 289 | 7 558 | 7 454 | 7 403 | 7 603 | 7 879 |
| i. Rupiah | 5 406 | 6 393 | 7 028 | 7 172 | 7 102 | 7 085 | 6 861 | 6 932 | 6 895 | 7 030 | 7 311 | 7 208 | 7 196 | 7 399 | 7 676 |
| ii. Valas / Foreign Currency | 100 | 111 | 159 | 173 | 210 | 241 | 252 | 276 | 256 | 259 | 248 | 247 | 208 | 204 | 203 |
| 2 Dana Investasi Non Profit Sharing / Non Profit Sharing Investment Fund | 100 832 | 113 158 r | 108 815 r | 107 530 r | 109 061 | 111 056 | 113 407 | 120 455 | 125 088 | 125 073 | 127 262 | 126 119 | 125 456 | 127 739 | 131 968 |
| a. Giro / Demand Deposits | 8 160 | 8 067 | 7 385 | 7 419 | 6 985 | 6 707 | 7 368 | 7 436 | 7 935 | 8 520 | 8 653 | 8 761 | 9 116 | 9 629 | 9 841 |
| i. Rupiah | 6 682 | 7 050 | 6 307 | 6 147 | 5 783 | 5 562 | 6 128 | 6 272 | 6 850 | 7 498 | 7 703 | 7 544 | 7 818 | 8 261 | 8 355 |
| ii. Valas / Foreign Currency | 1 478 | 1 017 | 1 078 | 1 272 | 1 203 | 1 145 | 1 240 | 1 164 | 1 085 | 1 022 | 950 | 1 217 | 1 298 | 1 368 | 1 486 |
| b. Tabungan / Saving Deposits | 20 887 | 26 096 | 26 389 | 26 018 | 26 024 | 26 032 | 26 213 | 27 399 | 28 681 | 30 135 | 31 900 | 31 536 | 31 131 | 32 310 | 33 583 |
| i. Rupiah | 19 932 | 24 786 | 24 752 | 24 408 | 24 461 | 24 504 | 24 584 | 25 827 | 27 156 | 28 601 | 30 430 | 30 119 | 29 544 | 30 747 | 31 993 |
| ii. Valas / Foreign Currency | 955 | 1 310 | 1 637 | 1 610 | 1 563 | 1 528 | 1 629 | 1 572 | 1 525 | 1 533 | 1 470 | 1 416 | 1 587 | 1 564 | 1 591 |
| c. Deposito / Time Deposits | 71 786 | 78.996 r | 75.041 r | 74.093 r | 76 052 | 78 317 | 79 826 | 85 620 | 88 472 | 86 419 | 86 708 | 85 822 | 85 209 | 85 799 | 88 544 |
| i. Rupiah / Rupiah | 69 335 | 74.427 r | 67.495 r | 66.509 r | 68 726 | 70 665 | 72 228 | 77 655 | 80 650 | 78 350 | 78 125 | 77 112 | 76 714 | 77 320 | 80 697 |
| a. 1 Bulan / 1 month | 45 152 | 44 542 | 39 480 | 36 569 | 41 412 | 44 641 | 39 411 | 42 351 | 48 677 | 42 523 | 44 249 | 44 584 | 45 675 | 43 931 | 45 934 |
| b. 3 Bulan / 3 month | 15 879 | 17 979 | 17 212 | 20 414 | 18 205 | 16 521 | 21 649 | 22 243 | 19 668 | 20 762 | 21 025 | 20 288 | 20 497 | 21 947 | 19 729 |
| c. 6 Bulan / 6 month | 4 834 | 6 673 | 7 836 | 6 380 | 6 606 | 7 040 | 6 380 | 8 376 | 8 993 | 11 789 | 8 630 | 8 030 | 6 335 | 7 900 | 11 499 |
| d. 12 Bulan / 12 month | 3 470 | 5 232 | 2 966 | 3 146 | 2 503 | 2 461 | 4 786 | 4 684 | 3 311 | 3 275 | 4 219 | 4 209 | 4 206 | 3 540 | 3 533 |
| e. >12 Bulan / >12 month | 0 | 2 r | 0 r | 0 r | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 2 |
| ii. Valas / Foreign Currency | 2 451 | 4 568 | 7 547 | 7 585 | 7 326 | 7 651 | 7 599 | 7 965 | 7 822 | 8 069 | 8 584 | 8 710 | 8 495 | 8 479 | 7 847 |
| a. 1 Bulan / 1 month | 1 117 | 2 101 | 5.017 r | 5.738 r | 5.253 | 5 282 | 5 384 | 5 169 | 5 205 | 5 678 | 5 849 | 5 830 | 5 923 | 5 647 | 5 356 |
| b. 3 Bulan / 3 month | 520 | 1 341 | 1 807 | 1 109 | 1 034 | 1 156 | 1 104 | 1 652 | 1 650 | 1 191 | 1 133 | 1 036 | 821 | 1 384 | 1 241 |
| c. 6 Bulan / 6 month | 518 | 743 | 320 | 435 | 677 | 869 | 716 | 557 | 228 | 360 | 659 | 872 | 806 | 666 | 594 |
| d. 12 Bulan / 12 month | 296 | 382 | 403 | 302 | 361 | 344 | 394 | 588 | 739 | 840 | 943 | 973 | 945 | 783 | 656 |
| e. >12 Bulan / >12 month | - | - | 0 r | 0 r | - | - | - | - | - | - | - | - | - | - | - |
| 3 Dana Investasi Profit Sharing / Profit Sharing Investment Fund | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Giro / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Tabungan / Saving Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Deposito / Time Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. 1 Bulan / 1 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. 3 Bulan / 3 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. 6 Bulan / 6 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. 12 Bulan / 12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. >12 Bulan / >12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Valas / Foreign Currency | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. 1 Bulan / 1 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b. 3 Bulan / 3 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c. 6 Bulan / 6 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d. 12 Bulan / 12 month | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| e. >12 Bulan / >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 / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Total Dana Pihak Ketiga / Total Third Party Fund | 371 828 | 416 558 | 415 253 | 410 195 | 421 319 | 418 152 | 427 766 | 451 395 | 458 676 | 464 193 | 465 977 | 463 476 | 462 413 | 462 791 | 474 063 |
| i. Rupiah | 355 318 | 398 744 | 388 646 | 383 520 | 395 104 | 392 604 | 402 163 | 423 769 | 432 072 | 438 174 | 435 061 | 436 164 | 435 459 | 437 393 | 450 332 |
| ii. Valas / Foreign Exchange | 16 510 | 17 814 | 26 608 | 26 675 | 26 215 | 25 548 | 25 604 | 27 626 | 26 604 | 26 018 | 30 916 | 27 311 | 26 953 | 25 397 | 23 732 |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds | 370 285 | 415 126 | 413 901 | 408 847 | 419 740 | 416 921 | 426 469 | 450 037 | 456 983 | 462 595 | 464 300 | 462 066 | 461 016 | 461 444 | 472 655 |
| a. Pemerintah / Government | 74 507 | 90 201 | 100 037 | 94 639 | 100 540 | 93 248 | 94 485 | 100 474 | 102 081 | 99 558 | 86 846 | 92 651 | 96 128 | 95 340 | 104 250 |
| i. Rupiah | 69 087 | 86 391 | 87 636 | 82 312 | 88 467 | 80 907 | 82 121 | 87 713 | 89 488 | 87 002 | 74 293 | 79 807 | 83 425 | 83 761 | 93 818 |
| ii. Valas / Foreign Exchange | 5 420 | 3 811 | 12 401 | 12 327 | 12 072 | 12 341 | 12 365 | 12 760 | 12 593 | 12 556 | 12 553 | 12 844 | 12 702 | 11 579 | 10 432 |
| b. Swasta / Private Sector | 295 779 | 324 925 | 313 864 | 314 208 | 319 200 | 323 673 | 331 984 | 349 563 | 354 902 | 363 037 | 377 455 | 369 415 | 364 889 | 366 103 | 368 405 |
| 1. Institusi Keuangan Non Bank / Non bank Financial Institutions | 26 698 | 35 502 | 34 624 | 33 207 | 31 656 | 32 494 | 34 083 | 35 651 | 37 201 | 39 328 | 41 031 | 39 925 | 41 539 | 40 214 | 39 134 |
| i. Rupiah | 26 290 | 35 331 | 34 461 | 33 121 | 31 530 | 32 342 | 33 983 | 35 537 | 37 108 | 39 169 | 40 741 | 39 633 | 41 246 | 39 905 | 38 959 |
| ii. Valas / Foreign Exchange | 408 | 171 | 164 | 86 | 125 | 151 | 99 | 114 | 92 | 159 | 290 | 292 | 292 | 308 | 175 |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private Sector) | 98 102 | 90 996 | 77 587 | 74 836 | 79 116 | 79 593 | 84 037 | 93 054 | 95 532 | 97 737 | 103 062 | 96 666 | 93 446 | 97 093 | 96 769 |
| i. Rupiah | 92 262 | 83 556 | 70 503 | 67 521 | 72 113 | 73 421 | 78 071 | 85 706 | 88 881 | 91 942 | 92 614 | 89 669 | 86 845 | 90 759 | 90 891 |
| ii. Valas / Foreign Exchange | 5 840 | 7 440 | 7 084 | 7 315 | 7 002 | 6 173 | 5 966 | 7 349 | 6 651 | 5 794 | 10 448 | 6 997 | 6 601 | 6 334 | 5 878 |
| 3. Perseorangan / Individuals | 170 979 | 198 427 | 201 653 | 206 165 | 208 429 | 211 586 | 213 864 | 220 858 | 222 170 | 225 972 | 233 361 | 232 824 | 229 903 | 228 796 | 232 502 |
| i. Rupiah | 167 295 | 193 132 | 195 619 | 200 186 | 202 647 | 205 547 | 207 634 | 214 451 | 215 853 | 219 663 | 226 994 | 226 670 | 223 563 | 222 589 | 226 245 |
| ii. Valas / Foreign Exchange | 3 684 | 5 295 | 6 034 | 5 979 | 5 782 | 6 039 | 6 231 | 6 407 | 6 317 | 6 309 | 6 367 | 6 154 | 6 340 | 6 207 | 6 257 |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds | 1 543 | 1 432 | 1 353 | 1 348 | 1 579 | 1 231 | 1 297 | 1 358 | 1 693 | 1 598 | 1 676 | 1 410 | 1 396 | 1 347 | 1 408 |
| i. Rupiah | 385 | 334 | 427 | 380 | 346 | 387 | 354 | 362 | 743 | 398 | 420 | 385 | 379 | 378 | 417 |
| ii. Valas / Foreign Exchange | 1 157 | 1 098 | 925 | 967 | 1 233 | 844 | 944 | 996 | 950 | 1 200 | 1 257 | 1 025 | 1 017 | 969 | 991 |

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 / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Total Dana Pihak Ketiga / Total Third Party Fund | 257 606 | 288 978 | 289 046 | 285 751 | 293 374 | 289 646 | 295 936 | 312 102 | 314 741 | 316 460 | 322 853 | 321 299 | 321 421 | 318 972 | 325 997 |
| i. Rupiah | 246 362 | 278 405 | 273 321 | 270 159 | 277 872 | 275 113 | 281 522 | 295 923 | 299 237 | 301 820 | 303 684 | 306 028 | 306 599 | 305 785 | 313 994 |
| ii. Valas / Foreign Exchange | 11 245 | 10 572 | 15 725 | 15 591 | 15 502 | 14 533 | 14 414 | 16 179 | 15 505 | 14 639 | 19 168 | 15 271 | 14 821 | 13 187 | 12 003 |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds | 256 399 | 287 835 | 288 003 | 284 713 | 292 095 | 288 721 | 294 949 | 311 067 | 313 715 | 315 207 | 321 498 | 320 214 | 320 338 | 317 925 | 324 901 |
| a. Pemerintah / Government | 53 756 | 68 046 | 72 869 | 68 177 | 72 021 | 64 101 | 65 888 | 72 369 | 72 668 | 70 463 | 61 126 | 65 340 | 68 819 | 67 353 | 73 947 |
| i. Rupiah | 48 787 | 64 992 | 63 830 | 59 177 | 63 131 | 55 048 | 56 807 | 62 969 | 63 380 | 61 507 | 52 157 | 56 367 | 59 713 | 59 374 | 67 110 |
| ii. Valas / Foreign Exchange | 4 968 | 3 054 | 9 039 | 9 000 | 8 890 | 9 053 | 9 081 | 9 400 | 9 287 | 8 956 | 8 969 | 8 974 | 9 106 | 7 979 | 6 837 |
| b. Swasta / Private Sector | 202 643 | 219 789 | 215 134 | 216 536 | 220 074 | 224 620 | 229 060 | 238 698 | 241 047 | 244 744 | 260 372 | 254 874 | 251 520 | 250 572 | 250 954 |
| 1. Institusi Keuangan | | | | | | | | | | | | | | | |
| Non Bank / Non bank Financial Institutions | 17 510 | 21 806 | 21 008 | 20 685 | 19 438 | 19 524 | 20 666 | 21 326 | 21 802 | 22 397 | 23 926 | 24 308 | 24 496 | 23 427 | 22 870 |
| i. Rupiah | 17 121 | 21 692 | 20 922 | 20 632 | 19 394 | 19 475 | 20 624 | 21 272 | 21 755 | 22 346 | 23 873 | 24 263 | 24 451 | 23 373 | 22 826 |
| ii. Valas / Foreign Exchange | 389 | 115 | 85 | 53 | 45 | 49 | 43 | 54 | 47 | 50 | 53 | 44 | 44 | 54 | 44 |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private | 55 803 | 50 204 | 44 125 | 41 995 | 44 829 | 46 358 | 48 088 | 54 715 | 55 379 | 55 293 | 63 828 | 58 894 | 56 666 | 57 551 | 56 073 |
| i. Rupiah | 52 918 | 46 350 | 41 079 | 38 977 | 42 026 | 44 383 | 46 329 | 51 627 | 52 751 | 53 404 | 57 493 | 56 248 | 54 643 | 55 972 | 54 525 |
| ii. Valas / Foreign Exchange | 2 885 | 3 854 | 3 047 | 3 018 | 2 803 | 1 976 | 1 759 | 3 088 | 2 628 | 1 889 | 6 335 | 2 646 | 2 023 | 1 579 | 1 548 |
| 3. Perseorangan / Individuals | 129 330 | 147 779 | 150 001 | 153 857 | 155 806 | 158 737 | 160 306 | 162 656 | 163 866 | 167 054 | 172 618 | 171 672 | 170 358 | 169 594 | 172 010 |
| i. Rupiah | 127 441 | 145 291 | 147 335 | 151 268 | 153 235 | 156 086 | 157 675 | 159 972 | 161 229 | 164 468 | 170 030 | 169 057 | 167 699 | 166 963 | 169 402 |
| ii. Valas / Foreign Exchange | 1 889 | 2 487 | 2 666 | 2 588 | 2 571 | 2 651 | 2 631 | 2 684 | 2 637 | 2 586 | 2 589 | 2 615 | 2 659 | 2 631 | 2 608 |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds | 1 208 | 1 143 | 1 043 | 1 038 | 1 279 | 925 | 987 | 1 035 | 1 026 | 1 252 | 1 354 | 1 085 | 1 082 | 1 047 | 1 096 |
| i. Rupiah | 94 | 81 | 156 | 106 | 86 | 121 | 88 | 83 | 121 | 95 | 131 | 93 | 94 | 104 | 131 |
| ii. Valas / Foreign Exchange | 1 114 | 1 062 | 887 | 932 | 1 193 | 805 | 900 | 952 | 906 | 1 157 | 1 223 | 992 | 989 | 943 | 966 |

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 / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Total Dana Pihak Ketiga / Total Third Party Fund | 114 222 | 127 580 | 126 208 | 124 444 | 127 945 | 128 506 | 131 831 | 139 293 | 143 935 | 147 733 | 143 124 | 142 177 | 140 992 | 143 819 | 148 066 |
| i. Rupiah | 108 956 | 120 338 | 115 325 | 113 360 | 117 232 | 117 492 | 120 641 | 127 847 | 132 836 | 136 354 | 131 377 | 130 136 | 128 860 | 131 608 | 136 338 |
| ii. Valas / Foreign Exchange | 5 265 | 7 242 | 10 883 | 11 084 | 10 712 | 11 015 | 11 190 | 11 447 | 11 099 | 11 379 | 11 747 | 12 041 | 12 132 | 12 210 | 11 729 |
| 1. Dana Pihak Ketiga Golongan Penduduk / Residents' Third Party Funds | 113 887 | 127 291 | 125 897 | 124 134 | 127 645 | 128 200 | 131 521 | 138 970 | 143 268 | 147 387 | 142 802 | 141 852 | 140 678 | 143 518 | 147 754 |
| a. Pemerintah / Government | 20 751 | 22 155 | 27 167 | 26 462 | 28 519 | 29 147 | 28 597 | 28 104 | 29 413 | 29 095 | 25 720 | 27 311 | 27 309 | 27 987 | 30 303 |
| i. Rupiah | 20 299 | 21 398 | 23 806 | 23 135 | 25 336 | 25 858 | 25 314 | 24 744 | 26 107 | 25 495 | 22 136 | 23 440 | 23 713 | 24 388 | 26 708 |
| ii. Valas / Foreign Exchange | 452 | 756 | 3 361 | 3 327 | 3 183 | 3 288 | 3 283 | 3 360 | 3 305 | 3 600 | 3 584 | 3 871 | 3 597 | 3 599 | 3 595 |
| b. Swasta / Private Sector | 93 136 | 105 136 | 98 730 | 97 672 | 99 126 | 99 053 | 102 923 | 110 866 | 113 855 | 118 293 | 117 083 | 114 541 | 113 369 | 115 531 | 117 451 |
| 1. Institusi Keuangan | | | | | | | | | | | | | | | |
| Non Bank / Non bank Financial Institutions | 9 188 | 13 695 | 13 617 | 12 522 | 12 217 | 12 970 | 13 416 | 14 325 | 15 398 | 16 931 | 17 105 | 15 617 | 17 043 | 16 786 | 16 264 |
| i. Rupiah | 9 169 | 13 639 | 13 539 | 12 489 | 12 137 | 12 867 | 13 360 | 14 265 | 15 353 | 16 822 | 16 868 | 15 370 | 16 795 | 16 532 | 16 133 |
| ii. Valas / Foreign Exchange | 20 | 56 | 78 | 33 | 81 | 102 | 56 | 60 | 46 | 109 | 237 | 247 | 248 | 254 | 131 |
| 2. Bukan Lembaga Keuangan (termasuk sektor swasta lainnya) / Non Financial Corporations (including Other Private) | 42 299 | 40 792 | 33 462 | 32 841 | 34 286 | 33 235 | 35 949 | 38 339 | 40 153 | 42 444 | 39 235 | 37 772 | 36 780 | 39 543 | 40 696 |
| i. Rupiah | 39 343 | 37 207 | 29 424 | 28 544 | 30 087 | 29 038 | 31 742 | 34 079 | 36 130 | 38 539 | 35 121 | 33 421 | 32 202 | 34 788 | 36 366 |
| ii. Valas / Foreign Exchange | 2 955 | 3 586 | 4 037 | 4 297 | 4 199 | 4 197 | 4 207 | 4 260 | 4 023 | 3 905 | 4 114 | 4 351 | 4 578 | 4 755 | 4 329 |
| 3. Perseorangan / Individuals | 41 649 | 50 648 | 51 652 | 52 309 | 52 623 | 52 849 | 53 559 | 58 202 | 58 304 | 58 918 | 60 743 | 61 152 | 59 545 | 59 202 | 60 492 |
| i. Rupiah | 39 854 | 47 841 | 48 284 | 48 918 | 49 412 | 49 461 | 49 959 | 54 479 | 54 624 | 55 195 | 56 964 | 57 613 | 55 864 | 55 626 | 56 844 |
| ii. Valas / Foreign Exchange | 1 795 | 2 808 | 3 368 | 3 391 | 3 211 | 3 387 | 3 600 | 3 723 | 3 680 | 3 723 | 3 779 | 3 539 | 3 681 | 3 575 | 3 648 |
| 2. Dana Pihak Ketiga Golongan Bukan Penduduk / Non Residents' Third Party Funds | 335 | 289 | 310 | 310 | 299 | 306 | 310 | 323 | 667 | 345 | 322 | 325 | 314 | 300 | 312 |
| i. Rupiah | 292 | 254 | 272 | 275 | 260 | 267 | 266 | 279 | 622 | 303 | 288 | 293 | 285 | 274 | 286 |
| ii. Valas / Foreign Exchange | 43 | 36 | 38 | 35 | 39 | 39 | 44 | 44 | 45 | 43 | 34 | 33 | 29 | 26 | 25 |

Tabel 24.
Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Propinsi - April 2021
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on Province - April 2021)
Miliar Rp (Billion IDR)

| Propinsi / Province | Aset Sebelum Set Off (Assets Gross) | Pembiayaan | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
|--------------------------|--|------------|--|----------------------------------|
| Jawa Barat | 67 738 | 41 707 | 51 559 | 80,89% |
| Banten | 19 238 | 12 399 | 16 592 | 74,73% |
| DKI Jakarta | 409 297 | 154 896 | 201 631 | 76,82% |
| DI Yogyakarta | 8 400 | 4 404 | 6 915 | 63,69% |
| Jawa Tengah | 30 606 | 19 806 | 23 470 | 84,39% |
| Jawa Timur | 46 754 | 30 730 | 37 273 | 82,45% |
| Bengkulu | 1 948 | 1 605 | 1 366 | 117,47% |
| Jambi | 4 590 | 3 646 | 2 649 | 137,62% |
| Nanggroe Aceh Darussalam | 50 907 | 29 669 | 38 340 | 77,39% |
| Sumatera Utara | 20 200 | 13 263 | 16 479 | 80,48% |
| Sumatera Barat | 7 460 | 4 988 | 6 298 | 79,19% |
| Riau | 12 834 | 8 258 | 9 341 | 88,41% |
| Sumatera Selatan | 13 092 | 8 960 | 8 137 | 110,11% |
| Bangka Belitung | 1 427 | 864 | 1 160 | 74,51% |
| Kepulauan Riau | 4 624 | 4 179 | 3 165 | 132,02% |
| Lampung | 4 809 | 3 649 | 3 391 | 107,62% |
| Kalimantan Selatan | 9 790 | 5 270 | 6 901 | 76,36% |
| Kalimantan Barat | 6 447 | 5 408 | 3 560 | 151,92% |
| Kalimantan Timur | 11 094 | 5 824 | 9 307 | 62,58% |
| Kalimantan Tengah | 1 713 | 1 480 | 1 086 | 136,27% |
| Sulawesi Tengah | 2 136 | 1 789 | 1 274 | 140,44% |
| Sulawesi Selatan | 10 380 | 7 884 | 6 641 | 118,71% |
| Sulawesi Utara | 1 064 | 854 | 364 | 234,68% |
| Gorontalo | 523 | 375 | 290 | 129,65% |
| Sulawesi Barat | 672 | 562 | 319 | 176,25% |
| Sulawesi Tenggara | 2 480 | 1 555 | 1 423 | 109,24% |
| NTB | 17 614 | 10 242 | 10 309 | 99,35% |
| Bali | 2 425 | 2 071 | 1 320 | 156,88% |
| NTT | 244 | 196 | 136 | 143,90% |
| Maluku | 515 | 248 | 490 | 50,56% |
| Papua | 844 | 478 | 720 | 66,35% |
| Maluku Utara | 904 | 525 | 716 | 73,24% |
| Papua Barat | 485 | 131 | 460 | 28,58% |
| Luar Indonesia | 1 272 | 782 | 982 | 79,69% |

Tabel 24.a.
Total Aset Gross, Dana Pihak Ketiga dan FDR Bank Umum Syariah berdasarkan Propinsi - April 2021
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Commercial Bank based on Province - April 2021)
Miliar Rp (Billion IDR)

| Propinsi / Province | Aset Sebelum Set Off (Assets Gross) | Pembiayaan | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
|--------------------------|--|------------|--|----------------------------------|
| Jawa Barat | 50 627 | 30 031 | 39 892 | 75,28% |
| Banten | 14 136 | 7 257 | 13 148 | 55,19% |
| DKI Jakarta | 255 936 | 84 302 | 123 471 | 68,28% |
| DI Yogyakarta | 5 849 | 2 561 | 5 465 | 46,85% |
| Jawa Tengah | 18 189 | 12 107 | 14 552 | 83,20% |
| Jawa Timur | 30 119 | 20 576 | 23 764 | 86,58% |
| Bengkulu | 1 886 | 1 600 | 1 306 | 122,53% |
| Jambi | 2 771 | 2 714 | 1 648 | 164,72% |
| Nanggroe Aceh Darussalam | 49 718 | 29 274 | 37 379 | 78,32% |
| Sumatera Utara | 9 883 | 7 611 | 8 383 | 90,79% |
| Sumatera Barat | 4 154 | 3 021 | 3 638 | 83,05% |
| Riau | 5 940 | 3 687 | 5 445 | 67,71% |
| Sumatera Selatan | 6 236 | 5 366 | 4 505 | 119,11% |
| Bangka Belitung | 1 108 | 591 | 907 | 65,17% |
| Kepulauan Riau | 2 439 | 2 087 | 1 917 | 108,89% |
| Lampung | 4 132 | 3 124 | 3 193 | 97,83% |
| Kalimantan Selatan | 4 728 | 2 757 | 4 056 | 67,99% |
| Kalimantan Barat | 4 394 | 4 232 | 2 650 | 159,72% |
| Kalimantan Timur | 7 499 | 3 412 | 7 197 | 47,41% |
| Kalimantan Tengah | 1 713 | 1 480 | 1 086 | 136,27% |
| Sulawesi Tengah | 2 136 | 1 789 | 1 274 | 140,44% |
| Sulawesi Selatan | 5 428 | 4 137 | 4 359 | 94,92% |
| Sulawesi Utara | 1 064 | 854 | 364 | 234,68% |
| Gorontalo | 523 | 375 | 290 | 129,65% |
| Sulawesi Barat | 478 | 375 | 265 | 141,40% |
| Sulawesi Tenggara | 2 335 | 1 413 | 1 379 | 102,50% |
| NTB | 17 054 | 10 005 | 9 993 | 100,12% |
| Bali | 1 499 | 1 353 | 969 | 139,57% |
| NTT | 244 | 196 | 136 | 143,90% |
| Maluku | 515 | 248 | 490 | 50,56% |
| Papua | 844 | 478 | 720 | 66,35% |
| Maluku Utara | 904 | 525 | 716 | 73,24% |
| Papua Barat | 485 | 131 | 460 | 28,58% |
| Luar Indonesia | 1 272 | 782 | 982 | 79,69% |

Tabel 24.b.
Total Aset Gross, Dana Pihak Ketiga dan FDR Unit Usaha Syariah berdasarkan Propinsi - April 2021
(Total of Gross Assets, Financing, Depositor Funds, and percentage of FDR Sharia Business Unit based on Province - April 2021)
Miliar Rp (Billion IDR)

| Propinsi / Province | Aset Sebelum Set Off (Assets Gross) | Pembiayaan | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
|--------------------------|--|------------|--|----------------------------------|
| Jawa Barat | 17 112 | 11 676 | 11 667 | 100,07% |
| Banten | 5 102 | 5 142 | 3 443 | 149,33% |
| DKI Jakarta | 153 361 | 70 594 | 78 160 | 90,32% |
| DI Yogyakarta | 2 551 | 1 843 | 1 450 | 127,15% |
| Jawa Tengah | 12 417 | 7 698 | 8 918 | 86,32% |
| Jawa Timur | 16 635 | 10 154 | 13 509 | 75,17% |
| Bengkulu | 61 | 5 | 60 | 7,72% |
| Jambi | 1 819 | 932 | 1 002 | 93,02% |
| Nanggroe Aceh Darussalam | 1 189 | 396 | 961 | 41,19% |
| Sumatera Utara | 10 317 | 5 652 | 8 096 | 69,81% |
| Sumatera Barat | 3 306 | 1 966 | 2 661 | 73,90% |
| Riau | 6 893 | 4 571 | 3 896 | 117,33% |
| Sumatera Selatan | 6 856 | 3 594 | 3 632 | 98,95% |
| Bangka Belitung | 318 | 273 | 252 | 108,14% |
| Kepulauan Riau | 2 184 | 2 092 | 1 248 | 167,54% |
| Lampung | 677 | 525 | 197 | 266,09% |
| Kalimantan Selatan | 5 062 | 2 513 | 2 846 | 88,31% |
| Kalimantan Barat | 2 053 | 1 176 | 910 | 129,19% |
| Kalimantan Timur | 3 595 | 2 412 | 2 110 | 114,30% |
| Kalimantan Tengah | - | - | - | 0,00% |
| Sulawesi Tengah | - | - | - | 0,00% |
| Sulawesi Selatan | 4 952 | 3 747 | 2 282 | 164,15% |
| Sulawesi Utara | - | - | - | 0,00% |
| Gorontalo | - | - | - | 0,00% |
| Sulawesi Barat | 193 | 187 | 54 | 347,48% |
| Sulawesi Tenggara | 146 | 142 | 45 | 316,61% |
| NTB | 560 | 237 | 316 | 75,01% |
| Bali | 926 | 718 | 351 | 204,70% |
| NTT | - | - | - | 0,00% |
| Maluku | - | - | - | 0,00% |
| Papua | - | - | - | 0,00% |
| Maluku Utara | - | - | - | 0,00% |
| Papua Barat | - | - | - | 0,00% |
| Luar Indonesia | - | - | - | 0,00% |

| Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah dan Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | | |
|--|---------------------------|--|---------------------------|--|----------------------------------|--|
| Propinsi / Province | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) | |
| Banten | Kab. Tangerang | 2 565 | 2 513 | 2 013 | 124,85% | |
| | Kab. Serang | - | - | - | 0,00% | |
| | Kota Cilegon | 2 327 | 1 249 | 2 119 | 58,94% | |
| | Kota Tangerang | 7 779 | 4 745 | 7 395 | 64,16% | |
| | Kota Serang | 3 135 | 2 250 | 1 720 | 130,81% | |
| | Kota Tangerang Selatan | 3 431 | 1 641 | 3 344 | 49,08% | |
| Jawa Barat | Kab. Bekasi | 755 | 640 | 737 | 86,75% | |
| | Kab. Purwakarta | 736 | 618 | 654 | 94,56% | |
| | Kab. Karawang | 627 | 500 | 538 | 92,92% | |
| | Kab. Bogor | 86 | 3 | 79 | 4,29% | |
| | Kab. Sukabumi | - | - | - | 0,00% | |
| | Kab. Cianjur | 788 | 613 | 531 | 115,55% | |
| | Kab. Bandung | 134 | 0 | 132 | 0,27% | |
| | Kab. Garut | 297 | 238 | 288 | 82,88% | |
| | Kab. Majalengka | 33 | 10 | 32 | 30,43% | |
| | Kota Bandung | 26 217 | 15 175 | 18 062 | 84,02% | |
| | Kota Bogor | 10 008 | 6 165 | 7 754 | 79,50% | |
| | Kota Sukabumi | 1 204 | 944 | 883 | 106,99% | |
| | Kota Cirebon | 5 863 | 4 266 | 3 769 | 113,17% | |
| | Kota Tasikmalaya | 3 239 | 2 598 | 1 557 | 166,78% | |
| Kota Cimahi | 402 | 260 | 396 | 65,65% | | |
| Kota Depok | 5 135 | 2 310 | 4 873 | 47,40% | | |
| Kota Bekasi | 12 215 | 7 366 | 11 273 | 65,35% | | |
| DKI Jakarta Raya | Wil. Kota Jakarta Pusat | 138 952 | 33 464 | 69 039 | 48,47% | |
| | Wil. Kota Jakarta Utara | 5 656 | 4 340 | 5 169 | 83,97% | |
| | Wil. Kota Jakarta Barat | 17 758 | 9 324 | 12 737 | 73,21% | |
| | Wil. Kota Jakarta Selatan | 172 153 | 78 084 | 83 061 | 94,01% | |
| | Wil. Kota Jakarta Timur | 74 778 | 29 685 | 31 625 | 93,86% | |
| D.I. Yogyakarta | Kab. Bantul | 26 | 16 | 17 | 93,01% | |
| | Kab. Sleman | 1 648 | 975 | 835 | 116,77% | |
| | Kota Yogyakarta | 6 726 | 3 413 | 6 063 | 56,30% | |
| Jawa Tengah | Kab. Semarang | - | - | - | 0,00% | |
| | Kab. Kendal | 153 | 83 | 145 | 57,42% | |
| | Kab. Tegal | 670 | 645 | 120 | 538,71% | |
| | Kab. Pati | 210 | 145 | 207 | 70,17% | |
| | Kab. Kudus | 1 257 | 671 | 1 085 | 61,86% | |
| | Kab. Banyumas | 2 143 | 1 408 | 1 790 | 78,64% | |
| | Kab. Cilacap | 358 | 164 | 345 | 47,49% | |
| | Kota Semarang | 13 896 | 7 976 | 11 086 | 71,95% | |
| | Kota Salatiga | 123 | 66 | 121 | 54,91% | |
| | Kota Pekalongan | 1 833 | 1 160 | 1 429 | 81,14% | |
| Kota Tegal | 1 463 | 1 270 | 656 | 193,81% | | |
| Kota Surakarta | 8 498 | 6 216 | 6 486 | 95,84% | | |
| Jawa Timur | Kab. Gresik | 1 157 | 886 | 1 057 | 83,81% | |
| | Kab. Sidoarjo | 1 794 | 1 176 | 1 545 | 76,12% | |
| | Kab. Jombang | 200 | 155 | 151 | 102,14% | |
| | Kab. Pamekasan | 461 | 403 | 436 | 92,45% | |
| | Kab. Banyuwangi | 527 | 511 | 309 | 165,43% | |
| | Kab. Jember | 1 868 | 1 344 | 1 548 | 86,79% | |
| | Kab. Madiun | - | - | - | 0,00% | |
| | Kab. Bojonegoro | 411 | 301 | 402 | 74,84% | |
| | Kota Surabaya | 28 994 | 18 619 | 22 007 | 84,61% | |
| | Kota Malang | 6 475 | 4 648 | 5 567 | 83,50% | |
| | Kota Pasuruan | 223 | 145 | 184 | 78,59% | |
| | Kota Probolinggo | 70 | 43 | 70 | 61,17% | |
| | Kota Blitar | 307 | 180 | 301 | 59,67% | |
| | Kota Kediri | 3 112 | 1 365 | 2 912 | 46,89% | |
| Kota Madiun | 1 156 | 956 | 784 | 121,89% | | |
| Bengkulu | Kota Bengkulu | 1 948 | 1 605 | 1 366 | 117,47% | |
| Jambi | Kota Jambi | 4 590 | 3 646 | 2 649 | 137,62% | |

| Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | | |
|---|------------------------------|--|---------------------------|--|----------------------------------|--|
| Propinsi / Province | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) | |
| Nanggroe Aceh Darussalam | Kab. Pidie | 1 891 | 1 586 | 1 544 | 102,71% | |
| | Kab. Aceh Timur | 920 | 833 | 528 | 157,76% | |
| | Kab. Aceh Selatan | 1 933 | 1 831 | 982 | 186,39% | |
| | Kab. Aceh Barat | 2 146 | 1 880 | 1 550 | 121,28% | |
| | Kab. Aceh Tengah | 1 680 | 1 606 | 1 090 | 147,38% | |
| | Kab. Aceh Tenggara | 1 902 | 1 862 | 1 105 | 168,51% | |
| | Kab. Aceh Singkil | 458 | 433 | 288 | 150,69% | |
| | Kab. Aceh Jeumpa /Bireuen | 1 719 | 1 396 | 1 479 | 94,41% | |
| | Kab. Aceh Tamiang | 1 429 | 1 322 | 793 | 166,74% | |
| | Kab. Gayo Luwes | 421 | 372 | 249 | 149,69% | |
| | Kab. Aceh Barat Daya | 1 248 | 1 194 | 768 | 155,44% | |
| | Kab. Aceh Jaya | 360 | 324 | 247 | 131,21% | |
| | Kab. Nagan Raya | 615 | 536 | 402 | 133,27% | |
| | Kab. Simeuleu | 726 | 636 | 502 | 126,78% | |
| | Kab. Bener Meriah | 572 | 532 | 348 | 152,79% | |
| | Kab. Pidie Jaya | 355 | 290 | 351 | 82,81% | |
| | Kab. Subulussalam | 313 | 300 | 122 | 246,86% | |
| | Kota Banda Aceh | 24 574 | 7 167 | 19 746 | 36,30% | |
| | Kota Sabang | 286 | 213 | 283 | 75,15% | |
| Kota Lhokseumawe | 4 967 | 3 468 | 4 143 | 83,71% | | |
| Kota Langsa | 2 393 | 1 886 | 1 820 | 103,63% | | |
| Sumatera Utara | Kab. Deli Serdang | 242 | 237 | 180 | 131,90% | |
| | Kab. Langkat | - | - | - | 0,00% | |
| | Kab. Karo | 58 | 56 | 51 | 109,25% | |
| | Kab. Labuhan Batu | 322 | 260 | 312 | 83,25% | |
| | Kab. Tapanuli Selatan | 467 | 455 | 423 | 107,54% | |
| | Kota Tebing Tinggi | 372 | 305 | 219 | 139,48% | |
| | Kota Binjai | 310 | 162 | 305 | 53,32% | |
| | Kota Pematang Siantar | 1 790 | 1 369 | 1 219 | 112,33% | |
| | Kota Tanjung Balai | - | - | - | 0,00% | |
| | Kota Sibolga | 270 | 202 | 134 | 151,28% | |
| | Kota Medan | 15 970 | 10 048 | 13 363 | 75,19% | |
| Kota Padang Sidempuan | 399 | 168 | 274 | 61,40% | | |
| Sumatera Barat | Kab. Tanah Datar | 189 | 185 | 83 | 222,98% | |
| | Kota Bukittinggi | 1 352 | 1 015 | 1 244 | 81,60% | |
| | Kota Padang | 4 845 | 2 730 | 4 396 | 62,10% | |
| | Kota Solok | 357 | 353 | 124 | 285,84% | |
| | Kota Payakumbuh | 717 | 704 | 452 | 155,92% | |
| Riau | Kab. Bengkalis | 512 | 67 | 506 | 13,26% | |
| | Kota Pekanbaru | 11 678 | 7 805 | 8 233 | 94,80% | |
| | Kota Dumai | 643 | 386 | 602 | 64,14% | |
| Kepulauan Riau | Kota Tanjung Pinang | 1 441 | 1 304 | 1 151 | 113,33% | |
| | Kota Pulau Batam | 3 182 | 2 875 | 2 014 | 142,71% | |
| Sumatera Selatan | Kab. Ogan Komering Ulu | 538 | 502 | 377 | 133,12% | |
| | Kab. Ogan Komering Ulu Timur | 175 | 166 | 174 | 95,35% | |
| | Kota Palembang | 11 386 | 7 605 | 6 714 | 113,28% | |
| | Kota Lubuklinggau | 503 | 352 | 477 | 73,85% | |
| Bangka Belitung | Kota Prabumulih | 489 | 334 | 395 | 84,67% | |
| | Kota Pangkal Pinang | 1 427 | 864 | 1 160 | 74,51% | |
| Lampung | Kab. Lampung Tengah | 403 | 288 | 384 | 74,91% | |
| | Kota Bandar Lampung | 4 174 | 3 159 | 2 785 | 113,44% | |
| | Kota Metro | 232 | 202 | 221 | 91,23% | |
| Kalimantan Selatan | Kab. Banjar | 334 | 234 | 327 | 71,54% | |
| | Kab. Hulu Sungai Selatan | 439 | 311 | 294 | 105,94% | |
| | Kab. Tabalong | 292 | 178 | 279 | 63,77% | |
| | Kota Banjarmasin | 7 874 | 4 267 | 5 239 | 81,46% | |
| Kota Banjarbaru | 851 | 279 | 762 | 36,63% | | |

| Tabel 25. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank and Sharia Business Unit based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | |
|---|----------------------------|--|---------------------------|--|----------------------------------|
| Propinsi / Province | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
| Kalimantan Barat | Kab. Pontianak | 63 | 61 | 11 | 543,93% |
| | Kab. Sambas | 358 | 353 | 154 | 229,56% |
| | Kab. Ketapang | 1 418 | 1 338 | 604 | 221,67% |
| | Kota Pontianak | 4 300 | 3 357 | 2 633 | 127,52% |
| | Kota Singkawang | 308 | 299 | 158 | 188,78% |
| Kalimantan Timur | Kab. Kutai | 421 | 224 | 406 | 55,16% |
| | Kota Samarinda | 5 500 | 2 823 | 4 328 | 65,23% |
| | Kota Balikpapan | 4 683 | 2 592 | 4 094 | 63,30% |
| | Kota Bontang | 490 | 185 | 479 | 38,72% |
| Kalimantan Tengah | Kab. Kotawaringin Barat | 426 | 423 | 133 | 317,54% |
| | Kab. Kotawaringin Timur | 157 | 158 | 107 | 146,89% |
| | Kota Palangkaraya | 1 130 | 899 | 846 | 106,34% |
| Sulawesi Tengah | Kab. Banggai | 598 | 571 | 395 | 144,71% |
| | Kab. Morowali | - | - | - | 0,00% |
| | Kota Palu | 1 539 | 1 218 | 879 | 138,53% |
| Sulawesi Barat | Kab Mamuju | 672 | 562 | 319 | 176,25% |
| Sulawesi Selatan | Kota Ujungpandang/Makassar | 8 990 | 6 559 | 5 878 | 111,59% |
| | Kota Pare-Pare | 39 | 38 | 20 | 183,82% |
| | Kab. Wajo | 223 | 206 | 78 | 264,76% |
| | Kab. Bone | 838 | 819 | 511 | 160,42% |
| | Kota Palopo | 75 | 52 | 67 | 77,89% |
| | Kab. Maros | 215 | 209 | 87 | 240,06% |
| Gorontalo | Kota Gorontalo | 523 | 375 | 290 | 129,65% |
| Sulawesi Tenggara | Kota Kendari | 2 480 | 1 555 | 1 423 | 109,24% |
| Sulawesi Utara | Kota Manado | 1 064 | 854 | 364 | 234,68% |
| Nusa Tenggara Barat | Kab. Lombok Barat | 646 | 612 | 413 | 148,06% |
| | Kab. Lombok Tengah | 814 | 753 | 447 | 168,44% |
| | Kab. Lombok Timur | 1 019 | 954 | 646 | 147,80% |
| | Kab. Sumbawa | 1 005 | 927 | 443 | 209,01% |
| | Kab. Bima | 929 | 910 | 534 | 170,26% |
| | Kab. Dompu | 665 | 653 | 355 | 183,99% |
| | Kab. Sumbawa Barat | 461 | 420 | 221 | 190,48% |
| | Kab. Lombok Utara | 289 | 209 | 263 | 79,51% |
| | Kota Mataram | 11 477 | 4 485 | 6 785 | 66,10% |
| | Kota. Bima | 329 | 318 | 200 | 158,50% |
| Bali | Kota Denpasar | 2 425 | 2 071 | 1 320 | 156,88% |
| Nusa Tenggara Timur | Kota Kupang | 244 | 196 | 136 | 143,90% |
| | Kab. Kupang | - | - | - | 0,00% |
| Maluku | Kota Ambon | 515 | 248 | 490 | 50,56% |
| Maluku Utara | Kota ternate | 904 | 525 | 716 | 73,24% |
| Papua Barat | Kota Sorong | 485 | 131 | 460 | 28,58% |
| Papua | Kab. Jayapura | 434 | 67 | 418 | 16,05% |
| | Kota Jayapura | 409 | 411 | 302 | 135,87% |
| Di Luar Indonesia/Outside Indonesia | DI LUAR INDONESIA | 1 272 | 782 | - | 0,00% |

| Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | |
|--|---------------------------|--|---------------------------|--|----------------------------------|
| Propinsi | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
| Banten | Kab. Tangerang | - | - | - | 0,00% |
| | Kab. Serang | - | - | - | 0,00% |
| | Kota Cilegon | 2 327 | 1 249 | 2 119 | 58,94% |
| | Kota Tangerang | 6 281 | 3 156 | 6 138 | 51,42% |
| | Kota Serang | 2 097 | 1 211 | 1 547 | 78,24% |
| | Kota Tangerang Selatan | 3 431 | 1 641 | 3 344 | 49,08% |
| Jawa Barat | Kab. Bekasi | 755 | 640 | 737 | 86,75% |
| | Kab. Purwakarta | 736 | 618 | 654 | 94,56% |
| | Kab. Karawang | 584 | 499 | 496 | 100,67% |
| | Kab. Bogor | - | - | - | 0,00% |
| | Kab. Sukabumi | - | - | - | 0,00% |
| | Kab. Cianjur | 788 | 613 | 531 | 115,55% |
| | Kab. Bandung | - | - | - | 0,00% |
| | Kab. Garut | 297 | 238 | 288 | 82,88% |
| | Kab. Majalengka | 33 | 10 | 32 | 30,43% |
| | Kota Bandung | 17 937 | 10 742 | 11 101 | 96,76% |
| | Kota Bogor | 7 019 | 3 462 | 6 579 | 52,62% |
| | Kota Sukabumi | 1 138 | 942 | 818 | 115,15% |
| | Kota Cirebon | 3 608 | 2 579 | 2 762 | 93,40% |
| Kota Tasikmalaya | 2 261 | 1 669 | 1 418 | 117,68% | |
| Kota Cimahi | 402 | 260 | 396 | 65,65% | |
| Kota Depok | 4 963 | 2 144 | 4 841 | 44,29% | |
| Kota Bekasi | 10 105 | 5 614 | 9 238 | 60,77% | |
| DKI Jakarta Raya | Wil. Kota Jakarta Pusat | 103 444 | 22 021 | 46 666 | 47,19% |
| | Wil. Kota Jakarta Utara | 5 656 | 4 340 | 5 169 | 83,97% |
| | Wil. Kota Jakarta Barat | 17 758 | 9 324 | 12 737 | 73,21% |
| | Wil. Kota Jakarta Selatan | 112 353 | 43 223 | 45 848 | 94,27% |
| | Wil. Kota Jakarta Timur | 16 726 | 5 394 | 13 052 | 41,33% |
| D.I. Yogyakarta | Kab. Bantul | 23 | 16 | 13 | 115,95% |
| | Kab. Sleman | 167 | 162 | 106 | 152,79% |
| | Kota Yogyakarta | 5 659 | 2 383 | 5 346 | 44,58% |
| Jawa Tengah | Kab. Semarang | - | - | - | 0,00% |
| | Kab. Kendal | 153 | 83 | 145 | 57,42% |
| | Kab. Tegal | 670 | 645 | 120 | 538,71% |
| | Kab. Pati | 210 | 145 | 207 | 70,17% |
| | Kab. Kudus | 957 | 406 | 892 | 45,49% |
| | Kab. Banyumas | 1 825 | 1 116 | 1 647 | 67,76% |
| | Kab. Cilacap | 358 | 164 | 345 | 47,49% |
| | Kota Semarang | 6 298 | 3 948 | 5 006 | 78,86% |
| | Kota Salatiga | 123 | 66 | 121 | 54,91% |
| Kota Pekalongan | 1 332 | 709 | 1 197 | 59,20% | |
| Kota Tegal | 684 | 497 | 553 | 89,94% | |
| Kota Surakarta | 5 578 | 4 328 | 4 320 | 100,20% | |
| Jawa Timur | Kab. Gresik | 980 | 719 | 925 | 77,77% |
| | Kab. Sidoarjo | 1 568 | 928 | 1 419 | 65,37% |
| | Kab. Jombang | 200 | 155 | 151 | 102,14% |
| | Kab. Pamekasan | 461 | 403 | 436 | 92,45% |
| | Kab. Banyuwangi | 527 | 511 | 309 | 165,43% |
| | Kab. Jember | 1 581 | 1 129 | 1 398 | 80,81% |
| | Kab. Madiun | - | - | - | 0,00% |
| | Kab. Bojonegoro | 411 | 301 | 402 | 74,84% |
| | Kota Surabaya | 15 776 | 11 193 | 11 020 | 101,57% |
| | Kota Malang | 4 109 | 2 805 | 3 748 | 74,84% |
| | Kota Pasuruan | 223 | 145 | 184 | 78,59% |
| | Kota Probolinggo | 70 | 43 | 70 | 61,17% |
| | Kota Blitar | 307 | 180 | 301 | 59,67% |
| Kota Kediri | 2 849 | 1 173 | 2 708 | 43,31% | |
| Kota Madiun | 1 059 | 892 | 693 | 128,73% | |
| Bengkulu | Kota Bengkulu | 1 886 | 1 600 | 1 306 | 122,53% |
| Jambi | Kota Jambi | 2 771 | 2 714 | 1 648 | 164,72% |

| Tabel 25.a. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | |
|--|------------------------------|--|---------------------------|--|----------------------------------|
| Propinsi | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
| Nanggroe Aceh Darussalam | Kab. Pidie | 1 891 | 1 586 | 1 544 | 102,71% |
| | Kab. Aceh Timur | 920 | 833 | 528 | 157,76% |
| | Kab. Aceh Selatan | 1 933 | 1 831 | 982 | 186,39% |
| | Kab. Aceh Barat | 2 146 | 1 880 | 1 550 | 121,28% |
| | Kab. Aceh Tengah | 1 680 | 1 606 | 1 090 | 147,38% |
| | Kab. Aceh Tenggara | 1 902 | 1 862 | 1 105 | 168,51% |
| | Kab. Aceh Singkil | 458 | 433 | 288 | 150,69% |
| | Kab. Aceh Jempua /Bireuen | 1 719 | 1 396 | 1 479 | 94,41% |
| | Kab. Aceh Tamiang | 1 429 | 1 322 | 793 | 166,74% |
| | Kab. Gayo Luwes | 421 | 372 | 249 | 149,69% |
| | Kab. Aceh Barat Daya | 1 248 | 1 194 | 768 | 155,44% |
| | Kab. Aceh Jaya | 360 | 324 | 247 | 131,21% |
| | Kab. Nagan Raya | 615 | 536 | 402 | 133,27% |
| | Kab. Simeuleu | 726 | 636 | 502 | 126,78% |
| | Kab. Bener Meriah | 572 | 532 | 348 | 152,79% |
| | Kab. Pidie Jaya | 355 | 290 | 351 | 82,81% |
| | Kab. Subulussalam | 313 | 300 | 122 | 246,86% |
| | Kota Banda Aceh | 23 558 | 6 772 | 18 958 | 35,72% |
| | Kota Sabang | 286 | 213 | 283 | 75,15% |
| Kota Lhokseumawe | 4 794 | 3 468 | 3 971 | 87,33% | |
| Kota Langsa | 2 393 | 1 886 | 1 820 | 103,63% | |
| Sumatera Utara | Kab. Deli Serdang | 242 | 237 | 180 | 131,90% |
| | Kab. Langkat | - | - | - | 0,00% |
| | Kab. Karo | 58 | 56 | 51 | 109,25% |
| | Kab. Labuhan Batu | 322 | 260 | 312 | 83,25% |
| | Kab. Tapanuli Selatan | 467 | 455 | 423 | 107,54% |
| | Kota Tebing Tinggi | - | - | - | 0,00% |
| | Kota Binjai | 310 | 162 | 305 | 53,32% |
| | Kota Pematang Siantar | 1 414 | 999 | 1 112 | 89,88% |
| | Kota Tanjung Balai | - | - | - | 0,00% |
| | Kota Sibolga | 126 | 123 | 53 | 233,80% |
| Kota Medan | 6 795 | 5 299 | 5 799 | 91,38% | |
| Kota Padang Sidempuan | 149 | 19 | 149 | 12,87% | |
| Sumatera Barat | Kab. Tanah Datar | - | - | - | 0,00% |
| | Kota Bukittinggi | 1 195 | 873 | 1 098 | 79,51% |
| | Kota Padang | 2 641 | 1 844 | 2 256 | 81,71% |
| | Kota Solok | - | - | - | 0,00% |
| Kota Payakumbuh | 318 | 305 | 284 | 107,44% | |
| Riau | Kab. Bengkalis | 512 | 67 | 506 | 13,26% |
| | Kota Pekanbaru | 4 784 | 3 233 | 4 336 | 74,56% |
| | Kota Dumai | 643 | 386 | 602 | 64,14% |
| Kepulauan Riau | Kota Tanjung Pinang | 497 | 378 | 471 | 80,29% |
| | Kota Pulau Batam | 1 942 | 1 709 | 1 446 | 118,20% |
| Sumatera Selatan | Kab. Ogan Komering Ulu | 125 | 96 | 121 | 79,82% |
| | Kab. Ogan Komering Ulu Timur | 175 | 166 | 174 | 95,35% |
| | Kota Palembang | 5 365 | 4 687 | 3 750 | 125,00% |
| | Kota Lubuklinggau | 82 | 82 | 66 | 124,90% |
| Kota Prabumulih | 489 | 334 | 395 | 84,67% | |
| Bangka Belitung | Kota Pangkal Pinang | 1 108 | 591 | 907 | 65,17% |
| Lampung | Kab. Lampung Tengah | 403 | 288 | 384 | 74,91% |
| | Kota Bandar Lampung | 3 497 | 2 634 | 2 588 | 101,80% |
| | Kota Metro | 232 | 202 | 221 | 91,23% |
| Kalimantan Selatan | Kab. Banjar | 334 | 234 | 327 | 71,54% |
| | Kab. Hulu Sungai Selatan | - | - | - | 0,00% |
| | Kab. Tabalong | 292 | 178 | 279 | 63,77% |
| | Kota Banjarmasin | 3 587 | 2 103 | 2 934 | 71,69% |
| Kota Banjarbaru | 516 | 242 | 515 | 46,92% | |

| Tabel 25.a. | | | | | |
|---|----------------------------|--|-----------------------------------|--|--|
| Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Bank Umum Syariah berdasarkan Kota/Kabupaten - April 2021 | | | | | |
| (Financing, Depositor Funds, Percentage of FDR Sharia Commercial Bank based on City/District - April 2021) | | | | | |
| Miliar Rp (Billion IDR) | | | | | |
| Propinsi | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
| Kalimantan Barat | Kab. Pontianak | 63 | 61 | 11 | 543,93% |
| | Kab. Sambas | 184 | 183 | 101 | 181,13% |
| | Kab. Ketapang | 1 257 | 1 181 | 565 | 209,07% |
| | Kota Pontianak | 2 746 | 2 667 | 1 893 | 140,86% |
| | Kota Singkawang | 145 | 142 | 80 | 177,17% |
| Kalimantan Timur | Kab. Kutai | 421 | 224 | 406 | 55,16% |
| | Kota Samarinda | 2 965 | 1 374 | 2 798 | 49,11% |
| | Kota Balikpapan | 3 623 | 1 628 | 3 514 | 46,35% |
| | Kota Bontang | 490 | 185 | 479 | 38,72% |
| Kalimantan Tengah | Kab. Kotawaringin Barat | 426 | 423 | 133 | 317,54% |
| | Kab. Kotawaringin Timur | 157 | 158 | 107 | 146,89% |
| | Kota Palangkaraya | 1 130 | 899 | 846 | 106,34% |
| Sulawesi Tengah | Kab. Banggai | 598 | 571 | 395 | 144,71% |
| | Kab. Morowali | - | - | - | 0,00% |
| | Kota Palu | 1 539 | 1 218 | 879 | 138,53% |
| Sulawesi Barat | Kab Mamuju | 478 | 375 | 265 | 141,40% |
| Sulawesi Selatan | Kota Ujungpandang/Makassar | 4 476 | 3 228 | 3 760 | 85,84% |
| | Kota Pare-Pare | 39 | 38 | 20 | 183,82% |
| | Kab. Wajo | - | - | - | 0,00% |
| | Kab. Bone | 838 | 819 | 511 | 160,42% |
| | Kota Palopo | 75 | 52 | 67 | 77,89% |
| | Kab. Maros | - | - | - | 0,00% |
| Gorontalo | Kota Gorontalo | 523 | 375 | 290 | 129,65% |
| Sulawesi Tenggara | Kota Kendari | 2 335 | 1 413 | 1 379 | 102,50% |
| Sulawesi Utara | Kota Manado | 1 064 | 854 | 364 | 234,68% |
| Nusa Tenggara Barat | Kab. Lombok Barat | 646 | 612 | 413 | 148,06% |
| | Kab. Lombok Tengah | 814 | 753 | 447 | 168,44% |
| | Kab. Lombok Timur | 1 019 | 954 | 646 | 147,80% |
| | Kab. Sumbawa | 1 005 | 927 | 443 | 209,01% |
| | Kab. Bima | 929 | 910 | 534 | 170,26% |
| | Kab. Dompu | 665 | 653 | 355 | 183,99% |
| | Kab. Sumbawa Barat | 461 | 420 | 221 | 190,48% |
| | Kab. Lombok Utara | 269 | 209 | 263 | 79,51% |
| | Kota Mataram | 10 916 | 4 248 | 6 469 | 65,66% |
| | Kota. Bima | 329 | 318 | 200 | 158,50% |
| Bali | Kota Denpasar | 1 499 | 1 353 | 969 | 139,57% |
| Nusa Tenggara Timur | Kota Kupang | 244 | 196 | 136 | 143,90% |
| | Kab. Kupang | - | - | - | 0,00% |
| Maluku | Kota Ambon | 515 | 248 | 490 | 50,56% |
| Maluku Utara | Kota ternate | 904 | 525 | 716 | 73,24% |
| Papua Barat | Kota Sorong | 485 | 131 | 460 | 28,58% |
| Papua | Kab. Jayapura | 434 | 67 | 418 | 16,05% |
| | Kota Jayapura | 409 | 411 | 302 | 135,87% |
| Di Luar Indonesia/ Outside Indonesia | DI LUAR INDONESIA | 1 272 | 782 | 982 | 79,69% |

| Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | | |
|---|---------------------------|--|---------------------------|--|----------------------------------|--|
| Propinsi | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) | |
| Banten | Kab. Tangerang | 2 565 | 2 513 | 2 013 | 124,85% | |
| | Kab. Serang | - | - | - | 0,00% | |
| | Kota Cilegon | - | - | - | 0,00% | |
| | Kota Tangerang | 1 498 | 1 589 | 1 257 | 126,38% | |
| | Kota Serang | 1 039 | 1 040 | 173 | 600,73% | |
| | Kota Tangerang Selatan | - | - | - | 0,00% | |
| Jawa Barat | Kab. Bekasi | - | - | - | 0,00% | |
| | Kab. Purwakarta | - | - | - | 0,00% | |
| | Kab. Karawang | 43 | 1 | 42 | 2,35% | |
| | Kab. Bogor | 86 | 3 | 79 | 4,29% | |
| | Kab. Sukabumi | - | - | - | 0,00% | |
| | Kab. Cianjur | - | - | - | 0,00% | |
| | Kab. Bandung | 134 | 0 | 132 | 0,27% | |
| | Kab. Garut | - | - | - | 0,00% | |
| | Kab. Majalengka | - | - | - | 0,00% | |
| | Kota Bandung | 8 280 | 4 433 | 6 961 | 63,69% | |
| | Kota Bogor | 2 989 | 2 703 | 1 175 | 230,03% | |
| | Kota Sukabumi | 66 | 2 | 64 | 3,14% | |
| | Kota Cirebon | 2 254 | 1 686 | 1 008 | 167,35% | |
| Kota Tasikmalaya | 978 | 929 | 139 | 666,09% | | |
| | Kota Cimahi | - | - | - | 0,00% | |
| | Kota Depok | 172 | 166 | 32 | 523,52% | |
| | Kota Bekasi | 2 110 | 1 752 | 2 035 | 86,12% | |
| DKI Jakarta Raya | Wil. Kota Jakarta Pusat | 35 508 | 11 442 | 22 373 | 51,14% | |
| | Wil. Kota Jakarta Utara | - | - | - | 0,00% | |
| | Wil. Kota Jakarta Barat | - | - | - | 0,00% | |
| | Wil. Kota Jakarta Selatan | 59 801 | 34 861 | 37 214 | 93,68% | |
| | Wil. Kota Jakarta Timur | 58 052 | 24 291 | 18 574 | 130,78% | |
| D.I. Yogyakarta | Kab. Bantul | 3 | - | 3 | 0,00% | |
| | Kab. Sleman | 1 481 | 813 | 729 | 111,54% | |
| | Kota Yogyakarta | 1 066 | 1 030 | 717 | 143,60% | |
| Jawa Tengah | Kab. Semarang | - | - | - | 0,00% | |
| | Kab. Kendal | - | - | - | 0,00% | |
| | Kab. Tegal | - | - | - | 0,00% | |
| | Kab. Pati | - | - | - | 0,00% | |
| | Kab. Kudus | 300 | 266 | 194 | 137,27% | |
| | Kab. Banyumas | 319 | 292 | 143 | 203,95% | |
| | Kab. Cilacap | - | - | - | 0,00% | |
| | Kota Semarang | 7 598 | 4 029 | 6 080 | 66,26% | |
| | Kota Salatiga | - | - | - | 0,00% | |
| | Kota Pekalongan | 502 | 451 | 232 | 194,43% | |
| Kota Tegal | 779 | 773 | 103 | 751,34% | | |
| Kota Surakarta | 2 920 | 1 888 | 2 166 | 87,14% | | |
| Jawa Timur | Kab. Gresik | 177 | 166 | 132 | 126,34% | |
| | Kab. Sidoarjo | 226 | 248 | 125 | 198,06% | |
| | - | - | - | - | 0,00% | |
| | Kab. Pamekasan | - | - | - | 0,00% | |
| | Kab. Banyuwangi | - | - | - | 0,00% | |
| | Kab. Jember | 287 | 214 | 150 | 142,36% | |
| | Kab. Madiun | - | - | - | 0,00% | |
| | Kab. Bojonegoro | - | - | - | 0,00% | |
| | Kota Surabaya | 13 218 | 7 427 | 10 987 | 67,59% | |
| | Kota Malang | 2 366 | 1 844 | 1 820 | 101,31% | |
| | Kota Pasuruan | - | - | - | 0,00% | |
| | Kota Probolinggo | - | - | - | 0,00% | |
| | Kota Blitar | - | - | - | 0,00% | |
| | Kota Kediri | 263 | 192 | 203 | 94,46% | |
| | Kota Madiun | 98 | 64 | 91 | 69,90% | |
| Bengkulu | Kota Bengkulu | 61 | 5 | 60 | 7,72% | |
| Jambi | Kota Jambi | 1 819 | 932 | 1 002 | 93,02% | |

| Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | |
|---|------------------------------|--|---------------------------|--|----------------------------------|
| Propinsi | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
| Nanggroe Aceh Darussalam | Kab. Pidie | - | - | - | 0,00% |
| | Kab. Aceh Timur | - | - | - | 0,00% |
| | Kab. Aceh Selatan | - | - | - | 0,00% |
| | Kab. Aceh Barat | - | - | - | 0,00% |
| | Kab. Aceh Tengah | - | - | - | 0,00% |
| | Kab. Aceh Tenggara | - | - | - | 0,00% |
| | Kab. Aceh Singkil | - | - | - | 0,00% |
| | Kab. Aceh Jeumpa /Bireuen | - | - | - | 0,00% |
| | Kab. Aceh Tamiang | - | - | - | 0,00% |
| | Kab. Gayo Luwes | - | - | - | 0,00% |
| | Kab. Aceh Barat Daya | - | - | - | 0,00% |
| | Kab. Aceh Jaya | - | - | - | 0,00% |
| | Kab. Nagan Raya | - | - | - | 0,00% |
| | Kab. Simeuleu | - | - | - | 0,00% |
| | Kab. Bener Meriah | - | - | - | 0,00% |
| | Kab. Pidie Jaya | - | - | - | 0,00% |
| | Kab. Subulussalam | - | - | - | 0,00% |
| Kota Banda Aceh | 1 016 | 395 | 789 | 50,14% | |
| Kota Sabang | - | - | - | 0,00% | |
| Kota Lhokseumawe | 173 | 0 | 172 | 0,25% | |
| Kota Langsa | - | - | - | 0,00% | |
| Sumatera Utara | Kab. Deli Serdang | - | - | - | 0,00% |
| | Kab. Langkat | - | - | - | 0,00% |
| | Kab. Karo | - | - | - | 0,00% |
| | Kab. Labuhan Batu | - | - | - | 0,00% |
| | Kab. Tapanuli Selatan | - | - | - | 0,00% |
| | Kota Tebing Tinggi | 372 | 305 | 219 | 139,48% |
| | Kota Binjai | - | - | - | 0,00% |
| | Kota Pematang Siantar | 376 | 370 | 107 | 345,06% |
| | Kota Tanjung Balai | - | - | - | 0,00% |
| Kota Sibolga | 144 | 79 | 81 | 97,44% | |
| Kota Medan | 9 175 | 4 749 | 7 564 | 62,78% | |
| Kota Padang Sidempuan | 250 | 149 | 126 | 118,93% | |
| Sumatera Barat | Kab. Tanah Datar | 189 | 185 | 83 | 222,98% |
| | Kota Bukittinggi | 157 | 143 | 147 | 97,17% |
| | Kota Padang | 2 204 | 886 | 2 139 | 41,42% |
| | Kota Solok | 357 | 353 | 124 | 285,84% |
| Kota Payakumbuh | 399 | 399 | 168 | 237,84% | |
| Riau | Kab. Bengkalis | - | - | - | 0,00% |
| | Kota Pekanbaru | 6 893 | 4 571 | 3 896 | 117,33% |
| | Kota Dumai | - | - | - | 0,00% |
| Kepulauan Riau | Kota Tanjung Pinang | 944 | 926 | 680 | 136,20% |
| | Kota Pulau Batam | 1 241 | 1 165 | 568 | 205,06% |
| Sumatera Selatan | Kab. Ogan Komering Ulu | 414 | 406 | 257 | 158,14% |
| | Kab. Ogan Komering Ulu Timur | - | - | - | 0,00% |
| | Kota Palembang | 6 021 | 2 918 | 2 964 | 98,44% |
| | Kota Lubuklinggau | 421 | 270 | 411 | 65,68% |
| Kota Prabumulih | - | - | - | 0,00% | |
| Bangka Belitung | Kota Pangkal Pinang | 318 | 273 | 252 | 108,14% |
| Lampung | Kab. Lampung Tengah | - | - | - | 0,00% |
| | Kota Bandar Lampung | 677 | 525 | 197 | 266,09% |
| | Kota Metro | - | - | - | 0,00% |
| Kalimantan Selatan | Kab. Banjar | - | - | - | 0,00% |
| | Kab. Hulu Sungai Selatan | 439 | 311 | 294 | 105,94% |
| | Kab. Tabalong | - | - | - | 0,00% |
| | Kota Banjarmasin | 4 287 | 2 164 | 2 305 | 93,90% |
| Kota Banjarbaru | 335 | 37 | 247 | 15,17% | |

| Tabel 25.b. Total Aset Gross, Total Pembiayaan, Dana Pihak Ketiga, FDR Unit Usaha Syariah berdasarkan Kota/Kabupaten - April 2021 (Financing, Depositor Funds, Percentage of FDR Sharia Business Unit based on City/District - April 2021) Miliar Rp (Billion IDR) | | | | | |
|---|-----------------------------|--|---------------------------|--|----------------------------------|
| Propinsi | Kota/Kabupaten | Aset Sebelum Set Off (Assets Gross) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR Dalam Persen (Percentage) |
| Kalimantan Barat | Kab. Pontianak | - | - | - | 0,00% |
| | Kab. Sambas | 174 | 171 | 53 | 321,56% |
| | Kab. Ketapang | 162 | 157 | 39 | 404,45% |
| | Kota Pontianak | 1 554 | 691 | 740 | 93,38% |
| | Kota Singkawang | 163 | 157 | 78 | 200,67% |
| Kalimantan Timur | Kab. Kutai | - | - | - | 0,00% |
| | Kota Samarinda | 2 535 | 1 449 | 1 529 | 94,71% |
| | Kota Balikpapan | 1 060 | 963 | 581 | 165,90% |
| | Kota Bontang | - | - | - | 0,00% |
| Kalimantan Tengah | Kab. Kotawaringin Barat | - | - | - | 0,00% |
| | Kab. Kotawaringin Timur | - | - | - | 0,00% |
| | Kota Palangkaraya | - | - | - | 0,00% |
| Sulawesi Tengah | Kab. Banggai | - | - | - | 0,00% |
| | Kab. Morowali | - | - | - | 0,00% |
| | Kota Palu | - | - | - | 0,00% |
| Sulawesi Barat | Kab Mamuju | 193 | 187 | 54 | 347,48% |
| Sulawesi Selatan | Kota Ujungpandang/ Makassar | 4 514 | 3 331 | 2 117 | 157,32% |
| | Kota Pare-Pare | - | - | - | 0,00% |
| | Kab. Wajo | 223 | 206 | 78 | 264,76% |
| | Kab. Bone | - | - | - | 0,00% |
| | Kota Palopo | - | - | - | 0,00% |
| | Kab. Maros | 215 | 209 | 87 | 240,06% |
| Gorontalo | Kota Gorontalo | - | - | - | 0,00% |
| Sulawesi Tenggara | Kota Kendari | 146 | 142 | 45 | 316,61% |
| Sulawesi Utara | Kota Manado | - | - | - | 0,00% |
| Nusa Tenggara Barat | Kab. Lombok Barat | - | - | - | 0,00% |
| | Kab. Lombok Tengah | - | - | - | 0,00% |
| | Kab. Lombok Timur | - | - | - | 0,00% |
| | Kab. Sumbawa | - | - | - | 0,00% |
| | Kab. Bima | - | - | - | 0,00% |
| | Kab. Dompu | - | - | - | 0,00% |
| | Kab. Sumbawa Barat | - | - | - | 0,00% |
| | Kab. Lombok Utara | - | - | - | 0,00% |
| | Kota Mataram | 560 | 237 | 316 | 75,01% |
| Kota. Bima | - | - | - | 0,00% | |
| Bali | Kota Denpasar | 926 | 718 | 351 | 204,70% |
| Nusa Tenggara Timur | Kota Kupang | - | - | - | 0,00% |
| | Kab. Kupang | - | - | - | 0,00% |
| Maluku | Kota Ambon | - | - | - | 0,00% |
| Maluku Utara | Kota ternate | - | - | - | 0,00% |
| Papua Barat | Kota Sorong | - | - | - | 0,00% |
| Papua | Kab. Jayapura | - | - | - | 0,00% |
| | Kota Jayapura | - | - | - | 0,00% |
| Di Luar Indonesia/ Outside Indonesia | DI LUAR INDONESIA | - | - | - | 0,00% |

Data Bank Pembiayaan Rakyat Syariah (BPRS)

Sumber Data:

- Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.
- Laporan Stabilitas Moneter dan Sistem Keuangan (LSMK).
- Laporan Berkala Bank Pembiayaan Rakyat Syariah (LBBPRS) kecuali dinyatakan lain.

Keterangan symbol/tanda pada tabel:

| Tanda | Keterangan |
|-------|--|
| r | Angka-angka diperbaiki |
| () | Sebagian dari suatu jumlah |
| * | Angka-angka sementara |
| ** | Angka-angka sangat sementara |
| *** | Angka-angka sangat-sangat sementara |
| - | Tidak ada data |
| ... | Angka belum tersedia |
| -- | Nol atau lebih kecil daripada digit terakhir |

| Tabel 26. Jumlah Bank Pembiayaan Rakyat Syariah Berdasarkan Lokasi (Number of Sharia Rural Bank based on Location) | | | | | | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Provinsi / Province | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Jawa Barat | 28 | 28 | 28 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 |
| 2 Banten | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| 3 DKI Jakarta | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 4 D.I. Yogyakarta | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| 5 Jawa Tengah | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 |
| 6 Jawa Timur | 28 | 28 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 |
| 7 Bengkulu | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 8 Jambi | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Nanggroe Aceh Darussalam | 10 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| 10 Sumatera Utara | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| 11 Sumatera Barat | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 12 Riau | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 13 Sumatera Selatan | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 14 Kepulauan Bangka Belitung | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 15 Kepulauan Riau | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 16 Lampung | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| 17 Kalimantan Selatan | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 18 Kalimantan Barat | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 Kalimantan Timur | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 20 Kalimantan Tengah | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 21 Sulawesi Tengah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 22 Sulawesi Selatan | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 23 Sulawesi Utara | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 24 Gorontalo | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 25 Sulawesi Barat | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 26 Sulawesi Tenggara | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 Nusa Tenggara Barat | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 28 Bali | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 29 Nusa Tenggara Timur | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 Maluku | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 31 Papua | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 Irian Jaya Barat | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 Maluku Utara | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Total | 167 | 164 | 163 | 162 | 162 | 162 | 162 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 |

Tabel 27.
Neraca Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Balance Sheet)
Nominal dalam Juta Rupiah (in Million IDR)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| AKTIVA/ AKTIVA | | | | | | | | | | | | | | | |
| 1 Kas/Cash | 110 317 | 112 646 | 125 892 | 135 308 | 128 076 | 113 675 | 144 412 | 137 632 | 135 991 | 151 489 | 133 096 | 135 483 | 136 414 | 138 427 | 161 522 |
| 2 Penempatan pada Bank Lain / Placement in Other Bank | 2 681 735 | 2 864 351 | 2 132 302 | 2 127 167 | 2 225 179 | 2 362 557 | 2 362 032 | 2 497 695 | 2 639 971 | 2 941 250 | 3 343 276 | 3 347 535 | 3 256 589 | 3 025 513 | 2 779 500 |
| 3 Pembiayaan / Financing | 9 084 467 | 9 943 320 | 10 641 998 | 10 530 960 | 10 503 242 | 10 535 541 | 10 525 584 | 10 600 572 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 |
| 4 Tagihan Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 Aktiva Istishna dalam Penyelesaian / Istishna Assets in Progress | 487 | 473 | 1 284 | 2 077 | 2 114 | 2 354 | 2 609 | 2 111 | 1 683 | 2 051 | 1 981 | 2 436 | 4 104 | 4 466 | 5 586 |
| 6 Penyisihan Penyusutan A.P/Allowances for earning assets | 252 409 | 186 664 | 225 514 | 219 542 | 215 620 | 221 613 | 223 182 | 213 955 | 217 790 | 221 022 | 198 674 | 200 888 | 205 817 | 210 295 | 213 701 |
| 7 Aset Tetap dan Inventaris/Fixed Assets and Equipment | 410 657 | 448 015 | 495 939 | 496 402 | 493 581 | 485 379 | 486 787 | 483 036 | 489 622 | 489 512 | 509 753 | 509 044 | 512 294 | 514 688 | 525 168 |
| 8 Rupa-rupa Aktiva ** / Other assets | 326 479 | 576 153 | 462 947 | 474 311 | 471 409 | 489 217 | 503 937 | 499 484 | 505 431 | 501 148 | 479 525 | 497 621 | 519 362 | 528 682 | 543 643 |
| TOTAL AKTIVA* | 12 361 734 | 13 758 294 | 13 634 847 | 13 546 684 | 13 607 982 | 13 767 111 | 13 802 179 | 14 006 575 | 14 159 661 | 14 554 173 | 14 950 456 | 14 950 395 | 14 987 817 | 14 935 936 | 14 906 760 |
| PASIVA/ PASIVA | | | | | | | | | | | | | | | |
| 1 Dana Pihak Ketiga / Depositor Funds | 8 134 938 | 8 731 890 | 8 888 712 | 8 863 759 | 8 889 742 | 9 005 462 | 9 004 956 | 9 119 192 | 9 264 842 | 9 516 669 | 9 819 043 | 9 844 583 | 9 857 711 | 9 820 702 | 9 817 072 |
| 2 Kewajiban kepada Bank Lain | 2 160 484 | 2 423 048 | 2 132 372 | 2 127 235 | 2 225 246 | 2 362 622 | 2 362 097 | 2 397 759 | 2 416 281 | 2 419 196 | 2 513 314 | 2 490 780 | 2 665 602 | 2 637 265 | 2 623 402 |
| 3 Pinjaman Diterima/Received Borrowing | 123 616 | 291 080 | 147 604 | 171 313 | 200 288 | 199 570 | 202 410 | 202 737 | 197 270 | 212 142 | 187 434 | 182 005 | 175 999 | 182 307 | 177 389 |
| 4 Kewajiban lainnya/Other Current Liabilities | 118 594 | 89 466 | 319 841 | 310 839 | 298 604 | 248 266 | 261 703 | 275 283 | 261 929 | 311 736 | 341 742 | 333 774 | 211 329 | 198 975 | 204 965 |
| 5 Pinjaman Subordinasi/Subordinated Loan | 550 | - | - | - | - | 6 500 | 6 500 | 6 500 | 6 500 | 6 500 | 6 500 | 4 000 | 4 000 | 4 000 | 4 000 |
| 6 Rupa-rupa Pasiva**/Other Liabilities | 167 408 | 376 445 | 279 162 | 194 597 | 97 304 | 24 716 | 28 817 | 32 360 | 33 790 | 36 746 | 22 279 | 20 763 | 17 447 | 18 325 | 18 242 |
| 7 Modal disetor (Paid-in capital) | 1 176 830 | 1 182 883 | 1 318 622 | 1 316 604 | 1 327 163 | 1 352 828 | 1 359 806 | 1 410 259 | 1 419 833 | 1 434 229 | 1 457 329 | 1 460 233 | 1 461 633 | 1 484 383 | 1 503 199 |
| 8 Tambahan modal disetor /Additional paid-in capital | 127 968 | 156 567 | 127 594 | 124 671 | 129 328 | 116 533 | 113 408 | 77 358 | 79 249 | 119 112 | 69 160 | 77 101 | 86 801 | 129 905 | 116 627 |
| 9 Selisih Penilaian kembali Aktiva Tetap/Different Appraisal Fixed | 20 391 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 | 18 760 |
| 10 Cadangan/Reserves | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Cadangan Umum/General Reserves | 153 936 | 162 853 | 188 413 | 189 092 | 191 795 | 194 770 | 194 793 | 194 439 | 194 618 | 194 550 | 194 728 | 195 827 | 199 440 | 205 449 | 213 032 |
| b. Cadangan Tujuan/Special Purpose Reserves | 46 176 | 43 089 | 51 067 | 54 292 | 54 306 | 53 266 | 53 296 | 53 252 | 52 611 | 53 193 | 54 225 | 55 511 | 58 331 | 61 522 | 61 796 |
| 11 Laba (Rugi)/Net Income | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| a. Tahun-tahun lalu/Previous years | (42 828) | 20 105 | 83 016 | 80 961 | 65 180 | 59 408 | 55 245 | 56 251 | 47 522 | 44 686 | 42 141 | 250 682 | 200 673 | 124 124 | 81 949 |
| b. Tahun berjalan/Current year | 173 671 | 262 108 | 79 684 | 94 561 | 110 266 | 124 410 | 140 388 | 162 426 | 166 456 | 186 655 | 223 802 | 16 377 | 30 091 | 50 219 | 66 329 |
| TOTAL PASIVA* | 12 361 734 | 13 758 294 | 13 634 847 | 13 546 684 | 13 607 982 | 13 767 111 | 13 802 179 | 14 006 575 | 14 159 661 | 14 554 173 | 14 950 456 | 14 950 395 | 14 987 817 | 14 935 936 | 14 906 760 |

¹⁾ Mulai April 2012 Rupa-rupa Aktiva

Tabel 28.
Laporan Laba Rugi Gabungan Bank Pembiayaan Rakyat Syariah
(Sharia Rural Bank Condensed Income Statement)
Nominal dalam Juta Rupiah (in Million IDR)

| Indikator/Indicator | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--|------------------|------------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| A. Pendapatan/Revenue | | | | | | | | | | | | | | | |
| 1 Pendapatan Operasional / <i>Operating Revenue</i> | 1 781 691 | 1 944 605 | 685 369 | 831 636 | 984 992 | 1 143 032 | 1 296 318 | 1 451 275 | 1 606 768 | 1 768 506 | 1 937 768 | 158 124 | 312 021 | 481 652 | 641 530 |
| 2 Pendapatan Operasional Lainnya/ <i>Other operating Revenue</i> | 188 813 | 203 120 | 80 898 | 99 382 | 115 233 | 134 669 | 153 706 | 172 543 | 188 920 | 325 590 | 380 546 | 49 587 | 67 494 | 90 395 | 110 146 |
| 3 Pendapatan non operasional/ <i>Non operating Revenue</i> | 11 322 | 13 913 | 3 593 | 4 456 | 5 273 | 7 330 | 8 296 | 52 786 | 90 416 | 11 619 | 13 296 | 1 173 | 1 846 | 3 529 | 4 986 |
| 4 Bagi hasil investasi tidak terikat <i>-/- / Profit Sharing for Unrestricted Investment -/-</i> | 678 852 | 714 944 | 269 204 | 329 266 | 392 089 | 454 121 | 516 666 | 579 578 | 642 074 | 709 299 | 772 616 | 65 764 | 129 861 | 198 188 | 261 915 |
| Total Pendapatan/ <i>Total Revenue</i> | 1 302 975 | 1 446 694 | 500 656 | 606 209 | 713 409 | 830 909 | 941 654 | 1 097 026 | 1 244 030 | 1 396 417 | 1 558 994 | 143 120 | 251 500 | 377 387 | 494 746 |
| B. Beban / Expenses | | | | | | | | | | | | | | | |
| 1 Beban operasional / <i>Operating Expenses</i> | 960 895 | 1001 739 | 364 039 | 442 583 | 524 288 | 617 759 | 695 610 | 816 307 | 950 070 | 1 070 044 | 1 184 285 | 116 936 | 201 106 | 295 894 | 382 836 |
| 2 Beban operasional lainnya / <i>Other Operating Expenses</i> | 87 695 | 90 091 | 30 654 | 37 280 | 39 311 | 47 724 | 53 927 | 60 658 | 65 833 | 72 548 | 79 195 | 5 019 | 11 445 | 17 073 | 25 768 |
| 3 Beban non operasional / <i>Non Operating Expenses</i> | 14 189 | 15 839 | 4 643 | 5 689 | 6 701 | 8 336 | 9 270 | 10 385 | 11 104 | 12 713 | 14 080 | 1 396 | 2 685 | 4 137 | 5 809 |
| Total Beban / <i>Total Expenses</i> | 1 062 779 | 1 107 668 | 399 336 | 485 553 | 570 300 | 673 819 | 758 807 | 887 350 | 1 027 007 | 1 155 305 | 1 277 560 | 123 351 | 215 236 | 317 103 | 414 413 |
| C. Laba tahun berjalan / <i>Income</i> | 240 196 | 339 025 | 101 320 | 120 656 | 143 109 | 157 090 | 182 847 | 209 675 | 217 023 | 241 112 | 281 434 | 19 769 | 36 265 | 60 284 | 80 334 |
| D. Penambahan/pengurangan Laba tahun berjalan / <i>Additional/Reduction</i> | 5 067 | 6 272 | 1 932 | 2 463 | 2 892 | 3 709 | 3 936 | 4 021 | 4 258 | 4 538 | 5 271 | 476 | 862 | 1 303 | 1 778 |
| E. Laba tahun berjalan sebelum pajak / <i>Net Income before Tax</i> | 235 129 | 332 753 | 99 388 | 118 193 | 140 217 | 153 381 | 178 911 | 205 655 | 212 765 | 236 574 | 276 162 | 19 293 | 35 402 | 58 981 | 78 556 |
| F. Taksiran pajak penghasilan <i>-/- / Tax Expense -/-</i> | 61 458 | 69 861 | 19 703 | 23 776 | 29 951 | 28 972 | 38 523 | 43 228 | 46 309 | 49 919 | 52 360 | 2 916 | 5 311 | 8 762 | 12 227 |
| G. Laba setelah taksiran pajak penghasilan / <i>Net Income</i> | 173 671 | 262 108 | 79 684 | 94 417 | 110 266 | 124 410 | 140 388 | 162 426 | 166 456 | 186 655 | 223 802 | 16 377 | 30 091 | 50 219 | 66 329 |

Tabel 29.
Biaya Promosi, Pendidikan dan Pelatihan - Bank Pembiayaan Rakyat Syariah
(Cost of Promotion, Education and Training - Sharia Rural Bank)
Nominal dalam Juta Rupiah (in Million IDR)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Biaya promosi / <i>Cost of promotion</i> | 19 212 | 16 884 | 5 578 | 7 192 | 8 549 | 9 542 | 10 787 | 11 894 | 13 777 | 15 320 | 16 771 | 1 444 | 2 542 | 3 742 | 5 524 |
| 2 Biaya pendidikan dan pelatihan / <i>Cost of education and training</i> | 27 073 | 56 370 | 7 060 | 8 214 | 8 634 | 9 089 | 9 862 | 10 453 | 11 450 | 11 847 | 11 940 | 1 035 | 1 913 | 3 013 | 4 232 |
| Total | 46 285 | 73 254 | 12 638 | 15 406 | 17 183 | 18 630 | 20 649 | 22 347 | 25 227 | 27 167 | 28 711 | 2 478 | 4 455 | 6 755 | 9 756 |

Tabel 30.
Rekening Administratif - Bank Pembiayaan Rakyat Syariah
(Off Balance Sheet Account - Sharia Rural Bank)
Nominal dalam Juta Rupiah (in Million IDR)

| Indikator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|---|---------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Tagihan Komitmen / Commitment Receivables | | | | | | | | | | | | | | | |
| - Fasilitas pinjaman yang belum ditarik / <i>Unused Fund Borrowings Facilities</i> | 88 096 | 12 171 | 30 657 | 1 074 | 60 991 | 47 324 | 32 324 | 16 324 | 16 324 | 12 324 | 32 324 | 52 528 | 52 528 | 51 512 | 40 718 |
| - Lainnya / <i>Others</i> | 1 050 | 3 439 | 3 283 | 3 290 | 3 219 | 3 226 | 3 226 | 3 276 | 3 276 | 3 276 | 3 312 | 3 312 | 3 312 | 3 331 | 3 353 |
| Kewajiban Komitmen / Commitment Payables | | | | | | | | | | | | | | | |
| - Fasilitas pembiayaan kepada nasabah yang belum ditarik / <i>Unused Financing facilities granted to customer</i> | 8 671 | 35 234 | 38 059 | 37 259 | 35 564 | 34 926 | 32 782 | 27 047 | 21 695 | 20 049 | 21 038 | 23 453 | 29 357 | 28 925 | 27 018 |
| - Fasilitas pembiayaan kepada bank syariah lain yang belum ditarik / <i>Unused Financing facilities granted to other Sharia banks</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Lainnya / <i>Others</i> | 9 538 | 4 306 | 3 891 | 3 875 | 3 881 | 5 290 | 5 261 | 4 341 | 4 641 | 4 723 | 4 706 | 4 922 | 2 938 | 3 571 | 2 846 |
| Tagihan Komitmen/ Contingent Receivables | | | | | | | | | | | | | | | |
| - Garansi (<i>Kafalah</i>) yang diterima / <i>Kafalah guarantees received</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Pendapatan yang akan diterima / <i>Accrued Income</i> | 325 799 | 88 973 | 98 604 | 106 284 | 119 872 | 114 917 | 119 536 | 141 968 | 133 216 | 130 416 | 118 837 | 141 769 | 140 997 | 141 251 | 142 371 |
| - Lainnya / <i>Others</i> | 7 089 | 5 601 | 5 601 | 5 600 | 5 600 | 5 600 | 5 596 | 5 596 | 5 880 | 5 880 | 7 809 | 6 839 | 7 204 | 7 205 | 6 929 |
| Aktiva produktif yang dihapusbuku/ Written off earning assets | | | | | | | | | | | | | | | |
| Penerusan dana mudharabah muqayyadah/Channeling of mudharabah muqayyadah | | | | | | | | | | | | | | | |
| | 36 596 | 14 801 | 16 468 | 16 552 | 16 948 | 16 601 | 15 238 | 15 250 | 15 244 | 18 259 | 18 123 | 18 110 | 17 966 | 17 940 | 18 020 |

Tabel 31.
Komposisi DPK - Bank Pembiayaan Rakyat Syariah
(Depositor Funds Composition of Sharia Rural Bank)
Nominal dalam Juta Rupiah (in Million IDR)

| Indikator / Indicator | 2018 | 2019 | 2020 | | | | | | 2021 | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 Giro iB - Akad Wadiah / iB Demand Deposits - Wadia | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 Tabungan iB / iB Saving Deposits | 2 998 201 | 3 202 792 | 2 924 252 | 2 894 011 | 2 874 229 | 2 985 284 | 2 965 623 | 2 998 296 | 3 049 287 | 3 153 315 | 3 371 706 | 3 262 445 | 3 174 064 | 3 103 830 | 3 060 700 |
| a Akad Wadiah / Wadia | 1 738 702 | 1 873 868 | 1 641 312 | 1 665 860 | 1 646 041 | 1 775 711 | 1 736 959 | 1 748 661 | 1 781 539 | 1 863 755 | 1 993 120 | 1 903 936 | 1 840 649 | 1 775 041 | 1 749 373 |
| b Akad Mudharabah / Mudharaba | 1 259 499 | 1 328 924 | 1 282 940 | 1 228 152 | 1 228 188 | 1 209 573 | 1 228 664 | 1 249 635 | 1 267 748 | 1 289 560 | 1 378 586 | 1 358 509 | 1 333 415 | 1 328 789 | 1 311 328 |
| 3 Deposito iB - Akad Mudharabah / iB Time Deposits - Mudharaba | 5 136 737 | 5 529 098 | 5 964 460 | 5 969 748 | 6 015 513 | 6 020 178 | 6 039 333 | 6 120 896 | 6 215 555 | 6 363 353 | 6 447 337 | 6 582 138 | 6 683 647 | 6 716 872 | 6 756 371 |
| a 1 Bulan / 1 month | 538 766 | 392 842 | 454 065 | 478 315 | 409 756 | 389 297 | 405 684 | 427 437 | 433 712 | 487 549 | 558 322 | 548 978 | 525 565 | 566 736 | 563 569 |
| b 3 Bulan / 3 months | 782 724 | 634 705 | 667 229 | 736 991 | 689 039 | 678 403 | 691 858 | 744 750 | 742 380 | 728 149 | 731 464 | 764 160 | 727 117 | 767 520 | 730 592 |
| c 6 Bulan / 6 months | 901 025 | 731 535 | 745 066 | 857 531 | 746 043 | 800 055 | 784 310 | 791 507 | 759 659 | 779 889 | 781 756 | 800 286 | 700 055 | 839 570 | 727 732 |
| d 12 Bulan / 12 months | 2 880 772 | 2 812 410 | 3 080 870 | 3 119 310 | 3 132 947 | 3 166 868 | 3 131 204 | 3 185 482 | 3 271 316 | 3 346 871 | 3 402 542 | 3 488 834 | 3 174 408 | 3 646 355 | 3 201 417 |
| e > 12 Bulan / > 12 months | 33 449 | 957 605 | 1 017 230 | 777 600 | 1 037 728 | 985 555 | 1 026 277 | 971 721 | 1 008 488 | 1 020 895 | 973 253 | 979 882 | 1 556 502 | 896 693 | 1 533 061 |
| Total | 8 134 938 | 8 731 890 | 8 888 712 | 8 863 759 | 8 889 742 | 9 005 462 | 9 004 956 | 9 119 192 | 9 264 842 | 9 516 669 | 9 819 043 | 9 844 583 | 9 857 711 | 9 820 702 | 9 817 072 |

Tabel 32.
Komposisi Pembiayaan Yang Diberikan Bank Pembiayaan Rakyat Syariah
(Financing Composition of Sharia Rural Bank)
 Nominal dalam Juta Rupiah (in Million IDR)

| Akad / Contract | 2018 | 2019 | 2020 | | | | | | | 2021 | | | | | |
|------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Akad <i>Mudharabah / Mudharaba</i> | 180 956 | 240 606 | 269 051 | 271 469 | 287 233 | 296 092 | 280 980 | 292 974 | 282 345 | 270 025 | 260 651 | 247 115 | 253 643 | 248 860 | 253 986 |
| Akad <i>Musyarakah / Musharaka</i> | 837 915 | 1 121 004 | 1 214 672 | 1 242 807 | 1 263 835 | 1 289 090 | 1 327 792 | 1 382 823 | 1 417 554 | 1 501 961 | 1 551 953 | 1 570 422 | 1 608 356 | 1 673 489 | 1 729 133 |
| Akad <i>Murabahah / Murabaha</i> | 6 940 379 | 7 457 774 | 7 849 489 | 7 742 816 | 7 684 870 | 7 689 836 | 7 655 257 | 7 671 138 | 7 666 360 | 7 691 765 | 7 648 501 | 7 614 010 | 7 655 097 | 7 739 459 | 7 847 593 |
| Akad <i>Salam</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Akad Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Akad <i>Istishna</i> | 35 387 | 67 178 | 70 186 | 70 275 | 70 056 | 69 582 | 69 335 | 71 122 | 72 675 | 71 573 | 72 426 | 73 595 | 73.358 | 73.595 | 74.764,79 |
| Akad <i>Ijarah / Ijara</i> | 46 579 | 41 508 | 48 854 | 49 224 | 48 624 | 47 214 | 47 620 | 46 991 | 49 102 | 49 781 | 53 318 | 54 693 | 56 870 | 60.060 | 65.131 |
| Akad <i>Qardh</i> | 185 360 | 176 856 | 236 239 | 226 109 | 231 027 | 228 700 | 234 522 | 229 581 | 219 978 | 220 925 | 222 678 | 226 715 | 235 377 | 245 101 | 246.382 |
| Multijasa / Multi Purpose Financin | 857 890 | 838 394 | 953 506 | 928 260 | 917 597 | 915 029 | 910 077 | 905 942 | 896 739 | 883 715 | 871 973 | 872 615 | 882 169 | 893 893 | 888 052 |
| Total | 9 084 467 | 9 943 320 | 10 641 998 | 10 530 960 | 10 503 242 | 10 535 541 | 10 525 584 | 10 600 572 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 |

Tabel 33.
Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Financing of Sharia Rural Bank based on Economic Sector)
 Nominal dalam Juta Rupiah (in Million IDR)

| SEKTOR EKONOMI / ECONOMIC SECTOR | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pertanian, kehutanan dan sarana pertanian / <i>Agriculture, forestry and agricultural facilities</i> | 374 467 | 652 376 | 365 197 | 384 491 | 346 765 | 304 083 | 314 645 | 308 556 | 304 460 | 302 769 | 304 651 | 312 449 | 326 758 | 329 028 | 339 554 |
| Pertambangan / <i>Mining</i> | 19 889 | 20 971 | 31 881 | 31 415 | 31 573 | 32 789 | 30 735 | 32 649 | 31 988 | 30 768 | 31 319 | 32 336 | 33 389 | 32 575 | 34 563 |
| Perindustrian / <i>Manufacturing</i> | 119 758 | 222 639 | 191 783 | 194 824 | 192 921 | 203 926 | 212 962 | 217 775 | 218 700 | 203 049 | 203 652 | 212 511 | 217 532 | 227 824 | 225 726 |
| Listrik, gas dan air / <i>Water, gas and electricity</i> | 13.104 | 8.582 | 10.472 | 10.206 | 9.404 | 9.505 | 9.999 | 9.919 | 10.505 | 9.089 | 8.983 | 8.201 | 9.942 | 10.540 | 10.753 |
| Konstruksi / <i>Construction</i> | 694 666 | 659 984 | 816 918 | 787 948 | 767 509 | 780 692 | 803 806 | 789 862 | 812 521 | 855 152 | 870 403 | 846 530 | 935 889 | 931 014 | 1 004 819 |
| Perdagangan, restoran dan hotel / <i>Trade, restaurants and hotels</i> | 2 032 457 | 1 364 285 | 1 590 303 | 1 555 657 | 1 714 393 | 1 613 243 | 1 655 139 | 1 947 410 | 1 933 085 | 1 799 190 | 1 836 807 | 1 716 801 | 1 745 683 | 2 279 790 | 1 824 478 |
| Pengangkutan, pergudangan dan komunikasi / <i>Transport, cargo storage and communication</i> | 103 582 | 553 633 | 608 426 | 595 570 | 586 415 | 584 201 | 581 731 | 575 495 | 568 795 | 565 487 | 556 063 | 558 592 | 568 756 | 108 752 | 581 566 |
| Jasa dunia usaha / <i>Business Services</i> | 618 505 | 1 725 539 | 1 839 318 | 1 762 024 | 809 925 | 1 637 369 | 771 708 | 1 591 142 | 1 633 606 | 1 709 801 | 757 166 | 742 819 | 741 843 | 763 165 | 799 220 |
| Jasa sosial/masyarakat / <i>Social Services</i> | 769 445 | 3 193 984 | 3 572 825 | 3 509 041 | 1 811 434 | 3 418 019 | 1 785 389 | 3 282 725 | 3 200 600 | 3 378 692 | 1 711 516 | 1 657 607 | 1 607 682 | 1 589 013 | 1 625 693 |
| Lain-lain / <i>Others</i> | 4 338 594 | 1 541 147 | 1 614 873 | 1 699 783 | 4 232 904 | 1 951 714 | 4 359 469 | 1 845 039 | 1 890 494 | 1 835 747 | 4 400 939 | 4 571 317 | 4 577 395 | 4 662 754 | 4 658 670 |
| Total | 9 084 467 | 9 943 140 | 10 641 998 | 10 530 960 | 10 503 242 | 10 535 541 | 10 525 584 | 10 600 572 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 |

Tabel 34.
Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Financing of Sharia Rural Bank based on Type of Usage)
 Nominal dalam Juta Rupiah (in Million IDR)

| JENIS PENGGUNAAN / TYPE OF USAGE | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja / <i>Working Capital</i> | 3 428 706 | 4 401 468 | 4 830 790 | 4 747 540 | 4 661 575 | 4 766 523 | 4 761 215 | 4 787 782 | 4 796 322 | 4 797 560 | 4 842 629 | 4 692 876 | 4 730 025 | 4 857 147 | 5 017 856 |
| Investasi / <i>Investment</i> | 1 317 166 | 1 508 260 | 1 521 340 | 1 520 043 | 1 457 750 | 1 427 104 | 1 404 900 | 1 592 335 | 1 563 141 | 1 474 875 | 1 437 931 | 1 394 971 | 1 457 449 | 1 414 555 | 1 428 516 |
| Konsumsi / <i>Consumption</i> | 4 338 594 | 4 033 592 | 4 289 868 | 4 263 378 | 4 383 917 | 4 341 914 | 4 359 469 | 4 220 455 | 4 245 290 | 4 417 309 | 4 400 939 | 4 571 317 | 4 577 395 | 4 662 754 | 4 658 670 |
| Total | 9 084 467 | 9 943 320 | 10 641 998 | 10 530 960 | 10 503 242 | 10 535 541 | 10 525 584 | 10 600 572 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 |

| Tabel 35. | | | | | | | | | | | | | | | |
|--|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan | | | | | | | | | | | | | | | |
| <i>(Financing of Sharia Rural Bank based on Type of Financing)</i> | | | | | | | | | | | | | | | |
| Nominal dalam Juta Rupiah (in Million IDR) | | | | | | | | | | | | | | | |
| GOLONGAN PEMBIAYAAN / TYPE OF FINANCING | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Usaha Kecil dan Menengah / <i>Small and Medium Enterprises</i> | 4 086 485 | 5 841 290 | 6 165 312 | 6 075 285 | 6 069 374 | 5 199 269 | 5 317 978 | 5 493 036 | 5 426 163 | 5 523 572 | 5 469 397 | 5 478 411 | 5 528 870 | 5 617 969 | 5 613 193 |
| Selain Usaha Kecil dan Menengah / Non Small and Medium Enterprises | 4 997 982 | 4 102 030 | 4 476 686 | 4 455 676 | 4 433 869 | 5 336 272 | 5 207 606 | 5 107 536 | 5 178 590 | 5 166 173 | 5 212 103 | 5 180 753 | 5 236 000 | 5 316 487 | 5 491 849 |
| Total | 9 084 467 | 9 943 320 | 10 641 998 | 10 530 960 | 10 503 242 | 10 535 541 | 10 525 584 | 10 600 572 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 |

| Tabel 36. | | | | | | | | | | | | | | | |
|--|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Pembiayaan - Bank Pembiayaan Rakyat Syariah berdasarkan Kualitas Pembiayaan | | | | | | | | | | | | | | | |
| <i>(Financing of Sharia Rural Bank based on Collectibility)</i> | | | | | | | | | | | | | | | |
| Nominal dalam Juta Rupiah (in Million IDR) dan Persentase (%) | | | | | | | | | | | | | | | |
| KOLEKTIBILITAS PEMBIAYAAN / COLLECTIBILITY OF FINANCING | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Lancar / Performing Financing | 8 239 483 | 9 242 948 | 9 690 227 | 9 567 791 | 9 542 797 | 9 558 573 | 9 552 339 | 9 688 398 | 9 684 970 | 9 810 266 | 9 908 116 | 9 838 105 | 9 918 865 | 10 052 342 | 10 204 336 |
| Non Lancar / Non Performing Financing | 844 983 | 700 372 | 951 771 | 963 169 | 960 446 | 976 968 | 973 245 | 912 175 | 919 783 | 879 479 | 773 384 | 821 059 | 846 004 | 882 114 | 900 706 |
| - Kurang Lancar / <i>Sub-Standard</i> | 147.712 | 141.161 | 282.880 | 276.714 | 246.081 | 228.528 | 213.074 | 185.949 | 192.062 | 166.368 | 125.110 | 159.930 | 185.281 | 201.260 | 175.712 |
| - Diragukan / <i>Doubtful</i> | 146.322 | 124.271 | 160.255 | 172.948 | 189.800 | 215.004 | 222.118 | 193.921 | 171.770 | 154.677 | 126.083 | 113.778 | 109.898 | 124.070 | 116.431 |
| - Macet / <i>Lost</i> | 550 949 | 434 940 | 508 636 | 513 507 | 524 565 | 533 436 | 538 054 | 532 305 | 555 950 | 558 434 | 522 191 | 547 351 | 550 826 | 556 784 | 608 563 |
| Total Pembiayaan / Total Financing | 9 084 467 | 9 943 320 | 10 641 998 | 10 530 960 | 10 503 242 | 10 535 541 | 10 525 584 | 10 600 572 | 10 604 753 | 10 689 745 | 10 681 499 | 10 659 164 | 10 764 870 | 10 934 455 | 11 105 042 |
| Persentase NPF / Percentage of NPFs | 9,30% | 7,04% | 8,94% | 9,15% | 9,14% | 9,27% | 9,25% | 8,60% | 8,67% | 8,23% | 7,24% | 7,70% | 7,86% | 8,07% | 8,11% |

Tabel 37.
Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Sektor Ekonomi
(Non Performing Financing of Sharia Rural Bank based on Economic Sector)
 Nominal dalam Juta Rupiah (in Million IDR)

| SEKTOR EKONOMI / ECONOMIC SECTOR | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Pertanian, kehutanan dan sarana pertanian / <i>Agriculture, forestry and agricultural facilities</i> | 99 908 | 68 156 | 49 419 | 56 232 | 55 294 | 51 264 | 53 249 | 46 064 | 48 197 | 47 675 | 43 930 | 45 394 | 50 097 | 49 528 | 50 149 |
| Pertambangan / <i>Mining</i> | 1 483 | 1 944 | 2 088 | 2 416 | 2 897 | 4 757 | 3 988 | 3 134 | 3 356 | 3 094 | 2 270 | 3 260 | 3 490 | 5 084 | 2 771 |
| Perindustrian / <i>Manufacturing</i> | 10 468 | 8 634 | 21 203 | 20 166 | 26 364 | 30 153 | 28 258 | 23 680 | 24 730 | 22 605 | 20 643 | 20 798 | 23 485 | 23 212 | 22 496 |
| Listrik, gas dan air / <i>Water, gas and electricity</i> | 3 948 | 981 | 1 588 | 1 370 | 1 315 | 891 | 970 | 544 | 601 | 601 | 580 | 866 | 2 045 | 2 557 | 2 073 |
| Konstruksi / <i>Construction</i> | 75 624 | 50 225 | 94 859 | 93 773 | 87 559 | 94 243 | 103 093 | 90 237 | 103 614 | 103 548 | 96 640 | 95 932 | 104 853 | 105 621 | 107 492 |
| Perdagangan, restoran dan hotel / <i>Trade, restaurants and hotels</i> | 291 534 | 174 918 | 234 599 | 253 183 | 266 415 | 253 334 | 244 767 | 247 304 | 237 910 | 225 707 | 207 272 | 206 249 | 220 584 | 245 790 | 225 132 |
| Pengangkutan, pergudangan dan komunikasi / <i>Transport, cargo storage and communication</i> | 16 674 | 20 645 | 42 476 | 44 399 | 38 565 | 37 344 | 38 566 | 31 715 | 32 090 | 31 893 | 22 587 | 26 527 | 26 386 | 9 023 | 30 604 |
| Jasa dunia usaha / <i>Business Services</i> | 46 988 | 117 259 | 171 751 | 151 924 | 56 934 | 144 008 | 49 053 | 141 137 | 153 584 | 142 944 | 37 665 | 37 480 | 38 395 | 37 626 | 39 048 |
| Jasa sosial/masyarakat / <i>Social Services</i> | 97 106 | 186 260 | 219 313 | 218 104 | 193 354 | 215 122 | 201 777 | 202 614 | 188 485 | 182 713 | 150 026 | 162 750 | 155 170 | 167 622 | 169 582 |
| Lain-lain / <i>Others</i> | 201 251 | 71 350 | 114 475 | 121 600 | 231 748 | 145 852 | 249 525 | 125 745 | 127 215 | 118 699 | 191 771 | 221 802 | 221 499 | 236 051 | 251 358 |
| Total | 844 983 | 700 372 | 951 771 | 963 169 | 960 446 | 976 968 | 973 245 | 912 175 | 919 783 | 879 479 | 773 384 | 821 059 | 846 004 | 882 114 | 900 706 |

Tabel 38.
Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan
(Non Performing Financing of Sharia Rural Bank based on Type of Usage)
 Nominal dalam Juta Rupiah (in Million IDR)

| JENIS PENGGUNAAN / TYPE OF USAGE | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Modal Kerja / Working Capital | 538 563 | 398 500 | 550 026 | 557 126 | 567 731 | 579 634 | 574 450 | 548 379 | 557 675 | 536 114 | 471 889 | 484 572 | 504 778 | 527 063 | 529 029 |
| Investasi / Investment | 105 169 | 113 487 | 146 375 | 158 612 | 150 851 | 153 358 | 149 271 | 135 335 | 134 213 | 127 527 | 109 724 | 114 685 | 119 727 | 118 999 | 120 318 |
| Konsumsi / Consumption | 201 251 | 188 385 | 255 371 | 247 432 | 241 864 | 243 976 | 249 525 | 228 460 | 227 894 | 215 838 | 191 771 | 221 802 | 221 499 | 236 051 | 251 358 |
| Total | 844 983 | 700 372 | 951 771 | 963 169 | 960 446 | 976 968 | 973 245 | 912 175 | 919 783 | 879 479 | 773 384 | 821 059 | 846 004 | 882 114 | 900 706 |

Tabel 39.
Pembiayaan Non Lancar - Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Pembiayaan
(Non Performing Financing of Sharia Rural Bank based on Type of Financing)
 Nominal dalam Juta Rupiah (in Million IDR)

| GOLONGAN PEMBIAYAAN / TYPE OF FINANCING | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Usaha Kecil dan Menengah / Small and Medium Enterprises | 592 524 | 493 659 | 647 716 | 673 205 | 660 692 | 654 858 | 675 918 | 626 973 | 627 313 | 613 496 | 541 029 | 570 728 | 579 099 | 594 493 | 601 456 |
| Selain Usaha Kecil dan Menengah / Non Small and Medium Enterprises | 252 459 | 206 713 | 304 055 | 289 964 | 299 753 | 322 110 | 297 327 | 285 201 | 292 469 | 265 983 | 232 354 | 250 331 | 266 905 | 287 621 | 299 249 |
| Total | 844 983 | 700 372 | 951 771 | 963 169 | 960 446 | 976 968 | 973 245 | 912 175 | 919 783 | 879 479 | 773 384 | 821 059 | 846 004 | 882 114 | 900 706 |

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

| Jenis / Type | 2018 | 2019 | 2020 | | | | | | | | 2021 | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Depositor Funds | 1 552 335 | 1 608 833 | 1 661 271 | 1 663 746 | 1 683 083 | 1 703 463 | 1 708 326 | 1 710 748 | 1 725 741 | 1 731 711 | 1 778 197 | 1 780 647 | 1 779 800 | 1 796 344 | 1 799 552 |
| <i>Giro iB / Demand Deposits</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>Tabungan iB / Saving Deposits</i> | 1 497 618 | 1 550 374 | 1 603 187 | 1 605 785 | 1 624 704 | 1 645 000 | 1 649 517 | 1 651 378 | 1 665 811 | 1 671 255 | 1 716 971 | 1 718 546 | 1 717 158 | 1 733 952 | 1 737 773 |
| <i>Deposito iB / Time Deposits</i> | 54 717 | 58 459 | 58 084 | 57 961 | 58 379 | 58 463 | 58 809 | 59 370 | 59 930 | 60 456 | 61 226 | 62 101 | 62 642 | 62 392 | 61 779 |
| Pembiayaan / Financing | 327 606 | 357 960 | 369 586 | 361 456 | 359 464 | 360 181 | 360 830 | 360 772 | 358 537 | 362 313 | 361 594 | 361 559 | 363 328 | 367 403 | 369 917 |
| <i>Akad Mudharabah / Mudharaba</i> | 2 750 | 2 854 | 3 357 | 3 200 | 3 168 | 3 079 | 3 043 | 3 014 | 2 968 | 2 926 | 2 930 | 2 916 | 3 028 | 3 162 | 3 269 |
| <i>Akad Musyarakah / Musharaka</i> | 5 189 | 7 557 | 8 546 | 8 639 | 8 677 | 8 606 | 8 709 | 8 732 | 8 802 | 9 007 | 9 100 | 9 274 | 9 487 | 9 714 | 9 948 |
| <i>Akad Murabahah / Murabaha</i> | 258 617 | 281 369 | 286 107 | 282 275 | 279 710 | 281 257 | 282 509 | 284 983 | 284 872 | 288 923 | 288 580 | 287 632 | 287 145 | 288 724 | 290 911 |
| <i>Akad Salam</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>Akad Lainnya / Others</i> | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>Akad Istishna / Istishna</i> | 160 | 234 | 238 | 240 | 241 | 241 | 242 | 252 | 259 | 257 | 258 | 262 | 268 | 266 | 269 |
| <i>Akad Ijarah / Qardh</i> | 32 086 | 35 026 | 40 853 | 37 227 | 38 004 | 37 263 | 36 729 | 34 284 | 32 435 | 32 489 | 32 610 | 33 516 | 35 028 | 36 660 | 36 748 |
| <i>Akad Qardh / Ijara</i> | 676 | 635 | 693 | 675 | 687 | 681 | 679 | 703 | 713 | 689 | 690 | 735 | 753 | 732 | 759 |
| <i>Multijasa / Multi Purpose Financing</i> | 28 128 | 30 285 | 29 792 | 29 200 | 28 977 | 29 054 | 28 919 | 28 804 | 28 488 | 28 022 | 27 426 | 27 224 | 27 619 | 28 145 | 28 013 |
| Total | 1 879 941 | 1 966 793 | 2 030 857 | 2 025 202 | 2 042 547 | 2 063 644 | 2 069 156 | 2 071 520 | 2 084 278 | 2 094 024 | 2 139 791 | 2 142 206 | 2 143 128 | 2 163 747 | 2 169 469 |

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)
Dalam Persen (Percentage)

| Jenis / Type | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| Dana Pihak Ketiga / Depositor Funds | | | | | | | | | | | | | | | |
| 1 Giro iB / Demand Deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 Tabungan iB / Saving Deposits | 2,88 | 2,85 | 2,62 | 2,54 | 2,64 | 2,50 | 2,53 | 2,42 | 2,38 | 2,35 | 2,44 | 2,64 | 2,69 | 2,69 | 2,36 |
| 3 Deposito iB / Time Deposits | | | | | | | | | | | | | | | |
| a 1 Bulan / 1 month | 9,43 | 7,16 | 6,93 | 6,89 | 7,60 | 8,70 | 8,96 | 7,66 | 7,97 | 7,75 | 7,27 | 8,36 | 8,35 | 7,62 | 6,97 |
| b 3 Bulan / 3 months | 8,1028 | 8,40 | 8,33 | 8,28 | 8,16 | 8,99 | 8,52 | 7,88 | 8,02 | 8,28 | 8,44 | 8,69 | 8,59 | 8,35 | 7,59 |
| c 6 Bulan / 6 months | 9,21 | 9,80 | 9,76 | 9,31 | 9,30 | 9,81 | 9,09 | 8,80 | 8,81 | 8,68 | 9,71 | 10,35 | 10,26 | 9,42 | 9,05 |
| d 12 Bulan / 12 months | 9,73 | 10,17 | 11,26 | 11,16 | 11,13 | 11,75 | 10,74 | 10,18 | 10,17 | 10,38 | 11,37 | 13,56 | 13,29 | 12,41 | 10,39 |
| e > 12 Bulan / > 12 months | 8,52 | 8,25 | 17,86 | 21,32 | 18,56 | 18,64 | 17,51 | 18,24 | 17,60 | 17,63 | 18,72 | 18,34 | 14,31 | 19,88 | 14,62 |
| Pembiayaan / Financing | | | | | | | | | | | | | | | |
| 1 Akad Mudharabah / Mudharaba | 16,45 | 17,18 | 16,23 | 15,90 | 15,76 | 14,90 | 14,51 | 14,39 | 17,60 | 20,41 | 18,58 | 18,56 | 18,56 | 18,71 | 19,05 |
| 2 Akad Musyarakah / Musharaka | 18,44 | 20,33 | 21,66 | 21,67 | 21,51 | 20,93 | 20,53 | 20,84 | 23,03 | 23,14 | 22,74 | 26,38 | 27,69 | 28,58 | 23,68 |
| 3 Akad Murabahah / Murabaha | 17,82 | 19,71 | 19,95 | 20,04 | 20,11 | 19,92 | 20,02 | 19,96 | 20,14 | 20,07 | 20,09 | 19,48 | 19,48 | 19,46 | 20,07 |
| 4 Akad Salam | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 Akad Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Akad Istishna / Istishna | 9,95 | 20,51 | 13,34 | 13,63 | 14,04 | 14,09 | 14,33 | 15,11 | 15,27 | 15,31 | 15,27 | 15,39 | 15,49 | 15,45 | 15,57 |
| 7 Akad Ijarah ¹⁾ | 17,29 | 10,63 | 9,54 | 9,62 | 8,44 | 8,53 | 7,85 | 7,86 | 7,81 | 9,13 | 8,99 | 12,46 | 12,63 | 13,05 | 9,03 |
| 8 Akad Qardh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Multijasa ¹⁾ / Multi Purpose Financing 1) | 13,44 | 18,54 | 18,45 | 16,93 | 16,36 | 16,40 | 12,57 | 12,50 | 12,38 | 12,21 | 12,16 | 19,13 | 19,43 | 19,45 | 12,19 |
| 1) Mulai Oktober 2012 terdapat perubahan dalam perhitungan tingkat imbalan ijarah dan multijasa | | | | | | | | | | | | | | | |

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

| Rasio / Ratio | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| 1 CAR | 19,33% | 17,99% | 25,96% | 24,80% | 26,34% | 31,10% | 32,38% | 31,29% | 31,41% | 33,26% | 28,60% | 24,61% | 23,73% | 23,98% | 22,72% |
| 2 ROA | 1,87% | 2,61% | 2,62% | 2,56% | 2,22% | 2,39% | 2,45% | 2,56% | 2,39% | 2,30% | 2,01% | 1,93% | 1,83% | 1,81% | 1,81% |
| 3 ROE | 12,86% | 27,30% | 28,90% | 29,27% | 26,20% | 28,03% | 28,89% | 30,29% | 28,70% | 27,71% | 20,29% | 19,26% | 18,12% | 17,75% | 17,68% |
| 4 NPF | 9,30% | 7,05% | 8,94% | 9,15% | 9,14% | 9,27% | 9,25% | 8,60% | 8,67% | 8,23% | 7,24% | 7,70% | 7,86% | 8,07% | 8,11% |
| 5 FDR | 111,67% | 113,59% | 119,72% | 118,81% | 118,15% | 116,99% | 116,89% | 116,24% | 114,46% | 112,33% | 108,78% | 108,27% | 109,20% | 111,34% | 113,12% |
| 6 BOPO | 87,66% | 84,12% | 86,51% | 86,81% | 86,77% | 87,21% | 87,21% | 89,62% | 92,25% | 88,33% | 87,62% | 90,29% | 90,16% | 89,17% | 89,12% |

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

| Total Aset (Rp) / Total Assets (in IDR) | 2018 | 2019 | 2020 | | | | | | | | | 2021 | | | |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Apr | Mei | Jun | Jul | Ags | Sep | Okt | Nov | Des | Jan | Feb | Mar | Apr |
| < 1 Miliar / < 1 Billion | 1 | 12 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 1 s.d. 5 Miliar / 1 up to 5 Billion | 7 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 2 | 2 |
| > 5 s.d. 10 Miliar / >5 up to 10 Billion | 13 | 9 | 10 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 9 | 9 | 10 | 9 | 8 |
| > 10 Miliar / > 10 Billion | 146 | 139 | 148 | 149 | 149 | 149 | 149 | 149 | 150 | 150 | 150 | 150 | 149 | 151 | 152 |
| Total | 167 | 164 | 163 | 162 | 162 | 162 | 162 | 162 | 163 | 163 | 163 | 163 | 163 | 163 | 163 |

| Tabel 44. Total Aset, Pembiayaan, Dana Pihak Ketiga, FDR dan NPF Bank Pembiayaan Rakyat Syariah berdasarkan Provinsi - April 2021 <i>(Total of Gross Assets, Financing, Depositor Funds, Percentage of FDR, Percentage of NPF Sharia Rural Banks based on Province - April 2021)</i> Nominal dalam Juta Rupiah (in Million IDR) | | | | | | |
|---|----------------------|-------------------------------|--|---------------|--------------------------------------|--|
| Propinsi / Province | Aset (Assets) | Pembiayaan (Financing) | Dana Pihak Ketiga (Depositor Funds) | FDR | NPF Dalam Persen (Percentage) | |
| Nanggroe Aceh Darussalam | 469 331 | 326 904 | 301 806 | 108,32 | 7,03 | |
| Sumatera Utara | 209 442 | 152 019 | 143 145 | 106,20 | 4,05 | |
| Sumatera Barat | 246 834 | 184 960 | 181 316 | 102,01 | 6,97 | |
| Sumatera Selatan | 24 093 | 15 823 | 11 385 | 138,99 | 5,16 | |
| Bangka Belitung | 422 663 | 273 767 | 375 208 | 72,96 | 45,11 | |
| Jambi | - | - | - | - | - | |
| Bengkulu | 94 398 | 66 448 | 60 322 | 110,16 | 15,66 | |
| Riau | 65 659 | 38 790 | 52 492 | 73,90 | 7,53 | |
| Kepulauan Riau | 151 019 | 133 703 | 82 984 | 161,12 | 8,67 | |
| Lampung | 762 367 | 573 087 | 348 967 | 164,22 | 4,79 | |
| DKI Jakarta | 18 478 | 4 486 | 9 041 | 49,61 | 45,77 | |
| Jawa Barat | 4 605 080 | 3 525 518 | 2 962 818 | 118,99 | 7,30 | |
| Banten | 1 130 234 | 769 735 | 860 217 | 89,48 | 10,61 | |
| Jawa Tengah | 2 087 004 | 1 636 232 | 1 375 495 | 118,96 | 4,75 | |
| DI Yogyakarta | 906 592 | 622 951 | 618 332 | 100,75 | 6,61 | |
| Jawa Timur | 2 374 521 | 1 783 093 | 1 592 102 | 112,00 | 10,21 | |
| Bali | 18 848 | 10 193 | 15 042 | 67,77 | 8,35 | |
| Kalimantan Barat | - | - | - | - | - | |
| Kalimantan Tengah | 6 189 | 4 372 | 3 297 | 132,61 | 0,99 | |
| Kalimantan Timur | 17 701 | 11 478 | 10 852 | 105,78 | 2,72 | |
| Kalimantan Selatan | 79 470 | 63 893 | 58 216 | 109,75 | 4,04 | |
| Sulawesi Utara | - | - | - | - | - | |
| Gorontalo | - | - | - | - | - | |
| Sulawesi Barat | 282 | - | 62 | - | - | |
| Sulawesi Tengah | - | - | - | - | - | |
| Sulawesi Tenggara | - | - | - | - | - | |
| Sulawesi Selatan | 125 583 | 93 017 | 47 498 | 195,83 | 14,17 | |
| Maluku | - | - | - | 0,00 | 0,00 | |
| Maluku Utara | 187 676 | 122 666 | 102 443 | 119,74 | 1,86 | |
| NTB | 903 295 | 691 906 | 604 033 | 114,55 | 2,97 | |
| NTT | - | - | - | - | - | |
| Papua Barat | - | - | - | - | - | |
| Papua | - | - | - | 0,00 | 0,00 | |
| Total | 14 906 760 | 11 105 042 | 9 817 072 | 111,34 | 8,07 | |

Tabel 45.
Total Pembiayaan Bank Perkreditan Rakyat Syariah berdasarkan Sektor Ekonomi dan Provinsi - April 2021
(Financing of Sharia Rural Bank based on Economic Sector and Province - April 2021)
Nominal dalam Juta Rupiah (in Million IDR)

| Propinsi / Province | 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 |
|----------------------------|--|--------------------------------|--|--|------------------------------------|--|--|---|---|-----------------------------|
| Nanggroe Aceh Darussalam | 7 536 | 750 | 8 642 | 177 | 10 550 | 142 536 | 6 498 | 10 093 | 27 670 | 112 451 |
| Sumatera Utara | 64 337 | - | 1 559 | 56 | 1 490 | 18 103 | 619 | 8 553 | 5 036 | 52 266 |
| Sumatera Barat | 22 421 | 72 | 3 142 | 11 | 7 646 | 48 179 | 5 938 | 9 129 | 10 045 | 78 378 |
| Sumatera Selatan | 1 293 | 150 | 904 | 122 | 359 | 1 373 | 271 | 1 055 | 580 | 9 715 |
| Bangka Belitung | 49 295 | 583 | 2 074 | 488 | 28 359 | 83 054 | 6 107 | 5 203 | 27 735 | 70 869 |
| Jambi | - | - | - | - | - | - | - | - | - | - |
| Bengkulu | 15 831 | - | 90 | - | 1 887 | 3 685 | 16 | 198 | 5 157 | 39 586 |
| Riau | 2 084 | 30 | 110 | 96 | 359 | 3 917 | 426 | 696 | 1 341 | 29 733 |
| Kepulauan Riau | 2 045 | 447 | 5 088 | - | 2 830 | 11 243 | 4 957 | 4 957 | 15 744 | 86 391 |
| Lampung | 17 669 | 439 | 3 441 | 543 | 4 309 | 31 150 | 1 423 | 36 581 | 157 223 | 320 308 |
| DKI Jakarta | - | 330 | 24 | - | 201 | 994 | 115 | 701 | 156 | 1 964 |
| Jawa Barat | 18 627 | 11 273 | 32 104 | 874 | 205 452 | 642 447 | 12 334 | 225 570 | 346 473 | 2 030 366 |
| Banten | 2 227 | 1 078 | 25 033 | - | 80 747 | 304 617 | 9 808 | 62 679 | 50 098 | 233 447 |
| Jawa Tengah | 67 157 | 5 060 | 40 452 | 2 708 | 277 989 | 191 294 | 16 953 | 274 564 | 300 878 | 459 177 |
| DI Yogyakarta | 9 667 | 2 029 | 25 437 | 2 355 | 141 059 | 94 648 | 13 416 | 42 659 | 92 698 | 198 982 |
| Jawa Timur | 55 354 | 8 793 | 72 645 | 3 140 | 197 123 | 180 851 | 493 510 | 65 934 | 355 739 | 350 006 |
| Bali | - | - | 30 | - | 598 | 1 524 | - | 2 662 | 2 497 | 2 883 |
| Kalimantan Barat | - | - | - | - | - | - | - | - | - | - |
| Kalimantan Tengah | 177 | - | - | 7 | - | 430 | 23 | 59 | 34 | 3 643 |
| Kalimantan Timur | 25 | - | 130 | - | - | 59 | - | - | 11 265 | - |
| Kalimantan Selatan | 2 326 | 1 869 | 100 | - | 22 461 | 18 899 | 8 103 | 1 735 | 2 146 | 6 255 |
| Sulawesi Utara | - | - | - | - | - | - | - | - | - | - |
| Gorontalo | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Barat | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Tengah | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Tenggara | - | - | - | - | - | - | - | - | - | - |
| Sulawesi Selatan | 711 | 132 | 828 | 178 | 4 149 | 10 151 | 483 | 5 075 | 3 618 | 67 693 |
| Maluku | - | - | - | - | - | - | - | - | - | - |
| Maluku Utara | - | - | 742 | - | 12 494 | 3 268 | 64 | 981 | 26 952 | 78 163 |
| NTB | 772 | 1 527 | 3 151 | - | 4 756 | 32 058 | 502 | 40 136 | 182 609 | 426 395 |
| NTT | - | - | - | - | - | - | - | - | - | - |
| Irian Jaya Barat | - | - | - | - | - | - | - | - | - | - |
| Papua | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 339 554 | 34 563 | 225 726 | 10 753 | 1 004 819 | 1 824 478 | 581 566 | 799 220 | 1 625 693 | 4 658 670 |

| Tabel 46. | | | | |
|---|--|---------------------------------|---------------------------------|--|
| Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Jenis Penggunaan dan Provinsi - April 2021 | | | | |
| (Financing of Sharia Rural Bank based on Type of Usage and Province - April 2021) | | | | |
| Nominal dalam Juta Rupiah (in Million IDR) | | | | |
| Propinsi / Province | Modal Kerja Working Capital | Investasi Investment | Konsumsi Consumption | |
| Nanggroe Aceh Darussalam | 157 007 | 57 446 | 112 451 | |
| Sumatera Utara | 94 043 | 5 709 | 52 266 | |
| Sumatera Barat | 82 995 | 23 587 | 78 378 | |
| Sumatera Selatan | 6 108 | - | 9 715 | |
| Bangka Belitung | 119 508 | 83 390 | 70 869 | |
| Jambi | - | - | - | |
| Bengkulu | 6 539 | 20 324 | 39 586 | |
| Riau | 8 032 | 1 025 | 29 733 | |
| Kepulauan Riau | 42 126 | 5 186 | 86 391 | |
| Lampung | 82 089 | 170 690 | 320 308 | |
| DKI Jakarta | 2 521 | - | 1 964 | |
| Jawa Barat | 1 177 039 | 318 113 | 2 030 366 | |
| Banten | 478 173 | 58 115 | 233 447 | |
| Jawa Tengah | 940 819 | 236 237 | 459 177 | |
| DI Yogyakarta | 311 041 | 112 928 | 198 982 | |
| Jawa Timur | 1 246 191 | 186 896 | 350 006 | |
| Bali | 5 161 | 2 149 | 2 883 | |
| Kalimantan Barat | - | - | - | |
| Kalimantan Tengah | 434 | 295 | 3 643 | |
| Kalimantan Timur | 1 771 | 9 708 | - | |
| Kalimantan Selatan | 56 643 | 996 | 6 255 | |
| Sulawesi Utara | - | - | - | |
| Gorontalo | - | - | - | |
| Sulawesi Barat | - | - | - | |
| Sulawesi Tengah | - | - | - | |
| Sulawesi Tenggara | - | - | - | |
| Sulawesi Selatan | 18 936 | 6 388 | 67 693 | |
| Maluku | - | - | - | |
| Maluku Utara | 22 254 | 22 249 | 78 163 | |
| NTB | 158 427 | 107 084 | 426 395 | |
| NTT | - | - | - | |
| Irian Jaya Barat | - | - | - | |
| Papua | - | - | - | |
| TOTAL | 5 017 856 | 1 428 516 | 4 658 670 | |

| Tabel 47. | | | |
|--|---------------------------------|---|--|
| Total Pembiayaan Bank Pembiayaan Rakyat Syariah berdasarkan Golongan Piutang/Pembiayaan dan Provinsi - April 2021 | | | |
| <i>(Financing of Sharia Rural Bank based on Type of Financing and Province - April 2021)</i> | | | |
| Nominal dalam Juta Rupiah (in Million IDR) | | | |
| Propinsi / Province | Usaha Kecil dan Menengah | Selain Usaha Kecil dan Menengah Non Small and Medium Enterprises | |
| Nanggroe Aceh Darussalam | 183 052 | 143 852 | |
| Sumatera Utara | 51 920 | 100 099 | |
| Sumatera Barat | 99 953 | 85 006 | |
| Sumatera Selatan | 6 108 | 9 715 | |
| Bangka Belitung | 216 213 | 57 553 | |
| Jambi | - | - | |
| Bengkulu | 9 960 | 56 488 | |
| Riau | 20 866 | 17 924 | |
| Kepulauan Riau | 45 664 | 88 039 | |
| Lampung | 90 324 | 482 763 | |
| DKI Jakarta | 2 412 | 2 073 | |
| Jawa Barat | 1 644 043 | 1 881 475 | |
| Banten | 423 279 | 346 455 | |
| Jawa Tengah | 1 109 273 | 526 960 | |
| DI Yogyakarta | 364 236 | 258 715 | |
| Jawa Timur | 1 085 869 | 697 224 | |
| Bali | 4 447 | 5 746 | |
| Kalimantan Barat | - | - | |
| Kalimantan Tengah | 3 975 | 397 | |
| Kalimantan Timur | 9 108 | 2 371 | |
| Kalimantan Selatan | 57 722 | 6 171 | |
| Sulawesi Utara | - | - | |
| Gorontalo | - | - | |
| Sulawesi Barat | - | - | |
| Sulawesi Tengah | - | - | |
| Sulawesi Tenggara | - | - | |
| Sulawesi Selatan | 43 802 | 49 215 | |
| Maluku | - | - | |
| Maluku Utara | 73 999 | 48 667 | |
| NTB | 66 968 | 624 938 | |
| NTT | - | - | |
| Irian Jaya Barat | - | - | |
| Papua | - | - | |
| TOTAL | 5 613 193 | 5 491 849 | |



**Departemen Perizinan
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